

North American 3 Income Riders



Carrier / Rider	Accumulation						Benefit			Rider Fees	Death Benefit
	Bonus	Roll-up Rate	Type	Duration	Restarts	Payout Rate			Wait Period		
						Age	Single	Joint			
<input type="checkbox"/> Quote North American Company Income Pay Option 1	N/A	5.50%	Compound	Until age 99	N/A	50-54	3.75	2.75	One year wait Age 50+	0.40% of income account but deducted from policy	N/A
						55-59	3.75	2.75			
						60-64	4.25	3.25			
						65-69	4.75	3.75			
						70-74	5.25	4.25			
						75-79	5.75	4.75			
						80-90	6.25	5.25			
						80-90	6.25	5.25			
<input type="checkbox"/> Quote North American Company Income Pay Option 2	N/A	6.50%	Compound	Until age 80 For 10 years	N/A	50-54	3.75	2.75	One year wait Age 50+	0.95% of income account but deducted from policy 1.50% Max	N/A
						50-54	3.75	2.75			
						55-59	3.75	2.75			
						55-59	3.75	2.75			
						60-64	4.25	3.25			
						60-64	4.25	3.25			
						65-69	4.75	3.75			
						65-69	4.75	3.75			
						70-74	5.25	4.25			
						70-74	5.25	4.25			
						75-79	5.75	4.75			
						75-79	5.75	4.75			
						80-90	6.25	5.25			
						80-90	6.25	5.25			
<input type="checkbox"/> Quote North American Company Income Pay Option 3	N/A	6.25%	Compound	Until age 80 For 10 years	One restart 1 years	50-54	3.75	2.75	One year wait Age 50+	0.95% of income account but deducted from policy 1.50% Max	N/A
						50-54	3.75	2.75			
						55-59	3.75	2.75			
						55-59	3.75	2.75			
						60-64	4.25	3.25			
						60-64	4.25	3.25			
						65-69	4.75	3.75			
						65-69	4.75	3.75			
						70-74	5.25	4.25			
						70-74	5.25	4.25			
						75-79	5.75	4.75			
						75-79	5.75	4.75			
						80-	6.25	5.25			
						80-	6.25	5.25			

Great American Income Secure



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Accumulation					Benefit					
Bonus	Roll-up Rate	Type	Duration	Reserve	Payout Rate			Wait Period	Holder Free	Death Benefit
					Age	Single	Joint			
					40-54					
					55-55	4.00	3.00			
					55-55	4.50	3.50			
					56-56	4.60	3.60			
					56-56	4.10	3.10			
					57-57	4.20	3.20			
					57-57	4.70	3.70			
					58-58	4.80	3.80			
					58-58	4.30	3.30			
					59-59	4.40	3.40			
					59-59	4.90	3.90			
					60-60	5.00	4.00			
					60-60	4.50	3.50			
					61-61	4.60	3.60			
					61-61	5.10	4.10			
					62-62	5.20	4.20			
					62-62	4.70	3.70			
					63-63	4.80	3.80			
					63-63	5.30	4.30			
					64-64	5.40	4.40			
					64-64	4.90	3.90			
					65-65	5.00	4.00			
					65-65	5.50	4.50			
					66-66	5.60	4.60			
					66-66	5.10	4.10			
					67-67	5.20	4.20			
					67-67	5.70	4.70			
					68-68	5.80	4.80			
					68-68	5.30	4.30			
					69-69	5.40	4.40			
					69-69	5.90	4.90			
					70-70	6.00	5.00			
					70-70	5.50	4.50			
					71-71	5.60	4.60			
					71-71	6.10	5.10			
N/A	10.00%	Simple	For 7 years Limit of 250%	N/A	72-72	6.20	5.20	Can begin immediately Age 55+	0.55% of income account but deducted from policy	N/A
					72-72	5.70	4.70			
					73-73	5.80	4.80			
					73-73	6.30	5.30			
					74-74	6.40	5.40			
					74-74	5.90	4.90			
					75-75	6.00	5.00			
					75-75	6.50	5.50			
					76-76	6.60	5.60			
					76-76	6.10	5.10			
					77-77	6.20	5.20			
					77-77	6.70	5.70			
					78-78	6.80	5.80			
					78-78	6.30	5.30			
					79-79	6.40	5.40			
					79-79	6.90	5.90			
					80-80	7.00	6.00			
					80-80	6.50	5.50			
					81-81	6.60	5.60			
					81-81	7.10	6.10			
					82-82	7.20	6.20			
					82-82	6.70	5.70			
					83-83	6.80	5.80			
					83-83	7.30	6.30			
					84-84	7.40	6.40			
					84-84	6.90	5.90			
					85-85	7.00	6.00			
					85-85	7.50	6.50			
					86-86	7.60	6.60			
					86-86	7.10	6.10			
					87-87	7.20	6.20			
					87-87	7.70	6.70			
					88-88	7.80	6.80			
					88-88	7.30	6.30			
					89-89	7.40	6.40			
					89-89	7.90	6.90			
					90-	8.00	7.00			
					90-	7.50	6.50			

