



.....15 Years and still rolling.....

Open MIC is open for anyone.

9:00: AM Pacific Thursday 800 504-8071 Code is 2554567

IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US

CALL OR EMAIL

ANTHONY OWEN

888-74**AGENT** (24368)

tony@annuityagentsalliance.com

OR VISIT OUR WEBSITE



Annuity | **Agent's Alliance**
Real Help From Real Agents.



Sentinel Plan[®] SUMMIT BONUS INDEXSM

Agent Quick Sheet - All States Except FL, IA, IN, KY, LA, MD, MN, MS, OH, OR, PA, RI, TX, UT, WA

Fixed Index Annuity

Sentinel Plan[®] Summit Bonus IndexSM is a 10 year, single premium, deferred annuity with four different indexing strategies, in addition to a fixed account. An Income Rider is also available with a rollup that will continue to compound up to 20 years.

Issue Ages.....	0-80
Minimum Single Premium (Qualified).....	\$5,000
Minimum Single Premium (Non-Qualified).....	\$10,000
Maximum Single Premium.....	\$1 mil ¹

Premium Bonus

A one-time bonus equal to 7% of the single premium payment will be credited to the Accumulation Value of the Base Policy on the Policy Date. There is a 10 year vesting schedule for excess withdrawals and surrenders.

Policy Year	1	2	3	4	5	6	7	8	9	10	11+
Vesting	0%	0%	0%	0%	0%	10%	20%	40%	60%	80%	100%

Interest Crediting

Indexing strategies will be benchmarked against the S&P 500[®] performance.

- Subject to applicable Caps and Minimums²
- Caps are subject to change on each Policy Anniversary and are guaranteed for that Policy Year
- Crediting rate for a particular strategy can never fall below 0%
- Available Strategies³: Annual Point-to-Point | Daily Averaging
Monthly Averaging | Monthly Sum
- Fixed Account: Daily crediting with annual rate guarantee

Death Benefit

The amount payable if the Owner, or the Annuitant if the Owner is not a Natural Person, dies before annuity payments begin, is equal to the Accumulation Value less the Non-vested Premium Bonus or the Minimum Guaranteed Surrender Value determined as of the date of death, whichever is greater.

Surrender Value

The Surrender Value is subject to Surrender Charges, Market Value Adjustment (MVA), Premium Bonus Vesting, Minimum Guarantee Surrender Value required by Standard Non-Forfeiture Law. Surrender Charges⁴ are calculated according to the following schedule:

Policy Year	1	2	3	4	5	6	7	8	9	10	11+
Issue Age 0-57	12%	11%	10%	9%	8%	7%	6%	5%	4%	2%	0%
Issue Age 58+	9.5%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Withdrawal Provisions

- RMD or the interest earned on the Fixed Account is available Penalty Free during the first Policy Year
- RMD or up to 10% of the Accumulation Value is available Penalty Free after the first Policy Year
- A maximum of two withdrawals are allowed each Policy Year
- Minimum withdrawal amount of \$250; Minimum account value after withdrawal is \$2,500

Settlement Options

After the fifth policy year, the entire vested value can be used to purchase one of the Settlement Options. Surrender Charges and the Market Value Adjustment would not apply.

- Option 1: Life Income Only
- Option 2: Life Income with Guaranteed Period Certain
- Option 3: Period Certain Only

1 Over \$1 million will require home office approval

2 Refer to Annuity Rate Sheet for current caps

3 Refer to Client Brochure for more details

4 Penalties used to assess the Surrender Value DO NOT apply to Death Benefits, Settlements, or Penalty Free Withdrawals.

FOR AGENT USE ONLY. NOT A SOLICITATION OR ADVERTISEMENT.
Annuities and optional riders are not available in all states.

Optional Income Rider

The Income Rider is only available if the Annuitant is an Owner, unless the Owner is not a Natural Person. If the Owner is not a Natural Person, the Annuitant will be treated as the Owner for purposes of this Rider. If the Base Policy has Joint Owners, the Income Rider is only available if the Joint Owners are spouses. The Income rider is subject to a minimum issue age of 45 and benefits may begin anytime after the first Policy Year once the owner has attained age 55.

Charge

The GLWB is available for an additional rider charge equal to 1.05% assessed on the Income Account Value and deducted from the Accumulation Value. New rider fees may apply when rider is renewed.

Premium Bonus

An additional one-time bonus equal to 1% of the single premium payment will be credited to the Accumulation Value and the Income Account Value on the Policy Date. The total one-time bonus will be equal to 8%.

Income Account Value

The Income Account Value is used to calculate the annual GLWB once elected. It is not an amount that may be withdrawn and is not payable on death. The annual GLWB is equal to the Income Account Value multiplied by the Payout Factor corresponding to the attained age of the Owner when income starts.

Annual Compound Rollup for 10 years

- 4.50% for issue ages 45-49
- 5.00% for issue ages 50-59
- 6.00% for issue ages 60-69
- 6.50% for issue ages 70+

Option to renew for an additional 10 years except:

- On or after the oldest Owner, or if the owner is a Non-natural Person, the Annuitant, turns 80
- If the Owner previously terminated this rider, or
- If the GLWBs have started

Rollup stops at the earlier of:

- The start of GLWBs
- The day the oldest Owner, or if the Owner is a Non-natural Person, the Annuitant turns age 85, or
- The end of the Initial Roll-up Term Period of 10 years

Attained Age	Single Life Payout	Joint Life Payout*	Attained Age	Single Life Payout	Joint Life Payout**	Attained Age	Single Life Payout	Joint Life Payout*	Attained Age	Single Life Payout	Joint Life Payout**
55	4.10%	3.60%	64	5.00%	4.50%	73	5.90%	5.40%	82	6.80%	6.30%
56	4.20%	3.70%	65	5.10%	4.60%	74	6.00%	5.50%	83	6.90%	6.40%
57	4.30%	3.80%	66	5.20%	4.70%	75	6.10%	5.60%	84	7.00%	6.50%
58	4.40%	3.90%	67	5.30%	4.80%	76	6.20%	5.70%	85	7.10%	6.60%
59	4.50%	4.00%	68	5.40%	4.90%	77	6.30%	5.80%	86	7.20%	6.70%
60	4.60%	4.10%	69	5.50%	5.00%	78	6.40%	5.90%	87	7.20%	6.70%
61	4.70%	4.20%	70	5.60%	5.10%	79	6.50%	6.00%	88	7.20%	6.70%
62	4.80%	4.30%	71	5.70%	5.20%	80	6.60%	6.10%	89	7.20%	6.70%
63	4.90%	4.40%	72	5.80%	5.30%	81	6.70%	6.20%	90+	7.20%	6.70%

*Based on the Younger Joint Life

FOR AGENT USE ONLY. NOT A SOLICITATION OR ADVERTISEMENT | Annuities and optional riders are not available in all states

Rider and features are not available in all states and are subject to change without notice. See annuity contract, agent field guide, rate sheet, and statement of understanding for additional details. All forms are available on the agent portal at <https://sslco.admin-portal.org>

The "S&P 500SM" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ"), and has been licensed for use by Sentinel Security Life Insurance Company. Standard & Poor's[®] and S&P[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Sentinel Security Life Insurance Company. Summit Bonus IndexSM is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500SM.

Sentinel Security Life Insurance Company | PO Box 27248 | Salt Lake City | UT 84127-0248 | 1-800-247-1423 | www.sslco.com



Sentinel Plan[®] SUMMIT BONUS INDEXSM

Agent Quick Sheet - IN, KY, LA, MD, MN, MS, OH, OR, PA, RI, TX, UT, WA

Fixed Index Annuity

Sentinel Plan[®] Summit Bonus IndexSM is a 10 year, single premium, deferred annuity with four different indexing strategies, in addition to a fixed account. An Income Rider is also available with a rollup that will continue to compound up to 20 years.

Issue Ages.....	0-80
Minimum Single Premium (Qualified).....	\$5,000
Minimum Single Premium (Non-Qualified).....	\$10,000
Maximum Single Premium.....	\$1 mil ¹

Premium Bonus

A one-time bonus equal to 7% of the single premium payment will be credited to the Accumulation Value of the Base Policy on the Policy Date. There is a 10 year vesting schedule for excess withdrawals and surrenders.

Policy Year	1	2	3	4	5	6	7	8	9	10	11+
Vesting	0%	0%	0%	0%	0%	10%	20%	40%	60%	80%	100%

Interest Crediting

Indexing strategies will be benchmarked against the S&P 500[®] performance.

- Subject to applicable Caps and Minimums²
- Caps are subject to change on each Policy Anniversary and are guaranteed for that Policy Year
- Crediting rate for a particular strategy can never fall below 0%
- Available Strategies³: Annual Point-to-Point | Daily Averaging
Monthly Averaging | Monthly Sum
- Fixed Account: Daily crediting with annual rate guarantee

Death Benefit

The amount payable if the Owner, or the Annuitant if the Owner is not a Natural Person, dies before annuity payments begin, is equal to the Accumulation Value less the Non-vested Premium Bonus or the Minimum Guaranteed Surrender Value determined as of the date of death, whichever is greater.

Surrender Value

The Surrender Value is subject to Surrender Charges, Market Value Adjustment (MVA), Premium Bonus Vesting, Minimum Guarantee Surrender Value required by Standard Non-Forfeiture Law. Surrender Charges⁴ are calculated according to the following schedule:

Policy Year	1	2	3	4	5	6	7	8	9	10	11+
Issue Age 0-57	12%	11%	10%	9%	8%	7%	6%	5%	4%	2%	0%
Issue Age 58+	9%	8.5%	7.5%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%	0.5%	0%

Withdrawal Provisions

- RMD or the interest earned on the Fixed Account is available Penalty Free during the first Policy Year
- RMD or up to 10% of the Accumulation Value is available Penalty Free after the first Policy Year
- A maximum of two withdrawals are allowed each Policy Year
- Minimum withdrawal amount of \$250; Minimum account value after withdrawal is \$2,500

Settlement Options

After the fifth policy year, the entire vested value can be used to purchase one of the Settlement Options. Surrender Charges and the Market Value Adjustment would not apply.

- Option 1: Life Income Only
- Option 2: Life Income with Guaranteed Period Certain
- Option 3: Period Certain Only

1 Over \$1 million will require home office approval

2 Refer to Annuity Rate Sheet for current caps

3 Refer to Client Brochure for more details

4 Penalties used to assess the Surrender Value DO NOT apply to Death Benefits, Settlements, or Penalty Free Withdrawals.

FOR AGENT USE ONLY. NOT A SOLICITATION OR ADVERTISEMENT.
Annuities and optional riders are not available in all states.

Optional Income Rider

The Income Rider is only available if the Annuitant is an Owner, unless the Owner is not a Natural Person. If the Owner is not a Natural Person, the Annuitant will be treated as the Owner for purposes of this Rider. If the Base Policy has Joint Owners, the Income Rider is only available if the Joint Owners are spouses. The Income rider is subject to a minimum issue age of 45 and benefits may begin anytime after the first Policy Year once the owner has attained age 55.

Charge

The GLWB is available for an additional rider charge equal to 1.05% assessed on the Income Account Value and deducted from the Accumulation Value. New rider fees may apply when rider is renewed.

Premium Bonus

An additional one-time bonus equal to 1% of the single premium payment will be credited to the Accumulation Value and the Income Account Value on the Policy Date. The total one-time bonus will be equal to 8%.

Income Account Value

The Income Account Value is used to calculate the annual GLWB once elected. It is not an amount that may be withdrawn and is not payable on death. The annual GLWB is equal to the Income Account Value multiplied by the Payout Factor corresponding to the attained age of the Owner when income starts.

Annual Compound Rollup for 10 years

- 4.50% for issue ages 45-49
- 5.00% for issue ages 50-59
- 6.00% for issue ages 60-69
- 6.50% for issue ages 70+

Option to renew for an additional 10 years except:

- On or after the oldest Owner, or if the owner is a Non-natural Person, the Annuitant, turns 80
- If the Owner previously terminated this rider, or
- If the GLWBs have started

Rollup stops at the earlier of:

- The start of GLWBs
- The day the oldest Owner, or if the Owner is a Non-natural Person, the Annuitant turns age 85, or
- The end of the Initial Roll-up Term Period of 10 years

Attained Age	Single Life Payout	Joint Life Payout*	Attained Age	Single Life Payout	Joint Life Payout**	Attained Age	Single Life Payout	Joint Life Payout*	Attained Age	Single Life Payout	Joint Life Payout**
55	4.10%	3.60%	64	5.00%	4.50%	73	5.90%	5.40%	82	6.80%	6.30%
56	4.20%	3.70%	65	5.10%	4.60%	74	6.00%	5.50%	83	6.90%	6.40%
57	4.30%	3.80%	66	5.20%	4.70%	75	6.10%	5.60%	84	7.00%	6.50%
58	4.40%	3.90%	67	5.30%	4.80%	76	6.20%	5.70%	85	7.10%	6.60%
59	4.50%	4.00%	68	5.40%	4.90%	77	6.30%	5.80%	86	7.20%	6.70%
60	4.60%	4.10%	69	5.50%	5.00%	78	6.40%	5.90%	87	7.20%	6.70%
61	4.70%	4.20%	70	5.60%	5.10%	79	6.50%	6.00%	88	7.20%	6.70%
62	4.80%	4.30%	71	5.70%	5.20%	80	6.60%	6.10%	89	7.20%	6.70%
63	4.90%	4.40%	72	5.80%	5.30%	81	6.70%	6.20%	90+	7.20%	6.70%

*Based on the Younger Joint Life

FOR AGENT USE ONLY. NOT A SOLICITATION OR ADVERTISEMENT | Annuities and optional riders are not available in all states

Rider and features are not available in all states and are subject to change without notice. See annuity contract, agent field guide, rate sheet, and statement of understanding for additional details. All forms are available on the agent portal at <https://sslco.admin-portal.org>

The "S&P 500SM" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ"), and has been licensed for use by Sentinel Security Life Insurance Company. Standard & Poor's[®] and S&P[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Sentinel Security Life Insurance Company. Summit Bonus IndexSM is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500[®].

Sentinel Security Life Insurance Company | PO Box 27248 | Salt Lake City | UT 84127-0248 | 1-800-247-1423 | www.sslco.com



SENTINEL SECURITY LIFE INSURANCE COMPANY

MYGA & INDEX RATE SHEET - EFFECTIVE 04/16/18

	Personal Choice	Personal Choice Plus+	Summit Bonus Index		
Premium Bonus	NA	NA	7.00%		
Interest Rate Guarantees					
1 Year Fixed	NA	NA	1.70%		
5 Years Fixed	All Other - 3.50% CA, FL - 3.40%* MN - 3.20%**	All Other - 3.20% CA, FL - 3.10%*	NA		
7 Years Fixed	All Other - 3.65% CA, FL - 3.55%* MN - 3.35%**	NA	NA		
10 Years Fixed	All Other - 3.75% CA, FL - 3.65%* MN - 3.25%**	NA	NA		
Indexing Strategy Participation Rates & Caps					
Annual Point-to-Point	NA	100%	6.00%***	100%	2.75%
Monthly Averaging	NA	100%	Uncapped	100%	3.25%
Daily Averaging	NA	NA	NA	100%	3.30%
Monthly Sum	NA	100%	2.25%***	100%	1.30%
Riders					
Optional Riders and cost	Required Minimum Distribution - 0.16% Preferred 10% Free Withdrawal - 0.08% Terminal Illness/Nursing Home Care - 0.15% 72(t) Free Withdrawal - 0.05% Death Benefit Feature - 0.35%* Accumulated Interest Withdrawal - 0.08%	Required Minimum Distribution - 0.16% Preferred 10% Free Withdrawal - 0.08% Death Benefit Feature - 0.35%* Accumulated Interest Withdrawal - 0.08%	Income Rider - 1.05%		
Optional Rider Premium Bonus	NA		1.00%		

*Death Benefit Feature is required in California and Florida and is priced into the California and Florida rates. All California and Florida contracts are issued with the Death Benefit Feature.

