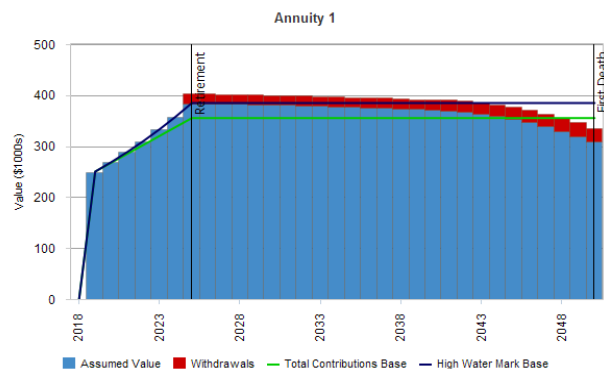


Retirement Plan Reporting: Deferred Annuity Analysis

Easily illustrate the power of an annuity.

What eMoney Shows

This report provides a full breakdown of the annuity with a graph and a hypothetical illustration using the assumed returns and guarantees used when building the annuity.



Annuity 1 (Hypothetical Data)	
First Withdrawal (2025)	\$19,224
Withdrawal Base Values (2025)	
Assumed Value	\$384,479
Total Contributions	\$355,000
High Water Mark	\$384,479
Total Withdrawals / Payout	\$549,518
Death Benefit to Heirs	\$296,890

Why Use eMoney

Easily display how the guarantees that were set as part of the overall plan are used. Demonstrate the guaranteed roll-up and the market step-up features of the product.

How eMoney Displays an Annuity

The illustration will assume straight-line returns set by the advisor when building the annuity. It will also display the death benefit left to the heirs.

Year	Age	BOY Assumed Value	Growth	Guaranteed Contributions Base	Guaranteed High Water Mark Base	Guaranteed Withdrawal Privilege	Withdrawals	EOY Assumed Value	Death Benefit
2018	58	\$0	\$0	\$0	\$0	\$0	\$0	\$250,000	\$250,000
2019	59	250,000	18,593	250,000	250,000	12,500	0	268,593	268,593
2020	60	268,593	19,977	267,500	268,593	13,430	0	288,570	288,570
2021	61	288,570	21,462	285,000	288,570	14,429	0	310,032	310,032

Selling Considerations

The report will show increases to the high-water mark of the guarantee that will be paid. It's a perfect opportunity to discuss the rate of returns assumed within the annuity and walk through how investment freedom gives the client a better opportunity to achieve those returns and market step-ups.

Questions? Call 888-362-4612 to learn more.