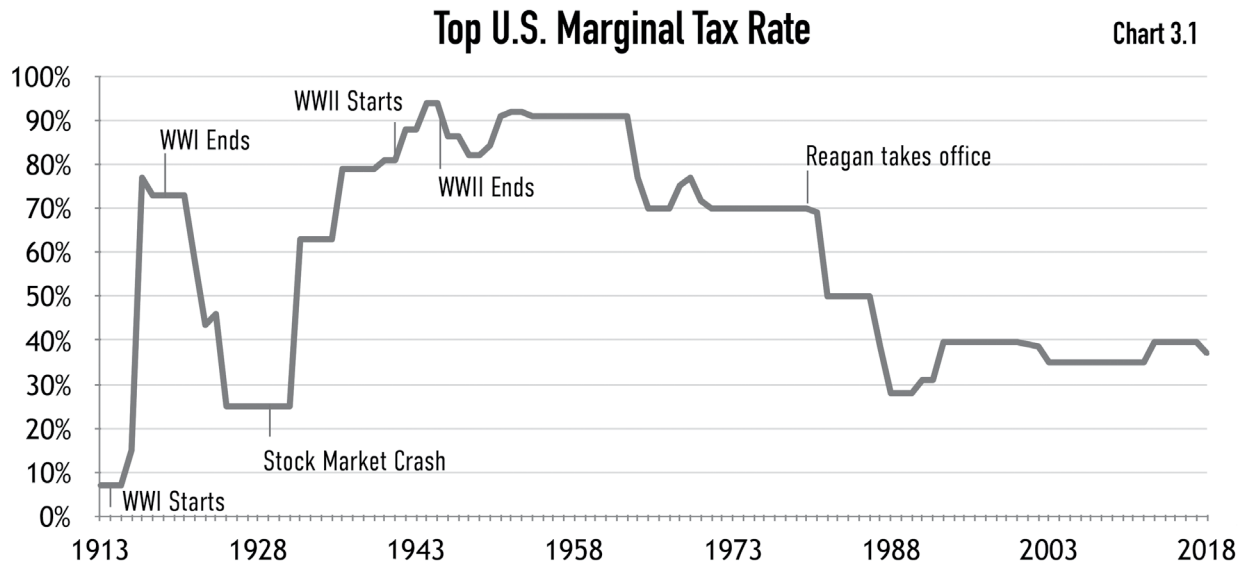


THE WEALTH CONSPIRACY—CHARTS



(Source: TCP Urban Institute & Brookings Institution)

Chart 4.1

| Year | Beginning Year Balance | Investment % Gain/Loss | Investment \$ Gain/Loss | Retirement Dollars Withdrawn | Ending Year Balance |
|------|------------------------|------------------------------------|-------------------------|------------------------------|---------------------|
| 1 | \$100,000 | 5% | \$5,000 | -\$5,000 | \$100,000 |
| 2 | \$100,000 | 5% | \$5,000 | -\$5,000 | \$100,000 |
| 3 | \$100,000 | -35% | -\$35,000 | -\$5,000 | \$60,000 |
| 4 | \$60,000 | 5% | \$3,000 | -\$5,000 | \$58,000 |
| 5 | \$58,000 | 15% | \$8,700 | -\$5,000 | \$61,700 |
| 6 | \$61,700 | -15% | -\$9,255 | -\$5,000 | \$47,445 |
| 7 | \$47,445 | 5% | \$2,372 | -\$5,000 | \$44,817 |
| 8 | \$44,817 | 15% | \$6,723 | -\$5,000 | \$46,540 |
| 9 | \$46,540 | 20% | \$9,308 | -\$5,000 | \$50,848 |
| 10 | \$50,848 | 30% | \$15,254 | -\$5,000 | \$61,102 |
| | | *50% total equates to a 5% average | | | |

*Simple math not counting compounding effects. (Table Sources: www.TheWealthConspiracy.com)

