



#VISIONVAULT

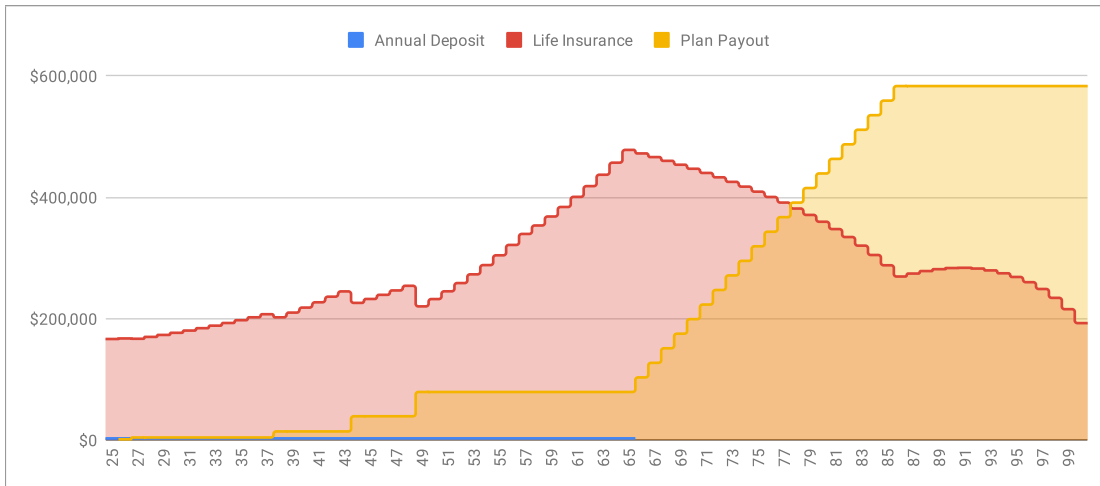
FB- WHO TAUGHT YOU HOW TO BE BROKE

**Vision Vault** Monthly Investment \$250 = \$8.35 per day

Policy Year	Age	Annual Deposit	Life Events Cash Flow	Withdrawal	Annual Income	Loan Repayment	Cash Out Value	Life Insurance	Plan Payout
1	25	\$3,000					\$1,907	\$166,720	
2	26	\$3,000	Car repairs \$1500 - W/d not repaid	\$1,525	\$1,500		\$2,810	\$167,630	\$1,500
3	27	\$3,000	Buys a House and had a baby. \$3000 - takes loan at a fixed interest rate instead of credit cards		\$2,945		\$2,314	\$167,108	\$4,445
4	28	\$3,000				\$500	\$5,422	\$170,189	\$4,445
5	29	\$3,000				\$500	\$8,700	\$173,438	\$4,445
6	30	\$3,000				\$500	\$12,308	\$176,925	\$4,445
7	31	\$3,000				\$500	\$16,058	\$180,623	\$4,445
8	32	\$3,000				\$500	\$20,035	\$184,546	\$4,445
9	33	\$3,000				\$500	\$24,248	\$188,703	\$4,445
10	34	\$3,000				\$500	\$28,703	\$193,100	\$4,445
11	35	\$3,000				\$87	\$33,369	\$197,705	\$4,445
12	36	\$3,000					\$38,154	\$202,490	\$4,445
13	37	\$3,000					\$43,225	\$207,561	\$4,445
14	38	\$3,000	Uses cash to buy a car and kid's braces - loan repaid over 5 years		\$10,000		\$38,092	\$202,428	\$14,445
15	39	\$3,000				\$2,500	\$45,886	\$210,222	\$14,445
16	40	\$3,000				\$2,500	\$54,135	\$218,471	\$14,445
17	41	\$3,000				\$2,500	\$62,868	\$227,204	\$14,445
18	42	\$3,000				\$2,500	\$72,108	\$236,444	\$14,445
19	43	\$3,000				\$1,472	\$80,809	\$245,145	\$14,445
20	44	\$3,000	Pays for Childs College Cash - W/d No repayment desired	\$25,025	\$25,000		\$61,879	\$226,215	\$39,445
21	45	\$3,000					\$68,327	\$232,663	\$39,445
22	46	\$3,000					\$75,156	\$239,492	\$39,445
23	47	\$3,000					\$82,389	\$246,725	\$39,445
24	48	\$3,000					\$90,043	\$254,379	\$39,445
25	49	\$3,000	Buys Rental Property Cash - uses the property income to repay the loan to himself		\$40,000		\$56,112	\$220,448	\$79,445
26	50	\$3,000				\$5,000	\$68,181	\$232,517	\$79,445
27	51	\$3,000				\$5,000	\$80,974	\$245,310	\$79,445
28	52	\$3,000				\$5,000	\$94,534	\$258,870	\$79,445
29	53	\$3,000				\$5,000	\$108,905	\$273,241	\$79,445
30	54	\$3,000				\$5,000	\$124,134	\$288,470	\$79,445
31	55	\$3,000				\$5,000	\$140,271	\$304,607	\$79,445
32	56	\$3,000				\$5,000	\$157,366	\$321,702	\$79,445
33	57	\$3,000				\$5,000	\$175,476	\$339,812	\$79,445
34	58	\$3,000					\$189,403	\$353,739	\$79,445
35	59	\$3,000					\$204,195	\$368,531	\$79,445
36	60	\$3,000					\$219,900	\$384,236	\$79,445
37	61	\$3,000					\$236,567	\$400,903	\$79,445
38	62	\$3,000					\$254,249	\$418,585	\$79,445
39	63	\$3,000					\$273,001	\$437,337	\$79,445
40	64	\$3,000					\$292,878	\$457,214	\$79,445
41	65	\$3,000	Retires from working. Tax Free Income for 20 years				\$313,937	\$478,273	\$79,445
42	66	Premium	\$2000 of income per month		\$24,000		\$308,101	\$472,437	\$103,445
43	67	Stops	\$2000 of income per month		\$24,000		\$302,092	\$466,428	\$127,445

