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 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.

Protective refers to Protective Life Insurance Company.

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INDEXED ANNUITY

Protective® Asset Builder II indexed annuity

Available in all states except NY

10-Year withdrawal charge schedule							
Index	**S&P 500® Index[1]**				**J.P. Morgan Mojave℠ Index**	**Citi Flexible Allocation 6 Excess Return Index**	**Fixed rate**
Interest crediting strategy	**Pt-to-Pt with participation rate**	**Pt-to-Pt with cap — 1-year[2]**	**Pt-to-Pt with cap — guaranteed for term**	**Pt-to-Pt with trigger[3]**	**Pt-to-Pt with participation rate**	**Pt-to-Pt with participation rate — 2-year[4]**	
Contract value $100,000+	52.00%	9.15%	8.90%	6.45%	140.00%	180.00%	3.65%
Contract value $50,000-$99,999	47.00%	7.90%	7.70%	5.25%	130.00%	167.00%	3.55%
Contract value under $50,000	38.00%	5.95%	5.75%	4.35%	112.00%	151.00%	3.10%

The Guaranteed Minimum Interest Rate for all new contracts is 2.55%
This rate is set on May 1 of each year and applies to contracts issued through April 30 of the following year.
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.

A minimum surrender value is guaranteed when the contract is terminated due to full surrender, death, or annuitization. This amount is calculated by:
- Taking 87.5% of aggregate purchase payments accumulated at the contract's non-forfeiture rate, which cannot be less than 1% or more than 3%, and
- Subtracting any prior aggregate withdrawals accumulated at the non-forfeiture rate.

[1] Amounts allocated to any of the following strategies earn interest in arrears based, in part, on the performance of the S&P 500® Index (without dividends). Interest, if any, is credited at the end of each crediting period.

[2] This strategy credits interest when index performance is positive — up to a maximum of the interest rate cap in effect for that year. When index performance is flat or negative, no interest is credited for that year.

[3] This strategy credits a predetermined trigger interest rate when index performance is flat or positive. When index performance is negative, no interest is credited for that year.

[4] Amounts allocated to this strategy earn interest in arrears, based in part on the performance of the Citi Flexible Allocation 6 Excess Return Index. The crediting period is two years. This strategy credits interest by multiplying the index performance by the participation rate. A positive result is the interest rate for that term. If the result of that calculation is 0% or negative, no indexed interest will be credited for that term. This strategy has a participation rate declared in advance, subject to the minimum participation rate, and is guaranteed for each two-year crediting period. The crediting strategy will not reduce the contract value, even if the index performance is flat or negative.

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INDEXED ANNUITY

Protective® Guaranteed Income indexed annuity

Available in all states except NY

10-Year withdrawal charge schedule					
Index	**S&P 500® Index[1]**		**Citi Flexible Allocation 6 Excess Return Index**		**Fixed rate**
Interest crediting strategy	**Annual pt-to-pt rate cap[2]**	**Annual rate cap for term[3]**	**2-Year participation rate and spread[4]**		
Contract value $100,000+	3.25%	3.00%	**Participation rate**	55.00%	3.15%
			Spread	N/A	3.15%
Contract value under $100,000	2.95%	2.70%	**Participation rate**	50.00%	3.00%
			Spread	N/A	3.00%

The Guaranteed Minimum Interest Rate for all new contracts is 2.55%
This rate is set on May 1 of each year and applies to contracts issued through April 30 of the following year.
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.

A minimum surrender value is guaranteed when the contract is terminated due to full surrender, death, or annuitization. This amount is calculated by:
- Taking 87.5% of aggregate purchase payments accumulated at the contract's non-forfeiture rate, which cannot be less than 1% or more than 3%, and
- Subtracting any prior aggregate withdrawals (including withdrawal charges) accumulated at the non-forfeiture rate.

[1] Amounts allocated to any of the following strategies earn interest in arrears based, in part, on the performance of the S&P 500® Index (without dividends). Interest, if any, is credited at the end of each index term.

[2] This strategy credits interest when index performance is positive — up to a maximum of the interest rate cap in effect for that year. When index performance is flat or negative, no interest is credited for that year.

[3] When market performance is positive, this strategy credits interest equal to the market index performance — up to a maximum of the interest rate cap in effect for that year. This option guarantees the interest rate cap to be locked in and remain constant for the entire surrender charge period, then subject to change annually thereafter. When market performance is flat or negative, no interest is credited for that year.

