

Funding: Equity Account + Equity-Indexed Universal Life.

Savings Required: 10.36% of after tax pre-retirement income.

Retirement Needs Analysis

Preface

General Comments

A recent Gallup survey discovered a significant series of concerns regarding retirement planning. About half of those questioned felt that the benefits they expected to receive from pensions and other employment-related retirement programs would not be enough to take care of their needs. More than half were concerned that they might run out of all funds during retirement. Two-thirds were worried a catastrophic illness or needs for nursing home care would bankrupt them. Over 90% in the survey believed saving for their retirement represented their single most important long term financial goal.

Most people don't plan to fail, they simply fail to plan.

The purpose of the accompanying analysis is to compare your retirement income goals with the assets/benefits that you expect will be available to meet those goals. If there are not sufficient assets/benefits, recommendations regarding funding of a Target Retirement Account will be included in order to offset the shortfall.

"Target Retirement Account" (also referenced as "TRA") is the name for a specific allocation of funds that is accumulated during pre-retirement years and used for distribution during retirement years.

Your Specific Analysis

An analysis has been made of your retirement income goals compared to the expected assets/benefits that will be available to meet the goals. Based on this analysis, your expected assets/benefits will not be sufficient to meet all your retirement income goals.

Due to your shortfall of expected assets/benefits, it is necessary for you to fund a Target Retirement Account. In the material that accompanies this report, you will find a TRA illustrated utilizing an equity account plus a cash value life insurance policy.

The precision of your analysis will be dependent upon the accuracy of the financial data utilized. You should be certain that all the data used is an accurate reflection of your economic expectations.

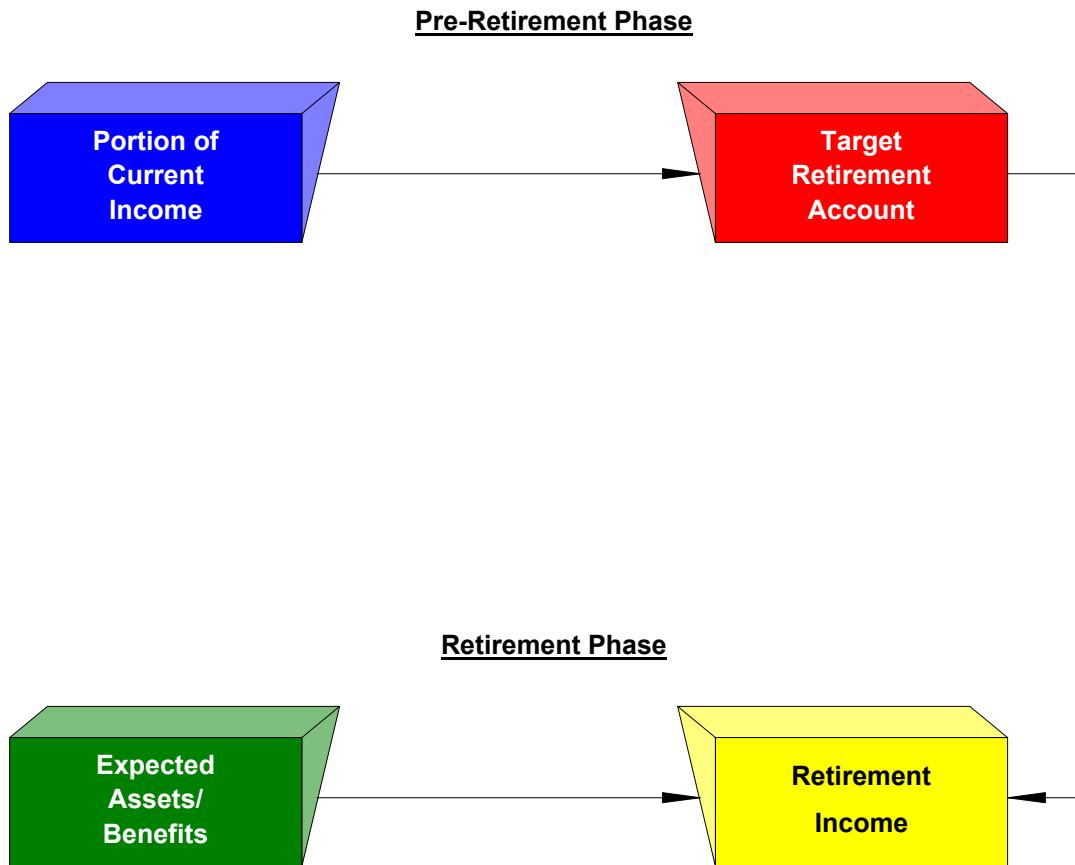
It is important to remember that what is presented in the study is only a future "snapshot" of your retirement situation. Some of the premises and conditions may change. Each year, you should arrange for a review of the analysis in order to evaluate the consequences of modifications to the assumptions. By doing so, your retirement plan will always remain up to date.

Retirement Needs Analysis

Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

For: Bart Jones
& Kristin Jones

Flow Chart Analysis



Cash Flow Summary for Retirement Years Utilizing Expected Assets/Benefits

Cash Flow Page: 1
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Bart Jones
& Kristin Jones
Insured: Bart Jones

	First Year	Last Year	Total For All Years	Cash Flow Summary
After Tax Retirement Income Goal	259,012	414,070	6,616,382	6,616,382
Estimate of Expected After Tax Retirement Cash Flow:				
Social Security	17,955	48,331	734,511	
Certificate of Deposit	14,500	4,382	279,882	
Bart's 401(k)	106,950	106,950	2,139,000	
Kristin's 401(k)	51,750	50,743	1,033,993	
Equity Account	36,572	36,572	731,440	
Work After Retirement	25,000	0	250,000	
Total Expected After Tax Retirement Cash Flow	252,727	246,978	5,168,826	(5,168,826)
Shortfall in Expected After Tax Retirement Cash Flow				1,447,556

Conclusion and Recommendation

We have compared the year-by-year relationships between the retirement income goals and expected retirement cash flow.

Based on your assumptions, the timing of your expected cash flow is not sufficient to meet all your financial goals. An additional amount of funding should be directed to a Target Retirement Account in the amount of 10.36% of your assumed pre-retirement income starting at age 45. By doing so, your desired goals should then be assured -- based, of course, on the accuracy of the assumptions you have provided.

Assumptions may change as economic circumstances change. It is strongly recommended you review this plan every year.

