

Sample, Progression Delivery #4 - Addl \$20k

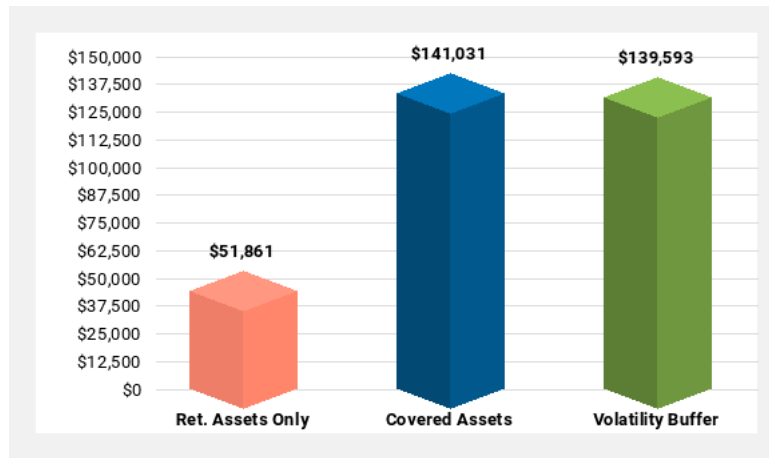
Retirement Income Comparisons (Pre-Tax or Pre-Tax Equivalent)



	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:	\$102,372 / yr	\$191,542 / yr	\$190,104 / yr
Amount Guaranteed*:	\$0 / yr	\$186,752 / yr	\$0 / yr
Approximate Years of Volatility Buffer Income in Permanent Life Insurance Cash Values:	-	-	4.8 years
Increase Above Existing Money Base Income:	\$51,861 / yr	\$141,031 / yr	\$139,593 / yr
Efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:	-	171%	169%

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	\$0	6.00%	\$0	\$962,140	3.50%	\$33,674
		Roth Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
		Non-Qualified Assets:	\$150,000	\$0	\$0	\$0	6.00%	\$0	\$481,070	3.50%	\$16,837
Amy	Retirement Assets	Pre-Tax Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
		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:										\$50,511	

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	\$0	6.00%	\$0	\$1,547,031	3.50%	\$54,146
		Roth Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
		Non-Qualified Assets:	\$150,000	\$23,000	\$0	\$0	6.00%	\$0	\$1,377,903	3.50%	\$48,226
Amy	Retirement Assets	Pre-Tax Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
		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:			\$45,666	Total Retirement Assets Only Strategy Retirement Income:						\$102,372	
Total After-Tax Equivalent Contribution:			\$34,250	Increase Above Existing Money Base Income:						\$51,861	

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	\$15,000	\$0	\$0	6.00%	\$0	\$1,547,031	
		Roth Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	
		Non-Qualified Assets:	\$150,000	\$0	\$0	\$0	6.00%	\$0	\$481,070	
Amy	Retirement Assets	Pre-Tax Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	
		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:	\$1,090,779		n/a	n/a	n/a	n/a	\$1,504,486	0.92 : 1.00 Cornerstones Balance (PLI DB to Retirement Assets)
		Permanent Life Ins. Cash Value:	\$0	\$23,000	n/a	n/a	n/a	n/a	\$621,736	
		Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	n/a		n/a	n/a	n/a	n/a	\$0	
		After-Tax Permanent Life Ins. Death Benefit:	\$0		n/a	n/a	n/a	n/a	\$0	
Amy	Permanent Life Insurance	Permanent Life Ins. Cash Value:	\$0	\$0	n/a	n/a	n/a	n/a	\$0	0.00 : 1.00
		Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	n/a		n/a	n/a	n/a	n/a	\$0	
		After-Tax Permanent Life Ins. Death Benefit:	\$0		n/a	n/a	n/a	n/a	\$0	
		Permanent Life Ins. Cash Value:	\$0	\$0	n/a	n/a	n/a	n/a	\$0	
Total Pre-Tax Equivalent Contribution:			\$45,666	Pre-Tax Equiv. Remaining Ann. Cont. to Allocate:				\$0		
Total After-Tax Equivalent Contribution:			\$34,250	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:	John	9.50%
	Income Annuity (SPIA) Rate at Retirement Age:	Amy	8.70%
	Non-Qualified Income Annuity (SPIA) Exclusion Ratio:		65.00%

Income Calculations - Covered Assets				
John	Permanent Life Insurance After Tax Death Benefit:	\$1,504,486	Remaining Death Benefit to Cover Assets to SPIA	
	Permanent Life Insurance Pre-Tax Equivalent Death Benefit:	\$2,005,981	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:	\$1,547,031	9.50%	\$146,967
	Roth Qualified - Assets to SPIA:	\$0	9.50%	\$0
	Non-Qualified - Assets to SPIA:	\$344,212	9.50%	\$39,785
	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:	\$136,858	3.50%	\$4,790
Permanent Life Insurance Pre-Tax Equivalent Retirement Income (+) or Premium Due (-):	See Illustration	See Illustration	\$0	
			John - Retirement Income Subtotal:	\$191,542
Amy	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:	\$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	\$0	
			Amy - Retirement Income Subtotal:	\$0

Covered Assets - Retirement Income Summary	
Total Covered Assets Retirement Income:	\$191,542
Amount of Total that is Guaranteed by Income Annuity (SPIA) at that time:	\$186,752
Covered Assets Increase Above Existing Money Base Income:	\$141,031
Retirement Assets Only Strategy Increase Above Existing Money Base Income:	\$51,861
Covered Assets efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:	171%

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Two Economic Powers® Strategy - Volatility Buffer Option

Inputs & Assumptions

Volatility Buffer Invested Asset Retirement Income Rate: 11.20%

Income Calculations - Volatility Buffer

		Retirement Value	Retirement Income Rate	Pre-Tax Equivalent Retirement Income
John	Permanent Life Insurance Life After Tax Death Benefit:	\$1,504,486		
	Permanent Life Insurance Retirement Beginning Cash Value:	\$621,736		
	Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	\$0		
	Pre-Tax Qualified - Assets Invested with Volatility Buffer Income:	\$1,547,031	11.20%	\$173,267
	Roth Qualified - Assets Invested with Volatility Buffer Income:	\$0	11.20%	\$0
	Non-Qualified - Assets Invested with Volatility Buffer Income:	\$0	11.20%	\$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:	\$481,070	3.50%	\$16,837
Permanent Life Insurance Pre-Tax Equivalent Retirement Income (+) or Premium Due (-):				\$0
John - Retirement Income Subtotal:				\$190,104
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		
	Pre-Tax Qualified - Assets Invested with Volatility Buffer Income:	\$0	11.20%	\$0
	Roth Qualified - Assets Invested with Volatility Buffer Income:	\$0	11.20%	\$0
	Non-Qualified - Assets Invested with Volatility Buffer Income:	\$0	11.20%	\$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:	\$0	3.50%	\$0
Permanent Life Insurance Pre-Tax Equivalent Retirement Income (+) or Premium Due (-):				\$0
Amy - Retirement Income Subtotal:				\$0

Volatility Buffer - Retirement Income Summary

Total Volatility Buffer Retirement Income:	\$190,104
Approximate Years of Volatility Buffer Income in Permanent Life Ins. Cash Values:	4.8
Volatility Buffer Increase Above Existing Money Base Income:	\$139,593
Retirement Assets Only Strategy Increase Above Existing Money Base Income:	\$51,861
Volatility Buffer efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:	169%

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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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