

Welcome	Introduction	1. Buyer Profiles	2. Annuitized Contracts by Benefit Maturity	3. Contracts Annuitized in 2017 with Benefit Maturity Dates in 2016 or 2017	4. Summary of Withdrawal Activity	5. Withdrawal Activity by Contract Year	6. Withdrawal Activity by Age of Owner	7. First Withdrawals by Issue Age and Contract Year	8. First Withdrawals Based on...
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Variable Annuity Guaranteed Living Benefits Utilization

2017 Experience

Guaranteed Minimum Income Benefits (GMIB)

A Joint Study Sponsored by the Society of Actuaries and LIMRA



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Variable Annuity Guaranteed Living Benefits Utilization

2017 EXPERIENCE

About the Study

LIMRA Secure Retirement Institute and Society of Actuaries Variable Annuity Guaranteed Living Benefit Utilization Study (VAGLBUS) — 2017 Experience is an update of earlier investigations, conducted since 2006.

The study examines the GLB utilization of over 4.3 million contracts that were either issued during or in force as of 2017. Eighteen insurance companies participated in this study. These 18 companies made up 65 percent of all GLB sales in 2017 and 68 percent of GLB assets at year-end, and thus provide a substantial representation of this business.

Few product innovations have transfigured the variable annuity (VA) industry as much as guaranteed living benefits (GLBs). Evolving from simple income benefits, they are now offered in a variety of forms on the vast majority of VA products sold today.

Knowing more about benefit utilization — as well as the connection with behaviors such as persistency — can assist insurers with assessing and managing the long-term risks of these GLBs.

Companies should use the data provided in this tool as a basis for monitoring the following:

- Customer mix versus the industry
- Risks associated with providing a guarantee to younger buyers —both short- and long-term — including growth in benefit base relative to cash value, customer withdrawal deferral periods, sources of funds used to purchase the annuity, percentage of customers begin to take withdrawals due to the required minimum distribution (RMD) rule, and the persistency of their contracts.
- Competitiveness of the maximum payout rates that are typically set by age bands
- Customer behavior in general and how it changes the dynamics of a company's in-force book of business

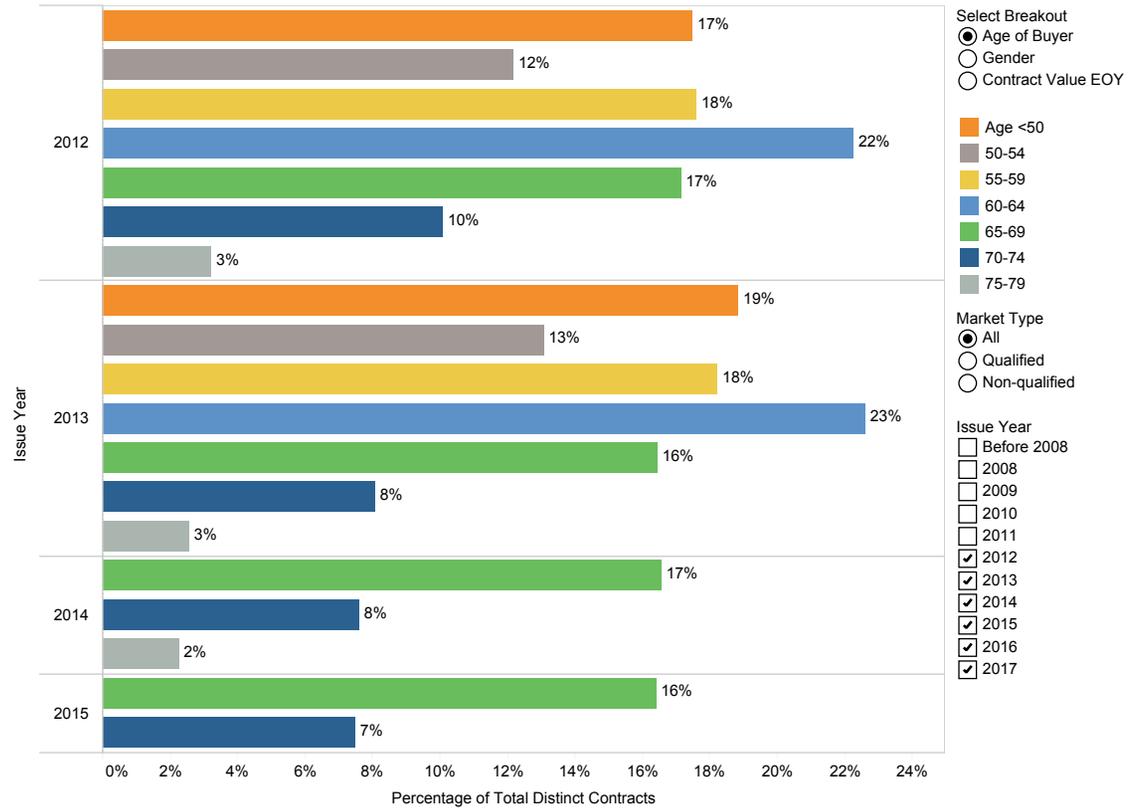
CONFIDENTIALITY: For industry results, confidentiality is protected with limits on filtered data. Each data point must have a minimum number of companies reporting. None of the individual companies can represent a majority of market share. Some results may not follow the trend because there is a relatively small number of contracts being reported. Hover over a data point to see how many contracts are being reported.

Click on the tabs at the top of the screen to move between pages. The buttons and menus on the right side of each screen allow you to filter results.

Access to this information is a benefit of LIMRA and SOA membership.

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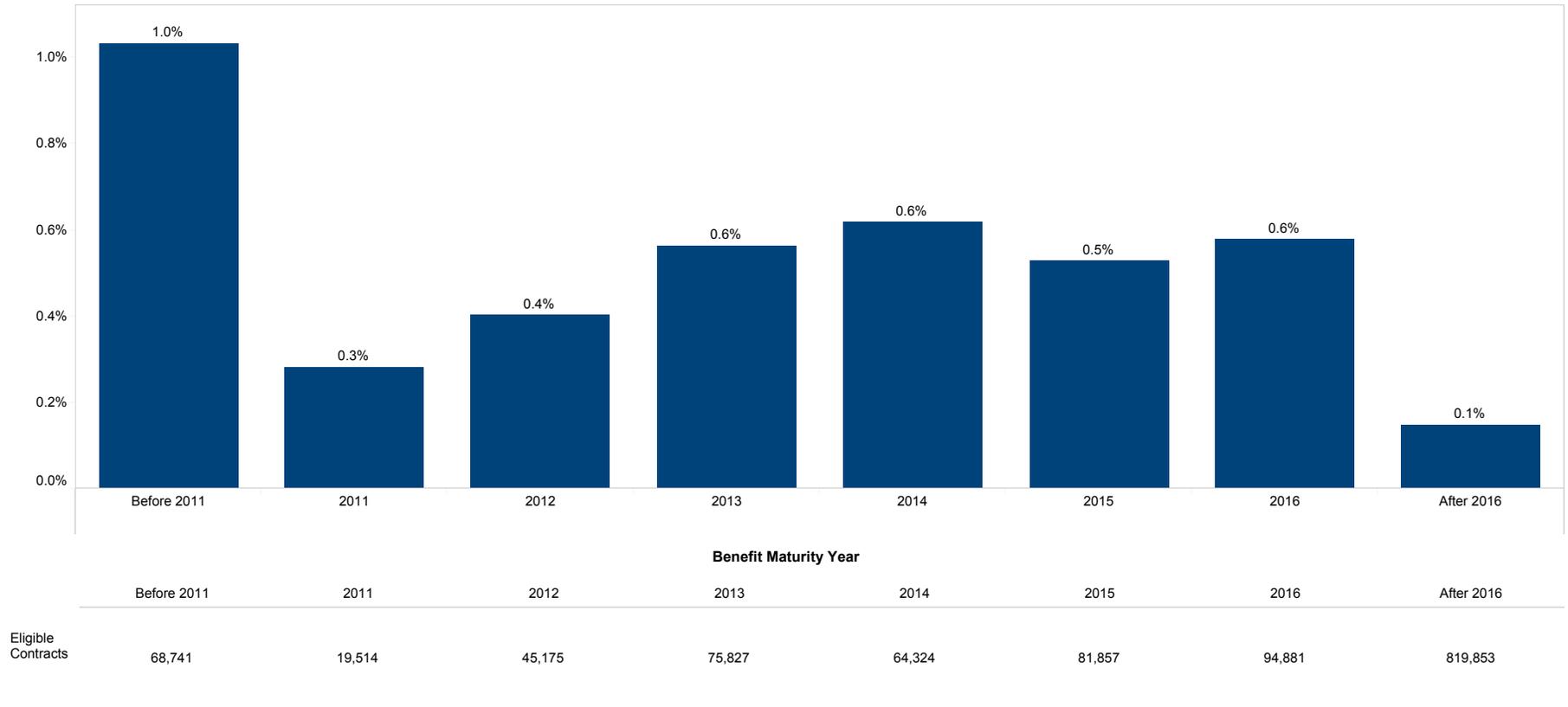
Buyer Profiles



Some data are suppressed for confidentiality reasons.

