

Comparison of Term Plus an Equity Account vs. Indexed Universal Life

For: Tom and Jodie Robinson



Presented By: _____

[Licensed user's name appears here]

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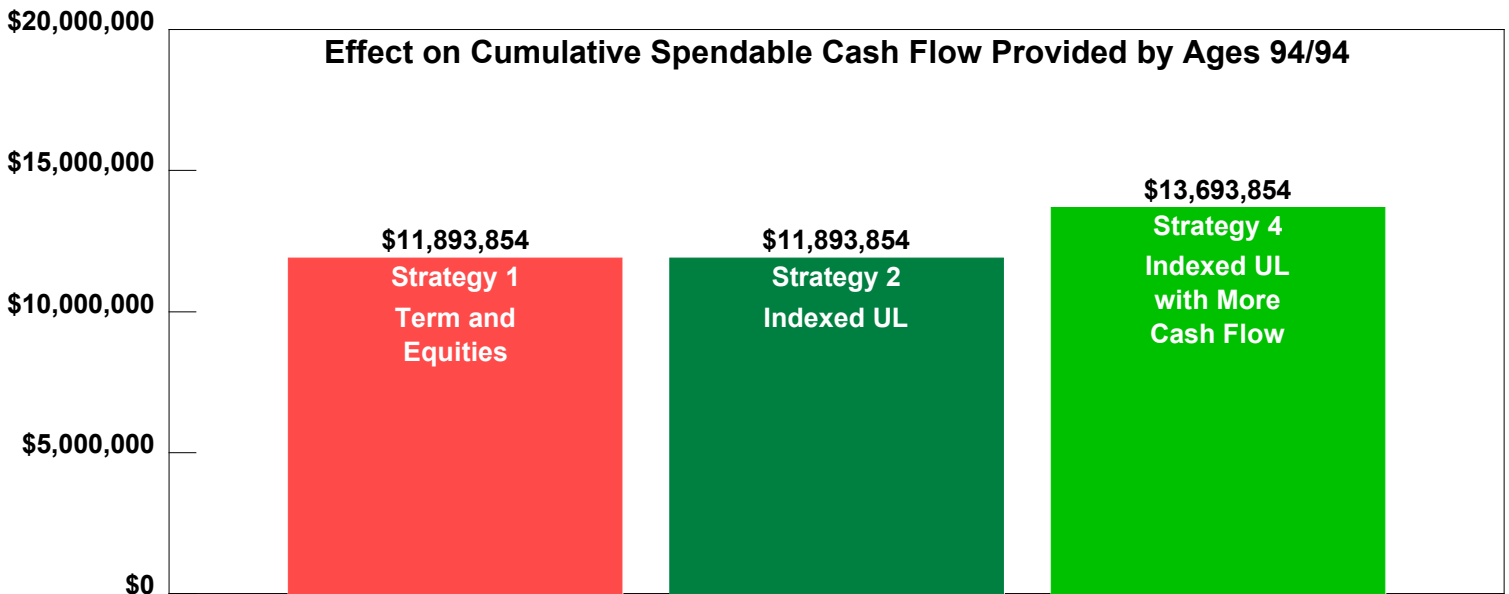
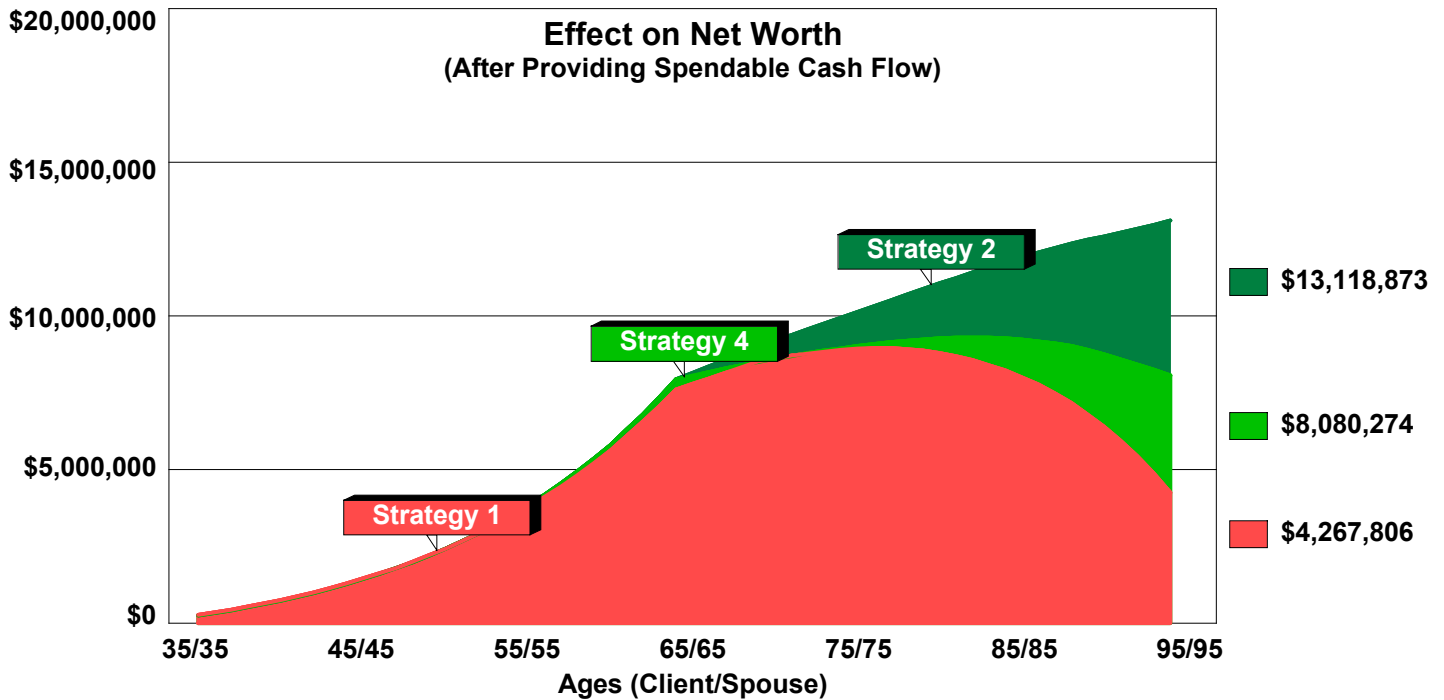
Analysis of Term and Equity Account vs. Indexed UL + More Cash Flow

Analysis of Term and Equity Account vs. Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Comparison of Alternatives



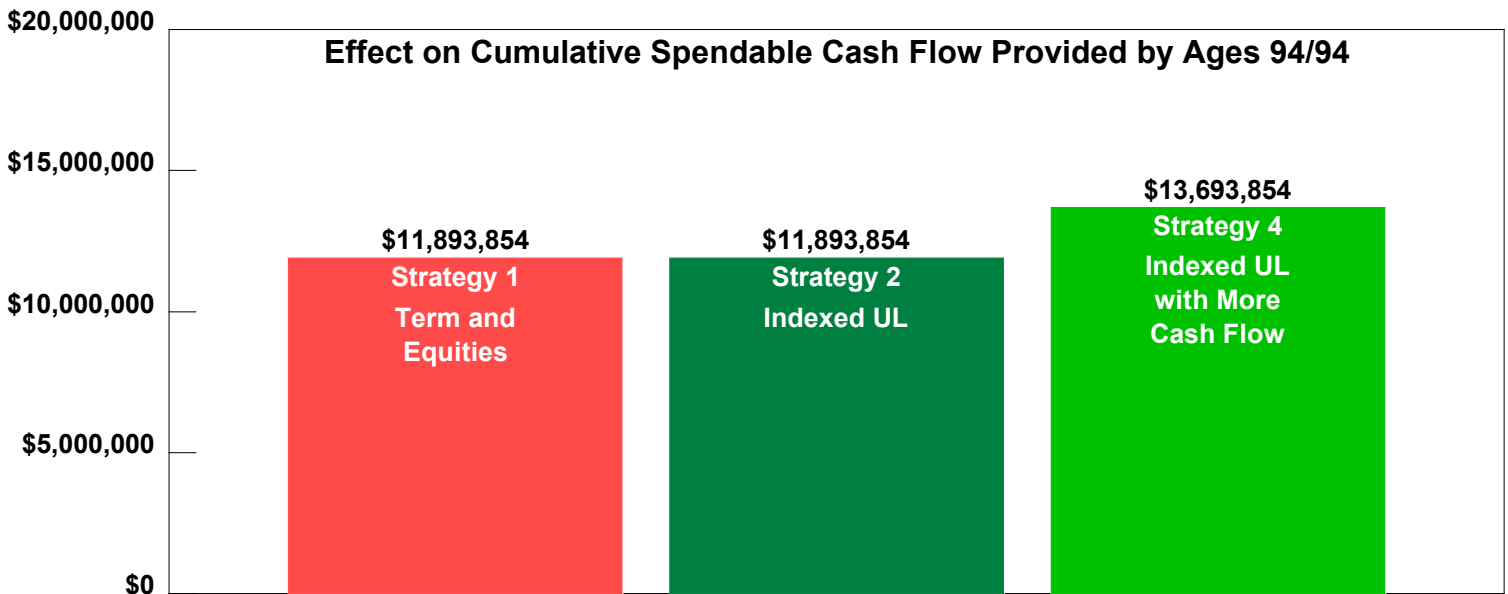
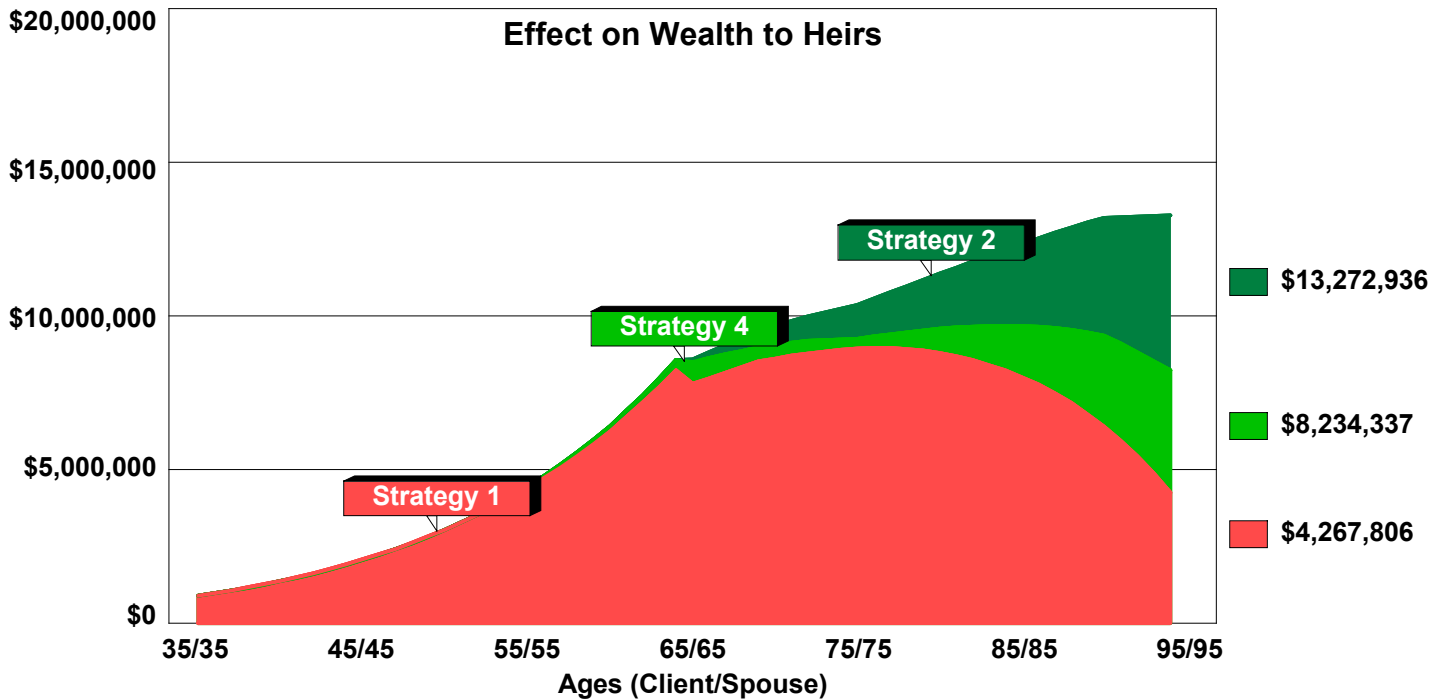
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Analysis of Term and Equity Account vs. Indexed UL + More Cash Flow

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Comparison of Alternatives



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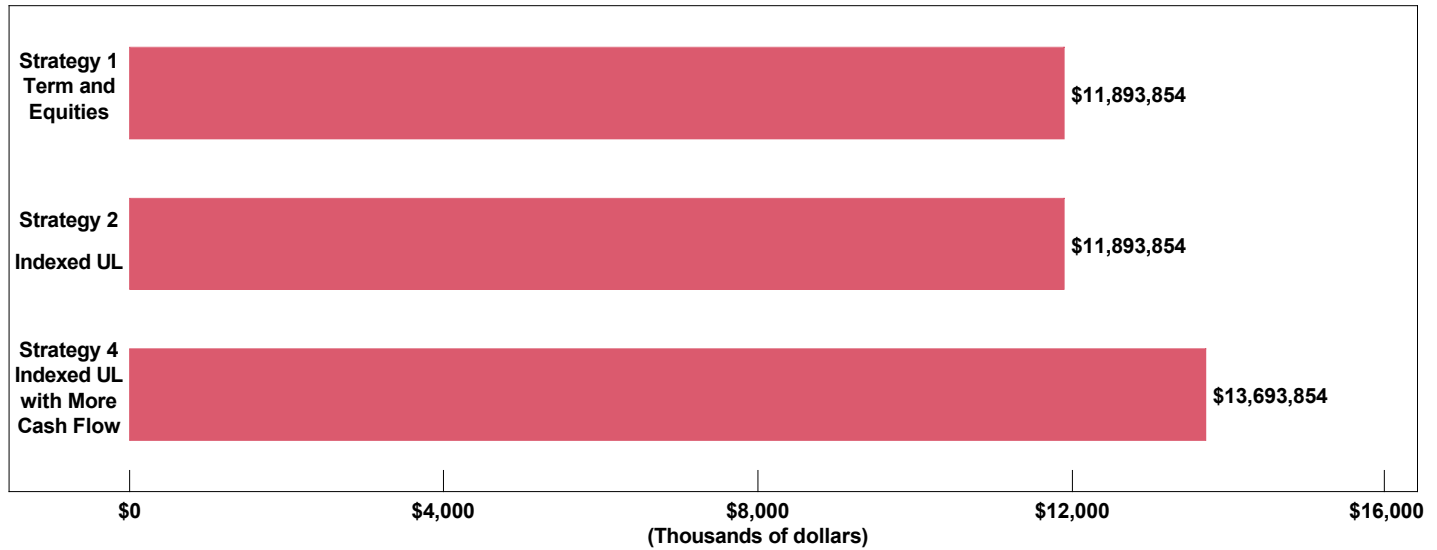
Analysis of Term and Equity Account vs. Indexed UL + More Cash Flow

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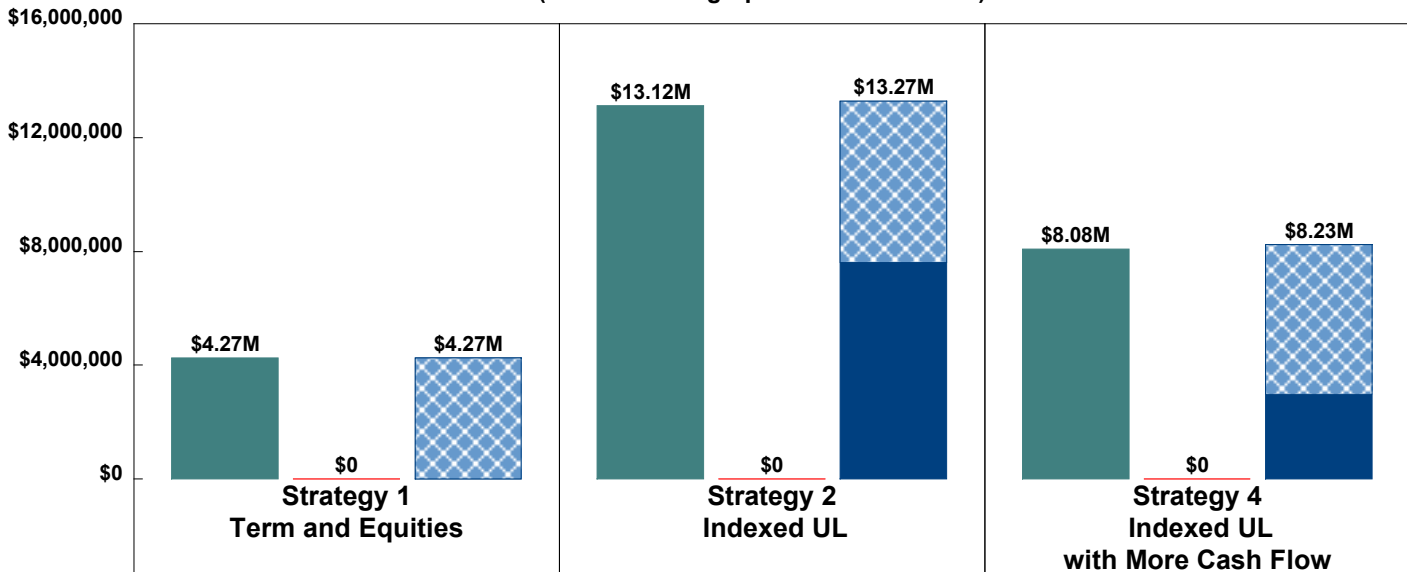
For: Tom Robinson & Jodie Robinson

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
- Net Worth
- Transfer Taxes
- Wealth to Heirs*

*Due to the illustrated results of "stretch-out" tax planning, the checkered section on the top of the Wealth to Heirs bars represents retirement assets in the following amounts on which income tax is still due by Heirs: Strategy 1: \$4,267,806; Strategy 2: \$5,663,262; Strategy 4: \$5,264,139.

