

# PAUL BARBOUR & ASSOCIATES

## HEALTH AND WEALTH MANAGEMENT

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Pension Maximizer      GIC at 6.000 %      Bank Loan Rate at 7.000 %

Year	Age	A	B	C	D	E
		Annual Deposit	After-Tax Estate Value	Account Value	Cancellation Account	After-Tax Estate Value
1	46	\$36,000.00	\$1,034,809	\$34,976	\$26,611	\$37,166
2	47	36,000.00	1,071,583	71,750	55,021	75,537
3	48	36,000.00	1,110,193	110,360	85,266	115,151
4	49	36,000.00	1,150,789	150,956	117,498	156,048
5*	50	36,000.00	1,195,807	195,974	162,516	198,270
6*	51	36,000.00	1,266,846	243,982	210,524	241,861
7*	52	36,000.00	1,372,521	294,681	269,587	286,863
8*	53	36,000.00	1,481,895	348,381	331,652	333,324
9*	54	36,000.00	1,594,414	405,802	397,437	381,290
10*	55	36,000.00	1,685,707	466,882	466,882	430,811
11*	56	36,000.00	1,750,626	531,801	531,801	481,935
12*	57	36,000.00	1,819,784	600,958	600,958	534,716
13*	58	36,000.00	1,893,451	674,626	674,626	589,208
14*	59	36,000.00	1,971,944	753,119	753,119	645,464
15*	60	36,000.00	2,055,400	836,575	836,575	703,544
16*	61	36,000.00	2,144,003	925,177	925,177	763,505
17*	62	36,000.00	2,237,773	1,018,948	1,018,948	825,409
18*	63	36,000.00	2,336,986	1,118,161	1,118,161	889,319
19*	64	36,000.00	2,441,659	1,222,834	1,222,834	955,299
20*	65	36,000.00	2,406,847	1,333,225	1,333,225	1,023,417
21*	66	0.00	2,475,934	1,413,957	1,413,957	1,056,576
22*	67	0.00	2,546,555	1,498,698	1,498,698	1,090,809
23*	68	0.00	2,618,786	1,587,639	1,587,639	1,126,151
24*	69	0.00	2,693,820	1,681,671	1,681,671	1,162,638
25*	70	0.00	2,770,961	1,780,537	1,780,537	1,200,308
26*	71	0.00	2,850,826	1,884,852	1,884,852	1,239,198
27*	72	0.00	2,933,386	1,994,849	1,994,849	1,279,348

Pension Maximizer - A Universal Life Insurance Plan

Pension Maximizer      GIC at 6.000 %      Bank Loan Rate at 7.000 %

Year	Age	F		G		H		I		J		K	
		Retirement Income After-Tax	After-Tax Estate Value	Accum. Bank Loan	Accum. Bank Loan	Cancellation Account	Cancellation Account	Retirement Income After-Tax	After-Tax Estate Value	Retirement Income After-Tax	After-Tax Estate Value	Retirement Income After-Tax	After-Tax Estate Value
28*	73	\$147,658	\$3,019,321	\$147,658	\$147,658	\$2,111,290	\$2,111,290	\$147,658	\$147,658	\$147,658	\$1,173,141		
29*	74	147,658	3,108,772	305,652	305,652	2,234,648	2,234,648	147,658	147,658	147,658	1,063,492		
30*	75	147,658	3,201,778	474,706	474,706	2,365,473	2,365,473	147,658	147,658	147,658	950,291		
31*	76	147,658	3,298,319	655,593	655,593	2,504,282	2,504,282	147,658	147,658	147,658	833,423		
32*	77	147,658	3,398,425	849,143	849,143	2,651,825	2,651,825	147,658	147,658	147,658	712,768		
33*	78	147,658	3,502,316	1056241	1056241	2,809,138	2,809,138	147,658	147,658	147,658	588,203		
34*	79	147,658	3,610,679	1277835	1277835	2,977,907	2,977,907	147,658	147,658	147,658	459,603		
35*	80	147,658	3,723,212	1514942	1514942	3,159,406	3,159,406	147,658	147,658	147,658	326,836		
36*	81	147,658	3,839,771	1768646	1768646	3,355,384	3,355,384	147,658	147,658	147,658	189,768		
37*	82	147,658	3,960,169	2040109	2040109	3,568,073	3,568,073	147,658	147,658	147,658	48,258		
38*	83	147,658	4,084,013	2330575	2330575	3,800,378	3,800,378	49,822	49,822	49,822	0		
39*	84	147,658	4,210,549	2641373	2641373	4,055,727	4,055,727	0	0	0	0		
40*	85	147,658	4,338,487	2973927	2973927	4,338,487	4,338,487	0	0	0	0		
41*	86	147,658	4,654,643	3329760	3329760	4,654,643	4,654,643	0	0	0	0		
42*	87	147,658	4,993,848	3710501	3710501	4,993,848	4,993,848	0	0	0	0		
43*	88	147,658	5,357,782	4117894	4117894	5,357,782	5,357,782	0	0	0	0		
44*	89	147,658	5,748,247	4553805	4553805	5,748,247	5,748,247	0	0	0	0		
45*	90	147,658	6,167,179	5020229	5020229	6,167,179	6,167,179	0	0	0	0		
46*	91	147,658	6,616,652	5519303	5519303	6,616,652	6,616,652	0	0	0	0		
47*	92	147,658	7,098,892	6053312	6053312	7,098,892	7,098,892	0	0	0	0		
48*	93	147,658	7,616,289	6624702	6624702	7,616,289	7,616,289	0	0	0	0		
49*	94	147,658	8,171,406	7236089	7236089	8,171,406	8,171,406	0	0	0	0		
50*	95	147,658	8,766,992	7890274	7890274	8,766,992	8,766,992	0	0	0	0		
51*	96	0	9,405,997	8442593	8442593	9,405,997	9,405,997	0	0	0	0		
52*	97	0	10,091,589	9033574	9033574	10,091,589	10,091,589	0	0	0	0		
53*	98	0	10,827,161	9665925	9665925	10,827,161	10,827,161	0	0	0	0		
54*	99	0	11,616,359	10342539	10342539	11,616,359	11,616,359	0	0	0	0		
55*	100	0	12,463,091	11066517	11066517	12,463,091	12,463,091	0	0	0	0		