

Lifetime Income Riders

Last Updated: February 4, 2019



All carriers shown may not be available. Please check your approved carrier list before proceeding.

Company	AIG Annuities	Allianz Preferred																																																																											
Name	Lifetime Income Plus	Protected Income Value		360 Benefit Rider																																																																									
Product Availability	Power 10 Protector Plus Income Power 7 Protector Plus Income	222		360																																																																									
States Not Approved	NY, WA	NY	NY																																																																										
Issue Age	50-75	0-80	0-80																																																																										
Rider Cost	0.95% of the Income Base deducted annually from Accumulation Value.	No Additional Cost		1.20% of the accumulation value deducted monthly.																																																																									
Accumulation Phase	Income Base will double to 200% of the premiums paid, provided no withdrawals are taken in the contract's first 10 years. 7.50% simple interest for the first 10 contract years.*	a) 22% premium bonus Plus b) 50% interest bonus will be added to any fixed or indexed interest earned for as long as they have the contract.		A 25% interest bonus will be added to any fixed or indexed interest earned until lifetime withdrawals begin. Example: if indexing strategy returns 4.00% client will receive 1.00% bonus for a total return of 5.00%.																																																																									
Payout Phase	<table border="1"> <thead> <tr> <th></th> <th>Single</th> <th>Joint*</th> </tr> </thead> <tbody> <tr> <td>50-59</td> <td>3.50%</td> <td>3.00%</td> </tr> <tr> <td>60-64</td> <td>4.00%</td> <td>3.50%</td> </tr> <tr> <td>65-71</td> <td>5.50%</td> <td>5.00%</td> </tr> <tr> <td>72+</td> <td>6.50%</td> <td>6.00%</td> </tr> </tbody> </table> <p>Joint is available on Q and NQ funds.</p>		Single	Joint*	50-59	3.50%	3.00%	60-64	4.00%	3.50%	65-71	5.50%	5.00%	72+	6.50%	6.00%	PIV can only be accessed after 10 contract years. <table border="1"> <thead> <tr> <th></th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>60-69</td> <td>5.00%</td> <td>4.50%</td> </tr> <tr> <td>70-79</td> <td>5.50%</td> <td>5.00%</td> </tr> <tr> <td>80-100</td> <td>6.00%</td> <td>5.50%</td> </tr> </tbody> </table>			Single	Joint	60-69	5.00%	4.50%	70-79	5.50%	5.00%	80-100	6.00%	5.50%	<table border="1"> <thead> <tr> <th rowspan="2">Age</th> <th colspan="2">Payout % based on ISSUE age</th> <th>Annual</th> <th rowspan="2">Increase %</th> </tr> <tr> <th>Single</th> <th>Joint</th> <th></th> </tr> </thead> <tbody> <tr> <td>50 or less</td> <td>4.20%</td> <td>3.70%</td> <td>0.15%</td> <td rowspan="8">The annual payout percentage increase applies at age 40 and above.</td> </tr> <tr> <td>55</td> <td>4.70%</td> <td>4.20%</td> <td>0.20%</td> </tr> <tr> <td>60</td> <td>5.20%</td> <td>4.70%</td> <td>0.25%</td> </tr> <tr> <td>65</td> <td>5.70%</td> <td>5.20%</td> <td>0.30%</td> </tr> <tr> <td>70</td> <td>6.20%</td> <td>5.70%</td> <td>0.35%</td> </tr> <tr> <td>75</td> <td>6.70%</td> <td>6.20%</td> <td>0.40%</td> </tr> <tr> <td>80</td> <td>7.20%</td> <td>6.70%</td> <td>0.45%</td> </tr> <tr> <td colspan="4">Add 0.10% to each additional age at issue.</td> </tr> <tr> <td colspan="5">Option 2: Payment can increase each year if the selected allocations were positive in prior year. Payout percentages start .80bps lower</td> </tr> </tbody> </table>	Age	Payout % based on ISSUE age		Annual	Increase %	Single	Joint		50 or less	4.20%	3.70%	0.15%	The annual payout percentage increase applies at age 40 and above.	55	4.70%	4.20%	0.20%	60	5.20%	4.70%	0.25%	65	5.70%	5.20%	0.30%	70	6.20%	5.70%	0.35%	75	6.70%	6.20%	0.40%	80	7.20%	6.70%	0.45%	Add 0.10% to each additional age at issue.				Option 2: Payment can increase each year if the selected allocations were positive in prior year. Payout percentages start .80bps lower				
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Income Amount Variation	During first 10 contract years, annual income will increase by the difference between the 6.50% Income Credit and Withdrawal percentage.	a) Amount will increase following any years there is fixed and/or indexed interest credited and will receive 50% interest bonus. b) Allianz Income Multiplier (AIM): Confinement doubler*		Depends on whether option 1 or 2 was selected.																																																																									
Can payments be stopped and restarted?	Yes. It can be stopped and started at any time. Does not need to wait until next anniversary in order to restart.	Yes. Once payments begin, client has the option to take less or not take payments at all. The amount that is left over is called the Cumulative Withdrawal Value*. If payments are stopped, they may only be restarted on next anniversary.		Yes. Once payments begin, client has the option to take less or not take payments at all. The amount that is left over is called the Cumulative Withdrawal Value*. If payments are stopped, they may only be restarted on next anniversary.																																																																									
Death Benefit	Annuity Value	a) Lump Sum: Accumulation Value b) 5 year payout: PIV		Accumulation Value																																																																									
Remarks	Income can start in 1st year. Can be canceled after 5th contract anniversary. *If withdrawal is taken, client will receive a partial income credit equal to 7% minus the percentage of the Income Base Withdrawn.	Income can start after 10 contract years. *AIM: doubles the annual benefit if confined to nursing home, hospital, or assisted living facility for at least 90 days in a consecutive 120-day period. Must occur after 1st year and either during contract year before lifetime withdrawals or at any time thereafter.		Income can start in 1st year. This rider automatically included in the 360 product. Owner can cancel rider after fifth contract year Joint is available on Q and NQ funds. Cumulative Withdrawal Benefit: Allows the client to take the cumulative withdrawal value at any time.																																																																									

