

Accelerated Arbitrage (Highlights)

For: Robert and Jamie Sterling



Presented By: _____

[Licensed user's name appears here]

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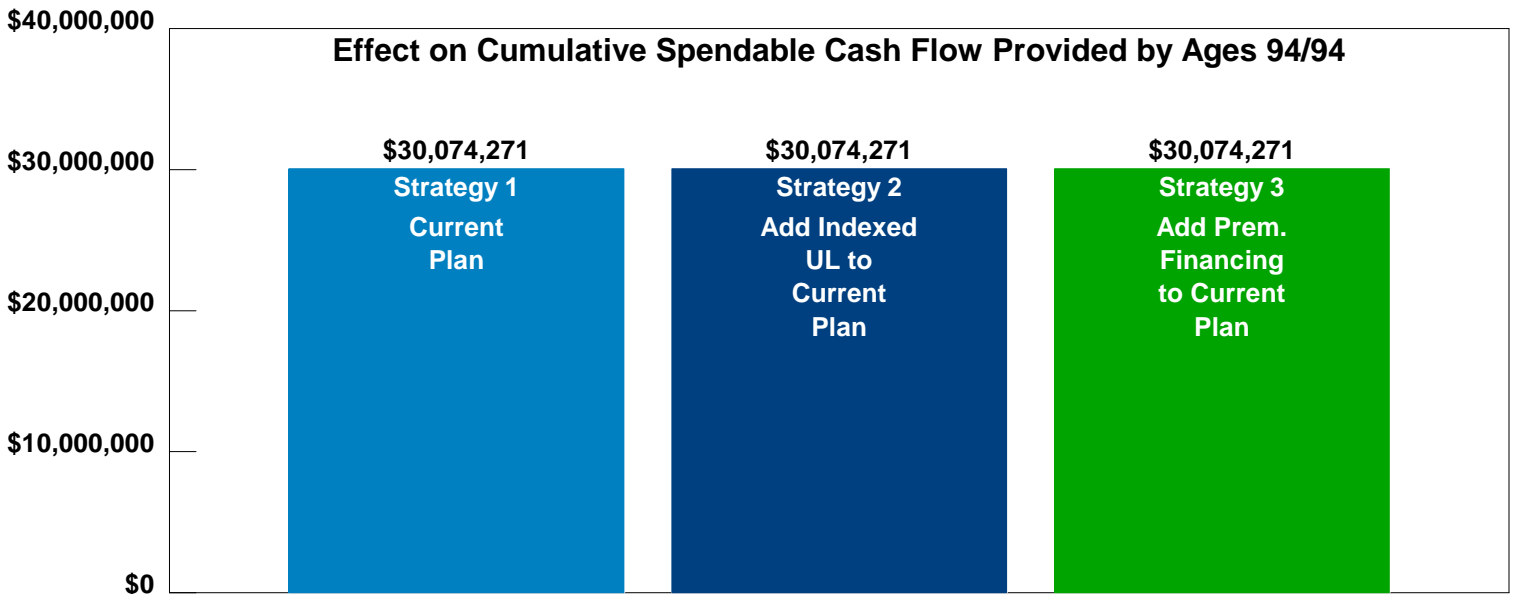
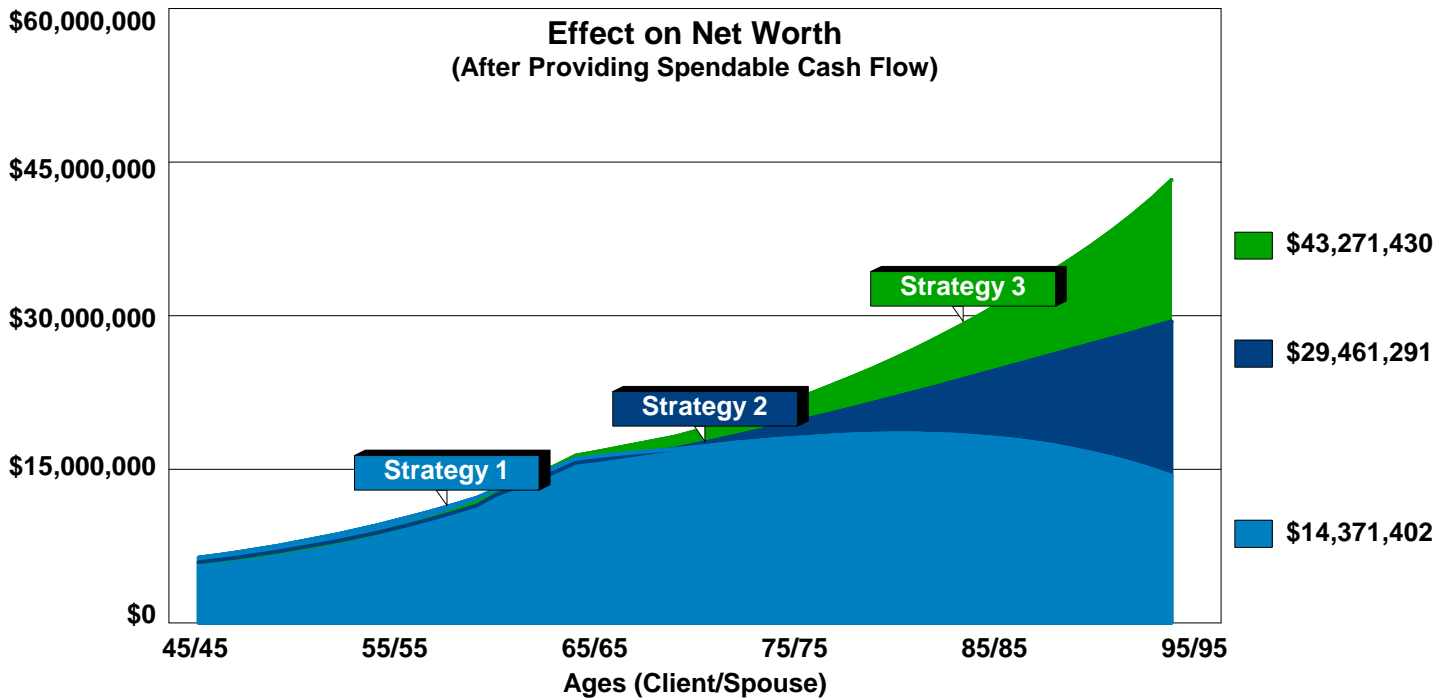
Comparison of Strategy 1 vs. Strategy 2 vs. Strategy 3

Comparison of Strategy 1 vs. Strategy 2 vs. Strategy 3

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For: Robert Sterling & Jamie Sterling

Comparison of Alternatives



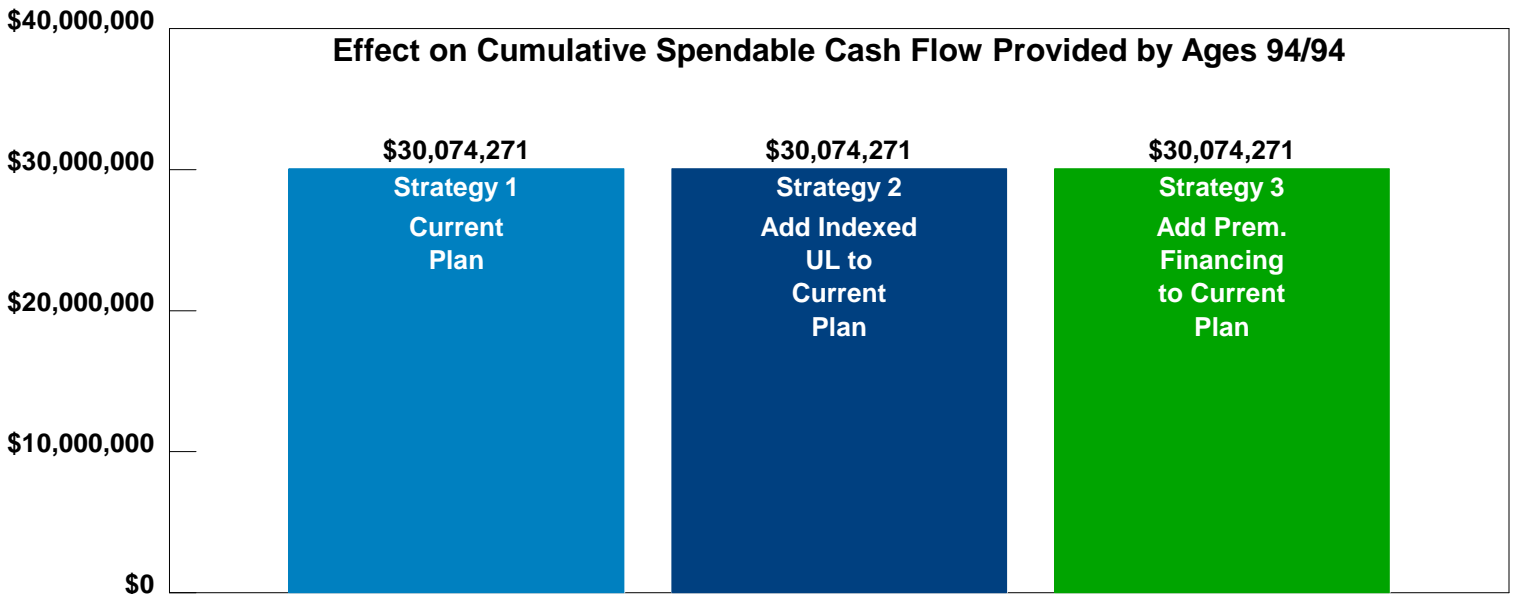
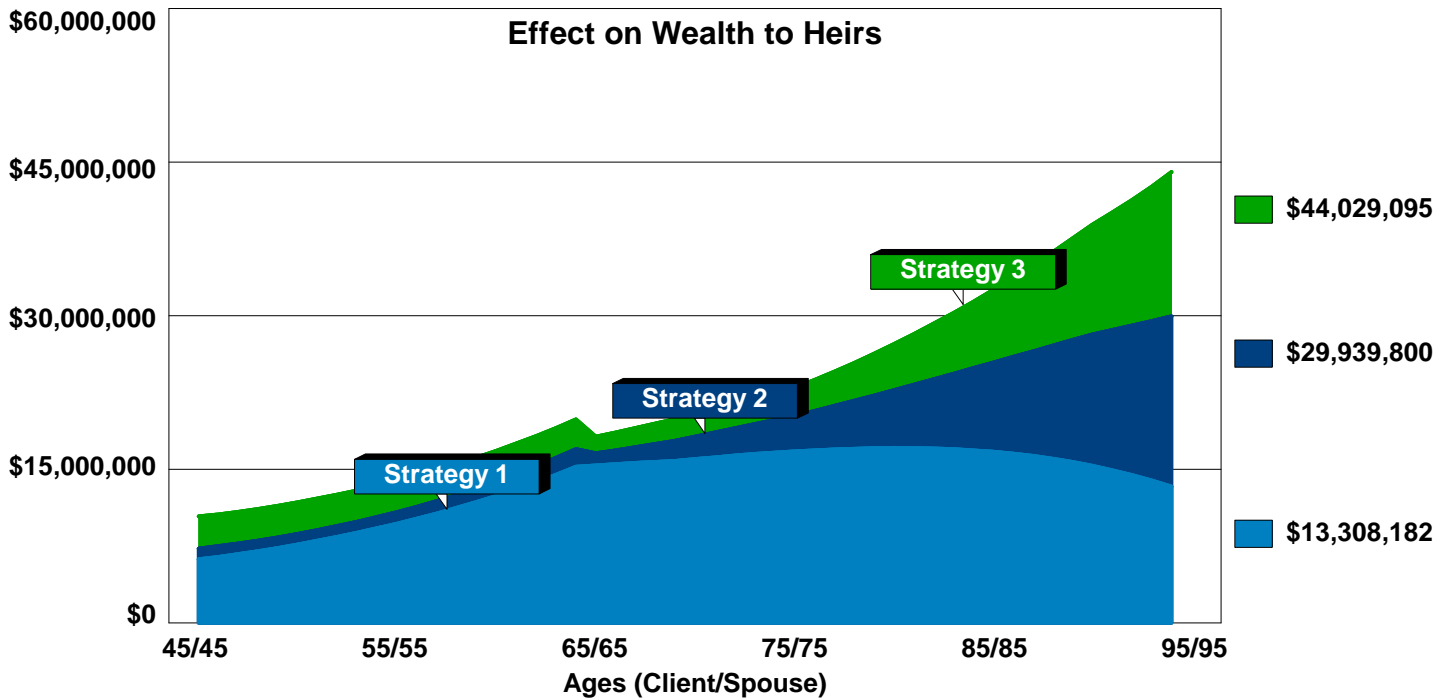
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Comparison of Strategy 1 vs. Strategy 2 vs. Strategy 3

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Comparison of Alternatives



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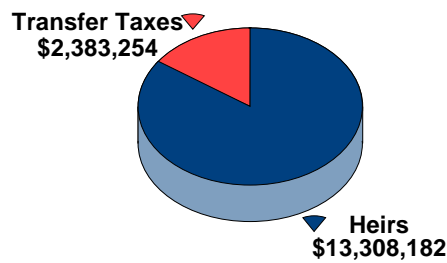
Comparison of Strategy 1 vs. Strategy 2 vs. Strategy 3

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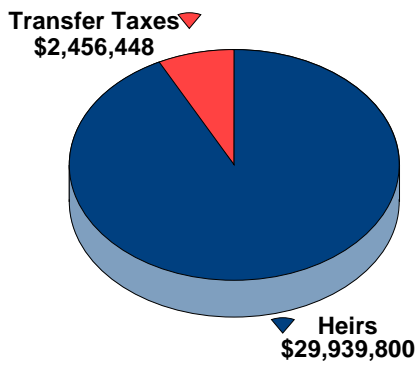
For: Robert Sterling & Jamie Sterling

Comparison of Alternatives at Ages 94/94

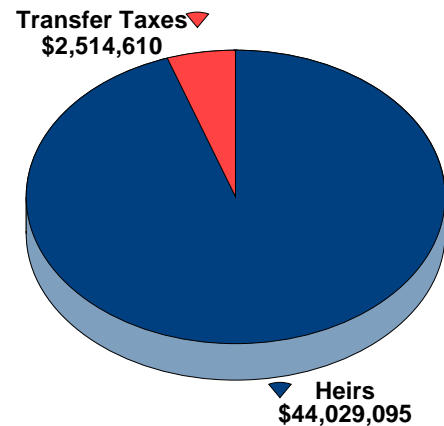
Strategy 1
Current Plan
Total Wealth Distributed: \$15,691,436



Strategy 2
Add Indexed UL to Current Plan
Total Wealth Distributed: \$32,396,248



Strategy 3
Add Prem. Financing to Current Plan
Total Wealth Distributed: \$46,543,705



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Comparison of Strategy 1 vs. Strategy 2 vs. Strategy 3

