



Lifetime Income Riders - Annuity

Verify rider features before submitting application

	AIG																																																																							
Rider Name	Lifetime Income Plus Flex	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	1.00% 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: 5.75% - Simple - 10 years Doubling: After 10 years, Income Base is guaranteed to double to 200% of premium.	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	<table border="1"> <thead> <tr> <th></th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>50 to 59</td> <td>3.25%</td> <td>2.75%</td> </tr> <tr> <td>60 to 64</td> <td>3.75%</td> <td>3.25%</td> </tr> <tr> <td>65 to 71</td> <td>5.00%</td> <td>4.50%</td> </tr> <tr> <td>72+</td> <td>5.60%</td> <td>5.10%</td> </tr> </tbody> </table> <p>Guarantee Rising Income: Allows client to "keep the difference" for guaranteed rising income, if withdrawals are taken in first 10 contract years. Hypothetical example: \$100k premium, issue age 65, and 5.00% withdrawals beginning at contract issue (\$5,000):</p> <table border="1"> <thead> <tr> <th>Income Credit</th> <th>- Withdrawal</th> <th>= Partial Income Credit</th> </tr> </thead> <tbody> <tr> <td>5.75%</td> <td>5.00%</td> <td>0.75%</td> </tr> </tbody> </table> <p>The \$5,000 income will grow by 0.75% until 10th contract anniversary</p>		Single	Joint	50 to 59	3.25%	2.75%	60 to 64	3.75%	3.25%	65 to 71	5.00%	4.50%	72+	5.60%	5.10%	Income Credit	- Withdrawal	= Partial Income Credit	5.75%	5.00%	0.75%	<p>Example: 68-year old at issue, waiting 5 years to turn income</p> <table border="1"> <thead> <tr> <th>Premium</th> <th>Single %</th> <th>Initial GLIA</th> </tr> </thead> <tbody> <tr> <td>\$100,000</td> <td>5.85%</td> <td>\$5,850</td> </tr> </tbody> </table> <p>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)</p> <p>Once income phase begins, income amount will remain the same</p> <table border="1"> <thead> <tr> <th>Age at issue</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr><td>50</td><td>4.20%</td><td>3.70%</td></tr> <tr><td>55</td><td>4.70%</td><td>4.20%</td></tr> <tr><td>60</td><td>5.20%</td><td>4.70%</td></tr> <tr><td>65</td><td>5.70%</td><td>5.20%</td></tr> <tr><td>70</td><td>5.95%</td><td>5.45%</td></tr> <tr><td>75</td><td>6.20%</td><td>5.70%</td></tr> <tr><td>80</td><td>6.45%</td><td>5.95%</td></tr> </tbody> </table> <p>Add 0.10% to each additional age up to age 65. Add 0.05% from 66 to 80</p>	Premium	Single %	Initial GLIA	\$100,000	5.85%	\$5,850	Age at issue	Single	Joint	50	4.20%	3.70%	55	4.70%	4.20%	60	5.20%	4.70%	65	5.70%	5.20%	70	5.95%	5.45%	75	6.20%	5.70%	80	6.45%	5.95%	<p>Example: 68-year old at issue, waiting 4 years to turn income</p> <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>5.85%</td> <td>(0.20% X</td> <td>4)</td> <td>6.65%</td> </tr> </tbody> </table> <p>GLIA is determined by multiplying the contract value by the applicable income percentage on the date client elects to begin lifetime income</p> <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>\$104,060</td> <td></td> <td>6.65%</td> <td></td> <td>\$6,920</td> </tr> </tbody> </table>	Initial inc. percentage	Income % increase	Deferral years	Income % at election	5.85%	(0.20% X	4)	6.65%	Contract Value	X	Income % at election	=	GLIA	\$104,060		6.65%		\$6,920
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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	Protected Income Value	Bonus Control Benefit			360 Benefit Rider																																																																																																		
Product Available	222	ABC, Allianz Benefit Control			360																																																																																																		
Age / Premium	0-80	0-80			0-80																																																																																																		
States not approved	NY	NY			NY																																																																																																		
