

## **Guaranteed 14%**

Let me just say, to fully understand this perfectly safe investment strategy, be sure to read thru the entire report. That way, you will be sure to understand how we address every potential downside.

This is an ultra-conservative, perfectly safe, no-lose strategy. But like most good deals, it takes some money to make money. This is NOT a no-money-down, or something for nothing deal. This is an INVESTMENT. Read on...

**As with any investment, there are a few prerequisites:**

*Credit-* you must have Good Credit

*Collateral-* You need an asset that you can borrow against for this strategy. Home Equity is the most common, but you could also borrow against a business or other assets

*Cash Flow-* You need the income or ability to make monthly payments

This is the Cliff's Notes outline of the deal which we'll detail further in the report:

1. Access equity from your home with a loan at today's LOW rates
  - a. Current rates are as low as 4.75 % for 30 years
  - b. This arbitrage play works even as rates rise, however
  - c. You can use a 30 year amortizing loan, or interest only, but it's critical to get as low a **locked** rate as you can find.
  - d. Plan on a minimum 10 year investment
    - i. Rates vary all the time, so be aware this may change
2. Use the Loan proceeds to purchase a 10 year **Fixed Rate Deferred Annuity**
  - a. Ultra safe, low risk investment
  - b. Quality financial institutions offer deferred annuities with 5.75% locked rate for ten years
    - i. Rates vary all the time, so be aware this may change
3. Your investment dollars go in monthly as you make the mortgage payments monthly, for ten years, until the annuity matures
  - a. Your investment is the mortgage payment, but...
  - b. The **Interest** portion of the payment is tax-deductible
4. After 10 years when the Annuity is mature, you pay off the remaining mortgage balance with a portion of the annuity proceeds, and the remainder is profit!
  - a. The **After Tax** mortgage payment equals your investment
  - b. The difference between annuity account value and remaining mortgage balance is your **Profit**

**Based on today's rates, this dead simple strategy yields an Internal Rate of Return of 14%**

The beauty of the Equannuity strategy is that you can set this up today, LOCK in a HIGH YIELD investment, and make that investment in relatively low monthly payments over many years. This is NOT a lump sum investment out of pocket today!

- The Time Value of Money works in your favor....
- The low interest rates work in your favor....
- The guarantees, regulations, and stability of great companies work in your favor....

This is a perfect storm of opportunity.

## **Now you have the outline. Pretty easy, right?**

But How does a low mortgage and a low yield annuity equal such a high rate of return?

The Key is Time Value of Money, and deductible interest.

Your actual investment dollars go in monthly, over the years- meaning you benefit from the Time Value of Money, and further, you KNOW without question or risk, EXACTLY what you will earn with each dollar invest in this strategy - it's a GUARANTEED investment.

What makes this even more powerful, though, is that you lock in profit, in an incredibly low risk Annuity investment, at the beginning of the investment period.

And, you also lock in your total costs when you purchase a fixed rate mortgage. The whole thing is put together and contractually LOCKED at the beginning....

No IRA, 401K, or mutual fund can beat this combination of safety and profitability.

## **Why Do This?**

Why would you want to do this? Because it is:

- Simple
- Safe
- Secure
- High Yield yet almost no risk

What makes this so special is that by locking in a low rate mortgage, and locking in an annuity, you know going in EXACTLY what your gain is over a 10 YEAR period

There is NOTHING else like this that GUARANTEES you this return with such LOW risk.

And best of all, this investment has virtually NO RISK when you pick the right annuity company-

So how do you pick the right annuity?

We have a whole section on that coming up- and no- it's NOT a pitch for a particular product!

Let's move on into some details:

## **Picking the Right Annuity:**

Now we promised that this was not a pitch for a particular product. This is an investment strategy, not an investment product.

You can go find almost any deferred annuity that will make this work, and get a loan against your home or other asset.

But we wouldn't be delivering real value to you if we didn't make this easy to execute.

We outline every step of the strategy in these pages- you can go do this yourself. But, it is not easy to find the best rated annuity companies, to know which ones have the lowest credit risk profiles and yet still pay a good yield...

**Overall, this is a simple strategy that can still be executed wrong.**

That's where AnnuityStraightTalk.com comes in...

The purchase of this report includes membership to AnnuityStraightTalk.com, and there we detail all the critical factors you need to know to make a good annuity decision.

We take a skeptical approach, and believe people should have all the tools to make an informed decision on their own. Learn to Verify, before You Trust...