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Analysis of Term and Equity Account vs. Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Comparison of Alternatives

Year	M/F Ages	Effect on Spendable Cash Flow			Effect on Net Worth*			Effect on Wealth to Heirs		
		Strategy 1 Term and Equities	Strategy 2 Indexed UL	Strategy 4 Indexed UL with More Cash Flow	Strategy 1 Term and Equities	Strategy 2 Indexed UL	Strategy 4 Indexed UL with More Cash Flow	Strategy 1 Term and Equities	Strategy 2 Indexed UL	Strategy 4 Indexed UL with More Cash Flow
1	35/35	0	0	0	278,112	261,859	261,859	903,112	900,678	900,678
2	36/36	0	0	0	362,210	343,613	343,613	987,210	982,301	982,301
3	37/37	0	0	0	452,658	431,787	431,787	1,077,658	1,070,337	1,070,337
4	38/38	0	0	0	549,853	526,820	526,820	1,174,853	1,165,233	1,165,233
5	39/39	0	0	0	654,224	629,205	629,205	1,279,224	1,267,468	1,267,468
6	40/40	0	0	0	766,230	739,417	739,417	1,391,230	1,377,530	1,377,530
7	41/41	0	0	0	886,364	857,992	857,992	1,511,364	1,495,948	1,495,948
8	42/42	0	0	0	1,015,146	987,477	987,477	1,640,146	1,623,277	1,623,277
9	43/43	0	0	0	1,153,127	1,126,470	1,126,470	1,778,127	1,760,108	1,760,108
10	44/44	0	0	0	1,300,893	1,276,467	1,276,467	1,925,893	1,907,942	1,907,942
11	45/45	0	0	0	1,459,069	1,437,402	1,437,402	2,084,069	2,066,720	2,066,720
12	46/46	0	0	0	1,628,317	1,610,057	1,610,057	2,253,317	2,237,214	2,237,214
13	47/47	0	0	0	1,809,337	1,796,125	1,796,125	2,434,337	2,421,125	2,421,125
14	48/48	0	0	0	2,002,873	1,993,479	1,993,479	2,627,873	2,618,479	2,618,479
15	49/49	0	0	0	2,209,711	2,205,163	2,205,163	2,834,711	2,830,163	2,830,163
16	50/50	0	0	0	2,430,688	2,432,096	2,432,096	3,055,688	3,057,096	3,057,096
17	51/51	0	0	0	2,666,693	2,675,346	2,675,346	3,291,693	3,300,346	3,300,346
18	52/52	0	0	0	2,918,666	2,936,034	2,936,034	3,543,666	3,561,034	3,561,034
19	53/53	0	0	0	3,187,606	3,215,351	3,215,351	3,812,606	3,840,351	3,840,351
20	54/54	0	0	0	3,474,569	3,514,575	3,514,575	4,099,569	4,139,575	4,139,575
21	55/55	0	0	0	3,780,674	3,835,068	3,835,068	4,405,674	4,460,068	4,460,068
22	56/56	0	0	0	4,107,112	4,178,289	4,178,289	4,732,112	4,803,289	4,803,289
23	57/57	0	0	0	4,455,145	4,545,783	4,545,783	5,080,145	5,170,783	5,170,783
24	58/58	0	0	0	4,826,107	4,939,185	4,939,185	5,451,107	5,564,185	5,564,185
25	59/59	0	0	0	5,221,415	5,360,242	5,360,242	5,846,415	5,985,242	5,985,242
26	60/60	0	0	0	5,642,571	5,810,667	5,810,667	6,267,571	6,435,667	6,435,667
27	61/61	0	0	0	6,091,165	6,292,275	6,292,275	6,716,165	6,917,275	6,917,275
28	62/62	0	0	0	6,568,884	6,807,137	6,807,137	7,193,884	7,432,137	7,432,137
29	63/63	0	0	0	7,077,517	7,357,466	7,357,466	7,702,517	7,982,466	7,982,466
30	64/64	0	0	0	7,618,955	7,945,615	7,945,615	8,243,955	8,570,615	8,570,615
31	65/65	250,000	250,000	310,000	7,797,331	8,154,468	8,063,960	7,797,331	8,595,314	8,504,806
32	66/66	257,500	257,500	317,500	7,977,571	8,366,583	8,180,208	7,977,571	8,817,264	8,630,889
33	67/67	265,225	265,225	325,225	8,159,680	8,581,953	8,294,043	8,159,680	9,041,020	8,753,110
34	68/68	273,182	273,182	333,182	8,343,569	8,800,565	8,405,126	8,343,569	9,266,368	8,870,929
35	69/69	281,377	281,377	341,377	8,529,098	9,022,412	8,513,104	8,529,098	9,493,082	8,983,774
36	70/70	289,819	289,819	349,819	8,623,388	9,207,746	8,610,720	8,623,388	9,681,170	9,084,144
37	71/71	298,513	298,513	358,513	8,708,738	9,393,964	8,704,201	8,708,738	9,833,965	9,144,202
38	72/72	307,468	307,468	367,468	8,784,086	9,580,822	8,793,134	8,784,086	9,979,916	9,192,228
39	73/73	316,693	316,693	376,693	8,848,288	9,768,170	8,877,141	8,848,288	10,118,076	9,227,047
40	74/74	326,193	326,193	386,193	8,900,114	9,955,949	8,955,891	8,900,114	10,247,506	9,247,448
		2,865,970	2,865,970	3,465,970						

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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Analysis of Term and Equity Account vs. Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Comparison of Alternatives

Year	M/F Ages	Effect on Spendable Cash Flow			Effect on Net Worth*			Effect on Wealth to Heirs		
		Strategy 1 Term and Equities	Strategy 2 Indexed UL	Strategy 4 Indexed UL with More Cash Flow	Strategy 1 Term and Equities	Strategy 2 Indexed UL	Strategy 4 Indexed UL with More Cash Flow	Strategy 1 Term and Equities	Strategy 2 Indexed UL	Strategy 4 Indexed UL with More Cash Flow
41	75/75	335,979	335,979	395,979	8,938,243	10,144,184	9,029,109	8,938,243	10,367,253	9,252,178
42	76/76	346,058	346,058	406,058	8,961,252	10,331,456	9,095,052	8,961,252	10,570,297	9,333,893
43	77/77	356,440	356,440	416,440	8,968,251	10,517,904	9,153,477	8,968,251	10,773,537	9,409,110
44	78/78	367,133	367,133	427,133	8,934,552	10,702,536	9,203,059	8,934,552	10,976,043	9,476,566
45	79/79	378,147	378,147	438,147	8,875,530	10,885,525	9,243,536	8,875,530	11,178,056	9,536,067
46	80/80	389,492	389,492	449,492	8,795,666	11,066,410	9,274,029	8,795,666	11,379,186	9,586,805
47	81/81	401,177	401,177	461,177	8,693,224	11,244,570	9,293,472	8,693,224	11,578,878	9,627,780
48	82/82	413,212	413,212	473,212	8,566,347	11,419,418	9,300,807	8,566,347	11,776,619	9,658,008
49	83/83	425,608	425,608	485,608	8,413,061	11,590,284	9,294,868	8,413,061	11,971,816	9,676,400
50	84/84	438,377	438,377	498,377	8,231,252	11,756,324	9,274,280	8,231,252	12,163,699	9,681,655
51	85/85	451,528	451,528	511,528	8,018,671	11,917,625	9,238,488	8,018,671	12,352,422	9,673,285
52	86/86	465,074	465,074	525,074	7,772,917	12,072,915	9,185,610	7,772,917	12,536,768	9,649,463
53	87/87	479,026	479,026	539,026	7,491,434	12,220,853	9,113,660	7,491,434	12,715,451	9,608,258
54	88/88	493,397	493,397	553,397	7,171,496	12,359,423	9,019,937	7,171,496	12,886,485	9,546,999
55	89/89	508,199	508,199	568,199	6,810,199	12,486,512	8,901,597	6,810,199	13,047,785	9,462,870
56	90/90	523,444	523,444	583,444	6,404,452	12,601,234	8,756,849	6,404,452	13,198,469	9,354,084
57	91/91	539,148	539,148	599,148	5,950,960	12,715,517	8,596,779	5,950,960	13,224,060	9,105,322
58	92/92	555,322	555,322	615,322	5,446,218	12,834,209	8,425,340	5,446,218	13,240,398	8,831,529
59	93/93	571,982	571,982	631,982	4,886,490	12,964,576	8,249,403	4,886,490	13,253,235	8,538,062
60	94/94	589,141	589,141	649,141	4,267,806	13,118,873	8,080,274	4,267,806	13,272,936	8,234,337
		11,893,854	11,893,854	13,693,854						

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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Financial Analysis: Retirement Plan 1 with Term and Equity Account

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson, Ages 35/35

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	0
	Liquid Assets (Tax Exempt Interest)		0
	Hypothetical Equity Assets		0
	Tax Deferred Assets		0
	Defined Contribution Plan Assets for Tom Robinson		
	Retirement Plan Assets	100,000	
	Defined Contribution Plan Assets for Jodie Robinson		
	Retirement Plan Asset	100,000	
	Total Defined Contribution Plan Assets:	200,000	
	Total Liquid Assets		200,000
<u>Illiquid Assets:</u>			
	Total Illiquid Assets		0
<u>Other Assets:</u>	Inside the Estate		
	Term Insurance Death Benefit	625,000	
	Total Other Assets Inside the Estate		625,000
	Total Estate Assets		\$825,000
	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 -- Equity, Spouse's Retirement Plan Assets, Retirement Plan Assets

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	31.00%
	Retirement	31.00%
<u>Life Expectancy:</u>	Joint	55 Years
	Tom Robinson	Age 89
	Jodie Robinson	Age 89
<u>Hypothetical Equities:</u>	Equity	
	Growth Rate	7.00%
	Dividend Rate	2.00%
<u>Retirement Plan Assets Tom Robinson:</u>		
	Defined Contr. Yield Assumption	6.90%
<u>Retirement Plan Assets Jodie Robinson:</u>		
	Defined Contr. Yield Assumption	6.90%

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.

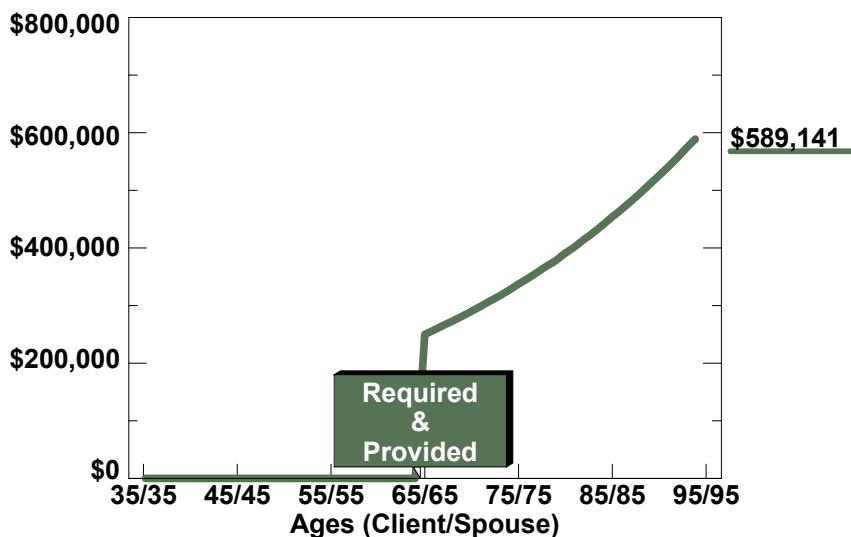
Analysis of After Tax Cash Flow Requirements

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

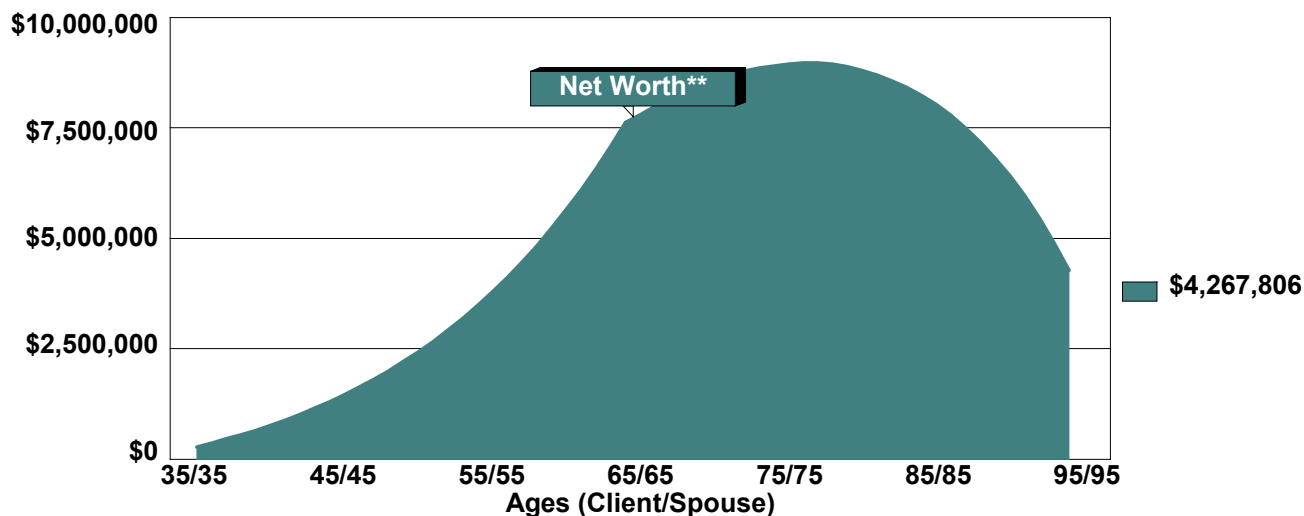
- 1st. Hypothetical Equities
- 2nd. Spouse's Retirement Plan Assets*
- 3rd. Retirement Plan Assets*

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 due if deferred assets are liquidated.

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

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) Total After Tax Cash Flow from Retirement Plan Assets	(5) After Tax Cash Flow from Equity Assets	(6) Total After Tax Cash Flow Provided*
1	35/35	0	0	0	0	0	0
2	36/36	0	0	0	0	0	0
3	37/37	0	0	0	0	0	0
4	38/38	0	0	0	0	0	0
5	39/39	0	0	0	0	0	0
6	40/40	0	0	0	0	0	0
7	41/41	0	0	0	0	0	0
8	42/42	0	0	0	0	0	0
9	43/43	0	0	0	0	0	0
10	44/44	0	0	0	0	0	0
11	45/45	0	0	0	0	0	0
12	46/46	0	0	0	0	0	0
13	47/47	0	0	0	0	0	0
14	48/48	0	0	0	0	0	0
15	49/49	0	0	0	0	0	0
16	50/50	0	0	0	0	0	0
17	51/51	0	0	0	0	0	0
18	52/52	0	0	0	0	0	0
19	53/53	0	0	0	0	0	0
20	54/54	0	0	0	0	0	0
21	55/55	0	0	0	0	0	0
22	56/56	0	0	0	0	0	0
23	57/57	0	0	0	0	0	0
24	58/58	0	0	0	0	0	0
25	59/59	0	0	0	0	0	0
26	60/60	0	0	0	0	0	0
27	61/61	0	0	0	0	0	0
28	62/62	0	0	0	0	0	0
29	63/63	0	0	0	0	0	0
30	64/64	0	0	0	0	0	0
31	65/65	250,000	0	250,000	0	250,000	250,000
32	66/66	257,500	0	257,500	0	257,500	257,500
33	67/67	265,225	0	265,225	0	265,225	265,225
34	68/68	273,182	0	273,182	0	273,182	273,182
35	69/69	281,377	0	281,377	0	281,377	281,377
36	70/70	289,819	0	289,819	201,162	88,657	289,819
37	71/71	298,513	0	298,513	212,086	86,427	298,513
38	72/72	307,468	0	307,468	223,576	83,892	307,468
39	73/73	316,693	0	316,693	235,656	81,037	316,693
40	74/74	326,193	0	326,193	248,348	77,845	326,193
		<u>2,865,970</u>	<u>0</u>	<u>2,865,970</u>	<u>1,120,828</u>	<u>1,745,142</u>	<u>2,865,970</u>

*IMPORTANT NOTE: For this plan to be financially sound, column (6) must be sufficient to provide the values in column (3).

Column (1): assumes 0.00% inflation in yrs 1-31, 3.00% thereafter.

Column (4): see "Summary of Retirement Plan Assets".

Column (5): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

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) Total After Tax Cash Flow from Retirement Plan Assets	(5) After Tax Cash Flow from Equity Assets	(6) Total After Tax Cash Flow Provided*
41	75/75	335,979	0	335,979	261,682	74,297	335,979
42	76/76	346,058	0	346,058	275,682	70,376	346,058
43	77/77	356,440	0	356,440	289,006	67,434	356,440
44	78/78	367,133	0	367,133	353,137	13,996	367,133
45	79/79	378,147	0	378,147	378,147	0	378,147
46	80/80	389,492	0	389,492	389,492	0	389,492
47	81/81	401,177	0	401,177	401,177	0	401,177
48	82/82	413,212	0	413,212	413,212	0	413,212
49	83/83	425,608	0	425,608	425,608	0	425,608
50	84/84	438,377	0	438,377	438,377	0	438,377
51	85/85	451,528	0	451,528	451,528	0	451,528
52	86/86	465,074	0	465,074	465,074	0	465,074
53	87/87	479,026	0	479,026	479,026	0	479,026
54	88/88	493,397	0	493,397	493,397	0	493,397
55	89/89	508,199	0	508,199	508,199	0	508,199
56	90/90	523,444	0	523,444	523,444	0	523,444
57	91/91	539,148	0	539,148	539,148	0	539,148
58	92/92	555,322	0	555,322	555,322	0	555,322
59	93/93	571,982	0	571,982	571,982	0	571,982
60	94/94	589,141	0	589,141	589,141	0	589,141
		11,893,854	0	11,893,854	9,922,609	1,971,245	11,893,854

*IMPORTANT NOTE: For this plan to be financially sound, column (6) must be sufficient to provide the values in column (3).

Column (1): assumes 0.00% inflation in yrs 1-31, 3.00% thereafter.
 Column (4): see "Summary of Retirement Plan Assets".
 Column (5): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

Cash Flow Required

Spendable Cash Flow						
Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	=	(2) Total After Tax Spendable Cash Flow Required	=	(3) Total After Tax Cash Flow Required
1	35/35	0		0		0
2	36/36	0		0		0
3	37/37	0		0		0
4	38/38	0		0		0
5	39/39	0		0		0
6	40/40	0		0		0
7	41/41	0		0		0
8	42/42	0		0		0
9	43/43	0		0		0
10	44/44	0		0		0
11	45/45	0		0		0
12	46/46	0		0		0
13	47/47	0		0		0
14	48/48	0		0		0
15	49/49	0		0		0
16	50/50	0		0		0
17	51/51	0		0		0
18	52/52	0		0		0
19	53/53	0		0		0
20	54/54	0		0		0
21	55/55	0		0		0
22	56/56	0		0		0
23	57/57	0		0		0
24	58/58	0		0		0
25	59/59	0		0		0
26	60/60	0		0		0
27	61/61	0		0		0
28	62/62	0		0		0
29	63/63	0		0		0
30	64/64	0		0		0
31	65/65	250,000		250,000		250,000
32	66/66	257,500		257,500		257,500
33	67/67	265,225		265,225		265,225
34	68/68	273,182		273,182		273,182
35	69/69	281,377		281,377		281,377
36	70/70	289,819		289,819		289,819
37	71/71	298,513		298,513		298,513
38	72/72	307,468		307,468		307,468
39	73/73	316,693		316,693		316,693
40	74/74	326,193		326,193		326,193
		2,865,970		2,865,970		2,865,970

Column (1) assumes 0.00% inflation for 31 years, 3.00% thereafter.

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

Cash Flow Required

Spendable Cash Flow						
Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	=	(2) Total After Tax Spendable Cash Flow Required	=	(3) Total After Tax Cash Flow Required
41	75/75	335,979		335,979		335,979
42	76/76	346,058		346,058		346,058
43	77/77	356,440		356,440		356,440
44	78/78	367,133		367,133		367,133
45	79/79	378,147		378,147		378,147
46	80/80	389,492		389,492		389,492
47	81/81	401,177		401,177		401,177
48	82/82	413,212		413,212		413,212
49	83/83	425,608		425,608		425,608
50	84/84	438,377		438,377		438,377
51	85/85	451,528		451,528		451,528
52	86/86	465,074		465,074		465,074
53	87/87	479,026		479,026		479,026
54	88/88	493,397		493,397		493,397
55	89/89	508,199		508,199		508,199
56	90/90	523,444		523,444		523,444
57	91/91	539,148		539,148		539,148
58	92/92	555,322		555,322		555,322
59	93/93	571,982		571,982		571,982
60	94/94	589,141		589,141		589,141
		11,893,854		11,893,854		11,893,854

Column (1) assumes 0.00% inflation for 31 years, 3.00% thereafter.

