

Rates effective: 3/31/2026

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+ | 5.15% | 5.05% |
| Contract value \$25,000-\$74,999 | 4.80% | 4.70% |
| Contract value under \$25,000 | 3.95% | 3.95% |

The Guaranteed Minimum Interest Rate for contracts issued in most states between 01/01/2026 and 03/31/2026 is 2.35%.
 In California, the Guaranteed Minimum Interest Rate for contracts issued between 01/01/2026 and 03/31/2026 is 3.00%.
 The Guaranteed Minimum Interest Rate is set separately from the product crediting rates displayed above and may not have the same effective date as the effective date of the rate sheet.

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.

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FIXED ANNUITY

Protective® Secure Saver Pro fixed annuity

Available in all states except NY

| Guarantee period | 5-Year | 7-Year |
|----------------------------------|--------|--------|
| Contract value \$75,000+ | 5.05% | 5.05% |
| Contract value \$25,000-\$74,999 | 4.55% | 4.55% |
| Contract value under \$25,000 | 4.15% | 4.15% |

The Guaranteed Minimum Interest Rate for contracts issued in most states between 01/01/2026 and 03/31/2026 is 2.35%.
 In California, the Guaranteed Minimum Interest Rate for contracts issued between 01/01/2026 and 03/31/2026 is 3.00%.
 The Guaranteed Minimum Interest Rate is set separately from the product crediting rates displayed above and may not have the same effective date as the effective date of the rate sheet.

Protective Secure Saver Pro fixed annuity is a single premium deferred fixed annuity contract issued under policy form series LDA-P-2013. Policy form numbers, product features and availability may vary by state.