

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 3a Fund with Indexed Universal Life | Strategy 3b Fund with Term Insurance | Strategy 3a Fund with Indexed Universal Life | Strategy 3b Fund with Term Insurance | Strategy 3a Fund with Indexed Universal Life | Strategy 3b Fund with Term Insurance |
| 1 | 45 | 40 | 100,000 | 2,800 | 2,084,941 | 2,172,100 | 4,568,327 | 4,672,100 |
| 2 | 46 | 41 | 100,000 | 2,800 | 2,236,332 | 2,330,936 | 4,616,728 | 4,830,936 |
| 3 | 47 | 42 | 100,000 | 2,800 | 2,405,105 | 2,506,901 | 4,675,435 | 5,006,901 |
| 4 | 48 | 43 | 100,000 | 2,800 | 2,592,219 | 2,700,557 | 4,744,793 | 5,200,557 |
| 5 | 49 | 44 | 100,000 | 2,800 | 2,798,680 | 2,912,624 | 4,825,250 | 5,412,624 |
| 6 | 50 | 45 | 0 | 2,800 | 3,026,212 | 3,139,498 | 5,019,542 | 5,639,498 |
| 7 | 51 | 46 | 0 | 2,800 | 3,270,654 | 3,382,109 | 5,228,338 | 5,882,109 |
| 8 | 52 | 47 | 0 | 2,800 | 3,533,066 | 3,641,433 | 5,452,387 | 6,141,433 |
| 9 | 53 | 48 | 0 | 2,800 | 3,814,564 | 3,918,495 | 5,692,510 | 6,418,495 |
| 10 | 54 | 49 | 0 | 2,800 | 4,116,423 | 4,214,385 | 5,949,612 | 6,714,385 |
| 11 | 55 | 50 | 0 | 2,800 | 4,447,023 | 4,530,255 | 6,224,668 | 7,030,255 |
| 12 | 56 | 51 | 0 | 2,800 | 4,792,803 | 4,867,331 | 6,518,739 | 7,367,331 |
| 13 | 57 | 52 | 0 | 2,800 | 5,162,380 | 5,226,918 | 6,832,962 | 7,726,918 |
| 14 | 58 | 53 | 0 | 2,800 | 5,557,237 | 5,610,401 | 7,168,559 | 8,110,401 |
| 15 | 59 | 54 | 0 | 2,800 | 5,978,978 | 6,019,261 | 7,526,846 | 8,519,261 |
| 16 | 60 | 55 | 0 | 2,800 | 6,429,239 | 6,455,072 | 7,909,226 | 8,955,072 |
| 17 | 61 | 56 | 0 | 2,800 | 6,909,869 | 6,919,516 | 8,317,205 | 9,419,516 |
| 18 | 62 | 57 | 0 | 2,800 | 7,422,841 | 7,414,388 | 8,752,396 | 9,914,388 |
| 19 | 63 | 58 | 0 | 2,800 | 7,970,264 | 7,941,594 | 9,216,516 | 10,441,594 |
| 20 | 64 | 59 | 0 | 2,800 | 8,554,418 | 8,503,175 | 9,711,405 | 11,003,175 |
| 21 | 65 | 60 | 400,000 | 400,000 | 8,368,194 | 8,309,654 | 9,450,676 | 8,309,654 |
| 22 | 66 | 61 | 412,000 | 412,000 | 8,365,127 | 8,274,315 | 9,363,704 | 8,274,315 |
| 23 | 67 | 62 | 424,360 | 424,360 | 8,418,764 | 8,275,457 | 9,323,155 | 8,275,457 |
| 24 | 68 | 63 | 437,091 | 437,091 | 8,460,788 | 8,250,257 | 9,259,733 | 8,250,257 |
| 25 | 69 | 64 | 450,204 | 450,204 | 8,490,927 | 8,211,111 | 9,172,045 | 8,211,111 |
| 26 | 70 | 65 | 463,709 | 463,709 | 8,508,773 | 8,188,454 | 9,058,424 | 8,188,454 |
| 27 | 71 | 66 | 477,621 | 477,621 | 8,513,932 | 8,152,712 | 8,916,931 | 8,152,712 |
| 28 | 72 | 67 | 491,949 | 491,949 | 8,580,790 | 8,149,662 | 8,829,445 | 8,149,662 |
| 29 | 73 | 68 | 506,708 | 506,708 | 8,648,241 | 8,135,050 | 8,868,091 | 8,135,050 |
| 30 | 74 | 69 | 521,909 | 521,909 | 8,715,778 | 8,107,534 | 8,900,906 | 8,107,534 |
| 31 | 75 | 70 | 537,567 | 537,567 | 8,779,075 | 8,058,680 | 8,922,448 | 8,058,680 |
| 32 | 76 | 71 | 553,693 | 553,693 | 8,834,964 | 7,991,425 | 8,990,569 | 7,991,425 |
| 33 | 77 | 72 | 570,304 | 570,304 | 8,882,796 | 7,904,371 | 9,051,810 | 7,904,371 |
| 34 | 78 | 73 | 587,413 | 587,413 | 8,948,517 | 7,795,571 | 9,132,209 | 7,795,571 |
| 35 | 79 | 74 | 605,036 | 605,036 | 9,014,939 | 7,663,415 | 9,214,675 | 7,663,415 |
| 36 | 80 | 75 | 623,187 | 623,187 | 9,082,284 | 7,505,944 | 9,299,531 | 7,505,944 |
| 37 | 81 | 76 | 641,883 | 641,883 | 9,150,848 | 7,321,048 | 9,387,186 | 7,321,048 |
| 38 | 82 | 77 | 661,139 | 661,139 | 9,220,906 | 7,106,480 | 9,478,030 | 7,106,480 |
| 39 | 83 | 78 | 680,973 | 680,973 | 9,292,729 | 6,859,829 | 9,572,457 | 6,859,829 |
| 40 | 84 | 79 | 701,403 | 701,403 | 9,366,563 | 6,578,526 | 9,670,842 | 6,578,526 |
| | | | 11,248,149 | 10,804,149 | | | | |

