

Top 5 Income Rider Payouts

A Rated Carriers Only - 12-1-23



RATES SUBJECT TO CHANGE. PLEASE CHECK STATE APPROVALS.

Male - Age 60 - \$100k - Immediate Payout						
Carrier	Product	Rider	Payout @60	% at 60	Fee	Notes
F&G	Safe Income Advantage	Safe Income Advantage GMWB Level Opt	\$7,200	7.20%	1.15%	7.20% Compound Rollup for 10yrs
Ameritas (Legacy)	Apex Advantage	FutureNow Rider	\$6,825	4.52%	1.25%	51% Rider Bonus
North American	BenefitSolutions 10	Guaranteed Benefits Rider	\$6,813	5.45%	1.20%	25% Rider Bonus Year 1, 50% Year 5, 75% Year 10
Allianz	Allianz 360	Allianz 360 Benefit: Option 1	\$6,800	6.80%	.95bps	Interest Earned Multiplied by 1.05
Prudential	Prudential Surepath Income	Surepath Income Benefit	\$6,710	6.10%	1%	10% Rider Bonus & 10% Rollup

Male - Age 60 - \$100k - 1yr Deferral						
Carrier	Product	Rider	Payout @61	% at 61	Fee	Notes
F&G	Safe Income Advantage	Safe Income Advantage GMWB Level Opt	\$7,965	7.43%	1.15%	7.20% Compound Rollup for 10yrs
Aspida	Synergy Choice Income	Synergy Choice Income GLIBR	\$7,488	5.20%	.50bps/1.50%	12% Rollup; Fee .50bps Pre-Activation, 1.50% Post-Activation
Ameritas (Legacy)	Apex Advantage	FutureNow Rider	\$7,395	4.62%	1.25%	51% Rider Bonus
Prudential	Prudential Surepath Income	Surepath Income Benefit	\$7,381	6.10%	1%	10% Rider Bonus & 10% Rollup
Delaware Life	Target Income 10	Target Income GLWB	\$7,280	5.60%	1.05%	20% Rider Bonus

Male - Age 60 - \$100k - 3yr Deferral						
Carrier	Product	Rider	Payout @63	% at 63	Fee	Notes
F&G	Safe Income Advantage	Safe Income Advantage GMWB Level Opt	\$9,547	7.75%	1.15%	7.20% Compound Rollup for 10yrs
Aspida	Synergy Choice Income	Synergy Choice Income GLIBR	\$9,240	5.50%	.50bps/1.50%	12% Rollup; Fee .50bps Pre-Activation, 1.50% Post-Activation
National Life Group	Income Driver 10 or 7	Income Driver Standard GLIR - Level	\$8,856	5.45%	1%	25% Rider Bonus & 10% Rollup
Athene	Ascent Pro 10 Bonus	Ascent Pro 10 Bonus - Option 1 - Level Income	\$8,798	5.30%	1%	30% Income Base Bonus
Delaware Life	Target Income 10	Target Income GLWB	\$8,775	5.85%	1.05%	20% Rider Bonus

Male - Age 60 - \$100k - 5yr Deferral						
Carrier	Product	Rider	Payout @65	% at 65	Fee	Notes
Corebridge Financial	Power 10 & 7 Protector Plus Income	Power Protector Lifetime Inc. Choice w/MAX Income	\$12,000	8%	1.10%	Max income until AV hits \$0, then 5% of Income Base
Aspida	Synergy Choice Income	Synergy Choice Income GLIBR	\$11,040	5.75%	.50bps/1.50%	12% Rollup; Fee .50bps Pre-Activation, 1.50% Post-Activation
F&G	Safe Income Advantage	Safe Income Advantage GMWB Level Opt	\$11,000	7.77%	1.15%	7.20% Compound Rollup for 10yrs
National Life Group	Income Driver 10 or 7	Income Driver Standard GLIR - Level	\$10,594	5.65%	1%	25% Rider Bonus & 10% Rollup
Athene	Ascent Pro 10 Bonus	Ascent Pro 10 Bonus - Option 1 - Level Income	\$10,545	5.55%	1%	30% Income Base Bonus

