

Retirement Planning Options

For

*James McNamara
& Allison McNamara*



Presented by:

[Licensed user's name appears here]

Phone:

Fax:

E-mail:

Date: [Current date appears here]

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Strategy 1 (Status Quo)

vs.

Strategy 2 (Add Private Retirement Plan)

Testing Retirement Planning Alternatives

Preface

The material that follows covers the following two situations:

Strategy 1 examines your current retirement plan. The purpose of Strategy 1 is to help you determine if your current plan meets your retirement cash flow desires while maintaining a desirable long-range "comfort zone" of net worth.

Strategy 2 is identical to Strategy 1 in all respects except a Private Retirement Plan funded with life insurance is integrated into the overall plan.

An analysis of the results from the two Strategies should be useful in evaluating the merit of the Private Retirement Plan.

The accompanying report is presented in three parts, as follows:

1. Comparison of the results from each Strategy;
2. Details of Strategy 1;
3. Details of Strategy 2.

Although all the material should be reviewed, you may find the most valuable information is in the Comparison section. The most important individual reports are the Cash Flow Analysis, Hypothetical Net Worth Illustration, and Wealth Transfer Summary. The balance of the material provides backup for the overall analysis.

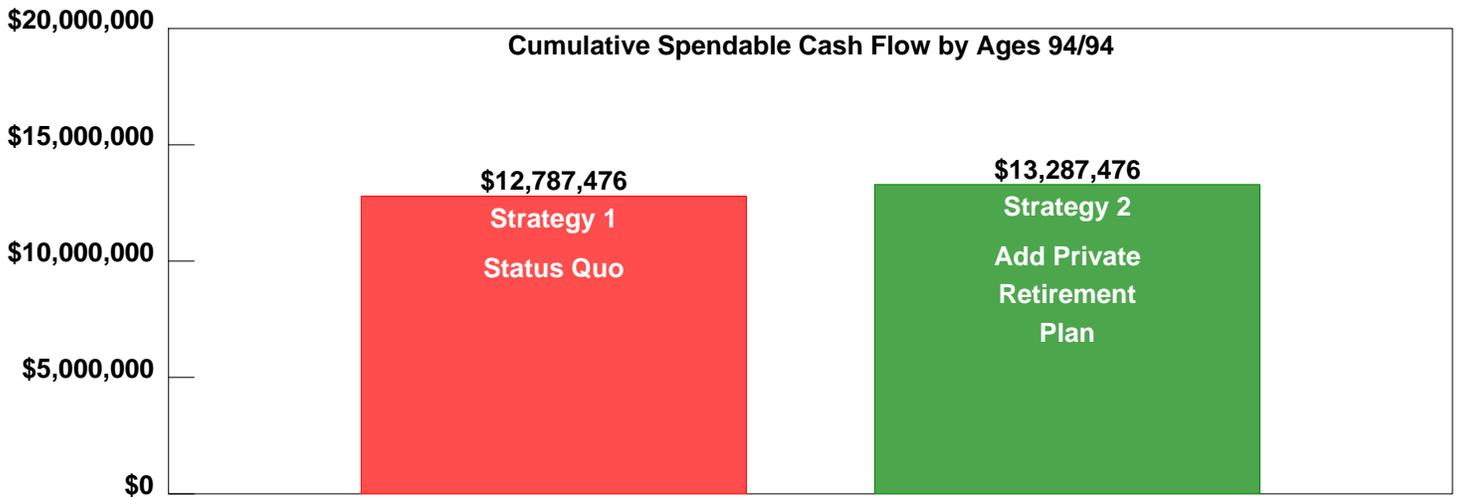
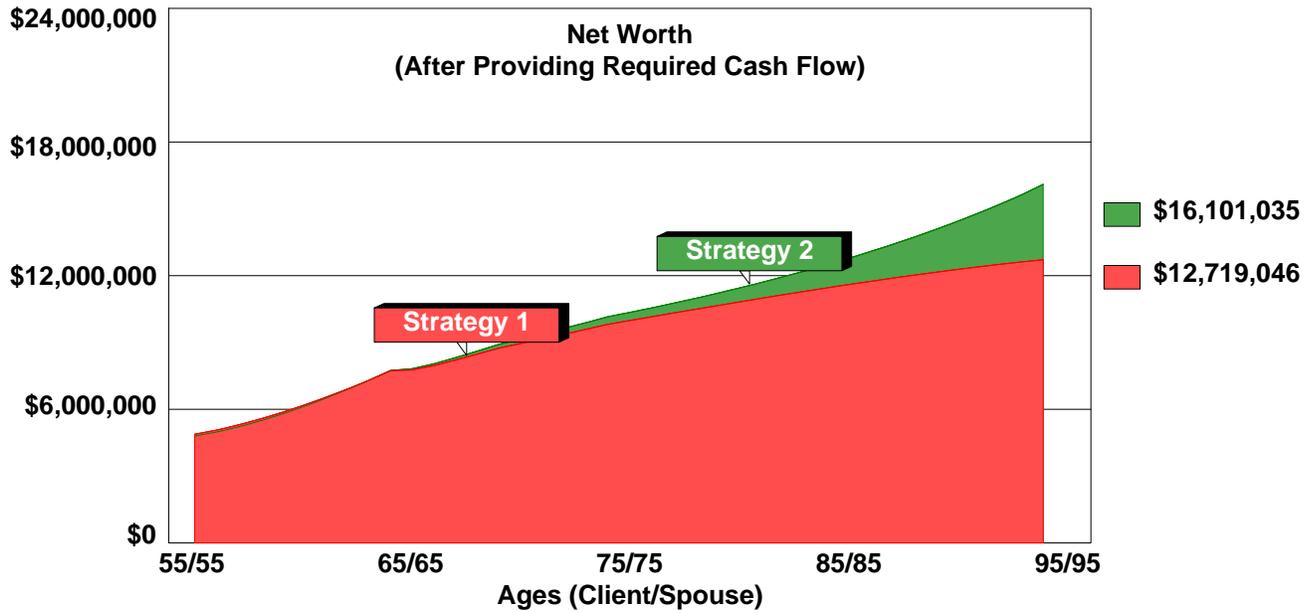
The material presented should provide a sound basis for evaluating the effect on your retirement as well as its impact on the wealth transferred to your heirs.

Comparison of Alternatives

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 Date: [Current date appears here]

For: James McNamara
 & Allison McNamara

Comparative Analysis



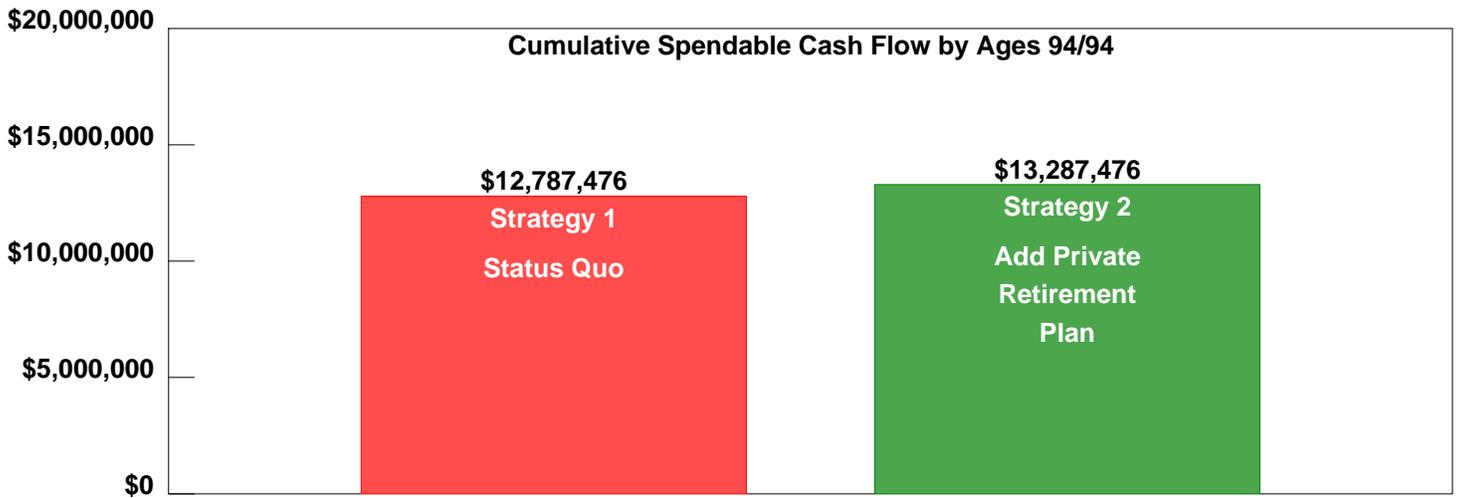
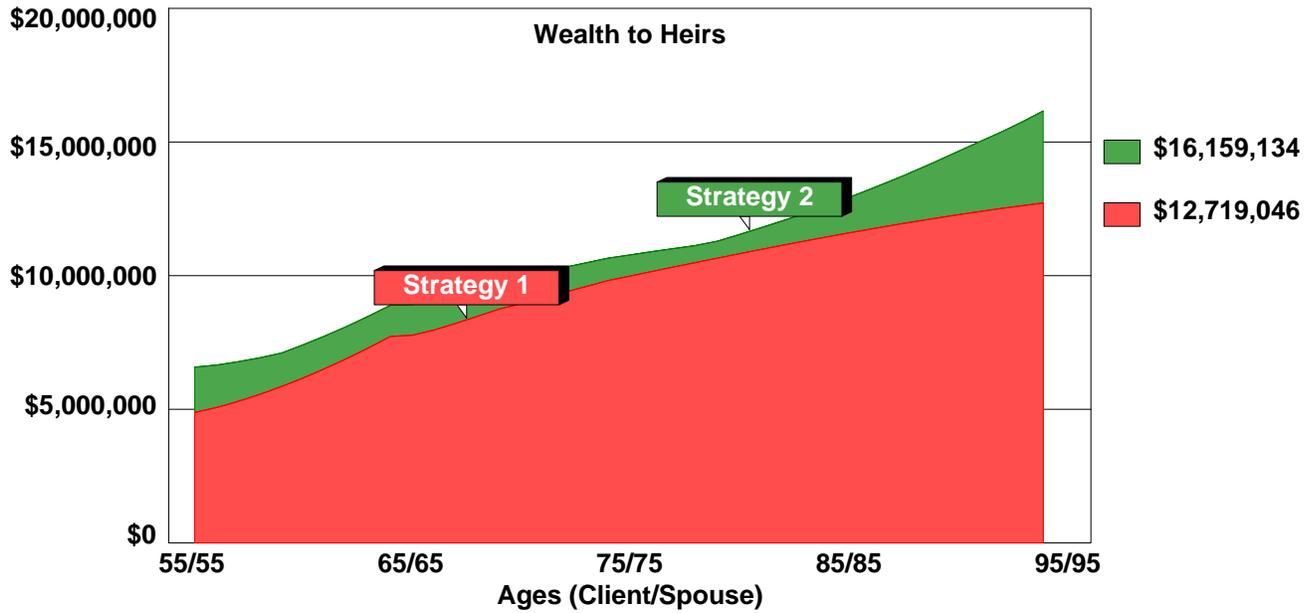
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Comparison of Alternatives

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Comparative Analysis



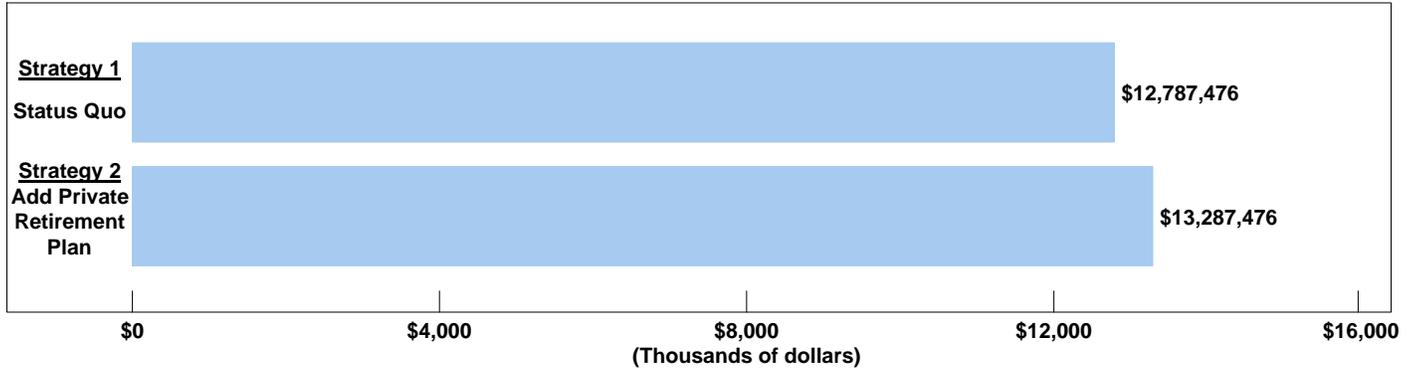
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Summary Analysis of Alternatives

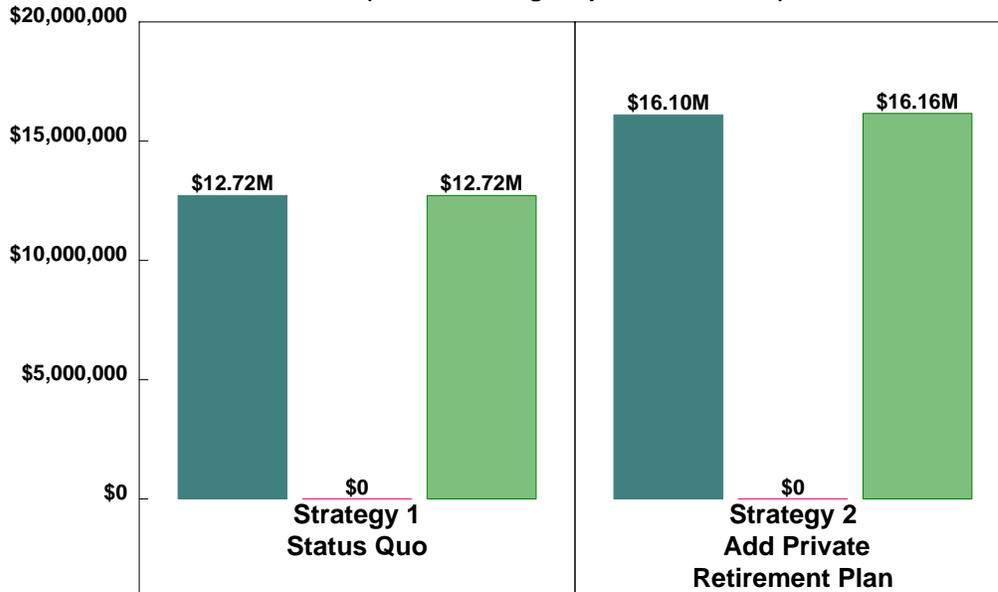
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For: James McNamara
 & Allison McNamara

Cumulative Spendable Cash Flow by Ages 94/94



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



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

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Comparison of Alternatives

Comparison Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	Spendable Cash Flow		Net Worth*		Wealth to Heirs	
			Strategy 1	Strategy 2	Strategy 1	Strategy 2	Strategy 1	Strategy 2
			Status Quo	Add Private Retirement Plan	Status Quo	Add Private Retirement Plan	Status Quo	Add Private Retirement Plan
1	55	55	0	100,000	4,881,071	4,801,550	4,881,071	6,578,071
2	56	56	0	100,000	5,067,820	4,983,285	5,067,820	6,658,730
3	57	57	0	100,000	5,297,647	5,211,781	5,297,647	6,779,284
4	58	58	0	100,000	5,562,589	5,479,584	5,562,589	6,931,675
5	59	59	0	100,000	5,857,762	5,782,381	5,857,762	7,110,920
6	60	60	0	0	6,180,338	6,119,346	6,180,338	7,417,091
7	61	61	0	0	6,528,870	6,484,255	6,528,870	7,748,725
8	62	62	0	0	6,902,844	6,876,896	6,902,844	8,105,295
9	63	63	0	0	7,302,394	7,297,715	7,302,394	8,486,918
10	64	64	0	0	7,728,109	7,747,645	7,728,109	8,894,168
11	65	65	268,783	268,783	7,769,353	7,821,421	7,769,353	8,915,086
12	66	66	276,847	276,847	7,966,144	8,045,139	7,966,144	9,089,120
13	67	67	285,152	285,152	8,217,512	8,324,737	8,217,512	9,315,533
14	68	68	293,707	293,707	8,479,496	8,616,296	8,479,496	9,550,167
15	69	69	302,518	302,518	8,752,136	8,920,682	8,752,136	9,793,634
16	70	70	311,593	311,593	8,955,608	9,157,555	8,955,608	9,965,307
17	71	71	320,941	320,941	9,163,608	9,398,373	9,163,608	10,136,452
18	72	72	330,570	330,570	9,376,212	9,644,904	9,376,212	10,308,488
19	73	73	340,487	340,487	9,593,490	9,897,400	9,593,490	10,481,256
20	74	74	350,701	350,701	9,817,278	10,156,142	9,817,278	10,654,541
21	75	75	361,222	361,222	9,985,538	10,349,941	9,985,538	10,777,186
22	76	76	372,059	372,059	10,153,275	10,550,422	10,153,275	10,897,340
23	77	77	383,221	383,221	10,320,407	10,758,452	10,320,407	11,014,744
24	78	78	394,717	394,717	10,486,436	10,974,776	10,486,436	11,128,742
25	79	79	406,559	406,559	10,651,215	11,200,880	10,651,215	11,288,972
26	80	80	418,756	418,756	10,814,374	11,437,534	10,814,374	11,532,154
27	81	81	431,318	431,318	10,975,517	11,683,360	10,975,517	11,785,204
28	82	82	444,258	444,258	11,134,215	11,938,847	11,134,215	12,048,663
29	83	83	457,586	457,586	11,290,021	12,204,520	11,290,021	12,323,113
30	84	84	471,313	471,313	11,442,456	12,480,954	11,442,456	12,609,190
31	85	85	485,452	485,452	11,591,434	12,769,082	11,591,434	12,907,884
32	86	86	500,016	500,016	11,736,525	13,069,667	11,736,525	13,220,028
33	87	87	515,017	515,017	11,877,290	13,383,461	11,877,290	13,546,440
34	88	88	530,467	530,467	12,013,294	13,711,281	12,013,294	13,888,010
35	89	89	546,381	546,381	12,144,096	14,053,957	12,144,096	14,245,642
36	90	90	562,772	562,772	12,269,927	14,413,058	12,269,927	14,620,979
37	91	91	579,656	579,656	12,390,484	14,793,857	12,390,484	14,974,441
38	92	92	597,045	597,045	12,505,511	15,199,371	12,505,511	15,346,541
39	93	93	614,957	614,957	12,614,787	15,633,277	12,614,787	15,739,993
40	94	94	633,405	633,405	12,719,046	16,101,035	12,719,046	16,159,134
			12,787,476	13,287,476				

*After spendable cash flow.

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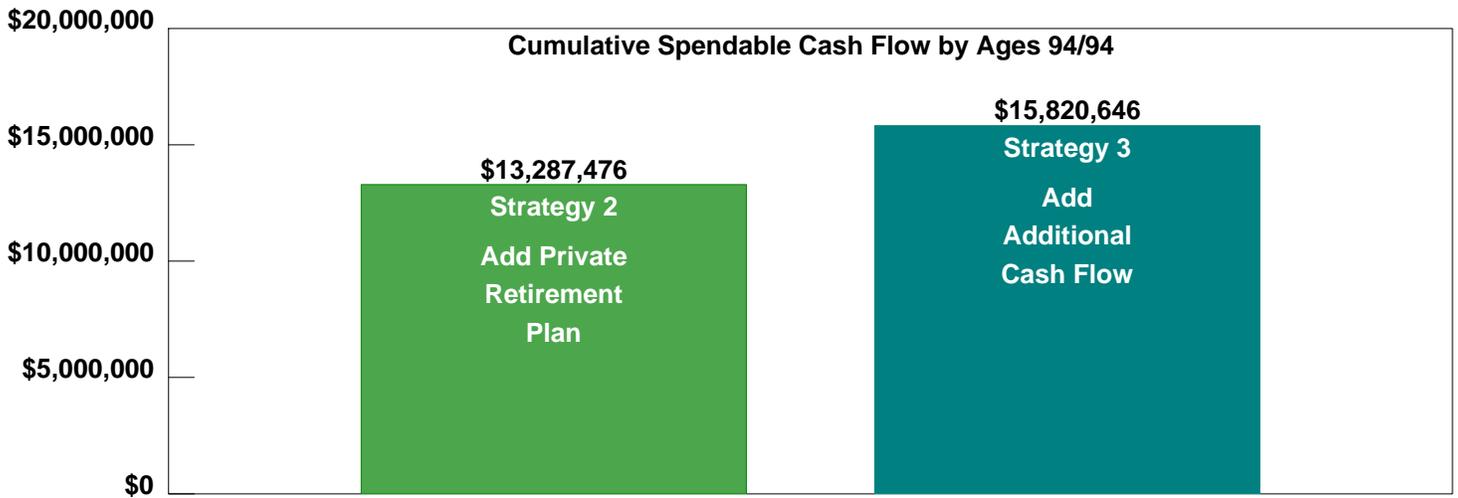
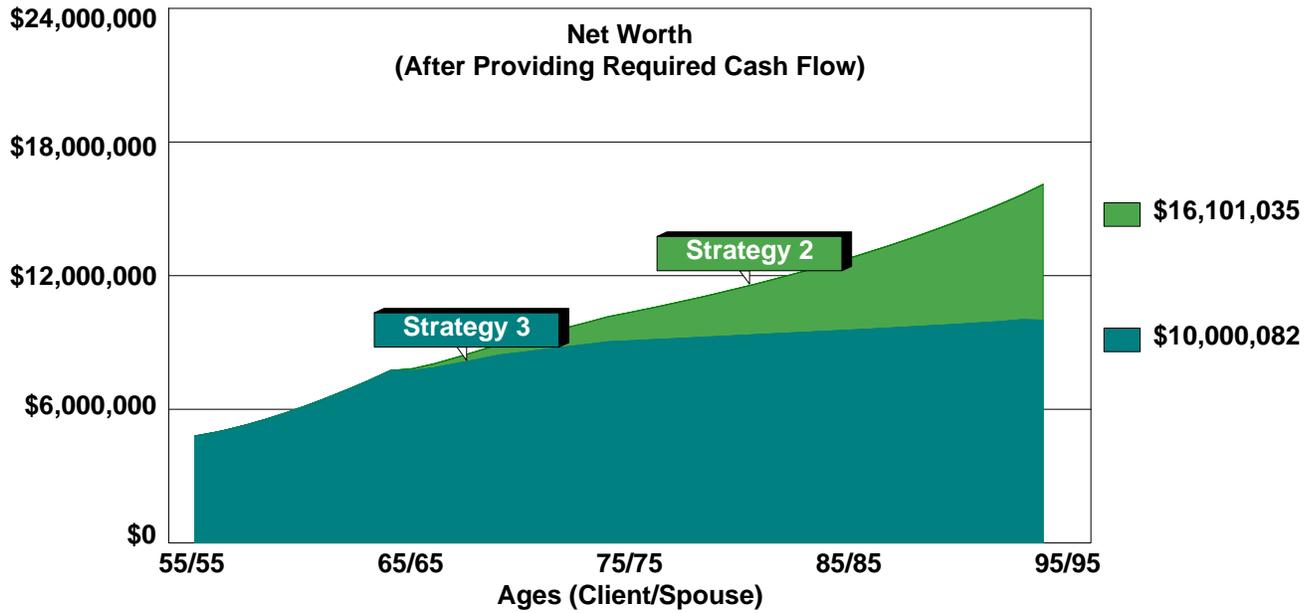
Strategy 2 (Add Private Retirement Plan)
vs.
Strategy 3 (Add Additional Cash Flow)

Comparison of Alternatives

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 Date: [Current date appears here]

For: James McNamara
 & Allison McNamara

Comparative Analysis



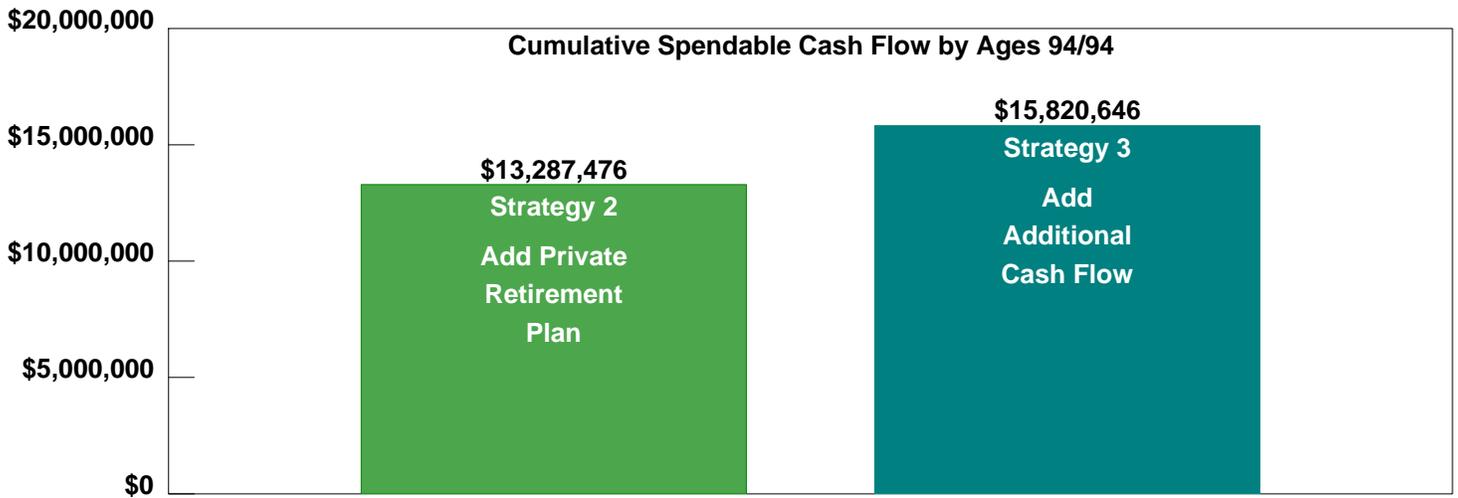
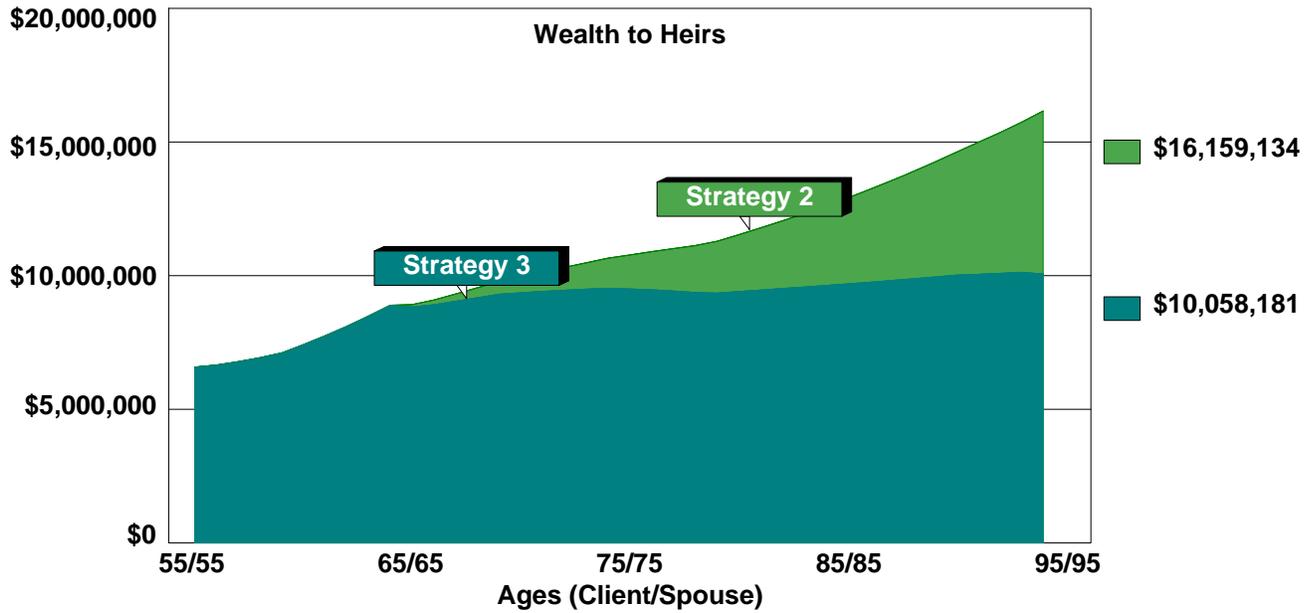
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Comparison of Alternatives