Retirement Needs Analysis

Annualized After Tax Income Projections

Income Projection Page: 1
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Bart Jones
& Kristin Jones
Insured: Bart Jones

Current After Tax Income 100,000	Growth of Current Income 5.00%	Retirement Income Goal 252,695	Growth of Retirement Income 2.50%	Age at Retirement 65/63
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Pre-Retirement Phase			Retirement Phase		
Pre- Retirement Year	Ages	(1) Projected After Tax Pre- Retirement Income Incl. Growth	Retirement Year	Ages	(2) Desired After Tax Retirement Income Goal Incl. Growth
1	45/43	100,000	1	65/63	259,012
2	46/44	105,000	2	66/64	265,488
3	47/45	110,250	3	67/65	272,125
4	48/46	115,763	4	68/66	278,928
5	49/47	121,551	5	69/67	285,901
6	50/48	127,628	6	70/68	293,049
7	51/49	134,010	7	71/69	300,375
8	52/50	140,710	8	72/70	307,884
9	53/51	147,746	9	73/71	315,581
10	54/52	155,133	10	74/72	323,471
11	55/53	162,889	11	75/73	331,558
12	56/54	171,034	12	76/74	339,847
13	57/55	179,586	13	77/75	348,343
14	58/56	188,565	14	78/76	357,051
15	59/57	197,993	15	79/77	365,978
16	60/58	207,893	16	80/78	375,127
17	61/59	218,287	17	81/79	384,505
18	62/60	229,202	18	82/80	394,118
19	63/61	240,662	19	83/81	403,971
20	64/62	252,695	20	84/82	414,070
		3,306,597			6,616,382

Retirement Income Goal

After tax income in year before retirement:	252,695
Goal for retirement:	100%
After tax income goal for retirement years:	252,695
2.50% growth during first retirement year:	+ 6,317
After tax income in first retirement year:	259,012

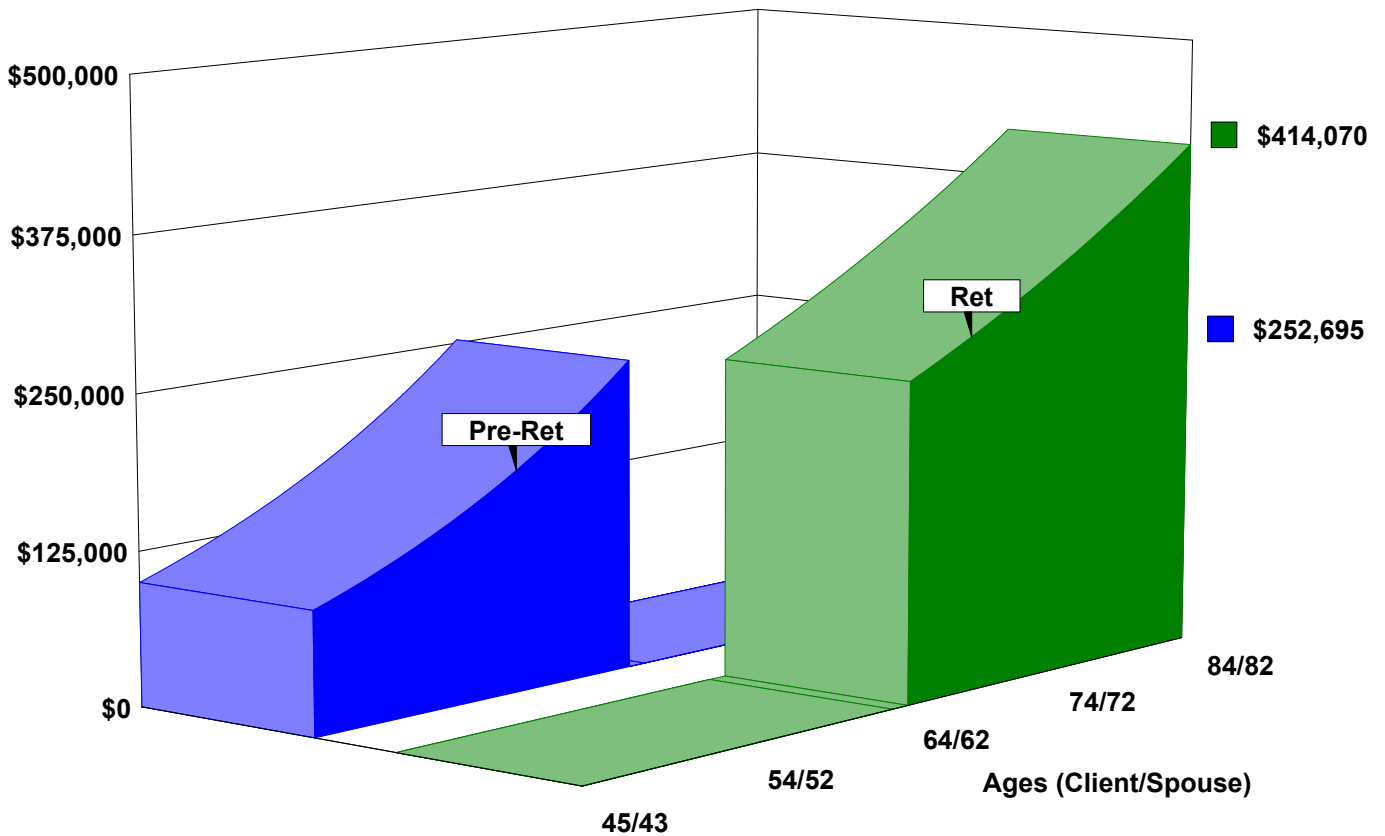
Note: All projections are based on client furnished data and assumptions.

Retirement Needs Analysis

Presented By: [Licensed user's name appears here]
 Date: [Current date appears here]

For: Bart Jones
 & Kristin Jones

Income Summary



■ Pre-Ret - Projected Annual After Tax Pre-Retirement Income
■ Ret - Desired Annual After Tax Retirement Income Goal¹

(1) Retirement income fully funded by expected retirement assets/benefits and the TRA.

