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HEALTH AND WEALTH MANAGEMENT

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Pension Maximizer GIC at 6.000 % Bank Loan Rate at 7.000 %

Year	Age	A	B	C	D	E
		Annual Deposit	After-Tax Estate Value	Account Value	Cancellation Account	After-Tax Estate Value
1	56	\$48,400.00	\$1,044,278	\$45,023	\$26,741	\$49,852
2	57	48,400.00	1,092,048	92,793	56,228	101,200
3	58	48,400.00	1,142,727	143,472	88,625	154,088
4	59	48,400.00	1,196,508	197,253	124,123	208,562
5	60	48,400.00	1,253,431	254,176	181,046	264,671
6*	61	48,400.00	1,317,427	318,172	245,042	322,463
7*	62	48,400.00	1,385,668	386,413	331,566	381,989
8*	63	48,400.00	1,458,422	459,167	422,602	443,301
9*	64	48,400.00	1,558,728	536,497	518,215	506,452
10*	65	48,400.00	1,673,944	618,355	618,355	571,497
11*	66	0.00	1,607,980	653,386	653,386	588,642
12*	67	0.00	1,558,867	691,014	691,014	606,301
13*	68	0.00	1,523,073	731,410	731,410	624,491
14*	69	0.00	1,499,168	775,310	775,310	643,225
15*	70	0.00	1,484,459	822,539	822,539	662,522
16*	71	0.00	1,478,102	873,617	873,617	682,398
17*	72	0.00	1,479,041	928,808	928,808	702,870
18*	73	0.00	1,486,996	988,734	988,734	723,956
19*	74	0.00	1,501,514	1,053,853	1,053,853	745,674

Pension Maximizer - A Universal Life Insurance Plan

Pension Maximizer		GIC at 6.000 %		Bank Loan Rate at 7.000 %			
Year	Age	F Retirement Income After-Tax	G After-Tax Estate Value	H Accum. Bank Loan	I Cancellation Account	J Retirement Income After-Tax	K After-Tax Estate Value
20*	75	\$100,698	\$1,522,346	\$100,698	\$1,124,709	\$100,698	\$667,347
21*	76	100,698	1,582,960	208,445	1,201,878	100,698	586,669
22*	77	100,698	1,646,311	323,734	1,284,633	100,698	503,571
23*	78	100,698	1,712,565	447,093	1,373,614	100,698	417,980
24*	79	100,698	1,782,127	579,088	1,469,809	100,698	329,822
25*	80	100,698	1,854,921	720,322	1,574,031	100,698	239,018
26*	81	100,698	1,930,947	871,443	1,687,358	100,698	145,491
27*	82	100,698	2,010,181	1033142	1,811,153	100,698	49,158
28*	83	100,698	2,092,489	1206160	1,947,166	50,632	0
29*	84	100,698	2,197,477	1391289	2,097,477	0	0
30*	85	100,698	2,263,072	1589377	2,263,072	0	0
31*	86	100,698	2,450,706	1801331	2,450,706	0	0
32*	87	100,698	2,653,907	2028122	2,653,907	0	0
33*	88	100,698	2,873,967	2270789	2,873,967	0	0
34*	89	100,698	3,112,286	2530442	3,112,286	0	0
35*	90	100,698	3,370,378	2808271	3,370,378	0	0
36*	91	100,698	3,649,883	3105548	3,649,883	0	0
37*	92	100,698	3,952,579	3423635	3,952,579	0	0
38*	93	100,698	4,280,389	3763987	4,280,389	0	0
39*	94	100,698	4,635,397	4128164	4,635,397	0	0
40*	95	100,698	5,019,860	4517834	5,019,860	0	0
41*	96	0	5,436,222	4834082	5,436,222	0	0
42*	97	0	5,887,129	5172468	5,887,129	0	0
43*	98	0	6,375,446	5534540	6,375,446	0	0
44*	99	0	6,904,280	5921958	6,904,280	0	0
45*	100	0	7,476,990	6336495	7,476,990	0	0