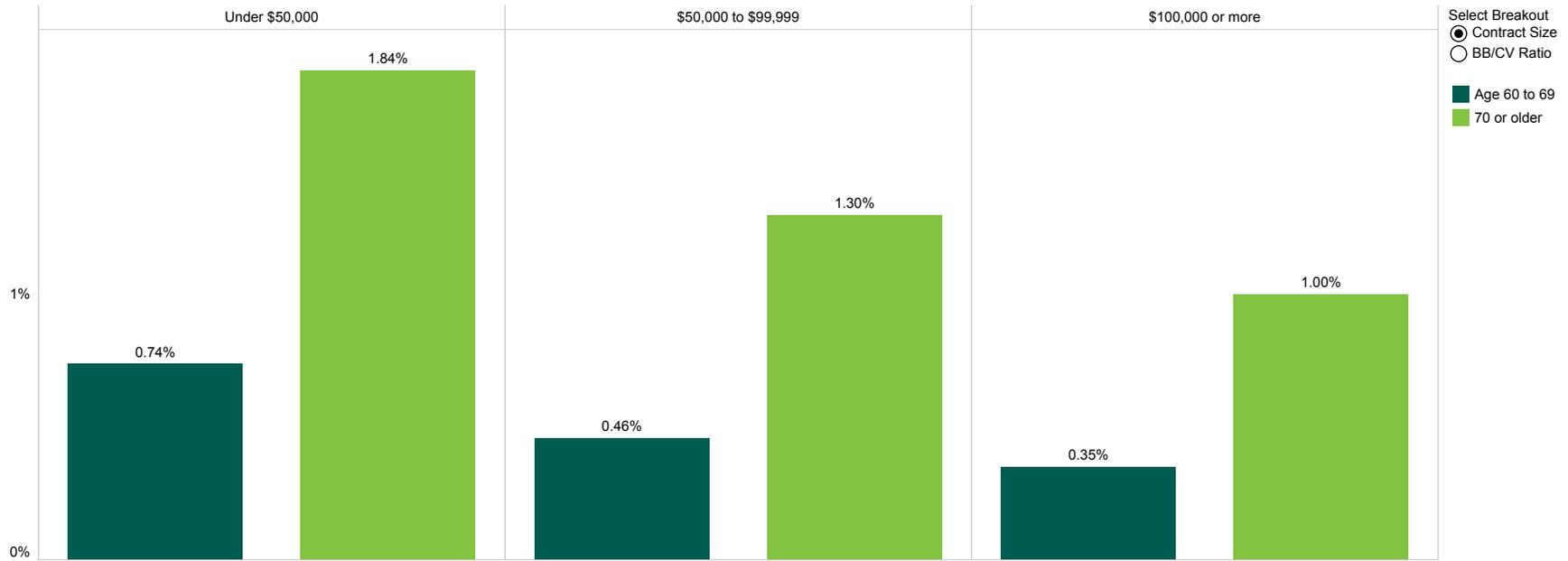
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Percentage of Riders Annuitized in 2017



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Contracts Annuitized in 2017 with Benefit Maturity Dates in 2016 or 2017



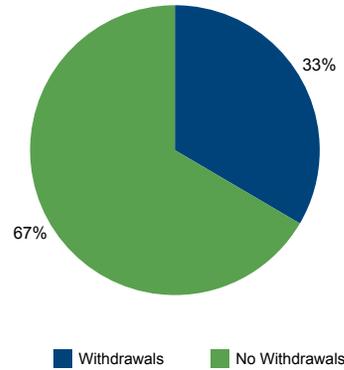
Distribution of Contracts Annuitized in 2017

	Age of Owner							
	Under 50	50 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 or older
GMB Contracts in Force	0.08%	0.19%	0.64%	7.02%	16.45%	22.89%	19.28%	33.44%

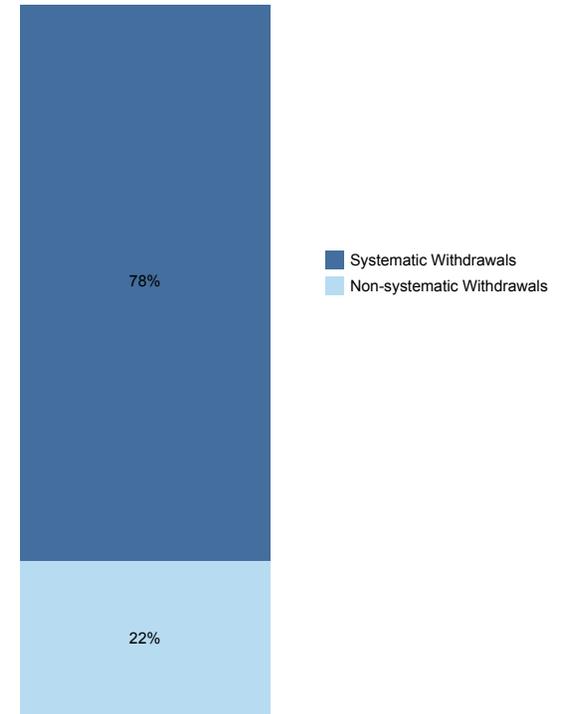
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Summary of Withdrawal Activity

Percentage of owners who have taken withdrawals in 2017:

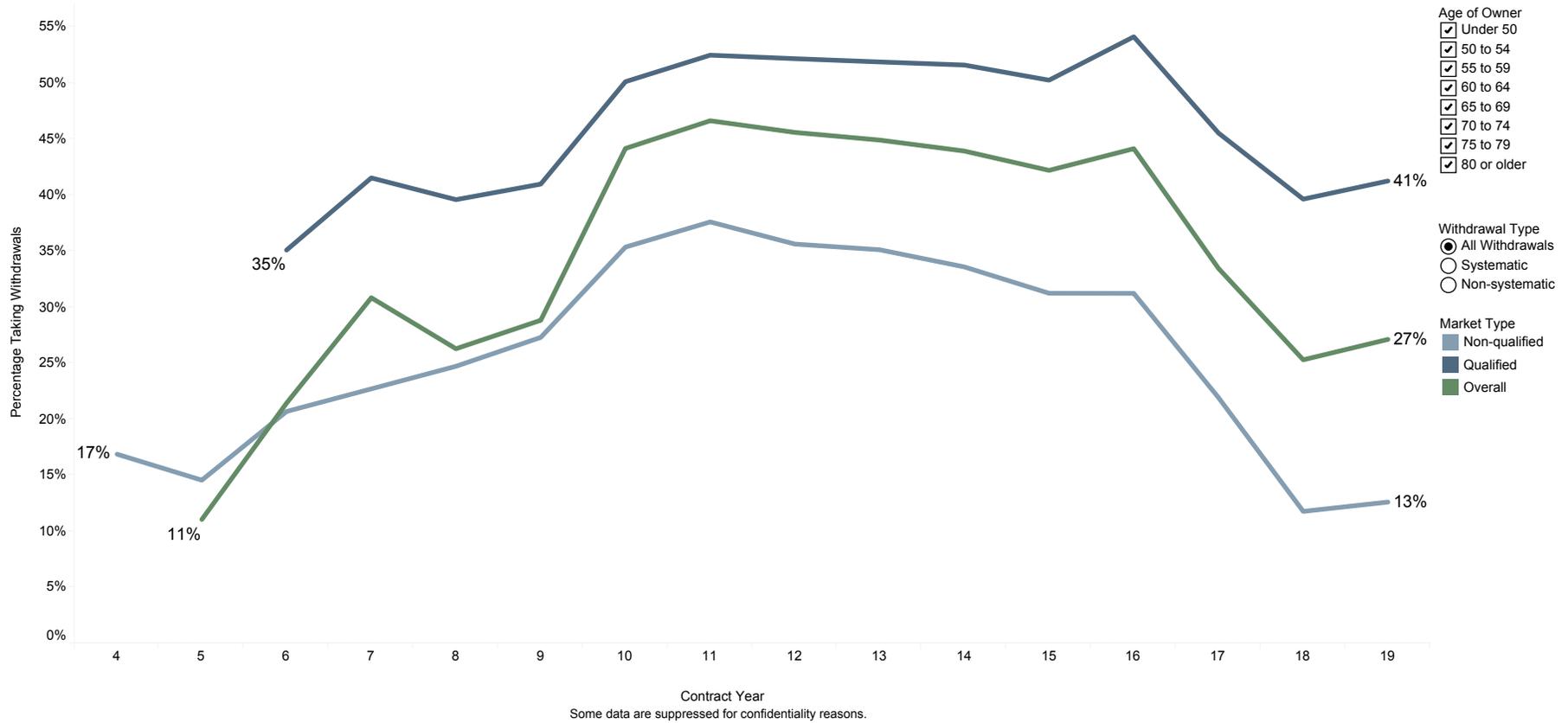


Of those taking withdrawals in 2017:



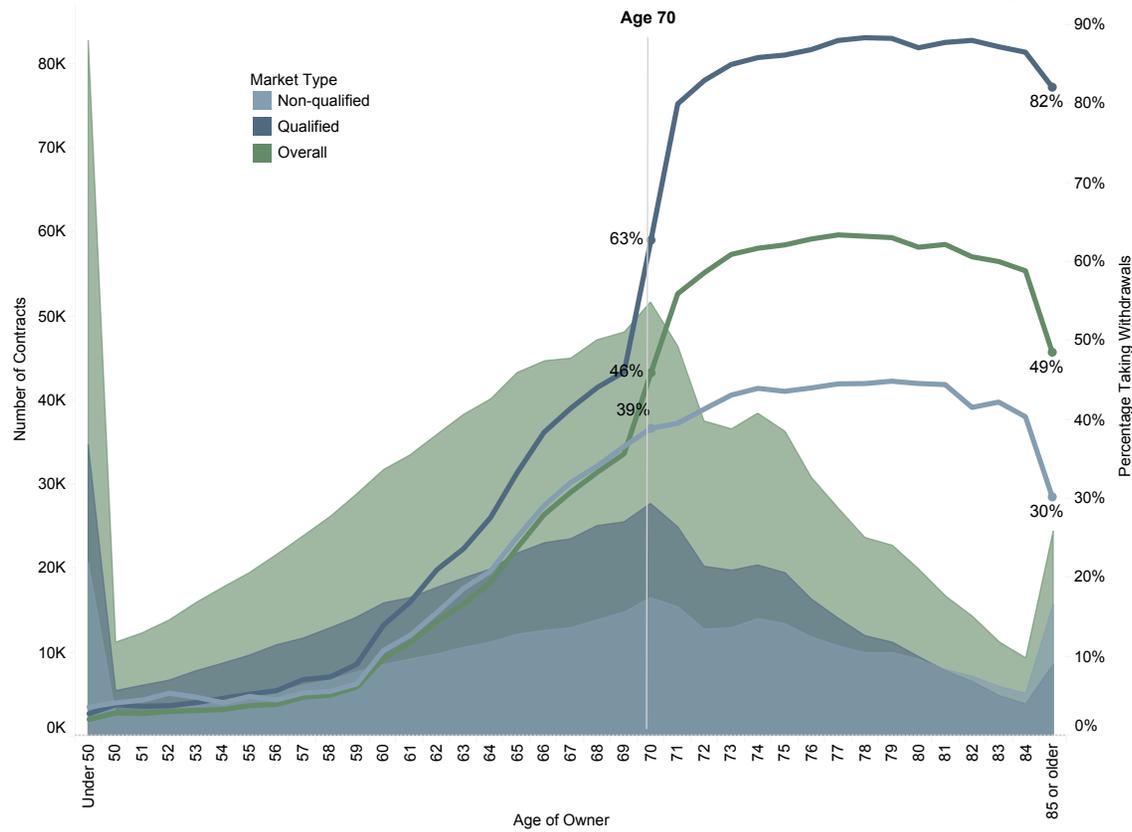
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Withdrawal Activity by Contract Year



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Withdrawal Activity by Age of Owner



Some data are suppressed for confidentiality reasons.

