



Prepared For

Your Client

Prepared On

August 6, 2014

## Guaranteed Lifetime Benefit Riders

Lincoln Financial Group

**Lincoln Lifetime Income Edge<sup>SM</sup>**

Lincoln New Directions 6

American National Insurance Company

**Lifetime Income Rider with Fixed Rate**

Strategy Indexed Annuity PLUS 10

American Equity Investment Life Insurance Company

**ICC13 R-LIBR-W.1 Option 6 - 7% Rollup & Wellbeing Rider**

Foundation Gold

# Overview

## General Information

Your Client, age 64

Benefit starts after 10 years at age 74

State: Colorado

Premium \$ 100,000 (non-qualified)

For products that use market interest, no interest (0%) is used in the calculations

## Guaranteed Lifetime Benefit Riders

American National Insurance Company

### Lifetime Income Rider with Fixed Rate

Strategy Indexed Annuity PLUS 10

First year benefit:	\$11,606
Lifetime income value (Age 95):	\$255,336

American Equity Investment Life Insurance Company

### ICC13 R-LIBR-W.1 Option 6 - 7% Rollup & Wellbeing Rider

Foundation Gold

First year benefit:	\$11,577
Lifetime income value (Age 95):	\$254,687

Lincoln Financial Group

### Lincoln Lifetime Income Edge<sup>SM</sup>

Lincoln New Directions 6

First year benefit:	\$10,995
Lifetime income value (Age 95):	\$241,891



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# Payout By Age

This report shows the value of waiting. Each year you wait the income you can receive will increase. The roll up rate will continue to grow and the payout rate will continue to increase for most riders.

American National Insurance Company  
**Lifetime Income Rider with Fixed Rate**  
 Strategy Indexed Annuity PLUS 10

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**ICC13 R-LIBR-W.1 Option 6 - 7% Rollup & Wellbeing Rider**  
 Foundation Gold  
 With 7.00% Premium Bonus

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 Lincoln New Directions 6

Age	Accumulation		Single	
	Rollup Rate	Income Base	Payout Rate	LifeTime Payment
64		100,000		
65	7.00	107,000	5.00	5,350
66	7.00	114,490	5.10	5,839
67	7.00	122,504	5.20	6,370
68	7.00	131,080	5.30	6,947
69	7.00	140,255	5.40	7,574
70	7.00	150,073	5.50	8,254
71	7.00	160,578	5.60	8,992
72	7.00	171,819	5.70	9,794
73	7.00	183,846	5.80	10,663
74	7.00	196,715	5.90	11,606
75		196,715	6.00	11,803
76		196,715	6.10	12,000
77		196,715	6.20	12,196
78		196,715	6.30	12,393
79		196,715	6.40	12,590
80		196,715	6.50	12,786
81		196,715	6.60	12,983
82		196,715	6.70	13,180
83		196,715	6.80	13,377
84		196,715	6.90	13,573
85		196,715	7.00	13,770
86		196,715	7.10	13,967
87		196,715	7.20	14,163
88		196,715	7.30	14,360
89		196,715	7.40	14,557
90		196,715	7.50	14,754
91		196,715		
92		196,715		
93		196,715		
94		196,715		

Age	Accumulation			Single	
	Rollup Rate	Income Base	Payout Rate	LifeTime Payment	Enhanced Benefit
64		107,000			
65	7.00	114,490	5.00	5,725	
66	7.00	122,504	5.00	6,125	
67	7.00	131,080	5.00	6,554	
68	7.00	140,255	5.00	7,013	
69	7.00	150,073	5.00	7,504	
70	7.00	160,578	5.50	8,832	
71	7.00	171,819	5.50	9,450	
72	7.00	183,846	5.50	10,112	
73	7.00	196,715	5.50	10,819	
74	7.00	210,485	5.50	11,577	23,153
75		210,485	6.00	12,629	25,258
76		210,485	6.00	12,629	25,258
77		210,485	6.00	12,629	25,258
78		210,485	6.00	12,629	25,258
79		210,485	6.00	12,629	12,629
80		210,485	6.50	13,682	13,682
81		210,485	6.50	13,682	13,682
82		210,485	6.50	13,682	13,682
83		210,485	6.50	13,682	13,682
84		210,485	6.50	13,682	13,682
85		210,485	6.50	13,682	13,682
86		210,485	6.50	13,682	13,682
87		210,485	6.50	13,682	13,682
88		210,485	6.50	13,682	13,682
89		210,485	6.50	13,682	13,682
90		210,485	6.50	13,682	13,682
91		210,485	6.50	13,682	13,682
92		210,485	6.50	13,682	13,682
93		210,485	6.50	13,682	13,682
94		210,485	6.50	13,682	13,682

