



**800 274-0433**  
Ken x- 106  
Barbara x- 105

# FIA Rider Comparison

**Champion Agency**

8801 Horizon Blvd., N.E. Suite 320  
Albuquerque NM 87113  
Local (505) 265-8511 Fax (505) 265-8513

	American National Insurance Company Lifetime Income Rider	Great American Life Insurance Company IncomeSustainer <sup>SM</sup> Rider	ING USA Annuity and Life Income Protector Withdrawal Benefit (6%)	North American Company Income Pay 8.0%
Video Presentation				
<b>General</b>				
Rider Type	Life	Life	Life	Life
Form Number	4456 & 4449	R1417607NW, R1417507NW	V2	AE513A
Rider is Required	No	No	No	No
Single/Joint Annuitants	Either	Either	Either	Either
Issue Age		40-85	50-80	40+
<b>Base Benefit Account</b>				
Base Account Initial Value	Initial Premium	Initial Premium	Initial Premium	Initial Premium
Premium Bonus Included in Base?	Yes	Yes	Yes	Yes
Rider Bonus:				
Rider Bonus Applies To				
<b>Enhanced Benefit</b>				
Benefit Multiplier	N/A	N/A	N/A	N/A
<b>Growth Period</b>				
Accumulation Rate	Interest Only	10.00%	6.00%	8.00%
Accumulation Period	Life	10 years	10 years	10 years
Interest Compounding	Compounded	Simple Interest	Compounded	Compounded
Step-up Frequency	Annually	Annually	Annually	Annually
<b>Restart Provision</b>				
Is Restart Available?	No	Yes	Yes	Yes
Restart Waiting Period		1 year	5 years	10 years
Reset to Accumulation Value?	No	Yes	Yes	Yes
Number of Restarts		10		1
<b>Withdrawal Provisions</b>				
Income Account Name	Income Base	Benefit Base Amount	Minimum Guaranteed Withdrawal Base	GWMB
Withdrawal Wait Period		1 year	no wait	1 year
Withdrawal Age Range	60+	55+	50+	50+
Joint Youngest Age	60	55	50	50
Is Joint Age Averaged?	No	No	No	No
Growth during Withdrawal Phase	Accumulation Value	None	None	None
Calculate Benefit	Benefit Start	Benefit Start	Benefit Start	Benefit Start
Recalculate Benefit	Every year	Does not change after benefit starts	Does not change after benefit starts	Every year
Is money not withdrawn banked?	No	No	No	No

## Champion Agency

Step-up Frequency	Annually	Annually	Annually	None
Reset Income Account To	Accumulation Account	Greater of Base/Accum Value	Greater of Base/Accum Value	
Withdrawals deducted from base?	Yes	Yes	No	Yes
Is rate added to Interest Earned	No	No	No	No
Can withdrawals stop and restart?	No	Yes	Yes	Yes
Additional Premiums Allowed?	No	No	No	Yes
Excess Withdrawals	Prorata	Prorata	Prorata	Prorata
RMD Exempt?	Yes	No	Yes	Yes

## Income Calculations

Payout Factors

Age	Single	Joint
60	5.00	5.00
70	6.00	6.00
80	7.00	7.00

Age	Single	Joint
55	4.50	3.50
56	4.60	3.60
57	4.70	3.70
58	4.80	3.80
59	4.90	3.90
60	5.00	4.00
61	5.10	4.10
62	5.20	4.20
63	5.30	4.30
64	5.40	4.40
65	5.50	4.50
66	5.60	4.60
67	5.70	4.70
68	5.80	4.80
69	5.90	4.90
70	6.00	5.00
71	6.10	5.10
72	6.20	5.20
73	6.30	5.30
74	6.40	5.40
75	6.50	5.50
76	6.60	5.60
77	6.70	5.70
78	6.80	5.80
79	6.90	5.90
80	7.00	6.00
81	7.10	6.10
82	7.20	6.20
83	7.30	6.30
84	7.40	6.40
85	7.50	6.50
86	7.60	6.60
87	7.70	6.70
88	7.80	6.80

Age	Single	Joint
50	4.00	3.50
65	5.00	4.50
75	6.00	5.50
85	7.00	6.50

Age	Single	Joint
50	4.00	3.00
55	4.00	3.00
60	4.50	3.50
65	5.00	4.00
70	5.50	4.50
75	6.00	5.00
80	6.50	5.50
90	-	-



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		<table><tr><td>89</td><td>7.90</td><td>6.90</td></tr><tr><td>90</td><td>8.00</td><td>7.00</td></tr></table>	89	7.90	6.90	90	8.00	7.00		
89	7.90	6.90								
90	8.00	7.00								
Rate Changes with Age	No	No	No	No						
Charges										
When is Fee Applied	Every year	Every year	Every year	Every year						
Deduct fee from Accum Value	No	No	Yes	Yes						
Return charges upon death	No	No	Yes	No						
Fee on Accumulation Value	0.40%	0.75%								
Fee on Base Account			0.65%	0.75%						
Fee on Cap										
Fee on Spread										
Fee on Participation Rate										
Fee on Fixed Rate										
	American National Insurance Company Lifetime Income Rider	Great American Life Insurance Company IncomeSustainerSM Rider	ING USA Annuity and Life Income Protector Withdrawal Benefit (6%)	North American Company Income Pay 8.0%						