



Non-Qualified Stretch Distributions
Report
for
Mr. John McClint III

Prepared on: November 16, 2010

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Non-Qualified Stretch Distributions

This illustration will show you how to Stretch out Non-Qualified Distributions. A Variable Annuity is a long-term, tax-deferred investment designed to provide supplemental retirement income. If you reach retirement and find that you don't need to use the variable annuity for income, you might consider leaving your non-qualified annuity assets to your beneficiaries in the form of a death benefit. The calculations below show you a model of the Owner taking RMDs until they reach their life expectancy, then a rollover to their Spouse. Finally, when the Spouse reaches their life expectancy, the account is split among the contingent beneficiaries and then the RMDs continue using the beneficiary's life expectancy. The overall effect is to "stretch" the required distributions for as long as possible, increasing the total payout from the account.

Assumptions

Owner's Birthdate:	January 1, 1952
Owner's Age Today:	58.8 yrs.
Owner's Age By End of This Year:	58 yrs.
Owner's Age 70½ Year:	2022
Spouse's Birthdate:	January 1, 1955
Spouse's Age By End of This Year:	55 yrs.
Age Difference:	+3 Yrs., 0 Months, 0 Days
Initial Table Used:	Uniform Life

A non-qualified annuity is an annuity contract that is purchased with after-tax dollars and is not associated with a retirement program that receives special tax treatment, such as an IRA or 401(k). This calculator illustrates the following with respect to a non-qualified annuity-

1. Owner and surviving spouse (if applicable) contributions, distributions, and account balances, and
2. Death benefit payout options for beneficiaries.

The illustration is based upon these assumptions:

- Current income tax laws apply and that these laws will remain unchanged during the entire time period covered,
- The owner's and surviving spouse's (if applicable) estate have enough liquidity outside this annuity to pay estate taxes if due,
- No adjustment for inflation,
- A fixed rate of return is earned over the period covered,
- The gross rate of return entered for this illustration was 3%, and the net fixed rate of return used in this illustration is 0.89%,
- No beneficiary designation changes or other factors, such as market fluctuations that would affect the amount the beneficiaries would receive, and
- The annuity does not qualify as an Individual Retirement Annuity or Account (IRA) and is not owned by a Qualified Plan.



Non-Qualified Stretch Distributions

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0% Growth

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5 % Growth

- I. Owner and Surviving Spouse (if applicable) Contributions, Distributions and Account Balances
- II. Death Benefit Payout Options for Beneficiaries
 - A. Lump Sum Distribution
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 - C. Scheduled Withdrawals Over Beneficiary's Life Expectancy

Non-Qualified Stretch Distributions

0% Growth

- I. Owner and Surviving Spouse (if applicable) Contributions, Distributions and Account Balances
(If spouse information was provided; it is assumed that the surviving spouse continues the contract.)

