Safe Money Singer
Private Video Annuity Consultations
(949) 500 - 5478

A SAMPLE OF YOUR PERSONAL

Lifetime Income Analysis

Prepared for

Jonny & Mary Sample

SAMPLE REPORT for a fictional couple

Your report will actually include more pages than this sample, built for your ages, your state and your amount.

HIGHEST GUARANTEED INCOME FOUND

$3,722 a month for life

for both of you, from 15 insurers compared side by side

AGES	PREMIUM	STATE
65 & 62 today 70 & 67 when income begins	**$400,000**	**California**
INCOME BEGINS	**PAYMENTS**	**COVERS**
Year 6	**Level, monthly**	**Both lifetimes**

James Alden
Licensed insurance agent · CA #0C53378 · NPN 2680559
jim@safemoneysinger.com · (949) 500-5478
Prepared October 9, 2026

SAMPLE

Your Lifetime Income, Ranked

Joint lifetime income, ages 65 & 62 today, starting in year 6 (ages 70 & 67), on $400,000 in California. No partial withdrawals.

Seal = insurer's financial strength rating. "Care boost" = income can increase if you need long-term care and qualify (see each insurer's page).

#	INSURER & RATING	ANNUITY	GUARANTEED MONTHLY INCOME
1	A+ North American	**Income Pay Pro 10** 1.15% rider fee · 10-yr surrender · Care boost	$3,722
2	A Global Atlantic	**ForeIncome II 7 Guaranteed Income Builder Benefit** 1.20% rider fee · 7-yr surrender · Care boost	$3,695
3	A F&G	**Safe Income Advantage** 1.15% rider fee · 10-yr surrender · Care boost	$3,686
4	A+ Protective	**Protective Income Builder** 1.00% rider fee · 7-yr surrender	$3,658
5	A+ Midland	**MNL Income Planning Annuity** 1.25% rider fee · 10-yr surrender · Care boost	$3,580

…and **10 more insurers**, *ranked, in your full report.*

SAMPLE

Can You Beat It?

North American · Income Pay Pro 10, starting in year 6. Could the same $400,000 do as well somewhere else?

THE INCOME RIDER ANNUITY

$3,722 a month

Guaranteed for both lifetimes, starting in year 6.

ANY NON-ANNUITY PORTFOLIO

5.86% every year

To match it, the portfolio would need to earn 5.86% every single year, which of course is not guaranteed.

And it would mean withdrawing 11.2% of your $400,000 every year once payments begin, more than twice the 4% many advisors consider a safe withdrawal rate, through every down market.

Counted over 25 years, through age 86 for the younger spouse. If payments run past that, the rate keeps climbing: through age 91 it is 6.67%. Treat this rate as a floor: it leaves out every payment after year 25 and any balance passed to heirs. A portfolio that only averages this rate, with ups and downs, can still run short.

Your Lifetime Income, Year by Year

YEAR	AGE (YOUNGER SPOUSE)	MONTHLY	THAT YEAR	RECEIVED SO FAR
1	62	**$0**	$0	$0
2	63	**$0**	$0	$0
3	64	**$0**	$0	$0
4	65	**$0**	$0	$0
5	66	**$0**	$0	$0
6	67	**$3,722**	$44,664	$44,664
7	68	**$3,722**	$44,664	$89,328
8	69	**$3,722**	$44,664	$133,992
9	70	**$3,722**	$44,664	$178,656
10	71	**$3,722**	$44,664	$223,320
11	72	**$3,722**	$44,664	$267,984
12	73	**$3,722**	$44,664	$312,648
13	74	**$3,722**	$44,664	$357,312
14	75	**$3,722**	$44,664	$401,976
15	76	**$3,722**	$44,664	$446,640
16	77	**$3,722**	$44,664	$491,304
17	78	**$3,722**	$44,664	$535,968
18	79	**$3,722**	$44,664	$580,632
19	80	**$3,722**	$44,664	$625,296
20	81	**$3,722**	$44,664	$669,960
21	82	**$3,722**	$44,664	$714,624
22	83	**$3,722**	$44,664	$759,288
23	84	**$3,722**	$44,664	$803,952
24	85	**$3,722**	$44,664	$848,616
25	86	**$3,722**	$44,664	$893,280
Payments continue until both spouses have passed				

SAMPLE

Insurer by Insurer

How each income figure is built, what the rider costs, and what else comes with it. This sample shows the top 3; **your report covers every insurer.**

