

Guaranteed Lifetime Income Riders

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Guaranteed Lifetime Income Riders

- **Provides a lifetime income** (subject to certain restrictions)
- **Client has control of the money remaining in their contract** (annuitization not required)
- **Client has choice of rate/benefit option that best suits their needs**
- **Spousal income benefit available**

Guaranteed Lifetime Income Riders

- Based on the rate chosen, the Income Account will grow at a predetermined rate to provide a lifetime income in the future.
- The Income Account is an accounting value used solely to determine the amount of income you will earn under the income rider.
- It is not an accessible value (via surrender or withdrawal). It serves as a measuring value for purposes of the rider only.
- $\text{Income Value} = \text{premiums paid} + \text{bonus accumulated at the IAV rate chosen (3\% - 7\%, depending on product)}$
- $\text{Contract/Account Value} = \text{premiums paid} + \text{bonus accumulated at the indexed interest rate credited each year (never below 0\%)}$.
- The Income Value accumulation period ends when lifetime income payments begin or the contract terminates.
- Lifetime income is available without a surrender charge.

Guaranteed Lifetime Income Riders

Contract Value

Grows based on index credits & determines

- 10% penalty-free withdrawal
- Required Minimum Distributions (RMD)
- Terminal Illness/Nursing Home
- Death Benefit

Income Value

Grows @ 3% - 7% and determines

- Used solely to determine the guaranteed lifetime income payout

GA / BONUS GOLD I-1-07LB15 / LIFETIME INCOME BENEFIT RIDER (5.5%) / \$200,000.00

| Date | Age | Contract Year | Income Account Value | Benefit Payout Percent | Lifetime Income Benefit Payment |
|----------|-----|---------------|----------------------|------------------------|---------------------------------|
| 1/4/2016 | 60 | 1 | \$220,000.00 | Not Eligible | Not Eligible |
| 1/4/2017 | 61 | 2 | \$232,100.00 | 4.50% | \$10,444.50 |
| 1/4/2018 | 62 | 3 | \$244,865.50 | 4.60% | \$11,263.81 |
| 1/4/2019 | 63 | 4 | \$258,333.10 | 4.70% | \$12,141.66 |
| 1/4/2020 | 64 | 5 | \$272,541.42 | 4.80% | \$13,081.99 |
| 1/4/2021 | 65 | 6 | \$287,531.20 | 4.90% | \$14,089.03 |
| 1/4/2022 | 66 | 7 | \$303,345.42 | 5.00% | \$15,167.27 |
| 1/4/2023 | 67 | 8 | \$320,029.42 | 5.10% | \$16,321.50 |
| 1/4/2024 | 68 | 9 | \$337,631.03 | 5.20% | \$17,556.81 |
| 1/4/2025 | 69 | 10 | \$356,200.74 | 5.30% | \$18,878.64 |
| 1/4/2026 | 70 | 11 | \$375,791.78 | 5.40% | \$20,292.76 |
| 1/4/2027 | 71 | 12 | \$396,460.33 | 5.50% | \$21,805.32 |
| 1/4/2028 | 72 | 13 | \$418,265.65 | 5.60% | \$23,422.88 |
| 1/4/2029 | 73 | 14 | \$441,270.26 | 5.70% | \$25,152.40 |
| 1/4/2030 | 74 | 15 | \$465,540.12 | 5.80% | \$27,001.33 |
| 1/4/2031 | 75 | 16 | \$491,144.83 | 5.90% | \$28,977.54 |
| 1/4/2032 | 76 | 17 | \$518,157.79 | 6.00% | \$31,089.47 |
| 1/4/2033 | 77 | 18 | \$546,656.47 | 6.10% | \$33,346.04 |
| 1/4/2034 | 78 | 19 | \$576,722.58 | 6.20% | \$35,756.80 |
| 1/4/2035 | 79 | 20 | \$608,442.32 | 6.30% | \$38,331.87 |

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- Can be stopped and restarted
- May start LIB at the later of Age 50 or 1st Contract Anniversary (immediately for Phoenix)
- Payments may be monthly, quarterly, bi-annually, and annually

EXCESS WITHDRAWALS

- Partial withdrawals after LIB payments begin reduce LIB payment amounts by same percentage as Base Contract's Contract Value
For example: withdrawal of 5% of Base Contract's Contract Value reduces subsequent guaranteed payments by 5%
- If Base Contract's Contract Value is reduced to zero
IAV also reduces to zero & LIB payments will stop

Surrender charges may apply to Excess withdrawals that exceed 10% annual penalty free withdrawal available under the Base Contract
You may be subject to a 10% Federal penalty if you make withdrawals before age 59½.