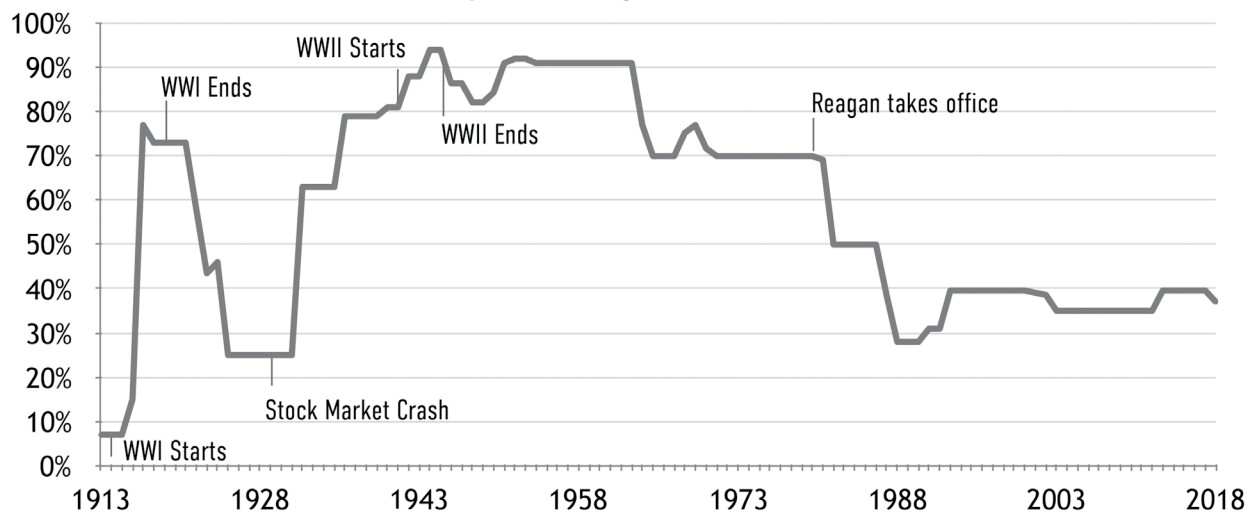
Chart 4.2

| Year | Beginning Year Balance | Investment Return Percent Gain/Loss | Investment \$ Gains/Loss | Retirement Dollars Withdrawn | Ending Year Balance |
|------|------------------------|-------------------------------------|--------------------------|------------------------------|---------------------|
| 1 | \$100,000 | 4% | \$4,000 | -\$5,000 | \$99,000 |
| 2 | \$99,000 | 4% | \$3,960 | -\$5,000 | \$97,960 |
| 3 | \$97,960 | 4% | \$3,918 | -\$5,000 | \$96,878 |
| 4 | \$96,878 | 4% | \$3,875 | -\$5,000 | \$95,754 |
| 5 | \$95,754 | 4% | \$3,830 | -\$5,000 | \$94,584 |
| 6 | \$94,584 | 4% | \$3,783 | -\$5,000 | \$93,367 |
| 7 | \$93,367 | 4% | \$3,735 | -\$5,000 | \$92,102 |
| 8 | \$92,102 | 4% | \$3,684 | -\$5,000 | \$90,786 |
| 9 | \$90,786 | 4% | \$3,631 | -\$5,000 | \$89,417 |
| 10 | \$89,417 | 4% | \$3,577 | -\$5,000 | \$87,994 |
| | | *40% total equates to a 4% average | | | |

*Simple math not counting compounding effects. (Table Sources: www.TheWealthConspiracy.com)