When you know the key things to be aware of, you can meet any advisor on a level playing field, and make a good decision for yourself.

When it comes to the Equannuity strategy, we want you to think about all angles and scenarios, and arrive at the conclusion that this strategy is rock solid, and just makes sense, and is right for you.

When you're ready to proceed, we can help you pick the best annuity for the job. The ball is in YOUR court to contact us though- we're NOT into hard pressure sales.

**Call Us: 888-840-5163,**  
**[Annuitystraighttalk@gmail.com](mailto:Annuitystraighttalk@gmail.com), or**  
**<http://www.Annuitystraighttalk.com>**

**Now- On to the Details of How to Make this Work:**

## **Collateral:**

Let's start with the asset you can borrow against.

The Equannuity strategy works well with almost any asset you can borrow against, but performs best with a home, because the financing available on homes is among the cheapest available.

Ideally, you own a home with significant equity. Maybe it's free and clear. You should be proud of that accomplishment- it represents most Americans' single largest asset. You worked hard to pay it off.

**But while there is value there, this marketplace is turbulent, to say the least.**

**If you counted on the home value for retirement, that value may now be going down. At best, it's flat...**

**A house nowadays is an investment that isn't earning you money.**

What are your options for getting value from your home?

- Reverse Mortgage
- Sale

## **A Word about Reverse Mortgages....**

A reverse mortgage pulls money out of your home value and provides a monthly check. But this is a one way street. You build up debt and lower your asset base with every month. Your heirs may be left with nothing, and your options are few.

It's a 1 way street.

Plus, with today's low interest rates, your income and principal from this transaction is pretty low.

We don't think these are the right way to go for many people.

***What else can you do with this home equity asset?***

## Outright Sale....

You can try and sell your home... but in many regions of the US, home sales volumes are down sharply, and prices are falling. This is not new news... Selling is a tough proposition in many places and if you do succeed... where are you going to live?

This is also, a 1 way street.

You can sell your home to your kids, and carry a note... many people do this, to give their kids a leg up and to create income. But this too puts you out on the street, and is not a very good return on the investment you made in your home...

The Equannuity strategy works best by leveraging your home value into a low risk Fixed Deferred Annuity. The cheapest interest rate is available to homeowners.

Now normally leveraging your home for an investment would be risky- but in an Annuity, there is virtually NO RISK, which we'll get into in more detail later and on the Website.

## **Using your home equity to Invest in an ultra safe Annuity is NOT a 1 way street-**

- You preserve your options,
- You use your equity for a HIGH YIELD SAFE INVESTMENT,
- If you follow the instructions in this booklet, you end up with an excellent PROFIT, AND YOUR ASSETS INTACT!

## *Let's look a little deeper-*

Mortgage rates are at historic lows... You know you can access your home's equity with a mortgage.... But what to do with that money when you get it out?

Do you want to take the money out and invest in the stock market? That, my friend, is a total crapshoot.

The stock market is in for a rough ride, we believe. Earnings for companies are down, and while still decent, the valuations of those companies- their stock price- is still very high. So even though fundamentally our economy is strong, stock prices may fall further still.

Smart investors nearing retirement should be allocating more and more of their nestegg to conservative positions lower down in the capital stack ---- what does that mean? That means bonds.

Corporate bonds and Treasury bonds are lower yield, but they take priority if a company gets in trouble. Sure, bondholder can lose money- but rarely do bondholders go to \$0. We know stocks can go to \$0.

But bonds, in an insurance vehicle like an annuity, have MANY additional guarantees to principal and income....

So how do bonds fit in here? Well, quality insurance companies usually invest their premiums in large, blended, stable portfolios of bonds and fixed income investments.

When you buy an annuity, you are buying insurance for your capital, and the insured capital is invested in diversified pool of low risk investments that pay you income.

In a deferred annuity, you forego the income stream for Tax Deferred, Compounding interest, year over year, guaranteed...

## **Let's talk about Guarantees:**

In an annuity, your capital investment is backed by MASSIVE cash reserves held by the strongest financial companies. And we only recommend doing business with the best.

Further, Insurance companies are regulated state by state. Each State's regulations and guarantee pools back individuals in insurance policies, and most states guarantee up to \$100,000. So just like with the FDIC, you capital is secured--- but unlike the FDIC, this security is backed by REAL dollar reserves and REAL security. It's not by the Full Faith and Willingness of the Government to print more money....

**We firmly believe that funds in an insurance company are safer than in a bank with FDIC guarantees.**

State guarantee pools are solvent... but is the FDIC? Recent reports question this.

