

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 II 2 yr Pt to Pt	85% par	9.42	10.81	7.50
AIG	Power 10 Protector	PIMCO 2 year Pt to Pt	55% par	7.71	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	7.48	8.44	6.36
LMG	ClassicMark 10	Morgan Stanley Target Equity Balance 2 yr pt t	105% par	6.45	9.05	6.45
NACOLAH	Benefit Solutions 14	S&P 500 DRC 5% 1 yr Pt to Pt	1.90 spread	4.30	4.56	3.27
Pacific Life	Index Dimensions 10	MCSI EAFE 2 yr Pt to Pt	76% 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	4.64	8.6	4.64
Allianz	222	Pimco Tactical Balanced Index 1 yr pt to pt	85% par	4.66	5.17	4.17
AEL	AssetShield 10	S&P 500 Dividend Aristocrats DRC 2 Yr	80% 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	8.74	10.00	7.11

Income Products - 60 Male AZ \$100k Premium

(Guaranteed Level Annual Payout)

Immediate Income - @ age 60 Payout (in dollars) Carrier Product

5,304	Nassau	Personal Income Annuity
4,860	Great American	Premier Income Bonus
4,704	NACOLAH	Benefit Solutions 14
4,644	ACL/Sentinel	Guaranteed Income Annuity
4,510	Athene	Ascent 10 Bonus 2.0
4,500	Pacific Life	Index Dimensions 10
4,250	Global Atlantic	Choice Income 10 option 1

1 Year Deferral - @ age 61

Payout (in dollars) Carrier Product

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
5,132	ACL/Sentinel	Guaranteed Income Annuity
5,046	Equitrust	MarketPower Bonus Index
5,040	Athene	Ascent 10 Bonus 2.0
5,029	Legacy Marketing	FlexMark Select, MyFit w/Booster
4,968	ACL/Sentinel	Income Navigator
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
5 Year Deferral - @ age 65		
Payout (in dollars)	Carrier	Product
7,945	AEL	IncomeShield 10 - 7.25
7,907	F&G	Safe Income Plus
7,718	Nassau	Personal Income Annuity
7,617	ACL/Sentinel	Guaranteed Income Annuity
7,560	Great American	Premire Income Bonus
7,360	Athene	Ascent Bonus 2.0
7,318	Pacific Life	Index Dimensions 10
7,293	Legacy Marketing	Flexmark Select, MyFit w/ Booster
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

10 Year Deferral - @ age 70

Payout (in dollars)	Carrier	Product
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
11,226	ACL/Sentinel	Retirement Plus Multiplier
11,213	Legacy Marketing	FlexMark Select, MyFit w/ Booster
10,710	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
10,078	Pacific Life	Index Dimensions 10
9,192	NWL	Ultra Future, IOP5
8,096	NACOLAH	Benefit Solutions 14

Income Products - 65 Male AZ \$100k Premium

(Guaranteed Level Annual Payout)

Immediate Income - @ age 65 Payout (in dollars) **Carrier** **Product**

5,876	Nassau	Personal Income Annuity
5,532	NACOLAH	Benefit Solutions 14
5,400	Great American	Premier Income Bonus
5,184	ACL/Sentinel	Guaranteed Income Annuity
5,060	Athene	Ascent 10 Bonus 2.0
5,000	Pacific Life	Index Dimensions 10
4,750	Global Atlantic	Choice Income 10 option 1

1 Year Deferral - @ age 66

Payout (in dollars) **Carrier** **Product**

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
5,778	ACL/Sentinel	Income Navigator

5,748	NACOLAH	Benefit Solutions 14
5,715	ACL/Sentinel	Guaranteed Income Annuity
5,671	Legacy Marketing	FlexMark Select, MyFit w/Booster
5,640	Athene	Ascent 10 Bonus 2.0
5,639	Equitrust	Market Power Bonus Index
5,335	Global Atlantic	Choice Income 10 option 1
5,250	Pacific Life	Index Dimensions 10

5 Year Deferral - @ age 70

Payout (in dollars) Carrier Product

8,747	AEL	IncomeShield - 7.25
8,683	F&G	Safe Income Plus
8,602	Nassau	Personal Income Annuity
8,410	ACL/Sentinel	Guaranteed Income Annuity
8,316	Great American	Premier Income Bonus
8,160	Athene	Ascent Bonus 2.0
8,140	ACL/Sentinel	Income Navigator
8,050	Pacific Life	Index Dimensions 10
7,995	Legacy Marketing	FlexMark Select, MyFit w/Booster
7,929	NWL	Ultra Future, IOP5
7,905	ACL/Sentinel	Retirement Plus Multiplier
7,875	Global Atlantic	Choice Income 10 option 1
7,869	Equitrust	Market Power Bonus Index
7,462	NACOLAH	Benefit Solutions 14

