Retirement Planning Alternatives

For: Harry and Paige Foster



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

Table of Contents

Comparison:	
Current Plan vs. Revised Plan vs. 401(k) Allocation to IUL	Page 1
Financial Analysis:	
Current Plan	Page 7
Revised Plan	Page 37
401(k) Allocation to IUL	Page 67

Comparison: Current Plan vs. Revised Plan vs. 401(k) Allocation to IUL

For: Harry Foster & Paige Foster

Comparison of Alternatives



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.

\$0

For: Harry Foster & Paige Foster

Comparison of Alternatives





For: Harry Foster & Paige Foster

Summary Analysis of Alternatives



Effect on Cumulative Spendable Cash Flow Provided by Ages 89/89





*Family Net Worth includes assets outside the estate.

Comparison of Alternatives

		Effect on Spendable Cash Flow		Effect	Effect on Family Net Worth*			Effect on Wealth to Heirs			
		Strategy 1	Strategy 2	Strategy 3	Strategy 1	Strategy 2	Strategy 3	Strategy 1	Strategy 2	Strategy 3	
Year	M/F Ages	Current Plan	Revised Plan	401(k) Allocation to IUL	Current Plan	Revised Plan	401(k) Allocation to IUL	Current Plan	Revised Plan	401(k) Allocation to IUL	
1	45/45	0	0	0	916 481	916 481	883 297	798 561	798 561	1 408 123	
2	46/46	Ő	Ő	Ő	1 001 445	1 001 445	951 556	865 437	865 437	1 470 125	
3	47/47	Ő	Ő	Ő	1 091 086	1 091 086	1 023 857	935,964	935 964	1 535 826	
4	48/48	0	0	0	1,185,619	1,185,619	1,100,419	1.010.303	1.010.303	1.605.413	
5	49/49	0	0	0	1,285,267	1.285.267	1.181.445	1.088.611	1.088.611	1.679.079	
6	50/50	0	0	0	1.390.266	1.390.266	1,267,165	1,171,064	1.171.064	1.757.031	
7	51/51	0	0	0	1.500.869	1.500.869	1.360.715	1.257.841	1.257.841	1.839.500	
8	52/52	0	0	0	1 617 341	1 617 341	1 459 476	1 349 141	1 349 141	1 926 727	
9	53/53	Ő	Ő	Ő	1,739,961	1,739,961	1.563.736	1,445,163	1,445,163	2.018.980	
10	54/54	0	0	0	1,869,030	1,869,030	1,673,796	1,546,126	1,546,126	2,116,532	
11	55/55	0	0	0	2,004,862	2,004,862	1,795,595	1,652,262	1,652,262	2,225,291	
12	56/56	0	0	0	2.147.792	2.147.792	1.921.443	1.763.816	1.763.816	2.340.677	
13	57/57	Ō	0	Ō	2.298.171	2.298.171	2.054.918	1.881.041	1.881.041	2,463,098	
14	58/58	0	0	0	2,456,368	2,456,368	2,196,494	2,004,206	2,004,206	2,592,994	
15	59/59	0	0	0	2.622.781	2.622.781	2.346.682	2,133,603	2.133.603	2.730.840	
16	60/60	Ō	0	Ō	2,797,821	2.797.821	2.505.974	2,269,533	2,269,533	2.877.092	
17	61/61	Ó	0	Ó	2.981.928	2.981.928	2.674.931	2.412.314	2.412.314	3.032.271	
18	62/62	Ō	Ō	Ō	3,175,569	3,175,569	2.854.141	2,562,289	2,562,289	3,196,921	
19	63/63	0	0	0	3.379.228	3.379.228	3.044.231	2,719,808	2,719,808	3.371.629	
20	64/64	0	0	0	3,593,424	3,593,424	3,245,880	2,885,254	2,885,254	3,557,024	
21	65/65	147,475	147,475	147,475	3,605,670	3,558,315	3,207,871	2,857,400	2,810,045	3,103,221	
22	66/66	151,162	151,162	151,162	3,604,305	3,565,038	3,208,417	2,828,557	2,774,396	3,090,416	
23	67/67	154,941	154,941	154,941	3,543,083	3,574,377	3,208,127	2,793,572	2,738,965	3,075,044	
24	68/68	158,815	158,815	158,815	3,471,993	3,586,613	3,207,115	2,751,958	2,703,895	3,057,067	
25	69/69	162,785	162,785	162,785	3,390,301	3,564,854	3,205,520	2,703,211	2,666,147	3,036,454	
26	70/70	166,855	166,855	166,855	3,297,221	3,495,792	3,186,650	2,646,783	2,621,754	3,011,738	
27	71/71	171,026	171,026	171,026	3,191,923	3,416,296	3,164,413	2,582,100	2,570,213	2,966,358	
28	72/72	175,302	175,302	175,302	3,073,524	3,325,595	3,138,775	2,508,554	2,510,986	2,914,389	
29	73/73	179,685	179,685	179,685	2,941,085	3,222,873	3,109,689	2,425,491	2,443,505	2,855,448	
30	74/74	184,177	184,177	184,177	2,830,686	3,107,265	3,077,105	2,335,414	2,367,168	2,789,120	
31	75/75	188,781	188,781	188,781	2,672,457	2,977,848	3,040,754	2,234,628	2,281,330	2,714,712	
32	76/76	193,501	193,501	193,501	2,497,366	2,833,646	3,000,078	2,122,370	2,185,312	2,678,042	
33	77/77	198,338	198,338	198,338	2,304,246	2,673,624	2,954,997	1,997,831	2,078,394	2,638,228	
34	78/78	203,297	203,297	203,297	2,091,859	2,496,684	2,905,234	1,860,154	1,959,810	2,595,217	
35	79/79	208,379	208,379	208,379	1,858,890	2,341,402	2,850,697	1,708,426	1,832,165	2,548,930	
36	80/80	213,588	213,588	213,588	1,603,945	2,132,775	2,787,747	1,541,683	1,691,424	2,498,963	
37	81/81	145,279	218,928	218,928	1,436,719	1,903,886	2,692,422	1,436,719	1,536,683	2,442,756	
38	82/82	0	224,401	224,401	1,478,321	1,653,367	2,585,600	1,478,321	1,366,988	2,379,801	
39	83/83	0	230,011	230,011	1,521,247	1,379,767	2,466,388	1,521,247	1,181,330	2,309,532	
40	84/84	0	235,762	235,762	1,565,532	1,081,544	2,333,632	1,565,532	978,633	2,231,129	
		3,003,386	3,767,209	3,767,209							

The values highlighted in red indicate the liquid assets are not sufficient to meet the cash flow requirements in the years shown.

*After providing spendable cash flow. Family Net Worth includes assets outside the estate.

For: Harry Foster & Paige Foster

Comparison of Alternatives

		Effect on Spendable Cash Flow			Effect	Effect on Family Net Worth*			Effect on Wealth to Heirs		
		Strategy 1	Strategy 2	Strategy 3	Strategy 1	Strategy 1 Strategy 2 Strategy 3		Strategy	1 Strategy 2	Strategy 3	
Year	M/F Ages	Current Plan	Revised Plan	401(k) Allocation to IUL	Current Plan	Revised Plan	401(k) Allocation to IUL	Current Plan	Revised Plan	401(k) Allocation to IUL	
41	85/85	0	240,125	241,656	1,611,213	759,379	2,185,917	1,611,2	13 📕 759,379	2,143,524	
42	86/86	0	0	247,697	1,658,329	780,939	2,029,112	1,658,3	29 📃 780,939	2,046,587	
43	87/87	0	0	253,890	1,706,918	803,208	1,886,156	1,706,9	18 📃 803,208	1,941,943	
44	88/88	0	0	260,237	1,757,024	826,202	1,692,206	1,757,0	24 826,202	1,825,437	
45	89/89	0	0	266,743	1,808,688	849,941	1,477,878	1,808,6	849,941	1,695,825	

3,003,386 4,007,334 5,037,432

The values highlighted in red indicate the liquid assets are not sufficient to meet the cash flow requirements in the years shown.

*After providing spendable cash flow. Family Net Worth includes assets outside the estate.

Financial Analysis: Current Plan

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest) Liquid Assets (Tax Exempt Interest Hypothetical Equity Assets Tax Deferred Assets Defined Contribution Plan Assets f Retirement Plan Assets Defined Contribution Plan Assets f Retirement Plan Asset	t) For Harry Foster 168,000 For Paige Foster 168,000	\$ 250,000 0 0 0	
	Total Delined Contribution F			
		I otal Liquid Assets	6	586,000
Illiquid Assets:	Principal Residence Personal Property Less Total Liabilities		475,000 125,000 (350,000)	
		Total Illiquid Assets	3	250,000
Other Assets:	Total Other As	sets Inside the Estate	9	0
	Total Other Asse	Total Estate Assets	8	\$836,000 0
Funding Options for	or Required Cash Flow			
Retirement Plan Ass Cash Flow Funding:	sets: Minimum Distribution, Unless Sequential Use of Liquid Asse Retirement Savings, Retiren Spouse's Retirement Plan A	More Is Needed ets nent Plan Assets, En ssets	nergency Fund,	
Assumptions Used	l i			
Income Tax Rates:	Pre-Retirement Retirement	3 3	0.00% 0.00%	
Life Expectancy:	Joint Harry Foster Paige Foster	45 4 4	Years Age 89 Age 89	
Taxable Accounts:	Yield Assumption	Emerg 2	ency Fund 00%	Retirement Savings 2.00%
<u>Retirement Plan Ass</u>	sets Harry Foster:	_	000/	
Retirement Plan Ass	Defined Contr. Yield Assumption sets Paige Foster:	7	.00%	
	Defined Contr. Yield Assumption	7	.00%	

The information in this presentation is not guaranteed; it is for illustration purposes only. Tax rates, interest and inflation rates, and IRS tax codes may, and probably will, change in the future; therefore, you should consult your tax adviser for additional information about potential taxes and IRS revisions.

Analysis of After Tax Cash Flow Requirements

Below is a list of your liquid assets. It is suggested that you withdraw funds to meet your after tax cash flow requirements from each liquid asset in the order presented. The Cash Flow graph (below, right) illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order





3rd. Emergency Fund

4th. Spouse's Retirement Plan Assets*



Comparison of Annual Cash Flow (Required vs. Provided)

As you can see in the Cash Flow graph above, your liquid assets are not sufficient to provide you with your required after tax cash flow in all years illustrated. The shortfall first occurs at age 81 (your spouse's age 81).

Below are several courses of action you may want to consider:

- 1. Accept the reduction in cash flow;
- 2. Reduce your overall cash flow requirements;
- 3. Defer the starting date of your cash flow requirements;
- 4. Manage your liquid assets for more aggressive yield;
- 5. Transfer a portion of conservatively invested liquid assets into more aggressive investments;
- 6. Liquidate all (or a portion) of any illiquid assets now and transfer the funds to liquid assets;
- 7. Liquidate all (or a portion) of any illiquid assets in the first year that the shortfall occurs and transfer the funds to liquid assets.

*As needed, but no less than required minimum distributions.

Cash Flow Analysis

		Annual Cash Flow Required			Annual Cash Flow Provided			
		(1)	(2)	(3)	(4) Total	(5)	(6)	
					After Tax	After Tax		
		After Tax	After Tax	Total	Cash Flow	Cash Flow	Total	
		Spendable	Dedicated	After Tax	from	from	After Tax	
	M/F	Cash Flow +	Cash Flow =	Cash Flow	Retirement +	Taxable =	Cash Flow	
Year	Ages	Required	Required*	Required*	Plan Assets	Account	Provided*	
1	45/45	0	0	0	0	0	0	
2	46/46	0	0	0	0	0	0	
3	47/47	0	0	0	0	0	0	
4	48/48	0	0	0	0	0	0	
5	49/49	0	0	0	0	0	0	
6	50/50	0	0	0	0	0	0	
7	51/51	0	0	0	0	0	0	
8	52/52	0	0	0	0	0	0	
9	53/53	0	0	0	0	0	0	
10	54/54	0	0	0	0	0	0	
11	55/55	0	0	0	0	0	0	
12	56/56	0	0	0	0	0	0	
13	57/57	0	0	0	0	0	0	
14	58/58	0	0	0	0	0	0	
15	59/59	0	0	0	0	0	0	
16	60/60	0	0	0	0	0	0	
17	61/61	0	0	0	0	0	0	
18	62/62	0	0	0	0	0	0	
19	63/63	0	0	0	0	0	0	
20	64/64	U	U	U	U	U	U	
21	65/65	147,475	0	147,475	0	147,475	147,475	
22	66/66	151,162	0	151,162	32,890	118,272	151,162	
23	67/67	154,941	0	154,941	154,941	0	154,941	
24	68/68	158,815	0	158,815	158,815	0	158,815	
25	69/69	162,785	0	162,785	162,785	0	162,785	
26	70/70	166,855	0	166,855	166,855	0	166,855	
27	71/71	171,026	0	171,026	171,026	0	171,026	
28	72/72	175,302	0	175,302	175,302	0	175,302	
29	73/73	179,685	0	179,685	179,685	0	179,685	
30	74/74	184,177	0	184,177	109,349	74,828	184,177	
31	75/75	188,781	0	188,781	188,781	0	188,781	
32	76/76	193,501	0	193,501	193,501	0	193,501	
33	77/77	198,338	0	198,338	198,338	0	198,338	
34	78/78	203,297	0	203,297	203,297	0	203,297	
35	79/79	208,379	0	208,379	208,379	0	208,379	
36	80/80	213,588	0	213,588	213,588	0	213,588	
37	81/81	218,928	0	218,928	145,279	0	145,279	
38	82/82	224,401	0	224,401	0	0	0	
39	83/83	230,011	0	230,011	0	0	0	
40	84/84	235,762	0	235,762	0	0	0	
		3.767.209	0	3.767.209	2.662.811	340.575	3.003.386	

*IMPORTANT NOTE: For this plan to be financially sound, column (6) must be sufficient to provide the values in column (3). Any highlighted numbers in column (6) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

Column (1): assumes 2.50% inflation.

Column (4): see "Summary of Retirement Plan Assets". Column (5): see "Details of Taxable Account".

Cash Flow Analysis

		Annual	Cash Flow Re	quired	Annual	Cash Flow P	ro	vided
		(1)	(2)	(3)	(4) Tatal	(5)		(6)
					After Tax	After Tax		
		After Tax	After Tax	Total	Cash Flow	Cash Flow		Total
		Spendable	Dedicated	After Tax	from	from		After Tax
	M/F	Cash Flow +	Cash Flow =	Cash Flow	Retirement +	Taxable	=	Cash Flow
Year	Ages	Required	Required*	Required*	Plan Assets	Account		Provided*
41	85/85	241,656	0	241,656	0	0		0
42	86/86	247,697	0	247,697	0	0		0
43	87/87	253,890	0	253,890	0	0		0
44	88/88	260,237	0	260,237	0	0		0
45	89/89	266,743	0	266,743	0	0		0

5,037,432 0 5,037,432 2,662,811 340,575

*IMPORTANT NOTE: For this plan to be financially sound, column (6) must be sufficient to provide the values in column (3). Any highlighted numbers in column (6) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

Column (1): assumes 2.50% inflation. Column (4): see "Summary of Retirement Plan Assets". Column (5): see "Details of Taxable Account". 3,003,386

Cash Flow Shortfall

		(1)	(2)	(3)
		After Tax	Total	Shortfall of
		Spendable	After Tax	Required
	M/F	Cash Flow	Cash Flow	Cash Flow
Year	Ages	Required	Provided	(1) - (2)
4	AEIAE			
1	40/40	0	0	0
2	40/40	0	0	0
3	41/41	0	0	0
5	40/40	0	0	0
6	43/43 50/50	0	0	0
7	51/51	0	0	0
8	52/52	0	0	0
ğ	53/53	0	0	0
10	54/54	Ő	ů 0	ů 0
		-	-	-
11	55/55	0	0	0
12	56/56	0	0	0
13	57/57	0	0	0
14	58/58	0	0	0
15	59/59	0	0	0
16	60/60	0	0	0
17	61/61	0	0	0
18	62/62	0	0	0
19	63/63	0	0	0
20	64/64	U	U	U
21	65/65	147,475	147,475	0
22	66/66	151,162	151,162	0
23	67/67	154,941	154,941	0
24	68/68	158,815	158,815	0
25	69/69	162,785	162,785	0
26	70/70	166,855	166,855	0
27	71/71	171,026	171,026	0
28	72/72	175,302	175,302	0
29	73/73	179,685	179,685	0
30	74/74	184,177	184,177	0
31	75/75	188.781	188.781	0
32	76/76	193,501	193,501	Ō
33	77/77	198,338	198,338	0
34	78/78	203,297	203,297	0
35	79/79	208,379	208,379	0
36	80/80	213,588	213,588	0
37	81/81	218,928	145,279	73,649
38	82/82	224,401	0	224,401
39	83/83	230,011	0	230,011
40	84/84	235,762	0	235,762
		3,767,209	3,003,386	763,823

Cash Flow Shortfall

Year	M/F Ages	(1) After Tax Spendable Cash Flow Required	(2) Total After Tax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
41	85/85	241,656	0	241,656
42	86/86	247,697	0	247,697
43	87/87	253,890	0	253,890
44	88/88	260,237	0	260,237
45	89/89	266,743	0	266,743

5,037,432 3,003,386 2,034,046

Cash Flow Required

	M/F	(1) After Tax Cash Flow for Living	(2) Total After Tax Cash Flow
Year	Ages	Expenses	Required
1	45/45	0	0
2	46/46	0	0
3	47/47	0	0
4	48/48	0	0
5	49/49	0	0
6	50/50	0	0
7	51/51	0	0
8	52/52	0	0
9	53/53	0	0
10	54/54	0	0
11	55/55	0	0
12	56/56	0	0
13	57/57	0	0
14	58/58	0	0
15	59/59	0	0
16	60/60	0	0
17	61/61	0	0
18	62/62	0	0
19	63/63	0	0
20	64/64	0	0
21	65/65	147,475	147,475
22	66/66	151,162	151,162
23	67/67	154,941	154,941
24	68/68	158,815	158,815
25	69/69	162,785	162,785
26	70/70	166,855	166,855
27	71/71	171,026	171,026
28	72/72	175,302	175,302
29	73/73	1/9,685	1/9,685
30	/4//4	184,177	184,177
31	75/75	188,781	188,781
32	76/76	193,501	193,501
33	77/77	198,338	198,338
34	78/78	203,297	203,297
35	79/79	208,379	208,379
36	80/80	213,588	213,588
37	81/81	218,928	218,928
38	82/82	224,401	224,401
39	83/83	230,011	230,011
40	84/84	235,762	235,762
		3,767,209	3,767,209

For: Harry Foster & Paige Foster

Column (1) assumes 2.50% inflation.

Cash Flow Required

		(1)	(2)
		After Tax	
		Cash Flow	Total
		for	After Tax
	M/F	Living	Cash Flow
Year	Ages	Expenses	Required
		··	
41	85/85	241,656	241,656
42	86/86	247,697	247,697
43	87/87	253,890	253,890
44	88/88	260,237	260,237
45	89/89	266.743	266.743

5,037,432 5,037,432

Column (1) assumes 2.50% inflation.

For: Harry Foster & Paige Foster

Sources of Cash Flow 45 Year Analysis



Details of Defined Contribution Plan Assets for Harry Foster

Retirem	nent Plan	Retiremen	it Plan R	etirement Plan			
As	sets	Asset	ts	Assets	Pre-Retir	rement	Retirement
Initial	Value	Cost Ba	asis	Yield	Income Ta	ax Rate In	come Tax Rate
168	.000	0		7.00%	30.00	0%	30.00%
	,	-					
		(1)	(2)	(3)	(4)	(5)	(6)
							After Tax
					Distribution		Cash Flow
		Beginning		Required	from	Year End	from
	M/F	of Year	Assumed	Minimum	Retirement	Retirement	Retirement
Year	Ages	Plan Assets	Deposits	Distribution	Plan Assets	Plan Assets	Plan Assets
1	45/45	168.000	18.000	0	0	196.532	0
2	46/46	196 532	18,000	0	0	226 680	0
3	47/47	226 680	18,000	0	Ő	258 535	Ő
4	48/48	258 535	18,000	0	ő	292 194	ő
5	40/40	200,000	19,000	0	0	202,104	0
5	43/43	232,134	10,000	0	0	327,759	0
0	50/50	327,759	10,000	0	0	305,330	0
1	51/51	365,338	18,000	0	0	405,045	0
8	52/52	405,045	18,000	0	0	447,000	0
9	53/53	447,000	18,000	0	0	491,331	0
10	54/54	491,331	18,000	0	0	538,172	0
11	55/55	538,172	18,000	0	0	587,665	0
12	56/56	587,665	18,000	0	0	639,961	0
13	57/57	639,961	18,000	0	0	695,218	0
14	58/58	695,218	18,000	0	0	753,604	0
15	59/59	753,604	18,000	0	0	815,296	0
16	60/60	815,296	18,000	0	0	880,481	0
17	61/61	880,481	18,000	0	0	949.357	0
18	62/62	949 357	18 000	0	0	1 022 134	0
19	63/63	1 022 134	18,000	0	Ő	1 099 032	Ő
20	64/64	1 099 032	18,000	0	ő	1 180 284	ő
20	0-1/0-1	1,000,002	10,000	Ū	°,	1,100,201	Ŭ
21	65/65	1,180,284	0	0	0	1,247,118	0
22	66/66	1,247,118	0	0	46,986	1,268,089	32,890
23	67/67	1,268,089	0	0	221,344	1,106,017	154,941
24	68/68	1,106,017	0	0	226,879	928,919	158,815
25	69/69	928,919	0	0	232,550	735,801	162,785
26	70/70	735,801	0	26,854	181,630	585,551	127,141
27	71/71	585,551	0	22,096	184.603	423,652	129,222
28	72/72	423 652	0	16 549	187 576	249 444	131 303
29	73/73	249 444	Ő	10,019	190 547	62 232	133 383
30	74/74	62 232	ő	2 615	62 232	02,202	43 562
50	14/14	02,232	Ū	2,013	02,232	U	43,302
31	75/75	0	0	0	0	0	0
32	76/76	0	0	0	0	0	0
33	77/77	0	0	0	0	0	0
34	78/78	0	0	0	0	0	0
35	79/79	0	0	0	0	0	0
36	80/80	ů.	ů n	ů n	ů n	ñ	0
37	81/81	5 0	0	0	0	0 0	0
38	82/82	5 n	0	0	0	0	0
20	02/02	0	0	0	0	0	0
33	03/03	0	0	0	0	0	0
40	04/04	U				U	
			360,000	78,213	1,534,347		1,074,042

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.

Details of Defined Contribution Plan Assets for Harry Foster

Retirement Plan Assets Initial Value 168,000		Retirement Plan Assets Cost Basis 0		Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 30.00%		Retirement Income Tax Rate 30.00%	
		(1)	(2)	(3)	(4)	(5)	(6) After Tax	
		Boginning		Boguirod	Distribution	Voor End	Cash Flow	
	M/F	of Year	Assumed	Minimum	Retirement	Retirement	Retirement	
Year	Ages	Plan Assets	Deposits	Distribution	Plan Assets	Plan Assets	Plan Assets	
41	85/85	0	0	0	0	C) 0	
42	86/86	0	0	0	0	() 0	
43	87/87	0	0	0	0	() 0	
44	88/88	0	0	0	0	() 0	
45	89/89	0	0	0	0	() 0	



1,074,042

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.

