

Retirement Planning Options

For: James McNamara & Allison McNamara



Presented By: _____

[Licensed user's name appears here]

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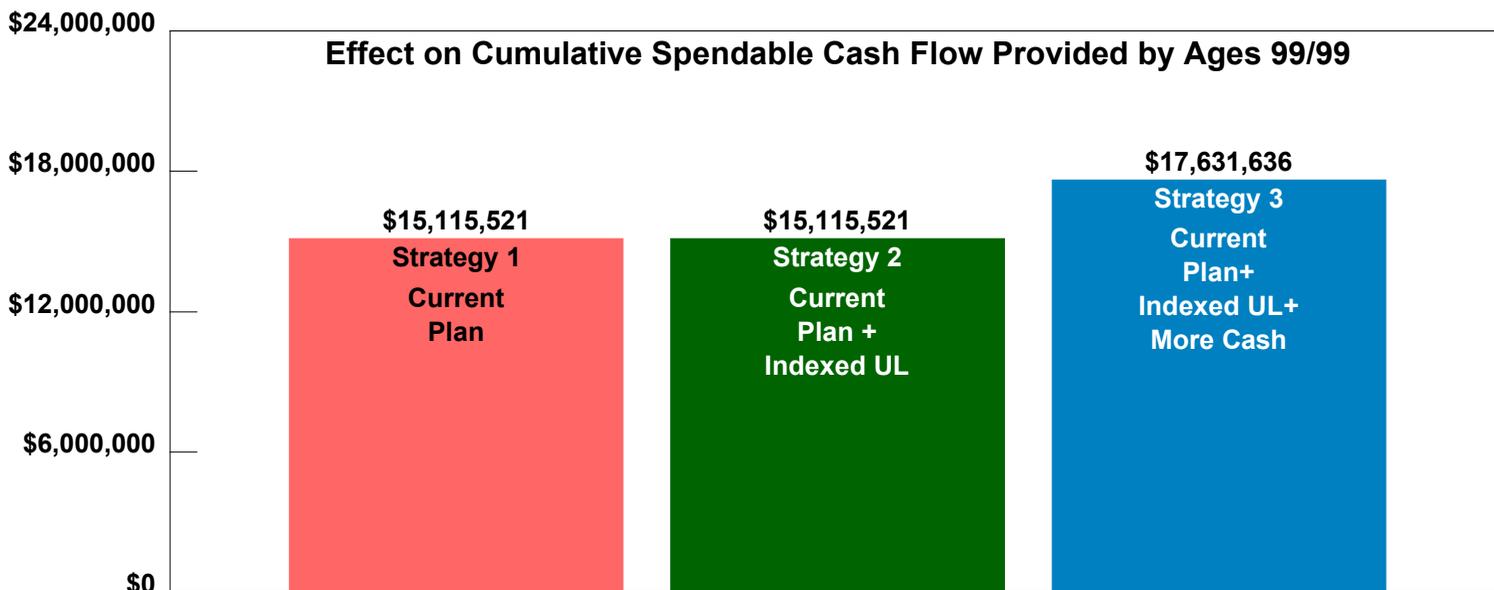
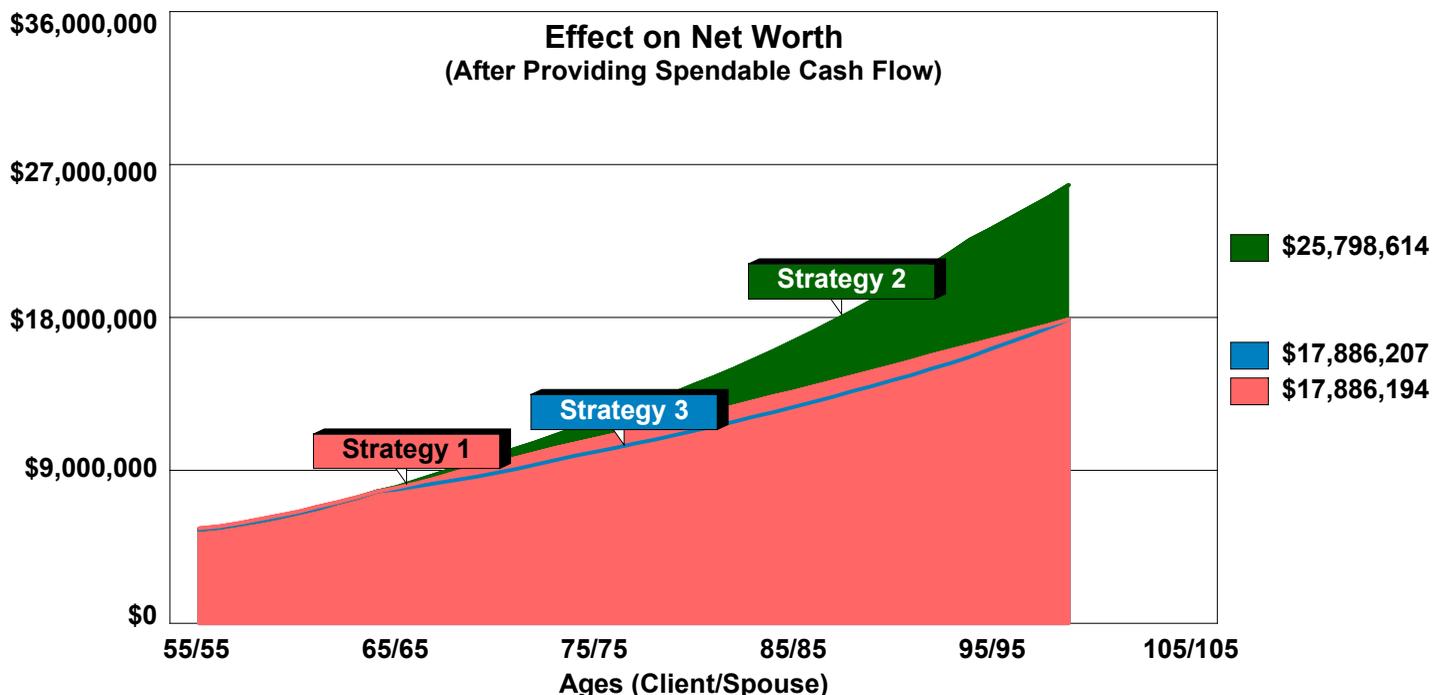
Comparison: Current Plan + Indexed UL + More Cash Flow

Comparison: Current Plan + Indexed UL + More Cash Flow

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

For: James McNamara & Allison McNamara

Comparison of Alternatives



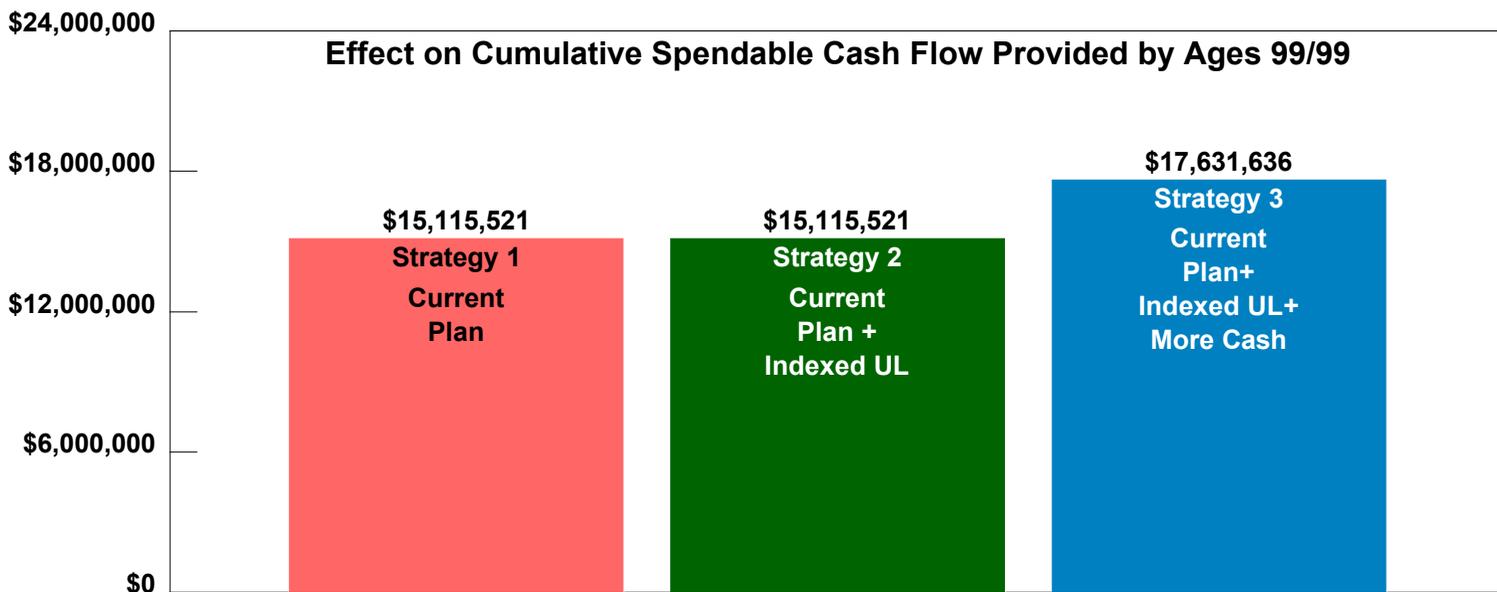
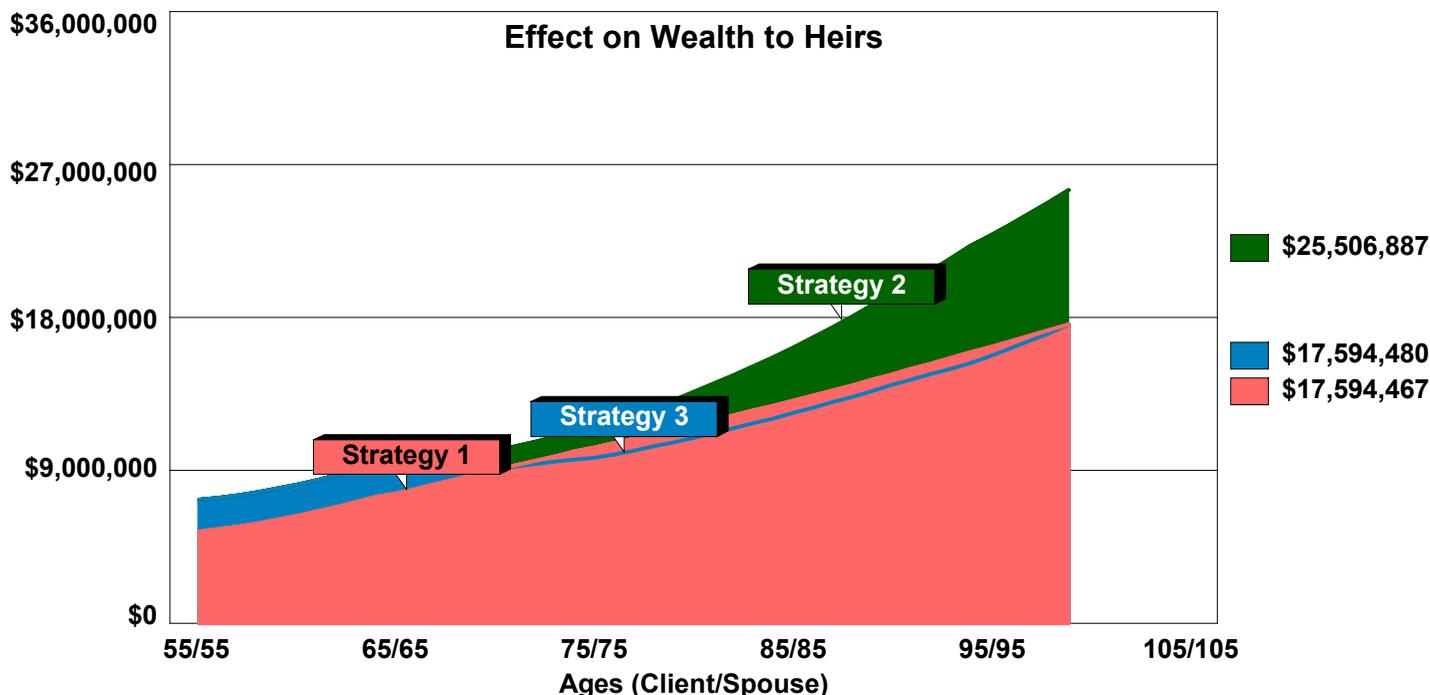
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Comparison: Current Plan + Indexed UL + More Cash Flow

