

Strip the interest

\$1,000,000 Premium

Monthly equivalent yield = 3.056%

Immediate monthly interest withdrawals = \$30,568 annually

Death benefit is the full account value = \$1,000,000

Guaranteed Income

Guaranteed Death Benefit

End of year	Interest Rate	Interest Credited	Monthly Withdrawals Annualized	Account Value Death Benefit
1	3.10%	\$30,568	\$30,568	\$1,000,000
2	3.10%	\$30,568	\$30,568	\$1,000,000
3	3.10%	\$30,568	\$30,568	\$1,000,000
4	3.10%	\$30,568	\$30,568	\$1,000,000
5	3.10%	\$30,568	\$30,568	\$1,000,000
6	3.10%	\$30,568	\$30,568	\$1,000,000
7	3.10%	\$30,568	\$30,568	\$1,000,000
8	3.10%	\$30,568	\$30,568	\$1,000,000
9	3.10%	\$30,568	\$30,568	\$1,000,000
10	3.10%	\$30,568	\$30,568	\$1,000,000

10 Year Recurring MVA Surrender: 7%, 6%, 5%, 4%, 3%, 2%, 1%, 1%, 1%, 0.75%

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