

Comparison of Alternatives

Comparison Page: 1
Date: 09/15/2000

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	RSD Retirement Plan	Status Quo	RSD Retirement Plan	Status Quo	RSD Retirement Plan
1	45	40	0	53,550	2,175,223	2,119,885	2,316,205	3,059,468
2	46	41	0	53,550	2,399,077	2,285,696	2,407,371	3,117,369
3	47	42	0	53,550	2,641,328	2,466,982	2,526,335	3,204,533
4	48	43	0	53,550	2,903,619	2,668,148	2,629,239	3,275,673
5	49	44	0	53,550	3,187,749	2,932,987	2,878,307	3,494,123
6	50	45	0	0	3,495,681	3,281,081	3,091,070	3,699,397
7	51	46	0	0	3,829,572	3,658,872	3,266,125	3,867,492
8	52	47	0	0	4,191,777	4,068,997	3,404,943	3,998,439
9	53	48	0	0	4,584,875	4,514,309	3,555,597	4,140,789
10	54	49	0	0	5,011,689	4,997,949	3,719,719	4,296,617
11	55	50	0	0	5,475,306	5,523,388	3,898,772	4,464,878
12	56	51	0	0	5,979,108	6,094,429	4,092,621	4,648,095
13	57	52	0	0	6,526,795	6,715,223	4,303,614	4,847,493
14	58	53	0	0	7,122,421	7,390,388	4,532,810	5,064,075
15	59	54	0	0	7,770,416	8,128,727	4,781,506	5,299,321
16	60	55	0	0	8,475,637	8,917,182	5,052,416	5,555,125
17	61	56	0	0	9,243,394	9,776,104	5,346,000	5,833,160
18	62	57	0	0	10,079,509	10,712,334	5,664,843	6,113,288
19	63	58	0	0	10,990,349	11,733,386	5,993,043	6,417,976
20	64	59	0	0	11,982,889	12,847,570	6,341,640	6,792,531
21	65	60	433,467	433,467	12,539,284	13,554,526	6,565,112	7,062,446
22	66	61	446,471	446,471	13,160,690	14,341,161	6,806,265	7,366,917
23	67	62	459,865	459,865	13,831,196	15,173,557	7,066,374	7,692,340
24	68	63	473,661	473,661	14,553,462	16,056,591	7,347,186	8,040,306
25	69	64	487,871	487,871	15,331,968	17,002,192	7,650,494	8,412,166
26	70	65	502,507	502,507	16,119,710	17,964,524	7,957,498	8,802,013
27	71	66	517,582	517,582	16,928,221	19,027,224	8,272,808	9,232,868
28	72	67	533,109	533,109	17,764,184	20,173,192	8,599,860	9,704,185
29	73	68	549,103	549,103	18,652,057	21,410,478	8,972,945	10,223,727
30	74	69	565,576	565,576	19,595,878	22,748,346	9,370,086	10,782,723
31	75	70	582,543	582,543	20,527,973	24,144,680	9,773,037	11,361,539
32	76	71	600,019	600,019	21,518,006	25,628,682	10,209,446	12,020,419
33	77	72	618,020	618,020	22,570,464	27,185,885	10,673,947	12,710,845
34	78	73	636,560	636,560	23,690,220	28,860,628	11,168,732	13,452,303
35	79	74	655,657	655,657	24,882,570	30,663,644	11,696,183	14,249,009
36	80	75	675,327	675,327	26,153,269	32,606,913	12,258,893	15,105,544
37	81	76	695,587	695,587	27,508,575	34,701,066	12,859,675	16,026,870
38	82	77	716,454	716,454	28,955,301	36,960,014	13,501,596	17,018,382
39	83	78	737,948	737,948	30,495,518	39,394,194	14,190,341	18,088,119
40	84	79	760,086	760,086	32,135,564	42,019,308	14,930,292	19,243,127
			11,647,413	11,915,163				

*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.

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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	RSD Retirement Plan	Status Quo	RSD Retirement Plan	Status Quo	RSD Retirement Plan
41	85	80	782,889	782,889	33,882,844	44,746,325	15,725,992	20,861,138
42	86	81	806,376	806,376	35,745,331	47,677,744	16,582,418	22,209,649
43	87	82	830,567	830,567	37,731,624	50,829,841	17,505,029	23,667,759
44	88	83	855,484	855,484	39,850,982	54,220,167	18,499,812	25,245,058
45	89	84	881,149	881,149	42,113,378	57,867,638	19,573,336	26,951,978
46	90	85	907,583	907,583	44,529,555	61,792,609	20,732,806	28,799,869
47	91	86	934,810	934,810	47,111,084	66,039,728	21,986,135	30,752,120
48	92	87	962,855	962,855	49,870,432	70,642,309	23,342,008	32,879,635
49	93	88	991,740	991,740	52,971,308	75,777,093	24,741,994	35,138,199
50	94	89	1,021,493	1,021,493	56,326,966	81,390,693	26,242,935	37,592,410

20,622,359
20,890,109

*After spendable cash flow.

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