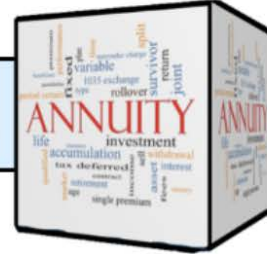


Jonny SAMPLE

≡ ← Use Your Bookmarks !

Your Annuity Quote

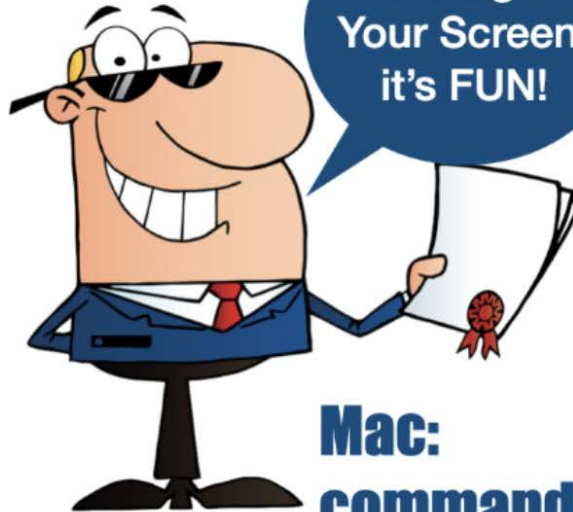


Your
Numbers are
VERY CLEAR

the **MORE**
you **ZOOM IN**



PC: Ctrl +, Ctrl -



Enlarge
Your Screen,
it's FUN!

Mac:
command -, +

Or use Buttons below to change
screen size - **TOO EASY!**



Make Sure to Keep Your Quote Link ACTIVE HERE



It's a POLICY, Folks !

16 Data Points for a
SECURE Retirement Using
INSURANCE CONTRACTS
for ...
Jonny SAMPLE

Age:		60	Premium:	\$500,000	Income Start Age :	65
Age :			Tax Type:		cash	



Benefit Values Are Valid as of : May 13, 2025
Compliments of : James Alden - The Safe Money Singer
25 years in the annuity business

TYPE # 1 - TODAYS Fixed Rates of Interest on Principal

5/13/2025

COMPANY	RATING	PRODUCT Name	Premium	Term	Rate	Earnings	Withdrawal
Axonic	A-	VantagePoint MYGA	\$100k - \$1m	5 yrs	5.60%	\$156,583	10% 1st yr: None
ELCO Mutual	B++	Guardian Eagle	\$5k - \$500k	5 yrs	5.50%	\$153,480	15% 1st yr: Int. only
Axonic	A-	VantagePoint MYGA	\$100k - \$1m	7 yrs	5.45%	\$224,930	10% 1st yr: None
Clear Spring	A-	Preserve MYGA	\$100k - \$1m	5 yrs	5.45%	\$151,933	10% 1st yr: None
Clear Spring	A-	Preserve MYGA	\$100k - \$1m	6 yrs	5.45%	\$187,463	10% 1st yr: None
Aspida	A-	WealthLock MYGA	\$100k - \$1m	7 yrs	5.40%	\$222,527	10% 1st yr: Int. only
American Life	B++	American Classic 5 MYGA	\$1k - \$1m	5 yrs	5.40%	\$150,389	10% 1st yr: None
Sagicor	A-	Milestone Max MYGA	\$75k - \$1m	5 yrs	5.40%	\$150,389	10% 1st yr: None
Clear Spring	A-	Preserve MYGA	\$100k - \$1m	7 yrs	5.40%	\$222,527	10% 1st yr: None
Clear Spring	A-	Preserve MYGA	\$100k - \$1m	8 yrs	5.40%	\$261,544	10% 1st yr: None
Clear Spring	A-	Preserve MYGA	\$100k - \$1m	9 yrs	5.40%	\$302,667	10% 1st yr: None
Axonic	A-	VantagePoint MYGA	\$100k - \$1m	3 yrs	5.35%	\$84,620	10% 1st yr: None
Aspida	A-	WealthLock MYGA	\$100k - \$1m	5 yrs	5.35%	\$148,848	10% 1st yr: Int. only
Nassau	B++	Nassau MYAnnuity with 10% FW	\$10k - \$1m	7 yrs	5.35%	\$220,131	10%
Sagicor	A-	Milestone Max MYGA	\$75k - \$1m	6 yrs	5.35%	\$183,561	10% 1st yr: None
Sagicor	A-	Milestone Max MYGA	\$75k - \$1m	7 yrs	5.35%	\$220,131	10% 1st yr: None
Oxford Life	A	Multi-Select MYGA	\$20k - \$1m	6 yrs	5.35%	\$183,561	10% 1st yr: Int. only
Clear Spring	A-	Preserve MYGA	\$100k - \$1m	10 yrs	5.35%	\$342,006	10% 1st yr: None
American National	A	Palladium MYG	\$250k - \$3m	6 yrs	5.33% to 5.53%	\$182,783	10%
Axonic	A-	VantagePoint MYGA	\$100k - \$1m	10 yrs	5.30%	\$338,019	10% 1st yr: None
Nassau	B++	Nassau MYAnnuity with 10% FW	\$10k - \$1m	5 yrs	5.30%	\$147,309	10%
Lincoln Financial	A	Lincoln MYGuarantee Plus	\$100k - \$2m	10 yrs	5.30%	\$338,019	10%
Nationwide Life	A+	Nationwide Secure Growth	\$100k - \$1m	5 yrs	5.25%	\$145,774	10%
MassMutual Ascend	A++	SecureGain 7 - 2025	\$100k - \$1m	7 yrs	5.25%	\$215,360	10%

Product Brochures

Company Profiles

MORE Fixed Rates

CHOICE # 1				Company	TOP 3	RATING	TERM IN YEARS	\$2,893 cash	
LIVING OFF FIXED INTEREST FOR A TERM				Your Retirement Starts in this many years:			5	AMOUNT DECLARABLE TO IRS : \$2,893	
PREMIUM NOW	BEST 10 YEAR RATE AS OF TODAYS DATE		STARTING RETIREMENT BALANCE	Nationwide	5.25%	A+	5	starting after	5 years
\$500,000	5.35%		\$648,848	Clear Spring	5.45%	A-	7	Jonny SAMPLE	
				Clear Spring	5.35%	A-	10		

GUARANTEED BENEFITS BELOW			TOTALS	GUARANTEED CASH FLOW based on annual benefit divided by ORIGINAL PREMIUM paid	BUDGET AFTER ANNUITY	
PREMIUM PAID	\$500,000		\$500,000		DEFICIT / SURPLUS	
INTEREST RECEIVED	\$173,567		\$173,567			
ANNUAL	\$34,713		\$34,713			
MONTHLY	\$2,893		\$2,893		MONTHLY	CUMULATIVE
RETIRE NOW	\$648,848					

