Unlock AFFORDABLE HOPE ONLINE LLC

No tax, legal, or investment advice is given.
Please consult a qualified advisor for these matters.

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YOUR FINANCIAL PICTURE

Name & Age
- Height & Weight
- Tobacco Use
- Medications
- Operations
- How Long with Company
- Income

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Mortgage & Monthly Payment

401K, CDs, IRAs, Stocks, Retirement Accounts

Current Policies (Type & Face Amounts)

Criminal or Driving Record

Military Member (orders for deployment overseas)

Children? Names & Ages

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YOUR RETIREMENT SAVINGS

- How are you saving for retirement?
  - Traditional IRA
  - Roth IRA or Roth 401(k)
  - 401(k), 403(b), etc.
    - How much are you contributing/what percentage?
    - How much does your employer match in your 401(k)?

- Four ways to save money
  - Free (401k match)
  - TaxTax-Free (municipal bonds, Roth IRA, life insurance)
  - TaxTax-Deferred (401k, 403b, Traditional IRA, etc.)
  - Taxable (stocks, bonds, mutual funds, etc.)

YOUR RETIREMENT SAVINGS

- What tax tax-free retirement savings do you have?
- Would you rather have income in retirement that you DON'T have to pay tax on?
- What's your largest bill?
- Do you agree you should be saving at least 10% of your income for retirement?
- If you could design your own retirement savings plan, what would you like for it to do for you?

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HOW DO YOU GET WHAT YOU WANT?

Liquid – access to your cash when you need it

No Limits- on annual contributions

	401K	Traditional IRA	Roth IRA	IUL
Safe	Fail	Fail	Fail	✓
Good Growth	Sometimes	Sometimes	Sometimes	✓
Liquid	Fail	Fail	✓	✓
Tax Free	Fail	Fail	✓	✓
No Limits	Fail	Fail	Fail	✓
Living Benefits	Fail	Fail	Fail	✓

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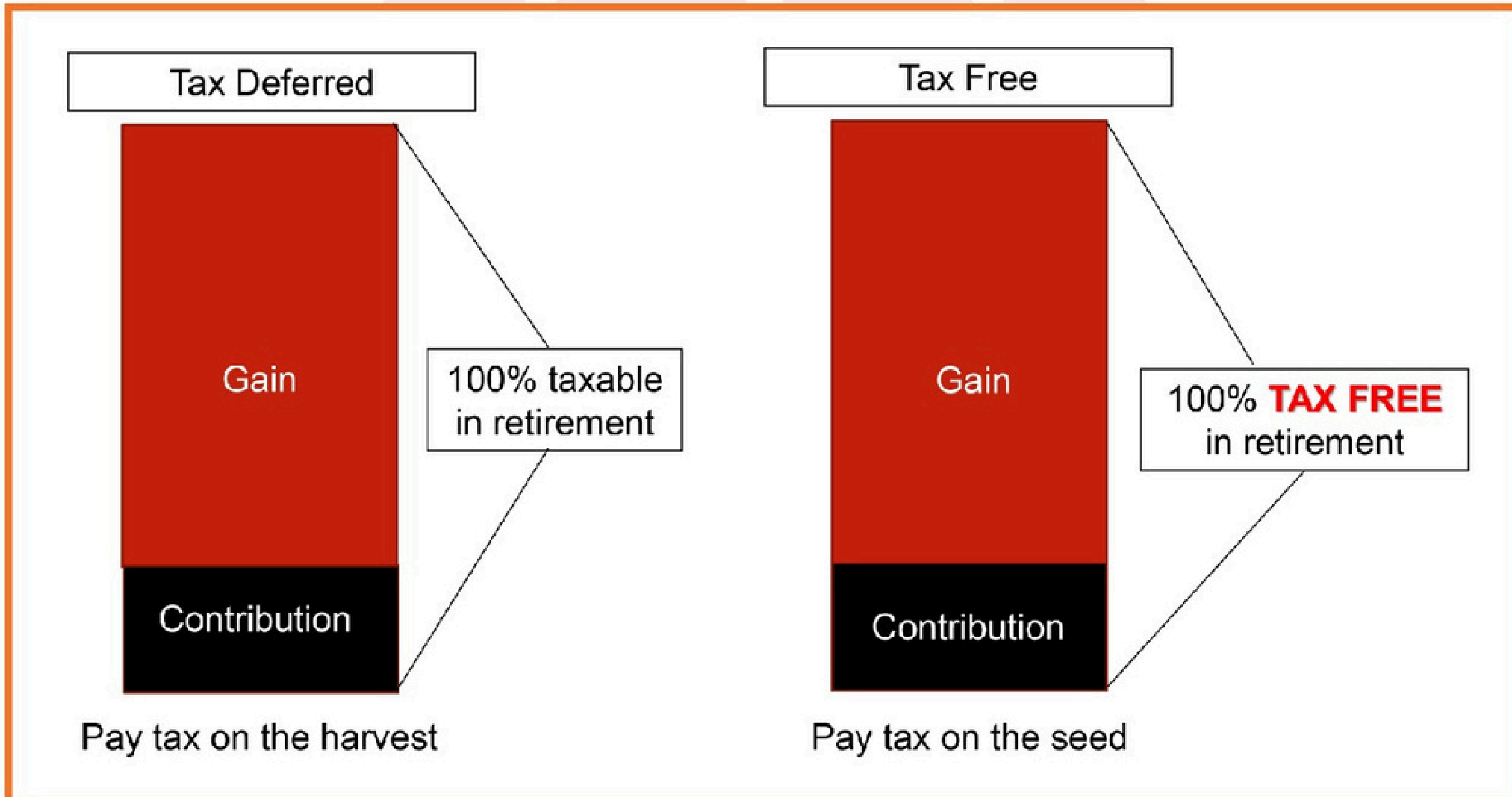
HOW MONEY IS TAXED