Strong financial institutions are heavily regulated, but there are many that have survived and even thrived in this turbulent market.

So when you buy an annuity from a great company, you get:

1. Diversified bond investments
2. Conservative management
3. The High corporate credit rating of the issuing company as security
4. Huge corporate cash reserves to back up their annuity obligations
5. State regulated guarantees backing your investment

Annuities ARE insurance. They are insurance for your money..... and the best annuities are available from strong, solid, conservative financial institutions in great shape, even in 2009.

## **Let's turn to Cash Flow**

This strategy requires you to make payments. These payments are your investment capital, paid in over the term of the Annuity.

This can be accomplished in a few ways, but the simplest is to divert underperforming savings, retirement account investments, 401 or SEP or Roth investments, into your new home mortgage. You'll probably think this is crazy, but let's explore it:

If you're planning for retirement, you are probably in your prime income years- you're saving every way you can. But what are those savings doing? In most employer sponsored "Qualified" plans, you have a few investments or mutual funds to chose from, that go into the stock market. See our section above about the stock market... This is RISK.

If you're advanced and doing your own ROTH IRA or SEP IRA, you have more options, but still, you're taking risk. And if you use this qualified money to purchase an annuity, it is safe, but your return is the return on the annuity: around 5.75% for a 10 year deferred annuity, maybe more or less for other kinds of annuities.

While these are great products and safe for all the reasons described above, it is NOT completely efficient to buy these when you have underutilized home equity....

Leveraging your home equity, you pull the funds out at a low interest rate, and you invest all of that principal in a great annuity.

The beauty of the Equannuity strategy is that you can set this up today, LOCK in a HIGH YIELD investment, and make that investment in relatively low monthly payments over many years. This is NOT a lump sum investment out of pocket today!

- The Time Value of Money works in your favor....
- The low interest rates work in your favor.....
- The guarantees, regulations, and stability of great companies work in your favor....

This is a perfect storm of opportunity.

## **Let's take a brief look at Credit:**

This is a critical factor- if you have bad credit, or no equity in your home, chances are good you didn't even purchase this report. If you did, I'm sorry but there probably is no way to benefit from this information.

But most people still have great credit, and home equity. This is what we will utilize in the fullest, and SAFEST, possible way.

## ***Let's Summarize The Benefits:***

- Activate equity stuck in your home
- Tax deduction of your home mortgage interest.
- If you utilize funds otherwise allocated to savings, IRA, or 401, this makes even more sense as you remove ALL RISK from these investment dollars
- Ultra-safe compound Tax Deferred interest,
- Backed by massive reserves in high credit rated companies
- High-Yield Guaranteed Return
- Excellent 10 year investment.

## **Okay, so let's get to that 14% return.**

A very easy to use spreadsheet detailing this is attached.

### **Assumptions:**

- \$100,000 investment
- 4.75% Interest, 30-year mortgage
- 5.75% Fixed, accruing, annual compounding 10-year guaranteed annuity
- 40% combined state and federal tax bracket

### **Process:**

- New Loan proceeds of \$100,000 acquire \$100,000 Deferred Annuity
  - Loan origination costs estimated at 1.5% paid out of pocket
- Interest portion of Loan mortgage, paid monthly, is actual net out of pocket investment, spread out monthly over 10 years.
- Annuity grown, while mortgage is paid down, and at Annuity maturity, mortgage is paid off and net out of pocket investment is returned.
- Excess proceeds represent gain on investment

### **The Details:**

Monthly payments of \$522 equate to approximately \$4400 per year in actual out of pocket cost after you factor in your home mortgage interest tax deduction. This changes with each year in an amortizing loan, so be sure to look over the spreadsheet. In this example, your 10 year net out of pocket investment is \$46,770

After ten years of accumulation, the annuity is guaranteed to have a cash value of \$174,906 and the remaining mortgage balance is \$80,722.

When you liquidate your annuity and pay off the mortgage, you are left with a profit of \$89,482.

Return your net invested capital of \$46,770, and you have a profit of \$47,414.

So, what rate of return do you need to turn approximately \$4400 per year into \$89,492 in ten years?

**If you guessed 14% then you are correct!**

**And this is LOCKED IN, Guaranteed, backed by massive corporate cash reserves, and backed further still be State Guarantee funds!!**

## **Advanced Annuity Strategies:**

In fact, there are a large number of advanced strategies that use this simple Equannuity arbitrage at their core. You can lever business assets or commercial property, you can increase the yield further still with an interest only loan, or you can roll or split your annuity for additional earning years of 20 or even 30 years. You can also utilize charitable trusts to protect your gains from taxation. .... This list goes on.

