

Lifetime Income Riders

Last Updated: July 16, 2014



Company	Allianz		Allianz Preferred																																																																																																
Name	Simple Income III Rider		Enhanced Withdrawal Benefit		360 Benefit Rider																																																																																														
Product Availability	MasterDex X		Endurance Plus		360																																																																																														
States Not Approved	CT, NY Option 3 not approved in AK, DE, IA, MN, OH, TX		NY, WA		NY																																																																																														
Issue Age	0-80		0-80		0-80																																																																																														
Rider Cost	0.95% of Simple Withdrawal Value deducted monthly from the Accumulation Value.		No cost. EWB is built into the product.		1.05% of the accumulation value deducted monthly.																																																																																														
Accumulation Phase	8% simple based on the Adjusted Premium (premium paid, less any withdrawals) added annually until income is started or until the client turns age 90. Product bonus will be added to the Simple Withdrawal value but no used to calculate the 6% simple bonus.		Premium Bonus: 20% Any fixed and/or indexed interest credited to the EWB value is calculated at a factor of 105% of the rate credited to the accumulation value.		A 25% interest bonus will be added to any fixed or indexed interest earned until lifetime withdrawals begin. Example: if indexing strategy returns 4.00% client will receive 1.00% bonus for a total return of 5.00%.																																																																																														
Payout Phase	<table border="1"> <thead> <tr> <th></th> <th colspan="2">Option 1</th> <th colspan="2">Option 2</th> </tr> <tr> <th></th> <th>Single</th> <th>Joint</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>50-59</td> <td>4.50%</td> <td>4.00%</td> <td>3.50%</td> <td>3.00%</td> </tr> <tr> <td>60-69</td> <td>5.00%</td> <td>4.50%</td> <td>4.00%</td> <td>3.50%</td> </tr> <tr> <td>70-79</td> <td>5.50%</td> <td>5.00%</td> <td>4.50%</td> <td>4.00%</td> </tr> <tr> <td>80-90</td> <td>6.00%</td> <td>5.50%</td> <td>5.00%</td> <td>4.50%</td> </tr> </tbody> </table> <p>Option 1: very small chance of income amount increasing Option 2: Payment can increase each year if selected allocations were positive in the prior year. Income Payment will increase by the same percentage of the selected allocations. Option 3: May increase based on CPI. Call for details Joint is available on Q and NQ funds.</p>			Option 1		Option 2			Single	Joint	Single	Joint	50-59	4.50%	4.00%	3.50%	3.00%	60-69	5.00%	4.50%	4.00%	3.50%	70-79	5.50%	5.00%	4.50%	4.00%	80-90	6.00%	5.50%	5.00%	4.50%	<p>Access to the EWB by choosing one of the payout options below.</p> <p>Endurance Elite: Available after five years. Endurance Plus: available after ten years.</p> <p>Option I: Scheduled withdrawals of up to 10% per year over a period as short as 10 years. The percentage is calculated using the value of the EWB on the year withdrawals started.</p> <p>Option II: Scheduled withdrawals guaranteed for life.