Male - Age 60 - \$100k - 7yr Deferral						
Carrier	Product	Rider	Payout @67	% at 67	Fee	Notes
Corebridge Financial	Power 10 & 7 Protector Plus Income	Power Protector Lifetime Inc. Choice w/MAX Income	\$13,600	7.75%	1.10%	Max income until AV hits \$0, then 5% of Income Base
F&G	Safe Income Advantage	Safe Income Advantage GMWB Level Opt	\$12,820	7.88%	1.15%	7.20% Compound Rollup for 10yrs
Aspida	Synergy Choice Income	Synergy Choice Income GLIBR	\$12,744	5.90%	.50bps/1.50%	12% Rollup; Fee .50bps Pre-Activation, 1.50% Post-Activation
National Life Group	Income Driver 10 or 7	Income Driver Standard GLIR - Level	\$12,431	5.85%	1%	25% Rider Bonus & 10% Rollup
Athene	Ascent Pro 10 Bonus	Ascent Pro 10 Bonus - Option 1 - Level Income	\$12,305	5.75%	1%	30% Income Base Bonus

Male - Age 60 - \$100k - 10yr Deferral						
Carrier	Product	Rider	Payout @70	% at 70	Fee	Notes
Corebridge Financial	Power 10 & 7 Protector Plus Income	Power Protector Lifetime Inc. Choice w/MAX Income	\$17,000	8.50%	1.10%	Max income until AV hits \$0, then 5% of Income Base
F&G	Safe Income Advantage	Safe Income Advantage GMWB Level Opt	\$15,853	7.91%	1.15%	7.20% Compound Rollup for 10yrs
American Equity	IncomeShield 10	IncomeShield 10 w/LIBR	\$15,688	7.25%	1.10%	Opt 3 - 7% Cmpd Rollup/Opt 5 - 7% Cmpnd + Wellbeing Rdr
Aspida	Synergy Choice Income	Synergy Choice Income GLIBR	\$15,498	6.15%	.50bps/1.50%	12% Rollup; Fee .50bps Pre-Activation, 1.50% Post-Activation
National Life Group	Income Driver 10 or 7	Income Driver Standard GLIR - Level	\$15,375	6.15%	1%	25% Rider Bonus & 10% Rollup

Male - Age 60 - \$100k - 15yr Deferral						
Carrier	Product	Rider	Payout @75	% at 75	Fee	Notes
Corebridge Financial	Power 10 & 7 Protector Plus Income	Power Protector Lifetime Inc. Choice w/MAX Income	\$22,500	9%	1.10%	Max income until AV hits \$0, then 5% of Income Base
American Equity	IncomeShield 10	IncomeShield 10 w/LIBR	\$20,666	7.85%	1.10%	Opt 3 - 7% Cmpnd Rollup/Opt 5 - 7% Cmpnd + Wellbeing Rdr
F&G	Safe Income Advantage	Safe Income Advantage GMWB Level Opt	\$18,787	8.49%	1.15%	7.20% Compound Rollup for 10yrs
Athene	Ascent Pro 10 Bonus	Ascent Pro 10 Bonus - Option 1 - Level Income	\$18,760	6.70%	1%	30% Income Base Bonus
Corebridge Financial	Power 10 & 7 Protector Plus Income	Power Protector Lifetime Inc. Choice w/Level Income	\$18,750	7.50%	1.10%	Level Income Rider

Male - Age 60 - \$100k - 20yr Deferral						
Carrier	Product	Rider	Payout @80	% at 80	Fee	Notes
Corebridge Financial	Power 10 & 7 Protector Plus Income	Power Protector Lifetime Inc. Choice w/MAX Income	\$27,000	9%	1.10%	Max income until AV hits \$0, then 5% of Income Base
Corebridge Financial	Power Select Plus Income	Lifetime Income Plus Flex	\$23,490	8.70%	1.10%	8.50% Rollup
Athene	Ascent Pro 10 Bonus	Ascent Pro 10 Bonus - Option 1 - Level Income	\$23,095	7.45%	1%	20% Income Base Bonus
Corebridge Financial	Power 10 & 7 Protector Plus Income	Power Protector Lifetime Inc. Choice w/Level Income	\$22,500	7.50%	1.10%	Level Income Rider
F&G	Safe Income Advantage	Safe Income Advantage GMWB Level Opt	\$22,086	9.04%	1.15%	7.20% Compound Rollup for 10yrs

THE ASSUMED STATE IS WYOMING SINCE ALMOST EVERYTHING IS APPROVED THERE. PLEASE CHECK STATE APPROVALS