

Deferred Income Annuity

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

Company	AIG Annuities	Lincoln National	Principal	Symetra	United Of Omaha
Product/Type	Am. Path. Deferred Income Annuity	Deferred Income Solutions	Deferred Income Annuity	Freedom Income	Deferred Income Protector
Ratings	A Best A+ Standard & Poors A2 Moody's 81 Comdex	A+ Best AA- Standard & Poors A1 Moody's 90 Comdex	A+ Best A+ Standard & Poors A1 Moody's 90 Comdex	A Best A Standard & Poors A3 Moody's 77 Comdex	A+ Best AA- Standard & Poors A1 Moody's 92 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	0-93 NQ, 0-68 Q 0-82 for Qualified Longevity Annuity Contracts	0-90 NQ & Q	40-75 NQ and QLAC 40-68 Q
Minimum Purchase	\$20,000 NQ & Q	\$10,000 NQ & Q, \$100 subsequent	\$10,000 NQ & Q, \$2,000 subsequent	\$5,000 NQ & Q	\$5,000 NQ & Q, \$2,000 subsequent
Maximum Purchase	\$1,000,000 without prior approval*	\$1,000,000 without prior approval*	\$2,000,000 without prior approval*	\$1,000,000 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 QLAC - Approved in all states	CT	NY
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, Period Certain Only, Life with Installment Refund, Life with 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)
Payment Increase Option	1% to 5%	1% to 4%	a) 1% to 5%- not w QLAC b) Consumer Price Index (CPI-U)- not w QLAC	Up to 6.5%	1% to 3%
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: 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	Minimum: 2 years Maximum: 40 years
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 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.	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	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.	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	Life only: none All other payment options: Return 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 four times.	Not available	NQ funds only Accelerate six monthly payments into a single payment. Can be requested up to two times.
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 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		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.

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Q = Qualified

NQ = Non-qualified