



Protective Investors Benefit Advisory Variable Annuity NY

Product

Company	Protective Life and Annuity Insurance Company Protective Life Insurance Corporation
A.M Best Rating	A+
Standard and Poor's Rating	AA-
Product Type	Variable
Product	Protective Investors Benefit Advisory Variable Annuity NY (FPDA)
Policy Form Number	VDA-A-2006-500
Distribution Channels Sold In	B/D: Independent Bank Registered Investment Advisor
Product Launch Date	9/1/2020
Bonus	N/A
Surrender Charge	N/A
Share Class	I Share
Mortality and Expense Charge (M&E)	0.20% Assessed daily
Product Fee	N/A
Administration Charge	0.10%
Other Charge	N/A
*Total Annual Expense	0.30%
Annual Contract Fee	\$30
Annual Contract Fee Waived At	\$100,000
Minimum Guarantee/ Minimum Guaranteed Surrender Value	N/A
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 142 Variable, 0 Fixed

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Company	Protective Life and Annuity Insurance Company Protective Life Insurance Corporation
Product	Protective Investors Benefit Advisory Variable Annuity NY (FPDA)
Net Subaccount Fee Range	0.09 - 3.29%
Free Transfers per Year	12
Transfer Fee	N/A
Rate Banding	N/A
Current Fixed Account Rate(s)	N/A
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	5.00% six-month DCA+ 3.00% 12-month DCA+
Penalty-Free Withdrawals	N/A
Death Benefit	Full Account Value
Surrender Charge Waivers Available	N/A
Available Plan Types	401(a), 401(c)3, 401(k), IRA, Keogh, NQ, Roth IRA
Issue Ages	0 - 85
Minimum Initial Premiums	Q/NQ \$5,000
Minimum Subsequent Premium	Q/NQ \$100 EFT \$50 Monthly
Guaranteed Lifetime Withdrawal Benefit (GLWB)	Actively Marketed SecurePay II
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A



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Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	Actively Marketed Return of Purchase Payments Death Benefit (Advisory) Maximum Anniversary Value Death Benefit (Advisory)
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	2% annuitization bonus will be credited if contract is annuitized for a minimum ten-year period after tenth contract anniversary. Additional Premiums Paid are only available until age 85 or for two years after policy issue if the SecurePay rider is elected.
State Approvals	States Not Approved In: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY
Street Level Compensation	Fee to be determined by Broker Dealer and Registered Representative
Data thought to be current as of:	5/1/2026

* 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.



Protective Investors Benefit Advisory Variable Annuity NY

Variable Subaccounts

Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Protective Life and Annuity Insurance Company Protective Life Insurance Corporation	Protective Investors Benefit Advisory Variable Annuity NY (FPDA)	AB VPS Discovery Value Portfolio Class B	AllianceBernstein L.P.	1.07%
		AB VPS Large Cap Growth Portfolio Class B	AllianceBernstein L.P.	0.90%
		AB VPS Relative Value Portfolio Class B	AllianceBernstein L.P.	0.85%
		AB VPS Small Cap Growth Portfolio Class B	AllianceBernstein L.P.	1.15%
		Vanguard VIF Diversified Value Portfolio	Aristotle Capital Management, LLC, Harris Associates L.P., Hotchkis and Wiley Capital Management, LLC	0.28%
		Vanguard VIF International Portfolio	Baillie Gifford Overseas Limited	0.32%
		BlackRock 60/40 Target Allocation ET Class III	BlackRock Advisors, LLC	0.58%
		BlackRock Global Allocation V.I. Fund Class III	BlackRock Advisors, LLC	1.01%
		BlackRock International V.I. Fund Class I	BlackRock Advisors, LLC	0.86%
		American Funds IS American Funds Global Balanced Fund Class B	Capital Research and Management Company	1.01%
		American Funds IS Asset Allocation Fund Class 4	Capital Research and Management Company	0.79%
		American Funds IS Capital Income Builder Fund Class 4	Capital Research and Management Company	0.77%
		American Funds IS Capital World Bond Fund Class 4	Capital Research and Management Company	0.98%
		American Funds IS Capital World Growth and Income Fund Class 4	Capital Research and Management Company	0.91%
		American Funds IS EUPAC Fund Class 4	Capital Research and Management Company	0.97%
		American Funds IS Global Growth Fund Class 4	Capital Research and Management Company	0.90%
		American Funds IS Growth Fund Class 4	Capital Research and Management Company	0.83%
		American Funds IS Growth-Income Fund Class 4	Capital Research and Management Company	0.78%
		American Funds IS New World Fund Class 4	Capital Research and Management Company	1.07%
		American Funds IS SMALLCAP World Fund Class 4	Capital Research and Management Company	1.15%

