



# Personalized Income Rider Payouts

## INCOME RIDERS

### 9 Lifetime Income Riders

PREPARED FOR:  
MY INCOME ANALYSIS

PREPARED BY:  
Michael Green

PREPARED ON:  
02/03/2021 09:52



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# Presentation Parameters

Initial premium	\$500,000
Client's current age	65 years
First withdrawal age	70 years <small>Defer for 5 years</small>
Annuitant gender	Male
State	MA

## Quick Overview

INCOME RIDER	FEE	GUARANTEED ANNUAL INCOME
<b>A+</b> Nationwide (Founded in 1929) <b>Bonus Income+ Rider joint</b> Annuity: Nationwide Peak 10 (Most States)	1.3% annually	<b>\$40,095</b>
<b>A+</b> Nationwide (Founded in 1929) <b>Bonus Income+ Rider single</b> Annuity: Nationwide Peak 10 (Most States)	1% annually	<b>\$40,095</b>
<b>A+</b> Nationwide (Founded in 1929) <b>Nationwide High Point 365 w/Bonus</b> Annuities: Nationwide New Heights 9 (Most States), Nationwide New Heights 10 (Most States), Nationwide New Heights 12	1.1% annually	<b>\$39,496</b>
<b>A+</b> Nationwide (Founded in 1929) <b>New Heights 10 High Point 365</b> Annuity: Nationwide New Heights 10 (Most States)	0.95% annually	<b>\$35,577</b>
<b>A+</b> Nationwide (Founded in 1929) <b>New Heights 9 High Point 365</b> Annuity: Nationwide New Heights 9 (Most States)	0.95% annually	<b>\$33,843</b>
<b>A+</b> Nationwide (Founded in 1929) <b>New Heights 12 High Point 365</b> Annuity: Nationwide New Heights 12	0.95% annually	<b>\$32,739</b>
<b>A</b> Jackson National Life Insurance Company (Founded in 1961) <b>Income Accelerator LIB Rider Single</b> Annuity: Market Protector 7	1.1% annually (2.2% max)	<b>\$30,000</b>

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INCOME RIDER	FEE	GUARANTEED ANNUAL INCOME
<b>A</b> Jackson National Life Insurance Company (Founded in 1961) <b>Income Accelerator LIB Rider Joint</b> Annuity: Market Protector 7	1.25% annually (2.5% max)	<b>\$27,500</b>
<b>A+</b> Nationwide (Founded in 1929) <b>Guaranteed Income Solution</b> Annuity: Nationwide Peak 10 (Most States)	None	<b>\$24,000</b>

## Detailed View

<b>A+</b> Nationwide (Founded in 1929) <b>Bonus Income+ Rider joint</b> Annuity: Nationwide Peak 10 (Most States)			
Guaranteed annual income:	\$40,095	Enhanced annual income:	—
Income base:	\$742,500	Payout rate:	5.4%
Income base bonus:	10%	Waiting period:	None
Fee:	1.3% annually	Fee base:	Benefit Base After Withdrawal
Simple rollup rate:	7%	Rollup period:	10 years

<b>A+</b> Nationwide (Founded in 1929) <b>Bonus Income+ Rider single</b> Annuity: Nationwide Peak 10 (Most States)			
Guaranteed annual income:	\$40,095	Enhanced annual income:	—
Income base:	\$742,500	Payout rate:	5.4%
Income base bonus:	10%	Waiting period:	None
Fee:	1% annually	Fee base:	Benefit Base After Withdrawal
Simple rollup rate:	7%	Rollup period:	10 years

<b>A+</b> Nationwide (Founded in 1929) <b>Nationwide High Point 365 w/Bonus</b> Annuities: Nationwide New Heights 9 (Most States), Nationwide New Heights 10 (Most States), Nationwide New Heights 12			
Guaranteed annual income:	\$39,496	Enhanced annual income:	—
Income base:	\$771,403	Payout rate:	5.12%
Income base bonus:	10%	Waiting period:	1 year
Fee:	1.1% annually	Fee base:	EOY Contract Value
Compound rollup rate:	7%	Rollup period:	10 years

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A+ Nationwide (Founded in 1929)

Interest Multiplier

## New Heights 10 High Point 365

Annuity: Nationwide New Heights 10 (Most States)

Guaranteed annual income:	\$35,577	Enhanced annual income:	—
Income base:	\$525,505	Payout rate:	6.77%
Income base bonus:	—	Waiting period:	5 years
Fee:	0.95% annually	Fee base:	EOY Contract Value
Compound rollup rate:	Highest of 1% or BAV growth	Rollup period:	10 years

A+ Nationwide (Founded in 1929)

Interest Multiplier

## New Heights 9 High Point 365

Annuity: Nationwide New Heights 9 (Most States)

Guaranteed annual income:	\$33,843	Enhanced annual income:	—
Income base:	\$525,505	Payout rate:	6.44%
Income base bonus:	—	Waiting period:	5 years
Fee:	0.95% annually	Fee base:	EOY Contract Value
Compound rollup rate:	Highest of 1% or BAV growth	Rollup period:	10 years