Age	Accumulation			Single	
	Rollup Rate	Income Base	Payout Rate	LifeTime Payment	Enhanced Benefit
64		100,000	4.50	4,500	
65	5.00	105,000	5.00	5,250	
66	5.00	110,250	5.00	5,513	
67	5.00	115,763	5.00	5,788	
68	5.00	121,551	5.00	6,078	
69	5.00	127,628	5.75	7,339	
70	5.00	134,010	6.25	8,376	
71	5.00	140,710	6.25	8,794	
72	5.00	147,746	6.25	9,234	
73	5.00	155,133	6.25	9,696	
74	5.00	162,889	6.75	10,995	109,950
75		162,889	7.25	11,809	118,095
76		162,889	7.25	11,809	118,095
77		162,889	7.25	11,809	118,095
78		162,889	7.25	11,809	118,095
79		162,889	7.25	11,809	118,095
80		162,889	7.75	12,624	126,239
81		162,889	7.75	12,624	126,239
82		162,889	7.75	12,624	126,239
83		162,889	7.75	12,624	126,239
84		162,889	7.75	12,624	126,239
85		162,889	8.25	13,438	134,384
86		162,889	8.25	13,438	134,384
87		162,889	8.25	13,438	134,384
88		162,889	8.25	13,438	134,384
89		162,889	8.25	13,438	134,384
90		162,889	8.75	14,253	142,528
91		162,889	8.75	14,253	142,528
92		162,889	8.75	14,253	142,528
93		162,889	8.75	14,253	142,528
94		162,889	8.75	14,253	142,528



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# Ledger Comparison

The Ledger Comparison shows the values for each rider selected and the cumulative payout value at 5 year intervals.

American National Insurance Company  
**Lifetime Income Rider with Fixed Rate**  
 Strategy Indexed Annuity PLUS 10  
 With 1.00% Premium Bonus

Age	Roll-up Rate	Income Base	Benefit Rate	LifeTime Payment
64		100,000		
65	7.00	107,000		
66	7.00	114,490		
67	7.00	122,504		
68	7.00	131,080		
69	7.00	140,255		
70	7.00	150,073		
71	7.00	160,578		
72	7.00	171,819		
73	7.00	183,846		
74	7.00	196,715	5.90	11,606
75		196,715		11,606
76		196,715		11,606
77		196,715		11,606
78		196,715		11,606
<b>5 Year Income Total</b>				<b>58,031</b>
79		196,715		11,606
80		196,715		11,606
81		196,715		11,606
82		196,715		11,606
83		196,715		11,606
<b>10 Year Income Total</b>				<b>116,062</b>
84		196,715		11,606
85		196,715		11,606
86		196,715		11,606
87		196,715		11,606
88		196,715		11,606
<b>15 Year Income Total</b>				<b>174,093</b>
89		196,715		11,606
90		196,715		11,606
91		196,715		11,606
92		196,715		11,606
93		196,715		11,606
94		196,715		11,606
95		196,715		11,606
<b>22 Year Income Total</b>				<b>255,336</b>

American Equity Investment Life Insurance Company  
**ICC13 R-LIBR-W.1 Option 6 - 7% Rollup & Wellbeing Rider**  
 Foundation Gold  
 With 7.00% Premium Bonus

