



Lifetime Income Benefit Rider Calculator

Client Name: Sample

Agent Name: Client

State: California

Product: RETIREMENT GOLD (RG-FIA-09)

IAV Accumulation Pct:** 8%

Initial Premium: \$100,000.00

Premium Bonus: \$12,000.00

Premium Bonus pct: 12% (Bonus Vesting Schedule Applies)

Single Life or Joint: Single

Insured Issue Age*: 55

Joint Insured Issue Age:

If applicable

Years of Deferral: 20

LIB Pct when payments begin: 6%

Annual Lifetime Income: \$31,321.63

This is not a complete description of all contract provisions, nor is it intended to predict future performance. This is an illustration of the LIBR rider only, not an offer or contract. Please consult the contract for details.

*Maximum issue age varies by product and state. Age of youngest insured is used for joint Contracts

**Income Account Value (IAV) growth is guaranteed until payments begin. If the 8% annual growth rate is selected, a 0.45% rider fee will be deducted from the contract value annually. IAV only used to calculate lifetime payments. It is not part of the underlying contract or available in a lump sum or part of the Death Benefit calculation.

+Additional Premiums are added to the IAV at the time we receive them but for illustration purposes we will show it credited on the anniversary.

If deferral is more than 10 years, client must elect to restart the accumulation period between the 5th and 10th contract anniversary. The rider fee may change at this time but will never be greater than 1%.

LIBR Calculator Details			
Years Deferred	Age	Income Account Value	Guaranteed Annual Payment
1	56	\$120,960.00	\$4,838.40
2	57	\$130,636.80	\$5,225.47
3	58	\$141,087.74	\$5,643.51
4	59	\$152,374.76	\$6,094.99
5	60	\$164,564.74	\$8,228.24
6	61	\$177,729.92	\$8,886.50
7	62	\$191,948.32	\$9,597.42
8	63	\$207,304.18	\$10,365.21
9	64	\$223,888.52	\$11,194.43
10	65	\$241,799.60	\$12,089.98
11	66	\$261,143.57	\$13,057.18
12	67	\$282,035.05	\$14,101.75
13	68	\$304,597.86	\$15,229.89
14	69	\$328,965.69	\$16,448.28
15	70	\$355,282.94	\$21,316.98
16	71	\$383,705.58	\$23,022.33
17	72	\$414,402.02	\$24,864.12
18	73	\$447,554.18	\$26,853.25
19	74	\$483,358.52	\$29,001.51
20	75	\$522,027.20	\$31,321.63