



AMERICAN EQUITY
INVESTMENT LIFE INSURANCE COMPANY®

American Equity
INCOMESHIELD
BONUS 10
FIXED INDEX ANNUITY

Lifetime Payout Factors

Income increases each year you wait

A beginning payout factor is set at annuity purchase and grows each completed contract year you wait to begin income. That means the longer you defer, the higher your lifetime income will be. Once you begin Lifetime Income Benefit Rider payouts, the payout factor is locked in for as long as you own your contract. You also have the flexibility to choose single or joint income at the time income begins.







Finding your anticipated payout factor can be done in **two simple steps**:

1

Find your issue age in the left hand column. If you're electing joint income, use the age of the younger spouse.



2

In the issue age row, locate the payout factor that corresponds to the number of contract years you expect to complete before income begins.

Lifetime income can begin as early as age 50 and one year after contract issue.

Single Lifetime Payout Factors Lifetime Income Benefit Rider OPTION 1

Effective 09.23.26*

NUMBER OF COMPLETED CONTRACT YEARS																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
40	NA	NA	NA	NA	NA	NA	NA	NA	4.15%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.53%	4.83%	5.17%	5.47%
41	NA	NA	NA	NA	NA	NA	NA	3.81%	4.34%	4.34%	4.34%	4.34%	4.34%	4.34%	4.34%	4.56%	4.87%	5.15%	5.46%	5.74%
42	NA	NA	NA	NA	NA	NA	3.81%	3.86%	4.48%	4.48%	4.48%	4.48%	4.48%	4.48%	4.67%	4.93%	5.21%	5.47%	5.75%	6.01%
43	NA	NA	NA	NA	NA	3.72%	3.95%	4.02%	4.62%	4.62%	4.62%	4.62%	4.64%	4.85%	5.06%	5.30%	5.55%	5.79%	6.04%	6.28%
44	NA	NA	NA	NA	3.72%	3.77%	4.10%	4.18%	4.55%	4.64%	4.76%	4.79%	5.01%	5.23%	5.45%	5.67%	5.89%	6.11%	6.33%	6.55%
45	NA	NA	NA	3.79%	3.86%	3.93%	4.25%	4.34%	4.70%	4.80%	4.95%	5.01%	5.35%	5.60%	5.84%	6.04%	6.24%	6.44%	6.64%	6.84%
46	NA	NA	3.84%	3.93%	3.99%	4.10%	4.40%	4.50%	4.85%	4.97%	5.14%	5.23%	5.69%	5.97%	6.23%	6.41%	6.59%	6.77%	6.95%	7.14%
47	NA	3.87%	3.99%	4.07%	4.13%	4.26%	4.55%	4.66%	5.00%	5.13%	5.33%	5.46%	6.02%	6.35%	6.61%	6.78%	6.94%	7.10%	7.27%	7.43%
48	3.83%	4.04%	4.15%	4.21%	4.26%	4.43%	4.70%	4.82%	5.15%	5.29%	5.52%	5.68%	6.36%	6.72%	7.00%	7.15%	7.29%	7.43%	7.58%	7.72%
49	4.04%	4.21%	4.30%	4.36%	4.40%	4.59%	4.85%	4.98%	5.31%	5.46%	5.71%	5.90%	6.70%	7.09%	7.39%	7.51%	7.64%	7.77%	7.89%	8.02%
50	4.25%	4.39%	4.45%	4.50%	4.53%	4.76%	5.00%	5.14%	5.46%	5.62%	5.90%	6.12%	7.04%	7.46%	7.78%	7.88%	7.99%	8.10%	8.20%	8.31%
51	4.47%	4.56%	4.60%	4.64%	4.67%	4.92%	5.15%	5.30%	5.61%	5.78%	6.09%	6.35%	7.37%	7.84%	8.16%	8.25%	8.34%	8.43%	8.52%	8.60%
52	4.68%	4.73%	4.76%	4.78%	4.80%	5.09%	5.30%	5.46%	5.76%	5.95%	6.28%	6.57%	7.71%	8.21%	8.55%	8.62%	8.69%	8.76%	8.83%	8.90%
53	4.89%	4.90%	4.91%	4.92%	4.94%	5.25%	5.45%	5.62%	5.91%	6.11%	6.47%	6.79%	8.05%	8.58%	8.94%	8.99%	9.04%	9.09%	9.14%	9.19%
54	4.95%	4.95%	4.96%	4.97%	5.00%	5.38%	5.55%	5.74%	6.02%	6.23%	6.67%	7.01%	8.03%	8.46%	8.76%	8.81%	8.86%	8.91%	8.96%	9.01%
55	5.00%	5.01%	5.02%	5.03%	5.05%	5.50%	5.65%	5.86%	6.13%	6.35%	6.87%	7.23%	8.01%	8.35%	8.58%	8.63%	8.68%	8.73%	8.78%	8.83%
