

Living Benefit Comparison Report prepared for Remote Test on March 14, 2019

Proposed Annuitant: Valued Client
Age: 60

Income Desired Now? No, deferred 10 years to Starting Age 70
\$100,000 initial deposit, qualified money, fixed indexed annuities, based on contract state: Ohio

The values summarized in the following chart show the minimum guaranteed income available from each company when sold with the particular living benefit rider assuming zero interest credit, net of all fees. Among other variables, withdrawals prior to the illustrated starting age, excess withdrawals above what is illustrated or subsequent purchase deposits could change the guaranteed income presented.

The order in which the companies are presented is not intended to be a recommendation or indication of suitability for your client, but rather a starting point for further review. Actual interest credits may increase these values.

A GLOSSARY OF TERMS is available at the end of this report:

Yearly Maximum Withdrawal Amount, assuming zero interest credit, sorted in descending order based on Starting Age 70:

Insurance Company	Rating	CDSC	Rider Fees	Rider Name	Stacked	Starting Age 70	Starting Age 71	Starting Age 72
FG Life	A-	10 years	1.05%	EGMWB	Yes	\$12,350	\$12,709	\$13,078
American General	A	10 years	1.10%	Lifetime Income Plus	Yes	\$11,700	\$11,993	\$12,285
American Equity	A-	10 years	1.10%	LIBR-Shield (Opt.3) [Male] (Bonus)	Yes	\$11,497	\$12,040	\$12,604
American National	A	7 years	0.90%	Lifetime Income Rider	No	\$11,023	\$11,224	\$11,424
American General	A	7 years	0.95%	Lifetime Income Plus	Yes	\$11,000	\$11,000	\$13,000
American General	A	10 years	0.95%	Lifetime Income Plus	Yes	\$11,000	\$11,000	\$13,000
Delaware	A-	10 years	1.05%	GLWB (Target)	Yes	\$11,000	\$11,200	\$11,400
Minnesota-Securian	A+	9 years	1.15%	Achiever Lifetime Income	Yes	\$11,000	\$11,200	\$11,400
Athene	A	10 years	1.00%	Ascent Income	Yes	\$10,965	\$11,440	\$11,925
American Equity	A-	10 years	1.10%	LIBR-Shield (Opt.3) [Female] (Bonus)	Yes	\$10,922	\$11,447	\$11,791
Protective	A+	10 years	1.00%	GLWB (IA)	Yes	\$10,800	\$11,040	\$11,280
Protective	A+	7 years	1.00%	Guaranteed Income	Yes	\$10,800	\$10,800	\$10,800
Oxford Life	A-	10 years	0.95%	GLWB	Yes	\$10,792	\$11,000	\$11,207
American Equity	A-	7 years	1.10%	LIBR-Shield (Opt.3) [Male]	Yes	\$10,745	\$11,252	\$11,779
Great American	A	7 years	1.15%	Premier Income	Yes	\$10,692	\$10,886	\$11,081
American Equity	A-	10 years	1.00%	LIBR (Rate10+) [Male]	No	\$10,684	\$11,378	\$12,090
Equitrust	B++	10 years	1.25%	MarketPower	Yes	\$10,530	\$10,530	\$10,530
Global Atlantic	A	7 years	1.05%	GLWB	Yes	\$10,500	\$11,235	\$11,990
Global Atlantic	A	10 years	1.05%	GLWB	Yes	\$10,500	\$11,235	\$11,990
Delaware	A-	7 years	0.90%	GLWB	Yes	\$10,450	\$10,640	\$10,830
Oxford Life	A-	10 years	0.95%	GLWB	Yes	\$10,392	\$10,592	\$10,792
American Equity	A-	10 years	0.90%	LIBR (Opt. 1)[Male]	No	\$10,342	\$11,162	\$12,043
Lincoln Financial	A+	10 years	0.95%	Lifetime Income Edge (Bonus 4%)	Yes	\$10,245	\$10,406	\$10,568
American Equity	A-	7 years	1.10%	LIBR-Shield (Opt.3) [Female]	Yes	\$10,208	\$10,699	\$11,019
North American	A+	10 years	1.05%	Income Pay Plus	Yes	\$10,208	\$10,208	\$10,208
American Equity	A-	10 years	1.00%	LIBR (Rate10+) [Female]	No	\$10,198	\$10,768	\$11,347
Lincoln Financial	A+	8 years	0.95%	Lifetime Income Edge (Bonus 3%)	Yes	\$10,146	\$10,306	\$10,466
American Equity	A-	10 years	0.90%	LIBR (Opt. 2)[Male]	No	\$10,005	\$10,186	\$10,368
Oxford Life	A-	10 years	0.95%	GLWB	Yes	\$9,993	\$10,185	\$10,377
American Equity	A-	10 years	0.90%	LIBR (Opt. 1)[Female]	No	\$9,872	\$10,564	\$11,304

This Comparison Report contains limited information only and SHOULD NOT be the basis for making a recommendation to invest in any particular annuity. Be sure to review and confirm the information presented against the issuing company's marketing material and statement of information prior to making a recommendation.

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