

Growth potential, legacy protection and income

The importance of finding ways to increase your savings, generate income and leave a financial legacy to your heirs increases as you near retirement. **Protective® Variable Annuity II B Series**¹ can help you confidently prepare for retirement with a solution that's optimized for growth and provides optional benefits to address your specific needs. Here are a few key features and benefits:



Tax-deferred growth potential

Choose from quality investment options in a broad range of asset classes for tax deferred growth potential.



Legacy protection

Efficiently transfer assets with the choice of three death benefit options including the Maximum Quarterly Value Death Benefit² option, to increase what you pass on to loved ones.



Guaranteed lifetime income

Create a guaranteed income stream with the optional SecurePay 5 benefit, offering a compounding 5.0% roll up and competitive withdrawal rates for predictable, protected income for life.³

With this solution, you're able to maximize market-linked growth potential with access to flexible benefits, all in one solution.

Talk to your financial professional today about how **Protective Variable Annuity II B Series** could help you confidently grow your retirement savings.

¹ In New York the product offered is the Protective® Variable Annuity NY II B Series.

² Maximum Quarterly Value Death Benefit is available at an additional cost equal to 0.25% (on an annualized basis) of the death benefit at the beginning of each contract month. The Maximum Anniversary Value Death Benefit is available at an additional cost of 0.20% annually at issue.

³ SecurePay 5 is an optional income benefit available at an additional cost of 1.20% annually at issue.

Variable annuities are long-term investments intended for retirement planning and involve market risk and the possible loss of principal. Investments in variable annuities are subject to fees and charges from the insurance company and the investment managers.

Protective Variable Annuity II B Series is a flexible premium deferred variable and fixed annuity contracts policy form series VDA-P-2006 (PLICO) and VDA-A-2006 (PLAIC). SecurePay 5 benefits are provided by rider form number VDA-P-6035 (PLICO) and VDA-A-6035 (PLAIC). SecurePay Nursing Home provided under form number IPV-2159 (PLICO). Variable annuities are issued by Protective Life Insurance Company (PLICO) in all states but New York and in New York by Protective Life and Annuity Insurance Company (PLAIC). Securities offered by Investment Distributors, Inc. (IDI), the principal underwriter for registered products issued by PLICO and PLAIC, its affiliate. PLICO is located in Nashville, TN. PLAIC and IDI is located in Birmingham, AL. Policy form numbers, product availability and product features may vary by state. All guarantees are subject to the claims-paying ability of the issuing company.

Protective Life does not recommend or endorse any particular investment option and does not provide investment advice. Neither Protective Life nor its representatives offer legal or tax advice. Purchasers should consult their attorney or tax advisor regarding their individual situation.

Investors should carefully consider the investment objectives, risks, charges and expenses of a variable annuity, any optional protected lifetime income benefit and the underlying investment options before investing. This and other information is contained in the prospectus for a variable annuity and its underlying investment options. Investors should read the prospectus carefully before investing. Prospectuses may be obtained by calling PLICO or PLAIC at 800-456-6330.



protective.com

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