



ANNUITY INTEREST RATE NOTIFICATION

Rates Effective: 7/21/2026

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+	5.50%	5.40%
Contract Value \$25,000-\$74,999	5.15%	5.05%
Contract Value Under \$25,000	4.30%	4.30%
The Guaranteed Minimum Interest Rate for contracts issued in most states between 7/1/2026 and 9/30/2026 is 2.90%. In California, the Guaranteed Minimum Interest Rate for contracts issued between 5/1/2026 and 4/30/2027 is 2.55%. 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 fixed, limited flexible-premium deferred annuity contract, issued under policy form series LDA-P-2012. Policy form number, product availability, and product features may vary by state.		

Investment and insurance products are:	• Not FDIC insured • Not insured by any federal government agency • Not a deposit or other obligation of, or guaranteed by, the bank or any of its affiliates • Subject to investment risks, including possible loss of the principal amount invested
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Protective refers to Protective Life Insurance Company (PLICO), Omaha, NE. **Product guarantees are backed by the financial strength and claims-paying ability of PLICO.**

Protective® is a registered trademark of PLICO. The Protective trademarks, logos and service marks are property of PLICO and are protected by copyright, trademark, and/or other proprietary rights and laws.

Annuities are long-term insurance contracts intended for retirement planning.

protective.com

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