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Lifetime Income Analysis

Prepared for:
Valued Client

Calculation target: **annual lifetime income** . Annuity issued at age **55** in **CO** with **$100,000** initially invested.

Male lifetime payouts start at the beginning of contract year **11** at age **65** . No partial withdrawals are taken.

Carrier	Rider & Annuity	↓ Guaranteed
B++ EquiTrust	MarketFuture Income Rider 8% Income Base Bonus 1.25% Rider Fee Enhanced Payments MarketFuture Bonus Income Index **8%** Premium Bonus Indep. Agent Assuming **4.77%** return from 1-Year S&P 500 PTP Cap	**$16,205**
A- Clear Spring	ViStar Lifetime Withdrawal Rider 8% Income Base Bonus 1.1% Rider Fee ViStar Indep. Agent Assuming **5.72%** return from 1-Year S&P 500 PTP Participation Rate	**$16,088**
A Jackson	Jackson Income Assurance GMWB Rider 30% Income Base Bonus 1.1% Rider Fee Jackson Income Assurance 10 Indep. Agent Assuming **3.78%** return from 1-Year S&P 500 PTP Cap	**$15,829**
A+ Midland	MNL Income Planning Rider 1.25% Rider Fee Enhanced Payments MNL Income Planning Annuity Indep. Agent Assuming **4.09%** return from 1-Year S&P 500 PTP Participation Rate	**$15,810**
A+ North American	Income Pay Pro Rider Level 1.15% Rider Fee Enhanced Payments Income Pay Pro 10 Indep. Agent Assuming **4.09%** return from 1-Year S&P 500 PTP Participation Rate	**$15,760**
A- Talcott Financial	GLWB Option 2: Future Path Rider 0.85% Rider Fee Enhanced Payments EverGuard Assurance 10 Indep. Agent Assuming **3.58%** return from 1-Year S&P 500 PTP Cap	**$15,562**
A- Delaware Life	Build Growth Strategy Level 1.2% Rider Fee Enhanced Payments TruePath Income Indep. Agent Assuming **5.23%** return from 1-Year S&P 500 PTP Participation Rate	**$15,491**
A+ Nationwide	Nationwide High Point 365 Select rider with Bonus 30% Income Base Bonus 1.1% Rider Fee Nationwide New Heights Select 12 Indep. Agent Assuming **3.28%** return from 1-Year S&P 500 Balanced Allocation Participation Rate Option B	**$15,206**
A+ Athene	Ascent Pro 10 Bonus Income Rider with Level Income 20% Income Base Bonus 1% Rider Fee Enhanced Payments Athene Ascent Pro 10 Bonus **10%** Premium Bonus Indep. Agent Assuming **4.38%** return from 1-Year S&P 500 PTP Cap	**$14,960**
B++ Nassau	Income Horizon: Later Rider 10% Income Base Bonus 0.95% Rider Fee Nassau Income Accelerator Indep. Agent Assuming **2.95%** return from 1-Year S&P 500 PTP Participation Rate (Group A)	**$14,872**