Year	Contract Owner's Age	Spouse's Age	Contributions (BOY)	Distributions (Year End)	Taxable Income	Remaining Cost Basis	Account Balance (EOY)	Total Distributions
2010	58	55	\$0	\$0	\$0	\$100,000	\$97,850	\$0
2011	59	56	\$10,000	\$0	\$0	\$110,000	\$105,534	\$0
2012	60	57	\$0	\$0	\$0	\$110,000	\$103,268	\$0
2013	61	58	\$0	\$0	\$0	\$110,000	\$101,049	\$0
2014	62	59	\$0	\$0	\$0	\$110,000	\$98,877	\$0
2015	63	60	\$0	\$0	\$0	\$110,000	\$96,750	\$0
2016	64	61	\$0	\$0	\$0	\$110,000	\$94,669	\$0
2017	65	62	\$0	\$0	\$0	\$110,000	\$92,631	\$0
2018	66	63	\$0	\$0	\$0	\$110,000	\$90,637	\$0
2019	67	64	\$0	\$0	\$0	\$110,000	\$88,684	\$0
2020	68	65	\$0	\$0	\$0	\$110,000	\$86,773	\$0
2021	69	66	\$0	\$0	\$0	\$110,000	\$84,902	\$0
2022	70	67	\$0	\$0	\$0	\$110,000	\$83,071	\$0
2023	71	68	\$0	\$0	\$0	\$110,000	\$81,278	\$0
2024	72	69	\$0	\$0	\$0	\$110,000	\$79,523	\$0
2025	73	70	\$0	\$0	\$0	\$110,000	\$77,805	\$0
2026	74	71	\$0	\$0	\$0	\$110,000	\$76,123	\$0
2027	75	72	\$0	\$0	\$0	\$110,000	\$74,477	\$0
2028	76	73	\$0	\$0	\$0	\$110,000	\$72,866	\$0
2029	77	74	\$0	\$0	\$0	\$110,000	\$71,288	\$0
2030	78	75	\$0	\$0	\$0	\$110,000	\$69,744	\$0
2031	79	76	\$0	\$0	\$0	\$110,000	\$68,232	\$0
2032	80	77	\$0	\$0	\$0	\$110,000	\$66,753	\$0
2033	81	78	\$0	\$0	\$0	\$110,000	\$65,304	\$0
2034	82	79	\$0	\$0	\$0	\$110,000	\$63,886	\$0
2035	83	80	\$0	\$0	\$0	\$110,000	\$62,498	\$0
2036	84	81	\$0	\$0	\$0	\$110,000	\$61,140	\$0
2037	85	82	\$0	\$0	\$0	\$110,000	\$59,810	\$0
2038	-	83	\$0	\$0	\$0	\$110,000	\$58,508	\$0
2039	-	84	\$0	\$0	\$0	\$110,000	\$57,233	\$0
2040	-	85	\$0	\$0	\$0	\$110,000	\$55,985	\$0
2041	-	86	\$0	\$0	\$0	\$110,000	\$54,764	\$0
2042	-	87	\$0	\$0	\$0	\$110,000	\$53,569	\$0
2043	-	88	\$0	\$0	\$0	\$110,000	\$52,398	\$0
2044	-	89	\$0	\$0	\$0	\$110,000	\$51,253	\$0
2045	-	90	\$0	\$0	\$0	\$110,000	\$50,131	\$0
2046	-	91	\$0	\$0	\$0	\$110,000	\$49,034	\$0

Non-Qualified Stretch Distributions

RED ROW:	Estimated year of death of Account Owner based on Single Life Expectancy (SLE) table and Owner's current age.
BLUE ROW:	Estimated year of death of Sole Beneficiary Spouse based on Single Life Expectancy table assuming Owner predeceases Sole Beneficiary Spouse.

II. Death Benefit Payout Options for Beneficiaries

After the death of the Owner and Sole Beneficiary Spouse (if applicable) each beneficiary may choose.

A. LUMP SUM DISTRIBUTION

John Myson (Inherited \$24,517)			
Growth Rate	Taxable Income	Cost Basis	Lump Sum Distribution
0%	\$0	\$55,000	\$24,517

Jane Mydaughter (Inherited \$24,517)			
Growth Rate	Taxable Income	Cost Basis	Lump Sum Distribution
0%	\$0	\$55,000	\$24,517

B. DEplete THE CONTRACT WITHIN 5 YEARS

Under this payout option, beneficiaries may take distributions in any manner, as long as the contract is depleted within 5 years. The following table illustrates one way to spread distributions over the 5 year period. It is, however, not the only payment schedule available to beneficiaries under this option.

John Myson (Inherited \$24,517)					
Year	Distribution*	Taxable Income	Remaining Cost Basis	Account Balance (Year End)	Total Distributions
2047	\$4,903	\$0	\$50,097	\$19,096	\$4,903
2048	\$4,774	\$0	\$45,323	\$13,919	\$9,677
2049	\$4,640	\$0	\$40,683	\$8,986	\$14,317
2050	\$4,493	\$0	\$36,190	\$4,303	\$18,810
2051	\$4,212	\$0	\$31,978	\$0	\$23,022

Jane Mydaughter (Inherited \$24,517)					
Year	Distribution*	Taxable Income	Remaining Cost Basis	Account Balance (Year End)	Total Distributions
2047	\$4,903	\$0	\$50,097	\$19,096	\$4,903
2048	\$4,774	\$0	\$45,323	\$13,919	\$9,677
2049	\$4,640	\$0	\$40,683	\$8,986	\$14,317
2050	\$4,493	\$0	\$36,190	\$4,303	\$18,810
2051	\$4,212	\$0	\$31,978	\$0	\$23,022

Non-Qualified Stretch Distributions

* Year 1 - 1/5th Account Balance (Year End): Year 2 - 1/4th Account Balance: Year 3 - 1/3rd Account Balance, etc.