AGE	YEAR	INTEREST ONLY	RATES NOT GUARANTEED BEYOND ORIGINAL TERM	↓				
65	1	\$2,893		\$2,893	\$34,713	6.94%	\$2,893	\$34,713
66	2	\$2,893			\$34,713	6.94%	\$2,893	\$34,713
67	3	\$2,893			\$34,713	6.94%	\$2,893	\$34,713
68	4	\$2,893			\$34,713	6.94%	\$2,893	\$34,713
69	5	\$2,893	\$34,713		6.94%	\$2,893	\$34,713	
70	6	\$0	FUTURE RATES COULD BE LOW; YOU MAY BE FORCED TO LIQUIDATE PRINCIPAL. YOU MAY RUN OUT OF MONEY.	\$0	\$0	0.00%	\$0	\$0
71	7	\$0		\$0	\$0	0.00%	\$0	\$0
72	8	\$0		\$0	\$0	0.00%	\$0	\$0
73	9	\$0		\$0	\$0	0.00%	\$0	\$0
74	10	\$0		\$0	\$0	0.00%	\$0	\$0
75	11	\$0		\$0	\$0	0.00%	\$0	\$0
76	12	\$0		\$0	\$0	0.00%	\$0	\$0
77	13	\$0		\$0	\$0	0.00%	\$0	\$0
78	14	\$0		\$0	\$0	0.00%	\$0	\$0
79	15	\$0		\$0	\$0	0.00%	\$0	\$0
80	16	\$0	AND THIS IS WHY GUARANTEED INCOME PLANS EXIST	\$0	\$0	0.00%	\$0	\$0
81	17	\$0		\$0	\$0	0.00%	\$0	\$0
82	18	\$0		\$0	\$0	0.00%	\$0	\$0
83	19	\$0		\$0	\$0	0.00%	\$0	\$0
84	20	\$0		\$0	\$0	0.00%	\$0	\$0
85	21	\$0		\$0	\$0	0.00%	\$0	\$0
86	22	\$0		\$0	\$0	0.00%	\$0	\$0
87	23	\$0		\$0	\$0	0.00%	\$0	\$0
88	24	\$0		\$0	\$0	0.00%	\$0	\$0
89	25	\$0		\$0	\$0	0.00%	\$0	\$0
90	26	\$0		\$0	\$0	0.00%	\$0	\$0
91	27	\$0		\$0	\$0	0.00%	\$0	\$0
92	28	\$0		\$0	\$0	0.00%	\$0	\$0
93	29	\$0		\$0	\$0	0.00%	\$0	\$0
94	30	\$0		\$0	\$0	0.00%	\$0	\$173,567

BALANCE ON DAY 1 OF RETIREMENT	
\$648,848	
ORDER COMPANY AUTHORIZED ILLUSTRATION HERE	
Lump Sums Can Always be Turned into a Future Pension at Some Point for an Unknown Benefit Amount.	
Conversely, the next 3 income plans convey that benefit IN ADVANCE.	

Take the Challenge: See When a LIFETIME Income Guarantee Benefit Outlasts the Power of Fixed Interest

CHOICE # 2 :

PENSION - ONLY RETIREMENT

NO DEATH BENEFIT FOR KIDS

NO PRINCIPAL ACCESS

Your Top 3 Monthly Benefits

COMPANY PROFILES HERE

Omaha	\$4,141
Guardian	\$4,120
Integrity	\$4,099

Rates valid AS OF : 5/13/2025

\$4,141

cash

AMOUNT DECLARABLE TO IRS : \$2,058

income AFTER 5 YEARS

Jonny SAMPLE

GUARANTEED BENEFITS BELOW		
PREMIUM PAID	\$500,000	
INCOME RECEIVED	\$1,490,760	
ANNUAL	\$49,692	
MONTHLY	\$4,141	

TOTALS		
	\$500,000	
	\$1,490,760	
	\$49,692	
	\$4,141	

GUARANTEED CASH FLOW RATE based on annual benefit divided by ORIGINAL PREMIUM paid

BUDGET AFTER ANNUITY

DEFICIT / SURPLUS

MONTHLY CUMULATIVE

RETIRE NOW

65	1	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$49,692
66	2	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$99,384
67	3	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$149,076
68	4	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$198,768
69	5	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$248,460
70	6	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$298,152
71	7	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$347,844
72	8	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$397,536
73	9	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$447,228
74	10	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$496,920
75	11	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$546,612
76	12	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$596,304
77	13	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$645,996
78	14	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$695,688
79	15	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$745,380
80	16	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$795,072
81	17	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$844,764
82	18	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$894,456
83	19	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$944,148
84	20	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$993,840
85	21	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$1,043,532
86	22	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$1,093,224
87	23	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$1,142,916
88	24	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$1,192,608
89	25	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$1,242,300
90	26	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$1,291,992
91	27	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$1,341,684
92	28	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$1,391,376
93	29	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$1,441,068
94	30	\$4,141		\$4,141	\$49,692	9.94%	\$4,141	\$1,490,760

GUARANTEED SPENDABLE

\$\$\$

\$1,490,760

ORDER COMPANY AUTHORIZED ILLUSTRATION HERE

MINIMUM ANNUALIZED RATE OF RETURN REQUIRED IN YOUR CURRENT PORTFOLIO TO MATCH THIS ANNUITY INCOME STREAM :

9.24%

YOUR GUARANTEED LIFETIME CASH FLOW RATE :

9.94%

YOUR TOP CARRIERS FOR THIS TYPE

Carrier	Monthly Income	Monthly Taxable	
 The Guardian Insurance & Annuity Company A++ Annuity: SPIA & DIA (Retail)	\$4,141.79	\$2,058.47	
 Mutual of Omaha Insurance Company by United of Omaha A+ Annuity: Limits	\$4,120.18	\$2,036.85	
 Global Atlantic Financial Group A Annuity: Retail (Non-Advisory)	\$4,099.51	\$2,012.86	
 National Integrity Life Insurance Company A+ Annuity: Default - All states except NY	\$4,065.30	\$1,979.80	
 New York Life Insurance and Annuity Corporation A++ Annuity: Standard Default Parameters	\$4,048.35	\$1,963.44	
 Symetra Life Insurance Company A Annuity: AI & FI	\$3,791.56	\$1,706.20	
 Corebridge Financial Inc. A Annuity: Form 3 (SPIA & DIA)	\$3,783.74	\$1,698.90	
 Lincoln Financial A Annuity: Deferred Income Solutions Annuity	\$3,503.46	\$1,418.90	

CHOICE # 3

INDEX ANNUITY with "income rider"

IN RETIREMENT10% annual access + remainder
goes to kids**Your Top 3
Monthly Benefits**

COMPANY PROFILES HERE

FG Life	\$4,536
Corebridge	\$4,531
Delaware	\$4,527

Rates valid AS OF 5/13/2025

\$4,536
cashAMOUNT
DECLARABLE TO
IRS : depends
on
earningsincome
AFTER 5 YEARS**Jonny SAMPLE**

