Protective® Income Creator Fixed Annuity

Determining your guaranteed lifetime income potential

Lifetime income benefit annual withdrawal percentages (single life option)

To calculate your income, use the following formula:

Effective 2/6/2023

Net premiums x your withdrawal percentage = lifetime income payment

Use the tables on this flyer to match your age at contract issue with years elapsed since purchase to determine your withdrawal percentage. This percentage is determined by three things:

- 1. Whether you take income on a single or joint life basis
- 2. The number of complete years that have elapsed between contract issue and benefit election
- 3. Your age (or the younger covered person's age) on the contract issue date

Years elapsed															Ages o	at contrac	issue														
(between contract issue and benefit election)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
0									6.45%	6.55%	6.70%	6.80%	6.90%	7.00%	7.10%	7.20%	7.30%	7.40%	7.50%	7.55%	7.65%	7.75%	7.85%	7.95%	8.05%	8.15%	8.25%	8.35%	8.45%	8.55%	8.65%
1								6.80%	6.90%	7.00%	7.10%	7.25%	7.35%	7.45%	7.75%	7.80%	7.90%	8.00%	8.10%	8.20%	8.30%	8.40%	8.55%	8.70%	8.80%	8.90%	9.00%	9.10%	9.20%	9.30%	9.40%
2							7.20%	7.30%	7.40%	7.55%	7.65%	7.75%	7.90%	8.25%	8.30%	8.40%	8.50%	8.65%	8.80%	8.95%	9.10%	9.20%	9.30%	9.40%	9.50%	9.60%	9.70%	9.80%	9.90%	10.00%	10.10%
3						7.55%	7.70%	7.85%	7.95%	8.05%	8.20%	8.35%	8.70%	8.75%	8.80%	9.00%	9.10%	9.20%	9.30%	9.50%	9.65%	9.80%	9.95%	10.10%	10.20%	10.30%	10.40%	10.50%	10.60%	10.70%	10.80%
4					7.95%	8.05%	8.20%	8.35%	8.50%	8.60%	8.75%	9.15%	9.20%	9.25%	9.30%	9.55%	9.75%	9.85%	9.95%	10.15%	10.30%	10.45%	10.60%	10.75%	10.90%	11.05%	11.20%	11.30%	11.40%	11.50%	11.60%
5				8.35%	8.40%	8.55%	8.70%	8.85%	9.00%	9.15%	9.60%	9.65%	9.70%	9.75%	9.90%	10.25%	10.35%	10.50%	10.60%	10.75%	10.90%	11.05%	11.20%	11.35%	11.50%	11.65%	11.80%	11.95%	12.10%	12.25%	12.40%
6			8.70%	8.80%	9.00%	9.10%	9.20%	9.35%	9.50%	9.65%	9.85%	9.95%	10.10%	10.25%	10.40%	10.65%	10.80%	11.00%	11.20%	11.40%	11.60%	11.80%	11.95%	12.10%	12.25%	12.40%	12.55%	12.70%	12.80%	12.90%	13.00%
7		9.00%	9.15%	9.30%	9.50%	9.60%	9.70%	9.85%	10.00%	10.20%	10.35%	10.50%	10.65%	10.85%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.20%	12.40%	12.60%	12.75%	12.90%	13.05%	13.20%	13.35%	13.50%	13.60%	13.70%
8	9.40%	9.50%	9.60%	9.70%	9.85%	10.05%	10.25%	10.45%	10.65%	10.85%	11.00%	11.15%	11.30%	11.45%	11.60%	11.75%	11.95%	12.15%	12.35%	12.60%	12.80%	13.00%	13.20%	13.40%	13.55%	13.70%	13.85%	14.00%	14.15%	14.30%	14.40%
9	9.90%	10.00%	10.10%	10.20%	10.40%	10.60%	10.75%	10.90%	11.05%	11.25%	11.45%	11.65%	11.85%	12.05%	12.25%	12.45%	12.65%	12.85%	13.05%	13.25%	13.45%	13.65%	13.85%	14.05%	14.20%	14.35%	14.50%	14.65%	14.80%	14.95%	15.10%
10	10.40%	10.50%	10.60%	10.75%	10.95%	11.05%	11.20%	11.40%	11.60%	11.80%	12.00%	12.20%	12.40%	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%
11	10.50%	10.60%	10.75%	10.95%	11.05%	11.20%	11.40%	11.60%	11.80%	12.00%	12.20%	12.40%	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%
12	10.60%	10.75%	10.95%	11.05%	11.20%	11.40%	11.60%	11.80%	12.00%	12.20%	12.40%	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%
13	10.75%	10.95%	11.05%	11.20%	11.40%	11.60%	11.80%	12.00%	12.20%	12.40%	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%
14	10.95%	11.05%	11.20%	11.40%	11.60%	11.80%	12.00%	12.20%	12.40%	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%
