

Living Benefit Comparison Report prepared for Remote Test on April 11, 2018

Proposed Annuitant: Valued Client
Age: 60

Income Desired Now? No, deferred 5 years to Starting Age 65
\$100,000 initial deposit, qualified money, fixed indexed annuities, based on contract state: Iowa

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 65:

Insurance Company	Rating	CDSC	Rider Fees	Rider Name	Stacked	Starting Age 65	Starting Age 66	Starting Age 67
Athene	A	10 years	1.00%	Ascent Income	Yes	\$7,590	\$8,225	\$8,880
Great American	A	7 years	0.85%	Income Defender	Yes	\$7,500	\$8,160	\$8,840
American Equity	A-	10 years	1.00%	IncomeShield [Male]	No	\$7,481	\$8,086	\$8,709
Sentinel Security Life	B++	10 years	1.05%	GLWB (Bonus 8%)	Yes	\$7,371	\$7,966	\$8,607
FG Life	B++	10 years	1.05%	EGMWB	Yes	\$7,356	\$8,054	\$8,814
American General	A	10 years	1.10%	Lifetime Income Plus	Yes	\$7,350	\$7,992	\$8,658
Protective	A+	7 years	1.00%	Guaranteed Income	Yes	\$7,350	\$7,770	\$8,190
Lincoln Financial	A+	9 years	0.95%	Lifetime Income Edge	Yes	\$7,339	\$7,840	\$8,372
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Lincoln Financial	A+	10 years	0.95%	Lifetime Income Edge (Bonus 4%)	Yes	\$7,300	\$7,805	\$8,341
National Western	A	15 years	1.50%	Income Outlook Plus 5	No	\$7,269	\$7,487	\$7,711
Delaware	A-	7 years	0.90%	GLWB	Yes	\$7,250	\$7,854	\$8,476
Lincoln Financial	A+	8 years	0.95%	Lifetime Income Edge (Bonus 3%)	Yes	\$7,230	\$7,730	\$8,261
American Equity	A-	10 years	0.90%	LIBR (Opt. 2)[Male]	No	\$7,223	\$7,749	\$8,290
American General	A	10 years	0.95%	Lifetime Income Plus	Yes	\$7,219	\$7,613	\$8,006
American General	A	7 years	0.95%	Lifetime Income Plus	Yes	\$7,219	\$7,613	\$8,006
American Equity	A-	10 years	1.00%	IncomeShield [Female]	No	\$7,182	\$7,769	\$8,374
Equitrust	B++	14 years	0.75%	Income For Life (Bonus 10%)	Yes	\$7,150	\$7,579	\$8,034
National Western	A	10 years	1.50%	Income Outlook Plus 5	No	\$7,141	\$7,355	\$7,576
Global Atlantic	A	9 years	1.05%	GLWB	Yes	\$7,125	\$7,680	\$8,245
American National	A	7 years	0.90%	Lifetime Income Rider	No	\$7,079	\$7,740	\$8,460
National Western	A	14 years	1.50%	Income Outlook Plus 5	No	\$7,014	\$7,224	\$7,441
National Western	A	7 years	1.50%	Income Outlook Plus 5	No	\$7,014	\$7,224	\$7,441
Minnesota	A+	9 years	1.15%	Achiever Lifetime Income	Yes	\$7,000	\$7,548	\$8,112
North American	A+	12 years	1.05%	Income Pay Plus	Yes	\$6,959	\$7,376	\$7,819
North American	A+	14 years	1.05%	Income Pay Plus	Yes	\$6,959	\$7,376	\$7,819
North American	A+	8 years	1.05%	Income Pay Plus	Yes	\$6,959	\$7,376	\$7,819
National Western	A	15 years	1.00%	Income Outlook (Bonus 9%)	Yes	\$6,950	\$7,288	\$7,641
American Equity	A-	10 years	0.90%	LIBR (Opt. 2)[Female]	No	\$6,934	\$7,445	\$7,972
American Equity	A-	16 years	0.90%	LIBR (Opt. 1)[Male]	No	\$6,919	\$7,490	\$8,105
Great American	A	10 years	0.95%	IncomeSecure 2%	No	\$6,885	\$7,387	\$7,903

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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