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Name	Income Maximizer Rider		Core Income Benefit		Lifetime Income Rider																																																																																																		
Product Availability	365i		Core Income 7		Strategy Indexed Plus 7 & 10																																																																																																		
States Not Approved	NY		NY		WA																																																																																																		
Issue Age	0-80		0-80		0-80																																																																																																		
Rider Cost	1.20% of the protected income value, deducted monthly from accumulation value.		1.05% of the accumulation value deducted monthly.		Option 1: 0.90% / Option 2: 0.60% both based on Income Base deducted from Annuity Value.																																																																																																		
Accumulation Phase	6% simple PLUS current interest rate earned in the selected indexing or fixed allocation. Both are based on the Adjusted Premium (Premium paid, less any withdrawals). This enhancement will stop at age 100.		No guaranteed growth. Income benefit will be calculated using the accumulation value.		Option 1: 7.20% compound roll up for up to 10 years. Option 2: 4.20% compound roll up PLUS index credits for up to 10 years.																																																																																																		
Payout Phase	<table border="1"> <thead> <tr> <th></th> <th colspan="2">Option 1</th> <th colspan="2">Option 2</th> </tr> <tr> <th></th> <th>Single</th> <th>Joint</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>50-59</td> <td>4.30%</td> <td>3.80%</td> <td>3.30%</td> <td>2.80%</td> </tr> <tr> <td>60-69</td> <td>4.80%</td> <td>4.30%</td> <td>3.80%</td> <td>3.30%</td> </tr> <tr> <td>70-79</td> <td>5.30%</td> <td>4.80%</td> <td>4.30%</td> <td>3.80%</td> </tr> <tr> <td>80-100</td> <td>5.80%</td> <td>5.30%</td> <td>4.80%</td> <td>4.30%</td> </tr> </tbody> </table> <p>Option 1: very small chance of income amount increasing Option 2: Payment can increase each year if selected allocations' were positive in the prior year. Income Payment will increase by the same percentage of the selected allocations. Option 3: May increase based on CPI. Call for details Joint is available on Q and NQ funds.</p>			Option 1		Option 2			Single	Joint	Single	Joint	50-59	4.30%	3.80%	3.30%	2.80%	60-69	4.80%	4.30%	3.80%	3.30%	70-79	5.30%	4.80%	4.30%	3.80%	80-100	5.80%	5.30%	4.80%	4.30%	<table border="1"> <thead> <tr> <th></th> <th colspan="2">Option 1</th> <th>Annual increase %</th> </tr> <tr> <th>Age</th> <th>Single</th> <th>Joint</th> <th></th> </tr> </thead> <tbody> <tr> <td>50 or less</td> <td>4.20%</td> <td>3.70%</td> <td>0.25%</td> </tr> <tr> <td>55</td> <td>4.70%</td> <td>4.20%</td> <td>0.30%</td> </tr> <tr> <td>60</td> <td>5.20%</td> <td>4.70%</td> <td>0.35%</td> </tr> <tr> <td>65</td> <td>5.70%</td> <td>5.20%</td> <td>0.40%</td> </tr> <tr> <td>70</td> <td>6.20%</td> <td>5.70%</td> <td>0.45%</td> </tr> <tr> <td>75</td> <td>6.70%</td> <td>6.20%</td> <td>0.50%</td> </tr> <tr> <td>80</td> <td>7.20%</td> <td>6.70%</td> <td>0.55%</td> </tr> </tbody> </table> <p>Option 2: Payout percentages start 1.00% lower. Offers the potential for income payment increases. Call for details</p>			Option 1		Annual increase %	Age	Single	Joint		50 or less	4.20%	3.70%	0.25%	55	4.70%	4.20%	0.30%	60	5.20%	4.70%	0.35%	65	5.70%	5.20%	0.40%	70	6.20%	5.70%	0.45%	75	6.70%	6.20%	0.50%	80	7.20%	6.70%	0.55%	<table border="1"> <thead> <tr> <th></th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>50</td> <td>3.50%</td> <td>3.00%</td> </tr> <tr> <td>55</td> <td>4.00%</td> <td>3.50%</td> </tr> <tr> <td>60</td> <td>4.50%</td> <td>4.00%</td> </tr> <tr> <td>65</td> <td>5.00%</td> <td>4.50%</td> </tr> <tr> <td>70</td> <td>5.50%</td> <td>5.00%</td> </tr> <tr> <td>75</td> <td>6.00%</td> <td>5.50%</td> </tr> <tr> <td>80</td> <td>6.50%</td> <td>6.00%</td> </tr> <tr> <td>85</td> <td>7.00%</td> <td>6.50%</td> </tr> <tr> <td>90+</td> <td>7.50%</td> <td>7.00%</td> </tr> </tbody> </table> <p>Add 0.10% to each additional age up to age 90. Example: age 66 receives 5.10% / age 79 receives 6.40%.</p>				Single	Joint	50	3.50%	3.00%	55	4.00%	3.50%	60	4.50%	4.00%	65	5.00%	4.50%	70	5.50%	5.00%	75	6.00%	5.50%	80	6.50%	6.00%	85	7.00%	6.50%	90+	7.50%	7.00%
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Can payments be stopped and restarted?	Yes. Once payments begin, client has the option to take less or not take payments at all. The amount that is left over is called the Cumulative Withdrawal Value*. If payments are stopped, they may only be restarted on next anniversary.		Yes. Once payments begin, client has the option to take less or not take payments at all. The amount that is left over is called the Cumulative Withdrawal Value*. If payments are stopped, they may only be restarted on next anniversary.		Yes. It can be stopped and started at any time. Does not need to wait until next anniversary in order to restart.																																																																																																		
Death Benefit	Accumulation Value		Accumulation Value		Accumulation Value																																																																																																		
Remarks	Income can start in 1st year. Cumulative Withdrawal Benefit: Allows the client to take the cumulative withdrawal value at any time. Joint will be based on the age of the youngest. Owner can cancel rider after fifth contract year		Income can start in 1st year. This rider automatically included. Joint is available on Q and NQ funds. Cumulative Withdrawal Benefit: Allows the client to take the cumulative withdrawal value at any time.		Income can only start after the 1st year. Joint will be based on the age of the youngest. Joint is only available on NQ funds. Rider must be added at issue and can be dropped at any time Option 2 n/a in: NJ																																																																																																		