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Comparative Analysis



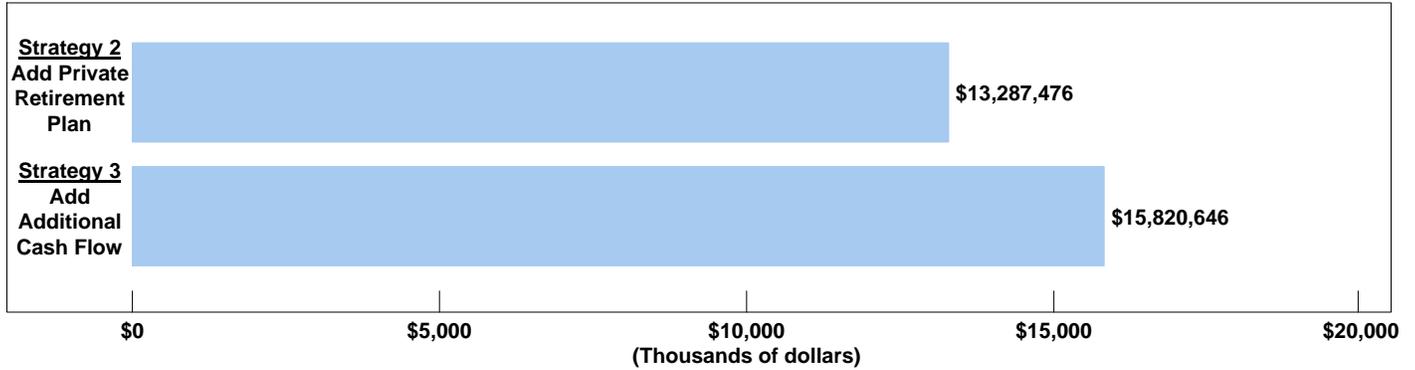
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Summary Analysis of Alternatives

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

For: James McNamara
 & Allison McNamara

Cumulative Spendable Cash Flow by Ages 94/94



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



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

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Comparison of Alternatives

Comparison Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	Spendable Cash Flow		Net Worth*		Wealth to Heirs	
			Strategy 2	Strategy 3	Strategy 2	Strategy 3	Strategy 2	Strategy 3
			Add Private Retirement Plan	Add Additional Cash Flow	Add Private Retirement Plan	Add Additional Cash Flow	Add Private Retirement Plan	Add Additional Cash Flow
1	55	55	100,000	100,000	4,801,550	4,801,550	6,578,071	6,578,071
2	56	56	100,000	100,000	4,983,285	4,983,285	6,658,730	6,658,730
3	57	57	100,000	100,000	5,211,781	5,211,781	6,779,284	6,779,284
4	58	58	100,000	100,000	5,479,584	5,479,584	6,931,675	6,931,675
5	59	59	100,000	100,000	5,782,381	5,782,381	7,110,920	7,110,920
6	60	60	0	0	6,119,346	6,119,346	7,417,091	7,417,091
7	61	61	0	0	6,484,255	6,484,255	7,748,725	7,748,725
8	62	62	0	0	6,876,896	6,876,896	8,105,295	8,105,295
9	63	63	0	0	7,297,715	7,297,715	8,486,918	8,486,918
10	64	64	0	0	7,747,645	7,747,645	8,894,168	8,894,168
11	65	65	268,783	353,222	7,821,421	7,733,605	8,915,086	8,827,270
12	66	66	276,847	361,286	8,045,139	7,865,994	9,089,120	8,909,975
13	67	67	285,152	369,591	8,324,737	8,050,610	9,315,533	9,041,406
14	68	68	293,707	378,146	8,616,296	8,240,196	9,550,167	9,174,067
15	69	69	302,518	386,957	8,920,682	8,433,664	9,793,634	9,306,616
16	70	70	311,593	396,032	9,157,555	8,553,194	9,965,307	9,360,946
17	71	71	320,941	405,380	9,398,373	8,672,592	10,136,452	9,410,671
18	72	72	330,570	415,009	9,644,904	8,791,774	10,308,488	9,455,358
19	73	73	340,487	424,926	9,897,400	8,910,656	10,481,256	9,494,512
20	74	74	350,701	435,140	10,156,142	9,029,180	10,654,541	9,527,579
21	75	75	361,222	445,661	10,349,941	9,075,809	10,777,186	9,503,054
22	76	76	372,059	456,498	10,550,422	9,121,809	10,897,340	9,468,727
23	77	77	383,221	467,660	10,758,452	9,167,674	11,014,744	9,423,966
24	78	78	394,717	479,156	10,974,776	9,213,761	11,128,742	9,367,727
25	79	79	406,559	490,998	11,200,880	9,261,150	11,288,972	9,349,242
26	80	80	418,756	503,195	11,437,534	9,310,188	11,532,154	9,404,808
27	81	81	431,318	515,757	11,683,360	9,359,051	11,785,204	9,460,895
28	82	82	444,258	528,697	11,938,847	9,407,762	12,048,663	9,517,578
29	83	83	457,586	542,025	12,204,520	9,456,357	12,323,113	9,574,950
30	84	84	471,313	555,752	12,480,954	9,504,895	12,609,190	9,633,131
31	85	85	485,452	569,891	12,769,082	9,553,769	12,907,884	9,692,571
32	86	86	500,016	584,455	13,069,667	9,603,177	13,220,028	9,753,538
33	87	87	515,017	599,456	13,383,461	9,653,277	13,546,440	9,816,256
34	88	88	530,467	614,906	13,711,281	9,704,263	13,888,010	9,880,992
35	89	89	546,381	630,820	14,053,957	9,756,309	14,245,642	9,947,994
36	90	90	562,772	647,211	14,413,058	9,810,298	14,620,979	10,018,219
37	91	91	579,656	664,095	14,793,857	9,870,779	14,974,441	10,051,363
38	92	92	597,045	681,484	15,199,371	9,940,013	15,346,541	10,087,183
39	93	93	614,957	699,396	15,633,277	10,020,880	15,739,993	10,127,596
40	94	94	633,405	717,844	16,101,035	10,000,082	16,159,134	10,058,181
			13,287,476	15,820,646				

*After spendable cash flow.

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Appendix

Strategy 1 (Status Quo): Pages 10 - 33

Strategy 2 (Add Private Retirement Plan): Pages 34 - 58

Strategy 3 (Add Additional Cash Flow): Pages 59 - 83

Status Quo

Client Information Summary

Client Information Summary Page: 1
Date: [Current date appears here]

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

For: James McNamara, Age 55
& Allison McNamara, Age 55

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	500,000
	Liquid Assets (Tax Exempt Interest)		500,000
	Equity Assets		2,000,000
	Tax Deferred Assets		0
	Retirement Plan Assets		500,000
			3,500,000
	Total Liquid Assets		3,500,000
 <u>Illiquid Assets:</u>	Principal Residence		850,000
	Personal Property		400,000
	Rare Coin Collection		300,000
	Less Total Liabilities		(300,000)
			1,250,000
	Total Illiquid Assets		1,250,000
 <u>Other Assets:</u>	Total Other Assets Inside the Estate		0
	Total Estate Assets		\$4,750,000
	Total Other Assets Outside the Estate		0

Funding Options for Required Cash Flow

Retirement Plan Assets: Minimum Distribution, Unless More Is Needed

Cash Flow Funding: Sequential Use of Liquid Assets --
Taxable, Tax Exempt, Equity, Retirement Plan Assets

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

Client Information Summary

Client Information Summary Page: 2
Date: [Current date appears here]

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

For: James McNamara, Age 55
& Allison McNamara, Age 55

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	40.00%
	Retirement	40.00%
<u>Life Expectancy:</u>	Joint	35 Years
	James McNamara	Age 89
	Allison McNamara	Age 89
<u>Taxable Account:</u>		Taxable
	Yield Assumption	5.00%
<u>Tax Exempt Account:</u>		Tax Exempt
	Yield Assumption	4.00%
<u>Equities:</u>		Equity
	Growth Rate	6.50%
	Dividend Rate	1.00%
<u>Retirement Plan Assets James McNamara:</u>		
	Defined Contr. Yield Assumption	7.50%

Analysis of After Tax Cash Flow Requirements

For: James McNamara
Allison McNamara

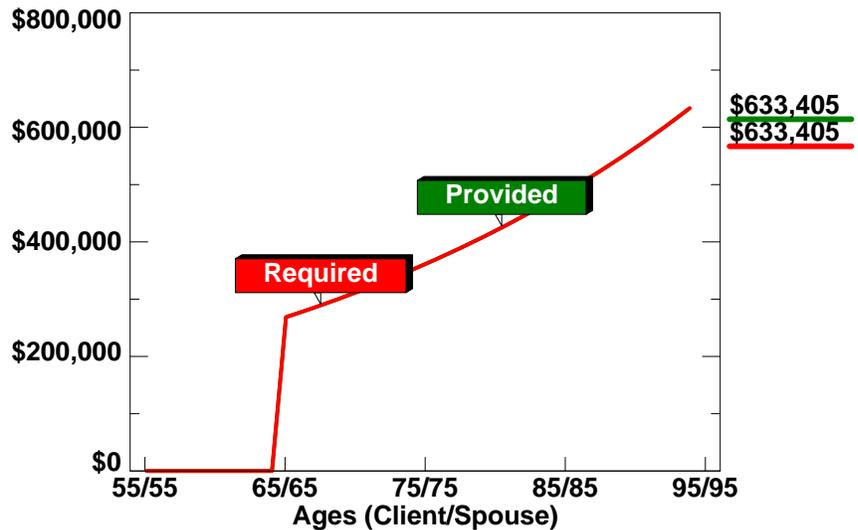
Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

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 on the right illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

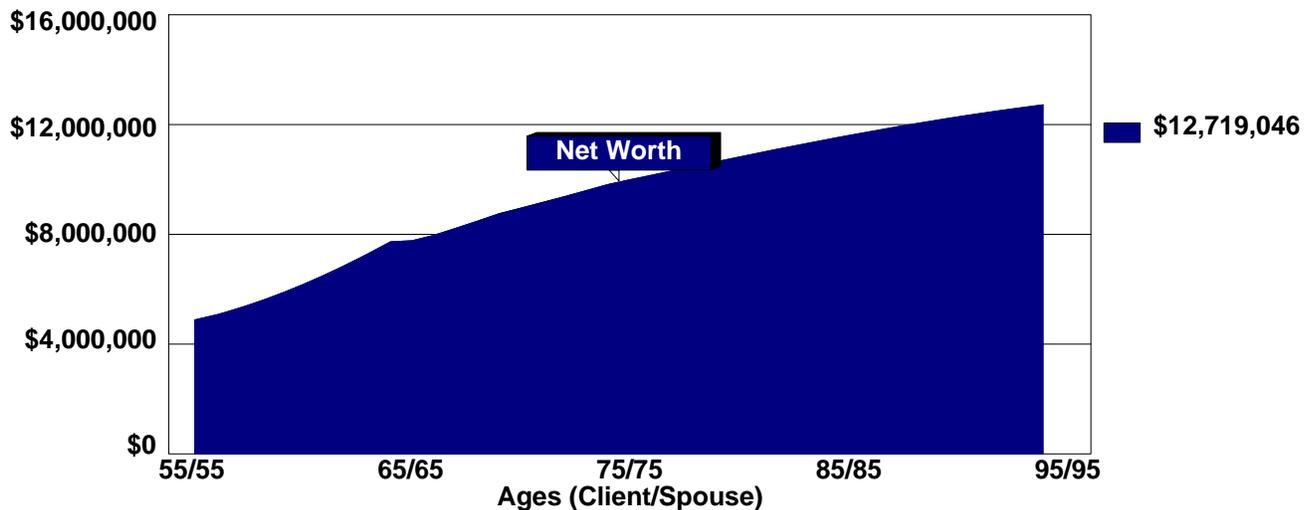
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Equities
- 4th. Retirement Plan Assets*

Comparison of Annual Cash Flow (Required vs. Provided)



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.

Cash Flow Analysis

Cash Flow Analysis Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Spouse		Annual Cash Flow Required		Annual Cash Flow Provided			Total After Tax Cash Flow Provided*
	Age	Age	(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) After Tax Cash Flow from Retirement + Plan Assets +	(4) After Tax Cash Flow from Taxable & Tax Exempt Accounts +	(5) After Tax Cash Flow from Equity Assets =	
1	55	55	0	0	0	0	0	0
2	56	56	0	0	0	0	0	0
3	57	57	0	0	0	0	0	0
4	58	58	0	0	0	0	0	0
5	59	59	0	0	0	0	0	0
6	60	60	0	0	0	0	0	0
7	61	61	0	0	0	0	0	0
8	62	62	0	0	0	0	0	0
9	63	63	0	0	0	0	0	0
10	64	64	0	0	0	0	0	0
11	65	65	268,783	100,000	0	168,783	0	268,783
12	66	66	276,847	100,000	0	176,847	0	276,847
13	67	67	285,152	146,153	0	138,999	0	285,152
14	68	68	293,707	147,538	0	146,169	0	293,707
15	69	69	302,518	148,964	0	153,554	0	302,518
16	70	70	311,593	100,433	37,624	173,536	0	311,593
17	71	71	320,941	101,946	39,992	179,003	0	320,941
18	72	72	330,570	103,504	42,502	184,564	0	330,570
19	73	73	340,487	105,109	45,163	190,215	0	340,487
20	74	74	350,701	106,763	47,984	156,115	39,839	350,701
21	75	75	361,222	58,466	50,972	0	251,784	361,222
22	76	76	372,059	60,220	54,137	0	257,702	372,059
23	77	77	383,221	62,026	57,216	0	263,979	383,221
24	78	78	394,717	63,887	60,745	0	270,085	394,717
25	79	79	406,559	65,804	64,146	0	276,609	406,559
26	80	80	418,756	67,778	67,708	0	283,270	418,756
27	81	81	431,318	69,811	71,433	0	290,074	431,318
28	82	82	444,258	71,905	75,323	0	297,030	444,258
29	83	83	457,586	74,063	79,379	0	304,144	457,586
30	84	84	471,313	76,284	83,600	0	311,429	471,313
31	85	85	485,452	78,573	87,388	0	319,491	485,452
32	86	86	500,016	80,930	91,253	0	327,833	500,016
33	87	87	515,017	83,358	95,182	0	336,477	515,017
34	88	88	530,467	85,859	99,154	0	345,454	530,467
35	89	89	546,381	88,435	103,147	0	354,799	546,381
36	90	90	562,772	91,088	106,190	0	365,494	562,772
37	91	91	579,656	93,820	109,102	0	376,734	579,656
38	92	92	597,045	96,635	111,839	0	388,571	597,045
39	93	93	614,957	99,534	114,354	0	401,069	614,957
40	94	94	633,405	102,520	115,305	0	415,580	633,405
			12,787,476	2,731,406	1,910,838	1,667,785	6,477,447	12,787,476

***IMPORTANT NOTE:** For this plan to be financially sound, column (6) must equal column (1).

Column (1): assumes 3.00% inflation.

Column (2): see "Expected Cash Flow".

Column (3): see "Summary of Retirement Plan Assets".

Column (4): see detail reports for Taxable and Tax Exempt Accounts.

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

Details of Spendable Cash Flow Required

Required Cash Flow Details Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1) After Tax Cash Flow for Living Expenses	(2) After Tax Spendable Cash Flow Required
1	55	55	0	0
2	56	56	0	0
3	57	57	0	0
4	58	58	0	0
5	59	59	0	0
6	60	60	0	0
7	61	61	0	0
8	62	62	0	0
9	63	63	0	0
10	64	64	0	0
11	65	65	268,783	268,783
12	66	66	276,847	276,847
13	67	67	285,152	285,152
14	68	68	293,707	293,707
15	69	69	302,518	302,518
16	70	70	311,593	311,593
17	71	71	320,941	320,941
18	72	72	330,570	330,570
19	73	73	340,487	340,487
20	74	74	350,701	350,701
21	75	75	361,222	361,222
22	76	76	372,059	372,059
23	77	77	383,221	383,221
24	78	78	394,717	394,717
25	79	79	406,559	406,559
26	80	80	418,756	418,756
27	81	81	431,318	431,318
28	82	82	444,258	444,258
29	83	83	457,586	457,586
30	84	84	471,313	471,313
31	85	85	485,452	485,452
32	86	86	500,016	500,016
33	87	87	515,017	515,017
34	88	88	530,467	530,467
35	89	89	546,381	546,381
36	90	90	562,772	562,772
37	91	91	579,656	579,656
38	92	92	597,045	597,045
39	93	93	614,957	614,957
40	94	94	633,405	633,405
			12,787,476	12,787,476

Column (1) assumes 3.00% inflation.

Expected Cash Flow

Expected Cash Flow Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1) After Tax Cash Flow from Social Security*	(2) After Tax Cash Flow from Work After Retirement	(3) Total Expected After Tax Cash Flow
1	55	55	0	0	0
2	56	56	0	0	0
3	57	57	0	0	0
4	58	58	0	0	0
5	59	59	0	0	0
6	60	60	0	0	0
7	61	61	0	0	0
8	62	62	0	0	0
9	63	63	0	0	0
10	64	64	0	0	0
11	65	65	0	100,000	100,000
12	66	66	0	100,000	100,000
13	67	67	46,153	100,000	146,153
14	68	68	47,538	100,000	147,538
15	69	69	48,964	100,000	148,964
16	70	70	50,433	50,000	100,433
17	71	71	51,946	50,000	101,946
18	72	72	53,504	50,000	103,504
19	73	73	55,109	50,000	105,109
20	74	74	56,763	50,000	106,763
21	75	75	58,466	0	58,466
22	76	76	60,220	0	60,220
23	77	77	62,026	0	62,026
24	78	78	63,887	0	63,887
25	79	79	65,804	0	65,804
26	80	80	67,778	0	67,778
27	81	81	69,811	0	69,811
28	82	82	71,905	0	71,905
29	83	83	74,063	0	74,063
30	84	84	76,284	0	76,284
31	85	85	78,573	0	78,573
32	86	86	80,930	0	80,930
33	87	87	83,358	0	83,358
34	88	88	85,859	0	85,859
35	89	89	88,435	0	88,435
36	90	90	91,088	0	91,088
37	91	91	93,820	0	93,820
38	92	92	96,635	0	96,635
39	93	93	99,534	0	99,534
40	94	94	102,520	0	102,520
			1,981,406	750,000	2,731,406

Column (1) assumes 3.00% inflation.

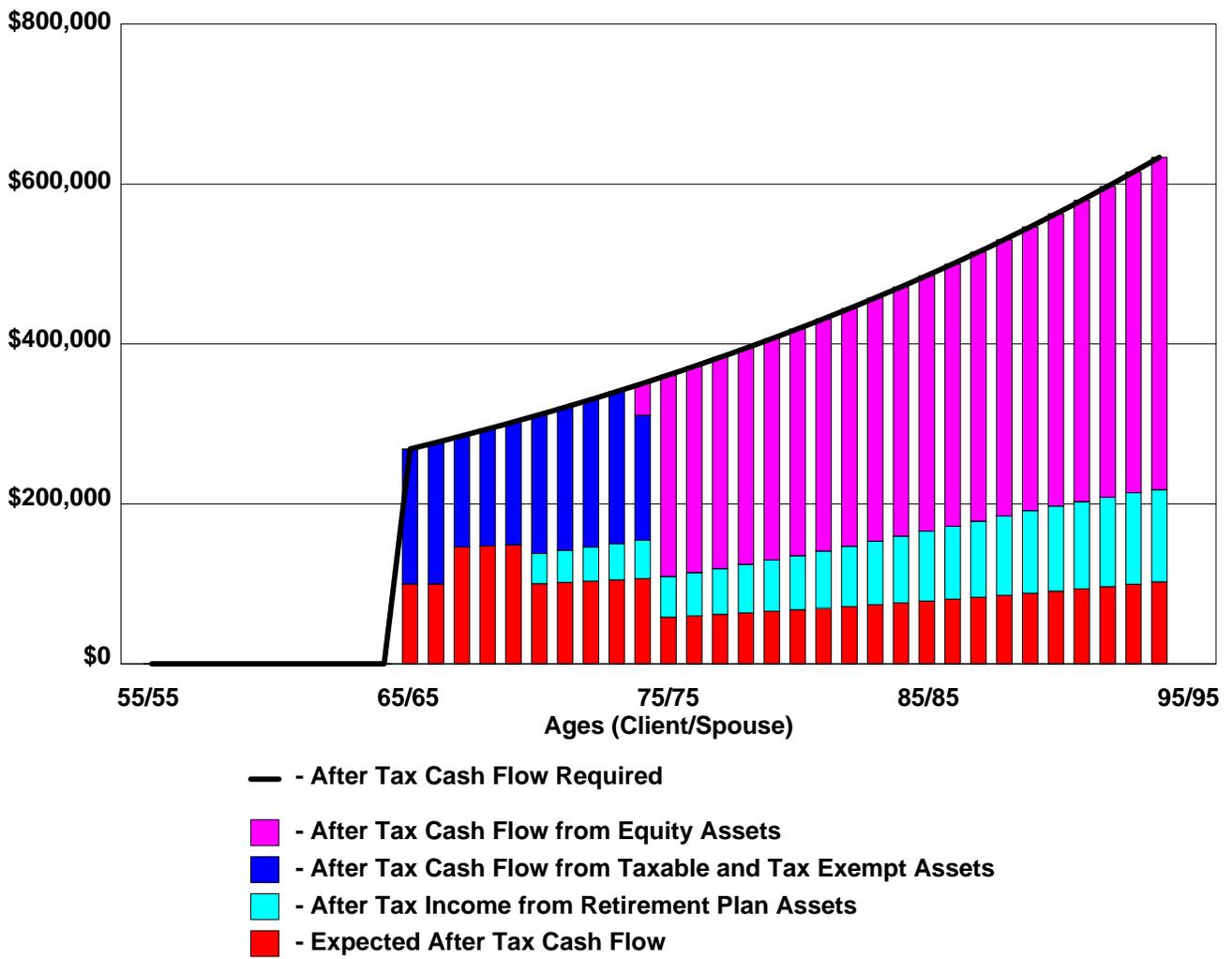
*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

Sources of Cash Flow

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

For: James McNamara
& Allison McNamara

40 Year Graphic Analysis



Summary of Liquid Assets

Liquid Assets Summary Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1) Year End Value of Retirement Plan Assets +	(2) Year End Value of Taxable Assets +	(3) Year End Value of Tax Exempt Assets +	(4) Year End Value of Equity Assets =	(5) Total Liquid Assets
1	55	55	552,140	515,000	520,000	1,966,124	3,553,264
2	56	56	608,330	530,450	540,800	1,975,761	3,655,341
3	57	57	668,859	546,364	562,432	2,015,666	3,793,321
4	58	58	734,034	562,755	584,929	2,077,186	3,958,904
5	59	59	804,183	579,638	608,326	2,154,695	4,146,842
6	60	60	879,658	597,027	632,659	2,244,571	4,353,915
7	61	61	960,835	614,938	657,965	2,344,516	4,578,254
8	62	62	1,048,115	633,386	684,284	2,453,110	4,818,895
9	63	63	1,141,925	652,388	711,655	2,569,513	5,075,481
10	64	64	1,242,725	671,960	740,121	2,693,278	5,348,084
11	65	65	1,325,910	518,272	769,726	3,483,242	6,097,150
12	66	66	1,414,663	351,668	800,515	3,657,420	6,224,266
13	67	67	1,509,357	219,049	832,536	3,839,461	6,400,403
14	68	68	1,610,390	75,066	865,837	4,030,006	6,581,299
15	69	69	1,718,185	0	818,843	4,229,639	6,766,667
16	70	70	1,766,292	0	671,119	4,438,919	6,876,330
17	71	71	1,813,409	0	511,801	4,658,395	6,983,605
18	72	72	1,859,216	0	340,326	4,888,616	7,088,158
19	73	73	1,903,357	0	156,115	5,130,146	7,189,618
20	74	74	1,945,437	0	0	5,343,909	7,289,346
21	75	75	1,985,019	0	0	5,339,771	7,324,790
22	76	76	2,021,624	0	0	5,328,787	7,350,411
23	77	77	2,055,203	0	0	5,310,328	7,365,531
24	78	78	2,084,754	0	0	5,284,267	7,369,021
25	79	79	2,110,236	0	0	5,249,813	7,360,049
26	80	80	2,131,089	0	0	5,206,426	7,337,515
27	81	81	2,146,715	0	0	5,153,521	7,300,236
28	82	82	2,156,468	0	0	5,090,470	7,246,938
29	83	83	2,159,662	0	0	5,016,605	7,176,267
30	84	84	2,155,565	0	0	4,931,206	7,086,771
31	85	85	2,144,458	0	0	4,832,864	6,977,322
32	86	86	2,125,733	0	0	4,720,634	6,846,367
33	87	87	2,098,768	0	0	4,593,499	6,692,267
34	88	88	2,062,935	0	0	4,450,359	6,513,294
35	89	89	2,017,604	0	0	4,290,021	6,307,625
36	90	90	1,963,828	0	0	4,110,174	6,074,002
37	91	91	1,901,274	0	0	3,909,258	5,810,532
38	92	92	1,829,664	0	0	3,685,581	5,515,245
39	93	93	1,748,790	0	0	3,437,296	5,186,086
40	94	94	1,660,811	0	0	3,161,010	4,821,821

Details of Defined Contribution Plan Assets for James McNamara

Defined Contribution Assets Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Retirement Plan Assets Initial Value 500,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.50%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%		
		(1)	(2)	(3)	(4)	(5)	(6)
Year	Client Age	Beginning of Year Plan Assets	Assumed Deposits	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets
1	55	500,000	17,500	0	0	552,140	0
2	56	552,140	18,025	0	0	608,330	0
3	57	608,330	18,566	0	0	668,859	0
4	58	668,859	19,123	0	0	734,034	0
5	59	734,034	19,696	0	0	804,183	0
6	60	804,183	20,287	0	0	879,658	0
7	61	879,658	20,896	0	0	960,835	0
8	62	960,835	21,523	0	0	1,048,115	0
9	63	1,048,115	22,168	0	0	1,141,925	0
10	64	1,141,925	22,834	0	0	1,242,725	0
11	65	1,242,725	0	0	0	1,325,910	0
12	66	1,325,910	0	0	0	1,414,663	0
13	67	1,414,663	0	0	0	1,509,357	0
14	68	1,509,357	0	0	0	1,610,390	0
15	69	1,610,390	0	0	0	1,718,185	0
16	70	1,718,185	0	62,707	62,707	1,766,292	37,624
17	71	1,766,292	0	66,653	66,653	1,813,409	39,992
18	72	1,813,409	0	70,836	70,836	1,859,216	42,502
19	73	1,859,216	0	75,272	75,272	1,903,357	45,163
20	74	1,903,357	0	79,973	79,973	1,945,437	47,984
21	75	1,945,437	0	84,954	84,954	1,985,019	50,972
22	76	1,985,019	0	90,228	90,228	2,021,624	54,137
23	77	2,021,624	0	95,360	95,360	2,055,203	57,216
24	78	2,055,203	0	101,242	101,242	2,084,754	60,745
25	79	2,084,754	0	106,910	106,910	2,110,236	64,146
26	80	2,110,236	0	112,847	112,847	2,131,089	67,708
27	81	2,131,089	0	119,055	119,055	2,146,715	71,433
28	82	2,146,715	0	125,539	125,539	2,156,468	75,323
29	83	2,156,468	0	132,299	132,299	2,159,662	79,379
30	84	2,159,662	0	139,333	139,333	2,155,565	83,600
31	85	2,155,565	0	145,646	145,646	2,144,458	87,388
32	86	2,144,458	0	152,089	152,089	2,125,733	91,253
33	87	2,125,733	0	158,637	158,637	2,098,768	95,182
34	88	2,098,768	0	165,257	165,257	2,062,935	99,154
35	89	2,062,935	0	171,911	171,911	2,017,604	103,147
36	90	2,017,604	0	176,983	176,983	1,963,828	106,190
37	91	1,963,828	0	181,836	181,836	1,901,274	109,102
38	92	1,901,274	0	186,399	186,399	1,829,664	111,839
39	93	1,829,664	0	190,590	190,590	1,748,790	114,354
40	94	1,748,790	0	192,175	192,175	1,660,811	115,305
			200,618	3,184,731	3,184,731		1,910,838

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

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

Column (4) includes distributions not subject to income tax.

