

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	50% par	5.71	6.57	4.57
AIG	Power 10 Protector	PIMCO Annual Pt to Pt	46% par	4.21	5.49	3.04
Global Atlantic	Choice Accumulation 7	Franklin 2 year Pt to Pt	3.80% spread	6.70	6.85	5.39
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 1 yr pt t	78% par	4.88	6.82	4.88
NACOLAH	Benefit Solutions 14	S&P 500 DRC 5% 1 yr Pt to Pt	2.25 spread	4.02	4.28	2.99
Pacific Life	Index Dimensions 10	MCSI EAFE 2 yr Pt to Pt	72% par with 4% spread	3.35	5.35	-2.06
Nassau	Growth Annuity 10	Smart Passage SC Sunrise 2 yr pt to pt	150% par with 1% fee	12.94	12.94	2.10
Allianz	222	Pimco Tactical Balanced Index 2 yr pt to pt	85% par	4.27	5.06	2.47
AEL	AssetShield 10	S&P 500 Dividend Aristocrats DRC 2 Yr	150% par	6.68	6.68	2.81
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
Equitable	Teton 14	S&P Annual Pt to Pt with Par Rate	55% par	6.45	7.52	3.61

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

Immediate Income - @ age 60

Payout (in dollars)	Carrier	Product
5,460	Nassau	Personal Income Annuity
4,860	Great American	Premier Income Bonus
4,785	Global Atlantic	Choice Income 10 option 1
4,704	NACOLAH	Benefit Solutions 14
4,500	Pacific Life	Index Dimensions 10
4,104	ACL/Sentinel	Guaranteed Income Annuity
3,795	Athene	Ascent 10 Bonus 2.0

1 Year Deferral - @ age 61

Payout (in dollars)	Carrier	Product
6,091	Nassau	Personal Income Annuity
5,985	NWL	Ultra Future, IOP5
5,738	AEL	IncomeShield 10 - 7.25
5,365	Great American	Premier Income Bonus
5,340	Global Atlantic	Choice Income 10 option 1
5,029	Legacy Marketing	FlexMark Select, MyFit w/Booster
4,968	ACL/Sentinel	Income Navigator
4,956	Equitrust	MarketPower Bonus Index
4,836	NACOLAH	Benefit Solutions 14
4,725	Pacific Life	Index Dimensions 10
4,666	ACL/Sentinel	Guaranteed Income Annuity
4,637	F&G	Safe Income Plus
4,260	Athene	Ascent 10 Bonus 2.0

5 Year Deferral - @ age 65

Payout (in dollars)	Carrier	Product
8,109	Nassau	Personal Income Annuity
8,002	NWL	Ultra Future, IOP5
7,776	ACL/Sentinel	Guaranteed Income Annuity
7,760	Global Atlantic	Choice Income 10 option 1
7,560	Great American	Premire Income Bonus
7,435	AEL	IncomeShield 10 - 7.25
7,318	Pacific Life	Index Dimensions 10
7,293	Legacy Marketing	Flexmark Select, MyFit w/ Booster
7,128	F&G	Safe Income Plus
7,078	ACL/Sentinel	Income Navigator
6,992	Equitrust	Market Power Bonus Index
6,734	NACOLAH	Benefit Solutions 14
6,320	Athene	Ascent Bonus 2.0

10 Year Deferral - @ age 70

Payout (in dollars)	Carrier	Product
13,057	ACL/Sentinel	Guaranteed Income Annuity
11,952	Nassau	Personal Income Annuity
11,577	F&G	Safe Income Plus
11,417	ACL/Sentinel	Income Navigator
11,226	ACL/Sentinel	Retirement Plus Multiplier
11,213	Legacy Marketing	FlexMark Select, MyFit w/ Booster
11,142	NWL	Ultra Future, IOP5
10,731	AEL	IncomeShield 10 - 6%
10,692	Great American	Premier Income Bonus
10,500	Global Atlantic	Choice Income 10 option 1
10,342	Equitrust	Market Power Bonus Index
10,078	Pacific Life	Index Dimensions 10
9,345	Athene	Ascent 10 Bonus 2.0
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
6,058	Nassau	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
5,292	ACL/Sentinel	Guaranteed Income Annuity
5,000	Pacific Life	Index Dimensions 10
4,345	Athene	Ascent 10 Bonus 2.0

