

Income Annuity Survey Details

Prepared By	David/annuityeducator.com
Owner's State of Residence	California
State of Issue	California
Owner	Valued Client
Primary Annuitant	
Name	Valued Client
Birth Date	January 28, 1950
Sex	Male
Continuation	100.000%
Secondary Annuitant	
Name	Valued Client
Birth Date	January 27, 1950
Sex	Female
Continuation	100.000%
Spouse	Yes
Annuity Type	Joint Life
Joint Type	Non-reducing
Fund Type	Non-qualified
Guarantee Type	Certain period
Premium	\$100,000.00
Cost Basis	\$100,000.00
Purchase Date	January 4, 2016
Payment Frequency	Monthly
Income Start Date	February 4, 2016
Certain Period	20 Years
Return of Premium before Income Start Date	No
Rating Company:	A.M. Best
Rating Level:	All

Financial Institution	Monthly Income	Monthly Taxable Portion	Guaranteed To End Of	Notes	Rating
Integrity Life Insurance Company (W&S)	\$464.68	\$143.12	JAN-11-2016	See below	A+
American National Insurance Company	\$462.46	\$137.35	JAN-11-2016	See below	A
Nationwide Life Insurance Company	\$453.47	\$131.89	JAN-11-2016	See below	A+
Penn Mutual Life Insurance Company	\$452.40	\$130.74	JAN-18-2016 16:00		A+
The Lincoln National Life Insurance Company	\$451.04	\$129.45	JAN-11-2016	See below	A+
Voya Insurance and Annuity Company	\$449.27	\$124.00	JAN-11-2016	See below	A
Principal Financial Group	\$446.76	\$125.09	JAN-13-2016		A+
AIG	\$446.45	\$123.22	JAN-11-2016	See below	A
Minnesota Life Insurance Company - A Securian Co.	\$446.32	\$124.52	JAN-14-2016		A+
Symetra Life Insurance Company	\$443.59	\$119.77	JAN-14-2016	See below	A
New York Life Insurance and Annuity Corporation	\$431.22	\$109.53	JAN-18-2016	See below	A++
Genworth Life Insurance Company	\$427.86	\$106.11	JAN-11-2016	See below	A-
Genworth Life and Annuity Insurance Company	\$427.86	\$106.11	JAN-11-2016	See below	A-
Protective Life Insurance Company	\$409.11	\$82.35	JAN-04-2016		A+

Financial Institution	Notes
AIG	Additional features are available, such as: withdrawal benefits; a variety of payment increase options; ability to customize ownership and payee structure; and institutional pricing for qualifying groups. For more information, please contact Product Support at 1-855-793-1577.
American National Insurance Company	Product offers liquidity options and other features, subject to availability.
Genworth Life Insurance Company	Product offers liquidity options, subject to availability. For more information, please contact the Sales Desk at 1-877-239-6374.
	A Proof of Birth list is generated for all illustrations containing life contingent benefits.
Genworth Life and Annuity Insurance Company	Product offers liquidity options, subject to availability. For more information, please contact the Sales Desk at 1-877-239-6374.
	A Proof of Birth list is generated for all illustrations containing life contingent benefits.
Integrity Life Insurance Company (W&S)	IncomeSource® offers liquidity that does not have to be elected at issue, an optional increasing payout from 1% to 5% and a wide range of payouts, including Cash refund and Temporary Life. Subject to limitations and availability.
Nationwide Life Insurance Company	Product offers liquidity options and other features, subject to availability.
New York Life Insurance and Annuity Corporation	This Life with Period Certain payment option is the shortest certain period that guarantees a return of premium paid. Payment options offering longer certain periods are guaranteed to provide more than the premium paid.
	Product offers liquidity options and other features, subject to availability. For more information, please contact the Sales Desk at 1-888-474-7725, option 2.
Symetra Life Insurance Company	Inflation Options: Fractional COLA percentage options that can range from 0.10% to 6.50%.
	Access: 1. Advance Access, subject to state availability, comes standard with all payout options (e.g., life, joint life, period certain). Permits client access to up to 30% of the value of future payments (minimum of \$5,000), available 36 months after purchase, and can be accessed as frequently as every 36 months during life expectancy, or the length of the certain period, as applicable.
	Access: 2. Optional commutation to beneficiary, subject to state availability, gives beneficiary option to convert any remaining guaranteed payments into a single lump sum payment based on present value.
	For information or illustrations, contact our Sales Desk at 1-800-706-0700.
The Lincoln National Life Insurance Company	This quote is based on an estimated issue date of January 11, 2016. The actual contract issue date may differ and may affect the value of the quote.
Voya Insurance and Annuity Company	For more information, please contact the Voya Fixed Annuities Sales Desk at 1-800-369-5301, option 2.

Survey Notes

Income received in excess of the investment in the contract is taxable as ordinary income.

The content of this page may not be adequate to fulfill the policy application process for some carriers, which require an illustration. This can be obtained by clicking on the carrier name.

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