Carrier	Rider & Annuity	↓ Guaranteed
A- Delaware Life	Ready Growth Strategy Level 25% Income Base Bonus 1.2% Rider Fee Enhanced Payments TruePath Income Indep. Agent Assuming 5.23% return from 1-Year S&P 500 PTP Participation Rate	$14,677
A Global Atlantic	Guaranteed Income Builder Benefit Level Payment Option 1.2% Rider Fee Enhanced Payments ForeIncome II 10 Guaranteed Income Builder Benefit Indep. Agent Assuming 3.98% return from 1-Year S&P 500 PTP Cap	$14,640
A American Equity	IncomeShield LIBR - 10% Rollup & Wellbeing Rider 1.2% Rider Fee Enhanced Payments American Equity IncomeShield 10 Indep. Agent Assuming 6.85% return from 1-Year S&P 500 PTP Participation Rate	$14,620
A Corebridge	Lifetime Income Choice Level Income 1.1% Rider Fee Enhanced Payments Power 10 Protector Plus Income Indep. Agent Assuming 3.9% return from 1-Year S&P 500 PTP Cap	$14,250
A- GILICO	Interest Roll-Up GLWB Rider 10% Income Base Bonus 1.2% Rider Fee Enhanced Payments Guaranty Guidepath Income 10 Indep. Agent Assuming 4.97% return from 1-Year S&P 500 PTP Cap	$14,157
A- Aspida	Guaranteed Lifetime Income Benefit Rider 26% Income Base Bonus 0.5% Rider Fee Enhanced Payments Synergy Choice Income Indep. Agent Assuming 4.91% return from 1-Year S&P 500 PTP Participation Rate	$14,145
A+ Nationwide	Bonus Income Rider (Single) 25% Income Base Bonus 1% Rider Fee Nationwide Peak 10 Indep. Agent Assuming 4.97% return from 1-Year S&P 500 PTP Cap (Most States)	$14,063
A Corebridge	Lifetime Income Plus Flex 1.1% Rider Fee Enhanced Payments Power Select Plus Income - Lifetime Income Plus Flex Indep. Agent Assuming 2.79% return from 1-Year S&P 500 PTP Cap	$14,060
A F&G	Safe Income Advantage: EGMWB Level 1.15% Rider Fee Enhanced Payments Safe Income Advantage Indep. Agent Assuming 2.39% return from 1-Year S&P 500 PTP Cap	$13,849

B++ EquiTrust | MarketFuture Income Rider

10 surrender years • 8% premium bonus • Indep. Agent

MarketFuture Bonus Income Index

4.77% backtested return from 1-Year S&P 500 PTP Cap

$16,205
$233,164 × 6.95%

$32,410
2 of 6 ADLs (3 yrs min)

Compound roll-up rate 8%	Rollup period 10 years
Fee from contract value 1.25% annually (1.25% max)	Rider features • Income base bonus: 8% • Enhanced payments

- Automatically included on the contract.
- Guarantees lifetime income based on **8**% accumulation for 10 years or income withdrawals begin.
- A 8**%** Benefit-Base bonus is added to the Benefit Base for all first-year premium.
- Lifetime income withdrawals continue even if the Accumulation Value is depleted. May begin any time after the **first** contract year and the owner's age is at least 50. If joint owners, both must be at least age 50 to start income withdrawals. Income withdrawals are available monthly, quarterly, semiannually or annually
- Annual fee of 1**.25%** of Accumulation Value, deducted on each contract anniversary proportionately from each crediting account.
- **Enhanced Income Withdrawals.**
  Income withdrawal amount increased by 100% for single-life owner (50% for joint owners) for up to five years in event of chronic illness. Chronic illness is defined as permanently unable to perform at least two of six activities of daily living (ADL), or permanent severe cognitive impairment. At the start of and during the Enhanced Income Withdrawals period, chronic illness must be physician-certified annually. Enhanced Income Withdrawals do not impact lifetime income payments. Annuity must be in effect at least three years, have an Accumulation Value greater than zero and no premium added in prior two years. Owner must be a U.S. resident and not older than 90 to activate Enhanced Income Withdrawals.

A- Clear Spring ViShop ViStar Lifetime Withdrawal Rider

10 surrender years • Indep. Agent

ViStar

5.72% backtested return from 1-Year S&P 500 PTP Participation Rate

$16,088
$233,164 × 6.9%

Compound roll-up rate 8%	Rollup period 12 years
Fee from contract value 1.10% annually	Rider features • Income base bonus: 8%

- Rider is **optional** at issue and may be terminated at any time after the **first contract** anniversary. Once the rider is terminated, it cannot be reintstated.
- Income withdrawals may begin at any time after the **first contract year** and after the owner has attained **age 60**.
- A **bonus** is added to the initial benefit base.
- Once the Lifetime Withdrawals are started, the payout factor **does not change**.
- **Single** and **joint** options are available (joint option is based on the youngest covered life).

Rider will automatically terminate upon:

- Surrender of the contract;
- Election of a settlement option under the annuity provision of the contract;
- Death of the owner prior to the Lifetime Withdrawal election date, unless the contract is continued by the surviving spouse, or upon death of the last covered person after the Lifetime Withdrawal election date;
- Change in ownership or annuitants under the contract, unless continued by the surviving spouse;
- The maturity date, if the Lifetime Withdrawal election date has not occurred.

