TriQuest USA

Qualified Plan Roll-Out Analyzer

AGENT QUICK START GUIDE

Two-Illustration Columbus Workflow | Retirement Income | Cost of Ownership | Legacy

A practical guide for building, validating, reviewing and documenting the current Qualified Plan Roll-Out Analyzer workflow. This edition reflects the simplified two-illustration process, the carrier-driven income benchmark, the expanded calculation ledgers, Strategy View Through Age controls and the built-in Default Case.

The current agent workflow

Build the case → confirm the Columbus Life Funding Amount → create two Columbus illustrations → load both files → review the strategy → validate when needed → generate the client PDF → save/export the case.

How to Use This Manual

Step	What to do
1. Learn with the Default Case	Load the built-in John Doe Default Case and explore a completed example before building a live client case.
2. Build the Case	Enter client facts, tax assumptions, roll-out design, income timeline and Qualified Plan assumptions.
3. Load Two Illustrations	Load the No-Income / Cost Illustration and the Income Illustration.
4. Review the Strategy	Use the Strategy Decision Dashboard, Strategy Timeline and Retirement Income Comparison.
5. Validate & Document	Use Cost of Ownership and Calculation Detail when needed, then generate the Client PDF and save/export the case.

Start Here: The Built-In Default Case

RC147.61 includes a built-in training case named Default Case. It is designed to give agents a working example immediately, without having to build a case from scratch.

Important

The Default Case is available in Saved Cases on a fresh browser/device, but it does not automatically open. An agent deliberately selects it and clicks Load. A user-created saved case with the same name takes precedence.

How to use the Default Case

- Open Case Management / Saved Cases.
- Select Default Case and click Load.
- Confirm the client shown is John Doe and the Qualified Account Balance is $500,000.
- Explore the dashboard, timeline, Retirement Income Comparison, Cost of Ownership and Calculation Detail.
- Change assumptions such as the historical S&P starting year or Strategy View Through Age to see how the Qualified Plan result changes.
- Use New Case when you are ready to build an actual client case. Do not overwrite the training case with client information.

What is already embedded

The Default Case carries the planning inputs and the Columbus illustration datasets needed to demonstrate the analysis. The agent does not need the original illustration PDFs merely to explore the example case.

Training purpose

The Default Case is an example for learning the application. It is not a recommendation, a client proposal or a substitute for building current carrier illustrations for an actual client.

1 Build the Case

Open 1. Build the Case. This section establishes the client facts, tax assumptions, roll-out design and Qualified Plan assumptions that drive the analysis.

Client & Tax

- Client Name and Date of Birth: enter both; Current Age should calculate automatically.
- Federal Filing Status: select the client filing status.
- Qualified Account Balance: enter the current qualified retirement balance.
- State Tax Rate: enter the planning assumption.
- Spouse Information: use when household tax, Social Security or Medicare planning requires spouse data.

Income Timeline

- Current Taxable Income: enter annual taxable income after deductions.
- Current Taxable Income COLA and End Age: define how long current income remains in the model.
- Other Existing Taxable Retirement Income: add pension, rental or other taxable retirement income with its start/end ages and COLA when applicable.
- Social Security: enter only when you want it included in the case.

Roll-Out Design & QP Assumptions

- Roll-Out Start Age and Roll-Out Years: define the qualified-plan distribution window.
- Roll-Out Method: use the appropriate method for the case; bracket-fill designs allow the application to solve the annual distribution within the selected bracket.
- Holding Bucket Rate / Fee: model near-term after-tax premium dollars waiting to be transferred.
- Return Method: choose Historical S&P or Fixed. Historical mode uses the selected start/end sequence and repeats the chosen range.
- QP Management Fee: enter the annual fee assumption.

Stop-and-check before continuing

The QP Roll-Out Snapshot should contain reasonable non-zero values for Starting QP, Gross QP Roll-Out, Estimated Roll-Out Taxes and After-Tax QP Principal Released. Resolve blanks or unexpected zeros before building Columbus.

2 Build the Two Columbus Illustrations

The current application uses a simplified two-file workflow. The former Max Index Loan, Designed Middle and Fixed Conservative three-choice income workflow is no longer the agent process.

