



CUSTOM ANNUITY REVIEW

Analysis for:

Gary Sample

Tuesday, January 10, 2017

Presented by:

Sample Advisor





Policy Information

Annuitant

Gary Sample

Insurance Company

Prudential Financial

Owner

Gary Sample

Policy Series

Premier Retirement B Series

Account Type

Qualified

Surrender Schedule (%)

7, 7, 6, 6, 5, 5, 5, 0

Contract Date

7/17/2012

Statement Date

9/30/2016

Years Inforce

4.2

Policy Values

Current Value

\$217,695

Death Benefit Value

\$217,695

Original Deposits

\$175,000

Income Value

\$238,710

Total Withdrawals

\$0

Surrender Value

\$207,736

Total Net Change in Value

\$42,695

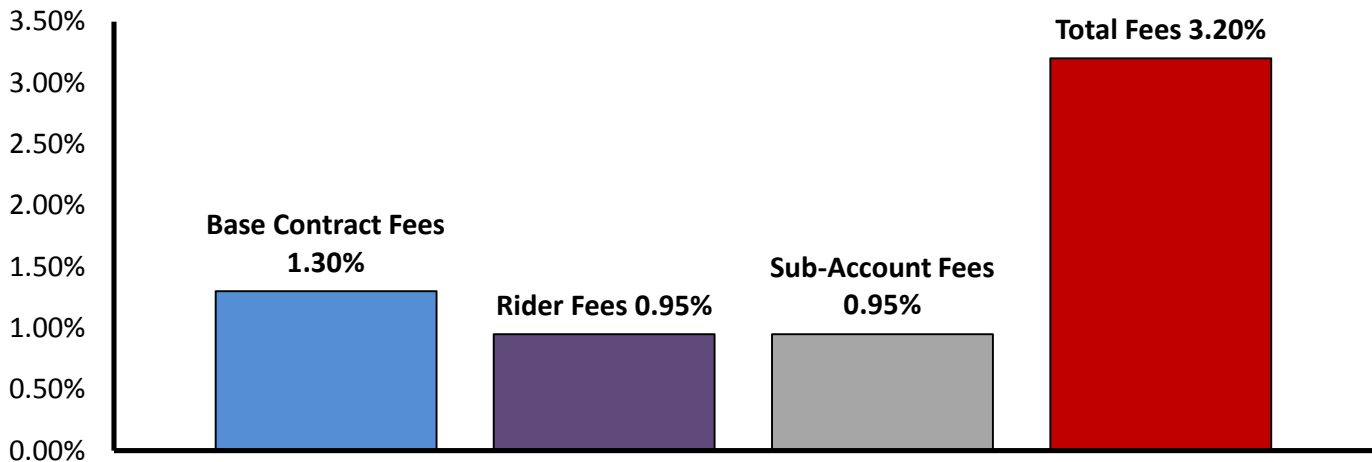
Annualized Net Return

5.32%



Summary

The following chart is a visual representation of estimated annual fees by source.



Base Contract Fees	Fee	Cost
Mortality & Expense (M&E)	1.15%	\$2,503
Admin.	0.15%	\$327
Contract Fee		
Distribution Charge	0.00%	\$0

Total Annual Fees	1.30%	\$2,830
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Riders	Fee	Cost
Standard Death Benefit	0.00%	\$0
Highest Daily Lifetime Income	0.95%	\$2,068

Total Annual Rider Fees	0.95%	\$2,068
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Sub-Account Expense	Fee	Cost
Average Sub-Account Expense	0.95%	\$2,068

Effective Fees	0.95%	\$2,068
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Total Fees	Fee	Cost
Base Contract Fees	1.30%	\$2,830
Rider Fees	0.95%	\$2,068
Sub-Account Fees	0.95%	\$2,068

Total Fees	3.20%	\$6,966
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All expenses and fees listed as reported by Morningstar®. For the purpose of this report, all fees and expenses are calculated as a percentage of the account value. Clients should refer to the product prospectus for details and explanations.





