

IRA Ray Mirror®

65M \$500,000 each IRA & NQ \$1,000,000 Total

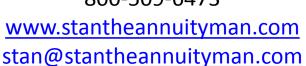
\$500,000 – IRA Take RMDs starting @ age 70 ½ \$500,000 - NQ Take same amount as IRA @ age 70 ½

Based on guaranteed rates - @ age 80

Total income: \$306,270

Walk Away Value: \$793,732

Total Benefit: \$1,100,000





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65M \$500,000 each IRA & NQ \$1,000,000 Total

\$500,000 – IRA Take RMDs starting @ age 70 ½

\$500,000 - NQ Take same amount as IRA @ age 70 ½

Based on guaranteed rates - @ age 80

Total income: \$306,270

Death Benefit Value: \$1,338,920

Total Benefit: \$1,645,188