A+ Nationwide (Founded in 1929)

Interest Multiplier

## New Heights 12 High Point 365

Annuity: Nationwide New Heights 12

Guaranteed annual income:	\$32,739	Enhanced annual income:	—
Income base:	\$525,505	Payout rate:	6.23%
Income base bonus:	—	Waiting period:	5 years
Fee:	0.95% annually	Fee base:	EOY Contract Value
Compound rollup rate:	Highest of 1% or BAV growth	Rollup period:	10 years

A Jackson National Life Insurance Company (Founded in 1961)

Interest Multiplier

## Income Accelerator LIB Rider Single

Annuity: Market Protector 7

Guaranteed annual income:	\$30,000	Enhanced annual income:	—
Income base:	\$500,000	Payout rate:	6%
Income base bonus:	—	Waiting period:	None
Fee:	1.1% annually (2.2% max)	Fee base:	EOY Contract Value
Simple rollup rate:	100% of Interest Rate	Rollup period:	15 years

**IncomeAccelerator** is an optional add-on benefit that offers the ability to obtain a protected lifetime income stream. IncomeAccelerator is available for an additional charge for investors ages 50-80.

You set your income baseline by deciding when to sign up for IncomeAccelerator. This establishes your starting **Lifetime Annual Income Payment (LAIP)** percentage. This is the percentage of your Contract Value that you can withdraw when you're ready to take income.

Your age when you elect IncomeAccelerator also determines your **Annual Deferral Credit** percentage. Annual Deferral Credits are an additional amount that combines with the LAIP% each year that you defer income payments. Once you have started taking your Lifetime Annual Income Payment, you also have the potential for **annual step-ups**, which automatically lock in gains for the life of the contract.

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**A** Jackson National Life Insurance Company (Founded in 1961)

Interest Multiplier

## Income Accelerator LIB Rider Joint

Annuity: Market Protector 7

Guaranteed annual income:	\$27,500	Enhanced annual income:	—
Income base:	\$500,000	Payout rate:	5.5%
Income base bonus:	—	Waiting period:	None
Fee:	1.25% annually (2.5% max)	Fee base:	EOY Contract Value
Simple rollup rate:	100% of Interest Rate	Rollup period:	15 years

**IncomeAccelerator** is an optional add-on benefit that offers the ability to obtain a protected lifetime income stream.

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**A+** Nationwide (Founded in 1929)

## Guaranteed Income Solution

Annuity: Nationwide Peak 10 (Most States)

Guaranteed annual income:	\$24,000	Enhanced annual income:	—
Income base:	\$600,000	Payout rate:	4%
Income base bonus:	—	Waiting period:	None
Fee:	None	Fee base:	—
Simple rollup rate:	4%	Rollup period:	10 years

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This supplemental report is not valid unless accompanied by complete product illustrations and/or disclosure documents from the respective insurer, as well as the Annuity Buyer's Guide.

### Data and Assumptions

This report is based upon information obtained from Annuity Genius, various insurers, and/or you. Data shown in this report is obtained from sources that Annuity Genius considers reliable and current, but Annuity Genius cannot guarantee that such data will not change at the discretion of the insurer. This report does not include a complete discussion of each annuity and does not constitute a recommendation of any particular annuity product. Please review all features, benefits, costs, terms & conditions of any annuity product before making a purchasing decision.

### Income Riders

Many FIAs may offer benefit riders with additional guarantee options. Some options are part of the FIA and others are optional and available for an additional stated cost. Benefit riders offer an income account value (commonly referred to as the benefit base, protected value or income base), which is not the same as the FIA accumulation value. Unlike the FIA's accumulation/account or cash value (which can be accessed at any time as a lump sum, subject to potential surrender charges), the income account value is generally not available as a lump sum withdrawal; it is used only for calculating the income amount available under the benefit rider provisions. These benefit riders often include other limitations and restrictions as well, so always review your FIA carefully.

Product features, limitations, fees and availability may vary by state.

Annuity and insurance product rates, guarantees and death benefits are based on the financial strength and claims-paying ability of the issuing company.

Early withdrawals or surrender of the annuity can result in a withdrawal or surrender charge and will be subject to ordinary income taxes. In some instances, annuities may be subject to a market value adjustment. In addition to being taxed as ordinary income, if withdrawals are taken prior to age 59 1/2, they can also be subject to a 10% federal early withdrawal tax.

Bonus annuities may include higher surrender charges, longer surrender periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus feature.

By signing below, the client has reviewed this information carefully and understands that this report does not provide any guarantees. Client will use this information to help them make an informed decision but this report does not represent advice. The agent, carrier, and Agatha Global Tech LLC are not responsible for actual product performance.

\_\_\_\_\_  
Client Name

\_\_\_\_\_  
Client Signature

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Date

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Agent Name

\_\_\_\_\_  
Agent Signature

\_\_\_\_\_  
Date

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