

增长型年金(Accumulation Annuity) 15% / 20% 开户红利 + 270% 参与率

某家A+评级保险公司推出增长型年金(Accumulation Annuity), 现金值账户开户即送15% / 20% Bonus, 为了更提高竞争力, 还在某市场指数策略的参与率从250%提升至270%, 已在2022年5月27日开始生效。保证不丢本, 即使在过去20年中, 最差的市场环境下, 也可以有接近10%的年化复利回报。

15%/20% 开户红利 + 270% 参与率
增长型年金, A+评级保险公司

- 股指上升则增值, 下跌保本
- 最低门槛 \$1 万美元即可开户
- 0-73 岁, 401k, 403b, TSP, Traditional IRA, Roth IRA, SEP IRA, 银行账户都可转换, 存越多, 领越多
- 不用等 10 年, 不用体检

无忧退休计划



由于指数年金(Indexed Annuity) 的需求量大增, 几家保险公司最近纷纷推出红利超丰的指数年金产品, 使得指数年金的内容改进了许多。指数年金分为两大类: 一类是收入型年金 (Income Annuity), 一类是增长型年金 (Accumulation Annuity)。增长型年金产品拥有储蓄 + 投资回报 + 保本不赔, 它同时兼顾安全、灵活与稳定。增长型年金一方面保本不会赔, 一方面具有强大的成长潜力, 赚取更多的回报, 长期收益高, 可帮您锁住财富, 更好的完成财富的积累, 创造稳健、持续的收入现金流, 还能有序的规避市场风险, 为消费者的个人及家庭资产安全保驾护航。此外, 增长型年金的现金值账户可以领一辈子, 当年金持有人过世, 现金值账户余下的钱给予指定受益人, 实现家庭财富传承。

增长型年金只有一个账户计算方式, 年金投保人将一笔钱给了保险公司, 账户中的钱都是现金值账户 "account value" 真实的钱。某家A+评级保险公司推出增长型年金, 现金值账户开户即送 15% / 20% Bonus, 举例: 本金十万美元, 如果选择15% 开户红利, Bonus就是\$15,000 美元, 第一年账户为 \$115,000 (\$100,000 + Bonus \$15,000); 如果选择20% 开户红利, Bonus就是\$20,000 美元, 第一年账户为 \$120,000 (\$100,000 + Bonus \$20,000), 这家保险公司给的 Bonus 是 "真钱 real money", 不是 "虚钱 virtual money"。

为了更提高竞争力, 这家A+评级保险公司还在某市场指数策略的参与率提升至270%, 增长型年金的赚钱方式是靠着所选择的指数收益乘以270% 参与率, 如果您选择每两年一次的点

对点投资收益策略, 假设某市场指数两年的回报率是15%, 保险公司会提高回报率2.7倍, 投资增长就变成了40.5%, 加上此款增长型年金没有10年等待期, 59岁半以后就可以拿终身收入, 年金的提取时间非常灵活, 提取时间能完全掌握在自己的手里。

增长型年金善用免受市场波动的指数策略 (Indexing Strategy), 每家保险公司增长型年金产品选择的指数不同, 计算利息的策略也不同, 但实际上您的钱不是投在指数上, 而是参考指数所获结果的基础上。如果指数上涨, 现金值账户可以一起涨, 如果指数下跌, 收益率不会低于0%, 更不会有股票市场上的负利率, 透过把每段期间获得的利息并入本金里, 继续累积利息, 增长型年金所参考的收益率并不是指数市场每一天或者每个月的涨幅, 而是每一年、每两年、每五年或者每十年, 计算点对点的股指收益, 保险公司延长计算时间也是最大程度对冲了股指市场震荡的风险, 年金保单现金值账户是非常安全和稳定的, 所执行的都是长期投资策略。

在开始提取退休金之后, 投资回报增长不会停止。只要活着, 年金就可以一直拿, 活得越久, 拿的越多, 直至人生最后一天的 "现金流", 当年金投保人去世后, 按现金值账户余下的钱给予受益人。增长型年金最大的特点在于安全稳健、省时省心、隔离风险, 无需技术管理, 免却一切烦恼、忧虑。

【此款增长型年金产品特点】:

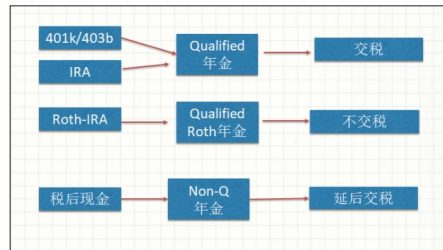
- Eligible ages: 0-73
- 最低保费: \$10,000 (Qualified or Nonqualified)
- 新开户年金现金值账户即送 15% / 20% 开户红利
- 某市场指数策略的参与率 270%
- 一次存钱可以做终身永续收入
- 股指上升则增值, 下跌保本
- 延迟赋税, 复利增长, 只要年金合同有效, 可以一直赚取利息
- 取钱时间灵活, 没有10年等待期
- 不用体检

● 提供身故赔偿

○ 哪些情况下, 您需要年金产品?

