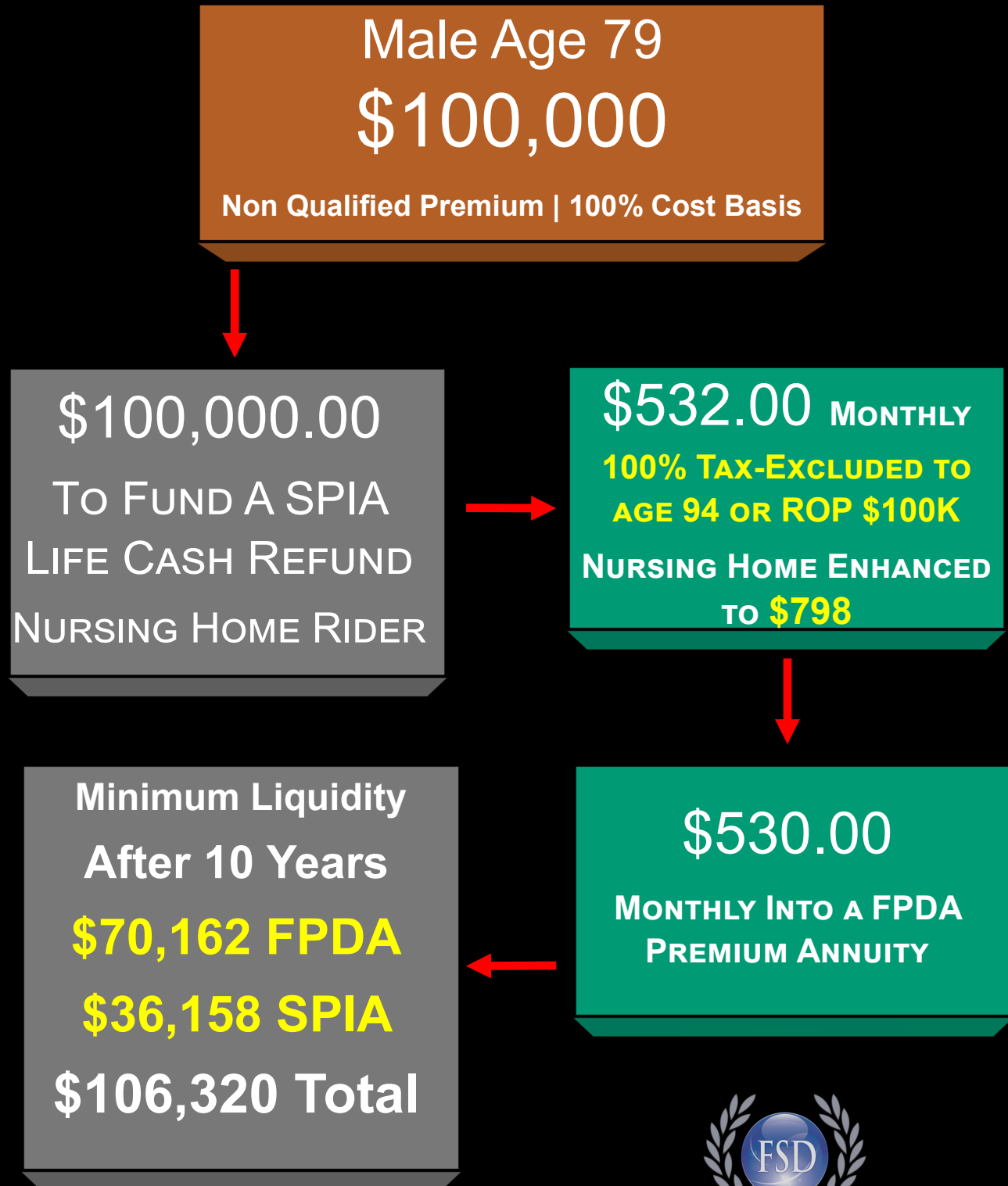


Nursing Home Enhanced Split



RATES AS OF 5/14/2021:

ONLY APPROVED IN THESE STATES: AZ,CO,CT,FL,IL,IN,MD,NJ,NV,MI,OH,PA,RI,VA,TX,WI,WV

For other states call 800-373-9697

How this liquid Life with Cash Refund SPIA works

Single Premium: \$100,000.00
Source of Funds: Non-Qualified

Income Start Date: 06/11/2021
Income Payment: \$532.02
Payment Frequency: Monthly

