

# A retirement solution that helps limit market loss and support growth

Market drops near retirement, both small and large, can disrupt your clients' plans. This is especially a problem when their retirement timing can be a moving target — in fact, 53% of your clients may retire earlier than they plan.<sup>1</sup>

There's no way to predict when market corrections will occur, but that doesn't mean you can't help clients confidently prepare for retirement.

**Make sure they're protected with Protective Market Defender II, a retirement solution that delivers:**



### Defense from Market Downturns

Unique protection features that help create a strategy customized to a client's personal risk tolerance.



### Market-Linked Growth

Growth potential based on the performance of two market-linked indices.



### No Annual Fees + Tax-Deferred Savings

No annual fees combined with tax-deferred savings to help clients keep more of their earnings.

Don't let a market correction derail your client's retirement. Prepare them with confidence using Protective Market Defender II, a solution that offers a way to keep downturns from draining the value of their assets while capturing upside growth potential.

Contact your Protective Annuity Wholesaling Team to discuss a retirement strategy that's right for your clients.



<sup>1</sup> Based on data from LIMRA Secure Retirement Institute, The Inner Workings of Retirement Timing, Consumer Behavior and Attitudes. 2018.

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.

The issuer has filed a registration statement (including a [prospectus](#)) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents the issuer has filed with the SEC for more complete information about the issuer and this offering. You may get these documents for free by visiting EDGAR on the SEC Web site at [www.sec.gov](http://www.sec.gov). Alternatively, the issuer, any underwriter or any dealer participating in the offering will arrange to send you the prospectus if you request it by calling toll-free 1-800-456-6330.

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All payments and guarantees are subject to the claims-paying ability of Protective Life Insurance Company. Neither Protective Life 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 Life refers to Protective Life Insurance Company and its affiliates. Securities offered by Investment Distributors, Inc. (IDI) the principal underwriter for registered products issued by PLICO, its affiliate. PLICO is located in Nashville, TN. IDI is located in Birmingham, AL.

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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