1 Year Deferral - @ age 66

Payout (in dollars)	Carrier	Product
6,669	Nassau	Personal Income Annuity
6,584	NWL	Ultra Future, IOP5
6,007	ACL/Sentinel	Guaranteed Income Annuity
5,967	AEL	IncomShield 10 - 7.25
5,949	Great American	Premier Income Bonus
5,940	Global Atlantic	Choice Income 10 option 1
5,778	ACL/Sentinel	Income Navigator
5,748	NACOLAH	Benefit Solutions 14
5,671	Legacy Marketing	FlexMark Select, MyFit w/Booster
5,610	F&G	Safe Income Plus
5,538	Equitrust	Market Power Bonus Index
5,250	Pacific Life	Index Dimensions 10
4,860	Athene	Ascent 10 Bonus 2.0

5 Year Deferral - @ age 70

Payout (in dollars)	Carrier	Product
9,027	Nassau	Personal Income Annuity
8,887	ACL/Sentinel	Guaranteed Income Annuity
8,730	NWL	Ultra Future, IOP5
8,560	Global Atlantic	Choice Income 10 option 1
8,316	Great American	Premier Income Bonus
8,254	F&G	Safe Income Plus
8,164	AEL	IncomeShield - 7.25
8,140	ACL/Sentinel	Income Navigator
8,050	Pacific Life	Index Dimensions 10
7,995	Legacy Marketing	FlexMark Select, MyFit w/Booster
7,905	ACL/Sentinel	Retirement Plus Multiplier
7,728	Equitrust	Market Power Bonus Index
7,462	NACOLAH	Benefit Solutions 14
7,120	Athene	Ascent Bonus 2.0

10 Year Deferral - @ age 75

Payout (in dollars)	Carrier	Product
13,990	ACL/Sentinel	Guaranteed Income Annuity
13,080	Nassau	Personal Income Annuity
12,840	F&G	Safe Income Plus
12,409	ACL/Sentinel	Income Navigator
12,196	Legacy Marketing	FlexMark Select, MyFit w/Booster
12,070	NWL	Ultra Future, IOP5
11,664	Great American	Premier Income Bonus
11,593	AEL	IncomeShield 10 - 6%
11,500	Global Atlantic	Choice Income 10 option 1
11,327	Equitrust	Market Power Bonus Index
10,395	Athene	Ascent 10 Bonus 2.0
10,078	Pacific Life	Index Dimensions 10
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
6,604	Nassau	Personal Income Annuity
6,048	ACL/Sentinel	Guaranteed Income Annuity
5,988	NACOLAH	Benefit Solutions 14
5,940	Great American	Premier Income Bonus
5,885	Global Atlantic	Choice Income 10 option 1
5,500	Pacific Life	Index Dimensions 10
4,895	Athene	Ascent 10 Bonus 2.0

1 Year Deferral - @ age 71

Payout (in dollars)	Carrier	Product
7,301	Nassau	Personal Income Annuity
7,182	NWL	Ultra Future, IOP5
6,590	ACL/Sentinel	Guaranteed Income Annuity
6,540	Global Atlantic	Choice Income 10 option 1
6,532	Great American	Premier Income Bonus
6,530	AEL	IncomeShield - 7.25
6,411	F&G	Safe Income Plus
6,383	ACL/Sentinel	Income Navigator
6,276	NACOLAH	Benefit Solutions 14
6,206	Legacy Marketing	FlexMark Select, MyFit w/Booster
6,112	Equitrust	Market Power Bonus Index
5,775	Pacific Life	Index Dimensions 10
5,460	Athene	Ascent 10 Bonus 2.0

