

IncomeSource® Series Sales Idea: Carol Prefers Certain to Systematic



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A Better Income Outcome

Carol, age 70, has \$500,000 of investable assets. She needs \$3,600 for monthly expenses. She receives \$1,500 from Social Security. Her shortfall is \$2,100.

Systematic Withdrawal Only

If Carol placed \$500,000 in a systematic withdrawal program with assets diversified among stocks, bonds and cash, a steady stream of income may not be guaranteed*. Her cash flow would be subject to volatility. Her funds might not be guaranteed to last a lifetime.

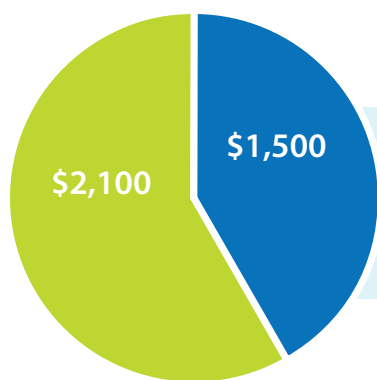


Systematic Withdrawal + Immediate Annuity

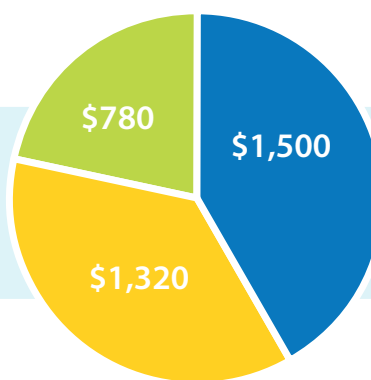
Carol could use \$200,000 (40% of her assets) to buy a single premium immediate annuity (SPIA) and secure \$1,320 a month of guaranteed lifetime income**. The other \$300,000 could go in a systematic withdrawal program using the same assets detailed above. This combination strategy can improve the probability of her having a steady and stable stream of income because she would be guaranteed income for life from the SPIA. An immediate annuity is permanent, and does not offer cash value, death benefit, access to premium nor the option to surrender.

Carol's Options for Generating \$3,600 Monthly Income

Systematic Withdrawal Only



Systematic Withdrawal + SPIA



■ Social Security
■ Guaranteed Annuity Income
■ Systematic Withdrawal

Result: More Certainty. More Stability.

Carol would receive \$1,320 of added guaranteed income from a SPIA. **More** expenses covered with guaranteed income might be a better outcome.

* Only registered representatives may offer systematic withdrawal programs.

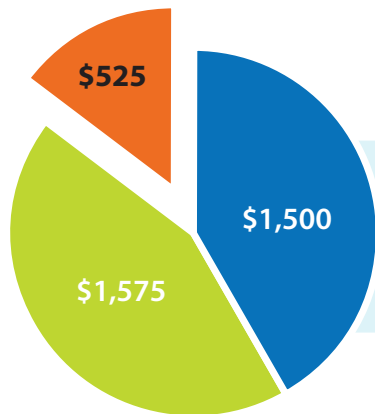
** For illustrative purposes only. Does not reflect any actual returns on any financial products other than the SPIA at current rates (exact quote: \$1,320.62). Illustration for female, age 70, birth date 8/1/55, for Life and 10-Year Period Certain, with one-month deferral, as of 9/2/25.

What if Carol's Portfolio Takes a Tumble?

What would happen later if Carol's portfolio value fell 25%? Using solely systematic withdrawals, she would receive only \$1,575 per month, 75% of the original \$2,100 (\$525 per month less). If she combined a SPIA with a systematic withdrawal program, however, she would receive \$615 from the systematic withdrawal, which is 75% of \$780 (\$195 less per month). Her total monthly income from investable assets plus the SPIA payout of \$1,320 would be \$1,905. The result: a drop of \$195 per month instead of \$525 — only a 5.4% decrease in total monthly income, not a 15% decrease. Conversely, if Carol's portfolio value increased 25%, her systematic withdrawal amount would increase. Her SPIA payout remains the same and is guaranteed for her lifetime.

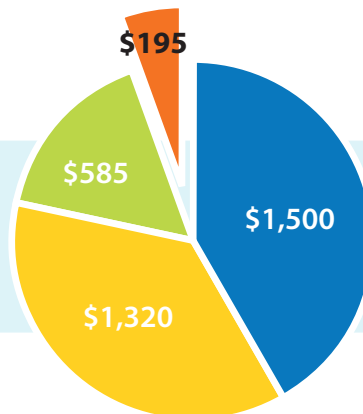
Systematic + Automatic Still Equals a Better Income Outcome

Systematic Withdrawal Only



Total = \$3,075/Month
(15% Reduction)

Systematic Withdrawal + SPIA



Total = \$3,405/Month
(5.4% Reduction)

■ Social Security
■ Guaranteed Annuity Income
■ Systematic Withdrawal
■ Income Reduction

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An immediate annuity is permanent. Owner has no access to premium, which converts to an income payout stream. There is no cash value, no death benefit and the annuity can't be surrendered. Contract terms, such as payment amount and frequency, cannot be changed, unless commutation is available and elected. An immediate annuity should not be purchased if access may be needed to any of the premium for living expenses or other purposes.

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