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Name	Enhanced Benefits Rider	Ascent Income Rider	Agility 10																																																																
Product Availability	Benefit 10, Benefit 10 Pro, Benefit 10 Select	Ascent 10 Bonus 2.0 Ascent Pro 10 Bonus, Ascent Pro 10 Bonus Select	Agility 10																																																																
States Not Approved	NY	NY	OR, NY																																																																
Issue Age	30-78 Varies by state	Min Age: 35 Min age to begin withdrawals: 50	Min Age: 40 Min age to begin withdrawals: 50																																																																
Rider Cost	1.40% of Benefit Base (1.0% in MN)	1.00% of benefit base	No Additional Cost																																																																
Accumulation Phase	10% simple interest for first 10 yrs of deferral. (8% in CT,LA,MD NJ,PA,WA) 5% simple interest yrs 11+ Benefit Base accumulation continues until the earlier of the older annuitant reaching 85, when Lifetime Income Withdrawals are elected, or when initial premium has been withdrawn	Option 1: Guaranteed Growth (15% Income Base Bonus) Years 1-10: 10% simple; Years 11-20: 5% simple Option 2: Grtd Growth + Interest Credits (10% Income Base Bns) Years 1-10: 7% Years 11-20: 4% / Par Rate 200% (n/a Pro 7)	a) 25% premium bonus Plus b) 175% of dollar amount credited to the Accumulated Value. during income phase the benefit base will continue to grow by 175%																																																																
Payout Phase	<table border="1"> <thead> <tr> <th colspan="2">Level</th> </tr> <tr> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr><td>50-54</td><td>2.75% 2.25%</td></tr> <tr><td>55-59</td><td>3.00% 2.50%</td></tr> <tr><td>60-64</td><td>3.50% 2.75%</td></tr> <tr><td>65-69</td><td>4.00% 3.25%</td></tr> <tr><td>70-74</td><td>4.50% 3.75%</td></tr> <tr><td>75-79</td><td>4.75% 4.25%</td></tr> <tr><td>80-84</td><td>5.25% 4.75%</td></tr> <tr><td>85-89</td><td>5.50% 5.00%</td></tr> </tbody> </table> <p>Level Income: Level Payments. Payout listed above Increasing Income: increase by 3% each year. Call for details Inflation-Adjusted: May increase based on CPI. Call for details</p>	Level		Single	Joint	50-54	2.75% 2.25%	55-59	3.00% 2.50%	60-64	3.50% 2.75%	65-69	4.00% 3.25%	70-74	4.50% 3.75%	75-79	4.75% 4.25%	80-84	5.25% 4.75%	85-89	5.50% 5.00%	<table border="1"> <thead> <tr> <th colspan="2">Level</th> <th></th> </tr> <tr> <th>Single</th> <th>Joint</th> <th></th> </tr> </thead> <tbody> <tr><td>50-55</td><td>3.60% 3.10%</td><td>Add 0.10% to each additional</td></tr> <tr><td>age 60</td><td>4.10% 3.60%</td><td>age for ages 56-90.</td></tr> <tr><td>age 65</td><td>4.60% 4.10%</td><td></td></tr> <tr><td>age 70</td><td>5.10% 4.60%</td><td></td></tr> <tr><td>age 75</td><td>5.60% 5.10%</td><td></td></tr> <tr><td>age 80</td><td>6.10% 5.60%</td><td></td></tr> <tr><td>age 85</td><td>6.60% 6.10%</td><td></td></tr> <tr><td>90+</td><td>7.10% 6.60%</td><td></td></tr> </tbody> </table> <p>Level Income: Level Payments. Guaranteed payout listed above Earnings Indexed: Call for details Inflation-Adjusted: May increase based on CPI. Call for details</p>	Level			Single	Joint		50-55	3.60% 3.10%	Add 0.10% to each additional	age 60	4.10% 3.60%	age for ages 56-90.	age 65	4.60% 4.10%		age 70	5.10% 4.60%		age 75	5.60% 5.10%		age 80	6.10% 5.60%		age 85	6.60% 6.10%		90+	7.10% 6.60%		<table border="1"> <thead> <tr> <th colspan="2">Level</th> </tr> <tr> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr><td>50-55</td><td>3.00% 2.50%</td></tr> <tr><td>56-65</td><td>Add 0.20% to each additional age for ages 56-65.</td></tr> <tr><td>66-79</td><td>5.10% 4.60%</td></tr> <tr><td></td><td>Add 0.10% to each additional age for ages 66-79.</td></tr> <tr><td>80-90</td><td>6.50% 6.00%</td></tr> </tbody> </table>	Level		Single	Joint	50-55	3.00% 2.50%	56-65	Add 0.20% to each additional age for ages 56-65.	66-79	5.10% 4.60%		Add 0.10% to each additional age for ages 66-79.	80-90	6.50% 6.00%
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Can payments be stopped and restarted?	Yes. It can be stopped and started at any time. Does not need to wait until next anniversary in order to restart.	Yes. It can be stopped and started at any time. Does not need to wait until next anniversary in order to restart.	See product brochure																																																																
Death Benefit	Scheduled payments of full Benefit Base or 70% of Benefit Base in lump sum	Accumulation Value	a) Lump Sum: Accumulation Value b) 5-10 yr payout of Benefit Base																																																																
Remarks	Income can only start after the 1st year. Joint is available on Q and NQ funds. Benefit Base can be used for income stream, Confinement benefit, or death benefit. See state availability for each benefit	Income can start in the 1st year Joint is available on Q and NQ funds. Enhanced Income Benefit N/A in: AK, CA, CT, DC, HI, IL, MA, NJ, PA, UT, WA	Income can start after 10 contract years. *Enhanced Income Benefit: If qualifications are met Lifetime Income Withdrawal amount will be doubled Enhanced Income Benefit N/A in: CA, CT, DC, IL, MA - capped at 125% of CSV or 250% of premium in AK, HI, NJ, PA, and WA																																																																

Lifetime Income Riders

Last Updated: February 4, 2019



All carriers shown may not be available. Please check your approved carrier list before proceeding.

