

Personalized Income Rider Payouts

INCOME RIDERS

10 Lifetime Income Riders

PREPARED FOR:
Valued Client

PREPARED BY:
Demo Agent

PREPARED ON:
04/07/2020 12:46 PM



Presentation Parameters

Client's current age	60 years
First withdrawal age	72 years Defer for 12 years
Strategy	Guaranteed Riders with set guaranteed bonus, roll up, payouts
Initial premium	\$100,000
Annuitant Gender	Male
State	CA

Quick Overview

INCOME RIDER	FEE	ANNUAL GTD INCOME
B++ Sentinel Sentinel GLWB Rider Annuity: Guaranteed Income Annuity 10 GLWB Rider	1.25% annually (1.6% after 6 years)	\$13,827
A Global Atlantic Guaranteed Income Builder Benefit Annuities: ForeIncome II 5 Guaranteed Income Builder Benefit, ForeIncome II 7 Guaranteed Income Builder Benefit, ForeIncome II Advisory 7 Guaranteed Income Builder Benefit	1% annually	\$12,540
A- SBLIC SIA Income Rider GLWB Annuity: Secure Income Annuity (AK, CA, IN, ME, MN, MO, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA)	0.95% annually	\$12,394
A- SBLIC Lifetime Income Rider Annuity: Foundations Annuity 7	0.9% annually (2% max)	\$12,274
A- F&G Safe Income Plus 10: EGMWB Annuity: Safe Income Plus Lite states	1.15% annually (1.5% max)	\$12,149
A+ Protective Protective Level Income 15 Annuity: Protective Guaranteed Income Indexed Annuity	1.2% annually (2% max)	\$12,126

INCOME RIDER	FEE	ANNUAL GTD INCOME
A Global Atlantic Choice Income GLWB Option 1 Annuities: Choice Income II 10 with Guaranteed Income Builder, Choice Income II 7 with Guaranteed Income Builder	1.05% annually	\$11,990
A Ameritas (Legacy) Flexmark MyFit Income Rider Annuities: FlexMark Select LT (CA, IN, MO), FlexMark Select LT Plus (CA, IN, MO)	0.95% annually (2% max)	\$11,839
A+ Securian Financial Achiever Lifetime Income Rider Annuities: SecureLink Future 7, SecureLink Future 9, SecureLink Future 10	1.15% annually	\$11,800
B++ Sentinel Sentinel Summit Bonus GLWB Annuity: Summit Bonus Index GLWB	1.05% annually	\$11,557

Detailed View

B++ Sentinel		Enhanced Payments	
Sentinel GLWB Rider			
Guaranteed annual income:	\$13,827	Enhanced annual income:	\$27,655 (2 of 6 ADLs)
Income base:	\$242,584	Payout rate:	5.7%
Income base bonus:	8%	Waiting period:	None
Fee:	1.25% annually (1.6% after 6 years)	Fee base:	Income Base
Compound rollup rate:	8% in Years 1-10 2% renewal rate	Rollup period:	Reset in 10 years
AtlanticSentinelGLWB			

A Global Atlantic			
Guaranteed Income Builder Benefit			
Guaranteed annual income:	\$12,540	Enhanced annual income:	—
Income base:	\$220,000	Payout rate:	5.7%
Income base bonus:	0%	Waiting period:	None
Fee:	1% annually	Fee base:	Contract Value
Simple rollup rate:	10%	Rollup period:	
With the Guaranteed Income Builder Benefit option, the Withdrawal Base grows by a guaranteed 10% roll-up, also known as Deferral Bonus, every year before you start to receive income. This annual growth will continue as long as you wait to receive income.			

