

## Immediate Annuity Comparison

This chart compares rates and features on our most competitive Single Premium Immediate Annuities. You can use the “factors” on this chart as in the following example: A \$100,000 deposit into an EquiTrust SPIA for a 65 year old Male with a Life & 10 Year Period Certain payout option: 100 X 5.35 = \$535.00 Monthly. Factors cannot replace specific computer-prepared quotes. Please use these factors as a guide only. Factors listed below may not include premium taxes or policy fees if applicable and are subject to change.

### Sample Period Certain Rates \$/month/per thousand (\*QUALIFIED rates may vary)

PERIOD CERTAIN (A.M. BEST RATING)	Athene (A-)	EquiTrust (B++)	Guggenheim Life & Annuity (B++)	North American Life (A+)	Integrity Life (A+)
5 years	---	17.10	<b>17.11</b>	---	---
10 years	8.87	9.24	<b>9.27</b>	9.15	9.00
15 years	6.37	6.68	6.63	<b>6.70</b>	6.49
20 years	5.17	<b>5.51</b>	5.42	<b>5.51</b>	5.26

### Sample Life Contingency Rates \$/month/per thousand (\*QUALIFIED rates may vary)

LIFE INCOME OPTIONS	Athene	EquiTrust	Guggenheim Life & Annuity	North American	Integrity Life (A+)
M65, Life w/ 10 Years Cert.	5.02	5.35	5.22	5.33	<b>5.32</b>
F65, Life w/ 10 Years Cert.	4.80	4.96	4.82	5.02	<b>5.09</b>
M70, Life w/ 10 Years Cert.	5.58	6.04	5.95	5.99	<b>6.01</b>
F70, Life w/ 10 Years Cert.	5.32	5.62	5.52	5.64	<b>5.67</b>
M70, F65 J&S 100%	4.53	4.63	4.50	<b>4.77</b>	4.72

### Other SPIA Provisions

PROVISIONS	Athene	EquiTrust	Guggenheim Life & Annuity	North American	Integrity Life (A+)
Commission Rate	3.00%	3.00%	2.50% (5 Yr Period Certain)	2.00%	3% < 10 period certain
			3.00% (All Other Options)		3.75% > 10 period certain and life options
Issues ages	0-80 (all payout options) thru 85 (Period CC only)	0-85 (all payout options) thru 90 (Period CC only)	0-70 (all payout options) thru 95 (Period CC only)	0-85 (all payout options) thru 95 (Period CC only)	0-85 (all payout options) thru 95 (Period CC only)
Minimum Premium	\$10,000	\$30,000	Premium Must Generate a Minimum Payment of \$100	\$2,000 Q \$10,000 NQ	\$10,000
E&O Required	Yes	Yes	Yes	Yes	Yes
Cash/Installment Refund Option	Yes	No	No	Yes	Yes
COLA	Yes	No	Yes	No	Yes