



EMPLOYEE BENEFITS SPECIALIST



BENEFITS SIMPLIFIED. **RETIREMENT MAXIMIZED.**[™]

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- Helping Federal Employees Since 2007
- Over 90 Years of Collective Experience
- Working With Federal Agencies Across The Country

FREE Services For All Federal Employees

Retirement Packet Completion | Retirement Analysis | Retirement Planning | Updating Your Benefits

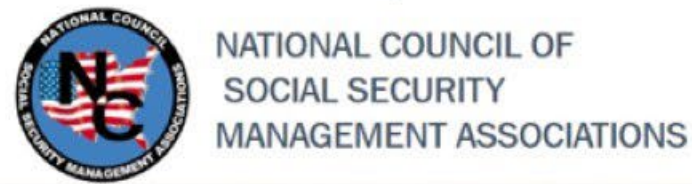
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National Sponsors:

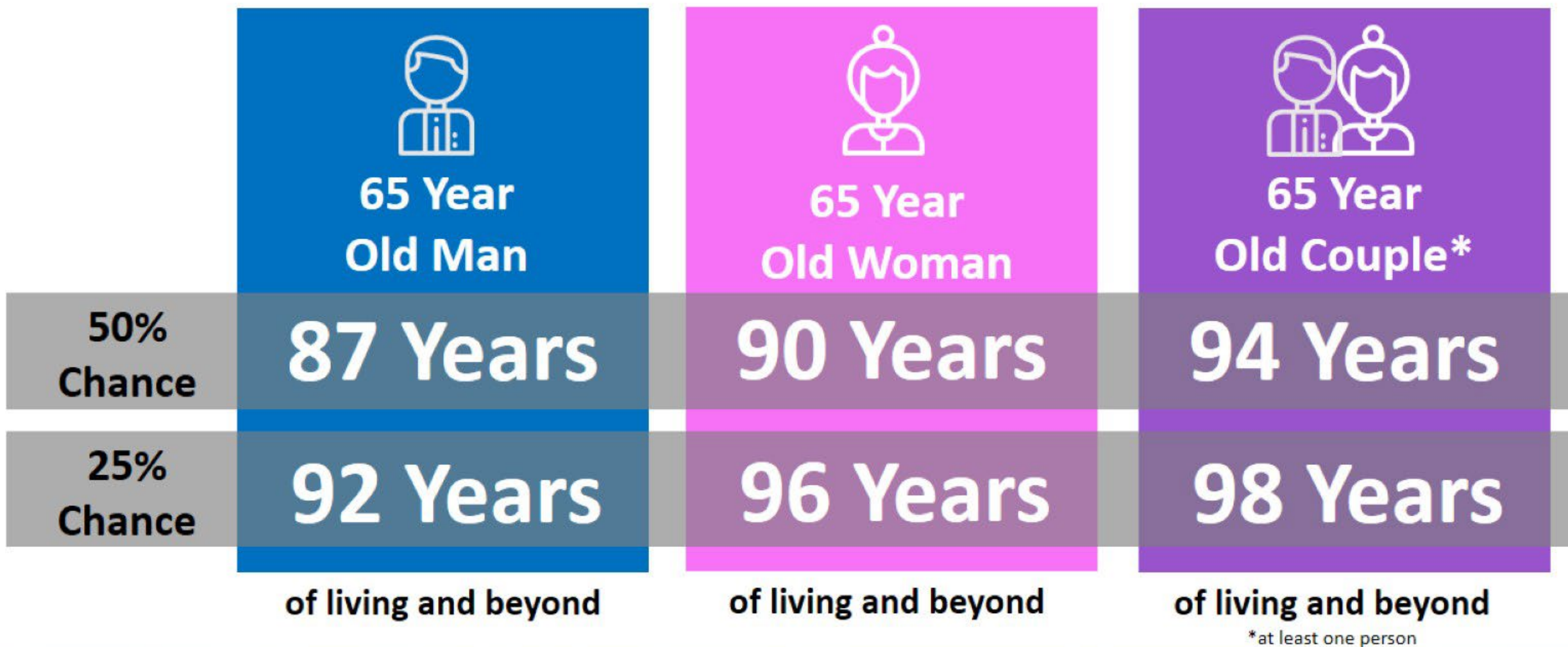


National Member:



Building Safety, Security, and Opportunities with Life Insurance and Annuity Products

Life Expectancy – Americans Are Living Longer



Scenario 1



Jane

40 year old federal employee

Current Base Pay: **\$75,000**

FEGLI Option B 3 Times: **\$225,000**

Scenario 1

The Premium Jane will pay to keep FEGLI in force until **age 80** will be **\$121,660**

Disclaimer: Calculations above are based upon current FEGLI 2/2016 rates and are subject to change

	Years Covered ➤	40	\$ 121,680.00
		YEARS	TOTAL FEGLI COST
Your Total FEGLI Cost Over:		40	\$ 121,680.00
Alternative Insurance Cost Over:		40	\$ 0.00
Savings Over Current FEGLI Coverage:		40	\$ 121,680.00
Based Upon Your Current FEGLI Benefit:		225,000	
<small>Alternative rates are Term Insurance field written estimates only "Rate will be determined on Company Approval"</small>			



EMPLOYEE BENEFITS SPECIALIST



BENEFITS SIMPLIFIED. RETIREMENT MAXIMIZED.®

Option B Coverage

Prepared for: jane
 Annual Rate of Base Pay Rounded Up: \$ 75,000.00
 Current Age: 40 Your Multiplier: 3
 Option B Coverage: \$ 225 ,000

- Under 35 \$0.02
- 35-39 \$0.02
- 40-44 \$0.03
- 45-49 \$0.06
- 50-54 \$0.10
- 55-59 \$0.18
- 60-64 \$0.40
- 65-69 \$0.48
- 70-74 \$0.86
- 75-79 \$1.80
- 80-Plus \$2.88

OPTION B Bi-Weekly Cost : \$ 6.75

RATES BASED UPON AGE GROUPS	BI-WKLY	ANNUAL	Yrs/Bracket	TOTAL
34	\$ 4.50	\$ 117.00		\$ 0.00
35-39	\$ 6.75	\$ 175.50		\$ 0.00
40-44	\$ 9.00	\$ 234.00	5	\$ 1,170.00
45-49	\$ 15.75	\$ 409.50	5	\$ 2,047.50
50-54	\$ 24.75	\$ 643.50	5	\$ 3,217.50
55-59	\$ 45.00	\$ 1,170.00	5	\$ 5,850.00
60-64	\$ 99.00	\$ 2,574.00	5	\$ 12,870.00
65-69	\$ 121.50	\$ 3,159.00	5	\$ 15,795.00
70-74	\$ 216.00	\$ 5,616.00	5	\$ 28,080.00
75-79	\$ 405.00	\$ 10,530.00	5	\$ 52,650.00
80 & Over	\$ 594.00	\$ 15,444.00	0	\$ 0.00

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Based Upon Your Current FEGLI Benefit:		225,000	
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PROPOSED OPTION	40	← Years				
TERM LIFE	FACE AMOUNT	MONTHLY COST	BI-WEEKLY	ANNUAL	TOTAL COST	SAVINGS
Alternative Insurance			\$ 0.00	\$ 0.00	\$ 0.00	\$ 121,680.00

RECALCULATE

Option 1 : 40 Yr. Term Insurance

If Jane qualifies at standard rate for a \$250,000

40 year Individual Term Insurance Policy this will save Jane \$93,192.00 over the next 40 years

Disclaimer: Calculations above are based upon current FEGLI 2/2016 rates and are subject to change

Years Covered	40	\$ 121,680.00
YEARS	YEARS	TOTAL FEGLI COST
Your Total FEGLI Cost Over:	40	\$ 121,680.00
Alternative Insurance Cost Over:	40	\$ 28,488.00
Savings Over Current FEGLI Coverage:	40	\$ 93,192.00
Based Upon Your Current FEGLI Benefit:	225,000	
Alternative rates are Term Insurance field written estimates only "Rate will be determined on Company Approval"		



