



Non-Qualified Annuity Examples

	Cost	Guaranteed Benefits	Expected Benefits
Example A – Period Certain (10 Years) \$7,880.09 per year, guaranteed 10 years, beginning on February 15, 2012. Last payment on February 15, 2021.	\$75,000.00	\$78,800.90	\$78,800.90
Example B – Period Certain (10 Years, Deferred) \$11,781.15 per year, guaranteed 10 years, beginning on February 15, 2022. Last payment on February 15, 2031.	\$75,000.00	\$117,811.50	\$117,811.50
Example C – Guaranteed Lump Sums \$32,782.95 guaranteed lump sum payable on February 15, 2022. \$40,256.27 guaranteed lump sum payable on February 15, 2027. \$50,833.95 guaranteed lump sum payable on February 15, 2032.	\$75,000.00	\$123,873.17	\$123,873.17
Example D – Lifetime Guaranteed Income \$280.19 per month for life, guaranteed 25 years, beginning on February 15, 2012. Last guaranteed payment on January 15, 2037. <i>*Based on Normal Life Expectancy of a 50 Year-Old Male (28 Years)</i>	\$75,000.00	\$84,057.00	\$94,143.84
Example D – Lifetime Guaranteed Income \$269.62 per month for life, guaranteed 25 years, beginning on February 15, 2012. Last guaranteed payment on January 15, 2037. <i>**Based on Normal Life Expectancy of a 50 Year-Old Female (33 Years)</i>	\$75,000.00	\$80,886.00	\$106,769.52

This proposal is contingent upon funding no later than January 15, 2012.

Quoted with: Allstate Life Insurance Company, rated A+XV by A.M. BEST.

Assumptions:

- I. The annuity premium is made payable to the Life Company by the Defendant or their Authorized Third Party and is received by Forge Consulting, LLC on or before the above mentioned purchase date.
- II. This is an illustration, not a contract. Should it contain any clerical errors, we reserve the right to correct them.
- III. Quote is only valid until December 09, 2011. Benefits may vary after that time.
- IV. Total cost includes any assignment fee(s) charged by an Assignment or Life Company.
- V. Taxation is deferred to the year of receipt of any periodic payments.

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As the annuitant, you can determine the payment type and payment schedule for your annuity. See below for a list and explanation of frequently used payment types and schedules.

Payment Type Options	Explanation of Payment Benefits
Period Certain <i>See Examples A & B</i>	Non-life contingent periodic payments are made for the designated length of the contract (the period certain). All payments are guaranteed whether or not the annuitant is alive. The amount of guaranteed income is equal to the total of all of the payments in the contract.
Guaranteed Lump Sum <i>See Example C</i>	A single, guaranteed payment is paid to the annuitant on the date specified in the contract. All payments are guaranteed, whether or not the annuitant is alive.
Lifetime Guarantee Income <i>See Example D</i>	Life contingent periodic payments are made for the life of the annuitant and are guaranteed for the length of time designated in the contract. Payments beyond the guaranteed period will only occur through the life of the annuitant.

Payment Schedule Options	Explanation of Payment Schedule
Monthly	Monthly payments are made to the annuitant (or the designated beneficiary upon the annuitant's death, if applicable), as determined in the contract.
Quarterly	Quarterly payments are made to the annuitant (or the designated beneficiary upon the annuitant's death, if applicable), as determined in the contract.
Annually	Annual payments are made to the annuitant (or the designated beneficiary upon the annuitant's death, if applicable), as determined in the contract.
Future Lump Sum	A single payment is made to the annuitant (or the designated beneficiary upon the annuitant's death, if applicable), as determined in the contract.