



CARDINAL ADVISORS

How To Purchase A Monthly Income Guaranteed For Life

In the video entitled "How To Purchase A Monthly Income Guaranteed For Life" Hans and Tom use several illustrations to discuss retirement income.

HOW TO PURCHASE A MONTHLY INCOME GUARANTEED 4 LIFE					
S.S.	- 2 PEOPLE AGE 64, TURNING 65 - IT'S LESS FOR A SINGLE PERSON - \$2,000/MONTH GUARANTEED FOR THE LIFE OF 2 PEOPLE				INCOME
<input type="checkbox"/>	SPIA	SPIA	DEFERRED ANNUITY	DEFERRED ANNUITY	<input type="checkbox"/>
	\$1,834/MONTHLY	\$2,000/MONTHLY	\$2,000/MONTHLY	\$1,684/MONTHLY	
MED	FOR THE LIFE OF 2 PEOPLE	5 YEARS COVERS 2 PEOPLE	FOR THE LIFE OF 2 PEOPLE	FOR THE LIFE OF 2 PEOPLE	
<input type="checkbox"/>	2025-UNTIL THE 2ND PERSON PASSES	2025-2030	2030-UNTIL BOTH HAVE PASSED	2025-UNTIL THE 2ND PERSON PASSES	ESTATE
	COST=\$331,874	\$109,651 COST	\$222,223 COST	COST=\$331,874	<input type="checkbox"/>
LTC	\$1,834 MONTHLY PAYMENTS GUARANTEED FOR 20 YEARS	IF BOTH DIE IN 5 YEARS, HEIRS RECEIVE BALANCE OF PAYMENTS	WHEN 2ND PERSON DIES, BENEFICIARIES RECEIVE THE CASH VALUE - HAS LTC ENHANCEMENT	WHEN 2ND PERSON DIES, BENEFICIARIES RECEIVE THE CASH VALUE - HAS LTC ENHANCEMENT	TAXES
<input type="checkbox"/>	6.6% CASH FLOW FOR LIFE OF 2 PEOPLE	7.2% CASH FLOW FOR LIFE OF 2 PEOPLE	6.1% CASH FLOW FOR THE LIFE OF 2 PEOPLE		<input type="checkbox"/>
401K/IRA					
<input type="checkbox"/>					

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June 2025

Single Premium Immediate AnnuitySM

Contract Owner: Show Notes

Contract Issue State: North Carolina

Owner Residence State: North Carolina

Primary Annuitant: Show Notes

Date of Birth (Age): June 1, 1960 (Age 65)

Gender: Male

Certain Period Annuity with payments guaranteed for 5 years

Illustration Date: 04/14/2025

Premium: \$109,651.00

Payment Mode: Monthly

Premium Date: 04/14/2025

Illustration Expiration Date: 04/28/2025

Market: Traditional IRA

First Payment Date	Monthly Annuity Income	Annual Payout Percentage *
05/14/2025	\$2,000.00	21.88%

Total Amount of Guaranteed Payments: \$120,000.00

Certain Period End Date: 04/14/2030

Certain Period Annuity

Annuity payments are guaranteed for a period of 5 years. If the annuitant dies before the end of the period, the beneficiary will continue to receive the payments for the remainder of the period.

* **Annual Payout Percentage** is the ratio of total annual Annuity Income to Premium, rounded down to the fourth decimal place. This percentage is not an interest rate or a rate of return.

NON-GUARANTEED ANNUITY CONTRACT VALUES MOST RECENT PERIOD from 12/31/2014 to 12/31/2024

Annual Effective Rate: 4.36%⁺

This chart illustrates values based on the 10 most recent years of historical index performance, current rider charge, selected withdrawals, the initial allocation and current rates. The Accumulation Value reflects rider charges. Please refer to page 7 for Guaranteed Annuity Contract Values.

