



Aaron Bryson
VP of Agent Services
Office: 919-488-3686
Toll Free: 877-422-7627
Direct: 919-488-7111
Email: aaronbryson@capmar.com

3319 Heritage Trade Dr. Suite 101
 Wake Forest, NC 27587
www.capmar.com

Gaining Through Training

Case Study

Case

Mr Client – Age 50

Ms Client – Age 49

AI A Carte

\$365,000 – LTC Guaranteed
 Monthly \$400 / \$4,800 Annually
 Social Security age 65
 Fred \$2,237
 Wilma \$1,039
 Retirement Income Need \$6,000
 Less Social Security \$3,300
 From Assets \$1,417
Shortfall \$-1,283
 Retirement Income Need \$8,000
 Less Social Security \$3,300
 From Assets \$2,267
Shortfall \$-2,433
 Cash Option A \$425,000
 4% return \$1,417 month
 Cash Option B \$680,000
 4% Return \$2,267

Comprehensive

Life Benefit \$450,000
 LTC Benefit \$450,000
 Age 85 \$450,000 Income
 \$6,160 Annually
 Social Security age 65
 Fred \$2,237
 Wilma \$1,039
 Retirement Income Need \$6,000
 Less Social Security \$3,300
 From Annuity \$3,480
Surplus \$780
 Retirement Income Need \$8,000
 Less Social Security \$3,300
 From Annuity \$5,576
Surplus \$876
 Index Annuity \$425,000
 Monthly Income \$3,480
 Index Annuity \$5,576
 Death at age 66 \$450,000
 Income at 66 \$2,100 for life