

Income Rider Spread Sheet

This spreadsheet is intended for use as a guide, see company literature for details

Carrier	Allianz	Allianz	American Equity	American General	American General																																																																																													
Ratings	A.M. Best A S&P AA-	A.M. Best A S&P AA-	AM Best A-	AM Best A	AM Best A																																																																																													
Rider Name	Income Plus	Simple Income (Option 1 and 2)	Gold Standard Lifetime Income Rider	Guaranteed Minimum Withdrawal Benefit	Lifetime Income Builder																																																																																													
Product Availability	MasterDex 5 Plus	MasterDex X	All Index Annuities	AG Global Index Annuities	VisionMaximizer, Horizon Index 9,12, Global Bonus and VisionAdvantage 7, 9																																																																																													
Rider Issue Age	0-90 *Client must be age 60 before taking income	0-90 *Client must be age 50 before taking income	5% - All ages product is available 7% - Ages 50 – max product age	All ages product is avail – activate income between 55 - 91	55 min issue – max product age																																																																																													
Lifetime Income Payout Levels	<table border="1"> <thead> <tr> <th>Age</th> <th>Payout</th> </tr> </thead> <tbody> <tr> <td>60-69</td> <td>5.0%</td> </tr> <tr> <td>70-79</td> <td>5.5%</td> </tr> <tr> <td>80-90</td> <td>6.0%</td> </tr> </tbody> </table> <p>Payout reduced 0.5% for Joint Benefit</p>	Age	Payout	60-69	5.0%	70-79	5.5%	80-90	6.0%	<table border="1"> <thead> <tr> <th>Age</th> <th>Payout</th> </tr> </thead> <tbody> <tr> <td>50-59</td> <td>4.5%</td> </tr> <tr> <td>60-69</td> <td>5.0%</td> </tr> <tr> <td>70-79</td> <td>5.5%</td> </tr> <tr> <td>80-90</td> <td>6.0%</td> </tr> </tbody> </table> <p>Payout reduced 0.5% for Joint Benefit.</p> <p>**Payout reduced 1% for Option 2 and 1.5% for Option 2 Joint Benefit.</p>	Age	Payout	50-59	4.5%	60-69	5.0%	70-79	5.5%	80-90	6.0%	<table border="1"> <thead> <tr> <th colspan="3">Level Payouts</th> </tr> <tr> <th>Age</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>50-59</td> <td>4.0%</td> <td>3.5%</td> </tr> <tr> <td>60-69</td> <td>5.0%</td> <td>4.5%</td> </tr> <tr> <td>70-79</td> <td>6.0%</td> <td>5.5%</td> </tr> <tr> <td>80+</td> <td>7.0%</td> <td>6.5%</td> </tr> </tbody> </table> <p>*Increasing Payouts</p> <table border="1"> <thead> <tr> <th>Age</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>50-59</td> <td>3.0%</td> <td>2.5%</td> </tr> <tr> <td>60-69</td> <td>4.0%</td> <td>3.5%</td> </tr> <tr> <td>70-79</td> <td>5.0%</td> <td>4.5%</td> </tr> <tr> <td>80+</td> <td>6.0%</td> <td>5.5%</td> </tr> </tbody> </table>	Level Payouts			Age	Single	Joint	50-59	4.0%	3.5%	60-69	5.0%	4.5%	70-79	6.0%	5.5%	80+	7.0%	6.5%	Age	Single	Joint	50-59	3.0%	2.5%	60-69	4.0%	3.5%	70-79	5.0%	4.5%	80+	6.0%	5.5%	<table border="1"> <thead> <tr> <th>Age</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr> <td>55-59</td> <td>4.5%</td> <td>3.5%</td> </tr> <tr> <td>60-64</td> <td>5.0%</td> <td>4.0%</td> </tr> <tr> <td>65-69</td> <td>5.5%</td> <td>4.5%</td> </tr> <tr> <td>70-74</td> <td>6.0%</td> <td>5.0%</td> </tr> <tr> <td>75-79</td> <td>6.5%</td> <td>5.5%</td> </tr> <tr> <td>80-84</td> <td>7.0%</td> <td>6.0%</td> </tr> <tr> <td>85+</td> <td>7.5%</td> <td>6.5%</td> </tr> </tbody> </table>	Age	Single	Joint	55-59	4.5%	3.5%	60-64	5.0%	4.0%	65-69	5.5%	4.5%	70-74	6.0%	5.0%	75-79	6.5%	5.5%	80-84	7.0%	6.0%	85+	7.5%	6.5%	<table border="1"> <thead> <tr> <th>Age</th> <th>Single</th> <th>**Joint</th> </tr> </thead> <tbody> <tr> <td>56-64</td> <td>4.0%</td> <td>3.5%</td> </tr> <tr> <td>65-69</td> <td>4.5%</td> <td>4.0%</td> </tr> <tr> <td>70-74</td> <td>5.0%</td> <td>4.5%</td> </tr> <tr> <td>75-79</td> <td>5.5%</td> <td>5.0%</td> </tr> <tr> <td>80-90</td> <td>6.0%</td> <td>5.5%</td> </tr> </tbody> </table> <p>**Joint age uses Avg. of spouses, rounded down</p>	Age	Single	**Joint	56-64	4.0%	3.5%	65-69	4.5%	4.0%	70-74	5.0%	4.5%	75-79	5.5%	5.0%	80-90	6.0%	5.5%
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Growth and Step Up Options	**The better of the fixed and/or index credits earned or The Treasury Benchmark Rate(currently 3%)	***7% simple interest Rollup -Step ups occur anytime AV is greater than the IV	**5% or 7% -Resets available via written request between year 3 and 7 to continue growth	none	6% in deferral 2% in the income phase***																																																																																													