# Welcome to the Vision Vault

44	68	\$2000 of income per month	\$24,000	\$295,895	\$460,231	\$151,445
45	69	\$2000 of income per month	\$24,000	\$289,490	\$453,826	\$175,445
46	70	\$2000 of income per month	\$24,000	\$282,855	\$447,191	\$199,445
47	71	\$2000 of income per month	\$24,000	\$275,962	\$440,298	\$223,445
48	72	\$2000 of income per month	\$24,000	\$268,781	\$433,117	\$247,445
49	73	\$2000 of income per month	\$24,000	\$261,277	\$425,613	\$271,445
50	74	\$2000 of income per month	\$24,000	\$253,410	\$417,746	\$295,445
51	75	\$2000 of income per month	\$24,000	\$245,133	\$409,469	\$319,445
52	76	\$2000 of income per month	\$24,000	\$236,396	\$400,732	\$343,445
53	77	\$2000 of income per month	\$24,000	\$227,140	\$391,476	\$367,445
54	78	\$2000 of income per month	\$24,000	\$217,298	\$381,634	\$391,445
55	79	\$2000 of income per month	\$24,000	\$206,800	\$371,136	\$415,445
56	80	\$2000 of income per month	\$24,000	\$195,565	\$359,901	\$439,445
57	81	\$2000 of income per month	\$24,000	\$183,462	\$347,798	\$463,445
58	82	\$2000 of income per month	\$24,000	\$170,381	\$334,717	\$487,445
59	83	\$2000 of income per month	\$24,000	\$156,201	\$320,537	\$511,445
60	84	\$2000 of income per month	\$24,000	\$140,787	\$305,123	\$535,445
61	85	\$2000 of income per month	\$24,000	\$123,838	\$288,174	\$559,445
62	86	\$2000 of income per month	\$24,000	\$105,311	\$269,647	\$583,445
63	87			\$110,212	\$274,548	\$583,445
64	88			\$114,318	\$278,654	\$583,445
65	89			\$117,397	\$281,733	\$583,445
66	90			\$119,311	\$283,647	\$583,445
67	91			\$119,703	\$284,039	\$583,445
68	92			\$118,439	\$282,775	\$583,445
69	93			\$115,388	\$279,724	\$583,445
70	94			\$110,643	\$274,979	\$583,445
71	95			\$104,574	\$268,910	\$583,445
72	96			\$95,983	\$260,319	\$583,445
73	97			\$84,751	\$249,087	\$583,445
74	98			\$70,156	\$234,492	\$583,445
75	99			\$51,508	\$215,844	\$583,445
76	100			\$28,547	\$192,883	\$583,445



## The Life Long Benefits of The Vision Vault

- Tax Deferred Growth
- Tax Free Distributions
- Competitive Returns
- High Contributions
- Collateral Opportunities
- Safe Harbor

- No Loss Provision
- Guaranteed Loan Options
- Unstructured Loan Payments
- Liquidity, Use and Control
- No age restrictions (59½)
- Additional Benefits

## How does a Vision Vault compare to a 401k?

	VV	401k
Guaranteed Minimum Returns	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Guaranteed Lifetime Income	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Tax Free Death Benefit (Lump Sum)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Critical Illness Protection	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Tax Free Income After Death	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Disability Income	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Chronic Illness Protection	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Downside Protection Against Stock Market Loss	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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