

Sample, Sam and Jane 40 - College/Annual Savings

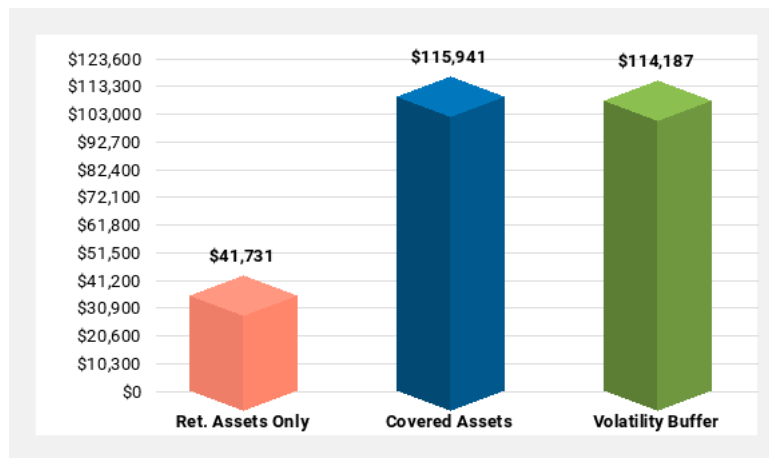
Retirement Income Comparisons (Pre-Tax or Pre-Tax Equivalent)



	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:	\$92,803 / yr	\$167,013 / yr	\$165,259 / yr
Amount Guaranteed*:	\$0 / yr	\$156,456 / yr	\$0 / yr
Approximate Years of Volatility Buffer Income in Permanent Life Insurance Cash Values:	-	-	3.5 years
Increase Above Existing Money Base Income:	\$41,731 / yr	\$115,941 / yr	\$114,187 / yr
Efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:	-	177%	173%

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
Total Existing Money Base Income:										\$51,072	

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%	\$52,457	\$456,757	3.50%	\$15,986
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
Total Pre-Tax Equivalent Contribution:			\$17,333	Total Retirement Assets Only Strategy Retirement Income:						\$92,803	
Total After-Tax Equivalent Contribution:			\$13,000	Increase Above Existing Money Base Income:						\$41,731	

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. Death Benefit:	\$643,030		n/a	n/a	n/a	n/a	\$749,289	0.89 : 1.00 Cornerstones Balance (PLI DB to Retirement Assets)
		Permanent Life Ins. Cash Value:	\$0	\$10,150	n/a	n/a	n/a	n/a	\$219,786	
		Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	n/a		n/a	n/a	n/a	n/a	\$0	
Jane	Permanent Life Insurance	After-Tax Permanent Life Ins. Death Benefit:	\$361,332		n/a	n/a	n/a	n/a	\$537,968	0.89 : 1.00
		Permanent Life Ins. Cash Value:	\$0	\$5,150	n/a	n/a	n/a	n/a	\$212,235	
		Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	n/a		n/a	n/a	n/a	n/a	\$3,000	
Total Pre-Tax Equivalent Contribution:			\$24,000	Pre-Tax Equiv. Remaining Ann. Cont. to Allocate:			\$-6,667			
Total After-Tax Equivalent Contribution:			\$18,000	After-Tax Equiv. Remaining Ann. Cont. to Allocate:			\$-5,000			

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Two Economic Powers® Strategy - Covered Assets Option

Inputs & Assumptions			
	Income Annuity (SPIA) Rate at Retirement Age:	Sam	9.50%
	Income Annuity (SPIA) Rate at Retirement Age:	Jane	8.70%
	Non-Qualified Income Annuity (SPIA) Exclusion Ratio:		65.00%

