

We The People, Inc. of the United States


# the ANNUITY Exchange

Exchange your Indexed Annuity for a Tax-Deductible Gift Annuity

*Best Prospects:*

**Individuals with:**

- Equity Indexed Annuities
- Fixed and Variable Annuities
- High Surrender Charges
- High Cost Basis



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*Helping You Plan  
Your Legacy...*

### The Annuity Exchange Provides:


- A new annuity issued at the accumulated value, not the surrender value
- Fixed, tax-favored payments for life or a term of years
- Immediate income tax deduction
- Flexibility, annuity payments can begin immediately or at any future date
- Penalty free withdrawal up to 30%

### The Exchange is Simple:

- Annuity owner signs a change of ownership form
- We The People (WTP) issues a new annuity to you at the accumulated value of the exchanged annuity
- Process is seamless due to the simple change of ownership

Example: John and Barbara both age 65 transferred an Indexed Annuity with a \$113,000 accumulated value and a 10% surrender fee in exchange for a WTP Tax-Deductible Gift Annuity and received:

|  |                  |
|--|------------------|
| <b>A New Annuity Issued For</b>                                      | <b>\$113,000</b> |
| <b>Annual Payment For Both Lives<br/>(10 year flexible deferred)</b> | <b>\$11,865</b>  |
| <b>Income Tax Deduction</b>  | <b>\$43,180*</b> |



\*This is a hypothetical example; your income and tax benefits could vary. Please consult with your advisor for an exact illustration based on your information. WTP does not provide legal or tax advice. This annuity is not issued by an insurance company, is subject only to limited regulation by the State of Florida and is not protected or otherwise guaranteed by any government agency.