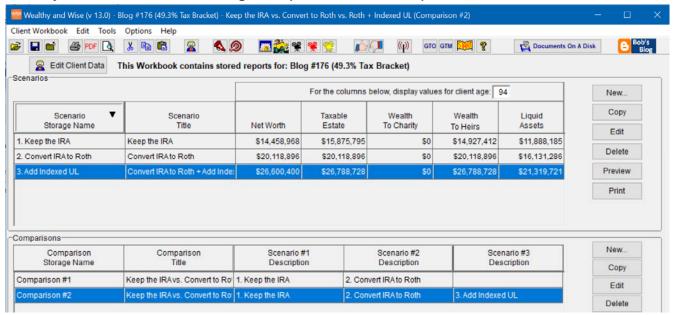
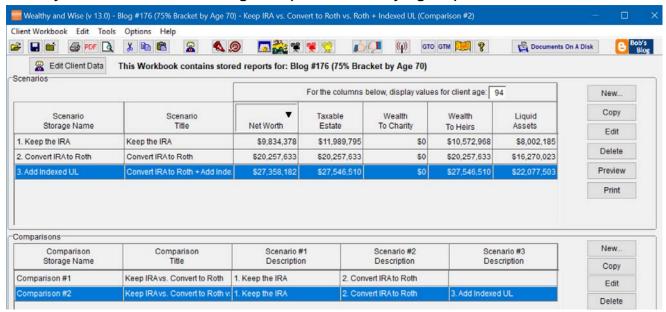


Below are views of the Workbook Main Windows for Blog #176 from Wealthy and Wise® and the InsMark® Illustration System along with a description of the contents.

Wealthy and Wise Workbook: Blog #176 (49.3% Tax Bracket).!WW



Wealthy and Wise Workbook: Blog #176 (75% Bracket by Age 70)



Both Wealthy and Wise Workbooks use the following logic:

Scenario 1: Analysis of the impact of required cash flow on overall assets to determine residual net worth, and wealth to heirs.

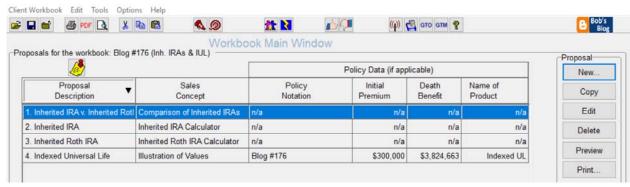
Scenario 2: Analysis of the costs and benefits of adding a Roth conversion and its impact on cash flow, residual net worth, and wealth to heirs (including the tax cost of the conversion).

Scenario 3: Analysis of the costs and benefits of adding Indexed Universal Life and its impact on cash flow, residual net worth, and wealth to heirs.

Comparison 1: Compare Scenarios 1 and 2 as to the impact on cash flow, residual net worth, and wealth to heirs.

Comparison 2: Compare Scenarios 1, 2, and 3 as to the impact on cash flow, residual net worth and wealth to heirs.

InsMark Illustration System: Blog #176 (Inh. IRAs & IUL).!ii



Proposal 1: Comparison of the O'Neills' Inherited IRAs (Select Proposals 2 and 3 when entering this module.)

Proposal 2: Calculations for the O'Neills' Inherited IRA.

Proposal 3: Calculations for the O'Neills' Inherited Roth IRA.

Proposal 4: Illustration of Values for the Indexed Universal Life policy in Scenario 3 of Wealthy and Wise.

Proposals 1, 2, and 3 are developed from calculators on the InsCalc tab in the InsMark Illustration System.

Proposal 4 is from Illustration of Value on the Personal Insurance tab in the InsMark Illustration System.

Note: The information in this file is for educational purposes only. In all cases, the approval of a client's legal and tax advisers must be secured regarding the implementation or modification of any planning technique as well as the applicability and consequences of new cases, rulings, or legislation upon existing or impending plans.

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