

ACCOUNT VALUE

TYPICAL PLAN

Current Age	45
Age at Retirement	60
Income Tax Rate (Pre-Retirement)	0%
Annual Contributions	\$50,000
Current Account Balance	\$0
Annual Rate of Return	12%
% Fees	0.5%
Employer Match (Annual \$ Contribution)	\$0

Account Value at Retirement

Total Contributions
Excluding Employer Match

\$700,000

Total Account Value

\$1,940,715

IUL

Current Age	45
Age at Retirement	60
Income Tax Rate (Pre-Retirement)	0%
Annual Premium	\$50,000
Lump Sum Premium	\$0
Annual Rate of Return	5.5%
% Fees	Included

Account Value at Retirement

Total Premiums Paid

\$700,000

Total Account Value

\$4,535,339