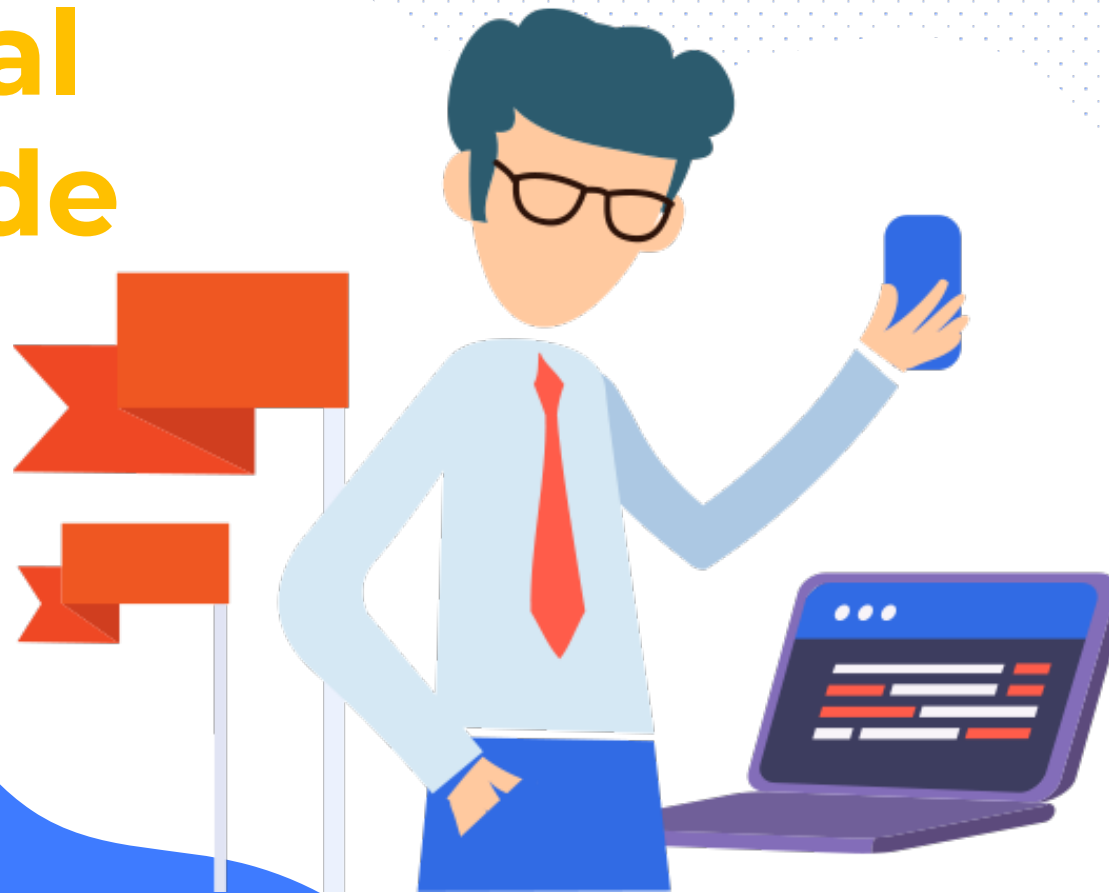


How to get the best proposal among a wide range of annuities



How many of an insurance company's products do you need to find?

How much time do you need to spend for the analysis of proposals?



**What risks
need to be
considered?**

INFLATION

**LOSS OF A
SPOUSE**

**OUTLIVING
YOUR MONEY**

**LOSS OF
INDEPENDENCE**

UNPLANNED EXPENSES

POOR MARKET RETURNS

Market risk

Markets go up and markets go down. But volatility during your retirement years can greatly impact your financial strategy more than before. Negative performance is magnified when you are also withdrawing funds for income.

The U.S. lags on guaranteed lifetime income

Many developed countries have reformed private retirement savings systems to help ensure retirees build lifetime income streams — so they don't outlive their savings in retirement.

It's time the U.S. took steps to do so, too.



Longevity risk

As we live longer and longer, our time in retirement often extends as well. That's great news, but you'll need to plan for up to 30 years without an employer's paycheck.

