



Target Benefit/Horizon Series Competitive Income Surfaces - Illustrated March 2013

Please Note:

The pages that follow display comparisons of either guaranteed or illustrated income rider benefits for various issue ages and attained ages at the time income rider benefits are elected. Therefore the analysis isolates one specific aspect of an annuity/income rider combination.

The information presented is believed to be accurate as of the date the analysis was performed. The assumptions, including the rates used in determining income rider benefit amounts are subject to change in the future. Future changes in rates and features could produce significantly different results.

It is important to understand that the information contained in these slides is not intended nor represented to be a complete description of the products and riders included in the analysis. It is vital when recommending an annuity product or an income rider to a consumer that all features, benefits and limitations are taken into consideration, and that the ultimate product/rider recommendation is suitable for that customer.

*All illustrations are run using \$100,000 of initial premium and single payout factors and compare Target Series income payouts to the **best income** from the following list of products.*

Products Compared:

Guaranteed Income Products

- Aviva Income Xtra/Preferred
- Aviva LSA
- Allianz MasterDex X
- American Equity Bonus Gold
- Athene Benefit 10
- Athene Choice 12
- Forethought Income 125
- Forethought Bonus Advantage
- Great American Income Secure
- Great American Income Sustainer
- North American Charter 14
- Equitrust Market 12
- Security Benefit SIA

Illustrated Income Products (Plus all Guaranteed Products)

- Allianz 360 (1 yr Point to Point)
- Security Benefit TVA*

*Crediting strategies and back testing used in analysis vary. Check specific comparison for details

