



Protective 

PROTECTIVE[®] INCOME BUILDER INDEXED ANNUITY

Retire with confidence.

Protective refers to Protective Life Insurance Company.

Are you overlooking a retirement income gap?

You're working hard to prepare for a secure retirement, but there may be risks to your plan that you haven't considered. In fact, unless you're looking at your complete financial picture, you may be overlooking crucial gaps in your retirement planning.

Guaranteed income sources can increase retirement confidence

Rising health care costs, market volatility and retiring earlier than expected can all eat into your retirement savings. And, the greater the percentage of your retirement income that comes from your investment portfolio, the more your future income could be at risk. While social security and pensions do provide a certain amount of guaranteed income, it may not be enough. Let's look at an example.

Katie | Age 62 | Retirement age: 65

Katie plans to retire at 65. Between her investment portfolio, social security and pension, she thinks she will have enough to meet her expected annual expenses. She meets with her Allstate financial professional to discuss her plans and finds, to her surprise, that she's looking at a retirement income shortfall—a shortfall that could be even greater if her retirement portfolio doesn't perform as expected.



Katie's retirement income sources and expenses

Investment portfolio: \$600,000
 Expected annual expenses: \$72,000
 Expected annual income: \$68,837



Katie's financial professional then tells her about **Protective Income Builder with the guaranteed income benefit**. This solution can offer Katie another source of guaranteed income to increase confidence in her plans and avoid a potential retirement income shortfall.

Katie's new retirement income sources and expenses

Investment portfolio: \$529,140
 Protective Income Builder: \$70,860
 Expected annual expenses: \$72,000
 Expected annual income: \$72,000

Katie reallocates \$70,860 from her income portfolio into **Protective Income Builder**, giving her more guaranteed income each year.



Let's see how it worked out

Katie is now 65 and retired. Let's take a look at how her decision to purchase Protective Income Builder affected her retirement income—and what would have happened had she stayed with her original plan.

	Without Protective Income Builder	With Protective Income Builder
Total investment portfolio ¹	\$694,575	\$612,546
Retirement income		
Income from investment portfolio ²	\$20,837	\$18,376
Income from Social Security and pension	\$48,000/yr	\$48,000/yr
Income from Protective Income Builder Indexed Annuity	—	\$5,623
TOTAL annual retirement income	\$68,837	\$72,000
Retirement income vs. expenses		
Annual expenses in retirement	\$72,000/yr	\$72,000/yr
Total retirement income	\$68,837/yr	\$72,000/yr
Retirement income shortfall	-\$3,163	\$0
% of expenses covered	95.6%	100%

Protective Income Builder
bridges the retirement income gap

As we can see, though Katie's investment portfolio amount is higher on the left side, she's still left with a retirement income shortfall. By moving a portion of her funds into Protective Income Builder, she not only has enough money to cover her expenses, but a larger portion of her funds come from guaranteed income, helping her feel more confident.

¹Assumes 5% growth rate per year.

²Assuming 3% withdrawals.

This scenario is hypothetical and for illustrative purposes only. Assumes \$86,500 initial investment at age 62 with a 5.75% withdrawal rate when income is taken at age 65 and based on single life withdrawal amounts. This chart is hypothetical and is intended solely to demonstrate the features of Protective Income Builder with the guaranteed income benefit. It is not indicative of the performance of any annuity, does not reflect any actual account values, and assumes no excess withdrawals.

Feel more confident with Protective Income Builder

Protective Income Builder offers strong guaranteed lifetime income, fueled by an 8% benefit base roll-up and competitive withdrawals, with the flexibility to choose a level or rising payout option, so you don't have to worry about running out of money in retirement.

Make a plan with Allstate My Money

Now that you've seen the benefits of guaranteed income, it's time to find out how much guaranteed income you might need. Allstate My Money can help. This comprehensive financial analysis will take a holistic look at your goals and assets and develop a strategy to help you get where you want to be. With Allstate My Money, you'll get analysis and recommendations based on your complete financial situation, along with a real-time snapshot of your progress to keep your goals front of mind.



Talk to your financial professional about using Allstate My Money to get a comprehensive view of your retirement plan and how Protective Income Builder may help.





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All non-guaranteed components of the indexing formula may change and could be different in the future. Indexed interest could be less than that earned in a traditional fixed annuity, and could be zero. For product details, benefits, limitations and exclusions, please consult the contract, product guide and disclosure statement. These documents describe the terms and conditions that control the insurance company's contractual obligations. 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.

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Protective Income Builder is a limited flexible premium deferred indexed annuity contract with a limited market value adjustment, issued under policy forms FIA-P-2010 and FIA-P-2011, 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.

Securities offered by Personal Financial Representatives through Allstate Financial Services, LLC (LSA Securities in LA and PA).

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Not Insured By Any Federal Government Agency		May Lose Value