Top U.S. Marginal Tax Rate

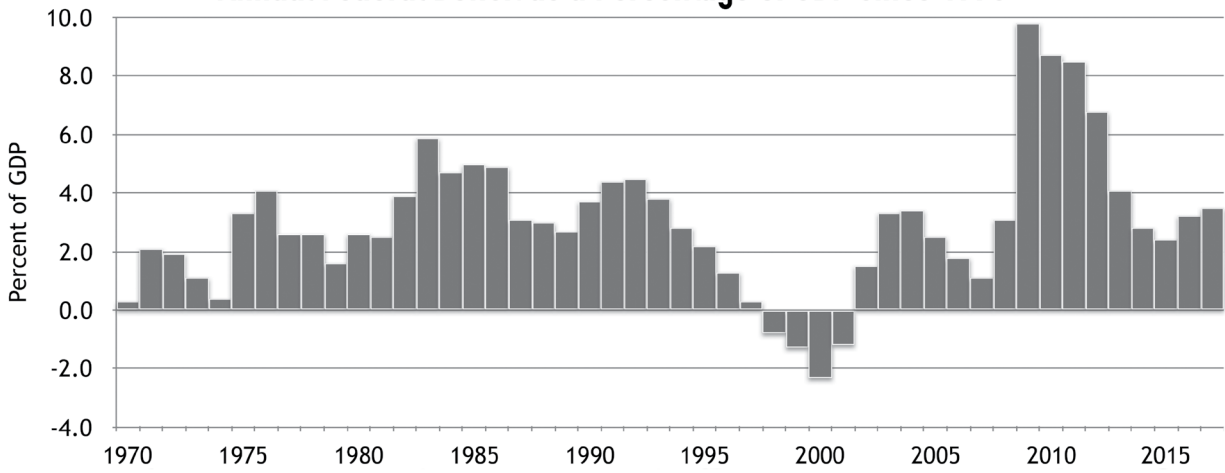
Chart 5.1



(Source: TCP Urban Institute & Brookings Institution)

Annual Federal Deficit as a Percentage of GDP since 1970

Chart 5.2



(Source: www.whitehouse.gov/omb/historical-tables)

Chart 5.3

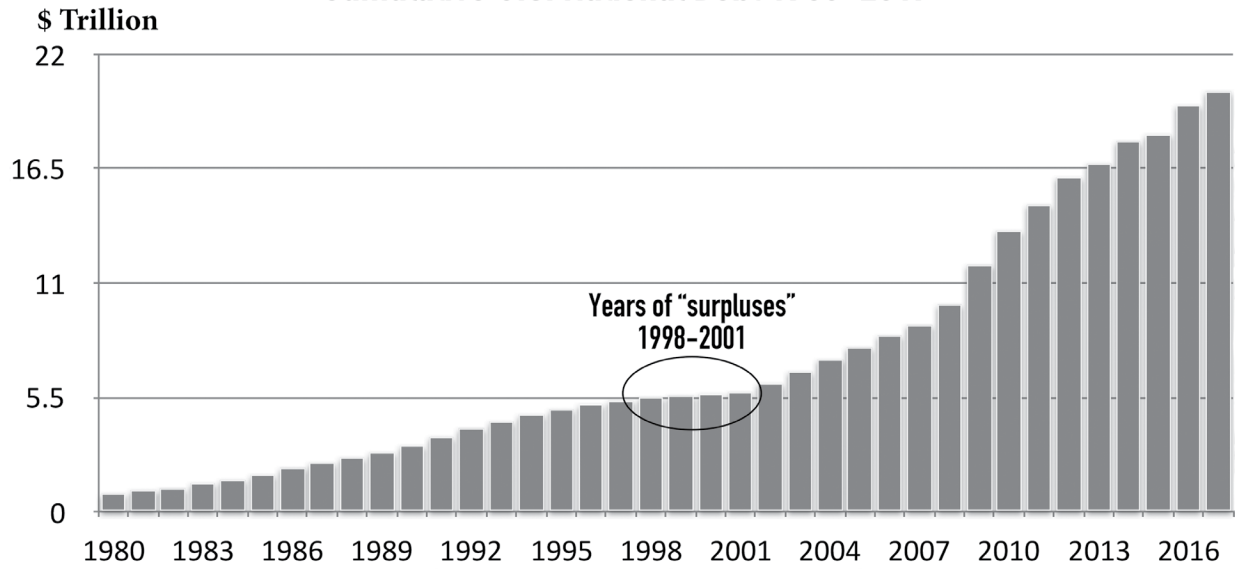
Amount Added to the Debt for Each President

