

Financial Analysis: Details of the Current Plan

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For: Robert Sterling & Jamie Sterling, Ages 45/45

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 800,000	
	Liquid Assets (Tax Exempt Interest)	800,000	
	Hypothetical Equity Assets	2,500,000	
	Tax Deferred Assets	0	
	Defined Contribution Plan Assets for Robert Sterling		
	Retirement Plan Assets	800,000	
	Defined Contribution Plan Assets for Jamie Sterling		
	Retirement Plan Asset	800,000	
	Total Defined Contribution Plan Assets:	1,600,000	
		Total Liquid Assets	
<u>Illiquid Assets:</u>	Principal Residence	500,000	
	Personal Property	400,000	
		Total Illiquid Assets	
<u>Other Assets:</u>		Total Other Assets Inside the Estate	0
		Total Estate Assets	\$6,600,000
		Total Other Assets Outside the Estate	0

Funding Options for Required Cash Flow

Retirement Plan Assets: Minimum Distribution, Unless More Is Needed
Cash Flow Funding: Interest and Dividend Income First

See Page 2 for yield, dividend assumptions, and other important data.

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.

Client Information Summary

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	40.00%
	Retirement	40.00%
<u>Life Expectancy:</u>	Joint	45 Years
	Robert Sterling	Age 89
	Jamie Sterling	Age 89
<u>Taxable Account:</u>		Taxable
	Yield Assumption	4.00%
<u>Tax Exempt Account:</u>		Tax Exempt
	Yield Assumption	3.00%
<u>Hypothetical Equities:</u>		Equity
	Growth Rate	7.00%
	Dividend Rate	2.00%
<u>Retirement Plan Assets Robert Sterling:</u>		
	Defined Contr. Yield Assumption	7.00%
<u>Retirement Plan Assets Jamie Sterling:</u>		
	Defined Contr. Yield Assumption	7.00%