*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.

Comparison of Alternatives

Comparison Page: 2
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For: Tony Callahan
& Jennifer Callahan

| Year | Client Age | Spouse Age | Spendable Cash Flow | | Net Worth* | | Wealth to Heirs | |
|------|------------|------------|--|--------------------------------------|--|--------------------------------------|--|--------------------------------------|
| | | | Strategy 3a Fund with Indexed Universal Life | Strategy 3b Fund with Term Insurance | Strategy 3a Fund with Indexed Universal Life | Strategy 3b Fund with Term Insurance | Strategy 3a Fund with Indexed Universal Life | Strategy 3b Fund with Term Insurance |
| 41 | 85 | 80 | 722,444 | 722,444 | 9,352,366 | 6,260,373 | 9,678,743 | 6,260,373 |
| 42 | 86 | 81 | 744,117 | 744,117 | 9,318,207 | 5,902,580 | 9,668,171 | 5,902,580 |
| 43 | 87 | 82 | 766,441 | 766,441 | 9,267,146 | 5,119,548 | 9,642,259 | 5,119,548 |
| 44 | 88 | 83 | 789,435 | 789,435 | 9,197,270 | 4,183,401 | 9,599,164 | 4,183,401 |
| 45 | 89 | 84 | 813,117 | 430,090 | 9,106,403 | 3,886,527 | 9,536,775 | 3,886,527 |
| 46 | 90 | 85 | 837,511 | 152,886 | 8,992,988 | 4,116,512 | 9,453,592 | 4,116,512 |
| 47 | 91 | 86 | 862,636 | 157,473 | 8,864,555 | 4,362,299 | 9,259,074 | 4,362,299 |
| 48 | 92 | 87 | 888,516 | 162,197 | 8,723,397 | 4,625,010 | 9,040,385 | 4,625,010 |
| 49 | 93 | 88 | 915,171 | 167,063 | 8,573,235 | 4,905,848 | 8,799,827 | 4,905,848 |
| 50 | 94 | 89 | 942,627 | 172,075 | 8,420,999 | 5,206,110 | 8,542,626 | 5,206,110 |

19,530,164
15,068,370

*After spendable cash flow.

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