## Tax Deferred Account

## Pre-Retirement Accumulation

|  |  | Prior Accrued Account Value 0 | Account Yield 8.50\% | Pre-Retirement Income Tax Bracket 35.00\% |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Retir Year |  | (1) <br> Payment to the Account | (2) <br> Beginning of Year Value of Account | (3) <br> Annualized <br> Tax <br> Deferred <br> Interest <br> Accrued | (4) <br> Year End Living Value of Account $(2)+(3)^{* *}$ | (5) <br> Year End <br> After Tax <br> Surrender Value of Account* |
| 1 | 45 | 20,000 | 20,000 | 1,700 | 21,266 | 20,696 |
| 2 | 46 | 20,000 | 41,266 | 3,508 | 43,879 | 42,133 |
| 3 | 47 | 20,000 | 63,879 | 5,430 | - 67,923 | 64,358 |
| 4 | 48 | 20,000 | 87,923 | 7,473 | - 93,488 | 87,418 |
| 5 | 49 | 20,000 | 113,488 | 9,646 | $\square 120,671$ | [] 111,369 |
| 6 | 50 | 20,000 | 140,671 | 11,957 | $\square 149,575$ | [ 136,266 |
| 7 | 51 | 20,000 | 169,575 | 14,414 | $\square 180,309$ | $\square 162,170$ |
| 8 | 52 | 20,000 | 200,309 | 17,026 | $\square$ 212,988 | $\square 189,143$ |
| 9 | 53 | 20,000 | 232,988 | 19,804 | 247,736 | $\square$ 217,255 |
| 10 | 54 | 20,000 | 267,736 | 22,758 | 284,684 | - 246,576 |
| 11 | 55 | 20,000 | 304,684 | 25,898 | 323,970 | - 277,184 |
| 12 | 56 | 20,000 | 343,970 | 29,237 | 365,743 | - 309,159 |
| 13 | 57 | 20,000 | 385,743 | 32,788 | 410,160 | 342,588 |
| 14 | 58 | 20,000 | 430,160 | 36,564 | 457,390 | 377,565 |
| 15 | 59 | 20,000 | 477,390 | 40,578 | 507,609 | 414,185 |
| 16 | 60 | 20,000 | 527,609 | 44,847 | 561,007 | 476,655 |
| 17 | 61 | 20,000 | 581,007 | 49,386 | 617,785 | 520,560 |
| 18 | 62 | 20,000 | 637,785 | 54,212 | 678,157 | 566,802 |
| 19 | 63 | 20,000 | 698,157 | 59,343 | 742,350 | 615,528 |
| 20 | 64 | 20,000 | 762,350 | 64,800 | 810,607 | 666,895 |

$400,000 \quad 551,369$

Tax deferred account assets are assessed:
Death benefit guarantee of principal: $1.00 \%$
**Management fees reflected in column (4) : 1.00\%
Note: Tax Deferred Account values do not reflect surrender charges or market rate adjustments, if any.

## Tax Deferred Account

## Retirement Distribution

Account
Yield
$8.50 \%$
Retirement
Income Tax Bracket
$35.00 \%$

Distribution<br>Method Interest \& Principal

| Retir Year |  | (1) <br> Beginning of Year Value of Account | (2) <br> Beginning of Year After Tax Withdrawal | (3) <br> Account Balance After Withdrawal | (4) <br> Annualized <br> Tax <br> Deferred <br> Interest <br> Accrued | (5) <br> Year End Living Value of Account $(3)+(4)^{*}$ | (6) <br> Year End <br> Surrender Value of Account |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 | 65 | 810,607 | 49,200 | 734,915 | 62,468 | 781,435 | 647,933 |
| 2 | 66 | 781,435 | 49,200 | 705,743 | 59,988 | 750,416 | 627,770 |
| 3 | 67 | 750,416 | 49,200 | 674,724 | 57,352 | 717,434 | 606,332 |
| 4 | 68 | 717,434 | 49,200 | 641,742 | 54,548 | 682,364 | 583,537 |
| 5 | 69 | 682,364 | 49,200 | 606,672 | 51,567 | 645,074 | 559,298 |
| 6 | 70 | 645,074 | 49,200 | 569,382 | 48,397 | 605,423 | 533,525 |
| 7 | 71 | 605,423 | 49,200 | 529,731 | 45,027 | 563,263 | 506,121 |
| 8 | 72 | 563,263 | 49,200 | 487,571 | 41,444 | 518,435 | 476,983 |
| 9 | 73 | 518,435 | 49,200 | 442,743 | 37,633 | 470,768 | 445,999 |
| 10 | 74 | 470,768 | 49,200 | 396,799 | 33,728 | 421,916 | 413,125 |
| 11 | 75 | 421,916 | 49,200 | 363,925 | 30,934 | 386,962 | 378,899 |
| 12 | 76 | 386,962 | 49,200 | 329,699 | 28,024 | 350,569 | 343,265 |
| 13 | 77 | 350,569 | 49,200 | 294,065 | 24,995 | 312,679 | 306,164 |
| 14 | 78 | 312,679 | 49,200 | 256,964 | 21,842 | 273,230 | 267,537 |
| 15 | 79 | 273,230 | 49,200 | 218,337 | 18,559 | 232,158 | 227,321 |
| 16 | 80 | 232,158 | 49,200 | 178,121 | 15,140 | $\square 189,396$ | 185,450 |
| 17 | 81 | 189,396 | 49,200 | 136,250 | 11,581 | $\square 144,874$ | 141,855 |
| 18 | 82 | 144,874 | 49,200 | 92,655 | 7,876 | - 98,520 | 96,467 |
| 19 | 83 | 98,520 | 49,200 | 47,267 | 4,018 | 50,259 | 49,212 |
| 20 | 84 | 50,259 | 49,212 | 0 | 0 | 0 | 0 |

