



Prepared For

Sample Client

Prepared On

September 11, 2013

Prepared By

Champion

800-274-0433

**Guaranteed Lifetime Benefit Riders**

Athene Annuity

**Enhanced Guaranteed Lifetime Withdrawal Benefit Rider**

Enhanced Choice 12

Lincoln Financial Group

**Lincoln Lifetime Income Edge<sup>SM</sup>**

Lincoln New Directions 6

American Equity Investment Life Insurance Company

**ICC13 R-LIBR-W.1 Option 6 - 7% Rollup & Wellbeing Rider**

Bonus Gold (Index 1-07)

# Overview

## General Information

Sample Client, age 60

Benefit starts after 10 years at age 70

State: New Mexico

Premium \$ 100,000 (non-qualified)

For products that use market interest, no interest (0%) is used in the calculations

## Guaranteed Lifetime Benefit Riders

American Equity Investment Life Insurance Company

### ICC13 R-LIBR-W.1 Option 6 - 7% Rollup & Wellbeing Rider

Bonus Gold (Index 1-07)

First year benefit:	\$11,901
Lifetime income value (Age 95):	\$309,433

Athene Annuity

### Enhanced Guaranteed Lifetime Withdrawal Benefit Rider

Enhanced Choice 12

First year benefit:	\$10,944
Lifetime income value (Age 95):	\$284,536

Lincoln Financial Group

### Lincoln Lifetime Income Edge<sup>SM</sup>

Lincoln New Directions 6

First year benefit:	\$10,181
Lifetime income value (Age 95):	\$264,695



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# Payout By Age

This report shows the value of waiting. Each year you wait the income you can receive will increase. The roll up rate will continue to grow and the payout rate will continue to increase for most riders.

American Equity Investment Life Insurance Company  
**ICC13 R-LIBR-W.1 Option 6 - 7% Rollup & Wellbeing Rider**  
 Bonus Gold (Index 1-07)  
 With 10.00% Premium Bonus

Athene Annuity  
**Enhanced Guaranteed Lifetime Withdrawal Benefit Rider**  
 Enhanced Choice 12  
 With 5.00% Premium Bonus

Lincoln Financial Group  
**Lincoln Lifetime Income Edge<sup>SM</sup>**  
 Lincoln New Directions 6

