

**Cost
Of
Living
Adjustment**

Joint & Survivor Immediate Annuity

**Increasing
3.00%
Annually!**

Fixed Annuity
SPIA



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Immediate Annuity Income – October, 2025

Couple age 65 | Gets **INCREASING** Income for as long as alive!

Payout rate starts at 4.84% & increase by 3% **annually !**

Annuitant:	Valued Annuitant	Premium Amount:	\$100,000.00
Date of Birth (Issue Age):	September 29, 1960 (65)	Payment Frequency:	Monthly
Gender:	Male	Cost Basis:	\$100,000.00
Joint Annuitant:	Joint Annuitant	Deferral Period:	1 Month(s)
Date of Birth (Issue Age):	September 29, 1960 (65)	Increasing Payout Option ¹ :	3%
Gender:	Female		
Owner Name:	Valued Annuitant		
Issue State:	Pennsylvania		
Resident State:	Pennsylvania (PA)		
Contract Type:	Non-Qualified		

Detailed Report of the Joint and Survivor Lifetime with 10 years Period Certain Income Option at an Assumed Tax Bracket of 28%

End of Payment Year	Annuitant's Age	Annual Payment	Annual Payout Rate *	Cumulative Payment	Annual Non-Taxable Portion	Cumulative Non-Taxable Portion	Annual After-Tax Payment	Cumulative After-Tax Payment
1	66	\$4,844.48	4.84%	\$4,844.48	\$2,727.44	\$2,727.44	\$4,251.71	\$4,251.71
2	67	\$4,989.82	4.99%	\$9,834.30	\$2,809.27	\$5,536.71	\$4,379.26	\$8,630.98
3	68	\$5,139.51	5.14%	\$14,973.81	\$2,893.55	\$8,430.26	\$4,510.64	\$13,141.62
4	69	\$5,293.70	5.29%	\$20,267.51	\$2,980.35	\$11,410.61	\$4,645.96	\$17,787.58
5	70	\$5,452.51	5.45%	\$25,720.02	\$3,069.76	\$14,480.37	\$4,785.34	\$22,572.92
6	71	\$5,616.08	5.62%	\$31,336.11	\$3,161.86	\$17,642.23	\$4,928.90	\$27,501.82
7	72	\$5,784.57	5.78%	\$37,120.67	\$3,256.71	\$20,898.94	\$5,076.77	\$32,578.59
8	73	\$5,958.10	5.96%	\$43,078.78	\$3,354.41	\$24,253.35	\$5,229.07	\$37,807.66
9	74	\$6,136.85	6.14%	\$49,215.62	\$3,455.04	\$27,708.40	\$5,385.94	\$43,193.60
10	75	\$6,320.95	6.32%	\$55,536.58	\$3,558.70	\$31,267.09	\$5,547.52	\$48,741.12
11	76	\$6,510.58	6.51%	\$62,047.16	\$3,665.46	\$34,932.55	\$5,713.95	\$54,455.07
12	77	\$6,705.90	6.71%	\$68,753.05	\$3,775.42	\$38,707.97	\$5,885.36	\$60,340.43
13	78	\$6,907.08	6.91%	\$75,660.13	\$3,888.68	\$42,596.65	\$6,061.93	\$66,402.36
14	79	\$7,114.29	7.11%	\$82,774.42	\$4,005.34	\$46,602.00	\$6,243.78	\$72,646.14
15	80	\$7,327.72	7.33%	\$90,102.13	\$4,125.50	\$50,727.50	\$6,431.10	\$79,077.24
16	81	\$7,547.55	7.55%	\$97,649.68	\$4,249.27	\$54,976.77	\$6,624.03	\$85,701.27
17	82	\$7,773.97	7.77%	\$105,423.66	\$4,376.75	\$59,353.52	\$6,822.75	\$92,524.02
18	83	\$8,007.19	8.01%	\$113,430.85	\$4,508.05	\$63,861.57	\$7,027.43	\$99,551.45
19	84	\$8,247.41	8.25%	\$121,678.26	\$4,643.29	\$68,504.86	\$7,238.26	\$106,789.71
20	85	\$8,494.83	8.49%	\$130,173.09	\$4,782.59	\$73,287.45	\$7,455.40	\$114,245.11
21	86	\$8,749.68	8.75%	\$138,922.77	\$4,926.07	\$78,213.52	\$7,679.07	\$121,924.18
22	87	\$9,012.17	9.01%	\$147,934.93	\$5,073.85	\$83,287.37	\$7,909.44	\$129,833.61
23	88	\$9,282.53	9.28%	\$157,217.46	\$5,226.07	\$88,513.43	\$8,146.72	\$137,980.33
24	89	\$9,561.01	9.56%	\$166,778.47	\$5,382.85	\$93,896.28	\$8,391.12	\$146,371.46
25	90	\$9,847.84	9.85%	\$176,626.31	\$5,544.33	\$99,440.61	\$8,642.86	\$155,014.31

Premium Tax States Include CA, CO, ME, NV, SD, TX, WV, WY (payments can be lower in these states)

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8 Amazing Features SPIAs Offer & Income Riders Don't

The Insurance Product Built To Guarantee Income

Single Premium Immediate Annuity:

1. Cost Of Living Adjustments (COLA)
2. Tax exclusion ratio (P&I)
3. Contingent joint lifetime reductions at death (25% / 50%)
4. Lifetime income with period certain for beneficiaries (5-30 years)
5. Contract strength SPIAs can be non-lapsable (non-assignable)
6. Non-Life based income period certain (3-30 years)
7. Defer RMD payments through DIA (QLAC)
8. Large range of issue ages (0-100)



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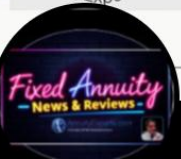
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