Annual Rider Fee	No additional rider fee	No additional rider fee			1.30% of the accumulation value, deducted on a monthly basis from the accumulation value.																																																																																																		
Adding / Cancelling	Rider is built into the product	Rider is built into the product			Rider is built into the product / can cancel after 5 years																																																																																																		
Earliest Income Start	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			can start immediately (must be at least 50) Only during contract anniversary (within 21 days). If immediate, at must be at issu																																																																																																		
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.			This is elected when you decide to turn on the income Must be spouse. List spouse as primary beneficiary.																																																																																																		
Confinment / ADL Income Enhancement	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 first contract anniversary.			N/A																																																																																																		
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. 			<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	Two ways to receive a bonus credited to the Protected Income Value (PIV) <ol style="list-style-type: none"> 15% premium bonus on premiums in the first 18 months 50% interest bonus on interest earned from allocations For example, if allocations earn 3%, PIV is credited 4.5% 	15% bonus on premiums (1st 18 months.) Next, choose between <ol style="list-style-type: none"> 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) Balanced PIV interest bonus 150% interest bonus to PIV & 100% accumulation value interest factor 			An interest bonus equal to 25% of the interest from the chosen allocations will be added to interest earned. Ex: 6% indexed interest rate x 125% = 7.5% <ul style="list-style-type: none"> Credited to accumulation value until lifetime withdrawals begin Lifetime withdrawals are based off the accumulation value 																																																																																																		
Income Phase	<p>Single Joint</p> <p>60 to 69 4.25% 3.75%</p> <p>70 to 79 4.75% 4.25%</p> <p>80+ 5.25% 4.75%</p> <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, NJ, PA, 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>	<p>Single Joint</p> <p>50-54 2.75% 2.25%</p> <p>55-59 3.25% 2.75%</p> <p>60-69 3.75% 3.25%</p> <p>70-79 4.25% 3.75%</p> <p>80+ 4.75% 4.25%</p> <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>		<p>Option 1 - Predictable income dependability</p> <table border="1"> <thead> <tr> <th>Age at issue</th> <th>Single payout base</th> <th>joint payout base</th> <th>Ann. Payout % increase</th> <th>Single after 10 yrs</th> <th>Joint after 10 yrs</th> </tr> </thead> <tbody> <tr><td>50 or less</td><td>2.75%</td><td>2.25%</td><td>0.10%</td><td>3.75%</td><td>3.25%</td></tr> <tr><td>55</td><td>3.25%</td><td>2.75%</td><td>0.10%</td><td>4.25%</td><td>3.75%</td></tr> <tr><td>60</td><td>3.75%</td><td>3.25%</td><td>0.15%</td><td>5.25%</td><td>4.75%</td></tr> <tr><td>65</td><td>4.25%</td><td>3.75%</td><td>0.20%</td><td>6.25%</td><td>5.75%</td></tr> <tr><td>70</td><td>4.75%</td><td>4.25%</td><td>0.25%</td><td>7.25%</td><td>6.75%</td></tr> <tr><td>75</td><td>5.25%</td><td>4.75%</td><td>0.30%</td><td>8.25%</td><td>7.75%</td></tr> <tr><td>80</td><td>5.75%</td><td>5.25%</td><td>0.35%</td><td>9.25%</td><td>8.75%</td></tr> </tbody> </table> <p>Option 2 - Increasing income opportunity (income increases by int. rate)</p> <table border="1"> <thead> <tr> <th>Age at issue</th> <th>Single payout base</th> <th>joint payout