End of Policy Year	End of Year Annualized Total Income Payments	End of Year Return of Premium on Cancellation	End of Year Return of Premium on Death
1	6384	88935	93616
2	6384	83742	87232
3	6384	78422	80847
4	6384	72974	74463
5	6384	67398	68079
6	6384	61695	61695
7	6384	55310	55310
8	6384	48926	48926
9	6384	42542	42542
10	6384	36158	36158
11	6384	29773	29773
12	6384	23389	23389
13	6384	17005	17005
14	6384	10621	10621
15	6384	4236	4236
16	6384	0	0
17	6384	0	0
18	6384	0	0
19	6384	0	0
20	6384	0	0

Payment Enhancement for Nursing Home Facility Confinement Rider

If the annuitant is (a) confined to a Nursing Home Facility, (b) the confinement lasts at least 90 days, and (c) we receive a written statement from the annuitant's Physician and Nursing Home Facility Administrator documenting the confinement, the Standard Income Payment will be increased by 50% on the next scheduled payment date after the second policy anniversary and we have approved your claim. This increased amount will be paid for 5 years only. After this 5 year period ends, the Standard Income Payment will resume according to the provisions of the policy. THIS BENEFIT CAN BE EXERCISED ONLY ONCE. The cost for this benefit is reflected in the Income Payments.

100.0% of each Income Payment, excluding any increase in payment resulting from the Nursing Home Facility Confinement Rider, will not be includable in gross income for federal income tax purposes until the cost basis has been recovered. Increases in the Income Payment resulting from the Nursing Home Facility Confinement Rider are fully taxable. The Exclusion Ratio is calculated on the assumption that \$100,000.00 is the cost basis. The Exclusion Ratio may be smaller if the policy is purchased by exchanging a life insurance or annuity policy. All payments received by the owner after the initial Single Premium has been paid out will be taxable.

[Request information on this SPIA here](#)

How the (FPDA) Flexible Premium Deferred Annuity works:

		Guaranteed					Current		
Year	Age	Deposit	Withdrawal	Cash Value	Accum. Value	Interest Rate	Cash Value	Accum. Value	Interest Rate
1	80	\$6,360	\$0	\$6,038	\$6,564	3.20%	\$6,038	\$6,564	3.20%
2	81	6,360	0	12,229	13,150	1.75%	12,403	13,337	3.20%
3	82	6,360	0	18,660	19,851	1.75%	19,108	20,327	3.20%
4	83	6,360	0	25,336	26,670	1.75%	26,164	27,541	3.20%
5	84	6,360	0	32,264	33,608	1.75%	33,587	34,986	3.20%
6	85	6,360	0	39,447	40,667	1.75%	41,389	42,669	3.20%
7	86	6,360	0	46,893	47,850	1.75%	49,586	50,598	3.20%
8	87	6,360	0	54,607	55,159	1.75%	58,193	58,781	3.20%
9	88	6,360	0	62,595	62,595	1.75%	67,225	67,225	3.20%
10	89	6,360	0	70,162	70,162	1.75%	75,940	75,940	3.20%
Yrs. 1 - 10		63,600							
11	90	6,360	0	77,861	77,861	1.75%	84,934	84,934	3.20%
12	91	6,360	0	85,695	85,695	1.75%	94,215	94,215	3.20%
13	92	6,360	0	93,666	93,666	1.75%	103,794	103,794	3.20%
14	93	6,360	0	101,777	101,777	1.75%	113,678	113,678	3.20%
15	94	6,360	0	110,029	110,029	1.75%	123,880	123,880	3.20%
16	95	6,360	0	118,426	118,426	1.75%	134,407	134,407	3.20%
17	96	6,360	0	126,970	126,970	1.75%	145,272	145,272	3.20%
18	97	6,360	0	135,663	135,663	1.75%	156,484	156,484	3.20%
19	98	6,360	0	144,508	144,508	1.75%	168,055	168,055	3.20%
20	99	6,360	0	153,508	153,508	1.75%	179,996	179,996	3.20%
Yrs. 1 - 20		127,200							
21	100	6,360	0	162,666	162,666	1.75%	192,320	192,320	3.20%
Yrs. 1 - 21		133,560							

Accumulation Values

The guaranteed accumulation values illustrated are accumulated at 3.20% the first year and 1.75% thereafter. The current cash values illustrated are accumulated at 3.20% the first year and 3.20% thereafter.

Cash Surrender Value

The Cash Surrender Values illustrated reflect the Accumulated Fund Value minus the Surrender Charge applied to a full surrender. Years represent the number of full years since date of issue.

Year:	1	2	3	4	5	6	7	8	9+
Rate:	8%	7%	6%	5%	4%	3%	2%	1%	0%

[Request information on this FPDA here](#)

SPIA & FPDA surrender values by year.

Assuming no nursing home enhancement is paid.

