

## Exhibit 18.3: Jack and Jill's Pensionization™ Process

		Pension Income Gap	% of Nest Egg Pensionized™	RSQ	FLV
<b>STARTING POINT</b>		\$83,000	24%	42%	-\$337,000
<b>Plan A</b> Reduce Spending	Reduce desired after-tax income				
Result	-\$20,000	\$52,000	24%	75%	\$131,000
plus <b>Plan B</b> Pensionize™	Spend \$200,000 on Life Annuity				
Result	+\$13,000	\$39,000	42%	82%	\$107,000