1 A+ North American

Income Pay Pro Rider Level

Income Pay Pro 10

4.09% back-tested index return assumed, 1-Year S&P 500 point-to-point, participation rate

$3,722

a month, guaranteed for life

$587,731 income base × 7.6% ÷ 12

SURRENDER PERIOD	COMPOUND ROLL-UP	ROLL-UP PERIOD
10 years	**8%**	**10 years**
RIDER FEE (ON BENEFIT BASE)	**BONUSES**	**ENHANCED CARE PAYMENTS**
1.15% annually	**None**	**Yes**

- The embedded guaranteed lifetime withdrawal benefit (GLWB) rider is designed as a way to generate income payments for life (called lifetime payment amounts (LPA)) without incurring any applicable surrender charge or market value adjustments (MVA), even if the accumulation value is reduced to zero.
- Features an 8.00% roll-up rate (also known as the GLWB value increase percentage) compounded for up to 10 years (or until lifetime payment election date (LPED), if earlier)
- **LPA options -** level or increasing income available immediately (as early as age 50)
- Level LPA is a set amount and will not increase. It can be decreased due to any excess partial withdrawals.
- Nursing home multiplier (Not available in CA). Referred to in the contract as the LPA multiplier. Beginning in the 3rd year, if a Covered Person is confined to a qualified nursing care center for more than 90 consecutive days, the Nursing home multiplier provides that the LPA can be doubled for that year. Feature available for a maximum of five payments as long as qualifying requirements are confirmed and met annually and the accumulation value is greater than zero.

SAMPLE

2 Global Atlantic

Guaranteed Income Builder Benefit Level Payment Option

ForeIncome II 7 Guaranteed Income Builder Benefit

3.98% back-tested index return assumed, 1-Year S&P 500 point-to-point, cap

$3,695
a month, guaranteed for life

$600,000 income base × 7.39% ÷ 12

SURRENDER PERIOD	SIMPLE ROLL-UP	ROLL-UP PERIOD
7 years	**10%**	**15 years**
RIDER FEE (ON BENEFIT BASE)	**BONUSES**	**ENHANCED CARE PAYMENTS**
1.20% annually	**None**	**Yes**

- With the Guaranteed Income Builder Benefit option, the Withdrawal Base grows by a guaranteed 10% roll-up, also known as Deferral Bonus, every year before you start to receive income. This annual growth will continue as long as you wait to receive income.
- **Level Payment Option:** Provides a level Lifetime Annual Payment that is guaranteed for your or, if joint, your spouse's lifetime.
- Income Enhancement Benefit providing 2x the Lifetime Annual Payment, for up to five years, at no additional cost, if the client is unable to perform 2+ Activities of Daily Living.
- Provides 2x the Lifetime Annual Payment for up to five years
- Included at no additional cost
- Maximum issue age of 75
- Must be incapable of performing two Activities of Daily Living (ADLs) for at least 90 consecutive days
- **- ADLs include:** Bathing, Continence, Dressing, Eating, Toileting, Transferring

SAMPLE

Safe Income Advantage

2.79% back-tested index return assumed, 1-Year S&P 500 point-to-point, cap

$3,686
a month, guaranteed for life
$566,284 income base × 7.81% ÷ 12

SURRENDER PERIOD	COMPOUND ROLL-UP	ROLL-UP PERIOD
10 years	**7.20% in years 1-10, 2% min upon reset**	**10 years or until age 90, reset available**

RIDER FEE (ON BENEFIT BASE)	BONUSES	ENHANCED CARE PAYMENTS
1.15% annually (1.50% max)	**None**	**Yes**

