

Guaranteed Lifetime Income Rider Comparison Worksheet

Yrs Deferred	Age	Carrier A	Carrier B Rider A	Carrier B Rider B	Carrier C	Carrier D Rider A	Carrier D Rider B	Carrier E	Carrier F	Carrier G Rider A	Carrier G Rider B	Carrier H	Carrier I Rider A	Carrier I Rider B	Carrier J	Carrier K	Carrier L	Carrier M Rider A	Carrier M Rider B				
0	65	\$10,500	\$9,720	\$10,627	N/A	N/A	N/A	\$10,400	N/A	N/A	N/A	N/A	\$10,200	N/A	\$9,880	N/A	N/A	\$11,102	\$8,180				
1	66	\$11,100	\$10,657	\$11,384	\$11,715	\$11,236	\$10,643	\$11,024	N/A	\$10,944	\$11,800	\$11,232	\$11,444	\$11,236	\$10,374	\$13,042	\$10,901	\$12,815	\$9,553				
2	67	\$11,700	\$11,403	\$12,012	\$12,476	\$11,910	\$11,385	\$11,685	\$12,509	\$11,628	\$11,800	\$12,064	\$12,730	\$12,305	\$10,893	\$13,563	\$11,583	\$13,340	\$11,290				
3	68	\$12,300	\$12,054	\$12,944	\$13,287	\$12,625	\$12,128	\$12,387	\$13,588	\$12,354	\$11,995	\$12,896	\$14,056	\$13,407	\$11,437	\$14,106	\$12,306	\$13,699	\$13,916				
4	69	\$12,900	\$12,898	\$13,906	\$14,151	\$13,382	\$12,870	\$13,130	\$14,471	\$13,127	\$12,744	\$13,728	\$15,422	\$14,541	\$12,009	\$14,670	\$13,076	\$14,302	\$15,132				
5	70	\$14,850	\$13,801	\$15,066	\$16,578	\$15,604	\$15,125	\$14,613	\$16,953	\$15,342	\$14,895	\$15,288	\$16,830	\$15,708	\$14,601	\$16,644	\$15,355	\$15,733	\$16,966				
6	71	\$15,510	\$14,407	\$15,921	\$17,656	\$16,540	\$15,225	\$15,490	\$18,055	\$16,301	\$15,826	\$16,162	\$18,278	\$16,908	\$15,331	\$17,310	\$16,315	\$16,124	\$18,069				
7	72	\$16,170	\$15,030	\$17,157	\$18,803	\$17,532	\$15,250	\$16,420	\$19,229	\$17,319	\$16,815	\$17,035	\$19,768	\$18,140	\$16,097	\$18,002	\$17,335	\$16,944	\$19,404				
8	73	\$16,830	\$16,288	\$18,438	\$20,025	\$18,584	\$16,000	\$17,405	\$20,478	\$18,402	\$17,866	\$17,909	\$20,114	\$19,404	\$16,902	\$18,722	\$18,418	\$17,514	\$20,479				
9	74	\$17,490	\$18,090	\$19,764	\$21,327	\$19,699	\$16,750	\$18,449	\$21,809	\$19,552	\$18,982	\$18,782	\$20,461	\$20,702	\$17,747	\$19,471	\$19,569	\$17,919	\$22,374				
10	75	\$18,150	\$19,357	\$21,341	\$24,778	\$22,780	\$19,250	\$20,487	\$25,339	\$22,663	\$22,002	\$22,464	\$20,808	\$22,032	\$21,514	\$21,937	\$22,773	\$19,171	\$25,440				
11	76	\$18,810	\$19,829	\$22,978	\$26,389	\$22,780	\$19,800	\$21,717	\$26,986	\$23,342	\$22,002	\$22,464	\$21,155	\$23,395	\$21,514	\$22,815	\$24,196	\$19,595	\$25,758				
12	77	\$19,470	\$21,009	\$25,337	\$28,104	\$22,780	\$20,350	\$23,020	\$28,740	\$24,043	\$22,002	\$22,464	\$21,502	\$24,790	\$21,514	\$23,727	\$25,708	\$20,019	\$27,060				
13	78	\$20,130	\$22,426	\$27,118	\$29,931	\$22,780	\$20,900	\$23,020	\$30,608	\$24,764	\$22,002	\$22,464	\$21,848	\$25,190	\$21,514	\$24,676	\$27,315	\$20,857	\$27,888				
14	79	\$20,790	\$24,550	\$29,430	\$31,876	\$22,780	\$21,450	\$23,020	\$32,597	\$25,507	\$22,002	\$22,464	\$22,195	\$25,590	\$21,514	\$25,663	\$29,022	\$21,482	\$28,728				
15	80	\$23,400	\$26,911	\$31,590	\$36,777	\$24,678	\$24,000	\$25,112	\$37,609	\$26,272	\$22,002	\$24,336	\$22,542	\$25,990	\$23,208	\$28,743	\$33,517	\$23,406	\$29,325				
16	81	\$24,120	\$29,979	\$33,291	\$39,168	\$24,678	\$24,600	\$25,112	\$37,609	\$27,060	\$22,002	\$24,336	\$22,889	\$26,389	\$23,208	\$29,893	\$35,612	\$23,872	\$29,670				
17	82	\$24,840	\$33,284	\$35,721	\$41,714	\$24,678	\$25,200	\$25,112	\$37,609	\$27,872	\$22,002	\$24,336	\$23,236	\$26,789	\$23,208	\$31,088	\$37,838	\$24,624	\$30,015				
18	83	\$25,560	\$36,825	\$38,394	\$44,425	\$24,678	\$25,800	\$25,112	\$37,609	\$28,708	\$22,002	\$24,336	\$23,582	\$27,189	\$23,208	\$32,332	\$40,203	\$25,095	\$30,360				
19	84	\$26,280	\$43,671	\$43,011	\$47,313	\$24,678	\$26,400	\$25,112	\$37,609	\$29,569	\$22,002	\$24,336	\$23,929	\$27,589	\$23,208	\$33,625	\$42,715	\$25,779	\$30,705				
20	85	\$27,000	\$46,740	\$48,843	\$50,388	\$26,576	\$29,250	\$26,159	\$40,502	\$30,457	\$22,002	\$24,336	\$24,276	\$27,989	\$24,903	\$37,468	\$45,385	\$27,330	\$31,860				
																		Highest Income			Second Highest Income		

Input Criteria:

Client Age: 65
 Premium: \$200,000.00
 Single or Joint: Single
 State: KS

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All income amounts need to be verified with respective insurance carrier proposals. Rates subject to change without notice.

Guarantees subject to the financial strength of the issuing company.

The income amounts are based on carrier specifications of their respective income riders as of May 1, 2013.

