



Top 20 Annuity Income Rider Rate Sheet

Call PFG at:
Toll Free: (800) 944-1831
In AZ: (602) 944-2220
For Agent use Only

For more product information and rates, please visit the PFG Website at: www.pfg-inc.com under Products & Rates on the top left.

Company	AM Best Rating	Rider Name	Rider Bonus	Interest Rate Roll-Up ¹	Max Roll-Up Years	Rider Cost ¹	Income Benefit Available	Min Issue Age	Payout Rates
Allianz Life Insurance Company	A	Income Plus Benefit ³	N/A	4.00% ² C	Age 90	0.40% I	30 Days	N/A	Sgl: 60-69 5.0%, 70-79 5.5%, 80-90 6.0% Jnt: 60-69 4.5%, 70-79 5.0%, 80-90 5.5%
Allianz Life Insurance Company	A	Simple Income III Opt 1 (Level)	N/A	7.00% S	Age 90	0.75% I	30 Days	N/A	Sgl: 50-59 4.5%, 60-69 5.0%, 70-79 5.5%, 80-90 6.0% Jnt: 50-59 4.0%, 60-69 4.5%, 70-79 5.0%, 80-90 5.5%
Allianz Life Insurance Company	A	Simple Income III Opt 2 ³	N/A	7.00% S	Age 90	0.75% I	30 Days	N/A	Sgl: 50-59 3.5%, 60-69 4.0%, 70-79 4.5%, 80-90 5.0% Jnt: 50-59 3.0%, 60-69 3.5%, 70-79 4.0%, 80-90 4.5%
Phoenix Life Insurance Company (AltiSure)	B+	G.I.F.T. Benefit (Bonus)	N/A	10.00% S	N/A	0.95% I	1 Year	40	Sgl: 50-59 3%, 60-64 3.5%, 65-69 4%, 70-74 4.75%, 75-79 5.25%, 80-84 6%, 85-89 6.5%, 90+ 7% (Joint: Same age brackets but 1/2 % Lower)
American Equity Investment Life Insurance Co.	A-	LIBR Declared Annuity 7% Option	N/A	6.50% C	20	0.30% A	1 Year	50	Sgl: 50-54 3.5%, 55-59 4%, 60-64 4.5%, 65-69 5%, 70-74 5.5%, 75-79 6%, 80+ 6.5% Joint: Same age brackets but 1/2 % Lower (3% COLI 1% Lower)
American Equity Investment Life Insurance Co.	A-	LIBR Index Annuity 5% Option	N/A	4.50% C	20	None	1 Year	N/A	Sgl: 50-54 3.5%, 55-59 4%, 60-64 4.5%, 65-69 5%, 70-74 5.5%, 75-79 6%, 80+ 6.5% Joint: Same age brackets but 1/2 % Lower (3% COLI 1% Lower)
American Equity Investment Life Insurance Co.	A-	LIBR Index Annuity 8% Option	N/A	6.50% C	20	0.60% A	1 Year	50	Sgl: 50-54 3.5%, 55-59 4%, 60-64 4.5%, 65-69 5%, 70-74 5.5%, 75-79 6%, 80+ 6.5% Joint: Same age brackets but 1/2 % Lower (3% COLI 1% Lower)
AVIVA Life & Annuity	A	Income Edge Flex	N/A	5.00% ⁵ C	12	0.50% A	30 Days	40	Sgl: 50-59 3.5%, 60-69 4.5%, 70-79 5.5%, 80+ 6.5% Jnt: 50-59 3.0%, 60-69 4.0%, 70-79 5.0%, 80+ 6.0% (3% COLI 1% Lower)
AVIVA Life & Annuity	A	Income Edge Plus	N/A	6.70% ⁵ C	20	0.75% A	30 Days	40	Sgl: 50-54 3.5%, 55-59 4%, 60-64 4.5%, 65-69 5%, 70-74 5.25%, 75-79 5.5%, 80-84 6.0%, 85-89 6.25%, 90+ 6.5% (Jnt=5% less) (3% COLI=1% less)
Equitrust Life Insurance Company	B+	Income for life	N/A	7.00% C	20	0.50% A	5 years	N/A	Sgl: 50-54 3.5%, 55-59 4%, 60-64 4.5%, 65-69 5%, 70-74 5.50%, 75-79 6%, 80-84 6.50%, 85-89 7%, 90+ 7.5% Jnt: (Single less 0.5%)
Forethought Financial	A-	Income 125	25.00%	5.00% C	10	None	1 Year	N/A	Sgl: 5.00% all ages 59 1/2 on. (4.00% with 2% COLI) Jnt: 4.00% all ages 59 1/2 on. (3.00% with 2% COLI)