Company	Delaware Life																																																																																												
Name	Assured Income 7		Guaranteed Lifetime Withdrawal Benefit		Stacked Income Accumulation Rider																																																																																								
Product Availability	Assured Income 7		Target Income 10		Retirement Chapters 10 Retirement Stages 7																																																																																								
States Not Approved	DE, ND, NY		CA, DE, NY, VA		Chapters 10 not approved in: CT, NY, Retirement Stages 7 not approved in: NY																																																																																								
Issue Age	50-80		50-80		45-80																																																																																								
Rider Cost	0.90% annual, calculated on benefit base		1.05% annual, calculated on benefit base		0.95% of year end Account Value																																																																																								
Accumulation Phase	9% annual simple interest roll-up during first 10 contract years		Bonus: 10% benefit base bonus on 1st-year premiums Roll-up: 9% simple roll-up for first 10 contract years		4% Guaranteed Rollp Rate plus the Applied Interest Credits for first 15 years of deferral																																																																																								
Payout Phase	<table border="1"> <thead> <tr> <th></th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr><td>51</td><td>3.35%</td><td>2.35%</td></tr> <tr><td>55</td><td>3.75%</td><td>2.75%</td></tr> <tr><td>60</td><td>4.25%</td><td>3.25%</td></tr> <tr><td>65</td><td>4.75%</td><td>3.75%</td></tr> <tr><td>70</td><td>5.25%</td><td>4.25%</td></tr> <tr><td>75</td><td>5.75%</td><td>4.75%</td></tr> <tr><td>80</td><td>6.25%</td><td>5.25%</td></tr> <tr><td>85</td><td>6.75%</td><td>5.75%</td></tr> <tr><td>90+</td><td>7.25%</td><td>6.25%</td></tr> </tbody> </table> <p>Add 0.10% to each additional age up to age 90. Example: age 66 receives 4.85% / age 79 receives 6.15%.</p>			Single	Joint	51	3.35%	2.35%	55	3.75%	2.75%	60	4.25%	3.25%	65	4.75%	3.75%	70	5.25%	4.25%	75	5.75%	4.75%	80	6.25%	5.25%	85	6.75%	5.75%	90+	7.25%	6.25%	<table border="1"> <thead> <tr> <th></th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr><td>50</td><td>3.50%</td><td>2.90%</td></tr> <tr><td>55</td><td>4.00%</td><td>3.40%</td></tr> <tr><td>60</td><td>4.50%</td><td>3.90%</td></tr> <tr><td>65</td><td>5.00%</td><td>4.40%</td></tr> <tr><td>70</td><td>5.50%</td><td>4.90%</td></tr> <tr><td>75</td><td>6.00%</td><td>5.40%</td></tr> <tr><td>80</td><td>6.50%</td><td>5.90%</td></tr> <tr><td>85</td><td>7.00%</td><td>6.40%</td></tr> <tr><td>90+</td><td>7.50%</td><td>6.90%</td></tr> </tbody> </table> <p>Add 0.10% to each additional age up to age 90. Example: age 66 receives 5.10% / age 79 receives 6.40%.</p>			Single	Joint	50	3.50%	2.90%	55	4.00%	3.40%	60	4.50%	3.90%	65	5.00%	4.40%	70	5.50%	4.90%	75	6.00%	5.40%	80	6.50%	5.90%	85	7.00%	6.40%	90+	7.50%	6.90%	<table border="1"> <thead> <tr> <th>Age</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr><td>50-55</td><td>4.00%</td><td>3.00%</td></tr> <tr><td>56-59</td><td>4.10%</td><td>3.10%</td></tr> <tr><td>60-64</td><td>4.50%</td><td>3.50%</td></tr> <tr><td>65-69</td><td>5.00%</td><td>4.00%</td></tr> <tr><td>70-74</td><td>5.50%</td><td>4.50%</td></tr> <tr><td>75-79</td><td>6.00%</td><td>5.00%</td></tr> <tr><td>80-84</td><td>6.50%</td><td>5.50%</td></tr> <tr><td>85+</td><td>7.00%</td><td>6.00%</td></tr> </tbody> </table> <p>Add 0.10% to each additional age up to age 85. Example: age 66 receives 5.10% / age 79 receives 6.40%</p>		Age	Single	Joint	50-55	4.00%	3.00%	56-59	4.10%	3.10%	60-64	4.50%	3.50%	65-69	5.00%	4.00%	70-74	5.50%	4.50%	75-79	6.00%	5.00%	80-84	6.50%	5.50%	85+	7.00%	6.00%
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Income Amount Variation	No. Only if additional premium is added to the policy and income is recalculated		No. Only if additional premium is added to the policy and income is recalculated		No. Only if additional premium is added to the policy and income is recalculated																																																																																								
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Death Benefit	Accumulation Value		Accumulation Value		Accumulation Value																																																																																								
Remarks	Income can only start after the 1st year. Fee Refund Feature: rider fee will be refunded after 10 years (or less if owner dies) if lifetime income is never started and no withdrawals of any kind (including RMD's) are taken during the 10 years		Income can only start after the 1st year. Must be added at issue		Income can only start after the 1st year.																																																																																								

Lifetime Income Riders

Last Updated: February 4, 2019



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Company	Global Atlantic		Great American																																																																																																																
Name	Guaranteed Lifetime Income Benefit		Guaranteed Lifetime Income Benefit		IncomeSecure																																																																																																														
Product Availability	Income 150+		Choice Income		American Legend III, American Valor 10, Safe Return, American Legend 7																																																																																																														
States Not Approved	NY		NY		NY																																																																																																														
Issue Age	55-85		45-85		40-85 / minimum deposit - 25,000																																																																																																														
Rider Cost	1.05% of Contract Value as of the prior contract anniversary deducted monthly from Contract Value		1.05% of the Income Base deducted annually from contract value.		0.95% of income base deducted from account value.																																																																																																														
Accumulation Phase	6 Deferral Bonuses Day 1: 20% bonus. Start of Year 2, 3, 4, and 5: 7.5% of premium Start of year 10: bonus equal to 150% of the interest the contract value may earn in years 1-9		Guaranteed Income Builder Benefit: 10% simple Income Multiplier Benefit: 2x the interest credits during deferral, and 1x the interest credits after activation, for a period of time		7% annual simple roll up for 10 years. The 7% is based on the total 1st year deposits, including any applicable bonus. If account value is greater than income base, client has the option to restart a new 10-year income rollup. Rider charge may increase if this option is selected.																																																																																																														
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Death Benefit	Contract Value in a lump sum or in a stream of payments over time.		Contract Value		Account Value																																																																																																														
Remarks	Income may start in the first year Single or joint can be selected when client decides to turn on at time of income 2 x Payment for up to five years for 2 of ADLs: max issue age is 75, and not approved in CA		Income may start in the first year Single or joint can be selected when client decides to turn on at time of income 2 x Payment for up to five years for 2 of ADLs: max issue age is 75, and not approved in CA		Income can start in 1st year. Rider charge upon: a) reset, b) withdrawal that is more than free withdrawal, c) RMD, d) permitted transferor before payments begin. Rider charge is refunded at death if income had not started. Rider may be cancelled at any time.																																																																																																														