56	5.06%	5.06%	5.07%	5.08%	5.11%	5.63%	5.76%	5.98%	6.23%	6.48%	7.07%	7.46%	7.99%	8.23%	8.41%	8.46%	8.51%	8.56%	8.61%	8.66%
57	5.11%	5.12%	5.13%	5.14%	5.16%	5.75%	5.86%	6.10%	6.34%	6.60%	7.27%	7.68%	7.97%	8.12%	8.23%	8.28%	8.33%	8.38%	8.43%	8.48%
58	5.17%	5.17%	5.18%	5.19%	5.22%	5.88%	5.96%	6.22%	6.45%	6.72%	7.47%	7.90%	7.95%	8.00%	8.05%	8.10%	8.15%	8.20%	8.25%	8.30%
59	5.24%	5.24%	5.29%	5.35%	5.40%	5.96%	6.06%	6.32%	6.56%	6.86%	7.56%	7.91%	7.96%	8.01%	8.06%	8.11%	8.17%	8.22%	8.27%	8.32%
60	5.31%	5.31%	5.40%	5.51%	5.57%	6.03%	6.16%	6.42%	6.67%	7.00%	7.64%	7.92%	7.97%	8.02%	8.07%	8.12%	8.19%	8.24%	8.29%	8.34%
61	5.38%	5.38%	5.50%	5.67%	5.75%	6.11%	6.26%	6.51%	6.79%	7.13%	7.73%	7.93%	7.98%	8.03%	8.08%	8.13%	8.22%	8.27%	8.32%	8.37%
62	5.45%	5.45%	5.61%	5.83%	5.92%	6.18%	6.36%	6.61%	6.90%	7.27%	7.81%	7.94%	7.99%	8.04%	8.09%	8.14%	8.24%	8.29%	8.34%	8.39%
63	5.52%	5.52%	5.72%	5.99%	6.10%	6.26%	6.46%	6.71%	7.01%	7.41%	7.90%	7.95%	8.00%	8.05%	8.10%	8.15%	8.26%	8.31%	8.36%	8.41%
64	5.61%	5.61%	5.83%	6.07%	6.19%	6.36%	6.59%	6.86%	7.17%	7.51%	7.91%	7.97%	8.02%	8.07%	8.12%	8.17%	8.27%	8.32%	8.37%	8.42%
65	5.70%	5.70%	5.94%	6.15%	6.29%	6.47%	6.72%	7.01%	7.32%	7.61%	7.92%	7.99%	8.04%	8.09%	8.14%	8.19%	8.28%	8.33%	8.38%	8.43%
66	5.80%	5.80%	6.06%	6.24%	6.38%	6.57%	6.84%	7.17%	7.48%	7.70%	7.93%	8.02%	8.07%	8.12%	8.17%	8.22%	8.29%	8.34%	8.39%	8.44%
67	5.89%	5.89%	6.17%	6.32%	6.48%	6.68%	6.97%	7.32%	7.63%	7.80%	7.94%	8.04%	8.09%	8.14%	8.19%	8.24%	8.30%	8.35%	8.40%	8.45%
68	5.98%	5.98%	6.28%	6.40%	6.57%	6.78%	7.10%	7.47%	7.79%	7.90%	7.95%	8.06%	8.11%	8.16%	8.21%	8.26%	8.31%	8.36%	8.41%	8.46%
69	6.07%	6.07%	6.36%	6.49%	6.68%	6.91%	7.25%	7.60%	7.85%	7.94%	7.99%	8.09%	8.14%	8.19%	8.24%	8.29%	8.34%	8.39%	8.44%	8.49%
70	6.16%	6.16%	6.45%	6.59%	6.79%	7.04%	7.39%	7.73%	7.92%	7.98%	8.03%	8.12%	8.17%	8.22%	8.27%	8.32%	8.37%	8.42%	8.47%	8.52%
71	6.25%	6.26%	6.53%	6.68%	6.89%	7.17%	7.54%	7.85%	7.98%	8.03%	8.08%	8.15%	8.20%	8.25%	8.30%	8.35%	8.40%	8.45%	8.50%	8.55%
72	6.34%	6.35%	6.62%	6.78%	7.00%	7.30%	7.68%	7.98%	8.05%	8.07%	8.12%	8.18%	8.23%	8.28%	8.33%	8.38%	8.43%	8.48%	8.53%	8.58%
73	6.43%	6.44%	6.70%	6.87%	7.11%	7.43%	7.83%	8.11%	8.11%	8.11%	8.16%	8.21%	8.26%	8.31%	8.36%	8.41%	8.46%	8.51%	8.56%	8.61%
74	6.49%	6.53%	6.78%	6.96%	7.19%	7.57%	7.96%	8.19%	8.20%	8.23%	8.28%	8.33%	8.38%	8.43%	8.48%	8.53%	8.58%	8.63%	8.68%	8.73%
75	6.55%	6.63%	6.86%	7.06%	7.27%	7.72%	8.08%	8.27%	8.29%	8.34%	8.39%	8.44%	8.49%	8.54%	8.59%	8.64%	8.69%	8.74%	8.79%	8.84%
76	6.62%	6.72%	6.93%	7.15%	7.34%	7.86%	8.21%	8.35%	8.38%	8.46%	8.51%	8.56%	8.61%	8.66%	8.71%	8.76%	8.81%	8.86%	8.91%	8.96%
77	6.68%	6.82%	7.01%	7.25%	7.42%	8.01%	8.33%	8.43%	8.47%	8.57%	8.62%	8.67%	8.72%	8.77%	8.82%	8.87%	8.92%	8.97%	9.02%	9.07%
78	6.74%	6.91%	7.09%	7.34%	7.50%	8.15%	8.46%	8.51%	8.56%	8.69%	8.74%	8.79%	8.84%	8.89%	8.94%	8.99%	9.04%	9.09%	9.14%	9.19%
79	6.78%	6.95%	7.13%	7.38%	7.54%	8.20%	8.53%	8.59%	8.65%	8.80%	8.85%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%
80	6.82%	6.99%	7.17%	7.42%	7.58%	8.25%	8.60%	8.67%	8.74%	8.91%	8.96%	9.01%	9.06%	9.11%	9.16%	9.21%	9.26%	9.31%	9.36%	9.41%