Retirement Needs Analysis Retirement Phase

Expected Retirement Assets/Benefits vs. Retirement Income Goals

Assets/Benefits/Goals Page: 1
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Bart Jones
& Kristin Jones
Insured: Bart Jones

		Retirement Cash Flow Analysis								
Retirement Year	Ages	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		After Tax Income from Social Security Benefits	After Tax Income from Certificate of Deposit	After Tax Income from Bart's 401(k)	After Tax Income from Kristin's 401(k)	After Tax Income From Equity Account	After Tax Income from Work After Retirement	Total After Tax Expected Retirement Assets/ Benefits	Desired After Tax Retirement Income Goal Incl. Growth	Additional After Tax Retirement Income Required (8) - (7)
1	65/63	17,955	14,500	106,950	51,750	36,572	25,000	252,727	259,012	6,285
2	66/64	18,404	14,500	106,950	51,750	36,572	25,000	253,176	265,488	12,312
3	67/65	18,865	14,500	106,950	51,750	36,572	25,000	253,637	272,125	18,488
4	68/66	32,557	14,500	106,950	51,750	36,572	25,000	267,329	278,928	11,599
5	69/67	33,370	14,500	106,950	51,750	36,572	25,000	268,142	285,901	17,759
6	70/68	34,205	14,500	106,950	51,750	36,572	25,000	268,977	293,049	24,072
7	71/69	35,060	14,500	106,950	51,750	36,572	25,000	269,832	300,375	30,543
8	72/70	35,936	14,500	106,950	51,750	36,572	25,000	270,708	307,884	37,176
9	73/71	36,835	14,500	106,950	51,750	36,572	25,000	271,607	315,581	43,974
10	74/72	37,756	14,500	106,950	51,750	36,572	25,000	272,528	323,471	50,943
11	75/73	38,700	14,500	106,950	51,750	36,572	0	248,472	331,558	83,086
12	76/74	39,667	14,500	106,950	51,750	36,572	0	249,439	339,847	90,408
13	77/75	40,659	14,500	106,950	51,750	36,572	0	250,431	348,343	97,912
14	78/76	41,675	14,500	106,950	51,750	36,572	0	251,447	357,051	105,604
15	79/77	42,717	14,500	106,950	51,750	36,572	0	252,489	365,978	113,489
16	80/78	43,786	14,500	106,950	51,750	36,572	0	253,558	375,127	121,569
17	81/79	44,879	14,500	106,950	51,750	36,572	0	254,651	384,505	129,854
18	82/80	46,002	14,500	106,950	51,750	36,572	0	255,774	394,118	138,344
19	83/81	47,152	14,500	106,950	51,750	36,572	0	256,924	403,971	147,047
20	84/82	48,331	4,382	106,950	50,743	36,572	0	246,978	414,070	167,092
		734,511	279,882	2,139,000	1,033,993	731,440	250,000	5,168,826	6,616,382	1,447,556

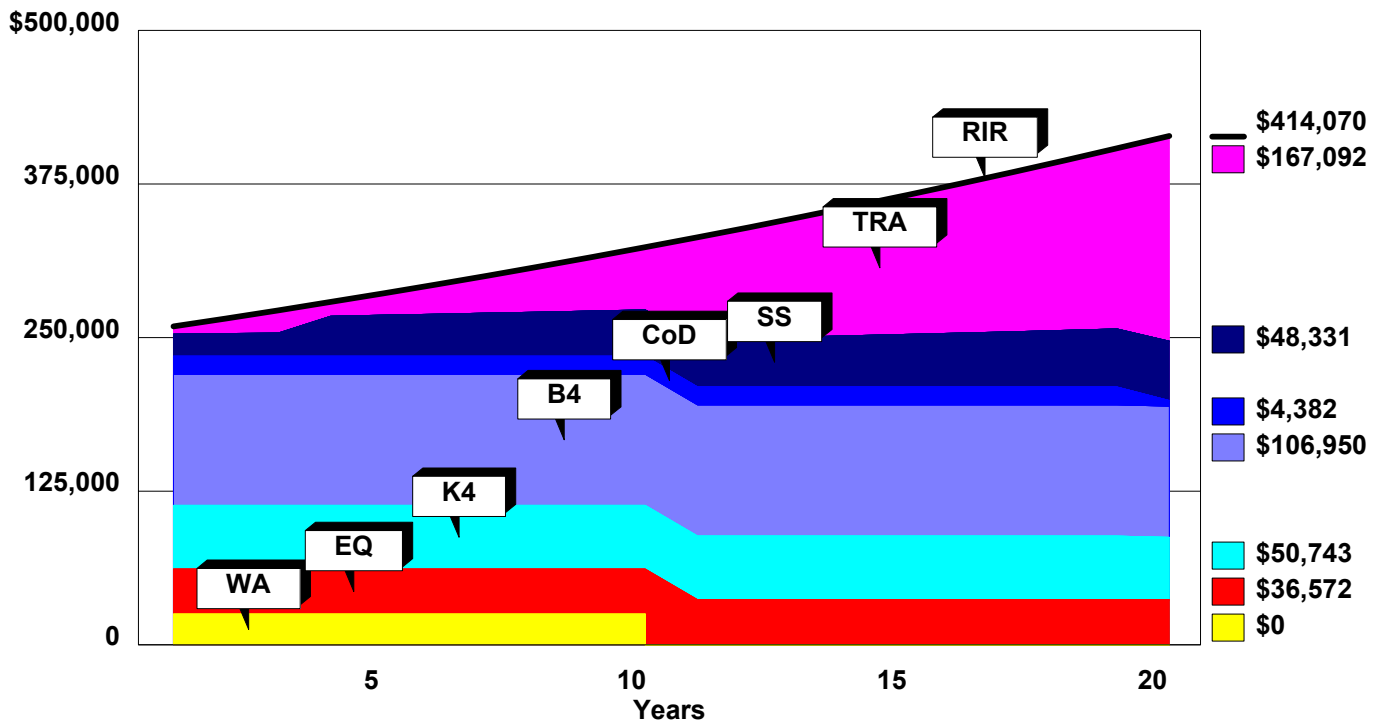
The expected assets/benefits shown above are based on client furnished data and assumptions.

Retirement Needs Analysis

Presented By: [Licensed user's name appears here]
 Date: [Current date appears here]

For: Bart Jones
 & Kristin Jones

Sources of Retirement Cash Flow



- RIR - Retirement Income Required
- TRA - Target Retirement Account
- SS - After Tax Income from Social Security Benefits
- CoD - After Tax Income from Certificate of Deposit
- B4 - After Tax Income from Bart's 401(k)
- K4 - After Tax Income from Kristin's 401(k)
- EQ - After Tax Income From Equity Account
- WA - After Tax Income from Work After Retirement

Illustration of Policy Values Used in The Retirement Needs Analysis

Values Page: 1

Presented By: [Licensed user's name appears here]

For: Bart Jones

Date: [Current date appears here]

