

Retirement Planning Options

For: Joe and Annie Jordan



Presented By: _____

[Licensed user's name appears here]

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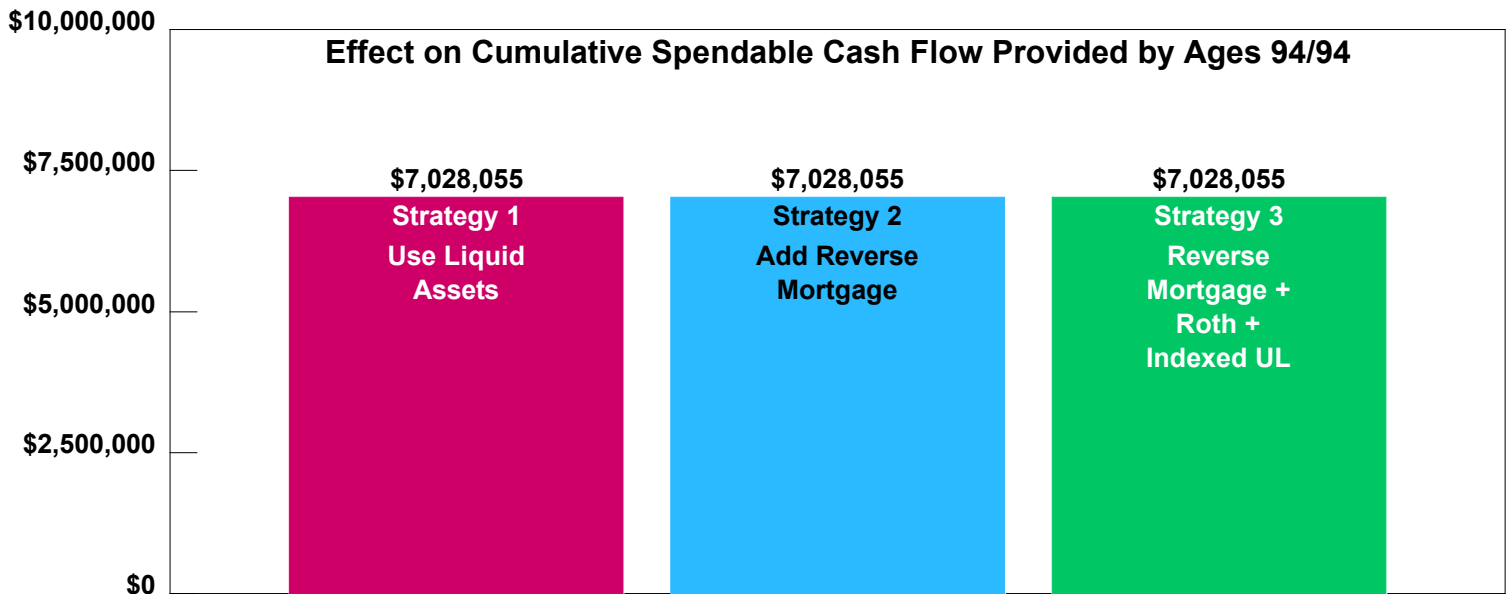
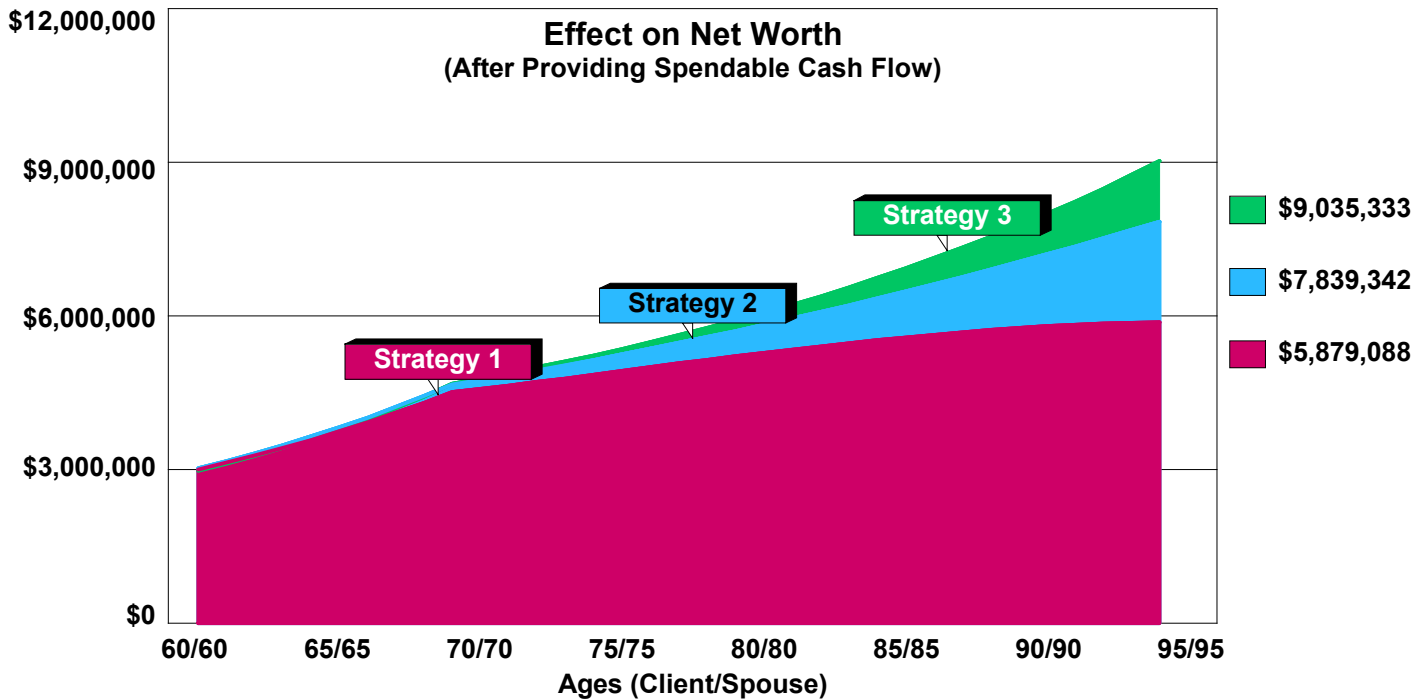
Analysis: Liquid Assets, Reverse Mortgage, Roth Conversion & IUL

Analysis: Liquid Assets, Reverse Mortgage, Roth Conversion & IUL

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For: Joe Jordon & Annie Jordan

Comparison of Alternatives



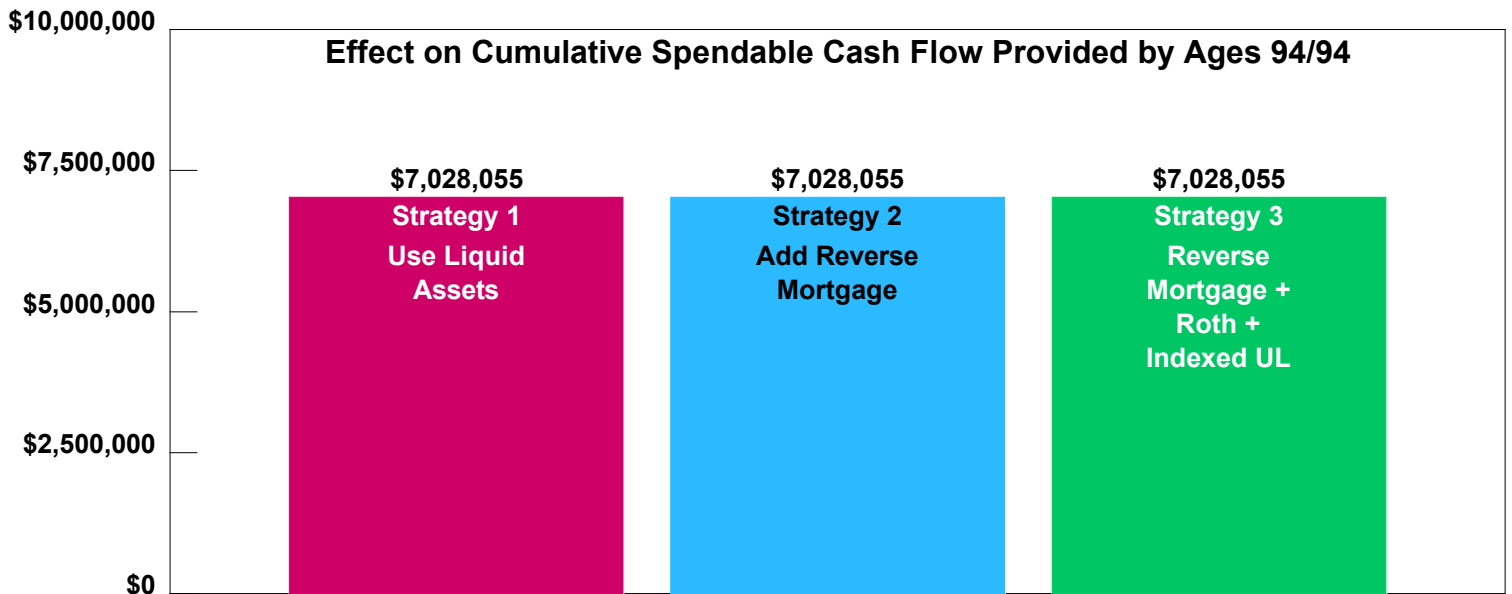
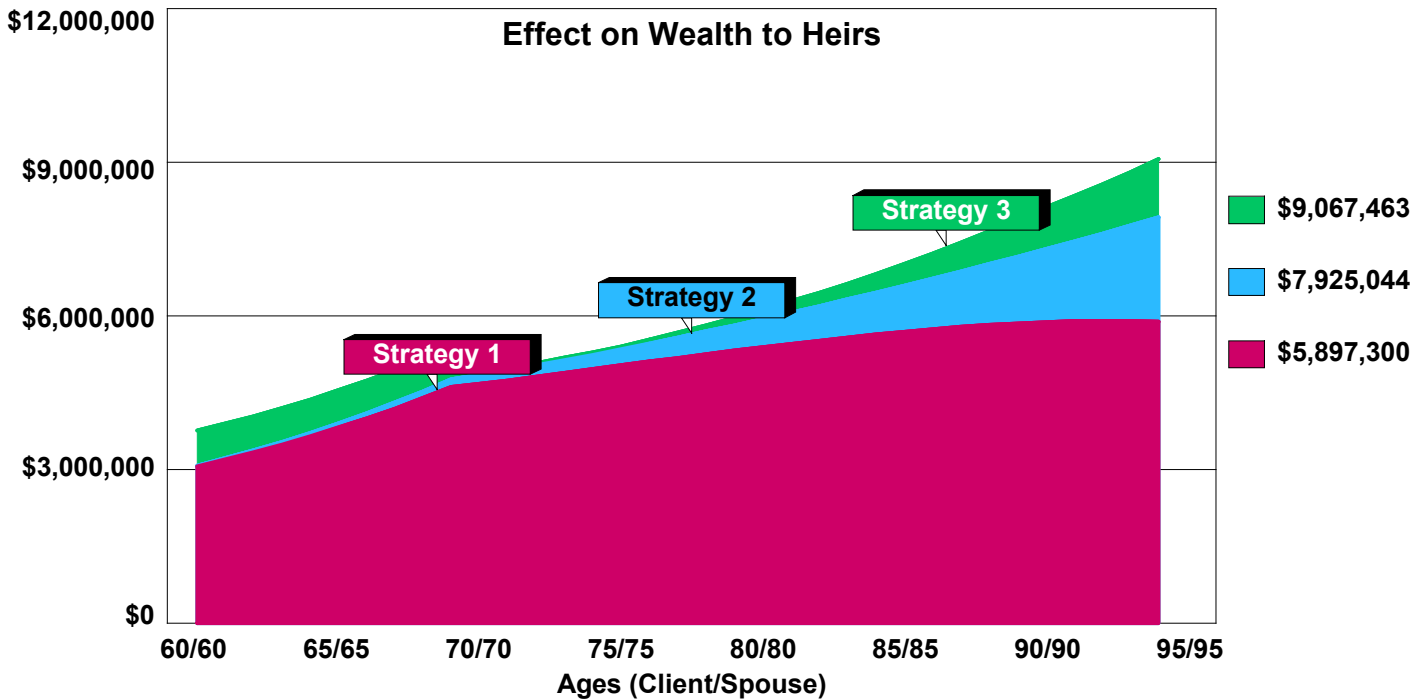
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Analysis: Liquid Assets, Reverse Mortgage, Roth Conversion & IUL