Option B Coverage

Prepared for: Jane

Annual Rate of Base Pay Rounded Up: \$ 75,000.00

Current Age: 40 Your Multiplier: 3

Option B Coverage: \$ 225 ,000

- Under 35 \$0.02
- 35-39 \$0.02
- 40-44 \$0.03
- 45-49 \$0.06
- 50-54 \$0.10
- 55-59 \$0.18
- 60-64 \$0.40
- 65-69 \$0.48
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50-54	\$ 24.75	\$ 643.50	5	\$ 3,217.50
55-59	\$ 45.00	\$ 1,170.00	5	\$ 5,850.00
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Savings Over Current FEGLI Coverage:	40	\$ 93,192.00
Based Upon Your Current FEGLI Benefit:	225,000	
Alternative rates are Term Insurance field written estimates only "Rate will be determined on Company Approval"		

PROPOSED OPTION	40	Years	FACE AMOUNT	MONTHLY COST	BI-WEEKLY	ANNUAL	TOTAL COST	SAVINGS
Alternative Insurance	\$ 250,000	\$ 59.35	\$ 0.00	\$ 712.20	\$ 28,488.00	\$ 93,192.00		

RECALCULATE

Option 2 : IUL @ 100

An IUL will save Jane **\$49,395.60** over the next **45 years** with enhanced benefits

Disclaimer: Calculations above are based upon current FEGLI 2/2016 rates and are subject to change

Years Covered	45	\$ 198,900.00
YEARS		TOTAL FEGLI COST
Your Total FEGLI Cost Over:	45	\$ 198,900.00
Alternative Insurance Cost Over:	45	\$ 149,504.40
Savings Over Current FEGLI Coverage:	45	\$ 49,395.60
Based Upon Your Current FEGLI Benefit:	225,000	
Alternative rates are Term Insurance field written estimates only "Rate will be determined on Company Approval"		



EMPLOYEE
BENEFITS
SPECIALIST

BENEFITS SIMPLIFIED. RETIREMENT MAXIMIZED.



Option B Coverage

Prepared for: Jane
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Current Age: 40 Your Multiplier: 3
Option B Coverage: \$ 225 ,000

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70-74	\$ 216.00	\$ 5,616.00	5	\$ 28,080.00
75-79	\$ 405.00	\$ 10,530.00	5	\$ 52,650.00
80 & Over	\$ 594.00	\$ 15,444.00	5	\$ 77,220.00

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Years Covered	45	\$ 198,900.00
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Savings Over Current FEGLI Coverage:	45	\$ 49,395.60
Based Upon Your Current FEGLI Benefit:	225,000	
Alternative rates are Term Insurance field written estimates only "Rate will be determined on Company Approval"		

PROPOSED OPTION	45	Years	FACE AMOUNT	MONTHLY COST	BI-WEEKLY	ANNUAL	TOTAL COST	SAVINGS
Alternative Insurance			\$ 250,000	\$ 276.86	\$ 127.78	\$ 3,322.32	\$ 149,504.40	\$ 49,395.60

RECALCULATE

Indexing Universal Life



Indexed universal life insurance is a **type of permanent life insurance**, which means it has a cash value component in addition to a death benefit.

The money in your cash value account can earn interest based on a stock market index chosen by your insurer, such as the S&P 500 or the Nasdaq Composite.

Protection Builder IUL Benefits



Included Benefits

	Highlights	Period	Premium
Terminal Illness* Accelerated Death Benefit Endorsement (Form Series LR507)	Max: 90% of the Death Benefit on election date up to \$1,000,000	All Years	There is no additional monthly deduction or premium charge for the Accelerated Death Benefit Endorsement. However, the actual payment you receive in connection with any acceleration will be discounted and is lower than the Death Benefit amount accelerated. In addition, there is an administrative fee required each time an Accelerated Death Benefit payment is made for Terminal Illness or a Chronic Illness.
Chronic Illness* Accelerated Death Benefit Endorsement (Form Series LR507)	Max: 24% of the Death Benefit on initial election date up to \$480,000	All Years	
Critical Illness Only* Accelerated Death Benefit Endorsement (Form Series LR498)	Max: 25% of the Death Benefit on each election date up to \$50,000	All Years	

Protection Builder IUL Benefits



	Highlights	Period	Premium
Overloan Protection Benefit*	When elected, guarantees that during the overloan protection period, the policy will not lapse due to excessive Policy Debt and will remain in force until the insured's death.	Able to access this benefit when insured is \geq age 65 and the policy has been in effect for at least 15 years	There is no additional monthly deduction or premium charge for Overloan Protection Benefit.
Protected Death Benefit*	When elected, guarantees a portion of the Death Benefit while still having access to the remaining cash value. You can specify the Death Benefit amount to be protected.	Able to access this benefit when insured is \geq age 65 and the policy has been in effect for at least 15 years	There is no additional monthly deduction or premium charge for Protected Death Benefit. Charges may apply if exercised.
Systematic Premium Allocation	Allows the owner to place premium in the Fixed Account and have that premium automatically transferred to the Index Selections by completing the Indexed Life Systematic Premium Allocation Request form. \$2,400 is the minimum to establish a Systematic Premium Allocation.	All Years Systematic Premium Allocation transfer amounts can be changed up to twice each policy year	There is no additional monthly deduction or premium charge for Systematic Premium Allocation Feature.
Premium Recovery Endorsement (form series LR511)*	Allows the owner to surrender the policy and recover all or a portion of all premiums paid as long as the Death Benefit is guaranteed to age 95. 15 years: up to 50% of paid premium 20 or 25 years: up to 100% of paid premium The maximum amount of premium available for recovery is 50% of the policy's specified amount of Death Benefit	Able to exercise this benefit within 60 day window following the 15, 20, and 25 year policy anniversaries if still qualified	There is no additional monthly deduction or premium charge for the Premium Recovery Endorsement but the Premium Guarantee Rider is required and only available at time of policy issue.

Indexing Average's for NA Protection Builder



Average Rates of Return Rounded to the Nearest 0.1%

The Average Rate of Return uses the current Index Cap Rate, Index Participation Rate, Index Spread Rate and Index Floor Rate and assumes money was deposited on each business day of the year. All Index Selections or Index Crediting Methods may not be available in all jurisdictions.

Index Selection	Index	Index Crediting Method	5 Year	10 Year	20 Year	25 Year	30 Year	40 Year	Max Illustrated Rate
1	Fidelity MFY Index 5% ER [^]	Annual Pt-to-Pt	6.8%	8.6%	7.1%	N/A	N/A	N/A	6.12%
2	S&P 500 [®]	Annual Pt-to-Pt	5.7%	6.1%	5.1%	5.6%	5.6%	5.5%	5.15%
3	S&P 500 [®]	Annual Pt-to-Pt w/ Spread	4.2%	5.1%	4.3%	6.1%	5.8%	6.5%	6.12%
4	High Par S&P 500 [®]	Annual Pt-to-Pt	5.1%	5.4%	4.6%	4.9%	5.0%	4.9%	4.57%
5	Uncapped S&P 500 [®]	Annual Pt-to-Pt	3.8%	4.3%	3.7%	4.6%	4.4%	4.7%	4.40%
6	S&P 500 [®]	Monthly Pt-to-Pt	4.6%	5.2%	4.1%	4.5%	4.6%	4.5%	3.85%
7	NASDAQ-100 [®]	Annual Pt-to-Pt	5.4%	6.0%	4.7%	5.1%	5.2%	N/A	5.03%
8	S&P MidCap 400 [®]	Annual Pt-to-Pt	3.8%	4.6%	4.4%	4.7%	5.2%	N/A	4.86%
9	Russell 2000 [®]	Annual Pt-to-Pt	3.7%	4.3%	4.0%	4.2%	4.4%	4.3%	4.42%
10	EURO STOXX 50 [®]	Annual Pt-to-Pt	2.6%	3.9%	3.9%	4.7%	4.7%	N/A	4.97%
11	Multi-Index [®]	Annual Pt-to-Pt	3.8%	4.3%	3.9%	4.3%	4.5%	N/A	4.45%

[^]Fidelity Multifactor Yield IndexSM 5% ER

Projected Policy Values



Initial Death Benefit: \$250,000
 Death Benefit Option: 1-Level
 Initial Monthly EFT Premium: \$276.89

INTEREST AND COST SCENARIOS

Guaranteed	Non-Guaranteed Alternate	Non-Guaranteed Assumed
Maximum Charges Minimum Account Value: 2.50%	Current Charges 3.50%	Current Charges Index Credits: 6.12%**

