

Accelerated Arbitrage (Extensive Details)

For: Robert and Jamie Sterling



Presented By: _____

[Licensed user's name appears here]

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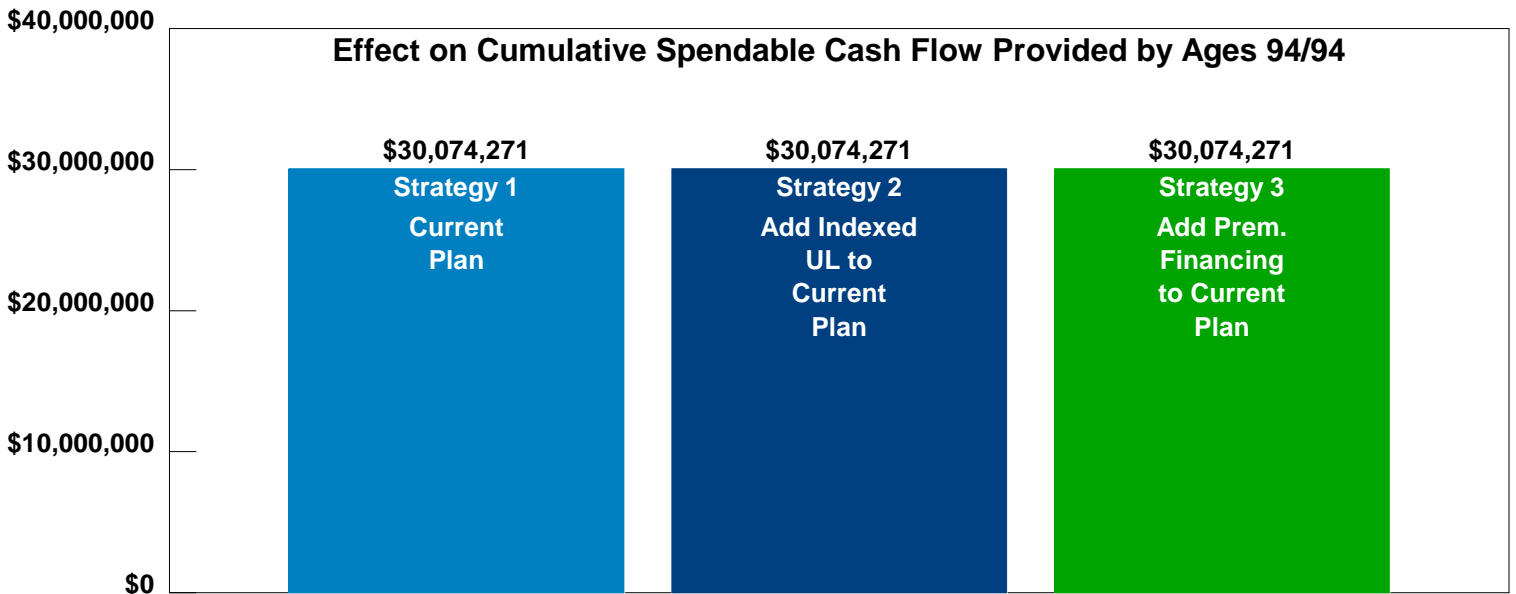
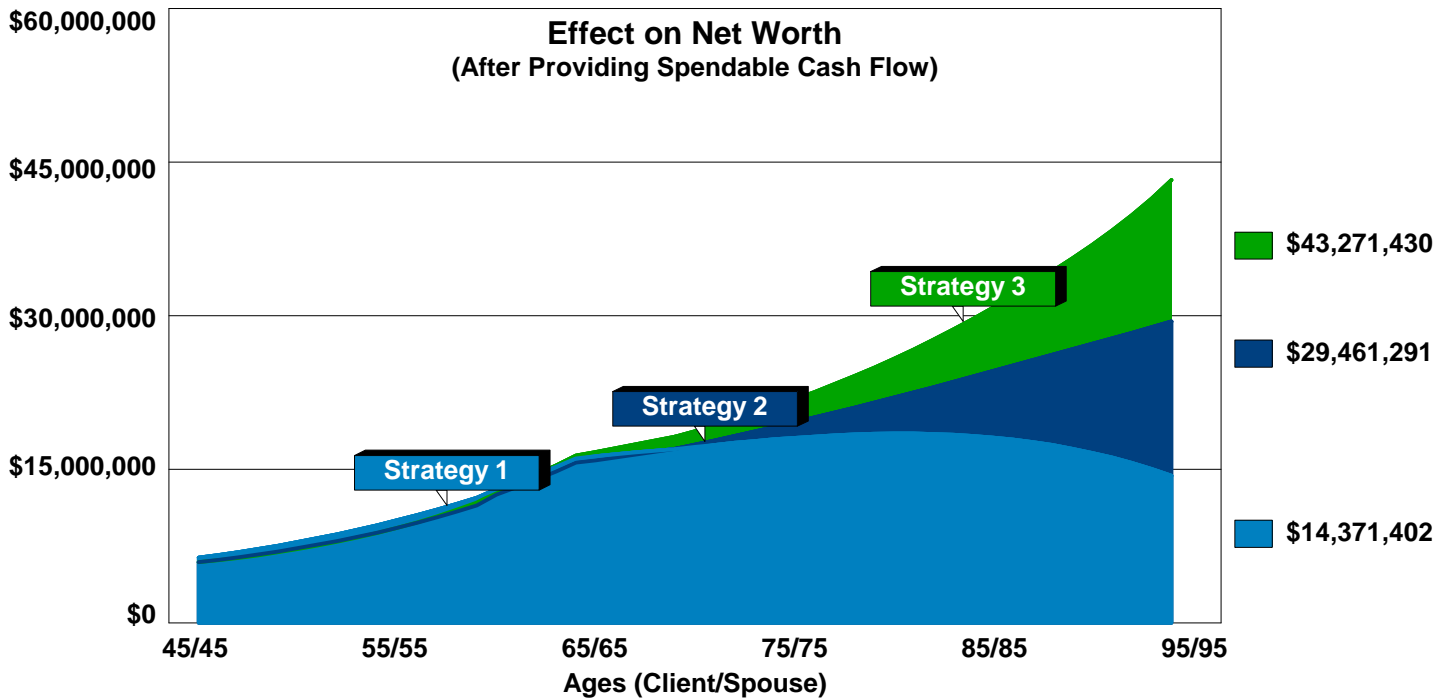
Comparison of Strategy 1 vs. Strategy 2 vs. Strategy 3

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

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For: Robert Sterling & Jamie Sterling

Comparison of Alternatives



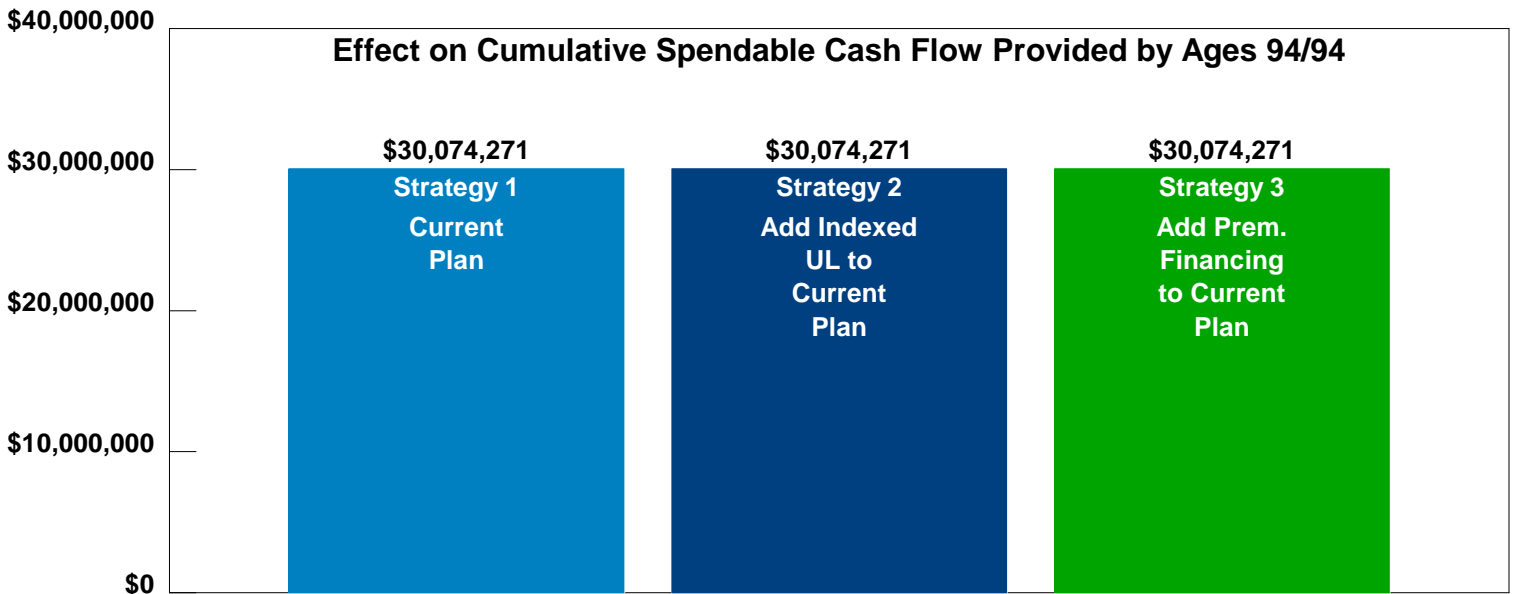
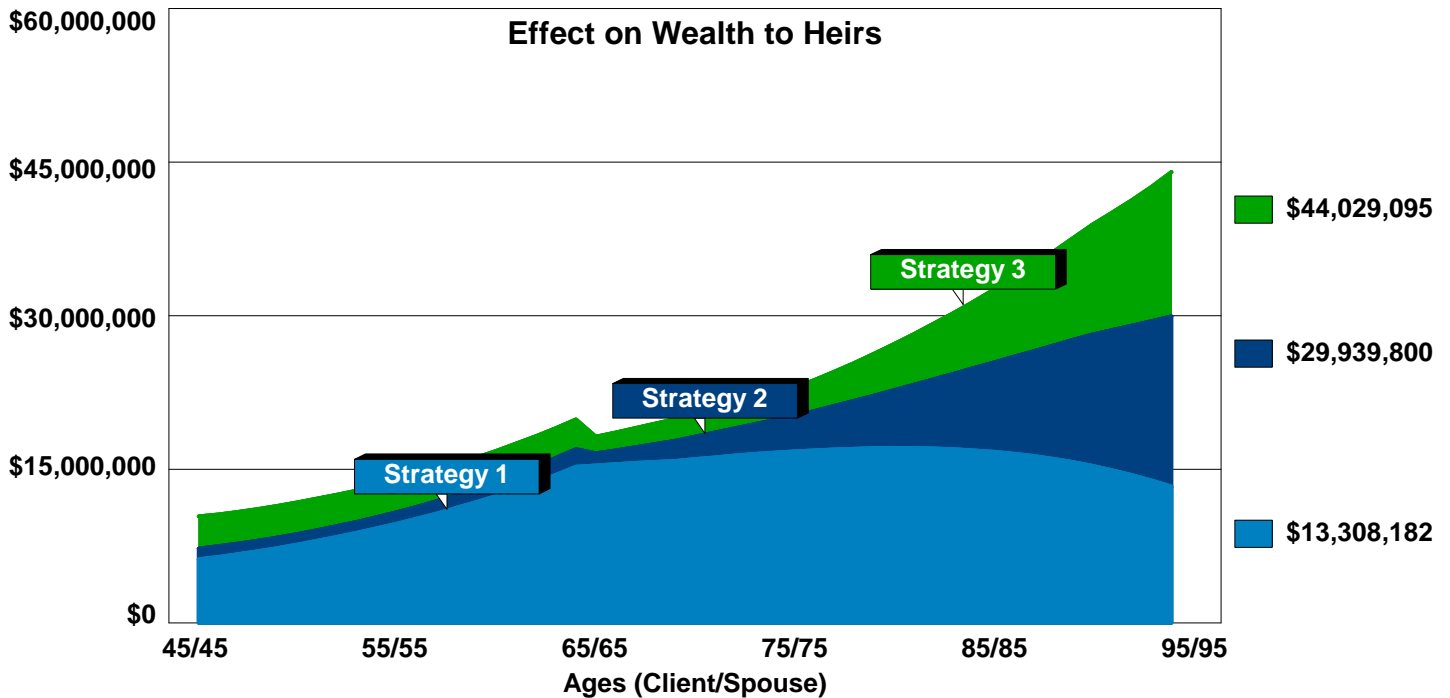
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

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

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Comparison of Alternatives



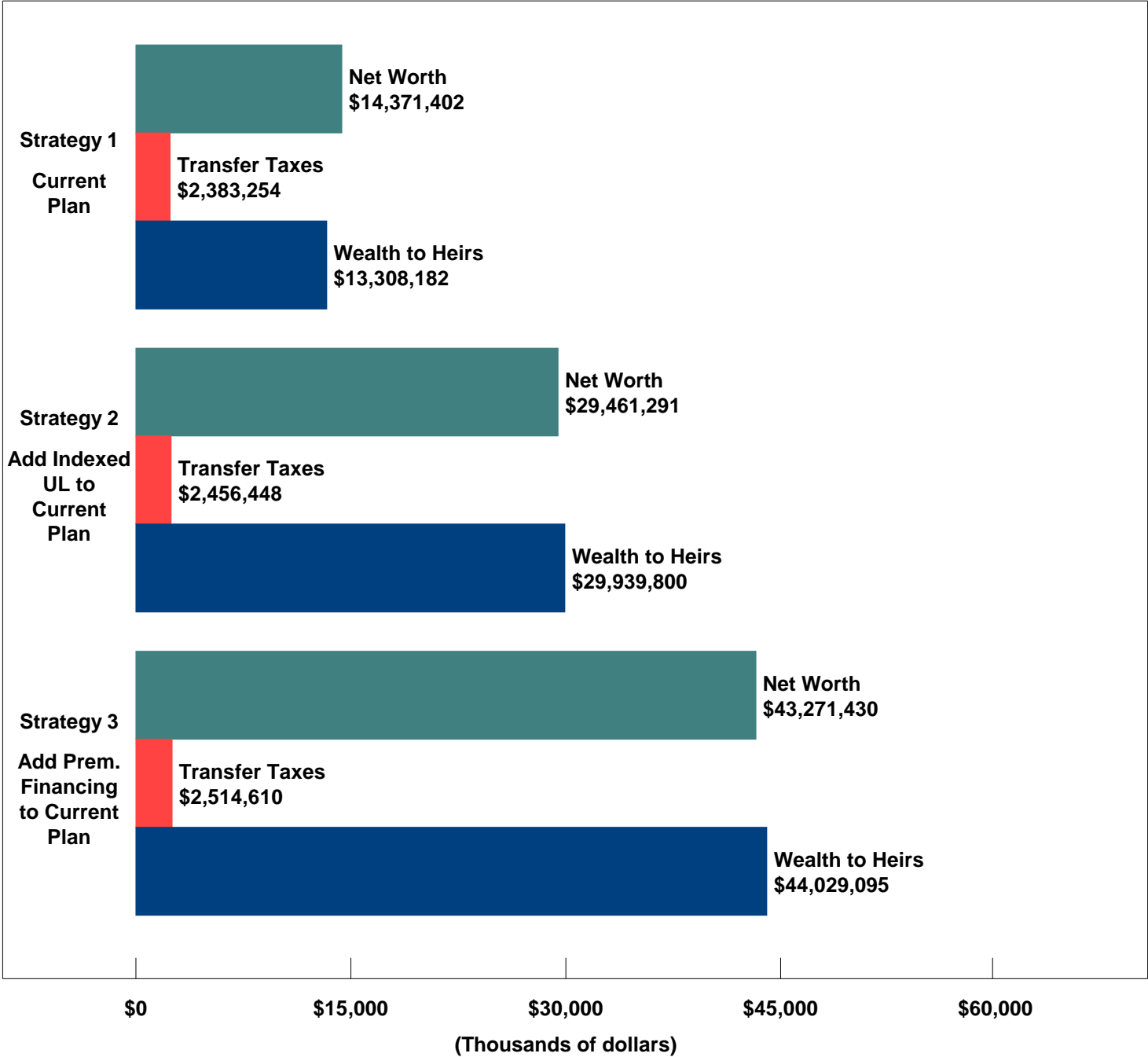
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Comparison of Strategy 1 vs. Strategy 2 vs. Strategy 3

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For: Robert Sterling & Jamie Sterling

Comparison of Alternatives at Ages 94/94



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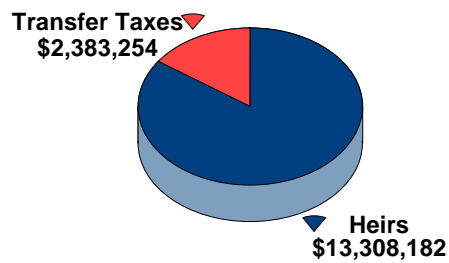
Comparison of Strategy 1 vs. Strategy 2 vs. Strategy 3

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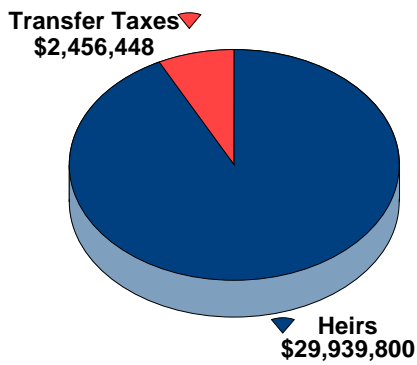
For: Robert Sterling & Jamie Sterling

Comparison of Alternatives at Ages 94/94

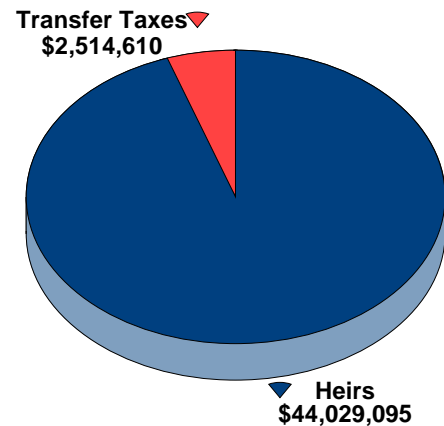
Strategy 1
Current Plan
Total Wealth Distributed: \$15,691,436



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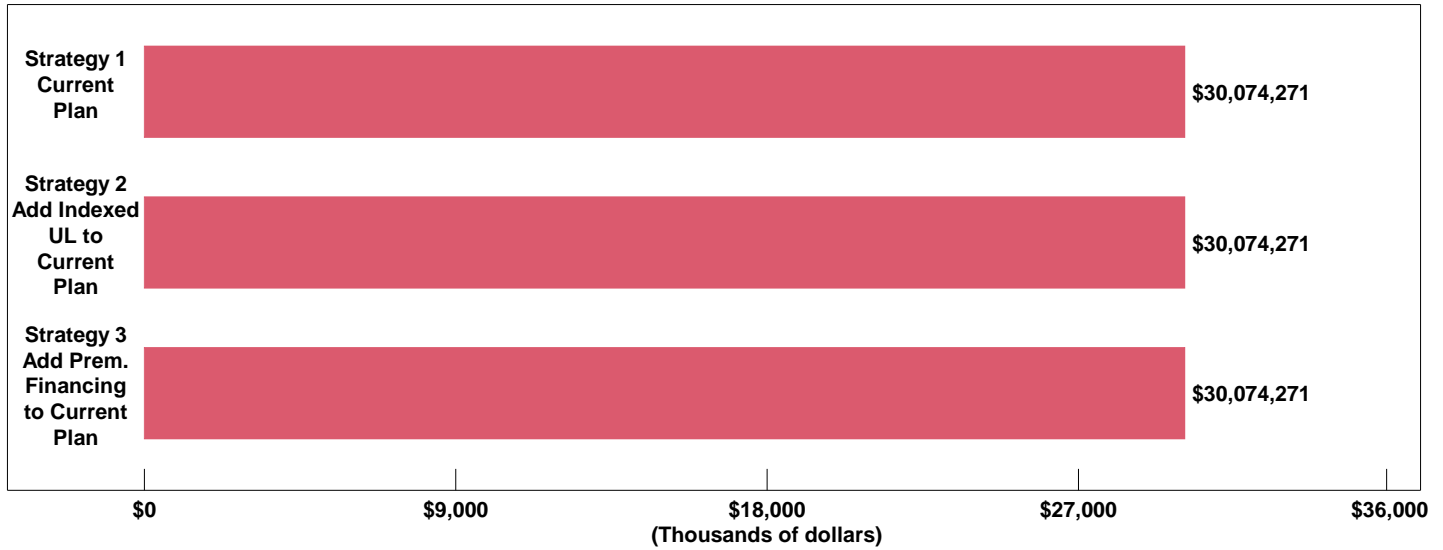
Comparison of Strategy 1 vs. Strategy 2 vs. Strategy 3

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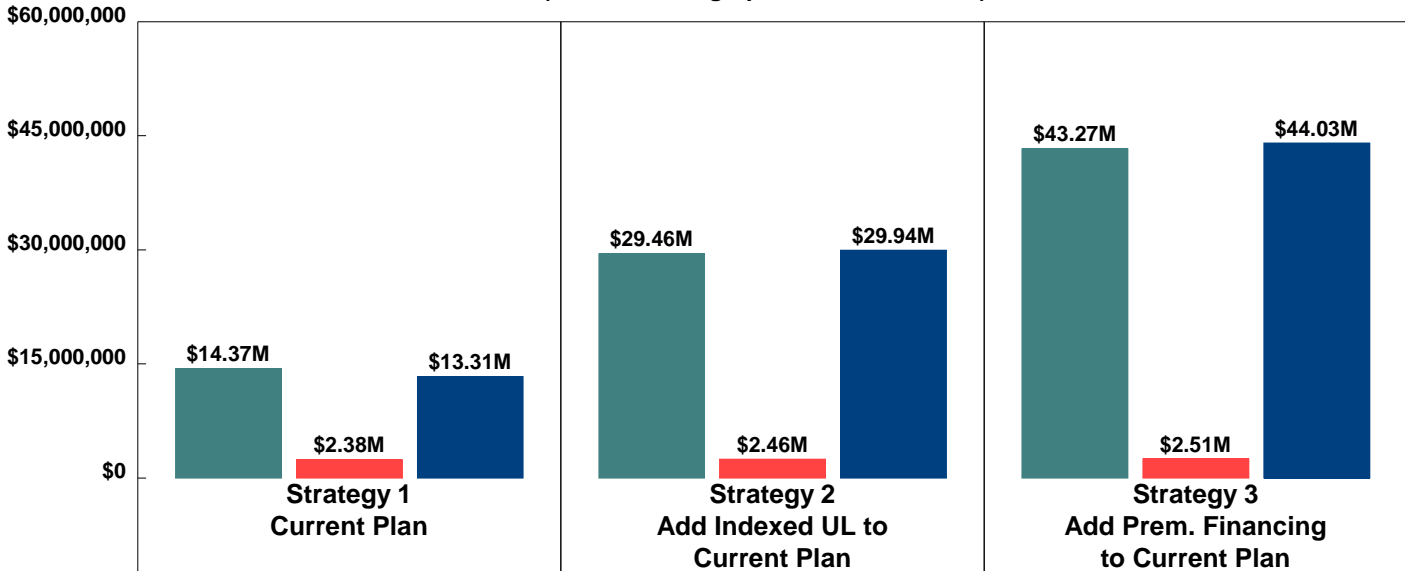
For: Robert Sterling & Jamie Sterling

Summary Analysis of Alternatives

Effect on Cumulative Spendable Cash Flow Provided by Ages 94/94



Values at Ages 94/94
(After Providing Spendable Cash Flow)



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

*Family Net Worth includes assets outside the estate.

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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 Family 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. Family Net Worth includes assets outside the estate.

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

Comparison of 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 Family 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. Family Net Worth includes assets outside the estate.

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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%

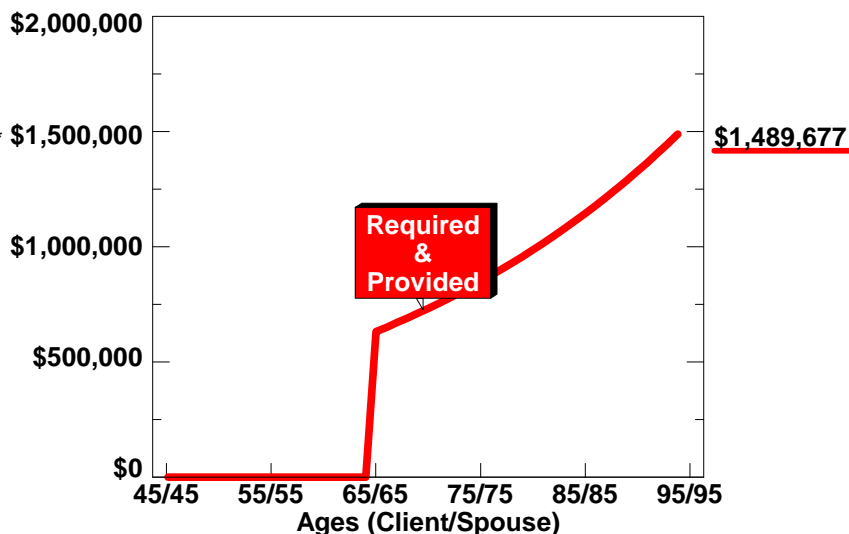
Analysis of After Tax Cash Flow Requirements

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

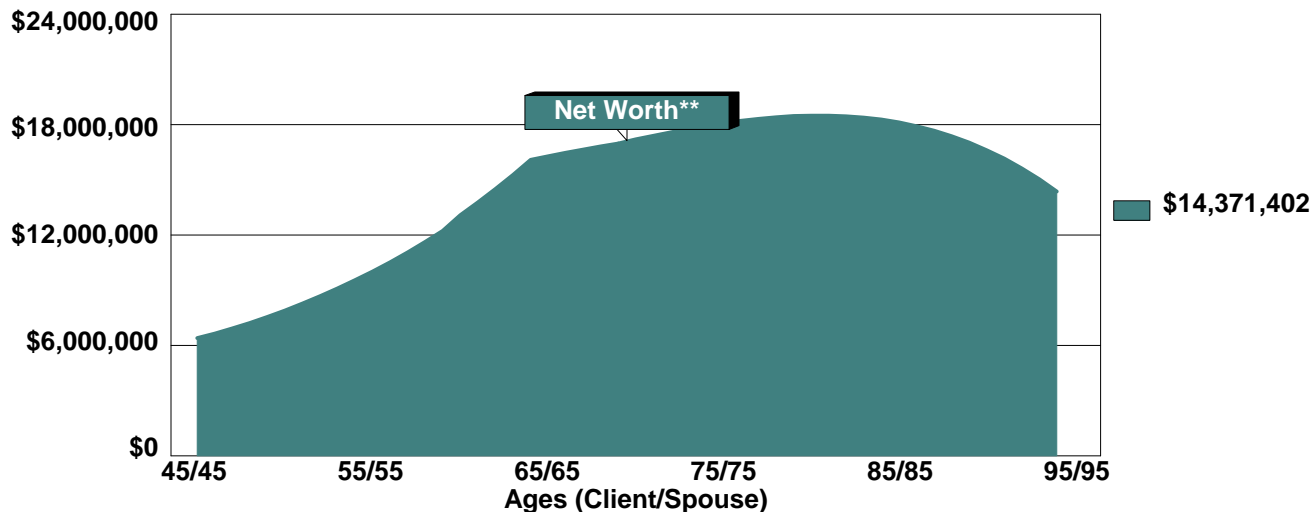
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Hypothetical Equities
- 4th. Retirement Plan Assets*
- 5th. Spouse's Retirement Plan Assets* **\$1,500,000**

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

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	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

Cash Flow Required

Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	(2) Total After Tax Cash Flow Required
1	45/45	0	0
2	46/46	0	0
3	47/47	0	0
4	48/48	0	0
5	49/49	0	0
6	50/50	0	0
7	51/51	0	0
8	52/52	0	0
9	53/53	0	0
10	54/54	0	0
11	55/55	0	0
12	56/56	0	0
13	57/57	0	0
14	58/58	0	0
15	59/59	0	0
16	60/60	0	0
17	61/61	0	0
18	62/62	0	0
19	63/63	0	0
20	64/64	0	0
21	65/65	632,139	632,139
22	66/66	651,103	651,103
23	67/67	670,636	670,636
24	68/68	690,755	690,755
25	69/69	711,478	711,478
26	70/70	732,822	732,822
27	71/71	754,807	754,807
28	72/72	777,451	777,451
29	73/73	800,775	800,775
30	74/74	824,798	824,798
31	75/75	849,542	849,542
32	76/76	875,028	875,028
33	77/77	901,279	901,279
34	78/78	928,317	928,317
35	79/79	956,167	956,167
36	80/80	984,852	984,852
37	81/81	1,014,397	1,014,397
38	82/82	1,044,829	1,044,829
39	83/83	1,076,174	1,076,174
40	84/84	1,108,459	1,108,459
		16,985,808	16,985,808

Column (1) assumes 3.00% inflation.

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Cash Flow Required

Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	(2) Total After Tax Cash Flow Required
41	85/85	1,141,713	1,141,713
42	86/86	1,175,965	1,175,965
43	87/87	1,211,244	1,211,244
44	88/88	1,247,581	1,247,581
45	89/89	1,285,008	1,285,008
46	90/90	1,323,559	1,323,559
47	91/91	1,363,265	1,363,265
48	92/92	1,404,163	1,404,163
49	93/93	1,446,288	1,446,288
50	94/94	1,489,677	1,489,677

30,074,271	30,074,271

Column (1) assumes 3.00% inflation.

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.