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TOP MARGINAL TAX RATE %

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COST OF DEFERRING TAXES

Using a Tax Deferred Account

Annual Saving	$10,000
Duration	30 years
Tax bracket	22%
Annual taxes deferred	$2,200
Total saved @ 8%	$1,132,832
Total Taxes deferred	$66,000

Retirement Income

Annual Withdrawal	$72,514
Tax Bracket	22%
Annual taxes paid	$15,953
Net income	$56,560
Total Taxes paid over 25 years	$398,831

Deferring $66,000 in taxes to pay $398,831 during retirement...

Assuming an 8% interest rate for 30 years. During retirement, assuming a 4% interest rate

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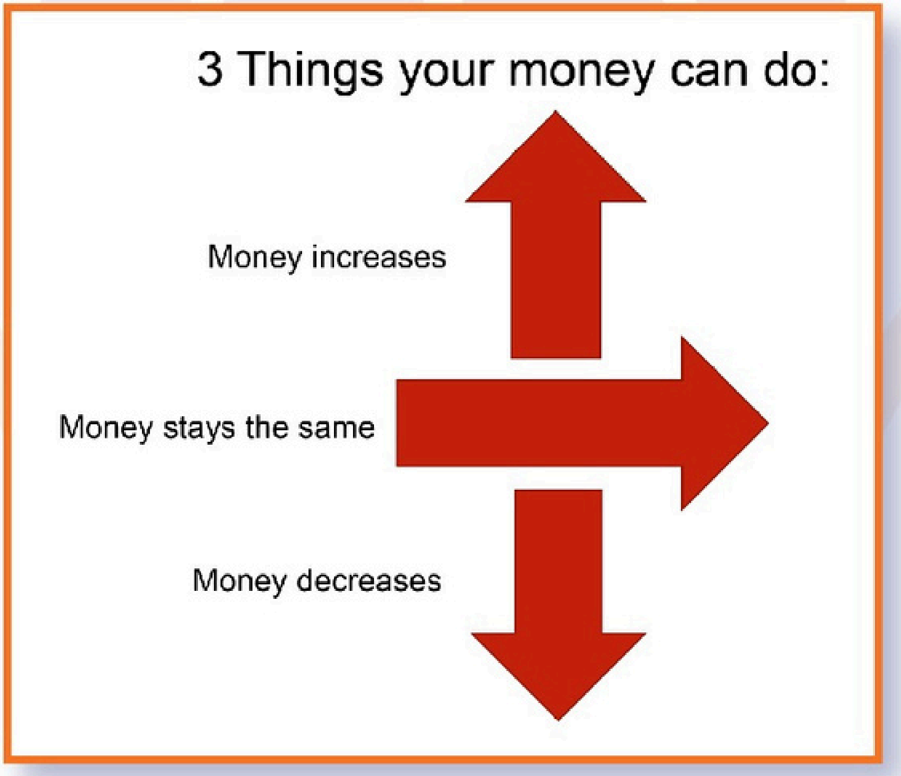
HOW INDEXING WORKS