**Minnesota contracts do not include Market Value Adjustments (MVA).

***Special introductory cap in the states of California and Florida are subject to change without notice.

All Owners 86-90 are required to purchase the Death Benefit Rider in all states except California and Florida.

Nursing Home Rider/Terminal Illness Rider Not Available in California, Florida, and Pennsylvania.

AGENT USE ONLY

Interest rates as of April 16, 2018 and are subject to change without notice.

Quoted rates may vary due to state regulations and taxes.

Not all annuities and optional riders are available in all states.

SSLANRS 040318

Annuity Income Illustrator for state of TX

		AEL			AIG	ANICO	Athene	ET	F&G	GA			GALIC	Gugg	LFG	NWL		SSL
FIA bonus		Foundation Gold 7.0%	IncomeShield 10 7.0%		Power 10 Protector Plus Income 0.0%	Strategy Index Annuity Plus 0.0%	Ascent 10 Bonus Products 0.0%	Builder Bonus 6.0%	Safe Income Plus 7.0%	Choice Income 0.0%		Income 125+ 0.0%	American Custom 10 0.0%	TriVysta 0.0%	Opti-Choice/Blend 0.0%	Impact 7 Series 5.0%		Summit Bonus 8.0%
LIBR bonus		FG LIBR - Male FIA%	7.25% IS LIBR - Male FIA%	6% IS LIBR - Male FIA%	Power 10 Protector Plus Income FIA%	LIR Fixed FIA%	Option 1 - AP10B FIA + 15.0%	Income For Life FIA%	EGMWB-SIP FIA%	IC GLWB 10% FIA%	IC GLWB 7.5% FIA%	125+ GLWB FIA + 25.0%	Simple Income Option FIA%	LWBR - Male FIA + 10.0%	Income Edge - Opti-Choice/Blend FIA%	Income Outlook FIA%	Income Outlook Plus 5 FIA + 5.0%	GLWB Age 50-59 FIA%
Yrs	Age	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income
0	50	Deferral	Deferral	Deferral	\$0	Deferral	\$3,565	Deferral	Deferral	\$0	\$0	\$0	\$500	Deferral	\$3,000	Deferral	Deferral	Deferral
1	51	\$3,549	\$3,557	\$3,516	\$0	\$2,787	\$3,875	Deferral	\$2,582	\$0	\$0	\$0	\$428	\$0	\$3,150	\$0	\$0	\$0
2	52	\$3,903	\$3,920	\$3,847	\$0	\$3,103	\$4,185	\$3,275	\$2,892	\$0	\$0	\$0	\$342	\$0	\$3,308	\$0	\$0	\$0
3	53	\$4,273	\$4,299	\$4,205	\$0	\$3,449	\$4,495	\$3,472	\$3,234	\$0	\$0	\$0	\$242	\$0	\$3,473	\$0	\$0	\$0
4	54	\$4,657	\$4,693	\$4,593	\$0	\$3,830	\$4,805	\$3,680	\$3,610	\$0	\$0	\$0	\$128	\$0	\$3,647	\$0	\$0	\$0
5	55	\$5,056	\$5,103	\$5,012	\$0	\$4,247	\$5,115	\$4,610	\$4,024	\$4,875	\$4,469	\$0	\$4,050	\$0	\$5,424	\$0	\$0	\$4,962
6	56	\$5,470	\$5,528	\$5,464	\$0	\$4,705	\$5,600	\$4,887	\$4,560	\$5,360	\$4,858	\$0	\$4,402	\$0	\$5,695	\$0	\$0	\$5,355
7	57	\$5,899	\$5,968	\$5,953	\$0	\$5,206	\$6,105	\$5,180	\$5,152	\$5,865	\$5,261	\$0	\$4,768	\$0	\$5,980	\$0	\$0	\$5,775
8	58	\$6,343	\$6,129	\$6,481	\$0	\$5,755	\$6,630	\$5,491	\$5,713	\$6,390	\$5,680	\$0	\$5,148	\$0	\$6,279	\$0	\$0	\$6,223
9	59	\$6,802	\$6,291	\$7,050	\$0	\$6,357	\$7,175	\$5,820	\$6,328	\$6,935	\$6,114	\$5,624	\$5,542	\$0	\$6,593	\$0	\$0	\$6,702
10	60	\$7,276	\$6,452	\$7,665	\$7,000	\$7,015	\$7,740	\$7,119	\$7,002	\$7,500	\$6,562	\$5,905	\$5,950	\$5,862	\$8,552	\$5,644	\$5,913	\$7,213
11	61	\$7,367	\$6,533	\$7,993	\$7,000	\$7,215	\$8,140	\$7,119	\$7,472	\$8,085	\$7,026	\$5,905	\$6,120	\$6,266	\$8,552	\$5,959	\$6,091	\$7,758
12	62	\$7,458	\$6,613	\$8,335	\$7,000	\$7,416	\$8,550	\$7,119	\$7,958	\$8,690	\$7,505	\$5,905	\$6,290	\$6,516	\$8,552	\$6,288	\$6,273	\$8,340
13	63	\$7,549	\$6,694	\$8,690	\$7,000	\$7,616	\$8,970	\$7,119	\$8,345	\$9,315	\$7,999	\$5,905	\$6,460	\$6,960	\$8,552	\$6,630	\$6,462	\$8,961
14	64	\$7,640	\$6,775	\$9,058	\$7,000	\$7,817	\$9,400	\$7,119	\$8,746	\$9,960	\$8,508	\$5,905	\$6,630	\$7,238	\$8,552	\$6,988	\$6,655	\$9,622
15	65	\$7,731	\$6,855	\$9,441	\$9,000	\$8,017	\$9,840	\$8,068	\$9,158	\$10,625	\$9,031	\$5,905	\$6,800	\$7,726	\$9,366	\$7,361	\$7,712	\$10,328
16	66	\$7,913	\$7,017	\$9,663	\$9,000	\$8,217	\$10,290	\$8,068	\$9,827	\$11,180	\$9,460	\$5,905	\$6,970	\$8,035	\$9,366	\$7,751	\$7,943	\$11,080
17	67	\$8,004	\$7,097	\$9,774	\$9,000	\$8,418	\$10,750	\$8,068	\$10,271	\$11,745	\$9,896	\$5,905	\$7,140	\$8,571	\$9,366	\$8,157	\$8,182	\$11,882
18	68	\$8,095	\$7,178	\$9,885	\$9,000	\$8,618	\$11,220	\$8,068	\$10,729	\$12,320	\$10,340	\$5,905	\$7,310	\$8,914	\$9,366	\$8,580	\$8,427	\$12,736
19	69	\$8,186	\$7,259	\$9,996	\$9,000	\$8,819	\$11,700	\$8,068	\$11,201	\$12,905	\$10,791	\$5,905	\$7,480	\$9,502	\$9,366	\$9,022	\$8,680	\$13,646
20	70	\$8,276	\$7,339	\$10,107	\$9,000	\$9,019	\$12,190	\$9,017	\$11,950	\$13,500	\$11,250	\$5,905	\$7,650	\$10,123	\$10,181	\$9,482	\$9,934	\$14,614
21	71	\$8,367	\$7,420	\$10,218	\$9,000	\$9,219	\$12,455	\$9,017	\$12,213	\$14,105	\$11,716	\$5,905	\$7,820	\$10,364	\$10,181	\$9,962	\$10,232	\$14,901
22	72	\$8,458	\$7,501	\$10,330	\$11,000	\$9,420	\$12,720	\$9,017	\$12,475	\$14,720	\$12,190	\$5,905	\$7,990	\$10,364	\$10,181	\$10,462	\$10,539	\$15,187
23	73	\$8,549	\$7,581	\$10,441	\$11,000	\$9,620	\$12,985	\$9,017	\$12,738	\$15,345	\$12,671	\$5,905	\$8,160	\$10,605	\$10,181	\$10,983	\$10,855	\$15,474
24	74	\$8,640	\$7,662	\$10,552	\$11,000	\$9,821	\$13,250	\$9,017	\$13,001	\$15,980	\$13,160	\$5,905	\$8,330	\$10,605	\$10,181	\$11,526	\$11,180	\$15,761
25	75	\$8,731	\$7,743	\$10,663	\$11,000	\$10,021	\$13,515	\$9,966	\$13,526	\$16,625	\$13,656	\$5,905	\$8,500	\$10,846	\$10,995	\$12,092	\$12,667	\$16,047

Highest Income **2nd Highest Income** **3rd Highest Income** For comparative use by a **licensed agent only**. Not valid without carrier approved illustration/brochure.

Input Criteria

Client Age: 50 (youngest if joint payout)

Payout Type: Joint

Premium: \$100000 Qualified



The above illustration does not represent investment or tax advice. Subject to change without notice. LIBR rate guarantees and income payouts are subject to the financial strength of the issuing carrier. Rates are subject to change without notice. Rate guarantees and income payouts are subject to the financial strength of the issuing carrier. (ref id: 50118.9.15958)

Annuity Income Illustrator for state of TX

		AEL			AIG	ANICO	Athene	ET	F&G	GA		GALIC	Gugg	LFG	NWL	SSL		
FIA bonus		Foundation Gold 7.0%	IncomeShield 10 7.0%		Power 10 Protector Plus Income 0.0%	Strategy Index Annuity Plus 0.0%	Ascent 10 Bonus Products 0.0%	Builder Bonus 6.0%	Safe Income Plus 7.0%	Choice Income 0.0%	Income 125+ 0.0%	American Custom 10 0.0%	TriVysta 0.0%	Opti-Choice/Blend 0.0%	Impact 7 Series 5.0%	Summit Bonus 8.0%		
LIBR bonus		FG LIBR - Female FIA%	7.25% IS LIBR - Female FIA%	6% IS LIBR - Female FIA%	Power 10 Protector Plus Income FIA%	LIR Fixed FIA%	Option 1 - AP10B FIA + 15.0%	Income For Life FIA%	EGMWB-SIP FIA%	IC GLWB 10% FIA%	IC GLWB 7.5% FIA%	125+ GLWB FIA + 25.0%	Simple Income Option FIA%	LWBR - Female FIA + 10.0%	Income Edge - Opti-Choice/Blend FIA%	Income Outlook FIA%	Income Outlook Plus 5 FIA + 5.0%	GLWB Age 50-59 FIA%
Yrs	Age	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income
0	50	Deferral	Deferral	Deferral	\$0	Deferral	\$4,140	Deferral	Deferral	\$0	\$0	\$0	\$500	Deferral	\$3,500	Deferral	Deferral	Deferral
1	51	\$4,007	\$4,017	\$3,970	\$0	\$3,859	\$4,500	Deferral	\$3,385	\$0	\$0	\$0	\$428	\$0	\$3,675	\$0	\$0	\$0
2	52	\$4,391	\$4,411	\$4,328	\$0	\$4,252	\$4,860	\$3,871	\$3,754	\$0	\$0	\$0	\$342	\$0	\$3,859	\$0	\$0	\$0
3	53	\$4,790	\$4,820	\$4,715	\$0	\$4,681	\$5,220	\$4,103	\$4,158	\$0	\$0	\$0	\$242	\$0	\$4,052	\$0	\$0	\$0
4	54	\$5,204	\$5,245	\$5,133	\$0	\$5,150	\$5,580	\$4,349	\$4,601	\$0	\$0	\$0	\$128	\$0	\$4,254	\$0	\$0	\$0
5	55	\$5,634	\$5,686	\$5,584	\$0	\$5,663	\$5,940	\$5,319	\$5,086	\$5,625	\$5,156	\$0	\$5,400	\$0	\$6,062	\$0	\$0	\$5,651
6	56	\$6,078	\$6,142	\$6,071	\$0	\$6,222	\$6,475	\$5,639	\$5,699	\$6,160	\$5,582	\$0	\$5,822	\$0	\$6,365	\$0	\$0	\$6,079
7	57	\$6,457	\$6,533	\$6,516	\$0	\$6,833	\$7,030	\$5,977	\$6,375	\$6,715	\$6,024	\$0	\$6,258	\$0	\$6,684	\$0	\$0	\$6,535
8	58	\$6,927	\$6,694	\$7,077	\$0	\$7,499	\$7,605	\$6,336	\$7,024	\$7,290	\$6,480	\$0	\$6,708	\$0	\$7,018	\$0	\$0	\$7,021
9	59	\$7,412	\$6,855	\$7,683	\$0	\$8,226	\$8,200	\$6,716	\$7,734	\$7,885	\$6,951	\$7,563	\$7,172	\$0	\$7,369	\$0	\$0	\$7,539
10	60	\$7,913	\$7,017	\$8,336	\$8,000	\$9,019	\$8,815	\$8,068	\$8,510	\$8,500	\$7,438	\$7,941	\$7,650	\$6,513	\$9,366	\$7,056	\$7,392	\$8,092
11	61	\$8,004	\$7,097	\$8,684	\$8,000	\$9,219	\$9,240	\$8,068	\$9,010	\$9,135	\$7,939	\$7,941	\$7,820	\$6,943	\$9,366	\$7,413	\$7,613	\$8,682
12	62	\$8,186	\$7,259	\$9,148	\$8,000	\$9,420	\$9,675	\$8,068	\$9,527	\$9,790	\$8,455	\$7,941	\$7,990	\$7,397	\$9,366	\$7,785	\$7,842	\$9,310
13	63	\$8,367	\$7,420	\$9,632	\$8,000	\$9,620	\$10,120	\$8,068	\$9,946	\$10,465	\$8,986	\$7,941	\$8,160	\$7,876	\$9,366	\$8,172	\$8,077	\$9,979
14	64	\$8,549	\$7,581	\$10,137	\$8,000	\$9,821	\$10,575	\$8,068	\$10,378	\$11,160	\$9,532	\$7,941	\$8,330	\$8,381	\$9,366	\$8,576	\$8,319	\$10,692
15	65	\$8,731	\$7,743	\$10,663	\$10,000	\$10,021	\$11,040	\$9,017	\$10,824	\$11,875	\$10,094	\$7,941	\$8,500	\$8,915	\$10,181	\$8,997	\$9,426	\$11,451
16	66	\$8,913	\$7,904	\$10,885	\$10,000	\$10,222	\$11,515	\$9,017	\$11,525	\$12,480	\$10,560	\$7,941	\$8,670	\$9,477	\$10,181	\$9,436	\$9,708	\$12,259
17	67	\$9,095	\$8,065	\$11,107	\$10,000	\$10,422	\$12,000	\$9,017	\$12,003	\$13,095	\$11,034	\$7,941	\$8,840	\$10,071	\$10,181	\$9,892	\$10,000	\$13,120
18	68	\$9,186	\$8,146	\$11,218	\$10,000	\$10,622	\$12,495	\$9,017	\$12,496	\$13,720	\$11,515	\$7,941	\$9,010	\$10,696	\$10,181	\$10,368	\$10,300	\$14,035
19	69	\$9,368	\$8,307	\$11,440	\$10,000	\$10,823	\$13,000	\$9,017	\$13,003	\$14,355	\$12,004	\$7,941	\$9,180	\$11,356	\$10,181	\$10,863	\$10,609	\$15,010
20	70	\$9,550	\$8,468	\$11,662	\$10,000	\$11,023	\$13,515	\$9,966	\$13,789	\$15,000	\$12,500	\$7,941	\$9,350	\$12,292	\$10,995	\$11,379	\$11,920	\$16,047
21	71	\$9,641	\$8,549	\$11,773	\$10,000	\$11,224	\$13,780	\$9,966	\$14,051	\$15,655	\$13,004	\$7,941	\$9,520	\$12,533	\$10,995	\$11,915	\$12,278	\$16,334
22	72	\$9,732	\$8,630	\$11,885	\$12,000	\$11,424	\$14,045	\$9,966	\$14,314	\$16,320	\$13,515	\$7,941	\$9,690	\$12,774	\$10,995	\$12,474	\$12,646	\$16,620
23	73	\$9,823	\$8,710	\$11,996	\$12,000	\$11,625	\$14,310	\$9,966	\$14,576	\$16,995	\$14,034	\$7,941	\$9,860	\$13,015	\$10,995	\$13,055	\$13,026	\$16,907
24	74	\$10,004	\$8,872	\$12,218	\$12,000	\$11,825	\$14,575	\$9,966	\$14,839	\$17,680	\$14,560	\$7,941	\$10,030	\$13,256	\$10,995	\$13,660	\$13,416	\$17,193
25	75	\$10,186	\$9,033	\$12,440	\$12,000	\$12,025	\$14,840	\$10,915	\$15,364	\$18,375	\$15,094	\$7,941	\$10,200	\$13,497	\$11,809	\$14,290	\$14,971	\$17,480