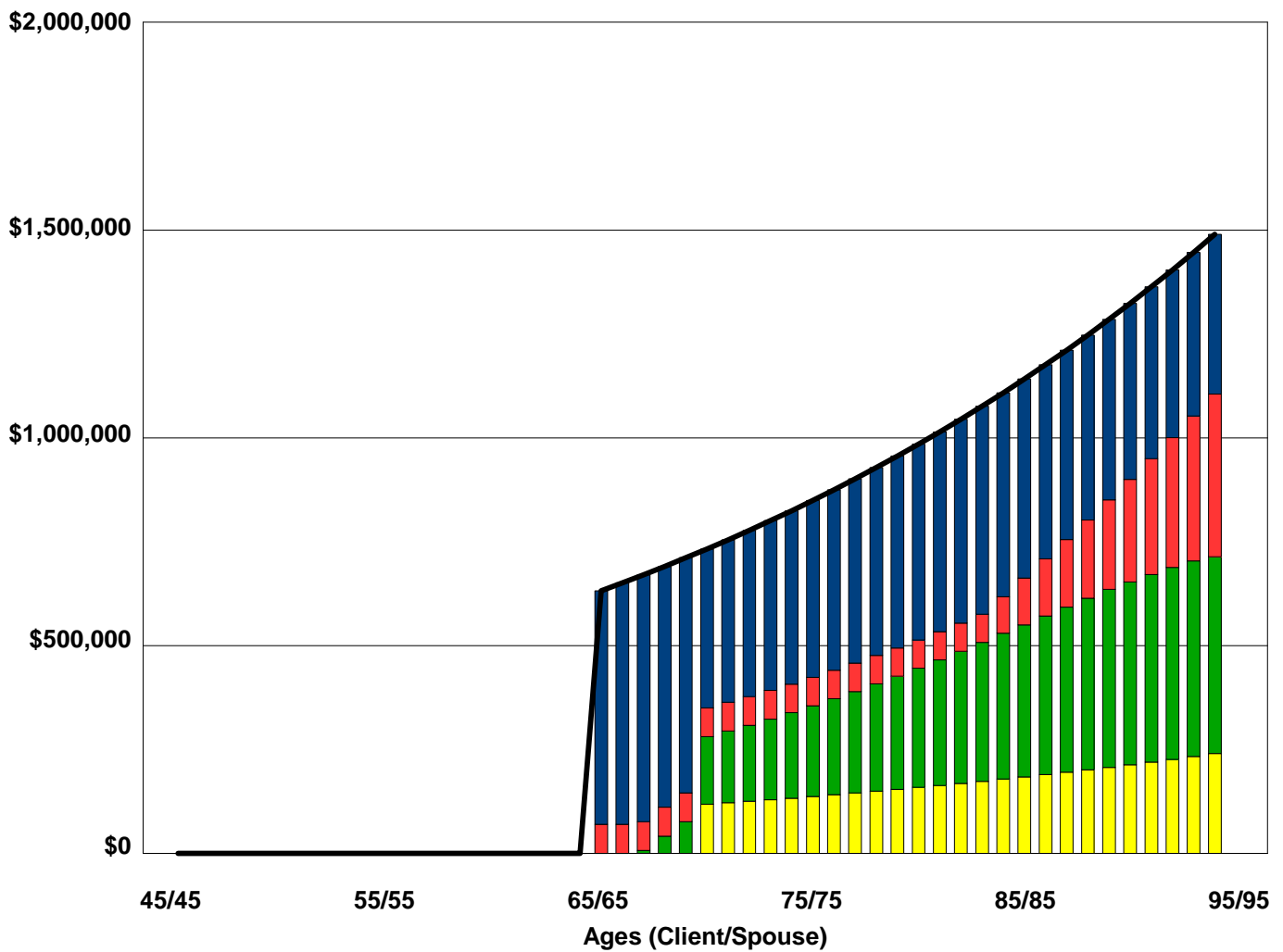
*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Sources of Cash Flow 50 Year Analysis



- - After Tax Cash Flow Required
- - After Tax Cash Flow from Hypothetical Equity Assets
- - After Tax Cash Flow from Taxable and Tax Exempt Assets
- - After Tax Income from Retirement Plan Assets
- - Expected After Tax Cash Flow

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Defined Contribution Plan Assets for Robert Sterling

Retirement Plan Assets Initial Value 800,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%			
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Required Minimum Distribution	(3) Distribution from Retirement Plan Assets	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) Remaining Income Tax On Retirement Plan Assets	(7) Net Year End Retirement Plan Assets (5) - (6)
1	45/45	800,000	0	0	0	851,720	425,860	425,860
2	46/46	851,720	0	0	0	906,784	453,392	453,392
3	47/47	906,784	0	0	0	965,408	482,704	482,704
4	48/48	965,408	0	0	0	1,027,822	513,911	513,911
5	49/49	1,027,822	0	0	0	1,094,271	547,135	547,136
6	50/50	1,094,271	0	0	0	1,165,016	582,508	582,508
7	51/51	1,165,016	0	0	0	1,240,334	620,167	620,167
8	52/52	1,240,334	0	0	0	1,320,522	660,261	660,261
9	53/53	1,320,522	0	0	0	1,405,894	702,947	702,947
10	54/54	1,405,894	0	0	0	1,496,785	748,392	748,393
11	55/55	1,496,785	0	0	0	1,593,552	796,776	796,776
12	56/56	1,593,552	0	0	0	1,696,575	848,287	848,288
13	57/57	1,696,575	0	0	0	1,806,259	903,129	903,130
14	58/58	1,806,259	0	0	0	1,923,034	961,517	961,517
15	59/59	1,923,034	0	0	0	2,047,358	1,023,679	1,023,679
16	60/60	2,047,358	0	0	0	2,179,720	871,888	1,307,832
17	61/61	2,179,720	0	0	0	2,320,639	928,256	1,392,383
18	62/62	2,320,639	0	0	0	2,470,668	988,267	1,482,401
19	63/63	2,470,668	0	0	0	2,630,397	1,052,159	1,578,238
20	64/64	2,630,397	0	0	0	2,800,452	1,120,181	1,680,271
21	65/65	2,800,452	0	0	0	2,981,501	1,192,600	1,788,901
22	66/66	2,981,501	0	0	0	3,174,255	1,269,702	1,904,553
23	67/67	3,174,255	0	11,782	7,069	3,366,927	1,346,771	2,020,156
24	68/68	3,366,927	0	69,298	41,579	3,510,821	1,404,328	2,106,493
25	69/69	3,510,821	0	127,280	76,368	3,602,287	1,440,915	2,161,372
26	70/70	3,602,287	131,470	131,470	78,882	3,695,205	1,478,082	2,217,123
27	71/71	3,695,205	139,442	139,442	83,665	3,785,643	1,514,257	2,271,386
28	72/72	3,785,643	147,877	147,877	88,726	3,872,948	1,549,179	2,323,769
29	73/73	3,872,948	156,800	156,800	94,080	3,956,397	1,582,559	2,373,838
30	74/74	3,956,397	166,235	166,235	99,741	4,035,196	1,614,078	2,421,118
31	75/75	4,035,196	176,209	176,209	105,725	4,108,471	1,643,388	2,465,083
32	76/76	4,108,471	186,749	186,749	112,049	4,175,261	1,670,104	2,505,157
33	77/77	4,175,261	196,946	196,946	118,168	4,235,513	1,694,205	2,541,308
34	78/78	4,235,513	208,646	208,646	125,188	4,287,204	1,714,882	2,572,322
35	79/79	4,287,204	219,857	219,857	131,914	4,330,301	1,732,120	2,598,181
36	80/80	4,330,301	231,567	231,567	138,940	4,363,717	1,745,487	2,618,230
37	81/81	4,363,717	243,783	243,783	146,270	4,386,288	1,754,515	2,631,773
38	82/82	4,386,288	256,508	256,508	153,905	4,396,770	1,758,708	2,638,062
39	83/83	4,396,770	269,740	269,740	161,844	4,393,842	1,757,537	2,636,305
40	84/84	4,393,842	283,474	283,474	170,084	4,376,103	1,750,441	2,625,662
			3,015,303	3,223,663	1,934,197			

Column (1) includes only deductible contributions.
 Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.
 Column (5) has been reduced by an assumed management fee of 0.50%.
 Column (6) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Defined Contribution Plan Assets for Robert Sterling

		Retirement Plan Assets Initial Value 800,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%		
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Required Minimum Distribution	(3) Distribution from Retirement Plan Assets	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) Remaining Income Tax On Retirement Plan Assets	(7) Net Year End Retirement Plan Assets (5) - (6)
41	85/85	4,376,103	295,683	295,683	177,410	4,344,219	1,737,688	2,606,531
42	86/86	4,344,219	308,101	308,101	184,861	4,297,053	1,718,821	2,578,232
43	87/87	4,297,053	320,676	320,676	192,406	4,233,450	1,693,380	2,540,070
44	88/88	4,233,450	333,343	333,343	200,006	4,152,249	1,660,900	2,491,349
45	89/89	4,152,249	346,021	346,021	207,613	4,052,301	1,620,920	2,431,381
46	90/90	4,052,301	355,465	355,465	213,279	3,935,836	1,574,334	2,361,502
47	91/91	3,935,836	364,429	364,429	218,657	3,802,298	1,520,919	2,281,379
48	92/92	3,802,298	372,774	372,774	223,664	3,651,243	1,460,497	2,190,746
49	93/93	3,651,243	380,338	380,338	228,203	3,482,369	1,392,948	2,089,421
50	94/94	3,482,369	382,678	382,678	229,607	3,300,086	1,320,034	1,980,052

6,474,811
6,683,171
4,009,903

Column (1) includes only deductible contributions.
 Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.
 Column (5) has been reduced by an assumed management fee of 0.50%.
 Column (6) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Defined Contribution Plan Assets for Jamie Sterling

Retirement Plan Assets Initial Value 800,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Required Minimum Distribution	(3) Distribution from Retirement Plan Assets	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets
1	45/45	800,000	0	0	0	851,720
2	46/46	851,720	0	0	0	906,784
3	47/47	906,784	0	0	0	965,408
4	48/48	965,408	0	0	0	1,027,822
5	49/49	1,027,822	0	0	0	1,094,271
6	50/50	1,094,271	0	0	0	1,165,016
7	51/51	1,165,016	0	0	0	1,240,334
8	52/52	1,240,334	0	0	0	1,320,522
9	53/53	1,320,522	0	0	0	1,405,894
10	54/54	1,405,894	0	0	0	1,496,785
11	55/55	1,496,785	0	0	0	1,593,552
12	56/56	1,593,552	0	0	0	1,696,575
13	57/57	1,696,575	0	0	0	1,806,259
14	58/58	1,806,259	0	0	0	1,923,034
15	59/59	1,923,034	0	0	0	2,047,358
16	60/60	2,047,358	0	0	0	2,179,720
17	61/61	2,179,720	0	0	0	2,320,639
18	62/62	2,320,639	0	0	0	2,470,668
19	63/63	2,470,668	0	0	0	2,630,397
20	64/64	2,630,397	0	0	0	2,800,452
21	65/65	2,800,452	0	0	0	2,981,501
22	66/66	2,981,501	0	0	0	3,174,255
23	67/67	3,174,255	0	0	0	3,379,471
24	68/68	3,379,471	0	0	0	3,597,954
25	69/69	3,597,954	0	0	0	3,830,562
26	70/70	3,830,562	139,802	139,802	83,881	3,929,368
27	71/71	3,929,368	148,278	148,278	88,967	4,025,537
28	72/72	4,025,537	157,248	157,248	94,349	4,118,374
29	73/73	4,118,374	166,736	166,736	100,042	4,207,111
30	74/74	4,207,111	176,769	176,769	106,061	4,290,904
31	75/75	4,290,904	187,376	187,376	112,426	4,368,821
32	76/76	4,368,821	198,583	198,583	119,150	4,439,844
33	77/77	4,439,844	209,427	209,427	125,656	4,503,913
34	78/78	4,503,913	221,868	221,868	133,121	4,558,879
35	79/79	4,558,879	233,789	233,789	140,273	4,604,707
36	80/80	4,604,707	246,241	246,241	147,745	4,640,241
37	81/81	4,640,241	259,231	259,231	155,539	4,664,242
38	82/82	4,664,242	272,763	272,763	163,658	4,675,388
39	83/83	4,675,388	286,834	286,834	172,100	4,672,274
40	84/84	4,672,274	301,437	301,437	180,862	4,653,412
			3,206,382	3,206,382	1,923,830	

Column (1) includes only deductible contributions.

Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (5) has been reduced by an assumed management fee of 0.50%.

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Defined Contribution Plan Assets for Jamie Sterling

Retirement Plan Assets Initial Value 800,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Required Minimum Distribution	(3) Distribution from Retirement Plan Assets	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets
41	85/85	4,653,412	314,420	314,420	188,652	4,619,508
42	86/86	4,619,508	327,625	327,625	196,575	4,569,353
43	87/87	4,569,353	340,996	340,996	204,598	4,501,720
44	88/88	4,501,720	354,466	354,466	212,680	4,415,374
45	89/89	4,415,374	367,948	367,948	220,769	4,309,092
46	90/90	4,309,092	377,991	377,991	226,795	4,185,247
47	91/91	4,185,247	387,523	387,523	232,514	4,043,247
48	92/92	4,043,247	396,397	396,397	237,838	3,882,619
49	93/93	3,882,619	404,439	404,439	242,663	3,703,044
50	94/94	3,703,044	406,928	406,928	244,157	3,509,210
			6,885,115	6,885,115	4,131,071	

Column (1) includes only deductible contributions.

Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (5) has been reduced by an assumed management fee of 0.50%.

Financial Analysis: Details of the Current Plan

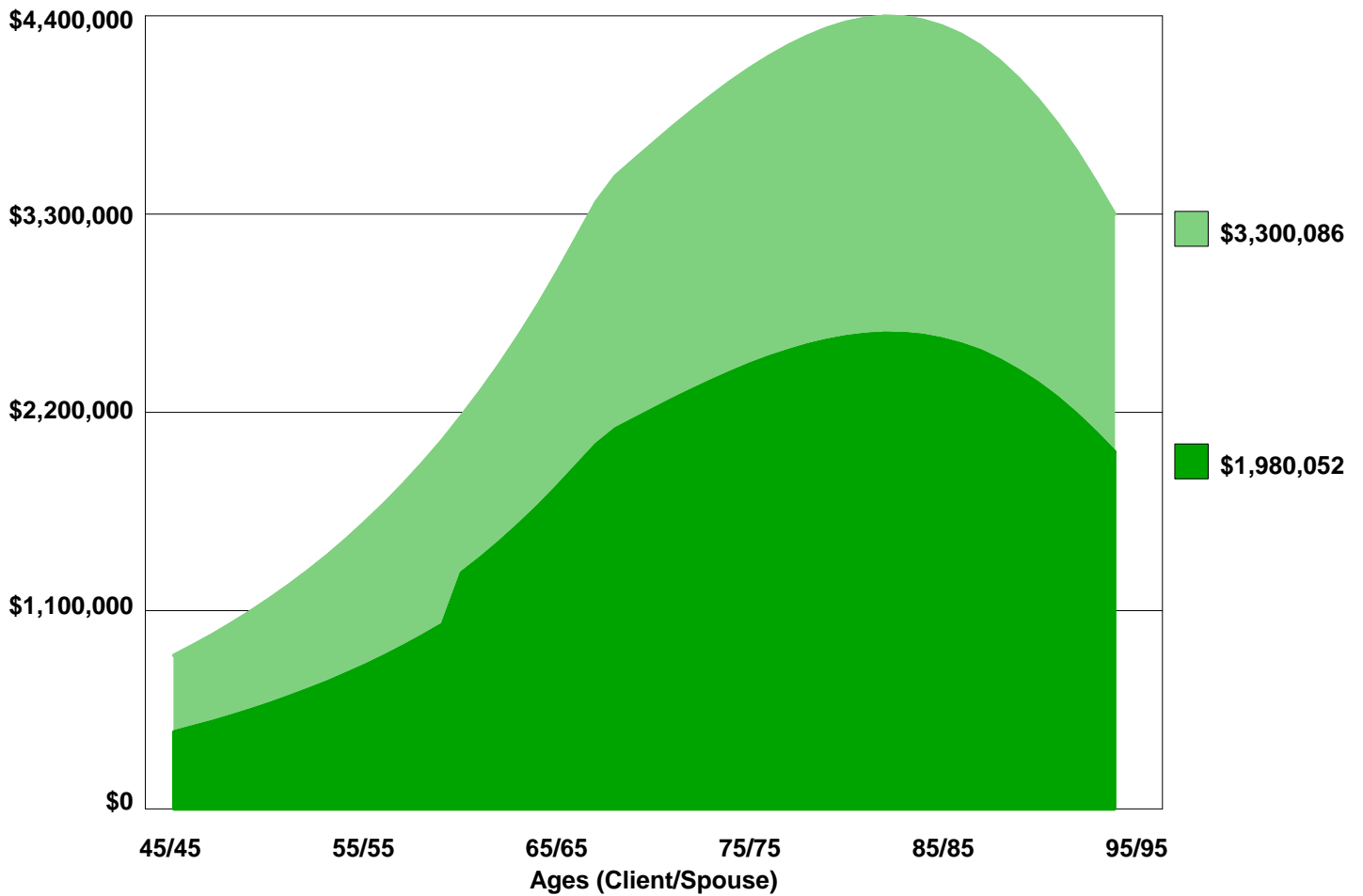
Presented By: [Licensed user's name appears here]

For: Robert Sterling & Jamie Sterling

Defined Contribution Plan Asset Value for Robert Sterling 50 Year Analysis

Pre-Retirement
Income Tax Rate
40.00%

Retirement
Income Tax Rate
40.00%



At Year 50

After Tax Asset Value ■ \$1,980,052

Pre-Tax Asset Value ■ \$3,300,086

Financial Analysis: Details of the Current Plan

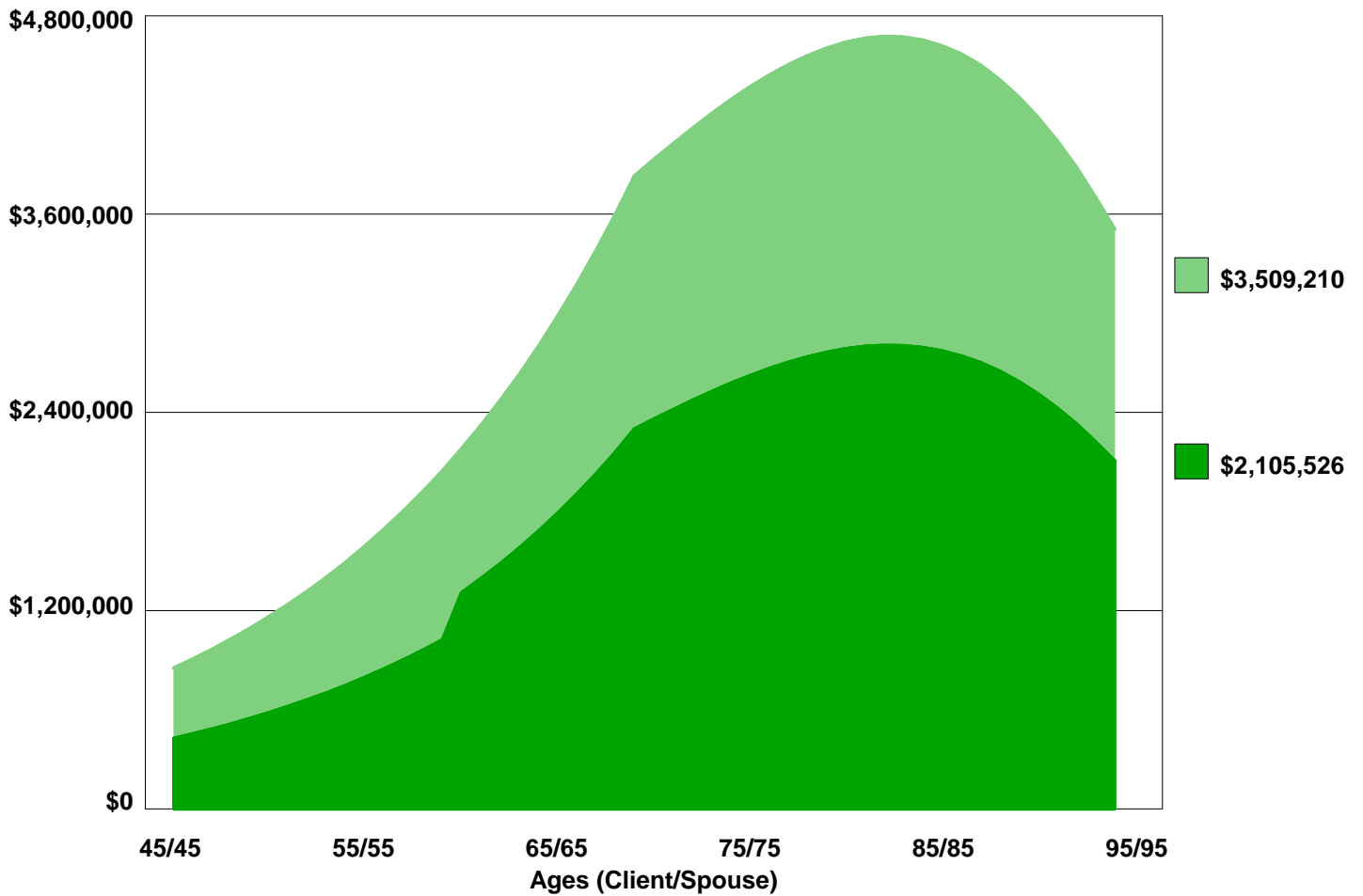
Presented By: [Licensed user's name appears here]

For: Robert Sterling & Jamie Sterling

Defined Contribution Plan Asset Value for Jamie Sterling 50 Year Analysis

Pre-Retirement
Income Tax Rate
40.00%

Retirement
Income Tax Rate
40.00%



At Year 50

After Tax Asset Value ■ \$2,105,526

Pre-Tax Asset Value ■ \$3,509,210

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Taxable Account*

		Taxable Assets Initial Value 800,000	Taxable Yield 4.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account
1	45/45	800,000	0	800,000	19,200	819,200
2	46/46	819,200	0	819,200	19,661	838,861
3	47/47	838,861	0	838,861	20,133	858,994
4	48/48	858,994	0	858,994	20,616	879,610
5	49/49	879,610	0	879,610	21,111	900,721
6	50/50	900,721	0	900,721	21,617	922,338
7	51/51	922,338	0	922,338	22,136	944,474
8	52/52	944,474	0	944,474	22,667	967,141
9	53/53	967,141	0	967,141	23,211	990,352
10	54/54	990,352	0	990,352	23,768	1,014,120
11	55/55	1,014,120	0	1,014,120	24,339	1,038,459
12	56/56	1,038,459	0	1,038,459	24,923	1,063,382
13	57/57	1,063,382	0	1,063,382	25,521	1,088,903
14	58/58	1,088,903	0	1,088,903	26,134	1,115,037
15	59/59	1,115,037	0	1,115,037	26,761	1,141,798
16	60/60	1,141,798	0	1,141,798	27,403	1,169,201
17	61/61	1,169,201	0	1,169,201	28,061	1,197,262
18	62/62	1,197,262	0	1,197,262	28,734	1,225,996
19	63/63	1,225,996	0	1,225,996	29,424	1,255,420
20	64/64	1,255,420	0	1,255,420	30,130	1,285,550
21	65/65	1,285,550	30,130	1,255,420	30,130	1,285,550
22	66/66	1,285,550	30,130	1,255,420	30,130	1,285,550
23	67/67	1,285,550	30,130	1,255,420	30,130	1,285,550
24	68/68	1,285,550	30,130	1,255,420	30,130	1,285,550
25	69/69	1,285,550	30,130	1,255,420	30,130	1,285,550
26	70/70	1,285,550	30,130	1,255,420	30,130	1,285,550
27	71/71	1,285,550	30,130	1,255,420	30,130	1,285,550
28	72/72	1,285,550	30,130	1,255,420	30,130	1,285,550
29	73/73	1,285,550	30,130	1,255,420	30,130	1,285,550
30	74/74	1,285,550	30,130	1,255,420	30,130	1,285,550
31	75/75	1,285,550	30,130	1,255,420	30,130	1,285,550
32	76/76	1,285,550	30,130	1,255,420	30,130	1,285,550
33	77/77	1,285,550	30,130	1,255,420	30,130	1,285,550
34	78/78	1,285,550	30,130	1,255,420	30,130	1,285,550
35	79/79	1,285,550	30,130	1,255,420	30,130	1,285,550
36	80/80	1,285,550	30,130	1,255,420	30,130	1,285,550
37	81/81	1,285,550	30,130	1,255,420	30,130	1,285,550
38	82/82	1,285,550	30,130	1,255,420	30,130	1,285,550
39	83/83	1,285,550	30,130	1,255,420	30,130	1,285,550
40	84/84	1,285,550	50,559	1,234,991	29,640	1,264,631
			623,029		1,087,660	

*Assumes yield is subject to income tax.

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Taxable Account*

		Taxable Assets Initial Value 800,000	Taxable Yield 4.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account	
41	85/85	1,264,631	75,265	1,189,366	28,545	1,217,911	
42	86/86	1,217,911	100,264	1,117,647	26,824	1,144,471	
43	87/87	1,144,471	125,650	1,018,821	24,452	1,043,273	
44	88/88	1,043,273	151,541	891,732	21,402	913,134	
45	89/89	913,134	178,066	735,068	17,642	752,710	
46	90/90	752,710	209,281	543,429	13,042	556,471	
47	91/91	556,471	241,806	314,665	7,552	322,217	
48	92/92	322,217	275,849	46,368	1,113	47,481	
49	93/93	47,481	47,481	0	0	0	
50	94/94	0	0	0	0	0	

2,028,232

1,228,232

*Assumes yield is subject to income tax.

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 800,000			Tax Exempt Yield 3.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Net Year End Value of	
1	45/45	800,000	0	800,000	24,000	821,528	
2	46/46	821,528	0	821,528	24,646	843,635	
3	47/47	843,635	0	843,635	25,309	866,337	
4	48/48	866,337	0	866,337	25,990	889,650	
5	49/49	889,650	0	889,650	26,690	913,591	
6	50/50	913,591	0	913,591	27,408	938,176	
7	51/51	938,176	0	938,176	28,145	963,422	
8	52/52	963,422	0	963,422	28,903	989,348	
9	53/53	989,348	0	989,348	29,680	1,015,971	
10	54/54	1,015,971	0	1,015,971	30,479	1,043,311	
11	55/55	1,043,311	0	1,043,311	31,299	1,071,386	
12	56/56	1,071,386	0	1,071,386	32,142	1,100,217	
13	57/57	1,100,217	0	1,100,217	33,007	1,129,824	
14	58/58	1,129,824	0	1,129,824	33,895	1,160,228	
15	59/59	1,160,228	0	1,160,228	34,807	1,191,450	
16	60/60	1,191,450	0	1,191,450	35,744	1,223,512	
17	61/61	1,223,512	0	1,223,512	36,705	1,256,436	
18	62/62	1,256,436	0	1,256,436	37,693	1,290,247	
19	63/63	1,290,247	0	1,290,247	38,707	1,324,967	
20	64/64	1,324,967	0	1,324,967	39,749	1,360,622	
21	65/65	1,360,622	39,749	1,320,873	39,626	1,356,418	
22	66/66	1,356,418	39,626	1,316,792	39,504	1,352,227	
23	67/67	1,352,227	39,504	1,312,723	39,382	1,348,049	
24	68/68	1,348,049	39,382	1,308,667	39,260	1,343,883	
25	69/69	1,343,883	39,260	1,304,623	39,139	1,339,731	
26	70/70	1,339,731	39,139	1,300,592	39,018	1,335,591	
27	71/71	1,335,591	39,018	1,296,573	38,897	1,331,464	
28	72/72	1,331,464	38,897	1,292,567	38,777	1,327,350	
29	73/73	1,327,350	38,777	1,288,573	38,657	1,323,248	
30	74/74	1,323,248	38,657	1,284,591	38,538	1,319,160	
31	75/75	1,319,160	38,538	1,280,622	38,419	1,315,084	
32	76/76	1,315,084	38,419	1,276,665	38,300	1,311,020	
33	77/77	1,311,020	38,300	1,272,720	38,182	1,306,969	
34	78/78	1,306,969	38,182	1,268,787	38,064	1,302,930	
35	79/79	1,302,930	38,064	1,264,866	37,946	1,298,904	
36	80/80	1,298,904	37,946	1,260,958	37,829	1,294,891	
37	81/81	1,294,891	37,829	1,257,062	37,712	1,290,890	
38	82/82	1,290,890	37,712	1,253,178	37,595	1,286,901	
39	83/83	1,286,901	37,595	1,249,306	37,479	1,282,925	
40	84/84	1,282,925	37,479	1,245,446	37,363	1,278,961	
			772,073			1,394,685	

*Assumes yield is not subject to income tax.
Column (5) has been reduced by an assumed management fee of 0.30%.

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 800,000		Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Net Year End Value of	
41	85/85	1,278,961	37,363	1,241,598	37,248	1,275,009	
42	86/86	1,275,009	37,248	1,237,761	37,133	1,271,069	
43	87/87	1,271,069	37,133	1,233,936	37,018	1,267,141	
44	88/88	1,267,141	37,018	1,230,123	36,904	1,263,226	
45	89/89	1,263,226	36,904	1,226,322	36,790	1,259,323	
46	90/90	1,259,323	36,790	1,222,533	36,676	1,255,431	
47	91/91	1,255,431	36,676	1,218,755	36,563	1,251,552	
48	92/92	1,251,552	36,563	1,214,989	36,450	1,247,685	
49	93/93	1,247,685	300,618	947,067	28,412	972,553	
50	94/94	972,553	391,078	581,475	17,444	597,122	

1,759,464

1,735,323

*Assumes yield is not subject to income tax.
Column (5) has been reduced by an assumed management fee of 0.30%.

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Hypothetical Equity Assets

		Initial Cost Basis 1,850,000	Growth 7.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 30.25%	Turnover Assumption 50.00%	
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Year End Value of Assets Before Turnover	(6)** Net Year End Value of Assets After Turnover	(7) After Tax Dividend Cash Flow	(8) After Tax Equity Sales Cash Flow	(9) Combined After Tax Cash Flow
1	45/45	2,500,000	0	175,000	37,500	2,712,500	2,574,780	0	0	0
2	46/46	2,574,780	0	180,235	38,622	2,793,637	2,692,413	0	0	0
3	47/47	2,692,413	0	188,469	40,386	2,921,268	2,836,706	0	0	0
4	48/48	2,836,706	0	198,569	42,551	3,077,826	2,999,721	0	0	0
5	49/49	2,999,721	0	209,980	44,996	3,254,697	3,177,734	0	0	0
6	50/50	3,177,734	0	222,441	47,666	3,447,841	3,369,184	0	0	0
7	51/51	3,369,184	0	235,843	50,538	3,655,565	3,573,634	0	0	0
8	52/52	3,573,634	0	250,154	53,605	3,877,393	3,791,235	0	0	0
9	53/53	3,791,235	0	265,386	56,869	4,113,490	4,022,466	0	0	0
10	54/54	4,022,466	0	281,573	60,337	4,364,376	4,267,993	0	0	0
11	55/55	4,267,993	0	298,760	64,020	4,630,773	4,528,605	0	0	0
12	56/56	4,528,605	0	317,002	67,929	4,913,536	4,805,178	0	0	0
13	57/57	4,805,178	0	336,362	72,078	5,213,618	5,098,669	0	0	0
14	58/58	5,098,669	0	356,907	76,480	5,532,056	5,410,099	0	0	0
15	59/59	5,410,099	0	378,707	81,151	5,869,957	5,740,557	0	0	0
16	60/60	5,740,557	0	401,839	86,108	6,228,504	6,091,203	0	0	0
17	61/61	6,091,203	0	426,384	91,368	6,608,955	6,463,270	0	0	0
18	62/62	6,463,270	0	452,429	96,949	7,012,648	6,858,064	0	0	0
19	63/63	6,858,064	0	480,064	102,871	7,440,999	7,276,974	0	0	0
20	64/64	7,276,974	0	509,388	109,155	7,895,517	7,721,473	0	0	0
21	65/65	7,721,473	460,718	508,253	0	7,769,008	7,595,897	108,911	453,349	562,260
22	66/66	7,595,897	482,484	497,939	0	7,611,352	7,440,869	106,701	474,646	581,347
23	67/67	7,440,869	497,939	486,005	0	7,428,935	7,262,117	104,144	489,789	593,933
24	68/68	7,262,117	486,005	474,328	0	7,250,440	7,087,432	101,642	478,022	579,664
25	69/69	7,087,432	474,328	462,917	0	7,076,021	6,916,840	99,197	466,523	565,720
26	70/70	6,916,840	287,860	464,029	0	7,093,009	6,933,399	99,435	283,119	382,554
27	71/71	6,933,399	296,578	464,577	0	7,101,398	6,941,577	99,552	291,692	391,244
28	72/72	6,941,577	305,403	464,532	0	7,100,706	6,940,889	99,543	300,370	399,913
29	73/73	6,940,889	314,329	463,859	0	7,090,419	6,930,829	99,398	309,149	408,547
30	74/74	6,930,829	323,351	462,523	0	7,070,001	6,910,868	99,112	318,022	417,134
31	75/75	6,910,868	332,458	460,489	0	7,038,899	6,880,464	98,676	326,979	425,655
32	76/76	6,880,464	341,649	457,717	0	6,996,532	6,839,051	98,082	336,018	434,100
33	77/77	6,839,051	352,109	454,086	0	6,941,028	6,784,796	97,304	346,306	443,610
34	78/78	6,784,796	361,529	449,629	0	6,872,896	6,718,197	96,349	355,570	451,919
35	79/79	6,718,197	372,468	444,201	0	6,789,930	6,637,098	95,186	366,329	461,515
36	80/80	6,637,098	383,716	437,737	0	6,691,119	6,540,512	93,800	377,392	471,192
37	81/81	6,540,512	395,300	430,165	0	6,575,377	6,427,374	92,178	388,785	480,963
38	82/82	6,427,374	407,259	421,408	0	6,441,523	6,296,534	90,301	400,547	490,848
39	83/83	6,296,534	419,635	411,383	0	6,288,282	6,146,742	88,153	412,719	500,872
40	84/84	6,146,742	411,383	401,475	0	6,136,834	5,998,703	86,030	404,603	490,633
			7,706,501		1,321,179			1,953,694	7,579,929	9,533,623

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (6) has been reduced by a 0.50% management fee. (To review turnover calculations, see the Details of Portfolio Turnover report.)