</p> <table border="1"> <tbody> <tr> <td>60-69</td> <td>5.00%</td> <td>4.50%</td> </tr> <tr> <td>70-79</td> <td>5.50%</td> <td>5.00%</td> </tr> <tr> <td>80-90</td> <td>6.00%</td> <td>5.50%</td> </tr> </tbody> </table>		60-69	5.00%	4.50%	70-79	5.50%	5.00%	80-90	6.00%	5.50%	<table border="1"> <thead> <tr> <th></th> <th colspan="2">Option 1</th> <th>Annual increase %</th> <th>Single 10-yr Def.</th> <th>Joint 10-yr Def.</th> </tr> <tr> <th>Age</th> <th>Single</th> <th>Joint</th> <th></th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td>50 or less</td> <td>4.00%</td> <td>3.50%</td> <td>0.30%</td> <td>7.00%</td> <td>6.50%</td> </tr> <tr> <td>55</td> <td>4.50%</td> <td>4.00%</td> <td>0.35%</td> <td>8.00%</td> <td>7.50%</td> </tr> <tr> <td>60</td> <td>5.00%</td> <td>4.50%</td> <td>0.40%</td> <td>9.00%</td> <td>8.50%</td> </tr> <tr> <td>65</td> <td>5.50%</td> <td>5.00%</td> <td>0.45%</td> <td>10.00%</td> <td>9.50%</td> </tr> <tr> <td>70</td> <td>6.00%</td> <td>5.50%</td> <td>0.50%</td> <td>11.00%</td> <td>10.50%</td> </tr> <tr> <td>75</td> <td>6.50%</td> <td>6.00%</td> <td>0.55%</td> <td>12.00%</td> <td>11.50%</td> </tr> <tr> <td>80</td> <td>7.00%</td> <td>6.50%</td> <td>0.60%</td> <td>13.00%</td> <td>12.50%</td> </tr> </tbody> </table> <p>Add 0.10% to each additional age at issue. Example: 56 issue age starts at 4.60%; 57 at 4.70%.</p> <p>Option 2: Same as Simple Income II Rider. Call for %.</p>			Option 1		Annual increase %	Single 10-yr Def.	Joint 10-yr Def.	Age	Single	Joint				50 or less	4.00%	3.50%	0.30%	7.00%	6.50%	55	4.50%	4.00%	0.35%	8.00%	7.50%	60	5.00%	4.50%	0.40%	9.00%	8.50%	65	5.50%	5.00%	0.45%	10.00%	9.50%	70	6.00%	5.50%	0.50%	11.00%	10.50%	75	6.50%	6.00%	0.55%	12.00%	11.50%	80	7.00%	6.50%	0.60%	13.00%	12.50%
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Can payments be stopped and restarted?	Yes. Once payments begin, client has the option to take less or not take payments at all. The amount that is left over is called the Cumulative Withdrawal Value*. If payments are stopped, they may only be restarted on next anniversary.		Yes. It can be stopped and started at any time. Does not need to wait until next anniversary in order to restart.		Yes. Once payments begin, client has the option to take less or not take payments at all. The amount that is left over is called the Cumulative Withdrawal Value*. If payments are stopped, they may only be restarted on next anniversary.																																																																																														
Death Benefit	Accumulation Value		Accumulation Value: Lump sum. EWB Value: as annuity payments of at least 5 years.		Accumulation Value																																																																																														
Remarks	Income can start in 1st year. Cumulative Withdrawal Benefit: Allows the client to take the cumulative withdrawal value at any time. Joint will be based on the age of the youngest.		Client can change from Option I to Option II during each contract anniversary, but never from Option II to I.		Income can start in 1st year. This rider automatically included in the 360 product. Joint is available on Q and NQ funds. Cumulative Withdrawal Benefit: Allows the client to take the cumulative withdrawal value at any time.																																																																																														