Details of Defined Contribution Plan Assets for Paige Foster

Retirem	nent Plan	Retiremen	it Plan R	etirement Plan			
As	sets	Asset	ts	Assets	Pre-Retir	rement	Retirement
Initial	Value	Cost Ba	asis	Yield	Income Ta	ax Rate Ir	come Tax Rate
168	.000	0		7.00%	30.00	0%	30.00%
	,	-					
		(1)	(2)	(3)	(4)	(5)	(6)
							After Tax
					Distribution		Cash Flow
		Beginning		Required	from	Year End	from
	M/F	of Year	Assumed	Minimum	Retirement	Retirement	Retirement
Year	Ages	Plan Assets	Deposits	Distribution	Plan Assets	Plan Assets	Plan Assets
1	45/45	168.000	18.000	0	0	196.532	0
2	46/46	196.532	18.000	0	0	226.680	0
3	47/47	226.680	18.000	Ō	0	258.535	0
4	48/48	258,535	18.000	Ō	0	292.194	0
5	49/49	292,194	18,000	0	0	327.759	0
6	50/50	327,759	18,000	0 0	0	365.338	0
7	51/51	365 338	18,000	Ő	Ő	405 045	0
8	52/52	405 045	18,000	0	ů 0	447 000	0
ă	53/53	400,040	18,000	0	ő	491 331	ő
10	54/54	491,331	18,000	ů 0	0	538,172	ŏ
11	55/55	538 172	18 000	0	٥	587 665	0
12	55/55	597 665	18,000	0	0	620.061	0
12	50/50	620 061	18,000	0	0	605 219	0
13	51/51 E0/E0	605 249	10,000	0	0	752 604	0
14	30/30 50/50	752 604	10,000	0	0	755,604	0
15	29/29	753,604	10,000	0	0	015,290	0
16	60/60	815,296	18,000	0	0	880,481	0
17	61/61	880,481	18,000	0	0	949,357	0
18	62/62	949,357	18,000	0	0	1,022,134	0
19	63/63	1,022,134	18,000	0	0	1,099,032	0
20	64/64	1,099,032	18,000	U	U	1,180,284	U
21	65/65	1,180,284	0	0	0	1,247,118	0
22	66/66	1,247,118	0	0	0	1,317,736	0
23	67/67	1,317,736	0	0	0	1,392,353	0
24	68/68	1,392,353	0	0	0	1,471,195	0
25	69/69	1,471,195	0	0	0	1,554,501	0
26	70/70	1,554,501	0	56,734	56,734	1,582,578	39,714
27	71/71	1,582,578	0	59,720	59,720	1,609,090	41,804
28	72/72	1,609,090	0	62,855	62,855	1,633,791	43,999
29	73/73	1,633,791	0	66,145	66,145	1,656,414	46,302
30	74/74	1,656,414	0	69,597	93,981	1,650,906	65,787
31	75/75	1,650,906	0	72,092	269,687	1,459,431	188,781
32	76/76	1,459,431	0	66,338	276,430	1,249,988	193,501
33	77/77	1,249,988	0	58,962	283,340	1,021,384	198,338
34	78/78	1,021,384	0	50,314	290,424	772,351	203,297
35	79/79	772.351	0	39.608	297.684	501.545	208.379
36	80/80	501.545	0	26.821	305.126	207.541	213.588
37	81/81	207,541	0	11,594	207,541	0	145.279
38	82/82	0	0	0	0	0	0
39	83/83	0	0	0	0	0	0
40	84/84	0 0	0	0	0	0	Ő
			360.000	640.780	2,269.667		1.588.769
			,	,	,,		,

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.

Details of Defined Contribution Plan Assets for Paige Foster

Retirement Plan Assets Initial Value 168,000		ent Plan sets Value 5,000	Retirement Plan Assets Cost Basis 0		Retirement Plan Assets Yield 7.00%	Pre-Retir Income Ta 30.00	rement ax Rate 0%	Retirement Income Tax Rate 30.00%
			(1)	(2)	(3)	(4) Distribution	(5)	(6) After Tax Cash Elow
		M/F	Beginning of Year	Assumed	Required	from	Year End Retirement	from
	Year	Ages	Plan Assets	Deposits	Distribution	Plan Assets	Plan Assets	Plan Assets
	41	85/85	0	(0 0	0	(0 (
	42	86/86	0	(0 0	0	() 0
	43	87/87	0	(0 0	0	() 0
	44	88/88	0	(0 0	0	() ()
	45	89/89	0	(0 (0	() 0

360,000 640,780

1,588,769

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.

2,269,667

Details of Taxable Account* (Emergency Fund)

	Taxable Initial 50,0	Assets Value 000	Taxable Yield 2.00%	Pre Inco	e-Retirement ome Tax Rate 30.00%		Retirer Income Ta 30.00	nei ax 0%	nt Rate
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawa	-	(3) Balance in Account to Accrue	+	(4) After Tax Interest Earned	=	(5) Year End After Tax Value of Account
1	45/45	50 000		_	50 000	1		1	50 700
2	46/46	50,000		ñ	50,000		700		51 410
2	47/47	51 410		ñ	51 410		710		52 130
4	18/18	52 130		0	52 130		720		52,150
5	40/40	52,150		0	52,150		730		52,000
5	43/43	52,000		0	52,000		740		54,350
7	50/50	53,000		0	53,000		750		55 111
6	51/51	54,550		0	54,350		701		55,111
0	32/32 52/52	55,111		0	55,111		792		55,005
9 10	33/33 54/54	55,003 56 665		0	55,003 56,665		/02		50,005
10	54/54	50,005		U	30,003		793		57,400
11	55/55	57,458		0	57,458		804		58,262
12	56/56	58,262		0	58,262		816		59,078
13	57/57	59,078		0	59,078		827		59,905
14	58/58	59,905		0	59,905		839		60,744
15	59/59	60,744		0	60,744		850		61,594
16	60/60	61,594		0	61,594		862		62,456
17	61/61	62,456		0	62,456		874		63,330
18	62/62	63,330		0	63,330		887		64,217
19	63/63	64,217		0	64,217		899		65,116
20	64/64	65,116		0	65,116		912		66,028
21	65/65	66 028		0	66 028		924		66 952
22	66/66	66,952		Õ	66,952		937		67,889
23	67/67	67 889		0 0	67 889		950		68 839
24	68/68	68 839		õ	68 839		964		69,803
25	69/69	69,803		Õ	69,803		977		70,780
26	70/70	70 780		0 0	70 780		991		71 771
27	71/71	71 771		õ	71 771		1 005		72 776
28	72/72	72.776		Õ	72,776		1,019		73,795
29	73/73	73,795		Õ	73,795		1,033		74.828
30	74/74	74,828	74,82	8	0		0		0
24	76/76	~		•	~		~		•
31	10/15	0		0	0		0		0
32	10/10	0		0	0		0		0
ა ა	70/70	0		0	0		0		0
34 25	/ 0/ / 0 70/70	0		0	0		0		0
35	19/19	0		0	0		0		0
30	00/0U	0		0	0		0		0
3/	81/81	0		U	0		0		0
38	82/82	0		U	0		0		0
39	83/83	0		U	0		0		0
40	84/84	0		0	0		0		0
		74,82	8			24,828			

Details of Taxable Account* (Emergency Fund)

	Taxable Assets Initial Value 50,000		Ta ا 2	axable Yield I 2.00%	Pre-Retirement Income Tax Rate 30.00%			Retirement Income Tax Rate 30.00%			
Year	M/F Ages	(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	85/85	0		0		0		0		0	
42	86/86	0		0		0		0		0	
43	87/87	0		0		0		0		0	
44	88/88	0		0		0		0		0	
45	89/89	0		0		0		0		0	

74,828

24,828

Details of Taxable Account* (Retirement Savings)

	Taxable	Assets	Taxable	Pre	e-Retirement		Retirer	nei	nt
	Initial	Value	Yield	Inco	ome Tax Rate		Income Ta	ах	Rate
	200	,000	2.00%		30.00%		30.00	0%	
		(1)	(2)		(3)		(4)		(5)
		Beginning	Net						Year End
		of Year	After Tax		Balance in		After Tax		After Tax
	M/F	Balance	Account		Account		Interest		Value of
Year	Ages	in Account	Withdrawa	al ⁼	to Accrue	+	Earned	=	Account
4		200.000		_	200.000		2 900	1	202.800
1	40/40	200,000		0	200,000		2,000		202,800
2	40/40	202,000		0	202,000		2,039		205,639
3	4//4/	205,639		0	205,639		2,879		208,518
4	48/48	208,518		0	208,518		2,919		211,437
5	49/49	211,437		0	211,437		2,960		214,397
6	50/50	214,397		0	214,397		3,002		217,399
7	51/51	217,399		0	217,399		3,044		220,443
8	52/52	220,443		0	220,443		3,086		223,529
9	53/53	223,529		0	223,529		3,129		226,658
10	54/54	226,658		0	226,658		3,173		229,831
11	55/55	229,831		0	229,831		3,218		233,049
12	56/56	233,049		0	233,049		3,263		236,312
13	57/57	236,312		0	236,312		3,308		239,620
14	58/58	239,620		0	239,620		3,355		242,975
15	59/59	242.975		0	242.975		3,402		246.377
16	60/60	246.377		0	246.377		3,449		249.826
17	61/61	249,826		Ō	249,826		3,498		253,324
18	62/62	253.324		Ō	253.324		3,547		256.871
19	63/63	256 871		Ň	256 871		3 596		260,467
20	64/64	260,467		Õ	260,467		3,647		264,114
	05/05	004444			440.000		4 000		440.070
21	65/65	264,114	147,47	5	116,639		1,633		118,272
22	66/66	118,272	118,27	2	0		0		0
23	67/67	0		0	0		0		0
24	68/68	0		0	0		0		0
25	69/69	0		0	0		0		0
26	70/70	0		0	0		0		0
27	71/71	0		0	0		0		0
28	72/72	0		0	0		0		0
29	73/73	0		0	0		0		0
30	74/74	0		0	0		0		0
31	75/75	0		0	0		0		0
32	76/76	0		0	0		0		0
33	77/77	0		0	0		0		0
34	78/78	0		0	0		0		0
35	79/79	0		0	0		0		0
36	80/80	0		0	0		0		0
37	81/81	0		0	0		0		0
38	82/82	0		0	0		0		ů N
39	83/83	n		0	ň		ň		ů n
40	84/84	Ő		Ō	0		0		Ő
			200,/4				05,/4/		

Details of Taxable Account* (Retirement Savings)

	I axable Assets Initial Value 200,000		Ta Y 2	xable Yield I 2.00%	ld Income Tax Rate			Retirement Income Tax Rate 30.00%				
Year	M/F Ages	(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	85/85	0		0)	0		0		0		
42	86/86	0		0)	0		0		0		
43	87/87	0		0)	0		0		0		
44	88/88	0		0)	0		0		0		
45	89/89	0		0)	0		0		0		

265,747

65,747

Summary of Illiquid Assets

		(1)		(2)		(3)
		Principal		Personal		
		Residence		Property		Total
	M/F	(3.00%		(-5.00%	_	Illiquid
Year	Ages	Growth)	T	Growth)	-	Assets
1	45/45	489,250		118,750		608,000
2	46/46	503,928		112,813		616,741
3	47/47	519,045		107,172		626,217
4	48/48	534,617		101,813		636,430
5	49/49	550,655		96,723		647,378
6	50/50	567,175		91,886		659,061
7	51/51	584,190		87,292		671,482
8	52/52	601,716		82,928		684,644
9	53/53	619,767		78,781		698,548
10	54/54	638,360		74,842		713,202
11	55/55	657,511		71,100		728,611
12	56/56	677,236		67,545		744,781
13	57/57	697,554		64,168		761,722
14	58/58	718,480		60,959		779,439
15	59/59	740,035		57,911		797,946
16	60/60	762,236		55,016		817,252
17	61/61	785,103		52,265		837,368
18	62/62	808,656		49,652		858,308
19	63/63	832,915		47,169		880,084
20	64/64	857,903		44,811		902,714
21	65/65	883,640		42,570		926,210
22	66/66	910,149		40,442		950,591
23	67/67	937,454		38,420		975,874
24	68/68	965,577		36,499		1,002,076
25	69/69	994,545		34,674		1,029,219
26	70/70	1,024,381		32,940		1,057,321
27	71/71	1,055,112		31,293		1,086,405
28	72/72	1,086,766		29,728		1,116,494
29	73/73	1,119,369		28,242		1,147,611
30	74/74	1,152,950		26,830		1,179,780
31	75/75	1,187,538		25,488		1,213,026
32	76/76	1,223,164		24,214		1,247,378
33	77/77	1,259,859		23,003		1,282,862
34	78/78	1,297,655		21,853		1,319,508
35	79/79	1,336,585		20,760		1,357,345
36	80/80	1,376,682		19,722		1,396,404
37	81/81	1,417,983		18,736		1,436,719
38	82/82	1,460,522		17,799		1,478,321
39	83/83	1,504,338		16,909		1,521,247
40	84/84	1.549.468		16.064		1.565.532

Summary of Illiquid Assets

	M/F	(1) Principal Residence (3.00%	(2) Personal Property (-5.00%	(3) Total Illiquid
Year	Ages	Growth)	Growth)	Assets
41	85/85	1,595,952	15,261	1,611,213
42	86/86	1,643,831	14,498	1,658,329
43	87/87	1,693,145	13,773	1,706,918
44	88/88	1,743,940	13,084	1,757,024
45	89/89	1,796,258	12,430	1,808,688

Hypothetical Net Worth (After Providing Required Cash Flow)

		(1)		(2)		(3)		(4)
		Year End		Year End		Year End		
		Net Equity		Value of		Value of		Year End
	M/F	of Illiquid	+	Retirement	+	Taxable	=	Hypothetical
Year	Ages	Assets	·	Plan Assets		Assets		Net Worth
1	45/45	269 917		393.064		253 500		916 481
2	46/46	291 036		453 360		257 049		1 001 445
3	47/47	313 368		517 070		260 648		1 091 086
4	48/48	336.934		584.388		264.297		1,185,619
5	49/49	361.752		655.518	i	267.997		1.285.267
6	50/50	387,841		730.676	- i	271.749		1.390.266
7	51/51	415,225		810,090	Í	275,554		1,500,869
8	52/52	443,929		894.000	Í	279,412		1.617.341
9	53/53	473,976		982,662	Í	283,323		1,739,961
10	54/54	505,397		1,076,344	i	287,289		1,869,030
		_ ,						
11	55/55	538,221		1,175,330		291,311		2,004,862
12	56/56	572,480		1,279,922		295,390		2,147,792
13	57/57	608,210		1,390,436		299,525		2,298,171
14	58/58	645,441		1,507,208		303,719		2,456,368
15	59/59	684,218		1,630,592		307,971		2,622,781
16	60/60	724,577		1,760,962		312,282		2,797,821
17	61/61	766,560		1,898,714		316,654		2,981,928
18	62/62	810,213		2,044,268		321,088		3,175,569
19	63/63	855,581		2,198,064		325,583		3,379,228
20	64/64	902,714		2,360,568		330,142		3,593,424
24	CEICE	026 240		2 404 226		405 004		2 605 670
21	60/00 66/66	920,210		2,494,230		103,224		3,605,670
22	67/67	950,591		2,505,025		67,009		3,604,305
23	60/60	9/5,0/4		2,496,370		60,039		3,543,063
24	60/60	1,002,076		2,400,114		70 780		3,471,993
20	70/70	1,029,219		2,290,302		70,700		3,390,301
20 27	70/70	1,057,321		2,100,129		72 776		3,297,221
21	79/79	1 116 405		2,032,742		72,770		3,191,923
20	73/73	1 147 611		1 718 646		74 828		2 9/1 085
20	74/74	1 170 780		1,710,040		74,020		2,341,003
30	/4//4	1,179,700		1,050,500		U		2,030,000
31	75/75	1,213,026		1,459,431		0		2,672,457
32	76/76	1,247,378		1,249,988		0		2,497,366
33	77/77	1,282,862		1,021,384		0		2,304,246
34	78/78	1,319,508		772,351		0		2,091,859
35	79/79	1,357,345		501,545		0		1,858,890
36	80/80	1,396,404		207,541		0		1,603,945
37	81/81	1,436,719		0		0		1,436,719
38	82/82	1,478,321		0		0		1,478,321
39	83/83	1,521,247		0		0		1,521,247
40	84/84	1.565.532		0		0		1.565.532

Hypothetical Net Worth (After Providing Required Cash Flow)

		(1)	(2)		(3)		(4)
		Year End	Year End		Year End		
		Net Equity	Value of		Value of		Year End
	M/F	of Illiquid	+ Retirement	+	Taxable	_	Hypothetical
Year	Ages	Assets	Plan Assets	· ·	Assets	-	Net Worth
41	85/85	1,611,213	0		0		1,611,213
42	86/86	1,658,329	0		0		1,658,329
43	87/87	1,706,918	0		0		1,706,918
44	88/88	1,757,024	0		0		1,757,024
45	89/89	1,808,688	0		0		1,808,688

Hypothetical Net Worth (After Providing Required Cash Flow) 45 Year Analysis



Wealth Transfer Summary (After Providing Required Cash Flow)

		(1)	(2)		(3)		(4)		(5)
							Year End		Year End
		Total	Total				Total Assets		Wealth
	M/F	Estate	Transfer	=	Net Estate	+	Outside	=	Transferred
Year	Ages	Assets*	Taxes**		to Heirs	•	the Estate		to Heirs
1	45/45	916,481	117,920		798,561		0		798,561
2	46/46	1,001,445	136,008		865,437		0		865,437
3	47/47	1,091,086	155,122		935,964		0		935,964
4	48/48	1,185,619	175,316		1,010,303		0		1,010,303
5	49/49	1,285,267	196,656		1,088,611		0		1,088,611
6	50/50	1,390,266	219,202		1,171,064		0		1,171,064
7	51/51	1,500,869	243,028		1,257,841		0		1,257,841
8	52/52	1,617,341	268,200		1,349,141		0		1,349,141
9	53/53	1,739,961	294,798		1,445,163		0		1,445,163
10	54/54	1,869,030	322,904		1,546,126		0		1,546,126
11	55/55	2,004,862	352,600		1,652,262		0		1,652,262
12	56/56	2,147,792	383,976		1,763,816		0		1,763,816
13	57/57	2,298,171	417,130		1,881,041		0		1,881,041
14	58/58	2,456,368	452,162		2,004,206		0		2,004,206
15	59/59	2,622,781	489,178		2,133,603		0		2,133,603
16	60/60	2,797,821	528,288		2,269,533		0		2,269,533
17	61/61	2,981,928	569,614		2,412,314		0		2,412,314
18	62/62	3,175,569	613,280		2,562,289		0		2,562,289
19	63/63	3,379,228	659,420		2,719,808		0		2,719,808
20	64/64	3,593,424	708,170		2,885,254		0		2,885,254
21	65/65	3,605,670	748,270		2,857,400		0		2,857,400
22	66/66	3,604,305	775,748		2,828,557		0		2,828,557
23	67/67	3,543,083	749,511		2,793,572		0		2,793,572
24	68/68	3,471,993	720,035		2,751,958		0		2,751,958
25	69/69	3,390,301	687,090		2,703,211		0		2,703,211
26	70/70	3,297,221	650,438		2,646,783		0		2,646,783
27	71/71	3,191,923	609,823		2,582,100		0		2,582,100
28	72/72	3,073,524	564,970		2,508,554		0		2,508,554
29	73/73	2,941,085	515,594		2,425,491		0		2,425,491
30	74/74	2,830,686	495,272		2,335,414		0		2,335,414
31	75/75	2,672,457	437,829		2,234,628		0		2,234,628
32	76/76	2,497,366	374,996		2,122,370		0		2,122,370
33	77/77	2,304,246	306,415		1,997,831		0		1,997,831
34	78/78	2,091,859	231,705		1,860,154		0		1,860,154
35	79/79	1,858,890	150,464		1,708,426		0		1,708,426
36	80/80	1,603,945	62,262		1,541,683		0		1,541,683
37	81/81	1,436,719	0		1,436,719		0		1,436,719
38	82/82	1,478,321	0		1,478,321		0		1,478,321
39	83/83	1,521,247	0		1,521,247		0		1,521,247
40	84/84	1,565,532	0		1,565,532		0		1,565,532

40 Year Summary

For: Harry Foster & Paige Foster

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

Wealth Transfer Summary (After Providing Required Cash Flow)

		(1)	(2)	(3)	(4)]	(5)
Year	M/F Ages	Total Estate _ Assets*	Total Transfer Taxes**	Net Estate	Year End Total Assets • Outside the Estate	=	Year End Wealth Transferred to Heirs
41	85/85	1,611,213	0	1,611,213	0		1,611,213
42	86/86	1,658,329	0	1,658,329	0		1,658,329
43	87/87	1,706,918	0	1,706,918	0		1,706,918
44	88/88	1,757,024	0	1,757,024	0		1,757,024
45	89/89	1,808,688	0	1,808,688	0		1,808,688

Summary at Life Expectancy (Year 45)

Summary Analysis



IMPORTANT NOTE: This plan is not financially sound. The liquid assets were unable to satisfy your cash flow requirements.

