

Protective ProSaver[®] Secure II

Fixed Annuity

Current Interest Rates

Current Rates Effective: 2/13/2018

Rates are set every two weeks and may change without notice. Depending on market conditions, rates may be set more frequently. Withdrawals and early surrenders may lower returns.

Under \$50,000								
Guaranteed Period								
	1-Year		2-Year		4-Year		6-Year	
	With Principal Protection	Without Principal Protection	With Principal Protection	Without Principal Protection	With Principal Protection	Without Principal Protection	With Principal Protection	Without Principal Protection
Base	1.00%	1.50%	1.00%	1.50%	1.00%	1.50%	1.00%	1.50%
Bonus*	1.20%	1.20%	0.65%	0.65%	0.35%	0.35%	0.25%	0.25%
Total**	2.20%	2.70%	1.65%	2.15%	1.35%	1.85%	1.25%	1.75%

Over \$50,000								
Guaranteed Period								
	1-Year		2-Year		4-Year		6-Year	
	With Principal Protection	Without Principal Protection	With Principal Protection	Without Principal Protection	With Principal Protection	Without Principal Protection	With Principal Protection	Without Principal Protection
Base	1.00%	2.25%	1.00%	2.25%	1.00%	2.25%	1.00%	2.25%
Bonus*	1.20%	1.20%	0.65%	0.65%	0.35%	0.35%	0.25%	0.25%
Total**	2.20%	3.45%	1.65%	2.90%	1.35%	2.60%	1.25%	2.50%

* Based on the guarantee period and actual aggregate contract value. ** Base Rate + Bonus Rate

The information presented is intended only as a summary of the Protective ProSaver Secure II Fixed Annuity. See the disclosure statement, contract, and any attached riders and endorsements for additional information. The insurance company sets interest rates at its sole discretion and cannot guarantee or predict future interest rates.

For more information, please contact your Allstate Agent.



Recently recognized as one of the fastest growing annuity carriers in the nation, Protective Life carries high ratings from independent rating organizations who assign ratings measuring financial strength or claims-paying abilities.

Protective Life has insurer financial strength ratings of:

A+ (Superior, 2nd highest of 15 ratings) from A.M. Best

AA- (Very Strong, 4th highest of 21 ratings) from Standard & Poor's

A+ (Strong, 5th highest of 22 ratings) from Fitch

These ratings are current as of June 27, 2016, are subject to change and do not apply to products or their performance. Please visit www.protective.com for more current information.

Product Highlights

Availability	Ages 0 – 85 (<i>Non-Qualified contracts</i>) Ages 18 – 85 (<i>Qualified contracts</i>) (<i>Guarantee periods may not extend beyond any owner or annuitant's 96th birthday</i>) Available in all states. Product features may vary by state.
Purchase Payments	Minimum Initial: \$2,000 Minimum Additional: \$50 (<i>within first 12 months</i>) Maximum: \$1 million (<i>higher amounts may be accepted with prior company approval</i>)
Principal Protection Option	When this option is selected, upon full surrender before starting your annuity payments, 100% of your investment will be returned to you (less any prior withdrawals or investment taxes, if applicable). Contracts including the principal protection feature may earn a lower total interest rate than those without it.
Bail Out Protection	If the annual renewal interest rate falls more than 0.50% below the initial base interest rate you have the option to surrender the contract without incurring surrender charges.
Access to Your Money	You may withdraw ¹ 10% (15% in MN) of the contract value each year with no surrender charges. Amounts not used within a given year may not be carried over to the next.
Surrender Charge Schedule	A surrender charge will be applied to the amount of each full or partial surrender less any penalty-free amount available. Year 1 – 8.0% Year 2 – 8.0% Year 3 – 7.0% Year 4 – 6.5% Year 5 – 5.5% Year 6 – 4.5% Year 7 – 3.0%
Nursing Home/Terminal Illness/Unemployment Waivers	Withdrawals from your contract may be taken without the application of surrender charges if you or your spouse fall into one of the following categories: <ul style="list-style-type: none"> • Confined to a qualified healthcare facility for 30 consecutive days or longer following the issue of a contract • Diagnosed with a terminal illness by an approved physician • Unemployed and meets the following qualifications: <ol style="list-style-type: none"> 1. Must have been employed full time on the contract issue date 2. Must be unemployed for a period of at least 60 consecutive calendar days prior to claiming the waiver of withdrawal charge 3. Must be unemployed on the date the full surrender or partial withdrawal is requested.

¹ Withdrawals of earnings will be subject to income tax and may be subject to a 10% IRS penalty tax if taken prior to age 59 ½. Under current tax law, any withdrawal from the contract will be deemed earnings until all earnings attributable to the entire contract value are withdrawn. Only then will a withdrawal reduce principal.

Annuities are long-term investments intended for retirement planning.

Protective Life refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life & Annuity Insurance Company (PLAICO). The ProSaver Secure II fixed annuity is issued by PLICO in all states except New York and in New York by PLAICO, both located in Birmingham, AL. Each company is solely responsible for the financial obligations accruing under the products it issues. ProSaver Secure II is a limited, flexible premium, deferred, fixed annuity contract with a 7-year surrender charge period. Policy form series P-3270 (and state variations thereof). In NY, policy form series A-3270. Limits may apply. Product availability and features may vary by state. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company.

www.protective.com



Not a Deposit	Not Insured by Any Federal Government Agency
No Bank Guarantee	Not FDIC Insured