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Comparison of Alternatives



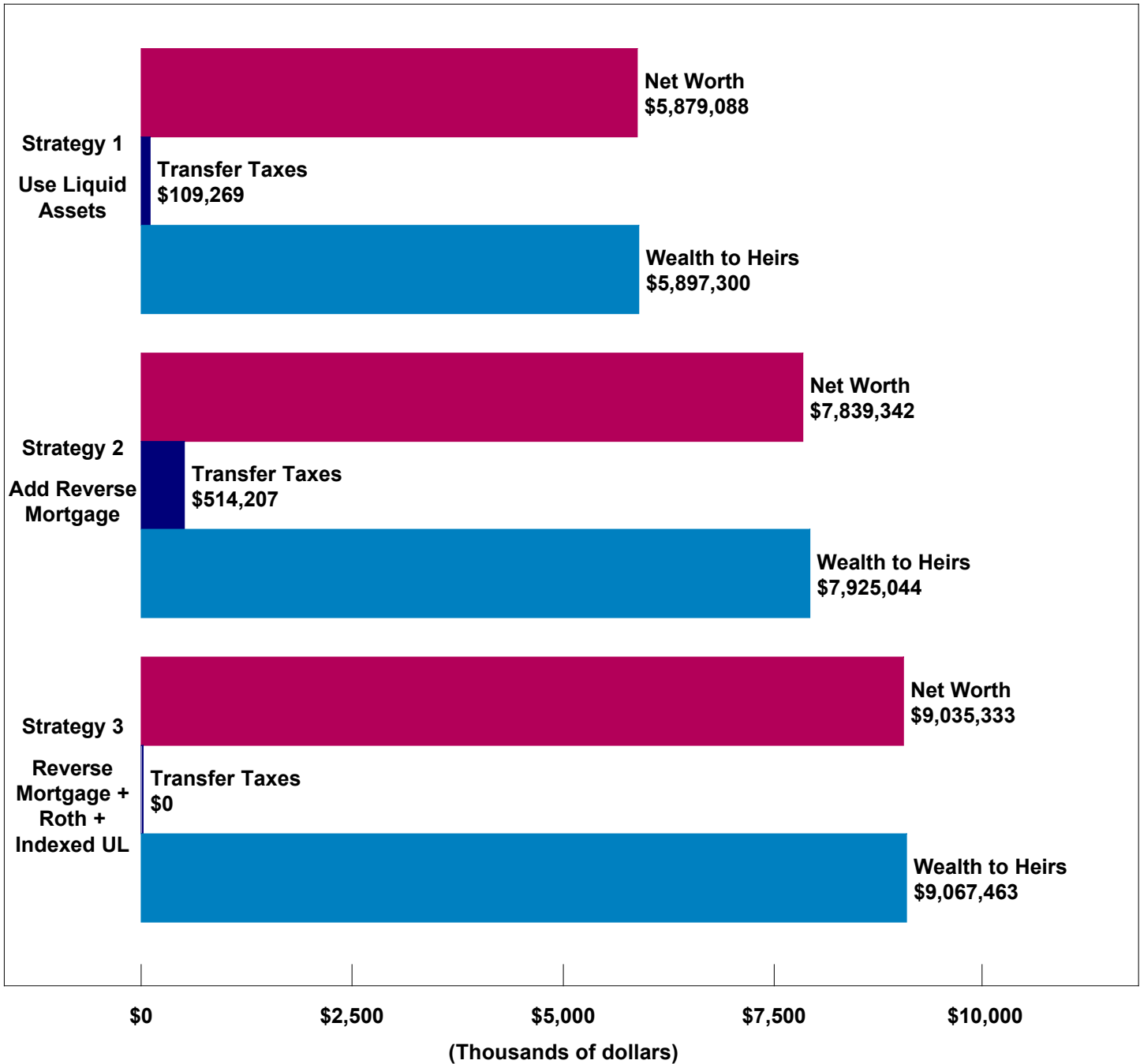
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Analysis: Liquid Assets, Reverse Mortgage, Roth Conversion & IUL

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

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Comparison of Alternatives at Ages 94/94



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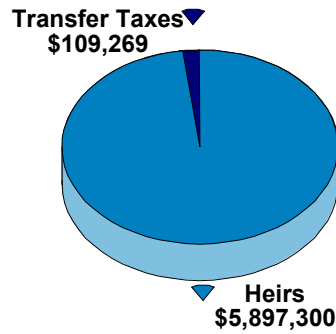
Analysis: Liquid Assets, Reverse Mortgage, Roth Conversion & IUL

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

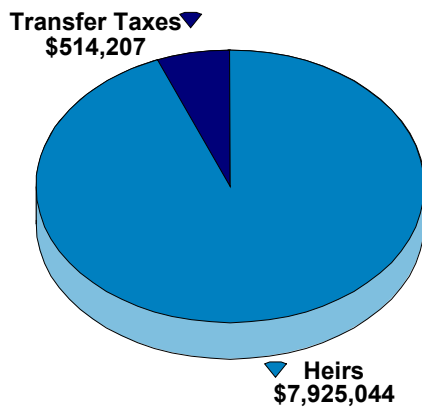
For: Joe Jordon & Annie Jordan

Comparison of Alternatives at Ages 94/94

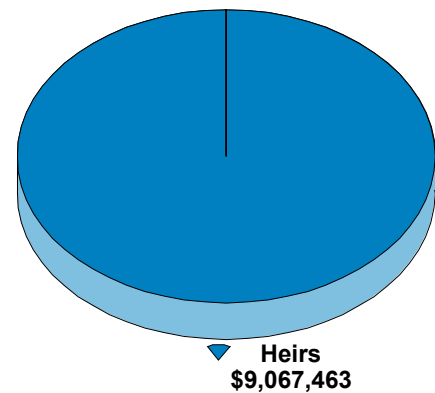
Strategy 1
Use Liquid Assets
Total Wealth Distributed: \$6,006,569



Strategy 2
Add Reverse Mortgage
Total Wealth Distributed: \$8,439,251



Strategy 3
Reverse Mortgage + Roth + Indexed UL
Total Wealth Distributed: \$9,067,463



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

Analysis: Liquid Assets, Reverse Mortgage, Roth Conversion & IUL

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

For: Joe Jordon & Annie Jordan

Comparison of Alternatives

| Year | M/F Ages | Effect on Spendable Cash Flow | | | Effect on Net Worth* | | | Effect on Wealth to Heirs | | |
|------|----------|---------------------------------|------------------------------------|--|---------------------------------|------------------------------------|--|---------------------------------|------------------------------------|--|
| | | Strategy 1 Use Liquid Assets | Strategy 2 Add Reverse Mortgage | Strategy 3 Reverse Mortgage + Roth + Indexed UL | Strategy 1 Use Liquid Assets | Strategy 2 Add Reverse Mortgage | Strategy 3 Reverse Mortgage + Roth + Indexed UL | Strategy 1 Use Liquid Assets | Strategy 2 Add Reverse Mortgage | Strategy 3 Reverse Mortgage + Roth + Indexed UL |
| 1 | 60/60 | 0 | 0 | 0 | 3,011,792 | 3,025,267 | 2,983,074 | 3,066,723 | 3,080,198 | 3,766,059 |
| 2 | 61/61 | 0 | 0 | 0 | 3,142,024 | 3,168,429 | 3,123,167 | 3,200,606 | 3,227,011 | 3,901,173 |
| 3 | 62/62 | 0 | 0 | 0 | 3,280,561 | 3,319,850 | 3,273,925 | 3,343,023 | 3,382,312 | 4,046,785 |
| 4 | 63/63 | 0 | 0 | 0 | 3,427,795 | 3,480,304 | 3,436,365 | 3,494,383 | 3,546,892 | 4,203,799 |
| 5 | 64/64 | 0 | 0 | 0 | 3,584,148 | 3,650,517 | 3,610,105 | 3,655,123 | 3,721,492 | 4,371,817 |
| 6 | 65/65 | 0 | 0 | 0 | 3,750,075 | 3,831,185 | 3,794,053 | 3,825,715 | 3,906,825 | 4,549,735 |
| 7 | 66/66 | 0 | 0 | 0 | 3,926,054 | 4,023,000 | 3,990,235 | 4,006,654 | 4,103,600 | 4,739,546 |
| 8 | 67/67 | 0 | 0 | 0 | 4,112,599 | 4,226,665 | 4,203,610 | 4,198,475 | 4,312,541 | 4,942,216 |
| 9 | 68/68 | 0 | 0 | 0 | 4,310,257 | 4,442,899 | 4,431,107 | 4,401,742 | 4,534,384 | 5,158,637 |
| 10 | 69/69 | 0 | 0 | 0 | 4,519,611 | 4,672,451 | 4,675,837 | 4,617,060 | 4,769,900 | 5,391,887 |
| 11 | 70/70 | 219,419 | 219,419 | 219,419 | 4,582,253 | 4,757,079 | 4,781,767 | 4,678,570 | 4,853,396 | 4,887,460 |
| 12 | 71/71 | 223,807 | 223,807 | 223,807 | 4,648,095 | 4,846,861 | 4,891,701 | 4,746,405 | 4,945,171 | 4,985,636 |
| 13 | 72/72 | 228,284 | 228,284 | 228,284 | 4,716,250 | 4,941,083 | 5,005,643 | 4,816,828 | 5,041,661 | 5,086,322 |
| 14 | 73/73 | 232,849 | 232,849 | 232,849 | 4,786,779 | 5,039,984 | 5,118,871 | 4,889,524 | 5,142,729 | 5,189,586 |
| 15 | 74/74 | 237,506 | 237,506 | 237,506 | 4,859,742 | 5,143,817 | 5,236,565 | 4,964,533 | 5,248,608 | 5,295,476 |
| 16 | 75/75 | 242,256 | 242,256 | 242,256 | 4,933,381 | 5,253,533 | 5,361,534 | 5,040,075 | 5,360,227 | 5,406,729 |
| 17 | 76/76 | 247,101 | 247,101 | 247,101 | 5,004,524 | 5,363,751 | 5,491,358 | 5,112,953 | 5,472,180 | 5,539,872 |
| 18 | 77/77 | 252,043 | 252,043 | 252,043 | 5,074,948 | 5,476,535 | 5,626,242 | 5,184,941 | 5,586,528 | 5,678,291 |
| 19 | 78/78 | 257,084 | 257,084 | 257,084 | 5,144,462 | 5,591,997 | 5,766,406 | 5,255,797 | 5,703,332 | 5,822,222 |
| 20 | 79/79 | 262,226 | 262,226 | 262,226 | 5,212,831 | 5,710,215 | 5,912,100 | 5,325,285 | 5,822,669 | 5,971,927 |
| 21 | 80/80 | 267,471 | 267,471 | 267,471 | 5,279,792 | 5,831,250 | 6,063,559 | 5,393,115 | 5,944,573 | 6,127,658 |
| 22 | 81/81 | 272,820 | 272,820 | 272,820 | 5,345,062 | 5,955,159 | 6,220,946 | 5,458,972 | 6,069,069 | 6,289,590 |
| 23 | 82/82 | 278,276 | 278,276 | 278,276 | 5,408,324 | 6,081,991 | 6,384,494 | 5,522,505 | 6,196,172 | 6,457,970 |
| 24 | 83/83 | 283,842 | 283,842 | 283,842 | 5,469,230 | 6,211,785 | 6,555,251 | 5,583,336 | 6,325,891 | 6,633,860 |
| 25 | 84/84 | 289,519 | 289,519 | 289,519 | 5,527,405 | 6,344,576 | 6,737,759 | 5,641,049 | 6,458,220 | 6,821,814 |
| 26 | 85/85 | 295,309 | 295,309 | 295,309 | 5,582,412 | 6,480,370 | 6,927,427 | 5,695,229 | 6,593,187 | 7,017,251 |
| 27 | 86/86 | 301,215 | 301,215 | 301,215 | 5,633,809 | 6,619,194 | 7,124,661 | 5,745,400 | 6,730,785 | 7,220,598 |
| 28 | 87/87 | 307,240 | 307,240 | 307,240 | 5,681,106 | 6,761,062 | 7,329,660 | 5,791,046 | 6,871,002 | 7,432,069 |
| 29 | 88/88 | 313,384 | 313,384 | 313,384 | 5,725,045 | 6,905,994 | 7,542,511 | 5,830,254 | 7,013,826 | 7,651,756 |
| 30 | 89/89 | 319,652 | 319,652 | 319,652 | 5,766,798 | 7,053,999 | 7,763,310 | 5,860,549 | 7,159,235 | 7,879,764 |
| 31 | 90/90 | 326,045 | 326,045 | 326,045 | 5,803,026 | 7,205,046 | 7,991,945 | 5,884,211 | 7,307,257 | 8,115,979 |
| 32 | 91/91 | 332,566 | 332,566 | 332,566 | 5,833,084 | 7,359,125 | 8,231,597 | 5,900,521 | 7,457,868 | 8,337,314 |
| 33 | 92/92 | 339,217 | 339,217 | 339,217 | 5,856,286 | 7,516,224 | 8,483,858 | 5,908,705 | 7,611,045 | 8,568,383 |
| 34 | 93/93 | 346,002 | 346,002 | 346,002 | 5,871,889 | 7,676,327 | 8,750,865 | 5,907,931 | 7,766,761 | 8,810,997 |
| 35 | 94/94 | 352,922 | 352,922 | 352,922 | 5,879,088 | 7,839,342 | 9,035,333 | 5,897,300 | 7,925,044 | 9,067,463 |
| | | 7,028,055 | 7,028,055 | 7,028,055 | | | | | | |

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

*After providing spendable cash flow.

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

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan, Ages 60/60

Client Information Summary

Current Assets

| | | | | |
|-------------------------|---|---------------------------------------|-----------|-------------|
| <u>Liquid Assets:</u> | Liquid Assets (Taxable Interest) | \$ | 50,000 | |
| | Liquid Assets (Tax Exempt Interest) | | 250,000 | |
| | Hypothetical Equity Assets | | 400,000 | |
| | Tax Deferred Assets | | 100,000 | |
| | Defined Contribution Plan Assets for Joe Jordon | | | |
| | Retirement Plan Assets | | 700,000 | |
| | Defined Contribution Plan Assets for Annie Jordan | | | |
| | Retirement Plan Asset | | 300,000 | |
| | Total Defined Contribution Plan Assets: | | 1,000,000 | |
| | | | | |
| | | Total Liquid Assets | | 1,800,000 |
| <u>Illiquid Assets:</u> | Principal Residence | | 1,200,000 | |
| | Personal Property | | 250,000 | |
| | | | | |
| | | Total Illiquid Assets | | 1,450,000 |
| <u>Other Assets:</u> | Inside the Estate | | | |
| | Add Indexed UL Death Benefit | | 743,901 | |
| | Current cash value: \$7,292 | | | |
| | | | | |
| | | Total Other Assets Inside the Estate | | 743,901 |
| | | | | |
| | | Total Estate Assets | | \$3,993,901 |
| | | Total Other Assets Outside the Estate | | 0 |

Funding Options for Required Cash Flow

| | |
|--------------------------------|--|
| <u>Retirement Plan Assets:</u> | Minimum Distribution, Unless More Is Needed |
| <u>Cash Flow Funding:</u> | Sequential Use of Liquid Assets -- Taxable, Deferred Annuity, Tax Exempt, Equity, Retirement Plan Assets, Spouse's Retirement Plan Assets, Roth Assets, Spouse's Roth Assets |

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

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Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan, Ages 60/60

