

# Fixed Annuity

## — Immediate Annuity



Lifetime Gift



Immediate Annuity



# Annuity Gift Idea – March 2026



One quiet afternoon, 74-year-old Evelyn watched her 20-year-old granddaughter on a video call and suddenly decided: every year on her birthday, she would give her a cash gift so her granddaughter could buy whatever she wanted, a little freedom wrapped in steady, loving support.



# Annuity Gift Idea – March 2026



Everyone knows Evelyn is a huge Mustang fan and owns a model S550 convertible. She knew \$550 each birthday was perfect number, enough for a nice treat or something fun, without being too much.

A playful reminder, one of Grandmas passions!



# Annuity Gift Idea – March 2026



Evelyn researched quietly and discovered the immediate annuity was an amazing guaranteed solution, one option stood out as a joint life and survivor, ensuring the \$550 payments continued seamlessly to her granddaughter even after she passed.



**Start date 7/4/2026 | 100% Cost basis | Non-Qualified | \$550 Annual Payments | 100% Joint Lives With Cash Refund**

Rates of 03/02/2026 & are subject to change | Not available in NY | Income will be lower in the Premium Tax States of CA, CO, ME, NV, SD, TX, WY

# Annuity Gift Idea – March 2026



She smiled at the thought: fund it once now to start this year's birthday check in her own hands, then let the loving gift flow on reliably for decades to come.

But what is the cost, she wondered.



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# Annuity Gift Idea – March 2026



Evelyn, ever the practical planner, visited SPIAquote.com to explore immediate annuity options and quickly filled out their secure online form for a joint life and survivor quote tailored to her age and the \$550 annual birthday payout goal for her granddaughter.



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Evelyn reviewed the updated quote: the immediate annuity would cost only **\$10,786.13** to fund \$550 guaranteed annual payments for the lives of both her and her granddaughter.



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# Annuity Gift Idea – March 2026



Evelyn beamed as she finalized the setup: starting July 4, 2026, her granddaughter's 21st birthday, the \$550 would arrive like clockwork every Independence Day, a quiet celebration of love delivered straight to her account.



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Thanks to the joint life and survivor annuity, those payments would continue reliably forever, year after year, long after Evelyn was gone, letting her granddaughter enjoy that special birthday gift indefinitely.



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# Annuity Gift Idea – March 2026



**Primary Annuitant:** Evelyn  
**Date of Birth (Age):** March 1, 1952 (Age 74)  
**Gender:** Female

**Joint Annuitant:** Evelyn Granddaughter  
**Date of Birth (Age):** July 24, 2006 (Age 20)  
**Gender:** Female

## Joint and Survivor Life Annuity with Cash Refund

**Illustration Date:** 03/02/2026      **Premium:** \$10,786.13      **Payment Mode:** Annual  
**Premium Date:** 03/02/2026      **Cost Basis:** \$10,786.13      **Exclusion Ratio (†):** 31.50%  
**Illustration Expiration Date:** 03/16/2026  
**Market:** Non-qualified

First Payment Date	Annual Annuity Income	Annual Payout Percentage*	Non-Taxable Portion of Annuity Income	Taxable Portion of Annuity Income
07/04/2026	\$550.00	5.09%	\$173.25	\$376.75

Total Amount of Payments until Age 95: \$41,250.00\*\*

### Joint and Survivor Life Annuity with Cash Refund

Annuity payments are guaranteed for the lives of two annuitants. If both annuitants die before the sum of the payments made equals the original purchase premium, the beneficiary will receive the Cash Refund Death Benefit. The Cash Refund Death Benefit is the original purchase premium less the sum of the payments made.

\* **Annual Payout Percentage** is the ratio of total annual Annuity Income to Premium, rounded down to the fourth decimal place. This percentage is not an interest rate or a rate of return.

\*\* **Total Amount of Payments until Age 95** is for illustrative purposes only and is not a guarantee. The amount shown is the sum of future payments if the younger annuitant lives through age 95. This amount does not take into account any reduction upon an annuitant's death. If an annuitant is living, payments will continue after age 95 for life.

**Start date 7/4/2026 | 100% Cost basis | Non-Qualified | \$550 Annual Payments | 100% Joint Lives With Cash Refund**

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## IMPORTANT INFORMATION

This material is for informational or educational purposes & is not a recommendation to buy, sell, hold or rollover any asset.

It does not take into account the specific financial situation, investment objectives, or need of an individual person.

Withdrawals may be subject to ordinary income taxes and, if made prior to age 59½, may be subject to a 10% IRS penalty.

Rates are subject to change anytime.

All guarantees are backed by the claims-paying ability of the issuer.

Available in jurisdictions where approved.



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