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

For: Robert Sterling & Jamie Sterling

Comparison of Alternatives

Year	M/F Ages	Effect on Spendable Cash Flow			Effect on Net Worth*			Effect on Wealth to Heirs		
		Strategy 1 Current Plan	Strategy 2 Add Indexed UL to Current Plan	Strategy 3 Add Prem. Financing to Current Plan	Strategy 1 Current Plan	Strategy 2 Add Indexed UL to Current Plan	Strategy 3 Add Prem. Financing to Current Plan	Strategy 1 Current Plan	Strategy 2 Add Indexed UL to Current Plan	Strategy 3 Add Prem. Financing to Current Plan
1	45/45	0	0	0	6,393,088	5,959,519	5,935,933	6,222,744	7,269,104	10,401,502
2	46/46	0	0	0	6,636,885	6,169,901	6,126,429	6,455,529	7,496,006	10,601,872
3	47/47	0	0	0	6,915,531	6,415,408	6,355,882	6,722,449	7,759,099	10,861,777
4	48/48	0	0	0	7,221,446	6,688,584	6,617,014	7,015,881	8,050,999	11,141,633
5	49/49	0	0	0	7,551,291	6,986,179	6,906,590	7,332,436	8,368,528	11,451,143
6	50/50	0	0	0	7,903,919	7,307,152	7,223,596	7,670,915	8,710,725	11,789,373
7	51/51	0	0	0	8,279,332	7,651,628	7,568,091	8,031,265	9,077,797	12,150,043
8	52/52	0	0	0	8,678,160	8,020,381	7,941,024	8,414,055	9,470,606	12,528,021
9	53/53	0	0	0	9,101,386	8,414,559	8,343,619	8,820,207	9,890,396	12,933,356
10	54/54	0	0	0	9,550,219	8,835,481	8,776,895	9,250,861	10,338,584	13,366,815
11	55/55	0	0	0	10,026,025	9,295,826	9,287,158	9,707,315	10,827,961	13,857,482
12	56/56	0	0	0	10,530,300	9,787,619	9,837,395	10,190,985	11,350,660	14,383,177
13	57/57	0	0	0	11,064,659	10,312,828	10,429,990	10,703,406	11,908,773	14,945,685
14	58/58	0	0	0	11,630,823	10,873,572	11,067,247	11,246,216	12,504,551	15,541,526
15	59/59	0	0	0	12,230,630	11,472,124	11,752,141	11,821,159	13,140,401	16,178,121
16	60/60	0	0	0	13,084,010	12,547,203	12,894,638	12,430,094	13,819,244	16,836,264
17	61/61	0	0	0	13,771,188	13,254,408	13,676,669	13,074,996	14,540,541	17,529,748
18	62/62	0	0	0	14,499,170	14,005,697	14,510,552	13,757,969	15,306,832	18,265,817
19	63/63	0	0	0	15,270,362	14,803,752	15,399,532	14,481,243	16,120,861	19,046,814
20	64/64	0	0	0	16,087,324	15,651,455	16,347,151	15,247,189	16,985,570	19,875,286
21	65/65	632,139	632,139	632,139	16,283,876	15,899,186	16,699,769	15,389,426	16,565,771	18,193,514
22	66/66	651,103	651,103	651,103	16,471,826	16,160,230	17,061,616	15,519,550	16,854,268	18,608,233
23	67/67	670,636	670,636	670,636	16,650,644	16,436,003	17,433,605	15,636,176	17,157,541	19,031,295
24	68/68	690,755	690,755	690,755	16,819,760	16,724,557	17,816,543	15,736,017	17,473,563	19,467,985
25	69/69	711,478	711,478	711,478	16,977,929	17,006,505	18,211,209	15,817,347	17,782,847	19,907,909
26	70/70	732,822	732,822	732,822	17,192,674	17,415,794	18,742,260	16,002,155	18,204,350	20,463,963
27	71/71	754,807	754,807	754,807	17,397,336	17,833,749	19,299,877	16,177,680	18,604,050	20,962,144
28	72/72	777,451	777,451	777,451	17,590,415	18,260,751	19,886,070	16,342,631	19,006,227	21,475,965
29	73/73	800,775	800,775	800,775	17,770,276	18,697,155	20,503,276	16,495,607	19,410,481	21,995,093
30	74/74	824,798	824,798	824,798	17,935,155	19,143,254	21,153,584	16,635,098	19,816,267	22,484,914
31	75/75	849,542	849,542	849,542	18,083,132	19,598,764	21,837,833	16,759,468	20,222,325	22,963,605
32	76/76	875,028	875,028	875,028	18,212,136	20,062,962	22,555,260	16,866,954	20,706,874	23,735,475
33	77/77	901,279	901,279	901,279	18,320,337	20,535,759	23,307,773	16,955,742	21,200,167	24,544,821
34	78/78	928,317	928,317	928,317	18,404,966	21,017,077	24,097,276	17,023,719	21,701,974	25,393,535
35	79/79	956,167	956,167	956,167	18,463,918	21,506,738	24,925,811	17,068,786	22,212,161	26,283,850
36	80/80	984,852	984,852	984,852	18,494,502	22,004,442	25,795,073	17,088,604	22,730,362	27,217,534
37	81/81	1,014,397	1,014,397	1,014,397	18,493,830	22,509,734	26,706,622	17,080,659	23,256,048	28,196,219
38	82/82	1,044,829	1,044,829	1,044,829	18,458,800	23,022,135	27,662,090	17,042,252	23,788,662	29,217,869
39	83/83	1,076,174	1,076,174	1,076,174	18,386,089	23,541,057	28,662,755	16,970,485	24,327,529	30,267,565
40	84/84	1,108,459	1,108,459	1,108,459	18,273,284	24,065,533	29,708,914	16,863,395	24,871,567	31,361,090
		16,985,808	16,985,808	16,985,808						

*After providing spendable cash flow.

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Comparison of Strategy 1 vs. Strategy 2 vs. Strategy 3

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

For: Robert Sterling & Jamie Sterling

Comparison of Alternatives

Year	M/F Ages	Effect on Spendable Cash Flow			Effect on Net Worth*			Effect on Wealth to Heirs		
		Strategy 1 Current Plan	Strategy 2 Add Indexed UL to Current Plan	Strategy 3 Add Prem. Financing to Current Plan	Strategy 1 Current Plan	Strategy 2 Add Indexed UL to Current Plan	Strategy 3 Add Prem. Financing to Current Plan	Strategy 1 Current Plan	Strategy 2 Add Indexed UL to Current Plan	Strategy 3 Add Prem. Financing to Current Plan
41	85/85	1,141,713	1,141,713	1,141,713	18,118,554	24,594,068	30,799,622	16,718,937	25,419,377	32,502,931
42	86/86	1,175,965	1,175,965	1,175,965	17,919,145	25,125,724	31,936,052	16,534,723	25,969,954	33,689,046
43	87/87	1,211,244	1,211,244	1,211,244	17,672,162	25,658,930	33,117,477	16,308,232	26,521,637	34,924,315
44	88/88	1,247,581	1,247,581	1,247,581	17,374,562	26,191,750	34,342,278	16,036,794	27,072,383	36,202,540
45	89/89	1,285,008	1,285,008	1,285,008	17,023,170	26,722,002	35,608,429	15,717,603	27,619,905	37,532,806
46	90/90	1,323,559	1,323,559	1,323,559	16,616,255	27,247,042	36,913,255	15,348,210	28,161,802	38,897,309
47	91/91	1,363,265	1,363,265	1,363,265	16,150,793	27,778,704	38,306,782	14,925,772	28,605,069	40,066,412
48	92/92	1,404,163	1,404,163	1,404,163	15,623,682	28,320,920	39,810,814	14,447,327	29,045,957	41,299,915
49	93/93	1,446,288	1,446,288	1,446,288	15,031,000	28,879,356	41,453,661	13,909,054	29,488,825	42,610,084
50	94/94	1,489,677	1,489,677	1,489,677	14,371,402	29,461,291	43,271,430	13,308,182	29,939,800	44,029,095

30,074,271 30,074,271 30,074,271

*After providing spendable cash flow.

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Financial Analysis: Details of the Current Plan

Financial Analysis: Details of the Current Plan

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

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		5,700,000
<u>Illiquid Assets:</u>	Principal Residence	500,000	
	Personal Property	400,000	
	Total Illiquid Assets		900,000
<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

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%

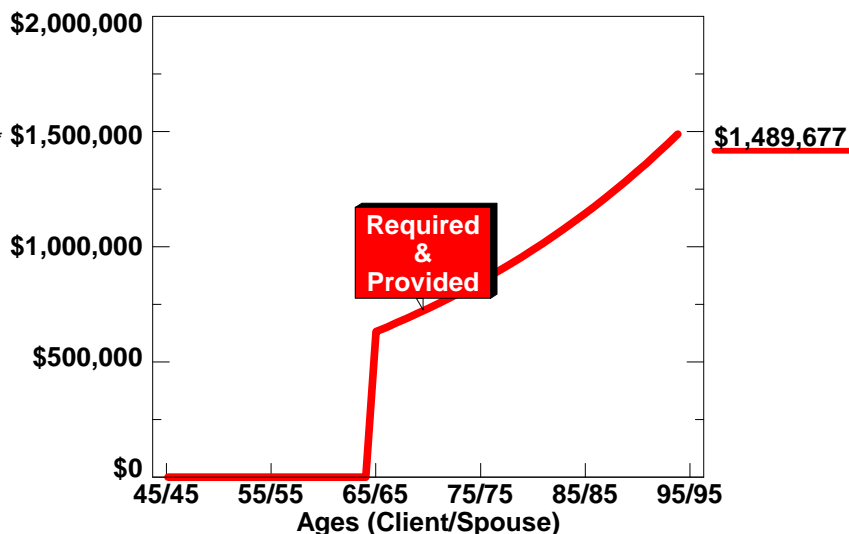
Analysis of After Tax Cash Flow Requirements

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

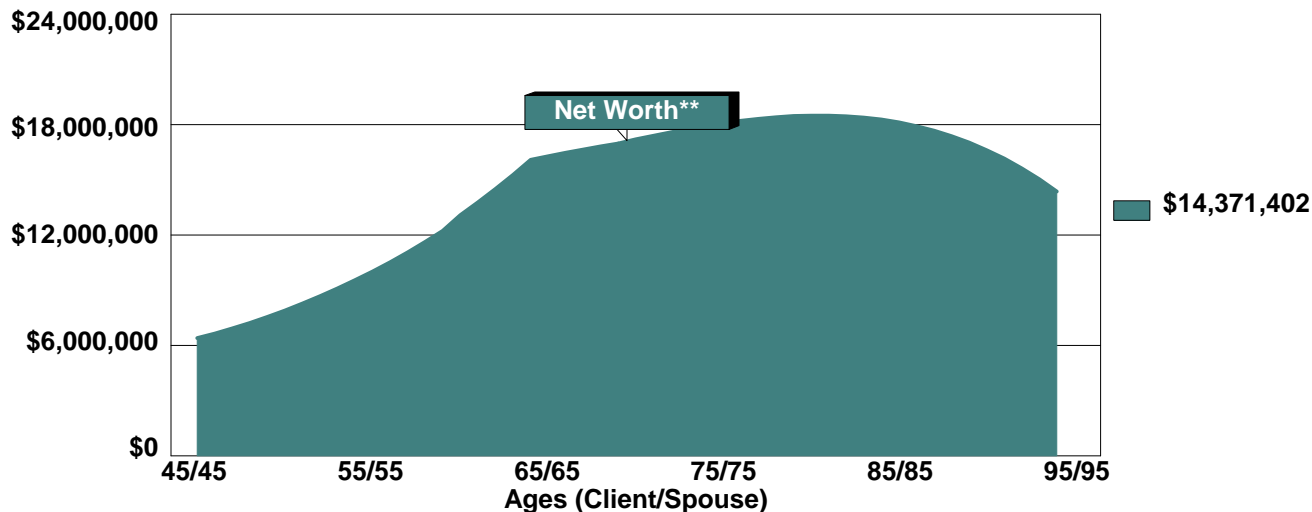
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Hypothetical Equities
- 4th. Retirement Plan Assets*
- 5th. Spouse's Retirement Plan Assets* **\$1,500,000**

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)



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

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

Financial Analysis: Details of the Current Plan

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For: Robert Sterling & Jamie Sterling

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 from Retirement Plan Assets	(6) After Tax Cash Flow from Taxable & Tax Exempt Accounts	(7) After Tax Cash Flow from Equity Assets	(8) Total After Tax Cash Flow Provided*
1	45/45	0	0	0	0	0	0	0	0
2	46/46	0	0	0	0	0	0	0	0
3	47/47	0	0	0	0	0	0	0	0
4	48/48	0	0	0	0	0	0	0	0
5	49/49	0	0	0	0	0	0	0	0
6	50/50	0	0	0	0	0	0	0	0
7	51/51	0	0	0	0	0	0	0	0
8	52/52	0	0	0	0	0	0	0	0
9	53/53	0	0	0	0	0	0	0	0
10	54/54	0	0	0	0	0	0	0	0
11	55/55	0	0	0	0	0	0	0	0
12	56/56	0	0	0	0	0	0	0	0
13	57/57	0	0	0	0	0	0	0	0
14	58/58	0	0	0	0	0	0	0	0
15	59/59	0	0	0	0	0	0	0	0
16	60/60	0	0	0	0	0	0	0	0
17	61/61	0	0	0	0	0	0	0	0
18	62/62	0	0	0	0	0	0	0	0
19	63/63	0	0	0	0	0	0	0	0
20	64/64	0	0	0	0	0	0	0	0
21	65/65	632,139	0	632,139	0	0	69,879	562,260	632,139
22	66/66	651,103	0	651,103	0	0	69,756	581,347	651,103
23	67/67	670,636	0	670,636	0	7,069	69,634	593,933	670,636
24	68/68	690,755	0	690,755	0	41,579	69,512	579,664	690,755
25	69/69	711,478	0	711,478	0	76,368	69,390	565,720	711,478
26	70/70	732,822	0	732,822	118,236	162,763	69,269	382,554	732,822
27	71/71	754,807	0	754,807	121,783	172,632	69,148	391,244	754,807
28	72/72	777,451	0	777,451	125,436	183,075	69,027	399,913	777,451
29	73/73	800,775	0	800,775	129,199	194,122	68,907	408,547	800,775
30	74/74	824,798	0	824,798	133,075	205,802	68,787	417,134	824,798
31	75/75	849,542	0	849,542	137,068	218,151	68,668	425,655	849,542
32	76/76	875,028	0	875,028	141,180	231,199	68,549	434,100	875,028
33	77/77	901,279	0	901,279	145,415	243,824	68,430	443,610	901,279
34	78/78	928,317	0	928,317	149,777	258,309	68,312	451,919	928,317
35	79/79	956,167	0	956,167	154,271	272,187	68,194	461,515	956,167
36	80/80	984,852	0	984,852	158,899	286,685	68,076	471,192	984,852
37	81/81	1,014,397	0	1,014,397	163,666	301,809	67,959	480,963	1,014,397
38	82/82	1,044,829	0	1,044,829	168,576	317,563	67,842	490,848	1,044,829
39	83/83	1,076,174	0	1,076,174	173,633	333,944	67,725	500,872	1,076,174
40	84/84	1,108,459	0	1,108,459	178,842	350,946	67,608	511,156	1,108,459
		16,985,808	0	16,985,808	2,199,056	3,858,027	1,395,102	9,533,623	16,985,808

*IMPORTANT NOTE: For this plan to be financially sound, column (8) must be sufficient to provide the values in column (3).