A. Confirm the Funding Amount

- Estimated Capital Available: after-tax QP principal plus modeled net holding-bucket earnings.
- Design Cushion: conservative buffer used by the application design.
- Columbus Life Funding Amount: the amount used to establish the carrier design.

B. Build the No-Income / Cost Illustration

Build the funded policy with no retirement-income stream. This illustration is the authoritative source for policy costs and no-income policy values used by the application.

- Use the Columbus Life Funding Amount and the actual QP release timing when establishing the premium schedule.
- Preserve the carrier-calculated face amount / MEC design as required by the Columbus workflow.
- Include the UL supplemental expenses / Cost Ledger information.
- Export the complete PDF.

C. Build the Income Illustration

Create the actual carrier stress-tested retirement-income design. Columbus determines the sustainable year-by-year policy distributions through the selected carrier horizon. Those imported distributions become the benchmark the Qualified Plan must attempt to match.

- Use the same underlying policy design and funding schedule appropriate to the case.
- Set the desired retirement-income window in Columbus.
- Stress-test the distribution amount in the carrier software; do not create the income target manually in the analyzer.
- Export the complete Income Illustration PDF.

Two files - two jobs

No-Income / Cost Illustration = authoritative for policy costs and no-income values. Income Illustration = authoritative for retirement distributions and the income comparison.

3 Import the Illustrations & Reconcile Funding

Upload Center

Required file	Role in the analysis
No-Income / Cost Illustration	Policy cost source and no-income policy values. Required.
Income Illustration	Carrier stress-tested retirement distributions and income-case values. Required.

Both illustration cards should show LOADED before relying on the completed analysis. Use complete carrier illustrations with the required policy values and supplemental expense / Cost Ledger information.

Funding Reconciliation - QP Release vs. Columbus Premium Timing

- Compare the modeled after-tax QP release schedule with the actual carrier premium schedule.
- The premium schedule should reflect the practical timing of capital released by the QP roll-out.
- A small residual holding balance may be acceptable within the design tolerance; investigate a large surplus or material deficit.
- The analyzer is not trying to force every case into maximum-MEC premium timing. The carrier illustration should match the actual funding design being analyzed.

Why the timing matters

Two policies can use the same total guideline funding amount yet produce different long-term values when premium timing differs. Use the illustration that matches the funding schedule actually modeled by the application.

4 Review the Strategy

- Start with the Strategy Decision Dashboard. Confirm Starting QP, Gross QP Roll-Out, Estimated Roll-Out Taxes, After-Tax QP Principal Released, carrier income and the illustrated horizon.
- Review the Strategy Timeline. Make sure current age, roll-out period, imported carrier income period and strategy horizon make sense.
- The Income Illustration establishes the exact year-by-year spendable-income benchmark. The application then calculates the gross taxable QP withdrawals needed to pursue the same spendable income.
- Historical S&P or Fixed return assumptions affect the Qualified Plan analysis. They do not rewrite the imported Columbus illustration.

Strategy View Through Age

This is the analysis cutoff for the Retirement Income Comparison and detailed validation reports. Quick-select choices include 90, 95, 100 and 120. Shortening the view does not change the imported carrier income period; it changes how far the application evaluates the comparison.

Sequence-of-returns teaching point

Changing the historical S&P starting year can materially change the Qualified Plan ending value, depletion age and legacy because the QP experiences a different return sequence. The imported IUL illustration remains carrier-driven and unchanged.

What a QP shortfall means

A shortfall means that, under the selected assumptions and market sequence, the Qualified Plan can no longer fully support the same spendable-income benchmark produced by the imported Income Illustration. It is not automatically an application error; use Calculation Detail to trace the result.

5 Cost of Ownership

Cost of Ownership compares modeled Qualified Plan economic drag with actual policy charges imported from the Columbus illustration workflow.

- QP economic drag can include management fees plus applicable distribution tax / Medicare IRMAA effects.
- IUL policy charges use actual carrier cost information from the No-Income / Cost Illustration.
- The summary presents Total QP Economic Drag, Total IUL Policy Charges and the Cost Difference without a redundant fourth management-fee card.

Explain the comparison correctly

Do not present this as simply a “401(k) fee versus life insurance fee” comparison. The QP side measures modeled economic drag associated with owning and accessing taxable retirement dollars. The IUL side represents actual policy charges. Always review the income and remaining-value results along with cost.

