

# Retirement Plan Cash Flow Alternatives

For: Wayne Rawlings, MD & Lauren Rawlings, MD



Presented By: \_\_\_\_\_

[Licensed user's name appears here]

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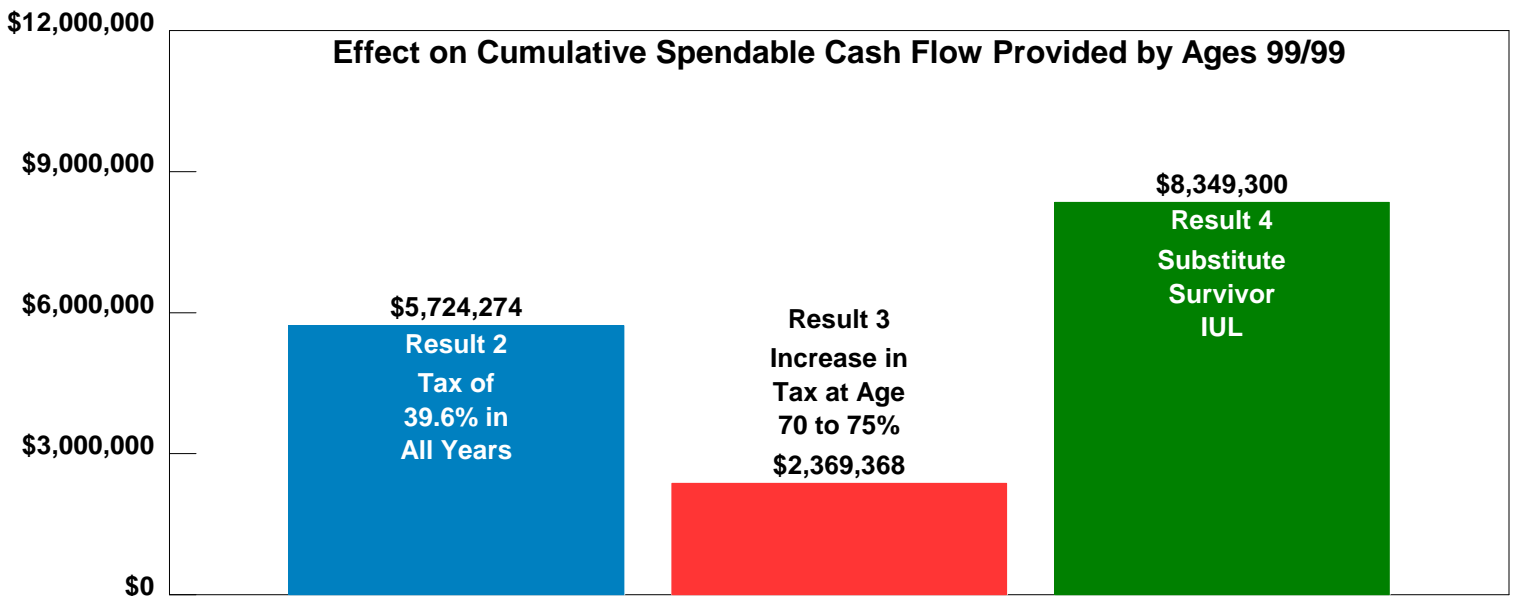
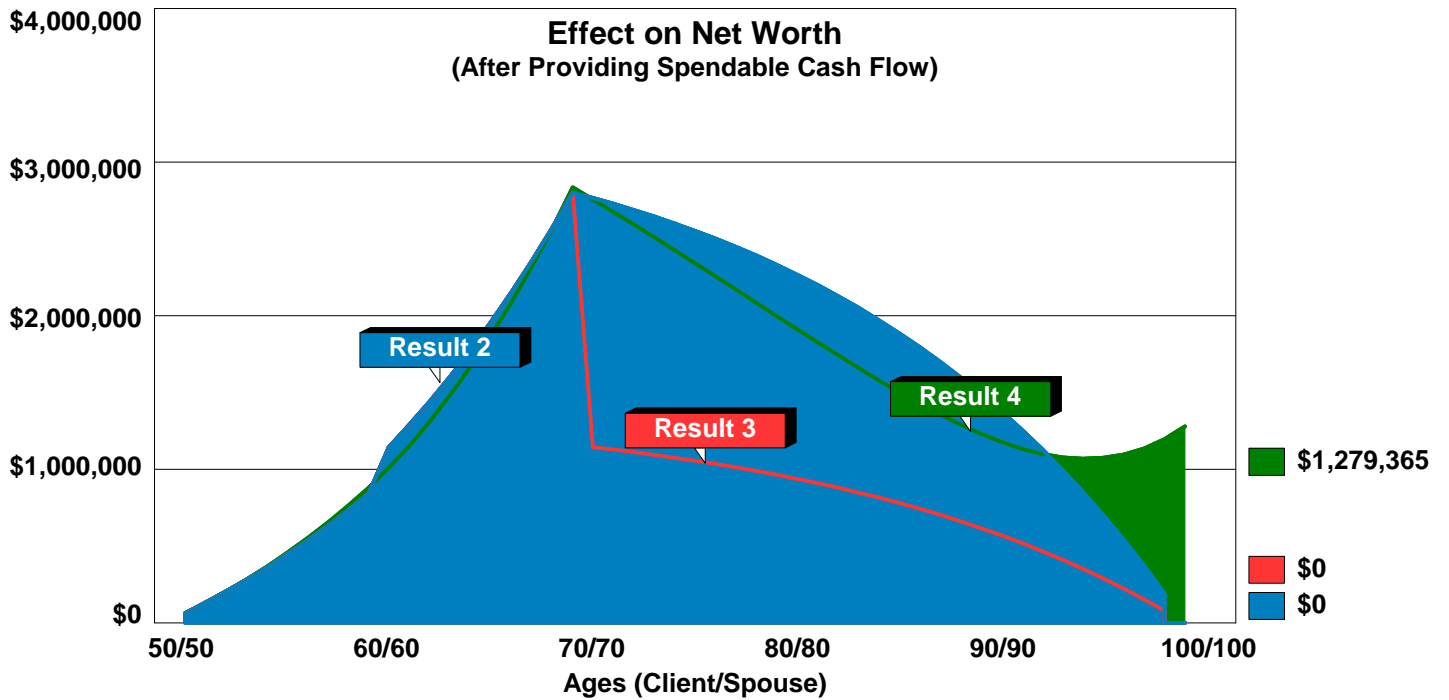
**Comparison of Alternatives: Result #2 vs. Result #3 vs. Result #4**

# Comparison of Alternatives: Result #2 vs. Result #3 vs. Result #4

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Comparison of Alternatives



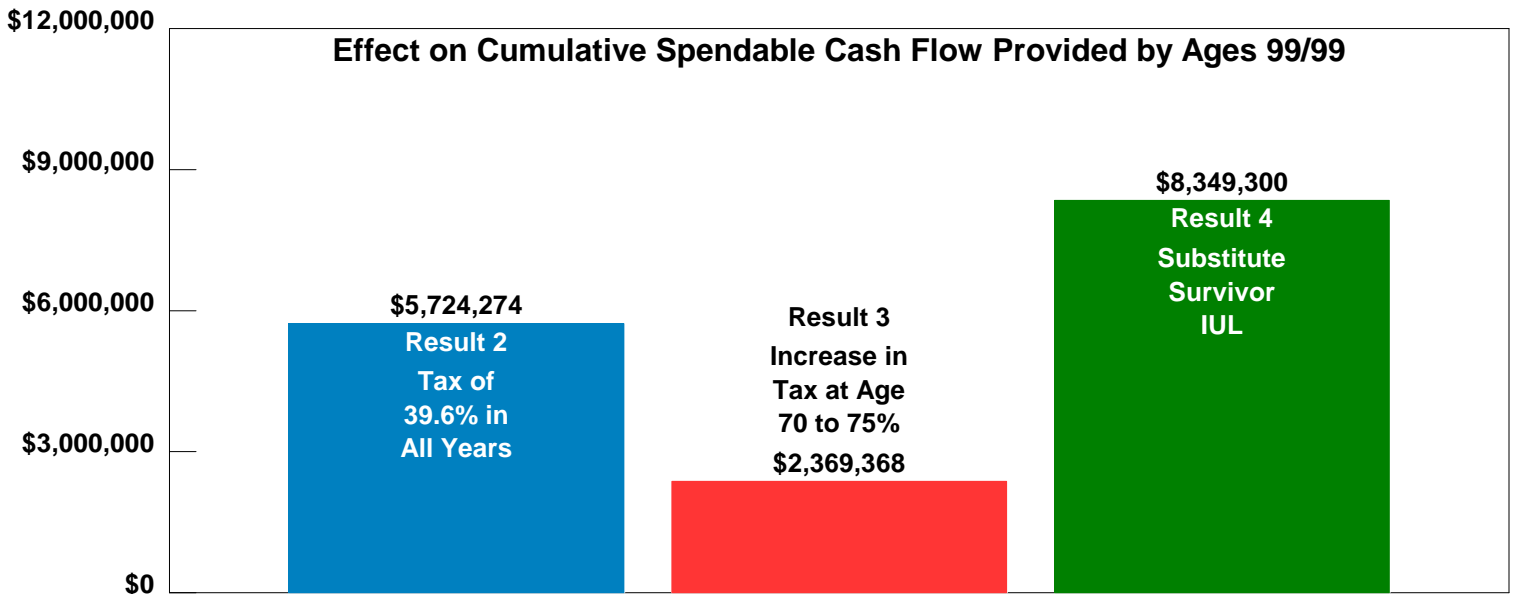
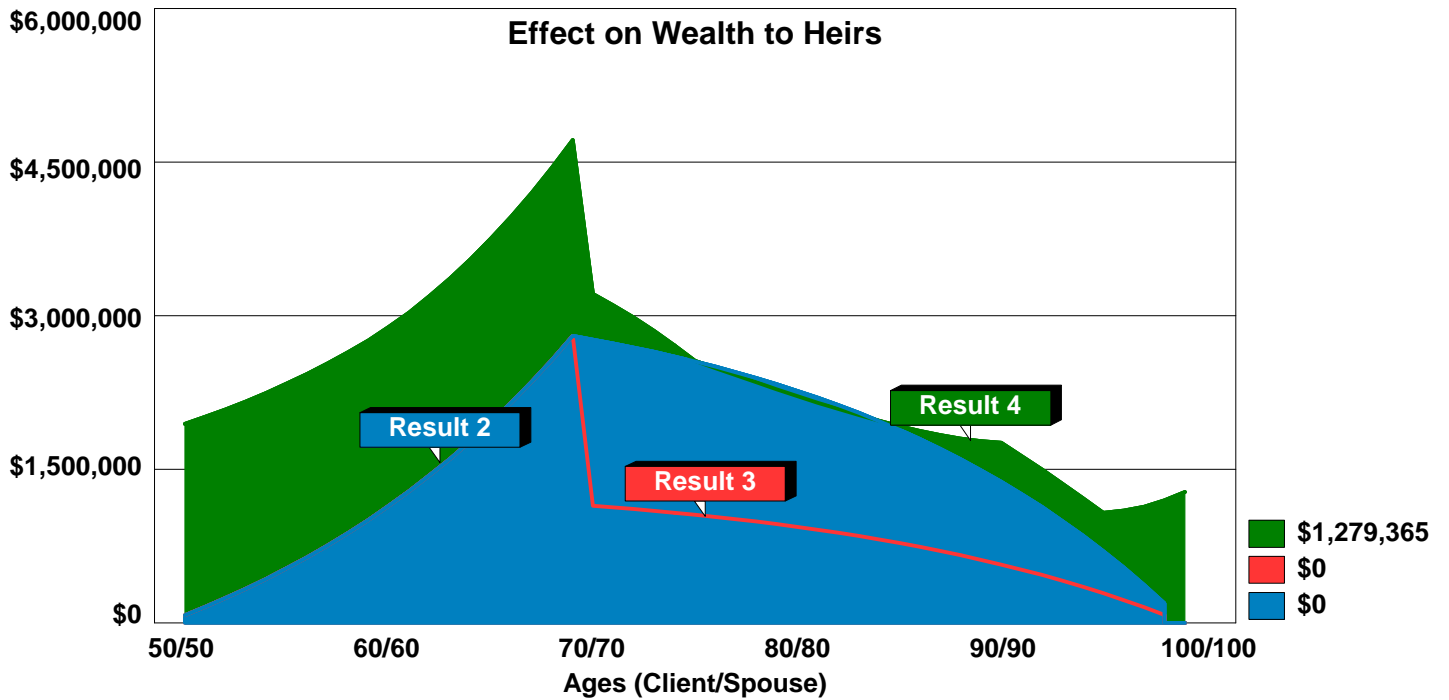
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

# Comparison of Alternatives: Result #2 vs. Result #3 vs. Result #4

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## 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.