A Jackson

Jackson Income Assurance GMWB Rider

10 surrender years • Indep. Agent

Jackson Income Assurance 10

3.78% backtested return from 1-Year S&P 500 PTP Cap

$15,829
$280,660 × 5.64%

Compound roll-up rate 8%	Rollup period 10 years
Fee from benefit base 1.10% annually	Rider features • Income base bonus: 30%

- Guaranteed withdrawal balance (GWB) premium bonus: credits an additional 30% to the GWB
- GWB roll-up period: 10 years with no reset upon step-ups
- GWB roll-up percentage: 8% (compounding) until activation date, end of roll-up period or owner elects out of the guaranteed minimum withdrawal benefit (GMWB) charge increase
- Benefit charge: 1.10% single and joint
- The total annual charges are based off the guaranteed withdrawal balance (GWB) and deducted from the accumulation value on an annual basis after interest is credited, on the contract anniversary. Jackson reserves the right to increase the charge on each fifth contract anniversary up to 0.40%, subject to a maximum annual charge of 3.00%. If the charge percentage is increased, a notice will be sent prior to the contract anniversary.

A+ Midland

MNL Income Planning Rider

10 surrender years • Indep. Agent

MNL Income Planning Annuity

4.09% backtested return from 1-Year S&P 500 PTP Participation Rate

$15,810
$100,000 × 15.81%

$31,620
2 of 6 ADLs (2 yrs min)

Roll-up rate —	Rollup period —
Fee from initial premium 1.25% annually	Rider features • Enhanced payments

Market: “Income” or “lifetime income” refers to guaranteed payment of lifetime payment amounts (“LPAs”). It does not refer to interest credited to the contract. Advise clients to consult with their own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.

- Must be able to complete all six ADLs at Issue
- Annual Fee of 1.25% is deducted from the accumulation value annually.

A+ North American | Income Pay Pro Rider Level

10 surrender years • Indep. Agent

Income Pay Pro 10

4.09% backtested return from 1-Year S&P 500 PTP Participation Rate

$15,760
$215,892 × 7.3%

$31,520
nursing home (2 yrs min)

Compound roll-up rate 8%	Rollup period 10 years
Fee from benefit base 1.15% annually	Rider features • Enhanced payments

- The **embedded** guaranteed lifetime withdrawal benefit (GLWB) rider is designed as a way to generate income payments for life (called lifetime payment amounts (LPA)) without incurring any applicable surrender charge or market value adjustments (MVA), even if the accumulation value is reduced to zero.
- Features an 8**.00%** roll-up rate (also known as the GLWB value increase percentage) compounded for up to **10 years** (or until lifetime payment election date (LPED), if earlier)
- **LPA options** - level or increasing income available immediately (as early as age 50)
- **Level LPA** is a set amount and will not increase. It can be decreased due to any excess partial withdrawals.
- **Nursing home multiplier (Not available in CA)**. Referred to in the contract as the LPA multiplier. Beginning in the 3rd year, if a Covered Person is confined to a qualified nursing care center for more than 90 consecutive days, the Nursing home multiplier provides that the LPA can be doubled for that year. Feature available for a maximum of five payments as long as qualifying requirements are confirmed and met annually and the accumulation value is greater than zero.

A- Talcott Financial

GLWB Option 2: Future Path Rider

10 surrender years • Indep. Agent

EverGuard Assurance 10

3.58% backtested return from 1-Year S&P 500 PTP Cap

$15,562
$259,374 × 6%

$31,125
2 of 6 ADLs

Compound roll-up rate
10.00% compounded for 1-10 years
5.00% for years 11–15

Rollup period
10 years

Fee from benefit base
0.85% annually

Rider features
- Enhanced payments

- Option 2: Future Path is intended for those planning to defer income until a later date
- Can activate immediately if age 55 or older at issue. Younger issue ages can activate on the Contract Anniversary following the 55th birthday
- 10% compound interest Deferral Credits applied annually for years 1–10
- 5% compound interest Deferral Credits applied annually for years 11–15
- 20% Income Boost for deferrals of 10+ years
- **Annual Rider Charge.** 0.85% based on the Income Benefit Base (assessed annually)
- **Enhanced Income Benefit**. After one year, provides an Enhanced Income Benefit if a Covered Life is unable to perform two of six Activities of Daily Living. A 90-day elimination period applies. Benefit is equal to the Lifetime Income Payment multiplied by 200% for Single Life and 150% for Joint Life for up to five years or until the Contract Value is depleted, whichever occurs first.

