

## 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 II 2 yr Pt to Pt	90% par	7.64	8.00	8.04
AIG	Power 10 Protector	PIMCO 2 year Pt to Pt	2.45 spread	9.73	10.78	5.10
Global Atlantic	Choice Accumulation 7	Franklin 2 year Pt to Pt	.65% spread	8.42	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	70% 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
Pacific Life	Index Dimensions 10	MCSI EAFE 2 yr Pt to Pt	83% par with 4% spread	3.35	5.35	-2.06
Nassau	Personal Protection Choice	CS Tactical Multi Asset 2 yr Pt to Pt	0.0 spread	4.51	9.26	5.35
Allianz	222	Pimco Tactical Balanced Index 1 yr pt to pt	90% par	4.93	5.47	4.41
AEL	AssetShield 10	S&P 500 Dividend Aristocrats DRC 2 Yr	175% par	7.73	7.73	3.24
ACL/Sentinel	RPM w/ Growth Benefit Rdr	Goldman SACHS Motif 3 yr pt to pt	200% par 1.25% Fee	8.77	10.00	7.11
Lincoln	Retirement Safeguard	Black Rock 2 yr pt to pt spread & par rate	100% par 1.00% spread	5.31	7.42	4.29

**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>
5,304	Nassau	Personal Income Annuity
4,860	Great American	Premier Income Bonus
4,715	Athene	Ascent 10 Bonus 2.0
4,704	NACOLAH	Benefit Solutions 14
4,644	ACL/Sentinel	Guaranteed Income Annuity
4,500	Pacific Life	Index Dimensions 10
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>
5,913	Nassau	Personal Income Annuity
5,871	NWL	Ultra Future, IOP5
5,738	AEL	IncomeShield 10 - 7.25
5,365	Great American	Premier Income Bonus
5,250	Athene	Ascent 10 Bonus 2.0
5,108	ACL/Sentinel	Guaranteed Income Annuity
5,029	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
4,725	Pacific Life	Index Dimensions 10
4,968	ACL/Sentinel	Income Navigator

### 5 Year Deferral - @ age 65

<b>Payout</b> (in dollars)	<b>Carrier</b>	<b>Product</b>
7,945	AEL	IncomeShield 10 - 7.25
7,907	F&G	Safe Income Plus
7,718	Nassau	Personal Income Annuity
7,590	Athene	Ascent Bonus 2.0
7,560	Great American	Premire Income Bonus
7,442	ACL/Sentinel	Guaranteed Income Annuity
7,269	NWL	Ultra Future, IOP5
7,125	Global Atlantic	Choice Income 10 option 1
7,119	Equitrust	Market Power Bonus Index
7,078	ACL/Sentinel	Income Navigator
6,734	NACOLAH	Benefit Solutions 14
6,250	Pacific Life	Index Dimensions 10

### 10 Year Deferral - @ age 70

<b>Payout</b> (in dollars)	<b>Carrier</b>	<b>Product</b>
12,465	F&G	Safe Income Plus
11,797	ACL/Sentinel	Guaranteed Income Annuity
11,497	AEL	IncomeShield 10 - 6%
11,417	ACL/Sentinel	Income Navigator
11,376	Nassau	Personal Income Annuity
11,213	Legacy Marketing	FlexMark Select, MyFit w/ Booster
10,965	Athene	Ascent 10 Bonus 2.0
10,692	Great American	Premier Income Bonus
10,530	Equitrust	Market Power Bonus Index
10,500	Global Atlantic	Choice Income 10 option 1
9,192	NWL	Ultra Future, IOP5
8,670	ACL/Sentinel	Retirement Plus Multiplier
8,250	Pacific Life	Index Dimensions 10
8,096	NACOLAH	Benefit Solutions 14

