



## VARIABLE ANNUITY RATE SHEET

**Rates Effective:** 9/27/2022

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.

### Protective® Aspirations Variable Annuity

Fixed Account and Dollar Cost Averaging (DCA) Rates			
	6-Month DCA <sup>1</sup>	12-Month DCA <sup>1</sup>	Fixed Account
Interest Rate	8.00%	3.00%	1.00%
Equivalent Annual Yield	0.65%	0.25%	N/A
Dollars Credited per 1,000 <sup>2</sup>	\$6.48	\$2.47	N/A

<sup>1</sup> The 6-month and 12-month rates apply to the declining balance of purchase payments remaining in the 6-month and 12-month DCA Accounts, respectively. Applies to new money only.

<sup>2</sup> "Dollars Credited" represents the total amount of interest credited (including the compounding of interest) over the stated time period per \$1,000 of purchase payments invested in the DCA Account. It assumes equal amounts transferred to the variable account at the end of each month. Amounts transferred to the variable account are subject to fees and charges from the insurance company and the investment managers. "Dollars Credited" will vary depending on the interest rate, the amount invested, the actual investment date and the timing of the DCA transfers. Quoted rates do not reflect the effects of any applicable surrender charge or the annual contract maintenance fee

Dollar cost averaging involves continuous investments in securities despite fluctuating market conditions. Investors should carefully consider their ability to invest through periods of market volatility. There can be no assurance that dollar cost averaging will reduce investment cost, result in a profit, or protect against losses in declining markets.

The DCA Accounts may not be available for new contracts at all times and may not be available in all states. State variations and other conditions may apply.

This Dollar Cost Averaging rate notification is intended only as a summary of the current rates offered for the Protective Aspirations Variable Annuity. Protective Life sets interest rates at its sole discretion and cannot guarantee or predict future rates.

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Annuities are long-term insurance contracts intended for retirement planning. Variable annuities are long-term investments intended for retirement planning and involve market risk and the possible loss of principal. Investments in variable annuities are subject to fees and changes from the insurance company and the investment managers.

**Investors should carefully consider the investment objectives, risks, charges and expenses of a variable annuity, any optional protected income benefit, and the underlying investment options before investing. This and other information is contained in the prospectuses for a variable annuity and its underlying investment options. Investors should read the prospectuses carefully before investing. Prospectuses may be obtained by contacting PLICO at 800-456-6330.**

Protective and Protective Life refer to Protective Life Insurance Company (PLICO) and its affiliates. Variable annuities are distributed by Investment Distributors, Inc. (IDI), a broker-dealer and the principal underwriter for registered products issued by PLICO. PLICO is located in Nashville, TN. IDI is located in Birmingham, AL. Product availability and features may vary by state. Each company 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.

Not a Deposit	Not Insured By Any Federal Government Agency		
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured	May Lose Value	



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Protective Aspirations Variable Annuity is a flexible premium deferred variable and fixed annuity contracts issued under policy form series VDA-P-2006.

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Not a Deposit	Not Insured By Any Federal Government Agency		
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured	May Lose Value	