

Tax-Deferred Laddering Strategy

Client's Name: Richard & Janice Agesen
Agent: Steve Jones
Original Deposit: \$800,000.00
Ending Value: \$250,000.00
Leg 1 Rate: 3.10%
Leg 2 Rate: 4.00%

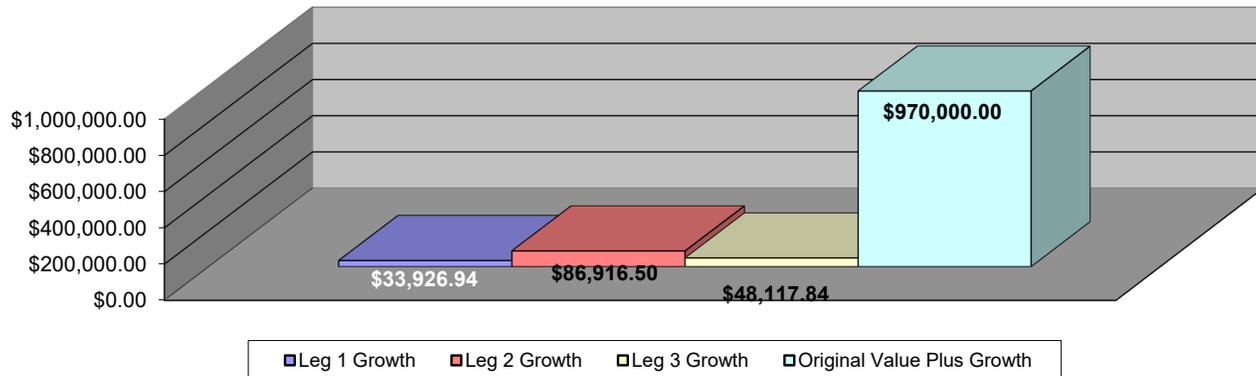
SPIA Value: \$239,653.76
Monthly Payment Years 1-5: \$4,000.00

SPIA Type: 5 Year Certain Only SPIA
Leg 1 Product: 5 Year MYG
Leg 2 Product: Market Ten ROP
Leg 3 Product: LibertyMark

Leg 1 Bonus: 0.00%
Leg 2 Bonus: 6.00%
Leg 3 Bonus: 10.00%

	5 Year SPIA (certain only)	Leg 1	Leg 2	Leg 3		Total
Annuity Starting Value	\$239,653.76	\$205,726.82	\$161,901.49	\$222,070.37	<i>Total Annuity Values</i>	\$829,352.45
<i>Premium applied to annuity prior to applying bonus</i>		\$205,726.82	\$152,737.26	\$201,882.16		
Interest rates required to attain periodic ending value		3.10%	4.00%	0.79%		
Duration Years	5	5	10	15		
Ending Value	\$0.00	\$239,653.76	\$239,653.76	\$250,000.00		
Deferred Growth Required With Bonus	\$0.00	\$33,926.94	\$77,752.27	\$27,929.63	<i>Total Deferred Increase</i>	\$139,608.83
Deferred Growth Required-No Bonus		\$33,926.94	\$86,916.50	\$48,117.84	<i>Total Increase Plus Bonuses</i>	\$168,961.28
SPIA Payout	\$240,000.00	\$240,000.00	\$240,000.00		<i>Total SPIA Income Payouts</i>	\$720,000.00
					Original value plus growth	\$970,000.00

Total Amounts



Terms & Conditions

SPIA values are assumed to stay constant throughout the entire term of the ladder. SPIA income starting in year 6 and 10 may be more or less based on annuitization factors in place at that time. Interest rates in legs 1, 2 and 3 are not guaranteed unless otherwise noted. These rates are the returns needed to achieve the income goals requested. Only professionals can provide tax or legal advice in reference to annuity contracts. Any rates of return within this material are hypothetical and not a representation of current or future results. The other information within this material is also hypothetical and intended to be generic, which may not accurately describe any specific annuity product available in the past, present or future. Due to your client's particular circumstances, your client's annuity may differ from those described in this material. If you wish to use this material to sell a specific annuity product, it must be approved for client use in advance by the insurance company offering that product.