



**Equitable Life & Casualty Insurance
Company**

299 South Main Street #1100 Salt Lake City, Utah 84111
800-352-5150 <http://www.equilife.com>

A.M. BEST: **B+**

HISTORIAN REPORT

Hypothetical Historical Values
10 years since 12/31/2009

Teton 10
Fixed index annuity

PREPARED FOR:
Valued Client

PREPARED BY:
Demo Agent

PREPARED ON:
04/07/2020 12:44



This illustration is hypothetical; it is not a quote, contract or guarantee of future performance. It has been created by AnnuitiesGenius and is based on our understanding of the product at the time and is subject to change. It is not complete unless all pages are included.



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Equitable Life & Casualty Insurance Company

Teton 10 - Fixed index annuity

FIXED RATE - 100%

TYPE: Fixed

AVERAGING: None

PREMIUM ACCEPTED: \$10,000 - \$1,000,000

CURRENT GTD RATE: 2.35%

TYPE: Annual

PRODUCT BONUS: None

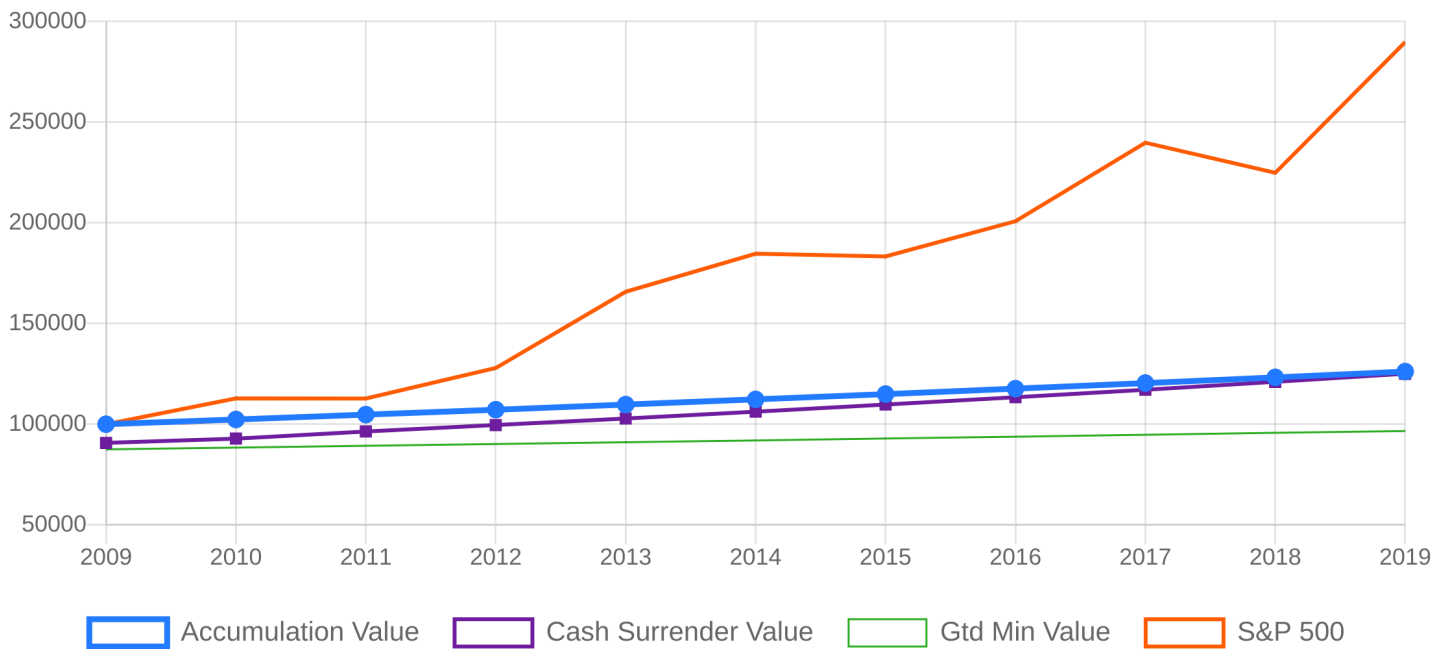
GTD PERIOD: 1 year

GUARANTEED MINIMUM FIXED ALLOCATION

INTEREST RATE: 1%

Initial premium payment:	\$100,000
Total Accumulation value after 10 years:	\$126,147
Average annual interest rate:	2.35%

