

GLIB Rider Quote Comparison

Quotes are for annuitant age 60 in Iowa. Premium: \$100,000. Income deferred for 5 years to begin at age 65.

Carrier Rider Product List	Rating	Bonuses used by Rider*	Roll-up Rate	Income Account	Benefit Rate	Benefit Payout Age 65			Enhanced Payout	Depleted Benefits		
						1st Year	10-yr Total	30y Total		Reduced Year	Benefit Rate	Income Amount
AMERICAN GENERAL LIFE INSURANCE COMPANY Power 10 & 7 Protector Lifetime Income Choice with Max Income • Power 7 Protector Plus Income • Power 10 Protector Plus Income	A		10.00	150,000	8.00	12,000	111,000	261,000		13	5.00	7,500
AMERITAS (LEGACY) MyFit Income Rider (Lifestyle Payout) • FlexMark Select	A		7.00	140,255	8.11	11,375	94,504	225,783		11	4.68	6,564
AMERICAN GENERAL LIFE INSURANCE COMPANY Power 10 & 7 Protector Plus Income with Level Income • Power 7 Protector Plus Income • Power 10 Protector Plus Income	A		10.00	150,000	6.50	9,750	97,500	292,500				
AMERICAN GENERAL LIFE INSURANCE COMPANY Assured Edge Income Achiever GLWB • Assured Edge Income Achiever	A		8.50	100,000	6.60	9,405	94,050	282,150				
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY IncomeShield LIBR Option 2 - 8.25% Rollup • IncomeShield 10 with a LIBR	A-	10.00% Premium bonus	8.25	155,375	6.00	9,323	93,225	279,675				
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY IncomeShield LIBR Option 4 - 8.25% Rollup & Wellbeing Rider • IncomeShield 10 with a LIBR	A-	10.00% Premium bonus	8.25	155,375	6.00	9,323	93,225	279,675	18,645			
FIDELITY & GUARANTY LIFE Safe Income Advantage GMWB Level Option • Safe Income Advantage	A-	+0.00% Rider bonus	7.20	141,571	6.55	9,273	92,729	278,187	18,546			
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY IncomeShield LIBR Option 5 - 7.00% Rollup & Wellbeing Rider • IncomeShield 10 with a LIBR	A-	10.00% Premium bonus	7.00	154,281	6.00	9,257	92,568	277,705	18,514			
NORTH AMERICAN COMPANY Income Pay Pro 10 Level Guarantee Lifetime Withdrawal Benefit • Income Pay Pro 10	A+		7.00	140,255	6.55	9,187	91,867	275,601				

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ATHENE IA Ascent Pro 10 Bonus Income Rider - Option 1 with Level Income • Ascent Pro 10 Bonus	A	+25.00% Rider bonus	10.00	175,000	5.20	9,100	91,000	273,000	18,200			
PROTECTIVE LIFE Income Builder Benefit - Level • Protective Income Builder	A+		8.00	140,000	6.40	8,960	89,600	268,800				
NASSAU LIFE AND ANNUITY COMPANY Personal Income Annuity: Income Strategy: Tomorrow • Nassau Personal Income Annuity Group A	B++		14.00	170,000	5.23	8,891	88,910	266,730				
AMERITAS (LEGACY) MyFit Income Rider (Level Payout) • FlexMark Select Plus • FlexMark Select	A		7.00	140,255	6.24	8,752	87,519	262,558				
AMERITAS (LEGACY) MyFit Income Rider with Booster (Level Payout) • FlexMark Select Plus • FlexMark Select	A		7.00	140,255	6.24	8,752	87,519	262,558	17,504			
NATIONWIDE LIFE INSURANCE COMPANY Peak 10 Bonus Income+ Rider • Nationwide Peak 10 Compact	A+	+20.00% Rider bonus	8.00	168,000	5.15	8,652	86,520	259,560				
SECURIAN FINANCIAL Achiever Lifetime Income • SecureLink Future 7 • SecureLink Future 10 • SecureLink Future 9	A+		8.00	140,000	6.10	8,540	85,400	256,200				
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY IncomeShield LIBR Option 2 - 8.25% Rollup • IncomeShield 7	A-		8.25	141,250	6.00	8,475	84,750	254,250				
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY IncomeShield LIBR Option 4 - 8.25% Rollup & Wellbeing Rider • IncomeShield 7	A-		8.25	141,250	6.00	8,475	84,750	254,250	16,950			

