



## FOUNDATION ANNUITY RATE GUIDE

**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.

### SINGLE PAYMENT DEFERRED FIXED ANNUITY

## Protective® Series Foundation fixed annuity

Available in all states

Account value	Return of premium?	Guaranteed annual interest rate <sup>1</sup>
\$10,000-\$99,999	No	4.10%
\$10,000-\$99,999	Yes	3.70%
\$100,000+	No	4.60%
\$100,000+	Yes	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.

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

Protective refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC). Annuities are issued by PLICO in all states except New York and in New York by PLAIC. PLICO is located in Nashville, TN. PLAIC is located in Birmingham, AL. Each 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.

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Single premium deferred fixed annuity contracts issued under policy form series LDA-P-2015 (PLICO) and LDA-A-2015 (PLAIC). Policy form numbers, product availability and features may vary by state.

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

All payments and guarantees are subject to the claims-paying ability of the issuing company.

[protective.com](https://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