

# Predictable income that's guaranteed to last

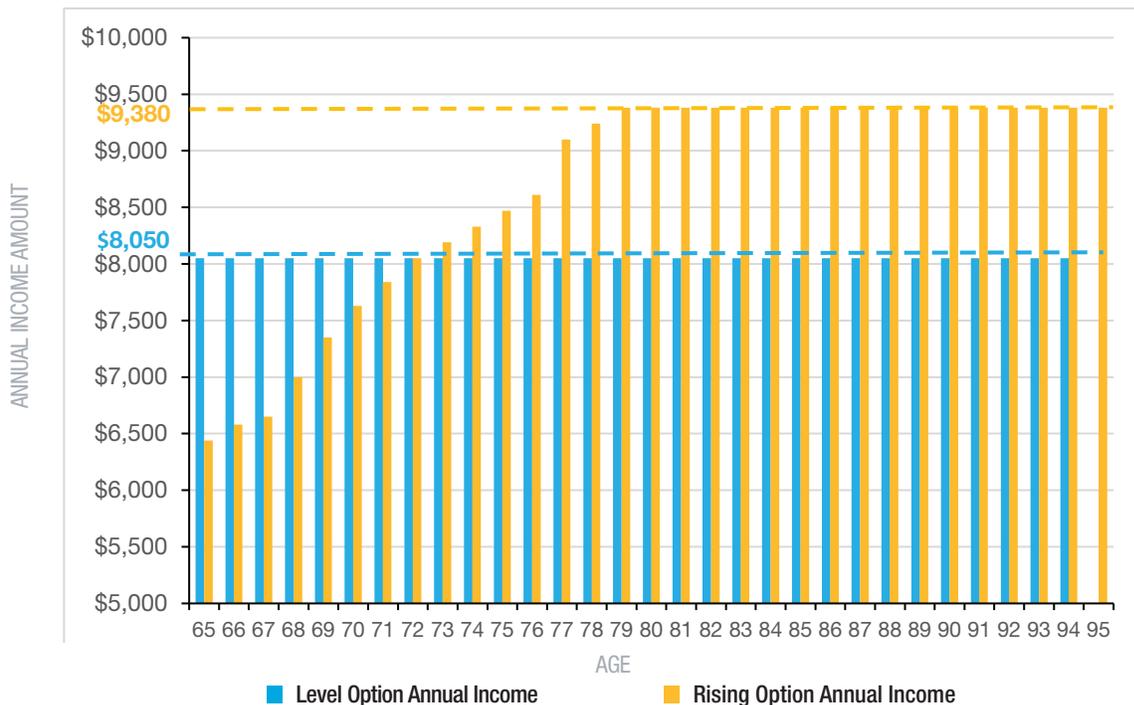
You've worked hard to save for retirement. As the date nears, a safer growth and income plan is paramount so you don't run out of money. The Protective® Income Builder Indexed Annuity with the Guaranteed Income Benefit can help. It offers predictable growth, plus guaranteed income, to help ensure important retirement expenses are covered.

## Choose from Two Income Options

Each option is designed to meet specific needs, but both are guaranteed to last your lifetime.

1. **The level option** provides the same income amount each year to help maximize income immediately.
2. **The rising option** provides increasing income amounts each year<sup>1</sup> to help hedge rising expenses later in retirement.

## Annual Income Comparison



Graphic assumes client elects income at age 65 on a single life basis with a benefit base of \$140,000. This chart is hypothetical and is intended solely to demonstrate a comparison of the Guaranteed Income Benefit's income options. It is not indicative of the performance of any annuity, does not reflect any actual account values, and assumes no additional purchase payment or excess withdrawals. Chart is not to scale.

<sup>1</sup> Annual withdrawal percentage will rise by a variable amount that is dependent on age each year until age 95 or until the contract value reaches zero, whichever occurs first. At this point, annual income will lock in at the current amount and will continue for life. Please see contract for further details.

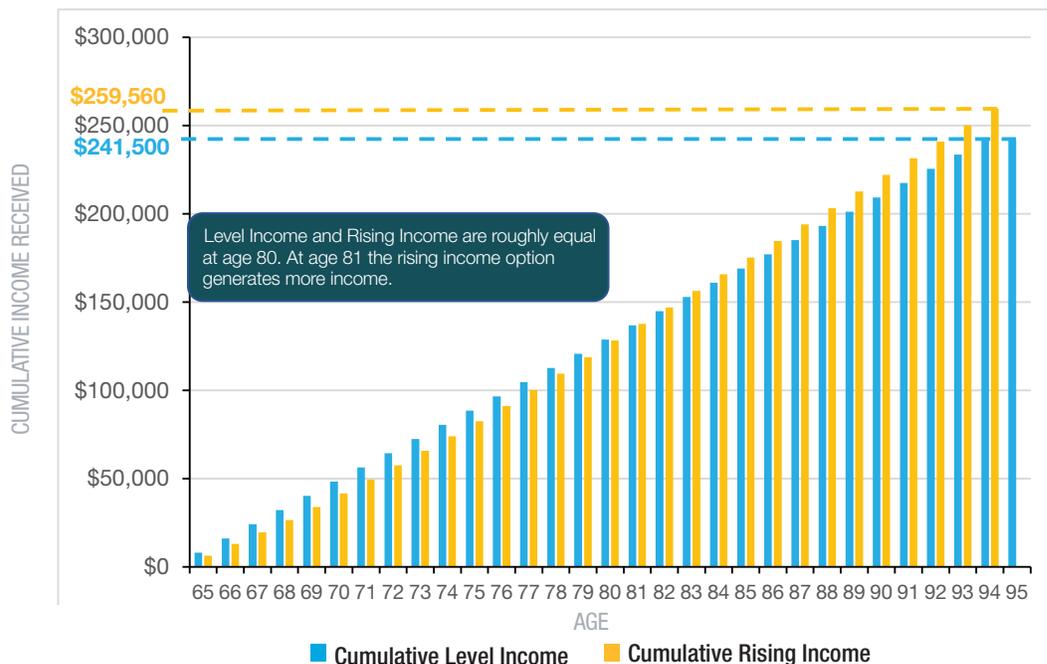
Additional information on next page.



## Choosing What's Best for You

Whether you need more income up front, or want to hedge rising expenses later, it's important to see how much income each option can generate over time. Take a look at this example of cumulative income received from both options:

### CUMULATIVE INCOME COMPARISON



\*This is assuming the contract value has not been depleted, and no excess withdrawals have been taken.

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Don't risk running out of money. Talk to your financial professional about how Protective Income Builder can offer protected asset growth and guaranteed retirement income for life.

Protective is a registered trademark of Protective Life Insurance Company.

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 Income Builder is a limited flexible premium deferred indexed annuity contract issued under policy forms FIA-P-2011 and FIA-P-2010, 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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No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured	May Lose Value	