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

For: James McNamara & Allison McNamara

Comparison of Alternatives



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Comparison: Current Plan + Indexed UL + More Cash Flow

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

For: James McNamara & Allison McNamara

Comparison of Alternatives

Year	M/F Ages	Effect on Spendable Cash Flow			Effect on Net Worth*			Effect on Wealth to Heirs		
		Strategy 1	Strategy 2	Strategy 3	Strategy 1	Strategy 2	Strategy 3	Strategy 1	Strategy 2	Strategy 3
		Current Plan	Current Plan + Indexed UL	Current Plan+ Indexed UL+ More Cash	Current Plan	Current Plan + Indexed UL	Current Plan+ Indexed UL+ More Cash	Current Plan	Current Plan + Indexed UL	Current Plan+ Indexed UL+ More Cash
1	55/55	0	0	0	5,590,934	5,510,680	5,510,680	5,430,490	7,280,354	7,280,354
2	56/56	0	0	0	5,731,238	5,641,547	5,641,547	5,559,623	7,398,857	7,398,857
3	57/57	0	0	0	5,908,310	5,811,717	5,811,717	5,724,747	7,555,850	7,555,850
4	58/58	0	0	0	6,114,040	6,013,843	6,013,843	5,917,696	7,743,966	7,743,966
5	59/59	0	0	0	6,343,303	6,243,507	6,243,507	6,133,289	7,958,692	7,958,692
6	60/60	0	0	0	6,592,940	6,497,819	6,497,819	6,368,303	8,197,096	8,197,096
7	61/61	0	0	0	6,861,109	6,780,181	6,780,181	6,620,832	8,462,494	8,462,494
8	62/62	0	0	0	7,146,851	7,090,623	7,090,623	6,889,845	8,746,297	8,746,297
9	63/63	0	0	0	7,449,802	7,420,498	7,420,498	7,174,902	9,048,347	9,048,347
10	64/64	0	0	0	7,770,001	7,770,032	7,770,032	7,475,961	9,368,812	9,368,812
11	65/65	250,000	250,000	321,889	7,994,966	8,056,692	7,890,350	7,680,453	8,783,550	8,617,208
12	66/66	257,500	257,500	329,389	8,282,923	8,411,120	8,069,036	7,946,512	9,051,583	8,709,499
13	67/67	265,225	265,225	337,114	8,580,744	8,787,475	8,259,790	8,220,911	9,328,512	8,800,827
14	68/68	273,182	273,182	345,071	8,889,437	9,170,874	8,447,213	8,504,550	9,615,244	8,891,583
15	69/69	281,377	281,377	353,266	9,209,906	9,572,598	8,634,923	8,798,222	9,912,573	8,974,898
16	70/70	289,819	289,819	361,708	9,473,960	9,924,835	8,867,796	9,049,683	10,168,180	9,111,141
17	71/71	298,513	298,513	370,402	9,745,945	10,292,098	9,108,533	9,309,253	10,432,499	9,248,934
18	72/72	307,468	307,468	379,357	10,025,565	10,675,280	9,357,639	9,576,714	10,705,934	9,388,293
19	73/73	316,693	316,693	388,582	10,313,031	11,075,375	9,615,685	9,852,367	10,988,867	9,529,177
20	74/74	326,193	326,193	398,082	10,608,548	11,493,522	9,883,343	10,136,513	11,281,683	9,671,504
21	75/75	335,979	335,979	407,868	10,860,297	11,875,938	10,109,911	10,377,445	11,531,264	9,765,237
22	76/76	346,058	346,058	417,947	11,118,373	12,273,659	10,343,659	10,625,378	11,873,461	9,943,461
23	77/77	356,440	356,440	428,329	11,382,981	12,686,810	10,584,252	10,880,535	12,284,165	10,181,607
24	78/78	367,133	367,133	439,022	11,654,085	13,115,273	10,831,031	11,143,131	12,711,568	10,427,326
25	79/79	378,147	378,147	450,036	11,928,762	13,561,180	11,084,161	11,410,260	13,157,848	10,680,829
26	80/80	389,492	389,492	461,381	12,206,893	14,023,170	11,343,659	11,681,948	13,621,814	10,942,303
27	81/81	401,177	401,177	473,066	12,488,486	14,501,895	11,609,618	11,958,360	14,104,307	11,212,030
28	82/82	413,212	413,212	485,101	12,773,388	14,997,870	11,881,988	12,239,512	14,606,039	11,490,157
29	83/83	425,608	425,608	497,497	13,061,379	15,511,631	12,160,727	12,525,365	15,127,757	11,776,853
30	84/84	438,377	438,377	510,266	13,352,189	16,043,713	12,445,771	12,815,844	15,670,221	12,072,279
31	85/85	451,528	451,528	523,417	13,645,761	16,594,896	12,737,230	13,110,836	16,234,187	12,376,521
32	86/86	465,074	465,074	536,963	13,941,795	17,165,847	13,035,116	13,410,205	16,820,521	12,689,790
33	87/87	479,026	479,026	550,915	14,239,962	17,757,135	13,339,306	13,713,793	17,429,998	13,012,169
34	88/88	493,397	493,397	565,286	14,539,903	18,369,173	13,649,492	14,021,415	18,063,228	13,343,547
35	89/89	508,199	508,199	580,088	14,841,226	19,002,431	13,965,378	14,332,854	18,720,886	13,683,833
36	90/90	523,444	523,444	595,333	15,143,937	19,657,847	14,287,025	14,647,868	19,403,691	14,032,869
37	91/91	539,148	539,148	611,037	15,447,681	20,340,504	14,618,662	14,966,204	20,065,471	14,343,629
38	92/92	555,322	555,322	627,211	15,752,098	21,052,990	14,961,981	15,287,588	20,753,710	14,662,701
39	93/93	571,982	571,982	643,871	16,056,807	21,798,385	15,319,261	15,611,711	21,470,913	14,991,789
40	94/94	589,141	589,141	661,030	16,362,010	22,581,052	15,694,041	15,938,241	22,220,140	15,333,129
		11,893,854	11,893,854	14,050,524						

The values highlighted in red indicate the liquid assets are not sufficient to meet the cash flow requirements in the years shown.

*After providing spendable cash flow.

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Comparison: Current Plan + Indexed UL + More Cash Flow

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

For: James McNamara & Allison McNamara

Comparison of Alternatives

Year	M/F Ages	Effect on Spendable Cash Flow			Effect on Net Worth*			Effect on Wealth to Heirs		
		Strategy 1 Current Plan	Strategy 2 Current Plan + Indexed UL	Strategy 3 Current Plan+ Indexed UL+ More Cash	Strategy 1 Current Plan	Strategy 2 Current Plan + Indexed UL	Strategy 3 Current Plan+ Indexed UL+ More Cash	Strategy 1 Current Plan	Strategy 2 Current Plan + Indexed UL	Strategy 3 Current Plan+ Indexed UL+ More Cash
41	95/95	606,816	606,816	678,705	16,667,408	23,210,199	16,124,449	16,266,840	22,809,631	15,723,881
42	96/96	625,020	625,020	696,909	16,972,719	23,826,148	16,538,448	16,597,158	23,450,587	16,162,887
43	97/97	643,771	643,771	715,660	17,277,661	24,461,822	16,968,998	16,928,808	24,112,969	16,620,145
44	98/98	663,084	663,084	734,973	17,581,977	25,118,560	17,417,482	17,261,390	24,797,973	17,096,895
45	99/99	682,976	682,976	754,865	17,886,194	25,798,614	17,886,207	17,594,467	25,506,887	17,594,480

15,115,521 15,115,521 17,631,636

The values highlighted in red indicate the liquid assets are not sufficient to meet the cash flow requirements in the years shown.

*After providing spendable cash flow.

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

Analysis of: Current Plan + IUL + More Cash Flow

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara, Ages 55/55

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 500,000	
	Liquid Assets (Tax Exempt Interest)	600,000	
	Hypothetical Equity Assets	2,000,000	
	Tax Deferred Assets	0	
	Retirement Plan Assets	500,000	
		Total Liquid Assets	
<u>Illiquid Assets:</u>	Principal Residence	850,000	
	Personal Property	250,000	
	Rare Coin Collection	300,000	
	Vacation Home	500,000	
		Total Illiquid Assets	
<u>Other Assets:</u>	Inside the Estate		
	Indexed Universal Life Death Benefit	1,953,014	
	Current cash value: \$22,896		
	Total Other Assets Inside the Estate		1,953,014
	Total Estate Assets		\$7,453,014
	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: Sequential Use of Liquid Assets -- Taxable, Tax Exempt, Equity, 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.

