

# Protective® Market Defender II

Limit Loss While Supporting Growth

Give Clients the Power of Choice



Not a Deposit | Not Insured By Any Federal Government Agency  
No Bank or Credit Union Guarantee | Not FDIC/NCUA Insured | May Lose Value

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**Protective**®  
Life Insurance Company

**Market uncertainty makes people feel powerless. Give your clients the power of choice with Protective® Market Defender II.** This registered index-linked annuity's flexible design allows you to create custom protection and growth strategies — and make adjustments each year so clients continue to feel confident about their plans.

### **Offer a Choice of Protection Options**

Protective Market Defender II offers two types of protection options — a floor and a buffer.<sup>1</sup> Clients may choose one or a combination of the two to defend their investment from market downturns. This choice gives clients the ability to align investment allocations to their risk tolerance and the confidence to stay invested for the long term.

#### **Buffer Protection Option<sup>2</sup>**

The buffer works to protect investments from ordinary market fluctuations. For example, if a client allocates their investment to an index that experiences a -5%, -10% or even -15% loss, the buffer absorbs the entire loss for your client at the end of the term.

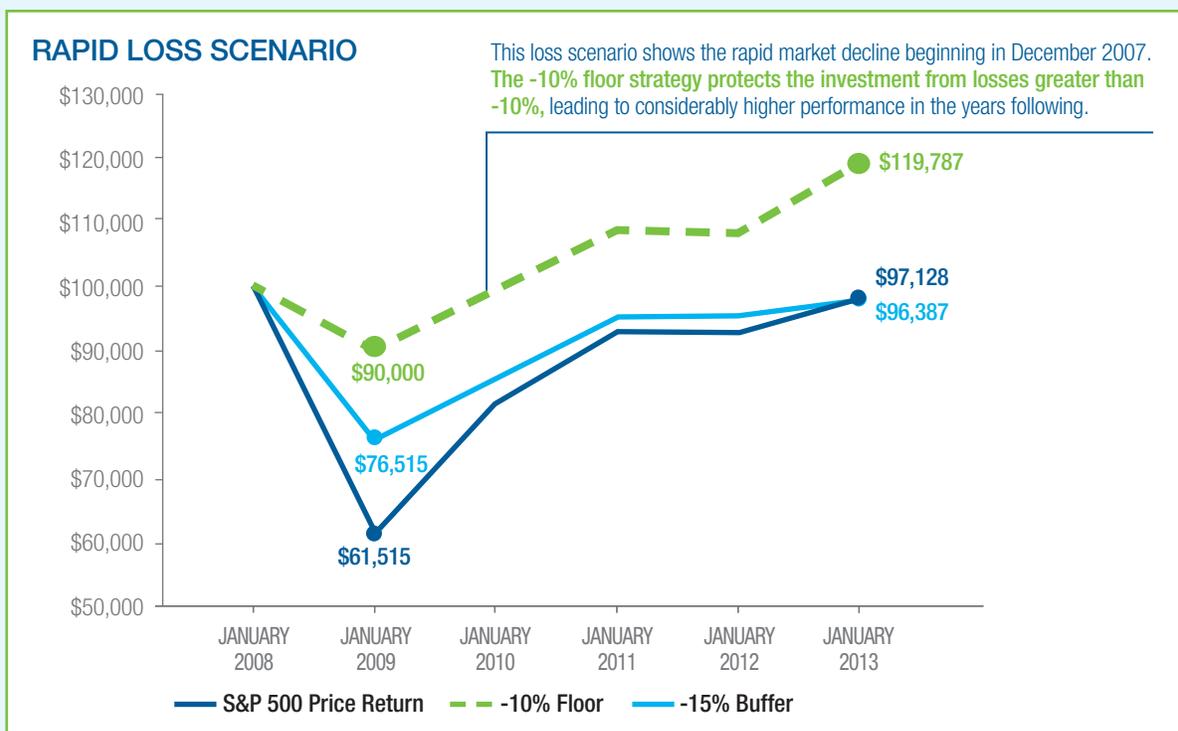
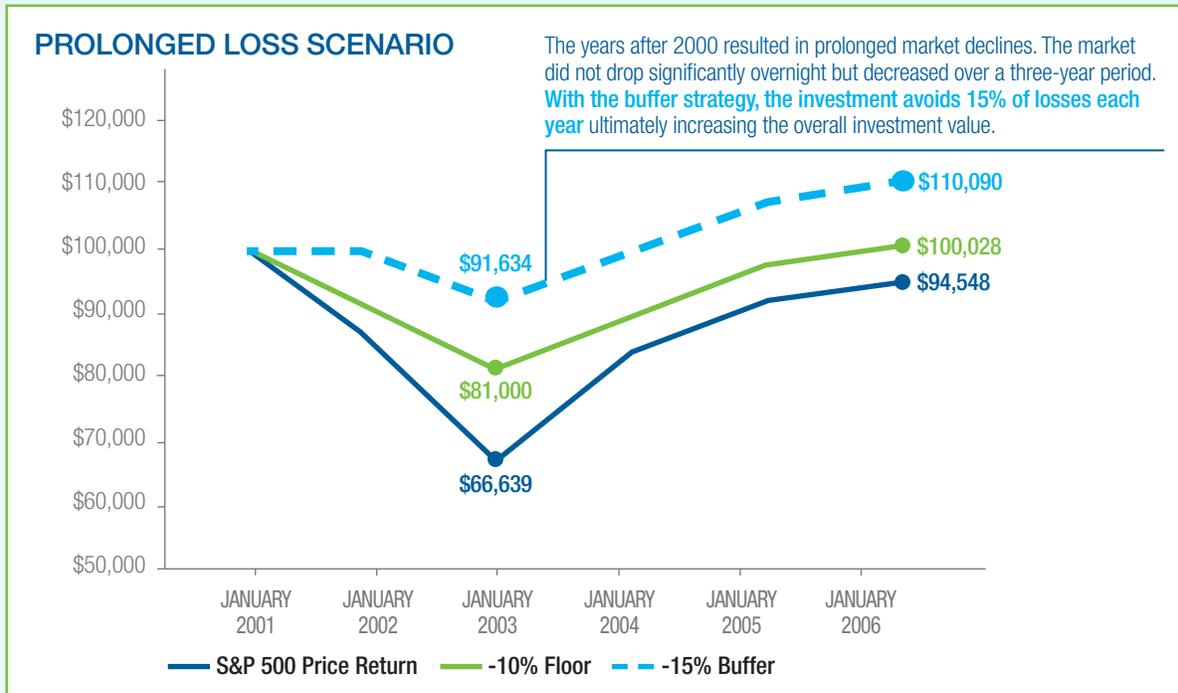
#### **Floor Protection Option<sup>3</sup>**