*Management fees reflected in column (6) : 1.00\%
Tax deferred account assets are assessed:
Death benefit guarantee of principal: 1.00\%

Note: Tax Deferred Account values do not reflect surrender charges or market rate adjustments, if any.

With the tax deferred account, any withdrawals are taxable when made (until any gain is exhausted). Due to this, the withdrawals in column (2) have been grossed up so that the after tax net is as shown.

## Tax Deferred Account

| Retirement | Distribution |
| :---: | :---: |
| Income Tax Bracket | Method |
| $35.00 \%$ | Interest \& Principal |


| Retir Year |  | (1) <br> Beginning <br> of Year <br> Before Tax <br> Withdrawal | (2) <br> Beginning of Year Value of Account | (3) <br> Beginning of Year Cost Basis | (4) <br> Gain <br> in <br> Contract <br> Withdrawn | (5) <br> Taxable Portion of Withdrawal Column (4) | (6) <br> After Tax Value of Column (5) | (7) <br> Tax Free Portion of Withdrawal (1) - (4) | (8) <br> Beginning of Year After Tax Withdrawal $(6)+(7)$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 | 65 | 0 | 810,607 | 0 | 0 | 0 | 0 | 0 | 49,200 |
| 2 | 66 | 0 | 781,435 | 0 | 0 | 0 | 0 | 0 | 49,200 |
| 3 | 67 | 0 | 750,416 | 0 | 0 | 0 | 0 | 0 | 49,200 |
| 4 | 68 | 0 | 717,434 | 0 | 0 | 0 | 0 | 0 | 49,200 |
| 5 | 69 | 0 | 682,364 | 0 | 0 | 0 | 0 | 0 | 49,200 |
| 6 | 70 | 0 | 645,074 | 0 | 0 | 0 | 0 | 0 | 49,200 |
| 7 | 71 | 0 | 605,423 | 0 | 0 | 0 | 0 | 0 | 49,200 |
| 8 | 72 | 0 | 563,263 | 0 | 0 | 0 | 0 | 0 | 49,200 |
| 9 | 73 | 0 | 518,435 | 0 | 0 | 0 | 0 | 0 | 49,200 |
| 10 | 74 | 0 | 470,768 | 0 | 0 | 0 | 0 | 0 | 49,200 |
| 11 | 75 | 0 | 421,916 | 0 | 0 | 0 | 0 | 0 | 49,200 |
| 12 | 76 | 0 | 386,962 | 0 | 0 | 0 | 0 | 0 | 49,200 |
| 13 | 77 | 0 | 350,569 | 0 | 0 | 0 | 0 | 0 | 49,200 |
| 14 | 78 | 0 | 312,679 | 0 | 0 | 0 | 0 | 0 | 49,200 |
| 15 | 79 | 0 | 273,230 | 0 | 0 | 0 | 0 | 0 | 49,200 |
| 16 | 80 | 0 | 232,158 | 0 | 0 | 0 | 0 | 0 | 49,200 |
| 17 | 81 | 0 | 189,396 | 0 | 0 | 0 | 0 | 0 | 49,200 |
| 18 | 82 | 0 | 144,874 | 0 | 0 | 0 | 0 | 0 | 49,200 |
| 19 | 83 | 0 | 98,520 | 0 | 0 | 0 | 0 | 0 | 49,200 |
| 20 | 84 | 0 | 50,259 | 0 | 0 | 0 | 0 | 0 | 49,212 |

## Tax Deferred Account

## A Look at Year 40



## Tax Deferred Account

Presented By: [Licensed user's name appears here]
Year Analysis


## Cumulative Contributions




Account Values
(Surrender)

## Cumulative After Tax Distributions



## Tax Deferred Account

Accumulation and Distribution Summary


|  | At Year 40 |
| ---: | :--- |
| Cumulative Contributions | $\$ 400,000$ |
| Cumulative After Tax Distributions | $\$ 984,012$ |
| Surrender Account Values | $\$ 0$ |
| Living Account Values | $\$ 0$ |

