



ANNUITY INTEREST RATE NOTIFICATION

Rates Effective: 11/11/2025

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+	4.80%	4.70%
Contract Value \$25,000-\$74,999	4.45%	4.35%
Contract Value Under \$25,000	3.60%	3.60%
The Guaranteed Minimum Interest Rate for contracts issued in most states between 10/01/2025 and 12/31/2025 is 2.45%. In California, the Guaranteed Minimum Interest Rate for contracts issued between 10/01/2025 and 12/31/2025 is 3.00%.		
Protective Secure Saver fixed annuity is a fixed, limited-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.



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Protective refers to Protective Life Insurance Company (PLICO), Nashville, TN.

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

protective.com

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