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AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY IncomeShield LIBR Option 5 - 7.00% Rollup & Wellbeing Rider • IncomeShield 7	A-		7.00	140,255	6.00	8,415	84,153	252,459	16,831			
NORTH AMERICAN COMPANY Benefit Solutions Guaranteed Benefits Rider • BenefitSolutions 10	A+	+25.00% Rider bonus		150,000	5.50	8,250	82,500	247,500				
INVESTORS HERITAGE Guaranteed Lifetime Withdrawal Benefit Rider • Heritage Income Advantage	B++	+13.00% Rider bonus	7.00	158,488	5.15	8,162	81,622	244,865	16,324			
NASSAU LIFE AND ANNUITY COMPANY Personal Protection Choice: Income & Care Tomorrow • Nassau Personal Protection Choice™ Group A	B++		14.00	170,000	4.76	8,092	80,920	242,760	14,161			
NATIONAL LIFE GROUP FIT Focus Income Standard GLIR • FIT Focus Income	A+	+15.00% Rider bonus	7.00	155,250	5.20	8,073	80,730	242,190				
NASSAU LIFE AND ANNUITY COMPANY Personal Protection Choice: Income & Care & Family Tomorrow with Family Protection • Nassau Personal Protection Choice™ Group A	B++		14.00	170,000	4.74	8,058	80,580	241,740	14,102			
NATIONAL WESTERN LIFE Income Outlook Plus 5 NH • NWL Ultra Future®	A	9.00% Premium bonus +5.00% Rider bonus	5.00	145,496	5.50	8,002	80,023	240,069	16,005			
FIDELITY & GUARANTY LIFE Safe Income Advantage GMWB Inflation Adjusted Option • Safe Income Advantage	A-		7.20	141,571	5.62	7,956	79,563	238,688	15,913			
NASSAU LIFE AND ANNUITY COMPANY Personal Income Annuity: Income Strategy: Today • Nassau Personal Income Annuity Group A	B++	+30.00% Rider bonus	3.00	156,702	5.07	7,945	79,448	238,344				
NATIONAL WESTERN LIFE Income Outlook Plus 5 NH • NWL IMPACT 10®	A	7.00% Premium bonus +5.00% Rider bonus	5.00	142,944	5.50	7,862	78,619	235,857	15,724			

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NATIONAL WESTERN LIFE Income Outlook Plus 5 NH • NWL IMPACT 7®	A	5.00% Premium bonus +5.00% Rider bonus	5.00	140,391	5.50	7,722	77,215	231,645	15,443			
NASSAU LIFE AND ANNUITY COMPANY Personal Protection Choice: Income Today with Family Protection with Family Protection • Nassau Personal Protection Choice™ Group A	B++	+30.00% Rider bonus	3.00	156,702	4.89	7,663	76,627	229,882				
NATIONAL WESTERN LIFE Income Outlook NH • NWL Ultra Future®	A	9.00% Premium bonus	5.00	139,115	5.50	7,651	76,513	229,539	15,303			
P ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA Core Income - Option 1 • Allianz Core Income 7 Annuity	A+			100,000	7.55	7,550	75,500	226,500				
NATIONAL WESTERN LIFE Income Outlook NH • NWL IMPACT 10®	A	7.00% Premium bonus	5.00	136,562	5.50	7,511	75,109	225,328	15,022			
NATIONAL WESTERN LIFE Income Outlook Plus 5 NH • NWL Ultra Value®	A	2.00% Premium bonus +5.00% Rider bonus	5.00	136,562	5.50	7,511	75,109	225,328	15,022			
NORTH AMERICAN COMPANY Income Pay Pro 10 Increasing Guarantee Lifetime Withdrawal Benefit • Income Pay Pro 10	A+		7.00	140,255	5.35	7,504	75,886	233,464				
NASSAU LIFE AND ANNUITY COMPANY Personal Protection Choice: Income & Care & Family Today with Family Protection • Nassau Personal Protection Choice™ Group A	B++	+30.00% Rider bonus	3.00	156,702	4.78	7,490	74,904	224,711	13,108			
SENTINEL SECURITY LIFE INSURANCE COMPANY Summit Bonus Guaranteed Lifetime Withdrawal Benefit Rider • Summit Bonus Index	B++	7.00% Premium bonus +1.00% Rider bonus	6.00	144,528	5.10	7,371	73,710	221,129				
NATIONAL WESTERN LIFE Income Outlook NH • NWL IMPACT 7®	A	5.00% Premium bonus	5.00	134,010	5.50	7,371	73,705	221,116	14,741			

