PILLARMARK℠
STRONG FOUNDATION | STRONG FUTURE

SPIREMARK℠
RETIREMENT INSPIRED

Issued by TruSpire Retirement Insurance Company, a Malibu Life company

DISCOVER THE DIFFERENCE:
PERFORMANCE-DRIVEN INCOME FOR LIFE

Inflation and rising health care costs are real concerns for today's pre-retirees—and a **performance-driven income rider** can be a powerful solution.

Just like a traditional guaranteed lifetime withdrawal benefit (GLWB) income rider, a performance-driven GLWB can help clients create dependable retirement income. The difference? A performance-driven income rider offers the potential for paychecks to **grow for life**, based on earnings in the annuity.

At-a-Glance Comparison

TRADITIONAL GLWB	PERFORMANCE-DRIVEN GLWB
■ Provides level, guaranteed income payments for life. ■ Designed for income stability.	■ Combines dependable guaranteed lifetime income with increasing payout opportunity. ■ Designed for income stability and rising costs.

HOW PERFORMANCE-DRIVEN INCOME WORKS

Unlike traditional GLWB riders, a performance-driven income rider, such as the **PillarMark MultiRider℠** or the **SpireMark MultiRider Max℠**, provides clients the potential for their income streams to continue growing—for life—according to the performance of the Interest Crediting Allocations they select.

The Benefit Base grows by rolling up by a percentage of index gains. It cannot decrease—it can only stay steady or grow.

The Benefit Base increases translate to benefit and payment increases (Withdrawal Benefit Amount), while still providing strong guarantees and protection from market declines.

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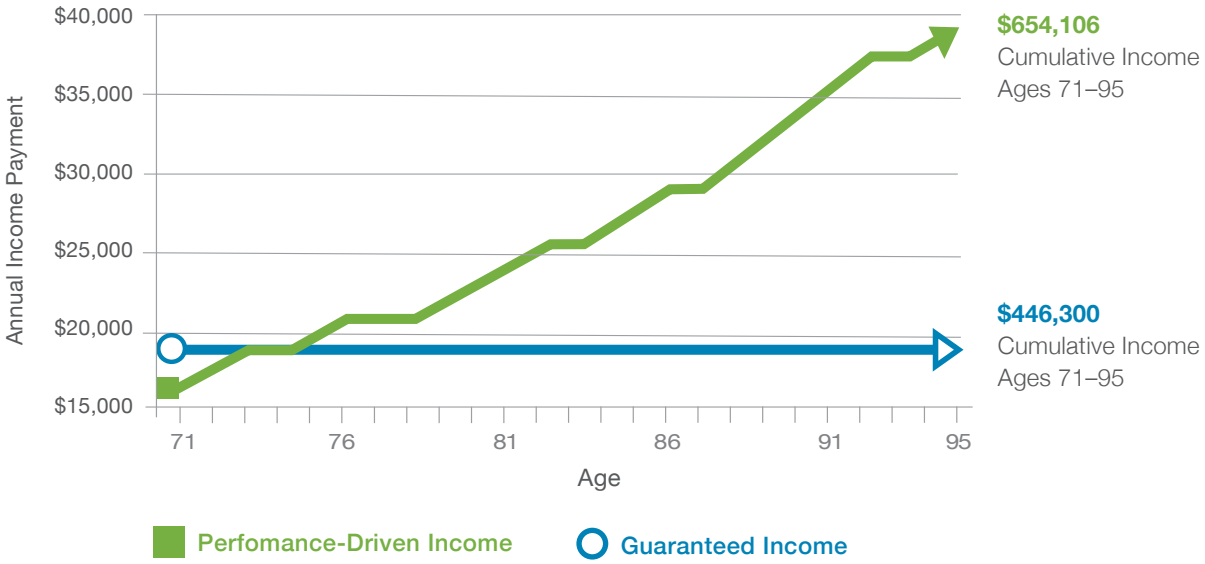
On PillarMark and SpireMark, the Withdrawal Benefit Amount is calculated by multiplying the Benefit Base by a Withdrawal Percentage shown on the client's GLWB Rider Schedule. (Please see the contract or Sales Guide for details.)

Benefit Base (x) **Withdrawal Percentage** (=) **WITHDRAWAL BENEFIT AMOUNT**

This hypothetical graph shows how a Benefit Base grows, leading to increasing income, by capturing market gains but offering protection from market loss. The Benefit Base can only increase or stay steady—never decrease.



PillarMark assumptions:

- 60-year-old male with 10-year deferral.
- Income starts in Year 11 at age 71.
- 100% allocation to S&P 500® with 4.50% cap,* based on the last 10 calendar years (2016–2025).
- 50% Benefit Base Bonus.
- $100,000 initial premium.

* Actual cap rates are subject to change annually and may increase or decrease on a year-to-year basis.

With PillarMark and SpireMark, the Withdrawal Benefit Amount and the Benefit Base can continue to grow, even after the Account Value has depleted to $0, based on the performance of selected Interest Crediting Allocations.

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CASE STUDY #1:

"I want steady income I can count on."

CLIENT: Susan, age 64
GOAL: Reliable income she cannot outlive
CONCERN: Market volatility right before retirement

Susan plans to retire next year and wants confidence that her essential expenses will be covered no matter what happens in the market. Her advisor recommends an FIA with a traditional GLWB rider because Susan:

- Prioritizes certainty over growth.
- Wants predictable retirement income.
- Needs protection from market downturns.

A traditional rider establishes **a guaranteed income base that grows during the deferral period.** At retirement, Susan activates lifetime income payouts to help cover expenses.

Even during periods of market decline, Susan knows her guaranteed income amount will continue for life.

Advisor takeaway:

Traditional GLWB riders may be a strong fit for clients focused on income stability and peace of mind.

But, did Susan consider how her steady paycheck will keep up with inflation?

She may want to consider an FIA such as **SpireMark with MultiRider Max**, which offers early guaranteed lifetime income, in exchange for a fee.* The guaranteed lifetime income can only stay steady or increase—never decrease—offering a potential hedge against rising costs. SpireMark would also let Susan rest assured knowing there is a way she could address concerns such as qualified long-term health care costs or leaving a legacy.

* MultiRider Max is included with SpireMark for a rider charge percentage multiplied by the Benefit Base, applied at the beginning of each contract year until the Account Value equals zero. Refer to the Rate Sheet for the current rider charge percentage.

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CASE STUDY #2:

"I want income with growth potential."

CLIENT: Shawn, age 55
GOAL: Lifetime income that has the potential to grow
CONCERN: Inflation reducing future purchasing power

Shawn has several years before retirement. He wants to start building a plan for the future and avoid losses—but he still wants to benefit from market increases. His advisor recommends **PillarMark with MultiRider** so that Shawn can enjoy the dependability of an FIA with the power of performance-driven income.

Over time, favorable index performance can increase Shawn's future income level, helping him better address rising costs during retirement.

Advisor takeaway:

Performance-driven income riders may appeal to clients seeking a balance between guaranteed lifetime income and future income growth potential. PillarMark with Multirider fits Shawn's needs because he:

- Wants opportunity for increasing income.
- Has concerns about long-term inflation.
- Is waiting until he is 65 to retire.

With **PillarMark**, Shawn can rest assured he also has the potential to address concerns such as extended health care costs or leaving a legacy.

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Some income riders prioritize predictability.
Others are designed to provide that and more.

What's right for your clients?

Discover PillarMark and SpireMark

Want to learn more about the PillarMark and SpireMark opportunity?

Call the Legacy Marketing Group®

Marketing Field Support Team, 800-395-1053, Ext. 4002.

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