

From: "jeffrey E." <jeevacation@gmail.com>
To: Richard Kahn <[REDACTED]>
Subject: Re: 5 year payouts
Date: Tue, 03 Apr 2018 21:12:45 +0000

max . without noams approval : which i would underatke to get. - we can do a guaranteed 5 year payout. for the 2 million leave the balance for harry and sisters. . if noam passes the balance of the 5 year goes to his estate. . easy

On Tue, Apr 3, 2018 at 10:36 PM, Richard Kahn <[REDACTED]> wrote:

Richard Kahn
HBRK Associates Inc.
575 Lexington Avenue 4th Floor
New York, NY 10022
tel [REDACTED]
fax [REDACTED]
cell [REDACTED]

Begin forwarded message:

From: Jarad Minsky <[REDACTED]>
Date: March 31, 2018 at 2:00:38 PM EDT
To: Richard Kahn <[REDACTED]>
Subject: Follow Up

Rich,

As a follow up to our conversation I have included the 5-year payout with the GPI product which would give him \$416,820.60 per year. A 13-year payout would be the max period certain based on his age. We're not able to apply a 5-year certain on the GLI product due to his age so I have not included it to compare.

In my previous email I mentioned an alternative option of using a deferred annuity instead of an income annuity to enable his beneficiaries to do an inherited IRA at his death and defer taxes over their lifetime. He would have the ability to draw out \$20,000 (10% of the contract) each year and is able to lock in an interest rate anywhere from 3 to 8 years (2.5% to 3.05%).

I added the interest opportunity rider information here since it has available options to protect against locking in a lower rate should we see rates rise soon.

Option 1 has a .15% rate reduction but will increase the contract by .50% if the 10-year treasury increases by that amount in the first 6 months or 1 year.

Option 2 reduces the current rate by .25% but will increase the contract by 1.0% if the 10-year treasury increases by the amount in the same time frame plus 18 months and 24 months out. I'm not sure if this would be of interest but wanted to make you aware of it.

Unfortunately, the income annuity that pays dividends we discussed has an age 85 cutoff so I didn't include it in here.

I also want to mention that if he decides to use an annuity it will likely be the last one he is able to buy unless companies extend the issue ages on their contracts.

I can check with other carriers but NYL stops GLI and GPI contracts at 89 and FDA contracts at 90.

Let me know if you need anything else or have any other questions.

Thanks,

Jarad Minsky
Financial Adviser

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