

# SecurePay 5 Optional Protected Lifetime Income Benefit

SecurePay 5\* can help meet your retirement planning needs today and ensure a lifetime of benefit withdrawals tomorrow.

**SecurePay 5** is an optional protected lifetime income benefit available with certain variable annuities from Protective Life. It offers guaranteed growth of the benefit base during your pre-retirement years and guaranteed annual withdrawals for life.

\*SecurePay 5 withdrawal rates for Protective Variable Annuity NY II B Series may differ.

## HOW IT WORKS

### Pre-Retirement/Accumulation Years

Guaranteed growth of the benefit base

**5% compounded and stacked**

Regardless of market performance, the protected benefit base will increase by at least 5% each contract year that the adjusted contract value is at least 50% of the benefit base.

This opportunity occurs on every contract anniversary until it has occurred 10 times or until you decide to begin taking benefit withdrawals, if earlier.

### During Retirement/Distribution Years

Guaranteed annual withdrawals for life

→ **5.15%** single life  
→ **4.65%** joint life

Rates shown for withdrawals starting at age 67. Once benefit withdrawals begin, they are guaranteed to never decrease and to continue each year for as long as you live.

The amount you are able to withdraw each year is determined by the amount of your benefit base and whether you choose to take withdrawals on a single or joint life basis.

Guaranteed enhanced withdrawals for up to five years

**Up to 10% with SecurePay NH<sup>SM</sup>**  
(nursing home enhancement)

Available at no additional cost with **SecurePay 5**, **SecurePay NH** helps meet nursing home expenses with increased annual benefit withdrawal amounts for up to five years.

**SecurePay NH** can double the benefit withdrawal percentage (to a maximum of 10%), should you qualify and are confined to a nursing care facility.

SecurePay NH is not a comprehensive solution to long-term care planning; however, it can offer additional flexibility at a time when additional funds may be needed to help pay for care. Ask your financial professional for more information about SecurePay NH or consult the contract and prospectus. SecurePay NH may not be available in all states and may not be available with new contracts in the future. Please check with your financial professional for exact availability.

With SecurePay 5, you can be assured that your retirement income will be protected today and tomorrow. Talk to your financial professional to see how a variable annuity with SecurePay 5 can help you protect your retirement income through all the stages of your retirement.



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

## GUARANTEED MAXIMUM ANNUAL WITHDRAWAL PERCENTAGES<sup>1</sup>

Age	Single Person	Both Spouses
60-64	4.15%	3.65%
65-66	4.90%	4.40%
67-69	5.15%	4.65%
70-71	5.45%	4.95%
72+	5.70%	5.20%

## Optional Protected Lifetime Income Benefits

Often referred to as Guaranteed Lifetime Withdrawal Benefits (GLWB) or living benefits, these options may be added to your variable annuity for an additional fee to provide another layer of protection for your investment. With protected lifetime income benefits, you remain invested in the variable annuity with opportunities to capture market gains but with added protection from downside risk. SecurePay 5 even offers a specified level of growth for your income benefit, regardless of investment performance. Additionally, protected lifetime income benefits provide retirement income options that are guaranteed to last your lifetime or over the joint lifetimes of you and your spouse. For more complete information, please see the product prospectus.

For tax purposes, protected lifetime income benefit payments are usually assumed to be a withdrawal of earnings first. The full amount of withdrawals related to earnings is subject to ordinary income tax.

Optional protected lifetime income benefits, such as SecurePay 5, are available at an additional cost with certain requirements and restrictions that may affect the underlying annuity contract features.

This flyer should be used in conjunction with the profile for the Protective Life variable annuity being considered, which contains additional information on the specific variable annuity and its benefits and features. For more complete information regarding Protective Life variable annuities and optional benefits, please consult the product prospectus.

<sup>1</sup> All withdrawals, including those taken under the terms of the SecurePay 5 benefit, reduce the contract value and death benefit. Surrender charges and federal and state taxes may apply, as well as a 10% federal penalty if a withdrawal occurs before the owner reaches age 59½. See the product prospectus for complete details.

Keep in mind that 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 charges from the insurance company and the investment managers.

Protective and Protective Life refer to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC). Variable annuities are issued by PLICO in all states except New York and in New York by PLAIC. Securities offered by Investment Distributors, Inc. (IDI), the principal underwriter for registered products issued by PLICO and PLAIC, its affiliates. PLICO is located in Nashville, TN. PLAIC and IDI are located in Birmingham, AL. 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.

Policy form numbers, product availability and product features may vary by state.

Flexible premium deferred variable and fixed annuity contracts issued under policy form series VDA-P-2006 (PLICO) and VDA-A-2006 (PLAIC). SecurePay 5 benefits provided under form number VDA-P-6035 (PLICO) and VDA-A-6035 (PLAIC). SecurePay NH provided under form number IPV-2159 (PLICO). SecurePay ME provided under form number IPV-2156 (PLICO) and AF-2144 (PLAIC).

Investors should carefully consider the investment objectives, risks, charges and expenses of a variable annuity, any optional protected lifetime 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 or PLAIC at 800-456-6330.