Most Americans underestimate their life expectancy... putting them at risk of outliving their savings



More than half of 65-year-old men will live beyond age 85 and one in three is expected to live to at least age 90.



Nearly two-thirds of 65-year-old women are expected to live to age 85 and almost half will live to age 90.

Will you have enough income to last through retirement?

Inflation risk

Inflation causes money to lose value, and any investment that involves cash flows over time is exposed to this inflation risk.

It is important to note that inflation risk isn't the risk that there will be inflation, it is the risk that inflation will be higher than expected.

The U.S. retirement saving system has 3 major shortcomings



Coverage gap

Not enough Americans have access to a plan



Savings gap

Americans aren't saving enough



Guarantee gap

Americans aren't managing their savings after they retire to ensure they don't run out money

Americans are focused on addressing the first two. It is time also to develop a consensus on solving the “guarantee gap.”

The retirement income gap is staggering

The difference between what retirees ought to have saved and what they actually have saved is estimated to be between



**\$4 to
\$7.7
trillion**

**The goal of income
planning is to ensure that
retirees have adequate
income for all of their
lives**

Having the backing of an agent by choosing the annuity plan can help mitigate retirement risks that can be very challenging to manage by yourself.



**Guaranteed lifetime
income protects against
longevity risk and poverty
in old age**

What is a Guaranteed Lifetime Withdrawal Benefit?

GLWB can provide guaranteed income for the rest of your life, starting on a date you select when you're ready to start receiving income.

A GLWB rider protects your annuity's highest value — also known as the “benefit base” — during a down market while still allowing underlying investments to grow during an up market.

The older you are when you activate the rider, the more money you can take out and still have guaranteed income for life.

Some of requests we can handle with Annuities Genius:

How can I have \$2,000 monthly income?

I have \$230,000 of savings, could you show me top-10 proposals for me and my spouse?

I want to leave a legacy to my grandchildren

I want to retire at age 64.

I want my long-term care expenses to be covered



5 easy steps to improve your retirement

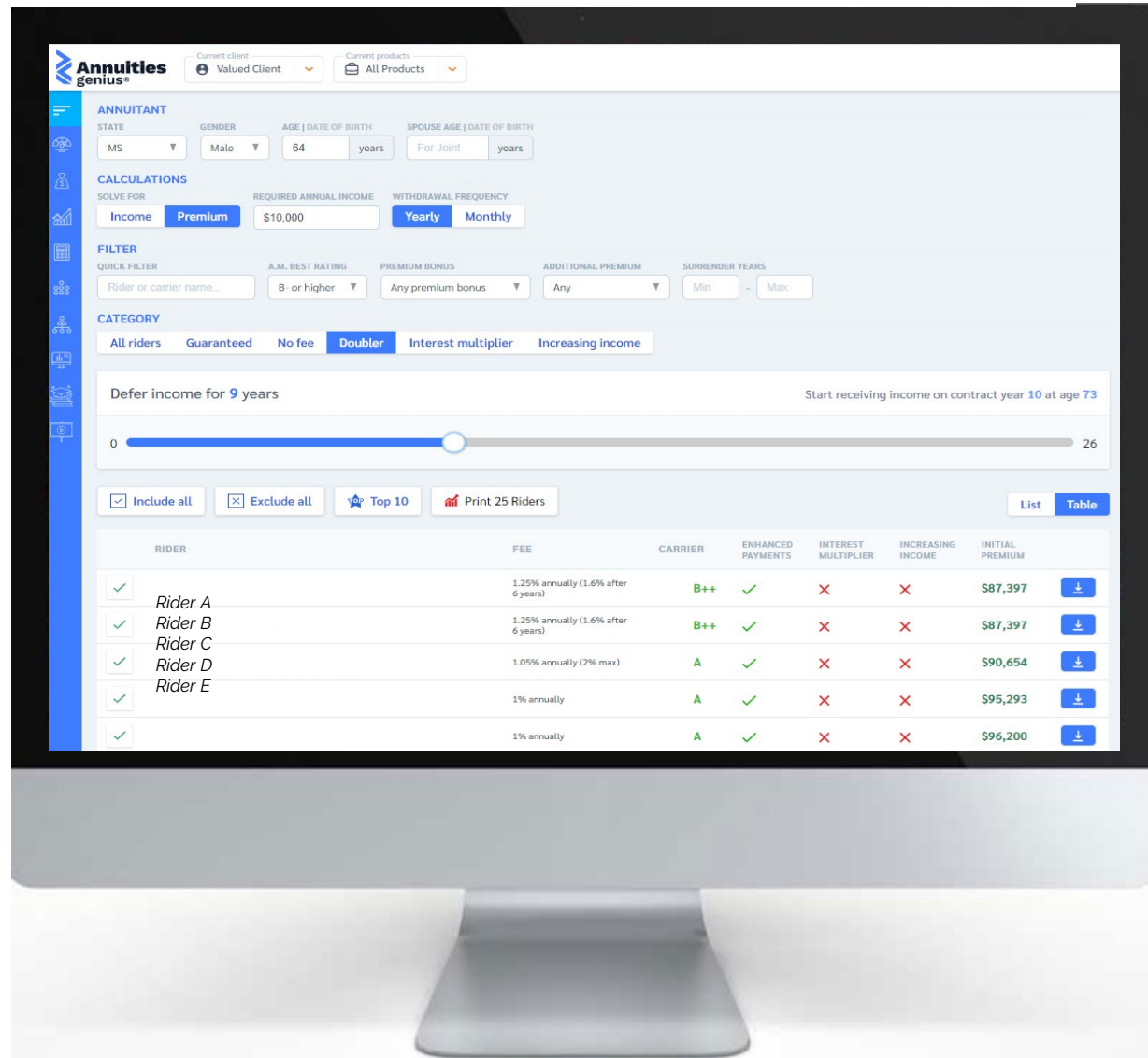
1. Have a complete freedom to use any option like age, premium, or desired income to find the most suitable rider