Column (5) has been reduced by an assumed management fee of 0.75%.

Details of Taxable Account*

Taxable Account Detail Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

			Taxable Assets Initial Value	Taxable Yield	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate			
			500,000	5.00%	40.00%	40.00%			
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account		
1	55	55	500,000	0	500,000	15,000	515,000		
2	56	56	515,000	0	515,000	15,450	530,450		
3	57	57	530,450	0	530,450	15,914	546,364		
4	58	58	546,364	0	546,364	16,391	562,755		
5	59	59	562,755	0	562,755	16,883	579,638		
6	60	60	579,638	0	579,638	17,389	597,027		
7	61	61	597,027	0	597,027	17,911	614,938		
8	62	62	614,938	0	614,938	18,448	633,386		
9	63	63	633,386	0	633,386	19,002	652,388		
10	64	64	652,388	0	652,388	19,572	671,960		
11	65	65	671,960	168,783	503,177	15,095	518,272		
12	66	66	518,272	176,847	341,425	10,243	351,668		
13	67	67	351,668	138,999	212,669	6,380	219,049		
14	68	68	219,049	146,169	72,880	2,186	75,066		
15	69	69	75,066	75,066	0	0	0		
16	70	70	0	0	0	0	0		
17	71	71	0	0	0	0	0		
18	72	72	0	0	0	0	0		
19	73	73	0	0	0	0	0		
20	74	74	0	0	0	0	0		
21	75	75	0	0	0	0	0		
22	76	76	0	0	0	0	0		
23	77	77	0	0	0	0	0		
24	78	78	0	0	0	0	0		
25	79	79	0	0	0	0	0		
26	80	80	0	0	0	0	0		
27	81	81	0	0	0	0	0		
28	82	82	0	0	0	0	0		
29	83	83	0	0	0	0	0		
30	84	84	0	0	0	0	0		
31	85	85	0	0	0	0	0		
32	86	86	0	0	0	0	0		
33	87	87	0	0	0	0	0		
34	88	88	0	0	0	0	0		
35	89	89	0	0	0	0	0		
36	90	90	0	0	0	0	0		
37	91	91	0	0	0	0	0		
38	92	92	0	0	0	0	0		
39	93	93	0	0	0	0	0		
40	94	94	0	0	0	0	0		
				705,864			205,864		

*Assumes yield is subject to income tax.

Details of Tax Exempt Account*

Tax Exempt Account Detail Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

			Tax Exempt Assets Initial Value 500,000			Tax Exempt Yield 4.00%			
			(1)	(2)	(3)	(4)	(5)		
			Beginning of Year Balance in Account	Tax Exempt Account Withdrawal	Balance in Account to Accrue	Tax Exempt Interest Earned	Year End Value of Account		
Year	Client Age	Spouse Age	-	=	+	=			
1	55	55	500,000	0	500,000	20,000	520,000		
2	56	56	520,000	0	520,000	20,800	540,800		
3	57	57	540,800	0	540,800	21,632	562,432		
4	58	58	562,432	0	562,432	22,497	584,929		
5	59	59	584,929	0	584,929	23,397	608,326		
6	60	60	608,326	0	608,326	24,333	632,659		
7	61	61	632,659	0	632,659	25,306	657,965		
8	62	62	657,965	0	657,965	26,319	684,284		
9	63	63	684,284	0	684,284	27,371	711,655		
10	64	64	711,655	0	711,655	28,466	740,121		
11	65	65	740,121	0	740,121	29,605	769,726		
12	66	66	769,726	0	769,726	30,789	800,515		
13	67	67	800,515	0	800,515	32,021	832,536		
14	68	68	832,536	0	832,536	33,301	865,837		
15	69	69	865,837	78,488	787,349	31,494	818,843		
16	70	70	818,843	173,536	645,307	25,812	671,119		
17	71	71	671,119	179,003	492,116	19,685	511,801		
18	72	72	511,801	184,564	327,237	13,089	340,326		
19	73	73	340,326	190,215	150,111	6,004	156,115		
20	74	74	156,115	156,115	0	0	0		
21	75	75	0	0	0	0	0		
22	76	76	0	0	0	0	0		
23	77	77	0	0	0	0	0		
24	78	78	0	0	0	0	0		
25	79	79	0	0	0	0	0		
26	80	80	0	0	0	0	0		
27	81	81	0	0	0	0	0		
28	82	82	0	0	0	0	0		
29	83	83	0	0	0	0	0		
30	84	84	0	0	0	0	0		
31	85	85	0	0	0	0	0		
32	86	86	0	0	0	0	0		
33	87	87	0	0	0	0	0		
34	88	88	0	0	0	0	0		
35	89	89	0	0	0	0	0		
36	90	90	0	0	0	0	0		
37	91	91	0	0	0	0	0		
38	92	92	0	0	0	0	0		
39	93	93	0	0	0	0	0		
40	94	94	0	0	0	0	0		
				961,921			461,921		

*Assumes yield is not subject to income tax.

Details of Equity Assets

Equity Assets Detail Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Initial Cost Basis		Growth	Dividend	Dividend Tax Rate	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate	Composite Capital Gains Tax Rate*	Turnover Assumption			
	500,000	6.50%	1.00%	25.00%	40.00%	40.00%	28.75%	35.00%				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Client	Spouse	Beginning of Year Value of Asset	Fund Deposits**	Sale of Equities	Capital Growth	After Tax Reinvested Dividends	Year End Value of Assets Before Turnover	Net Year End Value of Assets After Turnover***	After Tax Dividend Cash Flow	After Tax Equity Sales Cash Flow	Combined After Tax Cash Flow	
Age	Age		+	-	+	+	=		+	=		
1	55	55	2,000,000	0	0	130,000	15,000	2,145,000	1,966,124	0	0	0
2	56	56	1,966,124	0	0	127,798	14,746	2,108,668	1,975,761	0	0	0
3	57	57	1,975,761	0	0	128,424	14,818	2,119,003	2,015,666	0	0	0
4	58	58	2,015,666	0	0	131,018	15,118	2,161,802	2,077,186	0	0	0
5	59	59	2,077,186	0	0	135,017	15,579	2,227,782	2,154,695	0	0	0
6	60	60	2,154,695	0	0	140,055	16,160	2,310,910	2,244,571	0	0	0
7	61	61	2,244,571	0	0	145,897	16,834	2,407,302	2,344,516	0	0	0
8	62	62	2,344,516	0	0	152,394	17,584	2,514,494	2,453,110	0	0	0
9	63	63	2,453,110	0	0	159,452	18,398	2,630,960	2,569,513	0	0	0
10	64	64	2,569,513	0	0	167,018	19,271	2,755,802	2,693,278	0	0	0
11	65	65	2,693,278	622,916	0	215,553	24,871	3,556,618	3,483,242	0	0	0
12	66	66	3,483,242	0	0	226,411	26,124	3,735,777	3,657,420	0	0	0
13	67	67	3,657,420	0	0	237,732	27,431	3,922,583	3,839,461	0	0	0
14	68	68	3,839,461	0	0	249,565	28,796	4,117,822	4,030,006	0	0	0
15	69	69	4,030,006	0	0	261,950	30,225	4,322,181	4,229,639	0	0	0
16	70	70	4,229,639	0	0	274,927	31,722	4,536,288	4,438,919	0	0	0
17	71	71	4,438,919	0	0	288,530	33,292	4,760,741	4,658,395	0	0	0
18	72	72	4,658,395	0	0	302,796	34,938	4,996,129	4,888,616	0	0	0
19	73	73	4,888,616	0	0	317,760	36,665	5,243,041	5,130,146	0	0	0
20	74	74	5,130,146	0	1,408	333,368	0	5,462,106	5,343,909	38,466	1,373	39,839
21	75	75	5,343,909	0	218,787	333,133	0	5,458,255	5,339,771	38,438	213,346	251,784
22	76	76	5,339,771	0	224,966	332,462	0	5,447,267	5,328,787	38,361	219,341	257,702
23	77	77	5,328,787	0	231,559	331,320	0	5,428,548	5,310,328	38,229	225,750	263,979
24	78	78	5,310,328	0	238,026	329,700	0	5,402,002	5,284,267	38,042	232,043	270,085
25	79	79	5,284,267	0	244,981	327,554	0	5,366,840	5,249,813	37,795	238,814	276,609
26	80	80	5,249,813	0	252,139	324,849	0	5,322,523	5,206,426	37,483	245,787	283,270
27	81	81	5,206,426	0	259,513	321,549	0	5,268,462	5,153,521	37,102	252,972	290,074
28	82	82	5,153,521	0	267,117	317,616	0	5,204,020	5,090,470	36,648	260,382	297,030
29	83	83	5,090,470	0	274,962	313,008	0	5,128,516	5,016,605	36,116	268,028	304,144
30	84	84	5,016,605	0	283,067	307,680	0	5,041,218	4,931,206	35,502	275,927	311,429
31	85	85	4,931,206	0	292,065	301,544	0	4,940,685	4,832,864	34,793	284,698	319,491
32	86	86	4,832,864	0	301,452	294,542	0	4,825,954	4,720,634	33,986	293,847	327,833
33	87	87	4,720,634	0	311,259	286,609	0	4,695,984	4,593,499	33,070	303,407	336,477
34	88	88	4,593,499	0	321,526	277,678	0	4,549,651	4,450,359	32,039	313,415	345,454
35	89	89	4,450,359	0	332,297	267,674	0	4,385,736	4,290,021	30,885	323,914	354,799
36	90	90	4,290,021	0	344,597	256,453	0	4,201,877	4,110,174	29,591	335,903	365,494
37	91	91	4,110,174	0	357,612	243,917	0	3,996,479	3,909,258	28,144	348,590	376,734
38	92	92	3,909,258	0	371,407	229,960	0	3,767,811	3,685,581	26,534	362,037	388,571
39	93	93	3,685,581	0	386,063	214,469	0	3,513,987	3,437,296	24,746	376,323	401,069
40	94	94	3,437,296	0	402,990	197,230	0	3,231,536	3,161,010	22,757	392,823	415,580
				622,916		5,917,793		437,572		708,727	5,768,720	6,477,447

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

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

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

Details of Portfolio Turnover

Portfolio Turnover Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

	Initial Value of Equity Account 2,000,000	Growth 6.50%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate*	Turnover Assumption 35.00%			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Beginning of Year Cost Basis	Fund Deposits	Sale of Equities to Fund Needs	Capital Growth	After Tax Reinvested Dividends	Asset Value Before Turnover	Adjusted Cost Basis	Sale of Equities Caused by Turnover	Cost Basis Used by Turnover	After Tax Reinvested Turnover	Net Year End Value of Asset After Turnover**
Yr											
1	500,000	0	0	130,000	15,000	2,145,000	515,000	750,750	180,250	586,731	1,966,124
2	921,481	0	0	127,798	14,746	2,108,668	936,227	738,034	327,680	620,057	1,975,761
3	1,228,605	0	0	128,424	14,818	2,119,003	1,243,422	741,651	435,198	653,546	2,015,666
4	1,461,771	0	0	131,018	15,118	2,161,802	1,476,889	756,631	516,911	687,711	2,077,186
5	1,647,689	0	0	135,017	15,579	2,227,782	1,663,268	779,724	582,144	722,919	2,154,695
6	1,804,044	0	0	140,055	16,160	2,310,910	1,820,204	808,819	637,071	759,441	2,244,571
7	1,942,573	0	0	145,897	16,834	2,407,302	1,959,408	842,556	685,793	797,486	2,344,516
8	2,071,101	0	0	152,394	17,584	2,514,494	2,088,685	880,073	731,040	837,226	2,453,110
9	2,194,871	0	0	159,452	18,398	2,630,960	2,213,269	920,836	774,644	878,806	2,569,513
10	2,317,431	0	0	167,018	19,271	2,755,802	2,336,702	964,531	817,846	922,359	2,693,278
11	2,441,215	622,916	0	215,553	24,871	3,556,618	3,089,002	1,244,816	1,081,151	1,197,762	3,483,242
12	3,205,614	0	0	226,411	26,124	3,735,777	3,231,738	1,307,522	1,131,108	1,256,803	3,657,420
13	3,357,433	0	0	237,732	27,431	3,922,583	3,384,864	1,372,904	1,184,702	1,318,796	3,839,461
14	3,518,957	0	0	249,565	28,796	4,117,822	3,547,753	1,441,238	1,241,714	1,383,875	4,030,006
15	3,689,914	0	0	261,950	30,225	4,322,181	3,720,139	1,512,763	1,302,049	1,452,183	4,229,639
16	3,870,273	0	0	274,927	31,722	4,536,288	3,901,995	1,587,701	1,365,698	1,523,875	4,438,919
17	4,060,172	0	0	288,530	33,292	4,760,741	4,093,464	1,666,259	1,432,712	1,599,115	4,658,395
18	4,259,866	0	0	302,796	34,938	4,996,129	4,294,805	1,748,645	1,503,181	1,678,074	4,888,616
19	4,469,697	0	0	317,760	36,665	5,243,041	4,506,362	1,835,064	1,577,227	1,760,936	5,130,146
20	4,690,071	0	1,408	333,368	0	5,462,106	4,688,784	1,911,737	1,641,074	1,833,922	5,343,909
21	4,881,631	0	218,787	333,133	0	5,458,255	4,681,770	1,910,389	1,638,620	1,832,256	5,339,771
22	4,875,406	0	224,966	332,462	0	5,447,267	4,670,005	1,906,543	1,634,501	1,828,331	5,328,787
23	4,863,834	0	231,559	331,320	0	5,428,548	4,652,479	1,899,992	1,628,368	1,821,900	5,310,328
24	4,846,011	0	238,026	329,700	0	5,402,002	4,628,798	1,890,701	1,620,079	1,812,897	5,284,267
25	4,821,615	0	244,981	327,554	0	5,366,840	4,598,083	1,878,394	1,609,329	1,801,038	5,249,813
26	4,789,792	0	252,139	324,849	0	5,322,523	4,559,747	1,862,883	1,595,911	1,786,129	5,206,426
27	4,749,964	0	259,513	321,549	0	5,268,462	4,513,203	1,843,962	1,579,621	1,767,964	5,153,521
28	4,701,546	0	267,117	317,616	0	5,204,020	4,457,856	1,821,407	1,560,250	1,746,324	5,090,470
29	4,643,930	0	274,962	313,008	0	5,128,516	4,393,089	1,794,981	1,537,581	1,720,978	5,016,605
30	4,576,486	0	283,067	307,680	0	5,041,218	4,318,253	1,764,426	1,511,388	1,691,678	4,931,206
31	4,498,542	0	292,065	301,544	0	4,940,685	4,232,103	1,729,240	1,481,236	1,657,939	4,832,864
32	4,408,806	0	301,452	294,542	0	4,825,954	4,133,805	1,689,084	1,446,832	1,619,436	4,720,634
33	4,306,409	0	311,259	286,609	0	4,695,984	4,022,463	1,643,594	1,407,862	1,575,821	4,593,499
34	4,190,422	0	321,526	277,678	0	4,549,651	3,897,110	1,592,378	1,363,988	1,526,716	4,450,359
35	4,059,837	0	332,297	267,674	0	4,385,736	3,756,699	1,535,008	1,314,845	1,471,711	4,290,021
36	3,913,565	0	344,597	256,453	0	4,201,877	3,599,208	1,470,657	1,259,723	1,410,013	4,110,174
37	3,749,498	0	357,612	243,917	0	3,996,479	3,423,267	1,398,768	1,198,144	1,341,088	3,909,258
38	3,566,212	0	371,407	229,960	0	3,767,811	3,227,396	1,318,734	1,129,589	1,264,355	3,685,581
39	3,362,163	0	386,063	214,469	0	3,513,987	3,009,978	1,229,895	1,053,492	1,179,179	3,437,296
40	3,135,665	0	402,990	197,230	0	3,231,536	2,768,038	1,131,038	968,813	1,084,398	3,161,010
		622,916	5,917,793			437,572					

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

Column (2) includes proceeds from the sale of illiquid assets.
**Column (11) has been reduced by a 0.75% management fee.

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

Summary of Illiquid Assets

Illiquid Assets Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1) Principal Residence (6.00% Growth)*	+	(2) Replacement Residence (4.00% Growth)	+	(3) Personal Property (-5.00% Growth)	+	(4) Rare Coin Collection (7.50% Growth)	=	(5) Total Illiquid Assets
1	55	55	901,000		0		380,000		322,500		1,603,500
2	56	56	955,060		0		361,000		346,688		1,662,748
3	57	57	1,012,364		0		342,950		372,689		1,728,003
4	58	58	1,073,105		0		325,803		400,641		1,799,549
5	59	59	1,137,492		0		309,512		430,689		1,877,693
6	60	60	1,205,741		0		294,037		462,990		1,962,768
7	61	61	1,278,086		0		279,335		497,715		2,055,136
8	62	62	1,354,771		0		265,368		535,043		2,155,182
9	63	63	1,436,057		0		252,100		575,172		2,263,329
10	64	64	1,522,221		0		239,495		618,309		2,380,025
11	65	65	0		780,000		227,520		664,683		1,672,203
12	66	66	0		811,200		216,144		714,534		1,741,878
13	67	67	0		843,648		205,337		768,124		1,817,109
14	68	68	0		877,394		195,070		825,733		1,898,197
15	69	69	0		912,490		185,316		887,663		1,985,469
16	70	70	0		948,989		176,051		954,238		2,079,278
17	71	71	0		986,949		167,248		1,025,806		2,180,003
18	72	72	0		1,026,427		158,886		1,102,741		2,288,054
19	73	73	0		1,067,484		150,941		1,185,447		2,403,872
20	74	74	0		1,110,183		143,394		1,274,355		2,527,932
21	75	75	0		1,154,591		136,225		1,369,932		2,660,748
22	76	76	0		1,200,774		129,413		1,472,677		2,802,864
23	77	77	0		1,248,805		122,943		1,583,128		2,954,876
24	78	78	0		1,298,757		116,796		1,701,862		3,117,415
25	79	79	0		1,350,708		110,956		1,829,502		3,291,166
26	80	80	0		1,404,736		105,408		1,966,715		3,476,859
27	81	81	0		1,460,925		100,138		2,114,218		3,675,281
28	82	82	0		1,519,362		95,131		2,272,784		3,887,277
29	83	83	0		1,580,137		90,374		2,443,243		4,113,754
30	84	84	0		1,643,342		85,856		2,626,487		4,355,685
31	85	85	0		1,709,076		81,563		2,823,473		4,614,112
32	86	86	0		1,777,439		77,485		3,035,234		4,890,158
33	87	87	0		1,848,537		73,610		3,262,876		5,185,023
34	88	88	0		1,922,478		69,930		3,507,592		5,500,000
35	89	89	0		1,999,377		66,433		3,770,661		5,836,471
36	90	90	0		2,079,352		63,112		4,053,461		6,195,925
37	91	91	0		2,162,526		59,956		4,357,470		6,579,952
38	92	92	0		2,249,027		56,958		4,684,281		6,990,266
39	93	93	0		2,338,989		54,110		5,035,602		7,428,701
40	94	94	0		2,432,548		51,405		5,413,272		7,897,225

*Principal residence presumed replaced at age 65. Any liquid funds created through the replacement are presumed to be reinvested in liquid assets.

Summary of Liabilities

Liabilities Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1) Principal Residence Loan (@ 4.50% Interest)	(2) Total Liabilities
1	55	55	275,693	275,693
2	56	56	250,269	250,269
3	57	57	223,677	223,677
4	58	58	195,864	195,864
5	59	59	166,773	166,773
6	60	60	136,345	136,345
7	61	61	104,520	104,520
8	62	62	71,233	71,233
9	63	63	36,416	36,416
10	64	64	0	0
11	65	65	0	0
12	66	66	0	0
13	67	67	0	0
14	68	68	0	0
15	69	69	0	0
16	70	70	0	0
17	71	71	0	0
18	72	72	0	0
19	73	73	0	0
20	74	74	0	0
21	75	75	0	0
22	76	76	0	0
23	77	77	0	0
24	78	78	0	0
25	79	79	0	0
26	80	80	0	0
27	81	81	0	0
28	82	82	0	0
29	83	83	0	0
30	84	84	0	0
31	85	85	0	0
32	86	86	0	0
33	87	87	0	0
34	88	88	0	0
35	89	89	0	0
36	90	90	0	0
37	91	91	0	0
38	92	92	0	0
39	93	93	0	0
40	94	94	0	0

Cash flow required for above illustrated loan payments is not explicitly withdrawn from liquid accounts. Any needed cash flow for such payments should be included in a schedule of Desired Spendable Cash Flow.

Buy Replacement Residence

Cash Flow Analysis

Below is an analysis of the cash flow resulting from the purchase of the replacement residence in year 11.

Year 11

1,522,221	Proceeds from sale of principal residence	1,522,221
-	425,000 Cost basis of principal residence	
<hr/>		
1,097,221	Gain from sale of principal residence	
-	500,000 Less excludable gain	
<hr/>		
597,221	Taxable gain from sale of residence	
	25.00% Capital gains tax	- 149,305
	Mortgage balance payoff of principal residence	- 0
<hr/>		
	After tax cash flow from sale of principal residence	1,372,916
	Cost of replacement residence	- 750,000
<hr/>		
	Cash flow reinvested in equity account	622,916

Hypothetical Net Worth Numerical Illustration (After Providing Required Cash Flow)

Hypothetical Net Worth Illustration Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

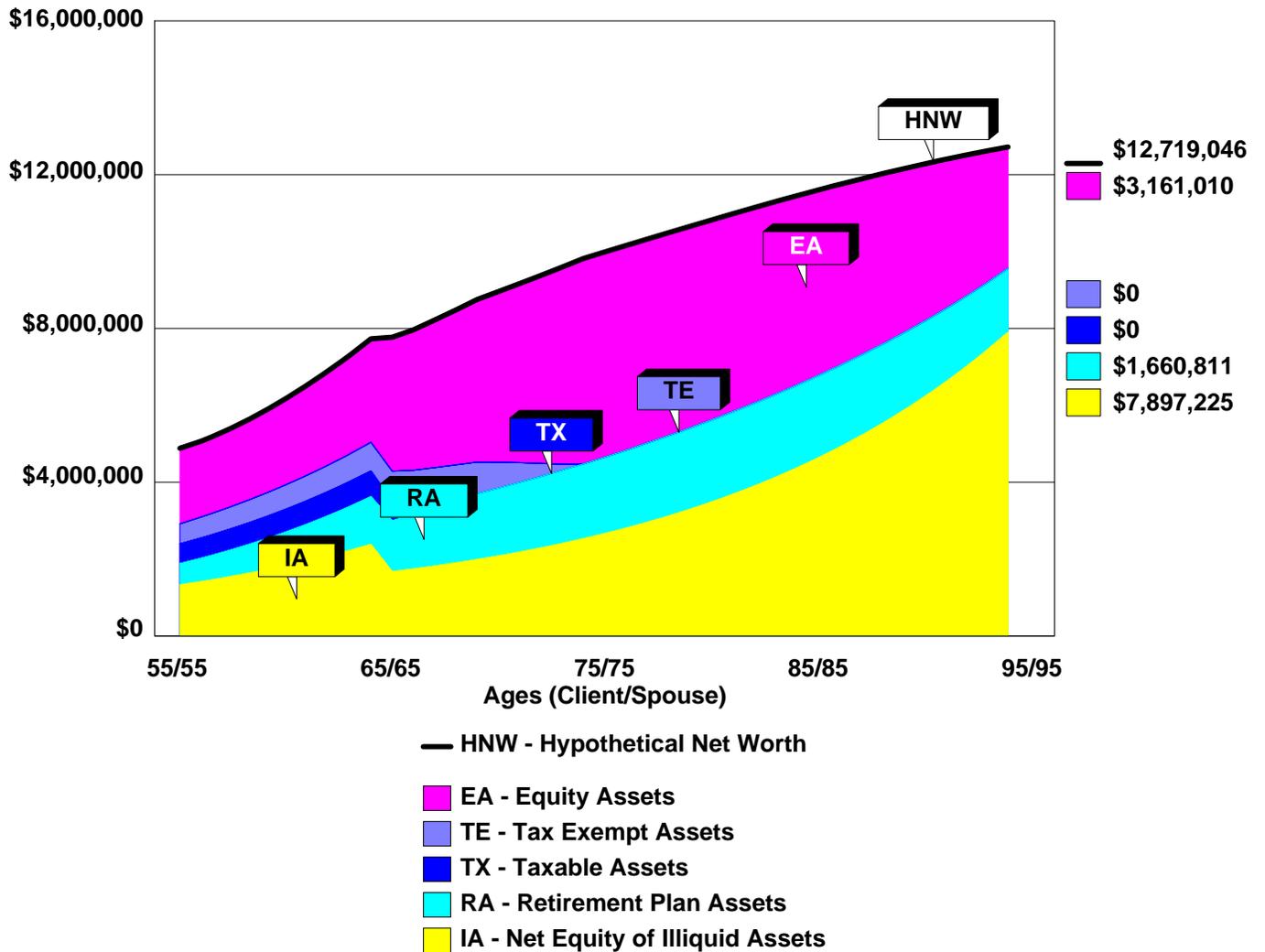
Year	Client Age	Spouse Age	(1) Year End Net Equity of Illiquid Assets	(2) Year End Value of Retirement Plan Assets	(3) Year End Value of Taxable Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Equity Assets	(6) Year End Hypothetical Net Worth
1	55	55	1,327,807	552,140	515,000	520,000	1,966,124	4,881,071
2	56	56	1,412,479	608,330	530,450	540,800	1,975,761	5,067,820
3	57	57	1,504,326	668,859	546,364	562,432	2,015,666	5,297,647
4	58	58	1,603,685	734,034	562,755	584,929	2,077,186	5,562,589
5	59	59	1,710,920	804,183	579,638	608,326	2,154,695	5,857,762
6	60	60	1,826,423	879,658	597,027	632,659	2,244,571	6,180,338
7	61	61	1,950,616	960,835	614,938	657,965	2,344,516	6,528,870
8	62	62	2,083,949	1,048,115	633,386	684,284	2,453,110	6,902,844
9	63	63	2,226,913	1,141,925	652,388	711,655	2,569,513	7,302,394
10	64	64	2,380,025	1,242,725	671,960	740,121	2,693,278	7,728,109
11	65	65	1,672,203	1,325,910	518,272	769,726	3,483,242	7,769,353
12	66	66	1,741,878	1,414,663	351,668	800,515	3,657,420	7,966,144
13	67	67	1,817,109	1,509,357	219,049	832,536	3,839,461	8,217,512
14	68	68	1,898,197	1,610,390	75,066	865,837	4,030,006	8,479,496
15	69	69	1,985,469	1,718,185	0	818,843	4,229,639	8,752,136
16	70	70	2,079,278	1,766,292	0	671,119	4,438,919	8,955,608
17	71	71	2,180,003	1,813,409	0	511,801	4,658,395	9,163,608
18	72	72	2,288,054	1,859,216	0	340,326	4,888,616	9,376,212
19	73	73	2,403,872	1,903,357	0	156,115	5,130,146	9,593,490
20	74	74	2,527,932	1,945,437	0	0	5,343,909	9,817,278
21	75	75	2,660,748	1,985,019	0	0	5,339,771	9,985,538
22	76	76	2,802,864	2,021,624	0	0	5,328,787	10,153,275
23	77	77	2,954,876	2,055,203	0	0	5,310,328	10,320,407
24	78	78	3,117,415	2,084,754	0	0	5,284,267	10,486,436
25	79	79	3,291,166	2,110,236	0	0	5,249,813	10,651,215
26	80	80	3,476,859	2,131,089	0	0	5,206,426	10,814,374
27	81	81	3,675,281	2,146,715	0	0	5,153,521	10,975,517
28	82	82	3,887,277	2,156,468	0	0	5,090,470	11,134,215
29	83	83	4,113,754	2,159,662	0	0	5,016,605	11,290,021
30	84	84	4,355,685	2,155,565	0	0	4,931,206	11,442,456
31	85	85	4,614,112	2,144,458	0	0	4,832,864	11,591,434
32	86	86	4,890,158	2,125,733	0	0	4,720,634	11,736,525
33	87	87	5,185,023	2,098,768	0	0	4,593,499	11,877,290
34	88	88	5,500,000	2,062,935	0	0	4,450,359	12,013,294
35	89	89	5,836,471	2,017,604	0	0	4,290,021	12,144,096
36	90	90	6,195,925	1,963,828	0	0	4,110,174	12,269,927
37	91	91	6,579,952	1,901,274	0	0	3,909,258	12,390,484
38	92	92	6,990,266	1,829,664	0	0	3,685,581	12,505,511
39	93	93	7,428,701	1,748,790	0	0	3,437,296	12,614,787
40	94	94	7,897,225	1,660,811	0	0	3,161,010	12,719,046

