

THE GUESSWORK IS FINALLY OVER.

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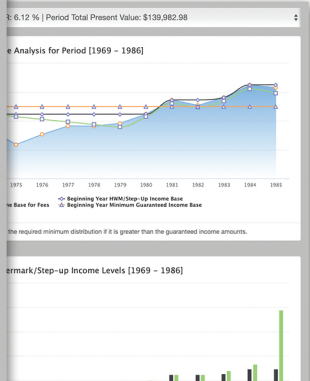
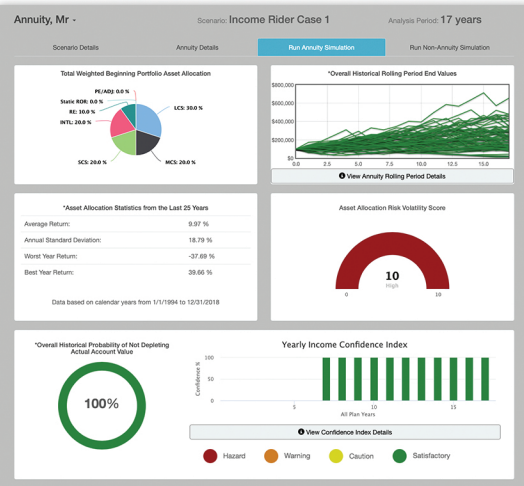
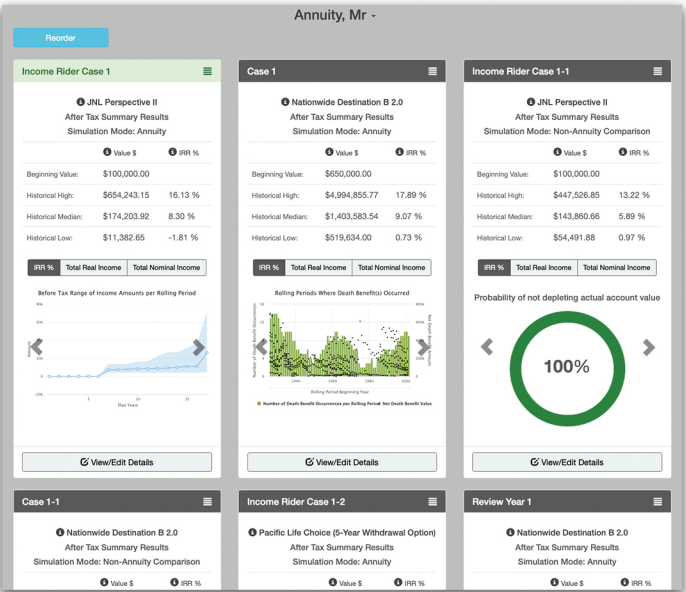
A COMPLETE VARIABLE ANNUITY
COMPARISON & ANALYSIS TOOL

featuring **15** of the
top 20
variable annuity companies
in the market today

DEVELOPED BY

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see reverse for more details



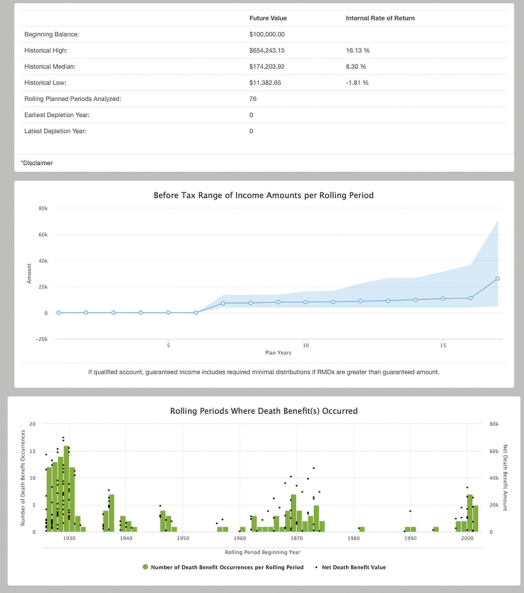
Scenario: Income Rider Case 1 | Analysis Period: 17 years