Client Information Summary

Assumptions Used

| | | |
|---|--------------------------------------|------------------|
| <u>Income Tax Rates:</u> | Pre-Retirement | 35.00% |
| | Retirement | 35.00% |
| <u>Life Expectancy:</u> | Joint | 31 Years |
| | Joe Jordon | Age 90 |
| | Annie Jordan | Age 90 |
| <u>Taxable Account:</u> | | Taxable |
| | Yield Assumption | 3.00% |
| <u>Tax Exempt Account:</u> | | Tax Exempt |
| | Yield Assumption | 4.00% |
| <u>Hypothetical Equities:</u> | | Equity |
| | Growth Rate | 7.00% |
| | Dividend Rate | 2.00% |
| <u>Tax Deferred Account:</u> | | Deferred Annuity |
| | Yield Assumption | 4.00% |
| <u>Retirement Plan Assets Joe Jordon:</u> | | |
| | Defined Contr. Yield Assumption | 7.00% |
| | Roth Defined Contr. Yield Assumption | 7.00% |
| <u>Retirement Plan Assets Annie Jordan:</u> | | |
| | Defined Contr. Yield Assumption | 7.00% |
| | Roth Defined Contr. Yield Assumption | 7.00% |

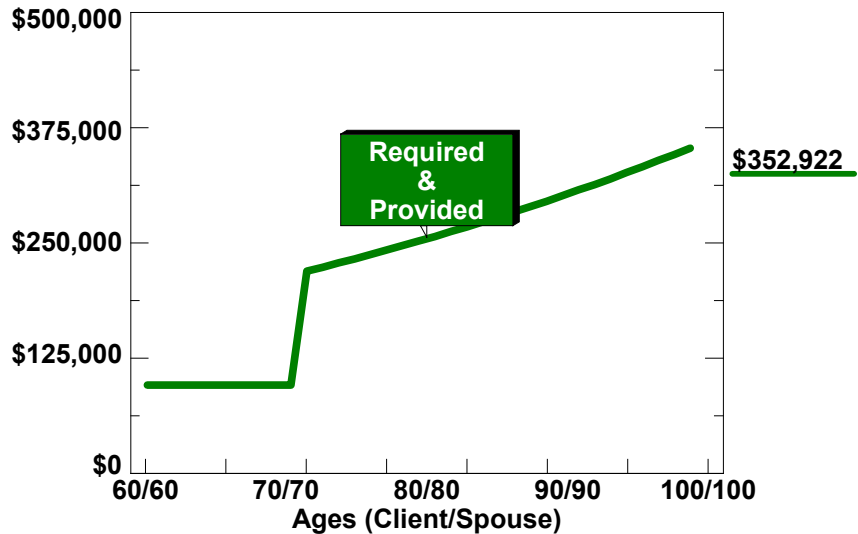
Analysis of After Tax Cash Flow Requirements

Below is a list of your liquid assets. It is suggested that you withdraw funds to meet your after tax cash flow requirements from each liquid asset in the order presented. The Cash Flow graph (below, right) illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

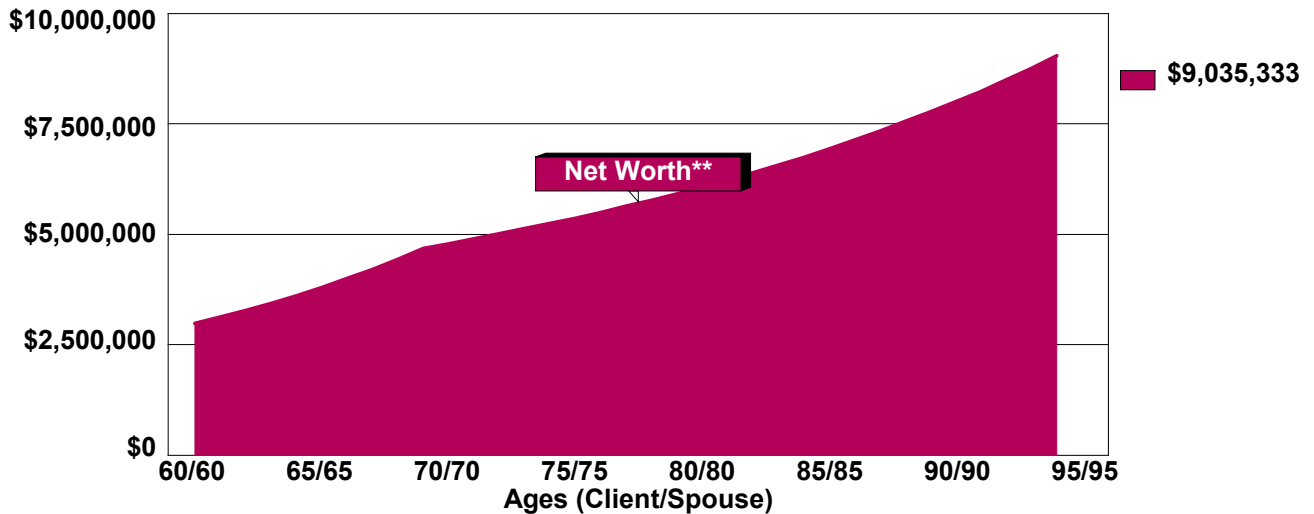
- 1st. Taxable
- 2nd. Deferred Annuity
- 3rd. Tax Exempt
- 4th. Hypothetical Equities
- 5th. Retirement Plan Assets*
- 6th. Spouse's Retirement Plan Assets*
- 7th. Roth Assets
- 8th. Spouse's Roth Assets

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.

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

Cash Flow Analysis

| Year | M/F Ages | Annual Cash Flow Required | | | Annual Cash Flow Provided | | | | | |
|------|----------|---|--|--|-------------------------------------|--|---|---|---|--|
| | | (1) After Tax Spendable Cash Flow Required | (2) After Tax Dedicated Cash Flow Required* | (3) Total After Tax Cash Flow Required* | (4) Expected After Tax Cash Flow | (5) Total After Tax Cash Flow from Retirement Plan Assets | (6) After Tax Cash Flow from Taxable & Tax Exempt Accounts | (7) After Tax Cash Flow from Equity Assets | (8) After Tax Cash Flow from Tax Deferred Assets | (9) Total After Tax Cash Flow Provided* |
| 1 | 60/60 | 0 | 95,656 | 95,656 | 0 | 0 | 50,000 | 0 | 45,656 | 95,656 |
| 2 | 61/61 | 0 | 95,656 | 95,656 | 0 | 0 | 50,672 | 0 | 44,984 | 95,656 |
| 3 | 62/62 | 0 | 95,656 | 95,656 | 0 | 0 | 95,656 | 0 | 0 | 95,656 |
| 4 | 63/63 | 0 | 95,656 | 95,656 | 0 | 0 | 95,656 | 0 | 0 | 95,656 |
| 5 | 64/64 | 0 | 95,656 | 95,656 | 0 | 0 | 32,522 | 63,134 | 0 | 95,656 |
| 6 | 65/65 | 0 | 95,656 | 95,656 | 0 | 0 | 0 | 95,656 | 0 | 95,656 |
| 7 | 66/66 | 0 | 95,656 | 95,656 | 0 | 0 | 0 | 95,656 | 0 | 95,656 |
| 8 | 67/67 | 0 | 95,656 | 95,656 | 0 | 0 | 0 | 95,656 | 0 | 95,656 |
| 9 | 68/68 | 0 | 95,656 | 95,656 | 0 | 0 | 0 | 95,656 | 0 | 95,656 |
| 10 | 69/69 | 0 | 95,658 | 95,658 | 0 | 0 | 0 | 95,658 | 0 | 95,658 |
| 11 | 70/70 | 219,419 | 0 | 219,419 | 116,367 | 0 | 0 | 103,052 | 0 | 219,419 |
| 12 | 71/71 | 223,807 | 0 | 223,807 | 117,694 | 0 | 0 | 106,113 | 0 | 223,807 |
| 13 | 72/72 | 228,284 | 0 | 228,284 | 119,048 | 0 | 0 | 109,236 | 0 | 228,284 |
| 14 | 73/73 | 232,849 | 0 | 232,849 | 120,429 | 0 | 0 | 112,420 | 0 | 232,849 |
| 15 | 74/74 | 237,506 | 0 | 237,506 | 121,838 | 0 | 0 | 115,668 | 0 | 237,506 |
| 16 | 75/75 | 242,256 | 0 | 242,256 | 123,274 | 0 | 0 | 118,982 | 0 | 242,256 |
| 17 | 76/76 | 247,101 | 0 | 247,101 | 124,740 | 0 | 0 | 122,361 | 0 | 247,101 |
| 18 | 77/77 | 252,043 | 0 | 252,043 | 126,235 | 0 | 0 | 125,808 | 0 | 252,043 |
| 19 | 78/78 | 257,084 | 0 | 257,084 | 127,759 | 0 | 0 | 129,325 | 0 | 257,084 |
| 20 | 79/79 | 262,226 | 0 | 262,226 | 129,315 | 0 | 0 | 132,911 | 0 | 262,226 |
| 21 | 80/80 | 267,471 | 0 | 267,471 | 130,901 | 0 | 0 | 136,570 | 0 | 267,471 |
| 22 | 81/81 | 272,820 | 0 | 272,820 | 132,519 | 0 | 0 | 140,301 | 0 | 272,820 |
| 23 | 82/82 | 278,276 | 0 | 278,276 | 134,169 | 0 | 0 | 144,107 | 0 | 278,276 |
| 24 | 83/83 | 283,842 | 0 | 283,842 | 135,853 | 21,150 | 0 | 126,839 | 0 | 283,842 |
| 25 | 84/84 | 289,519 | 0 | 289,519 | 137,570 | 151,949 | 0 | 0 | 0 | 289,519 |
| 26 | 85/85 | 295,309 | 0 | 295,309 | 139,321 | 155,988 | 0 | 0 | 0 | 295,309 |
| 27 | 86/86 | 301,215 | 0 | 301,215 | 141,108 | 160,107 | 0 | 0 | 0 | 301,215 |
| 28 | 87/87 | 307,240 | 0 | 307,240 | 142,930 | 164,310 | 0 | 0 | 0 | 307,240 |
| 29 | 88/88 | 313,384 | 0 | 313,384 | 144,788 | 168,596 | 0 | 0 | 0 | 313,384 |
| 30 | 89/89 | 319,652 | 0 | 319,652 | 146,684 | 172,968 | 0 | 0 | 0 | 319,652 |
| 31 | 90/90 | 326,045 | 0 | 326,045 | 148,618 | 177,427 | 0 | 0 | 0 | 326,045 |
| 32 | 91/91 | 332,566 | 0 | 332,566 | 150,590 | 181,976 | 0 | 0 | 0 | 332,566 |
| 33 | 92/92 | 339,217 | 0 | 339,217 | 152,602 | 186,615 | 0 | 0 | 0 | 339,217 |
| 34 | 93/93 | 346,002 | 0 | 346,002 | 154,654 | 191,348 | 0 | 0 | 0 | 346,002 |
| 35 | 94/94 | 352,922 | 0 | 352,922 | 156,747 | 196,175 | 0 | 0 | 0 | 352,922 |
| | | 7,028,055 | 956,562 | 7,984,617 | 3,375,753 | 1,928,609 | 324,506 | 2,265,109 | 90,640 | 7,984,617 |

*IMPORTANT NOTE: For this plan to be financially sound, column (9) must be sufficient to provide the values in column (3).

Column (1): assumes 2.00% inflation.

Column (8): see "Summary of Tax Deferred Assets".

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

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

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

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

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

Cash Flow Required

| Year | M/F Ages | Spendable Cash Flow | | Dedicated Cash Flow | | (5) Total After Tax Cash Flow Required | (6) Buying Power of After Tax Spendable Cash Flow Required** |
|------|----------|--|---|--|--------------------------------|---|---|
| | | (1) After Tax Cash Flow for Living Expenses | (2) Total After Tax Spendable Cash Flow Required | (3) After Tax Cash Flow for Roth Conversion Tax | (4) Add Indexed UL Premiums | | |
| 1 | 60/60 | 0 | 0 | 45,656 | 50,000 | 95,656 | 95,656 |
| 2 | 61/61 | 0 | 0 | 45,656 | 50,000 | 95,656 | 93,780 |
| 3 | 62/62 | 0 | 0 | 45,656 | 50,000 | 95,656 | 91,942 |
| 4 | 63/63 | 0 | 0 | 45,656 | 50,000 | 95,656 | 90,139 |
| 5 | 64/64 | 0 | 0 | 45,656 | 50,000 | 95,656 | 88,371 |
| 6 | 65/65 | 0 | 0 | 45,656 | 50,000 | 95,656 | 86,639 |
| 7 | 66/66 | 0 | 0 | 45,656 | 50,000 | 95,656 | 84,940 |
| 8 | 67/67 | 0 | 0 | 45,656 | 50,000 | 95,656 | 83,274 |
| 9 | 68/68 | 0 | 0 | 45,656 | 50,000 | 95,656 | 81,641 |
| 10 | 69/69 | 0 | 0 | 45,658 | 50,000 | 95,658 | 80,042 |
| 11 | 70/70 | 219,419 | 219,419 | 0 | 0 | 219,419 | 180,000 |
| 12 | 71/71 | 223,807 | 223,807 | 0 | 0 | 223,807 | 180,000 |
| 13 | 72/72 | 228,284 | 228,284 | 0 | 0 | 228,284 | 180,000 |
| 14 | 73/73 | 232,849 | 232,849 | 0 | 0 | 232,849 | 180,000 |
| 15 | 74/74 | 237,506 | 237,506 | 0 | 0 | 237,506 | 180,000 |
| 16 | 75/75 | 242,256 | 242,256 | 0 | 0 | 242,256 | 180,000 |
| 17 | 76/76 | 247,101 | 247,101 | 0 | 0 | 247,101 | 180,000 |
| 18 | 77/77 | 252,043 | 252,043 | 0 | 0 | 252,043 | 180,000 |
| 19 | 78/78 | 257,084 | 257,084 | 0 | 0 | 257,084 | 180,000 |
| 20 | 79/79 | 262,226 | 262,226 | 0 | 0 | 262,226 | 180,000 |
| 21 | 80/80 | 267,471 | 267,471 | 0 | 0 | 267,471 | 180,000 |
| 22 | 81/81 | 272,820 | 272,820 | 0 | 0 | 272,820 | 180,000 |
| 23 | 82/82 | 278,276 | 278,276 | 0 | 0 | 278,276 | 180,000 |
| 24 | 83/83 | 283,842 | 283,842 | 0 | 0 | 283,842 | 180,000 |
| 25 | 84/84 | 289,519 | 289,519 | 0 | 0 | 289,519 | 180,000 |
| 26 | 85/85 | 295,309 | 295,309 | 0 | 0 | 295,309 | 180,000 |
| 27 | 86/86 | 301,215 | 301,215 | 0 | 0 | 301,215 | 180,000 |
| 28 | 87/87 | 307,240 | 307,240 | 0 | 0 | 307,240 | 180,000 |
| 29 | 88/88 | 313,384 | 313,384 | 0 | 0 | 313,384 | 180,000 |
| 30 | 89/89 | 319,652 | 319,652 | 0 | 0 | 319,652 | 180,000 |
| 31 | 90/90 | 326,045 | 326,045 | 0 | 0 | 326,045 | 180,000 |
| 32 | 91/91 | 332,566 | 332,566 | 0 | 0 | 332,566 | 180,000 |
| 33 | 92/92 | 339,217 | 339,217 | 0 | 0 | 339,217 | 180,000 |
| 34 | 93/93 | 346,002 | 346,002 | 0 | 0 | 346,002 | 180,000 |
| 35 | 94/94 | 352,922 | 352,922 | 0 | 0 | 352,922 | 180,000 |
| | | 7,028,055 | 7,028,055 | 456,562 | 500,000 | 7,984,617 | 5,376,424 |

Column (1) assumes 2.00% inflation.