Transfer Tax Details

		(1)	(2)	(3)	(4)	(5) Remaining	(6)	(7) Income Tax	(8)
						Available		on	Total
				Total		Unified	Federal	Retirement	Transfer
	M/F	Liquid +	llliquid <mark>=</mark>	Estate	Taxable	Credit	Estate	Plan	Taxes
Year	Ages	Assets	Assets	Assets	Estate	Equivalent	Тах	Assets	(6)+(7)
1	45/45	646,564	269,917	916,481	916,481	10,980,000	0	117,920	117,920
2	46/46	710,409	291,036	1,001,445	1,001,445	10,980,000	0	136,008	136,008
3	47/47	777,718	313,368	1,091,086	1,091,086	10,980,000	0	155,122	155,122
4	48/48	848,685	336,934	1,185,619	1,185,619	10,980,000	0	175,316	175,316
5	49/49	923,515	361,752	1,285,267	1,285,267	10,980,000	0	196,656	196,656
5	50/50	1,002,425	387,841	1,390,266	1,390,266	10,980,000	0	219,202	219,202
1	51/51	1,085,644	415,225	1,500,869	1,500,869	10,980,000	0	243,028	243,028
ð	52/52	1,173,412	443,929	1,617,341	1,617,341	10,980,000	0	268,200	268,200
9	53/53 EA/EA	1,205,985	4/3,9/6	1,739,961	1,739,961	10,980,000	0	294,798	294,798
10	54/54	1,363,633	505,397	1,869,030	1,869,030	10,980,000	U	322,904	322,904
11	55/55	1,466,641	538,221	2,004,862	2,004,862	10,980,000	0	352,600	352,600
12	56/56	1,575,312	572,480	2,147,792	2,147,792	10,980,000	0	383,976	383,976
13	57/57	1,689,961	608,210	2,298,171	2,298,171	10,980,000	0	417,130	417,130
14	58/58	1,810,927	645,441	2,456,368	2,456,368	10,980,000	0	452,162	452,162
15	59/59	1,938,563	684,218	2,622,781	2,622,781	10,980,000	0	489,178	489,178
16	60/60	2,073,244	724,577	2,797,821	2,797,821	10,980,000	0	528,288	528,288
17	61/61	2,215,368	766,560	2,981,928	2,981,928	10,980,000	0	569,614	569,614
18	62/62	2,365,356	810,213	3,175,569	3,175,569	10,980,000	0	613,280	613,280
19	63/63	2,523,647	855,581	3,379,228	3,379,228	10,980,000	0	659,420	659,420
20	64/64	2,690,710	902,714	3,593,424	3,593,424	10,980,000	0	708,170	708,170
21	65/65	2,679,460	926,210	3,605,670	3,605,670	10,980,000	0	748,270	748,270
22	66/66	2,653,714	950,591	3,604,305	3,604,305	10,980,000	0	775,748	775,748
23	67/67	2,567,209	975,874	3,543,083	3,543,083	10,980,000	0	749,511	749,511
24	68/68	2,469,917	1,002,076	3,471,993	3,471,993	10,980,000	0	720,035	720,035
25	69/69	2,361,082	1,029,219	3,390,301	3,390,301	10,980,000	0	687,090	687,090
26	70/70	2,239,900	1,057,321	3,297,221	3,297,221	10,980,000	0	650,438	650,438
27	71/71	2,105,518	1,086,405	3,191,923	3,191,923	10,980,000	0	609,823	609,823
28	72/72	1,957,030	1,116,494	3,073,524	3,073,524	10,980,000	0	564,970	564,970
29	73/73	1,793,474	1,147,611	2,941,085	2,941,085	10,980,000	0	515,594	515,594
30	74/74	1,650,906	1,179,780	2,830,686	2,830,686	10,980,000	0	495,272	495,272
31	75/75	1,459,431	1,213,026	2,672,457	2,672,457	10,980,000	0	437,829	437,829
32	76/76	1,249,988	1,247,378	2,497,366	2,497,366	10,980,000	0	374,996	374,996
33	77/77	1,021,384	1,282,862	2,304,246	2,304,246	10,980,000	0	306,415	306,415
34	78/78	772,351	1,319,508	2,091,859	2,091,859	10,980,000	0	231,705	231,705
35	79/79	501,545	1,357,345	1,858,890	1,858,890	10,980,000	0	150,464	150,464
36	80/80	207,541	1,396,404	1,603,945	1,603,945	10,980,000	0	62,262	62,262
37	81/81	0	1,436,719	1,436,719	1,436,719	10,980,000	0	0	0
38	82/82	0	1,478,321	1,478,321	1,478,321	10,980,000	0	0	0
39	83/83	0	1,521,247	1,521,247	1,521,247	10,980,000	0	0	0
40	84/84	0	1,565,532	1,565,532	1,565,532	10,980,000	0	0	0

Column (1) includes taxable assets and retirement plan assets. Column (2) is net of any liabilities.

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.

Column (6) assumes half the amount shown in column (5) is transferred to a credit shelter trust by the first spouse to die.

Transfer Tax Details

Year	M/F Ages	(1) Liquid + Assets	(2) Illiquid Assets	(3) Total Estate Assets	(4) Taxable Estate	(5) Remaining Available Unified Credit Equivalent	(6) Federal Estate Tax	(7) Income Tax on Retirement Plan Assets	(8) Total Transfer Taxes (6)+(7)
41	85/85	0	1,611,213	1,611,213	1,611,213	10,980,000	0	0	0
42	86/86	0	1,658,329	1,658,329	1,658,329	10,980,000	0	0	0
43	87/87	0	1,706,918	1,706,918	1,706,918	10,980,000	0	0	0
44	88/88	0	1,757,024	1,757,024	1,757,024	10,980,000	0	0	0
45	89/89	0	1,808,688	1,808,688	1,808,688	10,980,000	0	0	0

Column (1) includes taxable assets and retirement plan assets. Column (2) is net of any liabilities.

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.

Column (6) assumes half the amount shown in column (5) is transferred to a credit shelter trust by the first spouse to die.
Summary of Transfer Taxation of Retirement Plan Assets

Harry Foster's Retirement Plan Account					Paige Foster	lan Account				
Plan Assets Initial Value	Plan Ass Cost Bas	ets Plan sis Y	Assets ield	F	Plan Assets nitial Value	P C	lan Assets Cost Basis	Plan Assets Yield	Hei Income 1	rs' Fax Rate
166,000	U	7.	00%		166,000		U	7.00%	30.0	10%
		(1)	(2)		(3)		(4)	(5) Heirs	(6)	
		Plan	Estate Ta	x	Income Tax	т	otal Taxes	After Tax		
		Assets	on		on	A	ttributed to	Plan	Percent	
	M/F	in	Plan		+ Plan :	_	Plan	Assets	Loss Due	
Year	Ages	Estate	Assets		Assets**		Assets	(1) - (4)	to Tax	
1	45/45	393 064	L	'	117 920	T	117 920	275 144	30%	
2	46/46	453 360		ň	136 008	ñ	136 008	317 352	30%	
3	47/47	517 070		ŏ	155 122	ñ	155 122	361 948	30%	
4	48/48	584 388		ň	175 316	ň	175 316	409 072	30%	
	49/49	655 518		ň	196 656	ĥ	196 656	458 862	30%	
5	43/43 50/50	730 676		ň	210 202	1	219 202	511 474	30%	
7	51/51	810.090		ň	2/3 028		2/3 028	567.062	30%	
8	52/52	894 000		ň	243,020	1	243,020	625 800	30%	
9	53/53	982 662		ň	200,200	1	200,200	687 864	30%	
10	54/54	1 076 344		ň	234,730	1	322 904	753 440	30%	
10	54/54	1,070,044		U	522,504		522,504	1 33,440	50 /8	
11	55/55	1,175,330		0	352,600		352,600	822,730	30%	
12	56/56	1,279,922		0	383,976		383,976	895,946	30%	
13	57/57	1,390,436		0	417,130		417,130	973,306	30%	
14	58/58	1,507,208		0	452,162		452,162	1,055,046	30%	
15	59/59	1,630,592		0	489,178		489,178	1,141,414	30%	
16	60/60	1,760,962		0	528,288		528,288	1,232,674	30%	
17	61/61	1,898,714		0	569,614		569,614	1,329,100	30%	
18	62/62	2,044,268		0	613,280		613,280	1,430,988	30%	
19	63/63	2,198,064		0	659,420		659,420	1,538,644	30%	
20	64/64	2,360,568		0	708,170		708,170	1,652,398	30%	
24	CEICE	0 404 000		•	749 070		749 070	4 745 000	20%	
21	05/05	2,494,230		0	740,270		740,270	1,745,900	30%	
22	00/00	2,303,023		0	775,740		740 544	1,010,077	30%	
23	67/67	2,498,370		0	749,511		749,511	1,748,859	30%	
24	68/68	2,400,114		0	720,035		720,035	1,680,079	30%	
20	09/09	2,290,302		0	667,090		667,090	1,003,212	30%	
20	70/70	2,100,129		0	650,436		650,438	1,517,691	30%	
27	71/71	2,032,742		0	609,823		609,823	1,422,919	30%	
28	72/72	1,883,235		0	564,970		564,970	1,318,265	30%	
29	73/73	1,718,646		0	515,594		515,594	1,203,052	30%	
30	/4//4	1,650,906		0	495,272		495,272	1,155,634	30%	
31	75/75	1,459,431		0	437,829		437,829	1,021,602	30%	
32	76/76	1,249,988		0	374,996		374,996	874,992	30%	
33	77/77	1,021,384		0	306,415		306,415	714,969	30%	
34	78/78	772,351		0	231,705		231,705	540,646	30%	
35	79/79	501.545		0	150.464	Ĩ	150.464	351.081	30%	
36	80/80	207,541		0	62,262	Ĩ	62,262	145,279	30%	
37	81/81	0		0	0		0	0	0%	
38	82/82	0		Ō	ů.		0	Õ	0%	
39	83/83	0		Ō	0		0	Ō	0%	
40	84/84	0		0	0		Ő	0	0%	

Summary of Transfer Taxation of Retirement Plan Assets

Harry Foste	r's Retirem	nent Plan Acco	unt		Paige Foste					
Plan Assets Initial Value 168,000	Plan Ass Cost Ba 0	sets Plan Isis Y 7.	Plan Assets Yield 7.00%		an Assets itial Value 168,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%	s He Income 30.	Heirs' Income Tax Rate 30.00%	
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Ta on Plan Assets	x	(3) Income Tax on Plan Assets**	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax		
41	85/85	0		0	0	0	0	0%		
42	86/86	0		0	0	0	0	0%		
43	87/87	0		0	0	0	0	0%		
44	88/88	0		0	0	0	0	0%		
45	89/89	0		0	0	0	0	0%		

Financial Analysis: Revised Plan

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest) Liquid Assets (Tax Exempt Interest Hypothetical Equity Assets Tax Deferred Assets Defined Contribution Plan Assets f Retirement Plan Assets Defined Contribution Plan Assets f Retirement Plan Asset	t) For Harry Foster 168,000 For Paige Foster 168,000	\$ 250,000 0 0 0	
	Total Delined Contribution F			
		I otal Liquid Assets	6	586,000
Illiquid Assets:	Principal Residence Personal Property Less Total Liabilities		475,000 125,000 (350,000)	
		Total Illiquid Assets	3	250,000
Other Assets:	Total Other As	sets Inside the Estate	9	0
	Total Other Asse	Total Estate Assets	8	\$836,000 0
Funding Options for	or Required Cash Flow			
<u>Retirement Plan Ass</u> Cash Flow Funding:	sets: Minimum Distribution, Unless Sequential Use of Liquid Asse Retirement Savings, Retiren Spouse's Retirement Plan A	More Is Needed ets nent Plan Assets, En ssets	nergency Fund,	
Assumptions Used	l i			
Income Tax Rates:	Pre-Retirement Retirement	3 3	0.00% 0.00%	
Life Expectancy:	Joint Harry Foster Paige Foster	45 4 4	Years Age 89 Age 89	
Taxable Accounts:	Yield Assumption	Emerg 2	ency Fund 00%	Retirement Savings 2.00%
<u>Retirement Plan Ass</u>	sets Harry Foster:	_	000/	
Retirement Plan Ass	Defined Contr. Yield Assumption sets Paige Foster:	7	.00%	
	Defined Contr. Yield Assumption	7	.00%	

The information in this presentation is not guaranteed; it is for illustration purposes only. Tax rates, interest and inflation rates, and IRS tax codes may, and probably will, change in the future; therefore, you should consult your tax adviser for additional information about potential taxes and IRS revisions.

Analysis of After Tax Cash Flow Requirements

Below is a list of your liquid assets. It is suggested that you withdraw funds to meet your after tax cash flow requirements from each liquid asset in the order presented. The Cash Flow graph (below, right) illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order





3rd. Emergency Fund

4th. Spouse's Retirement Plan Assets*



Comparison of Annual Cash Flow (Required vs. Provided)

As you can see in the Cash Flow graph above, your liquid assets are not sufficient to provide you with your required after tax cash flow in all years illustrated. The shortfall first occurs at age 85 (your spouse's age 85).

Below are several courses of action you may want to consider:

- 1. Accept the reduction in cash flow;
- 2. Reduce your overall cash flow requirements;
- 3. Defer the starting date of your cash flow requirements;
- 4. Manage your liquid assets for more aggressive yield;
- 5. Transfer a portion of conservatively invested liquid assets into more aggressive investments;
- 6. Liquidate all (or a portion) of any illiquid assets now and transfer the funds to liquid assets;
- 7. Liquidate all (or a portion) of any illiquid assets in the first year that the shortfall occurs and transfer the funds to liquid assets.

*As needed, but no less than required minimum distributions.

Cash Flow Analysis

		Annual	Annual Cash Flow Required			Annual Cash Flow Provided			
		(1)	(2)	(3)		(4) Total	(5)	(6)	
						After Tax	After Tax		
		After Tax	After Tax	Total		Cash Flow	Cash Flow	Total	
		Spendable	Dedicated	After Tax		from	from	After Tax	
	M/F	Cash Flow +	Cash Flow =	Cash Flow		Retirement +	Taxable =	Cash Flow	
Year	Ages	Required	Required*	Required*		Plan Assets	Account	Provided*	
1	45/45	0	0	0		0	0	0	
2	46/46	0	0	0		0	0	0	
3	47/47	0	0	0		0	0	0	
4	48/48	0	0	0		0	0	0	
5	49/49	0	0	0		0	0	0	
6	50/50	0	0	0		0	0	0	
7	51/51	0	0	0		0	0	0	
8	52/52	0	0	0		0	0	0	
9	53/53	0	0	0		0	0	0	
10	54/54	0	0	0		0	0	0	
11	55/55	0	0	0		0	0	0	
12	56/56	0	0	0		0	0	0	
13	57/57	0	0	0		0	0	0	
14	58/58	0	0	0		0	0	0	
15	59/59	0	0	0		0	0	0	
16	60/60	0	0	0		0	0	0	
17	61/61	0	0	0		0	0	0	
18	62/62	0	0	0		0	0	0	
19	63/63	0	0	0		0	0	0	
20	64/64	U	U	U		U	U	U	
21	65/65	147,475	0	147,475		0	147,475	147,475	
22	66/66	151,162	0	151,162		0	151,162	151,162	
23	67/67	154,941	0	154,941		0	154,941	154,941	
24	68/68	158,815	0	158,815		0	158,815	158,815	
25	69/69	162,785	0	162,785		75,068	87,717	162,785	
26	70/70	166,855	0	166,855		166,855	0	166,855	
27	71/71	171,026	0	171,026		171,026	0	171,026	
28	72/72	175,302	0	175,302		175,302	0	175,302	
29	73/73	179,685	0	179,685		179,685	0	179,685	
30	74/74	184,177	0	184,177		184,177	0	184,177	
31	75/75	188,781	0	188,781		188,781	0	188,781	
32	76/76	193,501	0	193,501		193,501	0	193,501	
33	77/77	198,338	0	198,338		198,338	0	198,338	
34	78/78	203,297	0	203,297		203,297	0	203,297	
35	79/79	208,379	0	208,379		128,164	80,215	208,379	
36	80/80	213,588	0	213,588		213,588	0	213,588	
37	81/81	218,928	0	218,928		218,928	0	218,928	
38	82/82	224,401	0	224,401		224,401	0	224,401	
39	83/83	230,011	0	230,011		230,011	0	230,011	
40	84/84	235,762	0	235,762	-	235,762	0	235,762	
		3,767,209	0	3,767,209		2,986,884	780,325	3,767,209	

*IMPORTANT NOTE: For this plan to be financially sound, column (6) must be sufficient to provide the values in column (3). Any highlighted numbers in column (6) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

Column (1): assumes 2.50% inflation.

Column (4): see "Summary of Retirement Plan Assets". Column (5): see "Details of Taxable Account".

Cash Flow Analysis

		Annual	Annual Cash Flow Required				Annual Cash Flow Provided			
		(1)	(2)	(3)		(4) Total After Tax	(5) After Tax		(6)	
Year	M/F Ages	After Tax Spendable Cash Flow + Required	After Tax Dedicated Cash Flow Required*	Total After Tax Cash Flow Required*		Cash Flow from Retirement + Plan Assets	Cash Flow from Taxable Account	=	Total After Tax Cash Flow Provided*	
41	85/85	241,656	0	241,656		240,125	0		240,125	
42	86/86	247,697	0	247,697		0	0		0	
43	87/87	253,890	0	253,890		0	0		0	
44	88/88	260,237	0	260,237		0	0		0	
45	89/89	266,743	0	266,743		0	0		0	

5,037,432 0 5,

5,037,432 3,227,009

780,325 4,007,334

*IMPORTANT NOTE: For this plan to be financially sound, column (6) must be sufficient to provide the values in column (3). Any highlighted numbers in column (6) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

Column (1): assumes 2.50% inflation. Column (4): see "Summary of Retirement Plan Assets". Column (5): see "Details of Taxable Account".

Cash Flow Shortfall

		(1)	(2)	(3)
		After Tax	Total	Shortfall of
		Spendable	After Tax	Required
	M/F	Cash Flow	Cash Flow	Cash Flow
Year	Ages	Required	Provided	(1) - (2)
1	45/45	0	0	0
2	46/46	0	0	0
3	47/47	0	0	0
4	48/48	0	0	0
5	49/49	0	0	0
6	50/50	0	0	0
7	51/51	0	0	0
8	52/52	0	0	0
9	53/53	0	0	0
10	54/54	0	0	0
11	55/55	0	0	0
12	56/56	0	0	0
13	57/57	0	0	0
14	58/58	0	0	0
15	59/59	0	0	0
16	60/60	0	0	0
17	61/61	0	0	0
18	62/62	0	0	0
19	63/63	0	0	0
20	64/64	0	0	0
21	65/65	147,475	147,475	0
22	66/66	151,162	151,162	0
23	67/67	154,941	154,941	0
24	68/68	158,815	158,815	0
25	69/69	162,785	162,785	0
26	70/70	166,855	166,855	0
27	71/71	171,026	171,026	0
28	72/72	175,302	175,302	0
29	73/73	179,685	179,685	0
30	74/74	184,177	184,177	0
31	75/75	188,781	188,781	0
32	76/76	193,501	193,501	0
33	77/77	198,338	198,338	0
34	78/78	203,297	203,297	0
35	79/79	208,379	208,379	0
36	80/80	213,588	213,588	0
37	81/81	218,928	218,928	0
38	82/82	224,401	224,401	0
39	83/83	230,011	230,011	0
40	84/84	235,762	235,762	0
		3,767,209	3,767,209	0

Cash Flow Shortfall

Year	M/F Ages	(1) After Tax Spendable Cash Flow Required	(2) Total After Tax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
41	85/85	241,656	240,125	1,531
42	86/86	247,697	0	247,697
43	87/87	253,890	0	253,890
44	88/88	260,237	0	260,237
45	89/89	266,743	0	266,743

5,037,432 4,007,334 1,030,098

Cash Flow Required

Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	(2) Total After Tax Cash Flow Required
	<u> </u>		rtequireu
1	45/45	0	0
2	46/46	0	0
3	47/47	0	0
4	48/48	0	0
5	43/43	0	0
0	50/50 51/51	0	0
8	52/52	0	0
ğ	53/53	0	0
10	54/54	ů 0	0
11	55/55	0	0
12	56/56	0	0
13	57/57	0	0
14	58/58	0	0
15	59/59	0	0
16	60/60	0	0
17	61/61	0	0
18	62/62	0	0
19	63/63	0	0
20	64/64	0	0
21	65/65	147,475	147,475
22	66/66	151,162	151,162
23	67/67	154,941	154,941
24	68/68	158,815	158,815
25	69/69	162,785	162,785
26	70/70	166,855	166,855
27	/1//1	1/1,026	1/1,026
20 20	12/12	175,302	170,502
29 30	74/74	184,177	184,177
31	75/75	188.781	188.781
32	76/76	193,501	193.501
33	77/77	198,338	198,338
34	78/78	203,297	203,297
35	79/79	208,379	208,379
36	80/80	213,588	213,588
37	81/81	218,928	218,928
38	82/82	224,401	224,401
39	83/83	230,011	230,011
40	84/84	235,762	235,762
		3,767,209	3,767,209

For: Harry Foster & Paige Foster

Column (1) assumes 2.50% inflation.

Cash Flow Required

		(1)	(2)
		After Tax	
		Cash Flow	Total
		for	After Tax
	M/F	Living	Cash Flow
Year	Ages	Expenses	Required
41	85/85	241,656	241,656
42	86/86	247,697	247,697
43	87/87	253,890	253,890
44	88/88	260,237	260,237
45	89/89	266,743	266,743

5,037,432

Column (1) assumes 2.50% inflation.

5,037,432

For: Harry Foster & Paige Foster

Sources of Cash Flow 45 Year Analysis



Details of Defined Contribution Plan Assets for Harry Foster

Retirement Plan Retirem		Retiremen	t Plan 🛛 🛛 F	Retirement Plan			
Assets		Asset	S	Assets	Pre-Reti	rement	Retirement
Initial		Cost Ba	eie	Viold	Income T	av Pato Ir	nomo Tay Pato
160		0031 Da	1313	7 00%	20.0	ax i vale ii	20 0.00/
100	,000	0		7.00%	30.0	0 %	30.00%
			(0)				
		(1)	(2)	(3)	(4)	(5)	(6)
					Distribution		After Tax
					Distribution		Cash Flow
		Beginning		Required	from	Year End	from
	M/F	of Year	Assumed	Minimum	Retirement	Retirement	Retirement
Year	Ages	Plan Assets	Deposits	Distribution	Plan Assets	Plan Assets	Plan Assets
1	45/45	168,000	18,000	0	0	196,532	0
2	46/46	196,532	18,000	0	0	226,680	0
3	47/47	226,680	18,000	0	0	258,535	0
4	48/48	258,535	18.000	0	0	292,194	0
5	49/49	292,194	18.000	0	0	327,759	0
6	50/50	327 759	18,000	0	0	365 338	0
7	51/51	365 338	18,000	0	0	405 045	Ő
8	52/52	405 045	18,000	0	0	400,040	ů
0	52/52	403,043	10,000	0	0	447,000	0
10	54/54	491,331	18,000	0	0	538,172	0
				_	_		-
11	55/55	538,172	18,000	0	0	587,665	0
12	56/56	587,665	18,000	0	0	639,961	0
13	57/57	639,961	18,000	0	0	695,218	0
14	58/58	695,218	18,000	0	0	753,604	0
15	59/59	753,604	18,000	0	0	815,296	0
16	60/60	815,296	18,000	0	0	880,481	0
17	61/61	880,481	18,000	0	0	949,357	0
18	62/62	949,357	18,000	0	0	1,022,134	0
19	63/63	1,022,134	18,000	0	0	1,099,032	0
20	64/64	1,099,032	18,000	0	0	1,180,284	0
21	65/65	1 180 284	0	0	0	1 247 118	0
22	66/66	1 247 118	0	0	0	1 317 736	ő
22	67/67	1 217 726	0	0	0	1 202 252	0
23	69/69	1 202 252	0	0	0	1,002,000	0
24	60/60	1,392,355	0	0	107 240	1,471,195	75.069
20	03/03 70/70	1,471,195	0	E2 E09	107,240	1,441,103	10,000
20	70/70	1,441,109	0	52,590	101,030	1,330,002	127,141
21	/1//1	1,330,882	0	50,222	184,603	1,211,187	129,222
28	12/12	1,211,187	0	47,312	187,576	1,081,573	131,303
29	73/73	1,081,573	0	43,788	190,547	941,480	133,383
30	74/74	941,480	0	39,558	193,513	790,321	135,459
31	75/75	790,321	0	34,512	196,470	627,478	137,529
32	76/76	627,478	0	28,522	199,419	452,298	139,593
33	77/77	452,298	0	21,335	202,736	263,693	141,915
34	78/78	263,693	0	12,990	205,676	61,302	143,973
35	79/79	61.302	0	3.144	61.302	, 0	42.911
36	80/80	0	0	0	0	0	0
37	81/81	Ő	0	0	0	0	Ő
38	82/82	ů.	0	ů N	ñ	ů.	0 0
39	83/83	n n	0	0	ň	ň	о 0
40	84/84	0	0	ŏ	0	0	0
			360.000	322 094	1 910 713		1 327 /07
			300,000	333,301	1,310,712		1,337,497

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.