base</th> <th>Ann. Payout % increase</th> <th>Single after 10 yrs</th> <th>Joint after 10 yrs</th> </tr> </thead> <tbody> <tr><td>50 or less</td><td>2.25%</td><td>1.75%</td><td>0.10%</td><td>3.25%</td><td>2.75%</td></tr> <tr><td>55</td><td>2.75%</td><td>2.25%</td><td>0.10%</td><td>3.75%</td><td>3.25%</td></tr> <tr><td>60</td><td>3.25%</td><td>2.75%</td><td>0.15%</td><td>4.75%</td><td>4.25%</td></tr> <tr><td>65</td><td>3.75%</td><td>3.25%</td><td>0.20%</td><td>5.75%</td><td>5.25%</td></tr> <tr><td>70</td><td>4.25%</td><td>3.75%</td><td>0.25%</td><td>6.75%</td><td>6.25%</td></tr> <tr><td>75</td><td>4.75%</td><td>4.25%</td><td>0.30%</td><td>7.75%</td><td>7.25%</td></tr> <tr><td>80</td><td>5.25%</td><td>4.75%</td><td>0.35%</td><td>8.75%</td><td>8.25%</td></tr> </tbody> </table>				Age at issue	Single payout base	joint payout base	Ann. Payout % increase	Single after 10 yrs	Joint after 10 yrs	50 or less	2.75%	2.25%	0.10%	3.75%	3.25%	55	3.25%	2.75%	0.10%	4.25%	3.75%	60	3.75%	3.25%	0.15%	5.25%	4.75%	65	4.25%	3.75%	0.20%	6.25%	5.75%	70	4.75%	4.25%	0.25%	7.25%	6.75%	75	5.25%	4.75%	0.30%	8.25%	7.75%	80	5.75%	5.25%	0.35%	9.25%	8.75%	Age at issue	Single payout base	joint payout base	Ann. Payout % increase	Single after 10 yrs	Joint after 10 yrs	50 or less	2.25%	1.75%	0.10%	3.25%	2.75%	55	2.75%	2.25%	0.10%	3.75%	3.25%	60	3.25%	2.75%	0.15%	4.75%	4.25%	65	3.75%	3.25%	0.20%	5.75%	5.25%	70	4.25%	3.75%	0.25%	6.75%	6.25%	75	4.75%	4.25%	0.30%	7.75%	7.25%	80	5.25%	4.75%	0.35%	8.75%	8.25%
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Rider Name	Core Income Benefit	Lifetime Income Riders	Ascent Income Rider																																																																																																																												
Product Available	Core Income 7	Strategy Plus 7 and Plus 10	Ascent Pro Bonus																																																																																																																												
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Annual Rider Fee	1.25% of the accumulation value, deducted on a monthly basis from the accumulation value.	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 / cannot be cancelled	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	can start immediately (must be at least 50) On any contract anniversary, within 21 days. If immediate, must elect at issue	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 you decide to turn on the income Must be spouse. List spouse as primary beneficiary.	Must be elected at issue. 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	n/a	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, IL, MA, MN, NJ, OR, PA, UT, WA																																																																																																																												
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 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	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).	Option 1 - Fixed Rate: 7.2% compounded - Up to 10 yrs Option 2 - Fixed Rate: 4.20% compounded PLUS Index Credit: - Up to 10 yrs Ex: Rider value of \$100,000, and index return of 5% 1st, apply fixed rate of 4.2% = \$104,200 2nd, apply Index Credit of 5% = \$109,410 (\$104,200 * 1.05)	This must be elected at issue Option 1, Guaranteed Growth - Income Base Bonus 10% • Years 1-10: 10% simple / years 11-20: 5% simple Option 2, Guaranteed Growth, Plus Interest Credits - Income Base Bonus 5% • Years 1-10: 7% simple / years 11-20: 4% simple PLUS • 200% of any Interest Credits that are added to Accum. Value																																																																																																																												
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Remarks	Cumulative Withdrawal: if you take less than the annual maximum.																																																																																																																														