- Withdrawal Type**
- All Withdrawals
 - Systematic
 - Non-systematic

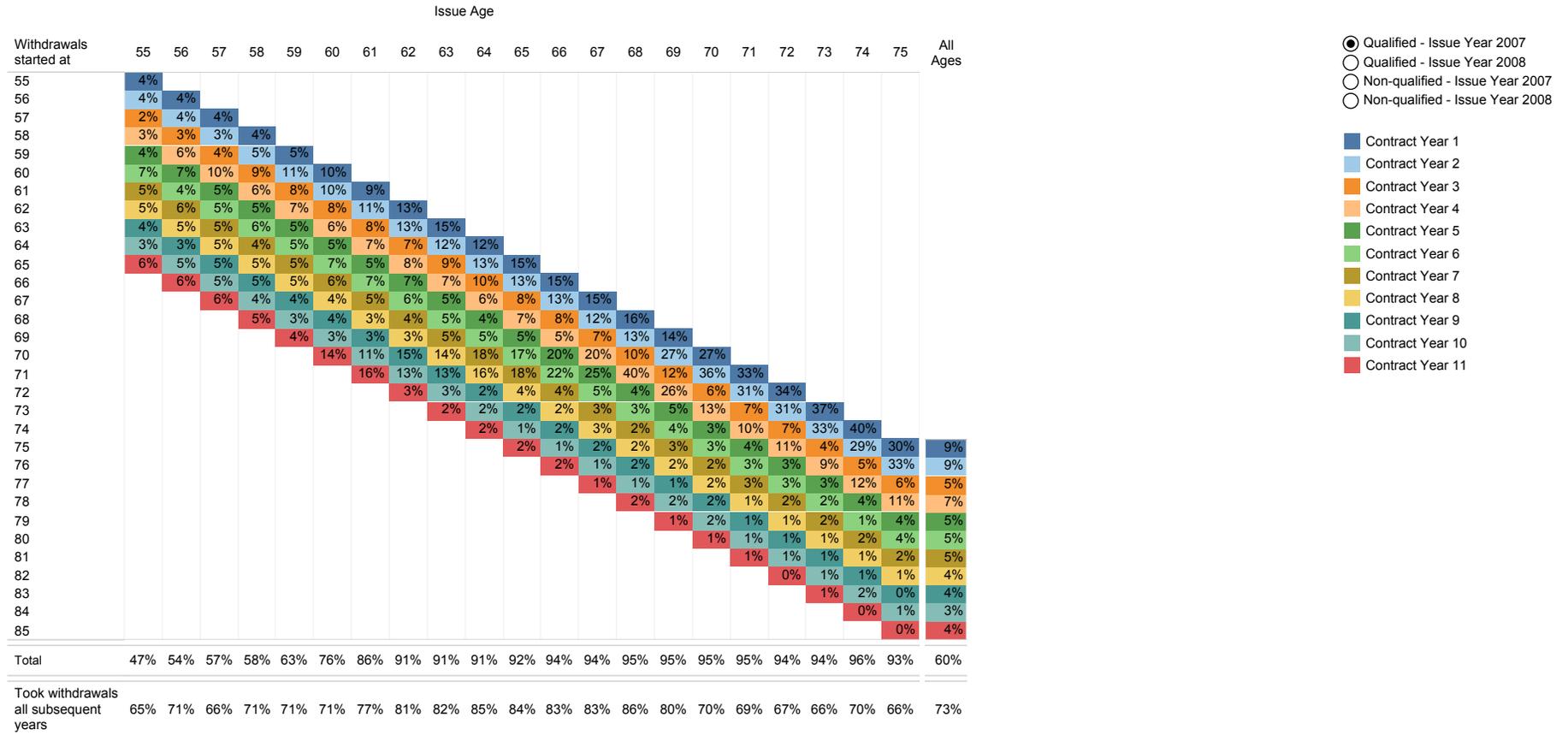
- Contract Value (EOY)**
- Under \$25,000
 - \$25,000 to \$49,999
 - \$50,000 to \$99,999
 - \$100,000 to \$249,999
 - \$250,000 to \$499,999
 - \$500,000 or higher

- In-the-Moneyness**
- ITM <= 75%
 - ITM >75% TO 90%
 - ITM >90% TO 110%
 - ITM >110% TO 125%
 - ITM >125%

ITM definition= Benefit Base/Contract Value so larger ratios indicate a greater degree of in-the-moneyness

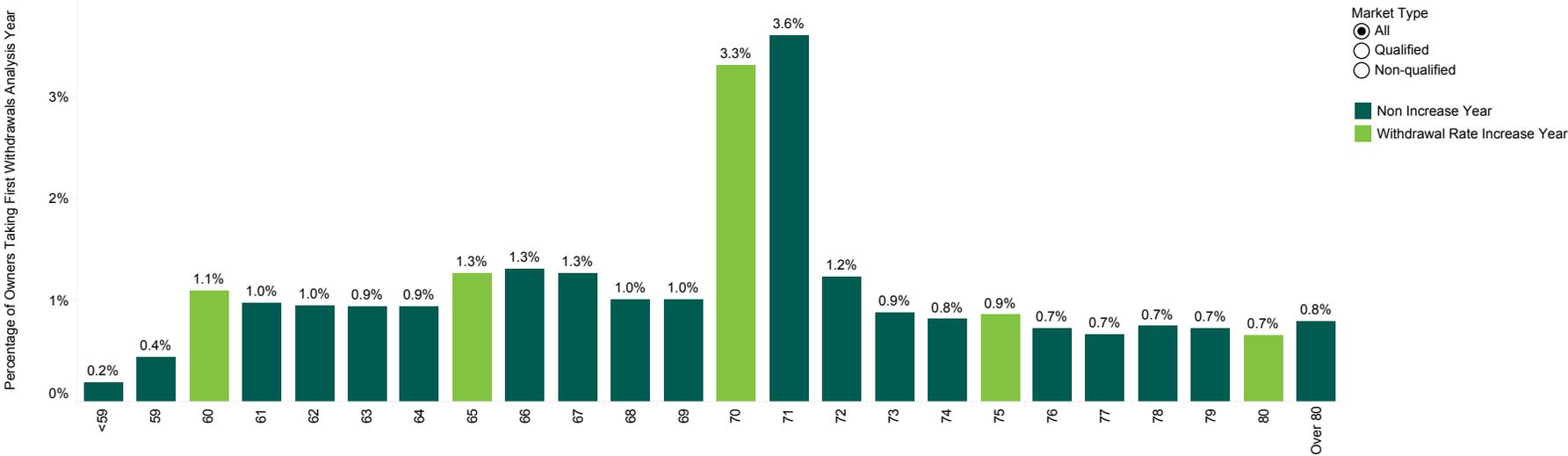
2. Annuity e..	3. Contracts Annuitized in 2017 with Benefit Maturity Dates in 2016 or 2017	4. Summary of Withdrawal Activity	5. Withdrawal Activity by Contract Year	6. Withdrawal Activity by Age of Owner	7. First Withdrawals by Issue Age and Contract Year	8. First Withdrawals Based on Proximity to Max Withdrawal Rate Increase	9. Average Withdrawal Amount by Withdrawal Type	10. Ratio of Withdrawals to Average Contract Value and Benefit Base	11. Ratio of Total Withdrawals to Total Contract Value	12. Additional Premium
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First Withdrawals by Issue Age and Contract Year



3. Contract S...	4. Summary of Withdrawal Activity	5. Withdrawal Activity by Contract Year	6. Withdrawal Activity by Age of Owner	7. First Withdrawals by Issue Age and Contract Year	8. First Withdrawals Based on Proximity to Max Withdrawal Rate Increase	9. Average Withdrawal Amount by Withdrawal Type	10. Ratio of Withdrawals to Average Contract Value and Benefit Base	11. Ratio of Total Withdrawals to Total Contract Value	12. Additional Premium	13. Net Flo ws
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First Withdrawals Based on Proximity to Max Rate Increase



4. Summary..	5. Withdrawal Activity by Contract Year	6. Withdrawal Activity by Age of Owner	7. First Withdrawals by Issue Age and Contract Year	8. First Withdrawals Based on Proximity to Max Withdrawal Rate Increase	9. Average Withdrawal Amount by Withdrawal Type	10. Ratio of Withdrawals to Average Contract Value and Benefit Base	11. Ratio of Total Withdrawals to Total Contract Value	12. Additional Premium	13. Net Flows	14. Surrender Rates by S..
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Average Withdrawal Amount by Withdrawal Type

Average Withdrawal Amount

Systematic

Non-systematic

Mean

Median

Mean

Median

	Systematic		Systematic		Non-systematic		Non-systematic	
	Non-qualified	Qualified	Non-qualified	Qualified	Non-qualified	Qualified	Non-qualified	Qualified
Under age 60	15,306	12,146	9,180	8,936	26,227	22,946	11,196	11,111
Age 60-69	11,626	12,098	6,956	8,640	20,701	18,844	10,000	10,000
Age 70 or older	9,310	8,265	6,000	5,379	17,659	11,510	9,099	6,500
Grand Total	9,981	9,240	6,123	6,000	19,571	14,502	9,614	7,700