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NATIONAL WESTERN LIFE Income Outlook Plus 5 NH • NWL Ultra Classic®	A	+5.00% Rider bonus	5.00	134,010	5.50	7,371	73,705	221,116	14,741			
PROTECTIVE LIFE Income Builder Benefit - Rising • Protective Income Builder	A+		8.00	140,000	5.25	7,350	84,280	271,880		14	6.70	9,520
FIDELITY & GUARANTY LIFE Safe Income Advantage GMWB Increasing • Safe Income Advantage	A-		7.20	141,571	5.17	7,319	85,864	377,837	14,638			
ATHENE IA Ascent Pro 10 Bonus Income Rider - Option 2 with Level Income • Ascent Pro 10 Bonus	A	+15.00% Rider bonus	5.00	140,000	5.20	7,280	72,800	218,400	14,560			
GLOBAL ATLANTIC FINANCIAL GROUP Income 150+ SE • Income 150+ SE 7 • Income 150+ SE 10 • Income 150+ SE Advisory	A	+20.00% Rider bonus	7.50	150,000	4.85	7,275	72,750	218,250	14,550			
NASSAU LIFE AND ANNUITY COMPANY Personal Protection Choice: Income & Care Today • Nassau Personal Protection Choice™ Group A	B++	+30.00% Rider bonus	3.00	156,702	4.61	7,224	72,240	216,719	12,642			
GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II Guaranteed Income Builder Benefit • ForeIncome II 5 With Guaranteed Income Builder • ForeIncome II 7 With Guaranteed Income Builder • ForeIncome II 10 With Guaranteed Income Builder	A		8.00	140,000	5.15	7,210	72,100	216,300				
ATHENE IA Ascent Pro 10 Bonus Income Rider - Option 1 with Earning-Indexed Income • Ascent Pro 10 Bonus	A	+25.00% Rider bonus	10.00	175,000	4.10	7,175	71,750	228,243	14,350			
NATIONAL WESTERN LIFE Income Outlook NH • NWL Ultra Value®	A	2.00% Premium bonus	5.00	130,181	5.50	7,160	71,599	214,798	14,320			

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FIDELITY & GUARANTY LIFE Prosperity Elite Series: Protection Package 158 with Protection Package EGMDR Rider (Lump Sum) <ul style="list-style-type: none"> Prosperity Elite 14 Protection Prosperity Elite 10 Protection Prosperity Elite 7 Protection 	A-	+18.00% Rider bonus	7.00	165,501	4.30	7,117	71,166	213,497	14,233			
FIDELITY & GUARANTY LIFE Prosperity Elite Series: Protection Package 158 with Protection Package EGMDR Rider (Payable Over Time) <ul style="list-style-type: none"> Prosperity Elite 14 Protection Prosperity Elite 10 Protection Prosperity Elite 7 Protection 	A-	+18.00% Rider bonus	7.00	165,501	4.30	7,117	71,166	213,497	14,233			
AMERICAN NATIONAL INSURANCE COMPANY Lifetime Income Rider with Fixed Rate <ul style="list-style-type: none"> Strategy Indexed Annuity PLUS 10 Strategy Indexed Annuity PLUS 7 	A		7.20	141,571	5.00	7,079	70,785	212,356				
ATLANTIC COAST LIFE Guaranteed Income Annuity GLWB Rider <ul style="list-style-type: none"> Guaranteed Income Annuity 10 with Guarantee Income Withdrawal Benefit 	B++	+8.00% Rider bonus	8.00	158,687	4.45	7,062	70,616	211,848	14,123			
SENTINEL SECURITY LIFE INSURANCE COMPANY Guaranteed Lifetime Withdrawal Benefit <ul style="list-style-type: none"> Guaranteed Income Annuity 10 with Guarantee Income Withdrawal Benefit 	B++	+8.00% Rider bonus	8.00	158,687	4.45	7,062	70,616	211,848	14,123			
NATIONAL LIFE GROUP FIT Focus Income No Charge GLIR <ul style="list-style-type: none"> FIT Focus Income 	A+		7.00	135,000	5.20	7,020	70,200	210,600				
NATIONAL WESTERN LIFE Income Outlook NH <ul style="list-style-type: none"> NWL Ultra Classic® 	A		5.00	127,628	5.50	7,020	70,196	210,587	14,039			
AMERICAN NATIONAL INSURANCE COMPANY Century Plus Lifetime Income Rider <ul style="list-style-type: none"> Century Plus 	A		6.85	139,275	5.00	6,964	69,637	208,912				
OXFORD LIFE INSURANCE COMPANY Royal Select GLWB <ul style="list-style-type: none"> Royal Select 	A	8.00% Premium bonus	6.75	149,714	4.65	6,962	69,617	208,851				
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY Premier Income Bonus <ul style="list-style-type: none"> Premier Income Bonus 	A+	+6.00% Rider bonus	6.00	137,800	5.00	6,890	68,900	206,700				