5 Year Deferral - @ age 75

Payout (in dollars)	Carrier	Product
9,521	ACL/Sentinel	Guaranteed Income Annuity
9,457	NWL	Ultra Future, IOP5
9,401	Nassau	Personal Income Annuity
9,360	Global Atlantic	Choice Income 10 option 1
9,154	F&G	Safe Income Plus
9,072	Great American	Premier Income Bonus
8,848	ACL/Sentinel	Retirement Plus Multiplier
8,820	AEL	IncomeShield - 7.25
8,696	Legacy Marketing	FlexMark Select, MyFit w/Booster
8,464	Equitrust	Market Power Bonus Index
8,448	ACL/Sentinel	Income Navigator
8,176	NACOLAH	Benefit Solutions 14
8,050	Pacific Life	Index Dimensions 10
7,920	Athene	Ascent Bonus 2.0

10 Year Deferral - @ age 80

Payout (in dollars)	Carrier	Product
14,573	ACL/Sentinel	Guaranteed Income Annuity
14,040	Nassau	Personal Income Annuity
13,899	ACL/Sentinel	Income Navigator
13,892	F&G	Safe Income Plus
12,999	NWL	Ultra Future, IOP5
12,636	Great American	Premier Income Bonus
12,500	Global Atlantic	Choice Income 10 option 1
12,360	AEL	IncomeShield 10 - 6%
12,312	Equitrust	Market Power Bonus Index
12,295	Legacy Marketing	FlexMark Select, MyFit w/Booster
11,910	Pacific Life	Index Dimensions 10
11,445	Athene	Ascent 10 Bonus 2.0
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
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5 year deferral - @ age 65

8,431	Global Atlantic	Choice Income 10 option 2	7.73
7,563	AIG	Power 10 Protector Plus Income	7.71
7,339	F&G	Performance Pro	5.44
7,158	NACOLAH	Benefit Solutions 14	4.02
6,179	Athene	Ascent 10 Bonus 2.0	5.17

10 year deferral - @ age 70

15,990	Global Atlantic	Choice Income 10 option 2	7.73
12,744	Athene	Agility 10	5.17
12,534	ACL/Sentinel	Retirement Plus Multiplier	4.65
12,322	F&G	Performance Pro	5.44
11,678	Allianz	222	4.27
11,000	AIG	Power 10 Protector Plus Income	7.71
9,004	NACOLAH	Benefit Solutions 14	4.02

15 year deferral - @ age 75

25,503	Global Atlantic	Choice Income 10 option 2	7.73
20,388	F&G	Performance Pro	5.44
17,786	Athene	Agility 10	5.17
16,017	Allianz	222	4.27
13,000	AIG	Power 10 Protector Plus Income	7.71
11,507	NACOLAH	Benefit Solutions 14	4.02

5 Year MYGA - 65 Male AZ 100K

Base Rate	Carrier	Product	Carrier Rating	Notes
2.30	American Equity	Guarantee 5 MVA	A-	
2.05	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
4.00	Equitable Life	Secure Savings Elite	B	
2.95	F&G	Guarantee-Platinum 5	A-	
2.45	Global Atlantic	SecureForce 5	A	
3.15	Guggenheim	Preserve MYGA 5	B++	
3.40	Liberty Bankers Life	Bankers Elite 5	B++	
3.35	Nassau	MyAnnuity 5x	B	3.15 with 10% Free w/d's
2.60	North American Life	Guarantee Choice 5	A+	100k plus
2.60	Oxford	Multi-select 5	A-	
2.90	Royal Neighbors	Choice 5	A-	
4.00	Sentinel Security Life	Personal Choice 5	B++	
2.55	The Standard	Focused Growth Myga 5	A	100k plus