

# Guaranteed growth and lifetime income you can't outlive

People are retiring earlier than planned 53% of the time.<sup>1</sup> For many — faced with circumstances such as health issues or job loss — it's not by choice. **Protective Income Builder** with the **Guaranteed Income Benefit** can help, even if plans change, by offering strong guaranteed income you can't outlive.

## IT'S ALL ABOUT THE NUMBERS



Guaranteed simple interest benefit base roll-up for up to 10 contract years to optimize your income in retirement.<sup>2</sup>

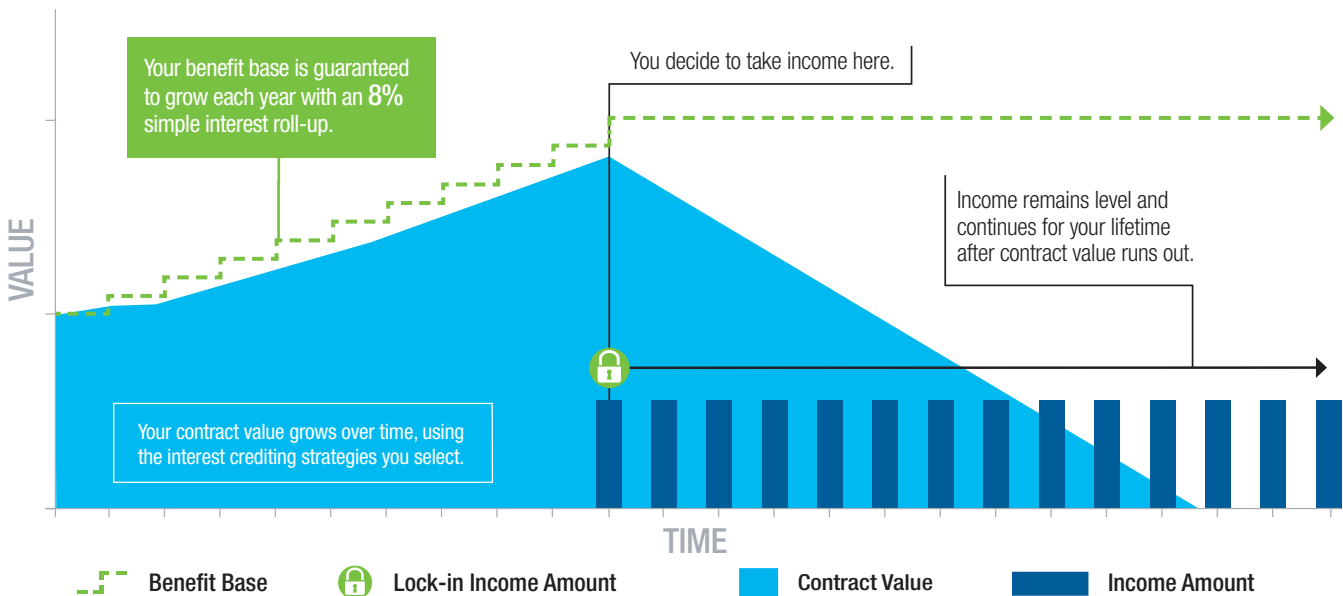


Competitive annual withdrawal percentage for a single life at age 65 — one of many customized withdrawal rates based on your age.



Number of years you can guarantee the rate cap with one of our many crediting strategies.<sup>3</sup>

## HOW IT WORKS



These charts are hypothetical and intended solely to demonstrate the continuance of guaranteed annual withdrawals when the annuity's contract value falls to zero. It is not indicative of the performance of any indexed annuity, and does not reflect any actual account values. It assumes no appreciation in contract value, and no additional/excess withdrawals other than the guaranteed annual withdrawal amount.

## Withdrawal rates for the Level Income Option

Once you're ready to start taking income using the Level Income Option, your withdrawal rate is based on your current age as indicated in the schedule below:

| ELECTION AGE | SINGLE | JOINT | ELECTION AGE | SINGLE | JOINT | ELECTION AGE | SINGLE | JOINT | ELECTION AGE | SINGLE | JOINT |
|--------------|--------|-------|--------------|--------|-------|--------------|--------|-------|--------------|--------|-------|
| 59½          | 4.05%  | 3.55% | 69           | 5.50%  | 5.00% | 79           | 6.40%  | 5.90% | 89           | 7.30%  | 6.80% |
| 60           | 4.05%  | 3.55% | 70           | 5.75%  | 5.25% | 80           | 6.45%  | 5.95% | 90           | 7.40%  | 6.90% |
| 61           | 4.25%  | 3.75% | 71           | 5.90%  | 5.40% | 81           | 6.50%  | 6.00% | 91           | 7.50%  | 7.00% |
| 62           | 4.45%  | 3.95% | 72           | 6.05%  | 5.55% | 82           | 6.60%  | 6.10% | 92           | 7.50%  | 7.00% |
| 63           | 4.65%  | 4.15% | 73           | 6.10%  | 5.60% | 83           | 6.70%  | 6.20% | 93           | 7.50%  | 7.00% |
| 64           | 4.85%  | 4.35% | 74           | 6.15%  | 5.65% | 84           | 6.80%  | 6.30% | 94           | 7.50%  | 7.00% |
| 65           | 5.10%  | 4.60% | 75           | 6.20%  | 5.70% | 85           | 6.90%  | 6.40% | 95           | 7.50%  | 7.00% |
| 66           | 5.20%  | 4.70% | 76           | 6.25%  | 5.75% | 86           | 7.00%  | 6.50% |              |        |       |
| 67           | 5.30%  | 4.80% | 77           | 6.30%  | 5.80% | 87           | 7.10%  | 6.60% |              |        |       |
| 68           | 5.40%  | 4.90% | 78           | 6.35%  | 5.85% | 88           | 7.20%  | 6.70% |              |        |       |

Please see the Product Profile for the Rising Income Option withdrawal rate schedule.

Talk to your Financial Professional about how Protective Income Builder can provide you with strong guaranteed income you can't outlive.

<sup>1</sup>Based on data from LIMRA Secure Retirement Institute, The Retirement Income Reference Book, 2019.

<sup>2</sup>Your Benefit base (the amount on which your benefit withdrawals are determined) is guaranteed to increase by 8% of the total purchase payments every year for up to ten years, or until benefit election, whichever occurs first.

<sup>3</sup>The Rate Cap for Term strategy guarantees the rate cap for the withdrawal charge period and is subject to change annually thereafter. Protective is a registered trademark of Protective Life Insurance Company and Income Builder is a trademark of Protective Life Insurance Company.

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

Protective Income Builder is a limited flexible premium deferred indexed annuity contract issued under policy form series FIA-P-2011 or FIA-P-2010. The Guaranteed Income Benefit is provided under form series FIA-P-6048. Protective Income Builder 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 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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| No Bank or Credit Union Guarantee | Not FDIC/NCUA Insured   May Lose Value       |