The IRA Enhancement Strategy

Date: Monday, January 16, 2023
Prepared for: Participant(F64)
Prepared by: BackNine Agent

What have you done to PROTECT your retirement assets?

Critical Care Rider is included in this presentation

Initial Death benefit applied for: $ 877,757
Age of Insured: 64
Age of the Plan Participant: 64

PRESENTATION SUMMARY PAGE

Date: 1/16/2023
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We want to make the submitting your qualified conversion case as easy and predictable as possible by outlining the process.

Projected profit and loss model: The model shows a sample of the projections a life insurance policy that is purchased using qualified funds via five annual withdrawals and subsequent premium payments. This page aggregates information contained in the following pages and must be accompanied by the full product illustration.

We have supported qualified plan conversions for over 25 years as a planning tool that works well for individuals that wish to reallocate a portion of those funds into an asset class not available inside qualified plans.

PLAN INITIATION

APPLY FOR INSURANCE COVERAGE

IRA WITHDRAWAL TO PAY PREMUM

TAX CONSEQUENCES

PAY PREMIUM TO INSURER

PAY TAX ON IRA WITHDRAWAL

IRS

COST/BENEFIT CASH FLOW

END OF POLICY YEAR, BORROW
FROM POLICY TO REIMBURSE TAXES PAID

PAYS DEATH BENEFIT
TO YOUR BENEFICIARIES

PAYS LIVING BENEFITS
DURING YOUR LIFETIME

Plan feature comparison

	IRA	Insurance Plan
Protection from increasing income tax rates	NO	YES
Critical Care & Cognitive Care protections	NO	YES
Terminal illness protections	NO	YES
Excluded from estate taxation	NO	YES

Projected valuation comparison

Death benefit planning	Current IRA	Proposed Insurance Plan
Benefits/RMD's PLUS value to beneficiaries EOY 1:	$ 297,472	$ 1,077,876
Benefits/RMD's PLUS value to beneficiaries EOY 10:	$ 444,171	$ 687,851
Benefits/RMD's PLUS value to beneficiaries EOY 20:	$ 711,836	$ 862,091
Benefits/RMD's PLUS value to beneficiaries EOY 30:	$ 967,614	$ 1,633,907

Loan income benefit planning	Current IRA	Proposed Insurance Plan
Benefits/RMD's PLUS value to beneficiaries EOY 1:	$ 297,472	$ 1,077,876
Benefits/RMD's PLUS value to beneficiaries EOY 10:	$ 444,171	$ 592,731
Benefits/RMD's PLUS value to beneficiaries EOY 20:	$ 711,836	$ 734,848
Benefits/RMD's PLUS value to beneficiaries EOY 30:	$ 967,614	$ 1,015,695

Stress Test (illustrating first 05 **years** with negative returns)	Current IRA	Proposed Insurance Plan
Benefits/RMD's PLUS value to beneficiaries EOY 1:	$ 270,200	$ 1,059,331
Benefits/RMD's PLUS value to beneficiaries EOY 10:	$ 240,155	$ 706,510
Benefits/RMD's PLUS value to beneficiaries EOY 20:	$ 384,877	$ 598,814
Benefits/RMD's PLUS value to beneficiaries EOY 30:	$ 523,171	$ 937,625

Other advantages

a. Use of a surrogate insured for age and health classifications (aka the uninsurable option)
b. No need to eliminate the IRA. Use only necessary funds to achieve plan objectives.
c. New DOL 5-prong testing assures full disclosure requirements are met.
d. The elimination of downside fund performance that is intrinsic of equity indexed policies.
e. Living benefits such as chronic, cognitive, and terminal care are not available inside the IRA. These benefits are available within the policy, when selected.
f. Under IRS IRC §408(A), life insurance policy cannot be owned by an IRA. Therefore, death benefit leveraging is not available within an IRA.
g. The policy has a growing accumulation account that can be accessed via loan in the case of a sudden need for liquidity that can be used without any tax-consequences.
h. The policy is assignable as collateral to a bank, the IRA is not.

D A T A   S H E E T - DB Plan

Participant: Participant(F64)
Insured: Participant(F64)
Insured Age: 64
Insured Class: Preferred NS

