



Protective 

# INCOME SOLUTIONS FOR A PROTECTED RETIREMENT

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

Protective refers to Protective Life Insurance Company.  
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# Help clients create retirement income that can last a lifetime.

At Protective, our promise is in our name: We help you protect retirement. We have a long history of providing dependable products to help solve a variety of planning needs — from asset protection and growth to lifetime income and wealth transfer solutions. When we work together, you have access to a dedicated team of specialists, programs and tools that can help you serve clients and attract new ones.

## Prepare clients for a retirement they can count on.

Clients may already be in retirement or quickly approaching it. So, whether they need retirement income now, later or want to leave a legacy to their loved ones, we have solutions.

We offer three strong income solutions, each one built with their unique needs in mind. This brochure provides an overview of each and how they can help clients as they reach key retirement ages and pass milestones.

### Key retirement ages and milestones



 <b>Income soon</b>	 <b>Income later</b>	 <b>Income and legacy</b>
<b>Protective® Income Creator Fixed Annuity</b>	<b>Protective® Income Builder Indexed Annuity</b>	<b>Protective® Aspirations Variable Annuity</b>
For clients seeking <b>asset protection</b> and looking to <b>maximize income</b>	For clients seeking <b>protected asset growth</b> opportunities along with <b>guaranteed income</b> protection	For clients looking for <b>investment growth potential, lifetime income</b> and <b>legacy planning</b> solutions



Income soon

# Protective® Income Creator Fixed Annuity

<b>Client profile</b>	For clients seeking <b>asset protection</b> and looking to <b>maximize income</b>		
<b>Availability (ages)</b>	50-80		
<b>Cost</b>	The annual benefit cost at issue is 0.95% of the account value, charged monthly.		
<b>Penalty-free withdrawals</b>	Annual penalty-free access to funds up to 10% of the contract value.		
<b>Withdrawal charges</b>	7 Years — 7%, 6%, 5%, 4%, 3%, 2%, 1%		
<b>Death benefit</b>	Account value		
<b>Investment growth potential</b>	Competitive interest rate, guaranteed for the duration of the 7-year primary guarantee period. After the primary guarantee period ends, the contract will automatically renew annually at a new rate.		
<b>Lifetime income option</b>	<b>Lifetime income benefit</b> <ul style="list-style-type: none"> <li>Client chooses single or joint payouts at the time income begins</li> </ul>		
<b>Lifetime income at key retirement ages</b>	<b>Guaranteed maximum annual withdrawal percentages</b>		
	<b>Age</b>	<b>Single</b>	<b>Joint</b>
	62	6.90%	6.40%
	65	7.20%	6.70%
	67	7.40%	6.90%
	70	7.65%	7.15%
	73	7.95%	7.45%
	For guaranteed lifetime income percentages for every age and more details, please see the Protective Income Creator fixed annuity payout grid.		
<b>Additional benefits<sup>1</sup></b>	<ul style="list-style-type: none"> <li>Nursing home/terminal illness waiver<sup>1</sup></li> <li>Unemployment waiver<sup>1</sup></li> </ul>		

<sup>1</sup> Nursing home/terminal illness rider waives withdrawal charges and MVA after the first contract anniversary, if the contract owner or spouse is confined to a hospital or nursing facility for at least 30 days or if the contract owner or spouse has a terminal illness. Unemployment rider waives withdrawal charges and MVA, if the contract owner or spouse (annuitant or annuitant's spouse, if the owner is not a natural person) becomes unemployed.





Income later

## Protective® Income Builder Indexed Annuity

<b>Client profile</b>	For clients seeking <b>protected asset growth</b> opportunities along with <b>guaranteed income</b>																						
<b>Availability (ages)</b>	50-85																						
<b>Cost</b>	The annual cost at issue is 1% of the benefit base amount, deducted from your contract value monthly as a percentage of your benefit base.																						
<b>Penalty-free withdrawals</b>	<ul style="list-style-type: none"> <li>• First contract year: 10% of the initial purchase payment.</li> <li>• Subsequent years: 10% of contract value on each withdrawal date, less any free withdrawal already taken since the prior contract anniversary.</li> </ul>																						
<b>Withdrawal charges</b>	7 Years — 7%, 6%, 5%, 4%, 3%, 2%, 1%																						
<b>Death benefit</b>	Greater of contract value or minimum surrender value																						
<b>Investment growth potential</b>	<ul style="list-style-type: none"> <li>• <b>Indexed:</b> Amounts allocated to any of the strategies earn interest in arrears based on the performance of the selected index.</li> <li>• <b>Fixed:</b> Amounts allocated to a fixed strategy earn a fixed rate of interest that is credited daily.</li> </ul>																						
<b>Lifetime income option</b>	<b>Guaranteed Income Benefit:</b> <ul style="list-style-type: none"> <li>• 10% simple roll-up</li> <li>• Client chooses single or joint payouts at the time income begins.</li> </ul>																						
<b>Lifetime income at key retirement ages</b>	<table border="1"> <thead> <tr> <th colspan="3">Guaranteed maximum annual withdrawal percentages for Level Income option</th> </tr> <tr> <th>Age</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>62</td> <td>5.90%</td> <td>5.40%</td> </tr> <tr> <td>65</td> <td>6.45%</td> <td>5.95%</td> </tr> <tr> <td>67</td> <td>6.65%</td> <td>6.15%</td> </tr> <tr> <td>70</td> <td>7.15%</td> <td>6.65%</td> </tr> <tr> <td>73</td> <td>7.60%</td> <td>7.10%</td> </tr> </tbody> </table>	Guaranteed maximum annual withdrawal percentages for Level Income option			Age	Single	Joint	62	5.90%	5.40%	65	6.45%	5.95%	67	6.65%	6.15%	70	7.15%	6.65%	73	7.60%	7.10%	Withdrawal rates for Level Income option shown. For guaranteed lifetime income percentages for every age and more details see Protective Income Builder indexed annuity product profile.
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<b>Additional benefits</b>	<ul style="list-style-type: none"> <li>• Flexible withdrawal treatment<sup>2</sup></li> <li>• Nursing home/terminal illness waiver<sup>1</sup></li> <li>• Unemployment waiver<sup>1</sup></li> </ul>																						

