

# Longevity + Income

LARGE PREMIUM WITH QUALITY CARRIER

4.00% Lifetime With  
Cost Of Living Adjustments  
Or  
5.67% Level Lifetime



## **\$2,000,000 PREMIUM:**

1) \$85,058 with increasing @ 3.00% annually

or

2) \$113,451 with no annual increases

Male 65 immediate lifetime income | 100% premium guarantee

Company Illustrated has 96 Comdex rating and an A+ A.M. Best rating!



4.00% OF \$2,000,000 PREMIUM = \$85,058 YEAR 1

## PAYMENT WILL INCREASE 3.00% EVERY YEAR

Male age 65 guaranteed 4.00% annual income payout rate of principal and interest.

This payment increases by 3.00% compounded annually. Here is how it would look if client lives to 100.

Age	Annual Payout Rate	Age	Annual Payout Rate
65	4.00%	83	6.81%
66	4.12%	84	7.02%
67	4.25%	85	7.23%
68	4.37%	86	7.45%
69	4.51%	87	7.67%
70	4.64%	88	7.90%
71	4.78%	89	8.14%
72	4.92%	90	8.38%
73	5.07%	91	8.63%
74	5.22%	92	8.89%
75	5.38%	93	9.16%
76	5.54%	94	9.43%
77	5.71%	95	9.72%
78	5.88%	96	10.01%
79	6.05%	97	10.31%
80	6.24%	98	10.62%
81	6.42%	99	10.94%
82	6.62%	100	11.27%

Live long and prosper!



At age 65, based on a \$2,000,000 premium. | Life Income & Cash Refund |

With or without COLA increases | 100% cost basis

## NO INCREASES

Annuitant:	A Annuitant	→	Premium Amount:	\$2,000,000.00	←
Date of Birth (Issue Age):	June 21, 1956 (65)		Payment Frequency:	Monthly	
Gender:	Male		Cost Basis:	\$2,000,000.00	
Owner Name:	A Annuitant		Deferral Period:	1 Month(s)	
State:	Arizona (AZ)				
Contract Type:	Non-Qualified				

Income Options	Payment Amount	Exclusion Ratio <sup>1</sup>	Non-Taxable	Taxable
Lifetime with 5 years Period Certain	\$10,163.78	81.30%	\$8,263.15	\$1,900.63
Lifetime with 10 years Period Certain	\$10,124.05	79.40%	\$8,038.50	\$2,085.55
Lifetime with 15 years Period Certain	\$9,761.67	76.40%	\$7,457.92	\$2,303.75
Lifetime with 20 years Period Certain	\$9,245.19	74.00%	\$6,841.44	\$2,403.75
Lifetime with Installment Refund	\$9,514.40	74.50%	\$7,088.23	\$2,426.17
<b>Lifetime with Cash Refund</b>	<b>\$9,454.29</b>	<b>75.00%</b>	<b>\$7,090.72</b>	<b>\$2,363.57</b>

## 3.00% ANNUAL INCREASES

Annuitant:	A Annuitant	→	Premium Amount:	\$2,000,000.00	←
Date of Birth (Issue Age):	June 21, 1956 (65)		Payment Frequency:	Monthly	
Gender:	Male		Cost Basis:	\$2,000,000.00	
Owner Name:	A Annuitant		Deferral Period:	1 Month(s)	
State:	Arizona (AZ)		Increasing Payout Option <sup>1</sup> :	3%	
Contract Type:	Non-Qualified				

Income Options	Payment Amount	Exclusion Ratio <sup>2</sup>	Non-Taxable	Taxable
Lifetime with 5 years Period Certain	\$7,337.13	84.00%	\$6,163.19	\$1,173.94
Lifetime with 10 years Period Certain	\$7,345.60	81.90%	\$6,016.05	\$1,329.55
Lifetime with 15 years Period Certain	\$7,072.24	79.40%	\$5,615.36	\$1,456.88
Lifetime with 20 years Period Certain	\$6,626.45	76.80%	\$5,089.11	\$1,537.34
Lifetime with Installment Refund	\$6,755.23	76.30%	\$5,154.24	\$1,600.99
<b>Lifetime with Cash Refund</b>	<b>\$6,671.54</b>	<b>77.20%</b>	<b>\$5,150.43</b>	<b>\$1,521.11</b>

