

Guaranteed Income Riders

“Planning For The Future”

Allianz

American General

Aviva/American Investors

ING-USA

Lincoln Financial Group

North American

Guaranteed Income Riders

What type of clients may want to consider having a Guaranteed Income Rider?

Clients who:

- Are planning for retirement income at least 5-10 years from rider election
- want to maintain a degree of control over the asset
- want the knowledge of a guaranteed future income amount
- may not want the rigidity of annuitization
- are unsure as to what their distribution needs may be

Understanding Income Riders

1. Income Account Values are not the same as the Accumulated Values of the annuity contract. It is a calculated value that is used solely for the purpose of calculating rider withdrawals. It is not a value that can be surrendered or cashed out.
2. The guaranteed interest rate used to calculate the growth in the Income Account Value is not the guaranteed interest rate that is applicable to the annuity contract's Accumulated Value.
3. The guaranteed interest rate used to calculate the growth in the Income Account Value stops when rider withdrawals commence.
4. The death benefit payable to the beneficiary under the annuity contract is based on the Accumulated Value, not on the Income Account Value of the rider.

The following presents guaranteed income riders from 6 carriers: Allianz, American General, AVIVA/American Investors, ING-USA, Lincoln Financial Group and North American.

Please Note: Terminology titles used may be different from company to company.

Allianz: Simple Income II

Highlights:

- Issue ages through 80 - Owner and Annuitant
- Income withdrawal or lifetime income withdrawal
- Allows for Joint Lifetime Income Withdrawal on Qualified accounts
- 8% simple growth of Income Account Value
- 10% bonus on both Accumulation and Income accounts
- Bonus on premiums received in first 3 years.

Simple Income II

Issue Ages	Rider option at issue
Guaranteed growth of income account value	8.00% simple
Initial Income Account Bonus/Premium	10.00%
Income Account Value, annual increase during Withdrawal phase	
Minimum Guaranteed Growth of Annuity Contract Accumulated Value	2.50% of 87.5% of premium
Initial Accumulation Period	Until Guaranteed Withdrawal is initiated
Restart Accumulation Period on or after	
Cost of Rider	0.60%
Maximum Cost of Rider at restart	
Income Withdrawal: receive a percentage of the greater of Income Account Value or Accumulated Value annually until annuity reaches -0-	Annuity Free Withdrawal annual limit of annuity paid premium

Single Annuitant

Lifetime Income Withdrawal (Option 1): receive guaranteed income for life based on a percentage of the greater of Income Account Value or Accumulated Value annually

Age	WD Limit
50 - 59	4.50%
60 - 69	5.00%
70 - 79	5.50%
80 - 90	6.00%

Joint Annuitants

Lifetime Income Withdrawal (Option 1): receive guaranteed income for life based on a percentage of the greater of Income Account Value or Accumulated Value annually. Percentage is based on the age of the younger Annuitant; joint Annuitants must be spouses.

Age	WD Limit
50 - 59	4.50%
60 - 69	5.00%
70 - 79	5.50%
80 - 90	6.00%

Allianz: Enhanced Withdrawal Benefit

Highlights:

- Issue ages through 80 - Owner and Annuitant
- Income withdrawal or lifetime income withdrawal
- Allows for Joint Lifetime Income Withdrawal on Qualified accounts
- EWB interest enhancement 105%
- 10% bonus on EWB value
- Additional Premium accepted for 1 year

Enhanced Withdrawal Benefit Option II: Lifetime Withdrawals

Issue Ages

EWB included

Guaranteed growth of income account value

1.05% of indexed interest rate

Initial Income Account Bonus/Premium

10.00% EWB value

Income Account Value, annual increase during Withdrawal phase

1.05% of indexed interest rate

Minimum Guaranteed Growth of Annuity Contract Accumulated Value

2.50% of 87.5% of premium

Initial Accumulation Period

5 years

Restart Accumulation Period on or after

Cost of Rider

0.00%

Maximum Cost of Rider at restart

Income Withdrawal: receive a percentage of the greater of Income Account Value or Accumulated Value annually until annuity reaches -0-

Annuity Free Withdrawal annual limit of annuity accumulated value.

Lifetime Income Withdrawal: receive guaranteed income for life based on a percentage of the greater of Income Account Value or Accumulated Value annually

Single Annuitant

Age	WD Limit
60 - 69	5.00%
70 - 79	5.50%
80 - 90	6.00%

Lifetime Income Withdrawal: receive guaranteed income for life based on a percentage of the greater of Income Account Value or Accumulated Value annually.
Percentage is based on the age of the younger Annuitant; joint Annuitants must be spouses.