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Protective Life and Annuity Insurance Company Protective Life Insurance Corporation	Protective Investors Benefit Advisory Variable Annuity NY (FPDA)	American Funds IS The Bond Fund of America Fund Class 4	Capital Research and Management Company	0.72%
		American Funds IS U.S. Government Securities Fund Class 4	Capital Research and Management Company	0.75%
		American Funds IS Washington Mutual Investors Fund Class 4	Capital Research and Management Company	0.75%
		ClearBridge Variable Small Cap Growth Portfolio Class II	ClearBridge Advisors, LLC	1.06%
		Columbia VP Balanced Fund Class 2	Columbia Management Investment Advisers, LLC	1.00%
		Columbia VP Emerging Markets Bond Fund Class 2	Columbia Management Investment Advisers, LLC	1.00%
		Columbia VP Intermediate Bond Fund Class 2	Columbia Management Investment Advisers, LLC	0.77%
		Columbia VP Select Mid Cap Value Fund Class 2	Columbia Management Investment Advisers, LLC	1.07%
		Columbia VP Select Short Corporate Income Fund Class 2	Columbia Management Investment Advisers, LLC	0.66%
		Columbia VP Strategic Income Fund Class 2	Columbia Management Investment Advisers, LLC	0.94%
		Dimensional VA Equity Allocation Portfolio Institutional Class	Dimensional Fund Advisors Ltd	0.31%
		Dimensional VA Global Bond Portfolio Institutional Class	Dimensional Fund Advisors Ltd	0.21%
		Dimensional VA Global Moderate Allocation Portfolio Institutional Class	Dimensional Fund Advisors Ltd	0.28%
		Dimensional VA International Small Portfolio Institutional Class	Dimensional Fund Advisors Ltd	0.39%
		Dimensional VA International Value Portfolio Institutional Class	Dimensional Fund Advisors Ltd	0.27%
Dimensional VA Short-Term Fixed Portfolio Institutional Class	Dimensional Fund Advisors Ltd	0.12%		

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Protective Life and Annuity Insurance Company Protective Life Insurance Corporation	Protective Investors Benefit Advisory Variable Annuity NY (FPDA)	Dimensional VA U.S. Large Value Portfolio Institutional Class	Dimensional Fund Advisors Ltd	0.21%
		Dimensional VA U.S. Targeted Value Portfolio Institutional Class	Dimensional Fund Advisors Ltd	0.29%
		Fidelity VIP Asset Manager 50% Portfolio Service Class 2	Fidelity Management & Research Company	0.76%
		Fidelity VIP Asset Manager 70% Portfolio Service Class 2	Fidelity Management & Research Company	0.86%
		Fidelity VIP Balanced Portfolio Service Class 2	Fidelity Management & Research Company	0.66%
		Fidelity VIP Contrafund Portfolio Service Class 1	Fidelity Management & Research Company	0.79%
		Fidelity VIP Energy Portfolio Service Class 2	Fidelity Management & Research Company	0.85%
		Fidelity VIP FundsManager 20% Portfolio Service Class 2	Fidelity Management & Research Company	0.62%
		Fidelity VIP FundsManager 60% Portfolio Service Class 2	Fidelity Management & Research Company	0.78%
		Fidelity VIP FundsManager 85% Portfolio Service Class 2	Fidelity Management & Research Company	0.83%
		Fidelity VIP Growth Opportunities Portfolio Service Class 2	Fidelity Management & Research Company	0.81%
		Fidelity VIP Growth Portfolio Service Class 2	Fidelity Management & Research Company	0.80%
		Fidelity VIP Health Care Portfolio Service Class 2	Fidelity Management & Research Company	0.84%
		Fidelity VIP International Capital Appreciation Portfolio Service Class 2	Fidelity Management & Research Company	1.02%
		Fidelity VIP Investment Grade Bond Portfolio Service Class 2	Fidelity Management & Research Company	0.62%
Fidelity VIP Materials Initial Class	Fidelity Management & Research Company	0.68%		

