Protective Fixed Annuities

Rates are set every two weeks and may change without notice. Depending on market conditions, rates may be set more frequently.

Protective® Smart Saver

Available in all states except NY

Rates effective - 4/17/2024

Guarantee Period	4-Year	5-Year	6-Year	7-Year
Contract Value $100,000+	2.85%	3.05%	3.15%	3.25%
Contract Value $99,999 – $50,000	2.75%	2.80%	2.85%	2.90%
Contract Value Under $50,000	2.65%	2.70%	2.75%	2.80%

Protective Smart Saver Fixed Annuity is a fixed, limited flexible premium, deferred annuity contact issued under policy form series LDA-P-2014.

A non-forfeiture value is guaranteed when the contract is terminated due to full surrender, death, or annuitization. This amount is calculated by:

- Taking 100% of aggregate purchase payments accumulated at the contract's non-forfeiture rate, which cannot be less than 1% or more than 3%, and
- Subtracting any prior aggregate withdrawals (including withdrawal charges) accumulated at the non-forfeiture rate, and
- Subtracting any withdrawal charges that apply at termination.

For more information, supplies, or sales assistance, please contact the Financial Institutions Sales Desk at **800-251-9468** or **fis.support@protective.com**.

Protective Life refers to Protective Life Insurance Company (PLICO). Annuities are issued by PLICO. PLICO is located in Brentwood, TN. PLICO is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company.

Protective is a registered trademark of Protective Life Insurance Company; Smart Saver is a trademark of Protective Life Insurance Company.

This annuity rate flyer is intended only as a summary of the current rates offered for the listed products. For product details, benefits, limitations, and exclusions, please consult the contract, product guide, and disclosure statement. These documents describe the terms and conditions that control the insurance company's contractual obligations. The insurance company sets interest rates at its sole discretion and cannot guarantee or predict future interest rates.

Protective®

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