C. SCHEDULED WITHDRAWALS OVER THE BENEFICIARY'S LIFE EXPECTANCY

This option gives beneficiaries the ability to take just a minimum required distribution each year, and will allow the remainder in the contract to continue to grow tax-deferred. Under this payout option, the beneficiaries must take a minimum distribution each year. However, they also have the ability to take additional distributions at any time; and may even deplete the contract sooner than what is illustrated. This illustration shows scheduled withdrawals over life expectancies and assumes that beneficiaries take only the required minimum distributions. It does not illustrate any discretionary additional distributions that the beneficiary may take and consequently may not match actual results. Additionally, the illustration does not reflect possible changes to federal tax laws, which may have significant impact on the illustration.

John Myson (Inherited \$24,517)							
Year	Age	SLE	Minimum Distribution	Taxable Income	Remaining Cost Basis	Account Balance (Year End)	Total Distributions for this Beneficiary
2047	67	19.4	\$1,264	\$0	\$53,736	\$22,735	\$1,264
2048	68	18.4	\$1,236	\$0	\$52,500	\$21,020	\$2,500
2049	69	17.4	\$1,208	\$0	\$51,292	\$19,368	\$3,708
2050	70	16.4	\$1,181	\$0	\$50,111	\$17,779	\$4,889
2051	71	15.4	\$1,154	\$0	\$48,957	\$16,249	\$6,043
2052	72	14.4	\$1,128	\$0	\$47,829	\$14,779	\$7,171
2053	73	13.4	\$1,103	\$0	\$46,726	\$13,364	\$8,274
2054	74	12.4	\$1,078	\$0	\$45,648	\$12,004	\$9,352
2055	75	11.4	\$1,053	\$0	\$44,595	\$10,697	\$10,405
2056	76	10.4	\$1,029	\$0	\$43,566	\$9,443	\$11,434
2057	77	9.4	\$1,005	\$0	\$42,561	\$8,239	\$12,439
2058	78	8.4	\$981	\$0	\$41,580	\$7,084	\$13,420
2059	79	7.4	\$957	\$0	\$40,623	\$5,977	\$14,377
2060	80	6.4	\$934	\$0	\$39,689	\$4,917	\$15,311
2061	81	5.4	\$911	\$0	\$38,778	\$3,902	\$16,222
2062	82	4.4	\$887	\$0	\$37,891	\$2,933	\$17,109
2063	83	3.4	\$863	\$0	\$37,028	\$2,008	\$17,972
2064	84	2.4	\$837	\$0	\$36,191	\$1,129	\$18,809
2065	85	1.4	\$806	\$0	\$35,385	\$299	\$19,615
2066	86	0.4	\$293	\$0	\$35,092	\$0	\$19,908

Jane Mydaughter (Inherited \$24,517)							
Year	Age	SLE	Minimum Distribution	Taxable Income	Remaining Cost Basis	Account Balance (Year End)	Total Distributions for this Beneficiary
2047	67	19.4	\$1,264	\$0	\$53,736	\$22,735	\$1,264
2048	68	18.4	\$1,236	\$0	\$52,500	\$21,020	\$2,500

Non-Qualified Stretch Distributions

Jane Mydaughter (Inherited \$24,517)							
Year	Age	SLE	Minimum Distribution	Taxable Income	Remaining Cost Basis	Account Balance (Year End)	Total Distributions for this Beneficiary
2049	69	17.4	\$1,208	\$0	\$51,292	\$19,368	\$3,708
2050	70	16.4	\$1,181	\$0	\$50,111	\$17,779	\$4,889
2051	71	15.4	\$1,154	\$0	\$48,957	\$16,249	\$6,043
2052	72	14.4	\$1,128	\$0	\$47,829	\$14,779	\$7,171
2053	73	13.4	\$1,103	\$0	\$46,726	\$13,364	\$8,274
2054	74	12.4	\$1,078	\$0	\$45,648	\$12,004	\$9,352
2055	75	11.4	\$1,053	\$0	\$44,595	\$10,697	\$10,405
2056	76	10.4	\$1,029	\$0	\$43,566	\$9,443	\$11,434
2057	77	9.4	\$1,005	\$0	\$42,561	\$8,239	\$12,439
2058	78	8.4	\$981	\$0	\$41,580	\$7,084	\$13,420
2059	79	7.4	\$957	\$0	\$40,623	\$5,977	\$14,377
2060	80	6.4	\$934	\$0	\$39,689	\$4,917	\$15,311
2061	81	5.4	\$911	\$0	\$38,778	\$3,902	\$16,222
2062	82	4.4	\$887	\$0	\$37,891	\$2,933	\$17,109
2063	83	3.4	\$863	\$0	\$37,028	\$2,008	\$17,972
2064	84	2.4	\$837	\$0	\$36,191	\$1,129	\$18,809
2065	85	1.4	\$806	\$0	\$35,385	\$299	\$19,615
2066	86	0.4	\$293	\$0	\$35,092	\$0	\$19,908

