



***Will interest rates go up ?
What is the cost of waiting ?***

Conventional wisdom tells us that interest rates will go up ...
If so..... When ? How much ?

Should your clients invest today, or wait for rates to go up?

We have the answer with our ***Cost of Waiting*** calculator.

Give us a call today so we can input your clients' information.
We will provide you with a personalized illustration of the
cost of waiting.

Call us today at 877.624.7150.

For Agent Use Only.

Deposit

\$250,000.00	Hypothetical
Interest Rate Year 1	0.10%
Interest Rate Year 2	4.00%
Interest Rate Year 3	4.00%
Interest Rate Year 4	4.00%
Interest Rate Year 5	4.00%



Beginning Year Account Value	Year End Account Value
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1	\$250,000.00	0.10%	\$250,250.00
2	\$250,250.00	4.00%	\$260,260.00
3	\$260,260.00	4.00%	\$270,670.40
4	\$270,670.40	4.00%	\$281,497.22
5	\$281,497.22	4.00%	\$292,757.10

Fixed Annuity

Interest Rate Years 1 through 5	Guaranteed 3.50%
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Beginning Year Account Value	Year End Account Value
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1	\$250,000.00	3.50%	\$258,750.00
2	\$258,750.00	3.50%	\$267,806.25
3	\$267,806.25	3.50%	\$277,179.47
4	\$277,179.47	3.50%	\$286,880.75
5	\$286,880.75	3.50%	\$296,921.58

Cost of waiting

-\$4,164.47