



Lifetime Income Riders - Annuity

Verify rider features before submitting application

		AIG																																																																																															
Rider Name	Lifetime Income Choice		Assured Edge Income Achiever		Assured Edge Income Builder - NY																																																																																												
Product Available	Power 7 or 10 Protector Plus Income		Assured Edge Income Achiever / Not an FIA, this		Assured Edge Income Builder / Not an FIA, this is																																																																																												
Age / Premium	50		50-80 / \$25,000		50-80 / \$25,000																																																																																												
States not approved	NY, WA		NY, WA		ONLY approved in New York																																																																																												
Annual Rider Fee	1.10% of the Income Base. Fee is deducted from contract value on each contract anniversary.		0.95% of contract value deducted annually.		none																																																																																												
Adding / Cancelling	Rider is built into the product / can cancel after 5 years		Rider is built into the product / Can cancel after 5 years		Rider is built into the product / Cannot be cancelled																																																																																												
Earliest Income Start	At any time provided that client is at least age 50 Can request to start at any time		60 days after contract issue		Can start in first year																																																																																												
Single / Joint Payout	Must be elected at issue, but client can change to address life events: marriage, divorce, or death. Must be spouse, and primary beneficiary.		Must be elected at issue. Client will have a one time opportunity to change. Must be spouse. List spouse as primary beneficiary.																																																																																														
Confinment / ADL Income Enhancement	n/a		n/a		n/a																																																																																												
Upon Death	<ul style="list-style-type: none"> • Before Income Starts: 1) single Life elected: bene spouse can take DB or continue with contract and take single life withdrawals based on surviving's age 2) Joint Life elected: spouse can take DB or receive the joint income amount. • After Income Starts: 1) Single: spouse will receive DB; 2) Joint: spouse can receive DB or continue with joint income. 																																																																																																
Growth Phase	Roll-up: 6.50% simple until client turns on the income phase.		GLIA = guaranteed lifetime income amount GLIA is set at the end of the eligible premium period of 60 days after contract issue, and equals total eligible premiums multiplied by an income percentage based on client's age at issue. For each year year client waits to turn on income, income will increase by the income credit of 6.0%.		GLIA = guaranteed lifetime income amount The GLIA will be calculated based on the contract value and income percentage on income election date. The income percentage will increase by 0.20% each contract anniversary for 15 years or until lifetime withdrawals begin.																																																																																												
Income Phase	Level Income <table border="1"> <thead> <tr> <th></th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>50 to 59</td> <td>3.75%</td> <td>3.35%</td> </tr> <tr> <td>60 to 64</td> <td>4.25%</td> <td>3.85%</td> </tr> <tr> <td>65 to 71</td> <td>5.50%</td> <td>5.10%</td> </tr> <tr> <td>72+</td> <td>6.25%</td> <td>5.85%</td> </tr> </tbody> </table> OR Max Income: MAWP: payout client will receive while account value is great than 0 PIPP: payout client will receive after account value is 0 <table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Single</th> <th colspan="2">Joint</th> </tr> <tr> <th>MAWP</th> <th>PIPP</th> <th>MAWP</th> <th>PIPP</th> </tr> </thead> <tbody> <tr> <td>50 to 59</td> <td>4.25%</td> <td>3.25%</td> <td>3.85%</td> <td>2.85%</td> </tr> <tr> <td>60 to 64</td> <td>5.25%</td> <td>3.25%</td> <td>4.85%</td> <td>2.85%</td> </tr> <tr> <td>65 to 71</td> <td>7.00%</td> <td>4.00%</td> <td>6.60%</td> <td>3.60%</td> </tr> <tr> <td>72+</td> <td>8.00%</td> <td>4.00%</td> <td>7.60%</td> <td>3.60%</td> </tr> </tbody> </table>			Single	Joint	50 to 59	3.75%	3.35%	60 to 64	4.25%	3.85%	65 to 71	5.50%	5.10%	72+	6.25%	5.85%		Single		Joint		MAWP	PIPP	MAWP	PIPP	50 to 59	4.25%	3.25%	3.85%	2.85%	60 to 64	5.25%	3.25%	4.85%	2.85%	65 to 71	7.00%	4.00%	6.60%	3.60%	72+	8.00%	4.00%	7.60%	3.60%	Example: 68-year old at issue, waiting 5 years to turn income <table border="1"> <thead> <tr> <th>Premium</th> <th>Single %</th> <th>Initial GLIA</th> </tr> </thead> <tbody> <tr> <td>\$100,000</td> <td>6.15%</td> <td>\$6,150</td> </tr> </tbody> </table> The \$5,850 will increase by 6.0% for each year client waits to turn on income (6.0% of \$5,850 = \$351.00) If client waits 5 years, the income at age 73 will be \$7,605 (Initial GLIA of \$5,850 + \$1,755, which is the \$351.00 times 5 years) Once income phase begins, income amount will remain the same initial income pe <table border="1"> <thead> <tr> <th>Age at