Initial Account Value: \$100,000

Total Distributions during the Owner's, Sole Beneficiary Spouse's
and Contingent Beneficiaries' Lifetimes: \$39,815

Non-Qualified Stretch Distributions

5% Growth

- I. Owner and Surviving Spouse (if applicable) Contributions, Distributions and Account Balances
(If spouse information was provided; it is assumed that the surviving spouse continues the contract.)

Year	Contract Owner's Age	Spouse's Age	Contributions (BOY)	Distributions (Year End)	Taxable Income	Remaining Cost Basis	Account Balance (EOY)	Total Distributions
2010	58	55	\$0	\$0	\$0	\$100,000	\$102,850	\$0
2011	59	56	\$10,000	\$0	\$0	\$110,000	\$116,071	\$0
2012	60	57	\$0	\$0	\$0	\$110,000	\$119,386	\$0
2013	61	58	\$0	\$0	\$0	\$110,000	\$122,796	\$0
2014	62	59	\$0	\$0	\$0	\$110,000	\$126,305	\$0
2015	63	60	\$0	\$0	\$0	\$110,000	\$129,915	\$0
2016	64	61	\$0	\$0	\$0	\$110,000	\$133,630	\$0
2017	65	62	\$0	\$0	\$0	\$110,000	\$137,452	\$0
2018	66	63	\$0	\$0	\$0	\$110,000	\$141,384	\$0
2019	67	64	\$0	\$0	\$0	\$110,000	\$145,430	\$0
2020	68	65	\$0	\$0	\$0	\$110,000	\$149,593	\$0
2021	69	66	\$0	\$0	\$0	\$110,000	\$153,876	\$0
2022	70	67	\$0	\$0	\$0	\$110,000	\$158,283	\$0
2023	71	68	\$0	\$0	\$0	\$110,000	\$162,817	\$0
2024	72	69	\$0	\$0	\$0	\$110,000	\$167,483	\$0
2025	73	70	\$0	\$0	\$0	\$110,000	\$172,283	\$0
2026	74	71	\$0	\$0	\$0	\$110,000	\$177,222	\$0
2027	75	72	\$0	\$0	\$0	\$110,000	\$182,304	\$0
2028	76	73	\$0	\$0	\$0	\$110,000	\$187,532	\$0
2029	77	74	\$0	\$0	\$0	\$110,000	\$192,912	\$0
2030	78	75	\$0	\$0	\$0	\$110,000	\$198,447	\$0
2031	79	76	\$0	\$0	\$0	\$110,000	\$204,142	\$0
2032	80	77	\$0	\$0	\$0	\$110,000	\$210,002	\$0
2033	81	78	\$0	\$0	\$0	\$110,000	\$216,031	\$0
2034	82	79	\$0	\$0	\$0	\$110,000	\$222,234	\$0
2035	83	80	\$0	\$0	\$0	\$110,000	\$228,617	\$0
2036	84	81	\$0	\$0	\$0	\$110,000	\$235,184	\$0
2037	85	82	\$0	\$0	\$0	\$110,000	\$241,941	\$0
2038	-	83	\$0	\$0	\$0	\$110,000	\$248,893	\$0
2039	-	84	\$0	\$0	\$0	\$110,000	\$256,046	\$0
2040	-	85	\$0	\$0	\$0	\$110,000	\$263,406	\$0
2041	-	86	\$0	\$0	\$0	\$110,000	\$270,978	\$0
2042	-	87	\$0	\$0	\$0	\$110,000	\$278,769	\$0
2043	-	88	\$0	\$0	\$0	\$110,000	\$286,786	\$0
2044	-	89	\$0	\$0	\$0	\$110,000	\$295,034	\$0
2045	-	90	\$0	\$0	\$0	\$110,000	\$303,520	\$0
2046	-	91	\$0	\$0	\$0	\$110,000	\$312,252	\$0

Non-Qualified Stretch Distributions

RED ROW:	Estimated year of death of Account Owner based on Single Life Expectancy (SLE) table and Owner's current age.
BLUE ROW:	Estimated year of death of Sole Beneficiary Spouse based on Single Life Expectancy table assuming Owner predeceases Sole Beneficiary Spouse.

