



Insurance Investment Comparison

**An Illustration That Compares the Wealth Accumulation Potential
Associated with a Universal Life Insurance Policy with a
"Buy-Term-and-Invest-the-Difference" Approach**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jimmy & Jennifer Flash

\$1M Policy 30-Year Level Term vs. Type B UL

Disclaimer

This financial plan is designed to provide educational and/or general information and is not intended to provide specific legal, accounting and/or tax advice. Any comparisons and projections including expected rates of return are presented for purposes of illustration only. Nevertheless, we believe that the comparisons as well as the other projections shown provide an important and valid basis for consideration when planning for your financial future.

IMPORTANT: *The projections or other information generated by this financial plan regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results herein may vary with each use of the software tool(s) used to generate this financial plan and over time.*

The financial plan may contain ideas for your consideration concerning aspects of your life such as tax, retirement and estate planning, but these are not presented as, and must not be taken for, legal or tax advice. It is your responsibility to determine if, and how, the suggestions contained in the financial plan should be implemented or otherwise followed. You must carefully consider all relevant factors in making these types of decisions. For specific advice on these aspects of your overall financial plan, you should consult your professional tax and legal advisors. The report that follows is based upon:

- information and assumptions that you have provided or reviewed;
- current tax laws;
- appropriate financial planning concepts;
- historic asset class characteristics;
- additional assumptions and information discussed with your advisor.

The outcome of the analysis will be dependent to a significant extent upon the information and the reasonableness of the planning assumptions. It is your responsibility to provide accurate and complete information. Please contact your advisor with any changes to your information and/or planning assumptions. Inaccurate information and/or unreasonable planning assumptions can materially impact the results of this financial plan.

The simulation of returns at the individual asset, account and/or portfolio level drives the investment projections and proposed financial plan. In all cases investment projections are not to be considered definitive estimates of how the individual assets you own now or in the future will perform. Therefore, it is important that you recognize that the comparisons shown may include comparisons of two asset allocation models—the asset allocation of your current portfolio and the asset allocation projected in our proposed plan—and not comparisons of the individual securities you own. Model comparisons and the projected rates of return are based on past performance of the relevant asset classes. Past performance is not a guarantee of future results. No future rate of return can be predicted with certainty.

The report that follows does not make specific investment recommendations or analyze particular securities. Rather, the report typically contains a proposed asset allocation model based upon your stated risk tolerance, age, current asset allocation and value of your assets. The asset allocation models we use are continuously re-evaluated and are periodically changed as a result. We are under no obligation to revise any financial planning report already prepared if an allocation model is changed after it is issued to you.

Actual results are influenced by events that are both within and outside of your control. The rates actually returned by asset classes will differ from our projections. The rates actually returned by any allocation model noted within the financial plan will likely differ from those returned by any individual portfolio of securities constructed to follow a specific allocation model. Any rate of return shown or used in the financial plan is not intended to predict nor guarantee the actual results of an investment product.



Disclaimer

IMPORTANT: *Investments in stocks, bonds, mutual funds, and other securities are not bank products, are not FDIC insured, and may be subject to loss of principal.*

We have read and understand the above information and disclosures. We understand the basis upon which the report that follows was prepared. We recognize the nature of the asset allocation comparisons and estimated returns as illustrations only. We acknowledge that the report may contain a recommendation for adjusting the asset allocation of our current investment portfolio(s), but it does not provide any guaranteed rates of return, advice on particular securities or any specific legal, tax or accounting advice.

