"I Need More Income!" May Not Mean "I Need a Higher Rate!"

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Due to the steep decline in interest rates over the last several months, many clients, who depend on income from their fixed assets, are coming to us asking for more income. Take, for example, a client who has a 5-Year CD that is renewing at 4.50%. The client says, "I have to have at least 6.00% to live off of!"

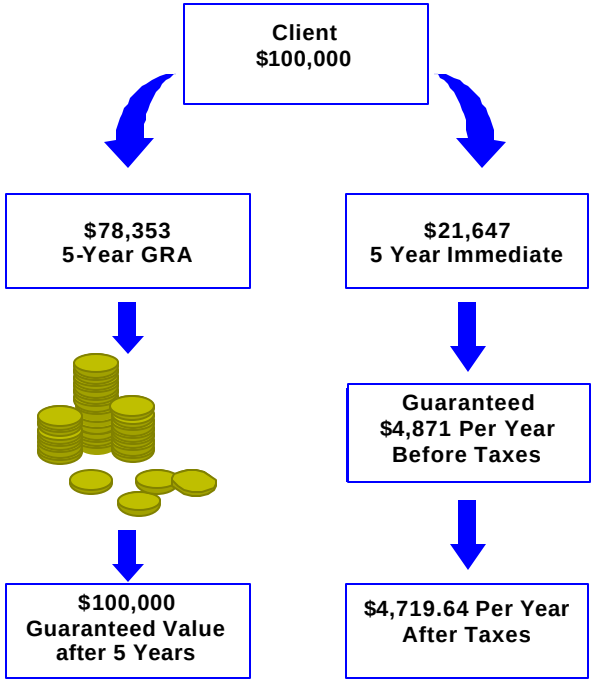
Is that really true? Or, is there a way to show the client how to have 9.25% more income per year by using a 5.00% annuity?

Let's compare the after tax income of a taxable alternative and the "split annuity" concept using one of IPG's competitive immediate annuities and guaranteed rate annuities.

Fully Taxable Alternative

Client Deposit in Account:	**$100,000**
Interest Rate Earned:	**6.00%**
Annual Interest Paid:	**$6,000**
Client's Tax Bracket:	**28%**
Taxes Paid:	**$1,680**
Per Year After Taxes	**$4,320**

Income and Growth



The Independent Planners Group is an organization of quality financial advisors and select wholesalers dedicated to doing what is best for the clients.

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