

Sample Information

Please note that this sample information is for demonstration purposes only and is not intended to be used to advise or sell a product to a potential customer.

Income Annuity Survey Details

Owner's State of Residence	Washington
State of Issue	Washington
Name	Judy Example
Birth Date	February 4, 1959
Sex	Female
Annuity Type	Single Life
Fund Type	Non-qualified
Guarantee Type	Installment refund
Premium	\$100,000.00
Cost Basis	\$100,000.00
Purchase Date	February 4, 2015
Payment Frequency	Monthly
Income Start Date	March 4, 2020
Return of Premium before Income Start Date	Yes

Financial Institution	Monthly Income	Monthly Taxable Portion	Guaranteed To End Of	Notes	Death Benefit Interest Rate
New York Life Insurance & Annuity Corporation	\$552.80	\$223.88	FEB-18-2015	See below	.00000%
Guardian Insurance & Annuity Company	\$540.16	\$211.20	FEB-11-2015	See below	.00000%
Pacific Life Insurance Company	\$537.16	\$211.64	FEB-18-2015	See below	.00000%
Massachusetts Mutual Life Insurance Company	\$518.99	\$193.58	FEB-18-2015		.00000%
Symetra Life Insurance Company	\$513.49	\$187.94	FEB-14-2015	See below	.00000%
Principal Financial Group	\$513.30	\$187.35	FEB-13-2015	See below	.00000%
The Lincoln National Life Insurance Company	\$483.97	\$162.13	FEB-11-2015	See below	.00000%

Financial Institution	Notes
Guardian Insurance & Annuity Company	Premium returned if the primary annuitant dies before payments begin.
	The beneficiary can elect to receive an undiscounted lump sum of the outstanding portion of the net premiums upon the death of the annuitant (except if otherwise prohibited from doing so due to beneficiary restriction).
	Product offers liquidity options and other features, subject to limitations and availability.
	The Owner and the Primary Annuitant are assumed to be the same person.
New York Life Insurance & Annuity Corporation	Product offers liquidity options and other features, subject to availability. For more information, please contact the Sales Desk at 1-888-474-7725, option 2.
Pacific Life Insurance Company	This quote includes a Return of Premium death benefit before the Income Start Date. Review the illustration for further details
	The Owner and the Primary Annuitant are assumed to be the same person.
	Product offers flexible premium, liquidity options, annual increases to manage inflation, ability to adjust income start date and other features, subject to availability. For more information please contact our Sales Desk at 800-722-2333.

Principal Financial Group	This product may not be available to all distribution partners.
Symetra Life Insurance Company	This quote includes optional death benefit during the deferral period. Product offers other features subject to availability.
	The death benefit before payments begin is either 90% of premium compounded at 3% or 100% of premium, whichever is greater.
	For information or illustrations, contact our Sales Desk at 1-800-706-0700.
The Lincoln National Life Insurance Company	This quote includes a Return of Premium death benefit before the Income Start Date. Review the illustration for further details.

Financial Institution	Reasons For Not Quoting
American General Life Insurance Company	Deferred annuities are not offered.
American National Insurance Company	Deferred annuities are not offered.
Athene Annuity & Life Assurance Company	Deferred annuities are not offered.
Genworth Life Insurance Company	The "Return of Premium before Income Start Date" option selected cannot be "Yes".
Genworth Life and Annuity Insurance Company	The "Return of Premium before Income Start Date" option selected cannot be "Yes".
Integrity Life Insurance Company (W&S)	Deferred annuities are not offered.
Jackson National Life Insurance	Deferred annuities are not offered.
MetLife Insurance Company USA	Not active for installment refunds.
Minnesota Life Insurance Company - A Securian Co.	Deferred annuities are not offered.
Nationwide Life Insurance Company	Deferred annuities are not offered.
Penn Mutual Life Insurance Company	Deferred annuities are not offered.
Protective Life Insurance Company	Deferred annuities are not offered.
The Prudential Insurance Company of America	Deferred annuities are not offered.
Voya Insurance and Annuity Company	Deferred annuities are not offered.

Survey Notes

There may be an additional 10% penalty tax due to age being under 59½.

Income received in excess of the investment in the contract is taxable as ordinary income.

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