

Annuity Illustration

Plan: Guaranteed Income	Date: May 1, 2017
Payee: Class Example	Prepared by: Tim O'Neill
Sex: Male	Agency:
Birthdate: May 1, 1952	Kingwood, TX 77339
Age: 65.0	License No: 720028
	Phone No: (281)358-4444
Owner State: Texas	
Tax Status: Non-Tax Qualified	Contract Date: May 1, 2017
Consideration: \$500,000.00	First Payment: June 1, 2017

***Single Premium Immediate Life Annuity with Certain Period of...**

	0 Years Certain	10 Years Certain	20 Years Certain	30 Years Certain	Cash Refund
Monthly Payment:	\$2,584.10	\$2,514.12	\$2,304.19	\$1,984.31	\$2,324.19
#Taxable Portion:	\$501.32	\$505.34	\$596.79	\$631.01	\$553.16
Tax at 15.00%:	\$75.20	\$75.80	\$89.52	\$94.65	\$82.97
After Tax Income:	\$2,508.90	\$2,438.32	\$2,214.67	\$1,889.66	\$2,241.22
**Total payments if you live to end of contract year...					
1	\$31,009	\$30,169	\$27,650	\$23,811	\$27,890
2	\$62,018	\$60,338	\$55,300	\$47,623	\$55,780
3	\$93,027	\$90,508	\$82,950	\$71,435	\$83,670
4	\$124,036	\$120,677	\$110,601	\$95,246	\$111,561
5	\$155,046	\$150,847	\$138,251	\$119,058	\$139,451
10	\$310,092	\$301,694	\$276,502	\$238,117	\$278,902
20	\$620,184	\$603,388	\$553,005	\$476,234	\$557,805
30	\$930,276	\$905,083	\$829,508	\$714,351	\$836,708

* Monthly Income payments are illustrated at the May 1, 2017 purchase rate and based on a state premium tax factor of 0.00%. Actual monthly income will depend on the rates in effect when the single premium is received by the Company.

Acceleration of payments is not available.

The tax-excludable portion is the difference between the monthly payment and the taxable portion and is limited to the recovery of the investment in the contract (\$500,000.00), after which the entire payment is taxable. See your tax advisor for details. This illustration is only applicable for non-tax qualified funds.

** Monthly Income payments will be continued until the later of death or the end of the certain period.

If any of the information provided above is incorrect, actual income may vary from this illustration.

Guaranteed Income is a Single Premium Immediate Annuity. A complete statement of coverage is found only in the policy.

Single Premium Immediate Life Annuity: Form number 03041

Single Premium Immediate Life Annuity with choice of certain period: Form number 03042 - 43