GUARANTEED BENEFITS BELOW		
PREMIUM PAID	\$500,000	
INCOME RECEIVED	\$1,632,960	
ANNUAL	\$54,432	
MONTHLY	\$4,536	

TOTALS
\$500,000
\$1,632,960
\$54,432
\$4,536

GUARANTEED
CASH FLOW
RATE based on
annual benefit
divided by
ORIGINAL
PREMIUM paid

BUDGET AFTER ANNUITY

**DEFICIT /
SURPLUS**

MONTHLY CUMULATIVE











RETIRE NOW

65	1	\$4,536	Can Be Cashed IN at ANY TIME during term for SURRENDER VALUE
66	2	\$4,536	
67	3	\$4,536	
68	4	\$4,536	
69	5	\$4,536	Can be Cashed IN AFTER TERM for the ACCOUNT VALUE (zero charges). All index plans go for 5,7 or 10 years.
70	6	\$4,536	
71	7	\$4,536	
72	8	\$4,536	
73	9	\$4,536	
74	10	\$4,536	
75	11	\$4,536	
76	12	\$4,536	
77	13	\$4,536	
78	14	\$4,536	
79	15	\$4,536	Income Benefits are UNRELATED TO ANNUITY EARNINGS; You Must See a COMPANY ILLUSTRATION
80	16	\$4,536	
81	17	\$4,536	
82	18	\$4,536	
83	19	\$4,536	
84	20	\$4,536	
85	21	\$4,536	
86	22	\$4,536	
87	23	\$4,536	
88	24	\$4,536	
89	25	\$4,536	
90	26	\$4,536	
91	27	\$4,536	
92	28	\$4,536	
93	29	\$4,536	
94	30	\$4,536	

\$4,536	\$54,432	10.89%	\$4,536	\$54,432
\$4,536	\$54,432	10.89%	\$4,536	\$108,864
\$4,536	\$54,432	10.89%	\$4,536	\$163,296
\$4,536	\$54,432	10.89%	\$4,536	\$217,728
\$4,536	\$54,432	10.89%	\$4,536	\$272,160
\$4,536	\$54,432	10.89%	\$4,536	\$326,592
\$4,536	\$54,432	10.89%	\$4,536	\$381,024
\$4,536	\$54,432	10.89%	\$4,536	\$435,456
\$4,536	\$54,432	10.89%	\$4,536	\$489,888
\$4,536	\$54,432	10.89%	\$4,536	\$544,320
\$4,536	\$54,432	10.89%	\$4,536	\$598,752
\$4,536	\$54,432	10.89%	\$4,536	\$653,184
\$4,536	\$54,432	10.89%	\$4,536	\$707,616
\$4,536	\$54,432	10.89%	\$4,536	\$762,048
\$4,536	\$54,432	10.89%	\$4,536	\$816,480
\$4,536	\$54,432	10.89%	\$4,536	\$870,912
\$4,536	\$54,432	10.89%	\$4,536	\$925,344
\$4,536	\$54,432	10.89%	\$4,536	\$979,776
\$4,536	\$54,432	10.89%	\$4,536	\$1,034,208
\$4,536	\$54,432	10.89%	\$4,536	\$1,088,640
\$4,536	\$54,432	10.89%	\$4,536	\$1,143,072
\$4,536	\$54,432	10.89%	\$4,536	\$1,197,504
\$4,536	\$54,432	10.89%	\$4,536	\$1,251,936
\$4,536	\$54,432	10.89%	\$4,536	\$1,306,368
\$4,536	\$54,432	10.89%	\$4,536	\$1,360,800
\$4,536	\$54,432	10.89%	\$4,536	\$1,415,232
\$4,536	\$54,432	10.89%	\$4,536	\$1,469,664
\$4,536	\$54,432	10.89%	\$4,536	\$1,524,096
\$4,536	\$54,432	10.89%	\$4,536	\$1,578,528
\$4,536	\$54,432	10.89%	\$4,536	\$1,632,960

**GUARANTEED
SPENDABLE
\$\$\$****\$1,632,960****ORDER COMPANY
AUTHORIZED
ILLUSTRATION HERE****MINIMUM
ANNUALIZED RATE
OF RETURN
NECESSARY IN
CURRENT
PORTFOLIO TO
MATCH THIS
ANNUITY INCOME
STREAM :****6.28%****TEST THIS HERE****YOUR GUARANTEED
LIFETIME CASH
FLOW RATE :****10.89%**

YOUR TOP CARRIERS FOR THIS TYPE

 A	Safe Income Advantage: EGMWB Level 1.15% Rider Fee Enhanced Payments	
	Safe Income Advantage Indep. Agent \$4,536	
	Assuming 1.74% return from 1-Year S&P 500 PTP Cap	
 A	Lifetime Income Choice Level Income 1.1% Rider Fee	
	Power 10 Protector Plus Income Indep. Agent \$4,531	
	Assuming 3.65% return from 1-Year S&P 500 PTP Cap	
 A-	Ready Growth Strategy Level 25% Income Base Bonus 1.2% Rider Fee	
	TruePath Income Indep. Agent \$4,527	
	Assuming 4.69% return from 1-Year S&P 500 PTP Participation Rate	
 B++	MarketEarly Income Rider 15% Income Base Bonus 1.25% Rider Fee Enhanced Payments	
	MarketEarly Income Index Indep. Agent \$4,436	
	Assuming 3.13% return from 1-Year S&P 500 PTP Cap	
 A+	Nationwide High Point 365 Select rider with Bonus 30% Income Base Bonus 1.1% Rider Fee	
	Nationwide New Heights Select 9 with Lifetime Income (CA Only) Indep. Agent \$4,391	
	Assuming 4.62% return from 1-Year S&P 500 Balanced Allocation Participation Rate Option B	
 B++	Income Strategy: Tomorrow 0.95% Rider Fee	
	Personal Income Annuity (Group D) Indep. Agent \$4,285	
	Assuming 2.44% return from 1-Year S&P 500 PTP Cap	
 A	IncomeShield LIBR CA Option 2 - 8.25% Rollup 1.1% Rider Fee	
	IncomeShield 9 with LIBR (CA Only) 10% Premium Bonus Indep. Agent \$4,273	
	Assuming 2.95% return from 1-Year S&P 500 PTP Participation Rate	
 A+	Guaranteed Benefits 10 Rider 20% Income Base Bonus 1.2% Rider Fee Performance-driven Enhanced Death Benefit	
	NAC BenefitSolutions 10 Indep. Agent \$4,270	
	Assuming 3.68% return from 1-Year S&P 500 PTP Participation Rate	
 A-	Income Outlook Plus 5 NH (Withdrawal Benefit Rider) 5% Income Base Bonus 1.5% Rider Fee	
	NWL Ultra Value 2% Premium Bonus Indep. Agent \$4,268	
	Assuming 4.85% return from Option A: 1-Year S&P 500 PTP Monthly Average Participation Rate with Asset Fee	
 A+	MNL Income Planning Rider 1.25% Rider Fee Enhanced Payments	
	MNL Income Planning Annuity Indep. Agent \$4,238	
	Assuming 3.68% return from 1-Year S&P 500 PTP Participation Rate	

CHOICE # 4

USING A TERM CERTAIN

(DEAD OR ALIVE)

IN RETIREMENT

Choose Your Own Duration !