10 Year Deferral - @ age 75

Payout (in dollars) Carrier Product

13,578	F&G	Safe Income Plus
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13,523	ACL/Sentinel	Guaranteed Income Annuity
12,456	Nassau	Personal Income Annuity
12,455	AEL	IncomeShield 10 - 6%
12,409	ACL/Sentinel	Income Navigator
12,196	Legacy Marketing	FlexMark Select, MyFit w/Booster
11,760	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
10,078	Pacific Life	Index Dimensions 10
9,958	NWL	Ultra Future, IOP5
9,240	ACL/Sentinel	Retirement Plus Multiplier
8,960	NACOLAH	Benefit Solutions 14

Income Products - 70 Male AZ \$100k Premium

(Guaranteed Level Annual Payout)

Immediate Income - @ age 70 Payout (in dollars) **Carrier** **Product**

6,409	Nassau	Personal Income Annuity
5,988	NACOLAH	Benefit Solutions 14
5,940	Great American	Premier Income Bonus
5,724	ACL/Sentinel	Guaranteed Income Annuity
5,610	Athene	Ascent 10 Bonus 2.0
5,500	Pacific Life	Index Dimensions 10
5,250	Global Atlantic	Choice Income 10 option 1

1 Year Deferral - @ age 71

Payout (in dollars)	Carrier	Product
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
6,383	ACL/Sentinel	Income Navigator
6,298	ACL/Sentinel	Guaranteed Income Annuity
6,276	NACOLAH	Benefit Solutions 14
6,240	Athene	Ascent 10 Bonus 2.0
6,233	Equitrust	Market Power Bonus Index
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

5 Year Deferral - @ age 75

Payout (in dollars)	Carrier	Product
9,476	AEL	IncomeShield - 7.25
9,458	F&G	Safe Income Plus
9,401	Nassau	Personal Income Annuity
9,204	ACL/Sentinel	Guaranteed Income Annuity
9,072	Great American	Premier Income Bonus
8,960	Athene	Ascent Bonus 2.0
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
8,050	Pacific Life	Index Dimensions 10

10 Year Deferral - @ age 80

Payout (in dollars) **Carrier** **Product**

14,691	F&G	Safe Income Plus
14,689	ACL/Sentinel	Guaranteed Income Annuity
13,899	ACL/Sentinel	Income Navigator
13,413	AEL	IncomeShield 10 - 6%
13,368	Nassau	Personal Income Annuity
12,810	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
11,910	Pacific Life	Index Dimensions 10
10,724	NWL	Ultra Future, IOP5
10,248	ACL/Sentinel	Retirement Plus Multiplier
9,840	NACOLAH	Benefit Solutions 14

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

9,592	AIG	Power 10 Protector Plus Income	7.15
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8,431	Global Atlantic	Choice Income 10 option 2	7.73
7,944	F&G	Performance Pro	5.69
7,583	Athene	Ascent 10 Bonus 2.0	5.45
7,278	NACOLAH	Benefit Solutions 14	4.30

10 year deferral - @ age 70

17,273	Athene	Agility 10	7.60
15,990	Global Atlantic	Choice Income 10 option 2	7.73
14,114	Allianz	222	5.17
13,869	Athene	Ascent 10 Bonus 2.0	5.45
13,243	F&G	Performance Pro	5.69
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
9,247	NACOLAH	Benefit Solutions 14	4.30

15 year deferral - @ age 75

26,279	Athene	Agility 10	7.60
25,503	Global Atlantic	Choice Income 10 option 2	7.73
21,782	F&G	Performance Pro	5.69
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
11,977	NACOLAH	Benefit Solutions 14	4.30

5 Year MYGA - 65 Male AZ 100K

Base Rate	Carrier	Product	Carrier Rating	Notes
2.30	American Equity	Guarantee 5 MVA	A-	

3.00	Athene	Max Rate 5	A-	100k plus
4.15*	Atlantic Coastal Life	Safe Harbor Bonus	B++	5.15 Yr 1 * Simple
3.80	Atlantic Coastal Life	Safe Haven Bonus	B++	4.80 Yr 1
3.70	F&G	Guarantee-Platinum 5	A-	
3.30	Global Atlantic	SecureForce 5	A	
3.05	Guggenheim	Preserve MYGA 5	B++	
3.65	Liberty Bankers Life	Bankers Elite 5	B++	
3.75	Nassau	MyAnnuity 5x	B	3.55 with 10% Free
3.20	North American Life	Guarantee Choice 5	A+	100k plus
3.10	Oxford	Multi-select 5	A-	
3.15	Royal Neighbors	Choice 5	A-	
4.00	Sentinel Security Life	Personal Choice 5	B++	