Age	Roll-up Rate	Income Base	Benefit Rate	LifeTime Payment
64		107,000		
65	7.00	114,490		
66	7.00	122,504		
67	7.00	131,080		
68	7.00	140,255		
69	7.00	150,073		
70	7.00	160,578		
71	7.00	171,819		
72	7.00	183,846		
73	7.00	196,715		
74	7.00	210,485	5.50	11,577
75		198,909		11,577
76		187,332		11,577
77		175,755		11,577
78		164,178		11,577
<b>5 Year Income Total</b>				<b>57,883</b>
79		152,602		11,577
80		141,025		11,577
81		129,448		11,577
82		117,872		11,577
83		106,295		11,577
<b>10 Year Income Total</b>				<b>115,767</b>
84		94,718		11,577
85		83,142		11,577
86		71,565		11,577
87		59,988		11,577
88		48,412		11,577
<b>15 Year Income Total</b>				<b>173,650</b>
89		36,835		11,577
90		25,258		11,577
91		13,682		11,577
92		2,105		11,577
93		0		11,577
94		0		11,577
95		0		11,577
<b>22 Year Income Total</b>				<b>254,687</b>

Lincoln Financial Group  
**Lincoln Lifetime Income Edge<sup>SM</sup>**  
 Lincoln New Directions 6

Age	Roll-up Rate	Income Base	Benefit Rate	LifeTime Payment
64		100,000		
65	5.00	105,000		
66	5.00	110,250		
67	5.00	115,763		
68	5.00	121,551		
69	5.00	127,628		
70	5.00	134,010		
71	5.00	140,710		
72	5.00	147,746		
73	5.00	155,133		
74	5.00	162,889	6.75	10,995
75		162,889		10,995
76		162,889		10,995
77		162,889		10,995
78		162,889		10,995
<b>5 Year Income Total</b>				<b>54,975</b>
79		162,889		10,995
80		162,889		10,995
81		162,889		10,995
82		162,889		10,995
83		162,889		10,995
<b>10 Year Income Total</b>				<b>109,950</b>
84		162,889		10,995
85		162,889		10,995
86		162,889		10,995
87		162,889		10,995
88		162,889		10,995
<b>15 Year Income Total</b>				<b>164,926</b>
89		162,889		10,995
90		162,889		10,995
91		162,889		10,995
92		162,889		10,995
93		162,889		10,995
94		162,889		10,995
95		162,889		10,995
<b>22 Year Income Total</b>				<b>241,891</b>



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# Annual Ledger

The Annual Ledger shows the detail annual calculation revealing how the rider works reflecting all roll up rates, payout rates and fees.

# Lifetime Income Rider with Fixed Rate

American National Insurance Company  
Strategy Indexed Annuity PLUS 10

Year	Age	Begin Year Accumulation	Interest	Rider Fee	End Year Accumulation	Guaranteed Lifetime Benefit				End Year Accumulation w/out Rider	
						Roll-up Rate	Income Base	Benefit Rate	Income Amount		Total Income
0	64				101,000		100,000				101,000
1	65	101,000	0.00		101,000	7.00	107,000				101,000
2	66	101,000	0.00		101,000	7.00	114,490				101,000
3	67	101,000	0.00		101,000	7.00	122,504				101,000
4	68	101,000	0.00		101,000	7.00	131,080				101,000
5	69	101,000	0.00		101,000	7.00	140,255				101,000
6	70	101,000	0.00		101,000	7.00	150,073				101,000
7	71	101,000	0.00		101,000	7.00	160,578				101,000
8	72	101,000	0.00		101,000	7.00	171,819				101,000
9	73	101,000	0.00		101,000	7.00	183,846				101,000
10	74	101,000	0.00		89,394	7.00	196,715	5.90	11,606	11,606	101,000
11	75	89,394	0.00		77,788		196,715		11,606	23,212	101,000
12	76	77,788	0.00		66,181		196,715		11,606	34,819	101,000
13	77	66,181	0.00		54,575		196,715		11,606	46,425	101,000
14	78	54,575	0.00		42,969		196,715		11,606	58,031	101,000
15	79	42,969	0.00		31,363		196,715		11,606	69,637	101,000
16	80	31,363	0.00		19,757		196,715		11,606	81,243	101,000
17	81	19,757	0.00		8,150		196,715		11,606	92,850	101,000
18	82	8,150	0.00		0		196,715		11,606	104,456	101,000
19	83	0			0		196,715		11,606	116,062	101,000
20	84	0			0		196,715		11,606	127,668	101,000
21	85	0			0		196,715		11,606	139,274	101,000
22	86	0			0		196,715		11,606	150,880	101,000
23	87	0			0		196,715		11,606	162,487	101,000
24	88	0			0		196,715		11,606	174,093	101,000
25	89	0			0		196,715		11,606	185,699	101,000
26	90	0			0		196,715		11,606	197,305	101,000
27	91	0			0		196,715		11,606	208,911	101,000
28	92	0			0		196,715		11,606	220,518	101,000
29	93	0			0		196,715		11,606	232,124	101,000
30	94	0			0		196,715		11,606	243,730	101,000
31	95	0			0		196,715		11,606	255,336	101,000



