

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 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	42,213	45,013	3,487,920	3,596,639	5,407,241	6,096,639
9	53	48	44,324	47,124	3,719,624	3,824,129	5,597,570	6,324,129
10	54	49	93,080	95,880	3,915,848	4,013,856	5,749,037	6,513,856
11	55	50	97,734	100,534	4,130,530	4,212,543	5,908,175	6,712,543
12	56	51	51,310	54,110	4,404,933	4,477,395	6,130,869	6,977,395
13	57	52	53,876	56,676	4,696,612	4,758,104	6,367,194	7,258,104
14	58	53	0	2,800	5,067,396	5,115,926	6,678,718	7,615,926
15	59	54	0	2,800	5,463,894	5,497,893	7,011,762	7,997,893
16	60	55	0	2,800	5,887,652	5,905,472	7,367,639	8,405,472
17	61	56	0	2,800	6,340,432	6,340,242	7,747,768	8,840,242
18	62	57	0	2,800	6,824,122	6,803,896	8,153,677	9,303,896
19	63	58	0	2,800	7,340,738	7,298,239	8,586,990	9,798,239
20	64	59	0	2,800	7,892,471	7,825,208	9,049,458	10,325,208
21	65	60	380,000	380,000	7,693,405	7,618,909	8,775,887	7,618,909
22	66	61	391,400	391,400	7,662,242	7,571,146	8,660,819	7,571,146
23	67	62	403,142	403,142	7,687,284	7,547,333	8,591,675	7,547,333
24	68	63	415,236	415,236	7,700,189	7,510,145	8,499,134	7,510,145
25	69	64	427,694	427,694	7,700,670	7,459,549	8,381,788	7,459,549
26	70	65	440,524	440,524	7,688,303	7,425,560	8,237,954	7,425,560
27	71	66	453,740	453,740	7,696,549	7,379,073	8,099,548	7,379,073
28	72	67	467,352	467,352	7,748,346	7,362,276	7,997,001	7,362,276
29	73	68	481,373	481,373	7,795,384	7,329,386	8,015,234	7,329,386
30	74	69	495,814	495,814	7,836,714	7,280,899	8,021,842	7,280,899
31	75	70	510,688	510,688	7,871,556	7,215,472	8,014,929	7,215,472
32	76	71	526,009	526,009	7,898,752	7,131,642	8,054,357	7,131,642
33	77	72	541,789	541,789	7,950,701	7,028,041	8,119,715	7,028,041
34	78	73	558,043	558,043	8,003,630	6,902,754	8,187,322	6,902,754
35	79	74	574,784	574,784	8,058,088	6,754,205	8,257,824	6,754,205
36	80	75	592,027	592,027	8,114,416	6,580,473	8,331,663	6,580,473
37	81	76	609,789	609,789	8,173,011	6,379,486	8,409,349	6,379,486
38	82	77	628,082	628,082	8,232,952	6,149,044	8,490,076	6,149,044
39	83	78	646,925	646,925	8,289,984	5,886,786	8,569,712	5,886,786
40	84	79	666,332	666,332	8,347,250	5,590,197	8,651,529	5,590,197
			11,093,280	10,649,280				

*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 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	686,322	686,322	8,314,523	4,982,688	8,640,900	4,982,688
42	86	81	706,912	706,912	8,267,468	4,183,864	8,617,432	4,183,864
43	87	82	728,119	636,327	8,204,521	3,469,855	8,579,634	3,469,855
44	88	83	749,963	144,110	8,123,893	3,671,298	8,525,787	3,671,298
45	89	84	772,462	148,433	8,023,543	3,886,527	8,453,915	3,886,527
46	90	85	795,635	152,886	7,901,959	4,116,512	8,362,563	4,116,512
47	91	86	819,504	157,473	7,766,796	4,362,299	8,161,315	4,362,299
48	92	87	844,090	162,197	7,620,487	4,625,010	7,937,475	4,625,010
49	93	88	869,412	167,063	7,169,807	4,905,848	7,396,399	4,905,848
50	94	89	895,495	172,075	6,670,978	5,206,110	6,792,605	5,206,110

18,961,194	13,783,078

*After spendable cash flow.

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