

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	75% par	8.38	9.62	6.69
AIG	Power 10 Protector	PIMCO Annual Pt to Pt	44% par	7.71	10.78	5.10
Global Atlantic	Choice Accumulation 7	Franklin 2 year Pt to Pt	3.00% 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	74% par	4.64	6.48	4.64
NACOLAH	Benefit Solutions 14	S&P 500 DRC 5% 1 yr Pt to Pt	2.90 spread	3.50	3.76	2.48
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	80% par	4.03	4.77	2.37
AEL	AssetShield 10	S&P 500 Dividend Aristocrats DRC 2 Yr	135% par	6.05	6.05	2.55
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 <small>(in dollars)</small>	Carrier	Product
5,460	Nassau	Personal Income Annuity
4,860	Great American	Premier Income Bonus
4,464	NACOLAH	Benefit Solutions 14
4,250	Global Atlantic	Choice Income 10 option 1
4,104	ACL/Sentinel	Guaranteed Income Annuity

3,795 Athene Ascent Pro 10 Bonus

1 Year Deferral - @ age 61

Payout (in dollars)	Carrier	Product
6,091	Nassau	Personal Income Annuity
5,985	NWL	Ultra Future, IOP5
5,365	Great American	Premier Income Bonus
5,029	Legacy Marketing	FlexMark Select, MyFit w/Booster
4,956	Equitrust	MarketPower Bonus Index
4,785	Global Atlantic	Choice Income 10 option 1
4,705	AEL	IncomeShield 10 - 7.25
4,666	ACL/Sentinel	Guaranteed Income Annuity
4,637	F&G	Safe Income Plus
4,596	NACOLAH	Benefit Solutions 14
4,260	Athene	Ascent Pro 10 Bonus

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
7,560	Great American	Premire Income Bonus
7,293	Legacy Marketing	Flexmark Select, MyFit w/ Booster
7,128	F&G	Safe Income Plus
7,125	Global Atlantic	Choice Income 10 option 1
6,992	Equitrust	Market Power Bonus Index
6,454	NACOLAH	Benefit Solutions 14
6,351	AEL	IncomeShield 10 - 7.25
6,320	Athene	Ascent Pro 10 Bonus

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

8,670	ACL/Sentinel	Retirement Plus Multiplier
11,213	Legacy Marketing	FlexMark Select, MyFit w/ Booster
11,142	NWL	Ultra Future, IOP5
10,692	Great American	Premier Income Bonus
10,500	Global Atlantic	Choice Income 10 option 1
10,342	Equitrust	Market Power Bonus Index
9,428	AEL	IncomeShield 10 - 6%
9,345	Athene	Ascent Pro 10 Bonus
7,776	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
5,400	Great American	Premier Income Bonus
5,292	ACL/Sentinel	Guaranteed Income Annuity
5,292	NACOLAH	Benefit Solutions 14
4,750	Global Atlantic	Choice Income 10 option 1
4,345	Athene	Ascent Pro 10 Bonus

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
5,949	Great American	Premier Income Bonus
5,671	Legacy Marketing	FlexMark Select, MyFit w/Booster
5,610	F&G	Safe Income Plus
5,538	Equitrust	Market Power Bonus Index
5,508	NACOLAH	Benefit Solutions 14
5,335	Global Atlantic	Choice Income 10 option 1
5,244	AEL	IncomShield 10 - 7.25
4,860	Athene	Ascent Pro 10 Bonus

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
8,316	Great American	Premier Income Bonus
8,254	F&G	Safe Income Plus
7,995	Legacy Marketing	FlexMark Select, MyFit w/Booster
7,875	Global Atlantic	Choice Income 10 option 1
7,728	Equitrust	Market Power Bonus Index
7,182	NACOLAH	Benefit Solutions 14
7,173	AEL	IncomeShield - 7.25
7,120	Athene	Ascent Pro 10 Bonus

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
12,196	Legacy Marketing	FlexMark Select, MyFit w/Booster
12,070	NWL	Ultra Future, IOP5
11,664	Great American	Premier Income Bonus
11,500	Global Atlantic	Choice Income 10 option 1
11,327	Equitrust	Market Power Bonus Index
10,395	Athene	Ascent Pro 10 Bonus
10,194	AEL	IncomeShield 10 - 6%
9,240	ACL/Sentinel	Retirement Plus Multiplier
8,640	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
5,940	Great American	Premier Income Bonus
5,748	NACOLAH	Benefit Solutions 14
5,250	Global Atlantic	Choice Income 10 option 1
4,895	Athene	Ascent Pro 10 Bonus

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
6,532	Great American	Premier Income Bonus
6,411	F&G	Safe Income Plus
6,206	Legacy Marketing	FlexMark Select, MyFit w/Booster
6,122	Equitrust	Market Power Bonus Index
6,036	NACOLAH	Benefit Solutions 14
5,885	Global Atlantic	Choice Income 10 option 1
5,738	AEL	IncomeShield - 7.25
5,460	Athene	Ascent Pro 10 Bonus

5 Year Deferral - @ age 75

Payout (in dollars)	Carrier	Product
9,877	Nassau	Personal Income Annuity
9,521	ACL/Sentinel	Guaranteed Income Annuity
9,457	NWL	Ultra Future, IOP5
9,154	F&G	Safe Income Plus
9,072	Great American	Premier Income Bonus
8,696	Legacy Marketing	FlexMark Select, MyFit w/Booster
8,625	Global Atlantic	Choice Income 10 option 1
8,464	Equitrust	Market Power Bonus Index
7,920	Athene	Ascent Pro 10 Bonus
7,896	NACOLAH	Benefit Solutions 14
7,756	AEL	IncomeShield - 7.25

10 Year Deferral - @ age 80

Payout (in dollars)	Carrier	Product
14,573	ACL/Sentinel	Guaranteed Income Annuity
14,040	Nassau	Personal Income Annuity
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
12,312	Equitrust	Market Power Bonus Index
12,295	Legacy Marketing	FlexMark Select, MyFit w/Booster
11,445	Athene	Ascent Pro 10 Bonus
10,865	AEL	IncomeShield 10 - 6%
10,248	ACL/Sentinel	Retirement Plus Multiplier
9,520	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			
9,975	Global Atlantic	Choice Income 10 option 2	7.73
7,563	AIG	Power 10 Protector Plus Income	2.21
7,339	F&G	Performance Pro	5.44
6,649	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
15,555	Athene	Agility 10	6.80
13,341	ACL/Sentinel	Retirement Plus Multiplier	4.65
12,322	F&G	Performance Pro	5.44
11,000	AIG	Power 10 Protector Plus Income	2.4
10,264	Allianz	222	4.03
8,229	NACOLAH	Benefit Solutions 14	4.02

15 year deferral - @ age 75

28,629	Global Atlantic	Choice Income 10 option 2	7.73
23,069	Athene	Agility 10	6.80
20,388	F&G	Performance Pro	5.44
17,782	ACL/Sentinel	Retirement Plus Multiplier	4.65
13,837	Allianz	222	4.03
13,000	AIG	Power 10 Protector Plus Income	2.78
10,276	NACOLAH	Benefit Solutions 14	4.02

5 Year MYGA - 65 Male AZ 100K

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