

A GLANCE AT HOW INCOME RIDERS WORK

VALUE	ACCUMULATION VALUE	INCOME VALUE
How it is used	It is the basis for most benefit calculations including the value to be paid upon death, surrender or maturity.	Has one purpose: It is the value used to determine the lifetime payments that can be taken from the annuity.
How it grows	Interest is credited to this value using a choice of fixed and/or index based methods.	A separate fixed or guaranteed interest rate (in the 4%-10% range) is credited to this value. Compounding vs Simple interest
Payout factors	The rate at which the income payout amount is generated.	
Lifetime Income options	Guaranteed income vs increasing income Single vs. Joint payout	
Income Rider charges	Range from free to monthly or annual fee from accumulation value	
Additional benefit riders	Enhanced Death Benefits, Living Benefits, Nursing Home, Terminal Illness and/or bonuses may be added (possibly at an additional cost)	Enhanced Death Benefits, Living Benefits, Nursing Home, Terminal Illness and/or bonuses may be added (possibly at an additional cost)
Bonus	Bonus may be applied.	Bonus may be applied.

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Annuities are designed to meet long-term needs for retirement income. They provide guarantees against the loss of principal and credited interest, and the reassurance of a death benefit for beneficiaries.

Guarantees are backed by the financial strength and claims-paying ability of the issuing company.

With the purchase of any additional cost riders, the contract's values will be reduced by the cost of the rider. This may result in a reduction of principal in any year in which the contract does not earn interest in an amount less than the rider charge.

This chart is designed to provide you with an overview of the optional riders available on various insurance products.

This is not a comprehensive overview of all the relevant features and benefits. Be sure to review all the material details about these products before making specific recommendations to consumers.

Bonus annuities may include higher surrender charges, longer surrender periods, lower caps, higher spreads, or other restrictions not included in similar annuities that don't offer a bonus.