issue</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>50</td> <td>4.50%</td> <td>4.00%</td> </tr> <tr> <td>55</td> <td>5.00%</td> <td>4.50%</td> </tr> <tr> <td>60</td> <td>5.50%</td> <td>5.00%</td> </tr> <tr> <td>65</td> <td>6.00%</td> <td>5.50%</td> </tr> <tr> <td>70</td> <td>6.25%</td> <td>5.75%</td> </tr> <tr> <td>75</td> <td>6.50%</td> <td>6.00%</td> </tr> <tr> <td>80</td> <td>6.75%</td> <td>6.25%</td> </tr> </tbody> </table> Add 0.10% to each additional age up to age 65. Add 0.05% from 66 to 80		Premium	Single %	Initial GLIA	\$100,000	6.15%	\$6,150	Age at issue	Single	Joint	50	4.50%	4.00%	55	5.00%	4.50%	60	5.50%	5.00%	65	6.00%	5.50%	70	6.25%	5.75%	75	6.50%	6.00%	80	6.75%	6.25%	Example: 68-year old at issue, waiting 4 years to turn income <table border="1"> <thead> <tr> <th>Initial inc. percentage</th> <th>Income % increase</th> <th>Deferral years</th> <th>Income % at election</th> </tr> </thead> <tbody> <tr> <td>6.05%</td> <td>(0.20% X</td> <td>4)</td> <td>6.85%</td> </tr> </tbody> </table> GLIA is determined by multiplying the contract value by the applicable income percentage on the date client elects to begin lifetime income <table border="1"> <thead> <tr> <th>Contract Value</th> <th>X</th> <th>Income % at election</th> <th>=</th> <th>GLIA</th> </tr> </thead> <tbody> <tr> <td>\$100,000</td> <td></td> <td>6.85%</td> <td></td> <td>\$6,850</td> </tr> </tbody> </table>	Initial inc. percentage	Income % increase	Deferral years	Income % at election	6.05%	(0.20% X	4)	6.85%	Contract Value	X	Income % at election	=	GLIA	\$100,000		6.85%		\$6,850
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Remarks	On each contract anniversary, rider automatically locks in the greater of: 1. Contract Value; or 2. Income Base																																																																																																

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Rider Name	Lifetime Income Builder	Protected Income Value	Bonus Control Benefit																																																												
Product Available	Power Index Premier NY	222	ABC, Allianz Benefit Control																																																												
Age / Premium	50-80 / \$25,000	0-80	0-80																																																												
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Adding / Cancelling	Optional rider	Rider is built into the product	Rider is built into the product																																																												
Earliest Income Start	Can start in first year	after 10 years (must be at least 60) Only during contract anniversary. Allianz must receive notice 21 days before it.	Can start immediately (must be at least 50) Election must be made during each monthly anniversary																																																												
Single / Joint Payout		This is elected when you decide to turn on the income Must be spouse. List spouse as primary beneficiary.	This is elected when you decide to turn on the income Must be spouse. List spouse as primary beneficiary.																																																												
Confinment / ADL Income Enhancement	n/a	Income Multiplier Benefit: double annual income if confined in an eligible nursing home, assisted living, hospital, or unable to perform 2 of ADLs, for 90 of 120 consecutive days following first contract anniversary.	Income Multiplier Benefit: double annual income if confined in an eligible nursing home, assisted living, hospital, or unable to perform 2 of ADLs, for 90 of 120 consecutive days following fifth contract anniversary.																																																												
Upon Death		<ul style="list-style-type: none"> Before Income Start Date: spouse may continue the contract and later start single lifetime withdrawals based on her life only. After Income Start Date: 1) Single Life: bene spouse will receive DB, and cannot continue with the contract. 2) Joint Life: spouse has the option to take DB or continue with the payments for their lifetime. 	<ul style="list-style-type: none"> Before Income Start Date: spouse may continue the contract and later start single lifetime withdrawals based on her life only. After Income Start Date: 1) Single Life: bene spouse will receive DB, and cannot continue with the contract. 2) Joint Life: spouse has the option to take DB or continue with the payments for their lifetime. 																																																												
Growth Phase	It will use the greater of these 2 values: <ul style="list-style-type: none"> Minimum Accumulation Value (MAV): 100% of premium accumulated at a guaranteed rate of 1.00% per year, OR Contract Value; premium and any interest earned from index accounts Guaranteed step-up of index annuity to the greater of contract value or MAV on the 7th contract anniversary and every year thereafter.	Two ways to receive a bonus credited to the Protected Income Value (PIV) 1) 35% premium bonus on premiums in the first 18 months 2) 50% interest bonus on interest earned from allocations For example, if allocations earn 3%, PIV is credited 4.5%	18% bonus on premiums (1st 18 months.) Next, choose between (i) Accelerated PIV interest bonus 250% interest bonus to PIV & 50% accumulation value interest factor Ex. of a 4% return: PIV gets 10% (4% * 2.5) and AV gets 2% (4% * 0.5) (ii) Balanced PIV interest bonus 150% interest bonus to PIV & 100% accumulation value interest factor																																																												
