



|                                               |                                                                                                        |
|-----------------------------------------------|--------------------------------------------------------------------------------------------------------|
| <b>Company</b>                                | <b>Protective Life Insurance Company</b><br>Protective Life Insurance Corporation                      |
| <b>A.M Best Rating</b>                        | A+                                                                                                     |
| <b>Standard and Poor's Rating</b>             | AA-                                                                                                    |
| <b>Product Type</b>                           | MYG Fixed                                                                                              |
| <b>Primary Product Objective</b>              | Income                                                                                                 |
| <b>Product</b>                                | <b>Protective<sup>®</sup> Income Creator Fixed Annuity</b><br>(SPDA)                                   |
| <b>Policy Form Number</b>                     | LDA-P-2013                                                                                             |
| <b>Distribution Channels Sold In</b>          | B/D: Full Service National                                                                             |
| <b>Product Launch Date</b>                    | 5/13/2019                                                                                              |
| <b>Bonus</b>                                  | N/A                                                                                                    |
| <b>Surrender Charge</b>                       | <b>7 Years</b><br>7.00, 6.00, 5.00, 4.00, 3.00, 2.00, 1.00, 0.00%<br>+/- Market Value Adjustment (MVA) |
| <b>Share Class</b>                            | N/A                                                                                                    |
| <b>Mortality and Expense Charge (M&amp;E)</b> | N/A                                                                                                    |
| <b>Product Fee</b>                            | N/A                                                                                                    |
| <b>Administration Charge</b>                  | N/A                                                                                                    |
| <b>Other Charge</b>                           | N/A                                                                                                    |
| <b>*Total Annual Expense</b>                  | N/A                                                                                                    |
| <b>Annual Contract Fee</b>                    | N/A                                                                                                    |
| <b>Annual Contract Fee Waived At</b>          | N/A                                                                                                    |



|                                                              |                                                                                   |
|--------------------------------------------------------------|-----------------------------------------------------------------------------------|
| <b>Company</b>                                               | <b>Protective Life Insurance Company</b><br>Protective Life Insurance Corporation |
| <b>Product</b>                                               | <b>Protective<sup>®</sup> Income Creator Fixed Annuity</b><br>(SPDA)              |
| <b>Minimum Guarantee/ Minimum Guaranteed Surrender Value</b> | <b>Varies</b><br><br><b>1.00% - 3.00%</b><br>Guaranteed Annual Return             |
| <b>Strategies / Subaccounts Offered</b>                      | 0 Indexed, 0 Structured, 0 Variable, 1 Fixed                                      |
| <b>Net Subaccount Fee Range</b>                              | N/A                                                                               |
| <b>Free Transfers per Year</b>                               | N/A                                                                               |
| <b>Transfer Fee</b>                                          | N/A                                                                               |
| <b>Rate Banding</b>                                          | No Banding                                                                        |
| <b>Current Fixed Account Rate(s)</b>                         | 2.90% guaranteed for seven years                                                  |
| <b>Upcoming Fixed Account Rate(s)</b>                        | N/A                                                                               |
| <b>Other Crediting Strategy Information</b>                  | N/A                                                                               |
| <b>Penalty-Free Withdrawals</b>                              | 10% of Premiums Paid Year 1<br><br>10% of Account Value Years 2+                  |
| <b>Death Benefit</b>                                         | Full Account Value                                                                |
| <b>Surrender Charge Waivers Available</b>                    | Nursing Home<br>Terminal Illness<br>Unemployment                                  |
| <b>Available Plan Types</b>                                  | 401(a), 401(c)3, 401(k), IRA, Keogh, NQ, Roth IRA                                 |
| <b>Issue Ages</b>                                            | 55 - 75                                                                           |
| <b>Minimum Initial Premiums</b>                              | Q/NQ<br>\$25,000                                                                  |
| <b>Minimum Subsequent Premium</b>                            | N/A                                                                               |