Highest Income **2nd Highest Income** **3rd Highest Income** For comparative use by a **licensed agent only**. Not valid without carrier approved illustration/brochure.

Input Criteria

Client Age: 50 (youngest if joint payout)

Payout Type: Individual

Premium: \$100000 Qualified



The above illustration does not represent investment or tax advice. Subject to change without notice. LIBR rate guarantees and income payouts are subject to the financial strength of the issuing carrier. Rates are subject to change without notice. Rate guarantees and income payouts are subject to the financial strength of the issuing carrier. (ref id: 50118.9.15958)

Annuity Income Illustrator for state of TX

		AEL			AIG	ANICO	Athene	ET	F&G	GA			GALIC	Gugg	LFG	NWL		SSL
FIA	bonus	Foundation Gold 7.0%	IncomeShield 10 7.0%		Power 10 Protector Plus Income 0.0%	Strategy Index Annuity Plus 0.0%	Ascent 10 Bonus Products 0.0%	Builder Bonus 6.0%	Safe Income Plus 7.0%	Choice Income 0.0%	Income 125+ 0.0%	American Custom 10 0.0%	TriVysta 0.0%	Opti- Choice/Blend 0.0%	Impact 7 Series 5.0%		Summit Bonus 8.0%	
LIBR	bonus	FG LIBR - Male FIA%	7.25% IS LIBR - Male FIA%	6% IS LIBR - Male FIA%	Power 10 Protector Plus Income FIA%	LIR Fixed FIA%	Option 1 - AP10B FIA + 15.0%	Income For Life FIA%	EGMWB- SIP FIA%	IC GLWB 10% FIA%	IC GLWB 7.5% FIA%	125+ GLWB FIA + 25.0%	Simple Income Option FIA%	LWBR - Male FIA + 10.0%	Income Edge - Opti- Choice/Blend FIA%	Income Outlook FIA%	Income Outlook Plus 5 FIA + 5.0%	GLWB Age 50- 59 FIA%
Yrs	Age	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income
0	50	Deferral	Deferral	Deferral	\$0	Deferral	\$4,140	Deferral	Deferral	\$0	\$0	\$0	\$500	Deferral	\$3,500	Deferral	Deferral	Deferral
1	51	\$4,122	\$4,131	\$4,083	\$0	\$3,859	\$4,500	Deferral	\$3,385	\$0	\$0	\$0	\$428	\$0	\$3,675	\$0	\$0	\$0
2	52	\$4,513	\$4,533	\$4,448	\$0	\$4,252	\$4,860	\$3,871	\$3,754	\$0	\$0	\$0	\$342	\$0	\$3,859	\$0	\$0	\$0
3	53	\$4,920	\$4,950	\$4,843	\$0	\$4,681	\$5,220	\$4,103	\$4,158	\$0	\$0	\$0	\$242	\$0	\$4,052	\$0	\$0	\$0
4	54	\$5,341	\$5,383	\$5,268	\$0	\$5,150	\$5,580	\$4,349	\$4,601	\$0	\$0	\$0	\$128	\$0	\$4,254	\$0	\$0	\$0
5	55	\$5,778	\$5,832	\$5,728	\$0	\$5,663	\$5,940	\$5,319	\$5,086	\$5,625	\$5,156	\$0	\$5,400	\$0	\$6,062	\$0	\$0	\$5,651
6	56	\$6,230	\$6,295	\$6,223	\$0	\$6,222	\$6,475	\$5,639	\$5,699	\$6,160	\$5,582	\$0	\$5,822	\$0	\$6,365	\$0	\$0	\$6,079
7	57	\$6,696	\$6,775	\$6,757	\$0	\$6,833	\$7,030	\$5,977	\$6,375	\$6,715	\$6,024	\$0	\$6,258	\$0	\$6,684	\$0	\$0	\$6,535
8	58	\$7,178	\$6,936	\$7,333	\$0	\$7,499	\$7,605	\$6,336	\$7,024	\$7,290	\$6,480	\$0	\$6,708	\$0	\$7,018	\$0	\$0	\$7,021
9	59	\$7,674	\$7,097	\$7,954	\$0	\$8,226	\$8,200	\$6,716	\$7,734	\$7,885	\$6,951	\$7,563	\$7,172	\$0	\$7,369	\$0	\$0	\$7,539
10	60	\$8,186	\$7,259	\$8,623	\$8,000	\$9,019	\$8,815	\$8,068	\$8,510	\$8,500	\$7,438	\$7,941	\$7,650	\$6,839	\$9,366	\$7,056	\$7,392	\$8,092
11	61	\$8,367	\$7,420	\$9,079	\$8,000	\$9,219	\$9,240	\$8,068	\$9,010	\$9,135	\$7,939	\$7,941	\$7,820	\$7,282	\$9,366	\$7,413	\$7,613	\$8,682
12	62	\$8,549	\$7,581	\$9,555	\$8,000	\$9,420	\$9,675	\$8,068	\$9,527	\$9,790	\$8,455	\$7,941	\$7,990	\$7,749	\$9,366	\$7,785	\$7,842	\$9,310
13	63	\$8,731	\$7,743	\$10,051	\$8,000	\$9,620	\$10,120	\$8,068	\$9,946	\$10,465	\$8,986	\$7,941	\$8,160	\$8,242	\$9,366	\$8,172	\$8,077	\$9,979
14	64	\$8,913	\$7,904	\$10,568	\$8,000	\$9,821	\$10,575	\$8,068	\$10,378	\$11,160	\$9,532	\$7,941	\$8,330	\$8,762	\$9,366	\$8,576	\$8,319	\$10,692
15	65	\$9,095	\$8,065	\$11,107	\$10,000	\$10,021	\$11,040	\$9,017	\$10,824	\$11,875	\$10,094	\$7,941	\$8,500	\$9,311	\$10,181	\$8,997	\$9,426	\$11,451
16	66	\$9,277	\$8,226	\$11,329	\$10,000	\$10,222	\$11,515	\$9,017	\$11,525	\$12,480	\$10,560	\$7,941	\$8,670	\$9,889	\$10,181	\$9,436	\$9,708	\$12,259
17	67	\$9,459	\$8,388	\$11,551	\$10,000	\$10,422	\$12,000	\$9,017	\$12,003	\$13,095	\$11,034	\$7,941	\$8,840	\$10,499	\$10,181	\$9,892	\$10,000	\$13,120
18	68	\$9,641	\$8,549	\$11,773	\$10,000	\$10,622	\$12,495	\$9,017	\$12,496	\$13,720	\$11,515	\$7,941	\$9,010	\$11,142	\$10,181	\$10,368	\$10,300	\$14,035
19	69	\$9,823	\$8,710	\$11,996	\$10,000	\$10,823	\$13,000	\$9,017	\$13,003	\$14,355	\$12,004	\$7,941	\$9,180	\$11,819	\$10,181	\$10,863	\$10,609	\$15,010
20	70	\$10,004	\$8,872	\$12,218	\$10,000	\$11,023	\$13,515	\$9,966	\$13,789	\$15,000	\$12,500	\$7,941	\$9,350	\$12,774	\$10,995	\$11,379	\$11,920	\$16,047
21	71	\$10,186	\$9,033	\$12,440	\$10,000	\$11,224	\$13,780	\$9,966	\$14,051	\$15,655	\$13,004	\$7,941	\$9,520	\$13,015	\$10,995	\$11,915	\$12,278	\$16,334
22	72	\$10,368	\$9,194	\$12,662	\$12,000	\$11,424	\$14,045	\$9,966	\$14,314	\$16,320	\$13,515	\$7,941	\$9,690	\$13,256	\$10,995	\$12,474	\$12,646	\$16,620
23	73	\$10,550	\$9,356	\$12,884	\$12,000	\$11,625	\$14,310	\$9,966	\$14,576	\$16,995	\$14,034	\$7,941	\$9,860	\$13,497	\$10,995	\$13,055	\$13,026	\$16,907
24	74	\$10,732	\$9,517	\$13,106	\$12,000	\$11,825	\$14,575	\$9,966	\$14,839	\$17,680	\$14,560	\$7,941	\$10,030	\$13,738	\$10,995	\$13,660	\$13,416	\$17,193
25	75	\$10,914	\$9,678	\$13,328	\$12,000	\$12,025	\$14,840	\$10,915	\$15,364	\$18,375	\$15,094	\$7,941	\$10,200	\$13,979	\$11,809	\$14,290	\$14,971	\$17,480

Highest Income
2nd Highest Income
3rd Highest Income
For comparative use by a **licensed agent only**. Not valid without carrier approved illustration/brochure.

Input Criteria

Client Age: 50 (youngest if joint payout)

Payout Type: Individual

Premium: \$100000 Qualified



The above illustration does not represent investment or tax advice. Subject to change without notice. LIBR rate guarantees and income payouts are subject to the financial strength of the issuing carrier. Rates are subject to change without notice. Rate guarantees and income payouts are subject to the financial strength of the issuing carrier. (ref id: 50118.9.15958)

