

October 2010

Carrier	Rider Name	Guaranteed Growth	Rider Charge	Special Features
<b>Aviva</b> (The Annexus Group) A.M Best: A	<b>Income Advantage</b>	8% (Compounded) 10 years (optional 8 yr extension)	75 BPS annually (Fee is not taken if no earnings are credited)	Income Withdrawal Multiplier - doubles income for confinement; Family Endowment Rider - death benefit accumulated at 4%
<b>Aviva</b> A.M Best: A	<b>Income Edge Flex Income Rider</b>	6% (Compounded) 10 yrs (optional 10 yr extension)	45 BPS annually	Income Withdrawal Multiplier - doubles income for confinement
<b>Aviva</b> A.M Best: A	<b>Income Edge Plus</b>	7.2% (Compounded) 10 yrs (optional 10 yr extension)	75 BPS annually	Income Withdrawal Multiplier - doubles income for confinement
<b>Allianz</b> A.M. Best: A	<b>Endurance Plus EWB</b>	20% Bonus applied to Benefit Base - 105% enhancement of all fixed and indexed gains	0 BPS	Optional Death Benefit Rider - additional 28% of the gains to reduce the beneficiary's tax burden
<b>Allianz</b> A.M. Best: A	<b>Endurance Elite EWB</b>	10% Bonus applied to benefit Base - 105% enhancement of all fixed and indexed gains	0 BPS	Optional Death Benefit Rider - additional 28% of the gains to reduce the beneficiary's tax burden
<b>Allianz</b> A.M. Best: A	<b>Simple Income III Rider</b>	8% - annual increase until income taken or age 90	60 BPS	Choose from 3 income payout options. Level Payout, Increasing income tied to Index Credits, Increasing income tied to Consumer Price Index (CPI)
<b>American Equity</b> A.M. Best: A-	<b>Lifetime Income Benefit Rider</b>	5% -10 years (optional 10 yr reset available in yrs 5-10)	0 BPS	Annual step up if contract value is greater
<b>American Equity</b> A.M. Best: A-	<b>Enhanced Lifetime Income Benefit Rider</b>	8% - 10 years (optional 10 yr reset available in yrs 5-10)	45 BPS	Annual step up if contract value is greater
<b>Forethought</b> A.M. Best: A-	<b>Guaranteed Lifetime Income Benefit - Level (25%)</b>	25% income bonus w/ 5% annual increase for 10 yrs	0 BPS	Annual step up if contract value is greater. Optional GMDB
<b>Forethought</b> A.M. Best: A-	<b>Guaranteed Lifetime Income Benefit - Level (15%)</b>	15% income bonus w/ 6% annual increase for 10 yrs	30 BPS	Annual step up if contract value is greater. Optional GMDB

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