- Column (1): assumes 3.00% inflation.
- Column (4): see "Expected Cash Flow".
- Column (5): see "Summary of Retirement Plan Assets".
- Column (6): see detail reports for Taxable and Tax Exempt Accounts.
- Column (7): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

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 from Retirement Plan Assets	(6) After Tax Cash Flow from Taxable & Tax Exempt Accounts	(7) After Tax Cash Flow from Equity Assets	(8) Total After Tax Cash Flow Provided*
41	85/85	1,141,713	0	1,141,713	184,207	366,062	112,628	478,816	1,141,713
42	86/86	1,175,965	0	1,175,965	189,733	381,436	137,512	467,284	1,175,965
43	87/87	1,211,244	0	1,211,244	195,426	397,004	162,783	456,031	1,211,244
44	88/88	1,247,581	0	1,247,581	201,288	412,686	188,559	445,048	1,247,581
45	89/89	1,285,008	0	1,285,008	207,327	428,382	214,970	434,329	1,285,008
46	90/90	1,323,559	0	1,323,559	213,547	440,074	246,071	423,867	1,323,559
47	91/91	1,363,265	0	1,363,265	219,953	451,171	278,482	413,659	1,363,265
48	92/92	1,404,163	0	1,404,163	226,552	461,502	312,412	403,697	1,404,163
49	93/93	1,446,288	0	1,446,288	233,348	470,866	348,099	393,975	1,446,288
50	94/94	1,489,677	0	1,489,677	240,349	473,764	391,078	384,486	1,489,677
		30,074,271	0	30,074,271	4,310,786	8,140,974	3,787,696	13,834,815	30,074,271

*IMPORTANT NOTE: For this plan to be financially sound, column (8) must be sufficient to provide the values in column (3).

- Column (1): assumes 3.00% inflation.
- Column (4): see "Expected Cash Flow".
- Column (5): see "Summary of Retirement Plan Assets".
- Column (6): see detail reports for Taxable and Tax Exempt Accounts.
- Column (7): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) Total Expected After Tax Cash Flow
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	0	0
22	66/66	0	0
23	67/67	0	0
24	68/68	0	0
25	69/69	0	0
26	70/70	118,236	118,236
27	71/71	121,783	121,783
28	72/72	125,436	125,436
29	73/73	129,199	129,199
30	74/74	133,075	133,075
31	75/75	137,068	137,068
32	76/76	141,180	141,180
33	77/77	145,415	145,415
34	78/78	149,777	149,777
35	79/79	154,271	154,271
36	80/80	158,899	158,899
37	81/81	163,666	163,666
38	82/82	168,576	168,576
39	83/83	173,633	173,633
40	84/84	178,842	178,842
		2,199,056	2,199,056

Column (1) assumes 3.00% inflation.

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

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) Total Expected After Tax Cash Flow
41	85/85	184,207	184,207
42	86/86	189,733	189,733
43	87/87	195,426	195,426
44	88/88	201,288	201,288
45	89/89	207,327	207,327
46	90/90	213,547	213,547
47	91/91	219,953	219,953
48	92/92	226,552	226,552
49	93/93	233,348	233,348
50	94/94	240,349	240,349

4,310,786

4,310,786

Column (1) assumes 3.00% inflation.

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

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Retirement Plan Assets

		Pre-Retirement Income Tax Rate 40.00%			Retirement Income Tax Rate 40.00%				
Year	M/F Ages	(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Required Minimum Distributions	(3) Total Beginning of Year Pre Tax Withdrawals	(4) Annualized Interest Accrued	(5) Year End Living Value of Retirement Plan Assets	(6) Remaining Income Tax On Retirement Plan Assets	(7) Net Year End Living Value of Retirement Plan Assets	(8) Total After Tax Cash Flow from Retirement Plan Assets
1	45/45	1,600,000	0	0	112,000	1,703,440	851,720	851,720	0
2	46/46	1,703,440	0	0	119,241	1,813,568	906,784	906,784	0
3	47/47	1,813,568	0	0	126,950	1,930,816	965,408	965,408	0
4	48/48	1,930,816	0	0	135,157	2,055,644	1,027,822	1,027,822	0
5	49/49	2,055,644	0	0	143,895	2,188,542	1,094,270	1,094,272	0
6	50/50	2,188,542	0	0	153,198	2,330,032	1,165,016	1,165,016	0
7	51/51	2,330,032	0	0	163,102	2,480,668	1,240,334	1,240,334	0
8	52/52	2,480,668	0	0	173,647	2,641,044	1,320,522	1,320,522	0
9	53/53	2,641,044	0	0	184,873	2,811,788	1,405,894	1,405,894	0
10	54/54	2,811,788	0	0	196,825	2,993,570	1,496,784	1,496,786	0
11	55/55	2,993,570	0	0	209,550	3,187,104	1,593,552	1,593,552	0
12	56/56	3,187,104	0	0	223,097	3,393,150	1,696,574	1,696,576	0
13	57/57	3,393,150	0	0	237,521	3,612,518	1,806,258	1,806,260	0
14	58/58	3,612,518	0	0	252,876	3,846,068	1,923,034	1,923,034	0
15	59/59	3,846,068	0	0	269,225	4,094,716	2,047,358	2,047,358	0
16	60/60	4,094,716	0	0	286,630	4,359,440	1,743,776	2,615,664	0
17	61/61	4,359,440	0	0	305,161	4,641,278	1,856,512	2,784,766	0
18	62/62	4,641,278	0	0	324,889	4,941,336	1,976,534	2,964,802	0
19	63/63	4,941,336	0	0	345,894	5,260,794	2,104,318	3,156,476	0
20	64/64	5,260,794	0	0	368,256	5,600,904	2,240,362	3,360,542	0
21	65/65	5,600,904	0	0	392,063	5,963,002	2,385,200	3,577,802	0
22	66/66	5,963,002	0	0	417,410	6,348,510	2,539,404	3,809,106	0
23	67/67	6,348,510	0	11,782	443,571	6,746,398	2,698,559	4,047,839	7,069
24	68/68	6,746,398	0	69,298	467,397	7,108,775	2,843,510	4,265,265	41,579
25	69/69	7,108,775	0	127,280	488,705	7,432,849	2,973,140	4,459,709	76,368
26	70/70	7,432,849	271,272	271,272	501,310	7,624,573	3,049,829	4,574,744	162,763
27	71/71	7,624,573	287,720	287,720	513,580	7,811,180	3,124,472	4,686,708	172,632
28	72/72	7,811,180	305,125	305,125	525,424	7,991,322	3,196,529	4,794,793	183,075
29	73/73	7,991,322	323,536	323,536	536,745	8,163,508	3,265,403	4,898,105	194,122
30	74/74	8,163,508	343,004	343,004	547,435	8,326,100	3,330,440	4,995,660	205,802
31	75/75	8,326,100	363,585	363,585	557,376	8,477,292	3,390,916	5,086,376	218,151
32	76/76	8,477,292	385,332	385,332	566,437	8,615,105	3,446,042	5,169,063	231,199
33	77/77	8,615,105	406,373	406,373	574,611	8,739,426	3,495,770	5,243,656	243,824
34	78/78	8,739,426	430,514	430,514	581,624	8,846,083	3,538,434	5,307,649	258,309
35	79/79	8,846,083	453,646	453,646	587,471	8,935,008	3,574,003	5,361,005	272,187
36	80/80	8,935,008	477,808	477,808	592,004	9,003,958	3,601,583	5,402,375	286,685
37	81/81	9,003,958	503,014	503,014	595,066	9,050,530	3,620,212	5,430,318	301,809
38	82/82	9,050,530	529,271	529,271	596,488	9,072,158	3,628,863	5,443,295	317,563
39	83/83	9,072,158	556,574	556,574	596,091	9,066,116	3,626,447	5,439,669	333,944
40	84/84	9,066,116	584,911	584,911	593,684	9,029,515	3,611,806	5,417,709	350,946

*Defined Contribution Plan Assets (Robert Sterling); Defined Contribution Plan Assets (Jamie Sterling).

Column (6) 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: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Retirement Plan Assets

		Pre-Retirement Income Tax Rate 40.00%		Retirement Income Tax Rate 40.00%					
Year	M/F Ages	(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Required Minimum Distributions	(3) Total Beginning of Year Pre Tax Withdrawals	(4) Annualized Interest Accrued	(5) Year End Living Value of Retirement Plan Assets	(6) Remaining Income Tax On Retirement Plan Assets	(7) Net Year End Living Value of Retirement Plan Assets	(8) Total After Tax Cash Flow from Retirement Plan Assets
41	85/85	9,029,515	610,103	610,103	589,359	8,963,727	3,585,491	5,378,236	366,062
42	86/86	8,963,727	635,726	635,726	582,960	8,866,406	3,546,562	5,319,844	381,436
43	87/87	8,866,406	661,672	661,672	574,331	8,735,170	3,494,068	5,241,102	397,004
44	88/88	8,735,170	687,809	687,809	563,315	8,567,623	3,427,050	5,140,573	412,686
45	89/89	8,567,623	713,969	713,969	549,756	8,361,393	3,344,557	5,016,836	428,382
46	90/90	8,361,393	733,456	733,456	533,956	8,121,083	3,248,433	4,872,650	440,074
47	91/91	8,121,083	751,952	751,952	515,839	7,845,545	3,138,218	4,707,327	451,171
48	92/92	7,845,545	769,171	769,171	495,346	7,533,862	3,013,545	4,520,317	461,502
49	93/93	7,533,862	784,777	784,777	472,436	7,185,413	2,874,166	4,311,247	470,866
50	94/94	7,185,413	789,606	789,606	447,706	6,809,296	2,723,718	4,085,578	473,764

*Defined Contribution Plan Assets (Robert Sterling); Defined Contribution Plan Assets (Jamie Sterling).

Column (6) 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: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	(2) Year End Value of Taxable Assets	(3) Year End Value of Tax Exempt Assets	(4) Year End Value of Equity Assets	(5) Total Liquid Assets
1	45/45	1,703,440	819,200	821,528	2,574,780	5,918,948
2	46/46	1,813,568	838,861	843,635	2,692,413	6,188,477
3	47/47	1,930,816	858,994	866,337	2,836,706	6,492,853
4	48/48	2,055,644	879,610	889,650	2,999,721	6,824,625
5	49/49	2,188,542	900,721	913,591	3,177,734	7,180,588
6	50/50	2,330,032	922,338	938,176	3,369,184	7,559,730
7	51/51	2,480,668	944,474	963,422	3,573,634	7,962,198
8	52/52	2,641,044	967,141	989,348	3,791,235	8,388,768
9	53/53	2,811,788	990,352	1,015,971	4,022,466	8,840,577
10	54/54	2,993,570	1,014,120	1,043,311	4,267,993	9,318,994
11	55/55	3,187,104	1,038,459	1,071,386	4,528,605	9,825,554
12	56/56	3,393,150	1,063,382	1,100,217	4,805,178	10,361,927
13	57/57	3,612,518	1,088,903	1,129,824	5,098,669	10,929,914
14	58/58	3,846,068	1,115,037	1,160,228	5,410,099	11,531,432
15	59/59	4,094,716	1,141,798	1,191,450	5,740,557	12,168,521
16	60/60	4,359,440	1,169,201	1,223,512	6,091,203	12,843,356
17	61/61	4,641,278	1,197,262	1,256,436	6,463,270	13,558,246
18	62/62	4,941,336	1,225,996	1,290,247	6,858,064	14,315,643
19	63/63	5,260,794	1,255,420	1,324,967	7,276,974	15,118,155
20	64/64	5,600,904	1,285,550	1,360,622	7,721,473	15,968,549
21	65/65	5,963,002	1,285,550	1,356,418	7,595,897	16,200,867
22	66/66	6,348,510	1,285,550	1,352,227	7,440,869	16,427,156
23	67/67	6,746,398	1,285,550	1,348,049	7,262,117	16,642,114
24	68/68	7,108,775	1,285,550	1,343,883	7,087,432	16,825,640
25	69/69	7,432,849	1,285,550	1,339,731	6,916,840	16,974,970
26	70/70	7,624,573	1,285,550	1,335,591	6,933,399	17,179,113
27	71/71	7,811,180	1,285,550	1,331,464	6,941,577	17,369,771
28	72/72	7,991,322	1,285,550	1,327,350	6,940,889	17,545,111
29	73/73	8,163,508	1,285,550	1,323,248	6,930,829	17,703,135
30	74/74	8,326,100	1,285,550	1,319,160	6,910,868	17,841,678
31	75/75	8,477,292	1,285,550	1,315,084	6,880,464	17,958,390
32	76/76	8,615,105	1,285,550	1,311,020	6,839,051	18,050,726
33	77/77	8,739,426	1,285,550	1,306,969	6,784,796	18,116,741
34	78/78	8,846,083	1,285,550	1,302,930	6,718,197	18,152,760
35	79/79	8,935,008	1,285,550	1,298,904	6,637,098	18,156,560
36	80/80	9,003,958	1,285,550	1,294,891	6,540,512	18,124,911
37	81/81	9,050,530	1,285,550	1,290,890	6,427,374	18,054,344
38	82/82	9,072,158	1,285,550	1,286,901	6,296,534	17,941,143
39	83/83	9,066,116	1,285,550	1,282,925	6,146,742	17,781,333
40	84/84	9,029,515	1,264,631	1,278,961	5,998,703	17,571,810

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	+	(2) Year End Value of Taxable Assets	+	(3) Year End Value of Tax Exempt Assets	+	(4) Year End Value of Equity Assets	=	(5) Total Liquid Assets
41	85/85	8,963,727		1,217,911		1,275,009		5,854,229		17,310,876
42	86/86	8,866,406		1,144,471		1,271,069		5,713,235		16,995,181
43	87/87	8,735,170		1,043,273		1,267,141		5,575,637		16,621,221
44	88/88	8,567,623		913,134		1,263,226		5,441,351		16,185,334
45	89/89	8,361,393		752,710		1,259,323		5,310,300		15,683,726
46	90/90	8,121,083		556,471		1,255,431		5,182,406		15,115,391
47	91/91	7,845,545		322,217		1,251,552		5,057,592		14,476,906
48	92/92	7,533,862		47,481		1,247,685		4,935,784		13,764,812
49	93/93	7,185,413		0		972,553		4,816,909		12,974,875
50	94/94	6,809,296		0		597,122		4,700,898		12,107,316

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (4.00% Growth)	+	(2) Personal Property (-5.00% Growth)	=	(3) Total Illiquid Assets
1	45/45	520,000		380,000		900,000
2	46/46	540,800		361,000		901,800
3	47/47	562,432		342,950		905,382
4	48/48	584,929		325,803		910,732
5	49/49	608,326		309,512		917,838
6	50/50	632,660		294,037		926,697
7	51/51	657,966		279,335		937,301
8	52/52	684,285		265,368		949,653
9	53/53	711,656		252,100		963,756
10	54/54	740,122		239,495		979,617
11	55/55	769,727		227,520		997,247
12	56/56	800,516		216,144		1,016,660
13	57/57	832,537		205,337		1,037,874
14	58/58	865,838		195,070		1,060,908
15	59/59	900,472		185,316		1,085,788
16	60/60	936,491		176,051		1,112,542
17	61/61	973,950		167,248		1,141,198
18	62/62	1,012,908		158,886		1,171,794
19	63/63	1,053,425		150,941		1,204,366
20	64/64	1,095,562		143,394		1,238,956
21	65/65	1,139,384		136,225		1,275,609
22	66/66	1,184,959		129,413		1,314,372
23	67/67	1,232,358		122,943		1,355,301
24	68/68	1,281,652		116,796		1,398,448
25	69/69	1,332,918		110,956		1,443,874
26	70/70	1,386,235		105,408		1,491,643
27	71/71	1,441,684		100,138		1,541,822
28	72/72	1,499,352		95,131		1,594,483
29	73/73	1,559,326		90,374		1,649,700
30	74/74	1,621,699		85,856		1,707,555
31	75/75	1,686,567		81,563		1,768,130
32	76/76	1,754,029		77,485		1,831,514
33	77/77	1,824,191		73,610		1,897,801
34	78/78	1,897,158		69,930		1,967,088
35	79/79	1,973,045		66,433		2,039,478
36	80/80	2,051,966		63,112		2,115,078
37	81/81	2,134,045		59,956		2,194,001
38	82/82	2,219,407		56,958		2,276,365
39	83/83	2,308,183		54,110		2,362,293
40	84/84	2,400,510		51,405		2,451,915