*Subject to change

Joint Lifetime Payout Factors Lifetime Income Benefit Rider **OPTION 1**

Effective 09.23.26*

Based on age of younger spouse

NUMBER OF COMPLETED CONTRACT YEARS

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
40	NA	NA	NA	NA	NA	NA	NA	NA	3.65%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	4.03%	4.33%	4.67%	4.97%
41	NA	NA	NA	NA	NA	NA	NA	3.31%	3.84%	3.84%	3.84%	3.84%	3.84%	3.84%	3.84%	4.06%	4.37%	4.65%	4.96%	5.24%
42	NA	NA	NA	NA	NA	NA	3.31%	3.36%	3.98%	3.98%	3.98%	3.98%	3.98%	3.98%	4.17%	4.43%	4.71%	4.97%	5.25%	5.51%
43	NA	NA	NA	NA	NA	3.22%	3.45%	3.52%	4.12%	4.12%	4.12%	4.12%	4.14%	4.35%	4.56%	4.80%	5.05%	5.29%	5.54%	5.78%
44	NA	NA	NA	NA	3.22%	3.27%	3.60%	3.68%	4.05%	4.14%	4.26%	4.29%	4.51%	4.73%	4.95%	5.17%	5.39%	5.61%	5.83%	6.05%
45	NA	NA	NA	3.29%	3.36%	3.43%	3.75%	3.84%	4.20%	4.30%	4.45%	4.51%	4.85%	5.10%	5.34%	5.54%	5.74%	5.94%	6.14%	6.34%
46	NA	NA	3.34%	3.43%	3.49%	3.60%	3.90%	4.00%	4.35%	4.47%	4.64%	4.73%	5.19%	5.47%	5.73%	5.91%	6.09%	6.27%	6.45%	6.64%
47	NA	3.37%	3.49%	3.57%	3.63%	3.76%	4.05%	4.16%	4.50%	4.63%	4.83%	4.96%	5.52%	5.85%	6.11%	6.28%	6.44%	6.60%	6.77%	6.93%
48	3.33%	3.54%	3.65%	3.71%	3.76%	3.93%	4.20%	4.32%	4.65%	4.79%	5.02%	5.18%	5.86%	6.22%	6.50%	6.65%	6.79%	6.93%	7.08%	7.22%
49	3.54%	3.71%	3.80%	3.86%	3.90%	4.09%	4.35%	4.48%	4.81%	4.96%	5.21%	5.40%	6.20%	6.59%	6.89%	7.01%	7.14%	7.27%	7.39%	7.52%
50	3.75%	3.89%	3.95%	4.00%	4.03%	4.26%	4.50%	4.64%	4.96%	5.12%	5.40%	5.62%	6.54%	6.96%	7.28%	7.38%	7.49%	7.60%	7.70%	7.81%
51	3.97%	4.06%	4.10%	4.14%	4.17%	4.42%	4.65%	4.80%	5.11%	5.28%	5.59%	5.85%	6.87%	7.34%	7.66%	7.75%	7.84%	7.93%	8.02%	8.10%
52	4.18%	4.23%	4.26%	4.28%	4.30%	4.59%	4.80%	4.96%	5.26%	5.45%	5.78%	6.07%	7.21%	7.71%	8.05%	8.12%	8.19%	8.26%	8.33%	8.40%
53	4.39%	4.40%	4.41%	4.42%	4.44%	4.75%	4.95%	5.12%	5.41%	5.61%	5.97%	6.29%	7.55%	8.08%	8.44%	8.49%	8.54%	8.59%	8.64%	8.69%
54	4.45%	4.45%	4.46%	4.47%	4.50%	4.88%	5.05%	5.24%	5.52%	5.73%	6.17%	6.51%	7.53%	7.96%	8.26%	8.31%	8.36%	8.41%	8.46%	8.51%
55	4.50%	4.51%	4.52%	4.53%	4.55%	5.00%	5.15%	5.36%	5.63%	5.85%	6.37%	6.73%	7.51%	7.85%	8.08%	8.13%	8.18%	8.23%	8.28%	8.33%
56	4.56%	4.56%	4.57%	4.58%	4.61%	5.13%	5.26%	5.48%	5.73%	5.98%	6.57%	6.96%	7.49%	7.73%	7.91%	7.96%	8.01%	8.06%	8.11%	8.16%
57	4.61%	4.62%	4.63%	4.64%	4.66%	5.25%	5.36%	5.60%	5.84%	6.10%	6.77%	7.18%	7.47%	7.62%	7.73%	7.78%	7.83%	7.88%	7.93%	7.98%
58	4.67%	4.67%	4.68%	4.69%	4.72%	5.38%	5.46%	5.72%	5.95%	6.22%	6.97%	7.40%	7.45%	7.50%	7.55%	7.60%	7.65%	7.70%	7.75%	7.80%
59	4.74%	4.74%	4.79%	4.85%	4.90%	5.46%	5.56%	5.82%	6.06%	6.36%	7.06%	7.41%	7.46%	7.51%	7.56%	7.61%	7.67%	7.72%	7.77%	7.82%