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

Details of Defined Contribution Plan Assets for Tom Robinson

Retirement Plan Assets Initial Value 100,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 6.90%	Pre-Retirement Income Tax Rate 31.00%	Retirement Income Tax Rate 31.00%		
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
1	35/35	100,000	21,600	0	0	0	128,691
2	36/36	128,691	22,248	0	0	0	159,740
3	37/37	159,740	22,915	0	0	0	193,306
4	38/38	193,306	23,603	0	0	0	229,557
5	39/39	229,557	24,311	0	0	0	268,671
6	40/40	268,671	25,040	0	0	0	310,837
7	41/41	310,837	25,792	0	0	0	356,258
8	42/42	356,258	26,566	0	0	0	405,146
9	43/43	405,146	27,362	0	0	0	457,728
10	44/44	457,728	28,183	0	0	0	514,244
11	45/45	514,244	29,028	0	0	0	574,950
12	46/46	574,950	29,899	0	0	0	640,118
13	47/47	640,118	30,797	0	0	0	710,036
14	48/48	710,036	31,721	0	0	0	785,009
15	49/49	785,009	32,672	0	0	0	865,360
16	50/50	865,360	33,652	0	0	0	951,433
17	51/51	951,433	34,662	0	0	0	1,043,594
18	52/52	1,043,594	35,701	0	0	0	1,142,229
19	53/53	1,142,229	36,773	0	0	0	1,247,750
20	54/54	1,247,750	37,876	0	0	0	1,360,591
21	55/55	1,360,591	39,012	0	0	0	1,481,214
22	56/56	1,481,214	40,182	0	0	0	1,610,109
23	57/57	1,610,109	41,388	0	0	0	1,747,796
24	58/58	1,747,796	42,630	0	0	0	1,894,826
25	59/59	1,894,826	43,908	0	0	0	2,051,782
26	60/60	2,051,782	45,226	0	0	0	2,219,285
27	61/61	2,219,285	46,583	0	0	0	2,397,991
28	62/62	2,397,991	47,980	0	0	0	2,588,596
29	63/63	2,588,596	49,420	0	0	0	2,791,839
30	64/64	2,791,839	50,902	0	0	0	3,008,501
31	65/65	3,008,501	0	0	0	0	3,183,927
32	66/66	3,183,927	0	0	0	0	3,369,582
33	67/67	3,369,582	0	0	0	0	3,566,062
34	68/68	3,566,062	0	0	0	0	3,773,999
35	69/69	3,773,999	0	0	0	0	3,994,061
36	70/70	3,994,061	0	145,769	145,769	100,581	4,072,686
37	71/71	4,072,686	0	153,686	153,686	106,043	4,147,517
38	72/72	4,147,517	0	162,012	162,012	111,788	4,217,900
39	73/73	4,217,900	0	170,765	170,765	117,828	4,283,123
40	74/74	4,283,123	0	179,963	179,963	124,174	4,342,415
			1,027,632	812,195	812,195	560,414	

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

Column (2) includes an employer match.

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 1.00%.

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

Details of Defined Contribution Plan Assets for Tom Robinson

Retirement Plan Assets Initial Value 100,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 6.90%	Pre-Retirement Income Tax Rate 31.00%	Retirement Income Tax Rate 31.00%		
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
41	75/75	4,342,415	0	189,625	189,625	130,841	4,394,939
42	76/76	4,394,939	0	199,770	199,770	137,841	4,439,789
43	77/77	4,439,789	0	209,424	209,424	144,503	4,477,038
44	78/78	4,477,038	0	220,544	220,544	152,175	4,504,690
45	79/79	4,504,690	0	231,010	231,010	159,397	4,522,878
46	80/80	4,522,878	0	241,865	241,865	166,887	4,530,639
47	81/81	4,530,639	0	253,108	253,108	174,645	4,526,954
48	82/82	4,526,954	0	264,734	264,734	182,666	4,510,750
49	83/83	4,510,750	0	276,733	276,733	190,946	4,480,903
50	84/84	4,480,903	0	289,091	289,091	199,473	4,436,237
51	85/85	4,436,237	0	299,746	299,746	206,825	4,377,690
52	86/86	4,377,690	0	310,474	310,474	214,227	4,304,375
53	87/87	4,304,375	0	321,222	321,222	221,643	4,215,411
54	88/88	4,215,411	0	331,922	331,922	229,026	4,109,935
55	89/89	4,109,935	0	342,495	342,495	236,322	3,987,119
56	90/90	3,987,119	0	349,747	349,747	241,325	3,849,467
57	91/91	3,849,467	0	356,432	356,432	245,938	3,696,714
58	92/92	3,696,714	0	362,423	362,423	250,072	3,528,714
59	93/93	3,528,714	0	367,574	367,574	253,626	3,345,466
60	94/94	3,345,466	0	367,634	367,634	253,667	3,151,469
		1,027,632	6,597,768	6,597,768	4,552,459		

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

Column (2) includes an employer match.

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 1.00%.

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

Details of Defined Contribution Plan Assets for Jodie Robinson

Retirement Plan Assets Initial Value 100,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 6.90%	Pre-Retirement Income Tax Rate 31.00%	Retirement Income Tax Rate 31.00%		
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
1	35/35	100,000	21,600	0	0	0	128,691
2	36/36	128,691	22,248	0	0	0	159,740
3	37/37	159,740	22,915	0	0	0	193,306
4	38/38	193,306	23,603	0	0	0	229,557
5	39/39	229,557	24,311	0	0	0	268,671
6	40/40	268,671	25,040	0	0	0	310,837
7	41/41	310,837	25,792	0	0	0	356,258
8	42/42	356,258	26,566	0	0	0	405,146
9	43/43	405,146	27,362	0	0	0	457,728
10	44/44	457,728	28,183	0	0	0	514,244
11	45/45	514,244	29,028	0	0	0	574,950
12	46/46	574,950	29,899	0	0	0	640,118
13	47/47	640,118	30,797	0	0	0	710,036
14	48/48	710,036	31,721	0	0	0	785,009
15	49/49	785,009	32,672	0	0	0	865,360
16	50/50	865,360	33,652	0	0	0	951,433
17	51/51	951,433	34,662	0	0	0	1,043,594
18	52/52	1,043,594	35,701	0	0	0	1,142,229
19	53/53	1,142,229	36,773	0	0	0	1,247,750
20	54/54	1,247,750	37,876	0	0	0	1,360,591
21	55/55	1,360,591	39,012	0	0	0	1,481,214
22	56/56	1,481,214	40,182	0	0	0	1,610,109
23	57/57	1,610,109	41,388	0	0	0	1,747,796
24	58/58	1,747,796	42,630	0	0	0	1,894,826
25	59/59	1,894,826	43,908	0	0	0	2,051,782
26	60/60	2,051,782	45,226	0	0	0	2,219,285
27	61/61	2,219,285	46,583	0	0	0	2,397,991
28	62/62	2,397,991	47,980	0	0	0	2,588,596
29	63/63	2,588,596	49,420	0	0	0	2,791,839
30	64/64	2,791,839	50,902	0	0	0	3,008,501
31	65/65	3,008,501	0	0	0	0	3,183,927
32	66/66	3,183,927	0	0	0	0	3,369,582
33	67/67	3,369,582	0	0	0	0	3,566,062
34	68/68	3,566,062	0	0	0	0	3,773,999
35	69/69	3,773,999	0	0	0	0	3,994,061
36	70/70	3,994,061	0	145,769	145,769	100,581	4,072,686
37	71/71	4,072,686	0	153,686	153,686	106,043	4,147,517
38	72/72	4,147,517	0	162,012	162,012	111,788	4,217,900
39	73/73	4,217,900	0	170,765	170,765	117,828	4,283,123
40	74/74	4,283,123	0	179,963	179,963	124,174	4,342,415
			1,027,632	812,195	812,195	560,414	

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

Column (2) includes an employer match.

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 1.00%.

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

Details of Defined Contribution Plan Assets for Jodie Robinson

Retirement Plan Assets Initial Value 100,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 6.90%	Pre-Retirement Income Tax Rate 31.00%	Retirement Income Tax Rate 31.00%		
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
41	75/75	4,342,415	0	189,625	189,625	130,841	4,394,939
42	76/76	4,394,939	0	199,770	199,770	137,841	4,439,789
43	77/77	4,439,789	0	209,424	209,424	144,503	4,477,038
44	78/78	4,477,038	0	220,544	291,249	200,962	4,429,862
45	79/79	4,429,862	0	227,172	317,029	218,750	4,352,652
46	80/80	4,352,652	0	232,762	322,616	222,605	4,265,027
47	81/81	4,265,027	0	238,270	328,307	226,532	4,166,270
48	82/82	4,166,270	0	243,642	334,125	230,546	4,055,597
49	83/83	4,055,597	0	248,810	340,090	234,662	3,932,158
50	84/84	3,932,158	0	253,688	346,238	238,904	3,795,015
51	85/85	3,795,015	0	256,420	354,642	244,703	3,640,981
52	86/86	3,640,981	0	258,226	363,546	250,847	3,468,542
53	87/87	3,468,542	0	258,846	373,019	257,383	3,276,023
54	88/88	3,276,023	0	257,955	383,146	264,371	3,061,561
55	89/89	3,061,561	0	255,130	394,025	271,877	2,823,080
56	90/90	2,823,080	0	247,639	408,868	282,119	2,554,985
57	91/91	2,554,985	0	236,573	424,942	293,210	2,254,246
58	92/92	2,254,246	0	221,005	442,391	305,250	1,917,504
59	93/93	1,917,504	0	199,740	461,386	318,356	1,541,024
60	94/94	1,541,024	0	169,343	486,194	335,474	1,116,337
		1,027,632	5,436,779	7,782,827	5,370,150		

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

Column (2) includes an employer match.

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 1.00%.

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

Details of Hypothetical Equity Assets

		Initial Cost Basis 0	Growth 7.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 31.00%	Retirement Income Tax Rate 31.00%	Composite Capital Gains Tax Rate* 28.00%	Turnover Assumption 50.00%		
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	35/35	0	19,475	0	1,363	292	21,130	20,730	0	0	0
2	36/36	20,730	19,475	0	2,814	603	43,622	42,730	0	0	0
3	37/37	42,730	19,475	0	4,354	933	67,492	66,046	0	0	0
4	38/38	66,046	19,475	0	5,986	1,283	92,790	90,739	0	0	0
5	39/39	90,739	19,475	0	7,715	1,653	119,582	116,882	0	0	0
6	40/40	116,882	19,475	0	9,545	2,045	147,947	144,556	0	0	0
7	41/41	144,556	19,475	0	11,482	2,460	177,973	173,848	0	0	0
8	42/42	173,848	19,475	0	13,533	2,900	209,756	204,854	0	0	0
9	43/43	204,854	19,475	0	15,703	3,365	243,397	237,671	0	0	0
10	44/44	237,671	19,475	0	18,000	3,857	279,003	272,405	0	0	0
11	45/45	272,405	19,475	0	20,432	4,378	316,690	309,169	0	0	0
12	46/46	309,169	19,475	0	23,005	4,930	356,579	348,081	0	0	0
13	47/47	348,081	19,475	0	25,729	5,513	398,798	389,265	0	0	0
14	48/48	389,265	19,475	0	28,612	6,131	443,483	432,855	0	0	0
15	49/49	432,855	19,475	0	31,663	6,785	490,778	478,991	0	0	0
16	50/50	478,991	19,475	0	34,893	7,477	540,836	527,822	0	0	0
17	51/51	527,822	19,475	0	38,311	8,209	593,817	579,505	0	0	0
18	52/52	579,505	19,475	0	41,929	8,985	649,894	634,208	0	0	0
19	53/53	634,208	19,475	0	45,758	9,805	709,246	692,106	0	0	0
20	54/54	692,106	19,475	0	49,811	10,674	772,066	753,387	0	0	0
21	55/55	753,387	19,475	0	54,100	11,593	838,555	818,246	0	0	0
22	56/56	818,246	19,475	0	58,640	12,566	908,927	886,894	0	0	0
23	57/57	886,894	19,475	0	63,446	13,596	983,411	959,553	0	0	0
24	58/58	959,553	19,475	0	68,532	14,685	1,062,245	1,036,455	0	0	0
25	59/59	1,036,455	19,475	0	73,915	15,839	1,145,684	1,117,851	0	0	0
26	60/60	1,117,851	19,475	0	79,613	17,060	1,233,999	1,204,001	0	0	0
27	61/61	1,204,001	19,475	0	85,643	18,352	1,327,471	1,295,183	0	0	0
28	62/62	1,295,183	19,475	0	92,026	19,720	1,426,404	1,391,692	0	0	0
29	63/63	1,391,692	19,475	0	98,782	21,168	1,531,117	1,493,839	0	0	0
30	64/64	1,493,839	19,475	0	105,932	22,700	1,641,946	1,601,953	0	0	0
31	65/65	1,601,953	0	232,250	95,879	0	1,465,582	1,429,477	20,545	229,455	250,000
32	66/66	1,429,477	0	242,690	83,075	0	1,269,862	1,238,407	17,802	239,698	257,500
33	67/67	1,238,407	0	253,616	68,935	0	1,053,726	1,027,556	14,772	250,453	265,225
34	68/68	1,027,556	0	265,069	53,374	0	815,861	795,571	11,437	261,745	273,182
35	69/69	795,571	0	277,084	36,294	0	554,781	540,976	7,777	273,600	281,377
36	70/70	540,976	0	82,828	32,070	0	490,218	478,016	6,872	81,785	88,657
37	71/71	478,016	0	81,506	27,756	0	424,266	413,704	5,948	80,479	86,427
38	72/72	413,704	0	79,892	23,367	0	357,179	348,286	5,007	78,885	83,892
39	73/73	348,286	0	77,965	18,922	0	289,243	282,042	4,055	76,982	81,037
40	74/74	282,042	0	75,704	14,444	0	220,782	215,284	3,095	74,750	77,845
			584,250	1,668,604		259,557			97,310	1,647,832	1,745,142

*The composite capital gains tax rate includes 50.00% short-term gains subject to ordinary income tax and 50.00% long-term gains subject to capital gains tax of 25.00%.

**Column (7) has been reduced by a 1.00% management fee.

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

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

Details of Hypothetical Equity Assets

		Initial Cost Basis 0	Growth 7.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 31.00%	Retirement Income Tax Rate 31.00%	Composite Capital Gains Tax Rate* 28.00%	Turnover Assumption 50.00%			
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	75/75	215,284	0	73,085	9,954	0	152,153	148,365	2,133	72,164	74,297	
42	76/76	148,365	0	70,085	5,480	0	83,760	81,674	1,174	69,202	70,376	
43	77/77	81,674	0	68,088	951	0	14,537	14,175	204	67,230	67,434	
44	78/78	14,175	0	14,175	0	0	0	0	0	13,996	13,996	
45	79/79	0	0	0	0	0	0	0	0	0	0	
46	80/80	0	0	0	0	0	0	0	0	0	0	
47	81/81	0	0	0	0	0	0	0	0	0	0	
48	82/82	0	0	0	0	0	0	0	0	0	0	
49	83/83	0	0	0	0	0	0	0	0	0	0	
50	84/84	0	0	0	0	0	0	0	0	0	0	
51	85/85	0	0	0	0	0	0	0	0	0	0	
52	86/86	0	0	0	0	0	0	0	0	0	0	
53	87/87	0	0	0	0	0	0	0	0	0	0	
54	88/88	0	0	0	0	0	0	0	0	0	0	
55	89/89	0	0	0	0	0	0	0	0	0	0	
56	90/90	0	0	0	0	0	0	0	0	0	0	
57	91/91	0	0	0	0	0	0	0	0	0	0	
58	92/92	0	0	0	0	0	0	0	0	0	0	
59	93/93	0	0	0	0	0	0	0	0	0	0	
60	94/94	0	0	0	0	0	0	0	0	0	0	
			584,250	1,894,037		259,557		100,821	1,870,424	1,971,245		

*The composite capital gains tax rate includes 50.00% short-term gains subject to ordinary income tax and 50.00% long-term gains subject to capital gains tax of 25.00%.

**Column (7) has been reduced by a 1.00% management fee.

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

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 0	Growth 7.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 31.00%	Retirement Income Tax Rate 31.00%	Composite Capital Gains Tax Rate* 28.00%	Turnover Assumption 50.00%			
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	0	19,475	0	1,363	292	21,130	19,767	10,565	9,884	10,374	20,730
2	20,258	19,475	0	2,814	603	43,622	40,336	21,811	20,168	21,351	42,730
3	41,519	19,475	0	4,354	933	67,492	61,927	33,746	30,963	32,967	66,046
4	63,930	19,475	0	5,986	1,283	92,790	84,688	46,395	42,344	45,261	90,739
5	87,605	19,475	0	7,715	1,653	119,582	108,733	59,791	54,366	58,272	116,882
6	112,639	19,475	0	9,545	2,045	147,947	134,159	73,974	67,079	72,043	144,556
7	139,122	19,475	0	11,482	2,460	177,973	161,058	88,987	80,529	86,618	173,848
8	167,147	19,475	0	13,533	2,900	209,756	189,522	104,878	94,761	102,045	204,854
9	196,806	19,475	0	15,703	3,365	243,397	219,647	121,699	109,823	118,373	237,671
10	228,197	19,475	0	18,000	3,857	279,003	251,529	139,502	125,764	135,655	272,405
11	261,419	19,475	0	20,432	4,378	316,690	285,272	158,345	142,636	153,947	309,169
12	296,583	19,475	0	23,005	4,930	356,579	320,987	178,290	160,494	173,307	348,081
13	333,801	19,475	0	25,729	5,513	398,798	358,788	199,399	179,394	193,798	389,265
14	373,192	19,475	0	28,612	6,131	443,483	398,798	221,742	199,399	215,486	432,855
15	414,885	19,475	0	31,663	6,785	490,778	441,145	245,389	220,572	238,440	478,991
16	459,013	19,475	0	34,893	7,477	540,836	485,965	270,418	242,982	262,736	527,822
17	505,718	19,475	0	38,311	8,209	593,817	533,403	296,909	266,701	288,450	579,505
18	555,152	19,475	0	41,929	8,985	649,894	583,612	324,947	291,806	315,667	634,208
19	607,473	19,475	0	45,758	9,805	709,246	636,753	354,623	318,377	344,474	692,106
20	662,851	19,475	0	49,811	10,674	772,066	692,999	386,033	346,500	374,964	753,387
21	721,464	19,475	0	54,100	11,593	838,555	752,532	419,278	376,266	407,234	818,246
22	783,500	19,475	0	58,640	12,566	908,927	815,541	454,464	407,770	441,389	886,894
23	849,160	19,475	0	63,446	13,596	983,411	882,231	491,706	441,115	477,540	959,553
24	918,656	19,475	0	68,532	14,685	1,062,245	952,816	531,123	476,408	515,802	1,036,455
25	992,210	19,475	0	73,915	15,839	1,145,684	1,027,524	572,842	513,762	556,300	1,117,851
26	1,070,062	19,475	0	79,613	17,060	1,233,999	1,106,597	617,000	553,298	599,163	1,204,001
27	1,152,462	19,475	0	85,643	18,352	1,327,471	1,190,289	663,736	595,144	644,530	1,295,183
28	1,239,674	19,475	0	92,026	19,720	1,426,404	1,278,869	713,202	639,435	692,547	1,391,692
29	1,331,982	19,475	0	98,782	21,168	1,531,117	1,372,624	765,559	686,312	743,370	1,493,839
30	1,429,682	19,475	0	105,932	22,700	1,641,946	1,471,857	820,973	735,928	797,161	1,601,953
31	1,533,089	0	232,250	95,879	0	1,465,582	1,310,823	732,791	655,411	711,125	1,429,477
32	1,366,536	0	242,690	83,075	0	1,269,862	1,134,532	634,931	567,266	615,985	1,238,407
33	1,183,251	0	253,616	68,935	0	1,053,726	940,930	526,863	470,465	511,072	1,027,556
34	981,537	0	265,069	53,374	0	815,861	728,339	407,931	364,169	395,677	795,571
35	759,847	0	277,084	36,294	0	554,781	495,205	277,391	247,602	269,050	540,976
36	516,652	0	82,828	32,070	0	490,218	437,549	245,109	218,774	237,735	478,016
37	456,510	0	81,506	27,756	0	424,266	378,670	212,133	189,335	205,750	413,704
38	395,085	0	79,892	23,367	0	357,179	318,788	178,590	159,394	173,215	348,286
39	332,609	0	77,965	18,922	0	289,243	258,153	144,622	129,077	140,269	282,042
40	269,346	0	75,704	14,444	0	220,782	197,050	110,391	98,525	107,068	215,284
		584,250	1,668,604		259,557						

*The composite capital gains tax rate includes 50.00% short-term gains subject to ordinary income tax and 50.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption.
 ***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 1.00% management fee.