2. Easily get all available riders according to selected options for you and your spouse

3. Learn all the features of every rider from the top results

4. Compare and discover riders that suit you the best

5. Choose the the one you like and enjoy your protected retirement!



Annuities genius

Current client: Valued Client | Current products: All Products

ANNUITANT

STATE: MS | GENDER: Male | AGE | DATE OF BIRTH: 64 years | SPOUSE AGE | DATE OF BIRTH: For Joint years

CALCULATIONS

SOLVE FOR: Income | Premium | REQUIRED ANNUAL INCOME: \$10,000 | WITHDRAWAL FREQUENCY: Yearly | Monthly

FILTER

QUICK FILTER: Rider or carrier name... | A.M. BEST RATING: B- or higher | PREMIUM BONUS: Any premium bonus | ADDITIONAL PREMIUM: Any | SURRENDER YEARS: Min - Max

CATEGORY

All riders | Guaranteed | No fee | **Doubler** | Interest multiplier | Increasing income

Defer income for 9 years | Start receiving income on contract year 10 at age 73

0 | 26

☒ Include all | ☒ Exclude all | ☒ Top 10 | ☒ Print 25 Riders

RIDER	FEE	CARRIER	ENHANCED PAYMENTS	INTEREST MULTIPLIER	INCREASING INCOME	INITIAL PREMIUM
<input checked="" type="checkbox"/> Rider A	1.25% annually (1.6% after 6 years)	B++	✓	✗	✗	\$87,397
<input checked="" type="checkbox"/> Rider B	1.25% annually (1.6% after 6 years)	B++	✓	✗	✗	\$87,397
<input checked="" type="checkbox"/> Rider C	1.05% annually (2% max)	A	✓	✗	✗	\$90,654
<input checked="" type="checkbox"/> Rider D	1% annually	A	✓	✗	✗	\$95,293
<input checked="" type="checkbox"/> Rider E	1% annually	A	✓	✗	✗	\$96,200

Choose one of the solutions:

Solve for income:

Have a certain amount of savings?

See what income can you get of it!

Solve for required investment:

Know the income gap you need to close?

See how much you need to invest!