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Comments and Other Features	<p>*Withdrawals are subject to ordinary income tax.</p> <p>**Rollup rate is locked in and resets every year. Rollup rate is guaranteed for up to 10 years, then grows by index gains only.</p> <p>-Can turn income on and off</p> <p>-Choice of single or joint payout option does not have to be elected until payment begins</p> <p>-Can cancel at any time, but with no refund of rider costs</p>	<p>*Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% federal tax penalty.</p> <p>**Option II offers the potential for payment increases. On every contract anniversary, the income payment will be recalculated to reflect any positive changes in the index gains.</p> <p>-Cumulative Withdrawal Benefit: If the owner elects to take a smaller value other than the guaranteed income amount, the balance is added to the cumulative withdrawal value, and can be accessed as a lump sum at any time.</p> <p>-Can cancel at any time, but with no refund of rider costs</p>	<p>*Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% federal tax penalty.</p> <p>Income may begin at age 50</p> <p>*increasing payout option income grows 3% each year regardless of index performance</p> <p>**5% or 8% option must be chosen on application</p> <p>May cancel the rider at anytime to terminate ongoing rider fee – no refund of fees</p>	<p>No rollup, only percentages of AV paid</p> <p>*Must have at least 50k in the AV</p>	<p>*Must have at least 50k in the AV</p> <p>Must be added at issue</p> <p>***2% rollup in the income phase applies if contract deferred for min of 10 years initially</p> <p>6% rollup stops at 20yrs, clients age 90 or until withdrawals start, whichever occurs first</p>																																																																																													
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Comments and Other Features	<p>*Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% federal tax penalty.</p> <p>**Owner can also elect a (non-life contingent) Income Withdrawal payout: 40-84: 7.0% 85-89: 7.5% 90+ 8.0%</p> <p>***Option to start a new 12 year rollup period after 5th year.</p> <p>-Income Withdrawal Multiplier allows for an income of 2x the withdrawal amount if confined to a qualified care facility</p> <p>-Can cancel within 1 year or after the 5th year, but with no refund of rider cost</p> <p>-Can Start and Stop income at any time</p>	<p>Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% federal tax penalty.</p> <p>*0-74 in IN</p> <p>-Income Withdrawal Multiplier allows for an income of 2x the withdrawal amount if confined to a qualified care facility</p>	<p>Income for Life may be elected during the annuity application process only and cannot be added after the annuity contract has been issued</p> <p>Income withdrawals may begin anytime after the fifth contract year and age 50 (both owners)</p> <p>The rider may be terminated anytime after the fifth contract year at the owner's request. Once rider has been terminated, it cannot be restarted</p> <p>Joint Life payout can be added to Qualified accounts also.</p>	<p>Annual Ratchet during both the Deferral and Withdrawal Phase</p> <p>The client may decline the rider at any time by written request</p> <p>100% Return of Rider Charges at Death(if benefit has not been triggered)</p> <p>The MBP (Maximum Benefit Percentage) is based on your attained age (or the youngest spouse's attained age for the joint rider) at the time of your first withdrawal under the rider</p>																																																																								
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Age	Deferral	Single																																																																
50-59	<5yrs	4%																																																																
	5-9yrs	5%																																																																
	10+yrs	7%																																																																
60-69	<5yrs	5%																																																																
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70+	<5yrs	6%																																																																
