



**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® Income Creator Fixed Annuity

Available in all states except NY

<b>Guarantee Period</b>	<b>7-Year</b>
<b>Interest Rate</b>	<b>2.65%</b>
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 Income Creator fixed annuity is a fixed, single premium, deferred annuity contract with a limited market value adjustment, issued under contract form series LDA-P-2013. Contract form numbers, product availability and features may vary by state.	



**For more information, supplies, or sales assistance please contact the Annuity Sales Desk at 800-628-6390.**

#### **Annuities are long-term investments intended for retirement planning.**

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

This annuity rate notification is intended only as a summary of the current rates offered for the listed products. The insurance company sets interest rates at its sole discretion and cannot guarantee or predict future interest rates.

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Protective Income Creator fixed annuity is a fixed, single premium, deferred annuity contract with a limited market value adjustment issued under contract form series LDA-P-2013 and state variations thereof. The lifetime income benefit is provided under rider form series LDA-P-6054 and state variations thereof. Protective Income Creator fixed annuity is issued by Protective Life Insurance Company located in Nashville, TN. All payments and guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

**protective.com**

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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