

One Resource Group Income Riders (Index Annuities)

Carrier	Allianz	Allianz	Allianz	Allianz	Allianz	Allianz
Rating	A.M Best A, S&P AA	A.M Best A, S&P AA	A.M Best A, S&P AA	A.M Best A, S&P AA	A.M Best A, S&P AA	A.M Best A, S&P AA
Product Name	Masterdex 5 Plus	Endurance Plus	Masterdex X	Endurance Elite	360	365i
Rider Name	Income Plus Benefit	N/A	Simple Income III (II some states)	N/A	360 Benefit Rider	Income Maximizer
Roll-up	N/A	20% EWB Bonus	8% Simple	10% EWB Bonus	N/A	6%* (simple)
Max Deferral Period for Growth	10 yrs	10 yrs	up to age 90	5 yrs	up to age 90	up to age 100
Cost	.75bps	N/A	.95 bps	NA	1.05 bps	1.20%bps
Start of Income	Immediately	10 yrs	Immediately	5 yrs	immediately	immediately
Issue age	0-80	0-80	0-80	0-80	0-80	0-80
Minimum Income Age	60	10 yrs	50	5 yrs	50	50
Payout Percentages	Age/Single/Joint 60-69 4.5%/4.0% 70-79 5.0%/4.5% 80-90 5.5%/5.0%	Option 1 10% per yr for 10 yrs Option 2 Age/Single/Joint 60-69 5%/4.5% 70-79 5.5%/5.0% 80-90 6.0%/5.5%	Option 1 Age/Single/Joint 50-59 4.5%/4.0% 60-69 5.0%/4.5% 70-79 5.5%/5.0% 80-90 6.0%/5.5% Option 2 60-69 3.5%/3.0% 70-79 4.0%/3.5% 80-90 4.5%/4.0% Option 3 Payout % can change monthly until time of election	Option 1 10% per yr for 10 yrs Option 2 Age/Single/Joint 60-69 5%/4.5% 70-79 5.5%/5.0% 80-90 6.0%/5.5%	Option 1 Age/Single/Joint * 40-50 4.0%/3.5% 55 4.5%/4.0% 60 5.0%/4.5% 65 5.5%/5.0% 70 6.0%/5.5% Option 2** Age/Single/Joint* 40-50 3.0%/2.5% 55 3.5%/3.0% 60 4.0%/3.5% 65 4.5%/4.0% 70 5.0%/4.5%	Option 1 Age/Single/Joint 50-59 4.5%/4.0% 60-69 5.0%/4.5% 70-79 5.5%/5.0% 80-100 6.0%/5.5% Option 2 Age/Single/Joint 50-59 3.5%/3.0% 60-69 4.0%/3.5% 70-79 4.5%/4.0% 80-100 5.0%/4.5%
States Not Approved	NY, WA	NY, WA	CT, NY Simple Income II (DE, IA, MN, OH, TX)	NY, WA	NY	NY
Comments	In Deferral, the income benefit receive interest credits based on the greater of the treasury benchmark rate or the interest rate for the selected allocations. Current Benchmark rate is 2.5% Once Income payments start, they can increase every year that there are positive changes in the allocations selected. Death Benefit Accumulation value in Lump Sum or Income withdrawal value if taken over 5 yrs or longer. Income options selected at start of income.	EWB has increasing income option. Interest enhancement at a factor of 105% for both payout options. Flexible options with Option 1. Payments can start/stop at anytime and can be switched to option 2. Option 2 payment must be at least 60. Income options selected at start of income.	Cumulative withdrawal benefit available. If an amount less than the max withdrawal is taken, the amount not taken is added to a cumulative withdrawal value and can be accessed as lump sum anytime. Step up available Option 1 Payout guaranteed predictable Option 2 Potential income increase every year based on performance Option 3 Potential income increase up to 10% per yr based on changes in the CPI-U (consumer Price Index) during the first 20 yrs of income. Income options selected at start of income.	EWB has increasing income option. Interest enhancement at a factor of 105% for both payout options. Flexible options with Option 1. Payments can start/stop at anytime and can be switched to option 2. Option 2 payment must be at least 60. Lifetime income payments. Income options selected at start of income.	*In Deferral, the clients withdrawal percentage increases annually. 40-50 .30% 55 .35% 60 .40% 65 .45% 70 .50% 75 .55% 80 .60% (.01 increase ea yr.) Payout percentages also increase by .10 bps ea yr. Option 1 Payout Guaranteed for Life. Option 2 ** Potential payment increases based on allocation increases. Income for Life. Income options selected at start of income.	*In addition to the 6% guaranteed roll-up, the earned interest will be credited in deferral also. 3 payout options available 1) Predictable 2) Increase Opps 3) Inflation Protect (CPI-U) (payout %'s can change monthly until time of election) Income options selected at start of income.