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	10+yrs	9%																																																																
Growth and Step Up Options	10.0% Simple Roll-up for 10 years	6.0% Compound Roll-up for 10 years (4% for FL)	0%	Withdrawal percentage increases the longer the product is in force																																																														
Death Benefit	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value																																																														
Bonus at Income	None	None	0%	none																																																														
Rider Fee	1.15 bps of the Guaranteed Withdrawal base	65 bps of the Guaranteed Withdrawal base	0 bps	40 bps																																																														
Access to Income	After year one	*Immediately	After year 5	After year 5																																																														
Comments and Other Features	<p>Annual Ratchet during both the Deferral and Withdrawal Phase</p> <p>Rider Death Benefit paid out in two option(product must be in force for at least 5 years):</p> <ol style="list-style-type: none"> 1) Annuitization of at least 5 years 2) Lump Sum equal to AV + 50% of the difference between the AV and DB amount <p>100% Return of Rider Charges at Death(if benefit has not been triggered)</p> <p>The MBP (Maximum Benefit Percentage) is based on your attained age (or the youngest spouse's attained age for the joint rider) at the time of your first withdrawal under the rider</p>	<p>Annual Ratchet during both the Deferral and Withdrawal Phase</p> <p>100% Return of Rider Charges at Death</p> <p>Ability to turn income stream on or off at any time until the contract is annuitized</p> <p>The MAW (Maximum Annual Withdrawal) percentage is based on your attained age (or the youngest spouse's attained age for the joint rider) at the time of your first withdrawal under the rider</p> <p>*After year 1 for FL</p>	<p>No joint payout available</p> <p>Rider included automatically on policy</p>	<p>When rider attached to Savers Index Plus, withdrawal percentages are higher, contact CPS for details</p>																																																														
Product NOT approved in these states	CO, NY, OH, WA,	NJ,NY,OR, WA	MD, NY, OR, WA	MD, NY, OR, WA																																																														

Income Rider Spread Sheet

This spreadsheet is intended for use as a guide, see company literature for details

Carrier	Lincoln Financial Group	Lincoln Financial Group	LSW	North American	North American																																																																													
Ratings	A.M. Best A S&P AA	A.M. Best A S&P AA	AM Best A	A.M. Best A+ S&P A+	A.M. Best A+ S&P A+																																																																													
Rider Name	Lincoln Lifetime Income Edge	Lincoln Living Income Advantage Rider	Guaranteed Lifetime Benefit Rider	Income Pay	Guaranteed Minimum Death Benefit Rider																																																																													
Product Availability	All Index Annuities	All Index Annuities	All index annuities *Client must be age 60 before taking income	All Index Annuities excluding Freedom Choice 5% Liquidity Option, Flex Series Boomer, Ten & Paramount Choice 10	Charter and Precision 14 Only, Performance Choice 8, 8 Plus, 12, 12 Plus, Freedom Choice 8, 10 and 14																																																																													
Rider Issue Age	0-85 Q and NQ	50 – 85 Q & NQ	40 – Max product age – activate income at age 60	40 – Max product age – activate income at age 50	0-75																																																																													
Lifetime Income Payout Levels	<table border="1"> <thead> <tr> <th>Age</th> <th>Payout*</th> </tr> </thead> <tbody> <tr><td>50-54</td><td>4.0%</td></tr> <tr><td>55-59</td><td>4.5%</td></tr> <tr><td>60-64</td><td>5.0%</td></tr> <tr><td>65-69</td><td>5.5%</td></tr> <tr><td>70-74</td><td>6.0%</td></tr> <tr><td>75-79</td><td>6.5%</td></tr> <tr><td>80-84</td><td>7.0%</td></tr> <tr><td>85-89</td><td>7.5%</td></tr> <tr><td>90+</td><td>8.0%</td></tr> </tbody> </table> <p>50bps less for JT</p>	Age	Payout*	50-54	4.0%	55-59	4.5%	60-64	5.0%	65-69	5.5%	70-74	6.0%	75-79	6.5%	80-84	7.0%	85-89	7.5%	90+	8.0%	<table