

## Protective® Asset Builder II Indexed Annuity

# Protect your investment without sacrificing growth

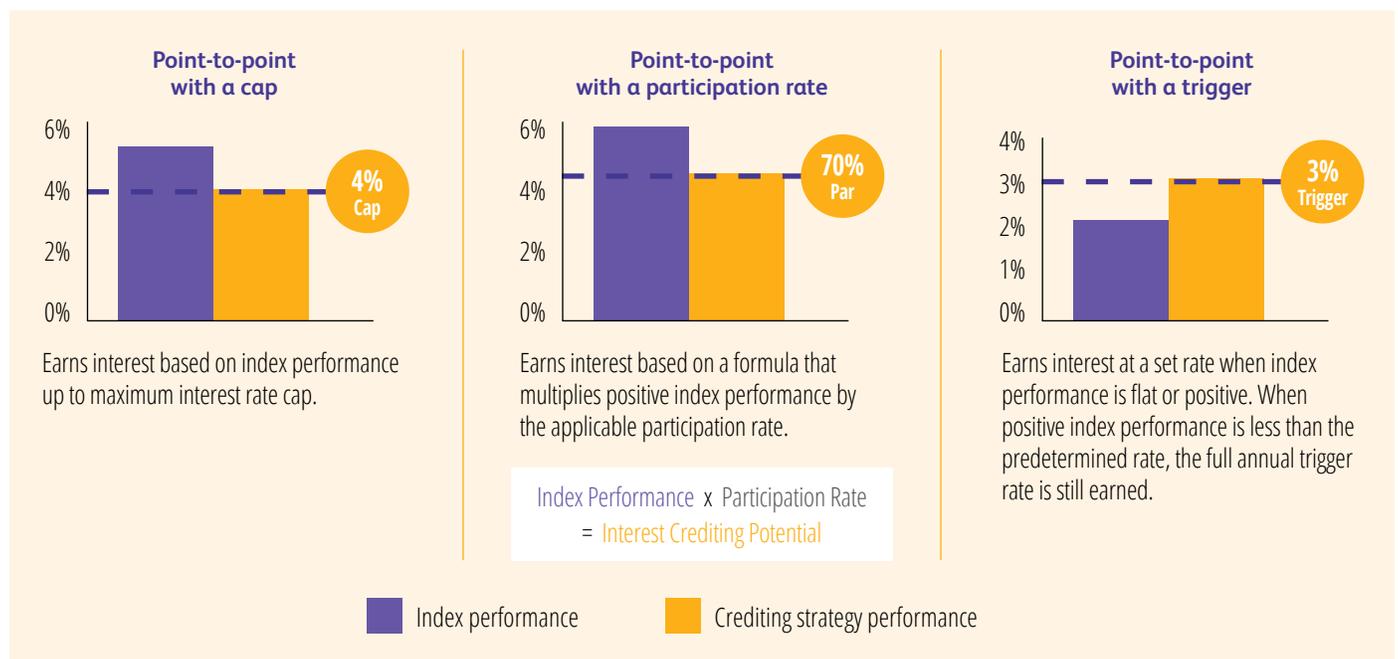
The prospect of having both safety and growth may seem impossible, especially when today's markets are so uncertain. However, growth potential doesn't necessarily require additional risk. Protective Asset Builder II offers the growth potential you are looking for with the protection from market downturns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

Protective refers to Protective Life Insurance Company (PLICO), Omaha, NE, founded in 1907, and is licensed in all states except New York. **Product guarantees are backed by the financial strength and claims-paying ability of PLICO.**

Protective® is a registered trademark of PLICO and Asset Builder II is a trademark of PLICO. The Protective trademarks, logos, and service marks are property of PLICO and are protected by trademark and/or other proprietary rights and laws.

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.

Protective Asset Builder II indexed annuity is a limited flexible-premium deferred indexed annuity contract issued by PLICO in all states except New York under policy form ICC20-FIA-P-2018. For Idaho, the contract form number is ICC15-FIA-P-2011. Policy form numbers, product availability, and product 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.**

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

Investment and insurance products are:	<ul style="list-style-type: none"><li>• Not FDIC insured</li><li>• Not insured by any federal government agency</li><li>• Not a deposit or other obligation of, or guaranteed by, the bank or any of its affiliates</li><li>• Subject to investment risks, including possible loss of the principal amount invested</li></ul>
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