

Joint 100% Life Income with 10 Years Guaranteed

Explanation: You receive this income for as long as one or both of you are living. If you choose a Joint 100% to survivor annuity your income is not reduced upon the first death. If you both die during the first 10 years after payments have begun, your beneficiaries continue to receive this income for the remainder of the 10 years.

For Contracting and Applications Call 866-866-1999

Your Monthly Income **	Insurance Company	Cashflow Rate *	Taxable Portion ⁷	Quote Valid Until	A.M Best Ratings	S & P Ratings	Moody's Ratings
\$ 2,276	EquiTrust Life ^{2 6 7 10}	8.40%	N/A	2026-03-24	B++	BBB+	-
\$ 2,264	Nationwide Life ^{3 4 5 6 10}	8.36%	\$ 652	2026-04-06	A+	A+	A1
\$ 2,261	New York Life ^{3 4 5 6 10}	8.35%	\$ 648	2026-04-06	A++	AA+	Aaa
\$ 2,260	American National ^{3 5 6 10}	8.34%	\$ 635	2026-03-30	A	A	-
\$ 2,222	Integrity Life ^{3 4 5 6 9 10}	8.20%	\$ 622	2026-03-30	A+	AA-	Aa3
\$ 2,220	Minnesota Life ^{1 6 10}	8.20%	\$ 606	2026-04-06	A+	AA-	Aa3
\$ 2,146	Midland National ^{2 10}	7.92%	\$ 530	2026-03-30	A+	A+	-
\$ 2,146	North American ^{2 6 10}	7.92%	\$ 530	2026-03-30	A+	A+	-

1: Age based on your nearest birthday.

2: Age based on your last birthday.

3: Age interpolated to the nearest day.

4: Cost of living feature available for purchase. (Penn Mutual - NQ only)

5: Limited liquidity available (N/A in all states).

6: Payout will vary by funding date when picking specific start date.

7: Assumes cost basis equal to premium unless stated otherwise.

8: Monthly amount in the contract may vary slightly from quoted amount.

9: Monthly payments by Direct Deposit only.

10: Require financial disclosures.

11: Approximate Quote.

12: A.M. Best rating under review with negative implications.

These quotes are for an "Immediate Annuity (SPIA)" and were calculated using the following information:

Premium:	\$325,000	Date of Birth:	1950-02-01	Gender:	M
Income Amount:	See quotes above	Date of Birth:	1951-03-22	Gender:	F
Payment Frequency:	Monthly	Tax Status:	Non Qualified		
Income Start Date:	2026-04-23 (Adjusted)	State of Issue:	CO		

These quotations and company ratings change often and without notice. Calculations assume an application in good order is received by the insurance company prior to the quote expiration dates (which vary by company). *Cashflow rate is not an interest rate, it is the percentage of annual income to premium. **This quote assumes your premium is received by the insurance company today. This information is not to be considered a recommendation to purchase an annuity, nor a contract or offer to contract, nor is it intended to create public interest in the sale of annuities. You should carefully consider whether any annuity is suitable to your situation and consult with your own financial, legal, and/or tax advisors. © Copyright 2026 Hersh Stern 866-866-1999. (ID# 787338275)

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To receive contracting and application paperwork call our office at 866-866-1999 (M-F, 9-5, Eastern). We'll review the carrier's product training and state training requirements and email the contracting forms for you to complete. Once we receive your signed forms, and a copy of your current license and E&O coverage, we'll email you the annuity application. If you should find anything to be unclear call us to get quick help by phone. Before you ship your client's signed application and premium to the carrier, email us a copy so we can review it for suitability. We'll track the application for you through the issue process and keep you abreast of any requirements or issues. Commissions are typically paid after the free look period ends and submission of a contract delivery receipt.