Average Contract Value EOY

Systematic

Non-systematic

Mean

Median

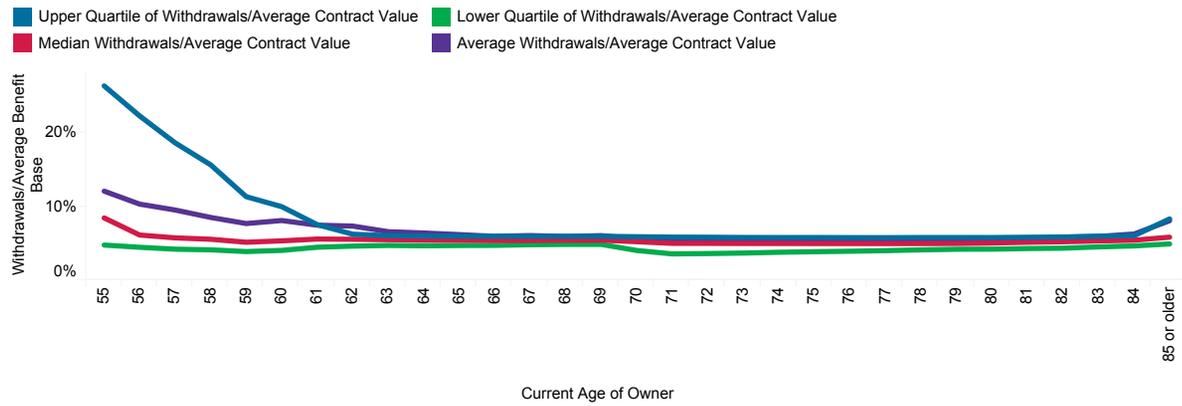
Mean

Median

	Systematic		Systematic		Non-systematic		Non-systematic	
	Non-qualified	Qualified	Non-qualified	Qualified	Non-qualified	Qualified	Non-qualified	Qualified
Under age 60	243,359	230,611	142,561	158,095	125,922	85,275	54,414	48,671
Age 60-69	173,629	184,233	103,346	129,362	152,930	137,006	83,145	83,497
Age 70 or older	124,794	120,908	78,579	77,266	146,700	141,584	83,412	87,281
Grand Total	138,836	137,529	84,856	88,587	146,529	135,897	80,611	83,034

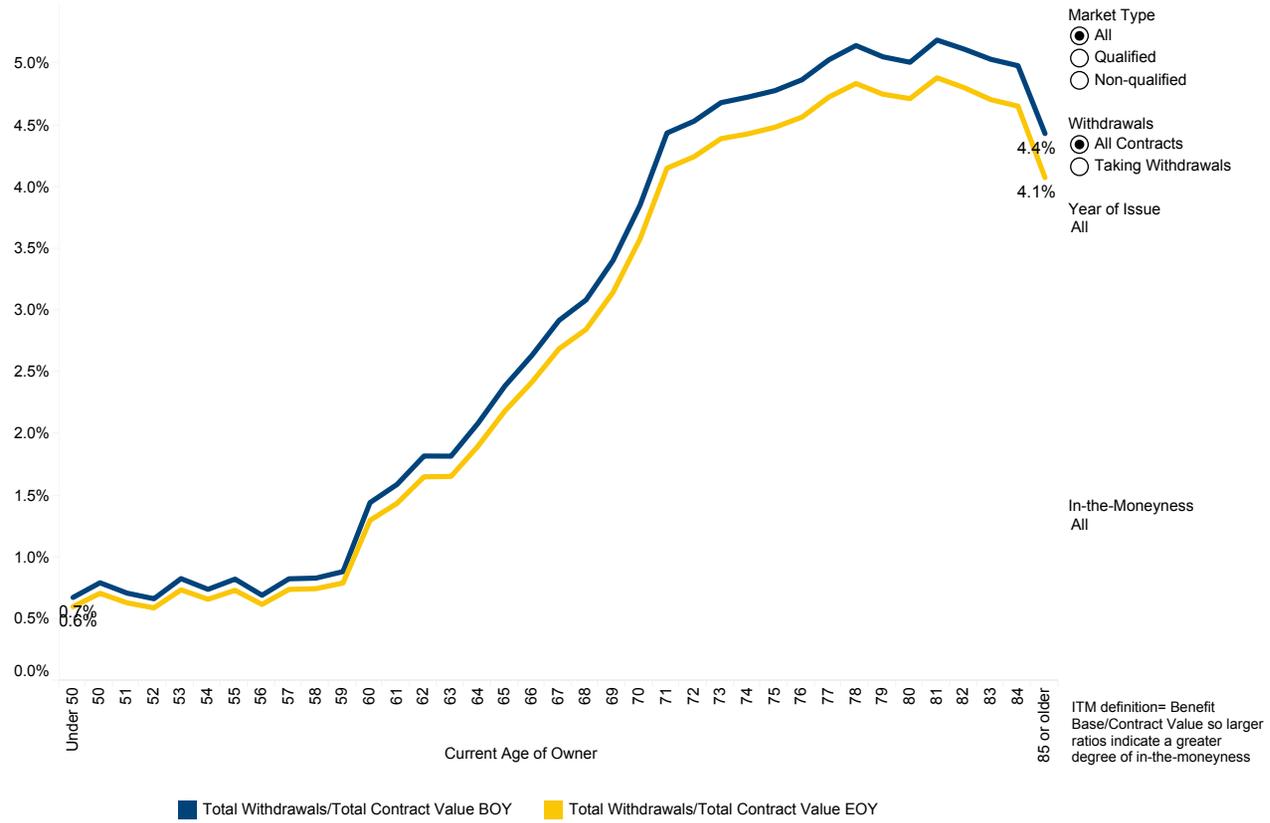
5. Withdrawal Activity by Age of Owner	6. Withdrawal Activity by Age of Owner	7. First Withdrawals by Issue Age and Contract Year	8. First Withdrawals Based on Proximity to Max Withdrawal Rate Increase	9. Average Withdrawal Amount by Withdrawal Type	10. Ratio of Withdrawals to Average Contract Value and Benefit Base	11. Ratio of Total Withdrawals to Total Contract Value	12. Additional Premium	13. Net Flows	14. Surrender Rates by Selected Owner and Product Characteristics	15. Surrender Rates by C..
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Ratio of Withdrawals to Average Contract Value and Benefit Base



6. Withdrawals	7. First Withdrawals by Issue Age and Contract Year	8. First Withdrawals Based on Proximity to Max Withdrawal Rate Increase	9. Average Withdrawal Amount by Withdrawal Type	10. Ratio of Withdrawals to Average Contract Value and Benefit Base	11. Ratio of Total Withdrawals to Total Contract Value	12. Additional Premium	13. Net Flows	14. Surrender Rates by Selected Owner and Product Characteristics	15. Surrender Rates by Contract Year	16. Surrender Rates by Year
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Ratio of Total Withdrawals to Total Contract Value



Market Type
 ● All
 ○ Qualified
 ○ Non-qualified

Withdrawals
 ● All Contracts
 ○ Taking Withdrawals

Year of Issue
 All

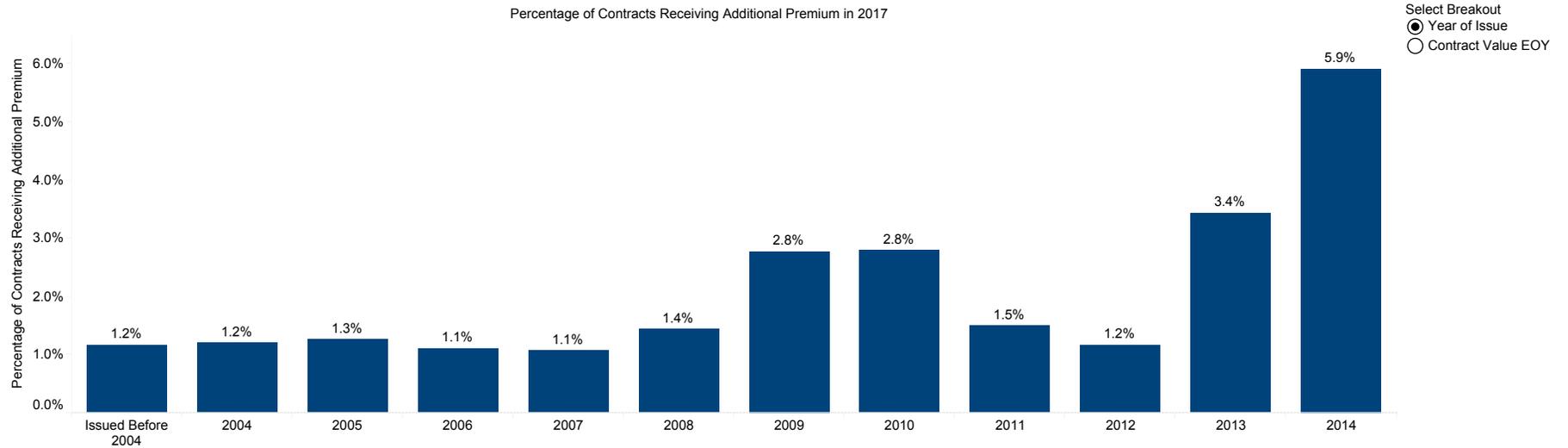
In-the-Moneyness
 All

ITM definition= Benefit Base/Contract Value so larger ratios indicate a greater degree of in-the-moneyness

7. First Withdrawal	8. First Withdrawals Based on Proximity to Max Withdrawal Rate Increase	9. Average Withdrawal Amount by Withdrawal Type	10. Ratio of Withdrawals to Average Contract Value and Benefit Base	11. Ratio of Total Withdrawals to Total Contract Value	12. Additional Premium	13. Net Flows	14. Surrender Rates by Selected Owner and Product Characteristics	15. Surrender Rates by Contract Year	16. Surrender Rates by Years Left in Surrender Charge Period	17. Surrender Rates by S..
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Additional Premium

Percentage of Contracts Receiving Additional Premium in 2017



Some data are suppressed for confidentiality reasons.