Income Phase	<table border="1"> <thead> <tr> <th>Issue Age</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr><td>50</td><td>3.65%</td><td>3.15%</td></tr> <tr><td>55</td><td>4.15%</td><td>4.65%</td></tr> <tr><td>60</td><td>4.65%</td><td>4.15%</td></tr> <tr><td>65</td><td>5.15%</td><td>4.65%</td></tr> <tr><td>70</td><td>5.40%</td><td>4.90%</td></tr> <tr><td>75</td><td>5.65%</td><td>5.15%</td></tr> <tr><td>80</td><td>5.90%</td><td>5.40%</td></tr> </tbody> </table> <p>Initial income percentage is based on client's age at i percentage increases by 0.15% each year that incorp up to 15 years. Example below:</p> <table border="1"> <tbody> <tr> <td>Initial Income Percentage, issue age 65</td> <td>5.15%</td> </tr> <tr> <td>Income percentage increase, 10-yr deferral</td> <td>1.50% (0.15 x 10)</td> </tr> <tr> <td>Income percentage at activation, age 75</td> <td>6.65%</td> </tr> </tbody> </table>	Issue Age	Single	Joint	50	3.65%	3.15%	55	4.15%	4.65%	60	4.65%	4.15%	65	5.15%	4.65%	70	5.40%	4.90%	75	5.65%	5.15%	80	5.90%	5.40%	Initial Income Percentage, issue age 65	5.15%	Income percentage increase, 10-yr deferral	1.50% (0.15 x 10)	Income percentage at activation, age 75	6.65%	<table border="1"> <thead> <tr> <th></th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr><td>60 to 69</td><td>4.50%</td><td>4.00%</td></tr> <tr><td>70 to 79</td><td>5.00%</td><td>4.50%</td></tr> <tr><td>80+</td><td>5.50%</td><td>5.00%</td></tr> </tbody> </table> <p>Increasing Income Annual payment amount will increase following any years there is fixed and/or indexed interest credited and will receive 150 interest bonus</p> <p>Death Benefit Client has two options: (i) lump sum of the accumulation value, or (ii) Protected Income Value may be taken as annuity payments over a period of at least five years. In AK, IL, NJ, NC, OH, PA, TX, UT, and WA, the PIV Death Benefit limit is the greater of 125% of the cash surrender value, or the total premium credited at 10% interest per year, but not exceeding 250% of the total premium</p>		Single	Joint	60 to 69	4.50%	4.00%	70 to 79	5.00%	4.50%	80+	5.50%	5.00%	<table border="1"> <thead> <tr> <th></th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr><td>50-54</td><td>3.00%</td><td>2.50%</td></tr> <tr><td>55-59</td><td>3.50%</td><td>3.00%</td></tr> <tr><td>60-69</td><td>4.00%</td><td>3.50%</td></tr> <tr><td>70-79</td><td>4.50%</td><td>4.00%</td></tr> <tr><td>80+</td><td>5.00%</td><td>4.50%</td></tr> </tbody> </table> <p>Increasing Income Annual payment amount will increase following any years there is fixed and/or indexed interest credited and will receive 150 interest bonus</p> <p>Death Benefit Client has two options: (i) lump sum of the accumulation value, or (ii) Protected Income Value may be taken as annuity payments over a period of at least five years, limited to 250% of the accumulation value</p>		Single	Joint	50-54	3.00%	2.50%	55-59	3.50%	3.00%	60-69	4.00%	3.50%	70-79	4.50%	4.00%	80+	5.00%	4.50%
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Remarks		Cumulative Withdrawal: if you take less than the annual maximum																																																													

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Growth Phase	<ul style="list-style-type: none"> An interest bonus equal to 50% of the interest from the chosen allocations will be added to interest earned. Ex: 6% indexed interest rate x 125% = 7.5% Credited to accumulation value until lifetime withdrawals begin Lifetime withdrawals are based off the accumulation value 	This rider does not have a separate rider value. It uses the accumulation value to calculate income. Therefore, it will grow based on the performance of the chosen allocation(s). Three Options: a) No Fee LIBR: 4% Compound for 15 years b) LIBR: 6% Compound for years 1-10, 3% for years 11-15 or 7.25% Simple for 7 years c) LIBR w/Wellbeing Benefit: 6% Compound for years 1-10, 3% for years 11-15 or 7.25 Simple for 7 years. N/A CA and DE																																																																																																																																																																																																						
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For producer use only not approved for consumer use. For comparison purposes only; does not replace approved illustration and other marketing material. Due to frequency of product changes, Tellus does not guarantee the accuracy of the comparison.



Lifetime Income Riders - Annuity

Verify rider features before submitting application

	American Equity	American National	Athene																																																																																											
Rider Name	Income and Death Benefit Rider	Lifetime Income Riders	Ascent Income Rider																																																																																											
Product Available	Estate Shield	Strategy Plus 7 and Plus 10	Ascent Pro Bonus																																																																																											
Age / Premium	40-75	0-80	35-80 / 35-64 in FL / 35-74 in IN																																																																																											
States not approved	CA, DE, FL, ID, ND, NY, SD	NY, WA	NY																																																																																											
Annual Rider Fee	There is not a charge associated with the Rider	Option 1 - Fixed Rate: 1.00% of Income Base - Paid with gains only Option 2 - Fixed Rate + Index Credit: 0.70% of Inc. Base - Paid with gains only	1.00% of Income Base, and deducted monthly from the Accumulated Value.																																																																																											
Adding / Cancelling	Rider is built into the product	Optional rider, must be added at issue / Can cancel rider at any time	Rider is built into the product / can be cancelled after tenth anniversary																																																																																											