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**Optional Income for Life with the ASIA PLUS Annuity**

When purchasing the Strategy Indexed Annuity PLUS you may choose to receive income for the life of the owner by adding the Lifetime Income Rider with Fixed Rate only at issue. With this rider the Income Base accumulates value at a fixed rate of 7.00% compounded daily for up to 10 years-years.

**How will Your Annual Benefit Be Calculated?**

The Lifetime Income Rider with Fixed Rate guarantees to pay the contract owner an income equal to a percentage of the Income Base. The income is guaranteed to be payable for life, even if the annuity value falls to zero. The optional Lifetime Income Benefits are used to determine your contract's guaranteed maximum income amounts and death benefits. The riders are available for all issue ages but cannot be exercised until after the first contract anniversary and the contract owner is age 50 or older. In the case of joint owners, this will be based on the younger owner's age; only spouses may be the joint owners of the contract when a Lifetime Income Rider is elected.

**Lifetime Income Rider Premium Enhancement**

At times, the company may offer a premium enhancement on the Lifetime Income Rider when calculating the Income Base. The premium enhancement is not guaranteed; please check if the Rider Premium Enhancement is offered.

**Income Base**

The Income Base is the greater of the contract's Annuity Value on the date the client desires to start taking income or the Income Base. The Income Base accumulates up to a certain number of years, currently set at 10 years-years. The established number of years is set at issue and is guaranteed for the life of the contract. The Income Base will earn interest for the contract's set number of years or until the client elects to begin income, whichever comes first.

**Income for Life**

The income percentage depends upon the attained age at which the Owner elects to begin receiving income and will remain the same in all years until the Rider terminates. The Owner can elect to begin receiving income after the first contract anniversary and the owner has reached age 50. In case of Joint Owners, the younger Owner's age 50; however, Joint Owners must be the spouses when electing a Lifetime Income Rider.

The owners personal income benefit base is multiplied by a percentage based on the owners attained age to determine their guaranteed annual income. The formula uses 10% of the owners age when the owner wants the income less a fixed factor of 1.5% (2.5% in cases of Joint Owners) multiplied by the income benefit base.

**Maximum Annual Withdrawal Percentage:**

Age	Single	Joint	Age	Single	Joint	Age	Single	Joint	Age	Single	Joint	Age	Single	Joint
50	3.50%	2.50%	59	4.40%	3.40%	68	5.30%	4.30%	77	6.20%	5.20%	86	7.10%	6.10%
51	3.60%	2.60%	60	4.50%	3.50%	69	5.40%	4.40%	78	6.30%	5.30%	87	7.20%	6.20%
52	3.70%	2.70%	61	4.60%	3.60%	70	5.50%	4.50%	79	6.40%	5.40%	88	7.30%	6.30%
53	3.80%	2.80%	62	4.70%	3.70%	71	5.60%	4.60%	80	6.50%	5.50%	89	7.40%	6.40%
54	3.90%	2.90%	63	4.80%	3.80%	72	5.70%	4.70%	81	6.60%	5.60%	90	7.50%	6.50%
55	4.00%	3.00%	64	4.90%	3.90%	73	5.80%	4.80%	82	6.70%	5.70%			
56	4.10%	3.10%	65	5.00%	4.00%	74	5.90%	4.90%	83	6.80%	5.80%			
57	4.20%	3.20%	66	5.10%	4.10%	75	6.00%	5.00%	84	6.90%	5.90%			
58	4.30%	3.30%	67	5.20%	4.20%	76	6.10%	5.10%	85	7.00%	6.00%			

**Rider Premium Charges**

There is a separate charge for the Lifetime Income Rider with Fixed Rate. The charge of 0.60% is taken directly from the Annuity Value each year. *The premium charge is set monthly and is subject to change.*

The charge for the rider cannot exceed interest earnings. If no interest earnings are available, the fee will be deducted from the future contract years. If any rider fees are outstanding upon surrender, they will be deducted from the Surrender Value.