Annuity Income Illustrator for state of TX

		AEL			AIG	ANICO	Athene	ET	F&G	GA				GALIC	Gugg	LFG	NWL	SSL	
FIA	bonus	Foundation Gold 7.0%	IncomeShield 10 7.0%		Power 10 Protector Plus Income 0.0%	Strategy Index Annuity Plus 0.0%	Ascent 10 Bonus Products 0.0%	Builder Bonus 6.0%	Safe Income Plus 7.0%	Choice Income 0.0%		Income 125+ 0.0%	Income 150+ 0.0%	American Custom 10 0.0%	TriVysta 0.0%	Opti-Choice/Blend 0.0%	Impact 7 Series 5.0%		Summit Bonus 8.0%
LIBR	bonus	FG LIBR - Male FIA%	7.25% IS LIBR - Male FIA%	6% IS LIBR - Male FIA%	Power 10 Protector Plus Income FIA%	LIR Fixed FIA%	Option 1 - AP10B FIA + 15.0%	Income For Life FIA%	EGMWB-SIP FIA%	IC GLWB 10% FIA%	IC GLWB 7.5% FIA%	125+ GLWB FIA + 25.0%	150+ GLWB 0.0%	Simple Income Option FIA%	LWBR - Male FIA + 10.0%	Income Edge - Opti-Choice/Blend FIA%	Income Outlook FIA%	Income Outlook Plus 5 FIA + 5.0%	GLWB Age 60-69 FIA%
Yrs	Age	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income
0	60	Deferral	Deferral	Deferral	\$3,500	Deferral	\$4,140	Deferral	Deferral	\$3,750	\$3,750	\$3,625	\$4,200	\$4,000	Deferral	\$4,000	Deferral	Deferral	Deferral
1	61	\$4,637	\$4,648	\$4,594	\$3,762	\$3,859	\$4,625	Deferral	\$3,902	\$4,235	\$4,139	\$3,806	\$4,320	\$4,280	\$4,233	\$4,200	\$4,434	\$4,532	\$4,808
2	62	\$5,001	\$5,023	\$4,929	\$4,025	\$4,252	\$5,130	\$4,466	\$4,369	\$4,740	\$4,542	\$3,997	\$4,995	\$4,560	\$4,402	\$4,410	\$4,679	\$4,668	\$5,218
3	63	\$5,373	\$5,406	\$5,289	\$4,288	\$4,681	\$5,655	\$4,734	\$4,818	\$5,265	\$4,961	\$4,196	\$5,130	\$4,840	\$4,702	\$4,630	\$4,934	\$4,808	\$5,660
4	64	\$5,752	\$5,797	\$5,674	\$4,550	\$5,150	\$6,200	\$5,018	\$5,309	\$5,810	\$5,395	\$4,406	\$5,850	\$5,120	\$4,890	\$4,862	\$5,200	\$4,952	\$6,136
5	65	\$6,139	\$6,196	\$6,086	\$6,188	\$5,663	\$6,765	\$6,029	\$5,846	\$6,375	\$5,844	\$4,627	\$6,000	\$5,400	\$5,219	\$6,700	\$5,478	\$5,738	\$6,648
6	66	\$6,609	\$6,679	\$6,602	\$6,525	\$6,222	\$7,350	\$6,390	\$6,595	\$6,880	\$6,235	\$4,858	\$6,150	\$5,822	\$5,428	\$7,036	\$5,767	\$5,911	\$7,200
7	67	\$7,015	\$7,097	\$7,079	\$6,862	\$6,833	\$7,955	\$6,774	\$7,248	\$7,395	\$6,634	\$5,101	\$6,300	\$6,258	\$5,790	\$7,387	\$6,069	\$6,088	\$7,795
8	68	\$7,428	\$7,178	\$7,589	\$7,200	\$7,499	\$8,580	\$7,180	\$7,961	\$7,920	\$7,040	\$5,356	\$6,450	\$6,708	\$6,022	\$7,757	\$6,385	\$6,271	\$8,435
9	69	\$7,848	\$7,259	\$8,135	\$7,538	\$8,226	\$9,225	\$7,611	\$8,739	\$8,455	\$7,454	\$5,624	\$6,600	\$7,172	\$6,419	\$8,144	\$6,713	\$6,459	\$9,123
10	70	\$8,276	\$7,339	\$8,719	\$9,000	\$9,019	\$9,890	\$9,017	\$9,803	\$9,000	\$7,875	\$5,905	\$6,750	\$7,650	\$6,839	\$10,181	\$7,056	\$7,392	\$9,864
11	71	\$8,367	\$7,420	\$9,079	\$9,000	\$9,219	\$10,340	\$9,017	\$10,219	\$9,555	\$8,304	\$5,905	\$6,900	\$7,820	\$7,282	\$10,181	\$7,413	\$7,613	\$10,661
12	72	\$8,458	\$7,501	\$9,453	\$11,000	\$9,420	\$10,800	\$9,017	\$10,648	\$10,120	\$8,740	\$5,905	\$7,050	\$7,990	\$7,573	\$10,181	\$7,785	\$7,842	\$11,518
13	73	\$8,549	\$7,581	\$9,841	\$11,000	\$9,620	\$11,270	\$9,017	\$11,089	\$10,695	\$9,184	\$5,905	\$7,200	\$8,160	\$8,059	\$10,181	\$8,172	\$8,077	\$12,439
14	74	\$8,640	\$7,662	\$10,244	\$11,000	\$9,821	\$11,750	\$9,017	\$11,544	\$11,280	\$9,635	\$5,905	\$7,350	\$8,330	\$8,381	\$10,181	\$8,576	\$8,319	\$13,430
15	75	\$8,731	\$7,743	\$10,663	\$11,000	\$10,021	\$12,240	\$9,966	\$12,251	\$11,875	\$10,094	\$5,905	\$7,500	\$8,500	\$8,915	\$10,995	\$8,997	\$9,426	\$14,494
16	76	\$8,822	\$7,823	\$10,774	\$11,000	\$10,222	\$12,740	\$9,966	\$12,738	\$12,610	\$10,670	\$7,941	\$7,650	\$8,670	\$9,477	\$10,995	\$9,436	\$9,708	\$15,638
17	77	\$8,913	\$7,904	\$10,885	\$11,000	\$10,422	\$13,250	\$9,966	\$13,241	\$13,365	\$11,261	\$7,941	\$7,800	\$8,840	\$10,285	\$10,995	\$9,892	\$10,000	\$16,868
18	78	\$9,095	\$8,065	\$11,107	\$11,000	\$10,622	\$13,770	\$9,966	\$13,758	\$14,140	\$11,868	\$7,941	\$7,950	\$9,010	\$10,919	\$10,995	\$10,368	\$10,300	\$18,188
19	79	\$9,186	\$8,146	\$11,218	\$11,000	\$10,823	\$14,300	\$9,966	\$14,291	\$14,935	\$12,489	\$7,941	\$8,100	\$9,180	\$11,819	\$10,995	\$10,863	\$10,609	\$19,606
20	80	\$9,277	\$8,226	\$11,329	\$11,000	\$11,023	\$14,840	\$10,915	\$14,839	\$15,750	\$13,125	\$7,941	\$8,250	\$9,350	\$12,292	\$11,809	\$11,379	\$11,920	\$21,129
21	81	\$9,277	\$8,226	\$11,329	\$11,000	\$11,224	\$15,105	\$10,915	\$15,102	\$16,585	\$13,776	\$7,941	\$8,400	\$9,520	\$12,533	\$11,809	\$11,915	\$12,278	\$21,475
22	82	\$9,277	\$8,226	\$11,329	\$11,000	\$11,424	\$15,370	\$10,915	\$15,364	\$17,440	\$14,442	\$7,941	\$8,550	\$9,690	\$12,774	\$11,809	\$12,474	\$12,646	\$21,821
23	83	\$9,277	\$8,226	\$11,329	\$11,000	\$11,625	\$15,635	\$10,915	\$15,627	\$18,315	\$15,124	\$7,941	\$8,700	\$9,860	\$13,015	\$11,809	\$13,055	\$13,026	\$22,168
24	84	\$9,277	\$8,226	\$11,329	\$11,000	\$11,825	\$15,900	\$10,915	\$15,890	\$19,210	\$15,820	\$7,941	\$8,850	\$10,030	\$13,256	\$11,809	\$13,660	\$13,416	\$22,514
25	85	\$9,277	\$8,226	\$11,329	\$11,000	\$12,025	\$16,165	\$11,864	\$16,152	\$20,125	\$16,531	\$7,941	\$9,000	\$10,200	\$13,497	\$12,624	\$14,290	\$14,971	\$22,860

Highest Income **2nd Highest Income** **3rd Highest Income** For comparative use by a **licensed agent only**. Not valid without carrier approved illustration/brochure.

Input Criteria

Client Age: 60 (youngest if joint payout)

Payout Type: Joint

Premium: \$100000 Qualified



The above illustration does not represent investment or tax advice. Subject to change without notice. LIBR rate guarantees and income payouts are subject to the financial strength of the issuing carrier. Rates are subject to change without notice. Rate guarantees and income payouts are subject to the financial strength of the issuing carrier. (ref id: 50118.9.15958)

Annuity Income Illustrator for state of TX

		AEL			AIG	ANICO	Athene	ET	F&G	GA			GALIC	Gugg	LFG	NWL	SSL		
FIA	bonus	Foundation Gold 7.0%	IncomeShield 10 7.0%		Power 10 Protector Plus Income 0.0%	Strategy Index Annuity Plus 0.0%	Ascent 10 Bonus Products 0.0%	Builder Bonus 6.0%	Safe Income Plus 7.0%	Choice Income 0.0%	Income 125+ 0.0%	Income 150+ 0.0%	American Custom 10 0.0%	TriVysta 0.0%	Opti-Choice/Blend 0.0%	Impact 7 Series 5.0%	Summit Bonus 8.0%		
LIBR	bonus	FG LIBR - Female FIA%	7.25% IS LIBR - Female FIA%	6% IS LIBR - Female FIA%	Power 10 Protector Plus Income FIA%	LIR Fixed FIA%	Option 1 - AP10B FIA + 15.0%	Income For Life FIA%	EGMWB-SIP FIA%	IC GLWB 10% FIA%	IC GLWB 7.5% FIA%	125+ GLWB FIA + 25.0%	150+ GLWB 0.0%	Simple Income Option FIA%	LWBR - Female FIA + 10.0%	Income Edge - Opti-Choice/Blend FIA%	Income Outlook FIA%	Income Outlook Plus 5 FIA + 5.0%	GLWB Age 60-69 FIA%
Yrs	Age	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income
0	60	Deferral	Deferral	Deferral	\$4,000	Deferral	\$4,715	Deferral	Deferral	\$4,250	\$4,250	\$4,875	\$4,800	\$5,000	Deferral	\$4,500	Deferral	Deferral	Deferral
1	61	\$5,038	\$5,049	\$4,990	\$4,300	\$4,931	\$5,250	Deferral	\$4,705	\$4,785	\$4,676	\$5,119	\$4,920	\$5,350	\$4,690	\$4,725	\$5,516	\$5,665	\$5,381
2	62	\$5,489	\$5,513	\$5,410	\$4,600	\$5,401	\$5,805	\$5,062	\$5,231	\$5,340	\$5,118	\$5,375	\$5,670	\$5,700	\$4,997	\$4,961	\$5,793	\$5,835	\$5,825
3	63	\$5,956	\$5,993	\$5,862	\$4,900	\$5,913	\$6,380	\$5,366	\$5,742	\$5,915	\$5,574	\$5,643	\$5,805	\$6,050	\$5,321	\$5,209	\$6,081	\$6,010	\$6,303
4	64	\$6,437	\$6,487	\$6,349	\$5,200	\$6,471	\$6,975	\$5,687	\$6,300	\$6,510	\$6,045	\$5,926	\$6,600	\$6,400	\$5,662	\$5,470	\$6,382	\$6,190	\$6,817
5	65	\$6,934	\$6,998	\$6,873	\$6,875	\$7,079	\$7,590	\$6,738	\$6,908	\$7,125	\$6,531	\$6,222	\$6,750	\$6,750	\$6,022	\$7,339	\$6,695	\$7,014	\$7,371
6	66	\$7,445	\$7,524	\$7,437	\$7,250	\$7,740	\$8,225	\$7,142	\$7,735	\$7,680	\$6,960	\$6,533	\$6,900	\$7,242	\$6,403	\$7,706	\$7,021	\$7,224	\$7,966
7	67	\$7,972	\$8,065	\$8,044	\$7,625	\$8,460	\$8,880	\$7,571	\$8,470	\$8,245	\$7,396	\$6,860	\$7,050	\$7,748	\$6,803	\$8,091	\$7,361	\$7,441	\$8,607
8	68	\$8,429	\$8,146	\$8,612	\$8,000	\$9,243	\$9,555	\$8,025	\$9,272	\$8,820	\$7,840	\$7,203	\$7,200	\$8,268	\$7,226	\$8,495	\$7,715	\$7,664	\$9,295
9	69	\$8,982	\$8,307	\$9,310	\$8,375	\$10,096	\$10,250	\$8,507	\$10,145	\$9,405	\$8,291	\$7,563	\$7,350	\$8,802	\$7,672	\$8,920	\$8,083	\$7,894	\$10,036
10	70	\$9,550	\$8,468	\$10,060	\$10,000	\$11,023	\$10,965	\$9,966	\$11,311	\$10,000	\$8,750	\$7,941	\$7,500	\$9,350	\$8,304	\$10,995	\$8,467	\$8,870	\$10,831
11	71	\$9,641	\$8,549	\$10,461	\$10,000	\$11,224	\$11,440	\$9,966	\$11,757	\$10,605	\$9,216	\$7,941	\$7,650	\$9,520	\$8,806	\$10,995	\$8,866	\$9,136	\$11,686
12	72	\$9,732	\$8,630	\$10,876	\$12,000	\$11,424	\$11,925	\$9,966	\$12,217	\$11,220	\$9,690	\$7,941	\$7,800	\$9,690	\$9,334	\$10,995	\$9,282	\$9,410	\$12,604
13	73	\$9,823	\$8,710	\$11,307	\$12,000	\$11,625	\$12,420	\$9,966	\$12,690	\$11,845	\$10,171	\$7,941	\$7,950	\$9,860	\$9,891	\$10,995	\$9,714	\$9,692	\$13,591
14	74	\$10,004	\$8,872	\$11,862	\$12,000	\$11,825	\$12,925	\$9,966	\$13,177	\$12,480	\$10,660	\$7,941	\$8,100	\$10,030	\$10,477	\$10,995	\$10,165	\$9,983	\$14,651
15	75	\$10,186	\$9,033	\$12,440	\$12,000	\$12,025	\$13,440	\$10,915	\$13,916	\$13,125	\$11,156	\$7,941	\$8,250	\$10,200	\$11,094	\$11,809	\$10,633	\$11,139	\$15,789
16	76	\$10,368	\$9,194	\$12,662	\$12,000	\$12,226	\$13,965	\$10,915	\$14,437	\$13,910	\$11,770	\$9,977	\$8,400	\$10,370	\$11,950	\$11,809	\$11,121	\$11,474	\$17,010
17	77	\$10,550	\$9,356	\$12,884	\$12,000	\$12,426	\$14,973	\$10,915	\$14,973	\$14,715	\$12,399	\$9,977	\$8,550	\$10,540	\$12,856	\$11,809	\$11,628	\$11,818	\$18,322
18	78	\$10,732	\$9,517	\$13,106	\$12,000	\$12,627	\$15,525	\$10,915	\$15,540	\$15,540	\$13,042	\$9,977	\$8,700	\$10,710	\$13,816	\$11,809	\$12,155	\$12,172	\$19,729
19	79	\$10,914	\$9,678	\$13,328	\$12,000	\$12,827	\$16,093	\$10,915	\$16,385	\$16,385	\$13,701	\$9,977	\$8,850	\$10,880	\$14,832	\$11,809	\$12,704	\$12,538	\$21,240
20	80	\$11,096	\$9,839	\$13,551	\$12,000	\$13,028	\$16,678	\$11,864	\$16,678	\$17,250	\$14,375	\$9,977	\$9,000	\$11,050	\$15,667	\$12,624	\$13,275	\$13,907	\$22,860
21	81	\$11,096	\$9,839	\$13,551	\$12,000	\$13,228	\$16,940	\$11,864	\$16,940	\$18,135	\$15,064	\$9,977	\$9,150	\$11,220	\$15,908	\$12,624	\$13,868	\$14,324	\$23,207
22	82	\$11,096	\$9,839	\$13,551	\$12,000	\$13,428	\$17,203	\$11,864	\$17,203	\$19,040	\$15,768	\$9,977	\$9,300	\$11,390	\$16,149	\$12,624	\$14,486	\$14,754	\$23,553
23	83	\$11,096	\$9,839	\$13,551	\$12,000	\$13,629	\$17,465	\$11,864	\$17,465	\$19,965	\$16,486	\$9,977	\$9,450	\$11,560	\$16,390	\$12,624	\$15,128	\$15,197	\$23,900
24	84	\$11,096	\$9,839	\$13,551	\$12,000	\$13,829	\$17,728	\$11,864	\$17,728	\$20,910	\$17,220	\$9,977	\$9,600	\$11,730	\$16,631	\$12,624	\$15,795	\$15,653	\$24,246
25	85	\$11,096	\$9,839	\$13,551	\$12,000	\$14,030	\$17,991	\$12,814	\$17,991	\$21,875	\$17,969	\$9,977	\$9,750	\$11,900	\$16,872	\$13,438	\$16,489	\$17,274	\$24,592

Highest Income
2nd Highest Income
3rd Highest Income
 For comparative use by a **licensed agent only**. Not valid without carrier approved illustration/brochure.

