Age 45 with income of $85,000 per year

Starting Assumptions

Age	45
Salary	$85,000
Initial Surplus Balance	$20,000
Initial 401k Balance	$50,000
Mortgage Balance	$134,123
Student Loan Balance	$0
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	$212,500
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 (%)
45	$ 86,384	$ 57,391	$ 3,455	$ 7,016	$ -	$ 22,808	$ 15,714												
46	$ 88,993	$ 58,274	$ 3,560	$ 7,016	$ -	$ 23,618	$ 12,239												
47	$ 91,681	$ 59,174	$ 3,667	$ 7,016	$ -	$ 24,454	$ 9,609												
48	$ 94,449	$ 60,092	$ 3,778	$ 7,016	$ -	$ 25,316	$ 7,856												
49	$ 97,302	$ 61,029	$ 3,892	$ 7,016	$ -	$ 26,204	$ 7,017												
50	$ 100,240	$ 61,984	$ 4,010	$ 7,016	$ -	$ 27,121	$ 7,126												
51	$ 103,267	$ 62,959	$ 4,131	$ 7,016	$ -	$ 28,066	$ 8,223												
52	$ 106,386	$ 63,953	$ 4,255	$ 7,016	$ -	$ 29,040	$ 10,344												
53	$ 109,599	$ 64,967	$ 4,384	$ 7,016	$ -	$ 30,045	$ 13,532												
54	$ 112,909	$ 66,001	$ 4,516	$ 7,016	$ -	$ 31,081	$ 17,827												
55	$ 116,319	$ 67,055	$ 4,653	$ 7,016	$ -	$ 32,157	$ 23,265												
56	$ 119,832	$ 68,131	$ 4,793	$ 7,016	$ -	$ 33,286	$ 29,870												
57	$ 123,450	$ 69,229	$ 4,938	$ 7,016	$ 31	$ 34,451	$ 37,655												
58	$ 127,179	$ 70,348	$ 5,087	$ 7,016	$ 7,000	$ 35,654	$ 39,729												
59	$ 131,019	$ 71,490	$ 5,241	$ 7,016	$ 8,234	$ 36,893	$ 41,875												
60	$ 134,976	$ 72,654	$ 5,399	$ -	$ 10,099	$ 38,172	$ 50,526												
61	$ 139,052	$ 73,842	$ 5,562	$ -	$ 17,861	$ 39,491	$ 52,823												
62	$ 143,252	$ 75,054	$ 5,730	$ -	$ 19,241	$ 40,852	$ 55,198												
63	$ 147,578	$ 76,289	$ 5,903	$ -	$ 20,674	$ 42,255	$ 57,655												
64									$ 86,192	$ -	$ -	$ -	$ 11,020	$ 77,550	$ 171,644	$ 55,277	$ 107,083	$ 75,172	70%
65									$ 87,916	$ -	$ -	$ -	$ 11,262	$ 81,044	$ 181,568	$ 50,887	$ 109,167	$ 76,654	70%
66									$ 94,394	$ -	$ -	$ -	$ 7,879	$ 82,400	$ 191,926	$ 55,003	$ 123,329	$ 86,516	70%
67									$ 96,282	$ -	$ -	$ -	$ 8,054	$ 83,783	$ 202,718	$ 59,448	$ 125,737	$ 88,228	70%
68									$ 98,208	$ -	$ -	$ -	$ 8,221	$ 85,193	$ 213,967	$ 64,241	$ 128,195	$ 89,987	70%
69									$ 10,862	$ 81,651	$ -	$ -	$ 819	$ 86,632	$ 150,347	$ 69,304	$ 130,701	$ 91,695	70%
70									$ -	$ 13,747	$ 7,379	$ 72,535	$ 142	$ 88,099	$ 137,499	$ 74,724	$ 133,257	$ 93,518	70%
71									$ -	$ 15,042	$ 7,379	$ 73,986	$ 640	$ 89,596	$ 129,641	$ 80,894	$ 135,865	$ 95,767	70%
72									$ -	$ 16,372	$ 7,379	$ 75,466	$ 1,683	$ 91,123	$ 119,828	$ 87,305	$ 138,525	$ 97,534	70%
73									$ -	$ 16,847	$ 7,379	$ 76,975	$ 1,754	$ 92,680	$ 108,943	$ 94,072	$ 141,237	$ 99,447	70%
74									$ -	$ 17,332	$ 7,379	$ 78,514	$ 1,827	$ 94,268	$ 96,900	$ 101,202	$ 144,005	$ 101,398	70%
75									$ -	$ 17,826	$ 7,379	$ 80,085	$ 1,901	$ 95,888	$ 83,669	$ 108,702	$ 146,827	$ 103,388	70%
76									$ -	$ 18,330	$ 7,379	$ 81,686	$ 1,976	$ 97,541	$ 69,189	$ 116,580	$ 149,706	$ 105,418	70%
77									$ -	$ 18,844	$ 7,379	$ 83,320	$ 2,054	$ 99,226	$ 53,446	$ 124,843	$ 152,643	$ 107,489	70%
78									$ -	$ 19,368	$ 7,379	$ 84,986	$ 2,132	$ 100,946	$ 36,359	$ 133,499	$ 155,638	$ 109,601	70%
79									$ -	$ 19,903	$ 7,379	$ 86,686	$ 2,212	$ 102,699	$ 17,845	$ 142,556	$ 158,693	$ 111,756	70%
80									$ -	$ 16,611	$ 7,379	$ 88,420	$ 1,870	$ 104,488	$ -	$ 148,607	$ 161,809	$ 110,539	68%