Your Top 3 Monthly Benefits

COMPANY PROFILES HERE

Global	\$4,915
Integrity	\$4,898
Symetra	\$4,825

Rates valid AS OF : 5/13/2025

\$4,915

AMOUNT
DECLARABLE TO IRS : \$2,133

income after 5 years

CERTAIN YEARS IN THIS EXAMPLE: 15

Jonny SAMPLE

GUARANTEED BENEFITS BELOW			
PREMIUM PAID	\$500,000		
INCOME RECEIVED	\$884,700		
ANNUAL	\$58,980		
MONTHLY	\$4,915		

TOTALS	
\$500,000	
\$884,700	
\$58,980	
\$4,915	

GUARANTEED CASH FLOW RATE based on annual benefit divided by ORIGINAL PREMIUM paid

BUDGET AFTER ANNUITY

DEFICIT / SURPLUS

MONTHLY CUMULATIVE

RETIRE NOW

65	1	\$4,915			\$4,915	\$58,980	11.80%	\$4,915	\$58,980
66	2	\$4,915			\$4,915	\$58,980	11.80%	\$4,915	\$117,960
67	3	\$4,915			\$4,915	\$58,980	11.80%	\$4,915	\$176,940
68	4	\$4,915			\$4,915	\$58,980	11.80%	\$4,915	\$235,920
69	5	\$4,915			\$4,915	\$58,980	11.80%	\$4,915	\$294,900
70	6	\$4,915			\$4,915	\$58,980	11.80%	\$4,915	\$353,880
71	7	\$4,915			\$4,915	\$58,980	11.80%	\$4,915	\$412,860
72	8	\$4,915			\$4,915	\$58,980	11.80%	\$4,915	\$471,840
73	9	\$4,915			\$4,915	\$58,980	11.80%	\$4,915	\$530,820
74	10	\$4,915			\$4,915	\$58,980	11.80%	\$4,915	\$589,800
75	11	\$4,915			\$4,915	\$58,980	11.80%	\$4,915	\$648,780
76	12	\$4,915			\$4,915	\$58,980	11.80%	\$4,915	\$707,760
77	13	\$4,915			\$4,915	\$58,980	11.80%	\$4,915	\$766,740
78	14	\$4,915			\$4,915	\$58,980	11.80%	\$4,915	\$825,720
79	15	\$4,915			\$4,915	\$58,980	11.80%	\$4,915	\$884,700
80	16	\$0			\$0	\$0	0.00%	\$0	\$884,700
81	17	\$0			\$0	\$0	0.00%	\$0	\$884,700
82	18	\$0			\$0	\$0	0.00%	\$0	\$884,700
83	19	\$0			\$0	\$0	0.00%	\$0	\$884,700
84	20	\$0			\$0	\$0	0.00%	\$0	\$884,700
85	21	\$0			\$0	\$0	0.00%	\$0	\$884,700
86	22	\$0			\$0	\$0	0.00%	\$0	\$884,700
87	23	\$0			\$0	\$0	0.00%	\$0	\$884,700
88	24	\$0			\$0	\$0	0.00%	\$0	\$884,700
89	25	\$0			\$0	\$0	0.00%	\$0	\$884,700
90	26	\$0			\$0	\$0	0.00%	\$0	\$884,700
91	27	\$0			\$0	\$0	0.00%	\$0	\$884,700
92	28	\$0			\$0	\$0	0.00%	\$0	\$884,700
93	29	\$0			\$0	\$0	0.00%	\$0	\$884,700
94	30	\$0			\$0	\$0	0.00%	\$0	\$884,700

Choose Term
Certain
Anywhere from 5
to 30 years

GUARANTEED SPENDABLE \$\$\$

\$884,700

ORDER COMPANY
AUTHORIZED
ILLUSTRATION HERE

(KNOWN - IN -
ADVANCE) TOTAL
INTEREST AT TIME OF
ISSUE:

\$384,700

GUARANTEED
CASH FLOW RATE

11.80%

What if I Live Beyond the
Term and the Payments
Have Stopped?

Well, you have
a total of : 20
years

TO FIGURE THAT OUT !!!

"There are two ways of being happy: We may either diminish our wants or augment our means — either will do — the result is the same; and it is for each man to decide for himself, and do that which happens to be the easiest" - Benjamin Franklin



YOUR TOP CARRIERS FOR THIS TYPE

Carrier	Monthly Income	Monthly Taxable
 Global Atlantic Financial Group A Annuity: Retail (Non-Advisory)	\$4,915.31	\$2,133.24
 National Integrity Life Insurance Company A+ Annuity: Default - All states except NY	\$4,898.87	\$2,116.31
 Symetra Life Insurance Company A Annuity: AI & FI	\$4,825.10	\$2,045.84
 New York Life Insurance and Annuity Corporation A++ Annuity: Standard Default Parameters	\$4,640.32	\$1,862.54
 Corebridge Financial Inc. A Annuity: Form 3 (SPIA & DIA)	\$4,414.37	\$1,637.73
 Lincoln Financial A Annuity: Deferred Income Solutions Annuity	\$4,360.26	\$1,582.77

Now Let's Try to Obtain Annuity Benefits

Without the Annuity !

Valiant Attempt # 1: Mortality Credits

Attempting a Higher Salary With a Larger Lump Sum Later

IF I turn the "Retirement Hourglass Upside Down" Now (buy an income guarantee now) ...



On my Retirement Date, it will already be filled with "income credits" (or "mortality credits")



But I could also do it later (buy the income guarantee later)

After all, the larger lump sum should pay higher income then, right ?

NOPE! It turns out that Mortality Credits are More Powerful than Interest Earnings !