1. 换了工作或提早退休, 可以把前公司的401K、403B、TSP 退休账户里的钱转到年金
2. 如果您若仍旧是同一个雇主, 年龄必须超过59岁半, 您可以询问公司 Human Resources 部门是否赞成 rollover。如果可以, 您便可以一次性 rollover 一大半401K里的资金至年金来, 您不需要把所有的401K里的资金转到年金, 您仍然可以 contribute 钱至现在雇主资助的401K计划
3. 自己购买的传统 IRA、罗斯 IRA、SEP IRA 里的钱可以转到年金
4. CD、其它的共同基金或银行有一大笔钱用不着可以转到年金
5. 有些人通过 1035 转换条款将他们几年前买的固定年金(Fixed Annuity) 或者浮动年金(Variable Annuity) 转到指数年金(Indexed Annuity) / 增长型年金 (Accumulation Annuity)
6. 高净值人士通过购买增长型年金, 将自己的财富传承给子女

举例: 一位52岁女性客户, 她把她的传统 IRA 账户约有10万美元转到此款增长型年金, 现金值账户以近十年指数历史数据表现来计算回报率, 每两年一计算, 270% 参与率, 66岁时现金值账户累积约有 \$693,332 美元, 她在67岁开始拿钱, 到75岁, 累计领取\$447,604 美元退休金, 剩余\$1,080,602 美元现金价值, 总共\$1,528,206 美元, 翻了15.28倍; 到85岁, 累计领取\$1,343,584 美元退休金, 剩余\$1,796,867 美元现金价值, 总共



\$3,140,451 美元, 翻了31.40倍; 到95岁, 累计领取\$2,833,453 美元退休金, 剩余\$2,987,900 美元现金价值, 总共\$5,821,353 美元, 翻了58.21倍 (以上各种数据仅供参考, 实际数据会因市场和个人因素而有所不同)。

开始从年金账户拿钱, 其税务规定取决于转入年金的钱是 qualified 计划, 还是 non-qualified 计划。按 IRS 的规定, 凡是 qualified 计划都有强制最低提取 (Required Minimum Distribution, 简称 RMD) 的规定。所谓 qualified 计划, 简单的说就是可以抵税的计划, 包括 401K、403B、TSP、传统 IRA、SEP IRA 等等, 投入这些计划的钱当年可以抵税。若是 qualified 计划, 则连本带利都要交税, 交多少税则取决于您当年从年金中拿多少钱, 再加上您其它的收入, 包括社安金的收入, 来决定您的税率。

如果放在年金中的钱是税后的钱 (Non-qualified money), 则取出来时其增值部分要交税, 本金不需要再交税。但年金取钱时先拿出来的算 gain (如果有 gain), 先交税, 最后拿出来的算本, 不用交税, 因为您事先已交过税了。IRS 在计算年金的本与利采用的是会计学上的 LIFO (Last In, First Out) 原则, 即后产生的利息先拿出来, 最后取出来的算本金。

如果您想进一步了解增长型年金产品, 信保理顾问公司联合总裁 Steven Ting / Alice Wu 提供免费在 Zoom 为您解答, 敬请预约, 电话: (240) 731-8283 或电邮 twservices888@gmail.com

LIVE! CASINO & HOTEL MARYLAND CELEBRATES 10TH ANNIVERSARY WITH A 'DECADE OF WINS' THROUGHOUT THE MONTH OF JUNE

Hanover, MD (May 26, 2022) - Live! Casino & Hotel Maryland today announced that the property will celebrate its 10th anniversary with a "decade of wins" throughout the month of June. Since opening on June 6, 2012, Live! Casino & Hotel has made lasting impacts on the state of Maryland through revenue generated, community service, and employment. Over the past 10 years, the operation has generated more than \$2.6 billion in tax revenue, which has provided significant contributions to the Maryland Education Trust Fund and other state and community programs.

"Live! Casino & Hotel Maryland represents the best of our Live! brand and is truly a labor of love for me and my family," said David Cordish, Chairman and CEO, The Cordish Companies. "To build such a successful property and create lasting relationships with our community is incredibly gratifying and we are excited to celebrate this

milestone with those who have contributed the most - our Team Members and our loyal guests."

To celebrate and mark the occasion, Live! Casino & Hotel Maryland is offering events, giveaways, rewards, and major announcements every day during the month of June. Live! will host a \$10K daily giveaway, with additional specials on specific days including money machine drawings; Ten Million Tier Credit Sweepstakes; Ten on the Ten's slots promotion, where over 300 winners will win their share of \$300k in prizes; and more. There will also be several major events and celebrations throughout the month, including:

Major surprise promotion event on Sunday, June 12, 2022, from 10PM to Midnight (open to all)

10-Year Anniversary Press Event and Team Member Celebration on Monday, June 13, 2022 (media must RSVP; invite only)

Live! 24-Hours in the

Community with United Way of Central Maryland on Friday, June 17, 2022

Dave Chapelle Performances at The HALL at Live! On Saturday, June 18, 2022, and Sunday, June 19, 2022 (tickets available online)

Additional details on these events are available upon request. For more information, visit maryland.livecasinohotel.com.

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About Live! Casino & Hotel Maryland

The four-time AAA Four Diamond rated Live! Casino & Hotel Maryland is one of the largest and most luxurious commercial casinos in the country. Offering guests a range of activities including gaming, entertainment, world-class dining and hotel accommodations, Live! Casino & Hotel is consistently ranked the top tourist attraction in the state. Located between

Washington, D.C. and Baltimore, and adjacent to the popular Arundel Mills Mall, the property features one of the area's biggest entertainment venues, The HALL at Live!, along with Maryland's #1 Sportsbook with partner FanDuel at Sports & Social Maryland. Other amenities include 183 live action table games, a large Poker Room, approximately 4,000 slot machines, two High Limit Rooms, and the Orchid Gaming & Smoking Patio. The award-winning hotel features 310 luxury guest rooms and The Cordish Art Collection complete with more than 400 pieces of contemporary art from world-renowned artists including Andy Warhol. Multiple dining options and guest services round out the experience at Live! Casino & Hotel Maryland. Live! Casino & Hotel Maryland is owned and operated by a company that is affiliated with The Cordish Companies. More information can be found at LiveCasinoHotel.com.