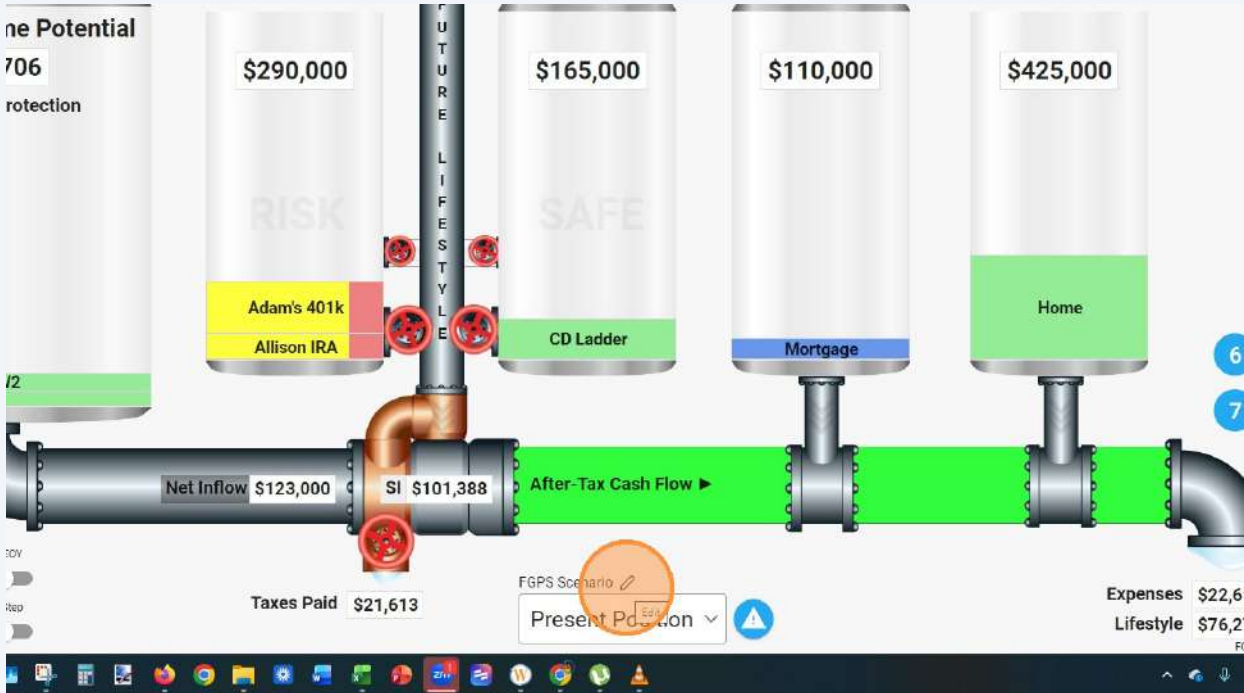


# Adam and Allison Adams- Future Position with CVLI

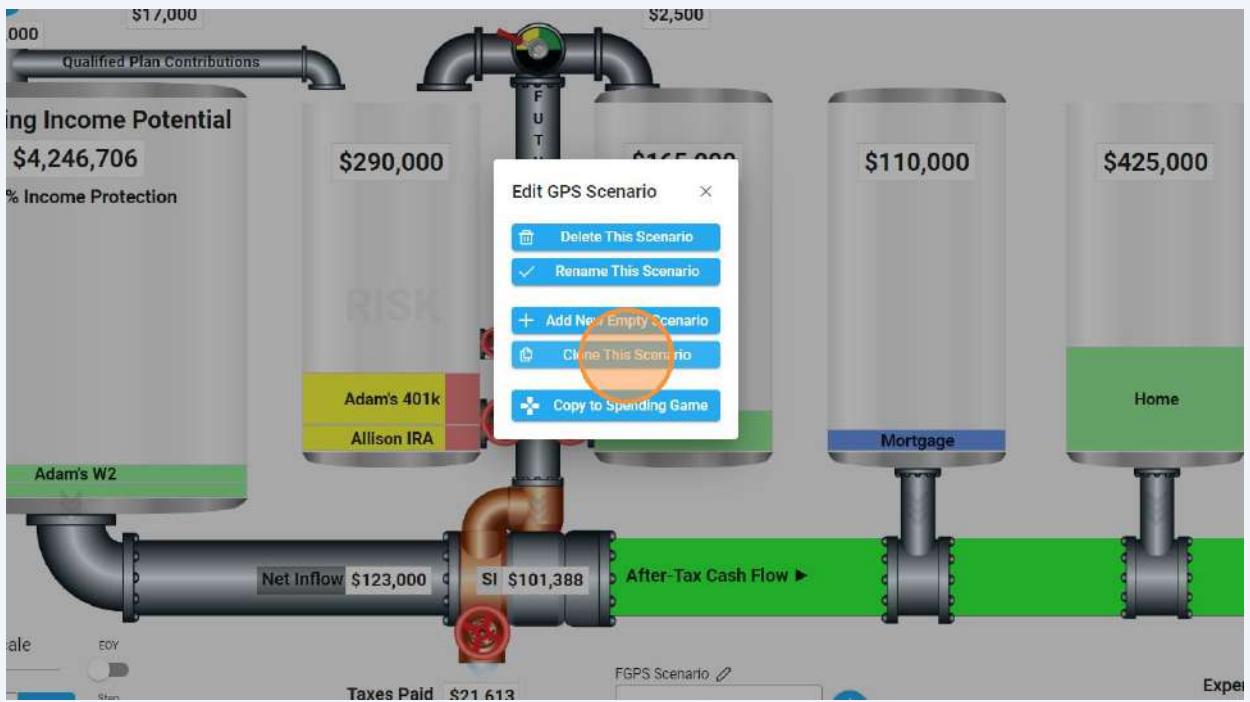
Follow this Procedure to create the Future Position for Adam and Allison.

## Scenario Creation

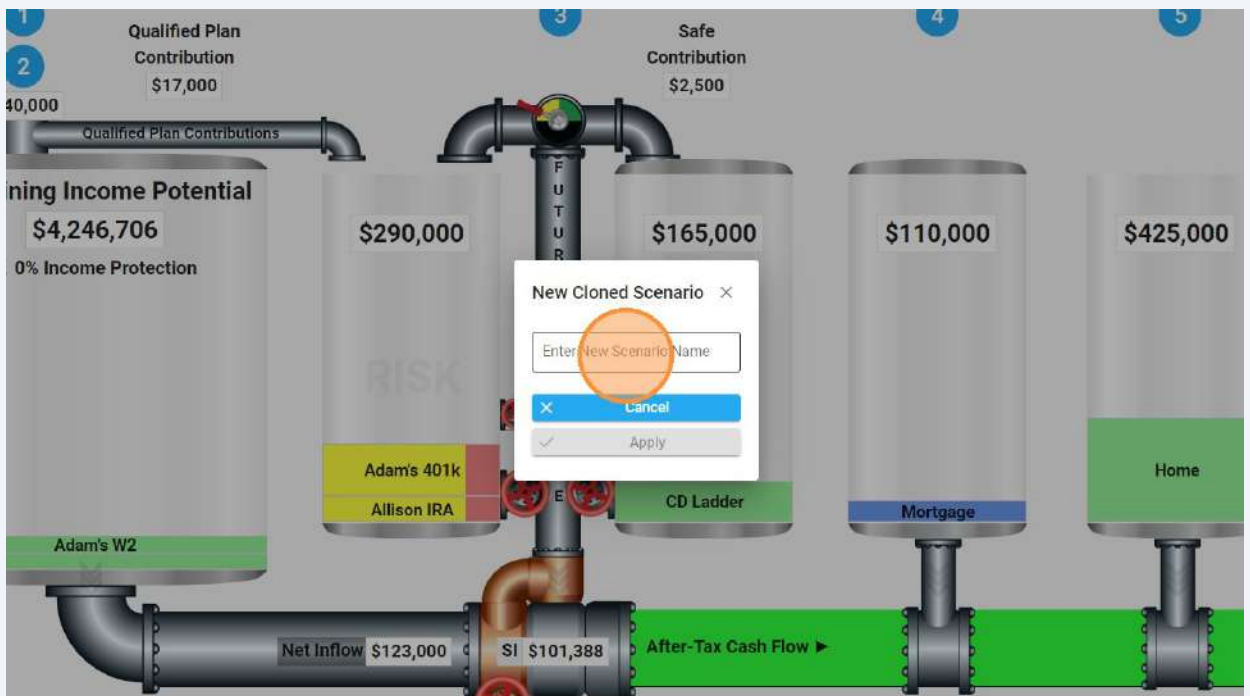
1 Click the edit icon next to 'FGPS Scenario'



2 Select "Clone this Scenario"

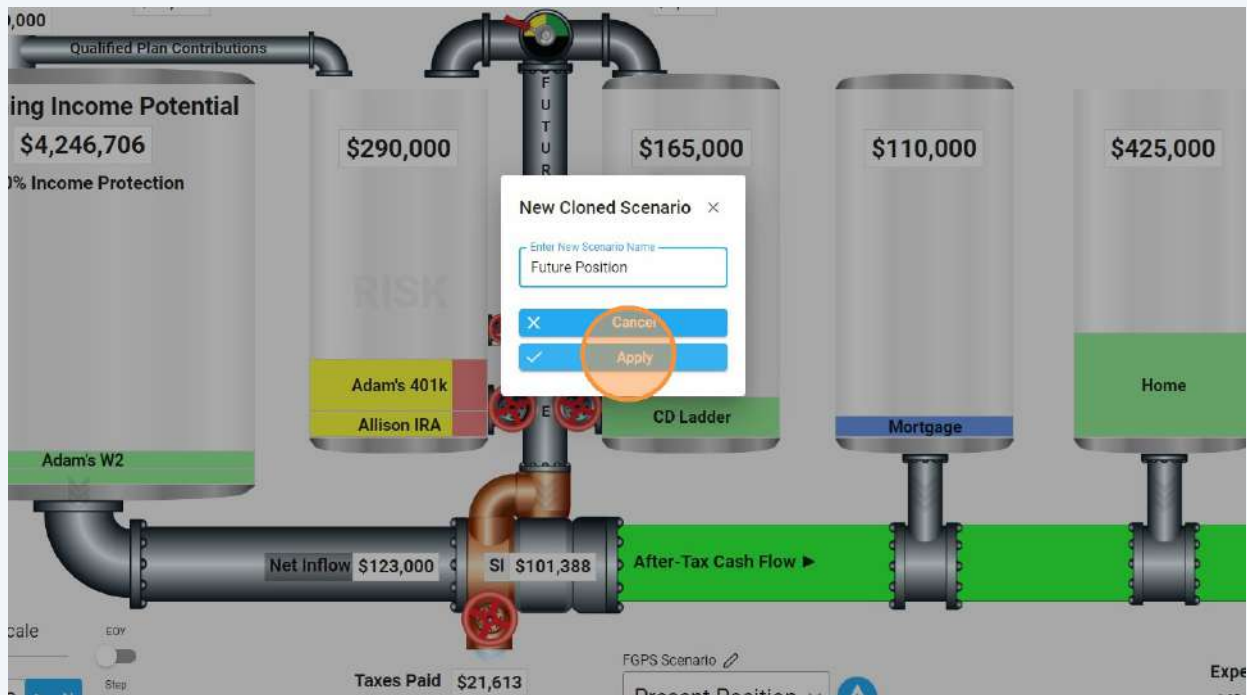


3 Type 'Future Position' into the scenario name field



4

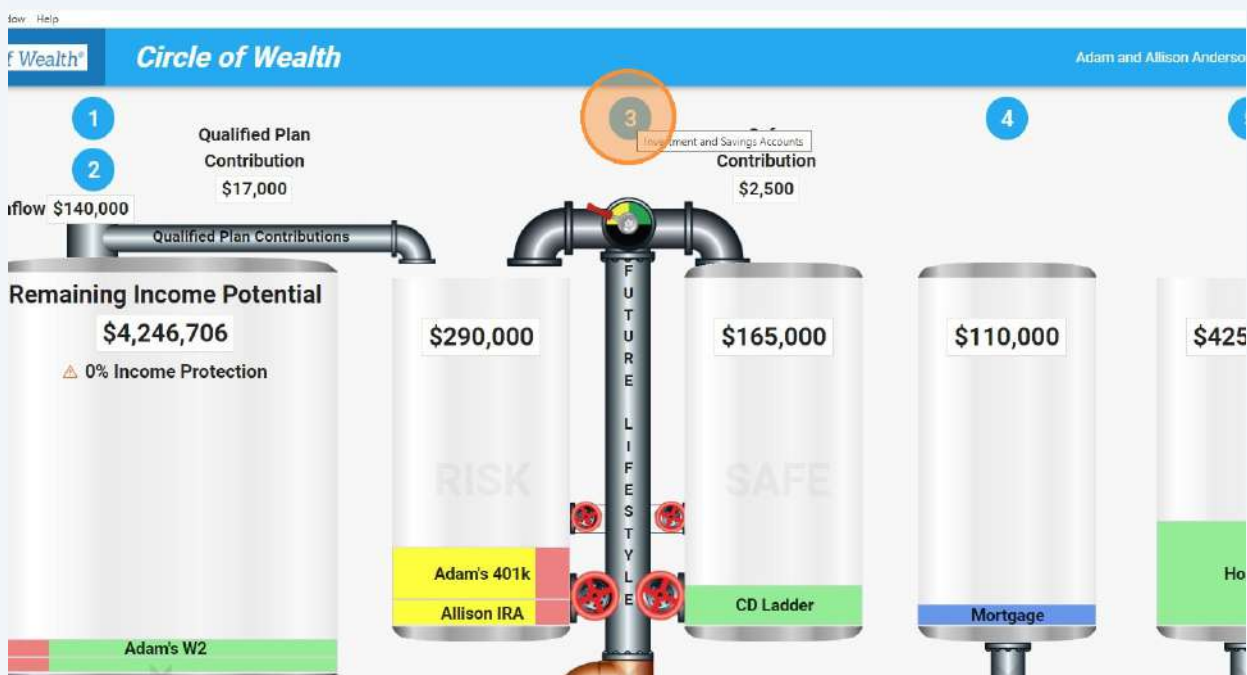
Click 'Apply' to create the cloned scenario. You now have two copies of your original Scenario.



## Primary Policy Configuration

5

Click the "3" to add new investments.



6 Click "+ Add".

The screenshot shows a financial planning software interface. At the top, a tank labeled 'Remaining Income Potential' has a value of \$4,246,700 and a 0% income projection. Below the tank is a table titled 'Investments, Savings, and Other Future Lifestyle Sources' with the following data:

Name / Description	Balance	Rate	Type	Risk	Acces
Adam's 401k	\$195,000	6%	TDBT	High	Nc
Allison IRA	\$95,000	6%	TDBT	High	Nc
CD Ladder	\$165,000	2.5%	Taxable	Low	Nc

A '+ Add' button is circled in orange. Below the table, a diagram shows a pipe labeled 'Net Inflow \$123,000' leading to a valve labeled 'SI \$101,388', which then leads to a green pipe labeled 'After-Tax Cash Flow'. The interface also includes a 'Tank Scale' slider, an 'Age' field set to 59, and a 'Taxes Paid' field set to \$21,613.

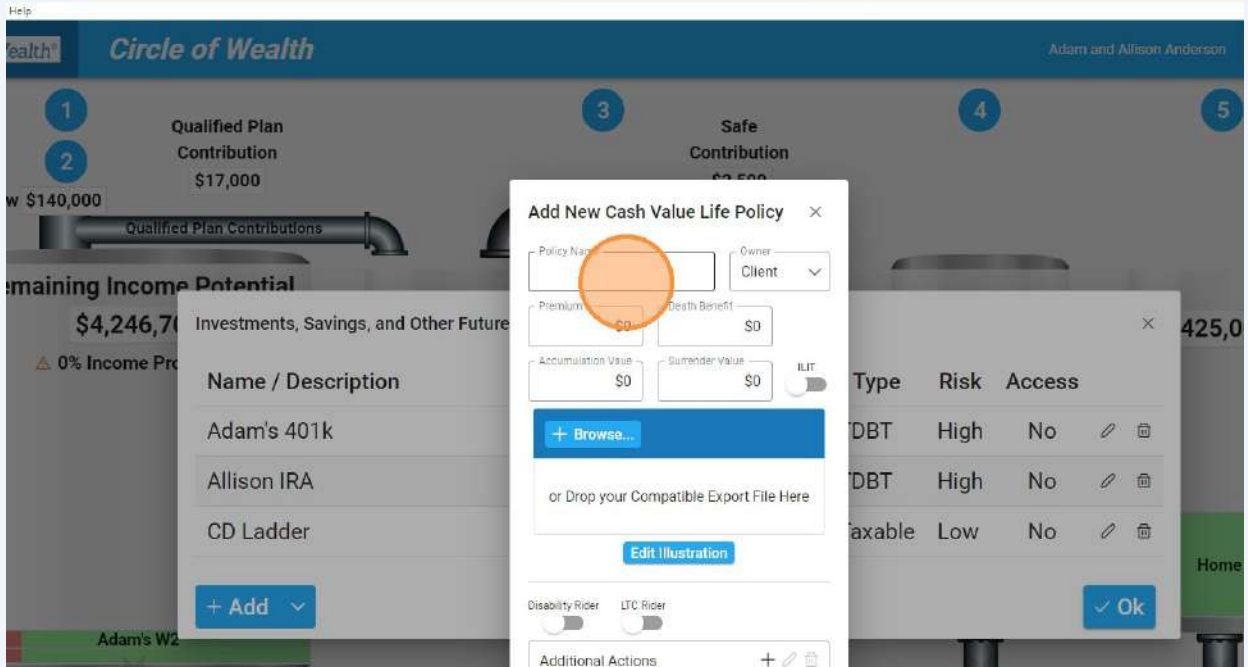
7 Select "Cash Value Insurance" as the Account type

The screenshot shows the same financial planning software interface as in step 6. A dropdown menu is open over the '+ Add' button, showing the following options:

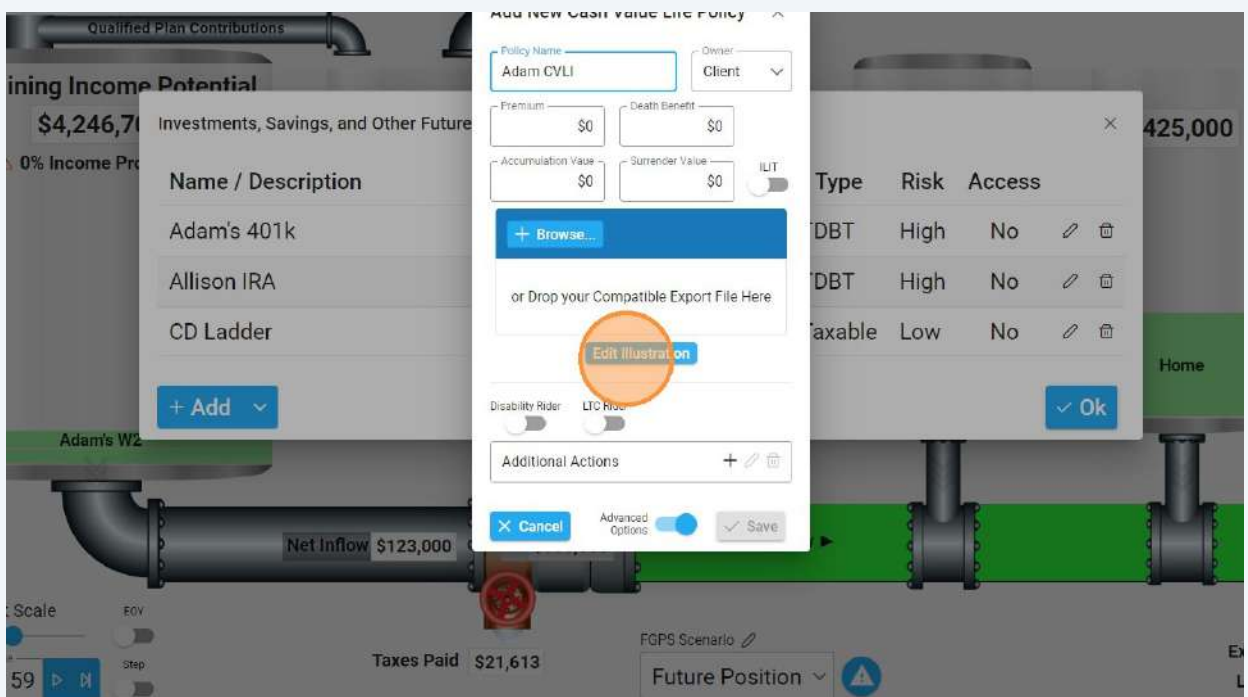
- Taxable
- Tax Def w/Before Tax \$
- Tax Def w/After Tax \$
- Tax Free
- Annuity
- Cash Value Insurance
- Property
- Note

The 'Cash Value Insurance' option is circled in orange. The background shows the same 'Remaining Income Potential' tank and table as in step 6, but with a 'Contribution' of \$17,000 and a 'Qualified Plan Contributions' inflow of \$140,000. The 'After-Tax Cash Flow' pipe is also visible.