Effect of fees on market returns

The chart below shows the return of an investment after one year using various hypothetical returns and the effect of annual fees.

Total Annual Fees

3.20%

Starting Balance	Hypothetical Return	Year-End Balance Before Fees	Total Fees	Net End of Year Balance	Effective Net Annual Return
\$217,695	0%	\$217,695	\$6,966	\$210,729	-3.20%
\$217,695	2%	\$222,049	\$7,036	\$215,013	-1.23%
\$217,695	4%	\$226,403	\$7,106	\$219,297	0.74%
\$217,695	6%	\$230,757	\$7,175	\$223,581	2.70%
\$217,695	8%	\$235,111	\$7,245	\$227,866	4.67%
\$217,695	10%	\$239,465	\$7,315	\$232,150	6.64%
\$217,695	12%	\$243,818	\$7,384	\$236,434	8.61%

Effect of fees over 10-year periods

What do you feel is a realistic annual return to expect from your current investments over the next decade?

Starting Balance

\$217,695

Total Annual Fees

3.20%

AFTER 10 YEARS:

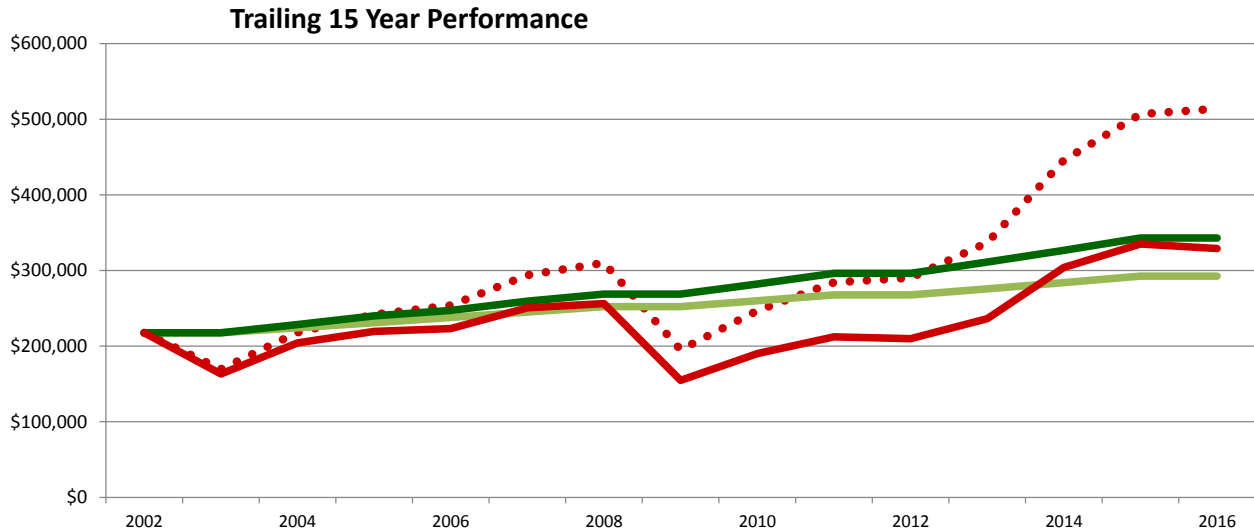
Annualized Return	4%	6%	8%	10%
Ending Account Balance	\$234,259	\$284,264	\$343,680	\$414,047
Total Fees Paid	\$73,456	\$81,143	\$89,742	\$99,359
Effective Net Annual Return	0.74%	2.70%	4.67%	6.64%

Fees are calculated using the average balance of the account for that year (an average based on the value at the beginning of the year and the end of the year).



Is there another option?

Large market losses can significantly affect your retirement lifestyle. What if you could participate in the market's growth while eliminating downside risk?



