

Accumulation Products - 60 Male AZ \$100K

Historical Illustrated Values (10 year periods)

Carrier	Product	Crediting Strategy	Rate <small>(cap, spread, par)</small>	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
Global Atlantic	Choice Accumulation 7	Franklin 2 year Pt to Pt	0% spread	8.62	8.62	7.18
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 to pt	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	2.0 spread	2.99	7.84	4.30
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
5,304	Phoenix	Personal Income Annuity
4,785	Global Atlantic	Choice Income 10 option 1
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
4,860	Great American	Premier Income Bonus
4,400	NACOLAH	Prime Path 12

1 Year Deferral - @ age 61

Payout (in dollars)	Carrier	Product
5,913	Phoenix	Personal Income Annuity
5,871	NWL	Ultra Future, IOP5
5,365	Great American	Premier Income Bonus
5,314	Global Atlantic	Choice Income 10 option 1
5,278	AEL	IncomeShield 10 - 7.25
5,250	Athene	Ascent 10 Bonus 2.0
4,950	Pacific Life	Index Dimensions 10
4,936	Sentinel	Guaranteed Income Annuity
4,876	Legacy Marketing	FlexMark Select, MyFit w/Booster
4,836	NACOLAH	Benefit Solutions 14
4,760	F&G	Safe Income Plus
4,635	NACOLAH	Prime Path 12

5 Year Deferral - @ age 65

Payout (in dollars)	Carrier	Product
8,262	Phoenix	Personal Income Annuity
8,062	F&G	Safe Income Plus
7,760	Global Atlantic	Choice Income 10 option 1
7,590	Athene	Ascent Bonus 2.0
7,560	Great American	Premire Income Bonus
7,289	AEL	IncomeShield 10 - 7.25
7,269	NWL	Ultra Future, IOP5
7,150	Equitrust	Market 12 Bonus Index
6,825	Legacy Marketing	FlexMark Select, MyFit w/Booster
6,734	NACOLAH	Benefit Solutions 14
6,500	Pacific Life	Index Dimensions 10
5,829	Sentinel	Guaranteed Income Annuity
5,680	NACOLAH	Prime Path 12

10 Year Deferral - @ age 70

Payout (in dollars)	Carrier	Product
11,492	F&G	Safe Income Plus
11,376	Phoenix	Personal Income Annuity
10,965	Athene	Ascent 10 Bonus 2.0
10,692	Great American	Premier Income Bonus
10,576	Equitrust	Market 12 Bonus Index
10,500	Global Atlantic	Choice Income 10 option 1
10,244	AEL	Bonus Gold
10,029	Legacy Marketing	FlexMark Select, MyFit w/ Booster
9,192	NWL	Ultra Future, IOP5
8,250	Pacific Life	Index Dimensions 10
8,096	NACOLAH	Benefit Solutions 14
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

Payout (in dollars)	Carrier	Product
5,876	Phoenix	Personal Income Annuity
5,532	NACOLAH	Benefit Solutions 14
5,400	Great American	Premier Income Bonus
5,335	Global Atlantic	Choice Income 10 option 1
5,290	Athene	Ascent 10 Bonus 2.0
5,280	Sentinel	Guaranteed Income Annuity
5,250	Pacific Life	Index Dimensions 10
4,900	NACOLAH	Prime Path 12

1 Year Deferral - @ age 66

Payout (in dollars)	Carrier	Product
6,476	Phoenix	Personal Income Annuity
6,458	NWL	Ultra Future, IOP5
6,095	F&G	Safe Income Plus
5,949	Great American	Premier Income Bonus
5,940	Global Atlantic	Choice Income 10 option 1
5,875	Athene	Ascent 10 Bonus 2.0
5,853	AEL	IncomShield 10 - 7.25
5,748	NACOLAH	Benefit Solutions 14
5,512	Legacy Marketing	FlexMark Select, MyFit w/Booster
5,500	Pacific Life	Index Dimensions 10
5,497	Sentinel	Guaranteed Income Annuity
5,150	NACOLAH	Prime Path 12

5 Year Deferral - @ age 70

Payout (in dollars)	Carrier	Product
8,729	F&G	Safe Income Plus
8,602	Phoenix	Personal Income Annuity
8,560	Global Atlantic	Choice Income 10 option 1
8,415	Athene	Ascent Bonus 2.0
8,316	Great American	Premier Income Bonus
8,018	AEL	IncomeShield - 7.25
7,929	NWL	Ultra Future, IOP5
7,903	Equitrust	Market 12 Bonus Index
7,494	Legacy Marketing	FlexMark Select, MyFit w/Booster
7,462	NACOLAH	Benefit Solutions 14
7,150	Pacific Life	Index Dimensions 10
6,567	NACOLAH	Prime Path 12
6,436	Sentinel	Guaranteed Income Annuity

