



Rates Effective: 4/24/2024

Rates are set every two weeks and may change without notice. Depending on market conditions, rates may be set more frequently. Withdrawals and early surrenders will lower returns.

ANNUITY INTEREST RATE NOTIFICATION

FIXED ANNUITY

Protective® Smart Saver

Available in New York only.

Guarantee Period	4-Year	5-Year	6-Year	7-Year
Contract Value \$100,000+	5.10%	5.25%	5.05%	5.10%
Contract Value \$99,999-\$50,000	4.85%	5.00%	4.80%	4.85%
Contract Value Under \$50,000	4.60%	4.75%	4.55%	4.60%

Protective Smart Saver NY fixed annuity is a fixed, limited flexible-premium deferred annuity contract issued by PLAIC in New York under policy form LDA-A-2014.

For Financial Professional Use Only. Not for Use With Consumers.

Protective refers to Protective Life and Annuity Insurance Company.



ANNUITY INTEREST RATE NOTIFICATION



For more information or sales assistance please contact the Annuity Sales Desk at 888-340-3428.

Protective refers to Protective Life and Annuity Insurance Company (PLAIC), Birmingham, AL. Product guarantees are backed by the financial strength and claims-paying ability of PLAIC.

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Annuities are long-term insurance contracts intended for retirement planning.

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Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value

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