

Sample, Jim and Nancy - Mortgage

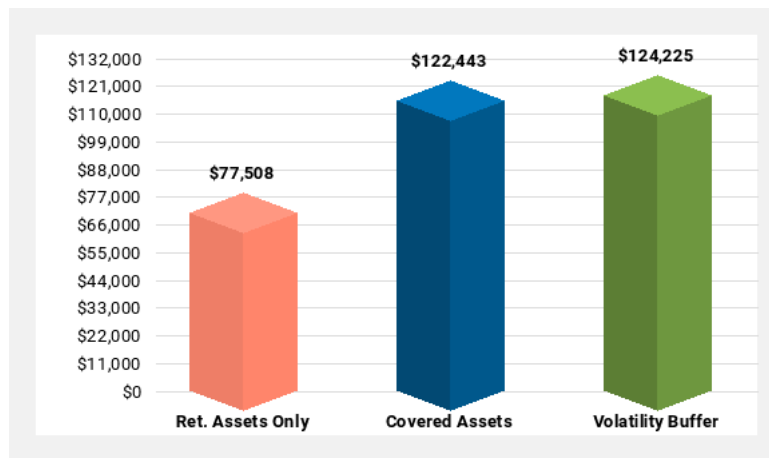
Retirement Income Comparisons (Pre-Tax or Pre-Tax Equivalent)



	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:	\$104,644 / yr	\$149,579 / yr	\$151,361 / yr
Amount Guaranteed*:	\$0 / yr	\$84,858 / yr	\$0 / yr
Approximate Years of Volatility Buffer Income in Permanent Life Insurance Cash Values:	-	-	3.5 years
Increase Above Existing Money Base Income:	\$77,508 / yr	\$122,443 / yr	\$124,225 / yr
Efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:	-	57%	60%

Retirement Assets Only Strategy - Existing Money Base Income Without Future Contributions \$27,136 / 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: Jim Client 2 First Name: Nancy
 Current Age: 35 Current Age: 35
 Retirement Age: 65 Retirement Age: 65
 Years Until Retirement: 30 Years Until Retirement: 30

Notes:
 Comparing a fast pay mortgage (in this example a 15 Yr Mortgage) to a regular pay 30 Yr mortgage.

Assumed Tax Rate:
 25.00%

Pre-Retirement Actual Net Rate of Return on Invested Assets:
 6.00%

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	
Jim	Retirement Assets	Pre-Tax Qualified Assets:	\$80,000	\$0	\$0	\$0	6.00%	\$0	\$459,479	3.50%	\$16,081
		Roth Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
		Non-Qualified Assets:	\$10,000	\$0	\$0	\$0	6.00%	\$0	\$57,434	3.50%	\$2,010
Nancy	Retirement Assets	Pre-Tax Qualified Assets:	\$45,000	\$0	\$0	\$0	6.00%	\$0	\$258,457	3.50%	\$9,045
		Roth Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
		Non-Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
Total Existing Money Base Income:										\$27,136	

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	
Jim	Retirement Assets	Pre-Tax Qualified Assets:	\$80,000	\$7,000	\$7,000	\$0	6.00%	\$0	\$1,632,702	3.50%	\$57,144
		Roth Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
		Non-Qualified Assets:	\$10,000	\$0	\$0	\$0	6.00%	\$437,888	\$495,322	3.50%	\$17,336
Nancy	Retirement Assets	Pre-Tax Qualified Assets:	\$45,000	\$4,800	\$2,400	\$0	6.00%	\$0	\$861,829	3.50%	\$30,164
		Roth Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
		Non-Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
Total Pre-Tax Equivalent Contribution:			\$11,800							Total Retirement Assets Only Strategy Retirement Income:	\$104,644
Total After-Tax Equivalent Contribution:			\$8,850							Increase Above Existing Money Base Income:	\$77,508

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		
Jim	Retirement Assets	Pre-Tax Qualified Assets:	\$80,000	\$7,000	\$7,000	\$0	6.00%	\$0	\$1,632,702	
		Roth Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	
		Non-Qualified Assets:	\$10,000	\$0	\$0	\$0	6.00%	\$0	\$57,434	
Nancy	Retirement Assets	Pre-Tax Qualified Assets:	\$45,000	\$4,800	\$2,400	\$0	6.00%	\$0	\$861,829	
		Roth Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	
		Non-Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	
Jim	Permanent Life Insurance	After-Tax Permanent Life Ins. Death Benefit:	\$443,520		n/a	n/a	n/a	n/a	\$669,933	0.52 : 1.00 Cornerstones Balance (PLI DB to Retirement Assets)
		Permanent Life Ins. Cash Value:	\$0	\$5,592	n/a	n/a	n/a	n/a	\$315,847	
		Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	n/a		n/a	n/a	n/a	n/a	\$5,000	
Nancy	Permanent Life Insurance	After-Tax Permanent Life Ins. Death Benefit:	\$0		n/a	n/a	n/a	n/a	\$0	0.00 : 1.00
		Permanent Life Ins. Cash Value:	\$0	\$0	n/a	n/a	n/a	n/a	\$0	
		Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	n/a		n/a	n/a	n/a	n/a	\$0	
Total Pre-Tax Equivalent Contribution:			\$19,256	Pre-Tax Equiv. Remaining Ann. Cont. to Allocate:				\$-7,456		
Total After-Tax Equivalent Contribution:			\$14,442	After-Tax Equiv. Remaining Ann. Cont. to Allocate:				\$-5,592		