**Values reflect Buying Power in today's dollars assuming a hypothetical inflation rate of 2.00%.

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

Expected Cash Flow

| Year | M/F Ages | (1) After Tax Cash Flow from Social Security* | (2) Add Indexed UL Loans | (3) Total Expected After Tax Cash Flow |
|------|----------|--|-----------------------------------|--|
| 1 | 60/60 | 0 | 0 | 0 |
| 2 | 61/61 | 0 | 0 | 0 |
| 3 | 62/62 | 0 | 0 | 0 |
| 4 | 63/63 | 0 | 0 | 0 |
| 5 | 64/64 | 0 | 0 | 0 |
| 6 | 65/65 | 0 | 0 | 0 |
| 7 | 66/66 | 0 | 0 | 0 |
| 8 | 67/67 | 0 | 0 | 0 |
| 9 | 68/68 | 0 | 0 | 0 |
| 10 | 69/69 | 0 | 0 | 0 |
| 11 | 70/70 | 66,367 | 50,000 | 116,367 |
| 12 | 71/71 | 67,694 | 50,000 | 117,694 |
| 13 | 72/72 | 69,048 | 50,000 | 119,048 |
| 14 | 73/73 | 70,429 | 50,000 | 120,429 |
| 15 | 74/74 | 71,838 | 50,000 | 121,838 |
| 16 | 75/75 | 73,274 | 50,000 | 123,274 |
| 17 | 76/76 | 74,740 | 50,000 | 124,740 |
| 18 | 77/77 | 76,235 | 50,000 | 126,235 |
| 19 | 78/78 | 77,759 | 50,000 | 127,759 |
| 20 | 79/79 | 79,315 | 50,000 | 129,315 |
| 21 | 80/80 | 80,901 | 50,000 | 130,901 |
| 22 | 81/81 | 82,519 | 50,000 | 132,519 |
| 23 | 82/82 | 84,169 | 50,000 | 134,169 |
| 24 | 83/83 | 85,853 | 50,000 | 135,853 |
| 25 | 84/84 | 87,570 | 50,000 | 137,570 |
| 26 | 85/85 | 89,321 | 50,000 | 139,321 |
| 27 | 86/86 | 91,108 | 50,000 | 141,108 |
| 28 | 87/87 | 92,930 | 50,000 | 142,930 |
| 29 | 88/88 | 94,788 | 50,000 | 144,788 |
| 30 | 89/89 | 96,684 | 50,000 | 146,684 |
| 31 | 90/90 | 98,618 | 50,000 | 148,618 |
| 32 | 91/91 | 100,590 | 50,000 | 150,590 |
| 33 | 92/92 | 102,602 | 50,000 | 152,602 |
| 34 | 93/93 | 104,654 | 50,000 | 154,654 |
| 35 | 94/94 | 106,747 | 50,000 | 156,747 |
| | | 2,125,753 | 1,250,000 | 3,375,753 |

Column (1) assumes 2.00% inflation.

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

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

Details of Defined Contribution Plan Assets for Joe Jordon

| | | Retirement Plan Assets Initial Value 700,000 | Retirement Plan Assets Cost Basis 0 | Retirement Plan Assets Yield 7.00% | Pre-Retirement Income Tax Rate 35.00% | Retirement Income Tax Rate 35.00% | | |
|------|-------------|--|--|---|--|--|---|--|
| Year | M/F Ages | (1) Beginning of Year Plan Assets | (2) Required Minimum Distribution | (3) Distribution from Retirement Plan Assets for Roth Conversions | (4) After Tax Cash Flow from Retirement Plan Assets | (5) Year End Retirement Plan Assets | (6) Income Tax Due If Retirement Plan Assets Are Liquidated | (7) Year End Value of Retirement Plan Assets If Liquidated (5) - (6) |
| 1 | 60/60 | 700,000 | 0 | 91,310 | 0 | 648,042 | 226,815 | 421,227 |
| 2 | 61/61 | 648,042 | 0 | 91,310 | 0 | 592,725 | 207,454 | 385,271 |
| 3 | 62/62 | 592,725 | 0 | 91,310 | 0 | 533,831 | 186,841 | 346,990 |
| 4 | 63/63 | 533,831 | 0 | 91,310 | 0 | 471,130 | 164,895 | 306,235 |
| 5 | 64/64 | 471,130 | 0 | 91,310 | 0 | 404,375 | 141,531 | 262,844 |
| 6 | 65/65 | 404,375 | 0 | 91,310 | 0 | 333,305 | 116,657 | 216,648 |
| 7 | 66/66 | 333,305 | 0 | 91,310 | 0 | 257,640 | 90,174 | 167,466 |
| 8 | 67/67 | 257,640 | 0 | 91,310 | 0 | 177,083 | 61,979 | 115,104 |
| 9 | 68/68 | 177,083 | 0 | 91,310 | 0 | 91,318 | 31,961 | 59,357 |
| 10 | 69/69 | 91,318 | 0 | 91,318 | 0 | 0 | 0 | 0 |
| 11 | 70/70 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12 | 71/71 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13 | 72/72 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14 | 73/73 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15 | 74/74 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 16 | 75/75 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17 | 76/76 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | 77/77 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 19 | 78/78 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20 | 79/79 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | 80/80 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22 | 81/81 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 23 | 82/82 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 24 | 83/83 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25 | 84/84 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26 | 85/85 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 27 | 86/86 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28 | 87/87 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 29 | 88/88 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 30 | 89/89 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 31 | 90/90 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 32 | 91/91 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 33 | 92/92 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 34 | 93/93 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 35 | 94/94 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | 0 | 913,108 | 0 | | | |

Column (1) includes only deductible contributions.

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

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

Column (6) illustrates the deferred income tax still due on the Retirement Plan.

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

Details of Defined Contribution Plan Assets for Annie Jordan

| | | Retirement Plan Assets Initial Value 300,000 | Retirement Plan Assets Cost Basis 0 | Retirement Plan Assets Yield 7.00% | Pre-Retirement Income Tax Rate 35.00% | Retirement Income Tax Rate 35.00% | | |
|------|-------------|--|--|---|--|--|---|--|
| Year | M/F Ages | (1) Beginning of Year Plan Assets | (2) Required Minimum Distribution | (3) Distribution from Retirement Plan Assets for Roth Conversions | (4) After Tax Cash Flow from Retirement Plan Assets | (5) Year End Retirement Plan Assets | (6) Income Tax Due If Retirement Plan Assets Are Liquidated | (7) Year End Value of Retirement Plan Assets If Liquidated (5) - (6) |
| 1 | 60/60 | 300,000 | 0 | 39,133 | 0 | 277,732 | 97,206 | 180,526 |
| 2 | 61/61 | 277,732 | 0 | 39,133 | 0 | 254,024 | 88,908 | 165,116 |
| 3 | 62/62 | 254,024 | 0 | 39,133 | 0 | 228,784 | 80,074 | 148,710 |
| 4 | 63/63 | 228,784 | 0 | 39,133 | 0 | 201,912 | 70,669 | 131,243 |
| 5 | 64/64 | 201,912 | 0 | 39,133 | 0 | 173,303 | 60,656 | 112,647 |
| 6 | 65/65 | 173,303 | 0 | 39,133 | 0 | 142,844 | 49,995 | 92,849 |
| 7 | 66/66 | 142,844 | 0 | 39,133 | 0 | 110,416 | 38,646 | 71,770 |
| 8 | 67/67 | 110,416 | 0 | 39,133 | 0 | 75,891 | 26,562 | 49,329 |
| 9 | 68/68 | 75,891 | 0 | 39,133 | 0 | 39,134 | 13,697 | 25,437 |
| 10 | 69/69 | 39,134 | 0 | 39,134 | 0 | 0 | 0 | 0 |
| 11 | 70/70 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12 | 71/71 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13 | 72/72 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14 | 73/73 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15 | 74/74 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 16 | 75/75 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17 | 76/76 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | 77/77 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 19 | 78/78 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20 | 79/79 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | 80/80 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22 | 81/81 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 23 | 82/82 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 24 | 83/83 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25 | 84/84 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26 | 85/85 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 27 | 86/86 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28 | 87/87 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 29 | 88/88 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 30 | 89/89 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 31 | 90/90 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 32 | 91/91 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 33 | 92/92 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 34 | 93/93 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 35 | 94/94 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | 0 | 391,331 | 0 | | | |

Column (1) includes only deductible contributions.

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

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

Column (6) illustrates the deferred income tax still due on the Retirement Plan.

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

Details of Roth Defined Contribution Assets for Joe Jordon

| | | Roth Assets Initial Value 0 | Roth Assets Yield 7.00% | | | |
|------|-------------|--|---|--|--------------------------------|--|
| Year | M/F Ages | (1) Beginning of Year Roth Assets | (2) Conversions from Retirement Plan Assets | (3) Distribution from Roth Assets | (4) Year End Roth Assets | (5) After Tax Cash Flow from Roth Assets |
| 1 | 60/60 | 0 | 91,310 | 0 | 97,213 | 0 |
| 2 | 61/61 | 97,213 | 91,310 | 0 | 200,711 | 0 |
| 3 | 62/62 | 200,711 | 91,310 | 0 | 310,900 | 0 |
| 4 | 63/63 | 310,900 | 91,310 | 0 | 428,213 | 0 |
| 5 | 64/64 | 428,213 | 91,310 | 0 | 553,110 | 0 |
| 6 | 65/65 | 553,110 | 91,310 | 0 | 686,082 | 0 |
| 7 | 66/66 | 686,082 | 91,310 | 0 | 827,650 | 0 |
| 8 | 67/67 | 827,650 | 91,310 | 0 | 978,371 | 0 |
| 9 | 68/68 | 978,371 | 91,310 | 0 | 1,138,836 | 0 |
| 10 | 69/69 | 1,138,836 | 91,318 | 0 | 1,309,683 | 0 |
| 11 | 70/70 | 1,309,683 | 0 | 0 | 1,394,354 | 0 |
| 12 | 71/71 | 1,394,354 | 0 | 0 | 1,484,499 | 0 |
| 13 | 72/72 | 1,484,499 | 0 | 0 | 1,580,472 | 0 |
| 14 | 73/73 | 1,580,472 | 0 | 0 | 1,682,650 | 0 |
| 15 | 74/74 | 1,682,650 | 0 | 0 | 1,791,433 | 0 |
| 16 | 75/75 | 1,791,433 | 0 | 0 | 1,907,249 | 0 |
| 17 | 76/76 | 1,907,249 | 0 | 0 | 2,030,553 | 0 |
| 18 | 77/77 | 2,030,553 | 0 | 0 | 2,161,828 | 0 |
| 19 | 78/78 | 2,161,828 | 0 | 0 | 2,301,590 | 0 |
| 20 | 79/79 | 2,301,590 | 0 | 0 | 2,450,388 | 0 |
| 21 | 80/80 | 2,450,388 | 0 | 0 | 2,608,806 | 0 |
| 22 | 81/81 | 2,608,806 | 0 | 0 | 2,777,465 | 0 |
| 23 | 82/82 | 2,777,465 | 0 | 0 | 2,957,028 | 0 |
| 24 | 83/83 | 2,957,028 | 0 | 21,150 | 3,125,683 | 21,150 |
| 25 | 84/84 | 3,125,683 | 0 | 151,949 | 3,165,986 | 151,949 |
| 26 | 85/85 | 3,165,986 | 0 | 155,988 | 3,204,594 | 155,988 |
| 27 | 86/86 | 3,204,594 | 0 | 160,107 | 3,241,313 | 160,107 |
| 28 | 87/87 | 3,241,313 | 0 | 164,310 | 3,275,931 | 164,310 |
| 29 | 88/88 | 3,275,931 | 0 | 168,596 | 3,308,224 | 168,596 |
| 30 | 89/89 | 3,308,224 | 0 | 172,968 | 3,337,950 | 172,968 |
| 31 | 90/90 | 3,337,950 | 0 | 177,427 | 3,364,851 | 177,427 |
| 32 | 91/91 | 3,364,851 | 0 | 181,976 | 3,388,648 | 181,976 |
| 33 | 92/92 | 3,388,648 | 0 | 186,615 | 3,409,044 | 186,615 |
| 34 | 93/93 | 3,409,044 | 0 | 191,348 | 3,425,720 | 191,348 |
| 35 | 94/94 | 3,425,720 | 0 | 196,175 | 3,438,335 | 196,175 |
| | | | | 1,928,609 | | 1,928,609 |

Column (4) has been reduced by an assumed management fee of 0.50%.

