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Pension Maximizer - A Universal Life Insurance Plan

Pension Maximizer		GIC at 6.000 %		Bank Loan Rate at 7.000 %		
Year	Age	A Annual Deposit	B After-Tax Estate Value	C Account Value	D Cancellation Account	E After-Tax Estate Value
1	31	\$19,000.00	\$1,013,787	\$18,323	\$15,131	\$19,616
2	32	19,000.00	1,033,209	37,745	31,361	39,867
3	33	19,000.00	1,053,796	58,332	48,756	60,774
4	34	19,000.00	1,075,609	80,145	67,377	82,359
5*	35	19,000.00	1,099,984	104,520	91,752	104,643
6*	36	19,000.00	1,163,181	130,673	117,905	127,649
7*	37	19,000.00	1,256,726	158,626	149,050	151,400
8*	38	19,000.00	1,347,895	188,555	182,171	175,921
9*	39	19,000.00	1,429,680	220,569	217,377	201,237
10*	40	19,000.00	1,508,226	254,800	254,800	227,372
11*	41	19,000.00	1,568,127	291,411	291,411	254,355
12*	42	19,000.00	1,630,652	330,579	330,579	282,211
13*	43	19,000.00	1,695,599	372,391	372,391	310,971
14*	44	19,000.00	1,763,065	416,993	416,993	340,662
15*	45	19,000.00	1,833,045	464,512	464,512	371,315
16*	46	19,000.00	1,905,505	515,066	515,066	402,961
17*	47	19,000.00	1,980,637	568,835	568,835	435,632
18*	48	19,000.00	2,058,393	625,941	625,941	469,363
19*	49	19,000.00	2,139,257	686,672	686,672	504,186
20*	50	19,000.00	2,223,244	751,190	751,190	540,137
21*	51	19,000.00	2,344,075	819,911	819,911	577,253
22*	52	19,000.00	2,466,574	892,974	892,974	615,571
23*	53	19,000.00	2,591,045	970,709	970,709	655,131
24*	54	19,000.00	2,717,514	1,053,308	1,053,308	695,973
25*	55	19,000.00	2,846,381	1,141,228	1,141,228	738,138
26*	56	19,000.00	2,977,847	1,234,705	1,234,705	781,670
27*	57	19,000.00	3,111,985	1,334,077	1,334,077	826,611
28*	58	19,000.00	3,249,025	1,439,708	1,439,708	873,009
29*	59	19,000.00	3,389,376	1,552,029	1,552,029	920,910
30*	60	19,000.00	3,532,743	1,671,200	1,671,200	970,363
31*	61	19,000.00	3,679,066	1,797,444	1,797,444	1,021,419
32*	62	19,000.00	3,827,780	1,930,732	1,930,732	1,074,128
33*	63	19,000.00	3,978,993	2,071,424	2,071,424	1,128,546
34*	64	19,000.00	4,132,354	2,219,487	2,219,487	1,184,726
35*	65	19,000.00	4,288,050	2,375,280	2,375,280	1,242,727

Pension Maximizer - A Universal Life Insurance Plan

Pension Maximizer		GIC at 6.000 %		Bank Loan Rate at 7.000 %		
Year	Age	Annual Deposit	After-Tax Estate Value	Account Value	Cancellation Account	After-Tax Estate Value
illustration.						
36*	66	0.00	4,411,315	2,519,214	2,519,214	1,282,991
37*	67	0.00	4,537,312	2,670,299	2,670,299	1,324,560
38*	68	0.00	4,666,178	2,828,871	2,828,871	1,367,476
39*	69	0.00	4,800,039	2,996,520	2,996,520	1,411,782
40*	70	0.00	4,937,654	3,172,789	3,172,789	1,457,524
41*	71	0.00	5,080,123	3,358,774	3,358,774	1,504,748
42*	72	0.00	5,227,394	3,554,889	3,554,889	1,553,502

Pension Maximizer - A Universal Life Insurance Plan

Pension Maximizer		GIC at 6.000 %		Bank Loan Rate at 7.000 %			
Year	Age	E	F	G	H	I	J
		Retirement Income After-Tax	After-Tax Estate Value	Accum. Bank Loan	Cancellation Account	Retirement Income After-Tax	After-Tax Estate Value
43*	73	\$263,223	\$5,380,678	\$263,223	\$3,762,493	\$263,223	\$1,340,612
44*	74	263,223	5,540,231	544,872	3,982,429	263,223	1,120,825
45*	75	263,223	5,706,116	846,236	4,215,679	263,223	893,917
46*	76	263,223	5,878,304	1168695	4,463,161	263,223	659,656
47*	77	263,223	6,056,847	1513727	4,726,218	263,223	417,806
48*	78	263,223	6,242,134	1882911	5,006,691	263,223	168,120
49*	79	263,223	6,435,392	2277937	5,307,589	173,567	0
50*	80	263,223	6,636,083	2700616	5,631,181	0	0
51*	81	263,223	6,843,949	3152882	5,980,584	0	0
52*	82	263,223	7,058,658	3636807	6,359,781	0	0
53*	83	263,223	7,279,509	4154606	6,773,947	0	0
54*	84	263,223	7,505,159	4708652	7,229,194	0	0
55*	85	263,223	7,733,307	5301480	7,733,307	0	0
56*	86	263,223	8,296,954	5935807	8,296,954	0	0
57*	87	263,223	8,901,693	6614537	8,901,693	0	0
58*	88	263,223	9,550,519	7340777	9,550,519	0	0
59*	89	263,223	10,246,646	8117855	10,246,646	0	0
60*	90	263,223	10,993,523	8949327	10,993,523	0	0
61*	91	263,223	11,794,849	9839003	11,794,849	0	0
62*	92	263,223	12,654,593	10790956	12,654,593	0	0
63*	93	263,223	13,577,016	11809546	13,577,016	0	0
64*	94	263,223	14,566,685	12899438	14,566,685	0	0
65*	95	263,223	15,628,504	14065621	15,628,504	0	0
66*	96	0	16,767,732	15050215	16,767,732	0	0
67*	97	0	17,990,013	16103730	17,990,013	0	0
68*	98	0	19,301,401	17230991	19,301,401	0	0
69*	99	0	20,708,393	18437160	20,708,393	0	0
70*	100	0	22,217,959	19727762	22,217,959	0	0