Joint Annuitants

Age	WD Limit
60 - 69	5.00%
70 - 79	5.50%
80 - 90	6.00%

American General Global Index Annuity GMWB

Highlights:

- Issue ages through 85 (6 Year) and 80 (8 Year & Bonus) - Owner and Annuitant
- GMWB automatically included in policy, no charge
- Income Withdrawal available after the first annuity contract year once reach age 55
- Start or stop receiving payments

Global Index 6 & 8

Guaranteed growth of income account value

Initial Income Account Bonus/Premium

Income Account Value, annual increase during Withdrawal phase

Minimum Guaranteed Growth of Annuity Contract Accumulated Value

6-yr & 8-yr: 2.00% on 90% of premium
Bonus: 2.00% on 100% of premium

Initial Accumulation Period

Restart Accumulation Period on or after

Cost of Rider

0.00%

Maximum Cost of Rider at restart

Income Withdrawal: receive a percentage of the greater of Income Account Value or Accumulated Value annually until annuity reaches -0-

Annuity free withdrawal annual limit of annuity accumulated value

Lifetime Income Withdrawal: receive guaranteed income for life based on a percentage of the greater of Income Account Value or Accumulated Value annually

Single Annuitant

Age	WD Limit
55 - 59	4.50%
60 - 64	5.00%
65 - 69	5.50%
70 - 74	6.00%
75 - 79	6.50%
80 - 84	7.00%
85 +	7.50%

Lifetime Income Withdrawal: receive guaranteed income for life based on a percentage of the greater of Income Account Value or Accumulated Value annually.

Joint Annuitants must be spouses

Joint Annuitants

Both Annuitants must be at least 50; average age at least 55

Age	WD Limit
55 - 59	3.50%
60 - 64	4.00%
65 - 69	4.50%
70 - 74	5.00%
75 - 79	5.50%
80 - 84	6.00%
85 +	6.50%

AVIVA/American Investors Income Edge and Income Edge Plus

Highlights:

- Issue ages 40 through 85 - Owner and Annuitant
- Income withdrawal or Lifetime income withdrawal
- Allows for Joint Lifetime Income Withdrawal on Qualified accounts with **Income Edge Plus**
- 7.20% guaranteed growth of Income Account Value with **Income Edge Plus**
- 2-times income withdrawal percentage if confined to qualified care facility with **Income Edge Plus**
- Lifetime Income Withdrawal available immediately upon annuity issue

	<u>Income Edge</u>	<u>Income Edge Plus</u>
Guaranteed growth of income account value	6.00%	7.20%
Initial Income Account Bonus/Premium	5.00%	
Income Account Value, annual increase during Withdrawal phase		
Initial Accumulation Period	10 Years	10 Years
Restart Accumulation Period on or after	5 Years	5 Years
Cost of Rider	0.60%	0.75%
Maximum Cost of Rider at Restart	1.00%	1.00%

Income Withdrawal: receive a percentage of the greater of Income Account Value or Accumulated Value annually until annuity reaches -0-

Age	WD Limit
40 - 84	7.00%
85 - 89	7.50%
90 +	8.00%

Age	WD Limit
40 - 84	7.00%
85 - 89	7.50%
90 +	8.00%

Lifetime Income Withdrawal: receive guaranteed income for life based on a percentage of the greater of Income Account Value or Accumulated Value annually

Single Annuitant

Age	WD Limit
50 - 54	4.00%
55 - 59	4.50%
60 - 64	5.00%
65 - 69	5.50%
70 - 74	6.00%
75 - 79	6.50%
80 - 84	7.00%
85 - 89	7.50%
90+	8.00%

Single Annuitant

Age	WD Limit
50 - 54	4.00%
55 - 59	4.50%
60 - 64	5.00%
65 - 69	5.50%
70 - 74	6.00%
75 - 79	6.50%
80 - 84	7.00%
85 - 89	7.50%
90+	8.00%

Lifetime Income Withdrawal: receive guaranteed income for life based on a percentage of the greater of Income Account Value or Accumulated Value annually. Percentage is based on the age of the younger Annuitant. Joint Annuitants must be spouses.

Joint Annuitants

Age	WD Limit
50 - 54	3.50%
55 - 59	4.00%
60 - 64	4.50%
65 - 69	5.00%
70 - 74	5.50%
75 - 79	6.00%
80 - 84	6.50%
85 - 89	7.00%
90+	7.50%

Joint Annuitants

Age	WD Limit
50 - 54	3.50%
55 - 59	4.00%
60 - 64	4.50%
65 - 69	5.00%
70 - 74	5.50%
75 - 79	6.00%
80 - 84	6.50%
85 - 89	7.00%
90+	7.50%

ING Income Protector

Highlights:

- Issue ages 50 through 80 - Owner and Annuitant
- Allows for Joint Lifetime Income Withdrawal on Qualified accounts
- Rider charge refund
- Income Withdrawal available after the first 30 days of policy inception

