

Planning Compass Calculator Instructions

1. Obtain a client illustration – the .XLS version - from the Asset for Life Team
2. Save the illustration somewhere you can easily access (i.e. your system desktop)
3. Login to the Asset Portal and launch the Calculator



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The Planning Compass

Disclaimer

Calculator is intended to provide hypothetical illustrations and should not be considered a recommendation of any specific product. For financial professional use only; not for use by the public. Any underlying guarantees, principal protection, and rates are subject to the claims paying ability of the issuer. Any strategies contained in this presentation do not assure a profit.

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		45	\$0	\$33,730	Susan Grubb	10/2/2015 10:45 AM	Demo Details

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Assumed ROR %

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Enter in the information for the fields shown. The “Client Age” is the only required field.

Then click “Create”



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Illustration Details

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Allianz Male 35 \$10k AP

Client Age 35 Premium \$0 Assumed ROR 0%
 Carrier Insured Name Initial Death Benefit \$0

Plan Details

Year	Age	Premium	Loan	Accumulation	Surrender	Death Benefit	IUL Fee #1
1	35	\$10,000.00	\$0.00	\$8,568.00	\$1,949.00	\$307,922.00	\$2,039.00
2	36	\$10,000.00	\$0.00	\$17,723.00	\$11,766.00	\$317,077.00	\$2,050.00
3	37	\$10,000.00	\$0.00	\$27,503.00	\$22,208.00	\$326,857.00	\$2,066.00
4	38	\$10,000.00	\$0.00	\$37,947.00	\$33,313.00	\$337,301.00	\$2,087.00
5	39	\$10,000.00	\$0.00	\$49,102.00	\$45,130.00	\$348,456.00	\$2,105.00
6	40	\$10,000.00	\$0.00	\$61,050.00	\$57,742.00	\$360,404.00	\$2,094.00
7	41	\$10,000.00	\$0.00	\$73,845.00	\$71,199.00	\$373,199.00	\$2,083.00
8	42	\$10,000.00	\$0.00	\$87,549.00	\$85,564.00	\$386,903.00	\$2,071.00
9	43	\$10,000.00	\$0.00	\$102,233.00	\$100,910.00	\$401,587.00	\$2,051.00
10	44	\$10,000.00	\$0.00	\$117,973.00	\$117,312.00	\$417,327.00	\$2,023.00
11	45	\$10,000.00	\$0.00	\$136,035.00	\$136,035.00	\$435,389.00	\$848.00
12	46	\$10,000.00	\$0.00	\$155,339.00	\$155,339.00	\$454,693.00	\$869.00
13	47	\$10,000.00	\$0.00	\$175,973.00	\$175,973.00	\$475,327.00	\$891.00

After you see the illustration details populate, click "Create New Presentation"

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Create a new Presentation

Client Name Presentation Name Illustration Allianz Male 35 \$10k AP

Client Age 35 Stop Saving Age 64 Retirement Age 65

Working Tax Rate 20.0 % Retirement Tax Rate 20.0 % Net Retirement Income \$ 80316

Plans	Starting Balance	Annual Contributions	Annual Employer Match	Fees	ROR
Current Plan	\$ 0	\$ 0	\$ 0	1.0 %	0.0 %
Tax Free Plan	\$ 0	\$ 0	n/a	Included	0.0 %

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The screenshot shows a financial calculator interface with a dark blue header. The header contains the text "Asset" on the left, navigation links "Home", "Contact", "Illustrations", and "Presentations" in the center, and "Hello, Susan Grubb!" and "Log off" on the right. A green circle highlights a menu icon (three horizontal lines) in the left sidebar. Below the header, there are input fields for "Client Name", "Presentation Name", "Annual Employer Match", "Client Age" (35), "Stop Saving Age" (64), and "Retirement Age" (65). A "Save Changes" button is visible. The "Illustration Used:" field shows "Allianz Male 35 \$10k AP". Below these fields are tax rate settings: Working Tax Rate (20.0%), Retirement Tax Rate (20.0%), Current Plan ROR (0.0%), Tax Free Plan ROR (0.0%), Current Plan Fees (1.0%), and Tax Free Plan Costs (Included). A table below shows a comparison between a "Current Plan" and a "Tax Free Plan" for an "Age" of 35. The "Current Plan" column shows values for Annual Premium (\$0), Gross Retirement Income (\$100,395), Income Tax (\$20,079 at 20%), Net Retirement Income (\$80,316), Cumulative Taxes Deferred (\$0), Cumulative Taxes Paid (\$0), Cumulative Fees Paid (\$0), Cumulative NET Income (\$0), and Cumulative Account Balance (\$0). The "Tax Free Plan" column shows Annual Premium (\$0), Gross Retirement Income (\$80,316), Income Tax (\$0), Net Retirement Income (\$80,316), Cumulative Taxes Deferred (\$0), Cumulative Taxes Paid (\$0), Cumulative Fees Paid (\$2,039), Cumulative NET Income (\$0), and Cumulative Account Balance (\$8,568). The "Net Benefit" column shows a Total Benefit of \$307,922. At the bottom of the table, "Out Of Money" is shown as 65 for the Current Plan and 120 for the Tax Free Plan, with a Total Benefit of \$305,883. A "Back to List" button is at the bottom left, and a copyright notice "© 2015 - Asset Marketing Systems, LLC" is at the bottom center.

	Current Plan	Tax Free Plan	Net Benefit
Annual Premium	\$0	\$0	
Gross Retirement Income	\$100,395	\$80,316	
Income Tax	\$20,079 (20%)	\$0	
Net Retirement Income	\$80,316	\$80,316	
Cumulative Taxes Deferred	\$0	\$0	\$0
Cumulative Taxes Paid	\$0	\$0	\$0
Cumulative Fees Paid	\$0	\$2,039	(\$2,039)
Cumulative NET Income	\$0	\$0	\$0
Cumulative Account Balance	\$0	\$8,568	
Death Benefit	\$0	\$307,922	\$307,922
Out Of Money	65	120	Total Benefit
			\$305,883

The menu items to the left can help you illustrate specific topics during your calculator presentation. Selecting the first icon  shows/expands the name for each icon. When you select that icon again, it collapses the expanded menu.