TRY # 1: DELAYING THE ANNUITY PURCHASE

"Mortality Credits" Provided by Insurers on Income Annuities Are Actual Credits Applied to a Future Retirement Salary That You Can Know About in Advance if You Wish		INCOME GUARANTEE PURCHASED NOW FROM AN INCOME ANNUITY			INCOME GUARANTEE PURCHASED AT RETIREMENT AGE USING LUMP SUM THAT HAS GROWN FROM ANNUAL RATE OF :	
SUPERIORITY IN GUARANTEED RETIREMENT INCOME		Jonny SAMPLE			5.25%	
		\$500,000			\$645,774	
yr.		Age	Salary	Total Received	Salary	Total Received
\$5,352	1	65	\$54,432	\$54,432	\$49,080	\$49,080
\$10,704	2	66	\$54,432	\$108,864	\$49,080	\$98,160
\$16,056	3	67	\$54,432	\$163,296	\$49,080	\$147,240
\$21,408	4	68	\$54,432	\$217,728	\$49,080	\$196,320
\$26,760	5	69	\$54,432	\$272,160	\$49,080	\$245,400
\$32,112	6	70	\$54,432	\$326,592	\$49,080	\$294,480
\$37,464	7	71	\$54,432	\$381,024	\$49,080	\$343,560
\$42,816	8	72	\$54,432	\$435,456	\$49,080	\$392,640
\$48,168	9	73	\$54,432	\$489,888	\$49,080	\$441,720
\$53,520	10	74	\$54,432	\$544,320	\$49,080	\$490,800
\$58,872	11	75	\$54,432	\$598,752	\$49,080	\$539,880
\$64,224	12	76	\$54,432	\$653,184	\$49,080	\$588,960
\$69,576	13	77	\$54,432	\$707,616	\$49,080	\$638,040
\$74,928	14	78	\$54,432	\$762,048	\$49,080	\$687,120
\$80,280	15	79	\$54,432	\$816,480	\$49,080	\$736,200
\$85,632	16	80	\$54,432	\$870,912	\$49,080	\$785,280
\$90,984	17	81	\$54,432	\$925,344	\$49,080	\$834,360
\$96,336	18	82	\$54,432	\$979,776	\$49,080	\$883,440
\$101,688	19	83	\$54,432	\$1,034,208	\$49,080	\$932,520
\$107,040	20	84	\$54,432	\$1,088,640	\$49,080	\$981,600
\$112,392	21	85	\$54,432	\$1,143,072	\$49,080	\$1,030,680
\$117,744	22	86	\$54,432	\$1,197,504	\$49,080	\$1,079,760
\$123,096	23	87	\$54,432	\$1,251,936	\$49,080	\$1,128,840
\$128,448	24	88	\$54,432	\$1,306,368	\$49,080	\$1,177,920
\$133,800	25	89	\$54,432	\$1,360,800	\$49,080	\$1,227,000
\$139,152	26	90	\$54,432	\$1,415,232	\$49,080	\$1,276,080
\$144,504	27	91	\$54,432	\$1,469,664	\$49,080	\$1,325,160
\$149,856	28	92	\$54,432	\$1,524,096	\$49,080	\$1,374,240
\$155,208	29	93	\$54,432	\$1,578,528	\$49,080	\$1,423,320
\$160,560	30	94	\$54,432	\$1,632,960	\$49,080	\$1,472,400
\$165,912	31	95	\$54,432	\$1,687,392	\$49,080	\$1,521,480
By Purchasing an Income Annuity NOW You Received This Much More:				\$165,912	and You Also Eliminated the Risk of Future Low Interest Rates !	

Valiant Attempt # 2:

Using BANK CD's for Income Needs

**Now try getting the
same income from
Your Bank !**

The LIQUIDITY PRIVILEGES of a bank
WILL NOT ALLOW the high income
guarantees that the insurer provides.



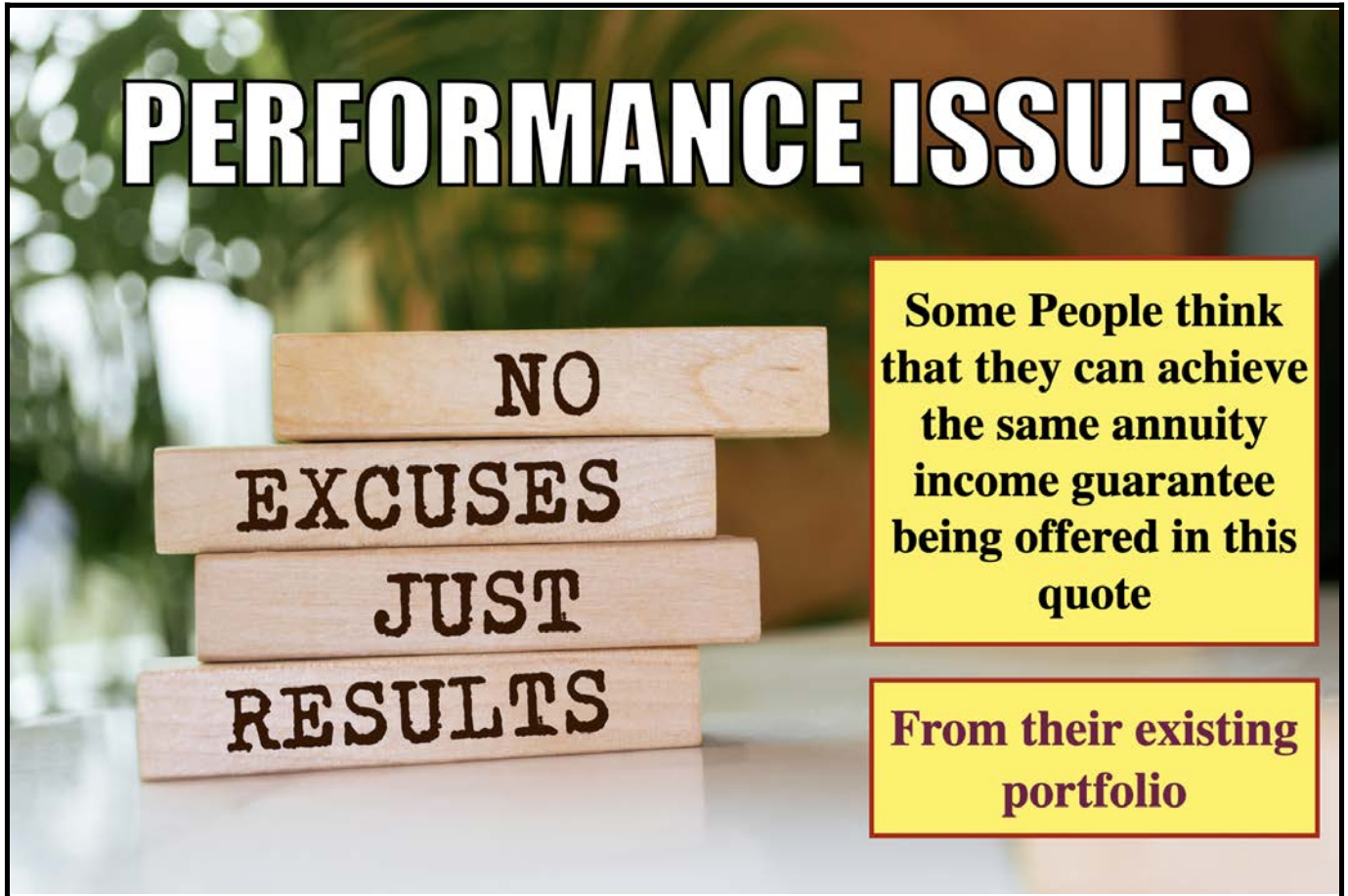
The Mystery of the Income Annuity REVEALED!

