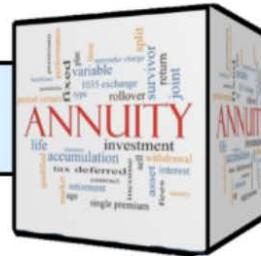


Jonny SAMPLE

≡ Use Your Bookmarks !

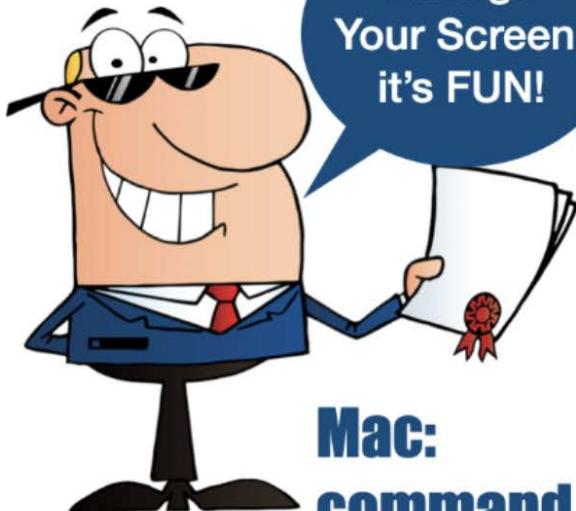
Your Annuity Quote



Your
Numbers are
VERY CLEAR



PC: Ctrl +, Ctrl -



Mac:
command +

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



Make Sure to Keep Your Quote Link ACTIVE HERE

www.safemoneysinger.com



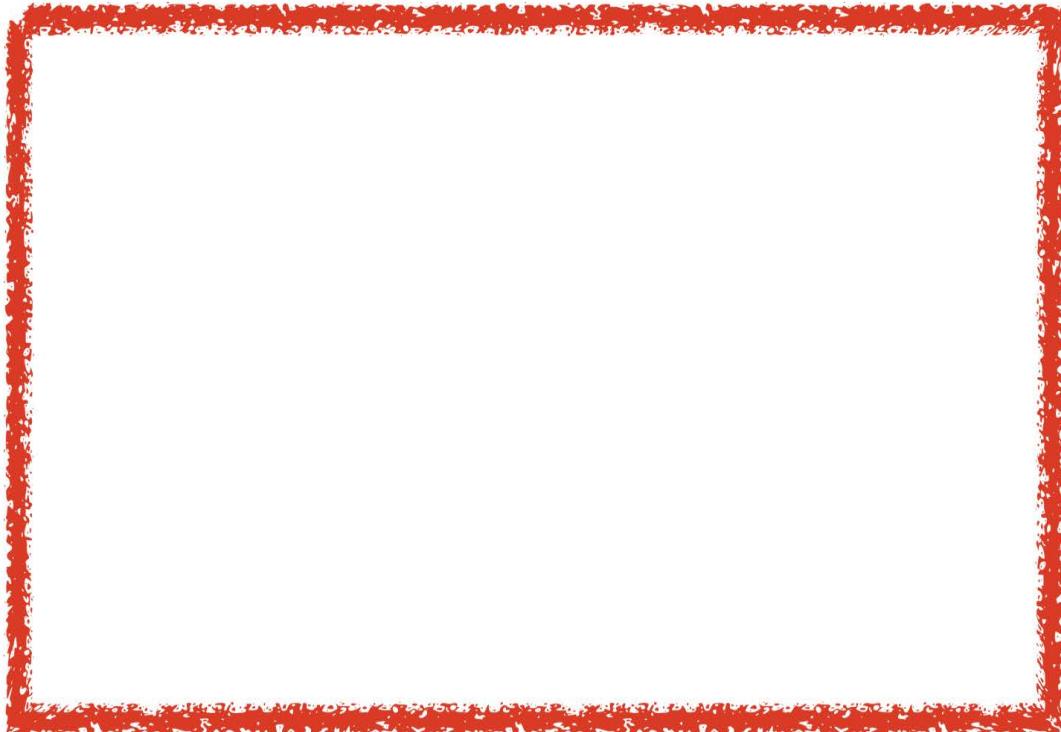
It's a POLICY, Folks !

