

# YOUR PERSONAL WEALTH REPORT SUMMARY

## KEY ASSUMPTIONS

Age: 49

Income Distribution Age: 66

Annual Contribution: \$40,000

Lifetime Investment: \$640,000

Working/Retirement Tax Rate: 24%/ 24%

IUL Interest Rate: 7%

	Interest Rate	Expense Percent
<b>Indexed Universal Life (IUL)</b>	7%	Included in report
<b>Taxable</b>	7%	1.25%
<b>Tax Deferred</b>	7%	1.25%
<b>Tax-Exempt</b>	7%	1.25%

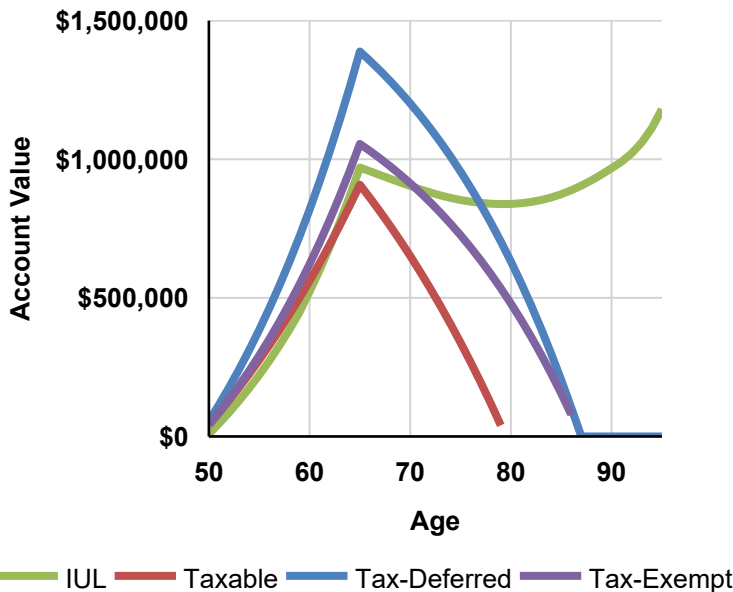
A hypothetical historical report showed that in a typical scenario an IUL has an average return of 7.27 % annually or greater. With IUL having a floor of 0%, you don't participate in the negative losses of that index.

## KEY TAKEAWAYS - \$80,580 ANNUAL RETIREMENT INCOME

Values at age 90 - Initial Death Benefit - \$769,348

	Total Income	Death Benefit	Total Benefit	Total Fees	Total Taxes	Total Fees + Taxes	Age You Run Out of Money
<b>IUL</b>	\$2,014,500	\$1,218,016	<b>\$3,232,516</b>	\$283,604	<b>\$0</b>	\$283,604	Never
<b>Taxable</b>	\$1,168,204	\$	\$1,168,204	\$173,693	\$221,652	\$395,345	80
<b>Tax Deferred</b>	\$1,770,734	\$	\$1,770,734	\$351,425	\$559,179	\$910,604	
<b>Tax-Exempt</b>	\$1,770,734	\$	\$1,770,734	\$267,083	\$0	\$267,083	87

Account Value by Age



Total Income at age 90



\* Please see the explanation of this report on page 2

# Disclosures

The intent of this report is to show how an Indexed Universal Life policy works. This is not an actual Indexed Universal Life illustration. A personalized illustration can be ran from insurance carrier software.

Here are a few notes and assumptions made in the report:

- Premium will be paid to age 65 except for current age 56 to 60 the premium will be paid for 10 years
- Income will start at age 66 except for current age 56 to 60 the income will start in policy year 11
- The Indexed Universal Life assumptions were designed as minimum increasing death benefit and switching to level death benefit when income begins
- The same after tax income is taken from each retirement vehicle until the account runs to \$0

Projections and information in this report regarding potential outcomes are hypothetical and are not intended to reflect actual results nor guarantee future results. Results may be more or less favorable due to uncontrollable future data such as investment returns, inflation rates, tax rates and product expenses.

Past performance does not guarantee future results. The content of this report is not intended to provide legal, tax or accounting advice. Please consult your tax advisor for specific tax advice.

Please review all of the inputs and assumptions made in this report for accuracy.