# Comparison of Alternatives: Result #2 vs. Result #3 vs. Result #4

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Comparison of Net Worth

Year	M/F Ages	Effect on Spendable Cash Flow			Effect on Net Worth*		
		Result 2 Tax of 39.6% in All Years	Result 3 Increase in Tax at Age 70 to 75%	Result 4 Substitute Survivor IUL	Result 2 Tax of 39.6% in All Years	Result 3 Increase in Tax at Age 70 to 75%	Result 4 Substitute Survivor IUL
1	50/50	0	0	0	64,066	64,066	63,676
2	51/51	0	0	0	131,932	131,932	131,783
3	52/52	0	0	0	203,822	203,822	204,655
4	53/53	0	0	0	279,976	279,976	282,623
5	54/54	0	0	0	360,644	360,644	366,044
6	55/55	0	0	0	446,096	446,096	455,296
7	56/56	0	0	0	536,616	536,616	550,787
8	57/57	0	0	0	632,504	632,504	652,952
9	58/58	0	0	0	734,080	734,080	762,256
10	59/59	0	0	0	841,676	841,676	879,195
11	60/60	0	0	0	1,145,268	1,145,268	1,010,186
12	61/61	0	0	0	1,289,960	1,289,960	1,151,132
13	62/62	0	0	0	1,443,232	1,443,232	1,311,931
14	63/63	0	0	0	1,605,592	1,605,592	1,484,942
15	64/64	0	0	0	1,777,582	1,777,582	1,671,089
16	65/65	0	0	0	1,959,772	1,959,772	1,871,350
17	66/66	0	0	0	2,152,764	2,152,764	2,086,779
18	67/67	0	0	0	2,357,200	2,357,200	2,318,499
19	68/68	0	0	0	2,573,762	2,573,762	2,567,705
20	69/69	0	0	0	2,803,162	2,803,162	2,835,668
21	70/70	190,808	78,976	278,310	2,767,268	1,145,394	2,756,604
22	71/71	190,808	78,976	278,310	2,729,242	1,129,656	2,676,107
23	72/72	190,808	78,976	278,310	2,688,964	1,112,986	2,594,290
24	73/73	190,808	78,976	278,310	2,646,296	1,095,326	2,511,292
25	74/74	190,808	78,976	278,310	2,601,098	1,076,620	2,427,276
26	75/75	190,808	78,976	278,310	2,553,220	1,056,804	2,342,437
27	76/76	190,808	78,976	278,310	2,502,502	1,035,812	2,256,957
28	77/77	190,808	78,976	278,310	2,448,776	1,013,576	2,171,058
29	78/78	190,808	78,976	278,310	2,391,866	990,022	2,084,974
30	79/79	190,808	78,976	278,310	2,331,580	965,072	1,998,966
31	80/80	190,808	78,976	278,310	2,267,720	938,642	1,913,315
32	81/81	190,808	78,976	278,310	2,200,072	910,644	1,828,286
33	82/82	190,808	78,976	278,310	2,128,412	880,986	1,744,180
34	83/83	190,808	78,976	278,310	2,052,504	849,568	1,661,303
35	84/84	190,808	78,976	278,310	1,972,096	816,288	1,580,401
36	85/85	190,808	78,976	278,310	1,886,916	781,034	1,502,273
37	86/86	190,808	78,976	278,310	1,796,688	743,690	1,427,573
38	87/87	190,808	78,976	278,310	1,701,108	704,132	1,357,031
39	88/88	190,808	78,976	278,310	1,599,860	662,228	1,291,453
40	89/89	190,808	78,976	278,310	1,492,610	617,840	1,231,733
		3,816,160	1,579,520	5,566,200			

\*After providing spendable cash flow.

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.

# Comparison of Alternatives: Result #2 vs. Result #3 vs. Result #4

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Comparison of Net Worth

Year	M/F Ages	Effect on Spendable Cash Flow			Effect on Net Worth*		
		Result 2 Tax of 39.6% in All Years	Result 3 Increase in Tax at Age 70 to 75%	Result 4 Substitute Survivor IUL	Result 2 Tax of 39.6% in All Years	Result 3 Increase in Tax at Age 70 to 75%	Result 4 Substitute Survivor IUL
41	90/90	190,808	78,976	278,310	1,378,998	570,818	1,178,856
42	91/91	190,808	78,976	278,310	1,258,650	521,008	1,134,697
43	92/92	190,808	78,976	278,310	1,131,166	468,244	1,100,620
44	93/93	190,808	78,976	278,310	996,120	412,352	1,078,132
45	94/94	190,808	78,976	278,310	853,066	353,144	1,068,897
46	95/95	190,808	78,976	278,310	701,530	290,426	1,074,742
47	96/96	190,808	78,976	278,310	541,008	223,990	1,096,613
48	97/97	190,808	78,976	278,310	370,966	153,614	1,136,511
49	98/98	190,808	78,976	278,310	190,842	79,064	1,196,628
50	99/99	190,842	79,064	278,310	0	0	1,279,365

5,724,274      2,369,368      8,349,300

\*After providing spendable cash flow.

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.

Financial Analysis: Result 2: Solo 401(k) - Subtract Deferred Income Tax @ 39.6%

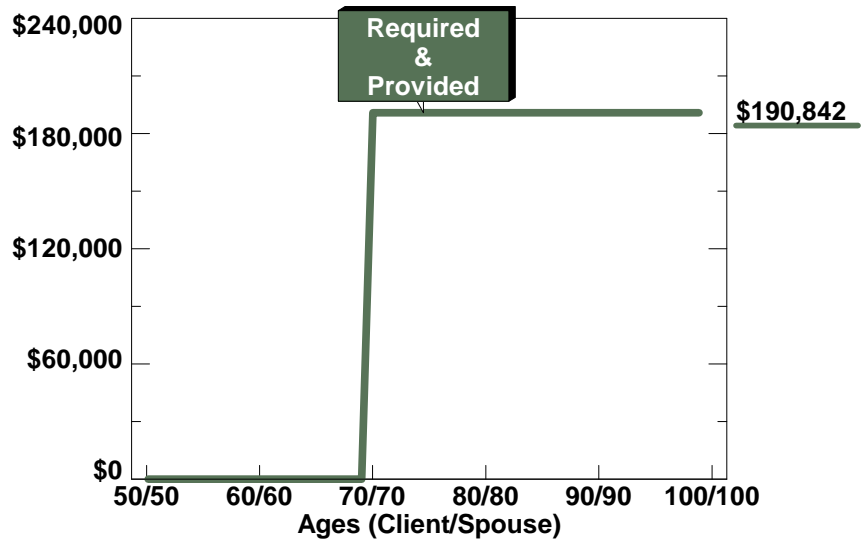


## Analysis of After Tax Cash Flow Requirements

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

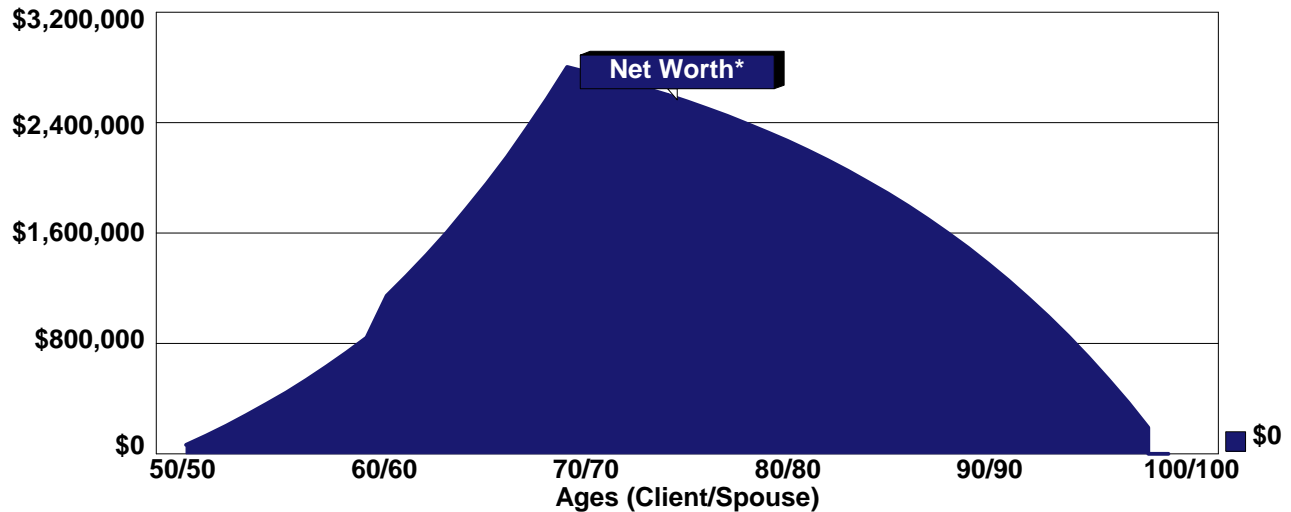
### Withdrawal Order

### Annual Cash Flow



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.

### Net Worth (After Providing Required Cash Flow)



\*Net Worth has been reduced by income tax still due on tax deferred assets.

# Financial Analysis: Result 2: Solo 401(k) - Subtract Deferred Income Tax @ 39.6%

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided	
		(1) After Tax Spensible Cash Flow Required	(2) After Tax Dedicated Cash Flow Required*	(3) Total After Tax Cash Flow Required*	(4) Total After Tax Cash Flow from Retirement Plan Assets	(5) Total After Tax Cash Flow Provided*
1	50/50	0	0	0	0	0
2	51/51	0	0	0	0	0
3	52/52	0	0	0	0	0
4	53/53	0	0	0	0	0
5	54/54	0	0	0	0	0
6	55/55	0	0	0	0	0
7	56/56	0	0	0	0	0
8	57/57	0	0	0	0	0
9	58/58	0	0	0	0	0
10	59/59	0	0	0	0	0
11	60/60	0	0	0	0	0
12	61/61	0	0	0	0	0
13	62/62	0	0	0	0	0
14	63/63	0	0	0	0	0
15	64/64	0	0	0	0	0
16	65/65	0	0	0	0	0
17	66/66	0	0	0	0	0
18	67/67	0	0	0	0	0
19	68/68	0	0	0	0	0
20	69/69	0	0	0	0	0
21	70/70	190,808	0	190,808	190,808	190,808
22	71/71	190,808	0	190,808	190,808	190,808
23	72/72	190,808	0	190,808	190,808	190,808
24	73/73	190,808	0	190,808	190,808	190,808
25	74/74	190,808	0	190,808	190,808	190,808
26	75/75	190,808	0	190,808	190,808	190,808
27	76/76	190,808	0	190,808	190,808	190,808
28	77/77	190,808	0	190,808	190,808	190,808
29	78/78	190,808	0	190,808	190,808	190,808
30	79/79	190,808	0	190,808	190,808	190,808
31	80/80	190,808	0	190,808	190,808	190,808
32	81/81	190,808	0	190,808	190,808	190,808
33	82/82	190,808	0	190,808	190,808	190,808
34	83/83	190,808	0	190,808	190,808	190,808
35	84/84	190,808	0	190,808	190,808	190,808
36	85/85	190,808	0	190,808	190,808	190,808
37	86/86	190,808	0	190,808	190,808	190,808
38	87/87	190,808	0	190,808	190,808	190,808
39	88/88	190,808	0	190,808	190,808	190,808
40	89/89	190,808	0	190,808	190,808	190,808
		3,816,160	0	3,816,160	3,816,160	3,816,160

\*IMPORTANT NOTE: For this plan to be financially sound, column (5) must be sufficient to provide the values in column (3).

Column (4): see "Summary of Retirement Plan Assets".

# Financial Analysis: Result 2: Solo 401(k) - Subtract Deferred Income Tax @ 39.6%

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided	
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required*	(3) Total After Tax Cash Flow Required*	(4) Total After Tax Cash Flow from Retirement Plan Assets	(5) Total After Tax Cash Flow Provided*
41	90/90	190,808	0	190,808	190,808	190,808
42	91/91	190,808	0	190,808	190,808	190,808
43	92/92	190,808	0	190,808	190,808	190,808
44	93/93	190,808	0	190,808	190,808	190,808
45	94/94	190,808	0	190,808	190,808	190,808
46	95/95	190,808	0	190,808	190,808	190,808
47	96/96	190,808	0	190,808	190,808	190,808
48	97/97	190,808	0	190,808	190,808	190,808
49	98/98	190,808	0	190,808	190,808	190,808
50	99/99	190,842	0	190,842	190,842	190,842

5,724,274

0

5,724,274

5,724,274

5,724,274

\*IMPORTANT NOTE: For this plan to be financially sound, column (5) must be sufficient to provide the values in column (3).

Column (4): see "Summary of Retirement Plan Assets".

# Financial Analysis: Result 2: Solo 401(k) - Subtract Deferred Income Tax @ 39.6%

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Summary of Retirement Plan Assets

		Pre-Retirement Income Tax Rate 39.60%				Retirement Income Tax Rate 39.60%				
Year	M/F Ages	(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Retirement Plan Assets Deposits	(3) Total Required Minimum Distributions	(4) Total Beginning of Year Pre Tax Withdrawals	(5) Annualized Interest Accrued	(6) Year End Living Value of Retirement Plan Assets	(7) Remaining Income Tax On Retirement Plan Assets	(8) Net Year End Living Value of Retirement Plan Assets	(9) Total After Tax Cash Flow from Retirement Plan Assets
1	50/50	0	120,000	0	0	8,400	127,116	63,050	64,066	0
2	51/51	127,116	120,000	0	0	17,298	261,770	129,838	131,932	0
3	52/52	261,770	120,000	0	0	26,724	404,408	200,586	203,822	0
4	53/53	404,408	120,000	0	0	36,709	555,506	275,530	279,976	0
5	54/54	555,506	120,000	0	0	47,285	715,564	354,920	360,644	0
6	55/55	715,564	120,000	0	0	58,489	885,112	439,016	446,096	0
7	56/56	885,112	120,000	0	0	70,358	1,064,716	528,100	536,616	0
8	57/57	1,064,716	120,000	0	0	82,930	1,254,970	622,466	632,504	0
9	58/58	1,254,970	120,000	0	0	96,248	1,456,506	722,426	734,080	0
10	59/59	1,456,506	120,000	0	0	110,355	1,669,992	828,316	841,676	0
11	60/60	1,669,992	120,000	0	0	125,299	1,896,138	750,870	1,145,268	0
12	61/61	1,896,138	120,000	0	0	141,130	2,135,694	845,734	1,289,960	0
13	62/62	2,135,694	120,000	0	0	157,899	2,389,456	946,224	1,443,232	0
14	63/63	2,389,456	120,000	0	0	175,662	2,658,266	1,052,674	1,605,592	0
15	64/64	2,658,266	120,000	0	0	194,479	2,943,018	1,165,436	1,777,582	0
16	65/65	2,943,018	120,000	0	0	214,411	3,244,654	1,284,882	1,959,772	0
17	66/66	3,244,654	120,000	0	0	235,526	3,564,178	1,411,414	2,152,764	0
18	67/67	3,564,178	120,000	0	0	257,892	3,902,650	1,545,450	2,357,200	0
19	68/68	3,902,650	120,000	0	0	281,586	4,261,194	1,687,432	2,573,762	0
20	69/69	4,261,194	120,000	0	0	306,684	4,640,998	1,837,836	2,803,162	0
21	70/70	4,640,998	0	169,380	315,908	302,756	4,581,568	1,814,300	2,767,268	190,808
22	71/71	4,581,568	0	172,890	315,908	298,596	4,518,614	1,789,372	2,729,242	190,808
23	72/72	4,518,614	0	176,508	315,908	294,189	4,451,926	1,762,962	2,688,964	190,808
24	73/73	4,451,926	0	180,240	315,908	289,521	4,381,284	1,734,988	2,646,296	190,808
25	74/74	4,381,284	0	184,088	315,908	284,576	4,306,452	1,705,354	2,601,098	190,808
26	75/75	4,306,452	0	188,054	315,908	279,338	4,227,184	1,673,964	2,553,220	190,808
27	76/76	4,227,184	0	192,144	315,908	273,789	4,143,214	1,640,712	2,502,502	190,808
28	77/77	4,143,214	0	195,434	315,908	267,911	4,054,266	1,605,490	2,448,776	190,808
29	78/78	4,054,266	0	199,718	315,908	261,685	3,960,042	1,568,176	2,391,866	190,808
30	79/79	3,960,042	0	203,080	315,908	255,089	3,860,232	1,528,652	2,331,580	190,808
31	80/80	3,860,232	0	206,430	315,908	248,103	3,754,502	1,486,782	2,267,720	190,808
32	81/81	3,754,502	0	209,748	315,908	240,702	3,642,502	1,442,430	2,202,072	190,808
33	82/82	3,642,502	0	213,012	315,908	232,862	3,523,862	1,395,450	2,128,412	190,808
34	83/83	3,523,862	0	216,188	315,908	224,557	3,398,186	1,345,682	2,052,504	190,808
35	84/84	3,398,186	0	219,238	315,908	215,759	3,265,058	1,292,962	1,972,096	190,808
36	85/85	3,265,058	0	220,612	315,908	206,441	3,124,034	1,237,118	1,886,916	190,808
37	86/86	3,124,034	0	221,562	315,908	196,569	2,974,648	1,177,960	1,796,688	190,808
38	87/87	2,974,648	0	221,988	315,908	186,112	2,816,404	1,115,296	1,701,108	190,808
39	88/88	2,816,404	0	221,764	315,908	175,035	2,648,776	1,048,916	1,599,860	190,808
40	89/89	2,648,776	0	220,732	315,908	163,301	2,471,208	978,598	1,492,610	190,808

\*Defined Contribution Plan Assets (Wayne Rawlings, MD); Defined Contribution Plan Assets (Lauren Rawlings, MD).

