



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+**

SOLVER REPORT

Teton 10

Fixed index annuity

PREPARED FOR:

Valued Client
AK, age 60

PREPARED BY:

Demo Agent

PREPARED ON:

04/07/2020 12:47



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Annuity Details

CARRIER: Equitable Life & Casualty Insurance Company

PRODUCT NAME: Teton 10

PREMIUM BONUS: 0%

RIDER FEES: 0%

ANNUAL FREE WITHDRAWAL: 5%

SURRENDER SCHEDULE: 9.3% | 8.4% | 7.5% | 6.6% | 5.7% | 4.75% | 3.8% | 2.9% | 1.9% | 0.9%

BACKTESTING MODE: Compliant

Known Parameters

AGE TO START WITHDRAWALS: 70

AGE TO END WITHDRAWALS: 95

INITIAL CONTRIBUTION: \$100,000

RATE OF RETURN: 2.35%

Solved for Annual Withdrawal Amount

You are contributing **\$100,000** to **Teton 10** fixed index annuity. Given that the annuity generates **2.35%** average annual rate of return, to start withdrawals at age **70** and end withdrawing at age **95**, you will need to withdraw **\$6,730** annually.

Total Values

NEEDED ANNUAL WITHDRAWAL AMOUNT: \$6,730

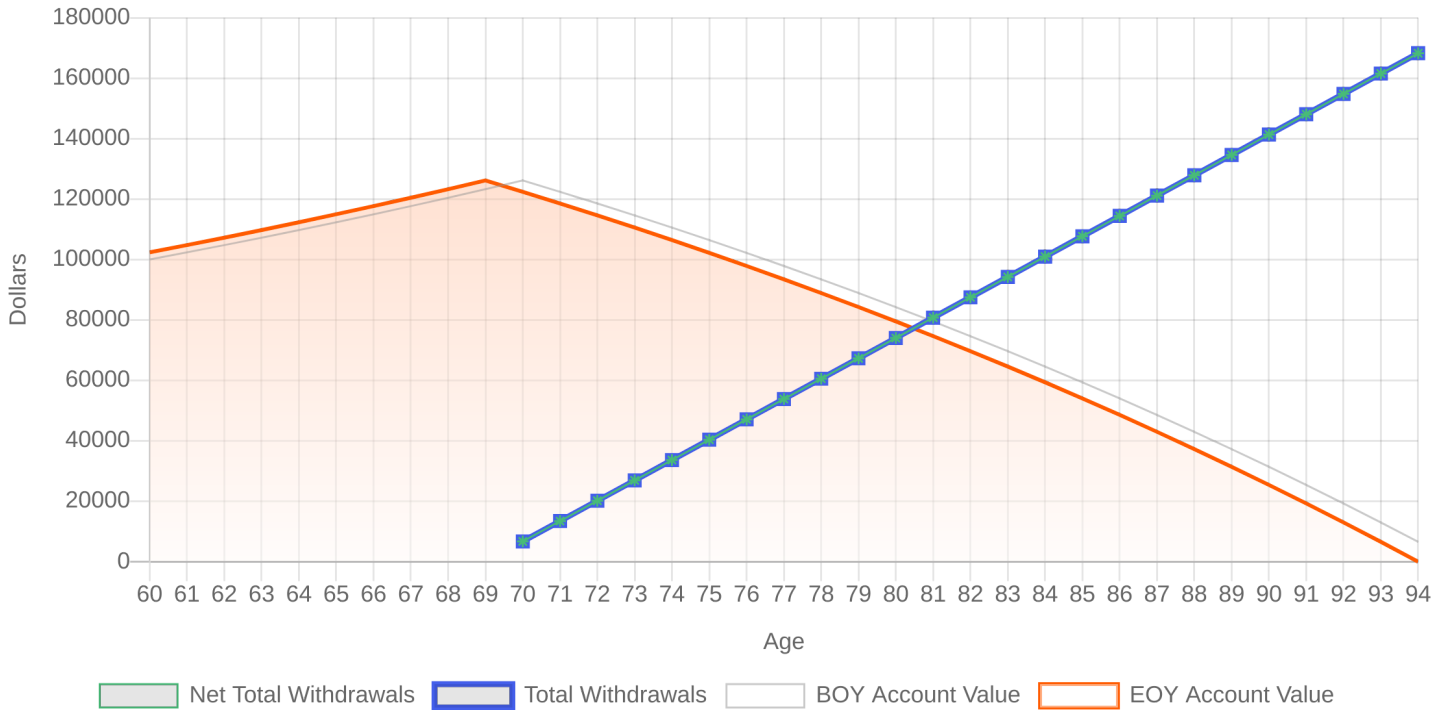
CREDITED INTEREST: \$68,246

GROSS WITHDRAWALS: \$168,246

NET WITHDRAWALS: \$168,246

RIDER FEES PAID: \$0

SURRENDER FEES PAID: \$0



YEAR	AGE	BOY ACCOUNT VALUE	CREDITED INTEREST	FEES	WITHDRAWALS	EOY ACCOUNT VALUE
2020	60 - 61	\$100,000	\$2,350	\$0	\$0	\$102,350
2021	61 - 62	\$102,350	\$2,405	\$0	\$0	\$104,755
2022	62 - 63	\$104,755	\$2,462	\$0	\$0	\$107,217
2023	63 - 64	\$107,217	\$2,520	\$0	\$0	\$109,737
2024	64 - 65	\$109,737	\$2,579	\$0	\$0	\$112,315
2025	65 - 66	\$112,315	\$2,639	\$0	\$0	\$114,955
2026	66 - 67	\$114,955	\$2,701	\$0	\$0	\$117,656
2027	67 - 68	\$117,656	\$2,765	\$0	\$0	\$120,421
2028	68 - 69	\$120,421	\$2,830	\$0	\$0	\$123,251