60	4.81%	4.81%	4.90%	5.01%	5.07%	5.53%	5.66%	5.92%	6.17%	6.50%	7.14%	7.42%	7.47%	7.52%	7.57%	7.62%	7.69%	7.74%	7.79%	7.84%
61	4.88%	4.88%	5.00%	5.17%	5.25%	5.61%	5.76%	6.01%	6.29%	6.63%	7.23%	7.43%	7.48%	7.53%	7.58%	7.63%	7.72%	7.77%	7.82%	7.87%
62	4.95%	4.95%	5.11%	5.33%	5.42%	5.68%	5.86%	6.11%	6.40%	6.77%	7.31%	7.44%	7.49%	7.54%	7.59%	7.64%	7.74%	7.79%	7.84%	7.89%
63	5.02%	5.02%	5.22%	5.49%	5.60%	5.76%	5.96%	6.21%	6.51%	6.91%	7.40%	7.45%	7.50%	7.55%	7.60%	7.65%	7.76%	7.81%	7.86%	7.91%
64	5.11%	5.11%	5.33%	5.57%	5.69%	5.86%	6.09%	6.36%	6.67%	7.01%	7.41%	7.47%	7.52%	7.57%	7.62%	7.67%	7.77%	7.82%	7.87%	7.92%
65	5.20%	5.20%	5.44%	5.65%	5.79%	5.97%	6.22%	6.51%	6.82%	7.11%	7.42%	7.49%	7.54%	7.59%	7.64%	7.69%	7.78%	7.83%	7.88%	7.93%
66	5.30%	5.30%	5.56%	5.74%	5.88%	6.07%	6.34%	6.67%	6.98%	7.20%	7.43%	7.52%	7.57%	7.62%	7.67%	7.72%	7.79%	7.84%	7.89%	7.94%
67	5.39%	5.39%	5.67%	5.82%	5.98%	6.18%	6.47%	6.82%	7.13%	7.30%	7.44%	7.54%	7.59%	7.64%	7.69%	7.74%	7.80%	7.85%	7.90%	7.95%
68	5.48%	5.48%	5.78%	5.90%	6.07%	6.28%	6.60%	6.97%	7.29%	7.40%	7.45%	7.56%	7.61%	7.66%	7.71%	7.76%	7.81%	7.86%	7.91%	7.96%
69	5.57%	5.57%	5.86%	5.99%	6.18%	6.41%	6.75%	7.10%	7.35%	7.44%	7.49%	7.59%	7.64%	7.69%	7.74%	7.79%	7.84%	7.89%	7.94%	7.99%
70	5.66%	5.66%	5.95%	6.09%	6.29%	6.54%	6.89%	7.23%	7.42%	7.48%	7.53%	7.62%	7.67%	7.72%	7.77%	7.82%	7.87%	7.92%	7.97%	8.02%
71	5.75%	5.76%	6.03%	6.18%	6.39%	6.67%	7.04%	7.35%	7.48%	7.53%	7.58%	7.65%	7.70%	7.75%	7.80%	7.85%	7.90%	7.95%	8.00%	8.05%
72	5.84%	5.85%	6.12%	6.28%	6.50%	6.80%	7.18%	7.48%	7.55%	7.57%	7.62%	7.68%	7.73%	7.78%	7.83%	7.88%	7.93%	7.98%	8.03%	8.08%
73	5.93%	5.94%	6.20%	6.37%	6.61%	6.93%	7.33%	7.61%	7.61%	7.61%	7.66%	7.71%	7.76%	7.81%	7.86%	7.91%	7.96%	8.01%	8.06%	8.11%
74	5.99%	6.03%	6.28%	6.46%	6.69%	7.07%	7.46%	7.69%	7.70%	7.73%	7.78%	7.83%	7.88%	7.93%	7.98%	8.03%	8.08%	8.13%	8.18%	8.23%
75	6.05%	6.13%	6.36%	6.56%	6.77%	7.22%	7.58%	7.77%	7.79%	7.84%	7.89%	7.94%	7.99%	8.04%	8.09%	8.14%	8.19%	8.24%	8.29%	8.34%
76	6.12%	6.22%	6.43%	6.65%	6.84%	7.36%	7.71%	7.85%	7.88%	7.96%	8.01%	8.06%	8.11%	8.16%	8.21%	8.26%	8.31%	8.36%	8.41%	8.46%
77	6.18%	6.32%	6.51%	6.75%	6.92%	7.51%	7.83%	7.93%	7.97%	8.07%	8.12%	8.17%	8.22%	8.27%	8.32%	8.37%	8.42%	8.47%	8.52%	8.57%
78	6.24%	6.41%	6.59%	6.84%	7.00%	7.65%	7.96%	8.01%	8.06%	8.19%	8.24%	8.29%	8.34%	8.39%	8.44%	8.49%	8.54%	8.59%	8.64%	8.69%
79	6.28%	6.45%	6.63%	6.88%	7.04%	7.70%	8.03%	8.09%	8.15%	8.30%	8.35%	8.40%	8.45%	8.50%	8.55%	8.60%	8.65%	8.70%	8.75%	8.80%
80	6.32%	6.49%	6.67%	6.92%	7.08%	7.75%	8.10%	8.17%	8.24%	8.41%	8.46%	8.51%	8.56%	8.61%	8.66%	8.71%	8.76%	8.81%	8.86%	8.91%