A- Delaware Life | Build Growth Strategy Level

10 surrender years • Indep. Agent

TruePath Income

5.23% backtested return from 1-Year S&P 500 PTP Participation Rate

$15,491
$253,539 × 6.11%

$30,983
2 of 6 ADLs

Compound roll-up rate 9.75%	Rollup period 10 years
Fee from benefit base 1.20% annually (1.95% max)	Rider features • Enhanced payments

- 9.75% annual compound interest for up to 10 years
- Level income strategy.
  - This option provides higher guaranteed and predictable lifetime income than the Rising income strategy.
  - Your annual withdrawal amount will remain level after the income start date but will increase if you experience a step-up to the account value.
- Annual cost: 1.20% of withdrawal benefit base for single life or joint life
- If you are unable to perform at least two of the six activities of daily living and all eligibility requirements are met, we will increase your annual withdrawal amount (AWA) by 200% for up to five years at no additional cost.

A+ Nationwide

Nationwide High Point 365 Select rider with Bonus

12 surrender years • Indep. Agent

Nationwide New Heights Select 12

3.28% backtested return from 1-Year S&P 500 Balanced Allocation Participation Rate Option B

$15,206

$322,170 × 4.72%

Compound roll-up rate 9.5%	Rollup period 12 years
Fee from benefit base 1.10% annually	Rider features • Income base bonus: 30%

- **High Point 365 Select rider with Bonus** Providing a level of certainty regarding the minimum level of income you can expect in retirement, this rider offers a higher guaranteed income benefit value growth and the flexibility to begin withdrawals earlier
- **Lifetime Income payments** As long as the rider rules are followed, lifetime income payments are guaranteed for life (even if the contract value is reduced to zero by lifetime income payments); payment amount could increase if the DAV is higher than the current high point income benefit base.
- **Minimum income benefit value** purchase payment plus 30% Minimum Income Benefit Value bonus accumulated daily at an equivalent rate of 9.5% per year during the first 12 years of the contract or until lifetime income is elected, whichever occurs first
- **Minimum Income Benefit Value Bonus** A 30% bonus, credited at contract issue and based upon the purchase payment, will be added to the Minimum Income Benefit Value.

Riders are optional, available for an additional cost, and must be elected at contract issue. Only one rider may be selected.

A+ Athene

Ascent Pro 10 Bonus Income Rider with Level Income

10 surrender years • 10% premium bonus • Indep. Agent

Athene Ascent Pro 10 Bonus

4.38% backtested return from 1-Year S&P 500 PTP Cap

$14,960
$220,000 × 6.8%

$29,920
2 of 6 ADLs (2 yrs min)

Simple roll-up rate 10% in years 1-20	Rollup period 20 years
Fee from benefit base 1.00% annually	Rider features • Income base bonus: 20% • Enhanced payments

- **Athene Ascent Income Rider** is attached to your Contract automatically and provides a lifetime income.
- Grow your Income Base at a Guaranteed Simple Interest Rate. On each Contract Anniversary during the Accumulation Phase, the Income Base will be credited with simple interest until the end of the Maximum Fixed Accumulation Years or when the total Withdrawals exceed the premium, if earlier.
- **Level Income — Predictable income you can't outlive.** Count on a "retirement paycheck" that remains the same and is guaranteed for life. Provides you with a Maximum Lifetime Income Withdrawal that is level.
- The Rider Charge is deducted monthly from your annuity's Accumulated Value and Minimum Guaranteed Contract Value. Rider Charges are not deducted from the MGCV in certain states.
- To qualify for the Enhanced Income Benefit, after a one year waiting period, the persons for whom Lifetime Income Withdrawals are based must be confined to a Qualified Care Facility or be unable to perform at least 2 of 6 Activities of Daily Living (ADLs) for 90 out of the last 125 Days. If qualifications are met, the Lifetime Income Withdrawal amount will increase based on the applicable Enhanced Income Benefit Multiplier. The Enhanced Benefit Limit Period is 60 months as long as the eligibility requirements are met and the Accumulated Value is greater than zero. Enhanced Income Benefit qualification must be certified by a licensed physician. If the Accelerated Income option is selected, the Enhanced Income Benefit Multiplier is applied to the ultimate Lifetime Income Withdrawal amount even if the Accelerated Income Period has not ended. Not available in all states.
- Enhanced Income Benefit on the Income Riders not available in MA.