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Protective Life and Annuity Insurance Company Protective Life Insurance Corporation	Protective Investors Benefit Advisory Variable Annuity NY (FPDA)	Fidelity VIP Mid Cap Portfolio Service Class 2	Fidelity Management & Research Company	0.80%
		Fidelity VIP Technology Portfolio Initial Class	Fidelity Management & Research Company	0.56%
		Fidelity VIP Utilities Portfolio Initial Class	Fidelity Management & Research Company	0.60%
		Fidelity VIP Value Strategies Portfolio Service Class 2	Fidelity Management & Research Company	0.84%
		First Trust Multi Income Allocation Portfolio Class I	First Trust Advisors L.P.	1.17%
		First Trust/Dow Jones Dividend & Income Allocation Portfolio Class I	First Trust Advisors L.P.	1.18%
		Franklin DynaTech VIP Fund Class 2	Franklin Advisers, Inc.	0.88%
		Franklin Income VIP Fund Class 2	Franklin Advisers, Inc.	0.72%
		Franklin Small-Mid Cap Growth VIP Fund Class 2	Franklin Advisers, Inc.	1.09%
		Templeton Global Bond VIP Fund Class 2	Franklin Advisers, Inc.	0.75%
		Putnam VT Core Equity Fund Class IB	Franklin Advisers, Inc.; Franklin Templeton Investment Management Limited	0.92%
		Putnam VT George Putnam Balanced Fund Class IB	Franklin Advisers, Inc.; Franklin Templeton Investment Management Limited	0.88%
		Putnam VT Large Cap Value Fund Class IB	Franklin Advisers, Inc.; Franklin Templeton Investment Management Limited	0.79%
		Putnam VT International Value Fund Class IB	Franklin Advisers, Inc.; Franklin Templeton Investment Management Limited; The Putnam Advisory Company, LLC	1.06%
		Franklin Rising Dividends VIP Fund Class 2	Franklin Advisory Services, LLC	0.89%
		Franklin Small Cap Value VIP Fund Class 2	Franklin Advisory Services, LLC	0.91%
		Goldman Sachs Core Fixed Income Fund Service Class	Goldman Sachs Asset Management, L.P.	0.67%
Goldman Sachs VIT Mid Cap Growth Fund Service Class	Goldman Sachs Asset Management, L.P.	0.98%		

