TRIQUEST AGENT TOOL

Taxable Account vs. IUL Analyzer

Agent User & Presentation Manual

ELITE TEAM EDITION

Application of record: TA1.118. This manual is designed for agent training, case construction, client presentation and result interpretation.

BROKERAGE & EQUITY ACCOUNTS | IUL COMPARISON | DISTRIBUTIONS & LEGACY

Build the case. Compare the strategy. Document the result.

Purpose

To give TriQuest agents a consistent way to model a taxable account, identify the economic effect of taxes and management fees, compare spendable retirement income with an illustrated Index UL strategy, and evaluate long-term liquid value and legacy outcomes.

For agent use. Educational comparison only. Carrier illustration and policy contract control.

How to Use This Manual

The application is organized as a three-step workflow. The manual follows that same order so an agent can move from case construction to carrier inputs to client presentation without jumping between unrelated concepts.

Field / Feature	What it means / how to use it
1. Build the Case	Client profile, taxable account, tax assumptions, IUL funding design, account growth assumptions and the standalone taxable-account income test.
2. Load IUL Illustrations	Load the carrier illustrations that supply the IUL income, cash surrender value, death benefit and policy-charge data.
3. Review the Strategy	Review the same-spendable income comparison, legacy comparison, graphs, cost summary and bottom-line conclusions.
Client PDF + IUL Snapshot	Create the client-facing report from the completed case and save it as a PDF from the browser print dialog.

Core Presentation Principle

Do not make this a “which account earns more?” presentation.

The analyzer is designed to compare economic outcomes under the assumptions selected: taxes, fees, withdrawals, spendable income, remaining liquid value, policy charges and legacy. The agent should explain what each path is doing, not reduce the analysis to one rate-of-return number.

The Two IUL Illustration Paths

- Max Distribution Illustration — required for the Income Strategy / Same-Spendable comparison.
- Legacy Strategy Illustration — used for accumulation and legacy comparisons. It is optional unless that objective is being presented.

SECTION 1

What the Analyzer Demonstrates

The same client asset can be evaluated through different economic objectives. Keep the comparison path clear.

The central question

The client owns a taxable account with an existing value and cost basis. The analyzer asks what happens if part of that capital is repositioned into an IUL versus leaving the taxable account in place, and then evaluates the strategies through two separate lenses: income and legacy.

Field / Feature	What it means / how to use it
Income Strategy	Compares the illustrated Index UL Max Distribution income with the gross taxable-account withdrawals required to produce the same net spendable income.
Legacy Strategy	Compares accumulation and legacy results when neither strategy is distributing income. The focus is liquid value, taxable-account value and IUL death benefit at the same client age.
Funding Path	Measures the tax and fee drag created while taxable-account dollars are waiting to be transferred and while taxable assets are sold to fund the IUL.

Important separation of paths

Do not compare a number from the Funding Path, Income Strategy and Legacy Strategy as though all three represent the same cash flow. Each path answers a different client question.

Three-step workflow

1. Build the Case — enter the client, account, tax, funding and taxable-account assumptions.
2. Load IUL Illustrations — load the carrier data that matches the comparison objective.
3. Review the Strategy — evaluate income, legacy, costs, graphs and the client report.

SECTION 2

Before You Begin

Gather the facts before changing assumptions. The quality of the comparison depends on the quality of the inputs.

Field / Feature	What it means / how to use it
Client information	Name, date of birth/current age, federal filing status and spouse information when applicable.
Taxable account	Current market value, current cost basis, ownership, capital loss carryforward, qualified dividend yield and ordinary-income yield.
Tax information	Current taxable income, expected income COLA, state income-tax rate and state capital-gains rate.
IUL funding design	Funding start age, number of funding years, funding method, gross annual distribution or target ending balance, and Premium Deposit Account assumptions.
Taxable-account growth	Historical S&P 500 Total Return window or fixed annual return, plus investment management fee.
Carrier illustrations	Max Distribution illustration for income; Legacy Strategy illustration when a legacy comparison is desired.

Agent discipline

Build the case first. Load the carrier illustrations second. Review the strategy only after the case assumptions and illustration paths match the client objective.

Help menus

The application includes “?” help controls beside many fields and sections. Use them when training or when an input is unfamiliar. They explain the intended use of the field without adding permanent clutter to the interface.

