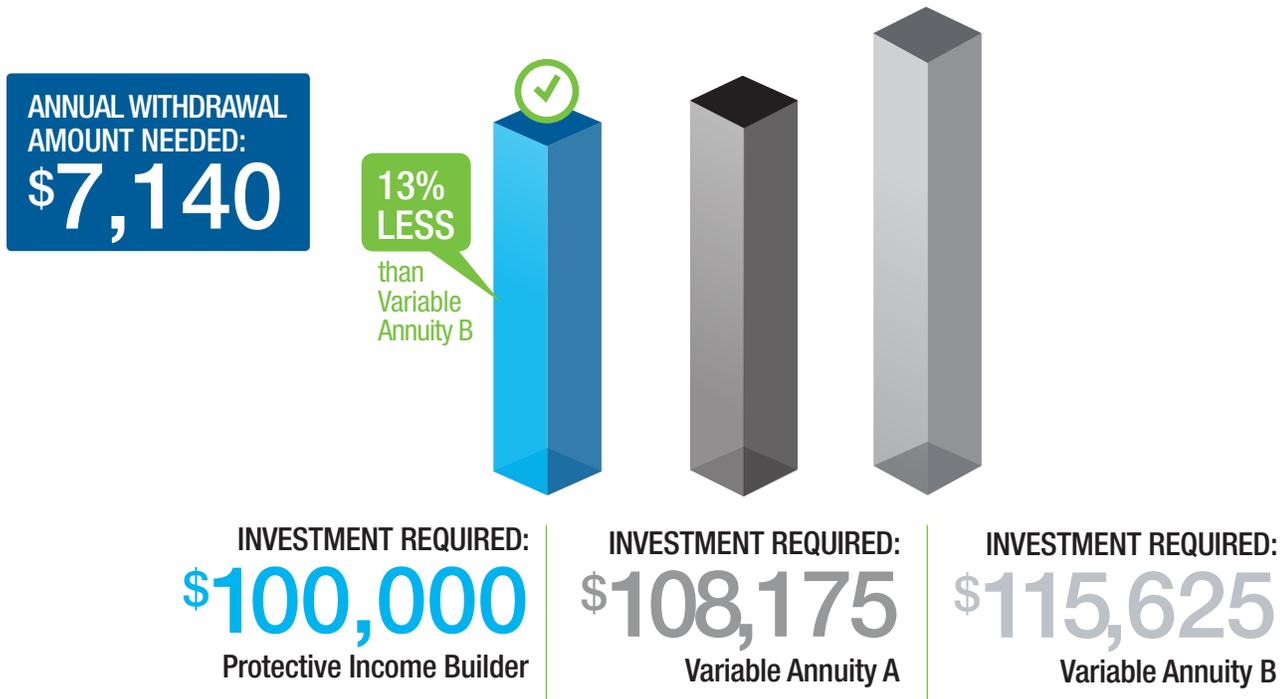


# Meeting guaranteed income needs more efficiently

Today’s variable annuities have more investment limitations, fewer step-up opportunities and lower roll-up rates. This may cause clients to use more money than necessary to create the retirement income they need.

Luckily, there’s another guaranteed lifetime income solution that can help meet your clients’ needs for a lower investment.

## Comparing Minimum Investment Amounts for Guaranteed Retirement Income



Initial Investment: \$100,000 | Issue Age: 60 | Retirement Income Age: 65

This is for illustrative purposes only. It compares the purchase of a Protective Income Builder Indexed Annuity contract, with Variable Annuity A, Pacific Life Odyssey with Enhanced Income Select V, and Variable Annuity B, Jackson National Perspective II with LifeGuard Freedom Flex. “Investment Required” represents the purchase payment amount needed in order to generate \$7,140 in annual income if the contract is purchased at age 60 and income is elected at age 65. The Protective Income Builder example is based upon an 8% annual roll-up rate and a 5.10% maximum annual withdrawal rate for level income. The Jackson National Perspective II Variable Annuity example is based upon a 6% annual roll-up rate and a 4.75% maximum annual withdrawal rate. The Pacific Life Enhanced Income Select example is based upon a 6.60% maximum annual withdrawal rate.\*



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To request an illustration or learn more about Protective Income Builder, contact your Protective Annuity Wholesaling Team or the Annuity Sales Desk at:

**888-340-3428**

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\* The benefit base is the value by which benefit withdrawals are determined and is different from an annuity's contract value. The contract value of a variable annuity is dependent upon the performance of underlying investment options available with the protected lifetime income benefit. The contract value in Protective Income Builder grows with fixed interest and/or interest credited that is linked to the performance of a securities index.

Protective is a registered trademark of Protective Life Insurance Company and Income Builder is a 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 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 with a limited market value adjustment issued under policy form series FIA-P-2011 and FIA-P-2010. The Guaranteed Income Benefit is provided under form series FIA-P-6048. 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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