

## Calculate Withdrawal Amounts

Once you reach retirement, your focus will likely shift from growing your assets to drawing income from them. With the Guaranteed Income Benefit, you are guaranteed the ability to take withdrawals from your contract for life (or for the joint lives of you and your spouse). The value of your benefit base determines the amount you can withdraw each year.

Regardless of which income strategy you choose, both the level and rising income options have a predetermined withdrawal percentage schedule by age. This makes it easy to calculate exactly how much retirement income you'll receive and at what age, which helps secure your future plans.

WITHDRAWAL RATES FOR LEVEL INCOME OPTION						WITHDRAWAL RATES FOR RISING INCOME OPTION					
59.5	4.95%	4.45%	78	6.90%	6.40%	59.5	3.95%	3.45%	78	5.75%	5.25%
60	4.95%	4.45%	79	7.00%	6.50%	60	3.95%	3.45%	79	5.85%	5.35%
61	5.05%	4.55%	80	7.25%	6.75%	61	4.05%	3.55%	80	6.00%	5.50%
62	5.15%	4.65%	81	7.35%	6.85%	62	4.15%	3.65%	81	6.10%	5.60%
63	5.25%	4.75%	82	7.45%	6.95%	63	4.25%	3.75%	82	6.20%	5.70%
64	5.35%	4.85%	83	7.55%	7.05%	64	4.35%	3.85%	83	6.30%	5.80%
65	5.45%	4.95%	84	7.65%	7.15%	65	4.45%	3.95%	84	6.40%	5.90%
66	5.55%	5.05%	85	7.75%	7.25%	66	4.55%	4.05%	85	6.60%	6.10%
67	5.65%	5.15%	86	7.85%	7.35%	67	4.65%	4.15%	86	6.70%	6.20%
68	5.75%	5.25%	87	7.95%	7.45%	68	4.75%	4.25%	87	6.80%	6.30%
69	5.85%	5.35%	88	8.05%	7.55%	69	4.85%	4.35%	88	6.90%	6.40%
70	6.00%	5.50%	89	8.15%	7.65%	70	4.95%	4.45%	89	7.00%	6.50%
71	6.10%	5.60%	90	8.25%	7.75%	71	5.05%	4.55%	90	7.25%	6.75%
72	6.20%	5.70%	91	8.25%	7.75%	72	5.15%	4.65%	91	7.45%	6.95%
73	6.30%	5.80%	92	8.25%	7.75%	73	5.25%	4.75%	92	7.65%	7.15%
74	6.40%	5.90%	93	8.25%	7.75%	74	5.35%	4.85%	93	7.85%	7.35%
75	6.60%	6.10%	94	8.25%	7.75%	75	5.45%	4.95%	94	8.05%	7.55%
76	6.70%	6.20%	95	8.25%	7.75%	76	5.55%	5.05%	95	8.25%	7.75%
77	6.80%	6.30%				77	5.65%	5.15%			

Keep in mind your contract must be annuitized by the earlier of the date your contract value is reduced to zero due to benefit withdrawals, or the oldest owner's or annuitant's 95th birthday. You may choose to annuitize your contract sooner. These annuity payments will not increase. For joint coverage, age is based on the age of the younger covered person.