Hypothetical Net Worth (After Providing Required Cash Flow)

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

For: James McNamara
& Allison McNamara

40 Year Graphic Analysis



Wealth Transfer Summary (After Providing Required Cash Flow)

Wealth Transfer Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

			(1)	(2)	(3)	(4)	(5)	(6)
Year	Client Age	Spouse Age	Total Estate Assets*	Total Transfer Taxes -	= Net Estate to Heirs	+ Year End Total Assets Outside the Estate =	Year End Wealth Transferred to Heirs	Portion of Column (5) Subject to Income Tax**
1	55	55	4,881,071	0	4,881,071	0	4,881,071	552,140
2	56	56	5,067,820	0	5,067,820	0	5,067,820	608,330
3	57	57	5,297,647	0	5,297,647	0	5,297,647	668,859
4	58	58	5,562,589	0	5,562,589	0	5,562,589	734,034
5	59	59	5,857,762	0	5,857,762	0	5,857,762	804,183
6	60	60	6,180,338	0	6,180,338	0	6,180,338	879,658
7	61	61	6,528,870	0	6,528,870	0	6,528,870	960,835
8	62	62	6,902,844	0	6,902,844	0	6,902,844	1,048,115
9	63	63	7,302,394	0	7,302,394	0	7,302,394	1,141,925
10	64	64	7,728,109	0	7,728,109	0	7,728,109	1,242,725
11	65	65	7,769,353	0	7,769,353	0	7,769,353	1,325,910
12	66	66	7,966,144	0	7,966,144	0	7,966,144	1,414,663
13	67	67	8,217,512	0	8,217,512	0	8,217,512	1,509,357
14	68	68	8,479,496	0	8,479,496	0	8,479,496	1,610,390
15	69	69	8,752,136	0	8,752,136	0	8,752,136	1,718,185
16	70	70	8,955,608	0	8,955,608	0	8,955,608	1,766,292
17	71	71	9,163,608	0	9,163,608	0	9,163,608	1,813,409
18	72	72	9,376,212	0	9,376,212	0	9,376,212	1,859,216
19	73	73	9,593,490	0	9,593,490	0	9,593,490	1,903,357
20	74	74	9,817,278	0	9,817,278	0	9,817,278	1,945,437
21	75	75	9,985,538	0	9,985,538	0	9,985,538	1,985,019
22	76	76	10,153,275	0	10,153,275	0	10,153,275	2,021,624
23	77	77	10,320,407	0	10,320,407	0	10,320,407	2,055,203
24	78	78	10,486,436	0	10,486,436	0	10,486,436	2,084,754
25	79	79	10,651,215	0	10,651,215	0	10,651,215	2,110,236
26	80	80	10,814,374	0	10,814,374	0	10,814,374	2,131,089
27	81	81	10,975,517	0	10,975,517	0	10,975,517	2,146,715
28	82	82	11,134,215	0	11,134,215	0	11,134,215	2,156,468
29	83	83	11,290,021	0	11,290,021	0	11,290,021	2,159,662
30	84	84	11,442,456	0	11,442,456	0	11,442,456	2,155,565
31	85	85	11,591,434	0	11,591,434	0	11,591,434	2,144,458
32	86	86	11,736,525	0	11,736,525	0	11,736,525	2,125,733
33	87	87	11,877,290	0	11,877,290	0	11,877,290	2,098,768
34	88	88	12,013,294	0	12,013,294	0	12,013,294	2,062,935
35	89	89	12,144,096	0	12,144,096	0	12,144,096	2,017,604
36	90	90	12,269,927	0	12,269,927	0	12,269,927	1,963,828
37	91	91	12,390,484	0	12,390,484	0	12,390,484	1,901,274
38	92	92	12,505,511	0	12,505,511	0	12,505,511	1,829,664
39	93	93	12,614,787	0	12,614,787	0	12,614,787	1,748,790
40	94	94	12,719,046	0	12,719,046	0	12,719,046	1,660,811

Summary at Life Expectancy (Year 35)

Total Estate Assets	\$ 12,144,096
Wealth Transferred to Heirs	\$ 12,144,096

*Net of cash flow provided
**See column (5) on the Details of Transfer Taxation of Retirement Plan Assets.

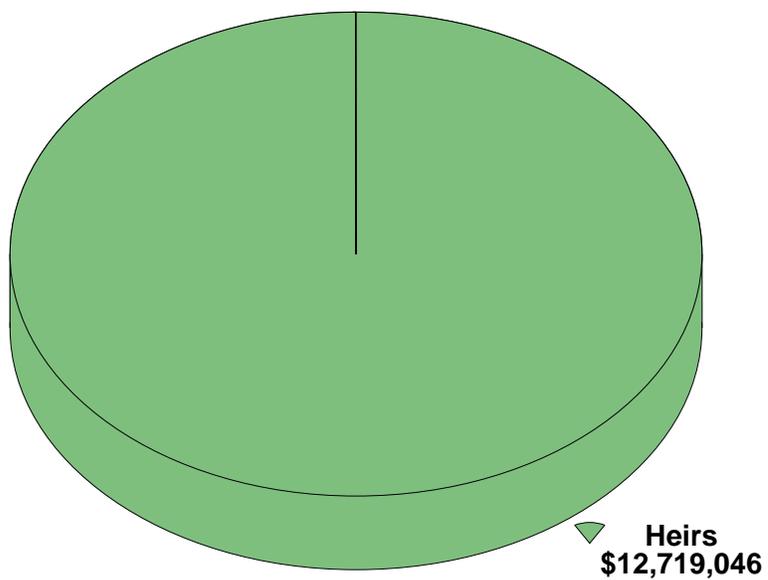
Distribution of Assets

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

For: James McNamara
& Allison McNamara

Summary Analysis at Ages 94/94

Estate Distribution

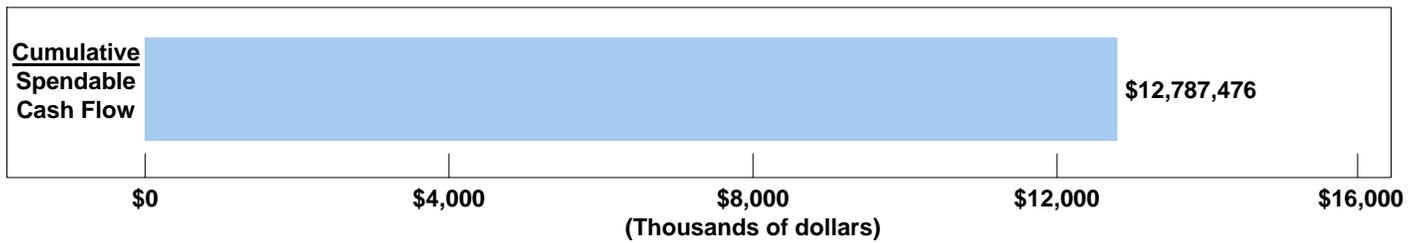


Summary Analysis

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

For: James McNamara
& Allison McNamara

Cumulative Spendable Cash Flow



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



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

Transfer Tax Details

Transfer Tax Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1)		(2)		(3)		(4)		(5)		(6)		(7)		(8)	
			Liquid Assets	+	Illiquid Assets	=	Total Estate Assets	Taxable Estate	Remaining Available Unified Credit Equivalent*	Estate Tax	+	Income Tax on Retirement Plan Assets**	=	Total Transfer Taxes				
1	55	55	3,553,264		1,327,807		4,881,071	4,881,071	10,680,000	0		0		0		0		
2	56	56	3,655,341		1,412,479		5,067,820	5,067,820	11,000,000	0		0		0		0		
3	57	57	3,793,321		1,504,326		5,297,647	5,297,647	11,340,000	0		0		0		0		
4	58	58	3,958,904		1,603,685		5,562,589	5,562,589	11,680,000	0		0		0		0		
5	59	59	4,146,842		1,710,920		5,857,762	5,857,762	12,020,000	0		0		0		0		
6	60	60	4,353,915		1,826,423		6,180,338	6,180,338	12,380,000	0		0		0		0		
7	61	61	4,578,254		1,950,616		6,528,870	6,528,870	12,760,000	0		0		0		0		
8	62	62	4,818,895		2,083,949		6,902,844	6,902,844	13,140,000	0		0		0		0		
9	63	63	5,075,481		2,226,913		7,302,394	7,302,394	13,540,000	0		0		0		0		
10	64	64	5,348,084		2,380,025		7,728,109	7,728,109	13,940,000	0		0		0		0		
11	65	65	6,097,150		1,672,203		7,769,353	7,769,353	14,360,000	0		0		0		0		
12	66	66	6,224,266		1,741,878		7,966,144	7,966,144	14,780,000	0		0		0		0		
13	67	67	6,400,403		1,817,109		8,217,512	8,217,512	15,240,000	0		0		0		0		
14	68	68	6,581,299		1,898,197		8,479,496	8,479,496	15,680,000	0		0		0		0		
15	69	69	6,766,667		1,985,469		8,752,136	8,752,136	16,160,000	0		0		0		0		
16	70	70	6,876,330		2,079,278		8,955,608	8,955,608	16,640,000	0		0		0		0		
17	71	71	6,983,605		2,180,003		9,163,608	9,163,608	17,140,000	0		0		0		0		
18	72	72	7,088,158		2,288,054		9,376,212	9,376,212	17,660,000	0		0		0		0		
19	73	73	7,189,618		2,403,872		9,593,490	9,593,490	18,180,000	0		0		0		0		
20	74	74	7,289,346		2,527,932		9,817,278	9,817,278	18,740,000	0		0		0		0		
21	75	75	7,324,790		2,660,748		9,985,538	9,985,538	19,300,000	0		0		0		0		
22	76	76	7,350,411		2,802,864		10,153,275	10,153,275	19,880,000	0		0		0		0		
23	77	77	7,365,531		2,954,876		10,320,407	10,320,407	20,480,000	0		0		0		0		
24	78	78	7,369,021		3,117,415		10,486,436	10,486,436	21,080,000	0		0		0		0		
25	79	79	7,360,049		3,291,166		10,651,215	10,651,215	21,720,000	0		0		0		0		
26	80	80	7,337,515		3,476,859		10,814,374	10,814,374	22,380,000	0		0		0		0		
27	81	81	7,300,236		3,675,281		10,975,517	10,975,517	23,040,000	0		0		0		0		
28	82	82	7,246,938		3,887,277		11,134,215	11,134,215	23,740,000	0		0		0		0		
29	83	83	7,176,267		4,113,754		11,290,021	11,290,021	24,440,000	0		0		0		0		
30	84	84	7,086,771		4,355,685		11,442,456	11,442,456	25,180,000	0		0		0		0		
31	85	85	6,977,322		4,614,112		11,591,434	11,591,434	25,940,000	0		0		0		0		
32	86	86	6,846,367		4,890,158		11,736,525	11,736,525	26,720,000	0		0		0		0		
33	87	87	6,692,267		5,185,023		11,877,290	11,877,290	27,520,000	0		0		0		0		
34	88	88	6,513,294		5,500,000		12,013,294	12,013,294	28,340,000	0		0		0		0		
35	89	89	6,307,625		5,836,471		12,144,096	12,144,096	29,180,000	0		0		0		0		
36	90	90	6,074,002		6,195,925		12,269,927	12,269,927	30,060,000	0		0		0		0		
37	91	91	5,810,532		6,579,952		12,390,484	12,390,484	30,960,000	0		0		0		0		
38	92	92	5,515,245		6,990,266		12,505,511	12,505,511	31,900,000	0		0		0		0		
39	93	93	5,186,086		7,428,701		12,614,787	12,614,787	32,860,000	0		0		0		0		
40	94	94	4,821,821		7,897,225		12,719,046	12,719,046	33,840,000	0		0		0		0		

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

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

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

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.

**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.

Summary of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Summary Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	Plan Assets	Plan Assets	Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax	
			Initial Value 500,000	Cost Basis 0	Yield 7.50%			
			(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets*	(4) Total Taxes Attributed to Plan Assets		
1	55	55	552,140	0	0	0	552,140	0%
2	56	56	608,330	0	0	0	608,330	0%
3	57	57	668,859	0	0	0	668,859	0%
4	58	58	734,034	0	0	0	734,034	0%
5	59	59	804,183	0	0	0	804,183	0%
6	60	60	879,658	0	0	0	879,658	0%
7	61	61	960,835	0	0	0	960,835	0%
8	62	62	1,048,115	0	0	0	1,048,115	0%
9	63	63	1,141,925	0	0	0	1,141,925	0%
10	64	64	1,242,725	0	0	0	1,242,725	0%
11	65	65	1,325,910	0	0	0	1,325,910	0%
12	66	66	1,414,663	0	0	0	1,414,663	0%
13	67	67	1,509,357	0	0	0	1,509,357	0%
14	68	68	1,610,390	0	0	0	1,610,390	0%
15	69	69	1,718,185	0	0	0	1,718,185	0%
16	70	70	1,766,292	0	0	0	1,766,292	0%
17	71	71	1,813,409	0	0	0	1,813,409	0%
18	72	72	1,859,216	0	0	0	1,859,216	0%
19	73	73	1,903,357	0	0	0	1,903,357	0%
20	74	74	1,945,437	0	0	0	1,945,437	0%
21	75	75	1,985,019	0	0	0	1,985,019	0%
22	76	76	2,021,624	0	0	0	2,021,624	0%
23	77	77	2,055,203	0	0	0	2,055,203	0%
24	78	78	2,084,754	0	0	0	2,084,754	0%
25	79	79	2,110,236	0	0	0	2,110,236	0%
26	80	80	2,131,089	0	0	0	2,131,089	0%
27	81	81	2,146,715	0	0	0	2,146,715	0%
28	82	82	2,156,468	0	0	0	2,156,468	0%
29	83	83	2,159,662	0	0	0	2,159,662	0%
30	84	84	2,155,565	0	0	0	2,155,565	0%
31	85	85	2,144,458	0	0	0	2,144,458	0%
32	86	86	2,125,733	0	0	0	2,125,733	0%
33	87	87	2,098,768	0	0	0	2,098,768	0%
34	88	88	2,062,935	0	0	0	2,062,935	0%
35	89	89	2,017,604	0	0	0	2,017,604	0%
36	90	90	1,963,828	0	0	0	1,963,828	0%
37	91	91	1,901,274	0	0	0	1,901,274	0%
38	92	92	1,829,664	0	0	0	1,829,664	0%
39	93	93	1,748,790	0	0	0	1,748,790	0%
40	94	94	1,660,811	0	0	0	1,660,811	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.

Details of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

			Plan Assets Initial Value 500,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.50%					
Year	Client Age	Spouse Age	(1) Plan Assets in Estate	(2) Federal Estate Tax on Plan Assets	(3) Unrealized Gain in Plan Assets	(4) Federal Estate Tax Attributable to Gain*	(5) Portion of Gain Subject to Income Tax (3) - (4)	(6) Income Tax on Gain*	(7) Total Taxes Attributed to Plan Assets (2)+(6)	(8) Heirs' After Tax Plan Assets (1) - (7)
1	55	55	552,140	0	552,140	0	552,140	0	0	552,140
2	56	56	608,330	0	608,330	0	608,330	0	0	608,330
3	57	57	668,859	0	668,859	0	668,859	0	0	668,859
4	58	58	734,034	0	734,034	0	734,034	0	0	734,034
5	59	59	804,183	0	804,183	0	804,183	0	0	804,183
6	60	60	879,658	0	879,658	0	879,658	0	0	879,658
7	61	61	960,835	0	960,835	0	960,835	0	0	960,835
8	62	62	1,048,115	0	1,048,115	0	1,048,115	0	0	1,048,115
9	63	63	1,141,925	0	1,141,925	0	1,141,925	0	0	1,141,925
10	64	64	1,242,725	0	1,242,725	0	1,242,725	0	0	1,242,725
11	65	65	1,325,910	0	1,325,910	0	1,325,910	0	0	1,325,910
12	66	66	1,414,663	0	1,414,663	0	1,414,663	0	0	1,414,663
13	67	67	1,509,357	0	1,509,357	0	1,509,357	0	0	1,509,357
14	68	68	1,610,390	0	1,610,390	0	1,610,390	0	0	1,610,390
15	69	69	1,718,185	0	1,718,185	0	1,718,185	0	0	1,718,185
16	70	70	1,766,292	0	1,766,292	0	1,766,292	0	0	1,766,292
17	71	71	1,813,409	0	1,813,409	0	1,813,409	0	0	1,813,409
18	72	72	1,859,216	0	1,859,216	0	1,859,216	0	0	1,859,216
19	73	73	1,903,357	0	1,903,357	0	1,903,357	0	0	1,903,357
20	74	74	1,945,437	0	1,945,437	0	1,945,437	0	0	1,945,437
21	75	75	1,985,019	0	1,985,019	0	1,985,019	0	0	1,985,019
22	76	76	2,021,624	0	2,021,624	0	2,021,624	0	0	2,021,624
23	77	77	2,055,203	0	2,055,203	0	2,055,203	0	0	2,055,203
24	78	78	2,084,754	0	2,084,754	0	2,084,754	0	0	2,084,754
25	79	79	2,110,236	0	2,110,236	0	2,110,236	0	0	2,110,236
26	80	80	2,131,089	0	2,131,089	0	2,131,089	0	0	2,131,089
27	81	81	2,146,715	0	2,146,715	0	2,146,715	0	0	2,146,715
28	82	82	2,156,468	0	2,156,468	0	2,156,468	0	0	2,156,468
29	83	83	2,159,662	0	2,159,662	0	2,159,662	0	0	2,159,662
30	84	84	2,155,565	0	2,155,565	0	2,155,565	0	0	2,155,565
31	85	85	2,144,458	0	2,144,458	0	2,144,458	0	0	2,144,458
32	86	86	2,125,733	0	2,125,733	0	2,125,733	0	0	2,125,733
33	87	87	2,098,768	0	2,098,768	0	2,098,768	0	0	2,098,768
34	88	88	2,062,935	0	2,062,935	0	2,062,935	0	0	2,062,935
35	89	89	2,017,604	0	2,017,604	0	2,017,604	0	0	2,017,604
36	90	90	1,963,828	0	1,963,828	0	1,963,828	0	0	1,963,828
37	91	91	1,901,274	0	1,901,274	0	1,901,274	0	0	1,901,274
38	92	92	1,829,664	0	1,829,664	0	1,829,664	0	0	1,829,664
39	93	93	1,748,790	0	1,748,790	0	1,748,790	0	0	1,748,790
40	94	94	1,660,811	0	1,660,811	0	1,660,811	0	0	1,660,811

*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.

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.

Private Retirement Plan

Client Information Summary

Client Information Summary Page: 1
Date: [Current date appears here]

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

For: James McNamara, Age 55
& Allison McNamara, Age 55

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 500,000	
	Liquid Assets (Tax Exempt Interest)	500,000	
	Equity Assets	2,000,000	
	Tax Deferred Assets	0	
	Retirement Plan Assets	500,000	
	Total Liquid Assets		3,500,000
 <u>Illiquid Assets:</u>	Principal Residence	850,000	
	Personal Property	400,000	
	Rare Coin Collection	300,000	
	Less Total Liabilities	(300,000)	
	Total Illiquid Assets		1,250,000
 <u>Other Assets:</u>	Inside the Estate		
	Proposed Life Insurance Death Benefit	1,800,000	
	Proposed current cash value: \$23,479		
	Total Other Assets Inside the Estate		1,800,000
	Total Estate Assets		\$6,550,000
	Total Other Assets Outside the Estate		0

Funding Options for Required Cash Flow

Retirement Plan Assets: Minimum Distribution, Unless More Is Needed

Cash Flow Funding: Sequential Use of Liquid Assets --
Taxable, Tax Exempt, Equity, Retirement Plan Assets

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

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

Client Information Summary Page: 2
Date: [Current date appears here]

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

For: James McNamara, Age 55
& Allison McNamara, Age 55

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	40.00%
	Retirement	40.00%
<u>Life Expectancy:</u>	Joint	35 Years
	James McNamara	Age 89
	Allison McNamara	Age 89
<u>Taxable Account:</u>		Taxable
	Yield Assumption	5.00%
<u>Tax Exempt Account:</u>		Tax Exempt
	Yield Assumption	4.00%
<u>Equities:</u>		Equity
	Growth Rate	6.50%
	Dividend Rate	1.00%
<u>Retirement Plan Assets James McNamara:</u>		
	Defined Contr. Yield Assumption	7.50%

Analysis of After Tax Cash Flow Requirements

For: James McNamara
Allison McNamara

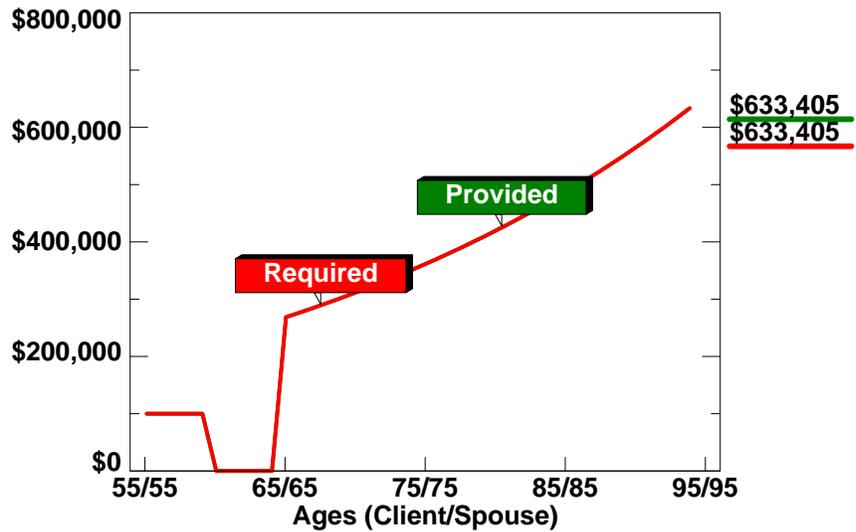
Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

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 on the right illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

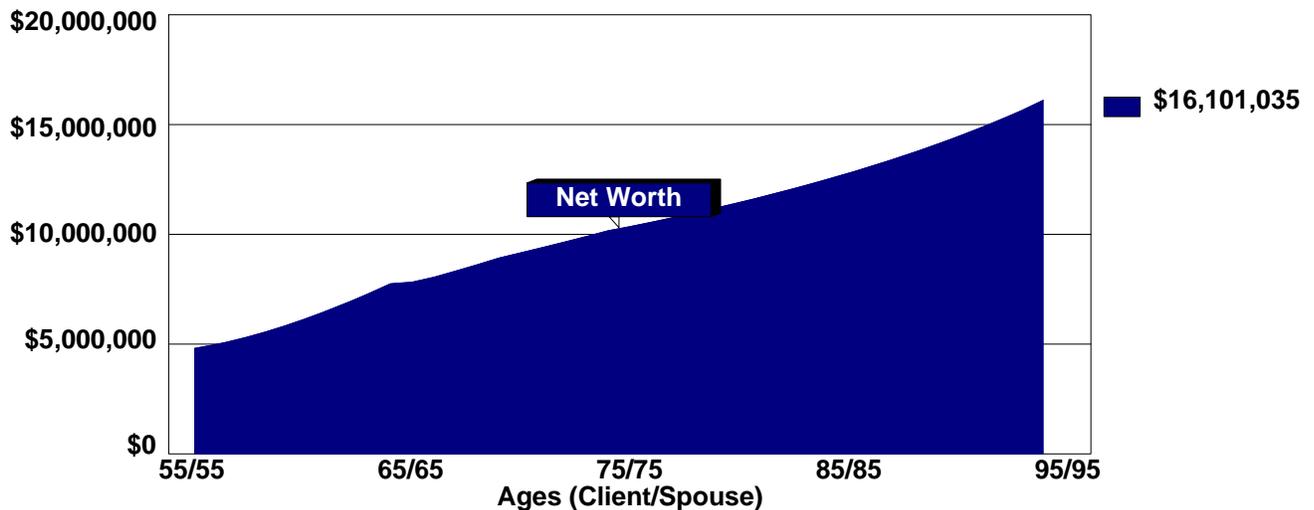
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Equities
- 4th. Retirement Plan Assets*

Comparison of Annual Cash Flow (Required vs. Provided)



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.

Cash Flow Analysis

Cash Flow Analysis Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Spouse		Annual Cash Flow Required			Annual Cash Flow Provided			Total After Tax Cash Flow Provided*
	Age	Age	(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) After Tax Cash Flow from Retirement + Plan Assets +	(4) After Tax Cash Flow from Taxable & Tax Exempt Accounts +	(5) After Tax Cash Flow from Equity Assets =		
1	55	55	100,000	0	0	100,000	0	100,000	
2	56	56	100,000	0	0	100,000	0	100,000	
3	57	57	100,000	0	0	100,000	0	100,000	
4	58	58	100,000	0	0	100,000	0	100,000	
5	59	59	100,000	0	0	100,000	0	100,000	
6	60	60	0	0	0	0	0	0	
7	61	61	0	0	0	0	0	0	
8	62	62	0	0	0	0	0	0	
9	63	63	0	0	0	0	0	0	
10	64	64	0	0	0	0	0	0	
11	65	65	268,783	100,000	0	168,783	0	268,783	
12	66	66	276,847	100,000	0	176,847	0	276,847	
13	67	67	285,152	146,153	0	138,999	0	285,152	
14	68	68	293,707	147,538	0	146,169	0	293,707	
15	69	69	302,518	148,964	0	153,554	0	302,518	
16	70	70	311,593	100,433	37,624	60,341	113,195	311,593	
17	71	71	320,941	101,946	39,992	0	179,003	320,941	
18	72	72	330,570	103,504	42,502	0	184,564	330,570	
19	73	73	340,487	105,109	45,163	0	190,215	340,487	
20	74	74	350,701	106,763	47,984	0	195,954	350,701	
21	75	75	361,222	167,879	50,972	0	142,371	361,222	
22	76	76	372,059	173,538	54,137	0	144,384	372,059	
23	77	77	383,221	179,366	57,216	0	146,639	383,221	
24	78	78	394,717	185,369	60,745	0	148,603	394,717	
25	79	79	406,559	191,553	64,146	0	150,860	406,559	
26	80	80	418,756	197,922	67,708	0	153,126	418,756	
27	81	81	431,318	204,482	71,433	0	155,403	431,318	
28	82	82	444,258	211,238	75,323	0	157,697	444,258	
29	83	83	457,586	218,199	79,379	0	160,008	457,586	
30	84	84	471,313	225,366	83,600	0	162,347	471,313	
31	85	85	485,452	232,750	87,388	0	165,314	485,452	
32	86	86	500,016	240,355	91,253	0	168,408	500,016	
33	87	87	515,017	248,188	95,182	0	171,647	515,017	
34	88	88	530,467	256,256	99,154	0	175,057	530,467	
35	89	89	546,381	264,567	103,147	0	178,667	546,381	
36	90	90	562,772	273,126	106,190	0	183,456	562,772	
37	91	91	579,656	281,942	109,102	0	188,612	579,656	
38	92	92	597,045	291,023	111,839	0	194,183	597,045	
39	93	93	614,957	300,376	114,354	0	200,227	614,957	
40	94	94	633,405	310,009	115,305	0	208,091	633,405	
			13,287,476	5,813,914	1,910,838	1,344,693	4,218,031	13,287,476	

*IMPORTANT NOTE: For this plan to be financially sound, column (6) must equal column (1).