B++ Nassau — Income Horizon: Later Rider

10 surrender years • Indep. Agent

Nassau Income Accelerator

2.95% backtested return from 1-Year S&P 500 PTP Participation Rate (Group A)

$14,872
$220,000 × 6.76%

Simple roll-up rate 10%	Rollup period 10 years
Fee from benefit base 0.95% annually (1.50% max)	Rider features • Income base bonus: 10%

- The Income Horizon: Later rider provides a steady lifetime income stream and may be suitable for individuals seeking to begin income payments four years or more after purchase
- The initial Income Benefit Base is equal to the single premium plus a 10% benefit base bonus and includes simple interest credits ("roll-ups") of 10% added to the Income Benefit Base each year for up to 10 years or until rider exercise (whichever comes first)
- An annual fee of 0.95% of the Income Benefit Base applies and is deducted from the Accumulation Value. The rider fee may increase any time after the 10th contract anniversary but will never exceed 1.50%

A- Delaware Life — Ready Growth Strategy Level

10 surrender years • Indep. Agent

TruePath Income

5.23% backtested return from 1-Year S&P 500 PTP Participation Rate

$14,677
$240,209 × 6.11%

$29,354
2 of 6 ADLs

Compound roll-up rate 6.75%	Rollup period 10 years
Fee from benefit base 1.20% annually (1.95% max)	Rider features • Income base bonus: 25% • Enhanced payments

- 25% GLWB premium bonus on first-year premiums, plus 6.75% annual compound interest for up to 10 years
- Level income strategy.
  - This option provides higher guaranteed and predictable lifetime income than the Rising income strategy.
  - Your annual withdrawal amount will remain level after the income start date but will increase if you experience a step-up to the account value.
- Annual cost: 1.20% of withdrawal benefit base for single life or joint life
- If you are unable to perform at least two of the six activities of daily living and all eligibility requirements are met, we will increase your annual withdrawal amount (AWA) by 200% for up to five years at no additional cost.

A Global Atlantic | Guaranteed Income Builder Benefit Level Payment Option

10 surrender years • Indep. Agent

ForeIncome II 10 Guaranteed Income Builder Benefit

3.98% backtested return from 1-Year S&P 500 PTP Cap

$14,640
$200,000 × 7.32%

$29,280
2 of 6 ADLs

Simple roll-up rate	Rollup period
10%	15 years

Fee from benefit base	Rider features
1.20% annually	• Enhanced payments

- With the Guaranteed Income Builder Benefit option, the Withdrawal Base grows by a guaranteed 10% roll-up, also known as Deferral Bonus, every year before you start to receive income. This annual growth will continue as long as you wait to receive income.
- Level Payment Option: Provides a level Lifetime Annual Payment that is guaranteed for your or, if joint, your spouse’s lifetime.
- Income Enhancement Benefit providing 2x the Lifetime Annual Payment, for up to five years, at no additional cost, if the client is unable to perform 2+ Activities of Daily Living .
  - Provides 2x the Lifetime Annual Payment for up to five years
  - Included at no additional cost
  - Maximum issue age of 75
  - Must be incapable of performing two Activities of Daily Living (ADLs) for at least 90 consecutive days
  - - ADLs include: Bathing, Continence, Dressing, Eating, Toileting, Transferring

