```sql
SELECT
  `Time`.`date_id` AS `TIME_ID`,
  `Ins`.`id` AS `INS_ID`,
  `LV`.`Wertfaktor` *
  (`LV`.`Age_at_End` -
    TIMESTAMPDIFF(YEAR,`Kunde`.`Geb_Datum`,`LV`.`VBeginn`)) *
  `LV`.`Rate` AS Payout,
  `Kunde`.`Load_DTS`,
  `Kunde`.`Record_Source`
FROM
    (SELECT
     `HK`.`HashKey`,
     `SKG`.`Geb_Datum`,
     `HK`.`Load_DTS`,
     CONCAT(`HK`.`RecSrc`, ' > CDWH_Kunde_LV') AS `Record_Source`
     FROM `CDWH_H_Kunde` as `HK`
     JOIN `CDWH_S_Kunde_Geboren` AS `SKG`
     ON `SKG`.`KundeHashkey` = `HK`.`HashKey`
    ) AS `Kunde`
JOIN `CDWH_L_LV_BU_Kunde` as `L_LV_Kunde`
ON `Kunde`.`Hashkey` = `L_LV_Kunde`.`KundeHashID`
JOIN
    (SELECT
     `HL`.`LVHash`,
     `SLRa`.`RateHashID`,
     `SLV`.`Wertfaktor`,
     DATE(`SLV`.`VBeginn`) AS `VBeginn`,
     IF (`SLR`.`LZTyp` = 'Offset',
       67 - `SLR`.`Laufzeit`,
       `SLR`.`Laufzeit`) AS `Age_at_End`,
     CASE
       WHEN `SLRa`.`Zahlungsweise` = 'M' THEN `SLRa`.`Rate_pro_Monat` * 12
       WHEN `SLRa`.`Zahlungsweise` = 'Q' THEN `SLRa`.`Rate_pro_Quartal` * 4
       WHEN `SLRa`.`Zahlungsweise` = 'H' THEN `SLRa`.`Rate_pro_Halbjahr` * 2
       WHEN `SLRa`.`Zahlungsweise` = 'J' THEN `SLRa`.`Rate_pro_Jahr`
       ELSE 0
     END AS `Rate`
     FROM `CDWH_H_LV` AS `HL`
     JOIN `CDWH_S_LV_Vertragsbedingungen` AS `SLV`
     ON `HL`.`LVHash` = `SLV`.`LVHash`
     JOIN `CDWH_S_LV_Rentenbeginn` AS `SLR`
     ON `HL`.`LVHash` = `SLR`.`LVHashID`
     JOIN `CDWH_S_LV_Rate` AS `SLRa`
     ON `HL`.`LVHash` = `SLRa`.`LVHash`
    ) AS `LV`
ON `LV`.`LVHash` = `L_LV_Kunde`.`LvHashID`
JOIN `DM_DIM_TIME` AS `Time`
ON DATE_ADD(
    `LV`.`VBeginn`,
    INTERVAL (`LV`.`Age_at_End` - TIMESTAMPDIFF(YEAR,`Kunde`.`Geb_Datum`,`LV`.`VBeginn`)) YEAR
  ) = `Time`.`date`
JOIN `DM_DIM_INSURANCE` AS `Ins`
ON `Ins`.`Category` = 'LV'
;
```