Details of Defined Contribution Plan Assets for Harry Foster

Retirement Plan Assets Initial Value 168,000		Retirement Plan Assets Cost Basis 0		Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 30.00%		Retirement Income Tax Rate 30.00%	
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) After Tax Cash Flow from Retirement Plan Assets	
41 42	85/85 86/86	0	0 0		0	(
43 44 45	87/87 88/88 89/89	0 0 0) 0) 0	0 0 0	() 0) 0) 0	

360,000 333,981

1,337,497

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.

1,910,712

Details of Defined Contribution Plan Assets for Paige Foster

Retirement Plan		Retirement Plan		etirement Plan				
As	sets	Asset	ts	Assets	Pre-Retir	rement	Retirement	
Initial	Value	Cost Ba	asis	Yield	Income T	ax Rate li	Income Tax Rate	
168	000	0		7 00%	30.00	1%	30.00%	
100	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Ŭ		1.00 /0	00.00	5 70	00.0070	
		(1)	(2)	(3)	(4)	(5)	(6)	
			(2)	(3)	(+)	(3)	After Tax	
					Distribution		Cash Flow	
		Beginning		Poquirod	from	Voar End	from	
	ME	of Voor	Assumed	Minimum	Botiromont	Potiromont	Potiromont	
Voar		Di Tedi Dian Assots	Deposite	Distribution	Plan Assots	Plan Assots	Plan Assots	
Tear	Ayes	Fian Assets	Deposits	Distribution	Fidil ASSetS	Fian Assets	Fian Assets	
1	45/45	168,000	18,000	0	0	196,532	0	
2	46/46	196,532	18,000	0	0	226,680	0	
3	47/47	226,680	18,000	0	0	258,535	0	
4	48/48	258,535	18,000	0	0	292,194	0	
5	49/49	292,194	18,000	0	0	327,759	0	
6	50/50	327,759	18,000	0	0	365,338	0	
7	51/51	365,338	18,000	0	0	405,045	0	
8	52/52	405,045	18,000	0	0	447,000	0	
9	53/53	447,000	18,000	0	0	491,331	0	
10	54/54	491,331	18,000	0	0	538,172	0	
11	55/55	538,172	18.000	0	0	587.665	0	
12	56/56	587 665	18,000	0	0	639,961	0	
13	57/57	639 961	18,000	0	Ő	695,218	ő	
14	58/58	695 218	18,000	0	ő	753 604	ő	
15	50/50	753 604	18,000	0	0	215 206	0	
10	09/09	755,004	10,000	0	0	015,290	0	
10	00/00	015,290	10,000	U	0	000,401	0	
1/	61/61	880,481	18,000	0	0	949,357	0	
18	62/62	949,357	18,000	0	0	1,022,134	0	
19	63/63	1,022,134	18,000	0	0	1,099,032	0	
20	64/64	1,099,032	18,000	0	0	1,180,284	0	
21	65/65	1,180,284	0	0	0	1,247,118	0	
22	66/66	1,247,118	0	0	0	1,317,736	0	
23	67/67	1,317,736	0	0	0	1,392,353	0	
24	68/68	1,392,353	0	0	0	1,471,195	0	
25	69/69	1,471,195	0	0	0	1,554,501	0	
26	70/70	1,554,501	0	56,734	56,734	1,582,578	39,714	
27	71/71	1,582,578	0	59,720	59,720	1,609,090	41,804	
28	72/72	1,609,090	0	62.855	62.855	1.633.791	43,999	
29	73/73	1.633.791	0	66.145	66.145	1.656.414	46.302	
30	74/74	1,656,414	0	69,597	69,597	1,676,671	48,718	
24	76/76	1 676 674	•	70 047	70 047	1 604 250	E4 0E0	
20	10/10	1,070,071	0	73,217	73,217	1,094,230	51,252	
32	76/76	1,094,250	0	77,011	77,011	1,700,015	53,908	
33	11111	1,708,815	0	80,604	80,604	1,720,408	56,423	
34	78/78	1,720,408	0	84,749	84,749	1,728,278	59,324	
35	79/79	1,728,278	0	88,630	121,790	1,697,455	85,253	
36	80/80	1,697,455	0	90,773	305,126	1,471,170	213,588	
37	81/81	1,471,170	0	82,188	312,754	1,224,011	218,928	
38	82/82	1,224,011	0	71,580	320,573	954,595	224,401	
39	83/83	954,595	0	58,564	328,587	661,456	230,011	
40	84/84	661,456	0	42,675	336,803	343,036	235,762	
			360,000	1,065,042	2,356,265		1,649,387	

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.

Details of Defined Contribution Plan Assets for Paige Foster

Retirement Plan Assets Initial Value 168,000		Retirement Plan Assets Cost Basis 0		Retirement Plan Assets Yield 7.00%	Pre-Retin Income T 30.0	Retirement Income Tax Rat 30.00%	ment Fax Rate 10%	
		(1)	(2)	(3)	(4)	(5)	(6) After Tax	
		Beginning		Required	Distribution	Vear End	Cash Flow	
	M/F	of Year	Assumed	Minimum	Retirement	Retirement	Retirement	
Year	Ages	Plan Assets	Deposits	Distribution	Plan Assets	Plan Assets	s Plan Assets	
41	85/85	343,036	0	23,178	343,036	(0 240,125	
42	86/86	0	0	0	0	(D 0	
43	87/87	0	0	0	0	(0 0	
44	88/88	0	0	0	0	(0 0	
45	89/89	0	0) 0	0	(0 0	

360,000 1,088,220

1,889,512

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.

2,699,301

Details of Taxable Account* (Emergency Fund)

	Taxable	Assets	Taxable	Pre	e-Retirement		Retirer	nei	nt
	Initial	Value	Yield	Inco	ome Tax Rate		Income Ta	ax	Rate
	50,0	000	2.00%		30.00%		30.00)%	
	,								
		(1)	(2)		(3)		(4)		(5)
		Beginning	g Net						Year End
		of Year	After Tax		Balance in		After Tax		After Tax
	M/F	Balance	Account	_	Account		Interest		Value of
Year	Ages	in Account	Withdrawa	-	to Accrue	+	Earned	=	Account
					l		L		
1	45/45	50,000		0	50,000		700		50,700
2	46/46	50,700		D	50,700		710		51,410
3	47/47	51,410		0	51,410		720		52,130
4	48/48	52,130		0	52,130		730		52,860
5	49/49	52,860		0	52,860		740		53,600
6	50/50	53,600	(0	53,600		750		54,350
7	51/51	54,350	(0	54,350		761		55,111
8	52/52	55,111		0	55,111		772		55,883
9	53/53	55.883		0	55.883		782		56,665
10	54/54	56,665		0	56,665		793		57,458
11	55/55	57,458	(0	57,458		804		58,262
12	56/56	58,262		0	58,262		816		59,078
13	57/57	59,078	(0	59,078		827		59,905
14	58/58	59,905		0	59,905		839		60,744
15	59/59	60,744		0	60,744		850		61,594
16	60/60	61,594	(0	61,594		862		62,456
17	61/61	62,456	(0	62,456		874		63,330
18	62/62	63,330		0	63,330		887		64,217
19	63/63	64,217		0	64.217		899		65,116
20	64/64	65,116		0	65,116		912		66,028
21	65/65	66,028	(0	66,028		924		66,952
22	66/66	66,952		0	66,952		937		67,889
23	67/67	67,889	(0	67,889		950		68,839
24	68/68	68,839	(0	68,839		964		69,803
25	69/69	69,803	(0	69,803		977		70,780
26	70/70	70,780		0	70,780		991		71,771
27	71/71	71,771		0	71,771		1,005		72,776
28	72/72	72.776		0	72.776		1.019		73,795
29	73/73	73,795		Ō	73,795		1.033		74.828
30	74/74	74,828		0	74,828		1,048		75,876
31	75/75	75,876	(0	75,876		1,062		76,938
32	76/76	76,938	(0	76,938		1,077		78,015
33	77/77	78,015	(0	78,015		1,092		79,107
34	78/78	79,107		0	79,107		1,108		80,215
35	79/79	80.215	80,21	5	0		0		0
36	80/80	0	,	0	0		0		0
37	81/81	0		0	0		0		n n
38	82/82	0		0	ů n		0		ů.
39	83/83	ň		0	0 0		ň		n
40	84/84	0		Ď	0		0		0
		Ū		_	·				Ū
			80,21	5			30,215		

*Assumes yield is subject to income tax.

Details of Taxable Account* (Emergency Fund)

	Taxable Assets Initial Value 50,000		Ta ا 2	axable Yield I 2.00%	Income Tax Rate 30.00%			Retirement Income Tax Rate 30.00%			
Year	M/F Ages	(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	85/85	0		0		0		0		0	
42	86/86	0		0		0		0		0	
43	87/87	0		0		0		0		0	
44	88/88	0		0		0		0		0	
45	89/89	0		0		0		0		0	

80,215

30,215

*Assumes yield is subject to income tax.

Details of Taxable Account* (Retirement Savings)

		laxable Assets	laxable	Pre-Retire	ment	Retirement	
		Initial Value	Yield	Income Tax	Rate Inc	ome Tax Rate	
		200,000	2.00%	30.00%	6	30.00%	
		(1)	(2)	(3)	(4)	(5)	(6)
		Beginning	Proceeds	Net			Year End
		of Year	from	After Tay	Balance in	After Tay	After Tay
	M/E	Balanco	Illiquid	Account		Internet	Value of
V			Assets -		Account +	Formad =	Value OI
rear	Ages	In Account	Assets	withdrawai	to Accrue	Earneo	Account
1	45/45	200.000			200 000	2 800	202 800
2	45/45	200,000	0	0	200,000	2,000	202,800
2	40/40	202,000	0	0	202,000	2,000	203,003
3	41/41	205,055	0	0	205,055	2,079	200,510
4	40/40	200,510	0	0	200,510	2,919	211,437
5	49/49	211,437	0	0	211,437	2,960	214,397
6	50/50	214,397	0	0	214,397	3,002	217,399
7	51/51	217,399	0	0	217,399	3,044	220,443
8	52/52	220,443	0	0	220,443	3,086	223,529
9	53/53	223,529	0	0	223,529	3,129	226,658
10	54/54	226,658	0	0	226,658	3,173	229,831
11	55/55	229,831	0	0	229,831	3,218	233,049
12	56/56	233,049	0	0	233,049	3,263	236,312
13	57/57	236,312	0	0	236,312	3,308	239,620
14	58/58	239,620	0	0	239,620	3,355	242,975
15	59/59	242,975	0	0	242,975	3,402	246,377
16	60/60	246.377	0	0	246.377	3.449	249,826
17	61/61	249.826	Ō	0	249,826	3,498	253,324
18	62/62	253 324	Ő	Ő	253 324	3 547	256 871
10	63/63	256 871	ů ů	ů	256 871	3 596	260,011
20	64/64	250,071	0	0	250,071	3,550	264 114
20	04/04	200,407	Ū	Ū	200,407	5,047	204,114
21	65/65	264.114	418.427	147.475	535.066	7.491	542.557
22	66/66	542,557	0	151,162	391,395	5,480	396,875
23	67/67	396 875	0	154 941	241 934	3 387	245 321
24	68/68	245 321	Ő	158 815	86 506	1 211	87 717
25	69/69	87 717	0	87 717	00,000	.,	0,,,,,,
20	70/70	07,717	0	07,717	0	0	0
20	74/74	0	0	0	0	0	0
21	70/70	0	0	0	0	0	0
28	12/12	0	0	0	0	0	0
29	13/13	0	0	0	U	0	0
30	74/74	0	0	0	0	0	0
24	76/76	0	•	0	0	0	0
31	15/15	0	0	0	0	0	0
32	/6//6	0	0	0	0	0	0
33	77/77	0	0	0	0	0	0
34	78/78	0	0	0	0	0	0
35	79/79	0	0	0	0	0	0
36	80/80	0	0	0	0	0	0
37	81/81	0	0	0	0	0	0
38	82/82	0	0	0	0	0	0
39	83/83	0	0	0	0	0	0
40	84/84	Ó	0	0	Ō	0	0
-	_				-		-
			418,427	700,110		81,683	

*Assumes yield is subject to income tax.

Details of Taxable Account* (Retirement Savings)

		Initial Value 200,000	Yield 2.00%	Pre-Retire Income Tax 30.00%	Rate Inc %	ome Tax Rate 30.00%	
Year	M/F Ages	(1) Beginning of Year Balance in Account +	(2) Proceeds from Illiquid Assets	(3) Net After Tax Account Withdrawal	(4) Balance in Account to Accrue +	(5) After Tax Interest Earned	(6) Year End After Tax Value of Account
41	85/85	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0

418,427

81,683

*Assumes yield is subject to income tax.

700,110

For: Harry Foster & Paige Foster

Summary of Illiquid Assets

		(1)		(2)		(3)		(4)
		Principal		Replacement		Personal		
		Residence		Residence		Property		Total
	M/F	(3.00%	.	(3.00%	1	(-5.00%	_	Illiquid
Year	Ages	Growth)*	T	Growth)	T	Growth)	-	Assets
1	45/45	489,250		0		118,750		608,000
2	46/46	503,928		0		112,813		616,741
3	47/47	519,045		0		107,172		626,217
4	48/48	534,617		0		101,813		636,430
5	49/49	550,655		0		96,723		647,378
6	50/50	567,175		0		91,886		659,061
7	51/51	584,190		0		87,292		671,482
8	52/52	601,716		0		82,928		684,644
9	53/53	619,767		0		78,781		698,548
10	54/54	638,360		0		74,842		713,202
11	55/55	657,511		0		71,100		728,611
12	56/56	677,236		0		67,545		744,781
13	57/57	697,554		0		64,168		761,722
14	58/58	718,480		0		60,959		779,439
15	59/59	740,035		0		57,911		797,946
16	60/60	762,236		0		55,016		817,252
17	61/61	785,103		0		52,265		837,368
18	62/62	808,656		0		49,652		858,308
19	63/63	832,915		0		47,169		880,084
20	64/64	857,903		0		44,811		902,714
21	65/65	0		412,000		42,570		454,570
22	66/66	0		424,360		40,442		464,802
23	67/67	0		437,091		38,420		475,511
24	68/68	0		450,204		36,499		486,703
25	69/69	0		463,710		34,674		498,384
26	70/70	0		477,621		32,940		510,561
27	71/71	0		491,950		31,293		523,243
28	72/72	0		506,708		29,728		536,436
29	73/73	0		521,909		28,242		550,151
30	74/74	0		537,567		26,830		564,397
31	75/75	0		553,694		25,488		579,182
32	76/76	0		570,304		24,214		594 ,518
33	77/77	0		587,413		23,003		610,416
34	78/78	0		605,036		21,853		626,889
35	79/79	0		623,187		20,760		643,947
36	80/80	0		641,883		19,722		661,605
37	81/81	0		661,139		18,736		679,875
38	82/82	0		680,973		17,799		698,772
39	83/83	0		701,402		16,909		718,311
40	84/84	0		722,444		16,064		738,508

*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

Year	M/F Ages	(1) Principal Residence (3.00% Growth)*	(2) Replacement Residence (3.00% Growth)	(3) Personal Property (-5.00% Growth)	=	(4) Total Illiquid Assets
41	85/85	0	744,118	15,261		759,379
42	86/86	0	766,441	14,498		780,939
43	87/87	0	789,435	13,773		803,208
44	88/88	0	813,118	13,084		826,202
45	89/89	0	837,511	12,430		849,941

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

Hypothetical Net Worth (After Providing Required Cash Flow)

	(1)		(2)		(3)		(4)
	Year End		Year End		Year End		
	Net Equity		Value of		Value of		Year End
M/F	of Illiquid	÷	Retirement	+	Taxable	_	Hypothetical
Ages	Assets		Plan Assets	•	Assets		Net Worth
45/45	269.917		393.064		253.500		916.481
46/46	291.036		453,360		257.049		1.001.445
47/47	313.368		517.070		260.648		1.091.086
48/48	336.934		584.388		264.297		1,185,619
49/49	361.752		655.518		267.997		1.285.267
50/50	387,841		730,676		271,749		1,390,266
51/51	415,225		810,090		275,554		1,500,869
52/52	443,929		894,000		279,412		1,617,341
53/53	473,976		982,662		283,323		1,739,961
54/54	505,397		1,076,344		287,289		1,869,030
55/55	538,221		1,175,330		291,311		2,004,862
56/56	572,480		1,279,922		295,390		2,147,792
57/57	608,210		1,390,436		299,525		2,298,171
58/58	645,441		1,507,208		303,719		2,456,368
59/59	684,218		1,630,592		307,971		2,622,781
60/60	724,577		1,760,962		312,282		2,797,821
61/61	766,560		1,898,714		316,654		2,981,928
62/62	810,213		2,044,268		321,088		3,175,569
63/63	855,581		2,198,064		325,583		3,379,228
64/64	902,714		2,360,568		330,142		3,593,424
65/65	454,570		2,494,236		609,509		3,558,315
66/66	464,802		2,635,472		464,764		3,565,038
67/67	475,511		2,784,706		314,160		3,574,377
68/68	486,703		2,942,390		157,520		3,586,613
69/69	498,384		2,995,690		70,780		3,564,854
70/70	510,561		2,913,460		71,771		3,495,792
71/71	523,243		2,820,277		72,776		3,416,296
72/72	536,436		2,715,364		73,795		3,325,595
73/73	550,151		2,597,894		74,828		3,222,873
74/74	564,397		2,466,992		75,876		3,107,265
75/75	579 182		2 321 728		76 938		2 977 848
76/76	594.518		2,161,113		78.015		2,833,646
77/77	610,416		1,984,101		79,107		2,673,624
78/78	626.889		1,789,580		80.215		2,496,684
79/79	643.947		1.697.455		0		2,341,402
80/80	661.605		1,471,170		ů 0		2.132.775
81/81	679.875		1.224.011		0		1,903.886
82/82	698.772		954,595		ů 0		1.653.367
83/83	718.311		661.456		0		1,379.767
84/84	738,508		343,036		0		1,081,544
	M/F Ages 45/45 46/46 47/47 48/48 49/49 50/50 51/51 52/52 53/53 54/54 55/55 56/56 57/57 58/58 59/59 60/60 61/61 62/62 63/63 64/64 65/65 66/66 67/67 68/68 69/69 70/70 71/71 72/72 73/73 74/74 75/75 76/76 77/77 78/78 79/79 80/80 81/81 82/82 83/83 84/84	(1) Year End Net Equity of Illiquid Ages 45/45 269,917 46/46 291,036 47/47 313,368 48/48 336,934 49/49 361,752 50/50 387,841 51/51 415,225 52/52 443,929 53/53 473,976 54/54 505,397 55/55 538,221 56/56 572,480 57/57 608,210 58/58 645,441 59/59 684,218 60/60 724,577 61/61 766,560 62/62 810,213 63/63 855,581 64/64 902,714 65/65 454,570 66/66 464,802 67/67 475,511 68/68 486,703 69/69 498,384 70/70 510,561 71/71 523,243 72/72 536,436 73/73 550,151 <td>(1) Year End Net Equity of Illiquid Ages 45/45 269,917 46/46 291,036 47/47 313,368 48/48 336,934 49/49 361,752 50/50 387,841 51/51 415,225 52/52 443,929 53/53 473,976 54/54 505,397 55/55 538,221 56/56 572,480 57/57 608,210 58/58 645,441 59/59 684,218 60/60 724,577 61/61 766,560 62/62 810,213 63/63 855,581 64/64 902,714 65/65 454,570 66/66 464,802 67/67 475,511 68/68 486,703 69/69 498,384 70/70 510,561 71/71 523,243 72/72 536,436 73/73 550,151 74/74 564,397 75/75 579,182 76/76 594,518 77/77 610,416 78/78 62,6889 79/79 643,947 80/80 661,605 81/81 679,875 82/82 698,772 83/83 718,311 84/84 738,508</td> <td>(1) Year End Net Equity of Illiquid Assets (2) 45/45 269,917 393,064 46/46 291,036 453,360 47/47 313,368 517,070 48/48 336,934 584,388 49/49 361,752 655,518 50/50 387,841 730,676 51/51 415,225 810,090 52/52 443,929 894,000 53/53 473,976 982,662 54/54 505,397 1,076,344 55/55 538,221 1,175,330 56/56 572,480 1,279,922 57/57 608,210 1,390,436 58/58 645,441 1,630,592 60/60 724,577 1,760,962 61/61 766,560 1,898,714 62/62 810,213 2,044,268 63/63 855,581 2,198,064 64/64 902,714 2,360,568 65/65 454,570 2,494,236 66/66 464,802</td> <td>(1) (2) Year End Net Equity of Illiquid Ages (2) 45/45 269,917 393,064 46/46 291,036 453,360 47/47 313,368 517,070 48/48 336,934 584,388 49/49 361,752 655,518 50/50 387,841 730,676 51/51 415,225 810,090 52/52 443,929 894,000 53/53 473,976 982,662 54/54 505,397 1,076,344 55/55 538,221 1,175,330 56/56 572,480 1,279,922 57/57 608,210 1,390,436 58/58 645,441 1,630,592 60/60 724,577 1,760,962 61/61 766,560 1,898,714 62/62 810,213 2,044,268 63/63 855,581 2,198,064 64/64 902,714 2,360,568 65/65 454,570 2,494,236 66/66</td> <td>$\begin{array}{c c c c c c c c c c c c c c c c c c c$</td> <td></td>	(1) Year End Net Equity of Illiquid Ages 45/45 269,917 46/46 291,036 47/47 313,368 48/48 336,934 49/49 361,752 50/50 387,841 51/51 415,225 52/52 443,929 53/53 473,976 54/54 505,397 55/55 538,221 56/56 572,480 57/57 608,210 58/58 645,441 59/59 684,218 60/60 724,577 61/61 766,560 62/62 810,213 63/63 855,581 64/64 902,714 65/65 454,570 66/66 464,802 67/67 475,511 68/68 486,703 69/69 498,384 70/70 510,561 71/71 523,243 72/72 536,436 73/73 550,151 74/74 564,397 75/75 579,182 76/76 594,518 77/77 610,416 78/78 62,6889 79/79 643,947 80/80 661,605 81/81 679,875 82/82 698,772 83/83 718,311 84/84 738,508	(1) Year End Net Equity of Illiquid Assets (2) 45/45 269,917 393,064 46/46 291,036 453,360 47/47 313,368 517,070 48/48 336,934 584,388 49/49 361,752 655,518 50/50 387,841 730,676 51/51 415,225 810,090 52/52 443,929 894,000 53/53 473,976 982,662 54/54 505,397 1,076,344 55/55 538,221 1,175,330 56/56 572,480 1,279,922 57/57 608,210 1,390,436 58/58 645,441 1,630,592 60/60 724,577 1,760,962 61/61 766,560 1,898,714 62/62 810,213 2,044,268 63/63 855,581 2,198,064 64/64 902,714 2,360,568 65/65 454,570 2,494,236 66/66 464,802	(1) (2) Year End Net Equity of Illiquid Ages (2) 45/45 269,917 393,064 46/46 291,036 453,360 47/47 313,368 517,070 48/48 336,934 584,388 49/49 361,752 655,518 50/50 387,841 730,676 51/51 415,225 810,090 52/52 443,929 894,000 53/53 473,976 982,662 54/54 505,397 1,076,344 55/55 538,221 1,175,330 56/56 572,480 1,279,922 57/57 608,210 1,390,436 58/58 645,441 1,630,592 60/60 724,577 1,760,962 61/61 766,560 1,898,714 62/62 810,213 2,044,268 63/63 855,581 2,198,064 64/64 902,714 2,360,568 65/65 454,570 2,494,236 66/66	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	

