

Sample, Calibration Delivery #1 - Undershoot Balance

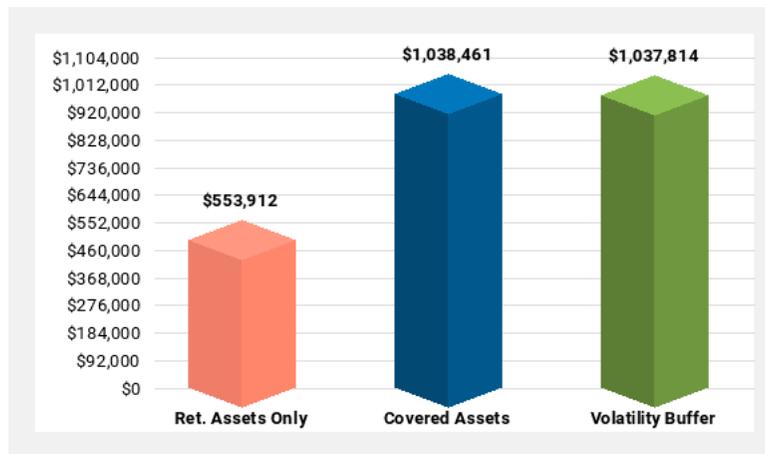
Retirement Income Comparisons (Pre-Tax or Pre-Tax Equivalent)



	Retirement Assets Only Strategy With Future Contributions	Two Economic Powers™ Strategy	
		Covered Assets Option With Future Contributions	Volatility Buffer Option With Future Contributions
Total Income:	\$572,015 / yr	\$1,056,564 / yr	\$1,055,917 / yr
Amount Guaranteed*:	\$0 / yr	\$723,749 / yr	\$0 / yr
Approximate Years of Volatility Buffer Income in Permanent Life Insurance Cash Values:	-	-	4.4 years
Increase Above Existing Money Base Income:	\$553,912 / yr	\$1,038,461 / yr	\$1,037,814 / yr
Efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:	-	87%	87%

Retirement Assets Only Strategy - Existing Money Base Income Without Future Contributions \$18,103 / yr (non-guaranteed)

Increase Above Existing Money Base Income



Pre-Retirement Benefit Comparison

	Ret. Assets Only	Two Economic Powers® Strategy
Flexible Contributions Over Time	✓ Yes	✓ Yes
Additional Pre-Retirement Disability Protection on Annual Savings	✗ No	✓ Yes **
Additional Immediate Death Benefit Protection	✗ No	✓ Yes
Reduced Market Volatility/Fluctuations	✗ No	✓ Yes
Increased Access for Liquidity in Pre-Retirement	✗ No	✓ Yes
Flexible Use of Money as Needed while Maintaining Your Growth Cycle (i.e. Paying for College, Business Loans, etc.)	✗ No	✓ Yes
Provides Additional Overall Asset Diversification	✗ No	✓ Yes

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Inputs and Assumptions

Client 1 First Name: Joe Client 2 First Name: Sarah
 Current Age: 35 Current Age: 32
 Retirement Age: 65 Retirement Age: 65
 Years Until Retirement: 30 Years Until Retirement: 33

Notes:

Assumed Tax Rate: 40.00% Pre-Retirement Actual Net Rate of Return on Invested Assets: 4.75% Withdrawal Rate Simulation Invested Asset Retirement Income Rate: 3.50%

Retirement Assets Only Strategy - Without Future Contributions - Existing Money Base Income											
		Beginning Value	Annual Personal Contribution	Employer Match	Other Contributions Not Requiring Personal Contributions	Rate of Return	One-Time Lump Sum Addition at Retirement	Retirement Value	Retirement Income Rate	Pre-Tax Equivalent Retirement Income	
Joe	Retirement Assets	Pre-Tax Qualified Assets:	\$56,000	\$0	\$0	\$0	4.75%	\$0	\$225,324	3.50%	\$7,886
		Roth Qualified Assets:	\$23,000	\$0	\$0	\$0	4.75%	\$0	\$92,544	3.50%	\$5,398
		Non-Qualified Assets:	\$31,878	\$0	\$0	\$0	4.75%	\$0	\$128,266	3.50%	\$4,489
Sarah	Retirement Assets	Pre-Tax Qualified Assets:	\$0	\$0	\$0	\$0	4.75%	\$0	\$0	3.50%	\$0
		Roth Qualified Assets:	\$500	\$0	\$0	\$0	4.75%	\$0	\$2,312	3.50%	\$134
		Non-Qualified Assets:	\$1,217	\$0	\$0	\$0	4.75%	\$0	\$5,628	3.50%	\$196
Total Existing Money Base Income:											\$18,103

