



Income FORECASTER



Presented For:
Mr. John & Mrs. Jane Smith
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Prepared By:
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Prepared Date:
6/7/2018



INCOME STREAM

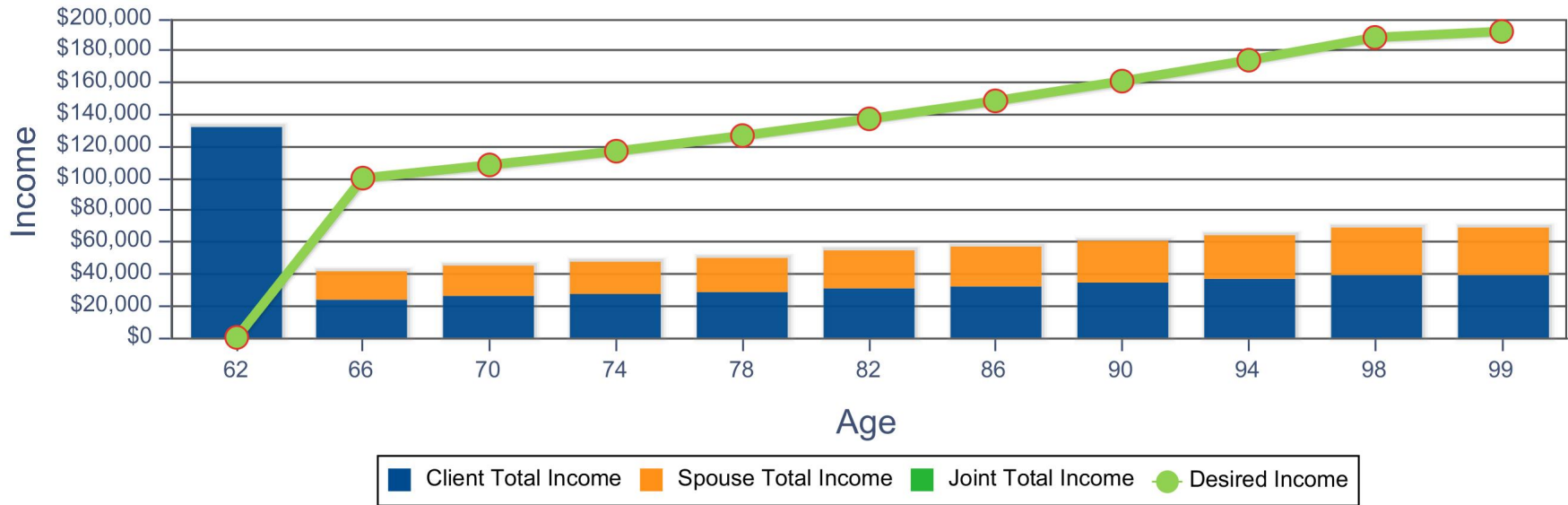
TITLE	OWNER	SOURCE	AMOUNT	START YEAR	END YEAR	INFLATION RATE
IBM	Smith, John	From Client Income	\$80,000	0	3	0.00 %.
Lowes Corporate	Smith, John	From Client Income	\$52,000	0	3	0.00 %.
John's SS	Smith, John	From Client Income	\$24,147	4	37	1.50 %.
Jane's SS	Smith, Jane	From Client Income	\$18,415	4	37	1.50 %.
John's 401k to Annuity	Smith, John	From Client Asset	\$28,928	0	37	INCL
Jane's 401k to Annuity	Smith, Jane	From Client Asset	\$20,419	4	37	INCL

Tax calculations are based on 2016 tax tables.

