

# Sample, Progression Delivery #3 - Addl \$10k

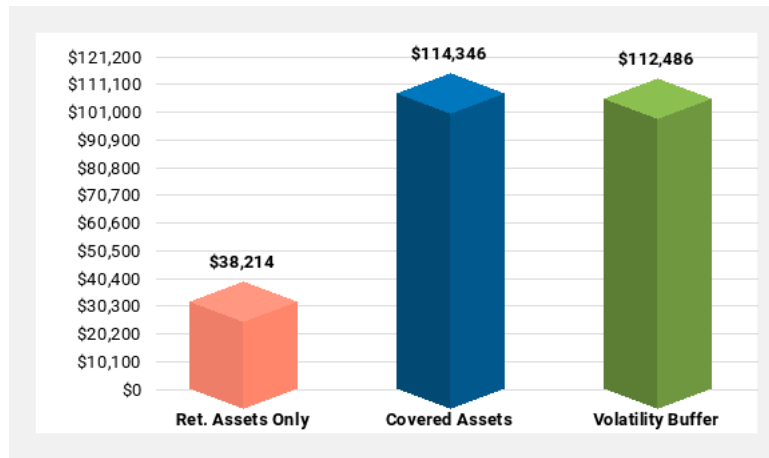
## Retirement Income Comparisons (Pre-Tax or Pre-Tax Equivalent)



	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:	\$88,725 / yr	<b>\$164,857 / yr</b>	<b>\$162,997 / yr</b>
Amount Guaranteed*:	\$0 / yr	<b>\$164,567 / yr</b>	<b>\$0 / yr</b>
Approximate Years of Volatility Buffer Income in Permanent Life Insurance Cash Values:	-	-	<b>4.5 years</b>
Increase Above Existing Money Base Income:	\$38,214 / yr	<b>\$114,346 / yr</b>	<b>\$112,486 / yr</b>
Efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:	-	<b>199%</b>	<b>194%</b>

Retirement Assets Only Strategy - Existing Money Base Income Without Future Contributions \$50,511 / 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: Amy  
 Current Age: 45                  Current Age: 45  
 Retirement Age: 65              Retirement Age: 65  
 Years Until Retirement: 20      Years Until Retirement: 20

Notes:

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
John	Retirement Assets	Pre-Tax Qualified Assets:	\$300,000	\$0	\$0	6.00%	\$0	\$962,140	3.50%	\$33,674
		Roth Qualified Assets:	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
		Non-Qualified Assets:	\$150,000	\$0	\$0	6.00%	\$0	\$481,070	3.50%	\$16,837
Amy	Retirement Assets	Pre-Tax Qualified Assets:	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
		Roth Qualified Assets:	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
		Non-Qualified Assets:	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
<b>Total Existing Money Base Income:</b>										<b>\$50,511</b>

## 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:	\$300,000	\$15,000	\$0	6.00%	\$0	\$1,547,031	3.50%	\$54,146
		Roth Qualified Assets:	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
		Non-Qualified Assets:	\$150,000	\$13,000	\$0	6.00%	\$0	\$987,975	3.50%	\$34,579
Amy	Retirement Assets	Pre-Tax Qualified Assets:	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
		Roth Qualified Assets:	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
		Non-Qualified Assets:	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
<b>Total Pre-Tax Equivalent Contribution:</b>			<b>\$32,333</b>	<b>Total Retirement Assets Only Strategy Retirement Income:</b>						<b>\$88,725</b>
<b>Total After-Tax Equivalent Contribution:</b>			<b>\$24,250</b>	<b>Increase Above Existing Money Base Income:</b>						<b>\$38,214</b>

