

# CASE STUDY



*Our Annuity QuickQuote Case Study is a hypothetical example designed to show how annuity products are able to solve real-life needs and concerns.*

## Liz Charles, Age 68

**Need:** To increase retirement income without taking a lot of additional investment risk.

**Concern:** Her current bond portfolio is not providing enough income.



### Liz's Story:

- Liz has a \$400,000 IRA and another \$100,000 outside her IRA in various savings accounts and investments
- She also has an adequate amount of life insurance.
- Liz's IRA is funded by a laddered bond portfolio from which she receives income of \$9,800 semi-annually (\$19,600 annually).

For additional information, visit our website at [www.annuityquickquote.com](http://www.annuityquickquote.com), or feel free to contact us regarding any questions or concerns you may have!

Bonds	Investment Amount	Hypothetical Coupon	Annual Interest Payment
3-yr. U.S. Treasury Note	\$100,000	4.6%	\$4,600
5-yr. U.S. Treasury Note	\$100,000	4.9%	\$4,900
10-yr. U.S. Treasury Note	\$100,000	5.0%	\$5,000
20-yr. U.S. Treasury Note	\$100,000	5.1%	\$5,100
			<b>Total: \$19,600</b>

**Potential Solution:** Liz allocates some of her IRA assets to Annuity QuickQuote's immediate fixed income annuity. AQQ offers Liz:

- A \$272,646 Immediate Annuity that provides Liz with \$1,667 per month or \$20,000 annually with payments for Liz's entire life, but guaranteed for 20 years should she die prematurely (20-year certain and life).
- Liz puts the remaining \$127,354 into a balanced portfolio for an inflation hedge.
- Liz maintains her \$100,000 liquid account.

### ANNUITY QUICKQUOTE

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