

# Comparison of Alternatives

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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 3a	Strategy 1	Strategy 3a	Strategy 1	Strategy 3a
			Current Retirement Analysis	Fund with Indexed Universal Life	Current Retirement Analysis	Fund with Indexed Universal Life	Current Retirement Analysis	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	380,000	7,153,738	7,693,405	7,153,738	8,775,887
22	66	61	309,000	391,400	7,147,563	7,662,242	7,147,563	8,660,819
23	67	62	318,270	403,142	7,186,805	7,687,284	7,186,805	8,591,675
24	68	63	327,818	415,236	7,208,400	7,700,189	7,208,400	8,499,134
25	69	64	337,653	427,694	7,214,072	7,700,670	7,214,072	8,381,788
26	70	65	347,782	440,524	7,242,519	7,688,303	7,242,519	8,237,954
27	71	66	358,216	453,740	7,264,108	7,696,549	7,264,108	8,099,548
28	72	67	368,962	467,352	7,300,155	7,748,346	7,300,155	7,997,001
29	73	68	380,031	481,373	7,353,490	7,795,384	7,353,490	8,015,234
30	74	69	391,432	495,814	7,401,506	7,836,714	7,401,506	8,021,842
31	75	70	403,175	510,688	7,443,854	7,871,556	7,443,854	8,014,929
32	76	71	415,270	526,009	7,480,141	7,898,752	7,480,141	8,054,357
33	77	72	427,728	541,789	7,510,158	7,950,701	7,510,158	8,119,715
34	78	73	440,560	558,043	7,533,197	8,003,630	7,533,197	8,187,322
35	79	74	453,777	574,784	7,549,003	8,058,088	7,549,003	8,257,824
36	80	75	467,390	592,027	7,556,629	8,114,416	7,556,629	8,331,663
37	81	76	481,412	609,789	7,554,954	8,173,011	7,554,954	8,409,349
38	82	77	495,854	628,082	7,543,237	8,232,952	7,543,237	8,490,076
39	83	78	510,730	646,925	7,514,039	8,289,984	7,514,039	8,569,712
40	84	79	526,052	666,332	7,464,600	8,347,250	7,464,600	8,651,529
			<b>8,443,649</b>	<b>11,093,280</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.

## 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 1 Current Retirement Analysis	Strategy 3a Fund with Indexed Universal Life	Strategy 1 Current Retirement Analysis	Strategy 3a Fund with Indexed Universal Life	Strategy 1 Current Retirement Analysis	Strategy 3a Fund with Indexed Universal Life
41	85	80	541,833	686,322	7,397,222	8,314,523	7,397,222	8,640,900
42	86	81	558,088	706,912	7,310,357	8,267,468	7,310,357	8,617,432
43	87	82	574,831	728,119	7,202,372	8,204,521	7,202,372	8,579,634
44	88	83	592,076	749,963	7,071,538	8,123,893	7,071,538	8,525,787
45	89	84	609,838	772,462	6,916,031	8,023,543	6,916,031	8,453,915
46	90	85	628,133	795,635	6,734,817	7,901,959	6,734,817	8,362,563
47	91	86	646,977	819,504	6,392,630	7,766,796	6,392,630	8,161,315
48	92	87	666,387	844,090	5,822,154	7,620,487	5,822,154	7,937,475
49	93	88	686,378	869,412	5,177,753	7,169,807	5,177,753	7,396,399
50	94	89	321,623	895,495	5,206,110	6,670,978	5,206,110	6,792,605

14,269,813	18,961,194

\*After spendable cash flow.

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