& Kristin Jones

Insured: Bart Jones

	Male Age 45	Eq. Indexed UL Interest Rate 8.50%	Initial Payment 10,000	Initial Death Benefit 650,000	
	(1) Life Insurance Premium	(2) Pre-Tax Policy Cash Flow from Life Insurance	(3) Year End Life Insurance Accum Value*	(4) Year End Life Insurance Cash Value*	(5) Life Insurance Death Benefit
Year					
1	10,000	0	9,522	2,697	650,000
2	10,000	0	19,873	6,223	650,000
3	10,000	0	31,070	16,445	650,000
4	10,000	0	43,187	28,562	650,000
5	10,000	0	56,307	41,682	650,000
6	10,000	0	70,527	56,633	650,000
7	10,000	0	85,935	72,919	650,000
8	10,000	0	102,642	90,650	650,000
9	10,000	0	120,772	109,949	650,000
10	10,000	0	140,447	130,940	650,000
11	10,000	0	161,818	153,774	650,000
12	10,000	0	185,055	178,620	650,000
13	10,000	0	210,331	205,651	650,000
14	10,000	0	237,843	235,064	650,000
15	10,000	0	267,818	267,818	650,000
16	10,000	0	300,508	300,508	650,000
17	10,000	0	336,194	336,194	650,000
18	10,000	0	375,181	375,181	650,000
19	10,000	0	417,830	417,830	650,000
20	10,000	0	464,540	464,540	650,000
	200,000	0			

Equity Indexed UL indexed universal life. In an actual presentation, this footnote will refer to an accompanying basic illustration from a specific life insurance company with important details, caveats, and guarantees.

Illustration of Policy Values Used in The Retirement Needs Analysis

Values Page: 2

Presented By: [Licensed user's name appears here]

For: Bart Jones

Date: [Current date appears here]

& Kristin Jones

Insured: Bart Jones

	Male Age 45	Eq. Indexed UL Interest Rate 8.50%	Initial Payment 10,000	Initial Death Benefit 650,000	
	(1)	(2)	(3)	(4)	(5)
	Life Insurance Premium	Pre-Tax Policy Cash Flow from Life Insurance	Year End Life Insurance Accum Value*	Year End Life Insurance Cash Value*	Life Insurance Death Benefit
Year					
21	0	40,000	461,125	461,125	609,975
22	0	40,000	457,622	457,622	569,950
23	0	40,000	454,275	454,275	536,045
24	0	40,000	450,605	450,605	527,208
25	0	40,000	446,587	446,587	518,041
26	0	40,000	442,094	442,094	514,768
27	0	40,000	437,129	437,129	505,311
28	0	40,000	431,675	431,675	494,007
29	0	40,000	425,722	425,722	480,730
30	0	40,000	419,272	419,272	465,352
31	0	40,000	412,343	412,343	447,748
32	0	40,000	404,605	404,605	442,630
33	0	40,000	395,960	395,960	436,740
34	0	40,000	386,297	386,297	429,974
35	0	40,000	375,493	375,493	422,211
36	0	40,000	363,407	363,407	413,317
37	0	40,000	349,879	349,879	403,137
38	0	40,000	334,730	334,730	391,497
39	0	40,000	317,758	317,758	378,198
40	0	40,000	298,733	298,733	363,015
	200,000	800,000			

Equity Indexed UL indexed universal life. In an actual presentation, this footnote will refer to an accompanying basic illustration from a specific life insurance company with important details, caveats, and guarantees.

Retirement Needs Analysis Pre-Retirement Phase

Accumulating the Necessary Target Retirement Account (TRA)

TRA Accumulation Page: 1
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Bart Jones
& Kristin Jones
Insured: Bart Jones

Insured is Male, Age 45	TRA Required @ Age 65/63 679,593	Portion of TRA in Eq. Indexed UL 464,540	Eq. Indexed UL Interest Rate 8.50%	Portion of TRA in Equity Acc't 215,053
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Allocation/Accumulation of the Target Retirement Account

Pre-Retirement Year	Ages	(1) Projected After Tax Pre- Retirement Income Incl. Growth	(2) Target Retirement Account Allocation Required	(3) Portion of TRA Used for Life Insurance Premium	(4) Year End Life Insurance Accum Values*	(5) Year End Life Insurance Cash Values*	(6) Balance of Allocation To Equity Account (2) - (3)	(7) Year End Value of Equity Account	(8) Year End Living Value of TRA (5) + (7)	(9) Year End Life Insurance Death Benefit
1	45/43	100,000	10,358	10,000	9,522	2,697	358	382	3,079	650,000
2	46/44	105,000	10,876	10,000	19,873	6,223	876	1,340	7,563	650,000
3	47/45	110,250	11,420	10,000	31,070	16,445	1,420	2,937	19,382	650,000
4	48/46	115,763	11,991	10,000	43,187	28,562	1,991	5,228	33,790	650,000
5	49/47	121,551	12,590	10,000	56,307	41,682	2,590	8,290	49,972	650,000
6	50/48	127,628	13,220	10,000	70,527	56,633	3,220	12,198	68,831	650,000
7	51/49	134,010	13,881	10,000	85,935	72,919	3,881	17,035	89,954	650,000
8	52/50	140,710	14,575	10,000	102,642	90,650	4,575	22,889	113,539	650,000
9	53/51	147,746	15,304	10,000	120,772	109,949	5,304	29,853	139,802	650,000
10	54/52	155,133	16,069	10,000	140,447	130,940	6,069	38,029	168,969	650,000
11	55/53	162,889	16,872	10,000	161,818	153,774	6,872	47,526	201,300	650,000
12	56/54	171,034	17,716	10,000	185,055	178,620	7,716	58,462	237,082	650,000
13	57/55	179,586	18,602	10,000	210,331	205,651	8,602	70,964	276,615	650,000
14	58/56	188,565	19,532	10,000	237,843	235,064	9,532	85,167	320,231	650,000
15	59/57	197,993	20,508	10,000	267,818	267,818	10,508	101,216	369,034	650,000
16	60/58	207,893	21,534	10,000	300,508	300,508	11,534	119,268	419,776	650,000
17	61/59	218,287	22,610	10,000	336,194	336,194	12,610	139,491	475,685	650,000
18	62/60	229,202	23,741	10,000	375,181	375,181	13,741	162,065	537,246	650,000
19	63/61	240,662	24,928	10,000	417,830	417,830	14,928	187,183	605,013	650,000
20	64/62	252,695	26,174	10,000	464,540	464,540	16,174	215,053	679,593	650,000
		3,306,597	342,501	200,000			142,501			

Column (2) = 10.36% of assumed pre-retirement income starting at age 45.

Management fees assessed on column (7): 0.70%

Equity Indexed UL indexed universal life. In an actual presentation, this footnote will refer to an accompanying basic illustration from a specific life insurance company with important details, caveats, and guarantees.

See the Details of Equity Account and Details of Portfolio Turnover reports (Pre-Retirement Phase) for calculations used.