Summary of Illiquid Assets

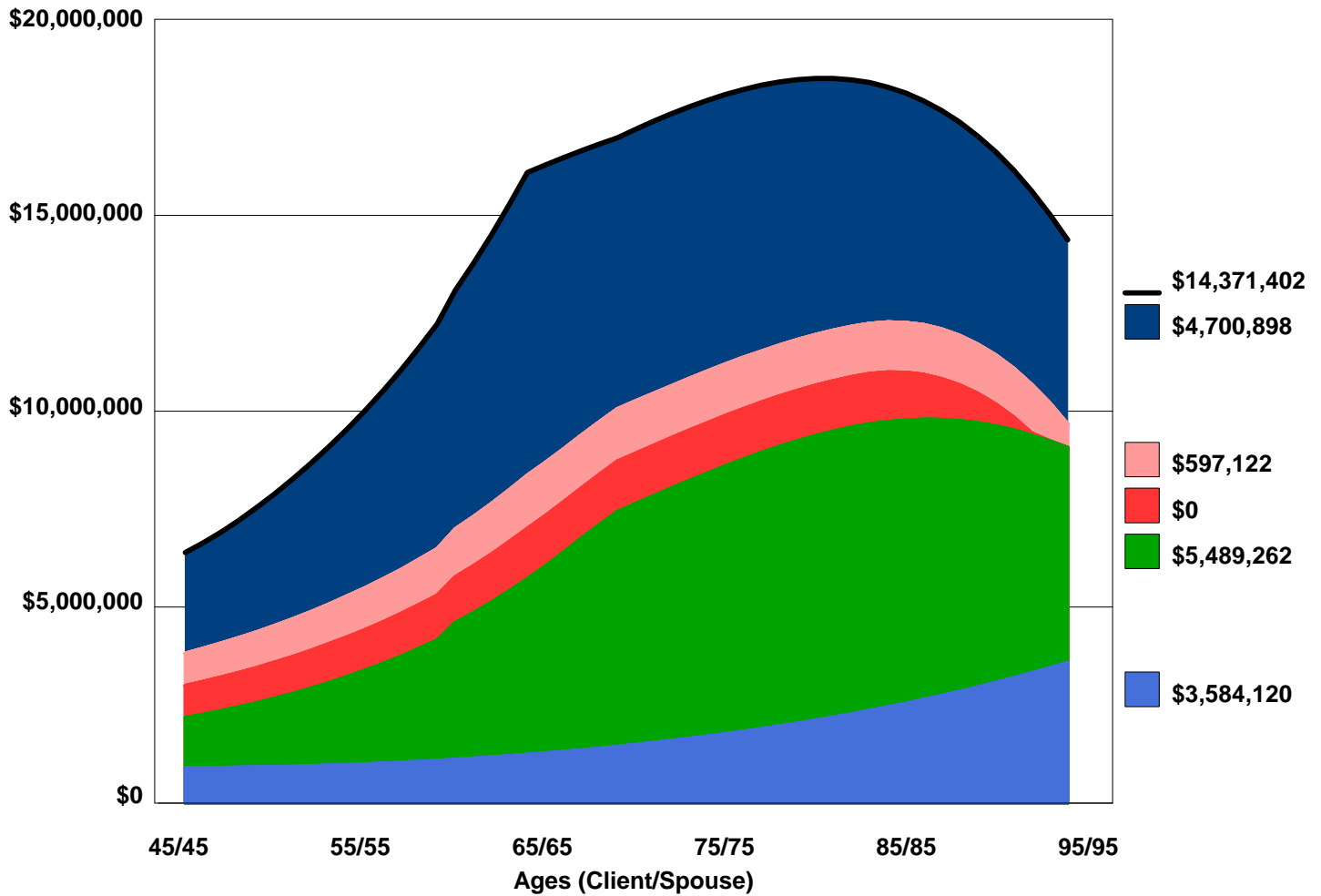
Year	M/F Ages	(1) Principal Residence (4.00% Growth)	+	(2) Personal Property (-5.00% Growth)	=	(3) Total Illiquid Assets
41	85/85	2,496,531		48,835		2,545,366
42	86/86	2,596,392		46,393		2,642,785
43	87/87	2,700,248		44,073		2,744,321
44	88/88	2,808,258		41,870		2,850,128
45	89/89	2,920,588		39,776		2,960,364
46	90/90	3,037,411		37,787		3,075,198
47	91/91	3,158,908		35,898		3,194,806
48	92/92	3,285,264		34,103		3,319,367
49	93/93	3,416,675		32,398		3,449,073
50	94/94	3,553,342		30,778		3,584,120

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

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



	<u>At Year 50</u>
Hypothetical Net Worth*	— \$14,371,402
Hypothetical Equity Assets	■ \$4,700,898
Tax Exempt Assets	■ \$597,122
Taxable Assets	■ \$0
Taxable Retirement Plan Assets	■ \$5,489,262
Illiquid Assets	■ \$3,584,120

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

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

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	45/45	6,818,948	596,204	6,222,744	0	6,222,744
2	46/46	7,090,277	634,748	6,455,529	0	6,455,529
3	47/47	7,398,235	675,786	6,722,449	0	6,722,449
4	48/48	7,735,357	719,476	7,015,881	0	7,015,881
5	49/49	8,098,426	765,990	7,332,436	0	7,332,436
6	50/50	8,486,427	815,512	7,670,915	0	7,670,915
7	51/51	8,899,499	868,234	8,031,265	0	8,031,265
8	52/52	9,338,421	924,366	8,414,055	0	8,414,055
9	53/53	9,804,333	984,126	8,820,207	0	8,820,207
10	54/54	10,298,611	1,047,750	9,250,861	0	9,250,861
11	55/55	10,822,801	1,115,486	9,707,315	0	9,707,315
12	56/56	11,378,587	1,187,602	10,190,985	0	10,190,985
13	57/57	11,967,788	1,264,382	10,703,406	0	10,703,406
14	58/58	12,592,340	1,346,124	11,246,216	0	11,246,216
15	59/59	13,254,309	1,433,150	11,821,159	0	11,821,159
16	60/60	13,955,898	1,525,804	12,430,094	0	12,430,094
17	61/61	14,699,444	1,624,448	13,074,996	0	13,074,996
18	62/62	15,487,437	1,729,468	13,757,969	0	13,757,969
19	63/63	16,322,521	1,841,278	14,481,243	0	14,481,243
20	64/64	17,207,505	1,960,316	15,247,189	0	15,247,189
21	65/65	17,476,476	2,087,050	15,389,426	0	15,389,426
22	66/66	17,741,528	2,221,978	15,519,550	0	15,519,550
23	67/67	17,997,415	2,361,239	15,636,176	0	15,636,176
24	68/68	18,224,088	2,488,071	15,736,017	0	15,736,017
25	69/69	18,418,844	2,601,497	15,817,347	0	15,817,347
26	70/70	18,670,756	2,668,601	16,002,155	0	16,002,155
27	71/71	18,911,593	2,733,913	16,177,680	0	16,177,680
28	72/72	19,139,594	2,796,963	16,342,631	0	16,342,631
29	73/73	19,352,835	2,857,228	16,495,607	0	16,495,607
30	74/74	19,549,233	2,914,135	16,635,098	0	16,635,098
31	75/75	19,726,520	2,967,052	16,759,468	0	16,759,468
32	76/76	19,882,240	3,015,286	16,866,954	0	16,866,954
33	77/77	20,014,542	3,058,800	16,955,742	0	16,955,742
34	78/78	20,119,848	3,096,129	17,023,719	0	17,023,719
35	79/79	20,196,038	3,127,252	17,068,786	0	17,068,786
36	80/80	20,239,989	3,151,385	17,088,604	0	17,088,604
37	81/81	20,248,345	3,167,686	17,080,659	0	17,080,659
38	82/82	20,217,508	3,175,256	17,042,252	0	17,042,252
39	83/83	20,143,626	3,173,141	16,970,485	0	16,970,485
40	84/84	20,023,725	3,160,330	16,863,395	0	16,863,395

40 Year Summary

Total Estate Assets	\$ 20,023,725
Wealth Transferred to Heirs	\$ 16,863,395

*Net of cash flow provided

**See Transfer Tax Details report for details.

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

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	85/85	19,856,242	3,137,305	16,718,937	0	16,718,937
42	86/86	19,637,966	3,103,243	16,534,723	0	16,534,723
43	87/87	19,365,542	3,057,310	16,308,232	0	16,308,232
44	88/88	19,035,462	2,998,668	16,036,794	0	16,036,794
45	89/89	18,644,090	2,926,487	15,717,603	0	15,717,603
46	90/90	18,190,589	2,842,379	15,348,210	0	15,348,210
47	91/91	17,671,712	2,745,940	14,925,772	0	14,925,772
48	92/92	17,084,179	2,636,852	14,447,327	0	14,447,327
49	93/93	16,423,948	2,514,894	13,909,054	0	13,909,054
50	94/94	15,691,436	2,383,254	13,308,182	0	13,308,182

Summary at Life Expectancy (Year 45)

Total Estate Assets	\$ 18,644,090
Wealth Transferred to Heirs	\$ 15,717,603

*Net of cash flow provided

**See Transfer Tax Details report for details.

Financial Analysis: Add Indexed Universal Life to the Current Plan

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

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		5,700,000
<u>Illiquid Assets:</u>	Principal Residence		500,000	
	Personal Property		400,000	
	Total Illiquid Assets			900,000
<u>Other Assets:</u>	Inside the Estate			
	Indexed Universal Life Death Benefit		1,097,560	
	Current cash value: \$43,491			
	Total Other Assets Inside the Estate			1,097,560
	Total Estate Assets			\$7,697,560
	Total Other Assets Outside the Estate			0

Funding Options for Required Cash Flow

<u>Retirement Plan Assets:</u>	Minimum Distribution, Unless More Is Needed
<u>Cash Flow Funding:</u>	Sequential Use of Liquid Assets -- Taxable, Tax Exempt, Equity, Retirement Plan Assets, 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 a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

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

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%

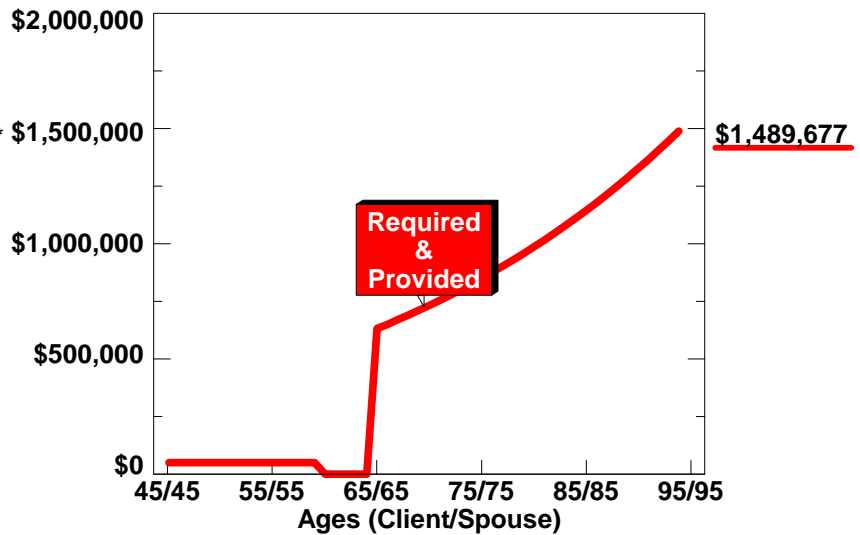
Analysis of After Tax Cash Flow Requirements

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

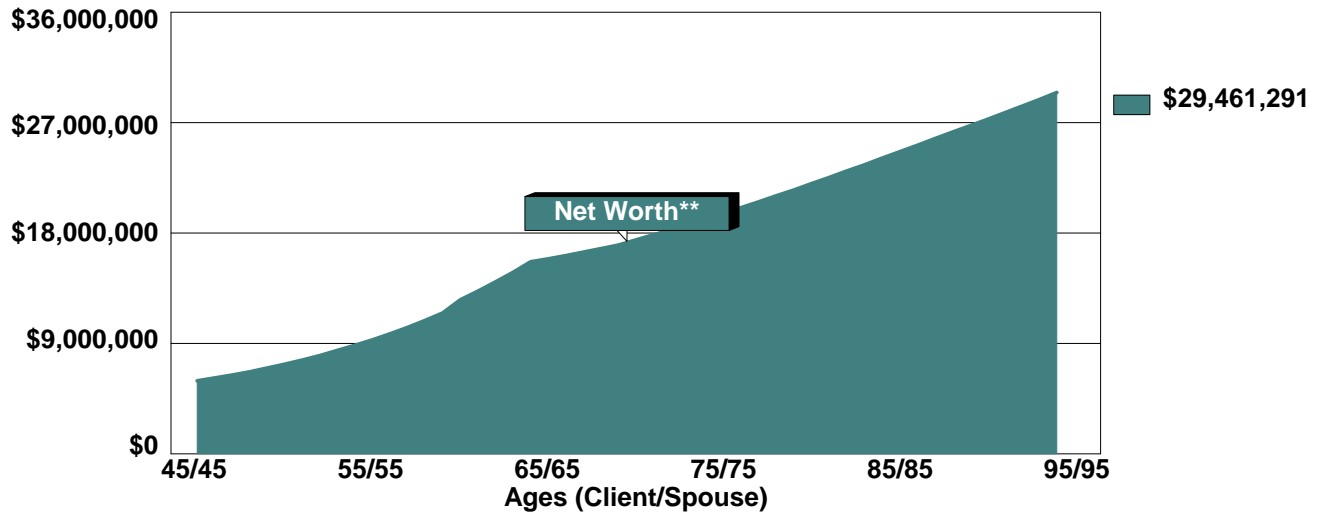
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Hypothetical Equities
- 4th. Retirement Plan Assets*
- 5th. Spouse's Retirement Plan Assets* **\$1,500,000**

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)



