

Income Rider Comparison Worksheet

	ALZ Simple III	ALZ End Elite	ALZ End Plus	AEI	Aviva	Equitrust	Forethought	GALIC	ING	KC Life	NWL	NACOLAH	OMFN	PHX Inc 25	PHX Inc Plus	PHX PIA Today	PHX PIA Tomorrow
	Premium Bonus	Assumed Growth	Assumed Growth	Premium Bonus	Premium Bonus	Premium Bonus	Premium Bonus	Premium Bonus	Premium Bonus	Premium Bonus	Premium Bonus	Premium Bonus	Premium Bonus	Premium Bonus	Premium Bonus	Premium Bonus	Premium Bonus
	7.00%	0.00%	0.00%	10.00%	8.00%	10.00%	0.00%	2.00%	5.00%	0.00%	10.00%	10.00%	3.00%	8.00%	8.00%	N/A	N/A

Yrs*	Age	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	
0	65	\$26,750.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$30,375.00	\$27,000.00	\$31,525.00	\$25,000.00	
1	66	\$28,750.00	N/A	N/A	\$29,700.00	\$28,620.00	N/A	\$32,812.50	\$31,416.00	\$27,825.00	\$29,480.00	\$33,206.25	\$29,700.00	\$27,295.00	\$33,750.00	\$29,160.00	\$33,343.75	\$28,500.00
2	67	\$30,750.00	N/A	N/A	\$32,076.00	\$30,337.20	N/A	\$34,453.13	\$34,884.00	\$29,494.50	\$31,602.56	\$34,866.56	\$32,076.00	\$28,932.70	\$33,750.00	\$31,492.80	\$35,162.50	\$32,000.00
3	68	\$32,750.00	N/A	N/A	\$34,642.08	\$32,157.43	N/A	\$36,175.78	\$38,454.00	\$31,264.17	\$33,877.94	\$36,609.89	\$34,642.08	\$30,668.66	\$33,750.00	\$34,012.22	\$35,162.50	\$35,500.00
4	69	\$34,750.00	N/A	N/A	\$37,413.45	\$34,086.88	N/A	\$37,984.57	\$42,126.00	\$33,140.02	\$36,317.16	\$38,440.39	\$37,413.45	\$32,508.78	\$33,750.00	\$36,733.20	\$35,162.50	\$39,000.00
5	70	\$40,425.00	\$30,250.00	N/A	\$48,487.83	\$39,745.30	N/A	\$39,883.80	\$45,900.00	\$35,128.42	\$42,471.26	\$44,031.71	\$44,447.17	\$41,351.17	\$37,125.00	\$43,639.04	\$38,787.50	\$46,750.00
6	71	\$42,625.00	\$30,250.00	N/A	\$52,366.85	\$42,130.02	\$45,397.09	\$41,877.99	\$49,776.00	\$37,236.13	\$45,529.19	\$46,233.30	\$48,002.95	\$43,832.24	\$37,125.00	\$47,130.17	\$38,787.50	\$50,600.00
7	72	\$44,825.00	\$30,250.00	N/A	\$56,556.20	\$44,657.82	\$48,574.89	\$43,971.89	\$53,754.00	\$39,470.29	\$48,807.30	\$48,544.96	\$51,843.18	\$46,462.18	\$37,125.00	\$50,900.58	\$38,787.50	\$54,450.00
8	73	\$47,025.00	\$30,250.00	N/A	\$61,080.70	\$47,337.29	\$51,975.13	\$46,170.48	\$57,834.00	\$41,838.51	\$52,321.42	\$50,972.21	\$55,990.64	\$49,249.91	\$37,125.00	\$54,972.63	\$38,787.50	\$58,300.00
9	74	\$49,225.00	\$30,250.00	N/A	\$65,967.15	\$50,177.53	\$55,613.39	\$48,479.01	\$62,016.00	\$44,348.82	\$56,088.56	\$53,520.82	\$60,469.89	\$52,204.90	\$37,125.00	\$59,370.44	\$38,787.50	\$62,150.00
10	75	\$51,425.00	\$30,250.00	\$33,000.00	\$71,244.52	\$58,023.47	\$64,915.99	\$50,902.96	\$66,300.00	\$56,411.70	\$65,137.52	\$60,879.94	\$71,244.52	\$55,337.19	\$37,125.00	\$69,949.17	\$40,237.50	\$72,000.00