Column (7) illustrates the deferred income tax still due on retirement plan assets, including a 10.0% penalty tax prior to age 59 1/2.

# Financial Analysis: Result 2: Solo 401(k) - Subtract Deferred Income Tax @ 39.6%

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Summary of Retirement Plan Assets

		Pre-Retirement Income Tax Rate 39.60%			Retirement Income Tax Rate 39.60%					
Year	M/F Ages	(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Retirement Plan Assets Deposits	(3) Total Required Minimum Distributions	(4) Total Beginning of Year Pre Tax Withdrawals	(5) Annualized Interest Accrued	(6) Year End Living Value of Retirement Plan Assets	(7) Remaining Income Tax On Retirement Plan Assets	(8) Net Year End Living Value of Retirement Plan Assets	(9) Total After Tax Cash Flow from Retirement Plan Assets
41	90/90	2,471,208	0	216,772	315,908	150,871	2,283,110	904,112	1,378,998	190,808
42	91/91	2,283,110	0	211,400	315,908	137,704	2,083,858	825,208	1,258,650	190,808
43	92/92	2,083,858	0	204,300	315,908	123,757	1,872,790	741,624	1,131,166	190,808
44	93/93	1,872,790	0	195,082	315,908	108,982	1,649,206	653,086	996,120	190,808
45	94/94	1,649,206	0	181,232	315,908	93,331	1,412,362	559,296	853,066	190,808
46	95/95	1,412,362	0	164,228	315,908	76,752	1,161,474	459,944	701,530	190,808
47	96/96	1,161,474	0	143,392	315,908	59,190	895,708	354,700	541,008	190,808
48	97/97	895,708	0	117,856	315,908	40,586	614,182	243,216	370,966	190,808
49	98/98	614,182	0	86,504	315,908	20,879	315,962	125,120	190,842	190,808
50	99/99	315,962	0	47,158	315,962	0	0	0	0	190,842

\*Defined Contribution Plan Assets (Wayne Rawlings, MD); Defined Contribution Plan Assets (Lauren Rawlings, MD).

Column (7) illustrates the deferred income tax still due on retirement plan assets, including a 10.0% penalty tax prior to age 59 1/2.

# Financial Analysis: Result 2: Solo 401(k) - Subtract Deferred Income Tax @ 39.6%

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Details of Defined Contribution Plan Assets for Wayne Rawlings, MD

		Retirement Plan Assets Initial Value 0	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 39.60%			
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets	(7) Remaining Income Tax On Retirement Plan Assets	(8) Net Year End Retirement Plan Assets (6) - (7)
1	50/50	0	60,000	0	0	0	63,558	31,525	32,033
2	51/51	63,558	60,000	0	0	0	130,885	64,919	65,966
3	52/52	130,885	60,000	0	0	0	202,204	100,293	101,911
4	53/53	202,204	60,000	0	0	0	277,753	137,765	139,988
5	54/54	277,753	60,000	0	0	0	357,782	177,460	180,322
6	55/55	357,782	60,000	0	0	0	442,556	219,508	223,048
7	56/56	442,556	60,000	0	0	0	532,358	264,050	268,308
8	57/57	532,358	60,000	0	0	0	627,485	311,233	316,252
9	58/58	627,485	60,000	0	0	0	728,253	361,213	367,040
10	59/59	728,253	60,000	0	0	0	834,996	414,158	420,838
11	60/60	834,996	60,000	0	0	0	948,069	375,435	572,634
12	61/61	948,069	60,000	0	0	0	1,067,847	422,867	644,980
13	62/62	1,067,847	60,000	0	0	0	1,194,728	473,112	721,616
14	63/63	1,194,728	60,000	0	0	0	1,329,133	526,337	802,796
15	64/64	1,329,133	60,000	0	0	0	1,471,509	582,718	888,791
16	65/65	1,471,509	60,000	0	0	0	1,622,327	642,441	979,886
17	66/66	1,622,327	60,000	0	0	0	1,782,089	705,707	1,076,382
18	67/67	1,782,089	60,000	0	0	0	1,951,325	772,725	1,178,600
19	68/68	1,951,325	60,000	0	0	0	2,130,597	843,716	1,286,881
20	69/69	2,130,597	60,000	0	0	0	2,320,499	918,918	1,401,581
21	70/70	2,320,499	0	84,690	157,954	95,404	2,290,784	907,150	1,383,634
22	71/71	2,290,784	0	86,445	157,954	95,404	2,259,307	894,686	1,364,621
23	72/72	2,259,307	0	88,254	157,954	95,404	2,225,963	881,481	1,344,482
24	73/73	2,225,963	0	90,120	157,954	95,404	2,190,642	867,494	1,323,148
25	74/74	2,190,642	0	92,044	157,954	95,404	2,153,226	852,677	1,300,549
26	75/75	2,153,226	0	94,027	157,954	95,404	2,113,592	836,982	1,276,610
27	76/76	2,113,592	0	96,072	157,954	95,404	2,071,607	820,356	1,251,251
28	77/77	2,071,607	0	97,717	157,954	95,404	2,027,133	802,745	1,224,388
29	78/78	2,027,133	0	99,859	157,954	95,404	1,980,021	784,088	1,195,933
30	79/79	1,980,021	0	101,540	157,954	95,404	1,930,116	764,326	1,165,790
31	80/80	1,930,116	0	103,215	157,954	95,404	1,877,251	743,391	1,133,860
32	81/81	1,877,251	0	104,874	157,954	95,404	1,821,251	721,215	1,100,036
33	82/82	1,821,251	0	106,506	157,954	95,404	1,761,931	697,725	1,064,206
34	83/83	1,761,931	0	108,094	157,954	95,404	1,699,093	672,841	1,026,252
35	84/84	1,699,093	0	109,619	157,954	95,404	1,632,529	646,481	986,048
36	85/85	1,632,529	0	110,306	157,954	95,404	1,562,017	618,559	943,458
37	86/86	1,562,017	0	110,781	157,954	95,404	1,487,324	588,980	898,344
38	87/87	1,487,324	0	110,994	157,954	95,404	1,408,202	557,648	850,554
39	88/88	1,408,202	0	110,882	157,954	95,404	1,324,388	524,458	799,930
40	89/89	1,324,388	0	110,366	157,954	95,404	1,235,604	489,299	746,305
			1,200,000	2,016,405	3,159,080	1,908,080			

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

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

Column (6) has been reduced by an assumed management fee of 1.00%.

Column (7) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

# Financial Analysis: Result 2: Solo 401(k) - Subtract Deferred Income Tax @ 39.6%

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Details of Defined Contribution Plan Assets for Wayne Rawlings, MD

		Retirement Plan Assets Initial Value 0	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 39.60%			
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets	(7) Remaining Income Tax On Retirement Plan Assets	(8) Net Year End Retirement Plan Assets (6) - (7)
41	90/90	1,235,604	0	108,386	157,954	95,404	1,141,555	452,056	689,499
42	91/91	1,141,555	0	105,700	157,954	95,404	1,041,929	412,604	629,325
43	92/92	1,041,929	0	102,150	157,954	95,404	936,395	370,812	565,583
44	93/93	936,395	0	97,541	157,954	95,404	824,603	326,543	498,060
45	94/94	824,603	0	90,616	157,954	95,404	706,181	279,648	426,533
46	95/95	706,181	0	82,114	157,954	95,404	580,737	229,972	350,765
47	96/96	580,737	0	71,696	157,954	95,404	447,854	177,350	270,504
48	97/97	447,854	0	58,928	157,954	95,404	307,091	121,608	185,483
49	98/98	307,091	0	43,252	157,954	95,404	157,981	62,560	95,421
50	99/99	157,981	0	23,579	157,981	95,421	0	0	0

1,200,000	2,800,367	4,738,647	2,862,137
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Columns (1) and (2) include only deductible contributions.  
 Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.  
 Column (6) has been reduced by an assumed management fee of 1.00%.  
 Column (7) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

# Financial Analysis: Result 2: Solo 401(k) - Subtract Deferred Income Tax @ 39.6%

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Details of Defined Contribution Plan Assets for Lauren Rawlings, MD

		Retirement Plan Assets Initial Value 0	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 39.60%			
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets	(7) Remaining Income Tax On Retirement Plan Assets	(8) Net Year End Retirement Plan Assets (6) - (7)
1	50/50	0	60,000	0	0	0	63,558	31,525	32,033
2	51/51	63,558	60,000	0	0	0	130,885	64,919	65,966
3	52/52	130,885	60,000	0	0	0	202,204	100,293	101,911
4	53/53	202,204	60,000	0	0	0	277,753	137,765	139,988
5	54/54	277,753	60,000	0	0	0	357,782	177,460	180,322
6	55/55	357,782	60,000	0	0	0	442,556	219,508	223,048
7	56/56	442,556	60,000	0	0	0	532,358	264,050	268,308
8	57/57	532,358	60,000	0	0	0	627,485	311,233	316,252
9	58/58	627,485	60,000	0	0	0	728,253	361,213	367,040
10	59/59	728,253	60,000	0	0	0	834,996	414,158	420,838
11	60/60	834,996	60,000	0	0	0	948,069	375,435	572,634
12	61/61	948,069	60,000	0	0	0	1,067,847	422,867	644,980
13	62/62	1,067,847	60,000	0	0	0	1,194,728	473,112	721,616
14	63/63	1,194,728	60,000	0	0	0	1,329,133	526,337	802,796
15	64/64	1,329,133	60,000	0	0	0	1,471,509	582,718	888,791
16	65/65	1,471,509	60,000	0	0	0	1,622,327	642,441	979,886
17	66/66	1,622,327	60,000	0	0	0	1,782,089	705,707	1,076,382
18	67/67	1,782,089	60,000	0	0	0	1,951,325	772,725	1,178,600
19	68/68	1,951,325	60,000	0	0	0	2,130,597	843,716	1,286,881
20	69/69	2,130,597	60,000	0	0	0	2,320,499	918,918	1,401,581
21	70/70	2,320,499	0	84,690	157,954	95,404	2,290,784	907,150	1,383,634
22	71/71	2,290,784	0	86,445	157,954	95,404	2,259,307	894,686	1,364,621
23	72/72	2,259,307	0	88,254	157,954	95,404	2,225,963	881,481	1,344,482
24	73/73	2,225,963	0	90,120	157,954	95,404	2,190,642	867,494	1,323,148
25	74/74	2,190,642	0	92,044	157,954	95,404	2,153,226	852,677	1,300,549
26	75/75	2,153,226	0	94,027	157,954	95,404	2,113,592	836,982	1,276,610
27	76/76	2,113,592	0	96,072	157,954	95,404	2,071,607	820,356	1,251,251
28	77/77	2,071,607	0	97,717	157,954	95,404	2,027,133	802,745	1,224,388
29	78/78	2,027,133	0	99,859	157,954	95,404	1,980,021	784,088	1,195,933
30	79/79	1,980,021	0	101,540	157,954	95,404	1,930,116	764,326	1,165,790
31	80/80	1,930,116	0	103,215	157,954	95,404	1,877,251	743,391	1,133,860
32	81/81	1,877,251	0	104,874	157,954	95,404	1,821,251	721,215	1,100,036
33	82/82	1,821,251	0	106,506	157,954	95,404	1,761,931	697,725	1,064,206
34	83/83	1,761,931	0	108,094	157,954	95,404	1,699,093	672,841	1,026,252
35	84/84	1,699,093	0	109,619	157,954	95,404	1,632,529	646,481	986,048
36	85/85	1,632,529	0	110,306	157,954	95,404	1,562,017	618,559	943,458
37	86/86	1,562,017	0	110,781	157,954	95,404	1,487,324	588,980	898,344
38	87/87	1,487,324	0	110,994	157,954	95,404	1,408,202	557,648	850,554
39	88/88	1,408,202	0	110,882	157,954	95,404	1,324,388	524,458	799,930
40	89/89	1,324,388	0	110,366	157,954	95,404	1,235,604	489,299	746,305
			1,200,000	2,016,405	3,159,080	1,908,080			

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

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

Column (6) has been reduced by an assumed management fee of 1.00%.

Column (7) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.