## 4.00% Level Income—\$80,000 annually

Annuitant:	Valued Annuitant	→	Income Payment Amount:	\$6,666.66	←
Date of Birth (Issue Age):	June 23, 1956 (65)		Payment Frequency:	Monthly	
Gender:	Male		Cost Basis:	\$1,410,665.40	
Owner Name:	Valued Annuitant		Deferral Period:	1 Month(s)	
State:	Arizona (AZ)				
Contract Type:	Non-Qualified				

Income Option	Required Premium	Exclusion Ratio <sup>1</sup>	Non-Taxable	Taxable
Lifetime with Cash Refund	\$1,410,665.45	75.00%	\$5,000.00	\$1,666.66

**\$2,000,000 minus \$1,410,665.45 = \$589,334.55 remainder.**

**COLA**—Increasing Payout Option (IPO) payments will initially be lower than under an income option without IPO. IPO payment amounts increase annually and may at some point, depending on the income option elected and, if life contingent, the length of the annuitant's life, exceed those received under an option without IPO.

**The exclusion ratio** is defined in Section 72 of the Internal Revenue Code. It allows you to exclude from income a portion of each annuity payment that represents the return of your investment. The taxable and non-taxable portions shown here are based on the premium amount and cost basis you provided, the values illustrated and assumes the owner of the contract is a natural person, as defined by the Internal Revenue Code. The taxable and non-taxable portions may differ on the payment that contains the last of your investment. Any payments received after your investment is returned are fully taxable.



At age 65, based on a \$2,000,000 premium.

Life Income & Cash Refund with COLA increases of 3.00% compounded annually.

Cash refund at death = the initial premium minus the cumulative payment received.

