

# Retirement Planning Alternatives Appendix A & Appendix B

For

*Tom Scott  
& Kristin Scott*



Presented by:

[Licensed user's name appears here]

Phone:

Fax:

E-mail:

Date: [Current date appears here]

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**Appendix A**  
**Detailed Reports for Retirement Plan #1**

# Expected Cash Flow

Expected Cash Flow Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1) After Tax Cash Flow from Social Security*	(2) Total Expected After Tax Cash Flow
1	40	35	0	0
2	41	36	0	0
3	42	37	0	0
4	43	38	0	0
5	44	39	0	0
6	45	40	0	0
7	46	41	0	0
8	47	42	0	0
9	48	43	0	0
10	49	44	0	0
11	50	45	0	0
12	51	46	0	0
13	52	47	0	0
14	53	48	0	0
15	54	49	0	0
16	55	50	0	0
17	56	51	0	0
18	57	52	0	0
19	58	53	0	0
20	59	54	0	0
21	60	55	0	0
22	61	56	0	0
23	62	57	0	0
24	63	58	0	0
25	64	59	0	0
26	65	60	0	0
27	66	61	0	0
28	67	62	22,373	22,373
29	68	63	22,373	22,373
30	69	64	22,373	22,373
31	70	65	22,373	22,373
32	71	66	22,373	22,373
33	72	67	44,772	44,772
34	73	68	44,772	44,772
35	74	69	44,772	44,772
36	75	70	44,772	44,772
37	76	71	44,772	44,772
38	77	72	44,772	44,772
39	78	73	44,772	44,772
40	79	74	44,772	44,772
			470,041	470,041

\*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

# Expected Cash Flow

Expected Cash Flow Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1) After Tax Cash Flow from Social Security*	(2) Total Expected After Tax Cash Flow
41	80	75	44,772	44,772
42	81	76	44,772	44,772
43	82	77	44,772	44,772
44	83	78	44,772	44,772
45	84	79	44,772	44,772
46	85	80	44,772	44,772
47	86	81	44,772	44,772
48	87	82	44,772	44,772
49	88	83	44,772	44,772
50	89	84	44,772	44,772
51	90	85	44,772	44,772
52	91	86	44,772	44,772
53	92	87	44,772	44,772
54	93	88	44,772	44,772
55	94	89	44,772	44,772
56	95	90	44,772	44,772
57	96	91	44,772	44,772
58	97	92	44,772	44,772
59	98	93	44,772	44,772
60	99	94	44,772	44,772

1,365,481	1,365,481
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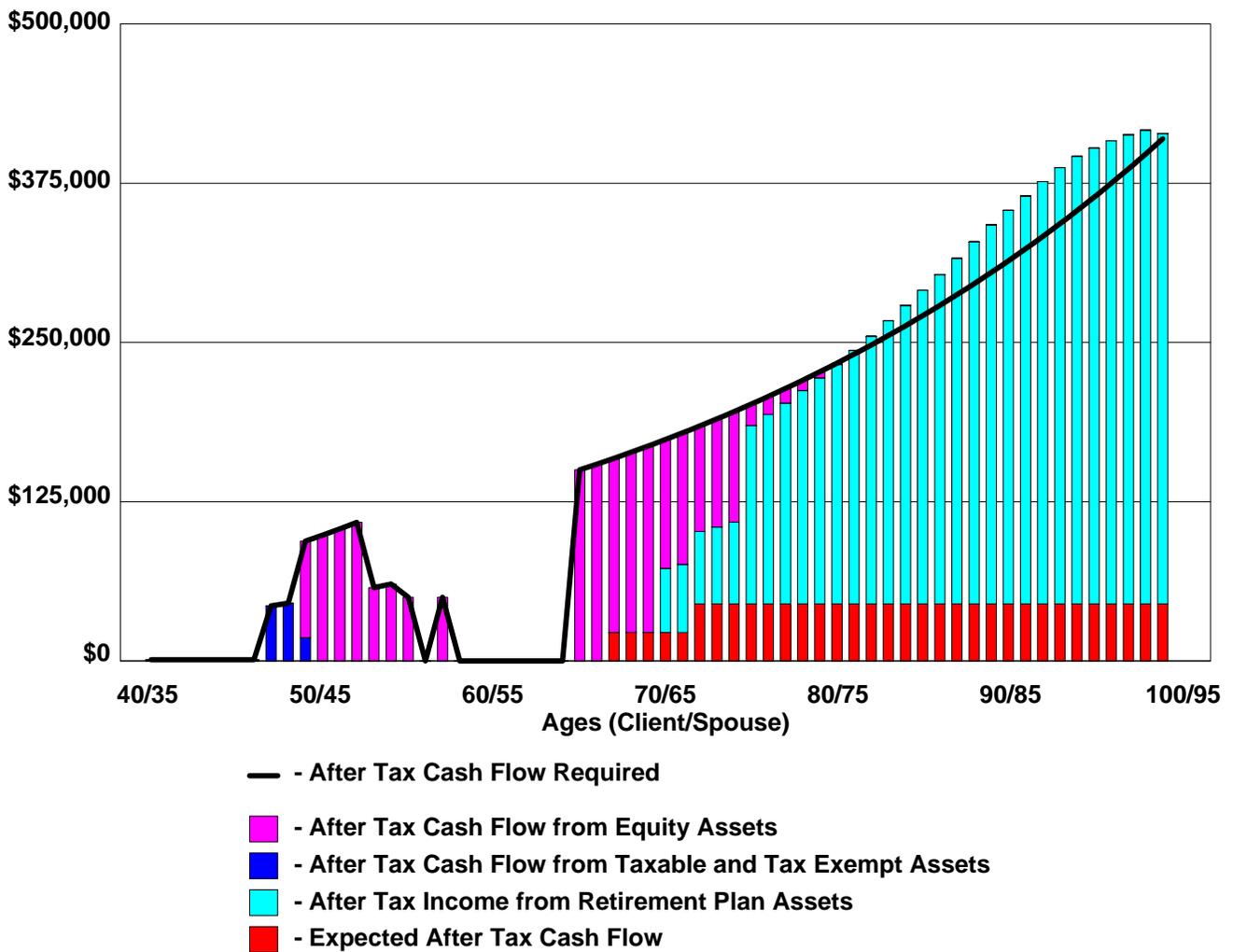
\*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

# Sources of Cash Flow

Presented By: [Licensed user's name appears here]  
 Date: [Current date appears here]

For: Tom Scott  
 & Kristin Scott

## 60 Year Graphic Analysis



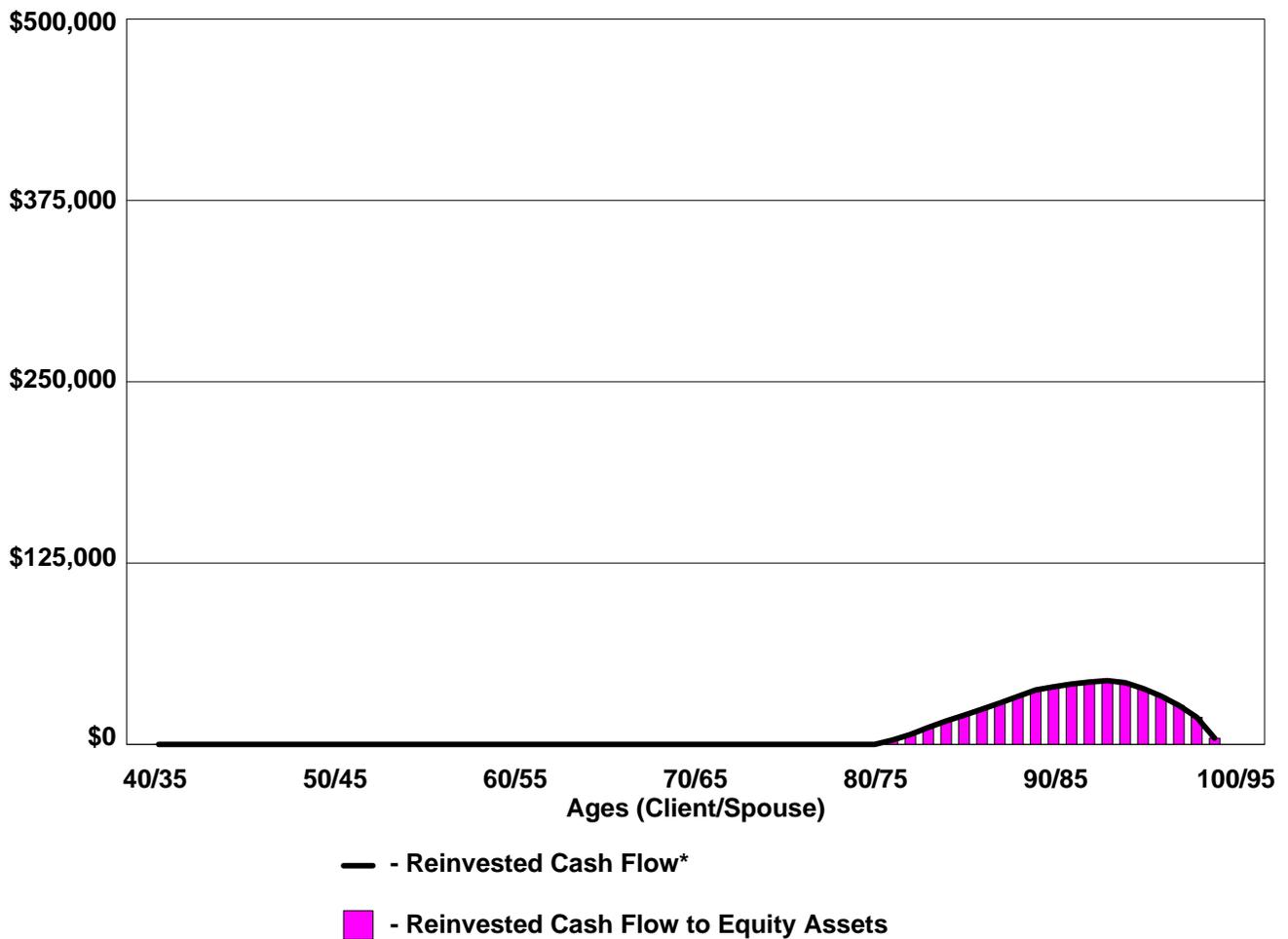
Values in excess of cash flow required are assumed to be reinvested.  
 See Column (6) on the "Cash Flow Analysis" page and the "Reinvested Cash Flow" graph.

# Reinvested Cash Flow

Presented By: [Licensed user's name appears here]  
Date: [Current date appears here]

For: Tom Scott  
& Kristin Scott

## 60 Year Graphic Analysis



\* This graph reflects excess cash flow available for reinvestment.  
See the individual asset reports for reinvestment details.

# Summary of Retirement Plan Assets

Retirement Assets Summary Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	Pre-Retirement Income Tax Rate 35.00%			Retirement Income Tax Rate 35.00%			(6) Year End Living Value of Retirement Plan Assets	(7) Total After Tax Cash Flow From Retirement Plan Assets
			(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Retirement Plan Assets Deposits	(3) Total Required Minimum Distributions	(4) Total Beginning of Year Pre Tax Withdrawals	(5) Annualized Interest Accrued			
1	40	35	170,000	35,000	0	0	15,375	218,722	0	
2	41	36	218,722	35,000	0	0	19,029	270,706	0	
3	42	37	270,706	35,000	0	0	22,928	326,170	0	
4	43	38	326,170	35,000	0	0	27,088	385,345	0	
5	44	39	385,345	35,000	0	0	31,526	448,482	0	
6	45	40	448,482	35,000	0	0	36,261	515,845	0	
7	46	41	515,845	35,000	0	0	41,313	587,717	0	
8	47	42	587,717	35,000	0	0	46,704	664,400	0	
9	48	43	664,400	35,000	0	0	52,455	746,216	0	
10	49	44	746,216	35,000	0	0	58,591	833,509	0	
11	50	45	833,509	35,000	0	0	65,138	926,645	0	
12	51	46	926,645	35,000	0	0	72,123	1,026,015	0	
13	52	47	1,026,015	35,000	0	0	79,576	1,132,037	0	
14	53	48	1,132,037	35,000	0	0	87,528	1,245,155	0	
15	54	49	1,245,155	35,000	0	0	96,012	1,365,845	0	
16	55	50	1,365,845	35,000	0	0	105,063	1,494,614	0	
17	56	51	1,494,614	35,000	0	0	114,721	1,632,003	0	
18	57	52	1,632,003	35,000	0	0	125,025	1,778,588	0	
19	58	53	1,778,588	35,000	0	0	136,019	1,934,985	0	
20	59	54	1,934,985	35,000	0	0	147,749	2,101,851	0	
21	60	55	2,101,851	35,000	0	0	160,264	2,279,887	0	
22	61	56	2,279,887	35,000	0	0	173,617	2,469,840	0	
23	62	57	2,469,840	35,000	0	0	187,863	2,672,508	0	
24	63	58	2,672,508	35,000	0	0	203,063	2,888,742	0	
25	64	59	2,888,742	35,000	0	0	219,281	3,119,450	0	
26	65	60	3,119,450	0	0	0	233,959	3,328,258	0	
27	66	61	3,328,258	0	0	0	249,619	3,551,044	0	
28	67	62	3,551,044	0	0	0	266,328	3,788,742	0	
29	68	63	3,788,742	0	0	0	284,156	4,042,351	0	
30	69	64	4,042,351	0	0	0	303,176	4,312,935	0	
31	70	65	4,312,935	0	77,429	77,429	317,663	4,519,020	50,329	
32	71	66	4,519,020	0	82,300	82,300	332,754	4,733,703	53,495	
33	72	67	4,733,703	0	87,466	87,466	348,468	4,957,244	56,853	
34	73	68	4,957,244	0	92,943	92,943	364,823	5,189,905	60,413	
35	74	69	5,189,905	0	98,747	98,747	381,837	5,431,948	64,186	
36	75	70	5,431,948	0	215,474	215,474	391,236	5,565,652	140,058	
37	76	71	5,565,652	0	228,943	228,943	400,253	5,693,935	148,813	
38	77	72	5,693,935	0	242,657	242,657	408,846	5,816,173	157,727	
39	78	73	5,816,173	0	257,742	257,742	416,882	5,930,498	167,532	
40	79	74	5,930,498	0	273,031	273,031	424,310	6,036,164	177,470	

\*Defined Contribution Plan Assets (Tom Scott); Defined Contribution Plan Assets (Kristin Scott).

# Summary of Retirement Plan Assets

Retirement Assets Summary Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

			Pre-Retirement Income Tax Rate 35.00%				Retirement Income Tax Rate 35.00%			
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Year	Client Age	Spouse Age	Total Beginning of Year Value in Retirement Plan Assets*	Total Retirement Plan Assets Deposits	Total Required Minimum Distributions	Total Beginning of Year Pre Tax Withdrawals	Annualized Interest Accrued	Year End Living Value of Retirement Plan Assets	Total After Tax Cash Flow From Retirement Plan Assets	
41	80	75	6,036,164	0	289,144	289,144	431,027	6,131,711	187,943	
42	81	76	6,131,711	0	306,110	306,110	436,920	6,215,552	198,972	
43	82	77	6,215,552	0	323,165	323,165	441,929	6,286,808	210,058	
44	83	78	6,286,808	0	341,884	341,884	445,869	6,342,863	222,225	
45	84	79	6,342,863	0	360,566	360,566	448,672	6,382,737	234,368	
46	85	80	6,382,737	0	378,829	378,829	450,293	6,405,795	246,239	
47	86	81	6,405,795	0	397,732	397,732	450,605	6,410,227	258,525	
48	87	82	6,410,227	0	417,250	417,250	449,473	6,394,132	271,213	
49	88	83	6,394,132	0	437,345	437,345	446,759	6,355,520	284,274	
50	89	84	6,355,520	0	457,965	457,965	442,317	6,292,322	297,677	
51	90	85	6,292,322	0	475,360	475,360	436,272	6,206,335	308,984	
52	91	86	6,206,335	0	492,713	492,713	428,522	6,096,077	320,264	
53	92	87	6,096,077	0	509,894	509,894	418,964	5,960,108	331,431	
54	93	88	5,960,108	0	526,743	526,743	407,502	5,797,061	342,383	
55	94	89	5,797,061	0	540,433	540,433	394,247	5,608,494	351,282	
56	95	90	5,608,494	0	550,540	550,540	379,347	5,396,521	357,851	
57	96	91	5,396,521	0	559,355	559,355	362,787	5,160,954	363,581	
58	97	92	5,160,954	0	566,625	566,625	344,575	4,901,862	368,306	
59	98	93	4,901,862	0	572,064	572,064	324,735	4,619,624	371,841	
60	99	94	4,619,624	0	568,107	568,107	303,864	4,322,716	369,269	

\*Defined Contribution Plan Assets (Tom Scott); Defined Contribution Plan Assets (Kristin Scott).

## Details of Defined Contribution Plan Assets for Tom Scott

Defined Contribution Assets Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Retirement Plan Assets Initial Value 80,000		Retirement Plan Assets Cost Basis 0		Retirement Plan Assets Yield 7.50%		Pre-Retirement Income Tax Rate 35.00%		Retirement Income Tax Rate 35.00%	
		(1)	(2)	(3)	(4)	(5)	(6)		
Year	Client Age	Beginning of Year Plan Assets	Assumed Deposits	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets		
1	40	80,000	17,500	0	0	104,026	0		
2	41	104,026	17,500	0	0	129,661	0		
3	42	129,661	17,500	0	0	157,012	0		
4	43	157,012	17,500	0	0	186,193	0		
5	44	186,193	17,500	0	0	217,328	0		
6	45	217,328	17,500	0	0	250,547	0		
7	46	250,547	17,500	0	0	285,989	0		
8	47	285,989	17,500	0	0	323,804	0		
9	48	323,804	17,500	0	0	364,150	0		
10	49	364,150	17,500	0	0	407,197	0		
11	50	407,197	17,500	0	0	453,125	0		
12	51	453,125	17,500	0	0	502,127	0		
13	52	502,127	17,500	0	0	554,410	0		
14	53	554,410	17,500	0	0	610,192	0		
15	54	610,192	17,500	0	0	669,708	0		
16	55	669,708	17,500	0	0	733,208	0		
17	56	733,208	17,500	0	0	800,959	0		
18	57	800,959	17,500	0	0	873,245	0		
19	58	873,245	17,500	0	0	950,369	0		
20	59	950,369	17,500	0	0	1,032,656	0		
21	60	1,032,656	17,500	0	0	1,120,451	0		
22	61	1,120,451	17,500	0	0	1,214,123	0		
23	62	1,214,123	17,500	0	0	1,314,065	0		
24	63	1,314,065	17,500	0	0	1,420,697	0		
25	64	1,420,697	17,500	0	0	1,534,466	0		
26	65	1,534,466	0	0	0	1,637,179	0		
27	66	1,637,179	0	0	0	1,746,768	0		
28	67	1,746,768	0	0	0	1,863,692	0		
29	68	1,863,692	0	0	0	1,988,443	0		
30	69	1,988,443	0	0	0	2,121,544	0		
31	70	2,121,544	0	77,429	77,429	2,180,943	50,329		
32	71	2,180,943	0	82,300	82,300	2,239,121	53,495		
33	72	2,239,121	0	87,466	87,466	2,295,681	56,853		
34	73	2,295,681	0	92,943	92,943	2,350,184	60,413		
35	74	2,350,184	0	98,747	98,747	2,402,143	64,186		
36	75	2,402,143	0	104,897	104,897	2,451,018	68,183		
37	76	2,451,018	0	111,410	111,410	2,496,216	72,417		
38	77	2,496,216	0	117,746	117,746	2,537,679	76,535		
39	78	2,537,679	0	125,009	125,009	2,574,168	81,256		
40	79	2,574,168	0	132,009	132,009	2,605,631	85,806		
		437,500		1,029,956		1,029,956		669,473	

Columns (1) and (2) include only deductible contributions.

Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (4) includes distributions not subject to income tax.

Column (5) has been reduced by an assumed management fee of 0.75%.

## Details of Defined Contribution Plan Assets for Tom Scott

Defined Contribution Assets Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Retirement Plan Assets Initial Value 80,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.50%	Pre-Retirement Income Tax Rate 35.00%	Retirement Income Tax Rate 35.00%		
		(1)	(2)	(3)	(4)	(5)	(6)
Year	Client Age	Beginning of Year Plan Assets	Assumed Deposits	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets
41	80	2,605,631	0	139,339	139,339	2,631,379	90,570
42	81	2,631,379	0	147,004	147,004	2,650,673	95,553
43	82	2,650,673	0	155,010	155,010	2,662,716	100,757
44	83	2,662,716	0	163,357	163,357	2,666,660	106,182
45	84	2,666,660	0	172,043	172,043	2,661,600	111,828
46	85	2,661,600	0	179,838	179,838	2,647,885	116,895
47	86	2,647,885	0	187,793	187,793	2,624,764	122,065
48	87	2,624,764	0	195,878	195,878	2,591,470	127,321
49	88	2,591,470	0	204,053	204,053	2,547,225	132,634
50	89	2,547,225	0	212,269	212,269	2,491,252	137,975
51	90	2,491,252	0	218,531	218,531	2,424,851	142,045
52	91	2,424,851	0	224,523	224,523	2,347,612	145,940
53	92	2,347,612	0	230,158	230,158	2,259,191	149,603
54	93	2,259,191	0	235,332	235,332	2,159,331	152,966
55	94	2,159,331	0	237,289	237,289	2,050,699	154,238
56	95	2,050,699	0	238,453	238,453	1,933,553	154,994
57	96	1,933,553	0	238,710	238,710	1,808,292	155,162
58	97	1,808,292	0	237,933	237,933	1,675,475	154,656
59	98	1,675,475	0	235,982	235,982	1,535,849	153,388
60	99	1,535,849	0	229,231	229,231	1,394,080	149,000
				437,500	5,112,682	5,112,682	3,323,245

Columns (1) and (2) include only deductible contributions.

Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (4) includes distributions not subject to income tax.

Column (5) has been reduced by an assumed management fee of 0.75%.

## Details of Defined Contribution Plan Assets for Kristin Scott

Defined Contribution Assets Page: 3  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Retirement Plan Assets Initial Value 90,000		Retirement Plan Assets Cost Basis 0		Retirement Plan Assets Yield 7.50%		Pre-Retirement Income Tax Rate 35.00%		Retirement Income Tax Rate 35.00%	
		(1)	(2)	(3)	(4)	(5)	(6)		
Year	Spouse Age	Beginning of Year Plan Assets	Assumed Deposits	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets		
1	35	90,000	17,500	0	0	114,696	0		
2	36	114,696	17,500	0	0	141,045	0		
3	37	141,045	17,500	0	0	169,158	0		
4	38	169,158	17,500	0	0	199,152	0		
5	39	199,152	17,500	0	0	231,154	0		
6	40	231,154	17,500	0	0	265,298	0		
7	41	265,298	17,500	0	0	301,728	0		
8	42	301,728	17,500	0	0	340,596	0		
9	43	340,596	17,500	0	0	382,066	0		
10	44	382,066	17,500	0	0	426,312	0		
11	45	426,312	17,500	0	0	473,520	0		
12	46	473,520	17,500	0	0	523,888	0		
13	47	523,888	17,500	0	0	577,627	0		
14	48	577,627	17,500	0	0	634,963	0		
15	49	634,963	17,500	0	0	696,137	0		
16	50	696,137	17,500	0	0	761,406	0		
17	51	761,406	17,500	0	0	831,044	0		
18	52	831,044	17,500	0	0	905,343	0		
19	53	905,343	17,500	0	0	984,616	0		
20	54	984,616	17,500	0	0	1,069,195	0		
21	55	1,069,195	17,500	0	0	1,159,436	0		
22	56	1,159,436	17,500	0	0	1,255,717	0		
23	57	1,255,717	17,500	0	0	1,358,443	0		
24	58	1,358,443	17,500	0	0	1,468,045	0		
25	59	1,468,045	17,500	0	0	1,584,984	0		
26	60	1,584,984	0	0	0	1,691,079	0		
27	61	1,691,079	0	0	0	1,804,276	0		
28	62	1,804,276	0	0	0	1,925,050	0		
29	63	1,925,050	0	0	0	2,053,908	0		
30	64	2,053,908	0	0	0	2,191,391	0		
31	65	2,191,391	0	0	0	2,338,077	0		
32	66	2,338,077	0	0	0	2,494,582	0		
33	67	2,494,582	0	0	0	2,661,563	0		
34	68	2,661,563	0	0	0	2,839,721	0		
35	69	2,839,721	0	0	0	3,029,805	0		
36	70	3,029,805	0	110,577	110,577	3,114,634	71,875		
37	71	3,114,634	0	117,533	117,533	3,197,719	76,396		
38	72	3,197,719	0	124,911	124,911	3,278,494	81,192		
39	73	3,278,494	0	132,733	132,733	3,356,330	86,276		
40	74	3,356,330	0	141,022	141,022	3,430,533	91,664		
				437,500	626,776	626,776	407,403		

Columns (1) and (2) include only deductible contributions.

Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (4) includes distributions not subject to income tax.

Column (5) has been reduced by an assumed management fee of 0.75%.

## Details of Defined Contribution Plan Assets for Kristin Scott

Defined Contribution Assets Page: 4  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Retirement Plan Assets Initial Value 90,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.50%	Pre-Retirement Income Tax Rate 35.00%	Retirement Income Tax Rate 35.00%		
		(1)	(2)	(3)	(4)	(5)	(6)
Year	Spouse Age	Beginning of Year Plan Assets	Assumed Deposits	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets
41	75	3,430,533	0	149,805	149,805	3,500,332	97,373
42	76	3,500,332	0	159,106	159,106	3,564,879	103,419
43	77	3,564,879	0	168,155	168,155	3,624,092	109,301
44	78	3,624,092	0	178,527	178,527	3,676,203	116,043
45	79	3,676,203	0	188,523	188,523	3,721,137	122,540
46	80	3,721,137	0	198,991	198,991	3,757,910	129,344
47	81	3,757,910	0	209,939	209,939	3,785,463	136,460
48	82	3,785,463	0	221,372	221,372	3,802,662	143,892
49	83	3,802,662	0	233,292	233,292	3,808,295	151,640
50	84	3,808,295	0	245,696	245,696	3,801,070	159,702
51	85	3,801,070	0	256,829	256,829	3,781,484	166,939
52	86	3,781,484	0	268,190	268,190	3,748,465	174,324
53	87	3,748,465	0	279,736	279,736	3,700,917	181,828
54	88	3,700,917	0	291,411	291,411	3,637,730	189,417
55	89	3,637,730	0	303,144	303,144	3,557,795	197,044
56	90	3,557,795	0	312,087	312,087	3,462,968	202,857
57	91	3,462,968	0	320,645	320,645	3,352,662	208,419
58	92	3,352,662	0	328,692	328,692	3,226,387	213,650
59	93	3,226,387	0	336,082	336,082	3,083,775	218,453
60	94	3,083,775	0	338,876	338,876	2,928,636	220,269
			437,500	5,615,874	5,615,874	3,650,317	

Columns (1) and (2) include only deductible contributions.

Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (4) includes distributions not subject to income tax.

Column (5) has been reduced by an assumed management fee of 0.75%.

## Summary of Liquid Assets

Liquid Assets Summary Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1) Year End Value of Retirement Plan Assets +	(2) Year End Value of Taxable Assets +	(3) Year End Value of Tax Exempt Assets +	(4) Year End Value of Equity Assets =	(5) Total Liquid Assets
1	40	35	218,722	50,975	49,730	211,938	531,365
2	41	36	270,706	51,969	49,456	241,569	613,700
3	42	37	326,170	52,982	49,178	273,489	701,819
4	43	38	385,345	54,015	48,896	307,483	795,739
5	44	39	448,482	55,068	48,610	343,455	895,615
6	45	40	515,845	56,142	48,319	381,382	1,001,688
7	46	41	587,717	57,237	48,024	421,285	1,114,263
8	47	42	664,400	58,353	4,882	463,216	1,190,851
9	48	43	746,216	18,260	0	507,249	1,271,725
10	49	44	833,509	0	0	472,923	1,306,432
11	50	45	926,645	0	0	412,341	1,338,986
12	51	46	1,026,015	0	0	343,481	1,369,496
13	52	47	1,132,037	0	0	265,692	1,397,729
14	53	48	1,245,155	0	0	238,697	1,483,852
15	54	49	1,365,845	0	0	207,357	1,573,202
16	55	50	1,494,614	0	0	185,570	1,680,184
17	56	51	1,632,003	0	0	215,906	1,847,909
18	57	52	1,778,588	0	0	194,619	1,973,207
19	58	53	1,934,985	0	0	225,426	2,160,411
20	59	54	2,101,851	0	0	257,786	2,359,637
21	60	55	2,279,887	0	0	291,758	2,571,645
22	61	56	2,469,840	0	0	327,413	2,797,253
23	62	57	2,672,508	0	0	364,829	3,037,337
24	63	58	2,888,742	0	0	404,087	3,292,829
25	64	59	3,119,450	0	0	445,276	3,564,726
26	65	60	3,328,258	0	0	930,963	4,259,221
27	66	61	3,551,044	0	0	815,139	4,366,183
28	67	62	3,788,742	0	0	711,011	4,499,753
29	68	63	4,042,351	0	0	595,845	4,638,196
30	69	64	4,312,935	0	0	469,280	4,782,215
31	70	65	4,519,020	0	0	384,590	4,903,610
32	71	66	4,733,703	0	0	293,394	5,027,097
33	72	67	4,957,244	0	0	219,408	5,176,652
34	73	68	5,189,905	0	0	139,605	5,329,510
35	74	69	5,431,948	0	0	53,757	5,485,705
36	75	70	5,565,652	0	0	38,508	5,604,160
37	76	71	5,693,935	0	0	25,395	5,719,330
38	77	72	5,816,173	0	0	14,501	5,830,674
39	78	73	5,930,498	0	0	6,691	5,937,189
40	79	74	6,036,164	0	0	2,054	6,038,218

## Summary of Liquid Assets

Liquid Assets Summary Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1) Year End Value of Retirement Plan Assets +	(2) Year End Value of Taxable Assets +	(3) Year End Value of Tax Exempt Assets +	(4) Year End Value of Equity Assets =	(5) Total Liquid Assets
41	80	75	6,131,711	0	0	1,108	6,132,819
42	81	76	6,215,552	0	0	4,372	6,219,924
43	82	77	6,286,808	0	0	11,893	6,298,701
44	83	78	6,342,863	0	0	24,803	6,367,666
45	84	79	6,382,737	0	0	43,116	6,425,853
46	85	80	6,405,795	0	0	66,574	6,472,369
47	86	81	6,410,227	0	0	95,621	6,505,848
48	87	82	6,394,132	0	0	130,696	6,524,828
49	88	83	6,355,520	0	0	172,229	6,527,749
50	89	84	6,292,322	0	0	220,627	6,512,949
51	90	85	6,206,335	0	0	273,730	6,480,065
52	91	86	6,096,077	0	0	331,443	6,427,520
53	92	87	5,960,108	0	0	393,567	6,353,675
54	93	88	5,797,061	0	0	459,778	6,256,839
55	94	89	5,608,494	0	0	527,784	6,136,278
56	95	90	5,396,521	0	0	594,874	5,991,395
57	96	91	5,160,954	0	0	659,759	5,820,713
58	97	92	4,901,862	0	0	720,908	5,622,770
59	98	93	4,619,624	0	0	776,505	5,396,129
60	99	94	4,322,716	0	0	819,445	5,142,161

## Details of Taxable Account\* (CDs)

Taxable Account Detail Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

			Taxable Assets Initial Value	Taxable Yield	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate			
			50,000	3.00%	35.00%	35.00%			
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account		
1	40	35	50,000	0	50,000	975	50,975		
2	41	36	50,975	0	50,975	994	51,969		
3	42	37	51,969	0	51,969	1,013	52,982		
4	43	38	52,982	0	52,982	1,033	54,015		
5	44	39	54,015	0	54,015	1,053	55,068		
6	45	40	55,068	0	55,068	1,074	56,142		
7	46	41	56,142	0	56,142	1,095	57,237		
8	47	42	57,237	0	57,237	1,116	58,353		
9	48	43	58,353	40,442	17,911	349	18,260		
10	49	44	18,260	18,260	0	0	0		
11	50	45	0	0	0	0	0		
12	51	46	0	0	0	0	0		
13	52	47	0	0	0	0	0		
14	53	48	0	0	0	0	0		
15	54	49	0	0	0	0	0		
16	55	50	0	0	0	0	0		
17	56	51	0	0	0	0	0		
18	57	52	0	0	0	0	0		
19	58	53	0	0	0	0	0		
20	59	54	0	0	0	0	0		
21	60	55	0	0	0	0	0		
22	61	56	0	0	0	0	0		
23	62	57	0	0	0	0	0		
24	63	58	0	0	0	0	0		
25	64	59	0	0	0	0	0		
26	65	60	0	0	0	0	0		
27	66	61	0	0	0	0	0		
28	67	62	0	0	0	0	0		
29	68	63	0	0	0	0	0		
30	69	64	0	0	0	0	0		
31	70	65	0	0	0	0	0		
32	71	66	0	0	0	0	0		
33	72	67	0	0	0	0	0		
34	73	68	0	0	0	0	0		
35	74	69	0	0	0	0	0		
36	75	70	0	0	0	0	0		
37	76	71	0	0	0	0	0		
38	77	72	0	0	0	0	0		
39	78	73	0	0	0	0	0		
40	79	74	0	0	0	0	0		
				58,702			8,702		

\*Assumes yield is subject to income tax.

## Details of Taxable Account\* (CDs)

Taxable Account Detail Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

			Taxable Assets Initial Value	Taxable Yield	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate		
			50,000	3.00%	35.00%	35.00%		
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account	
41	80	75	0	0	0	0	0	
42	81	76	0	0	0	0	0	
43	82	77	0	0	0	0	0	
44	83	78	0	0	0	0	0	
45	84	79	0	0	0	0	0	
46	85	80	0	0	0	0	0	
47	86	81	0	0	0	0	0	
48	87	82	0	0	0	0	0	
49	88	83	0	0	0	0	0	
50	89	84	0	0	0	0	0	
51	90	85	0	0	0	0	0	
52	91	86	0	0	0	0	0	
53	92	87	0	0	0	0	0	
54	93	88	0	0	0	0	0	
55	94	89	0	0	0	0	0	
56	95	90	0	0	0	0	0	
57	96	91	0	0	0	0	0	
58	97	92	0	0	0	0	0	
59	98	93	0	0	0	0	0	
60	99	94	0	0	0	0	0	

58,702

8,702

\*Assumes yield is subject to income tax.

## Details of Tax Exempt Account\*

Tax Exempt Account Detail Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

			Tax Exempt Assets Initial Value 50,000			Tax Exempt Yield 2.00%			
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Net Year End Value of Account		
1	40	35	50,000	1,000	49,000	980	49,730		
2	41	36	49,730	1,000	48,730	975	49,456		
3	42	37	49,456	1,000	48,456	969	49,178		
4	43	38	49,178	1,000	48,178	964	48,896		
5	44	39	48,896	1,000	47,896	958	48,610		
6	45	40	48,610	1,000	47,610	952	48,319		
7	46	41	48,319	1,000	47,319	946	48,024		
8	47	42	48,024	43,213	4,811	96	4,882		
9	48	43	4,882	4,882	0	0	0		
10	49	44	0	0	0	0	0		
11	50	45	0	0	0	0	0		
12	51	46	0	0	0	0	0		
13	52	47	0	0	0	0	0		
14	53	48	0	0	0	0	0		
15	54	49	0	0	0	0	0		
16	55	50	0	0	0	0	0		
17	56	51	0	0	0	0	0		
18	57	52	0	0	0	0	0		
19	58	53	0	0	0	0	0		
20	59	54	0	0	0	0	0		
21	60	55	0	0	0	0	0		
22	61	56	0	0	0	0	0		
23	62	57	0	0	0	0	0		
24	63	58	0	0	0	0	0		
25	64	59	0	0	0	0	0		
26	65	60	0	0	0	0	0		
27	66	61	0	0	0	0	0		
28	67	62	0	0	0	0	0		
29	68	63	0	0	0	0	0		
30	69	64	0	0	0	0	0		
31	70	65	0	0	0	0	0		
32	71	66	0	0	0	0	0		
33	72	67	0	0	0	0	0		
34	73	68	0	0	0	0	0		
35	74	69	0	0	0	0	0		
36	75	70	0	0	0	0	0		
37	76	71	0	0	0	0	0		
38	77	72	0	0	0	0	0		
39	78	73	0	0	0	0	0		
40	79	74	0	0	0	0	0		
				55,095			6,840		

\*Assumes yield is not subject to income tax.  
Column (5) has been reduced by an assumed management fee of 0.50%.

## Details of Tax Exempt Account\*

Tax Exempt Account Detail Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

			Tax Exempt Assets Initial Value 50,000			Tax Exempt Yield 2.00%		
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Net Year End Value of Account	
41	80	75	0	0	0	0	0	
42	81	76	0	0	0	0	0	
43	82	77	0	0	0	0	0	
44	83	78	0	0	0	0	0	
45	84	79	0	0	0	0	0	
46	85	80	0	0	0	0	0	
47	86	81	0	0	0	0	0	
48	87	82	0	0	0	0	0	
49	88	83	0	0	0	0	0	
50	89	84	0	0	0	0	0	
51	90	85	0	0	0	0	0	
52	91	86	0	0	0	0	0	
53	92	87	0	0	0	0	0	
54	93	88	0	0	0	0	0	
55	94	89	0	0	0	0	0	
56	95	90	0	0	0	0	0	
57	96	91	0	0	0	0	0	
58	97	92	0	0	0	0	0	
59	98	93	0	0	0	0	0	
60	99	94	0	0	0	0	0	

55,095

6,840

\*Assumes yield is not subject to income tax.  
Column (5) has been reduced by an assumed management fee of 0.50%.

# Details of Equity Assets

Equity Assets Detail Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Initial		Growth 6.00%	Dividend 1.50%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 35.00%	Retirement Income Tax Rate 35.00%	Composite Capital Gains Tax Rate* 29.00%	Turnover Assumption 40.00%			
	Cost Basis 145,000									(1)	(2)	(3)
	Client Age	Spouse Age	Beginning of Year Value of Asset	Fund + Deposits**	Sale of Equities	Capital + Growth	After Tax Reinvested + Dividends	Year End Value of Assets Before Turnover	Net Year End Value of Assets After Turnover***	After Tax Dividend Cash Flow	After Tax Equity Sales Cash Flow	Combined After Tax Cash Flow
1	40	35	185,000	20,000	0	12,300	2,306	219,606	211,938	0	0	0
2	41	36	211,938	20,000	0	13,916	2,609	248,463	241,569	0	0	0
3	42	37	241,569	20,000	0	15,694	2,943	280,206	273,489	0	0	0
4	43	38	273,489	20,000	0	17,609	3,302	314,400	307,483	0	0	0
5	44	39	307,483	20,000	0	19,649	3,684	350,816	343,455	0	0	0
6	45	40	343,455	20,000	0	21,807	4,089	389,351	381,382	0	0	0
7	46	41	381,382	20,000	0	24,083	4,516	429,981	421,285	0	0	0
8	47	42	421,285	20,000	0	26,477	4,964	472,726	463,216	0	0	0
9	48	43	463,216	20,000	0	28,993	5,436	517,645	507,249	0	0	0
10	49	44	507,249	20,000	71,888	27,322	0	482,683	472,923	5,123	70,697	75,820
11	50	45	472,923	20,000	95,870	23,823	0	420,876	412,341	4,467	94,267	98,734
12	51	46	412,341	20,000	101,597	19,845	0	350,589	343,481	3,721	99,899	103,620
13	52	47	343,481	20,000	107,656	15,350	0	271,175	265,692	2,878	105,874	108,752
14	53	48	265,692	20,000	55,890	13,788	0	243,590	238,697	2,585	54,984	57,569
15	54	49	238,697	20,000	59,091	11,976	0	211,582	207,357	2,246	58,152	60,398
16	55	50	207,357	20,000	48,748	10,717	0	189,326	185,570	2,009	47,991	50,000
17	56	51	185,570	20,000	0	12,334	2,313	220,217	215,906	0	0	0
18	57	52	215,906	20,000	48,624	11,237	0	198,519	194,619	2,107	47,893	50,000
19	58	53	194,619	20,000	0	12,877	2,414	229,910	225,426	0	0	0
20	59	54	225,426	20,000	0	14,726	2,761	262,913	257,786	0	0	0
21	60	55	257,786	20,000	0	16,667	3,125	297,578	291,758	0	0	0
22	61	56	291,758	20,000	0	18,705	3,507	333,970	327,413	0	0	0
23	62	57	327,413	20,000	0	20,845	3,908	372,166	364,829	0	0	0
24	63	58	364,829	20,000	0	23,090	4,329	412,248	404,087	0	0	0
25	64	59	404,087	20,000	0	25,445	4,771	454,303	445,276	0	0	0
26	65	60	445,276	588,918	140,976	53,593	0	946,811	930,963	10,049	139,951	150,000
27	66	61	930,963	0	147,457	47,010	0	830,516	815,139	8,814	145,686	154,500
28	67	62	815,139	0	131,000	41,048	0	725,187	711,011	7,697	129,065	136,762
29	68	63	711,011	0	137,332	34,421	0	608,100	595,845	6,454	135,082	141,536
30	69	64	595,845	0	143,860	27,119	0	479,104	469,280	5,085	141,368	146,453
31	70	65	469,280	0	98,787	22,230	0	392,723	384,590	4,168	97,021	101,189
32	71	66	384,590	0	101,915	16,961	0	299,636	293,394	3,180	100,060	103,240
33	72	67	293,394	0	81,986	12,684	0	224,092	219,408	2,378	80,478	82,856
34	73	68	219,408	0	84,888	8,071	0	142,591	139,605	1,513	83,318	84,831
35	74	69	139,605	0	87,805	3,108	0	54,908	53,757	583	86,175	86,758
36	75	70	53,757	0	16,650	2,226	0	39,333	38,508	417	16,340	16,757
37	76	71	38,508	0	14,036	1,468	0	25,940	25,395	275	13,775	14,050
38	77	72	25,395	0	11,421	838	0	14,812	14,501	157	11,208	11,365
39	78	73	14,501	0	8,054	387	0	6,834	6,691	72	7,904	7,976
40	79	74	6,691	0	4,712	119	0	2,098	2,054	22	4,624	4,646
			1,088,918		1,800,243		60,977			76,000	1,771,812	1,847,812

\*The composite capital gains tax rate includes 40.00% short-term gains subject to ordinary income tax and 60.00% long-term gains subject to capital gains tax of 25.00%.

\*\*Column (2) includes reinvestment of excess cash flow and proceeds from the sale of illiquid assets.

\*\*\*Column (7) has been reduced by a 0.75% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

# Details of Equity Assets

Equity Assets Detail Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

			Initial Cost Basis 145,000	Growth 6.00%	Dividend Tax Rate 1.50%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 35.00%	Retirement Income Tax Rate 35.00%	Composite Capital Gains Tax Rate* 29.00%	Turnover Assumption 40.00%		
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Year	Client Age	Spouse Age	Beginning of Year Value of Asset	Fund + Deposits**	Sale of Equities	Capital + Growth	After Tax Reinvested + Dividends	Year End Value of Assets Before Turnover	Net Year End Value of Assets After Turnover***	After Tax Dividend Cash Flow	After Tax Equity Sales Cash Flow	Combined After Tax Cash Flow
41	80	75	2,054	0	986	64	0	1,132	1,108	12	968	980
42	81	76	1,108	3,038	0	249	47	4,442	4,372	0	0	0
43	82	77	4,372	6,903	0	677	127	12,079	11,893	0	0	0
44	83	78	11,893	11,632	0	1,412	265	25,202	24,803	0	0	0
45	84	79	24,803	16,114	0	2,455	460	43,832	43,116	0	0	0
46	85	80	43,116	20,094	0	3,793	711	67,714	66,574	0	0	0
47	86	81	66,574	24,253	0	5,450	1,022	97,299	95,621	0	0	0
48	87	82	95,621	28,569	0	7,451	1,397	133,038	130,696	0	0	0
49	88	83	130,696	33,008	0	9,822	1,842	175,368	172,229	0	0	0
50	89	84	172,229	37,530	0	12,586	2,360	224,705	220,627	0	0	0
51	90	85	220,627	39,689	0	15,619	2,929	278,864	273,730	0	0	0
52	91	86	273,730	41,547	0	18,917	3,547	337,741	331,443	0	0	0
53	92	87	331,443	43,010	0	22,467	4,213	401,133	393,567	0	0	0
54	93	88	393,567	43,966	0	26,252	4,922	468,707	459,778	0	0	0
55	94	89	459,778	42,569	0	30,141	5,651	538,139	527,784	0	0	0
56	95	90	527,784	38,534	0	33,979	6,371	606,668	594,874	0	0	0
57	96	91	594,874	33,341	0	37,693	7,067	672,975	659,759	0	0	0
58	97	92	659,759	26,816	0	41,195	7,724	735,494	720,908	0	0	0
59	98	93	720,908	18,763	0	44,380	8,321	792,372	776,505	0	0	0
60	99	94	776,505	4,255	0	46,846	8,784	836,390	819,445	0	0	0
			1,602,549	1,801,229			128,737			76,012	1,772,780	1,848,792

\*The composite capital gains tax rate includes 40.00% short-term gains subject to ordinary income tax and 60.00% long-term gains subject to capital gains tax of 25.00%.

\*\*Column (2) includes reinvestment of excess cash flow and proceeds from the sale of illiquid assets.