This option protects investments from more significant, market downturns, like the Great Recession in 2008. For additional customization, the floor option offers a choice of 0%, -5%, -10% and -20% for the maximum percentage an investment can lose at the end of the term.

The examples on the next page are hypothetical and intended to solely demonstrate how strategies with buffers and floors could affect interest credited and loss avoided. The buffer strategy is assumed to have a -15% buffer, an 8% cap and 100% participation rate during all terms. The floor strategy is assumed to have a -10% floor, a 10% cap and 100% participation rate during all terms. Results are based on historical performance of the S&P 500 Price Return index. Actual index performance will vary, caps available with Protective Market Defender II are likely to change each term, and a variety of floors may be offered. These examples also assume that no withdrawals were taken and that the strategy election did not change.

## See How the Power of Choice Can Benefit Clients

The graphs below illustrate calendar-year performance of the S&P 500® Index over different six-year periods and the hypothetical performance had a Market Defender II contract with either a floor or buffer protection strategy (with one year terms) been in place.



## Align to Growth Goals

Protective Market Defender II not only includes a choice of protection types and levels but a choice of two indices, which along with competitive rate caps helps clients create an allocation strategy that also aligns with their growth goal.

## Make Changes Annually as Needed

Unexpected events and market corrections are difficult to predict, and your clients' needs change over time. With Protective Market Defender II, clients can choose to change how their investment is allocated at the end of each term.<sup>4</sup> This is a great opportunity for you to reconnect with clients and review their financial plans.

# Give clients the power to defend their portfolio.

## Call the Annuity Sales Desk at 888-340-3428 for more information.

<sup>1</sup>The availability of these options may vary.

<sup>2</sup>A buffer adds a measure of downside protection when index losses occur within a preset range, but not beyond.

<sup>3</sup>A floor acts as a "stop-loss," adding a measure of downside protection when index losses occur beyond a preset threshold.

<sup>4</sup>Elections to change the protection strategy can be made at the end of each term. The term for each strategy is generally one year.

### S&P 500® Index Information

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

Protective Market Defender II is not an investment in the securities market or any index. Indexed interest may be less than that earned in a traditional fixed annuity, and you could experience a loss of principal due to negative index performance.

This is a complex insurance and investment vehicle. You should speak with your clients regarding the Contract's features, benefits, risks, fees and MVA and whether the Contract is appropriate for them based on their financial situation and objectives.

Protective Market Defender II is a single premium deferred registered indexed-linked annuity contract issued under the generic state-specific form RILA-P-2017. Protective Market Defender II is issued by Protective Life Insurance Company. Contract form numbers, product availability and product features may vary by state. Protective Market Defender II is not an investment in the securities market or any index. Indexed interest could be less than that earned in a traditional fixed annuity, and you could experience a loss of principal due to negative index performance.

Investors should carefully consider the investment risks of Protective Market Defender II before investing. This and other information is contained in the prospectus. Investors should read the prospectus carefully before investing. Prospectuses may be obtained by contacting PLICO at 800-456-6330.



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