

Fixed Index Annuity

A Viable Alternative To
Stocks, Bonds & Mutual Funds

"Protecting Capital & Reducing Risk In A Qualified
Retirement Plan"

Prepared For: Valued Client

October-20

Prepared By: Annuity Solutions

License Number: CA

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Fixed Index Annuity

Date: October-2020

Prepared For: Valued Client

Prepared By: Annuity Solutions

Premium Deposit: \$175,000

In general, over long periods of time the stock market has outperformed traditional savings vehicles such as certificates of deposits, savings accounts or money market accounts. However, down years in the stock market can devastate a savings or retirement account. Fixed Index Annuities credit interest based on all or a portion of the annual gain in a major financial index, and never credit a loss to the account in a year in which the financial index goes down in value.

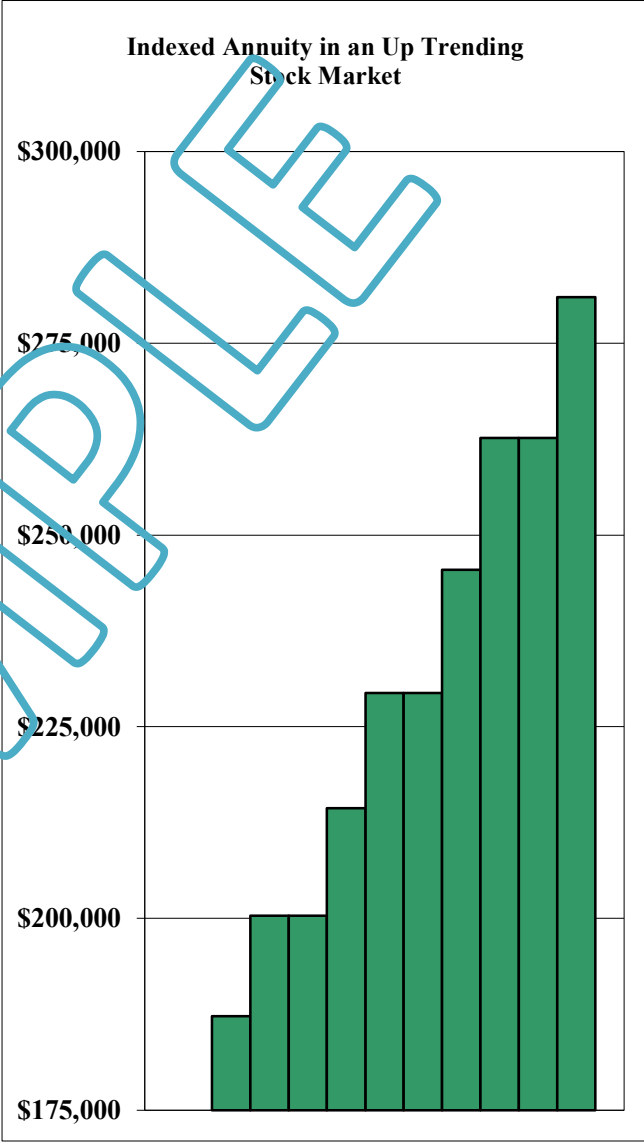
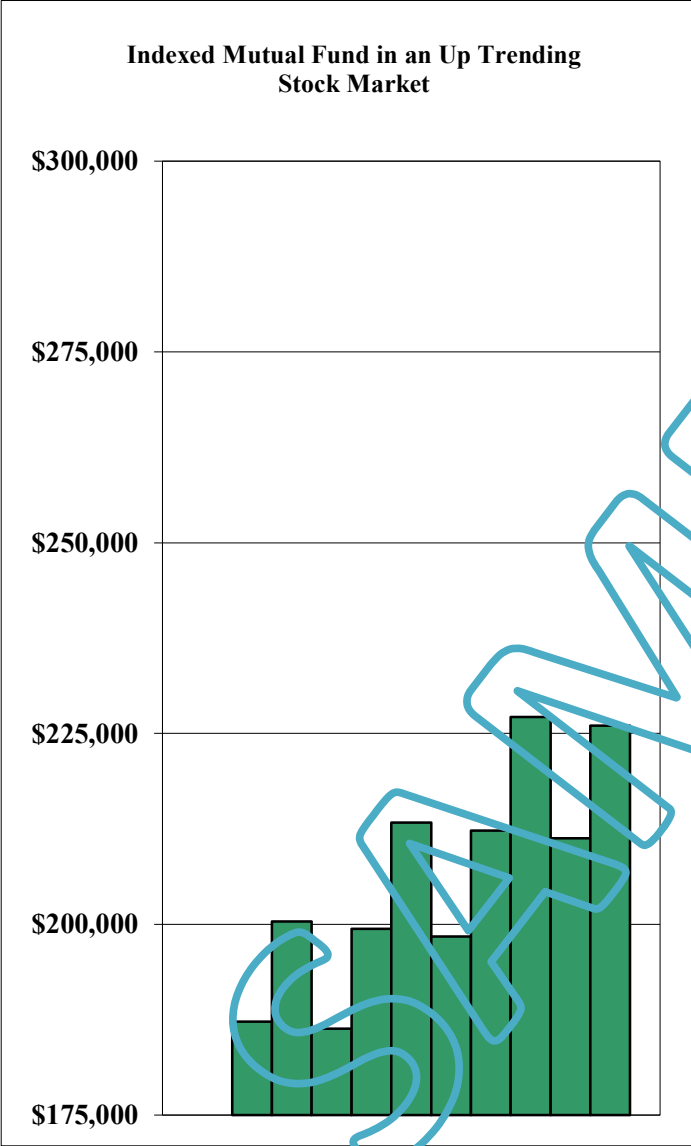
The following charts provide only broad, general guidelines regarding stock market trends, which may be helpful in general terms regarding Fixed Index Annuities. These charts do not reflect the terms or conditions of any particular product offered by an insurance company. When considering an annuity, your advisor can explain the various features that make one annuity more appropriate for you than another. You should read all material pertinent to any recommended annuity and ask questions until you are comfortable that you fully understand the contract's features.