*Subject to change

Single Lifetime Payout Factors Lifetime Income Benefit Rider OPTION 2

Effective 09.23.26*

ISSUE AGE

NUMBER OF COMPLETED CONTRACT YEARS																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
40	NA	NA	NA	NA	NA	NA	NA	NA	4.54%	4.65%	4.76%	4.89%	5.02%	5.15%	5.25%	5.32%	5.40%	5.49%	5.59%	5.70%
41	NA	NA	NA	NA	NA	NA	NA	4.54%	4.65%	4.76%	4.89%	5.02%	5.15%	5.25%	5.32%	5.40%	5.49%	5.59%	5.70%	5.83%
42	NA	NA	NA	NA	NA	NA	4.54%	4.65%	4.76%	4.89%	5.02%	5.15%	5.25%	5.32%	5.40%	5.49%	5.59%	5.70%	5.83%	5.97%
43	NA	NA	NA	NA	NA	4.54%	4.65%	4.76%	4.89%	5.02%	5.15%	5.25%	5.32%	5.40%	5.49%	5.59%	5.70%	5.83%	5.97%	6.12%
44	NA	NA	NA	NA	4.54%	4.65%	4.76%	4.89%	5.02%	5.15%	5.25%	5.32%	5.40%	5.49%	5.59%	5.70%	5.83%	5.97%	6.12%	6.30%
45	NA	NA	NA	4.54%	4.66%	4.77%	4.87%	5.00%	5.13%	5.25%	5.36%	5.44%	5.53%	5.63%	5.74%	5.86%	6.00%	6.14%	6.28%	6.46%
46	NA	NA	4.54%	4.67%	4.78%	4.88%	4.98%	5.11%	5.23%	5.36%	5.47%	5.56%	5.65%	5.77%	5.89%	6.03%	6.17%	6.31%	6.45%	6.62%
47	NA	4.54%	4.63%	4.79%	4.90%	5.00%	5.10%	5.22%	5.34%	5.46%	5.59%	5.68%	5.78%	5.90%	6.04%	6.19%	6.34%	6.48%	6.61%	6.77%
48	4.54%	4.62%	4.72%	4.92%	5.02%	5.11%	5.21%	5.33%	5.44%	5.57%	5.70%	5.80%	5.91%	6.04%	6.19%	6.35%	6.51%	6.65%	6.77%	6.93%
49	4.62%	4.71%	4.81%	5.04%	5.13%	5.23%	5.32%	5.43%	5.55%	5.67%	5.81%	5.92%	6.03%	6.18%	6.34%	6.52%	6.69%	6.81%	6.94%	7.09%
50	4.70%	4.79%	4.91%	5.17%	5.25%	5.34%	5.43%	5.54%	5.65%	5.78%	5.92%	6.04%	6.16%	6.32%	6.49%	6.68%	6.86%	6.98%	7.10%	7.25%
51	4.77%	4.87%	5.00%	5.29%	5.37%	5.46%	5.55%	5.65%	5.76%	5.88%	6.04%	6.16%	6.29%	6.45%	6.64%	6.84%	7.03%	7.15%	7.26%	7.40%
52	4.85%	4.96%	5.09%	5.42%	5.49%	5.57%	5.66%	5.76%	5.86%	5.99%	6.15%	6.28%	6.41%	6.59%	6.79%	7.01%	7.20%	7.32%	7.43%	7.56%
53	4.93%	5.04%	5.18%	5.54%	5.61%	5.69%	5.77%	5.87%	5.97%	6.09%	6.26%	6.40%	6.54%	6.73%	6.94%	7.17%	7.37%	7.49%	7.59%	7.72%
54	4.97%	5.09%	5.22%	5.63%	5.71%	5.80%	5.89%	6.00%	6.11%	6.24%	6.43%	6.57%	6.71%	6.88%	7.13%	7.34%	7.52%	7.64%	7.74%	7.87%
55	5.01%	5.13%	5.26%	5.73%	5.81%	5.91%	6.01%	6.13%	6.25%	6.40%	6.60%	6.74%	6.88%	7.03%	7.32%	7.51%	7.68%	7.79%	7.89%	8.02%
56	5.06%	5.18%	5.31%	5.82%	5.92%	6.02%	6.13%	6.25%	6.40%	6.55%	6.78%	6.92%	7.04%	7.18%	7.52%	7.67%	7.83%	7.94%	8.03%	8.16%
57	5.10%	5.22%	5.35%	5.92%	6.02%	6.13%	6.25%	6.38%	6.54%	6.71%	6.95%	7.09%	7.21%	7.33%	7.71%	7.84%	7.99%	8.09%	8.18%	8.31%
58	5.14%	5.27%	5.39%	6.01%	6.12%	6.24%	6.37%	6.51%	6.68%	6.86%	7.12%	7.26%	7.38%	7.48%	7.90%	8.01%	8.14%	8.24%	8.33%	8.46%
59	5.22%	5.35%	5.47%	6.11%	6.23%	6.36%	6.51%	6.66%	6.84%	7.01%	7.24%	7.38%	7.49%	7.59%	8.03%	8.13%	8.26%	8.34%	8.41%	8.51%