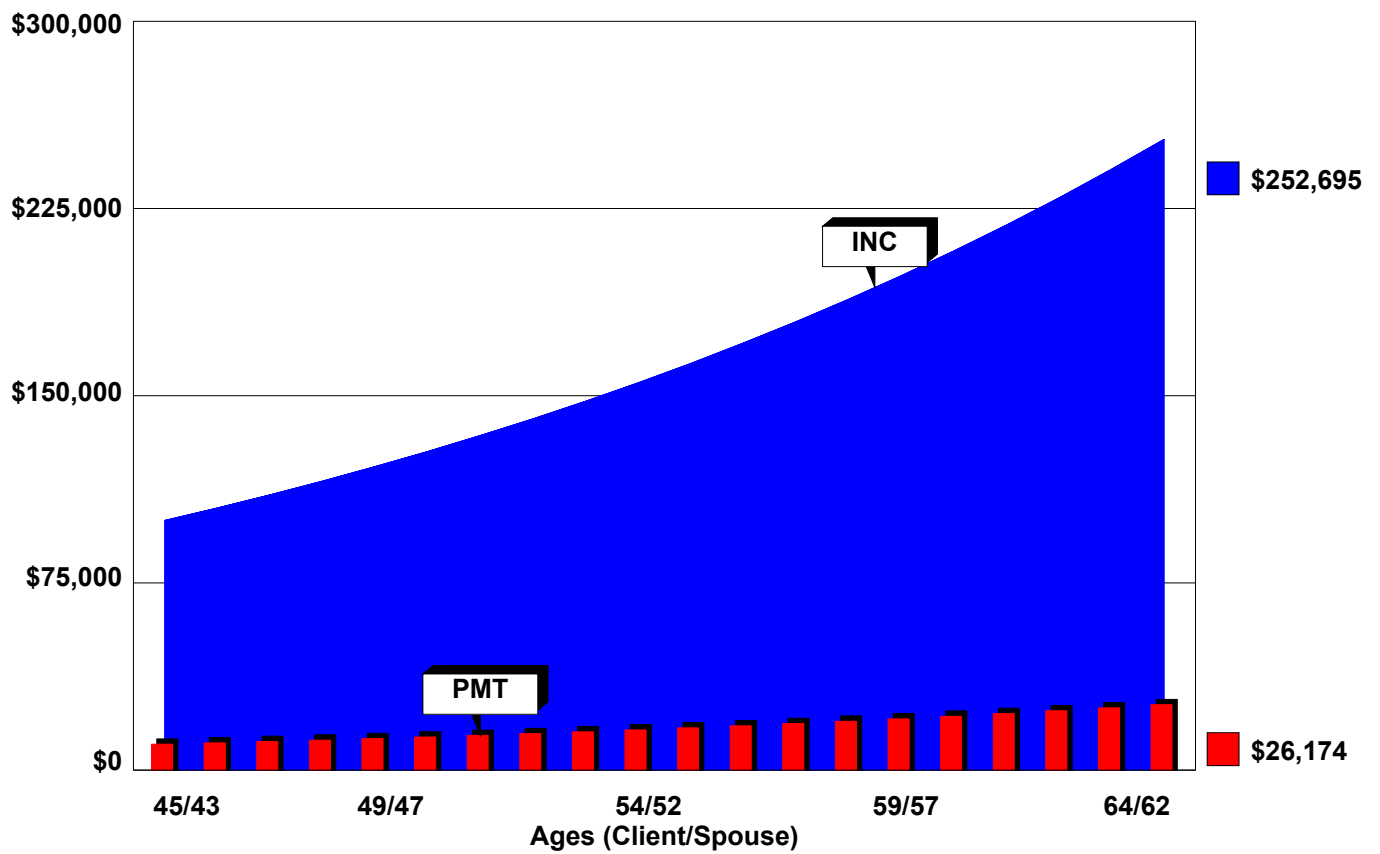
Calculations based on client's assumptions.

Retirement Needs Analysis

Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

For: Bart Jones
& Kristin Jones

Pre-Retirement Summary



■ INC - Projected Annual After Tax Pre-Retirement Income
■ PMT - Annual Allocation to Target Retirement Account

Retirement Needs Analysis Retirement Phase

Distributing the Target Retirement Account (TRA)

TRA Distribution Page: 1
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Bart Jones
& Kristin Jones
Insured: Bart Jones

TRA Required @ Age 65/63 679,593	Portion of TRA in Eq. Indexed UL 464,540	Eq. Indexed UL Interest Rate 8.50%	Portion of TRA in Equity Acc't 215,053
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Target Retirement Account Activity

Retirement Year	Ages	(1) Additional After Tax Retirement Income Required	(2) Life Insurance Premium	(3) After Tax Income from Life Insurance Policy Cash Flow	(4) Net Add'l After Tax Retirement Income Required (1) + (2) - (3)	(5) Beginning of Year Balance in Equity Portion of TRA	(6) Balance in Equity Account to Accrue	(7) Year End Value of Equity Account	(8) Year End Life Insurance Accum Values*	(9) Year End Life Insurance Cash Values*	(10) Year End Living Value of TRA (7) + (9)	(11) Year End Life Insurance Death Benefit
1	65/63	6,285	0	40,000	-33,715	215,053	248,768	263,166	461,125	461,125	724,291	609,975
2	66/64	12,312	0	40,000	-27,688	263,166	290,854	307,652	457,622	457,622	765,274	569,950
3	67/65	18,488	0	40,000	-21,512	307,652	329,164	348,088	454,275	454,275	802,363	536,045
4	68/66	11,599	0	40,000	-28,401	348,088	376,489	398,118	450,605	450,605	848,723	527,208
5	69/67	17,759	0	40,000	-22,241	398,118	420,359	444,432	446,587	446,587	891,019	518,041
6	70/68	24,072	0	40,000	-15,928	444,432	460,360	486,627	442,094	442,094	928,721	514,768
7	71/69	30,543	0	40,000	-9,457	486,627	496,084	524,286	437,129	437,129	961,415	505,311
8	72/70	37,176	0	40,000	-2,824	524,286	527,110	556,971	431,675	431,675	988,646	494,007
9	73/71	43,974	0	40,000	3,974	556,971	556,837	584,492	425,722	425,722	1,010,214	480,730
10	74/72	50,943	0	40,000	10,943	584,492	577,426	606,034	419,272	419,272	1,025,306	465,352
11	75/73	83,086	0	40,000	43,086	606,034	566,249	594,271	412,343	412,343	1,006,614	447,748
12	76/74	90,408	0	40,000	50,408	594,271	546,913	573,962	404,605	404,605	978,567	442,630
13	77/75	97,912	0	40,000	57,912	573,962	518,785	544,436	395,960	395,960	940,396	436,740
14	78/76	105,604	0	40,000	65,604	544,436	481,183	504,972	386,297	386,297	891,269	429,974
15	79/77	113,489	0	40,000	73,489	504,972	433,375	454,799	375,493	375,493	830,292	422,211
16	80/78	121,569	0	40,000	81,569	454,799	374,584	393,101	363,407	363,407	756,508	413,317
17	81/79	129,854	0	40,000	89,854	393,101	303,977	319,003	349,879	349,879	668,882	403,137
18	82/80	138,344	0	40,000	98,344	319,003	220,673	231,581	334,730	334,730	566,311	391,497
19	83/81	147,047	0	40,000	107,047	231,581	123,733	129,849	317,758	317,758	447,607	378,198
20	84/82	167,092	0	40,000	127,092	129,849	783	822	298,733	298,733	299,555	363,015
		1,447,556	0	800,000	647,556							