Input Criteria

Client Age: 60 (youngest if joint payout)

Payout Type: Individual

Premium: \$100000 Qualified



The above illustration does not represent investment or tax advice. Subject to change without notice. LIBR rate guarantees and income payouts are subject to the financial strength of the issuing carrier. Rates are subject to change without notice. Rate guarantees and income payouts are subject to the financial strength of the issuing carrier. (ref id: 50118.9.15958)

Annuity Income Illustrator for state of TX

		AEL			AIG	ANICO	Athene	ET	F&G	GA				GALIC	Gugg	LFG	NWL	SSL	
FIA bonus		Foundation Gold 7.0%	IncomeShield 10 7.0%		Power 10 Protector Plus Income 0.0%	Strategy Index Annuity Plus 0.0%	Ascent 10 Bonus Products 0.0%	Builder Bonus 6.0%	Safe Income Plus 7.0%	Choice Income 0.0%		Income 125+ 0.0%	Income 150+ 0.0%	American Custom 10 0.0%	TriVysta 0.0%	Opti-Choice/Blend 0.0%	Impact 7 Series 5.0%		Summit Bonus 8.0%
LIBR bonus		FG LIBR - Male FIA%	7.25% IS LIBR - Male FIA%	6% IS LIBR - Male FIA%	Power 10 Protector Plus Income FIA%	LIR Fixed FIA%	Option 1 - AP10B FIA + 15.0%	Income For Life FIA%	EGMWB-SIP FIA%	IC GLWB 10% FIA%	IC GLWB 7.5% FIA%	125+ GLWB FIA + 25.0%	150+ GLWB 0.0%	Simple Income Option FIA%	LWBR - Male FIA + 10.0%	Income Edge - Opti-Choice/Blend FIA%	Income Outlook FIA%	Income Outlook Plus 5 FIA + 5.0%	GLWB Age 60-69 FIA%
Yrs	Age	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income
0	60	Deferral	Deferral	Deferral	\$4,000	Deferral	\$4,715	Deferral	Deferral	\$4,250	\$4,250	\$4,875	\$4,800	\$5,000	Deferral	\$4,500	Deferral	Deferral	Deferral
1	61	\$5,267	\$5,279	\$5,217	\$4,300	\$4,931	\$5,250	Deferral	\$4,705	\$4,785	\$4,676	\$5,119	\$4,920	\$5,350	\$4,919	\$4,725	\$5,516	\$5,665	\$5,381
2	62	\$5,733	\$5,758	\$5,651	\$4,600	\$5,401	\$5,805	\$5,062	\$5,231	\$5,340	\$5,118	\$5,375	\$5,670	\$5,700	\$5,235	\$4,961	\$5,793	\$5,835	\$5,825
3	63	\$6,215	\$6,253	\$6,117	\$4,900	\$5,913	\$6,380	\$5,366	\$5,742	\$5,915	\$5,574	\$5,643	\$5,805	\$6,050	\$5,568	\$5,209	\$6,081	\$6,010	\$6,303
4	64	\$6,711	\$6,763	\$6,619	\$5,200	\$6,471	\$6,975	\$5,687	\$6,300	\$6,510	\$6,045	\$5,926	\$6,600	\$6,400	\$5,919	\$5,470	\$6,382	\$6,190	\$6,817
5	65	\$7,222	\$7,289	\$7,160	\$6,875	\$7,079	\$7,590	\$6,738	\$6,908	\$7,125	\$6,531	\$6,222	\$6,750	\$6,750	\$6,290	\$7,339	\$6,695	\$7,014	\$7,371
6	66	\$7,749	\$7,831	\$7,741	\$7,250	\$7,740	\$8,225	\$7,142	\$7,735	\$7,680	\$6,960	\$6,533	\$6,900	\$7,242	\$6,681	\$7,706	\$7,021	\$7,224	\$7,966
7	67	\$8,290	\$8,388	\$8,366	\$7,625	\$8,460	\$8,880	\$7,571	\$8,470	\$8,245	\$7,396	\$6,860	\$7,050	\$7,748	\$7,093	\$8,091	\$7,361	\$7,441	\$8,607
8	68	\$8,847	\$8,549	\$9,039	\$8,000	\$9,243	\$9,555	\$8,025	\$9,272	\$8,820	\$7,840	\$7,203	\$7,200	\$8,268	\$7,527	\$8,495	\$7,715	\$7,664	\$9,295
9	69	\$9,418	\$8,710	\$9,762	\$8,375	\$10,096	\$10,250	\$8,507	\$10,145	\$9,405	\$8,291	\$7,563	\$7,350	\$8,802	\$7,985	\$8,920	\$8,083	\$7,894	\$10,036
10	70	\$10,004	\$8,872	\$10,539	\$10,000	\$11,023	\$10,965	\$9,966	\$11,311	\$10,000	\$8,750	\$7,941	\$7,500	\$9,350	\$8,630	\$10,995	\$8,467	\$8,870	\$10,831
11	71	\$10,186	\$9,033	\$11,053	\$10,000	\$11,224	\$11,440	\$9,966	\$11,757	\$10,605	\$9,216	\$7,941	\$7,650	\$9,520	\$9,144	\$10,995	\$8,866	\$9,136	\$11,686
12	72	\$10,368	\$9,194	\$11,588	\$12,000	\$11,424	\$11,925	\$9,966	\$12,217	\$11,220	\$9,690	\$7,941	\$7,800	\$9,690	\$9,686	\$10,995	\$9,282	\$9,410	\$12,604
13	73	\$10,550	\$9,356	\$12,145	\$12,000	\$11,625	\$12,420	\$9,966	\$12,690	\$11,845	\$10,171	\$7,941	\$7,950	\$9,860	\$10,257	\$10,995	\$9,714	\$9,692	\$13,591
14	74	\$10,732	\$9,517	\$12,725	\$12,000	\$11,825	\$12,925	\$9,966	\$13,177	\$12,480	\$10,660	\$7,941	\$8,100	\$10,030	\$10,858	\$10,995	\$10,165	\$9,983	\$14,651
15	75	\$10,914	\$9,678	\$13,328	\$12,000	\$12,025	\$13,440	\$10,915	\$13,916	\$13,125	\$11,156	\$7,941	\$8,250	\$10,200	\$11,490	\$11,809	\$10,633	\$11,139	\$15,789
16	76	\$11,096	\$9,839	\$13,551	\$12,000	\$12,226	\$13,965	\$10,915	\$14,437	\$13,910	\$11,770	\$9,977	\$8,400	\$10,370	\$12,362	\$11,809	\$11,121	\$11,474	\$17,010
17	77	\$11,278	\$10,001	\$13,773	\$12,000	\$12,426	\$14,500	\$10,915	\$14,973	\$14,715	\$12,399	\$9,977	\$8,550	\$10,540	\$13,285	\$11,809	\$11,628	\$11,818	\$18,322
18	78	\$11,460	\$10,162	\$13,995	\$12,000	\$12,627	\$15,045	\$10,915	\$15,525	\$15,540	\$13,042	\$9,977	\$8,700	\$10,710	\$14,262	\$11,809	\$12,155	\$12,172	\$19,729
19	79	\$11,642	\$10,323	\$14,217	\$12,000	\$12,827	\$15,600	\$10,915	\$16,093	\$16,385	\$13,701	\$9,977	\$8,850	\$10,880	\$15,296	\$11,809	\$12,704	\$12,538	\$21,240
20	80	\$11,824	\$10,485	\$14,439	\$12,000	\$13,028	\$16,165	\$11,864	\$16,678	\$17,250	\$14,375	\$9,977	\$9,000	\$11,050	\$16,149	\$12,624	\$13,275	\$13,907	\$22,860
21	81	\$11,824	\$10,485	\$14,439	\$12,000	\$13,228	\$16,430	\$11,864	\$16,940	\$18,135	\$15,064	\$9,977	\$9,150	\$11,220	\$16,390	\$12,624	\$13,868	\$14,324	\$23,207
22	82	\$11,824	\$10,485	\$14,439	\$12,000	\$13,428	\$16,695	\$11,864	\$17,203	\$19,040	\$15,768	\$9,977	\$9,300	\$11,390	\$16,631	\$12,624	\$14,486	\$14,754	\$23,553
23	83	\$11,824	\$10,485	\$14,439	\$12,000	\$13,629	\$16,960	\$11,864	\$17,465	\$19,965	\$16,486	\$9,977	\$9,450	\$11,560	\$16,872	\$12,624	\$15,128	\$15,197	\$23,900
24	84	\$11,824	\$10,485	\$14,439	\$12,000	\$13,829	\$17,225	\$11,864	\$17,728	\$20,910	\$17,220	\$9,977	\$9,600	\$11,730	\$17,113	\$12,624	\$15,795	\$15,653	\$24,246
25	85	\$11,824	\$10,485	\$14,439	\$12,000	\$14,030	\$17,490	\$12,814	\$17,991	\$21,875	\$17,969	\$9,977	\$9,750	\$11,900	\$17,354	\$13,438	\$16,489	\$17,274	\$24,592

Highest Income **2nd Highest Income** **3rd Highest Income** For comparative use by a **licensed agent only**. Not valid without carrier approved illustration/brochure.

Input Criteria

Client Age: 60 (youngest if joint payout)

Payout Type: Individual

Premium: \$100000 Qualified



The above illustration does not represent investment or tax advice. Subject to change without notice. LIBR rate guarantees and income payouts are subject to the financial strength of the issuing carrier. Rates are subject to change without notice. Rate guarantees and income payouts are subject to the financial strength of the issuing carrier. (ref id: 50118.9.15958)

Annuity Income Illustrator for state of TX

		AEL			AIG	ANICO	Athene	ET	F&G	GA			GALIC	Gugg	LFG	NWL	SSL		
FIA	bonus	Foundation Gold 7.0%	IncomeShield 10 7.0%		Power 10 Protector Plus Income 0.0%	Strategy Index Annuity Plus 0.0%	Ascent 10 Bonus Products 0.0%	Builder Bonus 6.0%	Safe Income Plus 7.0%	Choice Income 0.0%	Income 125+ 0.0%	Income 150+ 0.0%	American Custom 10 0.0%	TriVysta 0.0%	Opti-Choice/Blend 0.0%	Impact 7 Series 5.0%	Summit Bonus 8.0%		
LIBR	bonus	FG LIBR - Male FIA%	7.25% IS LIBR - Male FIA%	6% IS LIBR - Male FIA%	Power 10 Protector Plus Income FIA%	LIR Fixed FIA%	Option 1 - AP10B FIA + 15.0%	Income For Life FIA%	EGMWB-SIP FIA%	IC GLWB 10% FIA%	IC GLWB 7.5% FIA%	125+ GLWB FIA + 25.0%	150+ GLWB 0.0%	Simple Income Option FIA%	LWBR - Male FIA + 10.0%	Income Edge - Opti-Choice/Blend FIA%	Income Outlook FIA%	Income Outlook Plus 5 FIA + 5.0%	GLWB Age 70+ FIA%
Yrs	Age	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income
0	70	Deferral	Deferral	Deferral	\$4,500	Deferral	\$5,290	Deferral	Deferral	\$4,500	\$4,500	\$3,625	\$5,400	\$5,000	Deferral	\$5,000	Deferral	Deferral	Deferral
1	71	\$5,267	\$5,279	\$5,217	\$4,838	\$4,931	\$5,875	Deferral	\$5,336	\$5,005	\$4,891	\$3,806	\$5,520	\$5,350	\$4,919	\$5,250	\$5,516	\$5,665	\$5,981
2	72	\$5,672	\$5,697	\$5,590	\$6,325	\$5,401	\$6,480	\$5,657	\$5,846	\$5,520	\$5,290	\$3,997	\$6,345	\$5,700	\$5,116	\$5,512	\$5,793	\$5,835	\$6,492
3	73	\$6,085	\$6,123	\$5,990	\$6,738	\$5,913	\$7,105	\$5,997	\$6,402	\$6,045	\$5,696	\$4,196	\$6,480	\$6,050	\$5,444	\$5,788	\$6,081	\$6,010	\$7,045
4	74	\$6,506	\$6,556	\$6,417	\$7,150	\$6,471	\$7,750	\$6,357	\$7,008	\$6,580	\$6,110	\$4,406	\$7,350	\$6,400	\$5,662	\$6,078	\$6,382	\$6,190	\$7,642
5	75	\$6,934	\$6,998	\$6,873	\$7,562	\$7,079	\$8,415	\$7,447	\$7,819	\$7,125	\$6,531	\$4,627	\$7,500	\$6,750	\$6,022	\$7,977	\$6,695	\$7,014	\$8,286
6	76	\$7,369	\$7,447	\$7,361	\$7,975	\$7,740	\$9,100	\$7,894	\$8,549	\$7,760	\$7,032	\$6,533	\$7,650	\$7,242	\$6,403	\$8,376	\$7,021	\$7,224	\$8,982
7	77	\$7,812	\$7,904	\$7,884	\$8,388	\$8,460	\$9,805	\$8,368	\$9,344	\$8,415	\$7,549	\$6,860	\$7,800	\$7,748	\$6,948	\$8,794	\$7,361	\$7,441	\$9,734
8	78	\$8,346	\$8,065	\$8,527	\$8,800	\$9,243	\$10,530	\$8,870	\$10,208	\$9,090	\$8,080	\$7,203	\$7,950	\$8,268	\$7,377	\$9,234	\$7,715	\$7,664	\$10,546
9	79	\$8,808	\$8,146	\$9,129	\$9,212	\$10,096	\$11,275	\$9,402	\$11,149	\$9,785	\$8,626	\$7,563	\$8,100	\$8,802	\$7,985	\$9,696	\$8,083	\$7,894	\$11,421
10	80	\$9,277	\$8,226	\$9,773	\$11,000	\$11,023	\$12,040	\$10,915	\$12,173	\$10,500	\$9,188	\$7,941	\$8,250	\$9,350	\$8,304	\$11,809	\$8,467	\$8,870	\$12,367
11	81	\$9,277	\$8,226	\$10,066	\$11,000	\$11,224	\$12,540	\$10,915	\$12,636	\$11,235	\$9,764	\$7,941	\$8,400	\$9,520	\$8,806	\$11,809	\$8,866	\$9,136	\$12,569
12	82	\$9,277	\$8,226	\$10,368	\$11,000	\$11,424	\$13,050	\$10,915	\$13,113	\$11,990	\$10,355	\$7,941	\$8,550	\$9,690	\$9,334	\$11,809	\$9,282	\$9,410	\$12,772
13	83	\$9,277	\$8,226	\$10,679	\$11,000	\$11,625	\$13,570	\$10,915	\$13,604	\$12,765	\$10,961	\$7,941	\$8,700	\$9,860	\$9,891	\$11,809	\$9,714	\$9,692	\$12,975
14	84	\$9,277	\$8,226	\$10,999	\$11,000	\$11,825	\$14,100	\$10,915	\$14,110	\$13,560	\$11,582	\$7,941	\$8,850	\$10,030	\$10,477	\$11,809	\$10,165	\$9,983	\$13,178
15	85	\$9,277	\$8,226	\$11,329	\$11,000	\$12,025	\$14,640	\$11,864	\$14,630	\$14,375	\$12,219	\$7,941	\$9,000	\$10,200	\$11,094	\$12,624	\$10,633	\$11,139	\$13,380
16	86	\$9,277	\$8,226	\$11,329	\$11,000	\$12,226	\$15,190	\$11,864	\$14,867	\$15,210	\$12,870	\$7,941	\$9,300	\$10,370	\$11,744	\$12,624	\$11,121	\$11,474	\$13,583
17	87	\$9,277	\$8,226	\$11,329	\$11,000	\$12,426	\$15,750	\$11,864	\$15,105	\$16,065	\$13,536	\$7,941	\$9,600	\$10,540	\$12,428	\$12,624	\$11,628	\$11,818	\$13,583
18	88	\$9,277	\$8,226	\$11,329	\$11,000	\$12,627	\$16,320	\$11,864	\$15,343	\$16,940	\$14,218	\$7,941	\$9,900	\$10,710	\$13,148	\$12,624	\$12,155	\$12,172	\$13,583
19	89	\$9,277	\$8,226	\$11,329	\$11,000	\$12,827	\$16,900	\$11,864	\$15,581	\$17,835	\$14,914	\$7,941	\$10,200	\$10,880	\$13,905	\$12,624	\$12,704	\$12,538	\$13,583
20	90	\$9,277	\$8,226	\$11,329	\$11,000	\$13,028	\$17,490	\$12,814	\$15,819	\$18,750	\$15,625	\$7,941	\$10,500	\$11,050	\$14,702	\$13,438	\$13,275	\$13,907	\$13,583
21	91	\$9,277	\$8,226	\$11,329	\$11,000	\$13,028	\$17,490	\$12,814	\$15,819	\$19,375	\$16,094	\$7,941	\$10,500	\$11,050	\$14,702	\$13,438	\$13,673	\$14,324	\$13,583
22	92	\$9,277	\$8,226	\$11,329	\$11,000	\$13,028	\$17,490	\$12,814	\$15,819	\$20,000	\$16,562	\$7,941	\$10,500	\$11,050	\$14,702	\$13,438	\$14,083	\$14,754	\$13,583
23	93	\$9,277	\$8,226	\$11,329	\$11,000	\$13,028	\$17,490	\$12,814	\$15,819	\$20,625	\$17,031	\$7,941	\$10,500	\$11,050	\$14,702	\$13,438	\$14,506	\$15,197	\$13,583
24	94	\$9,277	\$8,226	\$11,329	\$11,000	\$13,028	\$17,490	\$12,814	\$15,819	\$21,250	\$17,500	\$7,941	\$10,500	\$11,050	\$14,702	\$13,438	\$14,941	\$15,653	\$13,583
25	95	\$9,277	\$8,226	\$11,329	\$11,000	\$13,028	\$17,490	\$12,814	\$15,819	\$21,875	\$17,969	\$7,941	\$10,500	\$11,050	\$14,702	\$13,438	\$15,389	\$16,122	\$13,583

Highest Income **2nd Highest Income** **3rd Highest Income** For comparative use by a **licensed agent only**. Not valid without carrier approved illustration/brochure.