One Resource Group Income Riders (Index Annuities)

Carrier	American Equity	American General	Athene Life	Athene Life	Aviva
Rating	A.M Best A-, S&P BBB+	A.M Best A, S&P A+	A.M Best B++	A.M Best B++	A.M Best A-, S&P A-
Product Name	All Index Annuities	VisionMaximizer HorizonIndex Global Bonus VisionAdvantage 7 & 9	Enhanced Choice 8 Choice 10 Enhanced Choice 12	Enhanced Choice 8 Choice 10 Enhanced Choice 12	All Index Annuities
Rider Name	Lifetime Income Benefit Rider (LIBR)	Lifetime Income Builder	GLWB	EGLWB	Income Edge Plus
Roll-up	See below	6% Comp	6.5% Comp	6.5% Comp	6.0% Comp
Max Deferral Period for Growth	See below	20 yrs	10 yrs	10 yrs	12 yrs*
Cost	See below	.75 bps	1.25 bps	1.50 bps	.95 bps
Start of Income	1 yr	1 yr	1 yr	1 yr	immediately
Issue age	0-80 (50 for 6.5% rider)	55-85	40-80	40-80	40-80
Minimum Income Age	50	56	50	50	40 (opt 1) 50 (opt 2)
Payout Percentages	<p>Level Option Age/Single/Joint 50-54 3.5%/3.0% 55-59 4.0%/3.5% 60-64 4.5%/4.0% 65-69 5.0%/4.5% 70-74 5.5%/5.0% 75-79 6.0%/5.5% 80+ 6.5%/6.0%</p> <p>Increasing Option 50-54 2.5%/2.0% 55-59 3.0%/2.5% 60-64 3.5%/3.0% 65-69 4.0%/3.5% 70-74 4.5%/4.0% 75-79 5.0%/4.5%</p>	<p>Age/Single/Joint 56-64 4.0%/3.5% 65-69 4.5%/4.0% 70-74 5.0%/4.5% 75-79 5.5%/5.0% 80-90 6.0%/5.5%</p>	<p>Age/Single/Joint 50-54/3.5%/2.5% 55-59/4.0%/3.0% 60-64/4.5%/3.5% 65-69/5.0%/4.0% 70-74/5.5%/4.5% 75-79/6.0%/5.0% 80-84/6.5%/5.5% 85-89/7.0%/6.0% 90+/7.5%/6.5%</p>	<p>Age/Single/Joint 50-54/3.5%/2.5% 55-59/4.0%/3.0% 60-64/4.5%/3.5% 65-69/5.0%/4.0% 70-74/5.5%/4.5% 75-79/6.0%/5.0% 80-84/6.5%/5.5% 85-89/7.0%/6.0% 90+/7.5%/6.5%</p>	<p>Option 1 Age/% All Ages 1%</p> <p>Option 2 Age/Single/Joint 50-54/3.5%/3.0% 55-59/4.0%/3.5% 60-64/4.5%/4.0% 65-69/5.0%/4.5% 70-74/5.25%/4.75% 75-79/5.5%/5.0% 80-84/6.0%/5.5% 85-89/6.25%/5.75% 90+/6.5%/6.0%</p>
States Not Approved	NY (Not all options are in all states. Call.	AK,NY,VT,WA	AK,CT,DE,HI,MN,NJ,NY,OK,OR,PA,UT,WA	AK,CA,CT,DE,FL,HI,MN,NV,NJ,NY,OK,OR,PA,UT,WA	NY, NJ
Comments	<p>Opt. 1: 4.0% (no fee) 10 yrs. (up to 20 with reset). All ages Opt. 2: 6.5% (.75%) 10 yrs. (up to 20 with reset). Age 50+ Opt. 3: 7.0% (.90%) 5 yrs. (up to 10 with reset). 50+ Opt. 4: 4.0% (.70%) - Enhanced DB. 10 yrs. (up to 20 with reset). All ages. Opt. 5: 6.5% (.85%) 10 yrs. (up to 20 with reset). Age 50+ Well-Being. Opt. 6: 7.0% (1.00%) Age 50+. 5 yrs. (up to 10 with reset). Well being.</p> <p>Increasing Option The current Payment increase is 3%. The payment increase is set at contract issue, and guaranteed for the life of the contract. This increase occurs each year until your contract value reaches 0, then the payment is level for life.