

YOUR PERSONAL WEALTH REPORT SUMMARY

KEY ASSUMPTIONS

Age: 42

Annual Contribution: \$25,000*

Working/Retirement Tax Rate: 30%/30%

Income Distribution Age: 62

Lifetime Investment: \$125,000

IUL Interest Rate: 6.5%

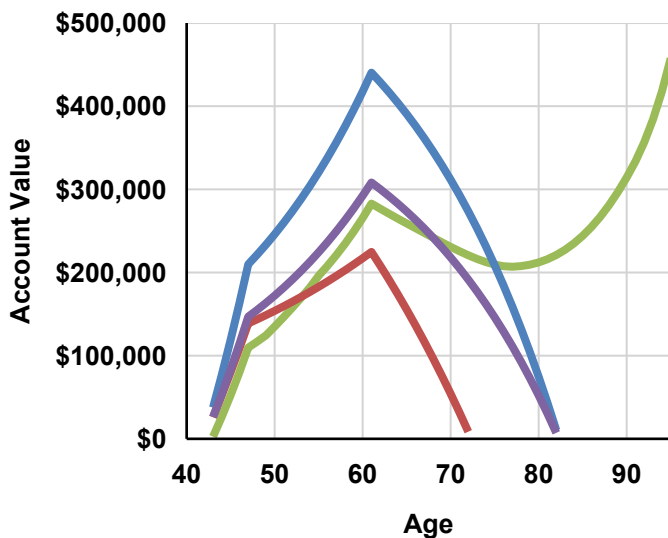
	Interest Rate	Expense Percent
Indexed Universal Life (IUL)	6.5%	Included in report
Taxable	6.5%	1%
Tax Deferred	6.5%	1%
Tax-Exempt	6.5%	1%

A hypothetical historical report showed that in a typical scenario an IUL has an average return of 6.99% annually or greater. With IUL having a floor of 0%, you don't participate in the negative losses of that index.

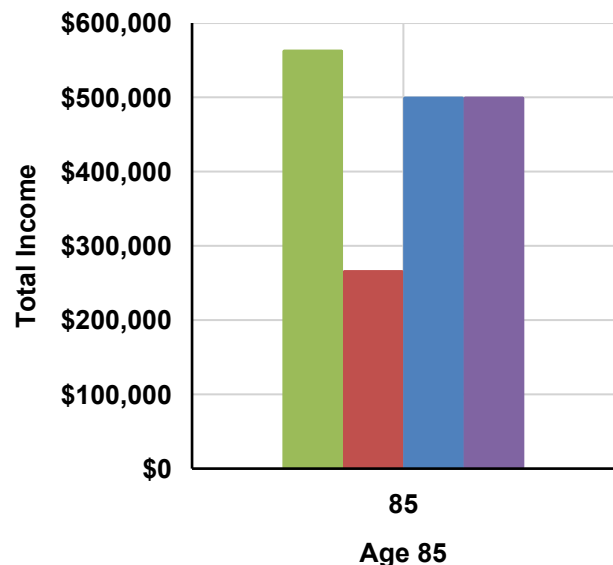
KEY TAKEAWAYS - \$23,500 ANNUAL RETIREMENT INCOME

		Values at Age 85						
		Total Income	Death Benefit	Total Benefit	Total Fees	Total Taxes	Cumulative Fees	Age You Run Out of Money
IUL		\$564,000	\$311,200	\$875,200	\$110,669	\$0	\$110,669	Never
Taxable		\$267,075	\$	\$267,075	\$42,385	\$79,055	\$121,440	73
Tax Deferred		\$500,701	\$	\$500,701	\$105,171	\$214,586	\$319,757	83
Tax-Exempt		\$500,701	\$	\$500,701	\$73,620	\$0	\$73,620	83

Account Value by Age



Cumulative Income at Age 85



IUL Taxable Tax-Deferred Tax-Exempt

*The tax deferred contributions are grossed up to account for the pre-taxed contributions. The equivalent annual contribution in this report is \$35,714.

Disclosures

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.

Please review all of the inputs and assumptions made in this report for accuracy. If you see the need to change these assumptions or have corrections, let me know and the report will be updated.

(2) Some tax deferred and tax-exempt financial vehicles have limits on the amount that can be funded into an account or ages that there are penalties for withdrawing or not withdrawing funds. This report assumes that the same amount that can be added or withdrawn from the IUL policy can be added or withdrawn with the alternatives without penalty and that may not be the case. For the tax deferred account we are assuming the income necessary is equal to the IUL income plus the amount taxed at the marginal tax rate. All taxes shown are assumed to be the marginal tax rates and are merely hypothetical.

Any historical returns from an index is done so excluding dividends. Although we are assuming that other investment vehicles are having returns from an index you are not able to invest in an index.

This report is not valid unless accompanied by a personalized insurance carrier illustration from that specific insurance company. 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.

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