


# Side by Side Comparison of the 2 Most Popular Fixed Indexed **INCOME** Annuities

What can a FIA do for you?



Protection from loss due to market downturns      Lifetime income option      Tax deferral on growth

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Team Solutions

Tel. 713-574-8258

Email: [info@bestbenefitsolutios.com](mailto:info@bestbenefitsolutios.com)

## Allianz 222

Sign-up bonus on Pension Value: 35%  
Income rollup: + interest X 150%  
Additional Rider: nursing home doubler  
10 year surrender period  
Free withdrawal: 10%, year 2+

### Lifetime Income Riders

Income Riders

Rider Name	Issue Age	Bonus	Rollup Rate	Rollup Period	Withdrawal Age	Waiting Period	Fee	Status
Allianz 222 Annuity Lifetime Income Withdrawal Benefit with Allianz 222 Death Benefit	80 Max	35% initial	Interest Only Interest Earned Multiplied by 1.5	Until age 95	60-95	10 years	No Fee	Required

## Athene Agility 10

Sign-up bonus on Pension Value: 30%  
Income rollup: + interest X 175%  
Additional Rider: nursing home doubler  
10 year surrender period  
Free withdrawal: 10%, immediate

### Lifetime Income Riders

Income Riders

Rider Name	Issue Age	Bonus	Rollup Rate	Rollup Period	Withdrawal Age	Waiting Period	Fee	Status
Agility Income and Death Benefit Rider	40 Min	30% initial	0.00% + Interest x 175.00 multiplier		50 Min	10 years	No Fee	Required

## Allianz 222

### Most recent 10yrs

\$200K principal,  
35% sign-up bonus

Allianz 222® Annuity Illustration

#### Hypothetical Values – Most Recent 10-calendar year period

Here's how the Allianz 222® Annuity might look over a 30-year period. The values show what would happen if the indexed allocations earned indexed interest using current rates in all years. The indexed interest is based on actual index performance during the most recent 10-calendar year period for the first 10 years. In all later years, we repeat the index performance from the first 10-year period.

Contract Year	Age	Premium	End of Year Credited Interest Rate	End of Year Accumulation Value	End of Year Pre-MVA Cash Surrender Value	End of Year Guaranteed Minimum Value	*End of Year PIV Credit	End of Year Protected Income Value	Lifetime Income Withdrawal
0	55	\$200,000							
1	55-56	\$0	1.12%	\$202,236	\$185,672	\$176,750	1.68%	\$274,527	\$0
2	56-57	\$0	7.33%	\$217,056	\$201,254	\$178,518	10.96%	\$304,625	\$0
3	57-58	\$0	1.17%	\$219,595	\$205,607	\$180,303	1.75%	\$309,949	\$0
4	58-59	\$0	0.77%	\$221,291	\$209,209	\$182,106	1.16%	\$313,552	\$0
5	59-60	\$0	0.69%	\$222,821	\$212,683	\$183,927	1.03%	\$316,781	\$0
6	60-61	\$0	10.13%	\$245,392	\$236,460	\$185,766	15.22%	\$364,988	\$0
7	61-62	\$0	0.04%	\$245,482	\$238,780	\$187,624	0.05%	\$365,181	\$0
8	62-63	\$0	5.87%	\$259,889	\$255,159	\$189,500	8.87%	\$397,558	\$0
9	63-64	\$0	0.75%	\$261,844	\$259,461	\$191,395	1.12%	\$402,006	\$0
10	64-65	\$0	4.31%	\$273,125	\$273,125	\$193,309	6.52%	\$428,228	\$0
11	65-66	\$0	1.09%	\$256,629	\$256,629	\$175,779	1.62%	\$404,477	\$19,270
12	66-67	\$0	7.46%	\$254,724	\$254,724	\$157,755	11.25%	\$415,619	\$19,586
13	67-68	\$0	1.14%	\$235,613	\$235,613	\$137,343	1.69%	\$386,510	\$21,772
14	68-69	\$0	0.86%	\$215,305	\$215,305	\$116,351	1.35%	\$354,924	\$22,143
15	69-70	\$0	0.67%	\$194,158	\$194,158	\$94,861	0.97%	\$321,044	\$22,430
16	70-71	\$0	10.42%	\$189,382	\$189,382	\$72,931	15.85%	\$328,529	\$22,652
17	71-72	\$0	0.03%	\$163,237	\$163,237	\$47,199	0.04%	\$283,208	\$26,199
18	72-73	\$0	6.07%	\$145,345	\$145,345	\$21,198	9.30%	\$259,830	\$26,211
19	73-74	\$0	0.73%	\$117,584	\$117,584	\$0	1.07%	\$210,912	\$28,613
20	74-75	\$0	4.47%	\$92,622	\$92,622	\$0	6.86%	\$169,941	\$28,924
21	75-76	\$0	1.06%	\$62,400	\$62,400	\$0	1.56%	\$115,049	\$30,879
22	76-77	\$0	7.60%	\$33,392	\$33,392	\$0	11.55%	\$63,826	\$31,366
23	77-78	\$0	1.09%	\$0	\$0	\$0	1.64%	\$0	\$34,958
24	78-79	\$0	0.99%	\$0	\$0	\$0	1.49%	\$0	\$35,530
25	79-80	\$0	0.62%	\$0	\$0	\$0	0.93%	\$0	\$36,060
26	80-81	\$0	10.84%	\$0	\$0	\$0	16.26%	\$0	\$36,395
27	81-82	\$0	0.03%	\$0	\$0	\$0	0.04%	\$0	\$42,312
28	82-83	\$0	6.37%	\$0	\$0	\$0	9.56%	\$0	\$42,329
29	83-84	\$0	0.69%	\$0	\$0	\$0	1.03%	\$0	\$46,376
30	84-85	\$0	4.72%	\$0	\$0	\$0	7.08%	\$0	\$46,854
		\$200,000							\$620,859