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

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

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

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 from Retirement Plan Assets	(6) After Tax Cash Flow from Taxable & Tax Exempt Accounts	(7) After Tax Cash Flow from Equity Assets	(8) Total After Tax Cash Flow Provided*
1	45/45	0	50,000	50,000	0	0	50,000	0	50,000
2	46/46	0	50,000	50,000	0	0	50,000	0	50,000
3	47/47	0	50,000	50,000	0	0	50,000	0	50,000
4	48/48	0	50,000	50,000	0	0	50,000	0	50,000
5	49/49	0	50,000	50,000	0	0	50,000	0	50,000
6	50/50	0	50,000	50,000	0	0	50,000	0	50,000
7	51/51	0	50,000	50,000	0	0	50,000	0	50,000
8	52/52	0	50,000	50,000	0	0	50,000	0	50,000
9	53/53	0	50,000	50,000	0	0	50,000	0	50,000
10	54/54	0	50,000	50,000	0	0	50,000	0	50,000
11	55/55	0	50,000	50,000	0	0	50,000	0	50,000
12	56/56	0	50,000	50,000	0	0	50,000	0	50,000
13	57/57	0	50,000	50,000	0	0	50,000	0	50,000
14	58/58	0	50,000	50,000	0	0	50,000	0	50,000
15	59/59	0	50,000	50,000	0	0	50,000	0	50,000
16	60/60	0	0	0	0	0	0	0	0
17	61/61	0	0	0	0	0	0	0	0
18	62/62	0	0	0	0	0	0	0	0
19	63/63	0	0	0	0	0	0	0	0
20	64/64	0	0	0	0	0	0	0	0
21	65/65	632,139	0	632,139	170,000	0	462,139	0	632,139
22	66/66	651,103	0	651,103	170,000	0	481,103	0	651,103
23	67/67	670,636	0	670,636	170,000	0	500,636	0	670,636
24	68/68	690,755	0	690,755	170,000	0	232,378	288,377	690,755
25	69/69	711,478	0	711,478	170,000	0	0	541,478	711,478
26	70/70	732,822	0	732,822	288,236	167,762	0	276,824	732,822
27	71/71	754,807	0	754,807	291,783	177,934	0	285,090	754,807
28	72/72	777,451	0	777,451	295,436	188,698	0	293,317	777,451
29	73/73	800,775	0	800,775	299,199	200,084	0	301,492	800,775
30	74/74	824,798	0	824,798	303,075	212,122	0	309,601	824,798
31	75/75	849,542	0	849,542	307,068	224,852	0	317,622	849,542
32	76/76	875,028	0	875,028	311,180	238,300	0	325,548	875,028
33	77/77	901,279	0	901,279	315,415	251,312	0	334,552	901,279
34	78/78	928,317	0	928,317	319,777	266,242	0	342,298	928,317
35	79/79	956,167	0	956,167	324,271	280,546	0	351,350	956,167
36	80/80	984,852	0	984,852	328,899	295,490	0	360,463	984,852
37	81/81	1,014,397	0	1,014,397	333,666	311,078	0	369,653	1,014,397
38	82/82	1,044,829	0	1,044,829	338,576	327,316	0	378,937	1,044,829
39	83/83	1,076,174	0	1,076,174	343,633	344,200	0	388,341	1,076,174
40	84/84	1,108,459	0	1,108,459	348,842	361,724	0	397,893	1,108,459
		16,985,808	750,000	17,735,808	5,599,056	3,847,660	2,426,256	5,862,836	17,735,808

*IMPORTANT NOTE: For this plan to be financially sound, column (8) must be sufficient to provide the values in column (3).

Column (1): assumes 3.00% inflation.

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

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

Column (6): see detail reports for Taxable and Tax Exempt Accounts.

Column (7): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

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 from Retirement Plan Assets	(6) After Tax Cash Flow from Taxable & Tax Exempt Accounts	(7) After Tax Cash Flow from Equity Assets	(8) Total After Tax Cash Flow Provided*
41	85/85	1,141,713	0	1,141,713	354,207	377,304	0	410,202	1,141,713
42	86/86	1,175,965	0	1,175,965	359,733	393,150	0	423,082	1,175,965
43	87/87	1,211,244	0	1,211,244	365,426	409,196	0	436,622	1,211,244
44	88/88	1,247,581	0	1,247,581	371,288	425,360	0	450,933	1,247,581
45	89/89	1,285,008	0	1,285,008	377,327	441,538	0	466,143	1,285,008
46	90/90	1,323,559	0	1,323,559	383,547	453,590	0	486,422	1,323,559
47	91/91	1,363,265	0	1,363,265	389,953	465,028	0	508,284	1,363,265
48	92/92	1,404,163	0	1,404,163	396,552	475,676	0	531,935	1,404,163
49	93/93	1,446,288	0	1,446,288	403,348	485,326	0	557,614	1,446,288
50	94/94	1,489,677	0	1,489,677	410,349	488,314	0	591,014	1,489,677
		30,074,271	750,000	30,824,271	9,410,786	8,262,142	2,426,256	10,725,087	30,824,271

*IMPORTANT NOTE: For this plan to be financially sound, column (8) must be sufficient to provide the values in column (3).

Column (1): assumes 3.00% inflation.

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

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

Column (6): see detail reports for Taxable and Tax Exempt Accounts.

Column (7): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) Indexed Universal Life Loans	(3) Total Expected After Tax Cash Flow
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	0	170,000	170,000
22	66/66	0	170,000	170,000
23	67/67	0	170,000	170,000
24	68/68	0	170,000	170,000
25	69/69	0	170,000	170,000
26	70/70	118,236	170,000	288,236
27	71/71	121,783	170,000	291,783
28	72/72	125,436	170,000	295,436
29	73/73	129,199	170,000	299,199
30	74/74	133,075	170,000	303,075
31	75/75	137,068	170,000	307,068
32	76/76	141,180	170,000	311,180
33	77/77	145,415	170,000	315,415
34	78/78	149,777	170,000	319,777
35	79/79	154,271	170,000	324,271
36	80/80	158,899	170,000	328,899
37	81/81	163,666	170,000	333,666
38	82/82	168,576	170,000	338,576
39	83/83	173,633	170,000	343,633
40	84/84	178,842	170,000	348,842
		2,199,056	3,400,000	5,599,056

Column (1) assumes 3.00% inflation.

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

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	+	(2) Indexed Universal Life Loans	=	(3) Total Expected After Tax Cash Flow
41	85/85	184,207		170,000		354,207
42	86/86	189,733		170,000		359,733
43	87/87	195,426		170,000		365,426
44	88/88	201,288		170,000		371,288
45	89/89	207,327		170,000		377,327
46	90/90	213,547		170,000		383,547
47	91/91	219,953		170,000		389,953
48	92/92	226,552		170,000		396,552
49	93/93	233,348		170,000		403,348
50	94/94	240,349		170,000		410,349

_____	_____	_____
4,310,786	5,100,000	9,410,786

Column (1) assumes 3.00% inflation.

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

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Retirement Plan Assets

		Pre-Retirement Income Tax Rate 40.00%			Retirement Income Tax Rate 40.00%				
Year	M/F Ages	(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Required Minimum Distributions	(3) Total Beginning of Year Pre Tax Withdrawals	(4) Annualized Interest Accrued	(5) Year End Living Value of Retirement Plan Assets	(6) Remaining Income Tax On Retirement Plan Assets	(7) Net Year End Living Value of Retirement Plan Assets	(8) Total After Tax Cash Flow from Retirement Plan Assets
1	45/45	1,600,000	0	0	112,000	1,703,440	851,720	851,720	0
2	46/46	1,703,440	0	0	119,241	1,813,568	906,784	906,784	0
3	47/47	1,813,568	0	0	126,950	1,930,816	965,408	965,408	0
4	48/48	1,930,816	0	0	135,157	2,055,644	1,027,822	1,027,822	0
5	49/49	2,055,644	0	0	143,895	2,188,542	1,094,270	1,094,272	0
6	50/50	2,188,542	0	0	153,198	2,330,032	1,165,016	1,165,016	0
7	51/51	2,330,032	0	0	163,102	2,480,668	1,240,334	1,240,334	0
8	52/52	2,480,668	0	0	173,647	2,641,044	1,320,522	1,320,522	0
9	53/53	2,641,044	0	0	184,873	2,811,788	1,405,894	1,405,894	0
10	54/54	2,811,788	0	0	196,825	2,993,570	1,496,784	1,496,786	0
11	55/55	2,993,570	0	0	209,550	3,187,104	1,593,552	1,593,552	0
12	56/56	3,187,104	0	0	223,097	3,393,150	1,696,574	1,696,576	0
13	57/57	3,393,150	0	0	237,521	3,612,518	1,806,258	1,806,260	0
14	58/58	3,612,518	0	0	252,876	3,846,068	1,923,034	1,923,034	0
15	59/59	3,846,068	0	0	269,225	4,094,716	2,047,358	2,047,358	0
16	60/60	4,094,716	0	0	286,630	4,359,440	1,743,776	2,615,664	0
17	61/61	4,359,440	0	0	305,161	4,641,278	1,856,512	2,784,766	0
18	62/62	4,641,278	0	0	324,889	4,941,336	1,976,534	2,964,802	0
19	63/63	4,941,336	0	0	345,894	5,260,794	2,104,318	3,156,476	0
20	64/64	5,260,794	0	0	368,256	5,600,904	2,240,362	3,360,542	0
21	65/65	5,600,904	0	0	392,063	5,963,002	2,385,200	3,577,802	0
22	66/66	5,963,002	0	0	417,410	6,348,510	2,539,404	3,809,106	0
23	67/67	6,348,510	0	0	444,396	6,758,942	2,703,576	4,055,366	0
24	68/68	6,758,942	0	0	473,126	7,195,908	2,878,364	4,317,544	0
25	69/69	7,195,908	0	0	503,714	7,661,124	3,064,450	4,596,674	0
26	70/70	7,661,124	279,604	279,604	516,706	7,858,736	3,143,494	4,715,242	167,762
27	71/71	7,858,736	296,556	296,556	529,353	8,051,074	3,220,430	4,830,644	177,934
28	72/72	8,051,074	314,496	314,496	541,560	8,236,748	3,294,700	4,942,048	188,698
29	73/73	8,236,748	333,472	333,472	553,229	8,414,222	3,365,688	5,048,534	200,084
30	74/74	8,414,222	353,538	353,538	564,248	8,581,808	3,432,724	5,149,084	212,122
31	75/75	8,581,808	374,752	374,752	574,494	8,737,642	3,495,056	5,242,586	224,852
32	76/76	8,737,642	397,166	397,166	583,833	8,879,688	3,551,876	5,327,812	238,300
33	77/77	8,879,688	418,854	418,854	592,258	9,007,826	3,603,130	5,404,696	251,312
34	78/78	9,007,826	443,736	443,736	599,486	9,117,758	3,647,104	5,470,654	266,242
35	79/79	9,117,758	467,578	467,578	605,513	9,209,414	3,683,766	5,525,648	280,546
36	80/80	9,209,414	492,482	492,482	610,185	9,280,482	3,712,192	5,568,290	295,490
37	81/81	9,280,482	518,462	518,462	613,341	9,328,484	3,731,394	5,597,090	311,078
38	82/82	9,328,484	545,526	545,526	614,807	9,350,776	3,740,310	5,610,466	327,316
39	83/83	9,350,776	573,668	573,668	614,398	9,344,548	3,737,820	5,606,728	344,200
40	84/84	9,344,548	602,874	602,874	611,917	9,306,824	3,722,730	5,584,094	361,724

*Defined Contribution Plan Assets (Robert Sterling); Defined Contribution Plan Assets (Jamie Sterling).

Column (6) 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: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Retirement Plan Assets

				Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%				
Year	M/F Ages	(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Required Minimum Distributions	(3) Total Beginning of Year Pre Tax Withdrawals	(4) Annualized Interest Accrued	(5) Year End Living Value of Retirement Plan Assets	(6) Remaining Income Tax On Retirement Plan Assets	(7) Net Year End Living Value of Retirement Plan Assets	(8) Total After Tax Cash Flow from Retirement Plan Assets
41	85/85	9,306,824	628,840	628,840	607,459	9,239,016	3,695,606	5,543,410	377,304
42	86/86	9,239,016	655,250	655,250	600,864	9,138,706	3,655,482	5,483,224	393,150
43	87/87	9,138,706	681,992	681,992	591,970	9,003,440	3,601,376	5,402,064	409,196
44	88/88	9,003,440	708,932	708,932	580,616	8,830,748	3,532,300	5,298,448	425,360
45	89/89	8,830,748	735,896	735,896	566,640	8,618,184	3,447,274	5,170,910	441,538
46	90/90	8,618,184	755,982	755,982	550,354	8,370,494	3,348,198	5,022,296	453,590
47	91/91	8,370,494	775,046	775,046	531,681	8,086,494	3,234,598	4,851,896	465,028
48	92/92	8,086,494	792,794	792,794	510,559	7,765,238	3,106,096	4,659,142	475,676
49	93/93	7,765,238	808,878	808,878	486,945	7,406,088	2,962,436	4,443,652	485,326
50	94/94	7,406,088	813,856	813,856	461,456	7,018,420	2,807,368	4,211,052	488,314

*Defined Contribution Plan Assets (Robert Sterling); Defined Contribution Plan Assets (Jamie Sterling).

Column (6) 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: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	(2) Year End Value of Taxable Assets	(3) Year End Value of Tax Exempt Assets	(4) Year End Value of Equity Assets	(5) Total Liquid Assets
1	45/45	1,703,440	768,000	821,528	2,574,780	5,867,748
2	46/46	1,813,568	735,232	843,635	2,692,413	6,084,848
3	47/47	1,930,816	701,678	866,337	2,836,706	6,335,537
4	48/48	2,055,644	667,318	889,650	2,999,721	6,612,333
5	49/49	2,188,542	632,134	913,591	3,177,734	6,912,001
6	50/50	2,330,032	596,105	938,176	3,369,184	7,233,497
7	51/51	2,480,668	559,212	963,422	3,573,634	7,576,936
8	52/52	2,641,044	521,433	989,348	3,791,235	7,943,060
9	53/53	2,811,788	482,747	1,015,971	4,022,466	8,332,972
10	54/54	2,993,570	443,133	1,043,311	4,267,993	8,748,007
11	55/55	3,187,104	402,568	1,071,386	4,528,605	9,189,663
12	56/56	3,393,150	361,030	1,100,217	4,805,178	9,659,575
13	57/57	3,612,518	318,495	1,129,824	5,098,669	10,159,506
14	58/58	3,846,068	274,939	1,160,228	5,410,099	10,691,334
15	59/59	4,094,716	230,338	1,191,450	5,740,557	11,257,061
16	60/60	4,359,440	235,866	1,223,512	6,091,203	11,910,021
17	61/61	4,641,278	241,527	1,256,436	6,463,270	12,602,511
18	62/62	4,941,336	247,324	1,290,247	6,858,064	13,336,971
19	63/63	5,260,794	253,260	1,324,967	7,276,974	14,115,995
20	64/64	5,600,904	259,338	1,360,622	7,721,473	14,942,337
21	65/65	5,963,002	0	1,188,978	8,193,123	15,345,103
22	66/66	6,348,510	0	726,924	8,693,583	15,769,017
23	67/67	6,758,942	0	232,378	9,224,612	16,215,932
24	68/68	7,195,908	0	0	9,488,449	16,684,357
25	69/69	7,661,124	0	0	9,494,244	17,155,368
26	70/70	7,858,736	0	0	9,785,582	17,644,318
27	71/71	8,051,074	0	0	10,085,813	18,136,887
28	72/72	8,236,748	0	0	10,395,671	18,632,419
29	73/73	8,414,222	0	0	10,715,877	19,130,099
30	74/74	8,581,808	0	0	11,047,181	19,628,989
31	75/75	8,737,642	0	0	11,390,384	20,128,026
32	76/76	8,879,688	0	0	11,746,337	20,626,025
33	77/77	9,007,826	0	0	12,114,673	21,122,499
34	78/78	9,117,758	0	0	12,497,519	21,615,277
35	79/79	9,209,414	0	0	12,894,370	22,103,784
36	80/80	9,280,482	0	0	13,306,029	22,586,511
37	81/81	9,328,484	0	0	13,733,334	23,061,818
38	82/82	9,350,776	0	0	14,177,154	23,527,930
39	83/83	9,344,548	0	0	14,638,385	23,982,933
40	84/84	9,306,824	0	0	15,117,952	24,424,776