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

[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	
66	2	\$4,141	
67	3	\$4,141	
68	4	\$4,141	
69	5	\$4,141	
70	6	\$4,141	
71	7	\$4,141	
72	8	\$4,141	
73	9	\$4,141	
74	10	\$4,141	
75	11	\$4,141	
76	12	\$4,141	
77	13	\$4,141	
78	14	\$4,141	
79	15	\$4,141	
80	16	\$4,141	
81	17	\$4,141	
82	18	\$4,141	
83	19	\$4,141	
84	20	\$4,141	
85	21	\$4,141	
86	22	\$4,141	
87	23	\$4,141	
88	24	\$4,141	
89	25	\$4,141	
90	26	\$4,141	
91	27	\$4,141	
92	28	\$4,141	
93	29	\$4,141	
94	30	\$4,141	

\$4,141	\$49,692	9.94%	\$4,141	\$49,692
\$4,141	\$49,692	9.94%	\$4,141	\$99,384
\$4,141	\$49,692	9.94%	\$4,141	\$149,076
\$4,141	\$49,692	9.94%	\$4,141	\$198,768
\$4,141	\$49,692	9.94%	\$4,141	\$248,460
\$4,141	\$49,692	9.94%	\$4,141	\$298,152
\$4,141	\$49,692	9.94%	\$4,141	\$347,844
\$4,141	\$49,692	9.94%	\$4,141	\$397,536
\$4,141	\$49,692	9.94%	\$4,141	\$447,228
\$4,141	\$49,692	9.94%	\$4,141	\$496,920
\$4,141	\$49,692	9.94%	\$4,141	\$546,612
\$4,141	\$49,692	9.94%	\$4,141	\$596,304
\$4,141	\$49,692	9.94%	\$4,141	\$645,996
\$4,141	\$49,692	9.94%	\$4,141	\$695,688
\$4,141	\$49,692	9.94%	\$4,141	\$745,380
\$4,141	\$49,692	9.94%	\$4,141	\$795,072
\$4,141	\$49,692	9.94%	\$4,141	\$844,764
\$4,141	\$49,692	9.94%	\$4,141	\$894,456
\$4,141	\$49,692	9.94%	\$4,141	\$944,148
\$4,141	\$49,692	9.94%	\$4,141	\$993,840
\$4,141	\$49,692	9.94%	\$4,141	\$1,043,532
\$4,141	\$49,692	9.94%	\$4,141	\$1,093,224
\$4,141	\$49,692	9.94%	\$4,141	\$1,142,916
\$4,141	\$49,692	9.94%	\$4,141	\$1,192,608
\$4,141	\$49,692	9.94%	\$4,141	\$1,242,300
\$4,141	\$49,692	9.94%	\$4,141	\$1,291,992
\$4,141	\$49,692	9.94%	\$4,141	\$1,341,684
\$4,141	\$49,692	9.94%	\$4,141	\$1,391,376
\$4,141	\$49,692	9.94%	\$4,141	\$1,441,068
\$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	Other
 The Guardian Insurance & Annuity Company A++ Annuity: SPIA & DIA (Retail)		\$4,141.79	\$2,058.47	0
 Mutual of Omaha Insurance Company by United of Omaha A+ Annuity: Limits		\$4,120.18	\$2,036.85	0
 Global Atlantic Financial Group A Annuity: Retail (Non-Advisory)		\$4,099.51	\$2,012.86	0
 National Integrity Life Insurance Company A+ Annuity: Default - All states except NY		\$4,065.30	\$1,979.80	0
 New York Life Insurance and Annuity Corporation A++ Annuity: Standard Default Parameters		\$4,048.35	\$1,963.44	0
 Symetra Life Insurance Company A Annuity: AI & FI		\$3,791.56	\$1,706.20	0
 Corebridge Financial Inc. A Annuity: Form 3 (SPIA & DIA)		\$3,783.74	\$1,698.90	0
 Lincoln Financial A Annuity: Deferred Income Solutions Annuity		\$3,503.46	\$1,418.90	0