8 Type 'Adam CVLI' into the policy name field



9 Click 'Edit Illustration'



10 Enter '12,000' for years 1 and 7 and then click 'Interpolate Missing Values'

Circle of Wealth®  
File Edit Popups View Window Help

Circle of Wealth® Circle of Wealth

Edit Illustration Data

Year	Premium	Withdrawal	Accumulation Value	Cash Surrender
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0	0
7	0	0	0	0
8	0	0	0	0
9	0	0	0	0
10	0	0	0	0

1	12,000	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0	0
7	0	0	0	0
8	0	0	0	0
9	0	0	0	0
10	0	0	0	0
11	0	0	0	0

Cancel Interpolate Missing Values

Taxes Paid \$21,613 Future Position

0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
12,000	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

Excel interface showing a blue button labeled "Interpolate Missing Values" circled in orange. The status bar shows "Taxes Paid \$21,613" and "Future Position".

11

Make sure to download the Excel file "Adam and Allison Anderson CVLI Info" from the support site where you go this document.

12

Open the Excel file make sure you are looking at the sheet that says " His 59 12k no loan" and Copy the 'Net Surrender Value' column from the Excel file

2	12,000	0	0	0
3	12,000	0	0	0
4	12,000	0	0	0
5	12,000	0	0	0
6	12,000	0	0	0
7	12,000	0	0	0
8	0	0	0	0
9	0	0	0	0
10	0	0	0	0
11	0	0	0	0
12	0	0	0	0

Excel interface showing a blue button labeled "Interpolate Missing Values" circled in orange. A small window titled "Adam And Allison Anders..." is open over the table. The status bar shows "Future Position".

AutoSave Off Adam And Allison Anderson CVLI Info - Saved to this PC

File Home Insert Draw Page Layout Formulas Data Review View Automate Help Acrobat

Clipboard: Paste, Cut, Copy, Format Painter

Font: Aptos Narrow, 11, Bold, Italic, Underline, Text Color, Fill Color

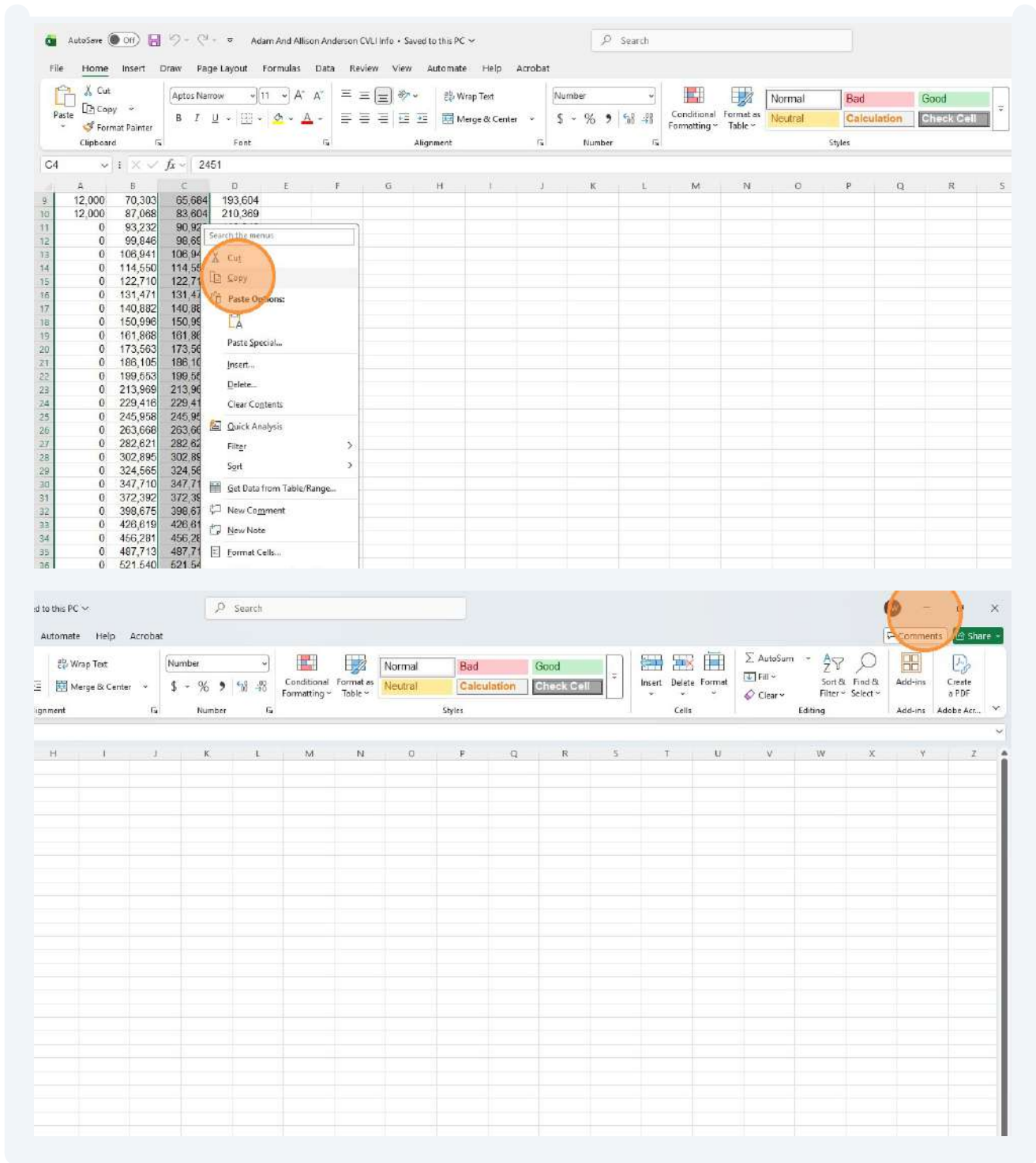
Alignment: Wrap Text, Merge & Center

Number: General, Currency, Percentage, Decimals, Fractions, Scientific

Styles: Normal, Bad, Good, Neutral, Calculation, Check Cell

Annual Premium Outlay	Policy Value	Net Surrender Value	Net Death Benefit
12,000	9,067	2,451	32,368
12,000	19,337	12,033	42,638
12,000	30,300	24,100	153,601
12,000	42,044	36,062	165,345
12,000	54,638	48,884	177,939
12,000	70,303	65,684	193,604
12,000	87,068	83,604	210,369
0	93,232	90,023	110,946
0	99,846	96,692	117,819
0	106,941	106,941	125,121
0	114,560	114,560	132,878
0	122,710	122,710	141,116
0	131,471	131,471	148,582
0	140,882	140,882	156,379
0	150,996	150,996	164,586
0	161,868	161,868	173,199
0	173,563	173,563	182,241
0	186,105	186,105	195,410
0	199,553	199,553	209,631
0	213,969	213,969	224,668
0	229,416	229,416	240,806
0	245,958	245,958	258,258
0	263,668	263,668	276,851
0	282,621	282,621	296,753
0	302,896	302,896	318,040
0	324,565	324,565	340,783
0	347,710	347,710	365,096
0	372,392	372,392	391,011
0	398,675	398,675	418,608
0	426,819	426,819	447,950
0	456,281	456,281	479,095
0	487,713	487,713	512,099
0	521,540	521,540	547,402
0	558,096	558,096	574,839
0	597,786	597,786	609,742
0	641,106	641,106	647,518
0	687,483	687,483	684,358
0	737,101	737,101	744,472
0	790,156	790,156	738,058
0	846,847	846,847	857,315
0	907,375	907,375	917,449
0	974,630	974,630	974,630

Ready Accessibility: Good to go Average: 323,013 Count: 42 Numerical Count: 42



**13** Paste the copied data into the 'Cash Surrender Value' column and click 'Paste'

Adam and Allison Anderson Search

	Withdrawal	Accumulation Value	Cash Surrender Value	Death Benefit
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0

Adam and Allison Anderson Search

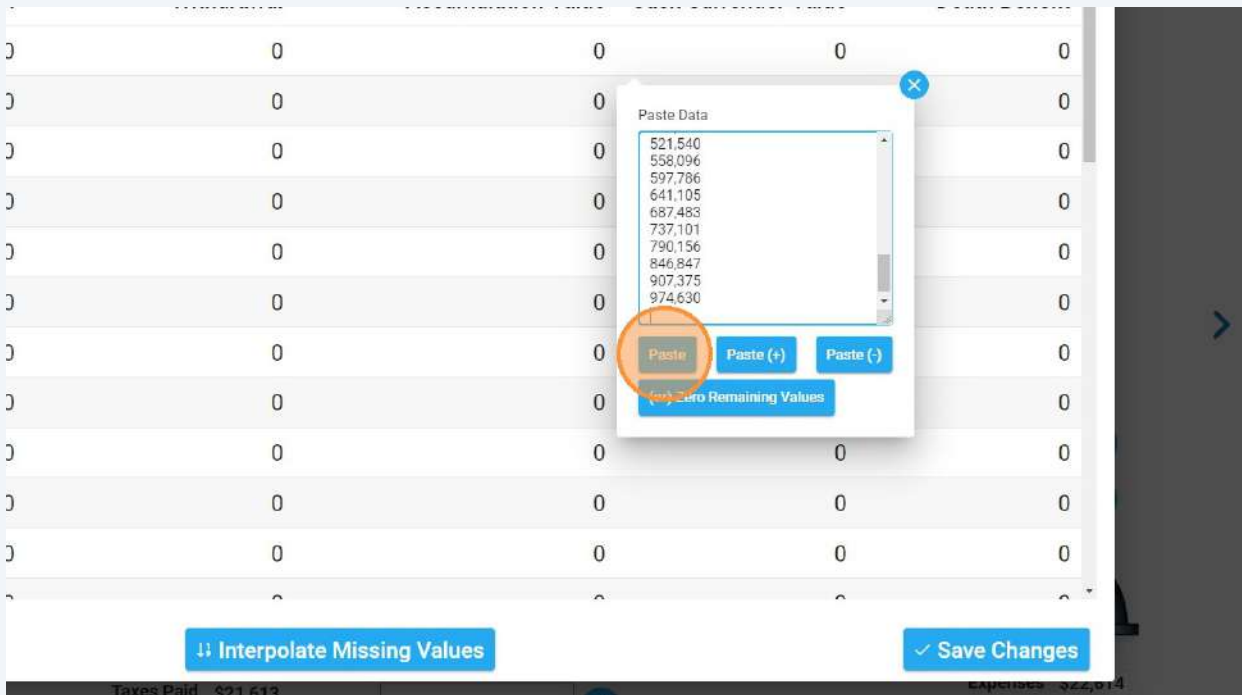
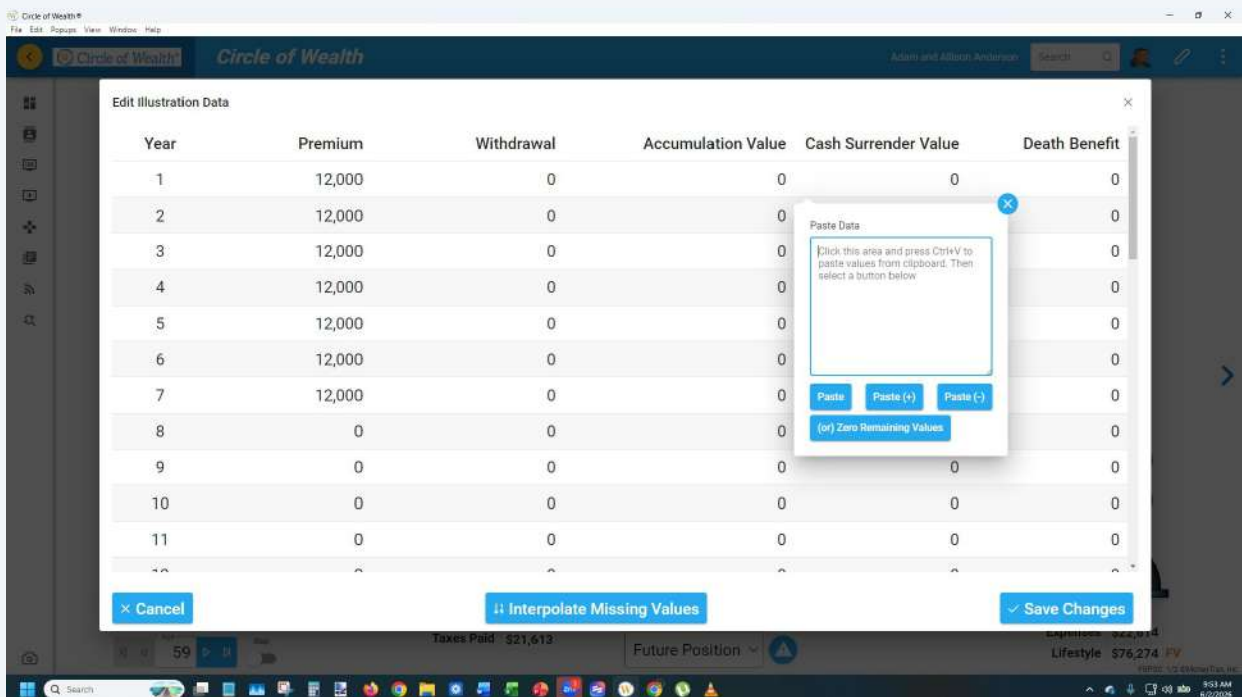
	Withdrawal	Accumulation Value	Cash Surrender Value	Death Benefit
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0

Paste Data

Click this area and press Ctrl+V to paste values from clipboard. Then select a button below

Paste Paste (+) Paste (-)

(or) Zero Remaining Values



14 Copy the 'Net Death Benefit' column from the Excel file



AutoSave Off | Adam And Allison Anderson CVLI Info - Saved to this PC

File Home Insert Draw Page Layout Formulas Data Review View Automate Help Acrobat

Clipboard: Paste, Copy, Format Painter

Font: Aptos Narrow, 11, Bold, Italic, Underline, Color, Background Color

Alignment: Merge & Center

Number: Number, Percentage, Decimals, Fractions, Text

Styles: Normal, Bad, Good, Neutral, Calculation, Check Cell

Annual Outlay	Premium Policy Value	Net Surrender Value	Net Death Benefit
12,000	9,067	2,411	132,368
12,000	19,337	12,933	142,638
12,000	30,300	24,106	153,601
12,000	42,044	36,062	165,345
12,000	54,638	48,884	177,939
12,000	70,303	65,684	193,604
12,000	87,068	83,604	210,369
0	93,232	90,923	110,946
0	99,846	96,692	117,819
0	106,941	106,941	125,121
0	114,550	114,550	132,878
0	122,710	122,710	141,116
0	131,471	131,471	148,582
0	140,882	140,882	156,379
0	150,996	150,996	164,586
0	161,868	161,868	173,199
0	173,503	173,503	182,241
0	186,105	186,105	195,410
0	199,553	199,553	209,631
0	213,969	213,969	224,668
0	229,416	229,416	240,886
0	245,958	245,958	258,258
0	263,668	263,668	276,851
0	282,621	282,621	296,753
0	302,895	302,895	318,040

AutoSave Off | Adam And Allison Anderson CVLI Info - Saved to this PC

File Home Insert Draw Page Layout Formulas Data Review View Automate Help Acrobat

Clipboard: Paste, Copy, Format Painter

Font: Aptos Narrow, 11, Bold, Italic, Underline, Color, Background Color

Alignment: Merge & Center

Number: Number, Percentage, Decimals, Fractions, Text

Styles: Normal, Bad, Good, Neutral, Calculation, Check Cell

Comments | Share

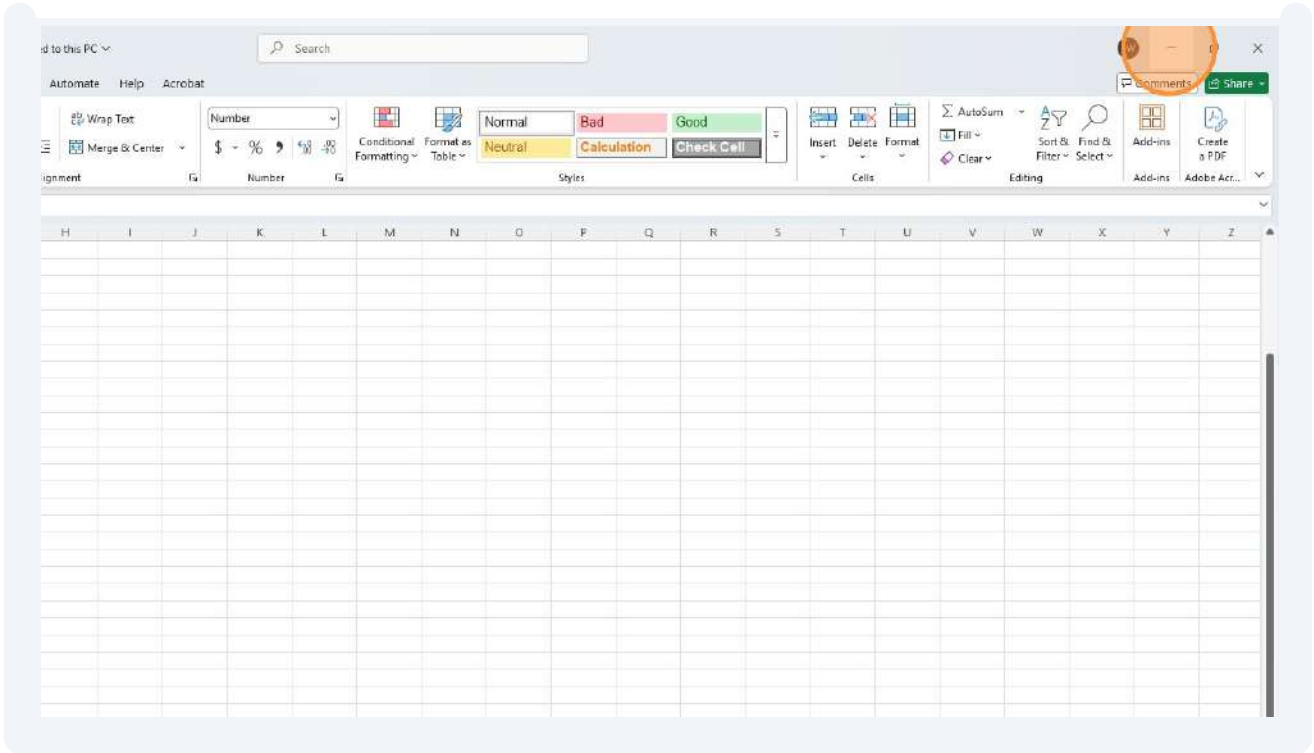
Insert | Delete | Format | Clear | AutoSum | Sort & Filter | Find & Select | Add-ins | Create a PDF | Adobe Acro

9	12,000	70,303	65,684	193,604
10	12,000	87,068	83,604	210,369
11	0	93,232	90,923	110,946
12	0	99,846	96,692	117,819
13	0	106,941	106,941	125,121
14	0	114,550	114,550	132,878
15	0	122,710	122,710	141,116
16	0	131,471	131,471	148,582
17	0	140,882	140,882	156,379
18	0	150,996	150,996	164,586
19	0	161,868	161,868	173,199
20	0	173,503	173,503	182,241
21	0	186,105	186,105	195,410
22	0	199,553	199,553	209,631
23	0	213,969	213,969	224,668
24	0	229,416	229,416	240,886
25	0	245,958	245,958	258,258
26	0	263,668	263,668	276,851
27	0	282,621	282,621	296,753
28	0	302,895	302,895	318,040
29	0	324,555	324,555	340,783
30	0	347,710	347,710	365,096
31	0	372,392	372,392	391,011
32	0	398,675	398,675	418,608
33	0	426,619	426,619	447,850
34	0	456,291	456,291	478,695
35	0	487,713	487,713	510,090
36	0	521,040	521,040	542,402
37	0	558,096	558,096	574,839
38	0	597,786	597,786	609,742
39	0	641,105	641,105	647,516
40	0	687,483	687,483	684,358
41	0	737,101	737,101	724,472
42	0	790,156	790,156	769,058
43	0	846,847	846,847	815,215
44	0	907,375	907,375	864,448
45	0	974,630	974,630	914,830

His 59 12k no loan | Her 59 12k no loan | Calc's for Total CV

Average: 355,327 | Count: 42 | Numerical Count: 42 | Sum: 14,961,539 | Display Settings | 100%