# Financial Analysis: Result 2: Solo 401(k) - Subtract Deferred Income Tax @ 39.6%

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Details of Defined Contribution Plan Assets for Lauren Rawlings, MD

		Retirement Plan Assets Initial Value 0	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 39.60%			
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets	(7) Remaining Income Tax On Retirement Plan Assets	(8) Net Year End Retirement Plan Assets (6) - (7)
41	90/90	1,235,604	0	108,386	157,954	95,404	1,141,555	452,056	689,499
42	91/91	1,141,555	0	105,700	157,954	95,404	1,041,929	412,604	629,325
43	92/92	1,041,929	0	102,150	157,954	95,404	936,395	370,812	565,583
44	93/93	936,395	0	97,541	157,954	95,404	824,603	326,543	498,060
45	94/94	824,603	0	90,616	157,954	95,404	706,181	279,648	426,533
46	95/95	706,181	0	82,114	157,954	95,404	580,737	229,972	350,765
47	96/96	580,737	0	71,696	157,954	95,404	447,854	177,350	270,504
48	97/97	447,854	0	58,928	157,954	95,404	307,091	121,608	185,483
49	98/98	307,091	0	43,252	157,954	95,404	157,981	62,560	95,421
50	99/99	157,981	0	23,579	157,981	95,421	0	0	0

1,200,000
2,800,367
4,738,647
2,862,137

Columns (1) and (2) include only deductible contributions.  
 Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.  
 Column (6) has been reduced by an assumed management fee of 1.00%.  
 Column (7) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

# Financial Analysis: Result 2: Solo 401(k) - Subtract Deferred Income Tax @ 39.6%

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

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

Year	M/F Ages	(1) Year End Value of Taxable Retirement Plan Assets	(2) Year End Hypothetical Net Worth
1	50/50	64,066	64,066
2	51/51	131,932	131,932
3	52/52	203,822	203,822
4	53/53	279,976	279,976
5	54/54	360,644	360,644
6	55/55	446,096	446,096
7	56/56	536,616	536,616
8	57/57	632,504	632,504
9	58/58	734,080	734,080
10	59/59	841,676	841,676
11	60/60	1,145,268	1,145,268
12	61/61	1,289,960	1,289,960
13	62/62	1,443,232	1,443,232
14	63/63	1,605,592	1,605,592
15	64/64	1,777,582	1,777,582
16	65/65	1,959,772	1,959,772
17	66/66	2,152,764	2,152,764
18	67/67	2,357,200	2,357,200
19	68/68	2,573,762	2,573,762
20	69/69	2,803,162	2,803,162
21	70/70	2,767,268	2,767,268
22	71/71	2,729,242	2,729,242
23	72/72	2,688,964	2,688,964
24	73/73	2,646,296	2,646,296
25	74/74	2,601,098	2,601,098
26	75/75	2,553,220	2,553,220
27	76/76	2,502,502	2,502,502
28	77/77	2,448,776	2,448,776
29	78/78	2,391,866	2,391,866
30	79/79	2,331,580	2,331,580
31	80/80	2,267,720	2,267,720
32	81/81	2,200,072	2,200,072
33	82/82	2,128,412	2,128,412
34	83/83	2,052,504	2,052,504
35	84/84	1,972,096	1,972,096
36	85/85	1,886,916	1,886,916
37	86/86	1,796,688	1,796,688
38	87/87	1,701,108	1,701,108
39	88/88	1,599,860	1,599,860
40	89/89	1,492,610	1,492,610

Column (2) has been reduced by income tax still due on tax deferred assets.

# Financial Analysis: Result 2: Solo 401(k) - Subtract Deferred Income Tax @ 39.6%

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

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

Year	M/F Ages	(1) Year End Value of Taxable Retirement Plan Assets	=	(2) Year End Hypothetical Net Worth
41	90/90	1,378,998		1,378,998
42	91/91	1,258,650		1,258,650
43	92/92	1,131,166		1,131,166
44	93/93	996,120		996,120
45	94/94	853,066		853,066
46	95/95	701,530		701,530
47	96/96	541,008		541,008
48	97/97	370,966		370,966
49	98/98	190,842		190,842
50	99/99	0		0

Column (2) has been reduced by income tax still due on tax deferred assets.

# Financial Analysis: Result 2: Solo 401(k) - Subtract Deferred Income Tax @ 39.6%

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

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

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
1	50/50	127,116	50,338	76,778	0	76,778
2	51/51	261,770	103,660	158,110	0	158,110
3	52/52	404,408	160,146	244,262	0	244,262
4	53/53	555,506	219,980	335,526	0	335,526
5	54/54	715,564	283,364	432,200	0	432,200
6	55/55	885,112	350,504	534,608	0	534,608
7	56/56	1,064,716	421,628	643,088	0	643,088
8	57/57	1,254,970	496,968	758,002	0	758,002
9	58/58	1,456,506	576,776	879,730	0	879,730
10	59/59	1,669,992	661,316	1,008,676	0	1,008,676
11	60/60	1,896,138	750,870	1,145,268	0	1,145,268
12	61/61	2,135,694	845,734	1,289,960	0	1,289,960
13	62/62	2,389,456	946,224	1,443,232	0	1,443,232
14	63/63	2,658,266	1,052,674	1,605,592	0	1,605,592
15	64/64	2,943,018	1,165,436	1,777,582	0	1,777,582
16	65/65	3,244,654	1,284,882	1,959,772	0	1,959,772
17	66/66	3,564,178	1,411,414	2,152,764	0	2,152,764
18	67/67	3,902,650	1,545,450	2,357,200	0	2,357,200
19	68/68	4,261,194	1,687,432	2,573,762	0	2,573,762
20	69/69	4,640,998	1,837,836	2,803,162	0	2,803,162
21	70/70	4,581,568	1,814,300	2,767,268	0	2,767,268
22	71/71	4,518,614	1,789,372	2,729,242	0	2,729,242
23	72/72	4,451,926	1,762,962	2,688,964	0	2,688,964
24	73/73	4,381,284	1,734,988	2,646,296	0	2,646,296
25	74/74	4,306,452	1,705,356	2,601,096	0	2,601,096
26	75/75	4,227,184	1,673,964	2,553,220	0	2,553,220
27	76/76	4,143,214	1,640,712	2,502,502	0	2,502,502
28	77/77	4,054,266	1,605,490	2,448,776	0	2,448,776
29	78/78	3,960,042	1,568,176	2,391,866	0	2,391,866
30	79/79	3,860,232	1,528,652	2,331,580	0	2,331,580
31	80/80	3,754,502	1,486,782	2,267,720	0	2,267,720
32	81/81	3,642,502	1,442,430	2,200,072	0	2,200,072
33	82/82	3,523,862	1,395,450	2,128,412	0	2,128,412
34	83/83	3,398,186	1,345,682	2,052,504	0	2,052,504
35	84/84	3,265,058	1,292,962	1,972,096	0	1,972,096
36	85/85	3,124,034	1,237,118	1,886,916	0	1,886,916
37	86/86	2,974,648	1,177,960	1,796,688	0	1,796,688
38	87/87	2,816,404	1,115,296	1,701,108	0	1,701,108
39	88/88	2,648,776	1,048,916	1,599,860	0	1,599,860
40	89/89	2,471,208	978,598	1,492,610	0	1,492,610

Summary at Life Expectancy (Year 40)

Total Estate Assets	\$ 2,471,208
Wealth Transferred to Heirs	\$ 1,492,610

\*Net of cash flow provided

\*\*See Transfer Tax Details report for details.

# Financial Analysis: Result 2: Solo 401(k) - Subtract Deferred Income Tax @ 39.6%

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

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

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
41	90/90	2,283,110	904,112	1,378,998	0	1,378,998
42	91/91	2,083,858	825,208	1,258,650	0	1,258,650
43	92/92	1,872,790	741,624	1,131,166	0	1,131,166
44	93/93	1,649,206	653,086	996,120	0	996,120
45	94/94	1,412,362	559,296	853,066	0	853,066
46	95/95	1,161,474	459,944	701,530	0	701,530
47	96/96	895,708	354,700	541,008	0	541,008
48	97/97	614,182	243,216	370,966	0	370,966
49	98/98	315,962	125,120	190,842	0	190,842
50	99/99	0	0	0	0	0

### 50 Year Summary

Total Estate Assets	\$ 0
Wealth Transferred to Heirs	\$ 0

\*Net of cash flow provided

\*\*See Transfer Tax Details report for details.

# Financial Analysis: Result 2: Solo 401(k) - Subtract Deferred Income Tax @ 39.6%

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Summary of Transfer Taxation of Retirement Plan Assets

Wayne Rawlings, MD's Retirement Plan Account			Lauren Rawlings, MD's Retirement Plan Account			Heirs' Income Tax Rate 39.60%	
Plan Assets Initial Value 0	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%	Plan Assets Initial Value 0	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%		
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(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
1	50/50	127,116	0	50,338	50,338	76,778	40%
2	51/51	261,770	0	103,660	103,660	158,110	40%
3	52/52	404,408	0	160,146	160,146	244,262	40%
4	53/53	555,506	0	219,980	219,980	335,526	40%
5	54/54	715,564	0	283,364	283,364	432,200	40%
6	55/55	885,112	0	350,504	350,504	534,608	40%
7	56/56	1,064,716	0	421,628	421,628	643,088	40%
8	57/57	1,254,970	0	496,968	496,968	758,002	40%
9	58/58	1,456,506	0	576,776	576,776	879,730	40%
10	59/59	1,669,992	0	661,316	661,316	1,008,676	40%
11	60/60	1,896,138	0	750,870	750,870	1,145,268	40%
12	61/61	2,135,694	0	845,734	845,734	1,289,960	40%
13	62/62	2,389,456	0	946,224	946,224	1,443,232	40%
14	63/63	2,658,266	0	1,052,674	1,052,674	1,605,592	40%
15	64/64	2,943,018	0	1,165,436	1,165,436	1,777,582	40%
16	65/65	3,244,654	0	1,284,882	1,284,882	1,959,772	40%
17	66/66	3,564,178	0	1,411,414	1,411,414	2,152,764	40%
18	67/67	3,902,650	0	1,545,450	1,545,450	2,357,200	40%
19	68/68	4,261,194	0	1,687,432	1,687,432	2,573,762	40%
20	69/69	4,640,998	0	1,837,836	1,837,836	2,803,162	40%
21	70/70	4,581,568	0	1,814,300	1,814,300	2,767,268	40%
22	71/71	4,518,614	0	1,789,372	1,789,372	2,729,242	40%
23	72/72	4,451,926	0	1,762,962	1,762,962	2,688,964	40%
24	73/73	4,381,284	0	1,734,988	1,734,988	2,646,296	40%
25	74/74	4,306,452	0	1,705,356	1,705,356	2,601,096	40%
26	75/75	4,227,184	0	1,673,964	1,673,964	2,553,220	40%
27	76/76	4,143,214	0	1,640,712	1,640,712	2,502,502	40%
28	77/77	4,054,266	0	1,605,490	1,605,490	2,448,776	40%
29	78/78	3,960,042	0	1,568,176	1,568,176	2,391,866	40%
30	79/79	3,860,232	0	1,528,652	1,528,652	2,331,580	40%
31	80/80	3,754,502	0	1,486,782	1,486,782	2,267,720	40%
32	81/81	3,642,502	0	1,442,430	1,442,430	2,200,072	40%
33	82/82	3,523,862	0	1,395,450	1,395,450	2,128,412	40%
34	83/83	3,398,186	0	1,345,682	1,345,682	2,052,504	40%
35	84/84	3,265,058	0	1,292,962	1,292,962	1,972,096	40%
36	85/85	3,124,034	0	1,237,118	1,237,118	1,886,916	40%
37	86/86	2,974,648	0	1,177,960	1,177,960	1,796,688	40%
38	87/87	2,816,404	0	1,115,296	1,115,296	1,701,108	40%
39	88/88	2,648,776	0	1,048,916	1,048,916	1,599,860	40%
40	89/89	2,471,208	0	978,598	978,598	1,492,610	40%

# Financial Analysis: Result 2: Solo 401(k) - Subtract Deferred Income Tax @ 39.6%

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Summary of Transfer Taxation of Retirement Plan Assets

### Wayne Rawlings, MD's Retirement Plan Account

Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield
0	0	7.00%

### Lauren Rawlings, MD's Retirement Plan Account

Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield
0	0	7.00%

Heirs' Income Tax Rate  
39.60%

Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(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	90/90	2,283,110	0	904,112	904,112	1,378,998	40%
42	91/91	2,083,858	0	825,208	825,208	1,258,650	40%
43	92/92	1,872,790	0	741,624	741,624	1,131,166	40%
44	93/93	1,649,206	0	653,086	653,086	996,120	40%
45	94/94	1,412,362	0	559,296	559,296	853,066	40%
46	95/95	1,161,474	0	459,944	459,944	701,530	40%
47	96/96	895,708	0	354,700	354,700	541,008	40%
48	97/97	614,182	0	243,216	243,216	370,966	40%
49	98/98	315,962	0	125,120	125,120	190,842	40%
50	99/99	0	0	0	0	0	0%

Financial Analysis: Result 3: Solo 401(k) - Increase Income Tax to 75% @ Age 70

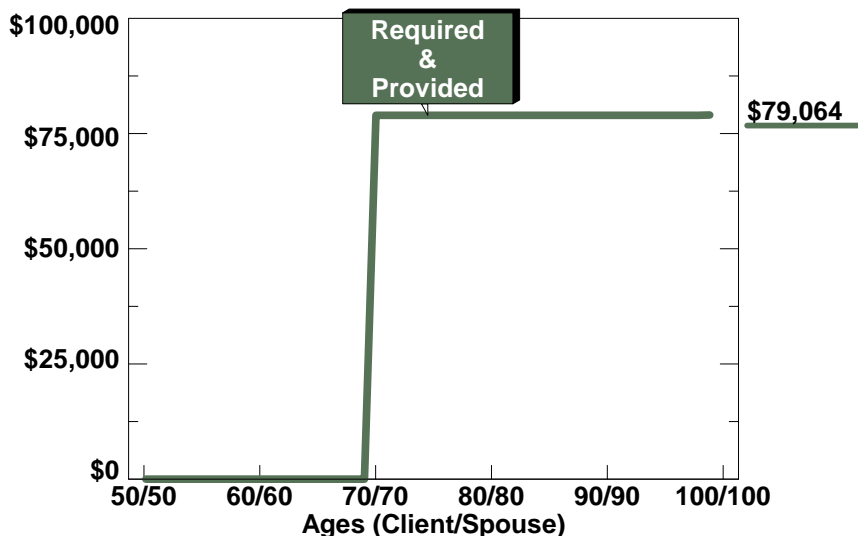


## Analysis of After Tax Cash Flow Requirements

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

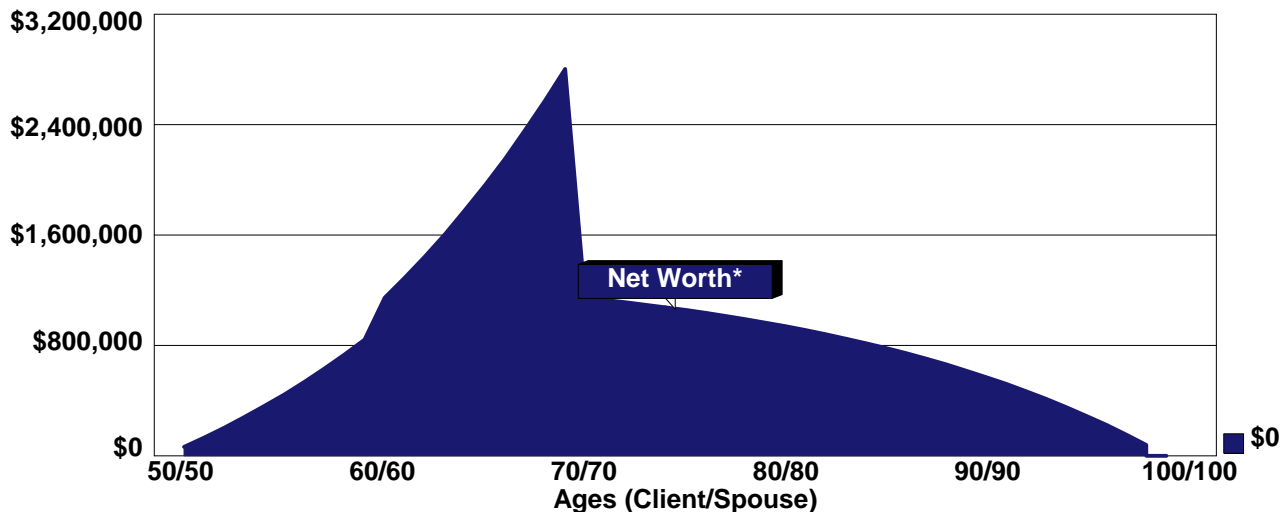
### Withdrawal Order

### Annual Cash Flow



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.