Calculation Detail - use when proof is needed

Calculation Detail is the supporting audit area for the advisor, case designer or reviewer. The current detail set includes:

- QP Roll-Out - Tax Reconciliation Detail
- Same-Spendable Income Detail - Columbus Income vs. QP Withdrawal Required
- Master QP Performance & Distribution Ledger
- Master IUL Performance & Distribution Ledger
- Income Timeline - Validation Detail
- Columbus Life Funding Amount - Validation Detail
- RMD Detail
- Medicare IRMAA Detail
- Year-by-Year Cost of Ownership Ledger
- Beneficiary / Legacy audit reports when applicable

Master Ledgers: How to Audit the Result

Master QP Performance & Distribution Ledger

Use this ledger to trace the application-calculated Qualified Plan path year by year: market return, fees, distributions, taxes, RMD effects and remaining account value.

Master IUL Performance & Distribution Ledger

Use this ledger as the organized audit trail for the imported Columbus data. It displays carrier-derived policy information rather than manufacturing a second illustration inside the analyzer.

- Policy Year and Client Age
- Premium
- Net Cash From Policy / carrier distribution
- Cash Value and Surrender Value
- Death Benefit
- Policy cost components when available from the imported Cost Ledger data

Source discipline

The analyzer does not recreate Columbus values. Carrier illustration data remains authoritative. The master ledgers organize the two strategies so an advisor can explain and verify what drove the comparison.

When something looks unusual

Open the report that corresponds to the number in question and trace it before presenting the case. Use the detailed ledgers to verify the result, not to overwhelm the client.

6 Finish, Save and Protect the Case

Generate the Client PDF

- Click Generate Client PDF in Case Management after the case is fully populated and reviewed.
- Verify client name, starting QP value, Columbus Life Funding Amount, strategy horizon and major results against the active application before delivery.
- Use the client report as the presentation summary; keep Calculation Detail primarily as advisor audit support.

Save and Export

- Save the completed case using a clear case name.
- A saved case should retain planning inputs and imported Columbus illustration datasets.
- For important completed cases, also use Export Case File so there is a separate backup outside browser storage.
- Imported case files should open even when browser Saved Cases storage is full; if storage cannot retain the case, export a separate case file.

Default Case reminder

Default Case is the built-in John Doe training case. It is meant to remain available for practice. Use New Case for a real client and save that client under a distinct name.

Final readiness check

Check	Confirm
Client facts	Name, DOB, filing status, state tax rate and Qualified Account Balance are populated.
QP Roll-Out Snapshot	Starting QP, Gross Roll-Out, Estimated Taxes and After-Tax Principal Released are reasonable.
Funding	Estimated Capital Available, Design Cushion and Columbus Life Funding Amount reconcile logically.
Two illustrations	No-Income / Cost and Income cards both show LOADED.
Strategy	Dashboard, timeline and comparison display complete values with no waiting/error indicators.
Client PDF	Report agrees with the active case.
Protection	Case is saved; important cases are also exported.

The Simplest Agent Rule

ONE WORKFLOW

Load Default Case to learn → Build client → Calculate roll-out → Confirm Funding Amount → Build No-Income / Cost Illustration → Build Income Illustration → Load both PDFs → Review Dashboard & Timeline → Compare same spendable income → Validate Cost / Ledgers → Generate Client PDF → Save & Export.

What changed from the prior manual

Prior workflow	Current workflow
Four Columbus PDFs	Two required Columbus PDFs.
Max / Middle / Fixed income choices	One authoritative carrier Income Illustration.
Manual income design target in the analyzer	Carrier stress-tested year-by-year income is imported from Columbus.
Selected income illustration used as cost source	No-Income / Cost Illustration is the primary cost source.
No Master IUL ledger	Master IUL Performance & Distribution Ledger added.
Strategy age choices omitted 95	95 is now a quick-select Strategy View Through Age option.
No built-in training case	Default Case - John Doe is available in Saved Cases on a fresh browser/device.

Use the application in this order and the analysis remains easy to teach: the QP creates the after-tax funding, Columbus supplies the actual policy economics and stress-tested income, and the analyzer measures what the Qualified Plan must do to pursue the same spendable result.