8. First Withdrawal	9. Average Withdrawal Amount by Withdrawal Type	10. Ratio of Withdrawals to Average Contract Value and Benefit Base	11. Ratio of Total Withdrawals to Total Contract Value	12. Additional Premium	13. Net Flows	14. Surrender Rates by Selected Owner and Product Characteristics	15. Surrender Rates by Contract Year	16. Surrender Rates by Years Left in Surrender Charge Period	17. Surrender Rates by Surrender Charge Level	18. Surrender Rates by T..
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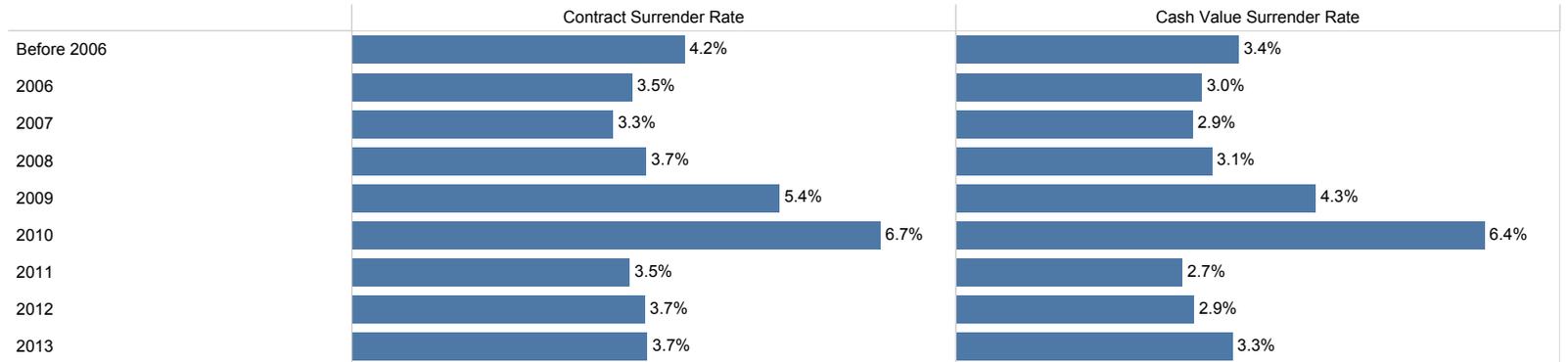
Net Flows

		Total Dollars (in billions)	Number of Contracts	Average Dollars
	In-Force BOY	\$131.2B	1,011,232	\$129,755
Premium Received	Existing Contracts	\$0.7B	1,270,519	
	Newly Issued Contracts	\$0.0B	14,090	\$136
Benefits Paid	Annuity Payments	\$0.3B	3,976	\$86,527
	Death/Disability	\$1.3B	11,337	\$110,818
	Full Surrenders	\$5.3B	51,313	\$104,023
	Partial Withdrawals	\$4.9B		
	Investment Growth	\$15.1B		
	In-Force EOY	\$167.7B	1,217,983	\$137,700

9. Average W..	10. Ratio of Withdrawals to Average Contract Value and Benefit Base	11. Ratio of Total Withdrawals to Total Contract Value	12. Additional Premium	13. Net Flows	14. Surrender Rates by Selected Owner and Product Characteristics	15. Surrender Rates by Contract Year	16. Surrender Rates by Years Left in Surrender Charge Period	17. Surrender Rates by Surrender Charge Level	18. Surrender Rates by Timing of Withdrawals	19. Surrender Rates by ..
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Surrender Rates by Selected Owner and Product Characteristics

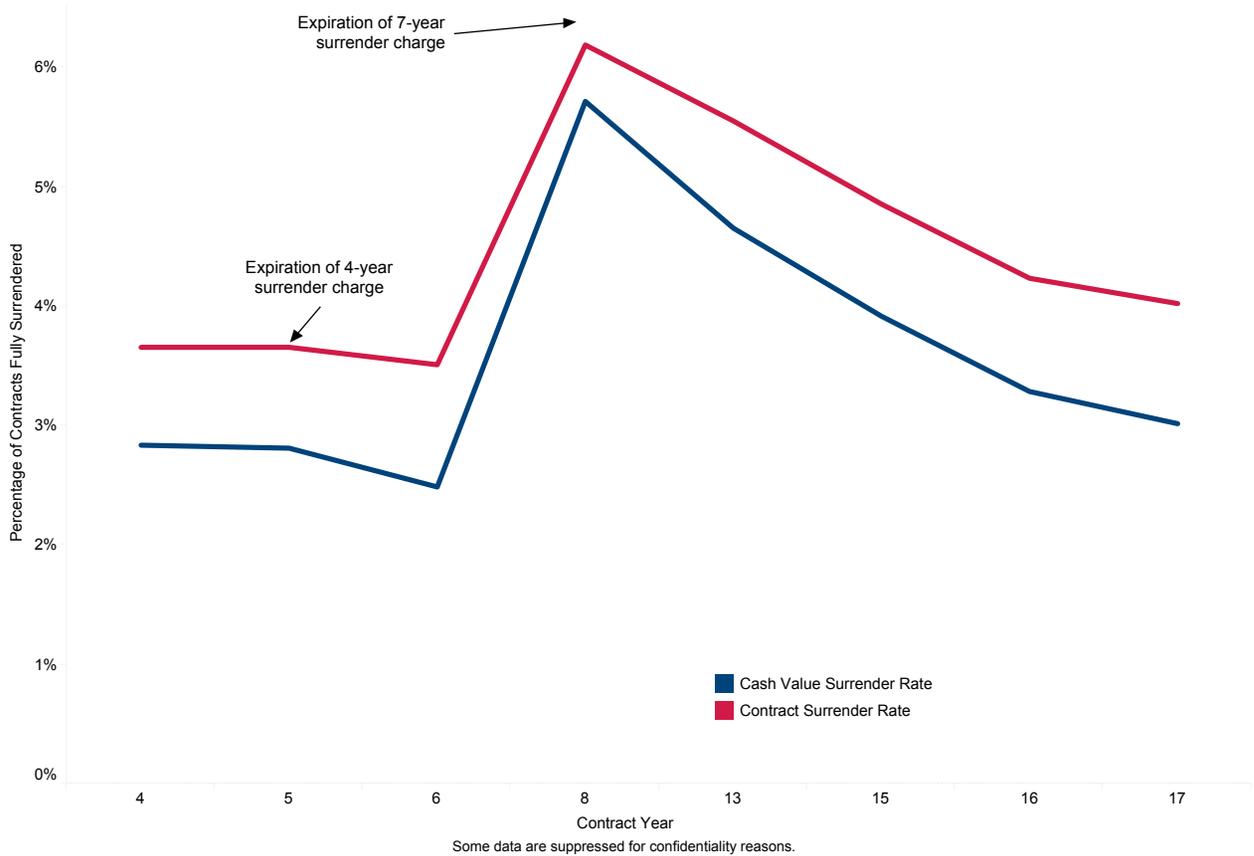
- Select Breakout
- Year of Issue
 - Age of Owner
 - Contract Value BOY
 - Gender
 - Market Type
 - Distribution Channel
 - Cost Structure



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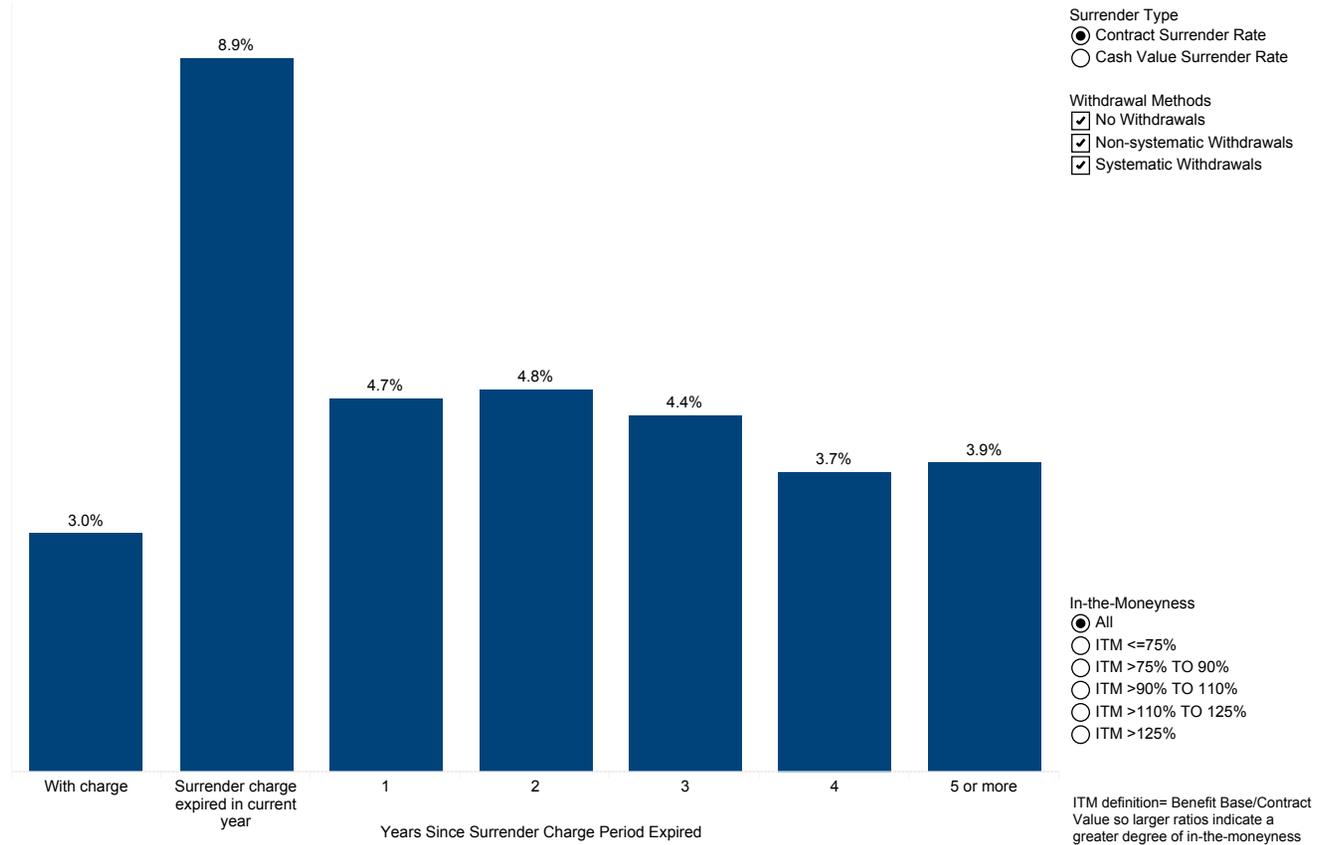
10. Ratio of W..	11. Ratio of Total Withdrawals to Total Contract Value	12. Additional Premium	13. Net Flows	14. Surrender Rates by Selected Owner and Product Characteristics	15. Surrender Rates by Contract Year	16. Surrender Rates by Years Left in Surrender Charge Period	17. Surrender Rates by Surrender Charge Level	18. Surrender Rates by Timing of Withdrawals	19. Surrender Rates by Withdrawal Method	20. Surrender Rates by A..
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Surrender Rates by Contract Year