The following pages illustrate why Stock Market Gains without Stock Market Losses can mean higher interest. First, we'll look at an Up Trending Market, then a Flat Trending Market and finally a Down Trending Market. The charts assume no distributions and are based on a 10 year period.

Fixed Index Annuity

Up Trending Market

+7% +7% -7% +7% +7% -7% +7% +7% -7% +7%



**Stock Market Gains with
Stock Market Losses**
\$226,034

**Stock Market Gains without
Stock Market Losses**
\$281,012

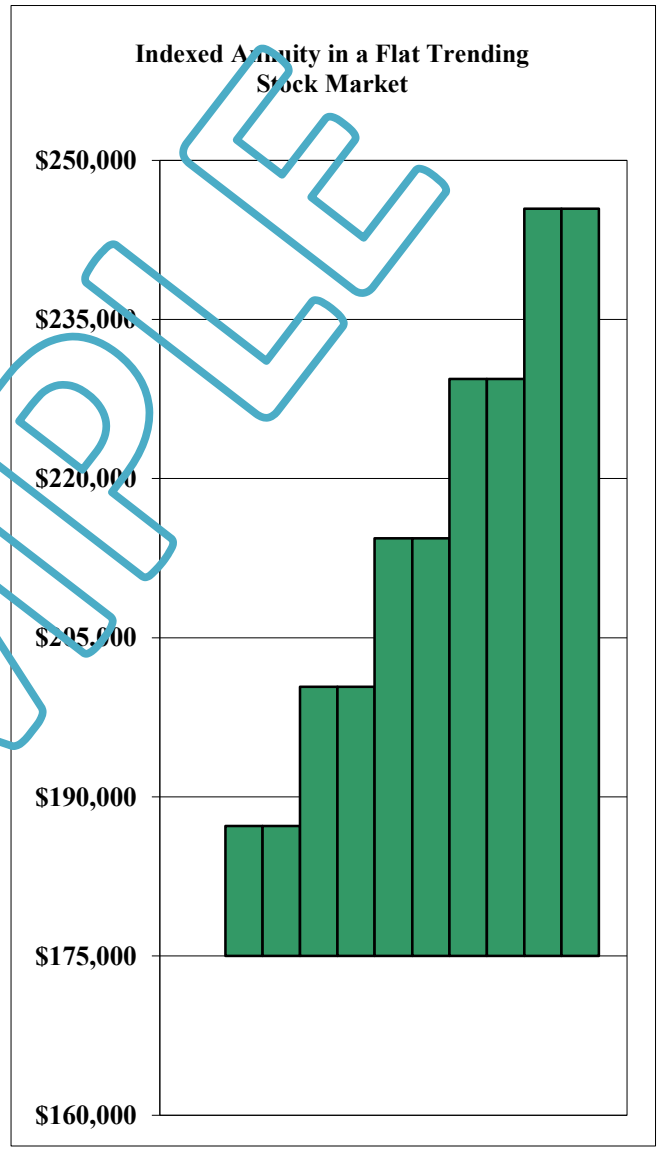
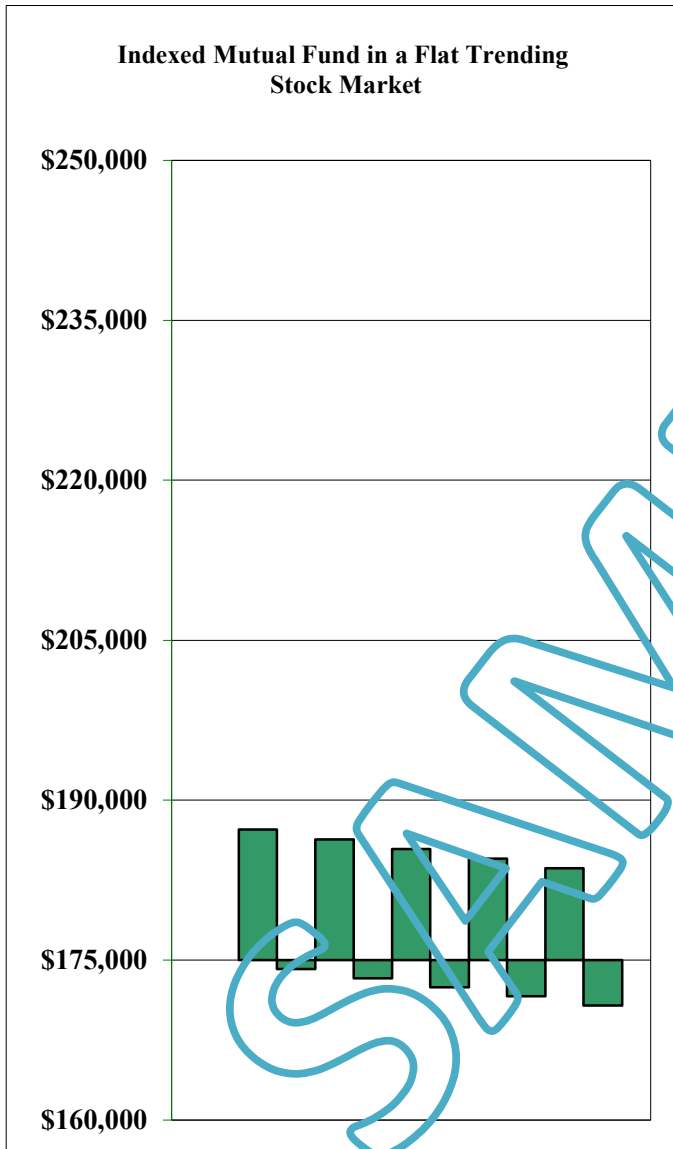
For illustrative purposes an Up Trending stock market is defined as a market in which two consecutive up years are followed by a down year.