Column (1): see "Details of Spendable Cash Flow Required".

Column (2): see "Expected Cash Flow".

Column (3): see "Summary of Retirement Plan Assets".

Column (4): see detail reports for Taxable and Tax Exempt Accounts.

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

Details of Spendable Cash Flow Required

Required Cash Flow Details Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1)	(2)	(3)
			After Tax Cash Flow for Living Expenses	After Tax Cash Flow for Private Retirement Plan	After Tax Spendable Cash Flow Required
1	55	55	0	100,000	100,000
2	56	56	0	100,000	100,000
3	57	57	0	100,000	100,000
4	58	58	0	100,000	100,000
5	59	59	0	100,000	100,000
6	60	60	0	0	0
7	61	61	0	0	0
8	62	62	0	0	0
9	63	63	0	0	0
10	64	64	0	0	0
11	65	65	268,783	0	268,783
12	66	66	276,847	0	276,847
13	67	67	285,152	0	285,152
14	68	68	293,707	0	293,707
15	69	69	302,518	0	302,518
16	70	70	311,593	0	311,593
17	71	71	320,941	0	320,941
18	72	72	330,570	0	330,570
19	73	73	340,487	0	340,487
20	74	74	350,701	0	350,701
21	75	75	361,222	0	361,222
22	76	76	372,059	0	372,059
23	77	77	383,221	0	383,221
24	78	78	394,717	0	394,717
25	79	79	406,559	0	406,559
26	80	80	418,756	0	418,756
27	81	81	431,318	0	431,318
28	82	82	444,258	0	444,258
29	83	83	457,586	0	457,586
30	84	84	471,313	0	471,313
31	85	85	485,452	0	485,452
32	86	86	500,016	0	500,016
33	87	87	515,017	0	515,017
34	88	88	530,467	0	530,467
35	89	89	546,381	0	546,381
36	90	90	562,772	0	562,772
37	91	91	579,656	0	579,656
38	92	92	597,045	0	597,045
39	93	93	614,957	0	614,957
40	94	94	633,405	0	633,405
			12,787,476	500,000	13,287,476

Column (1) assumes 3.00% inflation.

Expected Cash Flow

Expected Cash Flow Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1) After Tax Cash Flow from Social Security*	(2) After Tax Cash Flow from Work After Retirement +	(3) After Tax Cash Flow from Private Retirement Plan	(4) Total Expected After Tax Cash Flow
1	55	55	0	0	0	0
2	56	56	0	0	0	0
3	57	57	0	0	0	0
4	58	58	0	0	0	0
5	59	59	0	0	0	0
6	60	60	0	0	0	0
7	61	61	0	0	0	0
8	62	62	0	0	0	0
9	63	63	0	0	0	0
10	64	64	0	0	0	0
11	65	65	0	100,000	0	100,000
12	66	66	0	100,000	0	100,000
13	67	67	46,153	100,000	0	146,153
14	68	68	47,538	100,000	0	147,538
15	69	69	48,964	100,000	0	148,964
16	70	70	50,433	50,000	0	100,433
17	71	71	51,946	50,000	0	101,946
18	72	72	53,504	50,000	0	103,504
19	73	73	55,109	50,000	0	105,109
20	74	74	56,763	50,000	0	106,763
21	75	75	58,466	0	109,413	167,879
22	76	76	60,220	0	113,318	173,538
23	77	77	62,026	0	117,340	179,366
24	78	78	63,887	0	121,482	185,369
25	79	79	65,804	0	125,749	191,553
26	80	80	67,778	0	130,144	197,922
27	81	81	69,811	0	134,671	204,482
28	82	82	71,905	0	139,333	211,238
29	83	83	74,063	0	144,136	218,199
30	84	84	76,284	0	149,082	225,366
31	85	85	78,573	0	154,177	232,750
32	86	86	80,930	0	159,425	240,355
33	87	87	83,358	0	164,830	248,188
34	88	88	85,859	0	170,397	256,256
35	89	89	88,435	0	176,132	264,567
36	90	90	91,088	0	182,038	273,126
37	91	91	93,820	0	188,122	281,942
38	92	92	96,635	0	194,388	291,023
39	93	93	99,534	0	200,842	300,376
40	94	94	102,520	0	207,489	310,009
			1,981,406	750,000	3,082,508	5,813,914

Column (1) assumes 3.00% inflation.

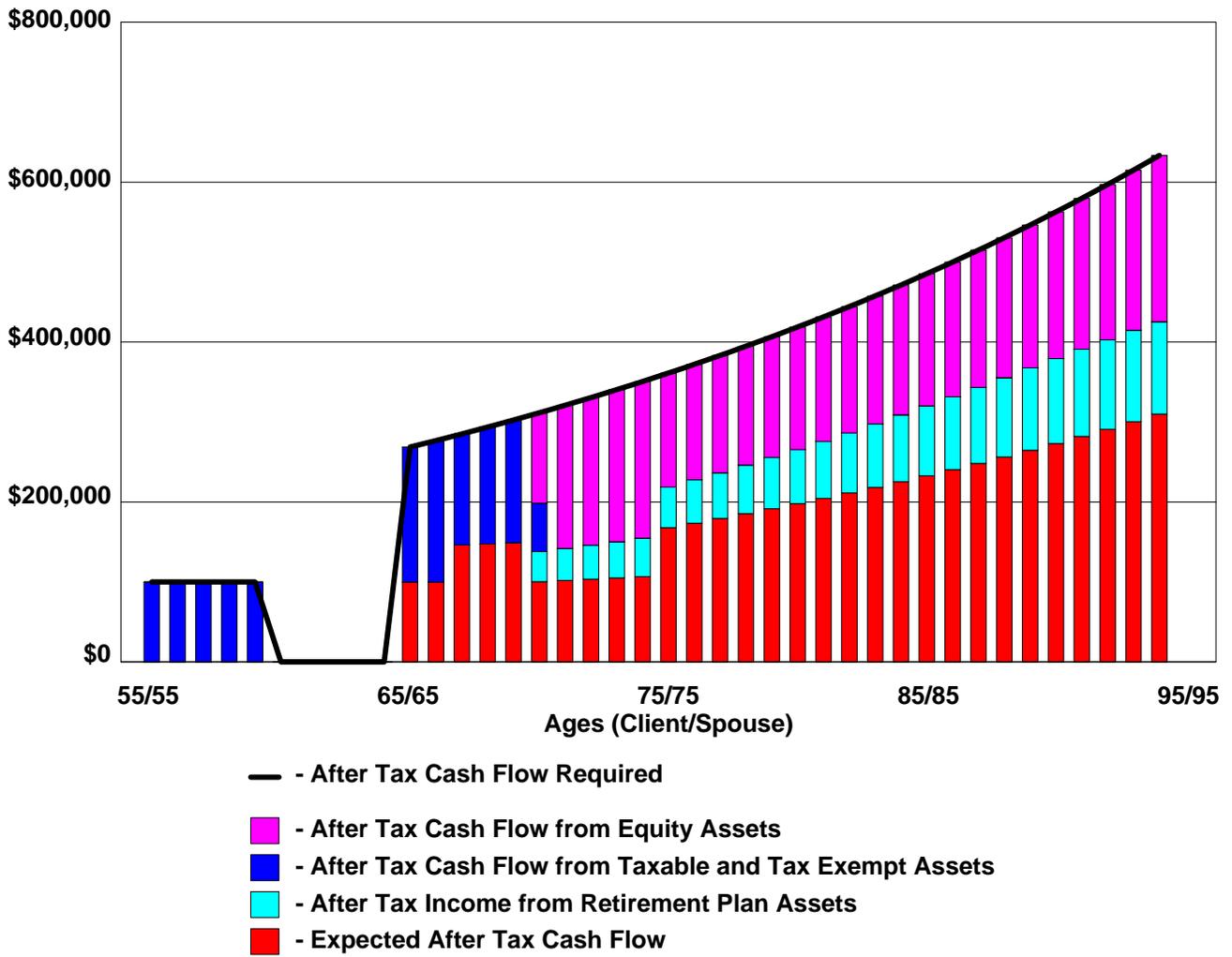
*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

Sources of Cash Flow

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

For: James McNamara
& Allison McNamara

40 Year Graphic Analysis



Summary of Liquid Assets

Liquid Assets Summary Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1) Year End Value of Retirement Plan Assets +	(2) Year End Value of Taxable Assets +	(3) Year End Value of Tax Exempt Assets +	(4) Year End Value of Equity Assets =	(5) Total Liquid Assets
1	55	55	552,140	412,000	520,000	1,966,124	3,450,264
2	56	56	608,330	321,360	540,800	1,975,761	3,446,251
3	57	57	668,859	228,001	562,432	2,015,666	3,474,958
4	58	58	734,034	131,841	584,929	2,077,186	3,527,990
5	59	59	804,183	32,796	608,326	2,154,695	3,600,000
6	60	60	879,658	33,780	632,659	2,244,571	3,790,668
7	61	61	960,835	34,793	657,965	2,344,516	3,998,109
8	62	62	1,048,115	35,837	684,284	2,453,110	4,221,346
9	63	63	1,141,925	36,912	711,655	2,569,513	4,460,005
10	64	64	1,242,725	38,019	740,121	2,693,278	4,714,143
11	65	65	1,325,910	0	633,731	3,483,242	5,442,883
12	66	66	1,414,663	0	475,159	3,657,420	5,547,242
13	67	67	1,509,357	0	349,606	3,839,461	5,698,424
14	68	68	1,610,390	0	211,574	4,030,006	5,851,970
15	69	69	1,718,185	0	60,341	4,229,639	6,008,165
16	70	70	1,766,292	0	0	4,319,737	6,086,029
17	71	71	1,813,409	0	0	4,343,040	6,156,449
18	72	72	1,859,216	0	0	4,361,218	6,220,434
19	73	73	1,903,357	0	0	4,374,027	6,277,384
20	74	74	1,945,437	0	0	4,381,172	6,326,609
21	75	75	1,985,019	0	0	4,446,303	6,431,322
22	76	76	2,021,624	0	0	4,512,464	6,534,088
23	77	77	2,055,203	0	0	4,579,464	6,634,667
24	78	78	2,084,754	0	0	4,647,668	6,732,422
25	79	79	2,110,236	0	0	4,716,828	6,827,064
26	80	80	2,131,089	0	0	4,786,986	6,918,075
27	81	81	2,146,715	0	0	4,858,183	7,004,898
28	82	82	2,156,468	0	0	4,930,454	7,086,922
29	83	83	2,159,662	0	0	5,003,834	7,163,496
30	84	84	2,155,565	0	0	5,078,352	7,233,917
31	85	85	2,144,458	0	0	5,153,387	7,297,845
32	86	86	2,125,733	0	0	5,228,829	7,354,562
33	87	87	2,098,768	0	0	5,304,541	7,403,309
34	88	88	2,062,935	0	0	5,380,354	7,443,289
35	89	89	2,017,604	0	0	5,456,056	7,473,660
36	90	90	1,963,828	0	0	5,530,372	7,494,200
37	91	91	1,901,274	0	0	5,602,839	7,504,113
38	92	92	1,829,664	0	0	5,672,917	7,502,581
39	93	93	1,748,790	0	0	5,739,978	7,488,768
40	94	94	1,660,811	0	0	5,801,912	7,462,723

Details of Defined Contribution Plan Assets for James McNamara

Defined Contribution Assets Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Retirement Plan Assets Initial Value 500,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.50%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%		
		(1)	(2)	(3)	(4)	(5)	(6)
Year	Client Age	Beginning of Year Plan Assets	Assumed Deposits	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets
1	55	500,000	17,500	0	0	552,140	0
2	56	552,140	18,025	0	0	608,330	0
3	57	608,330	18,566	0	0	668,859	0
4	58	668,859	19,123	0	0	734,034	0
5	59	734,034	19,696	0	0	804,183	0
6	60	804,183	20,287	0	0	879,658	0
7	61	879,658	20,896	0	0	960,835	0
8	62	960,835	21,523	0	0	1,048,115	0
9	63	1,048,115	22,168	0	0	1,141,925	0
10	64	1,141,925	22,834	0	0	1,242,725	0
11	65	1,242,725	0	0	0	1,325,910	0
12	66	1,325,910	0	0	0	1,414,663	0
13	67	1,414,663	0	0	0	1,509,357	0
14	68	1,509,357	0	0	0	1,610,390	0
15	69	1,610,390	0	0	0	1,718,185	0
16	70	1,718,185	0	62,707	62,707	1,766,292	37,624
17	71	1,766,292	0	66,653	66,653	1,813,409	39,992
18	72	1,813,409	0	70,836	70,836	1,859,216	42,502
19	73	1,859,216	0	75,272	75,272	1,903,357	45,163
20	74	1,903,357	0	79,973	79,973	1,945,437	47,984
21	75	1,945,437	0	84,954	84,954	1,985,019	50,972
22	76	1,985,019	0	90,228	90,228	2,021,624	54,137
23	77	2,021,624	0	95,360	95,360	2,055,203	57,216
24	78	2,055,203	0	101,242	101,242	2,084,754	60,745
25	79	2,084,754	0	106,910	106,910	2,110,236	64,146
26	80	2,110,236	0	112,847	112,847	2,131,089	67,708
27	81	2,131,089	0	119,055	119,055	2,146,715	71,433
28	82	2,146,715	0	125,539	125,539	2,156,468	75,323
29	83	2,156,468	0	132,299	132,299	2,159,662	79,379
30	84	2,159,662	0	139,333	139,333	2,155,565	83,600
31	85	2,155,565	0	145,646	145,646	2,144,458	87,388
32	86	2,144,458	0	152,089	152,089	2,125,733	91,253
33	87	2,125,733	0	158,637	158,637	2,098,768	95,182
34	88	2,098,768	0	165,257	165,257	2,062,935	99,154
35	89	2,062,935	0	171,911	171,911	2,017,604	103,147
36	90	2,017,604	0	176,983	176,983	1,963,828	106,190
37	91	1,963,828	0	181,836	181,836	1,901,274	109,102
38	92	1,901,274	0	186,399	186,399	1,829,664	111,839
39	93	1,829,664	0	190,590	190,590	1,748,790	114,354
40	94	1,748,790	0	192,175	192,175	1,660,811	115,305
			200,618	3,184,731	3,184,731		1,910,838

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

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

Column (4) includes distributions not subject to income tax.

Column (5) has been reduced by an assumed management fee of 0.75%.

Details of Taxable Account*

Taxable Account Detail Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

			Taxable Assets Initial Value	Taxable Yield	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate			
			500,000	5.00%	40.00%	40.00%			
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account		
			=	-	+	=			
1	55	55	500,000	100,000	400,000	12,000	412,000		
2	56	56	412,000	100,000	312,000	9,360	321,360		
3	57	57	321,360	100,000	221,360	6,641	228,001		
4	58	58	228,001	100,000	128,001	3,840	131,841		
5	59	59	131,841	100,000	31,841	955	32,796		
6	60	60	32,796	0	32,796	984	33,780		
7	61	61	33,780	0	33,780	1,013	34,793		
8	62	62	34,793	0	34,793	1,044	35,837		
9	63	63	35,837	0	35,837	1,075	36,912		
10	64	64	36,912	0	36,912	1,107	38,019		
11	65	65	38,019	38,019	0	0	0		
12	66	66	0	0	0	0	0		
13	67	67	0	0	0	0	0		
14	68	68	0	0	0	0	0		
15	69	69	0	0	0	0	0		
16	70	70	0	0	0	0	0		
17	71	71	0	0	0	0	0		
18	72	72	0	0	0	0	0		
19	73	73	0	0	0	0	0		
20	74	74	0	0	0	0	0		
21	75	75	0	0	0	0	0		
22	76	76	0	0	0	0	0		
23	77	77	0	0	0	0	0		
24	78	78	0	0	0	0	0		
25	79	79	0	0	0	0	0		
26	80	80	0	0	0	0	0		
27	81	81	0	0	0	0	0		
28	82	82	0	0	0	0	0		
29	83	83	0	0	0	0	0		
30	84	84	0	0	0	0	0		
31	85	85	0	0	0	0	0		
32	86	86	0	0	0	0	0		
33	87	87	0	0	0	0	0		
34	88	88	0	0	0	0	0		
35	89	89	0	0	0	0	0		
36	90	90	0	0	0	0	0		
37	91	91	0	0	0	0	0		
38	92	92	0	0	0	0	0		
39	93	93	0	0	0	0	0		
40	94	94	0	0	0	0	0		
				538,019			38,019		

*Assumes yield is subject to income tax.

Details of Tax Exempt Account*

Tax Exempt Account Detail Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

			Tax Exempt Assets Initial Value 500,000			Tax Exempt Yield 4.00%			
			(1)	(2)	(3)	(4)	(5)		
			Beginning of Year Balance in Account	Tax Exempt Account Withdrawal	Balance in Account to Accrue	Tax Exempt Interest Earned	Year End Value of Account		
Year	Client Age	Spouse Age	-	=	+	=			
1	55	55	500,000	0	500,000	20,000	520,000		
2	56	56	520,000	0	520,000	20,800	540,800		
3	57	57	540,800	0	540,800	21,632	562,432		
4	58	58	562,432	0	562,432	22,497	584,929		
5	59	59	584,929	0	584,929	23,397	608,326		
6	60	60	608,326	0	608,326	24,333	632,659		
7	61	61	632,659	0	632,659	25,306	657,965		
8	62	62	657,965	0	657,965	26,319	684,284		
9	63	63	684,284	0	684,284	27,371	711,655		
10	64	64	711,655	0	711,655	28,466	740,121		
11	65	65	740,121	130,764	609,357	24,374	633,731		
12	66	66	633,731	176,847	456,884	18,275	475,159		
13	67	67	475,159	138,999	336,160	13,446	349,606		
14	68	68	349,606	146,169	203,437	8,137	211,574		
15	69	69	211,574	153,554	58,020	2,321	60,341		
16	70	70	60,341	60,341	0	0	0		
17	71	71	0	0	0	0	0		
18	72	72	0	0	0	0	0		
19	73	73	0	0	0	0	0		
20	74	74	0	0	0	0	0		
21	75	75	0	0	0	0	0		
22	76	76	0	0	0	0	0		
23	77	77	0	0	0	0	0		
24	78	78	0	0	0	0	0		
25	79	79	0	0	0	0	0		
26	80	80	0	0	0	0	0		
27	81	81	0	0	0	0	0		
28	82	82	0	0	0	0	0		
29	83	83	0	0	0	0	0		
30	84	84	0	0	0	0	0		
31	85	85	0	0	0	0	0		
32	86	86	0	0	0	0	0		
33	87	87	0	0	0	0	0		
34	88	88	0	0	0	0	0		
35	89	89	0	0	0	0	0		
36	90	90	0	0	0	0	0		
37	91	91	0	0	0	0	0		
38	92	92	0	0	0	0	0		
39	93	93	0	0	0	0	0		
40	94	94	0	0	0	0	0		
				806,674			306,674		

*Assumes yield is not subject to income tax.

Details of Equity Assets

Equity Assets Detail Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

			Initial Cost Basis 500,000	Growth 6.50%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 28.75%	Turnover Assumption 35.00%		
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Year	Client Age	Spouse Age	Beginning of Year	Fund	Sale of	Capital	After Tax	Year End	Net Year End	After Tax	After Tax	Combined
			Value of Asset	+ Deposits** -	Equities +	Growth +	Reinvested Dividends =	Value of Assets Before Turnover	Value of Assets After Turnover***	Dividend Cash Flow +	Equity Sales Cash Flow =	After Tax Cash Flow
1	55	55	2,000,000	0	0	130,000	15,000	2,145,000	1,966,124	0	0	0
2	56	56	1,966,124	0	0	127,798	14,746	2,108,668	1,975,761	0	0	0
3	57	57	1,975,761	0	0	128,424	14,818	2,119,003	2,015,666	0	0	0
4	58	58	2,015,666	0	0	131,018	15,118	2,161,802	2,077,186	0	0	0
5	59	59	2,077,186	0	0	135,017	15,579	2,227,782	2,154,695	0	0	0
6	60	60	2,154,695	0	0	140,055	16,160	2,310,910	2,244,571	0	0	0
7	61	61	2,244,571	0	0	145,897	16,834	2,407,302	2,344,516	0	0	0
8	62	62	2,344,516	0	0	152,394	17,584	2,514,494	2,453,110	0	0	0
9	63	63	2,453,110	0	0	159,452	18,398	2,630,960	2,569,513	0	0	0
10	64	64	2,569,513	0	0	167,018	19,271	2,755,802	2,693,278	0	0	0
11	65	65	2,693,278	622,916	0	215,553	24,871	3,556,618	3,483,242	0	0	0
12	66	66	3,483,242	0	0	226,411	26,124	3,735,777	3,657,420	0	0	0
13	67	67	3,657,420	0	0	237,732	27,431	3,922,583	3,839,461	0	0	0
14	68	68	3,839,461	0	0	249,565	28,796	4,117,822	4,030,006	0	0	0
15	69	69	4,030,006	0	0	261,950	30,225	4,322,181	4,229,639	0	0	0
16	70	70	4,229,639	0	84,160	269,456	0	4,414,935	4,319,737	31,091	82,104	113,195
17	71	71	4,319,737	0	151,486	270,936	0	4,439,187	4,343,040	31,262	147,741	179,003
18	72	72	4,343,040	0	157,082	272,087	0	4,458,045	4,361,218	31,395	153,169	184,564
19	73	73	4,361,218	0	162,801	272,897	0	4,471,314	4,374,027	31,488	158,727	190,215
20	74	74	4,374,027	0	168,647	273,350	0	4,478,730	4,381,172	31,540	164,414	195,954
21	75	75	4,381,172	0	113,208	277,418	0	4,545,382	4,446,303	32,010	110,361	142,371
22	76	76	4,446,303	0	114,788	281,548	0	4,613,063	4,512,464	32,486	111,898	144,384
23	77	77	4,512,464	0	116,608	285,731	0	4,681,587	4,579,464	32,969	113,670	146,639
24	78	78	4,579,464	0	118,121	289,987	0	4,751,330	4,647,668	33,460	115,143	148,603
25	79	79	4,647,668	0	119,926	294,303	0	4,822,045	4,716,828	33,958	116,902	150,860
26	80	80	4,716,828	0	121,733	298,681	0	4,893,776	4,786,986	34,463	118,663	153,126
27	81	81	4,786,986	0	123,543	303,124	0	4,966,567	4,858,183	34,976	120,427	155,403
28	82	82	4,858,183	0	125,363	307,633	0	5,040,453	4,930,454	35,496	122,201	157,697
29	83	83	4,930,454	0	127,193	312,212	0	5,115,473	5,003,834	36,024	123,984	160,008
30	84	84	5,003,834	0	129,041	316,862	0	5,191,655	5,078,352	36,561	125,786	162,347
31	85	85	5,078,352	0	131,531	321,543	0	5,268,364	5,153,387	37,101	128,213	165,314
32	86	86	5,153,387	0	134,148	326,251	0	5,345,490	5,228,829	37,644	130,764	168,408
33	87	87	5,228,829	0	136,912	330,975	0	5,422,892	5,304,541	38,189	133,458	171,647
34	88	88	5,304,541	0	139,850	335,705	0	5,500,396	5,380,354	38,735	136,322	175,057
35	89	89	5,380,354	0	142,995	340,428	0	5,577,787	5,456,056	39,280	139,387	178,667
36	90	90	5,456,056	0	147,359	345,065	0	5,653,762	5,530,372	39,815	143,641	183,456
37	91	91	5,530,372	0	152,113	349,587	0	5,727,846	5,602,839	40,337	148,275	188,612
38	92	92	5,602,839	0	157,311	353,959	0	5,799,487	5,672,917	40,841	153,342	194,183
39	93	93	5,672,917	0	163,016	358,144	0	5,868,045	5,739,978	41,324	158,903	200,227
40	94	94	5,739,978	0	170,626	362,008	0	5,931,360	5,801,912	41,770	166,321	208,091
				622,916		3,409,561		300,955		894,215	3,323,816	4,218,031

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

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

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

Details of Portfolio Turnover

Portfolio Turnover Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

	Initial Value of Equity Account 2,000,000	Growth 6.50%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate*	Turnover Assumption 35.00%			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
											Net Year End Value of Asset After Turnover**
Yr	Beginning of Year Cost Basis	Fund Deposits	Sale of Equities to Fund Needs	Capital Growth	After Tax Reinvested Dividends	Asset Value Before Turnover	Adjusted Cost Basis	Sale of Equities Caused by Turnover	Cost Basis Used by Turnover	After Tax Reinvested Turnover	
1	500,000	0	0	130,000	15,000	2,145,000	515,000	750,750	180,250	586,731	1,966,124
2	921,481	0	0	127,798	14,746	2,108,668	936,227	738,034	327,680	620,057	1,975,761
3	1,228,605	0	0	128,424	14,818	2,119,003	1,243,422	741,651	435,198	653,546	2,015,666
4	1,461,771	0	0	131,018	15,118	2,161,802	1,476,889	756,631	516,911	687,711	2,077,186
5	1,647,689	0	0	135,017	15,579	2,227,782	1,663,268	779,724	582,144	722,919	2,154,695
6	1,804,044	0	0	140,055	16,160	2,310,910	1,820,204	808,819	637,071	759,441	2,244,571
7	1,942,573	0	0	145,897	16,834	2,407,302	1,959,408	842,556	685,793	797,486	2,344,516
8	2,071,101	0	0	152,394	17,584	2,514,494	2,088,685	880,073	731,040	837,226	2,453,110
9	2,194,871	0	0	159,452	18,398	2,630,960	2,213,269	920,836	774,644	878,806	2,569,513
10	2,317,431	0	0	167,018	19,271	2,755,802	2,336,702	964,531	817,846	922,359	2,693,278
11	2,441,215	622,916	0	215,553	24,871	3,556,618	3,089,002	1,244,816	1,081,151	1,197,762	3,483,242
12	3,205,614	0	0	226,411	26,124	3,735,777	3,231,738	1,307,522	1,131,108	1,256,803	3,657,420
13	3,357,433	0	0	237,732	27,431	3,922,583	3,384,864	1,372,904	1,184,702	1,318,796	3,839,461
14	3,518,957	0	0	249,565	28,796	4,117,822	3,547,753	1,441,238	1,241,714	1,383,875	4,030,006
15	3,689,914	0	0	261,950	30,225	4,322,181	3,720,139	1,512,763	1,302,049	1,452,183	4,229,639
16	3,870,273	0	84,160	269,456	0	4,414,935	3,793,264	1,545,227	1,327,642	1,482,672	4,319,737
17	3,948,293	0	151,486	270,936	0	4,439,187	3,809,833	1,553,715	1,333,442	1,490,387	4,343,040
18	3,966,778	0	157,082	272,087	0	4,458,045	3,823,305	1,560,316	1,338,157	1,496,445	4,361,218
19	3,981,593	0	162,801	272,897	0	4,471,314	3,832,963	1,564,960	1,341,537	1,500,726	4,374,027
20	3,992,152	0	168,647	273,350	0	4,478,730	3,838,229	1,567,556	1,343,380	1,503,105	4,381,172
21	3,997,954	0	113,208	277,418	0	4,545,382	3,894,648	1,590,884	1,363,127	1,525,404	4,446,303
22	4,056,925	0	114,788	281,548	0	4,613,063	3,952,189	1,614,572	1,383,266	1,548,072	4,512,464
23	4,116,995	0	116,608	285,731	0	4,681,587	4,010,606	1,638,555	1,403,712	1,571,038	4,579,464
24	4,177,932	0	118,121	289,987	0	4,751,330	4,070,167	1,662,966	1,424,559	1,594,424	4,647,668
25	4,240,033	0	119,926	294,303	0	4,822,045	4,130,625	1,687,716	1,445,719	1,618,142	4,716,828
26	4,303,048	0	121,733	298,681	0	4,893,776	4,191,994	1,712,822	1,467,198	1,642,205	4,786,986
27	4,367,001	0	123,543	303,124	0	4,966,567	4,254,297	1,738,298	1,489,004	1,666,626	4,858,183
28	4,431,919	0	125,363	307,633	0	5,040,453	4,317,556	1,764,159	1,511,145	1,691,417	4,930,454
29	4,497,828	0	127,193	312,212	0	5,115,473	4,381,796	1,790,416	1,533,629	1,716,589	5,003,834
30	4,564,757	0	129,041	316,862	0	5,191,655	4,447,039	1,817,079	1,556,464	1,742,152	5,078,352
31	4,632,727	0	131,531	321,543	0	5,268,364	4,512,738	1,843,927	1,579,458	1,767,893	5,153,387
32	4,701,172	0	134,148	326,251	0	5,345,490	4,578,796	1,870,922	1,602,579	1,793,773	5,228,829
33	4,769,990	0	136,912	330,975	0	5,422,892	4,645,093	1,898,012	1,625,782	1,819,746	5,304,541
34	4,839,056	0	139,850	335,705	0	5,500,396	4,711,478	1,925,139	1,649,017	1,845,754	5,380,354
35	4,908,215	0	142,995	340,428	0	5,577,787	4,777,767	1,952,225	1,672,219	1,871,724	5,456,056
36	4,977,273	0	147,359	345,065	0	5,653,762	4,842,845	1,978,817	1,694,996	1,897,218	5,530,372
37	5,045,067	0	152,113	349,587	0	5,727,846	4,906,303	2,004,746	1,717,206	1,922,078	5,602,839
38	5,111,175	0	157,311	353,959	0	5,799,487	4,967,668	2,029,820	1,738,684	1,946,119	5,672,917
39	5,175,103	0	163,016	358,144	0	5,868,045	5,026,393	2,053,816	1,759,237	1,969,124	5,739,978
40	5,236,279	0	170,626	362,008	0	5,931,360	5,080,626	2,075,976	1,778,219	1,990,371	5,801,912
		622,916	3,409,561		300,955						

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

Column (2) includes proceeds from the sale of illiquid assets.
**Column (11) has been reduced by a 0.75% management fee.

