

Comparison of Alternatives

Comparison Page: 1
Date: 01/01/2013

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	42,213	42,213	3,478,266	3,487,920	3,478,266	5,407,241
9	53	48	44,324	44,324	3,682,638	3,719,624	3,682,638	5,597,570
10	54	49	93,080	93,080	3,848,286	3,915,848	3,848,286	5,749,037
11	55	50	97,734	97,734	4,021,841	4,130,530	4,021,841	5,908,175
12	56	51	51,310	51,310	4,260,343	4,404,933	4,260,343	6,130,869
13	57	52	53,876	53,876	4,513,373	4,696,612	4,513,373	6,367,194
14	58	53	0	0	4,841,444	5,067,396	4,841,444	6,678,718
15	59	54	0	0	5,191,526	5,463,894	5,191,526	7,011,762
16	60	55	0	0	5,564,952	5,887,652	5,564,952	7,367,639
17	61	56	0	0	5,963,158	6,340,432	5,963,158	7,747,768
18	62	57	0	0	6,387,692	6,824,122	6,387,692	8,153,677
19	63	58	0	0	6,840,200	7,340,738	6,840,200	8,586,990
20	64	59	0	0	7,322,454	7,892,471	7,322,454	9,049,458
21	65	60	300,000	300,000	7,153,738	7,829,991	7,153,738	8,912,473
22	66	61	309,000	309,000	7,147,563	7,953,569	7,147,563	8,952,146
23	67	62	318,270	318,270	7,186,805	8,123,728	7,186,805	9,028,119
24	68	63	327,818	327,818	7,208,400	8,303,013	7,208,400	9,101,958
25	69	64	337,653	337,653	7,214,072	8,492,964	7,214,072	9,174,082
26	70	65	347,782	347,782	7,242,519	8,652,038	7,242,519	9,201,689
27	71	66	358,216	358,216	7,264,108	8,817,876	7,264,108	9,220,875
28	72	67	368,962	368,962	7,300,155	9,041,362	7,300,155	9,290,017
29	73	68	380,031	380,031	7,353,490	9,278,031	7,353,490	9,497,881
30	74	69	391,432	391,432	7,401,506	9,528,134	7,401,506	9,713,262
31	75	70	403,175	403,175	7,443,854	9,792,164	7,443,854	9,935,537
32	76	71	415,270	415,270	7,480,141	10,070,323	7,480,141	10,225,928
33	77	72	427,728	427,728	7,510,158	10,363,761	7,510,158	10,532,775
34	78	73	440,560	440,560	7,533,197	10,673,058	7,533,197	10,856,750
35	79	74	453,777	453,777	7,549,003	10,999,492	7,549,003	11,199,228
36	80	75	467,390	467,390	7,556,629	11,344,078	7,556,629	11,561,325
37	81	76	481,412	481,412	7,554,954	11,707,920	7,554,954	11,944,258
38	82	77	495,854	495,854	7,543,237	12,092,133	7,543,237	12,349,257
39	83	78	510,730	510,730	7,514,039	12,497,870	7,514,039	12,777,598
40	84	79	526,052	526,052	7,464,600	12,926,303	7,464,600	13,230,582
			8,443,649	8,943,649				

*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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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
41	85	80	541,833	541,833	7,397,222	13,288,685	7,397,222	13,615,062
42	86	81	558,088	558,088	7,310,357	13,662,041	7,310,357	14,012,005
43	87	82	574,831	574,831	7,202,372	14,046,252	7,202,372	14,421,365
44	88	83	592,076	592,076	7,071,538	14,441,062	7,071,538	14,842,956
45	89	84	609,838	609,838	6,916,031	14,846,045	6,916,031	15,276,417
46	90	85	628,133	628,133	6,734,817	15,261,785	6,734,817	15,722,389
47	91	86	646,977	646,977	6,392,630	15,697,842	6,392,630	16,092,361
48	92	87	666,387	666,387	5,822,154	16,158,679	5,822,154	16,475,667
49	93	88	686,378	686,378	5,177,753	16,650,313	5,177,753	16,876,905
50	94	89	321,623	706,970	5,206,110	17,182,518	5,206,110	17,304,145

14,269,813 15,155,160

*After spendable cash flow.

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