American Equity Investment Life Insurance Company						Athene Annuity						Lincoln Financial Group					
ICC13 R-LIBR-W.1 Option 6 - 7% Rollup & Wellbeing Rider						Enhanced Guaranteed Lifetime Withdrawal Benefit Rider						Lincoln Lifetime Income Edge <sup>SM</sup>					
Bonus Gold (Index 1-07)						Enhanced Choice 12						Lincoln New Directions 6					
With 10.00% Premium Bonus						With 5.00% Premium Bonus											
Age	Accumulation		Single			Age	Accumulation		Single			Age	Accumulation		Single		
	Rollup Rate	Income Base	Payout Rate	LifeTime Payment	Enhanced Benefit		Rollup Rate	Income Base	Payout Rate	LifeTime Payment	Enhanced Benefit		Rollup Rate	Income Base	Payout Rate	LifeTime Payment	Enhanced Benefit
60		110,000				60		106,000				60		100,000	4.25	4,250	
61	7.00	117,700	4.50	5,297		61	6.50	112,890	4.50	5,080		61	5.00	105,000	4.25	4,463	
62	7.00	125,939	4.50	5,667		62	6.50	120,228	4.50	5,410		62	5.00	110,250	4.25	4,686	
63	7.00	134,755	4.50	6,064		63	6.50	128,043	4.50	5,762		63	5.00	115,763	4.25	4,920	
64	7.00	144,188	4.50	6,488		64	6.50	136,365	4.50	6,136		64	5.00	121,551	4.25	5,166	
65	7.00	154,281	5.00	7,714		65	6.50	145,229	5.00	7,261		65	5.00	127,628	5.25	6,700	
66	7.00	165,080	5.00	8,254		66	6.50	154,669	5.00	7,733		66	5.00	134,010	5.25	7,036	
67	7.00	176,636	5.00	8,832		67	6.50	164,723	5.00	8,236		67	5.00	140,710	5.25	7,387	
68	7.00	189,000	5.00	9,450		68	6.50	175,430	5.00	8,771		68	5.00	147,746	5.25	7,757	
69	7.00	202,231	5.00	10,112		69	6.50	186,832	5.00	9,342		69	5.00	155,133	5.25	8,144	
70	7.00	216,387	5.50	11,901	23,803	70	6.50	198,977	5.50	10,944	16,416	70	5.00	162,889	6.25	10,181	101,806
71		216,387	5.50	11,901	23,803	71		198,977	5.50	10,944	16,416	71		162,889	6.25	10,181	101,806
72		216,387	5.50	11,901	23,803	72		198,977	5.50	10,944	16,416	72		162,889	6.25	10,181	101,806
73		216,387	5.50	11,901	23,803	73		198,977	5.50	10,944	16,416	73		162,889	6.25	10,181	101,806
74		216,387	5.50	11,901	23,803	74		198,977	5.50	10,944	16,416	74		162,889	6.25	10,181	101,806
75		216,387	6.00	12,983	25,966	75		198,977	6.00	11,939	17,908	75		162,889	6.75	10,995	109,950
76		216,387	6.00	12,983	25,966	76		198,977	6.00	11,939	17,908	76		162,889	6.75	10,995	109,950
77		216,387	6.00	12,983	25,966	77		198,977	6.00	11,939	17,908	77		162,889	6.75	10,995	109,950
78		216,387	6.00	12,983	25,966	78		198,977	6.00	11,939	17,908	78		162,889	6.75	10,995	109,950
79		216,387	6.00	12,983	25,966	79		198,977	6.00	11,939	17,908	79		162,889	6.75	10,995	109,950
80		216,387	6.50	14,065	28,130	80		198,977	6.50	12,933	19,400	80		162,889	7.25	11,809	118,095
81		216,387	6.50	14,065	28,130	81		198,977	6.50	12,933	19,400	81		162,889	7.25	11,809	118,095
82		216,387	6.50	14,065	28,130	82		198,977	6.50	12,933	19,400	82		162,889	7.25	11,809	118,095
83		216,387	6.50	14,065	28,130	83		198,977	6.50	12,933	19,400	83		162,889	7.25	11,809	118,095
84		216,387	6.50	14,065	28,130	84		198,977	6.50	12,933	19,400	84		162,889	7.25	11,809	118,095
85		216,387	6.50	14,065	28,130	85		198,977	7.00	13,928	20,893	85		162,889	7.75	12,624	126,239
86		216,387	6.50	14,065	28,130	86		198,977	7.00	13,928	20,893	86		162,889	7.75	12,624	126,239
87		216,387	6.50	14,065	28,130	87		198,977	7.00	13,928	20,893	87		162,889	7.75	12,624	126,239
88		216,387	6.50	14,065	28,130	88		198,977	7.00	13,928	20,893	88		162,889	7.75	12,624	126,239
89		216,387	6.50	14,065	28,130	89		198,977	7.00	13,928	20,893	89		162,889	7.75	12,624	126,239
90		216,387	6.50	14,065	28,130	90		198,977	7.50	14,923	22,385	90		162,889	8.25	13,438	134,384



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# Ledger Comparison

The Ledger Comparison shows the values for each rider selected and the cumulative payout value at 5 year intervals.