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

Summary of Illiquid Assets

Illiquid Assets Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1) Principal Residence (6.00% Growth)*	+	(2) Replacement Residence (4.00% Growth)	+	(3) Personal Property (-5.00% Growth)	+	(4) Rare Coin Collection (7.50% Growth)	=	(5) Total Illiquid Assets
1	55	55	901,000		0		380,000		322,500		1,603,500
2	56	56	955,060		0		361,000		346,688		1,662,748
3	57	57	1,012,364		0		342,950		372,689		1,728,003
4	58	58	1,073,105		0		325,803		400,641		1,799,549
5	59	59	1,137,492		0		309,512		430,689		1,877,693
6	60	60	1,205,741		0		294,037		462,990		1,962,768
7	61	61	1,278,086		0		279,335		497,715		2,055,136
8	62	62	1,354,771		0		265,368		535,043		2,155,182
9	63	63	1,436,057		0		252,100		575,172		2,263,329
10	64	64	1,522,221		0		239,495		618,309		2,380,025
11	65	65	0		780,000		227,520		664,683		1,672,203
12	66	66	0		811,200		216,144		714,534		1,741,878
13	67	67	0		843,648		205,337		768,124		1,817,109
14	68	68	0		877,394		195,070		825,733		1,898,197
15	69	69	0		912,490		185,316		887,663		1,985,469
16	70	70	0		948,989		176,051		954,238		2,079,278
17	71	71	0		986,949		167,248		1,025,806		2,180,003
18	72	72	0		1,026,427		158,886		1,102,741		2,288,054
19	73	73	0		1,067,484		150,941		1,185,447		2,403,872
20	74	74	0		1,110,183		143,394		1,274,355		2,527,932
21	75	75	0		1,154,591		136,225		1,369,932		2,660,748
22	76	76	0		1,200,774		129,413		1,472,677		2,802,864
23	77	77	0		1,248,805		122,943		1,583,128		2,954,876
24	78	78	0		1,298,757		116,796		1,701,862		3,117,415
25	79	79	0		1,350,708		110,956		1,829,502		3,291,166
26	80	80	0		1,404,736		105,408		1,966,715		3,476,859
27	81	81	0		1,460,925		100,138		2,114,218		3,675,281
28	82	82	0		1,519,362		95,131		2,272,784		3,887,277
29	83	83	0		1,580,137		90,374		2,443,243		4,113,754
30	84	84	0		1,643,342		85,856		2,626,487		4,355,685
31	85	85	0		1,709,076		81,563		2,823,473		4,614,112
32	86	86	0		1,777,439		77,485		3,035,234		4,890,158
33	87	87	0		1,848,537		73,610		3,262,876		5,185,023
34	88	88	0		1,922,478		69,930		3,507,592		5,500,000
35	89	89	0		1,999,377		66,433		3,770,661		5,836,471
36	90	90	0		2,079,352		63,112		4,053,461		6,195,925
37	91	91	0		2,162,526		59,956		4,357,470		6,579,952
38	92	92	0		2,249,027		56,958		4,684,281		6,990,266
39	93	93	0		2,338,989		54,110		5,035,602		7,428,701
40	94	94	0		2,432,548		51,405		5,413,272		7,897,225

*Principal residence presumed replaced at age 65. Any liquid funds created through the replacement are presumed to be reinvested in liquid assets.

Summary of Liabilities

Liabilities Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1) Principal Residence Loan (@ 4.50% Interest)	(2) Total Liabilities
1	55	55	275,693	275,693
2	56	56	250,269	250,269
3	57	57	223,677	223,677
4	58	58	195,864	195,864
5	59	59	166,773	166,773
6	60	60	136,345	136,345
7	61	61	104,520	104,520
8	62	62	71,233	71,233
9	63	63	36,416	36,416
10	64	64	0	0
11	65	65	0	0
12	66	66	0	0
13	67	67	0	0
14	68	68	0	0
15	69	69	0	0
16	70	70	0	0
17	71	71	0	0
18	72	72	0	0
19	73	73	0	0
20	74	74	0	0
21	75	75	0	0
22	76	76	0	0
23	77	77	0	0
24	78	78	0	0
25	79	79	0	0
26	80	80	0	0
27	81	81	0	0
28	82	82	0	0
29	83	83	0	0
30	84	84	0	0
31	85	85	0	0
32	86	86	0	0
33	87	87	0	0
34	88	88	0	0
35	89	89	0	0
36	90	90	0	0
37	91	91	0	0
38	92	92	0	0
39	93	93	0	0
40	94	94	0	0

Cash flow required for above illustrated loan payments is not explicitly withdrawn from liquid accounts. Any needed cash flow for such payments should be included in a schedule of Desired Spendable Cash Flow.

Buy Replacement Residence

Cash Flow Analysis

Below is an analysis of the cash flow resulting from the purchase of the replacement residence in year 11.

Year 11

1,522,221	Proceeds from sale of principal residence	1,522,221
-	425,000 Cost basis of principal residence	
<hr/>		
1,097,221	Gain from sale of principal residence	
-	500,000 Less excludable gain	
<hr/>		
597,221	Taxable gain from sale of residence	
	25.00% Capital gains tax	- 149,305
	Mortgage balance payoff of principal residence	- 0
<hr/>		
	After tax cash flow from sale of principal residence	1,372,916
	Cost of replacement residence	- 750,000
<hr/>		
	Cash flow reinvested in equity account	622,916

Hypothetical Net Worth Numerical Illustration (After Providing Required Cash Flow)

Hypothetical Net Worth Illustration Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			Year End Net Equity of Illiquid Assets	Year End Value of Life Insurance Assets	Year End Value of Retirement Plan Assets	Year End Value of Taxable Assets	Year End Value of Tax Exempt Assets	Year End Value of Equity Assets	Year End Hypothetical Net Worth
1	55	55	1,327,807	23,479	552,140	412,000	520,000	1,966,124	4,801,550
2	56	56	1,412,479	124,555	608,330	321,360	540,800	1,975,761	4,983,285
3	57	57	1,504,326	232,497	668,859	228,001	562,432	2,015,666	5,211,781
4	58	58	1,603,685	347,909	734,034	131,841	584,929	2,077,186	5,479,584
5	59	59	1,710,920	471,461	804,183	32,796	608,326	2,154,695	5,782,381
6	60	60	1,826,423	502,255	879,658	33,780	632,659	2,244,571	6,119,346
7	61	61	1,950,616	535,530	960,835	34,793	657,965	2,344,516	6,484,255
8	62	62	2,083,949	571,601	1,048,115	35,837	684,284	2,453,110	6,876,896
9	63	63	2,226,913	610,797	1,141,925	36,912	711,655	2,569,513	7,297,715
10	64	64	2,380,025	653,477	1,242,725	38,019	740,121	2,693,278	7,747,645
11	65	65	1,672,203	706,335	1,325,910	0	633,731	3,483,242	7,821,421
12	66	66	1,741,878	756,019	1,414,663	0	475,159	3,657,420	8,045,139
13	67	67	1,817,109	809,204	1,509,357	0	349,606	3,839,461	8,324,737
14	68	68	1,898,197	866,129	1,610,390	0	211,574	4,030,006	8,616,296
15	69	69	1,985,469	927,048	1,718,185	0	60,341	4,229,639	8,920,682
16	70	70	2,079,278	992,248	1,766,292	0	0	4,319,737	9,157,555
17	71	71	2,180,003	1,061,921	1,813,409	0	0	4,343,040	9,398,373
18	72	72	2,288,054	1,136,416	1,859,216	0	0	4,361,218	9,644,904
19	73	73	2,403,872	1,216,144	1,903,357	0	0	4,374,027	9,897,400
20	74	74	2,527,932	1,301,601	1,945,437	0	0	4,381,172	10,156,142
21	75	75	2,660,748	1,257,871	1,985,019	0	0	4,446,303	10,349,941
22	76	76	2,802,864	1,213,470	2,021,624	0	0	4,512,464	10,550,422
23	77	77	2,954,876	1,168,909	2,055,203	0	0	4,579,464	10,758,452
24	78	78	3,117,415	1,124,939	2,084,754	0	0	4,647,668	10,974,776
25	79	79	3,291,166	1,082,650	2,110,236	0	0	4,716,828	11,200,880
26	80	80	3,476,859	1,042,600	2,131,089	0	0	4,786,986	11,437,534
27	81	81	3,675,281	1,003,181	2,146,715	0	0	4,858,183	11,683,360
28	82	82	3,887,277	964,648	2,156,468	0	0	4,930,454	11,938,847
29	83	83	4,113,754	927,270	2,159,662	0	0	5,003,834	12,204,520
30	84	84	4,355,685	891,352	2,155,565	0	0	5,078,352	12,480,954
31	85	85	4,614,112	857,125	2,144,458	0	0	5,153,387	12,769,082
32	86	86	4,890,158	824,947	2,125,733	0	0	5,228,829	13,069,667
33	87	87	5,185,023	795,129	2,098,768	0	0	5,304,541	13,383,461
34	88	88	5,500,000	767,992	2,062,935	0	0	5,380,354	13,711,281
35	89	89	5,836,471	743,826	2,017,604	0	0	5,456,056	14,053,957
36	90	90	6,195,925	722,933	1,963,828	0	0	5,530,372	14,413,058
37	91	91	6,579,952	709,792	1,901,274	0	0	5,602,839	14,793,857
38	92	92	6,990,266	706,524	1,829,664	0	0	5,672,917	15,199,371
39	93	93	7,428,701	715,808	1,748,790	0	0	5,739,978	15,633,277
40	94	94	7,897,225	741,087	1,660,811	0	0	5,801,912	16,101,035

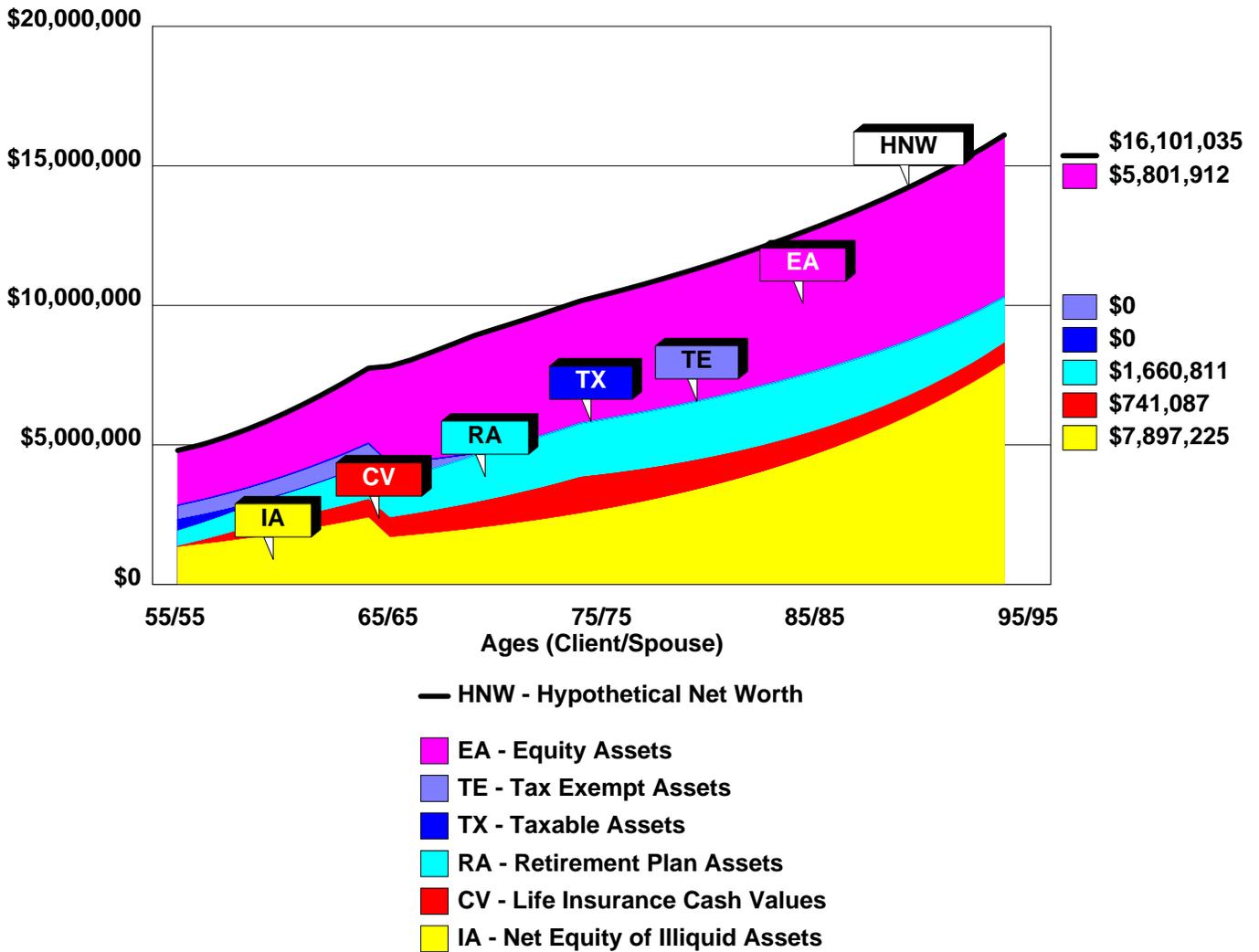
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Hypothetical Net Worth (After Providing Required Cash Flow)

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

For: James McNamara
& Allison McNamara

40 Year Graphic Analysis



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.

Wealth Transfer Summary (After Providing Required Cash Flow)

Wealth Transfer Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

			(1)	(2)	(3)	(4)	(5)	(6)
	Client	Spouse	Total	Total	Net Estate	Year End	Year End	Portion of
Year	Age	Age	Estate	Transfer	to Heirs	Total Assets	Wealth	Column (5)
			Assets*	Taxes	=	Outside	Transferred	Subject to
						the Estate	to Heirs	Income Tax**
						=		
1	55	55	6,578,071	0	6,578,071	0	6,578,071	552,140
2	56	56	6,658,730	0	6,658,730	0	6,658,730	608,330
3	57	57	6,779,284	0	6,779,284	0	6,779,284	668,859
4	58	58	6,931,675	0	6,931,675	0	6,931,675	734,034
5	59	59	7,110,920	0	7,110,920	0	7,110,920	804,183
6	60	60	7,417,091	0	7,417,091	0	7,417,091	879,658
7	61	61	7,748,725	0	7,748,725	0	7,748,725	960,835
8	62	62	8,105,295	0	8,105,295	0	8,105,295	1,048,115
9	63	63	8,486,918	0	8,486,918	0	8,486,918	1,141,925
10	64	64	8,894,168	0	8,894,168	0	8,894,168	1,242,725
11	65	65	8,915,086	0	8,915,086	0	8,915,086	1,325,910
12	66	66	9,089,120	0	9,089,120	0	9,089,120	1,414,663
13	67	67	9,315,533	0	9,315,533	0	9,315,533	1,509,357
14	68	68	9,550,167	0	9,550,167	0	9,550,167	1,610,390
15	69	69	9,793,634	0	9,793,634	0	9,793,634	1,718,185
16	70	70	9,965,307	0	9,965,307	0	9,965,307	1,766,292
17	71	71	10,136,452	0	10,136,452	0	10,136,452	1,813,409
18	72	72	10,308,488	0	10,308,488	0	10,308,488	1,859,216
19	73	73	10,481,256	0	10,481,256	0	10,481,256	1,903,357
20	74	74	10,654,541	0	10,654,541	0	10,654,541	1,945,437
21	75	75	10,777,186	0	10,777,186	0	10,777,186	1,985,019
22	76	76	10,897,340	0	10,897,340	0	10,897,340	2,021,624
23	77	77	11,014,744	0	11,014,744	0	11,014,744	2,055,203
24	78	78	11,128,742	0	11,128,742	0	11,128,742	2,084,754
25	79	79	11,288,972	0	11,288,972	0	11,288,972	2,110,236
26	80	80	11,532,154	0	11,532,154	0	11,532,154	2,131,089
27	81	81	11,785,204	0	11,785,204	0	11,785,204	2,146,715
28	82	82	12,048,663	0	12,048,663	0	12,048,663	2,156,468
29	83	83	12,323,113	0	12,323,113	0	12,323,113	2,159,662
30	84	84	12,609,190	0	12,609,190	0	12,609,190	2,155,565
31	85	85	12,907,884	0	12,907,884	0	12,907,884	2,144,458
32	86	86	13,220,028	0	13,220,028	0	13,220,028	2,125,733
33	87	87	13,546,440	0	13,546,440	0	13,546,440	2,098,768
34	88	88	13,888,010	0	13,888,010	0	13,888,010	2,062,935
35	89	89	14,245,642	0	14,245,642	0	14,245,642	2,017,604
36	90	90	14,620,979	0	14,620,979	0	14,620,979	1,963,828
37	91	91	14,974,441	0	14,974,441	0	14,974,441	1,901,274
38	92	92	15,346,541	0	15,346,541	0	15,346,541	1,829,664
39	93	93	15,739,993	0	15,739,993	0	15,739,993	1,748,790
40	94	94	16,159,134	0	16,159,134	0	16,159,134	1,660,811

*Net of cash flow provided

**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 35)

Total Estate Assets	\$ 14,245,642
Wealth Transferred to Heirs	\$ 14,245,642

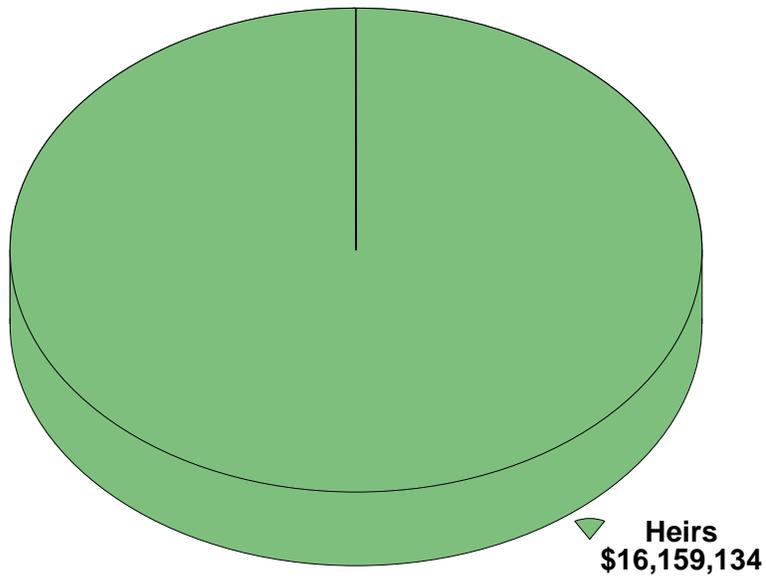
Distribution of Assets

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

For: James McNamara
& Allison McNamara

Summary Analysis at Ages 94/94

Estate Distribution



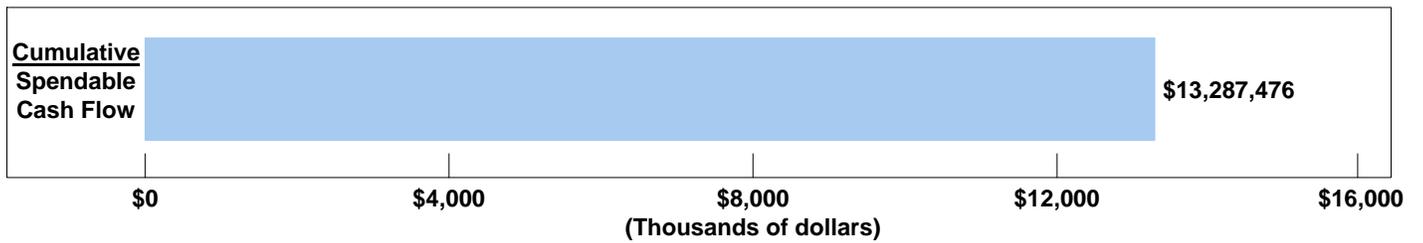
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Summary Analysis

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

For: James McNamara
& Allison McNamara

Cumulative Spendable Cash Flow



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



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

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.

Estate Assets Details

Estate Assets Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1)		(2)		(3)		(4)	
			Liquid Assets*	+	Net Illiquid Assets**	+	Proposed Life Insurance Death Benefit	=	Total Estate Assets	
1	55	55	3,450,264		1,327,807		1,800,000		6,578,071	
2	56	56	3,446,251		1,412,479		1,800,000		6,658,730	
3	57	57	3,474,958		1,504,326		1,800,000		6,779,284	
4	58	58	3,527,990		1,603,685		1,800,000		6,931,675	
5	59	59	3,600,000		1,710,920		1,800,000		7,110,920	
6	60	60	3,790,668		1,826,423		1,800,000		7,417,091	
7	61	61	3,998,109		1,950,616		1,800,000		7,748,725	
8	62	62	4,221,346		2,083,949		1,800,000		8,105,295	
9	63	63	4,460,005		2,226,913		1,800,000		8,486,918	
10	64	64	4,714,143		2,380,025		1,800,000		8,894,168	
11	65	65	5,442,883		1,672,203		1,800,000		8,915,086	
12	66	66	5,547,242		1,741,878		1,800,000		9,089,120	
13	67	67	5,698,424		1,817,109		1,800,000		9,315,533	
14	68	68	5,851,970		1,898,197		1,800,000		9,550,167	
15	69	69	6,008,165		1,985,469		1,800,000		9,793,634	
16	70	70	6,086,029		2,079,278		1,800,000		9,965,307	
17	71	71	6,156,449		2,180,003		1,800,000		10,136,452	
18	72	72	6,220,434		2,288,054		1,800,000		10,308,488	
19	73	73	6,277,384		2,403,872		1,800,000		10,481,256	
20	74	74	6,326,609		2,527,932		1,800,000		10,654,541	
21	75	75	6,431,322		2,660,748		1,685,116		10,777,186	
22	76	76	6,534,088		2,802,864		1,560,388		10,897,340	
23	77	77	6,634,667		2,954,876		1,425,201		11,014,744	
24	78	78	6,732,422		3,117,415		1,278,905		11,128,742	
25	79	79	6,827,064		3,291,166		1,170,742		11,288,972	
26	80	80	6,918,075		3,476,859		1,137,220		11,532,154	
27	81	81	7,004,898		3,675,281		1,105,025		11,785,204	
28	82	82	7,086,922		3,887,277		1,074,464		12,048,663	
29	83	83	7,163,496		4,113,754		1,045,863		12,323,113	
30	84	84	7,233,917		4,355,685		1,019,588		12,609,190	
31	85	85	7,297,845		4,614,112		995,927		12,907,884	
32	86	86	7,354,562		4,890,158		975,308		13,220,028	
33	87	87	7,403,309		5,185,023		958,108		13,546,440	
34	88	88	7,443,289		5,500,000		944,721		13,888,010	
35	89	89	7,473,660		5,836,471		935,511		14,245,642	
36	90	90	7,494,200		6,195,925		930,854		14,620,979	
37	91	91	7,504,113		6,579,952		890,376		14,974,441	
38	92	92	7,502,581		6,990,266		853,694		15,346,541	
39	93	93	7,488,768		7,428,701		822,524		15,739,993	
40	94	94	7,462,723		7,897,225		799,186		16,159,134	

*Including taxable assets, tax exempt assets, 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.

Transfer Tax Details

Transfer Tax Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)	(6)
			Total Estate Assets	Taxable Estate	Remaining Available Unified Credit Equivalent*	Estate Tax	Income Tax on Retirement Plan Assets**	Total Transfer Taxes
1	55	55	6,578,071	6,578,071	10,680,000	0	0	0
2	56	56	6,658,730	6,658,730	11,000,000	0	0	0
3	57	57	6,779,284	6,779,284	11,340,000	0	0	0
4	58	58	6,931,675	6,931,675	11,680,000	0	0	0
5	59	59	7,110,920	7,110,920	12,020,000	0	0	0
6	60	60	7,417,091	7,417,091	12,380,000	0	0	0
7	61	61	7,748,725	7,748,725	12,760,000	0	0	0
8	62	62	8,105,295	8,105,295	13,140,000	0	0	0
9	63	63	8,486,918	8,486,918	13,540,000	0	0	0
10	64	64	8,894,168	8,894,168	13,940,000	0	0	0
11	65	65	8,915,086	8,915,086	14,360,000	0	0	0
12	66	66	9,089,120	9,089,120	14,780,000	0	0	0
13	67	67	9,315,533	9,315,533	15,240,000	0	0	0
14	68	68	9,550,167	9,550,167	15,680,000	0	0	0
15	69	69	9,793,634	9,793,634	16,160,000	0	0	0
16	70	70	9,965,307	9,965,307	16,640,000	0	0	0
17	71	71	10,136,452	10,136,452	17,140,000	0	0	0
18	72	72	10,308,488	10,308,488	17,660,000	0	0	0
19	73	73	10,481,256	10,481,256	18,180,000	0	0	0
20	74	74	10,654,541	10,654,541	18,740,000	0	0	0
21	75	75	10,777,186	10,777,186	19,300,000	0	0	0
22	76	76	10,897,340	10,897,340	19,880,000	0	0	0
23	77	77	11,014,744	11,014,744	20,480,000	0	0	0
24	78	78	11,128,742	11,128,742	21,080,000	0	0	0
25	79	79	11,288,972	11,288,972	21,720,000	0	0	0
26	80	80	11,532,154	11,532,154	22,380,000	0	0	0
27	81	81	11,785,204	11,785,204	23,040,000	0	0	0
28	82	82	12,048,663	12,048,663	23,740,000	0	0	0
29	83	83	12,323,113	12,323,113	24,440,000	0	0	0
30	84	84	12,609,190	12,609,190	25,180,000	0	0	0
31	85	85	12,907,884	12,907,884	25,940,000	0	0	0
32	86	86	13,220,028	13,220,028	26,720,000	0	0	0
33	87	87	13,546,440	13,546,440	27,520,000	0	0	0
34	88	88	13,888,010	13,888,010	28,340,000	0	0	0
35	89	89	14,245,642	14,245,642	29,180,000	0	0	0
36	90	90	14,620,979	14,620,979	30,060,000	0	0	0
37	91	91	14,974,441	14,974,441	30,960,000	0	0	0
38	92	92	15,346,541	15,346,541	31,900,000	0	0	0
39	93	93	15,739,993	15,739,993	32,860,000	0	0	0
40	94	94	16,159,134	16,159,134	33,840,000	0	0	0

*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.