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

Details of Roth Defined Contribution Assets for Annie Jordan

| | | Roth Assets Initial Value 0 | Roth Assets Yield 7.00% | | | |
|------|-------------|--|---|--|--------------------------------|--|
| Year | M/F Ages | (1) Beginning of Year Roth Assets | (2) Conversions from Retirement Plan Assets | (3) Distribution from Roth Assets | (4) Year End Roth Assets | (5) After Tax Cash Flow from Roth Assets |
| 1 | 60/60 | 0 | 39,133 | 0 | 41,663 | 0 |
| 2 | 61/61 | 41,663 | 39,133 | 0 | 86,019 | 0 |
| 3 | 62/62 | 86,019 | 39,133 | 0 | 133,243 | 0 |
| 4 | 63/63 | 133,243 | 39,133 | 0 | 183,520 | 0 |
| 5 | 64/64 | 183,520 | 39,133 | 0 | 237,048 | 0 |
| 6 | 65/65 | 237,048 | 39,133 | 0 | 294,036 | 0 |
| 7 | 66/66 | 294,036 | 39,133 | 0 | 354,708 | 0 |
| 8 | 67/67 | 354,708 | 39,133 | 0 | 419,303 | 0 |
| 9 | 68/68 | 419,303 | 39,133 | 0 | 488,074 | 0 |
| 10 | 69/69 | 488,074 | 39,134 | 0 | 561,292 | 0 |
| 11 | 70/70 | 561,292 | 0 | 0 | 597,580 | 0 |
| 12 | 71/71 | 597,580 | 0 | 0 | 636,214 | 0 |
| 13 | 72/72 | 636,214 | 0 | 0 | 677,345 | 0 |
| 14 | 73/73 | 677,345 | 0 | 0 | 721,135 | 0 |
| 15 | 74/74 | 721,135 | 0 | 0 | 767,756 | 0 |
| 16 | 75/75 | 767,756 | 0 | 0 | 817,391 | 0 |
| 17 | 76/76 | 817,391 | 0 | 0 | 870,235 | 0 |
| 18 | 77/77 | 870,235 | 0 | 0 | 926,496 | 0 |
| 19 | 78/78 | 926,496 | 0 | 0 | 986,394 | 0 |
| 20 | 79/79 | 986,394 | 0 | 0 | 1,050,164 | 0 |
| 21 | 80/80 | 1,050,164 | 0 | 0 | 1,118,057 | 0 |
| 22 | 81/81 | 1,118,057 | 0 | 0 | 1,190,339 | 0 |
| 23 | 82/82 | 1,190,339 | 0 | 0 | 1,267,294 | 0 |
| 24 | 83/83 | 1,267,294 | 0 | 0 | 1,349,225 | 0 |
| 25 | 84/84 | 1,349,225 | 0 | 0 | 1,436,452 | 0 |
| 26 | 85/85 | 1,436,452 | 0 | 0 | 1,529,319 | 0 |
| 27 | 86/86 | 1,529,319 | 0 | 0 | 1,628,189 | 0 |
| 28 | 87/87 | 1,628,189 | 0 | 0 | 1,733,451 | 0 |
| 29 | 88/88 | 1,733,451 | 0 | 0 | 1,845,519 | 0 |
| 30 | 89/89 | 1,845,519 | 0 | 0 | 1,964,832 | 0 |
| 31 | 90/90 | 1,964,832 | 0 | 0 | 2,091,858 | 0 |
| 32 | 91/91 | 2,091,858 | 0 | 0 | 2,227,097 | 0 |
| 33 | 92/92 | 2,227,097 | 0 | 0 | 2,371,079 | 0 |
| 34 | 93/93 | 2,371,079 | 0 | 0 | 2,524,369 | 0 |
| 35 | 94/94 | 2,524,369 | 0 | 0 | 2,687,569 | 0 |
| | | | | 0 | | 0 |

Column (4) has been reduced by an assumed management fee of 0.50%.

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

Details of Taxable Account*

| | | Taxable Assets Initial Value 50,000 | Taxable Yield 3.00% | Pre-Retirement Income Tax Rate 35.00% | Retirement Income Tax Rate 35.00% | | |
|------|-------------|--|--|---|---|---|--|
| Year | M/F Ages | (1) Beginning of Year Balance in Account | (2) Net After Tax Account Withdrawal | (3) Balance in Account to Accrue | (4) After Tax Interest Earned | (5) Year End After Tax Value of Account | |
| 1 | 60/60 | 50,000 | 50,000 | 0 | 0 | 0 | |
| 2 | 61/61 | 0 | 0 | 0 | 0 | 0 | |
| 3 | 62/62 | 0 | 0 | 0 | 0 | 0 | |
| 4 | 63/63 | 0 | 0 | 0 | 0 | 0 | |
| 5 | 64/64 | 0 | 0 | 0 | 0 | 0 | |
| 6 | 65/65 | 0 | 0 | 0 | 0 | 0 | |
| 7 | 66/66 | 0 | 0 | 0 | 0 | 0 | |
| 8 | 67/67 | 0 | 0 | 0 | 0 | 0 | |
| 9 | 68/68 | 0 | 0 | 0 | 0 | 0 | |
| 10 | 69/69 | 0 | 0 | 0 | 0 | 0 | |
| 11 | 70/70 | 0 | 0 | 0 | 0 | 0 | |
| 12 | 71/71 | 0 | 0 | 0 | 0 | 0 | |
| 13 | 72/72 | 0 | 0 | 0 | 0 | 0 | |
| 14 | 73/73 | 0 | 0 | 0 | 0 | 0 | |
| 15 | 74/74 | 0 | 0 | 0 | 0 | 0 | |
| 16 | 75/75 | 0 | 0 | 0 | 0 | 0 | |
| 17 | 76/76 | 0 | 0 | 0 | 0 | 0 | |
| 18 | 77/77 | 0 | 0 | 0 | 0 | 0 | |
| 19 | 78/78 | 0 | 0 | 0 | 0 | 0 | |
| 20 | 79/79 | 0 | 0 | 0 | 0 | 0 | |
| 21 | 80/80 | 0 | 0 | 0 | 0 | 0 | |
| 22 | 81/81 | 0 | 0 | 0 | 0 | 0 | |
| 23 | 82/82 | 0 | 0 | 0 | 0 | 0 | |
| 24 | 83/83 | 0 | 0 | 0 | 0 | 0 | |
| 25 | 84/84 | 0 | 0 | 0 | 0 | 0 | |
| 26 | 85/85 | 0 | 0 | 0 | 0 | 0 | |
| 27 | 86/86 | 0 | 0 | 0 | 0 | 0 | |
| 28 | 87/87 | 0 | 0 | 0 | 0 | 0 | |
| 29 | 88/88 | 0 | 0 | 0 | 0 | 0 | |
| 30 | 89/89 | 0 | 0 | 0 | 0 | 0 | |
| 31 | 90/90 | 0 | 0 | 0 | 0 | 0 | |
| 32 | 91/91 | 0 | 0 | 0 | 0 | 0 | |
| 33 | 92/92 | 0 | 0 | 0 | 0 | 0 | |
| 34 | 93/93 | 0 | 0 | 0 | 0 | 0 | |
| 35 | 94/94 | 0 | 0 | 0 | 0 | 0 | |
| | | | 50,000 | | 0 | | |

*Assumes yield is subject to income tax.

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

Details of Tax Exempt Account*

| | | Tax Exempt Assets Initial Value 250,000 | | Tax Exempt Yield 4.00% | | | |
|------|-------------|--|--|---|---|--|--|
| Year | M/F Ages | (1) Beginning of Year Balance in Account | (2) Tax Exempt Account Withdrawal | (3) Balance in Account to Accrue | (4) Tax Exempt Interest Earned | (5) Year End Value of Account | |
| 1 | 60/60 | 250,000 | 0 | 250,000 | 10,000 | 260,000 | |
| 2 | 61/61 | 260,000 | 50,672 | 209,328 | 8,373 | 217,701 | |
| 3 | 62/62 | 217,701 | 95,656 | 122,045 | 4,882 | 126,927 | |
| 4 | 63/63 | 126,927 | 95,656 | 31,271 | 1,251 | 32,522 | |
| 5 | 64/64 | 32,522 | 32,522 | 0 | 0 | 0 | |
| 6 | 65/65 | 0 | 0 | 0 | 0 | 0 | |
| 7 | 66/66 | 0 | 0 | 0 | 0 | 0 | |
| 8 | 67/67 | 0 | 0 | 0 | 0 | 0 | |
| 9 | 68/68 | 0 | 0 | 0 | 0 | 0 | |
| 10 | 69/69 | 0 | 0 | 0 | 0 | 0 | |
| 11 | 70/70 | 0 | 0 | 0 | 0 | 0 | |
| 12 | 71/71 | 0 | 0 | 0 | 0 | 0 | |
| 13 | 72/72 | 0 | 0 | 0 | 0 | 0 | |
| 14 | 73/73 | 0 | 0 | 0 | 0 | 0 | |
| 15 | 74/74 | 0 | 0 | 0 | 0 | 0 | |
| 16 | 75/75 | 0 | 0 | 0 | 0 | 0 | |
| 17 | 76/76 | 0 | 0 | 0 | 0 | 0 | |
| 18 | 77/77 | 0 | 0 | 0 | 0 | 0 | |
| 19 | 78/78 | 0 | 0 | 0 | 0 | 0 | |
| 20 | 79/79 | 0 | 0 | 0 | 0 | 0 | |
| 21 | 80/80 | 0 | 0 | 0 | 0 | 0 | |
| 22 | 81/81 | 0 | 0 | 0 | 0 | 0 | |
| 23 | 82/82 | 0 | 0 | 0 | 0 | 0 | |
| 24 | 83/83 | 0 | 0 | 0 | 0 | 0 | |
| 25 | 84/84 | 0 | 0 | 0 | 0 | 0 | |
| 26 | 85/85 | 0 | 0 | 0 | 0 | 0 | |
| 27 | 86/86 | 0 | 0 | 0 | 0 | 0 | |
| 28 | 87/87 | 0 | 0 | 0 | 0 | 0 | |
| 29 | 88/88 | 0 | 0 | 0 | 0 | 0 | |
| 30 | 89/89 | 0 | 0 | 0 | 0 | 0 | |
| 31 | 90/90 | 0 | 0 | 0 | 0 | 0 | |
| 32 | 91/91 | 0 | 0 | 0 | 0 | 0 | |
| 33 | 92/92 | 0 | 0 | 0 | 0 | 0 | |
| 34 | 93/93 | 0 | 0 | 0 | 0 | 0 | |
| 35 | 94/94 | 0 | 0 | 0 | 0 | 0 | |
| | | 274,506 | | 24,506 | | | |

*Assumes yield is not subject to income tax.

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

Details of Tax Deferred Asset* (Deferred Annuity)

| | | Tax Deferred Assets Initial Value 100,000 | Initial Cost Basis 70,000 | Tax Deferred Yield 4.00% | Pre-Retirement Income Tax Rate 35.00% | Retirement Income Tax Rate 35.00% | | | |
|------|-------------|--|--|---|--|---|--|--|--|
| Year | M/F Ages | (1) Beginning of Year Value of Account | (2) Beginning of Year Pre Tax Withdrawal | (3) After Tax Cash Flow from Withdrawal | (4) Balance in Account to Accrue (1) - (2) | (5) Annualized Tax Deferred Interest Accrued* | (6) Year End Value of Account | (7) Income Tax Due if Account Is Liquidated | (8) Year End Value of Account if Liquidated (6) - (7) |
| 1 | 60/60 | 100,000 | 56,156 | 45,656 | 43,844 | 1,754 | 45,598 | 614 | 44,984 |
| 2 | 61/61 | 45,598 | 45,598 | 44,984 | 0 | 0 | 0 | 0 | 0 |
| 3 | 62/62 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | 63/63 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | 64/64 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | 65/65 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7 | 66/66 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 | 67/67 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9 | 68/68 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | 69/69 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11 | 70/70 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12 | 71/71 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13 | 72/72 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14 | 73/73 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15 | 74/74 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 16 | 75/75 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17 | 76/76 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | 77/77 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 19 | 78/78 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20 | 79/79 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | 80/80 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22 | 81/81 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 23 | 82/82 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 24 | 83/83 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25 | 84/84 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26 | 85/85 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 27 | 86/86 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28 | 87/87 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 29 | 88/88 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 30 | 89/89 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 31 | 90/90 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 32 | 91/91 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 33 | 92/92 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 34 | 93/93 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 35 | 94/94 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

101,754 90,640

*Assumes income tax on yield is tax deferred.

Column (7) illustrates the deferred income tax due if the account is liquidated.

