

Lifetime Income Withdrawals



What percentage of my Benefit Base will I get each year when I start taking Lifetime Income Withdrawals?

Your initial Lifetime Income Withdrawal is equal to your Benefit Base multiplied by the current Lifetime Income Withdrawal Percentage.

The table below shows percentages based on your Attained Age at the time you elect to receive a Lifetime Income Withdrawal.

$$\text{Benefit Base} \times \text{Lifetime Income Withdrawal Percentage} = \text{Lifetime Income Withdrawal Amount}$$

Lifetime Income Withdrawal Percentages (Single life)

Age	Earnings-Indexed	Age	Earnings-Indexed	Age	Earnings-Indexed	Age	Earnings-Indexed
50	2.85%	60	3.85%	70	5.35%	80	6.35%
51	2.85%	61	4.05%	71	5.45%	81	6.35%
52	2.85%	62	4.25%	72	5.55%	82	6.35%
53	2.85%	63	4.45%	73	5.65%	83	6.35%
54	2.85%	64	4.65%	74	5.75%	84	6.35%
55	2.85%	65	4.85%	75	5.85%	85	6.35%
56	3.05%	66	4.95%	76	5.95%	86	6.35%
57	3.25%	67	5.05%	77	6.05%	87	6.35%
58	3.45%	68	5.15%	78	6.15%	88	6.35%
59	3.65%	69	5.25%	79	6.25%	89	6.35%
						90+	6.35%

Do you want Joint Life Withdrawals?

The percentages in this table are for the Single Life option. Subtract 0.5% from the Single Life withdrawal percentage to determine the Joint Life withdrawal percentage. Joint Payouts are based on the Attained Age of the younger life.

Lifetime Income Withdrawals may be reduced or may stop if you take Excess Withdrawals from your contract. If Excess Withdrawals reduce the contract's Accumulated Value to zero, your Lifetime Income Withdrawal Payments will stop and the rider will terminate.

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The Benefit Base is used only for the calculation of the rider benefits. It cannot be withdrawn in a lump sum. It does not have a cash value or a surrender value.

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