


Protective® Income Builder Indexed Annuity

Complementing your retirement portfolio with a guaranteed income solution

Drawing income from your retirement portfolio — like your 401(k), Roth IRA, stocks or mutual funds — might seem sufficient. Your retirement income strategy is essential, and there’s a solution that provides predictable income to help you live more comfortably in the days ahead.

By complementing your retirement portfolio with an annuity that offers a lifetime income benefit, you can build more confidence in retirement. With an indexed annuity — like Protective® Income Builder indexed annuity — retirement income doesn’t have to rely on an unrealistic rate of return (RoR).

Protective Income Builder indexed annuity		Hypothetical managed portfolio*	
\$100,000 purchase payment ¹	AGE 60	\$100,000 investment	Earning a 16.00% annual rate of return over a 7-year period is highly unlikely. Over the past 25 years, the managed portfolio account has zero 7-year compound annual growth rate (CAGR) that’s exceeded 16.00%.
10.00% roll-up ¹	AGES 61 – 66	16.00% rate of return	
\$170,000 benefit base ² × 6.65% withdrawal rate ³ <hr/> \$11,305 annual income	AGE 67	\$282,622 value × 4.00% withdrawal rate <hr/> \$11,305 initial annual income	
 Guaranteed for life⁴		Not guaranteed	

*Managed portfolio consists of 60% allocated to the S&P 500 SPDR (SPY) and 40% to the PIMCO Total Return fund (PTTRX).

Ensure that you have an income stream for life. Build more confidence in retirement by pairing your retirement portfolio with a guaranteed income strategy you can’t outlive.

Additional information on next page.

Protective refers to Protective Life Insurance Company.



Talk to your financial professional about how Protective Income Builder indexed annuity can provide you with guaranteed retirement income for life.

¹ A 10% simple roll-up which creates the potential for the benefit base to grow annually for the first 10 contract years or until benefit withdrawals begin (if earlier).

² The benefit base is the value by which benefit withdrawals are determined and is different from an annuity's contract value.

³ Level income option, single life.

⁴ Assumes no excess withdrawals, and benefit withdrawals continue until age 95 or when contract value equals \$0, at which point lifetime annuity payments begin.

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Annuities are long-term insurance contracts intended for retirement planning.

Protective Income Builder indexed annuity 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 indexed annuity is issued by Protective Life Insurance Company located in Nashville, TN. Policy 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.

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Not Insured By Any Federal Government Agency		May Lose Value