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

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 0	Growth 7.00%	Dividend Tax Rate 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 31.00%	Retirement Income Tax Rate 31.00%	Composite Capital Gains Tax Rate* 28.00%	Turnover Assumption 50.00%			
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	205,593	0	73,085	9,954	0	152,153	135,798	76,077	67,899	73,787	148,365
42	141,686	0	70,085	5,480	0	83,760	74,756	41,880	37,378	40,619	81,674
43	77,997	0	68,088	951	0	14,537	12,974	7,269	6,487	7,050	14,175
44	13,537	0	14,175	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0	0
51	0	0	0	0	0	0	0	0	0	0	0
52	0	0	0	0	0	0	0	0	0	0	0
53	0	0	0	0	0	0	0	0	0	0	0
54	0	0	0	0	0	0	0	0	0	0	0
55	0	0	0	0	0	0	0	0	0	0	0
56	0	0	0	0	0	0	0	0	0	0	0
57	0	0	0	0	0	0	0	0	0	0	0
58	0	0	0	0	0	0	0	0	0	0	0
59	0	0	0	0	0	0	0	0	0	0	0
60	0	0	0	0	0	0	0	0	0	0	0
		584,250	1,894,037			259,557					

*The composite capital gains tax rate includes 50.00% short-term gains subject to ordinary income tax and 50.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption.
 ***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 1.00% management fee.

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

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Value of Taxable Retirement Plan Assets	+	(2) Year End Value of Equity Assets	=	(3) Year End Hypothetical Net Worth
1	35/35	257,382		20,730		278,112
2	36/36	319,480		42,730		362,210
3	37/37	386,612		66,046		452,658
4	38/38	459,114		90,739		549,853
5	39/39	537,342		116,882		654,224
6	40/40	621,674		144,556		766,230
7	41/41	712,516		173,848		886,364
8	42/42	810,292		204,854		1,015,146
9	43/43	915,456		237,671		1,153,127
10	44/44	1,028,488		272,405		1,300,893
11	45/45	1,149,900		309,169		1,459,069
12	46/46	1,280,236		348,081		1,628,317
13	47/47	1,420,072		389,265		1,809,337
14	48/48	1,570,018		432,855		2,002,873
15	49/49	1,730,720		478,991		2,209,711
16	50/50	1,902,866		527,822		2,430,688
17	51/51	2,087,188		579,505		2,666,693
18	52/52	2,284,458		634,208		2,918,666
19	53/53	2,495,500		692,106		3,187,606
20	54/54	2,721,182		753,387		3,474,569
21	55/55	2,962,428		818,246		3,780,674
22	56/56	3,220,218		886,894		4,107,112
23	57/57	3,495,592		959,553		4,455,145
24	58/58	3,789,652		1,036,455		4,826,107
25	59/59	4,103,564		1,117,851		5,221,415
26	60/60	4,438,570		1,204,001		5,642,571
27	61/61	4,795,982		1,295,183		6,091,165
28	62/62	5,177,192		1,391,692		6,568,884
29	63/63	5,583,678		1,493,839		7,077,517
30	64/64	6,017,002		1,601,953		7,618,955
31	65/65	6,367,854		1,429,477		7,797,331
32	66/66	6,739,164		1,238,407		7,977,571
33	67/67	7,132,124		1,027,556		8,159,680
34	68/68	7,547,998		795,571		8,343,569
35	69/69	7,988,122		540,976		8,529,098
36	70/70	8,145,372		478,016		8,623,388
37	71/71	8,295,034		413,704		8,708,738
38	72/72	8,435,800		348,286		8,784,086
39	73/73	8,566,246		282,042		8,848,288
40	74/74	8,684,830		215,284		8,900,114

Column (3) has been reduced by income tax due if tax deferred assets are liquidated.

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Value of Taxable Retirement Plan Assets	+	(2) Year End Value of Equity Assets	=	(3) Year End Hypothetical Net Worth
41	75/75	8,789,878		148,365		8,938,243
42	76/76	8,879,578		81,674		8,961,252
43	77/77	8,954,076		14,175		8,968,251
44	78/78	8,934,552		0		8,934,552
45	79/79	8,875,530		0		8,875,530
46	80/80	8,795,666		0		8,795,666
47	81/81	8,693,224		0		8,693,224
48	82/82	8,566,347		0		8,566,347
49	83/83	8,413,061		0		8,413,061
50	84/84	8,231,252		0		8,231,252
51	85/85	8,018,671		0		8,018,671
52	86/86	7,772,917		0		7,772,917
53	87/87	7,491,434		0		7,491,434
54	88/88	7,171,496		0		7,171,496
55	89/89	6,810,199		0		6,810,199
56	90/90	6,404,452		0		6,404,452
57	91/91	5,950,960		0		5,950,960
58	92/92	5,446,218		0		5,446,218
59	93/93	4,886,490		0		4,886,490
60	94/94	4,267,806		0		4,267,806

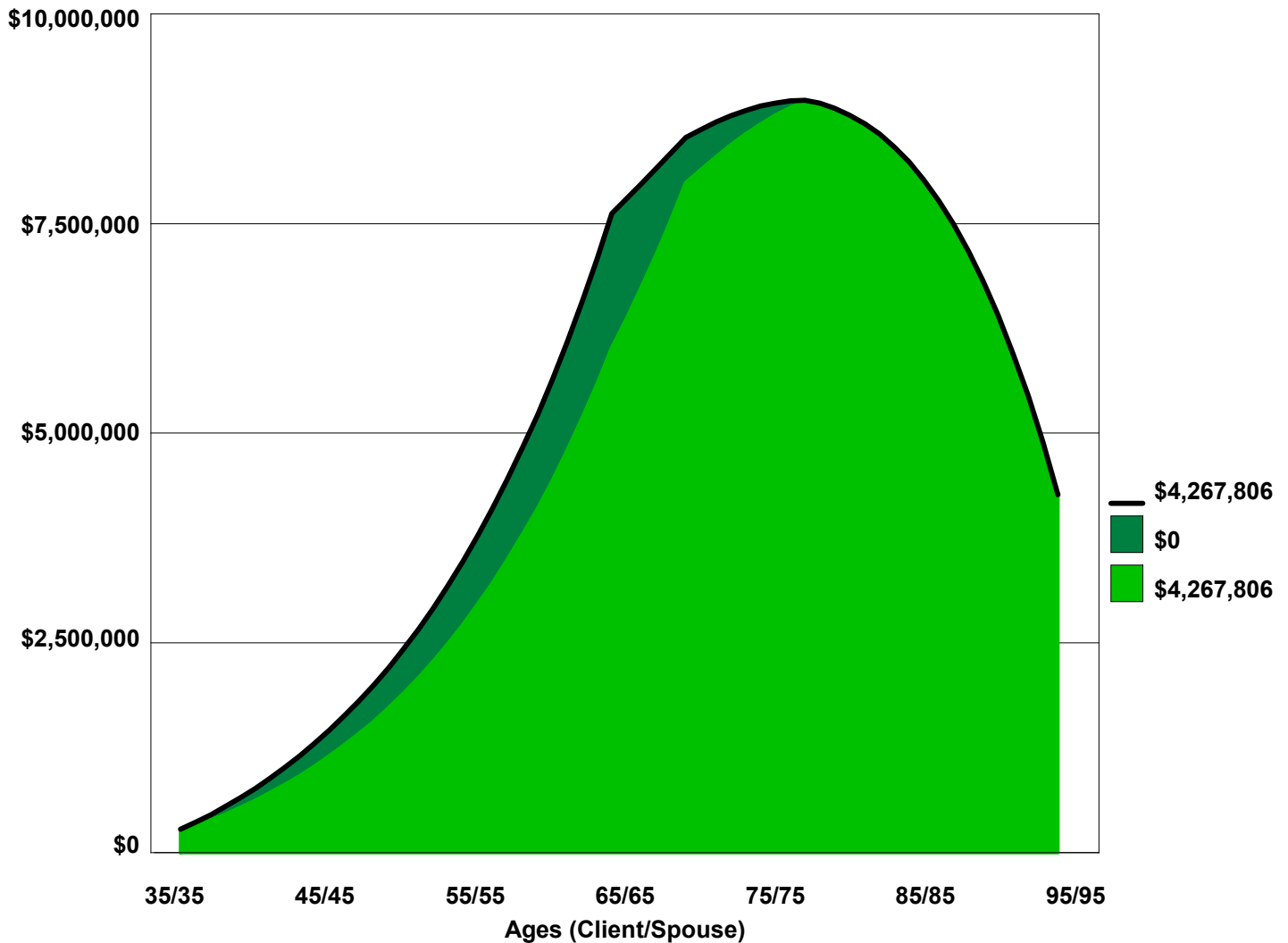
Column (3) has been reduced by income tax due if tax deferred assets are liquidated.

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

Hypothetical Net Worth (After Providing Required Cash Flow) 60 Year Analysis



At Year 60
Hypothetical Net Worth* — \$4,267,806
Hypothetical Equity Assets ■ \$0
Taxable Retirement Plan Assets ■ \$4,267,806

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

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

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	(6) Portion of Column (5) Subject to Income Tax***
1	35/35	903,112	0	903,112	0	903,112	257,382
2	36/36	987,210	0	987,210	0	987,210	319,480
3	37/37	1,077,658	0	1,077,658	0	1,077,658	386,612
4	38/38	1,174,853	0	1,174,853	0	1,174,853	459,114
5	39/39	1,279,224	0	1,279,224	0	1,279,224	537,342
6	40/40	1,391,230	0	1,391,230	0	1,391,230	621,674
7	41/41	1,511,364	0	1,511,364	0	1,511,364	712,516
8	42/42	1,640,146	0	1,640,146	0	1,640,146	810,292
9	43/43	1,778,127	0	1,778,127	0	1,778,127	915,456
10	44/44	1,925,893	0	1,925,893	0	1,925,893	1,028,488
11	45/45	2,084,069	0	2,084,069	0	2,084,069	1,149,900
12	46/46	2,253,317	0	2,253,317	0	2,253,317	1,280,236
13	47/47	2,434,337	0	2,434,337	0	2,434,337	1,420,072
14	48/48	2,627,873	0	2,627,873	0	2,627,873	1,570,018
15	49/49	2,834,711	0	2,834,711	0	2,834,711	1,730,720
16	50/50	3,055,688	0	3,055,688	0	3,055,688	1,902,866
17	51/51	3,291,693	0	3,291,693	0	3,291,693	2,087,188
18	52/52	3,543,666	0	3,543,666	0	3,543,666	2,284,458
19	53/53	3,812,606	0	3,812,606	0	3,812,606	2,495,500
20	54/54	4,099,569	0	4,099,569	0	4,099,569	2,721,182
21	55/55	4,405,674	0	4,405,674	0	4,405,674	2,962,428
22	56/56	4,732,112	0	4,732,112	0	4,732,112	3,220,218
23	57/57	5,080,145	0	5,080,145	0	5,080,145	3,495,592
24	58/58	5,451,107	0	5,451,107	0	5,451,107	3,789,652
25	59/59	5,846,415	0	5,846,415	0	5,846,415	4,103,564
26	60/60	6,267,571	0	6,267,571	0	6,267,571	4,438,570
27	61/61	6,716,165	0	6,716,165	0	6,716,165	4,795,982
28	62/62	7,193,884	0	7,193,884	0	7,193,884	5,177,192
29	63/63	7,702,517	0	7,702,517	0	7,702,517	5,583,678
30	64/64	8,243,955	0	8,243,955	0	8,243,955	6,017,002
31	65/65	7,797,331	0	7,797,331	0	7,797,331	6,367,854
32	66/66	7,977,571	0	7,977,571	0	7,977,571	6,739,164
33	67/67	8,159,680	0	8,159,680	0	8,159,680	7,132,124
34	68/68	8,343,569	0	8,343,569	0	8,343,569	7,547,998
35	69/69	8,529,098	0	8,529,098	0	8,529,098	7,988,122
36	70/70	8,623,388	0	8,623,388	0	8,623,388	8,145,372
37	71/71	8,708,738	0	8,708,738	0	8,708,738	8,295,034
38	72/72	8,784,086	0	8,784,086	0	8,784,086	8,435,800
39	73/73	8,848,288	0	8,848,288	0	8,848,288	8,566,246
40	74/74	8,900,114	0	8,900,114	0	8,900,114	8,684,830

*Net of cash flow provided

**See Transfer Tax Details report for details.

***See column (5) on the "Details of Transfer Taxation of Retirement Plan Assets".

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	\$ 8,900,114
Wealth Transferred to Heirs	\$ 8,900,114

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

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	(6) Portion of Column (5) Subject to Income Tax***
41	75/75	8,938,243	0	8,938,243	0	8,938,243	8,789,878
42	76/76	8,961,252	0	8,961,252	0	8,961,252	8,879,578
43	77/77	8,968,251	0	8,968,251	0	8,968,251	8,954,076
44	78/78	8,934,552	0	8,934,552	0	8,934,552	8,934,552
45	79/79	8,875,530	0	8,875,530	0	8,875,530	8,875,530
46	80/80	8,795,666	0	8,795,666	0	8,795,666	8,795,666
47	81/81	8,693,224	0	8,693,224	0	8,693,224	8,693,224
48	82/82	8,566,347	0	8,566,347	0	8,566,347	8,566,347
49	83/83	8,413,061	0	8,413,061	0	8,413,061	8,413,061
50	84/84	8,231,252	0	8,231,252	0	8,231,252	8,231,252
51	85/85	8,018,671	0	8,018,671	0	8,018,671	8,018,671
52	86/86	7,772,917	0	7,772,917	0	7,772,917	7,772,917
53	87/87	7,491,434	0	7,491,434	0	7,491,434	7,491,434
54	88/88	7,171,496	0	7,171,496	0	7,171,496	7,171,496
55	89/89	6,810,199	0	6,810,199	0	6,810,199	6,810,199
56	90/90	6,404,452	0	6,404,452	0	6,404,452	6,404,452
57	91/91	5,950,960	0	5,950,960	0	5,950,960	5,950,960
58	92/92	5,446,218	0	5,446,218	0	5,446,218	5,446,218
59	93/93	4,886,490	0	4,886,490	0	4,886,490	4,886,490
60	94/94	4,267,806	0	4,267,806	0	4,267,806	4,267,806

*Net of cash flow provided

**See Transfer Tax Details report for details.

***See column (5) on the "Details of Transfer Taxation of Retirement Plan Assets".

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 55)

Total Estate Assets	\$ 6,810,199
Wealth Transferred to Heirs	\$ 6,810,199

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

Estate Assets Details

Year	M/F Ages	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) Term Insurance Death Benefit	=	(4) Total Estate Assets
1	35/35	278,112		0		625,000		903,112
2	36/36	362,210		0		625,000		987,210
3	37/37	452,658		0		625,000		1,077,658
4	38/38	549,853		0		625,000		1,174,853
5	39/39	654,224		0		625,000		1,279,224
6	40/40	766,230		0		625,000		1,391,230
7	41/41	886,364		0		625,000		1,511,364
8	42/42	1,015,146		0		625,000		1,640,146
9	43/43	1,153,127		0		625,000		1,778,127
10	44/44	1,300,893		0		625,000		1,925,893
11	45/45	1,459,069		0		625,000		2,084,069
12	46/46	1,628,317		0		625,000		2,253,317
13	47/47	1,809,337		0		625,000		2,434,337
14	48/48	2,002,873		0		625,000		2,627,873
15	49/49	2,209,711		0		625,000		2,834,711
16	50/50	2,430,688		0		625,000		3,055,688
17	51/51	2,666,693		0		625,000		3,291,693
18	52/52	2,918,666		0		625,000		3,543,666
19	53/53	3,187,606		0		625,000		3,812,606
20	54/54	3,474,569		0		625,000		4,099,569
21	55/55	3,780,674		0		625,000		4,405,674
22	56/56	4,107,112		0		625,000		4,732,112
23	57/57	4,455,145		0		625,000		5,080,145
24	58/58	4,826,107		0		625,000		5,451,107
25	59/59	5,221,415		0		625,000		5,846,415
26	60/60	5,642,571		0		625,000		6,267,571
27	61/61	6,091,165		0		625,000		6,716,165
28	62/62	6,568,884		0		625,000		7,193,884
29	63/63	7,077,517		0		625,000		7,702,517
30	64/64	7,618,955		0		625,000		8,243,955
31	65/65	7,797,331		0		0		7,797,331
32	66/66	7,977,571		0		0		7,977,571
33	67/67	8,159,680		0		0		8,159,680
34	68/68	8,343,569		0		0		8,343,569
35	69/69	8,529,098		0		0		8,529,098
36	70/70	8,623,388		0		0		8,623,388
37	71/71	8,708,738		0		0		8,708,738
38	72/72	8,784,086		0		0		8,784,086
39	73/73	8,848,288		0		0		8,848,288
40	74/74	8,900,114		0		0		8,900,114

*Including 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: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

Estate Assets Details

Year	M/F Ages	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) Term Insurance Death Benefit	=	(4) Total Estate Assets
41	75/75	8,938,243		0		0		8,938,243
42	76/76	8,961,252		0		0		8,961,252
43	77/77	8,968,251		0		0		8,968,251
44	78/78	8,934,552		0		0		8,934,552
45	79/79	8,875,530		0		0		8,875,530
46	80/80	8,795,666		0		0		8,795,666
47	81/81	8,693,224		0		0		8,693,224
48	82/82	8,566,347		0		0		8,566,347
49	83/83	8,413,061		0		0		8,413,061
50	84/84	8,231,252		0		0		8,231,252
51	85/85	8,018,671		0		0		8,018,671
52	86/86	7,772,917		0		0		7,772,917
53	87/87	7,491,434		0		0		7,491,434
54	88/88	7,171,496		0		0		7,171,496
55	89/89	6,810,199		0		0		6,810,199
56	90/90	6,404,452		0		0		6,404,452
57	91/91	5,950,960		0		0		5,950,960
58	92/92	5,446,218		0		0		5,446,218
59	93/93	4,886,490		0		0		4,886,490
60	94/94	4,267,806		0		0		4,267,806

*Including 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: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

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	35/35	903,112	903,112	22,800,000	0	0	0
2	36/36	987,210	987,210	23,480,000	0	0	0
3	37/37	1,077,658	1,077,658	24,180,000	0	0	0
4	38/38	1,174,853	1,174,853	24,920,000	0	0	0
5	39/39	1,279,224	1,279,224	25,660,000	0	0	0
6	40/40	1,391,230	1,391,230	26,440,000	0	0	0
7	41/41	1,511,364	1,511,364	27,220,000	0	0	0
8	42/42	1,640,146	1,640,146	14,200,000	0	0	0
9	43/43	1,778,127	1,778,127	14,620,000	0	0	0
10	44/44	1,925,893	1,925,893	15,060,000	0	0	0
11	45/45	2,084,069	2,084,069	15,520,000	0	0	0
12	46/46	2,253,317	2,253,317	15,980,000	0	0	0
13	47/47	2,434,337	2,434,337	16,460,000	0	0	0
14	48/48	2,627,873	2,627,873	16,960,000	0	0	0
15	49/49	2,834,711	2,834,711	17,460,000	0	0	0
16	50/50	3,055,688	3,055,688	17,980,000	0	0	0
17	51/51	3,291,693	3,291,693	18,520,000	0	0	0
18	52/52	3,543,666	3,543,666	19,080,000	0	0	0
19	53/53	3,812,606	3,812,606	19,660,000	0	0	0
20	54/54	4,099,569	4,099,569	20,240,000	0	0	0
21	55/55	4,405,674	4,405,674	20,840,000	0	0	0
22	56/56	4,732,112	4,732,112	21,480,000	0	0	0
23	57/57	5,080,145	5,080,145	22,120,000	0	0	0
24	58/58	5,451,107	5,451,107	22,780,000	0	0	0
25	59/59	5,846,415	5,846,415	23,460,000	0	0	0
26	60/60	6,267,571	6,267,571	24,180,000	0	0	0
27	61/61	6,716,165	6,716,165	24,900,000	0	0	0
28	62/62	7,193,884	7,193,884	25,640,000	0	0	0
29	63/63	7,702,517	7,702,517	26,420,000	0	0	0
30	64/64	8,243,955	8,243,955	27,200,000	0	0	0
31	65/65	7,797,331	7,797,331	28,020,000	0	0	0
32	66/66	7,977,571	7,977,571	28,860,000	0	0	0
33	67/67	8,159,680	8,159,680	29,720,000	0	0	0
34	68/68	8,343,569	8,343,569	30,620,000	0	0	0
35	69/69	8,529,098	8,529,098	31,540,000	0	0	0
36	70/70	8,623,388	8,623,388	32,480,000	0	0	0
37	71/71	8,708,738	8,708,738	33,460,000	0	0	0
38	72/72	8,784,086	8,784,086	34,460,000	0	0	0
39	73/73	8,848,288	8,848,288	35,500,000	0	0	0
40	74/74	8,900,114	8,900,114	36,560,000	0	0	0

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.

**Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred.

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

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	75/75	8,938,243	8,938,243	37,660,000	0	0	0
42	76/76	8,961,252	8,961,252	38,780,000	0	0	0
43	77/77	8,968,251	8,968,251	39,960,000	0	0	0
44	78/78	8,934,552	8,934,552	41,140,000	0	0	0
45	79/79	8,875,530	8,875,530	42,380,000	0	0	0
46	80/80	8,795,666	8,795,666	43,660,000	0	0	0
47	81/81	8,693,224	8,693,224	44,960,000	0	0	0
48	82/82	8,566,347	8,566,347	46,320,000	0	0	0
49	83/83	8,413,061	8,413,061	47,700,000	0	0	0
50	84/84	8,231,252	8,231,252	49,140,000	0	0	0
51	85/85	8,018,671	8,018,671	50,600,000	0	0	0
52	86/86	7,772,917	7,772,917	52,120,000	0	0	0
53	87/87	7,491,434	7,491,434	53,680,000	0	0	0
54	88/88	7,171,496	7,171,496	55,300,000	0	0	0
55	89/89	6,810,199	6,810,199	56,960,000	0	0	0
56	90/90	6,404,452	6,404,452	58,660,000	0	0	0
57	91/91	5,950,960	5,950,960	60,420,000	0	0	0
58	92/92	5,446,218	5,446,218	62,240,000	0	0	0
59	93/93	4,886,490	4,886,490	64,100,000	0	0	0
60	94/94	4,267,806	4,267,806	66,040,000	0	0	0

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.

**Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred.

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

Summary of Transfer Taxation of Retirement Plan Assets

Tom Robinson's Retirement Plan Account			Jodie Robinson's Retirement Plan Account					
Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield			
100,000	0	6.90%	100,000	0	6.90%			
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	35/35	257,382	0	0	0	257,382	0%	
2	36/36	319,480	0	0	0	319,480	0%	
3	37/37	386,612	0	0	0	386,612	0%	
4	38/38	459,114	0	0	0	459,114	0%	
5	39/39	537,342	0	0	0	537,342	0%	
6	40/40	621,674	0	0	0	621,674	0%	
7	41/41	712,516	0	0	0	712,516	0%	
8	42/42	810,292	0	0	0	810,292	0%	
9	43/43	915,456	0	0	0	915,456	0%	
10	44/44	1,028,488	0	0	0	1,028,488	0%	
11	45/45	1,149,900	0	0	0	1,149,900	0%	
12	46/46	1,280,236	0	0	0	1,280,236	0%	
13	47/47	1,420,072	0	0	0	1,420,072	0%	
14	48/48	1,570,018	0	0	0	1,570,018	0%	
15	49/49	1,730,720	0	0	0	1,730,720	0%	
16	50/50	1,902,866	0	0	0	1,902,866	0%	
17	51/51	2,087,188	0	0	0	2,087,188	0%	
18	52/52	2,284,458	0	0	0	2,284,458	0%	
19	53/53	2,495,500	0	0	0	2,495,500	0%	
20	54/54	2,721,182	0	0	0	2,721,182	0%	
21	55/55	2,962,428	0	0	0	2,962,428	0%	
22	56/56	3,220,218	0	0	0	3,220,218	0%	
23	57/57	3,495,592	0	0	0	3,495,592	0%	
24	58/58	3,789,652	0	0	0	3,789,652	0%	
25	59/59	4,103,564	0	0	0	4,103,564	0%	
26	60/60	4,438,570	0	0	0	4,438,570	0%	
27	61/61	4,795,982	0	0	0	4,795,982	0%	
28	62/62	5,177,192	0	0	0	5,177,192	0%	
29	63/63	5,583,678	0	0	0	5,583,678	0%	
30	64/64	6,017,002	0	0	0	6,017,002	0%	
31	65/65	6,367,854	0	0	0	6,367,854	0%	
32	66/66	6,739,164	0	0	0	6,739,164	0%	
33	67/67	7,132,124	0	0	0	7,132,124	0%	
34	68/68	7,547,998	0	0	0	7,547,998	0%	
35	69/69	7,988,122	0	0	0	7,988,122	0%	
36	70/70	8,145,372	0	0	0	8,145,372	0%	
37	71/71	8,295,034	0	0	0	8,295,034	0%	
38	72/72	8,435,800	0	0	0	8,435,800	0%	
39	73/73	8,566,246	0	0	0	8,566,246	0%	
40	74/74	8,684,830	0	0	0	8,684,830	0%	

**Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred. Be certain to confirm the availability of this technique with your legal and tax advisers.

Financial Analysis: Retirement Plan 1 with Term and Equity Account

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

For: Tom Robinson & Jodie Robinson

Summary of Transfer Taxation of Retirement Plan Assets

Tom Robinson's Retirement Plan Account			Jodie Robinson's Retirement Plan Account				
Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield		
100,000	0	6.90%	100,000	0	6.90%		
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	75/75	8,789,878	0	0	0	8,789,878	0%
42	76/76	8,879,578	0	0	0	8,879,578	0%
43	77/77	8,954,076	0	0	0	8,954,076	0%
44	78/78	8,934,552	0	0	0	8,934,552	0%
45	79/79	8,875,530	0	0	0	8,875,530	0%
46	80/80	8,795,666	0	0	0	8,795,666	0%
47	81/81	8,693,224	0	0	0	8,693,224	0%
48	82/82	8,566,347	0	0	0	8,566,347	0%
49	83/83	8,413,061	0	0	0	8,413,061	0%
50	84/84	8,231,252	0	0	0	8,231,252	0%
51	85/85	8,018,671	0	0	0	8,018,671	0%
52	86/86	7,772,917	0	0	0	7,772,917	0%
53	87/87	7,491,434	0	0	0	7,491,434	0%
54	88/88	7,171,496	0	0	0	7,171,496	0%
55	89/89	6,810,199	0	0	0	6,810,199	0%
56	90/90	6,404,452	0	0	0	6,404,452	0%
57	91/91	5,950,960	0	0	0	5,950,960	0%
58	92/92	5,446,218	0	0	0	5,446,218	0%
59	93/93	4,886,490	0	0	0	4,886,490	0%
60	94/94	4,267,806	0	0	0	4,267,806	0%

**Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred. Be certain to confirm the availability of this technique with your legal and tax advisers.

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson, Ages 35/35

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	0
	Liquid Assets (Tax Exempt Interest)		0
	Hypothetical Equity Assets		0
	Tax Deferred Assets		0
	Defined Contribution Plan Assets for Tom Robinson		
	Retirement Plan Assets	100,000	
	Defined Contribution Plan Assets for Jodie Robinson		
	Retirement Plan Asset	100,000	
	Total Defined Contribution Plan Assets:		200,000
			<hr/>
	Total Liquid Assets		200,000
<u>Illiquid Assets:</u>			
	Total Illiquid Assets		0
<u>Other Assets:</u>	Inside the Estate		
	Indexed Universal Life Death Benefit	643,296	
	Current cash value: \$4,477		
			<hr/>
	Total Other Assets Inside the Estate		643,296
			<hr/>
	Total Estate Assets		\$843,296
	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 -- Equity, Spouse's Retirement Plan Assets, 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.

Client Information Summary

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	31.00%
	Retirement	31.00%
<u>Life Expectancy:</u>	Joint	55 Years
	Tom Robinson	Age 89
	Jodie Robinson	Age 89
<u>Hypothetical Equities:</u>		Equity
	Growth Rate	7.00%
	Dividend Rate	2.00%
<u>Retirement Plan Assets Tom Robinson:</u>		
	Defined Contr. Yield Assumption	6.90%
<u>Retirement Plan Assets Jodie Robinson:</u>		
	Defined Contr. Yield Assumption	6.90%

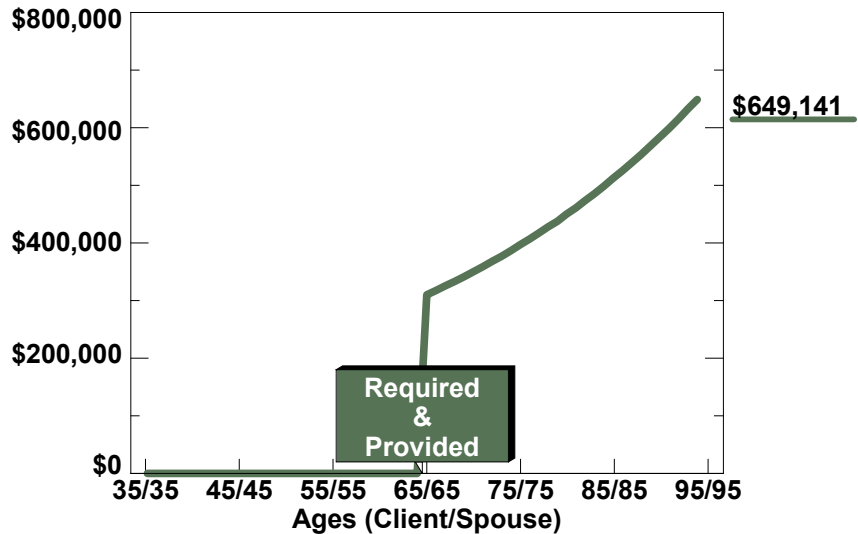
Analysis of After Tax Cash Flow Requirements

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

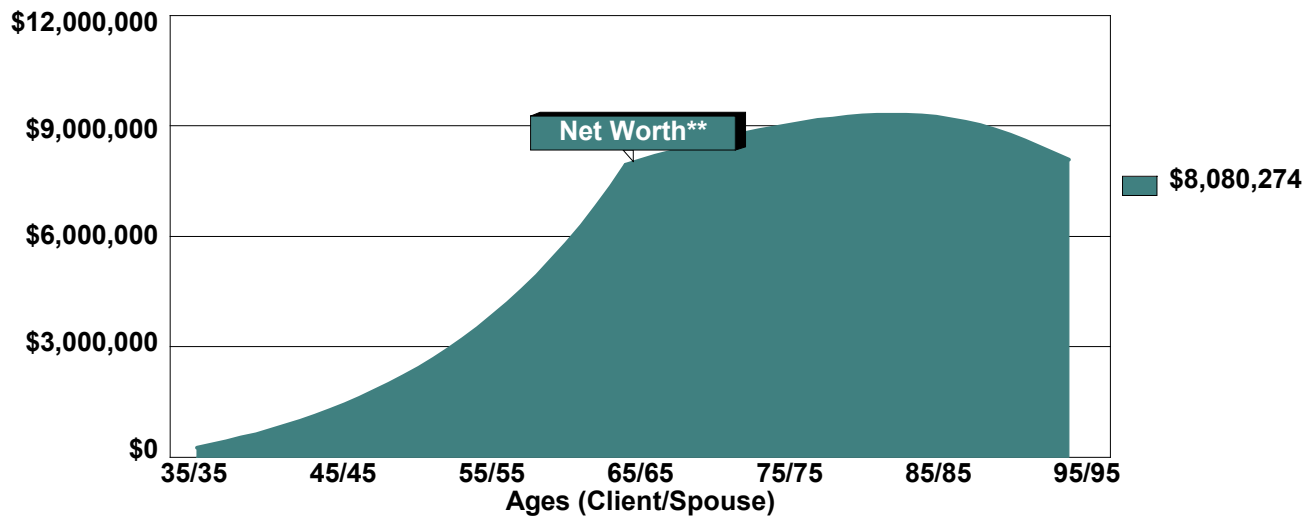
- 1st. Hypothetical Equities
- 2nd. Spouse's Retirement Plan Assets*
- 3rd. Retirement Plan Assets*

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 due if deferred assets are liquidated.

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

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 Equity Assets	(7) Reinvested Excess Cash Flow	(8) Total After Tax Cash Flow Provided*
1	35/35	0	0	0	0	0	0	0	0
2	36/36	0	0	0	0	0	0	0	0
3	37/37	0	0	0	0	0	0	0	0
4	38/38	0	0	0	0	0	0	0	0
5	39/39	0	0	0	0	0	0	0	0
6	40/40	0	0	0	0	0	0	0	0
7	41/41	0	0	0	0	0	0	0	0
8	42/42	0	0	0	0	0	0	0	0
9	43/43	0	0	0	0	0	0	0	0
10	44/44	0	0	0	0	0	0	0	0
11	45/45	0	0	0	0	0	0	0	0
12	46/46	0	0	0	0	0	0	0	0
13	47/47	0	0	0	0	0	0	0	0
14	48/48	0	0	0	0	0	0	0	0
15	49/49	0	0	0	0	0	0	0	0
16	50/50	0	0	0	0	0	0	0	0
17	51/51	0	0	0	0	0	0	0	0
18	52/52	0	0	0	0	0	0	0	0
19	53/53	0	0	0	0	0	0	0	0
20	54/54	0	0	0	0	0	0	0	0
21	55/55	0	0	0	0	0	0	0	0
22	56/56	0	0	0	0	0	0	0	0
23	57/57	0	0	0	0	0	0	0	0
24	58/58	0	0	0	0	0	0	0	0
25	59/59	0	0	0	0	0	0	0	0
26	60/60	0	0	0	0	0	0	0	0
27	61/61	0	0	0	0	0	0	0	0
28	62/62	0	0	0	0	0	0	0	0
29	63/63	0	0	0	0	0	0	0	0
30	64/64	0	0	0	0	0	0	0	0
31	65/65	310,000	0	310,000	195,000	115,000	0	0	310,000
32	66/66	317,500	0	317,500	195,000	122,500	0	0	317,500
33	67/67	325,225	0	325,225	195,000	130,225	0	0	325,225
34	68/68	333,182	0	333,182	195,000	138,182	0	0	333,182
35	69/69	341,377	0	341,377	195,000	146,377	0	0	341,377
36	70/70	349,819	0	349,819	195,000	172,332	0	17,513	349,819
37	71/71	358,513	0	358,513	195,000	181,530	0	18,017	358,513
38	72/72	367,468	0	367,468	195,000	191,202	0	18,734	367,468
39	73/73	376,693	0	376,693	195,000	201,370	0	19,677	376,693
40	74/74	386,193	0	386,193	195,000	212,056	0	20,863	386,193
		3,465,970	0	3,465,970	1,950,000	1,610,774	0	94,804	3,465,970

*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".

Columns (6) and (7): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

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 Equity Assets	(7) Reinvested Excess Cash Flow	(8) Total After Tax Cash Flow Provided*
41	75/75	395,979	0	395,979	195,000	223,280	0	22,301	395,979
42	76/76	406,058	0	406,058	195,000	235,065	0	24,007	406,058
43	77/77	416,440	0	416,440	195,000	246,267	0	24,827	416,440
44	78/78	427,133	0	427,133	195,000	259,185	0	27,052	427,133
45	79/79	438,147	0	438,147	195,000	271,329	0	28,182	438,147
46	80/80	449,492	0	449,492	195,000	283,925	0	29,433	449,492
47	81/81	461,177	0	461,177	195,000	296,970	0	30,793	461,177
48	82/82	473,212	0	473,212	195,000	310,460	0	32,248	473,212
49	83/83	485,608	0	485,608	195,000	324,383	0	33,775	485,608
50	84/84	498,377	0	498,377	195,000	338,721	0	35,344	498,377
51	85/85	511,528	0	511,528	195,000	351,062	0	34,534	511,528
52	86/86	525,074	0	525,074	195,000	363,486	0	33,412	525,074
53	87/87	539,026	0	539,026	195,000	375,932	0	31,906	539,026
54	88/88	553,397	0	553,397	195,000	388,319	0	29,922	553,397
55	89/89	568,199	0	568,199	195,000	400,557	0	27,358	568,199
56	90/90	583,444	0	583,444	195,000	408,912	0	20,468	583,444
57	91/91	599,148	0	599,148	195,000	416,606	0	12,458	599,148
58	92/92	615,322	0	615,322	195,000	423,492	0	3,170	615,322
59	93/93	631,982	0	631,982	195,000	429,398	7,584	0	631,982
60	94/94	649,141	0	649,141	195,000	429,363	24,778	0	649,141
		13,693,854	0	13,693,854	5,850,000	8,387,486	32,362	575,994	13,693,854

*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".

Columns (6) and (7): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Cash Flow Required

		Spendable Cash Flow			
Year	M/F Ages	(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) Total After Tax Cash Flow Required
1	35/35	0	0	0	0
2	36/36	0	0	0	0
3	37/37	0	0	0	0
4	38/38	0	0	0	0
5	39/39	0	0	0	0
6	40/40	0	0	0	0
7	41/41	0	0	0	0
8	42/42	0	0	0	0
9	43/43	0	0	0	0
10	44/44	0	0	0	0
11	45/45	0	0	0	0
12	46/46	0	0	0	0
13	47/47	0	0	0	0
14	48/48	0	0	0	0
15	49/49	0	0	0	0
16	50/50	0	0	0	0
17	51/51	0	0	0	0
18	52/52	0	0	0	0
19	53/53	0	0	0	0
20	54/54	0	0	0	0
21	55/55	0	0	0	0
22	56/56	0	0	0	0
23	57/57	0	0	0	0
24	58/58	0	0	0	0
25	59/59	0	0	0	0
26	60/60	0	0	0	0
27	61/61	0	0	0	0
28	62/62	0	0	0	0
29	63/63	0	0	0	0
30	64/64	0	0	0	0
31	65/65	250,000	60,000	310,000	310,000
32	66/66	257,500	60,000	317,500	317,500
33	67/67	265,225	60,000	325,225	325,225
34	68/68	273,182	60,000	333,182	333,182
35	69/69	281,377	60,000	341,377	341,377
36	70/70	289,819	60,000	349,819	349,819
37	71/71	298,513	60,000	358,513	358,513
38	72/72	307,468	60,000	367,468	367,468
39	73/73	316,693	60,000	376,693	376,693
40	74/74	326,193	60,000	386,193	386,193
		2,865,970	600,000	3,465,970	3,465,970

Column (1) assumes 0.00% inflation for 31 years, 3.00% thereafter.

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Cash Flow Required

		Spendable Cash Flow			
Year	M/F Ages	(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) Total After Tax Cash Flow Required
41	75/75	335,979	60,000	395,979	395,979
42	76/76	346,058	60,000	406,058	406,058
43	77/77	356,440	60,000	416,440	416,440
44	78/78	367,133	60,000	427,133	427,133
45	79/79	378,147	60,000	438,147	438,147
46	80/80	389,492	60,000	449,492	449,492
47	81/81	401,177	60,000	461,177	461,177
48	82/82	413,212	60,000	473,212	473,212
49	83/83	425,608	60,000	485,608	485,608
50	84/84	438,377	60,000	498,377	498,377
51	85/85	451,528	60,000	511,528	511,528
52	86/86	465,074	60,000	525,074	525,074
53	87/87	479,026	60,000	539,026	539,026
54	88/88	493,397	60,000	553,397	553,397
55	89/89	508,199	60,000	568,199	568,199
56	90/90	523,444	60,000	583,444	583,444
57	91/91	539,148	60,000	599,148	599,148
58	92/92	555,322	60,000	615,322	615,322
59	93/93	571,982	60,000	631,982	631,982
60	94/94	589,141	60,000	649,141	649,141
		11,893,854	1,800,000	13,693,854	13,693,854

Column (1) assumes 0.00% inflation for 31 years, 3.00% thereafter.

