

Guaranteed Income Riders

“Planning For The Future”

Allianz

American General

Aviva

Genworth

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 7 carriers: Allianz, American General, AVIVA, Genworth, ING-USA, Lincoln Financial Group and North American.

Guaranteed Income Riders are not approved in all states. Contact Imeriti for state approvals.

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

Allianz: Simple Income III

Highlights:

- Issue ages through 80 - Owner and Annuitant
- Income withdrawal or lifetime income withdrawal
- Allows for Joint Lifetime Income Withdrawal on Qualified accounts
- 7% simple growth of Income Account Value
- 6% initial premium income account bonus
- Bonus on premiums received in first 3 years.
- Choice of three income payment options

Simple Income III

Issue Ages	Rider option at issue
Guaranteed growth of income account value	7.00% of premium
Initial Income Account Bonus/Premium	6.00%
Income Account Value, annual increase during Withdrawal phase	Options 2 & 3
Minimum Guaranteed Growth of Annuity Contract Accumulated Value	1.95% of 87.5% of premium 2.05% of 87.5% of premium (in DE,IA,TX ONLY)
Initial Accumulation Period	Until Guaranteed Withdrawal is initiated
Restart Accumulation Period on or after	
Cost of Rider	
Maximum Cost of Rider at restart	0.75%
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

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

Option 1 Single Annuitant

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

Option 2 Single Annuitant

Age	WD Limit
50 - 59	3.50%
60 - 69	4.00%
70 - 79	4.50%
80 - 90	5.00%

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 - 59	4.00%
60 - 69	4.50%
70 - 79	5.00%
80 - 90	5.50%

Joint Annuitants

Age	WD Limit
50 - 59	3.00%
60 - 69	3.50%
70 - 79	4.00%
80 - 90	4.50%

***The payout percentages for Option 3 can change monthly until the time of election.**

Simple Income III is currently not available in: CA,CT,DE,IA,MN,NY,OH,TX.

Simple Income II Rider is available in: CA,DE,IA,MN,NY,OH,TX

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.

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	105% of credited interest rate to annuity value
Initial Income Account Bonus/Premium	10.00% EWB value
Income Account Value, annual increase during Withdrawal phase	105% of credited interest rate to annuity value
Minimum Guaranteed Growth of Annuity Contract Accumulated Value	1.00% 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.

Single Annuitant

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

Joint Annuitants

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

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

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.

Enhanced Withdrawal Benefit is not available in: NY,WA

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American General Lifetime Income Builder

Highlights:

- Issue ages 55 through maximum age for each index product
- Allows for Joint Lifetime Income Withdrawal on Qualified accounts
- 6.00% guaranteed growth of Income Account Value
- Start or stop receiving payments
- Annual Step Up
- 2% increase in income withdraw

Guaranteed growth of income account value

Lifetime Income Builder

6.00%

Initial Income Account Premium

Minimum policy \$50,000

Income Account Value, annual increase during Withdrawal phase

2.00% (build up at least 10 years before withdrawal)

Initial Accumulation Period

20 Years

Restart Accumulation Period on or after

Cost of Rider

0.75%

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
56 - 64	4.00%
65 - 69	4.50%
70 - 74	5.00%
75 - 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
56 - 64	3.50%
65 - 69	4.00%
70 - 74	4.50%
75 - 79	5.00%
80 - 90	5.50%

AG Lifetime Income Builder is available on the following Index Annuity Products: AG Vision Maximizer, AG HorizonIndex 9 & 12, AG Global Bonus Index, AG VisionAdvantage 7 & 9.

AG Lifetime Income Builder is not available in: AK,MN,NJ,NY,OR,VT,WA

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.

