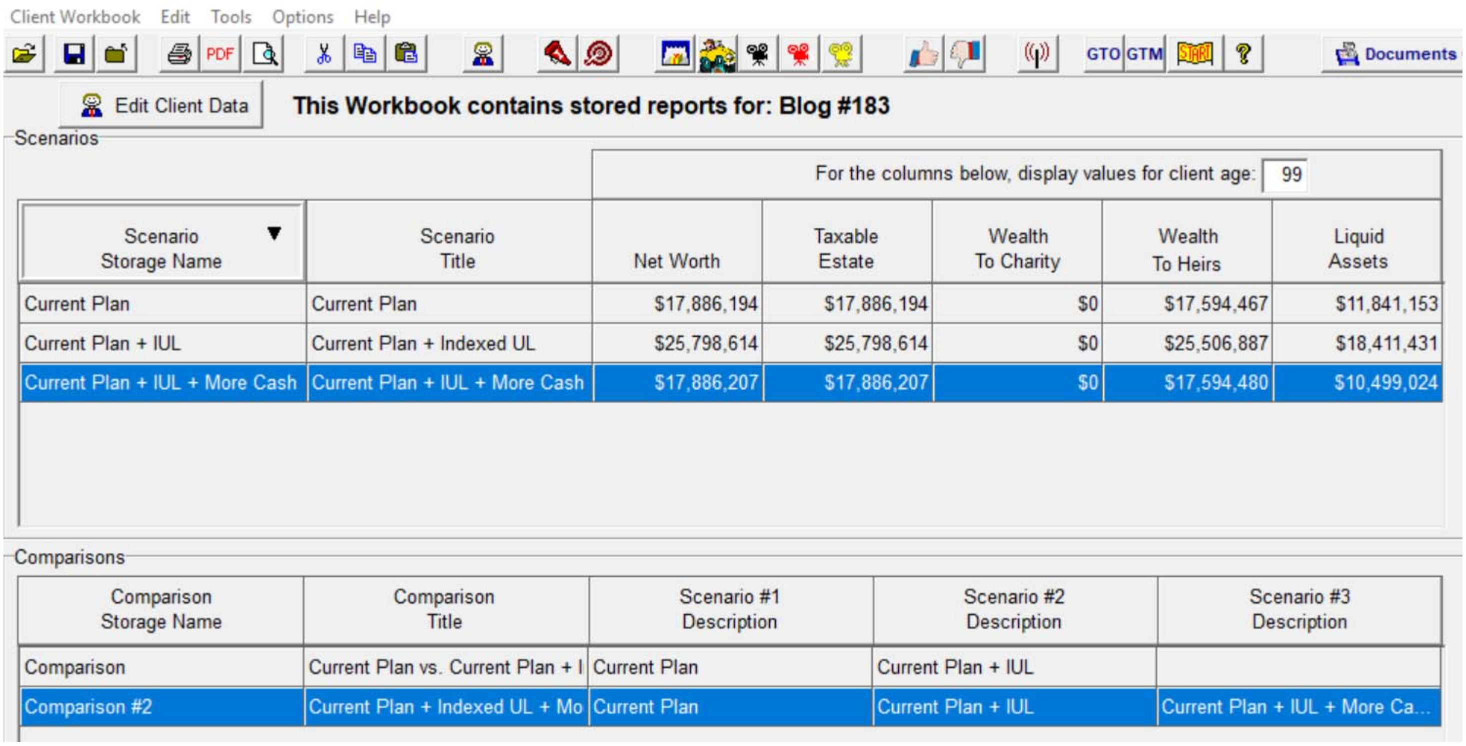
Below is a view of the Workbook Main Window from Wealthy and Wise®
used for Blog #183 along with a description of the contents.



Client Workbook Edit Tools Options Help

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Scenarios

For the columns below, display values for client age: 99

Scenario Storage Name	Scenario Title	Net Worth	Taxable Estate	Wealth To Charity	Wealth To Heirs	Liquid Assets
Current Plan	Current Plan	$17,886,194	$17,886,194	$0	$17,594,467	$11,841,153
Current Plan + IUL	Current Plan + Indexed UL	$25,798,614	$25,798,614	$0	$25,506,887	$18,411,431
Current Plan + IUL + More Cash	Current Plan + IUL + More Cash	$17,886,207	$17,886,207	$0	$17,594,480	$10,499,024

Comparisons

Comparison Storage Name	Comparison Title	Scenario #1 Description	Scenario #2 Description	Scenario #3 Description
Comparison	Current Plan vs. Current Plan + I	Current Plan	Current Plan + IUL	
Comparison #2	Current Plan + Indexed UL + Mo	Current Plan	Current Plan + IUL	Current Plan + IUL + More Ca...

InsMark System: **Wealthy and Wise**

Workbook file name: Blog #183.!ww

Important Note: If you haven't studied Blog #183, you should do so to learn the logic of this retirement analysis.

Scenario 1: This is the current status of James and Allison McNamara's retirement plan. Both are age 55 and plan to retire at age 65 with planned cash flow of $250,000 a year indexed at 3.00% as an inflation offset.

Scenario 2: This is identical to Scenario 1 with the exception that illustration values from a proposed Indexed Universal Life (IUL) policy with a face amount of $1,863,066 bearing six premiums of $100,000 has been included in the analysis. Premiums are funded by transferring money from their liquid assets, so there is no out-of-pocket cost to acquire the policy. As you can see from the net worth comparisons summarized above, the IUL has a significant impact on their net worth.

Scenario 3: This is identical to Scenario 2 with the exception that $2.5 million of additional cash flow has been secured by reducing their overall net worth to duplicate that provided by the current plan.

Based on the McNamaras' preference, their revised retirement plan either improves their net worth or their retirement cash flow. Their reaction to Scenario 3: *"This provides us with a $2.5 million cash flow cushion for travel and supplemental medical costs as well as letting us help the grandchildren with some of their needs, like education or down payment on a house."*

To our knowledge, Wealthy and Wise has the only retirement planning logic that can produce this comparison.

The key to Scenario 3 is understanding how the Cash Flow Availability Calculator in Wealthy and Wise works. Click here for a detailed explanation of this Calculator (see the Advanced Use section).

Comparison 1 evaluates **Scenario 1** vs. **Scenario 2**.

Comparison 2 evaluates **Scenario 1** vs. **Scenario 2 vs. Scenario 3**.

Important Note #1: The hypothetical life insurance illustrations referred to in this report assume the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. Actual illustrations are not valid unless accompanied by a basic illustration from the issuing life insurance company.

Important Note #2: The information in this report is for educational purposes only. In all cases, the approval of a client's legal and tax advisers must be secured regarding the implementation or modification of any planning technique as well as the applicability and consequences of new cases, rulings, or legislation upon existing or impending plans.