Starting Value \$217,695

Year ending	S&P 500 TR Annual Return	S&P 500 TR NO FEES Value	S&P 500 TR WITH FEES* Value	Concept #1: 3% Cap Annual Return	Concept #1: 3% Cap Value	Concept #2: 5% Cap Annual Return	Concept #2: 5% Cap Value
2001		217,695	217,695		217,695		217,695
2002	-22.1%	169,584	163,387	0.0%	217,695	0.0%	217,695
2003	28.7%	218,227	204,275	3.0%	224,226	5.0%	228,580
2004	10.9%	241,975	219,612	3.0%	230,953	5.0%	240,009
2005	4.9%	253,859	223,198	3.0%	237,881	3.0%	247,211
2006	15.8%	293,956	250,746	3.0%	245,018	5.0%	259,572
2007	5.5%	310,106	256,277	3.0%	252,368	3.5%	268,734
2008	-37.0%	195,374	154,777	0.0%	252,368	0.0%	268,734
2009	26.5%	247,078	190,129	3.0%	259,939	5.0%	282,171
2010	15.1%	284,297	212,226	3.0%	267,737	5.0%	296,279
2011	2.1%	290,300	209,845	0.0%	267,737	0.0%	296,279
2012	16.0%	336,758	236,175	3.0%	275,770	5.0%	311,093
2013	32.4%	445,828	303,887	3.0%	284,043	5.0%	326,648
2014	13.7%	506,855	335,094	3.0%	292,564	5.0%	342,980
2015	1.4%	513,869	328,934	0.0%	292,564	0.0%	342,980
2016	12.0%	\$575,327	\$357,119	3.0%	\$301,341	5.0%	\$360,129

*Total Annual Fee	3.20%	15 Year Cumulative Fees:	\$105,136
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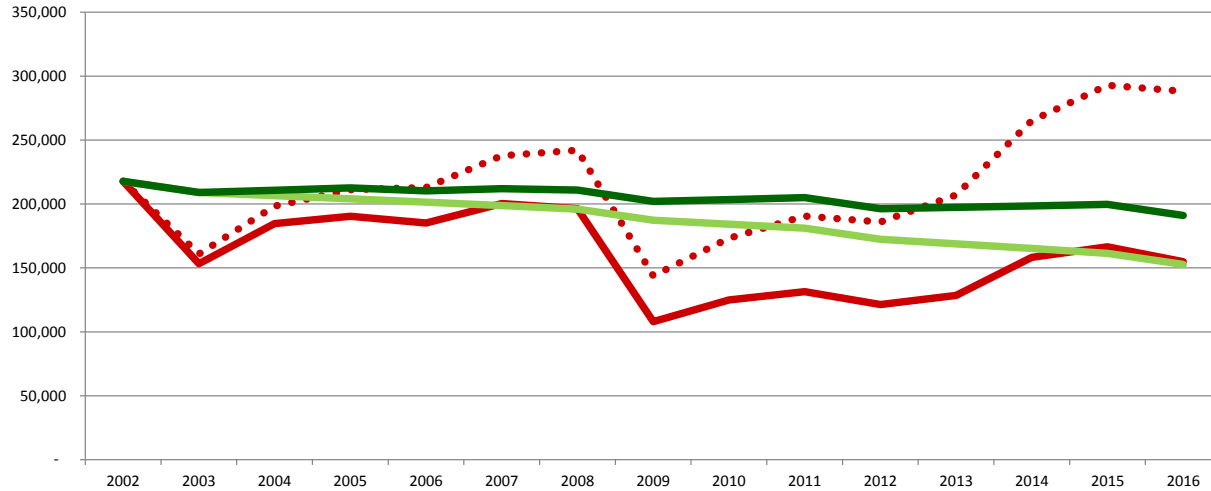
The S&P 500 value used is the S&P 500 Total Return Index including dividends. Concepts 1 and 2 are based on a strategy using the S&P 500 Index that **does not include dividends**, credits interest annually up to the stated cap in positive years and credits no interest with years of negative S&P market performance. Assumptions: initial deposit is illustrated as being made on the last business day of the first year. Fees are calculated using the average balance of the account for that year (an average based on the value at the beginning of the year and the end of the year).