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Product Availability	365i		222			Core Income 7																																																																																					
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Issue Age	0-80		0-80			0-80																																																																																					
Rider Cost	1.20% of the protected income value, deducted monthly from accumulation value.		No Additional Cost			1.05% of the accumulation value deducted monthly.																																																																																					
Accumulation Phase	6% simple PLUS current interest rate earned in the selected indexing or fixed allocation. Both are based on the Adjusted Premium (Premium paid, less any withdrawals). This enhancement will stop at age 100.		a) 15% premium bonus Plus b) 50% interest bonus will be added to any fixed or indexed interest earned until lifetime withdrawals begin.			No guaranteed growth. Income benefit will be calculated using the accumulation value.																																																																																					
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Remarks	Income can start in 1st year. Cumulative Withdrawal Benefit: Allows the client to take the cumulative withdrawal value at any time. Joint will be based on the age of the youngest.		Income can start after 10 contract years. *AIM: doubles the annual benefit if confined to nursing home, hospital, or assisted living facility for at least 90 days in a consecutive 120-day period. Must occur after 1st year and either during contract year before lifetime withdrawals or at any time thereafter.			Income can start in 1st year. This rider automatically included. Joint is available on Q and NQ funds. Cumulative Withdrawal Benefit: Allows the client to take the cumulative withdrawal value at any time.																																																																																					