Retirement Assets Only Strategy - With Future Contributions											
		Beginning Value	Annual Personal Contribution	Employer Match	Other Contributions Not Requiring Personal Contributions	Rate of Return	One-Time Lump Sum Addition at Retirement	Retirement Value	Retirement Income Rate	Pre-Tax Equivalent Retirement Income	
Joe	Retirement Assets	Pre-Tax Qualified Assets:	\$56,000	\$18,500	\$3,000	\$0	4.75%	\$0	\$1,658,936	3.50%	\$58,062
		Roth Qualified Assets:	\$23,000	\$0	\$0	\$0	4.75%	\$0	\$92,544	3.50%	\$5,398
		Non-Qualified Assets:	\$31,878	\$82,199	\$0	\$0	4.75%	\$0	\$5,609,262	3.50%	\$196,324
Sarah	Retirement Assets	Pre-Tax Qualified Assets:	\$0	\$18,500	\$18,500	\$0	4.75%	\$0	\$2,957,559	3.50%	\$103,514
		Roth Qualified Assets:	\$500	\$0	\$0	\$0	4.75%	\$0	\$2,312	3.50%	\$134
		Non-Qualified Assets:	\$1,217	\$74,485	\$0	\$0	4.75%	\$0	\$5,959,516	3.50%	\$208,583
Total Pre-Tax Equivalent Contribution:			\$298,140	Total Retirement Assets Only Strategy Retirement Income:							\$572,015
Total After-Tax Equivalent Contribution:			\$178,884	Increase Above Existing Money Base Income:							\$553,912

Two Economic Powers™ Strategy - With Future Contributions														
Retirement Assets & Permanent Life Insurance														
		Beginning Value	Annual Personal Contribution	Employer Match	Other Contributions Not Requiring Personal Contributions	Rate of Return	One-Time Lump Sum Addition at Retirement	Retirement Value						
Joe	Retirement Assets	Pre-Tax Qualified Assets:	\$56,000	\$18,500	\$3,000	\$0	4.75%	\$0	\$1,658,936	Cornerstones Balance (PLI DB to Retirement Assets)				
		Roth Qualified Assets:	\$23,000	\$0	\$0	\$0	4.75%	\$0	\$92,544					
		Non-Qualified Assets:	\$21,500	\$61,512	\$0	\$0	4.75%	\$0	\$4,188,103					
Sarah	Retirement Assets	Pre-Tax Qualified Assets:	\$0	\$18,500	\$18,500	\$0	4.75%	\$0	\$2,957,559					
		Roth Qualified Assets:	\$500	\$0	\$0	\$0	4.75%	\$0	\$2,312					
		Non-Qualified Assets:	\$0	\$61,958	\$0	\$0	4.75%	\$0	\$4,952,553					
Joe	Permanent Life Insurance	After-Tax Permanent Life Ins. Death Benefit:	\$1,360,511		n/a	n/a	n/a	n/a	\$2,239,141				0.42 : 1.00	
		Permanent Life Ins. Cash Value:	\$10,378	\$16,714	n/a	n/a	n/a	n/a	\$1,083,969					
		Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	n/a		n/a	n/a	n/a	n/a	\$21,000					
Sarah	Permanent Life Insurance	After-Tax Permanent Life Ins. Death Benefit:	\$1,698,054		n/a	n/a	n/a	n/a	\$2,876,274	0.43 : 1.00				
		Permanent Life Ins. Cash Value:	\$1,217	\$16,500	n/a	n/a	n/a	n/a	\$1,238,693					
		Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	n/a		n/a	n/a	n/a	n/a	\$34,000					
Total Pre-Tax Equivalent Contribution:			\$298,140	Pre-Tax Equiv. Remaining Ann. Cont. to Allocate:					\$0					
Total After-Tax Equivalent Contribution:			\$178,884	After-Tax Equiv. Remaining Ann. Cont. to Allocate:					\$0					