Search | 9:53 AM 6/22/2025



**15** Paste the copied data into the 'Death Benefit' column and click 'Paste'

	Withdrawal	Accumulation Value	Cash Surrender Value	Death Benefit
1	0	0	2,451	0
2	0	0	12,933	0
3	0	0	24,108	0
4	0	0	36,062	0
5	0	0	48,864	0
6	0	0	65,684	0
7	0	0	83,604	0
8	0	0	90,923	0
9	0	0	98,692	0
10	0	0	106,041	0

Circle of Wealth  
Adam and Allison Anderson

	Withdrawal	Accumulation Value	Cash Surrender Value	Death Benefit
0	0	0	2,451	0
0	0	0	12,933	
0	0	0	24,108	
0	0	0	36,062	
0	0	0	48,864	
0	0	0	65,684	
0	0	0	83,604	
0	0	0	90,923	
0	0	0	98,692	0
0	0	0	106,941	0

Paste Data

Click this area and press Ctrl+V to paste values from clipboard. Then select a button below

Paste Paste (+) Paste (-)  
(or) Zero Remaining Values

Circle of Wealth  
Adam and Allison Anderson

Edit Illustration Data

Year	Premium	Withdrawal	Accumulation Value	Cash Surrender Value	Death Benefit
1	12,000	0	0	2,451	0
2	12,000	0	0	12,933	
3	12,000	0	0	24,108	
4	12,000	0	0	36,062	
5	12,000	0	0	48,864	
6	12,000	0	0	65,684	
7	12,000	0	0	83,604	
8	0	0	0	90,923	
9	0	0	0	98,692	0
10	0	0	0	106,941	0
11	0	0	0	114,550	0

Cancel Interpolate Missing Values Save Changes

Paste Data

Click this area and press Ctrl+V to paste values from clipboard. Then select a button below

Paste Paste (+) Paste (-)  
(or) Zero Remaining Values

0	0	2,451	0
0	0	12,933	
0	0	24,108	
0	0	36,062	
0	0	48,864	
0	0	65,684	
0	0	83,604	
0	0	90,923	
0	0	98,692	0
0	0	106,941	0
0	0	114,550	0
0	0	122,710	0

Paste Data

542,402  
574,839  
609,742  
647,516  
694,358  
744,472  
798,058  
855,315  
916,449  
974,630

Paste Paste (+) Paste (-)  
(or) Zero Remaining Values

Interpolate Missing Values

Save Changes

Taxes Paid \$21,613 Expenses \$22,014

**16** Click 'Save Changes'

0	0	521,540	542,402
0	0	558,096	574,839
0	0	597,786	609,742
0	0	641,105	647,516
0	0	687,483	694,358
0	0	737,101	744,472
0	0	790,156	798,058
0	0	846,847	855,315
0	0	907,375	916,449
0	0	974,630	974,630

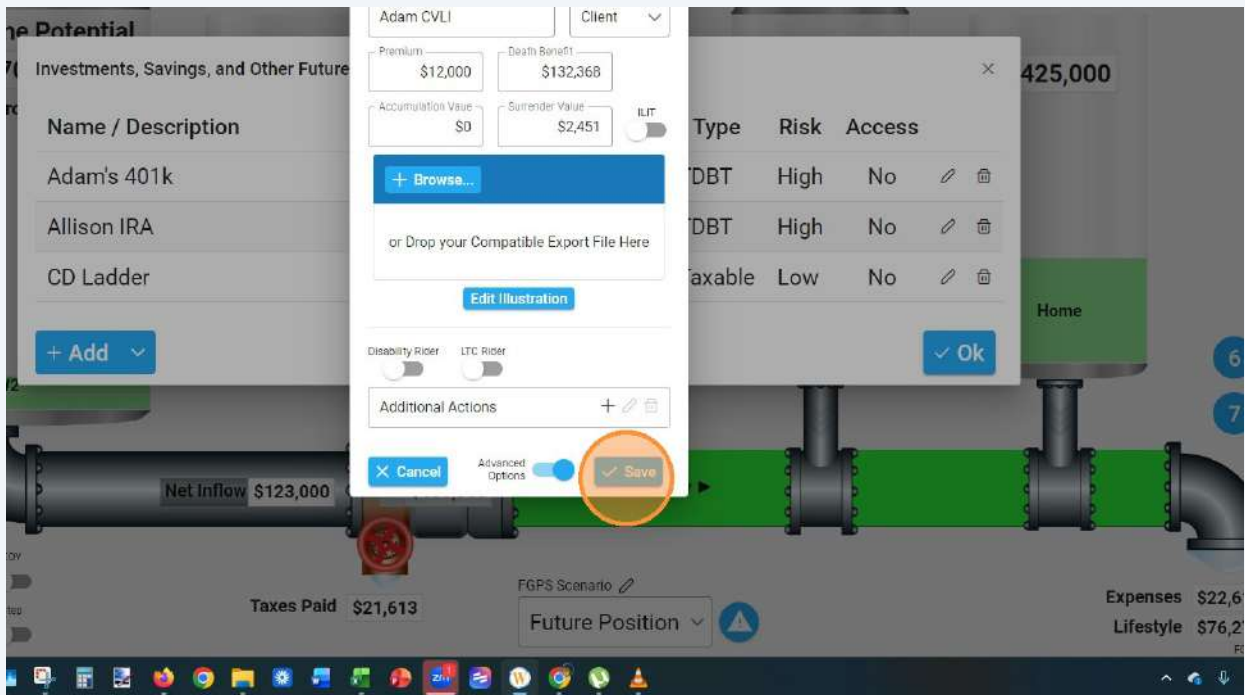
Interpolate Missing Values

Save Changes

Taxes Paid \$21,613 Future Position Lifestyle \$76,274 FV

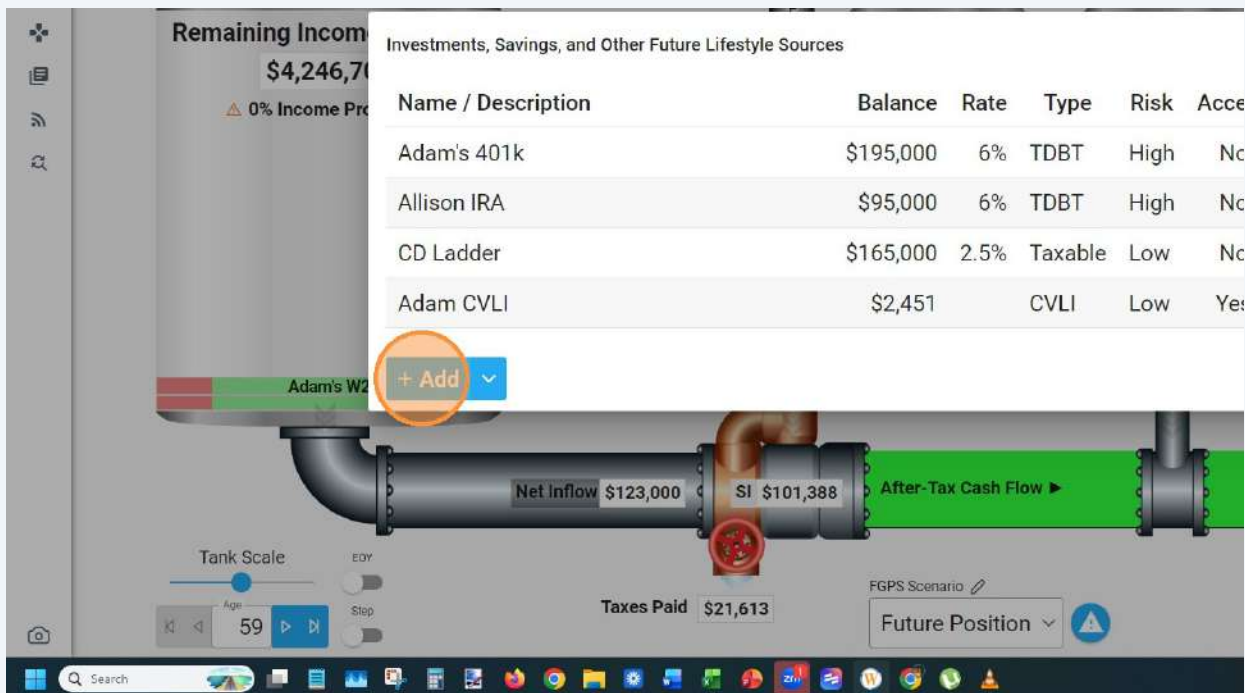
9:53 AM 6/2/2026

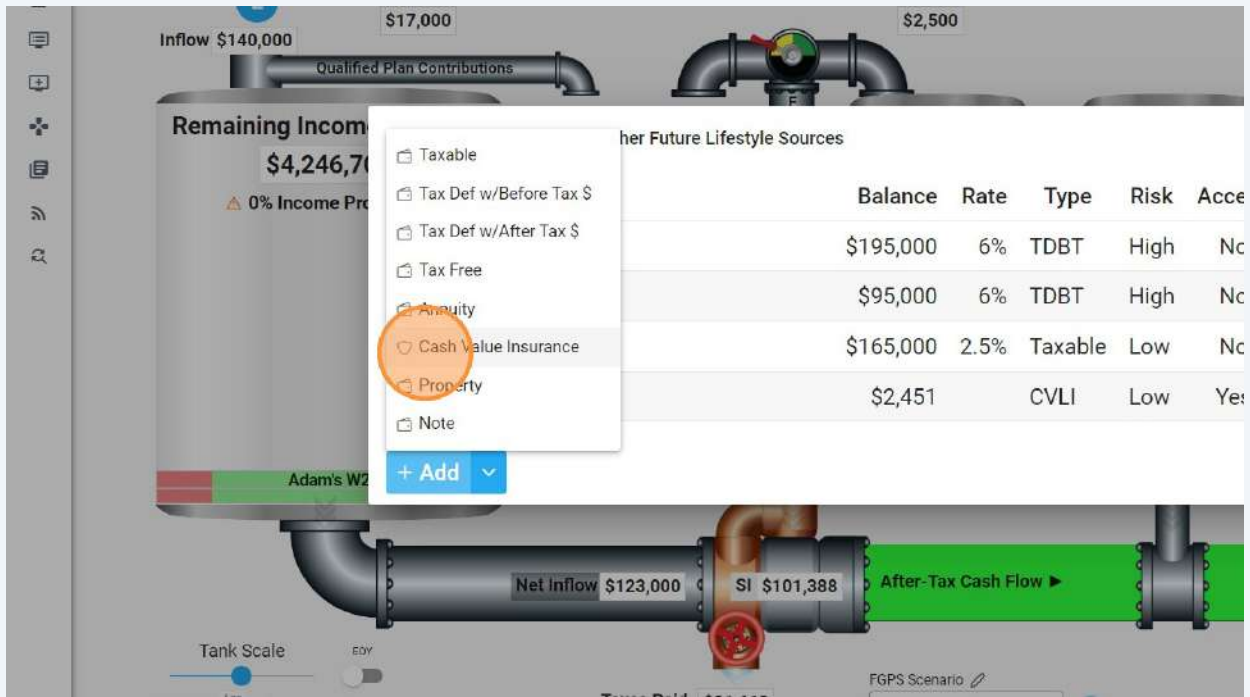
17 Click 'Save' to add the policy



## Spouse Policy Configuration

18 Click the '+ Add' dropdown and select 'Cash Value Insurance'





19 Type 'Allison CVLI' into the policy name field

The screenshot shows the 'Add New Cash Value Life Policy' dialog box. The 'Policy Name' field is highlighted with an orange circle, and the 'Owner' dropdown is set to 'Client'.

Policy Name:

Owner: Client

Premium: \$0

Death Benefit: \$0

Accumulation Value: \$0

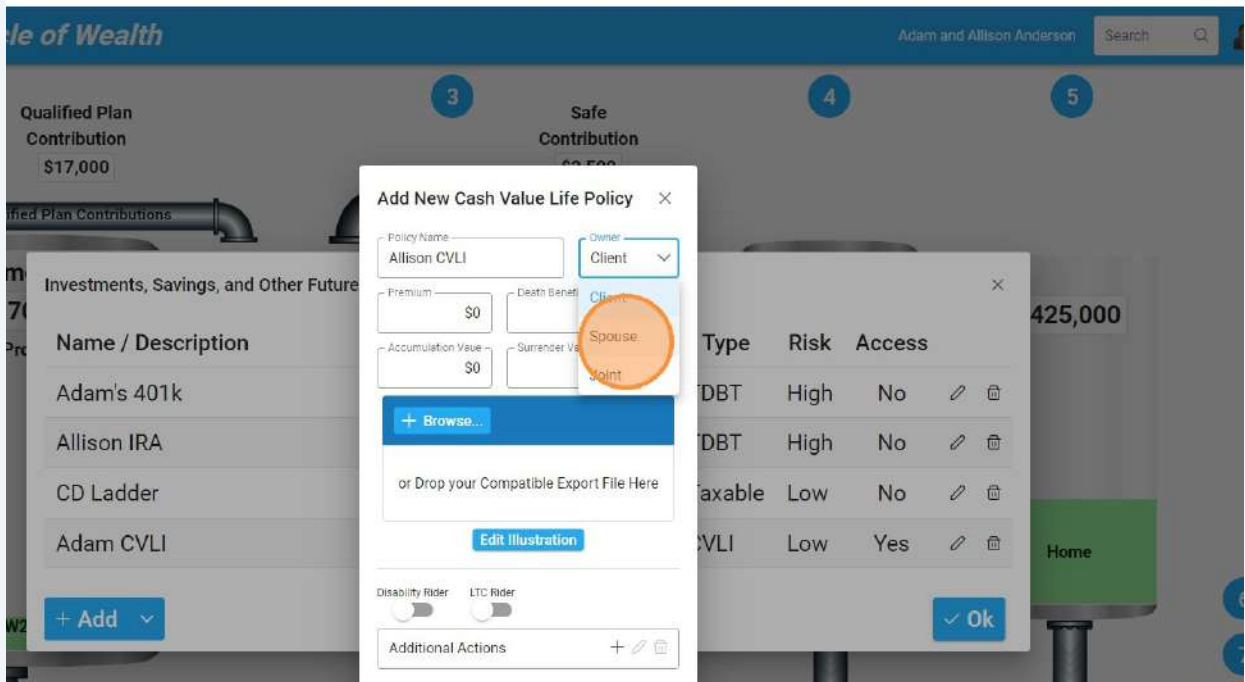
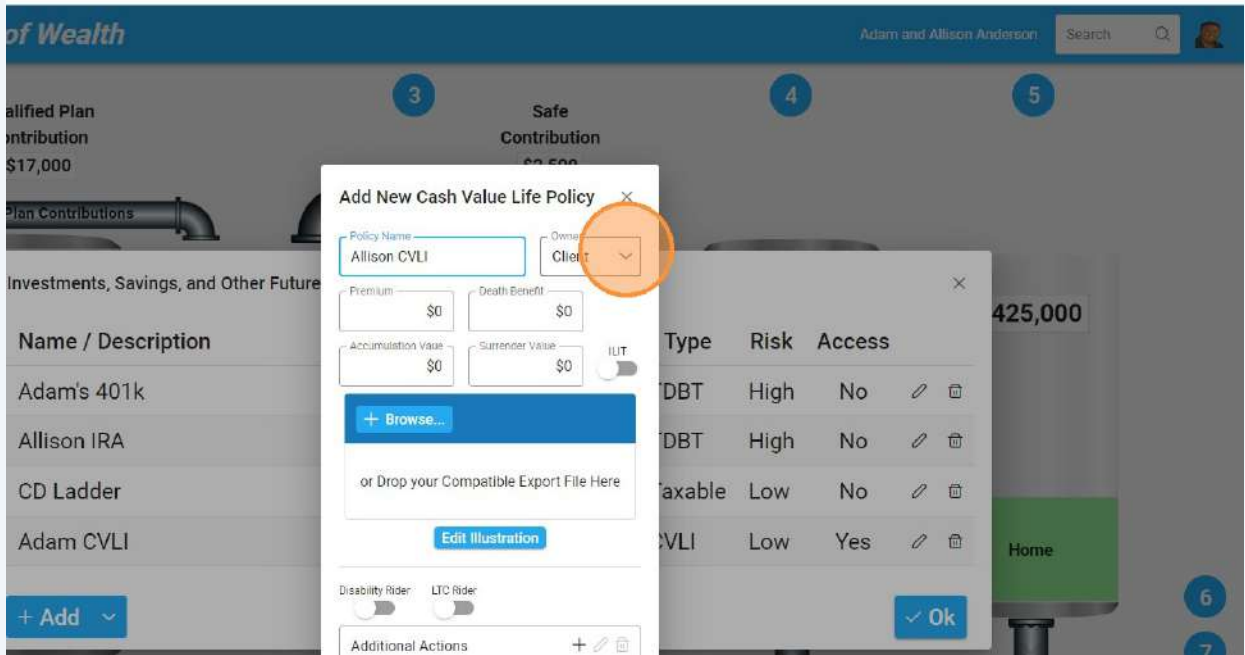
Summender Value: \$0

ILIT:

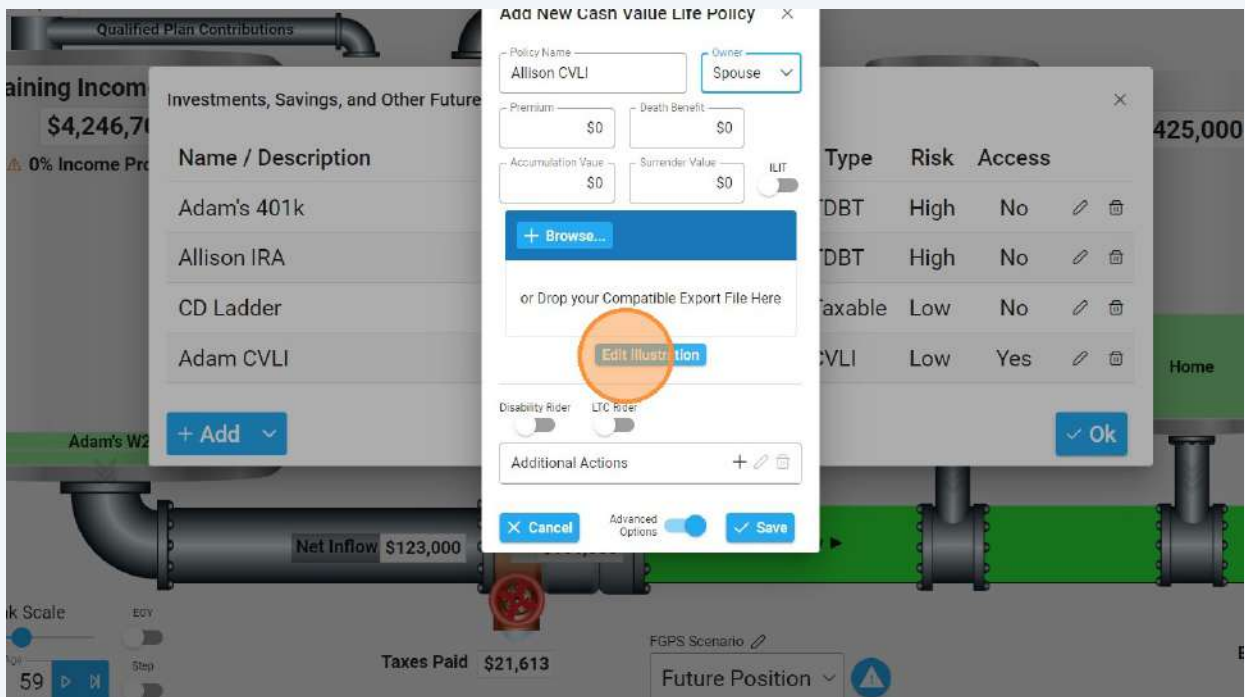
Disability Rider:  LTC Rider:

Additional Actions:

20 Select 'Spouse' from the 'Owner' dropdown



21 Click 'Edit Illustration'



22 Enter '12,000' for years 1 and 7 and click 'Interpolate Missing Values'

The screenshot shows the "Edit Illustration Data" table in the Circle of Wealth software. The table has the following columns: Year, Premium, Withdrawal, Accumulation Value, and Cash Surrender. The Premium column for years 1 and 7 is highlighted with an orange circle.