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Flat Trending Market

+7% -7% +7% -7% +7% -7% +7% -7% +7% -7%



**Stock Market Gains with
Stock Market Losses
\$170,754**

**Stock Market Gains without
Stock Market Losses
\$245,447**

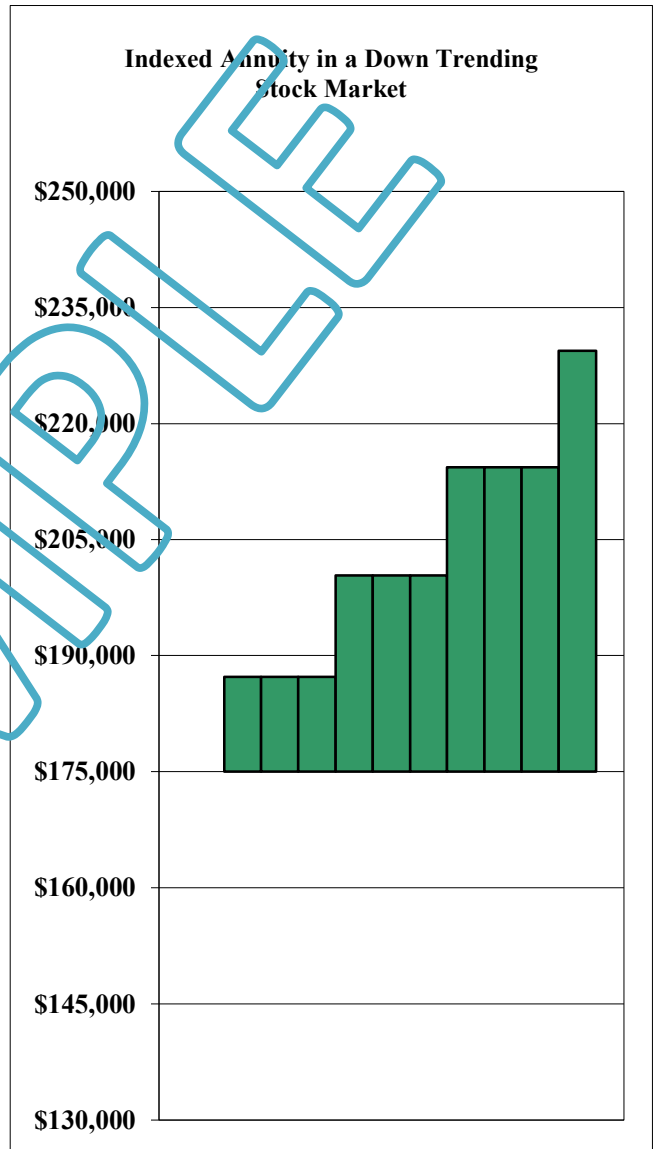
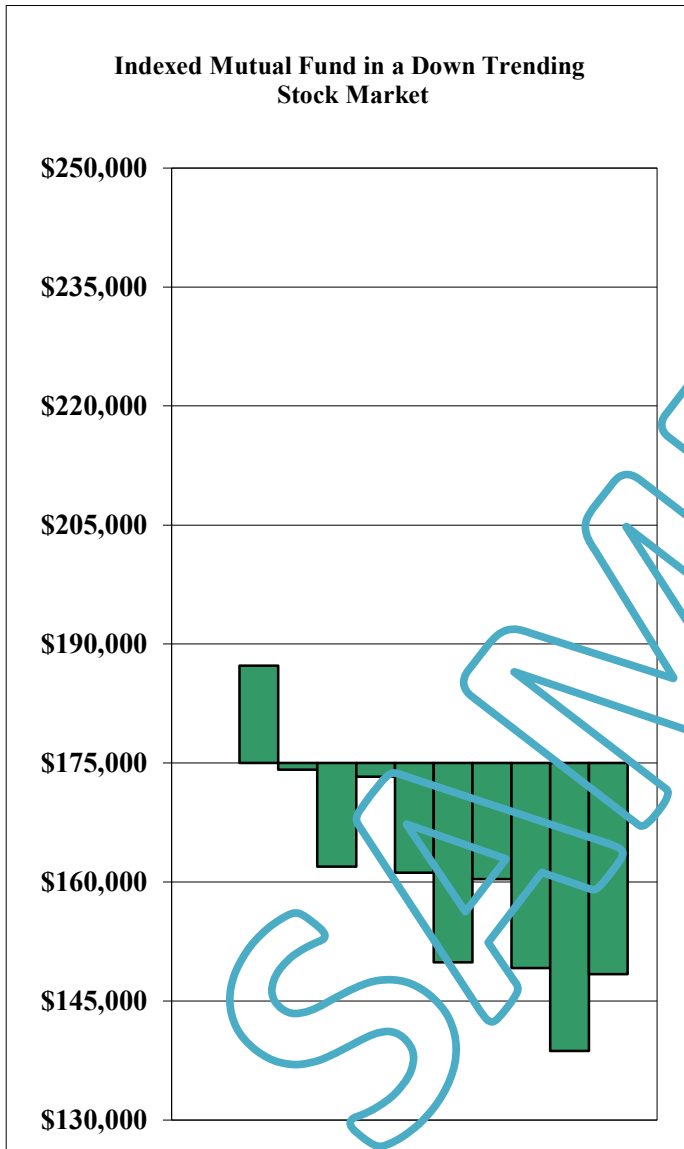
For illustrative purposes a Flat Trending stock market is defined as a market in which an up year is followed by a down year.

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Down Trending Market

+7% -7% -7% +7% -7% -7% +7% -7% -7% +7%



**Stock Market Gains with
Stock Market Losses
\$148,413**

**Stock Market Gains without
Stock Market Losses
\$229,389**

For illustrative purposes a Down Trending stock market is defined as a market in which an up year is followed by two consecutive down years.

