

# Sandra Baird Annuity Analysis

## \$1,000,000 Premium

**Monthly Payments** for life of Jaqueline Rowe 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.

<b>American General</b>		
Monthly Benefit	Guaranteed Amount	Expected Amount
3,776	2,155,765	3,133,793

<b>Aviva</b>		
Monthly Benefit	Guaranteed Amount	Expected Amount
3,963	2,262,725	3,289,279

<b>First Colony</b>		
Monthly Benefit	Guaranteed Amount	Expected Amount
3,883	2,216,571	3,222,185

<b>Hartford</b>		
Monthly Benefit	Guaranteed Amount	Expected Amount
3,908	2,230,896	3,243,009

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

<b>Mass Mutual</b>		
Monthly Benefit	Guaranteed Amount	Expected Amount
3,823	2,182,772	3,173,053

**BEST OPTION**  
 After Due Dilligence and Negotiation.

<b>Metropolitan Life</b>		
Monthly Benefit	Guaranteed Amount	Expected Amount
3,979	2,271,631	3,302,225

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

<b>Prudential</b>		
Monthly Benefit	Guaranteed Amount	Expected Amount
3,763	2,148,463	3,123,178

<b>John Hancock -vs- The Rest (Percentage Difference)</b>	
<b>American General</b>	<b>-12.03%</b>
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%

<b>Symetra</b>		
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**



## Rated Age Report

<b>Name</b>	<b>Sandra Baird</b>	<b>Date</b>	<b>4/1/2006</b>
<b>D.O.B</b>	<b>8/19/1981</b>	<b>Age</b>	<b>24</b>

<u>Life Company</u>	<u>Rated Age</u>
Metlife	37
American Generral	39
First Colony (Gentworth)	41
Hartford	40
Aviva	37
John Hancock	47
Mass Mutual	37
New York Life	37
Prudential	37
Symetra	40
<b>Average</b>	<b>39.20</b>
<b>Life Expectancy*</b>	<b>42</b>

\*The Life Expectancy of Sandra Baird is based on the average "Age Rating" of 39 from the ten life insurance companies that evaluated Sandra. It is based on the Life table for females: United States, 2002" from the "National Vital Statistics Reports".



**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**

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