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OXFORD LIFE INSURANCE COMPANY Silver Select GLWB • Silver Select	A	4.00% Premium bonus	7.15	146,891	4.65	6,830	68,304	204,913				
PROTECTIVE LIFE Guaranteed Income Annuity Benefit (Level Income) • Protective Guaranteed Income Indexed Annuity	A+		4.00	135,000	5.05	6,818	68,175	204,525				
OXFORD LIFE INSURANCE COMPANY Optional Guaranteed Lifetime Withdrawal Benefit • Select 3 • Select 5 • Select 7 • Select 10	A		7.55	143,897	4.65	6,691	66,912	200,737				
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY IncomeShield LIBR Option 3 - 7.00% Rollup • IncomeShield 10 with a LIBR	A-	10.00% Premium bonus		110,000	6.00	6,600	66,000	198,000				
P GUARANTY INCOME LIFE WealthChoice GLBR: Level Income • WealthChoice 10 PREMIUM BONUS	A-	5.00% Premium bonus		101,121	6.50	6,573	65,729	197,186				
NATIONAL LIFE GROUP FIT Focus Income Standard GLIR Increasing • FIT Focus Income	A+	+15.00% Rider bonus	7.00	155,250	4.20	6,521	73,052	286,267				
P ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA Allianz 360 Benefit: Option 1 • Allianz 360 Annuity	A+			100,000	6.50	6,500	65,000	195,000				
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY IncomeSecure™ • Safe Return • American Legend III • American Legend 7	A+		6.00	130,000	5.00	6,500	65,000	195,000				
P ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA Core Income - Option 2 • Allianz Core Income 7 Annuity	A+			100,000	6.45	6,450	64,500	193,500				

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FIDELITY & GUARANTY LIFE Accelerator EGMWB Rider • FG Accelerator Plus 10 • FG Accelerator Plus 14	A-		5.00	128,591	5.00	6,430	64,296	192,887				
ATLANTIC COAST LIFE Income Navigator GLWB • Income Navigator Annuity GLWB	B++	5.00% Premium bonus	6.50	143,859	4.40	6,330	63,298	189,894				
NATIONAL LIFE GROUP Split Bonus GLIR • FIT Horizon Income - Split Bonus • FIT Select Income - Split Bonus	A+			120,750	5.20	6,279	62,790	188,370	12,558			
P GUARANTY INCOME LIFE WealthChoice GLBR: Level Income • WealthChoice 10 • WealthChoice 7	A-			96,306	6.50	6,260	62,599	187,796				
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY IncomeShield LIBR Option 1 - 4.00% Rollup • IncomeShield 10 with a LIBR	A-	10.00% Premium bonus	4.00	133,832	4.66	6,237	62,366	187,097				
NATIONAL LIFE GROUP Max Bonus GLIR Level Income • FIT Select Income - Max Bonus • FIT Horizon Income - Max Bonus	A+			118,155	5.20	6,144	61,441	184,322	12,288			
AMERICAN NATIONAL INSURANCE COMPANY Lifetime Income Rider with Fixed Rate Plus Index Credit • Strategy Indexed Annuity PLUS 10 • Strategy Indexed Annuity PLUS 7	A		4.20	122,840	5.00	6,142	61,420	184,259				
EQUITRUST LIFE INSURANCE COMPANY MarketSeven Income Rider • MarketSeven Index	B++	+7.00% Rider bonus	7.00	150,073	4.05	6,078	60,780	182,339	12,156			
AMERITAS (LEGACY) Flexmark Basic Income Rider • FlexMark Select Plus • FlexMark Select	A		4.00	121,665	4.94	6,010	60,103	180,308				
CLEAR SPRING LIFE Lifetime Withdrawal Rider • Highlander	A-	+5.00% Rider bonus	4.00	127,749	4.70	6,004	60,042	180,125				