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Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara, Ages 55/55

Client Information Summary

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	37.00%
	Retirement	30.00%
<u>Life Expectancy:</u>	Joint	35 Years
	James McNamara	Age 89
	Allison McNamara	Age 89
<u>Taxable Account:</u>		Taxable
	Yield Assumption	5.00%
<u>Tax Exempt Account:</u>		Tax Exempt
	Yield Assumption	4.00%
<u>Hypothetical Equities:</u>		Equity
	Growth Rate	6.50%
	Dividend Rate	1.00%
<u>Retirement Plan Assets James McNamara:</u>		
	Defined Contr. Yield Assumption	7.50%

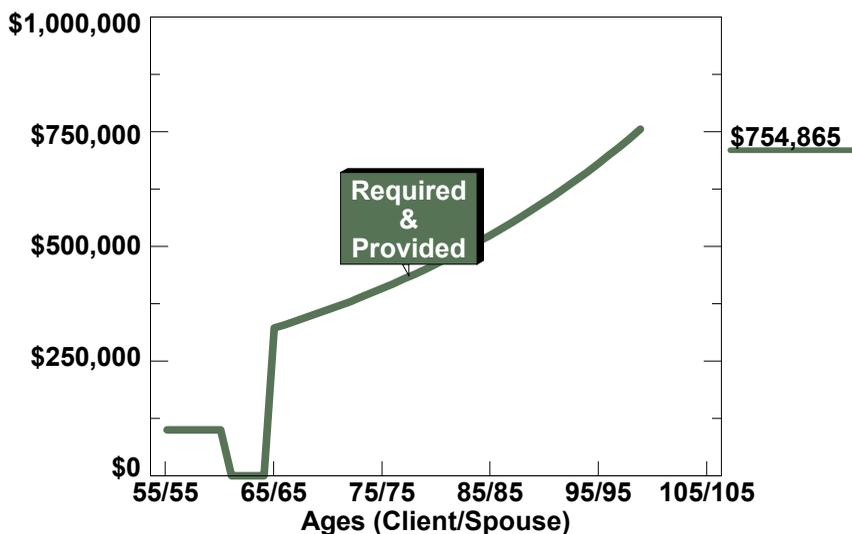
Analysis of After Tax Cash Flow Requirements

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

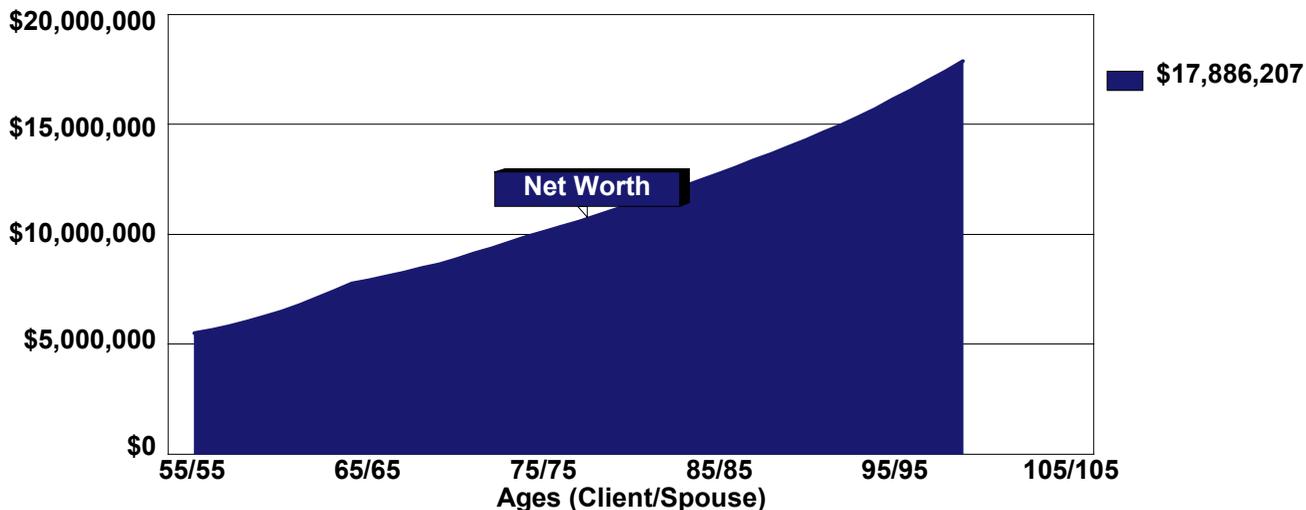
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Hypothetical Equities
- 4th. Retirement Plan Assets*

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.

Analysis of: Current Plan + IUL + More Cash Flow

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For: James McNamara & Allison McNamara

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) 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	55/55	0	100,000	100,000	0	0	100,000	0	100,000
2	56/56	0	100,000	100,000	0	0	100,000	0	100,000
3	57/57	0	100,000	100,000	0	0	100,000	0	100,000
4	58/58	0	100,000	100,000	0	0	100,000	0	100,000
5	59/59	0	100,000	100,000	0	0	100,000	0	100,000
6	60/60	0	100,000	100,000	0	0	100,000	0	100,000
7	61/61	0	0	0	0	0	0	0	0
8	62/62	0	0	0	0	0	0	0	0
9	63/63	0	0	0	0	0	0	0	0
10	64/64	0	0	0	0	0	0	0	0
11	65/65	321,889	0	321,889	100,000	0	221,889	0	321,889
12	66/66	329,389	0	329,389	100,000	0	229,389	0	329,389
13	67/67	337,114	0	337,114	100,000	0	237,114	0	337,114
14	68/68	345,071	0	345,071	100,000	0	165,223	79,848	345,071
15	69/69	353,266	0	353,266	100,000	0	0	253,266	353,266
16	70/70	361,708	0	361,708	152,625	35,058	0	174,025	361,708
17	71/71	370,402	0	370,402	155,704	37,358	0	177,340	370,402
18	72/72	379,357	0	379,357	158,875	39,803	0	180,679	379,357
19	73/73	388,582	0	388,582	162,141	42,402	0	184,039	388,582
20	74/74	398,082	0	398,082	165,505	45,163	0	187,414	398,082
21	75/75	407,868	0	407,868	268,970	48,097	0	90,801	407,868
22	76/76	417,947	0	417,947	272,539	51,211	0	94,197	417,947
23	77/77	428,329	0	428,329	276,216	54,261	0	97,852	428,329
24	78/78	439,022	0	439,022	280,002	57,752	0	101,268	439,022
25	79/79	450,036	0	450,036	283,902	61,140	0	104,994	450,036
26	80/80	461,381	0	461,381	287,919	64,698	0	108,764	461,381
27	81/81	473,066	0	473,066	292,057	68,429	0	112,580	473,066
28	82/82	485,101	0	485,101	296,319	72,337	0	116,445	485,101
29	83/83	497,497	0	497,497	300,708	76,424	0	120,365	497,497
30	84/84	510,266	0	510,266	305,229	80,690	0	124,347	510,266
31	85/85	523,417	0	523,417	309,886	84,559	0	128,972	523,417
32	86/86	536,963	0	536,963	314,683	88,522	0	133,758	536,963
33	87/87	550,915	0	550,915	319,623	92,565	0	138,727	550,915
34	88/88	565,286	0	565,286	324,712	96,671	0	143,903	565,286
35	89/89	580,088	0	580,088	329,953	100,817	0	149,318	580,088
36	90/90	595,333	0	595,333	335,352	104,053	0	155,928	595,333
37	91/91	611,037	0	611,037	340,912	107,176	0	162,949	611,037
38	92/92	627,211	0	627,211	346,640	110,142	0	170,429	627,211
39	93/93	643,871	0	643,871	352,539	112,902	0	178,430	643,871
40	94/94	661,030	0	661,030	358,615	114,127	0	188,288	661,030
		14,050,524	600,000	14,650,524	7,491,626	1,846,357	1,453,615	3,858,926	14,650,524

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

- Column (1): see "Cash Flow Required".
- 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".

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

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) 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	95/95	678,705	0	678,705	364,874	114,976	0	198,855	678,705
42	96/96	696,909	0	696,909	371,320	115,390	0	210,199	696,909
43	97/97	715,660	0	715,660	377,960	115,304	0	222,396	715,660
44	98/98	734,973	0	734,973	384,798	114,647	0	235,528	734,973
45	99/99	754,865	0	754,865	391,842	111,647	0	251,376	754,865
		17,631,636	600,000	18,231,636	9,382,420	2,418,321	1,453,615	4,977,280	18,231,636

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

Column (1): see "Cash Flow Required".

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".

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

Cash Flow Required

Year	M/F Ages	Spendable Cash Flow		Dedicated Cash Flow		
		(1) After Tax Cash Flow for Living Expenses	(2) After Tax Cash Flow for Additional Spendable Cash	(3) Total After Tax Spendable Cash Flow Required	(4) Indexed Universal Life Premiums	(5) Total After Tax Cash Flow Required
1	55/55	0	0	0	100,000	100,000
2	56/56	0	0	0	100,000	100,000
3	57/57	0	0	0	100,000	100,000
4	58/58	0	0	0	100,000	100,000
5	59/59	0	0	0	100,000	100,000
6	60/60	0	0	0	100,000	100,000
7	61/61	0	0	0	0	0
8	62/62	0	0	0	0	0
9	63/63	0	0	0	0	0
10	64/64	0	0	0	0	0
11	65/65	250,000	71,889	321,889	0	321,889
12	66/66	257,500	71,889	329,389	0	329,389
13	67/67	265,225	71,889	337,114	0	337,114
14	68/68	273,182	71,889	345,071	0	345,071
15	69/69	281,377	71,889	353,266	0	353,266
16	70/70	289,819	71,889	361,708	0	361,708
17	71/71	298,513	71,889	370,402	0	370,402
18	72/72	307,468	71,889	379,357	0	379,357
19	73/73	316,693	71,889	388,582	0	388,582
20	74/74	326,193	71,889	398,082	0	398,082
21	75/75	335,979	71,889	407,868	0	407,868
22	76/76	346,058	71,889	417,947	0	417,947
23	77/77	356,440	71,889	428,329	0	428,329
24	78/78	367,133	71,889	439,022	0	439,022
25	79/79	378,147	71,889	450,036	0	450,036
26	80/80	389,492	71,889	461,381	0	461,381
27	81/81	401,177	71,889	473,066	0	473,066
28	82/82	413,212	71,889	485,101	0	485,101
29	83/83	425,608	71,889	497,497	0	497,497
30	84/84	438,377	71,889	510,266	0	510,266
31	85/85	451,528	71,889	523,417	0	523,417
32	86/86	465,074	71,889	536,963	0	536,963
33	87/87	479,026	71,889	550,915	0	550,915
34	88/88	493,397	71,889	565,286	0	565,286
35	89/89	508,199	71,889	580,088	0	580,088
36	90/90	523,444	71,889	595,333	0	595,333
37	91/91	539,148	71,889	611,037	0	611,037
38	92/92	555,322	71,889	627,211	0	627,211
39	93/93	571,982	71,889	643,871	0	643,871
40	94/94	589,141	71,889	661,030	0	661,030
		11,893,854	2,156,670	14,050,524	600,000	14,650,524

Column (1) assumes 0.00% inflation for 11 years, 3.00% thereafter.