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Protective Life and Annuity Insurance Company Protective Life Insurance Corporation	Protective Investors Benefit Advisory Variable Annuity NY (FPDA)	Goldman Sachs VIT Small Cap Equity Insights Fund Service Class	Goldman Sachs Asset Management, L.P.	1.07%
		Goldman Sachs VIT Strategic Growth Fund Service Class	Goldman Sachs Asset Management, L.P.	0.95%
		Goldman Sachs VIT Trend Driven Allocation Fund Service Class	Goldman Sachs Asset Management, L.P.	0.96%
		Invesco V.I. Balanced-Risk Allocation Fund Series II	Invesco Advisers, Inc.	1.13%
		Invesco V.I. Comstock Fund Series II	Invesco Advisers, Inc.	1.00%
		Invesco V.I. Equity and Income Fund Series II	Invesco Advisers, Inc.	0.82%
		Invesco V.I. Global Fund Series II	Invesco Advisers, Inc.	1.06%
		Invesco V.I. Global Real Estate Fund Series II	Invesco Advisers, Inc.	1.27%
		Invesco V.I. Government Securities Fund Series II	Invesco Advisers, Inc.	0.95%
		Invesco V.I. Growth and Income Fund Series II	Invesco Advisers, Inc.	1.00%
		Invesco V.I. Main Street Small Cap Fund Series II	Invesco Advisers, Inc.	1.09%
		Invesco V.I. U.S. Government Money Portfolio	Invesco Advisers, Inc.	0.67%
		Janus Henderson VIT Balanced Portfolio Service Shares	Janus Henderson Investors US LLC	0.87%
		Janus Henderson VIT Forty Portfolio Service Shares	Janus Henderson Investors US LLC	0.87%
		Janus Henderson VIT Global Sustainable Equity Portfolio Service Shares	Janus Henderson Investors US LLC	0.99%
		Janus Henderson VIT Global Technology and Innovation Portfolio Service Shares	Janus Henderson Investors US LLC	0.97%
Janus Henderson VIT Overseas Portfolio Service Shares	Janus Henderson Investors US LLC	0.96%		

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Protective Life and Annuity Insurance Company Protective Life Insurance Corporation	Protective Investors Benefit Advisory Variable Annuity NY (FPDA)	Protective Life Dynamic Allocation Series Conservative Portfolio	Janus Henderson Investors US LLC	0.90%
		Protective Life Dynamic Allocation Series Growth Portfolio	Janus Henderson Investors US LLC	0.90%
		Protective Life Dynamic Allocation Series Moderate Portfolio	Janus Henderson Investors US LLC	0.90%
		Lord Abbett Bond Debenture Portfolio VC Class	Lord, Abbett & Co. LLC	0.98%
		Lord Abbett Dividend Growth Portfolio VC Class	Lord, Abbett & Co. LLC	0.99%
		Lord Abbett Fundamental Equity Portfolio VC Class	Lord, Abbett & Co. LLC	1.08%
		Lord Abbett Growth and Income Portfolio Value Class	Lord, Abbett & Co. LLC	0.93%
		Lord Abbett Growth Opportunities Portfolio VC Class	Lord, Abbett & Co. LLC	0.93%
		Lord Abbett Short Duration Income Portfolio VC Class	Lord, Abbett & Co. LLC	0.72%
		MFS VIT Growth Series Service Class	Massachusetts Financial Services Company LLC	0.98%
		MFS VIT II Core Equity Portfolio Service Class	Massachusetts Financial Services Company LLC	1.03%
		MFS VIT II International Growth Portfolio Service Class	Massachusetts Financial Services Company LLC	1.13%
		MFS VIT II International Intrinsic Equity Portfolio Service Class	Massachusetts Financial Services Company LLC	1.14%
		MFS VIT II Massachusetts Investors Growth Stock Portfolio Service Class	Massachusetts Financial Services Company LLC	0.97%
		MFS VIT II Research International Portfolio Service Class	Massachusetts Financial Services Company LLC	1.15%
		MFS VIT III Blended Research Small Cap Equity Portfolio Service Class	Massachusetts Financial Services Company LLC	0.83%
		MFS VIT III Global Real Estate Portfolio Service Class	Massachusetts Financial Services Company LLC	1.15%

