

## Accumulation Products - 60 Male AZ \$100K

| Carrier         | Product                    | Crediting Strategy                             | Rate <small>(cap, spread, par)</small> | Historical Illustrated Values (10 year periods) |         |        |
|-----------------|----------------------------|--|--|---|---------|--------|
|                 |                            |  |  | 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                          | 2.25 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 | 100% par                               | 7.4   | 8.64    | 7.34   |
| NACOLAH         | Benefit Solutions 14       | S&P 500 DRC 5% 1 yr Pt to Pt                   | 0.80 spread                            | 5.17  | 5.54    | 4.14   |
| NACOLAH         | Prime Path 12              | S&P MARC 5% ER 1 yr Pt to Pt                   | 0.80% spread                           | 5.25  | 6.36    | 3.58   |
| Pacific Life    | Index Dimensions 10        | MCSI EAFE 2 yr Pt to Pt                        | 85% par with 4% spread                 | -0.94   | 6.61    | -2.06  |
| Phoenix         | Personal Protection Choice | CS Tactical Multi Asset 2 yr Pt to Pt          | 0.0% spread                            | 4.51  | 9.26    | 5.35   |
| 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**

| <b>Payout</b> (in dollars) | <b>Carrier</b>  | <b>Product</b>            |
|----------------------------|-----------------|---------------------------|
| 5,226                      | Phoenix         | Personal Income Annuity   |
| 4,800                      | Global Atlantic | Income 150+               |
| 4,730                      | Sentinel        | Guaranteed Income Annuity |
| 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**

| <b>Payout</b> (in dollars) | <b>Carrier</b>   | <b>Product</b>                   |
|----------------------------|------------------|----------------------------------|
| 5,871                      | NWL              | Ultra Future, IOP5               |
| 5,679                      | 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              |
| 4,936                      | Sentinel         | Guaranteed Income Annuity        |
| 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

| <b>Payout</b> (in dollars) | <b>Carrier</b>   | <b>Product</b>                   |
|----------------------------|------------------|----------------------------------|
| 8,062                      | F&G              | Safe Income Plus                 |
| 7,590                      | Athene           | Ascent Bonus 2.0                 |
| 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 |
| 6,750                      | Global Atlantic  | Income 150+                      |
| 6,734                      | NACOLAH          | Benefit Solutions 14             |
| 6,250                      | Pacific Life     | Index Dimensions 10              |
| 5,829                      | Sentinel         | Guaranteed Income Annuity        |
| 5,680                      | NACOLAH          | Prime Path 12                    |

### 10 Year Deferral - @ age 70

| <b>Payout</b> (in dollars) | <b>Carrier</b>   | <b>Product</b>                    |
|----------------------------|------------------|-----------------------------------|
| 12,532                     | 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             |
| 10,244                     | 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                |
| 8,250                      | Pacific Life     | Index Dimensions 10               |
| 8,096                      | NACOLAH          | Benefit Solutions 14              |
| 7,500                      | Global Atlantic  | Income 150+                       |
| 7,257                      | NACOLAH          | Prime Path 12                     |
| 7,106                      | Sentinel         | Guaranteed Income Annuity         |

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

**Immediate Income - @ age 65**

| <b>Payout</b> (in dollars) | <b>Carrier</b>  | <b>Product</b>            |
|----------------------------|-----------------|---------------------------|
| 5,798                      | Phoenix         | Personal Income Annuity   |
| 5,532                      | NACOLAH         | Benefit Solutions 14      |
| 5,400                      | Global Atlantic | Income 150+               |
| 5,290                      | Athene          | Ascent 10 Bonus 2.0       |
| 5,280                      | Sentinel        | Guaranteed Income Annuity |
| 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**

| <b>Payout</b> (in dollars) | <b>Carrier</b>   | <b>Product</b>                   |
|----------------------------|------------------|----------------------------------|
| 6,458                      | NWL              | Ultra Future, IOP5               |
| 6,229                      | Phoenix          | Personal Income Annuity          |
| 6,095                      | F&G              | Safe Income Plus                 |
| 5,875                      | Athene           | Ascent 10 Bonus 2.0              |
| 5,853                      | AEL              | IncomShield 10 - 7.25            |
| 5,748                      | NACOLAH          | Benefit Solutions 14             |
| 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              |
| 5,497                      | Sentinel         | Guaranteed Income Annuity        |
| 5,280                      | Global Atlantic  | Choice Income 10 option 1        |
| 5,150                      | NACOLAH          | Prime Path 12                    |

### 5 Year Deferral - @ age 70

| <b>Payout</b> (in dollars) | <b>Carrier</b>   | <b>Product</b>                   |
|----------------------------|------------------|----------------------------------|
| 8,729                      | F&G              | Safe Income Plus                 |
| 8,415                      | Athene           | Ascent Bonus 2.0                 |
| 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              |
| 6,436                      | Sentinel         | Guaranteed Income Annuity        |
| 6,260                      | NACOLAH          | Prime Path 12                    |

### 10 Year Deferral - @ age 75

| <b>Payout</b> (in dollars) | <b>Carrier</b>   | <b>Product</b>                   |
|----------------------------|------------------|----------------------------------|
| 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          |
| 9,958                      | NWL              | Ultra Future, IOP5               |
| 8,960                      | NACOLAH          | Benefit Solutions 14             |
| 8,250                      | Global Atlantic  | Income 150+                      |
| 8,250                      | Pacific Life     | Index Dimensions 10              |
| 7,929                      | NACOLAH          | Prime Path 12                    |
| 7,777                      | Sentinel         | Guaranteed Income Annuity        |