Prepared by: BackNine Agent
Insurer: Premier Insurer
Date: January 16, 2023

		IRA RMD - Current Strategy					The Enhanced IRA Plan						Policy Performance					
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Year	IRA Holder Age	IRA Starting Balance	Assumed Earnings Rate	IRA Balance Subject to RMD	RMD Amount	Net After-tax Distribution	IRA Starting Balance	Withdrawal In-addition to the RMD	Taxation on Additional IRA Withdrawal	Assumed Earnings Rate	IRA Balance Subject to RMD	Net After-tax Distribution	Insurance Premium	Tax-Free Loan To IRA tax	Annual Tax-Free Loans	Policy Account Value	Policy Cash Values 6.24%	Policy Death Benefit
1	64	$ 400,000	6.24%	$ 424,960	$ -	$ -	$ 310,100	$ 89,900	$ -	6.24%	$ 329,450	$ -	$ 89,900	$ -	$ -	$ 73,127	$ 32,434	$ 877,757
2	65	$ 424,960	6.24%	$ 451,478	$ -	$ -	$ 239,550	$ 89,900	$ 26,970	6.24%	$ 254,498	$ -	$ 89,900	$ 26,970	$ -	$ 155,224	$ 87,638	$ 849,439
3	66	$ 451,478	6.24%	$ 479,650	$ -	$ -	$ 164,598	$ 89,900	$ 26,970	6.24%	$ 174,869	$ -	$ 89,900	$ 26,970	$ -	$ 242,555	$ 146,646	$ 819,704
4	67	$ 479,650	6.24%	$ 509,580	$ -	$ -	$ 84,969	$ 89,900	$ 26,970	6.24%	$ 90,271	$ -	$ 89,900	$ 26,970	$ -	$ 335,781	$ 210,055	$ 788,483
5	68	$ 509,580	6.24%	$ 541,378	$ -	$ -	$ 371	$ 89,900	$ 26,970	6.24%	$ 394	$ -	$ 89,900	$ 26,970	$ -	$ 435,421	$ 278,310	$ 755,701
6	69	$ 541,378	6.24%	$ 575,160	$ -	$ -	$ 394	$ -	$ 26,970	6.24%	$ 419	$ 293	$ -	$ 26,970	$ -	$ 462,782	$ 278,258	$ 721,279
7	70	$ 575,160	6.24%	$ 611,050	$ -	$ -	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 491,990	$ 306,657	$ 713,456
8	71	$ 611,050	6.24%	$ 649,179	$ -	$ -	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 523,181	$ 336,641	$ 705,240
9	72	$ 649,179	6.24%	$ 689,688	$ 26,941	$ 18,859	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 556,507	$ 368,357	$ 696,615
10	73	$ 662,747	6.24%	$ 704,102	$ 28,506	$ 19,954	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 592,109	$ 401,909	$ 687,558
		$ 662,747				**$ 38,813**						**$ 293**			**$ -**			**$ 687,558**
11	74	$ 675,596	6.24%	$ 717,753	$ 30,158	$ 18,095	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 629,992	$ 430,282	$ 678,048
12	75	$ 687,596	6.24%	$ 730,502	$ 31,900	$ 19,140	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 670,370	$ 460,675	$ 668,062
13	76	$ 698,602	6.24%	$ 742,195	$ 33,736	$ 20,242	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 713,517	$ 493,338	$ 657,577
14	77	$ 708,459	6.24%	$ 752,666	$ 35,503	$ 21,302	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 759,746	$ 528,558	$ 646,568
15	78	$ 717,163	6.24%	$ 761,914	$ 37,533	$ 22,520	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 809,412	$ 566,664	$ 635,009
16	79	$ 724,382	6.24%	$ 769,583	$ 39,466	$ 23,679	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 862,916	$ 608,030	$ 651,176
17	80	$ 730,117	6.24%	$ 775,676	$ 41,480	$ 24,888	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 920,331	$ 652,702	$ 698,718
18	81	$ 734,196	6.24%	$ 780,010	$ 43,576	$ 26,146	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 981,459	$ 700,448	$ 749,521
19	82	$ 736,434	6.24%	$ 782,388	$ 45,754	$ 27,452	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 1,046,546	$ 751,484	$ 803,811
20	83	$ 736,634	6.24%	$ 782,600	$ 48,012	$ 28,807	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 1,115,822	$ 806,007	$ 861,798
		$ 736,634				**$ 271,083**						**$ 293**			**$ -**			**$ 861,798**
21	84	$ 734,588	6.24%	$ 780,426	$ 50,350	$ 30,210	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 1,189,520	$ 864,215	$ 923,691
22	85	$ 730,076	6.24%	$ 775,633	$ 52,408	$ 31,445	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 1,267,778	$ 926,207	$ 989,596
23	86	$ 723,225	6.24%	$ 768,354	$ 54,493	$ 32,696	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 1,350,869	$ 992,220	$ 1,059,763
24	87	$ 713,861	6.24%	$ 758,406	$ 56,597	$ 33,958	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 1,438,989	$ 1,062,407	$ 1,134,357
25	88	$ 701,809	6.24%	$ 745,602	$ 58,709	$ 35,225	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 1,532,345	$ 1,136,934	$ 1,213,551
26	89	$ 686,893	6.24%	$ 729,755	$ 60,813	$ 36,488	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 1,631,121	$ 1,215,939	$ 1,297,496
27	90	$ 668,942	6.24%	$ 710,684	$ 62,341	$ 37,404	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 1,735,515	$ 1,299,574	$ 1,386,350
28	91	$ 648,343	6.24%	$ 688,800	$ 63,778	$ 38,267	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 1,847,221	$ 1,389,483	$ 1,463,372
29	92	$ 625,022	6.24%	$ 664,023	$ 65,100	$ 39,060	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 1,967,129	$ 1,486,504	$ 1,545,518
30	93	$ 598,923	6.24%	$ 636,296	$ 66,281	$ 39,768	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 2,096,343	$ 1,591,687	$ 1,633,614
		$ 598,923				**$ 625,605**						**$ 293**			**$ -**			**$ 1,633,614**
31	94	$ 570,015	6.24%	$ 605,584	$ 66,548	$ 39,929	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 2,236,248	$ 1,706,359	$ 1,728,722
32	95	$ 539,036	6.24%	$ 572,672	$ 66,590	$ 39,954	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 2,385,216	$ 1,828,833	$ 1,852,685
33	96	$ 506,082	6.24%	$ 537,662	$ 66,378	$ 39,827	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 2,543,653	$ 1,959,451	$ 1,984,888
34	97	$ 471,284	6.24%	$ 500,692	$ 65,881	$ 39,528	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 2,712,028	$ 2,098,615	$ 2,125,736
35	98	$ 434,812	6.24%	$ 461,944	$ 65,063	$ 39,038	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 2,890,792	$ 2,246,709	$ 2,275,617
36	99	$ 396,881	6.24%	$ 421,647	$ 62,932	$ 37,759	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 3,080,382	$ 2,404,095	$ 2,434,899
37	100	$ 358,714	6.24%	$ 381,098	$ 60,492	$ 36,295	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 3,281,207	$ 2,571,105	$ 2,603,917
38	101	$ 320,606	6.24%	$ 340,612	$ 57,731	$ 34,639	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 3,494,089	$ 2,748,482	$ 2,783,423
39	102	$ 282,881	6.24%	$ 300,533	$ 54,642	$ 32,785	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 3,719,597	$ 2,936,710	$ 2,973,906
40	103	$ 245,891	6.24%	$ 261,234	$ 50,237	$ 30,142	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 3,958,321	$ 3,136,290	$ 3,175,873
		$ 245,891				**$ 995,501**						**$ 293**			**$ -**			**$ 3,175,873**

ASSUMED MARGINAL INCOME TAX RATE YEARS 1-1O: 30%

ASSUMED MARGINAL INCOME TAX RATE YEARS 11-MATURITY: 40%

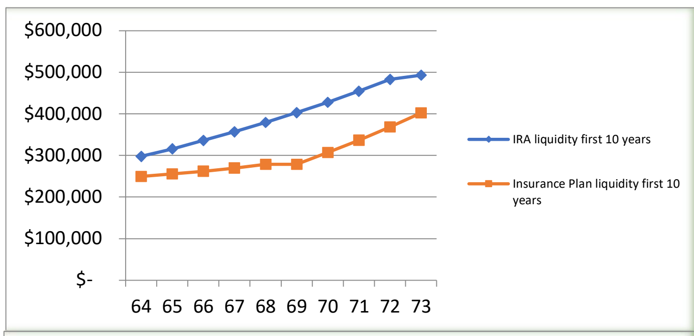
C O M P A R I S O N   S H E E T - DB Plan