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Two Economic Powers® Strategy - Covered Assets Option

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

Income Calculations - Covered Assets				
Jim	Permanent Life Insurance After Tax Death Benefit:	\$669,933	Remaining Death Benefit to Cover Assets to SPIA	
	Permanent Life Insurance Pre-Tax Equivalent Death Benefit:	\$893,244	After Tax DB Remaining:	\$0
	Permanent Life Insurance After Tax Retirement Income (+) or Premium Due (-):	\$5,000	Pre-Tax Equivalent DB Remaining:	\$0
		Retirement Value	Retirement Income Rate	Pre-Tax Equivalent Retirement Income
	Pre-Tax Qualified - Assets to SPIA:	\$893,244	9.50%	\$84,858
	Roth Qualified - Assets to SPIA:	\$0	9.50%	\$0
	Non-Qualified - Assets to SPIA:	\$0	9.50%	\$0
	Pre-Tax Qualified - Assets Invested Withdrawal Rate Simulation Income:	\$739,458	3.50%	\$25,881
	Roth Qualified - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
	Non-Qualified - Assets Invested Withdrawal Rate Simulation Income:	\$57,434	3.50%	\$2,010
Permanent Life Insurance Pre-Tax Equivalent Retirement Income (+) or Premium Due (-):	See Illustration	See Illustration	\$6,666	
			Jim - Retirement Income Subtotal:	\$119,415
Nancy	Permanent Life Insurance After Tax Death Benefit:	\$0	Remaining Death Benefit to Cover Assets to SPIA	
	Permanent Life Insurance Pre-Tax Equivalent Death Benefit:	\$0	After Tax DB Remaining:	\$0
	Permanent Life Insurance After Tax Retirement Income (+) or Premium Due (-):	\$0	Pre-Tax Equivalent DB Remaining:	\$0
		Retirement Value	Retirement Income Rate	Pre-Tax Equivalent Retirement Income
	Pre-Tax Qualified - Assets to SPIA:	\$0	8.70%	\$0
	Roth Qualified - Assets to SPIA:	\$0	8.70%	\$0
	Non-Qualified - Assets to SPIA:	\$0	8.70%	\$0
	Pre-Tax Qualified - Assets Invested Withdrawal Rate Simulation Income:	\$861,829	3.50%	\$30,164
	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	\$0	
			Nancy - Retirement Income Subtotal:	\$30,164

Covered Assets - Retirement Income Summary	
Total Covered Assets Retirement Income:	\$149,579
Amount of Total that is Guaranteed by Income Annuity (SPIA) at that time:	\$84,858
Covered Assets Increase Above Existing Money Base Income:	\$122,443
Retirement Assets Only Strategy Increase Above Existing Money Base Income:	\$77,508
Covered Assets efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:	57%

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Two Economic Powers® Strategy - Volatility Buffer Option

Inputs & Assumptions

Volatility Buffer Invested Asset Retirement Income Rate: 7.30%

Income Calculations - Volatility Buffer

		Retirement Value	Retirement Income Rate	Pre-Tax Equivalent Retirement Income
Jim	Permanent Life Insurance Life After Tax Death Benefit:	\$669,933		
	Permanent Life Insurance Retirement Beginning Cash Value:	\$315,847		
	Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	\$0		
	Pre-Tax Qualified - Assets Invested with Volatility Buffer Income:	\$1,632,702	7.30%	\$119,187
	Roth Qualified - Assets Invested with Volatility Buffer Income:	\$0	7.30%	\$0
	Non-Qualified - Assets Invested with Volatility Buffer Income:	\$0	7.30%	\$0
	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:	\$57,434	3.50%	\$2,010
Permanent Life Insurance Pre-Tax Equivalent Retirement Income (+) or Premium Due (-):				\$0
Jim - Retirement Income Subtotal:				\$121,197
Nancy	Permanent Life Insurance After Tax Death Benefit:	\$0		
	Permanent Life Insurance Retirement Beginning Cash Value:	\$0		
	Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	\$0		
	Pre-Tax Qualified - Assets Invested with Volatility Buffer Income:	\$0	7.30%	\$0
	Roth Qualified - Assets Invested with Volatility Buffer Income:	\$0	7.30%	\$0
	Non-Qualified - Assets Invested with Volatility Buffer Income:	\$0	7.30%	\$0
	Pre-Tax Qualified - Assets Invested Withdrawal Rate Simulation Income:	\$861,829	3.50%	\$30,164
	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
Nancy - Retirement Income Subtotal:				\$30,164

Volatility Buffer - Retirement Income Summary

Total Volatility Buffer Retirement Income:	\$151,361
Approximate Years of Volatility Buffer Income in Permanent Life Ins. Cash Values:	3.5
Volatility Buffer Increase Above Existing Money Base Income:	\$124,225
Retirement Assets Only Strategy Increase Above Existing Money Base Income:	\$77,508
Volatility Buffer efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:	60%

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Additional Calculators

Supplemental Future Value Calculator

Account	Present Value	Annual Savings	Number of Years	Annual Interest	Future Value
Savings After 15 Yr Mortgage Paid		\$17,748	15	6.000%	\$437,888
					\$0
					\$0
					\$0

Note: Calculations are beginning of year.
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