This first example is meant to be very simple, but this strategy is really quite powerful.

Now naturally, this works best when you have the lowest possible interest rate and the highest Annuity rate. That's why time is of the essence- we are in a period of unprecedented low rates for home mortgages, making this something to act on immediately.

But at its core, this works even when loan rates are somewhat higher. Because you invest the full amount of principal in a tax deferred annuity on day 1, and can make the actual out of pocket investment each month over the years, you come out ahead over time.... This time value of money calculation is very powerful.

Rather than outline lots of possible strategies, it's more appropriate to have a brief consultation to discuss you individual needs, assets, and how this plan may fit in.

Suffice it to say that if you own any asset with equity that can be levered with fixed rate debt, the chances are quite good that we can put a strategy in place that will create a return you will be pleasantly surprised by, and which will have very low risk.

When you're ready to proceed, we can help you pick the best annuity for the job.

The ball is in YOUR court to contact us though- we're NOT into hard pressure sales.

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## Let's discuss the downsides:

In reality, there are very few risks to this strategy, but there quite a few things to think thru logically before jumping in. Overcoming each of these is critical to your personal comfort with this strategy.

Feel free to flip thru the next few pages to address your specific concerns.

The major objections are:

- Personal Aversion to Debt
- Ability or risk of making the monthly investment payments
- Overall investment philosophy.
- Inflation
- Confusion about annuity companies and contracts
- Interest Rate Risks
- Tax code changes- what if the home mortgage deduction is not available?
- Real estate asset- will it hold its value?

We'll discuss each of these in the following pages.

## **Personal aversion to debt:**

Most people will be hesitant to incur debt on their home. That is understandable.

People nearing retirement are counseled to pay off their homes, save their money, and invest in a diversified portfolio of stocks and bonds, with bonds gaining in prominence as you get older.

A planning rule of thumb is 100 minus your age is a good percentage to allocate to stocks- so a 20 year old would be 80% equity/20% fixed income, whereas a 60 year old ideally is 40% stocks and 60% fixed income.

Well, the strategy we propose essentially allows you to increase your fixed income asset allocation, for the low price of monthly payments, completely locked in and secure. The home leverage you utilize buys you a fixed income instrument of full face value, yet you are able to buy into that instrument monthly, over the years. A heart, this is positive leverage and time value of money, both in your favor.

And best of all, for a limited window of time with such low rates, this strategy produces incredible returns.

So while a personal aversion to debt is understandable, the real issue is- is this an appropriate use of your home's value?

If you use your home as an ATM and take vacations and buy goods and services with your long term debt proceeds, this is NOT a wise move. Too many people operated this way, and with the debt bubble now burst, we're seeing the fallout of such a move. Falling home values, tighter credit restrictions, and foreclosures, are all rampant. But for good borrowers, the market is still wide open, and rates are incredibly low.

In purely economic terms, debt securing an income earning asset is a perfectly safe and logical use of leverage. Debt on investment real estate is a simple example of this- you borrow to buy an apartment building, and the rents pay your mortgage and generate a return for you. We're able to create a strategy where you home asset becomes a business asset, but levered at very low rates into a completely safe vehicle.

You're able to arbitrage the low interest rates available to a home owner and invest in a very stable, managed pool of bonds and instruments held and guaranteed by highly rated annuity companies. Further, your investment is backed by state guarantee funds. So the low leverage risk you incur is completely offset by the security of the annuity you invest in.

## **Loss of income- can't make the payment:**

This is a critical concern that you must be comfortable with. But if you are earning money, or have other investment earnings, this is easy to overcome. Also, if you are investing in a 401K, or an IRA, or other qualified plan, this strategy much more efficient.

Retirement plans that utilize after tax dollars to save and grow, such as ROTH IRA, allow limited contribution each year- in 2009 this contribution is around \$5000. While you may invest in higher yielding investments, we are completely confident you will not find another vehicle as safe, guaranteed, and completely turn key as this. We would recommend diverting annual ROTH investments into this strategy as it is far safer, far more efficient, and far simpler.

If you are investing pre-tax dollars such as a 401K or employer sponsored savings plan, the calculation is quite similar.

*And what if a sudden change in circumstances makes paying your payments impossible?*

There are two answers here- one is aggressive and not recommended, but is a reality nonetheless.