11	76	\$53,625.00	\$30,250.00	\$33,000.00	\$76,944.09	\$61,504.87	\$69,460.11	\$50,902.96	\$70,686.00	\$56,411.70	\$67,743.02	\$63,923.93	\$76,944.09	\$58,657.43	\$37,125.00	\$69,949.17	\$40,237.50	\$72,000.00
12	77	\$55,825.00	\$30,250.00	\$33,000.00	\$83,099.61	\$65,195.17	\$74,322.32	\$50,902.96	\$75,174.00	\$56,411.70	\$70,452.74	\$67,120.13	\$83,099.61	\$62,176.87	\$37,125.00	\$69,949.17	\$40,237.50	\$72,000.00
13	78	\$58,025.00	\$30,250.00	\$33,000.00	\$89,747.58	\$65,195.17	\$79,524.89	\$50,902.96	\$79,764.00	\$56,411.70	\$73,270.85	\$70,476.14	\$89,747.58	\$62,176.87	\$37,125.00	\$69,949.17	\$40,237.50	\$72,000.00
14	79	\$60,225.00	\$30,250.00	\$33,000.00	\$96,927.39	\$65,195.17	\$85,091.63	\$50,902.96	\$84,456.00	\$56,411.70	\$76,201.68	\$73,999.94	\$96,927.39	\$62,176.87	\$37,125.00	\$69,949.17	\$40,237.50	\$72,000.00
15	80	\$68,100.00	\$33,000.00	\$36,000.00	\$113,081.95	\$70,628.10	\$98,635.38	\$50,902.96	\$89,250.00	\$56,411.70	\$85,345.89	\$83,676.86	\$113,405.05	\$72,539.68	\$43,875.00	\$75,778.27	\$47,125.00	\$81,000.00
16	81	\$70,500.00	\$33,000.00	\$36,000.00	\$113,081.95	\$70,628.10	\$105,539.85	\$50,902.96	\$94,146.00	\$56,411.70	\$88,759.72	\$87,860.70	\$122,477.45	\$72,539.68	\$43,875.00	\$75,778.27	\$47,125.00	\$81,000.00
17	82	\$72,900.00	\$33,000.00	\$36,000.00	\$113,081.95	\$70,628.10	\$112,927.64	\$50,902.96	\$99,144.00	\$56,411.70	\$92,310.11	\$92,253.74	\$132,275.65	\$72,539.68	\$43,875.00	\$75,778.27	\$47,125.00	\$81,000.00
18	83	\$75,300.00	\$33,000.00	\$36,000.00	\$113,081.95	\$70,628.10	\$120,832.58	\$50,902.96	\$104,244.00	\$56,411.70	\$96,002.52	\$96,866.42	\$142,857.70	\$72,539.68	\$43,875.00	\$75,778.27	\$47,125.00	\$81,000.00
19	84	\$77,700.00	\$33,000.00	\$36,000.00	\$113,081.95	\$70,628.10	\$129,290.86	\$50,902.96	\$109,446.00	\$56,411.70	\$99,842.62	\$101,709.75	\$154,286.31	\$72,539.68	\$43,875.00	\$75,778.27	\$47,125.00	\$81,000.00
20	85	\$80,100.00	\$33,000.00	\$36,000.00	\$113,081.95	\$76,061.03	\$148,982.85	\$50,902.96	\$114,750.00	\$65,813.65	\$111,253.20	\$114,423.46	\$166,629.22	\$72,539.68	\$43,875.00	\$81,607.36	\$47,125.00	\$90,000.00

Highest Payout

Second Highest Payout

Input Criteria:

Client Age (Youngest if Joint): 65
 Premium Amount: \$500,000.00
 Single or Joint Income? Single
 Solve for Income or Premium Needed? Income



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 Rates are subject to change without notice. Guarantees subject to the financial strength of issuing company.