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

**Immediate Income - @ age 70**

| <b>Payout</b> (in dollars) | <b>Carrier</b>  | <b>Product</b>            |
|----------------------------|-----------------|---------------------------|
| 6,318                      | Phoenix         | Personal Income Annuity   |
| 6,000                      | Global Atlantic | Income 150+               |
| 5,988                      | NACOLAH         | Benefit Solutions 14      |
| 5,865                      | Athene          | Ascent 10 Bonus 2.0       |
| 5,830                      | Sentinel        | Guaranteed Income Annuity |
| 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**

| <b>Payout</b> (in dollars) | <b>Carrier</b>   | <b>Product</b>                   |
|----------------------------|------------------|----------------------------------|
| 7,045                      | NWL              | Ultra Future, IOP5               |
| 6,820                      | Phoenix          | Personal Income Annuity          |
| 6,560                      | F&G              | Safe Income Plus                 |
| 6,500                      | Athene           | Ascent 10 Bonus 2.0              |
| 6,426                      | AEL              | IncomeShield - 7.25              |
| 6,276                      | NACOLAH          | Benefit Solutions 14             |
| 6,120                      | Global Atlantic  | Income 150+                      |
| 6,112                      | Great American   | Valor 10, Income Secure          |
| 6,058                      | Sentinel         | Guaranteed Income Annuity        |
| 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

| <b>Payout</b> (in dollars) | <b>Carrier</b>   | <b>Product</b>                   |
|----------------------------|------------------|----------------------------------|
| 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               |
| 8,262                      | Great American   | Valor 10, Income Secure          |
| 8,250                      | Global Atlantic  | Income 150+                      |
| 8,176                      | NACOLAH          | Benefit Solutions 14             |
| 8,163                      | Legacy Marketing | FlexMark Select, MyFit w/Booster |
| 7,875                      | Global Atlantic  | Choice Income 10 option 1        |
| 7,044                      | Sentinel         | Guaranteed Income Annuity        |
| 6,875                      | Pacific Life     | Index Dimensions 10              |
| 6,840                      | NACOLAH          | Prime Path 12                    |

### 10 Year Deferral - @ age 80

| <b>Payout</b> (in dollars) | <b>Carrier</b>   | <b>Product</b>                   |
|----------------------------|------------------|----------------------------------|
| 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                       |
| 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             |
| 9,750                      | Pacific Life     | Index Dimensions 10              |
| 9,000                      | Global Atlantic  | Income 150+                      |
| 8,601                      | NACOLAH          | Prime Path 12                    |
| 8,447                      | Sentinel         | Guaranteed Income Annuity        |

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

| <b>Payout</b> (in dollars) | <b>Carrier</b> | <b>Product</b> | <b>Illustrated Yield</b> |
|----------------------------|----------------|----------------|--------------------------|
|----------------------------|----------------|----------------|--------------------------|

**5 year deferral - @ age 65**

|       |                 |                                |      |
|-------|-----------------|--------------------------------|------|
| 9,592 | AIG             | Power 10 Protector Plus Income | 7.15 |
| 7,583 | Athene          | Ascent 10 Bonus 2.0            | 5.45 |
| 7,506 | NACOLAH         | Prime Path 12                  | 5.25 |
| 7,420 | F&G             | Performance Pro                | 6.14 |
| 7,393 | Global Atlantic | Choice Income 10 option 2      | 3.0  |

**10 year deferral - @ age 70**

|        |                 |                                |      |
|--------|-----------------|--------------------------------|------|
| 17,143 | Athene          | Agility 10                     | 7.53 |
| 14,122 | F&G             | Performance Pro                | 6.14 |
| 13,869 | Athene          | Ascent 10 Bonus 2.0            | 5.45 |
| 12,939 | AIG             | Power 10 Protector Plus Income | 7.93 |
| 12,315 | NACOLAH         | Prime Path 12                  | 5.25 |
| 11,233 | Allianz         | 222                            | 3.55 |
| 10,382 | Global Atlantic | Choice Income 10 option 2      | 3.00 |

**15 year deferral - @ age 75**

|        |                 |                                |      |
|--------|-----------------|--------------------------------|------|
| 26,014 | Athene          | Agility 10                     | 7.53 |
| 22,594 | NACOLAH         | Prime Path 12                  | 5.25 |
| 21,694 | F&G             | Performance Pro                | 6.14 |
| 19,699 | Athene          | Ascent 10 Bonus 2.0            | 5.45 |
| 16,019 | AIG             | Power 10 Protector Plus Income | 7.93 |
| 15,057 | Global Atlantic | Choice Income 10 option 2      | 3.00 |
| 14,691 | 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              |                             |
| 3.80      | Colorado Banker Life   | CBLA 5               | B++            |                             |
| 3.80      | F&G                    | Guarantee-Platinum 5 | B++            |                             |
| 3.25      | Global Atlantic        | SecureForce 5        | A              |                             |
| 3.25      | Guggenheim             | Preserve MYGA 5      | B++            |                             |
| 3.50      | Liberty Bankers Life   | Bankers Elite 5      | B++            |                             |
| 3.30      | North American Life    | Guarantee Choice 5   | A+             |                             |
| 3.30      | Oxford                 | Multi-select 5       | A-             |                             |
| 3.55      | Phoenix                | MyAnnuity 5x         | B              | 3.35 with 10% Free w/d's    |
| 3.50      | Royal Neighbors        | Choice 5             | A-             |                             |
| 4.00      | Sentinel Security Life | Personal Choice 5    | B++            |                             |