


Settlement Summary

The Settlement Summary shows your projected monthly income in comparison to your projected monthly expenses. The Net Monthly Cash Flow column represents either the projected surplus or deficit you have each month. The Annuity Account Value shows any balances of income benefit paying annuities and the Settlement Funds column to the far right contains your total settlement funds. This summary starts on your date of settlement and continues until age 100. You may or may not see a red and/or yellow line. Please note that the yellow line represents the point where your settlement funds drop below the desired minimum settlement account balance. The red line pin points where your settlement funds have been exhausted.


Year	Joyce Age	Martin Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow		Annuity Account Value	Settlement Funds
											\$1,392,982	\$1,000,000
2018	44	45	\$0	\$0	\$14,000	\$0	\$14,000	\$13,375	\$625	0.00%	\$1,392,981	* \$1,036,838
2019	45	46	\$0	\$0	\$14,280	\$0	\$14,280	\$13,643	\$637	0.00%	\$1,392,981	\$1,087,200
2020	46	47	\$0	\$0	\$17,065	\$0	\$17,065	\$15,929	\$1,136	0.00%	\$1,392,981	\$1,141,993
2021	47	48	\$0	\$0	\$17,356	\$0	\$17,356	\$16,248	\$1,108	0.00%	\$1,392,981	\$1,201,978
2022	48	49	\$0	\$0	\$17,654	\$0	\$17,654	\$16,573	\$1,081	0.00%	\$1,392,981	\$1,263,642
2023	49	50	\$0	\$0	\$17,957	\$0	\$17,957	\$16,904	\$1,053	0.00%	\$1,392,981	\$1,327,050
2024	50	51	\$0	\$0	\$18,266	\$0	\$18,266	\$17,242	\$1,024	0.00%	\$1,392,981	\$1,392,270
2025	51	52	\$0	\$0	\$18,581	\$0	\$18,581	\$17,587	\$994	0.00%	\$1,392,981	\$1,459,378
2026	52	53	\$0	\$0	\$18,903	\$0	\$18,903	\$17,939	\$964	0.00%	\$1,392,981	\$1,528,449
2027	53	54	\$0	\$0	\$19,231	\$0	\$19,231	\$18,297	\$934	0.00%	\$1,392,981	\$1,599,566
2028	54	55	\$0	\$0	\$19,565	\$0	\$19,565	\$18,663	\$902	0.00%	\$1,392,981	\$1,672,806
2029	55	56	\$0	\$0	\$19,907	\$0	\$19,907	\$19,037	\$870	0.00%	\$1,392,981	\$1,748,261
2030	56	57	\$0	\$0	\$20,255	\$0	\$20,255	\$19,417	\$838	0.00%	\$1,392,981	\$1,826,018
2031	57	58	\$0	\$0	\$20,610	\$0	\$20,610	\$19,806	\$804	0.00%	\$1,392,981	\$1,906,173
2032	58	59	\$0	\$0	\$20,972	\$0	\$20,972	\$20,202	\$770	0.00%	\$1,392,981	\$1,988,822
2033	59	60	\$0	\$0	\$21,342	\$0	\$21,342	\$20,606	\$736	0.00%	\$1,392,981	\$2,074,068
2034	60	61	\$0	\$0	\$21,719	\$0	\$21,719	\$21,018	\$701	0.00%	\$1,392,981	\$2,162,019
2035	61	62	\$0	\$0	\$22,103	\$0	\$22,103	\$21,438	\$665	0.00%	\$1,392,981	\$2,252,784
2036	62	63	\$0	\$2,100	\$19,995	\$0	\$22,095	\$19,103	\$2,992	0.00%	\$1,392,981	\$2,371,142
2037	63	64	\$0	\$2,134	\$20,395	\$0	\$22,529	\$19,485	\$3,044	0.00%	\$1,392,981	\$2,497,400
2038	64	65	\$0	\$2,169	\$20,803	\$0	\$22,972	\$16,864	\$6,108	0.00%	\$1,392,981	\$2,652,238
2039	65	66	\$0	\$2,205	\$27,023	\$0	\$28,762	\$17,201	\$11,561	0.00%	\$1,358,157	\$2,856,480
2040	66	67	\$0	\$2,241	\$27,447	\$0	\$28,824	\$17,545	\$11,279	0.00%	\$1,288,509	\$3,094,694
2041	67	68	\$0	\$2,278	\$27,880	\$0	\$29,289	\$17,896	\$11,393	0.00%	\$1,218,861	\$3,339,421
2042	68	69	\$0	\$2,315	\$28,322	\$0	\$29,763	\$18,254	\$11,509	0.00%	\$1,149,213	\$3,590,976
2043	69	70	\$0	\$2,353	\$28,772	\$0	\$30,247	\$18,619	\$11,628	0.00%	\$1,079,565	\$3,849,583
2044	70	71	\$0	\$2,392	\$29,231	\$0	\$30,740	\$18,991	\$11,749	0.00%	\$1,009,917	\$4,115,470
2045	71	72	\$0	\$2,431	\$29,700	\$0	\$31,243	\$19,371	\$11,872	0.00%	\$940,269	\$4,388,848
2046	72	73	\$0	\$2,471	\$30,178	\$0	\$31,755	\$19,759	\$11,996	0.00%	\$870,621	\$4,669,949
2047	73	74	\$0	\$2,511	\$30,665	\$0	\$32,278	\$20,154	\$12,124	0.00%	\$800,973	\$4,959,014

* Partial Year — Settlement funds may be pro-rated from date of analysis.