### Net Worth (After Providing Required Cash Flow)



\*Net Worth has been reduced by income tax still due on tax deferred assets.

# Financial Analysis: Result 3: Solo 401(k) - Increase Income Tax to 75% @ Age 70

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided	
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required*	(3) Total After Tax Cash Flow Required*	(4) Total After Tax Cash Flow from Retirement Plan Assets	(5) Total After Tax Cash Flow Provided*
1	50/50	0	0	0	0	0
2	51/51	0	0	0	0	0
3	52/52	0	0	0	0	0
4	53/53	0	0	0	0	0
5	54/54	0	0	0	0	0
6	55/55	0	0	0	0	0
7	56/56	0	0	0	0	0
8	57/57	0	0	0	0	0
9	58/58	0	0	0	0	0
10	59/59	0	0	0	0	0
11	60/60	0	0	0	0	0
12	61/61	0	0	0	0	0
13	62/62	0	0	0	0	0
14	63/63	0	0	0	0	0
15	64/64	0	0	0	0	0
16	65/65	0	0	0	0	0
17	66/66	0	0	0	0	0
18	67/67	0	0	0	0	0
19	68/68	0	0	0	0	0
20	69/69	0	0	0	0	0
21	70/70	78,976	0	78,976	78,976	78,976
22	71/71	78,976	0	78,976	78,976	78,976
23	72/72	78,976	0	78,976	78,976	78,976
24	73/73	78,976	0	78,976	78,976	78,976
25	74/74	78,976	0	78,976	78,976	78,976
26	75/75	78,976	0	78,976	78,976	78,976
27	76/76	78,976	0	78,976	78,976	78,976
28	77/77	78,976	0	78,976	78,976	78,976
29	78/78	78,976	0	78,976	78,976	78,976
30	79/79	78,976	0	78,976	78,976	78,976
31	80/80	78,976	0	78,976	78,976	78,976
32	81/81	78,976	0	78,976	78,976	78,976
33	82/82	78,976	0	78,976	78,976	78,976
34	83/83	78,976	0	78,976	78,976	78,976
35	84/84	78,976	0	78,976	78,976	78,976
36	85/85	78,976	0	78,976	78,976	78,976
37	86/86	78,976	0	78,976	78,976	78,976
38	87/87	78,976	0	78,976	78,976	78,976
39	88/88	78,976	0	78,976	78,976	78,976
40	89/89	78,976	0	78,976	78,976	78,976
		1,579,520	0	1,579,520	1,579,520	1,579,520

\*IMPORTANT NOTE: For this plan to be financially sound, column (5) must be sufficient to provide the values in column (3).

Column (4): see "Summary of Retirement Plan Assets".

# Financial Analysis: Result 3: Solo 401(k) - Increase Income Tax to 75% @ Age 70

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided	
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required*	(3) Total After Tax Cash Flow Required*	(4) Total After Tax Cash Flow from Retirement Plan Assets	(5) Total After Tax Cash Flow Provided*
41	90/90	78,976	0	78,976	78,976	78,976
42	91/91	78,976	0	78,976	78,976	78,976
43	92/92	78,976	0	78,976	78,976	78,976
44	93/93	78,976	0	78,976	78,976	78,976
45	94/94	78,976	0	78,976	78,976	78,976
46	95/95	78,976	0	78,976	78,976	78,976
47	96/96	78,976	0	78,976	78,976	78,976
48	97/97	78,976	0	78,976	78,976	78,976
49	98/98	78,976	0	78,976	78,976	78,976
50	99/99	79,064	0	79,064	79,064	79,064
		<b>2,369,368</b>	<b>0</b>	<b>2,369,368</b>	<b>2,369,368</b>	<b>2,369,368</b>

\*IMPORTANT NOTE: For this plan to be financially sound, column (5) must be sufficient to provide the values in column (3).

Column (4): see "Summary of Retirement Plan Assets".

# Financial Analysis: Result 3: Solo 401(k) - Increase Income Tax to 75% @ Age 70

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Summary of Retirement Plan Assets

		Pre-Retirement Income Tax Rate 39.60%				Retirement Income Tax Rate 75.00%				
Year	M/F Ages	(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Retirement Plan Assets Deposits	(3) Total Required Minimum Distributions	(4) Total Beginning of Year Pre Tax Withdrawals	(5) Annualized Interest Accrued	(6) Year End Living Value of Retirement Plan Assets	(7) Remaining Income Tax On Retirement Plan Assets	(8) Net Year End Living Value of Retirement Plan Assets	(9) Total After Tax Cash Flow from Retirement Plan Assets
1	50/50	0	120,000	0	0	8,400	127,116	63,050	64,066	0
2	51/51	127,116	120,000	0	0	17,298	261,770	129,838	131,932	0
3	52/52	261,770	120,000	0	0	26,724	404,408	200,586	203,822	0
4	53/53	404,408	120,000	0	0	36,709	555,506	275,530	279,976	0
5	54/54	555,506	120,000	0	0	47,285	715,564	354,920	360,644	0
6	55/55	715,564	120,000	0	0	58,489	885,112	439,016	446,096	0
7	56/56	885,112	120,000	0	0	70,358	1,064,716	528,100	536,616	0
8	57/57	1,064,716	120,000	0	0	82,930	1,254,970	622,466	632,504	0
9	58/58	1,254,970	120,000	0	0	96,248	1,456,506	722,426	734,080	0
10	59/59	1,456,506	120,000	0	0	110,355	1,669,992	828,316	841,676	0
11	60/60	1,669,992	120,000	0	0	125,299	1,896,138	750,870	1,145,268	0
12	61/61	1,896,138	120,000	0	0	141,130	2,135,694	845,734	1,289,960	0
13	62/62	2,135,694	120,000	0	0	157,899	2,389,456	946,224	1,443,232	0
14	63/63	2,389,456	120,000	0	0	175,662	2,658,266	1,052,674	1,605,592	0
15	64/64	2,658,266	120,000	0	0	194,479	2,943,018	1,165,436	1,777,582	0
16	65/65	2,943,018	120,000	0	0	214,411	3,244,654	1,284,882	1,959,772	0
17	66/66	3,244,654	120,000	0	0	235,526	3,564,178	1,411,414	2,152,764	0
18	67/67	3,564,178	120,000	0	0	257,892	3,902,650	1,545,450	2,357,200	0
19	68/68	3,902,650	120,000	0	0	281,586	4,261,194	1,687,432	2,573,762	0
20	69/69	4,261,194	120,000	0	0	306,684	4,640,998	1,837,836	2,803,162	0
21	70/70	4,640,998	0	169,380	315,904	302,757	4,581,572	3,436,178	1,145,394	78,976
22	71/71	4,581,572	0	172,890	315,904	298,597	4,518,622	3,388,966	1,129,656	78,976
23	72/72	4,518,622	0	176,508	315,904	294,190	4,451,940	3,338,954	1,112,986	78,976
24	73/73	4,451,940	0	180,240	315,904	289,523	4,381,302	3,285,976	1,095,326	78,976
25	74/74	4,381,302	0	184,088	315,904	284,578	4,306,476	3,229,856	1,076,620	78,976
26	75/75	4,306,476	0	188,056	315,904	279,340	4,227,212	3,170,408	1,056,804	78,976
27	76/76	4,227,212	0	192,146	315,904	273,792	4,143,248	3,107,436	1,035,812	78,976
28	77/77	4,143,248	0	195,436	315,904	267,914	4,054,306	3,040,730	1,013,576	78,976
29	78/78	4,054,306	0	199,720	315,904	261,688	3,960,090	2,970,068	990,022	78,976
30	79/79	3,960,090	0	203,082	315,904	255,093	3,860,286	2,895,214	965,072	78,976
31	80/80	3,860,286	0	206,432	315,904	248,107	3,754,564	2,815,922	938,642	78,976
32	81/81	3,754,564	0	209,752	315,904	240,706	3,642,572	2,731,928	910,644	78,976
33	82/82	3,642,572	0	213,016	315,904	232,867	3,523,940	2,642,954	880,986	78,976
34	83/83	3,523,940	0	216,192	315,904	224,563	3,398,272	2,548,704	849,568	78,976
35	84/84	3,398,272	0	219,244	315,904	215,766	3,265,152	2,448,864	816,288	78,976
36	85/85	3,265,152	0	220,618	315,904	206,447	3,124,138	2,343,104	781,034	78,976
37	86/86	3,124,138	0	221,570	315,904	196,576	2,974,762	2,231,072	743,690	78,976
38	87/87	2,974,762	0	221,998	315,904	186,120	2,816,528	2,112,396	704,132	78,976
39	88/88	2,816,528	0	221,774	315,904	175,044	2,648,912	1,986,684	662,228	78,976
40	89/89	2,648,912	0	220,742	315,904	163,311	2,471,356	1,853,516	617,840	78,976

\*Defined Contribution Plan Assets (Wayne Rawlings, MD); Defined Contribution Plan Assets (Lauren Rawlings, MD).

Column (7) illustrates the deferred income tax still due on retirement plan assets, including a 10.0% penalty tax prior to age 59 1/2.

# Financial Analysis: Result 3: Solo 401(k) - Increase Income Tax to 75% @ Age 70

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Summary of Retirement Plan Assets

		Pre-Retirement Income Tax Rate 39.60%			Retirement Income Tax Rate 75.00%					
Year	M/F Ages	(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Retirement Plan Assets Deposits	(3) Total Required Minimum Distributions	(4) Total Beginning of Year Pre Tax Withdrawals	(5) Annualized Interest Accrued	(6) Year End Living Value of Retirement Plan Assets	(7) Remaining Income Tax On Retirement Plan Assets	(8) Net Year End Living Value of Retirement Plan Assets	(9) Total After Tax Cash Flow from Retirement Plan Assets
41	90/90	2,471,356	0	216,786	315,904	150,882	2,283,270	1,712,452	570,818	78,976
42	91/91	2,283,270	0	211,414	315,904	137,716	2,084,030	1,563,022	521,008	78,976
43	92/92	2,084,030	0	204,316	315,904	123,769	1,872,976	1,404,732	468,244	78,976
44	93/93	1,872,976	0	195,102	315,904	108,995	1,649,406	1,237,054	412,352	78,976
45	94/94	1,649,406	0	181,254	315,904	93,345	1,412,578	1,059,434	353,144	78,976
46	95/95	1,412,578	0	164,254	315,904	76,767	1,161,706	871,280	290,426	78,976
47	96/96	1,161,706	0	143,420	315,904	59,206	895,958	671,968	223,990	78,976
48	97/97	895,958	0	117,890	315,904	40,604	614,452	460,838	153,614	78,976
49	98/98	614,452	0	86,542	315,904	20,898	316,252	237,188	79,064	78,976
50	99/99	316,252	0	47,202	316,252	0	0	0	0	79,064

\*Defined Contribution Plan Assets (Wayne Rawlings, MD); Defined Contribution Plan Assets (Lauren Rawlings, MD).

Column (7) illustrates the deferred income tax still due on retirement plan assets, including a 10.0% penalty tax prior to age 59 1/2.

# Financial Analysis: Result 3: Solo 401(k) - Increase Income Tax to 75% @ Age 70

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Details of Defined Contribution Plan Assets for Wayne Rawlings, MD

		Retirement Plan Assets Initial Value 0	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%			
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets	(7) Remaining Income Tax On Retirement Plan Assets	(8) Net Year End Retirement Plan Assets (6) - (7)
1	50/50	0	60,000	0	0	0	63,558	31,525	32,033
2	51/51	63,558	60,000	0	0	0	130,885	64,919	65,966
3	52/52	130,885	60,000	0	0	0	202,204	100,293	101,911
4	53/53	202,204	60,000	0	0	0	277,753	137,765	139,988
5	54/54	277,753	60,000	0	0	0	357,782	177,460	180,322
6	55/55	357,782	60,000	0	0	0	442,556	219,508	223,048
7	56/56	442,556	60,000	0	0	0	532,358	264,050	268,308
8	57/57	532,358	60,000	0	0	0	627,485	311,233	316,252
9	58/58	627,485	60,000	0	0	0	728,253	361,213	367,040
10	59/59	728,253	60,000	0	0	0	834,996	414,158	420,838
11	60/60	834,996	60,000	0	0	0	948,069	375,435	572,634
12	61/61	948,069	60,000	0	0	0	1,067,847	422,867	644,980
13	62/62	1,067,847	60,000	0	0	0	1,194,728	473,112	721,616
14	63/63	1,194,728	60,000	0	0	0	1,329,133	526,337	802,796
15	64/64	1,329,133	60,000	0	0	0	1,471,509	582,718	888,791
16	65/65	1,471,509	60,000	0	0	0	1,622,327	642,441	979,886
17	66/66	1,622,327	60,000	0	0	0	1,782,089	705,707	1,076,382
18	67/67	1,782,089	60,000	0	0	0	1,951,325	772,725	1,178,600
19	68/68	1,951,325	60,000	0	0	0	2,130,597	843,716	1,286,881
20	69/69	2,130,597	60,000	0	0	0	2,320,499	918,918	1,401,581
21	70/70	2,320,499	0	84,690	157,952	39,488	2,290,786	1,718,089	572,697
22	71/71	2,290,786	0	86,445	157,952	39,488	2,259,311	1,694,483	564,828
23	72/72	2,259,311	0	88,254	157,952	39,488	2,225,970	1,669,477	556,493
24	73/73	2,225,970	0	90,120	157,952	39,488	2,190,651	1,642,988	547,663
25	74/74	2,190,651	0	92,044	157,952	39,488	2,153,238	1,614,928	538,310
26	75/75	2,153,238	0	94,028	157,952	39,488	2,113,606	1,585,204	528,402
27	76/76	2,113,606	0	96,073	157,952	39,488	2,071,624	1,553,718	517,906
28	77/77	2,071,624	0	97,718	157,952	39,488	2,027,153	1,520,365	506,788
29	78/78	2,027,153	0	99,860	157,952	39,488	1,980,045	1,485,034	495,011
30	79/79	1,980,045	0	101,541	157,952	39,488	1,930,143	1,447,607	482,536
31	80/80	1,930,143	0	103,216	157,952	39,488	1,877,282	1,407,961	469,321
32	81/81	1,877,282	0	104,876	157,952	39,488	1,821,286	1,365,964	455,322
33	82/82	1,821,286	0	106,508	157,952	39,488	1,761,970	1,321,477	440,493
34	83/83	1,761,970	0	108,096	157,952	39,488	1,699,136	1,274,352	424,784
35	84/84	1,699,136	0	109,622	157,952	39,488	1,632,576	1,224,432	408,144
36	85/85	1,632,576	0	110,309	157,952	39,488	1,562,069	1,171,552	390,517
37	86/86	1,562,069	0	110,785	157,952	39,488	1,487,381	1,115,536	371,845
38	87/87	1,487,381	0	110,999	157,952	39,488	1,408,264	1,056,198	352,066
39	88/88	1,408,264	0	110,887	157,952	39,488	1,324,456	993,342	331,114
40	89/89	1,324,456	0	110,371	157,952	39,488	1,235,678	926,758	308,920
			1,200,000	2,016,442	3,159,040	789,760			

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

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

Column (6) has been reduced by an assumed management fee of 1.00%.