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

Details of Tax Deferred Cash Flow (Deferred Annuity)

| | | Tax Deferred Assets Initial Value 100,000 | Initial Cost Basis 70,000 | Pre-Retirement Income Tax Rate 35.00% | Retirement Income Tax Rate 35.00% | | | | |
|------|-------------|--|--|--|--|---|--|--|---|
| Year | M/F Ages | (1) Beginning of Year Value of Account | (2) Beginning of Year Cost Basis | (3) Beginning of Year Pre Tax Withdrawal | (4) Gain in Contract Withdrawn | (5) Taxable Portion of Withdrawal (3) - (7) | (6) After Tax Value of Column (5) | (7) Tax Free Portion of Withdrawal (3) - (5) | (8) After Tax Cash Flow from the Account (6) + (7) |
| 1 | 60/60 | 100,000 | 70,000 | 56,156 | 30,000 | 30,000 | 19,500 | 26,156 | 45,656 |
| 2 | 61/61 | 45,598 | 43,844 | 45,598 | 1,754 | 1,754 | 1,140 | 43,844 | 44,984 |
| 3 | 62/62 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | 63/63 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | 64/64 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | 65/65 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7 | 66/66 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 | 67/67 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9 | 68/68 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | 69/69 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11 | 70/70 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12 | 71/71 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13 | 72/72 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14 | 73/73 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15 | 74/74 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 16 | 75/75 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17 | 76/76 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | 77/77 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 19 | 78/78 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20 | 79/79 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | 80/80 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22 | 81/81 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 23 | 82/82 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 24 | 83/83 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25 | 84/84 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26 | 85/85 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 27 | 86/86 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28 | 87/87 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 29 | 88/88 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 30 | 89/89 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 31 | 90/90 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 32 | 91/91 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 33 | 92/92 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 34 | 93/93 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 35 | 94/94 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | 101,754 | 31,754 | 20,640 | 70,000 | 90,640 | |

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

Details of Hypothetical Equity Assets

| | | Initial Cost Basis 350,000 | Growth 7.00% | Dividend Tax Rate 2.00% | Dividend Tax Rate 25.00% | Pre-Retirement Income Tax Rate 35.00% | Retirement Income Tax Rate 35.00% | Composite Capital Gains Tax Rate* 28.50% | Turnover Assumption 30.00% | | |
|----|-------------|--|-----------------------------|-------------------------------|--------------------------------|---|---|---|---|--|--|
| 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 | 60/60 | 400,000 | 600,000 | 0 | 70,000 | 15,000 | 1,085,000 | 1,069,366 | 0 | 0 | 0 |
| 2 | 61/61 | 1,069,366 | 0 | 0 | 74,856 | 16,040 | 1,160,262 | 1,141,404 | 0 | 0 | 0 |
| 3 | 62/62 | 1,141,404 | 0 | 0 | 79,898 | 17,121 | 1,238,423 | 1,216,782 | 0 | 0 | 0 |
| 4 | 63/63 | 1,216,782 | 0 | 0 | 85,175 | 18,252 | 1,320,209 | 1,296,067 | 0 | 0 | 0 |
| 5 | 64/64 | 1,296,067 | 0 | 45,766 | 87,521 | 0 | 1,337,822 | 1,312,378 | 18,755 | 44,379 | 63,134 |
| 6 | 65/65 | 1,312,378 | 0 | 79,724 | 86,286 | 0 | 1,318,940 | 1,293,201 | 18,490 | 77,166 | 95,656 |
| 7 | 66/66 | 1,293,201 | 0 | 80,127 | 84,915 | 0 | 1,297,989 | 1,272,222 | 18,196 | 77,460 | 95,656 |
| 8 | 67/67 | 1,272,222 | 0 | 80,527 | 83,419 | 0 | 1,275,114 | 1,249,512 | 17,875 | 77,781 | 95,656 |
| 9 | 68/68 | 1,249,512 | 0 | 80,932 | 81,801 | 0 | 1,250,381 | 1,225,083 | 17,528 | 78,128 | 95,656 |
| 10 | 69/69 | 1,225,083 | 0 | 81,352 | 80,061 | 0 | 1,223,792 | 1,198,904 | 17,155 | 78,503 | 95,658 |
| 11 | 70/70 | 1,198,904 | 0 | 89,572 | 77,653 | 0 | 1,186,985 | 1,162,761 | 16,640 | 86,412 | 103,052 |
| 12 | 71/71 | 1,162,761 | 0 | 93,383 | 74,856 | 0 | 1,144,234 | 1,120,828 | 16,041 | 90,072 | 106,113 |
| 13 | 72/72 | 1,120,828 | 0 | 97,347 | 71,644 | 0 | 1,095,125 | 1,072,688 | 15,352 | 93,884 | 109,236 |
| 14 | 73/73 | 1,072,688 | 0 | 101,469 | 67,985 | 0 | 1,039,204 | 1,017,890 | 14,568 | 97,852 | 112,420 |
| 15 | 74/74 | 1,017,890 | 0 | 105,762 | 63,849 | 0 | 975,977 | 955,944 | 13,682 | 101,986 | 115,668 |
| 16 | 75/75 | 955,944 | 0 | 110,236 | 59,200 | 0 | 904,908 | 886,325 | 12,686 | 106,296 | 118,982 |
| 17 | 76/76 | 886,325 | 0 | 114,899 | 54,000 | 0 | 825,426 | 808,470 | 11,571 | 110,790 | 122,361 |
| 18 | 77/77 | 808,470 | 0 | 119,763 | 48,209 | 0 | 736,916 | 721,774 | 10,330 | 115,478 | 125,808 |
| 19 | 78/78 | 721,774 | 0 | 124,839 | 41,785 | 0 | 638,720 | 625,594 | 8,954 | 120,371 | 129,325 |
| 20 | 79/79 | 625,594 | 0 | 130,138 | 34,682 | 0 | 530,138 | 519,242 | 7,432 | 125,479 | 132,911 |
| 21 | 80/80 | 519,242 | 0 | 135,674 | 26,850 | 0 | 410,418 | 401,983 | 5,754 | 130,816 | 136,570 |
| 22 | 81/81 | 401,983 | 0 | 141,459 | 18,237 | 0 | 278,761 | 273,031 | 3,907 | 136,394 | 140,301 |
| 23 | 82/82 | 273,031 | 0 | 147,507 | 8,787 | 0 | 134,311 | 131,550 | 1,882 | 142,225 | 144,107 |
| 24 | 83/83 | 131,550 | 0 | 131,550 | 0 | 0 | 0 | 0 | 0 | 126,839 | 126,839 |
| 25 | 84/84 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26 | 85/85 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 27 | 86/86 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28 | 87/87 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 29 | 88/88 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 30 | 89/89 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 31 | 90/90 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 32 | 91/91 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 33 | 92/92 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 34 | 93/93 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 35 | 94/94 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | 600,000 | 2,092,026 | | 66,413 | | 246,798 | 2,018,311 | 2,265,109 | |

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

**Column (2) includes proceeds from the sale of illiquid assets.
***Column (7) has been reduced by a 0.50% management fee.

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

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

Summary of Illiquid Assets

| Year | M/F Ages | (1) Principal Residence (4.50% Growth) | + | (2) Personal Property (-5.00% Growth) | = | (3) Total Illiquid Assets |
|------|----------|--|---|---|---|------------------------------|
| 1 | 60/60 | 1,254,000 | | 237,500 | | 1,491,500 |
| 2 | 61/61 | 1,310,430 | | 225,625 | | 1,536,055 |
| 3 | 62/62 | 1,369,399 | | 214,344 | | 1,583,743 |
| 4 | 63/63 | 1,431,022 | | 203,627 | | 1,634,649 |
| 5 | 64/64 | 1,495,418 | | 193,445 | | 1,688,863 |
| 6 | 65/65 | 1,562,712 | | 183,773 | | 1,746,485 |
| 7 | 66/66 | 1,633,034 | | 174,584 | | 1,807,618 |
| 8 | 67/67 | 1,706,521 | | 165,855 | | 1,872,376 |
| 9 | 68/68 | 1,783,314 | | 157,562 | | 1,940,876 |
| 10 | 69/69 | 1,863,563 | | 149,684 | | 2,013,247 |
| 11 | 70/70 | 1,947,424 | | 142,200 | | 2,089,624 |
| 12 | 71/71 | 2,035,058 | | 135,090 | | 2,170,148 |
| 13 | 72/72 | 2,126,635 | | 128,336 | | 2,254,971 |
| 14 | 73/73 | 2,222,334 | | 121,919 | | 2,344,253 |
| 15 | 74/74 | 2,322,339 | | 115,823 | | 2,438,162 |
| 16 | 75/75 | 2,426,844 | | 110,032 | | 2,536,876 |
| 17 | 76/76 | 2,536,052 | | 104,530 | | 2,640,582 |
| 18 | 77/77 | 2,650,175 | | 99,304 | | 2,749,479 |
| 19 | 78/78 | 2,769,432 | | 94,338 | | 2,863,770 |
| 20 | 79/79 | 2,894,057 | | 89,621 | | 2,983,678 |
| 21 | 80/80 | 3,024,289 | | 85,140 | | 3,109,429 |
| 22 | 81/81 | 3,160,382 | | 80,883 | | 3,241,265 |
| 23 | 82/82 | 3,302,600 | | 76,839 | | 3,379,439 |
| 24 | 83/83 | 3,451,217 | | 72,997 | | 3,524,214 |
| 25 | 84/84 | 3,606,521 | | 69,347 | | 3,675,868 |
| 26 | 85/85 | 3,768,815 | | 65,880 | | 3,834,695 |
| 27 | 86/86 | 3,938,411 | | 62,586 | | 4,000,997 |
| 28 | 87/87 | 4,115,640 | | 59,457 | | 4,175,097 |
| 29 | 88/88 | 4,300,844 | | 56,484 | | 4,357,328 |
| 30 | 89/89 | 4,494,382 | | 53,660 | | 4,548,042 |
| 31 | 90/90 | 4,696,629 | | 50,977 | | 4,747,606 |
| 32 | 91/91 | 4,907,977 | | 48,428 | | 4,956,405 |
| 33 | 92/92 | 5,128,836 | | 46,006 | | 5,174,842 |
| 34 | 93/93 | 5,359,634 | | 43,706 | | 5,403,340 |
| 35 | 94/94 | 5,600,817 | | 41,521 | | 5,642,338 |

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

Summary of Liabilities

| Year | M/F Ages | (1) Principal Residence Loan (@ 5.00% Accrued Interest) | (2) Total Liabilities |
|------|----------|--|--------------------------|
| 1 | 60/60 | 630,697 | 630,697 |
| 2 | 61/61 | 662,965 | 662,965 |
| 3 | 62/62 | 696,883 | 696,883 |
| 4 | 63/63 | 732,537 | 732,537 |
| 5 | 64/64 | 770,015 | 770,015 |
| 6 | 65/65 | 809,411 | 809,411 |
| 7 | 66/66 | 850,822 | 850,822 |
| 8 | 67/67 | 894,351 | 894,351 |
| 9 | 68/68 | 940,108 | 940,108 |
| 10 | 69/69 | 988,206 | 988,206 |
| 11 | 70/70 | 1,038,764 | 1,038,764 |
| 12 | 71/71 | 1,091,909 | 1,091,909 |
| 13 | 72/72 | 1,147,773 | 1,147,773 |
| 14 | 73/73 | 1,206,496 | 1,206,496 |
| 15 | 74/74 | 1,268,222 | 1,268,222 |
| 16 | 75/75 | 1,333,107 | 1,333,107 |
| 17 | 76/76 | 1,401,311 | 1,401,311 |
| 18 | 77/77 | 1,473,005 | 1,473,005 |
| 19 | 78/78 | 1,548,367 | 1,548,367 |
| 20 | 79/79 | 1,627,584 | 1,627,584 |
| 21 | 80/80 | 1,710,854 | 1,710,854 |
| 22 | 81/81 | 1,798,385 | 1,798,385 |
| 23 | 82/82 | 1,890,394 | 1,890,394 |
| 24 | 83/83 | 1,987,110 | 1,987,110 |
| 25 | 84/84 | 2,088,774 | 2,088,774 |
| 26 | 85/85 | 2,195,640 | 2,195,640 |
| 27 | 86/86 | 2,307,973 | 2,307,973 |
| 28 | 87/87 | 2,426,053 | 2,426,053 |
| 29 | 88/88 | 2,550,175 | 2,550,175 |
| 30 | 89/89 | 2,680,647 | 2,680,647 |
| 31 | 90/90 | 2,817,794 | 2,817,794 |
| 32 | 91/91 | 2,961,957 | 2,961,957 |
| 33 | 92/92 | 3,113,497 | 3,113,497 |
| 34 | 93/93 | 3,272,789 | 3,272,789 |
| 35 | 94/94 | 3,440,231 | 3,440,231 |

Some/all of the cash flow required for the above loan payments may not be reflected in your Desired Spendable Cash Flow. If the loan payments are not included in the Desired Spendable Cash Flow report, they are assumed to be paid from other sources.

Refinancing Analysis

Below is an analysis of refinancing the mortgage on your principal residence.

Year 1

| | |
|---|---------|
| Refinanced loan on principal residence | 600,000 |
| Current loan on principal residence | - 0 |
| | <hr/> |
| Cash flow reinvested in hypothetical equity account | 600,000 |

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

Hypothetical Net Worth (After Providing Required Cash Flow)