A- SBLIC

Enhanced Payments

SIA Income Rider GLWB

Guaranteed annual income:	\$12,394	Enhanced annual income:	\$24,788 (2 of 6 ADLs)
Income base:	\$217,439	Payout rate:	5.7%
Income base bonus:	5.5%	Waiting period:	None
Fee:	0.95% annually	Fee base:	Income Base
Compound rollup rate:	7.5%	Rollup period:	10 years

The GLWB Rider also includes a Home Healthcare Doubler which doubles the Lifetime Annual Income you may withdraw for up to five contract years if you (or your spouse, if you elected to also cover your spouse) can no longer perform at least two of the six basic activities of daily living. The Home Healthcare Doubler can only be requested after your annuity has been in effect two contract years and we will require proof that at least two of the six basic activities of daily living cannot be performed each contract year while the Home Healthcare Doubler is being sought. The Home Healthcare Doubler is not available in California, Connecticut, Maryland, Minnesota, Missouri, New Jersey and Washington. The Home Healthcare Doubler may only be applied for once.

A- SBLIC

Lifetime Income Rider

Guaranteed annual income:	\$12,274	Enhanced annual income:	—
Income base:	\$197,960	Payout rate:	6.2%
Income base bonus:	1%	Waiting period:	None
Fee:	0.9% annually (2% max)	Fee base:	Contract Value
Simple rollup rate:	8%	Rollup period:	15 years

A- F&G

Enhanced Payments

Safe Income Plus 10: EGMWB

Guaranteed annual income:	\$12,149	Enhanced annual income:	\$24,298 (2 of 6 ADLs)
Income base:	\$216,942	Payout rate:	5.6%
Income base bonus:	6%	Waiting period:	1 year
Fee:	1.15% annually (1.5% max)	Fee base:	Income Base
Compound rollup rate:	7.00% in years 1-10, 2% min upon reset	Rollup period:	10 years or until age 85, reset available

The current guaranteed Roll-Up Rate of 7.00% for all applicable years up to the earlier of 10 years, age 85, or the date on which the Withdrawal Period begins.

This rate may change upon Restart, subject to company discretion. The minimum guaranteed Roll-up Rate is 2.00% for contract years 11-20 up to the earlier of age 85, or the date on which the Withdrawal Period begins.

Enhanced Guaranteed Withdrawal payments not available in: Alabama, Hawaii, Illinois, Minnesota, Mississippi, Oregon, Pennsylvania, Washington

Maryland: cannot begin Guaranteed Withdrawal Payments until age 50

Texas: can be terminated at any time



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A+ Protective

Protective Level Income 15

Guaranteed annual income:	\$12,126	Enhanced annual income:	—
Income base:	\$188,000	Payout rate:	6.45%
Income base bonus:	0%	Waiting period:	None
Fee:	1.2% annually (2% max)	Fee base:	Income Base
Simple rollup rate:	4%	Rollup period:	15 years

A Global Atlantic

Enhanced Payments

Choice Income GLWB Option 1

Guaranteed annual income:	\$11,990	Enhanced annual income:	\$23,980 (2 of 6 ADLs)
Income base:	\$220,000	Payout rate:	5.45%
Income base bonus:	0%	Waiting period:	None
Fee:	1.05% annually	Fee base:	Contract Value
Simple rollup rate:	10%	Rollup period:	Until payments begin

A Ameritas (Legacy)

Flexmark MyFit Income Rider

Guaranteed annual income:	\$11,839	Enhanced annual income:	—
Income base:	\$200,669	Payout rate:	5.9%
Income base bonus:	0%	Waiting period:	1 year
Fee:	0.95% annually (2% max)	Fee base:	Contract Value
Compound rollup rate:	7%	Rollup period:	10 years

MyFit Income Rider

7% PAR Compounded for up to 10 years.

Optional 10 year restart.

Choice of level or lifestyle payout option when payout begin.

Lifestyle Payout: enhanced payouts followed by lower, secondary payouts for life. The enhanced benefit period based on age when payout begin:

Ages 50-66: 7 years.

Ages 66-70: 5 years.

Ages 71 + NA.

Payouts can start after year 1 and age 50.

9.95% annual Charge.

