

Sandra Baird Annuity Analysis

\$1,000,000 Premium

Monthly Payments for life of Sandra Baird with a **30 year guarantee period**. First payment begins on **05/01/2011** and the last guarantee payment is due on **04/01/2041**. Payments **increase by 3.00% every 1 year**.

CASE NOTES
In this case, AIG was the carrier for the defense. Only the companies highlighted in yellow are on AIG's "approved list". For a complete view of the available markets it is essential to retain independent structure representation.

American General		
Monthly Benefit	Guaranteed Amount	Expected Amount
3,776	2,155,765	3,133,793

Aviva		
Monthly Benefit	Guaranteed Amount	Expected Amount
3,963	2,262,725	3,289,279

First Colony		
Monthly Benefit	Guaranteed Amount	Expected Amount
3,883	2,216,571	3,222,185

Hartford		
Monthly Benefit	Guaranteed Amount	Expected Amount
3,908	2,230,896	3,243,009

John Hancock		
Monthly Benefit	Guaranteed Amount	Expected Amount
4,230	2,415,207	3,510,939

Mass Mutual		
Monthly Benefit	Guaranteed Amount	Expected Amount
3,823	2,182,772	3,173,053

BEST OPTION
After Due Dilligence and Negotiation.

Metropolitan Life		
Monthly Benefit	Guaranteed Amount	Expected Amount
3,979	2,271,631	3,302,225

New York Life		
Monthly Benefit	Guaranteed Amount	Expected Amount
3,683	2,102,923	3,056,978

Prudential		
Monthly Benefit	Guaranteed Amount	Expected Amount
3,763	2,148,463	3,123,178

John Hancock -vs- The Rest (Percentage Difference)	
American General	-12.03%
Aviva	-6.74%
First Colony	-8.96%
Hartford	-8.26%
John Hancock	0.00%
Mass Mutual	-10.65%
Metropolitan Life	-6.32%
New York Life	-14.85%
Prudential	-12.42%
Symetra	-6.72%

Symetra		
Monthly Benefit	Guaranteed Amount	Expected Amount
3,964	2,263,024	3,289,714



Expected Amount is based on a REDUCED Life Expectancy as outlined in the attached Rated Age Report.

904-596-5705