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

Cash Flow Required

Year	M/F Ages	Spendable Cash Flow		Dedicated Cash Flow		
		(1) After Tax Cash Flow for Living Expenses	(2) After Tax Cash Flow for Additional Spendable Cash	(3) Total After Tax Spendable Cash Flow Required	(4) Indexed Universal Life Premiums	(5) Total After Tax Cash Flow Required
41	95/95	606,816	71,889	678,705	0	678,705
42	96/96	625,020	71,889	696,909	0	696,909
43	97/97	643,771	71,889	715,660	0	715,660
44	98/98	663,084	71,889	734,973	0	734,973
45	99/99	682,976	71,889	754,865	0	754,865
		15,115,521	2,516,115	17,631,636	600,000	18,231,636

Column (1) assumes 0.00% inflation for 11 years, 3.00% thereafter.

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	+	(2) After Tax Cash Flow from Work After Retirement	+	(3) Indexed Universal Life Loans	=	(4) Total Expected After Tax Cash Flow
1	55/55	0		0		0		0
2	56/56	0		0		0		0
3	57/57	0		0		0		0
4	58/58	0		0		0		0
5	59/59	0		0		0		0
6	60/60	0		0		0		0
7	61/61	0		0		0		0
8	62/62	0		0		0		0
9	63/63	0		0		0		0
10	64/64	0		0		0		0
11	65/65	0		100,000		0		100,000
12	66/66	0		100,000		0		100,000
13	67/67	0		100,000		0		100,000
14	68/68	0		100,000		0		100,000
15	69/69	0		100,000		0		100,000
16	70/70	102,625		50,000		0		152,625
17	71/71	105,704		50,000		0		155,704
18	72/72	108,875		50,000		0		158,875
19	73/73	112,141		50,000		0		162,141
20	74/74	115,505		50,000		0		165,505
21	75/75	118,970		0		150,000		268,970
22	76/76	122,539		0		150,000		272,539
23	77/77	126,216		0		150,000		276,216
24	78/78	130,002		0		150,000		280,002
25	79/79	133,902		0		150,000		283,902
26	80/80	137,919		0		150,000		287,919
27	81/81	142,057		0		150,000		292,057
28	82/82	146,319		0		150,000		296,319
29	83/83	150,708		0		150,000		300,708
30	84/84	155,229		0		150,000		305,229
31	85/85	159,886		0		150,000		309,886
32	86/86	164,683		0		150,000		314,683
33	87/87	169,623		0		150,000		319,623
34	88/88	174,712		0		150,000		324,712
35	89/89	179,953		0		150,000		329,953
36	90/90	185,352		0		150,000		335,352
37	91/91	190,912		0		150,000		340,912
38	92/92	196,640		0		150,000		346,640
39	93/93	202,539		0		150,000		352,539
40	94/94	208,615		0		150,000		358,615
		3,741,626		750,000		3,000,000		7,491,626

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/>.

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	+	(2) After Tax Cash Flow from Work After Retirement	+	(3) Indexed Universal Life Loans	=	(4) Total Expected After Tax Cash Flow
41	95/95	214,874		0		150,000		364,874
42	96/96	221,320		0		150,000		371,320
43	97/97	227,960		0		150,000		377,960
44	98/98	234,798		0		150,000		384,798
45	99/99	241,842		0		150,000		391,842
		4,882,420		750,000		3,750,000		9,382,420

Column (1) assumes 3.00% inflation.

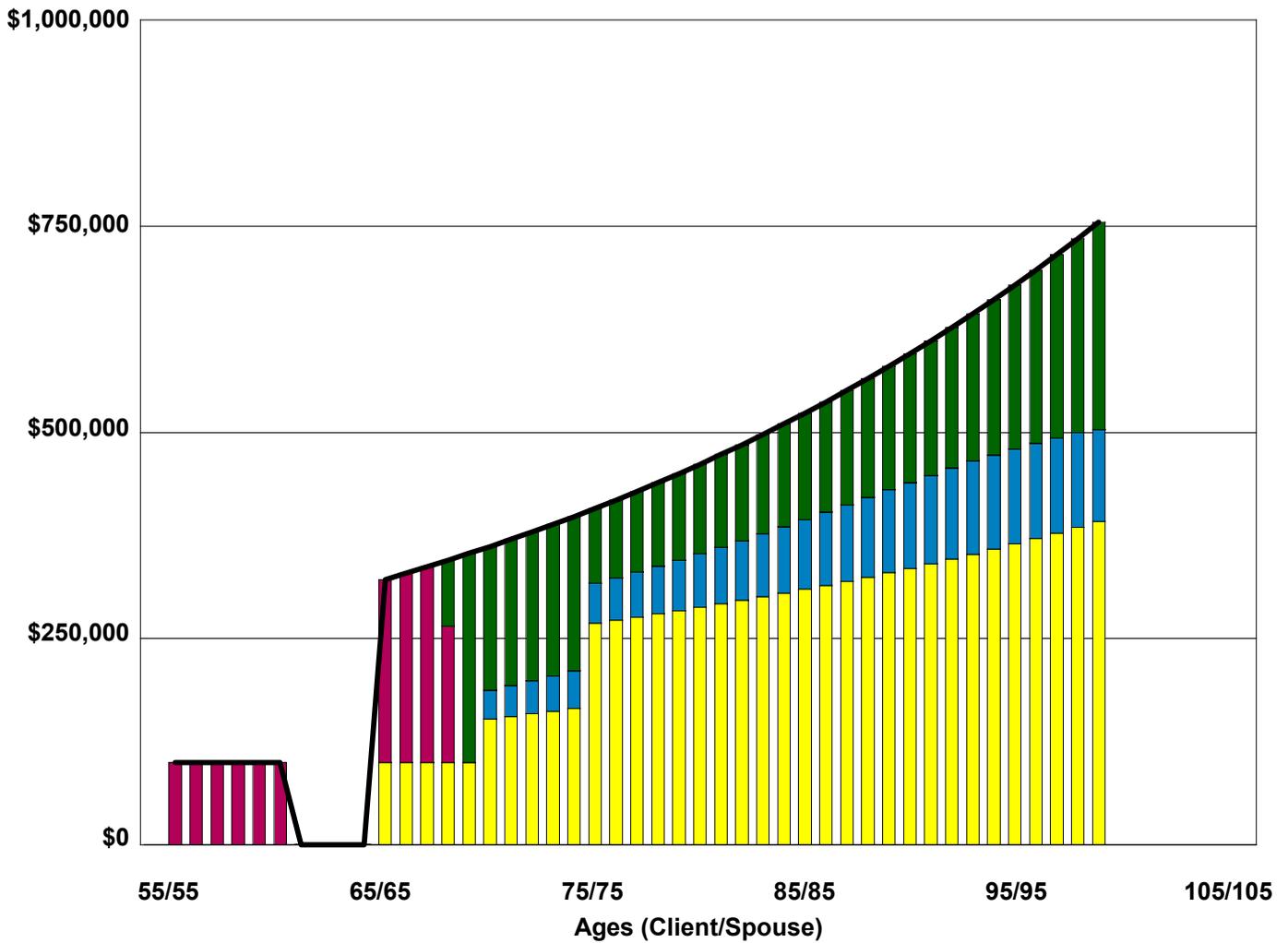
*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

Sources of Cash Flow 45 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

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

Details of Defined Contribution Plan Assets for James McNamara

Retirement Plan Assets Initial Value 500,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.50%	Pre-Retirement Income Tax Rate 37.00%	Retirement Income Tax Rate 30.00%	
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	55/55	500,000	0	0	0	534,813
2	56/56	534,813	0	0	0	572,049
3	57/57	572,049	0	0	0	611,878
4	58/58	611,878	0	0	0	654,480
5	59/59	654,480	0	0	0	700,048
6	60/60	700,048	0	0	0	748,789
7	61/61	748,789	0	0	0	800,923
8	62/62	800,923	0	0	0	856,687
9	63/63	856,687	0	0	0	916,334
10	64/64	916,334	0	0	0	980,134
11	65/65	980,134	0	0	0	1,048,376
12	66/66	1,048,376	0	0	0	1,121,369
13	67/67	1,121,369	0	0	0	1,199,444
14	68/68	1,199,444	0	0	0	1,282,955
15	69/69	1,282,955	0	0	0	1,372,281
16	70/70	1,372,281	50,083	50,083	35,058	1,414,256
17	71/71	1,414,256	53,368	53,368	37,358	1,455,640
18	72/72	1,455,640	56,861	56,861	39,803	1,496,169
19	73/73	1,496,169	60,574	60,574	42,402	1,535,548
20	74/74	1,535,548	64,519	64,519	45,163	1,573,449
21	75/75	1,573,449	68,710	68,710	48,097	1,609,506
22	76/76	1,609,506	73,159	73,159	51,211	1,643,315
23	77/77	1,643,315	77,515	77,515	54,261	1,674,819
24	78/78	1,674,819	82,503	82,503	57,752	1,703,181
25	79/79	1,703,181	87,343	87,343	61,140	1,728,341
26	80/80	1,728,341	92,425	92,425	64,698	1,749,817
27	81/81	1,749,817	97,755	97,755	68,429	1,767,087
28	82/82	1,767,087	103,338	103,338	72,337	1,779,588
29	83/83	1,779,588	109,177	109,177	76,424	1,786,713
30	84/84	1,786,713	115,272	115,272	80,690	1,787,815
31	85/85	1,787,815	120,798	120,798	84,559	1,783,083
32	86/86	1,783,083	126,460	126,460	88,522	1,771,965
33	87/87	1,771,965	132,236	132,236	92,565	1,753,895
34	88/88	1,753,895	138,102	138,102	96,671	1,728,293
35	89/89	1,728,293	144,024	144,024	100,817	1,694,574
36	90/90	1,694,574	148,647	148,647	104,053	1,653,562
37	91/91	1,653,562	153,108	153,108	107,176	1,604,923
38	92/92	1,604,923	157,345	157,345	110,142	1,548,366
39	93/93	1,548,366	161,288	161,288	112,902	1,483,653
40	94/94	1,483,653	163,039	163,039	114,127	1,412,562
			2,637,649	2,637,649	1,846,357	

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%.

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

Details of Defined Contribution Plan Assets for James McNamara

Retirement Plan Assets Initial Value		Retirement Plan Assets Cost Basis	Retirement Plan Assets Yield	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate	
500,000		0	7.50%	37.00%	30.00%	
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	95/95	1,412,562	164,251	164,251	114,976	1,335,225
42	96/96	1,335,225	164,843	164,843	115,390	1,251,870
43	97/97	1,251,870	164,720	164,720	115,304	1,162,843
44	98/98	1,162,843	163,781	163,781	114,647	1,068,622
45	99/99	1,068,622	159,496	159,496	111,647	972,424

3,454,740
3,454,740
2,418,321

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%.

