



Protective® Asset Builder II Indexed Annuity

Selecting interest crediting strategies to help fuel your retirement

There are a lot of options in the market for fueling asset growth, and choosing the right strategy can seem overwhelming.

With Protective Asset Builder II indexed annuity, you can select several interest crediting strategies—including well-known and exclusive options from leading providers. And, you have the flexibility to reallocate your funds on the contract anniversary that ends a crediting period if you decide you want to change your approach. Take a look at how each strategy would have performed in previous years.

Interest crediting strategy returns by year¹



For more detailed information on each of the strategy options, please reference the interest crediting strategies brochure.

2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
5.90%	25.07%	10.61%	24.00%	10.83%	10.38%	10.66%	11.35%	2.75%	8.30%	20.60%	8.96%	13.40%	16.69%	9.68%
3.85%	8.35%	8.44%	12.70%	3.61%	8.74%	9.06%	8.30%	0.00%	7.80%	9.19%	2.99%	10.40%	8.78%	8.30%
3.53%	2.75%	8.30%	9.55%	2.75%	8.30%	8.30%	7.80%	0.00%	5.90%	8.30%	2.75%	8.30%	8.30%	7.80%
3.53%	0.00%	7.80%	8.30%	0.00%	7.98%	7.80%	5.90%	0.00%	3.43%	7.80%	0.00%	7.92%	7.80%	5.90%
2.75%	0.00%	6.34%	7.80%	0.00%	7.80%	6.57%	5.14%	0.00%	3.24%	6.99%	0.00%	7.80%	5.90%	3.40%
1.70%	0.00%	5.90%	5.90%	0.00%	5.90%	5.90%	4.10%	0.00%	2.75%	5.90%	0.00%	5.90%	5.85%	2.75%
1.27%	0.00%	2.75%	4.60%	0.00%	4.83%	2.75%	2.75%	0.00%	2.22%	2.75%	0.00%	2.75%	3.84%	0.54%
0.00%	0.00%	0.00%	2.75%	0.00%	2.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.75%	0.00%

This example reflects the actual historical performance of the S&P 500 Index along with hypothetical back-tested performance for the Citi Flexible Allocation 6 Excess Return Index until its inception date on July 18, 2014, and the actual performance of that Index after July 18, 2014. J.P. Morgan MojaveSM Index performance based on the hypothetical back-tested daily closing weights from December 31, 2006 through December 31, 2021, and the actual historical weights of the index thereafter.

¹ Hypothetical example assumes a 8.30% S&P 500 Index Point-to-Point 1-Year Rate Cap, 7.80% (2006-2021) S&P 500 Index Point-to-Point Rate Caps Guaranteed for Term, 5.90% S&P 500 Index Pt-to-Pt Trigger Rate, 36% S&P 500 Index Pt-to-Pt Participation Rate, 117% J.P. Morgan MojaveSM Index Point-to-Point Participation Rate, 135% Citi Flexible Allocation 6 Excess Return Index 2-Year Participation Rate and a 2.75% fixed rate.

² Interest for the Citi Flexible Allocation 6 Excess Return strategy is credited every two years.



Talk to your financial professional about Protective Asset Builder II and a plan that may be right for you.

The S&P 500 Index performance is actual historical performance for the period shown.

The inception date for the Citi Flexible Allocation 6 Excess Return Index was July 28, 2014 and performance shown is net of (1) and excess return deduction based on the 3-month USD Libor rate and (2) certain notional transaction costs and exposure costs of administering the index.

Neither the hypothetical nor the historical performance of either index reflects the amount of interest credited to an investment in an interest crediting strategy during the time period depicted. Actual results for a specific annuity contract depend on the crediting strategy chosen and the spread or participation rate for the time period(s) shown. Interest is credited on the last day of the applicable crediting period, therefore the amount of interest credited to a contract's value, if any, depends on the index value on that day and not over the entire crediting period.

All index performance data for the Citi Flexible Allocation 6 Excess Return Index before July 18, 2014, is hypothetical because the index did not exist before that date. Hypothetical back-tested index performance information is subject to significant limitations. Citigroup Global Markets Limited developed the rules of the index with the benefit of hindsight—that is, with the benefit of being able to evaluate how the index rules would have caused the index to perform had it existed during the hypothetical back-tested period. The fact that the index generally appreciated over the hypothetical back-tested period may not therefore be an accurate or reliable indication of any fundamental aspect of the index methodology. Furthermore, the hypothetical back-tested performance of the index might look different if it covered a different historical period. The market conditions that existed during the hypothetical back-tested period may not be representative of market conditions that will exist in the future.

In providing the hypothetical back-tested and historical index performance information above, no representation is made that the index is likely to achieve gains or losses similar to those shown. In fact, there are frequently sharp differences between hypothetical performance results and the actual results subsequently achieved by a particular investment. One of the limitations of hypothetical performance information is that it did not involve financial risk and cannot account for all factors that would affect actual performance. The actual future performance of the index may bear no relation to the hypothetical back-tested performance of the index.

The relationship between the performance of the Citi Flexible Allocation 6 Excess Return Index and the S&P 500 Index shown in this presentation is not an indication of how the performance of the two indexes may compare in the future. By including performance information for these two indexes, no suggestion is made that the S&P 500 Index is the only index to which the hypothetical back-tested performance of the Citi Flexible Allocation 6 Excess Return Index should be compared.

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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 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 Asset Builder II is a limited flexible premium deferred indexed annuity contract issued under policy form series FIA-P-2018. Protective Asset Builder II is issued by Protective Life Insurance Company 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 Insured By Any Federal Government Agency		May Lose Value