

Deferred Income Annuity

Last update October 10, 2016



Company	AIG Annuities	Lincoln National	New York Life	Principal	Symetra
Product/Type	Am. Path. Deferred Income Annuity	Deferred Income Solutions	Guaranteed Future Income II	Deferred Income Annuity	Freedom Income
Ratings	A Best A+ Standard & Poors A2 Moody's 81 Comdex	A+ Best AA- Standard & Poors A1 Moody's 90 Comdex	A++ Best AA+ Standard & Poors Aaa Moody's 100 Comdex	A+ Best A+ Standard & Poors A1 Moody's 90 Comdex	A Best A Standard & Poors A3 Moody's 77 Comdex
Issue Ages	0-90 NQ, 0-69 Q 0-85 life only 0-83 for Qualified Longevity Annuity Contracts	18-80 NQ, 18-69 Q 0-80 for Qualified Longevity Annuity Contracts	0-80 NQ, 18-68 1/2 Q 31-80 for Qualified Longevity Annuity Contracts	0-93 NQ, 0-68 Q 0-82 for Qualified Longevity Annuity Contracts	0-90 NQ & Q
Minimum Purchase	\$20,000 NQ & Q	\$10,000 NQ & Q, \$100 subsequent	\$5,000 NQ & Q, \$100 subsequent	\$10,000 NQ & Q, \$2,000 subsequent	\$5,000 NQ & Q
Maximum Purchase	\$1,000,000 without prior approval*	\$1,000,000 without prior approval*	\$1,000,000 without prior approval	\$2,000,000 without prior approval*	\$1,000,000 without prior approval
States Not Approved	Approved in all states QLAC - Approved in all states	CT, IL, NY, OR QLAC - CT, IL, NY, OR	Approved in all states	Approved in all states QLAC - Approved in all states	CT
Payout Options	Life only, Life w/ Period Certain, Period Certain Only, Life w/ Installment Refund Life w/ Cash Refund QLAC- Life Only, Life w/Cash Refund (and joint)	Life only, Life with Period Certain, Period Certain Only, Life with Installment Refund, Life with Cash Refund QLAC- Life w/Cash Refund	Life only, Life with Period Certain, Life with Installment Refund, Life with Cash Refund QLAC- Life Only, Life w/Cash Refund (and joint)	Life only, Life with Period Certain, Life with Installment Refund, Life with Cash Refund QLAC- Life Only, Life w/Cash Refund (and joint)	Life only, Life with Period Certain, Period Certain Only, Life with Installment Refund, Life with Cash Refund
Payment Increase Option	1% to 5%	1% to 4%	1% to 3%	a) 1% to 5%- not w QLAC b) Consumer Price Index (CPI-U)- not w QLAC	Up to 6.5%
Maximum / Minimum Deferral Period	Minimum: 12 months and 1 day Maximum: 30 years Qualified: Must begin by age 70 1/2 (unless QLAC)** Non-Qualified: must begin by age 91	Minimum: 24 months Maximum: 40 years Qualified: Must begin by age 70 1/2 (unless QLAC)** Non-Qualified: must begin by age 85	Minimum: 2 years Maximum: 40 years Qualified: April 1st after 70 1/2 (unless QLAC)* Non-Qualified: must begin by age 85	Minimum: 13 months Maximum: 30 years Qualified: Must begin by age 70 1/2 (unless QLAC)** Non-Qualified: must begin by age 95	Minimum: 13 months Maximum: 45 years NQ & Q: age 95
Income Start Date	May be changed to any time within 5 years prior to or 5 years after original date. Not available for life only options.	May be changed to any time within 5 years prior to or 5 years after original date. Not available for life only options.	Accelerate start date to any date 13 months after the latest premium payment Or, defer for up to 5 years from original date.	Accelerate start date by up to 5 years provided it is no sooner than 13 months after the latest premium. Or, defer for up to 5 years.	Can not be changed.
Death Prior to Income Start Date	At issue, owner will select: a) no death benefit. b) Return of premium c) Premium plus 3% compounded rate (not available for QLACs)	Life only: none All other payment options: Return of premium.	Life only: none All other payment options: Return of premium.	Return of Premium	No death benefit unless optional death benefit is added. Death Benefit will be the greater of: a) 90% of premium at 3% per year b) 100% of premium
Withdrawal Features	Lump-sum payment equal to the value of the next 6 months worth of payments Available only: NQ funds, 59 1/2 or older, and monthly benefit is elected.	NQ funds only Accelerate six monthly payments into a single payment. Can be requested up to three times. (No QLAC)	NQ funds only Accelerate six monthly payments into a single payment. Can be requested up to two times.	NQ funds only Accelerate six monthly payments into a single payment. Can be requested up to four times.	Not available
Remarks	*QLAC Premium is limited to the lesser of 125K or 25% of aggregated IRA account values **QLAC funds must begin by 1st day of the month following the annuitant's 85th B-day	Flexible Premium: additional deposits may be made up to 13 months before income start date *QLAC Premium is limited to the lesser of 125K or 25% of aggregated IRA account values **QLAC funds must begin by the earlier of 40 yrs or the 1st day of the month following the owner reaching age 85	Flexible Premium: additional deposits may be made any time up to 2 years before income start date. Future income payments are based on rates at time each premium payment is made *QLAC funds must begin by the earlier of 40 yrs or the 1st day of the month following the owner reaching age 85	Flexible Premium: additional deposits may be made up to 13 months before income start date *QLAC Premium is limited to the lesser of 125K or 25% of total IRA balances at prior year end **QLAC funds must begin by the earlier of 30 yrs or the 1st day of the month following the owner reaching age 85	

• Please check for variations in commission rates for older ages/higher premiums.

• Features subject to current contract terms at time of sale.

• Products and programs offered through Tellus are not approved for use in all states.

• For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. **Not for use with the public**

• Information is subject to change without notice.

Access to products and carriers available through Tellus

Q = Qualified
NQ = Non-qualified

Deferred Income Annuity

Last update October 10, 2016



Company	United Of Omaha
Product/Type	Deferred Income Protector
Ratings	A+ Best AA- Standard & Poors A1 Moody's 92 Comdex
Issue Ages	40-75 NQ and QLAC 40-68 Q
Minimum Purchase	\$5,000 NQ & Q, \$2,000 subsequent
Maximum Purchase	\$1,000,000 without prior approval
States Not Approved	NY
Payout Options	Life only, Life with Period Certain, Life with Installment Refund, Life with Cash Refund QLAC- Life Only, Life w/Cash Refund (and joint)
Payment Increase Option	1% to 3%
Maximum / Minimum Deferral Period	Minimum: 2 years Maximum: 40 years
Income Start Date	Accelerate start date by up to 5 years provided it is no sooner than 2 years after the latest premium. Or, defer for up to 5 years.
Death Prior to Income Start Date	Life only: none All other payment options: Return of premium
Withdrawal Features	NQ funds only Accelerate six monthly payments into a single payment. Can be requested up to two times.
Remarks	Flexible Premium: additional deposits may be made up to 2 years before income start date *QLAC Premium is limited to the lesser of 125K or 25% of aggregated IRA account values **QLAC funds must begin by the earlier of 40 yrs or the 1st day of the month following the owner reaching age 85

• Please check for variations in commission rates for older ages/higher premiums.

• Features subject to current contract terms at time of sale.

• Products and programs offered through Tellus are not approved for use in all states.

• For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public

• Information is subject to change without notice.

Access to products and carriers available through Tellus

Q = Qualified

NQ = Non-qualified