60	5.31%	5.43%	5.55%	6.21%	6.34%	6.49%	6.65%	6.82%	7.00%	7.16%	7.36%	7.49%	7.60%	7.70%	8.15%	8.26%	8.37%	8.43%	8.49%	8.56%
61	5.39%	5.51%	5.63%	6.31%	6.46%	6.61%	6.78%	6.97%	7.16%	7.31%	7.47%	7.61%	7.71%	7.80%	8.28%	8.38%	8.49%	8.53%	8.56%	8.62%
62	5.48%	5.59%	5.71%	6.41%	6.57%	6.74%	6.92%	7.13%	7.32%	7.46%	7.59%	7.72%	7.82%	7.91%	8.40%	8.51%	8.60%	8.62%	8.64%	8.67%
63	5.56%	5.67%	5.79%	6.51%	6.68%	6.86%	7.06%	7.28%	7.48%	7.61%	7.71%	7.84%	7.93%	8.02%	8.53%	8.63%	8.72%	8.72%	8.72%	8.72%
64	5.67%	5.78%	5.89%	6.61%	6.79%	6.99%	7.21%	7.41%	7.59%	7.72%	7.81%	7.94%	8.01%	8.08%	8.57%	8.65%	8.72%	8.72%	8.72%	8.72%
65	5.78%	5.89%	6.00%	6.71%	6.90%	7.11%	7.36%	7.54%	7.70%	7.82%	7.92%	8.03%	8.09%	8.14%	8.61%	8.67%	8.72%	8.72%	8.72%	8.72%
66	5.90%	5.99%	6.10%	6.81%	7.02%	7.24%	7.50%	7.67%	7.80%	7.93%	8.02%	8.13%	8.16%	8.20%	8.64%	8.68%	8.72%	8.72%	8.72%	8.72%
67	6.01%	6.10%	6.21%	6.91%	7.13%	7.36%	7.65%	7.80%	7.91%	8.03%	8.13%	8.22%	8.24%	8.26%	8.68%	8.70%	8.72%	8.72%	8.72%	8.72%
68	6.12%	6.21%	6.31%	7.01%	7.24%	7.49%	7.80%	7.93%	8.02%	8.14%	8.23%	8.32%	8.32%	8.32%	8.72%	8.72%	8.72%	8.72%	8.72%	8.72%
69	6.21%	6.31%	6.40%	7.11%	7.36%	7.63%	7.90%	8.01%	8.08%	8.18%	8.25%	8.32%	8.32%	8.32%	8.72%	8.72%	8.72%	8.72%	8.72%	8.72%
70	6.31%	6.41%	6.50%	7.21%	7.47%	7.77%	8.01%	8.09%	8.14%	8.21%	8.27%	8.32%	8.32%	8.32%	8.72%	8.72%	8.72%	8.72%	8.72%	8.72%
71	6.40%	6.50%	6.59%	7.30%	7.59%	7.91%	8.11%	8.16%	8.20%	8.25%	8.28%	8.32%	8.32%	8.32%	8.72%	8.72%	8.72%	8.72%	8.72%	8.72%
72	6.50%	6.60%	6.69%	7.40%	7.70%	8.05%	8.22%	8.24%	8.26%	8.28%	8.30%	8.32%	8.32%	8.32%	8.72%	8.72%	8.72%	8.72%	8.72%	8.72%
73	6.59%	6.70%	6.78%	7.50%	7.82%	8.19%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.72%	8.72%	8.72%	8.72%	8.72%	8.72%
74	6.68%	6.78%	6.85%	7.61%	7.92%	8.22%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.72%	8.72%	8.72%	8.72%	8.72%	8.72%
75	6.77%	6.86%	6.91%	7.72%	8.02%	8.24%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.72%	8.72%	8.72%	8.72%	8.72%	8.72%
76	6.85%	6.95%	6.98%	7.84%	8.12%	8.27%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.72%	8.72%	8.72%	8.72%	8.72%	8.72%
77	6.94%	7.03%	7.04%	7.95%	8.22%	8.29%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.72%	8.72%	8.72%	8.72%	8.72%	8.72%
78	7.03%	7.11%	7.11%	8.06%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.72%	8.72%	8.72%	8.72%	8.72%	8.72%
79	7.11%	7.11%	7.11%	8.06%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.72%	8.72%	8.72%	8.72%	8.72%	8.72%
80	7.11%	7.11%	7.11%	8.06%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.32%	8.72%	8.72%	8.72%	8.72%	8.72%	8.72%

