TriQuestUSA

Strategy Application Suite

APPLICATION INDEX

TWELVE APPLICATIONS. ONE PURPOSE.

The TriQuest Strategy Application Suite is designed to help financial professionals make complex financial concepts easier to see, understand and explain. Each application addresses a different planning question - from taxation, retirement income and sequence risk to IUL costs, capital access, mortgages, mortality and asset allocation.

NUMBERS → **UNDERSTANDING** → **STRATEGY**

Use this index to identify the application that best fits the planning conversation in front of you.

RETIREMENT & TAX	IUL EDUCATION & COST	CAPITAL & ALLOCATION
Reality Check QP Roll-Out Account Ability	Taxable vs. IUL S&P Comparator CSO Mortality Lock-In & Reset Inverted Costs IUL Cost Comparison	Private Reserve Mortgage Master Risk Bucket Strategy

Educational and planning use. Each application is a strategy-analysis and communication tool. Product illustrations, lender documentation, tax advice, legal advice and individualized recommendations remain separate from the application output.

Application Index

What each application does - and when to reach for it.

1

Reality Check

Models accumulation and retirement distributions using historical or fixed returns, taxes, fees and other economic drag. It can reorder the same historical returns to demonstrate sequence-of-returns risk and its effect on sustainable income.

USE THIS WHEN: A client believes an average return tells the whole retirement story.

2

Private Reserve System

A capital-opportunity analyzer for comparing different approaches to accessing and using capital. It helps organize the economics of a strategy and show the consequences of how capital is accessed and deployed.

USE THIS WHEN: You want to compare the economic impact of different ways to access and use capital.

3

Taxable Account vs. IUL Analyzer

Compares a taxable investment-account strategy with an Index UL/IUL strategy across funding, spendable income, remaining liquid value, costs and legacy, while keeping income value, liquid value and death-benefit legacy distinct.

USE THIS WHEN: A client is weighing a taxable account against an IUL-based strategy.

4

Qualified Plan Roll-Out Analyzer

Analyzes a systematic distribution of qualified-plan assets, recognizes taxes, redirects available after-tax capital into IUL, and compares retirement income, taxation, distributions and legacy with carrier-illustration reconciliation.

USE THIS WHEN: A client has significant qualified-plan assets and wants to evaluate a staged roll-out strategy.

5

S&P; 500 Index Product Comparator

Uses historical S&P; 500 periods to compare how different index-crediting structures respond to the same market sequence, including the effects of caps, floors, participation rates and product-crediting assumptions.

USE THIS WHEN: You need to compare index-crediting designs using the same historical market sequence.

6

CSO Mortality Comparisons

Compares standardized mortality rates from the 1958, 1980, 2001 and 2017 CSO tables. Age, amount at risk, gender and tobacco classification are used to illustrate annual mortality amounts.

USE THIS WHEN: You want to explain how standardized mortality assumptions have changed across CSO generations.

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What each application does - and when to reach for it.

7

IUL Lock-In & Reset

Demonstrates the difference between uncapped market movement and an IUL-style annual crediting structure with a cap, floor and participation rate, emphasizing annual lock-in and reset mechanics.

USE THIS WHEN: A client needs to see how annual IUL crediting differs from simply owning the index.

8

Inverted Asset Cost Analyzer

Illustrates how equity-account costs and IUL internal costs can behave differently over time. The equity side models continuing asset-based fees and tax drag while the IUL side demonstrates a nonlinear policy-cost curve.

USE THIS WHEN: You want to make the long-term cost-of-ownership relationship easy to visualize.

9

Mortgage Master

Compares a client's current mortgage with a proposed financing strategy, measures the annual mortgage-cost differential, identifies equity made available, calculates the mortgage-cost hurdle rate and models productive use of released equity.

USE THIS WHEN: A client has substantial home equity and wants to evaluate the economics of accessing it.

10

Account Ability

Compares three hypothetical tax treatments - Taxed Annually, Tax Postponed and Tax Advantaged - on a common economic basis, showing how taxation can affect economic value and sustainable spendable income.

USE THIS WHEN: You want to isolate and explain the effect of tax treatment on accumulation and distributions.

11

Risk Bucket Allocation Strategy

Organizes assets simultaneously by investment risk and tax treatment. It compares What You Have with What You Want and distinguishes the ideal target from what can actually be implemented when some assets must remain in place.

USE THIS WHEN: A client owns multiple assets but has never viewed them together by risk and tax treatment.

12

IUL Cost Comparison

Compares actual annual IUL policy charges imported from a supported carrier illustration with modeled taxable-equity-account costs from taxes, management fees and optional term insurance, including cumulative-cost crossover analysis.

USE THIS WHEN: A client or advisor wants to compare actual IUL charges with recurring modeled equity-account costs.