CHOICE # 3

INDEX ANNUITY with "income rider"

IN RETIREMENT

10% 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
cash

AMOUNT
DECLARABLE TO
IRS : depends
on
earnings

income
AFTER 5
YEARS

Jonny SAMPLE

GUARANTEED BENEFITS BELOW			TOTALS		GUARANTEED CASH FLOW RATE based on annual benefit divided by ORIGINAL PREMIUM paid	BUDGET AFTER ANNUITY		
PREMIUM PAID	\$500,000		\$500,000	\$1,632,960			DEFICIT / SURPLUS	
INCOME RECEIVED	\$1,632,960					MONTHLY	CUMULATIVE	
ANNUAL	\$54,432			\$54,432				
MONTHLY	\$4,536			\$4,536				
RETIRE NOW								
65	1	\$4,536	Can Be Cashed IN at ANY TIME during term for SURRENDER VALUE	\$4,536	\$54,432	10.89%	\$4,536	\$54,432
66	2	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$108,864
67	3	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$163,296
68	4	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$217,728
69	5	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$272,160
70	6	\$4,536	Can be Cashed IN AFTER TERM for the ACCOUNT VALUE (zero charges). All index plans go for 5,7 or 10 years.	\$4,536	\$54,432	10.89%	\$4,536	\$326,592
71	7	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$381,024
72	8	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$435,456
73	9	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$489,888
74	10	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$544,320
75	11	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$598,752
76	12	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$653,184
77	13	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$707,616
78	14	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$762,048
79	15	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$816,480
80	16	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$870,912
81	17	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$925,344
82	18	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$979,776
83	19	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$1,034,208
84	20	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$1,088,640
85	21	\$4,536	Income Benefits are UNRELATED TO ANNUITY EARNINGS; You Must See a COMPANY ILLUSTRATION	\$4,536	\$54,432	10.89%	\$4,536	\$1,143,072
86	22	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$1,197,504
87	23	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$1,251,936
88	24	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$1,306,368
89	25	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$1,360,800
90	26	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$1,415,232
91	27	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$1,469,664
92	28	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$1,524,096
93	29	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$1,578,528
94	30	\$4,536		\$4,536	\$54,432	10.89%	\$4,536	\$1,632,960

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

CHOICE # 4

USING A TERM CERTAIN (DEAD OR ALIVE) IN RETIREMENT

Choose Your Own Duration !

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	

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 \$2,133
IRS:

income after 5 years

CERTAIN YEARS IN
THIS EXAMPLE: 15

Jonny SAMPLE

**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 !!!**

**Choose Term
Certains
Anywhere from 5
to 30 years**

RETIRE NOW		
65	1	\$4,915
66	2	\$4,915
67	3	\$4,915
68	4	\$4,915
69	5	\$4,915
70	6	\$4,915
71	7	\$4,915
72	8	\$4,915
73	9	\$4,915
74	10	\$4,915
75	11	\$4,915
76	12	\$4,915
77	13	\$4,915
78	14	\$4,915
79	15	\$4,915
80	16	\$0
81	17	\$0
82	18	\$0
83	19	\$0
84	20	\$0
85	21	\$0
86	22	\$0
87	23	\$0
88	24	\$0
89	25	\$0
90	26	\$0
91	27	\$0
92	28	\$0
93	29	\$0
94	30	\$0

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

BUDGET AFTER ANNUITY		
	DEFICIT / SURPLUS	
	MONTHLY	CUMULATIVE



"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 :	
		Jonny SAMPLE			5.25%	
		\$500,000			(we are assuming future interest rates / economy is the same as it is now) - THIS IS A BIG ASSUMPTION	
SUPERIORITY IN GUARANTEED RETIREMENT INCOME	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.