- The current guaranteed Roll-Up Rate of 7.20% for all applicable years up to the earlier of 10 years, age 90, or the date on which the Withdrawal Period begins.
- This rate may change upon Restart, subject to company discretion. The minimum guaranteed Roll-up Rate is 2.00% for contract years 11-20 up to the earlier of age 90, or the date on which the Withdrawal Period begins.
- Income Base. The Income Base is used to determine the Guaranteed Withdrawal Payment at the beginning of the withdrawal period and the corresponding EGMWB rider charge. The Income Base is equal to the greater of the following:
- Premium paid in the first Contract Year, plus applicable Premium Bonus; growing at a 7.20% compound interest Roll up rate until the earlier of 10 Contract Years, age 90 or when Guaranteed Withdrawal Payments begin. The Roll up rate will never be less than 2.00%.
- The Income Base is not part of the contract's Account Value and it is not used to determine the contract's Surrender Value. The Income Base during the Accumulation Period will be reduced proportionally for any withdrawals. The Income Base after a withdrawal will equal the Income Base prior to the withdrawal multiplied by the partial withdrawal adjustment. The partial withdrawal adjustment equals the ratio of the Vested Account Value immediately after the partial withdrawal to the Vested Account Value immediately before the partial withdrawal. If during the Accumulation Period the Vested Account Value equals zero, the Income Base will also equal zero, and the contract will terminate.
- The Level Income Option provides a Guaranteed Withdrawal Payment that is level.
- If the annuitant meets qualifications for impairment and the account value > $0, payments increase 2X (1.5X if joint contract)
- The Enhanced Guaranteed Minimum Withdrawal Benefit Rider has been in effect for three years
- The annuitant is unable to perform at least 2 of 6 activities of daily living, certified by a licensed physician, and requires the care of a licensed caregiver
- The impairment began at least one year after contract issue, and is expected to be permanent
- The annuitant is 60 years or older and a U.S. resident

Maryland: cannot begin Guaranteed Withdrawal Payments until age 50

Texas: can be terminated at any time

SAMPLE

Your Report Will Include More Pages Than This Sample

This sample was made for a fictional couple. Yours is built around **your** ages, **your** state and **your** amount, and includes:

- **Every insurer ranked**, not just the top 5, so you see the whole field side by side.
- **A full page on every insurer:** how the income is figured, what the rider costs, bonuses, surrender years and long-term care features.
- **"Can You Beat It?"** worked out for your own numbers: the return any non-annuity portfolio would need, every year, to match your guaranteed income.
- **Here Is The Proof:** a year-by-year table of that portfolio paying you the same income, until it runs dry.
- **The Stress Test:** a chart of what happens to that portfolio in a market drop, a 2008–2010 repeat, or flat years, compared with the annuity that keeps paying.

Get Yours, In Writing

Order your Top 10 at **quote.safemoneysinger.com**
or call or text Jim at **(949) 500-5478**

Figures in this sample are illustrations based on rates as of October 9, 2026, for a fictional couple, ages 65 and 62, in California with $400,000. Rates change often, product availability varies by state, and this is not a quote or an offer. Your report will show current rates for your own situation.

SAMPLE

Important Information

This supplemental report must be accompanied by a complete Disclosure Document and Buyer's Guide from the respective insurer. It is not complete unless all pages are included.

Data and assumptions

This report is based upon information obtained from the issuing insurance companies, industry data sources, and/or you. Data shown is obtained from sources considered reliable and current, but it cannot be guaranteed that such data will not change at the discretion of the insurer. This report does not constitute a recommendation of any particular annuity product, and it is not a quote, contract or guarantee of future performance.

The "Can You Beat It?", Proof and Stress Test pages are hypothetical illustrations of a non-annuity portfolio, not projections of any investment; they include no fees or taxes.

Back-tested index returns are hypothetical, are shown only to illustrate the products, and do not predict future results. The guaranteed monthly income figures do not depend on index returns.

Please review the entire Disclosure Document and Buyer's Guide provided with your annuity contract for complete details and information about each annuity.

State availability

Product features, limitations, fees and availability may vary by state.

Ratings and guarantees

Independent rating services evaluate insurance company financial strength. The ratings relate to an insurance company's ability to meet its claims and guarantees. They do not apply to the safety or performance of any specific insurance product. Ratings are as of the date of this report and are subject to change.

Annuity and insurance product rates, guarantees and death benefits are based on the financial strength and claims-paying ability of the issuing company. All rates are subject to change.

Withdrawals and taxes

Early withdrawals or surrender of an annuity can result in a withdrawal or surrender charge and will be subject to ordinary income taxes. In some instances, annuities may be subject to a market value adjustment. In addition to being taxed as ordinary income, withdrawals taken before age 59½ can also be subject to a 10% federal early withdrawal tax.

Bonus annuities

Bonus annuities may include higher surrender charges, longer surrender periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus feature.

Tax and legal advice

This report does not provide tax or legal advice and should be used for informational purposes only. You are strongly urged to consult your financial planning, tax and legal advisors, and to refer to each insurance company's complete product information, before making any decision.

Safe Money Singer
Private Video Annuity Consultations
(949) 500 - 5478

James Alden, licensed insurance agent · CA #0C53378 · NPN 2680559
jim@safemoneysinger.com · (949) 500-5478

SAMPLE