End of Year	Beg/End of Yr Age	Annualized Modal Premium	Type	Guaranteed			Non-Guaranteed Alternate			Non-Guaranteed Assumed		
				Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit
1	* + 40/41	3,322.68	P	2,208	0	250,000	2,239	0	250,000	2,239	0	250,000
2	41/42	3,322.68	P	4,465	0	250,000	4,524	0	250,000	4,617	0	250,000
3	42/43	3,322.68	P	6,772	2,212	250,000	6,909	2,349	250,000	7,155	2,595	250,000
4	43/44	3,322.68	P	9,130	4,760	250,000	9,381	5,011	250,000	9,852	5,482	250,000
5	44/45	3,322.68	P	11,539	7,359	250,000	11,941	7,761	250,000	12,716	8,536	250,000
6	45/46	3,322.68	P	14,002	10,012	250,000	14,594	10,604	250,000	15,758	11,768	250,000
7	46/47	3,322.68	P	16,519	12,767	250,000	17,342	13,590	250,000	18,989	15,237	250,000
8	47/48	3,322.68	P	19,064	15,549	250,000	20,162	16,647	250,000	22,395	18,880	250,000
9	48/49	3,322.68	P	21,665	18,435	250,000	23,085	19,855	250,000	26,014	22,784	250,000
10	49/50	3,322.68	P	24,296	21,351	250,000	26,086	23,141	250,000	29,832	26,887	250,000
		33,226.80										
11	50/51	3,322.68	P	26,958	24,393	250,000	29,908	27,343	250,000	34,631	32,066	250,000
12	51/52	3,322.68	P	29,653	27,563	250,000	33,862	31,772	250,000	39,723	37,633	250,000
13	52/53	3,322.68	P	32,382	30,767	250,000	37,965	36,350	250,000	45,150	43,535	250,000
14	53/54	3,322.68	P	35,121	34,076	250,000	42,200	41,155	250,000	50,911	49,866	250,000
15	54/55	3,322.68	P	37,871	37,396	250,000	46,575	46,100	250,000	57,035	56,560	250,000
16	55/56	3,322.68	P	40,633	40,633	250,000	51,123	51,123	250,000	63,573	63,573	250,000
17	56/57	3,322.68	P	43,409	43,409	250,000	55,876	55,876	250,000	70,576	70,576	250,000
18	57/58	3,322.68	P	46,226	46,226	250,000	60,795	60,795	250,000	78,033	78,033	250,000
19	58/59	3,322.68	P	49,060	49,060	250,000	65,870	65,870	250,000	85,963	85,963	250,000
20	59/60	3,322.68	P	51,915 → 66,454****		250,000	71,113	71,113	250,000	→ 94,407	94,407	250,000
		66,453.60										

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy.

Projected Policy Values



Initial Death Benefit: \$250,000
 Death Benefit Option: 1-Level
 Initial Monthly EFT Premium: \$276.89

Guaranteed
 Maximum Charges
 Minimum Account Value: 2.50%

Non-Guaranteed Alternate
 Current Charges
 3.50%

Non-Guaranteed Assumed
 Current Charges
 Index Credits: 6.12%**

End of Year	Beg/End of Yr Age	Annualized Modal		Guaranteed			Non-Guaranteed Alternate			Non-Guaranteed Assumed		
		Premium	Type	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit
21	60/61	3,322.68	P	55,070	55,070	250,000	76,534	76,534	250,000	103,406	103,406	250,000
22	61/62	3,322.68	P	58,257	58,257	250,000	82,166	82,166	250,000	113,025	113,025	250,000
23	62/63	3,322.68	P	61,454	61,454	250,000	88,001	88,001	250,000	123,295	123,295	250,000
24	63/64	3,322.68	P	64,640	64,640	250,000	94,034	94,034	250,000	134,257	134,257	250,000
25	64/65	3,322.68	P	67,819	83,067****	250,000	100,281	100,281	250,000	145,973	145,973	250,000
26	65/66	3,322.68	P	70,993	70,993	250,000	106,758	106,758	250,000	158,509	158,509	250,000
27	66/67	3,322.68	P	74,166	74,166	250,000	113,481	113,481	250,000	171,938	171,938	250,000
28	67/68	3,322.68	P	77,320	77,320	250,000	120,453	120,453	250,000	186,330	186,330	250,000
29	68/69	3,322.68	P	80,436	80,436	250,000	127,680	127,680	250,000	201,767	201,767	250,000
30	69/70	3,322.68	P	83,518	83,518	250,000	135,185	135,185	250,000	218,348	218,348	253,284
		99,680.40										
31	70/71	3,322.68	P	86,550	86,550	250,000	142,979	142,979	250,000	236,089	236,089	271,502
32	71/72	3,322.68	P	89,516	89,516	250,000	151,078	151,078	250,000	255,035	255,035	288,190
33	72/73	3,322.68	P	92,381	92,381	250,000	159,490	159,490	250,000	275,277	275,277	305,557
34	73/74	3,322.68	P	95,109	95,109	250,000	168,233	168,233	250,000	296,911	296,911	323,633
35	74/75	3,322.68	P	97,687	97,687	250,000	177,349	177,349	250,000	320,052	320,052	342,455
36	75/76	3,322.68	P	100,079	100,079	250,000	186,902	186,902	250,000	344,831	344,831	362,073
37	76/77	3,322.68	P	102,234	102,234	250,000	196,931	196,931	250,000	371,267	371,267	389,830
38	77/78	3,322.68	P	104,115	104,115	250,000	207,484	207,484	250,000	399,471	399,471	419,444
39	78/79	3,322.68	P	105,648	105,648	250,000	218,614	218,614	250,000	429,555	429,555	451,033
40	79/80	3,322.68	P	106,740	106,740	250,000	230,390	230,390	250,000	461,639	461,639	484,721
		132,907.20										
41	80/81	3,322.68	P	107,288	107,288	250,000	242,875	242,875	255,019	495,853	495,853	520,646
42	81/82	3,322.68	P	107,164	107,164	250,000	255,892	255,892	268,686	532,302	532,302	558,917
43	82/83	3,322.68	P	106,344	106,344	250,000	269,398	269,398	282,868	571,117	571,117	599,673
44	83/84	3,322.68	P	104,706	104,706	250,000	283,409	283,409	297,579	612,439	612,439	643,061
45	84/85	3,322.68	P	102,013	102,013	250,000	297,933	297,933	312,830	656,406	656,406	689,226
46	85/86	3,322.68	P	97,648	97,648	250,000	312,984	312,984	328,634	703,174	703,174	738,333
47	86/87	3,322.68	P	91,556	91,556	250,000	328,579	328,579	345,008	752,916	752,916	790,562
48	87/88	3,322.68	P	83,287	83,287	250,000	344,699	344,699	361,934	805,730	805,730	846,017
49	88/89	3,322.68	P	72,165	72,165	250,000	361,351	361,351	379,418	861,778	861,778	904,867

Option 2 Results at Age 85



Jane saved **\$49,365.60** in Life Insurance Premiums.

Jane's Cash Value is Guaranteed to be **\$97,648**, and her Non-Guaranteed estimated Cash Value is **\$703,147**. Life insurance amount **\$250,000**.

Jane also used this Life Insurance to replace her Survivor benefit that would have cost her **\$233.75 a month** and left her spouse **\$1,168.75** of monthly taxable income. Ten Year benefit of **\$140,250** of taxable income.

The Total cost of the FEGLI and Spousal Benefit will be over **\$450.00** a month if Jane retires at Age 60 and will continue to increase to well over **\$1,000** a month by age 85.