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CURRENT PLAN TOTAL INCOME

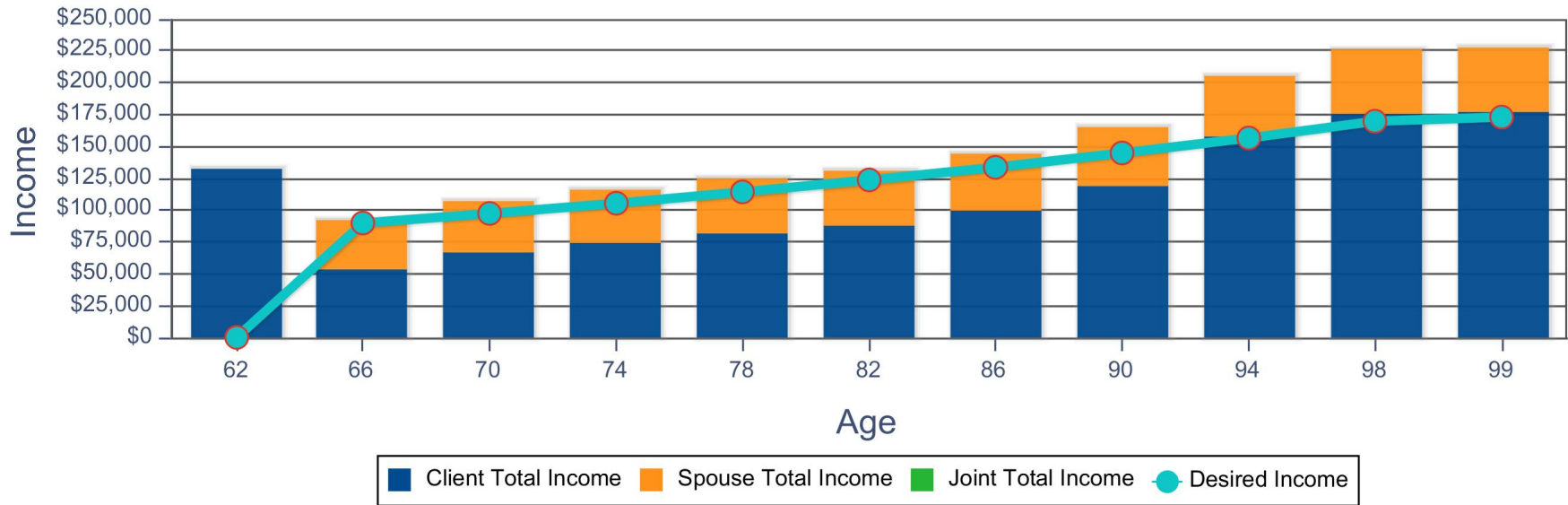


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PROPOSED PLAN TOTAL INCOME

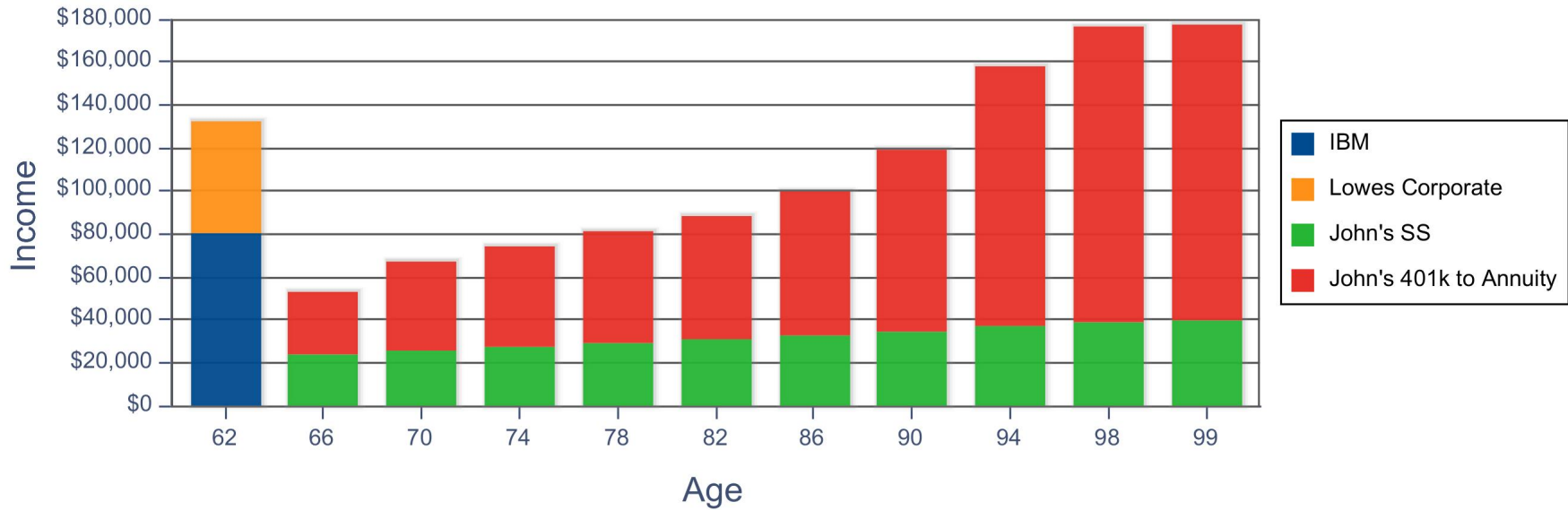


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CLIENT INCOME

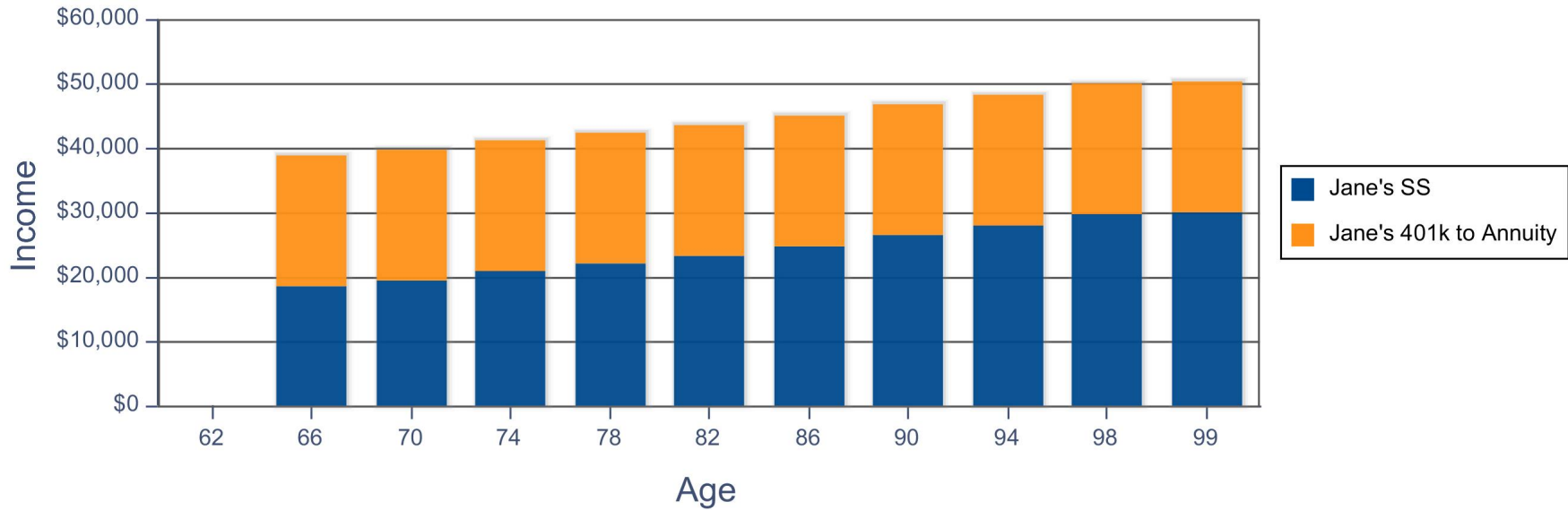


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SPOUSE INCOME



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INCOME LEDGER

YEAR	CLIENT AGE	CLIENT INCOME	SPOUSE INCOME	DESIRED INCOME	TOTAL INCOME	TO REACH DESIRED INCOME
0	62	\$132,000	\$0	\$0	\$132,000	\$0
1	63	\$132,000	\$0	\$0	\$132,000	\$0
2	64	\$132,000	\$0	\$0	\$132,000	\$0
3	65	\$132,000	\$0	\$0	\$132,000	\$0
4	66	\$53,075	\$38,834	\$90,000	\$91,909	\$1,909
5	67	\$53,437	\$39,110	\$91,800	\$92,547	\$747
6	68	\$57,734	\$39,391	\$93,636	\$97,125	\$3,489
7	69	\$60,783	\$39,675	\$95,509	\$100,458	\$4,949
8	70	\$67,023	\$39,964	\$97,419	\$106,987	\$9,568
9	71	\$70,699	\$40,257	\$99,367	\$110,956	\$11,589
10	72	\$71,513	\$40,555	\$101,355	\$112,068	\$10,714
11	73	\$73,885	\$40,857	\$103,382	\$114,742	\$11,360
12	74	\$74,287	\$41,163	\$105,449	\$115,450	\$10,001
13	75	\$74,695	\$41,475	\$107,558	\$116,170	\$8,612
14	76	\$77,418	\$41,790	\$109,710	\$119,208	\$9,498
15	77	\$79,119	\$42,111	\$111,904	\$121,230	\$9,326
16	78	\$81,335	\$42,436	\$114,142	\$123,771	\$9,629
17	79	\$82,200	\$42,767	\$116,425	\$124,967	\$8,543

Tax calculations are based on 2016 tax tables.