## Athene Agility 10

### Most recent 10yrs

\$200K principal,  
30% sign-up bonus

ATHENE

Athene Agility<sup>SM</sup> 10 Annuity

Hypothetical Illustration  
Assumed Issue Date: February 23, 2022

#### Here's a view of Non-Guaranteed Annuity Contract Values

Most recent 10 year period

Based on the index performance for the most recent 10 calendar years, repeating every 10 years, for each of the elected strategies and the corresponding indices.

This hypothetical illustration is based on the allocation percentages and rates that are current as of the Assumed Issue Date of this illustration. This hypothetical illustration is based on an Initial Premium Amount of \$200,000. See page 6 for guaranteed values.

Year Ending	Beginning of Year Age	End of Year Age	Annual Assumed Interest Rate	Withdrawals		End of Year Non-Guaranteed Annuity Contract Values			
				Lifetime Income Withdrawals	Cumulative Withdrawals	Benefit Base <sup>1</sup>	Accumulated Value	Cash Surrender Value <sup>2</sup>	Death Benefit <sup>1</sup>
02/2023	55	56	0.73%	\$0	\$0	\$262,540	\$201,451	\$185,121	\$201,451
02/2024	56	57	4.72%	\$0	\$0	\$279,211	\$210,978	\$193,803	\$210,978
02/2025	57	58	3.66%	\$0	\$0	\$292,669	\$218,668	\$202,863	\$218,668
02/2026	58	59	10.58%	\$0	\$0	\$332,321	\$241,327	\$225,964	\$241,327
02/2027	59	60	0.15%	\$0	\$0	\$332,873	\$241,642	\$228,591	\$241,642
02/2028	60	61	3.28%	\$0	\$0	\$346,937	\$249,678	\$238,403	\$249,678
02/2029	61	62	3.09%	\$0	\$0	\$360,071	\$257,183	\$247,895	\$257,183
02/2030	62	63	4.59%	\$0	\$0	\$380,196	\$268,684	\$261,395	\$268,684
02/2031	63	64	3.22%	\$0	\$0	\$395,096	\$277,198	\$272,191	\$277,198
02/2032	64	65	8.21%	\$0	\$0	\$435,436	\$300,249	\$297,524	\$300,249
02/2033	65	66	0.73%	\$0	\$0	\$439,060	\$302,320	\$302,320	\$302,320
Begin Lifetime Annual Income									
02/2034	66	67	4.72%	\$21,733	\$21,733	\$432,325	\$294,772	\$294,772	\$294,772
02/2035	67	68	3.66%	\$22,830	\$44,564	\$416,717	\$282,157	\$282,157	\$282,157
02/2036	68	69	10.58%	\$23,688	\$68,251	\$434,731	\$288,754	\$288,754	\$288,754
02/2037	69	70	0.15%	\$26,463	\$94,714	\$394,929	\$262,313	\$262,313	\$262,313
02/2038	70	71	3.28%	\$26,465	\$121,179	\$369,214	\$243,923	\$243,923	\$243,923
02/2039	71	72	3.09%	\$27,371	\$148,551	\$339,342	\$223,156	\$223,156	\$223,156
02/2040	72	73	4.59%	\$28,206	\$176,757	\$313,429	\$204,652	\$204,652	\$204,652
02/2041	73	74	3.22%	\$29,610	\$206,367	\$278,009	\$180,715	\$180,715	\$180,715
02/2042	74	75	8.21%	\$30,570	\$236,936	\$256,106	\$164,503	\$164,503	\$164,503
02/2043	75	76	0.73%	\$33,493	\$270,429	\$205,355	\$131,805	\$131,805	\$131,805
02/2044	76	77	4.72%	\$33,696	\$304,125	\$161,478	\$103,036	\$103,036	\$103,036
02/2045	77	78	3.66%	\$35,388	\$339,513	\$110,288	\$70,088	\$70,088	\$70,088
02/2046	78	79	10.58%	\$36,665	\$376,177	\$59,700	\$37,484	\$37,484	\$37,484
02/2047	79	80	0.15%	\$41,118	\$417,296	\$0	\$0	\$0	\$0

