

Lifetime Income Riders

Last Updated: May 22, 2017

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			1.15% 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. 6.50% simple interest for the first 10 contract years.*			a) 20% premium bonus Plus b) 50% interest bonus will be added to any fixed or indexed interest earned until lifetime withdrawals begin.			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><tr><th></th><th>Single</th><th>Joint*</th></tr><tr><td>60-64</td><td>3.75%</td><td>3.25%</td></tr><tr><td>65-71</td><td>5.00%</td><td>4.50%</td></tr><tr><td>72+</td><td>5.50%</td><td>5.00%</td></tr></table>				Single	Joint*	60-64	3.75%	3.25%	65-71	5.00%	4.50%	72+	5.50%	5.00%	PIV can only be accessed after 10 contract years. <table><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></table>			60-69	5.00%	4.50%	70-79	5.50%	5.00%	80-100	6.00%	5.50%	<table><tr><th colspan="3">Option 1</th><th>Annual increase</th></tr><tr><th>Age</th><th>Single</th><th>Joint</th><th>%</th></tr><tr><td>50 or less</td><td>3.40%</td><td>2.90%</td><td>0.20%</td></tr><tr><td>55</td><td>3.90%</td><td>3.40%</td><td>0.25%</td></tr><tr><td>60</td><td>4.40%</td><td>3.90%</td><td>0.30%</td></tr><tr><td>65</td><td>4.90%</td><td>4.40%</td><td>0.35%</td></tr><tr><td>70</td><td>5.40%</td><td>4.90%</td><td>0.40%</td></tr><tr><td>75</td><td>5.90%</td><td>5.40%</td><td>0.45%</td></tr><tr><td>80</td><td>6.40%</td><td>5.90%</td><td>0.50%</td></tr></table>			Option 1			Annual increase	Age	Single	Joint	%	50 or less	3.40%	2.90%	0.20%	55	3.90%	3.40%	0.25%	60	4.40%	3.90%	0.30%	65	4.90%	4.40%	0.35%	70	5.40%	4.90%	0.40%	75	5.90%	5.40%	0.45%	80	6.40%	5.90%	0.50%
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Joint is available on Q and NQ funds.			Add 0.10% to each additional age at issue. Example: 56 issue age starts at 4.20%; 57 at 4.30%. Option 2: Payment can increase each year if the selected allocations were positive in prior year. Payout percentages start .80bps lower																																																															
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. 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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Company	Allianz Preferred							American National					
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: 0.60% / Option 2: 0.30% both based on Income Base deducted from Annuity Value.		
Accumulation Phase	5% 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: 7.00% compound roll up for up to 10 years. Option 2: 4.00% compound roll up PLUS index credits for up to 10 years.		
Payout Phase	Option 1		Option 2		Option 1			Annual increase %	Single			Joint	
		Single	Joint	Single	Joint	Age	Single	Joint		50	3.50%	2.50%	
	50-59	4.00%	3.50%	3.00%	2.50%	54 or less	3.60%	2.90%	0.25%	55	4.00%	3.00%	
	60-69	4.50%	4.00%	3.50%	3.00%	55-59	4.10%	3.60%	0.30%	60	4.50%	3.50%	
	70-79	5.00%	4.50%	4.00%	3.50%	60-64	4.60%	4.10%	0.35%	65	5.00%	4.00%	
	80-100	5.50%	5.00%	4.50%	4.00%	65-69	5.10%	4.60%	0.40%	70	5.50%	4.50%	
	Option 1: very small chance of income amount increasing					70-74	5.60%	5.10%	0.45%	75	6.00%	5.00%	
	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.					75-79	6.10%	5.60%	0.50%	80	6.50%	5.50%	
	Option 3: May increase based on CPI. Call for details					80	6.60%	6.10%	0.55%	85	7.00%	6.00%	
	Joint is available on Q and NQ funds.					Option 2: Payout percentages start 1.00% lower. Offers the potential for income payment increases.				Add 0.10% to each additional age up to age 90. Example: age 66 receives 5.10% / age 79 receives 6.40%.			
Income Amount Variation	Depends on whether option 1, 2, or 3 is selected.					Depends on whether option 1 or 2 was selected.					Income amount may increase if the income base increases compared to the previous year.		
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.					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		