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

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Hypothetical Equity Assets

		Initial Cost Basis 1,850,000	Growth 7.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 30.25%	Turnover Assumption 50.00%	
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) + After Tax Reinvested Dividends	(5) = Year End Value of Assets Before Turnover	(6)** Net Year End Value of Assets After Turnover	(7) After Tax Dividend Cash Flow	(8) + After Tax Equity Sales Cash Flow	(9) = Combined After Tax Cash Flow
41	85/85	5,998,703	401,475	391,806	0	5,989,034	5,854,229	83,958	394,858	478,816
42	86/86	5,854,229	391,806	382,370	0	5,844,793	5,713,235	81,936	385,348	467,284
43	87/87	5,713,235	382,370	373,161	0	5,704,026	5,575,637	79,963	376,068	456,031
44	88/88	5,575,637	373,161	364,173	0	5,566,649	5,441,351	78,037	367,011	445,048
45	89/89	5,441,351	364,173	355,402	0	5,432,580	5,310,300	76,158	358,171	434,329
46	90/90	5,310,300	355,402	346,843	0	5,301,741	5,182,406	74,323	349,544	423,867
47	91/91	5,182,406	346,843	338,489	0	5,174,052	5,057,592	72,533	341,126	413,659
48	92/92	5,057,592	338,489	330,337	0	5,049,440	4,935,784	70,787	332,910	403,697
49	93/93	4,935,784	330,337	322,381	0	4,927,828	4,816,909	69,082	324,893	393,975
50	94/94	4,816,909	322,381	314,617	0	4,809,145	4,700,898	67,418	317,068	384,486

11,312,938

1,321,179

2,707,889

11,126,926

13,834,815

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (6) has been reduced by a 0.50% management fee. (To review turnover calculations, see the Details of Portfolio Turnover report.)

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

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 2,500,000	Growth 7.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Tax Rate* 30.25%	Gains	Turnover Assumption 50.00%	
Yr	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Sale of Equities Caused by Turnover**	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	(10)*** Net Year End Value of Asset After Turnover
1	1,850,000	0	175,000	37,500	2,712,500	1,887,500	1,356,250	943,750	1,231,469	2,574,780
2	2,175,219	0	180,235	38,622	2,793,637	2,213,841	1,396,819	1,106,920	1,309,124	2,692,413
3	2,416,045	0	188,469	40,386	2,921,268	2,456,431	1,460,634	1,228,215	1,390,327	2,836,706
4	2,618,543	0	198,569	42,551	3,077,826	2,661,094	1,538,913	1,330,547	1,475,882	2,999,721
5	2,806,429	0	209,980	44,996	3,254,697	2,851,425	1,627,349	1,425,713	1,566,354	3,177,734
6	2,992,066	0	222,441	47,666	3,447,841	3,039,732	1,723,921	1,519,866	1,662,194	3,369,184
7	3,182,060	0	235,843	50,538	3,655,565	3,232,598	1,827,783	1,616,299	1,763,809	3,573,634
8	3,380,108	0	250,154	53,605	3,877,393	3,433,713	1,938,697	1,716,856	1,871,590	3,791,235
9	3,588,446	0	265,386	56,869	4,113,490	3,645,315	2,056,745	1,822,658	1,985,934	4,022,466
10	3,808,591	0	281,573	60,337	4,364,376	3,868,928	2,182,188	1,934,464	2,107,252	4,267,993
11	4,041,716	0	298,760	64,020	4,630,773	4,105,735	2,315,387	2,052,868	2,235,975	4,528,605
12	4,288,842	0	317,002	67,929	4,913,536	4,356,772	2,456,768	2,178,386	2,372,557	4,805,178
13	4,550,943	0	336,362	72,078	5,213,618	4,623,021	2,606,809	2,311,511	2,517,481	5,098,669
14	4,828,992	0	356,907	76,480	5,532,056	4,905,472	2,766,028	2,452,736	2,671,257	5,410,099
15	5,123,993	0	378,707	81,151	5,869,957	5,205,144	2,934,979	2,602,572	2,834,426	5,740,557
16	5,436,998	0	401,839	86,108	6,228,504	5,523,106	3,114,252	2,761,553	3,007,560	6,091,203
17	5,769,113	0	426,384	91,368	6,608,955	5,860,481	3,304,478	2,930,241	3,191,271	6,463,270
18	6,121,511	0	452,429	96,949	7,012,648	6,218,461	3,506,324	3,109,230	3,386,203	6,858,064
19	6,495,433	0	480,064	102,871	7,440,999	6,598,304	3,720,500	3,299,152	3,593,042	7,276,974
20	6,892,194	0	509,388	109,155	7,895,517	7,001,349	3,947,759	3,500,675	3,812,516	7,721,473
21	7,313,190	460,718	508,253	0	7,769,008	6,876,833	3,884,504	3,438,417	3,749,563	7,595,897
22	7,187,979	482,484	497,939	0	7,611,352	6,731,406	3,805,676	3,365,703	3,672,584	7,440,869
23	7,038,287	497,939	486,005	0	7,428,935	6,567,289	3,714,468	3,283,644	3,584,143	7,262,117
24	6,867,788	486,005	474,328	0	7,250,440	6,408,173	3,625,220	3,204,086	3,497,827	7,087,432
25	6,701,913	474,328	462,917	0	7,076,021	6,253,386	3,538,011	3,126,693	3,413,587	6,916,840
26	6,540,280	287,860	464,029	0	7,093,009	6,268,091	3,546,505	3,134,046	3,421,736	6,933,399
27	6,555,781	296,578	464,577	0	7,101,398	6,275,356	3,550,699	3,137,678	3,425,760	6,941,577
28	6,563,438	305,403	464,532	0	7,100,706	6,274,672	3,550,353	3,137,336	3,425,415	6,940,889
29	6,562,751	314,329	463,859	0	7,090,419	6,265,546	3,545,210	3,132,773	3,420,448	6,930,829
30	6,553,221	323,351	462,523	0	7,070,001	6,247,487	3,535,001	3,123,743	3,410,595	6,910,868
31	6,534,339	332,458	460,489	0	7,038,899	6,219,994	3,519,450	3,109,997	3,395,590	6,880,464
32	6,505,587	341,649	457,717	0	6,996,532	6,182,552	3,498,266	3,091,276	3,375,152	6,839,051
33	6,466,428	352,109	454,086	0	6,941,028	6,133,503	3,470,514	3,066,752	3,348,376	6,784,796
34	6,415,128	361,529	449,629	0	6,872,896	6,073,296	3,436,448	3,036,648	3,315,509	6,718,197
35	6,352,157	372,468	444,201	0	6,789,930	5,999,983	3,394,965	2,999,991	3,275,485	6,637,098
36	6,275,477	383,716	437,737	0	6,691,119	5,912,667	3,345,560	2,956,334	3,227,819	6,540,512
37	6,184,152	395,300	430,165	0	6,575,377	5,810,391	3,287,689	2,905,195	3,171,984	6,427,374
38	6,077,179	407,259	421,408	0	6,441,523	5,692,110	3,220,762	2,846,055	3,107,413	6,296,534
39	5,953,468	419,635	411,383	0	6,288,282	5,556,696	3,144,141	2,778,348	3,033,489	6,146,742
40	5,811,837	411,383	401,475	0	6,136,834	5,422,868	3,068,417	2,711,434	2,960,430	5,998,703
		7,706,501		1,321,179						

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (5) times turnover assumption.

***Column (10) = column (5) - column (7) + column (9) and has been reduced by a 0.50% management fee.

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

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 2,500,000	Growth 7.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 30.25%	Turnover Assumption 50.00%		
Yr	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Sale of Equities Caused by Turnover**	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	(10)*** Net Year End Value of Asset After Turnover
41	5,671,864	401,475	391,806	0	5,989,034	5,292,264	2,994,517	2,646,132	2,889,130	5,854,229
42	5,535,262	391,806	382,370	0	5,844,793	5,164,804	2,922,397	2,582,402	2,819,548	5,713,235
43	5,401,950	382,370	373,161	0	5,704,026	5,040,413	2,852,013	2,520,207	2,751,642	5,575,637
44	5,271,848	373,161	364,173	0	5,566,649	4,919,019	2,783,325	2,459,509	2,685,370	5,441,351
45	5,144,880	364,173	355,402	0	5,432,580	4,800,549	2,716,290	2,400,274	2,620,695	5,310,300
46	5,020,970	355,402	346,843	0	5,301,741	4,684,932	2,650,871	2,342,466	2,557,578	5,182,406
47	4,900,044	346,843	338,489	0	5,174,052	4,572,098	2,587,026	2,286,049	2,495,981	5,057,592
48	4,782,030	338,489	330,337	0	5,049,440	4,461,984	2,524,720	2,230,992	2,435,867	4,935,784
49	4,666,859	330,337	322,381	0	4,927,828	4,354,520	2,463,914	2,177,260	2,377,201	4,816,909
50	4,554,461	322,381	314,617	0	4,809,145	4,249,645	2,404,573	2,124,823	2,319,948	4,700,898

11,312,938

1,321,179

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (5) times turnover assumption.

***Column (10) = column (5) - column (7) + column (9) and has been reduced by a 0.50% management fee.

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

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

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
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)

Year	M/F Ages	(1) Year End Value of Illiquid Assets	(2) Year End Value of Taxable Retirement Plan Assets	(3) Year End Value of Taxable Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Equity Assets	(6) Year End Hypothetical Net Worth
1	45/45	900,000	1,277,580	819,200	821,528	2,574,780	6,393,088
2	46/46	901,800	1,360,176	838,861	843,635	2,692,413	6,636,885
3	47/47	905,382	1,448,112	858,994	866,337	2,836,706	6,915,531
4	48/48	910,732	1,541,733	879,610	889,650	2,999,721	7,221,446
5	49/49	917,838	1,641,407	900,721	913,591	3,177,734	7,551,291
6	50/50	926,697	1,747,524	922,338	938,176	3,369,184	7,903,919
7	51/51	937,301	1,860,501	944,474	963,422	3,573,634	8,279,332
8	52/52	949,653	1,980,783	967,141	989,348	3,791,235	8,678,160
9	53/53	963,756	2,108,841	990,352	1,015,971	4,022,466	9,101,386
10	54/54	979,617	2,245,178	1,014,120	1,043,311	4,267,993	9,550,219
11	55/55	997,247	2,390,328	1,038,459	1,071,386	4,528,605	10,026,025
12	56/56	1,016,660	2,544,863	1,063,382	1,100,217	4,805,178	10,530,300
13	57/57	1,037,874	2,709,389	1,088,903	1,129,824	5,098,669	11,064,659
14	58/58	1,060,908	2,884,551	1,115,037	1,160,228	5,410,099	11,630,823
15	59/59	1,085,788	3,071,037	1,141,798	1,191,450	5,740,557	12,230,630
16	60/60	1,112,542	3,487,552	1,169,201	1,223,512	6,091,203	13,084,010
17	61/61	1,141,198	3,713,022	1,197,262	1,256,436	6,463,270	13,771,188
18	62/62	1,171,794	3,953,069	1,225,996	1,290,247	6,858,064	14,499,170
19	63/63	1,204,366	4,208,635	1,255,420	1,324,967	7,276,974	15,270,362
20	64/64	1,238,956	4,480,723	1,285,550	1,360,622	7,721,473	16,087,324
21	65/65	1,275,609	4,770,402	1,285,550	1,356,418	7,595,897	16,283,876
22	66/66	1,314,372	5,078,808	1,285,550	1,352,227	7,440,869	16,471,826
23	67/67	1,355,301	5,399,627	1,285,550	1,348,049	7,262,117	16,650,644
24	68/68	1,398,448	5,704,447	1,285,550	1,343,883	7,087,432	16,819,760
25	69/69	1,443,874	5,991,934	1,285,550	1,339,731	6,916,840	16,977,929
26	70/70	1,491,643	6,146,491	1,285,550	1,335,591	6,933,399	17,192,674
27	71/71	1,541,822	6,296,923	1,285,550	1,331,464	6,941,577	17,397,336
28	72/72	1,594,483	6,442,143	1,285,550	1,327,350	6,940,889	17,590,415
29	73/73	1,649,700	6,580,949	1,285,550	1,323,248	6,930,829	17,770,276
30	74/74	1,707,555	6,712,022	1,285,550	1,319,160	6,910,868	17,935,155
31	75/75	1,768,130	6,833,904	1,285,550	1,315,084	6,880,464	18,083,132
32	76/76	1,831,514	6,945,001	1,285,550	1,311,020	6,839,051	18,212,136
33	77/77	1,897,801	7,045,221	1,285,550	1,306,969	6,784,796	18,320,337
34	78/78	1,967,088	7,131,201	1,285,550	1,302,930	6,718,197	18,404,966
35	79/79	2,039,478	7,202,888	1,285,550	1,298,904	6,637,098	18,463,918
36	80/80	2,115,078	7,258,471	1,285,550	1,294,891	6,540,512	18,494,502
37	81/81	2,194,001	7,296,015	1,285,550	1,290,890	6,427,374	18,493,830
38	82/82	2,276,365	7,313,450	1,285,550	1,286,901	6,296,534	18,458,800
39	83/83	2,362,293	7,308,579	1,285,550	1,282,925	6,146,742	18,386,089
40	84/84	2,451,915	7,279,074	1,264,631	1,278,961	5,998,703	18,273,284

Column (6) 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

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Value of Illiquid Assets	(2) Year End Value of Taxable Retirement Plan Assets	(3) Year End Value of Taxable Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Equity Assets	(6) Year End Hypothetical Net Worth
41	85/85	2,545,366	7,226,039	1,217,911	1,275,009	5,854,229	18,118,554
42	86/86	2,642,785	7,147,585	1,144,471	1,271,069	5,713,235	17,919,145
43	87/87	2,744,321	7,041,790	1,043,273	1,267,141	5,575,637	17,672,162
44	88/88	2,850,128	6,906,723	913,134	1,263,226	5,441,351	17,374,562
45	89/89	2,960,364	6,740,473	752,710	1,259,323	5,310,300	17,023,170
46	90/90	3,075,198	6,546,749	556,471	1,255,431	5,182,406	16,616,255
47	91/91	3,194,806	6,324,626	322,217	1,251,552	5,057,592	16,150,793
48	92/92	3,319,367	6,073,365	47,481	1,247,685	4,935,784	15,623,682
49	93/93	3,449,073	5,792,465	0	972,553	4,816,909	15,031,000
50	94/94	3,584,120	5,489,262	0	597,122	4,700,898	14,371,402

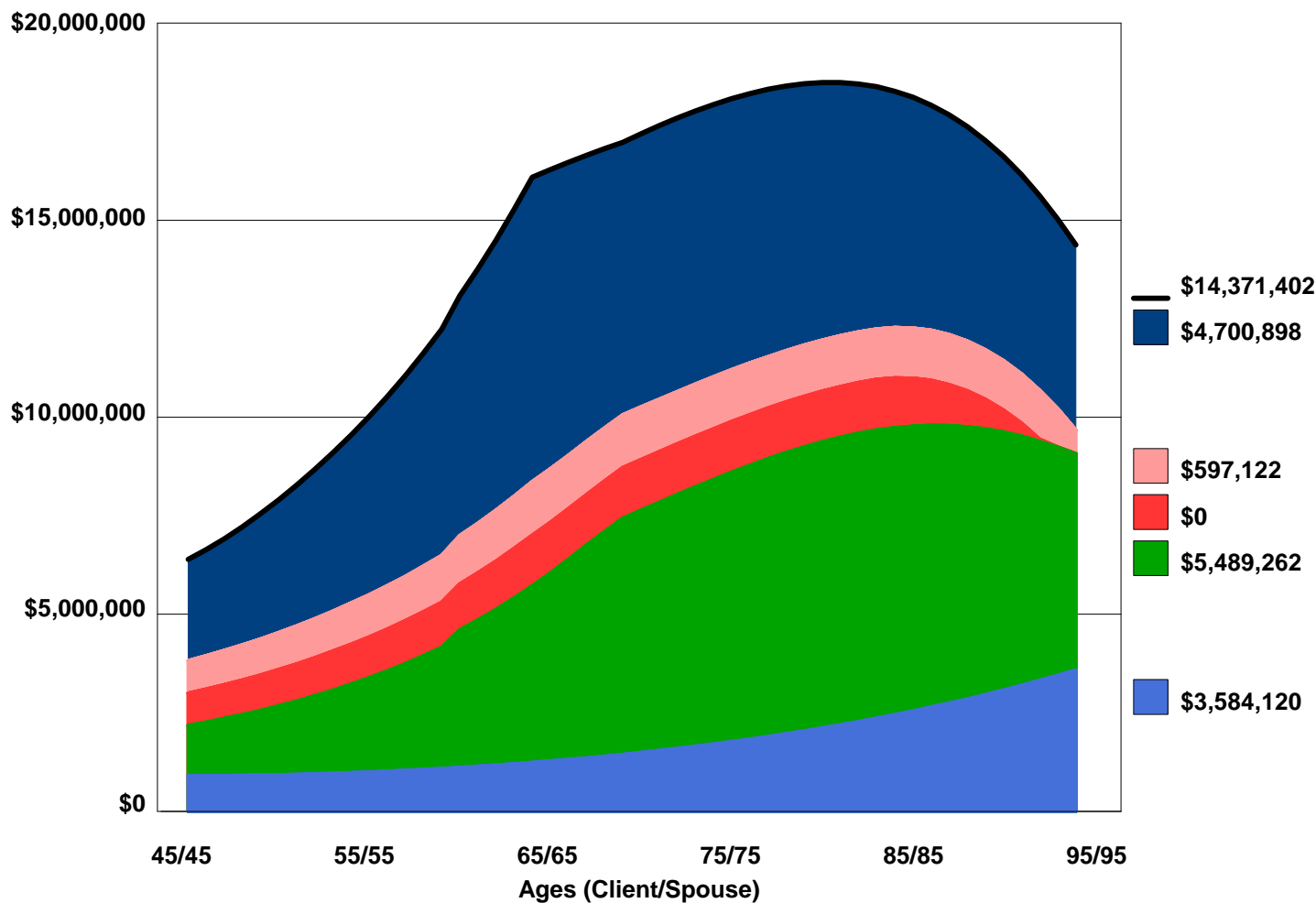
Column (6) has been reduced by income tax still due on tax deferred assets.

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

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

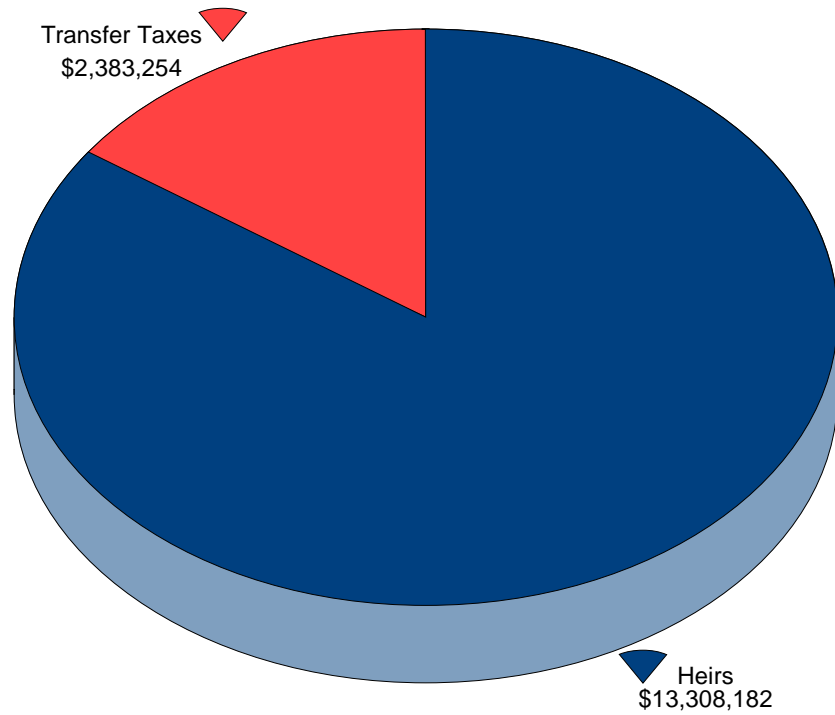
Summary at Life Expectancy (Year 45)

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.

Distribution of Assets at Ages 94/94

Estate Distribution



Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Transfer Tax Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Illiquid Assets	=	(3) Total Estate Assets	(4) Taxable Estate	(5) Remaining Available Unified Credit Equivalent*	(6) Federal Estate Tax	(7) Income Tax on Retirement Plan Assets	(8) Total Transfer Taxes (6)+(7)
1	45/45	5,918,948		900,000		6,818,948	6,818,948	10,980,000	0	596,204	596,204
2	46/46	6,188,477		901,800		7,090,277	7,090,277	11,200,000	0	634,748	634,748
3	47/47	6,492,853		905,382		7,398,235	7,398,235	11,540,000	0	675,786	675,786
4	48/48	6,824,625		910,732		7,735,357	7,735,357	11,900,000	0	719,476	719,476
5	49/49	7,180,588		917,838		8,098,426	8,098,426	12,240,000	0	765,990	765,990
6	50/50	7,559,730		926,697		8,486,427	8,486,427	12,620,000	0	815,512	815,512
7	51/51	7,962,198		937,301		8,899,499	8,899,499	13,000,000	0	868,234	868,234
8	52/52	8,388,768		949,653		9,338,421	9,338,421	13,380,000	0	924,366	924,366
9	53/53	8,840,577		963,756		9,804,333	9,804,333	13,780,000	0	984,126	984,126
10	54/54	9,318,994		979,617		10,298,611	10,298,611	14,200,000	0	1,047,750	1,047,750
11	55/55	9,825,554		997,247		10,822,801	10,822,801	14,620,000	0	1,115,486	1,115,486
12	56/56	10,361,927		1,016,660		11,378,587	11,378,587	15,060,000	0	1,187,602	1,187,602
13	57/57	10,929,914		1,037,874		11,967,788	11,967,788	15,520,000	0	1,264,382	1,264,382
14	58/58	11,531,432		1,060,908		12,592,340	12,592,340	15,980,000	0	1,346,124	1,346,124
15	59/59	12,168,521		1,085,788		13,254,309	13,254,309	16,460,000	0	1,433,150	1,433,150
16	60/60	12,843,356		1,112,542		13,955,898	13,955,898	16,960,000	0	1,525,804	1,525,804
17	61/61	13,558,246		1,141,198		14,699,444	14,699,444	17,460,000	0	1,624,448	1,624,448
18	62/62	14,315,643		1,171,794		15,487,437	15,487,437	17,980,000	0	1,729,468	1,729,468
19	63/63	15,118,155		1,204,366		16,322,521	16,322,521	18,520,000	0	1,841,278	1,841,278
20	64/64	15,968,549		1,238,956		17,207,505	17,207,505	19,080,000	0	1,960,316	1,960,316
21	65/65	16,200,867		1,275,609		17,476,476	17,476,476	19,660,000	0	2,087,050	2,087,050
22	66/66	16,427,156		1,314,372		17,741,528	17,741,528	20,240,000	0	2,221,978	2,221,978
23	67/67	16,642,114		1,355,301		17,997,415	17,997,415	20,840,000	0	2,361,239	2,361,239
24	68/68	16,825,640		1,398,448		18,224,088	18,224,088	21,480,000	0	2,488,071	2,488,071
25	69/69	16,974,970		1,443,874		18,418,844	18,418,844	22,120,000	0	2,601,497	2,601,497
26	70/70	17,179,113		1,491,643		18,670,756	18,670,756	22,780,000	0	2,668,601	2,668,601
27	71/71	17,369,771		1,541,822		18,911,593	18,911,593	23,460,000	0	2,733,913	2,733,913
28	72/72	17,545,111		1,594,483		19,139,594	19,139,594	24,180,000	0	2,796,963	2,796,963
29	73/73	17,703,135		1,649,700		19,352,835	19,352,835	24,900,000	0	2,857,228	2,857,228
30	74/74	17,841,678		1,707,555		19,549,233	19,549,233	25,640,000	0	2,914,135	2,914,135
31	75/75	17,958,390		1,768,130		19,726,520	19,726,520	26,420,000	0	2,967,052	2,967,052
32	76/76	18,050,726		1,831,514		19,882,240	19,882,240	27,200,000	0	3,015,286	3,015,286
33	77/77	18,116,741		1,897,801		20,014,542	20,014,542	28,020,000	0	3,058,800	3,058,800
34	78/78	18,152,760		1,967,088		20,119,848	20,119,848	28,860,000	0	3,096,129	3,096,129
35	79/79	18,156,560		2,039,478		20,196,038	20,196,038	29,720,000	0	3,127,252	3,127,252
36	80/80	18,124,911		2,115,078		20,239,989	20,239,989	30,620,000	0	3,151,385	3,151,385
37	81/81	18,054,344		2,194,001		20,248,345	20,248,345	31,540,000	0	3,167,686	3,167,686
38	82/82	17,941,143		2,276,365		20,217,508	20,217,508	32,480,000	0	3,175,256	3,175,256
39	83/83	17,781,333		2,362,293		20,143,626	20,143,626	33,460,000	0	3,173,141	3,173,141
40	84/84	17,571,810		2,451,915		20,023,725	20,023,725	34,460,000	0	3,160,330	3,160,330

Column (1) includes taxable assets, tax exempt assets, hypothetical equity assets, and retirement plan assets. Column (2) is net of any liabilities.

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

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

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

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Transfer Tax Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Illiquid Assets	=	(3) Total Estate Assets	(4) Taxable Estate	(5) Remaining Available Unified Credit Equivalent*	(6) Federal Estate Tax	(7) Income Tax on Retirement Plan Assets	(8) Total Transfer Taxes (6)+(7)
41	85/85	17,310,876		2,545,366		19,856,242	19,856,242	35,500,000	0	3,137,305	3,137,305
42	86/86	16,995,181		2,642,785		19,637,966	19,637,966	36,560,000	0	3,103,243	3,103,243
43	87/87	16,621,221		2,744,321		19,365,542	19,365,542	37,660,000	0	3,057,310	3,057,310
44	88/88	16,185,334		2,850,128		19,035,462	19,035,462	38,780,000	0	2,998,668	2,998,668
45	89/89	15,683,726		2,960,364		18,644,090	18,644,090	39,960,000	0	2,926,487	2,926,487
46	90/90	15,115,391		3,075,198		18,190,589	18,190,589	41,140,000	0	2,842,379	2,842,379
47	91/91	14,476,906		3,194,806		17,671,712	17,671,712	42,380,000	0	2,745,940	2,745,940
48	92/92	13,764,812		3,319,367		17,084,179	17,084,179	43,660,000	0	2,636,852	2,636,852
49	93/93	12,974,875		3,449,073		16,423,948	16,423,948	44,960,000	0	2,514,894	2,514,894
50	94/94	12,107,316		3,584,120		15,691,436	15,691,436	46,320,000	0	2,383,254	2,383,254

Column (1) includes taxable assets, tax exempt assets, hypothetical equity assets, and retirement plan assets. Column (2) is net of any liabilities.