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

Details of Taxable Account*

		Taxable Assets Initial Value 500,000	Taxable Yield 5.00%	Pre-Retirement Income Tax Rate 37.00%	Retirement Income Tax Rate 30.00%	
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	55/55	500,000	100,000	400,000	12,600	412,600
2	56/56	412,600	100,000	312,600	9,847	322,447
3	57/57	322,447	100,000	222,447	7,007	229,454
4	58/58	229,454	100,000	129,454	4,078	133,532
5	59/59	133,532	100,000	33,532	1,056	34,588
6	60/60	34,588	34,588	0	0	0
7	61/61	0	0	0	0	0
8	62/62	0	0	0	0	0
9	63/63	0	0	0	0	0
10	64/64	0	0	0	0	0
11	65/65	0	0	0	0	0
12	66/66	0	0	0	0	0
13	67/67	0	0	0	0	0
14	68/68	0	0	0	0	0
15	69/69	0	0	0	0	0
16	70/70	0	0	0	0	0
17	71/71	0	0	0	0	0
18	72/72	0	0	0	0	0
19	73/73	0	0	0	0	0
20	74/74	0	0	0	0	0
21	75/75	0	0	0	0	0
22	76/76	0	0	0	0	0
23	77/77	0	0	0	0	0
24	78/78	0	0	0	0	0
25	79/79	0	0	0	0	0
26	80/80	0	0	0	0	0
27	81/81	0	0	0	0	0
28	82/82	0	0	0	0	0
29	83/83	0	0	0	0	0
30	84/84	0	0	0	0	0
31	85/85	0	0	0	0	0
32	86/86	0	0	0	0	0
33	87/87	0	0	0	0	0
34	88/88	0	0	0	0	0
35	89/89	0	0	0	0	0
36	90/90	0	0	0	0	0
37	91/91	0	0	0	0	0
38	92/92	0	0	0	0	0
39	93/93	0	0	0	0	0
40	94/94	0	0	0	0	0
			534,588		34,588	

*Assumes yield is subject to income tax.

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

Details of Taxable Account*

		Taxable Assets Initial Value 500,000	Taxable Yield 5.00%	Pre-Retirement Income Tax Rate 37.00%	Retirement Income Tax Rate 30.00%		
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	95/95	0	0	0	0	0	
42	96/96	0	0	0	0	0	
43	97/97	0	0	0	0	0	
44	98/98	0	0	0	0	0	
45	99/99	0	0	0	0	0	
			534,588		34,588		

*Assumes yield is subject to income tax.

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 600,000		Tax Exempt Yield 4.00%		
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) Year End Value of Account
1	55/55	600,000	0	600,000	24,000	624,000
2	56/56	624,000	0	624,000	24,960	648,960
3	57/57	648,960	0	648,960	25,958	674,918
4	58/58	674,918	0	674,918	26,997	701,915
5	59/59	701,915	0	701,915	28,077	729,992
6	60/60	729,992	65,412	664,580	26,583	691,163
7	61/61	691,163	0	691,163	27,647	718,810
8	62/62	718,810	0	718,810	28,752	747,562
9	63/63	747,562	0	747,562	29,902	777,464
10	64/64	777,464	0	777,464	31,099	808,563
11	65/65	808,563	221,889	586,674	23,467	610,141
12	66/66	610,141	229,389	380,752	15,230	395,982
13	67/67	395,982	237,114	158,868	6,355	165,223
14	68/68	165,223	165,223	0	0	0
15	69/69	0	0	0	0	0
16	70/70	0	0	0	0	0
17	71/71	0	0	0	0	0
18	72/72	0	0	0	0	0
19	73/73	0	0	0	0	0
20	74/74	0	0	0	0	0
21	75/75	0	0	0	0	0
22	76/76	0	0	0	0	0
23	77/77	0	0	0	0	0
24	78/78	0	0	0	0	0
25	79/79	0	0	0	0	0
26	80/80	0	0	0	0	0
27	81/81	0	0	0	0	0
28	82/82	0	0	0	0	0
29	83/83	0	0	0	0	0
30	84/84	0	0	0	0	0
31	85/85	0	0	0	0	0
32	86/86	0	0	0	0	0
33	87/87	0	0	0	0	0
34	88/88	0	0	0	0	0
35	89/89	0	0	0	0	0
36	90/90	0	0	0	0	0
37	91/91	0	0	0	0	0
38	92/92	0	0	0	0	0
39	93/93	0	0	0	0	0
40	94/94	0	0	0	0	0
			919,027		319,027	

*Assumes yield is not subject to income tax.

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 600,000		Tax Exempt Yield 4.00%			
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) Year End Value of Account	
41	95/95	0	0	0	0	0	
42	96/96	0	0	0	0	0	
43	97/97	0	0	0	0	0	
44	98/98	0	0	0	0	0	
45	99/99	0	0	0	0	0	
		919,027		319,027			

*Assumes yield is not subject to income tax.

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

Details of Hypothetical Equity Assets

		Initial Cost Basis 500,000	Growth 6.50%	Dividend Tax Rate 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 37.00%	Retirement Income Tax Rate 30.00%	Composite Capital Gains Tax Rate* 28.00% in Yrs 1-10 26.25% thereafter		Turnover Assumption 35.00%	
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2)** Fund Deposits	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Year End Value of Assets Before Turnover	(7)*** Net Year End Value of Assets After Turnover	(8) After Tax Dividend Cash Flow	(9) After Tax Equity Sales Cash Flow	(10) Combined After Tax Cash Flow
1	55/55	2,000,000	0	0	130,000	15,000	2,145,000	1,970,371	0	0	0
2	56/56	1,970,371	0	0	128,074	14,778	2,113,223	1,983,313	0	0	0
3	57/57	1,983,313	0	0	128,915	14,875	2,127,103	2,025,929	0	0	0
4	58/58	2,025,929	0	0	131,685	15,194	2,172,808	2,089,799	0	0	0
5	59/59	2,089,799	0	0	135,837	15,673	2,241,309	2,169,460	0	0	0
6	60/60	2,169,460	0	0	141,015	16,271	2,326,746	2,261,398	0	0	0
7	61/61	2,261,398	0	0	146,991	16,960	2,425,349	2,363,390	0	0	0
8	62/62	2,363,390	0	0	153,620	17,725	2,534,735	2,474,071	0	0	0
9	63/63	2,474,071	0	0	160,815	18,556	2,653,442	2,592,643	0	0	0
10	64/64	2,592,643	0	0	168,522	19,445	2,780,610	2,718,686	0	0	0
11	65/65	2,718,686	1,087,997	0	247,434	28,550	4,082,667	4,006,331	0	0	0
12	66/66	4,006,331	0	0	260,412	30,047	4,296,790	4,213,864	0	0	0
13	67/67	4,213,864	0	0	273,901	31,604	4,519,369	4,430,446	0	0	0
14	68/68	4,430,446	0	48,000	284,859	0	4,667,305	4,573,964	32,868	46,980	79,848
15	69/69	4,573,964	0	225,589	282,644	0	4,631,019	4,537,461	32,613	220,653	253,266
16	70/70	4,537,461	0	144,290	285,556	0	4,678,727	4,583,605	32,949	141,076	174,025
17	71/71	4,583,605	0	147,388	288,354	0	4,724,571	4,628,134	33,272	144,068	177,340
18	72/72	4,628,134	0	150,511	291,045	0	4,768,668	4,671,086	33,582	147,097	180,679
19	73/73	4,671,086	0	153,659	293,633	0	4,811,060	4,712,456	33,880	150,159	184,039
20	74/74	4,712,456	0	156,829	296,116	0	4,851,743	4,752,206	34,167	153,247	187,414
21	75/75	4,752,206	0	56,888	305,196	0	5,000,514	4,897,861	35,215	55,586	90,801
22	76/76	4,897,861	0	59,266	314,509	0	5,153,104	5,047,276	36,289	57,908	94,197
23	77/77	5,047,276	0	61,880	324,051	0	5,309,447	5,200,381	37,390	60,462	97,852
24	78/78	5,200,381	0	64,220	333,850	0	5,470,011	5,357,629	38,521	62,747	101,268
25	79/79	5,357,629	0	66,846	343,901	0	5,634,684	5,518,907	39,681	65,313	104,994
26	80/80	5,518,907	0	69,488	354,212	0	5,803,631	5,684,375	40,870	67,894	108,764
27	81/81	5,684,375	0	72,144	364,795	0	5,977,026	5,854,203	42,091	70,489	112,580
28	82/82	5,854,203	0	74,817	375,660	0	6,155,046	6,028,561	43,345	73,100	116,445
29	83/83	6,028,561	0	77,511	386,818	0	6,337,868	6,207,624	44,633	75,732	120,365
30	84/84	6,207,624	0	80,233	398,280	0	6,525,671	6,391,567	45,955	78,392	124,347
31	85/85	6,391,567	0	83,580	410,019	0	6,718,006	6,579,948	47,310	81,662	128,972
32	86/86	6,579,948	0	87,059	422,038	0	6,914,927	6,772,822	48,697	85,061	133,758
33	87/87	6,772,822	0	90,692	434,338	0	7,116,468	6,970,221	50,116	88,611	138,727
34	88/88	6,970,221	0	94,504	446,922	0	7,322,639	7,172,155	51,568	92,335	143,903
35	89/89	7,172,155	0	98,527	459,786	0	7,533,414	7,378,597	53,052	96,266	149,318
36	90/90	7,378,597	0	103,748	472,865	0	7,747,714	7,588,494	54,561	101,367	155,928
37	91/91	7,588,494	0	109,366	486,143	0	7,965,271	7,801,580	56,093	106,856	162,949
38	92/92	7,801,580	0	115,432	499,600	0	8,185,748	8,017,525	57,646	112,783	170,429
39	93/93	8,017,525	0	122,014	513,208	0	8,408,719	8,235,914	59,216	119,214	178,430
40	94/94	8,235,914	0	130,492	526,852	0	8,632,274	8,454,875	60,791	127,497	188,288
			1,087,997	2,744,973		254,678			1,176,371	2,682,555	3,858,926

*The composite capital gains tax rate includes 25.00% short-term gains subject to ordinary income tax and 75.00% long-term gains subject to capital gains tax of 25.00%.

**Column (2) includes proceeds from the sale of illiquid assets.
***Column (7) has been reduced by a 0.75% management fee.

