

GLWB Income Comparisons

Premium	\$100,000
Issue Age	60

Income Provided by GLWB for Issue Age 60 and \$100,000 Premium											
Age	RBC GLWB	RBC EGLWB	RBC EGLWB (Enh Benefit)	Allianz	LSW	Aviva LP	Aviva LP Plus	ING	EquiTrust	Midland	Amer. Equity
61	\$5,940	\$5,724	N/A	\$5,800	\$5,511	\$5,896	\$6,095	\$5,350	\$5,350	\$5,375	\$5,940
62	6,415	6,182	N/A	6,200	5,896	6,321	6,461	5,725	5,725	5,778	6,415
63	6,928	6,676	N/A	6,600	6,309	6,776	6,848	6,125	6,125	6,211	6,928
64	7,483	7,211	N/A	7,000	6,751	7,263	7,259	6,554	6,554	6,677	7,483
65	8,889	8,566	12,849	8,140	7,945	8,565	8,464	7,714	7,714	7,896	8,081
66	9,601	9,251	13,877	8,580	8,502	9,182	8,972	8,254	8,254	8,488	8,728
67	10,369	9,992	14,987	9,020	9,097	9,843	9,510	8,832	8,832	9,125	9,426
68	11,198	10,791	16,186	9,460	9,734	10,551	10,081	9,450	9,450	9,809	10,180
69	12,094	11,654	17,481	9,900	10,415	11,311	10,686	10,112	10,112	10,545	10,995
70	14,249	13,731	20,596	11,280	12,157	13,228	12,357	11,803	11,803	12,366	14,249
71	15,389	14,829	22,244	11,760	13,008	14,180	13,098	11,803	12,629	13,294	15,389
72	16,620	16,016	24,023	12,240	13,919	15,201	13,884	11,803	13,513	14,291	16,620
73	16,620	17,297	25,945	12,720	14,893	16,296	14,717	11,803	14,459	15,362	17,950
74	16,620	18,681	28,021	13,200	15,935	17,469	15,600	11,803	15,471	16,515	19,385
75	18,005	20,237	30,356	14,820	18,472	20,287	17,914	12,786	17,934	19,233	20,936

Company	Premium Bonus	Income Base Bonus	Rollup			Notes
			Rate	Type	Max Period	
RBC GLWB	5%	5%	8.0%	Compound	12	No restarts, annual step-ups
RBC EGLWB	5%	1%	8.0%	Compound	14	No restarts, annual step-ups
Allianz	8%	0%	8.0%	Simple	100	No restarts, annual step-ups
LSW	3%	0%	7.0%	Compound	20	No restarts, annual step-ups after withdrawals begin
Aviva LP	10%	0%	7.2%	Compound	100	Must restart rollup every 10 years, annual step-ups
Aviva LP Plus	10%	5%	6.0%	Compound	100	Must restart rollup every 10 years, annual step-ups
EquiTrust	0%	0%	7.0%	Compound	20	No restarts, annual step-ups after withdrawals begin
ING	0%	0%	7.0%	Compound	10	No restarts, annual step-ups
Midland	0%	0%	7.5%	Compound	20	Must restart rollup after 10th year, annual step-ups
Amer. Equity	10%	0%	8.0%	Compound	20	Must restart rollup after 10th year, annual step-ups after withdrawals begin

Company	Withdrawal Percentages (by age)									Wdl. % incr. every X ages?	Charge Rate	Charge Base
	50	55	60	65	70	75	80	85				
RBC GLWB	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	5	0.50%	Inc Base	
RBC EGLWB	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	5	0.60%	Inc Base	
Allianz	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	5	0.60%	Inc Base	
LSW	0.0%	0.0%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	5	0.40%	Acc Value	
Aviva LP	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	5	0.75%	Inc Base	
Aviva LP Plus	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	5	0.75%	Inc Base	
EquiTrust	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	5	0.40%	Acc Value	
ING	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	5	0.35%	Inc Base	
Midland	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	5	0.50%	Inc Base	
Amer. Equity	4.0%	4.0%	5.0%	5.0%	6.0%	6.0%	7.0%	7.0%	10	0.45%	Acc Value	

Notes:

Income provided by GLWBs assumes the base product has the premium bonus specified in table above.
 If the rider provides restarts, the company generally has the option to increase the charge at the time of the restart.
 Joint life income is generally available using a withdrawal percentage of .5% or 1% lower than the single life percentage.
 RBC EGLWB Enhanced Benefit only available if owner is unable to perform at least 2 of 6 ADLs on permanent basis.