



Protective Variable Annuity II B Series

Protection. Performance. Strength.

When you turn to Protective, our promise is clear: we help you protect retirement. How? By offering **competitive retirement solutions like Protective Variable Annuity II B Series¹** that provide the **income protection** clients need and the **investment performance** they seek from a company with the **financial strength to deliver on its promises.**

As the fastest growing VA contract in the market with **340% year-over-year growth²**, see how Protective VA II B Series stacks up.

Protection High rankings			
53%	of the time the Protective VA II B Series SecurePay 5 rider provides the most protected income at key retirement ages. ^{3,4}	94%	of the time the Protective VA II B Series SecurePay 5 rider is in the top 3 of protected income strategies at key retirement ages. ^{3,4}

Performance Top rated funds			
52%	of 62 funds available to build a diversified portfolio within Protective VA II B Series SecurePay 5 are first or second quartile funds according to Morningstar. ⁵	70%	of our funds have a 3, 4 or 5 Globe rating by Morningstar for their ESG consideration. ⁶

Strength Reputation for reliability			
	Protective Life Insurance Company	Protective Life and Annuity Insurance Company	
A.M. Best	A+	A+	Superior: 2nd highest of 13 ratings
Standard & Poor's	AA-	AA-	Very Strong: 4th highest of 21 ratings
Fitch	A+	A+	Strong: 5th highest of 23 ratings
Moody's	A1	NR	Good: 5th highest of 21 ratings

These ratings are current as of March 31, 2021, are subject to change and do not apply to products or their performance. For more current information, please visit investor.protective.com/ratings.

Protective and Protective Life refers to Protective Life Insurance Company and Protective Life and Annuity Insurance Company.

For Financial Professional Use Only. Not for Use With Consumers.



For more information on our products and how we can help you serve your clients, please contact our internal sales desk at 888-340-3428.

¹ In New York, the product offered is the Protective® Variable Annuity NY II B Series.

² Secure Retirement Institute, U.S. Individual Annuities Sales Survey Participant's Report, Third Quarter 2021.

³ SecurePay 5 is an optional income benefit available at an additional cost of 1.20% annually at issue. SecurePay 5 withdrawal rates for Protective Variable Annuity NY II B Series may differ.

⁴ Based on Protective Life analysis comparing the guaranteed components of SecurePay 5, and competitor VA GLWB riders with single life level lifetime guaranteed payouts. Includes VA contracts and GLWB riders issued and taking income between ages 60-80. Does not include fees, step-ups or investment performance within the contract.

⁵ Calculated by Protective Life using data provided by Morningstar.

⁶ Calculated by Protective Life using data provided by Morningstar.

The Protective trademarks, logos and service marks are property of Protective Life Corporation and are protected by copyright, trademark, and/or other proprietary rights and laws.

Variable annuities are long-term investments intended for retirement planning and involve market risk and the possible loss of principal. Investments in variable annuities are subject to fees and charges from the insurance company and the investment managers.

Protective Variable Annuity II B Series is a flexible premium deferred variable and fixed annuity contracts policy form series VDA-P-2006 (PLICO) and VDA-A-2006 (PLAIC). SecurePay 5 benefits are provided by rider form number VDA-P-6035 (PLICO) and VDA-A-6035 (PLAIC). SecurePay Nursing Home provided under form number IPV-2159 (PLICO). Variable annuities are issued by Protective Life Insurance Company (PLICO) in all states but New York and in New York by Protective Life and Annuity Insurance Company (PLAIC). Securities offered by Investment Distributors, Inc. (IDI), the principal underwriter for registered products issued by PLICO and PLAIC, its affiliate. PLICO, founded in 1907, is located in Nashville, TN. PLAIC and IDI are located in Birmingham, AL. Policy form numbers, product availability and product features may vary by state. All guarantees are subject to the claims-paying ability of the issuing company.

Protective Life does not recommend or endorse any particular investment option and does not provide investment advice. Neither Protective Life nor its representatives offer legal or tax advice. Purchasers should consult their attorney or tax advisor regarding their individual situation.

Investors should carefully consider the investment objectives, risks, charges and expenses of a variable annuity, any optional protected lifetime income benefit and the underlying investment options before investing. This and other information is contained in the prospectus for a variable annuity and its underlying investment options. Investors should read the prospectus carefully before investing. Prospectuses may be obtained by calling PLICO or PLAIC at 800-456-6330.

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