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Settlement Summary (cont.)

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Year	Joyce Age	Martin Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow		Annuity Account Value	Settlement Funds
2048	74	75	\$0	\$2,553	\$31,163	\$0	\$32,812	\$20,557	\$12,255	0.00%	\$731,325	\$5,256,307
2049	75	76	\$0	\$2,595	\$31,670	\$0	\$33,355	\$20,968	\$12,387	0.00%	\$661,677	\$5,562,084
2050	76	77	\$0	\$2,637	\$32,187	\$0	\$33,909	\$21,387	\$12,522	0.00%	\$592,029	\$5,876,608
2051	77	78	\$0	\$2,680	\$32,715	\$0	\$34,475	\$21,815	\$12,660	0.00%	\$522,381	\$6,200,168
2052	78	79	\$0	\$2,724	\$33,253	\$0	\$35,051	\$22,251	\$12,800	0.00%	\$452,733	\$6,532,849
2053	79	80	\$0	\$2,769	\$33,802	\$0	\$35,639	\$22,696	\$12,943	0.00%	\$383,085	\$6,874,881
2054	80	81	\$0	\$2,814	\$34,362	\$0	\$36,239	\$23,150	\$13,089	0.00%	\$313,437	\$7,226,552
2055	81	82	\$0	\$2,861	\$34,933	\$0	\$36,851	\$23,613	\$13,238	0.00%	\$243,789	\$7,588,185
2056	82	83	\$0	\$2,907	\$35,516	\$0	\$37,473	\$24,086	\$13,387	0.00%	\$174,141	\$7,960,091
2057	83	84	\$0	\$2,955	\$36,110	\$0	\$38,109	\$24,567	\$13,542	0.00%	\$104,493	\$8,342,628
2058	84	85	\$0	\$3,004	\$36,716	\$0	\$38,758	\$25,059	\$13,699	0.00%	\$34,845	\$8,736,145
2059	85	86	\$0	\$3,053	\$37,334	\$0	\$39,419	\$25,560	\$13,859	0.00%	\$0	\$9,141,001
2060	86	87	\$0	\$3,103	\$37,965	\$0	\$40,094	\$26,071	\$14,023	0.00%	\$0	\$9,557,584
2061	87	88	\$0	\$3,154	\$38,608	\$0	\$40,781	\$26,592	\$14,189	0.00%	\$0	\$9,986,289
2062	88	89	\$0	\$3,206	\$39,264	\$0	\$41,483	\$27,124	\$14,359	0.00%	\$0	\$10,427,524
2063	89	90	\$0	\$3,258	\$39,933	\$0	\$42,197	\$27,667	\$14,530	0.00%	\$0	\$10,881,705
2064	90	91	\$0	\$3,312	\$40,616	\$0	\$42,927	\$28,220	\$14,707	0.00%	\$0	\$11,349,285
2065	91	92	\$0	\$3,366	\$41,312	\$0	\$43,670	\$28,785	\$14,885	0.00%	\$0	\$11,830,709
2066	92	93	\$0	\$3,421	\$42,022	\$0	\$44,424	\$29,360	\$15,064	0.00%	\$0	\$12,326,400
2067	93	94	\$0	\$3,477	\$42,747	\$0	\$45,192	\$29,947	\$15,245	0.00%	\$0	\$12,836,902
2068	94	95	\$0	\$3,534	\$43,486	\$0	\$45,976	\$30,546	\$15,430	0.00%	\$0	\$13,362,744
2069	95	96	\$0	\$3,592	\$44,239	\$0	\$46,775	\$31,157	\$15,618	0.00%	\$0	\$13,904,460
2070	96	97	\$0	\$3,651	\$45,008	\$0	\$47,590	\$31,780	\$15,810	0.00%	\$0	\$14,462,603
2071	97	98	\$0	\$3,711	\$45,792	\$0	\$48,422	\$32,416	\$16,006	0.00%	\$0	\$15,037,744
2072	98	99	\$0	\$3,772	\$46,592	\$0	\$49,270	\$33,064	\$16,206	0.00%	\$0	\$15,630,481
2073	99	100	\$0	\$3,834	\$47,408	\$0	\$50,134	\$33,726	\$16,408	0.00%	\$0	\$16,241,431
2074	100	101	\$0	\$3,897	\$48,240	\$0	\$51,016	\$34,400	\$16,616	0.00%	\$0	\$16,871,237
2075	101	102	\$0	\$3,960	\$49,089	\$0	\$51,914	\$35,088	\$16,826	0.00%	\$0	\$17,520,549

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