Earliest Income Start	After 10 years	After 1 year (must be at least 50) At any time after 1st year	Income can start in 1st year (Must be at least 50). Client can elect to turn on income at any time during the contract year.																																																																																											
Single / Joint Payout	This is elected when client decides to turn on the income. For Joint, it must be a spouse, and spouse is listed as primary beneficiary.	This is elected when you decide to turn on the income Must be spouse. Spouse is listed as primary beneficiary, or joint owner for NQ.	This is elected when client decides to turn on the income. For Joint, it must be a spouse, and spouse is listed as primary beneficiary.																																																																																											
Confinment / ADL Income Enhancement	WellBeing Benefit Rider offers 200% Enhancement for single 150% for Joint. Up to 5 years or AV = 0. Incapable of performing two ADL's	n/a	After 1st yr / Confined to Qualified Care Facility for at least 180 out 250 Income will double for max of 60 months or AV down to zero. n/a in AK, CA, CT, DC, HI, ID, IL, MA, MN, NJ, OR, PA, UT, WA																																																																																											
Upon Death	<ul style="list-style-type: none"> • Before Income Starts: Spouse, who is primary bene, can choose to continue the contract and rider. • After Income Starts: Joint life: spouse can continue the rider. If Single life spouse can continue with the product, but income payments would be based on their age. 	<ul style="list-style-type: none"> • Before Income Starts - Single Owner: surviving spouse may elect to continue the contract and rider • After Income Starts: if single life was elected, the death benefit value will become the new Income Base, and income payments will be recalculated using the surviving spouse's attained age and the single withdrawal %. 	<ul style="list-style-type: none"> • Before Income Starts: Spouse, who is primary bene, can choose to continue the contract and rider. • After Income Starts: Joint life: spouse can continue the rider. If Single life, spouse can continue with the product, but rider will terminate 																																																																																											
Growth Phase	a) 25% Benefit Base Bonus b) Benefit Base will be credited 150% of the interest amount credited to the Accumulated Value.	Option 1 - Fixed Rate: 6.85% compounded - Up to 10 yrs Option 2 - Fixed Rate: 3.85% compounded PLUS Index Credit: - Up to 10 yrs Ex: Rider value of \$100,000, and index return of 5% 1st, apply fixed rate of 3.85% = \$103,850 2nd, apply Index Credit of 5% = \$109,042 (\$103,850 * 1.05)	This must be elected at issue Option 1, Guaranteed Growth - Income Base Bonus 20% • Years 1-10: 10% simple / years 11-20: 5% simple Option 2, Guaranteed Growth, Plus Interest Credits - Income Base Bonus 15% • Years 1-10: 7% simple / years 11-20: 4% simple PLUS • 200% of any Interest Credits that are added to Accum. Value																																																																																											
Income Phase	<table border="1"> <thead> <tr> <th></th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr><td>50-59</td><td>3.35%</td><td>2.85%</td></tr> <tr><td>60-64</td><td>3.85%</td><td>3.35%</td></tr> <tr><td>65-69</td><td>4.85%</td><td>4.35%</td></tr> <tr><td>70-74</td><td>5.35%</td><td>4.85%</td></tr> <tr><td>75-79</td><td>5.85%</td><td>5.35%</td></tr> <tr><td>80+</td><td>6.35%</td><td>5.85%</td></tr> </tbody> </table> <p>Increasing Income: Annual will increase by the BAV growth rate which currently 150%</p> <p>Enhanced Death Benefit Client has two options: (i) lump sum of 75% of BAV, or (ii) BAV may be taken as payments over a period of five years Enhanced death benefit is limited the greater of 125% of the surrender value and premiums received accumulated at 10% annual effective rate; not to exceed 250% of all premiums received.</p>		Single	Joint	50-59	3.35%	2.85%	60-64	3.85%	3.35%	65-69	4.85%	4.35%	70-74	5.35%	4.85%	75-79	5.85%	5.35%	80+	6.35%	5.85%	<table border="1"> <thead> <tr> <th>Age</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>Payout increases 0.10% at every attained age until age 90.</p>	Age	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%	<table border="1"> <thead> <tr> <th>Age</th> <th>Level</th> <th>Increasing</th> <th>Inflation-Adj.</th> </tr> </thead> <tbody> <tr><td>50-55</td><td>3.30%</td><td>2.70%</td><td>1.48%</td></tr> <tr><td>56</td><td>3.40%</td><td>2.80%</td><td>1.53%</td></tr> <tr><td>60</td><td>3.80%</td><td>3.20%</td><td>1.70%</td></tr> <tr><td>65</td><td>4.30%</td><td>3.70%</td><td>1.93%</td></tr> <tr><td>70</td><td>4.80%</td><td>4.20%</td><td>2.16%</td></tr> <tr><td>75</td><td>5.30%</td><td>4.70%</td><td>2.38%</td></tr> <tr><td>80</td><td>5.80%</td><td>5.20%</td><td>2.61%</td></tr> <tr><td>85</td><td>6.30%</td><td>5.70%</td><td>2.83%</td></tr> <tr><td>90+</td><td>6.80%</td><td>6.20%</td><td>3.06%</td></tr> </tbody> </table> <p>Payout % increases 10bps for every attained age. For joint, reduce it by 0.50%</p> <p>Increasing: income increases by 3% each year until Accumulated Value is reduced to zero. Inflation-Adjusted: Income increases based on CPI-U for up to 30 yrs or until Accumulated Value is reduced to zero.</p>	Age	Level	Increasing	Inflation-Adj.	50-55	3.30%	2.70%	1.48%	56	3.40%	2.80%	1.53%	60	3.80%	3.20%	1.70%	65	4.30%	3.70%	1.93%	70	4.80%	4.20%	2.16%	75	5.30%	4.70%	2.38%	80	5.80%	5.20%	2.61%	85	6.30%	5.70%	2.83%	90+	6.80%	6.20%	3.06%