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	(2) Year End Value of Taxable Assets	(3) Year End Value of Tax Exempt Assets	(4) Year End Value of Equity Assets	(5) Total Liquid Assets
41	85/85	9,239,016	0	0	15,614,013	24,853,029
42	86/86	9,138,706	0	0	16,126,978	25,265,684
43	87/87	9,003,440	0	0	16,657,183	25,660,623
44	88/88	8,830,748	0	0	17,204,867	26,035,615
45	89/89	8,618,184	0	0	17,770,145	26,388,329
46	90/90	8,370,494	0	0	18,348,635	26,719,129
47	91/91	8,086,494	0	0	18,939,448	27,025,942
48	92/92	7,765,238	0	0	19,541,418	27,306,656
49	93/93	7,406,088	0	0	20,153,049	27,559,137
50	94/94	7,018,420	0	0	20,766,602	27,785,022

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (4.00% Growth)	+	(2) Personal Property (-5.00% Growth)	=	(3) Total Illiquid Assets
1	45/45	520,000		380,000		900,000
2	46/46	540,800		361,000		901,800
3	47/47	562,432		342,950		905,382
4	48/48	584,929		325,803		910,732
5	49/49	608,326		309,512		917,838
6	50/50	632,660		294,037		926,697
7	51/51	657,966		279,335		937,301
8	52/52	684,285		265,368		949,653
9	53/53	711,656		252,100		963,756
10	54/54	740,122		239,495		979,617
11	55/55	769,727		227,520		997,247
12	56/56	800,516		216,144		1,016,660
13	57/57	832,537		205,337		1,037,874
14	58/58	865,838		195,070		1,060,908
15	59/59	900,472		185,316		1,085,788
16	60/60	936,491		176,051		1,112,542
17	61/61	973,950		167,248		1,141,198
18	62/62	1,012,908		158,886		1,171,794
19	63/63	1,053,425		150,941		1,204,366
20	64/64	1,095,562		143,394		1,238,956
21	65/65	1,139,384		136,225		1,275,609
22	66/66	1,184,959		129,413		1,314,372
23	67/67	1,232,358		122,943		1,355,301
24	68/68	1,281,652		116,796		1,398,448
25	69/69	1,332,918		110,956		1,443,874
26	70/70	1,386,235		105,408		1,491,643
27	71/71	1,441,684		100,138		1,541,822
28	72/72	1,499,352		95,131		1,594,483
29	73/73	1,559,326		90,374		1,649,700
30	74/74	1,621,699		85,856		1,707,555
31	75/75	1,686,567		81,563		1,768,130
32	76/76	1,754,029		77,485		1,831,514
33	77/77	1,824,191		73,610		1,897,801
34	78/78	1,897,158		69,930		1,967,088
35	79/79	1,973,045		66,433		2,039,478
36	80/80	2,051,966		63,112		2,115,078
37	81/81	2,134,045		59,956		2,194,001
38	82/82	2,219,407		56,958		2,276,365
39	83/83	2,308,183		54,110		2,362,293
40	84/84	2,400,510		51,405		2,451,915

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Illiquid Assets

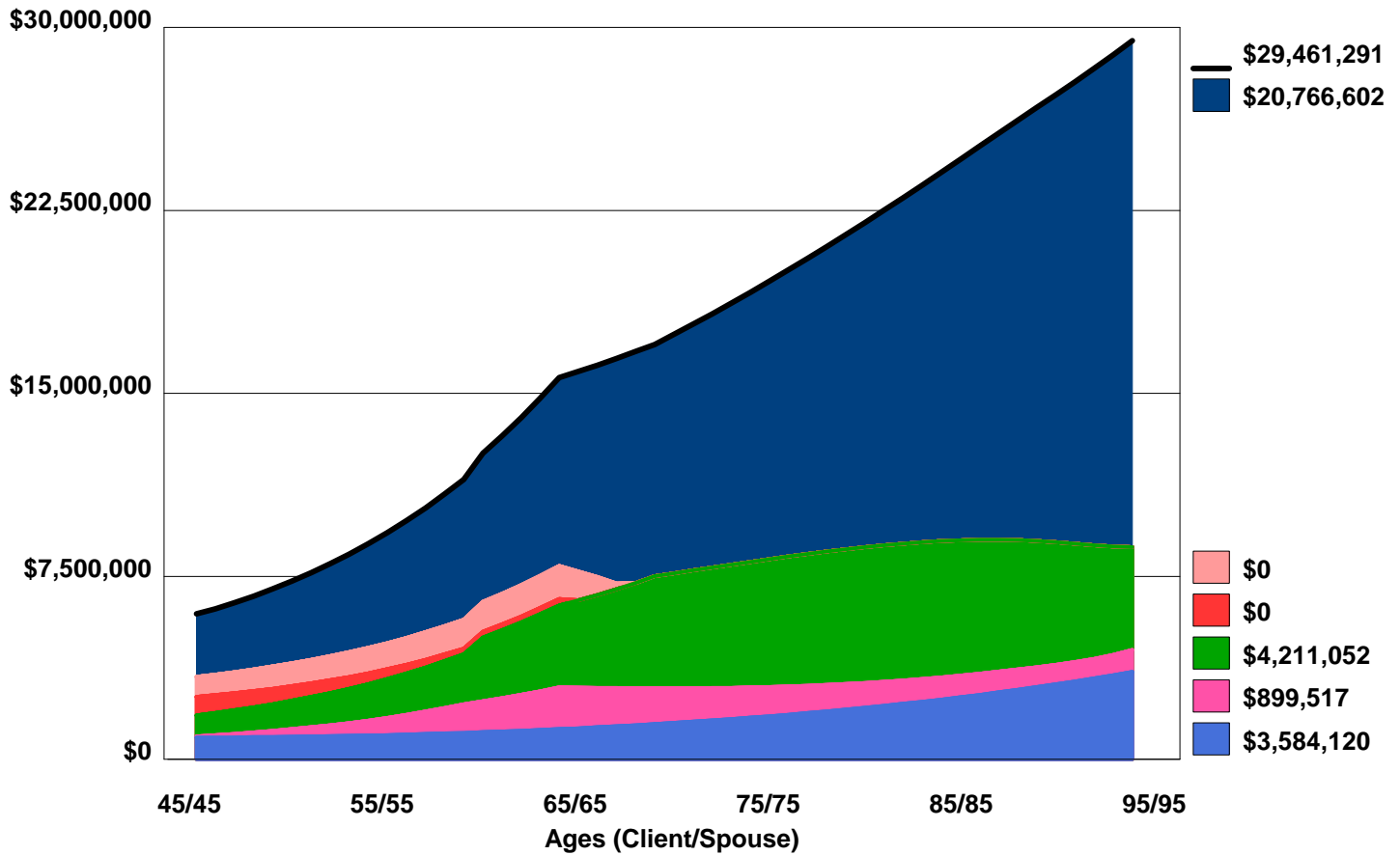
Year	M/F Ages	(1) Principal Residence (4.00% Growth)	+	(2) Personal Property (-5.00% Growth)	=	(3) Total Illiquid Assets
41	85/85	2,496,531		48,835		2,545,366
42	86/86	2,596,392		46,393		2,642,785
43	87/87	2,700,248		44,073		2,744,321
44	88/88	2,808,258		41,870		2,850,128
45	89/89	2,920,588		39,776		2,960,364
46	90/90	3,037,411		37,787		3,075,198
47	91/91	3,158,908		35,898		3,194,806
48	92/92	3,285,264		34,103		3,319,367
49	93/93	3,416,675		32,398		3,449,073
50	94/94	3,553,342		30,778		3,584,120

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

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



	<u>At Year 50</u>
Hypothetical Net Worth*	\$29,461,291
Hypothetical Equity Assets	\$20,766,602
Tax Exempt Assets	\$0
Taxable Assets	\$0
Taxable Retirement Plan Assets	\$4,211,052
Life Insurance Cash Values	\$899,517
Illiquid Assets	\$3,584,120

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

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: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

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	45/45	7,865,308	596,204	7,269,104	0	7,269,104
2	46/46	8,130,754	634,748	7,496,006	0	7,496,006
3	47/47	8,434,885	675,786	7,759,099	0	7,759,099
4	48/48	8,770,475	719,476	8,050,999	0	8,050,999
5	49/49	9,134,518	765,990	8,368,528	0	8,368,528
6	50/50	9,526,237	815,512	8,710,725	0	8,710,725
7	51/51	9,946,031	868,234	9,077,797	0	9,077,797
8	52/52	10,394,972	924,366	9,470,606	0	9,470,606
9	53/53	10,874,522	984,126	9,890,396	0	9,890,396
10	54/54	11,386,334	1,047,750	10,338,584	0	10,338,584
11	55/55	11,943,447	1,115,486	10,827,961	0	10,827,961
12	56/56	12,538,262	1,187,602	11,350,660	0	11,350,660
13	57/57	13,173,155	1,264,382	11,908,773	0	11,908,773
14	58/58	13,850,675	1,346,124	12,504,551	0	12,504,551
15	59/59	14,573,551	1,433,150	13,140,401	0	13,140,401
16	60/60	15,345,048	1,525,804	13,819,244	0	13,819,244
17	61/61	16,164,989	1,624,448	14,540,541	0	14,540,541
18	62/62	17,036,300	1,729,468	15,306,832	0	15,306,832
19	63/63	17,962,139	1,841,278	16,120,861	0	16,120,861
20	64/64	18,945,886	1,960,316	16,985,570	0	16,985,570
21	65/65	18,652,821	2,087,050	16,565,771	0	16,565,771
22	66/66	19,076,246	2,221,978	16,854,268	0	16,854,268
23	67/67	19,523,171	2,365,630	17,157,541	0	17,157,541
24	68/68	19,992,131	2,518,568	17,473,563	0	17,473,563
25	69/69	20,464,241	2,681,394	17,782,847	0	17,782,847
26	70/70	20,954,908	2,750,558	18,204,350	0	18,204,350
27	71/71	21,421,926	2,817,876	18,604,050	0	18,604,050
28	72/72	21,889,089	2,882,862	19,006,227	0	19,006,227
29	73/73	22,355,459	2,944,978	19,410,481	0	19,410,481
30	74/74	22,819,899	3,003,632	19,816,267	0	19,816,267
31	75/75	23,280,499	3,058,174	20,222,325	0	20,222,325
32	76/76	23,814,764	3,107,890	20,706,874	0	20,706,874
33	77/77	24,352,907	3,152,740	21,200,167	0	21,200,167
34	78/78	24,893,190	3,191,216	21,701,974	0	21,701,974
35	79/79	25,435,455	3,223,294	22,212,161	0	22,212,161
36	80/80	25,978,530	3,248,168	22,730,362	0	22,730,362
37	81/81	26,521,018	3,264,970	23,256,048	0	23,256,048
38	82/82	27,061,434	3,272,772	23,788,662	0	23,788,662
39	83/83	27,598,121	3,270,592	24,327,529	0	24,327,529
40	84/84	28,128,955	3,257,388	24,871,567	0	24,871,567

*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	\$ 28,128,955
Wealth Transferred to Heirs	\$ 24,871,567

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

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	85/85	28,653,033	3,233,656	25,419,377	0	25,419,377
42	86/86	29,168,502	3,198,548	25,969,954	0	25,969,954
43	87/87	29,672,841	3,151,204	26,521,637	0	26,521,637
44	88/88	30,163,145	3,090,762	27,072,383	0	27,072,383
45	89/89	30,636,269	3,016,364	27,619,905	0	27,619,905
46	90/90	31,091,474	2,929,672	28,161,802	0	28,161,802
47	91/91	31,435,341	2,830,272	28,605,069	0	28,605,069
48	92/92	31,763,791	2,717,834	29,045,957	0	29,045,957
49	93/93	32,080,955	2,592,130	29,488,825	0	29,488,825
50	94/94	32,396,248	2,456,448	29,939,800	0	29,939,800

*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	\$ 30,636,269
Wealth Transferred to Heirs	\$ 27,619,905

Financial Analysis: Add Premium Financing to the Current Plan

Financial Analysis: Add Premium Financing to the Current Plan

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

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		5,700,000
<u>Illiquid Assets:</u>	Principal Residence		500,000	
	Personal Property		400,000	
	Total Illiquid Assets			900,000
<u>Other Assets:</u>	Inside the Estate			
	Premium Financing Death Benefit		4,236,015	
	Current cash value: \$19,742			
	Total Other Assets Inside the Estate			4,236,015
	Total Estate Assets			\$10,836,015
	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

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 a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Financial Analysis: Add Premium Financing to the Current Plan

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

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

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%

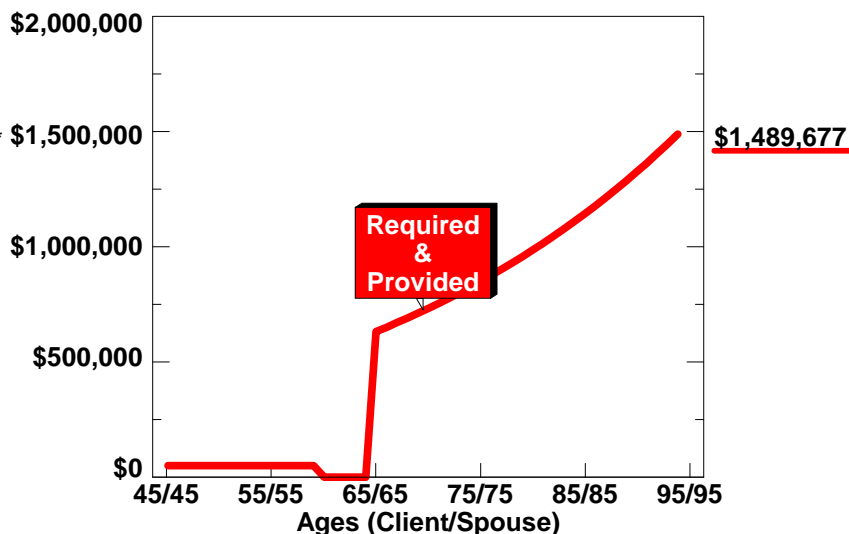
Analysis of After Tax Cash Flow Requirements