SECTION 3

Case Management

Use the browser's saved-case tools for working cases and Export / Import for portable case files.

Field / Feature	What it means / how to use it
Case Name	Name the case clearly. Client name plus strategy date or purpose is preferred.
Save Case	Saves the current case in the browser under the current case name.
Save As	Creates a separate saved version so the original case can remain unchanged.
Load Case	Loads the selected saved case.
New Case	Starts a fresh case using the application defaults.
Export Current Case	Downloads a portable JSON case file. Use this to archive or move a case to another computer/browser.
Upload / Import Case File	Loads a previously exported JSON case file.
Delete Saved Case	Removes the selected locally saved case.

Recommended case workflow

Save the base case before testing alternate assumptions. Use Save As for scenario testing so the original client case is not overwritten. Export the finished case to the client file when the analysis is complete.

SECTION 4

Client & Tax Profile

These fields drive age-based projections and the tax calculations used throughout the taxable-account analysis.

Field / Feature	What it means / how to use it
Client Name	Used throughout the case and client report.
Client Date of Birth	Used to calculate Current Age automatically when entered.
Current Age	Beginning client age for projections.
Federal Filing Status	Married Filing Jointly, Single, Head of Household or Married Filing Separately.
Include Spouse?	Expands optional spouse fields when the case requires spouse context.
Spouse Name / DOB / Age	Optional household information. Spouse age is calculated from date of birth.

Tax rates are not all entered the same way

- Federal Ordinary Income Tax Rate is calculated automatically from filing status and current taxable income using the application’s 2026 federal marginal-rate schedule.
- Federal Long-Term Capital Gains Rate is calculated automatically from filing status and current taxable income using the application’s 2026 0% / 15% / 20% LTCG thresholds.
- State Income Tax Rate and State Capital Gains Rate are entered by the agent.

Tax note

The application estimates taxes for comparison purposes. It should not be presented as individualized tax advice. State treatment and the client’s actual return may differ.

SECTION 5

Account & Tax Basis

This section defines the taxable asset and the embedded tax exposure that follows it.

Field / Feature	What it means / how to use it
Account Value	Current market value of the taxable account.
Current Cost Basis	The client’s tax basis in the taxable account.
Unrealized Gain	Calculated as Account Value minus Current Cost Basis.
Embedded Gain %	Calculated percentage of the account represented by unrealized gain.
Account Ownership	Individual — Client, Individual — Spouse, or Joint.
Liquidation Basis Method	The analyzer uses Pro-Rata Basis / Gain. Each modeled sale carries a proportional amount of basis and embedded gain.
Capital Loss Carryforward	Losses available to offset realized capital gains in the model.
Qualified Dividend Yield	Annual qualified-dividend yield used in taxable-account investment-income tax calculations.
Interest / Ordinary Income Yield	Annual ordinary-income yield used in taxable-account investment-income tax calculations.

Teaching point

A taxable account does not simply have an “account value.” It also has a tax basis and embedded gain. When assets are sold, the model separates return of basis from taxable gain so the comparison reflects the economic cost of access.

SECTION 6

Household Income & Tax Base

The tax base establishes the client's current bracket position and the rates applied to modeled taxable income and gains.

Field / Feature	What it means / how to use it
Current Taxable Income	Current household taxable income used to determine federal marginal-rate and capital-gains thresholds.
Current Taxable Income COLA	Annual growth assumption applied to the household taxable-income base.
Federal Ordinary Income Tax Rate	Calculated automatically from the application's 2026 schedule.
State Income Tax Rate	Agent-entered state ordinary-income tax assumption.
Federal Long-Term Capital Gains Rate	Calculated automatically from 2026 LTCG thresholds.
State Capital Gains Rate	Agent-entered rate applied to realized long-term gains. In states that tax capital gains as ordinary income, use the applicable state rate.

Federal Tax Bracket Position & Headroom

The Validation Reports include a dedicated Federal Tax Bracket Position & Headroom — 2026 report. It shows the current ordinary bracket, ordinary-bracket headroom, current LTCG rate and LTCG threshold headroom so the agent can audit the tax position used by the model.

SECTION 7

IUL Premium Design

This section determines how dollars are moved from the taxable account into the IUL.