TRY # 2: USING THE BANK FOR INCOME

YOUR Annuity Benefit Available NOW from Income Annuity		Attempting your Annuity withdrawal from a 6% LIFETIME CD				Let's Avoid Penalties and Turn to Cash at 0% How long do funds last ?	
		Jonny SAMPLE				Is the Income Annuity Necessary or Not Necessary?	
AGE	\$4,536	6% growth then withdrawals	Withdrawal Rate the Bank Allows	Cash Flow Rate When Income Annuity Value is Withdrawn from CD	Bank Penalties?	BROKE = SHOULD HAVE BOUGHT THE ANNUITY	
65	\$54,432	\$648,848	6.00%	8.39%	Penalty	\$594,416	not necessary
66	\$54,432	\$633,346	6.00%	8.59%	Penalty	\$539,984	not necessary
67	\$54,432	\$616,915	6.00%	8.82%	Penalty	\$485,552	not necessary
68	\$54,432	\$599,498	6.00%	9.08%	Penalty	\$431,120	not necessary
69	\$54,432	\$581,036	6.00%	9.37%	Penalty	\$376,688	not necessary
70	\$54,432	\$561,466	6.00%	9.69%	Penalty	\$322,256	not necessary
71	\$54,432	\$540,722	6.00%	10.07%	Penalty	\$267,824	not necessary
72	\$54,432	\$518,734	6.00%	10.49%	Penalty	\$213,392	not necessary
73	\$54,432	\$495,426	6.00%	10.99%	Penalty	\$158,960	not necessary
74	\$54,432	\$470,719	6.00%	11.56%	Penalty	\$104,528	not necessary
75	\$54,432	\$444,530	6.00%	12.24%	Penalty	\$50,096	not necessary
76	\$54,432	\$416,770	6.00%	13.06%	Penalty	-\$4,336	BROKE
77	\$54,432	\$387,344	6.00%	14.05%	Penalty	-\$58,768	BROKE
78	\$54,432	\$356,153	6.00%	15.28%	Penalty	-\$113,200	BROKE
79	\$54,432	\$323,090	6.00%	16.85%	Penalty	-\$167,632	BROKE
80	\$54,432	\$288,043	6.00%	18.90%	Penalty	-\$222,064	BROKE
81	\$54,432	\$250,894	6.00%	21.70%	Penalty	-\$276,496	BROKE
82	\$54,432	\$211,516	6.00%	25.73%	Penalty	-\$330,928	BROKE
83	\$54,432	\$169,775	6.00%	32.06%	Penalty	-\$385,360	BROKE
84	\$54,432	\$125,529	6.00%	43.36%	Penalty	-\$439,792	BROKE
85	\$54,432	\$78,629	6.00%	69.23%	Penalty	-\$494,224	BROKE
86	\$54,432	\$28,915	6.00%	188.25%	Penalty	-\$548,656	BROKE
87	\$54,432	-\$23,783	6.00%	-228.87%	BROKE	-\$603,088	BROKE
88	\$54,432	-\$79,641	6.00%	-68.35%	BROKE	-\$657,520	BROKE
89	\$54,432	-\$138,852	6.00%	-39.20%	BROKE	-\$711,952	BROKE
90	\$54,432	-\$201,615	6.00%	-27.00%	BROKE	-\$766,384	BROKE
91	\$54,432	-\$268,144	6.00%	-20.30%	BROKE	-\$820,816	BROKE
92	\$54,432	-\$338,665	6.00%	-16.07%	BROKE	-\$875,248	BROKE
93	\$54,432	-\$413,417	6.00%	-13.17%	BROKE	-\$929,680	BROKE
94	\$54,432	-\$492,654	6.00%	-11.05%	BROKE	-\$984,112	BROKE
95	\$54,432	-\$576,645	6.00%	-9.44%	BROKE	-\$1,038,544	BROKE

Valiant Attempt # 3:

Attempting to "Out-Earn" Annuity Income
Benefits Via Market Performance



You are Certainly Welcome to TRY!



**But that was the REASON for the ANNUITY
INCOME GUARANTEE IN THE FIRST PLACE,
SO THAT YOU DON'T HAVE TO TRY.**

Try # 3: TRYING THE STOCK MARKET FOR INCOME NEEDS

Jonny SAMPLE			Retirement Age	Annual Salary	Annual Investment Yield Needed :		6.28%
Annuity Benefits Guaranteed in Advance			65	\$54,432			
FUNDS RECEIVED	\$500,000	A G E	SALARY	INTERNAL RATE OF RETURN OVER PAYMENTS STREAM SHOWN	TEST THIS YOURSELF	\$500,000	Withdrawal Rates from Investment
	YEAR		-\$500,000			6.28%	
\$0	1	60	\$0	6.28%	\$0	\$531,384	0.00%
\$0	2	61	\$0		\$0	\$564,738	0.00%
\$0	3	62	\$0		\$0	\$600,185	0.00%
\$0	4	63	\$0		\$0	\$637,857	0.00%
\$0	5	64	\$0		\$0	\$677,894	0.00%
\$54,432	6	65	\$54,432		-\$54,432	\$666,012	8.17%
\$108,864	7	66	\$54,432		-\$54,432	\$653,384	8.33%
\$163,296	8	67	\$54,432		-\$54,432	\$639,963	8.51%
\$217,728	9	68	\$54,432		-\$54,432	\$625,700	8.70%
\$272,160	10	69	\$54,432		-\$54,432	\$610,542	8.92%
\$326,592	11	70	\$54,432		-\$54,432	\$594,432	9.16%
\$381,024	12	71	\$54,432		-\$54,432	\$577,311	9.43%
\$435,456	13	72	\$54,432		-\$54,432	\$559,116	9.74%
\$489,888	14	73	\$54,432		-\$54,432	\$539,778	10.08%
\$544,320	15	74	\$54,432		-\$54,432	\$519,227	10.48%
\$598,752	16	75	\$54,432		-\$54,432	\$497,385	10.94%
\$653,184	17	76	\$54,432		-\$54,432	\$474,173	11.48%
\$707,616	18	77	\$54,432		-\$54,432	\$449,504	12.11%
\$762,048	19	78	\$54,432		-\$54,432	\$423,286	12.86%
\$816,480	20	79	\$54,432		-\$54,432	\$395,423	13.77%
\$870,912	21	80	\$54,432		-\$54,432	\$365,811	14.88%
\$925,344	22	81	\$54,432		-\$54,432	\$334,340	16.28%
\$979,776	23	82	\$54,432		-\$54,432	\$300,894	18.09%
\$1,034,208	24	83	\$54,432		-\$54,432	\$265,348	20.51%
\$1,088,640	25	84	\$54,432		-\$54,432	\$227,571	23.92%
\$1,143,072	26	85	\$54,432		-\$54,432	\$187,423	29.04%
\$1,197,504	27	86	\$54,432		-\$54,432	\$144,756	37.60%
\$1,251,936	28	87	\$54,432		-\$54,432	\$99,410	54.76%
\$1,306,368	29	88	\$54,432		-\$54,432	\$51,217	106.28%
\$1,360,800	30	89	\$54,432		-\$54,432	\$0	915172314464.

How likely is it you will get a **GUARANTEED** (not one bad year allowed) ANNUAL YIELD :

6.28%

On Your Investments in Retirement ?