American Equity Investment Life Insurance Company ICC13 R-LIBR-W.1 Option 6 - 7% Rollup & Wellbeing Rider Bonus Gold (Index 1-07) With 10.00% Premium Bonus					Athene Annuity Enhanced Guaranteed Lifetime Withdrawal Benefit Rider Enhanced Choice 12 With 5.00% Premium Bonus					Lincoln Financial Group Lincoln Lifetime Income Edge <sup>SM</sup> Lincoln New Directions 6				
Age	Roll-up Rate	Income Base	Benefit Rate	LifeTime Payment	Age	Roll-up Rate	Income Base	Benefit Rate	LifeTime Payment	Age	Roll-up Rate	Income Base	Benefit Rate	LifeTime Payment
60		110,000			60		106,000			60		100,000		
61	7.00	117,700			61	6.50	112,890			61	5.00	105,000		
62	7.00	125,939			62	6.50	120,228			62	5.00	110,250		
63	7.00	134,755			63	6.50	128,043			63	5.00	115,763		
64	7.00	144,188			64	6.50	136,365			64	5.00	121,551		
65	7.00	154,281			65	6.50	145,229			65	5.00	127,628		
66	7.00	165,080			66	6.50	154,669			66	5.00	134,010		
67	7.00	176,636			67	6.50	164,723			67	5.00	140,710		
68	7.00	189,000			68	6.50	175,430			68	5.00	147,746		
69	7.00	202,231			69	6.50	186,832			69	5.00	155,133		
70	7.00	216,387	5.50	11,901	70	6.50	198,977	5.50	10,944	70	5.00	162,889	6.25	10,181
71		204,485		11,901	71		198,977		10,944	71		162,889		10,181
72		192,584		11,901	72		198,977		10,944	72		162,889		10,181
73		180,683		11,901	73		198,977		10,944	73		162,889		10,181
74		168,782		11,901	74		198,977		10,944	74		162,889		10,181
<b>5 Year Income Total</b>				<b>59,506</b>	<b>5 Year Income Total</b>				<b>54,719</b>	<b>5 Year Income Total</b>				<b>50,903</b>
75		156,880		11,901	75		198,977		10,944	75		162,889		10,181
76		144,979		11,901	76		198,977		10,944	76		162,889		10,181
77		133,078		11,901	77		198,977		10,944	77		162,889		10,181
78		121,176		11,901	78		198,977		10,944	78		162,889		10,181
79		109,275		11,901	79		198,977		10,944	79		162,889		10,181
<b>10 Year Income Total</b>				<b>119,013</b>	<b>10 Year Income Total</b>				<b>109,437</b>	<b>10 Year Income Total</b>				<b>101,806</b>
80		97,374		11,901	80		198,977		10,944	80		162,889		10,181
81		85,473		11,901	81		198,977		10,944	81		162,889		10,181
82		73,571		11,901	82		198,977		10,944	82		162,889		10,181
83		61,670		11,901	83		198,977		10,944	83		162,889		10,181
84		49,769		11,901	84		198,977		10,944	84		162,889		10,181
<b>15 Year Income Total</b>				<b>178,519</b>	<b>15 Year Income Total</b>				<b>164,156</b>	<b>15 Year Income Total</b>				<b>152,709</b>
85		37,868		11,901	85		198,977		10,944	85		162,889		10,181
86		25,966		11,901	86		198,977		10,944	86		162,889		10,181
87		14,065		11,901	87		198,977		10,944	87		162,889		10,181
88		2,164		11,901	88		198,977		10,944	88		162,889		10,181
89		0		11,901	89		198,977		10,944	89		162,889		10,181
<b>20 Year Income Total</b>				<b>238,025</b>	<b>20 Year Income Total</b>				<b>218,874</b>	<b>20 Year Income Total</b>				<b>203,612</b>
90		0		11,901	90		198,977		10,944	90		162,889		10,181
91		0		11,901	91		198,977		10,944	91		162,889		10,181
92		0		11,901	92		198,977		10,944	92		162,889		10,181
95		0		11,901	95		198,977		10,944	95		162,889		10,181
<b>26 Year Income Total</b>				<b>309,433</b>	<b>26 Year Income Total</b>				<b>284,536</b>	<b>26 Year Income Total</b>				<b>264,695</b>



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# Annual Ledger

# ICC13 R-LIBR-W.1 Option 6 - 7% Rollup & Wellbeing Rider

The Annual Ledger shows the detail annual calculation revealing how the rider works reflecting all roll up rates, payout rates and fees.

American Equity Investment Life Insurance Company  
 Bonus Gold (Index 1-07)

