



## TOP INDEXED ANNUITIES

### Accumulation Products - 60 Male AZ \$100K

Historical Illustrated Values (10 year periods)

Carrier	Product	Crediting Strategy	Rate (cap, spread, par)	Recent	Highest	Lowest
Athene	Performance Elite 15	Janus SG Market Consensus 2 yr Pt to Pt	100% par	7.79	9.24	8.56
AIG	Power 10 Protector	PIMCO 2 year Pt to Pt	2.25 spread	9.73	10.78	5.10
F&G	Accumulator Plus 10	Barclays Trailblazer Sectors 5 2 yr Pt to Pt	140% par	8.44	8.44	6.36
LMG	ClassicMark 10	Morgan Stanley Target Equity Balance 2 yr pt t	100% par	7.4	8.64	7.34
NACOLAH	Benefit Solutions 14	S&P 500 DRC 5% 1 yr Pt to Pt	0.80 spread	5.17	5.54	4.14
NACOLAH	Prime Path 12	S&P MARC 5% ER 1 yr Pt to Pt	0.80% spread	5.25	6.36	3.58
Pacific Life	Index Dimensions 10	MCSI EAFE 2 yr Pt to Pt	85% par with 4% spread	-0.94	6.61	-2.06
Phoenix	Personal Protection Choice	CS Tactical Multi Asset 2 yr Pt to Pt	0.0% spread	4.51	9.26	5.35
Global Atlantic	Choice Accumulation 7	Barclays Armour II 3 yr Pt to Pt	0% spread	2.73	9.22	2.73
Allianz	222	Pimco Tactical Balanced Index 1 yr pt to pt	3.10 spread	3.55	3.37	2.95

**Income Products - 60 Male AZ \$100k Premium**  
(Guaranteed Level Annual Payout)

**Immediate Income - @ age 60**

<b>Payout</b> (in dollars)	<b>Carrier</b>	<b>Product</b>
5,226	Phoenix	Personal Income Annuity
4,800	Global Atlantic	Income 150+
4,730	Sentinel	Guaranteed Income Annuity
4,725	Pacific Life	Index Dimensions 10
4,715	Athene	Ascent 10 Bonus 2.0
4,704	NACOLAH	Benefit Solutions 14
4,590	Great American	Valor 10, Income Secure
4,400	NACOLAH	Prime Path 12
4,250	Global Atlantic	Choice Income 10 option 1

**1 Year Deferral - @ age 61**

<b>Payout</b> (in dollars)	<b>Carrier</b>	<b>Product</b>
5,871	NWL	Ultra Future, IOP5
5,679	Phoenix	Personal Income Annuity
5,278	AEL	IncomeShield 10 - 7.25
5,250	Athene	Ascent 10 Bonus 2.0
5,020	Great American	Valor 10, Income Secure
4,950	Pacific Life	Index Dimensions 10
4,936	Sentinel	Guaranteed Income Annuity
4,920	Global Atlantic	Income 150+
4,876	Legacy Marketing	FlexMark Select, MyFit w/Booster
4,836	NACOLAH	Benefit Solutions 14
4,785	Global Atlantic	Choice Income 10 option 1
4,760	F&G	Safe Income Plus
4,635	NACOLAH	Prime Path 12



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### 5 Year Deferral - @ age 65

<b>Payout</b> (in dollars)	<b>Carrier</b>	<b>Product</b>
8,062	F&G	Safe Income Plus
7,590	Athene	Ascent Bonus 2.0
7,289	AEL	IncomeShield 10 - 7.25
7,276	Phoenix	Personal Income Annuity
7,269	NWL	Ultra Future, IOP5
7,150	Equitrust	Market 12 Bonus Index
7,125	Global Atlantic	Choice Income 10 option 1
6,885	Great American	Valor 10, Income Secure
6,825	Legacy Marketing	FlexMark Select, MyFit w/Booster
6,750	Global Atlantic	Income 150+
6,734	NACOLAH	Benefit Solutions 14
6,250	Pacific Life	Index Dimensions 10
5,829	Sentinel	Guaranteed Income Annuity
5,680	NACOLAH	Prime Path 12

### 10 Year Deferral - @ age 70

<b>Payout</b> (in dollars)	<b>Carrier</b>	<b>Product</b>
12,532	F&G	Safe Income Plus
10,992	Phoenix	Personal Income Annuity
10,965	Athene	Ascent 10 Bonus 2.0
10,576	Equitrust	Market 12 Bonus Index
10,244	AEL	Bonus Gold
10,029	Legacy Marketing	FlexMark Select, MyFit w/ Booster
10,000	Global Atlantic	Choice Income 10 option 1
9,537	Great American	Valor 10, Income Secure
9,192	NWL	Ultra Future, IOP5
8,250	Pacific Life	Index Dimensions 10
8,096	NACOLAH	Benefit Solutions 14
7,500	Global Atlantic	Income 150+
7,257	NACOLAH	Prime Path 12
7,106	Sentinel	Guaranteed Income Annuity



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**Income Products - 65 Male AZ \$100k Premium**  
(Guaranteed Level Annual Payout)

