

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

Deferred Income Annuities are designed for folks who want to create their own "pension-like" guaranteed income stream for life that begins at a later date (2 to 40 years later). Following are a few examples for females and males. Joint Life Payout amounts are 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.

### DEFERRED INCOME ANNUITY "DEFERRED 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)
- > Assumes income begins 10 years later from the Issue Age
- > Payout amounts for female applicants, who have longer life expectancies than males, are typically lower.

Female Issue Age	Deferred Income Start Date	Annual Payout Rate On Income Start Date	Annual Income For Life	TOTAL INCOME RECEIVED BY			
				AGE 70	AGE 80	AGE 90	AGE 100
55	Age 60	7.89%	\$19,723	\$197,231	\$394,462	\$591,692	\$808,646
	Age 65	11.13%	\$27,822	\$139,111	\$417,332	\$695,553	\$1,001,596
60	Age 65	8.48%	\$21,194	\$105,968	\$317,903	\$529,839	\$762,968
	Age 70	12.38%	\$30,952		\$309,517	\$619,034	\$959,503
65	Age 70	9.31%	\$23,275		\$232,751	\$465,502	\$721,527
	Age 75	14.16%	\$35,405		\$177,023	\$531,070	\$920,522
70	Age 75	10.48%	\$26,190		\$130,948	\$392,845	\$680,931
	Age 80	16.85%	\$42,136			\$421,361	\$884,858
	Age 85	29.65%	\$74,125			\$370,627	\$1,186,005

### DEFERRED INCOME ANNUITY "DEFERRED 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)
- > Assumes income begins 10 years later from the Issue Age

Male Issue Age	Deferred Income Start Date	Annual Payout Rate On Income Start Date	Annual Income For Life	TOTAL INCOME RECEIVED BY			
				AGE 70	AGE 80	AGE 90	AGE 100
55	Age 60	8.19%	\$20,477	\$204,769	\$409,538	\$614,308	\$839,554
	Age 65	11.13%	\$27,822	\$139,111	\$417,332	\$695,553	\$1,001,596
60	Age 65	8.87%	\$22,185	\$110,924	\$332,773	\$554,622	\$798,656
	Age 70	12.38%	\$30,952		\$309,517	\$619,034	\$959,503
65	Age 70	9.83%	\$24,565		\$245,652	\$491,304	\$761,521
	Age 75	14.16%	\$35,405		\$177,023	\$531,070	\$920,522
70	Age 75	11.18%	\$27,940		\$139,702	\$419,105	\$726,448
	Age 80	16.85%	\$42,136			\$421,361	\$884,858
	Age 85	34.40%	\$86,012			\$430,061	\$1,376,195

\*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 a Deferred Income Annuity income stream that can be contractually added to most policies. It's important to point out that adding a COLA to a Deferred 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 a Deferred Income Annuity brochure, Fact Sheet and Personalized Annuity Illustration unique to you situation, for complete information and restrictions that may apply, prior to making any decision to purchase a Deferred Income Annuity - which Green Pastures will be happy to provide you.