



**Rates Effective:** 5/21/2024  
 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**

**INDEXED ANNUITY**

**Protective® Asset Builder II Indexed Annuity**

Available in all states except NY

10-Year Withdrawal Charge Schedule							
Index	S&P 500® Index <sup>1</sup>				J.P. Morgan Mojave <sup>SM</sup> Index	Citi Flexible Allocation 6 Excess Return Index	Fixed Rate
Interest Crediting Strategy	Pt-to-Pt with Participation Rate	Pt-to-Pt with Cap — 1-Year <sup>2</sup>	Pt-to-Pt with Cap — Guaranteed for Term	Pt-to-Pt with Trigger <sup>3</sup>	Pt-to-Pt with Participation Rate	Pt-to-Pt with Participation Rate — 2-Year <sup>4</sup>	
Contract value \$100,000+	52.00%	8.65%	8.40%	6.20%	140.00%	180.00%	3.65%
Contract value \$50,000-\$99,999	47.00%	7.40%	7.20%	5.00%	130.00%	167.00%	3.55%
Contract value under \$50,000	38.00%	5.45%	5.25%	4.10%	112.00%	151.00%	3.00%

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

- Taking 87.5% 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 accumulated at the non-forfeiture rate.

<sup>1</sup> Amounts allocated to any of the following strategies earn interest in arrears based, in part, on the performance of the S&P 500® Index (without dividends). Interest, if any, is credited at the end of each crediting period.

<sup>2</sup> This strategy credits interest when index performance is positive — up to a maximum of the interest rate cap in effect for that year. When index performance is flat or negative, no interest is credited for that year.

<sup>3</sup> This strategy credits a predetermined trigger interest rate when index performance is flat or positive. When index performance is negative, no interest is credited for that year.

<sup>4</sup> Amounts allocated to this strategy earn interest in arrears, based in part on the performance of the Citi Flexible Allocation 6 Excess Return Index. The crediting period is two years. This strategy credits interest by multiplying the index performance by the participation rate. A positive result is the interest rate for that term. If the result of that calculation is 0% or negative, no indexed interest will be credited for that term. This strategy has a participation rate declared in advance, subject to the minimum participation rate, and is guaranteed for each two-year crediting period. The crediting strategy will not reduce the contract value, even if the index performance is flat or negative.

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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## ANNUITY INTEREST RATE NOTIFICATION



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