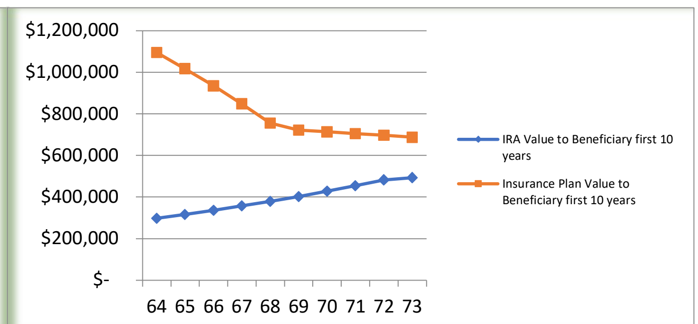
IRA Enhancement Strategy - DB Plan

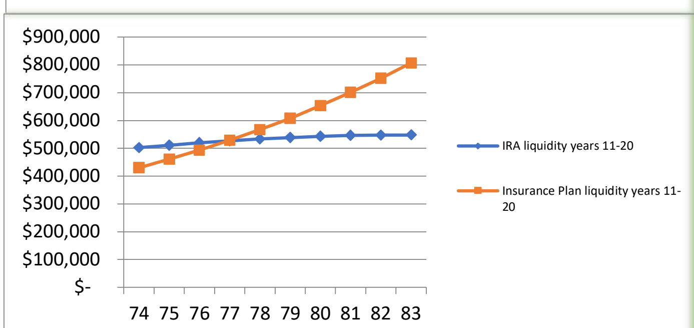
Participant: Participant(F64)
Insured Age: 64
Insured Class: Preferred NS
IRA Tax Rate: 30% marginal tax 1-10; 40% 11-maturity on distribution values

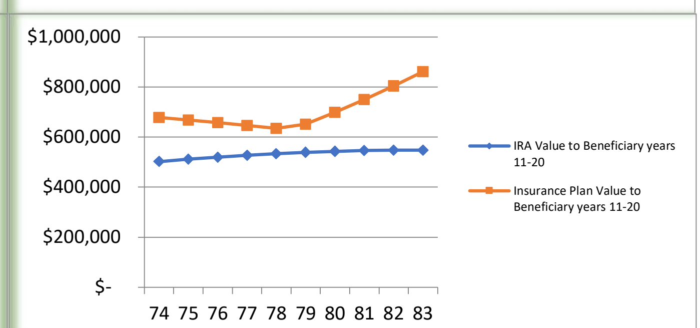
Prepared by: BackNine Agent
Insurer: Premier Insurer
Date: January 16, 2023

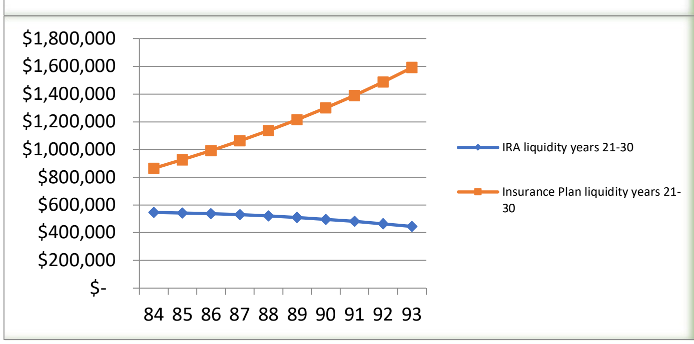
	CURRENT IRA STRATEGY		ENHANCED IRA PLAN
After-tax liquidity value End-of-Year 1:	$ 297,472		$ 200,119
After-tax RMD's and living benefits received EOY 1:	$ -		$ -
After-tax value at death End-of Year 1:	$ 297,472		$ 877,757
Benefits/RMD's PLUS value to beneficiaries EOY 1:	**$ 297,472**	verses	**$ 1,077,876**
After-tax liquidity value End-of-Year 10:	$ 405,358		$ 401,909
After-tax RMD's and living benefits received EOY 10:	$ 38,813		$ 293
After-tax value at death End-of Year 10:	$ 405,358		$ 687,558
Benefits/RMD's PLUS value to beneficiaries EOY 10:	**$ 444,171**	verses	**$ 687,851**
After-tax liquidity value End-of-Year 20:	$ 440,753		$ 806,007
After-tax RMD's and living benefits received EOY 20:	$ 271,083		$ 293
After-tax value at death End-of Year 20:	$ 440,753		$ 861,798
Benefits/RMD's PLUS value to beneficiaries EOY 20:	**$ 711,836**	verses	**$ 862,091**
After-tax liquidity value End-of-Year 30:	$ 342,009		$ 1,591,687
After-tax RMD's and living benefits received EOY 30:	$ 625,605		$ 293
After-tax value at death End-of Year 30:	$ 342,009		$ 1,633,614
Benefits/RMD's PLUS value to beneficiaries EOY 30:	**$ 967,614**	verses	**$ 1,633,907**

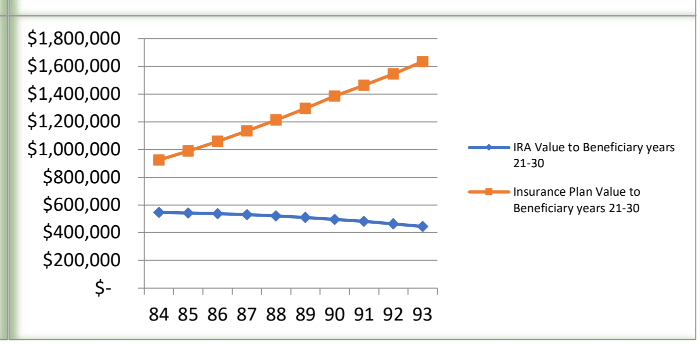












D A T A S H E E T - Loan Plan

Participant: Participant(F64)
Insured Participant(F64)
Insured Age: 64
Insured Class: Preferred NS