| Year | M/F Ages | (1) Year End Net Equity of Illiquid Assets | (2) Year End Value of Life Insurance Assets | (3) Year End Value of Taxable Retirement Plan Assets | (4) Year End Value of Tax Free Retirement Plan Assets | (5) Year End Value of Taxable Assets | (6) Year End Value of Tax Exempt Assets | (7) Year End Value of Tax Deferred Assets | (8) Year End Value of Equity Assets | (9) Year End Hypothetical Net Worth |
|------|----------|---|--|---|--|---|--|--|--|--|
| 1 | 60/60 | 860,803 | 7,292 | 601,753 | 138,876 | 0 | 260,000 | 44,984 | 1,069,366 | 2,983,074 |
| 2 | 61/61 | 873,090 | 53,855 | 550,387 | 286,730 | 0 | 217,701 | 0 | 1,141,404 | 3,123,167 |
| 3 | 62/62 | 886,860 | 103,513 | 495,700 | 444,143 | 0 | 126,927 | 0 | 1,216,782 | 3,273,925 |
| 4 | 63/63 | 902,112 | 156,453 | 437,478 | 611,733 | 0 | 32,522 | 0 | 1,296,067 | 3,436,365 |
| 5 | 64/64 | 918,848 | 213,230 | 375,491 | 790,158 | 0 | 0 | 0 | 1,312,378 | 3,610,105 |
| 6 | 65/65 | 937,074 | 274,163 | 309,497 | 980,118 | 0 | 0 | 0 | 1,293,201 | 3,794,053 |
| 7 | 66/66 | 956,796 | 339,623 | 239,236 | 1,182,358 | 0 | 0 | 0 | 1,272,222 | 3,990,235 |
| 8 | 67/67 | 978,025 | 413,966 | 164,433 | 1,397,674 | 0 | 0 | 0 | 1,249,512 | 4,203,610 |
| 9 | 68/68 | 1,000,768 | 493,552 | 84,794 | 1,626,910 | 0 | 0 | 0 | 1,225,083 | 4,431,107 |
| 10 | 69/69 | 1,025,041 | 580,917 | 0 | 1,870,975 | 0 | 0 | 0 | 1,198,904 | 4,675,837 |
| 11 | 70/70 | 1,050,860 | 576,212 | 0 | 1,991,934 | 0 | 0 | 0 | 1,162,761 | 4,781,767 |
| 12 | 71/71 | 1,078,239 | 571,921 | 0 | 2,120,713 | 0 | 0 | 0 | 1,120,828 | 4,891,701 |
| 13 | 72/72 | 1,107,198 | 567,940 | 0 | 2,257,817 | 0 | 0 | 0 | 1,072,688 | 5,005,643 |
| 14 | 73/73 | 1,137,757 | 559,439 | 0 | 2,403,785 | 0 | 0 | 0 | 1,017,890 | 5,118,871 |
| 15 | 74/74 | 1,169,940 | 551,492 | 0 | 2,559,189 | 0 | 0 | 0 | 955,944 | 5,236,565 |
| 16 | 75/75 | 1,203,769 | 546,800 | 0 | 2,724,640 | 0 | 0 | 0 | 886,325 | 5,361,534 |
| 17 | 76/76 | 1,239,271 | 542,829 | 0 | 2,900,788 | 0 | 0 | 0 | 808,470 | 5,491,358 |
| 18 | 77/77 | 1,276,474 | 539,670 | 0 | 3,088,324 | 0 | 0 | 0 | 721,774 | 5,626,242 |
| 19 | 78/78 | 1,315,403 | 537,425 | 0 | 3,287,984 | 0 | 0 | 0 | 625,594 | 5,766,406 |
| 20 | 79/79 | 1,356,094 | 536,212 | 0 | 3,500,552 | 0 | 0 | 0 | 519,242 | 5,912,100 |
| 21 | 80/80 | 1,398,575 | 536,138 | 0 | 3,726,863 | 0 | 0 | 0 | 401,983 | 6,063,559 |
| 22 | 81/81 | 1,442,880 | 537,231 | 0 | 3,967,804 | 0 | 0 | 0 | 273,031 | 6,220,946 |
| 23 | 82/82 | 1,489,045 | 539,577 | 0 | 4,224,322 | 0 | 0 | 0 | 131,550 | 6,384,494 |
| 24 | 83/83 | 1,537,104 | 543,239 | 0 | 4,474,908 | 0 | 0 | 0 | 0 | 6,555,251 |
| 25 | 84/84 | 1,587,094 | 548,227 | 0 | 4,602,438 | 0 | 0 | 0 | 0 | 6,737,759 |
| 26 | 85/85 | 1,639,055 | 554,459 | 0 | 4,733,913 | 0 | 0 | 0 | 0 | 6,927,427 |
| 27 | 86/86 | 1,693,024 | 562,135 | 0 | 4,869,502 | 0 | 0 | 0 | 0 | 7,124,661 |
| 28 | 87/87 | 1,749,044 | 571,234 | 0 | 5,009,382 | 0 | 0 | 0 | 0 | 7,329,660 |
| 29 | 88/88 | 1,807,153 | 581,615 | 0 | 5,153,743 | 0 | 0 | 0 | 0 | 7,542,511 |
| 30 | 89/89 | 1,867,395 | 593,133 | 0 | 5,302,782 | 0 | 0 | 0 | 0 | 7,763,310 |
| 31 | 90/90 | 1,929,812 | 605,424 | 0 | 5,456,709 | 0 | 0 | 0 | 0 | 7,991,945 |
| 32 | 91/91 | 1,994,448 | 621,404 | 0 | 5,615,745 | 0 | 0 | 0 | 0 | 8,231,597 |
| 33 | 92/92 | 2,061,345 | 642,390 | 0 | 5,780,123 | 0 | 0 | 0 | 0 | 8,483,858 |
| 34 | 93/93 | 2,130,551 | 670,225 | 0 | 5,950,089 | 0 | 0 | 0 | 0 | 8,750,865 |
| 35 | 94/94 | 2,202,107 | 707,322 | 0 | 6,125,904 | 0 | 0 | 0 | 0 | 9,035,333 |

Column (9) has been reduced by income tax due if tax deferred assets are liquidated.

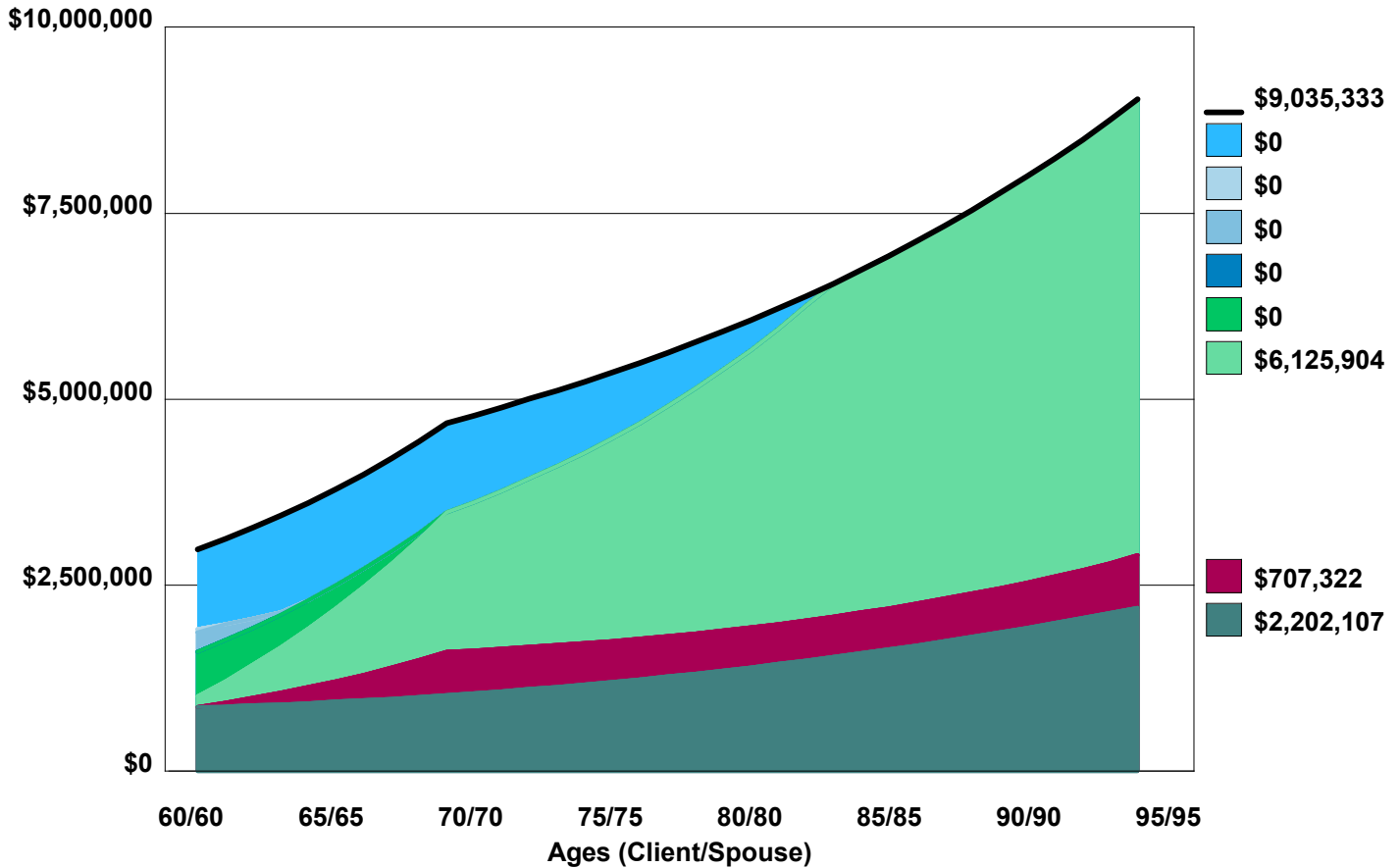
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

Hypothetical Net Worth (After Providing Required Cash Flow) 35 Year Analysis



*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.

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

Wealth Transfer Summary (After Providing Required Cash Flow)

| Year | M/F Ages | (1) Total Estate Assets* | (2) Total Transfer Taxes** | (3) Net Estate to Heirs | (4) Year End Total Assets Outside the Estate | (5) Year End Wealth Transferred to Heirs |
|------|----------|-----------------------------|-------------------------------|----------------------------|---|---|
| 1 | 60/60 | 4,044,318 | 278,259 | 3,766,059 | 0 | 3,766,059 |
| 2 | 61/61 | 4,155,198 | 254,025 | 3,901,173 | 0 | 3,901,173 |
| 3 | 62/62 | 4,275,569 | 228,784 | 4,046,785 | 0 | 4,046,785 |
| 4 | 63/63 | 4,405,712 | 201,913 | 4,203,799 | 0 | 4,203,799 |
| 5 | 64/64 | 4,545,121 | 173,304 | 4,371,817 | 0 | 4,371,817 |
| 6 | 65/65 | 4,692,580 | 142,845 | 4,549,735 | 0 | 4,549,735 |
| 7 | 66/66 | 4,849,963 | 110,417 | 4,739,546 | 0 | 4,739,546 |
| 8 | 67/67 | 5,018,108 | 75,892 | 4,942,216 | 0 | 4,942,216 |
| 9 | 68/68 | 5,197,772 | 39,135 | 5,158,637 | 0 | 5,158,637 |
| 10 | 69/69 | 5,391,887 | 0 | 5,391,887 | 0 | 5,391,887 |
| 11 | 70/70 | 4,887,460 | 0 | 4,887,460 | 0 | 4,887,460 |
| 12 | 71/71 | 4,985,636 | 0 | 4,985,636 | 0 | 4,985,636 |
| 13 | 72/72 | 5,086,322 | 0 | 5,086,322 | 0 | 5,086,322 |
| 14 | 73/73 | 5,189,586 | 0 | 5,189,586 | 0 | 5,189,586 |
| 15 | 74/74 | 5,295,476 | 0 | 5,295,476 | 0 | 5,295,476 |
| 16 | 75/75 | 5,406,729 | 0 | 5,406,729 | 0 | 5,406,729 |
| 17 | 76/76 | 5,539,872 | 0 | 5,539,872 | 0 | 5,539,872 |
| 18 | 77/77 | 5,678,291 | 0 | 5,678,291 | 0 | 5,678,291 |
| 19 | 78/78 | 5,822,222 | 0 | 5,822,222 | 0 | 5,822,222 |
| 20 | 79/79 | 5,971,927 | 0 | 5,971,927 | 0 | 5,971,927 |
| 21 | 80/80 | 6,127,658 | 0 | 6,127,658 | 0 | 6,127,658 |
| 22 | 81/81 | 6,289,590 | 0 | 6,289,590 | 0 | 6,289,590 |
| 23 | 82/82 | 6,457,970 | 0 | 6,457,970 | 0 | 6,457,970 |
| 24 | 83/83 | 6,633,860 | 0 | 6,633,860 | 0 | 6,633,860 |
| 25 | 84/84 | 6,821,814 | 0 | 6,821,814 | 0 | 6,821,814 |
| 26 | 85/85 | 7,017,251 | 0 | 7,017,251 | 0 | 7,017,251 |
| 27 | 86/86 | 7,220,598 | 0 | 7,220,598 | 0 | 7,220,598 |
| 28 | 87/87 | 7,432,069 | 0 | 7,432,069 | 0 | 7,432,069 |
| 29 | 88/88 | 7,651,756 | 0 | 7,651,756 | 0 | 7,651,756 |
| 30 | 89/89 | 7,879,764 | 0 | 7,879,764 | 0 | 7,879,764 |
| 31 | 90/90 | 8,115,979 | 0 | 8,115,979 | 0 | 8,115,979 |
| 32 | 91/91 | 8,337,314 | 0 | 8,337,314 | 0 | 8,337,314 |
| 33 | 92/92 | 8,568,383 | 0 | 8,568,383 | 0 | 8,568,383 |
| 34 | 93/93 | 8,810,997 | 0 | 8,810,997 | 0 | 8,810,997 |
| 35 | 94/94 | 9,067,463 | 0 | 9,067,463 | 0 | 9,067,463 |

*Net of cash flow provided

**See Transfer Tax Details report for details.

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

Summary at Life Expectancy (Year 31)

| | |
|-----------------------------|--------------|
| Total Estate Assets | \$ 8,115,979 |
| Wealth Transferred to Heirs | \$ 8,115,979 |

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

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 Tax Deferred Assets | (6) Income Tax on Retirement Plan Assets | (7) Total Transfer Taxes (4)+(5)+(6) |
|------|----------|----------------------------|-----------------------|---|---------------------------|--|---|---|
| 1 | 60/60 | 4,044,318 | 4,044,318 | 22,800,000 | 0 | 526 | 277,733 | 278,259 |
| 2 | 61/61 | 4,155,198 | 4,155,198 | 23,260,000 | 0 | 0 | 254,025 | 254,025 |
| 3 | 62/62 | 4,275,569 | 4,275,569 | 23,720,000 | 0 | 0 | 228,784 | 228,784 |
| 4 | 63/63 | 4,405,712 | 4,405,712 | 24,200,000 | 0 | 0 | 201,913 | 201,913 |
| 5 | 64/64 | 4,545,121 | 4,545,121 | 24,680,000 | 0 | 0 | 173,304 | 173,304 |
| 6 | 65/65 | 4,692,580 | 4,692,580 | 25,180,000 | 0 | 0 | 142,845 | 142,845 |
| 7 | 66/66 | 4,849,963 | 4,849,963 | 25,680,000 | 0 | 0 | 110,417 | 110,417 |
| 8 | 67/67 | 5,018,108 | 5,018,108 | 13,140,000 | 0 | 0 | 75,892 | 75,892 |
| 9 | 68/68 | 5,197,772 | 5,197,772 | 13,400,000 | 0 | 0 | 39,135 | 39,135 |
| 10 | 69/69 | 5,391,887 | 5,391,887 | 13,660,000 | 0 | 0 | 0 | 0 |
| 11 | 70/70 | 4,887,460 | 4,887,460 | 13,940,000 | 0 | 0 | 0 | 0 |
| 12 | 71/71 | 4,985,636 | 4,985,636 | 14,220,000 | 0 | 0 | 0 | 0 |
| 13 | 72/72 | 5,086,322 | 5,086,322 | 14,500,000 | 0 | 0 | 0 | 0 |
| 14 | 73/73 | 5,189,586 | 5,189,586 | 14,780,000 | 0 | 0 | 0 | 0 |
| 15 | 74/74 | 5,295,476 | 5,295,476 | 15,080,000 | 0 | 0 | 0 | 0 |
| 16 | 75/75 | 5,406,729 | 5,406,729 | 15,380,000 | 0 | 0 | 0 | 0 |
| 17 | 76/76 | 5,539,872 | 5,539,872 | 15,700,000 | 0 | 0 | 0 | 0 |
| 18 | 77/77 | 5,678,291 | 5,678,291 | 16,000,000 | 0 | 0 | 0 | 0 |
| 19 | 78/78 | 5,822,222 | 5,822,222 | 16,320,000 | 0 | 0 | 0 | 0 |
| 20 | 79/79 | 5,971,927 | 5,971,927 | 16,660,000 | 0 | 0 | 0 | 0 |
| 21 | 80/80 | 6,127,658 | 6,127,658 | 16,980,000 | 0 | 0 | 0 | 0 |
| 22 | 81/81 | 6,289,590 | 6,289,590 | 17,320,000 | 0 | 0 | 0 | 0 |
| 23 | 82/82 | 6,457,970 | 6,457,970 | 17,680,000 | 0 | 0 | 0 | 0 |
| 24 | 83/83 | 6,633,860 | 6,633,860 | 18,020,000 | 0 | 0 | 0 | 0 |
| 25 | 84/84 | 6,821,814 | 6,821,814 | 18,380,000 | 0 | 0 | 0 | 0 |
| 26 | 85/85 | 7,017,251 | 7,017,251 | 18,760,000 | 0 | 0 | 0 | 0 |
| 27 | 86/86 | 7,220,598 | 7,220,598 | 19,140,000 | 0 | 0 | 0 | 0 |
| 28 | 87/87 | 7,432,069 | 7,432,069 | 19,520,000 | 0 | 0 | 0 | 0 |
| 29 | 88/88 | 7,651,756 | 7,651,756 | 19,900,000 | 0 | 0 | 0 | 0 |
| 30 | 89/89 | 7,879,764 | 7,879,764 | 20,300,000 | 0 | 0 | 0 | 0 |
| 31 | 90/90 | 8,115,979 | 8,115,979 | 20,700,000 | 0 | 0 | 0 | 0 |
| 32 | 91/91 | 8,337,314 | 8,337,314 | 21,120,000 | 0 | 0 | 0 | 0 |
| 33 | 92/92 | 8,568,383 | 8,568,383 | 21,540,000 | 0 | 0 | 0 | 0 |
| 34 | 93/93 | 8,810,997 | 8,810,997 | 21,980,000 | 0 | 0 | 0 | 0 |
| 35 | 94/94 | 9,067,463 | 9,067,463 | 22,420,000 | 0 | 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 2.00%.