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Lifetime Income Riders - Annuity

Verify rider features before submitting application

	Athene	Delaware Life	Global Atlantic																																																																																				
Rider Name	Income and Death Benefit Rider	Guaranteed Lifetime Withdrawal Benefit	Guaranteed Lifetime Income Benefit																																																																																				
Product Available	Agility	Target Income 10	Income 150+																																																																																				
Age / Premium	40-80	50-80	55-85																																																																																				
States not approved	NY		NY																																																																																				
Annual Rider Fee	There is not a charge associated with the Rider	1.05% of Benefit Base deducted annually from Account Value	1.05% of Withdrawal Base deducted annually from Contract Value																																																																																				
Adding / Cancelling	Rider is built into the product	Optional rider, must be added at issue / Can cancel rider at any time	Rider is built into the product / Cannot cancel rider																																																																																				
Earliest Income Start	After 10 years	At any time after 1st contract anniversary.	At any time even during the 1st year																																																																																				
Single / Joint Payout	This is elected when client decides to turn on the income. For Joint, it must be a spouse, and spouse is listed as primary beneficiary.	This is elected when client decides to turn on the income. For Joint, it must be a spouse, and spouse is listed as primary beneficiary.	This is elected when client decides to turn on the income. For Joint, it must be a spouse, and spouse is listed as primary beneficiary.																																																																																				
Confinment / ADL Income Enhancement	Confined to Qualified Care Facility for at least 180 out 250 Income will double for max of 60 months or AV down to zero. n/a in CA, CT, DC, IL, MA	n/a	Provides 2x the Lifetime Annual Payment: for up to 5 years or when AV = 0 Triggered when unable to perform at least 2 of ADLs for 90 consecutive days. Avail. after 1st year, and max. issue age of 75. N/A in CA																																																																																				
Upon Death	<ul style="list-style-type: none"> • Before Income Starts: Spouse, who is primary bene, can choose to continue the contract and rider. • After Income Starts: Joint life: spouse can continue the rider. If Single life, spouse can continue with the product, but rider will terminate Enhanced Death Benefit*: Benefit Base paid out over DB Payout Period**																																																																																						
Growth Phase	a) 35% Benefit Base Bonus b) Benefit Base will be credited 175% of dollar amount credited to the Accumulated Value.	1) 5% bonus for all premiums paid during first year 2) 7% annual simple interest roll-up during first 10 years	6 Deferral Bonuses Day 1: 20% bonus Start of years 2, 3, 4, and 5: 7.50% bonus Start of year 10: bonus equal to 150% of the interest the contract value may																																																																																				
Income Phase	<table border="1"> <thead> <tr> <th>Age</th> <th>Single</th> <th></th> </tr> </thead> <tbody> <tr> <td>50-55</td> <td>2.85%</td> <td>Add 0.20% to each additional</td> </tr> <tr> <td>60</td> <td>3.85%</td> <td>age for ages 56-65.</td> </tr> <tr> <td>65</td> <td>4.85%</td> <td>Add 0.10% to each additional</td> </tr> <tr> <td>70</td> <td>5.35%</td> <td>age for ages 66-79.</td> </tr> <tr> <td>75</td> <td>5.85%</td> <td>For joint, reduce it by 0.50%</td> </tr> <tr> <td>80+</td> <td>6.35%</td> <td></td> </tr> </tbody> </table> <p>Earnings-Indexed Income: Income may increase depending on the performance of the index strategies selected</p> <p>Enhanced Death Benefit:Benefit Base is paid out over the currently declared Death Benefit Payout Period of 5 years, and is guaranteed not to exceed ten years EDB: capped at 250% net premium in AK, HI, MN, MO, NJ, OR, UT, WA</p>	Age	Single		50-55	2.85%	Add 0.20% to each additional	60	3.85%	age for ages 56-65.	65	4.85%	Add 0.10% to each additional	70	5.35%	age for ages 66-79.	75	5.85%	For joint, reduce it by 0.50%	80+	6.35%		<table border="1"> <thead> <tr> <th>Age</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>50</td> <td>3.00%</td> <td>2.40%</td> </tr> <tr> <td>55</td> <td>3.50%</td> <td>2.90%</td> </tr> <tr> <td>60</td> <td>4.00%</td> <td>3.40%</td> </tr> <tr> <td>65</td> <td>4.50%</td> <td>3.90%</td> </tr> <tr> <td>70</td> <td>5.00%</td> <td>4.40%</td> </tr> <tr> <td>75</td> <td>5.50%</td> <td>4.90%</td> </tr> <tr> <td>80</td> <td>6.00%</td> <td>5.40%</td> </tr> <tr> <td>85</td> <td>6.50%</td> <td>5.90%</td> </tr> <tr> <td>90+</td> <td>7.00%</td> <td>6.40%</td> </tr> </tbody> </table> <p>Add 0.10% to each additional age up to age 90.