|                                                       |                                                                                   |
|-------------------------------------------------------|-----------------------------------------------------------------------------------|
| <b>Company</b>                                        | <b>Protective Life Insurance Company</b><br>Protective Life Insurance Corporation |
| <b>Product</b>                                        | <b>Protective<sup>®</sup> Income Creator Fixed Annuity</b><br>(SPDA)              |
| <b>Guaranteed Lifetime Withdrawal Benefit (GLWB)</b>  | <b>Actively Marketed</b><br>Lifetime Income Benefit                               |
| <b>Guaranteed Minimum Withdrawal Benefit (GMWB)</b>   | N/A                                                                               |
| <b>Guaranteed Minimum Accumulation Benefit (GMAB)</b> | N/A                                                                               |
| <b>Guaranteed Minimum Death Benefit (GMDB)</b>        | N/A                                                                               |
| <b>Guaranteed Minimum Income Benefit (GMIB)</b>       | N/A                                                                               |
| <b>Other</b>                                          | N/A                                                                               |
| <b>State Approvals</b>                                | <b>States Not Approved In:</b><br>CA, NY                                          |
| <b>Street Level Compensation</b>                      | <b>Channel Specific Product Not Available</b>                                     |
| <b>Data thought to be current as of:</b>              | 7/1/2026                                                                          |

\* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



# Lifetime Income Benefit

Guaranteed Lifetime Withdrawal Benefit

|                                                        |                                          |
|--------------------------------------------------------|------------------------------------------|
| <b>Company</b>                                         | <b>Protective Life Insurance Company</b> |
| <b>Benefit Name</b>                                    | <b>Lifetime Income Benefit</b>           |
| <b>Products Available On</b>                           | Protective® Income Creator Fixed Annuity |
| <b>Is Benefit a Rider?</b>                             | Yes                                      |
| <b>Primary Rider Objective</b>                         | Performance Income                       |
| <b>Benefit Launch Date</b>                             | 5/13/2019                                |
| <b>Can Benefit Be Terminated?</b>                      | No                                       |
| <b>Benefit Issue Ages</b>                              | 55 - 75                                  |
| <b>Income Initiation</b>                               | Income Now                               |
| <b>Minimum Age at Which GLWB Payments Can Commence</b> | 55                                       |
| <b>Waiting Period to Exercise Benefit</b>              | N/A                                      |
| <b>Step-Up</b>                                         | No                                       |
| <b>Step-Up Frequency</b>                               | N/A                                      |
| <b>Spousal Continuation</b>                            | Yes                                      |
| <b>Benefit Base Bonus on GLWB</b>                      | N/A                                      |
| <b>Increasing Income after Income Commencement</b>     | No                                       |
| <b>Current Annual Benefit Charge</b>                   | 0.95%                                    |
| <b>Maximum Annual Benefit Charge</b>                   | 2.00%                                    |
| <b>Charge Frequency</b>                                | Monthly                                  |
| <b>Charge Based on</b>                                 | Account Value                            |
| <b>Rollup Interest Type</b>                            | N/A                                      |
| <b>Rollup</b>                                          | N/A                                      |
| <b>Initial Rollup Period</b>                           | N/A                                      |

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## Lifetime Income Benefit

Guaranteed Lifetime Withdrawal Benefit

| Company                                                | Protective Life Insurance Company                                                                                                                                                                                                                                                 |
|--------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Benefit Name                                           | Lifetime Income Benefit                                                                                                                                                                                                                                                           |
| Reset on Rollup Period Permitted                       | No                                                                                                                                                                                                                                                                                |
| Maximum Rollup Period                                  | N/A                                                                                                                                                                                                                                                                               |
| Impact of Withdrawals Prior to Income Commencement     | Pro Rata                                                                                                                                                                                                                                                                          |
| Impact of Excess Withdrawals After Income Commencement | Pro Rata                                                                                                                                                                                                                                                                          |
| Investment Restrictions                                | N/A                                                                                                                                                                                                                                                                               |
| Benefit Conflicts                                      | N/A                                                                                                                                                                                                                                                                               |
| Guaranteed Lifetime Withdrawal Benefit                 | Mandatory Lifetime Income Benefit guarantees annual withdrawals at a specified level (see below*), regardless if Account Value goes to zero. Spousal continuation available. Annual rider charge of 0.95% is deducted monthly from the Account Value. Rider cannot be terminated. |
| Benefit Payout Table                                   | *Income % is based on both age of income commencement and years elapsed between contract issue and income commencement; varies for single and joint annuitants; contact Protective Life or your marketing organization for details on income %s.                                  |
| Benefit Close Date                                     | N/A                                                                                                                                                                                                                                                                               |