

Sample, Calibration Delivery #2 - Overshoot Balance

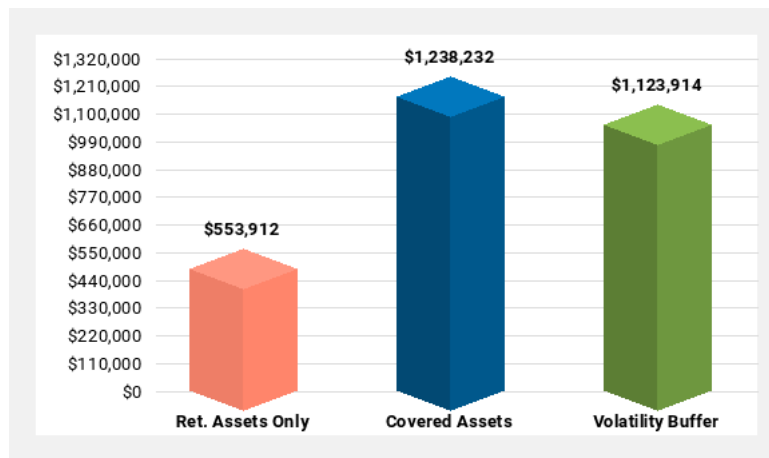
Retirement Income Comparisons (Pre-Tax or Pre-Tax Equivalent)



	Two Economic Powers™ Strategy		
	Retirement Assets Only Strategy With Future Contributions	Covered Assets Option With Future Contributions	Volatility Buffer Option With Future Contributions
Total Income:	\$572,015 / yr	\$1,256,335 / yr	\$1,142,017 / yr
Amount Guaranteed*:	\$0 / yr	\$1,046,335 / yr	\$0 / yr
Approximate Years of Volatility Buffer Income in Permanent Life Insurance Cash Values:	-	-	9.3 years
Increase Above Existing Money Base Income:	\$553,912 / yr	\$1,238,232 / yr	\$1,123,914 / yr
Efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:	-	123%	102%

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

Wealth Building Cornerstones, LLC, its associates, or any of the insurance or financial companies represented by the independent user of Wealth Building Cornerstones, LLC's Cornerstones Software, or any derivation thereof, do not warrant or guarantee that the results generated by this software shall occur or provide the benefits, money, or income projected. The purpose of the software is to provide a hypothetical analysis based on assumed variables and inputs. *These calculations should not be considered to provide any incomes that are at this time guaranteed. Guarantees occur at the time a product is purchased that provides those guarantees, and at that time the guarantees are based on the claims-paying ability of the issuing company. Income calculations are based on assumed income rates that will vary over time and past performance is no guarantee of future results. Guarantees do not apply to investment performance or account values. Past performance is no guarantee of future results. These calculations are intended for illustrative and hypothetical comparison purposes only. No specific investment is being considered and individual results will vary. These calculations may not be used to predict or project investment results. Please contact your tax or legal representative for further advice. Wealth Building Cornerstones, LLC assumes no liability for the use or misuse of its materials by independent users. Wealth Building Cornerstones, LLC is not party to any agreement between a client and a user of the Wealth Building Cornerstones System, unless such agreement be executed in writing between the client and Wealth Building Cornerstones, LLC. No warranty or assurance of success is made by Wealth Building Cornerstones, LLC to any person and no one is authorized to make such representations on behalf of Wealth Building Cornerstones, LLC. The client accepts full responsibility for his or her own financial decisions and the consequences thereof. All persons are cautioned to seek necessary legal, accounting, insurance and financial services only from firms who are duly licensed and certified under applicable state/provincial and federal laws and regulations. Users of Wealth Building Cornerstones are independent practitioners and are not acting as agents, employees, or representatives of Wealth Building Cornerstones, LLC. Assumption: Invested asset withdrawal rate simulation income from non-qualified after tax assets is taxable as ordinary income, as it is assumed this is short term interest that is earned. **Additional Pre-Retirement Disability Protection on Annual Savings applies to life insurance premiums for policies with a waiver of premium rider and not to all annual savings.

THE SOFTWARE (AND THE REPORTS GENERATED BY IT, INCLUDING THIS REPORT) IS PROVIDED "AS IS," WITH ALL FAULTS, AND WITHOUT WARRANTIES OF ANY KIND. WEALTH BUILDING CORNERSTONES, LLC EXPRESSLY DISCLAIMS ALL OTHER WARRANTIES, EXPRESS AND IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, QUIET ENJOYMENT, QUALITY OF INFORMATION, TITLE/NON-INFRINGEMENT, AND FITNESS FOR A PARTICULAR PURPOSE. YOU ACKNOWLEDGE AND AGREE THAT YOUR USE OF THE SOFTWARE AND YOUR RELIANCE ON ANY REPORTS GENERATED USING THE SOFTWARE (INCLUDING THIS ONE) IS AT YOUR OWN RISK.