\*\*\*Column (7) has been reduced by a 0.75% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

# Details of Portfolio Turnover

Portfolio Turnover Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

	Initial Value of Equity Account 185,000  (1)	Growth 6.00%  (2)	Dividend 1.50%  (3)	Dividend Tax Rate 25.00%  (4)	Pre-Retirement Income Tax Rate 35.00%  (5)	Retirement Income Tax Rate 35.00%  (6)	Composite Capital Gains Tax Rate* 29.00%  (7)	Composite Capital Gains Tax Rate* 29.00%  (8)	Composite Capital Gains Tax Rate* 29.00%  (9)	Turnover Assumption 40.00%  (10)	Turnover Assumption 40.00%  (11)
	Beginning of Year Cost Basis	Fund Deposits	Sale of Equities to Fund Needs	Capital Growth	After Tax Reinvested Dividends	Asset Value Before Turnover	Adjusted Cost Basis	Sale of Equities Caused by Turnover	Cost Basis Used by Turnover	After Tax Reinvested Turnover	Net Year End Value of Asset After Turnover**
1	145,000	20,000	0	12,300	2,306	219,606	167,306	87,842	66,922	81,776	211,938
2	182,159	20,000	0	13,916	2,609	248,463	204,768	99,385	81,907	94,317	241,569
3	217,178	20,000	0	15,694	2,943	280,206	240,121	112,082	96,048	107,432	273,489
4	251,505	20,000	0	17,609	3,302	314,400	274,807	125,760	109,923	121,167	307,483
5	286,051	20,000	0	19,649	3,684	350,816	309,735	140,326	123,894	135,561	343,455
6	321,402	20,000	0	21,807	4,089	389,351	345,491	155,740	138,196	150,653	381,382
7	357,947	20,000	0	24,083	4,516	429,981	382,464	171,992	152,985	166,480	421,285
8	395,958	20,000	0	26,477	4,964	472,726	420,923	189,090	168,369	183,081	463,216
9	435,635	20,000	0	28,993	5,436	517,645	461,071	207,058	184,428	200,495	507,249
10	477,138	20,000	71,888	27,322	0	482,683	429,355	193,073	171,742	186,887	472,923
11	444,500	20,000	95,870	23,823	0	420,876	374,159	168,350	149,663	162,931	412,341
12	387,426	20,000	101,597	19,845	0	350,589	311,684	140,236	124,674	135,723	343,481
13	322,733	20,000	107,656	15,350	0	271,175	241,223	108,470	96,489	104,995	265,692
14	249,729	20,000	55,890	13,788	0	243,590	216,962	97,436	86,785	94,347	238,697
15	224,524	20,000	59,091	11,976	0	211,582	188,671	84,633	75,468	81,975	207,357
16	195,177	20,000	48,748	10,717	0	189,326	169,041	75,730	67,616	73,377	185,570
17	174,802	20,000	0	12,334	2,313	220,217	197,115	88,087	78,846	85,407	215,906
18	203,676	20,000	48,624	11,237	0	198,519	177,572	79,408	71,029	76,978	194,619
19	183,521	20,000	0	12,877	2,414	229,910	205,935	91,964	82,374	89,183	225,426
20	212,744	20,000	0	14,726	2,761	262,913	235,505	105,165	94,202	101,986	257,786
21	243,289	20,000	0	16,667	3,125	297,578	266,414	119,031	106,566	115,416	291,758
22	275,265	20,000	0	18,705	3,507	333,970	298,772	133,588	119,509	129,505	327,413
23	308,768	20,000	0	20,845	3,908	372,166	332,675	148,866	133,070	144,286	364,829
24	343,891	20,000	0	23,090	4,329	412,248	368,220	164,899	147,288	159,792	404,087
25	380,724	20,000	0	25,445	4,771	454,303	405,496	181,721	162,198	176,059	445,276
26	419,357	588,918	140,976	53,593	0	946,811	870,832	378,724	348,333	369,911	930,963
27	892,410	0	147,457	47,010	0	830,516	751,060	332,206	300,424	322,989	815,139
28	773,625	0	131,000	41,048	0	725,187	649,296	290,075	259,719	281,272	711,011
29	670,850	0	137,332	34,421	0	608,100	541,275	243,240	216,510	235,488	595,845
30	560,253	0	143,860	27,119	0	479,104	424,986	191,642	169,995	185,364	469,280
31	440,356	0	98,787	22,230	0	392,723	347,657	157,089	139,063	151,862	384,590
32	360,456	0	101,915	16,961	0	299,636	264,937	119,854	105,975	115,829	293,394
33	274,791	0	81,986	12,684	0	224,092	198,003	89,637	79,201	86,611	219,408
34	205,413	0	84,888	8,071	0	142,591	125,939	57,036	50,376	55,105	139,605
35	130,668	0	87,805	3,108	0	54,908	48,484	21,963	19,394	21,218	53,757
36	50,309	0	16,650	2,226	0	39,333	34,726	15,733	13,891	15,199	38,508
37	36,035	0	14,036	1,468	0	25,940	22,901	10,376	9,160	10,023	25,395
38	23,764	0	11,421	838	0	14,812	13,077	5,925	5,231	5,723	14,501
39	13,569	0	8,054	387	0	6,834	6,032	2,734	2,413	2,641	6,691
40	6,260	0	4,712	119	0	2,098	1,851	839	741	811	2,054
		1,088,918	1,800,243		60,977						

\*The composite capital gains tax rate includes 40.00% short-term gains subject to ordinary income tax and 60.00% long-term gains subject to capital gains tax of 25.00%.

Column (2) includes reinvestment of excess cash flow and proceeds from the sale of illiquid assets.

\*\*Column (11) has been reduced by a 0.75% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.



## Summary of Illiquid Assets

Illiquid Assets Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1) Principal Residence (5.00% Growth)*	+	(2) Replacement Residence (3.00% Growth)	+	(3) Personal Property (-5.00% Growth)	=	(4) Total Illiquid Assets
1	40	35	367,500		0		95,000		462,500
2	41	36	385,875		0		90,250		476,125
3	42	37	405,169		0		85,738		490,907
4	43	38	425,427		0		81,451		506,878
5	44	39	446,699		0		77,378		524,077
6	45	40	469,033		0		73,509		542,542
7	46	41	492,485		0		69,834		562,319
8	47	42	517,109		0		66,342		583,451
9	48	43	542,965		0		63,025		605,990
10	49	44	570,113		0		59,874		629,987
11	50	45	598,619		0		56,880		655,499
12	51	46	628,550		0		54,036		682,586
13	52	47	659,977		0		51,334		711,311
14	53	48	692,976		0		48,768		741,744
15	54	49	727,625		0		46,329		773,954
16	55	50	764,006		0		44,013		808,019
17	56	51	802,206		0		41,812		844,018
18	57	52	842,317		0		39,721		882,038
19	58	53	884,433		0		37,735		922,168
20	59	54	928,654		0		35,849		964,503
21	60	55	975,087		0		34,056		1,009,143
22	61	56	1,023,841		0		32,353		1,056,194
23	62	57	1,075,033		0		30,736		1,105,769
24	63	58	1,128,785		0		29,199		1,157,984
25	64	59	1,185,224		0		27,739		1,212,963
26	65	60	0		515,000		26,352		541,352
27	66	61	0		530,450		25,034		555,484
28	67	62	0		546,364		23,783		570,147
29	68	63	0		562,754		22,594		585,348
30	69	64	0		579,637		21,464		601,101
31	70	65	0		597,026		20,391		617,417
32	71	66	0		614,937		19,371		634,308
33	72	67	0		633,385		18,403		651,788
34	73	68	0		652,387		17,482		669,869
35	74	69	0		671,958		16,608		688,566
36	75	70	0		692,117		15,778		707,895
37	76	71	0		712,880		14,989		727,869
38	77	72	0		734,267		14,240		748,507
39	78	73	0		756,295		13,528		769,823
40	79	74	0		778,984		12,851		791,835

\*Principal residence presumed replaced at age 65. Any liquid funds created through the replacement are presumed to be reinvested in liquid assets.

## Summary of Illiquid Assets

Illiquid Assets Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1) Principal Residence (5.00% Growth)*	+	(2) Replacement Residence (3.00% Growth)	+	(3) Personal Property (-5.00% Growth)	=	(4) Total Illiquid Assets
41	80	75	0		802,353		12,209		814,562
42	81	76	0		826,424		11,598		838,022
43	82	77	0		851,217		11,018		862,235
44	83	78	0		876,753		10,467		887,220
45	84	79	0		903,056		9,944		913,000
46	85	80	0		930,147		9,447		939,594
47	86	81	0		958,052		8,974		967,026
48	87	82	0		986,793		8,526		995,319
49	88	83	0		1,016,397		8,099		1,024,496
50	89	84	0		1,046,889		7,695		1,054,584
51	90	85	0		1,078,296		7,310		1,085,606
52	91	86	0		1,110,645		6,944		1,117,589
53	92	87	0		1,143,964		6,597		1,150,561
54	93	88	0		1,178,283		6,267		1,184,550
55	94	89	0		1,213,631		5,954		1,219,585
56	95	90	0		1,250,040		5,656		1,255,696
57	96	91	0		1,287,541		5,373		1,292,914
58	97	92	0		1,326,168		5,105		1,331,273
59	98	93	0		1,365,953		4,849		1,370,802
60	99	94	0		1,406,931		4,607		1,411,538

\*Principal residence presumed replaced at age 65. Any liquid funds created through the replacement are presumed to be reinvested in liquid assets.

## Summary of Liabilities

Liabilities Page: 1

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Date: [Current date appears here]

Year	Client Age	Spouse Age	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
1	40	35	185,483	185,483
2	41	36	180,782	180,782
3	42	37	175,890	175,890
4	43	38	170,798	170,798
5	44	39	165,499	165,499
6	45	40	159,984	159,984
7	46	41	154,244	154,244
8	47	42	148,270	148,270
9	48	43	142,053	142,053
10	49	44	135,583	135,583
11	50	45	128,849	128,849
12	51	46	121,841	121,841
13	52	47	114,547	114,547
14	53	48	106,956	106,956
15	54	49	99,056	99,056
16	55	50	90,834	90,834
17	56	51	82,276	82,276
18	57	52	73,371	73,371
19	58	53	64,102	64,102
20	59	54	54,456	54,456
21	60	55	44,417	44,417
22	61	56	33,969	33,969
23	62	57	23,095	23,095
24	63	58	11,778	11,778
25	64	59	0	0
26	65	60	0	0
27	66	61	0	0
28	67	62	0	0
29	68	63	0	0
30	69	64	0	0
31	70	65	0	0
32	71	66	0	0
33	72	67	0	0
34	73	68	0	0
35	74	69	0	0
36	75	70	0	0
37	76	71	0	0
38	77	72	0	0
39	78	73	0	0
40	79	74	0	0

Cash flow required for above illustrated loan payments is not explicitly withdrawn from liquid accounts. Any needed cash flow for such payments should be included in a schedule of Desired Spendable Cash Flow.

## Summary of Liabilities

Liabilities Page: 2

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Date: [Current date appears here]

Year	Client Age	Spouse Age	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
41	80	75	0	0
42	81	76	0	0
43	82	77	0	0
44	83	78	0	0
45	84	79	0	0
46	85	80	0	0
47	86	81	0	0
48	87	82	0	0
49	88	83	0	0
50	89	84	0	0
51	90	85	0	0
52	91	86	0	0
53	92	87	0	0
54	93	88	0	0
55	94	89	0	0
56	95	90	0	0
57	96	91	0	0
58	97	92	0	0
59	98	93	0	0
60	99	94	0	0

Cash flow required for above illustrated loan payments is not explicitly withdrawn from liquid accounts. Any needed cash flow for such payments should be included in a schedule of Desired Spendable Cash Flow.

## Buy Replacement Residence

### Cash Flow Analysis

Below is an analysis of the cash flow resulting from the purchase of the replacement residence in year 26.

#### Year 26

1,185,224	Proceeds from sale of principal residence	1,185,224
-	300,000 Cost basis of principal residence	
<hr/>		
885,224	Gain from sale of principal residence	
-	500,000 Less excludable gain	
<hr/>		
385,224	Taxable gain from sale of residence	
	25.00% Capital gains tax	- 96,306
	Mortgage balance payoff of principal residence	- 0
<hr/>		
	After tax cash flow from sale of principal residence	1,088,918
	Cost of replacement residence	- 500,000
<hr/>		
	Cash flow reinvested in equity account	588,918

## Hypothetical Net Worth Numerical Illustration (After Providing Required Cash Flow)

Hypothetical Net Worth Illustration Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1) Year End Net Equity of Illiquid Assets	(2) Year End Value of Retirement Plan Assets	(3) Year End Value of Taxable Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Equity Assets	(6) Year End Hypothetical Net Worth
1	40	35	277,017	218,722	50,975	49,730	211,938	808,382
2	41	36	295,343	270,706	51,969	49,456	241,569	909,043
3	42	37	315,017	326,170	52,982	49,178	273,489	1,016,836
4	43	38	336,080	385,345	54,015	48,896	307,483	1,131,819
5	44	39	358,578	448,482	55,068	48,610	343,455	1,254,193
6	45	40	382,558	515,845	56,142	48,319	381,382	1,384,246
7	46	41	408,075	587,717	57,237	48,024	421,285	1,522,338
8	47	42	435,181	664,400	58,353	4,882	463,216	1,626,032
9	48	43	463,937	746,216	18,260	0	507,249	1,735,662
10	49	44	494,404	833,509	0	0	472,923	1,800,836
11	50	45	526,650	926,645	0	0	412,341	1,865,636
12	51	46	560,745	1,026,015	0	0	343,481	1,930,241
13	52	47	596,764	1,132,037	0	0	265,692	1,994,493
14	53	48	634,788	1,245,155	0	0	238,697	2,118,640
15	54	49	674,898	1,365,845	0	0	207,357	2,248,100
16	55	50	717,185	1,494,614	0	0	185,570	2,397,369
17	56	51	761,742	1,632,003	0	0	215,906	2,609,651
18	57	52	808,667	1,778,588	0	0	194,619	2,781,874
19	58	53	858,066	1,934,985	0	0	225,426	3,018,477
20	59	54	910,047	2,101,851	0	0	257,786	3,269,684
21	60	55	964,726	2,279,887	0	0	291,758	3,536,371
22	61	56	1,022,225	2,469,840	0	0	327,413	3,819,478
23	62	57	1,082,674	2,672,508	0	0	364,829	4,120,011
24	63	58	1,146,206	2,888,742	0	0	404,087	4,439,035
25	64	59	1,212,963	3,119,450	0	0	445,276	4,777,689
26	65	60	541,352	3,328,258	0	0	930,963	4,800,573
27	66	61	555,484	3,551,044	0	0	815,139	4,921,667
28	67	62	570,147	3,788,742	0	0	711,011	5,069,900
29	68	63	585,348	4,042,351	0	0	595,845	5,223,544
30	69	64	601,101	4,312,935	0	0	469,280	5,383,316
31	70	65	617,417	4,519,020	0	0	384,590	5,521,027
32	71	66	634,308	4,733,703	0	0	293,394	5,661,405
33	72	67	651,788	4,957,244	0	0	219,408	5,828,440
34	73	68	669,869	5,189,905	0	0	139,605	5,999,379
35	74	69	688,566	5,431,948	0	0	53,757	6,174,271
36	75	70	707,895	5,565,652	0	0	38,508	6,312,055
37	76	71	727,869	5,693,935	0	0	25,395	6,447,199
38	77	72	748,507	5,816,173	0	0	14,501	6,579,181
39	78	73	769,823	5,930,498	0	0	6,691	6,707,012
40	79	74	791,835	6,036,164	0	0	2,054	6,830,053

## Hypothetical Net Worth Numerical Illustration (After Providing Required Cash Flow)

Hypothetical Net Worth Illustration Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1) Year End Net Equity of Illiquid Assets	(2) Year End Value of Retirement Plan Assets	(3) Year End Value of Taxable Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Equity Assets	(6) Year End Hypothetical Net Worth
41	80	75	814,562	6,131,711	0	0	1,108	6,947,381
42	81	76	838,022	6,215,552	0	0	4,372	7,057,946
43	82	77	862,235	6,286,808	0	0	11,893	7,160,936
44	83	78	887,220	6,342,863	0	0	24,803	7,254,886
45	84	79	913,000	6,382,737	0	0	43,116	7,338,853
46	85	80	939,594	6,405,795	0	0	66,574	7,411,963
47	86	81	967,026	6,410,227	0	0	95,621	7,472,874
48	87	82	995,319	6,394,132	0	0	130,696	7,520,147
49	88	83	1,024,496	6,355,520	0	0	172,229	7,552,245
50	89	84	1,054,584	6,292,322	0	0	220,627	7,567,533
51	90	85	1,085,606	6,206,335	0	0	273,730	7,565,671
52	91	86	1,117,589	6,096,077	0	0	331,443	7,545,109
53	92	87	1,150,561	5,960,108	0	0	393,567	7,504,236
54	93	88	1,184,550	5,797,061	0	0	459,778	7,441,389
55	94	89	1,219,585	5,608,494	0	0	527,784	7,355,863
56	95	90	1,255,696	5,396,521	0	0	594,874	7,247,091
57	96	91	1,292,914	5,160,954	0	0	659,759	7,113,627
58	97	92	1,331,273	4,901,862	0	0	720,908	6,954,043
59	98	93	1,370,802	4,619,624	0	0	776,505	6,766,931
60	99	94	1,411,538	4,322,716	0	0	819,445	6,553,699

# Wealth Transfer Summary (After Providing Required Cash Flow)

Wealth Transfer Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Spouse		(1)	(2)	(3)	(4)	(5)	(6)
	Age	Age	Total Estate Assets*	Total Transfer Taxes	Net Estate to Heirs	Year End Total Assets Outside the Estate	Year End Wealth Transferred to Heirs	Portion of Column (5) Subject to Income Tax**
1	40	35	1,808,382	0	1,808,382	0	1,808,382	218,722
2	41	36	1,909,043	0	1,909,043	0	1,909,043	270,706
3	42	37	2,016,836	0	2,016,836	0	2,016,836	326,170
4	43	38	2,131,819	0	2,131,819	0	2,131,819	385,345
5	44	39	2,254,193	0	2,254,193	0	2,254,193	448,482
6	45	40	2,384,246	0	2,384,246	0	2,384,246	515,845
7	46	41	2,522,338	0	2,522,338	0	2,522,338	587,717
8	47	42	2,626,032	0	2,626,032	0	2,626,032	664,400
9	48	43	2,735,662	0	2,735,662	0	2,735,662	746,216
10	49	44	2,800,836	0	2,800,836	0	2,800,836	833,509
11	50	45	2,865,636	0	2,865,636	0	2,865,636	926,645
12	51	46	2,930,241	0	2,930,241	0	2,930,241	1,026,015
13	52	47	2,994,493	0	2,994,493	0	2,994,493	1,132,037
14	53	48	3,118,640	0	3,118,640	0	3,118,640	1,245,155
15	54	49	3,248,100	0	3,248,100	0	3,248,100	1,365,845
16	55	50	2,397,369	0	2,397,369	0	2,397,369	1,494,614
17	56	51	2,609,651	0	2,609,651	0	2,609,651	1,632,003
18	57	52	2,781,874	0	2,781,874	0	2,781,874	1,778,588
19	58	53	3,018,477	0	3,018,477	0	3,018,477	1,934,985
20	59	54	3,269,684	0	3,269,684	0	3,269,684	2,101,851
21	60	55	3,536,371	0	3,536,371	0	3,536,371	2,279,887
22	61	56	3,819,478	0	3,819,478	0	3,819,478	2,469,840
23	62	57	4,120,011	0	4,120,011	0	4,120,011	2,672,508
24	63	58	4,439,035	0	4,439,035	0	4,439,035	2,888,742
25	64	59	4,777,689	0	4,777,689	0	4,777,689	3,119,450
26	65	60	4,800,573	0	4,800,573	0	4,800,573	3,328,258
27	66	61	4,921,667	0	4,921,667	0	4,921,667	3,551,044
28	67	62	5,069,900	0	5,069,900	0	5,069,900	3,788,742
29	68	63	5,223,544	0	5,223,544	0	5,223,544	4,042,351
30	69	64	5,383,316	0	5,383,316	0	5,383,316	4,312,935
31	70	65	5,521,027	0	5,521,027	0	5,521,027	4,519,020
32	71	66	5,661,405	0	5,661,405	0	5,661,405	4,733,703
33	72	67	5,828,440	0	5,828,440	0	5,828,440	4,957,244
34	73	68	5,999,379	0	5,999,379	0	5,999,379	5,189,905
35	74	69	6,174,271	0	6,174,271	0	6,174,271	5,431,948
36	75	70	6,312,055	0	6,312,055	0	6,312,055	5,565,652
37	76	71	6,447,199	0	6,447,199	0	6,447,199	5,693,935
38	77	72	6,579,181	0	6,579,181	0	6,579,181	5,816,173
39	78	73	6,707,012	0	6,707,012	0	6,707,012	5,930,498
40	79	74	6,830,053	0	6,830,053	0	6,830,053	6,036,164

\*Net of cash flow provided

\*\*See column (5) on the Details of Transfer Taxation of Retirement Plan Assets.

### 40 Year Summary

This page may include non-guaranteed life insurance values. If so, actual results are likely to vary. This page is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Total Estate Assets	\$ 6,830,053
Wealth Transferred to Heirs	\$ 6,830,053

## Wealth Transfer Summary (After Providing Required Cash Flow)

Wealth Transfer Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Spouse		(1)	(2)	(3)	(4)	(5)	(6)
	Age	Age	Total Estate Assets*	Total Transfer Taxes	Net Estate to Heirs	Year End Total Assets Outside the Estate	Year End Wealth Transferred to Heirs	Portion of Column (5) Subject to Income Tax**
41	80	75	6,947,381	0	6,947,381	0	6,947,381	6,131,711
42	81	76	7,057,946	0	7,057,946	0	7,057,946	6,215,552
43	82	77	7,160,936	0	7,160,936	0	7,160,936	6,286,808
44	83	78	7,254,886	0	7,254,886	0	7,254,886	6,342,863
45	84	79	7,338,853	0	7,338,853	0	7,338,853	6,382,737
46	85	80	7,411,963	0	7,411,963	0	7,411,963	6,405,795
47	86	81	7,472,874	0	7,472,874	0	7,472,874	6,410,227
48	87	82	7,520,147	0	7,520,147	0	7,520,147	6,394,132
49	88	83	7,552,245	0	7,552,245	0	7,552,245	6,355,520
50	89	84	7,567,533	0	7,567,533	0	7,567,533	6,292,322
51	90	85	7,565,671	0	7,565,671	0	7,565,671	6,206,335
52	91	86	7,545,109	0	7,545,109	0	7,545,109	6,096,077
53	92	87	7,504,236	0	7,504,236	0	7,504,236	5,960,108
54	93	88	7,441,389	0	7,441,389	0	7,441,389	5,797,061
55	94	89	7,355,863	0	7,355,863	0	7,355,863	5,608,494
56	95	90	7,247,091	0	7,247,091	0	7,247,091	5,396,521
57	96	91	7,113,627	0	7,113,627	0	7,113,627	5,160,954
58	97	92	6,954,043	0	6,954,043	0	6,954,043	4,901,862
59	98	93	6,766,931	0	6,766,931	0	6,766,931	4,619,624
60	99	94	6,553,699	0	6,553,699	0	6,553,699	4,322,716

\*Net of cash flow provided

\*\*See column (5) on the Details of Transfer Taxation of Retirement Plan Assets.

This page may include non-guaranteed life insurance values. If so, actual results are likely to vary. This page is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

### Summary at Life Expectancy (Year 48)

Total Estate Assets	\$ 7,520,147
Wealth Transferred to Heirs	\$ 7,520,147

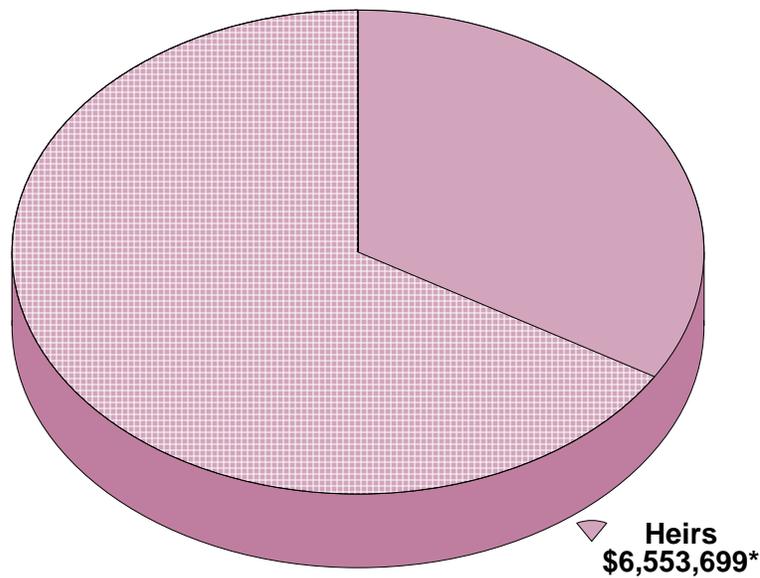
# Distribution of Assets

Presented By: [Licensed user's name appears here]  
Date: [Current date appears here]

For: Tom Scott  
& Kristin Scott

## Summary Analysis at Ages 99/94

### Estate Distribution



\*Due to the illustrated results of "stretch-out" tax planning, the Heirs \$6,553,699 includes retirement plan assets of \$4,322,716 on which income tax is still due. (The \$4,322,716 is represented by the checkered section.)