TSP

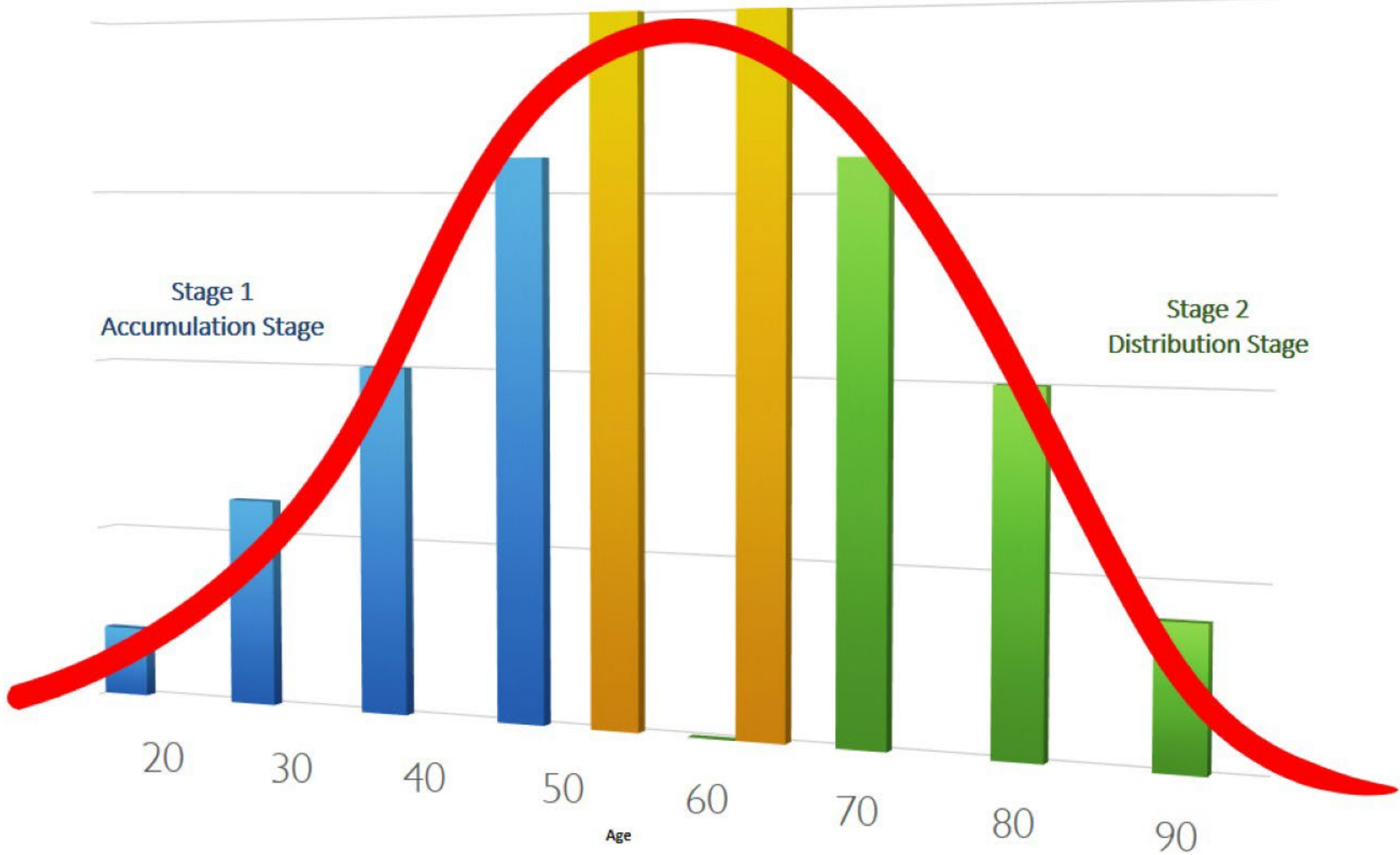
Thrift Savings Plan

TSP – Thrift Savings Plan



- **Think 401K**
- **Two Systems: CSRS & FERS**
- **CSRS: No Matching Of Funds**
- **FERS: 1% Automatic Agency Contribution**
- **FERS: Will Match Up To 5% Total**
- **Both Systems: May Contribute Up To \$20,500**
- **Catch Up After 50 is \$6,500**

Approaching Retirement





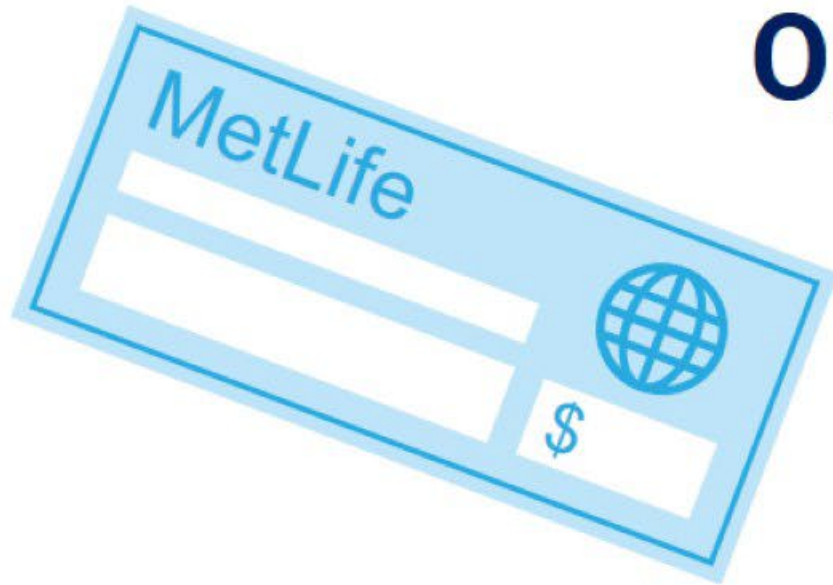
Accumulation

Preservation



Option 1 : Take It All

- a. Cash It In For Full Cash Value
- b. Pay Taxes On The Full Amount
40% - 50%
- c. Spend What's Left



Option 2 : Government Income

- a. Sell Your TSP Account Value For Income Stream
- b. Pension Type Monthly Income
- c. No Longer Have Account Value
- d. No Investment Control
- e. Account No Longer Grows and Earns Interest
- f. No Longer Have Access To Account Value
 - a. For Additional Income
 - b. For Emergency Needs
- g. Income Stops Immediately After Death
 - a. Highest Lifetime Income - Disinherits Your Family



Option 3 : Leave In TSP

1. Take Monthly Options
2. Life Expectancy Option



**INDIVIDUAL
RETIREMENT
ACCOUNT**

Option 4 : Rollover To An IRA

1. **Maintain Full Control Of Your Account**
2. **Maintain Investment Control**
3. **Access Your Account Value**
4. **Monthly Interest Income**
5. **Account Value Continues To Grow**
6. **After Death**
 - **Full Account Value Is Paid To Beneficiary**

What's Important To You?



- ✓ **Protect Against Risk**
- ✓ **Accessibility**
- ✓ **Financial Security**
- ✓ **Not Outliving Your Income**
- ✓ **Locking In Interest**
- ✓ **Probate Cost**
- ✓ **Preservation Of Principle**
- ✓ **Guaranteed Returns**
- ✓ **Investment Choices**
- ✓ **Flexibility & Control**
- ✓ **Comfortable Retirement**
- ✓ **Managing Your Estate**

Protecting Your Nest Egg

Surveys of retiring seniors consistently show the following desires on their wish list for their nest egg:

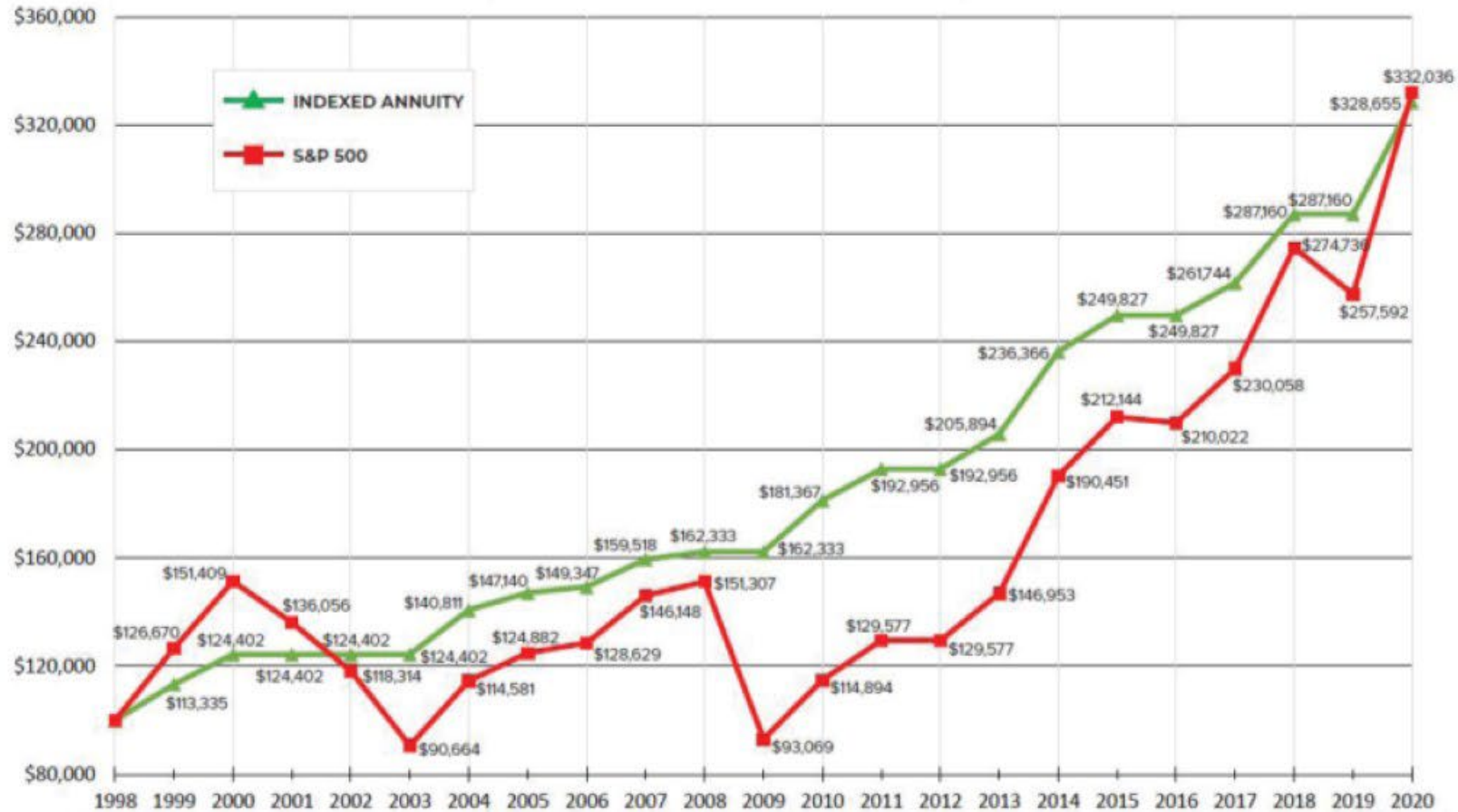
- ✓ Guaranteed Income For Life
- ✓ No Market Risk
- ✓ Opportunity For Growth When The Market Is Going Up
- ✓ Predictability
- ✓ A Death Benefit
- ✓ Low Cost



The Real Benefits of Index Annuities



BENEFITS OF INDEXED ANNUITIES WITH ANNUAL RESET



Scenario 1



Jane is a 60-year-old federal employee with 25 years of service and brings home a net monthly income of \$3,000 dollars while working.

Jane has \$400K in her TSP account when she retires

Below is what Jane's income will look like in retirement.

Pension	\$1,770
TSP	\$1,200
Taxes 15%	-\$445
Health Insurance	-\$350
Life Ins/Survivor's benefit	-\$300
FERS Supplement	\$1,156
Bottom Line:	\$3,031

When Jane reaches age 62 years of age, the FERS supplement will stop.

If she starts her Social Security, this will increase her monthly net income to **\$3,725** a month.

Stacking Strategy



This strategy will help Jane:

- Meet her income needs
- Retirement income longevity requirements
- Building a living legacy
- Safety and Security
- Guaranteed return opportunities

How it works:

Jane takes her **\$400K** that was in the TSP and places **\$200K** in a **Performance Accumulator** account and the other **\$200K** into a guaranteed lifetime income account.

(BNP Paribas Multi Asset Diversified 5 Index)



The **Lowest** index scenario reflects the performance of the annuity during a continuous period of 10 years out of the last 20 years where the index had the lowest 10 year growth.¹

Assumed Interest Rate	Accumulated Value
N/A	\$213,948
3.21%	\$218,788
N/A	\$216,709
6.33%	\$228,359
N/A	\$226,189
12.92%	\$253,270
N/A	\$250,864
21.60%	\$302,656
N/A	\$299,781
9.74%	\$326,127

Product Geometric Mean Interest Rate* = 5.15%

The **Highest** index scenario reflects the performance of the annuity during a continuous period of 10 years out of the last 20 years where the index had the highest 10 year growth.¹

Assumed Interest Rate	Accumulated Value
N/A	\$213,948
15.31%	\$244,667
N/A	\$242,343
2.06%	\$245,036
N/A	\$242,709
12.71%	\$271,246
N/A	\$268,669
25.33%	\$334,165
N/A	\$330,991
20.57%	\$395,920

Product Geometric Mean Interest Rate* = 7.20%

Here's a View of Non-Guaranteed Annuity Contract Values

Historical Average: The Assumed Interest Rate does not reflect charges. However, charges are reflected in the Accumulated Value.

Annual Assumed Interest Rate: 6.12%

Based on the average index performance over the Specified Period, as described in the Definition of Terms, for each of the elected strategies and the corresponding indices.

This hypothetical illustration is based on the allocation percentages and rates that are current as of the Assumed Issue Date of this illustration. This hypothetical illustration is based on an Initial Premium Amount of \$200,000 and a Premium Bonus of \$16,000. See page 6 for guaranteed values.

Year Ending	Beginning of Year Age	End of Year Age	Withdrawals			End of Year Non-Guaranteed Annuity Contract Values		
			Free Partial Withdrawals	RMD Withdrawals ¹	Cumulative Withdrawals	Accumulated Value	Cash Surrender Value ²	Death Benefit ³
02/2023	60	61	\$14,400	\$0	\$14,400	\$199,611	\$172,175	\$199,611
02/2024	61	62	\$14,400	\$0	\$28,800	\$206,886	\$180,602	\$206,886
02/2025	62	63	\$14,400	\$0	\$43,200	\$190,584	\$169,765	\$190,584
02/2026	63	64	\$14,400	\$0	\$57,600	\$196,805	\$178,302	\$196,805
02/2027	64	65	\$14,400	\$0	\$72,000	\$180,598	\$166,800	\$180,598
02/2028	65	66	\$14,400	\$0	\$86,400	\$185,655	\$174,533	\$185,655
02/2029	66	67	\$14,400	\$0	\$100,800	\$169,554	\$162,357	\$169,554
02/2030	67	68	\$14,400	\$0	\$115,200	\$173,322	\$168,895	\$173,322
02/2031	68	69	\$14,400	\$0	\$129,600	\$157,339	\$156,053	\$157,339
02/2032	69	70	\$14,400	\$0	\$144,000	\$159,683	\$159,683	\$159,683
02/2033	70	71	\$0	\$0	\$144,000	\$159,683	\$159,683	\$159,683
02/2034	71	72	\$0	\$0	\$144,000	\$179,826	\$179,826	\$179,826
02/2035	72	73	\$0	\$0	\$144,000	\$179,826	\$179,826	\$179,826
02/2036	73	74	\$0	\$0	\$144,000	\$202,510	\$202,510	\$202,510
02/2037	74	75	\$0	\$0	\$144,000	\$202,510	\$202,510	\$202,510
02/2038	75	76	\$0	\$0	\$144,000	\$228,056	\$228,056	\$228,056
02/2039	76	77	\$0	\$0	\$144,000	\$228,056	\$228,056	\$228,056
02/2040	77	78	\$0	\$0	\$144,000	\$256,824	\$256,824	\$256,824
02/2041	78	79	\$0	\$0	\$144,000	\$256,824	\$256,824	\$256,824
02/2042	79	80	\$0	\$0	\$144,000	\$289,221	\$289,221	\$289,221
02/2043	80	81	\$0	\$0	\$144,000	\$289,221	\$289,221	\$289,221
02/2044	81	82	\$0	\$0	\$144,000	\$325,705	\$325,705	\$325,705
02/2045	82	83	\$0	\$0	\$144,000	\$325,705	\$325,705	\$325,705
02/2046	83	84	\$0	\$0	\$144,000	\$366,791	\$366,791	\$366,791
02/2047	84	85	\$0	\$0	\$144,000	\$366,791	\$366,791	\$366,791
02/2048	85	86	\$0	\$0	\$144,000	\$413,060	\$413,060	\$413,060

At age 70 Jane will have pulled out of her performance elite account \$144,000 of her initial \$200,000 and still maintains a balance of \$159,683.