Must be accompanied by or preceded by a full basic fixed rate permanent life insurance illustration. Refer to the basic illustration for guaranteed elements and other important information. The assumed benefits and values are not guaranteed and the assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

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	4.75%	\$0	\$225,324	3.50%	\$7,886
		Roth Qualified Assets:	\$23,000	\$0	\$0	4.75%	\$0	\$92,544	3.50%	\$5,398
		Non-Qualified Assets:	\$31,878	\$0	\$0	4.75%	\$0	\$128,266	3.50%	\$4,489
Sarah	Retirement Assets	Pre-Tax Qualified Assets:	\$0	\$0	\$0	4.75%	\$0	\$0	3.50%	\$0
		Roth Qualified Assets:	\$500	\$0	\$0	4.75%	\$0	\$2,312	3.50%	\$134
		Non-Qualified Assets:	\$1,217	\$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	4.75%	\$0	\$1,658,936	3.50%	\$58,062
		Roth Qualified Assets:	\$23,000	\$0	\$0	4.75%	\$0	\$92,544	3.50%	\$5,398
		Non-Qualified Assets:	\$31,878	\$82,199	\$0	4.75%	\$0	\$5,609,262	3.50%	\$196,324
Sarah	Retirement Assets	Pre-Tax Qualified Assets:	\$0	\$18,500	\$18,500	4.75%	\$0	\$2,957,559	3.50%	\$103,514
		Roth Qualified Assets:	\$500	\$0	\$0	4.75%	\$0	\$2,312	3.50%	\$134
		Non-Qualified Assets:	\$1,217	\$74,485	\$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	4.75%	\$0	\$1,658,936	Cornerstones Balance (PLI DB to Retirement Assets)
		Roth Qualified Assets:	\$23,000	\$0	\$0	4.75%	\$0	\$92,544	
		Non-Qualified Assets:	\$21,500	\$31,512	\$0	4.75%	\$0	\$2,187,715	
Sarah	Retirement Assets	Pre-Tax Qualified Assets:	\$0	\$18,500	\$18,500	4.75%	\$0	\$2,957,559	
		Roth Qualified Assets:	\$500	\$0	\$0	4.75%	\$0	\$2,312	
		Non-Qualified Assets:	\$0	\$31,958	\$0	4.75%	\$0	\$2,554,532	
Joe	Permanent Life Insurance	After-Tax Permanent Life Ins. Death Benefit:	\$3,672,649		n/a	n/a	n/a	\$6,029,349	1.84 : 1.00
		Permanent Life Ins. Cash Value:	\$10,378	\$46,714	n/a	n/a	n/a	\$2,888,273	
		Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	n/a		n/a	n/a	n/a	\$63,000	
Sarah	Permanent Life Insurance	After-Tax Permanent Life Ins. Death Benefit:	\$4,753,205		n/a	n/a	n/a	\$8,052,650	1.86 : 1.00
		Permanent Life Ins. Cash Value:	\$1,217	\$46,500	n/a	n/a	n/a	\$3,488,525	
		Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	n/a		n/a	n/a	n/a	\$63,000	
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		

Must be accompanied by or preceded by a full basic fixed rate permanent life insurance illustration. Refer to the basic illustration for guaranteed elements and other important information. The assumed benefits and values are not guaranteed and the assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

This page is not valid without the disclaimer found on Retirement Income Comparisons page. Two Economic Powers® is a registered trademark of Wealth Building Cornerstones LLC. Copyright © 2012-2017 Wealth Building Cornerstones, LLC.

