

WHICH ONE DO YOU CHOOSE? INSTALLMENT REFUND VS. CASH REFUND

“Installment Refund” and “Cash Refund” payout options ensure that you or your heirs are able to get out at least what you’ve put in to an income annuity. While both provide lifetime income and a built-in guarantee, each addresses a different need.

COMPARE YOUR OPTIONS:

A: Installment Refund

Choose this option if you want to maximize your income. If something happens to you, your beneficiaries will receive any remaining guaranteed payments in installments — just as they were scheduled to you.

B: Cash Refund

Select this option if you want your beneficiaries to receive a lump sum if something happens to you. The lump sum will equal the difference between payments made and the purchase amount.

	Option A: Lifetime Annuity with Installment Refund	Option B: Lifetime Annuity with Cash Refund
Annuity purchase amount	\$100,000	\$100,000
Monthly income stream	\$717	\$699

How much income would you accumulate?

After 5 years	\$43,020	\$41,940
After 12 years	\$103,248	\$100,656

What would your beneficiary receive?

After 5 years	\$57,360 paid over 80 months	\$58,060 lump sum payment
After 12 years	\$0	\$0

Decide which is more important to you. Do you want to maximize your income stream? Or, leave more money to your heirs if something happens to you before the purchase amount is recovered?

If you want to make sure the annuity purchase amount is recovered and maximize your income stream, consider choosing an income annuity with an installment refund payout.

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Calculations as of August 1, 2007. Amounts are based on a 70-year-old male and are rounded to the nearest dollar. Assumes annuity payments begin one month after purchase. Both payout scenarios assume the purchase amount is recovered in 12 years.

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