Column (7) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

# Financial Analysis: Result 3: Solo 401(k) - Increase Income Tax to 75% @ Age 70

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Details of Defined Contribution Plan Assets for Wayne Rawlings, MD

		Retirement Plan Assets Initial Value 0	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%			
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets	(7) Remaining Income Tax On Retirement Plan Assets	(8) Net Year End Retirement Plan Assets (6) - (7)
41	90/90	1,235,678	0	108,393	157,952	39,488	1,141,635	856,226	285,409
42	91/91	1,141,635	0	105,707	157,952	39,488	1,042,015	781,511	260,504
43	92/92	1,042,015	0	102,158	157,952	39,488	936,488	702,366	234,122
44	93/93	936,488	0	97,551	157,952	39,488	824,703	618,527	206,176
45	94/94	824,703	0	90,627	157,952	39,488	706,289	529,717	176,572
46	95/95	706,289	0	82,127	157,952	39,488	580,853	435,640	145,213
47	96/96	580,853	0	71,710	157,952	39,488	447,979	335,984	111,995
48	97/97	447,979	0	58,945	157,952	39,488	307,226	230,419	76,807
49	98/98	307,226	0	43,271	157,952	39,488	158,126	118,594	39,532
50	99/99	158,126	0	23,601	158,126	39,532	0	0	0

1,200,000
2,800,532
4,738,734
1,184,684

Columns (1) and (2) include only deductible contributions.  
 Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.  
 Column (6) has been reduced by an assumed management fee of 1.00%.  
 Column (7) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

# Financial Analysis: Result 3: Solo 401(k) - Increase Income Tax to 75% @ Age 70

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Details of Defined Contribution Plan Assets for Lauren Rawlings, MD

		Retirement Plan Assets Initial Value 0	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%			
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets	(7) Remaining Income Tax On Retirement Plan Assets	(8) Net Year End Retirement Plan Assets (6) - (7)
1	50/50	0	60,000	0	0	0	63,558	31,525	32,033
2	51/51	63,558	60,000	0	0	0	130,885	64,919	65,966
3	52/52	130,885	60,000	0	0	0	202,204	100,293	101,911
4	53/53	202,204	60,000	0	0	0	277,753	137,765	139,988
5	54/54	277,753	60,000	0	0	0	357,782	177,460	180,322
6	55/55	357,782	60,000	0	0	0	442,556	219,508	223,048
7	56/56	442,556	60,000	0	0	0	532,358	264,050	268,308
8	57/57	532,358	60,000	0	0	0	627,485	311,233	316,252
9	58/58	627,485	60,000	0	0	0	728,253	361,213	367,040
10	59/59	728,253	60,000	0	0	0	834,996	414,158	420,838
11	60/60	834,996	60,000	0	0	0	948,069	375,435	572,634
12	61/61	948,069	60,000	0	0	0	1,067,847	422,867	644,980
13	62/62	1,067,847	60,000	0	0	0	1,194,728	473,112	721,616
14	63/63	1,194,728	60,000	0	0	0	1,329,133	526,337	802,796
15	64/64	1,329,133	60,000	0	0	0	1,471,509	582,718	888,791
16	65/65	1,471,509	60,000	0	0	0	1,622,327	642,441	979,886
17	66/66	1,622,327	60,000	0	0	0	1,782,089	705,707	1,076,382
18	67/67	1,782,089	60,000	0	0	0	1,951,325	772,725	1,178,600
19	68/68	1,951,325	60,000	0	0	0	2,130,597	843,716	1,286,881
20	69/69	2,130,597	60,000	0	0	0	2,320,499	918,918	1,401,581
21	70/70	2,320,499	0	84,690	157,952	39,488	2,290,786	1,718,089	572,697
22	71/71	2,290,786	0	86,445	157,952	39,488	2,259,311	1,694,483	564,828
23	72/72	2,259,311	0	88,254	157,952	39,488	2,225,970	1,669,477	556,493
24	73/73	2,225,970	0	90,120	157,952	39,488	2,190,651	1,642,988	547,663
25	74/74	2,190,651	0	92,044	157,952	39,488	2,153,238	1,614,928	538,310
26	75/75	2,153,238	0	94,028	157,952	39,488	2,113,606	1,585,204	528,402
27	76/76	2,113,606	0	96,073	157,952	39,488	2,071,624	1,553,718	517,906
28	77/77	2,071,624	0	97,718	157,952	39,488	2,027,153	1,520,365	506,788
29	78/78	2,027,153	0	99,860	157,952	39,488	1,980,045	1,485,034	495,011
30	79/79	1,980,045	0	101,541	157,952	39,488	1,930,143	1,447,607	482,536
31	80/80	1,930,143	0	103,216	157,952	39,488	1,877,282	1,407,961	469,321
32	81/81	1,877,282	0	104,876	157,952	39,488	1,821,286	1,365,964	455,322
33	82/82	1,821,286	0	106,508	157,952	39,488	1,761,970	1,321,477	440,493
34	83/83	1,761,970	0	108,096	157,952	39,488	1,699,136	1,274,352	424,784
35	84/84	1,699,136	0	109,622	157,952	39,488	1,632,576	1,224,432	408,144
36	85/85	1,632,576	0	110,309	157,952	39,488	1,562,069	1,171,552	390,517
37	86/86	1,562,069	0	110,785	157,952	39,488	1,487,381	1,115,536	371,845
38	87/87	1,487,381	0	110,999	157,952	39,488	1,408,264	1,056,198	352,066
39	88/88	1,408,264	0	110,887	157,952	39,488	1,324,456	993,342	331,114
40	89/89	1,324,456	0	110,371	157,952	39,488	1,235,678	926,758	308,920
			1,200,000	2,016,442	3,159,040	789,760			

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

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

Column (6) has been reduced by an assumed management fee of 1.00%.

Column (7) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.



# Financial Analysis: Result 3: Solo 401(k) - Increase Income Tax to 75% @ Age 70

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Details of Defined Contribution Plan Assets for Lauren Rawlings, MD

		Retirement Plan Assets Initial Value 0	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%			
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets	(7) Remaining Income Tax On Retirement Plan Assets	(8) Net Year End Retirement Plan Assets (6) - (7)
41	90/90	1,235,678	0	108,393	157,952	39,488	1,141,635	856,226	285,409
42	91/91	1,141,635	0	105,707	157,952	39,488	1,042,015	781,511	260,504
43	92/92	1,042,015	0	102,158	157,952	39,488	936,488	702,366	234,122
44	93/93	936,488	0	97,551	157,952	39,488	824,703	618,527	206,176
45	94/94	824,703	0	90,627	157,952	39,488	706,289	529,717	176,572
46	95/95	706,289	0	82,127	157,952	39,488	580,853	435,640	145,213
47	96/96	580,853	0	71,710	157,952	39,488	447,979	335,984	111,995
48	97/97	447,979	0	58,945	157,952	39,488	307,226	230,419	76,807
49	98/98	307,226	0	43,271	157,952	39,488	158,126	118,594	39,532
50	99/99	158,126	0	23,601	158,126	39,532	0	0	0

1,200,000
2,800,532
4,738,734
1,184,684

Columns (1) and (2) include only deductible contributions.  
 Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.  
 Column (6) has been reduced by an assumed management fee of 1.00%.  
 Column (7) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

# Financial Analysis: Result 3: Solo 401(k) - Increase Income Tax to 75% @ Age 70

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

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

Year	M/F Ages	(1) Year End Value of Taxable Retirement Plan Assets	(2) Year End Hypothetical Net Worth
1	50/50	64,066	64,066
2	51/51	131,932	131,932
3	52/52	203,822	203,822
4	53/53	279,976	279,976
5	54/54	360,644	360,644
6	55/55	446,096	446,096
7	56/56	536,616	536,616
8	57/57	632,504	632,504
9	58/58	734,080	734,080
10	59/59	841,676	841,676
11	60/60	1,145,268	1,145,268
12	61/61	1,289,960	1,289,960
13	62/62	1,443,232	1,443,232
14	63/63	1,605,592	1,605,592
15	64/64	1,777,582	1,777,582
16	65/65	1,959,772	1,959,772
17	66/66	2,152,764	2,152,764
18	67/67	2,357,200	2,357,200
19	68/68	2,573,762	2,573,762
20	69/69	2,803,162	2,803,162
21	70/70	1,145,394	1,145,394
22	71/71	1,129,656	1,129,656
23	72/72	1,112,986	1,112,986
24	73/73	1,095,326	1,095,326
25	74/74	1,076,620	1,076,620
26	75/75	1,056,804	1,056,804
27	76/76	1,035,812	1,035,812
28	77/77	1,013,576	1,013,576
29	78/78	990,022	990,022
30	79/79	965,072	965,072
31	80/80	938,642	938,642
32	81/81	910,644	910,644
33	82/82	880,986	880,986
34	83/83	849,568	849,568
35	84/84	816,288	816,288
36	85/85	781,034	781,034
37	86/86	743,690	743,690
38	87/87	704,132	704,132
39	88/88	662,228	662,228
40	89/89	617,840	617,840

Column (2) has been reduced by income tax still due on tax deferred assets.

# Financial Analysis: Result 3: Solo 401(k) - Increase Income Tax to 75% @ Age 70

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

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

Year	M/F Ages	(1) Year End Value of Taxable Retirement Plan Assets	=	(2) Year End Hypothetical Net Worth
41	90/90	570,818		570,818
42	91/91	521,008		521,008
43	92/92	468,244		468,244
44	93/93	412,352		412,352
45	94/94	353,144		353,144
46	95/95	290,426		290,426
47	96/96	223,990		223,990
48	97/97	153,614		153,614
49	98/98	79,064		79,064
50	99/99	0		0

Column (2) has been reduced by income tax still due on tax deferred assets.

# Financial Analysis: Result 3: Solo 401(k) - Increase Income Tax to 75% @ Age 70

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

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

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
1	50/50	127,116	50,338	76,778	0	76,778
2	51/51	261,770	103,660	158,110	0	158,110
3	52/52	404,408	160,146	244,262	0	244,262
4	53/53	555,506	219,980	335,526	0	335,526
5	54/54	715,564	283,364	432,200	0	432,200
6	55/55	885,112	350,504	534,608	0	534,608
7	56/56	1,064,716	421,628	643,088	0	643,088
8	57/57	1,254,970	496,968	758,002	0	758,002
9	58/58	1,456,506	576,776	879,730	0	879,730
10	59/59	1,669,992	661,316	1,008,676	0	1,008,676
11	60/60	1,896,138	750,870	1,145,268	0	1,145,268
12	61/61	2,135,694	845,734	1,289,960	0	1,289,960
13	62/62	2,389,456	946,224	1,443,232	0	1,443,232
14	63/63	2,658,266	1,052,674	1,605,592	0	1,605,592
15	64/64	2,943,018	1,165,436	1,777,582	0	1,777,582
16	65/65	3,244,654	1,284,882	1,959,772	0	1,959,772
17	66/66	3,564,178	1,411,414	2,152,764	0	2,152,764
18	67/67	3,902,650	1,545,450	2,357,200	0	2,357,200
19	68/68	4,261,194	1,687,432	2,573,762	0	2,573,762
20	69/69	4,640,998	1,837,836	2,803,162	0	2,803,162
21	70/70	4,581,572	3,436,180	1,145,392	0	1,145,392
22	71/71	4,518,622	3,388,966	1,129,656	0	1,129,656
23	72/72	4,451,940	3,338,956	1,112,984	0	1,112,984
24	73/73	4,381,302	3,285,976	1,095,326	0	1,095,326
25	74/74	4,306,476	3,229,858	1,076,618	0	1,076,618
26	75/75	4,227,212	3,170,410	1,056,802	0	1,056,802
27	76/76	4,143,248	3,107,436	1,035,812	0	1,035,812
28	77/77	4,054,306	3,040,730	1,013,576	0	1,013,576
29	78/78	3,960,090	2,970,068	990,022	0	990,022
30	79/79	3,860,286	2,895,214	965,072	0	965,072
31	80/80	3,754,564	2,815,924	938,640	0	938,640
32	81/81	3,642,572	2,731,930	910,642	0	910,642
33	82/82	3,523,940	2,642,956	880,984	0	880,984
34	83/83	3,398,272	2,548,704	849,568	0	849,568
35	84/84	3,265,152	2,448,864	816,288	0	816,288
36	85/85	3,124,138	2,343,104	781,034	0	781,034
37	86/86	2,974,762	2,231,072	743,690	0	743,690
38	87/87	2,816,528	2,112,396	704,132	0	704,132
39	88/88	2,648,912	1,986,684	662,228	0	662,228
40	89/89	2,471,356	1,853,518	617,838	0	617,838

Summary at Life Expectancy (Year 40)

Total Estate Assets	\$ 2,471,356
Wealth Transferred to Heirs	\$ 617,838

\*Net of cash flow provided

\*\*See Transfer Tax Details report for details.