Year	Premium	Withdrawal	Accumulation Value	Cash Surrender
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0	0
7	0	0	0	0
8	0	0	0	0
9	0	0	0	0
10	0	0	0	0

1	12,000	0	0
2	0	0	0
3	0	0	0
4	0	0	0
5	0	0	0
6	0	0	0
7	0	0	0
8	0	0	0
9	0	0	0
10	0	0	0
11	0	0	0

Buttons:

Page Info: 59, Taxes Paid \$21,613, Future Position

Circle of Wealth

Adam and Allison Anderson

Circle of Wealth

Circle of Wealth

Year	Premium	Withdrawal	Accumulation Value	Cash Surrender Value	Death Benefit
1	12,000	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0
7	12,000	0	0	0	0
8	0	0	0	0	0
9	0	0	0	0	0
10	0	0	0	0	0
11	0	0	0	0	0

Buttons:

Page Info: 59, Taxes Paid \$21,613, Future Position, Lifestyle \$76,274

0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
12,000	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

Interpolate Missing Values
Save

59 Taxes Paid \$21,613 Future Position

2	12,000	0	0
3	12,000	0	0
4	12,000	0	0
5	12,000	0	0
6	12,000	0	0
7	12,000	0	0
8	0	0	0
9	0	0	0
10	0	0	0
11	0	0	0
12	0	0	0

Cancel
Interpolate Missing Values

59 Taxes Paid \$21,613 Future Position

23

Switch to "Her 59 12k no loan" Copy the spouse's 'Net Surrender Value' column from the Excel file

13	0	106,941	106,941	125,121
14	0	114,560	114,560	132,878
15	0	122,710	122,710	141,116
16	0	131,471	131,471	149,882
17	0	140,882	140,882	159,379
18	0	150,996	150,996	164,586
19	0	161,888	161,888	173,199
20	0	173,563	173,563	182,241
21	0	186,105	186,105	195,410
22	0	199,553	199,553	209,531
23	0	213,969	213,969	224,668
24	0	229,416	229,416	240,886
25	0	245,958	245,958	258,258
26	0	263,668	263,668	276,851
27	0	282,621	282,621	296,753
28	0	302,896	302,896	318,040
29	0	324,565	324,565	340,793
30	0	347,710	347,710	365,096
31	0	372,392	372,392	391,011
32	0	398,675	398,675	418,608
33	0	426,619	426,619	447,950
34	0	456,281	456,281	479,095
35	0	487,713	487,713	512,099
36	0	521,540	521,540	547,402
37	0	558,096	558,096	574,839
38	0	597,786	597,786	609,742
39	0	641,105	641,105	647,518
40	0	687,483	687,483	694,358
41	0	737,101	737,101	744,472
42	0	790,156	790,156	798,058
43	0	846,847	846,847	855,315
44	0	907,375	907,375	916,449
45	0	974,630	974,630	974,630

His 59.12k no loan   Her 59.12k no loan   Calcs for Total CV   +

Select destination and press ENTER or choose Paste   Average: 356,227   Count: 42   Numerical Count: 42

AutoSave (On)   Adam And Allison Anderson CVLI Info - Saved to this PC

File Home Insert Draw Page Layout Formulas Data Review View Automate Help Acrobat

Clipboard: Copy, Paste, Format Painter

Font: Aptos Narrow, 11, Bold, Italic, Underline, Color, Background Color

Alignment: Wrap Text, Merge & Center

Number: General, Percentage, Decimals, Fractions, Scientific

Styles: Normal, Bad, Good, Neutral, Calculation, Check Cell

1	Annual Premium	Policy Value	Net Surrender Value	Net Death Benefit
4	12,000	9,321	2,525	144,636
5	12,000	16,824	13,236	155,139
6	12,000	31,672	24,678	166,387
7	12,000	43,862	35,903	178,397
8	12,000	55,919	49,945	191,234
9	12,000	71,683	66,904	206,998
10	12,000	88,584	85,010	223,909
11	0	94,888	92,487	112,916
12	0	101,644	100,449	119,938
13	0	108,899	108,899	127,412
14	0	116,688	116,688	135,358
15	0	125,047	125,047	143,804
16	0	134,021	134,021	151,444
17	0	143,657	143,657	159,458
18	0	154,008	154,008	167,869
19	0	166,132	166,132	178,692
20	0	177,095	177,095	185,948
21	0	189,931	189,931	199,428
22	0	203,703	203,703	213,889
23	0	218,475	218,475	229,399
24	0	234,316	234,316	246,032
25	0	251,300	251,300	263,886
26	0	269,502	269,502	282,977
27	0	289,010	289,010	303,481
28	0	309,908	309,908	325,403

AutoSave Off Adam And Allison Anderson CVLI Info - Saved to this PC

File Home Insert Draw Page Layout Formulas Data Review View Automate Help Acrobat

Clipboard: Paste, Copy, Format Painter

Font: Aptos Narrow, 11, A, A

Alignment: Wrap Text, Merge & Center

Number: Number, \$, %, ,

Styles: Normal, Bad, Good, Neutral, Calculation, Check Cell

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
1	Annual	Policy	Net	Net															
2	Premium	Value	Surrender	Death															
3	Outlay	Value	Value	Benefit															
4	12,000	9,421	2,525	144,636															
5	12,000	19,894	13,238	155,139															
6	12,000	31,072	24,688	166,387															
7	12,000	43,062	36,903	178,397															
8	12,000	56,919	49,945	191,234															
9	12,000	71,683	66,904	206,998															
10	12,000	88,594	85,010	223,909															
11	0	94,888	92,487	112,915															
12	0	101,644	100,449	119,939															
13	0	108,899	108,899	127,412															
14	0	116,688	116,688	135,359															
15	0	125,047	125,047	143,804															
16	0	134,021	134,021	151,444															
17	0	143,657	143,657	159,459															
18	0	154,008	154,008	167,869															
19	0	165,132	165,132	176,692															
20	0	177,085	177,085	185,948															
21	0	189,931	189,931	199,428															
22	0	203,703	203,703	213,889															
23	0	218,475	218,475	229,399															
24	0	234,316	234,316	246,032															
25	0	251,300	251,300	263,885															
26	0	269,502	269,502	282,977															
27	0	289,010	289,010	303,481															
28	0	309,908	309,908	325,403															

AutoSave Off Adam And Allison Anderson CVLI Info - Saved to this PC

File Home Insert Draw Page Layout Formulas Data Review View Automate Help Acrobat

Clipboard: Paste, Copy, Format Painter

Font: Aptos Narrow, 11, A, A

Alignment: Wrap Text, Merge & Center

Number: Number, \$, %, ,

Styles: Normal, Bad, Good, Neutral, Calculation, Check Cell

Comments | Share

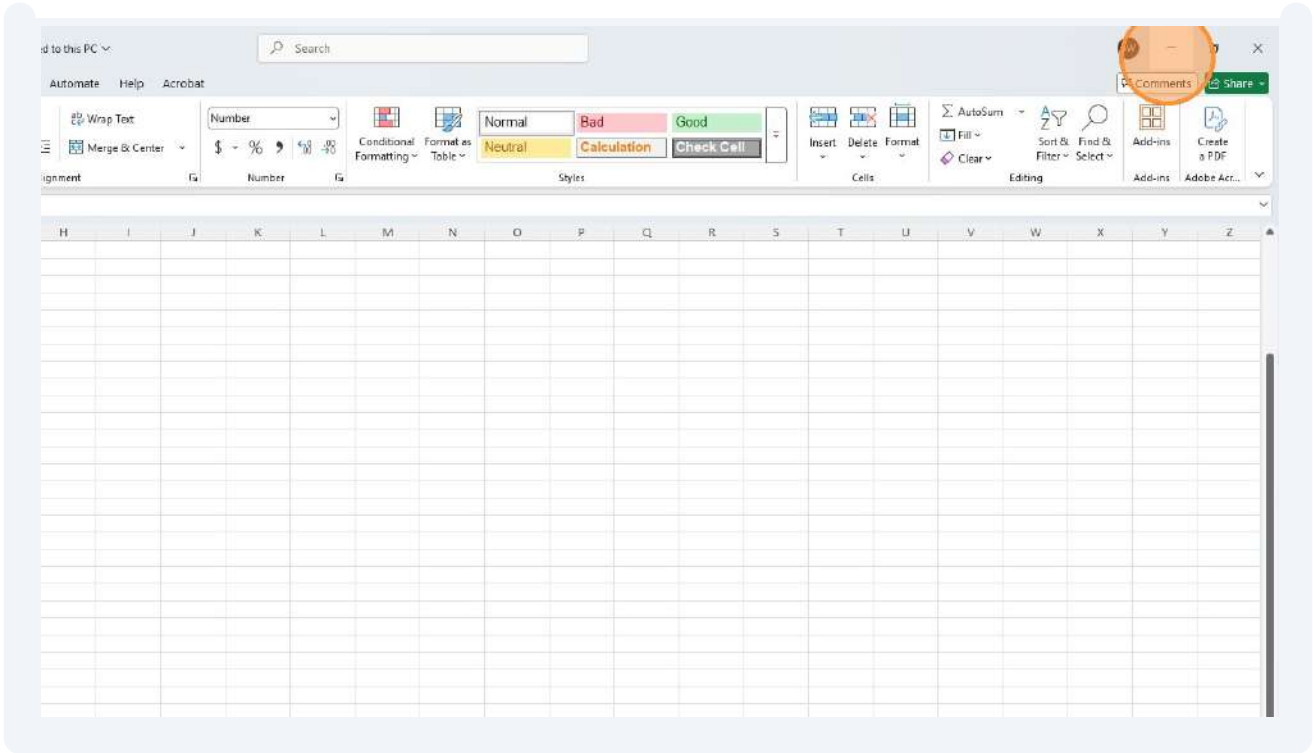
Insert, Delete, Format, Clear, Autosum, Sort & Filter, Find & Select, Add-ins, Create a PDF, Adobe Ac...

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
9	12,000	71,683	66,904	206,998																						
10	12,000	88,594	85,010	223,909																						
11	0	94,888	92,487	112,915																						
12	0	101,644	100,449	119,939																						
13	0	108,899	108,899	127,412																						
14	0	116,688	116,688	135,359																						
15	0	125,047	125,047	143,804																						
16	0	134,021	134,021	151,444																						
17	0	143,657	143,657	159,459																						
18	0	154,008	154,008	167,869																						
19	0	165,132	165,132	176,692																						
20	0	177,085	177,085	185,948																						
21	0	189,931	189,931	199,428																						
22	0	203,703	203,703	213,889																						
23	0	218,475	218,475	229,399																						
24	0	234,316	234,316	246,032																						
25	0	251,300	251,300	263,885																						
26	0	269,502	269,502	282,977																						
27	0	289,010	289,010	303,481																						
28	0	309,908	309,908	325,403																						
29	0	332,262	332,262	348,899																						
30	0	356,198	356,198	374,008																						
31	0	381,754	381,754	400,842																						
32	0	409,035	409,035	429,486																						
33	0	438,128	438,128	460,035																						
34	0	469,118	469,118	492,574																						
35	0	502,083	502,083	527,187																						
36	0	537,530	537,530	569,031																						
37	0	575,751	575,751	593,023																						
38	0	617,106	617,106	629,448																						
39	0	662,046	662,046	668,888																						
40	0	710,168	710,168	717,270																						
41	0	761,801	761,801	769,277																						
42	0	816,723	816,723	824,890																						
43	0	875,554	875,554	884,309																						
44	0	938,355	938,355	947,739																						
45	0	1,007,915	1,007,915	1,007,915																						

Hi 59 12k no loan | Her 59 12k no loan | Calc's for Total CV

Average: 332,244 | Count: 42 | Numerical Count: 42 | Sum: 13,954,258 | Display Settings | 100%

9:54 AM 6/22/2025



24 Paste the data into the 'Cash Surrender Value' column and click 'Paste'

Adam and Allison Anderson

	Withdrawal	Accumulation Value	Cash Surrender Value	Death Benefit
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0	0
7	0	0	0	0
8	0	0	0	0
9	0	0	0	0
10	0	0	0	0
11	0	0	0	0

Adam and Allison Anderson

	Withdrawal	Accumulation Value	Cash Surrender Value	Death Benefit
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0	0
7	0	0	0	0
8	0	0	0	0
9	0	0	0	0
10	0	0	0	0
11	0	0	0	0

Paste Data

Click this area and press Ctrl+V to paste values from clipboard. Then select a button below

Paste Paste (+) Paste (-)  
(or) Zero Remaining Values

Circle of Wealth

Adam and Allison Anderson

Year	Premium	Withdrawal	Accumulation Value	Cash Surrender Value	Death Benefit
1	12,000	0	0	0	0
2	12,000	0	0	0	0
3	12,000	0	0	0	0
4	12,000	0	0	0	0
5	12,000	0	0	0	0
6	12,000	0	0	0	0
7	12,000	0	0	0	0
8	0	0	0	0	0
9	0	0	0	0	0
10	0	0	0	0	0
11	0	0	0	0	0

Cancel Interpolate Missing Values Save Changes

Paste Data

Click this area and press Ctrl+V to paste values from clipboard. Then select a button below

Paste Paste (+) Paste (-)  
(or) Zero Remaining Values

The screenshot shows a software interface with a 'Paste Data' dialog box. The dialog box contains a list of values: 537,530; 575,751; 617,106; 662,046; 710,168; 761,661; 816,723; 875,554; 938,355; 1,007,915. The 'Paste' button is circled in orange. Below the dialog are buttons for 'Interpolate Missing Values' and 'Save Changes'. At the bottom, a table shows values for years 2 through 12, with year 2 having 12,000 and others being 0. A Windows taskbar is visible at the very bottom.

Year	Value 1	Value 2	Value 3	Value 4
2	12,000	0	0	13,236
3	12,000	0	0	24,688
4	12,000	0	0	36,903
5	12,000	0	0	49,948
6	12,000	0	0	66,904
7	12,000	0	0	85,010
8	0	0	0	92,497
9	0	0	0	100,448
10	0	0	0	108,899
11	0	0	0	116,688
12	0	0	0	125,015

**25** Copy the spouse's 'Net Death Benefit' column from the Excel file

AutoSave On Adam And Allison Anderson CVLI Info - Saved to this PC

File Home Insert Draw Page Layout Formulas Data Review View Automate Help Acrobat

Clipboard Font Alignment Number Styles

C4 2525

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
1	Annual	Policy	Net	Net															
2	Premium	Value	Surrender	Death															
3	Outlay	Value	Value	Benefit															
4	12,000	9,321	2,523	144,636															
5	12,000	19,824	13,234	155,139															
6	12,000	31,072	24,688	166,387															
7	12,000	43,082	36,903	178,397															
8	12,000	55,919	49,945	191,234															
9	12,000	71,683	66,904	206,998															
10	12,000	88,594	85,010	223,909															
11	0	94,888	92,487	112,916															
12	0	101,644	100,449	119,938															
13	0	108,899	108,899	127,412															
14	0	116,688	116,688	135,358															
15	0	125,047	125,047	143,804															
16	0	134,021	134,021	151,444															
17	0	143,857	143,857	159,458															
18	0	154,008	154,008	167,868															
19	0	165,132	165,132	176,692															
20	0	177,085	177,085	185,948															
21	0	189,931	189,931	199,428															
22	0	203,703	203,703	213,889															
23	0	218,475	218,475	229,398															
24	0	234,316	234,316	246,032															
25	0	251,300	251,300	263,886															
26	0	269,502	269,502	282,977															
27	0	289,010	289,010	303,481															
28	0	309,908	309,908	325,403															

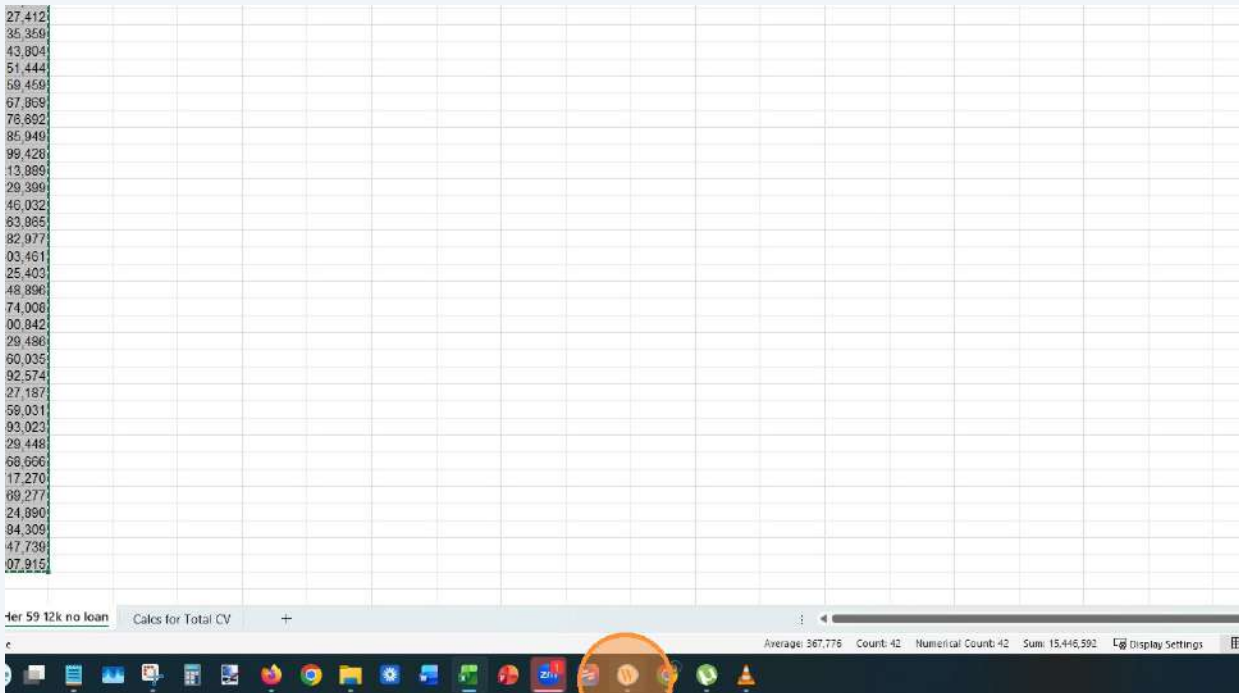
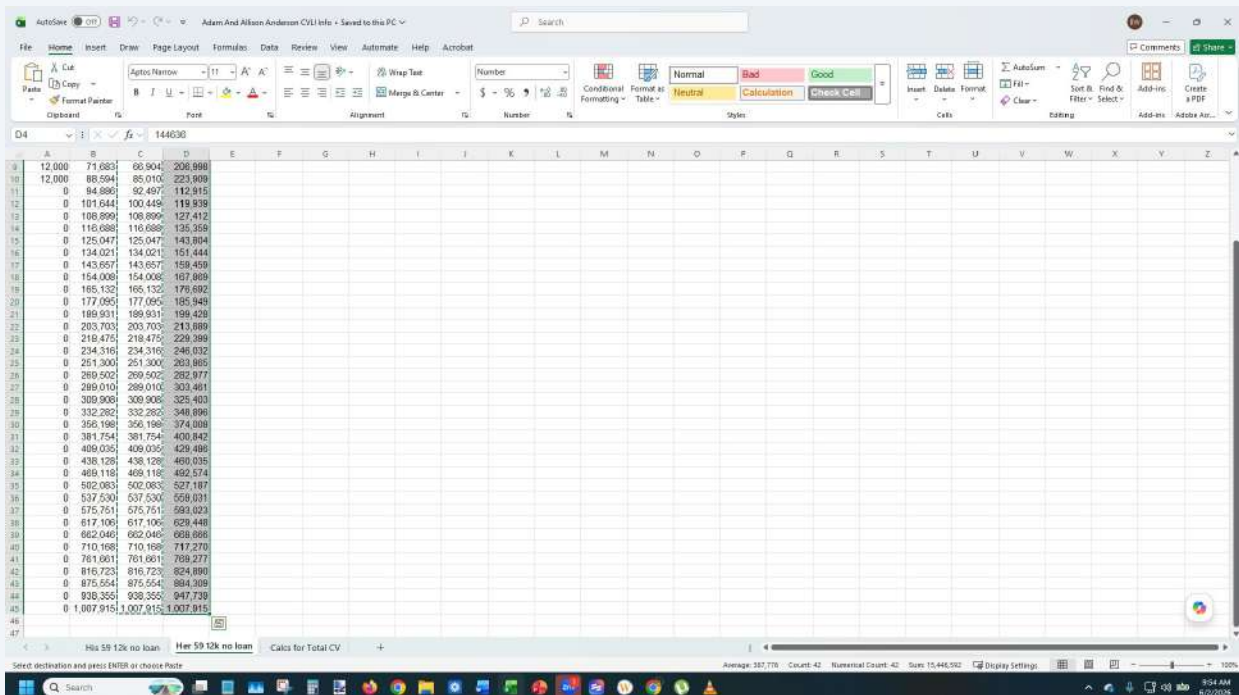
AutoSave On Adam And Allison Anderson CVLI Info - Saved to this PC

File Home Insert Draw Page Layout Formulas Data Review View Automate Help Acrobat

Clipboard Font Alignment Number Styles

D4 144636

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
1	Annual	Policy	Net	Net															
2	Premium	Value	Surrender	Death															
3	Outlay	Value	Value	Benefit															
4	12,000	9,321	2,523	144,636															
5	12,000	19,824	13,234	155,139															
6	12,000	31,072	24,688	166,387															
7	12,000	43,082	36,903	178,397															
8	12,000	55,919	49,945	191,234															
9	12,000	71,683	66,904	206,998															
10	12,000	88,594	85,010	223,909															
11	0	94,888	92,487	112,916															
12	0	101,644	100,449	119,938															
13	0	108,899	108,899	127,412															
14	0	116,688	116,688	135,358															
15	0	125,047	125,047	143,804															
16	0	134,021	134,021	151,444															
17	0	143,857	143,857	159,458															
18	0	154,008	154,008	167,868															
19	0	165,132	165,132	176,692															
20	0	177,085	177,085	185,948															
21	0	189,931	189,931	199,428															
22	0	203,703	203,703	213,889															
23	0	218,475	218,475	229,398															
24	0	234,316	234,316	246,032															
25	0	251,300	251,300	263,886															
26	0	269,502	269,502	282,977															
27	0	289,010	289,010	303,481															
28	0	309,908	309,908	325,403															



26

Paste the data into the 'Death Benefit' column and click 'Paste'

Adam and Allison Anderson Search

Withdrawal	Accumulation Value	Cash Surrender Value	Death Benefit
0	0	2,525	0
0	0	13,236	0
0	0	24,688	0
0	0	36,903	0
0	0	49,945	0
0	0	66,904	0
0	0	85,010	0
0	0	92,497	0
0	0	100,449	0
0	0	100,000	0

Adam and Allison Anderson Search

Withdrawal	Accumulation Value	Cash Surrender Value	Death Benefit
0	0	2,525	0
0	0	13,236	0
0	0	24,688	0
0	0	36,903	0
0	0	49,945	0
0	0	66,904	0
0	0	85,010	0
0	0	92,497	0
0	0	100,449	0
0	0	100,000	0

Paste Data

Click this area and press Ctrl+V to paste values from clipboard. Then select a button below.