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

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

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

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Transfer Taxation of Retirement Plan Assets

Robert Sterling's Retirement Plan Account			Jamie Sterling's Retirement Plan Account			Heirs' Income Tax Rate	
Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	35.00%	
800,000	0	7.00%	800,000	0	7.00%		
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets**	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax
1	45/45	1,703,440	0	596,204	596,204	1,107,236	35%
2	46/46	1,813,568	0	634,748	634,748	1,178,820	35%
3	47/47	1,930,816	0	675,786	675,786	1,255,030	35%
4	48/48	2,055,644	0	719,476	719,476	1,336,168	35%
5	49/49	2,188,542	0	765,990	765,990	1,422,552	35%
6	50/50	2,330,032	0	815,512	815,512	1,514,520	35%
7	51/51	2,480,668	0	868,234	868,234	1,612,434	35%
8	52/52	2,641,044	0	924,366	924,366	1,716,678	35%
9	53/53	2,811,788	0	984,126	984,126	1,827,662	35%
10	54/54	2,993,570	0	1,047,750	1,047,750	1,945,820	35%
11	55/55	3,187,104	0	1,115,486	1,115,486	2,071,618	35%
12	56/56	3,393,150	0	1,187,602	1,187,602	2,205,548	35%
13	57/57	3,612,518	0	1,264,382	1,264,382	2,348,136	35%
14	58/58	3,846,068	0	1,346,124	1,346,124	2,499,944	35%
15	59/59	4,094,716	0	1,433,150	1,433,150	2,661,566	35%
16	60/60	4,359,440	0	1,525,804	1,525,804	2,833,636	35%
17	61/61	4,641,278	0	1,624,448	1,624,448	3,016,830	35%
18	62/62	4,941,336	0	1,729,468	1,729,468	3,211,868	35%
19	63/63	5,260,794	0	1,841,278	1,841,278	3,419,516	35%
20	64/64	5,600,904	0	1,960,316	1,960,316	3,640,588	35%
21	65/65	5,963,002	0	2,087,050	2,087,050	3,875,952	35%
22	66/66	6,348,510	0	2,221,978	2,221,978	4,126,532	35%
23	67/67	6,746,398	0	2,361,239	2,361,239	4,385,159	35%
24	68/68	7,108,775	0	2,488,071	2,488,071	4,620,704	35%
25	69/69	7,432,849	0	2,601,497	2,601,497	4,831,352	35%
26	70/70	7,624,573	0	2,668,601	2,668,601	4,955,972	35%
27	71/71	7,811,180	0	2,733,913	2,733,913	5,077,267	35%
28	72/72	7,991,322	0	2,796,963	2,796,963	5,194,359	35%
29	73/73	8,163,508	0	2,857,228	2,857,228	5,306,280	35%
30	74/74	8,326,100	0	2,914,135	2,914,135	5,411,965	35%
31	75/75	8,477,292	0	2,967,052	2,967,052	5,510,240	35%
32	76/76	8,615,105	0	3,015,286	3,015,286	5,599,819	35%
33	77/77	8,739,426	0	3,058,800	3,058,800	5,680,626	35%
34	78/78	8,846,083	0	3,096,129	3,096,129	5,749,954	35%
35	79/79	8,935,008	0	3,127,252	3,127,252	5,807,756	35%
36	80/80	9,003,958	0	3,151,385	3,151,385	5,852,573	35%
37	81/81	9,050,530	0	3,167,686	3,167,686	5,882,844	35%
38	82/82	9,072,158	0	3,175,256	3,175,256	5,896,902	35%
39	83/83	9,066,116	0	3,173,141	3,173,141	5,892,975	35%
40	84/84	9,029,515	0	3,160,330	3,160,330	5,869,185	35%

Financial Analysis: Details of the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Transfer Taxation of Retirement Plan Assets

Robert Sterling's Retirement Plan Account			Jamie Sterling's Retirement Plan Account			Heirs' Income Tax Rate
Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	
800,000	0	7.00%	800,000	0	7.00%	35.00%

Year	M/F Ages	(1)	(2)	(3)	(4)	(5)	(6)
		Plan Assets in Estate	Estate Tax on Plan Assets	Income Tax on Plan Assets**	Total Taxes Attributed to Plan Assets	Heirs After Tax Plan Assets (1) - (4)	Percent Loss Due to Tax
41	85/85	8,963,727	0	3,137,305	3,137,305	5,826,422	35%
42	86/86	8,866,406	0	3,103,243	3,103,243	5,763,163	35%
43	87/87	8,735,170	0	3,057,310	3,057,310	5,677,860	35%
44	88/88	8,567,623	0	2,998,668	2,998,668	5,568,955	35%
45	89/89	8,361,393	0	2,926,487	2,926,487	5,434,906	35%
46	90/90	8,121,083	0	2,842,379	2,842,379	5,278,704	35%
47	91/91	7,845,545	0	2,745,940	2,745,940	5,099,605	35%
48	92/92	7,533,862	0	2,636,852	2,636,852	4,897,010	35%
49	93/93	7,185,413	0	2,514,894	2,514,894	4,670,519	35%
50	94/94	6,809,296	0	2,383,254	2,383,254	4,426,042	35%

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%

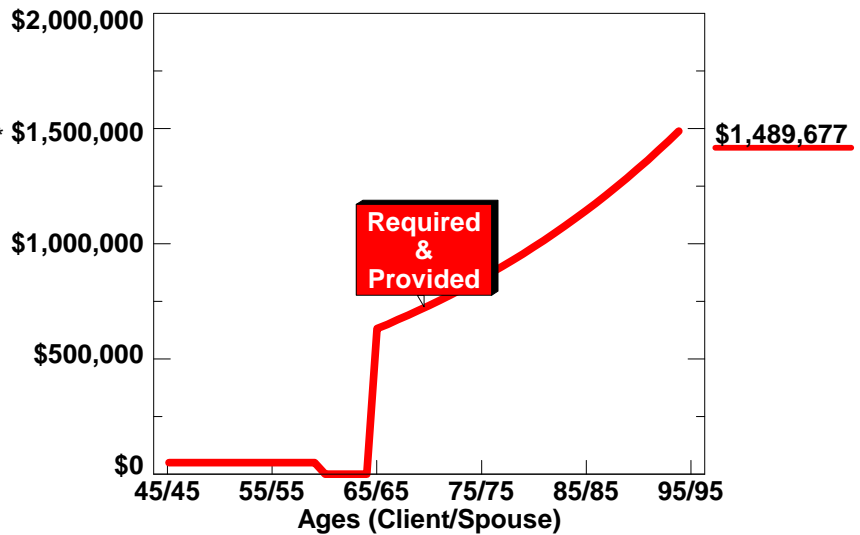
Analysis of After Tax Cash Flow Requirements

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

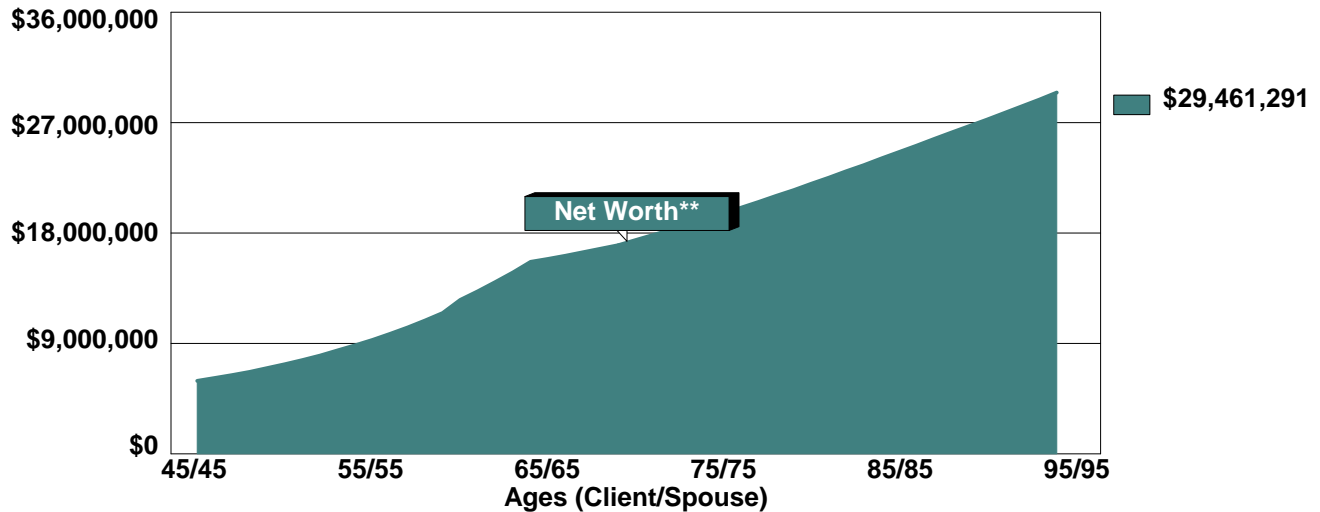
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Hypothetical Equities
- 4th. Retirement Plan Assets*
- 5th. Spouse's Retirement Plan Assets* **\$1,500,000**

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

Cash Flow Required

Year	M/F Ages	Spendable Cash Flow		Dedicated Cash Flow	
		(1) After Tax Cash Flow for Living Expenses	(2) Total After Tax Spendable Cash Flow Required	(3) Indexed Universal Life Premiums	(4) Total After Tax Cash Flow Required
1	45/45	0	0	50,000	50,000
2	46/46	0	0	50,000	50,000
3	47/47	0	0	50,000	50,000
4	48/48	0	0	50,000	50,000
5	49/49	0	0	50,000	50,000
6	50/50	0	0	50,000	50,000
7	51/51	0	0	50,000	50,000
8	52/52	0	0	50,000	50,000
9	53/53	0	0	50,000	50,000
10	54/54	0	0	50,000	50,000
11	55/55	0	0	50,000	50,000
12	56/56	0	0	50,000	50,000
13	57/57	0	0	50,000	50,000
14	58/58	0	0	50,000	50,000
15	59/59	0	0	50,000	50,000
16	60/60	0	0	0	0
17	61/61	0	0	0	0
18	62/62	0	0	0	0
19	63/63	0	0	0	0
20	64/64	0	0	0	0
21	65/65	632,139	632,139	0	632,139
22	66/66	651,103	651,103	0	651,103
23	67/67	670,636	670,636	0	670,636
24	68/68	690,755	690,755	0	690,755
25	69/69	711,478	711,478	0	711,478
26	70/70	732,822	732,822	0	732,822
27	71/71	754,807	754,807	0	754,807
28	72/72	777,451	777,451	0	777,451
29	73/73	800,775	800,775	0	800,775
30	74/74	824,798	824,798	0	824,798
31	75/75	849,542	849,542	0	849,542
32	76/76	875,028	875,028	0	875,028
33	77/77	901,279	901,279	0	901,279
34	78/78	928,317	928,317	0	928,317
35	79/79	956,167	956,167	0	956,167
36	80/80	984,852	984,852	0	984,852
37	81/81	1,014,397	1,014,397	0	1,014,397
38	82/82	1,044,829	1,044,829	0	1,044,829
39	83/83	1,076,174	1,076,174	0	1,076,174
40	84/84	1,108,459	1,108,459	0	1,108,459
		16,985,808	16,985,808	750,000	17,735,808

Column (1) assumes 3.00% inflation.

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 Required

		Spendable Cash Flow		Dedicated Cash Flow	
Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	= (2) Total After Tax Spendable Cash Flow Required	+ (3) Indexed Universal Life Premiums	= (4) Total After Tax Cash Flow Required
41	85/85	1,141,713	1,141,713	0	1,141,713
42	86/86	1,175,965	1,175,965	0	1,175,965
43	87/87	1,211,244	1,211,244	0	1,211,244
44	88/88	1,247,581	1,247,581	0	1,247,581
45	89/89	1,285,008	1,285,008	0	1,285,008
46	90/90	1,323,559	1,323,559	0	1,323,559
47	91/91	1,363,265	1,363,265	0	1,363,265
48	92/92	1,404,163	1,404,163	0	1,404,163
49	93/93	1,446,288	1,446,288	0	1,446,288
50	94/94	1,489,677	1,489,677	0	1,489,677
		30,074,271	30,074,271	750,000	30,824,271

Column (1) assumes 3.00% inflation.

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.

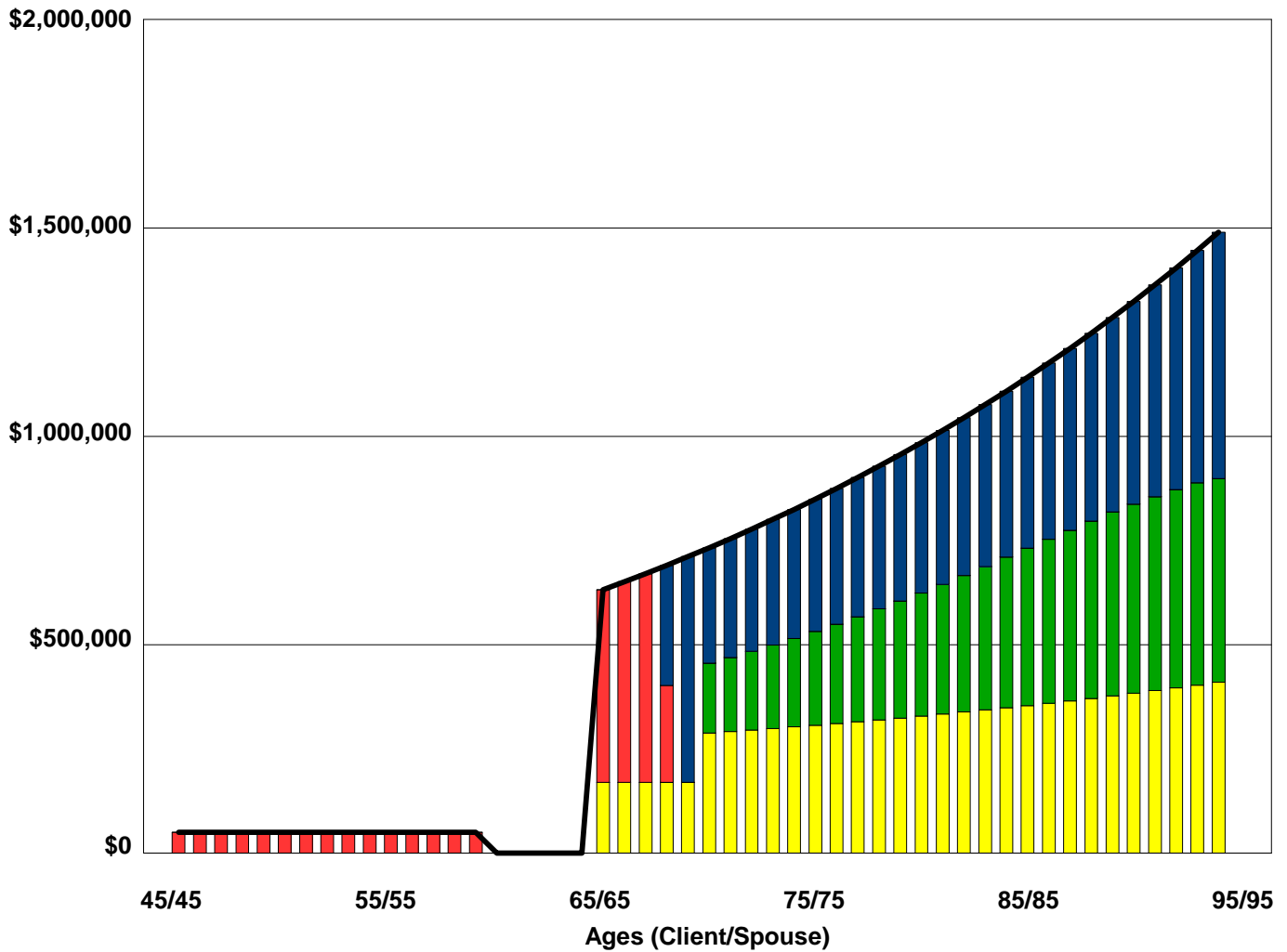
*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Sources of Cash Flow 50 Year Analysis



- - After Tax Cash Flow Required
- - After Tax Cash Flow from Hypothetical Equity Assets
- - After Tax Cash Flow from Taxable and Tax Exempt Assets
- - After Tax Income from Retirement Plan Assets
- - Expected After Tax Cash Flow

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Defined Contribution Plan Assets for Robert Sterling

		Retirement Plan Assets Initial Value 800,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%		
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Required Minimum Distribution	(3) Distribution from Retirement Plan Assets	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) Remaining Income Tax On Retirement Plan Assets	(7) Net Year End Retirement Plan Assets (5) - (6)
1	45/45	800,000	0	0	0	851,720	425,860	425,860
2	46/46	851,720	0	0	0	906,784	453,392	453,392
3	47/47	906,784	0	0	0	965,408	482,704	482,704
4	48/48	965,408	0	0	0	1,027,822	513,911	513,911
5	49/49	1,027,822	0	0	0	1,094,271	547,135	547,136
6	50/50	1,094,271	0	0	0	1,165,016	582,508	582,508
7	51/51	1,165,016	0	0	0	1,240,334	620,167	620,167
8	52/52	1,240,334	0	0	0	1,320,522	660,261	660,261
9	53/53	1,320,522	0	0	0	1,405,894	702,947	702,947
10	54/54	1,405,894	0	0	0	1,496,785	748,392	748,393
11	55/55	1,496,785	0	0	0	1,593,552	796,776	796,776
12	56/56	1,593,552	0	0	0	1,696,575	848,287	848,288
13	57/57	1,696,575	0	0	0	1,806,259	903,129	903,130
14	58/58	1,806,259	0	0	0	1,923,034	961,517	961,517
15	59/59	1,923,034	0	0	0	2,047,358	1,023,679	1,023,679
16	60/60	2,047,358	0	0	0	2,179,720	871,888	1,307,832
17	61/61	2,179,720	0	0	0	2,320,639	928,256	1,392,383
18	62/62	2,320,639	0	0	0	2,470,668	988,267	1,482,401
19	63/63	2,470,668	0	0	0	2,630,397	1,052,159	1,578,238
20	64/64	2,630,397	0	0	0	2,800,452	1,120,181	1,680,271
21	65/65	2,800,452	0	0	0	2,981,501	1,192,600	1,788,901
22	66/66	2,981,501	0	0	0	3,174,255	1,269,702	1,904,553
23	67/67	3,174,255	0	0	0	3,379,471	1,351,788	2,027,683
24	68/68	3,379,471	0	0	0	3,597,954	1,439,182	2,158,772
25	69/69	3,597,954	0	0	0	3,830,562	1,532,225	2,298,337
26	70/70	3,830,562	139,802	139,802	83,881	3,929,368	1,571,747	2,357,621
27	71/71	3,929,368	148,278	148,278	88,967	4,025,537	1,610,215	2,415,322
28	72/72	4,025,537	157,248	157,248	94,349	4,118,374	1,647,350	2,471,024
29	73/73	4,118,374	166,736	166,736	100,042	4,207,111	1,682,844	2,524,267
30	74/74	4,207,111	176,769	176,769	106,061	4,290,904	1,716,362	2,574,542
31	75/75	4,290,904	187,376	187,376	112,426	4,368,821	1,747,528	2,621,293
32	76/76	4,368,821	198,583	198,583	119,150	4,439,844	1,775,938	2,663,906
33	77/77	4,439,844	209,427	209,427	125,656	4,503,913	1,801,565	2,702,348
34	78/78	4,503,913	221,868	221,868	133,121	4,558,879	1,823,552	2,735,327
35	79/79	4,558,879	233,789	233,789	140,273	4,604,707	1,841,883	2,762,824
36	80/80	4,604,707	246,241	246,241	147,745	4,640,241	1,856,096	2,784,145
37	81/81	4,640,241	259,231	259,231	155,539	4,664,242	1,865,697	2,798,545
38	82/82	4,664,242	272,763	272,763	163,658	4,675,388	1,870,155	2,805,233
39	83/83	4,675,388	286,834	286,834	172,100	4,672,274	1,868,910	2,803,364
40	84/84	4,672,274	301,437	301,437	180,862	4,653,412	1,861,365	2,792,047
			3,206,382	3,206,382	1,923,830			

Column (1) includes only deductible contributions.
 Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.
 Column (5) has been reduced by an assumed management fee of 0.50%.
 Column (6) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Defined Contribution Plan Assets for Robert Sterling

		Retirement Plan Assets Initial Value 800,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%		
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Required Minimum Distribution	(3) Distribution from Retirement Plan Assets	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) Remaining Income Tax On Retirement Plan Assets	(7) Net Year End Retirement Plan Assets (5) - (6)
41	85/85	4,653,412	314,420	314,420	188,652	4,619,508	1,847,803	2,771,705
42	86/86	4,619,508	327,625	327,625	196,575	4,569,353	1,827,741	2,741,612
43	87/87	4,569,353	340,996	340,996	204,598	4,501,720	1,800,688	2,701,032
44	88/88	4,501,720	354,466	354,466	212,680	4,415,374	1,766,150	2,649,224
45	89/89	4,415,374	367,948	367,948	220,769	4,309,092	1,723,637	2,585,455
46	90/90	4,309,092	377,991	377,991	226,795	4,185,247	1,674,099	2,511,148
47	91/91	4,185,247	387,523	387,523	232,514	4,043,247	1,617,299	2,425,948
48	92/92	4,043,247	396,397	396,397	237,838	3,882,619	1,553,048	2,329,571
49	93/93	3,882,619	404,439	404,439	242,663	3,703,044	1,481,218	2,221,826
50	94/94	3,703,044	406,928	406,928	244,157	3,509,210	1,403,684	2,105,526

6,885,115
6,885,115
4,131,071

Column (1) includes only deductible contributions.
 Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.
 Column (5) has been reduced by an assumed management fee of 0.50%.
 Column (6) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Defined Contribution Plan Assets for Jamie Sterling

		Retirement Plan Assets Initial Value 800,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%		
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Required Minimum Distribution	(3) Distribution from Retirement Plan Assets	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) Remaining Income Tax On Retirement Plan Assets	(7) Net Year End Retirement Plan Assets (5) - (6)
1	45/45	800,000	0	0	0	851,720	425,860	425,860
2	46/46	851,720	0	0	0	906,784	453,392	453,392
3	47/47	906,784	0	0	0	965,408	482,704	482,704
4	48/48	965,408	0	0	0	1,027,822	513,911	513,911
5	49/49	1,027,822	0	0	0	1,094,271	547,135	547,136
6	50/50	1,094,271	0	0	0	1,165,016	582,508	582,508
7	51/51	1,165,016	0	0	0	1,240,334	620,167	620,167
8	52/52	1,240,334	0	0	0	1,320,522	660,261	660,261
9	53/53	1,320,522	0	0	0	1,405,894	702,947	702,947
10	54/54	1,405,894	0	0	0	1,496,785	748,392	748,393
11	55/55	1,496,785	0	0	0	1,593,552	796,776	796,776
12	56/56	1,593,552	0	0	0	1,696,575	848,287	848,288
13	57/57	1,696,575	0	0	0	1,806,259	903,129	903,130
14	58/58	1,806,259	0	0	0	1,923,034	961,517	961,517
15	59/59	1,923,034	0	0	0	2,047,358	1,023,679	1,023,679
16	60/60	2,047,358	0	0	0	2,179,720	871,888	1,307,832
17	61/61	2,179,720	0	0	0	2,320,639	928,256	1,392,383
18	62/62	2,320,639	0	0	0	2,470,668	988,267	1,482,401
19	63/63	2,470,668	0	0	0	2,630,397	1,052,159	1,578,238
20	64/64	2,630,397	0	0	0	2,800,452	1,120,181	1,680,271
21	65/65	2,800,452	0	0	0	2,981,501	1,192,600	1,788,901
22	66/66	2,981,501	0	0	0	3,174,255	1,269,702	1,904,553
23	67/67	3,174,255	0	0	0	3,379,471	1,351,788	2,027,683
24	68/68	3,379,471	0	0	0	3,597,954	1,439,182	2,158,772
25	69/69	3,597,954	0	0	0	3,830,562	1,532,225	2,298,337
26	70/70	3,830,562	139,802	139,802	83,881	3,929,368	1,571,747	2,357,621
27	71/71	3,929,368	148,278	148,278	88,967	4,025,537	1,610,215	2,415,322
28	72/72	4,025,537	157,248	157,248	94,349	4,118,374	1,647,350	2,471,024
29	73/73	4,118,374	166,736	166,736	100,042	4,207,111	1,682,844	2,524,267
30	74/74	4,207,111	176,769	176,769	106,061	4,290,904	1,716,362	2,574,542
31	75/75	4,290,904	187,376	187,376	112,426	4,368,821	1,747,528	2,621,293
32	76/76	4,368,821	198,583	198,583	119,150	4,439,844	1,775,938	2,663,906
33	77/77	4,439,844	209,427	209,427	125,656	4,503,913	1,801,565	2,702,348
34	78/78	4,503,913	221,868	221,868	133,121	4,558,879	1,823,552	2,735,327
35	79/79	4,558,879	233,789	233,789	140,273	4,604,707	1,841,883	2,762,824
36	80/80	4,604,707	246,241	246,241	147,745	4,640,241	1,856,096	2,784,145
37	81/81	4,640,241	259,231	259,231	155,539	4,664,242	1,865,697	2,798,545
38	82/82	4,664,242	272,763	272,763	163,658	4,675,388	1,870,155	2,805,233
39	83/83	4,675,388	286,834	286,834	172,100	4,672,274	1,868,910	2,803,364
40	84/84	4,672,274	301,437	301,437	180,862	4,653,412	1,861,365	2,792,047
			3,206,382	3,206,382	1,923,830			

Column (1) includes only deductible contributions.

Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (5) has been reduced by an assumed management fee of 0.50%.

Column (6) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Defined Contribution Plan Assets for Jamie Sterling

		Retirement Plan Assets Initial Value 800,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%		
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Required Minimum Distribution	(3) Distribution from Retirement Plan Assets	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) Remaining Income Tax On Retirement Plan Assets	(7) Net Year End Retirement Plan Assets (5) - (6)
41	85/85	4,653,412	314,420	314,420	188,652	4,619,508	1,847,803	2,771,705
42	86/86	4,619,508	327,625	327,625	196,575	4,569,353	1,827,741	2,741,612
43	87/87	4,569,353	340,996	340,996	204,598	4,501,720	1,800,688	2,701,032
44	88/88	4,501,720	354,466	354,466	212,680	4,415,374	1,766,150	2,649,224
45	89/89	4,415,374	367,948	367,948	220,769	4,309,092	1,723,637	2,585,455
46	90/90	4,309,092	377,991	377,991	226,795	4,185,247	1,674,099	2,511,148
47	91/91	4,185,247	387,523	387,523	232,514	4,043,247	1,617,299	2,425,948
48	92/92	4,043,247	396,397	396,397	237,838	3,882,619	1,553,048	2,329,571
49	93/93	3,882,619	404,439	404,439	242,663	3,703,044	1,481,218	2,221,826
50	94/94	3,703,044	406,928	406,928	244,157	3,509,210	1,403,684	2,105,526

6,885,115
6,885,115
4,131,071

Column (1) includes only deductible contributions.
 Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.
 Column (5) has been reduced by an assumed management fee of 0.50%.
 Column (6) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

Financial Analysis: Add Indexed Universal Life to the Current Plan

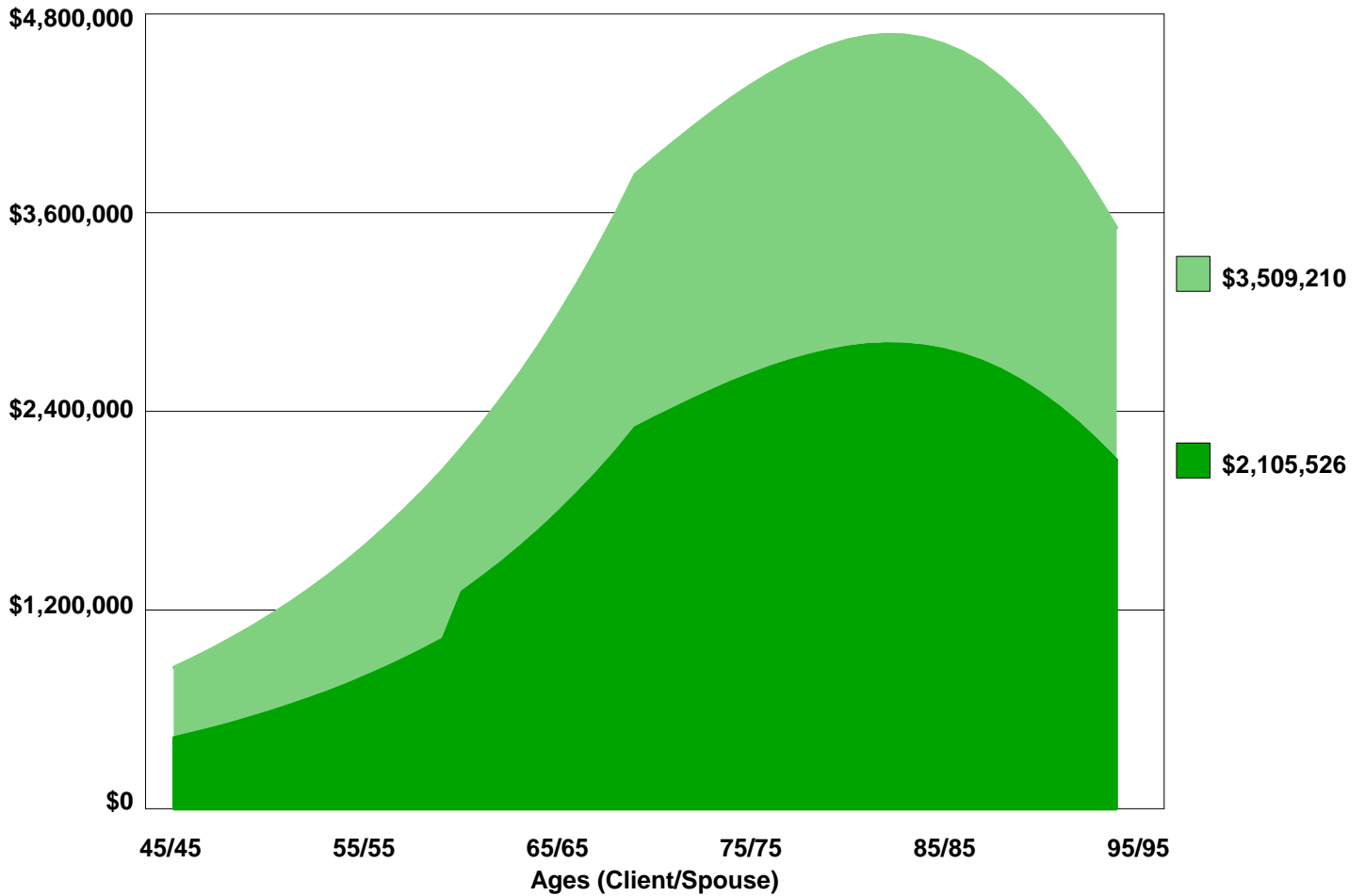
Presented By: [Licensed user's name appears here]

