



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



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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)	3.00% 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 (Income Creator)
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:	10/5/2026

* 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 (Income Creator)

Guaranteed Lifetime Withdrawal Benefit

Company	Protective Life Insurance Company
Benefit Name	Lifetime Income Benefit (Income Creator)
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

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Lifetime Income Benefit (Income Creator)

Guaranteed Lifetime Withdrawal Benefit

Company	Protective Life Insurance Company
Benefit Name	Lifetime Income Benefit (Income Creator)
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