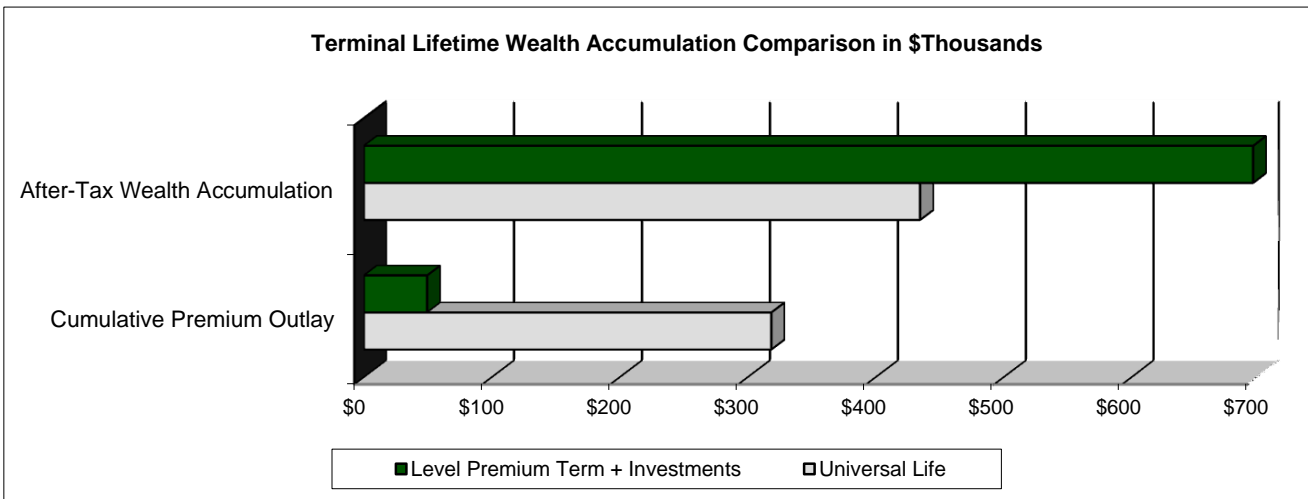
Customer Signature



Lifetime Accumulation Summary

Jimmy & Jennifer Flash

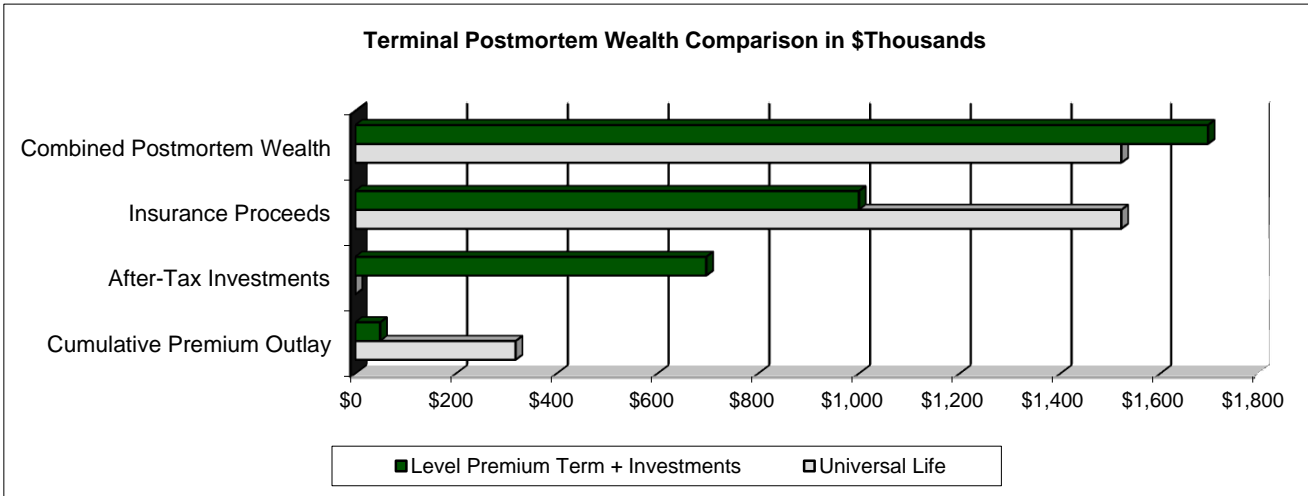
Projected results in 2043	Universal Life Scenario	Term + Invest Scenario	Universal Life Adv/-Disadv	Present Value Adv/-Disadv
Cumulative premium outlays	318,300	49,350	-268,950	-110,804
Pretax cash values/investment balances	520,963	724,349	-203,386	-83,792
Deferred inc/cap gains and Medicare taxes	-86,334	-27,436	-58,898	-24,265
After-tax lifetime accumulations	434,629	696,912	-262,284	-108,057



Postmortem Wealth Summary

Jimmy & Jennifer Flash

Projected results in 2043	Universal Life Scenario	Term + Invest Scenario	Universal Life Adv/-Disadv	Present Value Adv/-Disadv
Cumulative premium outlays	318,300	49,350	-268,950	-110,804
Pretax investment balances	0	724,349	-724,349	-298,422
Deferred capital gains and Medicare taxes	0	-27,436	27,436	11,303
After-tax investments	0	696,912	-696,912	-287,119
Insurance proceeds payable in 2043	1,520,963	1,000,000	520,963	214,630
Combined postmortem wealth available	1,520,963	1,696,912	-175,949	-72,489



Insurance Investment Comparison Assumptions

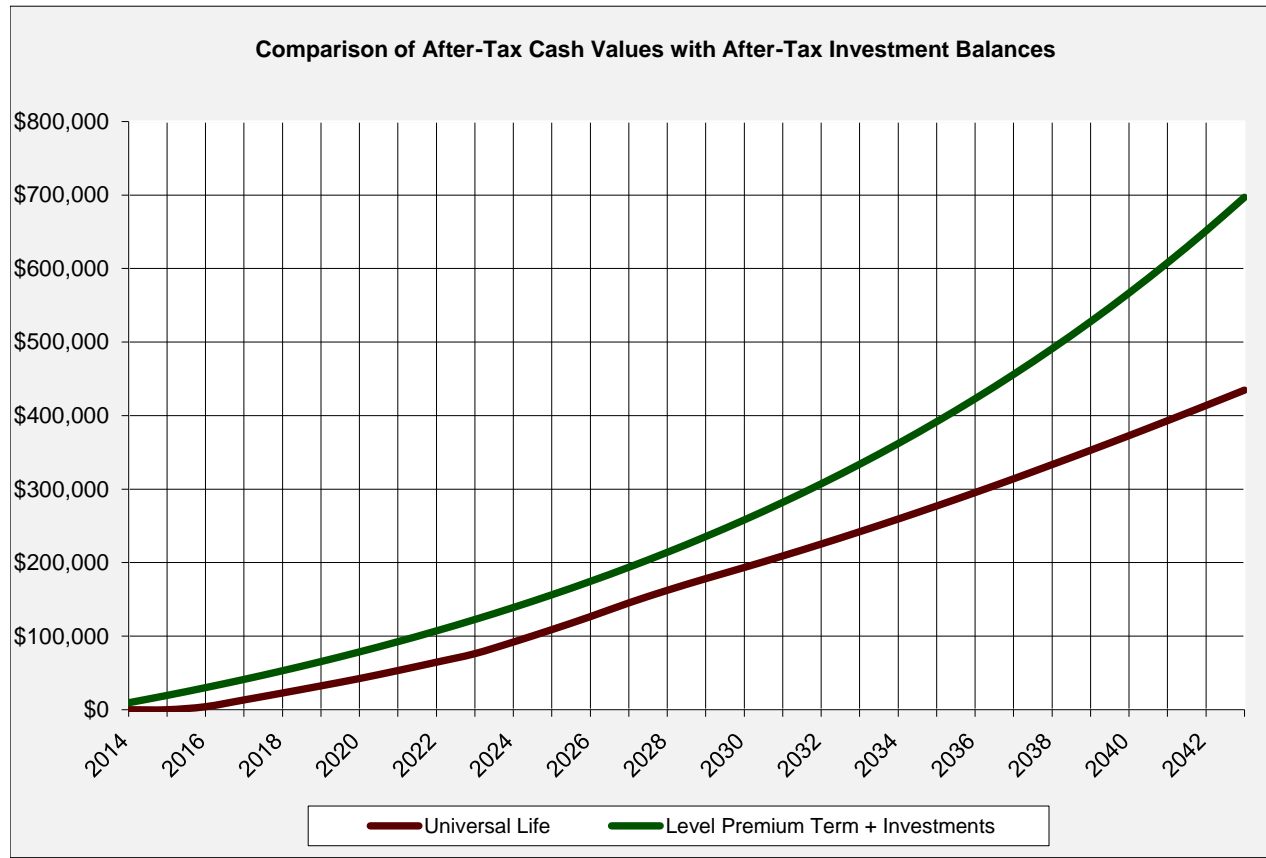
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Personal	Jimmy	Jennifer
Age	35.0	32.0
Calculated life expectancy	83.5	83.4
Life expectancy override	64.0	90.0
Year of death	2043	2053
Planning Illustration		
Analysis date		01-Jan-2014
Term policy type		Level premium term
Permanent policy type		Type B universal life
Insured		Jimmy
Initial policy death benefit		1,000,000
Insurance Premiums		
	Term	Universal Life
Last scheduled premium	2043	2043
Tax Rates		
Federal ordinary income tax rate		See schedule
Federal capital gains tax rate		See schedule
State income tax rate		5.0%
Primary Investment Rates		
	Income	Growth
Current rate	2.0%	6.0%
Qualified dividend percentage	100.0%	NA
Other Investment Rates		
Portfolio turnover rate		25.0%
% of turnover consisting of short-term capital gains		50.0%
Present value discount rate		3.0%
Deferred Capital Gains Taxes		
Show postmortem results net of deferred capital gains and Medicare taxes		Yes