border="1"> <thead> <tr> <th>Age</th> <th>Payout</th> </tr> </thead> <tbody> <tr><td>50-54</td><td>4.0%</td></tr> <tr><td>55-59</td><td>4.5%</td></tr> <tr><td>60-64</td><td>5.0%</td></tr> <tr><td>65-69</td><td>5.5%</td></tr> <tr><td>70-74</td><td>6.0%</td></tr> <tr><td>75-79</td><td>6.5%</td></tr> <tr><td>80-84</td><td>7.0%</td></tr> <tr><td>85-89</td><td>7.5%</td></tr> <tr><td>90+</td><td>8.0%</td></tr> </tbody> </table>	Age	Payout	50-54	4.0%	55-59	4.5%	60-64	5.0%	65-69	5.5%	70-74	6.0%	75-79	6.5%	80-84	7.0%	85-89	7.5%	90+	8.0%	<table border="1"> <thead> <tr> <th>Age</th> <th>Single</th> <th>Joint</th> </tr> </thead> <tbody> <tr><td>60</td><td>4.5%</td><td>4.0%</td></tr> <tr><td>61</td><td>4.6%</td><td>4.1%</td></tr> <tr><td>62</td><td>4.7%</td><td>4.2%</td></tr> <tr><td>63</td><td>4.8%</td><td>4.3%</td></tr> <tr><td>64</td><td>4.9%</td><td>4.4%</td></tr> <tr><td>65</td><td>5.0%</td><td>4.5%</td></tr> </tbody> </table> <p>(10bps more for each year up to age 90*)</p> <p>-Enhanced benefit available if client is unable to perform 2 of 6 ADL's(Single Only)</p>	Age	Single	Joint	60	4.5%	4.0%	61	4.6%	4.1%	62	4.7%	4.2%	63	4.8%	4.3%	64	4.9%	4.4%	65	5.0%	4.5%	<table border="1"> <thead> <tr> <th>Age</th> <th>Payout</th> </tr> </thead> <tbody> <tr><td>50-54</td><td>3.75%</td></tr> <tr><td>55-59</td><td>3.7%</td></tr> <tr><td>60-64</td><td>4.25%</td></tr> <tr><td>65-69</td><td>4.75%</td></tr> <tr><td>70-74</td><td>5.25%</td></tr> <tr><td>75-79</td><td>5.75%</td></tr> <tr><td>80+</td><td>6.25%</td></tr> </tbody> </table> <p>Payout reduced 1.0% for Joint Benefit</p>	Age	Payout	50-54	3.75%	55-59	3.7%	60-64	4.25%	65-69	4.75%	70-74	5.25%	75-79	5.75%	80+	6.25%	No Income Option. Used for Death benefit Enhancements Only
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Growth and Step Up Options	5% per year rollup And percentage income enhancement: *5yr deferral - .50% *10 yr deferral – 1% (.25% and .60% respectively for Optipoint)	Payout increases by 1.0% if Living Income is selected between years 5 – 10 Payout increases by 2.0% if Living Income is selected between after year10	^7% compounded (guaranteed for 10 years then renews each year, min 3%)	Option 1: 6% for life Option 2: 8% for 10 years, option to restart 8% in 10th year	5% for 1st 10 years 6% thereafter*																																																																													
Death Benefit	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Death Benefit Value Lump Sum																																																																													
Bonus at Income	None	None	None	None	None																																																																													
Rider Fee	65bps of the Guaranteed Withdrawal base	40 bps of the Guaranteed Withdrawal base	65 bps	Option1: 35 bps Option 2: 95 bps* Fees are based on GMWB value	90 bps																																																																													
Access to Income	Immediately	After year one	After year one	After year one	N/A (death benefit available at death)																																																																													
Comments and Other Features	Income cannot start before age 50 percentage enhancements on withdrawals are lower for Optipoint rollups stop at age 85 or after 15 years on the income base	Living Income can be cancelled effective with the next contract anniversary, but only after it has been in effect for five years Ability to turn income stream on or off at any time until the contract is annuitized 100% Return of Rider Charges at Death	*Different percentages for 403b contracts and 457 plans, contact CPS for details ^7% reflects current rollup amount, subject to change but guaranteed for 10 years once the contract is in force Rider charge guaranteed for 10 years Can activate income after 1 year Can terminate the rider, no refund after 5 years	*Option 2 extension is subject to rider fees at that time. Max. 1.5% (option 1 cost guaranteed for life Step-ups before and during income are automatic Income available after year one	Product bonuses are included with death benefit payout *Growth on death benefit is capped at 200% of all premiums or until age 85 Free Withdrawals reduce DB proportionally, RMDs are dollar for dollar Death Benefit Paid Lump Sum No canceling of rider																																																																													
Product NOT approved in these states	OR, WA	NY, WA	NV, NH, NJ, OR, WA	AK, CT, MN, OR, UT, WA	AK, CA, CT, DE, IN, MD, MA, MN, MO, MT, NE, NV, NY, NC, OH, OK, OR, PA, TX, VA, WA, WY																																																																													