Hypothetical Net Worth (After Providing Required Cash Flow)

		(1)		(2)		(3)		(4)
		Year End		Year End		Year End		
		Net Equity		Value of		Value of		Year End
	M/F	of Illiquid	+	Retirement	+	Taxable	_	Hypothetical
Year	Ages	Assets	•	Plan Assets		Assets	[_	Net Worth
41	85/85	759,379		0		0		759,379
42	86/86	780,939		0		0		780,939
43	87/87	803,208		0		0		803,208
44	88/88	826,202		0		0		826,202
45	89/89	849,941		0		0		849,941

Hypothetical Net Worth (After Providing Required Cash Flow) 45 Year Analysis



Wealth Transfer Summary (After Providing Required Cash Flow)

		(1)	(2)		(3)		(4)		(5)
							Year End		Year End
		Total	Total				Total Assets		Wealth
	M/F	Estate	Transfer	_	Net Estate	+	Outside	_	Transferred
Year	Ages	Assets*	Taxes**	-	to Heirs	T	the Estate	-	to Heirs
—							L	l	
1	45/45	916,481	117,920		798,561		0		798,561
2	46/46	1,001,445	136,008		865,437		0		865,437
3	47/47	1,091,086	155,122		935,964		0		935,964
4	48/48	1,185,619	1/5,316		1,010,303		0		1,010,303
5	49/49	1,285,267	196,656		1,088,611		0		1,088,611
6	50/50	1,390,266	219,202		1,1/1,064		0		1,171,064
	51/51	1,500,869	243,028		1,257,841		0		1,257,841
8	52/52	1,617,341	268,200		1,349,141		0		1,349,141
9	53/53	1,739,961	294,798		1,445,163		0		1,445,163
10	54/54	1,869,030	322,904		1,546,126		U		1,546,126
11	55/55	2,004,862	352,600		1,652,262		0		1,652,262
12	56/56	2,147,792	383,976		1,763,816		0		1,763,816
13	57/57	2.298.171	417,130		1.881.041		0		1.881.041
14	58/58	2.456.368	452,162		2.004.206		0		2.004.206
15	59/59	2.622.781	489,178		2.133.603		0		2.133.603
16	60/60	2.797.821	528,288		2.269.533		Ō		2.269.533
17	61/61	2.981.928	569,614		2.412.314		0		2,412,314
18	62/62	3.175.569	613,280		2.562.289		0		2,562,289
19	63/63	3.379.228	659,420		2.719.808		0		2,719,808
20	64/64	3,593,424	708,170		2,885,254		0		2,885,254
	05/05	2 550 245	740.070		0 040 045				2 040 045
21	65/65	3,558,315	748,270		2,810,045		0		2,810,045
22	00/00 67/67	3,565,038	790,642		2,774,396		0		2,774,396
23	01/01	3,5/4,3//	030,412		2,730,905		0		2,730,905
24	68/68	3,586,613	882,718		2,703,895		0		2,703,895
25	69/69 70/70	3,564,854	898,707		2,000,147		0		2,666,147
26	10/10	3,495,792	8/4,038		2,621,754		0		2,621,754
21	71/71	3,416,296	846,083		2,570,213		0		2,570,213
20	72/72	3,323,333	770,209		2,510,500		0		2,510,500
29	13/13	3,222,073	779,300		2,443,505		0		2,443,505
30	/4//4	3,107,205	740,097		2,307,100		U		2,307,100
31	75/75	2,977,848	696,518		2,281,330		0		2,281,330
32	76/76	2,833,646	648,334		2,185,312		0		2,185,312
33	77/77	2,673,624	595,230		2,078,394		0		2,078,394
34	78/78	2,496,684	536,874		1,959,810		0		1,959,810
35	79/79	2,341,402	509,237		1,832,165		0		1,832,165
36	80/80	2,132,775	441,351		1,691,424		0		1,691,424
37	81/81	1,903,886	367,203		1,536,683		0		1,536,683
38	82/82	1,653,367	286,379		1,366,988		0		1,366,988
39	83/83	1,379,767	198,437		1,181,330		0		1,181,330
40	84/84	1,081,544	102,911		978,633		0		978,633

40 Year Summary

Total Estate Assets\$ 1,081,544Wealth Transferred to Heirs\$ 978,633

**See Transfer Tax Details report for details. Date: [Current date appears here]

*Net of cash flow provided

Wealth Transfer Summary (After Providing Required Cash Flow)

		(1)	(2)	(3)	(4)	(5)
Year	M/F Ages	Total Estate _ Assets*	Total Transfer = Taxes**	Net Estate to Heirs	Year End Total Assets + Outside the Estate	Year End Wealth Transferred to Heirs
41	85/85	759,379	0	759,379	0	759,379
42	86/86	780,939	0	780,939	0	780,939
43	87/87	803,208	0	803,208	0	803,208
44	88/88	826,202	0	826,202	0	826,202
45	89/89	849,941	0	849,941	0	849,941

Summary at Life Expectancy (Year 45)

Summary Analysis



IMPORTANT NOTE: This plan is not financially sound. The liquid assets were unable to satisfy your cash flow requirements.

Transfer Tax Details

	M	(1)	(2)	(3) Total	(4)	(5) Remaining Available Unified	(6) Federal	(7) Income Tax on Retirement	(8) Total Transfer
Year	Ages	Assets	Assets	Assets	Estate	Equivalent	Tax	Assets	(6)+(7)
1	45/45	646,564	269,917	916,481	916,481	10,980,000	0	117,920	117,920
2	46/46	710,409	291,036	1,001,445	1,001,445	10,980,000	0	136,008	136,008
3	47/47	777,718	313,368	1,091,086	1,091,086	10,980,000	0	155,122	155,122
4	48/48	848,685	336,934	1,185,619	1,185,619	10,980,000	0	175,316	175,316
5	49/49	923,515	361,752	1,285,267	1,285,267	10,980,000	0	196,656	196,656
6	50/50	1,002,425	387,841	1,390,266	1,390,266	10,980,000	0	219,202	219,202
7	51/51	1,085,644	415,225	1,500,869	1,500,869	10,980,000	0	243,028	243,028
8	52/52	1,173,412	443,929	1,617,341	1,617,341	10,980,000	0	268,200	268,200
9	53/53	1,265,985	473,976	1,739,961	1,739,961	10,980,000	0	294,798	294,798
10	54/54	1,363,633	505,397	1,869,030	1,869,030	10,980,000	U	322,904	322,904
11	55/55	1,466,641	538,221	2,004,862	2,004,862	10,980,000	0	352,600	352,600
12	56/56	1,575,312	572,480	2,147,792	2,147,792	10,980,000	0	383,976	383,976
13	57/57	1,689,961	608,210	2,298,171	2,298,171	10,980,000	0	417,130	417,130
14	58/58	1,810,927	645,441	2,456,368	2,456,368	10,980,000	0	452,162	452,162
15	59/59	1,938,563	684,218	2,622,781	2,622,781	10,980,000	0	489,178	489,178
16	60/60	2,073,244	724,577	2,797,821	2,797,821	10,980,000	0	528,288	528,288
17	61/61	2,215,368	766,560	2,981,928	2,981,928	10,980,000	0	569,614	569,614
18	62/62	2,365,356	810,213	3,175,569	3,175,569	10,980,000	0	613,280	613,280
19	63/63	2,523,647	855,581	3,379,228	3,379,228	10,980,000	0	659,420	659,420
20	64/64	2,690,710	902,714	3,593,424	3,593,424	10,980,000	0	708,170	708,170
21	65/65	3,103,745	454,570	3,558,315	3,558,315	10,980,000	0	748,270	748,270
22	66/66	3,100,236	464,802	3,565,038	3,565,038	10,980,000	0	790,642	790,642
23	67/67	3,098,866	475,511	3,574,377	3,574,377	10,980,000	0	835,412	835,412
24	68/68	3,099,910	486,703	3,586,613	3,586,613	10,980,000	0	882,718	882,718
25	69/69	3,066,470	498,384	3,564,854	3,564,854	10,980,000	0	898,707	898,707
26	70/70	2,985,231	510,561	3,495,792	3,495,792	10,980,000	0	874,038	874,038
27	71/71	2,893,053	523,243	3,416,296	3,416,296	10,980,000	0	846,083	846,083
28	72/72	2,789,159	536,436	3,325,595	3,325,595	10,980,000	0	814,609	814,609
29	73/73	2,672,722	550,151	3,222,873	3,222,873	10,980,000	0	779,368	779,368
30	74/74	2,542,868	564,397	3,107,265	3,107,265	10,980,000	0	740,097	740,097
31	75/75	2,398,666	579,182	2,977,848	2,977,848	10,980,000	0	696,518	696,518
32	76/76	2,239,128	594,518	2,833,646	2,833,646	10,980,000	0	648,334	648,334
33	77/77	2,063,208	610,416	2,673,624	2,673,624	10,980,000	0	595,230	595,230
34	78/78	1,869,795	626,889	2,496,684	2,496,684	10,980,000	0	536,874	536,874
35	79/79	1,697,455	643,947	2,341,402	2,341,402	10,980,000	0	509,237	509,237
36	80/80	1,471,170	661,605	2,132,775	2,132,775	10,980,000	0	441,351	441,351
37	81/81	1,224,011	679,875	1,903,886	1,903,886	10,980,000	0	367,203	367,203
38	82/82	954,595	698,772	1,653,367	1,653,367	10,980,000	0	286,379	286,379
39	83/83	661,456	718,311	1,379,767	1,379,767	10,980,000	0	198,437	198,437
40	84/84	343,036	738,508	1,081,544	1,081,544	10,980,000	0	102,911	102,911

Column (1) includes taxable assets and retirement plan assets. Column (2) is net of any liabilities.

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.

Column (6) assumes half the amount shown in column (5) is transferred to a credit shelter trust by the first spouse to die.

Transfer Tax Details

Year	M/F Ages	(1) Liquid + Assets	(2) Illiquid Assets	(3) Total Estate Assets	(4) Taxable Estate	(5) Remaining Available Unified Credit Equivalent	(6) Federal Estate Tax	(7) Income Tax on Retirement Plan Assets	(8) Total Transfer Taxes (6)+(7)
41	85/85	0	759,379	759,379	759,379	10,980,000	0	0	0
42	86/86	0	780,939	780,939	780,939	10,980,000	0	0	0
43	87/87	0	803,208	803,208	803,208	10,980,000	0	0	0
44	88/88	0	826,202	826,202	826,202	10,980,000	0	0	0
45	89/89	0	849,941	849,941	849,941	10,980,000	0	0	0

Column (1) includes taxable assets and retirement plan assets. Column (2) is net of any liabilities.

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.

Column (6) assumes half the amount shown in column (5) is transferred to a credit shelter trust by the first spouse to die.

Summary of Transfer Taxation of Retirement Plan Assets

Harry Foster	's Retirem	ent Plan Acco	unt		Paige Foster	r's I	Retirement P	lan Account		
Plan Assets Initial Value	Plan Ass Cost Bas	ets Plan sis Y	Assets ield	P Ir	lan Assets iitial Value	P	lan Assets Cost Basis	Plan Assets Yield	Heirs' Income Tax	Rate
166,000	U	7.	00%		166,000		U	7.00%	30.007	0
				_						
		(1)	(2)		(3)		(4)	(5) Heirs	(6)	
		Plan	Estate Tax	x	Income Tax	Т	otal Taxes	After Tax		
		Assets	on		on	Α	ttributed to	Plan	Percent	
	M/F	in	Plan	.	+ Plan :	_	Plan	Assets	Loss Due	
Year	Ages	Estate	Assets		Assets**		Assets	(1) - (4)	to Tax	
1	45/45	393 064	·	0	117 920	ī	117 920	275 144	30%	
2	46/46	453 360		ň	136 008	ñ	136 008	317 352	30%	
3	47/47	517 070		õ	155 122	- î	155 122	361 948	30%	
4	48/48	584 388		õ	175 316	ñ	175 316	409 072	30%	
- 5	49/49	655 518		ñ	196 656	ñ	196 656	458 862	30%	
ě	50/50	730 676		ň	219 202	ñ	219 202	511 474	30%	
7	51/51	810 090		ň	243 028	Ť	243 028	567 062	30%	
8	52/52	894 000		ň	268 200	÷	268 200	625,800	30%	
Ğ	53/53	982 662		ň	294 798	÷	294 798	687 864	30%	
10	54/54	1 076 344		ň	322 904	1	322 904	753 440	30%	
10	04/04	1,070,044		Ů	522,504		522,504	/ 00,440	50 /0	
11	55/55	1,175,330		0	352,600		352,600	822,730	30%	
12	56/56	1,279,922		0	383,976		383,976	895,946	30%	
13	57/57	1,390,436		0	417,130		417,130	973,306	30%	
14	58/58	1,507,208		0	452,162		452,162	1,055,046	30%	
15	59/59	1,630,592		0	489,178		489,178	1,141,414	30%	
16	60/60	1,760,962		0	528,288		528,288	1,232,674	30%	
17	61/61	1,898,714		0	569,614		569,614	1,329,100	30%	
18	62/62	2,044,268		0	613,280		613,280	1,430,988	30%	
19	63/63	2,198,064		0	659,420		659,420	1,538,644	30%	
20	64/64	2,360,568		0	708,170		708,170	1,652,398	30%	
21	65/65	2 494 236		٥	748 270		748 270	1 745 966	30%	
22	66/66	2,404,200		ň	790 642		790 642	1 844 830	30%	
22	67/67	2,000,472		ň	835 /12		835 412	1 9/9 29/	30%	
23	68/68	2,704,700		ñ	882 718		882 718	2 059 672	30%	
24	69/69	2,942,550		ñ	898 707		898 707	2,035,072	30%	
26	70/70	2 913 460		ň	874 038		874 038	2,030,303	30%	
20	71/71	2,010,400		ň	846 083		846 083	1 974 194	30%	
28	72/72	2,020,277		ň	814 609		814 609	1 900 755	30%	
20	73/73	2 597 894		ň	779.368		779 368	1 818 526	30%	
30	74/74	2,001,004		ň	740.097		740.097	1 726 895	30%	
50	1-11-1	2,400,002		Ů	140,001		140,001	1,720,000	50 /0	
31	75/75	2,321,728		0	696,518		696,518	1,625,210	30%	
32	76/76	2,161,113		0	648,334		648,334	1,512,779	30%	
33	77/77	1,984,101		0	595,230		595,230	1,388,871	30%	
34	78/78	1,789,580		0	536,874		536,874	1,252,706	30%	
35	79/79	1,697,455		0	509,237		509,237	1,188,218	30%	
36	80/80	1,471,170		0	441,351		441,351	1,029,819	30%	
37	81/81	1,224,011		0	367,203		367,203	856,808	30%	
38	82/82	954,595		0	286,379		286,379	668,216	30%	
39	83/83	661,456		0	198,437		198,437	463,019	30%	
40	84/84	343,036		0	102,911	Ĩ	102.911	240.125	30%	

Summary of Transfer Taxation of Retirement Plan Assets

Harry Foste	r's Retirem	nent Plan Acco	unt		Paige Foste	r's Retirement P	lan Account		
Plan Assets Initial Value 168,000	Plan Ass Cost Ba 0	sets Plan Isis Y 7.	Assets ield 00%	Pi In	an Assets itial Value 168,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%	s He Income 30.	eirs' Tax Rate .00%
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Ta on Plan Assets	x	(3) Income Tax on Plan Assets**	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax	
41	85/85	0		0	0	0	0	0%	
42	86/86	0		0	0	0	0	0%	
43	87/87	0		0	0	0	0	0%	
44	88/88	0		0	0	0	0	0%	
45	89/89	0		0	0	0	0	0%	

Financial Analysis: 401(k) Allocation to IUL

Client Information Summary

Current Assets

Liquid Assets:	Liquid Assets (Taxable Interest)	\$	250,000	
	Liquid Assets (Tax Exempt Interest)		0	
	Hypothetical Equity Assets		0	
	Tax Deferred Assets		0	
	Defined Contribution Plan Assets for Harry Foster			
	Retirement Plan Assets 168,0	000		
	Defined Contribution Plan Assets for Paige Foster			
	Retirement Plan Asset 168,0	000		
	Total Defined Contribution Plan Assets:		336,000	
	Total Liquid Ass	ets		586,000
Illiquid Assets:	Principal Residence		475,000	
	Personal Property		125,000	
	Less Total Liabilities		(350,000)	
	Total Illiquid Ass	ets		250,000
Other Assets:	Inside the Estate			
	Harry's Proposed IUL Death Benefit Current cash value: \$3,052		276,400	
	Paige's Proposed IUL Death Benefit Current cash value: \$1,802		359,788	
	Total Other Assets Inside the Est	ate		636,188
	Total Estate Ass	ets		\$1,472,188
	Total Other Assets Outside the Est	ate		0

Funding Options for Required Cash Flow

Retirement Plan Assets:	Minimum Distribution, Unless More Is Needed
Cash Flow Funding:	Sequential Use of Liquid Assets
	Retirement Savings, Retirement Plan Assets, Emergency Fund,
	Spouse's Retirement Plan Assets

The information in this presentation is not guaranteed; it is for illustration purposes only. Tax rates, interest and inflation rates, and IRS tax codes may, and probably will, change in the future; therefore, you should consult your tax adviser for additional information about potential taxes and IRS revisions.

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 life insurance basic illustrations that detail non-guaranteed and guaranteed elements.

Client Information Summary

Assumptions Used

Income Tax Rates:	Pre-Retirement	30.00%	
	Retirement	30.00%	
<u>Life Expectancy:</u>	Joint	45 Years	
	Harry Foster	Age 89	
	Paige Foster	Age 89	
Taxable Accounts:		Emergency Fund	Retirement Savings
Taxable Accounts:	Yield Assumption	Emergency Fund 2.00%	Retirement Savings 2.00%
<u>Taxable Accounts:</u> <u>Retirement Plan As</u>	Yield Assumption sets Harry Foster:	Emergency Fund 2.00%	Retirement Savings 2.00%
<u>Taxable Accounts:</u> <u>Retirement Plan As</u>	Yield Assumption <u>sets Harry Foster:</u> Defined Contr. Yield Assumption	Emergency Fund 2.00% 7.00%	Retirement Savings 2.00%
<u>Taxable Accounts:</u> <u>Retirement Plan As</u> <u>Retirement Plan As</u>	Yield Assumption <u>sets Harry Foster:</u> Defined Contr. Yield Assumption <u>sets Paige Foster:</u>	Emergency Fund 2.00% 7.00%	Retirement Savings 2.00%

Analysis of After Tax Cash Flow Requirements

Below is a list of your liquid assets. It is suggested that you withdraw funds to meet your after tax cash flow requirements from each liquid asset in the order presented. The Cash Flow graph (below, right) illustrates whether your liquid assets are sufficient to provide the required cash flow.

Annual Cash Flow

Withdrawal Order



As you can see in the Cash Flow graph above, your liquid assets are sufficient to provide withdrawals to meet your required after tax cash flow in all years illustrated. The graph below shows your remaining total Net Worth.



<u>Net Worth</u> After Providing Required Cash Flow)

*As needed, but no less than required minimum distributions.
Cash Flow Analysis

		Annual	Cash Flow Red	quired	Annual Cash Flow Provided					
		(1) After Tax Spendable	(2) After Tax Dedicated	(3) Total After Tax		(4) Expected	(5) Total After Tax Cash Flow from	(6) After Tax Cash Flow from	(7) Total After Tax	
	M/F	Cash Flow +	Cash Flow =	Cash Flow		After Tax	+ Retirement +	Taxable =	Cash Flow	
Year	Ages	Required	Required*	Required*		Cash Flow	Plan Assets	Account	Provided*	
1	45/45	0	0	0		0	0	0	0	
2	46/46	0	0	0		0	0	0	0	
3	47/47	0	0	0		0	0	0	0	
4	48/48	0	0	0		0	0	0	0	
5	49/49	0	0	0		0	0	0	0	
6	50/50	0	0	0		0	0	0	0	
7	51/51	0	0	0		0	0	0	0	
8	52/52	0	0	0		0	0	0	0	
9	53/53	0	0	0		0	0	0	0	
10	54/54	U	U	U		U	U	U	U	
11	55/55	0	0	0		0	0	0	0	
12	56/56	0	0	0		0	0	0	0	
13	57/57	0	0	0		0	0	0	0	
14	58/58	0	0	0		0	0	0	0	
15	59/59	0	0	0		0	0	0	0	
16	60/60	0	0	0		0	0	0	0	
17	61/61	0	0	0		0	0	U	0	
10	62/62	0	0	0		0	0	0	0	
20	64/64	Ő	Ő	0		0	0	0	0	
04	05/05	4 47 475	•	447 475		400 540		46.022	4 47 475	
21	65/65	147,475	0	147,475		100,543	0	46,932	147,475	
22	00/00 67/67	151,162	0	151,162		100,543	0	50,619	151,162	
23	68/68	158 815	0	154,541		100,543	0	58 272	154,941	
25	69/69	162 785	ů 0	162 785		100,543	ů 0	62 242	162 785	
26	70/70	166 855	Ő	166 855		100,543	34 018	32 294	166 855	
27	71/71	171.026	0	171.026		100,543	35.810	34.673	171.026	
28	72/72	175,302	0	175,302		100,543	37,688	37,071	175,302	
29	73/73	179,685	0	179,685		100,543	39,662	39,480	179,685	
30	74/74	184,177	0	184,177		100,543	41,732	41,902	184,177	
31	75/75	188,781	0	188,781		100,543	43,902	44,336	188,781	
32	76/76	193,501	0	193,501		100,543	46,176	46,782	193,501	
33	77/77	198,338	0	198,338		100,543	48,330	49,465	198,338	
34	78/78	203,297	0	203,297		100,543	50,816	51,938	203,297	
35	79/79	208,379	0	208,379		100,543	53,142	54,694	208,379	
36	80/80	213,588	0	213,588		100,543	62,420	50,625	213,588	
37	81/81	218,928	0	218,928		100,543	118,385	0	218,928	
38	82/82	224,401	0	224,401		100,543	123,858	0	224,401	
39	83/83	230,011	0	230,011		100,543	129,468	0	230,011	
40	84/84	235,762		235,762		100,543	135,219	0	235,762	
		3,767,209	0	3,767,209		2,010,860	1,000,626	755,723	3,767,209	

*IMPORTANT NOTE: For this plan to be financially sound, column (7) must be sufficient to provide the values in column (3).