Owner/Annuitant:	JANE JANE	Issue State:	California
Age/Gender:	60/Female	Tax Qualification:	Qualified
		Initial Premium Amount:	\$200,000

The inputs selected in this hypothetical illustration are listed below. All rates shown below are current as of the Assumed Issue Date of this illustration and are subject to change.

Illustration Explanation

Product Details

Athene Agility 10

Strategy Option	Allocation Percentage	Current Rate	Minimum Guaranteed Rate	Current Participation Rate	Minimum Guaranteed Participation Rate	Current Annual Spread	Maximum Guaranteed Annual Spread
2 - Year No Cap Point-to-Point Index Strategy (BNP Paribas Multi Asset Diversified 5 Index)	100%	N/A	N/A	90.00%	10.00%	0.00%	0.00%

Additional Benefits:

Athene AgilitySM Income and Death Benefit Rider

- Benefit Base Bonus: \$60,000
- Interest Credit Applied Percentage: 175%
- Earnings-Indexed Income Credit Percentage: 100%
- Annuitant's age at first Lifetime Income Withdrawal: 70
- Lifetime Income Withdrawal amount: \$2,206.62 (Monthly)

Here's a View of Non-Guaranteed Annuity Contract Values

Historical Average

Annual Assumed Interest Rate: 5.27%

Based on the average index performance over the Specified Period, as described in the Definition of Terms, for each of the elected strategies and the corresponding indices.

This hypothetical illustration is based on the allocation percentages and rates that are current as of the Assumed Issue Date of this illustration. This hypothetical illustration is based on an Initial Premium Amount of \$200,000. See page 6 for guaranteed values.

Year Ending	Beginning of Year Age	End of Year Age	Withdrawals			End of Year Non-Guaranteed Annuity Contract Values			
			RMD Withdrawals ¹	Lifetime Income Withdrawals	Cumulative Withdrawals	Benefit Base ²	Accumulated Value	Cash Surrender Value ³	Death Benefit ²
02/2023	60	61	\$0	\$0	\$0	\$260,000	\$200,000	\$183,800	\$200,000
02/2024	61	62	\$0	\$0	\$0	\$297,862	\$221,635	\$205,505	\$221,635
02/2025	62	63	\$0	\$0	\$0	\$297,862	\$221,635	\$207,872	\$221,635
02/2026	63	64	\$0	\$0	\$0	\$339,820	\$245,611	\$232,651	\$245,611
02/2027	64	65	\$0	\$0	\$0	\$339,820	\$245,611	\$235,222	\$245,611
02/2028	65	66	\$0	\$0	\$0	\$386,317	\$272,181	\$263,267	\$272,181
02/2029	66	67	\$0	\$0	\$0	\$386,317	\$272,181	\$266,302	\$272,181
02/2030	67	68	\$0	\$0	\$0	\$437,843	\$301,625	\$298,057	\$301,625
02/2031	68	69	\$0	\$0	\$0	\$437,843	\$301,625	\$301,353	\$301,625
02/2032	69	70	\$0	\$0	\$0	\$494,944	\$334,254	\$334,254	\$334,254
Begin Lifetime Annual Income									
02/2033	70	71	\$0	\$26,479	\$26,479	\$455,735	\$307,774	\$307,774	\$307,774
02/2034	71	72	\$0	\$26,479	\$52,959	\$470,137	\$311,963	\$311,963	\$311,963
02/2035	72	73	\$0	\$29,344	\$82,303	\$425,915	\$282,619	\$282,619	\$282,619
02/2036	73	74	\$0	\$29,344	\$111,647	\$430,046	\$280,938	\$280,938	\$280,938
02/2037	74	75	\$0	\$32,518	\$144,165	\$380,268	\$248,420	\$248,420	\$248,420
02/2038	75	76	\$0	\$32,518	\$176,683	\$371,818	\$239,551	\$239,551	\$239,551
02/2039	76	77	\$0	\$36,036	\$212,719	\$315,885	\$203,515	\$203,515	\$203,515
02/2040	77	78	\$0	\$36,036	\$248,755	\$292,168	\$185,921	\$185,921	\$185,921
02/2041	78	79	\$0	\$39,934	\$288,690	\$229,413	\$145,987	\$145,987	\$145,987
02/2042	79	80	\$0	\$39,934	\$328,624	\$187,306	\$117,885	\$117,885	\$117,885
02/2043	80	81	\$0	\$44,254	\$372,878	\$116,991	\$73,630	\$73,630	\$73,630
02/2044	81	82	\$0	\$44,254	\$417,133	\$52,877	\$32,953	\$32,953	\$32,953
02/2045	82	83	\$0	\$49,042	\$466,174	\$0	\$0	\$0	\$0
02/2046	83	84	\$0	\$49,042	\$515,216	\$0	\$0	\$0	\$0

¹ Please see page 18 for information regarding RMD calculations.

² In the event the annuitant dies, the beneficiary has the option to select either the Death Benefit as a lump sum or the Benefit Base paid over a period that is currently set to 5 years and is guaranteed not to exceed 10 years. The Benefit Base is not a lump sum that can be withdrawn in any Contract Year or upon death.

Here's a View of Non-Guaranteed Annuity Contract Values (continued)

Historical Average

Annual Assumed Interest Rate: 5.27%

Based on the average index performance over the Specified Period, as described in the Definition of Terms, for each of the elected strategies and the corresponding indices.

This hypothetical illustration is based on the allocation percentages and rates that are current as of the Assumed Issue Date of this illustration. This hypothetical illustration is based on an Initial Premium Amount of \$200,000. See page 6 for guaranteed values.

Year Ending	Beginning of Year Age	End of Year Age	Withdrawals			End of Year Non-Guaranteed Annuity Contract Values			
			RMD Withdrawals ¹	Lifetime Income Withdrawals	Cumulative Withdrawals	Benefit Base ²	Accumulated Value	Cash Surrender Value ³	Death Benefit ²
02/2047	84	85	\$0	\$54,347	\$569,563	\$0	\$0	\$0	\$0
02/2048	85	86	\$0	\$54,347	\$623,910	\$0	\$0	\$0	\$0
02/2049	86	87	\$0	\$60,226	\$684,135	\$0	\$0	\$0	\$0
02/2050	87	88	\$0	\$60,226	\$744,361	\$0	\$0	\$0	\$0
02/2051	88	89	\$0	\$66,741	\$811,102	\$0	\$0	\$0	\$0
02/2052	89	90	\$0	\$66,741	\$877,843	\$0	\$0	\$0	\$0
02/2053	90	91	\$0	\$73,961	\$951,804	\$0	\$0	\$0	\$0
02/2054	91	92	\$0	\$73,961	\$1,025,765	\$0	\$0	\$0	\$0
02/2055	92	93	\$0	\$81,962	\$1,107,726	\$0	\$0	\$0	\$0
02/2056	93	94	\$0	\$81,962	\$1,189,688	\$0	\$0	\$0	\$0
02/2057	94	95	\$0	\$90,828	\$1,280,516	\$0	\$0	\$0	\$0

Scenario 1- Results



Jane's Initial Goal was to receive **\$3,000** of net income a month to reach financial stability.

Income at age 60	\$3,031
Income at age 62	\$3,725
Income at age 70	\$4,491
Income at age 80	\$5,972

At age 86 Jane will have received \$828,135 of income out of her initial \$400,000 balance and still have a balance of \$413,000 based on the illustration's showed.

Jane will continue to receive a Guaranteed lifetime income and her accumulator account will continue to increase. Jane's income will also have an opportunity to grow each year to keep up with inflation.

Here's a View of Non-Guaranteed Annuity Contract Values

Historical Average: The Assumed Interest Rate does not reflect charges. However, charges are reflected in the Accumulated Value.

Annual Assumed Interest Rate: 6.12%

Based on the average index performance over the Specified Period, as described in the Definition of Terms, for each of the elected strategies and the corresponding indices.

This hypothetical illustration is based on the allocation percentages and rates that are current as of the Assumed Issue Date of this illustration. This hypothetical illustration is based on an Initial Premium Amount of \$200,000 and a Premium Bonus of \$16,000. See page 6 for guaranteed values.