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INCOME SUMMARY

YEAR	CLIENT AGE	CLIENT INCOME	SPOUSE INCOME	DESIRED INCOME	TOTAL INCOME	TO REACH DESIRED INCOME
18	80	\$85,483	\$43,102	\$118,753	\$128,585	\$9,832
19	81	\$85,929	\$43,442	\$121,128	\$129,371	\$8,243
20	82	\$88,279	\$43,787	\$123,551	\$132,066	\$8,515
21	83	\$92,432	\$44,138	\$126,022	\$136,570	\$10,548
22	84	\$94,534	\$44,494	\$128,542	\$139,028	\$10,485
23	85	\$98,302	\$44,855	\$131,113	\$143,157	\$12,044
24	86	\$99,832	\$45,221	\$133,735	\$145,053	\$11,318
25	87	\$100,319	\$45,593	\$136,410	\$145,912	\$9,502
26	88	\$108,834	\$45,971	\$139,138	\$154,805	\$15,667
27	89	\$114,216	\$46,354	\$141,921	\$160,570	\$18,649
28	90	\$118,852	\$46,743	\$144,759	\$165,595	\$20,835
29	91	\$119,370	\$47,138	\$147,655	\$166,508	\$18,853
30	92	\$131,351	\$47,539	\$150,608	\$178,890	\$28,282
31	93	\$139,686	\$47,946	\$153,620	\$187,632	\$34,012
32	94	\$157,312	\$48,359	\$156,692	\$205,671	\$48,979
33	95	\$167,460	\$48,778	\$159,826	\$216,238	\$56,412
34	96	\$169,255	\$49,203	\$163,023	\$218,458	\$55,435
35	97	\$175,581	\$49,635	\$166,283	\$225,215	\$58,932

Tax calculations are based on 2016 tax tables.

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INCOME SUMMARY

YEAR	CLIENT AGE	CLIENT INCOME	SPOUSE INCOME	DESIRED INCOME	TOTAL INCOME	TO REACH DESIRED INCOME
36	98	\$176,156	\$50,073	\$169,609	\$226,228	\$56,620
37	99	\$176,739	\$50,518	\$173,001	\$227,256	\$54,256

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INCOME DETAILS

SMITH, JOHN 'S INCOME	62	63	64	65	66	67	68	69	70
IBM	\$80,000	\$80,000	\$80,000	\$80,000	\$0	\$0	\$0	\$0	\$0
LOWES CORPORATE	\$52,000	\$52,000	\$52,000	\$52,000	\$0	\$0	\$0	\$0	\$0
JOHN'S SS	\$0	\$0	\$0	\$0	\$24,147	\$24,509	\$24,877	\$25,250	\$25,629
JOHN'S 401K TO A...	\$0	\$0	\$0	\$0	\$28,928	\$28,928	\$32,857	\$35,533	\$41,394

SMITH, JANE 'S INCOME	62	63	64	65	66	67	68	69	70
JANE'S SS	\$0	\$0	\$0	\$0	\$18,415	\$18,691	\$18,972	\$19,256	\$19,545
JANE'S 401K TO A...	\$0	\$0	\$0	\$0	\$20,419	\$20,419	\$20,419	\$20,419	\$20,419

TOTAL INCOME	\$132,000	\$132,000	\$132,000	\$132,000	\$91,909	\$92,547	\$97,125	\$100,458	\$106,987
Total Desired Income	\$0	\$0	\$0	\$0	\$90,000	\$91,800	\$93,636	\$95,509	\$97,419
Net to Desired Income	\$0	\$0	\$0	\$0	\$1,909	\$747	\$3,489	\$4,949	\$9,568

