

# HIGHLANDER<sup>TM</sup>

LWR Payout Factors

FIXED INDEXED ANNUITY

*Protecting you in Retirement*

Most States - Level Payments

Age	Male	Female	Joint
60	4.20%	4.00%	3.60%
61	4.30%	4.10%	3.70%
62	4.40%	4.20%	3.70%
63	4.50%	4.30%	3.80%
64	4.60%	4.40%	3.80%
65	4.70%	4.50%	3.90%
66	4.80%	4.60%	3.90%
67	4.90%	4.70%	4.00%
68	5.00%	4.80%	4.00%
69	5.10%	4.90%	4.10%
70	5.30%	5.10%	4.20%
71	5.40%	5.20%	4.30%
72	5.50%	5.30%	4.30%
73	5.60%	5.40%	4.40%
74	5.70%	5.50%	4.40%
75	5.80%	5.60%	4.50%
76	6.00%	5.80%	4.60%
77	6.20%	6.00%	4.80%
78	6.40%	6.20%	4.90%
79	6.60%	6.40%	5.10%
80	6.70%	6.50%	5.10%
81	6.80%	6.60%	5.20%
82	6.90%	6.70%	5.30%
83	7.00%	6.80%	5.40%
84	7.10%	6.90%	5.50%
85	7.20%	7.00%	5.60%
86	7.30%	7.10%	5.70%
87	7.40%	7.20%	5.80%
88	7.50%	7.30%	5.90%
89	7.60%	7.40%	6.00%
90	7.70%	7.50%	6.10%
91	7.80%	7.60%	6.20%
92	7.90%	7.70%	6.30%
93	8.00%	7.80%	6.40%
94	8.10%	7.90%	6.50%
95	8.20%	8.00%	6.60%
96	8.30%	8.10%	6.70%
97	8.40%	8.20%	6.80%
98	8.50%	8.30%	6.90%
99	8.60%	8.40%	7.00%
100	8.70%	8.50%	7.10%

Unisex States (MA & MT) - Level Payments

Age	Unisex	Joint
60	4.10%	3.60%
61	4.20%	3.70%
62	4.30%	3.70%
63	4.40%	3.80%
64	4.50%	3.80%
65	4.60%	3.90%
66	4.70%	3.90%
67	4.80%	4.00%
68	4.90%	4.00%
69	5.00%	4.10%
70	5.20%	4.20%
71	5.30%	4.30%
72	5.40%	4.30%
73	5.50%	4.40%
74	5.60%	4.40%
75	5.70%	4.50%
76	5.90%	4.60%
77	6.10%	4.80%
78	6.30%	4.90%
79	6.50%	5.10%
80	6.60%	5.10%
81	6.70%	5.20%
82	6.80%	5.30%
83	6.90%	5.40%
84	7.00%	5.50%
85	7.10%	5.60%
86	7.20%	5.70%
87	7.30%	5.80%
88	7.40%	5.90%
89	7.50%	6.00%
90	7.60%	6.10%
91	7.70%	6.20%
92	7.80%	6.30%
93	7.90%	6.40%
94	8.00%	6.50%
95	8.10%	6.60%
96	8.20%	6.70%
97	8.30%	6.80%
98	8.40%	6.90%
99	8.50%	7.00%
100	8.60%	7.10%

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