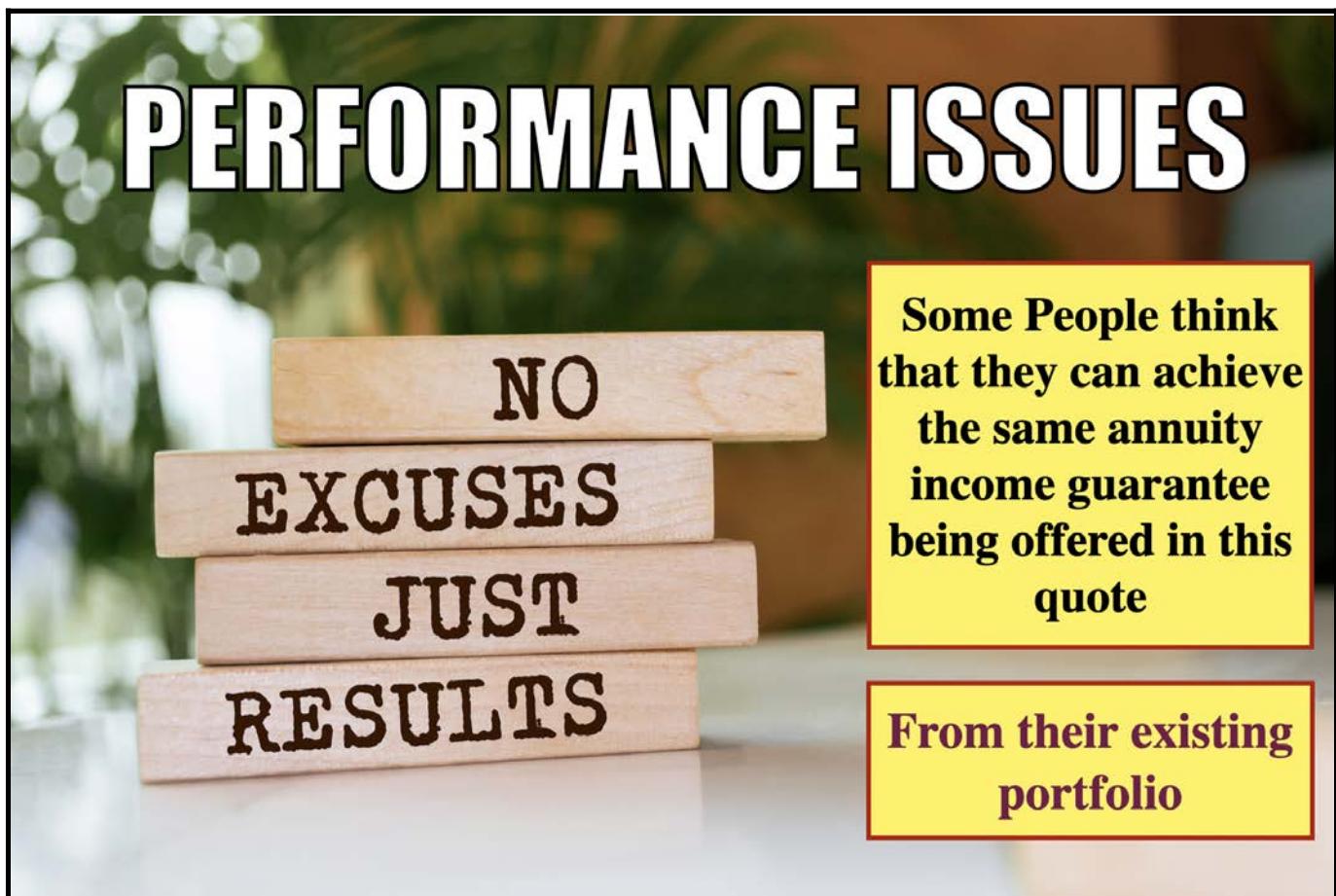
The Mystery of the Income Annuity REVEALED!