</p>	<p>Minimum Prem is 50,000</p> <p>Annual Step up</p> <p>If income is deferred for 10 yrs, the income will be increased by an additional 2% compounded annually each year.</p> <p>Income options selected at issue.</p>	<p>1% income bonus credited to the income base on the day the rider is issued.</p> <p>Step up available.</p> <p>Income options selected at start of income.</p>	<p>1% income bonus credited to income base on the day rider is issued.</p> <p>Step up available</p> <p>Enhanced benefits available after the 5th contract year.</p> <p>Withdrawal amounts increased by 50% if 2 of 6 ADL's can not be performed.</p> <p>Enhanced benefits not available if Joint withdrawal option is selected.</p> <p>Income options selected at start of income.</p>	<p>*If no withdrawals have been taken, on or after 5th contract anniv, there is an option to restart the accumul. period. No limit to restart. However, it is subject to current rider charge. (Charge guaranteed not to exceed 1%)</p> <p>Option 1 Income Withdrawal- Withdrawals annually until account value reaches 0.</p> <p>Option 2 Lifetime Income Withdrawals-Guaranteed withdrawals for Life.</p> <p>Confinement doubler available.</p> <p>It payout not available on Qualified Funds.</p> <p>Income options selected at issue.</p>

One Resource Group Income Riders (Index Annuities)

Carrier	Aviva	Equitrust	Fidelity & Guarantee	Fidelity & Guarantee	Forethought
Rating	A.M Best A-, S&P A+	A.M. Best B+	A.M Best B++,S&P BB-	A.M Best B++,S&P BB-	A.M. Best A-, S&P A-
Product Name	Lifetime Solutions Annuity	All Index Annuities	Prosperity Elite 7,10,14	Choice 10 (6.50%) .70% Accum. Plus 10,14 (6.50%) .70% Simplicity Elite (10.00% simp) 1.25%	Bonus Advantage
Rider Name	Lifetime Solutions	Income for Life	Protection Package	Income for Life	Optional Income Benefit
Roll-up	6.0% or 7.0% Simple*	6.5% Comp	7.00% comp (6.5% FL,HI,IN,IL)	See above	5% Comp
Max Deferral Period for Growth	10**	15 yrs	10 yrs*	10 yrs*	10 yrs*
Cost	0.95	.75 bps	1.10 bps	See above	.95 bps
Start of Income	immediately	2 yrs	1 yr	1 yr	immediately
Issue age	0-78	0-80	0-85	0-85 (50-85 MD)	55-80
Minimum Income Age	50	50	50	50	60
Payout Percentages	Age/Single/Joint 50-54/3.5%/3.0% 55-59/4.0%/3.5% 60-64/4.5%/4.0% 65-69/5.0%/4.5% 70-74/5.5%/5.0% 75-79/6.0%/5.5% 80-84/6.5%/6.0% 85-89/7.0%/6.5% 90+/7.5%/7.0%	Age/Single/Joint 50-54 3.5%/3.0% 55-59 4.0%/3.5% 60-64 4.5%/4.0% 65-69 5.0%/4.5% 70-74 5.5%/5.0% 75-79 6.0%/5.5% 80-84 6.5%/6.0% 85-89 7.0%/6.5% 90+ 7.5%-7.0%	Age/Single/Joint 50-54 3.5%/3.0% 55-59 4.0%/3.0% 60-64 4.5%/4.0% 65-69 5.0%/4.0% 70-74 5.5%/5.0% 75-79 6.0%/5.0% 80-90+ 6.0%/6.0%	Age/Single/Joint 50 3.3%/2.8% 51 3.4%/2.9% 52 3.5%/3.0% 55 3.8%/3.3% 60 4.3%/3.8% 65 4.8%/4.3% 70 5.3%/4.8% 75 5.8%/5.3%	Age/Single/Joint** 60/3.5%/3.0% 70/4.5%/4.0% 80/5.5%/5.0% 90+/7.0%/6.5%
