



Rates effective: 4/1/2025

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

### VARIABLE ANNUITY

## Protective® Aspirations NY variable annuity

Dollar cost averaging (DCA) rates		
	6-Month DCA <sup>1</sup>	12-Month DCA <sup>1</sup>
Interest rate	8.00%	4.00%
Equivalent annual yield	2.32%	2.19%
Dollars credited per \$1,000 <sup>2</sup>	\$23.15	\$21.87
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.		
Applies to new money only.		

<sup>1</sup>The 6-month and 12-month rates apply to the declining balance of purchase payments remaining in the 6-month and 12-month DCA Accounts, respectively. Applies to new money only.

<sup>2</sup>"Dollars Credited" represents the total amount of interest credited (including the compounding of interest) over the stated time period per \$1,000 of purchase payments invested in the DCA Account. It assumes equal amounts transferred to the variable account at the end of each month. Amounts transferred to the variable account are subject to fees and charges from the insurance company and the investment managers. "Dollars Credited" will vary depending on the interest rate, the amount invested, the actual investment date and the timing of the DCA transfers. Quoted rates do not reflect the effects of any applicable surrender charge or the annual contract maintenance fee. There can be no assurance that dollar cost averaging will reduce investment cost, result in a profit, or protect against losses in declining markets.

Dollar cost averaging involves continuous investments in securities despite fluctuating market conditions. Investors should carefully consider their ability to invest through periods of market volatility. There can be no assurance that dollar cost averaging will reduce investment cost, result in a profit of protect against losses in declining markets.

The DCA Accounts may not be available for new contracts at all times and may not be available in all states. State variations and other conditions may apply.

This Dollar Cost Averaging rate form reflects the current rates offered for the Protective Aspirations variable annuity. Protective sets interest rates at its sole discretion and cannot guarantee or predict future rates.

Protective® refers to Protective Life and Annuity Insurance Company (PLAIC), Birmingham, AL. Variable annuities are distributed by Investment Distributors, Inc. (IDI), a broker-dealer and principal underwriter of registered products issued by PLAIC, its affiliate. IDI is located in Birmingham, AL. Product guarantees are backed by the financial strength and claims-paying ability of PLAIC.

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Variable annuities are long-term investments intended for retirement planning and involve market risk and the possible loss of principal. Investments in variable annuities are subject to fees and changes from the insurance company and the investment managers.

Protective Aspirations NY variable annuity is a flexible premium deferred variable annuity contract issued by PLAIC in New York under policy form series NY-VDA-A-2024. SecurePay Investor benefits issued under rider form number NY-VDA-A-6075. SecurePay Protector benefits issued under rider form number NY-VDA-A-6073.

**Investors should carefully consider the investment objectives, risks, charges and expenses of a variable annuity, any optional protected income benefit, and the underlying investment options before investing. This and other information is contained in the prospectuses for a variable annuity and its underlying investment options. Investors should read the prospectuses carefully before investing. Prospectuses may be obtained by contacting PLAIC at 800-456-6330.**



Contact your Protective representative at 888-340-3428 to learn more. Visit us online at [finpro.protective.com](https://finpro.protective.com).

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Not Insured By Any Federal Government Agency		May Lose Value