

# Comparison of Alternatives

Comparison Page: 1  
Date: 07/15/2000

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

For: Tony Callahan  
& Samantha Callahan

Year	Client Age	Spouse Age	Spendable Cash Flow		Net Worth*		Wealth to Heirs	
			Strategy 1	Strategy 2	Strategy 1	Strategy 2	Strategy 1	Strategy 2
			Status Quo	Private Retirement Plan	Status Quo	Private Retirement Plan	Status Quo	Private Retirement Plan
1	45	40	0	100,000	2,175,223	2,139,585	2,294,304	3,384,548
2	46	41	0	100,000	2,399,077	2,333,542	2,407,371	3,443,507
3	47	42	0	100,000	2,641,328	2,582,389	2,503,835	3,484,892
4	48	43	0	100,000	2,903,619	2,861,353	2,629,239	3,554,410
5	49	44	0	100,000	3,187,749	3,168,273	2,738,759	3,606,648
6	50	45	0	0	3,495,681	3,504,372	2,996,814	3,852,485
7	51	46	0	0	3,829,572	3,869,611	3,218,965	4,061,881
8	52	47	0	0	4,191,777	4,266,595	3,404,943	4,234,916
9	53	48	0	0	4,584,875	4,698,141	3,555,597	4,371,904
10	54	49	0	0	5,011,689	5,167,353	3,719,719	4,520,484
11	55	50	0	0	5,475,306	5,677,665	3,898,772	4,682,934
12	56	51	0	0	5,979,108	6,232,841	4,092,621	4,859,494
13	57	52	0	0	6,526,795	6,836,991	4,303,614	5,051,596
14	58	53	0	0	7,122,421	7,494,690	4,532,810	5,260,853
15	59	54	0	0	7,770,416	8,214,686	4,781,506	5,488,719
16	60	55	0	0	8,475,637	8,983,869	5,052,416	5,736,166
17	61	56	0	0	9,243,394	9,822,532	5,346,000	5,995,842
18	62	57	0	0	10,079,509	10,737,449	5,664,843	6,266,960
19	63	58	0	0	10,990,349	11,736,112	5,993,043	6,561,193
20	64	59	0	0	11,982,889	12,826,787	6,341,640	6,923,557
21	65	60	433,467	433,467	12,539,284	13,505,203	6,565,112	7,184,911
22	66	61	446,471	446,471	13,160,690	14,250,916	6,806,265	7,481,070
23	67	62	459,865	459,865	13,831,196	15,047,724	7,066,374	7,796,850
24	68	63	473,661	473,661	14,553,462	15,900,230	7,347,186	8,133,999
25	69	64	487,871	487,871	15,331,968	16,813,464	7,650,494	8,494,424
26	70	65	502,507	502,507	16,119,710	17,730,136	7,957,498	8,871,676
27	71	66	517,582	517,582	16,928,221	18,717,319	8,272,808	9,272,386
28	72	67	533,109	533,109	17,764,184	19,772,431	8,599,860	9,708,321
29	73	68	549,103	549,103	18,652,057	20,901,501	8,972,945	10,183,187
30	74	69	565,576	565,576	19,595,878	22,111,258	9,370,086	10,689,601
31	75	70	582,543	582,543	20,527,973	23,337,138	9,773,037	11,198,050
32	76	71	600,019	600,019	21,518,006	24,648,115	10,209,446	11,786,863
33	77	72	618,020	618,020	22,570,464	26,051,039	10,673,947	12,417,484
34	78	73	636,560	636,560	23,690,220	27,553,338	11,168,732	13,093,270
35	79	74	655,657	655,657	24,882,570	29,163,067	11,696,183	13,817,865
36	80	75	675,327	675,327	26,153,269	30,888,965	12,258,893	14,595,218
37	81	76	695,587	695,587	27,508,575	32,740,490	12,859,675	15,429,596
38	82	77	716,454	716,454	28,955,301	34,727,905	13,501,596	16,325,634
39	83	78	737,948	737,948	30,495,518	36,857,477	14,190,341	17,290,476
40	84	79	760,086	760,086	32,135,564	39,139,683	14,930,292	18,330,236
			<u>11,647,413</u>	<u>12,147,413</u>				

\*After spendable cash flow.

Heirs' values reflect life insurance proceeds that may include non-guaranteed values. If so, results are likely to vary. This page is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

# Comparison of Alternatives

Comparison Page: 2  
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& Samantha Callahan

Year	Client Age	Spouse Age	Spendable Cash Flow		Net Worth*		Wealth to Heirs	
			Strategy 1	Strategy 2	Strategy 1	Strategy 2	Strategy 1	Strategy 2
			Status Quo	Private Retirement Plan	Status Quo	Private Retirement Plan	Status Quo	Private Retirement Plan
41	85	80	782,889	782,889	33,882,844	41,586,313	15,725,992	19,451,324
42	86	81	806,376	806,376	35,745,331	44,210,045	16,582,418	20,660,706
43	87	82	830,567	830,567	37,731,624	47,024,501	17,505,029	21,965,952
44	88	83	855,484	855,484	39,850,982	50,044,315	18,499,812	23,375,294
45	89	84	881,149	881,149	42,113,378	53,285,209	19,573,336	24,897,677
46	90	85	907,583	907,583	44,529,555	56,764,025	20,732,806	26,542,814
47	91	86	934,810	934,810	47,111,084	60,521,565	21,986,135	28,272,293
48	92	87	962,855	962,855	49,870,432	64,586,919	23,342,008	30,155,045
49	93	88	991,740	991,740	52,971,308	69,128,520	24,741,994	32,146,342
50	94	89	1,021,493	1,021,493	56,326,966	74,090,372	26,242,935	34,307,265

20,622,359   
 21,122,359

\*After spendable cash flow.

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