A+ Securian Financial

Achiever Lifetime Income Rider

Guaranteed annual income:	\$11,800	Enhanced annual income:	—
Income base:	\$200,000	Payout rate:	5.9%
Income base bonus:	0%	Waiting period:	None
Fee:	1.15% annually	Fee base:	Contract Value
Simple rollup rate:	8% of Enhancement Base for 10 years 200% Base Guarantee on 10th yr	Rollup period:	10 years

Achiever Lifetime Income provides:

- Guaranteed lifetime income
- Annual Cost: 1.15% (Single and Joint)
- Guaranteed Annual Income of 3.50%-7.0% of the Benefit Base (Single) 3.00%-6.50% (Joint)
- An 8% roll-up of the Enhancement Base for 10 years. Added to Benefit in each year with no withdrawals during the first 10 years
- 200% Benefit Base Guarantee on 10th contract anniversary if no withdrawals
- Annual Benefit Base Reset potential

B++ Sentinel

Sentinel Summit Bonus GLWB

Guaranteed annual income:	\$11,557	Enhanced annual income:	—
Income base:	\$199,257	Payout rate:	5.8%
Income base bonus:	8%	Waiting period:	None
Fee:	1.05% annually	Fee base:	Contract Value
Compound rollup rate:	4.50% for issue ages 45-49 5.00% for issue ages 50-59 6.00% for issue ages 60-69 6.50% for issue ages 70+	Rollup period:	10 years (reset till age 85)

Optional Income Rider The Income Rider is only available if the Annuitant is an Owner, unless the Owner is not a Natural Person. If the Owner is not a Natural Person, the Annuitant will be treated as the Owner for purposes of this Rider. If the Base Policy has Joint Owners, the Income Rider is only available if the Joint Owners are spouses. The Income rider is subject to a minimum issue age of 45 and benefits may begin anytime after the Owner has attained age 55.

Charge The GLWB is available for an additional rider charge equal to 1.05% assessed on the Income Account Value and deducted from the Accumulation Value. New rider fees may apply when rider is renewed.

Premium Bonus An additional one-time bonus equal to 1% of the single premium payment will be credited to the Accumulation Value and the Income Account Value on the Policy Date. The total one-time bonus will be equal to 8%.

Income Account Value The Income Account Value is used to calculate the annual GLWB once elected. It is not an amount that may be withdrawn and is not payable on death. The annual GLWB is equal to the Income Account Value multiplied by the Payout Factor corresponding to the attained age of the Owner when income starts.

Rollup stops at the earlier of: • The start of GLWBs • The day the oldest Owner, or if the Owner is a Non-natural Person, the Annuitant turns age 85, or • The end of the Initial Roll-up Term Period of 10 years

Annual Compound Rollup for 10 years

- 4.50% for issue ages 45-49
- 5.00% for issue ages 50-59
- 6.00% for issue ages 60-69
- 6.50% for issue ages 70+

Option to renew for an additional 10 years except: • On or after the oldest Owner, or if the Owner is a Non-natural Person, the Annuitant, turns 80 • If the Owner previously terminated this rider, or • If the GLWBs have started

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Income Riders

Many FIAs may offer benefit riders with additional guarantee options. Some options are part of the FIA and others are optional and available for an additional stated cost. Benefit riders offer an income account value (commonly referred to as the benefit base, protected value or income base), which is not the same as the FIA accumulation value. Unlike the FIA's accumulation/account or cash value (which can be accessed at any time as a lump sum, subject to potential surrender charges), the income account value is generally not available as a lump sum withdrawal; it is used only for calculating the income amount available under the benefit rider provisions. These benefit riders often include other limitations and restrictions as well, so always review your FIA carefully.

Product features, limitations, fees and availability may vary by state.

Annuity and insurance product rates, guarantees and death benefits are based on the financial strength and claims-paying ability of the issuing company.

Early withdrawals or surrender of the annuity can result in a withdrawal or surrender charge and will be subject to ordinary income taxes. In some instances, annuities may be subject to a market value adjustment. In addition to being taxed as ordinary income, if withdrawals are taken prior to age 59 1/2, they can also be subject to a 10% federal early withdrawal tax.

Bonus annuities may include higher surrender charges, longer surrender periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus feature.

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Client Name

Client Signature

Date

Agent Name

Agent Signature

Date



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