Will your (bank, mutual fund, annuity company) **guarantee increasing cash flow rates**

year 10	8.92%
year 20	13.77%
year 25	23.92%



Insurance Concept # 1: Determining **The Worthy Part** of Your Annuity Contract

Suzie's IRA Annuity Contract with ABC Company Guarantees her **\$3,500 / month for the rest of her life**. IF she were to cash it in today, her surrendered value would be **\$300,000**. She is 60 years old and does not plan to ever work again.



Jonny is also 60 years of age. His existing IRA annuity also pays him a monthly salary, but in his case it is only **\$2,500 / month**. However, IF he were to also cash his annuity in his surrendered value would be **\$400,000**. He too is fully retired.

Who Has the Better Policy ?

[**click here**](#)

Insurance Concept # 2: Determining **The Worthy Part** of Your Annuity Contract



This Maserati costs **\$200,000**

Dealer will insure for **everything**, body, engine, tires, electrical, even theft !



This Maserati costs **\$300,000**

Dealer will insure for damage to body and tires but **nothing mechanical**. No engine repairs are covered.

Which is the **Wiser Choice to Buy** Between the Two Vehicles ?

Annuity Corollary:

**Always Reflect on Your Emotional Need for the
Garanteed Elements in Your Annuity Proposition.**

Which is the Wiser Choice ?

[click here](#)

Insurance Concept # 3: Determining **The Worthy Part** of Your Annuity Contract



Joe and Marge, 61 and 63 respectively, have \$700K in combined IRA/401k accounts. They will also be eligible for social security totalling \$5,000 / month when they retire in 5 years. Their combined company pensions also total \$3,500 / month. Their home is paid off. They are currently looking at annuity that offers them an income rider.

Sally is retiring in 36 months. She will not receive a pension but she is eligible for social security in 5 years of \$3,200 / month. She rents an apartment in downtown for \$2,000 / month. Fortunately she does have a 401(k) with \$400,000 in it. She is also looking at annuity that is offering an income rider.



Which of these 2 families has the luxury of declining the income rider if they so chose ? (click here)

Insurance Concept # 4: Determining **The Worthy Part** of Your Annuity Contract

Annuity Agent "**Slick**" Mackenzie, from local insurance agency **Dewie, Cheatam and Howe** was putting on a seminar at the local Ruth Chris steakhouse and was portraying annuity illustrations on a big screen. When asked for explanations by the audience, Slick said that specific answers would be **only available for audience members that agreed to an in-office meeting the very next day**. Slick also told the audience he was an "avid church goer" and that he had been in the business for 35 years.



Jimmy aka the Safe Money Singer also makes a living in the insurance business, but he does not do seminars or in-office appointments because he wants his clients to know specifically what they will be getting in their retirement annuities based on the **written word**. As such, his clients do not need to leave the home, they get their rate sheets, their product brochures and video explanations of how their policies work - all sent direct to their email... He does business this way because he is **often fixing the problems of annuity owners who initially obtained their annuities from guys like Slick**.

He is guilty, however, of putting an old picture of himself on this page

**Learn the Difference HERE
between BUYING an Annuity
and BEING SOLD one.**

What Can I Earn in my Indexed Annuity?

See this Weeks Highest
S&P Indexed Rates here

Age	Net Premiums ¹	End of Year Credited Interest Rate ²	End of Year Accumulation Value
65	\$400,000		
65 - 66		0.00 %	\$400,000
66 - 67		2.64 %	\$410,557
67 - 68		15.80 %	\$475,428
68 - 69		0.00 %	\$475,428
69 - 70		11.68 %	\$530,956
70 - 71		0.00 %	\$530,956
71 - 72		11.44 %	\$591,722
72 - 73		0.00 %	\$591,722
73 - 74	\$0	3.46 %	\$612,194
74 - 75	\$0	10.29 %	\$675,196
75 - 76	\$0	0.00 %	\$675,196
76 - 77	\$0	2.64 %	\$693,016
77 - 78	\$0	15.80 %	\$802,517
78 - 79	\$0	0.00 %	\$802,517
79 - 80	\$0	11.68 %	\$896,248
80 - 81	\$0	0.00 %	\$896,248
81 - 82	\$0	11.44 %	\$998,820
82 - 83	\$0	0.00 %	\$998,820
83 - 84	\$0	3.46 %	\$1,033,376
84 - 85	\$0	10.29 %	\$1,139,723
85 - 86	\$0	0.00 %	\$1,139,723
86 - 87	\$0	2.64 %	\$1,169,804
87 - 88	\$0	15.80 %	\$1,354,640
88 - 89	\$0	0.00 %	\$1,354,640
89 - 90	\$0	11.68 %	\$1,512,856
90 - 91	\$0	0.00 %	\$1,512,856
91 - 92	\$0	11.44 %	\$1,685,998
92 - 93	\$0	0.00 %	\$1,685,998
93 - 94	\$0	3.46 %	\$1,744,328
94 - 95	\$0	10.29 %	\$1,923,841

Vast
Majority of
Index Plans
allow 10% annual
withdrawals of
current balance
(example
\$53K)

1. Positive Market Performance is possible through indexing

2. Flat Market Performance can never affect past yields already credited to your contract. AND Negative Yields Cannot Occur ever !

3. New Crediting strategy re-allocations can be chosen every year, if desired.

Index Shown here guaranteed for one year:

Monthly sum with a cap

S&P 500® Index

2.20%

Call for explanation of
crediting strategies +
CURRENT RATES

<https://www.safemoneysinger.com/order>

<https://www.safemoneysinger.com/INDEX-ANNUITY-BROCHURES>



Getting Clear on Agent Sales Commissions from Annuities

1. AN INSURANCE AGENT'S compensation **DOES NOT GET DEDUCTED** from your premium payment. He/ she is paid directly from the insurer.

2. SURRENDER CHARGES levied against premature cancelations are **FULLY WAIVED** for medical reasons **AND ONLY APPLIED** against the **EXCESS** withdrawal over liquidity privileges. (in other words, only against the excess you withdrew over the 10% for example)

3. THE MORE INSIGHTFUL QUESTION is to inquire what the **EARLY WITHDRAWAL SCHEDULE** is. Also ask the specific **TERMS FOR WAIVING** any potential early withdrawal fees.

4. Your agents commission will NOT AFFECT ONE IOTA the specific benefit that your contract is promising you.

5. Although in theory an agent could steer you to a higher commission product, a SMART ANNUITY SHOPPER chooses his / her own annuity product. In such cases, the agent has entirely **ZERO CONTROL** over the commission that he / she may receive.

6. An annuity contract has GUARANTEED ELEMENTS to it. A **COMMISSION** deducted from a **GUARANTEE WOULD VOID THAT GUARANTEE**. Conversely, **INVESTMENTS SWING IN VALUE**, and therefore commissions payable to investment managers can be deducted from an investment.

