

Sample, Calibration Delivery #3 - Optimal Balance

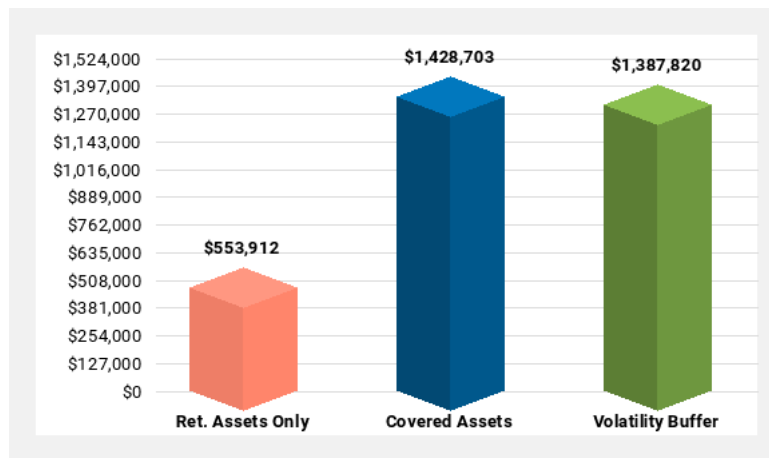
Retirement Income Comparisons (Pre-Tax or Pre-Tax Equivalent)



	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	\$1,446,806 / yr	\$1,405,923 / yr
Amount Guaranteed*:	\$0 / yr	\$1,304,546 / yr	\$0 / yr
Approximate Years of Volatility Buffer Income in Permanent Life Insurance Cash Values:	-	-	5.2 years
Increase Above Existing Money Base Income:	\$553,912 / yr	\$1,428,703 / yr	\$1,387,820 / yr
Efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:	-	157%	150%

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	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	\$46,512	\$0	4.75%	\$0	\$3,187,909	
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	\$46,958	\$0	4.75%	\$0	\$3,753,543	
Joe	Permanent Life Insurance	After-Tax Permanent Life Ins. Death Benefit:	\$2,516,580		n/a	n/a	n/a	\$4,134,245	0.97 : 1.00
		Permanent Life Ins. Cash Value:	\$10,378	\$31,714	n/a	n/a	n/a	\$1,990,305	
		Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	n/a		n/a	n/a	n/a	\$38,000	
Sarah	Permanent Life Insurance	After-Tax Permanent Life Ins. Death Benefit:	\$3,225,629		n/a	n/a	n/a	\$5,464,461	0.99 : 1.00
		Permanent Life Ins. Cash Value:	\$1,217	\$31,500	n/a	n/a	n/a	\$2,369,361	
		Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	n/a		n/a	n/a	n/a	\$43,000	
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			
	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:	\$4,134,245	Remaining Death Benefit to Cover Assets to SPIA	
	Permanent Life Insurance Pre-Tax Equivalent Death Benefit:	\$6,890,408	After Tax DB Remaining:	\$0
	Permanent Life Insurance After Tax Retirement Income (+) or Premium Due (-):	\$38,000	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:	\$3,046,339	9.50%	\$414,809
	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:	\$141,570	3.50%	\$4,954
Permanent Life Insurance Pre-Tax Equivalent Retirement Income (+) or Premium Due (-):	See Illustration	See Illustration	\$63,333	
			Joe - Retirement Income Subtotal:	\$655,346
Sarah	Permanent Life Insurance After Tax Death Benefit:	\$5,464,461	Remaining Death Benefit to Cover Assets to SPIA	
	Permanent Life Insurance Pre-Tax Equivalent Death Benefit:	\$9,107,435	After Tax DB Remaining:	\$0
	Permanent Life Insurance After Tax Retirement Income (+) or Premium Due (-):	\$43,000	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:	\$3,687,613	8.70%	\$459,845
	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:	\$65,930	3.50%	\$2,307
Permanent Life Insurance Pre-Tax Equivalent Retirement Income (+) or Premium Due (-):	See Illustration	See Illustration	\$71,666	
			Sarah - Retirement Income Subtotal:	\$791,460

Covered Assets - Retirement Income Summary	
Total Covered Assets Retirement Income:	\$1,446,806
Amount of Total that is Guaranteed by Income Annuity (SPIA) at that time:	\$1,304,546
Covered Assets Increase Above Existing Money Base Income:	\$1,428,703
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:	157%

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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:	\$4,134,245		
	Permanent Life Insurance Retirement Beginning Cash Value:	\$1,990,305		
	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:	\$3,187,909	12.00%	\$382,549
	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:				\$600,129
Sarah	Permanent Life Insurance After Tax Death Benefit:	\$5,464,461		
	Permanent Life Insurance Retirement Beginning Cash Value:	\$2,369,361		
	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:	\$3,753,543	12.00%	\$450,425
	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:				\$805,794

Volatility Buffer - Retirement Income Summary

Total Volatility Buffer Retirement Income:	\$1,405,923
Approximate Years of Volatility Buffer Income in Permanent Life Ins. Cash Values:	5.2
Volatility Buffer Increase Above Existing Money Base Income:	\$1,387,820
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:	150%

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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	\$30,000	\$2,308,303		\$3,783,921	\$1,808,508	\$35,000
Totals =	\$31,714	\$2,516,580	\$10,378	\$4,134,245	\$1,990,305	\$38,000
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	\$30,000	\$3,050,083		\$5,167,789	\$2,234,490	\$40,000
Totals =	\$31,500	\$3,225,629	\$1,217	\$5,464,461	\$2,369,361	\$43,000

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