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Lifetime Income Riders - Annuity

Verify rider features before submitting application

9/16/2020	Athene	Delaware Life																																																																																			
Rider Name	Income and Death Benefit Rider	Guaranteed Lifetime Withdrawal Benefit	GLWB																																																																																		
Product Available	Agility	Target Income 10	Assured Income 7																																																																																		
Age / Premium	40-80	50-80	50-80																																																																																		
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Annual Rider Fee	There is not a charge associated with the Rider	1.05% of Benefit Base deducted annually from Account Value	0.90% of benefit base deducted annually Fee Refund Feature*																																																																																		
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 5 years																																																																																		
Earliest Income Start	After 10 years	At any time after 1st contract anniversary.	At any time after 1st contract anniversary.																																																																																		
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, WA	n/a	n/a																																																																																		
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) 20% 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	1) 10% bonus for all premiums paid during first year 2) 9% annual simple interest roll-up during first 10 years																																																																																		
Income Phase	<table border="1"> <thead> <tr> <th>Age</th> <th>Single</th> <th></th> </tr> </thead> <tbody> <tr> <td>50-55</td> <td>3.00%</td> <td>Add 0.20% to each additional</td> </tr> <tr> <td>60</td> <td>4.00%</td> <td>age for ages 56-65.</td> </tr> <tr> <td>65</td> <td>5.00%</td> <td>Add 0.10% to each additional</td> </tr> <tr> <td>70</td> <td>5.50%</td> <td>age for ages 66-79.</td> </tr> <tr> <td>75</td> <td>6.00%</td> <td>For joint, reduce it by 0.50%</td> </tr> <tr> <td>80+</td> <td>6.50%</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	3.00%	Add 0.20% to each additional	60	4.00%	age for ages 56-65.	65	5.00%	Add 0.10% to each additional	70	5.50%	age for ages 66-79.	75	6.00%	For joint, reduce it by 0.50%	80+	6.50%		<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>2.90%</td> </tr> <tr> <td>55</td> <td>4.00%</td> <td>3.40%</td> </tr> <tr> <td>60</td> <td>4.50%</td> <td>3.90%</td> </tr> <tr> <td>65</td> <td>5.00%</td> <td>4.40%</td> </tr> <tr> <td>70</td> <td>5.50%</td> <td>4.90%</td> </tr> <tr> <td>75</td> <td>6.00%</td> <td>5.40%</td> </tr> <tr> <td>80</td> <td>6.50%</td> <td>5.90%</td> </tr> <tr> <td>85</td> <td>7.00%</td> <td>6.40%</td> </tr> <tr> <td>90+</td> <td>7.50%</td> <td>6.90%</td> </tr> </tbody> </table> <p>Add 0.10% to each additional age up to age 90.</p>	Age	Single	Joint	50	3.50%	2.90%	55	4.00%	3.40%	60	4.50%	3.90%	65	5.00%	4.40%	70	5.50%	4.90%	75	6.00%	5.40%	80	6.50%	5.90%	85	7.00%	6.40%	90+	7.50%	6.90%	<table border="1"> <thead> <tr> <th>Age</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>51</td> <td>3.60%</td> <td>2.60%</td> </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> </tbody> </table> <p>Add 0.10% to each additional age up to age 90.</p>		Age	Single	Joint	51	3.60%	2.60%	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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Remarks			* Prior to Income Start Date, and after 10 years, if no withdrawals have been taken, rider fees will be refunded if Owner cancels rider.																																																																																		

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Lifetime Income Riders - Annuity

Verify rider features before submitting application

9/16/2020	Delaware Life	Global Atlantic																																																																																																																							
Rider Name	Stacked Accumulation Income Rider - STAIR	Guaranteed Lifetime Income Benefit	Guaranteed Lifetime Withdrawal Benefit																																																																																																																						
Product Available	Retirement Stages 7 & Retirement Chapters 10	Income 150+	Choice Income II																																																																																																																						
Age / Premium	45-80	55-85	45-85																																																																																																																						
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Annual Rider Fee	0.95% of Account Value deducted annually from Account Value	1.05% of Withdrawal Base deducted annually from Contract Value	1.05% of Withdrawal Base at end of each contract year																																																																																																																						
Adding / Cancelling	Optional rider, must be added at issue / Can cancel rider at any time	Rider is built into the product / Cannot cancel rider	Rider is built into the product / Cannot cancel rider																																																																																																																						
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Confinment / ADL Income Enhancement	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	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																																																																																																																						
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 																																																																																																																								
Growth Phase	Tacked Roll-up Interest Credit: (up to 15 years) a) 4% guaranteed Roll-up - PLUS b) Excess Roll-up: is the percentage of growth in contract Formula: $a + b = \text{Stacked Roll-up Interest Rate}$	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	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.																																																																																																																						
Income Phase	<table border="1"> <thead> <tr> <th>Age</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr><td>50-55</td><td>4.00%</td><td>3.00%</td></tr> <tr><td>56</td><td>4.10%</td><td>3.10%</td></tr> <tr><td>57</td><td>4.20%</td><td>3.20%</td></tr> <tr><td>58</td><td>4.30%</td><td>3.30%</td></tr> <tr><td>59</td><td>4.40%</td><td>3.40%</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> </tbody> </table> <p>Add 0.10% to each additional age</p>	Age	Single	Joint	50-55	4.00%	3.00%	56	4.10%	3.10%	57	4.20%	3.20%	58	4.30%	3.30%	59	4.40%	3.40%	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%	<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%	After Income Begins: a) Guaranteed Income Builder Benefit: Income amount stays the same b) Income Multiplier Benefit: Income will grow at one times the interest credits <table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2"><u>Guaranteed Income Builder Benefit</u></th> <th colspan="2"><u>Income Multiplier Benefit</u></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>		<u>Guaranteed Income Builder Benefit</u>		<u>Income Multiplier Benefit</u>		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%
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Lifetime Income Riders - Annuity

