



May-June, 2018

Accumulation Products - 60 Male AZ \$100K

Historical Illustrated Values (10 year periods)

Carrier	Product	Crediting Strategy	Rate (cap, spread, par)	Recent	Highest	Lowest
Athene	Performance Elite 15	Janus SG Market Consensus 2 yr Pt to Pt	100% par	7.79	9.24	8.56
AIG	Power 10 Protector	PIMCO 2 year Pt to Pt	2.60 spread	9.73	10.78	5.10
F&G	Accumulator Plus 10	Barclays Trailblazer Sectors 5 2 yr Pt to Pt	140% par	8.44	8.44	6.36
LMG	ClassicMark 10	Morgan Stanley Target Equity Balance 2 yr pt t	93% par	6.91	8.06	6.85
NACOLAH	Benefit Solutions 14	S&P 500 DRC 5% 1 yr Pt to Pt	1.10 spread	4.93	5.27	3.91
NACOLAH	Prime Path 12	S&P MARC 5% ER 1 yr Pt to Pt	.80% spread	5.25	6.36	3.58
Pacific Life	Index Dimensions 10	MCSI EAFE 2 yr Pt to Pt	80% par with 4% spread	-0.94	6.61	-2.06
Phoenix	Personal Protection Choice	CS Tactical Multi Asset 2 yr Pt to Pt	1.5% spread	3.94	8.73	4.95
Global Atlantic	Choice Accumulation 7	Barclays Armour II 3 yr Pt to Pt	0% spread	2.73	9.22	2.73
Allianz	222	Pimco Tactical Balanced Index 1 yr pt to pt	3.10 spread	3.55	3.37	2.95

Income Products - 60 Male AZ \$100k Premium
(Guaranteed Level Annual Payout)

Immediate Income - @ age 60

Payout (in dollars)	Carrier	Product
5,200	Phoenix	Personal Income Annuity
4,800	Global Atlantic	Income 150+
4,725	Pacific Life	Index Dimensions 10
4,715	Athene	Ascent 10 Bonus 2.0
4,704	NACOLAH	Benefit Solutions 14
4,590	Great American	Valor 10, Income Secure
4,400	NACOLAH	Prime Path 12
4,250	Global Atlantic	Choice Income 10 option 1

1 Year Deferral - @ age 61

Payout (in dollars)	Carrier	Product
5,871	NWL	Ultra Future, IOP5
5,363	Phoenix	Personal Income Annuity
5,278	AEL	IncomeShield 10 - 7.25
5,250	Athene	Ascent 10 Bonus 2.0
5,020	Great American	Valor 10, Income Secure
4,950	Pacific Life	Index Dimensions 10
4,920	Global Atlantic	Income 150+
4,876	Legacy Marketing	FlexMark Select, MyFit w/Booster
4,836	NACOLAH	Benefit Solutions 14
4,785	Global Atlantic	Choice Income 10 option 1
4,760	F&G	Safe Income Plus
4,635	NACOLAH	Prime Path 12



5 Year Deferral - @ age 65

Payout (in dollars)	Carrier	Product
7,590	Athene	Ascent Bonus 2.0
7,442	F&G	Safe Income Plus
7,289	AEL	IncomeShield 10 - 7.25
7,276	Phoenix	Personal Income Annuity
7,269	NWL	Ultra Future, IOP5
7,150	Equitrust	Market 12 Bonus Index
7,125	Global Atlantic	Choice Income 10 option 1
6,885	Great American	Valor 10, Income Secure
6,825	Legacy Marketing	FlexMark Select, MyFit w/Booster
6,734	NACOLAH	Benefit Solutions 14
6,600	Global Atlantic	Income 150+
6,250	Pacific Life	Index Dimensions 10
5,680	NACOLAH	Prime Path 12

10 Year Deferral - @ age 70

Payout (in dollars)	Carrier	Product
11,797	F&G	Safe Income Plus
10,992	Phoenix	Personal Income Annuity
10,965	Athene	Ascent 10 Bonus 2.0
10,576	Equitrust	Market 12 Bonus Index
10,274	Pacific Life	Index Dimensions 10
10,244	AEL	Bonus Gold
10,029	Legacy Marketing	FlexMark Select, MyFit w/ Booster
10,000	Global Atlantic	Choice Income 10 option 1
9,537	Great American	Valor 10, Income Secure
9,192	NWL	Ultra Future, IOP5
8,096	NACOLAH	Benefit Solutions 14
7,350	Global Atlantic	Income 150+
7,257	NACOLAH	Prime Path 12