| | | |
|-------------------|------------------|---------------|
| Barack Obama | \$7.917 trillion | 68% increase |
| George W. Bush | \$5.849 trillion | 101% increase |
| Bill Clinton | \$1.396 trillion | 32% increase |
| George H.W. Bush | \$1.554 trillion | 54% increase |
| Ronald Reagan | \$1.86 trillion | 186% increase |
| Jimmy Carter | \$299 billion | 43% increase |
| Gerald Ford | \$224 billion | 47% increase |
| Richard Nixon | \$121 billion | 34% increase |
| Lyndon B. Johnson | \$42 billion | 13% increase |
| John F. Kennedy | \$23 billion | 8% increase |
| Dwight Eisenhower | \$23 billion | 9% increase |

(Source: Historical Tables, U.S. Treasury Department)

Cumulative U.S. National Debt 1980-2017

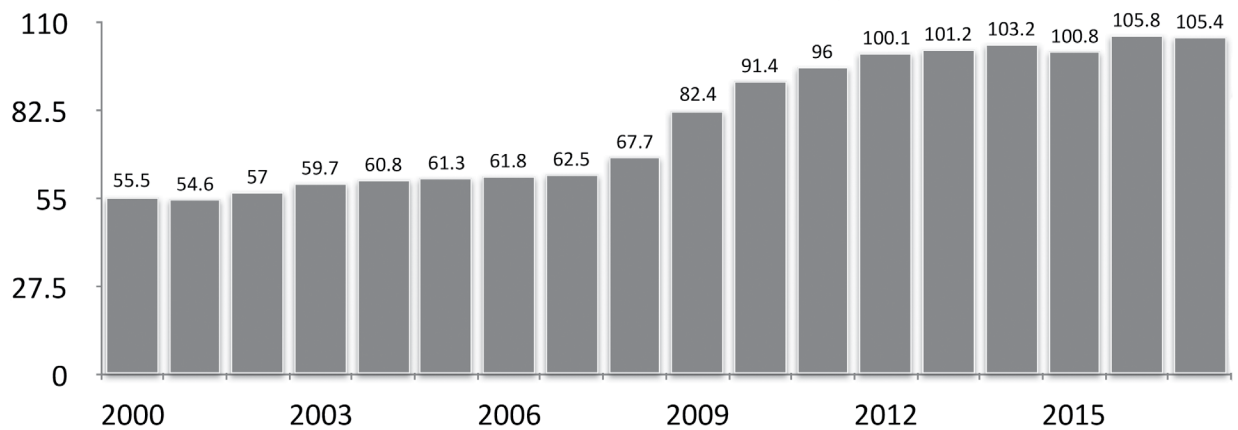
Chart 5.4



(Source <https://www.whitehouse.gov/omb/historical-tables>)

Cumulative U.S. National Debt as a Percentage of GDP

Chart.5.5



(Source: www.whitehouse.gov/omb/historical-tables)

Chart 5.6

| Sobering Numbers Regarding the U.S. Budget | |
|---|----------------------|
| U.S. Tax Revenue | \$3,315,000,000,000 |
| Fed Budget | \$3,907,000,000,000 |
| New Debt (spent more than budgeted) | \$1,650,000,000,000 |
| National Debt | \$19,955,000,000,000 |
| Recent Budget Cuts | \$38,500,000,000 |

(Source: www.usdebtclock.org 2017)

Chart 5.7

| The Same Numbers with Eight Zeros Removed To Compare with a Household Budget | |
|---|-----------|
| Household Income | \$33,150 |
| Household Budget | \$39,070 |
| New Debt (spent more than budgeted) | \$16,500 |
| Household Debt | \$199,550 |
| Recent Expense Cuts | \$385 |