A American Equity

IncomeShield LIBR - 10% Rollup & Wellbeing Rider

10 surrender years • Indep. Agent

American Equity IncomeShield 10

6.85% backtested return from 1-Year S&P 500 PTP Participation Rate

$14,620
$200,000 × 7.31%

$29,240
2 of 6 ADLs (2 yrs min)

Simple roll-up rate 10%	Rollup period 10 years
Fee from benefit base 1.20% annually	Rider features • Enhanced payments

Lifetime Income Benefit Rider with Wellbeing Benefit (Available for issue ages 40-80)

- IAV Rate is 10% Simple Interest
- Accumulation Period is 10 Years
- The minimum payout election age is 50
- Income Payments may begin 1 year after Contract Issue
- 2 Year Enhanced Income Waiting Period
- 200% - Enhanced Income Payment Factor for Single Life
- 150% - Enhanced Income Payment Factor for Joint Life
- Up to 5 Year Enhanced LIB Period
- Rider Fee is 1.20%. Based on the Income Account Value and deducted from the Contract Value each year as long as the rider is attached to the contract

A Corebridge

Lifetime Income Choice Level Income

10 surrender years • Indep. Agent

Power 10 Protector Plus Income

3.9% backtested return from 1-Year S&P 500 PTP Cap

$14,250

$190,000 × 7.5%

$28,500

Simple roll-up rate 9%	Rollup period Age 95 or depletion of the contract value
Fee from benefit base 1.10% annually	Rider features • Enhanced payments

The Lifetime Income Choice is automatically included at contract issue in select Power Series Index Annuities for an annual fee of 1.1% of the Income Base. Max Income or Level Income must be elected at contract issue and cannot be changed after the election.

Income Option:

- Lifetime Income choice provides you with a choice of two income options at contract issue. The option you choose depends upon whether you want to generate higher income early in retirement or maintain a more consistent stream of payments (see level income below). Upon Lifetime Income activation, the **maximum annual withdrawal amount** and **projected income payment percentage** are based on which income option you elect, your choice of single life or joint life, and the age of the covered person (s) (the younger of two covered person if joint life is elect).

Level Income Option:

- The maximum annual withdrawal amount and the Projected Income Payment Percentage used to calculate your Lifetime Income will be the same. This means that if your contract value is reduced to zero, your Lifetime Income amount will not change, assuming no Excess Withdrawals.

The **Enhanced Income Benefit** provides for increased income by up to 200% of a clients Maximum Available Withdrawal Amount (MAWA) under the rider for Single Life or 150% for Joint Life . This rider provides for increased income under the living benefit feature only and is not long-term care insurance.

GILICO

Interest Roll-Up GLWB Rider

10 surrender years • Indep. Agent

Guaranty Guidepath Income 10

4.97% backtested return from 1-Year S&P 500 PTP Cap

$14,157
$242,000 × 5.85%

$28,314
2 of 6 ADLs

Simple roll-up rate	Rollup period
12%	10 years

Fee from benefit base	Rider features
1.20% annually	• Income base bonus: 10% • Enhanced payments

- The Interest Roll-Up Rider, available for an additional charge, is designed for individuals who value stability and predictability in their retirement income. With income base growth through simple interest accumulation of 12% and strong payout factors, this rider helps ensure a steady path toward guaranteed lifetime income.
- Upfront Bonus: Receive an income base boost of 10% at contract issue.
- Rider Cost: The Interest Roll-Up Rider fee is 1.20% of the income base each anniversary. The fee percentage is locked at issue and will not increase during the life of the contract life of the contract. After income has been activated, the fee becomes locked.
- Automatic Ratchet: If your account value outpaces the roll-up, your income base adjusts upward.
- ADL Multiplier: If you become unable to perform at least two of six Activities of Daily Living after contract issue, the annual income payment will be multiplied by 200% (150% for joint payouts) for a five-year period

A- Aspida

Guaranteed Lifetime Income Benefit Rider

10 surrender years • Indep. Agent

Synergy Choice Income

4.91% backtested return from 1-Year S&P 500 PTP Participation Rate

$14,145
$246,000 × 5.75%

$28,290
nursing home (3 yrs min)