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Expected Cash Flow

Year	M/F Ages	(1) Indexed Universal Life Loans	(2) Total Expected After Tax Cash Flow
1	35/35	0	0
2	36/36	0	0
3	37/37	0	0
4	38/38	0	0
5	39/39	0	0
6	40/40	0	0
7	41/41	0	0
8	42/42	0	0
9	43/43	0	0
10	44/44	0	0
11	45/45	0	0
12	46/46	0	0
13	47/47	0	0
14	48/48	0	0
15	49/49	0	0
16	50/50	0	0
17	51/51	0	0
18	52/52	0	0
19	53/53	0	0
20	54/54	0	0
21	55/55	0	0
22	56/56	0	0
23	57/57	0	0
24	58/58	0	0
25	59/59	0	0
26	60/60	0	0
27	61/61	0	0
28	62/62	0	0
29	63/63	0	0
30	64/64	0	0
31	65/65	195,000	195,000
32	66/66	195,000	195,000
33	67/67	195,000	195,000
34	68/68	195,000	195,000
35	69/69	195,000	195,000
36	70/70	195,000	195,000
37	71/71	195,000	195,000
38	72/72	195,000	195,000
39	73/73	195,000	195,000
40	74/74	195,000	195,000
		1,950,000	1,950,000

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Expected Cash Flow

Year	M/F Ages	(1) Indexed Universal Life Loans	(2) Total Expected After Tax Cash Flow
41	75/75	195,000	195,000
42	76/76	195,000	195,000
43	77/77	195,000	195,000
44	78/78	195,000	195,000
45	79/79	195,000	195,000
46	80/80	195,000	195,000
47	81/81	195,000	195,000
48	82/82	195,000	195,000
49	83/83	195,000	195,000
50	84/84	195,000	195,000
51	85/85	195,000	195,000
52	86/86	195,000	195,000
53	87/87	195,000	195,000
54	88/88	195,000	195,000
55	89/89	195,000	195,000
56	90/90	195,000	195,000
57	91/91	195,000	195,000
58	92/92	195,000	195,000
59	93/93	195,000	195,000
60	94/94	195,000	195,000
		5,850,000	5,850,000

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Details of Defined Contribution Plan Assets for Tom Robinson

Retirement Plan Assets Initial Value 100,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 6.90%	Pre-Retirement Income Tax Rate 31.00%	Retirement Income Tax Rate 31.00%		
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
1	35/35	100,000	21,600	0	0	0	128,691
2	36/36	128,691	22,248	0	0	0	159,740
3	37/37	159,740	22,915	0	0	0	193,306
4	38/38	193,306	23,603	0	0	0	229,557
5	39/39	229,557	24,311	0	0	0	268,671
6	40/40	268,671	25,040	0	0	0	310,837
7	41/41	310,837	25,792	0	0	0	356,258
8	42/42	356,258	26,566	0	0	0	405,146
9	43/43	405,146	27,362	0	0	0	457,728
10	44/44	457,728	28,183	0	0	0	514,244
11	45/45	514,244	29,028	0	0	0	574,950
12	46/46	574,950	29,899	0	0	0	640,118
13	47/47	640,118	30,797	0	0	0	710,036
14	48/48	710,036	31,721	0	0	0	785,009
15	49/49	785,009	32,672	0	0	0	865,360
16	50/50	865,360	33,652	0	0	0	951,433
17	51/51	951,433	34,662	0	0	0	1,043,594
18	52/52	1,043,594	35,701	0	0	0	1,142,229
19	53/53	1,142,229	36,773	0	0	0	1,247,750
20	54/54	1,247,750	37,876	0	0	0	1,360,591
21	55/55	1,360,591	39,012	0	0	0	1,481,214
22	56/56	1,481,214	40,182	0	0	0	1,610,109
23	57/57	1,610,109	41,388	0	0	0	1,747,796
24	58/58	1,747,796	42,630	0	0	0	1,894,826
25	59/59	1,894,826	43,908	0	0	0	2,051,782
26	60/60	2,051,782	45,226	0	0	0	2,219,285
27	61/61	2,219,285	46,583	0	0	0	2,397,991
28	62/62	2,397,991	47,980	0	0	0	2,588,596
29	63/63	2,588,596	49,420	0	0	0	2,791,839
30	64/64	2,791,839	50,902	0	0	0	3,008,501
31	65/65	3,008,501	0	0	0	0	3,183,927
32	66/66	3,183,927	0	0	0	0	3,369,582
33	67/67	3,369,582	0	0	0	0	3,566,062
34	68/68	3,566,062	0	0	0	0	3,773,999
35	69/69	3,773,999	0	0	0	0	3,994,061
36	70/70	3,994,061	0	145,769	145,769	102,518	4,072,686
37	71/71	4,072,686	0	153,686	153,686	107,974	4,147,517
38	72/72	4,147,517	0	162,012	162,012	113,711	4,217,900
39	73/73	4,217,900	0	170,765	170,765	119,743	4,283,123
40	74/74	4,283,123	0	179,963	179,963	126,082	4,342,415
			1,027,632	812,195	812,195	570,028	

Columns (1) and (2) include both deductible and nondeductible 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 (4) includes distributions not subject to income tax.

Column (6) has been reduced by an assumed management fee of 1.00%.

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Details of Defined Contribution Plan Assets for Tom Robinson

Retirement Plan Assets Initial Value 100,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 6.90%	Pre-Retirement Income Tax Rate 31.00%	Retirement Income Tax Rate 31.00%		
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
41	75/75	4,342,415	0	189,625	189,625	132,740	4,394,939
42	76/76	4,394,939	0	199,770	199,770	139,731	4,439,789
43	77/77	4,439,789	0	209,424	209,424	146,375	4,477,038
44	78/78	4,477,038	0	220,544	220,544	154,038	4,504,690
45	79/79	4,504,690	0	231,010	231,010	161,241	4,522,878
46	80/80	4,522,878	0	241,865	241,865	168,711	4,530,639
47	81/81	4,530,639	0	253,108	253,108	176,448	4,526,954
48	82/82	4,526,954	0	264,734	264,734	184,449	4,510,750
49	83/83	4,510,750	0	276,733	276,733	192,707	4,480,903
50	84/84	4,480,903	0	289,091	289,091	201,211	4,436,237
51	85/85	4,436,237	0	299,746	299,746	208,528	4,377,690
52	86/86	4,377,690	0	310,474	310,474	215,894	4,304,375
53	87/87	4,304,375	0	321,222	321,222	223,273	4,215,411
54	88/88	4,215,411	0	331,922	331,922	230,617	4,109,935
55	89/89	4,109,935	0	342,495	342,495	237,873	3,987,119
56	90/90	3,987,119	0	349,747	349,747	242,822	3,849,467
57	91/91	3,849,467	0	356,432	356,432	247,379	3,696,714
58	92/92	3,696,714	0	362,423	362,423	251,457	3,528,714
59	93/93	3,528,714	0	367,574	367,574	254,953	3,345,466
60	94/94	3,345,466	0	367,634	367,634	254,922	3,151,469
		1,027,632	6,597,768	6,597,768	4,595,397		

Columns (1) and (2) include both deductible and nondeductible 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 (4) includes distributions not subject to income tax.

Column (6) has been reduced by an assumed management fee of 1.00%.

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Details of Defined Contribution Plan Cash Flow for Tom Robinson

		Retirement Plan Assets Initial Value 100,000	Retirement Plan Assets Cost Basis 0	Pre-Retirement Income Tax Rate 31.00%	Retirement Income Tax Rate 31.00%				
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Beginning of Year Cost Basis	(3) Non- Deductible Contributions	(4) Deductible Contributions	(5) Beginning of Year Pre Tax Withdrawal	(6) Taxable Portion of Withdrawal	(7) After Tax Value of Column (6)	(8) Tax Free Portion of Withdrawal
1	35/35	100,000	0	3,600	18,000	0	0	0	0
2	36/36	128,691	3,600	3,708	18,540	0	0	0	0
3	37/37	159,740	7,308	3,819	19,096	0	0	0	0
4	38/38	193,306	11,127	3,934	19,669	0	0	0	0
5	39/39	229,557	15,061	4,052	20,259	0	0	0	0
6	40/40	268,671	19,113	4,173	20,867	0	0	0	0
7	41/41	310,837	23,286	4,299	21,493	0	0	0	0
8	42/42	356,258	27,585	4,428	22,138	0	0	0	0
9	43/43	405,146	32,013	4,560	22,802	0	0	0	0
10	44/44	457,728	36,573	4,697	23,486	0	0	0	0
11	45/45	514,244	41,270	4,838	24,190	0	0	0	0
12	46/46	574,950	46,108	4,983	24,916	0	0	0	0
13	47/47	640,118	51,091	5,133	25,664	0	0	0	0
14	48/48	710,036	56,224	5,287	26,434	0	0	0	0
15	49/49	785,009	61,511	5,445	27,227	0	0	0	0
16	50/50	865,360	66,956	5,609	28,043	0	0	0	0
17	51/51	951,433	72,565	5,777	28,885	0	0	0	0
18	52/52	1,043,594	78,342	5,950	29,751	0	0	0	0
19	53/53	1,142,229	84,292	6,129	30,644	0	0	0	0
20	54/54	1,247,750	90,421	6,313	31,563	0	0	0	0
21	55/55	1,360,591	96,734	6,502	32,510	0	0	0	0
22	56/56	1,481,214	103,236	6,697	33,485	0	0	0	0
23	57/57	1,610,109	109,933	6,898	34,490	0	0	0	0
24	58/58	1,747,796	116,831	7,105	35,525	0	0	0	0
25	59/59	1,894,826	123,936	7,318	36,590	0	0	0	0
26	60/60	2,051,782	131,254	7,538	37,688	0	0	0	0
27	61/61	2,219,285	138,792	7,764	38,819	0	0	0	0
28	62/62	2,397,991	146,556	7,997	39,983	0	0	0	0
29	63/63	2,588,596	154,553	8,237	41,183	0	0	0	0
30	64/64	2,791,839	162,790	8,484	42,418	0	0	0	0
31	65/65	3,008,501	171,274	0	0	0	0	0	0
32	66/66	3,183,927	171,274	0	0	0	0	0	0
33	67/67	3,369,582	171,274	0	0	0	0	0	0
34	68/68	3,566,062	171,274	0	0	0	0	0	0
35	69/69	3,773,999	171,274	0	0	0	0	0	0
36	70/70	3,994,061	171,274	0	0	145,769	139,518	96,267	6,251
37	71/71	4,072,686	165,023	0	0	153,686	147,459	101,747	6,227
38	72/72	4,147,517	158,796	0	0	162,012	155,809	107,508	6,203
39	73/73	4,217,900	152,593	0	0	170,765	164,587	113,565	6,178
40	74/74	4,283,123	146,415	0	0	179,963	173,811	119,930	6,152
				171,274	856,358	812,195	781,184	539,017	31,011

Column (1) includes both deductible and nondeductible contributions.
 Column (0) has been reduced by an assumed management fee of 1.00%.

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Details of Defined Contribution Plan Cash Flow for Tom Robinson

		Retirement Plan Assets Initial Value 100,000	Retirement Plan Assets Cost Basis 0	Pre-Retirement Income Tax Rate 31.00%	Retirement Income Tax Rate 31.00%				
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Beginning of Year Cost Basis	(3) Non- Deductible Contributions	(4) Deductible Contributions	(5) Beginning of Year Pre Tax Withdrawal	(6) Taxable Portion of Withdrawal	(7) After Tax Value of Column (6)	(8) Tax Free Portion of Withdrawal
41	75/75	4,342,415	140,263	0	0	189,625	183,500	126,615	6,125
42	76/76	4,394,939	134,138	0	0	199,770	193,673	133,634	6,097
43	77/77	4,439,789	128,041	0	0	209,424	203,384	140,335	6,040
44	78/78	4,477,038	122,001	0	0	220,544	214,534	148,028	6,010
45	79/79	4,504,690	115,991	0	0	231,010	225,062	155,293	5,948
46	80/80	4,522,878	110,043	0	0	241,865	235,980	162,826	5,885
47	81/81	4,530,639	104,158	0	0	253,108	247,289	170,629	5,819
48	82/82	4,526,954	98,340	0	0	264,734	258,983	178,698	5,751
49	83/83	4,510,750	92,589	0	0	276,733	271,053	187,027	5,680
50	84/84	4,480,903	86,908	0	0	289,091	283,484	195,604	5,607
51	85/85	4,436,237	81,301	0	0	299,746	294,253	203,035	5,493
52	86/86	4,377,690	75,808	0	0	310,474	305,098	210,518	5,376
53	87/87	4,304,375	70,432	0	0	321,222	315,966	218,017	5,256
54	88/88	4,215,411	65,176	0	0	331,922	326,790	225,485	5,132
55	89/89	4,109,935	60,044	0	0	342,495	337,491	232,869	5,004
56	90/90	3,987,119	55,040	0	0	349,747	344,919	237,994	4,828
57	91/91	3,849,467	50,212	0	0	356,432	351,783	242,730	4,649
58	92/92	3,696,714	45,563	0	0	362,423	357,956	246,990	4,467
59	93/93	3,528,714	41,096	0	0	367,574	363,293	250,672	4,281
60	94/94	3,345,466	36,815	0	0	367,634	363,588	250,876	4,046
				171,274	856,358	6,597,768	6,459,263	4,456,892	138,505

Column (1) includes both deductible and nondeductible contributions.
 Column (0) has been reduced by an assumed management fee of 1.00%.

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Details of Defined Contribution Plan Assets for Jodie Robinson

Retirement Plan Assets Initial Value 100,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 6.90%	Pre-Retirement Income Tax Rate 31.00%	Retirement Income Tax Rate 31.00%		
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
1	35/35	100,000	21,600	0	0	0	128,691
2	36/36	128,691	22,140	0	0	0	159,626
3	37/37	159,626	22,696	0	0	0	192,953
4	38/38	192,953	23,269	0	0	0	228,830
5	39/39	228,830	23,859	0	0	0	267,423
6	40/40	267,423	24,467	0	0	0	308,910
7	41/41	308,910	25,093	0	0	0	353,479
8	42/42	353,479	25,738	0	0	0	401,329
9	43/43	401,329	26,402	0	0	0	452,672
10	44/44	452,672	27,086	0	0	0	507,733
11	45/45	507,733	27,790	0	0	0	566,749
12	46/46	566,749	28,516	0	0	0	629,975
13	47/47	629,975	29,264	0	0	0	697,679
14	48/48	697,679	30,034	0	0	0	770,146
15	49/49	770,146	30,827	0	0	0	847,678
16	50/50	847,678	31,643	0	0	0	930,594
17	51/51	930,594	32,485	0	0	0	1,019,236
18	52/52	1,019,236	33,351	0	0	0	1,113,963
19	53/53	1,113,963	34,244	0	0	0	1,215,159
20	54/54	1,215,159	35,163	0	0	0	1,323,228
21	55/55	1,323,228	36,110	0	0	0	1,438,601
22	56/56	1,438,601	37,085	0	0	0	1,561,733
23	57/57	1,561,733	38,090	0	0	0	1,693,109
24	58/58	1,693,109	39,125	0	0	0	1,833,241
25	59/59	1,833,241	40,190	0	0	0	1,982,671
26	60/60	1,982,671	41,288	0	0	0	2,141,976
27	61/61	2,141,976	42,419	0	0	0	2,311,767
28	62/62	2,311,767	43,583	0	0	0	2,492,690
29	63/63	2,492,690	44,783	0	0	0	2,685,433
30	64/64	2,685,433	46,018	0	0	0	2,890,722
31	65/65	2,890,722	0	0	163,915	115,000	2,885,807
32	66/66	2,885,807	0	0	174,764	122,500	2,869,124
33	67/67	2,869,124	0	0	185,945	130,225	2,839,635
34	68/68	2,839,635	0	0	197,467	138,182	2,796,233
35	69/69	2,796,233	0	0	209,339	146,377	2,737,736
36	70/70	2,737,736	0	99,917	99,917	69,814	2,791,630
37	71/71	2,791,630	0	105,345	105,345	73,556	2,842,922
38	72/72	2,842,922	0	111,052	111,052	77,491	2,891,165
39	73/73	2,891,165	0	117,051	117,051	81,627	2,935,873
40	74/74	2,935,873	0	123,356	123,356	85,974	2,976,515
			964,358	556,721	1,488,151	1,040,746	

Columns (1) and (2) include both deductible and nondeductible 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 (4) includes distributions not subject to income tax.

Column (6) has been reduced by an assumed management fee of 1.00%.

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Details of Defined Contribution Plan Assets for Jodie Robinson

Retirement Plan Assets Initial Value 100,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 6.90%	Pre-Retirement Income Tax Rate 31.00%	Retirement Income Tax Rate 31.00%		
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
41	75/75	2,976,515	0	129,979	129,979	90,540	3,012,518
42	76/76	3,012,518	0	136,933	136,933	95,334	3,043,260
43	77/77	3,043,260	0	143,550	143,550	99,892	3,068,792
44	78/78	3,068,792	0	151,172	151,172	105,147	3,087,746
45	79/79	3,087,746	0	158,346	158,346	110,088	3,100,213
46	80/80	3,100,213	0	165,787	165,787	115,214	3,105,532
47	81/81	3,105,532	0	173,493	173,493	120,522	3,103,006
48	82/82	3,103,006	0	181,462	181,462	126,011	3,091,899
49	83/83	3,091,899	0	189,687	189,687	131,676	3,071,440
50	84/84	3,071,440	0	198,157	198,157	137,510	3,040,824
51	85/85	3,040,824	0	205,461	205,461	142,534	3,000,693
52	86/86	3,000,693	0	212,815	212,815	147,592	2,950,439
53	87/87	2,950,439	0	220,182	220,182	152,659	2,889,458
54	88/88	2,889,458	0	227,516	227,516	157,702	2,817,160
55	89/89	2,817,160	0	234,763	234,763	162,684	2,732,977
56	90/90	2,732,977	0	239,735	239,735	166,090	2,638,623
57	91/91	2,638,623	0	244,317	244,317	169,227	2,533,918
58	92/92	2,533,918	0	248,423	248,423	172,035	2,418,762
59	93/93	2,418,762	0	251,954	251,954	174,445	2,293,155
60	94/94	2,293,155	0	251,995	251,995	174,441	2,160,180
		964,358	4,522,448	5,453,878	3,792,089		

Columns (1) and (2) include both deductible and nondeductible 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 (4) includes distributions not subject to income tax.

Column (6) has been reduced by an assumed management fee of 1.00%.

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Details of Defined Contribution Plan Cash Flow for Jodie Robinson

		Retirement Plan Assets Initial Value 100,000	Retirement Plan Assets Cost Basis 0	Pre-Retirement Income Tax Rate 31.00%	Retirement Income Tax Rate 31.00%		
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Beginning of Year Cost Basis	(3) Beginning of Year Pre Tax Withdrawal	(4) Taxable Portion of Withdrawal	(5) After Tax Value of Column (4)	(6) Tax Free Portion of Withdrawal
1	35/35	100,000	0	0	0	0	0
2	36/36	128,691	3,600	0	0	0	0
3	37/37	159,626	7,200	0	0	0	0
4	38/38	192,953	10,800	0	0	0	0
5	39/39	228,830	14,400	0	0	0	0
6	40/40	267,423	18,000	0	0	0	0
7	41/41	308,910	21,600	0	0	0	0
8	42/42	353,479	25,200	0	0	0	0
9	43/43	401,329	28,800	0	0	0	0
10	44/44	452,672	32,400	0	0	0	0
11	45/45	507,733	36,000	0	0	0	0
12	46/46	566,749	39,600	0	0	0	0
13	47/47	629,975	43,200	0	0	0	0
14	48/48	697,679	46,800	0	0	0	0
15	49/49	770,146	50,400	0	0	0	0
16	50/50	847,678	54,000	0	0	0	0
17	51/51	930,594	57,600	0	0	0	0
18	52/52	1,019,236	61,200	0	0	0	0
19	53/53	1,113,963	64,800	0	0	0	0
20	54/54	1,215,159	68,400	0	0	0	0
21	55/55	1,323,228	72,000	0	0	0	0
22	56/56	1,438,601	75,600	0	0	0	0
23	57/57	1,561,733	79,200	0	0	0	0
24	58/58	1,693,109	82,800	0	0	0	0
25	59/59	1,833,241	86,400	0	0	0	0
26	60/60	1,982,671	90,000	0	0	0	0
27	61/61	2,141,976	93,600	0	0	0	0
28	62/62	2,311,767	97,200	0	0	0	0
29	63/63	2,492,690	100,800	0	0	0	0
30	64/64	2,685,433	104,400	0	0	0	0
31	65/65	2,890,722	108,000	163,915	157,791	108,876	6,124
32	66/66	2,885,807	101,876	174,764	168,594	116,330	6,170
33	67/67	2,869,124	95,706	185,945	179,742	124,022	6,203
34	68/68	2,839,635	89,504	197,467	191,243	131,958	6,224
35	69/69	2,796,233	83,280	209,339	203,104	140,142	6,235
36	70/70	2,737,736	77,045	99,917	97,105	67,002	2,812
37	71/71	2,791,630	74,233	105,345	102,544	70,755	2,801
38	72/72	2,842,922	71,432	111,052	108,262	74,701	2,790
39	73/73	2,891,165	68,642	117,051	114,272	78,848	2,779
40	74/74	2,935,873	65,863	123,356	120,589	83,206	2,768
				1,488,151	1,443,246	995,840	44,906

Column (1) includes both deductible and nondeductible contributions.
 Column (0) has been reduced by an assumed management fee of 1.00%.