[4] Amounts allocated to this strategy earn interest in arrears based, in part, on the performance of the Citi Flexible Allocation 6 Excess Return Index. This strategy credits interest by multiplying the index performance by the participation rate and subtracting the spread. A positive result is the interest rate for that term. If the result of that calculation is flat or negative, no indexed interest will be credited for that term. The participation rate is declared in advance, and guaranteed for each two-year index term, subject to the minimum participation rate. The spread is guaranteed to remain 0% for the life of the contract.

All payments and guarantees are subject to the claims-paying ability of Protective Life Insurance Company. Neither Protective nor its representatives offer legal or tax advice. Purchasers should consult with their legal or tax advisor regarding their individual situations before making any tax-related decisions.

Protective Guaranteed Income indexed annuity is a limited flexible premium deferred indexed annuity contract issued under policy forms FIA-P-2010 and FIA-P-2011, and state variations thereof. For Idaho, the contract form number is ICC15-FIA-P-2011. The Guaranteed Income Benefit is provided under rider policy form ICC17-FIA-P-6048 and state variations thereof. Protective Guaranteed Income indexed annuity is issued by Protective Life Insurance Company located in Omaha, NE. Contract form numbers, product availability and features may vary by state. Product guarantees are backed by the financial strength and claims-paying ability of PLICO.

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

Protective Guaranteed Income indexed annuity is not an investment in any index, is not a security or stock market investment, does not participate in any stock or equity investment, and does not contain dividends.

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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INDEXED ANNUITY

Protective® Income Builder indexed annuity

Available in all states except NY

7-Year withdrawal charge schedule						
Index	**S&P 500® Index**			**Citi Flexible Allocation 6 Excess Return Index**		**Fixed rate**
Interest crediting strategy	**Annual pt-to-pt rate cap[1]**	**Annual trigger rate[2]**	**Annual rate cap for term[3]**	**2-Year participation rate and spread[4]**		
Contract value $100,000+	6.00%	4.00%	5.00%	**Participation rate**	100.00%	3.15%
				Spread	N/A	3.15%
Contract value under $100,000	5.70%	3.70%	4.70%	**Participation rate**	92.00%	3.00%
				Spread	N/A	3.00%

The Guaranteed Minimum Interest Rate for all new contracts is 2.55%
This rate is set on May 1 of each year and applies to contracts issued through April 30 of the following year.
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.

A minimum surrender value is guaranteed when the contract is terminated due to full surrender, death, or annuitization. This amount is calculated by:
- Taking 87.5% of aggregate purchase payments accumulated at the contract's non-forfeiture rate, which cannot be less than 1% or more than 3%, and
- Subtracting any prior aggregate withdrawals (including withdrawal charges) accumulated at the non-forfeiture rate.

[1] Amounts allocated to this strategy earn interest in arrears based, in part, on the performance of the S&P 500® Index. The interest credited is equal to the percentage change of the index up to the interest rate cap, but not less than 0%. The interest rate cap is first set when you purchase the contract and thereafter, annually at the beginning of each contract year. When market index performance is flat or negative, no interest is credited for that year.

[2] Amounts allocated to this strategy earn interest in arrears based, in part, on the performance of the S&P 500® Index. The indexed interest rate is first set when you purchase the contract and thereafter, annually at the beginning of each contract year. This strategy credits a predetermined trigger interest rate when market index performance is flat or positive. When market index performance is negative, no interest is credited for that year.

[3] Amounts allocated to this strategy earn interest in arrears based, in part, on the performance of the S&P 500® Index. When market index performance is positive, this strategy credits interest equal to the market index performance — up to a maximum of the interest rate cap in effect for that year. This option guarantees the interest rate cap to be locked in and remain constant for the entire withdrawal charge period, then subject to change annually thereafter. When market performance is flat or negative, no interest is credited for that year.

[4] Amounts allocated to this strategy earn interest in arrears based, in part, on the performance of the Citi Flexible Allocation 6 Excess Return Index. This strategy credits interest by multiplying the index performance by the participation rate and subtracting the spread. A positive result is the interest rate for that term. If the result of that calculation is flat or negative, no indexed interest will be credited for that term. The participation rate is declared in advance, and guaranteed for each two-year index term, subject to the minimum participation rate. The spread is guaranteed to remain 0% for the life of the contract.

This annuity rate notification is intended only as a summary of the current rates and index crediting strategies offered for the listed product. The insurance company sets interest rates at its sole discretion and cannot guarantee or predict future interest rates. All non-guaranteed components of the indexing formula may change and could be different in the future. For product details, benefits, limitations and exclusions, please consult the contract, product guide and disclosure statement. These documents describe the terms and conditions that control the insurance company's contractual obligations. Indexed interest could be less than that earned in a traditional fixed annuity, and could be zero.

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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