

# PLANNING NOW FOR THE FUTURE

The concept "**Planning Chart**" can be used for **larger dollar amounts** per year in both the immediate and deferred annuities  
 It can also be used in **smaller dollar amounts** per year in both the immediate and deferred annuities. However the carrier and product options will be limited.

AGE	<u>PURCHASE IMMEDIATES</u>		<u>PURCHASE DEFERRED</u>	
62-63	SPEND DOWN NON-QUALIFIED FUNDS		\$ 16,288.94	10 yr index annuity \$10,000
63-64	1st \$10,000 immediate-MALE	LIFE/10YR \$ 62.53	\$ 15,513.28	9 yr index annuity \$10,000
64-65	2nd \$10,000 immediate-FEMALE	LIFE/10YR \$ 59.41	\$ 14,774.55	8 yr index annuity \$10,000
65-66	3rd \$10,000 immediate-MALE	LIFE/10YR \$ 65.11	\$ 14,071.00	7 yr portfolio annuity \$10,000
66-67	4th \$10,000 immediate-FEMALE	LIFE/10YR \$ 61.81	\$ 13,400.95	6 yr portfolio annuity \$10,000
67-68	5th \$10,000 immediate-MALE	LIFE/10YR \$ 67.90	\$ 12,762.81	5-10 yr portfolio annuity \$10,000
68-69	6th \$10,000 immediate-FEMALE	LIFE/10YR \$ 64.47	\$ 12,762.81	5 yr guarantee annuity \$10,000
69-70	7th \$10,000 immediate-MALE	LIFE/10YR \$ 70.91	\$ 12,762.81	5 yr guarantee annuity \$10,000
70-71	8th \$10,000 immediate-FEMALE	LIFE/10YR \$ 67.42	\$ 12,155.06	4 yr guarantee annuity \$10,000
71-72	9th \$10,000 immediate-MALE	LIFE/10YR \$ 74.08	\$ 11,576.25	3 yr guarantee annuity \$10,000
72-73	10th \$10,000 immediate-FEMALE	LIFE/10YR \$ 70.64	\$ 136,068.46	No more deferred purchases
	<b>Monthly payout for life*</b>		<b>\$ 664.28</b>	
74	You are out of surrender on all your deferred annuities. You are maxed out on your Social Security at age 70. You are laddered and alternating on your immediate annuity payouts. You are taking RMD on all your qualified funds.			

\* You can receive a higher payout if you take it annually

\*\* Calculated at 5% compounded annually, RESULTS CAN VARY-DEPENDING ON RATE AT THE TIME OF PURCHASE, THIS IS ONLY HYPOTHETICAL USING 5%.

Life is good at age 74 and you have another 20 years to enjoy the planning you started at age 60

**Start the client at age 60-61-62-etc. Get them started now with the planning chart, call us for help on the planning chart concept!**