



**Sandra Baird - Annuity Detail**

**Best offer After Due Dilligence and Negotiation**

**This quote is based on rates from John Hancock Life Insurance Company**

**Rated A++, XV by A.M. Best Co.**

**Premium: 1,000,000**

**Annual COLA: 3.00%**

Year	Age	Monthly Benefit	Guaranteed	Life-Contingent	Guaranteed Lump Sum	Annual Total	Cumulative Total	IRR	TEY
						(1,000,000)			
1	24	-	-	-	-	-	-		
2	25	-	-	-	-	-	-		
3	26	-	-	-	-	-	-		
4	27	-	-	-	-	-	-		
5	28	4,230	50,766	-	-	50,766	50,766		
6	29	4,357	52,289	-	-	52,289	103,055		
7	30	4,488	53,857	-	-	53,857	156,912		
8	31	4,623	55,473	-	-	55,473	212,385		
9	32	4,761	57,137	-	-	57,137	269,523		
10	33	4,904	58,852	-	-	58,852	328,374		
11	34	5,051	60,617	-	-	60,617	388,991		
12	35	5,203	62,436	-	-	62,436	451,427		
13	36	5,359	64,309	-	-	64,309	515,736		
14	37	5,520	66,238	-	-	66,238	581,974		
15	38	5,685	68,225	-	-	68,225	650,199		
16	39	5,856	70,272	-	-	70,272	720,471		
17	40	6,032	72,380	-	-	72,380	792,851		
18	41	6,213	74,551	-	-	74,551	867,402		
19	42	6,399	76,788	-	-	76,788	944,190		
20	43	6,591	79,092	-	-	79,092	1,023,281		
21	44	6,789	81,464	-	-	81,464	1,104,746		
22	45	6,992	83,908	-	-	83,908	1,188,654		
23	46	7,202	86,425	-	-	86,425	1,275,079		
24	47	7,418	89,018	-	-	89,018	1,364,098		
25	48	7,641	91,689	-	-	91,689	1,455,786		
26	49	7,870	94,439	-	-	94,439	1,550,226		
27	50	8,106	97,273	-	-	97,273	1,647,498		
28	51	8,349	100,191	-	-	100,191	1,747,689		
29	52	8,600	103,197	-	-	103,197	1,850,886		
30	53	8,858	106,292	-	-	106,292	1,957,178		
31	54	9,123	109,481	-	-	109,481	2,066,659		
32	55	9,397	112,766	-	-	112,766	2,179,425		
33	56	9,679	116,149	-	-	116,149	2,295,574		
34	57	9,969	119,633	-	-	119,633	2,415,207	4.49%	6.91%
35	58	10,269	-	123,222	-	123,222	2,538,429	4.64%	7.14%
36	59	10,577	-	126,919	-	126,919	2,665,347	4.77%	7.34%
37	60	10,894	-	130,726	-	130,726	2,796,074	4.90%	7.53%
38	61	11,221	-	134,648	-	134,648	2,930,722	5.01%	7.71%
39	62	11,557	-	138,688	-	138,688	3,069,409	5.12%	7.88%
40	63	11,904	-	142,848	-	142,848	3,212,257	5.22%	8.03%
41	64	12,261	-	147,134	-	147,134	3,359,391	5.31%	8.17%
42	65	12,629	-	151,548	-	151,548	3,510,939	5.40%	8.31%
43	66	13,008	-	156,094	-	156,094	3,667,033	<b>5.48%</b>	<b>8.43%</b>

**2,415,207      1,095,732      -      3,510,939**

Prepared By: Michael Upchurch

Case Manager: Kim Boyd

**Taxable Equivalent Yield assumes a tax-rate of 35%**