Field / Feature	What it means / how to use it
Premium Funding Method	Choose Enter Annual Distribution, Deplete Account Over Set Years, or No Distributions.
IUL Funding Start Age	Age when gross taxable-account withdrawals begin to fund the IUL.
IUL Funding Years	Number of years the taxable account will fund the IUL.
Funding Through Age	Calculated automatically as Funding Start Age plus Funding Years. It marks when taxable-account funding stops.
Strategy View Through Age	Ending age for taxable-account ledgers and IUL comparison reports. This is separate from the funding window.
Funding COLA	Annual percentage change applied to the gross funding distribution during the selected funding years.
Annual Gross Distribution	Gross amount sold from the taxable account each funding year before tax.

Deplete Account Over Set Years

Field / Feature	What it means / how to use it
Target Ending Balance	Desired taxable-account balance at the end of the selected funding period.
Calculated Year 1 Gross Withdrawal	The first-year gross withdrawal calculated to reach the target ending balance over the funding window.
Estimated Net IUL Premium — Year 1	First-year gross withdrawal less modeled tax on the realized-gain portion.
Total Net IUL Premium	Cumulative after-tax premium dollars available to fund the IUL.
Suggested Level IUL Premium	Total Net IUL Premium divided by IUL Funding Years. Use as a practical level-premium starting point in carrier software; round down when appropriate.

Do not confuse the ages

Funding Through Age is when taxable-account funding stops. It is not the IUL income end age and it is not the Strategy View Through Age.

SECTION 8

Premium Deposit Account Assumptions

The funding bucket is modeled separately from the client's main taxable-account growth assumptions.

Field / Feature	What it means / how to use it
Return Method	The current build uses Fixed Annual Return for the Premium Deposit Account path.
Fixed Annual Return	Annual return assumed while dollars are waiting to be repositioned into the IUL.
Investment Mgmt. Fee	Annual management fee applied to the Premium Deposit Account funding path.

Why this bucket exists

The Premium Deposit Account path models dollars earmarked for near-term IUL funding separately from the longer-term taxable-account investment assumption. It lets the analysis reflect the economics of the funding period rather than leaving scheduled premium dollars exposed to the main account path by default.

Funding ledger

The Premium Deposit Account — Funding Ledger shows beginning balance, growth, management fee, investment-income tax, gross distributions, distribution tax, net spendable amounts, actual premiums and ending balance. Use it as an audit trail for the funding path rather than as the primary client presentation.

SECTION 9

Taxable Account Growth Assumptions

These are the main assumptions used by the taxable-account projections unless the Standalone Income Test is intentionally uncoupled.

Field / Feature	What it means / how to use it
Return Method	Choose Fixed Annual Return or Historical S&P 500 Total Return.
Fixed Annual Return	Used when Fixed Annual Return is selected.
Historical Window Start / End	Defines the S&P 500 Total Return window used by the independent taxable-account comparison. The selected historical window repeats through the strategy horizon.
Investment Mgmt. Fee	Main annual management fee applied to taxable-account projections.

Consistency first

By default, the Standalone Taxable Account Income Test uses these same growth assumptions. Only turn on a separate override when you deliberately want the standalone stress test to use a different return method, historical window, fixed return or management fee.

SECTION 10

Standalone Taxable Account Income Test

This is a separate test of what the taxable account can support by itself. It does not control the IUL income comparison.

Field / Feature	What it means / how to use it
Use Separate Growth Assumptions?	No — Use Main Assumptions keeps the test linked to the main taxable-account growth assumptions. Yes — Override for This Test opens a separate assumption set.
Standalone Return Method	Used only when the override is turned on.
Standalone Historical Start / End	Historical S&P 500 Total Return window used only by the standalone override.
Standalone Fixed Return	Fixed annual return used only by the standalone override.
Standalone Mgmt. Fee	Management fee used only by the standalone override.
Annual Distribution	Desired first-year gross withdrawal tested against the taxable account only.
Distribution Start Age	Beginning age for standalone taxable-account withdrawals.
Distribution End Age	Age through which the standalone test requests income.
Distribution COLA	Annual percentage increase applied to the standalone requested withdrawal.

Critical distinction

The Standalone Taxable Account Income Test is not the Same-Spendable comparison. Its distribution amount, start age, end age and COLA do not set the imported IUL income stream.

What the test tells you

- How much income was requested.
- When income starts and the requested COLA.
- How long the full requested income can be supported.
- Whether and when the taxable account exhausts.
- Total net spendable income and ending balance.