Chart 6.1

| Year | After Tax Savings | | Roth IRA | | Traditional IRA | |
|--|-------------------|-----------------|------------|-----------------|-----------------|-----------------|
| | Balance | Cumulative Fees | Balance | Cumulative Fees | Balance | Cumulative Fees |
| 1 | \$7,200 | \$72 | \$7,200 | \$72 | \$10,000 | \$100 |
| 2 | \$14,728 | \$219 | \$14,832 | \$220 | \$20,600 | \$306 |
| 3 | \$22,600 | \$445 | \$22,922 | \$450 | \$31,836 | \$624 |
| 4 | \$30,830 | \$754 | \$31,497 | \$765 | \$43,746 | \$1,062 |
| 5 | \$39,436 | \$1,148 | \$40,587 | \$1,170 | \$56,371 | \$1,626 |
| 6 | \$48,435 | \$1,632 | \$50,222 | \$1,673 | \$69,753 | \$2,323 |
| 7 | \$57,843 | \$2,211 | \$60,436 | \$2,277 | \$83,938 | \$3,162 |
| 8 | \$67,681 | \$2,888 | \$71,262 | \$2,990 | \$98,975 | \$4,152 |
| 9 | \$77,967 | \$3,667 | \$82,737 | \$3,817 | \$114,913 | \$5,301 |
| 10 | \$88,722 | \$4,554 | \$94,902 | \$4,766 | \$131,808 | \$6,619 |
| 11 | \$99,968 | \$5,554 | \$107,796 | \$5,844 | \$149,716 | \$8,117 |
| 12 | \$111,727 | \$6,671 | \$121,464 | \$7,059 | \$168,699 | \$9,804 |
| 13 | \$124,022 | \$7,912 | \$135,951 | \$8,418 | \$188,821 | \$11,692 |
| 14 | \$136,877 | \$9,280 | \$151,308 | \$9,931 | \$210,151 | \$13,793 |
| 15 | \$150,318 | \$10,784 | \$167,587 | \$11,607 | \$232,760 | \$16,121 |
| 16 | \$164,373 | \$12,427 | \$184,842 | \$13,455 | \$256,725 | \$18,688 |
| 17 | \$179,068 | \$14,218 | \$203,133 | \$15,487 | \$282,129 | \$21,509 |
| 18 | \$194,434 | \$16,162 | \$222,521 | \$17,712 | \$309,057 | \$24,600 |
| 19 | \$210,500 | \$18,267 | \$243,072 | \$20,143 | \$337,600 | \$27,976 |
| 20 | \$227,299 | \$20,540 | \$264,856 | \$22,791 | \$367,856 | \$31,655 |
| End of new deposits. Beginning of withdrawals. | | | | | | |
| 21 | \$197,664 | \$22,517 | \$240,748 | \$25,199 | \$338,727 | \$35,042 |
| 22 | \$166,677 | \$24,184 | \$215,192 | \$27,351 | \$307,851 | \$38,120 |
| 23 | \$134,278 | \$25,526 | \$188,104 | \$29,232 | \$275,122 | \$40,872 |
| 24 | \$100,401 | \$26,530 | \$159,390 | \$30,826 | \$240,429 | \$43,276 |
| 25 | \$64,979 | \$27,180 | \$128,954 | \$32,115 | \$203,655 | \$45,312 |
| 26 | \$27,942 | \$27,460 | \$96,691 | \$33,082 | \$164,674 | \$46,959 |
| 27 | \$(10,784) | \$27,352 | \$62,492 | \$33,707 | \$123,355 | \$48,193 |
| 28 | | | \$26,242 | \$33,969 | \$79,556 | \$48,988 |
| 29 | | | \$(12,184) | \$33,848 | \$33,129 | \$49,320 |
| 30 | | | | | \$(16,083) | \$49,159 |

(Source: www.TheWealthConspiracy.com)