Great American Income Sustainer Plus



Accumulation					Benefit		Rider Fees	Death Benefit
Bonus	Roll-up Rate	Type	Duration	Restarts	Payout Rate		Wait Period	
					Age	Single Joint		
					55-55	4.00 3.00		
					55-55	4.00 3.00		
					55-55	4.10 2.10		
					55-55	4.50 3.00		
					57-57	4.70 3.70		
					57-57	4.20 3.20		
					55-55	4.30 3.30		
					55-55	4.80 3.80		
					55-55	4.90 3.90		
					55-55	4.40 3.40		
					60-60	4.50 3.50		
					60-60	5.00 4.00		
					61-61	5.10 4.10		
					61-61	4.60 3.60		
					62-62	4.70 3.70		
					62-62	5.20 4.20		
					62-62	5.30 4.30		
					62-62	4.80 3.80		
					64-64	4.90 3.90		
					64-64	5.40 4.40		
					65-65	5.50 4.50		
					65-65	5.00 4.00		
					65-65	5.10 4.10		
					65-65	5.60 4.60		
					67-67	5.70 4.70		
					67-67	5.20 4.20		
					65-65	5.30 4.30		
					65-65	5.80 4.80		
					65-65	5.90 4.90		
					65-65	5.40 4.40		
					70-70	5.50 4.50		
					70-70	6.00 5.00		
					71-71	6.10 5.10		
					71-71	5.60 4.60		
					72-72	5.70 4.70		
					72-72	6.20 5.20		
					72-72	6.30 5.30		
					72-72	5.80 4.80		
					74-74	5.90 4.90		
					74-74	6.40 5.40		
					75-75	6.50 5.50		
					75-75	6.00 5.00		
					75-75	6.10 5.10		
					75-75	6.60 5.60		
					77-77	6.70 5.70		
					77-77	6.20 5.20		
					75-75	6.30 5.30		
					75-75	6.80 5.80		
					79-79	6.90 5.90		
					79-79	6.40 5.40		
					80-80	6.50 5.50		
					80-80	7.00 6.00		
					81-81	7.10 6.10		
					81-81	6.60 5.60		
					82-82	6.70 5.70		
					82-82	7.20 6.20		
					82-82	7.30 6.30		
					82-82	6.80 5.80		
					84-84	6.90 5.90		
					84-84	7.40 6.40		
					85-85	7.50 6.50		
					85-85	7.00 6.00		
					85-85	7.10 6.10		
					85-85	7.60 6.60		
					87-87	7.70 6.70		
					87-87	7.20 6.20		
					85-85	7.30 6.30		
					85-85	7.80 6.80		
					89-89	7.90 6.90		
					89-89	7.40 6.40		