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Company	Athene				Global Atlantic							
Name	Enhanced Benefits Rider				Ascent Income Rider				Guaranteed Lifetime Income Benefit			
Product Availability	Benefit 10, Benefit 10 Pro, Benefit 10 Select				Ascent Pro 7, Ascent Pro 10, Ascent 10 Bonus 2.0				Income Bonus 115			
States Not Approved	NY				NY				NY			
Issue Age	30-78 Varies by state				Min Age: 35 Min age to begin withdrawals: 50				0-85			
Rider Cost	1.40% of Benefit Base (1.0% in MN)				1.00% of benefit base				0.95% of Contract Value as of the prior contract anniversary deducted monthly from Contract Value			
Accumulation Phase	7% simple interest for the first 10 years of deferral. 5% simple interest for years 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 Years 1-10: 10% simple; Years 11-20: 5% simple Option 2: Guaranteed Growth + Interest Credits Years 1-10: 8% Years 11-20: 4% / Par Rate 200% (n/a Pro 7)				6.00% compound roll up for the first 10 years of deferral			
Payout Phase	Option 1		Option 2		Percentages. Joint i							
	Single	Joint	Single	Joint	Level		#REF!	Single Level		Joint Level		
	50-54	2.75%	2.25%	1.25%	0.75%	ages 50-	3.60%	ages 50-55	59-70	4.00%	3.00%	
	55-59	3.00%	2.50%	1.50%	1.00%	age 56	3.70%	age 56	71-80	5.00%	4.00%	
	60-64	3.50%	2.75%	2.00%	1.50%	age 60	4.10%	age 60	81+	6.00%	5.00%	
	65-69	4.00%	3.25%	2.50%	2.00%	age 65	4.60%	age 65				
	70-74	4.50%	3.75%	3.00%	2.50%	age 70	5.10%	age 70				
	75-79	4.75%	4.25%	3.25%	2.75%	age 75	5.60%	age 75				
	80-84	5.25%	4.75%	3.75%	3.25%	age 80	6.10%	age 80				
	85-89	5.50%	5.00%	4.00%	3.50%	age 85	6.60%	age 85				
Option 1: Level Payments				Add 0.10% to each additional age for ages 56-90.				*2% annual cost of living increases begin on the 2nd anniversary for				
Option 2: Payments increase by 3% each year. Call for details				INCOME BASE BONUS:				activation for the benefit and end once the contract value is depleted				
Option 3: May increase based on CPI. Call for details												
Income Amount Variation	Depends on whether option 1, 2, or 3 is selected				Ascent Pro 7: Option 1 - 5.00% / Option 2 - 0.00%				No			
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.				Yes. It can be stopped and started at any time. Does not need to wait until next anniversary in order to restart.			
Death Benefit	Scheduled payments of full Benefit Base or 70% of Benefit Base in lump sum				Accumulation Value				Contract Value in a lump sum or in a stream of payments over time. Increased Death Benefit Guarantee Rider available (not in OR and V)			
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.				Income can start in 1st year as long as annuitant is 59 1/2 Joint will be based on the age of the youngest annuitant Single or Joint must be elected at time of issue. Joint must be spouse Joint is available on Q and NQ funds.			