For: Robert Sterling & Jamie Sterling

Defined Contribution Plan Asset Value for Robert Sterling 50 Year Analysis

Pre-Retirement
Income Tax Rate
40.00%

Retirement
Income Tax Rate
40.00%



At Year 50

After Tax Asset Value ■ \$2,105,526

Pre-Tax Asset Value ■ \$3,509,210

Financial Analysis: Add Indexed Universal Life to the Current Plan

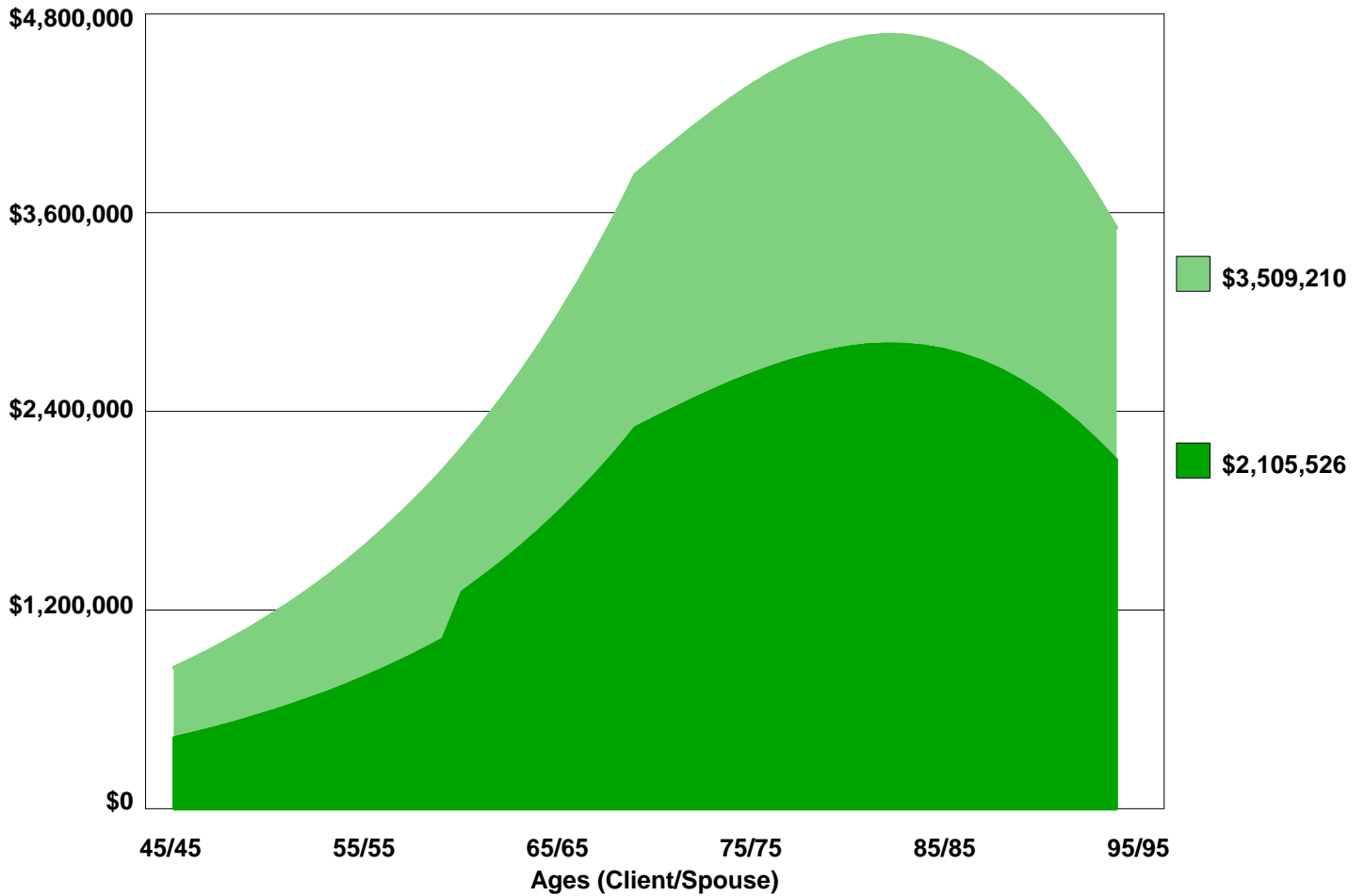
Presented By: [Licensed user's name appears here]

For: Robert Sterling & Jamie Sterling

Defined Contribution Plan Asset Value for Jamie Sterling 50 Year Analysis

Pre-Retirement
Income Tax Rate
40.00%

Retirement
Income Tax Rate
40.00%



At Year 50

After Tax Asset Value ■ \$2,105,526

Pre-Tax Asset Value ■ \$3,509,210

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Taxable Account*

		Taxable Assets Initial Value 800,000	Taxable Yield 4.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account	
1	45/45	800,000	50,000	750,000	18,000	768,000	
2	46/46	768,000	50,000	718,000	17,232	735,232	
3	47/47	735,232	50,000	685,232	16,446	701,678	
4	48/48	701,678	50,000	651,678	15,640	667,318	
5	49/49	667,318	50,000	617,318	14,816	632,134	
6	50/50	632,134	50,000	582,134	13,971	596,105	
7	51/51	596,105	50,000	546,105	13,107	559,212	
8	52/52	559,212	50,000	509,212	12,221	521,433	
9	53/53	521,433	50,000	471,433	11,314	482,747	
10	54/54	482,747	50,000	432,747	10,386	443,133	
11	55/55	443,133	50,000	393,133	9,435	402,568	
12	56/56	402,568	50,000	352,568	8,462	361,030	
13	57/57	361,030	50,000	311,030	7,465	318,495	
14	58/58	318,495	50,000	268,495	6,444	274,939	
15	59/59	274,939	50,000	224,939	5,399	230,338	
16	60/60	230,338	0	230,338	5,528	235,866	
17	61/61	235,866	0	235,866	5,661	241,527	
18	62/62	241,527	0	241,527	5,797	247,324	
19	63/63	247,324	0	247,324	5,936	253,260	
20	64/64	253,260	0	253,260	6,078	259,338	
21	65/65	259,338	259,338	0	0	0	
22	66/66	0	0	0	0	0	
23	67/67	0	0	0	0	0	
24	68/68	0	0	0	0	0	
25	69/69	0	0	0	0	0	
26	70/70	0	0	0	0	0	
27	71/71	0	0	0	0	0	
28	72/72	0	0	0	0	0	
29	73/73	0	0	0	0	0	
30	74/74	0	0	0	0	0	
31	75/75	0	0	0	0	0	
32	76/76	0	0	0	0	0	
33	77/77	0	0	0	0	0	
34	78/78	0	0	0	0	0	
35	79/79	0	0	0	0	0	
36	80/80	0	0	0	0	0	
37	81/81	0	0	0	0	0	
38	82/82	0	0	0	0	0	
39	83/83	0	0	0	0	0	
40	84/84	0	0	0	0	0	
			1,009,338		209,338		

*Assumes yield is subject to income tax.

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Taxable Account*

		Taxable Assets Initial Value 800,000	Taxable Yield 4.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account	
41	85/85	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0

1,009,338

209,338

*Assumes yield is subject to income tax.

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 800,000		Tax Exempt Yield 3.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Net Year End Value of
1	45/45	800,000	0	800,000	24,000	821,528
2	46/46	821,528	0	821,528	24,646	843,635
3	47/47	843,635	0	843,635	25,309	866,337
4	48/48	866,337	0	866,337	25,990	889,650
5	49/49	889,650	0	889,650	26,690	913,591
6	50/50	913,591	0	913,591	27,408	938,176
7	51/51	938,176	0	938,176	28,145	963,422
8	52/52	963,422	0	963,422	28,903	989,348
9	53/53	989,348	0	989,348	29,680	1,015,971
10	54/54	1,015,971	0	1,015,971	30,479	1,043,311
11	55/55	1,043,311	0	1,043,311	31,299	1,071,386
12	56/56	1,071,386	0	1,071,386	32,142	1,100,217
13	57/57	1,100,217	0	1,100,217	33,007	1,129,824
14	58/58	1,129,824	0	1,129,824	33,895	1,160,228
15	59/59	1,160,228	0	1,160,228	34,807	1,191,450
16	60/60	1,191,450	0	1,191,450	35,744	1,223,512
17	61/61	1,223,512	0	1,223,512	36,705	1,256,436
18	62/62	1,256,436	0	1,256,436	37,693	1,290,247
19	63/63	1,290,247	0	1,290,247	38,707	1,324,967
20	64/64	1,324,967	0	1,324,967	39,749	1,360,622
21	65/65	1,360,622	202,801	1,157,821	34,735	1,188,978
22	66/66	1,188,978	481,103	707,875	21,236	726,924
23	67/67	726,924	500,636	226,288	6,789	232,378
24	68/68	232,378	232,378	0	0	0
25	69/69	0	0	0	0	0
26	70/70	0	0	0	0	0
27	71/71	0	0	0	0	0
28	72/72	0	0	0	0	0
29	73/73	0	0	0	0	0
30	74/74	0	0	0	0	0
31	75/75	0	0	0	0	0
32	76/76	0	0	0	0	0
33	77/77	0	0	0	0	0
34	78/78	0	0	0	0	0
35	79/79	0	0	0	0	0
36	80/80	0	0	0	0	0
37	81/81	0	0	0	0	0
38	82/82	0	0	0	0	0
39	83/83	0	0	0	0	0
40	84/84	0	0	0	0	0
			1,416,918		687,758	

*Assumes yield is not subject to income tax.
Column (5) has been reduced by an assumed management fee of 0.30%.

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 800,000		Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Net Year End Value of	
41	85/85	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0

1,416,918

687,758

*Assumes yield is not subject to income tax.
Column (5) has been reduced by an assumed management fee of 0.30%.

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Hypothetical Equity Assets

		Initial Cost Basis 1,850,000	Growth 7.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 30.25%	Turnover Assumption 50.00%	
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Year End Value of Assets Before Turnover	(6)** Net Year End Value of Assets After Turnover	(7) After Tax Dividend Cash Flow	(8) After Tax Equity Sales Cash Flow	(9) Combined After Tax Cash Flow
1	45/45	2,500,000	0	175,000	37,500	2,712,500	2,574,780	0	0	0
2	46/46	2,574,780	0	180,235	38,622	2,793,637	2,692,413	0	0	0
3	47/47	2,692,413	0	188,469	40,386	2,921,268	2,836,706	0	0	0
4	48/48	2,836,706	0	198,569	42,551	3,077,826	2,999,721	0	0	0
5	49/49	2,999,721	0	209,980	44,996	3,254,697	3,177,734	0	0	0
6	50/50	3,177,734	0	222,441	47,666	3,447,841	3,369,184	0	0	0
7	51/51	3,369,184	0	235,843	50,538	3,655,565	3,573,634	0	0	0
8	52/52	3,573,634	0	250,154	53,605	3,877,393	3,791,235	0	0	0
9	53/53	3,791,235	0	265,386	56,869	4,113,490	4,022,466	0	0	0
10	54/54	4,022,466	0	281,573	60,337	4,364,376	4,267,993	0	0	0
11	55/55	4,267,993	0	298,760	64,020	4,630,773	4,528,605	0	0	0
12	56/56	4,528,605	0	317,002	67,929	4,913,536	4,805,178	0	0	0
13	57/57	4,805,178	0	336,362	72,078	5,213,618	5,098,669	0	0	0
14	58/58	5,098,669	0	356,907	76,480	5,532,056	5,410,099	0	0	0
15	59/59	5,410,099	0	378,707	81,151	5,869,957	5,740,557	0	0	0
16	60/60	5,740,557	0	401,839	86,108	6,228,504	6,091,203	0	0	0
17	61/61	6,091,203	0	426,384	91,368	6,608,955	6,463,270	0	0	0
18	62/62	6,463,270	0	452,429	96,949	7,012,648	6,858,064	0	0	0
19	63/63	6,858,064	0	480,064	102,871	7,440,999	7,276,974	0	0	0
20	64/64	7,276,974	0	509,388	109,155	7,895,517	7,721,473	0	0	0
21	65/65	7,721,473	0	540,503	115,822	8,377,798	8,193,123	0	0	0
22	66/66	8,193,123	0	573,519	122,897	8,889,539	8,693,583	0	0	0
23	67/67	8,693,583	0	608,551	130,404	9,432,538	9,224,612	0	0	0
24	68/68	9,224,612	154,806	634,886	0	9,704,692	9,488,449	136,047	152,330	288,377
25	69/69	9,488,449	412,025	635,350	0	9,711,774	9,494,244	136,146	405,332	541,478
26	70/70	9,494,244	138,763	654,884	0	10,010,365	9,785,582	140,332	136,492	276,824
27	71/71	9,785,582	142,794	674,995	0	10,317,783	10,085,813	144,641	140,449	285,090
28	72/72	10,085,813	146,642	695,742	0	10,634,913	10,395,671	149,088	144,229	293,317
29	73/73	10,395,671	150,286	717,177	0	10,962,562	10,715,877	153,681	147,811	301,492
30	74/74	10,715,877	153,701	739,352	0	11,301,528	11,047,181	158,432	151,169	309,601
31	75/75	11,047,181	156,852	762,323	0	11,652,652	11,390,384	163,355	154,267	317,622
32	76/76	11,390,384	159,720	786,146	0	12,016,810	11,746,337	168,460	157,088	325,548
33	77/77	11,746,337	163,504	810,798	0	12,393,631	12,114,673	173,743	160,809	334,552
34	78/78	12,114,673	165,798	836,421	0	12,785,296	12,497,519	179,233	163,065	342,298
35	79/79	12,497,519	169,214	862,981	0	13,191,286	12,894,370	184,925	166,425	351,350
36	80/80	12,894,370	172,478	890,532	0	13,612,424	13,306,029	190,828	169,635	360,463
37	81/81	13,306,029	175,590	919,131	0	14,049,570	13,733,334	196,957	172,696	369,653
38	82/82	13,733,334	178,558	948,834	0	14,503,610	14,177,154	203,322	175,615	378,937
39	83/83	14,177,154	181,395	979,703	0	14,975,462	14,638,385	209,936	178,405	388,341
40	84/84	14,638,385	184,113	1,011,799	0	15,466,071	15,117,952	216,814	181,079	397,893
			3,006,239		1,690,302			2,905,940	2,956,896	5,862,836

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (6) has been reduced by a 0.50% management fee. (To review turnover calculations, see the Details of Portfolio Turnover report.)

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

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Hypothetical Equity Assets

		Initial Cost Basis 1,850,000	Growth 7.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 30.25%	Turnover Assumption 50.00%	
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) + After Tax Reinvested Dividends	(5) = Year End Value of Assets Before Turnover	(6)** Net Year End Value of Assets After Turnover	(7) After Tax Dividend Cash Flow	(8) + After Tax Equity Sales Cash Flow	(9) = Combined After Tax Cash Flow
41	85/85	15,117,952	189,396	1,044,999	0	15,973,555	15,614,013	223,928	186,274	410,202
42	86/86	15,614,013	195,011	1,079,330	0	16,498,332	16,126,978	231,285	191,797	423,082
43	87/87	16,126,978	201,047	1,114,815	0	17,040,746	16,657,183	238,889	197,733	436,622
44	88/88	16,657,183	207,611	1,151,470	0	17,601,042	17,204,867	246,744	204,189	450,933
45	89/89	17,204,867	214,833	1,189,302	0	18,179,336	17,770,145	254,851	211,292	466,143
46	90/90	17,770,145	227,017	1,228,019	0	18,771,147	18,348,635	263,147	223,275	486,422
47	91/91	18,348,635	240,630	1,267,560	0	19,375,565	18,939,448	271,620	236,664	508,284
48	92/92	18,939,448	255,900	1,307,848	0	19,991,396	19,541,418	280,253	251,682	531,935
49	93/93	19,541,418	273,090	1,348,783	0	20,617,111	20,153,049	289,025	268,589	557,614
50	94/94	20,153,049	298,103	1,389,846	0	21,244,792	20,766,602	297,824	293,190	591,014

5,308,877

1,690,302

5,503,506

5,221,581

10,725,087

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (6) has been reduced by a 0.50% management fee. (To review turnover calculations, see the Details of Portfolio Turnover report.)

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

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 2,500,000	Growth 7.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Tax Rate* 30.25%	Gains	Turnover Assumption 50.00%	
Yr	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Sale of Equities Caused by Turnover**	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	(10)*** Net Year End Value of Asset After Turnover
1	1,850,000	0	175,000	37,500	2,712,500	1,887,500	1,356,250	943,750	1,231,469	2,574,780
2	2,175,219	0	180,235	38,622	2,793,637	2,213,841	1,396,819	1,106,920	1,309,124	2,692,413
3	2,416,045	0	188,469	40,386	2,921,268	2,456,431	1,460,634	1,228,215	1,390,327	2,836,706
4	2,618,543	0	198,569	42,551	3,077,826	2,661,094	1,538,913	1,330,547	1,475,882	2,999,721
5	2,806,429	0	209,980	44,996	3,254,697	2,851,425	1,627,349	1,425,713	1,566,354	3,177,734
6	2,992,066	0	222,441	47,666	3,447,841	3,039,732	1,723,921	1,519,866	1,662,194	3,369,184
7	3,182,060	0	235,843	50,538	3,655,565	3,232,598	1,827,783	1,616,299	1,763,809	3,573,634
8	3,380,108	0	250,154	53,605	3,877,393	3,433,713	1,938,697	1,716,856	1,871,590	3,791,235
9	3,588,446	0	265,386	56,869	4,113,490	3,645,315	2,056,745	1,822,658	1,985,934	4,022,466
10	3,808,591	0	281,573	60,337	4,364,376	3,868,928	2,182,188	1,934,464	2,107,252	4,267,993
11	4,041,716	0	298,760	64,020	4,630,773	4,105,735	2,315,387	2,052,868	2,235,975	4,528,605
12	4,288,842	0	317,002	67,929	4,913,536	4,356,772	2,456,768	2,178,386	2,372,557	4,805,178
13	4,550,943	0	336,362	72,078	5,213,618	4,623,021	2,606,809	2,311,511	2,517,481	5,098,669
14	4,828,992	0	356,907	76,480	5,532,056	4,905,472	2,766,028	2,452,736	2,671,257	5,410,099
15	5,123,993	0	378,707	81,151	5,869,957	5,205,144	2,934,979	2,602,572	2,834,426	5,740,557
16	5,436,998	0	401,839	86,108	6,228,504	5,523,106	3,114,252	2,761,553	3,007,560	6,091,203
17	5,769,113	0	426,384	91,368	6,608,955	5,860,481	3,304,478	2,930,241	3,191,271	6,463,270
18	6,121,511	0	452,429	96,949	7,012,648	6,218,461	3,506,324	3,109,230	3,386,203	6,858,064
19	6,495,433	0	480,064	102,871	7,440,999	6,598,304	3,720,500	3,299,152	3,593,042	7,276,974
20	6,892,194	0	509,388	109,155	7,895,517	7,001,349	3,947,759	3,500,675	3,812,516	7,721,473
21	7,313,190	0	540,503	115,822	8,377,798	7,429,012	4,188,899	3,714,506	4,045,395	8,193,123
22	7,759,901	0	573,519	122,897	8,889,539	7,882,798	4,444,770	3,941,399	4,292,500	8,693,583
23	8,233,899	0	608,551	130,404	9,432,538	8,364,304	4,716,269	4,182,152	4,554,698	9,224,612
24	8,736,850	154,806	634,886	0	9,704,692	8,590,229	4,852,346	4,295,115	4,683,784	9,488,449
25	8,978,898	412,025	635,350	0	9,711,774	8,589,000	4,855,887	4,294,500	4,686,067	9,494,244
26	8,980,567	138,763	654,884	0	10,010,365	8,849,312	5,005,183	4,424,656	4,829,573	9,785,582
27	9,254,229	142,794	674,995	0	10,317,783	9,119,189	5,158,892	4,559,594	4,977,604	10,085,813
28	9,537,199	146,642	695,742	0	10,634,913	9,398,533	5,317,457	4,699,267	5,130,454	10,395,671
29	9,829,721	150,286	717,177	0	10,962,562	9,687,617	5,481,281	4,843,808	5,288,445	10,715,877
30	10,132,254	153,701	739,352	0	11,301,528	9,986,924	5,650,764	4,993,462	5,451,930	11,047,181
31	10,445,392	156,852	762,323	0	11,652,652	10,297,085	5,826,326	5,148,542	5,621,296	11,390,384
32	10,769,839	159,720	786,146	0	12,016,810	10,618,820	6,008,405	5,309,410	5,796,959	11,746,337
33	11,106,369	163,504	810,798	0	12,393,631	10,951,773	6,196,816	5,475,887	5,978,735	12,114,673
34	11,454,621	165,798	836,421	0	12,785,296	11,297,856	6,392,648	5,648,928	6,167,673	12,497,519
35	11,816,601	169,214	862,981	0	13,191,286	11,656,606	6,595,643	5,828,303	6,363,523	12,894,370
36	12,191,826	172,478	890,532	0	13,612,424	12,028,745	6,806,212	6,014,373	6,566,681	13,306,029
37	12,581,053	175,590	919,131	0	14,049,570	12,415,030	7,024,785	6,207,515	6,777,561	13,733,334
38	12,985,076	178,558	948,834	0	14,503,610	12,816,247	7,251,805	6,408,123	6,996,591	14,177,154
39	13,404,715	181,395	979,703	0	14,975,462	13,233,203	7,487,731	6,616,601	7,224,214	14,638,385
40	13,840,816	184,113	1,011,799	0	15,466,071	13,666,734	7,733,036	6,833,367	7,460,886	15,117,952
		3,006,239		1,690,302						

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (5) times turnover assumption.
***Column (10) = column (5) - column (7) + column (9) and has been reduced by a 0.50% management fee.

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

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 2,500,000	Growth 7.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 30.25%	Turnover Assumption 50.00%		
Yr	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Sale of Equities Caused by Turnover**	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	(10)*** Net Year End Value of Asset After Turnover
41	14,294,253	189,396	1,044,999	0	15,973,555	14,115,176	7,986,778	7,057,588	7,705,698	15,614,013
42	14,763,286	195,011	1,079,330	0	16,498,332	14,578,900	8,249,166	7,289,450	7,958,852	16,126,978
43	15,248,302	201,047	1,114,815	0	17,040,746	15,058,209	8,520,373	7,529,104	8,220,514	16,657,183
44	15,749,619	207,611	1,151,470	0	17,601,042	15,553,319	8,800,521	7,776,660	8,490,803	17,204,867
45	16,267,463	214,833	1,189,302	0	18,179,336	16,064,335	9,089,668	8,032,167	8,769,774	17,770,145
46	16,801,941	227,017	1,228,019	0	18,771,147	16,587,293	9,385,574	8,293,647	9,055,266	18,348,635
47	17,348,912	240,630	1,267,560	0	19,375,565	17,121,393	9,687,783	8,560,697	9,346,839	18,939,448
48	17,907,536	255,900	1,307,848	0	19,991,396	17,665,578	9,995,698	8,832,789	9,643,918	19,541,418
49	18,476,707	273,090	1,348,783	0	20,617,111	18,218,496	10,308,556	9,109,248	9,945,765	20,153,049
50	19,055,013	298,103	1,389,846	0	21,244,792	18,773,152	10,622,396	9,386,576	10,248,561	20,766,602

5,308,877

1,690,302

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (5) times turnover assumption.

***Column (10) = column (5) - column (7) + column (9) and has been reduced by a 0.50% management fee.

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

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)

Year	M/F Ages	(1) Year End Value of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Retirement Plan Assets	(4) Year End Value of Taxable Assets	(5) Year End Value of Tax Exempt Assets	(6) Year End Value of Equity Assets	(7) Year End Hypothetical Net Worth
1	45/45	900,000	43,491	851,720	768,000	821,528	2,574,780	5,959,519
2	46/46	901,800	90,037	906,784	735,232	843,635	2,692,413	6,169,901
3	47/47	905,382	139,897	965,408	701,678	866,337	2,836,706	6,415,408
4	48/48	910,732	193,341	1,027,822	667,318	889,650	2,999,721	6,688,584
5	49/49	917,838	250,610	1,094,272	632,134	913,591	3,177,734	6,986,179
6	50/50	926,697	311,974	1,165,016	596,105	938,176	3,369,184	7,307,152
7	51/51	937,301	377,725	1,240,334	559,212	963,422	3,573,634	7,651,628
8	52/52	949,653	448,190	1,320,522	521,433	989,348	3,791,235	8,020,381
9	53/53	963,756	523,725	1,405,894	482,747	1,015,971	4,022,466	8,414,559
10	54/54	979,617	604,641	1,496,786	443,133	1,043,311	4,267,993	8,835,481
11	55/55	997,247	702,468	1,593,552	402,568	1,071,386	4,528,605	9,295,826
12	56/56	1,016,660	807,958	1,696,576	361,030	1,100,217	4,805,178	9,787,619
13	57/57	1,037,874	921,706	1,806,260	318,495	1,129,824	5,098,669	10,312,828
14	58/58	1,060,908	1,044,364	1,923,034	274,939	1,160,228	5,410,099	10,873,572
15	59/59	1,085,788	1,176,633	2,047,358	230,338	1,191,450	5,740,557	11,472,124
16	60/60	1,112,542	1,268,416	2,615,664	235,866	1,223,512	6,091,203	12,547,203
17	61/61	1,141,198	1,367,211	2,784,766	241,527	1,256,436	6,463,270	13,254,408
18	62/62	1,171,794	1,473,466	2,964,802	247,324	1,290,247	6,858,064	14,005,697
19	63/63	1,204,366	1,587,709	3,156,476	253,260	1,324,967	7,276,974	14,803,752
20	64/64	1,238,956	1,710,524	3,360,542	259,338	1,360,622	7,721,473	15,651,455
21	65/65	1,275,609	1,663,674	3,577,802	0	1,188,978	8,193,123	15,899,186
22	66/66	1,314,372	1,616,245	3,809,106	0	726,924	8,693,583	16,160,230
23	67/67	1,355,301	1,568,346	4,055,366	0	232,378	9,224,612	16,436,003
24	68/68	1,398,448	1,520,116	4,317,544	0	0	9,488,449	16,724,557
25	69/69	1,443,874	1,471,713	4,596,674	0	0	9,494,244	17,006,505
26	70/70	1,491,643	1,423,327	4,715,242	0	0	9,785,582	17,415,794
27	71/71	1,541,822	1,375,470	4,830,644	0	0	10,085,813	17,833,749
28	72/72	1,594,483	1,328,549	4,942,048	0	0	10,395,671	18,260,751
29	73/73	1,649,700	1,283,044	5,048,534	0	0	10,715,877	18,697,155
30	74/74	1,707,555	1,239,434	5,149,084	0	0	11,047,181	19,143,254
31	75/75	1,768,130	1,197,664	5,242,586	0	0	11,390,384	19,598,764
32	76/76	1,831,514	1,157,299	5,327,812	0	0	11,746,337	20,062,962
33	77/77	1,897,801	1,118,589	5,404,696	0	0	12,114,673	20,535,759
34	78/78	1,967,088	1,081,816	5,470,654	0	0	12,497,519	21,017,077
35	79/79	2,039,478	1,047,242	5,525,648	0	0	12,894,370	21,506,738
36	80/80	2,115,078	1,015,045	5,568,290	0	0	13,306,029	22,004,442
37	81/81	2,194,001	985,309	5,597,090	0	0	13,733,334	22,509,734
38	82/82	2,276,365	958,150	5,610,466	0	0	14,177,154	23,022,135
39	83/83	2,362,293	933,651	5,606,728	0	0	14,638,385	23,541,057
40	84/84	2,451,915	911,572	5,584,094	0	0	15,117,952	24,065,533

Column (7) 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

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Value of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Taxable Retirement Plan Assets	(4) Year End Value of Taxable Assets	(5) Year End Value of Tax Exempt Assets	(6) Year End Value of Equity Assets	(7) Year End Hypothetical Net Worth
41	85/85	2,545,366	891,279	5,543,410	0	0	15,614,013	24,594,068
42	86/86	2,642,785	872,737	5,483,224	0	0	16,126,978	25,125,724
43	87/87	2,744,321	855,362	5,402,064	0	0	16,657,183	25,658,930
44	88/88	2,850,128	838,307	5,298,448	0	0	17,204,867	26,191,750
45	89/89	2,960,364	820,583	5,170,910	0	0	17,770,145	26,722,002
46	90/90	3,075,198	800,913	5,022,296	0	0	18,348,635	27,247,042
47	91/91	3,194,806	792,554	4,851,896	0	0	18,939,448	27,778,704
48	92/92	3,319,367	800,993	4,659,142	0	0	19,541,418	28,320,920
49	93/93	3,449,073	833,582	4,443,652	0	0	20,153,049	28,879,356
50	94/94	3,584,120	899,517	4,211,052	0	0	20,766,602	29,461,291

Column (7) has been reduced by income tax still due on tax deferred assets.