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**Withdrawals in Excess of Annual Income Payments**

Once income payments start, the amounts received under the Rider reduce the Annuity Value, Surrender Value and Death Benefit. Income payments will, however, continue even if the Annuity Value is zero. If the owner has funds allocated to multiple strategies, excess withdrawals will reduce each strategy's value proportionately, or the owner can provide written instruction and direct which strategy to take a withdrawal from.

In subsequent years, the Income Base, and therefore the income payment, will be adjusted downward if the owner has taken excess withdrawals in addition to their annual income payment. The reduction is calculated using a pro rata method. The Rider income payment also reduce the contract annual 10% Surrender Charge Free Withdrawal Privilege.

**Restrictions**

The owner can only apply for the Lifetime Income Rider with Fixed Rate at the same time they apply for the @annuityname@ contract. The owner can drop the Lifetime Income Rider with Fixed Rate at any time and the cost will be prorated. The Lifetime Income Rider with Fixed Rate terminates if a change in ownership is made and also terminates generally when the annuity contract terminates.

**Death Benefit**

A death Benefit is provided upon the death of the owner. The Death Benefit is equal to the greater of:

1. The Surrender Value
2. The Annuity Value as provided in the annuity contract.
3. 75% of the remaining Income Base (100% if the Beneficiary elects to take the Death Benefit in ten equal installments of 10% per year) as provided in the rider as long as the Lifetime Income Rider with Fixed Rate remains in force.

**Spousal Continuation**

If a Lifetime Income Rider with Fixed Rate is issued to spousal Joint Owners, and one of the Owners subsequently dies, the surviving spousal owner may elect to continue the contract and the Lifetime Income Rider with Fixed Rate. If income payments are being made at the time of the joint owner spouse dies, the surviving spousal owner may elect to continue the contract and continue to receive income payments. If the surviving spouse elects to continue the rider and income payments have not started, the Death benefit will become the new income base and the income withdrawal amount will be recalculated using the lifetime income percentage based upon the surviving spouse's age.



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# Annual Ledger

# ICC13 R-LIBR-W.1 Option 6 - 7% Rollup & Wellbeing Rider

The Annual Ledger shows the detail annual calculation revealing how the rider works reflecting all roll up rates, payout rates and fees.

American Equity Investment Life Insurance Company  
Foundation Gold

Year	Age	Begin Year Accumulation	Interest	Rider Fee	End Year Accumulation	Guaranteed Lifetime Benefit				Enhanced		End Year Accumulation w/out Rider	
						Roll-up Rate	Income Base	Benefit Rate	Income Amount	Total Income	Total Income		
0	64				107,000		107,000					107,000	
1	65	105,930	0.00	1,070	105,930	7.00	114,490					107,000	
2	66	104,871	0.00	1,059	104,871	7.00	122,504					107,000	
3	67	103,822	0.00	1,049	103,822	7.00	131,080					107,000	
4	68	102,784	0.00	1,038	102,784	7.00	140,255					107,000	
5	69	101,756	0.00	1,028	101,756	7.00	150,073					107,000	
6	70	100,738	0.00	1,018	100,738	7.00	160,578					107,000	
7	71	99,731	0.00	1,007	99,731	7.00	171,819					107,000	
8	72	98,734	0.00	997	98,734	7.00	183,846					107,000	
9	73	97,746	0.00	987	97,746	7.00	196,715					107,000	
10	74	96,769	0.00	977	85,192	7.00	210,485	5.50	11,577	11,577	23,153	23,153	107,000
11	75	84,340	0.00	852	72,764		198,909		11,577	23,153	23,153	46,307	107,000
12	76	72,036	0.00	728	60,459		187,332		11,577	34,730	23,153	69,460	107,000
13	77	59,855	0.00	605	48,278		175,755		11,577	46,307	23,153	92,613	107,000
14	78	47,795	0.00	483	36,219		164,178		11,577	57,883	23,153	115,767	107,000
15	79	35,856	0.00	362	24,280		152,602		11,577	69,460	11,577	127,343	107,000
16	80	24,037	0.00	243	12,460		141,025		11,577	81,037	11,577	138,920	107,000
17	81	12,336	0.00	125	759		129,448		11,577	92,613	11,577	150,497	107,000
18	82	751	0.00	8	0		117,872		11,577	104,190	11,577	162,074	107,000
19	83	0			0		106,295		11,577	115,767	11,577	173,650	107,000
20	84	0			0		94,718		11,577	127,343	11,577	185,227	107,000
21	85	0			0		83,142		11,577	138,920	11,577	196,804	107,000
22	86	0			0		71,565		11,577	150,497	11,577	208,380	107,000
23	87	0			0		59,988		11,577	162,074	11,577	219,957	107,000
24	88	0			0		48,412		11,577	173,650	11,577	231,534	107,000
25	89	0			0		36,835		11,577	185,227	11,577	243,110	107,000
26	90	0			0		25,258		11,577	196,804	11,577	254,687	107,000
27	91	0			0		13,682		11,577	208,380	11,577	266,264	107,000
28	92	0			0		2,105		11,577	219,957	11,577	277,840	107,000
29	93	0			0				11,577	231,534	11,577	289,417	107,000
30	94	0			0				11,577	243,110	11,577	300,994	107,000
31	95	0			0				11,577	254,687	11,577	312,570	107,000