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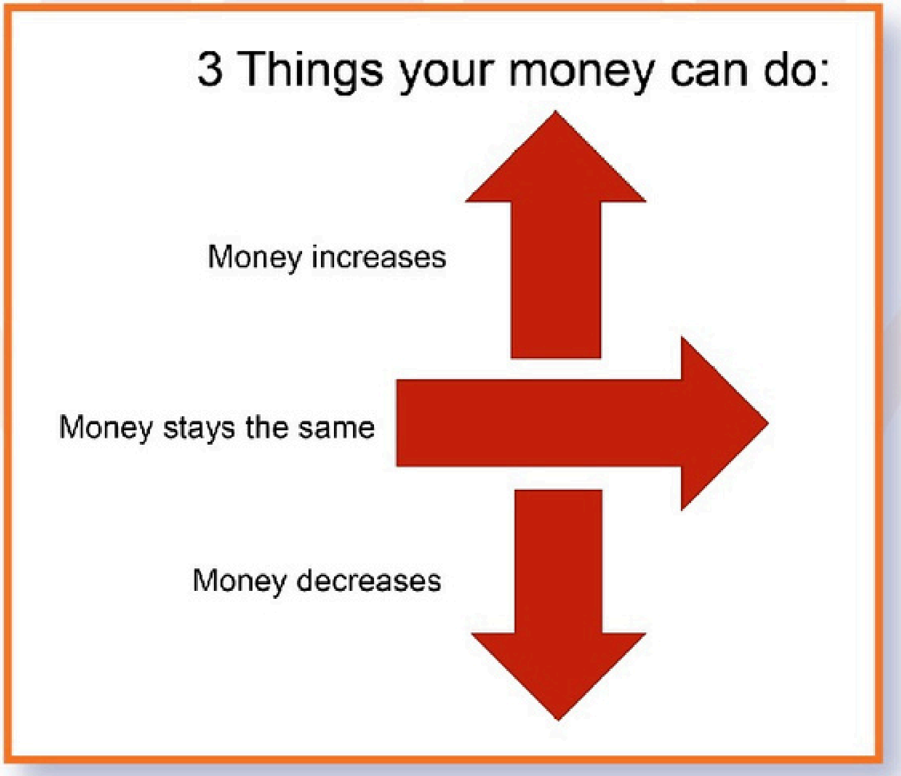

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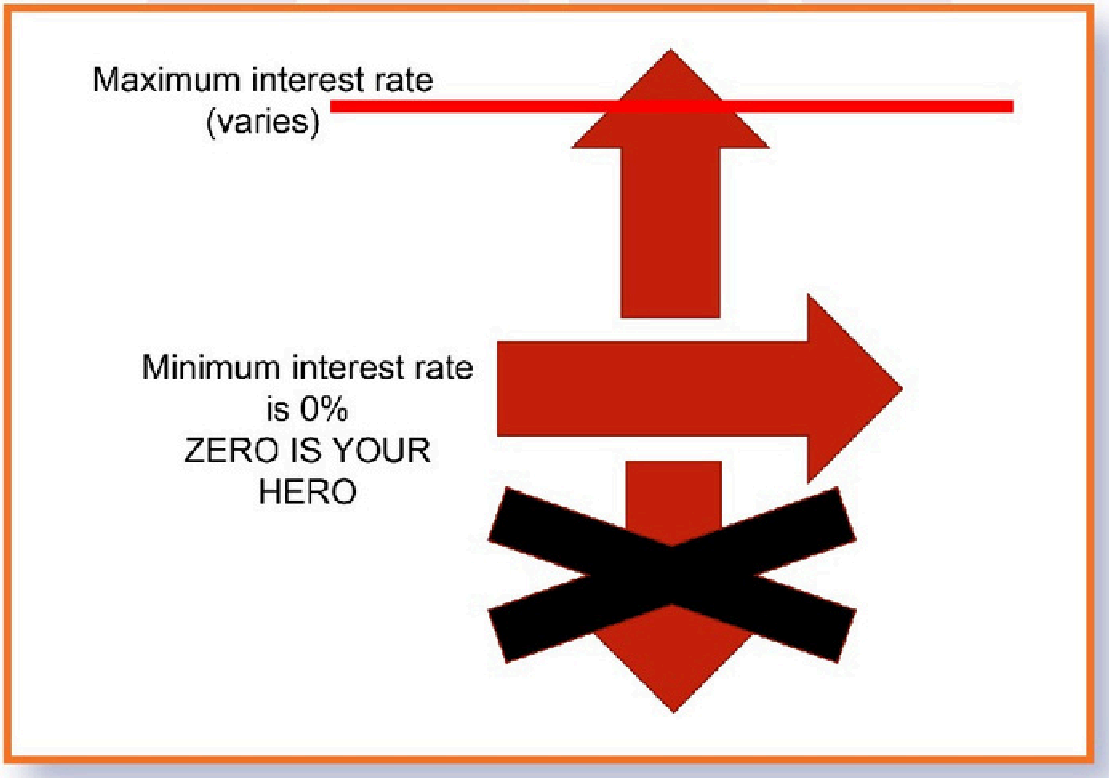

$100,000 CASH VALUE IN AN INDEX ACCOUNT VS THE S&P 500

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How do you get what you WANT?