**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>
5,876	Nassau	Personal Income Annuity
5,532	NACOLAH	Benefit Solutions 14
5,400	Great American	Premier Income Bonus
5,290	Athene	Ascent 10 Bonus 2.0
5,184	ACL/Sentinel	Guaranteed Income Annuity
5,000	Pacific Life	Index Dimensions 10
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>
6,476	Nassau	Personal Income Annuity
6,458	NWL	Ultra Future, IOP5
6,369	AEL	IncomShield 10 - 7.25
5,979	F&G	Safe Income Plus
5,949	Great American	Premier Income Bonus
5,875	Athene	Ascent 10 Bonus 2.0
5,778	ACL/Sentinel	Income Navigator
5,748	NACOLAH	Benefit Solutions 14
5,689	ACL/Sentinel	Guaranteed Income Annuity
5,671	Legacy Marketing	FlexMark Select, MyFit w/Booster
5,335	Global Atlantic	Choice Income 10 option 1
5,250	Pacific Life	Index Dimensions 10

### 5 Year Deferral - @ age 70

<b>Payout</b> (in dollars)	<b>Carrier</b>	<b>Product</b>
8,747	AEL	IncomeShield - 7.25
8,683	F&G	Safe Income Plus
8,602	Nassau	Personal Income Annuity
8,415	Athene	Ascent Bonus 2.0
8,316	Great American	Premier Income Bonus
8,218	ACL/Sentinel	Guaranteed Income Annuity
8,140	ACL/Sentinel	Income Navigator
7,995	Legacy Marketing	FlexMark Select, MyFit w/Booster
7,929	NWL	Ultra Future, IOP5
7,905	ACL/Sentinel	Retirement Plus Multiplier
7,869	Equitrust	Market Power Bonus Index
7,875	Global Atlantic	Choice Income 10 option 1
7,462	NACOLAH	Benefit Solutions 14
6,875	Pacific Life	Index Dimensions 10

### 10 Year Deferral - @ age 75

<b>Payout</b> (in dollars)	<b>Carrier</b>	<b>Product</b>
14,313	F&G	Safe Income Plus
12,910	ACL/Sentinel	Guaranteed Income Annuity
12,456	Nassau	Personal Income Annuity
12,445	AEL	IncomeShield 10 - 6%
12,409	ACL/Sentinel	Income Navigator
12,196	Legacy Marketing	FlexMark Select, MyFit w/Booster
12,040	Athene	Ascent 10 Bonus 2.0
11,664	Great American	Premier Income Bonus
11,533	Equitrust	Market Power Bonus Index
11,500	Global Atlantic	Choice Income 10 option 1
9,958	NWL	Ultra Future, IOP5
9,240	ACL/Sentinel	Retirement Plus Multiplier
8,960	NACOLAH	Benefit Solutions 14
8,250	Pacific Life	Index Dimensions 10

**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>
6,409	Nassau	Personal Income Annuity
5,988	NACOLAH	Benefit Solutions 14
5,940	Great American	Premier Income Bonus
5,865	Athene	Ascent 10 Bonus 2.0
5,724	ACL/Sentinel	Guaranteed Income Annuity
5,500	Pacific Life	Index Dimensions 10
5,250	Global Atlantic	Choice Income 10 option 1

**1 Year Deferral - @ age 71**

<b>Payout</b> (in dollars)	<b>Carrier</b>	<b>Product</b>
7,095	Nassau	Personal Income Annuity
7,045	NWL	Ultra Future, IOP5
7,000	AEL	IncomeShield - 7.25
6,560	F&G	Safe Income Plus
6,532	Great American	Premier Income Bonus
6,500	Athene	Ascent 10 Bonus 2.0
6,276	NACOLAH	Benefit Solutions 14
6,269	ACL/Sentinel	Guaranteed Income Annuity
6,206	Legacy Marketing	FlexMark Select, MyFit w/Booster
5,885	Global Atlantic	Choice Income 10 option 1
5,775	Pacific Life	Index Dimensions 10
6,383	ACL/Sentinel	Income Navigator