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.

**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.

Summary of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Summary Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	Plan Assets	Plan Assets	Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax		
			Initial Value 500,000 (1)	Cost Basis 0 (2)	Yield 7.50% (3)			Total Taxes Attributed to Plan Assets (4)	
			Plan Assets in Estate	Estate Tax on Plan Assets	+	Income Tax on Plan Assets*	=	Total Taxes Attributed to Plan Assets	
1	55	55	552,140	0		0		552,140	0%
2	56	56	608,330	0		0		608,330	0%
3	57	57	668,859	0		0		668,859	0%
4	58	58	734,034	0		0		734,034	0%
5	59	59	804,183	0		0		804,183	0%
6	60	60	879,658	0		0		879,658	0%
7	61	61	960,835	0		0		960,835	0%
8	62	62	1,048,115	0		0		1,048,115	0%
9	63	63	1,141,925	0		0		1,141,925	0%
10	64	64	1,242,725	0		0		1,242,725	0%
11	65	65	1,325,910	0		0		1,325,910	0%
12	66	66	1,414,663	0		0		1,414,663	0%
13	67	67	1,509,357	0		0		1,509,357	0%
14	68	68	1,610,390	0		0		1,610,390	0%
15	69	69	1,718,185	0		0		1,718,185	0%
16	70	70	1,766,292	0		0		1,766,292	0%
17	71	71	1,813,409	0		0		1,813,409	0%
18	72	72	1,859,216	0		0		1,859,216	0%
19	73	73	1,903,357	0		0		1,903,357	0%
20	74	74	1,945,437	0		0		1,945,437	0%
21	75	75	1,985,019	0		0		1,985,019	0%
22	76	76	2,021,624	0		0		2,021,624	0%
23	77	77	2,055,203	0		0		2,055,203	0%
24	78	78	2,084,754	0		0		2,084,754	0%
25	79	79	2,110,236	0		0		2,110,236	0%
26	80	80	2,131,089	0		0		2,131,089	0%
27	81	81	2,146,715	0		0		2,146,715	0%
28	82	82	2,156,468	0		0		2,156,468	0%
29	83	83	2,159,662	0		0		2,159,662	0%
30	84	84	2,155,565	0		0		2,155,565	0%
31	85	85	2,144,458	0		0		2,144,458	0%
32	86	86	2,125,733	0		0		2,125,733	0%
33	87	87	2,098,768	0		0		2,098,768	0%
34	88	88	2,062,935	0		0		2,062,935	0%
35	89	89	2,017,604	0		0		2,017,604	0%
36	90	90	1,963,828	0		0		1,963,828	0%
37	91	91	1,901,274	0		0		1,901,274	0%
38	92	92	1,829,664	0		0		1,829,664	0%
39	93	93	1,748,790	0		0		1,748,790	0%
40	94	94	1,660,811	0		0		1,660,811	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.

Details of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

			Plan Assets Initial Value 500,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.50%					
Year	Client Age	Spouse Age	(1) Plan Assets in Estate	(2) Federal Estate Tax on Plan Assets	(3) Unrealized Gain in Plan Assets	(4) Federal Estate Tax Attributable to Gain*	(5) Portion of Gain Subject to Income Tax (3) - (4)	(6) Income Tax on Gain*	(7) Total Taxes Attributed to Plan Assets (2)+(6)	(8) Heirs' After Tax Plan Assets (1) - (7)
1	55	55	552,140	0	552,140	0	552,140	0	0	552,140
2	56	56	608,330	0	608,330	0	608,330	0	0	608,330
3	57	57	668,859	0	668,859	0	668,859	0	0	668,859
4	58	58	734,034	0	734,034	0	734,034	0	0	734,034
5	59	59	804,183	0	804,183	0	804,183	0	0	804,183
6	60	60	879,658	0	879,658	0	879,658	0	0	879,658
7	61	61	960,835	0	960,835	0	960,835	0	0	960,835
8	62	62	1,048,115	0	1,048,115	0	1,048,115	0	0	1,048,115
9	63	63	1,141,925	0	1,141,925	0	1,141,925	0	0	1,141,925
10	64	64	1,242,725	0	1,242,725	0	1,242,725	0	0	1,242,725
11	65	65	1,325,910	0	1,325,910	0	1,325,910	0	0	1,325,910
12	66	66	1,414,663	0	1,414,663	0	1,414,663	0	0	1,414,663
13	67	67	1,509,357	0	1,509,357	0	1,509,357	0	0	1,509,357
14	68	68	1,610,390	0	1,610,390	0	1,610,390	0	0	1,610,390
15	69	69	1,718,185	0	1,718,185	0	1,718,185	0	0	1,718,185
16	70	70	1,766,292	0	1,766,292	0	1,766,292	0	0	1,766,292
17	71	71	1,813,409	0	1,813,409	0	1,813,409	0	0	1,813,409
18	72	72	1,859,216	0	1,859,216	0	1,859,216	0	0	1,859,216
19	73	73	1,903,357	0	1,903,357	0	1,903,357	0	0	1,903,357
20	74	74	1,945,437	0	1,945,437	0	1,945,437	0	0	1,945,437
21	75	75	1,985,019	0	1,985,019	0	1,985,019	0	0	1,985,019
22	76	76	2,021,624	0	2,021,624	0	2,021,624	0	0	2,021,624
23	77	77	2,055,203	0	2,055,203	0	2,055,203	0	0	2,055,203
24	78	78	2,084,754	0	2,084,754	0	2,084,754	0	0	2,084,754
25	79	79	2,110,236	0	2,110,236	0	2,110,236	0	0	2,110,236
26	80	80	2,131,089	0	2,131,089	0	2,131,089	0	0	2,131,089
27	81	81	2,146,715	0	2,146,715	0	2,146,715	0	0	2,146,715
28	82	82	2,156,468	0	2,156,468	0	2,156,468	0	0	2,156,468
29	83	83	2,159,662	0	2,159,662	0	2,159,662	0	0	2,159,662
30	84	84	2,155,565	0	2,155,565	0	2,155,565	0	0	2,155,565
31	85	85	2,144,458	0	2,144,458	0	2,144,458	0	0	2,144,458
32	86	86	2,125,733	0	2,125,733	0	2,125,733	0	0	2,125,733
33	87	87	2,098,768	0	2,098,768	0	2,098,768	0	0	2,098,768
34	88	88	2,062,935	0	2,062,935	0	2,062,935	0	0	2,062,935
35	89	89	2,017,604	0	2,017,604	0	2,017,604	0	0	2,017,604
36	90	90	1,963,828	0	1,963,828	0	1,963,828	0	0	1,963,828
37	91	91	1,901,274	0	1,901,274	0	1,901,274	0	0	1,901,274
38	92	92	1,829,664	0	1,829,664	0	1,829,664	0	0	1,829,664
39	93	93	1,748,790	0	1,748,790	0	1,748,790	0	0	1,748,790
40	94	94	1,660,811	0	1,660,811	0	1,660,811	0	0	1,660,811

*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.

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.

Add Additional Cash Flow

Client Information Summary

Client Information Summary Page: 1
Date: [Current date appears here]

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

For: James McNamara, Age 55
& Allison McNamara, Age 55

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	500,000
	Liquid Assets (Tax Exempt Interest)		500,000
	Equity Assets		2,000,000
	Tax Deferred Assets		0
	Retirement Plan Assets		500,000
			3,500,000
	Total Liquid Assets		3,500,000
 <u>Illiquid Assets:</u>	Principal Residence		850,000
	Personal Property		400,000
	Rare Coin Collection		300,000
	Less Total Liabilities		(300,000)
			1,250,000
	Total Illiquid Assets		1,250,000
 <u>Other Assets:</u>	Inside the Estate		
	Proposed Life Insurance Death Benefit		1,800,000
	Proposed current cash value: \$23,479		
			1,800,000
	Total Other Assets Inside the Estate		1,800,000
			\$6,550,000
	Total Estate Assets		\$6,550,000
	Total Other Assets Outside the Estate		0

Funding Options for Required Cash Flow

Retirement Plan Assets: Minimum Distribution, Unless More Is Needed

Cash Flow Funding: Sequential Use of Liquid Assets --
Taxable, Tax Exempt, Equity, Retirement Plan Assets

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

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

Client Information Summary Page: 2
Date: [Current date appears here]

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

For: James McNamara, Age 55
& Allison McNamara, Age 55

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	40.00%
	Retirement	40.00%
<u>Life Expectancy:</u>	Joint	35 Years
	James McNamara	Age 89
	Allison McNamara	Age 89
<u>Taxable Account:</u>		Taxable
	Yield Assumption	5.00%
<u>Tax Exempt Account:</u>		Tax Exempt
	Yield Assumption	4.00%
<u>Equities:</u>		Equity
	Growth Rate	6.50%
	Dividend Rate	1.00%
<u>Retirement Plan Assets James McNamara:</u>		
	Defined Contr. Yield Assumption	7.50%

Analysis of After Tax Cash Flow Requirements

For: James McNamara
Allison McNamara

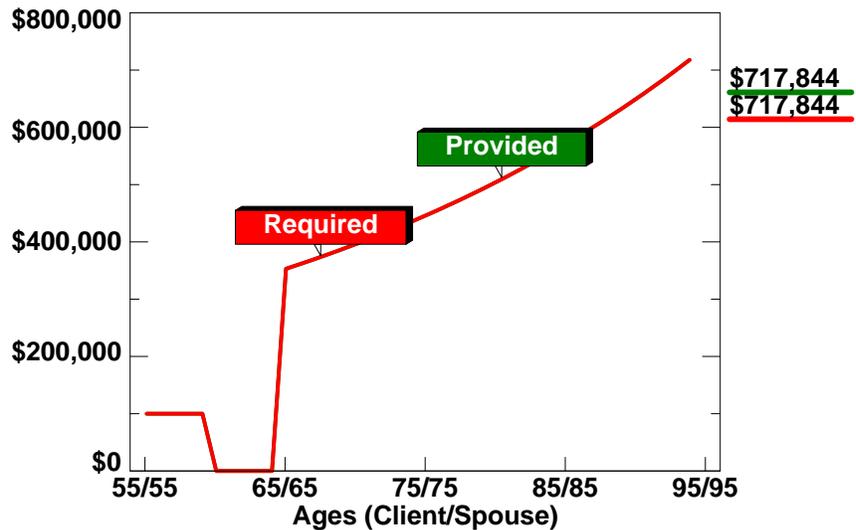
Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

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 on the right illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

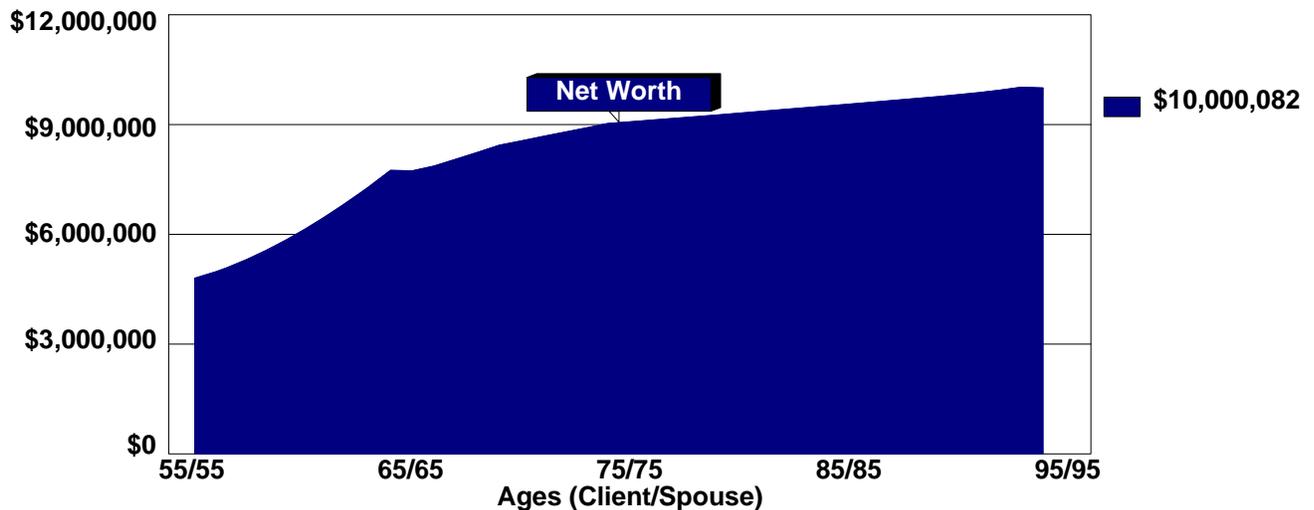
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Equities
- 4th. Retirement Plan Assets*

Comparison of Annual Cash Flow (Required vs. Provided)



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.

Cash Flow Analysis

Cash Flow Analysis Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Spouse		Annual Cash Flow Required			Annual Cash Flow Provided			Total After Tax Cash Flow Provided*
	Age	Age	(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) After Tax Cash Flow from Retirement + Plan Assets +	(4) After Tax Cash Flow from Taxable & Tax Exempt Accounts +	(5) After Tax Cash Flow from Equity Assets =		
1	55	55	100,000	0	0	100,000	0	100,000	
2	56	56	100,000	0	0	100,000	0	100,000	
3	57	57	100,000	0	0	100,000	0	100,000	
4	58	58	100,000	0	0	100,000	0	100,000	
5	59	59	100,000	0	0	100,000	0	100,000	
6	60	60	0	0	0	0	0	0	
7	61	61	0	0	0	0	0	0	
8	62	62	0	0	0	0	0	0	
9	63	63	0	0	0	0	0	0	
10	64	64	0	0	0	0	0	0	
11	65	65	353,222	100,000	0	253,222	0	353,222	
12	66	66	361,286	100,000	0	261,286	0	361,286	
13	67	67	369,591	146,153	0	223,438	0	369,591	
14	68	68	378,146	147,538	0	75,479	155,129	378,146	
15	69	69	386,957	148,964	0	0	237,993	386,957	
16	70	70	396,032	100,433	37,624	0	257,975	396,032	
17	71	71	405,380	101,946	39,992	0	263,442	405,380	
18	72	72	415,009	103,504	42,502	0	269,003	415,009	
19	73	73	424,926	105,109	45,163	0	274,654	424,926	
20	74	74	435,140	106,763	47,984	0	280,393	435,140	
21	75	75	445,661	167,879	50,972	0	226,810	445,661	
22	76	76	456,498	173,538	54,137	0	228,823	456,498	
23	77	77	467,660	179,366	57,216	0	231,078	467,660	
24	78	78	479,156	185,369	60,745	0	233,042	479,156	
25	79	79	490,998	191,553	64,146	0	235,299	490,998	
26	80	80	503,195	197,922	67,708	0	237,565	503,195	
27	81	81	515,757	204,482	71,433	0	239,842	515,757	
28	82	82	528,697	211,238	75,323	0	242,136	528,697	
29	83	83	542,025	218,199	79,379	0	244,447	542,025	
30	84	84	555,752	225,366	83,600	0	246,786	555,752	
31	85	85	569,891	232,750	87,388	0	249,753	569,891	
32	86	86	584,455	240,355	91,253	0	252,847	584,455	
33	87	87	599,456	248,188	95,182	0	256,086	599,456	
34	88	88	614,906	256,256	99,154	0	259,496	614,906	
35	89	89	630,820	264,567	103,147	0	263,106	630,820	
36	90	90	647,211	273,126	106,190	0	267,895	647,211	
37	91	91	664,095	281,942	109,102	0	273,051	664,095	
38	92	92	681,484	291,023	111,839	0	278,622	681,484	
39	93	93	699,396	300,376	114,354	0	284,666	699,396	
40	94	94	717,844	310,009	283,473	0	124,362	717,844	
			15,820,646	5,813,914	2,079,006	1,313,425	6,614,301	15,820,646	

*IMPORTANT NOTE: For this plan to be financially sound, column (6) must equal column (1).

Column (1): see "Details of Spendable Cash Flow Required".

Column (2): see "Expected Cash Flow".

Column (3): see "Summary of Retirement Plan Assets".

Column (4): see detail reports for Taxable and Tax Exempt Accounts.

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

Details of Spendable Cash Flow Required

Required Cash Flow Details Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1) After Tax Cash Flow for Living Expenses	+	(2) After Tax Cash Flow for Private Retirement Plan	+	(3) After Tax Cash Flow for Additional Family Funding	=	(4) After Tax Spendable Cash Flow Required
1	55	55	0		100,000		0		100,000
2	56	56	0		100,000		0		100,000
3	57	57	0		100,000		0		100,000
4	58	58	0		100,000		0		100,000
5	59	59	0		100,000		0		100,000
6	60	60	0		0		0		0
7	61	61	0		0		0		0
8	62	62	0		0		0		0
9	63	63	0		0		0		0
10	64	64	0		0		0		0
11	65	65	268,783		0		84,439		353,222
12	66	66	276,847		0		84,439		361,286
13	67	67	285,152		0		84,439		369,591
14	68	68	293,707		0		84,439		378,146
15	69	69	302,518		0		84,439		386,957
16	70	70	311,593		0		84,439		396,032
17	71	71	320,941		0		84,439		405,380
18	72	72	330,570		0		84,439		415,009
19	73	73	340,487		0		84,439		424,926
20	74	74	350,701		0		84,439		435,140
21	75	75	361,222		0		84,439		445,661
22	76	76	372,059		0		84,439		456,498
23	77	77	383,221		0		84,439		467,660
24	78	78	394,717		0		84,439		479,156
25	79	79	406,559		0		84,439		490,998
26	80	80	418,756		0		84,439		503,195
27	81	81	431,318		0		84,439		515,757
28	82	82	444,258		0		84,439		528,697
29	83	83	457,586		0		84,439		542,025
30	84	84	471,313		0		84,439		555,752
31	85	85	485,452		0		84,439		569,891
32	86	86	500,016		0		84,439		584,455
33	87	87	515,017		0		84,439		599,456
34	88	88	530,467		0		84,439		614,906
35	89	89	546,381		0		84,439		630,820
36	90	90	562,772		0		84,439		647,211
37	91	91	579,656		0		84,439		664,095
38	92	92	597,045		0		84,439		681,484
39	93	93	614,957		0		84,439		699,396
40	94	94	633,405		0		84,439		717,844
			12,787,476		500,000		2,533,170		15,820,646

Column (1) assumes 3.00% inflation.

Expected Cash Flow

Expected Cash Flow Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)
			After Tax Cash Flow from Social Security*	After Tax Cash Flow from Work After Retirement +	After Tax Cash Flow from Private Retirement Plan	Total Expected After Tax Cash Flow
1	55	55	0	0	0	0
2	56	56	0	0	0	0
3	57	57	0	0	0	0
4	58	58	0	0	0	0
5	59	59	0	0	0	0
6	60	60	0	0	0	0
7	61	61	0	0	0	0
8	62	62	0	0	0	0
9	63	63	0	0	0	0
10	64	64	0	0	0	0
11	65	65	0	100,000	0	100,000
12	66	66	0	100,000	0	100,000
13	67	67	46,153	100,000	0	146,153
14	68	68	47,538	100,000	0	147,538
15	69	69	48,964	100,000	0	148,964
16	70	70	50,433	50,000	0	100,433
17	71	71	51,946	50,000	0	101,946
18	72	72	53,504	50,000	0	103,504
19	73	73	55,109	50,000	0	105,109
20	74	74	56,763	50,000	0	106,763
21	75	75	58,466	0	109,413	167,879
22	76	76	60,220	0	113,318	173,538
23	77	77	62,026	0	117,340	179,366
24	78	78	63,887	0	121,482	185,369
25	79	79	65,804	0	125,749	191,553
26	80	80	67,778	0	130,144	197,922
27	81	81	69,811	0	134,671	204,482
28	82	82	71,905	0	139,333	211,238
29	83	83	74,063	0	144,136	218,199
30	84	84	76,284	0	149,082	225,366
31	85	85	78,573	0	154,177	232,750
32	86	86	80,930	0	159,425	240,355
33	87	87	83,358	0	164,830	248,188
34	88	88	85,859	0	170,397	256,256
35	89	89	88,435	0	176,132	264,567
36	90	90	91,088	0	182,038	273,126
37	91	91	93,820	0	188,122	281,942
38	92	92	96,635	0	194,388	291,023
39	93	93	99,534	0	200,842	300,376
40	94	94	102,520	0	207,489	310,009
			1,981,406	750,000	3,082,508	5,813,914

Column (1) assumes 3.00% inflation.

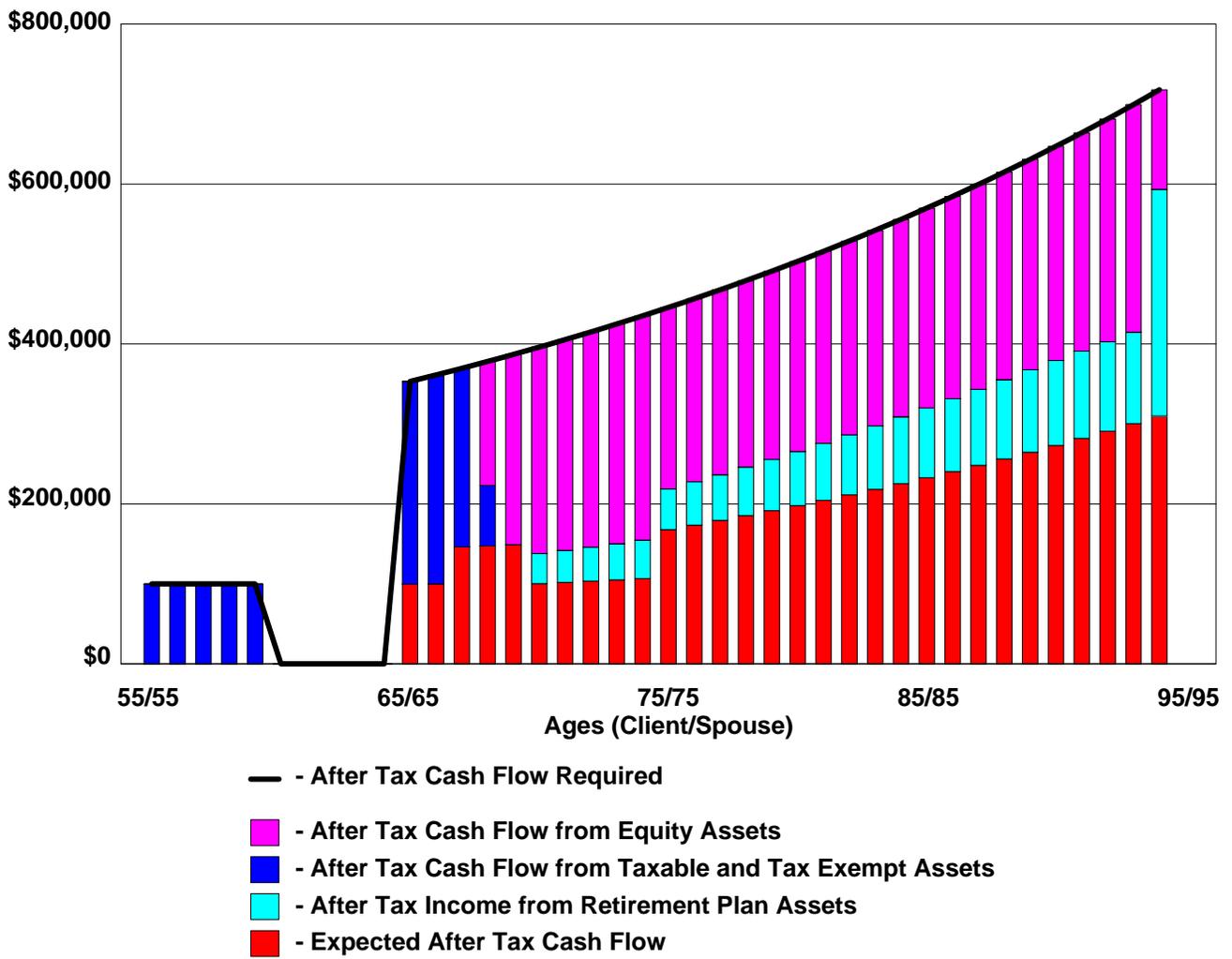
*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

Sources of Cash Flow

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

For: James McNamara
& Allison McNamara

40 Year Graphic Analysis



Summary of Liquid Assets

Liquid Assets Summary Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1) Year End Value of Retirement Plan Assets +	(2) Year End Value of Taxable Assets +	(3) Year End Value of Tax Exempt Assets +	(4) Year End Value of Equity Assets =	(5) Total Liquid Assets
1	55	55	552,140	412,000	520,000	1,966,124	3,450,264
2	56	56	608,330	321,360	540,800	1,975,761	3,446,251
3	57	57	668,859	228,001	562,432	2,015,666	3,474,958
4	58	58	734,034	131,841	584,929	2,077,186	3,527,990
5	59	59	804,183	32,796	608,326	2,154,695	3,600,000
6	60	60	879,658	33,780	632,659	2,244,571	3,790,668
7	61	61	960,835	34,793	657,965	2,344,516	3,998,109
8	62	62	1,048,115	35,837	684,284	2,453,110	4,221,346
9	63	63	1,141,925	36,912	711,655	2,569,513	4,460,005
10	64	64	1,242,725	38,019	740,121	2,693,278	4,714,143
11	65	65	1,325,910	0	545,915	3,483,242	5,355,067
12	66	66	1,414,663	0	296,014	3,657,420	5,368,097
13	67	67	1,509,357	0	75,479	3,839,461	5,424,297
14	68	68	1,610,390	0	0	3,865,480	5,475,870
15	69	69	1,718,185	0	0	3,802,962	5,521,147
16	70	70	1,766,292	0	0	3,715,376	5,481,668
17	71	71	1,813,409	0	0	3,617,259	5,430,668
18	72	72	1,859,216	0	0	3,508,088	5,367,304
19	73	73	1,903,357	0	0	3,387,283	5,290,640
20	74	74	1,945,437	0	0	3,254,210	5,199,647
21	75	75	1,985,019	0	0	3,172,171	5,157,190
22	76	76	2,021,624	0	0	3,083,851	5,105,475
23	77	77	2,055,203	0	0	2,988,686	5,043,889
24	78	78	2,084,754	0	0	2,886,653	4,971,407
25	79	79	2,110,236	0	0	2,777,098	4,887,334
26	80	80	2,131,089	0	0	2,659,640	4,790,729
27	81	81	2,146,715	0	0	2,533,874	4,680,589
28	82	82	2,156,468	0	0	2,399,369	4,555,837
29	83	83	2,159,662	0	0	2,255,671	4,415,333
30	84	84	2,155,565	0	0	2,102,293	4,257,858
31	85	85	2,144,458	0	0	1,938,074	4,082,532
32	86	86	2,125,733	0	0	1,762,339	3,888,072
33	87	87	2,098,768	0	0	1,574,357	3,673,125
34	88	88	2,062,935	0	0	1,373,336	3,436,271
35	89	89	2,017,604	0	0	1,158,408	3,176,012
36	90	90	1,963,828	0	0	927,612	2,891,440
37	91	91	1,901,274	0	0	679,761	2,581,035
38	92	92	1,829,664	0	0	413,559	2,243,223
39	93	93	1,748,790	0	0	127,581	1,876,371
40	94	94	1,361,770	0	0	0	1,361,770

Details of Defined Contribution Plan Assets for James McNamara

Defined Contribution Assets Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Retirement Plan Assets Initial Value 500,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.50%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%		
		(1)	(2)	(3)	(4)	(5)	(6)
Year	Client Age	Beginning of Year Plan Assets	Assumed Deposits	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets
1	55	500,000	17,500	0	0	552,140	0
2	56	552,140	18,025	0	0	608,330	0
3	57	608,330	18,566	0	0	668,859	0
4	58	668,859	19,123	0	0	734,034	0
5	59	734,034	19,696	0	0	804,183	0
6	60	804,183	20,287	0	0	879,658	0
7	61	879,658	20,896	0	0	960,835	0
8	62	960,835	21,523	0	0	1,048,115	0
9	63	1,048,115	22,168	0	0	1,141,925	0
10	64	1,141,925	22,834	0	0	1,242,725	0
11	65	1,242,725	0	0	0	1,325,910	0
12	66	1,325,910	0	0	0	1,414,663	0
13	67	1,414,663	0	0	0	1,509,357	0
14	68	1,509,357	0	0	0	1,610,390	0
15	69	1,610,390	0	0	0	1,718,185	0
16	70	1,718,185	0	62,707	62,707	1,766,292	37,624
17	71	1,766,292	0	66,653	66,653	1,813,409	39,992
18	72	1,813,409	0	70,836	70,836	1,859,216	42,502
19	73	1,859,216	0	75,272	75,272	1,903,357	45,163
20	74	1,903,357	0	79,973	79,973	1,945,437	47,984
21	75	1,945,437	0	84,954	84,954	1,985,019	50,972
22	76	1,985,019	0	90,228	90,228	2,021,624	54,137
23	77	2,021,624	0	95,360	95,360	2,055,203	57,216
24	78	2,055,203	0	101,242	101,242	2,084,754	60,745
25	79	2,084,754	0	106,910	106,910	2,110,236	64,146
26	80	2,110,236	0	112,847	112,847	2,131,089	67,708
27	81	2,131,089	0	119,055	119,055	2,146,715	71,433
28	82	2,146,715	0	125,539	125,539	2,156,468	75,323
29	83	2,156,468	0	132,299	132,299	2,159,662	79,379
30	84	2,159,662	0	139,333	139,333	2,155,565	83,600
31	85	2,155,565	0	145,646	145,646	2,144,458	87,388
32	86	2,144,458	0	152,089	152,089	2,125,733	91,253
33	87	2,125,733	0	158,637	158,637	2,098,768	95,182
34	88	2,098,768	0	165,257	165,257	2,062,935	99,154
35	89	2,062,935	0	171,911	171,911	2,017,604	103,147
36	90	2,017,604	0	176,983	176,983	1,963,828	106,190
37	91	1,963,828	0	181,836	181,836	1,901,274	109,102
38	92	1,901,274	0	186,399	186,399	1,829,664	111,839
39	93	1,829,664	0	190,590	190,590	1,748,790	114,354
40	94	1,748,790	0	192,175	472,455	1,361,770	283,473
			200,618	3,184,731	3,465,011		2,079,006

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

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

Column (4) includes distributions not subject to income tax.