# Financial Analysis: Result 3: Solo 401(k) - Increase Income Tax to 75% @ Age 70

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

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

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
41	90/90	2,283,270	1,712,452	570,818	0	570,818
42	91/91	2,084,030	1,563,022	521,008	0	521,008
43	92/92	1,872,976	1,404,732	468,244	0	468,244
44	93/93	1,649,406	1,237,054	412,352	0	412,352
45	94/94	1,412,578	1,059,434	353,144	0	353,144
46	95/95	1,161,706	871,280	290,426	0	290,426
47	96/96	895,958	671,968	223,990	0	223,990
48	97/97	614,452	460,840	153,612	0	153,612
49	98/98	316,252	237,190	79,062	0	79,062
50	99/99	0	0	0	0	0

### 50 Year Summary

Total Estate Assets	\$ 0
Wealth Transferred to Heirs	\$ 0

\*Net of cash flow provided

\*\*See Transfer Tax Details report for details.

# Financial Analysis: Result 3: Solo 401(k) - Increase Income Tax to 75% @ Age 70

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Summary of Transfer Taxation of Retirement Plan Assets

### Wayne Rawlings, MD's Retirement Plan Account

Plan Assets Initial Value 0  
 Plan Assets Cost Basis 0  
 Plan Assets Yield 7.00%

### Lauren Rawlings, MD's Retirement Plan Account

Plan Assets Initial Value 0  
 Plan Assets Cost Basis 0  
 Plan Assets Yield 7.00%

Heirs' Income Tax Rate  
 39.60% in Yrs 1-20  
 75.00% thereafter

Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(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
1	50/50	127,116	0	50,338	50,338	76,778	40%
2	51/51	261,770	0	103,660	103,660	158,110	40%
3	52/52	404,408	0	160,146	160,146	244,262	40%
4	53/53	555,506	0	219,980	219,980	335,526	40%
5	54/54	715,564	0	283,364	283,364	432,200	40%
6	55/55	885,112	0	350,504	350,504	534,608	40%
7	56/56	1,064,716	0	421,628	421,628	643,088	40%
8	57/57	1,254,970	0	496,968	496,968	758,002	40%
9	58/58	1,456,506	0	576,776	576,776	879,730	40%
10	59/59	1,669,992	0	661,316	661,316	1,008,676	40%
11	60/60	1,896,138	0	750,870	750,870	1,145,268	40%
12	61/61	2,135,694	0	845,734	845,734	1,289,960	40%
13	62/62	2,389,456	0	946,224	946,224	1,443,232	40%
14	63/63	2,658,266	0	1,052,674	1,052,674	1,605,592	40%
15	64/64	2,943,018	0	1,165,436	1,165,436	1,777,582	40%
16	65/65	3,244,654	0	1,284,882	1,284,882	1,959,772	40%
17	66/66	3,564,178	0	1,411,414	1,411,414	2,152,764	40%
18	67/67	3,902,650	0	1,545,450	1,545,450	2,357,200	40%
19	68/68	4,261,194	0	1,687,432	1,687,432	2,573,762	40%
20	69/69	4,640,998	0	1,837,836	1,837,836	2,803,162	40%
21	70/70	4,581,572	0	3,436,180	3,436,180	1,145,392	75%
22	71/71	4,518,622	0	3,388,966	3,388,966	1,129,656	75%
23	72/72	4,451,940	0	3,338,956	3,338,956	1,112,984	75%
24	73/73	4,381,302	0	3,285,976	3,285,976	1,095,326	75%
25	74/74	4,306,476	0	3,229,858	3,229,858	1,076,618	75%
26	75/75	4,227,212	0	3,170,410	3,170,410	1,056,802	75%
27	76/76	4,143,248	0	3,107,436	3,107,436	1,035,812	75%
28	77/77	4,054,306	0	3,040,730	3,040,730	1,013,576	75%
29	78/78	3,960,090	0	2,970,068	2,970,068	990,022	75%
30	79/79	3,860,286	0	2,895,214	2,895,214	965,072	75%
31	80/80	3,754,564	0	2,815,924	2,815,924	938,640	75%
32	81/81	3,642,572	0	2,731,930	2,731,930	910,642	75%
33	82/82	3,523,940	0	2,642,956	2,642,956	880,984	75%
34	83/83	3,398,272	0	2,548,704	2,548,704	849,568	75%
35	84/84	3,265,152	0	2,448,864	2,448,864	816,288	75%
36	85/85	3,124,138	0	2,343,104	2,343,104	781,034	75%
37	86/86	2,974,762	0	2,231,072	2,231,072	743,690	75%
38	87/87	2,816,528	0	2,112,396	2,112,396	704,132	75%
39	88/88	2,648,912	0	1,986,684	1,986,684	662,228	75%
40	89/89	2,471,356	0	1,853,518	1,853,518	617,838	75%

# Financial Analysis: Result 3: Solo 401(k) - Increase Income Tax to 75% @ Age 70

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Summary of Transfer Taxation of Retirement Plan Assets

### Wayne Rawlings, MD's Retirement Plan Account

Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield
0	0	7.00%

### Lauren Rawlings, MD's Retirement Plan Account

Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield
0	0	7.00%

Heirs' Income Tax Rate  
39.60% in Yrs 1-20  
75.00% thereafter

Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(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	90/90	2,283,270	0	1,712,452	1,712,452	570,818	75%
42	91/91	2,084,030	0	1,563,022	1,563,022	521,008	75%
43	92/92	1,872,976	0	1,404,732	1,404,732	468,244	75%
44	93/93	1,649,406	0	1,237,054	1,237,054	412,352	75%
45	94/94	1,412,578	0	1,059,434	1,059,434	353,144	75%
46	95/95	1,161,706	0	871,280	871,280	290,426	75%
47	96/96	895,958	0	671,968	671,968	223,990	75%
48	97/97	614,452	0	460,840	460,840	153,612	75%
49	98/98	316,252	0	237,190	237,190	79,062	75%
50	99/99	0	0	0	0	0	0%

Financial Analysis: Result 4: Substitute Indexed Survivor UL for Solo 401(k)

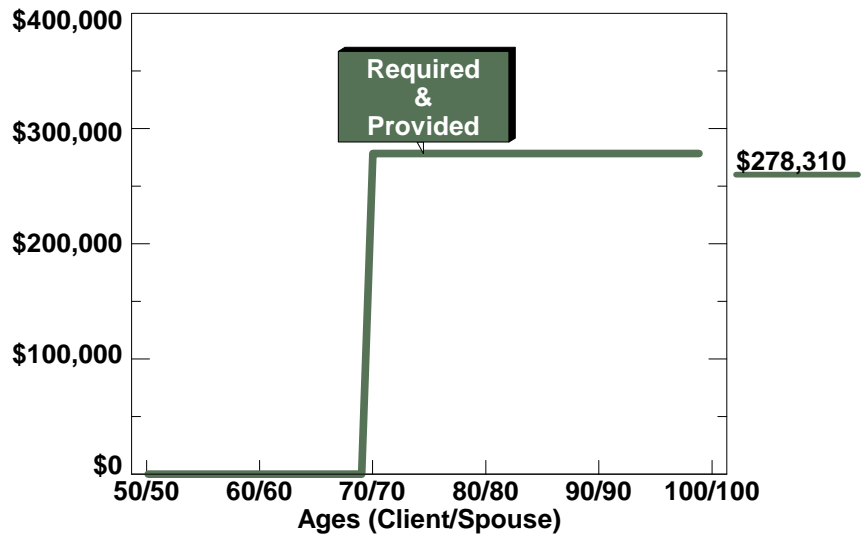


## Analysis of After Tax Cash Flow Requirements

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

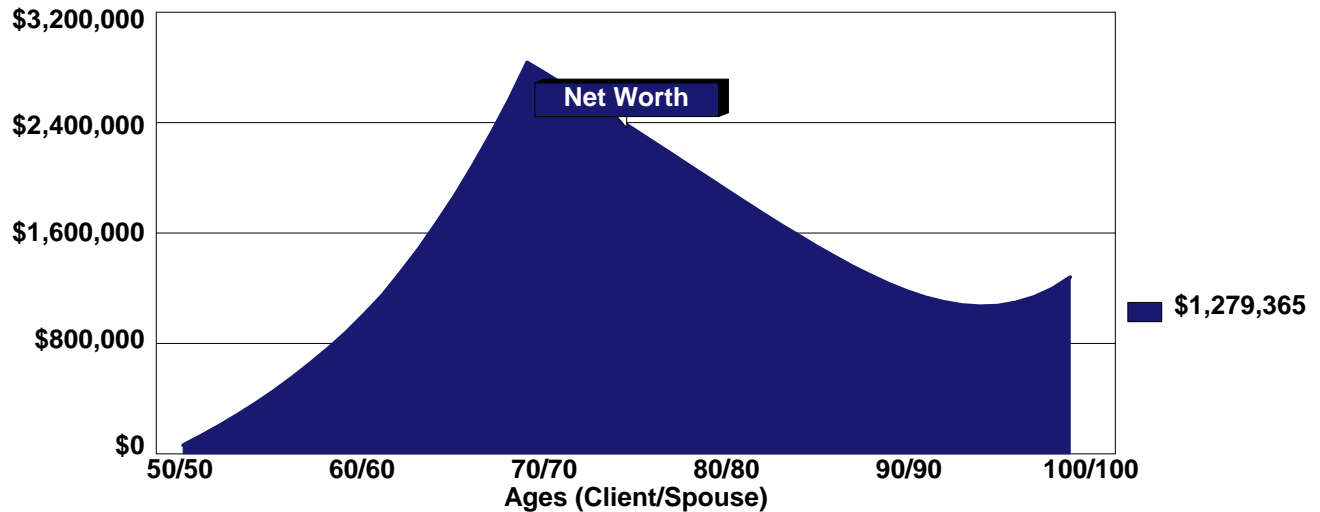
### Withdrawal Order

### Annual Cash Flow



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.

### Net Worth (After Providing Required Cash Flow)



# Financial Analysis: Result 4: Substitute Indexed Survivor UL for Solo 401(k)

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided	
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required*	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) Total After Tax Cash Flow Provided*
1	50/50	0	0	0	0	0
2	51/51	0	0	0	0	0
3	52/52	0	0	0	0	0
4	53/53	0	0	0	0	0
5	54/54	0	0	0	0	0
6	55/55	0	0	0	0	0
7	56/56	0	0	0	0	0
8	57/57	0	0	0	0	0
9	58/58	0	0	0	0	0
10	59/59	0	0	0	0	0
11	60/60	0	0	0	0	0
12	61/61	0	0	0	0	0
13	62/62	0	0	0	0	0
14	63/63	0	0	0	0	0
15	64/64	0	0	0	0	0
16	65/65	0	0	0	0	0
17	66/66	0	0	0	0	0
18	67/67	0	0	0	0	0
19	68/68	0	0	0	0	0
20	69/69	0	0	0	0	0
21	70/70	278,310	0	278,310	278,310	278,310
22	71/71	278,310	0	278,310	278,310	278,310
23	72/72	278,310	0	278,310	278,310	278,310
24	73/73	278,310	0	278,310	278,310	278,310
25	74/74	278,310	0	278,310	278,310	278,310
26	75/75	278,310	0	278,310	278,310	278,310
27	76/76	278,310	0	278,310	278,310	278,310
28	77/77	278,310	0	278,310	278,310	278,310
29	78/78	278,310	0	278,310	278,310	278,310
30	79/79	278,310	0	278,310	278,310	278,310
31	80/80	278,310	0	278,310	278,310	278,310
32	81/81	278,310	0	278,310	278,310	278,310
33	82/82	278,310	0	278,310	278,310	278,310
34	83/83	278,310	0	278,310	278,310	278,310
35	84/84	278,310	0	278,310	278,310	278,310
36	85/85	278,310	0	278,310	278,310	278,310
37	86/86	278,310	0	278,310	278,310	278,310
38	87/87	278,310	0	278,310	278,310	278,310
39	88/88	278,310	0	278,310	278,310	278,310
40	89/89	278,310	0	278,310	278,310	278,310
		5,566,200	0	5,566,200	5,566,200	5,566,200

\*IMPORTANT NOTE: For this plan to be financially sound, column (5) must be sufficient to provide the values in column (3).

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

# Financial Analysis: Result 4: Substitute Indexed Survivor UL for Solo 401(k)

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided	
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required*	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) Total After Tax Cash Flow Provided*
41	90/90	278,310	0	278,310	278,310	278,310
42	91/91	278,310	0	278,310	278,310	278,310
43	92/92	278,310	0	278,310	278,310	278,310
44	93/93	278,310	0	278,310	278,310	278,310
45	94/94	278,310	0	278,310	278,310	278,310
46	95/95	278,310	0	278,310	278,310	278,310
47	96/96	278,310	0	278,310	278,310	278,310
48	97/97	278,310	0	278,310	278,310	278,310
49	98/98	278,310	0	278,310	278,310	278,310
50	99/99	278,310	0	278,310	278,310	278,310
		<b>8,349,300</b>	<b>0</b>	<b>8,349,300</b>	<b>8,349,300</b>	<b>8,349,300</b>

\*IMPORTANT NOTE: For this plan to be financially sound, column (5) must be sufficient to provide the values in column (3).