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The ICC13 R-LIBR-W.1 Option 6 - 7% Rollup & Wellbeing Rider allows you to take a lifetime income from your annuity without losing control of your retirement assets. This is possible because the lifetime income is in the form of regular withdrawals from your Contract rather than annuitized payments. The amount of your Lifetime Income Benefit (LIB) is determined by multiplying your IAV (described below) by a guaranteed income percentage. The guaranteed income percentage is based upon your age at the time you elect payments and is described in more detail below. Your guaranteed LIB payments may also be stopped and reset at your discretion.

**RESET OF IAV PERIOD**

You may reset your IAV Period once on any Contract Anniversary between the 2nd and 5th Contract Anniversaries by submitting your request in writing prior to the 5th Contract Anniversary. Your IAV then becomes the greater of your current IAV or your Contract Value. The maximum IAV period can not exceed 10 years.

**IAV Calculation**

The IAV is an accounting value used solely to determine the amount of income you will earn under the ICC13 R-LIBR-W.1 Option 6 - 7% Rollup & Wellbeing Rider. It is not a traditionally accessible account value; rather it serves as a measuring value tool for purposes of the rider only. At any one time, the IAV equals the total premiums paid (plus any premium bonus, if applicable) accumulating at 7.00% per contract year. The 7.00% accumulation rate is available at no cost to you and is available at all issue ages.

When ready to elect a Lifetime Income, You may choose from one of two available payout options: a Level Payment Option or an Increasing Payment Option:

**LEVEL PAYMENT OPTION**

With this option, your Lifetime Income Benefit payment equals your IAV on the day payments begin, multiplied by the Benefit Payout Percentage for your age.

**INCREASING PAYMENT OPTION**

The initial annual Lifetime Income Benefit payment equals the IAV multiplied by the Benefit Payout Percentage for your age. Then, on each anniversary of the initial Lifetime Income Benefit Payout Date, the Lifetime Income Benefit payment amount will increase by the Payment Increase Percentage. The Payment Increase Percentage is set at Issue, and guaranteed for the life of the Contract. The current payment increase percentage is 3.00%. This occurs each year until your Contract Value decreases to zero, then your LIB payment is frozen and remains level for the rest of your life.

**Maximum Annual Withdrawal Percentage:**

Age	Single	Joint	Age	Single	Joint
50-54	3.50%	3.00%	70-74	5.50%	5.00%
55-59	4.00%	3.50%	75-79	6.00%	5.50%
60-64	4.50%	4.00%	80+	6.50%	6.00%
65-69	5.00%	4.50%			

**SINGLE LIFE AND JOINT LIFE PAYOUT**

At the time you elect to start receiving Lifetime Income Benefit payments, You may choose either a single life or a joint life payout with either the Level Payment Option or the Increasing Payment Option. With the single life option, payout factors are determined based on Your age at time of payout election. With the joint payout option, the Joint Payee must be a legal spouse as defined under Federal law and we base Lifetime Income Benefit payment amounts on the age of the younger Joint Payee. We will make Lifetime Income Benefit payments until the death of the last surviving Joint Payee.