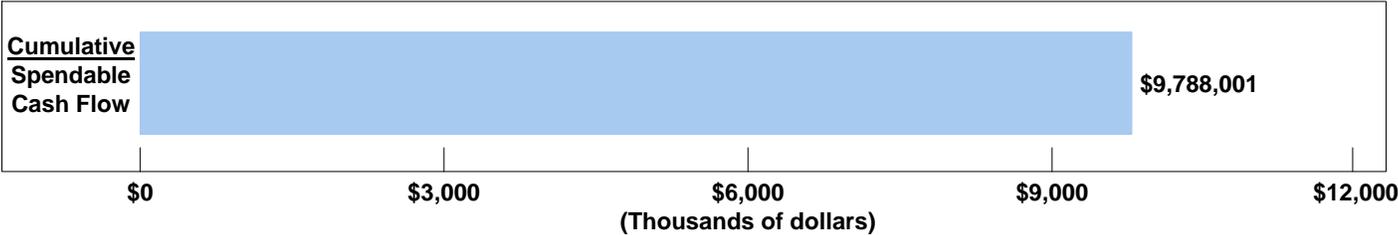
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

# Summary Analysis

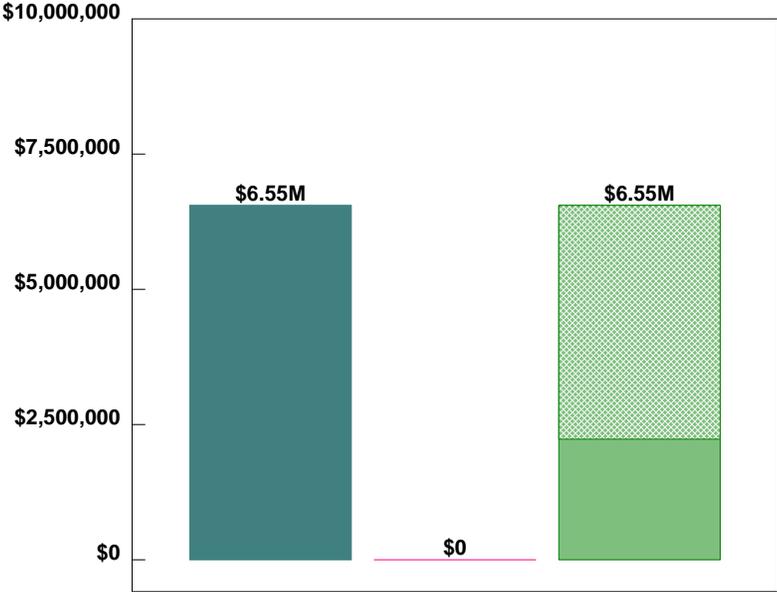
Presented By: [Licensed user's name appears here]  
 Date: [Current date appears here]

For: Tom Scott  
 & Kristin Scott

## Cumulative Spendable Cash Flow



## Values at Ages 99/94 (After Providing Required Cash Flow)



- Cumulative Spendable Cash Flow
- Net Worth
- Transfer Taxes
- Wealth to Heirs\*

\*Due to the illustrated results of "stretch-out" tax planning, the Heirs \$6,553,699 includes retirement plan assets of \$4,322,716 on which income tax is still due. (The \$4,322,716 is represented by the checkered section.)

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

## Estate Assets Details

Estate Assets Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)
			Liquid Assets*	Net Illiquid Assets**	Tom's Term Policy Death Benefit	Kristin's Term Policy Death Benefit	Total Estate Assets
1	40	35	531,365	277,017	500,000	500,000	1,808,382
2	41	36	613,700	295,343	500,000	500,000	1,909,043
3	42	37	701,819	315,017	500,000	500,000	2,016,836
4	43	38	795,739	336,080	500,000	500,000	2,131,819
5	44	39	895,615	358,578	500,000	500,000	2,254,193
6	45	40	1,001,688	382,558	500,000	500,000	2,384,246
7	46	41	1,114,263	408,075	500,000	500,000	2,522,338
8	47	42	1,190,851	435,181	500,000	500,000	2,626,032
9	48	43	1,271,725	463,937	500,000	500,000	2,735,662
10	49	44	1,306,432	494,404	500,000	500,000	2,800,836
11	50	45	1,338,986	526,650	500,000	500,000	2,865,636
12	51	46	1,369,496	560,745	500,000	500,000	2,930,241
13	52	47	1,397,729	596,764	500,000	500,000	2,994,493
14	53	48	1,483,852	634,788	500,000	500,000	3,118,640
15	54	49	1,573,202	674,898	500,000	500,000	3,248,100
16	55	50	1,680,184	717,185	0	0	2,397,369
17	56	51	1,847,909	761,742	0	0	2,609,651
18	57	52	1,973,207	808,667	0	0	2,781,874
19	58	53	2,160,411	858,066	0	0	3,018,477
20	59	54	2,359,637	910,047	0	0	3,269,684
21	60	55	2,571,645	964,726	0	0	3,536,371
22	61	56	2,797,253	1,022,225	0	0	3,819,478
23	62	57	3,037,337	1,082,674	0	0	4,120,011
24	63	58	3,292,829	1,146,206	0	0	4,439,035
25	64	59	3,564,726	1,212,963	0	0	4,777,689
26	65	60	4,259,221	541,352	0	0	4,800,573
27	66	61	4,366,183	555,484	0	0	4,921,667
28	67	62	4,499,753	570,147	0	0	5,069,900
29	68	63	4,638,196	585,348	0	0	5,223,544
30	69	64	4,782,215	601,101	0	0	5,383,316
31	70	65	4,903,610	617,417	0	0	5,521,027
32	71	66	5,027,097	634,308	0	0	5,661,405
33	72	67	5,176,652	651,788	0	0	5,828,440
34	73	68	5,329,510	669,869	0	0	5,999,379
35	74	69	5,485,705	688,566	0	0	6,174,271
36	75	70	5,604,160	707,895	0	0	6,312,055
37	76	71	5,719,330	727,869	0	0	6,447,199
38	77	72	5,830,674	748,507	0	0	6,579,181
39	78	73	5,937,189	769,823	0	0	6,707,012
40	79	74	6,038,218	791,835	0	0	6,830,053

\*Including taxable assets, tax exempt assets, equity assets, and retirement plan assets.

\*\*Net of any liabilities.

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

## Estate Assets Details

Estate Assets Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)
			Liquid Assets*	Net Illiquid Assets**	Tom's Term Policy Death Benefit	Kristin's Term Policy Death Benefit	Total Estate Assets
41	80	75	6,132,819	814,562	0	0	6,947,381
42	81	76	6,219,924	838,022	0	0	7,057,946
43	82	77	6,298,701	862,235	0	0	7,160,936
44	83	78	6,367,666	887,220	0	0	7,254,886
45	84	79	6,425,853	913,000	0	0	7,338,853
46	85	80	6,472,369	939,594	0	0	7,411,963
47	86	81	6,505,848	967,026	0	0	7,472,874
48	87	82	6,524,828	995,319	0	0	7,520,147
49	88	83	6,527,749	1,024,496	0	0	7,552,245
50	89	84	6,512,949	1,054,584	0	0	7,567,533
51	90	85	6,480,065	1,085,606	0	0	7,565,671
52	91	86	6,427,520	1,117,589	0	0	7,545,109
53	92	87	6,353,675	1,150,561	0	0	7,504,236
54	93	88	6,256,839	1,184,550	0	0	7,441,389
55	94	89	6,136,278	1,219,585	0	0	7,355,863
56	95	90	5,991,395	1,255,696	0	0	7,247,091
57	96	91	5,820,713	1,292,914	0	0	7,113,627
58	97	92	5,622,770	1,331,273	0	0	6,954,043
59	98	93	5,396,129	1,370,802	0	0	6,766,931
60	99	94	5,142,161	1,411,538	0	0	6,553,699

\*Including taxable assets, tax exempt assets, equity assets, and retirement plan assets.

\*\*Net of any liabilities.

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

# Transfer Tax Details

Transfer Tax Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)	(6)
			Total Estate Assets	Taxable Estate	Remaining Available Unified Credit Equivalent*	Estate Tax	Income Tax on Retirement Plan Assets**	Total Transfer Taxes
1	40	35	1,808,382	1,808,382	10,680,000	0	0	0
2	41	36	1,909,043	1,909,043	11,000,000	0	0	0
3	42	37	2,016,836	2,016,836	11,340,000	0	0	0
4	43	38	2,131,819	2,131,819	11,680,000	0	0	0
5	44	39	2,254,193	2,254,193	12,020,000	0	0	0
6	45	40	2,384,246	2,384,246	12,380,000	0	0	0
7	46	41	2,522,338	2,522,338	12,760,000	0	0	0
8	47	42	2,626,032	2,626,032	13,140,000	0	0	0
9	48	43	2,735,662	2,735,662	13,540,000	0	0	0
10	49	44	2,800,836	2,800,836	13,940,000	0	0	0
11	50	45	2,865,636	2,865,636	14,360,000	0	0	0
12	51	46	2,930,241	2,930,241	14,780,000	0	0	0
13	52	47	2,994,493	2,994,493	15,240,000	0	0	0
14	53	48	3,118,640	3,118,640	15,680,000	0	0	0
15	54	49	3,248,100	3,248,100	16,160,000	0	0	0
16	55	50	2,397,369	2,397,369	16,640,000	0	0	0
17	56	51	2,609,651	2,609,651	17,140,000	0	0	0
18	57	52	2,781,874	2,781,874	17,660,000	0	0	0
19	58	53	3,018,477	3,018,477	18,180,000	0	0	0
20	59	54	3,269,684	3,269,684	18,740,000	0	0	0
21	60	55	3,536,371	3,536,371	19,300,000	0	0	0
22	61	56	3,819,478	3,819,478	19,880,000	0	0	0
23	62	57	4,120,011	4,120,011	20,480,000	0	0	0
24	63	58	4,439,035	4,439,035	21,080,000	0	0	0
25	64	59	4,777,689	4,777,689	21,720,000	0	0	0
26	65	60	4,800,573	4,800,573	22,380,000	0	0	0
27	66	61	4,921,667	4,921,667	23,040,000	0	0	0
28	67	62	5,069,900	5,069,900	23,740,000	0	0	0
29	68	63	5,223,544	5,223,544	24,440,000	0	0	0
30	69	64	5,383,316	5,383,316	25,180,000	0	0	0
31	70	65	5,521,027	5,521,027	25,940,000	0	0	0
32	71	66	5,661,405	5,661,405	26,720,000	0	0	0
33	72	67	5,828,440	5,828,440	27,520,000	0	0	0
34	73	68	5,999,379	5,999,379	28,340,000	0	0	0
35	74	69	6,174,271	6,174,271	29,180,000	0	0	0
36	75	70	6,312,055	6,312,055	30,060,000	0	0	0
37	76	71	6,447,199	6,447,199	30,960,000	0	0	0
38	77	72	6,579,181	6,579,181	31,900,000	0	0	0
39	78	73	6,707,012	6,707,012	32,860,000	0	0	0
40	79	74	6,830,053	6,830,053	33,840,000	0	0	0

\*Unified Credit Equivalent is indexed for inflation at 3.00%.

Column (4) assumes half the amount shown in column (3) is transferred to a credit shelter trust by the first spouse to die.

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

\*\*Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred.

# Transfer Tax Details

Transfer Tax Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)	(6)
			Total Estate Assets	Taxable Estate	Remaining Available Unified Credit Equivalent*	Estate Tax	Income Tax on Retirement Plan Assets**	Total Transfer Taxes
41	80	75	6,947,381	6,947,381	34,860,000	0	0	0
42	81	76	7,057,946	7,057,946	35,900,000	0	0	0
43	82	77	7,160,936	7,160,936	36,980,000	0	0	0
44	83	78	7,254,886	7,254,886	38,080,000	0	0	0
45	84	79	7,338,853	7,338,853	39,220,000	0	0	0
46	85	80	7,411,963	7,411,963	40,400,000	0	0	0
47	86	81	7,472,874	7,472,874	41,620,000	0	0	0
48	87	82	7,520,147	7,520,147	42,860,000	0	0	0
49	88	83	7,552,245	7,552,245	44,140,000	0	0	0
50	89	84	7,567,533	7,567,533	45,480,000	0	0	0
51	90	85	7,565,671	7,565,671	46,840,000	0	0	0
52	91	86	7,545,109	7,545,109	48,240,000	0	0	0
53	92	87	7,504,236	7,504,236	49,700,000	0	0	0
54	93	88	7,441,389	7,441,389	51,180,000	0	0	0
55	94	89	7,355,863	7,355,863	52,720,000	0	0	0
56	95	90	7,247,091	7,247,091	54,300,000	0	0	0
57	96	91	7,113,627	7,113,627	55,920,000	0	0	0
58	97	92	6,954,043	6,954,043	57,600,000	0	0	0
59	98	93	6,766,931	6,766,931	59,340,000	0	0	0
60	99	94	6,553,699	6,553,699	61,120,000	0	0	0

\*Unified Credit Equivalent is indexed for inflation at 3.00%.

Column (4) assumes half the amount shown in column (3) is transferred to a credit shelter trust by the first spouse to die.

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

\*\*Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred.

# Summary of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Summary Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

			<u>Tom Scott's Retirement Plan Account</u>			<u>Kristin Scott's Retirement Plan Account</u>				
			Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield		
			80,000	0	7.50%	90,000	0	7.50%		
			(1)	(2)	(3)	(4)	(5)	(6)		
Year	Client Age	Spouse Age	Plan Assets in Estate	Estate Tax on Plan Assets	+	Income Tax on Plan Assets*	=	Total Taxes Attributed to Plan Assets	Heirs After Tax Plan Assets (1) - (4)	Percent Loss Due to Tax
1	40	35	218,722	0		0		0	218,722	0%
2	41	36	270,706	0		0		0	270,706	0%
3	42	37	326,170	0		0		0	326,170	0%
4	43	38	385,345	0		0		0	385,345	0%
5	44	39	448,482	0		0		0	448,482	0%
6	45	40	515,845	0		0		0	515,845	0%
7	46	41	587,717	0		0		0	587,717	0%
8	47	42	664,400	0		0		0	664,400	0%
9	48	43	746,216	0		0		0	746,216	0%
10	49	44	833,509	0		0		0	833,509	0%
11	50	45	926,645	0		0		0	926,645	0%
12	51	46	1,026,015	0		0		0	1,026,015	0%
13	52	47	1,132,037	0		0		0	1,132,037	0%
14	53	48	1,245,155	0		0		0	1,245,155	0%
15	54	49	1,365,845	0		0		0	1,365,845	0%
16	55	50	1,494,614	0		0		0	1,494,614	0%
17	56	51	1,632,003	0		0		0	1,632,003	0%
18	57	52	1,778,588	0		0		0	1,778,588	0%
19	58	53	1,934,985	0		0		0	1,934,985	0%
20	59	54	2,101,851	0		0		0	2,101,851	0%
21	60	55	2,279,887	0		0		0	2,279,887	0%
22	61	56	2,469,840	0		0		0	2,469,840	0%
23	62	57	2,672,508	0		0		0	2,672,508	0%
24	63	58	2,888,742	0		0		0	2,888,742	0%
25	64	59	3,119,450	0		0		0	3,119,450	0%
26	65	60	3,328,258	0		0		0	3,328,258	0%
27	66	61	3,551,044	0		0		0	3,551,044	0%
28	67	62	3,788,742	0		0		0	3,788,742	0%
29	68	63	4,042,351	0		0		0	4,042,351	0%
30	69	64	4,312,935	0		0		0	4,312,935	0%
31	70	65	4,519,020	0		0		0	4,519,020	0%
32	71	66	4,733,703	0		0		0	4,733,703	0%
33	72	67	4,957,244	0		0		0	4,957,244	0%
34	73	68	5,189,905	0		0		0	5,189,905	0%
35	74	69	5,431,948	0		0		0	5,431,948	0%
36	75	70	5,565,652	0		0		0	5,565,652	0%
37	76	71	5,693,935	0		0		0	5,693,935	0%
38	77	72	5,816,173	0		0		0	5,816,173	0%
39	78	73	5,930,498	0		0		0	5,930,498	0%
40	79	74	6,036,164	0		0		0	6,036,164	0%

\*Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred. Be certain to confirm the availability of this technique with your legal and tax advisers.

# Summary of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Summary Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

			<u>Tom Scott's Retirement Plan Account</u>			<u>Kristin Scott's Retirement Plan Account</u>		
			Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield
			80,000	0	7.50%	90,000	0	7.50%
			(1)	(2)	(3)	(4)	(5)	(6)
			Plan Assets in Estate	Estate Tax on Plan Assets	+ Income Tax on Plan Assets*	= Total Taxes Attributed to Plan Assets	Heirs After Tax Plan Assets (1) - (4)	Percent Loss Due to Tax
Year	Client Age	Spouse Age	Plan Assets in Estate	Estate Tax on Plan Assets	+ Income Tax on Plan Assets*	= Total Taxes Attributed to Plan Assets	Heirs After Tax Plan Assets (1) - (4)	Percent Loss Due to Tax
41	80	75	6,131,711	0	0	0	6,131,711	0%
42	81	76	6,215,552	0	0	0	6,215,552	0%
43	82	77	6,286,808	0	0	0	6,286,808	0%
44	83	78	6,342,863	0	0	0	6,342,863	0%
45	84	79	6,382,737	0	0	0	6,382,737	0%
46	85	80	6,405,795	0	0	0	6,405,795	0%
47	86	81	6,410,227	0	0	0	6,410,227	0%
48	87	82	6,394,132	0	0	0	6,394,132	0%
49	88	83	6,355,520	0	0	0	6,355,520	0%
50	89	84	6,292,322	0	0	0	6,292,322	0%
51	90	85	6,206,335	0	0	0	6,206,335	0%
52	91	86	6,096,077	0	0	0	6,096,077	0%
53	92	87	5,960,108	0	0	0	5,960,108	0%
54	93	88	5,797,061	0	0	0	5,797,061	0%
55	94	89	5,608,494	0	0	0	5,608,494	0%
56	95	90	5,396,521	0	0	0	5,396,521	0%
57	96	91	5,160,954	0	0	0	5,160,954	0%
58	97	92	4,901,862	0	0	0	4,901,862	0%
59	98	93	4,619,624	0	0	0	4,619,624	0%
60	99	94	4,322,716	0	0	0	4,322,716	0%

\*Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred. Be certain to confirm the availability of this technique with your legal and tax advisers.

# Details of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

<u>Tom Scott's Retirement Plan Account</u>				<u>Kristin Scott's Retirement Plan Account</u>						
		Plan Assets	Plan Assets	Plan Assets	Plan Assets	Plan Assets	Plan Assets			
		Initial Value	Cost Basis	Yield	Initial Value	Cost Basis	Yield			
		80,000	0	7.50%	90,000	0	7.50%			
Year	Client Age	Spouse Age	(1) Plan Assets in Estate	(2) Federal Estate Tax on Plan Assets	(3) Unrealized Gain in Plan Assets	(4) Federal Estate Tax Attributable to Gain*	(5) Portion of Gain Subject to Income Tax (3) - (4)	(6) Income Tax on Gain*	(7) Total Taxes Attributed to Plan Assets (2)+(6)	(8) Heirs' After Tax Plan Assets (1) - (7)
1	40	35	218,722	0	218,722	0	218,722	0	0	218,722
2	41	36	270,706	0	270,706	0	270,706	0	0	270,706
3	42	37	326,170	0	326,170	0	326,170	0	0	326,170
4	43	38	385,345	0	385,345	0	385,345	0	0	385,345
5	44	39	448,482	0	448,482	0	448,482	0	0	448,482
6	45	40	515,845	0	515,845	0	515,845	0	0	515,845
7	46	41	587,717	0	587,717	0	587,717	0	0	587,717
8	47	42	664,400	0	664,400	0	664,400	0	0	664,400
9	48	43	746,216	0	746,216	0	746,216	0	0	746,216
10	49	44	833,509	0	833,509	0	833,509	0	0	833,509
11	50	45	926,645	0	926,645	0	926,645	0	0	926,645
12	51	46	1,026,015	0	1,026,015	0	1,026,015	0	0	1,026,015
13	52	47	1,132,037	0	1,132,037	0	1,132,037	0	0	1,132,037
14	53	48	1,245,155	0	1,245,155	0	1,245,155	0	0	1,245,155
15	54	49	1,365,845	0	1,365,845	0	1,365,845	0	0	1,365,845
16	55	50	1,494,614	0	1,494,614	0	1,494,614	0	0	1,494,614
17	56	51	1,632,003	0	1,632,003	0	1,632,003	0	0	1,632,003
18	57	52	1,778,588	0	1,778,588	0	1,778,588	0	0	1,778,588
19	58	53	1,934,985	0	1,934,985	0	1,934,985	0	0	1,934,985
20	59	54	2,101,851	0	2,101,851	0	2,101,851	0	0	2,101,851
21	60	55	2,279,887	0	2,279,887	0	2,279,887	0	0	2,279,887
22	61	56	2,469,840	0	2,469,840	0	2,469,840	0	0	2,469,840
23	62	57	2,672,508	0	2,672,508	0	2,672,508	0	0	2,672,508
24	63	58	2,888,742	0	2,888,742	0	2,888,742	0	0	2,888,742
25	64	59	3,119,450	0	3,119,450	0	3,119,450	0	0	3,119,450
26	65	60	3,328,258	0	3,328,258	0	3,328,258	0	0	3,328,258
27	66	61	3,551,044	0	3,551,044	0	3,551,044	0	0	3,551,044
28	67	62	3,788,742	0	3,788,742	0	3,788,742	0	0	3,788,742
29	68	63	4,042,351	0	4,042,351	0	4,042,351	0	0	4,042,351
30	69	64	4,312,935	0	4,312,935	0	4,312,935	0	0	4,312,935
31	70	65	4,519,020	0	4,519,020	0	4,519,020	0	0	4,519,020
32	71	66	4,733,703	0	4,733,703	0	4,733,703	0	0	4,733,703
33	72	67	4,957,244	0	4,957,244	0	4,957,244	0	0	4,957,244
34	73	68	5,189,905	0	5,189,905	0	5,189,905	0	0	5,189,905
35	74	69	5,431,948	0	5,431,948	0	5,431,948	0	0	5,431,948
36	75	70	5,565,652	0	5,565,652	0	5,565,652	0	0	5,565,652
37	76	71	5,693,935	0	5,693,935	0	5,693,935	0	0	5,693,935
38	77	72	5,816,173	0	5,816,173	0	5,816,173	0	0	5,816,173
39	78	73	5,930,498	0	5,930,498	0	5,930,498	0	0	5,930,498
40	79	74	6,036,164	0	6,036,164	0	6,036,164	0	0	6,036,164

\*Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred. Be certain to confirm the availability of this technique with your legal and tax advisers.

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

## Details of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

<u>Tom Scott's Retirement Plan Account</u>				<u>Kristin Scott's Retirement Plan Account</u>					
Plan Assets		Plan Assets	Plan Assets	Plan Assets	Plan Assets	Plan Assets			
Initial Value		Cost Basis	Yield	Initial Value	Cost Basis	Yield			
80,000		0	7.50%	90,000	0	7.50%			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
		Federal	Unrealized	Federal	Portion of	Income	Total Taxes	Heirs'	
		Estate Tax	Gain in	Estate Tax	Gain	Tax on	Attributed	After Tax	
		on	Plan	Attributable	Subject to	Gain*	to Plan	Plan	
		Plan	Assets	to Gain*	Income Tax		Assets	Assets	
		Assets	Assets		(3) - (4)		(2)+(6)	(1) - (7)	
Year	Client Age	Spouse Age	Plan Assets in Estate						
41	80	75	6,131,711	0	6,131,711	0	6,131,711	0	6,131,711
42	81	76	6,215,552	0	6,215,552	0	6,215,552	0	6,215,552
43	82	77	6,286,808	0	6,286,808	0	6,286,808	0	6,286,808
44	83	78	6,342,863	0	6,342,863	0	6,342,863	0	6,342,863
45	84	79	6,382,737	0	6,382,737	0	6,382,737	0	6,382,737
46	85	80	6,405,795	0	6,405,795	0	6,405,795	0	6,405,795
47	86	81	6,410,227	0	6,410,227	0	6,410,227	0	6,410,227
48	87	82	6,394,132	0	6,394,132	0	6,394,132	0	6,394,132
49	88	83	6,355,520	0	6,355,520	0	6,355,520	0	6,355,520
50	89	84	6,292,322	0	6,292,322	0	6,292,322	0	6,292,322
51	90	85	6,206,335	0	6,206,335	0	6,206,335	0	6,206,335
52	91	86	6,096,077	0	6,096,077	0	6,096,077	0	6,096,077
53	92	87	5,960,108	0	5,960,108	0	5,960,108	0	5,960,108
54	93	88	5,797,061	0	5,797,061	0	5,797,061	0	5,797,061
55	94	89	5,608,494	0	5,608,494	0	5,608,494	0	5,608,494
56	95	90	5,396,521	0	5,396,521	0	5,396,521	0	5,396,521
57	96	91	5,160,954	0	5,160,954	0	5,160,954	0	5,160,954
58	97	92	4,901,862	0	4,901,862	0	4,901,862	0	4,901,862
59	98	93	4,619,624	0	4,619,624	0	4,619,624	0	4,619,624
60	99	94	4,322,716	0	4,322,716	0	4,322,716	0	4,322,716

\*Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred. Be certain to confirm the availability of this technique with your legal and tax advisers.