Income Calculations - Covered Assets				
Sam	Permanent Life Insurance After Tax Death Benefit:	\$749,289	Remaining Death Benefit to Cover Assets to SPIA	
	Permanent Life Insurance Pre-Tax Equivalent Death Benefit:	\$999,052	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:	\$896,062	9.50%	\$85,125
	Roth Qualified - Assets to SPIA:	\$0	9.50%	\$0
	Non-Qualified - Assets to SPIA:	\$77,242	9.50%	\$8,927
	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:	\$94,432	3.50%	\$3,305
Permanent Life Insurance Pre-Tax Equivalent Retirement Income (+) or Premium Due (-):	See Illustration	See Illustration	\$0	
			Sam - Retirement Income Subtotal:	\$97,357
Jane	Permanent Life Insurance After Tax Death Benefit:	\$537,968	Remaining Death Benefit to Cover Assets to SPIA	
	Permanent Life Insurance Pre-Tax Equivalent Death Benefit:	\$717,290	After Tax DB Remaining:	\$0
	Permanent Life Insurance After Tax Retirement Income (+) or Premium Due (-):	\$3,000	Pre-Tax Equivalent DB Remaining:	\$0
		Retirement Value	Retirement Income Rate	Pre-Tax Equivalent Retirement Income
	Pre-Tax Qualified - Assets to SPIA:	\$717,290	8.70%	\$62,404
	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:	\$92,934	3.50%	\$3,252
	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	\$4,000	
			Jane - Retirement Income Subtotal:	\$69,656

Covered Assets - Retirement Income Summary	
Total Covered Assets Retirement Income:	\$167,013
Amount of Total that is Guaranteed by Income Annuity (SPIA) at that time:	\$156,456
Covered Assets Increase Above Existing Money Base Income:	\$115,941
Retirement Assets Only Strategy Increase Above Existing Money Base Income:	\$41,731
Covered Assets efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:	177%

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Two Economic Powers® Strategy - Volatility Buffer Option

Inputs & Assumptions

Volatility Buffer Invested Asset Retirement Income Rate: 8.80%

Income Calculations - Volatility Buffer

		Retirement Value	Retirement Income Rate	Pre-Tax Equivalent Retirement Income
Sam	Permanent Life Insurance Life After Tax Death Benefit:	\$749,289		
	Permanent Life Insurance Retirement Beginning Cash Value:	\$219,786		
	Perm. Life Ins. Annual After-Tax Retirement Income (+) or Premium Due (-):	\$0		
	Pre-Tax Qualified - Assets Invested with Volatility Buffer Income:	\$896,062	8.80%	\$78,853
	Roth Qualified - Assets Invested with Volatility Buffer Income:	\$0	8.80%	\$0
	Non-Qualified - Assets Invested with Volatility Buffer Income:	\$171,674	8.80%	\$15,107
	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
Sam - Retirement Income Subtotal:				\$93,960
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		
	Pre-Tax Qualified - Assets Invested with Volatility Buffer Income:	\$810,224	8.80%	\$71,299
	Roth Qualified - Assets Invested with Volatility Buffer Income:	\$0	8.80%	\$0
	Non-Qualified - Assets Invested with Volatility Buffer Income:	\$0	8.80%	\$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
Jane - Retirement Income Subtotal:				\$71,299

Volatility Buffer - Retirement Income Summary

Total Volatility Buffer Retirement Income:	\$165,259
Approximate Years of Volatility Buffer Income in Permanent Life Ins. Cash Values:	3.5
Volatility Buffer Increase Above Existing Money Base Income:	\$114,187
Retirement Assets Only Strategy Increase Above Existing Money Base Income:	\$41,731
Volatility Buffer efficiency increase above Retirement Assets Only comparing the Increases Above Existing Money Base Income:	173%

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Additional Calculators

Supplemental Future Value Calculator

Account	Present Value	Annual Savings	Number of Years	Annual Interest	Future Value
Retirement Savings after College Savings are done		\$5,000	8	6.000%	\$52,457
					\$0
					\$0
					\$0

Note: Calculations are beginning of year. These calculations are intended for illustrative and hypothetical comparison purposes only. These calculations may not be used to predict or project investment results. Please contact your tax or legal representative for further advice.

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