



THE SITUATION

Mr. Annuity bought an annuity for income and legacy death benefit 8 years ago. The annuity had not been reviewed since it was purchased so Mr. Annuity asked TDC to do an analysis.



OUR REVIEW OF THE SITUATION

Upon review, it was evident that the annuity had a strong guarantee from a strong company; however, it also had exorbitant fees. The fee structure consisted of:

- Income rider fee: 1.15%
- Fund Operating Expense: 0.90%
- M&E Fee: 1.25%
- Administration Fee: 0.15%
- **TOTAL: 3.45%**

These fees cost the account approximately \$23,000 per year. The current contract had a guaranteed lifetime income of \$34,679 per year. In addition to the high fee structure, Mr. Annuity was also taking on a high amount of risk based on the type of annuity.

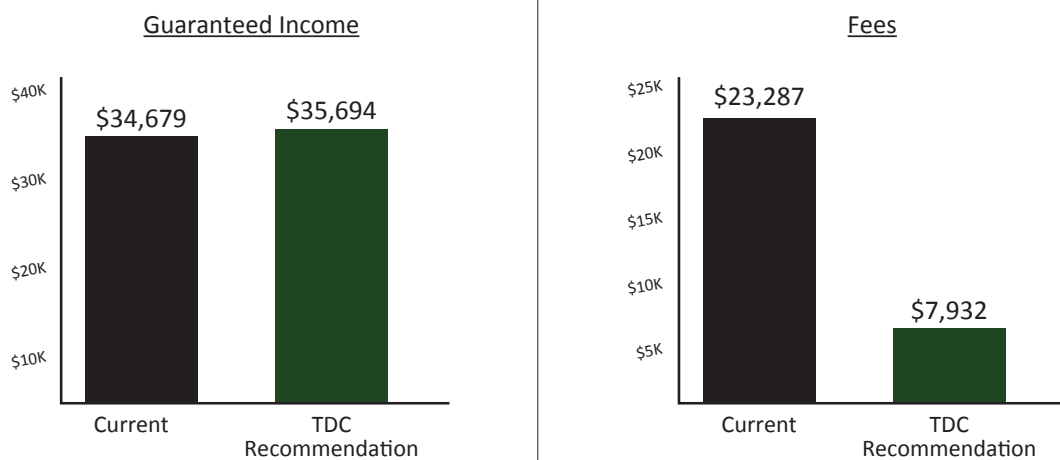


OUR RECOMMENDATION

- 1035 tax free exchange to a new annuity with a different company
- 3% more guaranteed income
- 66% lower fees
- Less volatility and less risk by switching to a different type of annuity



RE-CAP OF RESULTS



CONCLUSION

A REVIEW OF A GOOD ANNUITY PRODUCED A GREAT RESULT.

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