Column (1): assumes 2.50% inflation.

Column (4): see "Expected Cash Flow".

Column (5): see "Summary of Retirement Plan Assets".

Column (6): see "Details of Taxable Account".

Cash Flow Analysis

			Annual	Cash Flow Rec	luired	Annual Cash Flow Provided					
			(1)	(2)	(3)	(4)	(5) Total		(6)		(7)
Year		M/F Ages	After Tax Spendable Cash Flow Required	After Tax Dedicated Cash Flow = Required*	Total After Tax Cash Flow Required*	Expected After Tax Cash Flow	Cash Flow from Retirement Plan Assets	÷	Cash Flow from Taxable Account	=	Total After Tax Cash Flow Provided*
	41	85/85	241,656	0	241,656	100,543	141,113		0		241,656
	42	86/86	247,697	0	247,697	100,543	133,051		14,103		247,697
	43	87/87	253,890	0	253,890	100,543	77,995		75,352		253,890
	44	88/88	260,237	0	260,237	100,543	159,694		0		260,237
	45	89/89	266,743	0	266,743	100,543	166,200		0		266,743

0 5,037,432

5,037,432

2,513,

2,513,575

1,678,679

845,178

5,178 5,037,432

*IMPORTANT NOTE: For this plan to be financially sound, column (7) must be sufficient to provide the values in column (3).

Column (1): assumes 2.50% inflation.

Column (4): see "Expected Cash Flow".

Column (5): see "Summary of Retirement Plan Assets".

Column (6): see "Details of Taxable Account".

For: Harry Foster & Paige Foster

Cash Flow Required

$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$		5	Spendable Cash Flow	N	
After Tax Cash Flow for Living ExpensesTotal After Tax Spendable Cash Flow RequiredTotal After Tax Cash Flow Required1 $45/45$ 0002 $46/46$ 0003 $47/47$ 0004 $48/48$ 0005 $49/49$ 0006 $50/50$ 0007 $51/51$ 0008 $52/52$ 0009 $53/53$ 00010 $54/54$ 00011 $55/55$ 0000000011 $55/55$ 00012 $56/56$ 00013 $57/57$ 00014 $58/58$ 00015 $59/59$ 00016 $60/60$ 00017 $61/61$ 00018 $62/62$ 00020 $64/64$ 00021 $65/65$ $147,475$ $147,475$ $147,475$ 22 $66/66$ $151,162$ $151,162$ $151,162$ 23 $67/67$ $154,941$ $154,941$ $154,941$ 24 $68/68$ $158,815$ $158,815$ $158,815$ 25 $69/69$ $162,785$ $162,785$ $162,785$ 26			(1)	(2)	(3)
M/F YearCash Flow for Living ExpensesAfter Tax Spendable Cash Flow RequiredTotal After Tax Cash Flow Required1 $45/45$ 0002 $46/46$ 0003 $47/47$ 0004 $48/48$ 0005 $49/49$ 0006 $50/50$ 0007 $51/51$ 0008 $52/52$ 00010 $54/54$ 00011 $55/55$ 00012 $56/56$ 00013 $57/57$ 00014 $58/58$ 00015 $59/59$ 00016 $60/60$ 00017 $61/61$ 00018 $62/62$ 00020 $64/64$ 00021 $65/65$ $147,475$ $147,475$ $147,475$ 22 $66/66$ $151,162$ $151,162$ $151,162$ 23 $67/67$ $154,941$ $154,941$ $154,941$ 24 $68/68$ $158,815$ $158,815$ $158,815$ 25 $69/69$ $162,785$ $162,785$ $162,785$ 26 $70/70$ $166,855$ $166,855$ $166,855$ 27 $71/71$ $171,026$ $171,026$ $171,026$ 27 $75/75$ <t< th=""><th></th><th></th><th>After Tax</th><th>Total</th><th>(-)</th></t<>			After Tax	Total	(-)
VearAgesFor Living ExpensesSpendable Cash Flow RequiredAfter Tax Cash Flow Required1 $45/45$ 00002 $46/46$ 00003 $47/47$ 00004 $48/48$ 00005 $49/49$ 00006 $50/50$ 00007 $51/51$ 00008 $52/52$ 000010 $54/54$ 000011 $55/55$ 000010 $54/54$ 000011 $55/55$ 000011 $55/57$ 000012 $56/56$ 000013 $57/57$ 000014 $58/58$ 000015 $59/59$ 000016 $60/60$ 000017 $61/61$ 000020 $64/64$ 000021 $65/65$ $147,475$ $147,475$ $147,475$ 14 $74,745$ $147,475$ $147,475$ $147,475$ 22 $66/66$ $151,162$ $151,162$ $151,162$ 23 $67/67$ $154,941$ $154,941$ $154,941$ <tr< th=""><th></th><th></th><th>Cash Flow</th><th>After Tax</th><th>Total</th></tr<>			Cash Flow	After Tax	Total
W/F YearLiving ExpensesCash Flow RequiredCash Flow Required1 $45/45$ 0002 $46/46$ 0003 $47/47$ 0004 $48/48$ 0005 $49/49$ 0006 $50/50$ 0007 $51/51$ 0008 $52/52$ 0009 $53/53$ 00010 $54/54$ 00011 $55/55$ 00012 $56/56$ 00013 $57/57$ 00014 $58/58$ 00015 $59/59$ 00016 $60/60$ 00017 $61/61$ 00018 $62/62$ 00020 $64/64$ 00021 $65/65$ $147,475$ $147,475$ $147,475$ 23 $67/67$ $154,941$ $154,941$ $154,941$ 24 $68/68$ $158,815$ $158,815$ $158,815$ 25 $69/69$ $162,785$ $162,785$ $162,785$ 26 $70/70$ $166,855$ $166,855$ $166,855$ 27 $71/71$ $177,502$ $175,302$ $175,302$ 29 $73/73$ $179,685$ $179,685$ $179,685$ 30 $74/74$ $188,78$			for	Spendable	After Tax
Year Ages Expenses Cost of the second se		M/E		Cash Flow	Cash Flow
1 $45/45$ 0001 $45/45$ 0002 $46/46$ 0003 $47/47$ 0004 $48/48$ 0005 $49/49$ 0006 $50/50$ 0007 $51/51$ 0008 $52/52$ 0009 $53/53$ 00010 $54/54$ 00011 $55/55$ 00012 $56/56$ 00013 $57/57$ 00014 $58/58$ 00015 $59/59$ 00016 $60/60$ 00017 $61/61$ 00018 $62/62$ 00020 $64/64$ 00021 $65/65$ $147,475$ $147,475$ $147,475$ 22 $66/66$ $151,162$ $151,162$ $151,162$ 23 $67/67$ $154,941$ $154,941$ $154,941$ 24 $68/68$ $158,815$ $158,815$ $158,815$ 25 $69/69$ $162,785$ $162,785$ $162,785$ 26 $70/70$ $166,855$ $179,685$ $179,685$ 27 $71/71$ $174,026$ $171,026$ $171,026$ 28 $72/72$ $175,302$ $175,302$ $175,302$ <td< td=""><td>Voar</td><td></td><td>Evnenses</td><td>Required</td><td>Required</td></td<>	Voar		Evnenses	Required	Required
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	Tear	Ayes	Expenses	Required	Required
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	1	45/45	0	0	0
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	2	46/46	0	0	0
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	3	47/47	0	0	0
5 $49/49$ 0 0 0 0 6 $50/50$ 0 0 0 0 7 $51/51$ 0 0 0 0 8 $52/52$ 0 0 0 0 9 $53/53$ 0 0 0 0 10 $54/54$ 0 0 0 0 11 $55/55$ 0 0 0 0 12 $56/56$ 0 0 0 0 13 $57/57$ 0 0 0 0 14 $58/58$ 0 0 0 0 15 $59/59$ 0 0 0 0 16 $60/60$ 0 0 0 0 18 $62/62$ 0 0 0 0 20 $64/64$ 0 0 0 0 21 $65/65$ $147,475$ $147,475$ $147,475$ $147,475$ 22 $66/66$ $151,162$	4	48/48	0	0	0
6 50/50 0 0 0 0 7 51/51 0 0 0 0 8 52/52 0 0 0 0 9 53/53 0 0 0 0 10 54/54 0 0 0 0 11 55/55 0 0 0 0 12 56/56 0 0 0 0 13 57/57 0 0 0 0 14 58/58 0 0 0 0 15 59/59 0 0 0 0 16 60/60 0 0 0 0 18 62/62 0 0 0 0 20 64/64 0 0 0 0 21 65/65 147,475 147,475 147,475 147,475 12 66/66 151,162 151,162 151,162 151,162 23 67/67 154,941 154,941	5	49/49	0	0	0
7 51/51 0 0 0 8 52/52 0 0 0 9 53/53 0 0 0 10 54/54 0 0 0 11 55/55 0 0 0 11 55/57 0 0 0 13 57/57 0 0 0 14 58/58 0 0 0 15 59/59 0 0 0 16 60/60 0 0 0 15 59/59 0 0 0 16 60/60 0 0 0 18 62/62 0 0 0 20 64/64 0 0 0 21 65/65 147,475 147,475 147,475 22 66/66 151,162 151,162 151,162 23 67/67 154,941 154,941 154,941 24 68/68 158,815 158,815 166,855	6	50/50	0	0	0
8 $52/52$ 0 0 0 0 9 $53/53$ 0 0 0 0 10 $54/54$ 0 0 0 0 11 $55/55$ 0 0 0 0 12 $56/56$ 0 0 0 0 13 $57/57$ 0 0 0 0 14 $58/58$ 0 0 0 0 15 $59/59$ 0 0 0 0 16 $60/60$ 0 0 0 0 18 $62/62$ 0 0 0 0 20 $64/64$ 0 0 0 0 21 $65/65$ $147,475$ $147,475$ $147,475$ $147,475$ 22 $66/66$ $151,162$ $151,162$ $151,162$ $151,162$ 23 $67/67$ $154,941$ $154,941$ $154,941$ $154,941$ $154,941$ 24 $68/68$ $158,815$ $162,785$ $162,785$ <td>7</td> <td>51/51</td> <td>0</td> <td>0</td> <td>0</td>	7	51/51	0	0	0
9 $53/53$ 0 0 0 0 10 $54/54$ 0 0 0 0 11 $55/55$ 0 0 0 0 12 $56/56$ 0 0 0 0 13 $57/57$ 0 0 0 0 14 $58/58$ 0 0 0 0 15 $59/59$ 0 0 0 0 16 $60/60$ 0 0 0 0 18 $62/62$ 0 0 0 0 20 $64/64$ 0 0 0 0 21 $65/65$ $147,475$ $147,475$ $147,475$ $147,475$ 23 $67/67$ $154,941$ $154,941$ $154,941$ $154,941$ 24 $68/68$ $158,815$ $158,815$ $158,815$ $158,815$ 25 $69/69$ $162,785$ $162,785$ $162,785$ $162,785$ 26 $70/70$ $166,855$ $166,855$ 179	8	52/52	0	0	0
10 $54/54$ 000011 $55/55$ 00012 $56/56$ 00013 $57/57$ 00014 $58/58$ 00015 $59/59$ 00016 $60/60$ 00017 $61/61$ 00018 $62/62$ 00019 $63/63$ 00020 $64/64$ 00021 $65/65$ $147,475$ $147,475$ $147,475$ 23 $67/67$ $154,941$ $154,941$ $154,941$ 24 $68/68$ $158,815$ $158,815$ $158,815$ 25 $69/69$ $162,785$ $162,785$ $162,785$ 26 $70/70$ $166,855$ $166,855$ $166,855$ 27 $71/71$ $171,026$ $171,026$ $171,026$ 28 $72/72$ $175,302$ $175,302$ $175,302$ 29 $73/73$ $179,685$ $179,685$ $179,685$ 30 $74/74$ $188,781$ $188,781$ $188,781$ 31 $75/75$ $188,781$ $188,781$ $188,781$ 32 $76/76$ $193,501$ $193,501$ $193,501$ 33 $77/77$ $198,338$ $198,338$ $198,338$ 34 $78/78$ $203,297$ $203,297$ $203,297$ 35 $79/79$ $208,379$ $208,379$ $208,379$ 36 $80/80$ $213,5$	9	53/53	0	0	0
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	10	54/54	• 0	0	0
12 $56/56$ 0 0 0 13 $57/57$ 0 0 0 14 $58/58$ 0 0 0 15 $59/59$ 0 0 0 16 $60/60$ 0 0 0 17 $61/61$ 0 0 0 18 $62/62$ 0 0 0 20 $64/64$ 0 0 0 21 $65/65$ $147,475$ $147,475$ $147,475$ 22 $66/66$ $151,162$ $151,162$ $151,162$ 23 $67/67$ $154,941$ $154,941$ $154,941$ 24 $68/68$ $158,815$ $158,815$ $158,815$ 25 $69/69$ $162,785$ $162,785$ $162,785$ 26 $70/70$ $166,855$ $166,855$ $166,855$ 27 $71/71$ $171,026$ $171,026$ $171,026$ 28 $72/72$ $175,302$ $175,302$ $175,302$ 29 $73/73$ $179,$	11	55/55	0	0	0
13 $57/57$ 0 0 0 14 $58/58$ 0 0 0 15 $59/59$ 0 0 0 16 $60/60$ 0 0 0 17 $61/61$ 0 0 0 18 $62/62$ 0 0 0 19 $63/63$ 0 0 0 20 $64/64$ 0 0 0 21 $65/65$ $147,475$ $147,475$ $147,475$ 22 $66/66$ $151,162$ $151,162$ $151,162$ 23 $67/67$ $154,941$ $154,941$ $154,941$ 24 $68/68$ $158,815$ $158,815$ $158,815$ 25 $69/69$ $162,785$ $162,785$ $162,785$ 26 $70/70$ $166,855$ $166,855$ $166,855$ 27 $71/71$ $171,026$ $171,026$ $171,026$ 28 $72/72$ $175,302$ $175,302$ $175,302$ 29 $73/73$ $179,$	12	56/56	0	0	0
14 $58/58$ 000015 $59/59$ 000016 $60/60$ 000017 $61/61$ 000018 $62/62$ 000019 $63/63$ 000020 $64/64$ 000021 $65/65$ $147,475$ $147,475$ $147,475$ 22 $66/66$ $151,162$ $151,162$ $151,162$ 23 $67/67$ $154,941$ $154,941$ $154,941$ 24 $68/68$ $158,815$ $158,815$ $158,815$ 25 $69/69$ $162,785$ $162,785$ $162,785$ 26 $70/70$ $166,855$ $166,855$ $166,855$ 27 $71/71$ $171,026$ $171,026$ $171,026$ 28 $72/72$ $175,302$ $175,302$ $175,302$ 29 $73/73$ $179,685$ $179,685$ $179,685$ 30 $74/74$ $184,177$ $184,177$ $184,177$ 31 $75/75$ $188,781$ $188,781$ $188,781$ 33 $77/77$ $198,338$ $198,338$ $198,338$ 34 $78/78$ $203,297$ $203,297$ $203,297$ 35 $79/79$ $208,379$ $208,379$ $208,379$ 36 $80/80$ $213,588$ $213,588$ $213,588$ 37 $81/81$ $218,928$ $218,928$ $218,928$ 38 $82/82$ $224,401$ $224,401$ <td>13</td> <td>57/57</td> <td>0</td> <td>0</td> <td>0</td>	13	57/57	0	0	0
1559/59000016 $60/60$ 000017 $61/61$ 000018 $62/62$ 000019 $63/63$ 000020 $64/64$ 000021 $65/65$ $147,475$ $147,475$ $147,475$ 22 $66/66$ $151,162$ $151,162$ $151,162$ 23 $67/67$ $154,941$ $154,941$ $154,941$ 24 $68/68$ $158,815$ $158,815$ $158,815$ 25 $69/69$ $162,785$ $162,785$ $162,785$ 26 $70/70$ $166,855$ $166,855$ $166,855$ 27 $71/71$ $171,026$ $171,026$ $171,026$ 28 $72/72$ $175,302$ $175,302$ $175,302$ 29 $73/73$ $179,685$ $179,685$ $179,685$ 30 $74/74$ $188,781$ $188,781$ $188,781$ 31 $75/75$ $188,781$ $188,781$ $188,781$ 33 $77/77$ $198,338$ $198,338$ $198,338$ 34 $78/78$ $203,297$ $203,297$ $203,297$ 35 $79/79$ $208,379$ $208,379$ $208,379$ $208,379$ 36 $80/80$ $213,588$ $213,588$ $213,588$ $213,588$ 37 $81/81$ $218,928$ $218,928$ $218,928$ 38 $82/82$ $224,401$ $224,401$ $224,401$ 39 <t< td=""><td>14</td><td>58/58</td><td>0</td><td>0</td><td>0</td></t<>	14	58/58	0	0	0
16 $60/60$ 000017 $61/61$ 00018 $62/62$ 00019 $63/63$ 00020 $64/64$ 00021 $65/65$ $147,475$ $147,475$ $147,475$ 22 $66/66$ $151,162$ $151,162$ $151,162$ 23 $67/67$ $154,941$ $154,941$ $154,941$ 24 $68/68$ $158,815$ $158,815$ $158,815$ 25 $69/69$ $162,785$ $162,785$ $162,785$ 26 $70/70$ $166,855$ $166,855$ $166,855$ 27 $71/71$ $171,026$ $171,026$ $171,026$ 28 $72/72$ $175,302$ $175,302$ $175,302$ 29 $73/73$ $179,685$ $179,685$ $179,685$ 30 $74/74$ $188,781$ $188,781$ $188,781$ 31 $75/75$ $188,781$ $188,781$ $188,781$ 33 $77/77$ $198,338$ $198,338$ $198,338$ 34 $78/78$ $203,297$ $203,297$ $203,297$ 35 $79/79$ $208,379$ $208,379$ $208,379$ $208,379$ 36 $80/80$ $213,588$ $213,588$ $213,588$ $213,588$ 37 $81/81$ $218,928$ $218,928$ $218,928$ 38 $82/82$ $224,401$ $224,401$ $224,401$ 39 $83/83$ $230,011$ $230,011$ $230,011$ 40 $84/84$ $235,7$	15	59/59	0	0	0
17 $61/61$ 00018 $62/62$ 00019 $63/63$ 00020 $64/64$ 00021 $65/65$ $147,475$ $147,475$ $147,475$ 22 $66/66$ $151,162$ $151,162$ $151,162$ 23 $67/67$ $154,941$ $154,941$ $154,941$ 24 $68/68$ $158,815$ $158,815$ $158,815$ 25 $69/69$ $162,785$ $162,785$ $162,785$ 26 $70/70$ $166,855$ $166,855$ $166,855$ 27 $71/71$ $171,026$ $171,026$ $171,026$ 28 $72/72$ $175,302$ $175,302$ $175,302$ 29 $73/73$ $179,685$ $179,685$ $179,685$ 30 $74/74$ $188,781$ $188,781$ $188,781$ 31 $75/75$ $188,781$ $188,781$ $188,781$ 33 $77/77$ $198,338$ $198,338$ $198,338$ 34 $78/78$ $203,297$ $203,297$ $203,297$ 35 $79/79$ $208,379$ $208,379$ $208,379$ 36 $80/80$ $213,588$ $213,588$ $213,588$ $213,588$ 37 $81/81$ $218,928$ $218,928$ $218,928$ 38 $82/82$ $224,401$ $224,401$ $224,401$ 39 $83/83$ $230,011$ $230,011$ $230,011$ 40 $84/84$ $235,762$ $235,762$ $235,762$	16	60/60	0	0	0
18 $62/62$ 00019 $63/63$ 00020 $64/64$ 00021 $65/65$ $147,475$ $147,475$ $147,475$ 22 $66/66$ $151,162$ $151,162$ $151,162$ 23 $67/67$ $154,941$ $154,941$ $154,941$ 24 $68/68$ $158,815$ $158,815$ $158,815$ 25 $69/69$ $162,785$ $162,785$ $162,785$ 26 $70/70$ $166,855$ $166,855$ $166,855$ 27 $71/71$ $171,026$ $171,026$ $171,026$ 28 $72/72$ $175,302$ $175,302$ $175,302$ 29 $73/73$ $179,685$ $179,685$ $179,685$ 30 $74/74$ $184,177$ $184,177$ 31 $75/75$ $188,781$ $188,781$ $188,781$ 32 $76/76$ $193,501$ $193,501$ $193,501$ 33 $77/77$ $198,338$ $198,338$ $198,338$ 34 $78/78$ $203,297$ $203,297$ $203,297$ 35 $79/79$ $208,379$ $208,379$ $208,379$ 36 $80/80$ $213,588$ $213,588$ $213,588$ $213,588$ 37 $81/81$ $218,928$ $218,928$ $218,928$ 38 $82/82$ $224,401$ $224,401$ $224,401$ 39 $83/83$ $230,011$ $230,011$ $230,011$ 40 $84/84$ $235,762$ $235,762$ $235,762$	17	61/61	0	0	0
19 $63/63$ 000020 $64/64$ 000021 $65/65$ $147,475$ $147,475$ $147,475$ 22 $66/66$ $151,162$ $151,162$ $151,162$ 23 $67/67$ $154,941$ $154,941$ $154,941$ 24 $68/68$ $158,815$ $158,815$ $158,815$ 25 $69/69$ $162,785$ $162,785$ $162,785$ 26 $70/70$ $166,855$ $166,855$ $166,855$ 27 $71/71$ $171,026$ $171,026$ $171,026$ 28 $72/72$ $175,302$ $175,302$ $175,302$ 29 $73/73$ $179,685$ $179,685$ $179,685$ 30 $74/74$ $184,177$ $184,177$ $184,177$ 31 $75/75$ $188,781$ $188,781$ $188,781$ 32 $76/76$ $193,501$ $193,501$ $193,501$ 33 $77/77$ $198,338$ $198,338$ $198,338$ 34 $78/78$ $203,297$ $203,297$ $203,297$ 35 $79/79$ $208,379$ $208,379$ $208,379$ 36 $80/80$ $213,588$ $213,588$ $213,588$ $213,588$ 37 $81/81$ $218,928$ $218,928$ $218,928$ 38 $82/82$ $224,401$ $224,401$ $224,401$ 39 $83/83$ $230,011$ $230,011$ $230,011$ 40 $84/84$ $235,762$ $235,762$ $235,762$	18	62/62	0	0	0
20 64/64 0 0 0 21 65/65 147,475 147,475 147,475 22 66/66 151,162 151,162 151,162 23 67/67 154,941 154,941 154,941 24 68/68 158,815 158,815 158,815 25 69/69 162,785 162,785 162,785 26 70/70 166,855 166,855 166,855 26 70/70 166,855 166,855 166,855 27 71/71 171,026 171,026 171,026 28 72/72 175,302 175,302 175,302 29 73/73 179,685 179,685 179,685 30 74/74 184,177 184,177 184,177 31 75/75 188,781 188,781 188,781 33 77/77 198,338 198,338 198,338 34 78/78 203,297 203,297 203,297 <tr< td=""><td>19</td><td>63/63</td><td>0</td><td>0</td><td>0</td></tr<>	19	63/63	0	0	0
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	20	64/64	0	0	0
22 66/66 151,162 151,162 151,162 23 67/67 154,941 154,941 154,941 24 68/68 158,815 158,815 158,815 25 69/69 162,785 162,785 162,785 26 70/70 166,855 166,855 166,855 27 71/71 171,026 171,026 171,026 28 72/72 175,302 175,302 175,302 29 73/73 179,685 179,685 179,685 30 74/74 184,177 184,177 184,177 31 75/75 188,781 188,781 188,781 32 76/76 193,501 193,501 193,501 33 77/77 198,338 198,338 198,338 34 78/78 203,297 203,297 203,297 35 79/79 208,379 208,379 208,379 36 80/80 213,588 213,588 213,588	21	65/65	147.475	147.475	147.475
23 67/67 154,941 154,941 154,941 24 68/68 158,815 158,815 158,815 25 69/69 162,785 162,785 162,785 26 70/70 166,855 166,855 166,855 27 71/71 171,026 171,026 171,026 28 72/72 175,302 175,302 175,302 29 73/73 179,685 179,685 179,685 30 74/74 184,177 184,177 184,177 31 75/75 188,781 188,781 188,781 32 76/76 193,501 193,501 193,501 33 77/77 198,338 198,338 198,338 34 78/78 203,297 203,297 203,297 35 79/79 208,379 208,379 208,379 36 80/80 213,588 213,588 213,588 37 81/81 218,928 218,928 218,928 38 82/82 224,401 224,401 224,401	22	66/66	151,162	151,162	151,162
24 68/68 158,815 158,815 158,815 158,815 25 69/69 162,785 162,785 162,785 162,785 26 70/70 166,855 166,855 166,855 166,855 27 71/71 171,026 171,026 171,026 28 72/72 175,302 175,302 175,302 29 73/73 179,685 179,685 179,685 30 74/74 184,177 184,177 184,177 31 75/75 188,781 188,781 188,781 32 76/76 193,501 193,501 193,501 33 77/77 198,338 198,338 198,338 34 78/78 203,297 203,297 203,297 35 79/79 208,379 208,379 208,379 36 80/80 213,588 213,588 213,588 37 81/81 218,928 218,928 218,928 38 82/82	23	67/67	154,941	154,941	154,941
25 69/69 162,785 162,785 162,785 26 70/70 166,855 166,855 166,855 27 71/71 171,026 171,026 171,026 28 72/72 175,302 175,302 175,302 29 73/73 179,685 179,685 179,685 30 74/74 184,177 184,177 184,177 31 75/75 188,781 188,781 188,781 32 76/76 193,501 193,501 193,501 33 77/77 198,338 198,338 198,338 34 78/78 203,297 203,297 203,297 35 79/79 208,379 208,379 208,379 36 80/80 213,588 213,588 213,588 37 81/81 218,928 218,928 218,928 38 82/82 224,401 224,401 224,401 39 83/83 230,011 230,011 230,011	24	68/68	158.815	158,815	158,815
26 70/70 166,855 166,855 166,855 27 71/71 171,026 171,026 171,026 28 72/72 175,302 175,302 175,302 29 73/73 179,685 179,685 179,685 30 74/74 184,177 184,177 184,177 31 75/75 188,781 188,781 188,781 32 76/76 193,501 193,501 193,501 33 77/77 198,338 198,338 198,338 34 78/78 203,297 203,297 203,297 35 79/79 208,379 208,379 208,379 36 80/80 213,588 213,588 213,588 37 81/81 218,928 218,928 218,928 38 82/82 224,401 224,401 224,401 39 83/83 230,011 230,011 230,011 40 84/84 235,762 235,762 235,762	25	69/69	162,785	162,785	162,785
27 71/71 171,026 171,026 171,026 28 72/72 175,302 175,302 175,302 29 73/73 179,685 179,685 179,685 30 74/74 184,177 184,177 184,177 31 75/75 188,781 188,781 188,781 32 76/76 193,501 193,501 193,501 33 77/77 198,338 198,338 198,338 34 78/78 203,297 203,297 203,297 35 79/79 208,379 208,379 208,379 36 80/80 213,588 213,588 213,588 37 81/81 218,928 218,928 218,928 38 82/82 224,401 224,401 224,401 39 83/83 230,011 230,011 230,011 40 84/84 235,762 235,762 235,762	26	70/70	166.855	166,855	166,855
28 72/72 175,302 175,302 175,302 29 73/73 179,685 179,685 179,685 30 74/74 184,177 184,177 184,177 31 75/75 188,781 188,781 188,781 32 76/76 193,501 193,501 193,501 33 77/77 198,338 198,338 198,338 34 78/78 203,297 203,297 203,297 35 79/79 208,379 208,379 208,379 36 80/80 213,588 213,588 213,588 37 81/81 218,928 218,928 218,928 38 82/82 224,401 224,401 224,401 39 83/83 230,011 230,011 230,011 40 84/84 235,762 235,762 235,762	27	71/71	171.026	171.026	171.026
29 73/73 179,685 179,685 179,685 30 74/74 184,177 184,177 184,177 31 75/75 188,781 188,781 188,781 32 76/76 193,501 193,501 193,501 33 77/77 198,338 198,338 198,338 34 78/78 203,297 203,297 203,297 35 79/79 208,379 208,379 208,379 36 80/80 213,588 213,588 213,588 37 81/81 218,928 218,928 218,928 38 82/82 224,401 224,401 224,401 39 83/83 230,011 230,011 230,011 40 84/84 235,762 235,762 235,762	28	72/72	175.302	175.302	175,302
30 74/74 184,177 184,177 184,177 31 75/75 188,781 188,781 188,781 32 76/76 193,501 193,501 193,501 33 77/77 198,338 198,338 198,338 34 78/78 203,297 203,297 203,297 35 79/79 208,379 208,379 208,379 36 80/80 213,588 213,588 213,588 37 81/81 218,928 218,928 218,928 38 82/82 224,401 224,401 224,401 39 83/83 230,011 230,011 230,011 40 84/84 235,762 235,762 235,762	29	73/73	179.685	179.685	179.685
31 75/75 188,781 188,781 188,781 32 76/76 193,501 193,501 193,501 33 77/77 198,338 198,338 198,338 34 78/78 203,297 203,297 203,297 35 79/79 208,379 208,379 208,379 36 80/80 213,588 213,588 213,588 37 81/81 218,928 218,928 218,928 38 82/82 224,401 224,401 224,401 39 83/83 230,011 230,011 230,011 40 84/84 235,762 235,762 235,762	30	74/74	184,177	184,177	184,177
32 76/76 193,501 193,501 193,501 33 77/77 198,338 198,338 198,338 34 78/78 203,297 203,297 203,297 35 79/79 208,379 208,379 208,379 36 80/80 213,588 213,588 213,588 37 81/81 218,928 218,928 218,928 38 82/82 224,401 224,401 224,401 39 83/83 230,011 230,011 230,011 40 84/84 235,762 235,762 235,762	31	75/75	188 781	188 781	188 781
33 77/77 198,338 198,338 198,338 34 78/78 203,297 203,297 203,297 35 79/79 208,379 208,379 208,379 36 80/80 213,588 213,588 213,588 37 81/81 218,928 218,928 218,928 38 82/82 224,401 224,401 224,401 39 83/83 230,011 230,011 230,011 40 84/84 235,762 235,762 235,762	32	76/76	193 501	193 501	193 501
34 78/78 203,297 203,297 203,297 35 79/79 208,379 208,379 208,379 36 80/80 213,588 213,588 213,588 37 81/81 218,928 218,928 218,928 38 82/82 224,401 224,401 224,401 39 83/83 230,011 230,011 230,011 40 84/84 235,762 235,762 235,762	33	77/77	198,338	198,338	198 338
35 79/79 208,379 208,379 208,379 36 80/80 213,588 213,588 213,588 37 81/81 218,928 218,928 218,928 38 82/82 224,401 224,401 224,401 39 83/83 230,011 230,011 230,011 40 84/84 235,762 235,762 235,762	34	78/78	203 297	203 297	203 297
36 80/80 213,588 213,928 283,928 283,928 218,928 283,928 244,401 224,401 224,401 224,401 230,011 230,011 230,011 230,011 230,011 230,011 230,011 230,011 235,762 235,7	35	79/79	203,237	203,237	203,237
37 81/81 218,928 218,928 218,928 38 82/82 224,401 224,401 224,401 39 83/83 230,011 230,011 230,011 40 84/84 235,762 235,762 235,762	36	80/80	213 588	213 588	213 588
37 37 37 210,320	37	81/81	218 928	218 928	218,000
39 83/83 230,011 230,011 230,011 40 84/84 235,762 235,762 235,762	38	82/82	210,320	274 401	274 401
40 84/84 <u>235,762</u> <u>235,762</u> <u>235,762</u> <u>235,762</u>	30	82/92	224,401	227,401	224,401
	40	84/84	235,762	235,762	235,762
3.767.209 3.767.209 3.767.209			3.767.209	3.767.209	3.767.209

