Age 30 with Income of $50,000 per year

Starting Assumptions

Age	30
Salary	$50,000
Initial Surplus Balance	$20,000
Initial 401k Balance	$15,000
Mortgage Balance	NA
Student Loan Balance	$17,611
Inflation Rate	2.00%
Salary Growth Rate	3.00%

Investment Assumptions

401k Equity Allocation	100%
401k Equity Return	7.00%
401k Bond Return	2.00%
401k Fund Expenses	0.50%
WHL Face Amount	$150,000
WHL Prem Paid-up Age	60
WHL Dividends (% Current)	100%

	PRE-RETIREMENT						POST-RETIREMENT								INCOME REPLACEMENT %		
Attained Age	Salary	Expenses	401k Contrib.	Whole Life Premium Payment	DIA Premium Payment	Taxes	Surplus Balance (EOY)	401k Distrib.	Whole Life CV Distrib.	DIA Income	Social Security Income	Taxes	Expenses	Whole Life CV Balance (EOY)	Surplus Balance (EOY)	Pre-Ret Net Income (A/T)	Retirement Net Income (A/T)	Income Replacement Ratio (%)
30	$ 50,814	$ 35,487	$ 2,033	$ -	$ -	$ 10,771	$ 22,524											
31	$ 52,349	$ 36,157	$ 2,094	$ -	$ -	$ 11,142	$ 25,480											
32	$ 53,930	$ 36,841	$ 2,157	$ -	$ -	$ 11,543	$ 28,869											
33	$ 55,558	$ 37,538	$ 2,222	$ -	$ -	$ 12,011	$ 32,656											
34	$ 57,236	$ 38,250	$ 2,289	$ -	$ -	$ 12,498	$ 36,855											
35	$ 58,965	$ 75,013	$ 2,359	$ 2,974	$ -	$ 13,000	$ 2,474											
36	$ 60,746	$ 42,590	$ 2,430	$ 2,974	$ -	$ 13,519	$ 1,707											
37	$ 62,580	$ 43,192	$ 2,503	$ 2,974	$ -	$ 14,054	$ 1,564											
38	$ 64,470	$ 43,807	$ 2,579	$ 2,974	$ -	$ 14,606	$ 2,069											
39	$ 66,417	$ 44,433	$ 2,657	$ 2,974	$ -	$ 15,176	$ 3,246											
40	$ 68,423	$ 44,638	$ 2,737	$ 2,974	$ -	$ 15,764	$ 5,556											
41	$ 70,489	$ 43,755	$ 2,820	$ 2,974	$ -	$ 16,371	$ 10,125											
42	$ 72,618	$ 44,420	$ 2,905	$ 2,974	$ -	$ 16,997	$ 15,447											
43	$ 74,811	$ 45,099	$ 2,992	$ 2,974	$ -	$ 17,643	$ 21,550											
44	$ 77,070	$ 45,791	$ 3,083	$ 2,974	$ 3,089	$ 18,310	$ 25,374											
45	$ 79,398	$ 47,283	$ 3,176	$ 2,974	$ 6,343	$ 18,998	$ 25,998											
46	$ 81,796	$ 48,019	$ 3,272	$ 2,974	$ 6,446	$ 19,708	$ 27,376											
47	$ 84,266	$ 48,769	$ 3,371	$ 2,974	$ 7,287	$ 20,440	$ 28,801											
48	$ 86,811	$ 49,535	$ 3,472	$ 2,974	$ 8,160	$ 21,196	$ 30,275											
49	$ 89,432	$ 50,316	$ 3,577	$ 2,974	$ 9,066	$ 21,976	$ 31,799											
50	$ 92,133	$ 51,112	$ 3,685	$ 2,974	$ 10,006	$ 22,780	$ 33,376											
51	$ 94,916	$ 51,924	$ 3,797	$ 2,974	$ 10,981	$ 23,610	$ 35,007											
52	$ 97,782	$ 52,753	$ 3,911	$ 2,974	$ 11,992	$ 24,466	$ 36,693											