Simple roll-up rate
12%

Rollup period
10 years

Fee from benefit base
0.50% annually (1.50% max)

Rider features
- Income base bonus: 26%
- Enhanced payments

- The initial Benefit Base is equal to the Initial Premium plus the Benefit Base Bonus. On each Contract Anniversary, an interest credit will be calculated based on the Initial Premium, minus Withdrawals, multiplied by an annual simple interest roll-up rate of 12%. Rate is only applicable for contract years 1-10, after which the rate drops to 0.01%
- Activation Waiting Period: 30 Days After Contract Effective Date
- A 26% bonus, calculated based on the Initial Premium, provides an initial boost to the Benefit Base.
- Pre-Activation Rider Charge Rate: 0.50% Post-Activation Rider Charge Rate: 1.50%
- Enhanced Nursing Home Multiplier. To qualify for the Enhanced Nursing Home Multiplier, after a 36 month waiting period from the Contract Effective Date, the persons for whom lifetime income withdrawals are based must be confined to an Eligible Nursing Home for at least 90 consecutive days. If qualifications are met, the lifetime income withdrawal amount will be multiplied by 200% for Single Life Withdrawals and 150% for Joint Life Withdrawals. The Maximum Enhancement Period is 60 months as long as the eligibility requirements are met and the Contract Value is greater than zero.

A+ Nationwide | Bonus Income Rider (Single)

10 surrender years • Indep. Agent

Nationwide Peak 10

4.97% backtested return from 1-Year S&P 500 PTP Cap (Most States)

$14,063
$225,000 × 6.25%

Simple roll-up rate 8%	Rollup period 10 years
Fee from benefit base 1.00% annually (1.20% max)	Rider features • Income base bonus: 25%

- The **Bonus Income + Rider** is an optional lifetime income rider (for an additional cost of **1.00%** or 1.30% with joint option) charged quarterly on the account value. In order to purchase the **Bonus Income + Rider,** you (and your spouse if the joint option is elected) must be between the ages of **45 - 85** on the date of issue
- There's a Non-Lifetime Withdrawal feature that does allow a withdrawal to occur without locking in your withdrawal percentage (it can be exercised only once)
- Your first lifetime withdrawal locks in your lifetime withdrawal percentage
- Your lifetime withdrawals may begin as early as **age 45**, but the longer you wait, your lifetime withdrawal percentage and Income Benefit Base may be higher.
- After lifetime withdrawals have started: Once you've started taking lifetime withdrawals, Nationwide will continue to compare your Contract Value to your Income Benefit Base annually on the anniversary of your contract. If your Contract Value is higher than your current Income Benefit Base, your Income Benefit Base will become the higher amount. This allows you to take advantage of market growth and potentially increase your income annually.

A Corebridge

Lifetime Income Plus Flex

10 surrender years • Indep. Agent

Power Select Plus Income - Lifetime Income Plus Flex

2.79% backtested return from 1-Year S&P 500 PTP Cap

$14,060
$185,000 × 7.6%

$28,120
(2 yrs min)

Simple roll-up rate	Rollup period
8.5%	10
Fee from benefit base	**Rider features**
1.10% annually	• Enhanced payments

The Power Select Plus Income Index Annuity with the Lifetime Income Plus Flex guaranteed living benefit (GLB) rider offers annual income credits of 8.5% and guarantees you income for life.

- **Income Credit:** is the amount that may be added to your Income Base in each of the contract years prior to the Lifetime Income activation. The annual income credit is 8.5% of the Income Credit Base.
- **Income Credit Period:** The number of years the annual Income Credit is available. The Income Credit period ends on the Lifetime Income activation date.
- **Rider Fee:** There is a separate annual charge for the Lifetime Income Plus Flex rider equal to 1.10 % of the Income Base. The charge is the same for single life or joint life payments.
- **Enhanced Income Benefit (Confinement Rider):** A feature that is automatically included with Lifetime Income Plus Flex for no additional fee. Beginning on the second contract anniversary, it provides the ability to increase your income up to 200% on or after GLB rider activation, if you are confined to a qualified facility such as a nursing home for at least 90 days. The Enhanced Income Benefit is available for up to five contract years or the depletion of the contract value, if sooner. It may not be available in all states.