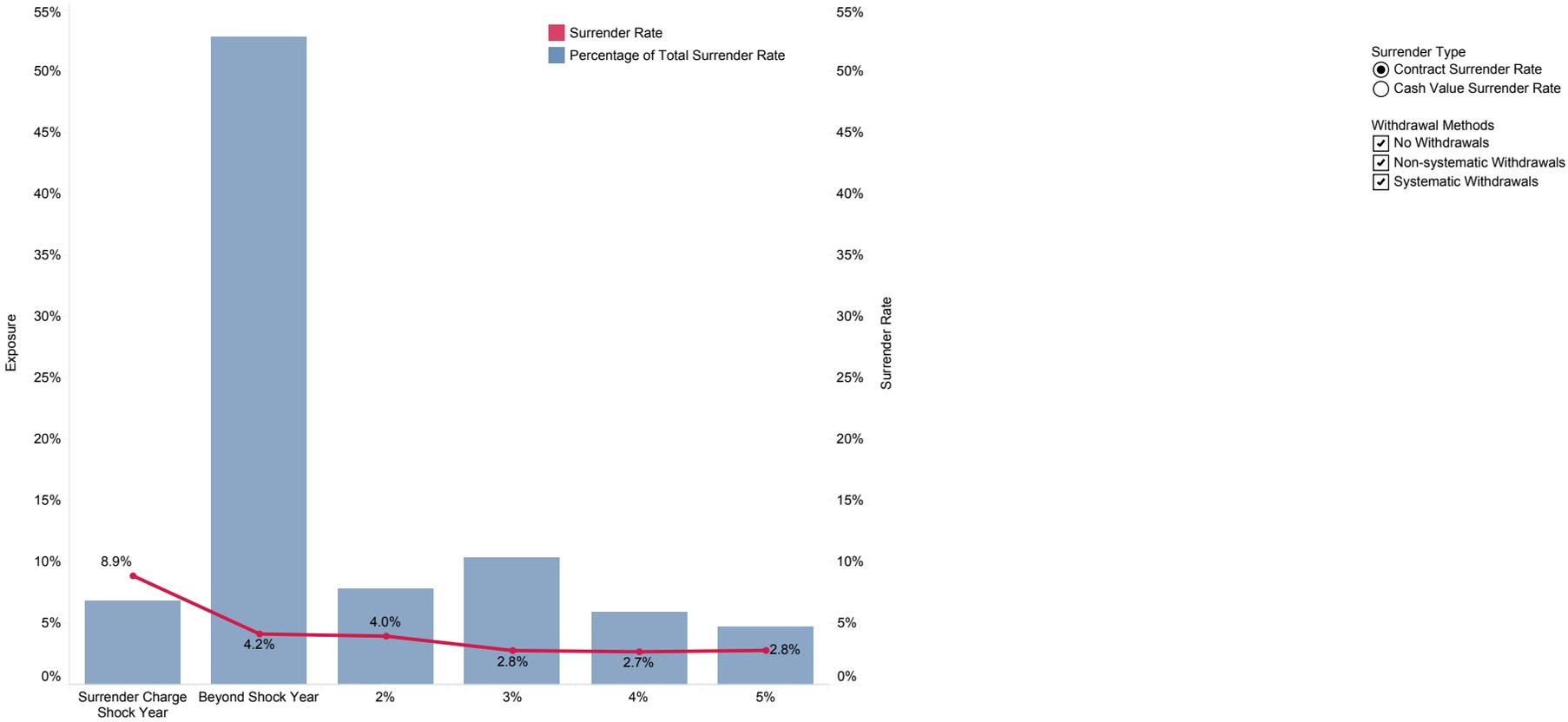
11. Ratio of T..	12. Additional Premium	13. Net Flows	14. Surrender Rates by Selected Owner and Product Characteristics	15. Surrender Rates by Contract Year	16. Surrender Rates by Years Left in Surrender Charge Period	17. Surrender Rates by Surrender Charge Level	18. Surrender Rates by Timing of Withdrawals	19. Surrender Rates by Withdrawal Method	20. Surrender Rates by Amount Benefit Base Exceeds Contract Value	21. Benefit Base and Con..
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Surrender Rates by Years Left in Surrender Charge Period



12. Additional	13. Net Flows	14. Surrender Rates by Selected Owner and Product Characteristics	15. Surrender Rates by Contract Year	16. Surrender Rates by Years Left in Surrender Charge Period	17. Surrender Rates by Surrender Charge Level	18. Surrender Rates by Timing of Withdrawals	19. Surrender Rates by Withdrawal Method	20. Surrender Rates by Amount Benefit Base Exceeds Contract Value	21. Benefit Base and Contract Value Summary	22. Contract Value and Be..
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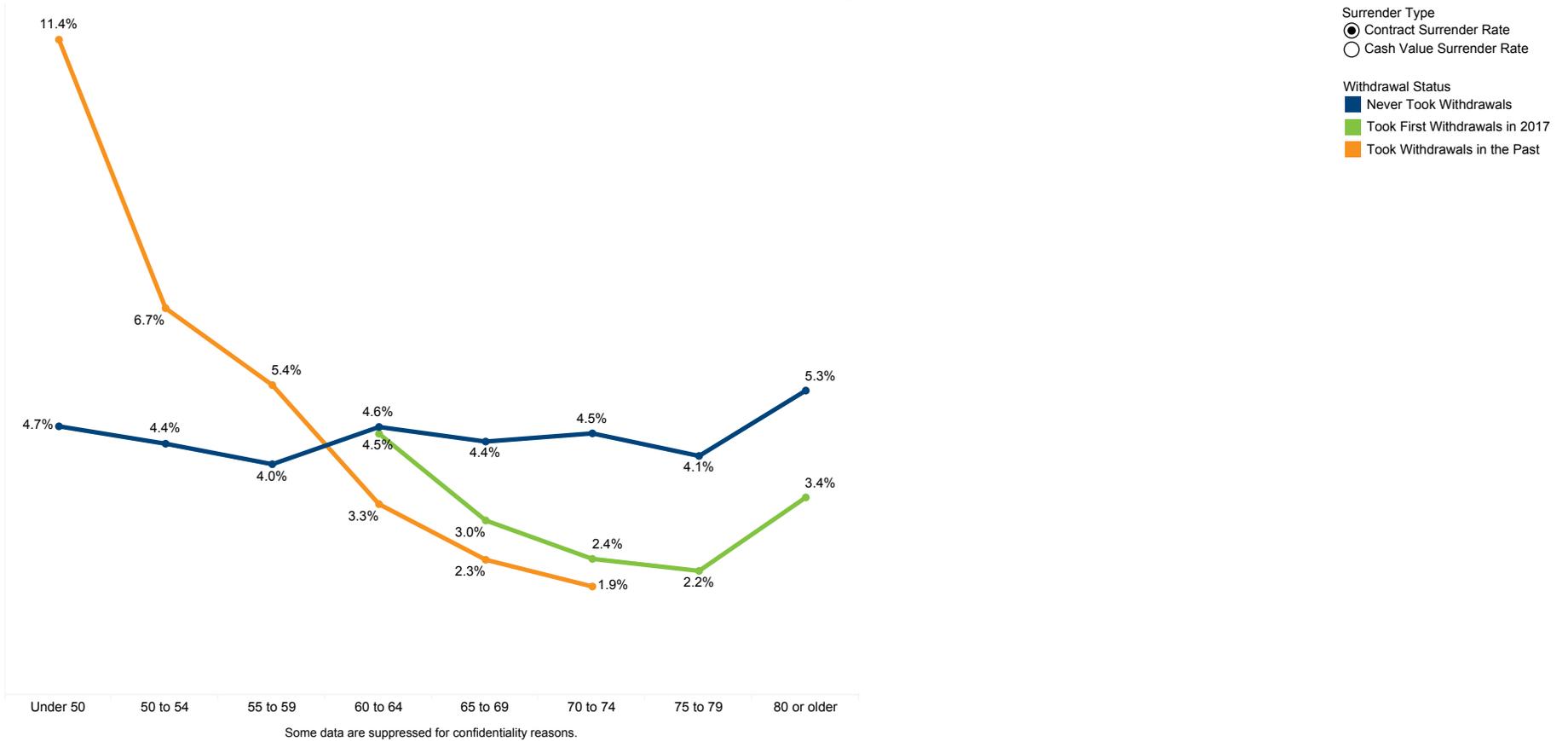
Surrender Rates by Surrender Charge Level