Prepared by: BackNine Agent
Insurer: Premier Insurer
Date: January 16, 2023

		IRA RMD - Current Strategy					The Enhanced IRA Plan						Policy Performance					
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Year	IRA Holder Age	IRA Starting Balance	Assumed Earnings Rate	IRA Balance Subject to RMD	RMD Amount	Net After-tax Distribution	IRA Starting Balance	Withdrawal In-addition to the RMD	Taxation on Additional IRA Withdrawal	Assumed Earnings Rate	IRA Balance Subject to RMD	Net After-tax Distribution	Insurance Premium	Tax-Free Loan To IRA tax	Annual Tax-Free Loans	Policy Account Value	Policy Cash Values 6.24%	Policy Death Benefit
1	64	$ 400,000	6.24%	$ 424,960	$ -	$ -	$ 310,100	$ 89,900	$ -	6.24%	$ 329,450	$ -	$ 89,900	$ -	$ -	$ 73,127	$ 32,434	$ 877,757
2	65	$ 424,960	6.24%	$ 451,478	$ -	$ -	$ 239,550	$ 89,900	$ 26,970	6.24%	$ 254,498	$ -	$ 89,900	$ 26,970	$ -	$ 155,224	$ 87,638	$ 849,439
3	66	$ 451,478	6.24%	$ 479,650	$ -	$ -	$ 164,598	$ 89,900	$ 26,970	6.24%	$ 174,869	$ -	$ 89,900	$ 26,970	$ -	$ 242,555	$ 146,646	$ 819,704
4	67	$ 479,650	6.24%	$ 509,580	$ -	$ -	$ 84,969	$ 89,900	$ 26,970	6.24%	$ 90,271	$ -	$ 89,900	$ 26,970	$ -	$ 335,781	$ 210,055	$ 788,483
5	68	$ 509,580	6.24%	$ 541,378	$ -	$ -	$ 371	$ 89,900	$ 26,970	6.24%	$ 394	$ -	$ 89,900	$ 26,970	$ -	$ 435,421	$ 278,310	$ 755,701
6	69	$ 541,378	6.24%	$ 575,160	$ -	$ -	$ 394	$ -	$ 26,970	6.24%	$ 419	$ 293	$ -	$ 26,970	$ -	$ 462,782	$ 278,258	$ 721,279
7	70	$ 575,160	6.24%	$ 611,050	$ -	$ -	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 491,990	$ 306,657	$ 713,456
8	71	$ 611,050	6.24%	$ 649,179	$ -	$ -	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ -	$ 523,669	$ 337,129	$ 613,170
9	72	$ 649,179	6.24%	$ 689,688	$ 26,941	$ 18,859	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 20,000	$ 557,364	$ 348,213	$ 583,545
10	73	$ 662,747	6.24%	$ 704,102	$ 28,506	$ 19,954	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 20,000	$ 593,200	$ 359,951	$ 552,438
		$ 662,747				$ 38,813						$ 293			$ 40,000			$ 552,438
11	74	$ 675,596	6.24%	$ 717,753	$ 30,158	$ 18,095	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 25,000	$ 631,232	$ 360,070	$ 514,525
12	75	$ 687,596	6.24%	$ 730,502	$ 31,900	$ 19,140	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 25,000	$ 671,671	$ 360,701	$ 474,717
13	76	$ 698,602	6.24%	$ 742,195	$ 33,736	$ 20,242	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 25,000	$ 714,784	$ 362,015	$ 432,918
14	77	$ 708,459	6.24%	$ 752,666	$ 35,503	$ 21,302	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 25,000	$ 760,873	$ 364,216	$ 402,260
15	78	$ 717,163	6.24%	$ 761,914	$ 37,533	$ 22,520	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 25,000	$ 810,133	$ 367,394	$ 407,900
16	79	$ 724,382	6.24%	$ 769,583	$ 39,466	$ 23,679	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 30,000	$ 862,317	$ 365,940	$ 409,056
17	80	$ 730,117	6.24%	$ 775,676	$ 41,480	$ 24,888	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 30,000	$ 917,582	$ 364,886	$ 410,766
18	81	$ 734,196	6.24%	$ 780,010	$ 43,576	$ 26,146	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 30,000	$ 976,072	$ 364,242	$ 413,045
19	82	$ 736,434	6.24%	$ 782,388	$ 45,754	$ 27,452	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 30,000	$ 1,037,985	$ 364,063	$ 415,963
20	83	$ 736,634	6.24%	$ 782,600	$ 48,012	$ 28,807	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 30,000	$ 1,103,498	$ 364,380	$ 419,555
		$ 736,634				$ 271,083						$ 293			$ 315,000			$ 419,555
21	84	$ 734,588	6.24%	$ 780,426	$ 50,350	$ 30,210	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 40,000	$ 1,172,707	$ 354,633	$ 413,268
22	85	$ 730,076	6.24%	$ 775,633	$ 52,408	$ 31,445	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 40,000	$ 1,245,681	$ 344,703	$ 406,987
23	86	$ 723,225	6.24%	$ 768,354	$ 54,493	$ 32,696	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 40,000	$ 1,322,617	$ 334,590	$ 400,721
24	87	$ 713,861	6.24%	$ 758,406	$ 56,597	$ 33,958	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 40,000	$ 1,403,630	$ 324,202	$ 394,384
25	88	$ 701,809	6.24%	$ 745,602	$ 58,709	$ 35,225	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 40,000	$ 1,488,844	$ 313,444	$ 387,886
26	89	$ 686,893	6.24%	$ 729,755	$ 60,813	$ 36,488	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 40,000	$ 1,578,352	$ 302,183	$ 381,100
27	90	$ 668,942	6.24%	$ 710,684	$ 62,341	$ 37,404	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 40,000	$ 1,672,257	$ 290,280	$ 373,892
28	91	$ 648,343	6.24%	$ 688,800	$ 63,778	$ 38,267	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 40,000	$ 1,772,100	$ 279,023	$ 349,907
29	92	$ 625,022	6.24%	$ 664,023	$ 65,100	$ 39,060	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 40,000	$ 1,878,624	$ 268,894	$ 325,252
30	93	$ 598,923	6.24%	$ 636,296	$ 66,281	$ 39,768	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 40,000	$ 1,992,764	$ 260,547	$ 300,402
		$ 598,923				$ 625,605						$ 293			$ 715,000			$ 300,402
31	94	$ 570,015	6.24%	$ 605,584	$ 66,548	$ 39,929	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 40,000	$ 2,115,704	$ 254,877	$ 276,034
32	95	$ 539,036	6.24%	$ 572,672	$ 66,590	$ 39,954	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 40,000	$ 2,245,758	$ 249,889	$ 272,346
33	96	$ 506,082	6.24%	$ 537,662	$ 66,378	$ 39,827	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 40,000	$ 2,383,173	$ 245,510	$ 269,342
34	97	$ 471,284	6.24%	$ 500,692	$ 65,881	$ 39,528	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 40,000	$ 2,528,245	$ 241,699	$ 266,982
35	98	$ 434,812	6.24%	$ 461,944	$ 65,063	$ 39,038	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 40,000	$ 2,681,249	$ 238,376	$ 265,188
36	99	$ 396,881	6.24%	$ 421,647	$ 62,932	$ 37,759	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 42,714	$ 2,842,411	$ 232,545	$ 260,969
37	100	$ 358,714	6.24%	$ 381,098	$ 60,492	$ 36,295	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 42,714	$ 3,011,945	$ 226,736	$ 256,855
38	101	$ 320,606	6.24%	$ 340,612	$ 57,731	$ 34,639	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 42,714	$ 3,190,434	$ 221,115	$ 253,019
39	102	$ 282,881	6.24%	$ 300,533	$ 54,642	$ 32,785	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 42,714	$ 3,378,215	$ 215,580	$ 249,362
40	103	$ 245,891	6.24%	$ 261,234	$ 50,237	$ 30,142	$ -	$ -	$ -	6.24%	$ -	$ -	$ -	$ -	$ 42,714	$ 3,575,631	$ 210,014	$ 245,770
		$ 245,891				$ 995,501						$ 293			$1,128,570			$ 245,770