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**Results of a \$175,000 Single Sum Invested at Various Interest Rates
In A Qualified Plan**

Prepared for: Valued Client

Age: 65

Initial Deposit: \$175,000

No Annual Additions

No Annual Distributions Prior to Age 72

R M D Starting at Age 72

Age	Yrs	1.00%	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
66	1	176,750	178,500	180,250	182,000	183,750	185,500	187,250
67	2	178,518	182,070	185,658	189,280	192,938	196,630	200,358
68	3	180,303	185,711	191,227	196,851	202,584	208,428	214,383
69	4	182,106	189,426	196,964	204,725	212,714	220,933	229,389
70	5	183,927	193,214	202,873	212,914	223,349	234,189	245,447
71	6	185,766	197,078	208,959	221,431	234,517	248,241	262,628
72	7	180,367	193,322	207,065	221,638	237,082	253,438	270,753
73	8	174,869	189,361	204,894	221,511	239,337	258,384	278,744
74	9	169,270	185,192	202,432	221,084	241,248	263,031	286,544
75	10	163,571	180,809	199,665	220,273	242,776	267,326	294,089
76	11	157,771	176,207	196,579	219,072	243,879	271,215	301,308
77	12	151,907	171,419	193,204	217,501	244,569	274,695	308,187
78	13	145,943	166,403	189,483	215,487	244,750	277,644	314,578
79	14	139,918	161,193	185,450	213,055	244,436	280,065	320,466
80	15	133,835	155,801	181,097	210,184	243,587	281,892	325,762
81	16	127,697	150,214	176,412	206,849	242,158	283,057	330,366
82	17	121,506	144,433	171,388	203,027	240,104	283,488	334,172
83	18	115,267	138,461	166,015	198,692	237,379	283,105	337,063
84	19	108,983	132,297	160,285	193,821	233,933	281,827	338,911
85	20	102,709	126,004	154,264	188,478	229,824	279,694	339,736
86	21	96,452	119,588	147,951	182,650	225,015	276,639	339,422
87	22	90,218	113,055	141,348	176,325	219,474	272,593	337,852
88	23	84,017	106,414	134,459	169,495	213,166	267,484	334,899
89	24	77,856	99,675	127,288	162,150	206,061	261,243	330,434
90	25	71,805	92,925	119,941	154,412	198,288	254,002	324,579

The above estimated balances at various interest rates and annuitization factors 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.

Qualified Plan Distributions

Age	Yrs	1.00%	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%
66	1	0	0	0	0	0	0	0
67	2	0	0	0	0	0	0	0
68	3	0	0	0	0	0	0	0
69	4	0	0	0	0	0	0	0
70	5	0	0	0	0	0	0	0
71	6	0	0	0	0	0	0	0
72	7	7,256	7,698	8,162	8,650	9,161	9,697	10,259
73	8	7,302	7,827	8,383	8,973	9,598	10,261	10,962
74	9	7,347	7,956	8,609	9,308	10,056	10,856	11,712
75	10	7,392	8,087	8,840	9,654	10,535	11,486	12,513
76	11	7,435	8,219	9,076	10,012	11,035	12,151	13,368
77	12	7,442	8,312	9,273	10,334	11,504	12,793	14,213
78	13	7,483	8,444	9,517	10,714	12,048	13,532	15,182
79	14	7,484	8,533	9,717	11,051	12,551	14,238	16,132
80	15	7,482	8,620	9,917	11,395	13,071	14,977	17,137
81	16	7,477	8,704	10,117	11,742	13,608	15,748	18,199
82	17	7,468	8,784	10,317	12,096	14,161	16,553	19,320
83	18	7,454	8,861	10,515	12,456	14,730	17,392	20,501
84	19	7,437	8,933	10,711	12,819	15,315	18,265	21,746
85	20	7,364	8,939	10,839	13,096	15,806	19,042	22,899
86	21	7,284	8,936	10,941	13,367	16,300	19,836	24,095
87	22	7,198	8,924	11,041	13,631	16,792	20,645	25,330
88	23	7,104	8,902	11,130	13,884	17,281	21,464	26,603
89	24	7,001	8,868	11,205	14,125	17,764	22,290	27,908
90	25	6,829	8,743	11,166	14,224	18,076	22,916	28,985

The above estimated balances at various interest rates and annuitization factors 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.

The Annual Required Minimum Distribution is based on the IRS Uniform Lifetime Table. All Distributions are based on the estimated previous year end balance.

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