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

**Appendix B**  
**Detailed Reports for Retirement Plan #2**

# Expected Cash Flow

Expected Cash Flow Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1) After Tax Cash Flow from Social Security*	+	(2) After Tax Cash Flow from Tom's IUL Loans	+	(3) After Tax Cash Flow from Kristin's IUL Loans	=	(4) Total Expected After Tax Cash Flow
1	40	35	0		0		0		0
2	41	36	0		0		0		0
3	42	37	0		0		0		0
4	43	38	0		0		0		0
5	44	39	0		0		0		0
6	45	40	0		0		0		0
7	46	41	0		0		0		0
8	47	42	0		0		0		0
9	48	43	0		0		0		0
10	49	44	0		0		0		0
11	50	45	0		0		0		0
12	51	46	0		0		0		0
13	52	47	0		0		0		0
14	53	48	0		0		0		0
15	54	49	0		0		0		0
16	55	50	0		0		0		0
17	56	51	0		0		0		0
18	57	52	0		0		0		0
19	58	53	0		0		0		0
20	59	54	0		0		0		0
21	60	55	0		0		0		0
22	61	56	0		0		0		0
23	62	57	0		0		0		0
24	63	58	0		0		0		0
25	64	59	0		0		0		0
26	65	60	0		35,000		22,000		57,000
27	66	61	0		35,000		22,000		57,000
28	67	62	22,373		35,000		22,000		79,373
29	68	63	22,373		35,000		22,000		79,373
30	69	64	22,373		35,000		22,000		79,373
31	70	65	22,373		35,000		22,000		79,373
32	71	66	22,373		35,000		22,000		79,373
33	72	67	44,772		35,000		22,000		101,772
34	73	68	44,772		35,000		22,000		101,772
35	74	69	44,772		35,000		22,000		101,772
36	75	70	44,772		35,000		22,000		101,772
37	76	71	44,772		35,000		22,000		101,772
38	77	72	44,772		35,000		22,000		101,772
39	78	73	44,772		35,000		22,000		101,772
40	79	74	44,772		35,000		22,000		101,772
			470,041		525,000		330,000		1,325,041

\*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

# Expected Cash Flow

Expected Cash Flow Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1) After Tax Cash Flow from Social Security*	+	(2) After Tax Cash Flow from Tom's IUL Loans	+	(3) After Tax Cash Flow from Kristin's IUL Loans	=	(4) Total Expected After Tax Cash Flow
41	80	75	44,772		35,000		22,000		101,772
42	81	76	44,772		35,000		22,000		101,772
43	82	77	44,772		35,000		22,000		101,772
44	83	78	44,772		35,000		22,000		101,772
45	84	79	44,772		35,000		22,000		101,772
46	85	80	44,772		35,000		22,000		101,772
47	86	81	44,772		35,000		22,000		101,772
48	87	82	44,772		35,000		22,000		101,772
49	88	83	44,772		35,000		22,000		101,772
50	89	84	44,772		35,000		22,000		101,772
51	90	85	44,772		35,000		22,000		101,772
52	91	86	44,772		35,000		22,000		101,772
53	92	87	44,772		35,000		22,000		101,772
54	93	88	44,772		35,000		22,000		101,772
55	94	89	44,772		35,000		22,000		101,772
56	95	90	44,772		35,000		22,000		101,772
57	96	91	44,772		35,000		22,000		101,772
58	97	92	44,772		35,000		22,000		101,772
59	98	93	44,772		35,000		22,000		101,772
60	99	94	44,772		35,000		22,000		101,772

1,365,481	1,225,000	770,000	3,360,481
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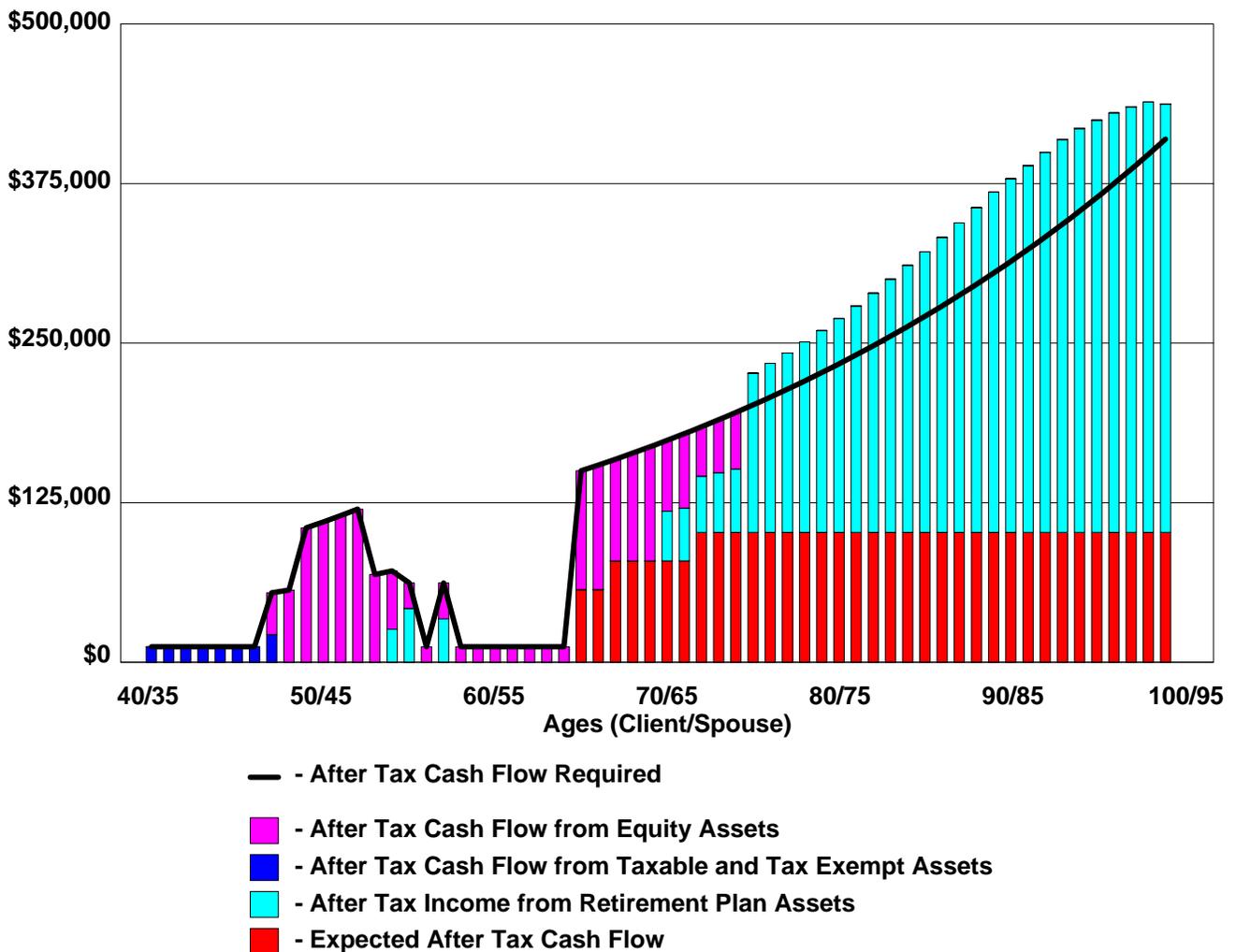
\*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

# Sources of Cash Flow

Presented By: [Licensed user's name appears here]  
 Date: [Current date appears here]

For: Tom Scott  
 & Kristin Scott

## 60 Year Graphic Analysis



Values in excess of cash flow required are assumed to be reinvested.  
 See Column (6) on the "Cash Flow Analysis" page and the "Reinvested Cash Flow" graph.

# Summary of Retirement Plan Assets

Retirement Assets Summary Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

			Pre-Retirement Income Tax Rate 35.00%				Retirement Income Tax Rate 35.00%				
			(1)	(2)	(3)	(4)	(5)	(6)	(7)		
Year	Client Age	Spouse Age	Total Beginning of Year Value in Retirement Plan Assets*	Total Retirement Plan Assets Deposits	Total Required Minimum Distributions	Total Beginning of Year Pre Tax Withdrawals	Annualized Interest Accrued	Year End Living Value of Retirement Plan Assets	Total After Tax Cash Flow From Retirement Plan Assets		
1	40	35	170,000	35,000	0	0	15,375	218,722	0		
2	41	36	218,722	35,000	0	0	19,029	270,706	0		
3	42	37	270,706	35,000	0	0	22,928	326,170	0		
4	43	38	326,170	35,000	0	0	27,088	385,345	0		
5	44	39	385,345	35,000	0	0	31,526	448,482	0		
6	45	40	448,482	35,000	0	0	36,261	515,845	0		
7	46	41	515,845	35,000	0	0	41,313	587,717	0		
8	47	42	587,717	35,000	0	0	46,704	664,400	0		
9	48	43	664,400	35,000	0	0	52,455	746,216	0		
10	49	44	746,216	35,000	0	0	58,591	833,509	0		
11	50	45	833,509	35,000	0	0	65,138	926,645	0		
12	51	46	926,645	35,000	0	0	72,123	1,026,015	0		
13	52	47	1,026,015	35,000	0	0	79,576	1,132,037	0		
14	53	48	1,132,037	35,000	0	0	87,528	1,245,155	0		
15	54	49	1,245,155	35,000	0	47,147	92,476	1,315,542	25,931		
16	55	50	1,315,542	35,000	0	76,727	95,536	1,359,081	42,200		
17	56	51	1,359,081	35,000	0	0	104,556	1,487,397	0		
18	57	52	1,487,397	35,000	0	61,853	109,541	1,558,309	34,019		
19	58	53	1,558,309	35,000	0	0	119,498	1,699,961	0		
20	59	54	1,699,961	35,000	0	0	130,122	1,851,095	0		
21	60	55	1,851,095	35,000	0	0	141,457	2,012,346	0		
22	61	56	2,012,346	35,000	0	0	153,551	2,184,390	0		
23	62	57	2,184,390	35,000	0	0	166,454	2,367,950	0		
24	63	58	2,367,950	35,000	0	0	180,221	2,563,797	0		
25	64	59	2,563,797	35,000	0	0	194,910	2,772,754	0		
26	65	60	2,772,754	0	0	0	207,957	2,958,355	0		
27	66	61	2,958,355	0	0	0	221,877	3,156,380	0		
28	67	62	3,156,380	0	0	0	236,729	3,367,660	0		
29	68	63	3,367,660	0	0	0	252,575	3,593,083	0		
30	69	64	3,593,083	0	0	0	269,481	3,833,595	0		
31	70	65	3,833,595	0	59,934	59,934	283,025	4,026,260	38,957		
32	71	66	4,026,260	0	63,705	63,705	297,192	4,227,799	41,408		
33	72	67	4,227,799	0	67,704	67,704	312,007	4,438,561	44,008		
34	73	68	4,438,561	0	71,943	71,943	327,496	4,658,908	46,763		
35	74	69	4,658,908	0	76,436	76,436	343,685	4,889,211	49,683		
36	75	70	4,889,211	0	191,774	191,774	352,308	5,011,872	124,653		
37	76	71	5,011,872	0	203,771	203,771	360,608	5,129,943	132,451		
38	77	72	5,129,943	0	216,054	216,054	368,542	5,242,812	140,435		
39	78	73	5,242,812	0	229,497	229,497	375,999	5,348,893	149,173		
40	79	74	5,348,893	0	243,205	243,205	382,927	5,447,450	158,083		

\*Defined Contribution Plan Assets (Tom Scott); Defined Contribution Plan Assets (Kristin Scott).

# Summary of Retirement Plan Assets

Retirement Assets Summary Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

			Pre-Retirement Income Tax Rate 35.00%				Retirement Income Tax Rate 35.00%				
			(1)	(2)	(3)	(4)	(5)	(6)	(7)		
Year	Client Age	Spouse Age	Total Beginning of Year Value in Retirement Plan Assets*	Total Retirement Plan Assets Deposits	Total Required Minimum Distributions	Total Beginning of Year Pre Tax Withdrawals	Annualized Interest Accrued	Year End Living Value of Retirement Plan Assets	Total After Tax Cash Flow From Retirement Plan Assets		
41	80	75	5,447,450	0	257,662	257,662	389,234	5,537,180	167,480		
42	81	76	5,537,180	0	272,896	272,896	394,821	5,616,662	177,383		
43	82	77	5,616,662	0	288,142	288,142	399,639	5,685,198	187,293		
44	83	78	5,685,198	0	304,975	304,975	403,517	5,740,362	198,234		
45	84	79	5,740,362	0	321,695	321,695	406,400	5,781,379	209,102		
46	85	80	5,781,379	0	338,197	338,197	408,239	5,807,535	219,828		
47	86	81	5,807,535	0	355,302	355,302	408,917	5,817,192	230,946		
48	87	82	5,817,192	0	372,994	372,994	408,315	5,808,619	242,446		
49	88	83	5,808,619	0	391,241	391,241	406,303	5,780,004	254,307		
50	89	84	5,780,004	0	410,005	410,005	402,750	5,729,453	266,503		
51	90	85	5,729,453	0	425,985	425,985	397,760	5,658,469	276,890		
52	91	86	5,658,469	0	441,985	441,985	391,236	5,565,662	287,291		
53	92	87	5,565,662	0	457,893	457,893	383,083	5,449,670	297,630		
54	93	88	5,449,670	0	473,573	473,573	373,207	5,309,185	307,822		
55	94	89	5,309,185	0	486,820	486,820	361,677	5,145,162	316,433		
56	95	90	5,145,162	0	496,665	496,665	348,637	4,959,656	322,833		
57	96	91	4,959,656	0	505,421	505,421	334,068	4,752,390	328,523		
58	97	92	4,752,390	0	512,867	512,867	317,964	4,523,306	333,364		
59	98	93	4,523,306	0	518,747	518,747	300,342	4,272,614	337,185		
60	99	94	4,272,614	0	516,315	516,315	281,722	4,007,737	335,604		

\*Defined Contribution Plan Assets (Tom Scott); Defined Contribution Plan Assets (Kristin Scott).

## Details of Defined Contribution Plan Assets for Tom Scott

Defined Contribution Assets Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Retirement Plan Assets Initial Value 80,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.50%	Pre-Retirement Income Tax Rate 35.00%	Retirement Income Tax Rate 35.00%	Penalty Tax 10.00%		
	(1)	(2)	(3)	(4)	(5)	(6)	
Year	Client Age	Beginning of Year Plan Assets	Assumed Deposits	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets
1	40	80,000	17,500	0	0	104,026	0
2	41	104,026	17,500	0	0	129,661	0
3	42	129,661	17,500	0	0	157,012	0
4	43	157,012	17,500	0	0	186,193	0
5	44	186,193	17,500	0	0	217,328	0
6	45	217,328	17,500	0	0	250,547	0
7	46	250,547	17,500	0	0	285,989	0
8	47	285,989	17,500	0	0	323,804	0
9	48	323,804	17,500	0	0	364,150	0
10	49	364,150	17,500	0	0	407,197	0
11	50	407,197	17,500	0	0	453,125	0
12	51	453,125	17,500	0	0	502,127	0
13	52	502,127	17,500	0	0	554,410	0
14	53	554,410	17,500	0	0	610,192	0
15	54	610,192	17,500	0	47,147	619,405	25,931
16	55	619,405	17,500	0	76,727	597,675	42,200
17	56	597,675	17,500	0	0	656,353	0
18	57	656,353	17,500	0	61,853	652,966	34,019
19	58	652,966	17,500	0	0	715,345	0
20	59	715,345	17,500	0	0	781,900	0
21	60	781,900	17,500	0	0	852,910	0
22	61	852,910	17,500	0	0	928,673	0
23	62	928,673	17,500	0	0	1,009,507	0
24	63	1,009,507	17,500	0	0	1,095,752	0
25	64	1,095,752	17,500	0	0	1,187,770	0
26	65	1,187,770	0	0	0	1,267,276	0
27	66	1,267,276	0	0	0	1,352,104	0
28	67	1,352,104	0	0	0	1,442,610	0
29	68	1,442,610	0	0	0	1,539,175	0
30	69	1,539,175	0	0	0	1,642,204	0
31	70	1,642,204	0	59,934	59,934	1,688,183	38,957
32	71	1,688,183	0	63,705	63,705	1,733,217	41,408
33	72	1,733,217	0	67,704	67,704	1,776,998	44,008
34	73	1,776,998	0	71,943	71,943	1,819,187	46,763
35	74	1,819,187	0	76,436	76,436	1,859,406	49,683
36	75	1,859,406	0	81,197	81,197	1,897,238	52,778
37	76	1,897,238	0	86,238	86,238	1,932,224	56,055
38	77	1,932,224	0	91,143	91,143	1,964,318	59,243
39	78	1,964,318	0	96,764	96,764	1,992,563	62,897
40	79	1,992,563	0	102,183	102,183	2,016,917	66,419
			437,500	797,247	982,974		620,361

Columns (1) and (2) include only deductible contributions.

Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (4) includes distributions not subject to income tax.

Column (5) has been reduced by an assumed management fee of 0.75%.



## Details of Defined Contribution Plan Assets for Kristin Scott

Defined Contribution Assets Page: 3  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Retirement Plan Assets Initial Value 90,000		Retirement Plan Assets Cost Basis 0		Retirement Plan Assets Yield 7.50%		Pre-Retirement Income Tax Rate 35.00%		Retirement Income Tax Rate 35.00%	
		(1)	(2)	(3)	(4)	(5)	(6)		
Year	Spouse Age	Beginning of Year Plan Assets	Assumed Deposits	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets		
1	35	90,000	17,500	0	0	114,696	0		
2	36	114,696	17,500	0	0	141,045	0		
3	37	141,045	17,500	0	0	169,158	0		
4	38	169,158	17,500	0	0	199,152	0		
5	39	199,152	17,500	0	0	231,154	0		
6	40	231,154	17,500	0	0	265,298	0		
7	41	265,298	17,500	0	0	301,728	0		
8	42	301,728	17,500	0	0	340,596	0		
9	43	340,596	17,500	0	0	382,066	0		
10	44	382,066	17,500	0	0	426,312	0		
11	45	426,312	17,500	0	0	473,520	0		
12	46	473,520	17,500	0	0	523,888	0		
13	47	523,888	17,500	0	0	577,627	0		
14	48	577,627	17,500	0	0	634,963	0		
15	49	634,963	17,500	0	0	696,137	0		
16	50	696,137	17,500	0	0	761,406	0		
17	51	761,406	17,500	0	0	831,044	0		
18	52	831,044	17,500	0	0	905,343	0		
19	53	905,343	17,500	0	0	984,616	0		
20	54	984,616	17,500	0	0	1,069,195	0		
21	55	1,069,195	17,500	0	0	1,159,436	0		
22	56	1,159,436	17,500	0	0	1,255,717	0		
23	57	1,255,717	17,500	0	0	1,358,443	0		
24	58	1,358,443	17,500	0	0	1,468,045	0		
25	59	1,468,045	17,500	0	0	1,584,984	0		
26	60	1,584,984	0	0	0	1,691,079	0		
27	61	1,691,079	0	0	0	1,804,276	0		
28	62	1,804,276	0	0	0	1,925,050	0		
29	63	1,925,050	0	0	0	2,053,908	0		
30	64	2,053,908	0	0	0	2,191,391	0		
31	65	2,191,391	0	0	0	2,338,077	0		
32	66	2,338,077	0	0	0	2,494,582	0		
33	67	2,494,582	0	0	0	2,661,563	0		
34	68	2,661,563	0	0	0	2,839,721	0		
35	69	2,839,721	0	0	0	3,029,805	0		
36	70	3,029,805	0	110,577	110,577	3,114,634	71,875		
37	71	3,114,634	0	117,533	117,533	3,197,719	76,396		
38	72	3,197,719	0	124,911	124,911	3,278,494	81,192		
39	73	3,278,494	0	132,733	132,733	3,356,330	86,276		
40	74	3,356,330	0	141,022	141,022	3,430,533	91,664		
			437,500	626,776	626,776		407,403		

Columns (1) and (2) include only deductible contributions.

Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (4) includes distributions not subject to income tax.

Column (5) has been reduced by an assumed management fee of 0.75%.

## Details of Defined Contribution Plan Assets for Kristin Scott

Defined Contribution Assets Page: 4  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Retirement Plan Assets Initial Value 90,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.50%	Pre-Retirement Income Tax Rate 35.00%	Retirement Income Tax Rate 35.00%		
		(1)	(2)	(3)	(4)	(5)	(6)
Year	Spouse Age	Beginning of Year Plan Assets	Assumed Deposits	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets
41	75	3,430,533	0	149,805	149,805	3,500,332	97,373
42	76	3,500,332	0	159,106	159,106	3,564,879	103,419
43	77	3,564,879	0	168,155	168,155	3,624,092	109,301
44	78	3,624,092	0	178,527	178,527	3,676,203	116,043
45	79	3,676,203	0	188,523	188,523	3,721,137	122,540
46	80	3,721,137	0	198,991	198,991	3,757,910	129,344
47	81	3,757,910	0	209,939	209,939	3,785,463	136,460
48	82	3,785,463	0	221,372	221,372	3,802,662	143,892
49	83	3,802,662	0	233,292	233,292	3,808,295	151,640
50	84	3,808,295	0	245,696	245,696	3,801,070	159,702
51	85	3,801,070	0	256,829	256,829	3,781,484	166,939
52	86	3,781,484	0	268,190	268,190	3,748,465	174,324
53	87	3,748,465	0	279,736	279,736	3,700,917	181,828
54	88	3,700,917	0	291,411	291,411	3,637,730	189,417
55	89	3,637,730	0	303,144	303,144	3,557,795	197,044
56	90	3,557,795	0	312,087	312,087	3,462,968	202,857
57	91	3,462,968	0	320,645	320,645	3,352,662	208,419
58	92	3,352,662	0	328,692	328,692	3,226,387	213,650
59	93	3,226,387	0	336,082	336,082	3,083,775	218,453
60	94	3,083,775	0	338,876	338,876	2,928,636	220,269
				437,500	5,615,874	5,615,874	3,650,317

Columns (1) and (2) include only deductible contributions.

Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (4) includes distributions not subject to income tax.

Column (5) has been reduced by an assumed management fee of 0.75%.