Lifetime Income Riders

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Company	Great American				Integrity																																																																																																			
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Rider Cost	1.05% of income base deducted from account value				1.35% of income base deducted from account value			0.95% of the benefit base deducted annually from account value Charge may increase to a maximum of 1.50%																																																																																																
Accumulation Phase	7% annual simple roll up for 10 years. The 7% is based on the total 1st year deposits. If account value is greater than income base, client has the option to restart a new 10-year income rollup. Rider charge may increase if this option is selected.				4% rollup rate for 10 years. Benefit base increases by an amount equal to 100% of the interest credited to the account value for the life of the contract.			Simple roll up percentage for first 10 years. Age of younger covered person Roll-up % 45 - 60 7% 61 - 74 8% 75 - 90 9%																																																																																																
Payout Phase	<table border="1"> <thead> <tr> <th></th> <th>Single</th> <th>Joint</th> <th colspan="2">Income % Enhancement</th> </tr> </thead> <tbody> <tr> <td>55</td> <td>4.00%</td> <td>3.00%</td> <td></td> <td></td> </tr> <tr> <td>60</td> <td>4.50%</td> <td>3.50%</td> <td></td> <td></td> </tr> <tr> <td>65</td> <td>5.00%</td> <td>4.00%</td> <td></td> <td></td> </tr> <tr> <td>70</td> <td>5.50%</td> <td>4.50%</td> <td>1</td> <td>0.50%</td> </tr> <tr> <td>75</td> <td>6.00%</td> <td>5.00%</td> <td>2</td> <td>0.40%</td> </tr> <tr> <td>80</td> <td>6.50%</td> <td>5.50%</td> <td>3</td> <td>0.30%</td> </tr> <tr> <td>85</td> <td>7.00%</td> <td>6.00%</td> <td>4</td> <td>0.20%</td> </tr> <tr> <td>90+</td> <td>7.50%</td> <td>6.50%</td> <td>5</td> <td>0.10%</td> </tr> </tbody> </table> <p>Client will receive an income % enhancement if they begin payments during the first five contract years</p>					Single	Joint	Income % Enhancement		55	4.00%	3.00%			60	4.50%	3.50%			65	5.00%	4.00%			70	5.50%	4.50%	1	0.50%	75	6.00%	5.00%	2	0.40%	80	6.50%	5.50%	3	0.30%	85	7.00%	6.00%	4	0.20%	90+	7.50%	6.50%	5	0.10%	<table border="1"> <thead> <tr> <th></th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>55</td> <td>4.00%</td> <td>3.00%</td> </tr> <tr> <td>60</td> <td>4.50%</td> <td>3.50%</td> </tr> <tr> <td>65</td> <td>5.00%</td> <td>4.00%</td> </tr> <tr> <td>70</td> <td>5.50%</td> <td>4.50%</td> </tr> <tr> <td>75</td> <td>6.00%</td> <td>5.00%</td> </tr> <tr> <td>80</td> <td>6.50%</td> <td>5.50%</td> </tr> <tr> <td>85</td> <td>7.00%</td> <td>6.00%</td> </tr> <tr> <td>90+</td> <td>7.50%</td> <td>6.50%</td> </tr> </tbody> </table>				Single	Joint	55	4.00%	3.00%	60	4.50%	3.50%	65	5.00%	4.00%	70	5.50%	4.50%	75	6.00%	5.00%	80	6.50%	5.50%	85	7.00%	6.00%	90+	7.50%	6.50%	<table border="1"> <thead> <tr> <th></th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>60</td> <td>4.50%</td> <td>4.05%</td> </tr> <tr> <td>65</td> <td>5.00%</td> <td>4.50%</td> </tr> <tr> <td>70</td> <td>5.50%</td> <td>4.95%</td> </tr> <tr> <td>75</td> <td>6.00%</td> <td>5.40%</td> </tr> <tr> <td>80</td> <td>6.50%</td> <td>5.85%</td> </tr> <tr> <td>85</td> <td>7.00%</td> <td>6.30%</td> </tr> <tr> <td>90+</td> <td>7.50%</td> <td>6.75%</td> </tr> </tbody> </table> <p>Add 0.10% to each additional age up to age 90. Example: age 66 receives 5.10% / age 79 receives 6.40%. Joint payout % is calculated by Single % x 90%</p>		Single	Joint	60	4.50%	4.05%	65	5.00%	4.50%	70	5.50%	4.95%	75	6.00%	5.40%	80	6.50%	5.85%	85	7.00%	6.30%	90+	7.50%	6.75%
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Income Amount Variation	Only if the account value becomes greater than the income base.				After income payments begin, the income base continues to increase by an amount equal to 100% of the interest credited to the account value. Each income payment will be calculated based on the current income base			Only if the account value becomes greater than the income base.																																																																																																
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Remarks	Income can start in 1st year. Must be 55 years old to turn on income For joint life payout, both must be at least 55 at income start date Rider can be cancelled at any time				Income payments may begin after the 5th contract anniversary provided the client is age 55+ For joint life payout, both must be at least 55 at income start date Rider can be cancelled at any time			Income can start in 1st year. Single or Joint must be elected at time of issue and is irrevocable Joint must be spouse Rider can be cancelled after 5th yr during the 45 day window after each contract anniversary Joint is available on Q and NQ funds.																																																																																																

