



Protective 

Welcome to Protective

# GETTING STARTED GUIDE

Protective refers to Protective Life Insurance Company and Protective Life and Annuity Insurance Company.  
For Financial Professional Use Only. Not for Use With Consumers.

# Protecting Allstate customers' retirement together

Protective offers the right solutions and support needed to differentiate and grow your business. Our comprehensive portfolio of retirement solutions, dedicated sales support, and opportunity-creating programs will help you strengthen customer relationships, serve their needs in meaningful ways and ultimately take your business to the next level.



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## Why help customers prepare for retirement?

For many of today's Americans, preparing for retirement can be a source of anxiety and fear of not having enough money to live comfortably. According to a 2021 LIMRA study, American consumers' overall financial concern rose 20% from 2019-2021, including a 4% rise in 2021.<sup>1</sup>

Even if you've never thought about supporting customers' retirement needs before, take a moment to consider why now is the right time to start.

### Today's retirees face critical retirement challenges.



The majority of retirees retired earlier than planned in 2020, with only 4 in 10 retiring when anticipated.<sup>2</sup>



35% of pre-retirees express "major concerns" about running out of money in retirement, but slightly fewer households with a formal written plan have major concerns about doing so.<sup>3</sup>



Basic living expenses and healthcare costs, which include long-term care (LTC) expenses, constitute approximately 65% of spending needs, more than the amount received via Social Security and pensions.<sup>4</sup>

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### Customers need help building retirement confidence.



The demand for assistance with health/Medicare planning, tax planning/ advice and long-term care will continue to grow as the average age of advisor clients increases. Financial professionals have to prepare to meet these needs.<sup>5</sup>



Pre-retirees who currently work with a financial professional complete more retirement planning activities — of almost every type — than those not working with a financial professional. Wealthier pre-retirees have done even more retirement income planning than others.<sup>6</sup>



Customers with a formal written plan are significantly more likely than those without a plan to be satisfied with their financial professionals.<sup>7</sup>

As an already trusted resource for customers, you have an opportunity to support their retirement needs and grow your business.

# Getting started with Protective

We make it easy to build confidence planning for retirement and to get up and running with Protective. Use this guide for help in building product knowledge, incorporating planning for retirement into your practice and conducting business with us.

## Comprehensive portfolio of products

Our broad portfolio of products can help you address different types of retirement needs, so you can better serve customers.

### Variable annuities

#### **Protective® Aspirations variable annuity**

**Risk profile:** Higher risk tolerance  
Creates guaranteed lifetime income tailored to customers' needs, tax-deferred growth potential and enhanced legacy protection.

#### **Protective® Variable Annuity NY II B Series**

Available in NY only

### Indexed annuities

#### **Protective® Asset Builder II indexed annuity**

**Risk profile:** Moderate risk tolerance  
Offers customers opportunities for protected growth in a variety of market scenarios with crediting strategies tied to the performance of multiple indices.

#### **Protective® Income Builder indexed annuity**

**Risk profile:** Moderate  
Delivers guaranteed benefit base growth with an 8% simple interest roll-up to provide strong lifetime guaranteed income, even if plans change.

#### **Protective® Indexed Annuity NY**

Available in NY only

### Fixed annuities

#### **Protective® Income Creator fixed annuity**

**Risk profile:** Lower risk tolerance  
Offers protected lifetime income with one low annual fee and access to money.

#### **Protective® Secure Saver fixed annuity**

**Risk profile:** Lower risk tolerance  
Designed specifically for conservative investors who are concerned primarily with asset protection.

#### **Protective® Series Foundation Annuity**

Available in NY only

### Immediate annuities

#### **Protective ProPayer® income annuity**

**Risk profile:** Lower risk tolerance  
Single premium immediate annuity designed for customers with an immediate and continuing need for an annuity income payment stream.

### Product-specific training

Product-specific training is required for all producers in all states. Our simple and straightforward modules will make the training process easy and efficient. The following training includes all the product training required for Protective annuity sales. For additional questions and state variations, contact your Protective wholesaler at 877-905-3078.

[www.reged.com/annuities-training-platform](http://www.reged.com/annuities-training-platform)

## Value-added programs

Supporting customers' retirement goals requires more than just products. When you work with us, you'll have access to tools to help you better serve customers, attract new ones and help you grow your business.

We created value-added resources that can simplify these topics and facilitate discussions that will help guide customers through the process of planning for retirement.

Whether you're looking for new sales ideas, customer-friendly product information, or educational resources, we offer a wide range of marketing materials to help you provide valuable solutions for customers.



### Medicare Made Simple

Becoming Medicare savvy is easier than you think with our uncomplicated approach and simple, repeatable story. Feel confident helping customers and prospects as they prepare for key Medicare decisions and use this topic to open other important retirement conversations and growth opportunities.



### Today's Uncertainty

Are customers' retirements protected? Do they have an income strategy that will last, even if the market drops? This program can help you uncover some of the most significant risks customers may not have considered and help you start a conversation about strategies to protect the retirement they've always envisioned.