F&G

Safe Income Advantage: EGMWB Level

10 surrender years • Indep. Agent

Safe Income Advantage

2.39% backtested return from 1-Year S&P 500 PTP Cap

$13,849
$200,423 × 6.91%

$27,698
2 of 6 ADLs (3 yrs min)

Compound roll-up rate 7.20% in years 1-10, 2% min upon reset	**Rollup period** 10 years or until age 90, reset available
Fee from benefit base 1.15% annually (1.50% max)	**Rider features** • Enhanced payments

- The current guaranteed Roll-Up Rate of 7.20% for all applicable years up to the earlier of 10 years, age 90, or the date on which the Withdrawal Period begins.
- This rate may change upon Restart, subject to company discretion. The minimum guaranteed Roll-up Rate is 2.00% for contract years 11-20 up to the earlier of age 90, or the date on which the Withdrawal Period begins.
- **Income Base.** The Income Base is used to determine the Guaranteed Withdrawal Payment at the beginning of the withdrawal period and the corresponding EGMWB rider charge. The Income Base is equal to the greater of the following:
- Premium paid in the first Contract Year, plus applicable Premium Bonus; growing at a 7.20% compound interest Roll up rate until the earlier of 10 Contract Years, age 90 or when Guaranteed Withdrawal Payments begin. The Roll up rate will never be less than 2.00%.
- The Income Base is not part of the contract's Account Value and it is not used to determine the contract's Surrender Value. The Income Base during the Accumulation Period will be reduced proportionally for any withdrawals. The Income Base after a withdrawal will equal the Income Base prior to the withdrawal multiplied by the partial withdrawal adjustment. The partial withdrawal adjustment equals the ratio of the Vested Account Value immediately after the partial withdrawal to the Vested Account Value immediately before the partial withdrawal. If during the Accumulation Period the Vested Account Value equals zero, the Income Base will also equal zero, and the contract will terminate.
- The **Level** Income Option provides a Guaranteed Withdrawal Payment that is level.
- If the annuitant meets qualifications for impairment and the account value > $0, payments increase 2X (1.5X if joint contract)
    - The Enhanced Guaranteed Minimum Withdrawal Benefit Rider has been in effect for **three years**
    - The annuitant is unable to perform at least **2 of 6** activities of daily living, certified by a licensed physician, and requires the care of a licensed caregiver
    - The impairment began at least one year after contract issue, and is expected to be permanent
    - The annuitant is 60 years or older and a U.S. resident

Maryland: cannot begin Guaranteed Withdrawal Payments until age 50
Texas: can be terminated at any time

This supplemental report must be accompanied by a complete Disclosure Document and Buyer's Guide from the respective insurer.

Data and Assumptions

This report is based upon information obtained from Annuities Genius™, various insurers, and/or you. Data shown in this report is obtained from sources that Annuities Genius considers reliable and current, but Annuities Genius cannot guarantee that such data will not change at the discretion of the insurer. This report does not constitute a recommendation of any particular annuity product.

Please review the entire Disclosure Document and Buyer's Guide provided with your annuity contract for complete details and information about this annuity.

Product features, limitations, fees and availability may vary by state.

Independent rating services evaluate insurance company financial strength. The ratings relate to an insurance company's ability to meet its claims and guarantees. The ratings do not apply to the safety or performance of any specific insurance product. The ratings are as of the date of this report and are subject to change.

Annuity and insurance product rates, guarantees and death benefits are based on the financial strength and claims-paying ability of the issuing company.

Early withdrawals or surrender of the annuity can result in a withdrawal or surrender charge and will be subject to ordinary income taxes. In some instances, annuities may be subject to a market value adjustment. In addition to being taxed as ordinary income, if withdrawals are taken prior to age 59 1/2, they can also be subject to a 10% federal early withdrawal tax.

Bonus annuities may include higher surrender charges, longer surrender periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus feature.

Annuities Genius does not provide tax or legal advice. The information contained in this report should be used for informational purposes only. The appropriate professionals should be consulted on all legal and tax matters prior to or in conjunction with implementation of any strategy.