END OF YEAR	Youngest Covered Person Start Age/End Age	Premium	Annual Withdrawals ¹ (Beginning of Year)	Accumulation Value/Death Benefit	Death Benefit	Surrender Value [^]	Credited Interest Rate ^{**}	GLWB Features		
								Net Premium	Level Lifetime Payment Amount [#]	LPA Multiplier [□]
At Issue	64	\$222,223		\$222,223				\$222,223	\$13,533	\$0
1	64 / 65	-	\$0	\$219,445	\$219,445	\$199,598	0.00%	\$222,223	\$14,889	\$0
2	65 / 66	\$0	\$0	\$226,147	\$226,147	\$204,887	4.32%	\$222,223	\$16,378	\$32,756
3	66 / 67	\$0	\$0	\$247,590	\$247,590	\$223,942	10.71%	\$222,223	\$18,022	\$36,045
4	67 / 68	\$0	\$0	\$244,812	\$244,812	\$221,442	0.00%	\$222,223	\$19,822	\$39,645
5	68 / 69	\$0	\$0	\$275,574	\$275,574	\$249,128	13.70%	\$222,223	\$21,800	\$43,600
6	69 / 70	\$0	\$0	\$295,613	\$295,613	\$270,008	8.28%	\$222,223	\$24,000	\$48,000
7	70 / 71	\$0	\$24,000	\$269,596	\$269,596	\$248,028	0.28%	-	\$24,000	\$48,000
8	71 / 72	\$0	\$24,000	\$242,818	\$242,818	\$228,249	0.00%	-	\$24,000	\$48,000
9	72 / 73	\$0	\$24,000	\$223,612	\$223,612	\$214,667	3.46%	-	\$24,000	\$48,000
10	73 / 74	\$0	\$24,000	\$204,559	\$204,559	\$204,559	3.87%	-	\$24,000	\$48,000
11	74 / 75	\$0	\$24,000	\$185,653	\$185,653	\$185,653	4.36%	-	\$24,000	\$48,000
12	75 / 76	\$0	\$24,000	\$165,923	\$165,923	\$165,923	4.36%	-	\$24,000	\$48,000
13	76 / 77	\$0	\$24,000	\$145,333	\$145,333	\$145,333	4.36%	-	\$24,000	\$48,000
14	77 / 78	\$0	\$24,000	\$123,846	\$123,846	\$123,846	4.36%	-	\$24,000	\$48,000
15	78 / 79	\$0	\$24,000	\$101,421	\$101,421	\$101,421	4.36%	-	\$24,000	\$48,000
16	79 / 80	\$0	\$24,000	\$78,019	\$78,019	\$78,019	4.36%	-	\$24,000	\$48,000
17	80 / 81	\$0	\$24,000	\$53,596	\$53,596	\$53,596	4.36%	-	\$24,000	\$48,000
18	81 / 82	\$0	\$24,000	\$28,108	\$28,108	\$28,108	4.36%	-	\$24,000	\$48,000
19	82 / 83	\$0	\$24,000	\$1,510	\$1,510	\$1,510	4.36%	-	\$24,000	\$48,000
20	83 / 84	\$0	\$24,000	\$0	\$0	\$0	0.00%	-	\$24,000	\$0
30	93 / 94	\$0	\$24,000	\$0	\$0	\$0	0.00%	-	\$24,000	\$0
51	114 / 115	\$0	\$24,000	\$0	\$0	\$0	0.00%	-	\$24,000	\$0
Total Withdrawals:		First 30 Yrs: Cumulative:	\$576,002 \$1,080,004				4.36% ⁺			

ILLUSTRATION SNAPSHOT

Covered Person (Age): **Show Notes (64)**
JT Covered Person (Age): **Joint Covered (64)**
Premium: **\$222,223.00**
Agent Name: **HANS SCHEIL**
State: **NC**

ILLUSTRATED WITHDRAWALS

LPA beginning in Contract Year: **7**

GLWB FEATURE DETAILS

Annual Charge: **1.25% of Initial Premium**

⁺ Annual Effective Rate over first 10 years.

[^] Does not reflect applicable Market Value Adjustment (MVA). See page 13 for more information.

[#] At the start of lifetime income, annual payments are reflected in the Annual Withdrawals column.

[□] Must meet eligibility requirements. See page 5.

^{*} Credited Interest Rate does not reflect the rider charge.

[♦] During years 11+ the annual effective rate over the first 10 years is used for the credited interest rate.

¹ Subject to any applicable penalty-free withdrawal provisions.



Illustration Date: **04/14/2025**

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Single Premium Immediate AnnuitySM**Contract Owner:** Show Notes**Contract Issue State:** North Carolina**Owner Residence State:** North Carolina**Primary Annuitant:** Show Notes**Date of Birth (Age):** June 1, 1960 (Age 65)**Gender:** Male**Joint Annuitant:** Show Notes (Spouse)**Date of Birth (Age):** June 1, 1960 (Age 65)**Gender:** Female

Joint and Survivor Life Annuity with Payments Guaranteed for 20 years

Illustration Date: 04/14/2025**Premium:** \$331,874.00**Payment Mode:** Monthly**Premium Date:** 04/14/2025**Illustration Expiration Date:** 04/28/2025**Market:** Traditional IRA

First Payment Date	Monthly Annuity Income	Annual Payout Percentage *
05/14/2025	\$1,833.68	6.63%

Total Amount of Guaranteed Payments: \$440,083.20**Certain Period End Date:** 04/14/2045**Total Amount of Payments until Age 95:** \$660,124.80 ****Joint and Survivor Life Annuity with Certain Period Guarantee**

Annuity payments are guaranteed for the lives of two annuitants or for a guaranteed period of 20 years, whichever is longer. If both annuitants die before the end of the period, the beneficiary will continue to receive payments for the remainder of the period. If either annuitant lives longer than the guaranteed period, annuity payments will continue for their life.

* **Annual Payout Percentage** is the ratio of total annual Annuity Income to Premium, rounded down to the fourth decimal place. This percentage is not an interest rate or a rate of return.