15	11.05% 11.20%	11.20% 11.40%	11.40% 11.60%	11.60% 11.80%	11.80% 12.00%	12.00% 12.20%	12.20%	12.40% 12.60%	12.60% 12.80%	12.80% 13.00%	13.00% 13.25%	13.25% 13.45%	13.45% 13.65%	13.65% 13.90%	13.90% 14.10%	14.10% 14.30%	14.30%	14.50%	14.70%	14.90% 15.10%	15.10% 15.25%	15.25% 15.40%	15.40% 15.55%	15.55% 15.70%	15.70% 15.85%	15.85% 15.95%	15.95% 16.05%	16.05%	16.15%	16.25% 16.35%	16.35%
17	11.40%			12.00%	12.00%	12.40%	12.40%		13.00%	13.25%	13.45%		13.90%	14.10%	14.10%	14.50%	14.50%	14.70%	14.90%		15.40%			15.70%	15.95%	16.05%	16.15%	16.15%	16.25% 16.35%	10.53%	
18	11.60%	11.60%	11.80%				12.60%	12.80%		13.45%	13.65%	13.65%			14.50%		14.70%	14.90%	15.10%	15.25% 15.40%	15.55%	15.55%	15.70% 15.85%				16.25%	16.25% 16.35%	10.55%		
19	11.80%	11.80% 12.00%	12.00% 12.20%	12.20% 12.40%	12.40% 12.60%	12.60% 12.80%	12.80% 13.00%	13.00% 13.25%	13.25% 13.45%	13.45%	13.90%	13.90% 14.10%	14.10% 14.30%	14.30% 14.50%	14.50%	14.70% 14.90%	14.90% 15.10%	15.10% 15.25%	15.25% 15.40%	15.40%	15.70%	15.70% 15.85%	15.85%	15.95% 16.05%	16.05% 16.15%	16.15% 16.25%	16.35%	10.55%			
20	12.00%	12.20%	12.40%	12.40%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.10%	14.50%	14.70%	14.70%	15.10%	15.10%	15.40%	15.55%	15.70%	15.70%	15.95%	16.05%	16.15%	16.25%	16.35%	10.3370				
20	12.20%	12.40%	12.40%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.70%	15.10%	15.10%	15.40%	15.55%	15.70%	15.70%	15.95%	16.05%	16.15%	16.25%	16.35%	10.5570					
22	12.40%	12.40%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.10%	14.50%	14.70%	14.70%	15.10%	15.10%	15.40%	15.55%	15.70%	15.76%	15.95%	16.05%	16.15%	16.25%	16.35%	10.5570						
23	12.60%	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%	10.5570							
24	12.80%	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%	10.5570								
25	13.00%	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%	10.5570									
26	13.25%	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%	10.5570										
27	13.45%	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%												
28	13.65%	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%													
29	13.90%	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%														
30	14.10%	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%															
31	14.30%	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																
32	14.50%	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																	
33	14.70%	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																		
34	14.90%	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																			
35	15.10%	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																				
36	15.25%	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																					
37	15.40%	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%		16.35%																						
38	15.55%	15.70%	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																							
39	15.70%	15.85%		16.05%	16.15%	16.25%	16.35%																								
40	15.85%	15.95%	16.05%	16.15%	16.25%	16.35%																									
41	15.95%	16.05%	16.15%	16.25%	16.35%																										
42	16.05%	16.15%	16.25%	16.35%																											
43	16.15%	16.25%	16.35%																												
44	16.25%	16.35%																													
45	16.35%																														

Additional information on next page.

