

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, 1961
Sex	Male
Annuity Type	Single Life
Fund Type	Non-qualified
Guarantee Type	Installment refund
Premium	\$100,000.00
Cost Basis	\$100,000.00
Purchase Date	January 5, 2016
Payment Frequency	Monthly
Income Start Date	February 5, 2026
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
The Lincoln National Life Insurance Company	\$876.22	\$484.55	JAN-12-2016	See below	A+
Symetra Life Insurance Company	\$779.06	\$391.87	JAN-15-2016	See below	A
New York Life Insurance and Annuity Corporation	\$750.68	\$363.33	JAN-19-2016	See below	A++
AIG	\$748.98	\$361.76	JAN-12-2016	See below	A
Principal Financial Group	\$732.72	\$344.38	JAN-14-2016		A+

Financial Institution	Notes
AIG	Premium returned if the primary annuitant dies before payments begin.
	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.
New York Life Insurance and Annuity Corporation	Product offers liquidity options, return of premium upon death prior to the income start date, 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	Annuity payments conditional on survival of deferral period.
	Product offers a variety of payout options and other features subject to availability.
	This quote does not include a death benefit during the deferral period.
	For information or illustrations, contact our Sales Desk at 1-800-706-0700.
The Lincoln National Life Insurance Company	This quote includes a Return of Premium death benefit before the Income Start Date. Review the illustration for further details.
	This quote is based on an estimated issue date of January 12, 2016. The actual contract issue date may differ and may affect the value of the quote.

Financial Institution	Reasons For Not Quoting
American National Insurance Company	Deferred annuities are not offered.

Genworth Life Insurance Company	SPIA First Payment must be within 13 months from Payment/Issue Date for benefit 1.
Genworth Life and Annuity Insurance Company	SPIA First Payment must be within 13 months from Payment/Issue Date for benefit 1.
Integrity Life Insurance Company (W&S)	Deferred annuities are not offered.
Minnesota Life Insurance Company - A Securian Co.	Deferred annuities are not offered.
Nationwide Life Insurance Company	Deferred annuities are not offered.
Penn Mutual Life Insurance Company	Deferred annuities are not offered.
Protective Life Insurance Company	Deferred annuities are not offered.
Voya Insurance and Annuity Company	Deferred annuities are not offered.

Survey Notes

There may be an additional 10% penalty tax due to age being under 59½.

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.

Prepared by CANNEX on January 5, 2016 at 15:00:37 ET.

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