Protective

ANNUITY INTEREST RATE NOTIFICATION

Rates effective: 9/8/2026

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+	5.65%	5.55%
Contract value $25,000-$74,999	5.25%	5.15%
Contract value under $25,000	4.40%	4.40%

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 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.

Protective refers to Protective Life Insurance Company (PLICO). PLICO, founded in 1907, is located in Omaha, NE, and is licensed in all states excluding New York.

Product guarantees are backed by the financial strength and claims paying ability of the issuing company.

Protective Secure Saver fixed annuity is a fixed, limited flexible-premium deferred annuity issued by PLICO in all states except New York under policy form LDA-P-2012. Policy form numbers, product availability, and product features may vary by state.

This material is for informational purposes only and does not constitute investment advice or a recommendation. Neither Protective nor its employees, representatives, and/or insurance agents offer tax, accounting, or legal advice. For such advice, purchasers should consult with their professional legal or tax advisor regarding their individual situations.

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

Withdrawals may be subject to income tax and, if taken prior to age 59½, an additional 10% IRS tax penalty may apply. More frequent withdrawals may reduce earnings more than annual withdrawals. During the withdrawal charge period, withdrawals in excess of the penalty-free amount may be subject to a withdrawal charge. Withdrawals reduce the annuity's remaining death benefit, contract value, cash surrender value and future earnings.

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Rates effective: **9/8/2026**

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 Pro fixed annuity

Available in all states except NY

Guarantee period	5-Year	7-Year
Contract value $75,000+	5.80%	5.80%
Contract value $25,000-$74,999	5.30%	5.30%
Contract value under $25,000	4.90%	4.90%

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 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.

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Product guarantees are backed by the financial strength and claims paying ability of the issuing company.

Protective Secure Saver Pro fixed annuity is a fixed, limited flexible-premium deferred annuity issued by PLICO in all states except New York under policy form LDA-P-2013. Policy form numbers, product availability, and product features may vary by state.

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