TriQuest USA

Account Ability

AGENT QUICK START GUIDE

Tax Treatment | Spendable Income | Account Efficiency

A practical guide for comparing three hypothetical tax treatments on a common economic basis, including beginning balances, ongoing contributions, accumulation, equal-spendable-income distributions, and after-tax economic value.

Build the case. Compare the tax treatment. Explain the spendable result.

Training use | Tax treatment | Spendable income | Account efficiency

Agent Quick Start Guide | Hypothetical educational comparison

How to Use This Manual

Use this guide in the same order you would use the application with a client: establish the facts, build the case, explain the result, validate the calculations when needed, and document the presentation.

Field / Feature	What it means / how to use it
1. Build the Case	Enter the beginning balance, annual contribution, contribution growth, common crediting rate, tax assumptions, accumulation years, and distribution years.
2. Compare the Three Paths	Review Taxed Annually, Tax Postponed, and Tax Advantaged on the same economic basis using the same crediting assumption.
3. Read the Main Results	Compare Year-X account balance, potential tax liability, Year-X Economic Value, Annual Spendable Income, Years of Spendable Income, and ending balance.
4. Use the Chart & Detail Tabs	Toggle Raw Account Balance and After-Tax Economic Value, then open the three detail ledgers when the client wants to see how a number was produced.
5. Save & Present the Case	Use case management to preserve the assumptions and present the comparison as an educational tax-treatment analysis, not a product illustration or tax opinion.

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AGENT QUICK START GUIDE | Reading and Presenting the Results

2. Read the Main Comparison

Result	What it means
Account Balance - Year X	Statement-style balance at the end of the selected accumulation period.
Potential Tax Liability	Modeled deferred tax associated with the Tax Postponed balance.
Year-X Economic Value	Account value after recognizing the modeled tax treatment, creating a more comparable economic basis.
Annual Spendable Income	Common after-tax annual income target solved from Tax Advantaged.
Years of Spendable Income	How long each strategy sustains the target. A + indicates a final partial year is available.
Total Net Spendable	Total modeled after-tax spendable income delivered.
Net Account Balance - Ending Year	Remaining balance at the end of accumulation years plus distribution years.

3. Use the Chart

Raw Account Balance shows the actual modeled balances before recognizing deferred tax. **After-Tax Economic Value** adjusts for the modeled tax treatment. A useful presentation sequence is to show Raw Account Balance first, then switch to After-Tax Economic Value to explain why a larger statement balance is not automatically a larger spendable economic value.

4. Use the Detail Tabs

Open Taxed Annually, Tax Postponed, and Tax Advantaged to audit year-by-year funding, interest, taxes, spendable income, potential tax liability, and ending balances. The ledgers automatically follow the selected accumulation and distribution periods.

5. Suggested Presentation Flow

Step	Conversation
1	Enter the client's current beginning balance and planned annual contribution.
2	Set contribution growth only if the client expects funding to increase over time.
3	Choose realistic accumulation and distribution periods.
4	Review the three Year-X balances.
5	Point out potential tax liability and Year-X Economic Value.
6	Compare the common Annual Spendable Income target and Years of Spendable Income.
7	Toggle Raw Account Balance to After-Tax Economic Value.
8	Use the detail ledgers when the client asks how a number was produced.

Case Management: Save stores the current case; Save As creates another named case; Load restores it; New Case clears the working case; Export and Import move case data between files. All expanded assumptions are preserved.

Educational use: Account Ability is a hypothetical tax-treatment comparison. It is not a product illustration, tax opinion, or guarantee of future results. Actual taxation and product outcomes depend on individual circumstances and applicable rules.