** **Total Amount of Payments until Age 95** is for illustrative purposes only and is not a guarantee. The amount shown is the sum of future payments if the younger annuitant lives through age 95. This amount does not take into account any reduction upon an annuitant's death. If an annuitant is living, payments will continue after age 95 for life.

NON-GUARANTEED ANNUITY CONTRACT VALUES MOST RECENT PERIOD from 12/31/2014 to 12/31/2024

Annual Effective Rate: 4.36%⁺

This chart illustrates values based on the 10 most recent years of historical index performance, current rider charge, selected withdrawals, the initial allocation and current rates. The Accumulation Value reflects rider charges. Please refer to page 7 for Guaranteed Annuity Contract Values.

END OF YEAR	Youngest Covered Person Start Age/End Age	Premium	Annual Withdrawals ¹ (Beginning of Year)	Accumulation Value/Death Benefit	Death Benefit	Surrender Value [^]	Credited Interest Rate**	GLWB Features		
								Net Premium	Level Lifetime Payment Amount [#]	LPA Multiplier [□]
At Issue	64	\$331,874		\$331,874				\$331,874	\$20,211	\$0
1	64 / 65	-	\$20,211	\$307,514	\$307,514	\$277,338	0.00%	-	\$20,211	\$0
2	65 / 66	\$0	\$20,211	\$295,566	\$295,566	\$266,010	4.32%	-	\$20,211	\$40,422
3	66 / 67	\$0	\$20,211	\$300,697	\$300,697	\$270,628	10.71%	-	\$20,211	\$40,422
4	67 / 68	\$0	\$20,211	\$276,338	\$276,338	\$248,704	0.00%	-	\$20,211	\$40,422
5	68 / 69	\$0	\$20,211	\$287,068	\$287,068	\$258,361	13.70%	-	\$20,211	\$40,422
6	69 / 70	\$0	\$20,211	\$284,804	\$284,804	\$259,172	8.28%	-	\$20,211	\$40,422
7	70 / 71	\$0	\$20,211	\$261,185	\$261,185	\$240,290	0.28%	-	\$20,211	\$40,422
8	71 / 72	\$0	\$20,211	\$236,826	\$236,826	\$222,616	0.00%	-	\$20,211	\$40,422
9	72 / 73	\$0	\$20,211	\$219,961	\$219,961	\$211,163	3.46%	-	\$20,211	\$40,422
10	73 / 74	\$0	\$20,211	\$203,332	\$203,332	\$203,332	3.87%	-	\$20,211	\$40,422
11	74 / 75	\$0	\$20,211	\$186,956	\$186,956	\$186,956	4.36%	-	\$20,211	\$40,422
12	75 / 76	\$0	\$20,211	\$169,867	\$169,867	\$169,867	4.36%	-	\$20,211	\$40,422
13	76 / 77	\$0	\$20,211	\$152,032	\$152,032	\$152,032	4.36%	-	\$20,211	\$40,422
14	77 / 78	\$0	\$20,211	\$133,420	\$133,420	\$133,420	4.36%	-	\$20,211	\$40,422
15	78 / 79	\$0	\$20,211	\$113,996	\$113,996	\$113,996	4.36%	-	\$20,211	\$40,422
16	79 / 80	\$0	\$20,211	\$93,726	\$93,726	\$93,726	4.36%	-	\$20,211	\$40,422
17	80 / 81	\$0	\$20,211	\$72,572	\$72,572	\$72,572	4.36%	-	\$20,211	\$40,422
18	81 / 82	\$0	\$20,211	\$50,495	\$50,495	\$50,495	4.36%	-	\$20,211	\$40,422
19	82 / 83	\$0	\$20,211	\$27,456	\$27,456	\$27,456	4.36%	-	\$20,211	\$40,422
20	83 / 84	\$0	\$20,211	\$3,412	\$3,412	\$3,412	4.36%	-	\$20,211	\$40,422
30	93 / 94	\$0	\$20,211	\$0	\$0	\$0	0.00%	-	\$20,211	\$0
51	114 / 115	\$0	\$20,211	\$0	\$0	\$0	0.00%	-	\$20,211	\$0
Total Withdrawals:		First 30 Yrs: Cumulative:	\$606,334 \$1,030,767				4.36%+			

ILLUSTRATION SNAPSHOT

Covered Person (Age): **Show Notes (64)**
JT Covered Person (Age): **Joint Covered (64)**
Premium: **\$331,874.00**
Agent Name: **HANS SCHEIL**
State: **NC**

ILLUSTRATED WITHDRAWALS

LPA beginning in Contract Year: **1**
GLWB FEATURE DETAILS
Annual Charge: **1.25% of Initial Premium**

⁺ Annual Effective Rate over first 10 years.

[^] Does not reflect applicable Market Value Adjustment (MVA). See page 13 for more information.

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[□] Must meet eligibility requirements. See page 5.

^{*} Credited Interest Rate does not reflect the rider charge.

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