GUARANTEED VALUES			
Year	Return of Premium on SPIA values	Cash Surrender Value FPDA	Total Liquidity If Surrendered
1	\$88,935	\$6,038	\$94,973
2	\$83,742	\$12,229	\$95,971
3	\$78,422	\$18,660	\$97,082
4	\$72,974	\$25,336	\$98,310
5	\$67,398	\$32,264	\$99,662
6	\$61,695	\$39,447	\$101,142
7	\$55,310	\$46,893	\$102,203
8	\$48,926	\$54,607	\$103,533
9	\$42,542	\$62,595	\$105,137
10	\$36,158	\$70,162	\$106,320
11	\$29,773	\$77,861	\$107,634
12	\$23,389	\$85,695	\$109,084
13	\$17,005	\$93,666	\$110,671
14	\$10,621	\$101,777	\$112,398
15	\$4,236	\$110,029	\$114,265

ROP

This split annuity design may work for this client who wanted principal protection with some advantage to help with health costs. During year 6, the minimum guaranteed values equals total premiums paid if both policies are surrendered.

Commission:

SPIA: One time 5.00% | **FPDA:** 3.00% year 1 premiums & 0.75% years 2 - 8

LTC Annuity vs. Nursing Home SPIA

Annuity Cash Surrender Values & LTC Benefits

#1 SPIA - If alive after year 10 this client is still receiving \$6,384 per year from the SPIA and has a minimum of 106% of initial SPIA premium in the cash value of the two annuities. If the SPIA nursing home benefit is triggered in year 10, income is \$798 per month + \$70,162 cash value in FPDA. Additional monthly income of \$1,034 assuming a 6 year period certain annuitization of the \$70,162. **For a total of \$1,832 monthly.**

GUARANTEED CASH VALUES			
Year	LTC Annuity		SPLIT Annuity
1	\$89,642		\$94,973
2	\$89,089		\$95,971
3	\$88,561		\$97,082
4	\$88,057		\$98,310
5	\$87,577		\$99,662
6	\$86,120		\$101,142
7	\$85,686		\$102,203
8	\$85,275		\$103,533
9	\$84,885		\$105,137
10	\$84,518		\$106,320

#2 LTC Annuity - If alive after year 10 client is receiving \$0 per year income and has only 84.52% of the initial premium in the cash surrender value of the FPDA annuity but it does offer a \$256,554 LTC benefit limit, **about \$3,500 per month.** LTC Annuity **income** about **\$1,600 MORE** than Split if rider triggered after 10 yrs. LTC Annuity **cash value** is about **\$21,802 LESS** than Split if death occurs in 10 yrs.

How the LTC Annuity illustrated

END OF YEAR	*Guaranteed Annuity Interest Rate				
	ACCUM VALUE	SURR VALUE	**LTC MONTHLY PREMIUM DEDUCTION	DAILY MAXIMUM BENEFIT	LONG-TERM CARE BENEFIT LIMIT
1	\$98,642	\$89,642	\$213.33	\$135.13	\$295,925
2	\$97,089	\$89,089	\$210.44	\$133.00	\$291,268
3	\$95,561	\$88,561	\$207.12	\$130.91	\$286,684
4	\$94,057	\$88,057	\$203.86	\$128.85	\$282,172
5	\$92,577	\$87,577	\$200.66	\$126.82	\$277,731
6	\$91,120	\$86,120	\$197.50	\$124.82	\$273,360
7	\$89,686	\$85,686	\$194.39	\$122.86	\$269,058
8	\$88,275	\$85,275	\$191.33	\$120.92	\$264,824
9	\$86,885	\$84,885	\$188.32	\$119.02	\$260,656
10	\$85,518	\$84,518	\$185.36	\$117.15	\$256,554
11	\$84,172	\$84,172	\$182.44	\$115.30	\$252,516
12	\$82,847	\$82,847	\$179.57	\$113.49	\$248,542
13	\$81,543	\$81,543	\$176.74	\$111.70	\$244,630
14	\$80,260	\$80,260	\$173.96	\$109.95	\$240,780
15	\$78,997	\$78,997	\$171.22	\$108.22	\$236,991
20	\$72,973	\$72,973	\$158.17	\$99.96	\$218,920
Age 100	\$71,825	\$71,825	\$155.68	\$98.39	\$215,475

LTC Annuity - At age 79 has much better LTC coverage however the invasion of principal is immediate. The Guaranteed values are really not guaranteed as the **LTC deductions are not guaranteed. This one is for a client who is more interested in the LTC coverage than the preservation of premium. This product has more premium protection for clients age 75 and under.

Click Here for a Split Annuity Illustration



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