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Details of Defined Contribution Plan Cash Flow for Jodie Robinson

		Retirement Plan Assets Initial Value 100,000	Retirement Plan Assets Cost Basis 0	Pre-Retirement Income Tax Rate 31.00%	Retirement Income Tax Rate 31.00%		
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Beginning of Year Cost Basis	(3) Beginning of Year Pre Tax Withdrawal	(4) Taxable Portion of Withdrawal	(5) After Tax Value of Column (4)	(6) Tax Free Portion of Withdrawal
41	75/75	2,976,515	63,095	129,979	127,224	87,785	2,755
42	76/76	3,012,518	60,340	136,933	134,190	92,591	2,743
43	77/77	3,043,260	57,597	143,550	140,833	97,175	2,717
44	78/78	3,068,792	54,880	151,172	148,469	102,444	2,703
45	79/79	3,087,746	52,177	158,346	155,670	107,412	2,676
46	80/80	3,100,213	49,501	165,787	163,140	112,567	2,647
47	81/81	3,105,532	46,854	173,493	170,875	117,904	2,618
48	82/82	3,103,006	44,237	181,462	178,875	123,424	2,587
49	83/83	3,091,899	41,650	189,687	187,132	129,121	2,555
50	84/84	3,071,440	39,094	198,157	195,635	134,988	2,522
51	85/85	3,040,824	36,572	205,461	202,990	140,063	2,471
52	86/86	3,000,693	34,101	212,815	210,396	145,173	2,419
53	87/87	2,950,439	31,683	220,182	217,818	150,294	2,365
54	88/88	2,889,458	29,318	227,516	225,207	155,393	2,309
55	89/89	2,817,160	27,010	234,763	232,512	160,433	2,251
56	90/90	2,732,977	24,759	239,735	237,563	163,918	2,172
57	91/91	2,638,623	22,587	244,317	242,226	167,136	2,091
58	92/92	2,533,918	20,496	248,423	246,414	170,026	2,009
59	93/93	2,418,762	18,486	251,954	250,028	172,519	1,926
60	94/94	2,293,155	16,561	251,995	250,175	172,621	1,820
				5,453,878	5,360,618	3,698,827	93,262

Column (1) includes both deductible and nondeductible contributions.
 Column (0) has been reduced by an assumed management fee of 1.00%.

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Details of Hypothetical Equity Assets

		Initial Cost Basis 0	Growth 7.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 31.00%	Retirement Income Tax Rate 31.00%	Composite Capital Gains Tax Rate* 28.00%	Turnover Assumption 50.00%			
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	35/35	0	0	0	0	0	0	0	0	0	0	0
2	36/36	0	0	0	0	0	0	0	0	0	0	0
3	37/37	0	0	0	0	0	0	0	0	0	0	0
4	38/38	0	0	0	0	0	0	0	0	0	0	0
5	39/39	0	0	0	0	0	0	0	0	0	0	0
6	40/40	0	0	0	0	0	0	0	0	0	0	0
7	41/41	0	0	0	0	0	0	0	0	0	0	0
8	42/42	0	0	0	0	0	0	0	0	0	0	0
9	43/43	0	0	0	0	0	0	0	0	0	0	0
10	44/44	0	0	0	0	0	0	0	0	0	0	0
11	45/45	0	0	0	0	0	0	0	0	0	0	0
12	46/46	0	0	0	0	0	0	0	0	0	0	0
13	47/47	0	0	0	0	0	0	0	0	0	0	0
14	48/48	0	0	0	0	0	0	0	0	0	0	0
15	49/49	0	0	0	0	0	0	0	0	0	0	0
16	50/50	0	0	0	0	0	0	0	0	0	0	0
17	51/51	0	0	0	0	0	0	0	0	0	0	0
18	52/52	0	0	0	0	0	0	0	0	0	0	0
19	53/53	0	0	0	0	0	0	0	0	0	0	0
20	54/54	0	0	0	0	0	0	0	0	0	0	0
21	55/55	0	0	0	0	0	0	0	0	0	0	0
22	56/56	0	0	0	0	0	0	0	0	0	0	0
23	57/57	0	0	0	0	0	0	0	0	0	0	0
24	58/58	0	0	0	0	0	0	0	0	0	0	0
25	59/59	0	0	0	0	0	0	0	0	0	0	0
26	60/60	0	0	0	0	0	0	0	0	0	0	0
27	61/61	0	0	0	0	0	0	0	0	0	0	0
28	62/62	0	0	0	0	0	0	0	0	0	0	0
29	63/63	0	0	0	0	0	0	0	0	0	0	0
30	64/64	0	0	0	0	0	0	0	0	0	0	0
31	65/65	0	0	0	0	0	0	0	0	0	0	0
32	66/66	0	0	0	0	0	0	0	0	0	0	0
33	67/67	0	0	0	0	0	0	0	0	0	0	0
34	68/68	0	0	0	0	0	0	0	0	0	0	0
35	69/69	0	0	0	0	0	0	0	0	0	0	0
36	70/70	0	17,513	0	1,226	263	19,002	18,642	0	0	0	0
37	71/71	18,642	18,017	0	2,566	550	39,775	38,963	0	0	0	0
38	72/72	38,963	18,734	0	4,039	865	62,601	61,263	0	0	0	0
39	73/73	61,263	19,677	0	5,666	1,214	87,820	85,885	0	0	0	0
40	74/74	85,885	20,863	0	7,472	1,601	115,821	113,220	0	0	0	0
			94,804	0		4,493			0	0	0	0

*The composite capital gains tax rate includes 50.00% short-term gains subject to ordinary income tax and 50.00% long-term gains subject to capital gains tax of 25.00%.

**Column (2) includes reinvestment of excess cash flow.
***Column (7) has been reduced by a 1.00% management fee.

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

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Details of Hypothetical Equity Assets

		Initial Cost Basis 0	Growth 7.00%	Dividend Tax Rate 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 31.00%	Retirement Income Tax Rate 31.00%	Composite Capital Gains Tax Rate* 28.00%	Turnover Assumption 50.00%		
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	75/75	113,220	22,301	0	9,486	2,033	147,040	143,692	0	0	0
42	76/76	143,692	24,007	0	11,739	2,515	181,953	177,769	0	0	0
43	77/77	177,769	24,827	0	14,182	3,039	219,817	214,720	0	0	0
44	78/78	214,720	27,052	0	16,924	3,627	262,323	256,205	0	0	0
45	79/79	256,205	28,182	0	19,907	4,266	308,560	301,326	0	0	0
46	80/80	301,326	29,433	0	23,153	4,961	358,873	350,423	0	0	0
47	81/81	350,423	30,793	0	26,685	5,718	413,619	403,844	0	0	0
48	82/82	403,844	32,248	0	30,526	6,541	473,159	461,942	0	0	0
49	83/83	461,942	33,775	0	34,700	7,436	537,853	525,070	0	0	0
50	84/84	525,070	35,344	0	39,229	8,406	608,049	593,564	0	0	0
51	85/85	593,564	34,534	0	43,967	9,421	681,486	665,206	0	0	0
52	86/86	665,206	33,412	0	48,903	10,479	758,000	739,841	0	0	0
53	87/87	739,841	31,906	0	54,022	11,576	837,345	817,231	0	0	0
54	88/88	817,231	29,922	0	59,301	12,707	919,161	897,024	0	0	0
55	89/89	897,024	27,358	0	64,707	13,866	1,002,955	978,740	0	0	0
56	90/90	978,740	20,468	0	69,945	14,988	1,084,141	1,057,883	0	0	0
57	91/91	1,057,883	12,458	0	74,924	16,055	1,161,320	1,133,095	0	0	0
58	92/92	1,133,095	3,170	0	79,539	17,044	1,232,848	1,202,776	0	0	0
59	93/93	1,202,776	0	0	84,194	10,458	1,297,428	1,265,596	7,584	0	7,584
60	94/94	1,265,596	0	5,956	88,175	0	1,347,815	1,314,495	18,895	5,883	24,778
			575,994	5,956		169,629			26,479	5,883	32,362

*The composite capital gains tax rate includes 50.00% short-term gains subject to ordinary income tax and 50.00% long-term gains subject to capital gains tax of 25.00%.

**Column (2) includes reinvestment of excess cash flow.
***Column (7) has been reduced by a 1.00% management fee.

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

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 0	Growth 7.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 31.00%	Retirement Income Tax Rate 31.00%	Composite Capital Gains Tax Rate* 28.00%	Turnover Assumption 50.00%			
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	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0	0	0	0
7	0	0	0	0	0	0	0	0	0	0	0
8	0	0	0	0	0	0	0	0	0	0	0
9	0	0	0	0	0	0	0	0	0	0	0
10	0	0	0	0	0	0	0	0	0	0	0
11	0	0	0	0	0	0	0	0	0	0	0
12	0	0	0	0	0	0	0	0	0	0	0
13	0	0	0	0	0	0	0	0	0	0	0
14	0	0	0	0	0	0	0	0	0	0	0
15	0	0	0	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0	0
21	0	0	0	0	0	0	0	0	0	0	0
22	0	0	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0	0	0
25	0	0	0	0	0	0	0	0	0	0	0
26	0	0	0	0	0	0	0	0	0	0	0
27	0	0	0	0	0	0	0	0	0	0	0
28	0	0	0	0	0	0	0	0	0	0	0
29	0	0	0	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0	0	0	0	0
36	0	17,513	0	1,226	263	19,002	17,776	9,501	8,888	9,329	18,642
37	18,217	18,017	0	2,566	550	39,775	36,784	19,888	18,392	19,469	38,963
38	37,861	18,734	0	4,039	865	62,601	57,460	31,301	28,730	30,581	61,263
39	59,311	19,677	0	5,666	1,214	87,820	80,202	43,910	40,101	42,843	85,885
40	82,944	20,863	0	7,472	1,601	115,821	105,408	57,911	52,704	56,453	113,220
		94,804	0		4,493						

*The composite capital gains tax rate includes 50.00% short-term gains subject to ordinary income tax and 50.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption. Column (2) includes reinvestment of excess cash flow.
***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 1.00% management fee.

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

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 0	Growth 7.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 31.00%	Retirement Income Tax Rate 31.00%	Composite Capital Gains Tax Rate* 28.00%	Turnover Assumption 50.00%			
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	109,157	22,301	0	9,486	2,033	147,040	133,491	73,520	66,745	71,623	143,692
42	138,369	24,007	0	11,739	2,515	181,953	164,890	90,977	82,445	88,588	177,769
43	171,033	24,827	0	14,182	3,039	219,817	198,899	109,909	99,450	106,980	214,720
44	206,430	27,052	0	16,924	3,627	262,323	237,109	131,162	118,554	127,631	256,205
45	246,186	28,182	0	19,907	4,266	308,560	278,634	154,280	139,317	150,090	301,326
46	289,407	29,433	0	23,153	4,961	358,873	323,802	179,437	161,901	174,526	350,423
47	336,427	30,793	0	26,685	5,718	413,619	372,938	206,810	186,469	201,114	403,844
48	387,583	32,248	0	30,526	6,541	473,159	426,373	236,580	213,186	230,029	461,942
49	443,215	33,775	0	34,700	7,436	537,853	484,426	268,927	242,213	261,447	525,070
50	503,660	35,344	0	39,229	8,406	608,049	547,410	304,025	273,705	295,535	593,564
51	569,240	34,534	0	43,967	9,421	681,486	613,195	340,743	306,598	331,182	665,206
52	637,780	33,412	0	48,903	10,479	758,000	681,671	379,000	340,835	368,314	739,841
53	709,149	31,906	0	54,022	11,576	837,345	752,631	418,673	376,316	406,813	817,231
54	783,128	29,922	0	59,301	12,707	919,161	825,757	459,581	412,879	446,504	897,024
55	859,383	27,358	0	64,707	13,866	1,002,955	900,606	501,478	450,303	487,149	978,740
56	937,452	20,468	0	69,945	14,988	1,084,141	972,908	542,071	486,454	526,498	1,057,883
57	1,012,952	12,458	0	74,924	16,055	1,161,320	1,041,465	580,660	520,732	563,880	1,133,095
58	1,084,613	3,170	0	79,539	17,044	1,232,848	1,104,827	616,424	552,413	598,501	1,202,776
59	1,150,914	0	0	84,194	10,458	1,297,428	1,161,373	648,714	580,686	629,666	1,265,596
60	1,210,352	0	5,956	88,175	0	1,347,815	1,204,657	673,908	602,328	653,865	1,314,495

575,994

5,956

169,629

*The composite capital gains tax rate includes 50.00% short-term gains subject to ordinary income tax and 50.00% long-term gains subject to capital gains tax of 25.00%.

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

Column (2) includes reinvestment of excess cash flow.

***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 1.00% management fee.

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

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Value of Life Insurance Assets	(2) Year End Value of Taxable Retirement Plan Assets	(3) Year End Value of Equity Assets	(4) Year End Hypothetical Net Worth
1	35/35	4,477	257,382	0	261,859
2	36/36	24,247	319,366	0	343,613
3	37/37	45,528	386,259	0	431,787
4	38/38	68,433	458,387	0	526,820
5	39/39	93,111	536,094	0	629,205
6	40/40	119,670	619,747	0	739,417
7	41/41	148,255	709,737	0	857,992
8	42/42	181,002	806,475	0	987,477
9	43/43	216,070	910,400	0	1,126,470
10	44/44	254,490	1,021,977	0	1,276,467
11	45/45	295,703	1,141,699	0	1,437,402
12	46/46	339,964	1,270,093	0	1,610,057
13	47/47	388,410	1,407,715	0	1,796,125
14	48/48	438,324	1,555,155	0	1,993,479
15	49/49	492,125	1,713,038	0	2,205,163
16	50/50	550,069	1,882,027	0	2,432,096
17	51/51	612,516	2,062,830	0	2,675,346
18	52/52	679,842	2,256,192	0	2,936,034
19	53/53	752,442	2,462,909	0	3,215,351
20	54/54	830,756	2,683,819	0	3,514,575
21	55/55	915,253	2,919,815	0	3,835,068
22	56/56	1,006,447	3,171,842	0	4,178,289
23	57/57	1,104,878	3,440,905	0	4,545,783
24	58/58	1,211,118	3,728,067	0	4,939,185
25	59/59	1,325,789	4,034,453	0	5,360,242
26	60/60	1,449,406	4,361,261	0	5,810,667
27	61/61	1,582,517	4,709,758	0	6,292,275
28	62/62	1,725,851	5,081,286	0	6,807,137
29	63/63	1,880,194	5,477,272	0	7,357,466
30	64/64	2,046,392	5,899,223	0	7,945,615
31	65/65	1,994,226	6,069,734	0	8,063,960
32	66/66	1,941,502	6,238,706	0	8,180,208
33	67/67	1,888,346	6,405,697	0	8,294,043
34	68/68	1,834,894	6,570,232	0	8,405,126
35	69/69	1,781,307	6,731,797	0	8,513,104
36	70/70	1,727,762	6,864,316	18,642	8,610,720
37	71/71	1,674,799	6,990,439	38,963	8,704,201
38	72/72	1,622,806	7,109,065	61,263	8,793,134
39	73/73	1,572,260	7,218,996	85,885	8,877,141
40	74/74	1,523,741	7,318,930	113,220	8,955,891

Column (4) has been reduced by income tax due if tax deferred assets are liquidated.

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: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Value of Life Insurance Assets	+	(2) Year End Value of Taxable Retirement Plan Assets	+	(3) Year End Value of Equity Assets	=	(4) Year End Hypothetical Net Worth
41	75/75	1,477,960		7,407,457		143,692		9,029,109
42	76/76	1,434,234		7,483,049		177,769		9,095,052
43	77/77	1,392,927		7,545,830		214,720		9,153,477
44	78/78	1,354,418		7,592,436		256,205		9,203,059
45	79/79	1,319,119		7,623,091		301,326		9,243,536
46	80/80	1,287,435		7,636,171		350,423		9,274,029
47	81/81	1,259,668		7,629,960		403,844		9,293,472
48	82/82	1,236,216		7,602,649		461,942		9,300,807
49	83/83	1,217,455		7,552,343		525,070		9,294,868
50	84/84	1,203,655		7,477,061		593,564		9,274,280
51	85/85	1,194,899		7,378,383		665,206		9,238,488
52	86/86	1,190,955		7,254,814		739,841		9,185,610
53	87/87	1,191,560		7,104,869		817,231		9,113,660
54	88/88	1,195,818		6,927,095		897,024		9,019,937
55	89/89	1,202,761		6,720,096		978,740		8,901,597
56	90/90	1,210,876		6,488,090		1,057,883		8,756,849
57	91/91	1,233,052		6,230,632		1,133,095		8,596,779
58	92/92	1,275,088		5,947,476		1,202,776		8,425,340
59	93/93	1,345,186		5,638,621		1,265,596		8,249,403
60	94/94	1,454,130		5,311,649		1,314,495		8,080,274

Column (4) has been reduced by income tax due if tax deferred assets are liquidated.