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CLEAR SPRING LIFE ViStar GLWB • ViStar	A-	+5.00% Rider bonus	4.00	127,749	4.70	6,004	60,042	180,125				
P ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA Allianz 360 Benefit: Option 2 • Allianz 360 Annuity	A+			100,000	6.00	6,000	60,000	180,000				
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY IncomeShield LIBR Option 3 - 7.00% Rollup • IncomeShield 7	A-			100,000	6.00	6,000	60,000	180,000				
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY Gold Series LIBR Option 1 - 6.00% Rollup • Bonus Gold (Index 1-07)	A-	10.00% Premium bonus	6.00	147,205	4.04	5,947	59,471	178,412				
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY Gold Series LIBR Option 2 - 6.00% Rollup & Wellbeing Rider • Bonus Gold (Index 1-07)	A-	10.00% Premium bonus	6.00	147,205	4.04	5,947	59,471	178,412	11,894			
EQUITRUST LIFE INSURANCE COMPANY MarketPower Bonus Income Rider • Market Power Bonus Index	B++	10.00% Premium bonus	9.00	169,249	3.50	5,924	59,237	177,711	11,847			
INTEGRITY LIFE INSURANCE COMPANY Guaranteed Lifetime Withdrawal Benefit (GLWB) • Integrity Index™ 10 • Integrity Index™ 7 • Integrity Index™ 5	A+		6.00	130,000	4.50	5,850	58,500	175,500				
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY Gold Series LIBR Option 1 - 6.00% Rollup • Retirement Gold (Index 02-09)	A-	8.00% Premium bonus	6.00	144,528	4.04	5,839	58,390	175,169				
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY Gold Series LIBR Option 2 - 6.00% Rollup & Wellbeing Rider • Retirement Gold (Index 02-09)	A-	8.00% Premium bonus	6.00	144,528	4.04	5,839	58,390	175,169	11,678			

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ATHENE IA Ascent Pro 10 Bonus Income Rider - Option 2 with Earning-Indexed Income • Ascent Pro 10 Bonus	A	+15.00% Rider bonus	5.00	140,000	4.10	5,740	57,400	179,420	11,480			
NATIONAL LIFE GROUP FIT Focus Income No Charge GLIR Increasing • FIT Focus Income	A+		7.00	135,000	4.20	5,670	63,523	221,848	11,340			
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY IncomeShield LIBR Option 1 - 4.00% Rollup • IncomeShield 7	A-		4.00	121,665	4.66	5,670	56,696	170,088				
FIDELITY & GUARANTY LIFE Performance Pro: Enhanced Guaranteed Minimum Withdrawal Benefit • Performance Pro with GMWB	A-		2.75	114,527	4.85	5,555	55,546	166,637	11,109			
P GLOBAL ATLANTIC FINANCIAL GROUP ForeIncome II Income Multiplier • ForeIncome II 5 With Income Multiplier Benefit • ForeIncome II 7 With Income Multiplier Benefit • ForeIncome II 10 With Income Multiplier Benefit	A			100,000	5.40	5,400	54,000	162,000				
PROTECTIVE LIFE Guaranteed Income Annuity Benefit (Rising Income) • Protective Guaranteed Income Indexed Annuity	A+		4.00	135,000	4.00	5,400	60,143	227,543				
P SENTINEL SECURITY LIFE INSURANCE COMPANY Accumulation Benefit Rider • Guaranteed Income Annuity 10 with Accumulation Benefit Rider	B++	10.00% Premium bonus	2.00	121,449	4.30	5,222	52,223	156,669				
EQUITRUST LIFE INSURANCE COMPANY MarketValue Income Rider • Market Value Index	B++	+10.00% Rider bonus	3.00	127,520	4.00	5,101	51,008	153,024	10,202			
NASSAU LIFE AND ANNUITY COMPANY NGA Amplified Income Plus • Nassau Growth Annuity 10 Group A with Income	B++		3.00	115,000	4.43	5,095	50,945	152,835				