Paste Paste (+) Paste (-)

(or) Zero Remaining Values

Circle of Wealth

Circle of Wealth

Adam and Elbiron Anderson

Search

Edit Illustration Data

Year	Premium	Withdrawal	Accumulation Value	Cash Surrender Value	Death Benefit
1	12,000	0	0	2,525	0
2	12,000	0	0	13,236	
3	12,000	0	0	24,688	
4	12,000	0	0	36,903	
5	12,000	0	0	49,945	
6	12,000	0	0	66,904	
7	12,000	0	0	85,010	
8	0	0	0	92,497	
9	0	0	0	100,449	0
10	0	0	0	108,899	0
11	0	0	0	116,688	0

Cancel Interpolate Missing Values Save Changes

Taxes Paid \$21,613 Future Position Lifestyle \$76,274 FY

Paste Data

Click this area and press Ctrl+V to paste values from clipboard. Then select a button below

Paste Paste (+) Paste (-)  
(or) Zero Remaining Values

0	0	0	2,525	0
0	0	0	13,236	
0	0	0	24,688	
0	0	0	36,903	
0	0	0	49,945	
0	0	0	66,904	
0	0	0	85,010	
0	0	0	92,497	
0	0	0	100,449	0
0	0	0	108,899	0
0	0	0	116,688	0

Interpolate Missing Values Save Changes

Taxes Paid \$21,613 Expenses \$22,914

Paste Data

559,031  
593,023  
629,448  
668,666  
717,270  
769,277  
824,890  
884,309  
947,739  
1,007,915

Paste Paste (+) Paste (-)  
(or) Zero Remaining Values

27 Click 'Save Changes'

)	0	0	13,236	155,139
)	0	0	24,688	166,387
)	0	0	36,903	178,397
)	0	0	49,945	191,234
)	0	0	66,904	206,998
)	0	0	85,010	223,909
)	0	0	92,497	112,915
)	0	0	100,449	119,939
)	0	0	108,899	127,412
)	0	0	116,688	135,359
)	0	0	125,217	143,281

Interpolate Missing Values

Save Changes

Taxes Paid \$21,613

Future Position

Expenses \$22,014

Lifestyle \$76,274 FV

9:55 AM 6/2/2026

28 Click 'Save' to add the spouse's policy

Allison CVLI Spouse

Premium \$12,000 Death Benefit \$144,636

Accumulation Value \$0 Surrender Value \$2,525 ILIT

+ Browse...

or Drop your Compatible Export File Here

Edit Illustration

Disability Rider LTC Rider

Additional Actions

Cancel Save

Advanced Options

Investments, Savings, and Other Future

Name / Description

- Adam's 401k
- Allison IRA
- CD Ladder
- Adam CVLI

+ Add

Net Inflow \$123,000

Taxes Paid \$21,613

FGPS Scenario

Future Position

Type Risk Access

- DBT High No
- DBT High No
- taxable Low No
- CVLI Low Yes

425,000

Home

Expenses \$22,014

Lifestyle \$76,274

## 29 Click 'Ok' to close the investments dialog

Savings, and Other Future Lifestyle Sources

Description	Balance	Rate	Type	Risk	Access	
401k	\$195,000	6%	TDBT	High	No	
IRA	\$95,000	6%	TDBT	High	No	
CD Ladder	\$165,000	2.5%	Taxable	Low	No	
Home	\$2,451		CVLI	Low	Yes	
Other	\$2,525		CVLI	Low	Yes	

Net Inflow \$123,000

SI \$101,388

After-Tax Cash Flow

Taxes Paid \$21,613

FGPS Scenario

Future Position

Expenses \$22,614

Lifestyle \$76,274 FV

FGPSC 1/2 ©MoneyTrax, Inc.

9:55 AM 6/2/2026

## CVLI Loan Management

## 30 Click the 'Mortgage' tank icon to manage loans

Adam and Allison Anderson

Search

3

Safe Contribution \$26,500

4

5

6

7

ns

\$290,000

RISK

Adam's 401k

Allison IRA

FUTURE LIFESTYLE

\$169,976

SAFE

Adam CVLI

Allison CVLI

CD Ladder

\$110,000

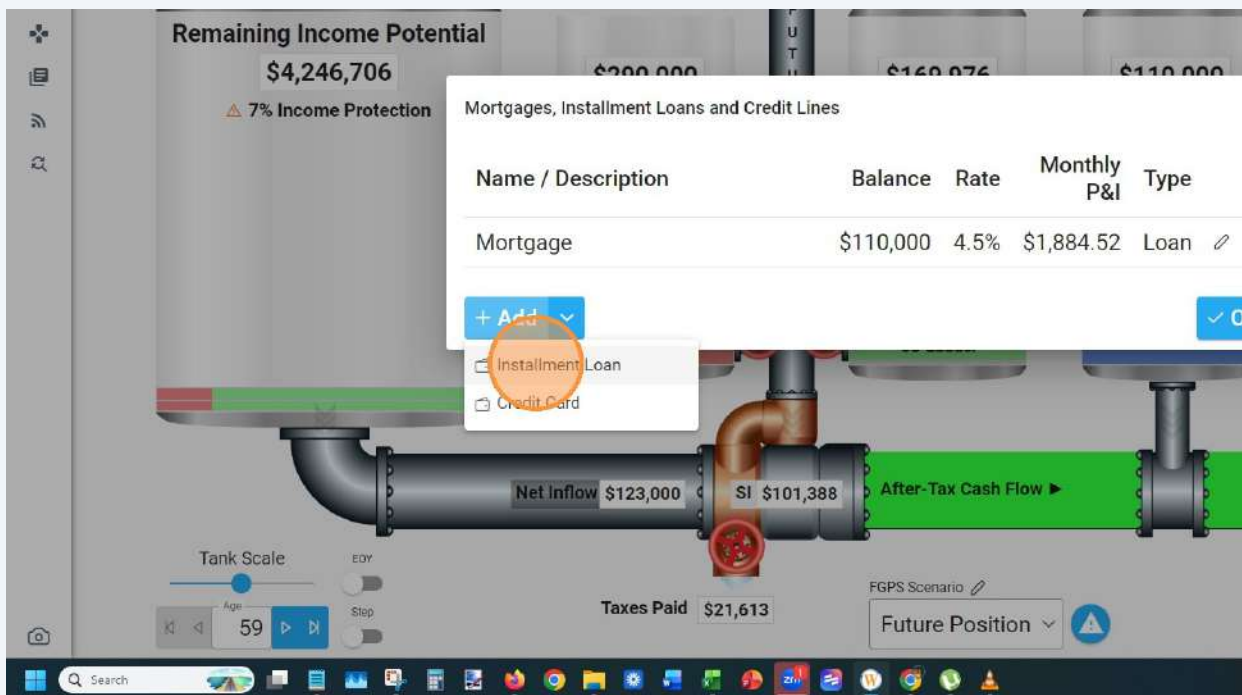
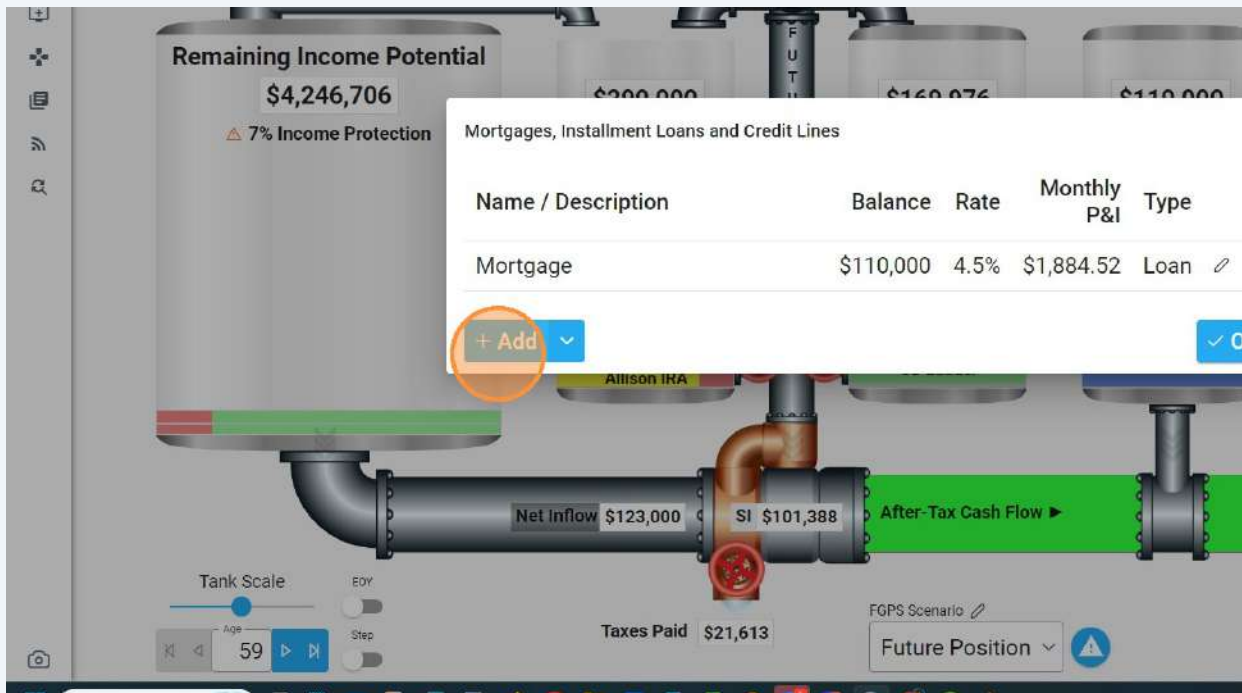
\$425,000

Home

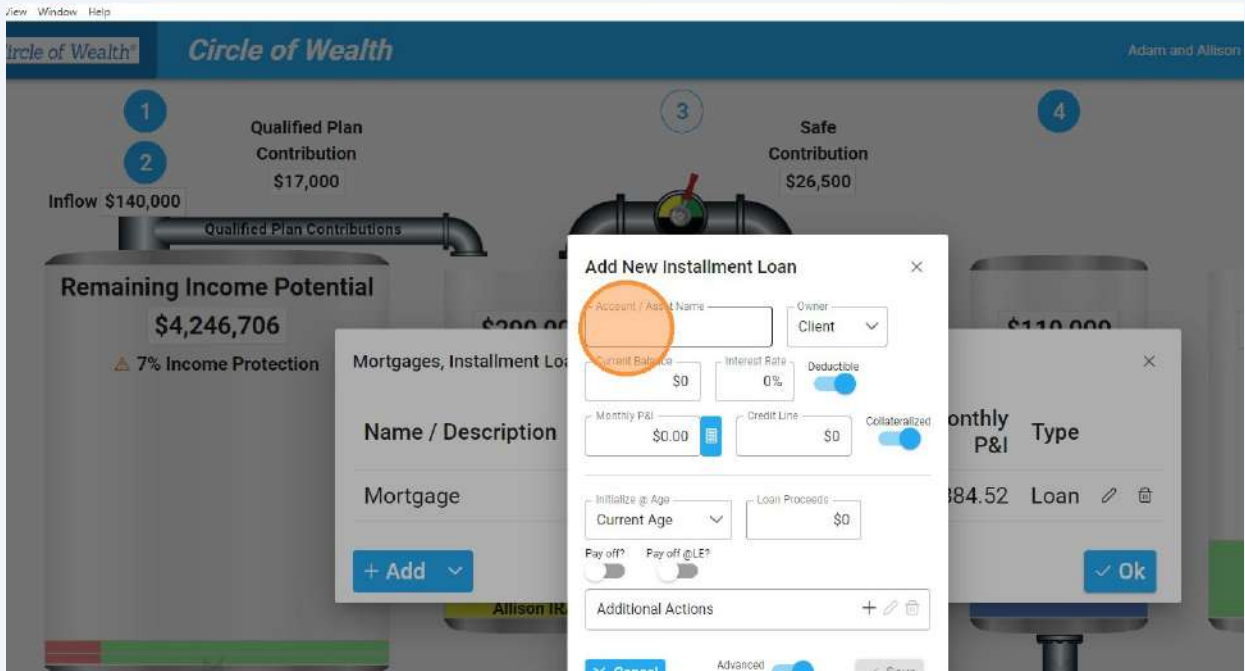
6

7

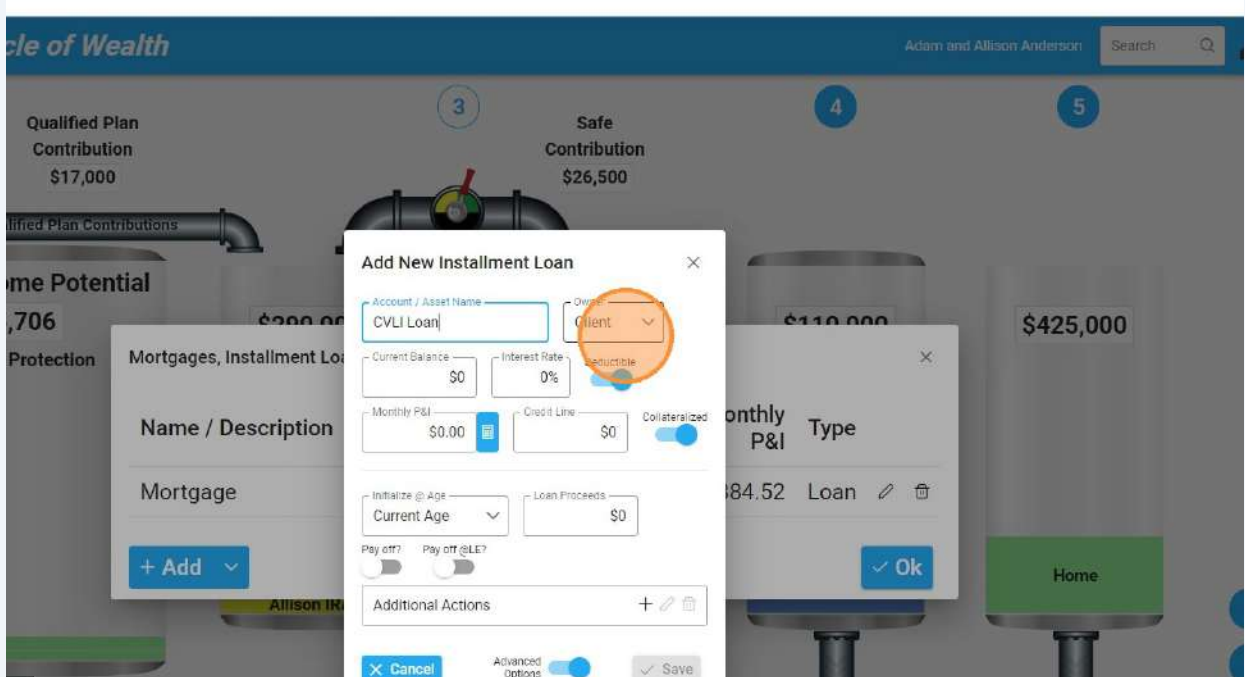
31 Click the '+ Add' dropdown and select 'Installment Loan'