ASSUMED MARGINAL INCOME TAX RATE YEARS 1-1O: 30%

ASSUMED MARGINAL INCOME TAX RATE YEARS 11-MATURITY: 40%

This is a supplemental illustration that must be accompanied by the full product illustration. Refer to the illustration ledger of guaranteed values within the full product illustration for the policy's guaranteed elements and important information.
This presentation is hypothetical and is not intended to predict future performance. It must be accompanied by the insurers' complete compliance illustration designed to this presentation.
This document does not serve as legal or tax advice. Consult your personal financial advisor for guidance.

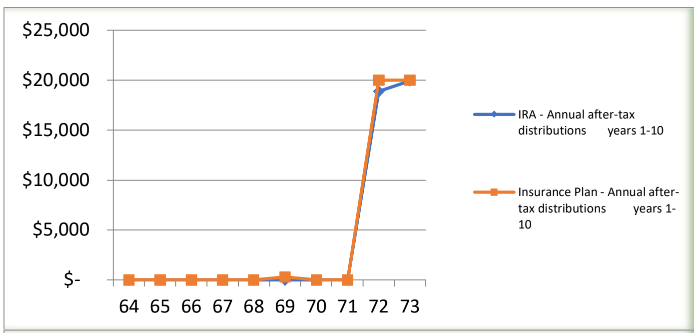
C O M P A R I S O N   S H E E T - Loan Plan

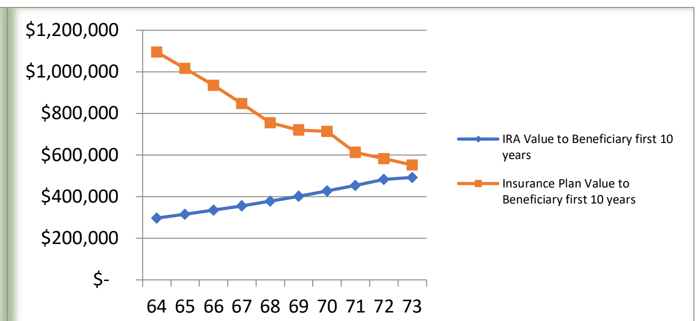
IRA Enhancement Strategy - Loan Plan

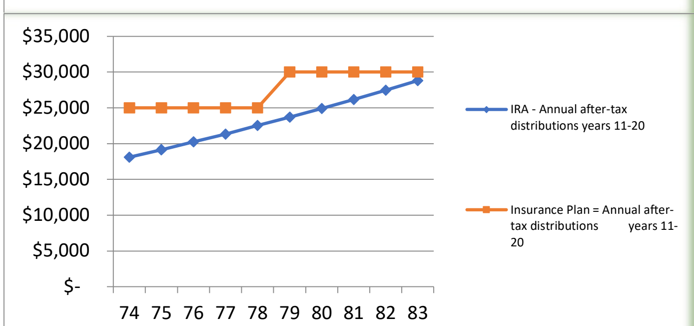
Participant: Participant(F64)
Insured Age: 64
Insured Class: Preferred NS
IRA Tax Rate: 30% marginal tax 1-10; 40% 11-maturity on distribution values

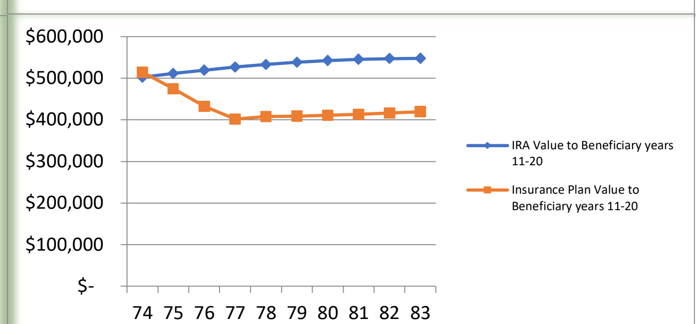
Prepared by: BackNine Agent
Insurer: Premier Insurer
Date: January 16, 2023

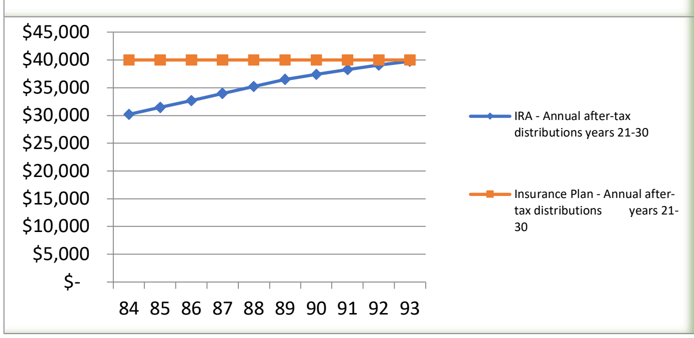
	CURRENT IRA STRATEGY		ENHANCED IRA PLAN
After-tax liquidity value End-of-Year 1:	$ 297,472		$ 200,119
After-tax RMD's and living benefits received EOY 1:	$ -		$ -
After-tax value at death End-of Year 1:	$ 297,472		$ 877,757
Benefits/RMD's PLUS value to beneficiaries EOY 1:	**$ 297,472**	verses	**$ 1,077,876**
After-tax liquidity value End-of-Year 10:	$ 405,358		$ 359,951
After-tax RMD's and living benefits received EOY 10:	$ 38,813		$ 40,293
After-tax value at death End-of Year 10:	$ 405,358		$ 552,438
Benefits/RMD's PLUS value to beneficiaries EOY 10:	**$ 444,171**	verses	**$ 592,731**
After-tax liquidity value End-of-Year 20:	$ 440,753		$ 364,380
After-tax RMD's and living benefits received EOY 20:	$ 271,083		$ 315,293
After-tax value at death End-of Year 20:	$ 440,753		$ 419,555
Benefits/RMD's PLUS value to beneficiaries EOY 20:	**$ 711,836**	verses	**$ 734,848**
After-tax liquidity value End-of-Year 30:	$ 342,009		$ 260,547
After-tax RMD's and living benefits received EOY 30:	$ 625,605		$ 715,293
After-tax value at death End-of Year 30:	$ 342,009		$ 300,402
Benefits/RMD's PLUS value to beneficiaries EOY 30:	**$ 967,614**	verses	**$ 1,015,695**

