

**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	\$ -	\$ 327,522	\$ 327,522	-	-
2	66	\$ -	\$ 24,000	\$ 322,033	\$ 322,033	15.34%	15.34%
3	67	\$ -	\$ 24,000	\$ 304,738	\$ 304,738	8.76%	8.76%
4	68	\$ -	\$ 24,000	\$ 300,467	\$ 300,467	8.05%	8.05%
5	69	\$ -	\$ 24,000	\$ 319,299	\$ 319,299	9.40%	9.40%
6	70	\$ -	\$ 24,000	\$ 301,341	\$ 301,341	8.08%	8.08%
7	71	\$ -	\$ 24,000	\$ 314,326	\$ 314,326	8.64%	8.64%
8	72	\$ -	\$ 24,000	\$ 308,625	\$ 308,625	8.32%	8.32%
9	73	\$ -	\$ 24,000	\$ 309,728	\$ 309,728	8.30%	8.30%
10	74	\$ -	\$ 24,000	\$ 290,989	\$ 290,989	7.76%	7.76%
11	75	\$ -	\$ 24,000	\$ 293,904	\$ 293,904	7.86%	7.86%
12	76	\$ -	\$ 24,000	\$ 287,393	\$ 287,393	7.74%	7.74%
13	77	\$ -	\$ 24,000	\$ 268,062	\$ 268,062	7.42%	7.42%
14	78	\$ -	\$ 24,000	\$ 262,269	\$ 262,269	7.39%	7.39%
15	79	\$ -	\$ 24,000	\$ 280,117	\$ 280,117	7.72%	7.72%
16	80	\$ -	\$ 24,000	\$ 260,176	\$ 260,176	7.49%	7.49%
<b>17</b>	<b>81</b>	<b>\$ -</b>	<b>\$ 24,000</b>	<b>\$ 271,391</b>	<b>\$ 271,391</b>	<b>7.68%</b>	<b>7.68%</b>

*Hypothetical for illustration purpose only.*