	<u>Version 1</u> (FL Only)	<u>Version 2</u>
Rider Charge Refund	Owner dies before age 95 & Income Account Value > 0, refund 100% rider charges paid	Owner dies before age 95 & Income Account Value > 0, refund 100% rider charges paid
Income Account Value, annual increase during Withdrawal phase	1.50%	
Guaranteed growth of income account value	4.00%	7.00%
Initial Income Account Bonus/Premium		
Initial Accumulation Period	10 Years	10 Years
Restart Accumulation Period on or after	5 Years	10 Years
Cost of Rider	0.35%	0.40%
Maximum Cost of Rider at Restart	1.00%	1.00%
Income Withdrawal: receive a percentage of the greater of Income Account Value or Accumulated Value annually until annuity reaches -0-	Annuity Free Withdrawal annual limit of annuity Accumulated Value.	Annuity Free Withdrawal annual limit of annuity Accumulated Value.

Lifetime Income Withdrawal: receive guaranteed income for life based on a percentage of the greater of Income Account Value or Accumulated Value annually

Single Annuitant

Age	WD Limit
50 - 54	4.00%
55 - 59	4.50%
60 - 64	5.00%
65 - 69	5.50%
70 - 74	6.00%
75 - 79	6.50%
80 - 84	7.00%
85 - 89	7.50%
90+	8.00%

Single Annuitant

Age	WD Limit
50 - 54	4.00%
55 - 59	4.50%
60 - 64	5.00%
65 - 69	5.50%
70 - 74	6.00%
75 - 79	6.50%
80 - 84	7.00%
85 - 89	7.50%
90+	8.00%

Lifetime Income Withdrawal: receive guaranteed income for life based on a percentage of the greater of Income Account Value or Accumulated Value annually. Percentage is based on the age of the younger Annuitant. Joint Annuitants must be spouses.

Joint Annuitants

Age	WD Limit
50 - 54	3.50%
55 - 59	4.00%
60 - 64	4.50%
65 - 69	5.00%
70 - 74	5.50%
75 - 79	6.00%
80 - 84	6.50%
85 - 89	7.00%
90+	7.50%

Joint Annuitants

Age	WD Limit
50 - 54	3.50%
55 - 59	4.00%
60 - 64	4.50%
65 - 69	5.00%
70 - 74	5.50%
75 - 79	6.00%
80 - 84	6.50%
85 - 89	7.00%
90+	7.50%

Lincoln Living Income Advantage

Highlights:

- Issue ages 50 - 85 (owner and annuitant)
- Allows for Joint Lifetime Income Withdrawal on Qualified accounts
- 'Step-Up' income withdrawal percentage based on number of years from rider issue
- Start or stop receiving payments, or skip a payment
- Income Withdrawal available after the first annuity contract year rider is added

Lincoln Living Income Advantage

Joint Withdrawals on Qualified Accounts

Lincoln allows for Joint Income Withdrawal on Qualified accounts.

Rider Charge Refund

Income Account Value, annual increase during Withdrawal phase

Guaranteed growth of income account value

Initial Income Account Bonus/Premium

Initial Accumulation Period

Restart Accumulation Period on or after

Cost of Rider
Maximum Cost of Rider at Restart

0.40%

Income Withdrawal: receive a percentage of the greater of Income Account Value or Accumulated Value annually until annuity reaches -0-

Annuity Free Withdrawal annual limit of annuity Accumulated Value.

Single Annuitant

Lifetime Income Withdrawal: receive guaranteed income for life based on a percentage of the greater of Income Account Value or Accumulated Value annually

Age	Number of complete years between electing Living Income Advantage and payments begin		
	< 5	5, <10	10 or >
50 - 54	4.00%	5.00%	6.00%
55 - 59	4.50%	5.50%	6.50%
60 - 64	5.00%	6.00%	7.00%
65 - 69	5.50%	6.50%	7.50%
70 - 74	6.00%	7.00%	8.00%
75 - 79	6.50%	7.50%	8.50%
80 - 84	7.00%	8.00%	9.00%
85 - 89	7.50%	8.50%	9.50%

Joint Annuitants

Lifetime Income Withdrawal: receive guaranteed income for life based on a percentage of the greater of Income Account Value or Accumulated Value annually. Percentage is based on the age of the younger of the two covered lives (must be spouses).

**Reduce the Payment Percentage shown by 0.50% to determine the joint covered life Payment Percentage.

Age	Number of complete years between electing Living Income Advantage and payments begin		
	< 5	5, <10	10 or >
50 - 54	3.50%	4.50%	5.50%
55 - 59	4.00%	5.00%	6.00%
60 - 64	4.50%	5.50%	6.50%
65 - 69	5.00%	6.00%	7.00%
70 - 74	5.50%	6.50%	7.50%
75 - 79	6.00%	7.00%	8.00%
80 - 84	6.50%	7.50%	8.50%
85 - 89	7.00%	8.00%	9.00%

Disclaimer

This is not a complete listing of all features for specific annuity products. Please review policy-specific features, definitions and limitations, applicable for the State of issue.