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P ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA Allianz Benefit Control: Accelerated PIV Interest Bonus Option • Allianz Benefit Control	A+	+22.00% Rider bonus		122,000	4.00	4,880	48,800	146,400	9,760			
P ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA Allianz Benefit Control: Balanced PIV Interest Bonus Option • Allianz Benefit Control	A+	+22.00% Rider bonus		122,000	4.00	4,880	48,800	146,400	9,760			
NORTH AMERICAN COMPANY IncomeChoice 10 Level Guaranteed Life Withdrawal Benefit • IncomeChoice 10	A+	+2.00% Rider bonus	1.50	109,883	4.40	4,835	48,349	145,046				
P GUARANTY INCOME LIFE WealthChoice GLBR: Increasing Income • WealthChoice 10 PREMIUM BONUS	A-	5.00% Premium bonus		105,000	4.60	4,830	55,371	229,789				
NATIONWIDE LIFE INSURANCE COMPANY Peak 10 Guaranteed Income Solution • Nationwide Peak 10 Compact	A+		4.00	120,000	4.00	4,800	48,000	144,000				
NASSAU LIFE AND ANNUITY COMPANY NGA Amplified Income Plus with RIO • Nassau Growth Annuity 10 Group A with Income	B++		3.00	115,000	4.17	4,796	53,585	174,515				
EQUITRUST LIFE INSURANCE COMPANY MarketTen Bonus Income Rider • Market Ten Bonus Index	B++	6.00% Premium bonus	5.00	135,286	3.50	4,735	47,350	142,050	9,470			
P ATLANTIC COAST LIFE Accumulation Benefit Rider ACL • Guaranteed Income Annuity 10 with Accumulation Benefit Rider	B++	10.00% Premium bonus		110,000	4.30	4,730	47,300	141,900	9,460			
P GUARANTY INCOME LIFE WealthChoice GLBR: Increasing Income • WealthChoice 10 • WealthChoice 7	A-			100,000	4.60	4,600	52,734	218,847				
P AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY Gold Series LIBR Option 3 - Bonus Product Indexing Income • Bonus Gold (Index 1-07)	A-	10.00% Premium bonus		110,000	4.04	4,444	44,440	133,320				

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AMERITAS (LEGACY) MyGrowth Income Rider (Level) • IncomeMark Select	A		2.00	110,408	4.00	4,416	44,163	132,490				
P AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY Gold Series LIBR Option 3 - Bonus Product Indexing Income • Retirement Gold (Index 02-09)	A-	8.00% Premium bonus		108,000	4.04	4,363	43,632	130,896				
P NASSAU LIFE AND ANNUITY COMPANY NGA Amplified Income Rider • Nassau Growth Annuity 10 Group A with Income	B++			100,000	4.34	4,340	43,400	130,200				
AMERITAS (LEGACY) MyGrowth Income Rider (Increasing) • IncomeMark Select	A		2.00	110,408	3.76	4,151	41,513	124,540				
ATHENE IA Ascent Pro 10 Bonus Income Rider - Option 1 with Inflation Adjusted Income • Ascent Pro 10 Bonus	A	+25.00% Rider bonus	10.00	175,000	2.34	4,095	40,950	122,850	8,190			
P INTEGRITY LIFE INSURANCE COMPANY (LEGACY) JourneyMark Expanse Rider GLWB Level Option with Expanse Enhanced Death Benefit • JourneyMark 7 w/ Expanse Rider • JourneyMark w/ Expanse Rider	A+	+10.00% Rider bonus		110,000	3.60	3,960	39,600	118,800				
NORTH AMERICAN COMPANY IncomeChoice 10 Increasing Guaranteed Lifetime Withdrawal Benefit • IncomeChoice 10	A+	+2.00% Rider bonus	1.50	109,883	3.40	3,736	37,360	112,081				
P NASSAU LIFE AND ANNUITY COMPANY NGA Amplified Income Rider with RIO • Nassau Growth Annuity 10 Group A with Income	B++			100,000	3.67	3,670	36,700	110,100				
P INTEGRITY LIFE INSURANCE COMPANY (LEGACY) JourneyMark Expanse Rider GLWB Increasing Option • JourneyMark 7 w/ Expanse Rider • JourneyMark w/ Expanse Rider	A+	+10.00% Rider bonus		110,000	3.05	3,355	33,550	100,650				

GLIB Rider Quote Comparison

Carrier Rider Product List	Rating	Bonuses used by Rider*	Roll-up Rate	Income Account	Benefit Rate	Benefit Payout Age 65			Enhanced Payout	Depleted Benefits		
						1st Year	10-yr Total	30y Total		Reduced Year	Benefit Rate	Income Amount
<small>ATHENE IA</small> Ascent Pro 10 Bonus Income Rider - Option 2 with Inflation Adjusted Income <small>• Ascent Pro 10 Bonus</small>	A	+15.00% Rider bonus	5.00	140,000	2.34	3,276	32,760	98,280	6,552			

+ Shows the premium bonus that is used by the rider. The annuity may have a premium bonus, however, if the rider does not use the bonus, no bonus is shown here.

P - Performance Based Quote (Market changes effect these quotes)