

Capital Utilization

Guaranteed Retirement Income for Travel, Gifting or Maintaining a Standard of Living

Prepared For: Valued Client

Date: October 8, 2020

Prepared By: Annuity Solutions

License: CA12345

Account Value Comparison

Client: Valued Client
 Age: 62
 Current Value: 285,000
 Current Rate: 1.50%

Prepared By: Annuity Solutions
 Transferred Value: 285,000
 Proposed Rate: 4.00%
 Bonus: 5.00%

Age	Yrs.	Current Policy	Proposed FIA
		285,000	299,250
63	1	289,275	311,220
64	2	293,614	323,669
65	3	298,018	336,616
66	4	302,489	350,080
67	5	307,026	364,083
68	6	311,631	378,647
69	7	316,306	393,793
70	8	321,050	409,544
71	9	325,866	425,926
72	10	330,754	442,963
73	11	335,715	460,682
74	12	340,751	479,109
75	13	345,862	498,273
76	14	351,050	518,204
77	15	356,316	538,932
78	16	361,661	560,490
79	17	367,086	582,909
80	18	372,592	606,226
81	19	378,181	630,475
82	20	383,854	655,694
83	21	389,611	681,921
84	22	395,456	709,198
85	23	401,387	737,566
86	24	407,408	767,069
87	25	413,519	797,752

The above estimated balances for illustrating purposes only. Interest rates do not represent a particular savings or investment program and are not intended to represent a specific product sold by an investment or insurance company.

Income Comparison

Prepared By: Annuity Solutions

Transferred Value: 285,000

Client: Valued Client

AV Rate: 4.00%

Age: 62

Bonus: 5.00%

Current Value: 285,000

Income Start Year: 10

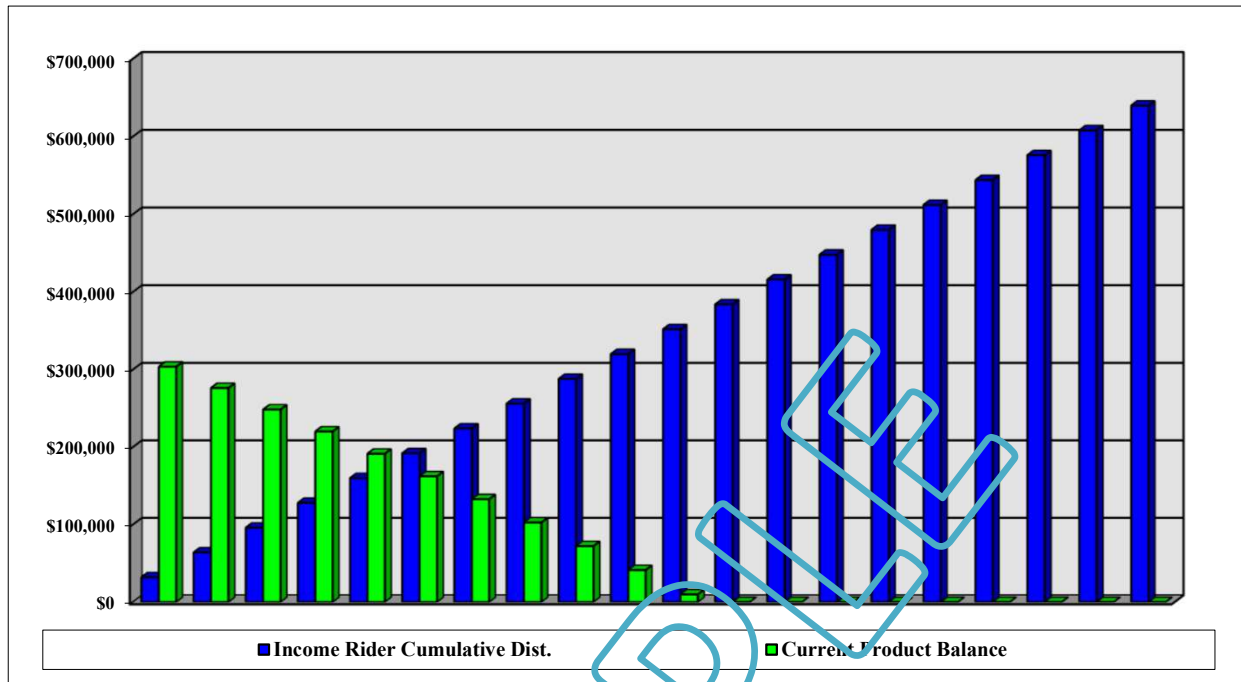
Current Rate: 1.50%

Annual Income: 32,000

Age	Yrs.	Current Policy	Income	Proposed	Income
72	11	303,715	32,000	442,363	32,000
73	12	276,271	32,000	423,682	32,000
74	13	248,415	32,000	413,825	32,000
75	14	220,141	32,000	398,382	32,000
76	15	191,444	32,000	382,317	32,000
77	16	162,315	32,000	365,610	32,000
78	17	132,750	32,000	348,234	32,000
79	18	102,741	32,000	330,164	32,000
80	19	72,282	32,000	311,370	32,000
81	20	41,367	32,000	291,825	32,000
82	21	9,987	9,987	271,498	32,000
83	22	0	0	250,358	32,000
84	23	0	0	228,372	32,000
85	24	0	0	205,507	32,000
86	25	0	0	181,728	32,000
87	26	0	0	156,997	32,000
88	27	0	0	131,277	32,000
89	28	0	0	104,528	32,000
90	29	0	0	76,709	32,000
91	30	0	0	47,777	32,000
92	31	0	0	1,280	32,000
93	32	0	0	0	32,000
94	33	0	0	0	32,000
95	34	0	0	0	32,000
96	35	0	0	0	32,000

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Current Product Balance vs Income Rider Cumulative Distributions



Year	Age	Current Product FV	Distributions	Income Rider Payout	Cumulative Distributions
11	72	303,715	32,000	32,000	32,000
12	73	276,271	32,000	32,000	64,000
13	74	248,415	32,000	32,000	96,000
14	75	220,141	32,000	32,000	128,000
15	76	191,444	32,000	32,000	160,000
16	77	162,315	32,000	32,000	192,000
17	78	132,750	32,000	32,000	224,000
18	79	102,741	32,000	32,000	256,000
19	80	72,282	32,000	32,000	288,000
20	81	41,367	32,000	32,000	320,000
21	82	9,987	9,987	32,000	352,000
22	83	0	0	32,000	384,000
23	84	0	0	32,000	416,000
24	85	0	0	32,000	448,000
25	86	0	0	32,000	480,000
26	87	0	0	32,000	512,000
27	88	0	0	32,000	544,000
28	89	0	0	32,000	576,000
29	90	0	0	32,000	608,000
30	91	0	0	32,000	640,000

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