Column (1) assumes 2.50% inflation.

For: Harry Foster & Paige Foster

Cash Flow Required

	S	pendable Cash I	Flo	w		
		(1) After Tax		(2) Total		(3)
		Cash Flow for		After Tax		Total After Tax
Voar	M/F	Living	=	Cash Flow	=	Cash Flow
	Ages 	241 656		241 656		241 656
42	86/86	247,697		247,697		247,697
43 44	87/87 88/88	253,890 260,237		253,890 260,237		253,890 260,237
45	89/89	266,743		266,743		266,743

5,037,432 5,037,432 5,037,432

Sources of Cash Flow 45 Year Analysis



Details of Defined Contribution Plan Assets for Harry Foster

Retirement Pl	lan	Retirement Plan	Retireme	nt Plan		
Assets		Assets	Asse	ets	Pre-Retirement	Retirement
Initial Value	•	Cost Basis	Yiel	d	Income Tax Rate	Income Tax Rate
168,000		0	7.00	%	30.00%	30.00%
		(1)	(2)	(3)	(4)	(5)
			(2)	Distribution		After Tax
		Beginning	Boguirod	from	Voor End	from
		of Voor	Minimum	Betirement	Potiromont	Betirement
Voor		Dian Acceto	Distribution	Retirement	Retirement	Retirement Dian Acceto
Tear	Ayes	Fidil ASSets	Distribution	Fidil Asset	Fian Assets	Plan Assets
1	45/45	168,000	0		0 177,513	0
2	46/46	177,513	0		0 187,565	0
3	4//4/	187,565	0		198,186	0
4	48/48	198,186	0		209,408	0
5	49/49	209,408	0		221,266	0
6	50/50	221,266	0	(0 233,795	0
7	51/51	233,795	0	(0 247,034	0
8	52/52	247,034	0	(0 261,022	0
9	53/53	261,022	0	(0 275,802	0
10	54/54	275,802	0	(291,419	0
11	55/55	291,419	0	(0 307,921	0
12	56/56	307,921	0	(0 325,357	0
13	57/57	325,357	0	(0 343,780	0
14	58/58	343,780	0	(0 363,247	0
15	59/59	363,247	0	(0 383,816	0
16	60/60	383,816	0		0 405,550	0
17	61/61	405,550	0		0 428,514	0
18	62/62	428,514	0		452,779	0
19	63/63	452,779	0		0 478,418	0
20	64/64	478,418	0	(505,508	0
21	65/65	505,508	0	(534,132	0
22	66/66	534,132	0	(564,377	0
23	67/67	564,377	0	(596,335	0
24	68/68	596,335	0	(0 630,102	0
25	69/69	630,102	0	(0 665,782	0
26	70/70	665,782	24,299	24,299	9 677,807	17,009
27	71/71	677,807	25,578	25,578	B 689,161	17,905
28	72/72	689,161	26,920	26,920	699,740	18,844
29	73/73	699,740	28,330	28,330	0 709,429	19,831
30	74/74	709,429	29,808	29,808	8 718,105	20,866
31	75/75	718.105	31.358	31.35	725.634	21,951
32	76/76	725.634	32,983	32.98	3 731.872	23.088
33	77/77	731.872	34,522	34.52	2 736.837	24,165
34	78/78	736.837	36.297	36.29	7 740,208	25.408
35	79/79	740 208	37 959	37 950	742 014	26,571
36	80/80	742 014	39 680	49 AQ	1 731 737	34 644
37	81/81	731 737	40 879	127 66	3 638 280	89.364
38	82/82	638 280	37 326	133 64	533 209	93,552
20	83/82	533 200	32 712	130.77		97 839
40	84/84	415,717	26,820	146,044	4 284,943	102,231
			485,471	904,668	- 8	633,268

Column (1) includes only deductible contributions.

Column (2) 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.

Details of Defined Contribution Plan Assets for Harry Foster

	ıt Rate	Retiremen Income Tax F 30.00%	re-Retirement come Tax Rate 30.00%	nt Plan ets P d Ind %	Retireme Asse Yiel 7.00	an Retirement Plan Assets Cost Basis 0		Retirement Plan Assets Initial Value 168,000	
(1) (2) (3) (4) (5) After Tax Distribution Distribution Cash Flow M/F of Year Minimum Retirement Retirement Year Ages Plan Assets Distribution Plan Assets Plan Assets		(5) After Tax Cash Flow from Retirement Plan Assets	(4) Year End Retirement Plan Assets	(3) Distribution from Retirement Plan Assets	(2) Required Minimum Distribution	(1) Beginning of Year Plan Assets	M/F Ages	Year	
41 85/85 284,943 19,253 152,804 1 39,621 106,963		106,963	139,621	152,804	19,253	284,943	85/85	41	
42 86/86 139,621 9,902 139,621 0 97,735		97,735	0	139,621	9,902	139,621	86/86	42	
43 87/87 0 0 0 0 0		0	0	0	0	0	87/87	43	
44 88/88 0 0 0 0 0 0		0	0	0	0	0	88/88	44	
45 89/89 0 0 0 0 0		0	0	0	0	0	89/89	45	

514,626 1,197,093

837,966

Column (1) includes only deductible contributions.

Column (2) 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.

Details of Defined Contribution Plan Assets for Paige Foster

Retirement Pl	an	Retirement Plan	Retireme	nt Plan		
Assets		Assets	Asse	ets	Pre-Retirement	Retirement
Initial Value)	Cost Basis	Yiel	d	Income Tax Rate	Income Tax Rate
168,000		0	7.00	%	30.00%	30.00%
,						
		(1)	(2)	(3)	(4)	(5)
				Distribution		After Tax
				Distribution	n y e i	Cash Flow
		Beginning	Required	from	Year End	from
	M/F	of Year	Minimum	Retirement	Retirement	Retirement
Year	Ages	Plan Assets	Distribution	Plan Asset	s Plan Assets	Plan Assets
1	45/45	168,000	0		0 📃 177,513	0
2	46/46	177,513	0		0 187,565	0
3	47/47	187,565	0		0 📃 198,186	0
4	48/48	198,186	0		0 📃 209,408	0
5	49/49	209,408	0	(0 221,266	0
6	50/50	221,266	0		0 233,795	0
7	51/51	233,795	0		0 247,034	0
8	52/52	247.034	0		0 261.022	0
9	53/53	261.022	Ō		0 275.802	Ó
10	54/54	275,802	0		0 291,419	0
11	55/55	291 419	0		0 307 921	0
12	56/56	307 921	Ő		0 325 357	ň
12	57/57	325 357	ů ů		0 3/3 780	ů 0
13	59/59	342 790	0		0 363 247	0
14	50/50	343,700	0		0 303,247	0
15	09/09	303,247	0		0 303,010	0
16	60/60	383,816	0		405,550	0
17	61/61	405,550	0		0 428,514	0
18	62/62	428,514	0		0 452,779	0
19	63/63	452,779	0		0 478,418	0
20	64/64	478,418	0		0 505,508	0
21	65/65	505,508	0		0 534,132	0
22	66/66	534,132	0		0 564,377	0
23	67/67	564,377	0		0 596,335	0
24	68/68	596,335	0		0 630,102	0
25	69/69	630,102	0	(0 665,782	0
26	70/70	665,782	24,299	24,29	9 677,807	17,009
27	71/71	677,807	25,578	25,57	689,161	17,905
28	72/72	689,161	26,920	26,92	0 699,740	18,844
29	73/73	699,740	28.330	28.33	0 709.429	19.831
30	74/74	709,429	29,808	29,80	8 718,105	20,866
31	75/75	718,105	31,358	31 35	8 725,634	21.951
32	76/76	725 634	32 983	32.98	3 731 872	23 088
33	77/77	731 872	34 522	34 52	2 736 827	24 165
55	70/70	736 037	34,022	36.00	7 740.000	27,100
34	10/10	130,031	30,297	30,29	740,208	20,400
35	19/19	740,208	37,959	37,95	9 742,014	20,5/1
36	80/80	/42,014	39,680	39,68	0 742,104	27,776
37	81/81	/42,104	41,458	41,45	6 740,320	29,021
38	82/82	740,320	43,294	43,29	4 736,495	30,306
39	83/83	736,495	45,184	45,18	4 730,456	31,629
40	84/84	730,456	47,126	47,12	6 722,024 -	32,988
			524,796	524,79	6	367,358

Column (1) includes only deductible contributions.

Column (2) 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.

Details of Defined Contribution Plan Assets for Paige Foster

Retirement Plan Assets Initial Value 168,000		Retirement Plan Assets Cost Basis 0	Retireme Asso Yie 7.00	Retirement Plan Assets Yield 7.00%		Retirement Income Tax Rate 30.00%		
			(1)	(2)	(3) Distribution	(4)	(5) After Tax Cash Flow	
			Beainnina	Required	from	Year End	from	
		M/F	of Year	Minimum	Retirement	Retirement	Retirement	
١	'ear	Ages	Plan Assets	Distribution	Plan Assets	Plan Assets	Plan Assets	
_	41	85/85	722,024	48,785	48,78	5 711,361	34,150	
	42	86/86	711,361	50,451	50,45 [,]	698,334	35,316	
	43	87/87	698,334	52,114	111,42 [,]	620,147	77,995	
_	44	88/88	620,147	48,830	228,134	4 414,211	159,694	
	45	89/89	414,211	34,518	237,429	9 186,792	166,200	

759,494 1,201,016

840,713

Column (1) includes only deductible contributions.

Column (2) 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.

Details of Taxable Account* (Emergency Fund)

	Taxable	Assets	Taxable	Pre	e-Retirement		Retirer	nei	nt	
	Initial	Value	Yield	Inco	ome Tax Rate		Income Tax Rate			
	50,0	000	2.00%		30.00%		30.00)%		
		(1)	(2)		(3)		(4)		(5)	
		Beginning	Not		(3)		(+)		Vear End	
		of Voar	After Tay		Balanco in		Aftor Tay		After Tax	
	M/E	Balanco	Account				Interest		Value of	
Voar			Withdrawa	=	to Accrue	+	Farnod	=		
leal	Ayes		withurawa						Account	
1	45/45	50,000		0	50,000		700		50,700	
2	46/46	50,700		0	50,700		710		51,410	
3	47/47	51,410	(0	51,410		720		52,130	
4	48/48	52,130	(0	52,130		730		52,860	
5	49/49	52,860		0	52,860		740		53,600	
6	50/50	53,600		0	53,600		750		54,350	
7	51/51	54,350		0	54,350		761		55,111	
8	52/52	55.111		0	55.111		772		55,883	
9	53/53	55.883		D	55.883		782		56.665	
10	54/54	56,665		0	56,665		793		57,458	
44	66/66	E7 AE9		•	E7 4E9		004		50 262	
40	55/55	57,450		0	57,450		004		50,202	
12	50/50	58,262		0	58,262		816		59,078	
13	5//5/	59,078		0	59,078		827		59,905	
14	58/58	59,905		0	59,905		839		60,744	
15	59/59	60,744		0	60,744		850		61,594	
16	60/60	61,594		0	61,594		862		62,456	
17	61/61	62,456		0	62,456		874		63,330	
18	62/62	63,330		D	63,330		887		64,217	
19	63/63	64,217		0	64,217		899		65,116	
20	64/64	65,116		0	65,116		912		66,028	
21	65/65	66,028		0	66,028		924		66,952	
22	66/66	66,952		0	66,952		937		67,889	
23	67/67	67,889		0	67,889		950		68,839	
24	68/68	68,839		0	68,839		964		69,803	
25	69/69	69,803		0	69,803		977		70,780	
26	70/70	70,780		0	70,780		991		71,771	
27	71/71	71,771		0	71,771		1.005		72,776	
28	72/72	72,776		0	72.776		1.019		73,795	
29	73/73	73,795		0	73,795		1.033		74.828	
30	74/74	74,828	(0	74,828		1,048		75,876	
31	75/75	75 976		n	75 976		1 060		76 029	
22	76/76	75,070		n	75,070		1,002		70,930	
ა∠ 22	70/70	70,930		0	70,930		1,077		70,015	
24	70/70	70,015		0	70,015		1,092		79,107	
34 25	10/10 70/70	/9,10/		0	/9,10/		1,108		80,215	
35	19/19	80,∠15		0	80,215		1,123		81,338	
30	00/00	81,338		0	81,338		1,139		82,477	
3/	81/81	82,477		0	82,477		1,155		83,632	
38	02/02	83,632		0	83,632		1,171		84,803	
39	83/83	84,803		U	84,803		1,187		85,990	
40	84/84	85,990		U _	85,990		1,204		87,194	
			(0			37,194			

*Assumes yield is subject to income tax.

Details of Taxable Account* (Emergency Fund)

	Taxable Assets Initial Value 50,000		Taxable P Yield Ind 2.00%		Pre Inco	re-Retirement come Tax Rate 30.00%		Retirement Income Tax Rate 30.00%		
Year	M/F Ages	(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	85/85	87,194		()	87,194		1,221		88,415
42	86/86	88,415		14,103	3	74,312		1,040		75,352
43	87/87	75,352		75,352	2	0		0		0
44	88/88	0		()	0		0		0
45	89/89	0		C)	0		0		0

89,455

39,455

*Assumes yield is subject to income tax.