**RIDER FEE**

The current annual fee for the 7.00% accumulation option is 1.00%. If the rider is restarted between the 5th and 10th policy year, a fee may be charged which would not exceed 2.00% of the accumulating value each year.

**LIFETIME INCOME BENEFIT ELECTION**

You may elect to receive Lifetime Income Benefit payments anytime after your first Contract Anniversary or after you reach age 50, whichever is LATER. At the time you choose to begin Lifetime Income Benefit payments you may select either the single life or joint life payout option and either the level or increasing payment option. Once your Lifetime Income Benefit payments begin, these choices are locked in and may not be changed. Your LIB payments will be based on these selections, multiplied by the Guarantee Income Percentage applicable to your age.

**EXCESS WITHDRAWALS**

Any partial withdrawals taken from the base Contract Value after Lifetime Income Benefit payments have started will reduce future payment amounts. For example, an additional withdrawal of 5.00% above your guaranteed payment reduces your next Lifetime Income Benefit payment by 5.00%. If excess withdrawals reduce the Contract Value to zero, your IAV also reduces to zero, and your Lifetime Income Benefit payments stop. Surrender Charges may apply to excess withdrawals that exceed your 10% annual penalty-free withdrawals available under the Base Contract after the first anniversary.

**How Do Excess withdrawals IMPACT my benefits?**

Withdrawals taken in addition to your annual Lifetime Income Benefit amount after Lifetime Income Benefit payments begin, are Excess Withdrawals. Excess Withdrawals reduce subsequent annual Lifetime Income Benefit payments on a pro-rata basis, and reduce your Contract and Income Account Values on a dollar for dollar basis.

**REQUIRED MINIMUM DISTRIBUTIONS**

ICC13 R-LIBR-W.1 Option 6 - 7% Rollup & Wellbeing Rider is Required Minimum Distribution (RMD) friendly. If the Lifetime Income Benefit payment does not satisfy the RMD amount for the base contract for that year then any amount withdrawn, to bring the Lifetime Income Benefit payment up to the RMD amount for that year, will not be considered an excess withdrawal.



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# Annual Ledger

# Lincoln Lifetime Income Edge<sup>SM</sup>

The Annual Ledger shows the detail annual calculation revealing how the rider works reflecting all roll up rates, payout rates and fees.

Lincoln Financial Group  
Lincoln New Directions 6

Year	Age	Begin Year Accumulation	Interest	Rider Fee	End Year Accumulation	Guaranteed Lifetime Benefit				Enhanced		End Year Accumulation w/out Rider	
						Roll-up Rate	Income Base	Benefit Rate	Income Amount	Total Income	Total Income		
0	64				100,000		100,000					100,000	
1	65	99,050	0.00	950	99,050	5.00	105,000					100,000	
2	66	98,109	0.00	941	98,109	5.00	110,250					100,000	
3	67	97,177	0.00	932	97,177	5.00	115,763					100,000	
4	68	96,254	0.00	923	96,254	5.00	121,551					100,000	
5	69	96,254	0.00		96,254	5.00	127,628					100,000	
6	70	96,254	0.00		96,254	5.00	134,010					100,000	
7	71	96,254	0.00		96,254	5.00	140,710					100,000	
8	72	96,254	0.00		96,254	5.00	147,746					100,000	
9	73	96,254	0.00		96,254	5.00	155,133					100,000	
10	74	96,254	0.00		85,259	5.00	162,889	6.75	10,995	10,995	16,289	16,289	100,000
11	75	85,259	0.00		74,264		162,889		10,995	21,990	16,289	32,578	100,000
12	76	74,264	0.00		63,269		162,889		10,995	32,985	16,289	48,867	100,000
13	77	63,269	0.00		52,274		162,889		10,995	43,980	16,289	65,156	100,000
14	78	52,274	0.00		41,279		162,889		10,995	54,975	16,289	81,445	100,000
15	79	41,279	0.00		30,284		162,889		10,995	65,970	16,289	97,734	100,000
16	80	30,284	0.00		19,289		162,889		10,995	76,965	16,289	114,023	100,000
17	81	19,289	0.00		8,293		162,889		10,995	87,960	16,289	130,312	100,000
18	82	8,293	0.00		0		162,889		10,995	98,955	16,289	146,601	100,000
19	83	0			0		162,889		10,995	109,950	16,289	162,890	100,000
20	84	0			0		162,889		10,995	120,945	16,289	179,178	100,000
21	85	0			0		162,889		10,995	131,940	16,289	195,467	100,000
22	86	0			0		162,889		10,995	142,936	16,289	211,756	100,000
23	87	0			0		162,889		10,995	153,931	16,289	228,045	100,000
24	88	0			0		162,889		10,995	164,926	16,289	244,334	100,000
25	89	0			0		162,889		10,995	175,921	16,289	260,623	100,000
26	90	0			0		162,889		10,995	186,916	16,289	276,912	100,000
27	91	0			0		162,889		10,995	197,911	16,289	293,201	100,000
28	92	0			0		162,889		10,995	208,906	16,289	309,490	100,000
29	93	0			0		162,889		10,995	219,901	16,289	325,779	100,000
30	94	0			0		162,889		10,995	230,896	16,289	342,068	100,000
31	95	0			0		162,889		10,995	241,891	16,289	358,357	100,000