Product Details

Product Name	JNL Perspective II (Additional Details)
Average Sub-Account and/or Advisor Fee Assumption	0.65 %
Sub-Account Fee Range	0.53% to 2.16%
*Mortality & Admin Charges	1.30 %
Mortality & Admin Charge Discount	0.15 %
Year or Contract Value When Discount Occurs	\$1,000,000
Loyalty / Bonus Credit	N/A
Loyalty Credit Repeats	N/A
Annual Contract Charge	\$35.00
Annual Contract Fee Threshold	\$50,000.00
Surrender Charge	7 Years - 8.5%, 7.5%, 6.5%, 5.5%, 5%, 4%, 2%, 0%
Min Issue Age	N/A
Max Issue Age	90

Income Benefit Assumptions

Income Benefit Rider	LifeGuard Freedom Flex with Joint Option 5% Bonus Value (Annual Step-Ups)
Maximum Income Benefit Rider Issue Age	80
Single Life Income Continuation Benefit	N/A
Income Benefit Rider Charge	0.85%
Growth Rate Calculation Method	Simple
Guaranteed Minimum Growth Rate	5%
Guaranteed Minimum Growth Rate Lock-In Age	Issue age + 10 or upon first withdrawal if earlier
Uses Income Base Stacking?	True



Gross Withdrawal	Required Minimum Distribution	Compound/Simple Death Benefit	High Watermark/Step-Up Death Benefit	Net Death Benefit	Ending Year Value
\$0.00	\$0.00	\$100,000.00	\$100,000.00	\$10,017.61	\$89,982.39
\$0.00	\$0.00	\$100,000.00	\$100,000.00	\$15,920.74	\$84,079.26
\$0.00	\$0.00	\$100,000.00	\$100,000.00	\$2,733.97	\$97,266.03
\$0.00	\$0.00	\$100,000.00	\$100,000.00	\$0.00	\$111,622.75
\$0.00	\$0.00	\$100,000.00	\$100,000.00	\$15,783.40	\$84,216.60
\$0.00	\$0.00	\$100,000.00	\$100,000.00	\$41,073.81	\$68,926.19
\$4,464.91	\$0.00	\$100,000.00	\$100,000.00	\$23,535.26	\$76,464.74
\$4,464.91	\$2,885.46	\$92,422.88	\$92,422.88	\$1,158.34	\$91,264.53
\$4,464.91	\$3,955.02	\$87,026.15	\$87,026.15	\$0.00	\$90,063.79
\$4,464.91	\$4,027.61	\$78,705.49	\$78,705.49	\$0.00	\$111,827.62
\$4,883.30	\$4,883.30	\$75,039.49	\$75,039.49	\$0.00	\$136,462.74
\$6,202.85	\$6,202.85	\$71,762.65	\$71,762.65	\$0.00	\$126,688.61
\$6,140.82	\$6,140.82	\$69,990.03	\$69,990.03	\$0.00	\$140,644.71
\$6,938.16	\$6,938.16	\$65,189.21	\$65,189.21	\$0.00	\$163,736.04
\$8,345.44	\$8,345.44	\$61,976.97	\$61,976.97	\$0.00	\$157,660.11
\$19,467.92	\$19,467.92	\$58,789.66	\$58,789.66	\$0.00	\$181,773.36

Final Year End Balance: \$181,773.36

SOFTWARE FEATURES

- Pick from a vendor list of variable annuity contracts and all fields will pre-populate with the chosen product and riders
- Perform initial product sales comparisons
- 1035 exchange analysis
- Annual reviews for existing contracts
- Annuity vs. Non-Annuity comparison
- Complete suitability analysis of chosen VA product for your client to satisfy any best interest rule requirements

GUARANTEED INCOME BENEFIT RIDER FEATURES

- Over 300 Income Rider options to choose from
- Annual contract value step-ups
- Annual compound/simple growth
- Combo benefits
- Income base stacking (if applicable)
- Spousal continuation resets
- Single-life or joint-life income factors
- Benefit rider charged to actual income base
- RMD-friendly for qualified accounts

DEATH BENEFIT RIDER FEATURES

- Over 145 Death Benefit Rider options to choose from
- Annual contract value step-ups
- Annual compound/simple growth
- Combo benefits
- Owner or annuitant driven benefits
- Spousal continuation resets
- Proportionate, pro-rata, and dollar-for-dollar withdrawal impacts
- Benefit rider charged to actual contract value or death benefit base



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