Details of Taxable Account* (Retirement Savings)

		Taxable Assets	Taxable	Pre-Retire	ment	Retirement	
			rieid		k kate in		
		200,000	2.00%	30.00%	/0	30.00%	
		(1) Beginning	(2) Proceeds	(3) Net	(4)	(5)	(6) Year End
		of Year	from	After Tax	Balance in	After Tax	After Tax
	M/F	Balance +	Illiquid	Account	Account	_ Interest	Value of
Year	Ages	in Account	Assets	Withdrawal	to Accrue	Earned	Account
1	45/45	200,000	0	0	200,000	2,800	202,800
2	46/46	202,800	0	0	202,800	2,839	205,639
3	47/47	205,639	0	0	205,639	2,879	208,518
4	48/48	208,518	0	0	208,518	2,919	211,437
5	49/49	211,437	0	0	211,437	2,960	214,397
6	50/50	214,397	0	0	214,397	3,002	217,399
7	51/51	217,399	0	0	217,399	3,044	220,443
8	52/52	220,443	0	0	220,443	3,086	223,529
9	53/53	223,529	0	0	223,529	3,129	226,658
10	54/54	226,658	0	0	226,658	3,173	229,831
11	55/55	229,831	0	0	229,831	3,218	233,049
12	56/56	233,049	0	0	233,049	3,263	236,312
13	57/57	236,312	0	0	236,312	3,308	239,620
14	58/58	239,620	0	0	239,620	3,355	242,975
15	59/59	242,975	0	0	242,975	3,402	246,377
16	60/60	246,377	0	0	246,377	3,449	249,826
17	61/61	249,826	0	0	249,826	3,498	253,324
18	62/62	253,324	0	0	253,324	3,547	256,871
19	63/63	256,871	0	0	256,871	3,596	260,467
20	64/64	260,467	0	0	260,467	3,647	264,114
21	65/65	264 114	418 427	46 932	635 609	8 899	644 508
22	66/66	644 508	- 10, - 21	50 619	593 889	8 314	602 203
23	67/67	602 203	ů	54 398	547 805	7 669	555 474
24	68/68	555 474	ů N	58 272	497 202	6 961	504 163
25	69/69	504 163	ů N	62 242	437,202	6 187	448 108
26	70/70	448 108	0	32 201	115 814	5 821	421 635
20	71/71	470,100	0	34 673	386 962	5,021	392 379
28	72/72	302 370	0	37 071	355 308	3,417 4 974	360 282
20	73/73	360 282	0	39.480	320,802	4,574	325 293
29	74/74	300,202	0	39,400 41 002	320,002	4,451	297 259
30	/4//4	525,295	U	41,902	203,391	5,907	201,330
31	75/75	287,358	0	44,336	243,022	3,402	246,424
32	76/76	246,424	0	46,782	199,642	2,795	202,437
33	77/77	202,437	0	49,465	152,972	2,142	155,114
34	78/78	155,114	0	51,938	103,176	1,444	104,620
35	79/79	104,620	0	54,694	49,926	699	50,625
36	80/80	50,625	0	50,625	0	0	0
37	81/81	0	0	0	0	0	0
38	82/82	0	0	0	0	0	0
39	83/83	0	0	0	0	0	0
40	84/84	0	0	0	0	0	0
			418.427	755.723		137.296	
			-,			,	

*Assumes yield is subject to income tax.

Details of Taxable Account* (Retirement Savings)

		Iaxable Assets Initial Value 200,000	Yield 2.00%	Pre-Retire Income Tax 30.00%	ment Rate Inc %	Retirement ome Tax Rate 30.00%	
Year	M/F Ages	(1) Beginning of Year Balance in Account +	(2) Proceeds from Illiquid Assets	(3) Net After Tax Account Withdrawal	(4) Balance in Account to Accrue	(5) After Tax Interest Earned	(6) Year End After Tax Value of Account
41	85/85	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0

418,427

137,296

*Assumes yield is subject to income tax.

755,723

Summary of Illiquid Assets

		(1)	(2)	(3)		(4)
		Principal	Replacement	Personal		
		Residence	Residence	Property		Total
	M/F	(3.00%]	(3.00%	(-5.00%	_	Illiquid
Year	Ages	Growth)*	Growth)	Growth)	-	Assets
	45/45	400.050		440.750		
1	45/45	489,250	0	118,750		608,000
2	46/46	503,928	0	112,813		616,741
3	47/47	519,045	0	107,172		626,217
4	48/48	534,617	0	101,813		636,430
5	49/49	550,655	0	96,723		647,378
6	50/50	567,175	0	91,886		659,061
7	51/51	584,190	0	87,292		671,482
8	52/52	601,716	0	82,928		684,644
9	53/53	619,767	0	78,781		698,548
10	54/54	638,360	0	74,842		713,202
11	55/55	657,511	0	71,100		728,611
12	56/56	677,236	0	67,545		744,781
13	57/57	697,554	0	64,168		761,722
14	58/58	718,480	0	60,959		779,439
15	59/59	740,035	0	57,911		797,946
16	60/60	762,236	0	55,016		817,252
17	61/61	785,103	0	52,265		837,368
18	62/62	808,656	Ō	49,652		858,308
19	63/63	832,915	0	47,169		880.084
20	64/64	857,903	0	44,811		902,714
	05/05	•	440.000	40 570		454 570
21	65/65	0	412,000	42,570		454,570
22	66/66	0	424,360	40,442		464,802
23	67/67	0	437,091	38,420		475,511
24	68/68	0	450,204	36,499		486,703
25	69/69	0	463,710	34,674		498,384
26	70/70	0	477,621	32,940		510,561
27	71/71	0	491,950	31,293		523,243
28	72/72	0	506,708	29,728		536,436
29	73/73	0	521,909	28,242		550,151
30	74/74	0	537,567	26,830		564,397
31	75/75	0	553,694	25,488		579,182
32	76/76	0	570,304	24,214		594,518
33	77/77	Ō	587,413	23,003		610,416
34	78/78	Ō	605.036	21,853		626.889
35	79/79	0	623,187	20,760		643,947
36	80/80	0	641.883	19.722		661.605
37	81/81	0	661.139	18.736		679.875
38	82/82	0	680.973	17,799		698,772
39	83/83	0	701,402	16,909		718,311
40	84/84	0	722,444	16.064		738,508

*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

Year	M/F Ages	(1) Principal Residence (3.00% Growth)*	(2) Replacement Residence (3.00% Growth)	(3) Personal Property (-5.00% Growth)	=	(4) Total Illiquid Assets
41	 85/85	0	744,118	15,261		759,379
42	86/86	0	766,441	14,498		780,939
43	87/87	0	789,435	13,773		803,208
44	88/88	0	813,118	13,084		826,202
45	89/89	0	837,511	12,430		849,941

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

Hypothetical Net Worth (After Providing Required Cash Flow)

		(1)	(2)	(3)	(4)	(5)
		Year End	Year End	Year End	Year End	
		Net Equity	Value of	Value of	Value of	Year End
	M/F	of Illiquid 🔒	Life Insurance	+ Retirement	+ Taxable	Hypothetical
Year	Ages	Assets	Assets	Plan Assets	Assets	Net Worth
1	45/45	269,917	4,854	355,026	253,500	883,297
2	46/46	291,036	28,341	375,130	257,049	951,556
3	47/47	313,368	53,469	396,372	260,648	1,023,857
4	48/48	336,934	80,372	418,816	264,297	1,100,419
5	49/49	361,752	109,164	442,532	267,997	1,181,445
6	50/50	387,841	139,985	467,590	271,749	1,267,165
7	51/51	415,225	175,868	494,068	275,554	1,360,715
8	52/52	443,929	214,091	522,044	279,412	1,459,476
9	53/53	473,976	254,833	551,604	283,323	1,563,736
10	54/54	505,397	298,272	582,838	287,289	1,673,796
11	55/55	538,221	350,221	615,842	291,311	1,795,595
12	56/56	572,480	402,859	650,714	295,390	1,921,443
13	57/57	608,210	459,623	687,560	299,525	2,054,918
14	58/58	645,441	520,840	726,494		2,196,494
15	59/59	684,218	586,861	767,632		2,346,682
16	60/60	724,577	658,015	811,100	12,282	2,505,974
17	61/61	766,560	734,689	857,028	316,654	2,674,931
18	62/62	810,213	817,282	905,558	321,088	2,854,141
19	63/63	855,581	906,231	956,836	325,583	3,044,231
20	64/64	902,714	1,002,008	1,011,016	330,142	3,245,880
21	65/65	454,570	973,577	1,068,264	711,460	3,207,871
22	66/66	464,802	944,769	1,128,754	670,092	3,208,417
23	67/67	475,511	915,633	1,192,670	624,313	3,208,127
24	68/68	486,703	886,242	1,260,204	573,966	3,207,115
25	69/69	498,384	856,684	1,331,564	518,888	3,205,520
26	70/70	510,561	827,069	1,355,614	493,406	3,186,650
27	71/71	523,243	797,693	1,378,322	465,155	3,164,413
28	72/72	536,436	768,782	1,399,480	434,077	3,138,775
29	73/73	550,151	740,559	1,418,858	400,121	3,109,689
30	74/74	564,397	713,264	1,436,210	363,234	3,077,105
31	75/75	579,182	686,942	1,451,268	323,362	3,040,754
32	76/76	594,518	661,364	1,463,744	280,452	3,000,078
33	77/77	610,416	636,686	1,473,674	234,221	2,954,997
34	78/78	626,889	613,094	1,480,416	184,835	2,905,234
35	79/79	643,947	590,759	1,484,028	131,963	2,850,697
36	80/80	661,605	569,824	1,473,841	82,477	2,787,747
37	81/81	679,875	550,315	1,378,600	83,632	2,692,422
38	82/82	698,772	532,321	1,269,704	84,803	2,585,600
39	83/83	718,311	515,914	1,146,173	85,990	2,466,388
40	84/84	738,508	500,963	1,006,967	87,194	2,333,632

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(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 Hypothetical Net Worth
41	85/85	759,379	487,141		850,982		88,415		2,185,917
42	86/86	780,939	474,487		698,334		75,352		2,029,112
43	87/87	803,208	462,801		620,147		0		1,886,156
44	88/88	826,202	451,793		414,211		0		1,692,206
45	89/89	849,941	441,145		186,792		0		1,477,878

Hypothetical Net Worth (After Providing Required Cash Flow) 45 Year Analysis



Wealth Transfer Summary (After Providing Required Cash Flow)

							_
		(1)	(2)	(3)	(4)	(5)	
					Voar End	Voar En	d
		Total	Total		Total Assets	Wealth	
	M/F	Estate	Transfer	Net Estate		= Transferr	ed
Year	Ages	Assets*	Taxes**	to Heirs	the Estate	to Heirs	
			- Taxoo				
1	45/45	1,514,631	106,508	1,408,123	0	1,408,1	23
2	46/46	1,582,665	112,540	1,470,125	0	1,470,1	25
3	47/47	1,654,738	118,912	1,535,826	0	1,535,8	26
4	48/48	1,731,057	125,644	1,605,413	0	1,605,4	13
5	49/49	1,811,839	132,760	1,679,079	0	1,679,0	79
6	50/50	1,897,309	140,278	1,757,031	0	1,757,0	131
7	51/51	1,987,720	148,220	1,839,500	0	1,839,5	00
8	52/52	2,083,341	156,614	1,926,727	0	1,926,7	27
9	53/53	2,184,462	165,482	2,018,980	0	2,018,9	180
10	54/54	2,291,384	174,852	2,116,532	0	2,116,5	32
11	55/55	2.410.043	184,752	2,225,291	0	2.225.2	291
12	56/56	2.535.891	195.214	2.340.677	0	2.340.6	577
13	57/57	2,669,366	206.268	2,463,098	0	2.463.0	98
14	58/58	2.810.942	217.948	2.592.994	0 0	2.592.9	94
15	59/59	2.961.130	230,290	2,730,840	0	2,730,8	340
16	60/60	3.120.422	243.330	2.877.092	0 0	2.877.0	92
17	61/61	3.289.379	257.108	3.032.271	0	3.032.2	271
18	62/62	3,468,589	271.668	3.196.921	Ō	3.196.9	21
19	63/63	3,658,679	287,050	3,371,629	0	3,371,6	29
20	64/64	3,860,328	303,304	3,557,024	0	3,557,0	24
21	65/65	3,423,701	320,480	3,103,221	0	3,103,2	21
22	66/66	3,429,042	338,626	3,090,416	0	3,090,4	16
23	67/67	3,432,846	357,802	3,075,044	0	3,075,0	44
24	68/68	3,435,129	378,062	3,057,067	0	3,057,0	67
25	69/69	3,435,924	399,470	3,036,454	0	3,036,4	-54
26	70/70	3,418,422	406,684	3,011,738	0	3,011,7	38
27	71/71	3,379,854	413,496	2,966,358	0	2,966,3	58
28	72/72	3,334,233	419,844	2,914,389	0	2,914,3	89
29	73/73	3,281,106	425,658	2,855,448	0	2,855,4	48
30	74/74	3,219,984	430,864	2,789,120	0	2,789,1	20
31	75/75	3.150.092	435,380	2.714.712	0	2.714.7	'12
32	76/76	3.117.166	439,124	2.678.042	0 0	2.678.0)42
33	77/77	3.080.330	442,102	2.638.228	0	2.638.2	228
34	78/78	3.039.341	444,124	2.595.217	0	2.595.2	217
35	79/79	2,994,138	445.208	2.548.930	0	2.548.9	30
36	80/80	2,941.115	442.152	2,498.963	0	2.498.9)63
37	81/81	2,856,336	413,580	2,442,756	0	2,442.7	'56
38	82/82	2,760,713	380,912	2,379,801	0	2,379.8	01
39	83/83	2,653,384	343,852	2,309,532	0	2,309.5	532
40	84/84	2.533.219	302.090	2.231.129	0	2.231.1	29

*Net of cash flow provided

**See Transfer Tax Details report for details.

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.

40 Year Summary

Total Estate Assets	\$ 2,533,219
Wealth Transferred to Heirs	\$ 2,231,129

Wealth Transfer Summary (After Providing Required Cash Flow)

		(1)	(2)	(3)	(4)	(5)
Year	M/F Ages	Total Estate Assets*	Total Transfer Taxes**	Net Estate	Year End Total Assets + Outside the Estate	Year End Wealth = Transferred to Heirs
41	85/85	2,398,818	255,294	2,143,524	0	2,143,524
42	86/86	2,256,087	209,500	2,046,587	0	2,046,587
43	87/87	2,127,987	186,044	1,941,943	0	1,941,943
44	88/88	1,949,700	124,263	1,825,437	0	1,825,437
45	89/89	1,751,863	56,038	1,695,825	0	1,695,825

*Net of cash flow provided **See Transfer Tax Details report for details.

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 45)

Total Estate Assets\$ 1,751,863Wealth Transferred to Heirs\$ 1,695,825

Summary Analysis



Transfer Tax Details

		(1)	(2)	(3)	(4)	(5)	(6)
				Remaining		Income Tax	
				Available		on	Total
		Total		Unified	Federal	Retirement	Transfer
	M/F	Estate	Taxable	Credit	Estate	Plan	Taxes
Year	Ages	Assets	Estate	Equivalent	Тах	Assets	(4)+(5)
1	45/45	1,514,631	1,514,631	10,980,000	0	106,508	106,508
2	46/46	1,582,665	1,582,665	10,980,000	0	112,540	112,540
3	47/47	1,654,738	1,654,738	10,980,000	0	118,912	118,912
4	48/48	1,731,057	1,731,057	10,980,000	0	125,644	125,644
5	49/49	1,811,839	1,811,839	10,980,000	0	132,760	132,760
6	50/50	1,897,309	1,897,309	10,980,000	0	140,278	140,278
7	51/51	1,987,720	1,987,720	10,980,000	0	148,220	148,220
8	52/52	2,083,341	2,083,341	10,980,000	0	156,614	156,614
9	53/53	2,184,462	2,184,462	10,980,000	0	165,482	165,482
10	54/54	2,291,384	2,291,384	10,980,000	0	174,852	174,852
11	55/55	2,410,043	2,410,043	10,980,000	0	184,752	184,752
12	56/56	2,535,891	2,535,891	10,980,000	0	195,214	195,214
13	57/57	2,669,366	2,669,366	10,980,000	0	206,268	206,268
14	58/58	2,810,942	2,810,942	10,980,000	0	217,948	217,948
15	59/59	2,961,130	2,961,130	10,980,000	0	230,290	230,290
16	60/60	3,120,422	3,120,422	10,980,000	0	243,330	243,330
17	61/61	3,289,379	3,289,379	10,980,000	0	257,108	257,108
18	62/62	3,468,589	3,468,589	10,980,000	0	271,668	271,668
19	63/63	3,658,679	3,658,679	10,980,000	0	287,050	287,050
20	64/64	3,860,328	3,860,328	10,980,000	0	303,304	303,304
21	65/65	3,423,701	3,423,701	10,980,000	0	320,480	320,480
22	66/66	3,429,042	3,429,042	10,980,000	0	338,626	338,626
23	67/67	3,432,846	3,432,846	10,980,000	0	357,802	357,802
24	68/68	3,435,129	3,435,129	10,980,000	0	378,062	378,062
25	69/69	3,435,924	3,435,924	10,980,000	0	399,470	399,470
26	70/70	3,418,422	3,418,422	10,980,000	0	406,684	406,684
27	71/71	3,379,854	3,379,854	10,980,000	0	413,496	413,496
28	72/72	3,334,233	3,334,233	10,980,000	0	419,844	419,844
29	73/73	3,281,106	3,281,106	10,980,000	0	425,658	425,658
30	74/74	3,219,984	3,219,984	10,980,000	0	430,864	430,864
31	75/75	3,150,092	3,150,092	10,980,000	0	435,380	435,380
32	76/76	3,117,166	3,117,166	10,980,000	0	439,124	439,124
33	77/77	3,080,330	3,080,330	10,980,000	0	442,102	442,102
34	78/78	3,039,341	3,039,341	10,980,000	0	444,124	444,124
35	79/79	2,994,138	2,994,138	10,980,000	0	445,208	445,208
36	80/80	2,941,115	2,941,115	10,980,000	0	442,152	442,152
37	81/81	2,856,336	2,856,336	10,980,000	0	413,580	413,580
38	82/82	2,760,713	2,760,713	10,980,000	0	380,912	380,912
39	83/83	2,653,384	2,653,384	10,980,000	0	343,852	343,852
40	84/84	2,533,219	2,533,219	10,980,000	0	302,090	302,090

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.

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

Transfer Tax Details

		(1)	(2)	(3) Remaining	(4)	(5) Income Tax	(6)
				Available		on	Total
		lotal		Unified	Federal	Retirement	Transfer
	M/F	Estate	Taxable	Credit	Estate	Plan	Taxes
Year	Ages	Assets	Estate	Equivalent	Tax	Assets	(4)+(5)
			·]	ll	·	l]	
41	85/85	2,398,818	2,398,818	10,980,000	0	255,294	255,294
42	86/86	2,256,087	2,256,087	10,980,000	0	209,500	209,500
43	87/87	2,127,987	2,127,987	10,980,000	0	186,044	186,044
44	88/88	1,949,700	1,949,700	10,980,000	0	124,263	124,263
45	89/89	1.751.863	1.751.863	10.980.000	0	56.038	56.038

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.

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

Summary of Transfer Taxation of Retirement Plan Assets

Harry Foster	's Retiremer	t Plan Acco	unt		Paige Foster	's F	Retirement P	an Account]	
Plan Assets Initial Value 168,000	Plan Asset Cost Basis 0	s Plan s Y 7.	Assets ield 00%	Pla Ini	an Assets itial Value 168,000	PI C	an Assets ost Basis 0	Plan Assets Yield 7.00%	Heirs Income Ta 30.00	s' x Rate %
		(1)	(2)		(3)		(4)	(5)	(6)	
		Diam	Fatata Tau			-	atal Taura	Heirs		
		Plan	Estate Tax	(Income Tax		otal laxes		Dereent	
		Assets	On Blan	.	On Blan	A	Riputed to	Plan	Percent	
Voar		Fstate		+				(1) - (4)	to Tax	
		Lotato					ASSELS			
1	45/45	355,026		0	106,508		106,508	248,518	30%	
2	46/46	375,130		0	112,540	Ī	112,540	262,590	30%	
3	47/47	396,372		0	118,912		118,912	277,460	30%	
4	48/48	418,816		0	125,644		125,644	293,172	30%	
5	49/49	442,532		0	132,760		132,760	309,772	30%	
6	50/50	467,590		0	140,278		140,278	327,312	30%	
7	51/51	494,068		0	148,220		148,220	345,848	30%	
8	52/52	522,044		0	156,614		156,614	365,430	30%	
9	53/53	551,604		0	165,482		165,482	386,122	30%	
10	54/54	582,838		0	174,852		174,852	407,986	30%	
11	55/55	615,842		0	184,752		184,752	431,090	30%	
12	56/56	650,714		0	195,214		195,214	455,500	30%	
13	57/57	687,560		0	206,268		206,268	481,292	30%	
14	58/58	726,494		0	217,948		217,948	508,546	30%	
15	59/59	767,632		0	230,290		230,290	537,342	30%	
16	60/60	811,100		0	243,330		243,330	567,770	30%	
17	61/61	857,028		0	257,108		257,108	599,920	30%	
18	62/62	905,558		0	271,668		271,668	633,890	30%	
19	63/63	956,836		0	287,050		287,050	669,786	30%	
20	64/64	1,011,016		0	303,304		303,304	707,712	30%	
21	65/65	1,068,264		0	320,480		320,480	747,784	30%	
22	66/66	1,128,754		0	338,626		338,626	790,128	30%	
23	67/67	1,192,670		0	357,802		357,802	834,868	30%	
24	68/68	1,260,204		0	378,062		378,062	882,142	30%	
25	69/69	1,331,564		0	399,470		399,470	932,094	30%	
26	70/70	1,355,614		0	406,684		406,684	948,930	30%	
27	71/71	1,378,322		0	413,496		413,496	964,826	30%	
28	72/72	1,399,480		0	419,844		419,844	979,636	30%	
29	73/73	1,418,858		0	425,658		425,658	993,200	30%	
30	74/74	1,436,210		0	430,864		430,864	1,005,346	30%	
31	75/75	1,451,268		0	435,380		435,380	1,015,888	30%	
32	76/76	1,463,744		0	439,124		439,124	1,024,620	30%	
33	77/77	1,473,674		0	442,102		442,102	1,031,572	30%	
34	78/78	1,480,416		0	444,124		444,124	1,036,292	30%	
35	79/79	1,484,028		0	445,208		445,208	1,038,820	30%	
36	80/80	1,473,841		0	442,152		442,152	1,031,689	30%	
37	81/81	1,378,600		0	413,580		413,580	965,020	30%	
38	82/82	1,269,704		0	380,912		380,912	888,792	30%	
39	83/83	1,146,173		0	343,852		343,852	802,321	30%	
40	84/84	1 006 967		0	302 090		302 090	704 877	30%	

Summary of Transfer Taxation of Retirement Plan Assets

Harry Foste	r's Retiren	nent Plan Acco	unt		Paige Foste						
Plan Assets Initial Value 168,000	Plan Ass Cost Ba 0	sets Plan Isis Yi 7.0	s Plan Assets s Yield 7.00%		Plan Assets Initial Value 168,000		Plan Assets Cost Basis 0	Plan Assets Yield 7.00%	s H Income 30	Heirs' Income Tax Rate 30.00%	
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Ta on Plan Assets	x +	(3) Income Tax on Plan Assets**	1 A =	(4) Fotal Taxes ttributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax		
41 42 43	85/85 86/86 87/87	850,982 698,334 620,147		0 0 0	255,294 209,500 186.044		255,294 209,500 186.044	595,688 488,834 434,103	30% 30% 30%		
44 45	88/88 89/89	414,211 186,792		0	124,263 56,038	Î	124,263 56,038	289,948 130,754	30% 30%		