Annual After-Tax Lifetime Wealth Accumulation Illustration

Jimmy & Jennifer Flash

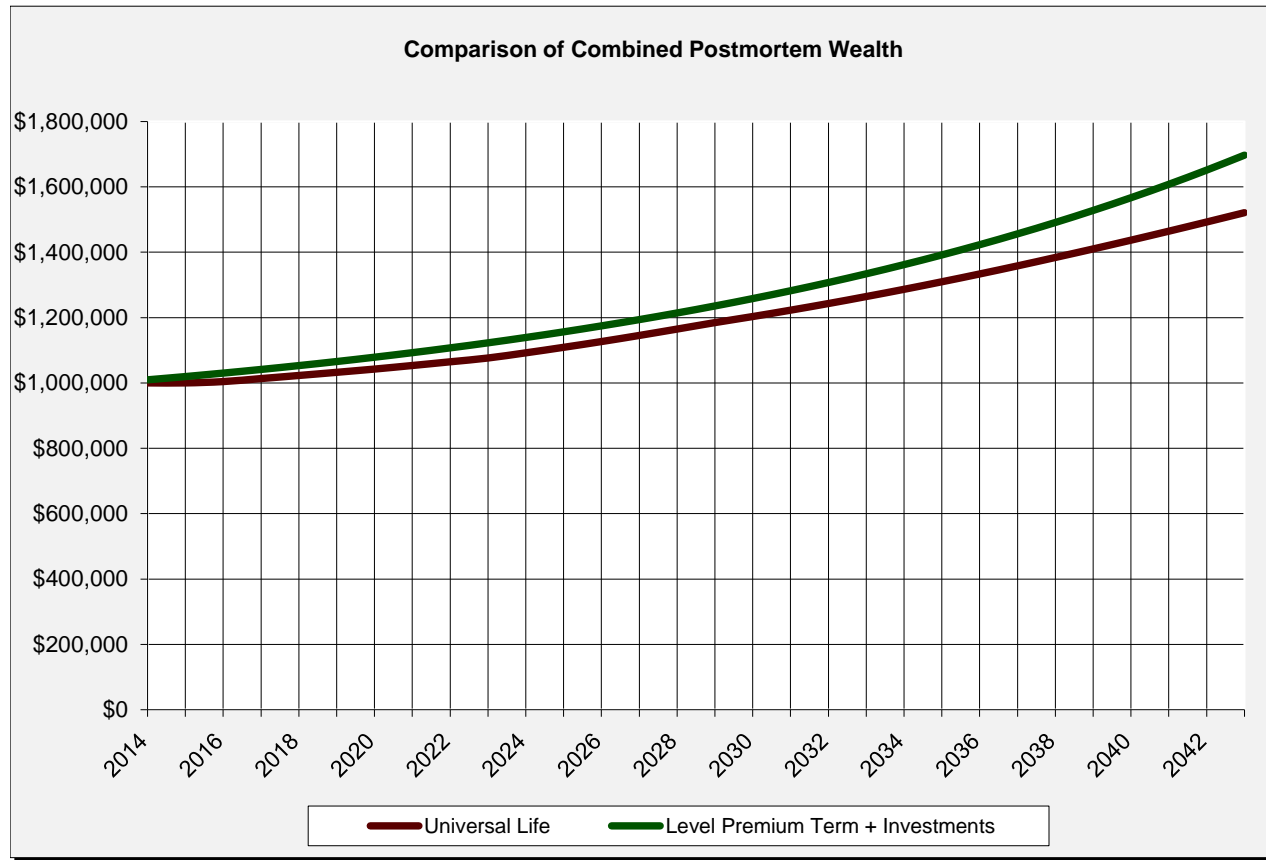


The illustration above compares the after-tax wealth accumulated during life within a universal life insurance policy with a buy-term-and-invest-the-difference approach over the planning horizon.



Annual Combined Postmortem Wealth Illustration

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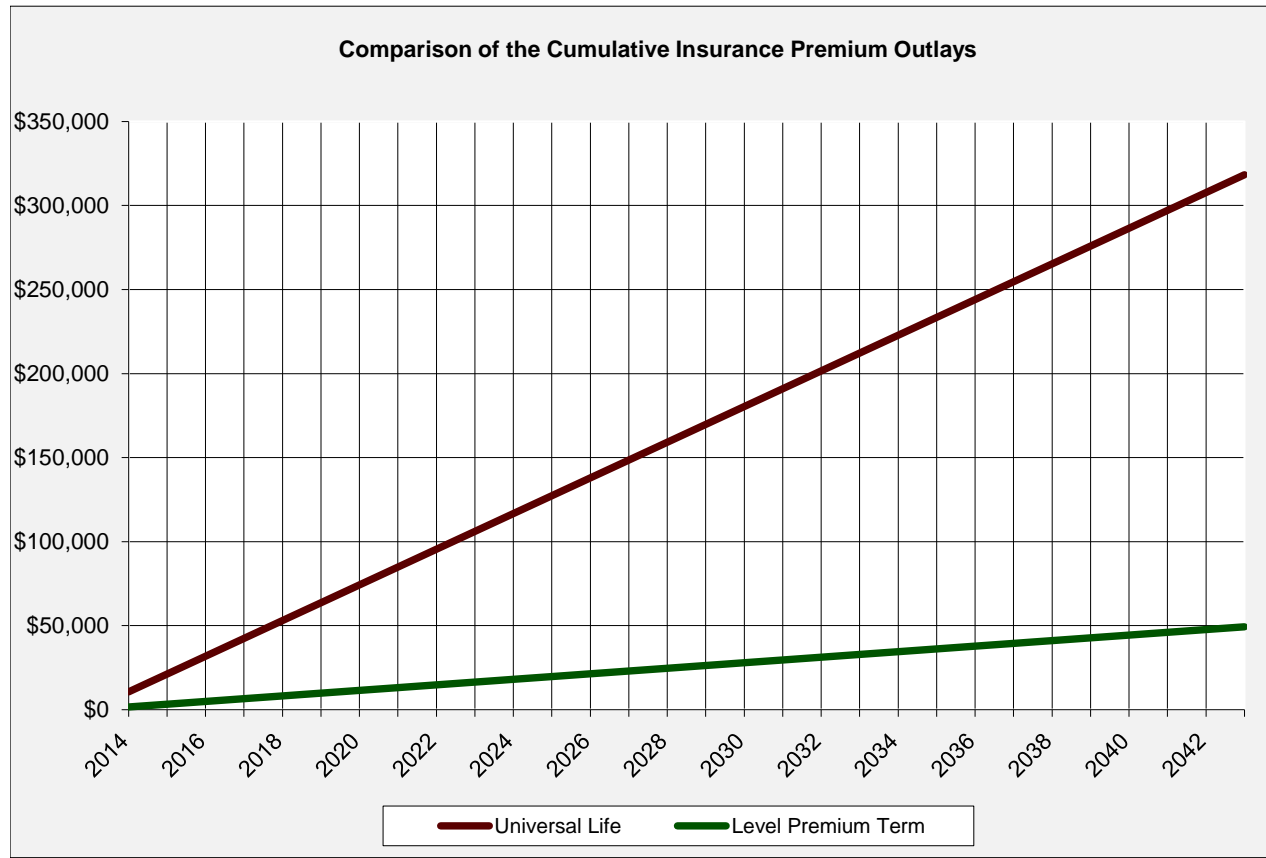


