

Protective® Income Builder Indexed Annuity

Guaranteed growth and lifetime income you can't outlive

People are retiring earlier than planned 49% of the time.¹ For many — faced with circumstances such as health issues or job loss—it's not by choice. **Protective Income Builder indexed annuity** with the **Guaranteed Income Benefit** can help, by offering strong guaranteed income you can't outlive.

It's all about the numbers

10.00%

Guaranteed simple interest benefit base roll-up for up to 10 contract years to optimize your income in retirement.²

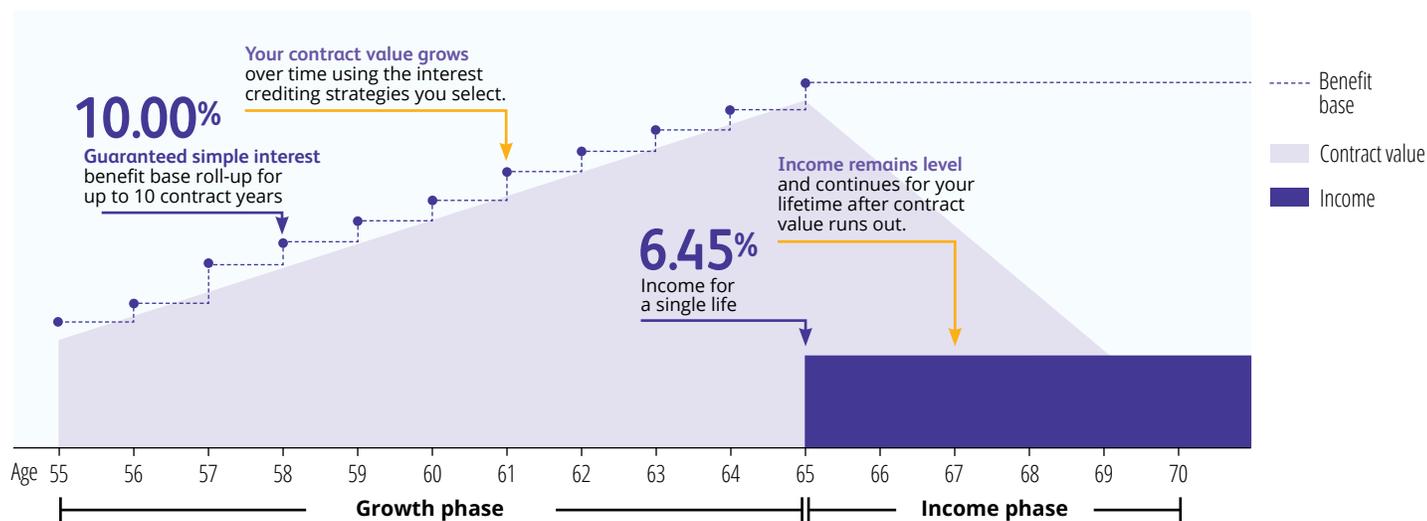
6.45%

Competitive annual withdrawal rate for a single life at age 65 — one of many customized withdrawal rates based on your age.

7

Number of years you can guarantee the rate cap with one of our many crediting strategies.³

How it works



These charts are hypothetical and intended solely to demonstrate the continuance of guaranteed annual withdrawals when the annuity's contract value falls to zero. It is not indicative of the performance of any indexed annuity, and does not reflect any actual account values. It assumes no appreciation in contract value, and no additional/excess withdrawals other than the guaranteed annual withdrawal amount.

Additional information on next page.

Protective refers to Protective Life Insurance Company.

Withdrawal rates for the Level Income option

Once you're ready to start taking income using the Level Income option, your withdrawal rate is based on your current age as indicated in the schedule below:

Election age	Single WD rates	Joint WD rates	Election age	Single WD rates	Joint WD rates	Election age	Single WD rates	Joint WD rates
59½	5.50%	5.00%	70	7.15%	6.65%	81	8.05%	7.55%
60	5.50%	5.00%	71	7.30%	6.80%	82	8.10%	7.60%
61	5.70%	5.20%	72	7.45%	6.95%	83	8.15%	7.65%
62	5.90%	5.40%	73	7.60%	7.10%	84	8.20%	7.70%
63	6.10%	5.60%	74	7.65%	7.15%	85	8.25%	7.75%
64	6.30%	5.80%	75	7.70%	7.20%	86	8.30%	7.80%
65	6.45%	5.95%	76	7.75%	7.25%	87	8.35%	7.85%
66	6.55%	6.05%	77	7.80%	7.30%	88	8.40%	7.90%
67	6.65%	6.15%	78	7.85%	7.35%	89	8.45%	7.95%
68	6.75%	6.25%	79	7.90%	7.40%	90+	8.50%-8.75%	8.00%-8.25%
69	6.85%	6.35%	80	7.95%	7.45%			

Rates effective 7/10/2023. Please see the Product Profile for the Rising Income option. withdrawal rate schedule.



Talk to your financial professional about how Protective Income Builder indexed annuity can provide you with strong guaranteed income you can't outlive.

¹ Employee Benefit Research Institute/Greenwald Research Retirement Confidence Survey, 2024.

² Your benefit base (the amount on which your benefit withdrawals are determined) is guaranteed to increase by 10% of the total purchase payments every year for up to ten years, or until benefit election, whichever occurs first.

³ The Rate Cap for Term strategy guarantees the rate cap for the withdrawal charge period and is subject to change annually thereafter.

Protective refers to Protective Life Insurance Company (PLICO), Omaha, NE.

Product guarantees are subject to the financial strength and claims-paying ability of PLICO.

Protective® is a registered trademark of PLICO. The Protective trademarks, logos and service marks are property of PLICO and are protected by copyright, 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.

Neither PLICO 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 Income Builder is a limited flexible premium deferred indexed annuity contract issued under policy forms FIA-P-2010 and FIA-P-2011, and state variations thereof. For Idaho, the contract form number is ICC15-FIA-P-2011. The Guaranteed Income Benefit is provided under rider policy form ICC17-FIA-P-6048 and state variations thereof. Protective Income Builder is issued by PLICO. Policy form numbers, product availability and features may vary by state.

Protective Income Builder 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

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