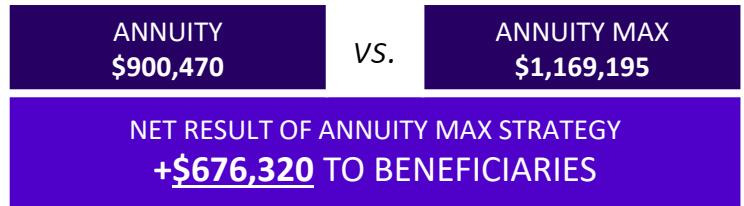


ANNUIITY MAXIMIZATION

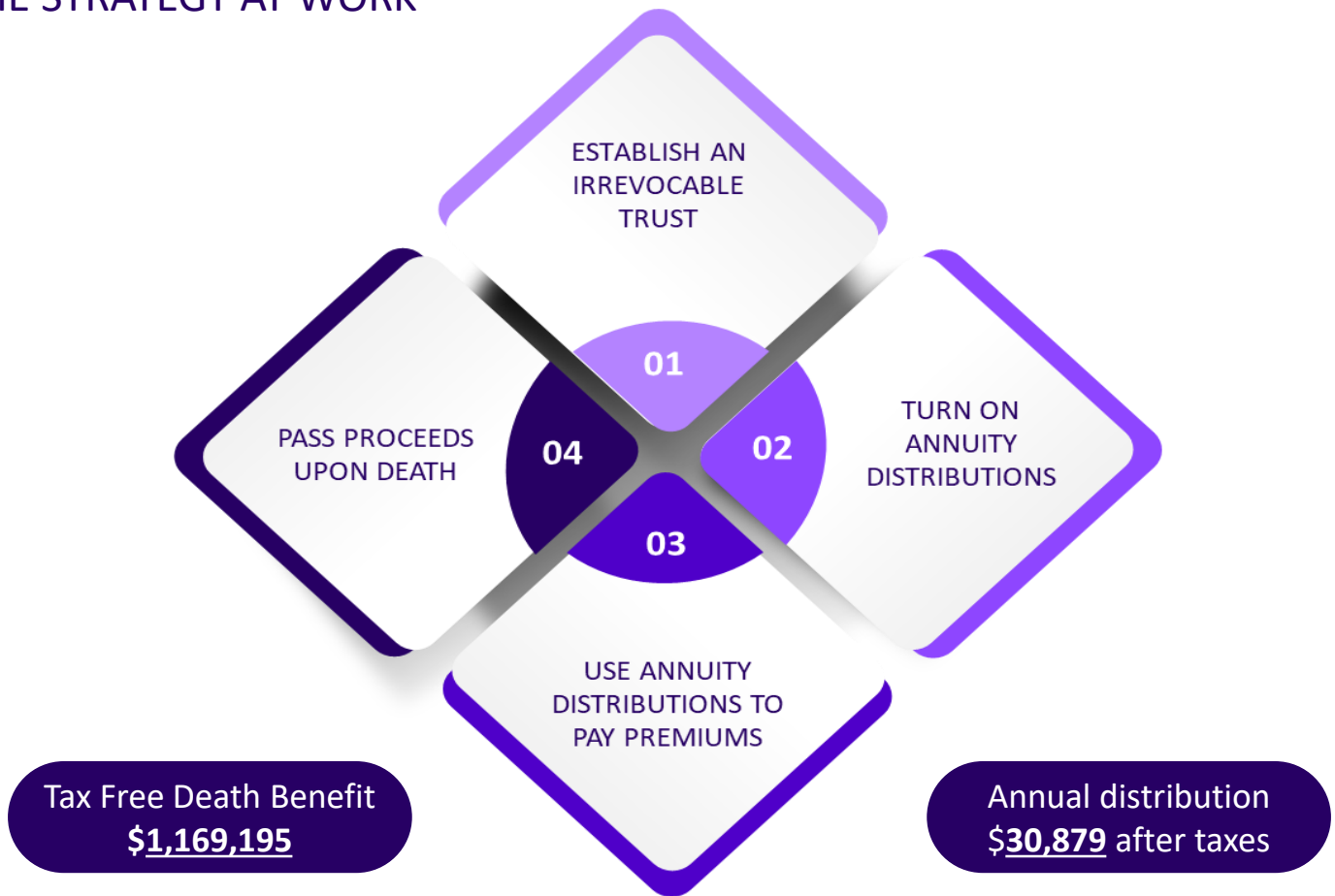
Let's assume that a 70-year-old client owns a \$500,000 nonqualified annuity that they do not need for retirement income and intend to pass the proceeds from the annuity on to their beneficiary upon death at age 85. At death, the annuity's value is \$900,470. After paying estate and income taxes of \$224,150, the beneficiary of the annuity receives \$676,320.

THE STRATEGY

By using a strategy commonly referred to as "ANNUIITY MAXIMIZATION", your client may be able to increase the amount left to their beneficiaries.



THE STRATEGY AT WORK



By repositioning the \$500,000 non-qualified annuity asset to purchase a life insurance policy held within an ILIT, the beneficiaries will receive 73% more than they would have if the asset had remained in the existing annuity.

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