



**Rates Effective: 1/29/2025**

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® Smart Saver

Available in New York only.

Guarantee Period	4-Year	5-Year	6-Year	7-Year
Contract Value \$100,000+	4.60%	4.85%	4.65%	4.70%
Contract Value \$99,999-\$50,000	4.35%	4.60%	4.40%	4.45%
Contract Value Under \$50,000	4.10%	4.35%	4.15%	4.20%

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 Smart Saver NY fixed annuity is a fixed, limited flexible-premium deferred annuity contract issued by PLAIC in New York under policy form LDA-A-2014.

For Financial Professional Use Only. Not for Use With Consumers.

Protective refers to Protective Life and Annuity Insurance Company.



## ANNUITY INTEREST RATE NOTIFICATION



For more information or sales assistance please contact the Annuity Sales Desk at 888-340-3428.

Protective refers to Protective Life and Annuity Insurance Company (PLAIC), Birmingham, AL. Product guarantees are backed by the financial strength and claims-paying ability of PLAIC.

Protective® is a registered trademark of PLICO. The Protective trademarks, logos and service marks are property of PLICO and are protected by copyright, trademark, and/or other proprietary rights and laws.

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

**[protective.com](https://protective.com)**

NYABD.1310546 (03.24)

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

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