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States Not Approved	CT, DE, FL, IL, ME, MD, MN, MO, MS, NJ, OH, OK OR, PA, VT, WA, WY	WA	NJ, NY, (Some features vary in OR, DE, and PA)																																																																																																																					
Issue Age	50-75	0-80	40-80																																																																																																																					
Rider Cost	0.95% of the Income Base deducted annually from Accumulation Value.	Option 1: 0.60% / Option 2: 0.30% both based on Income Base deducted from Annuity Value.	0.95% of the Income Value deducted from Accumulation Value																																																																																																																					
Accumulation Phase	Income Base will double to 200% of the premiums paid, provided no withdrawals are taken in the contract's first 10 years. 7.00% simple interest for the first 10 contract years.*	Option 1: 7.00% compound roll up for up to 10 years. Option 2: 4.00% compound roll up PLUS index credits for up to 10 years.	6.00% annual compound roll up for first 12 contract years. After the 5th year the client can restart the accumulation period but it cannot exceed 20 years.																																																																																																																					
Payout Phase	<table border="1"> <thead> <tr> <th></th> <th>Single</th> <th>Joint*</th> </tr> </thead> <tbody> <tr> <td>60-64</td> <td>4.25%</td> <td>3.75%</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 +</td> <td>6.00%</td> <td>5.50%</td> </tr> </tbody> </table> <p>Joint is available on Q and NQ funds.</p>		Single	Joint*	60-64	4.25%	3.75%	65-69	5.00%	4.50%	70-74	5.50%	5.00%	75 +	6.00%	5.50%	<table border="1"> <thead> <tr> <th></th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>50</td> <td>3.50%</td> <td>2.50%</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. Example: age 66 receives 5.10% / age 79 receives 6.40%.</p>		Single	Joint	50	3.50%	2.50%	55	4.00%	3.00%	60	4.50%	3.50%	65	5.00%	4.00%	70	5.50%	4.50%	75	6.00%	5.00%	80	6.50%	5.50%	85	7.00%	6.00%	90+	7.50%	6.50%	<table border="1"> <thead> <tr> <th colspan="6">Lifetime Income Withdrawal</th> </tr> <tr> <th></th> <th>Single</th> <th>Joint</th> <th></th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>50-54</td> <td>3.50%</td> <td>3.00%</td> <td>75-79</td> <td>5.50%</td> <td>5.00%</td> </tr> <tr> <td>55-59</td> <td>4.00%</td> <td>3.50%</td> <td>80-84</td> <td>6.00%</td> <td>5.50%</td> </tr> <tr> <td>60-64</td> <td>4.50%</td> <td>4.00%</td> <td>85-90</td> <td>6.25%</td> <td>5.75%</td> </tr> <tr> <td>65-69</td> <td>5.00%</td> <td>4.50%</td> <td>90+</td> <td>6.50%</td> <td>6.00%</td> </tr> <tr> <td>70-74</td> <td>5.25%</td> <td>4.75%</td> <td colspan="3">Joint only on NQ Funds</td> </tr> <tr> <th colspan="6">Income Withdrawal</th> </tr> <tr> <td colspan="6">Client receives % of account until it reaches zero.</td> </tr> <tr> <td></td> <td>40-84</td> <td colspan="4">5.5%</td> </tr> <tr> <td></td> <td>85-89</td> <td colspan="4">6.0%</td> </tr> <tr> <td></td> <td>90+</td> <td colspan="4">6.5%</td> </tr> </tbody> </table>	Lifetime Income Withdrawal							Single	Joint		Single	Joint	50-54	3.50%	3.00%	75-79	5.50%	5.00%	55-59	4.00%	3.50%	80-84	6.00%	5.50%	60-64	4.50%	4.00%	85-90	6.25%	5.75%	65-69	5.00%	4.50%	90+	6.50%	6.00%	70-74	5.25%	4.75%	Joint only on NQ Funds			Income Withdrawal						Client receives % of account until it reaches zero.							40-84	5.5%					85-89	6.0%					90+	6.5%			
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Income Withdrawal																																																																																																																								
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Income Amount Variation	During first 10 contract years, annual income will increase by the difference between the 7% Income Credit and Withdrawal percentage.	Income amount may increase if the income base increases compared to the previous year.	Scenario A: if Accumulation Value becomes greater than Benefit Base. Scenario B: Confinement Feature Income Doubler*																																																																																																																					
Can payments be stopped and restarted?	Yes. It can be stopped and started at any time. Does not need to wait until next anniversary in order to restart.	Yes. It can be stopped and started at any time. Does not need to wait until next anniversary in order to restart.	Yes. It can be stopped and started at any time. Does not need to wait until next anniversary in order to restart.																																																																																																																					
Death Benefit	Annuity Value	Lump Sum: 75% of remaining Income Base	Accumulation Value.																																																																																																																					
Remarks	Income can start in 1st year. Can be canceled after 5th contract anniversary. *If withdrawal is taken, client will receive a partial income credit equal to 7% minus the percentage of the Income Base Withdrawn.	Income can only start after the 1st year. Joint will be based on the age of the youngest. Joint is only available on NQ funds. Rider must be added at issue and can be dropped at any Time	Income can start in 1st year. Can be cancelled during 1st year or after 5th year. *If confined to qualified facility for 180 days in a 250 period, client may receive double the withdrawal %. Confinement can start in 1st year, but doubler only in 2nd . Not available in WA. Wellness Benefit included. Not available in all states.																																																																																																																					

