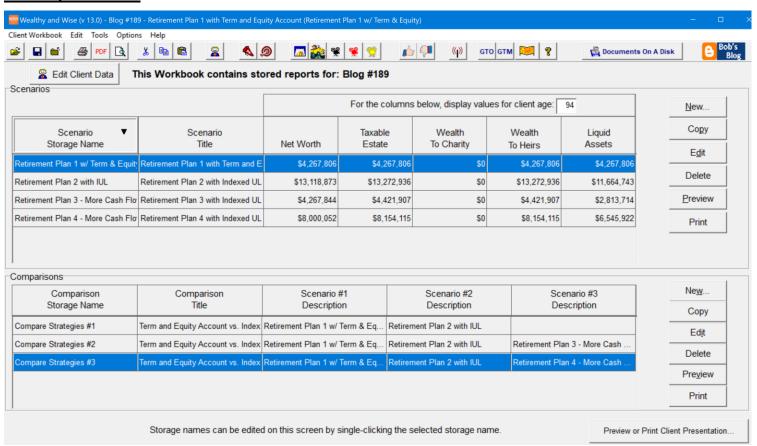Below is a view of the Workbook Main Window from the Wealthy and Wise® System used for Blog #189 along with a description of its contents.

Wealthy and Wise

Workbook file: Blog #189.!ww. Import this digital workbook file into your *Wealthy and Wise System* to see precisely how data was entered to create the evaluations in Blog #189. We strongly recommended that you read Blog #189 before proceeding as it will ease your understanding of the design descriptions below.

Scenario 1. The data for this Scenario involves the term and equity data integrated with other assets of Tom and Jodie Robinson. The term data is entered on the Other Assets main tab. The equity account details are entered on the Liquid Assets main tab / Equity Account #1 sub-tab. Use the Schedule for Additional deposits to enter the $19,475 allocation for the equity account. In this case, there is no "Estimated current value" for the Equity Account; however, all the other appropriate prompts have data entry on this tab.

Important Note: This scenario develops more cash flow.

Scenario 2. The best way to prepare Scenario 2 is to copy Scenario 1 using the copy command on the right side of the workbook as shown above (name it Scenario 2) and then modify the new Scenario 2 to eliminate the term and equity data and substitute the cash value data. (In this case, I used Indexed UL). The IUL data is entered on the Other

Assets main tab and is either imported from an InsMark-linked carrier or imported from InsMark Source Data Storage. There are two other ways to enter source data in InsMark Source Data Storage:

1. [Click here](#) for a video tutorial on how to copy data from a carrier's pdf illustration for entry into InsMark Source Data Storage.

2. Export data from your carrier's illustration to Excel. (I used [PDF Converter Elite](#) to do this by opening a pdf of the carrier illustration into that System and directing it to export the values to Excel. I then copied columns of relevant data in Excel to paste into InsMark Source Data Storage.) Some carrier's export data directly to Excel making this procedure much more straightforward.

Scenario 3. Since Scenario 2 created a significant increase in net worth, I decided to see how much more income could be developed if I reduced long-range net worth to match Scenario 1 using the Cash Flow Availability Calculator in Wealthy and Wise. This procedure produced almost $98,000 of additional, annual, retirement cash flow while dropping long-range net worth to $4,267,844, as close to Scenario 1 as the System could get.

Scenario 4. Since the net worth in both Scenario 1 and 3 is in a death spiral, I decided to increase the long-range net worth to $8,000,000 while increasing the long-range additional, annual, retirement cash flow to almost $61,000.

Note: Right after Image 3 in Blog #189, there is a link for you to learn how to use the Cash Flow Availability Calculator in Wealthy and Wise.

Important Note #1: The hypothetical life insurance illustration referred to in this report assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. Actual illustrations are not valid unless accompanied by a basic illustration from the issuing life insurance company.

Important Note #2: The information in this report 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.