Year	Age	Begin Year Accumulation	Interest	Rider Fee	End Year Accumulation	Guaranteed Lifetime Benefit				Enhanced		End Year Accumulation w/out Rider	
						Roll-up Rate	Income Base	Benefit Rate	Income Amount	Total Income	Total Income		
0	60				110,000		110,000					110,000	
1	61	108,900	0.00	1,100	108,900	7.00	117,700					110,000	
2	62	107,811	0.00	1,089	107,811	7.00	125,939					110,000	
3	63	106,733	0.00	1,078	106,733	7.00	134,755					110,000	
4	64	105,666	0.00	1,067	105,666	7.00	144,188					110,000	
5	65	104,609	0.00	1,057	104,609	7.00	154,281					110,000	
6	66	103,563	0.00	1,046	103,563	7.00	165,080					110,000	
7	67	102,527	0.00	1,036	102,527	7.00	176,636					110,000	
8	68	101,502	0.00	1,025	101,502	7.00	189,000					110,000	
9	69	100,487	0.00	1,015	100,487	7.00	202,231					110,000	
10	70	99,482	0.00	1,005	87,581	7.00	216,387	5.50	11,901	11,901	23,803	23,803	110,000
11	71	86,705	0.00	876	74,804		204,485		11,901	23,803	23,803	47,605	110,000
12	72	74,056	0.00	748	62,154		192,584		11,901	35,704	23,803	71,408	110,000
13	73	61,533	0.00	622	49,632		180,683		11,901	47,605	23,803	95,210	110,000
14	74	49,135	0.00	496	37,234		168,782		11,901	59,506	23,803	119,013	110,000
15	75	36,862	0.00	372	24,960		156,880		11,901	71,408	23,803	142,815	110,000
16	76	24,711	0.00	250	12,809		144,979		11,901	83,309	23,803	166,618	110,000
17	77	12,681	0.00	128	780		133,078		11,901	95,210	23,803	190,420	110,000
18	78	772	0.00	8	0		121,176		11,901	107,111	23,803	214,223	110,000
19	79	0			0		109,275		11,901	119,013	23,803	238,025	110,000
20	80	0			0		97,374		11,901	130,914	23,803	261,828	110,000
21	81	0			0		85,473		11,901	142,815	23,803	285,630	110,000
22	82	0			0		73,571		11,901	154,717	23,803	309,433	110,000
23	83	0			0		61,670		11,901	166,618	23,803	333,236	110,000
24	84	0			0		49,769		11,901	178,519	23,803	357,038	110,000
25	85	0			0		37,868		11,901	190,420	23,803	380,841	110,000
26	86	0			0		25,966		11,901	202,322	23,803	404,643	110,000
27	87	0			0		14,065		11,901	214,223	23,803	428,446	110,000
28	88	0			0		2,164		11,901	226,124	23,803	452,248	110,000
29	89	0			0				11,901	238,025	23,803	476,051	110,000
30	90	0			0				11,901	249,927	23,803	499,853	110,000
31	91	0			0				11,901	261,828	23,803	523,656	110,000
32	92	0			0				11,901	273,729	23,803	547,458	110,000
33	93	0			0				11,901	285,630	23,803	571,261	110,000
34	94	0			0				11,901	297,532	23,803	595,064	110,000
35	95	0			0				11,901	309,433	23,803	618,866	110,000



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The ICC13 R-LIBR-W.1 Option 6 - 7% Rollup & Wellbeing Rider allows you to take a lifetime income from your annuity without losing control of your retirement assets. This is possible because the lifetime income is in the form of regular withdrawals from your Contract rather than annuitized payments. The amount of your Lifetime Income Benefit (LIB) is determined by multiplying your IAV (described below) by a guaranteed income percentage. The guaranteed income percentage is based upon your age at the time you elect payments and is described in more detail below. Your guaranteed LIB payments may also be stopped and reset at your discretion.

**RESET OF IAV PERIOD**

You may reset your IAV Period once on any Contract Anniversary between the 2nd and 5th Contract Anniversaries by submitting your request in writing prior to the 5th Contract Anniversary. Your IAV then becomes the greater of your current IAV or your Contract Value. The maximum IAV period can not exceed 10 years.

**IAV Calculation**

The IAV is an accounting value used solely to determine the amount of income you will earn under the ICC13 R-LIBR-W.1 Option 6 - 7% Rollup & Wellbeing Rider. It is not a traditionally accessible account value; rather it serves as a measuring value tool for purposes of the rider only. At any one time, the IAV equals the total premiums paid (plus any premium bonus, if applicable) accumulating at 7.00% per contract year. The 7.00% accumulation rate is available at no cost to you and is available at all issue ages.

When ready to elect a Lifetime Income, You may choose from one of two available payout options: a Level Payment Option or an Increasing Payment Option:

**LEVEL PAYMENT OPTION**

With this option, your Lifetime Income Benefit payment equals your IAV on the day payments begin, multiplied by the Benefit Payout Percentage for your age.

**INCREASING PAYMENT OPTION**

The initial annual Lifetime Income Benefit payment equals the IAV multiplied by the Benefit Payout Percentage for your age. Then, on each anniversary of the initial Lifetime Income Benefit Payout Date, the Lifetime Income Benefit payment amount will increase by the Payment Increase Percentage. The Payment Increase Percentage is set at Issue, and guaranteed for the life of the Contract. The current payment increase percentage is 3.00%. This occurs each year until your Contract Value decreases to zero, then your LIB payment is frozen and remains level for the rest of your life.

**Maximum Annual Withdrawal Percentage:**

Age	Single	Joint	Age	Single	Joint
50-54	3.50%	3.00%	70-74	5.50%	5.00%
55-59	4.00%	3.50%	75-79	6.00%	5.50%
60-64	4.50%	4.00%	80+	6.50%	6.00%
65-69	5.00%	4.50%			

**SINGLE LIFE AND JOINT LIFE PAYOUT**

At the time you elect to start receiving Lifetime Income Benefit payments, You may choose either a single life or a joint life payout with either the Level Payment Option or the Increasing Payment Option. With the single life option, payout factors are determined based on Your age at time of payout election. With the joint payout option, the Joint Payee must be a legal spouse as defined under Federal law and we base Lifetime Income Benefit payment amounts on the age of the younger Joint Payee. We will make Lifetime Income Benefit payments until the death of the last surviving Joint Payee.