Lifetime Income Riders

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	Athene	Genworth	Great American																																																
Name	TargetPay & TargetPay Plus	Optional Income Protection Rider	IncomeSecure																																																
Product Availability	TargetHorizon 10 & 15	SecureLiving Series Index Annuities	All Indexed Products																																																
States Not Approved	CT, IL, IN, LA, MA, MD, MT, MN, NH, NM, NV, NY, OH, OK, OR, PA, SD, TX, UT, VA, WA,	DE, NY	NY																																																
Issue Age	40-78 (TargetHorizon 10); 40-73 (TargetHorizon 15)	55-80	40-85																																																
Rider Cost	1.25% of Accumulation Value.	0.95% of the benefit base deducted annually from contract value.	0.85% of income base deducted from account value.																																																
Accumulation Phase	It focuses on the actual benefit amount by removing rollup rates and payout percentages, and providing a benefit statement similar to what employees might receive from their defined benefit plan.	Initial Benefit Base is 106% of premium. 8% annual simple roll up, credited daily, for first 10 years of deferral. If income withdrawals have not started after roll-up period, benefit base will continue to increase by the same amount of interest credited to the contract.	10% annual simple roll up for 10 years. The 10% 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.																																																
Payout Phase	<p>TargetPay</p> <p>a) Higher guaranteed benefit than TargetPay Plus. b) Interest credits on the base annuity do not impact benefit. c) Benefit amount will not change once policy is issued (except due to withdrawals) d) Generally better for client intending to elect income sooner.</p> <hr/> <p>TargetPay Plus</p> <p>a) Lower guaranteed benefit than TargetPay. b) Prior to starting income, interest credits on the base annuity will increase benefit by same percentage as the interest credited. c) Benefit amount is updated annually to reflect any increase. d) Generally better for client intending to deferring longer.</p>	<table border="1"> <thead> <tr> <th></th> <th><u>Single</u></th> <th><u>Joint</u></th> </tr> </thead> <tbody> <tr> <td>55-59</td> <td>4.00%</td> <td>3.50%</td> </tr> <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+</td> <td>6.50%</td> <td>6.00%</td> </tr> </tbody> </table> <p>Joint is available on Q and NQ funds.</p>		<u>Single</u>	<u>Joint</u>	55-59	4.00%	3.50%	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+	6.50%	6.00%	<table border="1"> <thead> <tr> <th></th> <th><u>Single</u></th> <th><u>Joint</u></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>Add 0.10% to each additional age up to age 90. Example: age 66 receives 5.10% / age 79 receives 6.40%.</p>		<u>Single</u>	<u>Joint</u>	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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Income Amount Variation	When income is elected, the owner has the following choices: a) Level Payments. b) inflation Adjusted, which follows CPI. The starting benefit for this option will start lower than Level Payment.	Only if the Contract Value becomes greater than the Benefit Base.	Only if the account value becomes Greater than the income base.																																																
Can payments be stopped and restarted?	TargetReserve allows the client to take less than the maximum Lifetime Income Benefit. The portion that was not taken will be placed in the TargetReserve which is available as a lump sum at any time.	Yes. It can be stopped and started at any time. Does not need to wait until next anniversary in order to restart.	Yes. It can be stopped and started at any time. Does not need to wait until next anniversary in order to restart.																																																
Death Benefit	Accumulation Value.	Contract Value	Account Value.																																																
Remarks	<p>Confinement Tripler: increases benefit during confinement</p> <p>Portion of income placed in TargetReserve still has the ability to earn interest credits.</p> <p>Cancellation: may cancel within first 12 months or after 5th yr.</p> <p>Joint is available on Q and NQ funds.</p>	<p>Deferred Income Withdrawal: client may accumulate up to a total of one year's worth of income withdrawals for later use</p> <p>Client may terminate rider after surrender period.</p> <p>Joint will be based on the age of the youngest.</p>	<p>Income can start in 1st year.</p> <p>Rider charge upon: a) reset, b) withdrawal that is more than free withdrawal, c) RMD, d) permitted transferor before payments begin.</p> <p>Rider charge is refunded at death if income had not started.</p> <p>Rider may be cancelled at any time.</p>																																																

