



**Investment Amount \$300,000**

**Non-Qualified Assets**

<b>IMMEDIATE ANNUITY</b>	<b>FIXED ANNUITY</b>		
Take income until funds are exhausted	After Bucket#1 funds are exhausted, take income from Bucket #2 until funds are exhausted	After Bucket#2 funds are exhausted, take income from Bucket #3 until funds are exhausted	Recovery Bucket funds grow to recover all or part of principle
<b>Invest in 4 Buckets for Income and Recovery</b>			
Bucket #1	Bucket #2	Bucket #3	Bucket #4

Income	Years 1-5	Years 6-10	Years 11-15	End of 15 Years	Total
<b>Interest Rate</b>	Annuitized	4.90%	6.00%	5.50%	n/a
<b>Initial Investment</b>	<b>\$76,168.52</b>	<b>\$60,095.06</b>	<b>\$44,763.99</b>	<b>\$118,972.43</b>	<b>\$300,000.00</b>
2013	\$0.00	\$76,333.68	\$59,904.32	\$155,492.21	\$301,869.52
2018	\$0.00	\$0.00	\$83,284.71	\$218,964.25	\$302,248.96
2023	\$0.00	\$0.00	\$0.00	\$0.00	\$300,000.00
<b>Non-taxable Amount</b>	96.77%	74.99%	56.21%	n/a	n/a
<b>Est. Monthly Income</b>	<b>\$1,317.48</b>	<b>\$1,383.35</b>	<b>\$1,452.52</b>	<b>n/a</b>	<b>n/a</b>

- Step 1:** We break the investment into 4 buckets and take guaranteed income from the first bucket for five years. (96.77% of the investment is income TAX FREE!)
- Step 2:** The second bucket is invested in a 5 year guaranteed deferred annuity which will provide income for years 6 thru 10.
- Step 3:** The third bucket is invested in a 10 year deferred annuity which will provide income for years 11 thru 15.
- Step 4:** Then the fourth or the RECOVERY BUCKET is invested into a 15 year plan designed to grow back to the original investment in 15 years. No where along the way do you have less than your original investment.

**SUMMARY:**

For a \$300,000 investment, client receives a tax advantaged income of \$247,249 over 15 years. The original \$300,000 is returned at the time income stops, end of year 15. With NO stock market risk! ALL GUARANTEED!

**Why risk losing so much of your money in the stock market?**