Year Ending	Beginning of Year Age	End of Year Age	Withdrawals			End of Year Non-Guaranteed Annuity Contract Values		
			Free Partial Withdrawals	RMD Withdrawals ¹	Cumulative Withdrawals	Accumulated Value	Cash Surrender Value ²	Death Benefit ³
02/2023	60	61	\$14,400	\$0	\$14,400	\$199,611	\$172,175	\$199,611
02/2024	61	62	\$14,400	\$0	\$28,800	\$206,886	\$180,602	\$206,886
02/2025	62	63	\$14,400	\$0	\$43,200	\$190,584	\$169,765	\$190,584
02/2026	63	64	\$14,400	\$0	\$57,600	\$196,805	\$178,302	\$196,805
02/2027	64	65	\$14,400	\$0	\$72,000	\$180,598	\$166,800	\$180,598
02/2028	65	66	\$14,400	\$0	\$86,400	\$185,655	\$174,533	\$185,655
02/2029	66	67	\$14,400	\$0	\$100,800	\$169,554	\$162,357	\$169,554
02/2030	67	68	\$14,400	\$0	\$115,200	\$173,322	\$168,895	\$173,322
02/2031	68	69	\$14,400	\$0	\$129,600	\$157,339	\$156,053	\$157,339
02/2032	69	70	\$14,400	\$0	\$144,000	\$159,683	\$159,683	\$159,683
02/2033	70	71	\$0	\$0	\$144,000	\$159,683	\$159,683	\$159,683
02/2034	71	72	\$0	\$0	\$144,000	\$179,826	\$179,826	\$179,826
02/2035	72	73	\$0	\$0	\$144,000	\$179,826	\$179,826	\$179,826
02/2036	73	74	\$0	\$0	\$144,000	\$202,510	\$202,510	\$202,510
02/2037	74	75	\$0	\$0	\$144,000	\$202,510	\$202,510	\$202,510
02/2038	75	76	\$0	\$0	\$144,000	\$228,056	\$228,056	\$228,056
02/2039	76	77	\$0	\$0	\$144,000	\$228,056	\$228,056	\$228,056
02/2040	77	78	\$0	\$0	\$144,000	\$256,824	\$256,824	\$256,824
02/2041	78	79	\$0	\$0	\$144,000	\$256,824	\$256,824	\$256,824
02/2042	79	80	\$0	\$0	\$144,000	\$289,221	\$289,221	\$289,221
02/2043	80	81	\$0	\$0	\$144,000	\$289,221	\$289,221	\$289,221
02/2044	81	82	\$0	\$0	\$144,000	\$325,705	\$325,705	\$325,705
02/2045	82	83	\$0	\$0	\$144,000	\$325,705	\$325,705	\$325,705
02/2046	83	84	\$0	\$0	\$144,000	\$366,791	\$366,791	\$366,791
02/2047	84	85	\$0	\$0	\$144,000	\$366,791	\$366,791	\$366,791
02/2048	85	86	\$0	\$0	\$144,000	\$413,060	\$413,060	\$413,060

Scenario 2



John is a 57 Year old federal employee with 30 years of service and brings home a net monthly income of \$3,500 dollars while working.

John has \$400K in his TSP account when he retires

Here is what John's Income will look like at retirement.

Pension	\$1,875
TSP	\$1,500
Total	\$3,375
Taxes 15%	-\$506.25
Health Insurance	-\$350
Life/Spousal Benefits	-\$300
Total	\$2,218.75
FERS Supplement	\$1387.50
Bottom Line:	<u>\$3,606.25</u>

A month before John reaches 62 years of age, his FERS Supplement will stop.

If John starts his Social Security, this will increase his monthly net income to **\$4,068.75** a month.

Scenario 2 - Strategy



This strategy will help John:

- Meet his income needs
- Retirement income longevity requirements
- Building a living legacy
- Safety and Security
- Guaranteed return opportunities

How it works:

This strategy will require John to leave \$51,000 in his TSP and Roll the rest into his performance accumulator plan.

Scenario 2 - Strategy



Starting at age 57

John will start drawing \$1,500 a month out of his \$51,000 TSP account until the balance reaches \$0.

John's income will last until age 60, and John will then start drawing the 1,500 out of his Accumulator Account.

(BNP Paribas Multi Asset Diversified 5 Index)



The **Lowest** index scenario reflects the performance of the annuity during a continuous period of 10 years out of the last 20 years where the index had the lowest 10 year growth.¹

Assumed Interest Rate	Accumulated Value
N/A	\$213,948
3.21%	\$218,788
N/A	\$216,709
6.33%	\$228,359
N/A	\$226,189
12.92%	\$253,270
N/A	\$250,864
21.60%	\$302,656
N/A	\$299,781
9.74%	\$326,127

Product Geometric Mean Interest Rate* = 5.15%

The **Highest** index scenario reflects the performance of the annuity during a continuous period of 10 years out of the last 20 years where the index had the highest 10 year growth.¹

Assumed Interest Rate	Accumulated Value
N/A	\$213,948
15.31%	\$244,667
N/A	\$242,343
2.06%	\$245,036
N/A	\$242,709
12.71%	\$271,246
N/A	\$268,669
25.33%	\$334,165
N/A	\$330,991
20.57%	\$395,920

Product Geometric Mean Interest Rate* = 7.20%

Here's a View of Non-Guaranteed Annuity Contract Values

Historical Average: The Assumed Interest Rate does not reflect charges. However, charges are reflected in the Accumulated Value.

Annual Assumed Interest Rate: 6.12%

Based on the average index performance over the Specified Period, as described in the Definition of Terms, for each of the elected strategies and the corresponding indices.

This hypothetical illustration is based on the allocation percentages and rates that are current as of the Assumed Issue Date of this illustration. This hypothetical illustration is based on an Initial Premium Amount of \$349,000 and a Premium Bonus of \$27,920. See page 6 for guaranteed values.

Year Ending	Beginning of Year Age	End of Year Age	Withdrawals			End of Year Non-Guaranteed Annuity Contract Values		
			Free Partial Withdrawals	RMD Withdrawals ¹	Cumulative Withdrawals	Accumulated Value	Cash Surrender Value ²	Death Benefit ³
02/2023	57	58	\$0	\$0	\$0	\$373,339	\$325,478	\$373,339
02/2024	58	59	\$0	\$0	\$0	\$416,888	\$372,209	\$416,888
02/2025	59	60	\$0	\$0	\$0	\$412,927	\$375,700	\$412,927
02/2026	60	61	\$18,000	\$0	\$18,000	\$441,081	\$404,826	\$441,081
02/2027	61	62	\$18,540	\$0	\$36,540	\$418,433	\$387,513	\$418,433
02/2028	62	63	\$19,096	\$0	\$55,636	\$446,010	\$420,144	\$446,010
02/2029	63	64	\$19,669	\$0	\$75,305	\$422,190	\$404,902	\$422,190
02/2030	64	65	\$20,259	\$0	\$95,564	\$448,913	\$437,844	\$448,913
02/2031	65	66	\$20,867	\$0	\$116,431	\$423,874	\$420,542	\$423,874
02/2032	66	67	\$21,493	\$0	\$137,924	\$449,421	\$449,421	\$449,421
02/2033	67	68	\$22,138	\$0	\$160,062	\$427,283	\$427,283	\$427,283
02/2034	68	69	\$22,802	\$0	\$182,864	\$455,745	\$455,745	\$455,745
02/2035	69	70	\$23,486	\$0	\$206,349	\$432,259	\$432,259	\$432,259
02/2036	70	71	\$24,190	\$0	\$230,540	\$459,799	\$459,799	\$459,799
02/2037	71	72	\$24,916	\$0	\$255,456	\$434,883	\$434,883	\$434,883
02/2038	72	73	\$25,664	\$0	\$281,120	\$461,110	\$461,110	\$461,110
02/2039	73	74	\$26,434	\$0	\$307,553	\$434,676	\$434,676	\$434,676
02/2040	74	75	\$27,227	\$0	\$334,780	\$459,134	\$459,134	\$459,134
02/2041	75	76	\$28,043	\$0	\$362,823	\$431,091	\$431,091	\$431,091
02/2042	76	77	\$28,885	\$0	\$391,708	\$453,246	\$453,246	\$453,246
02/2043	77	78	\$29,751	\$0	\$421,459	\$423,495	\$423,495	\$423,495
02/2044	78	79	\$30,644	\$0	\$452,103	\$442,730	\$442,730	\$442,730
02/2045	79	80	\$31,563	\$0	\$483,666	\$411,167	\$411,167	\$411,167
02/2046	80	81	\$32,510	\$0	\$516,176	\$426,764	\$426,764	\$426,764
02/2047	81	82	\$33,485	\$0	\$549,661	\$393,279	\$393,279	\$393,279
02/2048	82	83	\$34,490	\$0	\$584,151	\$404,411	\$404,411	\$404,411

Scenario 2 - Results



Here's a View of Non-Guaranteed Annuity Contract Values (continued)

Historical Average: The Assumed Interest Rate does not reflect charges. However, charges are reflected in the Accumulated Value.