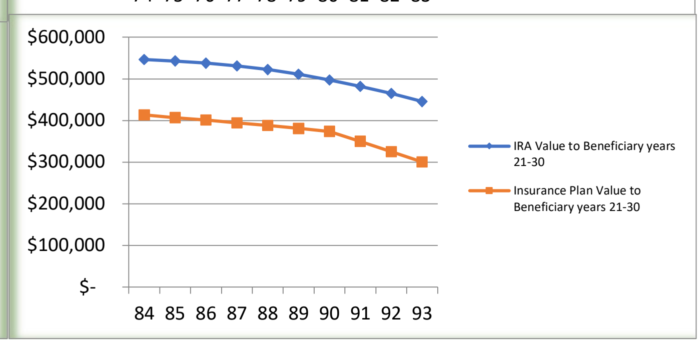












STRESS DATA SHEET - DB Plan

Participant: Participant(F64)
Insured Participant(F64)
Insured Age: 64
Insured Class: Preferred NS

Prepared by: BackNine Agent
Insurer: Premier Insurer
Date: January 16, 2023

Note: insurance funding assumes 0.00% growth on segmented IRA funds for the Plan

		IRA RMD - Current Strategy					*The Enhanced IRA Plan*							*Policy Performance*					
		A	B	C	D	E	F	G	H	I	J	K	K	L	M	N	O	P	Q
Year	IRA Holder Age	IRA Starting Balance	Assumed Earnings Rate	IRA Balance Subject to RMD	RMD Amount	Net After-tax Distribution	IRA Starting Balance	Withdrawal In-addition to the RMD	Taxation on Additional IRA Withdrawal	Assumed Earnings Rate	IRA Balance Subject to RMD	RMD Amount	Net After-tax Distribution	Insurance Premium	Tax-Free Loan To IRA tax	Annual Tax-Free Loans	Policy Account Value	Policy Cash Values **STRESS**	Policy Death Benefit
1	64	**$ 400,000**	**-3.50%**	$ 386,000	$ -	$ -	$ 310,100	**$ 89,900**	$ -	**0.00%**	$ 310,100	$ -	$ -	**$ 89,900**	**$ -**	$ -	$ 68,127	$ 27,434	$ 877,757
2	65	$ 386,000	**-14.26%**	$ 330,956	$ -	$ -	$ 220,200	**$ 89,900**	**$ 26,970**	**0.00%**	$ 220,200	$ -	$ -	**$ 89,900**	**$ 26,970**	$ -	$ 140,576	$ 72,991	$ 849,439
3	66	$ 330,956	**-3.00%**	$ 321,028	$ -	$ -	$ 130,300	**$ 89,900**	**$ 26,970**	**0.00%**	$ 130,300	$ -	$ -	**$ 89,900**	**$ 26,970**	$ -	$ 213,262	$ 117,353	$ 819,704
4	67	$ 321,028	**-6.00%**	$ 301,766	$ -	$ -	$ 40,400	**$ 89,900**	**$ 26,970**	**0.00%**	$ 40,400	$ -	$ -	**$ 89,900**	**$ 26,970**	$ -	$ 286,472	$ 160,747	$ 788,483
5	68	$ 301,766	**-3.00%**	$ 292,713	$ -	$ -	$ -	**$ 40,400**	**$ 26,970**	**0.00%**	$ -	$ -	$ -	**$ 40,400**	**$ 26,970**	$ -	$ 312,851	$ 155,741	$ 755,701
6	69	$ 292,713	**6.24%**	$ 310,978	$ -	$ -	$ -	$ -	**$ 12,120**	**6.24%**	$ -	$ -	$ -	$ -	**$ 12,120**	$ -	$ 331,390	$ 162,459	$ 736,872
7	70	$ 310,978	**6.24%**	$ 330,383	$ -	$ -	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 351,090	$ 182,130	$ 729,828
8	71	$ 330,383	**6.24%**	$ 350,999	$ -	$ -	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 372,019	$ 202,670	$ 722,431
9	72	$ 350,999	**6.24%**	$ 372,902	$ 14,566	$ 10,197	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 394,247	$ 224,147	$ 714,665
10	73	$ 358,335	**6.24%**	$ 380,695	$ 15,413	$ 10,789	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 417,785	$ 246,538	$ 706,510
		$ 358,335				**$ 20,985**							**$ -**			**$ -**			**$ 706,510**
11	74	$ 365,283	**6.24%**	$ 388,076	$ 16,306	$ 9,783	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 442,504	$ 262,695	$ 697,948
12	75	$ 371,770	**6.24%**	$ 394,969	$ 17,248	$ 10,349	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 468,475	$ 279,676	$ 688,958
13	76	$ 377,721	**6.24%**	$ 401,291	$ 18,241	$ 10,944	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 495,821	$ 297,582	$ 679,518
14	77	$ 383,051	**6.24%**	$ 406,953	$ 19,196	$ 11,518	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 524,678	$ 316,527	$ 669,606
15	78	$ 387,757	**6.24%**	$ 411,953	$ 20,293	$ 12,176	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 555,172	$ 336,613	$ 659,198
16	79	$ 391,660	**6.24%**	$ 416,100	$ 21,338	$ 12,803	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 587,335	$ 357,848	$ 648,270
17	80	$ 394,761	**6.24%**	$ 419,394	$ 22,427	$ 13,456	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 621,356	$ 380,395	$ 636,796
18	81	$ 396,967	**6.24%**	$ 421,737	$ 23,561	$ 14,136	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 657,376	$ 404,367	$ 624,748
19	82	$ 398,177	**6.24%**	$ 423,023	$ 24,738	$ 14,843	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 695,889	$ 430,229	$ 612,097
20	83	$ 398,285	**6.24%**	$ 423,138	$ 25,959	$ 15,576	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 737,291	$ 458,348	$ 598,814
		$ 398,285				**$ 146,570**							**$ -**			**$ -**			**$ 598,814**
21	84	$ 397,178	**6.24%**	$ 421,962	$ 27,223	$ 16,334	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 782,063	$ 489,173	$ 584,867
22	85	$ 394,739	**6.24%**	$ 419,371	$ 28,336	$ 17,002	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 830,665	$ 523,130	$ 570,223
23	86	$ 391,035	**6.24%**	$ 415,435	$ 29,463	$ 17,678	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 884,107	$ 561,196	$ 605,402
24	87	$ 385,972	**6.24%**	$ 410,056	$ 30,601	$ 18,361	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 941,030	$ 601,973	$ 649,024
25	88	$ 379,455	**6.24%**	$ 403,133	$ 31,743	$ 19,046	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,001,294	$ 645,284	$ 695,349
26	89	$ 371,390	**6.24%**	$ 394,565	$ 32,880	$ 19,728	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,065,015	$ 691,205	$ 744,456
27	90	$ 361,685	**6.24%**	$ 384,254	$ 33,706	$ 20,224	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,132,314	$ 739,814	$ 796,430
28	91	$ 350,547	**6.24%**	$ 372,422	$ 34,483	$ 20,690	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,204,291	$ 792,165	$ 840,337
29	92	$ 337,938	**6.24%**	$ 359,025	$ 35,199	$ 21,119	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,281,516	$ 848,784	$ 887,230
30	93	$ 323,827	**6.24%**	$ 344,034	$ 35,837	$ 21,502	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,364,700	$ 910,331	$ 937,625
		$ 323,827				**$ 338,253**							**$ -**			**$ -**			**$ 937,625**
31	94	$ 308,197	**6.24%**	$ 327,428	$ 35,981	$ 21,589	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,454,734	$ 977,647	$ 992,194
32	95	$ 291,447	**6.24%**	$ 309,633	$ 36,004	$ 21,602	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,550,547	$ 1,049,606	$ 1,065,111
33	96	$ 273,630	**6.24%**	$ 290,704	$ 35,889	$ 21,534	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,652,394	$ 1,126,406	$ 1,142,930
34	97	$ 254,815	**6.24%**	$ 270,715	$ 35,620	$ 21,372	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,760,569	$ 1,208,281	$ 1,225,887
35	98	$ 235,095	**6.24%**	$ 249,765	$ 35,178	$ 21,107	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,875,355	$ 1,295,453	$ 1,314,207
36	99	$ 214,586	**6.24%**	$ 227,977	$ 34,026	$ 20,416	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,997,024	$ 1,388,126	$ 1,408,097
37	100	$ 193,950	**6.24%**	$ 206,053	$ 32,707	$ 19,624	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 2,125,829	$ 1,486,487	$ 1,507,745
38	101	$ 173,346	**6.24%**	$ 184,163	$ 31,214	$ 18,728	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 2,262,292	$ 1,590,983	$ 1,613,606
39	102	$ 152,949	**6.24%**	$ 162,493	$ 29,544	$ 17,726	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 2,406,770	$ 1,701,895	$ 1,725,963
40	103	$ 132,949	**6.24%**	$ 141,245	$ 27,162	$ 16,297	$ -	$ -	$ -	**6.24%**	$ -	$ -	$ -	$ -	$ -	$ -	$ 2,559,629	$ 1,819,511	$ 1,845,107
		$ 132,949				**$ 538,249**							**$ -**			**$ -**			**$ 1,845,107**

