

Sample, John and Sue 50 Existing Money

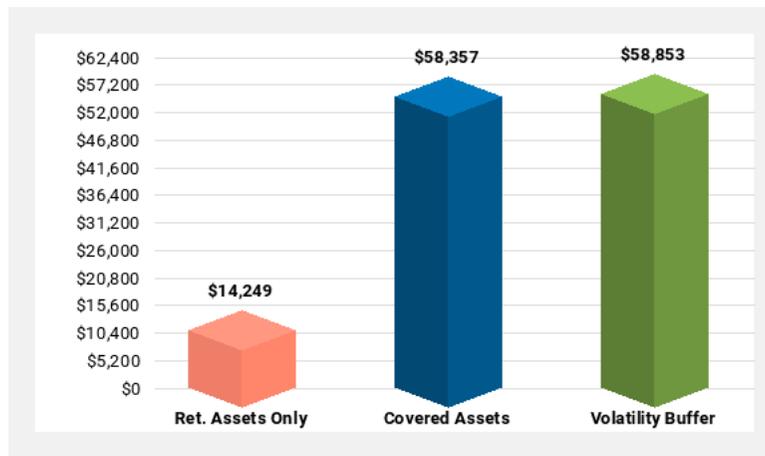
Retirement Income Comparisons (Pre-Tax or Pre-Tax Equivalent)



	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:	\$81,350 / yr	\$125,458 / yr	\$125,954 / yr
Amount Guaranteed*:	\$0 / yr	\$76,748 / yr	\$0 / yr
Approximate Years of Volatility Buffer Income in Permanent Life Insurance Cash Values:	-	-	4.1 years
Increase Above Existing Money Base Income:	\$14,249 / yr	\$58,357 / yr	\$58,853 / yr
Efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:	-	309%	313%

Retirement Assets Only Strategy - Existing Money Base Income Without Future Contributions \$67,101 / 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: John Client 2 First Name: Sue
 Current Age: 50 Current Age: 50
 Retirement Age: 65 Retirement Age: 65
 Years Until Retirement: 15 Years Until Retirement: 15

Notes:

Assumed Tax Rate:
30.00%

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	
John	Retirement Assets	Pre-Tax Qualified Assets:	\$425,000	\$0	\$0	\$0	6.00%	\$0	\$1,018,537	3.50%	\$35,648
		Roth Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
		Non-Qualified Assets:	\$200,000	\$0	\$0	\$0	6.00%	\$0	\$479,311	3.50%	\$16,775
Sue	Retirement Assets	Pre-Tax Qualified Assets:	\$175,000	\$0	\$0	\$0	6.00%	\$0	\$419,397	3.50%	\$14,678
		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:										\$67,101	

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	
John	Retirement Assets	Pre-Tax Qualified Assets:	\$425,000	\$9,000	\$4,500	\$0	6.00%	\$0	\$1,351,616	3.50%	\$47,306
		Roth Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
		Non-Qualified Assets:	\$200,000	\$0	\$0	\$0	6.00%	\$0	\$479,311	3.50%	\$16,775
Sue	Retirement Assets	Pre-Tax Qualified Assets:	\$175,000	\$3,000	\$0	\$0	6.00%	\$0	\$493,415	3.50%	\$17,269
		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:			\$12,000	Total Retirement Assets Only Strategy Retirement Income:							\$81,350
Total After-Tax Equivalent Contribution:			\$8,400	Increase Above Existing Money Base Income:							\$14,249

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		
John	Retirement Assets	Pre-Tax Qualified Assets:	\$425,000	\$9,000	\$4,500	\$0	6.00%	\$0	\$1,351,616	
		Roth Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	
		Non-Qualified Assets:	\$200,000	\$-18,000	\$0	\$0	6.00%	\$0	\$35,206	
Sue	Retirement Assets	Pre-Tax Qualified Assets:	\$175,000	\$3,000	\$0	\$0	6.00%	\$0	\$493,415	
		Roth Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	
		Non-Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	
John	Permanent Life Insurance	After-Tax Permanent Life Ins. Death Benefit:	\$174,650		n/a	n/a	n/a	n/a	\$278,397	0.28 : 1.00
		Permanent Life Ins. Cash Value:	\$0	\$9,000	n/a	n/a	n/a	n/a	\$152,078	
		Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	n/a		n/a	n/a	n/a	n/a	\$4,500	
Sue	Permanent Life Insurance	After-Tax Permanent Life Ins. Death Benefit:	\$195,383		n/a	n/a	n/a	n/a	\$313,522	0.91 : 1.00
		Permanent Life Ins. Cash Value:	\$0	\$9,000	n/a	n/a	n/a	n/a	\$153,277	
		Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	n/a		n/a	n/a	n/a	n/a	\$4,250	
Total Pre-Tax Equivalent Contribution:			\$12,000	Pre-Tax Equiv. Remaining Ann. Cont. to Allocate:			\$0			
Total After-Tax Equivalent Contribution:			\$8,400	After-Tax Equiv. Remaining Ann. Cont. to Allocate:			\$0			

