Age 40 with income of $75,000 per year

Starting Assumptions

Age	40
Salary	$75,000
Initial Surplus Balance	$15,000
Initial 401k Balance	$40,000
Mortgage Balance	$150,910
Student Loan Balance	$2,749
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	$187,500
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 (%)
40	$ 76,221	$ 53,067	$ 3,049	$ 5,039	$ -	$ 19,331	$ 10,736											
41	$ 78,523	$ 52,585	$ 3,141	$ 5,039	$ -	$ 20,036	$ 8,458											
42	$ 80,895	$ 53,378	$ 3,236	$ 5,039	$ -	$ 20,764	$ 6,935											
43	$ 83,338	$ 54,187	$ 3,334	$ 5,039	$ -	$ 21,514	$ 6,199											
44	$ 85,854	$ 55,013	$ 3,434	$ 5,039	$ -	$ 22,288	$ 6,279											
45	$ 88,447	$ 56,500	$ 3,538	$ 5,039	$ -	$ 23,086	$ 6,563											
46	$ 91,118	$ 57,372	$ 3,645	$ 5,039	$ -	$ 23,909	$ 7,716											
47	$ 93,870	$ 58,261	$ 3,755	$ 5,039	$ -	$ 24,758	$ 9,773											
48	$ 96,705	$ 59,167	$ 3,868	$ 5,039	$ -	$ 25,634	$ 12,770											
49	$ 99,625	$ 60,092	$ 3,985	$ 5,039	$ -	$ 26,537	$ 16,742											
50	$ 102,634	$ 61,036	$ 4,105	$ 5,039	$ -	$ 27,468	$ 21,728											
51	$ 105,734	$ 61,998	$ 4,229	$ 5,039	$ -	$ 28,428	$ 27,766											
52	$ 108,927	$ 62,980	$ 4,357	$ 5,039	$ 1,457	$ 29,419	$ 33,442											
53	$ 112,216	$ 63,981	$ 4,489	$ 5,039	$ 6,414	$ 30,440	$ 35,296											
54	$ 115,605	$ 65,002	$ 4,624	$ 5,039	$ 7,529	$ 31,493	$ 37,214											
55	$ 119,097	$ 66,044	$ 4,764	$ 5,039	$ 8,686	$ 32,579	$ 39,199											
56	$ 122,693	$ 67,106	$ 4,908	$ 5,039	$ 9,888	$ 33,699	$ 41,252											
57	$ 126,399	$ 68,190	$ 5,056	$ 5,039	$ 11,135	$ 34,854	$ 43,376											
58	$ 130,216	$ 69,295	$ 5,209	$ 5,039	$ 12,430	$ 36,045	$ 45,574											
59	$ 134,148	$ 70,423	$ 5,366	$ 5,039	$ 13,774	$ 37,273	$ 47,847											
60	$ 138,200	$ 71,573	$ 5,528	$ -	$ 15,589	$ 38,540	$ 54,817											
61	$ 142,373	$ 72,746	$ 5,695	$ -	$ 21,654	$ 39,868	$ 57,227											
62								$ 83,153	$ -	$ -	$ -	$ 10,716	$ 73,942	$ 183,275	$ 55,722	$ 104,220	$ 72,437	70%
63								$ 84,816	$ -	$ -	$ -	$ 10,953	$ 75,163	$ 193,771	$ 54,421	$ 106,247	$ 73,862	70%
64								$ 86,512	$ -	$ -	$ -	$ 11,194	$ 76,408	$ 204,741	$ 53,331	$ 108,314	$ 75,318	70%
65								$ 88,242	$ -	$ -	$ -	$ 11,437	$ 80,116	$ 216,220	$ 50,021	$ 110,423	$ 76,805	70%
66								$ 94,744	$ -	$ -	$ -	$ 7,996	$ 81,460	$ 228,227	$ 55,309	$ 124,653	$ 86,748	70%
67								$ 94,190	$ 2,449	$ -	$ -	$ 7,904	$ 82,831	$ 240,788	$ 61,214	$ 127,089	$ 88,735	70%
68								$ 12	$ 90,346	$ -	$ -	$ -	$ 84,229	$ 166,755	$ 67,342	$ 129,573	$ 90,358	70%
69								$ -	$ 108,922	$ -	$ -	$ 19,480	$ 85,655	$ 65,794	$ 71,129	$ 132,107	$ 89,442	68%
70								$ -	$ -	$ 11,826	$ 78,535	$ 286	$ 87,110	$ 59,665	$ 74,096	$ 134,691	$ 90,076	67%
71								$ -	$ -	$ 11,826	$ 80,106	$ 286	$ 88,593	$ 62,792	$ 77,149	$ 137,328	$ 91,647	67%
72								$ -	$ -	$ 11,826	$ 81,708	$ 286	$ 90,107	$ 66,053	$ 80,291	$ 140,016	$ 93,249	67%
73								$ -	$ -	$ 11,826	$ 83,342	$ 286	$ 91,651	$ 69,451	$ 83,523	$ 142,759	$ 94,883	66%
74								$ -	$ -	$ 11,826	$ 85,009	$ 286	$ 93,225	$ 72,985	$ 86,848	$ 145,557	$ 96,550	66%
75								$ -	$ -	$ 11,826	$ 86,709	$ 286	$ 94,831	$ 76,658	$ 90,267	$ 148,410	$ 98,250	66%
76								$ -	$ -	$ 11,826	$ 88,444	$ 286	$ 96,470	$ 80,468	$ 93,782	$ 151,321	$ 99,984	66%
77								$ -	$ -	$ 11,826	$ 90,213	$ 286	$ 98,141	$ 84,416	$ 97,394	$ 154,290	$ 101,753	66%
78								$ -	$ -	$ 11,826	$ 92,017	$ 286	$ 99,845	$ 88,499	$ 101,107	$ 157,318	$ 103,557	66%
79								$ -	$ -	$ 11,826	$ 93,857	$ 286	$ 101,583	$ 92,716	$ 104,921	$ 160,407	$ 105,398	66%
80								$ -	$ -	$ 11,826	$ 95,734	$ 286	$ 103,357	$ 97,067	$ 108,839	$ 163,557	$ 107,275	66%