The illustration above compares the death benefits payable from a universal life insurance policy with the total wealth available using a level premium term policy together with a buy-term-and-invest-the-difference approach over the planning horizon.



Cumulative Insurance Policy Premiums Illustration

Jimmy & Jennifer Flash



The illustration above compares insurance policy premium outlays on a cumulative basis over the planning horizon.



Insurance Investment Comparison - \$1M Policy 30-Year Level Term vs. Type B UL

Wealth Accumulation Comparison - Lifetime Values

Jimmy & Jennifer Flash

Year	Universal Life Scenario		Level Premium Term Scenario			Comparison	
	Ending Cash Values	After-Tax Cash Values	Ending Investment Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Investment Balance	Permanent Insurance Adv/-Disadv	PV Adv/-Disadv 3.0%
2014	0	0	9,585	108	9,477	-9,477	-9,201
2015	0	0	19,796	305	19,491	-19,491	-18,372
2016	4,144	4,144	30,645	575	30,070	-25,926	-23,726
2017	13,329	13,329	42,153	909	41,244	-27,915	-24,802
2018	22,762	22,762	54,342	1,298	53,044	-30,282	-26,122
2019	32,455	32,455	67,242	1,737	65,505	-33,050	-27,678
2020	42,418	42,418	80,883	2,222	78,661	-36,243	-29,469
2021	53,314	53,314	95,303	2,750	92,553	-39,239	-30,975
2022	64,635	64,635	110,539	3,320	107,219	-42,584	-32,637
2023	76,281	76,281	126,634	3,931	122,703	-46,422	-34,542
2024	92,091	92,091	143,634	4,584	139,050	-46,959	-33,924
2025	108,951	108,951	161,586	5,278	156,308	-47,357	-33,215
2026	126,604	126,604	180,542	6,015	174,527	-47,923	-32,633
2027	145,262	145,262	200,558	6,797	193,761	-48,499	-32,063
2028	164,788	162,386	221,691	7,625	214,066	-51,680	-33,171
2029	184,578	178,266	244,003	8,500	235,502	-57,237	-35,668
2030	203,148	193,445	267,558	9,426	258,132	-64,688	-39,137
2031	222,593	209,126	292,426	10,404	282,022	-72,896	-42,819
2032	242,960	225,336	318,680	11,438	307,242	-81,906	-46,710
2033	264,297	242,104	346,397	12,530	333,867	-91,763	-50,807
2034	286,417	259,320	375,657	13,683	361,974	-102,654	-55,182
2035	309,483	277,080	406,547	14,901	391,646	-114,566	-59,791
2036	333,424	295,342	439,158	16,187	422,971	-127,629	-64,668
2037	358,167	314,064	473,584	17,544	456,039	-141,975	-69,842
2038	383,877	333,342	509,927	18,978	490,949	-157,607	-75,274
2039	410,005	352,859	548,294	20,491	527,803	-174,944	-81,120
2040	436,813	372,767	588,798	22,089	566,709	-193,942	-87,310
2041	464,338	393,086	631,556	23,776	607,780	-214,694	-93,838
2042	492,379	413,701	676,696	25,556	651,139	-237,438	-100,756
2043	520,963	434,629	724,349	27,436	696,912	-262,284	-108,057



Wealth Accumulation Comparison - Postmortem Values

Jimmy & Jennifer Flash

Year	Universal Life	Level Premium Term Scenario				Comparison	
	Policy Death Benefits	Ending Investment Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Investment Balance	Policy Death Benefits	Permanent Insurance Adv/-Disadv	PV Adv/-Disadv 3.0%
2014	1,000,000	9,585	108	9,477	1,000,000	-9,477	-9,201
2015	1,000,000	19,796	305	19,491	1,000,000	-19,491	-18,372
2016	1,004,144	30,645	575	30,070	1,000,000	-25,926	-23,726
2017	1,013,329	42,153	909	41,244	1,000,000	-27,915	-24,802
2018	1,022,762	54,342	1,298	53,044	1,000,000	-30,282	-26,122
2019	1,032,455	67,242	1,737	65,505	1,000,000	-33,050	-27,678
2020	1,042,418	80,883	2,222	78,661	1,000,000	-36,243	-29,469
2021	1,053,314	95,303	2,750	92,553	1,000,000	-39,239	-30,975
2022	1,064,635	110,539	3,320	107,219	1,000,000	-42,584	-32,637
2023	1,076,281	126,634	3,931	122,703	1,000,000	-46,422	-34,542
2024	1,092,091	143,634	4,584	139,050	1,000,000	-46,959	-33,924
2025	1,108,951	161,586	5,278	156,308	1,000,000	-47,357	-33,215
2026	1,126,604	180,542	6,015	174,527	1,000,000	-47,923	-32,633
2027	1,145,262	200,558	6,797	193,761	1,000,000	-48,499	-32,063
2028	1,164,788	221,691	7,625	214,066	1,000,000	-49,278	-31,630
2029	1,184,578	244,003	8,500	235,502	1,000,000	-50,924	-31,734
2030	1,203,148	267,558	9,426	258,132	1,000,000	-54,984	-33,266
2031	1,222,593	292,426	10,404	282,022	1,000,000	-59,429	-34,908
2032	1,242,960	318,680	11,438	307,242	1,000,000	-64,282	-36,659
2033	1,264,297	346,397	12,530	333,867	1,000,000	-69,570	-38,519
2034	1,286,417	375,657	13,683	361,974	1,000,000	-75,557	-40,616
2035	1,309,483	406,547	14,901	391,646	1,000,000	-82,163	-42,881
2036	1,333,424	439,158	16,187	422,971	1,000,000	-89,547	-45,373
2037	1,358,167	473,584	17,544	456,039	1,000,000	-97,872	-48,147
2038	1,383,877	509,927	18,978	490,949	1,000,000	-107,072	-51,138
2039	1,410,005	548,294	20,491	527,803	1,000,000	-117,798	-54,622
2040	1,436,813	588,798	22,089	566,709	1,000,000	-129,896	-58,478
2041	1,464,338	631,556	23,776	607,780	1,000,000	-143,442	-62,695
2042	1,492,379	676,696	25,556	651,139	1,000,000	-158,760	-67,369
2043	1,520,963	724,349	27,436	696,912	1,000,000	-175,949	-72,489