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

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

Details of Hypothetical Equity Assets

		Initial Cost Basis 500,000	Growth 6.50%	Dividend Tax Rate 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 37.00%	Retirement Income Tax Rate 30.00%	Composite Capital Gains Tax Rate* 28.00% in Yrs 1-10 26.25% thereafter		Turnover Assumption 35.00%			
Yr	M/F Ages	(1) Beginning of Year Value of Asset	+ (2)** Fund Deposits	- (3) Sale of Equities	+ (4) Capital Growth	+ (5) After Tax Reinvested Dividends	= (6) Year End Value of Assets Before Turnover	(7)*** Net Year End Value of Assets After Turnover	(8) After Tax Dividend Cash Flow	+ (9) After Tax Equity Sales Cash Flow	= (10) Combined After Tax Cash Flow		
41	95/95	8,454,875	0	139,697	540,487	0	8,855,665	8,673,676	62,364	136,491	198,855		
42	96/96	8,673,676	0	149,705	554,058	0	9,078,029	8,891,470	63,930	146,269	210,199		
43	97/97	8,891,470	0	160,600	567,507	0	9,298,377	9,107,289	65,482	156,914	222,396		
44	98/98	9,107,289	0	172,475	580,763	0	9,515,577	9,320,026	67,011	168,517	235,528		
45	99/99	9,320,026	0	187,175	593,635	0	9,726,486	9,526,600	68,496	182,880	251,376		
		<u>1,087,997</u>		<u>3,554,625</u>		<u>254,678</u>		<u>1,503,654</u>		<u>3,473,626</u>		<u>4,977,280</u>	

*The composite capital gains tax rate includes 25.00% short-term gains subject to ordinary income tax and 75.00% long-term gains subject to capital gains tax of 25.00%.

**Column (2) includes proceeds from the sale of illiquid assets.
***Column (7) has been reduced by a 0.75% management fee.

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

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 2,000,000	Growth 6.50%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 37.00%	Retirement Income Tax Rate 30.00%	Composite Capital Gains Tax Rate* 28.00% in Yrs 1-10 26.25% thereafter		Turnover Assumption 35.00%		
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover**	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)*** Net Year End Value of Asset After Turnover
1	500,000	0	0	130,000	15,000	2,145,000	515,000	750,750	180,250	591,010	1,970,371
2	925,760	0	0	128,074	14,778	2,113,223	940,538	739,628	329,188	624,705	1,983,313
3	1,236,055	0	0	128,915	14,875	2,127,103	1,250,930	744,486	437,825	658,621	2,025,929
4	1,471,725	0	0	131,685	15,194	2,172,808	1,486,919	760,483	520,422	693,266	2,089,799
5	1,659,763	0	0	135,837	15,673	2,241,309	1,675,436	784,458	586,403	729,003	2,169,460
6	1,818,036	0	0	141,015	16,271	2,326,746	1,834,307	814,361	642,008	766,102	2,261,398
7	1,958,402	0	0	146,991	16,960	2,425,349	1,975,362	848,872	691,377	804,773	2,363,390
8	2,088,759	0	0	153,620	17,725	2,534,735	2,106,483	887,157	737,269	845,189	2,474,071
9	2,214,403	0	0	160,815	18,556	2,653,442	2,232,959	928,705	781,536	887,497	2,592,643
10	2,338,921	0	0	168,522	19,445	2,780,610	2,358,365	973,214	825,428	931,834	2,718,686
11	2,464,771	1,087,997	0	247,434	28,550	4,082,667	3,581,318	1,428,933	1,253,461	1,382,872	4,006,331
12	3,710,729	0	0	260,412	30,047	4,296,790	3,740,776	1,503,877	1,309,272	1,452,793	4,213,864
13	3,884,297	0	0	273,901	31,604	4,519,369	3,915,901	1,581,779	1,370,565	1,526,336	4,430,446
14	4,071,671	0	48,000	284,859	0	4,667,305	4,027,558	1,633,557	1,409,645	1,574,780	4,573,964
15	4,192,693	0	225,589	282,644	0	4,631,019	3,985,908	1,620,857	1,395,068	1,561,587	4,537,461
16	4,152,427	0	144,290	285,556	0	4,678,727	4,020,381	1,637,554	1,407,133	1,577,069	4,583,605
17	4,190,317	0	147,388	288,354	0	4,724,571	4,055,575	1,653,600	1,419,451	1,592,136	4,628,134
18	4,228,260	0	150,511	291,045	0	4,768,668	4,090,753	1,669,034	1,431,764	1,606,750	4,671,086
19	4,265,740	0	153,659	293,633	0	4,811,060	4,125,415	1,683,871	1,443,895	1,620,877	4,712,456
20	4,302,397	0	156,829	296,116	0	4,851,743	4,159,215	1,698,110	1,455,725	1,634,484	4,752,206
21	4,337,974	0	56,888	305,196	0	5,000,514	4,286,044	1,750,180	1,500,116	1,684,538	4,897,861
22	4,470,467	0	59,266	314,509	0	5,153,104	4,416,373	1,803,586	1,545,730	1,735,899	5,047,276
23	4,606,541	0	61,880	324,051	0	5,309,447	4,550,065	1,858,306	1,592,523	1,788,538	5,200,381
24	4,746,080	0	64,220	333,850	0	5,470,011	4,687,470	1,914,504	1,640,615	1,842,608	5,357,629
25	4,889,464	0	66,846	343,901	0	5,634,684	4,828,459	1,972,139	1,689,961	1,898,067	5,518,907
26	5,036,566	0	69,488	354,212	0	5,803,631	4,973,151	2,031,271	1,740,603	1,954,970	5,684,375
27	5,187,519	0	72,144	364,795	0	5,977,026	5,121,681	2,091,959	1,792,588	2,013,374	5,854,203
28	5,342,467	0	74,817	375,660	0	6,155,046	5,274,190	2,154,266	1,845,966	2,073,337	6,028,561
29	5,501,561	0	77,511	386,818	0	6,337,868	5,430,826	2,218,254	1,900,789	2,134,919	6,207,624
30	5,664,956	0	80,233	398,280	0	6,525,671	5,591,736	2,283,985	1,957,108	2,198,180	6,391,567
31	5,832,809	0	83,580	410,019	0	6,718,006	5,756,535	2,351,302	2,014,787	2,262,967	6,579,948
32	6,004,715	0	87,059	422,038	0	6,914,927	5,925,267	2,420,224	2,073,843	2,329,299	6,772,822
33	6,180,723	0	90,692	434,338	0	7,116,468	6,097,960	2,490,764	2,134,286	2,397,188	6,970,221
34	6,360,862	0	94,504	446,922	0	7,322,639	6,274,620	2,562,924	2,196,117	2,466,637	7,172,155
35	6,545,140	0	98,527	459,786	0	7,533,414	6,455,227	2,636,695	2,259,329	2,537,636	7,378,597
36	6,733,533	0	103,748	472,865	0	7,747,714	6,638,855	2,711,700	2,323,599	2,609,824	7,588,494
37	6,925,080	0	109,366	486,143	0	7,965,271	6,825,274	2,787,845	2,388,846	2,683,108	7,801,580
38	7,119,536	0	115,432	499,600	0	8,185,748	7,014,196	2,865,012	2,454,969	2,757,375	8,017,525
39	7,316,603	0	122,014	513,208	0	8,408,719	7,205,256	2,943,052	2,521,839	2,832,483	8,235,914
40	7,515,900	0	130,492	526,852	0	8,632,274	7,396,816	3,021,296	2,588,886	2,907,788	8,454,875
		1,087,997	2,744,973		254,678						

*The composite capital gains tax rate includes 25.00% short-term gains subject to ordinary income tax and 75.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption.

Column (2) includes proceeds from the sale of illiquid assets.

***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 0.75% management fee.

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

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 2,000,000	Growth 6.50%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 37.00%	Retirement Income Tax Rate 30.00%	Composite Capital Gains Tax Rate* 28.00% in Yrs 1-10 26.25% thereafter	Turnover Assumption 35.00%			
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover**	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)*** Net Year End Value of Asset After Turnover
41	7,715,718	0	139,697	540,487	0	8,855,665	7,588,234	3,099,483	2,655,882	2,983,038	8,673,676
42	7,915,390	0	149,705	554,058	0	9,078,029	7,778,773	3,177,310	2,722,570	3,057,941	8,891,470
43	8,114,143	0	160,600	567,507	0	9,298,377	7,967,584	3,254,432	2,788,654	3,132,165	9,107,289
44	8,311,095	0	172,475	580,763	0	9,515,577	8,153,698	3,330,452	2,853,794	3,205,329	9,320,026
45	8,505,233	0	187,175	593,635	0	9,726,486	8,334,422	3,404,270	2,917,048	3,276,374	9,526,600

1,087,997

3,554,625

254,678

*The composite capital gains tax rate includes 25.00% short-term gains subject to ordinary income tax and 75.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption.

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

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (3.00% Growth)	+	(2) Personal Property (-5.00% Growth)	+	(3) Rare Coin Collection (6.00% Growth)	+	(4) Vacation Home (3.00% Growth)	=	(5) Total Illiquid Assets
1	55/55	875,500		237,500		318,000		515,000		1,946,000
2	56/56	901,765		225,625		337,080		530,450		1,994,920
3	57/57	928,818		214,344		357,305		546,364		2,046,831
4	58/58	956,682		203,627		378,743		562,754		2,101,806
5	59/59	985,383		193,445		401,468		579,637		2,159,933
6	60/60	1,014,944		183,773		425,556		597,026		2,221,299
7	61/61	1,045,393		174,584		451,089		614,937		2,286,003
8	62/62	1,076,755		165,855		478,154		633,385		2,354,149
9	63/63	1,109,057		157,562		506,844		652,387		2,425,850
10	64/64	1,142,329		149,684		537,254		671,958		2,501,225
11	65/65	0		142,200		569,490		692,117		1,403,807
12	66/66	0		135,090		603,659		712,880		1,451,629
13	67/67	0		128,336		639,878		734,267		1,502,481
14	68/68	0		121,919		678,271		756,295		1,556,485
15	69/69	0		115,823		718,967		778,984		1,613,774
16	70/70	0		110,032		762,106		802,353		1,674,491
17	71/71	0		104,530		807,832		826,424		1,738,786
18	72/72	0		99,304		856,302		851,217		1,806,823
19	73/73	0		94,338		907,680		876,753		1,878,771
20	74/74	0		89,621		962,141		903,056		1,954,818
21	75/75	0		85,140		1,019,869		930,147		2,035,156
22	76/76	0		80,883		1,081,061		958,052		2,119,996
23	77/77	0		76,839		1,145,925		986,793		2,209,557
24	78/78	0		72,997		1,214,680		1,016,397		2,304,074
25	79/79	0		69,347		1,287,561		1,046,889		2,403,797
26	80/80	0		65,880		1,364,815		1,078,296		2,508,991
27	81/81	0		62,586		1,446,704		1,110,645		2,619,935
28	82/82	0		59,457		1,533,506		1,143,964		2,736,927
29	83/83	0		56,484		1,625,516		1,178,283		2,860,283
30	84/84	0		53,660		1,723,047		1,213,631		2,990,338
31	85/85	0		50,977		1,826,430		1,250,040		3,127,447
32	86/86	0		48,428		1,936,016		1,287,541		3,271,985
33	87/87	0		46,006		2,052,177		1,326,168		3,424,351
34	88/88	0		43,706		2,175,308		1,365,953		3,584,967
35	89/89	0		41,521		2,305,826		1,406,931		3,754,278
36	90/90	0		39,445		2,444,176		1,449,139		3,932,760
37	91/91	0		37,473		2,590,826		1,492,613		4,120,912
38	92/92	0		35,599		2,746,276		1,537,392		4,319,267
39	93/93	0		33,819		2,911,052		1,583,513		4,528,384
40	94/94	0		32,128		3,085,715		1,631,019		4,748,862

Assumed asset liquidations: Principal Residence in year 11.