Forethought Financial	A-	Index Bonus 115	15.00%	6.00% C	10	0.30% A	1 Year	N/A	Sgl: 59-70 5.0%, 71-80 6.0%, 81+ 7.0% Jnt: 59-70 4.0%, 71-80 5.0%, 81+ 6.0% (With 2% COLI 1% lower)
Great American Life Insurance Company	A	Income Sustainer	N/A	10.00% S	10	0.75% I	1 Year	40	Sgl: Ages 55 4.5% to 90+ 8.00% (+ 0.1%/Yr to age 90) Jnt: Ages 55 3.5% to 90+ 7.0% (+ 0.1%/Yr to age 90)
ING USA Annuity and Life Insurance Company	A	Income Protector Withdrawal Benefit	N/A	6.00% C	10	0.65% I ³	30 Days	50	Sgl: 50-64 4.0%, 65-74 5.0%, 75-84 6.0%, 85+ 7.0% (Joint: Same age brackets but 1/2 % Lower)
Phoenix Life Insurance Company	B+	Income 25	25.00%	None	N/A	0.95% I	1 Year	N/A	Sgl: 50-54 3.65%, 55-59 3.75%, 60-64 4.1%, 65-69 4.4%, 70-74 4.8% 75-79 5.1% 80-84 6.1% 85+ 6.25% (Joint: Same age brackets but 1/2 % Lower)
Phoenix Life Insurance Company	B+	Income Plus	N/A	8.00% ⁴ C	8	0.95% I	30 Days	N/A	Sgl: 50-54 3.1%, 55-59 3.6%, 60-64 4%, 65-69 4.4%, 70-74 4.9% 75-79 5.6% 80-84 6.25% 85+ 6.9% (Joint: Same age brackets but 1/2 % Lower)
National Western Life Insurance Company	A	Income Outlook Plus 5	5.00%	4.00% C	N/A	0.75% I	1 Year	N/A	Sgl: 60-64 5.0%, 65-69 5.5%, 70-74 6.0%, 75-79 6.5%, 80-84 7.0%, 85-89 7.5%, 90+ 8.0% Jnt: (1% lower than Single)
Fidelity & Guaranty Life	B++	Prosperity Elite Protection 7,10,14	N/A	6.75% C	10	1.1% I	1 Year	50	Sgl: 50-59 4.0%, 60-69 5.0%, 70-79 6.0%, 80-89 7.0%, 90+ 8.0% (Joint: Same age brackets but 1 % Lower)
Phoenix Life Insurance Company	B+	Income Today & Income Tomorrow	Note ⁶	Note ⁶	10	.95% I Today .95% I Tom.	1 Year	N/A	Income Today Sgl: 50-54 3.6%, 55-59 3.8%, 60-64 4.15%, 65-69 4.5%, 70-74 5.05%, 75-79 5.35%, 80-84 6.3%, 85+ 6.65% Income Tom. Sgl: 50-54 3.1%, 55-59 3.5%, 60-64 3.75%, 65-69 4.2%, 70-74 4.75%, 75-79 5.5%, 80-84 6.5%, 85+ 7% (Jnt: Same age brkts but 1/2 % Lower)

1) Codes: C = Compound Interest, S = Simple Interest, I = Calculated on Income Account Value, A = Calculated on Accumulation Value

2) While in deferral the Income Value grows at the greater of the rate credited to the Accumulation or the 30 day average 10 Year Treasury rate set at issue.

3) If annuitant dies before age 95 and the accumulation value is greater than zero, 100% of rider charges are refunded on death.

4) Roll up rate only applies if no withdrawals have been taken in the prior year.

5) Income doubles for LTC - Qualification: AVIVA - Full confinement after 180 days. F&G - 2 of 6 ADL's after 5 years.

6) Income Today: Year 1 = Premium + 30%, Year 2 = Premium + 37.5% & Year 3 = Premium + 45% Income Tomorrow: 14% Simple Interest for 10 Years

Rates effective 2/21/12 and are subject to change without notice. For Agent Use Only. Rates based on the state of AZ. State variations may apply.