Input Criteria

Client Age: 70 (youngest if joint payout)

Payout Type: Joint

Premium: \$100000 Qualified



The above illustration does not represent investment or tax advice. Subject to change without notice. LIBR rate guarantees and income payouts are subject to the financial strength of the issuing carrier. Rates are subject to change without notice. Rate guarantees and income payouts are subject to the financial strength of the issuing carrier. (ref id: 50118.9.15958)

Annuity Income Illustrator for state of TX

		AEL			AIG	ANICO	Athene	ET	F&G	GA			GALIC	Gugg	LFG	NWL	SSL		
FIA bonus		Foundation Gold 7.0%	IncomeShield 10 7.0%		Power 10 Protector Plus Income 0.0%	Strategy Index Annuity Plus 0.0%	Ascent 10 Bonus Products 0.0%	Builder Bonus 6.0%	Safe Income Plus 7.0%	Choice Income 0.0%		Income 125+ 0.0%	Income 150+ 0.0%	American Custom 10 0.0%	TriVysta 0.0%	Opti-Choice/Blend 0.0%	Impact 7 Series 5.0%	Summit Bonus 8.0%	
LIBR bonus		FG LIBR - Female FIA%	7.25% IS LIBR - Female FIA%	6% IS LIBR - Female FIA%	Power 10 Protector Plus Income FIA%	LIR Fixed FIA%	Option 1 - AP10B FIA + 15.0%	Income For Life FIA%	EGMWB-SIP FIA%	IC GLWB 10% FIA%	IC GLWB 7.5% FIA%	125+ GLWB FIA + 25.0%	150+ GLWB 0.0%	Simple Income Option FIA%	LWBR - Female FIA + 10.0%	Income Edge - Opti-Choice/Blend FIA%	Income Outlook FIA%	Income Outlook Plus 5 FIA + 5.0%	GLWB Age 70+ FIA%
Yrs	Age	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income
0	70	Deferral	Deferral	Deferral	\$5,000	Deferral	\$5,865	Deferral	Deferral	\$5,000	\$5,000	\$4,875	\$6,000	\$6,000	Deferral	\$5,500	Deferral	Deferral	Deferral
1	71	\$6,068	\$6,082	\$6,011	\$5,375	\$6,003	\$6,500	Deferral	\$6,140	\$5,555	\$5,429	\$5,119	\$6,120	\$6,420	\$5,949	\$5,775	\$6,597	\$6,798	\$6,556
2	72	\$6,526	\$6,555	\$6,432	\$6,900	\$6,550	\$7,155	\$6,253	\$6,708	\$6,120	\$5,865	\$5,375	\$7,020	\$6,840	\$6,306	\$6,064	\$6,906	\$7,002	\$7,105
3	73	\$6,991	\$7,035	\$6,882	\$7,350	\$7,145	\$7,830	\$6,628	\$7,326	\$6,695	\$6,309	\$5,643	\$7,155	\$7,260	\$6,682	\$6,367	\$7,228	\$7,212	\$7,697
4	74	\$7,533	\$7,592	\$7,430	\$7,800	\$7,792	\$8,525	\$7,026	\$7,999	\$7,280	\$6,760	\$5,926	\$8,100	\$7,680	\$7,078	\$6,685	\$7,563	\$7,428	\$8,336
5	75	\$8,089	\$8,164	\$8,019	\$8,250	\$8,494	\$9,240	\$8,156	\$8,882	\$7,875	\$7,219	\$6,222	\$8,250	\$8,100	\$7,495	\$8,615	\$7,912	\$8,289	\$9,026
6	76	\$8,661	\$8,752	\$8,652	\$8,700	\$9,258	\$9,975	\$8,646	\$9,689	\$8,560	\$7,758	\$8,208	\$8,400	\$8,662	\$8,073	\$9,046	\$8,275	\$8,537	\$9,770
7	77	\$9,247	\$9,356	\$9,332	\$9,150	\$10,087	\$10,730	\$9,165	\$10,566	\$9,265	\$8,311	\$8,618	\$8,550	\$9,238	\$8,685	\$9,498	\$8,652	\$8,794	\$10,573
8	78	\$9,848	\$9,517	\$10,062	\$9,600	\$10,987	\$11,505	\$9,715	\$11,520	\$9,990	\$8,880	\$9,049	\$8,700	\$9,828	\$9,334	\$9,973	\$9,045	\$9,057	\$11,439
9	79	\$10,465	\$9,678	\$10,846	\$10,050	\$11,966	\$12,300	\$10,297	\$12,556	\$10,735	\$9,464	\$9,502	\$8,850	\$10,432	\$10,020	\$10,471	\$9,453	\$9,329	\$12,373
10	80	\$11,096	\$9,839	\$11,689	\$12,000	\$13,028	\$13,115	\$11,864	\$13,681	\$11,500	\$10,062	\$9,977	\$9,000	\$11,050	\$10,584	\$12,624	\$9,878	\$10,348	\$13,380
11	81	\$11,096	\$9,839	\$12,040	\$12,000	\$13,228	\$13,640	\$11,864	\$14,175	\$12,285	\$10,676	\$9,977	\$9,150	\$11,220	\$11,176	\$12,624	\$10,319	\$10,659	\$13,583
12	82	\$11,096	\$9,839	\$12,401	\$12,000	\$13,428	\$14,175	\$11,864	\$14,682	\$13,090	\$11,305	\$9,977	\$9,300	\$11,390	\$11,800	\$12,624	\$10,779	\$10,978	\$13,786
13	83	\$11,096	\$9,839	\$12,773	\$12,000	\$13,629	\$14,720	\$11,864	\$15,205	\$13,915	\$11,949	\$9,977	\$9,450	\$11,560	\$12,455	\$12,624	\$11,256	\$11,308	\$13,988
14	84	\$11,096	\$9,839	\$13,156	\$12,000	\$13,829	\$15,275	\$11,864	\$15,742	\$14,760	\$12,608	\$9,977	\$9,600	\$11,730	\$13,143	\$12,624	\$11,753	\$11,647	\$14,191
15	85	\$11,096	\$9,839	\$13,551	\$12,000	\$14,030	\$15,840	\$12,814	\$16,295	\$15,625	\$13,281	\$9,977	\$9,750	\$11,900	\$13,867	\$13,438	\$12,269	\$12,853	\$14,394
16	86	\$11,096	\$9,839	\$13,551	\$12,000	\$14,230	\$16,415	\$12,814	\$16,533	\$16,510	\$13,970	\$9,977	\$10,050	\$12,070	\$14,628	\$13,438	\$12,806	\$13,239	\$14,597
17	87	\$11,096	\$9,839	\$13,551	\$12,000	\$14,430	\$17,000	\$12,814	\$16,771	\$17,415	\$14,674	\$9,977	\$10,350	\$12,240	\$15,427	\$13,438	\$13,363	\$13,636	\$14,597
18	88	\$11,096	\$9,839	\$13,551	\$12,000	\$14,631	\$17,595	\$12,814	\$17,008	\$18,340	\$15,392	\$9,977	\$10,650	\$12,410	\$16,267	\$13,438	\$13,943	\$14,045	\$14,597
19	89	\$11,096	\$9,839	\$13,551	\$12,000	\$14,831	\$18,200	\$12,814	\$17,246	\$19,285	\$16,126	\$9,977	\$10,950	\$12,580	\$17,150	\$13,438	\$14,545	\$14,466	\$14,597
20	90	\$11,096	\$9,839	\$13,551	\$12,000	\$15,032	\$18,815	\$13,763	\$17,484	\$20,250	\$16,875	\$9,977	\$11,250	\$12,750	\$18,077	\$14,253	\$15,171	\$15,894	\$14,597
21	91	\$11,096	\$9,839	\$13,551	\$12,000	\$15,032	\$18,815	\$13,763	\$17,484	\$20,925	\$17,381	\$9,977	\$11,250	\$12,750	\$18,077	\$14,253	\$15,626	\$16,371	\$14,597
22	92	\$11,096	\$9,839	\$13,551	\$12,000	\$15,032	\$18,815	\$13,763	\$17,484	\$21,600	\$17,888	\$9,977	\$11,250	\$12,750	\$18,077	\$14,253	\$16,095	\$16,862	\$14,597
23	93	\$11,096	\$9,839	\$13,551	\$12,000	\$15,032	\$18,815	\$13,763	\$17,484	\$22,275	\$18,394	\$9,977	\$11,250	\$12,750	\$18,077	\$14,253	\$16,578	\$17,368	\$14,597
24	94	\$11,096	\$9,839	\$13,551	\$12,000	\$15,032	\$18,815	\$13,763	\$17,484	\$22,950	\$18,900	\$9,977	\$11,250	\$12,750	\$18,077	\$14,253	\$17,075	\$17,889	\$14,597
25	95	\$11,096	\$9,839	\$13,551	\$12,000	\$15,032	\$18,815	\$13,763	\$17,484	\$23,625	\$19,406	\$9,977	\$11,250	\$12,750	\$18,077	\$14,253	\$17,588	\$18,425	\$14,597

Highest Income **2nd Highest Income** **3rd Highest Income** For comparative use by a **licensed agent only**. Not valid without carrier approved illustration/brochure.

Input Criteria

Client Age: 70 (youngest if joint payout)

Payout Type: Individual

Premium: \$100000 Qualified



The above illustration does not represent investment or tax advice. Subject to change without notice. LIBR rate guarantees and income payouts are subject to the financial strength of the issuing carrier. Rates are subject to change without notice. Rate guarantees and income payouts are subject to the financial strength of the issuing carrier. (ref id: 50118.9.15958)

