



Protective[®] Indexed Annuities

At a Glance



Allstate[®]
You're in good hands.

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

For Financial Professional Use Only. Not for Use With Consumers.



Protective[®]
Life Insurance Company



Protecting Retirement

At Protective Life, we offer more than just products. We offer solutions to support customers' unique retirement goals and protect against the risks that can impact their plans. With a focus on protecting retirement — through all its various stages — our resources are designed to help you offer solutions based on what's most important to customers.

Explore our indexed annuity solutions and learn about the various protection features they offer.

Protective® Asset Builder II Indexed Annuity

For customers seeking an accumulation-focused solution with diverse allocation options for retirement savings growth and principal protection.

Availability	Ages: 0 – 85 (non-qualified) Ages: 18 – 85 (qualified)			
Purchase payments	Minimum initial: \$10,000 Minimum additional: \$50			
Allocation options	INDEXED			FIXED
	S&P 500® Index	J.P. Morgan MojaveSM Index	Citi Flexible Allocation 6 Excess Return Index	
	Point-to-point with participation rate Credits interest annually by multiplying index performance by the participation rate. Point-to-point with cap — 1 Year Credits interest annually when index performance is positive, up to the effective rate cap. Point-to-point with cap — Guaranteed for term Credits interest annually when index performance is positive, up to the effective rate cap, which locks in for the withdrawal charge period. Point-to-point with trigger Credits interest annually using a predetermined trigger rate when index performance is positive or flat.	Point-to-point with participation rate Credits interest annually by multiplying index performance by the participation rate.	Point-to-point with participation rate — 2 Year Credits interest by multiplying index performance by the participation rate. The participation rate is guaranteed for each two-year crediting period.	Credits a fixed rate of interest daily.
Withdrawal charges¹	<ul style="list-style-type: none"> • 5-year schedule: 9%, 8%, 7%, 6%, 5% • 7-year schedule: 9%, 8%, 7%, 6%, 5%, 4%, 3% 			
Penalty-free withdrawals	First contract year: 10% of the purchase payment Subsequent years: 10% of contract value as of the withdrawal date, minus prior free withdrawals			
Market value adjustment (MVA)	A limited MVA will be applied to withdrawals that exceed the allowable penalty-free amount.			
Return of purchase payments option	Option to surrender the contract and receive 100% of your purchase payments, minus any withdrawals, or investment taxes, prior to annuitization. <i>Contracts with this feature may earn a lower interest rate than those without it.</i>			
Additional benefits²	Nursing facility/Terminal illness waiver Unemployment waiver			
Annuitization options	Lifetime income Income for a specific term Lifetime income with a specific term Lifetime income with a cash refund Lifetime income with an installment refund			
Death benefit	Beneficiaries receive the greater of the contract value or the minimum surrender value as of the date Protective Life receives proof of death. Terms and conditions apply. See policy for details.			

Prospective consumers should refer to the contract and product profile for detailed information regarding product features.

Protective® Income Builder Indexed Annuity with the Guaranteed Income Benefit

For customers seeking protected asset growth opportunities along with guaranteed income protection in retirement.

Availability	Ages: 50 – 85					
Deposit payments	Minimum initial: \$25,000 Minimum additional: \$1,000					
Allocation options	INDEXED		FIXED			
	S&P 500® Index	Citi Flexible Allocation 6 Excess Return Index				
	<p>Annual point-to-point Credits interest annually when index performance is positive, up to the effective rate cap.</p> <p>Annual trigger rate Credits interest annually using a predetermined trigger rate when index performance is positive or flat.</p> <p>Annual rate cap for term Credits interest annually when index performance is positive, up to the effective rate cap, which locks in for the withdrawal charge period.</p>	<p>2-year participation rate Credits interest by multiplying index performance by the participation rate. The participation rate is guaranteed for each two-year strategy term.</p>	<p>Credits a fixed rate of interest daily.</p>			
Withdrawal charges¹	7-year schedule: 7%, 6%, 5%, 4%, 3%, 2%, 1%					
Penalty-free withdrawals	<p>First contract year: 10% of initial purchase payment.</p> <p>Subsequent years: 10% of contract value as of prior contract anniversary.</p>					
Lifetime income benefit	<ul style="list-style-type: none"> • 8% simple interest roll-up, guaranteed benefit base growth for up to 10 years. • Choice of two income options, customers can decide at benefit election: <ol style="list-style-type: none"> 1. Rising — withdrawals start lower and increase over time. 2. Level — withdrawals start higher and are level over time. 					
	Withdrawal Percentages for Rising Income Option¹		Withdrawal Percentages for level income Option			
	Attained Age	Single	Joint	Election age	Single	Joint
	59½ – 64	3.55 – 3.85	3.05 – 3.35	59½ – 64	4.05 – 4.85	3.55 – 4.35
65 – 69	3.90 – 4.45	3.40 – 3.95	65 – 69	5.10 – 5.50	4.60 – 5.00	
70 – 79	4.65 – 6.05	4.15 – 5.55	70 – 79	5.75 – 6.40	5.25 – 5.90	
80 – 84	6.10 – 6.30	5.60 – 5.80	80 – 84	6.45 – 6.80	5.95 – 6.30	
85 – 89	6.35 – 6.60	5.85 – 6.10	85 – 89	6.90 – 7.30	6.40 – 6.80	
90 – 95	6.70 – 7.50	6.20 – 7.00	90 – 95	7.40 – 7.50	6.90 – 7.00	
	¹ Withdrawal percentages increase every year from age 60 – 95, or until contract value is reduced to zero, whichever occurs first.					
Market value adjustment (MVA)	A limited MVA will be applied to withdrawals that exceed the allowable penalty-free amount.					
Return of purchase payments option	Option to surrender the contract and receive 100% of your purchase payments, minus any withdrawals, or investment taxes, prior to annuitization.					
Additional benefits²	Nursing facility/terminal illness waiver Unemployment waiver					
Annuitization	Lifetime Income Certain Period Life with Certain Period Life with Cash Refund Life with Installment Refund					
Death benefit	Standard					

¹ Withdrawals reduce the annuity's remaining death benefit, contract value, cash surrender value and future earnings. Withdrawals may be subject to income tax and, if taken prior to age 59½, an additional 10% IRS tax penalty may apply. More frequent withdrawals may reduce earnings more than annual withdrawals.

² Waives withdrawal charges and MVA for contract owners and/or spouses who qualify. Not available in all states. State variations may apply. Terms and conditions apply. See policy for details.

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Protective Asset Builder II Indexed Annuity 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.

Protective Life sets interest rates at its sole discretion and cannot guarantee or predict future interest rates.

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.

Protective Life is your carrier of choice for helping customers protect retirement. To learn more, visit myprotective.com/allstate or contact our Annuity Sales Desk at: 877-905-3078.

Protective and Protective Life refer to Protective Life Insurance Company. Annuities issued by Protective Life Insurance Company, located in Nashville TN.

Protective Asset Builder II Indexed Annuity is a flexible premium deferred indexed annuity contract issued under policy form ICC20-FIA-P-2018 and state variations thereof.

Protective Income Builder is a limited flexible premium deferred indexed annuity contract issued under policy form series FIA-P-2011 and FIA-P-2010. The Guaranteed Income Benefit is provided under form series FIA-P-6048.

Asset Builder II and Income Builder are issued by Protective Life Insurance Company located in Nashville, TN. Policy form numbers, product availability and features may vary by state.

Indexed annuities are not investments in any index, are not securities or stock market investments, do not participate in any stock or equity investments, and do not contain dividends.



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No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured May Lose Value