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	\$80,058.49	4.00%	\$80,058.49	\$61,805.16	\$61,805.16	\$75,495.16	\$75,495.16
2	67	\$82,460.25	4.12%	\$162,518.74	\$63,659.31	\$125,464.47	\$77,760.02	\$153,255.18
3	68	\$84,934.06	4.25%	\$247,452.80	\$65,569.09	\$191,033.56	\$80,092.82	\$233,347.99
4	69	\$87,482.08	4.37%	\$334,934.88	\$67,536.17	\$258,569.73	\$82,495.60	\$315,843.59
5	70	\$90,106.54	4.51%	\$425,041.42	\$69,562.25	\$328,131.98	\$84,970.47	\$400,814.06
6	71	\$92,809.74	4.64%	\$517,851.16	\$71,649.12	\$399,781.10	\$87,519.58	\$488,333.64
7	72	\$95,594.03	4.78%	\$613,445.19	\$73,798.59	\$473,579.69	\$90,145.17	\$578,478.81
8	73	\$98,461.85	4.92%	\$711,907.04	\$76,012.55	\$549,592.24	\$92,849.53	\$671,328.34
9	74	\$101,415.71	5.07%	\$813,322.75	\$78,292.93	\$627,885.16	\$95,635.01	\$766,963.35
10	75	\$104,458.18	5.22%	\$917,780.92	\$80,641.71	\$708,526.87	\$98,504.06	\$865,467.41
11	76	\$107,591.92	5.38%	\$1,025,372.85	\$83,060.96	\$791,587.84	\$101,459.18	\$966,926.59
12	77	\$110,819.68	5.54%	\$1,136,192.53	\$85,552.79	\$877,140.63	\$104,502.96	\$1,071,429.55
13	78	\$114,144.27	5.71%	\$1,250,336.80	\$88,119.38	\$965,260.01	\$107,638.05	\$1,179,067.60
14	79	\$117,568.60	5.88%	\$1,367,905.40	\$90,762.96	\$1,056,022.97	\$110,867.19	\$1,289,934.79
15	80	\$121,095.66	6.05%	\$1,489,001.05	\$93,485.85	\$1,149,508.81	\$114,193.20	\$1,404,127.99
16	81	\$124,728.53	6.24%	\$1,613,729.58	\$96,290.42	\$1,245,799.24	\$117,619.00	\$1,521,746.99
17	82	\$128,470.38	6.42%	\$1,742,199.96	\$99,179.14	\$1,344,978.37	\$121,147.57	\$1,642,894.56
18	83	\$132,324.49	6.62%	\$1,874,524.46	\$102,154.51	\$1,447,132.88	\$124,782.00	\$1,767,676.56
19	84	\$136,294.23	6.81%	\$2,010,818.69	\$105,219.14	\$1,552,352.02	\$128,525.46	\$1,896,202.02
20	85	\$140,383.06	7.02%	\$2,151,201.74	\$108,375.72	\$1,660,727.74	\$132,381.22	\$2,028,583.24
21	86	\$144,594.55	7.23%	\$2,295,796.29	\$111,626.99	\$1,772,354.73	\$136,352.66	\$2,164,935.90
22	87	\$148,932.38	7.45%	\$2,444,728.67	\$114,975.80	\$1,887,330.53	\$140,443.24	\$2,305,379.14
23	88	\$153,400.36	7.67%	\$2,598,129.03	\$112,669.47	\$2,000,000.00	\$143,217.63	\$2,448,596.77
24	89	\$158,002.37	7.90%	\$2,756,131.39	\$0.00	\$2,000,000.00	\$118,501.77	\$2,567,098.54
25	90	\$162,742.44	8.14%	\$2,918,873.83	\$0.00	\$2,000,000.00	\$122,056.83	\$2,689,155.37
26	91	\$167,624.71	8.38%	\$3,086,498.54	\$0.00	\$2,000,000.00	\$125,718.53	\$2,814,873.90
27	92	\$172,653.45	8.63%	\$3,259,151.99	\$0.00	\$2,000,000.00	\$129,490.09	\$2,944,363.99
28	93	\$177,833.05	8.89%	\$3,436,985.04	\$0.00	\$2,000,000.00	\$133,374.79	\$3,077,738.78
29	94	\$183,168.05	9.16%	\$3,620,153.09	\$0.00	\$2,000,000.00	\$137,376.03	\$3,215,114.82
30	95	\$188,663.09	9.43%	\$3,808,816.18	\$0.00	\$2,000,000.00	\$141,497.32	\$3,356,612.13
31	96	\$194,322.98	9.72%	\$4,003,139.16	\$0.00	\$2,000,000.00	\$145,742.24	\$3,502,354.37
32	97	\$200,152.67	10.01%	\$4,203,291.83	\$0.00	\$2,000,000.00	\$150,114.50	\$3,652,468.87
33	98	\$206,157.25	10.31%	\$4,409,449.08	\$0.00	\$2,000,000.00	\$154,617.94	\$3,807,086.81
34	99	\$212,341.97	10.62%	\$4,621,791.05	\$0.00	\$2,000,000.00	\$159,256.48	\$3,966,343.28
35	100	\$218,712.23	10.94%	\$4,840,503.27	\$0.00	\$2,000,000.00	\$164,034.17	\$4,130,377.45

At age 78 the payout percent is nearly equal to the level payment option

At age 88 almost \$2.6 million has been returned

See the next page for a comparisons of level payments.



At age 65, based on a \$2,000,000 premium.

Life Income & Cash Refund **NO increases.**

Cash refund at death = the initial premium minus the cumulative payment received.

