



Rates Effective: 1/28/2025

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

FIXED ANNUITY

Protective® Secure Saver Fixed Annuity

Available in all states except NY.

Guarantee Period	5-Year	7-Year
Contract Value \$75,000+	5.20%	5.15%
Contract Value \$25,000-\$74,999	4.85%	4.80%
Contract Value Under \$25,000	4.00%	4.05%

The guaranteed minimum interest rate in effect for all new contracts is 2.65%
This rate is set on May 1 of each year and applies to contracts issued through April 30 of the following year.

Protective Secure Saver fixed annuity is a fixed, limited-premium deferred annuity contract, issued under policy form series LDA-P-2012. The Protective Secure Saver fixed annuity is issued by Protective Life Insurance Company (PLICO), located in Nashville, TN. Policy form number, product availability, and product features may vary by state.



ANNUITY INTEREST RATE NOTIFICATION

Protective refers to Protective Life Insurance Company (PLICO), Nashville, TN.

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

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Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value