Capital gains tax and illustrated outstanding loan balances, if any, are deducted from proceeds. After tax proceeds from the sale(s) appear as a deposit on the Liquid Assets Report(s).

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (3.00% Growth)	+	(2) Personal Property (-5.00% Growth)	+	(3) Rare Coin Collection (6.00% Growth)	+	(4) Vacation Home (3.00% Growth)	=	(5) Total Illiquid Assets
41	95/95	0		30,522		3,270,858		1,679,949		4,981,329
42	96/96	0		28,996		3,467,110		1,730,348		5,226,454
43	97/97	0		27,546		3,675,136		1,782,258		5,484,940
44	98/98	0		26,168		3,895,645		1,835,726		5,757,539
45	99/99	0		24,860		4,129,383		1,890,798		6,045,041

Assumed asset liquidations: Principal Residence in year 11.

Capital gains tax and illustrated outstanding loan balances, if any, are deducted from proceeds. After tax proceeds from the sale(s) appear as a deposit on the Liquid Assets Report(s).

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

Sell Principal Residence Cash Flow Analysis

Below is an analysis of the cash flow resulting from the sale of the principal residence in year 11.

Year 11

1,142,329	Proceeds from sale of principal residence	1,142,329
-	425,000	Cost basis of principal residence
<hr/>		
717,329	Gain from sale of principal residence	
-	500,000	Less excludable gain
<hr/>		
217,329	Taxable gain from sale of residence	
	25.00% Capital gains tax	- 54,332
	Mortgage balance payoff of principal residence	- 0
<hr/>		
	After tax cash flow from sale of principal residence	1,087,997
<hr/>		
	Cash flow reinvested in hypothetical equity account	1,087,997

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

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
1	55/55	1,946,000	22,896	534,813	412,600	624,000	1,970,371	5,510,680
2	56/56	1,994,920	119,858	572,049	322,447	648,960	1,983,313	5,641,547
3	57/57	2,046,831	222,707	611,878	229,454	674,918	2,025,929	5,811,717
4	58/58	2,101,806	332,311	654,480	133,532	701,915	2,089,799	6,013,843
5	59/59	2,159,933	449,486	700,048	34,588	729,992	2,169,460	6,243,507
6	60/60	2,221,299	575,170	748,789	0	691,163	2,261,398	6,497,819
7	61/61	2,286,003	611,055	800,923	0	718,810	2,363,390	6,780,181
8	62/62	2,354,149	658,154	856,687	0	747,562	2,474,071	7,090,623
9	63/63	2,425,850	708,207	916,334	0	777,464	2,592,643	7,420,498
10	64/64	2,501,225	761,424	980,134	0	808,563	2,718,686	7,770,032
11	65/65	1,403,807	821,695	1,048,376	0	610,141	4,006,331	7,890,350
12	66/66	1,451,629	886,192	1,121,369	0	395,982	4,213,864	8,069,036
13	67/67	1,502,481	962,196	1,199,444	0	165,223	4,430,446	8,259,790
14	68/68	1,556,485	1,033,809	1,282,955	0	0	4,573,964	8,447,213
15	69/69	1,613,774	1,111,407	1,372,281	0	0	4,537,461	8,634,923
16	70/70	1,674,491	1,195,444	1,414,256	0	0	4,583,605	8,867,796
17	71/71	1,738,786	1,285,973	1,455,640	0	0	4,628,134	9,108,533
18	72/72	1,806,823	1,383,561	1,496,169	0	0	4,671,086	9,357,639
19	73/73	1,878,771	1,488,910	1,535,548	0	0	4,712,456	9,615,685
20	74/74	1,954,818	1,602,870	1,573,449	0	0	4,752,206	9,883,343
21	75/75	2,035,156	1,567,388	1,609,506	0	0	4,897,861	10,109,911
22	76/76	2,119,996	1,533,072	1,643,315	0	0	5,047,276	10,343,659
23	77/77	2,209,557	1,499,495	1,674,819	0	0	5,200,381	10,584,252
24	78/78	2,304,074	1,466,147	1,703,181	0	0	5,357,629	10,831,031
25	79/79	2,403,797	1,433,116	1,728,341	0	0	5,518,907	11,084,161
26	80/80	2,508,991	1,400,476	1,749,817	0	0	5,684,375	11,343,659
27	81/81	2,619,935	1,368,393	1,767,087	0	0	5,854,203	11,609,618
28	82/82	2,736,927	1,336,912	1,779,588	0	0	6,028,561	11,881,988
29	83/83	2,860,283	1,306,107	1,786,713	0	0	6,207,624	12,160,727
30	84/84	2,990,338	1,276,051	1,787,815	0	0	6,391,567	12,445,771
31	85/85	3,127,447	1,246,752	1,783,083	0	0	6,579,948	12,737,230
32	86/86	3,271,985	1,218,344	1,771,965	0	0	6,772,822	13,035,116
33	87/87	3,424,351	1,190,839	1,753,895	0	0	6,970,221	13,339,306
34	88/88	3,584,967	1,164,077	1,728,293	0	0	7,172,155	13,649,492
35	89/89	3,754,278	1,137,929	1,694,574	0	0	7,378,597	13,965,378
36	90/90	3,932,760	1,112,209	1,653,562	0	0	7,588,494	14,287,025
37	91/91	4,120,912	1,091,247	1,604,923	0	0	7,801,580	14,618,662
38	92/92	4,319,267	1,076,823	1,548,366	0	0	8,017,525	14,961,981
39	93/93	4,528,384	1,071,310	1,483,653	0	0	8,235,914	15,319,261
40	94/94	4,748,862	1,077,742	1,412,562	0	0	8,454,875	15,694,041

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.

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

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	95/95	4,981,329	1,134,219	1,335,225	0	0	8,673,676	16,124,449
42	96/96	5,226,454	1,168,654	1,251,870	0	0	8,891,470	16,538,448
43	97/97	5,484,940	1,213,926	1,162,843	0	0	9,107,289	16,968,998
44	98/98	5,757,539	1,271,295	1,068,622	0	0	9,320,026	17,417,482
45	99/99	6,045,041	1,342,142	972,424	0	0	9,526,600	17,886,207

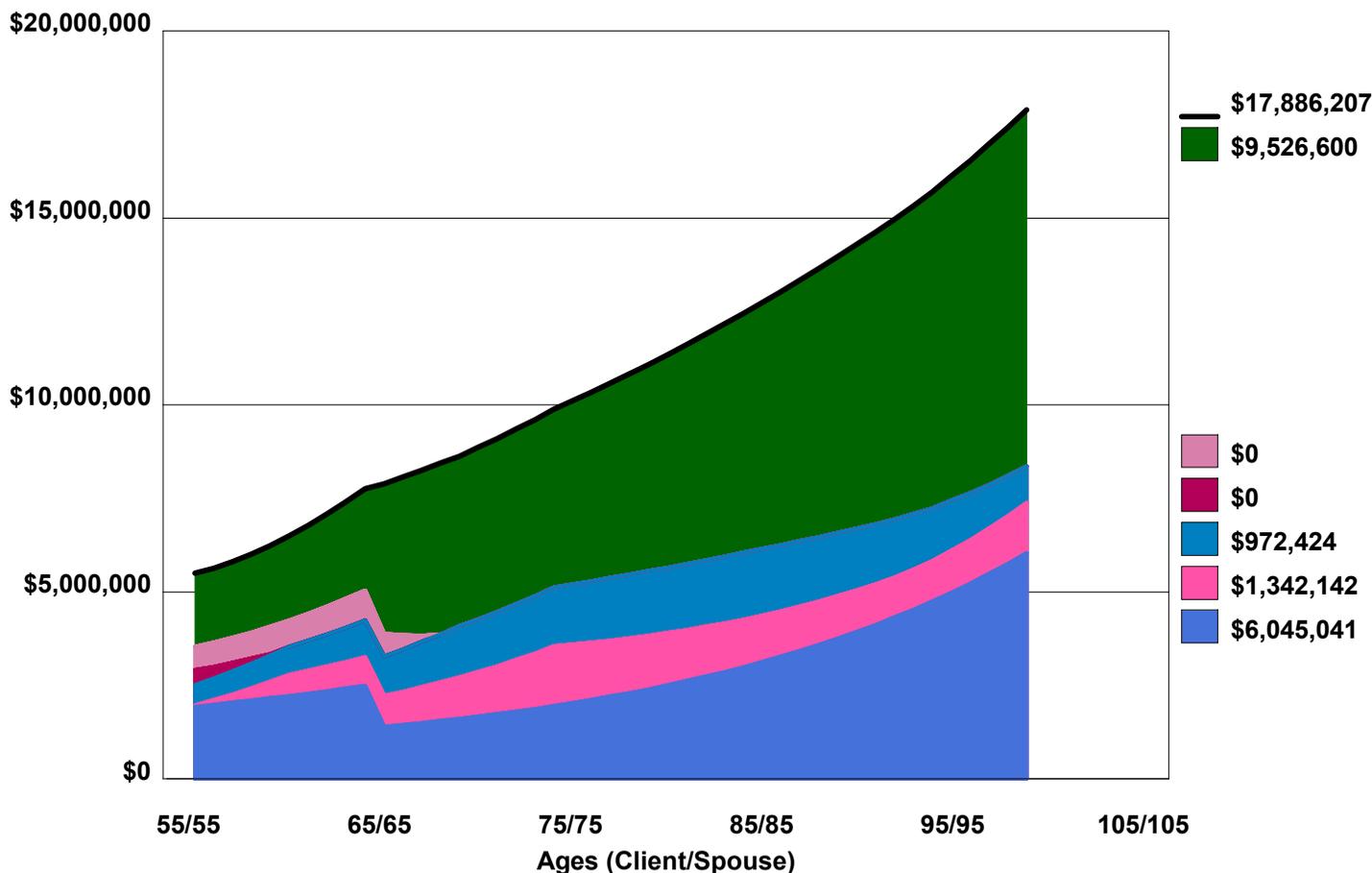
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

Hypothetical Net Worth (After Providing Required Cash Flow) 45 Year Analysis



At Year 45

Hypothetical Net Worth	—	\$17,886,207
Hypothetical Equity Assets	■	\$9,526,600
Tax Exempt Assets	■	\$0
Taxable Assets	■	\$0
Taxable Retirement Plan Assets	■	\$972,424
Life Insurance Cash Values	■	\$1,342,142
Illiquid Assets	■	\$6,045,041

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.