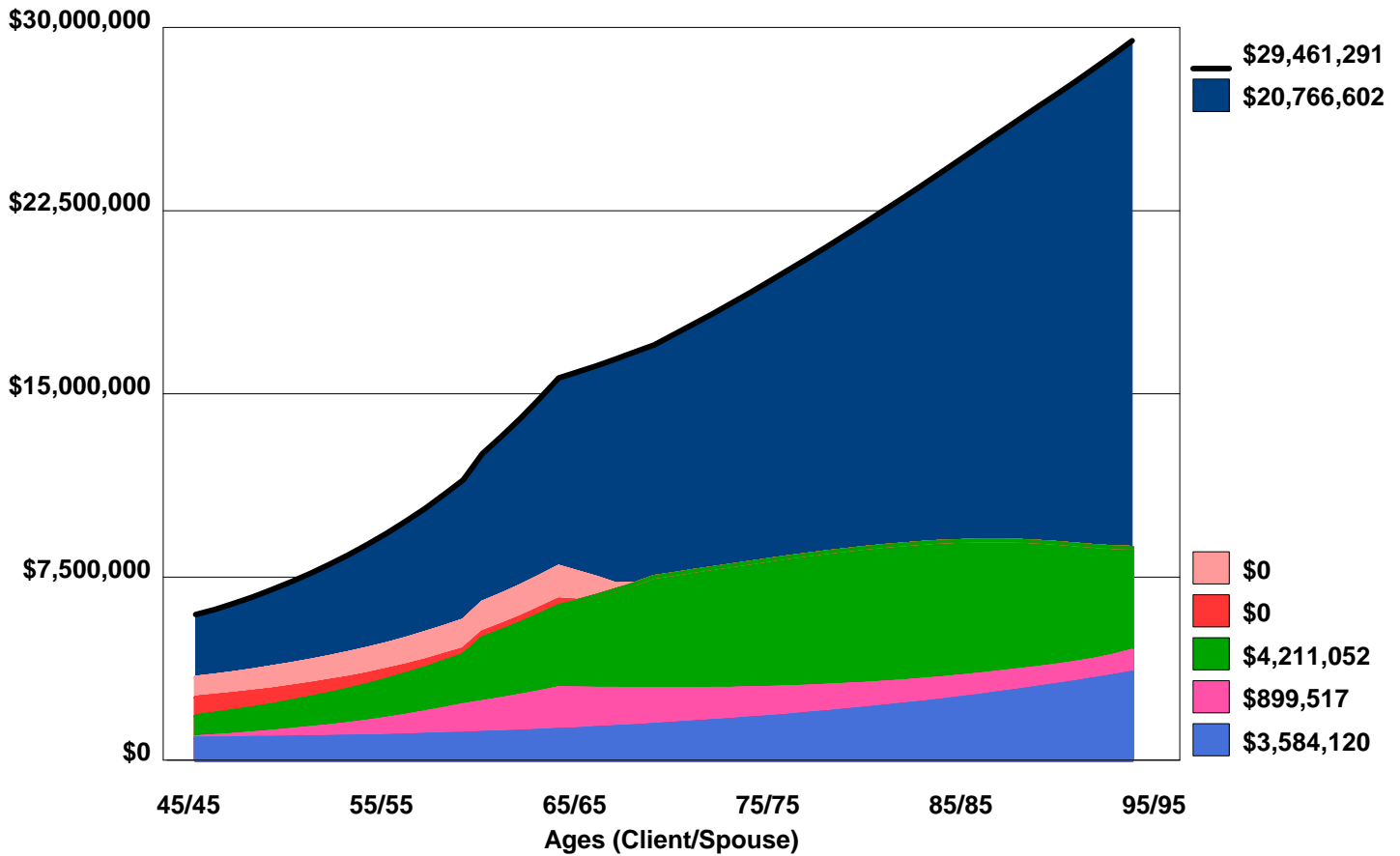
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

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 Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Estate Assets Details

Year	M/F Ages	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) Indexed Universal Life Death Benefit	=	(4) Total Estate Assets
1	45/45	5,867,748		900,000		1,097,560		7,865,308
2	46/46	6,084,848		901,800		1,144,106		8,130,754
3	47/47	6,335,537		905,382		1,193,966		8,434,885
4	48/48	6,612,333		910,732		1,247,410		8,770,475
5	49/49	6,912,001		917,838		1,304,679		9,134,518
6	50/50	7,233,497		926,697		1,366,043		9,526,237
7	51/51	7,576,936		937,301		1,431,794		9,946,031
8	52/52	7,943,060		949,653		1,502,259		10,394,972
9	53/53	8,332,972		963,756		1,577,794		10,874,522
10	54/54	8,748,007		979,617		1,658,710		11,386,334
11	55/55	9,189,663		997,247		1,756,537		11,943,447
12	56/56	9,659,575		1,016,660		1,862,027		12,538,262
13	57/57	10,159,506		1,037,874		1,975,775		13,173,155
14	58/58	10,691,334		1,060,908		2,098,433		13,850,675
15	59/59	11,257,061		1,085,788		2,230,702		14,573,551
16	60/60	11,910,021		1,112,542		2,322,485		15,345,048
17	61/61	12,602,511		1,141,198		2,421,280		16,164,989
18	62/62	13,336,971		1,171,794		2,527,535		17,036,300
19	63/63	14,115,995		1,204,366		2,641,778		17,962,139
20	64/64	14,942,337		1,238,956		2,764,593		18,945,886
21	65/65	15,345,103		1,275,609		2,032,109		18,652,821
22	66/66	15,769,017		1,314,372		1,992,857		19,076,246
23	67/67	16,215,932		1,355,301		1,951,938		19,523,171
24	68/68	16,684,357		1,398,448		1,909,326		19,992,131
25	69/69	17,155,368		1,443,874		1,864,999		20,464,241
26	70/70	17,644,318		1,491,643		1,818,947		20,954,908
27	71/71	18,136,887		1,541,822		1,743,217		21,421,926
28	72/72	18,632,419		1,594,483		1,662,187		21,889,089
29	73/73	19,130,099		1,649,700		1,575,660		22,355,459
30	74/74	19,628,989		1,707,555		1,483,355		22,819,899
31	75/75	20,128,026		1,768,130		1,384,343		23,280,499
32	76/76	20,626,025		1,831,514		1,357,225		23,814,764
33	77/77	21,122,499		1,897,801		1,332,607		24,352,907
34	78/78	21,615,277		1,967,088		1,310,825		24,893,190
35	79/79	22,103,784		2,039,478		1,292,193		25,435,455
36	80/80	22,586,511		2,115,078		1,276,941		25,978,530
37	81/81	23,061,818		2,194,001		1,265,199		26,521,018
38	82/82	23,527,930		2,276,365		1,257,139		27,061,434
39	83/83	23,982,933		2,362,293		1,252,895		27,598,121
40	84/84	24,424,776		2,451,915		1,252,264		28,128,955

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

**Net of any liabilities.

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

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Estate Assets Details

Year	M/F Ages	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) Indexed Universal Life Death Benefit	=	(4) Total Estate Assets
41	85/85	24,853,029		2,545,366		1,254,638		28,653,033
42	86/86	25,265,684		2,642,785		1,260,033		29,168,502
43	87/87	25,660,623		2,744,321		1,267,897		29,672,841
44	88/88	26,035,615		2,850,128		1,277,402		30,163,145
45	89/89	26,388,329		2,960,364		1,287,576		30,636,269
46	90/90	26,719,129		3,075,198		1,297,147		31,091,474
47	91/91	27,025,942		3,194,806		1,214,593		31,435,341
48	92/92	27,306,656		3,319,367		1,137,768		31,763,791
49	93/93	27,559,137		3,449,073		1,072,745		32,080,955
50	94/94	27,785,022		3,584,120		1,027,106		32,396,248

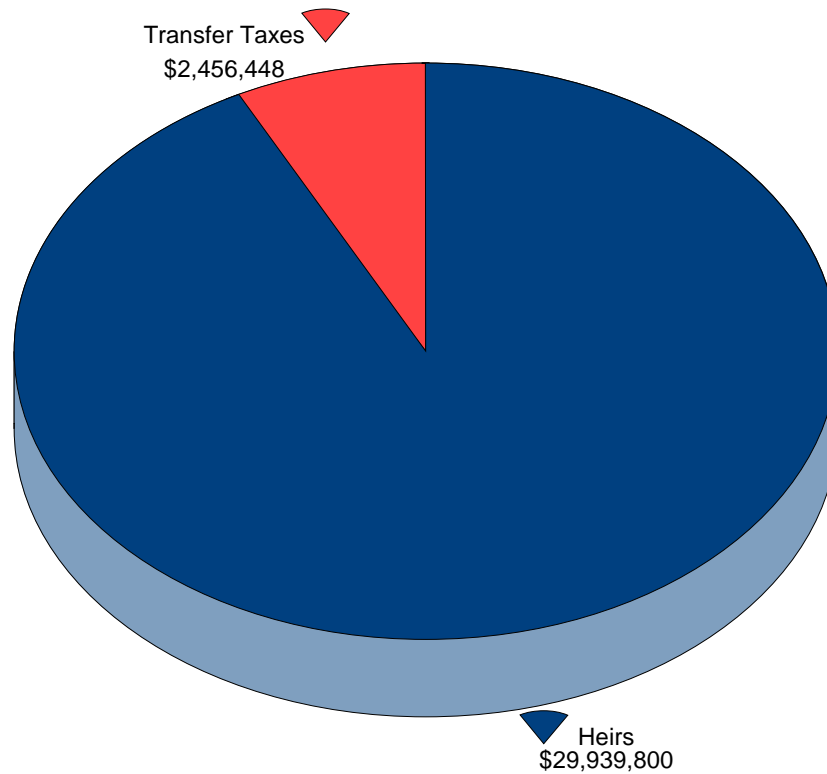
*Including taxable assets, tax exempt assets, hypothetical equity assets, and retirement plan assets.

**Net of any liabilities.

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Distribution of Assets at Ages 94/94

Estate Distribution



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

Transfer Tax Details

Year	M/F Ages	(1) Total Estate Assets	(2) Taxable Estate	(3) Remaining Available Unified Credit Equivalent*	(4) Federal Estate Tax	(5) Income Tax on Retirement Plan Assets	(6) Total Transfer Taxes (4)+(5)
1	45/45	7,865,308	7,865,308	10,980,000	0	596,204	596,204
2	46/46	8,130,754	8,130,754	11,200,000	0	634,748	634,748
3	47/47	8,434,885	8,434,885	11,540,000	0	675,786	675,786
4	48/48	8,770,475	8,770,475	11,900,000	0	719,476	719,476
5	49/49	9,134,518	9,134,518	12,240,000	0	765,990	765,990
6	50/50	9,526,237	9,526,237	12,620,000	0	815,512	815,512
7	51/51	9,946,031	9,946,031	13,000,000	0	868,234	868,234
8	52/52	10,394,972	10,394,972	13,380,000	0	924,366	924,366
9	53/53	10,874,522	10,874,522	13,780,000	0	984,126	984,126
10	54/54	11,386,334	11,386,334	14,200,000	0	1,047,750	1,047,750
11	55/55	11,943,447	11,943,447	14,620,000	0	1,115,486	1,115,486
12	56/56	12,538,262	12,538,262	15,060,000	0	1,187,602	1,187,602
13	57/57	13,173,155	13,173,155	15,520,000	0	1,264,382	1,264,382
14	58/58	13,850,675	13,850,675	15,980,000	0	1,346,124	1,346,124
15	59/59	14,573,551	14,573,551	16,460,000	0	1,433,150	1,433,150
16	60/60	15,345,048	15,345,048	16,960,000	0	1,525,804	1,525,804
17	61/61	16,164,989	16,164,989	17,460,000	0	1,624,448	1,624,448
18	62/62	17,036,300	17,036,300	17,980,000	0	1,729,468	1,729,468
19	63/63	17,962,139	17,962,139	18,520,000	0	1,841,278	1,841,278
20	64/64	18,945,886	18,945,886	19,080,000	0	1,960,316	1,960,316
21	65/65	18,652,821	18,652,821	19,660,000	0	2,087,050	2,087,050
22	66/66	19,076,246	19,076,246	20,240,000	0	2,221,978	2,221,978
23	67/67	19,523,171	19,523,171	20,840,000	0	2,365,630	2,365,630
24	68/68	19,992,131	19,992,131	21,480,000	0	2,518,568	2,518,568
25	69/69	20,464,241	20,464,241	22,120,000	0	2,681,394	2,681,394
26	70/70	20,954,908	20,954,908	22,780,000	0	2,750,558	2,750,558
27	71/71	21,421,926	21,421,926	23,460,000	0	2,817,876	2,817,876
28	72/72	21,889,089	21,889,089	24,180,000	0	2,882,862	2,882,862
29	73/73	22,355,459	22,355,459	24,900,000	0	2,944,978	2,944,978
30	74/74	22,819,899	22,819,899	25,640,000	0	3,003,632	3,003,632
31	75/75	23,280,499	23,280,499	26,420,000	0	3,058,174	3,058,174
32	76/76	23,814,764	23,814,764	27,200,000	0	3,107,890	3,107,890
33	77/77	24,352,907	24,352,907	28,020,000	0	3,152,740	3,152,740
34	78/78	24,893,190	24,893,190	28,860,000	0	3,191,216	3,191,216
35	79/79	25,435,455	25,435,455	29,720,000	0	3,223,294	3,223,294
36	80/80	25,978,530	25,978,530	30,620,000	0	3,248,168	3,248,168
37	81/81	26,521,018	26,521,018	31,540,000	0	3,264,970	3,264,970
38	82/82	27,061,434	27,061,434	32,480,000	0	3,272,772	3,272,772
39	83/83	27,598,121	27,598,121	33,460,000	0	3,270,592	3,270,592
40	84/84	28,128,955	28,128,955	34,460,000	0	3,257,388	3,257,388

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

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

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

Financial Analysis: Add Indexed Universal Life to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Transfer Tax Details

Year	M/F Ages	(1) Total Estate Assets	(2) Taxable Estate	(3) Remaining Available Unified Credit Equivalent*	(4) Federal Estate Tax	(5) Income Tax on Retirement Plan Assets	(6) Total Transfer Taxes (4)+(5)
41	85/85	28,653,033	28,653,033	35,500,000	0	3,233,656	3,233,656
42	86/86	29,168,502	29,168,502	36,560,000	0	3,198,548	3,198,548
43	87/87	29,672,841	29,672,841	37,660,000	0	3,151,204	3,151,204
44	88/88	30,163,145	30,163,145	38,780,000	0	3,090,762	3,090,762
45	89/89	30,636,269	30,636,269	39,960,000	0	3,016,364	3,016,364
46	90/90	31,091,474	31,091,474	41,140,000	0	2,929,672	2,929,672
47	91/91	31,435,341	31,435,341	42,380,000	0	2,830,272	2,830,272
48	92/92	31,763,791	31,763,791	43,660,000	0	2,717,834	2,717,834
49	93/93	32,080,955	32,080,955	44,960,000	0	2,592,130	2,592,130
50	94/94	32,396,248	32,396,248	46,320,000	0	2,456,448	2,456,448

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

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

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

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 Transfer Taxation of Retirement Plan Assets

Robert Sterling's Retirement Plan Account			Jamie Sterling's Retirement Plan Account			Heirs' Income Tax Rate	
Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	35.00%	
800,000	0	7.00%	800,000	0	7.00%		
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets**	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax
1	45/45	1,703,440	0	596,204	596,204	1,107,236	35%
2	46/46	1,813,568	0	634,748	634,748	1,178,820	35%
3	47/47	1,930,816	0	675,786	675,786	1,255,030	35%
4	48/48	2,055,644	0	719,476	719,476	1,336,168	35%
5	49/49	2,188,542	0	765,990	765,990	1,422,552	35%
6	50/50	2,330,032	0	815,512	815,512	1,514,520	35%
7	51/51	2,480,668	0	868,234	868,234	1,612,434	35%
8	52/52	2,641,044	0	924,366	924,366	1,716,678	35%
9	53/53	2,811,788	0	984,126	984,126	1,827,662	35%
10	54/54	2,993,570	0	1,047,750	1,047,750	1,945,820	35%
11	55/55	3,187,104	0	1,115,486	1,115,486	2,071,618	35%
12	56/56	3,393,150	0	1,187,602	1,187,602	2,205,548	35%
13	57/57	3,612,518	0	1,264,382	1,264,382	2,348,136	35%
14	58/58	3,846,068	0	1,346,124	1,346,124	2,499,944	35%
15	59/59	4,094,716	0	1,433,150	1,433,150	2,661,566	35%
16	60/60	4,359,440	0	1,525,804	1,525,804	2,833,636	35%
17	61/61	4,641,278	0	1,624,448	1,624,448	3,016,830	35%
18	62/62	4,941,336	0	1,729,468	1,729,468	3,211,868	35%
19	63/63	5,260,794	0	1,841,278	1,841,278	3,419,516	35%
20	64/64	5,600,904	0	1,960,316	1,960,316	3,640,588	35%
21	65/65	5,963,002	0	2,087,050	2,087,050	3,875,952	35%
22	66/66	6,348,510	0	2,221,978	2,221,978	4,126,532	35%
23	67/67	6,758,942	0	2,365,630	2,365,630	4,393,312	35%
24	68/68	7,195,908	0	2,518,568	2,518,568	4,677,340	35%
25	69/69	7,661,124	0	2,681,394	2,681,394	4,979,730	35%
26	70/70	7,858,736	0	2,750,558	2,750,558	5,108,178	35%
27	71/71	8,051,074	0	2,817,876	2,817,876	5,233,198	35%
28	72/72	8,236,748	0	2,882,862	2,882,862	5,353,886	35%
29	73/73	8,414,222	0	2,944,978	2,944,978	5,469,244	35%
30	74/74	8,581,808	0	3,003,632	3,003,632	5,578,176	35%
31	75/75	8,737,642	0	3,058,174	3,058,174	5,679,468	35%
32	76/76	8,879,688	0	3,107,890	3,107,890	5,771,798	35%
33	77/77	9,007,826	0	3,152,740	3,152,740	5,855,086	35%
34	78/78	9,117,758	0	3,191,216	3,191,216	5,926,542	35%
35	79/79	9,209,414	0	3,223,294	3,223,294	5,986,120	35%
36	80/80	9,280,482	0	3,248,168	3,248,168	6,032,314	35%
37	81/81	9,328,484	0	3,264,970	3,264,970	6,063,514	35%
38	82/82	9,350,776	0	3,272,772	3,272,772	6,078,004	35%
39	83/83	9,344,548	0	3,270,592	3,270,592	6,073,956	35%
40	84/84	9,306,824	0	3,257,388	3,257,388	6,049,436	35%

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 Transfer Taxation of Retirement Plan Assets

Robert Sterling's Retirement Plan Account			Jamie Sterling's Retirement Plan Account			Heirs' Income Tax Rate	
Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	35.00%	
800,000	0	7.00%	800,000	0	7.00%		
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets**	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax
41	85/85	9,239,016	0	3,233,656	3,233,656	6,005,360	35%
42	86/86	9,138,706	0	3,198,548	3,198,548	5,940,158	35%
43	87/87	9,003,440	0	3,151,204	3,151,204	5,852,236	35%
44	88/88	8,830,748	0	3,090,762	3,090,762	5,739,986	35%
45	89/89	8,618,184	0	3,016,364	3,016,364	5,601,820	35%
46	90/90	8,370,494	0	2,929,672	2,929,672	5,440,822	35%
47	91/91	8,086,494	0	2,830,272	2,830,272	5,256,222	35%
48	92/92	7,765,238	0	2,717,834	2,717,834	5,047,404	35%
49	93/93	7,406,088	0	2,592,130	2,592,130	4,813,958	35%
50	94/94	7,018,420	0	2,456,448	2,456,448	4,561,972	35%

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%

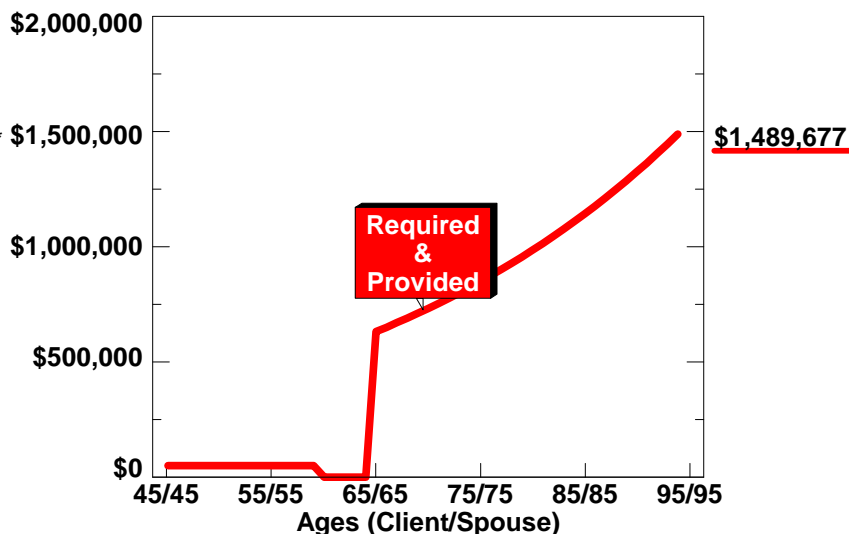
Analysis of After Tax Cash Flow Requirements

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

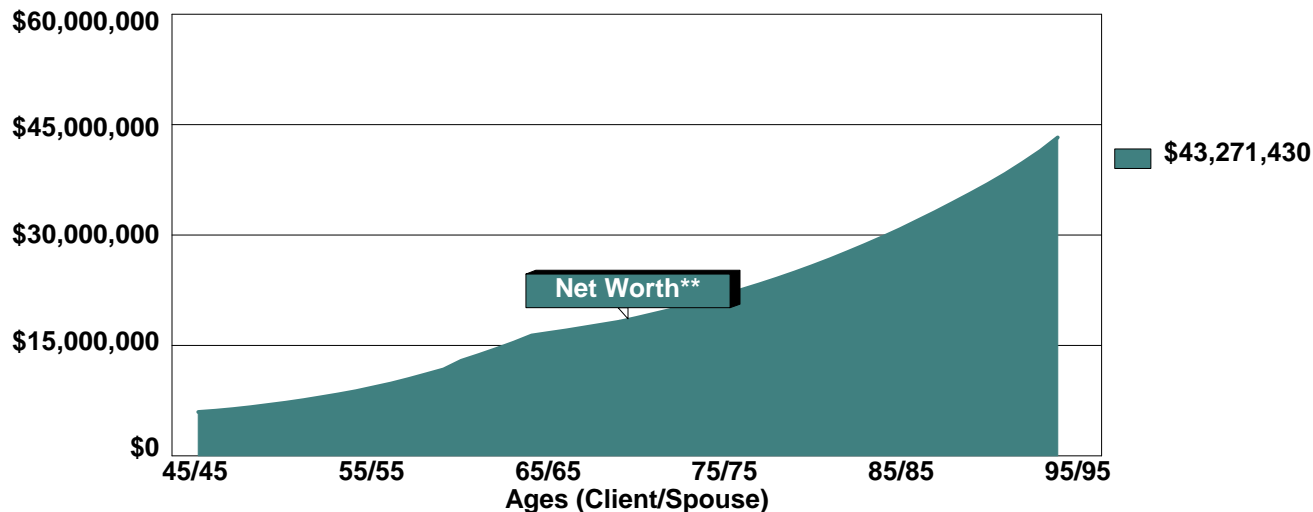
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Hypothetical Equities
- 4th. Retirement Plan Assets*
- 5th. Spouse's Retirement Plan Assets*

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

Cash Flow Required

Year	M/F Ages	Spendable Cash Flow		Dedicated Cash Flow	
		(1) After Tax Cash Flow for Living Expenses	(2) Total After Tax Spendable Cash Flow Required	(3) Premium Financing Premiums	(4) Total After Tax Cash Flow Required
1	45/45	0	0	50,000	50,000
2	46/46	0	0	50,000	50,000
3	47/47	0	0	50,000	50,000
4	48/48	0	0	50,000	50,000
5	49/49	0	0	50,000	50,000
6	50/50	0	0	50,000	50,000
7	51/51	0	0	50,000	50,000
8	52/52	0	0	50,000	50,000
9	53/53	0	0	50,000	50,000
10	54/54	0	0	50,000	50,000
11	55/55	0	0	50,000	50,000
12	56/56	0	0	50,000	50,000
13	57/57	0	0	50,000	50,000
14	58/58	0	0	50,000	50,000
15	59/59	0	0	50,000	50,000
16	60/60	0	0	0	0
17	61/61	0	0	0	0
18	62/62	0	0	0	0
19	63/63	0	0	0	0
20	64/64	0	0	0	0
21	65/65	632,139	632,139	0	632,139
22	66/66	651,103	651,103	0	651,103
23	67/67	670,636	670,636	0	670,636
24	68/68	690,755	690,755	0	690,755
25	69/69	711,478	711,478	0	711,478
26	70/70	732,822	732,822	0	732,822
27	71/71	754,807	754,807	0	754,807
28	72/72	777,451	777,451	0	777,451
29	73/73	800,775	800,775	0	800,775
30	74/74	824,798	824,798	0	824,798
31	75/75	849,542	849,542	0	849,542
32	76/76	875,028	875,028	0	875,028
33	77/77	901,279	901,279	0	901,279
34	78/78	928,317	928,317	0	928,317
35	79/79	956,167	956,167	0	956,167
36	80/80	984,852	984,852	0	984,852
37	81/81	1,014,397	1,014,397	0	1,014,397
38	82/82	1,044,829	1,044,829	0	1,044,829
39	83/83	1,076,174	1,076,174	0	1,076,174
40	84/84	1,108,459	1,108,459	0	1,108,459
		16,985,808	16,985,808	750,000	17,735,808

Column (1) assumes 3.00% inflation.

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Cash Flow Required

Year	M/F Ages	Spendable Cash Flow		Dedicated Cash Flow	
		(1) After Tax Cash Flow for Living Expenses	(2) Total After Tax Spendable Cash Flow Required	(3) Premium Financing Premiums	(4) Total After Tax Cash Flow Required
41	85/85	1,141,713	1,141,713	0	1,141,713
42	86/86	1,175,965	1,175,965	0	1,175,965
43	87/87	1,211,244	1,211,244	0	1,211,244
44	88/88	1,247,581	1,247,581	0	1,247,581
45	89/89	1,285,008	1,285,008	0	1,285,008
46	90/90	1,323,559	1,323,559	0	1,323,559
47	91/91	1,363,265	1,363,265	0	1,363,265
48	92/92	1,404,163	1,404,163	0	1,404,163
49	93/93	1,446,288	1,446,288	0	1,446,288
50	94/94	1,489,677	1,489,677	0	1,489,677
		30,074,271	30,074,271	750,000	30,824,271

Column (1) assumes 3.00% inflation.

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
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Column (1) assumes 3.00% inflation.

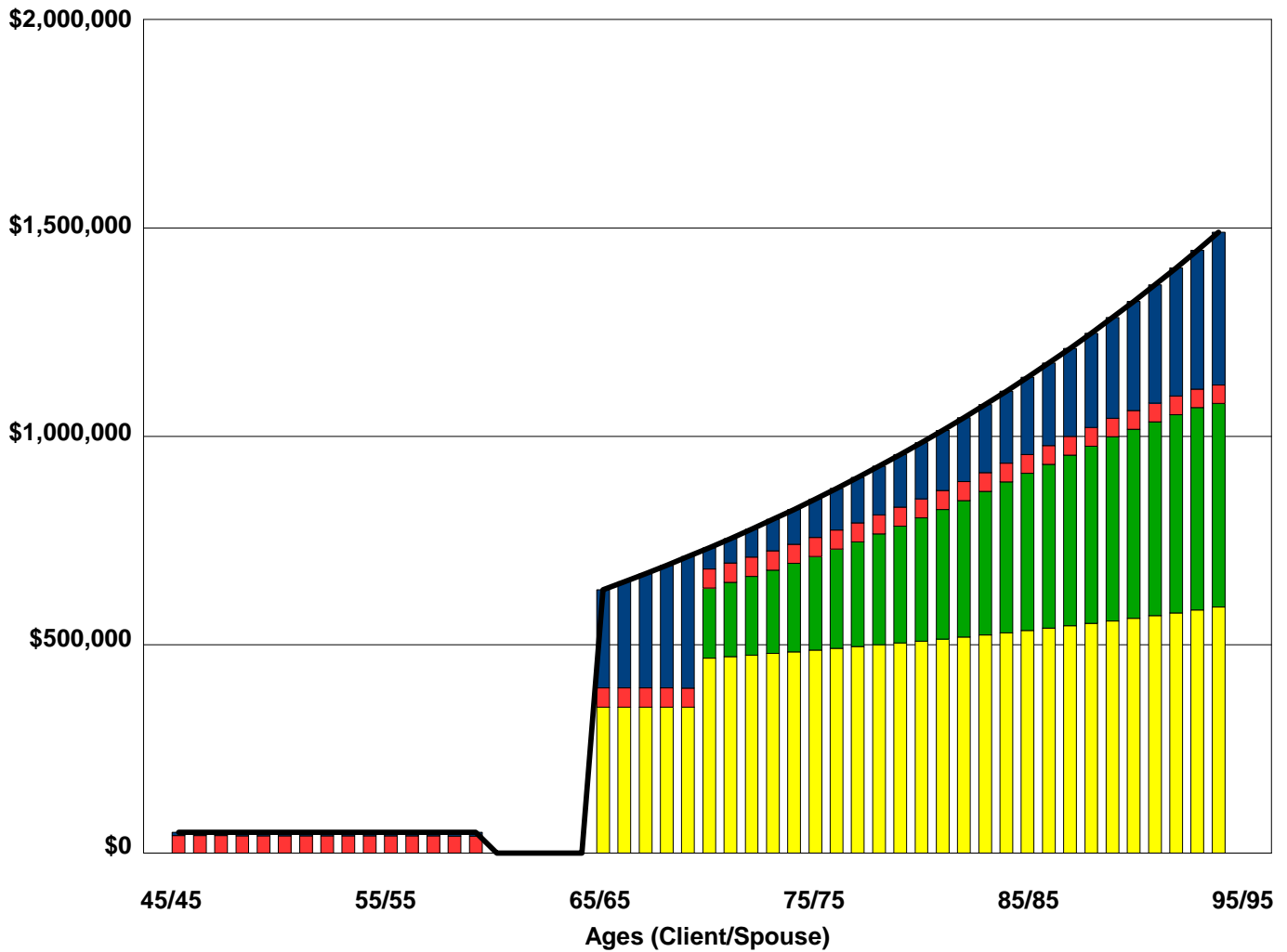
*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Sources of Cash Flow 50 Year Analysis



- - After Tax Cash Flow Required
- - After Tax Cash Flow from Hypothetical Equity Assets
- - After Tax Cash Flow from Taxable and Tax Exempt Assets
- - After Tax Income from Retirement Plan Assets
- - Expected After Tax Cash Flow

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Defined Contribution Plan Assets for Robert Sterling

		Retirement Plan Assets Initial Value 800,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%			
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets	(7) Remaining Income Tax On Retirement Plan Assets	(8) Net Year End Retirement Plan Assets (6) - (7)
1	45/45	800,000	0	0	0	0	851,720	425,860	425,860
2	46/46	851,720	0	0	0	0	906,784	453,392	453,392
3	47/47	906,784	0	0	0	0	965,408	482,704	482,704
4	48/48	965,408	0	0	0	0	1,027,822	513,911	513,911
5	49/49	1,027,822	0	0	0	0	1,094,271	547,135	547,136
6	50/50	1,094,271	0	0	0	0	1,165,016	582,508	582,508
7	51/51	1,165,016	0	0	0	0	1,240,334	620,167	620,167
8	52/52	1,240,334	0	0	0	0	1,320,522	660,261	660,261
9	53/53	1,320,522	0	0	0	0	1,405,894	702,947	702,947
10	54/54	1,405,894	0	0	0	0	1,496,785	748,392	748,393
11	55/55	1,496,785	0	0	0	0	1,593,552	796,776	796,776
12	56/56	1,593,552	0	0	0	0	1,696,575	848,287	848,288
13	57/57	1,696,575	0	0	0	0	1,806,259	903,129	903,130
14	58/58	1,806,259	0	0	0	0	1,923,034	961,517	961,517
15	59/59	1,923,034	0	0	0	0	2,047,358	1,023,679	1,023,679
16	60/60	2,047,358	0	0	0	0	2,179,720	871,888	1,307,832
17	61/61	2,179,720	0	0	0	0	2,320,639	928,256	1,392,383
18	62/62	2,320,639	0	0	0	0	2,470,668	988,267	1,482,401
19	63/63	2,470,668	0	0	0	0	2,630,397	1,052,159	1,578,238
20	64/64	2,630,397	0	0	0	0	2,800,452	1,120,181	1,680,271
21	65/65	2,800,452	0	0	0	0	2,981,501	1,192,600	1,788,901
22	66/66	2,981,501	0	0	0	0	3,174,255	1,269,702	1,904,553
23	67/67	3,174,255	0	0	0	0	3,379,471	1,351,788	2,027,683
24	68/68	3,379,471	0	0	0	0	3,597,954	1,439,182	2,158,772
25	69/69	3,597,954	0	0	0	0	3,830,562	1,532,225	2,298,337
26	70/70	3,830,562	0	139,802	139,802	83,881	3,929,368	1,571,747	2,357,621
27	71/71	3,929,368	0	148,278	148,278	88,967	4,025,537	1,610,215	2,415,322
28	72/72	4,025,537	0	157,248	157,248	94,349	4,118,374	1,647,350	2,471,024
29	73/73	4,118,374	0	166,736	166,736	100,042	4,207,111	1,682,844	2,524,267
30	74/74	4,207,111	0	176,769	176,769	106,061	4,290,904	1,716,362	2,574,542
31	75/75	4,290,904	0	187,376	187,376	112,426	4,368,821	1,747,528	2,621,293
32	76/76	4,368,821	0	198,583	198,583	119,150	4,439,844	1,775,938	2,663,906
33	77/77	4,439,844	0	209,427	209,427	125,656	4,503,913	1,801,565	2,702,348
34	78/78	4,503,913	0	221,868	221,868	133,121	4,558,879	1,823,552	2,735,327
35	79/79	4,558,879	0	233,789	233,789	140,273	4,604,707	1,841,883	2,762,824
36	80/80	4,604,707	0	246,241	246,241	147,745	4,640,241	1,856,096	2,784,145
37	81/81	4,640,241	0	259,231	259,231	155,539	4,664,242	1,865,697	2,798,545
38	82/82	4,664,242	0	272,763	272,763	163,658	4,675,388	1,870,155	2,805,233
39	83/83	4,675,388	0	286,834	286,834	172,100	4,672,274	1,868,910	2,803,364
40	84/84	4,672,274	0	301,437	301,437	180,862	4,653,412	1,861,365	2,792,047
			0	3,206,382	3,206,382	1,923,830			

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

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

Column (6) has been reduced by an assumed management fee of 0.50%.

