

Annuity Internal Rate of Return

Valued Client
 Age 65 - State CA
 June 22nd, 2023

Non-Guaranteed Values*

Year	Age	Premium	Projected Annual Income	Accumulation Value	PIV Death Benefit	Account Value + Income IRR	Death Benefit + Income IRR
1	65	\$ 300,000	\$ -	\$ 309,198	\$ 432,486	-	-
2	66	\$ -	\$ 17,299	\$ 303,642	\$ 433,312	6.98%	50.20%
3	67	\$ -	\$ 18,343	\$ 289,472	\$ 415,543	4.22%	23.18%
4	68	\$ -	\$ 18,744	\$ 283,297	\$ 416,155	4.26%	16.96%
5	69	\$ -	\$ 20,047	\$ 290,277	\$ 448,645	5.44%	15.94%
6	70	\$ -	\$ 23,146	\$ 270,779	\$ 420,545	4.69%	12.65%
7	71	\$ -	\$ 23,603	\$ 268,822	\$ 436,818	5.14%	12.18%
8	72	\$ -	\$ 26,756	\$ 252,079	\$ 418,360	4.98%	10.88%
9	73	\$ -	\$ 28,437	\$ 236,572	\$ 404,526	5.00%	10.11%
10	74	\$ -	\$ 30,944	\$ 208,230	\$ 357,414	4.69%	8.84%
11	75	\$ -	\$ 31,489	\$ 188,376	\$ 334,828	4.75%	8.37%
12	76	\$ -	\$ 34,679	\$ 160,218	\$ 291,249	4.68%	7.68%
13	77	\$ -	\$ 36,938	\$ 124,794	\$ 227,628	4.53%	6.79%
14	78	\$ -	\$ 37,560	\$ 91,500	\$ 171,211	4.50%	6.17%
15	79	\$ -	\$ 40,371	\$ 56,948	\$ 113,237	4.54%	5.67%
16	80	\$ -	\$ 47,572	\$ 9,482	\$ 18,902	4.49%	4.68%
17	81	\$ -	\$ 48,282	\$ -	\$ -	5.20%	5.20%
18	82	\$ -	\$ 55,614	\$ -	\$ -	6.05%	6.05%
19	83	\$ -	\$ 59,294	\$ -	\$ -	6.77%	6.77%
20	84	\$ -	\$ 64,904	\$ -	\$ -	7.41%	7.41%
21	85	\$ -	\$ 65,751	\$ -	\$ -	7.94%	7.94%
22	86	\$ -	\$ 73,062	\$ -	\$ -	8.42%	8.42%
23	87	\$ -	\$ 78,182	\$ -	\$ -	8.84%	8.84%
24	88	\$ -	\$ 79,148	\$ -	\$ -	9.19%	9.19%
25	89	\$ -	\$ 85,444	\$ -	\$ -	9.51%	9.51%
26	90	\$ -	\$ 102,520	\$ -	\$ -	9.83%	9.83%
27	91	\$ -	\$ 103,622	\$ -	\$ -	10.09%	10.09%
28	92	\$ -	\$ 121,041	\$ -	\$ -	10.35%	10.35%
29	93	\$ -	\$ 129,401	\$ -	\$ -	10.59%	10.59%
30	94	\$ -	\$ 142,293	\$ -	\$ -	10.80%	10.80%

***Non-guaranteed values based on current participation rates and last 10 years of indexed history**
 Please see full carrier illustration for additional details and disclosures.
 This report does not provide any tax, legal or investment advice.
 Hypothetical for illustration purpose only.