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INCOME DETAILS

SMITH, JOHN 'S INCOME	71	72	73	74	75	76	77	78	79
IBM	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LOWES CORPORATE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
JOHN'S SS	\$26,013	\$26,403	\$26,799	\$27,201	\$27,609	\$28,024	\$28,444	\$28,871	\$29,304
JOHN'S 401K TO A...	\$44,686	\$45,110	\$47,086	\$47,086	\$47,086	\$49,394	\$50,675	\$52,464	\$52,896

SMITH, JANE 'S INCOME	71	72	73	74	75	76	77	78	79
JANE'S SS	\$19,838	\$20,136	\$20,438	\$20,744	\$21,056	\$21,371	\$21,692	\$22,017	\$22,348
JANE'S 401K TO A...	\$20,419	\$20,419	\$20,419	\$20,419	\$20,419	\$20,419	\$20,419	\$20,419	\$20,419

TOTAL INCOME	\$110,956	\$112,068	\$114,742	\$115,450	\$116,170	\$119,208	\$121,230	\$123,771	\$124,967
Total Desired Income	\$99,367	\$101,355	\$103,382	\$105,449	\$107,558	\$109,710	\$111,904	\$114,142	\$116,425
Net to Desired Income	\$11,589	\$10,714	\$11,360	\$10,001	\$8,612	\$9,498	\$9,326	\$9,629	\$8,543

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INCOME DETAILS

SMITH, JOHN 'S INCOME	80	81	82	83	84	85	86	87	88
IBM	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LOWES CORPORATE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
JOHN'S SS	\$29,743	\$30,189	\$30,642	\$31,102	\$31,568	\$32,042	\$32,523	\$33,010	\$33,506
JOHN'S 401K TO A...	\$55,740	\$55,740	\$57,637	\$61,330	\$62,966	\$66,260	\$67,309	\$67,309	\$75,328

SMITH, JANE 'S INCOME	80	81	82	83	84	85	86	87	88
JANE'S SS	\$22,683	\$23,023	\$23,368	\$23,719	\$24,075	\$24,436	\$24,802	\$25,174	\$25,552
JANE'S 401K TO A...	\$20,419	\$20,419	\$20,419	\$20,419	\$20,419	\$20,419	\$20,419	\$20,419	\$20,419

TOTAL INCOME	\$128,585	\$129,371	\$132,066	\$136,570	\$139,028	\$143,157	\$145,053	\$145,912	\$154,805
Total Desired Income	\$118,753	\$121,128	\$123,551	\$126,022	\$128,542	\$131,113	\$133,735	\$136,410	\$139,138
Net to Desired Income	\$9,832	\$8,243	\$8,515	\$10,548	\$10,485	\$12,044	\$11,318	\$9,502	\$15,667

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INCOME DETAILS

SMITH, JOHN 'S INCOME	89	90	91	92	93	94	95	96	97
IBM	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LOWES CORPORATE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
JOHN'S SS	\$34,008	\$34,518	\$35,036	\$35,562	\$36,095	\$36,636	\$37,186	\$37,744	\$38,310
JOHN'S 401K TO A...	\$80,208	\$84,334	\$84,334	\$95,789	\$103,591	\$120,676	\$130,274	\$131,511	\$137,271

SMITH, JANE 'S INCOME	89	90	91	92	93	94	95	96	97
JANE'S SS	\$25,935	\$26,324	\$26,719	\$27,120	\$27,527	\$27,940	\$28,359	\$28,784	\$29,216
JANE'S 401K TO A...	\$20,419	\$20,419	\$20,419	\$20,419	\$20,419	\$20,419	\$20,419	\$20,419	\$20,419

TOTAL INCOME	\$160,570	\$165,595	\$166,508	\$178,890	\$187,632	\$205,671	\$216,238	\$218,458	\$225,215
Total Desired Income	\$141,921	\$144,759	\$147,655	\$150,608	\$153,620	\$156,692	\$159,826	\$163,023	\$166,283
Net to Desired Income	\$18,649	\$20,835	\$18,853	\$28,282	\$34,012	\$48,979	\$56,412	\$55,435	\$58,932

