

FEMALE AGE 60 — INCOME AT AGE 70

\$500,000 PREMIUM

SPDA WITH LIFETIME INCOME RIDER



GUARANTEED INCOME AT AGE 70

\$55,116

ANNUAL

LIFETIME INCOME

7.20% Compounded Income Rider Roll-Up Rate

Minimum Cash Surrender After Term is \$529,467 after rider fees!

Commission 5.00% (0-75) | “A” Rated By A.M. Best

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Designed for
Valued Client
 Age: 60 Female CA

Single Premium: \$500,000.00

Contract Year	Age	Partial Withdrawal	LIR Income	LIR Remaining Base	Guaranteed Assumptions	
					1.10% second through tenth year rate 1.00% thereafter	
					Surrender Value	Annuity Value
1	61	0	0	536,000	486,075	529,390
2	62	0	0	574,592	490,932	529,467
3	63	0	0	615,963	495,385	529,467
4	64	0	0	660,312	499,400	529,467
5	65	0	0	707,854	502,948	529,467
6	66	0	0	758,820	505,993	529,467
7	67	0	0	813,455	508,502	529,467
8	68	0	0	872,024	510,435	529,467
9	69	0	0	934,809	511,751	529,467
10	70	0	0	1,002,116	512,407	529,467
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11	71	0	55,116	946,999	452,013	474,351
12	72	0	55,116	891,883	391,068	419,235
13	73	0	55,116	836,767	338,416	364,118
14	74	0	55,116	781,650	286,132	309,002
15	75	0	55,116	726,534	233,326	253,886
16	76	0	55,116	671,418	179,992	198,769
17	77	0	55,116	616,301	126,124	143,653
18	78	0	55,116	561,185	71,718	88,536
19	79	0	55,116	506,068	16,768	33,420
20	80	0	55,116	450,952	0	0
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21	81	0	55,116	395,836	0	0
22	82	0	55,116	340,719	0	0
23	83	0	55,116	285,603	0	0
24	84	0	55,116	230,487	0	0
25	85	0	55,116	175,370	0	0
26	86	0	55,116	120,254	0	0
27	87	0	55,116	65,138	0	0
28	88	0	55,116	10,021	0	0
29	89	0	55,116	0	0	0
30	90	0	55,116	0	0	0
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31	91	0	55,116	0	0	0
32	92	0	55,116	0	0	0
33	93	0	55,116	0	0	0
34	94	0	55,116	0	0	0
35	95	0	55,116	0	0	0
36	96	0	55,116	0	0	0
37	97	0	55,116	0	0	0
38	98	0	55,116	0	0	0
39	99	0	55,116	0	0	0
40	100	0	55,116	0	0	0
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Designed for: Valued Client
 Female Age: 60 Non-Qualified

Initial Premium: \$500,000.00

This supplemental illustration assumes all illustrative values as of the beginning of the contract year and no cash withdrawals are taken. The Available Lifetime Income Rider (LIR) columns listed below assume a single owner distribution is elected. The intention of this report is to demonstrate the potential value of the distribution. The Available LIR Income represents what the maximum Lifetime Income Rider's income distribution may be if no prior Lifetime Income Rider's income distributions have been taken. Once a Lifetime Income Rider's income distribution has been taken, the LIR Income Base and Available LIR Income will remain level for all future years subject to excess withdrawals.

The following table provides a **hypothetical example** of the range of Lifetime Income values for a single premium of \$500,000.00. The LIR Income Base column in this supplemental report are assumed to be as of the beginning of the contract year. The annuity values are not guaranteed and will vary from actual results.

Beginning of Contract Year	Age	LIR Income Base	Available LIR Income
1	60	\$500,000.00	\$0.00
2	61	\$536,000.00	\$24,656.00
3	62	\$574,592.00	\$27,005.82
4	63	\$615,962.62	\$29,566.21
5	64	\$660,311.93	\$32,355.28
6	65	\$707,854.39	\$35,392.72
7	66	\$758,819.91	\$38,699.82
8	67	\$813,454.94	\$42,299.66
9	68	\$872,023.70	\$46,217.26
10	69	\$934,809.40	\$50,479.71
11	70	\$1,002,115.68	\$55,116.36
12	71	\$1,002,115.68	\$56,118.48
13	72	\$1,002,115.68	\$57,120.59
14	73	\$1,002,115.68	\$58,122.71
15	74	\$1,002,115.68	\$59,124.83
16	75	\$1,002,115.68	\$60,126.94
17	76	\$1,002,115.68	\$61,129.06
18	77	\$1,002,115.68	\$62,131.17
19	78	\$1,002,115.68	\$63,133.29
20	79	\$1,002,115.68	\$64,135.40
21	80	\$1,002,115.68	\$65,137.52
22	81	\$1,002,115.68	\$66,139.63
23	82	\$1,002,115.68	\$67,141.75
24	83	\$1,002,115.68	\$68,143.87
25	84	\$1,002,115.68	\$69,145.98
26	85	\$1,002,115.68	\$70,148.10
27	86	\$1,002,115.68	\$71,150.21
28	87	\$1,002,115.68	\$72,152.33
29	88	\$1,002,115.68	\$73,154.44
30	89	\$1,002,115.68	\$74,156.56
31	90	\$1,002,115.68	\$75,158.68
32	91	\$1,002,115.68	\$75,158.68
33	92	\$1,002,115.68	\$75,158.68
34	93	\$1,002,115.68	\$75,158.68
35	94	\$1,002,115.68	\$75,158.68

Indexed Annuity Illustrations

FIA & INCOME RIDER QUOTE REQUEST FORM

Quote Details

Client Name

Client Age*

Gender: Male or Female*

State*

Premium*

Type Of Funds: Qualified or Non-qualified*

Income Rider? Yes or No

Income rider to start in year?*

Agent Email*

Agent Name*

Agent Phone

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Income Rider Illustration

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