ASSUMED MARGINAL INCOME TAX RATE YEARS 1-1O: 30%

ASSUMED MARGINAL INCOME TAX RATE YEARS 11-MATURITY: 40%

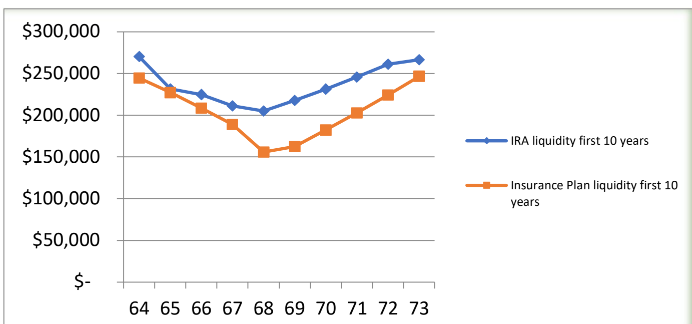
C O M P A R I S O N   S H E E T - DB Plan

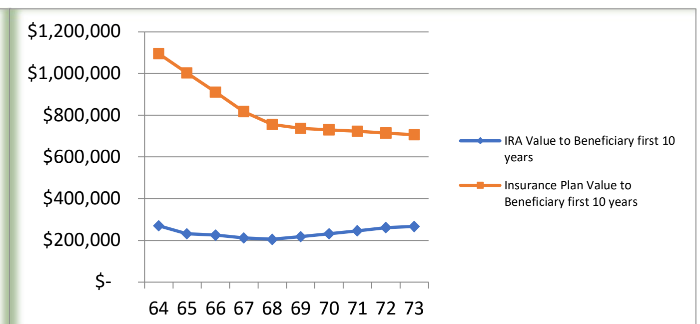
IRA Enhancement Strategy - DB Plan (Stress Test)

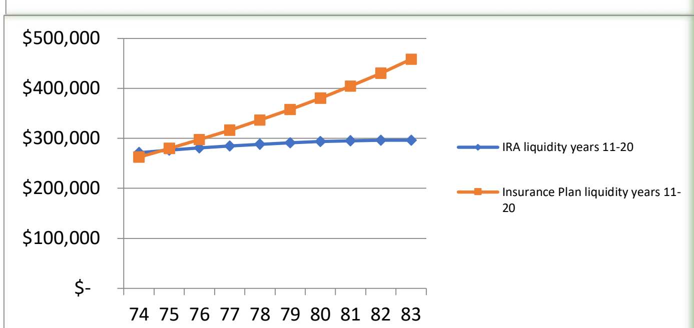
Participant: Participant(F64)
Insured Age: 64
Insured Class: Preferred NS
IRA Tax Rate: 30% marginal tax 1-10; 40% 11-maturity on distribution values

