

## Guaranteed Income Now Payout Rates (as of January 1, 2025)\*

Immediate Income Annuities are designed for folks who want to create their own "pension-like" guaranteed income stream for life that begins immediately. Following are a few examples for females and males. Joint Life Payout amounts are typically lower due to longer life expectancies for couples. These payout rates, that include both interest and a return of principal, represent the annualized payout as a percent of total premium.

### IMMEDIATE INCOME ANNUITY "PERSONAL PENSION": FEMALE

**Assumptions:**

- > Lives in Connecticut > \$250,000 in non-qualified assets to invest > Insurance Company Rating: A++
- > Life With Cash Refund Payout Option (when investor dies, any remaining balance is paid out to beneficiary(s) in a lump sum)
- > Payout amounts for female applicants, who have longer life expectancies than males, are typically lower.

Female Issue Age	Current Annual Payout Rate	Annual Income For Life	TOTAL INCOME RECEIVED BY			
			AGE 70	AGE 80	AGE 90	AGE 100
65	6.73%	\$16,836	\$ 82,775	\$251,130	\$419,485	\$604,676
70	7.39%	\$18,467		\$183,130	\$367,799	\$570,936
75	8.29%	\$20,728		\$101,913	\$309,194	\$537,203
80	9.25%	\$23,130			\$229,371	\$483,800
85	10.60%	\$26,499			\$130,289	\$421,781

### IMMEDIATE INCOME ANNUITY "PERSONAL PENSION": MALE

**Assumptions:**

- > Lives in Connecticut > \$250,000 in non-qualified assets to invest > Insurance Company Rating: A++
- > Life With Cash Refund Payout Option (when investor dies, any remaining balance is paid out to beneficiary(s) in a lump sum)

Male Issue Age	Current Annual Payout Rate	Annual Income For Life	TOTAL INCOME RECEIVED BY			
			AGE 70	AGE 80	AGE 90	AGE 100
65	6.93%	\$17,336	\$ 85,237	\$258,600	\$431,962	\$622,661
70	7.59%	\$18,969		\$188,113	\$377,806	\$586,469
75	8.59%	\$21,482		\$105,619	\$320,439	\$556,740
80	9.63%	\$24,084			\$238,835	\$503,762
85	10.99%	\$27,466			\$135,039	\$437,161

**\*Note(s):**

- These payout rates were effective as of the date shown above and include both interest and return principal.
- Payouts are subject to change and will vary dependent on age, gender, payout option and premium amount, and interest in effect at time of policy issue.
- Optional Cost of Living Adjustment ("COLA") Riders provide for annual increases to an Immediate Income Annuity income stream that can be contractually added to most policies. It's important to point out that adding a COLA to an Immediate Income Annuity policy lowers the initial payouts and increase later payouts. If you have a history of longevity in your family, then it might make sense for you.
- All guarantees are based on the claims-paying ability of the insurance company.
- You should review an Immediate Income Annuity brochure, Fact Sheet and Personalized Annuity Illustration unique to your situation, for complete information and restrictions that may apply, prior to making any decision to purchase an Immediate Income Annuity - which Green Pastures will be happy to provide you.