



**Rates effective:** 1/21/2025  
 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**

**INDEXED ANNUITY**

**Protective® Guaranteed Income indexed annuity**

Available in all states except NY

10-Year withdrawal charge schedule					
Index	S&P 500® Index <sup>1</sup>		Citi Flexible Allocation 6 Excess Return Index		Fixed rate
Interest crediting strategy	Annual pt-to-pt rate cap <sup>2</sup>	Annual rate cap for term <sup>3</sup>	2-Year participation rate and spread <sup>4</sup>		
Contract value \$100,000+	3.25%	3.00%	Participation rate	55.00%	2.80%
			Spread	0.00%	2.80%
Contract value under \$100,000	2.95%	2.70%	Participation rate	50.00%	2.65%
			Spread	0.00%	2.65%
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.					
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 (including withdrawal charges) accumulated at the non-forfeiture rate.					

<sup>1</sup> Amounts allocated to any of the following strategies earn interest in arrears based, in part, on the performance of the S&P 500® Index (without dividends). Interest, if any, is credited at the end of each index term.

<sup>2</sup> This strategy credits interest when index performance is positive — up to a maximum of the interest rate cap in effect for that year. When index performance is flat or negative, no interest is credited for that year.

<sup>3</sup> When market 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 surrender charge period, then subject to change annually thereafter. When market performance is flat or negative, no interest is credited for that year.

<sup>4</sup> 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.

All payments and guarantees are subject to the claims-paying ability of Protective Life Insurance Company. Neither Protective 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.

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Protective Guaranteed Income indexed annuity is a limited flexible premium deferred indexed annuity contract issued under policy forms FIA-P-2010 and FIA-P-2011, and state variations thereof. For Idaho, the contract form number is ICC15-FIA-P-2011. The Guaranteed Income Benefit is provided under rider policy form ICC17-FIA-P-6048 and state variations thereof. Protective Guaranteed Income indexed annuity is issued by Protective Life Insurance Company located in Nashville, TN. Contract form numbers, product availability and features may vary by state.

**Protective Guaranteed Income indexed annuity is not an investment in any index, is not a security or stock market investment, does not participate in any stock or equity investment, and does not contain dividends.**

Protective refers to Protective Life Insurance Company.

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



## ANNUITY INTEREST RATE NOTIFICATION

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Not Insured By Any Federal Government Agency		May Lose Value