**RIDER FEE**

The current annual fee for the 7.00% accumulation option is 1.00%. If the rider is restarted between the 5th and 10th policy year, a fee may be charged which would not exceed 2.00% of the accumulating value each year.

**LIFETIME INCOME BENEFIT ELECTION**

You may elect to receive Lifetime Income Benefit payments anytime after your first Contract Anniversary or after you reach age 50, whichever is LATER. At the time you choose to begin Lifetime Income Benefit payments you may select either the single life or joint life payout option and either the level or increasing payment option. Once your Lifetime Income Benefit payments begin, these choices are locked in and may not be changed. Your LIB payments will be based on these selections, multiplied by the Guarantee Income Percentage applicable to your age.

**EXCESS WITHDRAWALS**

Any partial withdrawals taken from the base Contract Value after Lifetime Income Benefit payments have started will reduce future payment amounts. For example, an additional withdrawal of 5.00% above your guaranteed payment reduces your next Lifetime Income Benefit payment by 5.00%. If excess withdrawals reduce the Contract Value to zero, your IAV also reduces to zero, and your Lifetime Income Benefit payments stop. Surrender Charges may apply to excess withdrawals that exceed your 10% annual penalty-free withdrawals available under the Base Contract after the first anniversary.

**How Do Excess withdrawals IMPACT my benefits?**

Withdrawals taken in addition to your annual Lifetime Income Benefit amount after Lifetime Income Benefit payments begin, are Excess Withdrawals. Excess Withdrawals reduce subsequent annual Lifetime Income Benefit payments on a pro-rata basis, and reduce your Contract and Income Account Values on a dollar for dollar basis.

**REQUIRED MINIMUM DISTRIBUTIONS**

ICC13 R-LIBR-W.1 Option 6 - 7% Rollup & Wellbeing Rider is Required Minimum Distribution (RMD) friendly. If the Lifetime Income Benefit payment does not satisfy the RMD amount for the base contract for that year then any amount withdrawn, to bring the Lifetime Income Benefit payment up to the RMD amount for that year, will not be considered an excess withdrawal.



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# Annual Ledger

# Enhanced Guaranteed Lifetime Withdrawal Benefit Rider

The Annual Ledger shows the detail annual calculation revealing how the rider works reflecting all roll up rates, payout rates and fees.

Athene Annuity  
Enhanced Choice 12

Year	Age	Begin Year Accumulation	Interest	Rider Fee	End Year Accumulation	Guaranteed Lifetime Benefit				Enhanced		End Year Accumulation w/out Rider	
						Roll-up Rate	Income Base	Benefit Rate	Income Amount	Total Income	Income		Total Income
0	60				105,000		106,000					105,000	
1	61	103,307	0.00	1,693	103,307	6.50	112,890					105,000	
2	62	101,503	0.00	1,803	101,503	6.50	120,228					105,000	
3	63	99,583	0.00	1,921	99,583	6.50	128,043					105,000	
4	64	97,537	0.00	2,045	97,537	6.50	136,365					105,000	
5	65	95,359	0.00	2,178	95,359	6.50	145,229					105,000	
6	66	93,039	0.00	2,320	93,039	6.50	154,669					105,000	
7	67	90,568	0.00	2,471	90,568	6.50	164,723					105,000	
8	68	87,936	0.00	2,631	87,936	6.50	175,430					105,000	
9	69	85,134	0.00	2,802	85,134	6.50	186,832					105,000	
10	70	82,149	0.00	2,985	71,206	6.50	198,977	5.50	10,944	10,944	16,416	16,416	105,000
11	71	68,221	0.00	2,985	57,277		198,977		10,944	21,887	16,416	32,831	105,000
12	72	54,292	0.00	2,985	43,349		198,977		10,944	32,831	16,416	49,247	105,000
13	73	40,364	0.00	2,985	29,420		198,977		10,944	43,775	16,416	65,662	105,000
14	74	26,436	0.00	2,985	15,492		198,977		10,944	54,719	16,416	82,078	105,000
15	75	12,507	0.00	2,985	1,564		198,977		10,944	65,662	16,416	98,493	105,000
16	76	0		1,564	0		198,977		10,944	76,606	16,416	114,909	105,000
17	77	0			0		198,977		10,944	87,550	16,416	131,325	105,000
18	78	0			0		198,977		10,944	98,493	16,416	147,740	105,000
19	79	0			0		198,977		10,944	109,437	16,416	164,156	105,000
20	80	0			0		198,977		10,944	120,381	16,416	180,571	105,000
21	81	0			0		198,977		10,944	131,325	16,416	196,987	105,000
22	82	0			0		198,977		10,944	142,268	16,416	213,402	105,000
23	83	0			0		198,977		10,944	153,212	16,416	229,818	105,000
24	84	0			0		198,977		10,944	164,156	16,416	246,234	105,000
25	85	0			0		198,977		10,944	175,099	16,416	262,649	105,000
26	86	0			0		198,977		10,944	186,043	16,416	279,065	105,000
27	87	0			0		198,977		10,944	196,987	16,416	295,480	105,000
28	88	0			0		198,977		10,944	207,930	16,416	311,896	105,000
29	89	0			0		198,977		10,944	218,874	16,416	328,311	105,000
30	90	0			0		198,977		10,944	229,818	16,416	344,727	105,000
31	91	0			0		198,977		10,944	240,762	16,416	361,143	105,000
32	92	0			0		198,977		10,944	251,705	16,416	377,558	105,000
33	93	0			0		198,977		10,944	262,649	16,416	393,974	105,000
34	94	0			0		198,977		10,944	273,593	16,416	410,389	105,000
35	95	0			0		198,977		10,944	284,536	16,416	426,805	105,000