Lifetime Income Riders

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	Great American	ING	Lincoln National																																																																																													
Name	IncomeSustainer Plus	Income Protector Withdrawal Benefit	Lincoln Lifetime Income Edge																																																																																													
Product Availability	All Indexed Products	Secure Index 5 and Secure Index 7 Secure Index Opportunities, Envoy	New Directions, OptiChoice, OptiPoint																																																																																													
States Not Approved	NY	NY, OR, and WA	NY and WA (NJ only on New Directions and OptiChoice)																																																																																													
Issue Age	50-85	50-80	35-85																																																																																													
Rider Cost	1.25% of income base deducted from account value.	0.85% of Guaranteed Withdrawal Base (GWB)	0.95% of the Income Base. Cost of rider is guaranteed for 5 years.																																																																																													
Accumulation Phase	Income Base & Death Benefit Base: 8% simple rollup for 12 years. 8% is based on total 1st year deposits, including any applicable bonus. If account value is greater than income base, client has the option to restart a new 12-year income rollup. Rider charge may increase if this option is selected.	6.00% annual compound roll up during first 10 years of deferral.	5.00% annual compound enhancement for the earlier of age 85 or 10 years.																																																																																													
Payout Phase	<table border="1"> <thead> <tr> <th></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>Add 0.10% to each additional age up to age 90. Example: age 66 receives 5.10% / age 79 receives 6.40%.</p>		Single	Joint	55	4.00%	3.00%	60	4.50%	3.50%	65	5.00%	4.00%	70	5.50%	4.50%	75	6.00%	5.00%	80	6.50%	5.50%	85	7.00%	6.00%	90+	7.50%	6.50%	<table border="1"> <thead> <tr> <th colspan="3">Maximum Annual Withdrawal (MAW)</th> </tr> <tr> <th>Age</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr><td>50-64</td><td>4.0%</td><td>3.5%</td></tr> <tr><td>65-74</td><td>5.0%</td><td>4.5%</td></tr> <tr><td>75-84</td><td>6.0%</td><td>5.5%</td></tr> <tr><td>85+</td><td>7.0%</td><td>6.5%</td></tr> </tbody> </table> <p>Joint is available on Q and NQ funds.</p>	Maximum Annual Withdrawal (MAW)			Age	Single	Joint	50-64	4.0%	3.5%	65-74	5.0%	4.5%	75-84	6.0%	5.5%	85+	7.0%	6.5%	<table border="1"> <thead> <tr> <th></th> <th>Single</th> <th>Joint</th> <th>Income Bonus Rate Factor*</th> </tr> </thead> <tbody> <tr><td>50-54</td><td>3.50%</td><td>2.75%</td><td>OptiChoice and New Directions</td></tr> <tr><td>55-59</td><td>4.00%</td><td>3.25%</td><td>5-Yrs: 0.75% / 10-Yrs: 1.25%</td></tr> <tr><td>60-64</td><td>4.50%</td><td>3.75%</td><td>OptiPoint</td></tr> <tr><td>65-69</td><td>5.00%</td><td>4.25%</td><td>5-Yrs: 0.50% / 10-Yrs: 0.85%</td></tr> <tr><td>70-74</td><td>5.50%</td><td>4.75%</td><td></td></tr> <tr><td>75-79</td><td>6.00%</td><td>5.25%</td><td>*Applies if there have not been</td></tr> <tr><td>80-84</td><td>6.50%</td><td>5.75%</td><td>ANY TYPE of withdrawal during</td></tr> <tr><td>85-89</td><td>7.00%</td><td>6.25%</td><td>the first 5 or 10 years. The</td></tr> <tr><td>90-94</td><td>7.50%</td><td>6.75%</td><td>bonus factor is determined</td></tr> <tr><td>95-99</td><td>8.00%</td><td>7.25%</td><td>when the first withdrawal or</td></tr> <tr><td></td><td></td><td></td><td>income withdrawal is taken.</td></tr> </tbody> </table>		Single	Joint	Income Bonus Rate Factor*	50-54	3.50%	2.75%	OptiChoice and New Directions	55-59	4.00%	3.25%	5-Yrs: 0.75% / 10-Yrs: 1.25%	60-64	4.50%	3.75%	OptiPoint	65-69	5.00%	4.25%	5-Yrs: 0.50% / 10-Yrs: 0.85%	70-74	5.50%	4.75%		75-79	6.00%	5.25%	*Applies if there have not been	80-84	6.50%	5.75%	ANY TYPE of withdrawal during	85-89	7.00%	6.25%	the first 5 or 10 years. The	90-94	7.50%	6.75%	bonus factor is determined	95-99	8.00%	7.25%	when the first withdrawal or				income withdrawal is taken.
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Income Amount Variation	Only if the account value becomes Greater than the income base.	Only if the accumulation value becomes Greater than the Guaranteed Withdrawal Base. Florida - Income amount will increase provided no excess withdrawals are taken. See remarks for additional details.*	If the Accumulation value is higher than the previous Income Base. If that occurs the following may happen: 1) lifetime benefit factor could increase if client is in a new age band. 2) Rider cost may increase if after 5th year.																																																																																													
Can payments be stopped and restarted?	Yes. It can be stopped and started at any time. Does not need to wait until next anniversary in order to restart.	Yes. It can be stopped and started at any time. Does not need to wait until next anniversary in order to restart.	Yes. It can be stopped and started at any time. Does not need to wait until next anniversary in order to restart.																																																																																													
Death Benefit	Less than 5 years: Account Value. At least 5 years: Death Benefit Base. See remarks.	Accumulation Value + cost of rider IF applies. See remarks	Account Value																																																																																													
Remarks	Same remarks as Income Secure. Death Benefit: Lump Sum = Average of death benefit base and account value. Ex: DBB of \$150K and AV of \$100K = \$125K lump sum. Annuitization = 100% of death benefit base.	Income can start in 1st year.	Income can start in 1st year. Single or Joint must be elected at time of issue and it is irrevocable. Joint must be spouse. Rider can be added during each anniversary Nursing Home Enhancement. Not offered in CA, CT Joint is available on Q and NQ funds.																																																																																													

