Protective® Income Creator Fixed Annuity
Product

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

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

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

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

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 termianted.
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