## 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:	\$300,000	\$5,000	\$0	6.00%	\$0	\$1,157,104	Cornerstones Balance (PLI DB to Retirement Assets)
		Roth Qualified Assets:	\$0	\$0	\$0	6.00%	\$0	\$0	
		Non-Qualified Assets:	\$150,000	\$0	\$0	6.00%	\$0	\$481,070	
Amy	Retirement Assets	Pre-Tax Qualified Assets:	\$0	\$0	\$0	6.00%	\$0	\$0	
		Roth Qualified Assets:	\$0	\$0	\$0	6.00%	\$0	\$0	
		Non-Qualified Assets:	\$0	\$0	\$0	6.00%	\$0	\$0	
John	Permanent Life Insurance	After-Tax Permanent Life Ins. <b>Death Benefit:</b>	\$971,955		n/a	n/a	n/a	\$1,340,595	0.99 : 1.00
		Permanent Life Ins. <b>Cash Value:</b>	\$0	\$20,500	n/a	n/a	n/a	\$554,001	
		Perm. Life Ins. Annual After-Tax <b>Retirement Income (+) or Premium Due (-):</b>	n/a		n/a	n/a	n/a	\$0	
		After-Tax Permanent Life Ins. <b>Death Benefit:</b>	\$0		n/a	n/a	n/a	\$0	
Amy	Permanent Life Insurance	Permanent Life Ins. <b>Cash Value:</b>	\$0	\$0	n/a	n/a	n/a	\$0	0.00 : 1.00
		Perm. Life Ins. Annual After-Tax <b>Retirement Income (+) or Premium Due (-):</b>	n/a		n/a	n/a	n/a	\$0	
		After-Tax Permanent Life Ins. <b>Death Benefit:</b>	\$0		n/a	n/a	n/a	\$0	
		Permanent Life Ins. <b>Cash Value:</b>	\$0	\$0	n/a	n/a	n/a	\$0	
<b>Total Pre-Tax Equivalent Contribution:</b>			<b>\$32,333</b>	<b>Pre-Tax Equiv. Remaining Ann. Cont. to Allocate:</b>				<b>\$0</b>	
<b>Total After-Tax Equivalent Contribution:</b>			<b>\$24,250</b>	<b>After-Tax Equiv. Remaining Ann. Cont. to Allocate:</b>				<b>\$0</b>	

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# Two Economic Powers® Strategy - Covered Assets Option

Inputs & Assumptions			
	Income Annuity (SPIA) Rate at Retirement Age:	<b>John</b>	9.50%
	Income Annuity (SPIA) Rate at Retirement Age:	<b>Amy</b>	8.70%
	Non-Qualified Income Annuity (SPIA) Exclusion Ratio:		65.00%

Income Calculations - Covered Assets				
John	Permanent Life Insurance After Tax Death Benefit:	\$1,340,595	<b>Remaining Death Benefit to Cover Assets to SPIA</b>	
	Permanent Life Insurance Pre-Tax Equivalent Death Benefit:	\$1,787,460	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
	<b>Pre-Tax Qualified</b> - Assets to SPIA:	\$1,157,104	9.50%	\$109,924
	<b>Roth Qualified</b> - Assets to SPIA:	\$0	9.50%	\$0
	<b>Non-Qualified</b> - Assets to SPIA:	\$472,767	9.50%	\$54,643
	<b>Pre-Tax Qualified</b> - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
	<b>Roth Qualified</b> - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
	<b>Non-Qualified</b> - Assets Invested Withdrawal Rate Simulation Income:	\$8,303	3.50%	\$290
Permanent Life Insurance Pre-Tax Equivalent Retirement Income (+) or Premium Due (-):	See Illustration	See Illustration	\$0	
			<b>John - Retirement Income Subtotal:</b>	\$164,857
Amy	Permanent Life Insurance After Tax Death Benefit:	\$0	<b>Remaining Death Benefit to Cover Assets to SPIA</b>	
	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
	<b>Pre-Tax Qualified</b> - Assets to SPIA:	\$0	8.70%	\$0
	<b>Roth Qualified</b> - Assets to SPIA:	\$0	8.70%	\$0
	<b>Non-Qualified</b> - Assets to SPIA:	\$0	8.70%	\$0
	<b>Pre-Tax Qualified</b> - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
	<b>Roth Qualified</b> - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
	<b>Non-Qualified</b> - 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	
			<b>Amy - Retirement Income Subtotal:</b>	\$0