SECTION 11

Reading the Core Ledgers

Use the ledgers to audit the engine. Lead the client with summaries, not rows of calculation detail.

Premium Deposit Account — Funding Ledger

Use this ledger to verify the funding-period cash flow: beginning balance, gross growth, management fee, investment-income tax, distribution, distribution tax, net spendable amount, premium funded and ending balance.

Standalone Taxable Account Income Test — Projection Ledger

This ledger projects the taxable account using the selected growth assumptions and the standalone income-test inputs. It answers: “How much income can this taxable account support, and for how long?”

Same-Spendable Income Detail — Index UL Income vs. Taxable Account Withdrawal Required

This ledger is populated from the Max Distribution illustration. It compares the illustrated Index UL spendable income to the gross taxable-account withdrawal required to produce the same net spendable dollars after modeled tax.

Agent rule

If the Max Distribution illustration is not loaded, do not interpret the Same-Spendable ledger as a completed comparison.

SECTION 12

Income Strategy — Same-Spendable Comparison

This is the primary apples-to-apples income comparison in the application.

Field / Feature	What it means / how to use it
Index UL Spendable Income	Cumulative illustrated income from the Max Distribution carrier illustration.
Taxable Net Spendable	Cumulative modeled net spendable income produced by the taxable account.
Taxable Gross Required	Gross taxable-account withdrawals needed to produce the same net spendable dollars.
Tax on Withdrawals	Modeled tax created by the taxable-account withdrawals.
Ending Taxable Balance	Taxable-account value remaining after the same-spendable withdrawal path.
Income Match	Shows how many periods the taxable account fully matched the illustrated IUL spendable income.

How to explain it to a client

Suggested language

“We are not asking whether the taxable account can make the same gross withdrawal. We are asking how much has to come out of the taxable account, after recognizing taxes, to put the same spendable dollars in your hands.”

If the taxable account cannot maintain the same spendable income for the full illustrated period, that shortfall is part of the result. Do not hide it by substituting a lower taxable withdrawal unless you are intentionally running a different scenario.

SECTION 13

Total Economic Value

The application separates spendable income, remaining liquid value and legacy instead of collapsing every outcome into one number without context.

Income Strategy — Same Spendable Comparison

Field / Feature	What it means / how to use it
Index UL	Total Net Spendable + IUL Cash Surrender Value at the Strategy View age = Total Economic Value. Death benefit is shown separately as legacy context.
Taxable Account	Total Net Spendable + Ending Taxable Balance = Total Economic Value. Legacy Account Value is also shown.

Legacy Strategy

Field / Feature	What it means / how to use it
IUL — Legacy Strategy	Shows IUL Cash Surrender Value, IUL Death Benefit, Total Economic Value and Legacy Value — Death Benefit from the Legacy Strategy illustration.
Taxable Account — Legacy Strategy	Shows Ending Taxable Balance, Legacy Account Value and Total Economic Value under the no-income taxable path.

Do not add death benefit to liquid value as though both are simultaneously spendable

The report distinguishes liquid value from death benefit. Present each value for the purpose it serves.

SECTION 14

Strategy Cost Comparison

This section separates economic drag by path so the agent can see where the cost is coming from.

Field / Feature	What it means / how to use it
Premium Deposit Account — IUL Funding Path	Measures the tax and fee drag created while dollars are waiting to fund the IUL and while taxable-account assets are sold for premium funding.
Income Strategy — IUL Max Distribution	Uses carrier-derived policy charges from the Max Distribution illustration.
Income Strategy — Taxable Same-Spendable Path	Measures management fees, investment-income taxes and withdrawal taxes associated with producing the same spendable income.
Legacy Strategy — IUL	Uses carrier-derived policy charges from the Legacy Strategy illustration.
Legacy Strategy — Taxable Account	Measures management fees and investment-income taxes on the no-income/legacy taxable path.

Important distinction

This is not a simple “taxable account fee versus life insurance fee” comparison. The taxable path can include management fees, investment-income taxes and withdrawal taxes. The IUL path uses actual policy charges from the loaded carrier illustration.

SECTION 15

Validation Reports

These reports are the audit layer behind the client-facing summaries. Open them when a number needs to be verified.