</p>	Age	Single	Joint	50	3.00%	2.40%	55	3.50%	2.90%	60	4.00%	3.40%	65	4.50%	3.90%	70	5.00%	4.40%	75	5.50%	4.90%	80	6.00%	5.40%	85	6.50%	5.90%	90+	7.00%	6.40%	<table border="1"> <thead> <tr> <th>Age</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>55</td> <td>3.50%</td> <td>3.00%</td> </tr> <tr> <td>60</td> <td>3.75%</td> <td>3.25%</td> </tr> <tr> <td colspan="3">Add 0.10% to each additional age between 60 and 85</td> </tr> <tr> <td>65</td> <td>4.25%</td> <td>3.75%</td> </tr> <tr> <td>70</td> <td>4.75%</td> <td>4.25%</td> </tr> <tr> <td>75</td> <td>5.25%</td> <td>4.75%</td> </tr> <tr> <td>80</td> <td>5.75%</td> <td>5.25%</td> </tr> <tr> <td>85</td> <td>6.25%</td> <td>5.75%</td> </tr> <tr> <td colspan="3">Add 0.20% to each additional age between 85 and 90</td> </tr> <tr> <td>90+</td> <td>7.25%</td> <td>6.75%</td> </tr> </tbody> </table>	Age	Single	Joint	55	3.50%	3.00%	60	3.75%	3.25%	Add 0.10% to each additional age between 60 and 85			65	4.25%	3.75%	70	4.75%	4.25%	75	5.25%	4.75%	80	5.75%	5.25%	85	6.25%	5.75%	Add 0.20% to each additional age between 85 and 90			90+	7.25%	6.75%
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Lifetime Income Riders - Annuity

Verify rider features before submitting application

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Rider Name	Guaranteed Lifetime Withdrawal Benefit	IncomeSecure																																																																												
Product Available	Choice Income II	Legend III, Legend 7, Safe Return																																																																												
Age / Premium	45-85	40-85																																																																												
States not approved		NY																																																																												
Annual Rider Fee	1.05% of Withdrawal Base at end of each contract year	0.95% of the benefit base will be taken at the end of each contract year. Rider charge will be refunded at death if income payments have not begun.																																																																												
Adding / Cancelling	Rider is built into the product / Cannot cancel rider	Optional rider, must be added at issue / Can cancel rider at any time																																																																												
Earliest Income Start	At any time even during the 1st year	At any time, even during the 1st year																																																																												
Single / Joint Payout	This is elected when client decides to turn on the income. For Joint, it must be a spouse, and spouse is listed as primary beneficiary.	This is elected when client decides to turn on the income. For Joint, it must be a spouse, and spouse is listed as primary beneficiary.																																																																												
Confinment / ADL Income Enhancement	Provides 2x the Lifetime Annual Payment for up to five years. (or AV is 0) Max issue age is 75. Incapable of performing two ADL for 90 consecutive days. n/a in CA	n/a																																																																												
Upon Death		<ul style="list-style-type: none"> Before Income Start Date: spouse may continue the contract and rider. Spouse can then start income when he/she chooses. After Income Start Date: 1) Single Life: rider terminates, and spouse can either receive DB or continue with contract. 2) Joint Life: spouse has the option to take DB or continue with the payments for their lifetime. 																																																																												
Growth Phase	Two Options: a) Guaranteed Income Builder Benefit: 8% rollup until income starts b) Income Multiplier Benefit: 2X the interest credits (dollar amount) during deferral. 1X the interest credits (dollar amount) after activation.	6% annual simple roll up for 10 years. The 6% 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 Phase	<p>After Income Begins:</p> <p>a) Guaranteed Income Builder Benefit: Income amount stays the same b) Income Multiplier Benefit: Income will grow at one times the interest credits</p> <table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Guaranteed Income Builder Benefit</th> <th colspan="2">Income Multiplier Benefit</th> </tr> <tr> <th>Single</th> <th>Joint</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr><td>55</td><td>3.25%</td><td>2.75%</td><td>3.75%</td><td>3.25%</td></tr> <tr><td>60</td><td>3.75%</td><td>3.25%</td><td>4.25%</td><td>3.75%</td></tr> <tr><td>65</td><td>4.25%</td><td>3.75%</td><td>4.75%</td><td>4.25%</td></tr> <tr><td>70</td><td>4.75%</td><td>4.25%</td><td>5.25%</td><td>4.75%</td></tr> <tr><td>75</td><td>5.25%</td><td>4.75%</td><td>5.75%</td><td>5.25%</td></tr> <tr><td>80</td><td>5.75%</td><td>5.25%</td><td>6.25%</td><td>5.75%</td></tr> <tr><td>85</td><td>6.25%</td><td>5.75%</td><td>6.75%</td><td>6.25%</td></tr> <tr><td>90+</td><td>6.75%</td><td>6.25%</td><td>7.25%</td><td>6.75%</td></tr> </tbody> </table> <p>Payout % increases 10bps for every attained age.</p>		Guaranteed Income Builder Benefit		Income Multiplier Benefit		Single	Joint	Single	Joint	55	3.25%	2.75%	3.75%	3.25%	60	3.75%	3.25%	4.25%	3.75%	65	4.25%	3.75%	4.75%	4.25%	70	4.75%	4.25%	5.25%	4.75%	75	5.25%	4.75%	5.75%	5.25%	80	5.75%	5.25%	6.25%	5.75%	85	6.25%	5.75%	6.75%	6.25%	90+	6.75%	6.25%	7.25%	6.75%	<p>After income begins, income amount stays the same</p> <table border="1"> <thead> <tr> <th>Age</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> <p>Income percentage increases 0.10% each year until age 90</p>	Age	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%
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Lifetime Income Riders - Annuity

Verify rider features before submitting application

	North American	Protective																																																																																																																																				