North American Income Pay

Highlights:

- Issue ages 40 through 85 - Owner and Annuitant
- 7.50% guaranteed growth of Income Account Value
- Income Withdrawal available after the first annuity contract year once reach age 50
- Start or stop receiving payments
- Spouse continuation of Income Withdrawal

Income Pay Living Benefit

Guaranteed growth of income account value

7.50%

Initial Income Account Bonus/Premium

Income Account Value, annual increase during Withdrawal phase

Initial Accumulation Period

10 Years

Restart Accumulation Period on or after

10 Years

Cost of Rider

0.75%

Maximum Cost of Rider at Restart

1.50%

Income Withdrawal: receive a percentage of the greater of Income Account Value or Accumulated Value annually until annuity reaches -0-

Annuity Free Withdrawal annual limit of annuity Accumulated Value.

Lifetime Income Withdrawal: receive guaranteed income for life based on a percentage of the greater of Income Account Value or Accumulated Value annually

Single Annuitant

Age	WD Limit
50 - 54	4.00%
55 - 59	4.50%
60 - 64	5.00%
65 - 69	5.50%
70 - 74	6.00%
75 - 79	6.50%
80 - 84	7.00%
85 - 89	7.50%
90+	8.00%

Lifetime Income Withdrawal: receive guaranteed income for life based on a percentage of the greater of Income Account Value or Accumulated Value annually. Percentage is based on the age of the younger Annuitant. Joint Annuitants must be spouses.

Joint Annuitants

Age	WD Limit
50 - 54	3.00%
55 - 59	3.50%
60 - 64	4.00%
65 - 69	4.50%
70 - 74	5.00%
75 - 79	5.50%
80 - 84	6.00%
85 - 89	6.50%
90+	7.00%

Disclaimer

This is not a complete listing of all features for specific annuity products. Please review policy-specific features, definitions and limitations, applicable for the State of issue.

GUARANTEED INCOME WITHDRAWAL BENEFITS / CLIENT OBJECTIVES

WHAT ARE YOUR CLIENT'S CONCERNS? [Select all that apply.]		Allianz Simple Income II	Allianz Enhanced Withdrawal Benefit	American General AG Global Index - GMWB	Aviva [American Investors] Income Edge	Aviva [American Investors] Income Edge Plus	ING IncomeProtector	Lincoln Financial Living Income Advantage	North American Income Pay
1	Planning for retirement income in less than 5 years	<input type="radio"/>		<input type="radio"/>	<input type="radio"/>		<input type="radio"/>		<input type="radio"/>
2	Planning for retirement income in 5 - 10 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
3	Planning for retirement income in more than 10-years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
4	Bonus on Accumulated Value	<input type="radio"/>	<input type="radio"/>		<input type="radio"/>				
5	Highest Accumulation Value annual increase rate					<input type="radio"/>			<input type="radio"/>
6	Income Account Value, annual increase during Withdrawal Phase	Opt 2 only <input type="radio"/>	<input type="radio"/>				Ver 1 only <input type="radio"/>		
7	Lowest Benefit Rider Charge				<input type="radio"/>			<input type="radio"/>	
8	Rider charge refund upon death					<input type="radio"/>			
9	Joint Spousal Withdrawal Benefit, Non-Qualified	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10	Joint Spousal Withdrawal Benefit, Qualified	<input type="radio"/>	<input type="radio"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11	Spousal continuation of Withdrawal Benefit, Qualified ¹	<input type="radio"/>	<input type="radio"/>				<input type="radio"/>		<input type="radio"/>
12	Start or Stop receiving payments, skip a payment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				<input type="radio"/>	<input type="radio"/>
13	Convalescent / Nursing Care - Bonus Payment					<input type="radio"/>			
14	Issue Age prior Age 40	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>					
15	Issue Age 40 - 49	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>			<input type="radio"/>
16	Issue Age 50 - 54	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
17	Issue Age 55 - 59	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
18	Issue Age 60 - 69	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
19	Issue Age 70 - 80	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
20	Issue Age 81 - 85			6-Year <input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TOTALS									

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Fill in all selections that apply to client's objectives. Total each column for the number of entries selected in that column. Columns with higher totals are the GWBs to focus on for client.

Please review policy-specific features, definitions and limitations, applicable for the State of issue. Annuity products vary by State and insurance company. Please contact Imeriti 800-921-3100.

¹ Please review policy-specific provisions for spousal continuation 'Before Income W/D' or 'After Income W/D'.