Two Economic Powers® Strategy - Covered Assets Option

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

Income Calculations - Covered Assets				
Joe	Permanent Life Insurance After Tax Death Benefit:	\$6,029,349	Remaining Death Benefit to Cover Assets to SPIA	
	Permanent Life Insurance Pre-Tax Equivalent Death Benefit:	\$10,048,915	After Tax DB Remaining:	\$2,753,728
	Permanent Life Insurance After Tax Retirement Income (+) or Premium Due (-):	\$63,000	Pre-Tax Equivalent DB Remaining:	\$4,589,547
		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:	\$2,187,715	9.50%	\$297,893
	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 (-):	See Illustration	See Illustration	\$105,000	
			Joe - Retirement Income Subtotal:	\$575,143
Sarah	Permanent Life Insurance After Tax Death Benefit:	\$8,052,650	Remaining Death Benefit to Cover Assets to SPIA	
	Permanent Life Insurance Pre-Tax Equivalent Death Benefit:	\$13,421,083	After Tax DB Remaining:	\$3,721,270
	Permanent Life Insurance After Tax Retirement Income (+) or Premium Due (-):	\$63,000	Pre-Tax Equivalent DB Remaining:	\$6,202,117
		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:	\$2,554,532	8.70%	\$318,550
	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 (-):	See Illustration	See Illustration	\$105,000	
			Sarah - Retirement Income Subtotal:	\$681,192

Covered Assets - Retirement Income Summary	
Total Covered Assets Retirement Income:	\$1,256,335
Amount of Total that is Guaranteed by Income Annuity (SPIA) at that time:	\$1,046,335
Covered Assets Increase Above Existing Money Base Income:	\$1,238,232
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:	123%

Must be accompanied by or preceded by a full basic fixed rate permanent life insurance illustration. Refer to the basic illustration for guaranteed elements and other important information. The assumed benefits and values are not guaranteed and the assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

This page is not valid without the disclaimer found on Retirement Income Comparisons page. Two Economic Powers® is a registered trademark of Wealth Building Cornerstones LLC. Copyright © 2012-2017 Wealth Building Cornerstones, LLC.

Two Economic Powers® Strategy - Volatility Buffer Option

Inputs & Assumptions

Volatility Buffer Invested Asset Retirement Income Rate: 12.00%

Income Calculations - Volatility Buffer

		Retirement Value	Retirement Income Rate	Pre-Tax Equivalent Retirement Income
Joe	Permanent Life Insurance Life After Tax Death Benefit:	\$6,029,349		
	Permanent Life Insurance Retirement Beginning Cash Value:	\$2,888,273		
	Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	\$0		
	Pre-Tax Qualified - Assets Invested with Volatility Buffer Income:	\$1,658,936	12.00%	\$199,072
	Roth Qualified - Assets Invested with Volatility Buffer Income:	\$92,544	12.00%	\$18,508
	Non-Qualified - Assets Invested with Volatility Buffer Income:	\$2,187,715	12.00%	\$262,525
	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:				\$480,105
Sarah	Permanent Life Insurance After Tax Death Benefit:	\$8,052,650		
	Permanent Life Insurance Retirement Beginning Cash Value:	\$3,488,525		
	Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	\$0		
	Pre-Tax Qualified - Assets Invested with Volatility Buffer Income:	\$2,957,559	12.00%	\$354,907
	Roth Qualified - Assets Invested with Volatility Buffer Income:	\$2,312	12.00%	\$462
	Non-Qualified - Assets Invested with Volatility Buffer Income:	\$2,554,532	12.00%	\$306,543
	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
Sarah - Retirement Income Subtotal:				\$661,912

Volatility Buffer - Retirement Income Summary

Total Volatility Buffer Retirement Income:	\$1,142,017
Approximate Years of Volatility Buffer Income in Permanent Life Ins. Cash Values:	9.3
Volatility Buffer Increase Above Existing Money Base Income:	\$1,123,914
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:	102%

Must be accompanied by or preceded by a full basic fixed rate permanent life insurance illustration. Refer to the basic illustration for guaranteed elements and other important information. The assumed benefits and values are not guaranteed and the assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

This page is not valid without the disclaimer found on Retirement Income Comparisons page. Two Economic Powers® is a registered trademark of Wealth Building Cornerstones LLC. Copyright © 2012-2017 Wealth Building Cornerstones, LLC.

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	\$45,000	\$3,464,372		\$5,679,025	\$2,706,476	\$60,000
Totals =	\$46,714	\$3,672,649	\$10,378	\$6,029,349	\$2,888,273	\$63,000
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	\$45,000	\$4,577,659		\$7,755,978	\$3,353,654	\$60,000
Totals =	\$46,500	\$4,753,205	\$1,217	\$8,052,650	\$3,488,525	\$63,000

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.

Must be accompanied by or preceded by a full basic fixed rate permanent life insurance illustration. Refer to the basic illustration for guaranteed elements and other important information. The assumed benefits and values are not guaranteed and the assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

This page is not valid without the disclaimer found on Retirement Income Comparisons page. Two Economic Powers® is a registered trademark of Wealth Building Cornerstones LLC. Copyright © 2012-2017 Wealth Building Cornerstones, LLC.