

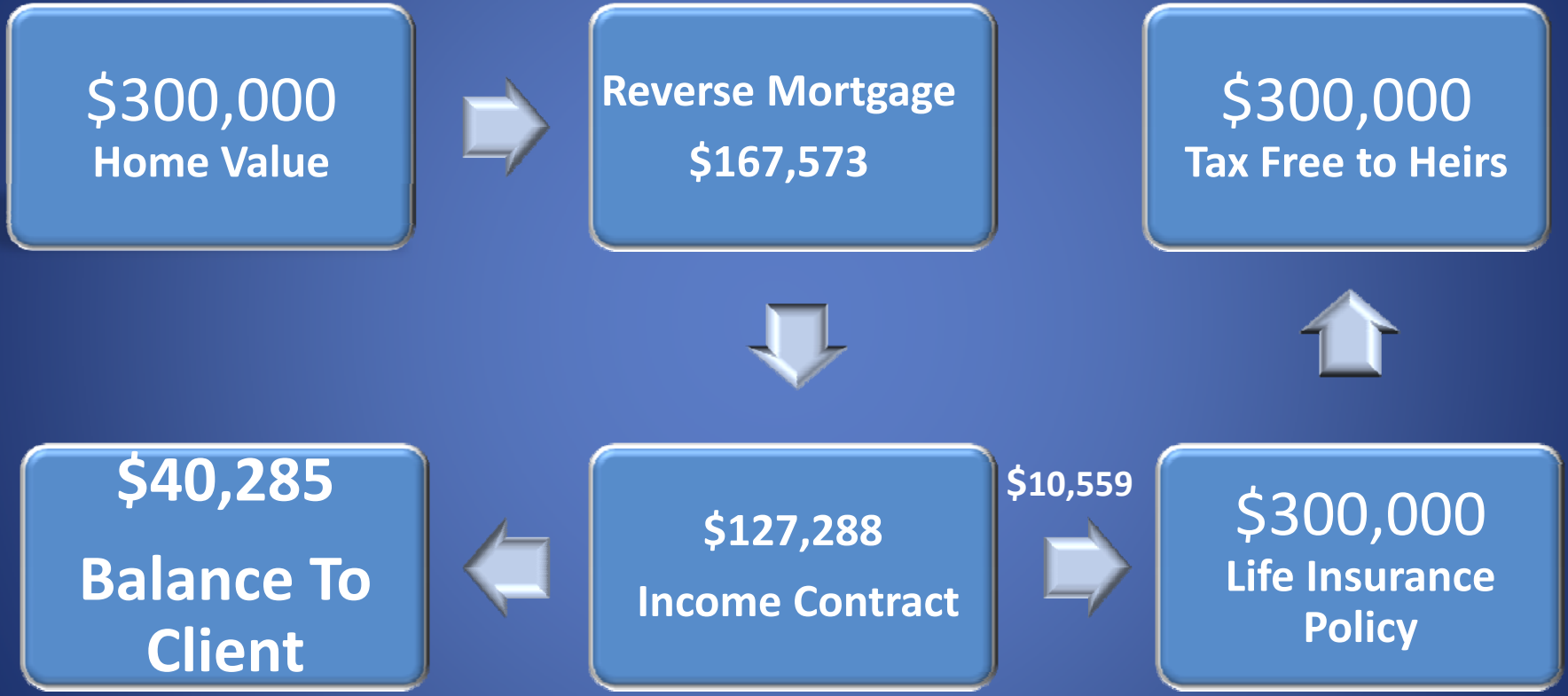
Reverse Mortgage Alternative

**Assumptions:
70 Year Old Male
Non-Smoker Normal Health
Home Free of Debt**

Home Value	\$300,000
Reverse Mortgage Loan Amount	\$167,573
SPIA To Cover Life Insurance	\$127,288
Left Over for Senior or Charity	\$40,285

Client Goals

- **Increase Income**
- **Gift to Charity**
- **College Funding**
- **Leave Heir Value of Home**
- **Guarantee All Outcomes**



\$300,000
Home Value

Reverse Mortgage
\$167,573

\$300,000
Tax Free to Heirs

\$40,285
Balance To
Client

\$127,288
Income Contract

\$10,559

\$300,000
Life Insurance
Policy

The Results

	BEFORE	AFTER
Cash Available	\$0	\$167,573
Life Insurance	\$0	\$300,000
Insurance Premium	\$0	10,559
Spendable for Client	\$0	\$40,285
Tax Advantage Inheritance to Heirs?	\$0	YES
Size of Inheritance	\$300,000	\$300,000

Assumptions: 70 Year Old Male, Non Smoker