

To learn more about the wealth building tool discussed in this paper, you can also purchase my new book where I literally go into chapter and verse on how readers can “Retire Without Risk.”

RETIRING WITHOUT RISK

WAS CREATED AS THE AUTHORITATIVE GUIDE TO HELP YOU:

- Build wealth for retirement without the fear associated with investing in the stock market.
- Build a tax-free retirement nest egg in the most efficient, least painful and least risky manner possible.
- Determine if tax-deferred qualified retirement plans or IRAs are really “tax hostile” or “tax favorable.”
- Learn how to grow wealth with NO risk of loss due to market downturns.
- Learn how to lock in stock market gains on an annual basis (which will never be lost once locked in).
- Learn how to earn a 7% guaranteed rate of return (accumulation value) with a guaranteed income for life you can never outlive.

To order the book, please go to www.retiringwithoutrisk.com

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Founder of The Wealth Preservation Institute



ACTUAL AND ILLUSTRATED PARTICIPATING WHOLE LIFE HISTORICAL PERFORMANCE

\$250,000 Male Nonsmoker Preferred[^] Class Age 55.

▶ 10-Year Historical Performance

Policy Issued 12/31/1999. Last Day 12/31/2009.

Company	Leading Policy (12/31/99)	Annual Premium	Year 10 Cash Dividends				Values with Paid-Up Additions							
			PAYMENT INDEX		SURRENDER COST INDEX		TOTAL CASH VALUE		TOTAL DEATH BENEFIT					
			Illustrated	Actual	Illustrated	Actual	Illustrated	Illust IRR	Actual	Actual IRR	Illustrated	Illust IRR	Actual	Actual IRR
Assurity Life	Advantage Life	8,685	28.56	28.94	10.97	11.36	79,887	-1.53%	77,566	-2.07%	286,180	20.97%	282,330	20.74%
Country Financial Life	Executive Whole Life	8,555	25.57	26.32	8.31	9.05	86,441	0.19%	83,177	-0.51%	300,995	22.11%	295,342	21.78%
Guardian Life	Whole Life 100 (97-Form)	7,599	24.97	25.36	8.43	8.81	73,971	-0.49%	71,768	-1.04%	279,238	22.86%	276,177	22.67%
Massachusetts Mutual Life	Whole Life - MM-TBCC Block	7,573	25.38	25.70	8.89	9.21	71,706	-0.99%	70,313	-1.35%	280,272	22.99%	277,828	22.84%
MetLife	Life Paid Up at 98	7,755	22.01	22.91	6.49	7.39	82,631	1.15%	78,813	0.29%	301,455	23.84%	295,195	23.47%
Mutual Trust Life	Econolife	8,058	26.73	28.60	9.27	11.15	76,933	-0.84%	69,644	-2.67%	283,844	22.13%	271,061	21.33%
Northwestern Mutual Life	90 Life	9,475	25.66	26.31	7.90	8.55	103,445	1.59%	99,392	0.87%	327,136	21.78%	320,158	21.41%
New York Life	Whole Life, AD 98	8,178	26.83	28.13	9.49	10.79	77,601	-0.96%	72,639	-2.17%	285,691	21.99%	276,989	21.45%
Penn Mutual Life	Lifewise	7,775	24.70	26.17	7.36	8.83	79,056	0.30%	73,276	-1.08%	288,189	23.01%	278,067	22.39%
Savings Bank Life of MA	Straight Life	7,325	18.03	19.13	0.72	1.82	97,368	5.12%	92,831	4.27%	324,500	26.11%	316,051	25.65%
Security Mutual Life of NY	Customizer 4+	8,070	26.60	28.73	9.52	11.64	76,109	-1.07%	68,091	-3.11%	282,206	22.00%	269,343	21.20%
State Farm Life	Estate Protector	7,563	27.21	28.12	10.70	11.60	62,212	-3.58%	58,971	-4.58%	268,761	22.28%	262,841	21.90%
Thrivent Financial for Lutherans	Life Paid-Up at 100 (L100)	7,688	25.27	26.92	8.69	10.34	74,233	-0.64%	67,304	-2.43%	288,773	23.24%	274,983	22.40%

▶ 20-Year Historical Performance

Policy Issued 12/31/1989. Last Day 12/31/2009.

Company	Leading Policy (12/31/89)	Annual Premium	Year 20 Cash Dividends				Values with Paid-Up Additions							
			PAYMENT INDEX		SURRENDER COST INDEX		TOTAL CASH VALUE		TOTAL DEATH BENEFIT					
			Illustrated	Actual	Illustrated	Actual	Illustrated	Illust IRR	Actual	Actual IRR	Illustrated	Illust IRR	Actual	Actual IRR
Assurity Life	Select 100 Whole Life	8,450	16.00	21.79	2.26	8.05	330,007	6.01%	237,069	3.12%	545,335	10.20%	415,076	7.95%
Country Financial Life	Executive Whole Life	8,465	18.17	23.63	3.88	9.35	315,015	5.60%	211,443	2.07%	530,046	9.95%	381,388	7.23%
Guardian Life	Whole Life (86-Form)	8,468	16.27	22.83	1.61	8.17	353,233	6.57%	233,700	2.97%	546,346	10.19%	390,866	7.43%
Massachusetts Mutual Life	Whole Life - MM Block	8,180	15.57	21.11	1.90	6.87	322,671	6.10%	233,308	3.27%	545,689	10.47%	413,931	8.20%
MetLife	Whole Life	8,217	15.93	21.94	1.01	7.02	319,601	5.98%	224,903	2.90%	505,447	9.80%	378,197	7.40%
Mutual Trust Life	Econolife	8,058	16.74	22.64	2.57	8.47	290,800	5.34%	210,661	2.49%	485,241	9.63%	372,917	7.45%
Northwestern Mutual Life	90 Life	9,475	17.92	19.78	2.97	4.84	366,213	5.92%	316,180	4.65%	570,343	9.63%	502,573	8.59%
New York Life	Whole Life, AD 89	8,133	13.41	19.72	-0.84	5.46	357,241	7.01%	243,962	3.72%	593,402	11.19%	429,225	8.55%
Penn Mutual Life	Traditional Life	8,550	15.69	21.07	1.69	7.07	321,901	5.70%	232,634	2.85%	530,674	9.88%	405,650	7.66%
Savings Bank Life of MA	Straight Life	7,543	14.03	15.26	0.26	1.48	268,229	5.21%	266,553	5.15%	469,000	9.89%	465,301	9.83%
Security Mutual Life of NY	Customizer	7,305	15.77	21.61	2.12	7.96	287,017	6.07%	185,591	2.23%	489,412	10.50%	346,828	7.66%
State Farm Life	Estate Protector	8,500	18.25	22.37	4.34	8.47	282,233	4.61%	213,922	2.14%	505,698	9.53%	401,295	7.62%
Thrivent Financial for Lutherans	Life Paid-Up at 96 (L96)	8,488	16.83	21.09	2.00	6.26	327,036	5.90%	244,027	3.34%	516,444	9.72%	404,902	7.70%