Highlights:

- Issue ages 40 through 85 - Owner and Annuitant
- Income withdrawal or Lifetime income withdrawal
- Allows for Joint Lifetime Income Withdrawal on Qualified accounts
- 6.70% guaranteed growth of Income Account Value
- 2-times income withdrawal percentage if confined to qualified care facility
- Lifetime Income Withdrawal available immediately upon annuity issue

Income Edge Plus

Guaranteed growth of income account value

6.70%

Initial Income Account Bonus/Premium

Income Account Value, annual increase during Withdrawal phase

Initial Accumulation Period

11 Years

Restart Accumulation Period on or after

5 Years

Cost of Rider

0.75%

Maximum Cost of Rider at Restart

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+ (All Ages)	1.00%

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	3.50%
55 - 59	4.00%
60 - 64	4.50%
65 - 69	5.00%
70 - 74	5.25%
75 - 79	5.50%
80 - 84	6.00%
85 - 89	6.25%
90+	6.50%

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	4.75%
75 - 79	5.00%
80 - 84	5.50%
85 - 89	5.75%
90+	6.00%

Income Edge Plus is not available in: NJ,NY,WA

Disclaimer

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Genworth Income Protection

Highlights:

- Issue ages 55-80
- Allows for Joint Lifetime Income Withdrawal on Qualified accounts
- 8.00% simple growth of Income Account Value
- Daily Step Up
- Defer up to one annual cumulative withdrawal for future use

Guaranteed growth of income account value

Initial Income Account Premium/Bonus

Income Account Value, annual increase during Withdrawal phase

Initial Accumulation Period

Restart Accumulation Period on or after

Cost of Rider

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-

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

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.

Income Protection

8.00% of premium, credited daily

Minimum policy \$25,000

5.00% Bonus on SecureLiving Index 10 Plus

10 Years, opportunity for growth from increases in contract value

0.80%

Annuity free withdrawal annual limit of annuity accumulated value

Single Annuitant

Age	WD Limit
55-59	4.75%
60-64	5.00%
65-69	5.25%
70-74	5.50%
75-79	5.75%
80+	6.00%

Joint Annuitants

Age	WD Limit
55-59	4.25%
60-64	4.50%
65-69	4.75%
70-74	5.00%
75-79	5.25%
80+	5.50%

Genworth Income Protection Rider is only available in: AL, AR, AZ, CO, DC, FL, GA, HI, ID, IN, IA, KS, KY, LA, MD, ME, MI, MS, MT, NC, ND, NE, NH, NM, OH, OK, RI, SC, SD, TN, UT, VT, WV, WI, WY

Disclaimer

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ING IncomeProtector Withdrawal Benefit

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

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

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

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

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.

IncomeProtector

Owner dies before age 95 & Income Account Value > 0, refund 100% rider charges paid

6.00%

10 Years

10 Years

0.65%

1.00%

Annuity Free Withdrawal annual limit of annuity Accumulated Value.

Single Annuitant

Age	WD Limit
50 - 64	4.00%
65 - 74	5.00%
75 - 84	6.00%
85+	7.00%

Joint Annuitants

Age	WD Limit
50 - 64	3.50%
65 - 74	4.50%
75 - 84	5.50%
85+	6.50%

Income Protector is not available in: NJ,NY,OR,WA

Disclaimer

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Lincoln Lifetime Income Edge

Highlights:

- Issue ages 50 through 85 - Owner and Annuitant
- 5.00% guaranteed growth of Income Account Value
- Allows for Joint Lifetime Income Withdrawal on Qualified accounts
- 'Step-Up' income withdrawal percentage based on number of years from rider issue
- No waiting period; clients age 50 and over may elect to begin Income Withdrawals at any time.

