

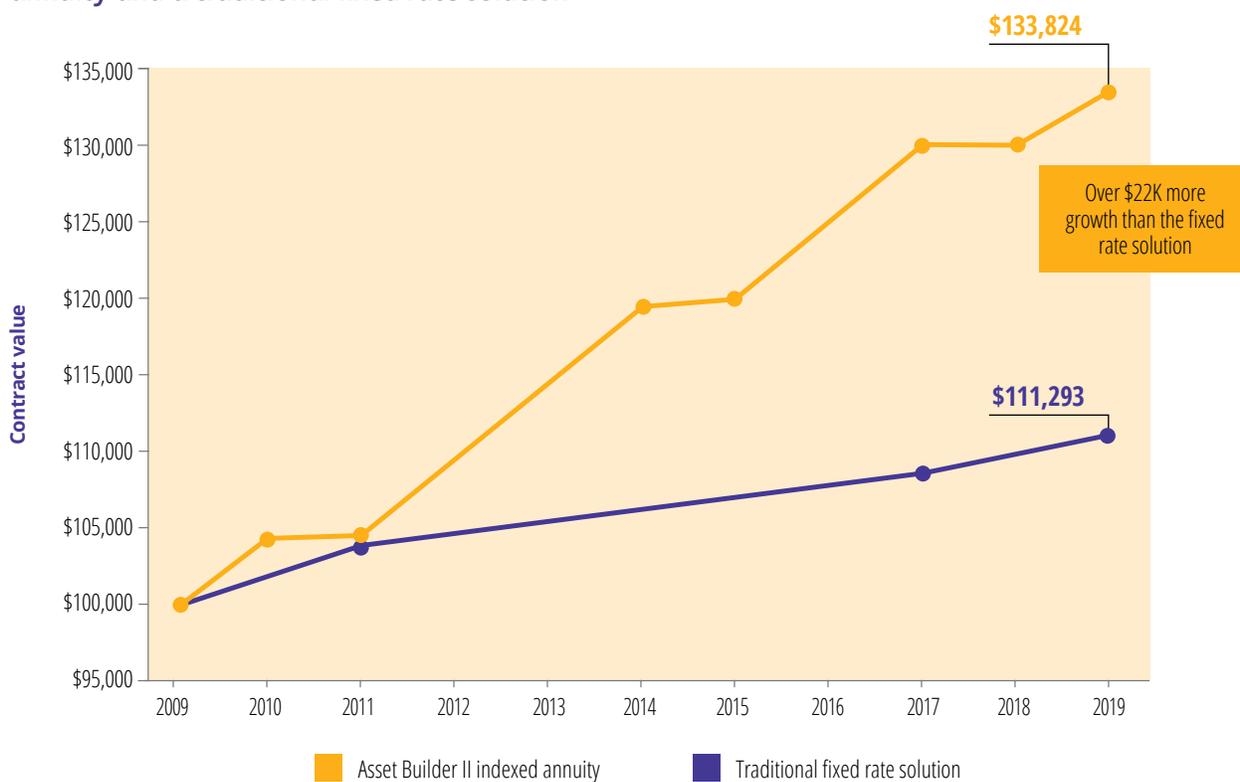
Protective® Asset Builder II indexed annuity

# Safety vs. growth: Why not have both?

## Managing volatility in today's environment

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. There are strategies that allow for potentially higher returns than traditional fixed rate options, all while protecting your principal.

Comparing Protective Asset Builder II indexed annuity and a traditional fixed rate solution



This graphic is for illustrative use only, does not reflect the effects of taxes and is not intended to forecast, imply or guarantee performance of any investment. This hypothetical example compares the performance of two separate \$100,000 investments from 2009–2019. The details of each investment are as follows:

1. A 5-year Protective Asset Builder II contract allocated to the point-to-point with cap interest crediting strategy with performance based on S&P 500® Index (without dividends) and an annual rate cap of 4.25%.
2. A traditional fixed interest account crediting the average interest rate for National 5-year Jumbo CDs for each year.

**Additional information on next page.**

Protective refers to Protective Life Insurance Company.

## What’s the difference between Protective Asset Builder II indexed annuity and a bank CD?

Feature	Protective Asset Builder II	Bank CD
Earnings grow tax deferred	✓	✗
Access to your money through penalty-free withdrawals	✓	✗
Fast transfer of death benefit to beneficiaries	✓	✗
FDIC insurance protection against bank failure	✗	✓



**Talk to your financial professional today to learn how Protective Asset Builder II can offer protection without sacrificing growth.**

Certificates of deposit (CD's) and fixed indexed annuities have some similarities such as fixed maturities and some level of principal protection. Nevertheless, CD's and annuities are investment vehicles with different liquidity, income guarantees, sensitivity to changes in interest rates, and fees and charges applicable to fixed indexed annuities. Also, CD's are generally issued by banks, and in most cases, are insured by the Federal Deposit Insurance Corporation (FDIC) for up to \$250,000 per depositor. Should the bank fail, the FDIC guarantees CD's up to this amount. **For annuities, product guarantees are backed by the financial strength and claims-paying ability of the issuing company.** You should consider these differences before purchasing an annuity.

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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 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 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.com](http://protective.com)

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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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