

ANNUITY INTEREST RATE NOTIFICATION

Rates effective: 10/7/2025

Rates are set every two weeks and may change without notice. Depending on market conditions, rates may be set more frequently. Withdrawals and early surrenders will lower returns.

FIXED ANNUITY

Protective® Secure Saver fixed annuity

Available in all states except NY

Guarantee period	5-Year	7-Year
Contract value \$75,000+	5.00%	4.90%
Contract value \$25,000-\$74,999	4.65%	4.55%
Contract value under \$25,000	3.80%	3.80%

The guaranteed minimum interest rate in effect for all new contracts is 3.00%

This rate is set on May 1 of each year and applies to contracts issued through April 30 of the following year.

Protective Secure Saver fixed annuity is a limited flexible premium deferred annuity contract issued under contract form series LDA-P-2012. Policy form numbers, product features and availability may vary by state.