7. Once you have purchased the PROTECTION THAT YOU NEED, the commission question becomes somewhat secondary.

The Country's Last Backstop. The Insurance Industry. Click Below



Know Your Annuity Agent

CA Department of Insurance - type "alden", "james"

<https://cdicloud.insurance.ca.gov/cal/IndividualNameSearch>

"About ME" Page on Website

<https://www.safemoneysinger.com/about>

POPULAR VIDEOS

SALES COMMISSIONS : <https://www.safemoneysinger.com/annuity-agent-commissions>

" MORTALITY CREDITS" <https://www.safemoneysinger.com/paradigm-shift-in-income-planning>

Poetic Commitment to Agent Transparency in Annuity Understanding

<https://www.safemoneysinger.com/i-dont-care-manifesto>

Why Choose Me Over... ?



Your advisor down the street?

He / She probably does not have 50-60 insurance appointments (licenses to immediately sell) up to 1,500 annuities like I can.

I have known my advisor for decade(s)

I believe you. If your advisor concentrates on mutual funds and securities they will **not have expertise on annuities**, just as I do not have expertise in the products they sell. They will be unable to convey, for example, **how to increase IRR (internal rates of return) in annuity contracts, the nuances of product offerings, rating agency parameters, split annuity strategies for life stages, instant rate information gleaned from annuity - only software, company particularities**, the list is pretty long in fact.

Remember, annuities are not investments; they are contracts. Although some investment advisors may be able to go and obtain the license(s) for the products that I share with you, an **annuity specialist** makes more sense.

But my nephew is an insurance agent, what makes you different ?

First off, I am not sure why you are asking me for a quote then. My guess is you may already know that your nephew "may not have the goods".

Every annuity buyer from me gets the following :

1) Specimen (sample) policy before they fill out an application with a demonstration of what to look for inside of it.

2) Although annuity transactions are really "one and done" (there is not much maintenance afterwards), you may need to send in forms for future needs. **I will give those all to you in advance.** See an example of this right here

PROCESS TO OBTAIN Your Annuity

1 Study, then Choose a Plan, or Plan(s).

2 APPLY. You LOCK-IN your benefit for 60 days. Get a POLICY #.

3 Wait for the APPROVAL PROCESS (one week)

4 THEN, new insurer officially request funds from existing custodian

5 If you are using CASH, you can write a check with the policy # on the memo line. A FEDEX waybill be provided for you.

6 Your policy is published (digitally or in a paper binder - your choice) and sent to you DIRECTLY.

7 Your specific State also provides a "FREE - LOOK PERIOD" (generally 10 to 30 days) in which you may rescind the contract (if desired)

You can only be **WRONG** the Right Way!

Why Choose an Income Annuity ?

OPTION A: "I am going to live a SHORT LIFE"

- If I am **WRONG** -and end up living a **LONG TIME**, then I will not be able to sustain my income since my plans were not designed as such

OR

OPTION B: "I am going to live a LONG LIFE"

(But If I am **WRONG** and I do end up living a **SHORT TIME**, then ...

I AM DEAD

(And Neither Science nor Religion has proven that this regret lives on in the afterlife)

This has been primarily an INCOME ANNUITY QUOTE

Get in Touch if you Would Like to See some of the following items adjusted in your quote, it will be done automatically within this same booklet

- * Add / remove joint payee (spouse)
- * Change tax type of funds (cash vs IRA)
- * Change income start date
- * Create Multiple income start dates using >1 annuity
- * Select a guaranteed inflation rate from 1% to 5%
- * Sort contracts based on LTC doublers
- * Sort contracts based on Ratings from > 1 agency
- * Sort contracts based on willingness to accept surrendered transfers from another carrier
- * Clarity on how certain plans work
- * Clarity on Locking in Rates While Applying
- * Future Forms Required for the Life of your Annuity (always provided by me in advance)
- * Email me a "specimen" (sample) contract

If you are not focused on income but want simply "safe growth", order your accumulation annuity quote right here, including 21% Bonus Annuities and 45% Death Benefit Bonus annuities etc.

Answers to Insurance Concepts

From Concept Question # 1: Who had the Better Annuity Contract between Suzie and Jonny ?



Suzie has the Better Contract. By age 90, she will receive $(\$3,500 * 12 * 30) = \$1.26M$ in guaranteed income. Conversely, Jonny will receive $(\$2,500 * 12 * 30) = \$900,000$ in guaranteed income, a full \$360K less.

Despite Jonnie's higher surrender value if he cashed his policy in, his **ONLY HOPE** would be for the current interest rate environment to be **MUCH, MUCH HIGHER** than when he bought his original annuity. That would be his **only shot at potentially improving his salary**, by purchasing a new annuity in a time of heightened interest rates.



Utilize this thought process while you are reflecting on your retirement NEEDS, not Wants. An Annuity is NOT how much the investment GROWS, it is how much the GUARANTEED INCOME SHOWS!

Answers to Insurance Concepts

From Concept Question # 2: In light of limited insurance coverage, which Maserati would have been the shrewder choice, the more expensive one, or the less expensive one ?



The RISK in the pricier vehicle is that if there are mechanical issues, you are going to be SERIOUSLY out of pocket when it comes to repairs. This is self evident.

The LESS expensive vehicle is STILL a Maserati! (who wouldn't want one?).....and this option is SUPERIOR because there is ZERO RISK if anything bad happens to your vehicle. There is nothing to think about.



As you shop for annuities, reflect on the idea that IF the market does NOT PERFORM to your IDEAL EXPECTATIONS, then an INSURANCE (income) guarantee attached to your policy will make ALL THE DIFFERENCE. THERE WILL ALSO BE NOTHING TO THINK ABOUT !

Answers to Insurance Concepts

From Concept Question # 3: Which of the 2 annuity shoppers needs the income rider more ? Sally, who is renting the apartment or Joe and Marge whose home is paid off and both receive pensions from their employer?



Obviously a guaranteed paycheck for life for Sally is going to be the most beneficial to cover her monthly expenses. This should be a "no brainer". However, sometimes annuity shoppers do balk at the fee associated with the income rider (+/- 1.00%), but there are few, if any, solutions outside of income annuities that can accomplish this need.

Joe and Marge are pretty much on Easy Street, USA, so their need for the income rider is far less than Sally. However, this does bring up a dilemma for them (and for all annuity shoppers with IRA / 401 (k)'s)



Are they just going to grow the 401K only to get highly taxed later in life ? Or do they plan to pass it on as a death benefit in which Uncle Sam can change the terms of its distribution? There are valid reasons to turn the 401(K) into a future income stream at 1) lower tax rates, 2) handle future costs of living adjustments, 3) remove the taxation from the 401(K) and 4) pass on a tax free death benefit to heirs.

Answers to Insurance Concepts

From Concept Question # 4: How you Obtain Your Annuity Can Make all the Difference



There can be a LOT of "moving parts" in some annuity contracts out there. It is difficult to ascertain what those parts are when you are reliant on a salespersons verbal delivery exclusively . This is why proper scrutiny using the written word in your annuity proposal is a GOOD IDEA !

Ask for Video Explanations

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Get A Sample Contract

Know Yield Needed on Portfolio to Match Annuity Benefit

Get the forms needed after the sale for the life of the annuity



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- * Features / Differences**
- * Guaranteed and Non Guaranteed Elements**