Verify rider features before submitting application

	Great American			Integrity																																																																										
Rider Name	IncomeSecure			Bonus Income Rider			Guaranted Lifetime Withdrawal Benefit																																																																							
Product Available	Legend III, Legend 7, Safe Return			Premier Income Bonus			Indextra																																																																							
Age / Premium	40-85			40-85			45-80																																																																							
States not approved	NY			NY, WA			NY																																																																							
Annual Rider Fee	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.			1.15% of the benefit base will be taken at the end of contract year.			0.95% of the benefit base deducted annually from account value Charge may increase to a maximum of 1.50%																																																																							
Adding / Cancelling	Optional rider, must be added at issue / Can cancel rider at any time			Rider is built into the product / Can cancel at any time			Optional rider / Must be added at issue / Can be cancelled after 5 years																																																																							
Earliest Income Start	At any time, even during the 1st year			At any time, even during the 1st year			Income can start in 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.			Single or joint must be elected at issue and is irrevocable. Joint covered must be the spouse, and spouse should be listed as primary beneficiary.																																																																							
Confinment / ADL Income Enhancement	n/a			n/a			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. 			<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, but 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	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 rollover. Rider charge may increase if this option is selected.			Bonus: 6% Roll up: 6% simple for up to 10 years			Simple roll up percentage for first 10 years. <table border="1"> <thead> <tr> <th>Age of younger covered person</th> <th>Roll-up %</th> </tr> </thead> <tbody> <tr> <td>45 - 60</td> <td>5%</td> </tr> <tr> <td>61 - 74</td> <td>6%</td> </tr> <tr> <td>75 - 90</td> <td>7%</td> </tr> </tbody> </table>			Age of younger covered person	Roll-up %	45 - 60	5%	61 - 74	6%	75 - 90	7%																																																													
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Lifetime Income Riders - Annuity

Verify rider features before submitting application

	New York Life	North American																																																																					
Rider Name	Guaranteed lifetime Withdrawal Benefit	Benefit Rider	IncomeChoice																																																																				
Product Available	Clear Income (MYGA Product)	NAC BenefitSolutions 10	IncomeChoice 10																																																																				
Age / Premium	50-80	40-79 / \$20,000	40-79 / \$20,000																																																																				
States not approved	NY	NY	NY																																																																				
Annual Rider Fee	0.75% of the Accumulation Value. Fee deducted quarterly.	1.20% of Benefit Base deducted from Accumulation Value	Included at no additional cost																																																																				
Adding / Cancelling	Rider is built into the product / Cannot be cancelled	Rider is built into the product / Can be terminated after Surrender Charge period.	Rider is built into the product																																																																				
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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.																																																																				
Confinment / ADL Income Enhancement	n/a	LPA Multiplier: income will double if confined to a nursing home for a period of more than 90 consecutive days. Max of 5 years or AV reaches zero. Must wait 2 years before requesting LPA Multiplier. N/A in CA	n/a																																																																				
Upon Death		Bene has 2 options: 1) After 1st year, the Benefit Base paid out in five equal payments over 4 years 2) lump sum of the Accumulation Value																																																																					
Growth Phase	5% compounded rollup for 10 years	Benefit base floor: 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 Benefit base increase: Each year for the first 20 years, 100% of the interest gains.	2% GLWB value bonus on premiums paid in first 5 years. Stacking Roll-Up, up to 20 years 1) 2% 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.																																																																				
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Lifetime Income Riders - Annuity