Rider Name	IncomeChoice	Guaranteed Income Benefit	Guaranteed Income																																																																																																																																			
Product Available	IncomeChoice 10	Income Builder	Guaranteed Income																																																																																																																																			
Age / Premium	40-79 / \$20,000	50-85 / \$25,000	50-79 / \$25,000																																																																																																																																			
States not approved	NY	NY	NY																																																																																																																																			
Annual Rider Fee	Included at no additional cost	Cost at issue is 1.00% of benefit base deducted monthly. Cost can change year, up to 2%. Client can decline the increase, but rollop would then stop.	Cost at issue is 1.20% of benefit base deducted monthly. Cost can change year, up to 2%. Client can decline the increase, but rollop would then stop.																																																																																																																																			
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Confinment / ADL Income Enhancement	n/a	n/a	n/a																																																																																																																																			
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Growth Phase	2% GLWB value bonus on premiums paid in first 5 years. Stacking Roll-Up, up to 20 years 1) 1.50% compounded roll-up, + 2) 150% of dollar amount of interest credited to the accumulated value Stacking Roll-Up does not apply in years when withdrawals are taken, unless the withdrawal is used to satisfy RMD.	8% simple interest rollop for up to 10 years	4% simple rollop for up to 15 years BONUSES: • 15% of paid premium after five years • 25% of paid premium after ten years																																																																																																																																			
Income Phase	<p>There are two options:</p> <p>1) Level Option: income will not increase</p> <p>2) Increasing Option: receive a lower initial income than "Level", income may increase each year based on the weighted average percentage change in fixed and indexed accounts.</p> <table border="1"> <thead> <tr> <th rowspan="2">Age</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>3.40%</td> <td>2.90%</td> <td>2.40%</td> <td>1.90%</td> </tr> <tr> <td>60</td> <td>3.90%</td> <td>3.40%</td> <td>2.90%</td> <td>2.40%</td> </tr> <tr> <td>65</td> <td>4.40%</td> <td>3.90%</td> <td>3.40%</td> <td>2.90%</td> </tr> <tr> <td>70</td> <td>4.90%</td> <td>4.40%</td> <td>3.90%</td> <td>3.40%</td> </tr> <tr> <td>75</td> <td>5.40%</td> <td>4.90%</td> <td>4.40%</td> <td>3.90%</td> </tr> <tr> <td>80+</td> <td>5.90%</td> <td>5.40%</td> <td>4.90%</td> <td>4.40%</td> </tr> </tbody> </table> <p>Lifetime payment percentages increase by 10bps for each attained age between 60 and 80</p>	Age	Level LPA		Increasing LPA		Single	Joint	Single	Joint	50-59	3.40%	2.90%	2.40%	1.90%	60	3.90%	3.40%	2.90%	2.40%	65	4.40%	3.90%	3.40%	2.90%	70	4.90%	4.40%	3.90%	3.40%	75	5.40%	4.90%	4.40%	3.90%	80+	5.90%	5.40%	4.90%	4.40%	<p>There are two income options, which is elected when income starts:</p> <p>1) Level Income Option: income will not increase</p> <p>2) Rising Income Option: guarantees annual income will rise each year until contract value reaches zero or age 95. It increases by using the withdrawal % for that attained age multiplied by the benefit base.</p> <table border="1"> <thead> <tr> <th rowspan="2">Age at income election</th> <th colspan="2">Level Income Option</th> <th rowspan="2">Age on most recent contr. Anniversary</th> <th colspan="2">Rising Income Option</th> </tr> <tr> <th>Single</th> <th>Joint</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>59.5</td> <td>4.05%</td> <td>3.55%</td> <td>60</td> <td>3.55%</td> <td>3.05%</td> </tr> <tr> <td>65</td> <td>5.10%</td> <td>4.60%</td> <td>65</td> <td>3.90%</td> <td>3.40%</td> </tr> <tr> <td>70</td> <td>5.75%</td> <td>5.25%</td> <td>70</td> <td>4.65%</td> <td>4.15%</td> </tr> <tr> <td>75</td> <td>6.20%</td> <td>5.70%</td> <td>75</td> <td>5.40%</td> <td>4.90%</td> </tr> <tr> <td>80</td> <td>6.45%</td> <td>5.95%</td> <td>80</td> <td>6.10%</td> <td>5.60%</td> </tr> <tr> <td>85</td> <td>6.90%</td> <td>6.40%</td> <td>85</td> <td>6.35%</td> <td>5.85%</td> </tr> </tbody> </table> <p>Withdrawal % increases for each additional attained age. See product brochure for complete schedule</p>	Age at income election	Level Income Option		Age on most recent contr. Anniversary	Rising Income Option		Single	Joint	Single	Joint	59.5	4.05%	3.55%	60	3.55%	3.05%	65	5.10%	4.60%	65	3.90%	3.40%	70	5.75%	5.25%	70	4.65%	4.15%	75	6.20%	5.70%	75	5.40%	4.90%	80	6.45%	5.95%	80	6.10%	5.60%	85	6.90%	6.40%	85	6.35%	5.85%	<p>There are two income options, which is elected when income starts:</p> <p>1) Level Income Option: income will not increase</p> <p>2) Rising Income Option: guarantees annual income will rise each year until contract value reaches zero or age 95. It increases by using the withdrawal % for that attained age multiplied by the benefit base.