**First, the simplest:** As time goes by, the annuity grows while the mortgage shrinks. Good quality annuity companies allow for withdrawal of a portion of your account balance each year, penalty free. And over time, the surrender charges of your annuity contract shrink. So if you are in a jam, you can forfeit a portion of your account balance, withdraw the principal, and retire the mortgage. As this involves a lot of variables based on time, it is best laid out fully with a specific annuity and situation.

It's critical to understand this potential downside before making a decision, but we're confident again that you will find this to be a manageable risk totally in your control.

**The second option, not recommended,** is this: if for some reason you are unable to make your payments on your home mortgage and possibly lose your home, it is very likely that the full mortgage balance will be recovered in a bank sale, leaving you paid off and STILL in control of your annuity, without any deficiency. This is aggressive and not recommended as good policy or good for your credit, however it is a reality.

*And what if, after 10 years, you want to keep on going?*

This is one of the most powerful strategies we haven't even touched on yet...

In our example above, let's add a few more specifics- let's say this is a 50 year old male in New York, purchasing a \$100,000 deferred annuity paying the same 5.75%, with a fixed rate, 30 year mortgage at 4.75%. It's important to specify age and state because annuity values and yields vary state by state.

After 10 years, as outlined in the example, the mortgage balance is \$80,722, and the annuity account value is \$174,906. By converting that deferred annuity into an immediate annuity LIFETIME GUARANTEED income stream, the investor would receive a monthly check for \$1,114. This is based on today's rates according to ImmediateAnnuities.com, so there is future rate risk with this enhancement, so use this for illustration purposes only.

With this immediate annuity check, you can pay your fixed rate mortgage payments of \$522, and still have \$592 left over, each month, for another 20 years. Not to mention the tax deduction of the continuing home mortgage interest!

After 20 years, the investor is 80 years old, has the home free and clear, and a continuing income of \$1,114 per month.... All this, for the price of 10 years of mortgage payments totaling a net of \$46,770!!!

**To complete the illustration, let's carry this out-**

Even though the Investor has a continuing lifetime income stream of \$1114, we will consider age 85 the end point of this illustration.

The cash flow is negative by the mortgage payments for the first 10 years, then positive thereafter, with the last 5 years with the house free of mortgage and the investor earning \$1,114 per month.

What is the 35 year rate of return on 10 years of investment of about \$4400 per year, that yields these incomes?

**An astounding 10.31%**

**And Best of all, this is TOTALLY GUARANTEED!**

## Investment Philosophy regarding debt:

This objection boils down to a question of philosophy- would you rather have \$100 debt and \$100 asset earning you money, or \$0 asset \$0 debt?

If you knew without doubt that your investment earned more than the debt cost, and further that the investment was completely safe, and the debt rate locked in, this is an easy answer. You buy the asset and carry the debt...

If you can't analyze the investment to complete satisfaction, don't do this. Only you can make the decision- of course, we'll do all we can to show you how to analyze the investment and understand its benefits, but we will never push. You make your own call.

If the thought of holding debt on your primary residence makes you queasy, remember that the cash is always available via the annuity account value to retire the mortgage. This will not result in much gain, or possibly a small loss if you surrender or cancel in the first few years, but it is always a safe out.

## Inflation

If the economy gets to a point where inflation is a problem, rising interest rates may warrant concern. But we recommend two hedges at the very beginning that illustrate how this is a solid plan, and a timely opportunity to be seized now:

- 1) First, utilizing a fixed mortgage, the mortgage payment remains constant
- 2) Second, depending on the annuity chosen, the interest rate will be the higher of a guaranteed floor rate, or the prevailing rates earned by the company that year. Thus, your downside is always protected but the upside is unlimited

Another important hedge is your real estate itself- real estate is a great inflation hedge. By continuing to own and control your home, it is highly likely that it's value will rise in an inflationary environment. So you have fixed costs, and two rising asset values- a rising annuity and a rising home value.

There truly is no downside to this strategy in an inflationary environment.

## Real estate depreciation/short sale of property

If in the event your home value falls, you have a couple options. First of all, we would not recommend high leverage of a home because your interest rate will likely suffer, and it is not good policy. However if your home value falls below your mortgage, you are protected in that your investment dollars in that mortgage are secured by two assets- the annuity and the home- not just one asset.

Should you need to sell your home in this down market, a portion of your annuity value can be used to make up a short sale difference if absolutely necessary.