Field / Feature	What it means / how to use it
Taxable Account Basis & Realized Gain Detail	Audits cost basis, embedded gain, realized gain, remaining basis and modeled taxes year by year.
Federal Tax Bracket Position & Headroom — 2026	Audits the ordinary bracket and LTCG threshold position used by the model.
IUL Policy Cost Detail	Shows carrier-derived policy charges from the loaded IUL illustration data. Max Distribution and Legacy Strategy remain separate.
Taxable Account Economic Drag Detail	Audits management fees, investment-income taxes and withdrawal taxes. Funding, Same-Spendable and Independent/Legacy paths remain separate.

When a client asks “where did that number come from?”

Do not guess. Open the relevant Validation Report and trace the value to the underlying rows. The validation layer is there to make the presentation defensible.

SECTION 16

Load IUL Illustrations

Carrier illustration data is the source of IUL values used by the comparison. The path loaded must match the question being answered.

Max Distribution Illustration

Required for the Income Strategy. It drives illustrated policy income, cash surrender value, death benefit and policy-charge data used in the Same-Spendable and Income Strategy comparisons.

Legacy Strategy Illustration

Used for the Legacy Strategy. It drives cash surrender value, death benefit and policy-charge data for the accumulation/legacy comparison. It is optional unless legacy is being presented.

Carrier source discipline

Do not substitute an illustration designed for one objective into the other comparison. Max Distribution and Legacy Strategy are intentionally kept as separate paths.

Cost data

The analyzer reads policy charges from the carrier illustration's Annualized Expense Charges & Deductions pages when those cost pages are available. The client report should be reviewed together with the carrier illustration; it does not replace it.

SECTION 17

Review the Strategy

This is the agent-facing presentation summary after the case and required illustrations are loaded.

Income Strategy — Same Spendable Comparison

Review cumulative spendable income and the remaining values at the same Strategy View age. The application also produces a narrative summary once the Max Distribution illustration is loaded.

Legacy Strategy

Review the IUL Legacy Strategy and taxable-account Legacy Strategy at the same client age. Focus on liquid value, modeled taxable-account value and illustrated death benefit.

Strategy Graphs

- Income Strategy — Remaining Values
- Cumulative Spendable Income
- Legacy Strategy — Value Over Time

Cost Summary and Bottom Line

The Review section brings the Income Strategy and Legacy Strategy conclusions together after the underlying detailed reports have been calculated. Use the summaries for presentation and the validation reports for audit.

SECTION 18

Client PDF + IUL Snapshot

The finished client report is opened from the Review Strategy section and saved as a PDF through the browser print dialog.

How to create the client report

1. Complete the case assumptions.
2. Load the Max Distribution illustration and, when legacy is being presented, the Legacy Strategy illustration.
3. Review the strategy and confirm the results make sense.
4. Click Client PDF + IUL Snapshot.
5. Use Print / Save PDF in the report window to create the client file.

What the client report is designed to answer

- How much retirement income could I receive?
- How long could that income last?
- What if I live longer than expected?
- What could be left for my family?

Client-facing priority

The client report is outcome-first. Lead with income, duration, liquidity and family legacy. Use cost detail only when it helps explain why the outcomes differ.

Report caution

The client report is an educational comparison based on the assumptions and carrier illustrations used in the analysis. IUL values are illustrated and non-guaranteed unless specifically identified otherwise. Taxable-account values are modeled and are not guarantees of future performance. Taxes are estimates and individual results may vary.

SECTION 19

Suggested Client Presentation

A simple presentation sequence keeps the client focused on decisions rather than on software fields.

1 — Establish the client’s starting point

“You have accumulated a taxable investment account. Before we compare strategies, we need to recognize both its current value and the tax basis inside it.”

2 — Explain the funding decision

“If we reposition part of the account into the IUL, the gross sale and the net premium are not the same thing. The model recognizes the gain being realized and the tax created by the funding withdrawal.”

3 — Separate funding from retirement income

“The funding years answer how we get money into the policy. The retirement-income comparison answers what each strategy can put in your hands later. Those are different questions.”

4 — Compare same spendable income

“The IUL illustration gives us the illustrated spendable income. We then calculate how much gross taxable-account withdrawal would be required to put the same net dollars in your hands.”

5 — Show what remains

“After income, what is left? We compare the remaining taxable-account balance with the IUL cash surrender value, and we separately show the illustrated death benefit for legacy.”