Income Products - 65 Male AZ \$100k Premium
(Guaranteed Level Annual Payout)

Immediate Income - @ age 65

Payout (in dollars)	Carrier	Product
5,746	Phoenix	Personal Income Annuity
5,532	NACOLAH	Benefit Solutions 14
5,400	Global Atlantic	Income 150+
5,290	Athene	Ascent 10 Bonus 2.0
5,250	Pacific Life	Index Dimensions 10
5,100	Great American	Valor 10, Income Secure
4,900	NACOLAH	Prime Path 12
4,750	Global Atlantic	Choice Income 10 option 1

1 Year Deferral - @ age 66

Payout (in dollars)	Carrier	Product
6,458	NWL	Ultra Future, IOP5
5,926	Phoenix	Personal Income Annuity
5,875	Athene	Ascent 10 Bonus 2.0
5,853	AEL	IncomShield 10 - 7.25
5,748	NACOLAH	Benefit Solutions 14
5,689	F&G	Safe Income Plus
5,566	Great American	Valor 10, Income Secure
5,520	Global Atlantic	Income 150+
5,512	Legacy Marketing	FlexMark Select, MyFit w/Booster
5,500	Pacific Life	Index Dimensions 10
5,280	Global Atlantic	Choice Income 10 option 1
5,150	NACOLAH	Prime Path 12



5 Year Deferral - @ age 70

Payout (in dollars)	Carrier	Product
8,415	Athene	Ascent Bonus 2.0
8,212	F&G	Safe Income Plus
8,075	Phoenix	Personal Income Annuity
8,018	AEL	IncomeShield - 7.25
7,929	NWL	Ultra Future, IOP5
7,903	Equitrust	Market 12 Bonus Index
7,574	Great American	Valor 10, Income Secure
7,500	Global Atlantic	Choice Income 10 option 1
7,500	Global Atlantic	Income 150+
7,494	Legacy Marketing	FlexMark Select, MyFit w/Booster
7,462	NACOLAH	Benefit Solutions 14
6,875	Pacific Life	Index Dimensions 10
6,260	NACOLAH	Prime Path 12

10 Year Deferral - @ age 75

Payout (in dollars)	Carrier	Product
14,313	F&G	Safe Income Plus
12,096	Phoenix	Personal Income Annuity
12,040	Athene	Ascent 10 Bonus 2.0
11,583	Equitrust	Market 12 Bonus Index
11,229	AEL	Bonus Gold
10,924	Legacy Marketing	FlexMark Select, MyFit w/Booster
10,500	Global Atlantic	Choice Income 10 option 1
10,404	Great American	Valor 10, Income Secure
10,274	Pacific Life	Index Dimensions 10
9,958	NWL	Ultra Future, IOP5
8,960	NACOLAH	Benefit Solutions 14
8,250	Global Atlantic	Income 150+
7,929	NACOLAH	Prime Path 12

Income Products - 70 Male AZ \$100k Premium
(Guaranteed Level Annual Payout)

Immediate Income - @ age 70

Payout (in dollars)	Carrier	Product
6,019	Phoenix	Personal Income Annuity
6,000	Global Atlantic	Income 150+
5,988	NACOLAH	Benefit Solutions 14
5,865	Athene	Ascent 10 Bonus 2.0
5,775	Pacific Life	Index Dimensions 10
5,610	Great American	Valor 10, Income Secure
5,000	Global Atlantic	Choice Income 10 option 1
5,400	NACOLAH	Prime Path 12

1 Year Deferral - @ age 71

Payout (in dollars)	Carrier	Product
7,045	NWL	Ultra Future, IOP5
6,500	Athene	Ascent 10 Bonus 2.0
6,490	Phoenix	Personal Income Annuity
6,426	AEL	IncomeShield - 7.25
6,276	NACOLAH	Benefit Solutions 14
6,211	F&G	Safe Income Plus
6,120	Global Atlantic	Income 150+
6,112	Great American	Valor 10, Income Secure
6,050	Pacific Life	Index Dimensions 10
6,042	Legacy Marketing	FlexMark Select, MyFit w/Booster
5,665	NACOLAH	Prime Path 12
5,555	Global Atlantic	Choice Income 10 option 1