*Benefit cannot be elected until age 591/2.

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any	May Lose Value	

Lifetime income benefit annual withdrawal percentages (joint life option) for joint withdrawal rates, the age is based on the younger covered person.

Years elapsed															Ages a	t contract	issue														
(between contract issue and benefit	50		50	50	5.4		5.6		50	50		64	60							60	70	74	70	70	7.	7.5	7.6		70	70	22
election)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
0									5.95%	6.05%	6.20%	6.30%	6.40%	6.50%	6.60%	6.70%	6.80%	6.90%	7.00%	7.05%	7.15%	7.25%	7.35%	7.45%	7.55%	7.65%	7.75%	7.85%	7.95%	8.05%	8.15%
1								6.25%	6.35%	6.45%	6.55%	6.70%	6.80%	6.90%	7.20%	7.25%	7.35%	7.45%	7.55%	7.65%	7.75%	7.85%	8.00%	8.15%	8.25%	8.35%	8.45%	8.55%	8.65%	8.75%	8.85%
2							6.60%	6.70%	6.80%	6.95%	7.05%	7.15%	7.30%	7.65%	7.70%	7.80%	7.90%	8.05%	8.20%	8.35%	8.50%	8.60%	8.70%	8.80%	8.90%	9.00%	9.10%	9.20%	9.30%	9.40%	9.50%
3					7.250/	6.90%	7.05%	7.20%	7.30%	7.40%	7.55%	7.70%	8.05%	8.10%	8.15%	8.35%	8.45%	8.55%	8.65%	8.85%	9.00%	9.15%	9.30%	9.45%	9.55%	9.65%	9.75%	9.85%	9.95%	10.05%	10.15%
4				7 60%	7.25% 7.65%	7.35% 7.80%	7.50%	7.65%	7.80% 8.25%	7.90%	8.05% 8.85%	8.45%	8.50%	8.55%	8.60% 9.15%	8.85%	9.05%	9.15%	9.25%	9.45% 10.00%	9.60% 10.15%	9.75% 10.30%	9.90%	10.05% 10.60%	10.20% 10.75%	10.35% 10.90%	10.50% 11.05%	10.60%	10.70% 11.35%	10.80%	10.90% 11.65%
6			7.90%	7.60% 8.00%	8.20%	8.30%	7.95% 8.40%	8.10% 8.55%	8.70%	8.40% 8.85%	9.05%	8.90% 9.15%	8.95% 9.30%	9.00% 9.45%	9.15%	9.50% 9.85%	9.60% 10.00%	9.75% 10.20%	9.85% 10.40%	10.60%	10.15%	11.00%	10.45% 11.15%	11.30%	11.45%	11.60%	11.75%	11.20% 11.90%	12.00%	11.50% 12.10%	12,20%
7		8.25%	8.35%	8.45%	8.65%	8.75%	8.85%	9.00%	9.15%	9.35%	9.50%	9.65%	9.80%	10.00%	10.15%	10.35%	10.55%	10.75%	10.95%	11.15%	11.35%	11.55%	11.75%	11.90%	12.05%	12.20%	12.35%	12.50%	12.65%	12.75%	12.85%
8	8.60%	8.70%	8.80%	8.90%	9.00%	9.15%	9.35%	9.55%	9.75%	9.95%	10.10%	10.25%	10.40%	10.55%	10.70%	10.85%	11.05%	11.25%	11.45%	11.70%	11.90%	12.10%	12.30%	12.50%	12.65%	12.80%	12.95%	13.10%	13.25%	13.40%	13.50%
9	9.05%	9.15%	9.30%	9.40%	9.50%	9.65%	9.80%	9.95%	10.10%	10.30%	10.50%	10.70%	10.90%	11.10%	11.30%	11.50%	11.70%	11.90%	12.10%	12.30%	12.50%	12.70%	12.90%	13.10%	13.25%	13.40%	13.55%	13.70%	13.85%	14.00%	14.15%
10	9.40%	9.55%	9.75%	9.85%	9.95%	10.05%	10.20%	10.40%	10.60%	10.80%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%
11	9.55%	9.75%	9.85%	9.95%	10.05%	10.20%	10.40%	10.60%	10.80%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%
12	9.75%	9.85%	9.95%	10.05%	10.20%	10.40%	10.60%	10.80%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%
13	9.85%	9.95%	10.05%	10.20%	10.40%	10.60%	10.80%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%
14 15	9.95% 10.05%	10.05% 10.20%	10.20% 10.40%	10.40% 10.60%	10.60% 10.80%	10.80% 11.00%	11.00% 11.20%	11.20% 11.40%	11.40% 11.60%	11.60% 11.80%	11.80% 12.00%	12.00% 12.25%	12.25% 12.45%	12.45% 12.65%	12.65% 12.90%	12.90% 13.10%	13.10% 13.30%	13.30% 13.50%	13.50% 13.70%	13.70% 13.90%	13.90% 14.10%	14.10% 14.25%	14.25% 14.40%	14.40% 14.55%	14.55% 14.70%	14.70% 14.85%	14.85% 14.95%	14.95% 15.05%	15.05% 15.15%	15.15% 15.25%	15.25% 15.35%
16	10.03%	10.40%	10.40%	10.80%	11.00%	11.20%	11.40%	11.40%	11.80%	12.00%	12.25%	12.25%	12.45%	12.03%	13.10%	13.10%	13.50%	13.70%	13.90%	14.10%	14.10%	14.25%	14.40%	14.70%	14.70%	14.65%	15.05%	15.15%	15.15%	15.25%	13,33%