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<sup>2</sup> Withdrawals taken prior to benefit election do not end the roll-up period, but they may reduce the benefit base, resulting in decreased benefit withdrawal amounts in future years.



## Income and legacy

# Protective® Aspirations Variable Annuity

<b>Client profile</b>	For clients looking for <b>investment growth potential, lifetime income and legacy planning</b> solutions																				
<b>Availability (ages)</b>	0-85																				
<b>Cost</b>	<ul style="list-style-type: none"> <li>Mortality and expense risk and administration charge: 1.20%</li> <li>Contract maintenance fee: \$35</li> </ul>																				
<b>Penalty-free withdrawals</b>	During the first contract year, contract owners can withdraw 10% of the initial investment without a surrender charge.																				
<b>Withdrawal charges</b>	7 Years — 7%, 6%, 6%, 5%, 4%, 3%, 2%																				
<b>Death benefit options</b>	<p>Standard death benefit:</p> <ul style="list-style-type: none"> <li>Return account value</li> </ul> <p>Enhanced death benefits (available at contract issue to age 77):</p> <ul style="list-style-type: none"> <li>Return of Purchase Payments, 0.20%</li> <li>Maximum anniversary value death benefit, 0.35%.</li> <li>Maximum quarterly value death benefit, 0.40%. <ul style="list-style-type: none"> <li>Greatest of contract value, total investment less withdrawals or maximum quarterly or annual value attained before 83rd birthday.</li> </ul> </li> </ul>																				
<b>Investment growth potential<sup>1</sup></b>	Over 100 fund investment options from top fund managers.																				
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\*Allocation of Purchase Payments or Contract Value to the Fixed Account is not permitted under the SecurePay Investor.

<sup>3</sup> The Maximum Reserve Amount is the lesser of (1) 3x AWA or (2) the current Contract Value.

<sup>4</sup> SecurePay NH nursing home enhancement may not be available in all states and may not be available with new contracts in the future. To qualify for SecurePay NH, the client must: Be confined to a qualified nursing care facility; be unable to perform two out of six specified Activities of Daily Living or be diagnosed with a severe cognitive impairment; have not been in a nursing home one year before and after purchasing an optional protected lifetime income benefit. Proof of continued qualification is required for each contract year in which this benefit is claimed.

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Contact your Protective representative to learn how to incorporate our income solutions into clients' financial plans.

## protective.com

Protective refers to Protective Life Insurance Company (PLICO), Nashville, TN. Variable annuities are distributed by Investment Distributors, Inc. (IDI), Birmingham, AL, a broker-dealer and the principal underwriter for registered products issued by PLICO, its affiliate. Product guarantees are backed by the financial strength and claims-paying ability of PLICO.

Protective® is a registered trademark of Protective Life Insurance Company. The Protective trademarks, logos and service marks are property of Protective Life Insurance Company and are protected by copyright, trademark, and/or other proprietary rights and laws.

All payments and guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

Neither Protective 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 Income Creator fixed annuity is a fixed, single premium deferred annuity contract with a limited market value adjustment issued under contract form series LDA-P-2013 and state variations thereof. The Lifetime Income Benefit is provided under rider LDA-P-6054 and state variations thereof. Protective Income Creator fixed annuity is issued by Protective Life Insurance Company located in Nashville, TN.

Protective Income Builder indexed annuity is a limited flexible premium deferred indexed annuity contract with a limited market value adjustment issued under contract form series FIA-P-2011 and FIA-P-2010. The Guaranteed Income Benefit is provided under form series FIA-P-6048. Protective Income Builder indexed annuity is issued by Protective Life Insurance Company located in Nashville, TN. Contract form numbers, product availability and features may vary by state.

**Protective Income Builder 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 Aspirations variable annuity is a flexible premium deferred variable and fixed annuity contract issued by PLICO in all states except New York under policy form series VDA-P-2006. SecurePay Investor benefits issued under rider form number VDA-P-6063. SecurePay Protector benefits provided by rider form number VDA-P-6061. SecurePay nursing home benefits provided by form number IPV-2159. Policy form numbers, product availability and product features may vary by state.

Variable annuities are long-term investments intended for retirement planning and involve market risk and the possible loss of principal. Investments in variable annuities are subject to fees and charges from the insurance company and the investment managers.

Withdrawals reduce the annuity's remaining death benefit, contract value, cash surrender value and future earnings. Withdrawals may be subject to income tax and, if taken prior to age 59½, an additional 10% IRS tax penalty may apply. More frequent withdrawals may reduce earnings more than annual withdrawals. During the withdrawal charge period, withdrawals in excess of the penalty-free amount may be subject to a withdrawal charge.

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

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