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Protective Life and Annuity Insurance Company Protective Life Insurance Corporation	Protective Investors Benefit Advisory Variable Annuity NY (FPDA)	MFS VIT III Mid Cap Value Portfolio Service Class	Massachusetts Financial Services Company LLC	1.04%
		MFS VIT Mid Cap Growth Series Service Class	Massachusetts Financial Services Company LLC	1.06%
		MFS VIT New Discovery Series Service Class	Massachusetts Financial Services Company LLC	1.12%
		MFS VIT Total Return Series Service Class	Massachusetts Financial Services Company LLC	0.86%
		Morgan Stanley VIF Growth Portfolio Class II	Morgan Stanley Investment Management Inc.	0.82%
		Morgan Stanley VIF Global Strategist Portfolio Class II	Morgan Stanley Investment Management Ltd	1.00%
		PIMCO VIT All Asset Portfolio Advisor Class	Pacific Investment Management Company LLC	2.23%
		PIMCO VIT Commodity RealReturn Strategy Portfolio Advisor Class	Pacific Investment Management Company LLC	3.29%
		PIMCO VIT Emerging Markets Bond Portfolio Advisor Class	Pacific Investment Management Company LLC	1.27%
		PIMCO VIT Global Diversified Allocation Portfolio Advisor Class	Pacific Investment Management Company LLC	1.22%
		PIMCO VIT High Yield Portfolio Advisor Class	Pacific Investment Management Company LLC	0.91%
		PIMCO VIT Income Portfolio Advisor Class	Pacific Investment Management Company LLC	1.02%
		PIMCO VIT Long-Term U.S. Government Portfolio Advisor Class	Pacific Investment Management Company LLC	2.58%
		PIMCO VIT Low Duration Portfolio Advisor Class	Pacific Investment Management Company LLC	0.76%
		PIMCO VIT Real Return Portfolio Advisor Class	Pacific Investment Management Company LLC	1.49%
		PIMCO VIT Short-Term Portfolio Advisor Class	Pacific Investment Management Company LLC	0.75%
		PIMCO VIT Total Return Portfolio Advisor Class	Pacific Investment Management Company LLC	0.83%
		Vanguard VIF PRIMECAP Portfolio	PRIMECAP Management Company	0.34%
T. Rowe Price All-Cap Opportunities Portfolio	T. Rowe Price Associates, Inc.	0.80%		

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Protective Life and Annuity Insurance Company Protective Life Insurance Corporation	Protective Investors Benefit Advisory Variable Annuity NY (FPDA)	T. Rowe Price Blue Chip Growth Portfolio Portfolio II Class	T. Rowe Price Associates, Inc.	1.00%
		T. Rowe Price Health Sciences Portfolio Portfolio II Class	T. Rowe Price Associates, Inc.	1.11%
		T. Rowe Price Moderate Allocation Portfolio	T. Rowe Price Associates, Inc.	0.85%
		Templeton Emerging Markets VIP Fund Class 2	Templeton Asset Management Ltd.	1.37%
		Vanguard VIF Conservative Allocation Portfolio	The Vanguard Group, Inc.	0.12%
		Vanguard VIF Equity Index Portfolio	The Vanguard Group, Inc.	0.14%
		Vanguard VIF Global Bond Index Portfolio	The Vanguard Group, Inc.	0.13%
		Vanguard VIF Mid-Cap Index Portfolio	The Vanguard Group, Inc.	0.17%
		Vanguard VIF Moderate Allocation Portfolio	The Vanguard Group, Inc.	0.12%
		Vanguard VIF Money Market Portfolio	The Vanguard Group, Inc.	0.15%
		Vanguard VIF Real Estate Index Portfolio	The Vanguard Group, Inc.	0.26%
		Vanguard VIF Short-Term Investment Grade Portfolio	The Vanguard Group, Inc.	0.14%
		Vanguard VIF Total Bond Market Index Portfolio	The Vanguard Group, Inc.	0.14%
		Vanguard VIF Total International Stock Market Index Portfolio	The Vanguard Group, Inc.	0.09%
		Vanguard VIF Total Stock Market Index Portfolio	The Vanguard Group, Inc.	0.13%
		Vanguard VIF Growth Portfolio	Wellington Management Company LLP, Jackson Square Partners, LLC	0.36%
		Vanguard VIF Balanced Portfolio	Wellington Management Company LLP	0.20%
Vanguard VIF Equity Income Portfolio	Wellington Management Company LLP	0.29%		
Vanguard VIF High Yield Bond Portfolio	Wellington Management Company LLP	0.24%		
Other Crediting Strategy Information		N/A		