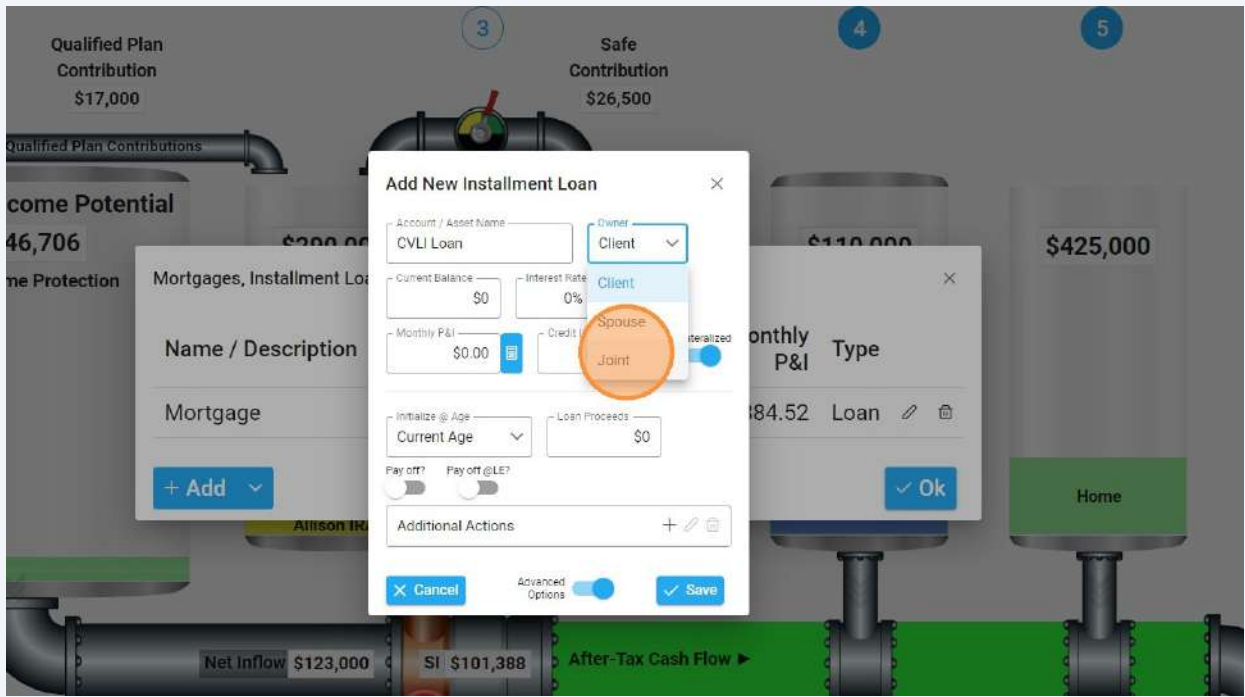


32 Type 'CVLI Loan' into the Account name field

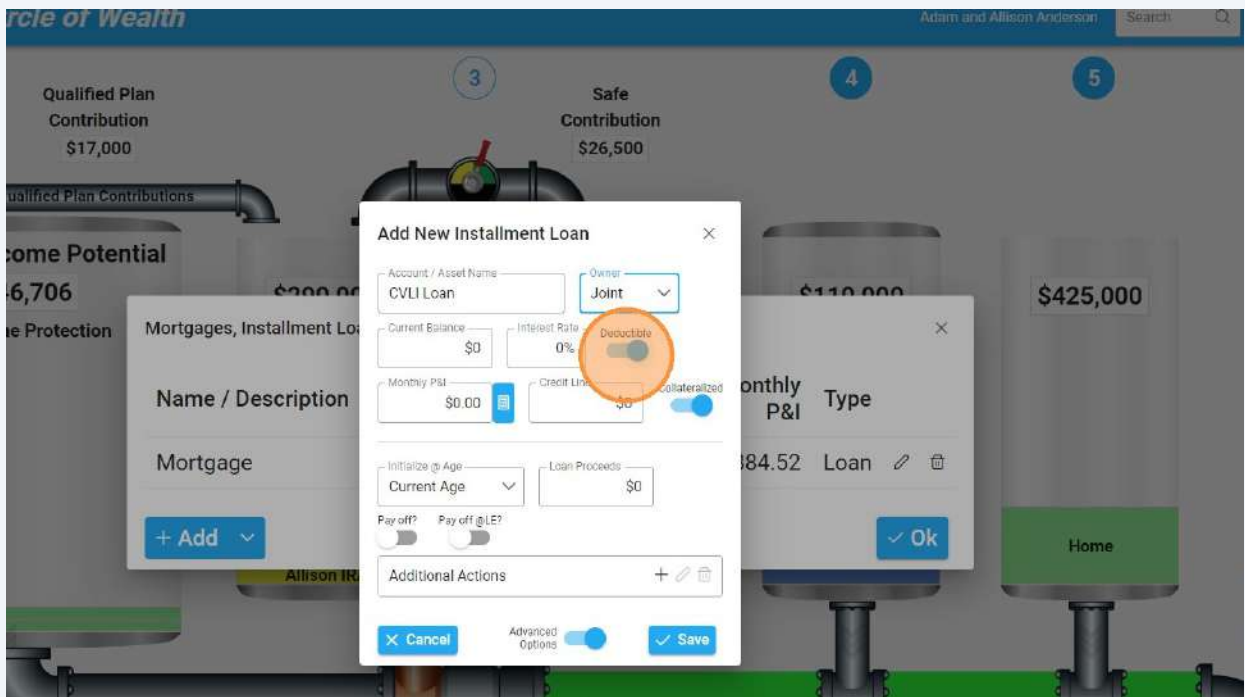


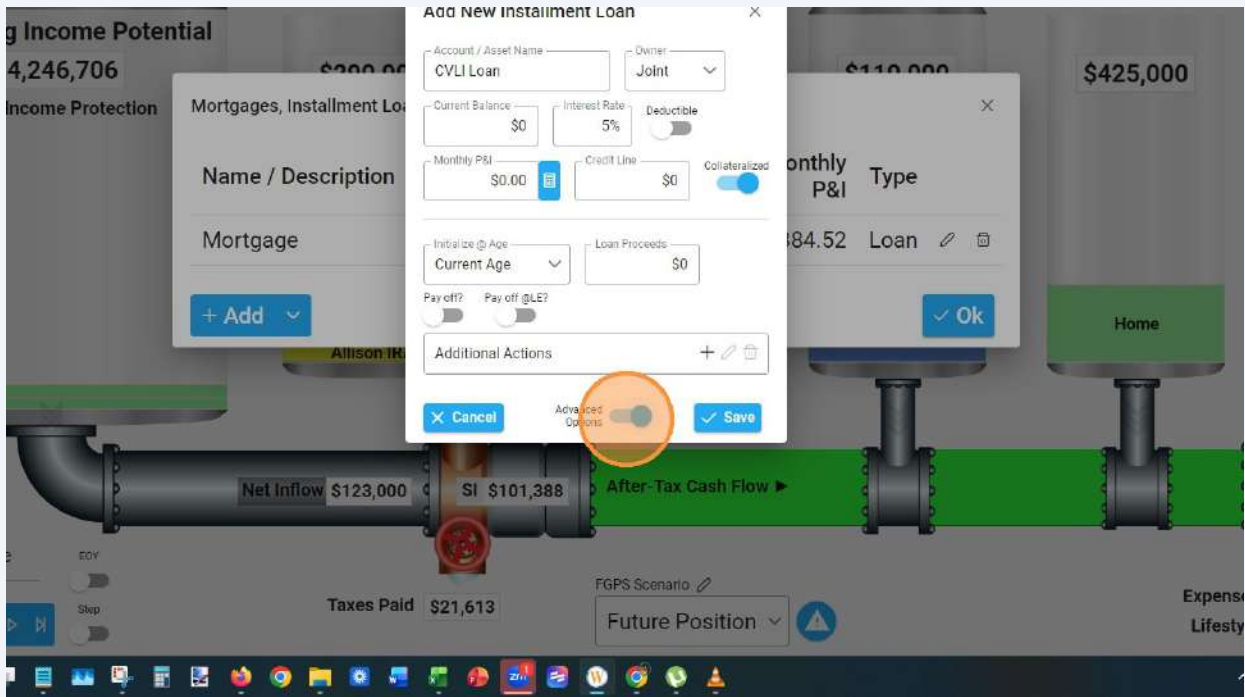
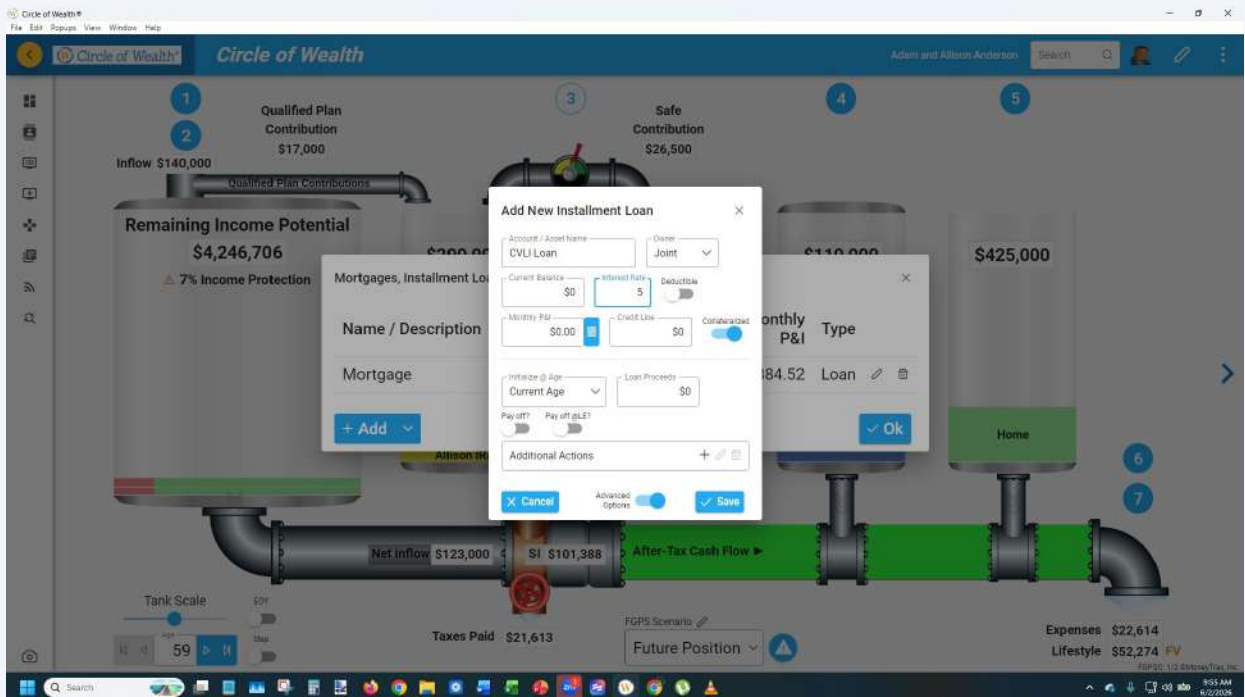
33 Select 'Joint' from the 'Owner' dropdown



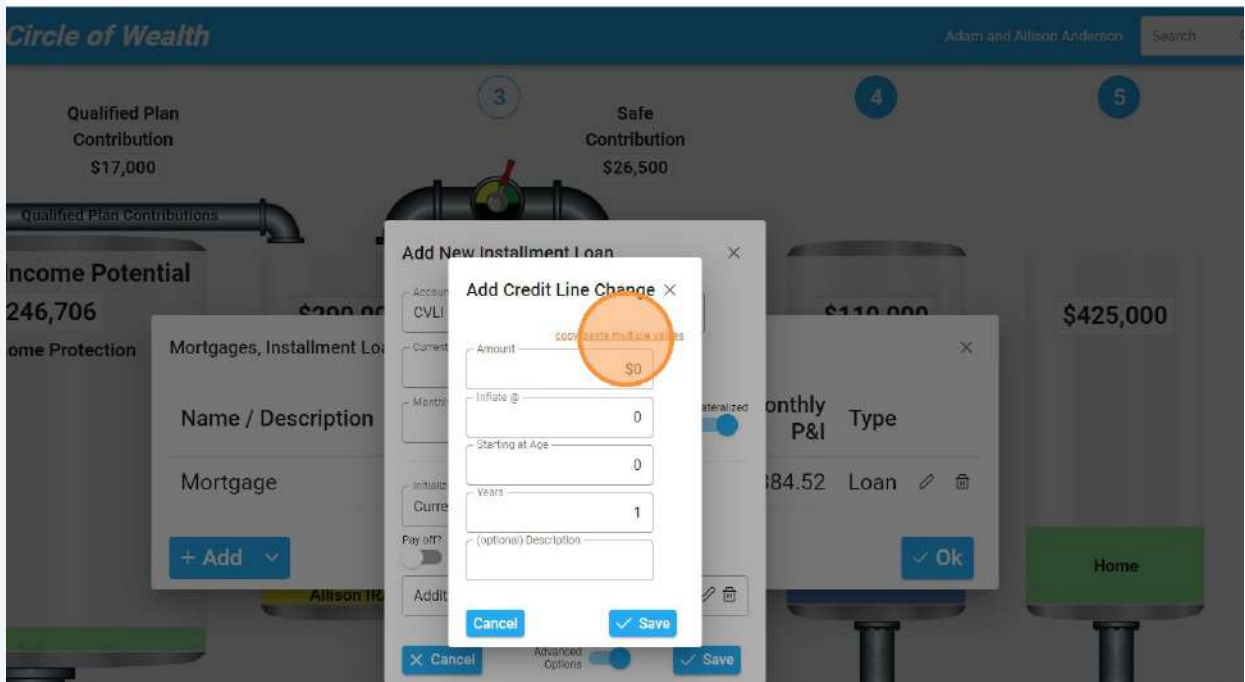
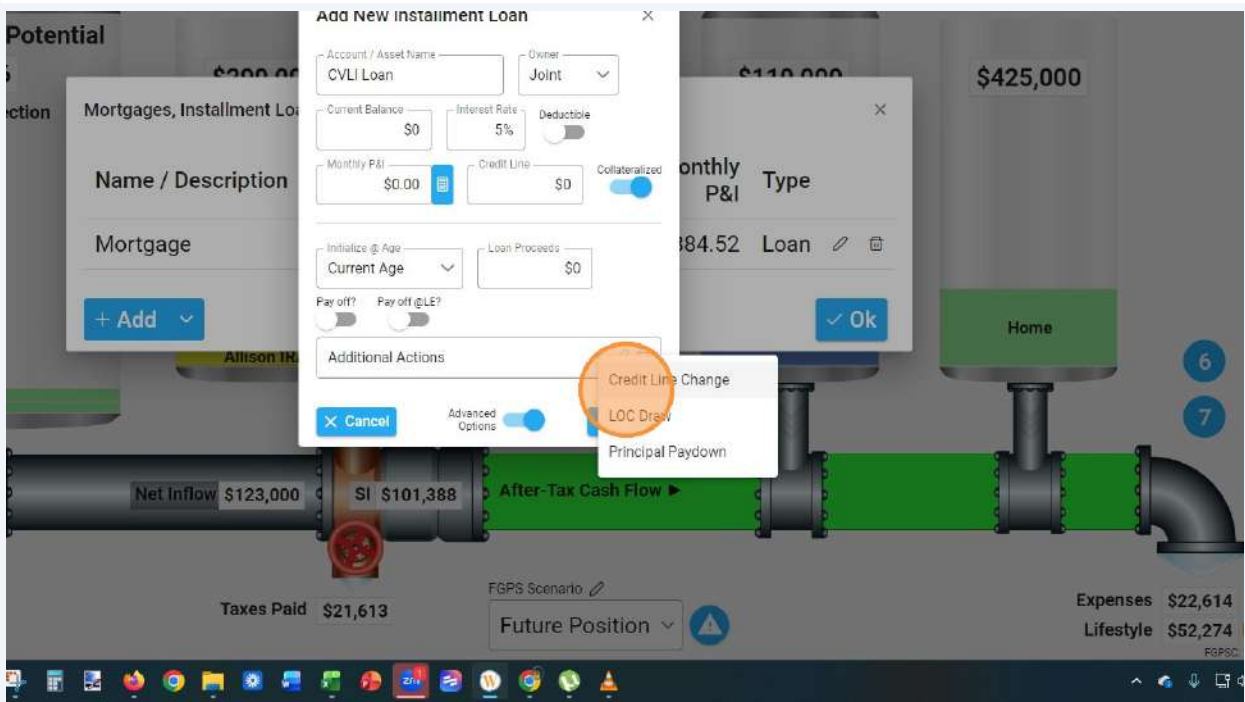


34 Set the 'Interest Rate' to 5%

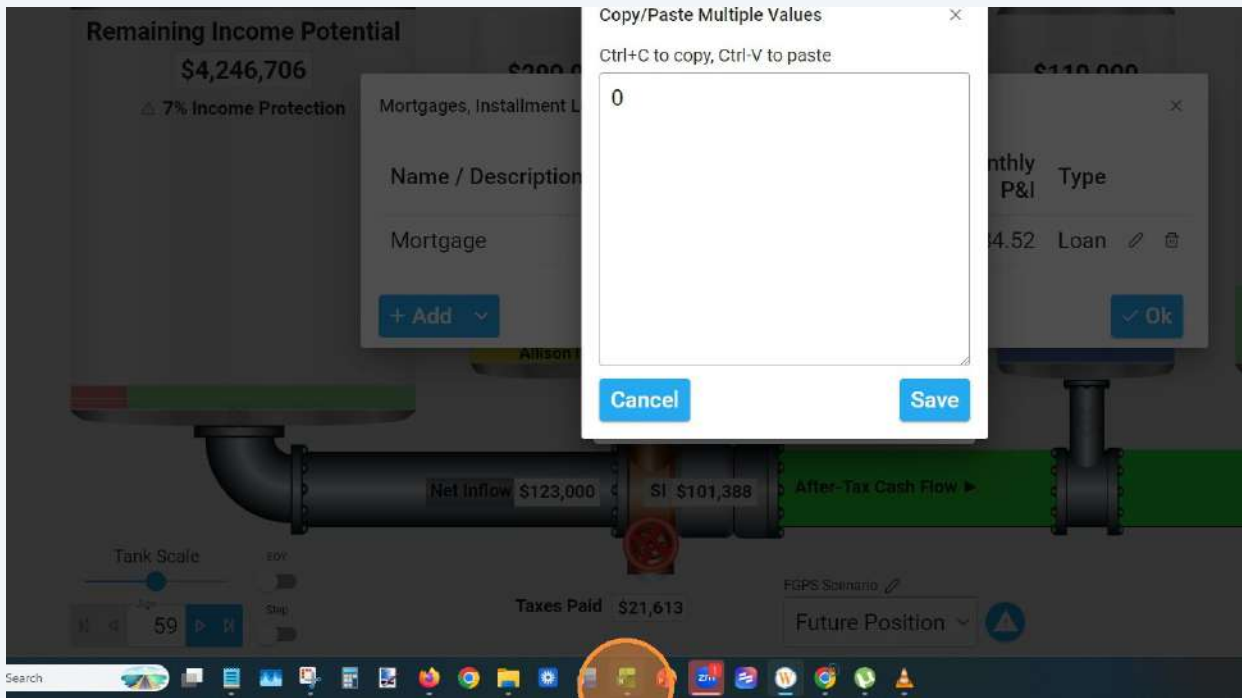




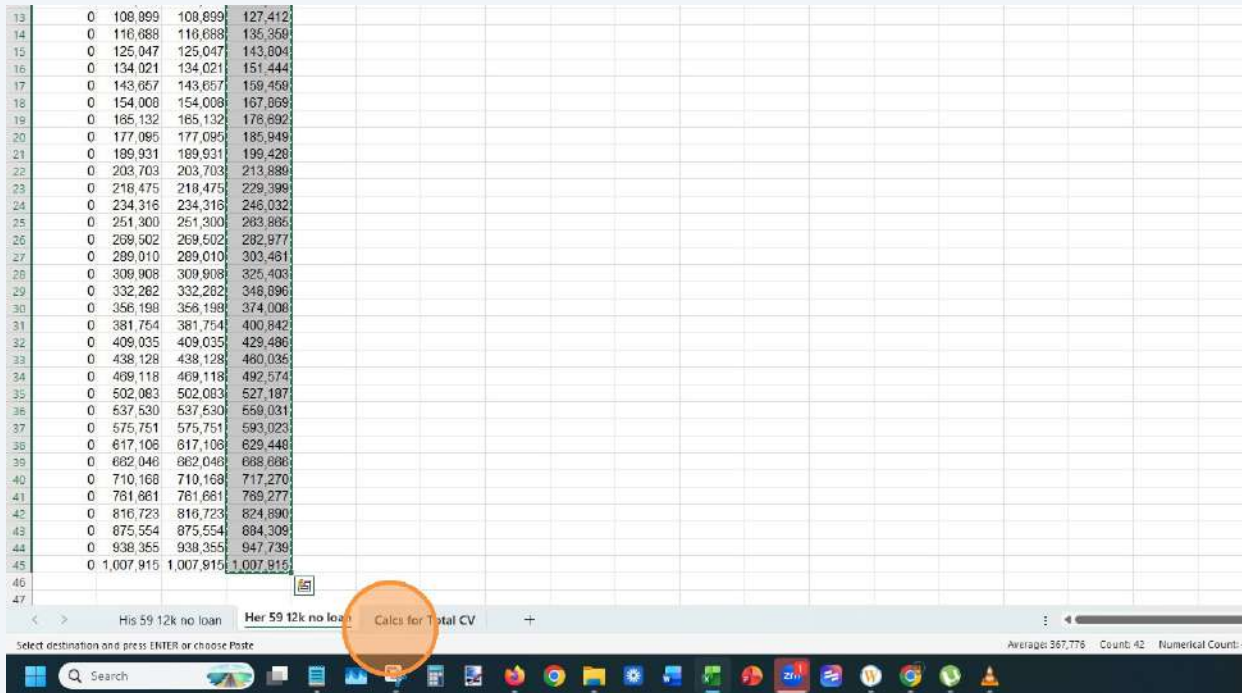
35 Add a 'Credit Line Change' from the Additional Actions menu



36 Click 'copy/paste multiple values'



37 Go to the Excel file and select the tab "Calcs for Total CV" Copy the combined cash value data from the Excel file



AutoSave On Adam And Allison Anderson CVLI Info - Saved to this PC

File Home Insert Draw Page Layout Formulas Data Review View Automate Help Acrobat

Clipboard Font Alignment Number Styles

Clipboard: Paste, Cut, Copy, Format Painter

Font: Aptos Narrow, 11, A, A

Alignment: Wrap Text, Merge & Center

Number: General

Styles: Normal, Bad, Good, Neutral, Calculation, Check Cell

1	Net	Net	SUM
2	Surrender	Surrender	
3	Value	Value	
4	2,451	2,325	4,976
5	12,933	13,236	26,169
6	24,108	24,684	48,792
7	36,062	36,903	72,965
8	48,884	49,945	98,809
9	65,684	66,904	132,588
10	83,604	85,010	168,614
11	90,823	92,497	183,420
12	98,692	100,449	199,141
13	108,941	108,899	215,840
14	114,550	116,688	231,238
15	122,710	125,047	247,757
16	131,471	134,021	265,492
17	140,882	143,857	284,539
18	150,996	154,008	305,004
19	161,868	166,132	327,000
20	173,563	177,085	350,658
21	186,105	189,931	376,036
22	199,553	203,703	403,256
23	213,869	218,475	432,444
24	229,416	234,316	463,732
25	245,958	251,300	497,258
26	263,668	269,502	533,170
27	282,621	289,010	571,631
28	302,895	309,908	612,803

AutoSave On Adam And Allison Anderson CVLI Info - Saved to this PC

File Home Insert Draw Page Layout Formulas Data Review View Automate Help Acrobat

Clipboard Font Alignment Number Styles

Clipboard: Paste, Cut, Copy, Format Painter

Font: Aptos Narrow, 11, A, A

Alignment: Wrap Text, Merge & Center

Number: Number

Styles: Normal, Bad, Good, Neutral, Calculation, Check Cell

C4 =SUM(A4:B4)

1	Net	Net	SUM
2	Surrender	Surrender	
3	Value	Value	
4	2,451	2,325	4,976
5	12,933	13,236	26,169
6	24,108	24,684	48,792
7	36,062	36,903	72,965
8	48,884	49,945	98,809
9	65,684	66,904	132,588
10	83,604	85,010	168,614
11	90,823	92,497	183,420
12	98,692	100,449	199,141
13	108,941	108,899	215,840
14	114,550	116,688	231,238
15	122,710	125,047	247,757
16	131,471	134,021	265,492
17	140,882	143,857	284,539
18	150,996	154,008	305,004
19	161,868	166,132	327,000
20	173,563	177,085	350,658
21	186,105	189,931	376,036
22	199,553	203,703	403,256
23	213,869	218,475	432,444
24	229,416	234,316	463,732
25	245,958	251,300	497,258
26	263,668	269,502	533,170
27	282,621	289,010	571,631
28	302,895	309,908	612,803