## Summary of Liquid Assets

Liquid Assets Summary Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1) Year End Value of Retirement Plan Assets +	(2) Year End Value of Taxable Assets +	(3) Year End Value of Tax Exempt Assets +	(4) Year End Value of Equity Assets =	(5) Total Liquid Assets
1	40	35	218,722	50,975	38,363	211,938	519,998
2	41	36	270,706	51,969	26,553	241,569	590,797
3	42	37	326,170	52,982	14,567	273,489	667,208
4	43	38	385,345	54,015	2,402	307,483	749,245
5	44	39	448,482	45,079	0	343,455	837,016
6	45	40	515,845	33,520	0	381,382	930,747
7	46	41	587,717	21,736	0	421,285	1,030,738
8	47	42	664,400	0	0	428,684	1,093,084
9	48	43	746,216	0	0	410,969	1,157,185
10	49	44	833,509	0	0	340,269	1,173,778
11	50	45	926,645	0	0	261,059	1,187,704
12	51	46	1,026,015	0	0	172,689	1,198,704
13	52	47	1,132,037	0	0	74,474	1,206,511
14	53	48	1,245,155	0	0	26,070	1,271,225
15	54	49	1,315,542	0	0	0	1,315,542
16	55	50	1,359,081	0	0	0	1,359,081
17	56	51	1,487,397	0	0	8,245	1,495,642
18	57	52	1,558,309	0	0	0	1,558,309
19	58	53	1,699,961	0	0	8,245	1,708,206
20	59	54	1,851,095	0	0	16,916	1,868,011
21	60	55	2,012,346	0	0	26,032	2,038,378
22	61	56	2,184,390	0	0	35,611	2,220,001
23	62	57	2,367,950	0	0	45,674	2,413,624
24	63	58	2,563,797	0	0	56,243	2,620,040
25	64	59	2,772,754	0	0	67,342	2,840,096
26	65	60	2,958,355	0	0	594,955	3,553,310
27	66	61	3,156,380	0	0	523,276	3,679,656
28	67	62	3,367,660	0	0	465,517	3,833,177
29	68	63	3,593,083	0	0	399,080	3,992,163
30	69	64	3,833,595	0	0	323,690	4,157,285
31	70	65	4,026,260	0	0	280,559	4,306,819
32	71	66	4,227,799	0	0	232,232	4,460,031
33	72	67	4,438,561	0	0	202,438	4,640,999
34	73	68	4,658,908	0	0	168,166	4,827,074
35	74	69	4,889,211	0	0	129,202	5,018,413
36	75	70	5,011,872	0	0	161,761	5,173,633
37	76	71	5,129,943	0	0	197,885	5,327,828
38	77	72	5,242,812	0	0	237,717	5,480,529
39	78	73	5,348,893	0	0	282,013	5,630,906
40	79	74	5,447,450	0	0	330,961	5,778,411

## Summary of Liquid Assets

Liquid Assets Summary Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1) Year End Value of Retirement Plan Assets +	(2) Year End Value of Taxable Assets +	(3) Year End Value of Tax Exempt Assets +	(4) Year End Value of Equity Assets =	(5) Total Liquid Assets
41	80	75	5,537,180	0	0	385,084	5,922,264
42	81	76	5,616,662	0	0	444,955	6,061,617
43	82	77	5,685,198	0	0	510,640	6,195,838
44	83	78	5,740,362	0	0	583,283	6,323,645
45	84	79	5,781,379	0	0	662,916	6,444,295
46	85	80	5,807,535	0	0	749,489	6,557,024
47	86	81	5,817,192	0	0	843,508	6,660,700
48	87	82	5,808,619	0	0	945,482	6,754,101
49	88	83	5,780,004	0	0	1,055,918	6,835,922
50	89	84	5,729,453	0	0	1,175,315	6,904,768
51	90	85	5,658,469	0	0	1,301,921	6,960,390
52	91	86	5,565,662	0	0	1,435,805	7,001,467
53	92	87	5,449,670	0	0	1,576,957	7,026,627
54	93	88	5,309,185	0	0	1,725,264	7,034,449
55	94	89	5,145,162	0	0	1,879,083	7,024,245
56	95	90	4,959,656	0	0	2,036,015	6,995,671
57	96	91	4,752,390	0	0	2,195,108	6,947,498
58	97	92	4,523,306	0	0	2,355,210	6,878,516
59	98	93	4,272,614	0	0	2,514,922	6,787,536
60	99	94	4,007,737	0	0	2,668,135	6,675,872

## Details of Taxable Account\* (CDs)

Taxable Account Detail Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

			Taxable Assets Initial Value	Taxable Yield	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate		
			50,000	3.00%	35.00%	35.00%		
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account	
				-	=	+	=	
1	40	35	50,000	0	50,000	975	50,975	
2	41	36	50,975	0	50,975	994	51,969	
3	42	37	51,969	0	51,969	1,013	52,982	
4	43	38	52,982	0	52,982	1,033	54,015	
5	44	39	54,015	9,798	44,217	862	45,079	
6	45	40	45,079	12,200	32,879	641	33,520	
7	46	41	33,520	12,200	21,320	416	21,736	
8	47	42	21,736	21,736	0	0	0	
9	48	43	0	0	0	0	0	
10	49	44	0	0	0	0	0	
11	50	45	0	0	0	0	0	
12	51	46	0	0	0	0	0	
13	52	47	0	0	0	0	0	
14	53	48	0	0	0	0	0	
15	54	49	0	0	0	0	0	
16	55	50	0	0	0	0	0	
17	56	51	0	0	0	0	0	
18	57	52	0	0	0	0	0	
19	58	53	0	0	0	0	0	
20	59	54	0	0	0	0	0	
21	60	55	0	0	0	0	0	
22	61	56	0	0	0	0	0	
23	62	57	0	0	0	0	0	
24	63	58	0	0	0	0	0	
25	64	59	0	0	0	0	0	
26	65	60	0	0	0	0	0	
27	66	61	0	0	0	0	0	
28	67	62	0	0	0	0	0	
29	68	63	0	0	0	0	0	
30	69	64	0	0	0	0	0	
31	70	65	0	0	0	0	0	
32	71	66	0	0	0	0	0	
33	72	67	0	0	0	0	0	
34	73	68	0	0	0	0	0	
35	74	69	0	0	0	0	0	
36	75	70	0	0	0	0	0	
37	76	71	0	0	0	0	0	
38	77	72	0	0	0	0	0	
39	78	73	0	0	0	0	0	
40	79	74	0	0	0	0	0	
					55,934		5,934	

\*Assumes yield is subject to income tax.

## Details of Taxable Account\* (CDs)

Taxable Account Detail Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

			Taxable Assets Initial Value	Taxable Yield			Pre-Retirement Income Tax Rate			Retirement Income Tax Rate	
			50,000	3.00%			35.00%			35.00%	
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	-	(2) Net After Tax Account Withdrawal	=	(3) Balance in Account to Accrue	+	(4) After Tax Interest Earned	=	(5) Year End After Tax Value of Account
41	80	75	0		0		0		0		0
42	81	76	0		0		0		0		0
43	82	77	0		0		0		0		0
44	83	78	0		0		0		0		0
45	84	79	0		0		0		0		0
46	85	80	0		0		0		0		0
47	86	81	0		0		0		0		0
48	87	82	0		0		0		0		0
49	88	83	0		0		0		0		0
50	89	84	0		0		0		0		0
51	90	85	0		0		0		0		0
52	91	86	0		0		0		0		0
53	92	87	0		0		0		0		0
54	93	88	0		0		0		0		0
55	94	89	0		0		0		0		0
56	95	90	0		0		0		0		0
57	96	91	0		0		0		0		0
58	97	92	0		0		0		0		0
59	98	93	0		0		0		0		0
60	99	94	0		0		0		0		0

55,934

5,934

\*Assumes yield is subject to income tax.

## Details of Tax Exempt Account\*

Tax Exempt Account Detail Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

			Tax Exempt Assets Initial Value 50,000			Tax Exempt Yield 2.00%			
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Net Year End Value of Account		
1	40	35	50,000	12,200	37,800	756	38,363		
2	41	36	38,363	12,200	26,163	523	26,553		
3	42	37	26,553	12,200	14,353	287	14,567		
4	43	38	14,567	12,200	2,367	47	2,402		
5	44	39	2,402	2,402	0	0	0		
6	45	40	0	0	0	0	0		
7	46	41	0	0	0	0	0		
8	47	42	0	0	0	0	0		
9	48	43	0	0	0	0	0		
10	49	44	0	0	0	0	0		
11	50	45	0	0	0	0	0		
12	51	46	0	0	0	0	0		
13	52	47	0	0	0	0	0		
14	53	48	0	0	0	0	0		
15	54	49	0	0	0	0	0		
16	55	50	0	0	0	0	0		
17	56	51	0	0	0	0	0		
18	57	52	0	0	0	0	0		
19	58	53	0	0	0	0	0		
20	59	54	0	0	0	0	0		
21	60	55	0	0	0	0	0		
22	61	56	0	0	0	0	0		
23	62	57	0	0	0	0	0		
24	63	58	0	0	0	0	0		
25	64	59	0	0	0	0	0		
26	65	60	0	0	0	0	0		
27	66	61	0	0	0	0	0		
28	67	62	0	0	0	0	0		
29	68	63	0	0	0	0	0		
30	69	64	0	0	0	0	0		
31	70	65	0	0	0	0	0		
32	71	66	0	0	0	0	0		
33	72	67	0	0	0	0	0		
34	73	68	0	0	0	0	0		
35	74	69	0	0	0	0	0		
36	75	70	0	0	0	0	0		
37	76	71	0	0	0	0	0		
38	77	72	0	0	0	0	0		
39	78	73	0	0	0	0	0		
40	79	74	0	0	0	0	0		
				51,202			1,613		

\*Assumes yield is not subject to income tax.  
Column (5) has been reduced by an assumed management fee of 0.50%.

## Details of Tax Exempt Account\*

Tax Exempt Account Detail Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

			Tax Exempt Assets Initial Value 50,000			Tax Exempt Yield 2.00%		
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Net Year End Value of Account	
41	80	75	0	0	0	0	0	
42	81	76	0	0	0	0	0	
43	82	77	0	0	0	0	0	
44	83	78	0	0	0	0	0	
45	84	79	0	0	0	0	0	
46	85	80	0	0	0	0	0	
47	86	81	0	0	0	0	0	
48	87	82	0	0	0	0	0	
49	88	83	0	0	0	0	0	
50	89	84	0	0	0	0	0	
51	90	85	0	0	0	0	0	
52	91	86	0	0	0	0	0	
53	92	87	0	0	0	0	0	
54	93	88	0	0	0	0	0	
55	94	89	0	0	0	0	0	
56	95	90	0	0	0	0	0	
57	96	91	0	0	0	0	0	
58	97	92	0	0	0	0	0	
59	98	93	0	0	0	0	0	
60	99	94	0	0	0	0	0	

51,202

1,613

\*Assumes yield is not subject to income tax.  
Column (5) has been reduced by an assumed management fee of 0.50%.

# Details of Equity Assets

Equity Assets Detail Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

			Initial Cost Basis 145,000	Growth 6.00%	Dividend 1.50%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 35.00%	Retirement Income Tax Rate 35.00%	Composite Capital Gains Tax Rate* 29.00%	Turnover Assumption 40.00%			
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Year	Client Age	Spouse Age	Beginning of Year		Sale of Equities	Capital Growth	After Tax Reinvested Dividends	Year End Value of Assets Before Turnover	Net Year End Value of Assets After Turnover***	After Tax Dividend Cash Flow	After Tax Equity Sales Cash Flow	Combined After Tax Cash Flow	
			Value of Asset	Fund Deposits**									
1	40	35	185,000	20,000	0	12,300	2,306	219,606	211,938	0	0	0	
2	41	36	211,938	20,000	0	13,916	2,609	248,463	241,569	0	0	0	
3	42	37	241,569	20,000	0	15,694	2,943	280,206	273,489	0	0	0	
4	43	38	273,489	20,000	0	17,609	3,302	314,400	307,483	0	0	0	
5	44	39	307,483	20,000	0	19,649	3,684	350,816	343,455	0	0	0	
6	45	40	343,455	20,000	0	21,807	4,089	389,351	381,382	0	0	0	
7	46	41	381,382	20,000	0	24,083	4,516	429,981	421,285	0	0	0	
8	47	42	421,285	20,000	28,508	24,767	0	437,544	428,684	4,643	28,034	32,677	
9	48	43	428,684	20,000	52,956	23,744	0	419,472	410,969	4,452	52,072	56,524	
10	49	44	410,969	20,000	103,319	19,659	0	347,309	340,269	3,686	101,594	105,280	
11	50	45	340,269	20,000	108,907	15,082	0	266,444	261,059	2,828	107,106	109,934	
12	51	46	261,059	20,000	114,807	9,975	0	176,227	172,689	1,870	112,950	114,820	
13	52	47	172,689	20,000	121,012	4,301	0	75,978	74,474	806	119,146	119,952	
14	53	48	74,474	20,000	69,404	1,504	0	26,574	26,070	282	68,487	68,769	
15	54	49	26,070	20,000	46,070	0	0	0	0	0	45,667	45,667	
16	55	50	0	20,000	20,000	0	0	0	0	0	20,000	20,000	
17	56	51	0	20,000	12,111	473	0	8,362	8,245	89	12,111	12,200	
18	57	52	8,245	20,000	28,245	0	0	0	0	0	28,181	28,181	
19	58	53	0	20,000	12,111	473	0	8,362	8,245	89	12,111	12,200	
20	59	54	8,245	20,000	12,045	972	0	17,172	16,916	182	12,018	12,200	
21	60	55	16,916	20,000	11,969	1,497	0	26,444	26,032	281	11,919	12,200	
22	61	56	26,032	20,000	11,885	2,049	0	36,196	35,611	384	11,816	12,200	
23	62	57	35,611	20,000	11,791	2,629	0	46,449	45,674	493	11,707	12,200	
24	63	58	45,674	20,000	11,690	3,239	0	57,223	56,243	607	11,593	12,200	
25	64	59	56,243	20,000	11,581	3,880	0	68,542	67,342	727	11,473	12,200	
26	65	60	67,342	588,918	86,710	34,173	0	603,723	594,955	6,407	86,593	93,000	
27	66	61	594,955	0	92,644	30,139	0	532,450	523,276	5,651	91,849	97,500	
28	67	62	523,276	0	75,694	26,855	0	474,437	465,517	5,035	74,727	79,762	
29	68	63	465,517	0	81,455	23,044	0	407,106	399,080	4,320	80,216	84,536	
30	69	64	399,080	0	87,401	18,701	0	330,380	323,690	3,506	85,947	89,453	
31	70	65	323,690	0	53,455	16,214	0	286,449	280,559	3,040	52,521	55,561	
32	71	66	280,559	0	56,831	13,424	0	237,152	232,232	2,517	55,810	58,327	
33	72	67	232,232	0	37,186	11,703	0	206,749	202,438	2,194	36,507	38,701	
34	73	68	202,438	0	40,402	9,722	0	171,758	168,166	1,823	39,658	41,481	
35	74	69	168,166	0	43,669	7,470	0	131,967	129,202	1,401	42,860	44,261	
36	75	70	129,202	24,838	0	9,242	1,733	165,015	161,761	0	0	0	
37	76	71	161,761	26,588	0	11,301	2,119	201,769	197,885	0	0	0	
38	77	72	197,885	28,343	0	13,574	2,545	242,347	237,717	0	0	0	
39	78	73	237,717	30,665	0	16,103	3,019	287,504	282,013	0	0	0	
40	79	74	282,013	32,967	0	18,899	3,544	337,423	330,961	0	0	0	
			1,232,319	1,443,858				36,409			57,313	1,424,673	1,481,986

\*The composite capital gains tax rate includes 40.00% short-term gains subject to ordinary income tax and 60.00% long-term gains subject to capital gains tax of 25.00%.

\*\*Column (2) includes reinvestment of excess cash flow and proceeds from the sale of illiquid assets.

\*\*\*Column (7) has been reduced by a 0.75% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

# Details of Equity Assets

Equity Assets Detail Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

			Initial Cost Basis 145,000	Growth 6.00%	Dividend 1.50%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 35.00%	Retirement Income Tax Rate 35.00%	Composite Capital Gains Tax Rate* 29.00%	Turnover Assumption 40.00%			
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Year	Client Age	Spouse Age	Beginning of Year Value of Asset	Fund + Deposits**	- Sale of Equities	+ Capital Growth	+ After Tax Reinvested Dividends	=	Year End Value of Assets Before Turnover	Net Year End Value of Assets After Turnover***	After Tax Dividend Cash Flow	+ After Tax Equity Sales Cash Flow	= Combined After Tax Cash Flow
41	80	75	330,961	35,557	0	21,991	4,123		392,632	385,084	0	0	0
42	81	76	385,084	38,449	0	25,412	4,765		453,710	444,955	0	0	0
43	82	77	444,955	41,138	0	29,166	5,469		520,728	510,640	0	0	0
44	83	78	510,640	44,641	0	33,317	6,247		594,845	583,283	0	0	0
45	84	79	583,283	47,848	0	37,868	7,100		676,099	662,916	0	0	0
46	85	80	662,916	50,683	0	42,816	8,028		764,443	749,489	0	0	0
47	86	81	749,489	53,674	0	48,190	9,036		860,389	843,508	0	0	0
48	87	82	843,508	56,802	0	54,019	10,128		964,457	945,482	0	0	0
49	88	83	945,482	60,041	0	60,331	11,312		1,077,166	1,055,918	0	0	0
50	89	84	1,055,918	63,356	0	67,156	12,592		1,199,022	1,175,315	0	0	0
51	90	85	1,175,315	64,595	0	74,395	13,949		1,328,254	1,301,921	0	0	0
52	91	86	1,301,921	65,574	0	82,050	15,384		1,464,929	1,435,805	0	0	0
53	92	87	1,435,805	66,209	0	90,121	16,898		1,609,033	1,576,957	0	0	0
54	93	88	1,576,957	66,405	0	98,602	18,488		1,760,452	1,725,264	0	0	0
55	94	89	1,725,264	64,720	0	107,399	20,137		1,917,520	1,879,083	0	0	0
56	95	90	1,879,083	60,516	0	116,376	21,820		2,077,795	2,036,015	0	0	0
57	96	91	2,036,015	55,283	0	125,478	23,527		2,240,303	2,195,108	0	0	0
58	97	92	2,195,108	48,874	0	134,639	25,245		2,403,866	2,355,210	0	0	0
59	98	93	2,355,210	41,107	0	143,779	26,959		2,567,055	2,514,922	0	0	0
60	99	94	2,514,922	27,590	0	152,551	28,603		2,723,666	2,668,135	0	0	0
			2,285,381	1,443,858				326,219			57,313	1,424,673	1,481,986

\*The composite capital gains tax rate includes 40.00% short-term gains subject to ordinary income tax and 60.00% long-term gains subject to capital gains tax of 25.00%.

\*\*Column (2) includes reinvestment of excess cash flow and proceeds from the sale of illiquid assets.

\*\*\*Column (7) has been reduced by a 0.75% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

## Details of Portfolio Turnover

Portfolio Turnover Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

	Initial Value of Equity Account 185,000  (1)	Growth 6.00%  (2)	Dividend 1.50%  (3)	Dividend Tax Rate 25.00%  (4)	Pre-Retirement Income Tax Rate 35.00%  (5)	Retirement Income Tax Rate 35.00%  (6)	Composite Capital Gains Tax Rate* 29.00%  (7)	Composite Capital Gains Tax Rate* 29.00%  (8)	Composite Capital Gains Tax Rate* 29.00%  (9)	Turnover Assumption 40.00%  (10)	Turnover Assumption 40.00%  (11)
	Beginning of Year Cost Basis	Fund Deposits	Sale of Equities to Fund Needs	Capital Growth	After Tax Reinvested Dividends	Asset Value Before Turnover	Adjusted Cost Basis	Sale of Equities Caused by Turnover	Cost Basis Used by Turnover	After Tax Reinvested Turnover	Net Year End Value of Asset After Turnover**
1	145,000	20,000	0	12,300	2,306	219,606	167,306	87,842	66,922	81,776	211,938
2	182,159	20,000	0	13,916	2,609	248,463	204,768	99,385	81,907	94,317	241,569
3	217,178	20,000	0	15,694	2,943	280,206	240,121	112,082	96,048	107,432	273,489
4	251,505	20,000	0	17,609	3,302	314,400	274,807	125,760	109,923	121,167	307,483
5	286,051	20,000	0	19,649	3,684	350,816	309,735	140,326	123,894	135,561	343,455
6	321,402	20,000	0	21,807	4,089	389,351	345,491	155,740	138,196	150,653	381,382
7	357,947	20,000	0	24,083	4,516	429,981	382,464	171,992	152,985	166,480	421,285
8	395,958	20,000	28,508	24,767	0	437,544	389,086	175,018	155,635	169,397	428,684
9	402,848	20,000	52,956	23,744	0	419,472	372,942	167,789	149,177	162,391	410,969
10	386,156	20,000	103,319	19,659	0	347,309	308,786	138,924	123,514	134,455	340,269
11	319,726	20,000	108,907	15,082	0	266,444	237,030	106,578	94,812	103,165	261,059
12	245,383	20,000	114,807	9,975	0	176,227	156,979	70,491	62,792	68,258	172,689
13	162,446	20,000	121,012	4,301	0	75,978	67,867	30,391	27,147	29,450	74,474
14	70,170	20,000	69,404	1,504	0	26,574	23,928	10,630	9,571	10,323	26,070
15	24,679	20,000	46,070	0	0	0	0	0	0	0	0
16	0	20,000	20,000	0	0	0	0	0	0	0	0
17	0	20,000	12,111	473	0	8,362	7,889	3,345	3,156	3,290	8,245
18	8,023	20,000	28,245	0	0	0	0	0	0	0	0
19	0	20,000	12,111	473	0	8,362	7,889	3,345	3,156	3,290	8,245
20	8,023	20,000	12,045	972	0	17,172	16,073	6,869	6,429	6,741	16,916
21	16,385	20,000	11,969	1,497	0	26,444	24,589	10,578	9,835	10,362	26,032
22	25,115	20,000	11,885	2,049	0	36,196	33,467	14,478	13,387	14,162	35,611
23	34,242	20,000	11,791	2,629	0	46,449	42,741	18,580	17,097	18,150	45,674
24	43,794	20,000	11,690	3,239	0	57,223	52,439	22,889	20,976	22,334	56,243
25	53,798	20,000	11,581	3,880	0	68,542	62,588	27,417	25,035	26,726	67,342
26	64,279	588,918	86,710	34,173	0	603,723	566,891	241,489	226,757	237,217	594,955
27	577,352	0	92,644	30,139	0	532,450	487,449	212,980	194,980	207,760	523,276
28	500,229	0	75,694	26,855	0	474,437	427,869	189,775	171,148	184,373	465,517
29	441,094	0	81,455	23,044	0	407,106	363,913	162,842	145,565	157,832	399,080
30	376,180	0	87,401	18,701	0	330,380	293,794	132,152	117,518	127,908	323,690
31	304,184	0	53,455	16,214	0	286,449	253,950	114,580	101,580	110,810	280,559
32	263,180	0	56,831	13,424	0	237,152	209,869	94,861	83,948	91,696	232,232
33	217,618	0	37,186	11,703	0	206,749	182,772	82,700	73,109	79,918	202,438
34	189,581	0	40,402	9,722	0	171,758	151,745	68,703	60,698	66,382	168,166
35	157,429	0	43,669	7,470	0	131,967	116,548	52,787	46,619	50,998	129,202
36	120,927	24,838	0	9,242	1,733	165,015	147,498	66,006	58,999	63,974	161,761
37	152,473	26,588	0	11,301	2,119	201,769	181,180	80,708	72,472	78,319	197,885
38	187,027	28,343	0	13,574	2,545	242,347	217,915	96,939	87,166	94,105	237,717
39	224,854	30,665	0	16,103	3,019	287,504	258,537	115,002	103,415	111,642	282,013
40	266,764	32,967	0	18,899	3,544	337,423	303,275	134,969	121,310	131,008	330,961
		1,232,319	1,443,858		36,409						

\*The composite capital gains tax rate includes 40.00% short-term gains subject to ordinary income tax and 60.00% long-term gains subject to capital gains tax of 25.00%.

Column (2) includes reinvestment of excess cash flow and proceeds from the sale of illiquid assets.

\*\*Column (11) has been reduced by a 0.75% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

## Details of Portfolio Turnover

Portfolio Turnover Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

	Initial Value of Equity Account 185,000  (1)	Growth 6.00%  (2)	Dividend 1.50%  (3)	Dividend Tax Rate 25.00%  (4)	Pre-Retirement Income Tax Rate 35.00%  (5)	Retirement Income Tax Rate 35.00%  (6)	Composite Capital Gains Tax Rate* 29.00%  (7)	Composite Capital Gains Tax Rate* 29.00%  (8)	Composite Capital Gains Tax Rate* 29.00%  (9)	Turnover Assumption 40.00%  (10)	Turnover Assumption 40.00%  (11)
	Beginning of Year Cost Basis	Fund Deposits	Sale of Equities to Fund Needs	Capital Growth	After Tax Reinvested Dividends	Asset Value Before Turnover	Adjusted Cost Basis	Sale of Equities Caused by Turnover	Cost Basis Used by Turnover	After Tax Reinvested Turnover	Net Year End Value of Asset After Turnover**
41	312,973	35,557	0	21,991	4,123	392,632	352,653	157,053	141,061	152,415	385,084
42	364,007	38,449	0	25,412	4,765	453,710	407,221	181,484	162,888	176,091	444,955
43	420,424	41,138	0	29,166	5,469	520,728	467,031	208,291	186,812	202,062	510,640
44	482,281	44,641	0	33,317	6,247	594,845	533,169	237,938	213,268	230,784	583,283
45	550,685	47,848	0	37,868	7,100	676,099	605,632	270,440	242,253	262,266	662,916
46	625,645	50,683	0	42,816	8,028	764,443	684,356	305,777	273,743	296,487	749,489
47	707,101	53,674	0	48,190	9,036	860,389	769,810	344,156	307,924	333,649	843,508
48	795,535	56,802	0	54,019	10,128	964,457	862,465	385,783	344,986	373,952	945,482
49	891,431	60,041	0	60,331	11,312	1,077,166	962,784	430,866	385,114	417,598	1,055,918
50	995,268	63,356	0	67,156	12,592	1,199,022	1,071,217	479,609	428,487	464,783	1,175,315
51	1,107,513	64,595	0	74,395	13,949	1,328,254	1,186,057	531,302	474,423	514,807	1,301,921
52	1,226,441	65,574	0	82,050	15,384	1,464,929	1,307,399	585,972	522,960	567,698	1,435,805
53	1,352,138	66,209	0	90,121	16,898	1,609,033	1,435,244	643,613	574,098	623,454	1,576,957
54	1,484,600	66,405	0	98,602	18,488	1,760,452	1,569,493	704,181	627,797	682,030	1,725,264
55	1,623,726	64,720	0	107,399	20,137	1,917,520	1,708,583	767,008	683,433	742,771	1,879,083
56	1,767,921	60,516	0	116,376	21,820	2,077,795	1,850,256	831,118	740,103	804,724	2,036,015
57	1,914,878	55,283	0	125,478	23,527	2,240,303	1,993,688	896,121	797,475	867,514	2,195,108
58	2,063,726	48,874	0	134,639	25,245	2,403,866	2,137,845	961,546	855,138	930,688	2,355,210
59	2,213,395	41,107	0	143,779	26,959	2,567,055	2,281,461	1,026,822	912,585	993,693	2,514,922
60	2,362,570	27,590	0	152,551	28,603	2,723,666	2,418,763	1,089,466	967,505	1,054,098	2,668,135
		2,285,381	1,443,858		326,219						

\*The composite capital gains tax rate includes 40.00% short-term gains subject to ordinary income tax and 60.00% long-term gains subject to capital gains tax of 25.00%.