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### Enhanced Guaranteed Lifetime Withdrawal Benefit Rider .

The Enhanced Guaranteed Lifetime Withdrawal Benefit Rider is an optional benefit that can be attached to your annuity contract. In exchange for an annual charge, Athene Annuity guarantees that you can withdraw a minimum amount from your annuity each year for as long as you live. The amount that can be withdrawn is based on a percentage of the rider's income base. The percentage used to determine the allowable amount for withdrawal will depend on the contract provisions, but in most cases, the amount of the withdrawal will be increased by delaying the date you start receiving it.

For example, if you begin lifetime withdrawals at age 65, your allowable percent might be 5.00%. However, if you were to delay taking withdrawals until age 70, your allowable percent might be 5.50%. The allowable percentage at each age will be detailed on the rider schedule page contained in the contract.

This rider may be suitable for you if you need a guaranteed income stream, but you do not want to give up the control over your Accumulation Value, which is what annuitization would require. If you do not intend to take withdrawals from your annuity, this rider may not be suitable for you.

#### What is the Enhanced Benefit of this Rider?

If both the Annuitant and this Rider meet the eligibility requirements, the Income Base and the Lifetime Withdrawal Amount will be increased by the Enhanced Benefit Multiplier (currently 150%), as long as the Rider has been in force for at least the Enhanced Benefit Waiting Period.

For example, if the Income Base is \$200,000 and the Enhanced Benefit Multiplier is 1.5, then the Income Base would be increased to \$300,000 ( $\$200,000 \times 1.5 = \$300,000$ ). The Lifetime Withdrawal Amount would also increase by the same factor.

The eligibility requirements for the annuitant are as follows:

1. The Annuitant must be a U.S. resident on the Approval Date.
2. The Annuitant's Attained Age must be at least the Lifetime Withdrawal Commencement Age.
3. We must receive proof satisfactory to us that the Annuitant is unable to perform, without substantial assistance, at least 2 of the 6 Activities of Daily Living on a permanent basis. These Activities of Daily Living are defined as:

- a. **Bathing:** washing oneself by sponge bath or in either a tub or shower, including the tasks of getting into or out of the shower;
- b. **Dressing:** putting on and taking off all items of clothing and any required braces, fasteners, or artificial limbs;
- c. **Transferring:** moving into and out of a bed, chair, or wheelchair;
- d. **Toileting:** getting to and from the toilet, getting on and off the toilet, and performing related personal hygiene;
- e. **Continence:** ability to maintain control of bowel and bladder function or, when not able to maintain control of bowel or bladder function, ability to perform related personal hygiene (including caring for catheter or colostomy bag);
- f. **Eating:** feeding oneself by getting food into the body from a receptacle (such as a cup, plate, or table) or by feeding tube or intravenously.

Without Substantial Assistance means that without the physical assistance of another person, the Annuitant would be unable to perform the Activity of Daily Living; or that the presence of another person within arm's reach of the Annuitant is necessary to prevent, by physical intervention, injury to the Annuitant while the Annuitant performs the Activity of Daily Living.

#### Is the Enhanced Benefit available for Joint Withdrawal?

No. The Enhanced Benefit is not available with the Joint Withdrawal Option. If it is your intent to utilize the Joint Withdrawal Option, then it may be more appropriate to purchase the RBC Guaranteed Lifetime Withdrawal Benefit.