*Subject to change

Joint Lifetime Payout Factors Lifetime Income Benefit Rider **OPTION 2**

Effective 09.23.26*

Based on age of younger spouse

NUMBER OF COMPLETED CONTRACT YEARS

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
40	NA	NA	NA	NA	NA	NA	NA	NA	4.04%	4.15%	4.26%	4.39%	4.52%	4.65%	4.75%	4.82%	4.90%	4.99%	5.09%	5.20%
41	NA	NA	NA	NA	NA	NA	NA	4.04%	4.15%	4.26%	4.39%	4.52%	4.65%	4.75%	4.82%	4.90%	4.99%	5.09%	5.20%	5.33%
42	NA	NA	NA	NA	NA	NA	4.04%	4.15%	4.26%	4.39%	4.52%	4.65%	4.75%	4.82%	4.90%	4.99%	5.09%	5.20%	5.33%	5.47%
43	NA	NA	NA	NA	NA	4.04%	4.15%	4.26%	4.39%	4.52%	4.65%	4.75%	4.82%	4.90%	4.99%	5.09%	5.20%	5.33%	5.47%	5.62%
44	NA	NA	NA	NA	4.04%	4.15%	4.26%	4.39%	4.52%	4.65%	4.75%	4.82%	4.90%	4.99%	5.09%	5.20%	5.33%	5.47%	5.62%	5.80%
45	NA	NA	NA	4.04%	4.16%	4.27%	4.37%	4.50%	4.63%	4.75%	4.86%	4.94%	5.03%	5.13%	5.24%	5.36%	5.50%	5.64%	5.78%	5.96%
46	NA	NA	4.04%	4.17%	4.28%	4.38%	4.48%	4.61%	4.73%	4.86%	4.97%	5.06%	5.15%	5.27%	5.39%	5.53%	5.67%	5.81%	5.95%	6.12%
47	NA	4.04%	4.13%	4.29%	4.40%	4.50%	4.60%	4.72%	4.84%	4.96%	5.09%	5.18%	5.28%	5.40%	5.54%	5.69%	5.84%	5.98%	6.11%	6.27%
48	4.04%	4.12%	4.22%	4.42%	4.52%	4.61%	4.71%	4.83%	4.94%	5.07%	5.20%	5.30%	5.41%	5.54%	5.69%	5.85%	6.01%	6.15%	6.27%	6.43%
49	4.12%	4.21%	4.31%	4.54%	4.63%	4.73%	4.82%	4.93%	5.05%	5.17%	5.31%	5.42%	5.53%	5.68%	5.84%	6.02%	6.19%	6.31%	6.44%	6.59%
50	4.20%	4.29%	4.41%	4.67%	4.75%	4.84%	4.93%	5.04%	5.15%	5.28%	5.42%	5.54%	5.66%	5.82%	5.99%	6.18%	6.36%	6.48%	6.60%	6.75%
51	4.27%	4.37%	4.50%	4.79%	4.87%	4.96%	5.05%	5.15%	5.26%	5.38%	5.54%	5.66%	5.79%	5.95%	6.14%	6.34%	6.53%	6.65%	6.76%	6.90%
52	4.35%	4.46%	4.59%	4.92%	4.99%	5.07%	5.16%	5.26%	5.36%	5.49%	5.65%	5.78%	5.91%	6.09%	6.29%	6.51%	6.70%	6.82%	6.93%	7.06%
53	4.43%	4.54%	4.68%	5.04%	5.11%	5.19%	5.27%	5.37%	5.47%	5.59%	5.76%	5.90%	6.04%	6.23%	6.44%	6.67%	6.87%	6.99%	7.09%	7.22%
54	4.47%	4.59%	4.72%	5.13%	5.21%	5.30%	5.39%	5.50%	5.61%	5.74%	5.93%	6.07%	6.21%	6.38%	6.63%	6.84%	7.02%	7.14%	7.24%	7.37%
55	4.51%	4.63%	4.76%	5.23%	5.31%	5.41%	5.51%	5.63%	5.75%	5.90%	6.10%	6.24%	6.38%	6.53%	6.82%	7.01%	7.18%	7.29%	7.39%	7.52%
56	4.56%	4.68%	4.81%	5.32%	5.42%	5.52%	5.63%	5.75%	5.90%	6.05%	6.28%	6.42%	6.54%	6.68%	7.02%	7.17%	7.33%	7.44%	7.53%	7.66%
57	4.60%	4.72%	4.85%	5.42%	5.52%	5.63%	5.75%	5.88%	6.04%	6.21%	6.45%	6.59%	6.71%	6.83%	7.21%	7.34%	7.49%	7.59%	7.68%	7.81%
58	4.64%	4.77%	4.89%	5.51%	5.62%	5.74%	5.87%	6.01%	6.18%	6.36%	6.62%	6.76%	6.88%	6.98%	7.40%	7.51%	7.64%	7.74%	7.83%	7.96%
59	4.72%	4.85%	4.97%	5.61%	5.73%	5.86%	6.01%	6.16%	6.34%	6.51%	6.74%	6.88%	6.99%	7.09%	7.53%	7.63%	7.76%	7.84%	7.91%	8.01%