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

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Defined Contribution Plan Assets for Robert Sterling

		Retirement Plan Assets Initial Value 800,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%			
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets	(7) Remaining Income Tax On Retirement Plan Assets	(8) Net Year End Retirement Plan Assets (6) - (7)
41	85/85	4,653,412	0	314,420	314,420	188,652	4,619,508	1,847,803	2,771,705
42	86/86	4,619,508	0	327,625	327,625	196,575	4,569,353	1,827,741	2,741,612
43	87/87	4,569,353	0	340,996	340,996	204,598	4,501,720	1,800,688	2,701,032
44	88/88	4,501,720	0	354,466	354,466	212,680	4,415,374	1,766,150	2,649,224
45	89/89	4,415,374	0	367,948	367,948	220,769	4,309,092	1,723,637	2,585,455
46	90/90	4,309,092	0	377,991	377,991	226,795	4,185,247	1,674,099	2,511,148
47	91/91	4,185,247	0	387,523	387,523	232,514	4,043,247	1,617,299	2,425,948
48	92/92	4,043,247	0	396,397	396,397	237,838	3,882,619	1,553,048	2,329,571
49	93/93	3,882,619	0	404,439	404,439	242,663	3,703,044	1,481,218	2,221,826
50	94/94	3,703,044	0	406,928	406,928	244,157	3,509,210	1,403,684	2,105,526

0
6,885,115
6,885,115
4,131,071

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

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

Column (6) has been reduced by an assumed management fee of 0.50%.

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

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Defined Contribution Plan Assets for Jamie Sterling

Retirement Plan Assets Initial Value 800,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%			
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Required Minimum Distribution	(3) Distribution from Retirement Plan Assets	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) Remaining Income Tax On Retirement Plan Assets	(7) Net Year End Retirement Plan Assets (5) - (6)
1	45/45	800,000	0	0	0	851,720	425,860	425,860
2	46/46	851,720	0	0	0	906,784	453,392	453,392
3	47/47	906,784	0	0	0	965,408	482,704	482,704
4	48/48	965,408	0	0	0	1,027,822	513,911	513,911
5	49/49	1,027,822	0	0	0	1,094,271	547,135	547,136
6	50/50	1,094,271	0	0	0	1,165,016	582,508	582,508
7	51/51	1,165,016	0	0	0	1,240,334	620,167	620,167
8	52/52	1,240,334	0	0	0	1,320,522	660,261	660,261
9	53/53	1,320,522	0	0	0	1,405,894	702,947	702,947
10	54/54	1,405,894	0	0	0	1,496,785	748,392	748,393
11	55/55	1,496,785	0	0	0	1,593,552	796,776	796,776
12	56/56	1,593,552	0	0	0	1,696,575	848,287	848,288
13	57/57	1,696,575	0	0	0	1,806,259	903,129	903,130
14	58/58	1,806,259	0	0	0	1,923,034	961,517	961,517
15	59/59	1,923,034	0	0	0	2,047,358	1,023,679	1,023,679
16	60/60	2,047,358	0	0	0	2,179,720	871,888	1,307,832
17	61/61	2,179,720	0	0	0	2,320,639	928,256	1,392,383
18	62/62	2,320,639	0	0	0	2,470,668	988,267	1,482,401
19	63/63	2,470,668	0	0	0	2,630,397	1,052,159	1,578,238
20	64/64	2,630,397	0	0	0	2,800,452	1,120,181	1,680,271
21	65/65	2,800,452	0	0	0	2,981,501	1,192,600	1,788,901
22	66/66	2,981,501	0	0	0	3,174,255	1,269,702	1,904,553
23	67/67	3,174,255	0	0	0	3,379,471	1,351,788	2,027,683
24	68/68	3,379,471	0	0	0	3,597,954	1,439,182	2,158,772
25	69/69	3,597,954	0	0	0	3,830,562	1,532,225	2,298,337
26	70/70	3,830,562	139,802	139,802	83,881	3,929,368	1,571,747	2,357,621
27	71/71	3,929,368	148,278	148,278	88,967	4,025,537	1,610,215	2,415,322
28	72/72	4,025,537	157,248	157,248	94,349	4,118,374	1,647,350	2,471,024
29	73/73	4,118,374	166,736	166,736	100,042	4,207,111	1,682,844	2,524,267
30	74/74	4,207,111	176,769	176,769	106,061	4,290,904	1,716,362	2,574,542
31	75/75	4,290,904	187,376	187,376	112,426	4,368,821	1,747,528	2,621,293
32	76/76	4,368,821	198,583	198,583	119,150	4,439,844	1,775,938	2,663,906
33	77/77	4,439,844	209,427	209,427	125,656	4,503,913	1,801,565	2,702,348
34	78/78	4,503,913	221,868	221,868	133,121	4,558,879	1,823,552	2,735,327
35	79/79	4,558,879	233,789	233,789	140,273	4,604,707	1,841,883	2,762,824
36	80/80	4,604,707	246,241	246,241	147,745	4,640,241	1,856,096	2,784,145
37	81/81	4,640,241	259,231	259,231	155,539	4,664,242	1,865,697	2,798,545
38	82/82	4,664,242	272,763	272,763	163,658	4,675,388	1,870,155	2,805,233
39	83/83	4,675,388	286,834	286,834	172,100	4,672,274	1,868,910	2,803,364
40	84/84	4,672,274	301,437	301,437	180,862	4,653,412	1,861,365	2,792,047
			3,206,382	3,206,382	1,923,830			

Column (1) includes only deductible contributions.
 Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.
 Column (5) has been reduced by an assumed management fee of 0.50%.
 Column (6) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Defined Contribution Plan Assets for Jamie Sterling

		Retirement Plan Assets Initial Value 800,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%		
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Required Minimum Distribution	(3) Distribution from Retirement Plan Assets	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) Remaining Income Tax On Retirement Plan Assets	(7) Net Year End Retirement Plan Assets (5) - (6)
41	85/85	4,653,412	314,420	314,420	188,652	4,619,508	1,847,803	2,771,705
42	86/86	4,619,508	327,625	327,625	196,575	4,569,353	1,827,741	2,741,612
43	87/87	4,569,353	340,996	340,996	204,598	4,501,720	1,800,688	2,701,032
44	88/88	4,501,720	354,466	354,466	212,680	4,415,374	1,766,150	2,649,224
45	89/89	4,415,374	367,948	367,948	220,769	4,309,092	1,723,637	2,585,455
46	90/90	4,309,092	377,991	377,991	226,795	4,185,247	1,674,099	2,511,148
47	91/91	4,185,247	387,523	387,523	232,514	4,043,247	1,617,299	2,425,948
48	92/92	4,043,247	396,397	396,397	237,838	3,882,619	1,553,048	2,329,571
49	93/93	3,882,619	404,439	404,439	242,663	3,703,044	1,481,218	2,221,826
50	94/94	3,703,044	406,928	406,928	244,157	3,509,210	1,403,684	2,105,526

6,885,115
6,885,115
4,131,071

Column (1) includes only deductible contributions.
 Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.
 Column (5) has been reduced by an assumed management fee of 0.50%.
 Column (6) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

Financial Analysis: Add Premium Financing to the Current Plan

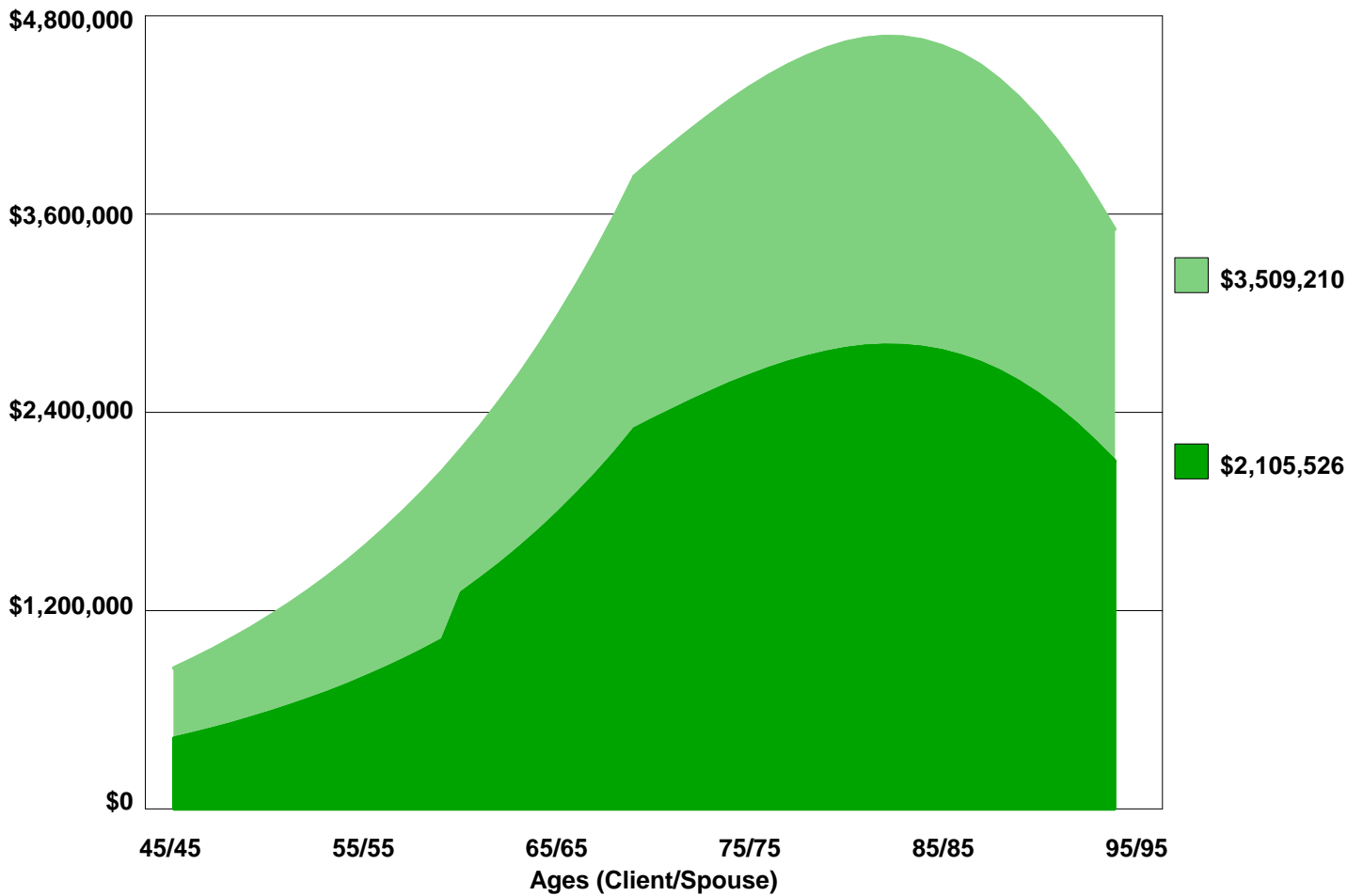
Presented By: [Licensed user's name appears here]

For: Robert Sterling & Jamie Sterling

Defined Contribution Plan Asset Value for Robert Sterling 50 Year Analysis

Pre-Retirement
Income Tax Rate
40.00%

Retirement
Income Tax Rate
40.00%



At Year 50

After Tax Asset Value ■ \$2,105,526

Pre-Tax Asset Value ■ \$3,509,210

Financial Analysis: Add Premium Financing to the Current Plan

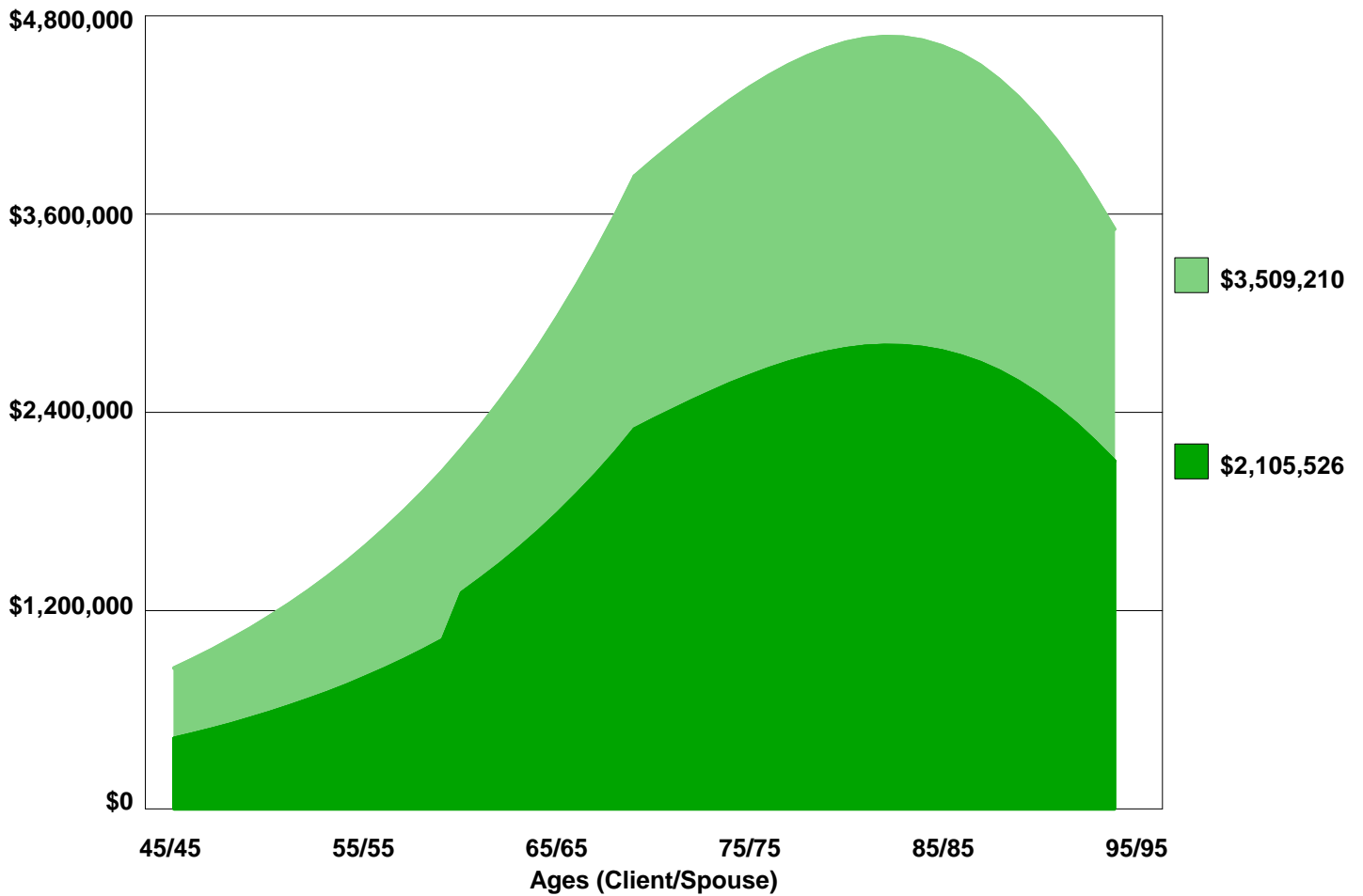
Presented By: [Licensed user's name appears here]

For: Robert Sterling & Jamie Sterling

Defined Contribution Plan Asset Value for Jamie Sterling 50 Year Analysis

Pre-Retirement
Income Tax Rate
40.00%

Retirement
Income Tax Rate
40.00%



At Year 50

After Tax Asset Value ■ \$2,105,526

Pre-Tax Asset Value ■ \$3,509,210

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Taxable Account*

		Taxable Assets Initial Value 800,000	Taxable Yield 4.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account
1	45/45	800,000	18,750	781,250	18,750	800,000
2	46/46	800,000	18,750	781,250	18,750	800,000
3	47/47	800,000	18,750	781,250	18,750	800,000
4	48/48	800,000	18,750	781,250	18,750	800,000
5	49/49	800,000	18,750	781,250	18,750	800,000
6	50/50	800,000	18,750	781,250	18,750	800,000
7	51/51	800,000	18,750	781,250	18,750	800,000
8	52/52	800,000	18,750	781,250	18,750	800,000
9	53/53	800,000	18,750	781,250	18,750	800,000
10	54/54	800,000	18,750	781,250	18,750	800,000
11	55/55	800,000	18,750	781,250	18,750	800,000
12	56/56	800,000	18,750	781,250	18,750	800,000
13	57/57	800,000	18,750	781,250	18,750	800,000
14	58/58	800,000	18,750	781,250	18,750	800,000
15	59/59	800,000	18,750	781,250	18,750	800,000
16	60/60	800,000	0	800,000	19,200	819,200
17	61/61	819,200	0	819,200	19,661	838,861
18	62/62	838,861	0	838,861	20,133	858,994
19	63/63	858,994	0	858,994	20,616	879,610
20	64/64	879,610	0	879,610	21,111	900,721
21	65/65	900,721	21,111	879,610	21,111	900,721
22	66/66	900,721	21,111	879,610	21,111	900,721
23	67/67	900,721	21,111	879,610	21,111	900,721
24	68/68	900,721	21,111	879,610	21,111	900,721
25	69/69	900,721	21,111	879,610	21,111	900,721
26	70/70	900,721	21,111	879,610	21,111	900,721
27	71/71	900,721	21,111	879,610	21,111	900,721
28	72/72	900,721	21,111	879,610	21,111	900,721
29	73/73	900,721	21,111	879,610	21,111	900,721
30	74/74	900,721	21,111	879,610	21,111	900,721
31	75/75	900,721	21,111	879,610	21,111	900,721
32	76/76	900,721	21,111	879,610	21,111	900,721
33	77/77	900,721	21,111	879,610	21,111	900,721
34	78/78	900,721	21,111	879,610	21,111	900,721
35	79/79	900,721	21,111	879,610	21,111	900,721
36	80/80	900,721	21,111	879,610	21,111	900,721
37	81/81	900,721	21,111	879,610	21,111	900,721
38	82/82	900,721	21,111	879,610	21,111	900,721
39	83/83	900,721	21,111	879,610	21,111	900,721
40	84/84	900,721	21,111	879,610	21,111	900,721
			703,470		804,191	

*Assumes yield is subject to income tax.

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Taxable Account*

		Taxable Assets Initial Value 800,000	Taxable Yield 4.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account	
41	85/85	900,721	21,111	879,610	21,111	900,721	
42	86/86	900,721	21,111	879,610	21,111	900,721	
43	87/87	900,721	21,111	879,610	21,111	900,721	
44	88/88	900,721	21,111	879,610	21,111	900,721	
45	89/89	900,721	21,111	879,610	21,111	900,721	
46	90/90	900,721	21,111	879,610	21,111	900,721	
47	91/91	900,721	21,111	879,610	21,111	900,721	
48	92/92	900,721	21,111	879,610	21,111	900,721	
49	93/93	900,721	21,111	879,610	21,111	900,721	
50	94/94	900,721	21,111	879,610	21,111	900,721	

914,580

1,015,301

*Assumes yield is subject to income tax.

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 800,000			Tax Exempt Yield 3.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Net Year End Value of	
1	45/45	800,000	23,301	776,699	23,301	797,600	
2	46/46	797,600	23,301	774,299	23,229	795,135	
3	47/47	795,135	23,229	771,906	23,157	792,678	
4	48/48	792,678	23,157	769,521	23,086	790,229	
5	49/49	790,229	23,086	767,143	23,014	787,787	
6	50/50	787,787	23,014	764,773	22,943	785,353	
7	51/51	785,353	22,943	762,410	22,872	782,926	
8	52/52	782,926	22,872	760,054	22,802	780,507	
9	53/53	780,507	22,802	757,705	22,731	778,095	
10	54/54	778,095	22,731	755,364	22,661	775,691	
11	55/55	775,691	22,661	753,030	22,591	773,294	
12	56/56	773,294	22,591	750,703	22,521	770,904	
13	57/57	770,904	22,521	748,383	22,451	768,522	
14	58/58	768,522	22,451	746,071	22,382	766,148	
15	59/59	766,148	22,382	743,766	22,313	763,781	
16	60/60	763,781	0	763,781	22,913	784,334	
17	61/61	784,334	0	784,334	23,530	805,440	
18	62/62	805,440	0	805,440	24,163	827,114	
19	63/63	827,114	0	827,114	24,813	849,371	
20	64/64	849,371	0	849,371	25,481	872,227	
21	65/65	872,227	25,481	846,746	25,402	869,532	
22	66/66	869,532	25,402	844,130	25,324	866,846	
23	67/67	866,846	25,324	841,522	25,246	864,168	
24	68/68	864,168	25,246	838,922	25,168	861,498	
25	69/69	861,498	25,168	836,330	25,090	858,836	
26	70/70	858,836	25,090	833,746	25,012	856,182	
27	71/71	856,182	25,012	831,170	24,935	853,537	
28	72/72	853,537	24,935	828,602	24,858	850,900	
29	73/73	850,900	24,858	826,042	24,781	848,271	
30	74/74	848,271	24,781	823,490	24,705	845,650	
31	75/75	845,650	24,705	820,945	24,628	843,036	
32	76/76	843,036	24,628	818,408	24,552	840,431	
33	77/77	840,431	24,552	815,879	24,476	837,834	
34	78/78	837,834	24,476	813,358	24,401	835,246	
35	79/79	835,246	24,401	810,845	24,325	832,664	
36	80/80	832,664	24,325	808,339	24,250	830,091	
37	81/81	830,091	24,250	805,841	24,175	827,526	
38	82/82	827,526	24,175	803,351	24,101	824,970	
39	83/83	824,970	24,101	800,869	24,026	822,420	
40	84/84	822,420	24,026	798,394	23,952	819,879	
			837,978		956,361		

*Assumes yield is not subject to income tax.
Column (5) has been reduced by an assumed management fee of 0.30%.

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 800,000		Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Net Year End Value of	
41	85/85	819,879	23,952	795,927	23,878	817,346	
42	86/86	817,346	23,878	793,468	23,804	814,820	
43	87/87	814,820	23,804	791,016	23,730	812,302	
44	88/88	812,302	23,730	788,572	23,657	809,792	
45	89/89	809,792	23,657	786,135	23,584	807,290	
46	90/90	807,290	23,584	783,706	23,511	804,795	
47	91/91	804,795	23,511	781,284	23,439	802,309	
48	92/92	802,309	23,439	778,870	23,366	799,829	
49	93/93	799,829	23,366	776,463	23,294	797,358	
50	94/94	797,358	23,294	774,064	23,222	794,894	
				1,074,193		1,191,846	

*Assumes yield is not subject to income tax.
Column (5) has been reduced by an assumed management fee of 0.30%.

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Hypothetical Equity Assets

		Initial Cost Basis 1,850,000	Growth 7.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 30.25%	Turnover Assumption 50.00%	
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Year End Value of Assets Before Turnover	(6)** Net Year End Value of Assets After Turnover	(7) After Tax Dividend Cash Flow	(8) After Tax Equity Sales Cash Flow	(9) Combined After Tax Cash Flow
1	45/45	2,500,000	0	175,000	29,551	2,704,551	2,566,871	7,949	0	7,949
2	46/46	2,566,871	0	179,681	30,554	2,777,106	2,676,043	7,949	0	7,949
3	47/47	2,676,043	0	187,323	32,120	2,895,486	2,811,252	8,021	0	8,021
4	48/48	2,811,252	0	196,788	34,076	3,042,116	2,964,538	8,093	0	8,093
5	49/49	2,964,538	0	207,518	36,304	3,208,360	3,132,147	8,164	0	8,164
6	50/50	3,132,147	0	219,250	38,746	3,390,143	3,312,479	8,236	0	8,236
7	51/51	3,312,479	0	231,874	41,380	3,585,733	3,505,057	8,307	0	8,307
8	52/52	3,505,057	0	245,354	44,198	3,794,609	3,709,989	8,378	0	8,378
9	53/53	3,709,989	0	259,699	47,202	4,016,890	3,927,705	8,448	0	8,448
10	54/54	3,927,705	0	274,939	50,397	4,253,041	4,158,819	8,519	0	8,519
11	55/55	4,158,819	0	291,117	53,793	4,503,729	4,404,066	8,589	0	8,589
12	56/56	4,404,066	0	308,285	57,402	4,769,753	4,664,268	8,659	0	8,659
13	57/57	4,664,268	0	326,499	61,235	5,052,002	4,940,315	8,729	0	8,729
14	58/58	4,940,315	0	345,822	65,306	5,351,443	5,233,164	8,799	0	8,799
15	59/59	5,233,164	0	366,321	69,629	5,669,114	5,543,837	8,868	0	8,868
16	60/60	5,543,837	0	388,069	83,158	6,015,064	5,882,313	0	0	0
17	61/61	5,882,313	0	411,762	88,235	6,382,310	6,241,541	0	0	0
18	62/62	6,241,541	0	436,908	93,623	6,772,072	6,622,752	0	0	0
19	63/63	6,622,752	0	463,593	99,341	7,185,686	7,027,268	0	0	0
20	64/64	7,027,268	0	491,909	105,409	7,624,586	7,456,503	0	0	0
21	65/65	7,456,503	127,656	513,019	0	7,841,866	7,667,126	109,933	125,614	235,547
22	66/66	7,667,126	144,085	526,613	0	8,049,654	7,869,351	112,846	141,744	254,590
23	67/67	7,869,351	161,218	539,569	0	8,247,702	8,062,498	115,622	158,579	274,201
24	68/68	8,062,498	179,089	551,839	0	8,435,248	8,245,602	118,251	176,147	294,398
25	69/69	8,245,602	197,735	563,351	0	8,611,218	8,417,500	120,718	194,481	315,199
26	70/70	8,417,500	0	589,225	75,640	9,082,365	8,879,314	50,623	0	50,623
27	71/71	8,879,314	0	621,552	74,223	9,575,089	9,361,569	58,967	0	58,967
28	72/72	9,361,569	0	655,310	73,153	10,090,032	9,865,219	67,271	0	67,271
29	73/73	9,865,219	0	690,565	72,455	10,628,239	10,391,451	75,523	0	75,523
30	74/74	10,391,451	0	727,402	72,163	11,191,016	10,941,627	83,709	0	83,709
31	75/75	10,941,627	0	765,914	72,318	11,779,859	11,517,252	91,806	0	91,806
32	76/76	11,517,252	0	806,208	72,950	12,396,410	12,119,955	99,809	0	99,809
33	77/77	12,119,955	0	848,397	72,910	13,041,262	12,750,306	108,889	0	108,889
34	78/78	12,750,306	0	892,521	74,544	13,717,371	13,411,233	116,711	0	116,711
35	79/79	13,411,233	0	938,786	75,331	14,425,350	14,103,308	125,838	0	125,838
36	80/80	14,103,308	0	987,232	76,523	15,167,063	14,828,364	135,027	0	135,027
37	81/81	14,828,364	0	1,037,985	78,133	15,944,482	15,588,332	144,292	0	144,292
38	82/82	15,588,332	0	1,091,183	80,174	16,759,689	16,385,249	153,651	0	153,651
39	83/83	16,385,249	0	1,146,967	82,650	17,614,866	17,221,251	163,129	0	163,129
40	84/84	17,221,251	0	1,205,488	85,563	18,512,302	18,098,575	172,756	0	172,756
			809,783		2,300,389			2,351,079	796,565	3,147,644

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (6) has been reduced by a 0.50% management fee. (To review turnover calculations, see the Details of Portfolio Turnover report.)

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

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Hypothetical Equity Assets

		Initial Cost Basis 1,850,000	Growth 7.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 30.25%	Turnover Assumption 50.00%	
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) + After Tax Reinvested Dividends	(5) = Year End Value of Assets Before Turnover	(6)** Net Year End Value of Assets After Turnover	(7) After Tax Dividend Cash Flow	(8) + After Tax Equity Sales Cash Flow	(9) = Combined After Tax Cash Flow
41	85/85	18,098,575	0	1,266,900	86,340	19,451,815	19,017,000	185,139	0	185,139
42	86/86	19,017,000	0	1,331,190	87,162	20,435,352	19,978,443	198,093	0	198,093
43	87/87	19,978,443	0	1,398,491	87,970	21,464,904	20,984,857	211,707	0	211,707
44	88/88	20,984,857	0	1,468,940	88,681	22,542,478	22,038,208	226,092	0	226,092
45	89/89	22,038,208	0	1,542,675	89,198	23,670,081	23,140,456	241,375	0	241,375
46	90/90	23,140,456	0	1,619,832	85,380	24,845,668	24,289,527	261,727	0	261,727
47	91/91	24,289,527	0	1,700,267	80,681	26,070,475	25,486,656	283,662	0	283,662
48	92/92	25,486,656	0	1,784,066	74,915	27,345,637	26,732,959	307,385	0	307,385
49	93/93	26,732,959	0	1,871,307	67,857	28,672,123	28,029,384	333,137	0	333,137
50	94/94	28,029,384	0	1,962,057	53,832	30,045,273	29,371,277	366,609	0	366,609

809,783

3,102,405

4,966,005

796,565

5,762,570

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (6) has been reduced by a 0.50% management fee. (To review turnover calculations, see the Details of Portfolio Turnover report.)