2029	69 - 70	\$123,251	\$2,896	\$0	\$0	\$126,147
2030	70 - 71	\$126,147	\$2,964	\$0	\$6,730	\$122,382
2031	71 - 72	\$122,382	\$2,876	\$0	\$6,730	\$118,528
2032	72 - 73	\$118,528	\$2,785	\$0	\$6,730	\$114,584
2033	73 - 74	\$114,584	\$2,693	\$0	\$6,730	\$110,547
2034	74 - 75	\$110,547	\$2,598	\$0	\$6,730	\$106,415
2035	75 - 76	\$106,415	\$2,501	\$0	\$6,730	\$102,186

YEAR	AGE	BOY ACCOUNT VALUE	CREDITED INTEREST	FEES	WITHDRAWALS	EOY ACCOUNT VALUE
2036	76 - 77	\$102,186	\$2,401	\$0	\$6,730	\$97,857
2037	77 - 78	\$97,857	\$2,300	\$0	\$6,730	\$93,427
2038	78 - 79	\$93,427	\$2,196	\$0	\$6,730	\$88,893
2039	79 - 80	\$88,893	\$2,089	\$0	\$6,730	\$84,252
2040	80 - 81	\$84,252	\$1,980	\$0	\$6,730	\$79,502
2041	81 - 82	\$79,502	\$1,868	\$0	\$6,730	\$74,640
2042	82 - 83	\$74,640	\$1,754	\$0	\$6,730	\$69,664
2043	83 - 84	\$69,664	\$1,637	\$0	\$6,730	\$64,572
2044	84 - 85	\$64,572	\$1,517	\$0	\$6,730	\$59,359
2045	85 - 86	\$59,359	\$1,395	\$0	\$6,730	\$54,024
2046	86 - 87	\$54,024	\$1,270	\$0	\$6,730	\$48,564
2047	87 - 88	\$48,564	\$1,141	\$0	\$6,730	\$42,975
2048	88 - 89	\$42,975	\$1,010	\$0	\$6,730	\$37,256
2049	89 - 90	\$37,256	\$876	\$0	\$6,730	\$31,401
2050	90 - 91	\$31,401	\$738	\$0	\$6,730	\$25,409
2051	91 - 92	\$25,409	\$597	\$0	\$6,730	\$19,277
2052	92 - 93	\$19,277	\$453	\$0	\$6,730	\$13,000
2053	93 - 94	\$13,000	\$305	\$0	\$6,730	\$6,575
2054	94 - 95	\$6,575	\$155	\$0	\$6,730	\$0

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

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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.

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Client Name

Client Signature

Date

Agent Name

Agent Signature

Date



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