



Protective® Income Creator Fixed Annuity

Effective 2/6/2023

Determining your guaranteed lifetime income potential

Lifetime income benefit annual withdrawal percentages (single life option)

To calculate your income, use the following formula:

$$\text{Net premiums} \times \text{your withdrawal percentage} = \text{lifetime income payment}$$

Use the tables on this flyer to match your age at contract issue with years elapsed since purchase to determine your withdrawal percentage. This percentage is determined by three things:

1. Whether you take income on a single or joint life basis
2. The number of complete years that have elapsed between contract issue and benefit election
3. Your age (or the younger covered person's age) on the contract issue date

Years elapsed (between contract issue and benefit election)	Ages at contract issue																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
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Additional information on next page.

*Benefit cannot be elected until age 59 1/2.

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value