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

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 2,500,000	Growth 7.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Tax Rate* 30.25%	Gains	Turnover Assumption 50.00%	
Yr	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Sale of Equities Caused by Turnover**	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	(10)*** Net Year End Value of Asset After Turnover
1	1,850,000	0	175,000	29,551	2,704,551	1,879,551	1,352,276	939,776	1,227,494	2,566,871
2	2,167,270	0	179,681	30,554	2,777,106	2,197,823	1,388,553	1,098,912	1,300,937	2,676,043
3	2,399,848	0	187,323	32,120	2,895,486	2,431,968	1,447,743	1,215,984	1,377,636	2,811,252
4	2,593,620	0	196,788	34,076	3,042,116	2,627,696	1,521,058	1,313,848	1,458,377	2,964,538
5	2,772,225	0	207,518	36,304	3,208,360	2,808,529	1,604,180	1,404,265	1,543,706	3,132,147
6	2,947,970	0	219,250	38,746	3,390,143	2,986,716	1,695,072	1,493,358	1,634,053	3,312,479
7	3,127,411	0	231,874	41,380	3,585,733	3,168,791	1,792,867	1,584,396	1,729,804	3,505,057
8	3,314,200	0	245,354	44,198	3,794,609	3,358,397	1,897,305	1,679,199	1,831,328	3,709,989
9	3,510,526	0	259,699	47,202	4,016,890	3,557,728	2,008,445	1,778,864	1,938,997	3,927,705
10	3,717,861	0	274,939	50,397	4,253,041	3,768,258	2,126,521	1,884,129	2,053,197	4,158,819
11	3,937,326	0	291,117	53,793	4,503,729	3,991,119	2,251,865	1,995,560	2,174,332	4,404,066
12	4,169,892	0	308,285	57,402	4,769,753	4,227,293	2,384,877	2,113,647	2,302,830	4,664,268
13	4,416,476	0	326,499	61,235	5,052,002	4,477,711	2,526,001	2,238,856	2,439,140	4,940,315
14	4,677,995	0	345,822	65,306	5,351,443	4,743,301	2,675,722	2,371,651	2,583,740	5,233,164
15	4,955,391	0	366,321	69,629	5,669,114	5,025,019	2,834,557	2,512,510	2,737,138	5,543,837
16	5,249,648	0	388,069	83,158	6,015,064	5,332,806	3,007,532	2,666,403	2,904,340	5,882,313
17	5,570,743	0	411,762	88,235	6,382,310	5,658,978	3,191,155	2,829,489	3,081,751	6,241,541
18	5,911,240	0	436,908	93,623	6,772,072	6,004,863	3,386,036	3,002,432	3,269,996	6,622,752
19	6,272,427	0	463,593	99,341	7,185,686	6,371,768	3,592,843	3,185,884	3,469,738	7,027,268
20	6,655,622	0	491,909	105,409	7,624,586	6,761,031	3,812,293	3,380,516	3,681,680	7,456,503
21	7,062,196	127,656	513,019	0	7,841,866	6,941,290	3,920,933	3,470,645	3,784,721	7,667,126
22	7,255,366	144,085	526,613	0	8,049,654	7,119,020	4,024,827	3,559,510	3,884,068	7,869,351
23	7,443,578	161,218	539,569	0	8,247,702	7,291,083	4,123,851	3,645,541	3,979,162	8,062,498
24	7,624,704	179,089	551,839	0	8,435,248	7,455,339	4,217,624	3,727,670	4,069,413	8,245,602
25	7,797,082	197,735	563,351	0	8,611,218	7,610,104	4,305,609	3,805,052	4,154,190	8,417,500
26	7,959,242	0	589,225	75,640	9,082,365	8,034,882	4,541,183	4,017,441	4,382,751	8,879,314
27	8,400,192	0	621,552	74,223	9,575,089	8,474,414	4,787,545	4,237,207	4,621,068	9,361,569
28	8,858,275	0	655,310	73,153	10,090,032	8,931,428	5,045,016	4,465,714	4,869,777	9,865,219
29	9,335,491	0	690,565	72,455	10,628,239	9,407,946	5,314,120	4,703,973	5,129,550	10,391,451
30	9,833,523	0	727,402	72,163	11,191,016	9,905,686	5,595,508	4,952,843	5,401,102	10,941,627
31	10,353,945	0	765,914	72,318	11,779,859	10,426,263	5,889,930	5,213,131	5,685,198	11,517,252
32	10,898,330	0	806,208	72,950	12,396,410	10,971,280	6,198,205	5,485,640	5,982,654	12,119,955
33	11,468,294	0	848,397	72,910	13,041,262	11,541,204	6,520,631	5,770,602	6,293,747	12,750,306
34	12,064,349	0	892,521	74,544	13,717,371	12,138,893	6,858,686	6,069,447	6,619,941	13,411,233
35	12,689,387	0	938,786	75,331	14,425,350	12,764,719	7,212,675	6,382,359	6,961,504	14,103,308
36	13,343,864	0	987,232	76,523	15,167,063	13,420,386	7,583,532	6,710,193	7,319,347	14,828,364
37	14,029,540	0	1,037,985	78,133	15,944,482	14,107,673	7,972,241	7,053,836	7,694,424	15,588,332
38	14,748,260	0	1,091,183	80,174	16,759,689	14,828,434	8,379,845	7,414,217	8,087,742	16,385,249
39	15,501,959	0	1,146,967	82,650	17,614,866	15,584,609	8,807,433	7,792,305	8,500,357	17,221,251
40	16,292,661	0	1,205,488	85,563	18,512,302	16,378,224	9,256,151	8,189,112	8,933,372	18,098,575
		809,783		2,300,389						

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (5) times turnover assumption.
***Column (10) = column (5) - column (7) + column (9) and has been reduced by a 0.50% management fee.

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

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 2,500,000	Growth 7.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 30.25%	Turnover Assumption 50.00%		
Yr	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Sale of Equities Caused by Turnover**	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	(10)*** Net Year End Value of Asset After Turnover
41	17,122,484	0	1,266,900	86,340	19,451,815	17,208,824	9,725,908	8,604,412	9,386,655	19,017,000
42	17,991,067	0	1,331,190	87,162	20,435,352	18,078,229	10,217,676	9,039,115	9,861,161	19,978,443
43	18,900,276	0	1,398,491	87,970	21,464,904	18,988,246	10,732,452	9,494,123	10,357,857	20,984,857
44	19,851,980	0	1,468,940	88,681	22,542,478	19,940,661	11,271,239	9,970,331	10,877,714	22,038,208
45	20,848,045	0	1,542,675	89,198	23,670,081	20,937,243	11,835,041	10,468,621	11,421,699	23,140,456
46	21,890,320	0	1,619,832	85,380	24,845,668	21,975,701	12,422,834	10,987,850	11,988,751	24,289,527
47	22,976,601	0	1,700,267	80,681	26,070,475	23,057,283	13,035,238	11,528,641	12,579,492	25,486,656
48	24,108,133	0	1,784,066	74,915	27,345,637	24,183,048	13,672,819	12,091,524	13,194,477	26,732,959
49	25,286,001	0	1,871,307	67,857	28,672,123	25,353,858	14,336,062	12,676,929	13,834,174	28,029,384
50	26,511,103	0	1,962,057	53,832	30,045,273	26,564,935	15,022,637	13,282,468	14,496,235	29,371,277

809,783

3,102,405

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (5) times turnover assumption.
***Column (10) = column (5) - column (7) + column (9) and has been reduced by a 0.50% management fee.

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

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)

Year	M/F Ages	(1) Year End Value of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Retirement Plan Assets	(4) Year End Value of Taxable Assets	(5) Year End Value of Tax Exempt Assets	(6) Year End Value of Equity Assets	(7) Year End Hypothetical Net Worth
1	45/45	900,000	19,742	851,720	800,000	797,600	2,566,871	5,935,933
2	46/46	901,800	46,667	906,784	800,000	795,135	2,676,043	6,126,429
3	47/47	905,382	81,162	965,408	800,000	792,678	2,811,252	6,355,882
4	48/48	910,732	123,693	1,027,822	800,000	790,229	2,964,538	6,617,014
5	49/49	917,838	174,546	1,094,272	800,000	787,787	3,132,147	6,906,590
6	50/50	926,697	234,051	1,165,016	800,000	785,353	3,312,479	7,223,596
7	51/51	937,301	302,473	1,240,334	800,000	782,926	3,505,057	7,568,091
8	52/52	949,653	380,353	1,320,522	800,000	780,507	3,709,989	7,941,024
9	53/53	963,756	468,169	1,405,894	800,000	778,095	3,927,705	8,343,619
10	54/54	979,617	565,982	1,496,786	800,000	775,691	4,158,819	8,776,895
11	55/55	997,247	718,999	1,593,552	800,000	773,294	4,404,066	9,287,158
12	56/56	1,016,660	888,987	1,696,576	800,000	770,904	4,664,268	9,837,395
13	57/57	1,037,874	1,077,019	1,806,260	800,000	768,522	4,940,315	10,429,990
14	58/58	1,060,908	1,283,993	1,923,034	800,000	766,148	5,233,164	11,067,247
15	59/59	1,085,788	1,511,377	2,047,358	800,000	763,781	5,543,837	11,752,141
16	60/60	1,112,542	1,680,585	2,615,664	819,200	784,334	5,882,313	12,894,638
17	61/61	1,141,198	1,864,863	2,784,766	838,861	805,440	6,241,541	13,676,669
18	62/62	1,171,794	2,065,096	2,964,802	858,994	827,114	6,622,752	14,510,552
19	63/63	1,204,366	2,282,441	3,156,476	879,610	849,371	7,027,268	15,399,532
20	64/64	1,238,956	2,518,202	3,360,542	900,721	872,227	7,456,503	16,347,151
21	65/65	1,275,609	2,408,979	3,577,802	900,721	869,532	7,667,126	16,699,769
22	66/66	1,314,372	2,301,220	3,809,106	900,721	866,846	7,869,351	17,061,616
23	67/67	1,355,301	2,195,551	4,055,366	900,721	864,168	8,062,498	17,433,605
24	68/68	1,398,448	2,092,730	4,317,544	900,721	861,498	8,245,602	17,816,543
25	69/69	1,443,874	1,993,604	4,596,674	900,721	858,836	8,417,500	18,211,209
26	70/70	1,491,643	1,899,158	4,715,242	900,721	856,182	8,879,314	18,742,260
27	71/71	1,541,822	1,811,584	4,830,644	900,721	853,537	9,361,569	19,299,877
28	72/72	1,594,483	1,732,699	4,942,048	900,721	850,900	9,865,219	19,886,070
29	73/73	1,649,700	1,664,599	5,048,534	900,721	848,271	10,391,451	20,503,276
30	74/74	1,707,555	1,608,947	5,149,084	900,721	845,650	10,941,627	21,153,584
31	75/75	1,768,130	1,566,108	5,242,586	900,721	843,036	11,517,252	21,837,833
32	76/76	1,831,514	1,534,827	5,327,812	900,721	840,431	12,119,955	22,555,260
33	77/77	1,897,801	1,516,415	5,404,696	900,721	837,834	12,750,306	23,307,773
34	78/78	1,967,088	1,512,334	5,470,654	900,721	835,246	13,411,233	24,097,276
35	79/79	2,039,478	1,523,992	5,525,648	900,721	832,664	14,103,308	24,925,811
36	80/80	2,115,078	1,552,529	5,568,290	900,721	830,091	14,828,364	25,795,073
37	81/81	2,194,001	1,598,952	5,597,090	900,721	827,526	15,588,332	26,706,622
38	82/82	2,276,365	1,664,319	5,610,466	900,721	824,970	16,385,249	27,662,090
39	83/83	2,362,293	1,749,342	5,606,728	900,721	822,420	17,221,251	28,662,755
40	84/84	2,451,915	1,853,730	5,584,094	900,721	819,879	18,098,575	29,708,914

Column (7) 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

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Value of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Taxable Retirement Plan Assets	(4) Year End Value of Taxable Assets	(5) Year End Value of Tax Exempt Assets	(6) Year End Value of Equity Assets	(7) Year End Hypothetical Net Worth
41	85/85	2,545,366	1,975,779	5,543,410	900,721	817,346	19,017,000	30,799,622
42	86/86	2,642,785	2,116,059	5,483,224	900,721	814,820	19,978,443	31,936,052
43	87/87	2,744,321	2,273,212	5,402,064	900,721	812,302	20,984,857	33,117,477
44	88/88	2,850,128	2,444,981	5,298,448	900,721	809,792	22,038,208	34,342,278
45	89/89	2,960,364	2,628,688	5,170,910	900,721	807,290	23,140,456	35,608,429
46	90/90	3,075,198	2,820,718	5,022,296	900,721	804,795	24,289,527	36,913,255
47	91/91	3,194,806	3,070,394	4,851,896	900,721	802,309	25,486,656	38,306,782
48	92/92	3,319,367	3,398,796	4,659,142	900,721	799,829	26,732,959	39,810,814
49	93/93	3,449,073	3,833,473	4,443,652	900,721	797,358	28,029,384	41,453,661
50	94/94	3,584,120	4,409,366	4,211,052	900,721	794,894	29,371,277	43,271,430

Column (7) has been reduced by income tax still due on tax deferred assets.

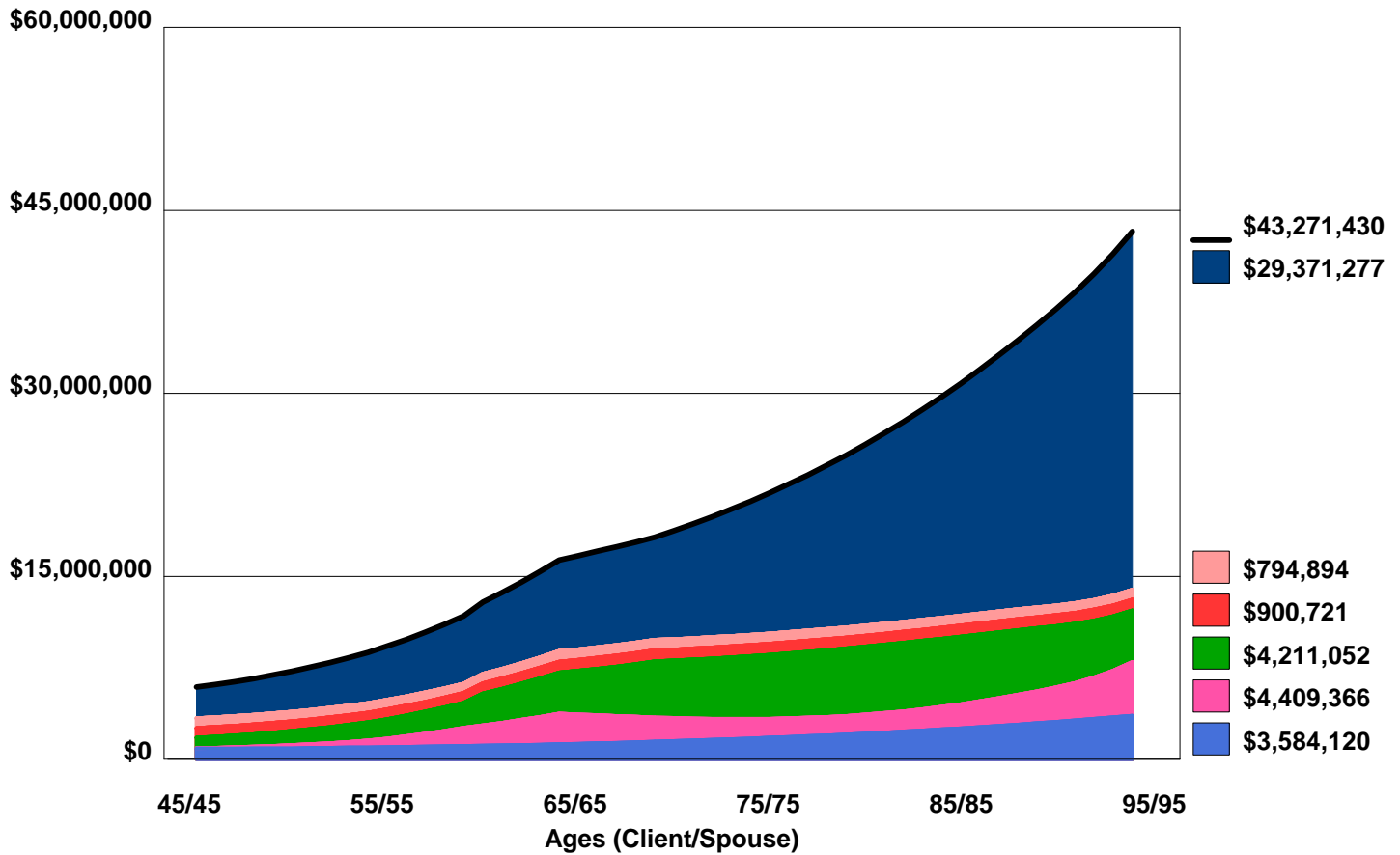
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Financial Analysis: Add Premium Financing to the Current Plan

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.

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Summary at Life Expectancy (Year 45)

Total Estate Assets	\$ 40,756,176
Wealth Transferred to Heirs	\$ 37,532,806

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Estate Assets Details

Year	M/F Ages	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) Premium Financing Death Benefit	=	(4) Total Estate Assets
1	45/45	5,867,911		900,000		4,236,015		11,003,926
2	46/46	6,084,746		901,800		4,262,940		11,249,486
3	47/47	6,334,746		905,382		4,297,435		11,537,563
4	48/48	6,610,411		910,732		4,339,966		11,861,109
5	49/49	6,908,476		917,838		4,390,819		12,217,133
6	50/50	7,227,864		926,697		4,450,324		12,604,885
7	51/51	7,568,651		937,301		4,518,746		13,024,698
8	52/52	7,931,540		949,653		4,596,626		13,477,819
9	53/53	8,317,588		963,756		4,684,442		13,965,786
10	54/54	8,728,080		979,617		4,782,255		14,489,952
11	55/55	9,164,464		997,247		4,935,272		15,096,983
12	56/56	9,628,322		1,016,660		5,105,260		15,750,242
13	57/57	10,121,355		1,037,874		5,293,292		16,452,521
14	58/58	10,645,380		1,060,908		5,500,266		17,206,554
15	59/59	11,202,334		1,085,788		5,727,650		18,015,772
16	60/60	11,845,287		1,112,542		5,896,858		18,854,687
17	61/61	12,527,120		1,141,198		6,081,136		19,749,454
18	62/62	13,250,196		1,171,794		6,281,369		20,703,359
19	63/63	14,017,043		1,204,366		6,498,714		21,720,123
20	64/64	14,830,355		1,238,956		6,734,475		22,803,786
21	65/65	15,400,381		1,275,609		3,822,610		20,498,600
22	66/66	15,985,428		1,314,372		3,737,782		21,037,582
23	67/67	16,586,329		1,355,301		3,650,971		21,592,601
24	68/68	17,203,729		1,398,448		3,562,354		22,164,531
25	69/69	17,838,181		1,443,874		3,472,136		22,754,191
26	70/70	18,494,953		1,491,643		3,380,595		23,367,191
27	71/71	19,166,901		1,541,822		3,183,737		23,892,460
28	72/72	19,853,588		1,594,483		2,973,588		24,421,659
29	73/73	20,554,665		1,649,700		2,749,784		24,954,149
30	74/74	21,269,806		1,707,555		2,511,185		25,488,546
31	75/75	21,998,651		1,768,130		2,254,998		26,021,779
32	76/76	22,740,795		1,831,514		2,271,056		26,843,365
33	77/77	23,496,687		1,897,801		2,303,073		27,697,561
34	78/78	24,264,958		1,967,088		2,352,705		28,584,751
35	79/79	25,046,107		2,039,478		2,421,559		29,507,144
36	80/80	25,839,658		2,115,078		2,510,966		30,465,702
37	81/81	26,645,063		2,194,001		2,622,125		31,461,189
38	82/82	27,461,716		2,276,365		2,756,297		32,494,378
39	83/83	28,288,940		2,362,293		2,914,385		33,565,618
40	84/84	29,125,999		2,451,915		3,096,246		34,674,160

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

**Net of any liabilities.

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Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Estate Assets Details

Year	M/F Ages	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) Premium Financing Death Benefit	=	(4) Total Estate Assets
41	85/85	29,974,083		2,545,366		3,300,263		35,819,712
42	86/86	30,832,690		2,642,785		3,527,218		37,002,693
43	87/87	31,701,320		2,744,321		3,775,870		38,221,511
44	88/88	32,579,469		2,850,128		4,044,053		39,473,650
45	89/89	33,466,651		2,960,364		4,329,161		40,756,176
46	90/90	34,365,537		3,075,198		4,627,620		42,068,355
47	91/91	35,276,180		3,194,806		4,607,237		43,078,223
48	92/92	36,198,747		3,319,367		4,625,331		44,143,445
49	93/93	37,133,551		3,449,073		4,704,693		45,287,317
50	94/94	38,085,312		3,584,120		4,874,273		46,543,705

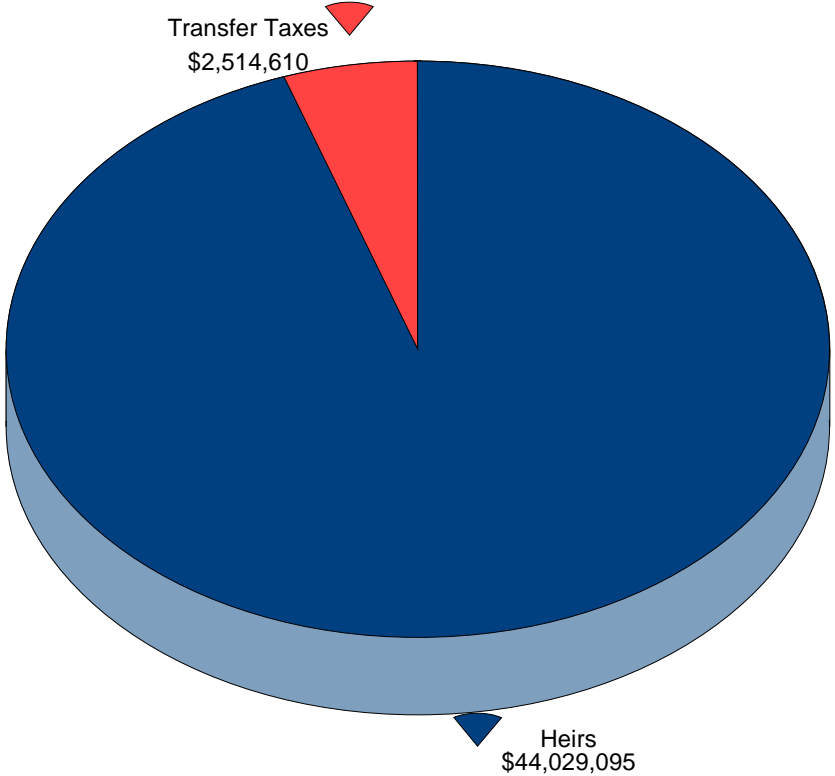
*Including taxable assets, tax exempt assets, hypothetical equity assets, and retirement plan assets.

**Net of any liabilities.

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Distribution of Assets at Ages 94/94

Estate Distribution



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Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Transfer Tax Details

Year	M/F Ages	(1) Total Estate Assets	(2) Taxable Estate	(3) Remaining Available Unified Credit Equivalent*	(4) Federal Estate Tax	(5) Income Tax on Retirement Plan Assets	(6) Total Transfer Taxes (4)+(5)
1	45/45	11,003,926	11,003,926	10,980,000	9,570	592,854	602,424
2	46/46	11,249,486	11,249,486	11,200,000	19,794	627,820	647,614
3	47/47	11,537,563	11,537,563	11,540,000	0	675,786	675,786
4	48/48	11,861,109	11,861,109	11,900,000	0	719,476	719,476
5	49/49	12,217,133	12,217,133	12,240,000	0	765,990	765,990
6	50/50	12,604,885	12,604,885	12,620,000	0	815,512	815,512
7	51/51	13,024,698	13,024,698	13,000,000	9,879	864,776	874,655
8	52/52	13,477,819	13,477,819	13,380,000	39,128	910,670	949,798
9	53/53	13,965,786	13,965,786	13,780,000	74,314	958,116	1,032,430
10	54/54	14,489,952	14,489,952	14,200,000	115,981	1,007,156	1,123,137
11	55/55	15,096,983	15,096,983	14,620,000	190,793	1,048,708	1,239,501
12	56/56	15,750,242	15,750,242	15,060,000	276,097	1,090,968	1,367,065
13	57/57	16,452,521	16,452,521	15,520,000	373,008	1,133,828	1,506,836
14	58/58	17,206,554	17,206,554	15,980,000	490,622	1,174,406	1,665,028
15	59/59	18,015,772	18,015,772	16,460,000	622,309	1,215,342	1,837,651
16	60/60	18,854,687	18,854,687	16,960,000	757,875	1,260,548	2,018,423
17	61/61	19,749,454	19,749,454	17,460,000	915,782	1,303,924	2,219,706
18	62/62	20,703,359	20,703,359	17,980,000	1,089,344	1,348,198	2,437,542
19	63/63	21,720,123	21,720,123	18,520,000	1,280,049	1,393,260	2,673,309
20	64/64	22,803,786	22,803,786	19,080,000	1,489,514	1,438,986	2,928,500
21	65/65	20,498,600	20,498,600	19,660,000	335,440	1,969,646	2,305,086
22	66/66	21,037,582	21,037,582	20,240,000	319,033	2,110,316	2,429,349
23	67/67	21,592,601	21,592,601	20,840,000	301,040	2,260,266	2,561,306
24	68/68	22,164,531	22,164,531	21,480,000	273,812	2,422,734	2,696,546
25	69/69	22,754,191	22,754,191	22,120,000	253,676	2,592,606	2,846,282
26	70/70	23,367,191	23,367,191	22,780,000	234,876	2,668,352	2,903,228
27	71/71	23,892,460	23,892,460	23,460,000	172,984	2,757,332	2,930,316
28	72/72	24,421,659	24,421,659	24,180,000	96,664	2,849,030	2,945,694
29	73/73	24,954,149	24,954,149	24,900,000	21,660	2,937,396	2,959,056
30	74/74	25,488,546	25,488,546	25,640,000	0	3,003,632	3,003,632
31	75/75	26,021,779	26,021,779	26,420,000	0	3,058,174	3,058,174
32	76/76	26,843,365	26,843,365	27,200,000	0	3,107,890	3,107,890
33	77/77	27,697,561	27,697,561	28,020,000	0	3,152,740	3,152,740
34	78/78	28,584,751	28,584,751	28,860,000	0	3,191,216	3,191,216
35	79/79	29,507,144	29,507,144	29,720,000	0	3,223,294	3,223,294
36	80/80	30,465,702	30,465,702	30,620,000	0	3,248,168	3,248,168
37	81/81	31,461,189	31,461,189	31,540,000	0	3,264,970	3,264,970
38	82/82	32,494,378	32,494,378	32,480,000	5,751	3,270,758	3,276,509
39	83/83	33,565,618	33,565,618	33,460,000	42,247	3,255,806	3,298,053
40	84/84	34,674,160	34,674,160	34,460,000	85,664	3,227,406	3,313,070

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

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

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

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Transfer Tax Details

Year	M/F Ages	(1) Total Estate Assets	(2) Taxable Estate	(3) Remaining Available Unified Credit Equivalent*	(4) Federal Estate Tax	(5) Income Tax on Retirement Plan Assets	(6) Total Transfer Taxes (4)+(5)
41	85/85	35,819,712	35,819,712	35,500,000	127,885	3,188,896	3,316,781
42	86/86	37,002,693	37,002,693	36,560,000	177,077	3,136,570	3,313,647
43	87/87	38,221,511	38,221,511	37,660,000	224,604	3,072,592	3,297,196
44	88/88	39,473,650	39,473,650	38,780,000	277,460	2,993,650	3,271,110
45	89/89	40,756,176	40,756,176	39,960,000	318,470	2,904,900	3,223,370
46	90/90	42,068,355	42,068,355	41,140,000	371,342	2,799,704	3,171,046
47	91/91	43,078,223	43,078,223	42,380,000	279,289	2,732,522	3,011,811
48	92/92	44,143,445	44,143,445	43,660,000	193,378	2,650,152	2,843,530
49	93/93	45,287,317	45,287,317	44,960,000	130,927	2,546,306	2,677,233
50	94/94	46,543,705	46,543,705	46,320,000	89,482	2,425,128	2,514,610

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

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

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Transfer Taxation of Retirement Plan Assets

Robert Sterling's Retirement Plan Account			Jamie Sterling's Retirement Plan Account			Heirs' Income Tax Rate	
Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	35.00%	
800,000	0	7.00%	800,000	0	7.00%		
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets**	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax
1	45/45	1,703,440	9,570	592,854	602,424	1,101,016	35%
2	46/46	1,813,568	19,794	627,820	647,614	1,165,954	36%
3	47/47	1,930,816	0	675,786	675,786	1,255,030	35%
4	48/48	2,055,644	0	719,476	719,476	1,336,168	35%
5	49/49	2,188,542	0	765,990	765,990	1,422,552	35%
6	50/50	2,330,032	0	815,512	815,512	1,514,520	35%
7	51/51	2,480,668	9,880	864,776	874,656	1,606,012	35%
8	52/52	2,641,044	39,128	910,670	949,798	1,691,246	36%
9	53/53	2,811,788	74,314	958,116	1,032,430	1,779,358	37%
10	54/54	2,993,570	115,982	1,007,156	1,123,138	1,870,432	38%
11	55/55	3,187,104	190,794	1,048,708	1,239,502	1,947,602	39%
12	56/56	3,393,150	276,098	1,090,968	1,367,066	2,026,084	40%
13	57/57	3,612,518	373,008	1,133,828	1,506,836	2,105,682	42%
14	58/58	3,846,068	490,622	1,174,406	1,665,028	2,181,040	43%
15	59/59	4,094,716	622,310	1,215,342	1,837,652	2,257,064	45%
16	60/60	4,359,440	757,876	1,260,548	2,018,424	2,341,016	46%
17	61/61	4,641,278	915,782	1,303,924	2,219,706	2,421,572	48%
18	62/62	4,941,336	1,089,344	1,348,198	2,437,542	2,503,794	49%
19	63/63	5,260,794	1,280,050	1,393,260	2,673,310	2,587,484	51%
20	64/64	5,600,904	1,489,514	1,438,986	2,928,500	2,672,404	52%
21	65/65	5,963,002	335,440	1,969,646	2,305,086	3,657,916	39%
22	66/66	6,348,510	319,034	2,110,316	2,429,350	3,919,160	38%
23	67/67	6,758,942	301,040	2,260,266	2,561,306	4,197,636	38%
24	68/68	7,195,908	273,812	2,422,734	2,696,546	4,499,362	37%
25	69/69	7,661,124	253,676	2,592,606	2,846,282	4,814,842	37%
26	70/70	7,858,736	234,876	2,668,352	2,903,228	4,955,508	37%
27	71/71	8,051,074	172,984	2,757,332	2,930,316	5,120,758	36%
28	72/72	8,236,748	96,664	2,849,030	2,945,694	5,291,054	36%
29	73/73	8,414,222	21,660	2,937,396	2,959,056	5,455,166	35%
30	74/74	8,581,808	0	3,003,632	3,003,632	5,578,176	35%
31	75/75	8,737,642	0	3,058,174	3,058,174	5,679,468	35%
32	76/76	8,879,688	0	3,107,890	3,107,890	5,771,798	35%
33	77/77	9,007,826	0	3,152,740	3,152,740	5,855,086	35%
34	78/78	9,117,758	0	3,191,216	3,191,216	5,926,542	35%
35	79/79	9,209,414	0	3,223,294	3,223,294	5,986,120	35%
36	80/80	9,280,482	0	3,248,168	3,248,168	6,032,314	35%
37	81/81	9,328,484	0	3,264,970	3,264,970	6,063,514	35%
38	82/82	9,350,776	5,752	3,270,758	3,276,510	6,074,266	35%
39	83/83	9,344,548	42,248	3,255,806	3,298,054	6,046,494	35%
40	84/84	9,306,824	85,664	3,227,406	3,313,070	5,993,754	36%

Financial Analysis: Add Premium Financing to the Current Plan

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

For: Robert Sterling & Jamie Sterling

Summary of Transfer Taxation of Retirement Plan Assets

Robert Sterling's Retirement Plan Account			Jamie Sterling's Retirement Plan Account			Heirs' Income Tax Rate
Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	
800,000	0	7.00%	800,000	0	7.00%	35.00%

Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets**	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax
41	85/85	9,239,016	127,886	3,188,896	3,316,782	5,922,234	36%
42	86/86	9,138,706	177,078	3,136,570	3,313,648	5,825,058	36%
43	87/87	9,003,440	224,604	3,072,592	3,297,196	5,706,244	37%
44	88/88	8,830,748	277,460	2,993,650	3,271,110	5,559,638	37%
45	89/89	8,618,184	318,470	2,904,900	3,223,370	5,394,814	37%
46	90/90	8,370,494	371,342	2,799,704	3,171,046	5,199,448	38%
47	91/91	8,086,494	279,290	2,732,522	3,011,812	5,074,682	37%
48	92/92	7,765,238	193,378	2,650,152	2,843,530	4,921,708	37%
49	93/93	7,406,088	130,928	2,546,306	2,677,234	4,728,854	36%
50	94/94	7,018,420	89,482	2,425,128	2,514,610	4,503,810	36%

Disclosure

Supplemental Report

Important Note

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