

[Date]

[Client/Prospect full name]  
[Address]  
[City], [St] [zip]

Dear [Client/Prospect first name],

It's a natural tendency for people to wonder how long their retirement income will last—especially amid life's uncertainties. The risks related to potential market drops, rising costs, or living longer than expected can derail even the most thought-out plans.

I've built my business on helping people protect their financial futures. My experience has shown me that developing a guaranteed income plan today can help you confidently prepare for tomorrow. That's why I'd like to talk with you about Protective® Guaranteed Income Indexed Annuity. It's designed to offer guaranteed income you can't outlive with the flexibility to adjust if things don't go as planned.

You don't have to let life's uncertainties take your retirement by surprise. Let's work together and create a plan to ensure your money lasts a lifetime. Give me a call or shoot me an email to set up a time that's convenient for you.

[Sincerely – or other personalized greeting],

[Agent Name/Signature]

Protective® is a registered trademark of Protective Life Insurance Company, Guaranteed Income Indexed Annuity is a trademark of Protective Life Insurance Company.

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 Guaranteed Income Indexed Annuity is a limited flexible premium deferred indexed annuity contract issued under contract form series FIA-P-2010 or FIA-P-2011 and state variations thereof. The Guaranteed Income Benefit is provided under rider form series FIA-P-6048. Protective Guaranteed Income Indexed Annuity is issued by Protective Life Insurance Company located in Birmingham, AL. Contract form numbers, product availability and features may vary by state.

**Protective Guaranteed Income 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.**