



Below is a view of the Workbook Main Window from the InsMark Illustration System Digital Workbook used for Blog #162 along with a description of its contents.

Client Workbook Edit Tools Options Help

Bob's Blog

Workbook Main Window

Proposals for the workbook: Blog #162

Proposal Description	Sales Concept	Policy Data (if applicable)			
		Policy Notation	Initial Premium	Death Benefit	Name of Product
Proposal 1a (Just the Facts)	Life Plan	Blog #162	\$20,000	\$601,839	Indexed UL
Proposal 1b (Just the Facts)	Various Financial Alt	Blog #162	\$20,000	\$601,839	Indexed UL
Proposal 1c (Just the Facts)	Permanent vs. Term	Blog #162	\$20,000	\$601,839	Indexed UL
Proposal 2a (Limited Backup)	Life Plan	Blog #162	\$20,000	\$601,839	Indexed UL
Proposal 2b (Limited Backup)	Various Financial Alt	Blog #162	\$20,000	\$601,839	Indexed UL
Proposal 2c (Limited Backup)	Permanent vs. Term	Blog #162	\$20,000	\$601,839	Indexed UL
Proposal 3a (Serious Backup)	Life Plan	Blog #162	\$20,000	\$601,839	Indexed UL
Proposal 3b (Serious Backup)	Various Financial Alt	Blog #162	\$20,000	\$601,839	Indexed UL
Proposal 3c (Serious Backup)	Permanent vs. Term	Blog #162	\$20,000	\$601,839	Indexed UL

Proposal: New... Copy Edit Delete Preview Print... Source Data Review

Workbook: Preview Print...

**Workbook file name: Blog #162.lji** This file can be imported into your InsMark Illustration System to see exactly how data was entered in the prompts to create the illustrations in Blog #162.

**Proposal 1a, 1b, 1c:** These three InsMark Illustrations make up the “Just the Facts” presentation.

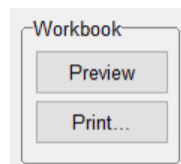
**Proposal 2a, 2b, 2c:** These three InsMark Illustrations make up the “Limited Backup” presentation.

**Proposal 3a, 3b, 3c:** These three InsMark Illustrations make up the “Serious Backup” presentation.

### Multiple Illustrations - One PDF File

You can insert several different InsMark illustrations into one pdf file as I have done by using the “Document/Insert Pages” command from the Acrobat toolbar. If you are using the page numbering format required by most compliance departments (Page 1 of X, Page 2 of X, etc.), this won't work.

We built an easy way for you do it using the following icon on the bottom right of the Workbook Main Window of the InsMark Illustration System.



When you select print, you can pick which of the illustrations in the Workbook you want to include and the order in which they are to appear. You can also select a Cover Page as well as a Table of Contents and Section pages.

See Page 2 for details of the Wealthy and Wise® digital Workbook associated with Blog #58 which is extensively referenced in Blog #162.

Below is a view of the Workbook Main Window from the Wealthy and Wise® Digital Workbook used for [Blog #58](#) along with a description of its contents.

Client Workbook Edit Tools Options Help

For the columns below, display values for client age: 94

Scenario Storage Name	Scenario Title	Net Worth	Taxable Estate	Wealth To Charity	Wealth To Heirs	Liquid Assets
1. Current Retirement Plan	1. Current Retirement Plan	\$8,380,335	\$8,380,335	\$0	\$8,380,335	\$3,174,225
2. Retirement Plan #2 (IUL)	2. Retirement Plan #2 (IUL)	\$20,436,311	\$20,557,938	\$0	\$20,557,938	\$14,365,216
3a. #2 plus Add'l Cash Flow	3a. #2 plus Add'l Cash Flow	\$8,420,999	\$8,542,626	\$0	\$8,542,626	\$2,349,904
3b. #3a w/Term Insurance	3b. #3a w/Term Insurance	\$5,206,110	\$5,206,110	\$0	\$5,206,110	\$0

Comparison Storage Name	Comparison Title	Scenario #1 Description	Scenario #2 Description	Scenario #3 Description
Compare Alternatives #1	Compare Alternatives #1	1. Current Retirement Plan	2. Retirement Plan #2 (IUL)	
Compare Alternatives #2	Compare Alternatives #2	1. Current Retirement Plan	3a. #2 plus Add'l Cash Flow	
Compare Alternatives #3	Compare Alternatives #3	1. Current Retirement Plan	2. Retirement Plan #2 (IUL)	3a. #2 plus Add'l Cash Flow
Compare Alternatives #4	Compare Alternatives #4	3a. #2 plus Add'l Cash Flow	3b. #3a w/Term Insurance	

**Workbook file name: Blog #58.lww**

**Scenario 1:** This illustrates a comprehensive retirement plan for Tony and Jennifer Callahan, ages 45 and 40. It involves producing their desired, spendable, retirement cash flow using their current assets and benefits included expected growth.

**Scenario 2:** This involves additional values produced by adding an IUL policy which increases their net worth considerably even though the premiums for the IUL are funded by asset transfer, not an out-of-pocket expense.

**Scenario 3a:** This involves using some of the increase in net worth in **Scenario 2** to produce more spendable, retirement cash flow. With **Scenario 3**, net worth ends up the same as **Scenario 1** but adds a significant increase in spendable, retirement cash flow.

**Scenario 3b:** This involves substituting inexpensive level term insurance for the IUL, a poor alternative as it reduces both spendable retirement cash flow and net worth.

**Comparison 1:** This compares Scenarios 1 and 2.

**Comparison 2:** This compares Scenarios 1 and 3a.

**Comparison 3:** This compares Scenarios 1, 2, and 3a.\*

**Comparison 3:** This compares Scenarios 3a and 3b.\*

\*Probably the most effective comparisons.

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