

Retirement contract suitability

Current Age 35
 Retirement Age 65
 Currently 401k Monthly \$500.00
 Current tax rate 25.00%
 \$6,000.00 Annual
 30 Years to retirement
 \$180,000.00 Total invested

401(K)		Retirement Contract	
Guaranteed 100% Growth			
\$360,000.00	100% growth	\$418,853.00	
By age 65		By age 65	
Guaranteed NO loss.			
And Freeze taxes at current rate		No taxes, Life insurance contract	
\$90,000.00	minus Tax		
\$270,000.00	Total at 65	\$418,853.00	Total at 65
Total annual after taxes to age 100		Total annual after taxes to age 100	
35	years	35	years
\$7,714.29	per year	\$34,992.00	per year
Total income received to age 100	\$270,000.00	Total income received to age 100	\$1,224,720.00
Account value at age 100	\$0.00	Account value at age 100	\$26,824.00
Death Benefit at age 100	\$0.00	Death Benefit at age 100	\$26,824.00
What is available to family when pass away		Death Benefit tax free/ avoids probate	
age of death?		\$503,953.00	immediate
total invested?		\$511,000.00	at age 65
subtract fees and taxes			
Federal charges for access before age 59 ½		Federal charges for access before age 59 ½	
any fees + 10% additional federal tax		No Federal fees	
What happens if you get Critically ill?		What happens if you get Critically ill?	
		up to 100% of Death Benefit	