What is the effect of taking 4% withdrawals?

**Trailing 15 Year Values
4% Withdrawal per Year from Starting Value**



Starting Value \$217,695
Annual Withdrawals \$8,708

Year ending	Annual Cash Flow	S&P 500 TR ANNUAL RETURN	S&P 500 TR NO FEES Value	S&P 500 TR WITH FEES* Value	Concept #1: 3% Cap Annual Return	Concept #1: 3% Cap Value	Concept #2: 5% Cap Annual Return	Concept #2: 5% Cap Value
2001	217,695		217,695	217,695		217,695		217,695
2002	(8,708)	-22.1%	160,876	153,310	0.0%	208,987	0.0%	208,987
2003	(8,708)	28.7%	198,314	184,578	3.0%	206,549	5.0%	210,729
2004	(8,708)	10.9%	211,187	190,405	3.0%	204,038	5.0%	212,557
2005	(8,708)	4.9%	212,851	185,113	3.0%	201,451	3.0%	210,228
2006	(8,708)	15.8%	237,763	200,262	3.0%	198,787	5.0%	212,032
2007	(8,708)	5.5%	242,118	196,333	3.0%	196,043	3.5%	210,808
2008	(8,708)	-37.0%	143,832	107,972	0.0%	187,335	0.0%	202,100
2009	(8,708)	26.5%	173,188	124,961	3.0%	184,247	5.0%	203,498
2010	(8,708)	15.1%	190,569	131,425	3.0%	181,067	5.0%	204,965
2011	(8,708)	2.1%	185,885	121,332	0.0%	172,359	0.0%	196,257
2012	(8,708)	16.0%	206,925	128,519	3.0%	168,822	5.0%	197,362
2013	(8,708)	32.4%	265,237	158,206	3.0%	165,179	5.0%	198,522
2014	(8,708)	13.7%	292,836	166,485	3.0%	161,426	5.0%	199,741
2015	(8,708)	1.4%	\$288,180	\$154,791	0.0%	\$152,718	0.0%	\$191,033
2016	(\$8,708)	12.0%	\$313,939	\$159,974	3.0%	\$148,592	5.0%	\$191,877

*Total Annual Fee	3.20%	15 Year Cumulative Fees:	\$74,580
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The S&P 500 value used is the S&P 500 Total Returns Index including dividends. Concepts 1 and 2 are based on a strategy using the S&P 500 Index that **does not include dividends**, credits interest annually up to the stated cap in positive years and credits no interest with years of negative S&P market performance. Assumptions: initial deposit is illustrated as being made on the last business day of the first year. For each subsequent illustrated year, the fees are calculated using the average balance of the account for that year (an average based on the value at the beginning of the year and the end of the year) the annual returns are calculated, and then the withdrawal is made. The "Annual Cash Flow" column shows the initial deposit, as well as amounts taken out each year. The withdrawal amount is set at a percentage of the initial deposit, and does not fluctuate with account balance changes.



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The illustrations and concepts herein are conceptual in nature. All illustrations, interest rates and performance numbers used in this report are hypothetical and do not guarantee performance. Past performance is no guarantee of future performance.

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Income Rider Calculation

When withdrawing from an annuity product with an income rider, companies vary on the amount taken from Income Rider Accumulation Value. This presentation takes out the withdrawals equally from the Accumulated Value, and proportionally from the Income Rider Value. The proportion is based on the difference between the Accumulated Value and the Income Rider Value. The other method is taking withdrawals dollar for dollar, meaning it's taken equally from both values. The report is designed to illustrate concepts and all specific product information must be presented with an appropriate company/custodian illustration.

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