



Predictable, Protected Income for Life's Uncertainties


People are retiring earlier than planned 53% of the time.¹ For many — faced with unforeseen circumstances such as health issues or job loss — it's not by choice. Protective® Income Creator with the Lifetime Income Benefit can help you prepare for retirement more confidently, even if the unexpected occurs, with predictable, protected income you can't outlive.



Competitive annual withdrawal percentage at age 65, based on a 5-year deferral.*



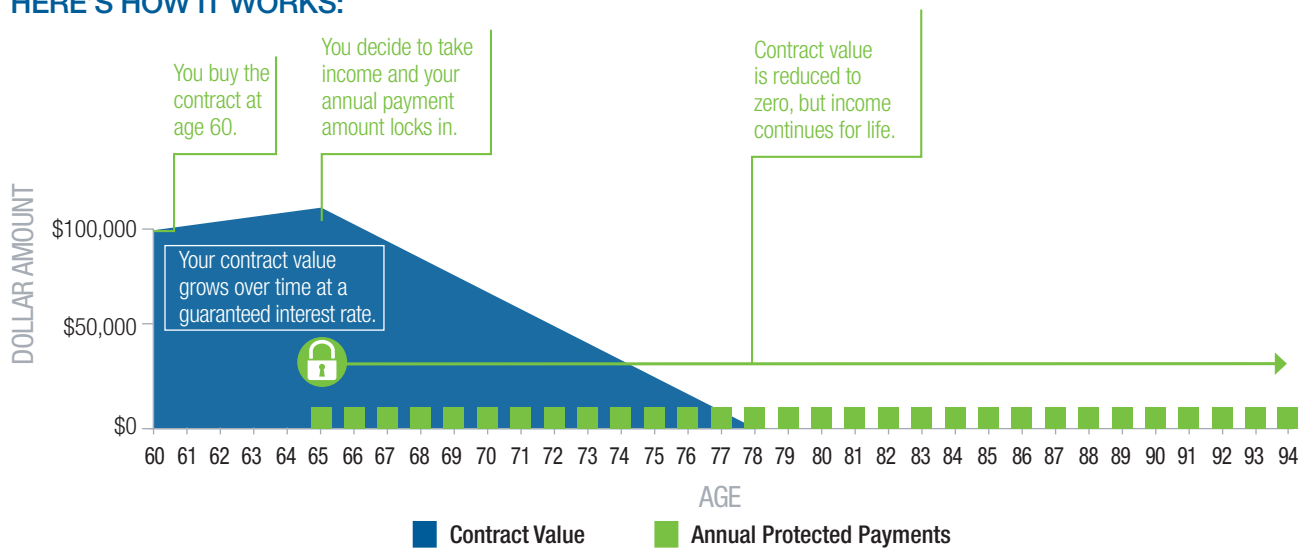
Annual income based on a \$100,000 investment at age 60, income election at age 65.



Lifetime income for a 25-year retirement.

* Based on a single life payout.

HERE'S HOW IT WORKS:



This chart is 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 fixed annuity, and does not reflect any actual account values. It assumes no additional/excess withdrawals other than the guaranteed annual withdrawal amount.

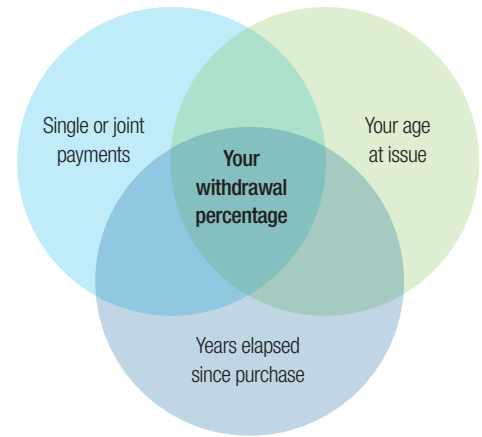
Calculate Your Lifetime Income Payment

The longer you wait to take income, the higher your withdrawal percentage² will be. You can calculate your potential annual withdrawal amount using the following formula:

$$\text{Net Premiums} \times \text{Your Withdrawal Percentage} = \text{Annual Withdrawal Amount}$$

Your withdrawal percentage is determined by a few key factors:

- Whether payments will be made on a single or joint life basis.
- The number of complete years that have elapsed between contract issue and benefit election.
- The covered person's age (or younger covered person's age, if applicable) on the contract issue date.



Talk to your financial professional today about how Protective® Income Creator can offer protected retirement income for life.

¹ LIMRA Secure Retirement Institute. The Retirement Income Reference Book. 2019.

² This withdrawal rate only applies to the scenario presented here, and your predetermined withdrawal rate will depend on the three factors mentioned on this page.

Ask your financial professional to review a withdrawal rate grid with you to assess your personal situation.

Neither Protective Life 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 and Protective Life refer to Protective Life Insurance Company (PLICO).

Annuities are issued by PLICO. PLICO is located in Nashville, TN and is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are backed by the financial strength and claims-paying ability of Protective Life Insurance Company.

The Protective Income Creator Fixed Annuity is a fixed, single premium deferred annuity contract issued by Protective Life Insurance Company (Nashville, TN) under policy form series LDA-P-2013. The Lifetime Income Benefit is provided under form series LDA-P-6054. Policy form numbers, product availability and product features may vary by state.



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Not a Deposit	Not Insured By Any Federal Government Agency
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured May Lose Value