

Are you looking for a **competitive alternative** to traditional retirement investments?

Learn more about Protective ProSaver Secure II – a fixed annuity with an interest rate bonus from Protective Life.

The **ProSaver Secure II** fixed annuity offers an array of features to help meet unique needs:

- **Access to your money**, with up to a 10% withdrawal allowed each contract year without charge¹
- **Principal protection option**, when this option is selected, upon full surrender² 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**, an option that may allow you to surrender the contract without charge should the annual renewal interest rate fall below a certain level
- **Extra benefits**, including unemployment, nursing home and terminal illness waivers for those who qualify

How does your rate compare?

ProSaver Secure II Interest Rate (contract value - \$50,000+)		
Guarantee Period	with Principal Protection	without Principal Protection
1-Year	2.20%	3.45%

The rate listed here is effective 2/13/2018 and includes any applicable interest rate bonus. Rates are set every two weeks and may change without notice. Depending on market conditions, rates may be set more frequently. Other guarantee periods may be available.

Call your Allstate Agent today and ask about the Protective ProSaver Secure II fixed annuity.

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withdrawal from the contract will be deemed earnings until all earnings attributable to the entire contract value are withdrawn.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.

² Must be prior to converting your annuity into a series of periodic payments.

Annuities are long term investments intended for retirement planning. 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. Protective Life sets interest rates at its sole discretion and cannot guarantee or predict future rates.

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. The 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. All guarantees are subject to the claims paying ability of the issuing insurance company.

Protective Life and Allstate are separate entities and each is solely responsible for the financial obligations accruing under the products it issues.



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