



Company	Protective Life Insurance Company Protective Life Insurance Corporation
A.M Best Rating	A+
Standard and Poor's Rating	AA-
Product Type	MYG Fixed
Product	Protective[®] Smart Saver 7-Year (FPDA)
Policy Form Number	LDA-P-2014
Distribution Channels Sold In	Bank
Product Launch Date	2/1/2018
Bonus	N/A
Surrender Charge	7 Years 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00%
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
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

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Product	Protective[®] Smart Saver 7-Year (FPDA)
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	Low Band / \$50,000 / \$100,000
Current Fixed Account Rate(s)	3.00% / 3.10% / 3.45% guaranteed for seven years
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	Return of Premium (ROP): automatically available with all plans at issue for no charge.
Penalty-Free Withdrawals	10% of Account Value immediately
Death Benefit	Full Account Value
Surrender Charge Waivers Available	Nursing Home Unemployment
Available Plan Types	401(a), 401(c)3, 401(k), IRA, Keogh, NQ, Roth IRA
Issue Ages	0 - 85
Minimum Initial Premiums	Q/NQ \$25,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A

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Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	N/A
State Approvals	States Not Approved In: NY
Street Level Compensation	Channel Specific Product Not Available
Data thought to be current as of:	4/30/2025

* 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.