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INCOME DETAILS

SMITH, JOHN 'S INCOME		
	98	99
IBM	\$0	\$0
LOWES CORPORATE	\$0	\$0
JOHN'S SS	\$38,885	\$39,468
JOHN'S 401K TO A...	\$137,271	\$137,271
SMITH, JANE 'S INCOME		
	98	99
JANE'S SS	\$29,654	\$30,099
JANE'S 401K TO A...	\$20,419	\$20,419
TOTAL INCOME		
	\$226,228	\$227,256
Total Desired Income	\$169,609	\$173,001
Net to Desired Income	\$56,620	\$54,256

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Prepared For: Smith, John
Prepared By: Lowry, Fred



WITHDRAWAL ACCOUNT MAXIMIZER

6/7/2018



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Prepared Date:
6/7/2018



Smith, John - Projected for 34 Years

INPUTS	
Premium:	\$385,989
Bonus:	3.00%
Income Roll-up:	10.00%
Strategy:	2-Year No Cap Point-to-Point*
Participation Rate:	90%
Rider Charge:	1.00%
Current Age:	66
Withdrawal Percentage:	0.00%
Guaranteed income locked-in at age 66	

During the accumulation period, and prior to any withdrawals, your Income Account Value is guaranteed to grow at 10% for the first 10 years and 5% until year 20 or age 85 unless you exercise your income rider. The accumulation period, including the 10% interest accrual, ends when you lock in withdrawals. The accumulation period will also cease at the earlier of attained age 85 or 20 years, never to be less than 5 years, unless the withdrawals are elected.

- If you wait until a later date to take withdrawals, you may receive higher guaranteed income payments.
- You can receive income payments on a regular monthly, quarterly, semi-annual, or annual basis.
- If you surrender your annuity contract, the Income Account Value ceases to exist and income payments will stop.

*The BNP Paribas Multi Asset Diversified 5 Index inception date is 01/15/2016. The assumed interest rate is based off both pre-inception performance data of the Index, as provided by BNP, based on the hypothetical closing index data from 12/31/2002 through 01/14/2016 and actual performance data after the inception date.

This illustration contains highlights only. Please refer to the annuity contract for a full explanation of this rider and any charges or limitations. This is not to be considered legal or tax advice. You should consult your own personal attorney and/or tax advisor regarding any legal or tax matters. Guarantees provided by annuities are subject to the financial strength of the issuing company. This analysis is hypothetical and is to be used for informational purposes only. It is not an offer, contract, or promise of future contract performance. This is not a product illustration, it is an illustration showing the maximization of the withdrawals. Check with your advisor or company brochures to get the specific rider that would apply to you. The Income Account Value is not the same as the Accumulated Value of the underlying annuity contract.



WITHDRAWAL ACCOUNT MAXIMIZER

Smith, John - Projected for 34 Years

Year	Age	ACCUMULATED VALUE				INCOME ACCOUNT VALUE					
		Beginning Value	Proposed Withdrawal Amount	Annual Interest	Ending Value	Withdrawal Percentage	Beginning Value	Pro-Rata Withdrawal	Ending Value	Lifetime Income	LTC Doubler
0	66	\$397,569	\$20,419	\$0	\$372,711	5.14%	\$443,887	\$20,419	\$423,469	\$20,419	\$0
1	67	\$372,711	\$20,419	\$31,972	\$380,030	5.48%	\$423,469	\$20,419	\$403,050	\$22,677	\$45,354
2	68	\$380,030	\$20,419	\$0	\$355,580	5.37%	\$403,050	\$20,419	\$382,631	\$25,012	\$50,024
3	69	\$355,580	\$20,419	\$30,384	\$361,719	5.74%	\$382,631	\$20,419	\$362,212	\$27,425	\$54,850
4	70	\$361,719	\$20,419	\$0	\$337,678	5.64%	\$362,212	\$20,419	\$341,793	\$29,914	\$59,828
5	71	\$337,678	\$20,419	\$28,734	\$342,576	6.05%	\$341,793	\$20,419	\$321,374	\$32,481	\$64,962
6	72	\$342,576	\$20,419	\$0	\$318,943	5.96%	\$321,374	\$20,419	\$300,956	\$35,125	\$70,250
7	73	\$318,943	\$20,419	\$27,011	\$322,526	6.40%	\$300,956	\$20,419	\$280,537	\$37,846	\$75,692
8	74	\$322,526	\$20,419	\$0	\$299,302	6.33%	\$280,537	\$20,419	\$260,118	\$40,645	\$81,290
9	75	\$299,302	\$20,419	\$25,216	\$301,497	6.82%	\$260,118	\$20,419	\$239,699	\$43,520	\$87,040
10	76	\$301,497	\$20,419	\$0	\$278,681	6.77%	\$239,699	\$20,419	\$219,280	\$46,473	\$92,946
11	77	\$278,681	\$20,419	\$23,344	\$279,414	7.33%	\$219,280	\$20,419	\$198,862	\$48,403	\$96,806
12	78	\$279,414	\$20,419	\$0	\$257,007	7.31%	\$198,862	\$20,419	\$178,443	\$50,372	\$100,744
13	79	\$257,007	\$20,419	\$21,389	\$256,193	7.94%	\$178,443	\$20,419	\$158,024	\$52,379	\$104,758
14	80	\$256,193	\$20,419	\$0	\$234,194	7.97%	\$158,024	\$20,419	\$137,605	\$54,424	\$108,848
15	81	\$234,194	\$20,419	\$19,331	\$231,730	8.72%	\$137,605	\$20,419	\$117,186	\$56,509	\$113,018
16	82	\$231,730	\$20,419	\$0	\$210,139	8.81%	\$117,186	\$20,419	\$96,767	\$58,632	\$117,264
17	83	\$210,139	\$20,419	\$17,159	\$205,912	9.72%	\$96,767	\$20,419	\$76,349	\$60,793	\$121,586
18	84	\$205,912	\$20,419	\$0	\$184,730	9.92%	\$76,349	\$20,419	\$55,930	\$62,993	\$125,986
19	85	\$184,730	\$20,419	\$14,865	\$178,617	11.05%	\$55,930	\$20,419	\$35,511	\$65,232	\$130,464
20	86	\$178,617	\$20,419	\$0	\$157,843	11.43%	\$35,511	\$20,419	\$15,092	\$65,232	\$130,464