6 — Review costs only in the correct path

“We will separate policy charges from taxable-account economic drag so you can see what is creating the difference. We will not mix the funding path, income path and legacy path together.”

SECTION 20

Agent Presentation Rules

Consistency matters more than trying to make every case look favorable.

	Rule
DO	Use the same Strategy View age when comparing ending values.
DO	Use the Max Distribution illustration for income and the Legacy Strategy illustration for legacy.
DO	Keep the Standalone Taxable Account Income Test separate from the Same-Spendable comparison.
DO	Use Validation Reports when a calculation needs to be explained.
DO	Save the base case before changing assumptions.
DON’T	Compare numbers across Funding, Income and Legacy paths as though they describe the same cash flow.
DON’T	Present the Federal tax calculations as tax advice.
DON’T	Treat IUL death benefit and cash surrender value as the same kind of value.
DON’T	Use a carrier illustration that does not match the strategy objective.
DON’T	Change assumptions simply to make the IUL or taxable account “win.”

SECTION 21

Troubleshooting & Quality Control

Most errors are input-path errors, illustration-path errors or a misunderstanding of which comparison is being viewed.

Field / Feature	What it means / how to use it
Same-Spendable section is empty	Confirm the Max Distribution illustration is loaded.
Legacy section is empty	Load the Legacy Strategy illustration if legacy is being compared.
Standalone income test changed unexpectedly	Check whether Separate Growth Assumptions is set to No or Yes and confirm the intended return/fee inputs.
Federal rate looks wrong	Check filing status and Current Taxable Income, then open the Federal Tax Bracket Position & Headroom — 2026 validation report.
Funding premium seems too low	Review taxable-account basis, realized gain, tax assumptions, gross funding distribution and funding years.
Costs do not reconcile	Open IUL Policy Cost Detail and Taxable Account Economic Drag Detail; confirm you are comparing the same path.
Case moved to another computer	Use Export Current Case and Upload / Import Case File.

Final quality-control question

Can you explain the client result without referring to a hidden assumption or mixing two strategy paths? If not, return to the inputs or the validation reports before presenting.

SECTION 22

Elite Team Quick Reference

A one-page field sequence for building and presenting a case.

Build

1. Name and save the case.
2. Enter client / spouse information and filing status.
3. Enter account value, cost basis, ownership and income yields.
4. Enter taxable income and state tax assumptions.
5. Choose IUL funding method, start age, funding years and Strategy View age.
6. Confirm Premium Deposit Account assumptions.
7. Confirm main Taxable Account growth assumptions.
8. Configure the Standalone Taxable Account Income Test only if you want that separate stress test.

Load

1. Load Max Distribution illustration for income.
2. Load Legacy Strategy illustration when presenting accumulation / legacy.

Review

1. Review Same-Spendable income.
2. Review Total Economic Value.
3. Review Strategy Cost Comparison.
4. Open Validation Reports for any number that needs explanation.
5. Review Strategy graphs and bottom-line conclusions.
6. Open Client PDF + IUL Snapshot and save the finished report.
7. Export the final case file for the client record.

TriQuest presentation standard

Build the case. Compare the strategy. Document the result. Keep the analysis understandable, auditable and tied to the client’s actual objective.

SECTION 23

Important Limitations & Disclosures

The analyzer is a planning and educational comparison tool. The source documents and actual contracts control.

- IUL values are based on the carrier illustration loaded into the case and may include non-guaranteed assumptions. The carrier illustration and issued policy contract control.
- Taxable-account results are modeled from the assumptions entered, including return method, management fees, tax rates, income yields, cost basis and distributions. They are not guarantees of future investment performance.
- Tax results are estimates for comparison purposes. Actual federal and state tax results depend on the client’s complete tax situation and applicable law.
- The application’s 2026 federal ordinary-income and long-term capital-gains schedules are used for its automatic rate calculations. Future law may differ.
- Policy loans, withdrawals, crediting, charges, lapse risk and death benefit are governed by the policy contract and carrier practices.
- The client report is not a substitute for the carrier illustration, policy contract, tax advice or legal advice.

Agent responsibility

Use the analyzer to organize the economic comparison, not to make promises. Confirm inputs, match the carrier illustration to the strategy being shown, and use the validation reports when the result needs to be audited.

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