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

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	55/55	7,440,798	160,444	7,280,354	0	7,280,354
2	56/56	7,570,472	171,615	7,398,857	0	7,398,857
3	57/57	7,739,413	183,563	7,555,850	0	7,555,850
4	58/58	7,940,310	196,344	7,743,966	0	7,743,966
5	59/59	8,168,706	210,014	7,958,692	0	7,958,692
6	60/60	8,421,733	224,637	8,197,096	0	8,197,096
7	61/61	8,702,771	240,277	8,462,494	0	8,462,494
8	62/62	9,003,303	257,006	8,746,297	0	8,746,297
9	63/63	9,323,247	274,900	9,048,347	0	9,048,347
10	64/64	9,662,852	294,040	9,368,812	0	9,368,812
11	65/65	8,931,721	314,513	8,617,208	0	8,617,208
12	66/66	9,045,910	336,411	8,709,499	0	8,709,499
13	67/67	9,160,660	359,833	8,800,827	0	8,800,827
14	68/68	9,276,470	384,887	8,891,583	0	8,891,583
15	69/69	9,386,582	411,684	8,974,898	0	8,974,898
16	70/70	9,535,418	424,277	9,111,141	0	9,111,141
17	71/71	9,685,626	436,692	9,248,934	0	9,248,934
18	72/72	9,837,144	448,851	9,388,293	0	9,388,293
19	73/73	9,989,841	460,664	9,529,177	0	9,529,177
20	74/74	10,143,539	472,035	9,671,504	0	9,671,504
21	75/75	10,248,089	482,852	9,765,237	0	9,765,237
22	76/76	10,436,456	492,995	9,943,461	0	9,943,461
23	77/77	10,684,053	502,446	10,181,607	0	10,181,607
24	78/78	10,938,280	510,954	10,427,326	0	10,427,326
25	79/79	11,199,331	518,502	10,680,829	0	10,680,829
26	80/80	11,467,248	524,945	10,942,303	0	10,942,303
27	81/81	11,742,156	530,126	11,212,030	0	11,212,030
28	82/82	12,024,033	533,876	11,490,157	0	11,490,157
29	83/83	12,312,867	536,014	11,776,853	0	11,776,853
30	84/84	12,608,624	536,345	12,072,279	0	12,072,279
31	85/85	12,911,446	534,925	12,376,521	0	12,376,521
32	86/86	13,221,380	531,590	12,689,790	0	12,689,790
33	87/87	13,538,338	526,169	13,012,169	0	13,012,169
34	88/88	13,862,035	518,488	13,343,547	0	13,343,547
35	89/89	14,192,205	508,372	13,683,833	0	13,683,833
36	90/90	14,528,938	496,069	14,032,869	0	14,032,869
37	91/91	14,825,106	481,477	14,343,629	0	14,343,629
38	92/92	15,127,211	464,510	14,662,701	0	14,662,701
39	93/93	15,436,885	445,096	14,991,789	0	14,991,789
40	94/94	15,756,898	423,769	15,333,129	0	15,333,129

*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 35)

Total Estate Assets	\$ 14,192,205
Wealth Transferred to Heirs	\$ 13,683,833

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

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	95/95	16,124,449	400,568	15,723,881	0	15,723,881
42	96/96	16,538,448	375,561	16,162,887	0	16,162,887
43	97/97	16,968,998	348,853	16,620,145	0	16,620,145
44	98/98	17,417,482	320,587	17,096,895	0	17,096,895
45	99/99	17,886,207	291,727	17,594,480	0	17,594,480

*Net of cash flow provided
 **See Transfer Tax Details report for details.

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45 Year Summary	
Total Estate Assets	\$ 17,886,207
Wealth Transferred to Heirs	\$ 17,594,480

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

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	55/55	3,541,784		1,946,000		1,953,014		7,440,798
2	56/56	3,526,769		1,994,920		2,048,783		7,570,472
3	57/57	3,542,179		2,046,831		2,150,403		7,739,413
4	58/58	3,579,726		2,101,806		2,258,778		7,940,310
5	59/59	3,634,088		2,159,933		2,374,685		8,168,706
6	60/60	3,701,350		2,221,299		2,499,084		8,421,733
7	61/61	3,883,123		2,286,003		2,533,645		8,702,771
8	62/62	4,078,320		2,354,149		2,570,834		9,003,303
9	63/63	4,286,441		2,425,850		2,610,956		9,323,247
10	64/64	4,507,383		2,501,225		2,654,244		9,662,852
11	65/65	5,664,848		1,403,807		1,863,066		8,931,721
12	66/66	5,731,215		1,451,629		1,863,066		9,045,910
13	67/67	5,795,113		1,502,481		1,863,066		9,160,660
14	68/68	5,856,919		1,556,485		1,863,066		9,276,470
15	69/69	5,909,742		1,613,774		1,863,066		9,386,582
16	70/70	5,997,861		1,674,491		1,863,066		9,535,418
17	71/71	6,083,774		1,738,786		1,863,066		9,685,626
18	72/72	6,167,255		1,806,823		1,863,066		9,837,144
19	73/73	6,248,004		1,878,771		1,863,066		9,989,841
20	74/74	6,325,655		1,954,818		1,863,066		10,143,539
21	75/75	6,507,367		2,035,156		1,705,566		10,248,089
22	76/76	6,690,591		2,119,996		1,625,869		10,436,456
23	77/77	6,875,200		2,209,557		1,599,296		10,684,053
24	78/78	7,060,810		2,304,074		1,573,396		10,938,280
25	79/79	7,247,248		2,403,797		1,548,286		11,199,331
26	80/80	7,434,192		2,508,991		1,524,065		11,467,248
27	81/81	7,621,290		2,619,935		1,500,931		11,742,156
28	82/82	7,808,149		2,736,927		1,478,957		12,024,033
29	83/83	7,994,337		2,860,283		1,458,247		12,312,867
30	84/84	8,179,382		2,990,338		1,438,904		12,608,624
31	85/85	8,363,031		3,127,447		1,420,968		12,911,446
32	86/86	8,544,787		3,271,985		1,404,608		13,221,380
33	87/87	8,724,116		3,424,351		1,389,871		13,538,338
34	88/88	8,900,448		3,584,967		1,376,620		13,862,035
35	89/89	9,073,171		3,754,278		1,364,756		14,192,205
36	90/90	9,242,056		3,932,760		1,354,122		14,528,938
37	91/91	9,406,503		4,120,912		1,297,691		14,825,106
38	92/92	9,565,891		4,319,267		1,242,053		15,127,211
39	93/93	9,719,567		4,528,384		1,188,934		15,436,885
40	94/94	9,867,437		4,748,862		1,140,599		15,756,898

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

**Net of any liabilities.

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Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

Estate Assets Details

<u>Year</u>	<u>M/F Ages</u>	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) Indexed Universal Life Death Benefit	=	(4) Total Estate Assets
41	95/95	10,008,901		4,981,329		1,134,219		16,124,449
42	96/96	10,143,340		5,226,454		1,168,654		16,538,448
43	97/97	10,270,132		5,484,940		1,213,926		16,968,998
44	98/98	10,388,648		5,757,539		1,271,295		17,417,482
45	99/99	10,499,024		6,045,041		1,342,142		17,886,207

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

**Net of any liabilities.

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Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

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	55/55	7,440,798	7,440,798	22,360,000	0	160,444	160,444
2	56/56	7,570,472	7,570,472	23,040,000	0	171,615	171,615
3	57/57	7,739,413	7,739,413	23,720,000	0	183,563	183,563
4	58/58	7,940,310	7,940,310	24,440,000	0	196,344	196,344
5	59/59	8,168,706	8,168,706	25,160,000	0	210,014	210,014
6	60/60	8,421,733	8,421,733	25,920,000	0	224,637	224,637
7	61/61	8,702,771	8,702,771	26,700,000	0	240,277	240,277
8	62/62	9,003,303	9,003,303	27,500,000	0	257,006	257,006
9	63/63	9,323,247	9,323,247	14,200,000	0	274,900	274,900
10	64/64	9,662,852	9,662,852	14,620,000	0	294,040	294,040
11	65/65	8,931,721	8,931,721	15,060,000	0	314,513	314,513
12	66/66	9,045,910	9,045,910	15,520,000	0	336,411	336,411
13	67/67	9,160,660	9,160,660	15,980,000	0	359,833	359,833
14	68/68	9,276,470	9,276,470	16,460,000	0	384,887	384,887
15	69/69	9,386,582	9,386,582	16,960,000	0	411,684	411,684
16	70/70	9,535,418	9,535,418	17,460,000	0	424,277	424,277
17	71/71	9,685,626	9,685,626	17,980,000	0	436,692	436,692
18	72/72	9,837,144	9,837,144	18,520,000	0	448,851	448,851
19	73/73	9,989,841	9,989,841	19,080,000	0	460,664	460,664
20	74/74	10,143,539	10,143,539	19,660,000	0	472,035	472,035
21	75/75	10,248,089	10,248,089	20,240,000	0	482,852	482,852
22	76/76	10,436,456	10,436,456	20,840,000	0	492,995	492,995
23	77/77	10,684,053	10,684,053	21,480,000	0	502,446	502,446
24	78/78	10,938,280	10,938,280	22,120,000	0	510,954	510,954
25	79/79	11,199,331	11,199,331	22,780,000	0	518,502	518,502
26	80/80	11,467,248	11,467,248	23,460,000	0	524,945	524,945
27	81/81	11,742,156	11,742,156	24,180,000	0	530,126	530,126
28	82/82	12,024,033	12,024,033	24,900,000	0	533,876	533,876
29	83/83	12,312,867	12,312,867	25,640,000	0	536,014	536,014
30	84/84	12,608,624	12,608,624	26,420,000	0	536,345	536,345
31	85/85	12,911,446	12,911,446	27,200,000	0	534,925	534,925
32	86/86	13,221,380	13,221,380	28,020,000	0	531,590	531,590
33	87/87	13,538,338	13,538,338	28,860,000	0	526,169	526,169
34	88/88	13,862,035	13,862,035	29,720,000	0	518,488	518,488
35	89/89	14,192,205	14,192,205	30,620,000	0	508,372	508,372
36	90/90	14,528,938	14,528,938	31,540,000	0	496,069	496,069
37	91/91	14,825,106	14,825,106	32,480,000	0	481,477	481,477
38	92/92	15,127,211	15,127,211	33,460,000	0	464,510	464,510
39	93/93	15,436,885	15,436,885	34,460,000	0	445,096	445,096
40	94/94	15,756,898	15,756,898	35,500,000	0	423,769	423,769

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.

Analysis of: Current Plan + IUL + More Cash Flow

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

For: James McNamara & Allison McNamara

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	95/95	16,124,449	16,124,449	36,560,000	0	400,568	400,568
42	96/96	16,538,448	16,538,448	37,660,000	0	375,561	375,561
43	97/97	16,968,998	16,968,998	38,780,000	0	348,853	348,853
44	98/98	17,417,482	17,417,482	39,960,000	0	320,587	320,587
45	99/99	17,886,207	17,886,207	41,140,000	0	291,727	291,727

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.