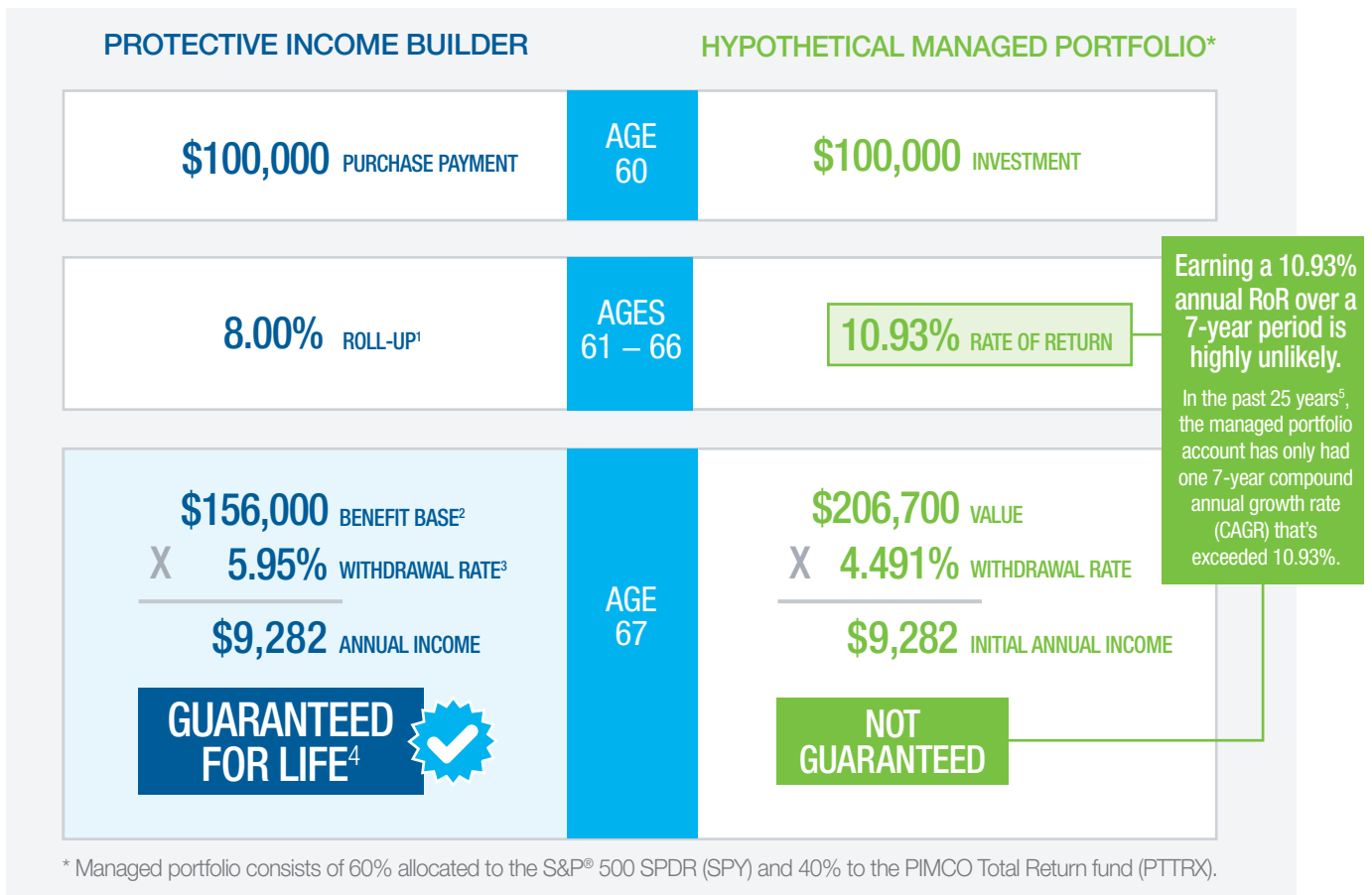


Complementing your retirement portfolio with a guaranteed income solution

Drawing income from your retirement portfolio — like your 401k, Roth IRA, stocks or mutual funds — might seem sufficient. Your retirement income strategy is essential, and there's a solution that provides predictable income so you can live more comfortably in the days ahead.

By complementing your retirement portfolio with an annuity that offers a lifetime income benefit, you can build more confidence in retirement. With an indexed annuity — like Protective® Income Builder — retirement income doesn't have to rely on an unrealistic rate of return (RoR).



Ensure that you have an income stream for life. Build more confidence in retirement by pairing your retirement portfolio with a guaranteed income strategy you can't outlive.

Additional information on next page.

Talk to your financial professional about how Protective Income Builder can provide you with guaranteed retirement income for life.

¹ The roll-up percentage has the potential to grow for the first 10 contract years or until the benefit withdrawals begin, if earlier.

² The benefit base is the value by which benefit withdrawals are determined and is different from an annuity's contract value.

³ Level Income Option, single life.

⁴ Assumes no excess withdrawals, and benefit withdrawals continue until age 95 or when cash value equals \$0, at which point annuity payments begin.

⁵ 1993 – 2018

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All payments and guarantees are subject to the claims-paying ability of Protective Life Insurance Company. Neither Protective Life Insurance Company 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.

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

Protective Income Builder 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 Income Builder is issued by Protective Life Insurance Company located in Nashville, TN. Policy form numbers, product availability and features may vary by state.

Protective Income Builder 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.



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