AutoSave (ON) | Adam And Alkan Anderson CVLI Info | Saved to this PC | Search

File Home Insert Draw Page Layout Formulas Data Review View Automate Help Acrobat

Clipboard Font Alignment Number Styles Cells Editing

Normal Bad Good Neutral Calculation Check Cell

AutoSum Find & Select Add-ins Create PDF

C4 =SUM(A4:B4)

9	85,884	86,904	172,788
10	83,604	85,010	168,614
11	80,923	82,497	163,420
12	88,892	100,449	189,341
13	106,941	108,899	215,840
14	114,550	116,088	230,638
15	122,710	125,047	247,757
16	131,471	134,021	265,492
17	140,882	143,057	283,939
18	150,996	154,008	305,004
19	161,868	165,132	327,000
20	173,563	177,090	350,653
21	186,105	189,931	376,036
22	199,553	203,702	403,255
23	213,969	218,475	432,444
24	229,416	234,316	463,732
25	245,958	251,300	497,258
26	263,669	269,592	533,261
27	282,621	289,010	571,631
28	302,895	309,906	612,801
29	324,565	332,282	656,847
30	347,710	356,196	703,906
31	372,392	381,754	754,146
32	398,675	409,035	807,710
33	426,619	438,128	864,747
34	456,281	469,116	925,396
35	487,713	502,083	990,796
36	521,540	537,530	1,059,070
37	558,096	575,751	1,133,847
38	597,706	617,106	1,214,812
39	641,105	662,046	1,303,151
40	687,483	710,168	1,397,651
41	737,101	761,001	1,498,102
42	790,155	816,723	1,606,878
43	846,847	876,624	1,723,471
44	907,375	939,355	1,846,730
45	974,830	1,007,915	1,982,745

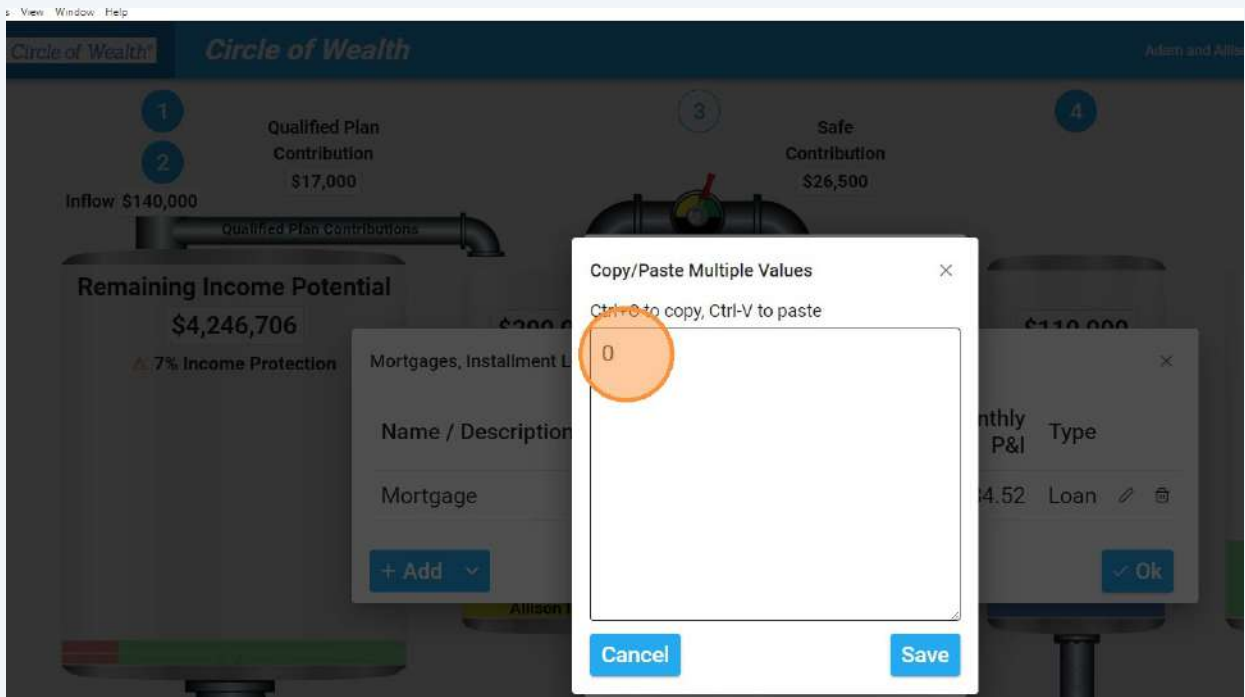
His 59 12k no loan | Her 59 12k no loan | Calcs for Total CV

Average: 551,208 | Count: 42 | Numerical Count: 42 | Sum: 27,520,817 | Display Settings | 100%

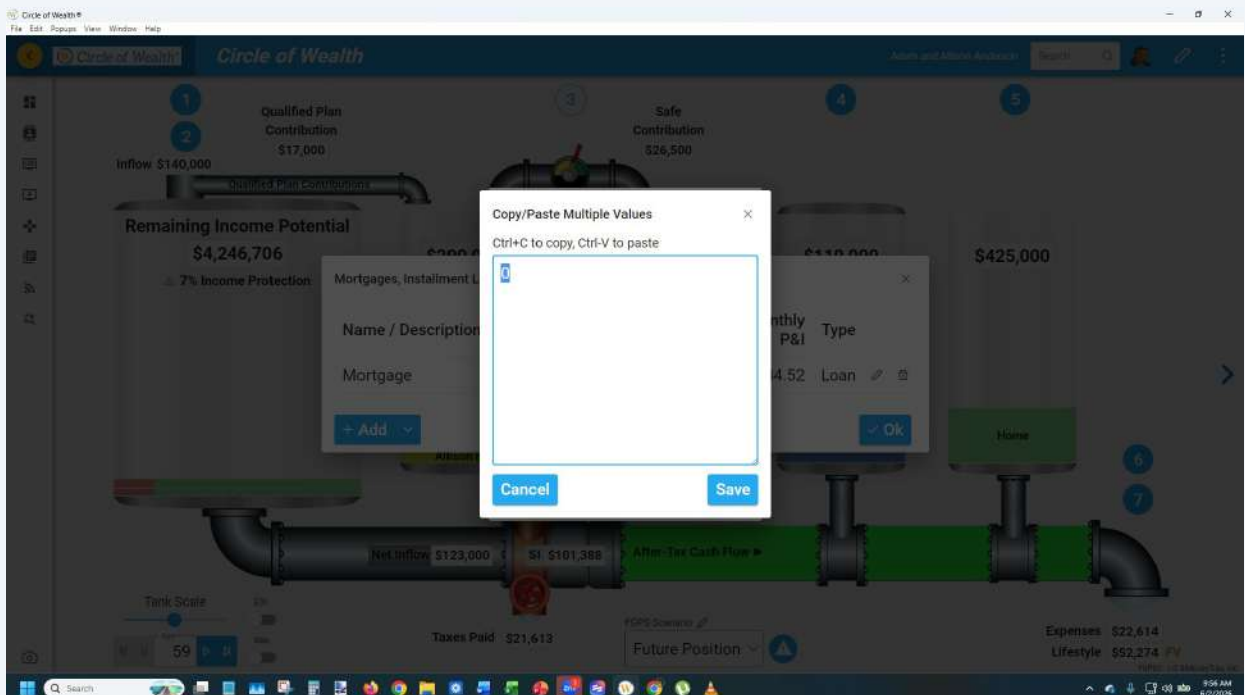
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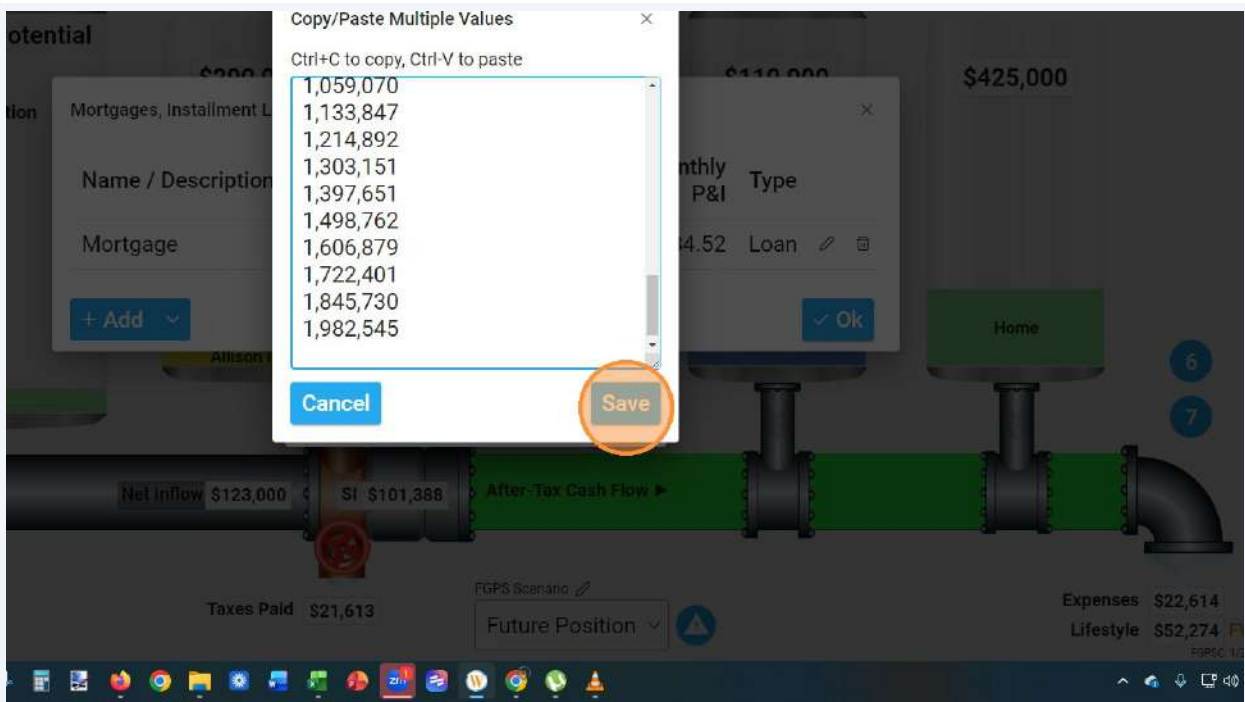
His 59 12k no loan | Calcs for Total CV

Average: 655,258 | Count: 42 | Numerical Count: 42 | Sum: 27,520,817 | Display Settings | 100%

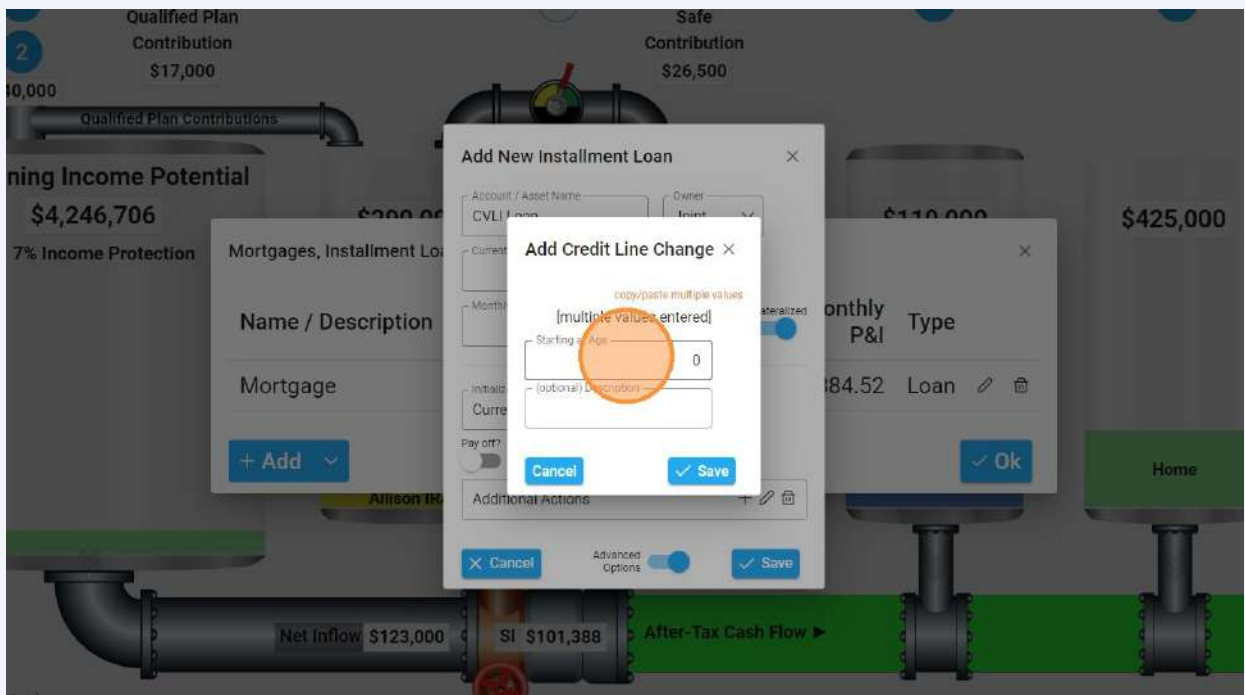


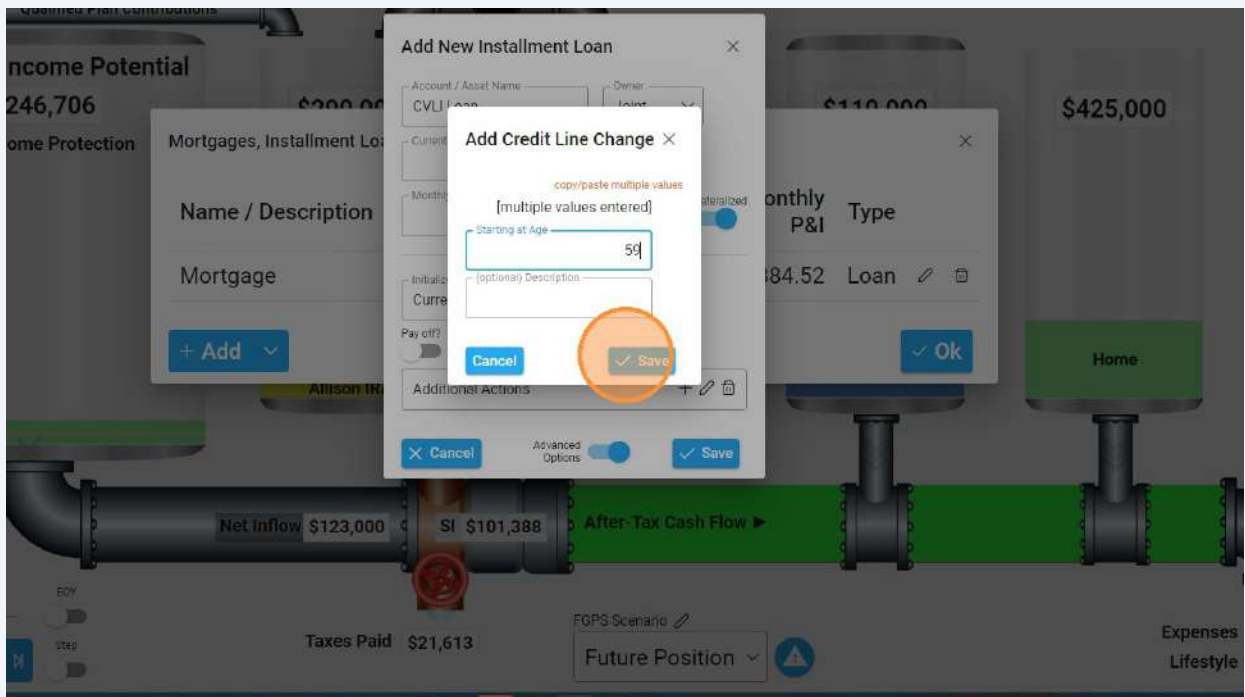
### 38 Paste the values and click 'Save'



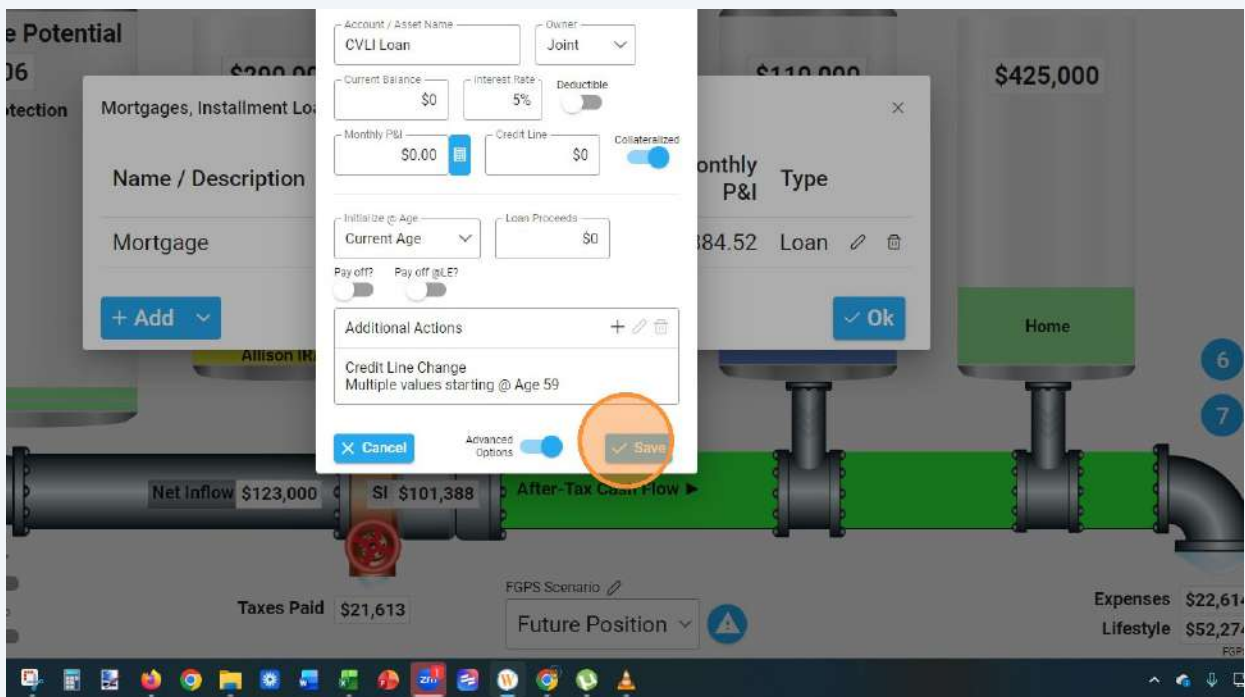


39 Set the starting age to '59' and click 'Save'





40 Click 'Save' to add the CVLI loan



41 Click 'Ok' to close the mortgages dialog

Name / Description	Balance	Rate	Monthly P&I	Type
Mortgage	\$110,000	4.5%	\$1,884.52	Loan
AVLI Loan	\$0	5%	\$0.00	Loan

