

# Comparison of Alternatives

Comparison Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tony Callahan  
& Jennifer Callahan

Year	Client Age	Spouse Age	Spendable Cash Flow		Net Worth*		Wealth to Heirs	
			Strategy 1	Strategy 2	Strategy 1	Strategy 2	Strategy 1	Strategy 2
			Current Retirement Plan	Fund with Indexed Universal Life	Current Retirement Plan	Fund with Indexed Universal Life	Current Retirement Plan	Fund with Indexed Universal Life
1	45	40	0	100,000	2,170,527	2,084,941	2,170,527	4,568,327
2	46	41	0	100,000	2,323,376	2,236,332	2,323,376	4,616,728
3	47	42	0	100,000	2,488,829	2,405,105	2,488,829	4,675,435
4	48	43	0	100,000	2,667,282	2,592,219	2,667,282	4,744,793
5	49	44	0	100,000	2,859,233	2,798,680	2,859,233	4,825,250
6	50	45	0	0	3,065,272	3,026,212	3,065,272	5,019,542
7	51	46	0	0	3,286,074	3,270,654	3,286,074	5,228,338
8	52	47	0	0	3,522,393	3,533,066	3,522,393	5,452,387
9	53	48	0	0	3,775,056	3,814,564	3,775,056	5,692,510
10	54	49	0	0	4,044,974	4,116,423	4,044,974	5,949,612
11	55	50	0	0	4,333,128	4,447,023	4,333,128	6,224,668
12	56	51	0	0	4,640,585	4,792,803	4,640,585	6,518,739
13	57	52	0	0	4,968,488	5,162,380	4,968,488	6,832,962
14	58	53	0	0	5,318,067	5,557,237	5,318,067	7,168,559
15	59	54	0	0	5,690,643	5,978,978	5,690,643	7,526,846
16	60	55	0	0	6,087,627	6,429,239	6,087,627	7,909,226
17	61	56	0	0	6,510,530	6,909,869	6,510,530	8,317,205
18	62	57	0	0	6,960,974	7,422,841	6,960,974	8,752,396
19	63	58	0	0	7,440,683	7,970,264	7,440,683	9,216,516
20	64	59	0	0	7,951,504	8,554,418	7,951,504	9,711,405
21	65	60	300,000	300,000	7,817,098	8,534,824	7,817,098	9,617,306
22	66	61	309,000	309,000	7,865,232	8,695,699	7,865,232	9,694,276
23	67	62	318,270	318,270	7,969,046	8,905,400	7,969,046	9,809,791
24	68	63	327,818	327,818	8,059,743	9,126,502	8,059,743	9,925,447
25	69	64	337,653	337,653	8,136,445	9,360,660	8,136,445	10,041,778
26	70	65	347,782	347,782	8,198,026	9,566,040	8,198,026	10,115,691
27	71	66	358,216	358,216	8,243,118	9,780,757	8,243,118	10,183,756
28	72	67	368,962	368,962	8,346,732	10,055,848	8,346,732	10,304,503
29	73	68	380,031	380,031	8,445,950	10,346,983	8,445,950	10,566,833
30	74	69	391,432	391,432	8,538,117	10,654,575	8,538,117	10,839,703
31	75	70	403,175	403,175	8,617,115	10,979,288	8,617,115	11,122,661
32	76	71	415,270	415,270	8,681,478	11,321,502	8,681,478	11,477,107
33	77	72	427,728	427,728	8,729,582	11,682,558	8,729,582	11,851,572
34	78	73	440,560	440,560	8,797,317	12,063,233	8,797,317	12,246,925
35	79	74	453,777	453,777	8,858,511	12,465,011	8,858,511	12,664,747
36	80	75	467,390	467,390	8,912,617	12,889,132	8,912,617	13,106,379
37	81	76	481,412	481,412	8,959,027	13,336,931	8,959,027	13,573,269
38	82	77	495,854	495,854	8,997,089	13,809,769	8,997,089	14,066,893
39	83	78	510,730	510,730	9,026,093	14,309,057	9,026,093	14,588,785
40	84	79	526,052	526,052	9,045,275	14,835,778	9,045,275	15,140,057
			<b>8,061,112</b>	<b>8,561,112</b>				

\*After spendable cash flow.

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

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For: Tony Callahan  
& Jennifer Callahan

Year	Client Age	Spouse Age	Spendable Cash Flow		Net Worth*		Wealth to Heirs	
			Strategy 1 Current Retirement Plan	Strategy 2 Fund with Indexed Universal Life	Strategy 1 Current Retirement Plan	Strategy 2 Fund with Indexed Universal Life	Strategy 1 Current Retirement Plan	Strategy 2 Fund with Indexed Universal Life
41	85	80	541,833	541,833	9,054,471	15,301,489	9,054,471	15,627,866
42	86	81	558,088	558,088	9,052,982	15,784,326	9,052,982	16,134,290
43	87	82	574,831	574,831	9,039,083	16,284,458	9,039,083	16,659,571
44	88	83	592,076	592,076	9,011,773	16,801,933	9,011,773	17,203,827
45	89	84	609,838	609,838	8,969,185	17,336,366	8,969,185	17,766,738
46	90	85	628,133	628,133	8,897,919	17,888,734	8,897,919	18,349,338
47	91	86	646,977	646,977	8,804,860	18,469,010	8,804,860	18,863,529
48	92	87	666,387	666,387	8,688,431	19,082,082	8,688,431	19,399,070
49	93	88	686,378	686,378	8,547,016	19,734,426	8,547,016	19,961,018
50	94	89	706,970	706,970	8,380,335	20,436,311	8,380,335	20,557,938

14,272,623
14,772,623

\*After spendable cash flow.

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