Annuity Income Illustrator for state of TX

		AEL			AIG	ANICO	Athene	ET	F&G	GA			GALIC	Gugg	LFG	NWL	SSL		
FIA	bonus	Foundation Gold 7.0%	IncomeShield 10 7.0%		Power 10 Protector Plus Income 0.0%	Strategy Index Annuity Plus 0.0%	Ascent 10 Bonus Products 0.0%	Builder Bonus 6.0%	Safe Income Plus 7.0%	Choice Income 0.0%	Income 125+ 0.0%	Income 150+ 0.0%	American Custom 10 0.0%	TriVysta 0.0%	Opti-Choice/Blend 0.0%	Impact 7 Series 5.0%	Summit Bonus 8.0%		
LIBR	bonus	FG LIBR - Male FIA%	7.25% IS LIBR - Male FIA%	6% IS LIBR - Male FIA%	Power 10 Protector Plus Income FIA%	LIR Fixed FIA%	Option 1 - AP10B FIA + 15.0%	Income For Life FIA%	EGMWB-SIP FIA%	IC GLWB 10% FIA%	IC GLWB 7.5% FIA%	125+ GLWB FIA + 25.0%	150+ GLWB 0.0%	Simple Income Option FIA%	LWBR - Male FIA + 10.0%	Income Edge - Opti-Choice/Blend FIA%	Income Outlook FIA%	Income Outlook Plus 5 FIA + 5.0%	GLWB Age 70+ FIA%
Yrs	Age	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income
0	70	Deferral	Deferral	Deferral	\$5,000	Deferral	\$5,865	Deferral	Deferral	\$5,000	\$5,000	\$4,875	\$6,000	\$6,000	Deferral	\$5,500	Deferral	Deferral	Deferral
1	71	\$6,411	\$6,426	\$6,352	\$5,375	\$6,003	\$6,500	Deferral	\$6,140	\$5,555	\$5,429	\$5,119	\$6,120	\$6,420	\$6,178	\$5,775	\$6,597	\$6,798	\$6,556
2	72	\$6,953	\$6,983	\$6,853	\$6,900	\$6,550	\$7,155	\$6,253	\$6,708	\$6,120	\$5,865	\$5,375	\$7,020	\$6,840	\$6,544	\$6,064	\$6,906	\$7,002	\$7,105
3	73	\$7,509	\$7,556	\$7,391	\$7,350	\$7,145	\$7,830	\$6,628	\$7,326	\$6,695	\$6,309	\$5,643	\$7,155	\$7,260	\$6,929	\$6,367	\$7,228	\$7,212	\$7,697
4	74	\$8,081	\$8,144	\$7,970	\$7,800	\$7,792	\$8,525	\$7,026	\$7,999	\$7,280	\$6,760	\$5,926	\$8,100	\$7,680	\$7,335	\$6,685	\$7,563	\$7,428	\$8,336
5	75	\$8,667	\$8,747	\$8,591	\$8,250	\$8,494	\$9,240	\$8,156	\$8,882	\$7,875	\$7,219	\$6,222	\$8,250	\$8,100	\$7,762	\$8,615	\$7,912	\$8,289	\$9,026
6	76	\$9,268	\$9,366	\$9,259	\$8,700	\$9,258	\$9,975	\$8,646	\$9,689	\$8,560	\$7,758	\$8,208	\$8,400	\$8,662	\$8,351	\$9,046	\$8,275	\$8,537	\$9,770
7	77	\$9,885	\$10,001	\$9,975	\$9,150	\$10,087	\$10,730	\$9,165	\$10,566	\$9,265	\$8,311	\$8,618	\$8,550	\$9,238	\$8,975	\$9,498	\$8,652	\$8,794	\$10,573
8	78	\$10,516	\$10,162	\$10,744	\$9,600	\$10,987	\$11,505	\$9,715	\$11,520	\$9,990	\$8,880	\$9,049	\$8,700	\$9,828	\$9,635	\$9,973	\$9,045	\$9,057	\$11,439
9	79	\$11,162	\$10,323	\$11,570	\$10,050	\$11,966	\$12,300	\$10,297	\$12,556	\$10,735	\$9,464	\$9,502	\$8,850	\$10,432	\$10,333	\$10,471	\$9,453	\$9,329	\$12,373
10	80	\$11,824	\$10,485	\$12,455	\$12,000	\$13,028	\$13,115	\$11,864	\$13,681	\$11,500	\$10,062	\$9,977	\$9,000	\$11,050	\$10,909	\$12,624	\$9,878	\$10,348	\$13,380
11	81	\$11,824	\$10,485	\$12,829	\$12,000	\$13,228	\$13,640	\$11,864	\$14,175	\$12,285	\$10,676	\$9,977	\$9,150	\$11,220	\$11,515	\$12,624	\$10,319	\$10,659	\$13,583
12	82	\$11,824	\$10,485	\$13,214	\$12,000	\$13,428	\$14,175	\$11,864	\$14,682	\$13,090	\$11,305	\$9,977	\$9,300	\$11,390	\$12,152	\$12,624	\$10,779	\$10,978	\$13,786
13	83	\$11,824	\$10,485	\$13,610	\$12,000	\$13,629	\$14,720	\$11,864	\$15,205	\$13,915	\$11,949	\$9,977	\$9,450	\$11,560	\$12,821	\$12,624	\$11,256	\$11,308	\$13,988
14	84	\$11,824	\$10,485	\$14,019	\$12,000	\$13,829	\$15,275	\$11,864	\$15,742	\$14,760	\$12,608	\$9,977	\$9,600	\$11,730	\$13,524	\$12,624	\$11,753	\$11,647	\$14,191
15	85	\$11,824	\$10,485	\$14,439	\$12,000	\$14,030	\$15,840	\$12,814	\$16,295	\$15,625	\$13,281	\$9,977	\$9,750	\$11,900	\$14,263	\$13,438	\$12,269	\$12,853	\$14,394
16	86	\$11,824	\$10,485	\$14,439	\$12,000	\$14,230	\$16,415	\$12,814	\$16,533	\$16,510	\$13,970	\$9,977	\$10,050	\$12,070	\$15,040	\$13,438	\$12,806	\$13,239	\$14,597
17	87	\$11,824	\$10,485	\$14,439	\$12,000	\$14,430	\$17,000	\$12,814	\$16,771	\$17,415	\$14,674	\$9,977	\$10,350	\$12,240	\$15,856	\$13,438	\$13,363	\$13,636	\$14,597
18	88	\$11,824	\$10,485	\$14,439	\$12,000	\$14,631	\$17,595	\$12,814	\$17,008	\$18,340	\$15,392	\$9,977	\$10,650	\$12,410	\$16,713	\$13,438	\$13,943	\$14,045	\$14,597
19	89	\$11,824	\$10,485	\$14,439	\$12,000	\$14,831	\$18,200	\$12,814	\$17,246	\$19,285	\$16,126	\$9,977	\$10,950	\$12,580	\$17,613	\$13,438	\$14,545	\$14,466	\$14,597
20	90	\$11,824	\$10,485	\$14,439	\$12,000	\$15,032	\$18,815	\$13,763	\$17,484	\$20,250	\$16,875	\$9,977	\$11,250	\$12,750	\$18,559	\$14,253	\$15,171	\$15,894	\$14,597
21	91	\$11,824	\$10,485	\$14,439	\$12,000	\$15,032	\$18,815	\$13,763	\$17,484	\$20,925	\$17,381	\$9,977	\$11,250	\$12,750	\$18,559	\$14,253	\$15,626	\$16,371	\$14,597
22	92	\$11,824	\$10,485	\$14,439	\$12,000	\$15,032	\$18,815	\$13,763	\$17,484	\$21,600	\$17,888	\$9,977	\$11,250	\$12,750	\$18,559	\$14,253	\$16,095	\$16,862	\$14,597
23	93	\$11,824	\$10,485	\$14,439	\$12,000	\$15,032	\$18,815	\$13,763	\$17,484	\$22,275	\$18,394	\$9,977	\$11,250	\$12,750	\$18,559	\$14,253	\$16,578	\$17,368	\$14,597
24	94	\$11,824	\$10,485	\$14,439	\$12,000	\$15,032	\$18,815	\$13,763	\$17,484	\$22,950	\$18,900	\$9,977	\$11,250	\$12,750	\$18,559	\$14,253	\$17,075	\$17,889	\$14,597
25	95	\$11,824	\$10,485	\$14,439	\$12,000	\$15,032	\$18,815	\$13,763	\$17,484	\$23,625	\$19,406	\$9,977	\$11,250	\$12,750	\$18,559	\$14,253	\$17,588	\$18,425	\$14,597

Highest Income **2nd Highest Income** **3rd Highest Income** For comparative use by a **licensed agent only**. Not valid without carrier approved illustration/brochure.

Input Criteria

Client Age: 70 (youngest if joint payout)

Payout Type: Individual

Premium: \$100000 Qualified



The above illustration does not represent investment or tax advice. Subject to change without notice. LIBR rate guarantees and income payouts are subject to the financial strength of the issuing carrier. Rates are subject to change without notice. Rate guarantees and income payouts are subject to the financial strength of the issuing carrier. (ref id: 50118.9.15958)



FINANCIAL SUMMARY 2016

SENTINEL SECURITY LIFE INSURANCE COMPANY

2016 was another successful year for Sentinel Security Life Insurance Company (Sentinel). Coupled with continued significant growth, Sentinel maintained profitability and achieved a primary goal: continued growth of capital and surplus. Other significant milestones include:

- Total Assets exceeded \$617 million
- Gross Annuity Premium exceeded \$380 million
- Capital and surplus exceeded \$40 million

STATUTORY FINANCIAL HIGHLIGHTS*

Net Operating Income	\$2,679,295	Policy Reserves	\$184,875,786
**Net Income	(\$2,474,226)	Total Net Revenue	\$59,424,044
Admitted Assets	\$617,141,221	Gross Final Expense Insurance In-Force	\$211,594,008
Total Liabilities	\$576,988,539	Gross Reserves for Fixed Annuities In-Force	\$1,406,957,571
Gross Capital & Surplus	\$40,152,682	Capital & Surplus / Admitted Assets	6.51%

* As of December 31, 2016 - Audited. **Sentinel incurred a one-time charge related to the transfer of two subsidiary operating companies through a dividend transaction to the holding company. Net income excluding the charge would have been \$2,031,976

In addition, Sentinel joined the Advantage Capital Holdings ("A-Cap") family of companies in 2016. The transition to the A-Cap family will not change the core principles responsible for Sentinel's success in the market, but the additional resources now available have and will continue to add significant value and aid Sentinel in executing its business strategy.

Sentinel's core value is to provide the best in customer service to all of our policyholders and agents. As we look forward, we remain committed to providing sound and innovative insurance and annuity products to our existing and future customers; enhanced by our continued commitment of providing exceptional service.

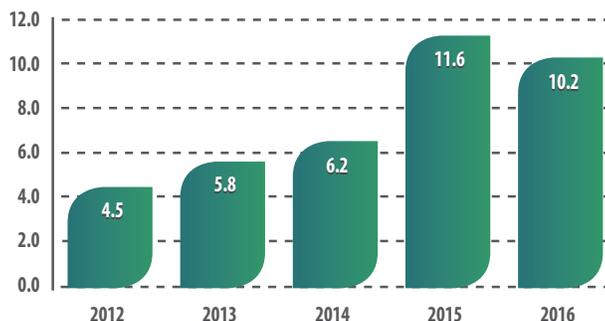
Core Principles

- Superior customer service to policy owners and agents
- Leading with innovative products
- Using technology to improve service and the way our clients interact with us

SELECT STATUTORY FINANCIAL DATA

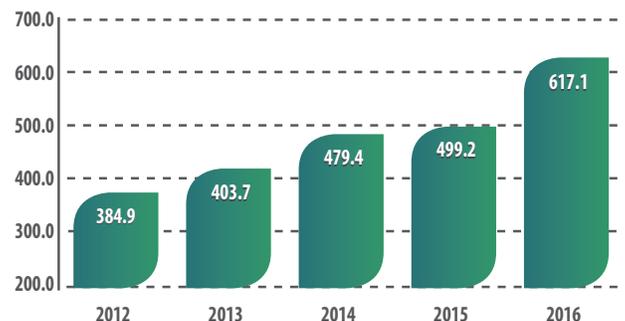
STATUTORY NET INVESTMENT INCOME (Millions)

Net investment income increased over 128% since 2012 as a result of the growth in invested assets in recent years, primarily from fixed annuity sales, and from an overall improvement in investment yields.



TOTAL STATUTORY ASSETS (Millions)

Total Statutory assets have increased over 60% since 2012. Sales for all product lines have increased during this time, but a majority of the growth is from sales of the fixed annuity products.

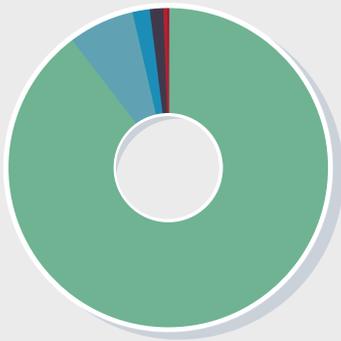




FINANCIAL SUMMARY 2016

SENTINEL SECURITY LIFE INSURANCE COMPANY

BONDS & CASH	90.68%
MORTGAGE	6.77%
STOCKS	1.27%
OTHER	1.06%
CONTRACT LOANS	0.23%
Total	100%

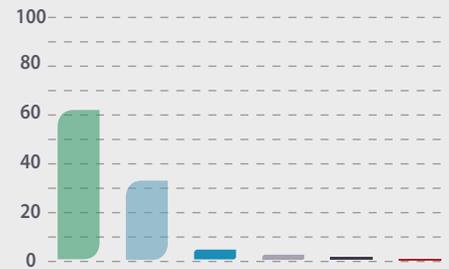


INVESTMENT PORTFOLIO SUMMARY

Sentinel's investment philosophy is based upon the principles of providing stable returns and income while mitigating risk for policyholders and shareholders. The following graphs validate this philosophy and provide additional detail for the investment portfolio. As of December 2016, the portfolio is primarily invested in bonds and has an overall credit quality of 1 or 2 (investment grade), using the National Association of Insurance Commissioners ("NAIC") financial rating designations, with an average net yield of 5.93%.

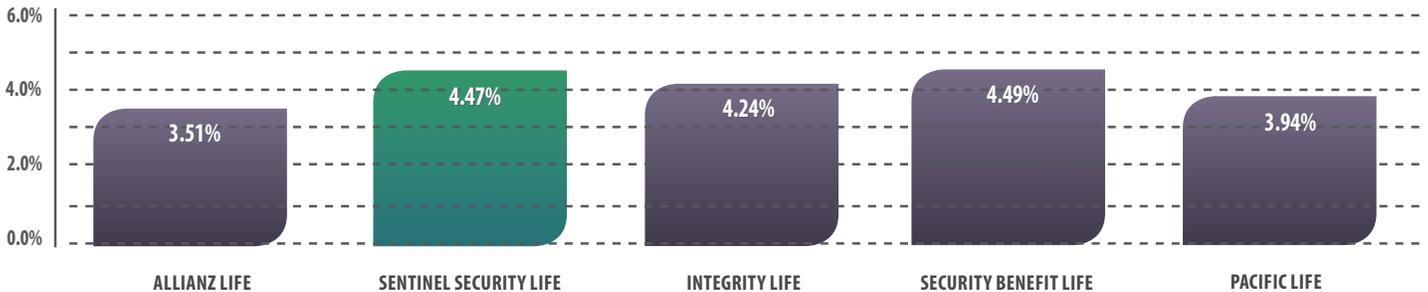
NAIC 1 - AAA/AA/A	61.97%
NAIC 2 - BBB	32.97%
NAIC 3 - BB	4.09%
NAIC 4 - B	0.76%
NAIC 5 - CCC OR LOWER	0.21%
NAIC 6 - IN OR NEAR DEFAULT	0.00%
Total	100%

Over 94% of the investment portfolio is in investment grade securities, as rated by the NAIC.



PEER GROUP SUMMARY OF NET YIELD INVESTED ASSETS YE 2016

*LESS FUNDS WITHHELD ASSETS



Sentinel is able to offer industry leading life insurance and fixed annuity products through innovative product design rather than being overly aggressive in the investment markets. Sentinel's net investment yield (net investment income / invested assets) is comparable to other industry leaders.

Sentinel offers a strong senior market portfolio including Life, Health, and Annuity products. We continue to develop new products and services to meet our customers' needs.

Sentinel has a long history of financial strength and stability that has afforded us the opportunity to invest wisely in the growth of our Company. Our strength lies not only in the quality of our insurance products, but also the level of service we provide to our policyholders, agents, and shareholders. We invite you to learn more about our company by visiting www.sslco.com or by calling 1-800-247-1423.

Sentinel Security Life is rated B++ (Good) for financial strength by A.M. Best Company. This rating applies only to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates or practices of the Company.





SENTINEL SECURITY LIFE INSURANCE COMPANY

ANNUITY PRODUCT AVAILABILITY GRID

Licensed States	Personal Choice MYGA	Personal Choice Plus 5 Year Index	Summit Bonus Index	Special Instructions
Arizona	Approved	Approved	Approved	
Arkansas	Approved	Approved	Approved	
California	Approved	Approved	Approved	See footnote for annuity rider exceptions**
Colorado	Approved	Approved	Approved	
Delaware	Approved	Not Available	Not Available	
Florida	Approved	Approved	Approved	See footnote for annuity rider exceptions**
Georgia	Approved	Approved	Approved	
Hawaii	Approved	Approved	Approved	
Idaho	Approved	Approved	Approved	
Illinois	Approved	Approved	Approved	
Indiana	Approved	Approved	Approved	
Iowa	Approved	Approved	Approved	
Kansas	Approved	Approved	Approved	
Kentucky	Approved	Approved	Approved	
Louisiana	Approved	Approved	Approved	
Mississippi	Approved	Approved	Approved	
Minnesota	Approved	Approved	Approved	
Maryland	Approved	Approved	Approved	
Montana	Approved	Approved	Approved	
Nebraska	Approved	Approved	Approved	
Nevada	Approved	Approved	Approved	
New Mexico	Approved	Approved	Approved	
North Carolina	Approved	Approved	Approved	
North Dakota	Approved	Approved	Approved	
Ohio	Not Available	Approved	Approved	
Oklahoma	Approved	Approved	Approved	
Oregon	Approved	Approved	Approved	
Pennsylvania	Approved	Approved	Approved	See footnote for annuity rider exceptions**
Rhode Island	Not Available	Approved	Approved	
South Dakota	Approved	Approved	Approved	
Texas	Approved	Approved	Approved	
Utah	Approved	Approved	Approved	
Washington	Pending Release	Approved	Approved	
Wyoming	Approved	Approved	Approved	

**Florida: Death Benefit Rider standard in all contracts / Terminal Illness Rider not available

**California / Pennsylvania: Terminal Illness Rider not available

SENTINEL SECURITY LIFE INSURANCE COMPANY

PO Box 27248 | Salt Lake City, UT 84127-0248 | (800) 247-1423

SSLANPRDGRID 033018

Hello Partners,

Here is a great, **FREE, social security income calculator** sponsored by AIG but it does not have any AIG branding on it.