Insurance Investment Comparison

Sensitivity Analyses

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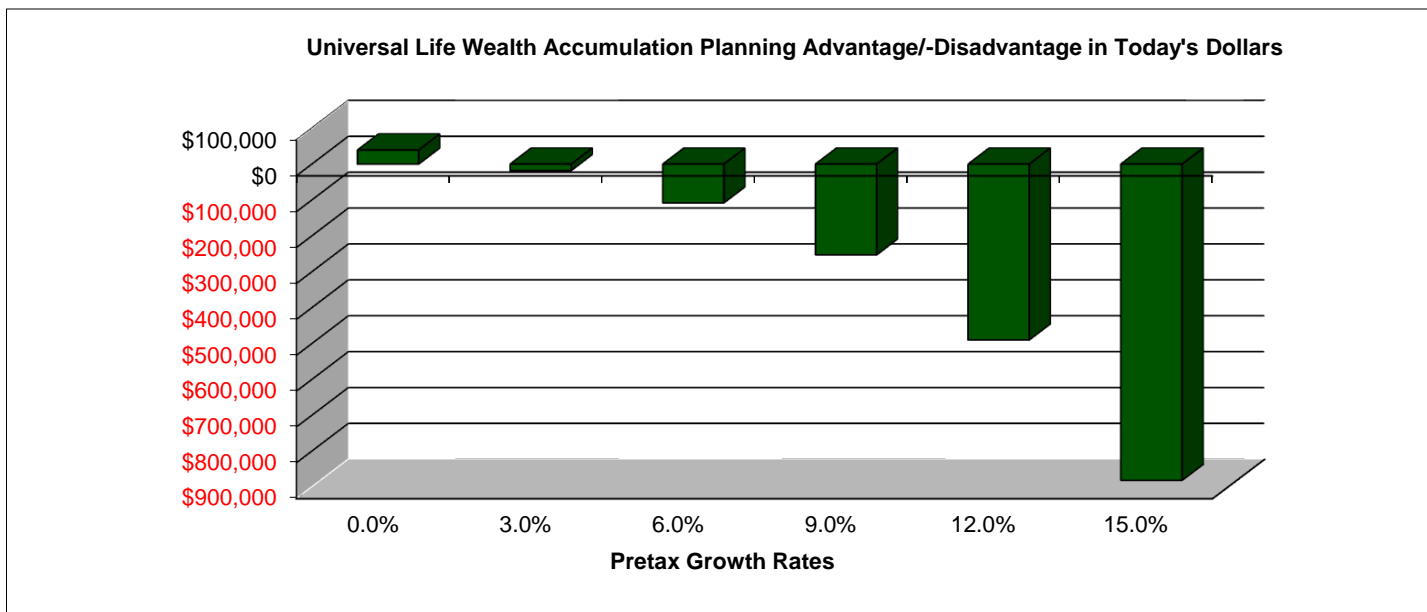
Jimmy & Jennifer Flash

\$1M Policy 30-Year Level Term vs. Type B UL

Lifetime Accumulation Sensitivity Analysis - Growth Rates

Jimmy & Jennifer Flash

2043 Growth	Cumulative Premium Outlays		After-Tax Investments		Universal Life Adv-/Disadv	
	Universal Life Scenario	Term + Invest Scenario	Universal Life Scenario	Term + Invest Scenario	Projected	Present Value
0.0%	318,300	49,350	434,629	339,577	95,052	39,160
3.0%	318,300	49,350	434,629	478,133	-43,504	-17,923
6.0%	318,300	49,350	434,629	696,912	-262,284	-108,057
9.0%	318,300	49,350	434,629	1,048,860	-614,231	-253,055
12.0%	318,300	49,350	434,629	1,623,763	-1,189,134	-489,908
15.0%	318,300	49,350	434,629	2,574,233	-2,139,604	-881,489



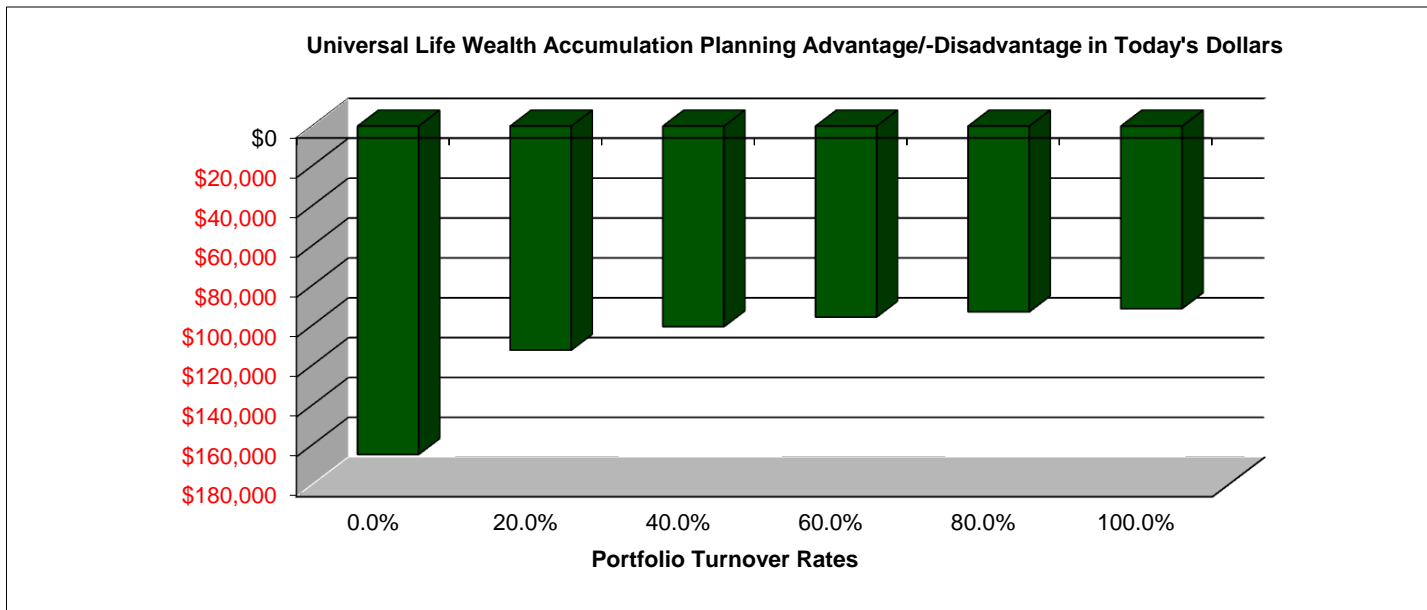
The illustration above shows the impact of pretax portfolio growth rate assumptions on the projected results. The graph shows the wealth accumulation advantages or disadvantages of a universal life policy versus a buy-term-and-invest-the-difference approach in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.