- Athene Agility 10 may give more income.
- Athene Agility 10 may yield better Contract Value/death benefit.

# Allianz 222

## Guaranteed Values

Allianz 222® Annuity Illustration

### Hypothetical Values – Zero Indexed Interest/Minimum fixed rate

Here's how the Allianz 222® Annuity might look over a 30-year period. The values show what would happen if the indexed allocations earn zero indexed interest and the fixed allocation earns the minimum annual fixed rate of 0.10% in all years.

Contract Year	Age	Premium	End of Year Credited Interest Rate	End of Year Accumulation Value	End of Year Pre-MVA Cash Surrender Value	End of Year Guaranteed Minimum Value	*End of Year PIV Credit	End of Year Protected Income Value	Lifetime Income Withdrawal
0	55	\$200,000							
1	55-56	\$0	0.00%	\$200,000	\$183,620	\$176,750	0.00%	\$270,000	\$0
2	56-57	\$0	0.00%	\$200,000	\$185,440	\$178,518	0.00%	\$270,000	\$0
3	57-58	\$0	0.00%	\$200,000	\$187,260	\$180,303	0.00%	\$270,000	\$0
4	58-59	\$0	0.00%	\$200,000	\$189,080	\$182,106	0.00%	\$270,000	\$0
5	59-60	\$0	0.00%	\$200,000	\$190,900	\$183,927	0.00%	\$270,000	\$0
6	60-61	\$0	0.00%	\$200,000	\$192,720	\$185,766	0.00%	\$270,000	\$0
7	61-62	\$0	0.00%	\$200,000	\$194,540	\$187,624	0.00%	\$270,000	\$0
8	62-63	\$0	0.00%	\$200,000	\$196,360	\$189,500	0.00%	\$270,000	\$0
9	63-64	\$0	0.00%	\$200,000	\$198,180	\$191,395	0.00%	\$270,000	\$0
10	64-65	\$0	0.00%	\$200,000	\$200,000	\$193,309	0.00%	\$270,000	\$0
11	65-66	\$0	0.00%	\$187,850	\$187,850	\$182,970	0.00%	\$253,598	\$12,150
12	66-67	\$0	0.00%	\$175,700	\$175,700	\$172,529	0.00%	\$237,195	\$12,150
13	67-68	\$0	0.00%	\$163,550	\$163,550	\$161,982	0.00%	\$220,793	\$12,150
14	68-69	\$0	0.00%	\$151,400	\$151,400	\$151,331	0.00%	\$204,390	\$12,150
15	69-70	\$0	0.00%	\$139,250	\$139,250	\$140,573	0.00%	\$187,988	\$12,150
16	70-71	\$0	0.00%	\$127,100	\$127,100	\$129,707	0.00%	\$171,585	\$12,150
17	71-72	\$0	0.00%	\$114,950	\$114,950	\$118,732	0.00%	\$155,183	\$12,150
18	72-73	\$0	0.00%	\$102,800	\$102,800	\$107,648	0.00%	\$138,780	\$12,150
19	73-74	\$0	0.00%	\$90,650	\$90,650	\$96,453	0.00%	\$122,378	\$12,150
20	74-75	\$0	0.00%	\$78,500	\$78,500	\$85,146	0.00%	\$105,975	\$12,150
21	75-76	\$0	0.00%	\$66,350	\$66,350	\$73,726	0.00%	\$89,573	\$12,150
22	76-77	\$0	0.00%	\$54,200	\$54,200	\$62,192	0.00%	\$73,170	\$12,150
23	77-78	\$0	0.00%	\$42,050	\$42,050	\$50,542	0.00%	\$56,768	\$12,150
24	78-79	\$0	0.00%	\$29,900	\$29,900	\$38,776	0.00%	\$40,365	\$12,150
25	79-80	\$0	0.00%	\$17,750	\$17,750	\$26,893	0.00%	\$23,963	\$12,150
26	80-81	\$0	0.00%	\$5,600	\$5,600	\$14,890	0.00%	\$7,560	\$12,150
27	81-82	\$0	0.00%	\$0	\$0	\$2,767	0.00%	\$0	\$12,150
28	82-83	\$0	0.00%	\$0	\$0	\$0	0.00%	\$0	\$12,150
29	83-84	\$0	0.00%	\$0	\$0	\$0	0.00%	\$0	\$12,150
30	84-85	\$0	0.00%	\$0	\$0	\$0	0.00%	\$0	\$12,150
		\$200,000							\$243,000

To understand the values shown, please refer to the defined terms found within the Understanding your Contract Values section of this illustration.