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Two Economic Powers® Strategy - Covered Assets Option

Inputs & Assumptions

	John	
Income Annuity (SPIA) Rate at Retirement Age:	9.50%	
	Sue	
Income Annuity (SPIA) Rate at Retirement Age:	8.70%	
Non-Qualified Income Annuity (SPIA) Exclusion Ratio:	65.00%	

Income Calculations - Covered Assets

		Retirement Value	Retirement Income Rate	Pre-Tax Equivalent Retirement Income
John	Permanent Life Insurance After Tax Death Benefit:	\$278,397		
	Permanent Life Insurance Pre-Tax Equivalent Death Benefit:	\$397,710		
	Permanent Life Insurance After Tax Retirement Income (+) or Premium Due (-):	\$4,500		
	Pre-Tax Qualified - Assets to SPIA:	\$397,710	9.50%	\$37,782
	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:	\$953,906	3.50%	\$33,386
	Roth Qualified - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
	Non-Qualified - Assets Invested Withdrawal Rate Simulation Income:	\$35,206	3.50%	\$1,232
	Permanent Life Insurance Pre-Tax Equivalent Retirement Income (+) or Premium Due (-):	See Illustration	See Illustration	\$6,428
	John - Retirement Income Subtotal:			
Sue	Permanent Life Insurance After Tax Death Benefit:	\$313,522		
	Permanent Life Insurance Pre-Tax Equivalent Death Benefit:	\$447,888		
	Permanent Life Insurance After Tax Retirement Income (+) or Premium Due (-):	\$4,250		
	Pre-Tax Qualified - Assets to SPIA:	\$447,888	8.70%	\$38,966
	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:	\$45,527	3.50%	\$1,593
	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	\$6,071
	Sue - Retirement Income Subtotal:			

Covered Assets - Retirement Income Summary

Total Covered Assets Retirement Income:	\$125,458
Amount of Total that is Guaranteed by Income Annuity (SPIA) at that time:	\$76,748
Covered Assets Increase Above Existing Money Base Income:	\$58,357
Retirement Assets Only Strategy Increase Above Existing Money Base Income:	\$14,249
Covered Assets efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:	309%

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Two Economic Powers® Strategy - Volatility Buffer Option

Inputs & Assumptions

Volatility Buffer Invested Asset Retirement Income Rate: 7.95%

Income Calculations - Volatility Buffer

		Retirement Value	Retirement Income Rate	Pre-Tax Equivalent Retirement Income
John	Permanent Life Insurance Life After Tax Death Benefit:	\$278,397		
	Permanent Life Insurance Retirement Beginning Cash Value:	\$152,078		
	Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	\$0		
	Pre-Tax Qualified - Assets Invested with Volatility Buffer Income:	\$1,351,616	7.95%	\$107,453
	Roth Qualified - Assets Invested with Volatility Buffer Income:	\$0	7.95%	\$0
	Non-Qualified - Assets Invested with Volatility Buffer Income:	\$0	7.95%	\$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:	\$35,206	3.50%	\$1,232
Permanent Life Insurance Pre-Tax Equivalent Retirement Income (+) or Premium Due (-):				\$0
John - Retirement Income Subtotal:				\$108,685
Sue	Permanent Life Insurance After Tax Death Benefit:	\$313,522		
	Permanent Life Insurance Retirement Beginning Cash Value:	\$153,277		
	Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	\$0		
	Pre-Tax Qualified - Assets Invested with Volatility Buffer Income:	\$0	7.95%	\$0
	Roth Qualified - Assets Invested with Volatility Buffer Income:	\$0	7.95%	\$0
	Non-Qualified - Assets Invested with Volatility Buffer Income:	\$0	7.95%	\$0
	Pre-Tax Qualified - Assets Invested Withdrawal Rate Simulation Income:	\$493,415	3.50%	\$17,269
	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
Sue - Retirement Income Subtotal:				\$17,269

Volatility Buffer - Retirement Income Summary

Total Volatility Buffer Retirement Income:	\$125,954
Approximate Years of Volatility Buffer Income in Permanent Life Ins. Cash Values:	4.1
Volatility Buffer Increase Above Existing Money Base Income:	\$58,853
Retirement Assets Only Strategy Increase Above Existing Money Base Income:	\$14,249
Volatility Buffer efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:	313%

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