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WITHDRAWAL ACCOUNT MAXIMIZER

Smith, John - Projected for 34 Years

Year	Age	ACCUMULATED VALUE				INCOME ACCOUNT VALUE					
		Beginning Value	Proposed Withdrawal Amount	Annual Interest	Ending Value	Withdrawal Percentage	Beginning Value	Pro-Rata Withdrawal	Ending Value	Lifetime Income	LTC Doubler
21	87	\$157,843	\$20,419	\$12,472	\$149,746	12.94%	\$15,092	\$20,419	\$0	\$65,232	\$130,464
22	88	\$149,746	\$20,419	\$0	\$129,327	13.64%	\$0	\$20,419	\$0	\$65,232	\$130,464
23	89	\$129,327	\$20,419	\$9,873	\$118,781	15.79%	\$0	\$20,419	\$0	\$65,232	\$130,464
24	90	\$118,781	\$20,419	\$0	\$98,362	17.19%	\$0	\$20,419	\$0	\$65,232	\$130,464
25	91	\$98,362	\$20,419	\$7,059	\$85,003	20.76%	\$0	\$20,419	\$0	\$65,232	\$130,464
26	92	\$85,003	\$20,419	\$0	\$64,584	24.02%	\$0	\$20,419	\$0	\$65,232	\$130,464
27	93	\$64,584	\$20,419	\$3,996	\$48,161	31.62%	\$0	\$20,419	\$0	\$65,232	\$130,464
28	94	\$48,161	\$20,419	\$0	\$27,742	42.40%	\$0	\$20,419	\$0	\$65,232	\$130,464
29	95	\$27,742	\$20,419	\$662	\$7,986	73.60%	\$0	\$20,419	\$0	\$65,232	\$130,464
30	96	\$7,986	\$20,419	\$0	\$0	0.00%	\$0	\$20,419	\$0	\$65,232	\$0
31	97	\$0	\$20,419	\$0	\$0	0.00%	\$0	\$20,419	\$0	\$65,232	\$0
32	98	\$0	\$20,419	\$0	\$0	0.00%	\$0	\$20,419	\$0	\$65,232	\$0
33	99	\$0	\$20,419	\$0	\$0	0.00%	\$0	\$20,419	\$0	\$65,232	\$0

Estimated Total Withdrawals @ age 99	Projected Death Benefit @ age 99
\$694,240	\$0

For illustration purposes only. Not valid without company illustration/brochure and/or prospectus.



Smith, John - Projected for 34 Years

Disclosures

PLEASE READ CAREFULLY

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