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Two Economic Powers® Strategy - Covered Assets Option

Inputs & Assumptions			
	Joe	Income Annuity (SPIA) Rate at Retirement Age:	9.50%
	Sarah	Income Annuity (SPIA) Rate at Retirement Age:	8.70%
		Non-Qualified Income Annuity (SPIA) Exclusion Ratio:	65.00%

Income Calculations - Covered Assets				
Joe	Permanent Life Insurance After Tax Death Benefit:	\$2,239,141	Remaining Death Benefit to Cover Assets to SPIA	
	Permanent Life Insurance Pre-Tax Equivalent Death Benefit:	\$3,731,901	After Tax DB Remaining:	\$0
	Permanent Life Insurance After Tax Retirement Income (+) or Premium Due (-):	\$21,000	Pre-Tax Equivalent DB Remaining:	\$0
		Retirement Value	Retirement Income Rate	Pre-Tax Equivalent Retirement Income
	Pre-Tax Qualified - Assets to SPIA:	\$1,658,936	9.50%	\$157,598
	Roth Qualified - Assets to SPIA:	\$92,544	9.50%	\$14,652
	Non-Qualified - Assets to SPIA:	\$1,151,235	9.50%	\$156,759
	Pre-Tax Qualified - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
	Roth Qualified - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
	Non-Qualified - Assets Invested Withdrawal Rate Simulation Income:	\$3,036,868	3.50%	\$106,290
Permanent Life Insurance Pre-Tax Equivalent Retirement Income (+) or Premium Due (-):	See Illustration	See Illustration	\$35,000	
			Joe - Retirement Income Subtotal:	\$470,299
Sarah	Permanent Life Insurance After Tax Death Benefit:	\$2,876,274	Remaining Death Benefit to Cover Assets to SPIA	
	Permanent Life Insurance Pre-Tax Equivalent Death Benefit:	\$4,793,790	After Tax DB Remaining:	\$0
	Permanent Life Insurance After Tax Retirement Income (+) or Premium Due (-):	\$34,000	Pre-Tax Equivalent DB Remaining:	\$1
		Retirement Value	Retirement Income Rate	Pre-Tax Equivalent Retirement Income
	Pre-Tax Qualified - Assets to SPIA:	\$2,957,559	8.70%	\$257,307
	Roth Qualified - Assets to SPIA:	\$2,312	8.70%	\$335
	Non-Qualified - Assets to SPIA:	\$1,099,426	8.70%	\$137,098
	Pre-Tax Qualified - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
	Roth Qualified - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
	Non-Qualified - Assets Invested Withdrawal Rate Simulation Income:	\$3,853,127	3.50%	\$134,859
Permanent Life Insurance Pre-Tax Equivalent Retirement Income (+) or Premium Due (-):	See Illustration	See Illustration	\$56,666	
			Sarah - Retirement Income Subtotal:	\$586,265

Covered Assets - Retirement Income Summary	
Total Covered Assets Retirement Income:	\$1,056,564
Amount of Total that is Guaranteed by Income Annuity (SPIA) at that time:	\$723,749
Covered Assets Increase Above Existing Money Base Income:	\$1,038,461
Retirement Assets Only Strategy Increase Above Existing Money Base Income:	\$553,912
Covered Assets efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:	87%

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Two Economic Powers® Strategy - Volatility Buffer Option

