

Guaranteed Income

Single Life Lifetime Income Plus Heat Map

Age / Deferral	0*	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
55	8	12	9	9	6	7	4	3	3	2	3	4	5	5	6	7
56	8	11	9	7	8	6	3	2	2	2	2	2	3	5	7	7
57	7	10	9	8	6	4	2	2	2	2	2	2	3	5	5	8
58	7	10	9	7	6	2	3	2	2	2	2	2	2	4	6	7
59	6	12	8	7	4	2	2	1	1	1	2	2	2	4	5	7
60	8	10	7	6	3	2	1	1	1	1	2	2	3	4	5	6
61	6	10	7	4	3	1	1	1	1	1	2	3	3	4	3	4
62	6	10	8	5	1	1	1	1	1	1	2	2	2	3	3	4
63	6	9	8	4	1	1	1	1	1	1	2	2	2	3	3	4
64	6	9	5	1	1	1	1	1	1	1	2	2	2	2	3	5
65	7	8	5	1	1	1	1	1	1	1	1	1	2	2	3	7
66	7	7	3	1	1	1	1	1	1	1	1	1	2	3	5	7
67	7	6	1	1	1	1	1	1	1	1	1	1	2	3	6	7
68	7	6	2	1	1	1	1	1	1	1	1	1	3	4	6	7
69	6	4	2	1	1	1	1	1	1	1	1	3	3	5	6	7
70	4	3	1	1	1	1	1	1	1	1	2	3	4	5	6	7
71	3	4	1	1	1	1	1	1	1	2	3	3	4	5	7	8
72	3	2	1	1	1	1	1	1	2	2	3	3	5	6	8	8
73	3	2	1	1	1	1	1	2	2	3	3	3	5	7	8	8
74	2	3	1	1	1	1	2	2	2	3	3	5	6	7	8	8
75	2	3	2	1	2	2	2	2	3	3	3	6	6	7	8	9
76	2	2	2	2	2	2	2	2	3	3	4	6	6	7	8	8
77	1	2	2	2	2	2	2	3	3	4	5	6	6	7	8	8
78	1	2	3	2	2	2	2	4	4	5	5	6	7	7	8	8
79	1	3	3	2	2	3	4	4	4	4	4	4	5	5	6	7
80	1	3	3	2	3	4	4	4	4	4	4	4	5	6	7	7

Carriers Included:

- Great American
- American Equity
- Allianz
- Athene
- NACOLAH
- Equitrust
- Transamerica
- Delaware Life
- Lincoln Financial
- Fidelity and Guaranty
- Global Atlantic (Forethought)
- National Western
- Nationwide

*Free withdrawals not allowed in first year in all states

Guaranteed Income

Single Life Lifetime Income Plus Heat Map with Free Withdrawals

Age / Deferral	0*	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
55	1	1	1	1	3	5	4	3	3	2	3	4	5	5	6	7
56	1	1	1	1	3	4	3	2	2	2	2	2	3	5	7	7
57	1	1	1	2	3	2	2	2	2	2	2	2	3	5	5	8
58	1	1	2	2	2	2	3	2	2	2	2	2	2	4	6	7
59	1	2	2	1	1	2	2	1	1	1	2	2	2	4	5	7
60	1	2	1	1	1	1	1	1	1	1	2	2	3	4	5	6
61	1	1	1	1	1	1	1	1	1	1	2	3	3	4	3	4
62	1	1	1	2	1	1	1	1	1	1	2	2	2	3	3	4
63	1	1	2	1	1	1	1	1	1	1	2	2	2	3	3	4
64	1	2	1	1	1	1	1	1	1	1	2	2	2	2	3	5
65	1	2	1	1	1	1	1	1	1	1	1	1	2	2	3	7
66	1	1	1	1	1	1	1	1	1	1	1	1	2	3	5	7
67	1	1	1	1	1	1	1	1	1	1	1	1	2	3	6	7
68	1	1	2	1	1	1	1	1	1	1	1	1	3	4	6	7
69	1	2	1	1	1	1	1	1	1	1	1	3	3	5	6	7
70	1	2	1	1	1	1	1	1	1	1	2	3	4	5	6	7
71	1	1	1	1	1	1	1	1	1	2	3	3	4	5	7	8
72	1	1	1	1	1	1	1	1	2	2	3	3	5	6	8	8
73	1	1	1	1	1	1	1	2	2	3	3	3	5	7	8	8
74	1	2	1	1	1	1	2	2	2	3	3	5	6	7	8	8
75	1	1	1	1	2	2	2	2	3	3	3	6	6	7	8	9
76	1	1	2	2	2	2	2	2	3	3	4	6	6	7	8	8
77	1	2	2	2	2	2	2	3	3	4	5	6	6	7	8	8
78	1	2	3	2	2	2	2	4	4	5	5	6	7	7	8	8
79	1	3	3	2	2	3	4	4	4	4	4	4	5	5	6	7
80	1	3	3	2	3	4	4	4	4	4	4	4	5	6	7	7