### 5 Year Deferral - @ age 75

<b>Payout</b> (in dollars)	<b>Carrier</b>	<b>Product</b>
9,970	F&G	Safe Income Plus
9,476	AEL	IncomeShield - 7.25
9,401	Nassau	Personal Income Annuity
9,240	Athene	Ascent Bonus 2.0
9,072	Great American	Premier Income Bonus
8,993	ACL/Sentinel	Guaranteed Income Annuity
8,848	ACL/Sentinel	Retirement Plus Multiplier
8,696	Legacy Marketing	FlexMark Select, MyFit w/Booster
8,618	Equitrust	Market Power Bonus Index
8,625	Global Atlantic	Choice Income 10 option 1
8,590	NWL	Ultra Future, IOP5
8,448	ACL/Sentinel	Income Navigator
8,176	NACOLAH	Benefit Solutions 14
6,875	Pacific Life	Index Dimensions 10

### 10 Year Deferral - @ age 80

<b>Payout</b> (in dollars)	<b>Carrier</b>	<b>Product</b>
15,537	F&G	Safe Income Plus
14,023	ACL/Sentinel	Guaranteed Income Annuity
13,899	ACL/Sentinel	Income Navigator
13,413	AEL	IncomeShield 10 - 6%
13,368	Nassau	Personal Income Annuity
13,115	Athene	Ascent 10 Bonus 2.0
12,636	Great American	Premier Income Bonus
12,536	Equitrust	Market Power Bonus Index
12,500	Global Atlantic	Choice Income 10 option 1
12,295	Legacy Marketing	FlexMark Select, MyFit w/Booster
10,724	NWL	Ultra Future, IOP5
10,248	ACL/Sentinel	Retirement Plus Multiplier
9,840	NACOLAH	Benefit Solutions 14
9,750	Pacific Life	Index Dimensions 10

**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>
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**5 year deferral - @ age 65**

9,592	AIG	Power 10 Protector Plus Income	7.15
8,431	Global Atlantic	Choice Income 10 option 2	7.73
7,583	Athene	Ascent 10 Bonus 2.0	5.45
7,420	F&G	Performance Pro	6.14
6,927	NACOLAH	Benefit Solutions 14	5.17

**10 year deferral - @ age 70**

17,143	Athene	Agility 10	7.53
15,990	Global Atlantic	Choice Income 10 option 2	7.73
14,122	F&G	Performance Pro	6.14
14,114	Allianz	222	5.17
13,869	Athene	Ascent 10 Bonus 2.0	5.45
12,939	AIG	Power 10 Protector Plus Income	7.93
12,689	ACL/Sentinel	Retirement Plus Multiplier	5.30
10,184	Lincoln	Retirement SafeGuard	5.31
10,048	NACOLAH	Benefit Solutions 14	5.17

**15 year deferral - @ age 75**

26,014	Athene	Agility 10	7.53
25,503	Global Atlantic	Choice Income 10 option 2	7.73
21,694	F&G	Performance Pro	6.14
20,885	Allianz	222	5.17
19,699	Athene	Ascent 10 Bonus 2.0	5.45
16,019	AIG	Power 10 Protector Plus Income	7.93
15,759	Lincoln	Retirement SafeGuard	5.31
13,567	NACOLAH	Benefit Solutions 14	5.17



## 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-	
3.25	Athene	Max Rate 5	A-	100k plus
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
3.20	Colorado Banker Life	CBLA 5	B++	
3.70	F&G	Guarantee-Platinum 5	A-	
3.30	Global Atlantic	SecureForce 5	A	
3.35	Guggenheim	Preserve MYGA 5	B++	
3.80	Liberty Bankers Life	Bankers Elite 5	B++	
3.85	Nassau	MyAnnuity 5x	B	3.65 with 10% Free w/d's
3.40	North American Life	Guarantee Choice 5	A+	100k plus
3.30	Oxford	Multi-select 5	A-	
3.70	Royal Neighbors	Choice 5	A-	
4.00	Sentinel Security Life	Personal Choice 5	B++	