States Not Approved	NJ,NY,OR,WA	NY	AL,CT,MN,MS,NY,OR,WA	AL,AZ,CT,KY,MS,NH,NY,RI,SC,VA Check before quoting!	CT,NY
Comments	*4% for under 100K 5% for over 100K **Restart available for an additional 10 yrs but subject to current rider charges. Confinement doubler available after the 1st year. (not available in CT,CA,MD,MA) Minimum premium is 25,000. Jt payout available for Qualified funds. Beneficiaries can opt to receive benefit base value if taken with installments over 5 yrs (less prev withdrawals). Lump sum would be account value. Income options selected at start of income.	If joint owners, both owners must be 50 to start income. All withdrawals must be EFT except annual. Guaranteed income for life. Income options selected at start of income.	*Restart allowed between 6th and 10th. anniversary. Income Base Guaranteed to be at least your submitted premium plus 18% bonus Less withdrawals pro-rata. Joint payout must be spouse. Enhanced Guaranteed Minimum Death Benefit Rider included. The greater of account value, minimum guaranteed surrender value, the initial premium plus bonus growing at 5% simple for 10 yrs or age 85 whichever comes first (less withdrawals) Enhanced payouts for impairments. Single Annuitant will be double and joint annuitants 1.5 times. Available after 3rd contract year, annuitant is at least 60, & meets ADL guidelines. Income options selected at start of income.	*Restart of rollup available for an additional 10 yrs. Subject to current rider fees. (must occur after 6th but before end of 10th yr) Joint Payouts for Spouse only. Rider charges is calculated based on income base and taken from account value at end of year after interest has been credited. Income options selected at start of income.	*Can be extended for an additional 10 yrs as long as owner is not yet 80. But subject to current cost of income rider. (not to exceed 1.95%) **Payout factors increase by .10 for attained ages between 55-85 and .20 for ages between 85-90. Roll ups discontinue at age 85. 8% temporary income booster available. If owner waits 10 full years to start income. The increased amount is available until it exceeds the remaining contract value. At which time, the payment will adjust to the amount of guaranteed lifetime income (based on income start date). Death Benefit enhancement available.

