Protective® Income Builder

Indexed Annuity

Current Interest Rates

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.

7-Year Withdrawal Charge Schedule

<table>
<thead>
<tr>
<th>Index</th>
<th>S&amp;P 500® Index</th>
<th>Citi Flexible Allocation 6 Excess Return Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Rate</td>
<td>Annual Pt-to-Pt Rate Cap</td>
<td>Annual Trigger Rate</td>
</tr>
<tr>
<td>Contract Value $100,000+</td>
<td>1.70%</td>
<td>4.10%</td>
</tr>
<tr>
<td>Contract Value Under $100,000</td>
<td>1.55%</td>
<td>3.80%</td>
</tr>
</tbody>
</table>

 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.

- Participation Rate: 85.00%
- Spread: N/A
- Participation Rate: 77.00%
- Spread: N/A

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.

For more information, please contact your Financial Representative.

1. Amounts allocated to this strategy earn interest in arrears based, in part, on the performance of the S&P 500® Index. The interest credited is equal to the percentage change of the index up to the interest rate cap, but not less than 0%. The interest rate cap is first set when you purchase the contract and thereafter, annually at the beginning of each contract year. When market index performance is flat or negative, no interest is credited for that year.

2. Amounts allocated to this strategy earn interest in arrears based, in part, on the performance of the S&P 500® Index. The indexed interest rate is first set when you purchase the contract and thereafter, annually at the beginning of each contract year. This strategy credits a predetermined trigger interest rate when market index performance is flat or positive. When market index performance is negative, no interest is credited for that year.

3. Amounts allocated to this strategy earn interest in arrears based, in part, on the performance of the S&P 500® Index. When market index performance is positive, this strategy credits interest equal to the market index performance – up to a maximum of the interest rate cap in effect for that year. This option guarantees the interest rate cap to be locked in and remain constant for the entire withdrawal charge period, then subject to change annually thereafter. When market performance is flat or negative, no interest is credited for that year.

4. Amounts allocated to this strategy earn interest in arrears, based in part on the performance of the Citi Flexible Allocation 6 Excess Return Index. This strategy credits interest by multiplying the index performance by the participation rate and subtracting the spread. A positive result is the interest rate for that term. If the result of that calculation is flat or negative, no indexed interest will be credited for that term. The participation rate is declared in advance, and guaranteed for each two-year index term, subject to the minimum participation rate. The spread is guaranteed to remain 0% for the life of the contract.

This annuity rate notification is intended only as a summary of the current rates and index crediting strategies offered for the listed product. The insurance company sets interest rates at its sole discretion and cannot guarantee or predict future interest rates. All non-guaranteed components of the indexing formula may change and could be different in the future. 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. Indexed interest could be less than that earned in a traditional fixed annuity, and could be zero.

See the reverse side for important information.
### Protective Income Builder

**Product Highlights**

<table>
<thead>
<tr>
<th>Availability</th>
<th>Ages 50 – 85</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Purchase Payments and Windows</strong></td>
<td>Minimum initial purchase payment: $25,000</td>
</tr>
<tr>
<td></td>
<td>Maximum purchase payment: $1 million</td>
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<tr>
<td></td>
<td>Purchase payments are only accepted within the first contract year.</td>
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</tbody>
</table>

This solution offers a Guaranteed Income Benefit, which immediately creates a protected balance known as the "benefit base." Your benefit base is different than your contract value and is the amount used to determine your income amount in retirement when you choose to take it. Your benefit base grows each year with an 8% simple interest roll-up for ten years or until income is elected, if earlier. You elect to take income when you’re ready, and can choose from one of two income options:

1. **Rising** — withdrawals start lower and increase over time

2. **Level** — withdrawals start higher and are level over time

### Lifetime Income Benefit

- **Withdrawal Percentages For Rising Income Option**
  - **Attained Age** | Single | Joint
  - 59 1/2 – 64 | 3.75 – 4.03 | 3.25 – 3.53
  - 65 – 69 | 4.10 – 4.65 | 3.60 – 4.15
  - 70 – 79 | 4.85 – 6.05 | 4.35 – 5.55
  - 80 – 84 | 6.10 – 6.30 | 5.60 – 5.80
  - 85 – 89 | 6.35 – 6.60 | 5.85 – 6.10
  - 90 – 95 | 6.70 – 7.50 | 6.20 – 7.00

- **Withdrawal Percentages For Level Income Option**
  - **Election Age** | Single | Joint
  - 59 1/2 – 64 | 4.25 – 5.05 | 3.75 – 4.55
  - 65 – 69 | 5.25 – 5.65 | 4.75 – 5.15
  - 70 – 79 | 5.75 – 6.40 | 5.25 – 5.90
  - 80 – 84 | 6.45 – 6.80 | 5.95 – 6.30
  - 85 – 89 | 6.90 – 7.30 | 6.40 – 6.80
  - 90 – 95 | 7.40 – 7.50 | 6.90 – 7.00

5 Withdrawal percentages increase every year from age 60 – 95, or until contract value is reduced to zero, whichever occurs first. The annual benefit cost at issue is 1.00% of the benefit base amount, charged monthly. Lifetime income benefit withdrawals reduce the contract value and death benefit.

- **Withdrawal Charges**
  - **7-Year Withdrawal Charge Schedule**
  - **Charge** | 1% | 2% | 3% | 4% | 5% | 6% | 7% | 8%
  - **Year** | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8

- **Penalty-Free Withdrawals**
  - First contract year: 10% of initial purchase payment
  - Subsequent years: 10% of contract value on each withdrawal date, less any free withdrawal already taken since the prior contract anniversary. The Guaranteed Income Benefit withdrawals up to the annual withdrawal amount are also penalty free. The contract value after each non-benefit withdrawal must be at least $10,000.

- **Unemployment/Nursing Facility/Terminal Illness Waivers**
  - Waives withdrawal charge and Market Value Adjustment if you or your spouse 1) become unemployed after contract issue or 2) become confined to a hospital or nursing facility, or have a terminal illness after the first contract anniversary. Not available in all states. State variations may apply. Certain qualifications must be met to receive these benefits.

- **Withdrawals reduce the annuity’s remaining death benefit, contract value, cash surrender value and future earnings. Withdrawals may be subject to income tax and, if taken prior to age 59½, an additional 10% IRS tax penalty may apply. More frequent withdrawals may reduce earnings more than annual withdrawals.**

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