Lifetime Income Riders

Last Updated: February 4, 2019



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Name	Lincoln Lifetime Income Edge	Lincoln Lifetime Income Edge 2.0	i4LIFE Indexed Advantage																																																																																																
Product Availability	OptiPoint 8,10 / OptiBlend 7,10	New Directions 8, Optichoice	Optichoice, Optiblend, and New Directions 8																																																																																																
States Not Approved	CA, NY (old vers of Edge Rider available in CA)	CA, NY	NY (OR, PA, WA not approved for Qualified funds)																																																																																																
Issue Age	35-85 / minimum deposit 25,000	35-85 / minimum deposit 25,000	NQ: Based on product / Q 59 1/2 up to product limit/ Min: 50K																																																																																																
Rider Cost	0.95% of the Income Base. Cost of rider is guaranteed for 5 years	0.95% of the Income Base, guaranteed for 5 years. After 5 years the charge can change, maximum of 1.50%.	0.95% guaranteed for first 5 rider years. After, charge may increase if GIB increases																																																																																																
Accumulation Phase	5.00% annual compound enhancement for the earlier of age 85 or 10 years.	7.00% annual simple enhancement for the earlier of age 85 or 10 years.	Income must start within 1 year of contract issue. Unique Features <u>Tax Efficiency</u> : exclusion ratio is used like traditional annuitization Two Income Phases <u>Access Period</u> : the period of time the client chooses to have access to Account Value and retain death benefit. Exclusion ratio applies																																																																																																
Payout Phase	<table border="1"> <thead> <tr> <th></th> <th><u>Single</u></th> <th><u>Joint</u></th> <th><u>Income Bonus Rate Factor*</u></th> </tr> </thead> <tbody> <tr> <td>50-54</td> <td>3.50%</td> <td>3.00%</td> <td><u>Optichoice, Optiblend and New Directions</u></td> </tr> <tr> <td>55-59</td> <td>4.00%</td> <td>3.50%</td> <td>5-Yrs: 0.75% / 10-Yrs: 1.25%</td> </tr> <tr> <td>60-64</td> <td>4.50%</td> <td>4.00%</td> <td><u>OptiPoint</u></td> </tr> <tr> <td>65-69</td> <td>5.00%</td> <td>4.50%</td> <td>5-Yrs: 0.50% / 10-Yrs: 0.85%</td> </tr> <tr> <td>70-74</td> <td>5.50%</td> <td>5.00%</td> <td></td> </tr> <tr> <td>75-79</td> <td>6.00%</td> <td>5.50%</td> <td>*Applies if there have not been</td> </tr> <tr> <td>80-84</td> <td>6.50%</td> <td>6.00%</td> <td>ANY TYPE of withdrawal during</td> </tr> <tr> <td>85-89</td> <td>7.00%</td> <td>6.50%</td> <td>the first 5 or 10 years.</td> </tr> <tr> <td>90-94</td> <td>7.50%</td> <td>7.00%</td> <td></td> </tr> <tr> <td>95-99</td> <td>8.00%</td> <td>7.50%</td> <td></td> </tr> </tbody> </table> <p>Add 0.10% to each additional age up to age 95</p>		<u>Single</u>	<u>Joint</u>	<u>Income Bonus Rate Factor*</u>	50-54	3.50%	3.00%	<u>Optichoice, Optiblend and New Directions</u>	55-59	4.00%	3.50%	5-Yrs: 0.75% / 10-Yrs: 1.25%	60-64	4.50%	4.00%	<u>OptiPoint</u>	65-69	5.00%	4.50%	5-Yrs: 0.50% / 10-Yrs: 0.85%	70-74	5.50%	5.00%		75-79	6.00%	5.50%	*Applies if there have not been	80-84	6.50%	6.00%	ANY TYPE of withdrawal during	85-89	7.00%	6.50%	the first 5 or 10 years.	90-94	7.50%	7.00%		95-99	8.00%	7.50%		<table border="1"> <thead> <tr> <th></th> <th><u>Single</u></th> <th><u>Joint</u></th> </tr> </thead> <tbody> <tr> <td>50-54</td> <td>4.00%</td> <td>3.40%</td> </tr> <tr> <td>55-59</td> <td>4.50%</td> <td>3.90%</td> </tr> <tr> <td>60-64</td> <td>5.00%</td> <td>4.40%</td> </tr> <tr> <td>65-69</td> <td>5.50%</td> <td>4.90%</td> </tr> <tr> <td>70-74</td> <td>6.00%</td> <td>5.40%</td> </tr> <tr> <td>75-79</td> <td>6.50%</td> <td>5.90%</td> </tr> <tr> <td>80-95</td> <td colspan="2">+0.10% per YEAR</td> </tr> </tbody> </table> <p>Add 0.10% to each additional age up to age 95</p>		<u>Single</u>	<u>Joint</u>	50-54	4.00%	3.40%	55-59	4.50%	3.90%	60-64	5.00%	4.40%	65-69	5.50%	4.90%	70-74	6.00%	5.40%	75-79	6.50%	5.90%	80-95	+0.10% per YEAR		<table border="1"> <thead> <tr> <th>Age</th> <th>Minimum Access Period (Years)</th> <th>Maximum Access Period (Years)</th> <th>Range Available (Years)</th> </tr> </thead> <tbody> <tr> <td>55</td> <td>40</td> <td>60</td> <td>40-60</td> </tr> <tr> <td>60</td> <td>35</td> <td>55</td> <td>35-55</td> </tr> <tr> <td>65</td> <td>30</td> <td>50</td> <td>30-50</td> </tr> <tr> <td>70</td> <td>25</td> <td>45</td> <td>25-45</td> </tr> <tr> <td>75</td> <td>20</td> <td>40</td> <td>20-40</td> </tr> <tr> <td>80</td> <td>20</td> <td>35</td> <td>20-35</td> </tr> </tbody> </table> <p><u>Lifetime Income Period</u>: begins once Access Period ends. Client will no longer have access to AV or retain a death benefit. Calculating Income Amount Initial Periodic Income Payment (PIP) is calculated based on: a) Age and Gender, b) Benchmark Index Rate (BIR), c) Length of Access Period, and d) Applicable Annuity Mortality Table This is also the GIB, Guaranteed Income Benefit.</p>	Age	Minimum Access Period (Years)	Maximum Access Period (Years)	Range Available (Years)	55	40	60	40-60	60	35	55	35-55	65	30	50	30-50	70	25	45	25-45	75	20	40	20-40	80	20	35	20-35
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Lifetime Income Riders