<https://www.socialsecurityestimator.com/>

Thanks for the biz!!!

Anthony R. Owen

[Annuity Agents Alliance](#): Co-Founder

[Safe Money Radio Marketing](#): Co-Founder

[Annuity Innovation Systems, LLC](#): Co-Founder

[Annuity.com](#): Priority Access Lead Director

Eagle Shadow Financial, LLC: President

Hello Partners,

This might be the greatest objection handle I have ever heard, "**Ken Fisher LOVES annuities. You are his annuity!**".

Make sure and carefully read everything Brad has to say in the email below. There is a lot to unpack and some very essential keys to your success in what he has to share.

Thanks for the biz!

Anthony R. Owen

[Annuity Agents Alliance](#): Co-Founder

[Safe Money Radio Marketing](#): Co-Founder

[Annuity Innovation Systems, LLC](#): Co-Founder

[Annuity.com](#): Priority Access Lead Director

Eagle Shadow Financial, LLC: President

From: Brad Pistole
Sent: Monday, April 30, 2018 7:21 PM
To: Anthony Owen <tony@annuityagentsalliance.com>
Subject: 600k account

Your warmest lead is always an existing client...

I have started using my software and my assistant to note my calendar and remind me of the date when each client turns 59 1/2. Then I contact the client when they turn 59 and remind them what an important opportunity they have to move from risk to safety for the remainder of their working career. I have written several articles and radio shows regarding this and I keep this information in the forefront of my client's minds.

About six months ago, I emailed an existing client and reminded them what a great opportunity they would have in 6 months to move their large 401k to an FIA IRA. As the market started to fluctuate in February and March, they remembered my email. I contacted them again two weeks ago and reminded them of their 59 1/2 birthday, which was on 4/26/18. They asked to meet at 7:30 for breakfast this past week to discuss this further. He brought his wife.

He and his wife already own three annuities with me totaling approximately \$300,000. He mentioned Ken Fisher (of course) and said "Why does Ken Fisher say annuities are terrible investments."

Then I told them, "Ken Fisher LOVES annuities. You are his annuity! When he has your money in a managed account, he gets a lifetime of income from your accounts every single month no matter how long he lives. As long as he collects a monthly fee from your accounts, you are his annuity! And he loves it!" I reminded them that Social Security and Pensions are annuities. Anything that provides a lifetime of income is an annuity. And I asked them why they would want to be an annuity payment for someone else, even when he loses their money. I could see the impact on their faces when I said this.

This morning, I sent a very simple email to my clients, thanking them for meeting for breakfast last week and reminding them of the powerful benefits of the safety and lifetime income of an FIA. He emailed me right back and said, "Move forward with the transfer."

Because I have spent a significant amount of time teaching these clients about the impact of taxes on their tax-deferred accounts, we are setting up 6 separate annuities with the \$600,000. We are doing this to give them the opportunity to convert from an IRA to a ROTH IRA on smaller amounts of money over the next 5-6 years before he retires. If all the money is in one account, it would basically keep the client from ever wanting to convert. It would simply seem far too expensive. By placing the money into smaller accounts, it makes perfect sense for a high income earner to move from taxable to tax-free while they can afford to pay the tax now.

Remember, the average advisor/money manager rarely, if ever, talks to their client about their plan for removing the money out of their accounts. Their goal is to get the money moved INTO their accounts, so they can start collecting management fees from them. They have no plan for future taxes and for getting the money back out of the accounts in the most tax efficient manner. This is what can separate you from everyone else. Advance planning for future taxes will show your clients how much you care about them and their families. And that is a big deal.

When I got back to the office from a meeting today, my assistant let me know that I have a 10 am appointment tomorrow with another existing annuity client who is finally ready to move his 401k to safety. I've sent the same reminder to him about being able to transfer his 401k to an IRA after 59 1/2 and his wife has reminded him of it often. She's coming to the meeting too. :)

If you stay in contact with your clients and write articles about things that pertain to their future, it will pay off BIGTIME in the months and years to come.

FYI, the \$600,000 client from today is a business owner. His wife is 58 1/2. Her special 59 1/2 year old birthday is just 1 year away. And she currently has \$458,000 in her 401k. What do you think the chances are that I will get that rollover the day she turns 59 1/2?

I like my chances :)

Sincerely,

Brad Pistole

President of Trinity Insurance & Financial Services, INC

#1 Best Selling Author of "Safe Money Matters"

2018 "Safe Money Radio Advisor of the Year"

Ed Slott **Master Elite IRA Advisor**

Million Dollar Round Table **"Top of the Table Advisor"**

Host of Safe Money Radio, *KSGF 104.1 Sat 7-8 am & 3-4 pm* and *KWTO 560 am Mon & Tues at 10 am*

5511 N Farmer Branch Road, Suite 101

Ozark, MO 65721

<http://www.investmentnews.com/article/20180501/FREE/180509991/justice-department-lets-deadline-to-defend-dol-fiduciary-rule-pass>

Justice Department lets deadline to defend DOL fiduciary rule pass. What's next?

With AARP and states' motions to intervene in 5th Circuit, it's too early to declare the rule dead

May 1, 2018 @ 2:28 pm

By **Mark Schoeff Jr.**

A key deadline has passed without the Labor Department acting to defend its fiduciary rule in court. But the measure isn't dead yet.

The Department of Justice, acting on behalf of the DOL, had until Monday to appeal a March 15 split decision in the 5th Circuit Court of Appeals to **strike down the regulation**, which would require brokers to act in the best interests of their clients in retirement accounts.

The DOJ didn't move. A spokeswoman for the agency declined to comment Monday and was not immediately available for comment Tuesday.

The court ruling is scheduled to take effect May 7. **But last week, AARP and the attorneys general of California, New York and Oregon petitioned the 5th Circuit for permission to intervene as defendants, as well as for the entire 17-judge circuit to rehear the case.**

AARP asked the court to delay the May 7 effective date for 14 days or longer while it decides on the motions.

According to a 5th Circuit staff member, there is no time line for when the court must decide on the AARP/states' motions to intervene; it is not locked into deciding by May 7. It could delay the effective date of the March 15 decision while it's deliberating the motions to intervene.

"The court has significant discretion over when the mandate issues," said Steve Hall, legal director and securities specialist at Better Markets, an investor advocacy organization.

But Kevin Walsh, an attorney at Groom Law Group, forecasts a swift conclusion in the 5th Circuit, which is based in New Orleans.

"My prediction is that the 5th Circuit denies the motion to intervene and that the mandate issues on May 7," Mr. Walsh said. "The intervenors face an uphill battle."

The plaintiffs in the 5th Circuit case — financial industry opponents of the DOL rule, including the Securities Industry and Financial Markets Association and the Financial Services Institute — argued that the DOL had no authority to promulgate what they call a complex and costly rule.

They filed a formal opposition on April 30 to the move by AARP and states.

"The improper, last-minute [AARP, state] motions do not come close to justifying their unprecedented bid to intervene for purposes of filing a motion for rehearing en banc, itself an exceptional motion which this court's rules firmly discourage — even when filed by a long-standing party to the proceedings," wrote Eugene Scalia, a partner at Gibson Dunn & Crutcher who represents the plaintiffs.

The challenge for AARP and the states is to convince the court that they have a right to intervene.

In its motion, AARP argued the DOL rule protects retirement savers from conflicted advice that erodes their nest eggs and that the 5th Circuit decision "jeopardizes those Americans' retirement security, [presenting] an issue of exceptional importance."

In addition to investor protection, the states asserted that demise of the DOL rule would cost them \$52 million in tax revenue over the next 10 years due to less growth in retirement accounts.

"The intervenors have a very tough argument," said Bill Mandia, a partner at Stradley Ronon Stevens & Young. "I don't think either one has a legally protected interest."

Mr. Hall countered that AARP and the states are on solid ground.

"It is difficult to conceive of parties who would have a stronger standing argument than AARP and the state attorneys general who are seeking to protect millions of current and future retirees against adviser conflicts of interest that cost billions of dollars a year," he said.

The DOL has one more option if the 5th Circuit decision holds. They agency can file a petition by June 13 to have the Supreme Court hear the case.

Mr. Mandia doubts that will happen.

"Given they've been largely silent to this point, there's a good chance they're not going to take action," he said.

The DOL rule, which was **partially implemented** last summer, is undergoing a review mandated by President Donald J. Trump that could lead to major changes.

Meanwhile, the Securities and Exchange Commission has proposed its own **advice standards rule** that is currently open for public comment.

http://www.investmentnews.com/article/20180430/BLOG09/180439996/sec-advice-rule-faces-arduous-journey?utm_source=Morning-0180501&utm_campaign=investmentnews&utm_medium=email&utm_visit=45572

SEC advice rule faces arduous journey

The centerpiece of the proposal, the Regulation Best Interest rule, is not fiduciary and isn't uniform

Apr 30, 2018 @ 10:40 am

By **Blaine F. Aikin**

On April 18, the Securities and Exchange Commission released its much-anticipated "fiduciary" rule **proposal**, "designed to enhance the quality and transparency of investors' relationships with investment advisers and broker-dealers while preserving access to a variety of types of relationships and investment products."

The realities of the rulemaking process, substantive aspects of the proposal and surprisingly negative comments from most of the commissioners all suggest that the proposal will face a long and arduous journey forward.

The path to implementation of the SEC advice rule starts with a 90-day public comment period ending in late July. Following that, the SEC will evaluate the comments, make refinements (if not wholesale changes) and release a revised version that will almost certainly undergo at least one additional round of comments and subsequent revisions. If the DOL fiduciary rule's past is prologue for the future of the SEC's rule, court challenges could prolong the process.

Under a fast-track scenario of only two rounds of public comments and no court challenges, a rule could conceivably be finalized by the end of 2019. There would almost certainly be a transition period of at least one year before the rule would become effective, thereby stretching the schedule into 2020 — and that's the best-case scenario.

The centerpiece of the proposal is a new Regulation Best Interest rule. The headline for this part is that the long-contemplated notion of an SEC uniform fiduciary rule didn't materialize. The new standard is not fiduciary and isn't uniform; arguably, it isn't even best interest in the classic sense.

ERISA and the Advisers Act of 1940 frame "best interest" in a fiduciary context grounded in well-established common law. The SEC's new version of "**best interest**" references fiduciary principles, but is described as "building upon, and being tailored to, the unique structure and characteristics of the broker-dealer relationship with retail customers and existing regulatory obligations."

Commissioner Hester Pierce objected to the characterization of the standard as best interest, saying: "It would be better to acknowledge that we are proposing a suitability-plus standard and explain what we mean by the 'plus.'" Commissioner Kara Stein was more direct: "Calling it Regulation Best Interest is not just confusing, it is in effect a form of mislabeling."

Regardless of the title, the rule would raise the bar for broker conduct by placing tighter controls on conflicts of interest and requiring more thorough vetting of the products that brokers recommend to clients. The existing fiduciary standard for investment advisers would remain in place. The distance between the two standards is narrowed, but the lines of demarcation remain unclear.

The SEC acknowledges investor confusion about differences in roles and standards and seeks to tackle that problem through the second major rule of the proposal, which introduces a new disclosure document, the client relationship summary (CRS), and prohibits brokers from using a title containing the word "advisor" or "adviser" unless they register as an investment adviser with the SEC.

Form CRS is to be a brief (no more than four-page) disclosure document used by brokers, advisers and dually registered persons to describe the nature of the client relationship, the applicable standard of conduct, costs and forms of compensation inherent to the relationship and material conflicts of interest, among other things.

Unfortunately, the new form CRS doesn't cut through the confusion. Rather than differentiating the sales orientation of brokerage activities from the investment adviser's obligation to provide objective advice, Form CRS tries to parse the degrees of advice involved in each type of client relationship. This skirts the fundamental reason why different standards exist and obscures how investor protections differ under each.

Ironically, **the 5th Circuit Court of Appeals decision** to vacate the Labor Department's fiduciary rule was focused on the differences between sales and advice, and laced with criticism of the DOL for improperly dragging brokerage and insurance salespeople under a fiduciary standard. It even noted that if salespeople misrepresent themselves as advisers, title regulation would be a preferred course of action. The title protection part of the SEC's proposal attempts to do just that; however, in its current form, the proposal allows dual registrants to call themselves advisers even in

circumstances when they are providing only brokerage services. That's a loophole that will need to be closed.

Ultimately, the SEC proposal has the potential to "enhance the quality and transparency of investors' relationships with investment advisers and broker-dealers" as it was designed to do, but it will take enormous time and effort to get there. In the words of Commissioner Robert Jackson Jr., "the problems with the proposal are too many to list."

As regulatory standards rise and fall, the high ground of fiduciary conduct is the safest place for advisers to be. Once there, there is no reason to turn back.

<https://www.looktowink.com/2018/04/bests-special-report-abrupt-interest-rate-hikes-pose-challenges-life-insurers/>

BEST'S SPECIAL REPORT: ABRUPT INTEREST RATE HIKES COULD POSE CHALLENGES TO LIFE INSURERS

April 25, 2018 by AM Best

Oldwick – How the U.S. Federal Reserve proceeds on interest rate hikes remains critical to the U.S. life/annuity (L/A) insurance industry. According to a new **A.M. BEST** special report, a slow, smooth increase would allow insurers to adjust crediting rates on existing products, reshape portfolio durations and help maintain credit quality for an optimal return; however, a sharp rise in interest rates could pose challenges to both sides of the balance sheet.

The Best's Special Report, "Abrupt Interest Rate Hikes Could Pose Challenges to Life Insurers," states that with short-term interest rates rising as a result of the Fed's recent rate hikes while longer-term yields have been slower to respond, the yield curve continues to flatten. The resulting disincentive to match durations creates the potential for asset-liability management (ALM) mismatches for insurers with more spread-based liability profiles. In addition, allocations to bonds maturing in less than five years is at its lowest point in nearly two decades as insurers looking for yield have lengthened their bond portfolios. As bonds with longer durations are more sensitive to changes in interest rates, upside interest rate shocks could squeeze spreads, leading to a jump in market value losses on asset sales as lapses increase.

A rapid rise in rates also could tempt policyholders of spread-based products to switch to competing products that offer higher returns based on current rates, such as bank certificates of deposit. For those insurers with minimal surrender protection or unattractive living benefits, the resulting increase in surrenders could weaken their liquidity and financial profiles, as they may be forced to realize losses on their corresponding bond portfolios.

L/A insurers with well-established and effective ALM programs are best equipped to navigate a rapidly rising interest rate environment after a prolonged period of low rates. The use of sophisticated enterprise risk management techniques can enhance life insurers' ability to

monitor asset-liability positions through cash flow analysis, duration, convexity, earnings and capital at risk. Interest rate moves are difficult to predict, and disintermediation risk, increases in hedging costs and capital strain due to reversal of unrealized gains potentially could lead to rating concerns. A.M. Best believes insurers will have to carefully navigate the environment over the next few years, regardless of the direction interest rates follow.