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Name	Guaranteed Lifetime Income Benefit				Guaranteed Lifetime Income Benefit		Guaranteed Lifetime Income Benefit																																																																																		
Product Availability	Income 125+				Income 150+		ForeSpending Select																																																																																		
States Not Approved	NY				NY		AL, CO, DE, HI, IN, IA, LA, MD,MA, MN,MS, NV,NH, NJ, NY, OH, OK, OR, PA, Tx, VT, VA, WA																																																																																		
Issue Age	0-85				55-80		55-80																																																																																		
Rider Cost	0.55% of Contract Value as of the prior contract anniversary deducted monthly from Contract Value				0.95% of Contract Value as of the prior contract anniversary deducted monthly from Contract Value		0.95% of the Income Base deducted annually from contract value.																																																																																		
Accumulation Phase	5.00% compound roll up for the first 10 years of deferral				<table><tr><th></th><th>Time Frame</th><th>Amount</th></tr><tr><td>Boost #1</td><td>Day 1</td><td>20% of premium</td></tr><tr><td>Boost #2</td><td>Start of 3rd year</td><td>15% of premium</td></tr><tr><td>Boost #3</td><td>Start of 5th year</td><td>15% of premium</td></tr><tr><td>Boost #4</td><td>Start of 10th year</td><td>150% of interest earned in yrs 1-9</td></tr></table>			Time Frame	Amount	Boost #1	Day 1	20% of premium	Boost #2	Start of 3rd year	15% of premium	Boost #3	Start of 5th year	15% of premium	Boost #4	Start of 10th year	150% of interest earned in yrs 1-9	5.00% annual compound rollover for 10 years, or until age 85.																																																																			
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Payout Phase	<table><tr><th></th><th>Single Level</th><th>Joint Level</th></tr><tr><td>59-75</td><td>3.90%</td><td>2.90%</td></tr><tr><td>76+</td><td>4.90%</td><td>3.90%</td></tr></table> <table><tr><th></th><th>Single Increasing</th><th>Joint Increasing</th></tr><tr><td>59-75</td><td>2.90%</td><td>1.90%</td></tr><tr><td>76+</td><td>3.90%</td><td>2.90%</td></tr></table>					Single Level	Joint Level	59-75	3.90%	2.90%	76+	4.90%	3.90%		Single Increasing	Joint Increasing	59-75	2.90%	1.90%	76+	3.90%	2.90%	<table><tr><th></th><th>Single</th><th>Joint</th></tr><tr><td>55</td><td>3.75%</td><td>3.25%</td></tr><tr><td>56</td><td>3.80%</td><td>3.30%</td></tr><tr><td>58</td><td>3.90%</td><td>3.40%</td></tr><tr><td>60</td><td>4.00%</td><td>3.50%</td></tr><tr><td>65</td><td>4.50%</td><td>4.00%</td></tr><tr><td>#REF!</td><td>#REF!</td><td>#REF!</td></tr><tr><td>75</td><td>5.50%</td><td>5.00%</td></tr><tr><td>#REF!</td><td>#REF!</td><td>#REF!</td></tr><tr><td>85</td><td>6.50%</td><td>6.00%</td></tr><tr><td>90+</td><td>7.50%</td><td>7.00%</td></tr></table> <p>Add 0.10% to each additional age from 60-85. Add 0.20% from 85-90. Example: age 66 receives 4.90% / age 87 receives 7.20%.</p>			Single	Joint	55	3.75%	3.25%	56	3.80%	3.30%	58	3.90%	3.40%	60	4.00%	3.50%	65	4.50%	4.00%	#REF!	#REF!	#REF!	75	5.50%	5.00%	#REF!	#REF!	#REF!	85	6.50%	6.00%	90+	7.50%	7.00%	<table><tr><th></th><th colspan="2">Bonus Option</th><th colspan="2">Non-Bonus Option</th></tr><tr><th></th><th>Single</th><th>Joint</th><th>Single</th><th>Joint</th></tr><tr><td>60-69</td><td>4.00%</td><td>3.50%</td><td>4.50%</td><td>4.00%</td></tr><tr><td>70-79</td><td>5.00%</td><td>4.50%</td><td>5.50%</td><td>5.00%</td></tr><tr><td>80-89</td><td>6.00%</td><td>5.50%</td><td>6.50%</td><td>6.00%</td></tr><tr><td>90+</td><td>7.50%</td><td>7.00%</td><td>8.00%</td><td>7.50%</td></tr></table>			Bonus Option		Non-Bonus Option			Single	Joint	Single	Joint	60-69	4.00%	3.50%	4.50%	4.00%	70-79	5.00%	4.50%	5.50%	5.00%	80-89	6.00%	5.50%	6.50%	6.00%	90+	7.50%	7.00%	8.00%	7.50%
