AdvisorNet INSURANCE

Split/Combination Annuity

Original Premium

$100,000

Split this way
via 2 separate applications

$38,609

Immediate Annuity
Amount to provide
tax-favored income

$374.89

Guaranteed monthly income
for 10 years

86%

Percentage of annuity payment
which may be excludable from taxes

$61,391

Tax-Deferred Annuity
Amount to grow tax-deferred

$100,000

Value in 15.86 years using
guaranteed interest rates of 5%
in year 1 and 3% thereafter

$100,000

Value in 10 years using
non-guaranteed interest rates of
5% in year 1 and 5% thereafter