INDEXED UNIVERSAL LIFE INSURANCE (IUL)

What you WANT	IUL	IUL
Safety	YES!!	Guaranteed minimum interest rate of at least 0%
Tax-free	YES!!	Through using policy loans & making sure the policy doesn't lapse (Section 7702 of Internal Revenue Code)
Good growth	YES!!	Past average annual returns of 6-8%
Liquid	YES!!	As long as there is cash value, you have access (no 10% penalty for taking money out prior to age 59 ½)

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WHAT'S THE CATCH?

- You have to qualify medically
- You need 10-20 years to let the cash value grow depending on the plan
- Maximum on annual interest rate growth
- Insurance charges (are much less than the cost of taxes)

RESOURCES

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What do the numbers look like?

30 yr old male, non smoker, $1 million at retirement (age 65)

	Tax-Deferred (IRA, 401k, etc)	Tax-Free IUL
Beginning Balance	$1,000,000	$1,000,000
- Taxes (28%)	- $280,000	- $0
Remaining Balance	$720,000	$1,000,000
Est. Lifetime income/yr @ 65 to age 120	$69,742	$69,742
Income will last	10 years 3 months/age 75	Lifetime
Est. Total income in retirement @ age	$720,000 @ age 75 $0 @ age 79 $0 @ age 89	$767,162 @ age 75 $1,046,130 @ age 79 $1,743,550 @ age 89
Est. Tax-Free death benefit @ age	$0 @ age 75 $0 @ age 79 $0 @ age 89	$792,309 @ age 75 $617,255 @ age 79 $181,756 @ age 89

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What do the numbers look like?

30 yr old male, non smoker, $500,000 at retirement (age 65)

	Tax-Deferred (IRA, 401k, etc)	Tax-Free IUL
Beginning Balance	$500,000	$500,000
- Taxes (28%)	-$140,000	- $0
Remaining Balance	$360,000	$500,000
Est. Lifetime income/yr @ 65 to age 120	$34,788	$34,788
Income will last	10 years 4 months/age 75	Lifetime
Est. Total income in retirement @ age	$360,000 @ age 75 $0 @ age 79 $0 @ age 89	$382,668 @ age 75 $521,820 @ age 79 $869,700 @ age 89
Est. Tax-Free death benefit @ age	$0 @ age 75 $0 @ age 79 $0 @ age 89	$393,858 @ age 75 $305,743 @ age 79 $90,832 @ age 89

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What do the numbers look like?

50 yr old male, non smoker, $500,000 at retirement (age 65)

	Tax-Deferred (IRA, 401k, etc)	Tax-Free IUL
Beginning Balance	$500,000	$500,000
- Taxes (28%)	- $140,000	- $0
Remaining Balance	$360,000	$500,000
Est. Lifetime income/yr @ 65 to age 120	$34,148	$34,148
Income will last	10 years 6 mo/age 75	Lifetime
Est. Total income in retirement @ age	$360,000 @ age 75 $0 @ age 79 $0 @ age 89	$375,628 @ age 75 $512,220 @ age 79 $853,700 @ age 89
Est. Tax-Free death benefit @ age	$0 @ age 75 $0 @ age 79 $0 @ age 89	$375,197 @ age 75 $286,096 @ age 79 $87,198 @ age 89

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What do the numbers look like?

50 yr old male, non smoker, $300,000 at retirement (age 65)

	Tax-Deferred (IRA, 401k, etc)	Tax-Free IUL
Beginning Balance	$300,000	$300,000
- Taxes (28%)	- $84,000	- $0
Remaining Balance	$216,000	$300,000
Est. Lifetime income/yr @ 65 to age 120	$20,256	$20,256
Income will last	10 years 8 mo/age 75	Lifetime
Est. Total income in retirement @ age	$216,000 @ age 75 $0 @ age 79 $0 @ age 89	$222,816 @ age 75 $303,840 @ age 79 $506,400 @ age 89
Est. Tax-Free death benefit @ age	$0 @ age 75 $0 @ age 79 $0 @ age 89	$225,743 @ age 75 $173,390 @ age 79 $51,130 @ age 89

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