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Guaranteed Income

Joint Life Lifetime Income Plus Heat Map

Age / Deferral	0*	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
55	8	11	7	7	6	6	4	4	1	1	3	2	3	5	5	5
56	8	9	7	6	6	4	4	2	1	1	1	1	2	4	4	5
57	6	8	7	7	5	4	2	1	1	1	1	1	2	3	4	5
58	6	8	9	6	4	3	1	1	1	1	1	1	2	3	5	5
59	5	11	6	5	4	1	1	1	1	1	1	1	1	3	4	5
60	7	9	7	4	2	1	1	1	1	1	1	1	2	3	3	4
61	5	9	6	3	1	1	1	1	1	1	1	2	2	2	3	3
62	4	7	4	1	1	1	1	1	1	1	2	2	2	1	3	3
63	4	7	3	1	1	1	1	1	1	1	2	2	1	1	3	3
64	4	6	2	1	1	1	1	1	1	1	2	1	1	1	3	4
65	6	5	2	1	1	1	1	1	1	1	1	1	1	1	3	4
66	4	3	2	1	1	1	1	1	1	1	1	1	1	1	4	4
67	4	2	1	1	1	1	1	1	1	1	1	1	1	3	4	5
68	3	2	1	1	1	1	1	1	1	1	1	1	2	4	4	5
69	3	2	1	1	1	1	1	1	1	1	1	2	3	4	5	5
70	2	2	1	1	1	1	1	1	1	1	2	2	3	4	5	6
71	2	3	1	1	1	1	1	1	1	2	2	3	4	5	5	6
72	3	1	1	1	1	1	1	1	2	2	2	3	4	5	5	7
73	2	2	1	1	1	1	2	2	2	2	3	3	5	5	6	7
74	1	2	1	1	1	1	2	2	2	2	3	3	5	6	6	7
75	1	2	2	1	2	2	2	2	2	2	3	4	6	6	6	9
76	1	2	2	2	2	2	2	2	2	3	3	6	6	6	7	8
77	1	2	2	2	2	2	2	2	3	3	4	6	6	7	7	8
78	1	2	2	2	2	2	2	2	3	4	5	6	6	7	7	8
79	1	2	2	2	2	2	2	3	4	4	4	4	4	5	6	6
80	1	2	2	2	2	2	3	4	4	4	4	4	4	6	6	6

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Age / Deferral	0*	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
55	1	1	1	1	2	2	4	4	1	1	3	2	3	5	5	5
56	1	1	1	1	2	2	2	2	1	1	1	1	2	4	4	5
57	1	1	1	1	2	1	1	1	1	1	1	1	2	3	4	5
58	1	1	1	1	1	1	1	1	1	1	1	1	2	3	5	5
59	1	1	1	1	1	1	1	1	1	1	1	1	1	3	4	5
60	1	1	1	1	1	1	1	1	1	1	1	1	2	3	3	4
61	1	1	1	1	1	1	1	1	1	1	1	2	2	2	3	3
62	1	1	1	1	1	1	1	1	1	1	2	2	2	1	3	3
63	1	1	1	1	1	1	1	1	1	1	2	2	1	1	3	3
64	1	1	1	1	1	1	1	1	1	1	2	1	1	1	3	4
65	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3	4
66	1	1	1	1	1	1	1	1	1	1	1	1	1	1	4	4
67	1	1	1	1	1	1	1	1	1	1	1	1	1	3	4	5
68	1	1	1	1	1	1	1	1	1	1	1	1	2	4	4	5
69	1	1	1	1	1	1	1	1	1	1	1	2	3	4	5	5
70	1	1	1	1	1	1	1	1	1	1	2	2	3	4	5	6
71	1	1	1	1	1	1	1	1	1	2	2	3	4	5	5	6
72	1	1	1	1	1	1	1	1	2	2	2	3	4	5	5	7
73	1	1	1	1	1	1	2	2	2	2	3	3	5	5	6	7
74	1	1	1	1	1	1	2	2	2	2	3	3	5	6	6	7
75	1	1	1	1	2	2	2	2	2	2	3	4	6	6	6	9
76	1	1	2	2	2	2	2	2	2	3	3	6	6	6	7	8
77	1	2	2	2	2	2	2	2	3	3	4	6	6	7	7	8
78	1	2	2	2	2	2	2	2	3	4	5	6	6	7	7	8
79	1	2	2	2	2	2	2	3	4	4	4	4	4	5	6	6
80	1	2	2	2	2	2	3	4	4	4	4	4	4	6	6	6

Carriers Included:

Great American	Delaware Life
American Equity	Lincoln Financial
Allianz	Fidelity and Guaranty
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NACOLAH	National Western
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