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Company	Protective Life and Annuity Insurance Company
Benefit Name	SecurePay II
Products Available On	Protective Investors Benefit Advisory Variable Annuity NY
Is Benefit a Rider?	Yes
Benefit Launch Date	1/1/2024
Can Benefit Be Terminated?	Yes
Benefit Issue Ages	60 - 85
Minimum Age at Which GLWB Payments Can Commence	60
Waiting Period to Exercise Benefit	N/A
Step-Up	Yes
Step-Up Frequency	Annually
Spousal Continuation	Yes
Benefit Base Bonus on GLWB	N/A
Increasing Income after Income Commencement	No
Current Annual Benefit Charge	1.50%
Maximum Annual Benefit Charge	2.00%
Charge Frequency	Monthly
Charge Based on	Benefit Base
Rollup Interest Type	N/A
Rollup	N/A
Initial Rollup Period	N/A
Reset on Rollup Period Permitted	No
Maximum Rollup Period	N/A

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Company	Protective Life and Annuity Insurance Company
Benefit Name	SecurePay II
Impact of Withdrawals Prior to Income Commencement	Pro Rata
Impact of Excess Withdrawals After Income Commencement	Account Value greater than the Benefit after the Guaranteed Withdrawal Amount = Dollar-for-Dollar. Account Value less than the Benefit Base after the Guaranteed Withdrawal Amount = Pro Rata.
Investment Restrictions	<p>Yes</p> <p>Allowable Options</p> <p>Category 1: Minimum Allocation: 40% Maximum Allocation: 100%</p> <p>Category 2: Minimum Allocation: 0% Maximum Allocation: 60%</p> <p>Category 3: Minimum Allocation: 0% Maximum Allocation: 25%</p> <p>Allowable Models: Protective Life Dynamic Allocation Series: Conservative Portfolio Protective Life Dynamic Allocation Series: Moderate Portfolio</p> <p>Enhanced DCA Account is available.</p> <p>Must rebalance quarterly, semi-annually or annually.</p>
Benefit Conflicts	May not be elected in conjunction with any other Guaranteed Living Withdrawal Benefit riders.



Company	Protective Life and Annuity Insurance Company
Benefit Name	SecurePay II
<p>Guaranteed Lifetime Withdrawal Benefit</p>	<p>Optional SecurePay Rider guarantees annual withdrawals at a specified level (see below*), regardless if the Account Value goes to zero.</p> <p>Automatic step-ups annually, if Account Value exceeds the Benefit Base. Subsequent Premiums Paid are only allowed in the first two rider years or until the income commencement date, whichever is earlier. Rider charge may increase with 30-days notice but can be declined and the Benefit Base will equal the current Account Value. The rider charge is 0.10% higher if the rider is elected after policy issue; the maximum charge is also 0.20% higher when the rider is elected after policy issue. Rider can be elected at issue or on any contract anniversary. Oldest owner (annuitant for non-natural owners) will be the designated life for single life version. Rider can be terminated at client's request after the tenth rider anniversary, if there is a transfer out of the required investment allocations or for certain owner/annuitant/beneficiary changes. Rider may be reinstated within 30 days for a termination as a result of an ineligible investment allocation change or ineligible designated life change. Spousal continuation is available prior to income commencement.</p> <p>Enhanced Guaranteed Withdrawal Payments are available on the life of the owner through the Nursing Home Benefit under the following conditions:</p> <ol style="list-style-type: none"> 1. Owner must be confined to a qualified care facility for 90 days, 2. Owner must be expected to remain in a qualified care facility, 3. At least one year has passed since the policy/rider effective date, 4. A Licensed Health Care Practitioner certifies that a you are unable to perform two out of six Activities of Daily Living (ADLs) or you have a severe cognitive impairment every contract anniversary, and 5. Must be re-certified by a Licensed Health Care Practitioner each year. <p>If the owner meets the requirements for enhanced payments, the Guaranteed Withdrawal Payment percentage will increase 200%, but the Guaranteed Withdrawal Payment % will not exceed 10.00%. For Joint Life, both owners must meet the eligibility requirements. The rider withdrawal percentage will adjust back to the original income amount at the earliest</p>

