

Carrier	Product	Deposits	Issue Ages	Options	Not Approved in:
American General Life A.M. Best A- S&P A+	American Pathway Deferred Income Annuity Maximum Deferral Period 30 Years	\$20,000 min \$1 MM max \$135k max QLAC over \$1MM requires H.O. approval Death Benefit prior to income start dt: Life/Joint Life= ROP *ROP Plus interest no DB All other opts: ROP (*ROP plus interest not avail with QLAC)	18-90 NQ Roth IRA 18-69 Q 18-83 QLAC Age Nearest	- Life - Life with a Period Certain 5-30 years - Period Certain Only 5-30 years - Life and Joint Life with a Cash Refund - Life and Joint Life with an Installment Refund - Joint and Survivor 100%, or reduction in whole %'s - Joint and Survivor 100%, or reduction in whole %'s with a Period Certain 5-30 years QLAC Options: - Life - Joint and Survivor 100%, or reduction in whole %'s - Life and Joint Life with a Cash Refund - Income Start Date Adjustment feature - Income Advance Feature - (NQ funds only)-not avail with QLAC - Commutation Withdrawal Benefit - Cost of Living increase 1-5% simple or compound	OR
Integrity A.M. Best A- S&P A-	Income Source Select Maximum Deferral Period 40 years	\$10,000 min \$2 MM max. \$135k max QLAC over \$2MM requires H.O. approval	18-83 NQ Roth IRA 18-70 Q 31-83 QLAC Flex Prem up to income start dt min \$1k income pmts cannot start for 13 mnths after the last deposit	- Life - Life with a Period Certain 5-30 years - Period Certain Only 5-30 years - Life and Joint Life with Cash Refund - Life and Joint Life with an Installment Refund - Joint and Survivor 100%, or reduction from 5%-50% - Joint and Survivor 100%, or reduction from 5%-50% with a Period Certain 5-30 years - QLAC Options: Life Only and Life with a Cash Refund - Cost of Living increase 1-5% compound - Flex income start date feature - Accelerated Payment Feature (not avail with QLAC)	Approved in all states
Lincoln National Life A.M. Best A+ S&P AA-	Deferred Income Solutions Maximum Deferral Period 13 mnths-40 years or age 85 NQ - 72 Q	\$1,000 min \$135k max QLAC over \$2MM requires H.O. approval Death Benefit prior to income start dt: Life Only: None All other opts: ROP	18-80 NQ Roth IRA 18-69 Q 18-80 QLAC Age Nearest	- Life - Life with a Period Certain - Period Certain Only - Life and Joint Life with Cash Refund - Life and Joint Life with an Installment Refund - Joint and Survivor - Joint and Survivor with a Period Certain QLAC Options: - Life with a Cash Refund - Accelerated Payment Feature (restrictions apply) - Cost of Living increase 1-4% compound - Flex income start date feature (not avail on Life Only) - Withdrawal Features -not avail with QLAC - Flexible premium version avail in most states	CT,IL NY,OR (approved in PR)
New York Life A.M. Best A++ S&P AA+	Guaranteed Future Income Annuity II Maximum Deferral Period 2-40 years or age 85 NQ-72 Q	\$5,000 min \$135k max QLAC Death Benefit prior to income start dt: Life Only: None All other opts: ROP	0-80 NQ 20-80 Roth IRA 18-68 1/2 Q 31-80 QLAC Flex Prem up to 2 yrs before income start dt (min \$100) Actual Age	- Life - Life with a Period Certain 10-30 years - Life and Joint Life with a Cash Refund - Life and Joint Life with an Installment Refund - Joint and Survivor 100%, or reduction from 40%-99% - Joint and Survivor 100%, or reduction from 40%-99% with a Period Certain 10-30 years QLAC Options: Life Joint and Survivor 100%, or reduction from 40%-99% Life and Joint Life with a Cash Refund - Cost of Living increase 1%-3% compound - Flex income start date feature - Withdrawal Features (NQ only with mthly pmts)-not avail with QLAC	Approved in all states