Lifetime Accumulation Sensitivity Analysis - Portfolio Turnover Rates

Jimmy & Jennifer Flash

2043 Turnover	Cumulative Premium Outlays		After-Tax Investments		Universal Life Adv-/Disadv	
	Universal Life Scenario	Term + Invest Scenario	Universal Life Scenario	Term + Invest Scenario	Projected	Present Value
0.0%	318,300	49,350	434,629	834,404	-399,775	-164,702
20.0%	318,300	49,350	434,629	707,203	-272,574	-112,297
40.0%	318,300	49,350	434,629	678,716	-244,088	-100,561
60.0%	318,300	49,350	434,629	666,968	-232,339	-95,721
80.0%	318,300	49,350	434,629	660,612	-225,983	-93,102
100.0%	318,300	49,350	434,629	656,637	-222,008	-91,464



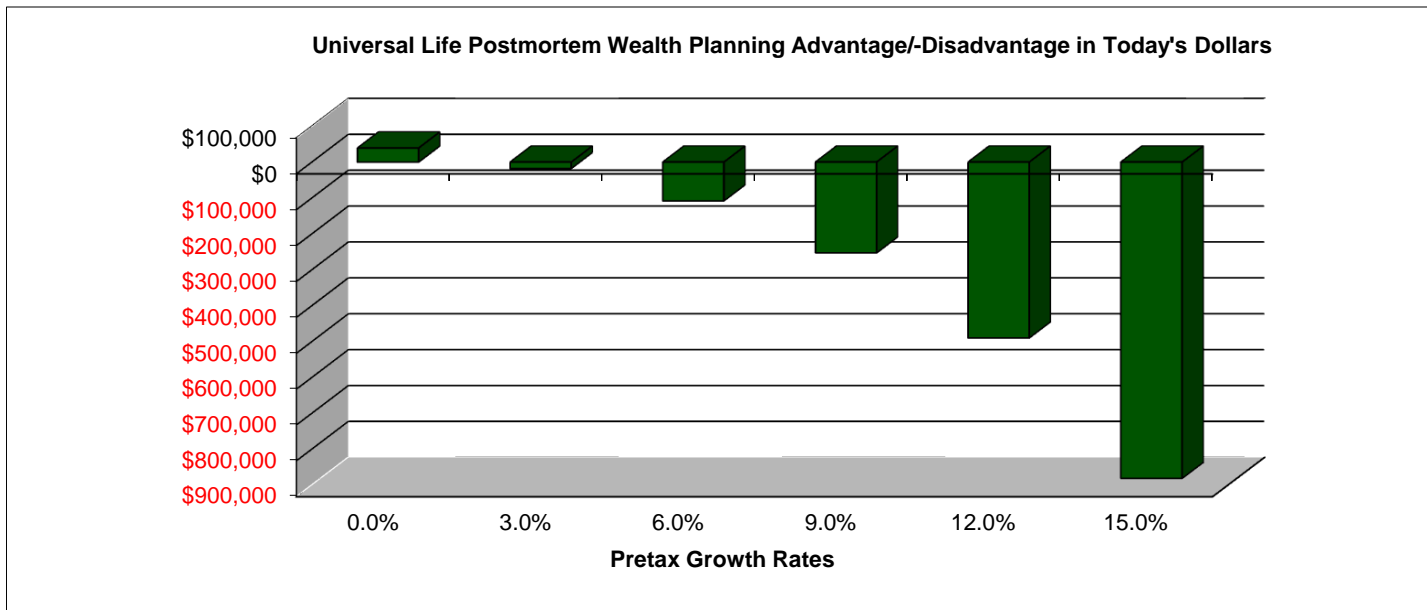
The illustration above shows the impact of portfolio turnover rate assumptions on the projected results. The graph shows the wealth accumulation advantages or disadvantages of a universal life policy versus a buy-term-and-invest-the-difference approach in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.



Postmortem Wealth Sensitivity Analysis - Growth Rates

Jimmy & Jennifer Flash

2043 Growth	After-Tax Investments		Combined Postmortem Wealth		Universal Life Adv-/Disadv	
	Universal Life Scenario	Term + Invest Scenario	Universal Life Scenario	Term + Invest Scenario	Projected	Present Value
0.0%	0	339,577	1,520,963	1,339,577	181,386	74,729
3.0%	0	478,133	1,520,963	1,478,133	42,830	17,645
6.0%	0	696,912	1,520,963	1,696,912	-175,949	-72,489
9.0%	0	1,048,860	1,520,963	2,048,860	-527,897	-217,486
12.0%	0	1,623,763	1,520,963	2,623,763	-1,102,800	-454,339
15.0%	0	2,574,233	1,520,963	3,574,233	-2,053,270	-845,920