10 Year Deferral - @ age 75

Payout (in dollars)	Carrier	Product
12,456	Phoenix	Personal Income Annuity
12,040	Athene	Ascent 10 Bonus 2.0
12,010	F&G	Safe Income Plus
11,664	Great American	Premier Income Bonus
11,583	Equitrust	Market 12 Bonus Index
11,500	Global Atlantic	Choice Income 10 option 1
11,229	AEL	Bonus Gold
10,924	Legacy Marketing	FlexMark Select, MyFit w/Booster
9,958	NWL	Ultra Future, IOP5
8,960	NACOLAH	Benefit Solutions 14
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

Payout (in dollars)	Carrier	Product
6,409	Phoenix	Personal Income Annuity
5,988	NACOLAH	Benefit Solutions 14
5,940	Great American	Premier Income Bonus
5,885	Global Atlantic	Choice Income 10 option 1
5,865	Athene	Ascent 10 Bonus 2.0
5,830	Sentinel	Guaranteed Income Annuity
5,775	Pacific Life	Index Dimensions 10
5,400	NACOLAH	Prime Path 12

1 Year Deferral - @ age 71

Payout (in dollars)	Carrier	Product
7,095	Phoenix	Personal Income Annuity
7,045	NWL	Ultra Future, IOP5
6,560	F&G	Safe Income Plus
6,540	Global Atlantic	Choice Income 10 option 1
6,532	Great American	Premier Income Bonus
6,500	Athene	Ascent 10 Bonus 2.0
6,426	AEL	IncomeShield - 7.25
6,276	NACOLAH	Benefit Soutions 14
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 Year Deferral - @ age 75

Payout (in dollars)	Carrier	Product
9,970	F&G	Safe Income Plus
9,401	Phoenix	Personal Income Annuity
9,360	Global Atlantic	Choice Income 10 option 1
9,240	Athene	Ascent Bonus 2.0
9,072	Great American	Premier Income Bonus
8,747	AEL	IncomeShield - 7.25
8,656	Equitrust	Market 12 Bonus Index
8,590	NWL	Ultra Future, IOP5
8,176	NACOLAH	Benefit Solutions 14
8,163	Legacy Marketing	FlexMark Select, MyFit w/Booster
7,164	NACOLAH	Prime Path 12
7,150	Pacific Life	Index Dimensions 10
7,044	Sentinel	Guaranteed Income Annuity

10 Year Deferral - @ age 80

Payout (in dollars)	Carrier	Product
14,225	F&G	Safe Income Plus
13,368	Phoenix	Personal Income Annuity
13,115	Athene	Ascent 10 Bonus 2.0
12,636	Great American	Premier Income Bonus
12,591	Equitrust	Market 12 Bonus Index
12,500	Global Atlantic	Choice Income 10 option 1
12,214	AEL	Bonus Gold
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
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)

Payout (in dollars)	Carrier	Product	Illustrated Yield
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5 year deferral - @ age 65

10,609	Global Atlantic	Choice Income 10 option 2	8.6
9,592	AIG	Power 10 Protector Plus Income	7.15
7,698	NACOLAH	Prime Path 12	5.25
7,583	Athene	Ascent 10 Bonus 2.0	5.45
7,420	F&G	Performance Pro	6.14

10 year deferral - @ age 70

17,143	Athene	Agility 10	7.53
16,554	Global Atlantic	Choice Income 10 option 2	8.62
14,122	F&G	Performance Pro	6.14
13,917	NACOLAH	Prime Path 12	5.25
13,869	Athene	Ascent 10 Bonus 2.0	5.45
12,939	AIG	Power 10 Protector Plus Income	7.93
11,970	Allianz	222	3.55

15 year deferral - @ age 75

26,701	Global Atlantic	Choice Income 10 option 2	8.62
26,014	Athene	Agility 10	7.53
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
16,019	AIG	Power 10 Protector Plus Income	7.93
15,654	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 (bps)
1,79,085	1,62,000	F&G	Prosperity Elite 14	130
1,73,400	1,29,526	Great American	Valor 10, Inheritance Enhancer	95
215,000 *	1,50,500	Athene	Benefit 10	140
1,60,000	AV	NACOLAH	Benefit Solutions 14	120
na	1,80,000	Phoenix	Personal Protection Choice	115
1,55,575	1,16,681	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	2,05,000	Global Atlantic	Choice Accumulation 10	50

* 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-	
4.15*	Atlantic Coastal Life	Safe Harbor Bonus	B++	5.15 Yr 1 * Simple interest
3.80	Atlantic Coastal Life	Safe Haven Bonus	B++	4.80 Yr 1
3.80	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++	
3.70	Liberty Bankers Life	Bankers Elite 5	B++	
3.30	North American Life	Guarantee Choice 5	A+	
3.35	Oxford	Multi-select 5	A-	
4.05	Phoenix	MyAnnuity 5x	B	3.85 with 10% Free w/d's
3.50	Royal Neighbors	Choice 5	A-	
4.00	Sentinel Security Life	Personal Choice 5	B++	