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Name	Guaranteed Lifetime Withdrawal Benefit	Benefit Rider	Income Pay Plus																																																																				
Product Availability	Clear Income MYG Annuity	Benefit Solutions 10	RetireChoice, VersaChoice																																																																				
States Not Approved	NY	DE, IL, NY, OH	AK, CT, DE, MN, MO, NV, OR, PA, WA																																																																				
Issue Age	50-80	40-79	minimum issue age 40 max varies by state/product																																																																				
Rider Cost	0.75% of the Accumulation Value. Fee deducted quarterly.	1.20% of Benefit Base deducted from Accumulation Value	1.05% of GLWB value deducted from accumulation value																																																																				
Accumulation Phase	5.00% annual compound enhancement for the earlier of 10 years or until lifetime income starts	In years 1-5: 120% of Premium, minus withdrawal proportions In years 6-10: 140% of Premium, minus withdrawal proportions In years 11+ : 160% of Premium, minus withdrawal proportions	6.00% compounded for up to 10 years Increasing LPA option: current annual increase is 2% this rate will be declared as of your LPA election date The minimum guaranteed increasing option percentage is 0.25% GLWB Value does not include any premium bonus included on base contract																																																																				
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Income Amount Variation	Only if the account value becomes greater than the income base.	No	LPA Reserve: In any year after you have elected your LPA, you can choose to take less than the full LPA. At the end of the year, the portion not taken will be placed in the LPA reserve and may be taken as a lump sum at any time.																																																																				
Can payments be stopped and restarted?	No	Yes. It can be stopped and started at any time. Does not need to wait until next anniversary in order to restart.	Yes. It can be stopped and started at any time.																																																																				
Death Benefit	Account Value	If income has not started, beneficiaries can receive lump sum of Accumulation Value or scheduled payments of Benefit Base	Accumulation Value minus withdrawals																																																																				
Remarks	Income can start in 1st year as long as annuitant is 59 1/2	Income can start in 1st year (as long as client is 50 or over) Nursing home multiplier can start after 2nd year (and age 50) Death Benefit of 5 yr payments available after 1st year	Income can only start after the 1st year. Joint is available on Q and NQ funds. Nursing Home Multiplier (NA in CA, IL): Income doubles if confined to a qualifying nursing home center for more than 90 consecutive days, after 2nd contract year, after age 50 payments double up to 5 years & stop if account balance is zero.																																																																				

Lifetime Income Riders

Last Updated: February 4, 2019



All carriers shown may not be available. Please check your approved carrier list before proceeding.

Company	North American																																																																																																															
Name	Income Pay			IncomeChoice				GLWB																																																																																																								
Product Availability	Retire Choice			IncomeChoice 10				Strategic Design Annuity X																																																																																																								
States Not Approved	Only approved in PA							CA, DE, IN, MD, MA, MT, NY, NC																																																																																																								
Issue Age	Minimum issue age 40, max varies by state/product			minimum issue age 40 max varies by state/product				50-79																																																																																																								
Rider Cost	0.95% of GLWB valued deducted from accumulation value			Built-in rider no cost				0.95% of GLWB valued deducted from accumulation value																																																																																																								
Accumulation Phase	5.75% for the first 10 contract years No nursing home multiplier GLWB Value does not include any premium bonus included on base contract			5% GLWB bonus applied to GLWB value only During the first 20 contract years, the GLWB value may increase by 2% of the GLWB value plus 150% of the dollar amount of any interest credited to the accumulation value.				GLWB grows by 200% of the interest credited to the accumulation value. This GLWB value roll-up period is the earlier of the lifetime payment election date or 20 years.																																																																																																								
Payout Phase	<table border="1"> <thead> <tr> <th>Age</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr><td>50-54</td><td>4.00%</td><td>3.50%</td></tr> <tr><td>55-59</td><td>4.00%</td><td>3.50%</td></tr> <tr><td>60-64</td><td>4.50%</td><td>4.00%</td></tr> <tr><td>65-69</td><td>5.00%</td><td>4.50%</td></tr> <tr><td>70-74</td><td>5.50%</td><td>5.00%</td></tr> <tr><td>75-79</td><td>6.00%</td><td>5.50%</td></tr> <tr><td>80+</td><td>6.50%</td><td>6.00%</td></tr> </tbody> </table>			Age	Single	Joint	50-54	4.00%	3.50%	55-59	4.00%	3.50%	60-64	4.50%	4.00%	65-69	5.00%	4.50%	70-74	5.50%	5.00%	75-79	6.00%	5.50%	80+	6.50%	6.00%	<table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Level LPA</th> <th colspan="2">Increasing LPA*</th> </tr> <tr> <th>Single</th> <th>Joint</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr><td>50-59</td><td>4.15%</td><td>3.65%</td><td>3.15%</td><td>2.65%</td></tr> <tr><td>60-64</td><td>4.65%</td><td>4.15%</td><td>3.65%</td><td>3.15%</td></tr> <tr><td>65-69</td><td>5.15%</td><td>4.65%</td><td>4.15%</td><td>3.65%</td></tr> <tr><td>70-74</td><td>5.65%</td><td>5.15%</td><td>4.65%</td><td>4.15%</td></tr> <tr><td>75-79</td><td>6.15%</td><td>5.65%</td><td>5.15%</td><td>4.65%</td></tr> <tr><td>80+</td><td>6.65%</td><td>6.15%</td><td>5.65%</td><td>5.15%</td></tr> </tbody> </table> <p>Level LPA: Level Payments Increasing LPA: 2% annual increase - rate subject to change</p>					Level LPA		Increasing LPA*		Single	Joint	Single	Joint	50-59	4.15%	3.65%	3.15%	2.65%	60-64	4.65%	4.15%	3.65%	3.15%	65-69	5.15%	4.65%	4.15%	3.65%	70-74	5.65%	5.15%	4.65%	4.15%	75-79	6.15%	5.65%	5.15%	4.65%	80+	6.65%	6.15%	5.65%	5.15%	<table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Level LPA</th> <th colspan="2">Increasing LPA*</th> </tr> <tr> <th>Single</th> <th>Joint</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr><td>60</td><td>4.50%</td><td>4.00%</td><td>3.50%</td><td>3.00%</td></tr> <tr><td>65</td><td>5.00%</td><td>4.50%</td><td>4.00%</td><td>3.50%</td></tr> <tr><td>70</td><td>5.50%</td><td>5.00%</td><td>4.50%</td><td>4.00%</td></tr> <tr><td>75</td><td>6.00%</td><td>5.50%</td><td>5.00%</td><td>4.50%</td></tr> <tr><td>80</td><td>6.50%</td><td>6.00%</td><td>5.50%</td><td>5.00%</td></tr> <tr><td>85+</td><td>7.00%</td><td>6.50%</td><td>6.00%</td><td>5.50%</td></tr> </tbody> </table> <p>Lifetime payment percentages increase by 0.10 percent for each attained age between ages 60 and 85. Increasing LPA: income increases based on the interest credited to accumulation value.</p>				Level LPA		Increasing LPA*		Single	Joint	Single	Joint	60	4.50%	4.00%	3.50%	3.00%	65	5.00%	4.50%	4.00%	3.50%	70	5.50%	5.00%	4.50%	4.00%	75	6.00%	5.50%	5.00%	4.50%	80	6.50%	6.00%	5.50%	5.00%	85+	7.00%	6.50%	6.00%	5.50%
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Income Amount Variation	LPA reserve is not available with Income Pay																																																																																																															
Can payments be stopped and restarted?	Yes. It can be stopped and started at any time.			Yes. It can be stopped and started at any time.																																																																																																												
Death Benefit	Accumulation Value minus withdrawals			Accumulation Value minus withdrawals																																																																																																												
Remarks	Income can only start after the 1st year. Joint is available on Q and NQ funds.			Income can only start after the 1st year and client must be at least 50 years Joint is available on Q and NQ funds.				Income can only begin after 10 years. LPA Multiplier: income will double for up to five years when a covered person is unable to perform 2 of ADL. This benefit is not available when the accumulation value is zero																																																																																																								

