



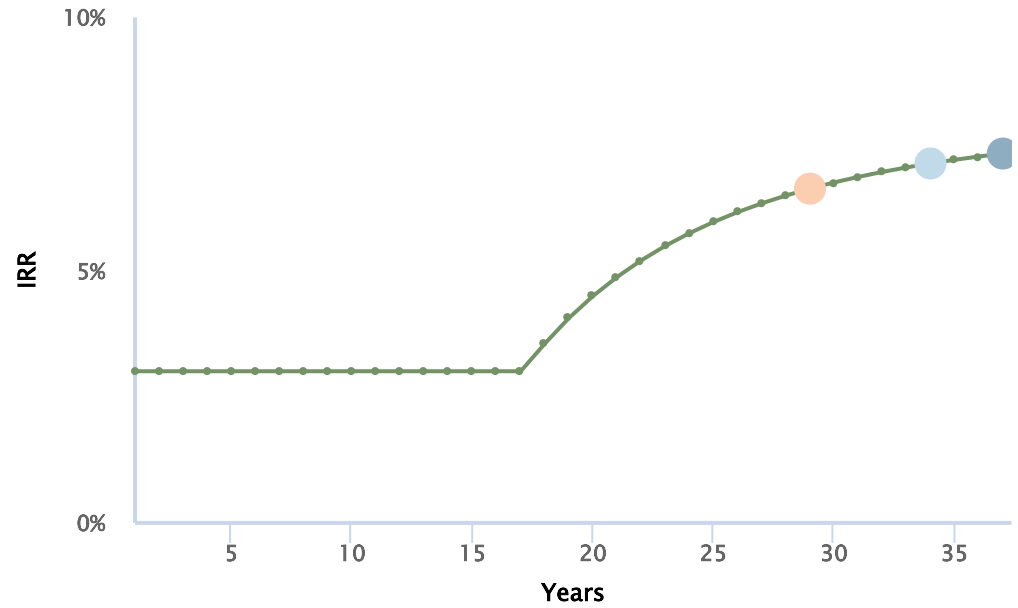
# Income Rider

Prepared for: Mr and Mrs Client on 10/28/2024

Internal Rate of Return  
Prepared by: DR Slater (advisor)

Starting Balance: \$100,000

| Year | Mr's Age | Mrs's Age | Annual Income | Remaining Balance | Total Income | Total Value | IRR by Year |
|------|----------|-----------|---------------|-------------------|--------------|-------------|-------------|
| 1    | 65       | 65        | 7,350         | 95,430            | 7,350        | \$102,780   | 3.0%        |
| 2    | 66       | 66        | 7,350         | 90,722            | 14,700       | \$105,422   | 3.0%        |
| 3    | 67       | 67        | 7,350         | 85,873            | 22,050       | \$107,923   | 3.0%        |
| 4    | 68       | 68        | 7,350         | 80,879            | 29,400       | \$110,279   | 3.0%        |
| 5    | 69       | 69        | 7,350         | 75,735            | 36,750       | \$112,485   | 3.0%        |
| 6    | 70       | 70        | 7,350         | 70,437            | 44,100       | \$114,537   | 3.0%        |
| 7    | 71       | 71        | 7,350         | 64,980            | 51,450       | \$116,430   | 3.0%        |
| 8    | 72       | 72        | 7,350         | 59,359            | 58,800       | \$118,159   | 3.0%        |
| 9    | 73       | 73        | 7,350         | 53,569            | 66,150       | \$119,719   | 3.0%        |
| 10   | 74       | 74        | 7,350         | 47,606            | 73,500       | \$121,106   | 3.0%        |
| 11   | 75       | 75        | 7,350         | 41,464            | 80,850       | \$122,314   | 3.0%        |
| 12   | 76       | 76        | 7,350         | 35,137            | 88,200       | \$123,337   | 3.0%        |
| 13   | 77       | 77        | 7,350         | 28,621            | 95,550       | \$124,171   | 3.0%        |
| 14   | 78       | 78        | 7,350         | 21,909            | 102,900      | \$124,809   | 3.0%        |
| 15   | 79       | 79        | 7,350         | 14,996            | 110,250      | \$125,246   | 3.0%        |
| 16   | 80       | 80        | 7,350         | 7,875             | 117,600      | \$125,475   | 3.0%        |
| 17   | 81       | 81        | 7,350         | 541               | 124,950      | \$125,491   | 3.0%        |
| 18   | 82       | 82        | 7,350         | 0                 | 132,300      | \$132,300   | 3.5%        |
| 19   | 83       | 83        | 7,350         | 0                 | 139,650      | \$139,650   | 4.1%        |
| 20   | 84       | 84        | 7,350         | 0                 | 147,000      | \$147,000   | 4.5%        |
| 21   | 85       | 85        | 7,350         | 0                 | 154,350      | \$154,350   | 4.9%        |
| 22   | 86       | 86        | 7,350         | 0                 | 161,700      | \$161,700   | 5.2%        |
| 23   | 87       | 87        | 7,350         | 0                 | 169,050      | \$169,050   | 5.5%        |
| 24   | 88       | 88        | 7,350         | 0                 | 176,400      | \$176,400   | 5.7%        |
| 25   | 89       | 89        | 7,350         | 0                 | 183,750      | \$183,750   | 6.0%        |
| 26   | 90       | 90        | 7,350         | 0                 | 191,100      | \$191,100   | 6.1%        |
| 27   | 91       | 91        | 7,350         | 0                 | 198,450      | \$198,450   | 6.3%        |
| 28   | 92       | 92        | 7,350         | 0                 | 205,800      | \$205,800   | 6.5%        |
| 29   | 93       | 93        | 7,350         | 0                 | 213,150      | \$213,150   | 6.6%        |
| 30   | 94       | 94        | 7,350         | 0                 | 220,500      | \$220,500   | 6.7%        |
| 31   | 95       | 95        | 7,350         | 0                 | 227,850      | \$227,850   | 6.8%        |
| 32   | 96       | 96        | 7,350         | 0                 | 235,200      | \$235,200   | 6.9%        |
| 33   | 97       | 97        | 7,350         | 0                 | 242,550      | \$242,550   | 7.0%        |
| 34   | 98       | 98        | 7,350         | 0                 | 249,900      | \$249,900   | 7.1%        |
| 35   | 99       | 99        | 7,350         | 0                 | 257,250      | \$257,250   | 7.2%        |
| 36   | 100      | 100       | 7,350         | 0                 | 264,600      | \$264,600   | 7.2%        |
| 37   | 101      | 101       | 7,350         | 0                 | 271,950      | \$271,950   | 7.3%        |



**6.6% IRR at Age 93**  
**\$213,150 Total Value**

**7.1% IRR at Age 98**  
**\$249,900 Total Value**

**7.3% IRR at Age 101**  
**\$271,950 Total Value**

### About Internal Rate of Return (IRR)

Internal Rate of Return is an actuarial metric to calculate the profitability and attractiveness of an income stream. This time value of money calculation relies on the same concept as Net Present Value and allows you to analyze and compare varying cash flow streams over time.

### Additional Notes

4% index 1% fee

*Disclosure: Annuities are long-term insurance products primarily designed for retirement income. Early withdrawals from an annuity may result in loss of principal and credited interest due to surrender charges. Withdrawals from an annuity are taxed as ordinary income and, if taken prior to age 59 1/2, an additional 10% federal tax may apply. The information contained herein is hypothetical and not based on any specific annuity product or carrier.*