



ANNUITY INTEREST RATE NOTIFICATION

**Rates Effective:** 4/15/2025

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.

FIXED ANNUITIES

Protective® Series Balance Annuity

Available in all states except New York.

Account value	Return of premium?	Guaranteed annual interest rate <sup>1</sup>	Purchase payment bonus <sup>2</sup>	First year rate including bonus	Annual effective yield <sup>3</sup>
\$10,000-\$99,999	No	3.75%	2.50%	6.34%	4.26%
\$10,000-\$99,999	Yes	3.45%	1.00%	4.48%	3.66%
\$100,000+	No	4.25%	2.50%	6.86%	4.77%
\$100,000+	Yes	3.95%	1.00%	4.99%	4.16%
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.					

<sup>1</sup>The guaranteed annual interest rate during the 5-year guarantee period.

<sup>2</sup>Credited as a lump-sum amount added to the contract value on the issue date equal to the bonus percentage multiplied by the purchase payment amount.

<sup>3</sup>Effective yield calculation: the annual effective yield over the surrender charge period is calculated using the guaranteed annual interest rate during the guarantee period plus the purchase payment bonus.

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

Single premium deferred fixed annuity contract issued under policy form series LDA-P-2015. Policy form numbers, product availability and features may vary by state.

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