



# Committed to being a strong protector.



**We believe everyone deserves to feel protected. That's why we continue to push ourselves to offer reliable, accessible products — for 110 years and counting. We're focused on putting people first, connecting them to the right protection for the life they've built and delivering on our promises, always.**

Even though we've been around for a while, we don't rest on how we've always done things. We take all our experience and financial strength and use it to improve protection for those we serve, today and tomorrow.

That financial strength is recognized in the industry. Protective carries high ratings from independent rating organizations who measure a company's financial strength and claims-paying abilities. They look at factors like overall performance, asset quality, financial flexibility and capitalization.

## We have insurer financial strength ratings of:

	A.M. Best	S&P	Fitch	Moody's
Protective Life Insurance Company	A+	AA-	AA-	A1
Protective Life & Annuity Insurance Company	A+	AA-	AA-	–

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These ratings are current as of January 3, 2023, are subject to change and do not apply to products or their performance. Please visit [protective.com](https://protective.com) for more current information.

An insurance rating is an opinion of the rating agency of the insurance company's financial capacity to meet the obligations of its insurance policies in accordance with their terms. Each of the independent rating organizations that rates Protective has assigned its rating based on a variety of factors, including the company's operating performance, asset quality, financial flexibility, and capitalization. A rating is not a recommendation to purchase, sell, or hold insurance contracts. Ratings are subject to change at any time. The insurer may have paid a fee to the rating agency.

Protective refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC), Birmingham, AL. PLICO, founded in 1907, is located in Nashville, TN, and is licensed in all states excluding New York. In New York, products issued by PLAIC. Product availability and features may vary by state. Product guarantees are backed by the financial strength and claims paying ability of the issuing company.

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