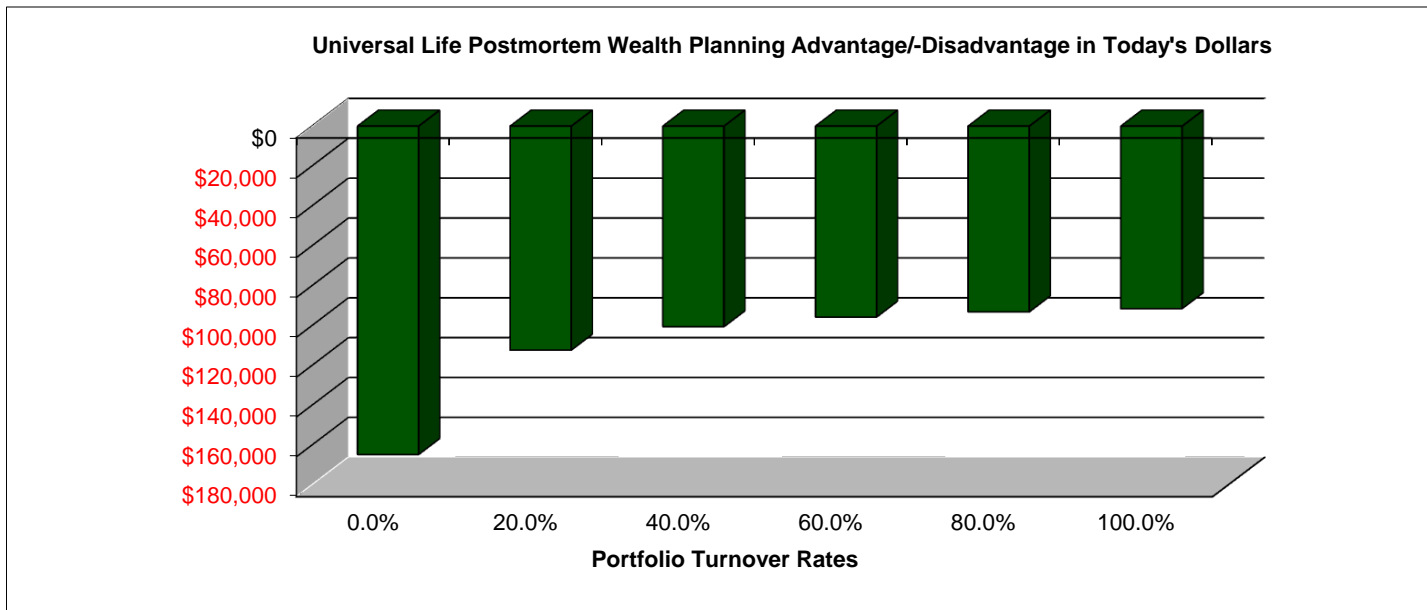
The illustration above shows the impact of pretax portfolio growth rate assumptions on the projected results. The graph shows the wealth accumulation advantages or disadvantages of a universal life policy versus a buy-term-and-invest-the-difference approach in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.



Postmortem Wealth Sensitivity Analysis - Portfolio Turnover Rates

Jimmy & Jennifer Flash

2043 Turnover	After-Tax Investments		Combined Postmortem Wealth		Universal Life Adv-/Disadv	
	Universal Life Scenario	Term + Invest Scenario	Universal Life Scenario	Term + Invest Scenario	Projected	Present Value
0.0%	0	834,404	1,520,963	1,834,404	-313,441	-129,133
20.0%	0	707,203	1,520,963	1,707,203	-186,240	-76,728
40.0%	0	678,716	1,520,963	1,678,716	-157,753	-64,992
60.0%	0	666,968	1,520,963	1,666,968	-146,005	-60,152
80.0%	0	660,612	1,520,963	1,660,612	-139,649	-57,533
100.0%	0	656,637	1,520,963	1,656,637	-135,674	-55,896



The illustration above shows the impact of portfolio turnover rate assumptions on the projected results. The graph shows the wealth accumulation advantages or disadvantages of a universal life policy versus a buy-term-and-invest-the-difference approach in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.





Insurance Investment Comparison

Supporting Schedules for
POLICY PREMIUMS, CASH VALUES & DEATH BENEFITS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jimmy & Jennifer Flash

\$1M Policy 30-Year Level Term vs. Type B UL

Insurance Investment Comparison - \$1M Policy 30-Year Level Term vs. Type B UL

Scheduled Premiums, Cash Values & Death Benefits

Jimmy & Jennifer Flash

Year	Level Premium Term		Universal Life		
	Scheduled Premiums	Death Benefits	Scheduled Premiums	Cash Values	Death Benefits
2014	1,645	1,000,000	10,610	0	1,000,000
2015	1,645	1,000,000	10,610	0	1,000,000
2016	1,645	1,000,000	10,610	4,144	1,004,144
2017	1,645	1,000,000	10,610	13,329	1,013,329
2018	1,645	1,000,000	10,610	22,762	1,022,762
2019	1,645	1,000,000	10,610	32,455	1,032,455
2020	1,645	1,000,000	10,610	42,418	1,042,418
2021	1,645	1,000,000	10,610	53,314	1,053,314
2022	1,645	1,000,000	10,610	64,635	1,064,635
2023	1,645	1,000,000	10,610	76,281	1,076,281
2024	1,645	1,000,000	10,610	92,091	1,092,091
2025	1,645	1,000,000	10,610	108,951	1,108,951
2026	1,645	1,000,000	10,610	126,604	1,126,604
2027	1,645	1,000,000	10,610	145,262	1,145,262
2028	1,645	1,000,000	10,610	164,788	1,164,788
2029	1,645	1,000,000	10,610	184,578	1,184,578
2030	1,645	1,000,000	10,610	203,148	1,203,148
2031	1,645	1,000,000	10,610	222,593	1,222,593
2032	1,645	1,000,000	10,610	242,960	1,242,960
2033	1,645	1,000,000	10,610	264,297	1,264,297
2034	1,645	1,000,000	10,610	286,417	1,286,417
2035	1,645	1,000,000	10,610	309,483	1,309,483
2036	1,645	1,000,000	10,610	333,424	1,333,424
2037	1,645	1,000,000	10,610	358,167	1,358,167
2038	1,645	1,000,000	10,610	383,877	1,383,877
2039	1,645	1,000,000	10,610	410,005	1,410,005
2040	1,645	1,000,000	10,610	436,813	1,436,813
2041	1,645	1,000,000	10,610	464,338	1,464,338
2042	1,645	1,000,000	10,610	492,379	1,492,379
2043	1,645	1,000,000	10,610	520,963	1,520,963