Management fees assessed on column (7): 0.70%

Equity Indexed UL indexed universal life. In an actual presentation, this footnote will refer to an accompanying basic illustration from a specific life insurance company with important details, caveats, and guarantees.

See the Details of Equity Account and Details of Portfolio Turnover reports (Retirement Phase) for calculations used.

Calculations based on client's assumptions.

Retirement Needs Analysis

Retirement Distribution Phase

Details of Equity Account

Retirement Equity Detail Page: 1
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Bart Jones

		Growth Rate 7.50%	Dividend Rate 1.00%	Dividend Tax Rate 31.00%	Retirement Income Tax Bracket 31.00%	Composite Capital Gains Tax Rate* 28.00%	Turnover Assumption 50.00%		
Retirement Year	Ages	(1) Beginning of Year Value of Equity Account	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Net Year End Value of Equity Account**	(6) After Tax Dividends	(7) After Tax + Equity Sales	(8) Total After Tax Distributions
1	65/63	215,053	0	18,658	1,717	263,166	0	0	0
2	66/64	263,166	0	21,814	2,007	307,652	0	0	0
3	67/65	307,652	0	24,687	2,271	348,088	0	0	0
4	68/66	348,088	0	28,237	2,598	398,118	0	0	0
5	69/67	398,118	0	31,527	2,900	444,432	0	0	0
6	70/68	444,432	0	34,527	3,176	486,627	0	0	0
7	71/69	486,627	0	37,206	3,423	524,286	0	0	0
8	72/70	524,286	0	39,533	3,637	556,971	0	0	0
9	73/71	556,971	134	41,763	0	584,492	3,842	132	3,974
10	74/72	584,492	7,066	43,307	0	606,034	3,984	6,959	10,943
11	75/73	606,034	39,785	42,469	0	594,271	3,907	39,179	43,086
12	76/74	594,271	47,358	41,018	0	573,962	3,774	46,634	50,408
13	77/75	573,962	55,177	38,909	0	544,436	3,580	54,332	57,912
14	78/76	544,436	63,253	36,089	0	504,972	3,321	62,283	65,604
15	79/77	504,972	71,597	32,503	0	454,799	2,990	70,499	73,489
16	80/78	454,799	80,215	28,094	0	393,101	2,584	78,985	81,569
17	81/79	393,101	89,124	22,798	0	319,003	2,097	87,757	89,854
18	82/80	319,003	98,330	16,550	0	231,581	1,522	96,822	98,344
19	83/81	231,581	107,848	9,280	0	129,849	853	106,194	107,047
20	84/82	129,849	129,066	59	0	822	6	127,086	127,092
			788,953	589,028	21,729		32,460	776,862	809,322

*The composite capital gains tax rate includes 50.00% short-term gains subject to ordinary income tax and 50.00% long-term gains subject to capital gains tax. The individual tax rates used to create the composite tax rate are:

Capital Gains Tax: 25.00%

Income Tax: 31.00%

**Column (5) has been reduced by a 0.70% management fee.

Capital gains tax calculations are based upon a ratio of asset value to remaining cost basis in any given year.

Retirement Needs Analysis

Retirement Distribution Phase

Details of Portfolio Turnover

Retirement Equity Detail Page: 2
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Bart Jones

		Growth Rate 7.50%	Dividend Rate 1.00%	Dividend Tax Rate 31.00%	Retirement Income Tax Bracket 31.00%	Composite Capital Gains Tax Rate* 28.00%	Turnover Assumption 50.00%				
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10) Net Year End Value of Equity Account***
Retirement Year	Ages	Beginning of Year Cost Basis	Sale of Equities	Capital Growth	After Tax Reinvested Dividends	Value of Assets Before Turnover	Adjusted Cost Basis	Turnover Sale of Assets	Cost Basis Used by Turnover	After Tax Reinvested Turnover	
1	65/63	204,273	0	18,658	1,717	269,143	239,705	134,572	119,852	130,450	263,166
2	66/64	250,302	0	21,814	2,007	314,675	279,997	157,338	139,999	152,483	307,652
3	67/65	292,481	0	24,687	2,271	356,122	316,264	178,061	158,132	172,481	348,088
4	68/66	330,613	0	28,237	2,598	407,324	361,612	203,662	180,806	197,262	398,118
5	69/67	378,068	0	31,527	2,900	454,786	403,210	227,393	201,605	220,172	444,432
6	70/68	421,777	0	34,527	3,176	498,063	440,881	249,032	220,440	241,026	486,627
7	71/69	461,467	0	37,206	3,423	536,713	474,347	268,357	237,173	259,625	524,286
8	72/70	496,798	0	39,533	3,637	570,280	503,260	285,140	251,630	275,757	556,971
9	73/71	527,387	134	41,763	0	598,600	527,260	299,300	263,630	289,312	584,492
10	74/72	552,942	7,066	43,307	0	620,733	546,258	310,367	273,129	299,940	606,034
11	75/73	573,069	39,785	42,469	0	608,718	535,448	304,359	267,724	294,101	594,271
12	76/74	561,825	47,358	41,018	0	587,931	517,052	293,966	258,526	284,043	573,962
13	77/75	542,569	55,177	38,909	0	557,694	490,410	278,847	245,205	269,427	544,436
14	78/76	514,632	63,253	36,089	0	517,272	454,842	258,636	227,421	249,896	504,972
15	79/77	477,317	71,597	32,503	0	465,878	409,641	232,939	204,820	225,066	454,799
16	80/78	429,886	80,215	28,094	0	402,678	354,065	201,339	177,033	194,533	393,101
17	81/79	371,566	89,124	22,798	0	326,775	287,325	163,388	143,662	157,864	319,003
18	82/80	301,527	98,330	16,550	0	237,223	208,583	118,612	104,292	114,602	231,581
19	83/81	218,894	107,848	9,280	0	133,013	116,955	66,507	58,477	64,258	129,849
20	84/82	122,735	129,066	59	0	842	740	421	370	407	822