IUL Crediting with 12% Cap Versus Raw Stock Market

Chart 8.1

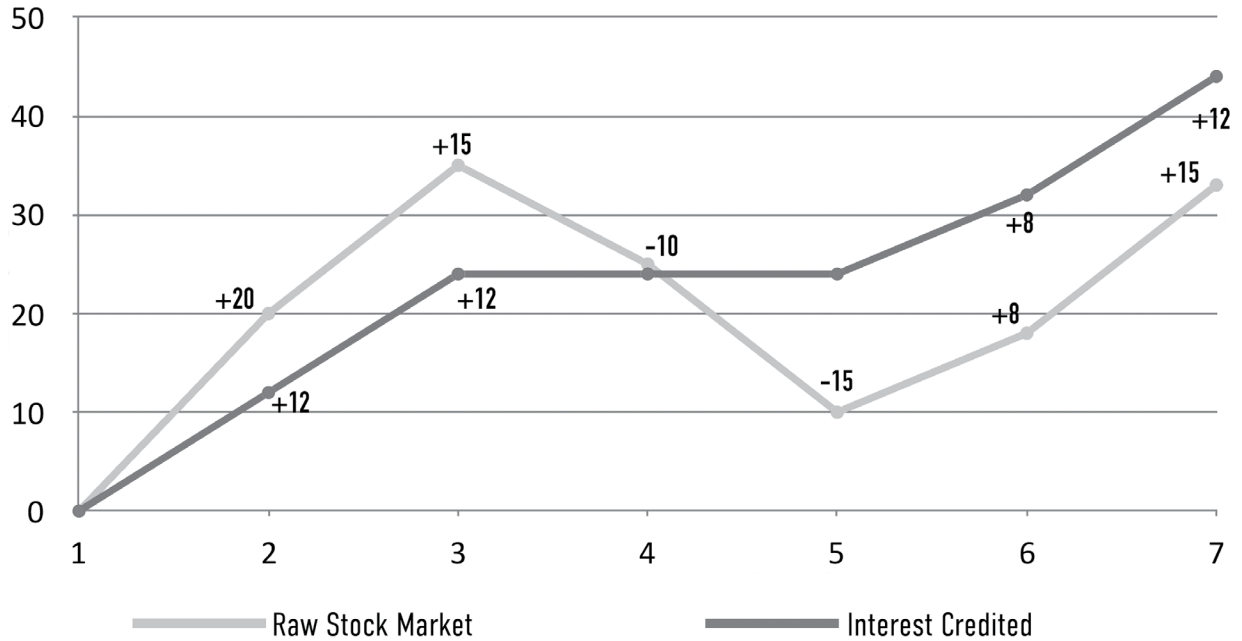


Chart 8.2

A: S&P 500 with 100% participation annual credited interest, excluding dividends, and a growth cap¹ of 12.50%

| | From | To | Average return with growth cap |
|---------|----------|----------|--------------------------------|
| 10 Year | Dec 2007 | Dec 2016 | 7.41% |
| 15 Year | Dec 2002 | Dec 2016 | 7.62% |
| 20 Year | Dec 1997 | Dec 2016 | 7.55% |
| 25 Year | Dec 1992 | Dec 2016 | 7.77% |
| 30 Year | Dec 1987 | Dec 2016 | 7.70% |

Chart 8.3

| H: S&P 500 Low Volatility (2-year) with 110% Participation ² Annual Credited Interest, excluding dividends, and a growth cap ¹ of uncapped | | | |
|--|----------|----------|--------------------------------|
| | From | To | Average return with growth cap |
| 10 Year | Dec 2007 | Dec 2016 | 8.51% |
| 15 Year | Dec 2002 | Dec 2016 | 8.87% |
| 20 Year | Dec 1997 | Dec 2016 | 7.94% |
| 25 Year | Dec 1992 | Dec 2016 | 9.05% |
| 26 Year | Dec 1991 | Dec 2016 | 9.13% |

Chart 8.4

| K: S&P 500 High Cap with 100% participation annual credited interest, excluding dividends, and a growth cap ¹ of 14.50% | | | |
|--|----------|----------|--------------------------------|
| | From | To | Average return with growth cap |
| 10 Year | Dec 2007 | Dec 2016 | 8.20% |
| 15 Year | Dec 2002 | Dec 2016 | 8.28% |
| 20 Year | Dec 1997 | Dec 2016 | 8.32% |
| 25 Year | Dec 1992 | Dec 2016 | 8.60% |
| 30 Year | Dec 1987 | Dec 2016 | 8.52% |