Get your detailed offer in 1 minute

- Guaranteed annual income
- All fees and charges (if any)
- Payout rates
- Roll-up rate and period
- Enhanced annual income (if applicable)
- Waiting period
- Special features of the annuity and rider

Initial premium	\$100,000
Client's current age	60 years
First withdrawal age	69 years <small>Defer for 9 years</small>
Annuitant gender	Male
State	MS

Rider details

B++

Enhanced Payments

Guaranteed annual income:	\$10,795	Enhanced annual income:	\$21,589 (2 of 6 ADLs)
Income base:	\$215,892	Payout rate:	5%
Income base bonus:	8%	Waiting period:	None
Fee:	1.25% annually (1.6% after 6 years)	Fee base:	Income Base
Compound rollover rate:	8% in Years 1-10 2% renewal rate	Rollover period:	Reset in 10 years

Guaranteed Lifetime Withdrawal Benefit Rider

The Guaranteed Lifetime Withdrawal Benefit Rider as an additional annuity benefit to the Guaranteed Income Annuity.

The GLWR Rider is only available with the 10-year annuity.

The GLWR Rider can only be purchased if the Annuitant is an Owner, unless the Owner is not a Natural Person, such as a trust, corporation, or other entity. If the Owner is not a natural person, the Annuitant will be treated as the Owner for purposes of this Rider. If the Base Policy has Joint Owners, the GLWR Rider is only available if the Joint Owners are spouses.

The GLWR Rider is subject to a minimum issue age of 40 and benefits may begin anytime once the owner has attained age 50.

The income amount is determined by the owner's age and whether it is a single or joint payout, with the payout lasting their lifetime.

The income for this rider is not based off of your accumulation value, but your Income Account Value, which grows at a consistent 8% for the first 10 years along with an immediate one-time bonus of 8%.

If there are still funds left in the account value when the owner passes away, anything left over will be paid out to the beneficiaries.



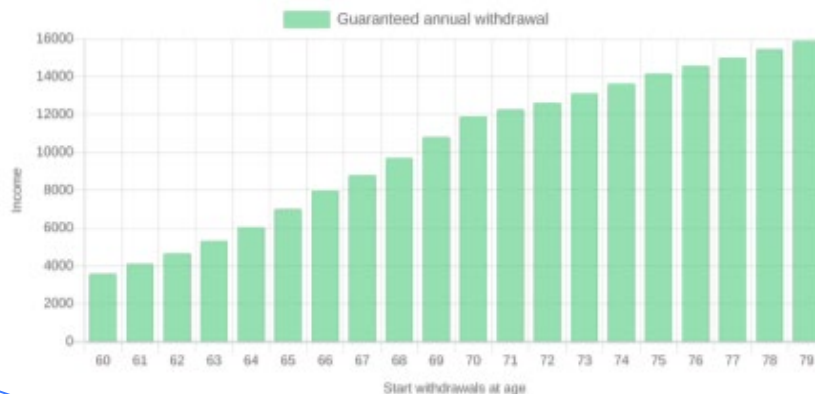
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Riders tend to pay off more as you wait

Benefit base determines the lifetime income. You cannot access it as a lump sum.

Payout rate is bound to your current age. The older you are, the higher it would be.



Annual lifetime income

=

Benefit base x Payout rate

YEAR		BENEFIT BASE	PAYOUT RATE	INCOME/PREMIUM RATIO	GUARANTEED ANNUAL WITHDRAWAL
1	60	\$108,000	3.3%	3.56%	\$3,564
2	61	\$116,640	3.5%	4.08%	\$4,082
3	62	\$125,971	3.7%	4.66%	\$4,661
4	63	\$136,049	3.9%	5.31%	\$5,306
5	64	\$146,933	4.1%	6.02%	\$6,024
6	65	\$158,687	4.4%	6.98%	\$6,982
7	66	\$171,382	4.65%	7.97%	\$7,969
8	67	\$185,093	4.75%	8.79%	\$8,792
9	68	\$199,900	4.85%	9.7%	\$9,695
	69	\$215,892	5%	10.8%	\$10,795
	70	\$233,164	5.1%	11.89%	\$11,891
12		\$237,827	5.15%	12.25%	\$12,248
13	72	\$242,584	5.2%	12.61%	\$12,614
14	73	\$247,435	5.3%	13.11%	\$13,114
15	74	\$252,384	5.4%	13.63%	\$13,629

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08/29/2020 06:49

You won't miss your favorite



★ **56 Insurance carriers**

★ **1017 Annuities**

★ **302 Riders**

Thank you!

I'm here to help you!

