

Designing Your Retirement Income

One of the primary benefits of using a fixed annuity as part of your retirement strategy is creating a stream of payments. Protective Life fixed annuities offer the flexibility to create the retirement income you need.

Annuity Income Payments

The first option for creating a stream of payments from your fixed annuity is to annuitize your contract. When you annuitize, your fixed annuity contract value is exchanged for a stream of guaranteed income payments. There is no fee for annuitizing your contract.

You choose when to annuitize, or begin your annuity income payments, and for how long. This may be over your lifetime or over the joint lifetime of you and your spouse.

Annuity income payment options are available for single or joint life:

- Lifetime income
- Specific term (certain period)
- Lifetime income with a specific term (certain period)
- Lifetime income with a cash refund
- Lifetime income with an installment refund (principal refund)

There are certain requirements for when annuity income payments can and should begin without penalty. Please see the product's Fixed Annuity Profile and contract for more information.

Access To Your Money

If you are looking for more flexibility than is available with annuitization, you may consider making systematic withdrawals. Fixed annuities typically allow, without penalty, a certain amount to be withdrawn from either the contract value or from the earned interest. Many times these withdrawals can be automatically setup to occur monthly, quarterly, semi-annually or annually.

Fixed Annuities In Tax-Qualified Plans

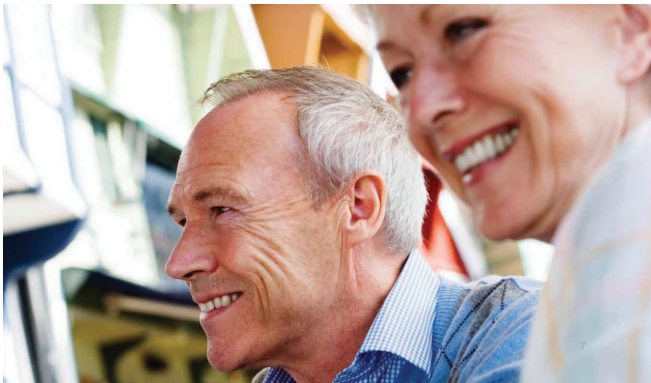
Because an IRA or workplace savings plan already provides tax-deferred growth of earnings, using a tax-deferred fixed annuity within those accounts does not offer any additional tax deferral; however, there are other features and benefits a fixed annuity can provide in this type of arrangement, such as payments for life and a death benefit.

There may be costs associated, so you need to determine if the benefits of owning a fixed annuity within a tax-advantaged plan are worthwhile.

Please consult a qualified tax and/or financial advisor regarding the use of a fixed annuity contract within a qualified plan or in connection with other employee benefit plans or arrangements.

Protecting Your Future

Fixed Annuities



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Retire On Your Terms

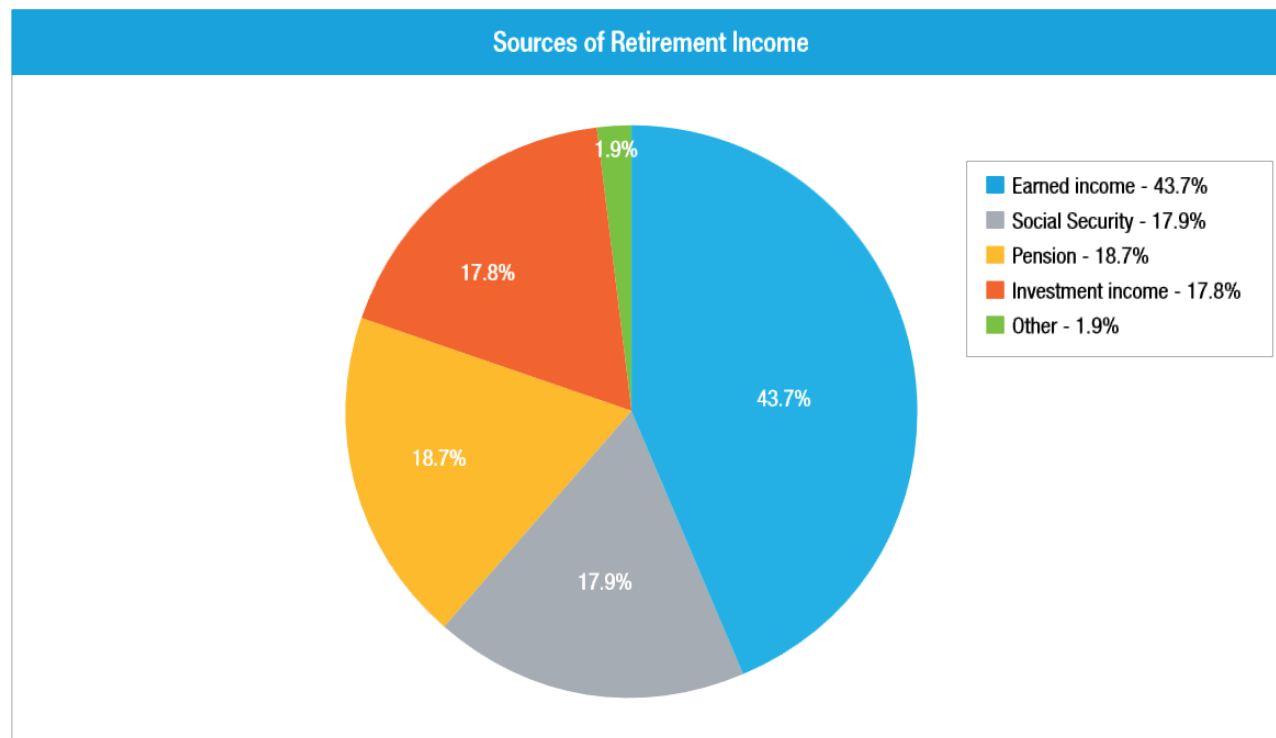
Low risk. Guaranteed growth. Lifetime income. These are just a few things people generally associate with fixed annuities. Precisely because fixed annuities provide a consistent rate of return, they may help mitigate the effects of inflation and are particularly well-suited for growing retirement savings.

No matter how you intend to experience your retirement, you will essentially need to fund a comfortable lifestyle, grow your assets and protect your loved ones. You'll also need income for as long as you live.

The information contained in this brochure, along with the guidance of your financial advisor, can help you learn more about how fixed annuities may be used as part of a customized financial strategy to protect your financial goals for tomorrow so that you can embrace today.

For non-qualified annuities, a portion of each annuity payment generally is considered to be a return of your investment, which is not taxed. The remaining portion of the payment consists of earnings and is taxable as ordinary income. After you have recovered your investment, all of your annuity payments will be taxable.

Funding Your Retirement



Pension includes all defined benefit and defined contribution plans. Estimates are not guaranteed. © 2012 Morningstar. All Rights Reserved. 3/1/2012

Fixed Annuity Benefits

Whether you are retired now, retiring soon or retiring years from now, there's likely a fixed annuity that can help secure your personal financial future. In simple terms, a fixed annuity is a contract between you and a life insurance company, and it is one of the few investments that can provide a stream of payments for life with little to no market risk.

Fixed annuities allow you to invest a certain amount of money now with the agreement you will receive later all of your investment plus interest at a fixed rate. You then create a reliable stream of payments, while the remaining balance continues to grow at the specified fixed rate of return.

Fixed annuities offer a combination of investment and insurance benefits, such as:

- Tax-deferred growth at a fixed rate
- Access to your money
- Variety of interest rate guaranteed periods
- Choice of annuity income payment options, including income for life
- Estate planning benefits

Some also offer enhancements, such as principal return protection and terminal illness, nursing home and unemployment surrender charge waivers.