

# Sample, Sam and Jane 40 Annual Savings

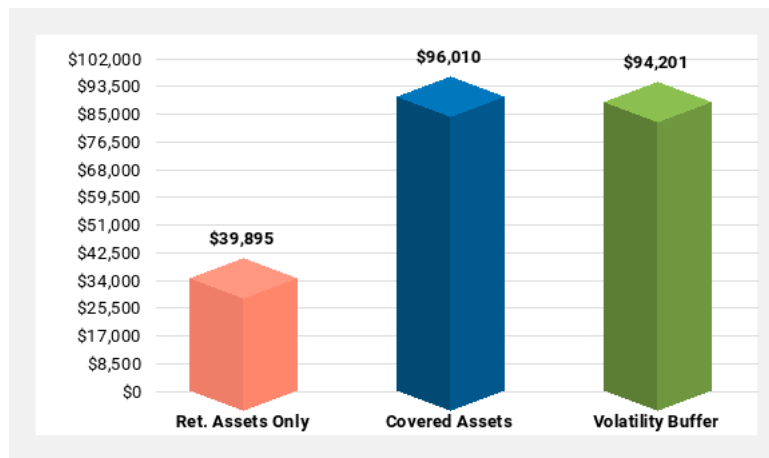
## Retirement Income Comparisons (Pre-Tax or Pre-Tax Equivalent)



	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:	\$90,967 / yr	<b>\$147,082 / yr</b>	<b>\$145,273 / yr</b>
Amount Guaranteed*:	\$0 / yr	<b>\$121,605 / yr</b>	<b>\$0 / yr</b>
Approximate Years of Volatility Buffer Income in Permanent Life Insurance Cash Values:	-	-	<b>4.8 years</b>
Increase Above Existing Money Base Income:	\$39,895 / yr	<b>\$96,010 / yr</b>	<b>\$94,201 / yr</b>
Efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:	-	<b>140%</b>	<b>136%</b>

Retirement Assets Only Strategy - Existing Money Base Income Without Future Contributions \$51,072 / 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: Sam      Client 2 First Name: Jane  
 Current Age: 40      Current Age: 40  
 Retirement Age: 65      Retirement Age: 65  
 Years Until Retirement: 25      Years Until Retirement: 25

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	
Sam	Retirement Assets	Pre-Tax Qualified Assets:	\$160,000	\$0	\$0	\$0	6.00%	\$0	\$686,699	3.50%	\$24,034
		Roth Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
		Non-Qualified Assets:	\$40,000	\$0	\$0	\$0	6.00%	\$0	\$171,674	3.50%	\$6,008
Jane	Retirement Assets	Pre-Tax Qualified Assets:	\$140,000	\$0	\$0	\$0	6.00%	\$0	\$600,861	3.50%	\$21,030
		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>\$51,072</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	
Sam	Retirement Assets	Pre-Tax Qualified Assets:	\$160,000	\$6,000	\$1,800	\$0	6.00%	\$0	\$1,140,319	3.50%	\$39,911
		Roth Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	3.50%	\$0
		Non-Qualified Assets:	\$40,000	\$4,000	\$0	\$0	6.00%	\$0	\$404,300	3.50%	\$14,150
Jane	Retirement Assets	Pre-Tax Qualified Assets:	\$140,000	\$6,000	\$1,800	\$0	6.00%	\$0	\$1,054,481	3.50%	\$36,906
		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>\$17,333</b>	<b>Total Retirement Assets Only Strategy Retirement Income:</b>						<b>\$90,967</b>	
<b>Total After-Tax Equivalent Contribution:</b>			<b>\$13,000</b>	<b>Increase Above Existing Money Base Income:</b>						<b>\$39,895</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		
Sam	Retirement Assets	Pre-Tax Qualified Assets:	\$160,000	\$1,800	\$1,800	\$0	6.00%	\$0	\$896,062	
		Roth Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	
		Non-Qualified Assets:	\$40,000	\$0	\$0	\$0	6.00%	\$0	\$171,674	
Jane	Retirement Assets	Pre-Tax Qualified Assets:	\$140,000	\$1,800	\$1,800	\$0	6.00%	\$0	\$810,224	
		Roth Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	
		Non-Qualified Assets:	\$0	\$0	\$0	\$0	6.00%	\$0	\$0	
Sam	Permanent Life Insurance	After-Tax Permanent Life Ins. <b>Death Benefit:</b>	\$310,152		n/a	n/a	n/a	n/a	\$467,380	0.55 : 1.00 Cornerstones Balance (PLI DB to Retirement Assets)
		Permanent Life Ins. <b>Cash Value:</b>	\$0	\$5,150	n/a	n/a	n/a	n/a	\$211,724	
		Perm. Life Ins. Annual After-Tax <b>Retirement Income (+) or Premium Due (-):</b>	n/a		n/a	n/a	n/a	n/a	\$2,000	
Jane	Permanent Life Insurance	After-Tax Permanent Life Ins. <b>Death Benefit:</b>	\$361,332		n/a	n/a	n/a	n/a	\$537,968	0.89 : 1.00
		Permanent Life Ins. <b>Cash Value:</b>	\$0	\$5,150	n/a	n/a	n/a	n/a	\$212,235	
		Perm. Life Ins. Annual After-Tax <b>Retirement Income (+) or Premium Due (-):</b>	n/a		n/a	n/a	n/a	n/a	\$3,000	
<b>Total Pre-Tax Equivalent Contribution:</b>			<b>\$17,333</b>	<b>Pre-Tax Equiv. Remaining Ann. Cont. to Allocate:</b>			<b>\$0</b>			
<b>Total After-Tax Equivalent Contribution:</b>			<b>\$13,000</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>Sam</b> 9.50%
	Income Annuity (SPIA) Rate at Retirement Age:	<b>Jane</b> 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
Sam	Permanent Life Insurance After Tax Death Benefit:	\$467,380		
	Permanent Life Insurance Pre-Tax Equivalent Death Benefit:	\$623,173		
	Permanent Life Insurance After Tax Retirement Income (+) or Premium Due (-):	\$2,000		
	<b>Remaining Death Benefit to Cover Assets to SPIA</b>			
				After Tax DB Remaining: \$0
				Pre-Tax Equivalent DB Remaining: \$0
	<b>Pre-Tax Qualified</b> - Assets to SPIA:	\$623,173	9.50%	\$59,201
	<b>Roth Qualified</b> - Assets to SPIA:	\$0	9.50%	\$0
	<b>Non-Qualified</b> - Assets to SPIA:	\$0	9.50%	\$0
	<b>Pre-Tax Qualified</b> - Assets Invested Withdrawal Rate Simulation Income:	\$272,889	3.50%	\$9,551
	<b>Roth Qualified</b> - Assets Invested Withdrawal Rate Simulation Income:	\$0	3.50%	\$0
<b>Non-Qualified</b> - Assets Invested Withdrawal Rate Simulation Income:	\$171,674	3.50%	\$6,008	
Permanent Life Insurance Pre-Tax Equivalent Retirement Income (+) or Premium Due (-):	See Illustration	See Illustration	\$2,666	
<b>Sam - Retirement Income Subtotal:</b>				\$77,426
Jane	Permanent Life Insurance After Tax Death Benefit:	\$537,968		
	Permanent Life Insurance Pre-Tax Equivalent Death Benefit:	\$717,290		
	Permanent Life Insurance After Tax Retirement Income (+) or Premium Due (-):	\$3,000		
	<b>Remaining Death Benefit to Cover Assets to SPIA</b>			
				After Tax DB Remaining: \$0
				Pre-Tax Equivalent DB Remaining: \$0
	<b>Pre-Tax Qualified</b> - Assets to SPIA:	\$717,290	8.70%	\$62,404
	<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:	\$92,934	3.50%	\$3,252
	<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	\$4,000	
<b>Jane - Retirement Income Subtotal:</b>				\$69,656