Column (2) includes reinvestment of excess cash flow and proceeds from the sale of illiquid assets.

\*\*Column (11) has been reduced by a 0.75% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

## Summary of Illiquid Assets

Illiquid Assets Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1) Principal Residence (5.00% Growth)*	+	(2) Replacement Residence (3.00% Growth)	+	(3) Personal Property (-5.00% Growth)	=	(4) Total Illiquid Assets
1	40	35	367,500		0		95,000		462,500
2	41	36	385,875		0		90,250		476,125
3	42	37	405,169		0		85,738		490,907
4	43	38	425,427		0		81,451		506,878
5	44	39	446,699		0		77,378		524,077
6	45	40	469,033		0		73,509		542,542
7	46	41	492,485		0		69,834		562,319
8	47	42	517,109		0		66,342		583,451
9	48	43	542,965		0		63,025		605,990
10	49	44	570,113		0		59,874		629,987
11	50	45	598,619		0		56,880		655,499
12	51	46	628,550		0		54,036		682,586
13	52	47	659,977		0		51,334		711,311
14	53	48	692,976		0		48,768		741,744
15	54	49	727,625		0		46,329		773,954
16	55	50	764,006		0		44,013		808,019
17	56	51	802,206		0		41,812		844,018
18	57	52	842,317		0		39,721		882,038
19	58	53	884,433		0		37,735		922,168
20	59	54	928,654		0		35,849		964,503
21	60	55	975,087		0		34,056		1,009,143
22	61	56	1,023,841		0		32,353		1,056,194
23	62	57	1,075,033		0		30,736		1,105,769
24	63	58	1,128,785		0		29,199		1,157,984
25	64	59	1,185,224		0		27,739		1,212,963
26	65	60	0		515,000		26,352		541,352
27	66	61	0		530,450		25,034		555,484
28	67	62	0		546,364		23,783		570,147
29	68	63	0		562,754		22,594		585,348
30	69	64	0		579,637		21,464		601,101
31	70	65	0		597,026		20,391		617,417
32	71	66	0		614,937		19,371		634,308
33	72	67	0		633,385		18,403		651,788
34	73	68	0		652,387		17,482		669,869
35	74	69	0		671,958		16,608		688,566
36	75	70	0		692,117		15,778		707,895
37	76	71	0		712,880		14,989		727,869
38	77	72	0		734,267		14,240		748,507
39	78	73	0		756,295		13,528		769,823
40	79	74	0		778,984		12,851		791,835

\*Principal residence presumed replaced at age 65. Any liquid funds created through the replacement are presumed to be reinvested in liquid assets.

## Summary of Illiquid Assets

Illiquid Assets Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1) Principal Residence (5.00% Growth)*	+	(2) Replacement Residence (3.00% Growth)	+	(3) Personal Property (-5.00% Growth)	=	(4) Total Illiquid Assets
41	80	75	0		802,353		12,209		814,562
42	81	76	0		826,424		11,598		838,022
43	82	77	0		851,217		11,018		862,235
44	83	78	0		876,753		10,467		887,220
45	84	79	0		903,056		9,944		913,000
46	85	80	0		930,147		9,447		939,594
47	86	81	0		958,052		8,974		967,026
48	87	82	0		986,793		8,526		995,319
49	88	83	0		1,016,397		8,099		1,024,496
50	89	84	0		1,046,889		7,695		1,054,584
51	90	85	0		1,078,296		7,310		1,085,606
52	91	86	0		1,110,645		6,944		1,117,589
53	92	87	0		1,143,964		6,597		1,150,561
54	93	88	0		1,178,283		6,267		1,184,550
55	94	89	0		1,213,631		5,954		1,219,585
56	95	90	0		1,250,040		5,656		1,255,696
57	96	91	0		1,287,541		5,373		1,292,914
58	97	92	0		1,326,168		5,105		1,331,273
59	98	93	0		1,365,953		4,849		1,370,802
60	99	94	0		1,406,931		4,607		1,411,538

\*Principal residence presumed replaced at age 65. Any liquid funds created through the replacement are presumed to be reinvested in liquid assets.

## Summary of Liabilities

Liabilities Page: 1

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Date: [Current date appears here]

Year	Client Age	Spouse Age	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
1	40	35	185,483	185,483
2	41	36	180,782	180,782
3	42	37	175,890	175,890
4	43	38	170,798	170,798
5	44	39	165,499	165,499
6	45	40	159,984	159,984
7	46	41	154,244	154,244
8	47	42	148,270	148,270
9	48	43	142,053	142,053
10	49	44	135,583	135,583
11	50	45	128,849	128,849
12	51	46	121,841	121,841
13	52	47	114,547	114,547
14	53	48	106,956	106,956
15	54	49	99,056	99,056
16	55	50	90,834	90,834
17	56	51	82,276	82,276
18	57	52	73,371	73,371
19	58	53	64,102	64,102
20	59	54	54,456	54,456
21	60	55	44,417	44,417
22	61	56	33,969	33,969
23	62	57	23,095	23,095
24	63	58	11,778	11,778
25	64	59	0	0
26	65	60	0	0
27	66	61	0	0
28	67	62	0	0
29	68	63	0	0
30	69	64	0	0
31	70	65	0	0
32	71	66	0	0
33	72	67	0	0
34	73	68	0	0
35	74	69	0	0
36	75	70	0	0
37	76	71	0	0
38	77	72	0	0
39	78	73	0	0
40	79	74	0	0

Cash flow required for above illustrated loan payments is not explicitly withdrawn from liquid accounts. Any needed cash flow for such payments should be included in a schedule of Desired Spendable Cash Flow.

## Summary of Liabilities

Liabilities Page: 2

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Date: [Current date appears here]

Year	Client Age	Spouse Age	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
41	80	75	0	0
42	81	76	0	0
43	82	77	0	0
44	83	78	0	0
45	84	79	0	0
46	85	80	0	0
47	86	81	0	0
48	87	82	0	0
49	88	83	0	0
50	89	84	0	0
51	90	85	0	0
52	91	86	0	0
53	92	87	0	0
54	93	88	0	0
55	94	89	0	0
56	95	90	0	0
57	96	91	0	0
58	97	92	0	0
59	98	93	0	0
60	99	94	0	0

Cash flow required for above illustrated loan payments is not explicitly withdrawn from liquid accounts. Any needed cash flow for such payments should be included in a schedule of Desired Spendable Cash Flow.

## Buy Replacement Residence

### Cash Flow Analysis

Below is an analysis of the cash flow resulting from the purchase of the replacement residence in year 26.

#### Year 26

1,185,224	Proceeds from sale of principal residence	1,185,224
-	300,000 Cost basis of principal residence	
<hr/>		
885,224	Gain from sale of principal residence	
-	500,000 Less excludable gain	
<hr/>		
385,224	Taxable gain from sale of residence	
	25.00% Capital gains tax	- 96,306
	Mortgage balance payoff of principal residence	- 0
<hr/>		
	After tax cash flow from sale of principal residence	1,088,918
	Cost of replacement residence	- 500,000
<hr/>		
	Cash flow reinvested in equity account	588,918

## Hypothetical Net Worth Numerical Illustration (After Providing Required Cash Flow)

Hypothetical Net Worth Illustration Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1) Year End Net Equity of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Retirement Plan Assets	(4) Year End Value of Taxable Assets	(5) Year End Value of Tax Exempt Assets	(6) Year End Value of Equity Assets	(7) Year End Hypothetical Net Worth
1	40	35	277,017	0	218,722	50,975	38,363	211,938	797,015
2	41	36	295,343	0	270,706	51,969	26,553	241,569	886,140
3	42	37	315,017	9,502	326,170	52,982	14,567	273,489	991,727
4	43	38	336,080	22,290	385,345	54,015	2,402	307,483	1,107,615
5	44	39	358,578	35,775	448,482	45,079	0	343,455	1,231,369
6	45	40	382,558	50,206	515,845	33,520	0	381,382	1,363,511
7	46	41	408,075	65,692	587,717	21,736	0	421,285	1,504,505
8	47	42	435,181	82,328	664,400	0	0	428,684	1,610,593
9	48	43	463,937	100,226	746,216	0	0	410,969	1,721,348
10	49	44	494,404	119,493	833,509	0	0	340,269	1,787,675
11	50	45	526,650	142,625	926,645	0	0	261,059	1,856,979
12	51	46	560,745	165,006	1,026,015	0	0	172,689	1,924,455
13	52	47	596,764	189,020	1,132,037	0	0	74,474	1,992,295
14	53	48	634,788	214,788	1,245,155	0	0	26,070	2,120,801
15	54	49	674,898	242,435	1,315,542	0	0	0	2,232,875
16	55	50	717,185	272,090	1,359,081	0	0	0	2,348,356
17	56	51	761,742	303,916	1,487,397	0	0	8,245	2,561,300
18	57	52	808,667	338,075	1,558,309	0	0	0	2,705,051
19	58	53	858,066	374,747	1,699,961	0	0	8,245	2,941,019
20	59	54	910,047	414,125	1,851,095	0	0	16,916	3,192,183
21	60	55	964,726	456,410	2,012,346	0	0	26,032	3,459,514
22	61	56	1,022,225	501,825	2,184,390	0	0	35,611	3,744,051
23	62	57	1,082,674	550,607	2,367,950	0	0	45,674	4,046,905
24	63	58	1,146,206	603,024	2,563,797	0	0	56,243	4,369,270
25	64	59	1,212,963	659,376	2,772,754	0	0	67,342	4,712,435
26	65	60	541,352	647,478	2,958,355	0	0	594,955	4,742,140
27	66	61	555,484	636,072	3,156,380	0	0	523,276	4,871,212
28	67	62	570,147	625,121	3,367,660	0	0	465,517	5,028,445
29	68	63	585,348	614,731	3,593,083	0	0	399,080	5,192,242
30	69	64	601,101	605,033	3,833,595	0	0	323,690	5,363,419
31	70	65	617,417	596,181	4,026,260	0	0	280,559	5,520,417
32	71	66	634,308	588,425	4,227,799	0	0	232,232	5,682,764
33	72	67	651,788	581,896	4,438,561	0	0	202,438	5,874,683
34	73	68	669,869	576,743	4,658,908	0	0	168,166	6,073,686
35	74	69	688,566	573,208	4,889,211	0	0	129,202	6,280,187
36	75	70	707,895	571,569	5,011,872	0	0	161,761	6,453,097
37	76	71	727,869	571,876	5,129,943	0	0	197,885	6,627,573
38	77	72	748,507	574,376	5,242,812	0	0	237,717	6,803,412
39	78	73	769,823	579,349	5,348,893	0	0	282,013	6,980,078
40	79	74	791,835	587,105	5,447,450	0	0	330,961	7,157,351

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

## Hypothetical Net Worth Numerical Illustration (After Providing Required Cash Flow)

Hypothetical Net Worth Illustration Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			Year End Net Equity of Illiquid Assets	Year End Value of Life Insurance Assets	Year End Value of Retirement Plan Assets	Year End Value of Taxable Assets	Year End Value of Tax Exempt Assets	Year End Value of Equity Assets	Year End Hypothetical Net Worth
41	80	75	814,562	597,980	5,537,180	0	0	385,084	7,334,806
42	81	76	838,022	612,106	5,616,662	0	0	444,955	7,511,745
43	82	77	862,235	629,792	5,685,198	0	0	510,640	7,687,865
44	83	78	887,220	651,369	5,740,362	0	0	583,283	7,862,234
45	84	79	913,000	677,152	5,781,379	0	0	662,916	8,034,447
46	85	80	939,594	707,442	5,807,535	0	0	749,489	8,204,060
47	86	81	967,026	742,557	5,817,192	0	0	843,508	8,370,283
48	87	82	995,319	782,783	5,808,619	0	0	945,482	8,532,203
49	88	83	1,024,496	828,364	5,780,004	0	0	1,055,918	8,688,782
50	89	84	1,054,584	879,523	5,729,453	0	0	1,175,315	8,838,875
51	90	85	1,085,606	936,406	5,658,469	0	0	1,301,921	8,982,402
52	91	86	1,117,589	1,002,004	5,565,662	0	0	1,435,805	9,121,060
53	92	87	1,150,561	1,077,959	5,449,670	0	0	1,576,957	9,255,147
54	93	88	1,184,550	1,166,357	5,309,185	0	0	1,725,264	9,385,356
55	94	89	1,219,585	1,269,637	5,145,162	0	0	1,879,083	9,513,467
56	95	90	1,255,696	1,389,813	4,959,656	0	0	2,036,015	9,641,180
57	96	91	1,292,914	1,525,532	4,752,390	0	0	2,195,108	9,765,944
58	97	92	1,331,273	1,678,704	4,523,306	0	0	2,355,210	9,888,493
59	98	93	1,370,802	1,851,561	4,272,614	0	0	2,514,922	10,009,899
60	99	94	1,411,538	2,046,743	4,007,737	0	0	2,668,135	10,134,153

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

# Wealth Transfer Summary (After Providing Required Cash Flow)

Wealth Transfer Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Spouse		(1)	(2)	(3)	(4)	(5)	(6)
	Age	Age	Total Estate Assets*	Total Transfer Taxes	Net Estate to Heirs	Year End Total Assets Outside the Estate	Year End Wealth Transferred to Heirs	Portion of Column (5) Subject to Income Tax**
1	40	35	1,797,015	0	1,797,015	0	1,797,015	218,722
2	41	36	1,886,140	0	1,886,140	0	1,886,140	270,706
3	42	37	1,982,225	0	1,982,225	0	1,982,225	326,170
4	43	38	2,085,325	0	2,085,325	0	2,085,325	385,345
5	44	39	2,195,594	0	2,195,594	0	2,195,594	448,482
6	45	40	2,313,305	0	2,313,305	0	2,313,305	515,845
7	46	41	2,438,813	0	2,438,813	0	2,438,813	587,717
8	47	42	2,528,265	0	2,528,265	0	2,528,265	664,400
9	48	43	2,621,122	0	2,621,122	0	2,621,122	746,216
10	49	44	2,668,182	0	2,668,182	0	2,668,182	833,509
11	50	45	2,714,354	0	2,714,354	0	2,714,354	926,645
12	51	46	2,759,449	0	2,759,449	0	2,759,449	1,026,015
13	52	47	2,803,275	0	2,803,275	0	2,803,275	1,132,037
14	53	48	2,906,013	0	2,906,013	0	2,906,013	1,245,155
15	54	49	2,990,440	0	2,990,440	0	2,990,440	1,315,542
16	55	50	3,076,266	0	3,076,266	0	3,076,266	1,359,081
17	56	51	3,257,384	0	3,257,384	0	3,257,384	1,487,397
18	57	52	3,366,976	0	3,366,976	0	3,366,976	1,558,309
19	58	53	3,566,272	0	3,566,272	0	3,566,272	1,699,961
20	59	54	3,778,058	0	3,778,058	0	3,778,058	1,851,095
21	60	55	4,003,104	0	4,003,104	0	4,003,104	2,012,346
22	61	56	4,242,226	0	4,242,226	0	4,242,226	2,184,390
23	62	57	4,496,298	0	4,496,298	0	4,496,298	2,367,950
24	63	58	4,766,246	0	4,766,246	0	4,766,246	2,563,797
25	64	59	5,053,059	0	5,053,059	0	5,053,059	2,772,754
26	65	60	5,037,897	0	5,037,897	0	5,037,897	2,958,355
27	66	61	5,147,713	0	5,147,713	0	5,147,713	3,156,380
28	67	62	5,283,919	0	5,283,919	0	5,283,919	3,367,660
29	68	63	5,424,743	0	5,424,743	0	5,424,743	3,593,083
30	69	64	5,570,816	0	5,570,816	0	5,570,816	3,833,595
31	70	65	5,700,362	0	5,700,362	0	5,700,362	4,026,260
32	71	66	5,849,766	0	5,849,766	0	5,849,766	4,227,799
33	72	67	6,035,485	0	6,035,485	0	6,035,485	4,438,561
34	73	68	6,226,479	0	6,226,479	0	6,226,479	4,658,908
35	74	69	6,422,924	0	6,422,924	0	6,422,924	4,889,211
36	75	70	6,583,472	0	6,583,472	0	6,583,472	5,011,872
37	76	71	6,755,015	0	6,755,015	0	6,755,015	5,129,943
38	77	72	6,926,780	0	6,926,780	0	6,926,780	5,242,812
39	78	73	7,098,075	0	7,098,075	0	7,098,075	5,348,893
40	79	74	7,268,507	0	7,268,507	0	7,268,507	5,447,450

\*Net of cash flow provided

\*\*See column (5) on the Details of Transfer Taxation of Retirement Plan Assets.

### 40 Year Summary

This page may include non-guaranteed life insurance values. If so, actual results are likely to vary. This page is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Total Estate Assets	\$ 7,268,507
Wealth Transferred to Heirs	\$ 7,268,507

## Wealth Transfer Summary (After Providing Required Cash Flow)

Wealth Transfer Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Spouse		Total Estate Assets*	-	Total Transfer Taxes	=	Net Estate to Heirs	+	Year End Total Assets Outside the Estate	=	Year End Wealth Transferred to Heirs	Portion of Column (5) Subject to Income Tax**
	Age	Age										
41	80	75	7,437,456		0		7,437,456		0		7,437,456	5,537,180
42	81	76	7,621,959		0		7,621,959		0		7,621,959	5,616,662
43	82	77	7,806,184		0		7,806,184		0		7,806,184	5,685,198
44	83	78	7,989,234		0		7,989,234		0		7,989,234	5,740,362
45	84	79	8,170,742		0		8,170,742		0		8,170,742	5,781,379
46	85	80	8,350,301		0		8,350,301		0		8,350,301	5,807,535
47	86	81	8,527,156		0		8,527,156		0		8,527,156	5,817,192
48	87	82	8,700,434		0		8,700,434		0		8,700,434	5,808,619
49	88	83	8,869,136		0		8,869,136		0		8,869,136	5,780,004
50	89	84	9,032,152		0		9,032,152		0		9,032,152	5,729,453
51	90	85	9,189,438		0		9,189,438		0		9,189,438	5,658,469
52	91	86	9,316,772		0		9,316,772		0		9,316,772	5,565,662
53	92	87	9,436,959		0		9,436,959		0		9,436,959	5,449,670
54	93	88	9,550,340		0		9,550,340		0		9,550,340	5,309,185
55	94	89	9,658,267		0		9,658,267		0		9,658,267	5,145,162
56	95	90	9,761,901		0		9,761,901		0		9,761,901	4,959,656
57	96	91	9,869,484		0		9,869,484		0		9,869,484	4,752,390
58	97	92	9,971,784		0		9,971,784		0		9,971,784	4,523,306
59	98	93	10,069,491		0		10,069,491		0		10,069,491	4,272,614
60	99	94	10,166,155		0		10,166,155		0		10,166,155	4,007,737

\*Net of cash flow provided

\*\*See column (5) on the Details of Transfer Taxation of Retirement Plan Assets.

This page may include non-guaranteed life insurance values. If so, actual results are likely to vary. This page is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

### Summary at Life Expectancy (Year 48)

Total Estate Assets	\$ 8,700,434
Wealth Transferred to Heirs	\$ 8,700,434

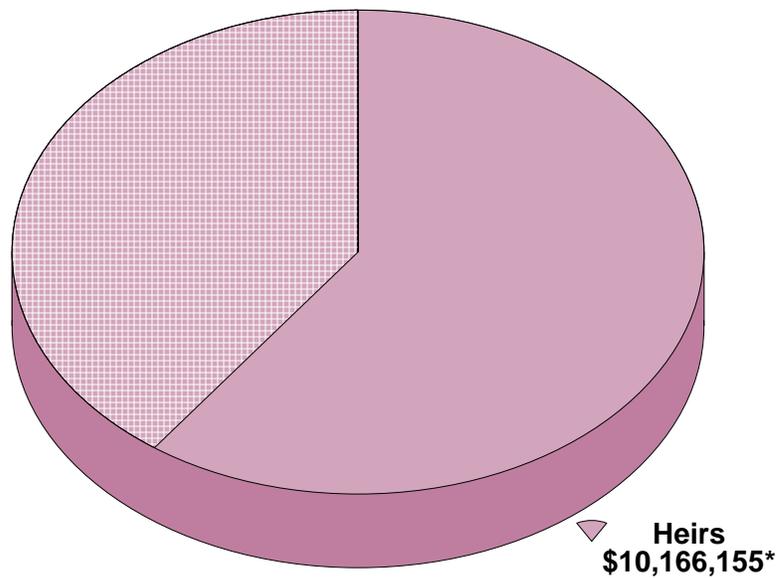
# Distribution of Assets

Presented By: [Licensed user's name appears here]  
Date: [Current date appears here]

For: Tom Scott  
& Kristin Scott

## Summary Analysis at Ages 99/94

### Estate Distribution



\*Due to the illustrated results of "stretch-out" tax planning, the Heirs \$10,166,155 includes retirement plan assets of \$4,007,737 on which income tax is still due. (The \$4,007,737 is represented by the checkered section.)

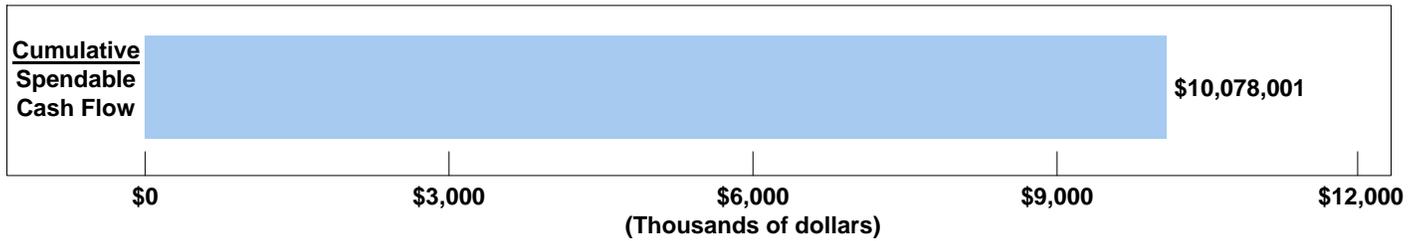
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

# Summary Analysis

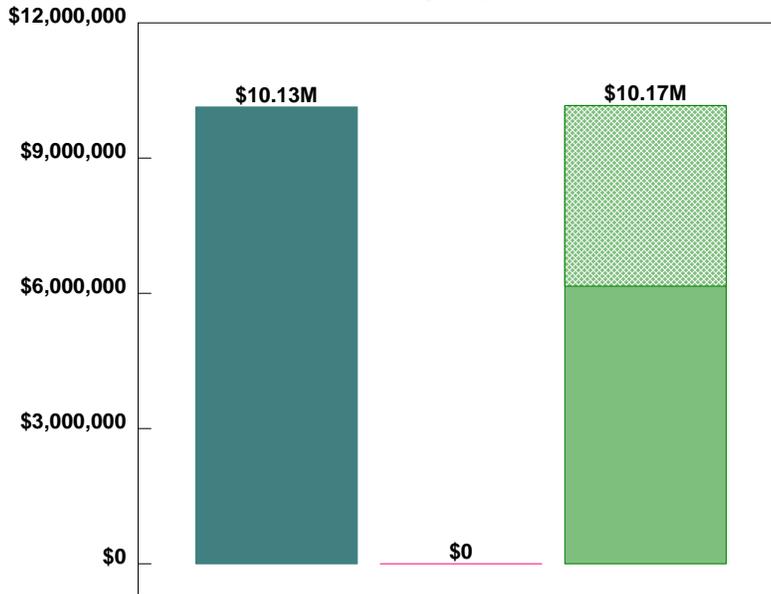
Presented By: [Licensed user's name appears here]  
 Date: [Current date appears here]

For: Tom Scott  
 & Kristin Scott

## Cumulative Spendable Cash Flow



## Values at Ages 99/94 (After Providing Required Cash Flow)



- Cumulative Spendable Cash Flow
- Net Worth
- Transfer Taxes
- Wealth to Heirs\*

\*Due to the illustrated results of "stretch-out" tax planning, the Heirs \$10,166,155 includes retirement plan assets of \$4,007,737 on which income tax is still due. (The \$4,007,737 is represented by the checkered section.)