One Resource Group Income Riders (Index Annuities)

Carrier	Genworth	Great American	Great American	ING USA	Life of the Southwest
Rating	A.M Best A, S&P A	A.M. Best A, S&P A+	A.M Best A, S&P A+	A.M. Best A, S&P A+	A.M. Best A, S&P A
Product Name	Secure Living Index	All Index Annuities	All Index Annuities	All Index Annuities	Secure Plus Premier 3,8,10 Secure Plus accumulator 5 Secure Plus Platinum, Gold, Silver
Rider Name	Optional Income Protection	Income Secure	Income Sustainer Plus	Income Protector	GLIR
Roll-up	8% Simple	10% Simple	8% Simple	6% Comp	6.0% Comp
Max Deferral Period for Growth	10 yrs	7 yrs*	12 yrs*	10 yrs	20 yrs*
Cost	.95 bps	.85 bps	1.25% bps	.85 bps	.70 bps
Start of Income	1 yr	immediately	1 yr	immediately	1 yr
Issue age	55-80	40-85 Q 40-85 NQ	50-85	50-80	40-85
Minimum Income Age	55	55	55	50	60
Payout Percentages	Age/Single/Joint 55-59 4.00%/3.50% 60-64 4.50%/4.00% 65-69 5.00%/4.50% 70-74 5.50%/5.00% 75-79 6.00%/5.50% 80+ 6.50%/6.00%	Option 2 Age/Single/Joint 55/4.0%/3.0% 65/5.0%/4.0% 75/6.0%/5.0% 85/7.0%/6.0% 90+/7.5%/6.5%	Age/Single/Joint 55/4.0%/3.0% 65/5.0%/4.0% 75/6.0%/5.0% 85/7.0%/6.0% 90+/7.5%/6.5%	Age/Single/Joint 50-64/4.0%/3.5% 65-74/5.0%/4.5% 75-84/6.0%/5.5% 85+/7.0%/6.5%	Age/Single/Joint 60/4.0%/3.5% 65/4.5%/4.0% 70/5.0%/4.5% 75/5.5%/5.0% 80/6.0%/5.5% 85/6.5%/6.0% 90+/7.0%/6.5%
States Not Approved	DE,NY	NY	NY	NY	NY, NJ, OR, WA
Comments	Guaranteed Lifetime payout. Allows Joint payout on Qualified funds. Income options selected at issue. Initial benefit base equals initial premium times 106%.	While in deferral, the lifetime benefit % increases by .10% per yr. *Beginning with the first rider anniv, the BBA may be reset to the account value if greater. If reset occurs, a new 7 yr period begins. However, you are subject to current income withdrawal charges. Rider fee refund given upon death if benefit period has not started. Income Options selected at income start	While in deferral, the lifetime benefit % increases by .10% per yr. Death benefit options Avail for Beneficiaries after the 5th contract yr. -Lump Sum, Acct Value (AV) + 50% of diff of AV & Death benefit base amt (DBA). -Annuitization, must be for at least 5 yrs. AV + difference of AV and DBA. *Beginning with the first rider anniv, the BBA may be reset to the account value if greater. If reset occurs, a new 10 yr period begins. However, you are subject to current income withdrawal charges. Withdrawals of more than 10% will stop roll-ups. Withdrawals will be taken from roll-up dollar for dollar and reduce income bucket pro-rata. Income options selected at income start.	Annual Ratchet for deferral and withdrawal phase. Income options selected at issue.	*after 10th contract yr, roll up rate is changed annually. Guaranteed minimum at 3%. Available on SPDA's and FPDA's. Enhanced payout available if contract in force for 5 yrs and can not perform 2 or more ADL's. 3% increase on single life payout. (not available in CA,CT,FL,NH,TN,NV) withdrawal Payout increases .10 bps annually (before withdrawal starts) Income options selected at income start.

