

# Comparison of Alternatives

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Date: 08/15/2000

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

For: James McNamara  
& Allison McNamara

Year	Client Age	Spouse Age	Spendable Cash Flow		Net Worth*		Wealth to Heirs	
			Phase 1	Phase 2	Phase 1	Phase 2	Phase 1	Phase 2
			Status Quo	Private Retirement Plan	Status Quo	Private Retirement Plan	Status Quo	Private Retirement Plan
1	55	50	0	100,000	3,969,305	3,923,925	2,977,266	3,647,113
2	56	51	0	100,000	4,293,028	4,224,509	3,097,431	3,719,341
3	57	52	0	100,000	4,643,089	4,582,322	3,250,968	3,822,935
4	58	53	0	100,000	5,021,736	4,975,579	3,392,943	3,912,009
5	59	54	0	100,000	5,431,430	5,407,794	3,686,465	4,150,805
6	60	55	0	0	5,874,856	5,879,076	3,946,523	4,400,109
7	61	56	0	0	6,354,954	6,390,740	4,173,293	4,615,590
8	62	57	0	0	6,874,932	6,946,392	4,367,230	4,797,666
9	63	58	0	0	7,438,297	7,549,992	4,577,751	4,995,721
10	64	59	0	0	8,048,883	8,205,915	4,804,274	5,209,255
11	65	60	322,540	322,540	8,343,268	8,551,521	4,926,532	5,318,211
12	66	61	332,216	332,216	8,670,831	8,936,988	5,063,128	5,441,513
13	67	62	342,183	342,183	9,018,826	9,349,511	5,208,293	5,571,944
14	68	63	352,448	352,448	9,389,279	9,791,217	5,364,413	5,711,083
15	69	64	363,022	363,022	9,784,410	10,268,668	5,531,035	5,858,960
16	70	65	373,912	373,912	10,155,015	10,716,219	5,686,339	6,021,358
17	71	66	385,130	385,130	10,561,545	11,172,910	5,857,537	6,197,500
18	72	67	396,683	396,683	10,996,482	11,615,510	6,029,040	6,366,704
19	73	68	408,584	408,584	11,462,623	12,076,390	6,214,148	6,538,504
20	74	69	420,841	420,841	11,963,047	12,556,619	6,414,075	6,711,962
21	75	70	433,467	433,467	12,379,133	13,042,913	6,574,246	6,885,244
22	76	71	446,471	446,471	12,774,194	13,548,574	6,723,969	7,083,172
23	77	72	459,865	459,865	13,179,012	14,074,260	6,877,595	7,289,326
24	78	73	473,661	473,661	13,593,450	14,620,628	7,035,068	7,503,976
25	79	74	487,871	487,871	14,017,306	15,188,324	7,196,310	7,727,394
26	80	75	502,507	502,507	14,450,303	15,777,983	7,361,206	7,959,838
27	81	76	517,582	517,582	14,892,083	16,390,204	7,529,618	8,201,557
28	82	77	533,109	533,109	15,342,198	17,025,559	7,701,362	8,452,787
29	83	78	549,103	549,103	15,796,293	17,680,775	7,877,729	8,715,255
30	84	79	565,576	565,576	16,252,479	18,355,096	8,058,940	9,007,726
31	85	80	582,543	582,543	16,708,977	19,047,929	8,245,056	9,315,194
32	86	81	600,019	600,019	17,163,716	19,758,443	8,436,131	9,649,297
33	87	82	618,020	618,020	17,614,278	20,485,498	8,632,214	10,001,035
34	88	83	636,560	636,560	18,057,868	21,227,623	8,833,348	10,368,397
35	89	84	655,657	655,657	18,491,257	21,982,951	9,051,899	10,751,986
36	90	85	675,327	675,327	18,910,724	22,749,135	9,277,850	11,152,377
37	91	86	695,587	695,587	19,312,011	23,535,177	9,519,074	11,544,502
38	92	87	716,454	716,454	19,690,244	24,342,793	9,765,573	11,958,758
39	93	88	737,948	737,948	20,145,284	25,279,234	9,970,517	12,351,306
40	94	89	760,086	760,086	20,599,689	26,275,813	10,165,660	12,757,422
			<b>15,344,972</b>	<b>15,844,972</b>				

\*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.