Lincoln Lifetime Income Edge

Rider Charge Refund

Income Account Value, annual increase during Withdrawal phase

Guaranteed growth of income account value 5.00%

Initial Income Account Bonus/Premium

Initial Accumulation Period

Restart Accumulation Period on or after

Cost of Rider 0.65%
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	Number of complete years between electing Living Income Advantage and payments begin		
	< 5	5, <10	10 or >
50 - 54	4.00%	4.50%	5.00%
55 - 59	4.50%	5.00%	5.50%
60 - 64	5.00%	5.50%	6.00%
65 - 69	5.50%	6.00%	6.50%
70 - 74	6.00%	6.50%	7.00%
75 - 79	6.50%	7.00%	7.50%
80 - 84	7.00%	7.50%	8.00%
85 - 89	7.50%	8.00%	8.50%

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	Number of complete years between electing Living Income Advantage and payments begin		
	< 5	5, <10	10 or >
50 - 54	3.50%	4.00%	4.500%
55 - 59	4.00%	4.50%	5.00%
60 - 64	4.50%	5.00%	5.50%
65 - 69	5.00%	5.50%	6.00%
70 - 74	5.50%	6.00%	6.50%
75 - 79	6.00%	6.50%	7.00%
80 - 84	6.50%	7.00%	7.50%
85 - 89	7.00%	7.50%	8.00%

Lincoln Lifetime Income Edge is not available in: NY,WA

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 50 through 85 - Owner and Annuitant
- 8.00% 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 8.00%

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 0.95%

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.

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	WD Limit
50 - 54	3.75%
55 - 59	3.75%
60 - 64	4.25%
65 - 69	4.75%
70 - 74	5.25%
75 - 79	5.75%
80+	6.25%

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 Annuitant. Joint Annuitants must be spouses.

Age	WD Limit
50 - 54	2.75%
55 - 59	2.75%
60 - 64	3.25%
65 - 69	3.75%
70 - 74	4.25%
75 - 79	4.75%
80+	5.25%

The Income Pay GLBR is no longer available on the North American Ten or North American Paramount Choice Ten. The Income Pay GLBR is not available in: AL,AK,CT,DE,MN,NY,OR,UT,WA

Disclaimer

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GUARANTEED INCOME WITHDRAWAL BENEFITS / CLIENT OBJECTIVES

WHAT ARE YOUR CLIENT'S CONCERNS? [Select all that apply.]		Allianz Simple Income III	Allianz Enhanced Withdrawal Benefit	American General Lifetime Income Builder	AVIVA Income Edge Plus	Genworth Income Protection	ING IncomeProtector	Lincoln Financial Lifetime Income Edge	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"/>	<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"/>	<input type="radio"/>
4	Bonus on Income Accumulation Value	<input type="radio"/>	<input type="radio"/>			Index 10 <input type="radio"/>	SI Opp + <input type="radio"/>		
5	Income Accumulation Value annual increase rate	<input type="radio"/>		<input type="radio"/>	<input type="radio"/>	Cr daily <input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6	GIWB annual increase during Withdrawal Phase	Opt 2 & 3 <input type="radio"/>	<input type="radio"/>	Accum 10y <input type="radio"/>			<input type="radio"/>		
7	Income Withdrawal available upon issue	<input type="radio"/>			<input type="radio"/>		<input type="radio"/>	<input type="radio"/>	
8	Lowest Benefit Rider Charge		<input type="radio"/>				<input type="radio"/>	<input type="radio"/>	
9	Rider charge refund upon death						<input type="radio"/>		
10	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"/>
11	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"/>	<input type="radio"/>
12	Spousal continuation of Withdrawal Benefit, Qualified ¹	<input type="radio"/>	<input type="radio"/>				<input type="radio"/>		<input type="radio"/>
13	Start or Stop receiving payments, skip a payment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
14	Convalescent / Nursing Care - Bonus Payment				<input type="radio"/>			<input type="radio"/>	
15	Issue Age prior Age 40	<input type="radio"/>	<input type="radio"/>						
16	Issue Age 40 - 49	<input type="radio"/>	<input type="radio"/>		<input type="radio"/>				<input type="radio"/>
17	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"/>
18	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"/>
19	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"/>
20	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"/>
21	Issue Age 81 - 85			VisAdv7 <input type="radio"/>	<input type="radio"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TOTALS									

FOR AGENT USE ONLY

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'.