Annual Assumed Interest Rate: 6.12%

Based on the average index performance over the Specified Period, as described in the Definition of Terms, for each of the elected strategies and the corresponding indices.

This hypothetical illustration is based on the allocation percentages and rates that are current as of the Assumed Issue Date of this illustration. This hypothetical illustration is based on an Initial Premium Amount of \$349,000 and a Premium Bonus of \$27,920. See page 6 for guaranteed values.

Year Ending	Beginning of Year Age	End of Year Age	Withdrawals			End of Year Non-Guaranteed Annuity Contract Values		
			Free Partial Withdrawals	RMD Withdrawals ¹	Cumulative Withdrawals	Accumulated Value	Cash Surrender Value ²	Death Benefit ³
02/2049	83	84	\$35,524	\$0	\$619,675	\$368,887	\$368,887	\$368,887
02/2050	84	85	\$36,590	\$0	\$656,266	\$374,599	\$374,599	\$374,599
02/2051	85	86	\$37,688	\$0	\$693,954	\$336,911	\$336,911	\$336,911
02/2052	86	87	\$38,819	\$0	\$732,772	\$336,104	\$336,104	\$336,104
02/2053	87	88	\$39,983	\$0	\$772,755	\$296,120	\$296,120	\$296,120
02/2054	88	89	\$41,183	\$0	\$813,938	\$287,530	\$287,530	\$287,530
02/2055	89	90	\$42,418	\$0	\$856,356	\$245,112	\$245,112	\$245,112
02/2056	90	91	\$43,691	\$0	\$900,047	\$227,289	\$227,289	\$227,289
02/2057	91	92	\$45,001	\$0	\$945,048	\$182,287	\$182,287	\$182,287
02/2058	92	93	\$46,351	\$0	\$991,400	\$153,571	\$153,571	\$153,571
02/2059	93	94	\$47,742	\$0	\$1,039,142	\$105,829	\$105,829	\$105,829
02/2060	94	95	\$49,174	\$0	\$1,088,316	\$64,318	\$64,318	\$64,318

At age 85, John has withdrawn \$744,954 of income and has an account balance of \$336,911

Scenario 2 - Results



John's initial goal was to receive **\$3,500** of net income a month to reach financial stability.

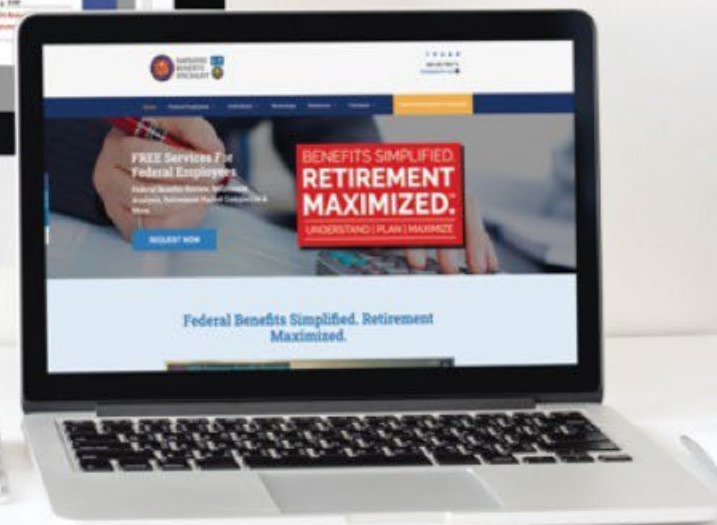
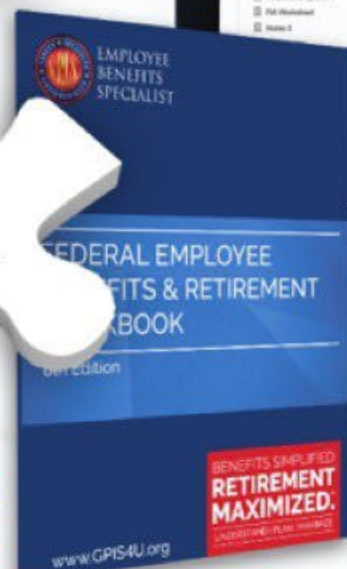
Income at age 60	\$3,606
Income at age 62	\$4,117
Income at age 70	\$4,535
Income at age 80	\$5,228

John's income will continue to grow every year to keep up with inflation.

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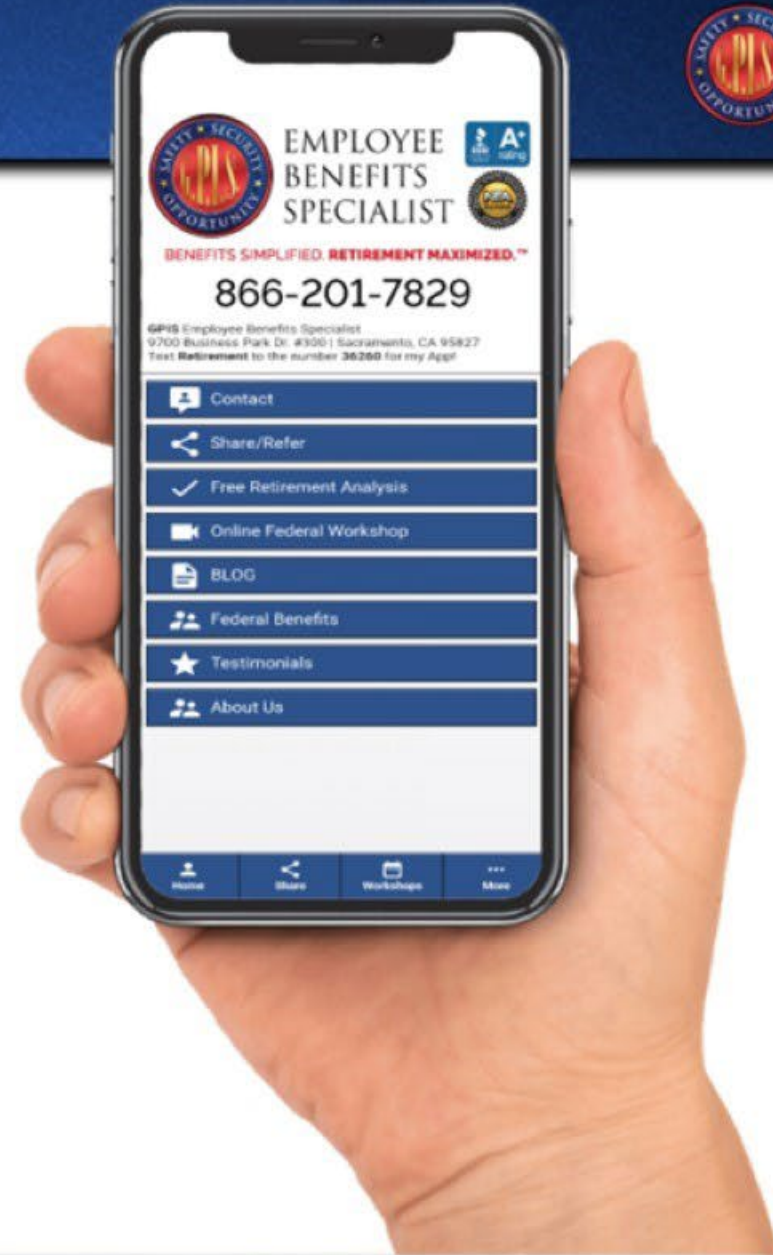
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