

# 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	<b>\$10,627</b>	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	<b>\$11,102</b>	\$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	<b>\$13,042</b>	\$10,901	<b>\$12,815</b>	\$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	<b>\$13,563</b>	\$11,583	<b>\$13,340</b>	\$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	<b>\$14,056</b>	\$13,407	\$11,437	<b>\$14,106</b>	\$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	<b>\$15,422</b>	\$14,541	\$12,009	\$14,670	\$13,076	\$14,302	<b>\$15,132</b>
5	70	\$14,850	\$13,801	\$15,066	\$16,578	\$15,604	\$15,125	\$14,613	<b>\$16,953</b>	\$15,342	\$14,895	\$15,288	\$16,830	\$15,708	\$14,601	\$16,644	\$15,355	\$15,733	<b>\$16,966</b>
6	71	\$15,510	\$14,407	\$15,921	\$17,656	\$16,540	\$15,225	\$15,490	\$18,055	\$16,301	\$15,826	\$16,162	<b>\$18,278</b>	\$16,908	\$15,331	\$17,310	\$16,315	\$16,124	<b>\$18,069</b>
7	72	\$16,170	\$15,030	\$17,157	\$18,803	\$17,532	\$15,250	\$16,420	\$19,229	\$17,319	\$16,815	\$17,035	<b>\$19,768</b>	\$18,140	\$16,097	\$18,002	\$17,335	\$16,944	<b>\$19,404</b>
8	73	\$16,830	\$16,288	\$18,438	\$20,025	\$18,584	\$16,000	\$17,405	<b>\$20,478</b>	\$18,402	\$17,866	\$17,909	\$20,114	\$19,404	\$16,902	\$18,722	\$18,418	\$17,514	<b>\$20,479</b>
9	74	\$17,490	\$18,090	\$19,764	\$21,327	\$19,699	\$16,750	\$18,449	<b>\$21,809</b>	\$19,552	\$18,982	\$18,782	\$20,461	\$20,702	\$17,747	\$19,471	\$19,569	\$17,919	<b>\$22,374</b>
10	75	\$18,150	\$19,357	\$21,341	\$24,778	\$22,780	\$19,250	\$20,487	<b>\$25,339</b>	\$22,663	\$22,002	\$22,464	\$20,808	\$22,032	\$21,514	\$21,937	\$22,773	\$19,171	<b>\$25,440</b>
11	76	\$18,810	\$19,829	\$22,978	<b>\$26,389</b>	\$22,780	\$19,800	\$21,717	<b>\$26,986</b>	\$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	<b>\$28,104</b>	\$22,780	\$20,350	\$23,020	<b>\$28,740</b>	\$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	<b>\$29,931</b>	\$22,780	\$20,900	\$23,020	<b>\$30,608</b>	\$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	<b>\$31,876</b>	\$22,780	\$21,450	\$23,020	<b>\$32,597</b>	\$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	<b>\$36,777</b>	\$24,678	\$24,000	\$25,112	<b>\$37,609</b>	\$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	<b>\$39,168</b>	\$24,678	\$24,600	\$25,112	<b>\$37,609</b>	\$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	<b>\$41,714</b>	\$24,678	\$25,200	\$25,112	\$37,609	\$27,872	\$22,002	\$24,336	\$23,236	\$26,789	\$23,208	\$31,088	<b>\$37,838</b>	\$24,624	\$30,015
18	83	\$25,560	\$36,825	\$38,394	<b>\$44,425</b>	\$24,678	\$25,800	\$25,112	\$37,609	\$28,708	\$22,002	\$24,336	\$23,582	\$27,189	\$23,208	\$32,332	<b>\$40,203</b>	\$25,095	\$30,360
19	84	\$26,280	<b>\$43,671</b>	\$43,011	<b>\$47,313</b>	\$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	<b>\$48,843</b>	<b>\$50,388</b>	\$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.