One Resource Group Income Riders (Index Annuities)

Carrier	Lincoln Financial	National Western	National Western	North American	Oxford Life
Rating	A.M Best A+, S&P AA-	A.M Best A, S&P A	A.M Best A, S&P A	A.M. Best A+, S&P A+	A.M. Best B++
Product Name	New Directions OptiChoice OptiPoint (Rider may be added post-sale)	All Index Annuities	All Index Annuities	Performance Charter 10 &14 Precision 10 & 14 Freedom (10% option only) Prizm Plus 10 & 14 Retirement Choice	Royal Select
Rider Name	Income Edge	Income Outlook	Income Outlook Plus 5	Income Pay	GMWB
Roll-up	5% comp	4% comp	4% comp	(1)5.5%(2)6.75%(3)6.25% Comp	6.5% Comp
Max Deferral Period for Growth	10 yrs or 85 (whichever 1st)	10 yrs*	10 yrs*	(1) Life (2)10yrs(3)10yrs*	10 yrs
Cost	.95 bps (for 5 yrs)*	.35 bps**	.75 bps	(1).40bps (2).95bps(3).95bps	.75 bps
Start of Income	immediately	1 yr	1 yr	1 yr	1 yr
Issue age	35-85 (Can be added post-issue)	0-80	0-80	40-85	18-80
Minimum Income Age	50	60	60	50	50
Payout Percentages	Age/Single/Joint** 50-54/3.50%/2.75% 55-59/4.00%/3.25% 60-64/4.50%/3.75% 65-69/5.00%/4.25% 70-74/5.50%/4.75% 75-79/6.00%/5.25% 80-84/6.50%/5.75% 85-89/7.00%/6.25% 90-94/7.50%/6.75% 95-99/8.00%/7.25%	Age/Single/Joint 60/5.0%/4.0% 65/5.5%/4.5% 70/6.0%/5.0% 75/6.5%/5.5% 80/7.0%/6.0% 85/7.5%/6.5%	Age/Single/Joint 60-64/5.0%/4.0% 65-69/5.5%/4.5% 70-74/6.0%/5.0% 75-79/6.5%/5.5% 80-84/7.0%/6.0% 85-89/7.5%/6.5% 90+/8.0%/7.0%	Age/Single/Joint 50-54/3.75%/3.25% 55-59 3.75%/3.25% 60-64/4.25%/3.75% 65-69/4.75%/4.25% 70-74/5.25%/4.75% 75-79/5.75%/5.25% 80+/6.25%/5.75%	Age/Single/Joint 50-54/3.0%/2.5% 55-59/3.5%/3.0% 60-64/4.0%/3.5% 65-69/4.5%/4.0% 70-74/5.0%/4.5% 75-79/5.5%/5.0% 80+/6.0%/5.5%
States Not Approved	NY	DE,NY,OR,PA,WA	CT,DE,MA,MN,NH,NY,OR,PA,WA	AK,CT,DE,MN,NY,OR,WA	AL,CA,CT,MA,MS,MT,NY,OR,VT,WV
Comments	*Cost of rider can change after 5th yr. (max cost is 1.0%) **Bonus Rate Factors Wait Payout enhancements OptiChoice & New Directions 5yr .75% 10yr 1.25% OptiPoint 5 yrs .50% 10 yrs .85% Minimum Premium is \$25,000 Additional premium submitted after 1st contract yr are limited to 25,000. Nursing Home enhancement allows withdrawals of up to 10% on income base in a yr. Must be at least 65 and confinement must occur after 5th contract yr. Premiums must be in account for 1 yr before counted in roll-up. Income options selected at issue	Payout percentages increase by .10 bps each year (before income withdrawals begin). **No rider charges if interest credits on account value for prior year are zero. *May restart accum. Period every 5 yrs. But subject to current roll-up rates and charges. May stop and start income payments on policy anniversaries only. At the end of year, if account value is more than income value, the withdrawal value will step up to account value. Income options selected at issue.	*Restart available every 5 yrs. Subject to current rider charges. Step up available. 5% Rider Bonus on a 10 yr vesting schedule (0-7yr 0%, 8yr 25%, 9yr 50%, 100% 10yr) fully vested For Income Rider withdrawals and at death. May stop and start income payments on policy anniversaries only. Income options selected at issue.	*Option 3 only, in the 10th contract year the rider can be extended for another 10 yrs. (subject to current rate of income rider, but not to exceed 1.5%) Lifetime payment percentages can increase based on current age. But the percentage will be based on current GMWB value. roll up will not apply in years a withdrawal is taken except for RMD withdrawal.	Guaranteed Income for Life. Step Up Available. May start and stop income at anytime. Income options selected at start of income.