5 Year Deferral - @ age 75

Payout (in dollars)	Carrier	Product
9,970	F&G	Safe Income Plus
9,240	Athene	Ascent Bonus 2.0
8,747	AEL	IncomeShield - 7.25
8,738	Phoenix	Personal Income Annuity
8,656	Equitrust	Market 12 Bonus Index
8,590	NWL	Ultra Future, IOP5
8,560	Global Atlantic	Choice Income 10 option 1
8,262	Great American	Valor 10, Income Secure
7,875	Global Atlantic	Income 150+
8,176	NACOLAH	Benefit Solutions 14
8,163	Legacy Marketing	FlexMark Select, MyFit w/Booster
6,875	Pacific Life	Index Dimensions 10
6,840	NACOLAH	Prime Path 12

10 Year Deferral - @ age 80

Payout (in dollars)	Carrier	Product
15,537	F&G	Safe Income Plus
13,115	Athene	Ascent 10 Bonus 2.0
12,984	Phoenix	Personal Income Annuity
12,591	Equitrust	Market 12 Bonus Index
12,214	AEL	Bonus Gold
12,142	Pacific Life	Index Dimensions 10
11,500	Global Atlantic	Choice Income 10 option 1
11,271	Great American	Valor 10, Income Secure
11,193	Legacy Marketing	FlexMark Select, MyFit w/Booster
10,724	NWL	Ultra Future, IOP5
9,840	NACOLAH	Benefit Solutions 14
9,000	Global Atlantic	Income 150+
8,601	NACOLAH	Prime Path 12



Participating Income Products - 60 Male AZ \$100k Premium
(non guaranteed Annual Increasing Payout)

Payout (in dollars)	Carrier	Product	Illustrated Yield
----------------------------	----------------	----------------	--------------------------

5 year deferral - @ age 65

9,304	AIG	Power 10 Protector Plus Income	6.48
7,393	Global Atlantic	Choice Income 10 option 2	3.0
7,583	Athene	Ascent 10 Bonus 2.0	5.45
7,506	NACOLAH	Prime Path 12	5.25
6,502	F&G	Performance Pro	6.14

10 year deferral - @ age 70

13,869	Athene	Ascent 10 Bonus 2.0	5.45
12,315	NACOLAH	Prime Path 12	5.25
12,550	AIG	Power 10 Protector Plus Income	7.19
11,049	Allianz	222	3.55
10,382	Global Atlantic	Choice Income 10 option 2	3.00
10,451	F&G	Performance Pro	6.14

15 year deferral - @ age 75

22,594	NACOLAH	Prime Path 12	5.25
19,699	Athene	Ascent 10 Bonus 2.0	5.45
19,330	F&G	Performance Pro	6.14
15,057	Global Atlantic	Choice Income 10 option 2	3.00
15,538	AIG	Power 10 Protector Plus Income	7.19
14,450	Allianz	222	3.55





Enhanced Death Benefit Products - 65 Male AZ \$100K

Guaranteed Enhanced Death Benefit

5 Year DB at 85	Lump Sum at 85	Carrier	Product	Rider Charge <small>(bps)</small>
179,085	162,000	F&G	Prosperity Elite 14	130
173,400	129,526	Great American	Valor 10, Inheritance Enhancer	95
215,000 *	150,500	Athene	Benefit 10	140
160,000	AV	NACOLAH	Benefit Solutions 14	120
na	180,000	Phoenix	Personal Protection Choice	115
155,575	116,681	NWL	Income Protector	0
na	134,587 **	Pacific Life	Index Dimensions	40
na	130% of AV	Legacy Marketing	LibertyMark SE 10, Heritage Maximizer	30
155,795 **	106,767 **	NACOLAH	Prime Path 12	0
na	112,213 **	Global Atlantic	Choice Accumulation 7	0

* 10 year payout

** accumulation value earnings stacked on guarantee (not shown)



5 Year MYGA - 65 Male AZ 100K

Base Rate	Carrier	Product	Carrier Rating	Notes
2.30	American Equity	Guarantee 5 MVA	A-	
3.15	Athene	Max Rate 5	A-	
3.80*	Atlantic Coastal Life	Safe Harbor Bonus	B++	4.80 Yr 1 * Simple interest
3.50	Atlantic Coastal Life	Safe Haven Bonus	B++	4.50 Yr 1
3.05	Bankers Life	SPDA Select	B	
3.60	F&G	Guarantee-Platinum 5	B++	
3.10	Guggenheim	Preserve MYGA 5	B++	
3.35	Liberty Bankers Life	Bankers Elite 5	B++	
3.30	North American Life	Guarantee Choice 5	A+	
3.30	Oxford	Multi-select 5	A-	
3.25	Royal Neighbors	Choice 5	A-	
3.65	Sentinel Security Life	Personal Choice 5	B++	

