

Summary of Retirement Income Enhancer

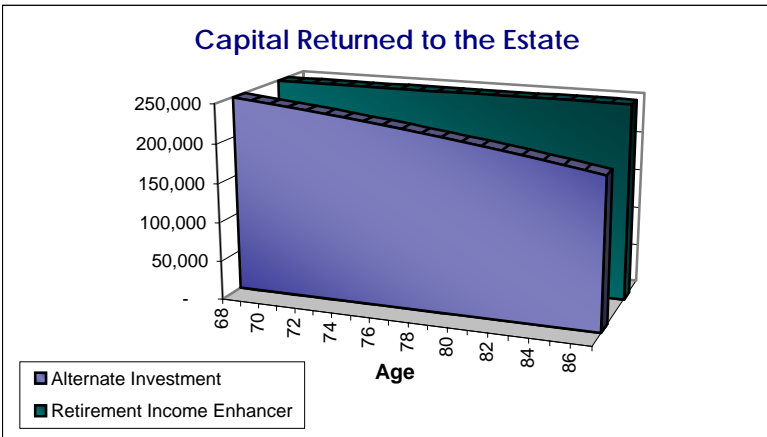
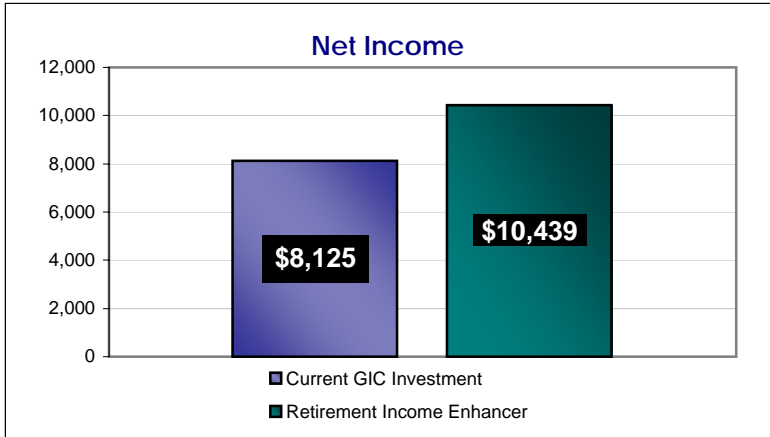
For: Mr. and Mrs. Smith

Male, Age 68 - Female, Age 65

Marginal Tax Rate: 35.00%
 GIC Rate: 5.00%
 Capital: \$250,000
 Products: Life Insurance: JT 2nd UL Minimum Fund
 Annuity: Joint Life Zero Guarantee

Joint Life: - Annuity Payable to Last Death
 - Death Benefit Payable on Last Death

by: Bill Planner



	Current GIC Investment	Retirement Income Enhancer
Capital	\$ 250,000	\$ 250,000
Income	12,500	16,158
Taxable Portion	12,500	5,145
Tax	4,375	1,801
Net After Tax Income	8,125	14,357
Insurance Premium		3,918
Net Income	\$ 8,125	\$ 10,439

With the Retirement Income Enhancer your net spendable income increases by: **28.48% or \$2,314 per year.**

Effective pre-tax yield is 6.42%

Capital Returned to the Estate is \$250,000

Current GIC Investment

- using income amount from Retirement Income Enhancer

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Joint Life: - Annuity Payable to Last Death

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- Death Benefit Payable on Last Death

Capital: \$250,000

Products: Life Insurance: JT 2nd UL Minimum Fund

Annuity: Joint Life Zero Guarantee

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Income Paid & Balance re-invested

Year	Age	GIC Investment Balance	Interest on GIC Investment	Tax Payable	Retirement Income Enhancer Net Cash Flow	GIC Investment Less Income
1	68	250,000	12,500	4,375	10,439	247,686
2	69	247,686	12,384	4,335	10,439	245,297
3	70	245,297	12,265	4,293	10,439	242,830
4	71	242,830	12,141	4,250	10,439	240,283
5	72	240,283	12,014	4,205	10,439	237,653
6	73	237,653	11,883	4,159	10,439	234,938
7	74	234,938	11,747	4,111	10,439	232,134
8	75	232,134	11,607	4,062	10,439	229,240
9	76	229,240	11,462	4,012	10,439	226,251
10	77	226,251	11,313	3,959	10,439	223,165
11	78	223,165	11,158	3,905	10,439	219,979
12	79	219,979	10,999	3,850	10,439	216,689
13	80	216,689	10,834	3,792	10,439	213,293
14	81	213,293	10,665	3,733	10,439	209,786
15	82	209,786	10,489	3,671	10,439	206,165
16	83	206,165	10,308	3,608	10,439	202,426
17	84	202,426	10,121	3,542	10,439	198,566
18	85	198,566	9,928	3,475	10,439	194,580
19	86	194,580	9,729	3,405	10,439	190,465
20	87	190,465	9,523	3,333	10,439	186,216

This is an illustration only and does not represent a guarantee of future performance.
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