

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	400,000		
	Liquid Assets (Tax Exempt Interest)		800,000		
	Hypothetical Equity Assets		1,200,000		
	Tax Deferred Assets		0		
	Retirement Plan Assets		2,000,000		
				Total Liquid Assets	4,400,000
<u>Illiquid Assets:</u>	Principal Residence		1,000,000		
	Personal Property		250,000		
	Real Estate Agency		5,000,000		
	Less Total Liabilities		(800,000)		
				Total Illiquid Assets	5,450,000
<u>Other Assets:</u>				Total Other Assets Inside the Estate	0
				Total Estate Assets	\$9,850,000
				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

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	49.30%
	Retirement	49.30%
<u>Life Expectancy:</u>	Joint	31 Years
	Kerry O'Neill	Age 90
	Amanda O'Neill	Age 90
<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	6.00%
	Dividend Rate	1.00%
<u>Retirement Plan Assets Kerry O'Neill:</u>		
	Defined Contr. Yield Assumption	7.00%

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