*The composite capital gains tax rate includes 50.00% short-term gains subject to ordinary income tax and 50.00% long-term gains subject to capital gains tax. The individual tax rates used to create the composite tax rate are:

Capital Gains Tax: 25.00%

Income Tax: 31.00%

**Column (10) has been reduced by a 0.70% management fee.

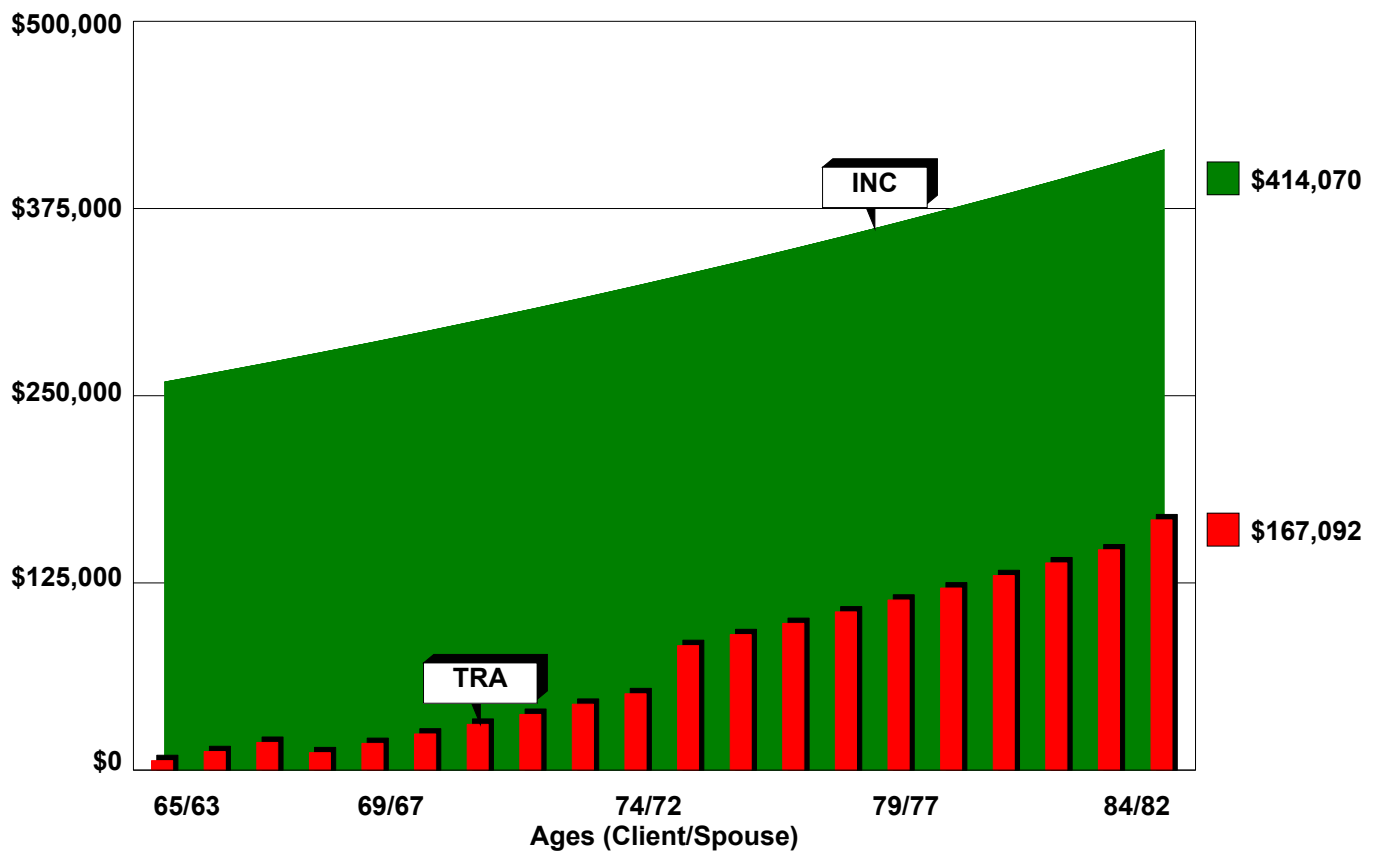
Capital gains tax calculations are based upon a ratio of asset value to remaining cost basis in any given year.

Retirement Needs Analysis

Presented By: [Licensed user's name appears here]
 Date: [Current date appears here]

For: Bart Jones
 & Kristin Jones

Retirement Summary



■ INC - Desired Annual After Tax Retirement Income Goal
 ■ TRA - Portion Funded By Target Retirement Account¹

(1) Balance of retirement income goal fully funded by expected retirement assets/benefits.

Retirement Needs Analysis

Summary Analysis

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

Presented By: [Licensed user's name appears here]

For: Bart Jones
& Kristin Jones
Insured: Bart Jones

Pre-Retirement Phase						Retirement Phase					
		(1)	(2)	(3)	(4)			(5)	(6)	(7)	(8)
Pre-Retirement Year	Ages	Projected After Tax Pre- Retirement Income Incl. Growth	Target Retirement Account Allocation Required	Year End Living Value of Target Retirement Account	Year End After Tax Death Benefit of Target Retirement Account	Retirement Year	Ages	Desired After Tax Retirement Income Goal Incl. Growth	Portion of Column (5) Funded by Target Retirement Account*	Year End Living Value of Target Retirement Account	Year End After Tax Death Benefit of Target Retirement Account
1	45/43	100,000	10,358	3,079	650,379	1	65/63	259,012	6,285	724,291	869,153
2	46/44	105,000	10,876	7,563	651,326	2	66/64	265,488	12,312	765,274	872,899
3	47/45	110,250	11,420	19,382	652,904	3	67/65	272,125	18,488	802,363	878,716
4	48/46	115,763	11,991	33,790	655,166	4	68/66	278,928	11,599	848,723	919,111
5	49/47	121,551	12,590	49,972	658,186	5	69/67	285,901	17,759	891,019	955,450
6	50/48	127,628	13,220	68,831	662,039	6	70/68	293,049	24,072	928,721	993,595
7	51/49	134,010	13,881	89,954	666,806	7	71/69	300,375	30,543	961,415	1,021,076
8	52/50	140,710	14,575	113,539	672,573	8	72/70	307,884	37,176	988,646	1,041,807
9	53/51	147,746	15,304	139,802	679,433	9	73/71	315,581	43,974	1,010,214	1,055,442
10	54/52	155,133	16,069	168,969	687,484	10	74/72	323,471	50,943	1,025,306	1,061,167
11	55/53	162,889	16,872	201,300	696,836	11	75/73	331,558	83,086	1,006,614	1,031,961
12	56/54	171,034	17,716	237,082	707,602	12	76/74	339,847	90,408	978,567	1,006,860
13	57/55	179,586	18,602	276,615	719,910	13	77/75	348,343	97,912	940,396	971,937
14	58/56	188,565	19,532	320,231	733,890	14	78/76	357,051	105,604	891,269	926,373
15	59/57	197,993	20,508	369,034	749,686	15	79/77	365,978	113,489	830,292	869,287
16	60/58	207,893	21,534	419,776	767,453	16	80/78	375,127	121,569	756,508	799,742
17	61/59	218,287	22,610	475,685	787,356	17	81/79	384,505	129,854	668,882	716,722
18	62/60	229,202	23,741	537,246	809,570	18	82/80	394,118	138,344	566,311	619,145
19	63/61	240,662	24,928	605,013	834,287	19	83/81	403,971	147,047	447,607	505,842
20	64/62	252,695	26,174	679,593	861,711	20	84/82	414,070	167,092	299,555	363,823
		3,306,597	342,501					6,616,382	1,447,556		