II. Death Benefit Payout Options for Beneficiaries

After the death of the Owner and Sole Beneficiary Spouse (if applicable) each beneficiary may choose.

A. LUMP SUM DISTRIBUTION

John Myson (Inherited \$156,126)			
Growth Rate	Taxable Income	Cost Basis	Lump Sum Distribution
5%	\$101,126	\$55,000	\$156,126

Jane Mydaughter (Inherited \$156,126)			
Growth Rate	Taxable Income	Cost Basis	Lump Sum Distribution
5%	\$101,126	\$55,000	\$156,126

B. DEplete THE CONTRACT WITHIN 5 YEARS

Under this payout option, beneficiaries may take distributions in any manner, as long as the contract is depleted within 5 years. The following table illustrates one way to spread distributions over the 5 year period. It is, however, not the only payment schedule available to beneficiaries under this option.

John Myson (Inherited \$156,126)					
Year	Distribution*	Taxable Income	Remaining Cost Basis	Account Balance (Year End)	Total Distributions
2047	\$31,225	\$31,225	\$55,000	\$129,413	\$31,225
2048	\$32,353	\$32,353	\$55,000	\$100,800	\$63,578
2049	\$33,600	\$33,600	\$55,000	\$70,113	\$97,178
2050	\$35,056	\$17,139	\$37,083	\$37,083	\$132,235
2051	\$38,154	\$1,072	\$0	\$0	\$170,389

Jane Mydaughter (Inherited \$156,126)					
Year	Distribution*	Taxable Income	Remaining Cost Basis	Account Balance (Year End)	Total Distributions
2047	\$31,225	\$31,225	\$55,000	\$129,413	\$31,225
2048	\$32,353	\$32,353	\$55,000	\$100,800	\$63,578
2049	\$33,600	\$33,600	\$55,000	\$70,113	\$97,178
2050	\$35,056	\$17,139	\$37,083	\$37,083	\$132,235
2051	\$38,154	\$1,072	\$0	\$0	\$170,389

Non-Qualified Stretch Distributions

* Year 1 - 1/5th Account Balance (Year End): Year 2 - 1/4th Account Balance: Year 3 - 1/3rd Account Balance, etc.

C. SCHEDULED WITHDRAWALS OVER THE BENEFICIARY'S LIFE EXPECTANCY

This option gives beneficiaries the ability to take just a minimum required distribution each year, and will allow the remainder in the contract to continue to grow tax-deferred. Under this payout option, the beneficiaries must take a minimum distribution each year. However, they also have the ability to take additional distributions at any time; and may even deplete the contract sooner than what is illustrated. This illustration shows scheduled withdrawals over life expectancies and assumes that beneficiaries take only the required minimum distributions. It does not illustrate any discretionary additional distributions that the beneficiary may take and consequently may not match actual results. Additionally, the illustration does not reflect possible changes to federal tax laws, which may have significant impact on the illustration.