### Understanding Social Security

This program offers a variety of resources to help you learn about the key aspects of Social Security and promotional materials to help you promote your Social Security planning services to customers and prospects. Additionally, it provides educational materials to help you work with customers on key decisions as they prepare to receive Social Security benefits.



### Working with Widows

We offer material to help you guide widowed customers. You'll learn a specialized approach that considers the cognitive and emotional challenges experienced by widows and find ways to apply it to your practice.



### Your Guide to Making Great Referrals

Our guide walks you step-by-step through a repeatable and straightforward approach, including questions to ask and dialogue clues, to help uncover financial protection needs. Learn how to have these conversations.



## Dedicated sales support

Our dedicated sales support can help you solve key challenges and make it easier to incorporate retirement planning into your practice, so you can grow your business.

### Sales desk

Call your Protective Representative anytime for questions, assistance or additional information.

**877-905-3078**

### Exclusive Allstate website

Our exclusive Allstate website provides the key resources and tools you'll need to do business with Protective and begin using our annuity solutions to grow your business.

**[allstate.protective.com](https://allstate.protective.com)**

### Marketing materials

We offer a variety of marketing tools to support your customers' retirement needs and your business. Download or order materials from our website or contact the Sales Desk.

## Conduct business with ease

We're committed to working with you to promote our mutual success. The following steps will help you easily and effectively conduct business with us.

### Get appointed

Allstate provides appointment data to Protective. You must be sure to include your Allstate agent number when submitting business.

### Follow Allstate's RightBRIDGE® journey to select the right product(s) for a customer and submit their application.

Use the Product Profiler to help determine the customer's need and make a product category selection.

Use the Investment or Annuity Wizard to create a report which you'll review with the customer.

Complete the AFS forms and product application through AFS eApp. Obtain current product statement if coming from another source.

We encourage you to use the RightBRIDGE eApp process. You can submit paper applications for a \$50 fee. E-signatures are allowed.

### Account servicing

Use your dashboard on our website to monitor business, review customer accounts and policy alerts, and download reports to keep your business moving forward. Contact Customer Service at 800-456-6330 with questions on customer accounts.

## Next steps

Your success is important to us. We hope this guide offers tangible ways you can incorporate planning for retirement into your business, opportunities to strengthen customer relationships, and the tools and resources you need to work with us.



Contact a Protective representative at 877-905-3078 with any questions.



## allstate.protective.com

<sup>1</sup> 2021 Insurance Barometer Study. Life Happens<sup>®</sup> and LIMRA<sup>®</sup>. p. 7.

<sup>2</sup> The Retail Retirement Reference Guide, Fifth Edition. Secure Retirement Institute<sup>®</sup> p. 64.

<sup>3</sup> The Retail Retirement Reference Guide, Fifth Edition. Secure Retirement Institute<sup>®</sup> p. 76.

<sup>4</sup> The Retail Retirement Reference Guide, Fifth Edition. Secure Retirement Institute<sup>®</sup> p. 77.

<sup>5</sup> The Retail Retirement Reference Guide, Fifth Edition. Secure Retirement Institute<sup>®</sup> p. 105.

<sup>6</sup> The Retail Retirement Reference Guide, Fifth Edition. Secure Retirement Institute<sup>®</sup> p. 106.

<sup>7</sup> The Retail Retirement Reference Guide, Fifth Edition. Secure Retirement Institute<sup>®</sup> p. 109.

Protective refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC). PLICO is located in Nashville, TN. PLAIC is located in Birmingham, AL.

Protective<sup>®</sup> is a registered trademark of PLICO. The Protective trademarks, logos and service marks are property of PLICO and are protected by copyright, trademark, and/or other proprietary rights and laws.

Protective Aspirations variable annuity (VDA-P-2006), Protective Asset Builder II indexed annuity (FIA-P-2018), Protective Income Builder indexed annuity (FIA-P-2010, FIA-P-2011), Protective Income Creator fixed annuity (LDA-P-2013), Protective Secure Saver fixed annuity (LDA-P-2012), and Protective ProPayer income annuity (IPD-2112) are issued by PLICO in all states except New York.

Protective Variable Annuity NY II B Series (VDA-A-2006), Protective Indexed Annuity NY (FIA-A-2008), Protective Series Foundation Annuity (LDA-A-2015), and Protective ProPayer income annuity (AF-2112) are issued in New York by PLAIC.

Contract form numbers, product availability, and features may vary by state. All payments and guarantees are subject to the claims-paying ability of the issuing company. Variable annuities offered by Investment Distributors, Inc. (IDI), a broker-dealer and principal underwriter of registered products issued by PLICO and PLAIC, its affiliates. IDI is located in Birmingham, AL.

Annuities are long-term insurance contracts intended for retirement planning.

**Indexed annuities are 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.**

**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 prospectuses for a variable annuity and its underlying investment options. Investors should read the prospectuses carefully before investing. Prospectuses may be obtained by contacting PLICO or PLAIC at 800-456-6330.**

Protective and Allstate are separate, independent entities and are not responsible for the legal, financial, or business obligations of the other.

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value