Covered Assets - Retirement Income Summary	
<b>Total Covered Assets Retirement Income:</b>	<b>\$164,857</b>
<b>Amount of Total that is Guaranteed by Income Annuity (SPIA) at that time:</b>	<b>\$164,567</b>
<b>Covered Assets Increase Above Existing Money Base Income:</b>	<b>\$114,346</b>
<b>Retirement Assets Only Strategy Increase Above Existing Money Base Income:</b>	<b>\$38,214</b>
<b>Covered Assets efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:</b>	<b>199%</b>

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# Two Economic Powers® Strategy - Volatility Buffer Option

## Inputs & Assumptions

Volatility Buffer Invested Asset Retirement Income Rate: 9.95%

## Income Calculations - Volatility Buffer

		Retirement Value	Retirement Income Rate	Pre-Tax Equivalent Retirement Income
John	Permanent Life Insurance Life After Tax Death Benefit:	\$1,340,595		
	Permanent Life Insurance Retirement Beginning Cash Value:	\$554,001		
	Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	\$0		
	<b>Pre-Tax Qualified</b> - Assets Invested with Volatility Buffer Income:	\$1,157,104	9.95%	\$115,131
	<b>Roth Qualified</b> - Assets Invested with Volatility Buffer Income:	\$0	9.95%	\$0
	<b>Non-Qualified</b> - Assets Invested with Volatility Buffer Income:	\$481,070	9.95%	\$47,866
	<b>Pre-Tax Qualified</b> - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
	<b>Roth Qualified</b> - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
	<b>Non-Qualified</b> - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
Permanent Life Insurance Pre-Tax Equivalent Retirement Income (+) or Premium Due (-):				\$0
<b>John - Retirement Income Subtotal:</b>				\$162,997
Amy	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		
	<b>Pre-Tax Qualified</b> - Assets Invested with Volatility Buffer Income:	\$0	9.95%	\$0
	<b>Roth Qualified</b> - Assets Invested with Volatility Buffer Income:	\$0	9.95%	\$0
	<b>Non-Qualified</b> - Assets Invested with Volatility Buffer Income:	\$0	9.95%	\$0
	<b>Pre-Tax Qualified</b> - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
	<b>Roth Qualified</b> - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
	<b>Non-Qualified</b> - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
Permanent Life Insurance Pre-Tax Equivalent Retirement Income (+) or Premium Due (-):				\$0
<b>Amy - Retirement Income Subtotal:</b>				\$0

## Volatility Buffer - Retirement Income Summary

<b>Total Volatility Buffer Retirement Income:</b>	<b>\$162,997</b>
<b>Approximate Years of Volatility Buffer Income in Permanent Life Ins. Cash Values:</b>	<b>4.5</b>
<b>Volatility Buffer Increase Above Existing Money Base Income:</b>	<b>\$112,486</b>
<b>Retirement Assets Only Strategy Increase Above Existing Money Base Income:</b>	<b>\$38,214</b>
<b>Volatility Buffer efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:</b>	<b>194%</b>

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# Additional Calculators

## Inflation Adjusted Retirement Income

Current Income	Years Until Retirement	Assumed Inflation Rate	Future Infl. Adj. Income
\$150,000	20	3.00%	\$270,917
\$150,000	20	4.00%	\$328,668
Assumed Deductions	Amount		
Pension	\$10,000		
SS	\$40,000		
No More Annual Savings	\$20,000		
Total Deductions =	\$70,000		
Approximate Adjusted Future Retirement Income Ranges Needed From Assets For Lifestyle Percentage:			
100%	\$200,917	-	\$258,668
85%	\$160,279	-	\$209,368

Note: Calculations are beginning of year.

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