Lifetime Income Riders

Last Updated: February 4, 2019



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Company	Protective																																																																																															
Name	SecurePay SE			Guaranteed Income Benefit			Guaranteed Income																																																																																									
Product Availability	Indexed Annuity II			Income Builder			Protective Guaranteed Income																																																																																									
States Not Approved	NY			NY			NY																																																																																									
Issue Age	55-85			50-85			50-79																																																																																									
Rider Cost	0.85% of the Benefit Base deducted from Contract Value			1.00% of the Benefit Base deducted from Contract Value			Built-in rider 1.00%																																																																																									
Accumulation Phase	7.00% simple interest for up to 10 years.			Benefit base grows each year with an 8% simple interest roll-up Choose from one of two strategies: Rising - withdrawals start lower and increase over time Level - withdrawals start higher and are level over time			Your benefit base grows each year during the roll up period with a 4% simple interest roll up. Benefit base bonus of 10% of net premium is credited after five years and an additional 30% after ten years.																																																																																									
Payout Phase	<table border="1"> <thead> <tr> <th>Age</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>60-64</td> <td>4.50%</td> <td>4.00%</td> </tr> <tr> <td>65-69</td> <td>5.00%</td> <td>4.50%</td> </tr> <tr> <td>70-74</td> <td>5.50%</td> <td>5.00%</td> </tr> <tr> <td>75-79</td> <td>6.00%</td> <td>5.50%</td> </tr> <tr> <td>80-84</td> <td>6.50%</td> <td>6.00%</td> </tr> <tr> <td>85+</td> <td>7.00%</td> <td>6.50%</td> </tr> </tbody> </table> <p>Joint is available on Q and NQ funds.</p>			Age	Single	Joint	60-64	4.50%	4.00%	65-69	5.00%	4.50%	70-74	5.50%	5.00%	75-79	6.00%	5.50%	80-84	6.50%	6.00%	85+	7.00%	6.50%	<table border="1"> <thead> <tr> <th>Level :</th> <th>Age</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td></td> <td>59½ - 64</td> <td>4.50%</td> <td>4.00%</td> </tr> <tr> <td></td> <td>65-69</td> <td>5.25%</td> <td>4.75%</td> </tr> <tr> <td></td> <td>70-79</td> <td>6.00%</td> <td>5.50%</td> </tr> <tr> <td></td> <td>80-84</td> <td>6.50%</td> <td>6.00%</td> </tr> <tr> <td></td> <td>85-89</td> <td>7.00%</td> <td>6.50%</td> </tr> <tr> <td></td> <td>90-95</td> <td>7.50%</td> <td>7.00%</td> </tr> </tbody> </table> <p>Rising Income Option: payout percentages are lower</p> <p>Income amount increases by 0.10% each year until your contract value reaches zero or until age 95 whichever occurs first. Joint available for Q and NQ funds</p>			Level :	Age	Single	Joint		59½ - 64	4.50%	4.00%		65-69	5.25%	4.75%		70-79	6.00%	5.50%		80-84	6.50%	6.00%		85-89	7.00%	6.50%		90-95	7.50%	7.00%	<table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Level LPA</th> <th colspan="2">Increasing LPA*</th> </tr> <tr> <th>Single</th> <th>Joint</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>59-64</td> <td>4.50%</td> <td>4.00%</td> <td>4.00%</td> <td>3.50%</td> </tr> <tr> <td>65-69</td> <td>5.25%</td> <td>4.75%</td> <td>4.50%</td> <td>4.00%</td> </tr> <tr> <td>70-79</td> <td>6.00%</td> <td>5.50%</td> <td>5.00%</td> <td>4.50%</td> </tr> <tr> <td>80-84</td> <td>6.50%</td> <td>6.00%</td> <td>6.00%</td> <td>5.50%</td> </tr> <tr> <td>85-89</td> <td>7.00%</td> <td>6.50%</td> <td>6.50%</td> <td>6.00%</td> </tr> <tr> <td>90-95</td> <td>7.50%</td> <td>7.00%</td> <td>7.00%</td> <td>6.50%</td> </tr> </tbody> </table> <p>Level LPA: Level Payments Increasing LPA: withdrawals start lower and increase over time *payout percentages increase by 0.10% every year from age 60-95</p>			Level LPA		Increasing LPA*		Single	Joint	Single	Joint	59-64	4.50%	4.00%	4.00%	3.50%	65-69	5.25%	4.75%	4.50%	4.00%	70-79	6.00%	5.50%	5.00%	4.50%	80-84	6.50%	6.00%	6.00%	5.50%	85-89	7.00%	6.50%	6.50%	6.00%	90-95	7.50%	7.00%	7.00%	6.50%
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Death Benefit	Accumulation Value			Accumulation Value			Accumulation Value minus withdrawals																																																																																									
Remarks	Income can start in 1st year Joint will be based on the age of the youngest annuitant Must be added at issue.			Income can start in 1st year but client must be age 60 to start Joint will be based on the age of the youngest annuitant Must be added at issue.			Income can only start after the 1st year and client must be at least 50 year Joint is available on Q and NQ funds.																																																																																									

Lifetime Income Riders

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Company	Securian																														
Name	Achiever Lifetime Income																														
Product Availability	SecureLink Future																														
States Not Approved	NY																														
Issue Age	Maximum issue age is 80																														
Rider Cost	1.15% of the Benefit Base deducted from Contract Value																														
Accumulation Phase	8.00% simple interest for up to 10 years. Only applies to in years of no withdrawal activity. On the 10th contract anniversary, if not withdrawals have been taken, the benefit base will equal 200% of total purchase payments.																														
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