N/A

0.00%

Simple

For 12 years
Limit of 250%

N/A

Age Single Joint
55-55 4.50 3.50
55-55 4.00 3.00
55-55 4.10 2.10
55-55 4.60 3.60
57-57 4.70 3.70
57-57 4.20 3.20
55-55 4.30 3.30
55-55 4.80 3.80
55-55 4.90 3.90
55-55 4.40 3.40
60-60 4.50 3.50
60-60 5.00 4.00
61-61 5.10 4.10
61-61 4.60 3.60
62-62 4.70 3.70
62-62 5.20 4.20
62-62 5.30 4.30
62-62 4.80 3.80
64-64 4.90 3.90
64-64 5.40 4.40
65-65 5.50 4.50
65-65 5.00 4.00
65-65 5.10 4.10
65-65 5.60 4.60
67-67 5.70 4.70
67-67 5.20 4.20
65-65 5.30 4.30
65-65 5.80 4.80
65-65 5.90 4.90
65-65 5.40 4.40
70-70 5.50 4.50
70-70 6.00 5.00
71-71 6.10 5.10
71-71 5.60 4.60
72-72 5.70 4.70
72-72 6.20 5.20
72-72 6.30 5.30
72-72 5.80 4.80
74-74 5.90 4.90
74-74 6.40 5.40
75-75 6.50 5.50
75-75 6.00 5.00
75-75 6.10 5.10
75-75 6.60 5.60
77-77 6.70 5.70
77-77 6.20 5.20
75-75 6.30 5.30
75-75 6.80 5.80
79-79 6.90 5.90
79-79 6.40 5.40
80-80 6.50 5.50
80-80 7.00 6.00
81-81 7.10 6.10
81-81 6.60 5.60
82-82 6.70 5.70
82-82 7.20 6.20
82-82 7.30 6.30
82-82 6.80 5.80
84-84 6.90 5.90
84-84 7.40 6.40
85-85 7.50 6.50
85-85 7.00 6.00
85-85 7.10 6.10
85-85 7.60 6.60
87-87 7.70 6.70
87-87 7.20 6.20
85-85 7.30 6.30
85-85 7.80 6.80
89-89 7.90 6.90
89-89 7.40 6.40
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One year wait
Age 55+

1.25% of income account but
deducted from policy

Yes

Genworth Income Protection Rider



Carrier / Rider	Accumulation					Benefit			Rider Fees	Death Benefit	
	Bonus	Roll-up Rate	Type	Duration	Restarts	Payout Rate		Wait Period			
						Age	Single	Joint			
Genworth Life and Annuity Insurance Co Income Protection Rider	N/A	8.00%	Simple	For 10 years	N/A	55-59	4.75	4.25	One year wait Ages 55 to 80	0.80% of income account but deducted from policy	N/A
						55-59	4.50	4.00			
						60-64	4.75	4.25			
						60-64	5.00	4.50			
						65-69	5.25	4.75			
						65-69	5.00	4.50			
						70-74	5.25	4.75			
						70-74	5.50	5.00			
						75-79	5.75	5.25			
						75-79	5.75	5.25			
						80-	6.25	5.75			
						80-	6.00	5.50			

Lincoln Lifetime Income Edge



Carrier / Rider	Accumulation					Benefit			Rider Fees	Death Benefit	
	Bonus	Roll-up Rate	Type	Duration	Restarts	Payout Rate		Wait Period			
<input type="checkbox"/> Quote Lincoln Financial Group Lincoln Lifetime Income Edge SM (OptiPoint Series)	N/A	5.00%	Compound	Until age 85 For 10 years	N/A	Age	Single	Joint	Can begin immediately Age 50+	0.85% of policy value 1.00% Max	N/A
						50-54	4.00	3.50			
						50-54	3.25	2.50			
						55-59	3.75	3.00			
						55-59	4.50	4.00			
						60-64	5.00	4.50			
						60-64	4.25	3.50			
						65-69	4.75	4.00			
						65-69	5.50	5.00			
						70-74	6.00	5.50			
						70-74	5.25	4.50			
						75-79	5.75	5.00			
						75-79	6.50	6.00			
						80-84	7.00	6.50			
						80-84	6.25	5.50			
						85-89	6.75	6.00			
						85-89	7.50	7.00			
						90-94	8.00	7.50			
						90-94	7.25	6.50			
						95-99	7.75	7.00			
95-99	8.50	8.00									
						+0.00% deferral credit begins year 1					
						Enhanced Benefit Multiplier	Single	Joint			
							x1.1				