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

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

Summary of Transfer Taxation of Retirement Plan Assets

| Joe Jordon's Retirement Plan Account | | | Annie Jordan's Retirement Plan Account | | | Heirs' Income Tax Rate | |
|--------------------------------------|------------------------|------------------------------|--|------------------------------------|--|--|--------------------------------|
| Plan Assets Initial Value | Plan Assets Cost Basis | Plan Assets Yield | Plan Assets Initial Value | Plan Assets Cost Basis | Plan Assets Yield | | |
| 700,000 | 0 | 7.00% | 300,000 | 0 | 7.00% | 30.00% | |
| Year | M/F Ages | (1) Plan Assets in Estate | (2) Estate Tax on Plan Assets | (3) Income Tax on Plan Assets** | (4) Total Taxes Attributed to Plan Assets | (5) Heirs After Tax Plan Assets (1) - (4) | (6) Percent Loss Due to Tax |
| 1 | 60/60 | 925,774 | 0 | 277,733 | 277,733 | 648,041 | 30% |
| 2 | 61/61 | 846,749 | 0 | 254,025 | 254,025 | 592,724 | 30% |
| 3 | 62/62 | 762,615 | 0 | 228,784 | 228,784 | 533,831 | 30% |
| 4 | 63/63 | 673,042 | 0 | 201,913 | 201,913 | 471,129 | 30% |
| 5 | 64/64 | 577,678 | 0 | 173,304 | 173,304 | 404,374 | 30% |
| 6 | 65/65 | 476,149 | 0 | 142,845 | 142,845 | 333,304 | 30% |
| 7 | 66/66 | 368,056 | 0 | 110,417 | 110,417 | 257,639 | 30% |
| 8 | 67/67 | 252,974 | 0 | 75,892 | 75,892 | 177,082 | 30% |
| 9 | 68/68 | 130,452 | 0 | 39,135 | 39,135 | 91,317 | 30% |
| 10 | 69/69 | 0 | 0 | 0 | 0 | 0 | 0% |
| 11 | 70/70 | 0 | 0 | 0 | 0 | 0 | 0% |
| 12 | 71/71 | 0 | 0 | 0 | 0 | 0 | 0% |
| 13 | 72/72 | 0 | 0 | 0 | 0 | 0 | 0% |
| 14 | 73/73 | 0 | 0 | 0 | 0 | 0 | 0% |
| 15 | 74/74 | 0 | 0 | 0 | 0 | 0 | 0% |
| 16 | 75/75 | 0 | 0 | 0 | 0 | 0 | 0% |
| 17 | 76/76 | 0 | 0 | 0 | 0 | 0 | 0% |
| 18 | 77/77 | 0 | 0 | 0 | 0 | 0 | 0% |
| 19 | 78/78 | 0 | 0 | 0 | 0 | 0 | 0% |
| 20 | 79/79 | 0 | 0 | 0 | 0 | 0 | 0% |
| 21 | 80/80 | 0 | 0 | 0 | 0 | 0 | 0% |
| 22 | 81/81 | 0 | 0 | 0 | 0 | 0 | 0% |
| 23 | 82/82 | 0 | 0 | 0 | 0 | 0 | 0% |
| 24 | 83/83 | 0 | 0 | 0 | 0 | 0 | 0% |
| 25 | 84/84 | 0 | 0 | 0 | 0 | 0 | 0% |
| 26 | 85/85 | 0 | 0 | 0 | 0 | 0 | 0% |
| 27 | 86/86 | 0 | 0 | 0 | 0 | 0 | 0% |
| 28 | 87/87 | 0 | 0 | 0 | 0 | 0 | 0% |
| 29 | 88/88 | 0 | 0 | 0 | 0 | 0 | 0% |
| 30 | 89/89 | 0 | 0 | 0 | 0 | 0 | 0% |
| 31 | 90/90 | 0 | 0 | 0 | 0 | 0 | 0% |
| 32 | 91/91 | 0 | 0 | 0 | 0 | 0 | 0% |
| 33 | 92/92 | 0 | 0 | 0 | 0 | 0 | 0% |
| 34 | 93/93 | 0 | 0 | 0 | 0 | 0 | 0% |
| 35 | 94/94 | 0 | 0 | 0 | 0 | 0 | 0% |

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

Summary of Transfer Taxation of Roth Defined Contribution Assets

| | | Joe Jordon's Roth Account | | Annie Jordan's Roth Account | | | | |
|------|----------|------------------------------|----------------------------------|----------------------------------|--|--|--------------------------------|--|
| | | Plan Assets Initial Value | Plan Assets Yield | Plan Assets Initial Value | Plan Assets Cost Basis | Plan Assets Yield | Heirs' Income Tax Rate | |
| | | 0 | 7.00% | 0 | 0 | 7.00% | 30.00% | |
| Year | M/F Ages | (1) Plan Assets in Estate | (2) Estate Tax on Plan Assets | (3) Income Tax on Plan Assets | (4) Total Taxes Attributed to Plan Assets | (5) Heirs After Tax Plan Assets (1) - (4) | (6) Percent Loss Due to Tax | |
| 1 | 60/60 | 138,876 | 0 | 0 | 0 | 138,876 | 0% | |
| 2 | 61/61 | 286,730 | 0 | 0 | 0 | 286,730 | 0% | |
| 3 | 62/62 | 444,143 | 0 | 0 | 0 | 444,143 | 0% | |
| 4 | 63/63 | 611,733 | 0 | 0 | 0 | 611,733 | 0% | |
| 5 | 64/64 | 790,158 | 0 | 0 | 0 | 790,158 | 0% | |
| 6 | 65/65 | 980,118 | 0 | 0 | 0 | 980,118 | 0% | |
| 7 | 66/66 | 1,182,358 | 0 | 0 | 0 | 1,182,358 | 0% | |
| 8 | 67/67 | 1,397,674 | 0 | 0 | 0 | 1,397,674 | 0% | |
| 9 | 68/68 | 1,626,910 | 0 | 0 | 0 | 1,626,910 | 0% | |
| 10 | 69/69 | 1,870,975 | 0 | 0 | 0 | 1,870,975 | 0% | |
| 11 | 70/70 | 1,991,934 | 0 | 0 | 0 | 1,991,934 | 0% | |
| 12 | 71/71 | 2,120,713 | 0 | 0 | 0 | 2,120,713 | 0% | |
| 13 | 72/72 | 2,257,817 | 0 | 0 | 0 | 2,257,817 | 0% | |
| 14 | 73/73 | 2,403,785 | 0 | 0 | 0 | 2,403,785 | 0% | |
| 15 | 74/74 | 2,559,189 | 0 | 0 | 0 | 2,559,189 | 0% | |
| 16 | 75/75 | 2,724,640 | 0 | 0 | 0 | 2,724,640 | 0% | |
| 17 | 76/76 | 2,900,788 | 0 | 0 | 0 | 2,900,788 | 0% | |
| 18 | 77/77 | 3,088,324 | 0 | 0 | 0 | 3,088,324 | 0% | |
| 19 | 78/78 | 3,287,984 | 0 | 0 | 0 | 3,287,984 | 0% | |
| 20 | 79/79 | 3,500,552 | 0 | 0 | 0 | 3,500,552 | 0% | |
| 21 | 80/80 | 3,726,863 | 0 | 0 | 0 | 3,726,863 | 0% | |
| 22 | 81/81 | 3,967,804 | 0 | 0 | 0 | 3,967,804 | 0% | |
| 23 | 82/82 | 4,224,322 | 0 | 0 | 0 | 4,224,322 | 0% | |
| 24 | 83/83 | 4,474,908 | 0 | 0 | 0 | 4,474,908 | 0% | |
| 25 | 84/84 | 4,602,438 | 0 | 0 | 0 | 4,602,438 | 0% | |
| 26 | 85/85 | 4,733,913 | 0 | 0 | 0 | 4,733,913 | 0% | |
| 27 | 86/86 | 4,869,502 | 0 | 0 | 0 | 4,869,502 | 0% | |
| 28 | 87/87 | 5,009,382 | 0 | 0 | 0 | 5,009,382 | 0% | |
| 29 | 88/88 | 5,153,743 | 0 | 0 | 0 | 5,153,743 | 0% | |
| 30 | 89/89 | 5,302,782 | 0 | 0 | 0 | 5,302,782 | 0% | |
| 31 | 90/90 | 5,456,709 | 0 | 0 | 0 | 5,456,709 | 0% | |
| 32 | 91/91 | 5,615,745 | 0 | 0 | 0 | 5,615,745 | 0% | |
| 33 | 92/92 | 5,780,123 | 0 | 0 | 0 | 5,780,123 | 0% | |
| 34 | 93/93 | 5,950,089 | 0 | 0 | 0 | 5,950,089 | 0% | |
| 35 | 94/94 | 6,125,904 | 0 | 0 | 0 | 6,125,904 | 0% | |

Analysis: Cash Flow, Net Worth, and Wealth to Heirs

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

For: Joe Jordon & Annie Jordan

Summary of Transfer Taxation of Tax Deferred Assets

| | | Tax Deferred Assets Initial Value 100,000 | Initial Cost Basis 70,000 | Heirs' Income Tax Rate 30.00% | | |
|------|-------------|---|---|---|---|--------------------------------------|
| Year | M/F Ages | (1) Tax Deferred Assets in Estate | (2) Estate Tax on Tax Deferred Assets | (3) Income Tax on Tax Deferred Assets | (4) Total Taxes Attributed to Tax Deferred Assets | (5) Percent Loss Due to Tax |
| 1 | 60/60 | 45,598 | 0 | 526 | 526 | 1% |
| 2 | 61/61 | 0 | 0 | 0 | 0 | 0% |
| 3 | 62/62 | 0 | 0 | 0 | 0 | 0% |
| 4 | 63/63 | 0 | 0 | 0 | 0 | 0% |
| 5 | 64/64 | 0 | 0 | 0 | 0 | 0% |
| 6 | 65/65 | 0 | 0 | 0 | 0 | 0% |
| 7 | 66/66 | 0 | 0 | 0 | 0 | 0% |
| 8 | 67/67 | 0 | 0 | 0 | 0 | 0% |
| 9 | 68/68 | 0 | 0 | 0 | 0 | 0% |
| 10 | 69/69 | 0 | 0 | 0 | 0 | 0% |
| 11 | 70/70 | 0 | 0 | 0 | 0 | 0% |
| 12 | 71/71 | 0 | 0 | 0 | 0 | 0% |
| 13 | 72/72 | 0 | 0 | 0 | 0 | 0% |
| 14 | 73/73 | 0 | 0 | 0 | 0 | 0% |
| 15 | 74/74 | 0 | 0 | 0 | 0 | 0% |
| 16 | 75/75 | 0 | 0 | 0 | 0 | 0% |
| 17 | 76/76 | 0 | 0 | 0 | 0 | 0% |
| 18 | 77/77 | 0 | 0 | 0 | 0 | 0% |
| 19 | 78/78 | 0 | 0 | 0 | 0 | 0% |
| 20 | 79/79 | 0 | 0 | 0 | 0 | 0% |
| 21 | 80/80 | 0 | 0 | 0 | 0 | 0% |
| 22 | 81/81 | 0 | 0 | 0 | 0 | 0% |
| 23 | 82/82 | 0 | 0 | 0 | 0 | 0% |
| 24 | 83/83 | 0 | 0 | 0 | 0 | 0% |
| 25 | 84/84 | 0 | 0 | 0 | 0 | 0% |
| 26 | 85/85 | 0 | 0 | 0 | 0 | 0% |
| 27 | 86/86 | 0 | 0 | 0 | 0 | 0% |
| 28 | 87/87 | 0 | 0 | 0 | 0 | 0% |
| 29 | 88/88 | 0 | 0 | 0 | 0 | 0% |
| 30 | 89/89 | 0 | 0 | 0 | 0 | 0% |
| 31 | 90/90 | 0 | 0 | 0 | 0 | 0% |
| 32 | 91/91 | 0 | 0 | 0 | 0 | 0% |
| 33 | 92/92 | 0 | 0 | 0 | 0 | 0% |
| 34 | 93/93 | 0 | 0 | 0 | 0 | 0% |
| 35 | 94/94 | 0 | 0 | 0 | 0 | 0% |