Verify rider features before submitting application

9/16/2020	North American	Protective																																																																																																											
Rider Name	Embedded Benefits Rider	SecurePay SE	Guaranteed Income Benefit																																																																																																										
Product Available	Strategic Design Annuity X	Indexed Annuity II	Income Builder																																																																																																										
Age / Premium	50-79 / \$50,000	55-85 / Min. premium is based on product	50-85 / \$25,000																																																																																																										
States not approved	NY	NY	NY																																																																																																										
Annual Rider Fee	1.15% of GLWB value deducted annually from accumulation value	Cost at issue is 0.85% of benefit base deducted quarterly. Cost can change each year, up to 2%. Client can decline the increase, but rollover would then stop.	Cost at issue is 1.00% of benefit base deducted monthly. Cost can change year, up to 2%. Client can decline the increase, but rollover would then stop.																																																																																																										
Adding / Cancelling	Rider is built into the product	Optional rider / Must be added at issue / Can terminate after 10 years																																																																																																											
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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	Doubled income if client cannot perform 2 of 6 ADL for a period of more than than 90 consecutive days. Client must be able to perform 6 of 6 ADLs on issue date. n/a in CA	n/a	n/a																																																																																																										
Upon Death																																																																																																													
Growth Phase	GLWB grows by 150% of the weighted average percentage change WAIC in the fixed and index accounts. Up to 20 years. Example: Interest Credited WB value grows 3.50% 5.25% 5.20% 7.80% 0% 0%	7.00% simple rollover for up to 10 years	8% simple interest rollover for up to 10 years																																																																																																										
Income Phase	<p>There are two options which is elected when income starts:</p> <p>1) Level LPA: income will not increase</p> <p>2) Increasing LPA: receive a lower initial income than "Level", but has the possibility of increasing each year, based on the weighted average rate of the interest credited to 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>60</td> <td>4.30%</td> <td>3.80%</td> <td>3.30%</td> <td>2.80%</td> </tr> <tr> <td>65</td> <td>4.80%</td> <td>4.30%</td> <td>3.80%</td> <td>3.30%</td> </tr> <tr> <td>70</td> <td>5.30%</td> <td>4.80%</td> <td>4.30%</td> <td>3.80%</td> </tr> <tr> <td>75</td> <td>5.80%</td> <td>5.30%</td> <td>4.80%</td> <td>4.30%</td> </tr> <tr> <td>80</td> <td>6.30%</td> <td>5.80%</td> <td>5.30%</td> <td>4.80%</td> </tr> <tr> <td>85+</td> <td>6.80%</td> <td>6.30%</td> <td>5.80%</td> <td>5.30%</td> </tr> </tbody> </table> <p>Lifetime payment percentages increase by 0.10 percent for each attained age between ages 60 and 85</p>	Age	Level LPA		Increasing LPA		Single	Joint	Single	Joint	60	4.30%	3.80%	3.30%	2.80%	65	4.80%	4.30%	3.80%	3.30%	70	5.30%	4.80%	4.30%	3.80%	75	5.80%	5.30%	4.80%	4.30%	80	6.30%	5.80%	5.30%	4.80%	85+	6.80%	6.30%	5.80%	5.30%	<p>Once income phase begins, income amount will stay the same.</p> <table border="1"> <thead> <tr> <th>Age</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>60-64</td> <td>4.50%</td> <td>4.00%</td> </tr> <tr> <td>65-69</td> <td>5.00%</td> <td>4.50%</td> </tr> <tr> <td>70-74</td> <td>5.50%</td> <td>5.00%</td> </tr> <tr> <td>75-79</td> <td>6.00%</td> <td>5.50%</td> </tr> <tr> <td>80-84</td> <td>6.50%</td> <td>6.00%</td> </tr> <tr> <td>85+</td> <td>7.00%</td> <td>6.50%</td> </tr> </tbody> </table>	Age	Single	Joint	60-64	4.50%	4.00%	65-69	5.00%	4.50%	70-74	5.50%	5.00%	75-79	6.00%	5.50%	80-84	6.50%	6.00%	85+	7.00%	6.50%	<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>4.25%</td> <td>3.75%</td> <td>60</td> <td>3.75%</td> <td>3.25%</td> </tr> <tr> <td>65</td> <td>5.25%</td> <td>4.75%</td> <td>65</td> <td>4.10%</td> <td>3.60%</td> </tr> <tr> <td>70</td> <td>5.75%</td> <td>5.25%</td> <td>70</td> <td>4.85%</td> <td>4.35%</td> </tr> <tr> <td>75</td> <td>6.20%</td> <td>5.70%</td> <td>75</td> <td>5.55%</td> <td>5.05%</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	60	4.25%	3.75%	60	3.75%	3.25%	65	5.25%	4.75%	65	4.10%	3.60%	70	5.75%	5.25%	70	4.85%	4.35%	75	6.20%	5.70%	75	5.55%	5.05%	80	6.45%	5.95%	80	6.10%	5.60%	85	6.90%	6.40%	85	6.35%	5.85%
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Product Available	Guaranteed Income	SecureLink Future																																																																												
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Growth Phase	4% simple rollup for up to 15 years BONUSES: • 15% of paid premium after five years • 25% of paid premium after ten years	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.																																																																												
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