



# Ringler Associates

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## Individually Designed Settlement for Buster Posey Jr “College”

<u>BENEFIT</u>	<u>COST</u>	<u>GUARANTEED YIELD</u>	<u>EXPECTED YIELD</u>
Attorney Fees	\$87,500.00	\$87,500.00	\$87,500.00
<b><u>Buster Posey Jr</u></b>			
Male, Date of Birth: 08/01/11			
<b><u>Annual Income</u></b>			
\$30,000.00 per year guaranteed 5 years starting at Age 18 on 8/1/2029.	\$93,930.00	\$150,000.00	\$150,000.00
<b><u>Monthly Income</u></b>			
\$1,500.00 per month guaranteed 5 years starting at Age 18 on 8/1/2029.	\$55,256.00	\$90,000.00	\$90,000.00
<b><u>Lump Sums</u></b>			
\$50,000.00 guaranteed, payable at Age 24 on 8/1/2035.	\$26,751.00	\$50,000.00	\$50,000.00
\$75,000.00 guaranteed, payable at Age 27 on 8/1/2038.	\$36,544.00	\$75,000.00	\$75,000.00
\$111,160.76 guaranteed, payable at Age 30 on 8/1/2041.	\$50,019.00	\$111,160.76	\$111,160.76
<b>TOTALS</b>	<b>\$350,000.00</b>	<b>\$563,660.76</b>	<b>\$563,660.76</b>

*Internal Rate of Return = 3.18%*

*Taxable Equivalent Yield = 4.41%*

*Rate Series = PL232 (2/5/2016)*

*Proposal Preparation Date: 2/15/2016*

*Proposal Purchase Date: 3/16/2016*

*This proposal is valid for 7 days from the proposal preparation date.*

*This proposal design is for illustration and planning purposes only, and is not valid or binding until verified with the appropriate life company quoting software.*



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### Individually Designed Settlement for Buster Posey Jr "Lump Sums"

<u>BENEFIT</u>	<u>COST</u>	<u>GUARANTEED YIELD</u>	<u>EXPECTED YIELD</u>
Attorney Fees	\$87,500.00	\$87,500.00	\$87,500.00
<b><u>Buster Posey Jr</u></b> Male, Date of Birth: 08/01/11			
<b><u>Lump Sums</u></b>			
\$50,000.00 guaranteed, payable at Age 18 on 8/1/2029.	\$33,718.00	\$50,000.00	\$50,000.00
\$75,000.00 guaranteed, payable at Age 21 on 8/1/2032.	\$45,167.00	\$75,000.00	\$75,000.00
\$100,000.00 guaranteed, payable at Age 24 on 8/1/2035.	\$53,502.00	\$100,000.00	\$100,000.00
\$125,000.00 guaranteed, payable at Age 27 on 8/1/2038.	\$60,906.00	\$125,000.00	\$125,000.00
\$154,017.92 guaranteed, payable at Age 30 on 8/1/2041.	\$69,207.00	\$154,017.92	\$154,017.92
<b>TOTALS</b>	<b>\$350,000.00</b>	<b>\$591,517.92</b>	<b>\$591,517.92</b>

*Internal Rate of Return = 3.21%*

*Taxable Equivalent Yield = 4.45%*

*Rate Series = PL232 (2/5/2016)*

*Proposal Preparation Date: 2/15/2016*

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## Individually Designed Settlement for Buster Posey Jr "Lump Sum Age 18"

<u>BENEFIT</u>	<u>COST</u>	<u>GUARANTEED YIELD</u>	<u>EXPECTED YIELD</u>
Attorney Fees	\$87,500.00	\$87,500.00	\$87,500.00
<b><u>Buster Posey Jr</u></b> Male, Date of Birth: 08/01/11			
<b><u>Lump Sums</u></b> \$399,847.62 guaranteed, payable at Age 18 on 8/1/2029.			
	\$262,500.00	\$399,847.62	\$399,847.62
<b>TOTALS</b>	<b>\$350,000.00</b>	<b>\$487,347.62</b>	<b>\$487,347.62</b>

*Internal Rate of Return = 3.19%*

*Taxable Equivalent Yield = 4.44%*

*Rate Series = LL0193D (11/19/2015)*

*Proposal Preparation Date: 2/15/2016*

*Proposal Purchase Date: 3/16/2016*

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