



Annuity Compare

Prepared for: Mr and Mrs Client on 10/28/2024

Sequence of Returns

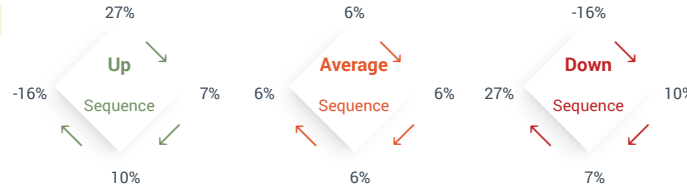
Prepared by: DR Slater (advisor)

Starting Balance:

\$100,000

Accumulation Years

The order of returns earned during your accumulation years does not matter. All of your money is earning the same net return as the Average Sequence in the Up Sequence and the Down Sequence



Distribution Years

The order of returns earned during your distribution years can drive significantly varying results. When income is distributed in a Down year, that money cannot recover during a subsequent Up year, as it has been paid out.

Year	Ages	Distribution Amount
1	65/65	\$7,350
2	66/66	\$7,350
3	67/67	\$7,350
4	68/68	\$7,350
5	69/69	\$7,350
6	70/70	\$7,350
7	71/71	\$7,350
8	72/72	\$7,350
9	73/73	\$7,350
10	74/74	\$7,350
11	75/75	\$7,350
12	76/76	\$7,350
13	77/77	\$7,350
14	78/78	\$7,350
15	79/79	\$7,350
16	80/80	\$7,350
17	81/81	\$7,350
18	82/82	\$7,350
19	83/83	\$7,350
20	84/84	\$7,350
21	85/85	\$7,350
22	86/86	\$7,350
23	87/87	\$7,350
24	88/88	\$7,350
25	89/89	\$7,350
26	90/90	\$7,350
27	91/91	\$7,350
28	92/92	\$7,350
29	93/93	\$7,350
30	94/94	\$7,350
31	95/95	\$7,350
32	96/96	\$7,350
33	97/97	\$7,350
34	98/98	\$7,350
35	99/99	\$7,350



Additional Notes

Income Annuity guarantee

Disclosure: This analysis is showing the impact of different return sequences on a balance of money that is being reduced by a Desired Income. The three different sequence patterns are based on your input of the Expected Return (6.00%) and the Volatility (14.00%). The Average Sequence will assume the same annual return in all four years set equal to the Expected Return input. The Up Sequence will have the same 4 year annualized return as the Average Sequence, but will be modified to three positive years followed by one negative year, based on your Volatility input. The Down Sequence will be a reverse of the Up Sequence, it will have the same 4 year annualized return as the Average Sequence, but will be modified into one negative year followed by three positive years, based on your Volatility input.



Annuity Compare

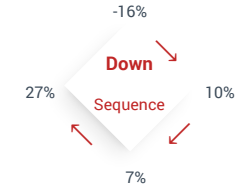
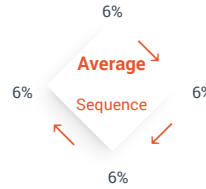
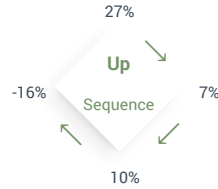
Prepared for: Mr and Mrs Client on 10/28/2024

Sequence of Returns

Prepared by: DR Slater (advisor)

Starting Balance:

\$100,000



Year	Ages	Distribution Amount	Up Sequence			Average Sequence			Down Sequence		
			Annual Return	Income	Balance	Annual Return	Income	Balance	Annual Return	Income	Balance
1	65/65	\$7,350	27.00%	\$7,350	\$117,666	6.00%	\$7,350	\$98,209	-16.01%	\$7,350	\$77,818
2	66/66	\$7,350	7.40%	\$7,350	\$118,479	6.00%	\$7,350	\$96,311	10.20%	\$7,350	\$77,656
3	67/67	\$7,350	10.20%	\$7,350	\$122,464	6.00%	\$7,350	\$94,298	7.40%	\$7,350	\$75,508
4	68/68	\$7,350	-16.01%	\$7,350	\$96,686	6.00%	\$7,350	\$92,165	27.00%	\$7,350	\$86,561
5	69/69	\$7,350	27.00%	\$7,350	\$113,456	6.00%	\$7,350	\$89,904	-16.01%	\$7,350	\$66,530
6	70/70	\$7,350	7.40%	\$7,350	\$113,958	6.00%	\$7,350	\$87,507	10.20%	\$7,350	\$65,217
7	71/71	\$7,350	10.20%	\$7,350	\$117,482	6.00%	\$7,350	\$84,967	7.40%	\$7,350	\$62,149
8	72/72	\$7,350	-16.01%	\$7,350	\$92,501	6.00%	\$7,350	\$82,274	27.00%	\$7,350	\$69,594
9	73/73	\$7,350	27.00%	\$7,350	\$108,142	6.00%	\$7,350	\$79,419	-16.01%	\$7,350	\$52,280
10	74/74	\$7,350	7.40%	\$7,350	\$108,251	6.00%	\$7,350	\$76,393	10.20%	\$7,350	\$49,513
11	75/75	\$7,350	10.20%	\$7,350	\$111,193	6.00%	\$7,350	\$73,186	7.40%	\$7,350	\$45,283
12	76/76	\$7,350	-16.01%	\$7,350	\$87,219	6.00%	\$7,350	\$69,786	27.00%	\$7,350	\$48,174
13	77/77	\$7,350	27.00%	\$7,350	\$101,433	6.00%	\$7,350	\$66,182	-16.01%	\$7,350	\$34,289
14	78/78	\$7,350	7.40%	\$7,350	\$101,045	6.00%	\$7,350	\$62,362	10.20%	\$7,350	\$29,687
15	79/79	\$7,350	10.20%	\$7,350	\$103,252	6.00%	\$7,350	\$58,313	7.40%	\$7,350	\$23,990
16	80/80	\$7,350	-16.01%	\$7,350	\$80,550	6.00%	\$7,350	\$54,021	27.00%	\$7,350	\$21,132
17	81/81	\$7,350	27.00%	\$7,350	\$92,963	6.00%	\$7,350	\$49,471	-16.01%	\$7,350	\$11,576
18	82/82	\$7,350	7.40%	\$7,350	\$91,949	6.00%	\$7,350	\$44,648	10.20%	\$7,350	\$4,657
19	83/83	\$7,350	10.20%	\$7,350	\$93,228	6.00%	\$7,350	\$39,536	7.40%	\$4,657	\$0
20	84/84	\$7,350	-16.01%	\$7,350	\$72,130	6.00%	\$7,350	\$34,117	27.00%	\$0	\$0
21	85/85	\$7,350	27.00%	\$7,350	\$82,271	6.00%	\$7,350	\$28,373	-16.01%	\$0	\$0
22	86/86	\$7,350	7.40%	\$7,350	\$80,465	6.00%	\$7,350	\$22,284	10.20%	\$0	\$0
23	87/87	\$7,350	10.20%	\$7,350	\$80,572	6.00%	\$7,350	\$15,830	7.40%	\$0	\$0
24	88/88	\$7,350	-16.01%	\$7,350	\$61,500	6.00%	\$7,350	\$8,989	27.00%	\$0	\$0
25	89/89	\$7,350	27.00%	\$7,350	\$68,771	6.00%	\$7,350	\$1,738	-16.01%	\$0	\$0
26	90/90	\$7,350	7.40%	\$7,350	\$65,966	6.00%	\$1,738	\$0	10.20%	\$0	\$0
27	91/91	\$7,350	10.20%	\$7,350	\$64,595	6.00%	\$0	\$0	7.40%	\$0	\$0
28	92/92	\$7,350	-16.01%	\$7,350	\$48,081	6.00%	\$0	\$0	27.00%	\$0	\$0
29	93/93	\$7,350	27.00%	\$7,350	\$51,728	6.00%	\$0	\$0	-16.01%	\$0	\$0
30	94/94	\$7,350	7.40%	\$7,350	\$47,662	6.00%	\$0	\$0	10.20%	\$0	\$0
31	95/95	\$7,350	10.20%	\$7,350	\$44,424	6.00%	\$0	\$0	7.40%	\$0	\$0
32	96/96	\$7,350	-16.01%	\$7,350	\$31,139	6.00%	\$0	\$0	27.00%	\$0	\$0
33	97/97	\$7,350	27.00%	\$7,350	\$30,212	6.00%	\$0	\$0	-16.01%	\$0	\$0
34	98/98	\$7,350	7.40%	\$7,350	\$24,553	6.00%	\$0	\$0	10.20%	\$0	\$0
35	99/99	\$7,350	10.20%	\$7,350	\$18,958	6.00%	\$0	\$0	7.40%	\$0	\$0
Total Income:		\$257,250		\$257,250		\$185,488		\$136,957			

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