

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 7	AI Powered US Equity index 2 yr pt to pt	95% par	6.21	7.60	5.08
AIG	Power 10 Protector	PIMCO 2 year Pt to Pt	44% par	7.71	10.78	5.10
Global Atlantic	Choice Accumulation 10	Franklin 2 year Pt to Pt	3.50% spread	9.13	9.13	7.18
F&G	Accumulator Plus 10	Barclays Trailblazer Sectors 5 2 yr Pt to Pt	140% par	9.49	9.49	6.36
LMG	ClassicMark 10	Morgan Stanley Target Equity Balance 2 yr pt t	74% par	4.64	6.48	4.64
NACOLAH	Strategic Design Annuity X	S&P MARC 5% 2 yr Pt to Pt	120% par	6.45	8.52	5.68
Nassau	Growth Annuity 10	Smart passage SC Sunrise 2yr pt to pt	150% 1% fee	12.94	12.94	2.10
Allianz	222	Pimco Tactical Balanced Index 2 yr pt to pt	70% par	4.04	4.2	2.09
AEL	AssetShield 10	S&P 500 Dividend Aristocrats DRC 2 Yr	135% par	6.26	6.26	1.98
ACL/Sentinel	RPM w/ Growth Benefit Rdr	Goldman SACHS Motif 3 yr pt to pt	200% par 1.25% Fee	8.58	10.00	7.11
Equitable	Teton 14	Barclays Atlas 5 1 yr pt to pt	60% par	10.53	12.01	9.27

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
4,250	Global Atlantic	Choice Income 10 option 1
4,104	NACOLAH	Benefit Solutions 10
4,104	ACL/Sentinel	Guaranteed Income Annuity
3,975	Athene	Ascent 10 Pro 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
5,340	Global Atlantic	Choice Income 10 option 1
5,029	Legacy Marketing	FlexMark Select, MyFit w/Booster
4,956	Equitrust	MarketPower Bonus Index
4,705	AEL	IncomeShield 10 - 7.25
4,666	ACL/Sentinel	Guaranteed Income Annuity
4,637	F&G	Safe Income Plus
4,260	Athene	Ascent 10 Pro Bonus
4,236	NACOLAH	Benefit Solutions 10

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
7,125	Global Atlantic	Choice Income 10 option 1
7,053	F&G	Safe Income Plus
6,992	Equitrust	Market Power Bonus Index
6,531	AEL	IncomeShield 10 - 7.25
6,320	Athene	Ascent 10 Pro Bonus
6,034	NACOLAH	Benefit Solutions 10

10 Year Deferral - @ age 70

Payout (in dollars)	Carrier	Product
13,057	ACL/Sentinel	Guaranteed Income Annuity
11,952	Nassau	Personal Income Annuity
11,213	Legacy Marketing	FlexMark Select, MyFit w/ Booster
11,156	F&G	Safe Income Plus
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 10 Pro Bonus
8,670	ACL/Sentinel	Retirement Plus Multiplier
7,296	NACOLAH	Benefit Solutions 10

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
5,335	Global Atlantic	Choice Income 10 option 1
5,292	ACL/Sentinel	Guaranteed Income Annuity
4,932	NACOLAH	Benefit Solutions 10
4,345	Athene	Ascent 10 Pro 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
5,940	Global Atlantic	Choice Income 10 option 1
5,671	Legacy Marketing	FlexMark Select, MyFit w/Booster
5,553	F&G	Safe Income Plus
5,538	Equitrust	Market Power Bonus Index
5,244	AEL	IncomShield 10 - 7.25
5,148	NACOLAH	Benefit Solutions 10
4,860	Athene	Ascent 10 Pro 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
8,560	Global Atlantic	Choice Income 10 option 1
8,316	Great American	Premier Income Bonus
7,995	Legacy Marketing	FlexMark Select, MyFit w/Booster
7,954	F&G	Safe Income Plus
7,905	ACL/Sentinel	Retirement Plus Multiplier
7,728	Equitrust	Market Power Bonus Index
7,173	AEL	IncomeShield - 7.25
7,120	Athene	Ascent 10 Pro Bonus
6,762	NACOLAH	Benefit Solutions 10

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 10 Pro Bonus
10,194	AEL	IncomeShield 10 - 6%
9,240	ACL/Sentinel	Retirement Plus Multiplier
8,160	NACOLAH	Benefit Solutions 10

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
5,885	Global Atlantic	Choice Income 10 option 1
5,388	NACOLAH	Benefit Solutions 10
4,895	Athene	Ascent 10 Pro 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
6,540	Global Atlantic	Choice Income 10 option 1
6,532	Great American	Premier Income Bonus
6,297	F&G	Safe Income Plus
6,206	Legacy Marketing	FlexMark Select, MyFit w/Booster
6,112	Equitrust	Market Power Bonus Index
5,737	AEL	IncomeShield - 7.25
5,676	NACOLAH	Benefit Solutions 10
5,460	Athene	Ascent 10 Pro 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
9,360	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
8,696	Legacy Marketing	FlexMark Select, MyFit w/Booster
8,464	Equitrust	Market Power Bonus Index
7,920	Athene	Ascent 10 Pro Bonus
7,756	AEL	IncomeShield - 7.25
7,476	NACOLAH	Benefit Solutions 10

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 10 Pro Bonus
10,865	AEL	IncomeShield 10 - 6%
10,248	ACL/Sentinel	Retirement Plus Multiplier
9,040	NACOLAH	Benefit Solutions 10

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

9,883	Global Atlantic	Choice Income 10 option 2	9.13
7,690	F&G	Performance Pro	6.88
7,155	AIG	Power 10 Protector Plus Income	7.71

10 year deferral - @ age 70

17,360	Global Atlantic	Choice Income 10 option 2	9.13
13,431	F&G	Performance Pro	6.88
13,021	NACOLAH	Strategic Design Annuity X	6.45
12,593	Athene	Agility 10	4.96
12,389	Allianz	222	4.27
12,048	ACL/Sentinel	Retirement Plus Multiplier	4.54
10,600	AIG	Power 10 Protector Plus Income	7.71

15 year deferral - @ age 75

30,857	Global Atlantic	Choice Income 10 option 2	9.13
23,287	F&G	Performance Pro	6.88
20,510	NACOLAH	Strategic Design Annuity X	6.45
18,509	ACL/Sentinel	Retirement Plus Multiplier	4.54
17,379	Athene	Agility 10	4.96
16,992	Allianz	222	4.27
12,500	AIG	Power 10 Protector Plus Income	7.71

5 Year MYGA - 65 Male AZ 100K

Base Rate	Carrier	Product	Carrier Rating	Notes
1.80	American Equity	Guarantee 5 MVA	A-	
2.35	Athene	Max Rate 5	A	100k plus
3.65*	Atlantic Coastal Life	Safe Harbor Bonus	B++	4.65 Yr 1 * Simple interest
3.40	Atlantic Coastal Life	Safe Haven Bonus	B++	4.40 Yr 1
3.80	Equitable Life	Secure Savings Elite	B+	
2.95	F&G	Guarantee-Platinum 5	A-	
2.35	Global Atlantic	SecureForce 5	A	
2.75	Guggenheim	Preserve MYGA 5	B++	
3.05	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
2.50	Oxford	Multi-select 5	A-	
3.10	Royal Neighbors	Choice 5	A-	
3.00	Sagicor	Milestone MYGA 5	A-	100k plus
3.60	Sentinel Security Life	Personal Choice 5	B++	
2.60	The Standard	Focused Growth Myga 5	A	100k plus