

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	61	\$63,900.00	\$1,061,039	\$57,987	\$30,628	\$65,970
2	62	63,900.00	1,121,449	118,397	63,679	134,078
3	63	63,900.00	1,184,345	181,293	99,216	204,393
4	64	63,900.00	1,249,565	246,513	137,078	276,985
5	65	63,900.00	964,673	314,084	204,649	351,930
6	66	0.00	838,790	322,967	213,532	363,333
7	67	0.00	846,308	333,430	251,353	375,105
8	68	0.00	850,763	343,490	288,772	387,258
9	69	0.00	853,895	353,424	326,065	399,805
10	70	0.00	855,339	362,907	362,907	412,759
11	71	0.00	797,122	372,027	372,027	426,132
12	72	0.00	750,857	382,293	382,293	439,939
13	73	0.00	714,040	393,843	393,843	454,193
14	74	0.00	684,656	406,685	406,685	468,909
15*	75	0.00	669,425	426,040	426,040	484,101
16*	76	0.00	658,780	447,217	447,217	499,786
17*	77	0.00	652,159	470,392	470,392	515,979

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	Cancellation Account	Retirement Income After-Tax	After-Tax Estate Value
18*	78	\$39,940	\$649,221	\$39,940	\$495,818	\$39,940	\$492,757
19*	79	39,940	649,874	82,676	523,890	39,940	468,782
20*	80	39,940	654,891	128,403	554,891	39,940	444,031
21*	81	39,940	689,143	177,331	589,143	39,940	418,477
22*	82	39,940	725,398	229,685	625,398	39,940	392,096
23*	83	39,940	763,800	285,702	663,800	39,940	364,860
24*	84	39,940	804,454	345,642	704,454	39,940	336,742
25*	85	39,940	747,424	409,777	747,424	39,940	307,712
26*	86	39,940	801,782	478,401	801,782	39,940	277,742
27*	87	39,940	860,103	551,829	860,103	39,940	246,801
28*	88	39,940	922,676	630,397	922,676	39,940	214,857
29*	89	39,940	989,810	714,465	989,810	39,940	181,878
30*	90	39,940	1,061,839	804,417	1,061,839	39,940	147,831
31*	91	39,940	1,139,119	900,666	1,139,119	39,940	112,681
32*	92	39,940	1,222,033	1003653	1,222,033	39,940	76,392
33*	93	39,940	1,310,992	1113849	1,310,992	39,940	38,927
34*	94	39,940	1,406,435	1231758	1,406,435	39,940	248
35*	95	39,940	1,508,837	1357921	1,508,837	256	0
36*	96	0	1,618,705	1452976	1,618,705	0	0
37*	97	0	1,736,582	1554684	1,736,582	0	0
38*	98	0	1,863,052	1663512	1,863,052	0	0
39*	99	0	1,998,742	1779958	1,998,742	0	0
40*	100	0	2,144,325	1904555	2,144,325	0	0