

# Guaranteed times three: lifetime income to fuel your retirement

If you're like many pre-retirees, creating a steady stream of income in retirement is a top priority. Protective® Guaranteed Income Indexed Annuity with the Guaranteed Income Benefit can help by providing lifetime income you cannot outlive.

## REVIEW THE FACTS



### Guaranteed Income for Life

Fueled by a 4% roll-up to the benefit base (which can double in 15 years) thanks to opportunities for bonuses<sup>1</sup> along the way.



### Guaranteed Rate Cap for Term

A guaranteed rate cap that won't change for the term.

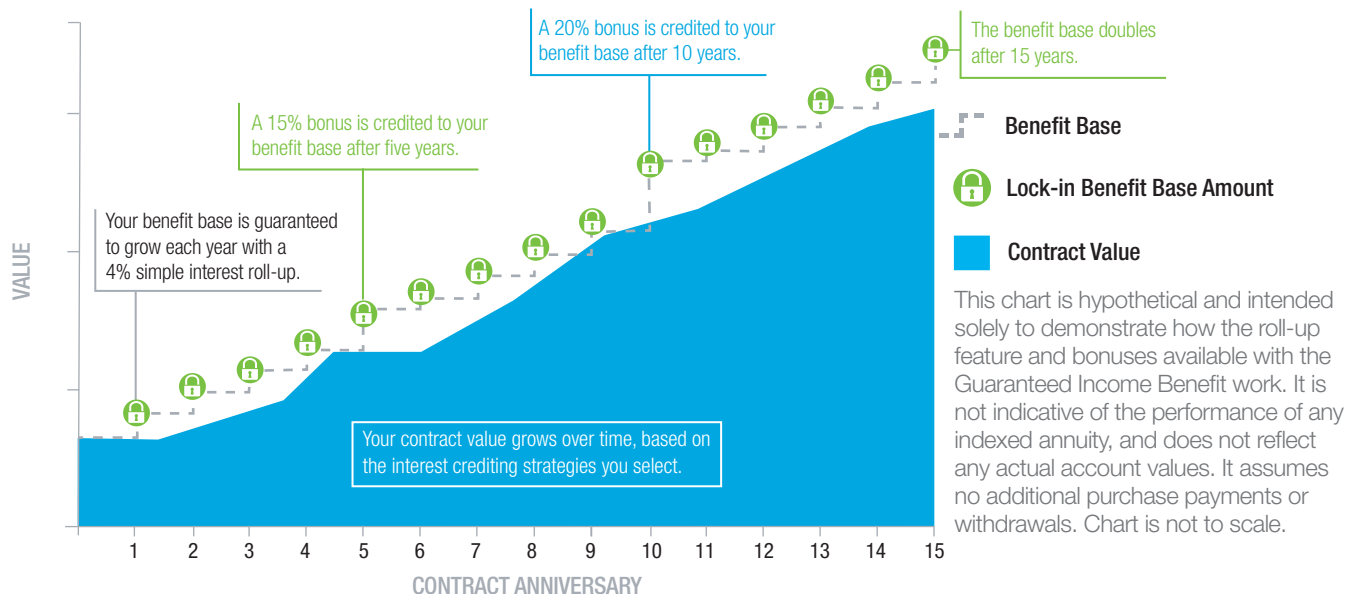


### Guaranteed Flexibility

Two unique income options, chosen at benefit election, with access to competitive withdrawal rates at key ages, now or later.

<sup>1</sup> Your benefit base (the amount on which your benefit withdrawals are determined) is guaranteed to increase by 4% of the total purchase payments every year for up to 15 years, or until benefit election, whichever occurs first. Benefit base has a bonus of 15% at the end of year five and an additional bonus of 20% at the end of year 10.

## GUARANTEED BENEFIT BASE GROWTH



## Income Options

Once you are ready to start taking income, you may choose from two income options: Rising or Level. Regardless of which option you choose, each one has a predetermined withdrawal percentage schedule by age.

WITHDRAWAL PERCENTAGES FOR RISING INCOME OPTION*			WITHDRAWAL PERCENTAGES FOR LEVEL INCOME OPTION		
ATTAINED AGE	SINGLE	JOINT	ELECTION AGE	SINGLE	JOINT
59½ – 64	3.50 – 3.90	3.00 – 3.40	59½ – 64	4.50 – 4.90	4.00 – 4.40
65 – 69	4.00 – 4.40	3.50 – 3.90	65 – 69	5.05 – 5.45	4.55 – 4.95
70 – 79	4.50 – 5.45	4.00 – 4.95	70 – 79	5.65 – 6.65	5.15 – 6.15
80 – 84	5.65 – 6.05	5.15 – 5.55	80 – 84	6.85 – 7.25	6.35 – 6.75
85 – 89	6.25 – 6.65	5.75 – 6.15	85 – 89	7.35 – 7.75	6.85 – 7.25
90 – 95	6.85 – 7.85	6.35 – 7.35	90 – 95	7.85	7.35

\* Withdrawal percentages increase every year from age 60 – 95, or until contract value is reduced to zero, whichever occurs first.

Talk to your Financial Professional about how Protective Guaranteed Income Indexed Annuity can provide you with income you cannot outlive.

Protective® is a registered trademark of Protective Life Insurance Company and Guaranteed Income is a trademark of Protective Life Insurance Company.

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 legal or tax advice. Purchasers should consult with their 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 is a limited flexible premium deferred indexed annuity contract issued under policy forms FIA-P-2010 and FIA-P-2011, and state variations thereof. For Idaho, the contract form number is ICC15-FIA-P-2011. The Guaranteed Income Benefit is provided under rider policy form ICC17-FIA-P-6048 and state variations thereof. Protective Guaranteed Income is issued by Protective Life Insurance Company located in Nashville, TN. Contract form numbers, product availability and features may vary by state.

Protective Guaranteed Income 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.



[protective.com](http://protective.com)