Equity Indexed UL indexed universal life. In an actual presentation, this footnote will refer to an accompanying basic illustration from a specific life insurance company with important details, caveats, and guarantees.

*Balance of column (5) funded by the expected retirement assets/benefits.

See the accompanying reports for details of assumptions, data, and logic used to generate the values illustrated.

Retirement Needs Analysis

Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

For: Bart Jones
& Kristin Jones

Summary Analysis at Ages 84/82

Pre-Retirement Phase

Cumulative
After Tax
Pre-Retirement
Income

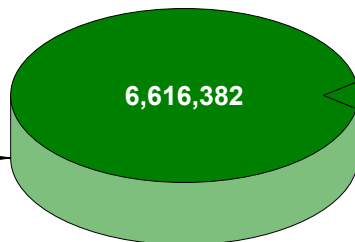


342,501

Cumulative
Allocation to
Target Retirement
Account

Retirement Phase

Cumulative
After Tax
Retirement Income
Goal



1,447,556

Portion of
Goal Funded by
Target Retirement
Account ¹

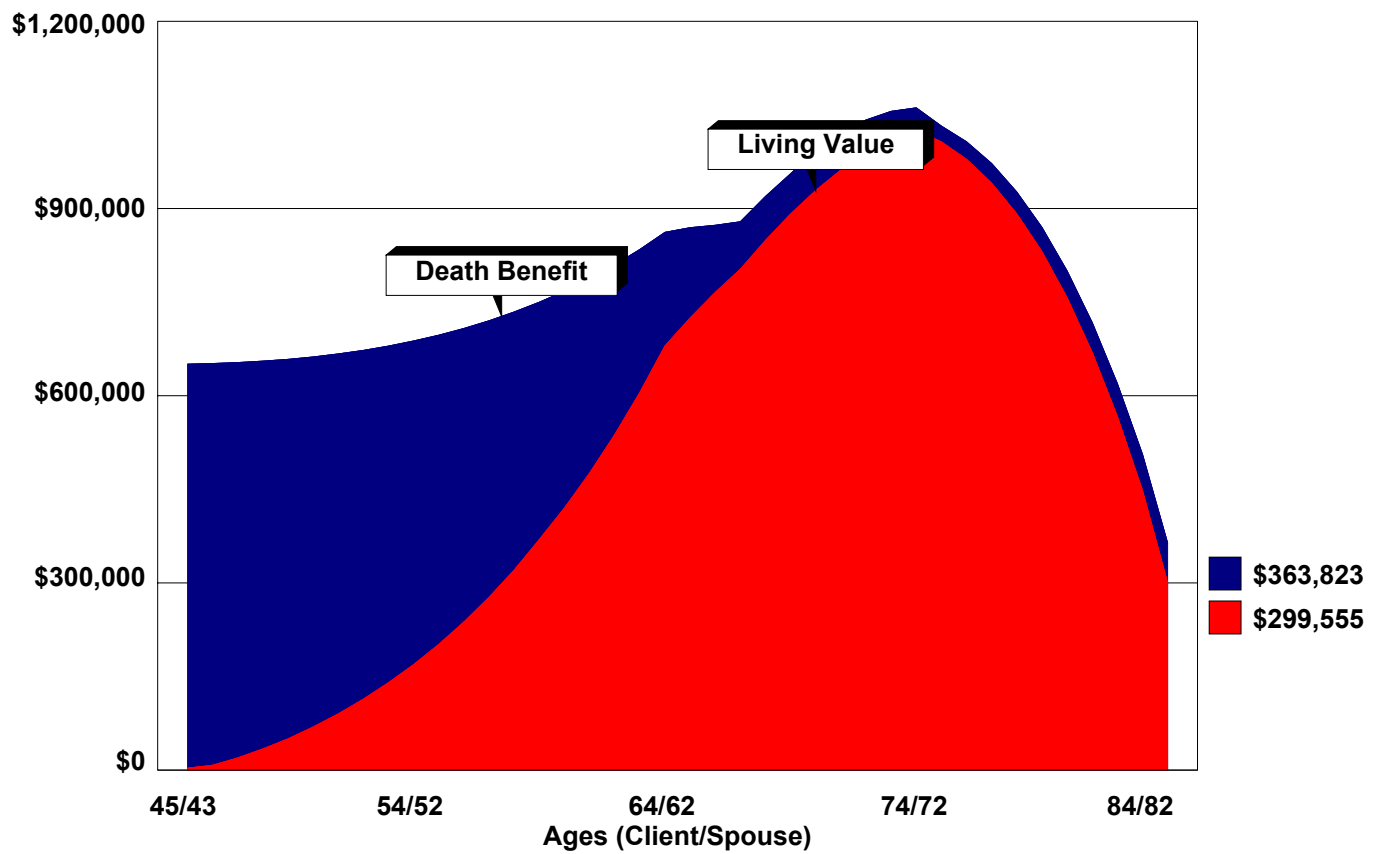
(1) Balance of retirement income funded by expected retirement assets/benefits.

Retirement Needs Analysis

Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

For: Bart Jones
& Kristin Jones

Target Retirement Account Summary



- Living Value - Living Values of Target Retirement Account
- Death Benefit - Death Benefit Values of Target Retirement Account