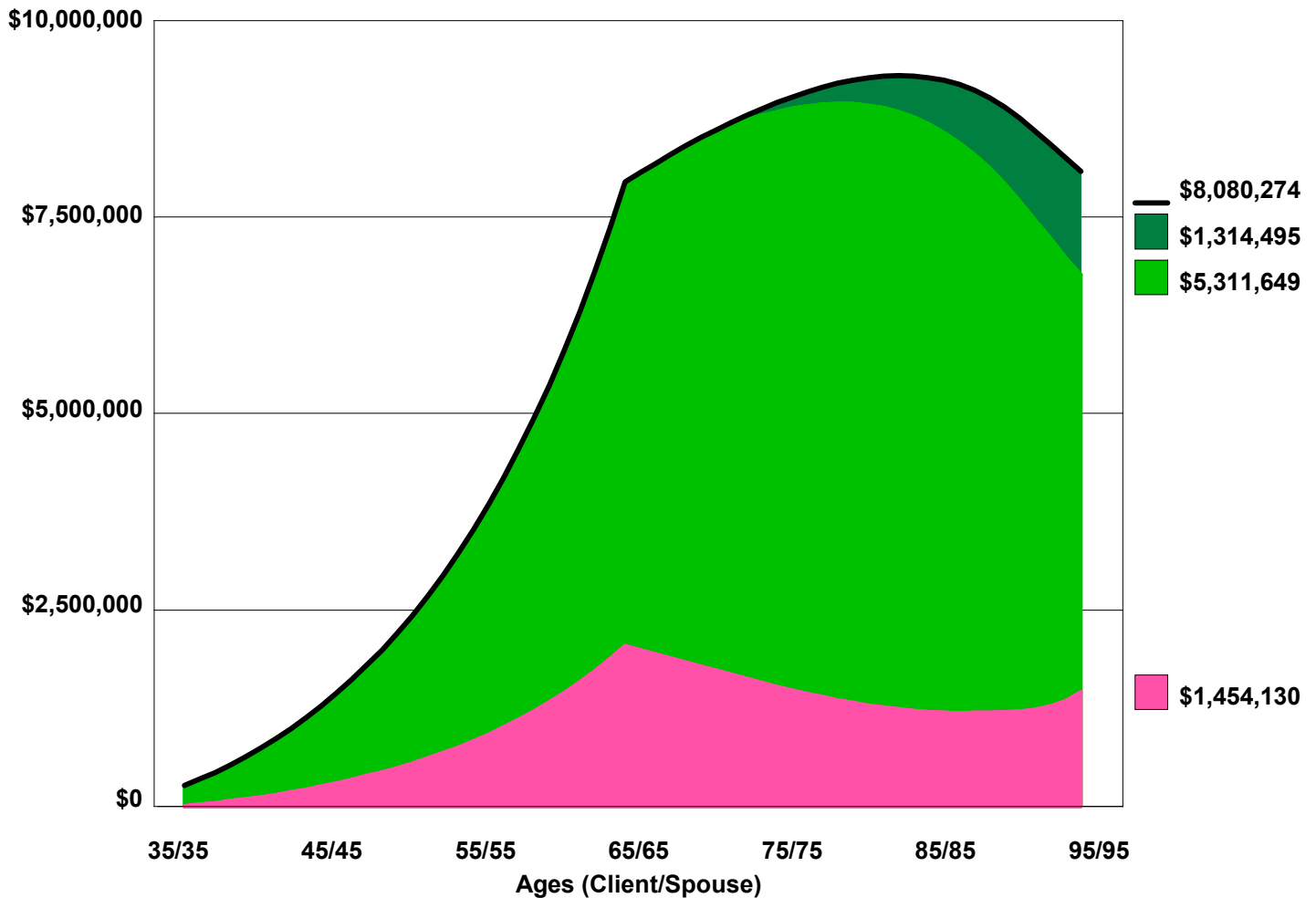
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Hypothetical Net Worth (After Providing Required Cash Flow) 60 Year Analysis



At Year 60

- Hypothetical Net Worth* — \$8,080,274
- Hypothetical Equity Assets — \$1,314,495
- Taxable Retirement Plan Assets — \$5,311,649
- Life Insurance Cash Values — \$1,454,130

*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: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

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	(6) Portion of Column (5) Subject to Income Tax***
1	35/35	900,678	0	900,678	0	900,678	250,182
2	36/36	982,301	0	982,301	0	982,301	304,858
3	37/37	1,070,337	0	1,070,337	0	1,070,337	364,332
4	38/38	1,165,233	0	1,165,233	0	1,165,233	428,926
5	39/39	1,267,468	0	1,267,468	0	1,267,468	498,981
6	40/40	1,377,530	0	1,377,530	0	1,377,530	574,861
7	41/41	1,495,948	0	1,495,948	0	1,495,948	656,952
8	42/42	1,623,277	0	1,623,277	0	1,623,277	745,662
9	43/43	1,760,108	0	1,760,108	0	1,760,108	841,427
10	44/44	1,907,942	0	1,907,942	0	1,907,942	944,707
11	45/45	2,066,720	0	2,066,720	0	2,066,720	1,055,991
12	46/46	2,237,214	0	2,237,214	0	2,237,214	1,175,802
13	47/47	2,421,125	0	2,421,125	0	2,421,125	1,304,691
14	48/48	2,618,479	0	2,618,479	0	2,618,479	1,443,244
15	49/49	2,830,163	0	2,830,163	0	2,830,163	1,592,082
16	50/50	3,057,096	0	3,057,096	0	3,057,096	1,751,862
17	51/51	3,300,346	0	3,300,346	0	3,300,346	1,923,288
18	52/52	3,561,034	0	3,561,034	0	3,561,034	2,107,100
19	53/53	3,840,351	0	3,840,351	0	3,840,351	2,304,088
20	54/54	4,139,575	0	4,139,575	0	4,139,575	2,515,085
21	55/55	4,460,068	0	4,460,068	0	4,460,068	2,740,979
22	56/56	4,803,289	0	4,803,289	0	4,803,289	2,982,709
23	57/57	5,170,783	0	5,170,783	0	5,170,783	3,241,274
24	58/58	5,564,185	0	5,564,185	0	5,564,185	3,517,731
25	59/59	5,985,242	0	5,985,242	0	5,985,242	3,813,199
26	60/60	6,435,667	0	6,435,667	0	6,435,667	4,128,869
27	61/61	6,917,275	0	6,917,275	0	6,917,275	4,466,002
28	62/62	7,432,137	0	7,432,137	0	7,432,137	4,825,933
29	63/63	7,982,466	0	7,982,466	0	7,982,466	5,210,082
30	64/64	8,570,615	0	8,570,615	0	8,570,615	5,619,949
31	65/65	8,504,806	0	8,504,806	0	8,504,806	5,796,584
32	66/66	8,630,889	0	8,630,889	0	8,630,889	5,971,726
33	67/67	8,753,110	0	8,753,110	0	8,753,110	6,144,919
34	68/68	8,870,929	0	8,870,929	0	8,870,929	6,315,678
35	69/69	8,983,774	0	8,983,774	0	8,983,774	6,483,478
36	70/70	9,084,144	0	9,084,144	0	9,084,144	6,625,060
37	71/71	9,144,202	0	9,144,202	0	9,144,202	6,760,211
38	72/72	9,192,228	0	9,192,228	0	9,192,228	6,887,830
39	73/73	9,227,047	0	9,227,047	0	9,227,047	7,006,718
40	74/74	9,247,448	0	9,247,448	0	9,247,448	7,115,572

*Net of cash flow provided

**See Transfer Tax Details report for details.

***See column (5) on the "Details of Transfer Taxation of Retirement Plan Assets".

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	\$ 9,247,448
Wealth Transferred to Heirs	\$ 9,247,448

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

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	(6) Portion of Column (5) Subject to Income Tax***
41	75/75	9,252,178	0	9,252,178	0	9,252,178	7,212,979
42	76/76	9,333,893	0	9,333,893	0	9,333,893	7,297,411
43	77/77	9,409,110	0	9,409,110	0	9,409,110	7,368,949
44	78/78	9,476,566	0	9,476,566	0	9,476,566	7,424,268
45	79/79	9,536,067	0	9,536,067	0	9,536,067	7,463,547
46	80/80	9,586,805	0	9,586,805	0	9,586,805	7,485,159
47	81/81	9,627,780	0	9,627,780	0	9,627,780	7,487,383
48	82/82	9,658,008	0	9,658,008	0	9,658,008	7,468,410
49	83/83	9,676,400	0	9,676,400	0	9,676,400	7,426,341
50	84/84	9,681,655	0	9,681,655	0	9,681,655	7,359,188
51	85/85	9,673,285	0	9,673,285	0	9,673,285	7,268,474
52	86/86	9,649,463	0	9,649,463	0	9,649,463	7,152,699
53	87/87	9,608,258	0	9,608,258	0	9,608,258	7,010,375
54	88/88	9,546,999	0	9,546,999	0	9,546,999	6,840,041
55	89/89	9,462,870	0	9,462,870	0	9,462,870	6,640,297
56	90/90	9,354,084	0	9,354,084	0	9,354,084	6,415,291
57	91/91	9,105,322	0	9,105,322	0	9,105,322	6,164,573
58	92/92	8,831,529	0	8,831,529	0	8,831,529	5,887,894
59	93/93	8,538,062	0	8,538,062	0	8,538,062	5,585,245
60	94/94	8,234,337	0	8,234,337	0	8,234,337	5,264,139

*Net of cash flow provided

**See Transfer Tax Details report for details.

***See column (5) on the "Details of Transfer Taxation of Retirement Plan Assets".

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Summary at Life Expectancy (Year 55)

Total Estate Assets	\$ 9,462,870
Wealth Transferred to Heirs	\$ 9,462,870

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

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	35/35	257,382		0		643,296		900,678
2	36/36	319,366		0		662,935		982,301
3	37/37	386,259		0		684,078		1,070,337
4	38/38	458,387		0		706,846		1,165,233
5	39/39	536,094		0		731,374		1,267,468
6	40/40	619,747		0		757,783		1,377,530
7	41/41	709,737		0		786,211		1,495,948
8	42/42	806,475		0		816,802		1,623,277
9	43/43	910,400		0		849,708		1,760,108
10	44/44	1,021,977		0		885,965		1,907,942
11	45/45	1,141,699		0		925,021		2,066,720
12	46/46	1,270,093		0		967,121		2,237,214
13	47/47	1,407,715		0		1,013,410		2,421,125
14	48/48	1,555,155		0		1,063,324		2,618,479
15	49/49	1,713,038		0		1,117,125		2,830,163
16	50/50	1,882,027		0		1,175,069		3,057,096
17	51/51	2,062,830		0		1,237,516		3,300,346
18	52/52	2,256,192		0		1,304,842		3,561,034
19	53/53	2,462,909		0		1,377,442		3,840,351
20	54/54	2,683,819		0		1,455,756		4,139,575
21	55/55	2,919,815		0		1,540,253		4,460,068
22	56/56	3,171,842		0		1,631,447		4,803,289
23	57/57	3,440,905		0		1,729,878		5,170,783
24	58/58	3,728,067		0		1,836,118		5,564,185
25	59/59	4,034,453		0		1,950,789		5,985,242
26	60/60	4,361,261		0		2,074,406		6,435,667
27	61/61	4,709,758		0		2,207,517		6,917,275
28	62/62	5,081,286		0		2,350,851		7,432,137
29	63/63	5,477,272		0		2,505,194		7,982,466
30	64/64	5,899,223		0		2,671,392		8,570,615
31	65/65	6,069,734		0		2,435,072		8,504,806
32	66/66	6,238,706		0		2,392,183		8,630,889
33	67/67	6,405,697		0		2,347,413		8,753,110
34	68/68	6,570,232		0		2,300,697		8,870,929
35	69/69	6,731,797		0		2,251,977		8,983,774
36	70/70	6,882,958		0		2,201,186		9,084,144
37	71/71	7,029,402		0		2,114,800		9,144,202
38	72/72	7,170,328		0		2,021,900		9,192,228
39	73/73	7,304,881		0		1,922,166		9,227,047
40	74/74	7,432,150		0		1,815,298		9,247,448

*Including hypothetical equity assets and retirement plan assets.

**Net of any liabilities.

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Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

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	75/75	7,551,149		0		1,701,029		9,252,178
42	76/76	7,660,818		0		1,673,075		9,333,893
43	77/77	7,760,550		0		1,648,560		9,409,110
44	78/78	7,848,641		0		1,627,925		9,476,566
45	79/79	7,924,417		0		1,611,650		9,536,067
46	80/80	7,986,594		0		1,600,211		9,586,805
47	81/81	8,033,804		0		1,593,976		9,627,780
48	82/82	8,064,591		0		1,593,417		9,658,008
49	83/83	8,077,413		0		1,598,987		9,676,400
50	84/84	8,070,625		0		1,611,030		9,681,655
51	85/85	8,043,589		0		1,629,696		9,673,285
52	86/86	7,994,655		0		1,654,808		9,649,463
53	87/87	7,922,100		0		1,686,158		9,608,258
54	88/88	7,824,119		0		1,722,880		9,546,999
55	89/89	7,698,836		0		1,764,034		9,462,870
56	90/90	7,545,973		0		1,808,111		9,354,084
57	91/91	7,363,727		0		1,741,595		9,105,322
58	92/92	7,150,252		0		1,681,277		8,831,529
59	93/93	6,904,217		0		1,633,845		8,538,062
60	94/94	6,626,144		0		1,608,193		8,234,337

*Including 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: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

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	35/35	900,678	900,678	22,800,000	0	0	0
2	36/36	982,301	982,301	23,480,000	0	0	0
3	37/37	1,070,337	1,070,337	24,180,000	0	0	0
4	38/38	1,165,233	1,165,233	24,920,000	0	0	0
5	39/39	1,267,468	1,267,468	25,660,000	0	0	0
6	40/40	1,377,530	1,377,530	26,440,000	0	0	0
7	41/41	1,495,948	1,495,948	27,220,000	0	0	0
8	42/42	1,623,277	1,623,277	14,200,000	0	0	0
9	43/43	1,760,108	1,760,108	14,620,000	0	0	0
10	44/44	1,907,942	1,907,942	15,060,000	0	0	0
11	45/45	2,066,720	2,066,720	15,520,000	0	0	0
12	46/46	2,237,214	2,237,214	15,980,000	0	0	0
13	47/47	2,421,125	2,421,125	16,460,000	0	0	0
14	48/48	2,618,479	2,618,479	16,960,000	0	0	0
15	49/49	2,830,163	2,830,163	17,460,000	0	0	0
16	50/50	3,057,096	3,057,096	17,980,000	0	0	0
17	51/51	3,300,346	3,300,346	18,520,000	0	0	0
18	52/52	3,561,034	3,561,034	19,080,000	0	0	0
19	53/53	3,840,351	3,840,351	19,660,000	0	0	0
20	54/54	4,139,575	4,139,575	20,240,000	0	0	0
21	55/55	4,460,068	4,460,068	20,840,000	0	0	0
22	56/56	4,803,289	4,803,289	21,480,000	0	0	0
23	57/57	5,170,783	5,170,783	22,120,000	0	0	0
24	58/58	5,564,185	5,564,185	22,780,000	0	0	0
25	59/59	5,985,242	5,985,242	23,460,000	0	0	0
26	60/60	6,435,667	6,435,667	24,180,000	0	0	0
27	61/61	6,917,275	6,917,275	24,900,000	0	0	0
28	62/62	7,432,137	7,432,137	25,640,000	0	0	0
29	63/63	7,982,466	7,982,466	26,420,000	0	0	0
30	64/64	8,570,615	8,570,615	27,200,000	0	0	0
31	65/65	8,504,806	8,504,806	28,020,000	0	0	0
32	66/66	8,630,889	8,630,889	28,860,000	0	0	0
33	67/67	8,753,110	8,753,110	29,720,000	0	0	0
34	68/68	8,870,929	8,870,929	30,620,000	0	0	0
35	69/69	8,983,774	8,983,774	31,540,000	0	0	0
36	70/70	9,084,144	9,084,144	32,480,000	0	0	0
37	71/71	9,144,202	9,144,202	33,460,000	0	0	0
38	72/72	9,192,228	9,192,228	34,460,000	0	0	0
39	73/73	9,227,047	9,227,047	35,500,000	0	0	0
40	74/74	9,247,448	9,247,448	36,560,000	0	0	0

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.

**Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred.

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

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	75/75	9,252,178	9,252,178	37,660,000	0	0	0
42	76/76	9,333,893	9,333,893	38,780,000	0	0	0
43	77/77	9,409,110	9,409,110	39,960,000	0	0	0
44	78/78	9,476,566	9,476,566	41,140,000	0	0	0
45	79/79	9,536,067	9,536,067	42,380,000	0	0	0
46	80/80	9,586,805	9,586,805	43,660,000	0	0	0
47	81/81	9,627,780	9,627,780	44,960,000	0	0	0
48	82/82	9,658,008	9,658,008	46,320,000	0	0	0
49	83/83	9,676,400	9,676,400	47,700,000	0	0	0
50	84/84	9,681,655	9,681,655	49,140,000	0	0	0
51	85/85	9,673,285	9,673,285	50,600,000	0	0	0
52	86/86	9,649,463	9,649,463	52,120,000	0	0	0
53	87/87	9,608,258	9,608,258	53,680,000	0	0	0
54	88/88	9,546,999	9,546,999	55,300,000	0	0	0
55	89/89	9,462,870	9,462,870	56,960,000	0	0	0
56	90/90	9,354,084	9,354,084	58,660,000	0	0	0
57	91/91	9,105,322	9,105,322	60,420,000	0	0	0
58	92/92	8,831,529	8,831,529	62,240,000	0	0	0
59	93/93	8,538,062	8,538,062	64,100,000	0	0	0
60	94/94	8,234,337	8,234,337	66,040,000	0	0	0

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.

**Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred.

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Summary of Transfer Taxation of Retirement Plan Assets

Tom Robinson's Retirement Plan Account			Jodie Robinson's Retirement Plan Account					
Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield			
100,000	0	6.90%	100,000	0	6.90%			
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	35/35	257,382	0	0	0	257,382	0%	
2	36/36	319,366	0	0	0	319,366	0%	
3	37/37	386,259	0	0	0	386,259	0%	
4	38/38	458,387	0	0	0	458,387	0%	
5	39/39	536,094	0	0	0	536,094	0%	
6	40/40	619,747	0	0	0	619,747	0%	
7	41/41	709,737	0	0	0	709,737	0%	
8	42/42	806,475	0	0	0	806,475	0%	
9	43/43	910,400	0	0	0	910,400	0%	
10	44/44	1,021,977	0	0	0	1,021,977	0%	
11	45/45	1,141,699	0	0	0	1,141,699	0%	
12	46/46	1,270,093	0	0	0	1,270,093	0%	
13	47/47	1,407,715	0	0	0	1,407,715	0%	
14	48/48	1,555,155	0	0	0	1,555,155	0%	
15	49/49	1,713,038	0	0	0	1,713,038	0%	
16	50/50	1,882,027	0	0	0	1,882,027	0%	
17	51/51	2,062,830	0	0	0	2,062,830	0%	
18	52/52	2,256,192	0	0	0	2,256,192	0%	
19	53/53	2,462,909	0	0	0	2,462,909	0%	
20	54/54	2,683,819	0	0	0	2,683,819	0%	
21	55/55	2,919,815	0	0	0	2,919,815	0%	
22	56/56	3,171,842	0	0	0	3,171,842	0%	
23	57/57	3,440,905	0	0	0	3,440,905	0%	
24	58/58	3,728,067	0	0	0	3,728,067	0%	
25	59/59	4,034,453	0	0	0	4,034,453	0%	
26	60/60	4,361,261	0	0	0	4,361,261	0%	
27	61/61	4,709,758	0	0	0	4,709,758	0%	
28	62/62	5,081,286	0	0	0	5,081,286	0%	
29	63/63	5,477,272	0	0	0	5,477,272	0%	
30	64/64	5,899,223	0	0	0	5,899,223	0%	
31	65/65	6,069,734	0	0	0	6,069,734	0%	
32	66/66	6,238,706	0	0	0	6,238,706	0%	
33	67/67	6,405,697	0	0	0	6,405,697	0%	
34	68/68	6,570,232	0	0	0	6,570,232	0%	
35	69/69	6,731,797	0	0	0	6,731,797	0%	
36	70/70	6,864,316	0	0	0	6,864,316	0%	
37	71/71	6,990,439	0	0	0	6,990,439	0%	
38	72/72	7,109,065	0	0	0	7,109,065	0%	
39	73/73	7,218,996	0	0	0	7,218,996	0%	
40	74/74	7,318,930	0	0	0	7,318,930	0%	

**Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred. Be certain to confirm the availability of this technique with your legal and tax advisers.

Financial Analysis: Retirement Plan 4 with Indexed UL + More Cash Flow

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

For: Tom Robinson & Jodie Robinson

Summary of Transfer Taxation of Retirement Plan Assets

Tom Robinson's Retirement Plan Account			Jodie Robinson's Retirement Plan Account				
Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield		
100,000	0	6.90%	100,000	0	6.90%		
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	75/75	7,407,457	0	0	0	7,407,457	0%
42	76/76	7,483,049	0	0	0	7,483,049	0%
43	77/77	7,545,830	0	0	0	7,545,830	0%
44	78/78	7,592,436	0	0	0	7,592,436	0%
45	79/79	7,623,091	0	0	0	7,623,091	0%
46	80/80	7,636,171	0	0	0	7,636,171	0%
47	81/81	7,629,960	0	0	0	7,629,960	0%
48	82/82	7,602,649	0	0	0	7,602,649	0%
49	83/83	7,552,343	0	0	0	7,552,343	0%
50	84/84	7,477,061	0	0	0	7,477,061	0%
51	85/85	7,378,383	0	0	0	7,378,383	0%
52	86/86	7,254,814	0	0	0	7,254,814	0%
53	87/87	7,104,869	0	0	0	7,104,869	0%
54	88/88	6,927,095	0	0	0	6,927,095	0%
55	89/89	6,720,096	0	0	0	6,720,096	0%
56	90/90	6,488,090	0	0	0	6,488,090	0%
57	91/91	6,230,632	0	0	0	6,230,632	0%
58	92/92	5,947,476	0	0	0	5,947,476	0%
59	93/93	5,638,621	0	0	0	5,638,621	0%
60	94/94	5,311,649	0	0	0	5,311,649	0%

**Calculations assume that the retirement plan assets qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred. Be certain to confirm the availability of this technique with your legal and tax advisers.