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**Lincoln Lifetime Income Edge<sup>SM</sup>**

Introducing Lincoln Lifetime Income Edge<sup>SM</sup>, an additional feature that can guarantee growth for future income — no matter how your indexed accounts perform.

You can still enjoy all the benefits of a fixed indexed annuity, plus retain access to your money. With the Lincoln Lifetime Income Edge<sup>SM</sup>, you can:

- Protect principal
- Receive guaranteed growth for tomorrow's income
- Lock in contract value growth
- Get protected income for life when you're ready to take it
- Establish a legacy for loved ones

Lincoln Lifetime Income Edge<sup>SM</sup> is available for an additional charge of 0.95% (1.00% maximum) and can only be added at contract issue.

**How growth becomes guaranteed**

With Lincoln Lifetime Income Edge<sup>SM</sup>, you have an Income Base to give you future income payments, which will grow at a guaranteed rate each year.

Your Income Base, which is equal to your initial premium, will increase with a 5.00% annual enhancement (compounded annually) 10 years or until age 85. You will receive the 5.00% annual enhancement regardless of how your annuity performs.

If your account value is up more than 5.00%, your Income Base will step up and lock in that higher account value.

A new charge may apply if an account value step-up occurs after the first five years (you may opt out of this feature within 30 days if the fee increases). The 5.00% annual enhancement will not apply in any year where income is received through the Lifetime Benefit Amount.

**Income generated for a lifetime**

When you are ready to take income, not only will you get guaranteed withdrawals for life, you'll receive a higher amount of guaranteed income the longer you defer payments.

**Deferral Credits**

Year	Credit
1	
5	0.75%
10	1.25%

For Example:

If your policy was issued 7 year ago at the age of 58 your Maximum Annual Withdrawal Percentage will be increased by 0.75% giving you a 4.75% Annual Withdrawal Percentage payout rate.

**Maximum Annual Withdrawal Percentage:**

Age	Single	Joint	Age	Single	Joint
50-54	3.50%	2.75%	75-79	6.00%	5.25%
55-59	4.00%	3.25%	80-84	6.50%	5.75%
60-64	4.50%	3.75%	85-89	7.00%	6.25%
65-69	5.00%	4.25%	90-94	7.50%	6.75%
70-74	5.50%	4.75%	95-99	8.00%	7.25%

Depending on your age and when you start receiving an income payment, your lifetime withdrawal rate could range from 3.50% to 9.25% of your Income Base. The longer you wait to take income, the more income you'll generate in retirement, even if your account value depletes to \$0.

**Additional income when you need it most**

Lincoln Lifetime Income Edge<sup>SM</sup> can help you in a time of need. If you were to enter a nursing home, your withdrawal rate would increase to 10% of the Income Base. In order to qualify for the nursing home enhancement you must be 65, you cannot be in a nursing home the year prior to election or for five years after, and you must have a minimum 90 consecutive day stay. With joint life, the first person to qualify will receive the enhancement. **Not available in all states. Check new business documents for availability**

**Enhanced Benefit NOT Available in CA and CT**



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