Lifetime Income Riders

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	North American		Protective Life																																										
Name	Income Pay Option 1 & 3	Income Pay Option 2	SecurePay SE																																										
Product Availability	All Index Products except: Ten, Paramount Choice Ten	All Index Products except: Ten, Paramount Choice Ten	Indexed Annuity II																																										
States Not Approved	AL, AK, CT, DE, MN, NY, OR, WA	AL, AK, CT, DE, MN, NY, OR, WA	CT, DE, NY																																										
Issue Age	Minimum 40 and maximum is based on product.	Minimum 40 and maximum is based on product.	55-85																																										
Rider Cost	Option 1: 0.40% of the GMWB value. Option 3: 0.95% of the GMWB value.	0.95% of the GMWB value.	0.95% of the Benefit Base deducted from Contract Value																																										
Accumulation Phase	Option 1: 5.50% annual compound Bonus Credit for life. Option 3: 6.25% annual compound Bonus Credit for 10 years. In the 10th year, client will have the option to extend the 6.25% Bonus Credit for an additional 10 years. Cost may change.	6.75% annual compound Bonus Credit for 10 years. By current company practice if the Accumulation Value meets or exceeds the GMWB Value, the GMWB Bonus Credit Period will reset for a 10 year period. This reset opportunity is available on each contract anniversary through age 80	7.00% simple interest for up to 10 years.																																										
Payout Phase	<p style="text-align: center;">Lifetime Payment %</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Age</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>50-59</td> <td>3.75%</td> <td>3.25%</td> </tr> <tr> <td>60-64</td> <td>4.25%</td> <td>3.75%</td> </tr> <tr> <td>65-69</td> <td>4.75%</td> <td>4.25%</td> </tr> <tr> <td>70-74</td> <td>5.25%</td> <td>4.75%</td> </tr> <tr> <td>75-79</td> <td>5.75%</td> <td>5.25%</td> </tr> <tr> <td>80+</td> <td>6.25%</td> <td>5.75%</td> </tr> </tbody> </table> <p style="text-align: center;">Income Multiplier Feature (x2), Additional 0.10% cost: If confined to a qualified nursing care facility for at least 90 consecutive days, the Lifetime Payment Amount (LPA) will double for a maximum of 60 months.</p> <p style="text-align: center;">Not Approved in: CA, DC, FL, HI, IL, MA, MT, NC, PA, VA, WI</p> <p style="text-align: center;">Joint is available on Q and NQ funds.</p>		Age	Single	Joint	50-59	3.75%	3.25%	60-64	4.25%	3.75%	65-69	4.75%	4.25%	70-74	5.25%	4.75%	75-79	5.75%	5.25%	80+	6.25%	5.75%	<table border="1" style="margin-left: auto; margin-right: auto;"> <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> <p style="text-align: center;">Joint is available on Q and NQ funds.</p>	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%
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Income Amount Variation	Income amount will increase only if the Accumulation value is greater than GMWB value.	Income amount will increase only if the Accumulation value is greater than GMWB value.	Income amount will increase only if the Accumulation value is greater than GMWB value.																																										
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Death Benefit	Accumulation Value	Accumulation Value	Accumulation Value																																										
Remarks	Income can only start after the 1st year. Joint will be based on the age of the youngest. RMD withdrawas will reduce GMWB by the dollar amount. Non RMD withdrawals will reduce GMWB by same %. Bonus Credit does not apply in years where a withdrawal, other than RMD, is taken.	Income can only start after the 1st year. Joint will be based on the age of the youngest. RMD withdrawas will reduce GMWB by the dollar amount. Non RMD withdrawals will reduce GMWB by same %. Bonus Credit does not apply in years where a withdrawal, other than RMD, is taken.	Income can start in 1st year. Joint will be based on the age of the youngest. Must be added at issue.																																										

Lifetime Income Riders

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American Equity																			
Name	Lifetime Income Benefit																		
Product Availability	All indexed products except: Heritage Gold																		
States Not Approved	NY Option 4: CT, ID, MO, OR, PA, WA Option 5 & 6: CA, CT, DE, FL, ID, IL, MN, MO, PA, WA																		
Rider Cost	Cost of rider is calculated using the Contract Value.																		
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Remarks	<p>Income can start after the 1st contract year.</p> <p>Joint will be based on the age of the youngest.</p> <p>*Income will continue increasing until Contract Value is reduced to zero, at which point the LIB payment will remain level.</p> <p>Joint is available on Q and NQ funds.</p>																		