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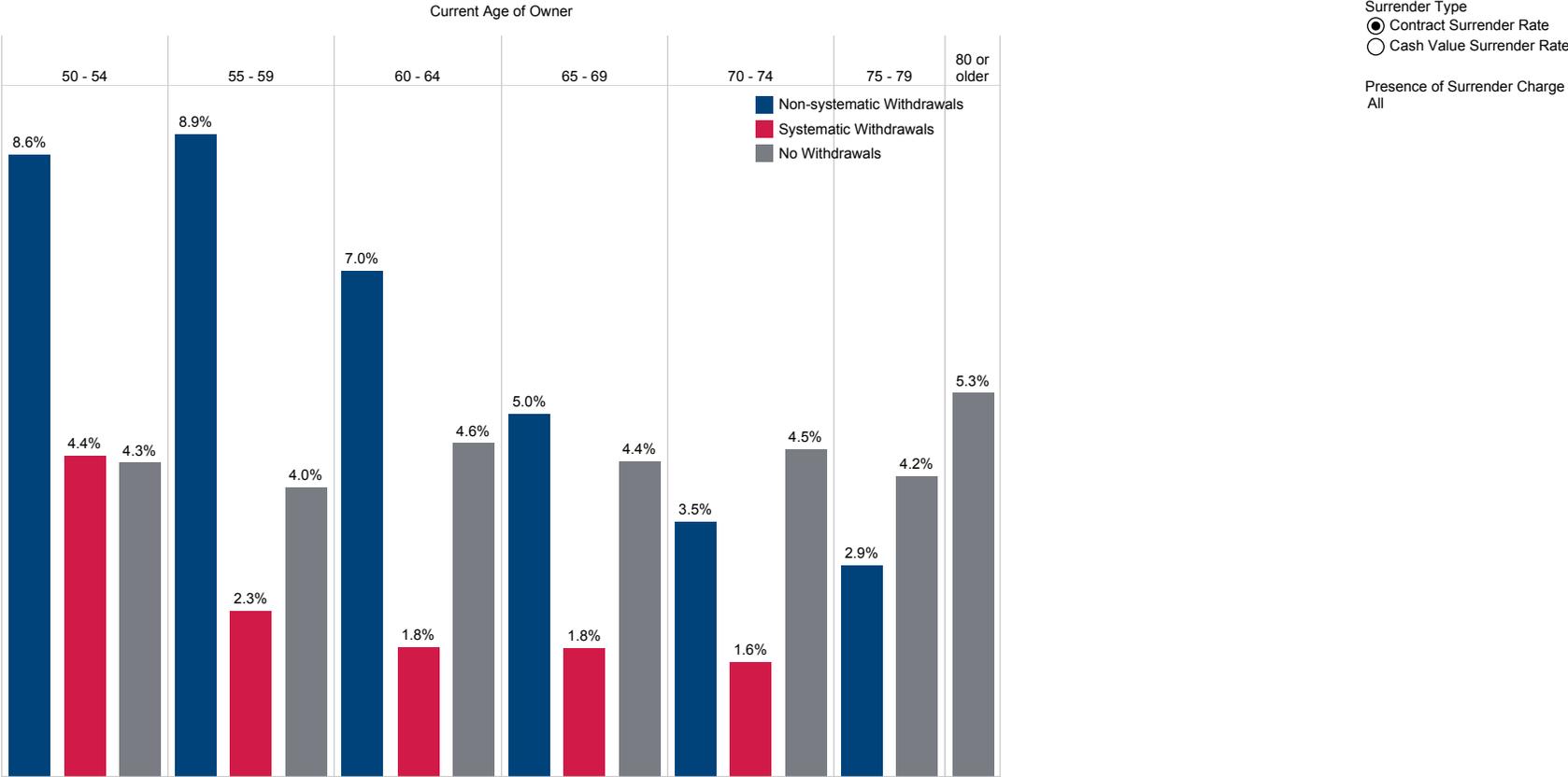
13. Net Flows	14. Surrender Rates by Selected Owner and Product Characteristics	15. Surrender Rates by Contract Year	16. Surrender Rates by Years Left in Surrender Charge Period	17. Surrender Rates by Surrender Charge Level	18. Surrender Rates by Timing of Withdrawals	19. Surrender Rates by Withdrawal Method	20. Surrender Rates by Amount Benefit Base Exceeds Contract Value	21. Benefit Base and Contract Value Summary	22. Contract Value and Benefit Base by Issue Quarter	23. Benefit Base to Contra..
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Surrender Rates by Timing of Withdrawals



14. Surrender..	15. Surrender Rates by Contract Year	16. Surrender Rates by Years Left in Surrender Charge Period	17. Surrender Rates by Surrender Charge Level	18. Surrender Rates by Timing of Withdrawals	19. Surrender Rates by Withdrawal Method	20. Surrender Rates by Amount Benefit Base Exceeds Contract Value	21. Benefit Base and Contract Value Summary	22. Contract Value and Benefit Base by Issue Quarter	23. Benefit Base to Contract Value Ratios by Age	24. Product & Benefit Cha..
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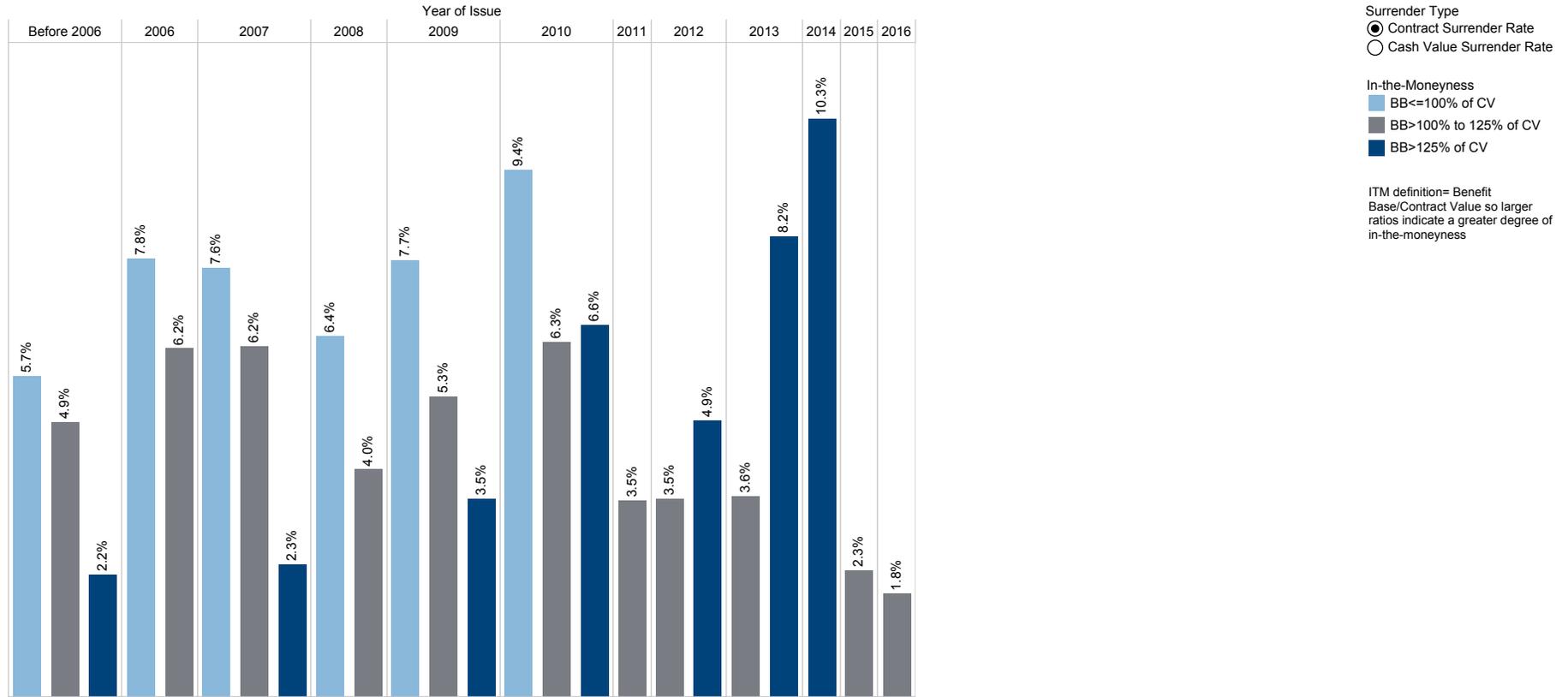
Surrender Rates by Withdrawal Method



Some data are suppressed for confidentiality reasons.

15. Surrender Rates by Years Left in Surrender Charge Period	16. Surrender Rates by Years Left in Surrender Charge Period	17. Surrender Rates by Surrender Charge Level	18. Surrender Rates by Timing of Withdrawals	19. Surrender Rates by Withdrawal Method	20. Surrender Rates by Amount Benefit Base Exceeds Contract Value	21. Benefit Base and Contract Value Summary	22. Contract Value and Benefit Base by Issue Quarter	23. Benefit Base to Contract Value Ratios by Age	24. Product & Benefit Characteristics	25. Participant List
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Surrender Rates by Amount Benefit Base Exceeds Contract Value



Some data are suppressed for confidentiality reasons.

