

# Comparison of Alternatives

Comparison Page: 1  
Date: [Current date appears here]

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 2	Strategy 3a	Strategy 1	Strategy 2	Strategy 3a	Strategy 1	Strategy 2	Strategy 3a
			Current Retirement Plan	Fund with Indexed Universal Life	Fund with Indexed Universal Life	Current Retirement Plan	Fund with Indexed Universal Life	Fund with Indexed Universal Life	Current Retirement Plan	Fund with Indexed Universal Life	Fund with Indexed Universal Life
1	45	40	0	100,000	100,000	2,170,527	2,084,941	2,084,941	2,170,527	4,568,327	4,568,327
2	46	41	0	100,000	100,000	2,323,376	2,236,332	2,236,332	2,323,376	4,616,728	4,616,728
3	47	42	0	100,000	100,000	2,488,829	2,405,105	2,405,105	2,488,829	4,675,435	4,675,435
4	48	43	0	100,000	100,000	2,667,282	2,592,219	2,592,219	2,667,282	4,744,793	4,744,793
5	49	44	0	100,000	100,000	2,859,233	2,798,680	2,798,680	2,859,233	4,825,250	4,825,250
6	50	45	0	0	0	3,065,272	3,026,212	3,026,212	3,065,272	5,019,542	5,019,542
7	51	46	0	0	0	3,286,074	3,270,654	3,270,654	3,286,074	5,228,338	5,228,338
8	52	47	0	0	0	3,522,393	3,533,066	3,533,066	3,522,393	5,452,387	5,452,387
9	53	48	0	0	0	3,775,056	3,814,564	3,814,564	3,775,056	5,692,510	5,692,510
10	54	49	0	0	0	4,044,974	4,116,423	4,116,423	4,044,974	5,949,612	5,949,612
11	55	50	0	0	0	4,333,128	4,447,023	4,447,023	4,333,128	6,224,668	6,224,668
12	56	51	0	0	0	4,640,585	4,792,803	4,792,803	4,640,585	6,518,739	6,518,739
13	57	52	0	0	0	4,968,488	5,162,380	5,162,380	4,968,488	6,832,962	6,832,962
14	58	53	0	0	0	5,318,067	5,557,237	5,557,237	5,318,067	7,168,559	7,168,559
15	59	54	0	0	0	5,690,643	5,978,978	5,978,978	5,690,643	7,526,846	7,526,846
16	60	55	0	0	0	6,087,627	6,429,239	6,429,239	6,087,627	7,909,226	7,909,226
17	61	56	0	0	0	6,510,530	6,909,869	6,909,869	6,510,530	8,317,205	8,317,205
18	62	57	0	0	0	6,960,974	7,422,841	7,422,841	6,960,974	8,752,396	8,752,396
19	63	58	0	0	0	7,440,683	7,970,264	7,970,264	7,440,683	9,216,516	9,216,516
20	64	59	0	0	0	7,951,504	8,554,418	8,554,418	7,951,504	9,711,405	9,711,405
21	65	60	300,000	300,000	400,000	7,817,098	8,534,824	8,368,194	7,817,098	9,617,306	9,450,676
22	66	61	309,000	309,000	412,000	7,865,232	8,695,699	8,365,127	7,865,232	9,694,276	9,363,704
23	67	62	318,270	318,270	424,360	7,969,046	8,905,400	8,418,764	7,969,046	9,809,791	9,323,155
24	68	63	327,818	327,818	437,091	8,059,743	9,126,502	8,460,788	8,059,743	9,925,447	9,259,733
25	69	64	337,653	337,653	450,204	8,136,445	9,360,660	8,490,927	8,136,445	10,041,778	9,172,045
26	70	65	347,782	347,782	463,709	8,198,026	9,566,040	8,508,773	8,198,026	10,115,691	9,058,424
27	71	66	358,216	358,216	477,621	8,243,118	9,780,757	8,513,932	8,243,118	10,183,756	8,916,931
28	72	67	368,962	368,962	491,949	8,346,732	10,055,848	8,580,790	8,346,732	10,304,503	8,829,445
29	73	68	380,031	380,031	506,708	8,445,950	10,346,983	8,648,241	8,445,950	10,566,833	8,868,091
30	74	69	391,432	391,432	521,909	8,538,117	10,654,575	8,715,778	8,538,117	10,839,703	8,900,906
31	75	70	403,175	403,175	537,567	8,617,115	10,979,288	8,779,075	8,617,115	11,122,661	8,922,448
32	76	71	415,270	415,270	553,693	8,681,478	11,321,502	8,834,964	8,681,478	11,477,107	8,990,569
33	77	72	427,728	427,728	570,304	8,729,582	11,682,558	8,882,796	8,729,582	11,851,572	9,051,810
34	78	73	440,560	440,560	587,413	8,797,317	12,063,233	8,948,517	8,797,317	12,246,925	9,132,209
35	79	74	453,777	453,777	605,036	8,858,511	12,465,011	9,014,939	8,858,511	12,664,747	9,214,675
36	80	75	467,390	467,390	623,187	8,912,617	12,889,132	9,082,284	8,912,617	13,106,379	9,299,531
37	81	76	481,412	481,412	641,883	8,959,027	13,336,931	9,150,848	8,959,027	13,573,269	9,387,186
38	82	77	495,854	495,854	661,139	8,997,089	13,809,769	9,220,906	8,997,089	14,066,893	9,478,030
39	83	78	510,730	510,730	680,973	9,026,093	14,309,057	9,292,729	9,026,093	14,588,785	9,572,457
40	84	79	526,052	526,052	701,403	9,045,275	14,835,778	9,366,563	9,045,275	15,140,057	9,670,842
			8,061,112	8,561,112	11,248,149						

\*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  
Date: [Current date appears here]

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 2	Strategy 3a	Strategy 1	Strategy 2	Strategy 3a	Strategy 1	Strategy 2	Strategy 3a
			Current Retirement Plan	Fund with Indexed Universal Life	Fund with Indexed Universal Life	Current Retirement Plan	Fund with Indexed Universal Life	Fund with Indexed Universal Life	Current Retirement Plan	Fund with Indexed Universal Life	Fund with Indexed Universal Life
41	85	80	541,833	541,833	722,444	9,054,471	15,301,489	9,352,366	9,054,471	15,627,866	9,678,743
42	86	81	558,088	558,088	744,117	9,052,982	15,784,326	9,318,207	9,052,982	16,134,290	9,668,171
43	87	82	574,831	574,831	766,441	9,039,083	16,284,458	9,267,146	9,039,083	16,659,571	9,642,259
44	88	83	592,076	592,076	789,435	9,011,773	16,801,933	9,197,270	9,011,773	17,203,827	9,599,164
45	89	84	609,838	609,838	813,117	8,969,185	17,336,366	9,106,403	8,969,185	17,766,738	9,536,775
46	90	85	628,133	628,133	837,511	8,897,919	17,888,734	8,992,988	8,897,919	18,349,338	9,453,592
47	91	86	646,977	646,977	862,636	8,804,860	18,469,010	8,864,555	8,804,860	18,863,529	9,259,074
48	92	87	666,387	666,387	888,516	8,688,431	19,082,082	8,723,397	8,688,431	19,399,070	9,040,385
49	93	88	686,378	686,378	915,171	8,547,016	19,734,426	8,573,235	8,547,016	19,961,018	8,799,827
50	94	89	706,970	706,970	942,627	8,380,335	20,436,311	8,420,999	8,380,335	20,557,938	8,542,626

14,272,623	14,772,623	19,530,164
------------	------------	------------

\*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.