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

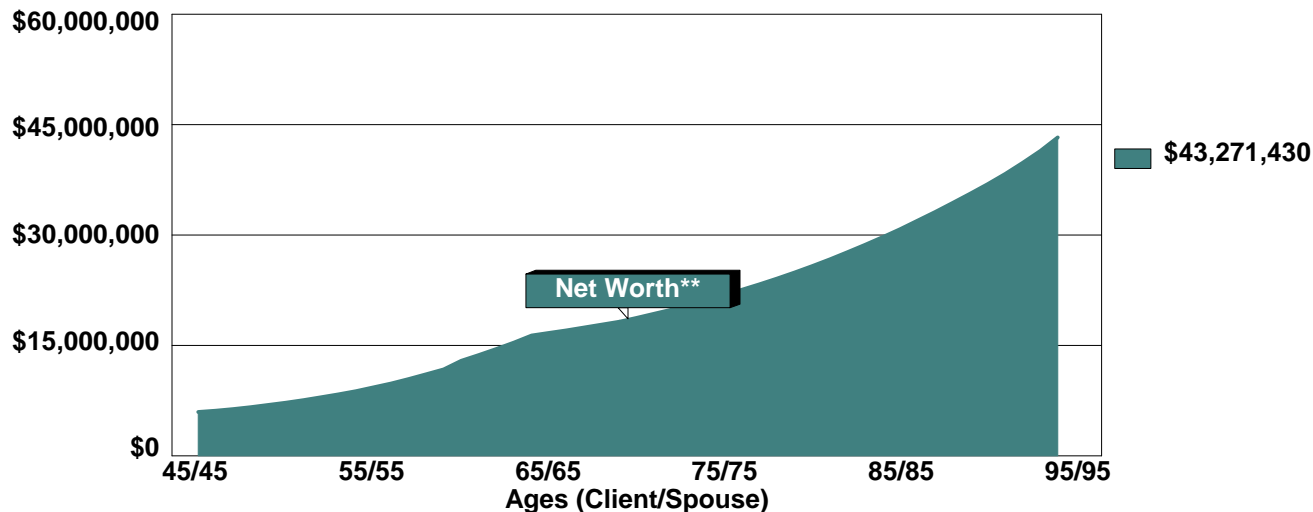
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Hypothetical Equities
- 4th. Retirement Plan Assets*
- 5th. Spouse's Retirement Plan Assets*

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)



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

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

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

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 from Retirement Plan Assets	(6) After Tax Cash Flow from Taxable & Tax Exempt Accounts	(7) After Tax Cash Flow from Equity Assets	(8) Total After Tax Cash Flow Provided*
1	45/45	0	50,000	50,000	0	0	42,051	7,949	50,000
2	46/46	0	50,000	50,000	0	0	42,051	7,949	50,000
3	47/47	0	50,000	50,000	0	0	41,979	8,021	50,000
4	48/48	0	50,000	50,000	0	0	41,907	8,093	50,000
5	49/49	0	50,000	50,000	0	0	41,836	8,164	50,000
6	50/50	0	50,000	50,000	0	0	41,764	8,236	50,000
7	51/51	0	50,000	50,000	0	0	41,693	8,307	50,000
8	52/52	0	50,000	50,000	0	0	41,622	8,378	50,000
9	53/53	0	50,000	50,000	0	0	41,552	8,448	50,000
10	54/54	0	50,000	50,000	0	0	41,481	8,519	50,000
11	55/55	0	50,000	50,000	0	0	41,411	8,589	50,000
12	56/56	0	50,000	50,000	0	0	41,341	8,659	50,000
13	57/57	0	50,000	50,000	0	0	41,271	8,729	50,000
14	58/58	0	50,000	50,000	0	0	41,201	8,799	50,000
15	59/59	0	50,000	50,000	0	0	41,132	8,868	50,000
16	60/60	0	0	0	0	0	0	0	0
17	61/61	0	0	0	0	0	0	0	0
18	62/62	0	0	0	0	0	0	0	0
19	63/63	0	0	0	0	0	0	0	0
20	64/64	0	0	0	0	0	0	0	0
21	65/65	632,139	0	632,139	350,000	0	46,592	235,547	632,139
22	66/66	651,103	0	651,103	350,000	0	46,513	254,590	651,103
23	67/67	670,636	0	670,636	350,000	0	46,435	274,201	670,636
24	68/68	690,755	0	690,755	350,000	0	46,357	294,398	690,755
25	69/69	711,478	0	711,478	350,000	0	46,279	315,199	711,478
26	70/70	732,822	0	732,822	468,236	167,762	46,201	50,623	732,822
27	71/71	754,807	0	754,807	471,783	177,934	46,123	58,967	754,807
28	72/72	777,451	0	777,451	475,436	188,698	46,046	67,271	777,451
29	73/73	800,775	0	800,775	479,199	200,084	45,969	75,523	800,775
30	74/74	824,798	0	824,798	483,075	212,122	45,892	83,709	824,798
31	75/75	849,542	0	849,542	487,068	224,852	45,816	91,806	849,542
32	76/76	875,028	0	875,028	491,180	238,300	45,739	99,809	875,028
33	77/77	901,279	0	901,279	495,415	251,312	45,663	108,889	901,279
34	78/78	928,317	0	928,317	499,777	266,242	45,587	116,711	928,317
35	79/79	956,167	0	956,167	504,271	280,546	45,512	125,838	956,167
36	80/80	984,852	0	984,852	508,899	295,490	45,436	135,027	984,852
37	81/81	1,014,397	0	1,014,397	513,666	311,078	45,361	144,292	1,014,397
38	82/82	1,044,829	0	1,044,829	518,576	327,316	45,286	153,651	1,044,829
39	83/83	1,076,174	0	1,076,174	523,633	344,200	45,212	163,129	1,076,174
40	84/84	1,108,459	0	1,108,459	528,842	361,724	45,137	172,756	1,108,459
		16,985,808	750,000	17,735,808	9,199,056	3,847,660	1,541,448	3,147,644	17,735,808

*IMPORTANT NOTE: For this plan to be financially sound, column (8) must be sufficient to provide the values in column (3).

Column (1): assumes 3.00% inflation.

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

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

Column (6): see detail reports for Taxable and Tax Exempt Accounts.

Column (7): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

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 from Retirement Plan Assets	(6) After Tax Cash Flow from Taxable & Tax Exempt Accounts	(7) After Tax Cash Flow from Equity Assets	(8) Total After Tax Cash Flow Provided*
41	85/85	1,141,713	0	1,141,713	534,207	377,304	45,063	185,139	1,141,713
42	86/86	1,175,965	0	1,175,965	539,733	393,150	44,989	198,093	1,175,965
43	87/87	1,211,244	0	1,211,244	545,426	409,196	44,915	211,707	1,211,244
44	88/88	1,247,581	0	1,247,581	551,288	425,360	44,841	226,092	1,247,581
45	89/89	1,285,008	0	1,285,008	557,327	441,538	44,768	241,375	1,285,008
46	90/90	1,323,559	0	1,323,559	563,547	453,590	44,695	261,727	1,323,559
47	91/91	1,363,265	0	1,363,265	569,953	465,028	44,622	283,662	1,363,265
48	92/92	1,404,163	0	1,404,163	576,552	475,676	44,550	307,385	1,404,163
49	93/93	1,446,288	0	1,446,288	583,348	485,326	44,477	333,137	1,446,288
50	94/94	1,489,677	0	1,489,677	590,349	488,314	44,405	366,609	1,489,677

30,074,271

750,000

30,824,271

14,810,786

8,262,142

1,988,773

5,762,570

30,824,271

*IMPORTANT NOTE: For this plan to be financially sound, column (8) must be sufficient to provide the values in column (3).

Column (1): assumes 3.00% inflation.

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

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

Column (6): see detail reports for Taxable and Tax Exempt Accounts.

Column (7): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) Premium Financing Loans	(3) Total Expected After Tax Cash Flow
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	0	350,000	350,000
22	66/66	0	350,000	350,000
23	67/67	0	350,000	350,000
24	68/68	0	350,000	350,000
25	69/69	0	350,000	350,000
26	70/70	118,236	350,000	468,236
27	71/71	121,783	350,000	471,783
28	72/72	125,436	350,000	475,436
29	73/73	129,199	350,000	479,199
30	74/74	133,075	350,000	483,075
31	75/75	137,068	350,000	487,068
32	76/76	141,180	350,000	491,180
33	77/77	145,415	350,000	495,415
34	78/78	149,777	350,000	499,777
35	79/79	154,271	350,000	504,271
36	80/80	158,899	350,000	508,899
37	81/81	163,666	350,000	513,666
38	82/82	168,576	350,000	518,576
39	83/83	173,633	350,000	523,633
40	84/84	178,842	350,000	528,842
		2,199,056	7,000,000	9,199,056

Column (1) assumes 3.00% inflation.

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

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	+	(2) Premium Financing Loans	=	(3) Total Expected After Tax Cash Flow
41	85/85	184,207		350,000		534,207
42	86/86	189,733		350,000		539,733
43	87/87	195,426		350,000		545,426
44	88/88	201,288		350,000		551,288
45	89/89	207,327		350,000		557,327
46	90/90	213,547		350,000		563,547
47	91/91	219,953		350,000		569,953
48	92/92	226,552		350,000		576,552
49	93/93	233,348		350,000		583,348
50	94/94	240,349		350,000		590,349

_____	_____	_____
4,310,786	10,500,000	14,810,786

Column (1) assumes 3.00% inflation.

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

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Retirement Plan Assets

		Pre-Retirement Income Tax Rate 40.00%			Retirement Income Tax Rate 40.00%				
Year	M/F Ages	(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Required Minimum Distributions	(3) Total Beginning of Year Pre Tax Withdrawals	(4) Annualized Interest Accrued	(5) Year End Living Value of Retirement Plan Assets	(6) Remaining Income Tax On Retirement Plan Assets	(7) Net Year End Living Value of Retirement Plan Assets	(8) Total After Tax Cash Flow from Retirement Plan Assets
1	45/45	1,600,000	0	0	112,000	1,703,440	851,720	851,720	0
2	46/46	1,703,440	0	0	119,241	1,813,568	906,784	906,784	0
3	47/47	1,813,568	0	0	126,950	1,930,816	965,408	965,408	0
4	48/48	1,930,816	0	0	135,157	2,055,644	1,027,822	1,027,822	0
5	49/49	2,055,644	0	0	143,895	2,188,542	1,094,270	1,094,272	0
6	50/50	2,188,542	0	0	153,198	2,330,032	1,165,016	1,165,016	0
7	51/51	2,330,032	0	0	163,102	2,480,668	1,240,334	1,240,334	0
8	52/52	2,480,668	0	0	173,647	2,641,044	1,320,522	1,320,522	0
9	53/53	2,641,044	0	0	184,873	2,811,788	1,405,894	1,405,894	0
10	54/54	2,811,788	0	0	196,825	2,993,570	1,496,784	1,496,786	0
11	55/55	2,993,570	0	0	209,550	3,187,104	1,593,552	1,593,552	0
12	56/56	3,187,104	0	0	223,097	3,393,150	1,696,574	1,696,576	0
13	57/57	3,393,150	0	0	237,521	3,612,518	1,806,258	1,806,260	0
14	58/58	3,612,518	0	0	252,876	3,846,068	1,923,034	1,923,034	0
15	59/59	3,846,068	0	0	269,225	4,094,716	2,047,358	2,047,358	0
16	60/60	4,094,716	0	0	286,630	4,359,440	1,743,776	2,615,664	0
17	61/61	4,359,440	0	0	305,161	4,641,278	1,856,512	2,784,766	0
18	62/62	4,641,278	0	0	324,889	4,941,336	1,976,534	2,964,802	0
19	63/63	4,941,336	0	0	345,894	5,260,794	2,104,318	3,156,476	0
20	64/64	5,260,794	0	0	368,256	5,600,904	2,240,362	3,360,542	0
21	65/65	5,600,904	0	0	392,063	5,963,002	2,385,200	3,577,802	0
22	66/66	5,963,002	0	0	417,410	6,348,510	2,539,404	3,809,106	0
23	67/67	6,348,510	0	0	444,396	6,758,942	2,703,576	4,055,366	0
24	68/68	6,758,942	0	0	473,126	7,195,908	2,878,364	4,317,544	0
25	69/69	7,195,908	0	0	503,714	7,661,124	3,064,450	4,596,674	0
26	70/70	7,661,124	279,604	279,604	516,706	7,858,736	3,143,494	4,715,242	167,762
27	71/71	7,858,736	296,556	296,556	529,353	8,051,074	3,220,430	4,830,644	177,934
28	72/72	8,051,074	314,496	314,496	541,560	8,236,748	3,294,700	4,942,048	188,698
29	73/73	8,236,748	333,472	333,472	553,229	8,414,222	3,365,688	5,048,534	200,084
30	74/74	8,414,222	353,538	353,538	564,248	8,581,808	3,432,724	5,149,084	212,122
31	75/75	8,581,808	374,752	374,752	574,494	8,737,642	3,495,056	5,242,586	224,852
32	76/76	8,737,642	397,166	397,166	583,833	8,879,688	3,551,876	5,327,812	238,300
33	77/77	8,879,688	418,854	418,854	592,258	9,007,826	3,603,130	5,404,696	251,312
34	78/78	9,007,826	443,736	443,736	599,486	9,117,758	3,647,104	5,470,654	266,242
35	79/79	9,117,758	467,578	467,578	605,513	9,209,414	3,683,766	5,525,648	280,546
36	80/80	9,209,414	492,482	492,482	610,185	9,280,482	3,712,192	5,568,290	295,490
37	81/81	9,280,482	518,462	518,462	613,341	9,328,484	3,731,394	5,597,090	311,078
38	82/82	9,328,484	545,526	545,526	614,807	9,350,776	3,740,310	5,610,466	327,316
39	83/83	9,350,776	573,668	573,668	614,398	9,344,548	3,737,820	5,606,728	344,200
40	84/84	9,344,548	602,874	602,874	611,917	9,306,824	3,722,730	5,584,094	361,724

*Defined Contribution Plan Assets (Robert Sterling); Defined Contribution Plan Assets (Jamie Sterling).

Column (6) 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: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Retirement Plan Assets

		Pre-Retirement Income Tax Rate 40.00%		Retirement Income Tax Rate 40.00%					
Year	M/F Ages	(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Required Minimum Distributions	(3) Total Beginning of Year Pre Tax Withdrawals	(4) Annualized Interest Accrued	(5) Year End Living Value of Retirement Plan Assets	(6) Remaining Income Tax On Retirement Plan Assets	(7) Net Year End Living Value of Retirement Plan Assets	(8) Total After Tax Cash Flow from Retirement Plan Assets
41	85/85	9,306,824	628,840	628,840	607,459	9,239,016	3,695,606	5,543,410	377,304
42	86/86	9,239,016	655,250	655,250	600,864	9,138,706	3,655,482	5,483,224	393,150
43	87/87	9,138,706	681,992	681,992	591,970	9,003,440	3,601,376	5,402,064	409,196
44	88/88	9,003,440	708,932	708,932	580,616	8,830,748	3,532,300	5,298,448	425,360
45	89/89	8,830,748	735,896	735,896	566,640	8,618,184	3,447,274	5,170,910	441,538
46	90/90	8,618,184	755,982	755,982	550,354	8,370,494	3,348,198	5,022,296	453,590
47	91/91	8,370,494	775,046	775,046	531,681	8,086,494	3,234,598	4,851,896	465,028
48	92/92	8,086,494	792,794	792,794	510,559	7,765,238	3,106,096	4,659,142	475,676
49	93/93	7,765,238	808,878	808,878	486,945	7,406,088	2,962,436	4,443,652	485,326
50	94/94	7,406,088	813,856	813,856	461,456	7,018,420	2,807,368	4,211,052	488,314

*Defined Contribution Plan Assets (Robert Sterling); Defined Contribution Plan Assets (Jamie Sterling).

