

# Indexed Annuity Hypothetical Case Study for Illustrative purposes only. Historical Rate of Return based on Annual Point-to-Point with Bonus

**Agent:** John Smith  
**Client:** Preferred Client  
**Company:** ABC  
**Contract:** XYZ  
**Participation:** 100.00%  
**Cap:** 7.00%  
**Initial Deposit:** \$100,000  
**Years to receive Bonus:** 1  
**Amount of Bonus:** 5.00%  
**Number of years in contract:** 12

Place an "x" in the box to enter the start date.

Enter Start Date \_\_\_\_\_

\*No earlier than 1970

Example 1/9/1970

<u>Date</u>	<u>Actual Return of S&amp;P 500</u>	<u>Beginning Balance</u>	<u>Bonus</u>	<u>Annual withdrawal</u>	<u>Adjusted Balance</u>	<u>Interest Rate</u>	<u>Interest On Balance</u>	<u>New Balance</u>
31-Dec-93	7.08%	\$100,000	\$5,000		\$105,000	7.00%	\$7,350	\$112,350
30-Dec-94	-1.55%	\$112,350			\$112,350	0.00%	\$0	\$112,350
29-Dec-95	34.13%	\$112,350			\$112,350	7.00%	\$7,865	\$120,215
31-Dec-96	20.27%	\$120,215			\$120,215	7.00%	\$8,415	\$128,630
31-Dec-97	30.97%	\$128,630			\$128,630	7.00%	\$9,004	\$137,634
31-Dec-98	26.47%	\$137,634			\$137,634	7.00%	\$9,634	\$147,268
31-Dec-99	19.53%	\$147,268			\$147,268	7.00%	\$10,309	\$157,577
29-Dec-00	-10.66%	\$157,577			\$157,577	0.00%	\$0	\$157,577
31-Dec-01	-13.04%	\$157,577			\$157,577	0.00%	\$0	\$157,577
31-Dec-02	-23.43%	\$157,577			\$157,577	0.00%	\$0	\$157,577
31-Dec-03	26.11%	\$157,577			\$157,577	7.00%	\$11,030	\$168,607
31-Dec-04	8.93%	\$168,607			\$168,607	7.00%	\$11,802	\$180,410
		\$180,410			\$180,410			



This is for illustrative purposes only and is not a representation of future results. The illustration is intended to show you how the annuity might function based on the assumptions contained in the illustration. Actual results may vary.