

Sample Structure Illustration

The values illustrated are based on present average yields and are subject to fluctuation. Values are based on standard mortality. Parties with a serious injury or suffering from a pre-existing medical condition may be eligible for a substandard annuity rating. Any rating would serve to improve the income on a lifetime option.

The premiums shown may be pro-rated to determine incomes at various levels. For example; twice the premium would produce twice the income. Incomes will vary based on specific quotation parameters.

Scenario # 1

Female, Age 30

Single Premium = \$100,000.00

Purchase Date – February 1, 2012

Income Commencement – March 1, 2012

Product	Monthly Income Not Indexed	Monthly Income Indexed at 2%	Monthly Income Indexed at 3%	Monthly Income Indexed at CPI*
Lifetime payments guaranteed for 30 years	305.81	197.67	153.16	167.40
Term certain payments guaranteed for 20 years	551.57	464.50	424.77	418.26

Scenario # 2

Male, Age 30

Single Premium = \$100,000.00

Purchase Date – February 1, 2012

Income Commencement – March 1, 2012

Product	Monthly Income Not Indexed	Monthly Income Indexed at 2%	Monthly Income Indexed at 3%	Monthly Income Indexed at CPI*
Lifetime payments guaranteed for 30 years	311.52	206.19	162.35	188.57
Term certain payments guaranteed for 20 years	551.57	464.50	424.77	418.26

Scenario # 3

Single Premium required for lump sum payable

Purchase Date – February 1, 2012

Product	Feb. 1, 2017	Feb. 1, 2022	Feb. 1, 2027	Feb. 1, 2032	Feb. 1, 2037
\$1,000.00 guaranteed lump sum payment	959.05	740.61	622.04	522.46	438.81

* Monthly income indexed in accordance with the Consumer Price Index (CPI).

Courtesy of the McKellar Brokerage Department, January 17, 2012