

## Create Future Income to Last Generations

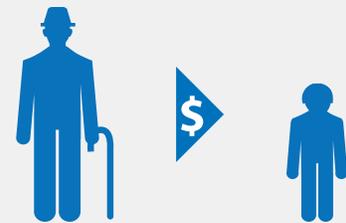
You can create a multigenerational income gift for a grandchild ... or your family ... without life insurance. **IncomeSource**® single premium immediate annuity (SPIA) with grandparent and grandchild joint annuitants lets you pass on a guaranteed annual income stream, helping you:

- > **Create payouts for your life...and your grandchild's**
- > **Provide tax-deferred growth**
- > **Spread out tax liability**
- > **Grow your gift over time**
- > **Avoid probate**



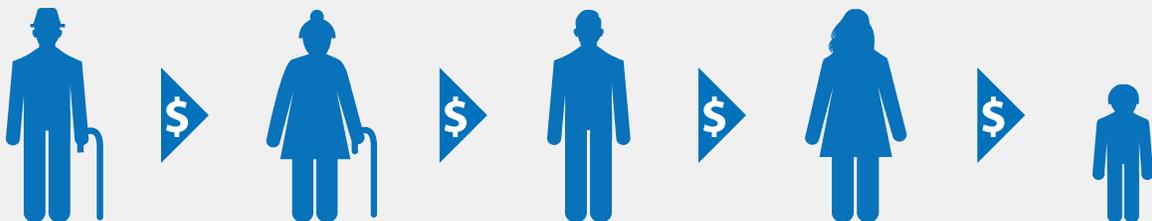
### Strategy #1: Pass Income to Your Grandchild<sup>1</sup>

Many grandparents support grandchildren financially during life. A multigenerational income strategy can continue that support after life. It's a great way to leave an annual birthday gift to a grandchild and remain in their thoughts yearly. Payments start with a grandparent and pass to a grandchild after the grandparent's death.



### Strategy #2: Pass Income to Your Family

Many grandparents support spouses and children all their lives. A multigenerational income strategy allows payments to continue after death if the grandparent names a family member other than the grandchild as successor owner. (Worksheet available.)



<sup>1</sup> If grandchild is a minor at issue, consider a custodial account as successor owner under the state Uniform Gifts/Transfers to Minors Act. If grandparent dies while grandchild is still a minor, a custodian receives payments on their behalf.

# Multigenerational Income Strategies

\$150,000 SPIA Initial Premium | Grandpa (Age 72) & Grandchild (Age 10) | Joint Annuitants

## GRANDCHILD INCOME

### Grandpa (age 72) Retires.

He receives SPIA annual lifelong payouts.

### Grandpa Dies.

Grandson Chris (18) now receives the payouts.  
It gives him a great start in his adult life.

### Chris (30) Marries.

Payout stream continues.  
It helps pay for a house for his new family

### Chris (51) Sends Son to College.

The annual income helps pay tuition.

### Chris (61) Continues Receiving Income.

The income helps him plan for retirement.

### Chris (70) Retires.

The income helps him meet retirement needs.

### Chris (85) is Still Enjoying Life.

The income lasts his entire lifetime.

## ANNUAL PAYOUTS<sup>1</sup>

### YEAR 1 PAYOUT

\$2,464

### YEAR 8 PAYOUT

\$3,030

\$21,908 Cumulative

### YEAR 20 PAYOUT

\$4,320

\$66,201 Cumulative

### YEAR 40 PAYOUT

\$7,803

\$185,767 Cumulative

### YEAR 50 PAYOUT

\$10,486

\$277,899 Cumulative

### YEAR 60 PAYOUT

\$14,092

\$401,717 Cumulative

### YEAR 75 PAYOUT

\$21,956

**\$671,684  
CUMULATIVE**

## FAMILY TREE INCOME

### Grandpa (age 72) Retires.

He receives SPIA annual lifelong payout.

### Grandpa Dies. Grandma Receives Income.

Grandma as successor owner continues payouts.  
They help maintain her standard of living.

### Grandma Dies. Her Son Receives Income.

Son as successor owner starts payouts.  
The income helps him pay off some debt.

### Son Dies. His Spouse Receives Income.

Son's spouse as successor owner starts payouts.  
They help care for child (Grandpa's grandchild)

### Spouse Dies. Her Child Receives Income.

Chris -- the Son's/Spouse's child and Grandpa's  
grandchild — starts payouts.

### Chris (70) Retires.

The income helps him meet retirement needs.

### Chris (85) is Still Enjoying Life.

The income lasts his entire lifetime.

<sup>1</sup> Example assumes SPIA Joint and Survivor Lifetime with 30-year Certain Payout and 3% Increasing Payout Option. An immediate annuity is permanent. Owner has no access to premium, which converts to an income payout stream. There is no cash value, no death benefit and the annuity can't be surrendered. Contract terms, such as payment amount and frequency, cannot be changed, unless commutation is available and elected. An immediate annuity should not be purchased if access may be needed to any of the premium for living expenses or other purposes.

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