#### When can I take my first withdrawal from the rider?

**Regular withdrawals** can be taken any time after the 1st contract year as long as you are at least 50 years old. Enhanced withdrawals under the enhanced rider are available after the 5th contract year. You must qualify for this additional benefit by becoming unable to perform two or more activities of daily living on a permanent basis to receive it.

In most cases, the amount that you can withdraw under the rider will increase every year that you delay activating its benefits.

#### Are rider withdrawals taxed?

Withdrawals under this rider, just like annuity contract withdrawals, are subject to Federal and State income tax where applicable. A 10% Federal tax penalty may also apply to withdrawals made before age 59½. Liberty Insurance does not give legal or tax advice. Please consult a tax advisor for assistance with this topic.



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**Can I terminate the rider and then reinstate it later?**

No. This rider can only be added at the time the annuity is purchased. If you decide to terminate the rider, you cannot add it back at a later date.

**If I purchase the rider, what happens to it if I die?**

If you die before you begin receiving income payments, the annuity and rider contracts would terminate unless a surviving spouse chooses to keep them in force as described by the terms of the contracts. If you die while you are receiving income payments, the rider terminates and no further payments will be made. Note: Although the rider and income payments terminate, any death benefits available under the annuity would still be paid out according to that contract.

**Is there a charge for the Rider?**

Yes. A charge will be deducted from the Contract's Accumulated Value on the Contract Anniversary. The charge is equal to a percentage of the Income Base. For example, if your Rider Charge Rate is 0.60% and your Income Base is \$50,000 on your Contract Anniversary, then your Rider Charge would be \$300.00 for that year. The current rider charge is 1.50%.

**Definitions**

**Accumulation value:** The sum of premiums and earnings in an annuity contract minus any contract charges and withdrawals.

**Deferral period:** The period of time or number of years you wait to exercise your rider benefit.

**Income base:** The amount used to calculate your rider benefit. This amount cannot be withdrawn in a lump sum.

**Lifetime withdrawal amount:** The amount that is guaranteed to be available for withdrawal each rider contract year during your lifetime.

**Lifetime withdrawal percentage:** This percentage is based on your age at the time your first rider withdrawal is taken.

**Rollup rate:** This is a rate percentage used to increase your rider's income base, currently 6.50%.

**Rollup period:** The period of time in which the rider's income base grows.

Check for state availability. For complete details, consult the rider contract and disclosure.



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# Annual Ledger

# Lincoln Lifetime Income Edge<sup>SM</sup>

The Annual Ledger shows the detail annual calculation revealing how the rider works reflecting all roll up rates, payout rates and fees.

Lincoln Financial Group  
Lincoln New Directions 6

Year	Age	Begin Year Accumulation	Interest	Rider Fee	End Year Accumulation	Guaranteed Lifetime Benefit			Enhanced		End Year Accumulation w/out Rider		
						Roll-up Rate	Income Base	Benefit Rate	Income Amount	Total Income		Total Income	
0	60				100,000		100,000				100,000		
1	61	99,150	0.00	850	99,150	5.00	105,000				100,000		
2	62	98,307	0.00	843	98,307	5.00	110,250				100,000		
3	63	97,472	0.00	836	97,472	5.00	115,763				100,000		
4	64	96,643	0.00	829	96,643	5.00	121,551				100,000		
5	65	96,643	0.00		96,643	5.00	127,628				100,000		
6	66	96,643	0.00		96,643	5.00	134,010				100,000		
7	67	96,643	0.00		96,643	5.00	140,710				100,000		
8	68	96,643	0.00		96,643	5.00	147,746				100,000		
9	69	96,643	0.00		96,643	5.00	155,133				100,000		
10	70	96,643	0.00		86,463	5.00	162,889	6.25	10,181	10,181	16,289	16,289	100,000
11	71	86,463	0.00		76,282		162,889		10,181	20,361	16,289	32,578	100,000
12	72	76,282	0.00		66,101		162,889		10,181	30,542	16,289	48,867	100,000
13	73	66,101	0.00		55,921		162,889		10,181	40,722	16,289	65,156	100,000
14	74	55,921	0.00		45,740		162,889		10,181	50,903	16,289	81,445	100,000
15	75	45,740	0.00		35,560		162,889		10,181	61,084	16,289	97,734	100,000
16	76	35,560	0.00		25,379		162,889		10,181	71,264	16,289	114,023	100,000
17	77	25,379	0.00		15,198		162,889		10,181	81,445	16,289	130,312	100,000
18	78	15,198	0.00		5,018		162,889		10,181	91,625	16,289	146,601	100,000
19	79	5,018	0.00		0		162,889		10,181	101,806	16,289	162,890	100,000
20	80	0			0		162,889		10,181	111,986	16,289	179,178	100,000
21	81	0			0		162,889		10,181	122,167	16,289	195,467	100,000
22	82	0			0		162,889		10,181	132,348	16,289	211,756	100,000
23	83	0			0		162,889		10,181	142,528	16,289	228,045	100,000
24	84	0			0		162,889		10,181	152,709	16,289	244,334	100,000
25	85	0			0		162,889		10,181	162,889	16,289	260,623	100,000
26	86	0			0		162,889		10,181	173,070	16,289	276,912	100,000
27	87	0			0		162,889		10,181	183,251	16,289	293,201	100,000
28	88	0			0		162,889		10,181	193,431	16,289	309,490	100,000
29	89	0			0		162,889		10,181	203,612	16,289	325,779	100,000
30	90	0			0		162,889		10,181	213,792	16,289	342,068	100,000
31	91	0			0		162,889		10,181	223,973	16,289	358,357	100,000
32	92	0			0		162,889		10,181	234,154	16,289	374,646	100,000
33	93	0			0		162,889		10,181	244,334	16,289	390,935	100,000
34	94	0			0		162,889		10,181	254,515	16,289	407,224	100,000
35	95	0			0		162,889		10,181	264,695	16,289	423,513	100,000



