

# Sample, Ron and Judy 50 - Ex PLI BP

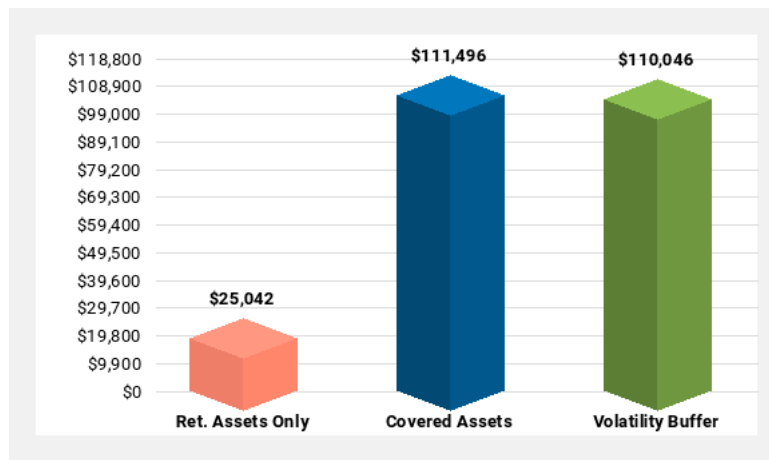
## Retirement Income Comparisons (Pre-Tax or Pre-Tax Equivalent)



	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:	\$92,763 / yr	\$179,217 / yr	\$177,767 / yr
Amount Guaranteed*:	\$0 / yr	\$153,017 / yr	\$0 / yr
Approximate Years of Volatility Buffer Income in Permanent Life Insurance Cash Values:	-	-	4.8 years
Increase Above Existing Money Base Income:	\$25,042 / yr	\$111,496 / yr	\$110,046 / yr
Efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:	-	345%	339%

Retirement Assets Only Strategy - Existing Money Base Income Without Future Contributions \$67,721 / 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: Ron      Client 2 First Name: Judy  
 Current Age: 50      Current Age: 50  
 Retirement Age: 65      Retirement Age: 65  
 Years Until Retirement: 15      Years Until Retirement: 15

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	
Ron	Retirement Assets	Pre-Tax Qualified Assets:	\$350,000	\$0	\$0	\$0	6.00%	\$0	\$838,795	3.50%	\$29,357
		Roth Qualified Assets:	\$50,000	\$0	\$0	\$0	6.00%	\$0	\$119,827	3.50%	\$5,591
		Non-Qualified Assets:	\$390,719	\$0	\$0	\$0	6.00%	\$0	\$936,380	3.50%	\$32,773
Judy	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
<b>Total Existing Money Base Income:</b>											<b>\$67,721</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	
Ron	Retirement Assets	Pre-Tax Qualified Assets:	\$350,000	\$15,000	\$0	\$0	6.00%	\$0	\$1,208,883	3.50%	\$42,310
		Roth Qualified Assets:	\$50,000	\$0	\$0	\$0	6.00%	\$0	\$119,827	3.50%	\$5,591
		Non-Qualified Assets:	\$390,719	\$14,000	\$0	\$0	6.00%	\$0	\$1,281,796	3.50%	\$44,862
Judy	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
<b>Total Pre-Tax Equivalent Contribution:</b>			<b>\$33,666</b>	<b>Total Retirement Assets Only Strategy Retirement Income:</b>						<b>\$92,763</b>	
<b>Total After-Tax Equivalent Contribution:</b>			<b>\$25,250</b>	<b>Increase Above Existing Money Base Income:</b>						<b>\$25,042</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						
Ron	Retirement Assets	Pre-Tax Qualified Assets:	\$350,000	\$15,000	\$0	\$0	6.00%	\$0	\$1,208,883	Cornerstones Balance (PLI DB to Retirement Assets)				
		Roth Qualified Assets:	\$50,000	\$0	\$0	\$0	6.00%	\$0	\$119,827					
		Non-Qualified Assets:	\$300,000	\$0	\$0	\$0	6.00%	\$0	\$718,967					
Judy	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					
Ron	Permanent Life Insurance	After-Tax Permanent Life Ins. <b>Death Benefit:</b>	\$855,024		n/a	n/a	n/a	n/a	\$1,225,454				0.70 : 1.00	
		Permanent Life Ins. <b>Cash Value:</b>	\$90,719	\$14,000	n/a	n/a	n/a	n/a	\$548,620					
		Perm. Life Ins. Annual After-Tax <b>Retirement Income (+) or Premium Due (-):</b>	n/a		n/a	n/a	n/a	n/a	\$6,000					
Judy	Permanent Life Insurance	After-Tax Permanent Life Ins. <b>Death Benefit:</b>	\$0		n/a	n/a	n/a	n/a	\$0	0.00 : 1.00				
		Permanent Life Ins. <b>Cash Value:</b>	\$0	\$0	n/a	n/a	n/a	n/a	\$0					
		Perm. Life Ins. Annual After-Tax <b>Retirement Income (+) or Premium Due (-):</b>	n/a		n/a	n/a	n/a	n/a	\$0					
<b>Total Pre-Tax Equivalent Contribution:</b>			<b>\$33,666</b>	<b>Pre-Tax Equiv. Remaining Ann. Cont. to Allocate:</b>				<b>\$0</b>						
<b>Total After-Tax Equivalent Contribution:</b>			<b>\$25,250</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>Ron</b>	9.50%
	Income Annuity (SPIA) Rate at Retirement Age:	<b>Judy</b>	8.70%
	Non-Qualified Income Annuity (SPIA) Exclusion Ratio:		65.00%

