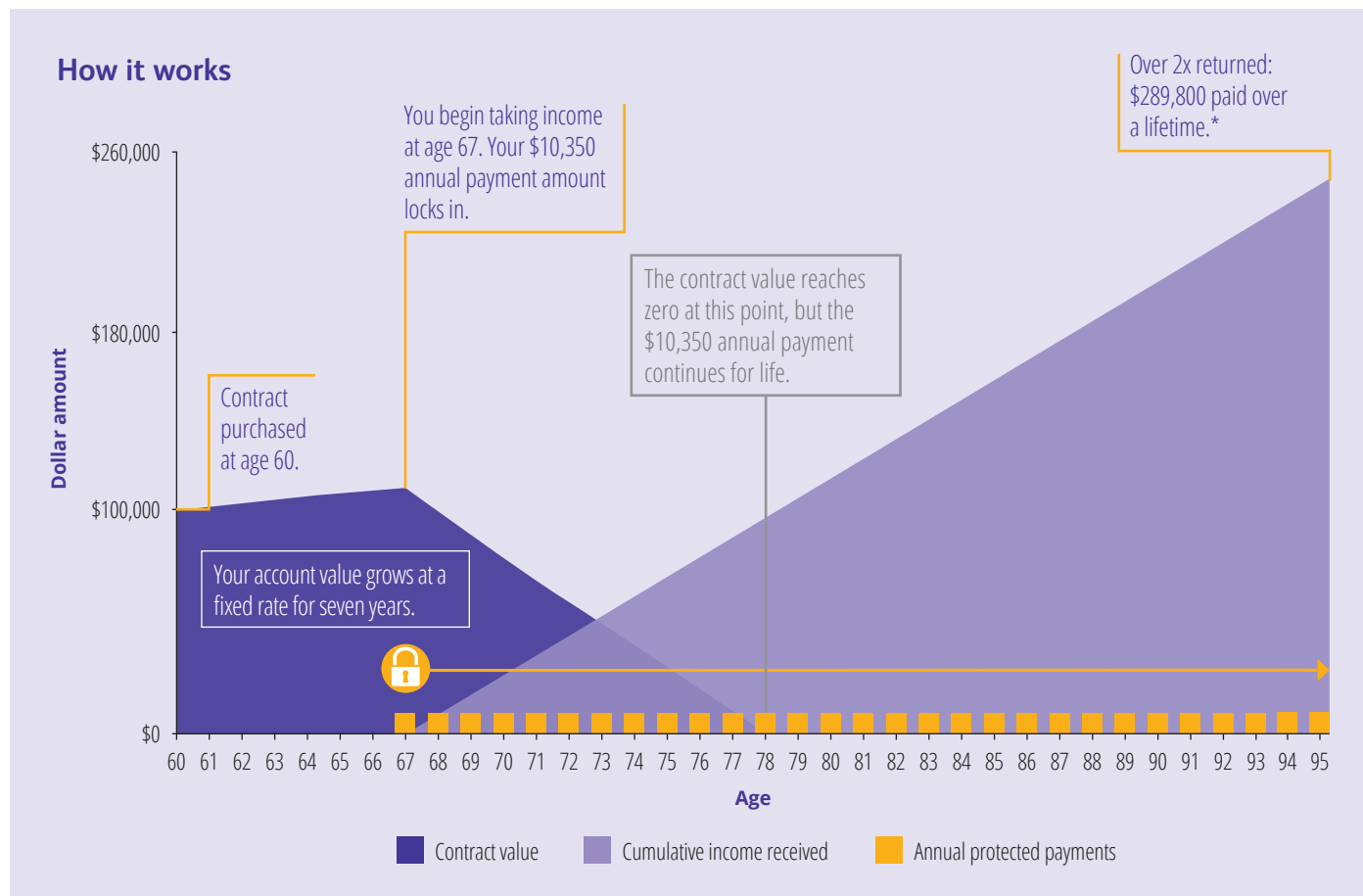


Protective® Income Creator Fixed Annuity

# One purchase payment, over 2x the money returned in guaranteed lifetime income

A market decline near or in retirement can derail even the best laid plans. While you can't predict what will happen, you can prepare for this type of uncertainty. Protective® Income Creator fixed annuity with the Lifetime Income Benefit can provide protected income to help ensure you don't run out of money in retirement.

The chart below illustrates how you can invest \$100,000 in this solution and receive back over two times this amount over a lifetime in the form of protected income payments.



\*A lifetime in this scenario is defined as a person reaching age 95. This scenario is hypothetical and for illustrative purposes only. Assumes \$100,000 initial investment at age 60, seven-year income deferral, and based on single life withdrawal amounts. This chart is hypothetical and is intended solely to demonstrate the features of Protective Income Creator with the Lifetime Income Benefit. It is not indicative of the performance of any annuity, does not reflect any actual account values, and assumes no excess withdrawals. Chart is not to scale.

**Additional information on next page.**  
Protective refers to Protective Life Insurance Company.

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



**Start preparing for the unexpected in retirement and talk to your financial professional about Protective Income Creator fixed annuity with the Lifetime Income Benefit.**

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Protective<sup>®</sup> is a registered trademark of Protective Life Insurance Company, Income Creator is a trademark of Protective Life Insurance Company. Annuities are long-term insurance contracts intended for retirement planning. Protective Income Creator is a fixed, single premium, deferred annuity contract with a limited market value adjustment, issued by PLICO in all states except New York under contract form series LDA-P-2013 and state variations thereof. The Lifetime Income Benefit is provided under rider form series LDA-P-6054 and state variations thereof. Policy form number, product availability and product features may vary by state. Protective Income Creator is issued by Protective Life Insurance Company located in Nashville, TN. All payments and guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

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Not Insured By Any Federal Government Agency		May Lose Value