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Income Amount Variation	No				No		Only if the Contract Value becomes greater than the Income Base.																																																																																		
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Death Benefit	Contract Value in a lump sum or in a stream of payments over time. Increased Death Benefit Guarantee Rider available (not in OR and V)				Contract Value in a lump sum or in a stream of payments over time.		Contract Value																																																																																		
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Company	Great American									
Name	IncomeSecure			IncomeSustainer Plus			Simple Income Option			
Product Availability	American Legend III, American Valor 10, Safe Outlook, Safe Return			American Legend III, American Valor 10, Safe Outlook, Safe Return			American Custom 10			
States Not Approved	NY			NY			NY			
Issue Age	40-85 / minimum deposit - 25,000			50-85 / minimum deposit 25,000			40-85 / minimum deposit 25,000			
Rider Cost	0.95% of income base deducted from account value.			1.35% of income base deducted from account value			1.05% of income base deducted from account value			
Accumulation Phase	7% annual simple roll up for 10 years. The 9% 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.			Income Base & Death Benefit Base: 6% simple rollover for 12 years. 6% is based on total 1st year deposits, including any applicable bonus. If account value is greater than income base, client has the option to restart a new 12-year income rollup. Rider charge may increase if this option is selected.			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.			
Payout Phase	<div>SingleJoint</div> <div>554.00%3.00%</div> <div>604.50%3.50%</div> <div>655.00%4.00%</div> <div>705.50%4.50%</div> <div>756.00%5.00%</div> <div>806.50%5.50%</div> <div>857.00%6.00%</div> <div>90+7.50%6.50%</div> <div>Add 0.10% to each additional age up to age 90. Example: age 66 receives 5.10% / age 79 receives 6.40%.</div>			<div>SingleJoint</div> <div>554.00%3.00%</div> <div>604.50%3.50%</div> <div>655.00%4.00%</div> <div>705.50%4.50%</div> <div>756.00%5.00%</div> <div>806.50%5.50%</div> <div>857.00%6.00%</div> <div>90+7.50%6.50%</div> <div>Add 0.10% to each additional age up to age 90. Example: age 66 receives 5.10% / age 79 receives 6.40%.</div>			<div>SingleJoint</div> <div>554.00%3.00%</div> <div>604.50%3.50%</div> <div>655.00%4.00%</div> <div>705.50%4.50%</div> <div>756.00%5.00%</div> <div>806.50%5.50%</div> <div>857.00%6.00%</div> <div>90+7.50%6.50%</div> <div><div>Income % Enhancement</div><div>10.50%0.40%0.30%0.20%0.10%</div></div> <div>Client will receive an income % enhancement if they begin payments during the first five contract years</div>			
	Income Amount Variation	Only if the account value becomes Greater than the income base.			Only if the account value becomes greater than the income base.			Only if the account value becomes greater than the income base.		
	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.			Yes. It can be stopped and started at any time. Does not need to wait until next anniversary in order to restart.		
	Death Benefit	Account Value			Less than 5 years: Account Value. At least 5 years: Death Benefit Base. See remarks.			Account Value		
	Remarks	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.			Same remarks as Income Secure. Death Benefit: Lump Sum = Average of death benefit base and account value. Ex: DBB of \$150K and AV of \$100K = \$125K lump sum. Annuitization = 100% of death benefit base.			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		