Column (6) 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: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	(2) Year End Value of Taxable Assets	(3) Year End Value of Tax Exempt Assets	(4) Year End Value of Equity Assets	(5) Total Liquid Assets
1	45/45	1,703,440	800,000	797,600	2,566,871	5,867,911
2	46/46	1,813,568	800,000	795,135	2,676,043	6,084,746
3	47/47	1,930,816	800,000	792,678	2,811,252	6,334,746
4	48/48	2,055,644	800,000	790,229	2,964,538	6,610,411
5	49/49	2,188,542	800,000	787,787	3,132,147	6,908,476
6	50/50	2,330,032	800,000	785,353	3,312,479	7,227,864
7	51/51	2,480,668	800,000	782,926	3,505,057	7,568,651
8	52/52	2,641,044	800,000	780,507	3,709,989	7,931,540
9	53/53	2,811,788	800,000	778,095	3,927,705	8,317,588
10	54/54	2,993,570	800,000	775,691	4,158,819	8,728,080
11	55/55	3,187,104	800,000	773,294	4,404,066	9,164,464
12	56/56	3,393,150	800,000	770,904	4,664,268	9,628,322
13	57/57	3,612,518	800,000	768,522	4,940,315	10,121,355
14	58/58	3,846,068	800,000	766,148	5,233,164	10,645,380
15	59/59	4,094,716	800,000	763,781	5,543,837	11,202,334
16	60/60	4,359,440	819,200	784,334	5,882,313	11,845,287
17	61/61	4,641,278	838,861	805,440	6,241,541	12,527,120
18	62/62	4,941,336	858,994	827,114	6,622,752	13,250,196
19	63/63	5,260,794	879,610	849,371	7,027,268	14,017,043
20	64/64	5,600,904	900,721	872,227	7,456,503	14,830,355
21	65/65	5,963,002	900,721	869,532	7,667,126	15,400,381
22	66/66	6,348,510	900,721	866,846	7,869,351	15,985,428
23	67/67	6,758,942	900,721	864,168	8,062,498	16,586,329
24	68/68	7,195,908	900,721	861,498	8,245,602	17,203,729
25	69/69	7,661,124	900,721	858,836	8,417,500	17,838,181
26	70/70	7,858,736	900,721	856,182	8,879,314	18,494,953
27	71/71	8,051,074	900,721	853,537	9,361,569	19,166,901
28	72/72	8,236,748	900,721	850,900	9,865,219	19,853,588
29	73/73	8,414,222	900,721	848,271	10,391,451	20,554,665
30	74/74	8,581,808	900,721	845,650	10,941,627	21,269,806
31	75/75	8,737,642	900,721	843,036	11,517,252	21,998,651
32	76/76	8,879,688	900,721	840,431	12,119,955	22,740,795
33	77/77	9,007,826	900,721	837,834	12,750,306	23,496,687
34	78/78	9,117,758	900,721	835,246	13,411,233	24,264,958
35	79/79	9,209,414	900,721	832,664	14,103,308	25,046,107
36	80/80	9,280,482	900,721	830,091	14,828,364	25,839,658
37	81/81	9,328,484	900,721	827,526	15,588,332	26,645,063
38	82/82	9,350,776	900,721	824,970	16,385,249	27,461,716
39	83/83	9,344,548	900,721	822,420	17,221,251	28,288,940
40	84/84	9,306,824	900,721	819,879	18,098,575	29,125,999

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	+	(2) Year End Value of Taxable Assets	+	(3) Year End Value of Tax Exempt Assets	+	(4) Year End Value of Equity Assets	=	(5) Total Liquid Assets
41	85/85	9,239,016		900,721		817,346		19,017,000		29,974,083
42	86/86	9,138,706		900,721		814,820		19,978,443		30,832,690
43	87/87	9,003,440		900,721		812,302		20,984,857		31,701,320
44	88/88	8,830,748		900,721		809,792		22,038,208		32,579,469
45	89/89	8,618,184		900,721		807,290		23,140,456		33,466,651
46	90/90	8,370,494		900,721		804,795		24,289,527		34,365,537
47	91/91	8,086,494		900,721		802,309		25,486,656		35,276,180
48	92/92	7,765,238		900,721		799,829		26,732,959		36,198,747
49	93/93	7,406,088		900,721		797,358		28,029,384		37,133,551
50	94/94	7,018,420		900,721		794,894		29,371,277		38,085,312

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (4.00% Growth)	+	(2) Personal Property (-5.00% Growth)	=	(3) Total Illiquid Assets
1	45/45	520,000		380,000		900,000
2	46/46	540,800		361,000		901,800
3	47/47	562,432		342,950		905,382
4	48/48	584,929		325,803		910,732
5	49/49	608,326		309,512		917,838
6	50/50	632,660		294,037		926,697
7	51/51	657,966		279,335		937,301
8	52/52	684,285		265,368		949,653
9	53/53	711,656		252,100		963,756
10	54/54	740,122		239,495		979,617
11	55/55	769,727		227,520		997,247
12	56/56	800,516		216,144		1,016,660
13	57/57	832,537		205,337		1,037,874
14	58/58	865,838		195,070		1,060,908
15	59/59	900,472		185,316		1,085,788
16	60/60	936,491		176,051		1,112,542
17	61/61	973,950		167,248		1,141,198
18	62/62	1,012,908		158,886		1,171,794
19	63/63	1,053,425		150,941		1,204,366
20	64/64	1,095,562		143,394		1,238,956
21	65/65	1,139,384		136,225		1,275,609
22	66/66	1,184,959		129,413		1,314,372
23	67/67	1,232,358		122,943		1,355,301
24	68/68	1,281,652		116,796		1,398,448
25	69/69	1,332,918		110,956		1,443,874
26	70/70	1,386,235		105,408		1,491,643
27	71/71	1,441,684		100,138		1,541,822
28	72/72	1,499,352		95,131		1,594,483
29	73/73	1,559,326		90,374		1,649,700
30	74/74	1,621,699		85,856		1,707,555
31	75/75	1,686,567		81,563		1,768,130
32	76/76	1,754,029		77,485		1,831,514
33	77/77	1,824,191		73,610		1,897,801
34	78/78	1,897,158		69,930		1,967,088
35	79/79	1,973,045		66,433		2,039,478
36	80/80	2,051,966		63,112		2,115,078
37	81/81	2,134,045		59,956		2,194,001
38	82/82	2,219,407		56,958		2,276,365
39	83/83	2,308,183		54,110		2,362,293
40	84/84	2,400,510		51,405		2,451,915

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Illiquid Assets

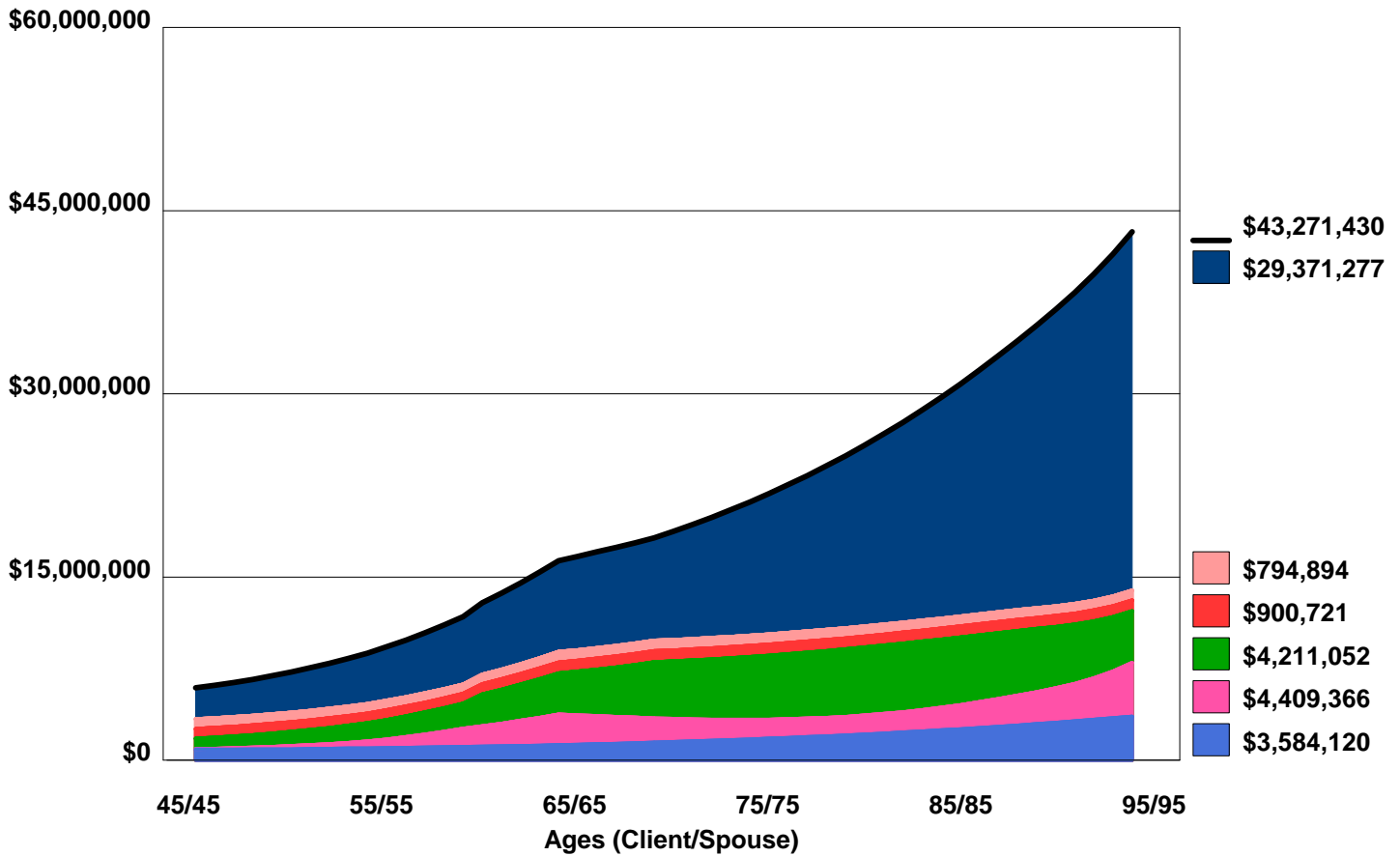
Year	M/F Ages	(1) Principal Residence (4.00% Growth)	+	(2) Personal Property (-5.00% Growth)	=	(3) Total Illiquid Assets
41	85/85	2,496,531		48,835		2,545,366
42	86/86	2,596,392		46,393		2,642,785
43	87/87	2,700,248		44,073		2,744,321
44	88/88	2,808,258		41,870		2,850,128
45	89/89	2,920,588		39,776		2,960,364
46	90/90	3,037,411		37,787		3,075,198
47	91/91	3,158,908		35,898		3,194,806
48	92/92	3,285,264		34,103		3,319,367
49	93/93	3,416,675		32,398		3,449,073
50	94/94	3,553,342		30,778		3,584,120

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

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



	<u>At Year 50</u>
Hypothetical Net Worth*	\$43,271,430
Hypothetical Equity Assets	\$29,371,277
Tax Exempt Assets	\$794,894
Taxable Assets	\$900,721
Taxable Retirement Plan Assets	\$4,211,052
Life Insurance Cash Values	\$4,409,366
Illiquid Assets	\$3,584,120

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

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: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

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	45/45	11,003,926	602,424	10,401,502	0	10,401,502
2	46/46	11,249,486	647,614	10,601,872	0	10,601,872
3	47/47	11,537,563	675,786	10,861,777	0	10,861,777
4	48/48	11,861,109	719,476	11,141,633	0	11,141,633
5	49/49	12,217,133	765,990	11,451,143	0	11,451,143
6	50/50	12,604,885	815,512	11,789,373	0	11,789,373
7	51/51	13,024,698	874,655	12,150,043	0	12,150,043
8	52/52	13,477,819	949,798	12,528,021	0	12,528,021
9	53/53	13,965,786	1,032,430	12,933,356	0	12,933,356
10	54/54	14,489,952	1,123,137	13,366,815	0	13,366,815
11	55/55	15,096,983	1,239,501	13,857,482	0	13,857,482
12	56/56	15,750,242	1,367,065	14,383,177	0	14,383,177
13	57/57	16,452,521	1,506,836	14,945,685	0	14,945,685
14	58/58	17,206,554	1,665,028	15,541,526	0	15,541,526
15	59/59	18,015,772	1,837,651	16,178,121	0	16,178,121
16	60/60	18,854,687	2,018,423	16,836,264	0	16,836,264
17	61/61	19,749,454	2,219,706	17,529,748	0	17,529,748
18	62/62	20,703,359	2,437,542	18,265,817	0	18,265,817
19	63/63	21,720,123	2,673,309	19,046,814	0	19,046,814
20	64/64	22,803,786	2,928,500	19,875,286	0	19,875,286
21	65/65	20,498,600	2,305,086	18,193,514	0	18,193,514
22	66/66	21,037,582	2,429,349	18,608,233	0	18,608,233
23	67/67	21,592,601	2,561,306	19,031,295	0	19,031,295
24	68/68	22,164,531	2,696,546	19,467,985	0	19,467,985
25	69/69	22,754,191	2,846,282	19,907,909	0	19,907,909
26	70/70	23,367,191	2,903,228	20,463,963	0	20,463,963
27	71/71	23,892,460	2,930,316	20,962,144	0	20,962,144
28	72/72	24,421,659	2,945,694	21,475,965	0	21,475,965
29	73/73	24,954,149	2,959,056	21,995,093	0	21,995,093
30	74/74	25,488,546	3,003,632	22,484,914	0	22,484,914
31	75/75	26,021,779	3,058,174	22,963,605	0	22,963,605
32	76/76	26,843,365	3,107,890	23,735,475	0	23,735,475
33	77/77	27,697,561	3,152,740	24,544,821	0	24,544,821
34	78/78	28,584,751	3,191,216	25,393,535	0	25,393,535
35	79/79	29,507,144	3,223,294	26,283,850	0	26,283,850
36	80/80	30,465,702	3,248,168	27,217,534	0	27,217,534
37	81/81	31,461,189	3,264,970	28,196,219	0	28,196,219
38	82/82	32,494,378	3,276,509	29,217,869	0	29,217,869
39	83/83	33,565,618	3,298,053	30,267,565	0	30,267,565
40	84/84	34,674,160	3,313,070	31,361,090	0	31,361,090

*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	\$ 34,674,160
Wealth Transferred to Heirs	\$ 31,361,090

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

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	85/85	35,819,712	3,316,781	32,502,931	0	32,502,931
42	86/86	37,002,693	3,313,647	33,689,046	0	33,689,046
43	87/87	38,221,511	3,297,196	34,924,315	0	34,924,315
44	88/88	39,473,650	3,271,110	36,202,540	0	36,202,540
45	89/89	40,756,176	3,223,370	37,532,806	0	37,532,806
46	90/90	42,068,355	3,171,046	38,897,309	0	38,897,309
47	91/91	43,078,223	3,011,811	40,066,412	0	40,066,412
48	92/92	44,143,445	2,843,530	41,299,915	0	41,299,915
49	93/93	45,287,317	2,677,233	42,610,084	0	42,610,084
50	94/94	46,543,705	2,514,610	44,029,095	0	44,029,095

*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	\$ 40,756,176
Wealth Transferred to Heirs	\$ 37,532,806

Disclosure

Supplemental Report

Important Note

This material is for educational purposes only. In all cases, the approval of a client's legal and tax advisers must be secured regarding the implementation or modification of any planning technique as well as the applicability and consequences of new cases, rulings, or legislation upon existing or impending plans.