

**FIA Hypothetical Withdrawals  
Last 10 Years**

<b>\$100k Deposit on 7/18/1990</b>		<b>\$187,339</b>	<b>S&amp;P 500 = (4.03) 7/18/00-7/18/09</b>	
<b>Withdrawals Begin Year Ending</b>	<b>Index Interest Change</b>	<b>FIA Value</b>	<b>20% Bonus EWB Value</b>	<b>EWB Payment</b>
7/18/2000	0.00%	\$187,339	\$235,207	\$12,379
7/18/2001	0.00%	\$174,959	\$222,827	\$12,379
7/18/2002	0.00%	\$162,580	\$210,448	\$12,379
7/18/2003	2.63%	\$154,151	\$203,538	\$12,379
7/18/2004	3.75%	\$146,728	\$198,323	\$12,721
7/18/2005	6.09%	\$141,640	\$196,942	\$13,222
7/18/2006	0.00%	\$127,573	\$182,875	\$14,067
7/18/2007	15.50%	\$131,098	\$196,279	\$14,067
7/18/2008	0.00%	\$114,741	\$179,923	\$16,357
7/18/2009	0.00%	\$98,385	\$163,566	\$16,357

**EWB Payment = Last Year's Income Times This Year's Gain**

**Are you doing income planning or income guessing?**

**When it comes to your retirement, why risk it?**



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