**Immediate Income - @ age 65**

<b>Payout</b> (in dollars)	<b>Carrier</b>	<b>Product</b>
5,798	Phoenix	Personal Income Annuity
5,532	NACOLAH	Benefit Solutions 14
5,400	Global Atlantic	Income 150+
5,290	Athene	Ascent 10 Bonus 2.0
5,280	Sentinel	Guaranteed Income Annuity
5,250	Pacific Life	Index Dimensions 10
5,100	Great American	Valor 10, Income Secure
4,900	NACOLAH	Prime Path 12
4,750	Global Atlantic	Choice Income 10 option 1

**1 Year Deferral - @ age 66**

<b>Payout</b> (in dollars)	<b>Carrier</b>	<b>Product</b>
6,458	NWL	Ultra Future, IOP5
6,229	Phoenix	Personal Income Annuity
6,095	F&G	Safe Income Plus
5,875	Athene	Ascent 10 Bonus 2.0
5,853	AEL	IncomShield 10 - 7.25
5,748	NACOLAH	Benefit Solutions 14
5,566	Great American	Valor 10, Income Secure
5,520	Global Atlantic	Income 150+
5,512	Legacy Marketing	FlexMark Select, MyFit w/Booster
5,500	Pacific Life	Index Dimensions 10
5,497	Sentinel	Guaranteed Income Annuity
5,280	Global Atlantic	Choice Income 10 option 1
5,150	NACOLAH	Prime Path 12



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## 5 Year Deferral - @ age 70

<b>Payout</b> (in dollars)	<b>Carrier</b>	<b>Product</b>
8,729	F&G	Safe Income Plus
8,415	Athene	Ascent Bonus 2.0
8,075	Phoenix	Personal Income Annuity
8,018	AEL	IncomeShield - 7.25
7,929	NWL	Ultra Future, IOP5
7,903	Equitrust	Market 12 Bonus Index
7,574	Great American	Valor 10, Income Secure
7,500	Global Atlantic	Choice Income 10 option 1
7,500	Global Atlantic	Income 150+
7,494	Legacy Marketing	FlexMark Select, MyFit w/Booster
7,462	NACOLAH	Benefit Solutions 14
6,875	Pacific Life	Index Dimensions 10
6,436	Sentinel	Guaranteed Income Annuity
6,260	NACOLAH	Prime Path 12

## 10 Year Deferral - @ age 75

<b>Payout</b> (in dollars)	<b>Carrier</b>	<b>Product</b>
14,313	F&G	Safe Income Plus
12,096	Phoenix	Personal Income Annuity
12,040	Athene	Ascent 10 Bonus 2.0
11,583	Equitrust	Market 12 Bonus Index
11,229	AEL	Bonus Gold
10,924	Legacy Marketing	FlexMark Select, MyFit w/Booster
10,500	Global Atlantic	Choice Income 10 option 1
10,404	Great American	Valor 10, Income Secure
9,958	NWL	Ultra Future, IOP5
8,960	NACOLAH	Benefit Solutions 14
8,250	Global Atlantic	Income 150+
8,250	Pacific Life	Index Dimensions 10
7,929	NACOLAH	Prime Path 12
7,777	Sentinel	Guaranteed Income Annuity



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**Income Products - 70 Male AZ \$100k Premium**  
(Guaranteed Level Annual Payout)

**Immediate Income - @ age 70**

<b>Payout</b> (in dollars)	<b>Carrier</b>	<b>Product</b>
6,318	Phoenix	Personal Income Annuity
6,000	Global Atlantic	Income 150+
5,988	NACOLAH	Benefit Solutions 14
5,865	Athene	Ascent 10 Bonus 2.0
5,830	Sentinel	Guaranteed Income Annuity
5,775	Pacific Life	Index Dimensions 10
5,610	Great American	Valor 10, Income Secure
5,000	Global Atlantic	Choice Income 10 option 1
5,400	NACOLAH	Prime Path 12

**1 Year Deferral - @ age 71**

<b>Payout</b> (in dollars)	<b>Carrier</b>	<b>Product</b>
7,045	NWL	Ultra Future, IOP5
6,820	Phoenix	Personal Income Annuity
6,560	F&G	Safe Income Plus
6,500	Athene	Ascent 10 Bonus 2.0
6,426	AEL	IncomeShield - 7.25
6,276	NACOLAH	Benefit Solutions 14
6,120	Global Atlantic	Income 150+
6,112	Great American	Valor 10, Income Secure
6,058	Sentinel	Guaranteed Income Annuity
6,050	Pacific Life	Index Dimensions 10
6,042	Legacy Marketing	FlexMark Select, MyFit w/Booster
5,665	NACOLAH	Prime Path 12
5,555	Global Atlantic	Choice Income 10 option 1



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## 5 Year Deferral - @ age 75