Inputs & Assumptions

Volatility Buffer Invested Asset Retirement Income Rate: 9.85%

Income Calculations - Volatility Buffer

		Retirement Value	Retirement Income Rate	Pre-Tax Equivalent Retirement Income
Joe	Permanent Life Insurance Life After Tax Death Benefit:	\$2,239,141		
	Permanent Life Insurance Retirement Beginning Cash Value:	\$1,083,969		
	Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	\$0		
	Pre-Tax Qualified - Assets Invested with Volatility Buffer Income:	\$1,658,936	9.85%	\$163,405
	Roth Qualified - Assets Invested with Volatility Buffer Income:	\$92,544	9.85%	\$15,192
	Non-Qualified - Assets Invested with Volatility Buffer Income:	\$4,188,103	9.85%	\$412,528
	Pre-Tax Qualified - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
	Roth Qualified - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
	Non-Qualified - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
Permanent Life Insurance Pre-Tax Equivalent Retirement Income (+) or Premium Due (-):				\$0
Joe - Retirement Income Subtotal:				\$591,125
Sarah	Permanent Life Insurance After Tax Death Benefit:	\$2,876,274		
	Permanent Life Insurance Retirement Beginning Cash Value:	\$1,238,693		
	Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	\$0		
	Pre-Tax Qualified - Assets Invested with Volatility Buffer Income:	\$2,957,559	9.85%	\$291,319
	Roth Qualified - Assets Invested with Volatility Buffer Income:	\$0	9.85%	\$0
	Non-Qualified - Assets Invested with Volatility Buffer Income:	\$0	9.85%	\$0
	Pre-Tax Qualified - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
	Roth Qualified - Assets Invested Withdrawal Rate Simulation Income:	\$2,312	3.50%	\$134
	Non-Qualified - Assets Invested Withdrawal Rate Simulation Income:	\$4,952,553	3.50%	\$173,339
Permanent Life Insurance Pre-Tax Equivalent Retirement Income (+) or Premium Due (-):				\$0
Sarah - Retirement Income Subtotal:				\$464,792

Volatility Buffer - Retirement Income Summary

Total Volatility Buffer Retirement Income:	\$1,055,917
Approximate Years of Volatility Buffer Income in Permanent Life Ins. Cash Values:	4.4
Volatility Buffer Increase Above Existing Money Base Income:	\$1,037,814
Retirement Assets Only Strategy Increase Above Existing Money Base Income:	\$553,912
Volatility Buffer efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:	87%

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Additional Calculators

Inflation Adjusted Retirement Income

Current Income	Years Until Retirement	Assumed Inflation Rate	Future Infl. Adj. Income
\$550,000	30	3.00%	\$1,334,994
\$550,000	30	4.00%	\$1,783,869
Assumed Deductions	Amount		
SS	\$60,000		
Home Mortgage Pd Off	\$60,000		
No More Annual Savings	\$250,000		
Total Deductions =	\$370,000		
Approximate Adjusted Future Retirement Income Ranges Needed From Assets For Lifestyle Percentage:			
100%	\$964,994	-	\$1,413,869
95%	\$898,244	-	\$1,324,676

Note: Calculations are beginning of year. These calculations are intended for illustrative and hypothetical comparison purposes only. These calculations may not be used to predict or project investment results. Please contact your tax or legal representative for further advice.

Multiple Policy Summary Worksheet

Client 1 - Permanent Life Insurance Values						
Policy Name	Annual Premium	Beginning Death Benefit	Beginning Cash Value	Retirement Death Benefit	Retirement Cash Value	Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-)
Existing PLI #1	\$1,714	\$208,277	\$10,378	\$350,324	\$181,797	\$3,000
New PLI	\$15,000	\$1,152,234		\$1,888,817	\$902,172	\$18,000
Totals =	\$16,714	\$1,360,511	\$10,378	\$2,239,141	\$1,083,969	\$21,000
Client 2 - Permanent Life Insurance Values						
Policy Name	Annual Premium	Beginning Death Benefit	Beginning Cash Value	Retirement Death Benefit	Retirement Cash Value	Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-)
Existing PLI #1	\$1,500	\$175,546	\$1,217	\$296,672	\$134,871	\$3,000
New PLI	\$15,000	\$1,522,508		\$2,579,602	\$1,103,822	\$31,000
Totals =	\$16,500	\$1,698,054	\$1,217	\$2,876,274	\$1,238,693	\$34,000

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