Single	Joint	Income % Enhancement	
55	4.00%		
60	4.50%		
65	5.00%		
70	5.50%	1	0.50%
75	6.00%	2	0.40%
80	6.50%	3	0.30%
85	7.00%	4	0.20%
90+	7.50%	5	0.10%

Client will receive an income % enhancement if they begin payments during the first five contract years

Lifetime Income Riders

Last Updated: May 22, 2017

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Company	Great American	Integrity	Lincoln National																																																																																															
Name	Stacked Income Option	Guaranteed Lifetime Withdrawal Benefit	Lincoln Lifetime Income Edge																																																																																															
Product Availability	American Custom 10	Indextra	New Directions, OptiChoice, OptiPoint, OptiBlend																																																																																															
States Not Approved	NY	ME, NH, NY, VA	NY and WA (NJ only on New Directions and OptiChoice)																																																																																															
Issue Age	40-85 / minimum deposit 25,000	45-80	35-85 / minimum deposit 25,000																																																																																															
Rider Cost	1.35% of income base deducted from account value	0.95% of the benefit base deducted annually from account value	0.95% of the Income Base. Cost of rider is guaranteed for 5 years																																																																																															
Accumulation Phase	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. <table><tr><th>Age of younger covered person</th><th>Roll-up %</th></tr><tr><td>45 - 60</td><td>7%</td></tr><tr><td>61 - 74</td><td>8%</td></tr><tr><td>75 - 90</td><td>9%</td></tr></table>	Age of younger covered person	Roll-up %	45 - 60	7%	61 - 74	8%	75 - 90	9%	5.00% annual compound enhancement for the earlier of age 85 or 10 years.																																																																																							
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Payout Phase	<table><tr><th></th><th>Single</th><th>Joint</th></tr><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></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><tr><th></th><th>Single</th><th>Joint</th></tr><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></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%	<table><tr><th></th><th>Single</th><th>Joint</th><th>Income Bonus Rate Factor*</th></tr><tr><td>50-54</td><td>3.50%</td><td>3.00%</td><td>OptiChoice, OptiBlend and New Directions</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>OptiPoint</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. The</td></tr><tr><td>90-94</td><td>7.50%</td><td>7.00%</td><td>bonus factor is determined</td></tr><tr><td>95-99</td><td>8.00%</td><td>7.50%</td><td>when the first withdrawal or income withdrawal is taken.</td></tr></table>		Single	Joint	Income Bonus Rate Factor*	50-54	3.50%	3.00%	OptiChoice, OptiBlend and New Directions	55-59	4.00%	3.50%	5-Yrs: 0.75% / 10-Yrs: 1.25%	60-64	4.50%	4.00%	OptiPoint	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. The	90-94	7.50%	7.00%	bonus factor is determined	95-99	8.00%	7.50%	when the first withdrawal or income withdrawal is taken.
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Income Amount Variation	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.	If the Accumulation value is higher than the previous Income Base. If that occurs the following may happen: 1) lifetime benefit factor could increase if client is in a new age band. 2) Rider cost may increase if after 5th year.																																																																																															
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.	No	Yes. It can be stopped and started at any time. Does not need to wait until next anniversary in order to restart.																																																																																															
Death Benefit	Account Value	Account Value	Account Value																																																																																															
Remarks	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.	Income can start in 1st year. Single or Joint must be elected at time of issue and it is irrevocable Joint must be spouse. Nursing Home Enhancement not available in CA, CT, HI, UT, WA Joint is available on Q and NQ funds.																																																																																															

