



The strength of our promise.

For more than 100 years, our mission has remained boldly alive in our name. **We are Protective Life.** We are committed to tearing down the barriers that prevent so many people from enjoying the peace of mind and satisfaction that come from taking care of their future financial needs and the needs of those who depend on them. This is our purpose. **This will be our legacy.**

By enabling more people to confidently protect their tomorrow, we provide them the freedom to embrace their today.

The strength of our promise is backed by the financial stability and long-term performance of our Company. Protective Life carries high ratings from independent rating organizations who assign ratings measuring financial strength or claims-paying abilities. They consider factors such as overall operating performance, asset quality, financial flexibility and capitalization.

**Protective Life has insurer financial strength ratings of:**

- A+** (Superior, 2nd highest of 15 ratings) from A.M. Best
- AA-** (Very Strong, 4th highest of 21 ratings) from Standard & Poor's
- A+** (Strong, 5th highest of 22 ratings) from Fitch
- A1** (Good, 5th highest of 21 ratings) from Moody's Investor Services

Ratings do not reflect the investment experience or financial strength of any subaccount. These ratings are current as of March 29, 2018, are subject to change and do not apply to products or their performance. Please visit [www.protective.com](http://www.protective.com) for more current information.

Protective and Protective Life refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life & Annuity Insurance Company (PLAICO). Insurance products are issued by PLICO in all states except New York and in New York by PLAICO. Both companies are located in Birmingham, AL. Product availability and features may vary by state. Each company 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 the issuing company.

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