Total quick overview



Represents historical information only, which may not be used to predict future results

Hypothetical Annuity Values

(All strategies selected are included)

END OF CONTRACT YEAR	CREDITED INTEREST RATE	ACCUMULATION VALUE	CASH SURRENDER VALUE*	GUARANTEED MINIMUM VALUE**
Initial	N/A	\$100,000	\$90,700	\$87,500
1	2.35%	\$102,350	\$92,831	\$88,375
2	2.35%	\$104,755	\$96,386	\$89,259
3	2.35%	\$107,217	\$99,569	\$90,151
4	2.35%	\$109,737	\$102,848	\$91,053
5	2.35%	\$112,315	\$106,226	\$91,963
6	2.35%	\$114,955	\$109,761	\$92,883
7	2.35%	\$117,656	\$113,404	\$93,812
8	2.35%	\$120,421	\$117,100	\$94,750
9	2.35%	\$123,251	\$121,024	\$95,697
10	2.35%	\$126,147	\$125,068	\$96,654

* MVA not reflected, if applicable.

** Guaranteed minimum cash surrender value. Calculation for value may be different depending on whether surrender is during or after the surrender charge period. See contract for details.

This supplemental report is not valid unless accompanied by a complete product illustration and/or disclosure document from the respective insurer.

Data and Assumptions

This report is based upon information obtained from Annuities Genius, various insurers, and/or you, and reflects past performance, which should not be used to predict or project future results. It represents hypothetical historical performance only and is designed to illustrate how the FIA works in various market conditions. Refer to your personalized annuity illustration(s) which must accompany this report for complete and current information. This report does not constitute a recommendation of any particular annuity product.

The annuity above reflects the historical performance of the index selected. The Gtd Min Value assumes 0% interest in all years shown. This report assumes the index will report historical performance and that the annuity's current non-guaranteed elements, such as caps, spreads, participation rates or other interest crediting adjustments will not change. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change, and the actual values will be higher or lower than those in this report but will not be less than the minimum guarantees. The values in this report are not guarantees or even estimates of the amounts you can expect from your annuity. Please review the entire Disclosure Document and Buyer's Guide provided with your annuity contract for more detailed information.

The hypothetical retirement income values are not guaranteed unless otherwise stated and are subject to change by the insurer, and assume the product is held for the time period reflected. The hypothetical values in this report may not reflect the deduction of any (or any applicable) fees and charges, including surrender charges, or income taxes inherent to insurance products. If any fees, charges, or income taxes were included, the values shown would be reduced. The information contained in this report is not representative of the actual or future performance of any specific product. Your actual results may be higher or lower and will vary due to a number of factors, including, but not limited to, the specific product selected, purchase date, market conditions, changes in interest rates, assumed interest credits, product fees and charges, investment advisory fees, additional riders, income taxes, and inflation.

Although an external index may affect your interest credited, the FIA does not directly participate in any equity or fixed income investments. The index value does not include the dividends paid on the equity investments underlying any equity index or the interest paid on the fixed income investments underlying any bond index. These dividends and interest are not reflected in the interest credited to your FIA. No one index performs best in every situation.

Product features, limitations, fees and availability may vary by state.

Annuity and insurance product rates, guarantees and death benefits are based on the financial strength and claims-paying ability of the issuing company.

Early withdrawals or surrender of the annuity can result in a withdrawal or surrender charge and will be subject to ordinary income taxes. In some instances, annuities may be subject to a market value adjustment. In addition to being taxed as ordinary income, if withdrawals are taken prior to age 59 1/2, they can also be subject to a 10% federal early withdrawal tax.

Bonus annuities may include higher surrender charges, longer surrender periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus feature.

Annuities Genius does not provide tax or legal advice. The information contained in this report should be used for informational purposes only. The appropriate professionals should be consulted on all legal and tax matters prior to or in conjunction with implementation of any strategy.

Policy form number # _____

By signing below, the client has reviewed this information carefully and understands that this report does not provide any guarantees. Client will use this information to help them make an informed decision but this report does not represent advice. The agent, carrier, and Agatha Global Tech LLC are not responsible for actual product performance.

Client Name

Client Signature

Date

Agent Name

Agent Signature

Date