Lifetime Income Riders

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Company	North American																																													
Name	Benefit Rider		Benefit Rider		Income Pay Plus																																									
Product Availability	Benefit Solutions 10		Benefit Solutions II		Retire Choice, Performance Choice (N/A on Performance Choice Plus)																																									
States Not Approved	DE, IL, NY, OH		ONLY APPROVED IN: AK, MN, MO, OR, PA, UT, VA, WA		AK, CT, DE, MN, MO, NV, OR, PA, WA																																									
Issue Age	40-79		40-85		minimum issue age 40 max varies by state/product																																									
Rider Cost	1.20% of Benefit Base deducted from Accumulation Value		1.20% of Benefit Base deducted from Accumulation Value		1.05% of GLWB value deducted from accumulation value																																									
Accumulation Phase	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		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																																									
Payout Phase	The personalized Lifetime Payment Amounts (LPAs) are based on the client's Benefit Base, age at issue, years of deferral until they begin payments, and election of single or joint LPAs. Calculated payment amount is listed on Benefit Statement		The personalized Lifetime Payment Amounts (LPAs) are based on the client's Benefit Base, age at issue, years of deferral until they begin payments, and election of single or joint LPAs. Calculated payment amount is listed on Benefit Statement		<table><thead><tr><th></th><th colspan="2">Level LPA</th><th colspan="2">Increasing LPA</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>4.20%</td><td>3.70%</td><td>3.20%</td><td>2.70%</td></tr><tr><td>60-64</td><td>4.70%</td><td>4.20%</td><td>3.70%</td><td>3.20%</td></tr><tr><td>65-69</td><td>5.20%</td><td>4.70%</td><td>4.20%</td><td>3.70%</td></tr><tr><td>70-74</td><td>5.70%</td><td>5.20%</td><td>4.70%</td><td>4.20%</td></tr><tr><td>75-79</td><td>6.20%</td><td>5.70%</td><td>5.20%</td><td>4.70%</td></tr><tr><td>80+</td><td>6.70%</td><td>6.20%</td><td>5.70%</td><td>5.20%</td></tr></tbody></table> Level LPA: Level Payments Increasing LPA: 2% annual increase - rate subject to change			Level LPA		Increasing LPA			Single	Joint	Single	Joint	50-59	4.20%	3.70%	3.20%	2.70%	60-64	4.70%	4.20%	3.70%	3.20%	65-69	5.20%	4.70%	4.20%	3.70%	70-74	5.70%	5.20%	4.70%	4.20%	75-79	6.20%	5.70%	5.20%	4.70%	80+	6.70%	6.20%	5.70%	5.20%
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80+	6.70%	6.20%	5.70%	5.20%																																										
Income Amount Variation	No		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?	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.		Yes. It can be stopped and started at any time.																																									
Death Benefit	If income has not started, beneficiaries can receive lump sum of Accumulation Value or scheduled payments of Benefit Base		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 client is 50 or over)		Income can start in 1st year (as long as client is 50 or over) Death Benefit of 5 yr payments available after 2nd year Death Benefit Base capped at 250% No Nursing Home Multiplier available		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

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Company	North American			Protective			VOYA Financial		
Name	Income Pay			SecurePay SE			Minimum Guaranteed Withdrawal Benefit		
Product Availability	Retire Choice Performance Choice			Indexed Annuity II			WealthBuilder Plus		
States Not Approved	Only approved in PA			CT, DE, NY			DE, NJ, NY, OR		
Issue Age	Minimum issue age 40, max varies by state/product			55-85			50-80		
Rider Cost	0.95% of GLWB valued deducted from accumulation value			0.85% of the Benefit Base deducted from Contract Value			0.85% of Guaranteed Withdrawal Base (MGWB)		
Accumulation Phase	5.75% for the first 10 contract years Optional Income Multiplier (x2) feature additional 0.10% charge multiplier not approved in PA GLWB Value does not include any premium bonus included on base contract			7.00% simple interest for up to 10 years.			2% Guaranteed Rollp Rate plus the Contract Credits Rollup Rate for first 10 years of deferral		
Payout Phase	Age	Single	Joint	Age	Single	Joint	Maximum Annual Withdrawal (MAW)		
	50-54	4.00%	3.50%	60-64	4.50%	4.00%	Age	Single	Joint
	55-59	4.00%	3.50%	65-69	5.00%	4.50%	50-64	4.0%	3.5%
	60-64	4.50%	4.00%	70-74	5.50%	5.00%	65-74	5.0%	4.5%
	65-69	5.00%	4.50%	75-79	6.00%	5.50%	75-84	6.0%	5.5%
	70-74	5.50%	5.00%	80-84	6.50%	6.00%	85+	7.0%	6.5%
	75-79	6.00%	5.50%	85+	7.00%	6.50%			
	80+%	6.50%	6.00%						
				Joint is available on Q and NQ funds.			Joint is available on Q and NQ funds.		
Income Amount Variation	LPA reserve is not available with Income Pay			Income amount will increase only if the Accumulation value is greater than GMWB value.			Only if the Accumulation Value becomes greater than the Guaranteed Withdrawal Base.		
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. 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.		
Death Benefit	Accumulation Value minus withdrawals			Accumulation Value			Greater of Accumulation Value or Minimum Guaranteed Contract Value		
Remarks	Income can only start after the 1st year. Joint is available on Q and NQ funds. Nursing Home Multiplier: income doubles if confined to a qualifying nursing home center for more than 90 consecutive days, after 2nd contract year, after age 50			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		