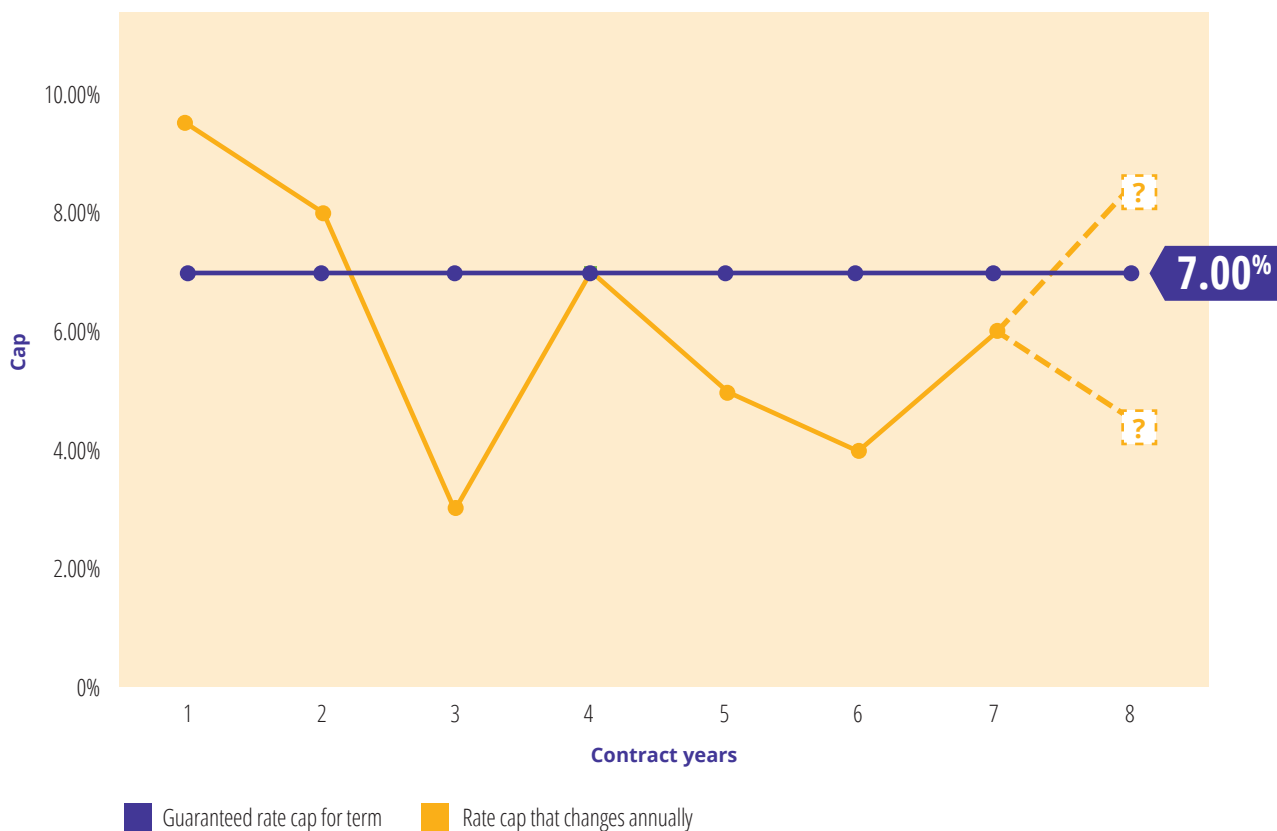


Protective Indexed Annuities

# Get more predictable growth with our annual rate cap for term strategy

Many people use indexed annuities to optimize growth potential while maintaining protection from market downturns. But fluctuating rate caps can be frustrating, especially when renewal rates don't meet your expectations.

See how our **annual point-to-point rate cap for term strategy**, available with our indexed annuities could provide you with a more predictable growth strategy by locking in a rate cap that's guaranteed for the entire withdrawal charge period.



This comparison is hypothetical and is not intended to forecast, imply or guarantee the future performance of any investment. The rate caps shown in this example are for illustrative purposes only. Ask your financial professional for current rates.



Talk to your financial professional today to learn how our indexed annuity solutions can provide growth potential with a consistent, guaranteed rate cap.

Protective refers to Protective Life Insurance Company.

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 Insurance Company nor its representatives offer financial, legal or tax advice. Purchasers should consult with their financial, 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 and Protective Income Builder (contract form number FIA-P-2010, FIA-P-2011, and for Idaho ICC15-FIA-P-2011) are limited flexible premium deferred indexed annuity contracts with limited market value adjustment, issued by PLICO in all states except New York. Protective Asset Builder II Indexed Annuity is a flexible premium deferred indexed annuity contract issued by PLICO in all states except New York on contract form number ICC20-FIA-P-2018 and state variations thereof.

Indexed annuities issued by Protective Life Insurance Company located in Nashville, TN. Contract form numbers, product availability and features may vary by state.

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.

**Indexed annuities are not an investment in any index, are not a security or stock market investment, do not participate in any stock or equity investment, and do not contain dividends.**

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