



<b>Company</b>	<b>Protective Life Insurance Company</b> 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>Product</b>	<b>Protective<sup>®</sup> Income Creator Fixed Annuity</b> (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> 7.00, 6.00, 5.00, 4.00, 3.00, 2.00, 1.00, 0.00% +/- 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>Minimum Guarantee/ Minimum Guaranteed Surrender Value</b>	<b>Varies</b> <b>1.00% - 3.00%</b> Guaranteed Annual Return

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<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>	2.45% 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 10% of Account Value Years 2+
<b>Death Benefit</b>	Full Account Value
<b>Surrender Charge Waivers Available</b>	Nursing Home Terminal Illness 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 \$25,000
<b>Minimum Subsequent Premium</b>	N/A
<b>Guaranteed Lifetime Withdrawal Benefit (GLWB)</b>	<b>Actively Marketed</b> Lifetime Income Benefit
<b>Guaranteed Minimum Withdrawal Benefit (GMWB)</b>	N/A

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<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> CA, NY
<b>Street Level Compensation</b>	<b>Channel Specific Product Not Available</b>
<b>Data thought to be current as of:</b>	11/11/2025

\* 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.



<b>Company</b>	<b>Protective Life Insurance Company</b>
<b>Benefit Name</b>	<b>Lifetime Income Benefit</b>
<b>Products Available On</b>	Protective <sup>®</sup> Income Creator Fixed Annuity
<b>Is Benefit a Rider?</b>	Yes
<b>Benefit Launch Date</b>	5/13/2019
<b>Can Benefit Be Terminated?</b>	No
<b>Benefit Issue Ages</b>	55 - 75
<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
<b>Reset on Rollup Period Permitted</b>	No
<b>Maximum Rollup Period</b>	N/A

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Company	Protective Life Insurance Company
Benefit Name	Lifetime Income Benefit
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