



FOUNDATION ANNUITY RATE GUIDE

Rates effective: 1/14/2025

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 ¹ |
|-------------------|--------------------|--|
| \$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.

¹The 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

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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 |