Income Calculations - Covered Assets				
Ron	Permanent Life Insurance After Tax Death Benefit:	\$1,225,454	<b>Remaining Death Benefit to Cover Assets to SPIA</b>	
	Permanent Life Insurance Pre-Tax Equivalent Death Benefit:	\$1,633,938	After Tax DB Remaining:	\$0
	Permanent Life Insurance After Tax Retirement Income (+) or Premium Due (-):	\$6,000	Pre-Tax Equivalent DB Remaining:	\$0
		Retirement Value	Retirement Income Rate	Pre-Tax Equivalent Retirement Income
	<b>Pre-Tax Qualified</b> - Assets to SPIA:	\$1,208,883	9.50%	\$114,843
	<b>Roth Qualified</b> - Assets to SPIA:	\$119,827	9.50%	\$15,178
	<b>Non-Qualified</b> - Assets to SPIA:	\$198,964	9.50%	\$22,996
	<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:	\$520,003	3.50%	\$18,200
Permanent Life Insurance Pre-Tax Equivalent Retirement Income (+) or Premium Due (-):	See Illustration	See Illustration	\$8,000	
		<b>Ron - Retirement Income Subtotal:</b>	\$179,217	
Judy	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>Judy - Retirement Income Subtotal:</b>	\$0	

Covered Assets - Retirement Income Summary	
<b>Total Covered Assets Retirement Income:</b>	<b>\$179,217</b>
<b>Amount of Total that is Guaranteed by Income Annuity (SPIA) at that time:</b>	<b>\$153,017</b>
<b>Covered Assets Increase Above Existing Money Base Income:</b>	<b>\$111,496</b>
<b>Retirement Assets Only Strategy Increase Above Existing Money Base Income:</b>	<b>\$25,042</b>
<b>Covered Assets efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:</b>	<b>345%</b>

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# Two Economic Powers® Strategy - Volatility Buffer Option

## Inputs & Assumptions

Volatility Buffer Invested Asset Retirement Income Rate: 11.15%

## Income Calculations - Volatility Buffer

		Retirement Value	Retirement Income Rate	Pre-Tax Equivalent Retirement Income
Ron	Permanent Life Insurance Life After Tax Death Benefit:	\$1,225,454		
	Permanent Life Insurance Retirement Beginning Cash Value:	\$548,620		
	Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	\$0		
	<b>Pre-Tax Qualified</b> - Assets Invested with Volatility Buffer Income:	\$1,208,883	11.15%	\$134,790
	<b>Roth Qualified</b> - Assets Invested with Volatility Buffer Income:	\$119,827	11.15%	\$17,814
	<b>Non-Qualified</b> - Assets Invested with Volatility Buffer Income:	\$0	11.15%	\$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:	\$718,967	3.50%	\$25,163
Permanent Life Insurance Pre-Tax Equivalent Retirement Income (+) or Premium Due (-):				\$0
<b>Ron - Retirement Income Subtotal:</b>				\$177,767
Judy	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	11.15%	\$0
	<b>Roth Qualified</b> - Assets Invested with Volatility Buffer Income:	\$0	11.15%	\$0
	<b>Non-Qualified</b> - Assets Invested with Volatility Buffer Income:	\$0	11.15%	\$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>Judy - Retirement Income Subtotal:</b>				\$0

## Volatility Buffer - Retirement Income Summary

<b>Total Volatility Buffer Retirement Income:</b>	<b>\$177,767</b>
<b>Approximate Years of Volatility Buffer Income in Permanent Life Ins. Cash Values:</b>	<b>4.8</b>
<b>Volatility Buffer Increase Above Existing Money Base Income:</b>	<b>\$110,046</b>
<b>Retirement Assets Only Strategy Increase Above Existing Money Base Income:</b>	<b>\$25,042</b>
<b>Volatility Buffer efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:</b>	<b>339%</b>

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# Additional Calculators

## 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 (-)
Issue Age 40	\$9,000	\$600,704	\$74,446	\$874,019	\$400,671	\$6,000
Issue Age 44	\$5,000	\$254,320	\$16,273	\$351,435	\$147,949	
<b>Totals =</b>	<b>\$14,000</b>	<b>\$855,024</b>	<b>\$90,719</b>	<b>\$1,225,454</b>	<b>\$548,620</b>	<b>\$6,000</b>

### 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 (-)
<b>Totals =</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

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