Insurance Investment Comparison

Supporting Schedules for
TYPE B UNIVERSAL LIFE SCENARIO

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jimmy & Jennifer Flash

\$1M Policy 30-Year Level Term vs. Type B UL

Policy Benefits Illustration - Universal Life

Jimmy & Jennifer Flash

Year	Policy Tax Basis			After-Tax Cash Values			Death Benefits
	Beginning Basis	Scheduled Premiums	Ending Basis	Ending Cash Values	Income Tax on Surrender	After-Tax Cash Values	
2014	0	10,610	10,610	0	0	0	1,000,000
2015	10,610	10,610	21,220	0	0	0	1,000,000
2016	21,220	10,610	31,830	4,144	0	4,144	1,004,144
2017	31,830	10,610	42,440	13,329	0	13,329	1,013,329
2018	42,440	10,610	53,050	22,762	0	22,762	1,022,762
2019	53,050	10,610	63,660	32,455	0	32,455	1,032,455
2020	63,660	10,610	74,270	42,418	0	42,418	1,042,418
2021	74,270	10,610	84,880	53,314	0	53,314	1,053,314
2022	84,880	10,610	95,490	64,635	0	64,635	1,064,635
2023	95,490	10,610	106,100	76,281	0	76,281	1,076,281
2024	106,100	10,610	116,710	92,091	0	92,091	1,092,091
2025	116,710	10,610	127,320	108,951	0	108,951	1,108,951
2026	127,320	10,610	137,930	126,604	0	126,604	1,126,604
2027	137,930	10,610	148,540	145,262	0	145,262	1,145,262
2028	148,540	10,610	159,150	164,788	2,402	162,386	1,164,788
2029	159,150	10,610	169,760	184,578	6,312	178,266	1,184,578
2030	169,760	10,610	180,370	203,148	9,703	193,445	1,203,148
2031	180,370	10,610	190,980	222,593	13,467	209,126	1,222,593
2032	190,980	10,610	201,590	242,960	17,624	225,336	1,242,960
2033	201,590	10,610	212,200	264,297	22,193	242,104	1,264,297
2034	212,200	10,610	222,810	286,417	27,097	259,320	1,286,417
2035	222,810	10,610	233,420	309,483	32,403	277,080	1,309,483
2036	233,420	10,610	244,030	333,424	38,082	295,342	1,333,424
2037	244,030	10,610	254,640	358,167	44,103	314,064	1,358,167
2038	254,640	10,610	265,250	383,877	50,535	333,342	1,383,877
2039	265,250	10,610	275,860	410,005	57,146	352,859	1,410,005
2040	275,860	10,610	286,470	436,813	64,046	372,767	1,436,813
2041	286,470	10,610	297,080	464,338	71,252	393,086	1,464,338
2042	297,080	10,610	307,690	492,379	78,678	413,701	1,492,379
2043	307,690	10,610	318,300	520,963	86,334	434,629	1,520,963





Insurance Investment Comparison

Supporting Schedules for
LEVEL PREMIUM TERM SCENARIO

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jimmy & Jennifer Flash

\$1M Policy 30-Year Level Term vs. Type B UL

Taxable Investments Illustration - Level Premium Term

Jimmy & Jennifer Flash

Year	Beginning Balance	Fund Contributions	Current-Year Returns		Realized Short-Term Gains 12.5%	Realized Long-Term Gains 12.5%	Unrealized Gains	Taxes			Ending Balance
			Current Income	Growth				Income & Medicare Taxes	Short-Term Capital Gains Tax	Long-Term Capital Gains Tax	
2014	0	8,965	179	538	67	67	403	12	29	57	9,585
2015	9,585	8,965	371	1,113	190	190	1,137	29	81	129	19,796
2016	19,796	8,965	575	1,726	358	358	2,147	49	152	215	30,645
2017	30,645	8,965	792	2,377	565	565	3,393	73	241	312	42,153
2018	42,153	8,965	1,022	3,067	807	807	4,845	100	344	421	54,342
2019	54,342	8,965	1,266	3,798	1,080	1,080	6,483	130	460	540	67,242
2020	67,242	8,965	1,524	4,572	1,382	1,382	8,291	163	589	668	80,883
2021	80,883	8,965	1,797	5,391	1,710	1,710	10,262	198	729	807	95,303
2022	95,303	8,965	2,085	6,256	2,065	2,065	12,388	236	880	955	110,539
2023	110,539	8,965	2,390	7,170	2,445	2,445	14,669	277	1,041	1,112	126,634
2024	126,634	8,965	2,712	8,136	2,851	2,851	17,104	320	1,214	1,279	143,634
2025	143,634	8,965	3,052	9,156	3,282	3,282	19,695	365	1,398	1,457	161,586
2026	161,586	8,965	3,411	10,233	3,741	3,741	22,446	414	1,594	1,645	180,542
2027	180,542	8,965	3,790	11,370	4,227	4,227	25,362	465	1,801	1,844	200,558
2028	200,558	8,965	4,190	12,571	4,742	4,742	28,450	520	2,020	2,054	221,691
2029	221,691	8,965	4,613	13,839	5,286	5,286	31,717	577	2,252	2,277	244,003
2030	244,003	8,965	5,059	15,178	5,862	5,862	35,171	638	2,497	2,512	267,558
2031	267,558	8,965	5,530	16,591	6,470	6,470	38,822	702	2,756	2,760	292,426
2032	292,426	8,965	6,028	18,083	7,113	7,113	42,679	770	3,030	3,022	318,680
2033	318,680	8,965	6,553	19,659	7,792	7,792	46,753	841	3,319	3,299	346,397
2034	346,397	8,965	7,107	21,322	8,509	8,509	51,056	917	3,625	3,592	375,657
2035	375,657	8,965	7,692	23,077	9,267	9,267	55,600	997	3,948	3,901	406,547
2036	406,547	8,965	8,310	24,931	10,066	10,066	60,398	1,081	4,288	4,227	439,158
2037	439,158	8,965	8,962	26,887	10,911	10,911	65,464	1,170	4,648	4,571	473,584
2038	473,584	8,965	9,651	28,953	11,802	11,802	70,813	1,264	5,028	4,934	509,927
2039	509,927	8,965	10,378	31,134	12,743	12,743	76,460	1,363	5,429	5,318	548,294
2040	548,294	8,965	11,145	33,436	13,737	13,737	82,422	1,468	5,852	5,723	588,798
2041	588,798	8,965	11,955	35,866	14,786	14,786	88,715	1,578	6,299	6,150	631,556
2042	631,556	8,965	12,810	38,431	15,893	15,893	95,360	1,695	6,771	6,602	676,696
2043	676,696	8,965	13,713	41,140	17,062	17,062	102,375	1,818	7,269	7,078	724,349





Insurance Investment Comparison

Supporting Schedules for
TAX & INVESTMENT RATES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jimmy & Jennifer Flash

\$1M Policy 30-Year Level Term vs. Type B UL

Tax & Investment Rates

Jimmy & Jennifer Flash

Year	Tax Rates					Investment Rates	
	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined ST Cap Gains Tax Rate	Combined LT Cap Gains Tax Rate	Income	Growth
2014	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2015	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2016	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2017	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2018	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2019	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2020	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2021	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2022	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2023	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2024	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2025	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2026	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2027	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2028	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2029	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2030	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2031	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2032	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2033	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2034	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2035	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2036	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2037	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2038	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2039	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2040	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2041	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2042	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%
2043	39.6%	3.0%	42.6%	42.6%	23.0%	2.0%	6.0%