# Athene Agility 10

## Guaranteed Values

ATHENE

Athene Agility<sup>SM</sup> 10 Annuity

Hypothetical Illustration

Assumed Issue Date: February 23, 2022

### Here's a view of Guaranteed Annuity Contract Values

Annual Assumed Interest Rate: 0.14%

This hypothetical illustration is based on the allocation percentages and rates that are current as of the Assumed Issue Date of this illustration. This hypothetical illustration is based on an Initial Premium Amount of \$200,000.

Year Ending	Beginning of Year Age	End of Year Age	Withdrawals		End of Year Guaranteed Annuity Contract Values				
			Lifetime Income Withdrawals	Cumulative Withdrawals	Benefit Base <sup>1</sup>	Accumulated Value	Minimum Guaranteed Contract Value	Cash Surrender Value <sup>2</sup>	Death Benefit <sup>1</sup>
02/2023	55	56	\$0	\$0	\$260,490	\$200,280	\$176,749	\$184,055	\$200,280
02/2024	56	57	\$0	\$0	\$260,579	\$200,331	\$178,516	\$184,103	\$200,331
02/2025	57	58	\$0	\$0	\$260,667	\$200,381	\$180,301	\$185,953	\$200,381
02/2026	58	59	\$0	\$0	\$260,756	\$200,432	\$182,104	\$187,805	\$200,432
02/2027	59	60	\$0	\$0	\$260,846	\$200,483	\$183,924	\$189,657	\$200,483
02/2028	60	61	\$0	\$0	\$260,935	\$200,534	\$185,763	\$191,510	\$200,534
02/2029	61	62	\$0	\$0	\$261,025	\$200,586	\$187,620	\$193,364	\$200,586
02/2030	62	63	\$0	\$0	\$261,115	\$200,637	\$189,496	\$195,220	\$200,637
02/2031	63	64	\$0	\$0	\$261,205	\$200,689	\$191,390	\$197,076	\$200,689
02/2032	64	65	\$0	\$0	\$261,295	\$200,740	\$193,304	\$198,934	\$200,740
02/2033	65	66	\$0	\$0	\$261,386	\$200,792	\$195,236	\$200,792	\$200,792
<b>Begin Lifetime Annual Income</b>									
02/2034	66	67	\$12,939	\$12,939	\$244,582	\$187,876	\$184,131	\$187,876	\$187,876
02/2035	67	68	\$12,940	\$25,879	\$227,740	\$174,937	\$172,913	\$174,937	\$174,937
02/2036	68	69	\$12,940	\$38,819	\$210,894	\$161,997	\$161,583	\$161,997	\$161,997
02/2037	69	70	\$12,940	\$51,759	\$194,048	\$149,057	\$150,140	\$150,140	\$150,140
02/2038	70	71	\$12,940	\$64,698	\$177,203	\$136,117	\$138,583	\$138,583	\$138,583
02/2039	71	72	\$12,940	\$77,638	\$160,357	\$123,178	\$126,910	\$126,910	\$126,910
02/2040	72	73	\$12,940	\$90,578	\$143,511	\$110,238	\$115,120	\$115,120	\$115,120
02/2041	73	74	\$12,940	\$103,518	\$126,665	\$97,298	\$103,212	\$103,212	\$103,212
02/2042	74	75	\$12,940	\$116,458	\$109,820	\$84,358	\$91,185	\$91,185	\$91,185
02/2043	75	76	\$12,940	\$129,398	\$92,974	\$71,418	\$79,038	\$79,038	\$79,038
02/2044	76	77	\$12,940	\$142,338	\$76,128	\$58,478	\$66,769	\$66,769	\$66,769
02/2045	77	78	\$12,940	\$155,278	\$59,283	\$45,538	\$54,378	\$54,378	\$54,378
02/2046	78	79	\$12,940	\$168,218	\$42,437	\$32,598	\$41,863	\$41,863	\$41,863
02/2047	79	80	\$12,940	\$181,158	\$25,591	\$19,658	\$29,222	\$29,222	\$29,222