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

## Estate Assets Details

Estate Assets Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)
			Liquid Assets*	+ Net Illiquid Assets**	+ Tom's IUL Policy Death Benefit	+ Kristin's IUL Policy Death Benefit	= Total Estate Assets
1	40	35	519,998	277,017	500,000	500,000	1,797,015
2	41	36	590,797	295,343	500,000	500,000	1,886,140
3	42	37	667,208	315,017	500,000	500,000	1,982,225
4	43	38	749,245	336,080	500,000	500,000	2,085,325
5	44	39	837,016	358,578	500,000	500,000	2,195,594
6	45	40	930,747	382,558	500,000	500,000	2,313,305
7	46	41	1,030,738	408,075	500,000	500,000	2,438,813
8	47	42	1,093,084	435,181	500,000	500,000	2,528,265
9	48	43	1,157,185	463,937	500,000	500,000	2,621,122
10	49	44	1,173,778	494,404	500,000	500,000	2,668,182
11	50	45	1,187,704	526,650	500,000	500,000	2,714,354
12	51	46	1,198,704	560,745	500,000	500,000	2,759,449
13	52	47	1,206,511	596,764	500,000	500,000	2,803,275
14	53	48	1,271,225	634,788	500,000	500,000	2,906,013
15	54	49	1,315,542	674,898	500,000	500,000	2,990,440
16	55	50	1,359,081	717,185	500,000	500,000	3,076,266
17	56	51	1,495,642	761,742	500,000	500,000	3,257,384
18	57	52	1,558,309	808,667	500,000	500,000	3,366,976
19	58	53	1,708,206	858,066	500,000	500,000	3,566,272
20	59	54	1,868,011	910,047	500,000	500,000	3,778,058
21	60	55	2,038,378	964,726	500,000	500,000	4,003,104
22	61	56	2,220,001	1,022,225	500,000	500,000	4,242,226
23	62	57	2,413,624	1,082,674	500,000	500,000	4,496,298
24	63	58	2,620,040	1,146,206	500,000	500,000	4,766,246
25	64	59	2,840,096	1,212,963	500,000	500,000	5,053,059
26	65	60	3,553,310	541,352	466,401	476,834	5,037,897
27	66	61	3,679,656	555,484	460,133	452,440	5,147,713
28	67	62	3,833,177	570,147	453,841	426,754	5,283,919
29	68	63	3,992,163	585,348	447,527	399,705	5,424,743
30	69	64	4,157,285	601,101	441,206	371,224	5,570,816
31	70	65	4,306,819	617,417	434,893	341,233	5,700,362
32	71	66	4,460,031	634,308	422,270	333,157	5,849,766
33	72	67	4,640,999	651,788	408,871	333,827	6,035,485
34	73	68	4,827,074	669,869	394,657	334,879	6,226,479
35	74	69	5,018,413	688,566	379,597	336,348	6,422,924
36	75	70	5,173,633	707,895	363,669	338,275	6,583,472
37	76	71	5,327,828	727,869	364,842	334,476	6,755,015
38	77	72	5,480,529	748,507	367,370	330,374	6,926,780
39	78	73	5,630,906	769,823	371,402	325,944	7,098,075
40	79	74	5,778,411	791,835	377,095	321,166	7,268,507

\*Including taxable assets, tax exempt assets, equity assets, and retirement plan assets.

\*\*Net of any liabilities.

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

## Estate Assets Details

Estate Assets Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)
			Liquid Assets*	+ Net Illiquid Assets**	+ Tom's IUL Policy Death Benefit	+ Kristin's IUL Policy Death Benefit	= Total Estate Assets
41	80	75	5,922,264	814,562	384,605	316,025	7,437,456
42	81	76	6,061,617	838,022	394,087	328,233	7,621,959
43	82	77	6,195,838	862,235	405,711	342,400	7,806,184
44	83	78	6,323,645	887,220	419,658	358,711	7,989,234
45	84	79	6,444,295	913,000	436,086	377,361	8,170,742
46	85	80	6,557,024	939,594	455,122	398,561	8,350,301
47	86	81	6,660,700	967,026	476,899	422,531	8,527,156
48	87	82	6,754,101	995,319	501,509	449,505	8,700,434
49	88	83	6,835,922	1,024,496	528,986	479,732	8,869,136
50	89	84	6,904,768	1,054,584	559,320	513,480	9,032,152
51	90	85	6,960,390	1,085,606	592,425	551,017	9,189,438
52	91	86	7,001,467	1,117,589	605,113	592,603	9,316,772
53	92	87	7,026,627	1,150,561	621,246	638,525	9,436,959
54	93	88	7,034,449	1,184,550	642,256	689,085	9,550,340
55	94	89	7,024,245	1,219,585	669,848	744,589	9,658,267
56	95	90	6,995,671	1,255,696	705,292	805,242	9,761,901
57	96	91	6,947,498	1,292,914	781,786	847,286	9,869,484
58	97	92	6,878,516	1,331,273	868,037	893,958	9,971,784
59	98	93	6,787,536	1,370,802	964,990	946,163	10,069,491
60	99	94	6,675,872	1,411,538	1,073,671	1,005,074	10,166,155

\*Including taxable assets, tax exempt assets, equity assets, and retirement plan assets.

\*\*Net of any liabilities.

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

# Transfer Tax Details

Transfer Tax Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)	(6)
			Total Estate Assets	Taxable Estate	Remaining Available Unified Credit Equivalent*	Estate Tax	Income Tax on Retirement Plan Assets**	Total Transfer Taxes
1	40	35	1,797,015	1,797,015	10,680,000	0	0	0
2	41	36	1,886,140	1,886,140	11,000,000	0	0	0
3	42	37	1,982,225	1,982,225	11,340,000	0	0	0
4	43	38	2,085,325	2,085,325	11,680,000	0	0	0
5	44	39	2,195,594	2,195,594	12,020,000	0	0	0
6	45	40	2,313,305	2,313,305	12,380,000	0	0	0
7	46	41	2,438,813	2,438,813	12,760,000	0	0	0
8	47	42	2,528,265	2,528,265	13,140,000	0	0	0
9	48	43	2,621,122	2,621,122	13,540,000	0	0	0
10	49	44	2,668,182	2,668,182	13,940,000	0	0	0
11	50	45	2,714,354	2,714,354	14,360,000	0	0	0
12	51	46	2,759,449	2,759,449	14,780,000	0	0	0
13	52	47	2,803,275	2,803,275	15,240,000	0	0	0
14	53	48	2,906,013	2,906,013	15,680,000	0	0	0
15	54	49	2,990,440	2,990,440	16,160,000	0	0	0
16	55	50	3,076,266	3,076,266	16,640,000	0	0	0
17	56	51	3,257,384	3,257,384	17,140,000	0	0	0
18	57	52	3,366,976	3,366,976	17,660,000	0	0	0
19	58	53	3,566,272	3,566,272	18,180,000	0	0	0
20	59	54	3,778,058	3,778,058	18,740,000	0	0	0
21	60	55	4,003,104	4,003,104	19,300,000	0	0	0
22	61	56	4,242,226	4,242,226	19,880,000	0	0	0
23	62	57	4,496,298	4,496,298	20,480,000	0	0	0
24	63	58	4,766,246	4,766,246	21,080,000	0	0	0
25	64	59	5,053,059	5,053,059	21,720,000	0	0	0
26	65	60	5,037,897	5,037,897	22,380,000	0	0	0
27	66	61	5,147,713	5,147,713	23,040,000	0	0	0
28	67	62	5,283,919	5,283,919	23,740,000	0	0	0
29	68	63	5,424,743	5,424,743	24,440,000	0	0	0
30	69	64	5,570,816	5,570,816	25,180,000	0	0	0
31	70	65	5,700,362	5,700,362	25,940,000	0	0	0
32	71	66	5,849,766	5,849,766	26,720,000	0	0	0
33	72	67	6,035,485	6,035,485	27,520,000	0	0	0
34	73	68	6,226,479	6,226,479	28,340,000	0	0	0
35	74	69	6,422,924	6,422,924	29,180,000	0	0	0
36	75	70	6,583,472	6,583,472	30,060,000	0	0	0
37	76	71	6,755,015	6,755,015	30,960,000	0	0	0
38	77	72	6,926,780	6,926,780	31,900,000	0	0	0
39	78	73	7,098,075	7,098,075	32,860,000	0	0	0
40	79	74	7,268,507	7,268,507	33,840,000	0	0	0

\*Unified Credit Equivalent is indexed for inflation at 3.00%.

Column (4) assumes half the amount shown in column (3) is transferred to a credit shelter trust by the first spouse to die.

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

\*\*Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred.

# Transfer Tax Details

Transfer Tax Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

	(1)	(2)	(3)	(4)	(5)	(6)		
	Total	Taxable	Remaining	Estate	Income Tax	Total		
Year	Estate	Estate	Available	Tax	on Retirement	Transfer		
	Assets	Estate	Unified		Plan	Taxes		
			Credit		Assets**			
			Equivalent*					
					+	=		
Client Age	Spouse Age							
41	80	75	7,437,456	7,437,456	34,860,000	0	0	0
42	81	76	7,621,959	7,621,959	35,900,000	0	0	0
43	82	77	7,806,184	7,806,184	36,980,000	0	0	0
44	83	78	7,989,234	7,989,234	38,080,000	0	0	0
45	84	79	8,170,742	8,170,742	39,220,000	0	0	0
46	85	80	8,350,301	8,350,301	40,400,000	0	0	0
47	86	81	8,527,156	8,527,156	41,620,000	0	0	0
48	87	82	8,700,434	8,700,434	42,860,000	0	0	0
49	88	83	8,869,136	8,869,136	44,140,000	0	0	0
50	89	84	9,032,152	9,032,152	45,480,000	0	0	0
51	90	85	9,189,438	9,189,438	46,840,000	0	0	0
52	91	86	9,316,772	9,316,772	48,240,000	0	0	0
53	92	87	9,436,959	9,436,959	49,700,000	0	0	0
54	93	88	9,550,340	9,550,340	51,180,000	0	0	0
55	94	89	9,658,267	9,658,267	52,720,000	0	0	0
56	95	90	9,761,901	9,761,901	54,300,000	0	0	0
57	96	91	9,869,484	9,869,484	55,920,000	0	0	0
58	97	92	9,971,784	9,971,784	57,600,000	0	0	0
59	98	93	10,069,491	10,069,491	59,340,000	0	0	0
60	99	94	10,166,155	10,166,155	61,120,000	0	0	0

\*Unified Credit Equivalent is indexed for inflation at 3.00%.

Column (4) assumes half the amount shown in column (3) is transferred to a credit shelter trust by the first spouse to die.

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

\*\*Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred.

# Summary of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Summary Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

			<u>Tom Scott's Retirement Plan Account</u>			<u>Kristin Scott's Retirement Plan Account</u>		
			Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield
			80,000	0	7.50%	90,000	0	7.50%
			(1)	(2)	(3)	(4)	(5)	(6)
			Plan Assets in Estate	Estate Tax on Plan Assets	+ Income Tax on Plan Assets*	= Total Taxes Attributed to Plan Assets	Heirs After Tax Plan Assets (1) - (4)	Percent Loss Due to Tax
Year	Client Age	Spouse Age	Plan Assets in Estate	Estate Tax on Plan Assets	+ Income Tax on Plan Assets*	= Total Taxes Attributed to Plan Assets	Heirs After Tax Plan Assets (1) - (4)	Percent Loss Due to Tax
1	40	35	218,722	0	0	0	218,722	0%
2	41	36	270,706	0	0	0	270,706	0%
3	42	37	326,170	0	0	0	326,170	0%
4	43	38	385,345	0	0	0	385,345	0%
5	44	39	448,482	0	0	0	448,482	0%
6	45	40	515,845	0	0	0	515,845	0%
7	46	41	587,717	0	0	0	587,717	0%
8	47	42	664,400	0	0	0	664,400	0%
9	48	43	746,216	0	0	0	746,216	0%
10	49	44	833,509	0	0	0	833,509	0%
11	50	45	926,645	0	0	0	926,645	0%
12	51	46	1,026,015	0	0	0	1,026,015	0%
13	52	47	1,132,037	0	0	0	1,132,037	0%
14	53	48	1,245,155	0	0	0	1,245,155	0%
15	54	49	1,315,542	0	0	0	1,315,542	0%
16	55	50	1,359,081	0	0	0	1,359,081	0%
17	56	51	1,487,397	0	0	0	1,487,397	0%
18	57	52	1,558,309	0	0	0	1,558,309	0%
19	58	53	1,699,961	0	0	0	1,699,961	0%
20	59	54	1,851,095	0	0	0	1,851,095	0%
21	60	55	2,012,346	0	0	0	2,012,346	0%
22	61	56	2,184,390	0	0	0	2,184,390	0%
23	62	57	2,367,950	0	0	0	2,367,950	0%
24	63	58	2,563,797	0	0	0	2,563,797	0%
25	64	59	2,772,754	0	0	0	2,772,754	0%
26	65	60	2,958,355	0	0	0	2,958,355	0%
27	66	61	3,156,380	0	0	0	3,156,380	0%
28	67	62	3,367,660	0	0	0	3,367,660	0%
29	68	63	3,593,083	0	0	0	3,593,083	0%
30	69	64	3,833,595	0	0	0	3,833,595	0%
31	70	65	4,026,260	0	0	0	4,026,260	0%
32	71	66	4,227,799	0	0	0	4,227,799	0%
33	72	67	4,438,561	0	0	0	4,438,561	0%
34	73	68	4,658,908	0	0	0	4,658,908	0%
35	74	69	4,889,211	0	0	0	4,889,211	0%
36	75	70	5,011,872	0	0	0	5,011,872	0%
37	76	71	5,129,943	0	0	0	5,129,943	0%
38	77	72	5,242,812	0	0	0	5,242,812	0%
39	78	73	5,348,893	0	0	0	5,348,893	0%
40	79	74	5,447,450	0	0	0	5,447,450	0%

\*Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred. Be certain to confirm the availability of this technique with your legal and tax advisers.

# Summary of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Summary Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

			<u>Tom Scott's Retirement Plan Account</u>			<u>Kristin Scott's Retirement Plan Account</u>					
			Plan Assets	Plan Assets	Plan Assets	Plan Assets	Plan Assets	Plan Assets			
			Initial Value	Cost Basis	Yield	Initial Value	Cost Basis	Yield			
			80,000	0	7.50%	90,000	0	7.50%			
			(1)	(2)	(3)	(4)	(5)	(6)			
									Heirs		
									After Tax		
									Plan		
									Assets		
									(1) - (4)		
									Percent		
									Loss Due		
									to Tax		
Year	Client Age	Spouse Age	Plan Assets in Estate	Estate Tax on Plan Assets	+	Income Tax on Plan Assets*	=	Total Taxes Attributed to Plan Assets	Heirs After Tax Plan Assets (1) - (4)	Percent Loss Due to Tax	
41	80	75	5,537,180	0		0		0	5,537,180	0%	
42	81	76	5,616,662	0		0		0	5,616,662	0%	
43	82	77	5,685,198	0		0		0	5,685,198	0%	
44	83	78	5,740,362	0		0		0	5,740,362	0%	
45	84	79	5,781,379	0		0		0	5,781,379	0%	
46	85	80	5,807,535	0		0		0	5,807,535	0%	
47	86	81	5,817,192	0		0		0	5,817,192	0%	
48	87	82	5,808,619	0		0		0	5,808,619	0%	
49	88	83	5,780,004	0		0		0	5,780,004	0%	
50	89	84	5,729,453	0		0		0	5,729,453	0%	
51	90	85	5,658,469	0		0		0	5,658,469	0%	
52	91	86	5,565,662	0		0		0	5,565,662	0%	
53	92	87	5,449,670	0		0		0	5,449,670	0%	
54	93	88	5,309,185	0		0		0	5,309,185	0%	
55	94	89	5,145,162	0		0		0	5,145,162	0%	
56	95	90	4,959,656	0		0		0	4,959,656	0%	
57	96	91	4,752,390	0		0		0	4,752,390	0%	
58	97	92	4,523,306	0		0		0	4,523,306	0%	
59	98	93	4,272,614	0		0		0	4,272,614	0%	
60	99	94	4,007,737	0		0		0	4,007,737	0%	

\*Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred. Be certain to confirm the availability of this technique with your legal and tax advisers.

# Details of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Page: 1  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

<u>Tom Scott's Retirement Plan Account</u>				<u>Kristin Scott's Retirement Plan Account</u>						
Plan Assets		Plan Assets	Plan Assets	Plan Assets		Plan Assets	Plan Assets			
Initial Value		Cost Basis	Yield	Initial Value		Cost Basis	Yield			
80,000		0	7.50%	90,000		0	7.50%			
Year	Client Age	Spouse Age	(1) Plan Assets in Estate	(2) Federal Estate Tax on Plan Assets	(3) Unrealized Gain in Plan Assets	(4) Federal Estate Tax Attributable to Gain*	(5) Portion of Gain Subject to Income Tax (3) - (4)	(6) Income Tax on Gain*	(7) Total Taxes Attributed to Plan Assets (2)+(6)	(8) Heirs' After Tax Plan Assets (1) - (7)
1	40	35	218,722	0	218,722	0	218,722	0	0	218,722
2	41	36	270,706	0	270,706	0	270,706	0	0	270,706
3	42	37	326,170	0	326,170	0	326,170	0	0	326,170
4	43	38	385,345	0	385,345	0	385,345	0	0	385,345
5	44	39	448,482	0	448,482	0	448,482	0	0	448,482
6	45	40	515,845	0	515,845	0	515,845	0	0	515,845
7	46	41	587,717	0	587,717	0	587,717	0	0	587,717
8	47	42	664,400	0	664,400	0	664,400	0	0	664,400
9	48	43	746,216	0	746,216	0	746,216	0	0	746,216
10	49	44	833,509	0	833,509	0	833,509	0	0	833,509
11	50	45	926,645	0	926,645	0	926,645	0	0	926,645
12	51	46	1,026,015	0	1,026,015	0	1,026,015	0	0	1,026,015
13	52	47	1,132,037	0	1,132,037	0	1,132,037	0	0	1,132,037
14	53	48	1,245,155	0	1,245,155	0	1,245,155	0	0	1,245,155
15	54	49	1,315,542	0	1,315,542	0	1,315,542	0	0	1,315,542
16	55	50	1,359,081	0	1,359,081	0	1,359,081	0	0	1,359,081
17	56	51	1,487,397	0	1,487,397	0	1,487,397	0	0	1,487,397
18	57	52	1,558,309	0	1,558,309	0	1,558,309	0	0	1,558,309
19	58	53	1,699,961	0	1,699,961	0	1,699,961	0	0	1,699,961
20	59	54	1,851,095	0	1,851,095	0	1,851,095	0	0	1,851,095
21	60	55	2,012,346	0	2,012,346	0	2,012,346	0	0	2,012,346
22	61	56	2,184,390	0	2,184,390	0	2,184,390	0	0	2,184,390
23	62	57	2,367,950	0	2,367,950	0	2,367,950	0	0	2,367,950
24	63	58	2,563,797	0	2,563,797	0	2,563,797	0	0	2,563,797
25	64	59	2,772,754	0	2,772,754	0	2,772,754	0	0	2,772,754
26	65	60	2,958,355	0	2,958,355	0	2,958,355	0	0	2,958,355
27	66	61	3,156,380	0	3,156,380	0	3,156,380	0	0	3,156,380
28	67	62	3,367,660	0	3,367,660	0	3,367,660	0	0	3,367,660
29	68	63	3,593,083	0	3,593,083	0	3,593,083	0	0	3,593,083
30	69	64	3,833,595	0	3,833,595	0	3,833,595	0	0	3,833,595
31	70	65	4,026,260	0	4,026,260	0	4,026,260	0	0	4,026,260
32	71	66	4,227,799	0	4,227,799	0	4,227,799	0	0	4,227,799
33	72	67	4,438,561	0	4,438,561	0	4,438,561	0	0	4,438,561
34	73	68	4,658,908	0	4,658,908	0	4,658,908	0	0	4,658,908
35	74	69	4,889,211	0	4,889,211	0	4,889,211	0	0	4,889,211
36	75	70	5,011,872	0	5,011,872	0	5,011,872	0	0	5,011,872
37	76	71	5,129,943	0	5,129,943	0	5,129,943	0	0	5,129,943
38	77	72	5,242,812	0	5,242,812	0	5,242,812	0	0	5,242,812
39	78	73	5,348,893	0	5,348,893	0	5,348,893	0	0	5,348,893
40	79	74	5,447,450	0	5,447,450	0	5,447,450	0	0	5,447,450

\*Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred. Be certain to confirm the availability of this technique with your legal and tax advisers.

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## Details of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Page: 2  
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom Scott  
& Kristin Scott

<u>Tom Scott's Retirement Plan Account</u>				<u>Kristin Scott's Retirement Plan Account</u>						
Plan Assets		Plan Assets	Plan Assets	Plan Assets	Plan Assets	Plan Assets				
Initial Value		Cost Basis	Yield	Initial Value	Cost Basis	Yield				
80,000		0	7.50%	90,000	0	7.50%				
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41	80	75	5,537,180	0	5,537,180	0	5,537,180	0	0	5,537,180
42	81	76	5,616,662	0	5,616,662	0	5,616,662	0	0	5,616,662
43	82	77	5,685,198	0	5,685,198	0	5,685,198	0	0	5,685,198
44	83	78	5,740,362	0	5,740,362	0	5,740,362	0	0	5,740,362
45	84	79	5,781,379	0	5,781,379	0	5,781,379	0	0	5,781,379
46	85	80	5,807,535	0	5,807,535	0	5,807,535	0	0	5,807,535
47	86	81	5,817,192	0	5,817,192	0	5,817,192	0	0	5,817,192
48	87	82	5,808,619	0	5,808,619	0	5,808,619	0	0	5,808,619
49	88	83	5,780,004	0	5,780,004	0	5,780,004	0	0	5,780,004
50	89	84	5,729,453	0	5,729,453	0	5,729,453	0	0	5,729,453
51	90	85	5,658,469	0	5,658,469	0	5,658,469	0	0	5,658,469
52	91	86	5,565,662	0	5,565,662	0	5,565,662	0	0	5,565,662
53	92	87	5,449,670	0	5,449,670	0	5,449,670	0	0	5,449,670
54	93	88	5,309,185	0	5,309,185	0	5,309,185	0	0	5,309,185
55	94	89	5,145,162	0	5,145,162	0	5,145,162	0	0	5,145,162
56	95	90	4,959,656	0	4,959,656	0	4,959,656	0	0	4,959,656
57	96	91	4,752,390	0	4,752,390	0	4,752,390	0	0	4,752,390
58	97	92	4,523,306	0	4,523,306	0	4,523,306	0	0	4,523,306
59	98	93	4,272,614	0	4,272,614	0	4,272,614	0	0	4,272,614
60	99	94	4,007,737	0	4,007,737	0	4,007,737	0	0	4,007,737

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