17	10.40%	10.40%	10.80%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.45%	12.03%	13.10%	13.10%	13.50%	13.70%	13.70%	14.10%	14.10%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%	15.5570	
18	10.60%	10.80%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%	15.5570		
19	10.80%	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%				
20	11.00%	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%					
21	11.20%	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%						
22	11.40%	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%							
23	11.60%	11.80%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%								
24 25	11.80% 12.00%	12.00%	12.25%	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55% 14.70%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%									
26	12.00%	12.25% 12.45%	12.45% 12.65%	12.65% 12.90%	12.90% 13.10%	13.10% 13.30%	13.30% 13.50%	13.50% 13.70%	13.70% 13.90%	13.90% 14.10%	14.10% 14.25%	14.25% 14.40%	14.40% 14.55%	14.55% 14.70%	14.70%	14.85% 14.95%	14.95% 15.05%	15.05% 15.15%	15.15% 15.25%	15.25% 15.35%	15.35%										
27	12.45%	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%	13.5570											
28	12.65%	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%	1313370												
29	12.90%	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%														
30	13.10%	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%															
31	13.30%	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%																
32	13.50%	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%																	
33 34	13.70%	13.90%	14.10%	14.25%	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%																		
34 25	13.90% 14.10%	14.10% 14.25%	14.25% 14.40%	14.40% 14.55%	14.55% 14.70%	14.70% 14.85%	14.85% 14.95%	14.95% 15.05%	15.05% 15.15%	15.15% 15.25%	15.25% 15.35%	15.35%																			
36	14.10%	14.40%	14.40%	14.70%	14.70%	14.05%	15.05%	15.05%	15.15%	15.25%	13.3370																				
37	14.40%	14.55%	14.70%	14.85%	14.95%	15.05%		15.25%																							
38	14.55%	14.70%	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%																							
39	14.70%	14.85%	14.95%	15.05%	15.15%		15.35%																								
40	14.85%	14.95%	15.05%	15.15%	15.25%	15.35%																									
41	14.95%	15.05%	15.15%	15.25%	15.35%																										
42	15.05%	15.15%	15.25%	15.35%																											
43	15.15%	15.25%	15.35%																												
44 45	15.25% 15.35%	15.35%																													
4.0	15.5570																														



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*Benefit cannot be elected until age 591/2.

Annual withdrawal percentages are a percentage of the net premium. The annual withdrawal percentages are truncated and rounded down for simplicity; actual withdrawal percentages are to the 1/100,000th percentage. Lifetime Income Benefit has an annual fee of .95% based on account value. Withdrawal percentages are based on the (younger) covered person's age when the contract is purchased; the number of complete years between the contract issue date and the date benefit withdrawals begin; and whether the benefit withdrawals are based on the lives of one or two people. Withdrawal percentages shown are based on income being elected at the earliest time available.

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