53	$ 100,735	$ 53,598	$ 4,029	$ 2,974	$ 13,041	$ 25,349	$ 38,438											
54	$ 103,777	$ 54,460	$ 4,151	$ 2,974	$ 14,129	$ 26,261	$ 40,241											
55	$ 106,911	$ 55,339	$ 4,276	$ 2,974	$ 15,257	$ 27,201	$ 42,106											
56	$ 110,140	$ 56,236	$ 4,406	$ 2,974	$ 16,427	$ 28,171	$ 44,034											
57	$ 113,466	$ 57,150	$ 4,539	$ 2,974	$ 17,639	$ 29,171	$ 46,027											
58	$ 116,893	$ 58,083	$ 4,676	$ 2,974	$ 18,896	$ 30,203	$ 48,088											
59	$ 120,423	$ 59,035	$ 4,817	$ 2,974	$ 20,199	$ 31,268	$ 50,219											
60								$ 74,034	$ -	$ -	$ -	$ 9,768	$ 60,006	$ 142,797	$ 54,480	$ 90,710	$ 64,267	71%
61								$ 75,515	$ -	$ -	$ -	$ 9,988	$ 60,996	$ 151,082	$ 59,011	$ 92,472	$ 65,527	71%
62								$ 77,025	$ -	$ -	$ -	$ 10,212	$ 62,006	$ 159,700	$ 63,818	$ 94,268	$ 66,813	71%
63								$ 78,566	$ -	$ -	$ -	$ 10,439	$ 63,036	$ 168,713	$ 68,909	$ 96,101	$ 68,127	71%
64								$ 80,137	$ -	$ -	$ -	$ 10,670	$ 64,087	$ 178,060	$ 74,290	$ 97,970	$ 69,468	71%
65								$ 81,740	$ -	$ -	$ -	$ 10,902	$ 68,131	$ 187,821	$ 76,997	$ 99,877	$ 70,838	71%
66								$ 83,375	$ -	$ -	$ -	$ 7,108	$ 69,283	$ 198,027	$ 83,981	$ 112,452	$ 76,267	68%
67								$ 51,909	$ 33,133	$ -	$ -	$ 4,345	$ 70,459	$ 182,570	$ 94,219	$ 114,648	$ 80,697	70%
68								$ -	$ 86,743	$ -	$ -	$ 7,558	$ 71,658	$ 103,656	$ 101,746	$ 116,888	$ 79,185	68%
69								$ -	$ 88,478	$ -	$ -	$ 13,184	$ 72,881	$ 18,709	$ 104,158	$ 119,173	$ 75,293	63%
70								$ -	$ -	$ 24,753	$ 79,216	$ 884	$ 74,129	$ 11,891	$ 133,115	$ 121,504	$ 103,086	85%
71								$ -	$ -	$ 24,753	$ 80,800	$ 884	$ 75,402	$ 12,509	$ 162,383	$ 123,881	$ 104,670	84%
72								$ -	$ -	$ 24,753	$ 82,416	$ 884	$ 76,700	$ 13,154	$ 191,969	$ 126,306	$ 106,286	84%
73								$ -	$ -	$ 24,753	$ 84,065	$ 884	$ 78,024	$ 13,825	$ 221,880	$ 128,779	$ 107,934	84%
74								$ -	$ -	$ 24,753	$ 85,746	$ 884	$ 79,374	$ 14,523	$ 252,122	$ 131,302	$ 109,616	83%
75								$ -	$ -	$ 24,753	$ 87,461	$ 884	$ 80,752	$ 15,248	$ 282,701	$ 133,875	$ 111,331	83%
76								$ -	$ -	$ 24,753	$ 89,210	$ 884	$ 82,157	$ 16,000	$ 313,624	$ 136,500	$ 113,080	83%
77								$ -	$ -	$ 24,753	$ 90,994	$ 884	$ 83,590	$ 16,778	$ 344,898	$ 139,177	$ 114,864	83%
78								$ -	$ -	$ 24,753	$ 92,814	$ 884	$ 85,052	$ 17,583	$ 376,531	$ 141,908	$ 116,684	82%
79								$ -	$ -	$ 24,753	$ 94,671	$ 884	$ 86,543	$ 18,414	$ 408,528	$ 144,693	$ 118,540	82%
80								$ -	$ -	$ 24,753	$ 96,564	$ 884	$ 88,064	$ 19,271	$ 440,899	$ 147,534	$ 120,434	82%