

# At A Glance

Availability	<ul style="list-style-type: none"> <li>• Ages 0 – 85 (non-qualified)</li> <li>• Ages 18 – 85 (qualified)</li> </ul>
Purchase Payments	<ul style="list-style-type: none"> <li>• Minimum initial: \$10,000</li> <li>• Minimum additional: \$50</li> </ul>
Allocation Options	ALLOCATION OPTIONS
	S&P 500® INDEX
	<p><b>Point-to-Point with Participation Rate</b> Credits interest annually by multiplying index performance by the participation rate.</p> <p><b>Point-to-Point with Cap — 1 Year</b> Credits interest annually when index performance is positive, up to the effective rate cap.</p> <p><b>Point-to-Point with Cap — Guaranteed for Term</b> Credits interest annually when index performance is positive, up to the effective rate cap, which locks in for the withdrawal charge period.</p> <p><b>Point-to-Point with Trigger</b> Credits interest annually using a predetermined trigger rate when index performance is positive or flat.</p>
	FIXED
	Credits a fixed rate of interest daily.
Withdrawal Charges <sup>1</sup>	<ul style="list-style-type: none"> <li>• 5-Year Schedule: 9%, 8%, 7%, 6%, 5%</li> <li>• 7-Year Schedule: 9%, 8%, 7%, 6%, 5%, 4%, 3%</li> </ul>
Penalty-Free Withdrawals	<p>First contract year: 10% of the purchase payment</p> <p>Subsequent years: 10% of contract value as of the withdrawal date, minus prior free withdrawals</p>
Market Value Adjustment (MVA)	A limited MVA will be applied to withdrawals that exceed the allowable penalty-free amount.
Return of Purchase Payments Option	<p>Option to surrender the contract and receive 100% of your purchase payments, minus any withdrawals, or investment taxes, prior to annuitization.</p> <p><i>Contracts with this feature may earn a lower interest rate than those without it.</i></p>
Additional Benefits <sup>2</sup>	<ul style="list-style-type: none"> <li>• Nursing Facility/Terminal Illness Waiver</li> <li>• Unemployment Waiver</li> </ul>
Annuitization Options	<ul style="list-style-type: none"> <li>• Lifetime income</li> <li>• Income for a specific term</li> <li>• Lifetime income with a specific term</li> <li>• Lifetime income with a cash refund</li> <li>• Lifetime income with an installment refund</li> </ul>
Death Benefit	Beneficiaries receive the greater of the contract value or the minimum surrender value as of the date Protective Life receives proof of death. Terms and conditions apply. See policy for details.

Prospective consumers should refer to the contract and product profile for detailed information regarding product features.

Marketing materials for Protective Asset Builder II are currently not available for use with Idaho consumers.

<sup>1</sup> Withdrawals reduce the annuity's remaining death benefit, contract value, cash surrender value and future earnings. Withdrawals may be subject to income tax and, if taken prior to age 59½, an additional 10% IRS tax penalty may apply. More frequent withdrawals may reduce earnings more than annual withdrawals.

<sup>2</sup> Waives withdrawal charges and MVA for contract owners and/or spouses who qualify. Not available in all states. State variations may apply. Terms and conditions apply. See policy for details.

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Protective is a registered trademark of Protective Life Insurance Company, Asset Builder II is a trademark of Protective Life Insurance Company.

All non-guaranteed components of the indexing formula may change and could be different in the future. Indexed interest could be less than that earned in a traditional fixed annuity, and could be zero. For product details, benefits, limitations and exclusions, please consult the contract, product guide and disclosure statement. These documents describe the terms and conditions that control the insurance company's contractual obligations.

All payments and guarantees are subject to the claims-paying ability of Protective Life Insurance Company. 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 Asset Builder II Indexed Annuity is a flexible premium deferred indexed annuity contract issued under policy form ICC20-FIA-P-2018 and state variations thereof. Protective Asset Builder II Indexed Annuity is issued by Protective Life Insurance Company (PLIC) located in Nashville, TN. Contract form numbers, product availability and features may vary by state.

**Protective Asset Builder II Indexed Annuity 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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