60	4.81%	4.93%	5.05%	5.71%	5.84%	5.99%	6.15%	6.32%	6.50%	6.66%	6.86%	6.99%	7.10%	7.20%	7.65%	7.76%	7.87%	7.93%	7.99%	8.06%
61	4.89%	5.01%	5.13%	5.81%	5.96%	6.11%	6.28%	6.47%	6.66%	6.81%	6.97%	7.11%	7.21%	7.30%	7.78%	7.88%	7.99%	8.03%	8.06%	8.12%
62	4.98%	5.09%	5.21%	5.91%	6.07%	6.24%	6.42%	6.63%	6.82%	6.96%	7.09%	7.22%	7.32%	7.41%	7.90%	8.01%	8.10%	8.12%	8.14%	8.17%
63	5.06%	5.17%	5.29%	6.01%	6.18%	6.36%	6.56%	6.78%	6.98%	7.11%	7.21%	7.34%	7.43%	7.52%	8.03%	8.13%	8.22%	8.22%	8.22%	8.22%
64	5.17%	5.28%	5.39%	6.11%	6.29%	6.49%	6.71%	6.91%	7.09%	7.22%	7.31%	7.44%	7.51%	7.58%	8.07%	8.15%	8.22%	8.22%	8.22%	8.22%
65	5.28%	5.39%	5.50%	6.21%	6.40%	6.61%	6.86%	7.04%	7.20%	7.32%	7.42%	7.53%	7.59%	7.64%	8.11%	8.17%	8.22%	8.22%	8.22%	8.22%
66	5.40%	5.49%	5.60%	6.31%	6.52%	6.74%	7.00%	7.17%	7.30%	7.43%	7.52%	7.63%	7.66%	7.70%	8.14%	8.18%	8.22%	8.22%	8.22%	8.22%
67	5.51%	5.60%	5.71%	6.41%	6.63%	6.86%	7.15%	7.30%	7.41%	7.53%	7.63%	7.72%	7.74%	7.76%	8.18%	8.20%	8.22%	8.22%	8.22%	8.22%
68	5.62%	5.71%	5.81%	6.51%	6.74%	6.99%	7.30%	7.43%	7.52%	7.64%	7.73%	7.82%	7.82%	7.82%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%
69	5.71%	5.81%	5.90%	6.61%	6.86%	7.13%	7.40%	7.51%	7.58%	7.68%	7.75%	7.82%	7.82%	7.82%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%
70	5.81%	5.91%	6.00%	6.71%	6.97%	7.27%	7.51%	7.59%	7.64%	7.71%	7.77%	7.82%	7.82%	7.82%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%
71	5.90%	6.00%	6.09%	6.80%	7.09%	7.41%	7.61%	7.66%	7.70%	7.75%	7.78%	7.82%	7.82%	7.82%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%
72	6.00%	6.10%	6.19%	6.90%	7.20%	7.55%	7.72%	7.74%	7.76%	7.78%	7.80%	7.82%	7.82%	7.82%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%
73	6.09%	6.20%	6.28%	7.00%	7.32%	7.69%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%
74	6.18%	6.28%	6.35%	7.11%	7.42%	7.72%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%
75	6.27%	6.36%	6.41%	7.22%	7.52%	7.74%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%
76	6.35%	6.45%	6.48%	7.34%	7.62%	7.77%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%
77	6.44%	6.53%	6.54%	7.45%	7.72%	7.79%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%
78	6.53%	6.61%	6.61%	7.56%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%
79	6.61%	6.61%	6.61%	7.56%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%
80	6.61%	6.61%	6.61%	7.56%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	7.82%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%

*Subject to change



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