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 ?	
		6% growth then withdrawals	Withdrawal Rate the Bank Allows	Cash Flow Rate When Income Annuity Value is Withdrawn from CD	Bank Penalties?	Is the Income Annuity Necessary or Not Necessary?	
AGE	\$4,536	6.00%				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	TEST THIS YOURSELF		\$500,000
Funds Received	\$500,000	A G E	SALARY	INTERNAL RATE OF RETURN OVER PAYMENTS STREAM SHOWN	Withdrawal Rates from Investment	
	YEAR		-\$500,000		6.28%	
\$0	1	60	\$0		\$0	0.00%
\$0	2	61	\$0		\$0	0.00%
\$0	3	62	\$0		\$0	0.00%
\$0	4	63	\$0		\$0	0.00%
\$0	5	64	\$0		\$0	0.00%
\$54,432	6	65	\$54,432		-\$54,432	8.17%
\$108,864	7	66	\$54,432		-\$54,432	8.33%
\$163,296	8	67	\$54,432		-\$54,432	8.51%
\$217,728	9	68	\$54,432		-\$54,432	8.70%
\$272,160	10	69	\$54,432		-\$54,432	8.92%
\$326,592	11	70	\$54,432		-\$54,432	9.16%
\$381,024	12	71	\$54,432		-\$54,432	9.43%
\$435,456	13	72	\$54,432		-\$54,432	9.74%
\$489,888	14	73	\$54,432		-\$54,432	10.08%
\$544,320	15	74	\$54,432		-\$54,432	10.48%
\$598,752	16	75	\$54,432		-\$54,432	10.94%
\$653,184	17	76	\$54,432		-\$54,432	11.48%
\$707,616	18	77	\$54,432		-\$54,432	12.11%
\$762,048	19	78	\$54,432		-\$54,432	12.86%
\$816,480	20	79	\$54,432		-\$54,432	13.77%
\$870,912	21	80	\$54,432		-\$54,432	14.88%
\$925,344	22	81	\$54,432		-\$54,432	16.28%
\$979,776	23	82	\$54,432		-\$54,432	18.09%
\$1,034,208	24	83	\$54,432		-\$54,432	20.51%
\$1,088,640	25	84	\$54,432		-\$54,432	23.92%
\$1,143,072	26	85	\$54,432		-\$54,432	29.04%
\$1,197,504	27	86	\$54,432		-\$54,432	37.60%
\$1,251,936	28	87	\$54,432		-\$54,432	54.76%
\$1,306,368	29	88	\$54,432		-\$54,432	106.28%
\$1,360,800	30	89	\$54,432		-\$54,432	\$0

6.28%

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**

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

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

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
Guaranteed 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?

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 %	\$410,357
67 - 68		15.80 %	\$475,423
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)

See this Weeks Highest S&P Indexed Rates here

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

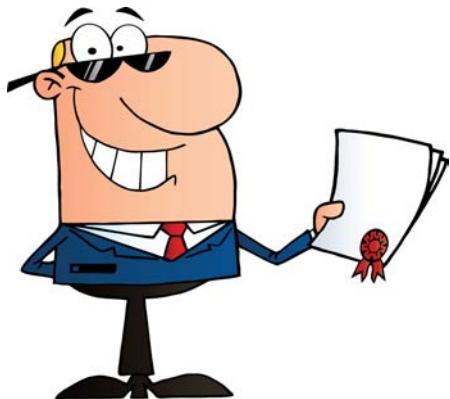
SALES COMMISSIONS : <https://www.safemoneysinger.com/annuity-agent-commissions>

" 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

Get up to 3 Proposals

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



ORDER YOUR DETAILED LEDGERS

(The Highest to the Lowest)

INCOME INSURERS

exclusively for your circumstances

It will be added to this booklet

- * Ratings / Comdex
- * Current Rates
- * Fees (if any)
- * Features / Differences
- * Guaranteed and Non Guaranteed Elements