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	\$113,451.49	5.67%	\$113,451.49	\$85,088.62	\$85,088.62	\$106,360.77	\$106,360.77
2	67	\$113,451.49	5.67%	\$226,902.98	\$85,088.62	\$170,177.23	\$106,360.77	\$212,721.54
3	68	\$113,451.49	5.67%	\$340,354.47	\$85,088.62	\$255,265.85	\$106,360.77	\$319,082.32
4	69	\$113,451.49	5.67%	\$453,805.96	\$85,088.62	\$340,354.47	\$106,360.77	\$425,443.09
5	70	\$113,451.49	5.67%	\$567,257.45	\$85,088.62	\$425,443.09	\$106,360.77	\$531,803.86
6	71	\$113,451.49	5.67%	\$680,708.94	\$85,088.62	\$510,531.70	\$106,360.77	\$638,164.63
7	72	\$113,451.49	5.67%	\$794,160.43	\$85,088.62	\$595,620.32	\$106,360.77	\$744,525.40
8	73	\$113,451.49	5.67%	\$907,611.92	\$85,088.62	\$680,708.94	\$106,360.77	\$850,886.17
9	74	\$113,451.49	5.67%	\$1,021,063.41	\$85,088.62	\$765,797.56	\$106,360.77	\$957,246.95
10	75	\$113,451.49	5.67%	\$1,134,514.90	\$85,088.62	\$850,886.17	\$106,360.77	\$1,063,607.72
11	76	\$113,451.49	5.67%	\$1,247,966.39	\$85,088.62	\$935,974.79	\$106,360.77	\$1,169,968.49
12	77	\$113,451.49	5.67%	\$1,361,417.88	\$85,088.62	\$1,021,063.41	\$106,360.77	\$1,276,329.26
13	78	\$113,451.49	5.67%	\$1,474,869.37	\$85,088.62	\$1,106,152.03	\$106,360.77	\$1,382,690.03
14	79	\$113,451.49	5.67%	\$1,588,320.86	\$85,088.62	\$1,191,240.64	\$106,360.77	\$1,489,050.81
15	80	\$113,451.49	5.67%	\$1,701,772.35	\$85,088.62	\$1,276,329.26	\$106,360.77	\$1,595,411.58
16	81	\$113,451.49	5.67%	\$1,815,223.84	\$85,088.62	\$1,361,417.88	\$106,360.77	\$1,701,772.35
17	82	\$113,451.49	5.67%	\$1,928,675.33	\$85,088.62	\$1,446,506.50	\$106,360.77	\$1,808,133.12
18	83	\$113,451.49	5.67%	\$2,042,126.82	\$85,088.62	\$1,531,595.11	\$106,360.77	\$1,914,493.89
19	84	\$113,451.49	5.67%	\$2,155,578.31	\$85,088.62	\$1,616,683.73	\$106,360.77	\$2,020,854.66
20	85	\$113,451.49	5.67%	\$2,269,029.80	\$85,088.62	\$1,701,772.35	\$106,360.77	\$2,127,215.44
21	86	\$113,451.49	5.67%	\$2,382,481.29	\$85,088.62	\$1,786,860.97	\$106,360.77	\$2,233,576.21
22	87	\$113,451.49	5.67%	\$2,495,932.78	\$85,088.62	\$1,871,949.58	\$106,360.77	\$2,339,936.98
23	88	\$113,451.49	5.67%	\$2,609,384.27	\$85,088.62	\$1,957,038.20	\$106,360.77	\$2,446,297.75
24	89	\$113,451.49	5.67%	\$2,722,835.76	\$42,961.80	\$2,000,000.00	\$95,829.07	\$2,542,126.82
25	90	\$113,451.49	5.67%	\$2,836,287.25	\$0.00	\$2,000,000.00	\$85,088.62	\$2,627,215.44
26	91	\$113,451.49	5.67%	\$2,949,738.74	\$0.00	\$2,000,000.00	\$85,088.62	\$2,712,304.05
27	92	\$113,451.49	5.67%	\$3,063,190.23	\$0.00	\$2,000,000.00	\$85,088.62	\$2,797,392.67
28	93	\$113,451.49	5.67%	\$3,176,641.72	\$0.00	\$2,000,000.00	\$85,088.62	\$2,882,481.29
29	94	\$113,451.49	5.67%	\$3,290,093.21	\$0.00	\$2,000,000.00	\$85,088.62	\$2,967,569.91
30	95	\$113,451.49	5.67%	\$3,403,544.70	\$0.00	\$2,000,000.00	\$85,088.62	\$3,052,658.52
31	96	\$113,451.49	5.67%	\$3,516,996.19	\$0.00	\$2,000,000.00	\$85,088.62	\$3,137,747.14
32	97	\$113,451.49	5.67%	\$3,630,447.68	\$0.00	\$2,000,000.00	\$85,088.62	\$3,222,835.76
33	98	\$113,451.49	5.67%	\$3,743,899.17	\$0.00	\$2,000,000.00	\$85,088.62	\$3,307,924.38
34	99	\$113,451.49	5.67%	\$3,857,350.66	\$0.00	\$2,000,000.00	\$85,088.62	\$3,393,012.99
35	100	\$113,451.49	5.67%	\$3,970,802.15	\$0.00	\$2,000,000.00	\$85,088.62	\$3,478,101.61

At age 78 the level payment option has returned \$224,553 more than the COLA.

At age 88 a little over \$2.6 million has been returned on a level payment

Age 88 is the breakaway point for the COLA.

At age 100 the COLA will have returned over \$4.8 million or \$869,701 more than a level payment.



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