

## Protective® Asset Builder II Indexed Annuity

# Protect your investment without sacrificing growth

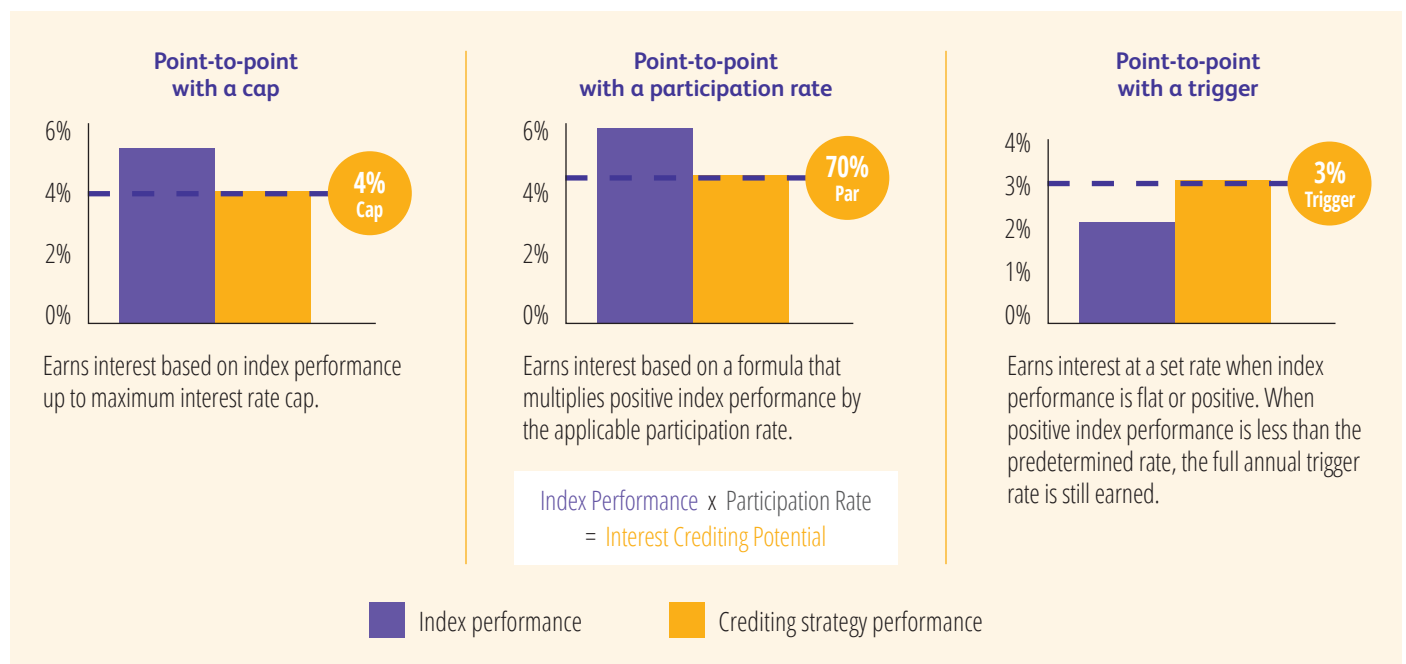
The prospect of having both safety and growth may seem impossible, especially when today's markets are so uncertain. However, growth potential doesn't necessarily require additional risk. Protective Asset Builder II offers the growth potential you are looking for with the protection from market downturns you need to confidently prepare for retirement.

### Review the facts

- **Optimize growth potential** with diverse index-linked crediting methods that include participation rate, cap and trigger strategies.
- **Link performance to index options** that include the well-known S&P 500® Index and exclusive indices from Citigroup and J.P. Morgan.
- **Lock-in gains and avoid losses** to protect your contract value even if index performance is negative.

### Create a protected growth strategy

To help you achieve your growth goals, you can allocate your investment to a choice of interest crediting strategies. In addition to a fixed interest crediting strategy, Protective Asset Builder II has three categories of point-to-point crediting strategies, which are described below:



These charts are hypothetical and intended solely to demonstrate the different interest crediting options. The charts are not indicative of the performance of any indexed annuity. Actual index performance will vary.

### Additional information on next page.

Protective refers to Protective Life Insurance Company.

## Prepare for retirement with confidence.

You don't have to sacrifice growth for protection. Protective Asset Builder II offers a choice of investment allocation strategies to help you achieve your growth goals and protect you from losses due to market volatility.



**Work with your Financial Professional to create a custom strategy that will help you prepare for retirement with confidence.**

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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.

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

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.

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 Asset Builder II Indexed Annuity is issued by Protective Life Insurance Company (PLIC) located in Nashville, TN. Contract form numbers, product availability and features may vary by state.

**Protective Asset Builder II 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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| Not FDIC/NCUA Insured                        | Not Bank or Credit Union Guaranteed | Not a Deposit  |
| Not Insured By Any Federal Government Agency |                                     | May Lose Value |