Net Inflow \$123,000

Taxes Paid \$21,613

After-Tax Cash Flow

Home \$425,000

Expenses \$22,614

Lifestyle \$52,274 FV

## Lifestyle Funding Adjustment

42 Click the 'Desired Future Lifestyle' tank icon

Net Inflow \$123,000

Taxes Paid \$21,613

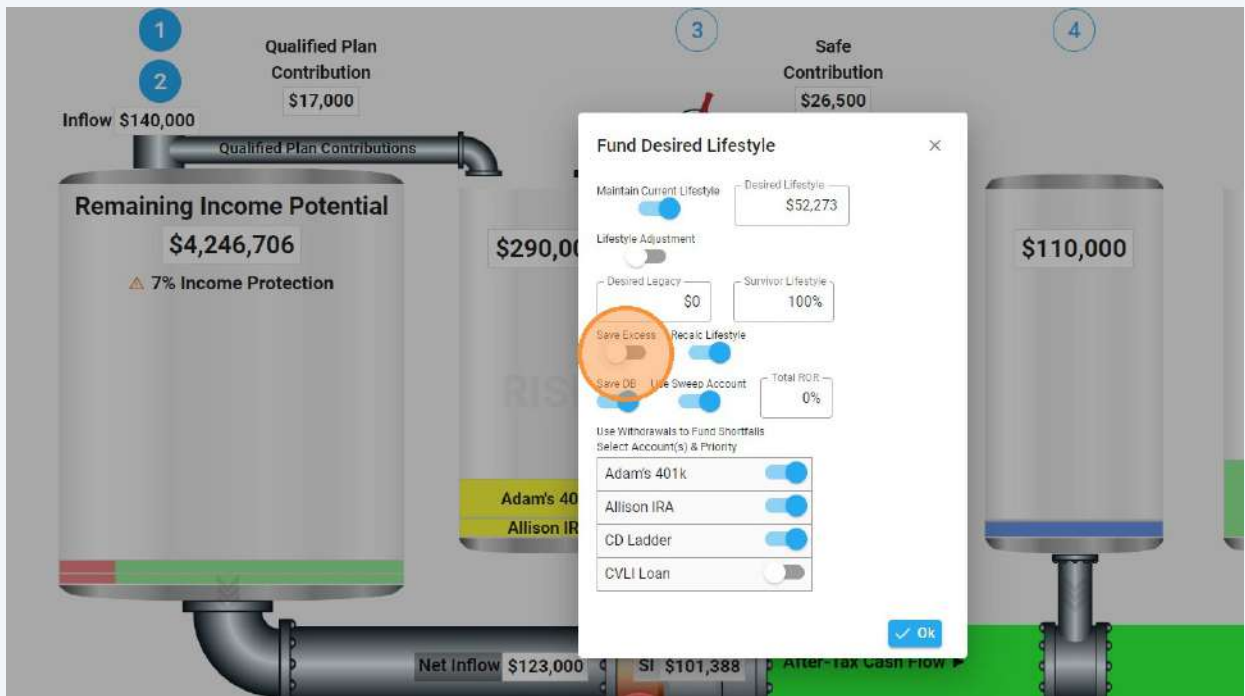
After-Tax Cash Flow

Home \$425,000

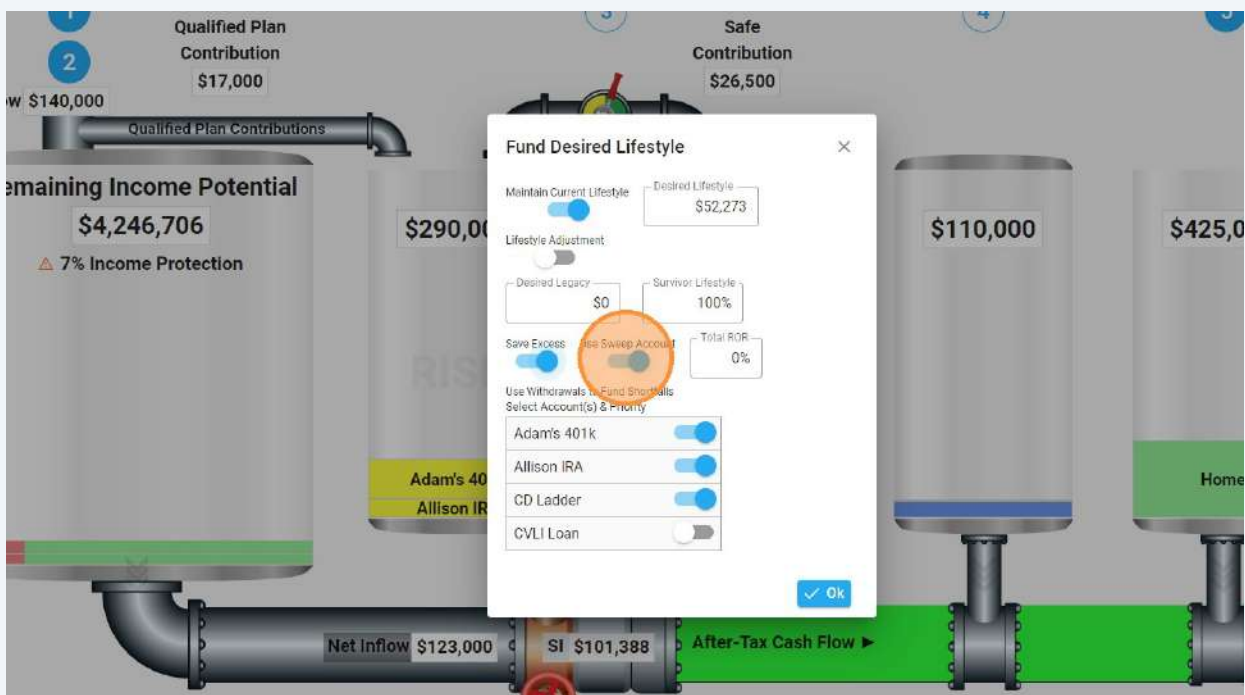
Expenses \$22,614

Lifestyle \$52,274 FV

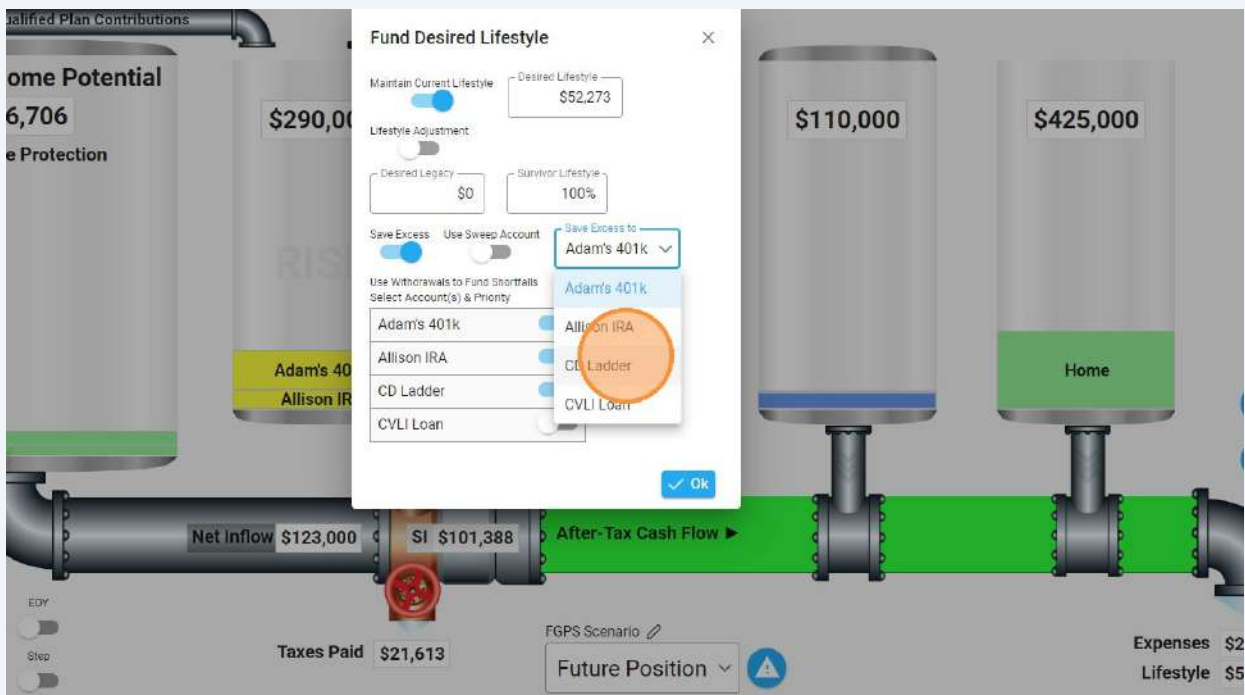
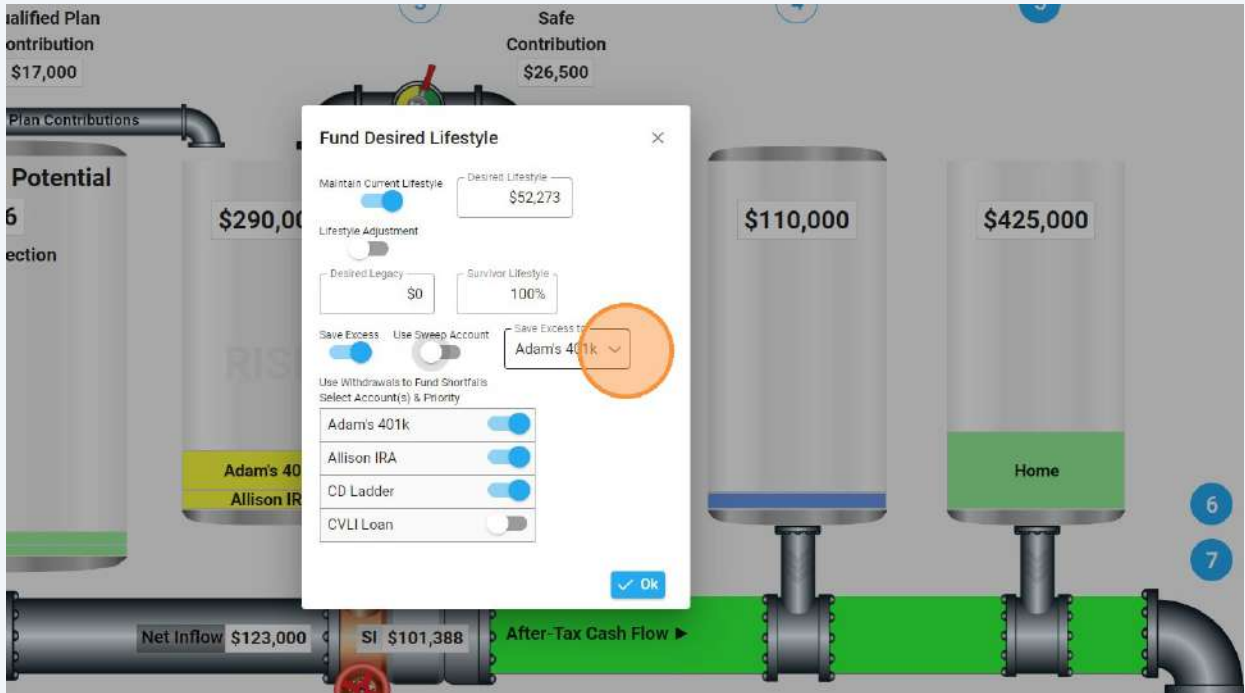
43 Toggle 'Maintain Current Lifestyle' off



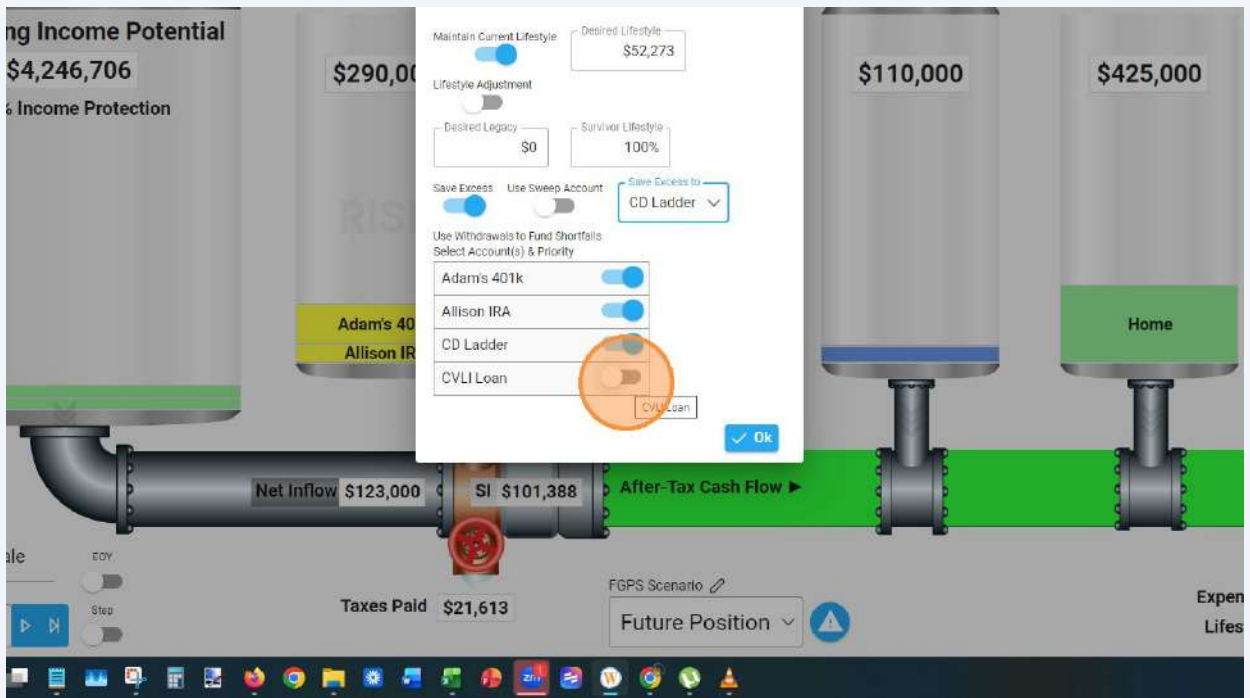
44 Toggle 'Use Sweep Account' on



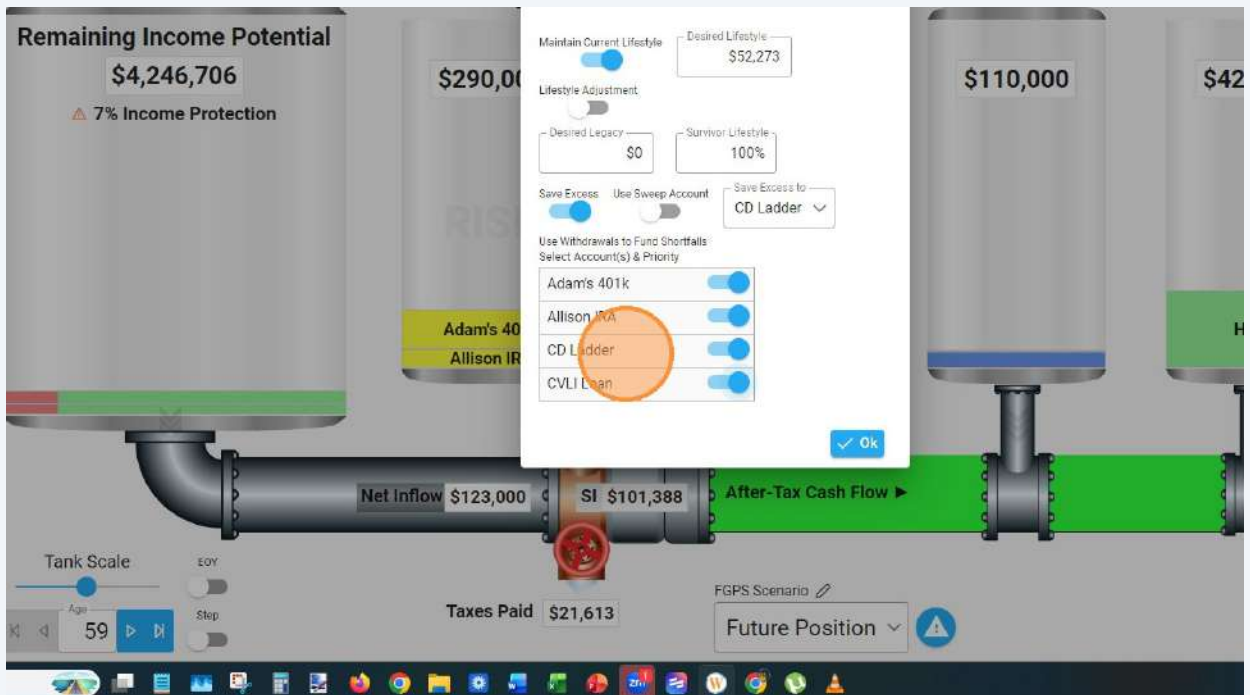
45 Select 'CD Ladder' from the 'Save Excess to' dropdown



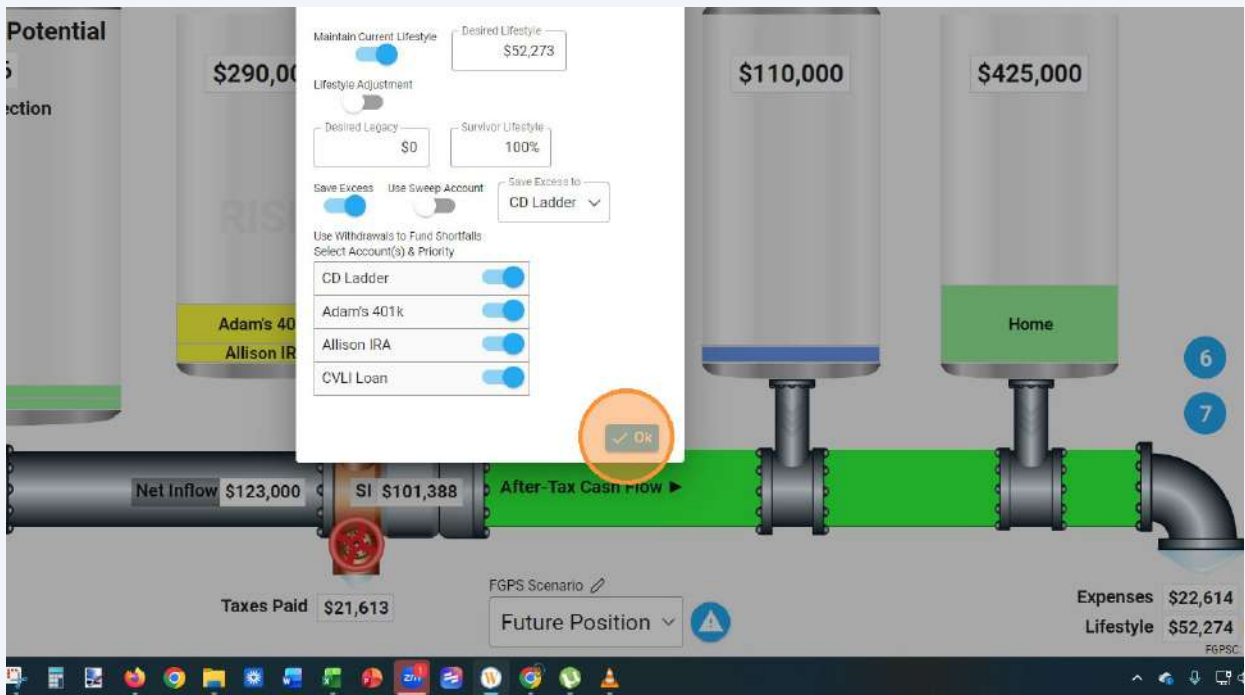
46 Toggle 'CVLI Loan' on



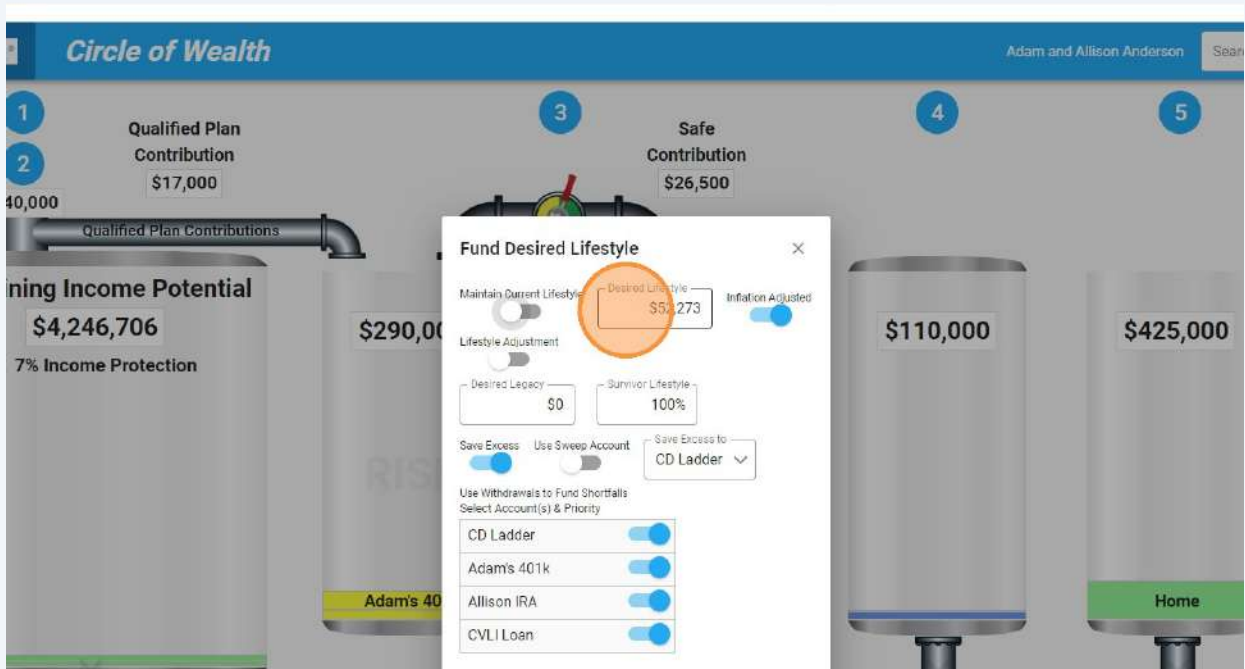
47 Drag 'CD Ladder' to the top to set it as the first priority



48 Click 'Ok' to save lifestyle settings



49 Toggle 'Inflation Adjusted' on



50

Select 'Future Position' from the scenario dropdown to review results