Finally, while this is not recommended, if for some reason you are unable to pay your mortgage or lose your home, the annuity asset remains within your control.

It's possible that real estate values will continue to slide. That presents an even greater advantage to moving equity into an account that affords such a high rate of appreciation. That way, you are able to increase your net-worth while others are seeing theirs evaporate.

## Safety and guarantee of annuity

This is a valid concern but is not cause for worry. Annuities represent an extremely safe capital allocation. We extensively detail how to pick only the best annuities at Annuity Straight Talk, and we chose to only deal with companies that have posted consistent profit and excellent cash reserve holdings.

With this book comes a free membership to [www.AnnuityStraightTalk.com](http://www.AnnuityStraightTalk.com) where you will find all the assurances you need.

## **Conclusion:**

If you are comfortable making relatively small monthly payments, you can control not only a rock solid and safe fixed income investment, but also your home.

In Many cases, the Equannuity may make more sense and offer a higher yield than investing in an IRA or retirement plan, for investors with home equity and who are currently saving heavily.

If after 10 years you wish to pay off your home and close out the annuity, you have made a very safe, very wise investment that in out example here yields an astounding 14% return.

If you chose the continue this investment, rolling into either another deferred annuity or an immediate annuity, your earnings continue to grow while you still control your original home.

This strategy is the single smartest, most effective way of activating home equity, preserving capital and assets, and allocating investment dollars safely.

There is no other place to guarantee such a high rate of appreciation.

So, what are you waiting for?

Do you have a unique concern not covered in this booklet?

Do you want to get started?

We have access to the most competitive annuities available in your state for this strategy. We can even assist with the mortgage.

Call now for an appointment. Every day wasted is a day not earning 14% interest!

**Call Us: 888-840-5163,**

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**<http://www.Annuitystraighttalk.com>**

## Guaranteed High Yield Safe Investment Calculator:

### 1) Home Mortgage

#### Input Variables in the Highlighted boxes

Assumptions:

Refinance Mortgage Amount	\$100,000
Annual Interest rate, fixed term in Yrs.	30 Years 4.75%
Fixed Monthly Payment, Principal and Interest	\$ (522)
Loan Origination Cost	1.50%
**** If you chose an Interest Only mortgage, enter "999" in the "Years" Field	

Returns:	
Total Investment	46,770
Gross Profit	94,183
Total Net Profit \$	47,414
Total Net Profit %	201%
<b>Internal Rate of Return</b>	<b>14.54%</b>

### 2) Borrower's Tax Rate

40%

### 3) Annuity Investment

Deferred Annuity Principal Amount	\$100,000
Fixed Annual Rate, Accruing, Annual Percentage Yield (APY)	5.75%
Term of Investment, in Years	10

<b>Discount Rate</b>	5%
<b>NPV</b>	21,548

Annual Summary:	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Monthly Pmt + Loan Cost	\$ (7,760)	\$ (6,260)	\$ (6,260)	\$ (6,260)	\$ (6,260)	\$ (6,260)	\$ (6,260)	\$ (6,260)	\$ (6,260)	\$ (6,260)
Interest Expense	\$ 4,717	\$ 4,642	\$ 4,563	\$ 4,481	\$ 4,395	\$ 4,304	\$ 4,209	\$ 4,109	\$ 4,005	\$ 3,896
Deductible Portion	\$ 1,887	\$ 1,857	\$ 1,825	\$ 1,792	\$ 1,758	\$ 1,722	\$ 1,684	\$ 1,644	\$ 1,602	\$ 1,558
Net After Tax Investment	\$ (5,873)	\$ (4,403)	\$ (4,434)	\$ (4,467)	\$ (4,502)	\$ (4,538)	\$ (4,576)	\$ (4,616)	\$ (4,658)	\$ (4,702)
Ending Annuity Value	\$ 105,750	\$ 111,831	\$ 118,261	\$ 125,061	\$ 132,252	\$ 139,856	\$ 147,898	\$ 156,402	\$ 165,395	\$ 174,906
Ending Mortgage Payable	\$ 98,457	\$ 96,839	\$ 95,142	\$ 93,363	\$ 91,498	\$ 89,542	\$ 89,207	\$ 87,140	\$ 84,973	\$ 80,722
Net Investment Cash Flow	\$ (5,873)	\$ (4,403)	\$ (4,434)	\$ (4,467)	\$ (4,502)	\$ (4,538)	\$ (4,576)	\$ (4,616)	\$ (4,658)	\$ 89,482