[^]Best class at least 15% of this policy issued.

CURRENT WHOLE LIFE POLICY RETIREMENT INCOME ILLUSTRATED VALUES

As of February 1, 2009 (Most States) for a Male Age 40 Pref/NS Best Class

Accumulation Period

A \$10,000 annual premium paid until the insured reaches age 64 (25 Premiums) then a maximum income stream calculated from retirement to age 85. A blend of Paid Up Additions Rider and Base Premium during accumulation period (if the policy becomes a MEC, policy blended with term and footnote). A minimum face amount is assumed with residual cash value as low as you can get at Age 100.

Income Period

Reduced Paid Up Option used during income period. A maximum level income stream paid at age 65 (using either surrenders to basis then policy loans, or straight policy loans). Income stream is 20 Payments, end of year 84. Policy loan interest is to be paid from policy values. Values are at the end of the policy year.

Company	Policy	Current Death Benefit Year 25	Current Cash Value Year 26	Current Death Benefit Year 26	Annual Income Year 26 - 45	Current Death Benefit Year 45	Current Cash Value Year 45	Current Death Benefit Age 100	Current Cash Value Age 100	Regular Policy Maturity Age
Country Financial Life	Executive Whole Life	1,086,743	559,872	1,010,682	37,998	611,481	352,319	281,134	91,195	121
Guardian Life	L121	1,042,052	507,061	894,528	34,419	367,346	192,754	132,979	26,997	121
Guardian Life	L99	1,043,286	515,525	909,404	35,003	376,893	197,360	137,045	27,905	121
Guardian Life	L95	992,409	493,003	869,681	33,640	352,030	184,513	127,714	25,948	121
John Hancock Life	Protection Whole Life	931,326	426,378	900,728	14,032	464,303	345,837	396,721	339,513	N/A
Metropolitan Life	Whole Life	1,004,986	502,479	966,557	31,953	404,058	214,127	152,628	44,291	120
Mutual Trust Life	Covenant II	919,005	449,549	803,771	21,700	491,754	403,209	749,183	692,522	121
Northwestern Mutual Life	Adjustable Complife	956,564	511,361	925,659	29,700	556,264	349,853	306,578	144,483	121
Ohio National Life	Prestige Xcel	905,452	473,951	891,378	39,272	398,283	74,736	355,737	108,449	121
Ohio National Life	Prestige Performance	905,452	47,395	891,378	39,272	398,283	74,736	355,737	108,449	121
Penn Mutual Life	Flexible Choice Whole Life	1,008,522	477,698	853,570	36,141	192,895	31,098	63,449	58,788	121
Security Mutual Life of NY	Customizer LP85	979,550	463,125	858,539	36,380	273,661	82,351	202,437	64,091	120
Security Mutual Life of NY	Customizer WL	978,807	467,180	937,966	30,073	328,656	156,794	143,239	38,699	120
Thrivent Financial for Lutherans	Whole Life L65	979,109	464,886	943,350	26,400	504,973	303,042	238,053	87,694	N/A
Thrivent Financial for Lutherans	Whole Life 121	1,031,144	450,857	914,927	25,300	440,203	260,884	157,190	26,566	N/A
Union Central Life (UNIFI Co)	Keystone Foundation Whole Life	916,672	446,822	798,685	23,515	559,506	409,217	704,720	608,168	121

^Best issue class representing at least 15% of all policies issued.

Illustration Footnote & Clarification

Country Financial Life	Executive Whole Life	Current cash values and death benefit are net of policy loan balance.
John Hancock Life	Protection Whole Life	Used limited pay solve (which ended up paying premiums to age 65). Policy does not mature, as long as funding is sufficient, the policy will remain in force until the death of the insured.
Mutual Trust Life	Covenant II	This policy, as illustrated in Feb. 2009, would become a Modified Endowment Contract in Year 20.
Ohio National Life	Both Policies	Retirement income values are a max funded Prestige Max policy with \$289,658 of initial base face amount, paid up at Age 65 with contractual preferred loan feature, all designed for maximum cash accumulation and retirement cash flow.
Penn Mutual Life	Flexible Choice Whole Life	Maximum income is based on use of Overloan Protection Rider.
Security Mutual Life of NY	Both Policies	Premiums payable through age 120.
Thrivent Financial for Lutherans	Whole Life L65	Product used is L65 which is paid-up at 65.