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Company	Protective Life and Annuity Insurance Company
Benefit Name	SecurePay II
	of the end of this five-year period or when the SecurePay GLWB terminates.
Benefit Payout Table	<p><u>*Income % Based on Age of Commencement</u> (Single Life / Joint Life) Age 60 = 4.55% / 4.05% Age 65 = 4.95% / 4.45% Age 70 = 5.40% / 4.90% Age 75 = 6.05% / 5.55% Age 80 = 6.85% / 6.35% Age 85 = 7.54% / 7.04% Age 90 = 8.45% / 7.95% Age 95+ = 9.64% / 9.14%</p> <p>See prospectus for additional withdrawal %</p>
Benefit Close Date	N/A



Company	Protective Life and Annuity Insurance Company	Protective Life and Annuity Insurance Company
Benefit Name	Return of Purchase Payments Death Benefit (Advisory)	Maximum Anniversary Value Death Benefit (Advisory)
Products Available On	Protective Investors Benefit Advisory Variable Annuity NY	Protective Aspirations NY Variable Annuity Protective Investors Benefit Advisory Variable Annuity NY
Benefit Launch Date	9/1/2020	12/13/2024
Benefit Type	Return of Principal	Highest Anniversary Value
Can Benefit Be Terminated?	No	No
Rider Issue Ages	0 - 85	0 - 77
Step-Up	No	Yes
Step-Up Frequency	N/A	Annually
Spousal Continuation	Yes	Yes
Current Annual Benefit Charge	0.20%	0.35%
Maximum Annual Benefit Charge	0.20%	0.35%
Charge Frequency	Monthly	Monthly
Charge Based on	Benefit Base	Benefit Base
Rollup Interest Type	N/A	N/A
Rollup	N/A	N/A
Initial Rollup Period	N/A	N/A
Reset on Rollup Period Permitted	No	No
Maximum Rollup Period	N/A	N/A
Impact of Withdrawals	Pro Rata	Pro Rata
Investment Restrictions	N/A	N/A
Benefit Conflicts	N/A	May not be elected in conjunction with any other optional GMDB.

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Company	Protective Life and Annuity Insurance Company	Protective Life and Annuity Insurance Company
Benefit Name	Return of Purchase Payments Death Benefit (Advisory)	Maximum Anniversary Value Death Benefit (Advisory)
Guaranteed Minimum Death Benefit	<p>Optional Return of Purchase Payments Guaranteed Death Benefit provides a minimum death benefit that is equal to:</p> <p style="text-align: center;">Greater of:</p> <ol style="list-style-type: none"> 1. Premiums Paid, adjusted for withdrawals, or 2. Full Account Value. <p>The Return of Purchase Payments Death Benefit is suspended for one-year, if a natural person owner is changed. The Death Benefit will revert back to be the Full Account Value during this period. At the end of the one-year period, the Death Benefit will be the same as if the suspension period had not occurred.</p> <p>Advisory fees up to 1.00% do not reduce the Benefit Base. Spousal continuation available. Rider must be elected at issue and cannot be terminated.</p>	<p>Optional Maximum Anniversary Value Death Benefit GMDB provides a minimum Death Benefit equal to:</p> <p style="text-align: center;">Greater of:</p> <ol style="list-style-type: none"> 1. Premiums Paid, adjusted for withdrawals, 2. Full Account Value, or 3. The Highest Anniversary Value before the annuitant reaches age 83, plus any additional Premiums Paid, adjusted for withdrawals. <p style="text-align: center;">Spousal continuation available.</p>
Benefit Close Date	N/A	N/A