



Initial Premium:	\$200,000	Premium Bonus:	10.00%	Rider Bonus:	0.00%
Issue Age:	65	Annual P2P Cap:	3.00%	W/D Percentage:	0.00%

		Base Annuity Benefits					Rider Benefits						
Age	Year	Beg Year Account Value	Historical Credit	Interest Dollars	Rider Fee 0.85% AV	End of Year Account Value	Beg Year Benefit Base	Rollup Rate	End of Year Benefit Base (5yr DB)	Withdrawal	Total Withdrawals	Lump Sum Death Benefit	Total Benefit
65	1	\$220,000	0.00%	\$0	\$1,870	\$218,130	\$220,000	6.50%	\$234,300	\$0	\$0	\$175,725.00	\$234,300
66	2	\$218,130	0.88%	\$1,920	\$1,854	\$206,195	\$234,300	6.50%	\$235,008	\$12,000	\$12,000	\$176,255.68	\$247,008
67	3	\$206,195	3.00%	\$6,186	\$1,753	\$198,629	\$235,008	6.50%	\$235,162	\$12,000	\$24,000	\$176,371.81	\$259,162
68	4	\$198,629	3.00%	\$5,959	\$1,688	\$190,899	\$235,162	6.50%	\$234,705	\$12,000	\$36,000	\$176,028.53	\$270,705
69	5	\$190,899	0.00%	\$0	\$1,623	\$177,277	\$234,705	6.50%	\$233,040	\$12,000	\$48,000	\$174,780.35	\$281,040
70	6	\$177,277	3.00%	\$5,318	\$1,507	\$169,088	\$233,040	6.50%	\$230,574	\$12,000	\$60,000	\$172,930.83	\$290,574
71	7	\$169,088	3.00%	\$5,073	\$1,437	\$160,723	\$230,574	6.50%	\$227,228	\$12,000	\$72,000	\$170,420.65	\$299,228
72	8	\$160,723	1.60%	\$2,572	\$1,366	\$149,929	\$227,228	6.50%	\$222,628	\$12,000	\$84,000	\$166,971.25	\$306,628
73	9	\$149,929	3.00%	\$4,498	\$1,274	\$141,152	\$222,628	6.50%	\$216,942	\$12,000	\$96,000	\$162,706.72	\$312,942
74	10	\$141,152	3.00%	\$4,235	\$1,200	\$132,187	\$216,942	6.50%	\$210,069	\$12,000	\$108,000	\$157,551.97	\$318,069
75	11	\$132,187	3.00%	\$3,966	\$1,124	\$123,029	\$210,069	6.50%	\$201,902	\$12,000	\$120,000	\$151,426.68	\$321,902
76	12	\$123,029	3.00%	\$3,691	\$1,046	\$113,674	\$201,902	6.50%	\$192,327	\$12,000	\$132,000	\$144,245.03	\$324,327
77	13	\$113,674	3.00%	\$3,410	\$966	\$104,118	\$192,327	6.50%	\$181,221	\$12,000	\$144,000	\$135,915.58	\$325,221
78	14	\$104,118	0.00%	\$0	\$885	\$91,233	\$181,221	6.50%	\$167,615	\$12,000	\$156,000	\$125,710.95	\$323,615
79	15	\$91,233	3.00%	\$2,737	\$775	\$81,195	\$167,615	6.50%	\$152,127	\$12,000	\$168,000	\$114,095.32	\$320,127
80	16	\$81,195	3.00%	\$2,436	\$690	\$70,940	\$152,127	6.50%	\$134,609	\$12,000	\$180,000	\$100,957.09	\$314,609
81	17	\$70,940	3.00%	\$2,128	\$603	\$60,466	\$134,609	6.50%	\$114,908	\$12,000	\$192,000	\$86,181.01	\$306,908
82	18	\$60,466	1.00%	\$605	\$514	\$48,556	\$114,908	6.50%	\$92,133	\$12,000	\$204,000	\$69,099.95	\$296,133
83	19	\$48,556	3.00%	\$1,457	\$413	\$37,600	\$92,133	6.50%	\$66,807	\$12,000	\$216,000	\$50,104.96	\$282,807
84	20	\$37,600	3.00%	\$1,128	\$320	\$26,409	\$66,807	6.50%	\$38,819	\$12,000	\$228,000	\$29,114.35	\$266,819
85	21	\$26,409	3.00%	\$792	\$224	\$14,976	\$38,819	0.00%	\$7,715	\$12,000	\$240,000	\$5,786.19	\$247,715
86	22	\$14,976	3.00%	\$449	\$127	\$3,298	\$7,715	0.00%	-\$20,353	\$12,000	\$252,000	-\$15,264.66	\$231,647
87	23	\$3,298	3.00%	\$99	\$28	-\$8,631	-\$20,353	0.00%	-\$48,651	\$12,000	\$264,000	-\$36,488.47	\$215,349
88	24	-\$8,631	3.00%	-\$259	-\$73	-\$20,816	-\$48,651	0.00%	-\$76,697	\$12,000	\$276,000	-\$57,523.10	\$199,303
89	25	-\$20,816	0.00%	\$0	-\$177	-\$32,639	-\$76,697	0.00%	-\$104,896	\$12,000	\$288,000	-\$78,671.75	\$183,104
90	26	-\$32,639	0.00%	\$0	-\$277	-\$44,362	-\$104,896	0.00%	-\$133,270	\$12,000	\$300,000	-\$99,952.67	\$166,730
91	27	-\$44,362	3.00%	-\$1,331	-\$377	-\$57,316	-\$133,270	0.00%	-\$161,173	\$12,000	\$312,000	-\$120,879.45	\$150,827
92	28	-\$57,316	3.00%	-\$1,719	-\$487	-\$70,548	-\$161,173	0.00%	-\$188,588	\$12,000	\$324,000	-\$141,440.69	\$135,412
93	29	-\$70,548	3.00%	-\$2,116	-\$600	-\$84,065	-\$188,588	0.00%	-\$215,508	\$12,000	\$336,000	-\$161,630.95	\$120,492
94	30	-\$84,065	3.00%	-\$2,522	-\$715	-\$97,872	-\$215,508	0.00%	-\$241,931	\$12,000	\$348,000	-\$181,448.36	\$106,069

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