16. Surrender Rates by Years Left in Surren..	17. Surrender Rates by Surrender Charge Level	18. Surrender Rates by Timing of Withdrawals	19. Surrender Rates by Withdrawal Method	20. Surrender Rates by Amount Benefit Base Exceeds Contract Value	21. Benefit Base and Contract Value Summary	22. Contract Value and Benefit Base by Issue Quarter	23. Benefit Base to Contract Value Ratios by Age	24. Product & Benefit Characteristics	25. Participant List
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Benefit Base and Contract Value Summary

	Benefit Base (BB) BOY	BB EOY	Contract Value (CV) BOY	CV EOY	CV/BB BOY	CV/BB EOY
Total	\$186,608,473,362	\$191,463,840,634	\$147,531,323,414	\$160,481,918,721	79.1%	83.8%
Average	\$161,043	\$165,234	\$127,320	\$138,496	79.1%	83.8%
Median	\$100,923	\$103,711	\$79,542	\$85,853	78.8%	82.8%

- Market Type
- All
 - Qualified
 - Non-qualified
- Issue Year
- Before 2008
 - 2008
 - 2009
 - 2010
 - 2011
 - 2012
 - 2013
 - 2014
 - 2015
 - 2016

Percentage of contracts where benefit base was greater than contract value:

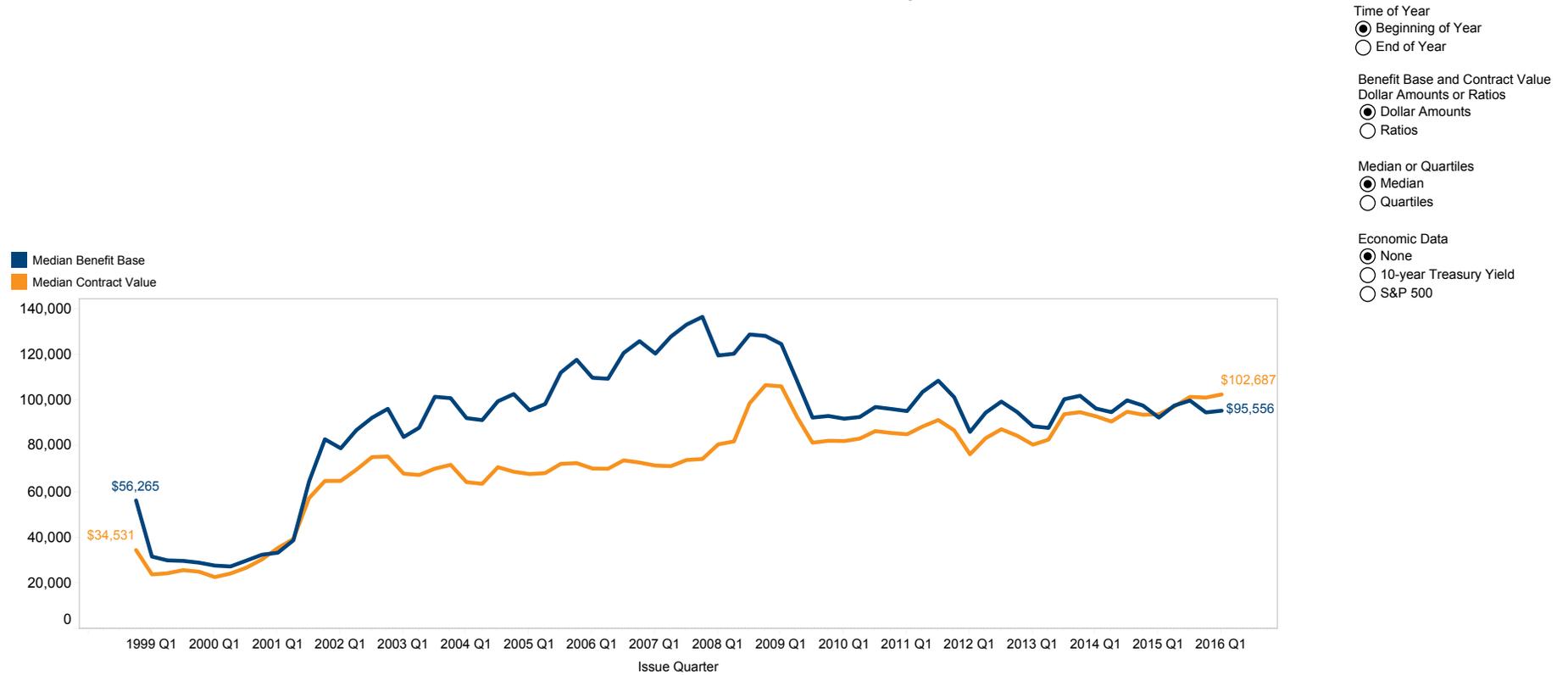
Beginning of Year **90.8%**

End of Year **82.2%**

Withdrawal Activity
All

16. Surrender Rates by Years Left in Surren..	17. Surrender Rates by Surrender Charge Level	18. Surrender Rates by Timing of Withdrawals	19. Surrender Rates by Withdrawal Method	20. Surrender Rates by Amount Benefit Base Exceeds Contract Value	21. Benefit Base and Contract Value Summary	22. Contract Value and Benefit Base by Issue Quarter	23. Benefit Base to Contract Value Ratios by Age	24. Product & Benefit Characteristics	25. Participant List
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Contract Value and Benefit Base by Issue Quarter

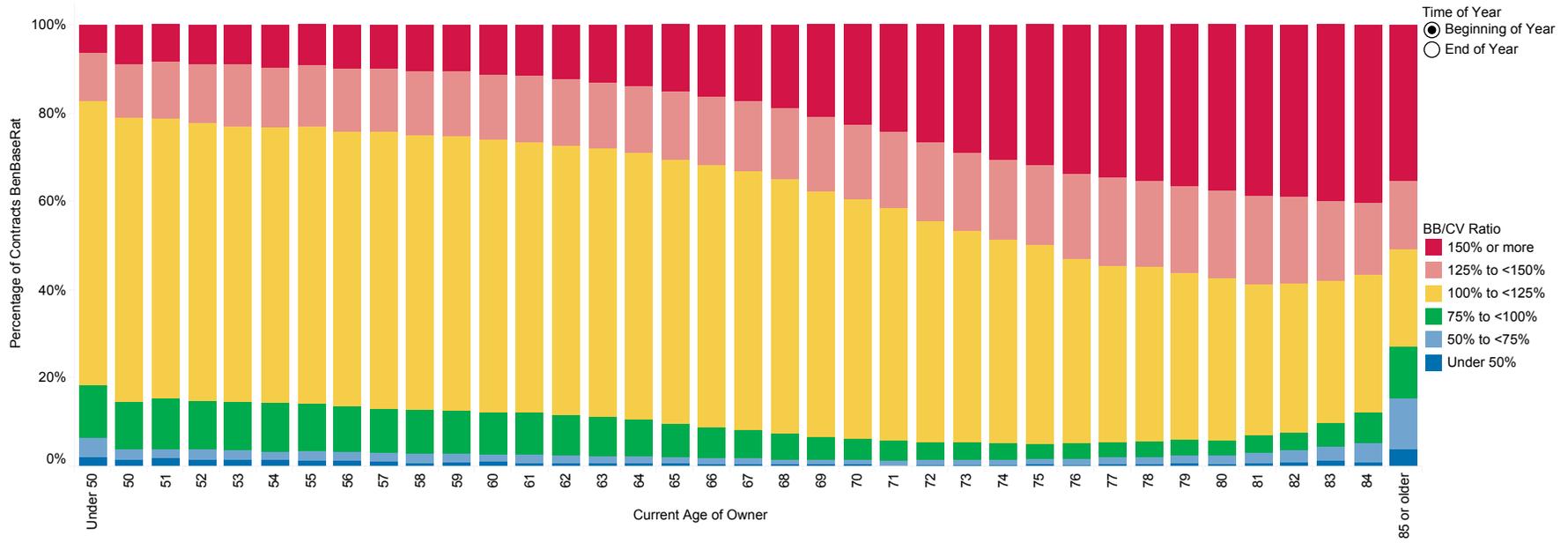


Some data are suppressed for confidentiality reasons.

Source : Oxford Economics

16. Surrender Rates by Years Left in Surren..	17. Surrender Rates by Surrender Charge Level	18. Surrender Rates by Timing of Withdrawals	19. Surrender Rates by Withdrawal Method	20. Surrender Rates by Amount Benefit Base Exceeds Contract Value	21. Benefit Base and Contract Value Summary	22. Contract Value and Benefit Base by Issue Quarter	23. Benefit Base to Contract Value Ratios by Age	24. Product & Benefit Characteristics	25. Participant List
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Benefit Base to Contract Value Ratios by Age



16. Surrender Rates by Years Left in Surren..	17. Surrender Rates by Surrender Charge Level	18. Surrender Rates by Timing of Withdrawals	19. Surrender Rates by Withdrawal Method	20. Surrender Rates by Amount Benefit Base Exceeds Contract Value	21. Benefit Base and Contract Value Summary	22. Contract Value and Benefit Base by Issue Quarter	23. Benefit Base to Contract Value Ratios by Age	24. Product & Benefit Characteristics	25. Participant List
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Product & Benefit Characteristics

Average Charges and Number of Subaccounts by Issue Year

	2006	2007	2008	2009	2010	2011	2012	2013
Average Mortality and Expense Charge	1.45%	1.48%	1.45%	1.38%	1.36%	1.36%	1.31%	1.34%
Average Benefit Fee	0.63%	0.67%	0.77%	0.92%	0.89%	0.95%	0.95%	0.95%
Average Number of Subaccounts	59.03	58.18	57.52	54.48	59.21	54.89	65.09	78.18
Average Maximum Age at Election	75.35	75.36	76.12	77.38	77.43	77.72	77.68	76.44

Some data are suppressed for confidentiality reasons.

Product Features – Distribution by Issue Year

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
No	3%	3%	3%	3%	2%	2%	1%	2%	1%	
Yes	97%	97%	97%	97%	98%	98%	99%	98%	99%	100%

- Product has fixed account
- Product still available as of EOY
- Rider still available as of EOY
- Cap on benefits
- Benefit fee basis
- Asset allocation restrictions
- Step-up availability

16. Surrender Rates by Years Left in Surren..	17. Surrender Rates by Surrender Charge Level	18. Surrender Rates by Timing of Withdrawals	19. Surrender Rates by Withdrawal Method	20. Surrender Rates by Amount Benefit Base Exceeds Contract Value	21. Benefit Base and Contract Value Summary	22. Contract Value and Benefit Base by Issue Quarter	23. Benefit Base to Contract Value Ratios by Age	24. Product & Benefit Characteristics	25. Participant List
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Participants

AIG
Ameritas
Brighthouse
CUNA Mutual
Equitable Financial
Lincoln National
MetLife
Nassau Re
Nationwide
New York Life
Phoenix Life
Principal Financial
Protective
Prudential
RiverSource Annuities
Securian/Minnesota Life
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