</p> <table border="1"> <thead> <tr> <th rowspan="2">Age at income election</th> <th colspan="2">Level Income Option</th> <th rowspan="2">Age on most recent contr. Anniversary</th> <th colspan="2">Rising Income Option*</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>60</td> <td>3.50%</td> <td>3.00%</td> </tr> <tr> <td>65</td> <td>5.05%</td> <td>4.55%</td> <td>65</td> <td>4.00%</td> <td>3.50%</td> </tr> <tr> <td>70</td> <td>5.65%</td> <td>5.15%</td> <td>70</td> <td>4.50%</td> <td>4.00%</td> </tr> <tr> <td>75</td> <td>6.25%</td> <td>5.75%</td> <td>75</td> <td>5.05%</td> <td>4.55%</td> </tr> <tr> <td>80</td> <td>6.85%</td> <td>6.35%</td> <td>80</td> <td>5.65%</td> <td>5.15%</td> </tr> <tr> <td>90+</td> <td>7.85%</td> <td>7.35%</td> <td>85</td> <td>6.25%</td> <td>5.75%</td> </tr> </tbody> </table> <p>Withdrawal % increases for each additional attained age. See product brochure for complete schedule</p>	Age at income election	Level Income Option		Age on most recent contr. Anniversary	Rising Income Option*		Single	Joint	Single	Joint	60	4.50%	4.00%	60	3.50%	3.00%	65	5.05%	4.55%	65	4.00%	3.50%	70	5.65%	5.15%	70	4.50%	4.00%	75	6.25%	5.75%	75	5.05%	4.55%	80	6.85%	6.35%	80	5.65%	5.15%	90+	7.85%	7.35%	85	6.25%	5.75%
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Rider Name	Achiever Lifetime Income	Symetra Income Edge						Signature Withdrawal Benefit																																																																																																												
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Annual Rider Fee	1.15% of benefit base deducted annually.	1.20% of account value deducted annually.						1.10% of withdrawal base deducted annually. Can change after 5th contract year up to 2.5%																																																																																																												
Adding / Cancelling	Optional rider / Must be added at issue / Cannot be cancelled	Rider is built into the product / can cancel after 5th anniversary						Optional rider																																																																																																												
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Growth Phase	8% simple rollup for up to 10 years Only applies in years when no withdrawal is taken On the 10th contract anniversary, if not withdrawals have been taken, the benefit base will equal 200% of total purchase payments.	Payout percentage is based on age contract is issued. Joint is based on younger client. Payout percentage is increased per year by annual increase rate based on issue age for up to 10 years. Maximum income = Contract Value X Payout percentage						7% compound rollup for up to 10 years																																																																																																												
Income Phase	Income is level after income phase begins <table border="1"> <thead> <tr> <th>Age</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr><td>50</td><td>3.40%</td><td>3.00%</td></tr> <tr><td>55</td><td>3.90%</td><td>3.50%</td></tr> <tr><td>60</td><td>4.40%</td><td>4.00%</td></tr> <tr><td>65</td><td>5.00%</td><td>4.60%</td></tr> <tr><td>70</td><td>5.40%</td><td>5.00%</td></tr> <tr><td>75</td><td>5.90%</td><td>5.50%</td></tr> <tr><td>80</td><td>6.40%</td><td>6.00%</td></tr> <tr><td>85</td><td>6.65%</td><td>6.25%</td></tr> <tr><td>90+</td><td>6.90%</td><td>6.50%</td></tr> </tbody> </table> Income percentages increases for each attained age as follows: 50 - 80: 10 bps 81 - 90: 5 bps Single Life - Not available on jointly owned contracts Joint Life - Available only to spouses	Age	Single	Joint	50	3.40%	3.00%	55	3.90%	3.50%	60	4.40%	4.00%	65	5.00%	4.60%	70	5.40%	5.00%	75	5.90%	5.50%	80	6.40%	6.00%	85	6.65%	6.25%	90+	6.90%	6.50%	<table border="1"> <thead> <tr> <th rowspan="2">Age</th> <th colspan="2">Level</th> <th colspan="2">Index Linked</th> <th rowspan="2">Annual Increase</th> </tr> <tr> <th>Single</th> <th>Joint</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr><td>50-54</td><td>4.25%</td><td>3.75%</td><td>3.00%</td><td>2.50%</td><td>0.25%</td></tr> <tr><td>55-59</td><td>4.75%</td><td>4.25%</td><td>3.50%</td><td>3.00%</td><td>0.30%</td></tr> <tr><td>60-64</td><td>5.25%</td><td>4.75%</td><td>4.00%</td><td>3.50%</td><td>0.35%</td></tr> <tr><td>65-69</td><td>5.75%</td><td>5.25%</td><td>4.50%</td><td>4.00%</td><td>0.40%</td></tr> <tr><td>70-74</td><td>6.25%</td><td>5.75%</td><td>5.00%</td><td>4.50%</td><td>0.45%</td></tr> <tr><td>75-79</td><td>6.75%</td><td>6.25%</td><td>5.50%</td><td>5.00%</td><td>0.50%</td></tr> <tr><td>80+</td><td>7.25%</td><td>6.75%</td><td>6.00%</td><td>5.50%</td><td>0.55%</td></tr> </tbody> </table> IMPORTANT: Withdrawal percentage is assigned at issue based on Single or Joint, and it is based on client(s) age(s) at time of issue. <table border="1"> <thead> <tr> <th colspan="3">Issue</th> </tr> <tr> <th>Age</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr><td>50</td><td>4.00%</td><td>3.50%</td></tr> <tr><td>55</td><td>4.50%</td><td>4.00%</td></tr> <tr><td>60</td><td>5.00%</td><td>4.50%</td></tr> <tr><td>65</td><td>5.50%</td><td>5.00%</td></tr> <tr><td>70</td><td>6.00%</td><td>5.50%</td></tr> <tr><td>75</td><td>6.50%</td><td>6.00%</td></tr> <tr><td>80</td><td>7.00%</td><td>6.50%</td></tr> </tbody> </table>						Age	Level		Index Linked		Annual Increase	Single	Joint	Single	Joint	50-54	4.25%	3.75%	3.00%	2.50%	0.25%	55-59	4.75%	4.25%	3.50%	3.00%	0.30%	60-64	5.25%	4.75%	4.00%	3.50%	0.35%	65-69	5.75%	5.25%	4.50%	4.00%	0.40%	70-74	6.25%	5.75%	5.00%	4.50%	0.45%	75-79	6.75%	6.25%	5.50%	5.00%	0.50%	80+	7.25%	6.75%	6.00%	5.50%	0.55%	Issue			Age	Single	Joint	50	4.00%	3.50%	55	4.50%	4.00%	60	5.00%	4.50%	65	5.50%	5.00%	70	6.00%	5.50%	75	6.50%	6.00%	80	7.00%	6.50%
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