<b>Payout</b> (in dollars)	<b>Carrier</b>	<b>Product</b>
9,970	F&G	Safe Income Plus
9,240	Athene	Ascent Bonus 2.0
8,747	AEL	IncomeShield - 7.25
8,738	Phoenix	Personal Income Annuity
8,656	Equitrust	Market 12 Bonus Index
8,590	NWL	Ultra Future, IOP5
8,262	Great American	Valor 10, Income Secure
8,250	Global Atlantic	Income 150+
8,176	NACOLAH	Benefit Solutions 14
8,163	Legacy Marketing	FlexMark Select, MyFit w/Booster
7,875	Global Atlantic	Choice Income 10 option 1
7,044	Sentinel	Guaranteed Income Annuity
6,875	Pacific Life	Index Dimensions 10
6,840	NACOLAH	Prime Path 12

## 10 Year Deferral - @ age 80

<b>Payout</b> (in dollars)	<b>Carrier</b>	<b>Product</b>
15,537	F&G	Safe Income Plus
13,115	Athene	Ascent 10 Bonus 2.0
12,984	Phoenix	Personal Income Annuity
12,591	Equitrust	Market 12 Bonus Index
12,214	AEL	Bonus Gold
11,500	Global Atlantic	Choice Income 10 option 1
11,271	Great American	Valor 10, Income Secure
11,193	Legacy Marketing	FlexMark Select, MyFit w/Booster
10,724	NWL	Ultra Future, IOP5
9,840	NACOLAH	Benefit Solutions 14
9,750	Pacific Life	Index Dimensions 10
9,000	Global Atlantic	Income 150+
8,601	NACOLAH	Prime Path 12
8,447	Sentinel	Guaranteed Income Annuity



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**Participating Income Products - 60 Male AZ \$100k Premium**  
(non guaranteed Annual Increasing Payout)

<b>Payout (in dollars)</b>	<b>Carrier</b>	<b>Product</b>	<b>Illustrated Yield</b>
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**5 year deferral - @ age 65**

9,592	AIG	Power 10 Protector Plus Income	7.15
7,583	Athene	Ascent 10 Bonus 2.0	5.45
7,506	NACOLAH	Prime Path 12	5.25
7,420	F&G	Performance Pro	6.14
7,393	Global Atlantic	Choice Income 10 option 2	3.0

**10 year deferral - @ age 70**

17,143	Athene	Agility 10	7.53
14,122	F&G	Performance Pro	6.14
13,869	Athene	Ascent 10 Bonus 2.0	5.45
12,939	AIG	Power 10 Protector Plus Income	7.93
12,315	NACOLAH	Prime Path 12	5.25
11,233	Allianz	222	3.55
10,382	Global Atlantic	Choice Income 10 option 2	3.00

**15 year deferral - @ age 75**

26,014	Athene	Agility 10	7.53
22,594	NACOLAH	Prime Path 12	5.25
21,694	F&G	Performance Pro	6.14
19,699	Athene	Ascent 10 Bonus 2.0	5.45
16,019	AIG	Power 10 Protector Plus Income	7.93
15,057	Global Atlantic	Choice Income 10 option 2	3.00
14,691	Allianz	222	3.55




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## Enhanced Death Benefit Products - 65 Male AZ \$100K

Guaranteed Enhanced Death Benefit

5 Year DB at 85	Lump Sum at 85	Carrier	Product	Rider Charge <small>(bps)</small>
179,085	162,000	F&G	Prosperity Elite 14	130
173,400	129,526	Great American	Valor 10, Inheritance Enhancer	95
215,000 *	150,500	Athene	Benefit 10	140
160,000	AV	NACOLAH	Benefit Solutions 14	120
na	180,000	Phoenix	Personal Protection Choice	115
155,575	116,681	NWL	Income Protector	0
na	134,587 * *	Pacific Life	Index Dimensions	40
na	130% of AV	Legacy Marketing	LibertyMark SE 10, Heritage Maximizer	30
155,795 * *	106,767 * *	NACOLAH	Prime Path 12	0
na	112,213 * *	Global Atlantic	Choice Accumulation 7	0

\* 10 year payout

\* \* accumulation value earnings stacked on guarantee (not shown)

## 5 Year MYGA - 65 Male AZ 100K

Base Rate	Carrier	Product	Carrier Rating	Notes
2.30	American Equity	Guarantee 5 MVA	A-	
3.15	Athene	Max Rate 5	A-	
3.80*	Atlantic Coastal Life	Safe Harbor Bonus	B++	4.80 Yr 1 * Simple interest
3.50	Atlantic Coastal Life	Safe Haven Bonus	B++	4.50 Yr 1
3.05	Bankers Life	SPDA Select	B	
3.80	Colorado Banker Life	CBLA 5	B++	
3.80	F&G	Guarantee-Platinum 5	B++	
3.25	Global Atlantic	SecureForce 5	A	
3.25	Guggenheim	Preserve MYGA 5	B++	
3.50	Liberty Bankers Life	Bankers Elite 5	B++	
3.30	North American Life	Guarantee Choice 5	A+	
3.30	Oxford	Multi-select 5	A-	
3.55	Phoenix	MyAnnuity 5x	B	3.35 with 10% Free w/d's
3.50	Royal Neighbors	Choice 5	A-	
4.00	Sentinel Security Life	Personal Choice 5	B++	



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