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

# Financial Analysis: Result 4: Substitute Indexed Survivor UL for Solo 401(k)

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Expected Cash Flow

Year	M/F Ages	(1) Indexed Survivor UL Loans	(2) Total Expected After Tax Cash Flow
1	50/50	0	0
2	51/51	0	0
3	52/52	0	0
4	53/53	0	0
5	54/54	0	0
6	55/55	0	0
7	56/56	0	0
8	57/57	0	0
9	58/58	0	0
10	59/59	0	0
11	60/60	0	0
12	61/61	0	0
13	62/62	0	0
14	63/63	0	0
15	64/64	0	0
16	65/65	0	0
17	66/66	0	0
18	67/67	0	0
19	68/68	0	0
20	69/69	0	0
21	70/70	278,310	278,310
22	71/71	278,310	278,310
23	72/72	278,310	278,310
24	73/73	278,310	278,310
25	74/74	278,310	278,310
26	75/75	278,310	278,310
27	76/76	278,310	278,310
28	77/77	278,310	278,310
29	78/78	278,310	278,310
30	79/79	278,310	278,310
31	80/80	278,310	278,310
32	81/81	278,310	278,310
33	82/82	278,310	278,310
34	83/83	278,310	278,310
35	84/84	278,310	278,310
36	85/85	278,310	278,310
37	86/86	278,310	278,310
38	87/87	278,310	278,310
39	88/88	278,310	278,310
40	89/89	278,310	278,310
		5,566,200	5,566,200

# Financial Analysis: Result 4: Substitute Indexed Survivor UL for Solo 401(k)

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Expected Cash Flow

<u>Year</u>	<u>M/F Ages</u>	(1) Indexed Survivor UL Loans	(2) Total Expected After Tax Cash Flow
41	90/90	278,310	278,310
42	91/91	278,310	278,310
43	92/92	278,310	278,310
44	93/93	278,310	278,310
45	94/94	278,310	278,310
46	95/95	278,310	278,310
47	96/96	278,310	278,310
48	97/97	278,310	278,310
49	98/98	278,310	278,310
50	99/99	278,310	278,310

8,349,300      8,349,300

# Financial Analysis: Result 4: Substitute Indexed Survivor UL for Solo 401(k)

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

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

Year	M/F Ages	(1) Year End Value of Life Insurance Assets	(2) Year End Hypothetical Net Worth
1	50/50	63,676	63,676
2	51/51	131,783	131,783
3	52/52	204,655	204,655
4	53/53	282,623	282,623
5	54/54	366,044	366,044
6	55/55	455,296	455,296
7	56/56	550,787	550,787
8	57/57	652,952	652,952
9	58/58	762,256	762,256
10	59/59	879,195	879,195
11	60/60	1,010,186	1,010,186
12	61/61	1,151,132	1,151,132
13	62/62	1,311,931	1,311,931
14	63/63	1,484,942	1,484,942
15	64/64	1,671,089	1,671,089
16	65/65	1,871,350	1,871,350
17	66/66	2,086,779	2,086,779
18	67/67	2,318,499	2,318,499
19	68/68	2,567,705	2,567,705
20	69/69	2,835,668	2,835,668
21	70/70	2,756,604	2,756,604
22	71/71	2,676,107	2,676,107
23	72/72	2,594,290	2,594,290
24	73/73	2,511,292	2,511,292
25	74/74	2,427,276	2,427,276
26	75/75	2,342,437	2,342,437
27	76/76	2,256,957	2,256,957
28	77/77	2,171,058	2,171,058
29	78/78	2,084,974	2,084,974
30	79/79	1,998,966	1,998,966
31	80/80	1,913,315	1,913,315
32	81/81	1,828,286	1,828,286
33	82/82	1,744,180	1,744,180
34	83/83	1,661,303	1,661,303
35	84/84	1,580,401	1,580,401
36	85/85	1,502,273	1,502,273
37	86/86	1,427,573	1,427,573
38	87/87	1,357,031	1,357,031
39	88/88	1,291,453	1,291,453
40	89/89	1,231,733	1,231,733

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.

# Financial Analysis: Result 4: Substitute Indexed Survivor UL for Solo 401(k)

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

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

Year	M/F Ages	(1) Year End Value of Life Insurance Assets	=	(2) Year End Hypothetical Net Worth
41	90/90	1,178,856		1,178,856
42	91/91	1,134,697		1,134,697
43	92/92	1,100,620		1,100,620
44	93/93	1,078,132		1,078,132
45	94/94	1,068,897		1,068,897
46	95/95	1,074,742		1,074,742
47	96/96	1,096,613		1,096,613
48	97/97	1,136,511		1,136,511
49	98/98	1,196,628		1,196,628
50	99/99	1,279,365		1,279,365

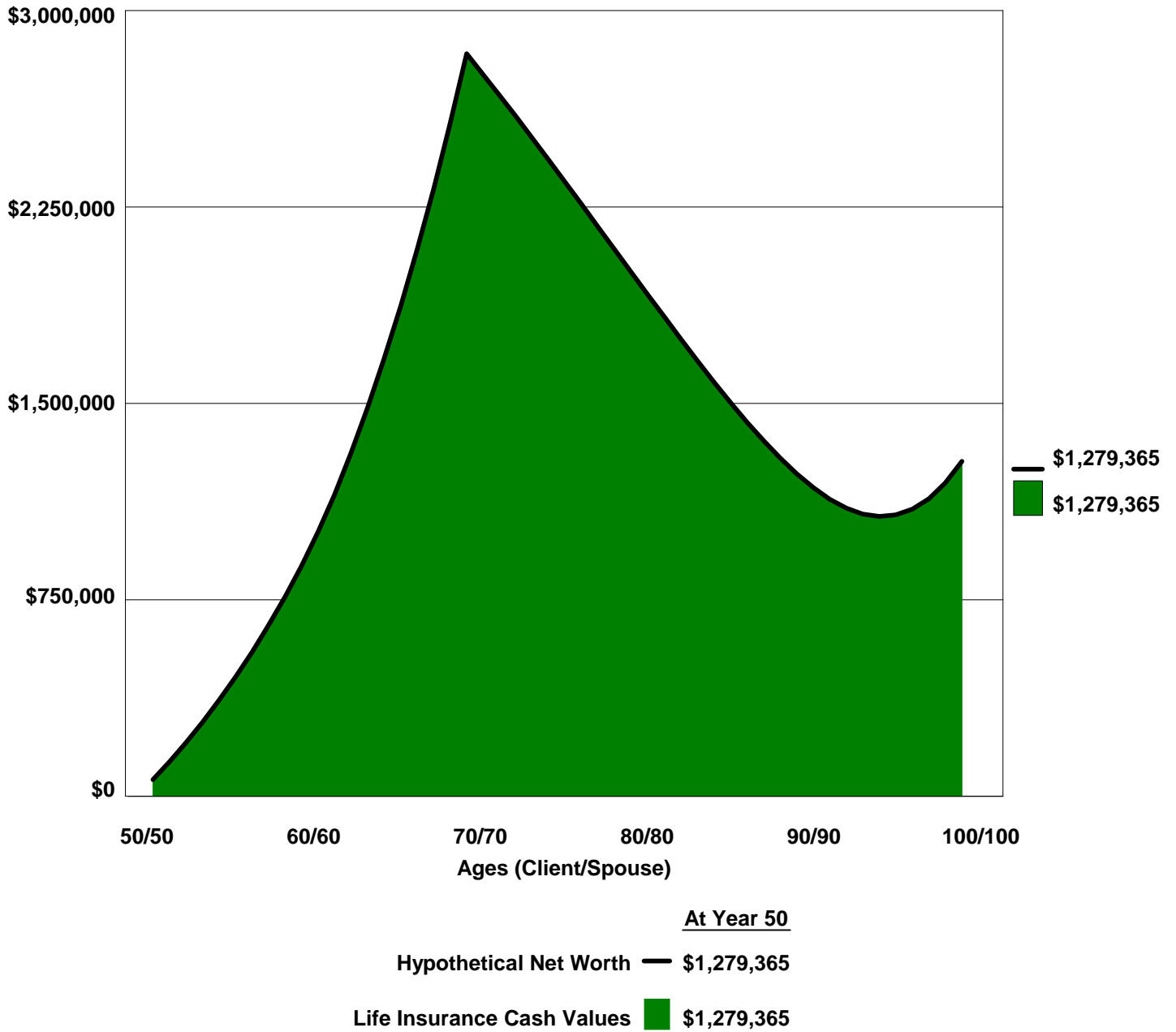
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# Financial Analysis: Result 4: Substitute Indexed Survivor UL for Solo 401(k)

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Hypothetical Net Worth (After Providing Required Cash Flow) 50 Year Analysis



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.



# Financial Analysis: Result 4: Substitute Indexed Survivor UL for Solo 401(k)

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Estate Assets Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Net Illiquid Assets*	+	(3) Indexed Survivor UL Death Benefit	=	(4) Total Estate Assets
1	50/50	0		0		1,945,827		1,945,827
2	51/51	0		0		2,013,934		2,013,934
3	52/52	0		0		2,086,806		2,086,806
4	53/53	0		0		2,164,774		2,164,774
5	54/54	0		0		2,248,195		2,248,195
6	55/55	0		0		2,337,447		2,337,447
7	56/56	0		0		2,432,938		2,432,938
8	57/57	0		0		2,535,103		2,535,103
9	58/58	0		0		2,644,407		2,644,407
10	59/59	0		0		2,761,346		2,761,346
11	60/60	0		0		2,892,337		2,892,337
12	61/61	0		0		3,033,283		3,033,283
13	62/62	0		0		3,194,082		3,194,082
14	63/63	0		0		3,367,093		3,367,093
15	64/64	0		0		3,553,240		3,553,240
16	65/65	0		0		3,753,501		3,753,501
17	66/66	0		0		3,968,930		3,968,930
18	67/67	0		0		4,200,650		4,200,650
19	68/68	0		0		4,449,856		4,449,856
20	69/69	0		0		4,717,819		4,717,819
21	70/70	0		0		3,213,929		3,213,929
22	71/71	0		0		3,101,879		3,101,879
23	72/72	0		0		2,980,999		2,980,999
24	73/73	0		0		2,850,666		2,850,666
25	74/74	0		0		2,710,217		2,710,217
26	75/75	0		0		2,558,944		2,558,944
27	76/76	0		0		2,488,770		2,488,770
28	77/77	0		0		2,419,136		2,419,136
29	78/78	0		0		2,350,334		2,350,334
30	79/79	0		0		2,282,694		2,282,694
31	80/80	0		0		2,216,560		2,216,560
32	81/81	0		0		2,152,270		2,152,270
33	82/82	0		0		2,090,198		2,090,198
34	83/83	0		0		2,030,729		2,030,729
35	84/84	0		0		1,974,712		1,974,712
36	85/85	0		0		1,923,052		1,923,052
37	86/86	0		0		1,876,512		1,876,512
38	87/87	0		0		1,835,932		1,835,932
39	88/88	0		0		1,802,240		1,802,240
40	89/89	0		0		1,776,455		1,776,455

\*Net of any liabilities.

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

# Financial Analysis: Result 4: Substitute Indexed Survivor UL for Solo 401(k)

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Estate Assets Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Net Illiquid Assets*	+	(3) Indexed Survivor UL Death Benefit	=	(4) Total Estate Assets
41	90/90	0		0		1,759,702		1,759,702
42	91/91	0		0		1,630,173		1,630,173
43	92/92	0		0		1,496,850		1,496,850
44	93/93	0		0		1,359,787		1,359,787
45	94/94	0		0		1,219,057		1,219,057
46	95/95	0		0		1,074,742		1,074,742
47	96/96	0		0		1,096,613		1,096,613
48	97/97	0		0		1,136,511		1,136,511
49	98/98	0		0		1,196,628		1,196,628
50	99/99	0		0		1,279,365		1,279,365

\*Net of any liabilities.

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

# Financial Analysis: Result 4: Substitute Indexed Survivor UL for Solo 401(k)

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

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

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
1	50/50	1,945,827	0	1,945,827	0	1,945,827
2	51/51	2,013,934	0	2,013,934	0	2,013,934
3	52/52	2,086,806	0	2,086,806	0	2,086,806
4	53/53	2,164,774	0	2,164,774	0	2,164,774
5	54/54	2,248,195	0	2,248,195	0	2,248,195
6	55/55	2,337,447	0	2,337,447	0	2,337,447
7	56/56	2,432,938	0	2,432,938	0	2,432,938
8	57/57	2,535,103	0	2,535,103	0	2,535,103
9	58/58	2,644,407	0	2,644,407	0	2,644,407
10	59/59	2,761,346	0	2,761,346	0	2,761,346
11	60/60	2,892,337	0	2,892,337	0	2,892,337
12	61/61	3,033,283	0	3,033,283	0	3,033,283
13	62/62	3,194,082	0	3,194,082	0	3,194,082
14	63/63	3,367,093	0	3,367,093	0	3,367,093
15	64/64	3,553,240	0	3,553,240	0	3,553,240
16	65/65	3,753,501	0	3,753,501	0	3,753,501
17	66/66	3,968,930	0	3,968,930	0	3,968,930
18	67/67	4,200,650	0	4,200,650	0	4,200,650
19	68/68	4,449,856	0	4,449,856	0	4,449,856
20	69/69	4,717,819	0	4,717,819	0	4,717,819
21	70/70	3,213,929	0	3,213,929	0	3,213,929
22	71/71	3,101,879	0	3,101,879	0	3,101,879
23	72/72	2,980,999	0	2,980,999	0	2,980,999
24	73/73	2,850,666	0	2,850,666	0	2,850,666
25	74/74	2,710,217	0	2,710,217	0	2,710,217
26	75/75	2,558,944	0	2,558,944	0	2,558,944
27	76/76	2,488,770	0	2,488,770	0	2,488,770
28	77/77	2,419,136	0	2,419,136	0	2,419,136
29	78/78	2,350,334	0	2,350,334	0	2,350,334
30	79/79	2,282,694	0	2,282,694	0	2,282,694
31	80/80	2,216,560	0	2,216,560	0	2,216,560
32	81/81	2,152,270	0	2,152,270	0	2,152,270
33	82/82	2,090,198	0	2,090,198	0	2,090,198
34	83/83	2,030,729	0	2,030,729	0	2,030,729
35	84/84	1,974,712	0	1,974,712	0	1,974,712
36	85/85	1,923,052	0	1,923,052	0	1,923,052
37	86/86	1,876,512	0	1,876,512	0	1,876,512
38	87/87	1,835,932	0	1,835,932	0	1,835,932
39	88/88	1,802,240	0	1,802,240	0	1,802,240
40	89/89	1,776,455	0	1,776,455	0	1,776,455

\*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 40)

Total Estate Assets	\$ 1,776,455
Wealth Transferred to Heirs	\$ 1,776,455

# Financial Analysis: Result 4: Substitute Indexed Survivor UL for Solo 401(k)

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

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

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
41	90/90	1,759,702	0	1,759,702	0	1,759,702
42	91/91	1,630,173	0	1,630,173	0	1,630,173
43	92/92	1,496,850	0	1,496,850	0	1,496,850
44	93/93	1,359,787	0	1,359,787	0	1,359,787
45	94/94	1,219,057	0	1,219,057	0	1,219,057
46	95/95	1,074,742	0	1,074,742	0	1,074,742
47	96/96	1,096,613	0	1,096,613	0	1,096,613
48	97/97	1,136,511	0	1,136,511	0	1,136,511
49	98/98	1,196,628	0	1,196,628	0	1,196,628
50	99/99	1,279,365	0	1,279,365	0	1,279,365

\*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.

### 50 Year Summary

Total Estate Assets	\$ 1,279,365
Wealth Transferred to Heirs	\$ 1,279,365