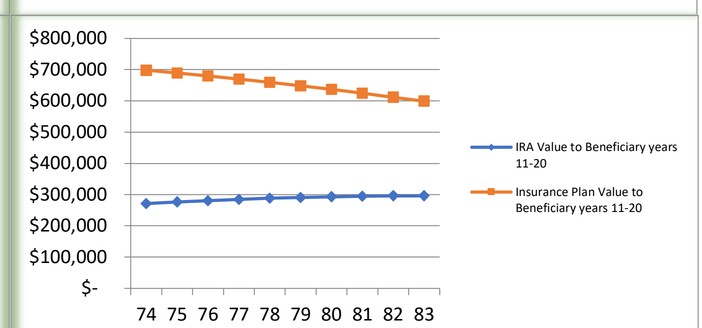
Prepared by: BackNine Agent
Insurer: Premier Insurer
Date: January 16, 2023

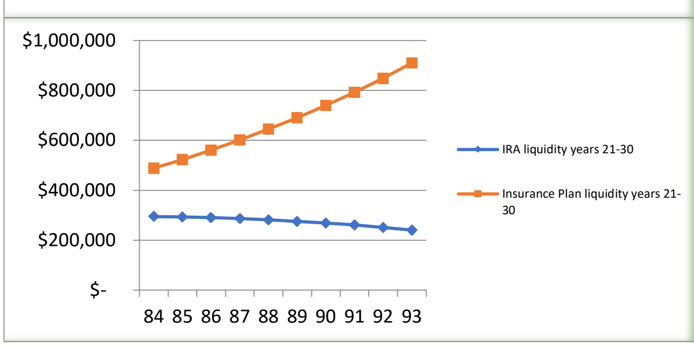
	CURRENT IRA STRATEGY		ENHANCED IRA PLAN
After-tax liquidity value End-of-Year 1:	$ 270,200		$ 181,574
After-tax RMD's and living benefits received EOY 1:	$ -		$ -
After-tax value at death End-of Year 1:	$ 270,200		$ 877,757
Benefits/RMD's PLUS value to beneficiaries EOY 1:	**$ 270,200**	verses	**$ 1,059,331**
After-tax liquidity value End-of-Year 10:	$ 219,170		$ 246,538
After-tax RMD's and living benefits received EOY 10:	$ 20,985		$ -
After-tax value at death End-of Year 10:	$ 219,170		$ 706,510
Benefits/RMD's PLUS value to beneficiaries EOY 10:	**$ 240,155**	verses	**$ 706,510**
After-tax liquidity value End-of-Year 20:	$ 238,307		$ 458,348
After-tax RMD's and living benefits received EOY 20:	$ 146,570		$ -
After-tax value at death End-of Year 20:	$ 238,307		$ 598,814
Benefits/RMD's PLUS value to beneficiaries EOY 20:	**$ 384,877**	verses	**$ 598,814**
After-tax liquidity value End-of-Year 30:	$ 184,918		$ 910,331
After-tax RMD's and living benefits received EOY 30:	$ 338,253		$ -
After-tax value at death End-of Year 30:	$ 184,918		$ 937,625
Benefits/RMD's PLUS value to beneficiaries EOY 30:	**$ 523,171**	verses	**$ 937,625**

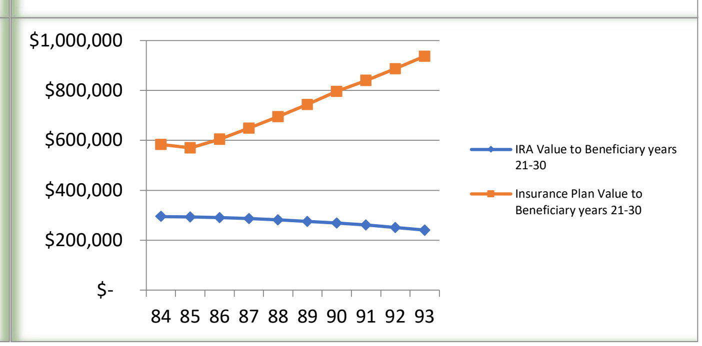












GLOSSARY - INDEX

Plan DATA SHEETS

Heading:	**IRA RMD - Current Strategy**	: this Section illustrates the projected performance of the portion of the IRA assets this plan is not utilized
Column A:	IRA Starting Balance	: the current value of the IRA assets that will be dedicated to the insurance plan, before RMD's
Column B:	Assumed Earnings Rate	: the projected gross earnings rate on the IRA assets selected
Column C:	IRA Balance Subject to RMD	: projected end of year balance on the portion of the IRA assets being analyzed
Column D:	RMD Amount	: the required minimum annual distribution of the portion of IRA assets being analyzed base on the IRA Annual Distribution Worksheet (table III)
Column E:	Net After-tax Distribution	: the portion of the projected RMD that will remain based on a stated current and projected marginal income tax rate
Heading:	**The Enhanced IRA Plan**	: this Section illustrates the projected performance of the portion of the IRA assets utilized in this plan
Column F:	IRA Starting Balance	: the current value of the IRA assets that will be dedicated to the insurance plan, before RMD's & net any life insurance premium expense
Column G:	Withdrawal in addition to the RMD	: the gross withdrawal from the IRA, prior to taxation, to pay the life insurance premium
Column H:	Taxation on Additional IRA Withdrawal	: the estimated taxation based on a stated current and projected marginal income tax rate
Column I:	Assumed Earnings Rate	: the projected gross earnings rate on the IRA assets selected
Column J:	IRA Balance Subject to RMD	: projected end of year balance on the portion of the IRA assets being analyzed
Column K:	RMD Amount	: the required minimum annual distribution of the portion of IRA assets being analyzed base on the IRA Annual Distribution Worksheet (table III)
Column L:	Net After-tax Distribution	: the portion of the projected RMD that will remain based on a stated current and projected marginal income tax rate
Heading:	**Policy Performance**	: this Section is a summary of insurance policy mechanics (this section is not valid without a supporting compliant insurance ledger)
Column M:	Insurance Premium	: the annual premium paid from the gross IRA distribution stated in column G
Column N:	Tax-Free Loan to IRA tax	: your taxes will be due April 15th; we illustrate a tax-free loan from the policy equal to the estimated tax due in column H
Column O:	Annual Tax-free Loans	: tax-free loans to the policyowner, in addition to loans projected in column N, to supplement retirement income
Column P:	Policy Cash Values	: the projected (see below for policy rates) value, net of loans, of the policy's' cash surrender value available to the policy owner
Column Q:	Policy Death Benefit	: projected tax-free death benefits payable to the beneficiary over a 10-year period in monthly installments (note: immediate death benefit payout options are available)