



Current Age	45	Working Tax Rate	20%	Current Plan Fees	2.0%
Stop Saving Age	65	Retirement Tax Rate	35%	Current Plan ROR	7.0%
Retirement Age	66	Inflation Rate	###	IUL ROR	7.0%

	Current Plan	Tax	IUL		
Starting Balance	\$0		\$0		
Annual Contributions	\$12,500	20%	\$10,000		
Annual Employer Match	\$0		n/a		
Annual Fees	2.00%		Included		
Gross Retirement income	\$63,909		\$41,541		
Income Tax	\$22,368	35%	\$0		
Net Retirement Income	\$41,541		\$41,541		
Cumulative Taxes Deferred	\$0		n/a		
Cumulative Taxes Paid	\$191,901	▲	\$50,000	\$141,901	Taxes
Cumulative Fees Paid	\$125,841	95	\$136,004	(\$10,163)	Fees
Cumulative NET Income	\$356,387	▼	\$1,246,230	\$889,843	Income
Cumulative Account Balance	\$0		\$3,335,958		
Taxes Due	35%		0%		
Death Benefit	\$0		\$238,004	\$238,004	Death Benefit
<b>AGE YOU RUN OUT OF MONEY</b>	<b>73</b>		<b>110</b>		
				<b>\$1,259,584</b>	<b>Total Advantage</b>