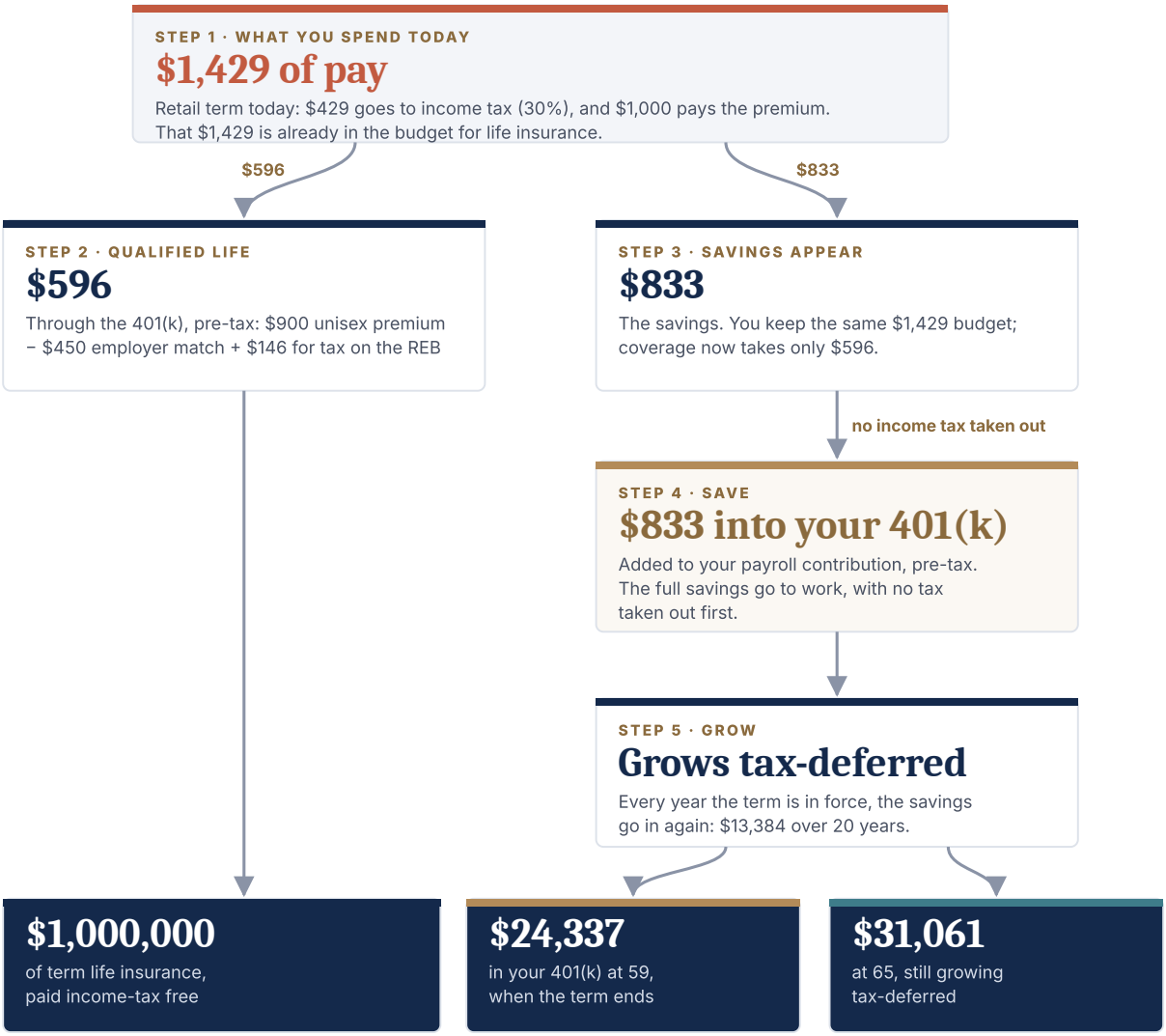
QUALIFIED LIFE ONLY · THE FLOW, STEP BY STEP

QL How the savings grow in your 401(k)

Example: $1,000,000 of term, age 40, 30% tax, employer match. No DI: the full savings go into your 401(k), and your take-home pay doesn't change.



Same $1,429 you spend today. Take-home pay unchanged. $0 of new cash.

What you actually do

1 Enroll in Qualified Life through your plan

2 Once it's in force, cancel the retail policy

3 Raise your 401(k) contribution by the savings: $833 in year one

4 Take-home pay is unchanged, just like paying the retail premium

Over time

Age	Into 401(k)	401(k) savings
40	$833	**$875**
50	$679	**$11,471**
55	$559	**$18,195**
59, term ends	$443	**$24,337**
60–64	$0	**$31,061 at 65**

Hypothetical. Savings shrink with age as the tax on the REB rises. 401(k) savings at a hypothetical 5%, deposits at the start of each year; withdrawals are taxed as income. Contributions must stay within IRS limits. Plan must permit life insurance. See Part I.