## Covered Assets - Retirement Income Summary

<b>Total Covered Assets Retirement Income:</b>	<b>\$147,082</b>
<b>Amount of Total that is Guaranteed by Income Annuity (SPIA) at that time:</b>	<b>\$121,605</b>
<b>Covered Assets Increase Above Existing Money Base Income:</b>	<b>\$96,010</b>
<b>Retirement Assets Only Strategy Increase Above Existing Money Base Income:</b>	<b>\$39,895</b>
<b>Covered Assets efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:</b>	<b>140%</b>

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# Two Economic Powers® Strategy - Volatility Buffer Option

## Inputs & Assumptions

Volatility Buffer Invested Asset Retirement Income Rate: 10.95%

## Income Calculations - Volatility Buffer

		Retirement Value	Retirement Income Rate	Pre-Tax Equivalent Retirement Income
Sam	Permanent Life Insurance Life After Tax Death Benefit:	\$467,380		
	Permanent Life Insurance Retirement Beginning Cash Value:	\$211,724		
	Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	\$0		
	<b>Pre-Tax Qualified</b> - Assets Invested with Volatility Buffer Income:	\$896,062	10.95%	\$98,118
	<b>Roth Qualified</b> - Assets Invested with Volatility Buffer Income:	\$0	10.95%	\$0
	<b>Non-Qualified</b> - Assets Invested with Volatility Buffer Income:	\$171,674	10.95%	\$18,798
	<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>Sam - Retirement Income Subtotal:</b>				\$116,916
Jane	Permanent Life Insurance After Tax Death Benefit:	\$537,968		
	Permanent Life Insurance Retirement Beginning Cash Value:	\$212,235		
	Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	\$0		
	<b>Pre-Tax Qualified</b> - Assets Invested with Volatility Buffer Income:	\$0	10.95%	\$0
	<b>Roth Qualified</b> - Assets Invested with Volatility Buffer Income:	\$0	10.95%	\$0
	<b>Non-Qualified</b> - Assets Invested with Volatility Buffer Income:	\$0	10.95%	\$0
	<b>Pre-Tax Qualified</b> - Assets Invested Withdrawal Rate Simulation Income:	\$810,224	3.50%	\$28,357
	<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>Jane - Retirement Income Subtotal:</b>				\$28,357

## Volatility Buffer - Retirement Income Summary

<b>Total Volatility Buffer Retirement Income:</b>	<b>\$145,273</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>\$94,201</b>
<b>Retirement Assets Only Strategy Increase Above Existing Money Base Income:</b>	<b>\$39,895</b>
<b>Volatility Buffer efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:</b>	<b>136%</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	25	3.00%	\$314,067
\$150,000	25	4.00%	\$399,875
Assumed Deductions	Amount		
SS	\$45,000		
No Mortgage	\$20,000		
No Annual Savings	\$20,000		
Total Deductions =	\$85,000		
Approximate Adjusted Future Retirement Income Ranges Needed From Assets For Lifestyle Percentage:			
100%	\$229,067	-	\$314,875
90%	\$197,660	-	\$274,888

Note: Calculations are beginning of year.

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