Age 35 with income of $65,000 per year

Starting Assumptions

Age	35
Salary	$65,000
Initial Surplus Balance	$15,000
Initial 401k Balance	$25,000
Mortgage Balance	$154,666
Student Loan Balance	$10,276
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	$195,000
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 (%)
35	$ 66,058	$ 87,180	$ 2,642	$ 3,395	$ -	$ 15,854	$ 11,986												
36	$ 68,053	$ 48,991	$ 2,722	$ 3,395	$ -	$ 16,455	$ 8,476												
37	$ 70,109	$ 49,688	$ 2,804	$ 3,395	$ -	$ 17,074	$ 5,623												
38	$ 72,226	$ 50,399	$ 2,889	$ 3,395	$ -	$ 17,713	$ 3,453												
39	$ 74,407	$ 51,124	$ 2,976	$ 3,395	$ -	$ 18,372	$ 1,992												
40	$ 76,654	$ 51,470	$ 3,066	$ 3,395	$ -	$ 19,052	$ 1,663												
41	$ 78,969	$ 50,834	$ 3,159	$ 3,395	$ -	$ 19,753	$ 3,491												
42	$ 81,354	$ 51,603	$ 3,254	$ 3,395	$ -	$ 20,477	$ 6,116												
43	$ 83,811	$ 52,388	$ 3,352	$ 3,395	$ -	$ 21,223	$ 9,568												
44	$ 86,342	$ 53,189	$ 3,454	$ 3,395	$ -	$ 21,993	$ 13,880												
45	$ 88,950	$ 54,718	$ 3,558	$ 3,395	$ -	$ 22,786	$ 18,372												
46	$ 91,636	$ 55,565	$ 3,665	$ 3,395	$ -	$ 23,605	$ 23,776												
47	$ 94,403	$ 56,429	$ 3,776	$ 3,395	$ 989	$ 24,450	$ 29,140												
48	$ 97,254	$ 57,310	$ 3,890	$ 3,395	$ 5,730	$ 25,321	$ 30,747												
49	$ 100,191	$ 58,209	$ 4,008	$ 3,395	$ 6,697	$ 26,220	$ 32,410												
50	$ 103,217	$ 59,126	$ 4,129	$ 3,395	$ 7,700	$ 27,147	$ 34,130												
51	$ 106,334	$ 60,062	$ 4,253	$ 3,395	$ 8,742	$ 28,103	$ 35,910												
52	$ 109,546	$ 61,015	$ 4,382	$ 3,395	$ 9,823	$ 29,088	$ 37,751												
53	$ 112,854	$ 61,989	$ 4,514	$ 3,395	$ 10,946	$ 30,105	$ 39,656												
54	$ 116,262	$ 62,981	$ 4,650	$ 3,395	$ 12,111	$ 31,154	$ 41,626												
55	$ 119,773	$ 63,993	$ 4,791	$ 3,395	$ 13,320	$ 32,236	$ 43,664												
56	$ 123,390	$ 65,026	$ 4,936	$ 3,395	$ 14,574	$ 33,351	$ 45,772												
57	$ 127,117	$ 66,079	$ 5,085	$ 3,395	$ 15,876	$ 34,501	$ 47,952												
58	$ 130,956	$ 67,154	$ 5,238	$ 3,395	$ 17,226	$ 35,688	$ 50,207												
59	$ 134,910	$ 68,249	$ 5,396	$ 3,395	$ 18,626	$ 36,911	$ 52,538												
60	$ 138,985	$ 69,367	$ 5,559	$ -	$ 20,362	$ 38,173	$ 58,062												
61									$ 82,598	$ -	$ -	$ -	$ 10,926	$ 70,507	$ 169,168	$ 59,226	$ 102,573	$ 71,672	70%
62									$ 84,249	$ -	$ -	$ -	$ 11,168	$ 71,670	$ 178,819	$ 60,637	$ 104,572	$ 73,081	70%
63									$ 85,934	$ -	$ -	$ -	$ 11,414	$ 72,856	$ 188,865	$ 62,302	$ 106,610	$ 74,520	70%
64									$ 89,164	$ -	$ -	$ -	$ 11,895	$ 74,066	$ 199,295	$ 65,505	$ 108,690	$ 77,269	71%
65									$ 90,948	$ -	$ -	$ -	$ 12,150	$ 77,992	$ 210,166	$ 66,310	$ 110,811	$ 78,797	71%
66									$ 94,339	$ -	$ -	$ -	$ 8,163	$ 79,305	$ 221,532	$ 73,181	$ 125,002	$ 86,176	69%
67									$ 60,402	$ 33,404	$ -	$ -	$ 5,154	$ 80,644	$ 207,431	$ 81,188	$ 127,449	$ 88,651	70%
68									$ -	$ 99,827	$ -	$ -	$ 9,363	$ 82,009	$ 117,875	$ 89,642	$ 129,946	$ 90,463	70%
69									$ -	$ 110,125	$ -	$ -	$ 19,046	$ 83,402	$ 11,508	$ 97,318	$ 132,492	$ 91,078	69%
70									$ -	$ -	$ 18,269	$ 83,566	$ 454	$ 84,823	$ 2,423	$ 113,876	$ 135,089	$ 101,381	75%
71									$ -	$ -	$ 18,269	$ 85,237	$ 454	$ 86,272	$ 2,549	$ 130,656	$ 137,738	$ 103,052	75%
72									$ -	$ -	$ 18,269	$ 86,942	$ 454	$ 87,751	$ 2,680	$ 147,662	$ 140,440	$ 104,757	75%
73									$ -	$ -	$ 18,269	$ 88,681	$ 454	$ 89,258	$ 2,816	$ 164,900	$ 143,196	$ 106,496	74%
74									$ -	$ -	$ 18,269	$ 90,455	$ 454	$ 90,796	$ 2,958	$ 182,373	$ 146,007	$ 108,270	74%
75									$ -	$ -	$ 18,269	$ 92,264	$ 454	$ 92,365	$ 3,106	$ 200,087	$ 148,874	$ 110,079	74%
76									$ -	$ -	$ 18,269	$ 94,109	$ 454	$ 93,965	$ 3,260	$ 218,045	$ 151,799	$ 111,924	74%
77									$ -	$ -	$ 18,269	$ 95,991	$ 454	$ 95,597	$ 3,420	$ 236,254	$ 154,782	$ 113,806	74%
78									$ -	$ -	$ 18,269	$ 97,911	$ 454	$ 97,262	$ 3,586	$ 254,719	$ 157,825	$ 115,726	73%
79									$ -	$ -	$ 18,269	$ 99,869	$ 454	$ 98,960	$ 3,760	$ 273,443	$ 160,929	$ 117,684	73%
80									$ -	$ -	$ 18,269	$ 101,867	$ 454	$ 100,692	$ 3,939	$ 292,433	$ 164,094	$ 119,682	73%