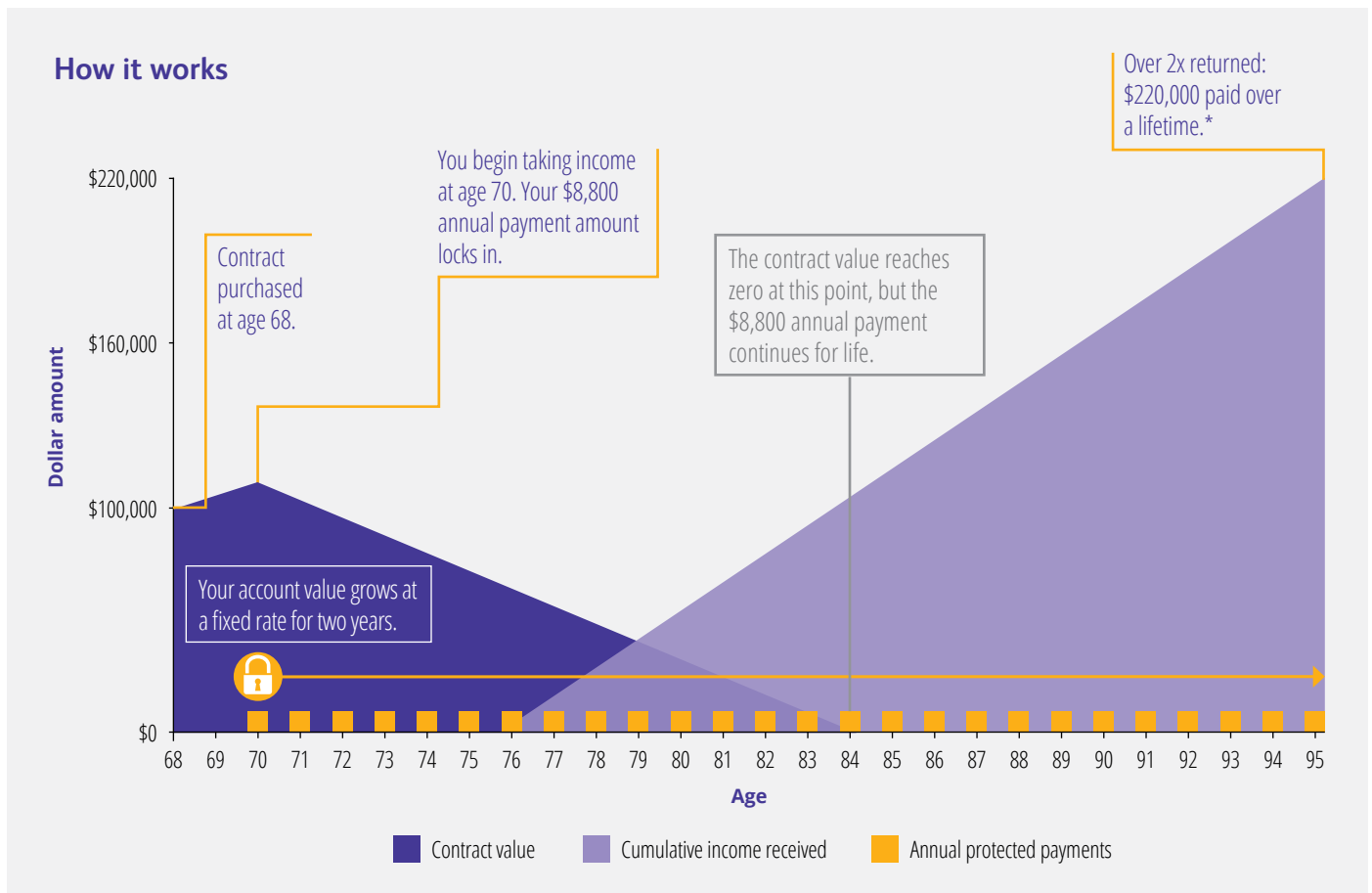


Protective® Income Creator fixed annuity

More than 2x the money returned in guaranteed income with one investment

Need income soon? Guaranteed income solutions, like annuities, can help you feel more confident in your long-term plans for retirement. Protective® Income Creator fixed annuity with the lifetime income benefit offers protected income to help ensure your money will last.

The chart below illustrates how you can invest \$100,000 in this solution and receive back over two times this amount over a lifetime in the form of protected income payments.



*A lifetime in this scenario is defined as a person reaching age 95. This scenario is hypothetical and for illustrative purposes only. Assumes \$100,000 initial investment at age 68, two-year income deferral and based on single-life withdrawal amounts. This chart is hypothetical and is intended solely to demonstrate the features of Protective Income Creator with the lifetime income benefit. It is not indicative of the performance of any annuity, does not reflect any actual account values and assumes no excess withdrawals. Chart is not to scale.

Additional information on next page.
Protective refers to Protective Life Insurance Company.

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value



Contact your financial professional to learn more about Protective Income Creator fixed annuity and the lifetime income benefit.

Protective refers to Protective Life Insurance Company (PLICO), Nashville, TN. Product guarantees are backed by the financial strength and claims-paying ability of PLICO.

Protective® is a registered trademark of PLICO. Income Creator is a trademark of PLICO. The Protective trademarks, logos, and service marks are property of PLICO and are protected by copyright, trademark, and/or other proprietary rights and laws.

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

Protective Income Creator is a fixed, single premium, deferred annuity contract with a limited market value adjustment, issued by PLICO in all states except New York under contract form series LDA-P-2013 and state variations thereof. The lifetime income benefit is provided under rider form series LDA-P-6054 and state variations thereof. Policy form number, product availability and product features may vary by state.

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