LSW Flex Guaranteed Lifetime Income



Accumulation					Benefit			Rider Fees	Death Benefit
Bonus	Roll-up Rate	Type	Duration	Restarts	Payout Rate		Wait Period		
N/A	8.00%	Compound	For 20 years	N/A	Age	Single	One year wait Age 60+	0.70% of policy value	N/A
					60-61	4.00 3.50			
					61-62	4.10 3.60			
					62-63	4.20 3.70			
					63-64	4.30 3.80			
					64-65	4.40 3.90			
					65-66	4.50 4.00			
					66-67	4.60 4.10			
					67-68	4.70 4.20			
					68-69	4.80 4.30			
					69-70	4.90 4.40			
					70-71	5.00 4.50			
					71-72	5.10 4.60			
					72-73	5.20 4.70			
					73-74	5.30 4.80			
					74-75	5.40 4.90			
					75-76	5.50 5.00			
					76-77	5.60 5.10			
					77-78	5.70 5.20			
					78-79	5.80 5.30			
					79-80	5.90 5.40			
					80-81	6.00 5.50			
					81-82	6.10 5.60			
					82-83	6.20 5.70			
					83-84	6.30 5.80			
					84-85	6.40 5.90			
					85-86	6.50 6.00			
					86-87	6.60 6.10			
					87-88	6.70 6.20			
					88-89	6.80 6.30			
					89-90	6.90 6.40			
					90-91	7.00 6.50			
					91-92	7.10 6.60			
					92-93	7.20 6.70			
					93-94	7.30 6.80			
					94-95	7.40 6.90			
					95-96	7.50 7.00			
					96-97	7.60 7.10			
					97-98	7.70 7.20			
					98-99	7.80 7.30			
99-100	7.90 7.40								
100+	8.00 7.50								

American Equity Income Riders

Carrier / Rider	Accumulation					Benefit			Rider Fees	Death Benefit
	Bonus	Roll-up Rate	Type	Duration	Restarts	Payout Rate				
						Age	Single	Joint		
American Equity Investment Life Insurance Company LIBR-2010 Option 1 - 4.50% Rollup	N/A	4.50%	Compound	For 20 years	Restart	50-54	3.50	3.00	One year wait Age 50+	N/A
						55-59	4.00	3.50		
						60-64	4.50	4.00		
						65-69	5.00	4.50		
						70-74	5.50	5.00		
						75-79	6.00	5.50		
						80-	6.50	6.00		
American Equity Investment Life Insurance Company LIBR-2010 Option 2 - 4.50% Rollup & 3.00% Increasing	N/A	4.50%	Compound	For 20 years	N/A	50-54	2.50	2.00	One year wait Age 50+	N/A
						55-59	3.00	2.50		
						60-64	3.50	3.00		
						65-69	4.00	3.50		
						70-74	4.50	4.00		
						75-79	5.00	4.50		
						80-	5.50	5.00		
American Equity Investment Life Insurance Company LIBR-2010 Option 3 - 6.50% Rollup	N/A	6.50%	Compound	For 20 years	Restart	50-54	3.50	3.00	One year wait Age 50+	0.60% of income account but deducted from policy 1.00% Max
						55-59	4.00	3.50		
						60-64	4.50	4.00		
						65-69	5.00	4.50		
						70-74	5.50	5.00		
						75-79	6.00	5.50		
						80-	6.50	6.00		
American Equity Investment Life Insurance Company LIBR-2010 Option 4 - 6.50% Rollup & 3.00% Increasing	N/A	6.50%	Compound	For 20 years	N/A	50-54	2.50	2.00	One year wait Age 50+	0.60% of income account but deducted from policy 1.00% Max
						55-59	3.00	2.50		
						60-64	3.50	3.00		
						65-69	4.00	3.50		
						70-74	4.50	4.00		
						75-79	5.00	4.50		
						80-	5.50	5.00		

ING Income Rider

Carrier / Rider	Accumulation					Benefit			Rider Fees	Death Benefit	
	Bonus	Roll-up Rate	Type	Duration	Restarts	Payout Rate		Wait Period			
						Age	Single	Joint			
ING Annuity and Asset Sales Income Protector Withdrawal Benefit (6%)	N/A	6.00%	Compound	For 10 years	N/A	50-64	4.00	3.50	Can begin immediately Ages 50 to 80	0.65% of income account but deducted from policy	N/A
						65-74	5.00	4.50			
						75-84	6.00	5.50			
						85-	7.00	6.50			