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**Lincoln Lifetime Income Edge<sup>SM</sup>**

Introducing Lincoln Lifetime Income Edge<sup>SM</sup>, an additional feature that can guarantee growth for future income — no matter how your indexed accounts perform.

You can still enjoy all the benefits of a fixed indexed annuity, plus retain access to your money. With the Lincoln Lifetime Income Edge<sup>SM</sup>, you can:

- Protect principal
- Receive guaranteed growth for tomorrow's income
- Lock in contract value growth
- Get protected income for life when you're ready to take it
- Establish a legacy for loved ones

Lincoln Lifetime Income Edge<sup>SM</sup> is available for an additional charge of 0.85% (1.00% maximum) and can only be added at contract issue.

**How growth becomes guaranteed**

With Lincoln Lifetime Income Edge<sup>SM</sup>, you have an Income Base to give you future income payments, which will grow at a guaranteed rate each year.

Your Income Base, which is equal to your initial premium, will increase with a 5.00% annual enhancement (compounded annually) 10 years or until age 85. You will receive the 5.00% annual enhancement regardless of how your annuity performs.

If your account value is up more than 5.00%, your Income Base will step up and lock in that higher account value.

A new charge may apply if an account value step-up occurs after the first five years (you may opt out of this feature within 30 days if the fee increases). The 5.00% annual enhancement will not apply in any year where income is received through the Lifetime Benefit Amount.

**Income generated for a lifetime**

When you are ready to take income, not only will you get guaranteed withdrawals for life, you'll receive a higher amount of guaranteed income the longer you defer payments.

**Deferral Credits**

Year	Credit
1	
5	0.50%
10	1.00%

For Example:

If your policy was issued 7 year ago at the age of 58 your Maximum Annual Withdrawal Percentage will be increased by 0.50% giving you a 6.00% Annual Withdrawal Percentage payout rate.

**Maximum Annual Withdrawal Percentage:**

Age	Single	Joint	Age	Single	Joint
50-54	3.25%	2.50%	75-79	5.75%	5.00%
55-59	3.75%	3.00%	80-84	6.25%	5.50%
60-64	4.25%	3.50%	85-89	6.75%	6.00%
65-69	4.75%	4.00%	90-94	7.25%	6.50%
70-74	5.25%	4.50%	95-99	7.75%	7.00%

Depending on your age and when you start receiving an income payment, your lifetime withdrawal rate could range from 4.00% to 8.50% of your Income Base. The longer you wait to take income, the more income you'll generate in retirement, even if your account value depletes to \$0.

**Additional income when you need it most**

Lincoln Lifetime Income Edge<sup>SM</sup> can help you in a time of need. If you were to enter a nursing home, your withdrawal rate would increase to 10% of the Income Base. In order to qualify for the nursing home enhancement you must be 65, you cannot be in a nursing home the year prior to election or for five years after, and you must have a minimum 90 consecutive day stay. With joint life, the first person to qualify will receive the enhancement. **Not available in all states. Check new business documents for availability**

**Enhanced Benefit NOT Available in CA and CT**



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