

Income Annuity Survey Details

Prepared By	David/annuityeducator.com
Owner's State of Residence	California
State of Issue	California
Owner	Valued Client
Name	Valued Client
Birth Date	January 28, 1950
Sex	Male
Annuity Type	Single Life
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	Life Only
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
Minnesota Life Insurance Company - A Securian Co.	\$560.55	\$126.68	JAN-14-2016		A+
Integrity Life Insurance Company (W&S)	\$560.09	\$126.02	JAN-11-2016	See below	A+
American National Insurance Company	\$558.16	\$123.91	JAN-11-2016	See below	A
Symetra Life Insurance Company	\$557.21	\$122.03	JAN-14-2016	See below	A
AIG	\$553.85	\$119.63	JAN-11-2016	See below	A
Nationwide Life Insurance Company	\$549.24	\$115.21	JAN-11-2016	See below	A+
Principal Financial Group	\$548.52	\$114.64	JAN-13-2016		A+
Penn Mutual Life Insurance Company	\$548.04	\$113.99	JAN-18-2016 16:00		A+
Voya Insurance and Annuity Company	\$547.06	\$113.24	JAN-11-2016	See below	A
New York Life Insurance and Annuity Corporation	\$528.42	\$94.59	JAN-18-2016	See below	A++
The Lincoln National Life Insurance Company	\$522.34	\$88.28	JAN-11-2016	See below	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.
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	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.

Financial Institution	Reasons For Not Quoting
Genworth Life Insurance Company	Certain period is too short.
Genworth Life and Annuity Insurance Company	Certain period is too short.
Protective Life Insurance Company	Certain period is too short.

Survey Notes
Income received in excess of the investment in the contract is taxable as ordinary income.
When the Certain period is none, there is no death benefit after payments begin.

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.

Prepared by CANNEX on January 4, 2016 at 19:33:35 ET.

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CANNEX Request: AUFK4H