

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® Secure Saver		Rates effective - 9/20/2022	
Available in all states except NY.			
Guarantee Period	5-Year	7-Year	
Contract Value \$75,000+	3.80%	3.85%	
Contract Value \$25,000 – \$75,000	3.60%	3.65%	
Contract Value Under \$25,000	2.70%	3.00%	

Protective® Secure Saver Fixed Annuity is a fixed, limited flexible premium, deferred annuity contract issued under policy form series LDA-P-2012. Limits may apply. Policy form numbers, product features, and availability may vary by state.

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, please contact your Financial Professional.

All payments and guarantees are subject to the claims-paying ability of Protective Life Insurance Company. Neither Protective Life Insurance Company nor its representatives offer legal or tax advice. Purchasers should consult with their legal or tax advisor regarding their individual situations before making any tax-related decisions.

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

The Protective Secure Saver fixed annuity is issued by Protective Life Insurance Company, located in Brentwood, TN.

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.

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