John Myson (Inherited \$156,126)							
Year	Age	SLE	Minimum Distribution	Taxable Income	Remaining Cost Basis	Account Balance (Year End)	Total Distributions for this Beneficiary
2047	67	19.4	\$8,048	\$8,048	\$55,000	\$152,590	\$8,048
2048	68	18.4	\$8,293	\$8,293	\$55,000	\$148,707	\$16,341
2049	69	17.4	\$8,546	\$8,546	\$55,000	\$144,459	\$24,887
2050	70	16.4	\$8,808	\$8,808	\$55,000	\$139,825	\$33,695
2051	71	15.4	\$9,080	\$9,080	\$55,000	\$134,786	\$42,775
2052	72	14.4	\$9,360	\$9,360	\$55,000	\$129,322	\$52,135
2053	73	13.4	\$9,651	\$9,651	\$55,000	\$123,408	\$61,786
2054	74	12.4	\$9,952	\$9,952	\$55,000	\$117,023	\$71,738
2055	75	11.4	\$10,265	\$10,265	\$55,000	\$110,140	\$82,003
2056	76	10.4	\$10,590	\$10,590	\$55,000	\$102,733	\$92,593
2057	77	9.4	\$10,929	\$10,929	\$55,000	\$94,773	\$103,522
2058	78	8.4	\$11,282	\$11,282	\$55,000	\$86,230	\$114,804
2059	79	7.4	\$11,653	\$11,653	\$55,000	\$77,069	\$126,457
2060	80	6.4	\$12,042	\$12,042	\$55,000	\$67,254	\$138,499
2061	81	5.4	\$12,454	\$12,454	\$55,000	\$56,743	\$150,953
2062	82	4.4	\$12,896	\$3,383	\$45,487	\$45,487	\$163,849
2063	83	3.4	\$13,379	\$1,315	\$33,423	\$33,423	\$177,228
2064	84	2.4	\$13,926	\$966	\$20,463	\$20,463	\$191,154
2065	85	1.4	\$14,616	\$591	\$6,438	\$6,438	\$205,770
2066	86	0.4	\$6,624	\$186	\$0	\$0	\$212,394

Jane Mydaughter (Inherited \$156,126)							
Year	Age	SLE	Minimum Distribution	Taxable Income	Remaining Cost Basis	Account Balance (Year End)	Total Distributions for this Beneficiary
2047	67	19.4	\$8,048	\$8,048	\$55,000	\$152,590	\$8,048
2048	68	18.4	\$8,293	\$8,293	\$55,000	\$148,707	\$16,341

Non-Qualified Stretch Distributions

Jane Mydaughter (Inherited \$156,126)							
Year	Age	SLE	Minimum Distribution	Taxable Income	Remaining Cost Basis	Account Balance (Year End)	Total Distributions for this Beneficiary
2049	69	17.4	\$8,546	\$8,546	\$55,000	\$144,459	\$24,887
2050	70	16.4	\$8,808	\$8,808	\$55,000	\$139,825	\$33,695
2051	71	15.4	\$9,080	\$9,080	\$55,000	\$134,786	\$42,775
2052	72	14.4	\$9,360	\$9,360	\$55,000	\$129,322	\$52,135
2053	73	13.4	\$9,651	\$9,651	\$55,000	\$123,408	\$61,786
2054	74	12.4	\$9,952	\$9,952	\$55,000	\$117,023	\$71,738
2055	75	11.4	\$10,265	\$10,265	\$55,000	\$110,140	\$82,003
2056	76	10.4	\$10,590	\$10,590	\$55,000	\$102,733	\$92,593
2057	77	9.4	\$10,929	\$10,929	\$55,000	\$94,773	\$103,522
2058	78	8.4	\$11,282	\$11,282	\$55,000	\$86,230	\$114,804
2059	79	7.4	\$11,653	\$11,653	\$55,000	\$77,069	\$126,457
2060	80	6.4	\$12,042	\$12,042	\$55,000	\$67,254	\$138,499
2061	81	5.4	\$12,454	\$12,454	\$55,000	\$56,743	\$150,953
2062	82	4.4	\$12,896	\$3,383	\$45,487	\$45,487	\$163,849
2063	83	3.4	\$13,379	\$1,315	\$33,423	\$33,423	\$177,228
2064	84	2.4	\$13,926	\$966	\$20,463	\$20,463	\$191,154
2065	85	1.4	\$14,616	\$591	\$6,438	\$6,438	\$205,770
2066	86	0.4	\$6,624	\$186	\$0	\$0	\$212,394

Initial Account Value: \$100,000

Total Distributions during the Owner's, Sole Beneficiary Spouse's and Contingent Beneficiaries' Lifetimes: \$424,789

IMPORTANT LEGAL INFORMATION:

This is an educational tool designed to provide you with feedback based on the information that you input and is not intended as investment advice. This is not a recommendation to buy or sell any particular product or security or a definitive answer to your personal financial situation. For a thorough analysis of your financial situation, please contact your financial adviser. These results are hypothetical only and do not reflect any particular financial vehicle. Some financial vehicles have charges, fees, and expenses that are not reflected in the results shown, and the impact of state and local taxes also are not included. If such costs were reflected, the amounts available for distribution would be lower.