Column (5) has been reduced by an assumed management fee of 0.75%.

Details of Taxable Account*

Taxable Account Detail Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

			Taxable Assets Initial Value	Taxable Yield	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate			
			500,000	5.00%	40.00%	40.00%			
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account		
			-	=	+	=			
1	55	55	500,000	100,000	400,000	12,000	412,000		
2	56	56	412,000	100,000	312,000	9,360	321,360		
3	57	57	321,360	100,000	221,360	6,641	228,001		
4	58	58	228,001	100,000	128,001	3,840	131,841		
5	59	59	131,841	100,000	31,841	955	32,796		
6	60	60	32,796	0	32,796	984	33,780		
7	61	61	33,780	0	33,780	1,013	34,793		
8	62	62	34,793	0	34,793	1,044	35,837		
9	63	63	35,837	0	35,837	1,075	36,912		
10	64	64	36,912	0	36,912	1,107	38,019		
11	65	65	38,019	38,019	0	0	0		
12	66	66	0	0	0	0	0		
13	67	67	0	0	0	0	0		
14	68	68	0	0	0	0	0		
15	69	69	0	0	0	0	0		
16	70	70	0	0	0	0	0		
17	71	71	0	0	0	0	0		
18	72	72	0	0	0	0	0		
19	73	73	0	0	0	0	0		
20	74	74	0	0	0	0	0		
21	75	75	0	0	0	0	0		
22	76	76	0	0	0	0	0		
23	77	77	0	0	0	0	0		
24	78	78	0	0	0	0	0		
25	79	79	0	0	0	0	0		
26	80	80	0	0	0	0	0		
27	81	81	0	0	0	0	0		
28	82	82	0	0	0	0	0		
29	83	83	0	0	0	0	0		
30	84	84	0	0	0	0	0		
31	85	85	0	0	0	0	0		
32	86	86	0	0	0	0	0		
33	87	87	0	0	0	0	0		
34	88	88	0	0	0	0	0		
35	89	89	0	0	0	0	0		
36	90	90	0	0	0	0	0		
37	91	91	0	0	0	0	0		
38	92	92	0	0	0	0	0		
39	93	93	0	0	0	0	0		
40	94	94	0	0	0	0	0		
				538,019			38,019		

*Assumes yield is subject to income tax.

Details of Tax Exempt Account*

Tax Exempt Account Detail Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

			Tax Exempt Assets Initial Value 500,000			Tax Exempt Yield 4.00%			
			(1)	(2)	(3)	(4)	(5)		
			Beginning of Year Balance in Account	Tax Exempt Account Withdrawal	Balance in Account to Accrue	Tax Exempt Interest Earned	Year End Value of Account		
Year	Client Age	Spouse Age	-	=	+	=			
1	55	55	500,000	0	500,000	20,000	520,000		
2	56	56	520,000	0	520,000	20,800	540,800		
3	57	57	540,800	0	540,800	21,632	562,432		
4	58	58	562,432	0	562,432	22,497	584,929		
5	59	59	584,929	0	584,929	23,397	608,326		
6	60	60	608,326	0	608,326	24,333	632,659		
7	61	61	632,659	0	632,659	25,306	657,965		
8	62	62	657,965	0	657,965	26,319	684,284		
9	63	63	684,284	0	684,284	27,371	711,655		
10	64	64	711,655	0	711,655	28,466	740,121		
11	65	65	740,121	215,203	524,918	20,997	545,915		
12	66	66	545,915	261,286	284,629	11,385	296,014		
13	67	67	296,014	223,438	72,576	2,903	75,479		
14	68	68	75,479	75,479	0	0	0		
15	69	69	0	0	0	0	0		
16	70	70	0	0	0	0	0		
17	71	71	0	0	0	0	0		
18	72	72	0	0	0	0	0		
19	73	73	0	0	0	0	0		
20	74	74	0	0	0	0	0		
21	75	75	0	0	0	0	0		
22	76	76	0	0	0	0	0		
23	77	77	0	0	0	0	0		
24	78	78	0	0	0	0	0		
25	79	79	0	0	0	0	0		
26	80	80	0	0	0	0	0		
27	81	81	0	0	0	0	0		
28	82	82	0	0	0	0	0		
29	83	83	0	0	0	0	0		
30	84	84	0	0	0	0	0		
31	85	85	0	0	0	0	0		
32	86	86	0	0	0	0	0		
33	87	87	0	0	0	0	0		
34	88	88	0	0	0	0	0		
35	89	89	0	0	0	0	0		
36	90	90	0	0	0	0	0		
37	91	91	0	0	0	0	0		
38	92	92	0	0	0	0	0		
39	93	93	0	0	0	0	0		
40	94	94	0	0	0	0	0		
				775,406			275,406		

*Assumes yield is not subject to income tax.

Details of Equity Assets

Equity Assets Detail Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Initial Cost Basis		Growth 6.50%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Tax Rate*	Turnover Assumption 35.00%			
	500,000									(1)	(2)	(3)
	Client Age	Spouse Age	Beginning of Year Value of Asset	Fund + Deposits**	Sale of Equities	Capital + Growth	After Tax Reinvested + Dividends	Year End Value of Assets Before Turnover	Net Year End Value of Assets After Turnover***	After Tax Dividend Cash Flow	After Tax Equity Sales Cash Flow	Combined After Tax Cash Flow
1	55	55	2,000,000	0	0	130,000	15,000	2,145,000	1,966,124	0	0	0
2	56	56	1,966,124	0	0	127,798	14,746	2,108,668	1,975,761	0	0	0
3	57	57	1,975,761	0	0	128,424	14,818	2,119,003	2,015,666	0	0	0
4	58	58	2,015,666	0	0	131,018	15,118	2,161,802	2,077,186	0	0	0
5	59	59	2,077,186	0	0	135,017	15,579	2,227,782	2,154,695	0	0	0
6	60	60	2,154,695	0	0	140,055	16,160	2,310,910	2,244,571	0	0	0
7	61	61	2,244,571	0	0	145,897	16,834	2,407,302	2,344,516	0	0	0
8	62	62	2,344,516	0	0	152,394	17,584	2,514,494	2,453,110	0	0	0
9	63	63	2,453,110	0	0	159,452	18,398	2,630,960	2,569,513	0	0	0
10	64	64	2,569,513	0	0	167,018	19,271	2,755,802	2,693,278	0	0	0
11	65	65	2,693,278	622,916	0	215,553	24,871	3,556,618	3,483,242	0	0	0
12	66	66	3,483,242	0	0	226,411	26,124	3,735,777	3,657,420	0	0	0
13	67	67	3,657,420	0	0	237,732	27,431	3,922,583	3,839,461	0	0	0
14	68	68	3,839,461	0	130,442	241,086	0	3,950,105	3,865,480	27,818	127,311	155,129
15	69	69	3,865,480	0	215,900	237,223	0	3,886,803	3,802,962	27,372	210,621	237,993
16	70	70	3,802,962	0	237,096	231,781	0	3,797,647	3,715,376	26,744	231,231	257,975
17	71	71	3,715,376	0	243,470	225,674	0	3,697,580	3,617,259	26,039	237,403	263,442
18	72	72	3,617,259	0	250,007	218,871	0	3,586,123	3,508,088	25,254	243,749	269,003
19	73	73	3,508,088	0	256,714	211,339	0	3,462,713	3,387,283	24,385	250,269	274,654
20	74	74	3,387,283	0	263,595	203,040	0	3,326,728	3,254,210	23,427	256,966	280,393
21	75	75	3,254,210	0	209,241	197,923	0	3,242,892	3,172,171	22,837	203,973	226,810
22	76	76	3,172,171	0	211,962	192,414	0	3,152,623	3,083,851	22,202	206,621	228,823
23	77	77	3,083,851	0	214,981	186,477	0	3,055,347	2,988,686	21,516	209,562	231,078
24	78	78	2,988,686	0	217,751	180,111	0	2,951,046	2,886,653	20,782	212,260	233,042
25	79	79	2,886,653	0	220,877	173,275	0	2,839,051	2,777,098	19,993	215,306	235,299
26	80	80	2,777,098	0	224,069	165,947	0	2,718,976	2,659,640	19,148	218,417	237,565
27	81	81	2,659,640	0	227,335	158,100	0	2,590,405	2,533,874	18,242	221,600	239,842
28	82	82	2,533,874	0	230,681	149,708	0	2,452,901	2,399,369	17,274	224,862	242,136
29	83	83	2,399,369	0	234,114	140,742	0	2,305,997	2,255,671	16,239	228,208	244,447
30	84	84	2,255,671	0	237,646	131,172	0	2,149,197	2,102,293	15,135	231,651	246,786
31	85	85	2,102,293	0	241,903	120,925	0	1,981,315	1,938,074	13,953	235,800	249,753
32	86	86	1,938,074	0	246,375	109,960	0	1,801,659	1,762,339	12,688	240,159	252,847
33	87	87	1,762,339	0	251,087	98,231	0	1,609,483	1,574,357	11,334	244,752	256,086
34	88	88	1,574,357	0	256,069	85,689	0	1,403,977	1,373,336	9,887	249,609	259,496
35	89	89	1,373,336	0	261,360	72,278	0	1,184,254	1,158,408	8,340	254,766	263,106
36	90	90	1,158,408	0	267,978	57,878	0	948,308	927,612	6,678	261,217	267,895
37	91	91	927,612	0	275,098	42,413	0	694,927	679,761	4,893	268,158	273,051
38	92	92	679,761	0	282,779	25,804	0	422,786	413,559	2,977	275,645	278,622
39	93	93	413,559	0	291,091	7,960	0	130,428	127,581	919	283,747	284,666
40	94	94	127,581	0	127,581	0	0	0	0	0	124,362	124,362
				622,916	6,327,202		241,934			446,076	6,168,225	6,614,301

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

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

***Column (7) has been reduced by a 0.75% management fee.

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

Details of Portfolio Turnover

Portfolio Turnover Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

	Initial Value of Equity Account 2,000,000	Growth 6.50%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate*	Turnover Assumption 35.00%			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Yr	Beginning of Year Cost Basis	Fund Deposits	Sale of Equities to Fund Needs	Capital Growth	After Tax Reinvested Dividends	Asset Value Before Turnover	Adjusted Cost Basis	Sale of Equities Caused by Turnover	Cost Basis Used by Turnover	After Tax Reinvested Turnover	Net Year End Value of Asset After Turnover**
1	500,000	0	0	130,000	15,000	2,145,000	515,000	750,750	180,250	586,731	1,966,124
2	921,481	0	0	127,798	14,746	2,108,668	936,227	738,034	327,680	620,057	1,975,761
3	1,228,605	0	0	128,424	14,818	2,119,003	1,243,422	741,651	435,198	653,546	2,015,666
4	1,461,771	0	0	131,018	15,118	2,161,802	1,476,889	756,631	516,911	687,711	2,077,186
5	1,647,689	0	0	135,017	15,579	2,227,782	1,663,268	779,724	582,144	722,919	2,154,695
6	1,804,044	0	0	140,055	16,160	2,310,910	1,820,204	808,819	637,071	759,441	2,244,571
7	1,942,573	0	0	145,897	16,834	2,407,302	1,959,408	842,556	685,793	797,486	2,344,516
8	2,071,101	0	0	152,394	17,584	2,514,494	2,088,685	880,073	731,040	837,226	2,453,110
9	2,194,871	0	0	159,452	18,398	2,630,960	2,213,269	920,836	774,644	878,806	2,569,513
10	2,317,431	0	0	167,018	19,271	2,755,802	2,336,702	964,531	817,846	922,359	2,693,278
11	2,441,215	622,916	0	215,553	24,871	3,556,618	3,089,002	1,244,816	1,081,151	1,197,762	3,483,242
12	3,205,614	0	0	226,411	26,124	3,735,777	3,231,738	1,307,522	1,131,108	1,256,803	3,657,420
13	3,357,433	0	0	237,732	27,431	3,922,583	3,384,864	1,372,904	1,184,702	1,318,796	3,839,461
14	3,518,957	0	130,442	241,086	0	3,950,105	3,399,405	1,382,537	1,189,791	1,327,122	3,865,480
15	3,536,735	0	215,900	237,223	0	3,886,803	3,339,197	1,360,381	1,168,719	1,305,278	3,802,962
16	3,475,756	0	237,096	231,781	0	3,797,647	3,259,060	1,329,176	1,140,671	1,274,981	3,715,376
17	3,393,370	0	243,470	225,674	0	3,697,580	3,171,001	1,294,153	1,109,850	1,241,166	3,617,259
18	3,302,317	0	250,007	218,871	0	3,586,123	3,074,077	1,255,143	1,075,927	1,203,618	3,508,088
19	3,201,768	0	256,714	211,339	0	3,462,713	2,967,470	1,211,950	1,038,615	1,162,116	3,387,283
20	3,090,971	0	263,595	203,040	0	3,326,728	2,850,435	1,164,355	997,652	1,116,428	3,254,210
21	2,969,211	0	209,241	197,923	0	3,242,892	2,778,295	1,135,012	972,403	1,088,262	3,172,171
22	2,894,154	0	211,962	192,414	0	3,152,623	2,700,769	1,103,418	945,269	1,057,950	3,083,851
23	2,813,450	0	214,981	186,477	0	3,055,347	2,617,319	1,069,371	916,062	1,025,295	2,988,686
24	2,726,552	0	217,751	180,111	0	2,951,046	2,527,900	1,032,866	884,765	990,287	2,886,653
25	2,633,422	0	220,877	173,275	0	2,839,051	2,431,922	993,668	851,172	952,700	2,777,098
26	2,533,449	0	224,069	165,947	0	2,718,976	2,329,039	951,642	815,164	912,404	2,659,640
27	2,426,280	0	227,335	158,100	0	2,590,405	2,218,891	906,642	776,612	869,258	2,533,874
28	2,311,537	0	230,681	149,708	0	2,452,901	2,101,098	858,515	735,384	823,115	2,399,369
29	2,188,829	0	234,114	140,742	0	2,305,997	1,975,258	807,099	691,340	773,818	2,255,671
30	2,057,736	0	237,646	131,172	0	2,149,197	1,840,943	752,219	644,330	721,201	2,102,293
31	1,917,814	0	241,903	120,925	0	1,981,315	1,697,138	693,460	593,998	664,865	1,938,074
32	1,768,005	0	246,375	109,960	0	1,801,659	1,543,250	630,581	540,137	604,578	1,762,339
33	1,607,691	0	251,087	98,231	0	1,609,483	1,378,637	563,319	482,523	540,090	1,574,357
34	1,436,204	0	256,069	85,689	0	1,403,977	1,202,606	491,392	420,912	471,129	1,373,336
35	1,252,823	0	261,360	72,278	0	1,184,254	1,014,398	414,489	355,039	397,397	1,158,408
36	1,056,756	0	267,978	57,878	0	948,308	812,293	331,908	284,303	318,221	927,612
37	846,212	0	275,098	42,413	0	694,927	595,254	243,224	208,339	233,195	679,761
38	620,110	0	282,779	25,804	0	422,786	362,146	147,975	126,751	141,873	413,559
39	377,268	0	291,091	7,960	0	130,428	111,721	45,650	39,102	43,767	127,581
40	116,386	0	127,581	0	0	0	0	0	0	0	0
		622,916	6,327,202			241,934					

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

Column (2) includes proceeds from the sale of illiquid assets.
**Column (11) has been reduced by a 0.75% management fee.

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

Summary of Illiquid Assets

Illiquid Assets Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1) Principal Residence (6.00% Growth)*	+	(2) Replacement Residence (4.00% Growth)	+	(3) Personal Property (-5.00% Growth)	+	(4) Rare Coin Collection (7.50% Growth)	=	(5) Total Illiquid Assets
1	55	55	901,000		0		380,000		322,500		1,603,500
2	56	56	955,060		0		361,000		346,688		1,662,748
3	57	57	1,012,364		0		342,950		372,689		1,728,003
4	58	58	1,073,105		0		325,803		400,641		1,799,549
5	59	59	1,137,492		0		309,512		430,689		1,877,693
6	60	60	1,205,741		0		294,037		462,990		1,962,768
7	61	61	1,278,086		0		279,335		497,715		2,055,136
8	62	62	1,354,771		0		265,368		535,043		2,155,182
9	63	63	1,436,057		0		252,100		575,172		2,263,329
10	64	64	1,522,221		0		239,495		618,309		2,380,025
11	65	65	0		780,000		227,520		664,683		1,672,203
12	66	66	0		811,200		216,144		714,534		1,741,878
13	67	67	0		843,648		205,337		768,124		1,817,109
14	68	68	0		877,394		195,070		825,733		1,898,197
15	69	69	0		912,490		185,316		887,663		1,985,469
16	70	70	0		948,989		176,051		954,238		2,079,278
17	71	71	0		986,949		167,248		1,025,806		2,180,003
18	72	72	0		1,026,427		158,886		1,102,741		2,288,054
19	73	73	0		1,067,484		150,941		1,185,447		2,403,872
20	74	74	0		1,110,183		143,394		1,274,355		2,527,932
21	75	75	0		1,154,591		136,225		1,369,932		2,660,748
22	76	76	0		1,200,774		129,413		1,472,677		2,802,864
23	77	77	0		1,248,805		122,943		1,583,128		2,954,876
24	78	78	0		1,298,757		116,796		1,701,862		3,117,415
25	79	79	0		1,350,708		110,956		1,829,502		3,291,166
26	80	80	0		1,404,736		105,408		1,966,715		3,476,859
27	81	81	0		1,460,925		100,138		2,114,218		3,675,281
28	82	82	0		1,519,362		95,131		2,272,784		3,887,277
29	83	83	0		1,580,137		90,374		2,443,243		4,113,754
30	84	84	0		1,643,342		85,856		2,626,487		4,355,685
31	85	85	0		1,709,076		81,563		2,823,473		4,614,112
32	86	86	0		1,777,439		77,485		3,035,234		4,890,158
33	87	87	0		1,848,537		73,610		3,262,876		5,185,023
34	88	88	0		1,922,478		69,930		3,507,592		5,500,000
35	89	89	0		1,999,377		66,433		3,770,661		5,836,471
36	90	90	0		2,079,352		63,112		4,053,461		6,195,925
37	91	91	0		2,162,526		59,956		4,357,470		6,579,952
38	92	92	0		2,249,027		56,958		4,684,281		6,990,266
39	93	93	0		2,338,989		54,110		5,035,602		7,428,701
40	94	94	0		2,432,548		51,405		5,413,272		7,897,225

*Principal residence presumed replaced at age 65. Any liquid funds created through the replacement are presumed to be reinvested in liquid assets.

Summary of Liabilities

Liabilities Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1) Principal Residence Loan (@ 4.50% Interest)	(2) Total Liabilities
1	55	55	275,693	275,693
2	56	56	250,269	250,269
3	57	57	223,677	223,677
4	58	58	195,864	195,864
5	59	59	166,773	166,773
6	60	60	136,345	136,345
7	61	61	104,520	104,520
8	62	62	71,233	71,233
9	63	63	36,416	36,416
10	64	64	0	0
11	65	65	0	0
12	66	66	0	0
13	67	67	0	0
14	68	68	0	0
15	69	69	0	0
16	70	70	0	0
17	71	71	0	0
18	72	72	0	0
19	73	73	0	0
20	74	74	0	0
21	75	75	0	0
22	76	76	0	0
23	77	77	0	0
24	78	78	0	0
25	79	79	0	0
26	80	80	0	0
27	81	81	0	0
28	82	82	0	0
29	83	83	0	0
30	84	84	0	0
31	85	85	0	0
32	86	86	0	0
33	87	87	0	0
34	88	88	0	0
35	89	89	0	0
36	90	90	0	0
37	91	91	0	0
38	92	92	0	0
39	93	93	0	0
40	94	94	0	0

Cash flow required for above illustrated loan payments is not explicitly withdrawn from liquid accounts. Any needed cash flow for such payments should be included in a schedule of Desired Spendable Cash Flow.

Buy Replacement Residence

Cash Flow Analysis

Below is an analysis of the cash flow resulting from the purchase of the replacement residence in year 11.

Year 11

1,522,221	Proceeds from sale of principal residence	1,522,221
-	425,000 Cost basis of principal residence	
<hr/>		
1,097,221	Gain from sale of principal residence	
-	500,000 Less excludable gain	
<hr/>		
597,221	Taxable gain from sale of residence	
	25.00% Capital gains tax	- 149,305
	Mortgage balance payoff of principal residence	- 0
<hr/>		
	After tax cash flow from sale of principal residence	1,372,916
	Cost of replacement residence	- 750,000
<hr/>		
	Cash flow reinvested in equity account	622,916

Hypothetical Net Worth Numerical Illustration (After Providing Required Cash Flow)

Hypothetical Net Worth Illustration Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1) Year End Net Equity of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Retirement Plan Assets	(4) Year End Value of Taxable Assets	(5) Year End Value of Tax Exempt Assets	(6) Year End Value of Equity Assets	(7) Year End Hypothetical Net Worth
1	55	55	1,327,807	23,479	552,140	412,000	520,000	1,966,124	4,801,550
2	56	56	1,412,479	124,555	608,330	321,360	540,800	1,975,761	4,983,285
3	57	57	1,504,326	232,497	668,859	228,001	562,432	2,015,666	5,211,781
4	58	58	1,603,685	347,909	734,034	131,841	584,929	2,077,186	5,479,584
5	59	59	1,710,920	471,461	804,183	32,796	608,326	2,154,695	5,782,381
6	60	60	1,826,423	502,255	879,658	33,780	632,659	2,244,571	6,119,346
7	61	61	1,950,616	535,530	960,835	34,793	657,965	2,344,516	6,484,255
8	62	62	2,083,949	571,601	1,048,115	35,837	684,284	2,453,110	6,876,896
9	63	63	2,226,913	610,797	1,141,925	36,912	711,655	2,569,513	7,297,715
10	64	64	2,380,025	653,477	1,242,725	38,019	740,121	2,693,278	7,747,645
11	65	65	1,672,203	706,335	1,325,910	0	545,915	3,483,242	7,733,605
12	66	66	1,741,878	756,019	1,414,663	0	296,014	3,657,420	7,865,994
13	67	67	1,817,109	809,204	1,509,357	0	75,479	3,839,461	8,050,610
14	68	68	1,898,197	866,129	1,610,390	0	0	3,865,480	8,240,196
15	69	69	1,985,469	927,048	1,718,185	0	0	3,802,962	8,433,664
16	70	70	2,079,278	992,248	1,766,292	0	0	3,715,376	8,553,194
17	71	71	2,180,003	1,061,921	1,813,409	0	0	3,617,259	8,672,592
18	72	72	2,288,054	1,136,416	1,859,216	0	0	3,508,088	8,791,774
19	73	73	2,403,872	1,216,144	1,903,357	0	0	3,387,283	8,910,656
20	74	74	2,527,932	1,301,601	1,945,437	0	0	3,254,210	9,029,180
21	75	75	2,660,748	1,257,871	1,985,019	0	0	3,172,171	9,075,809
22	76	76	2,802,864	1,213,470	2,021,624	0	0	3,083,851	9,121,809
23	77	77	2,954,876	1,168,909	2,055,203	0	0	2,988,686	9,167,674
24	78	78	3,117,415	1,124,939	2,084,754	0	0	2,886,653	9,213,761
25	79	79	3,291,166	1,082,650	2,110,236	0	0	2,777,098	9,261,150
26	80	80	3,476,859	1,042,600	2,131,089	0	0	2,659,640	9,310,188
27	81	81	3,675,281	1,003,181	2,146,715	0	0	2,533,874	9,359,051
28	82	82	3,887,277	964,648	2,156,468	0	0	2,399,369	9,407,762
29	83	83	4,113,754	927,270	2,159,662	0	0	2,255,671	9,456,357
30	84	84	4,355,685	891,352	2,155,565	0	0	2,102,293	9,504,895
31	85	85	4,614,112	857,125	2,144,458	0	0	1,938,074	9,553,769
32	86	86	4,890,158	824,947	2,125,733	0	0	1,762,339	9,603,177
33	87	87	5,185,023	795,129	2,098,768	0	0	1,574,357	9,653,277
34	88	88	5,500,000	767,992	2,062,935	0	0	1,373,336	9,704,263
35	89	89	5,836,471	743,826	2,017,604	0	0	1,158,408	9,756,309
36	90	90	6,195,925	722,933	1,963,828	0	0	927,612	9,810,298
37	91	91	6,579,952	709,792	1,901,274	0	0	679,761	9,870,779
38	92	92	6,990,266	706,524	1,829,664	0	0	413,559	9,940,013
39	93	93	7,428,701	715,808	1,748,790	0	0	127,581	10,020,880
40	94	94	7,897,225	741,087	1,361,770	0	0	0	10,000,082

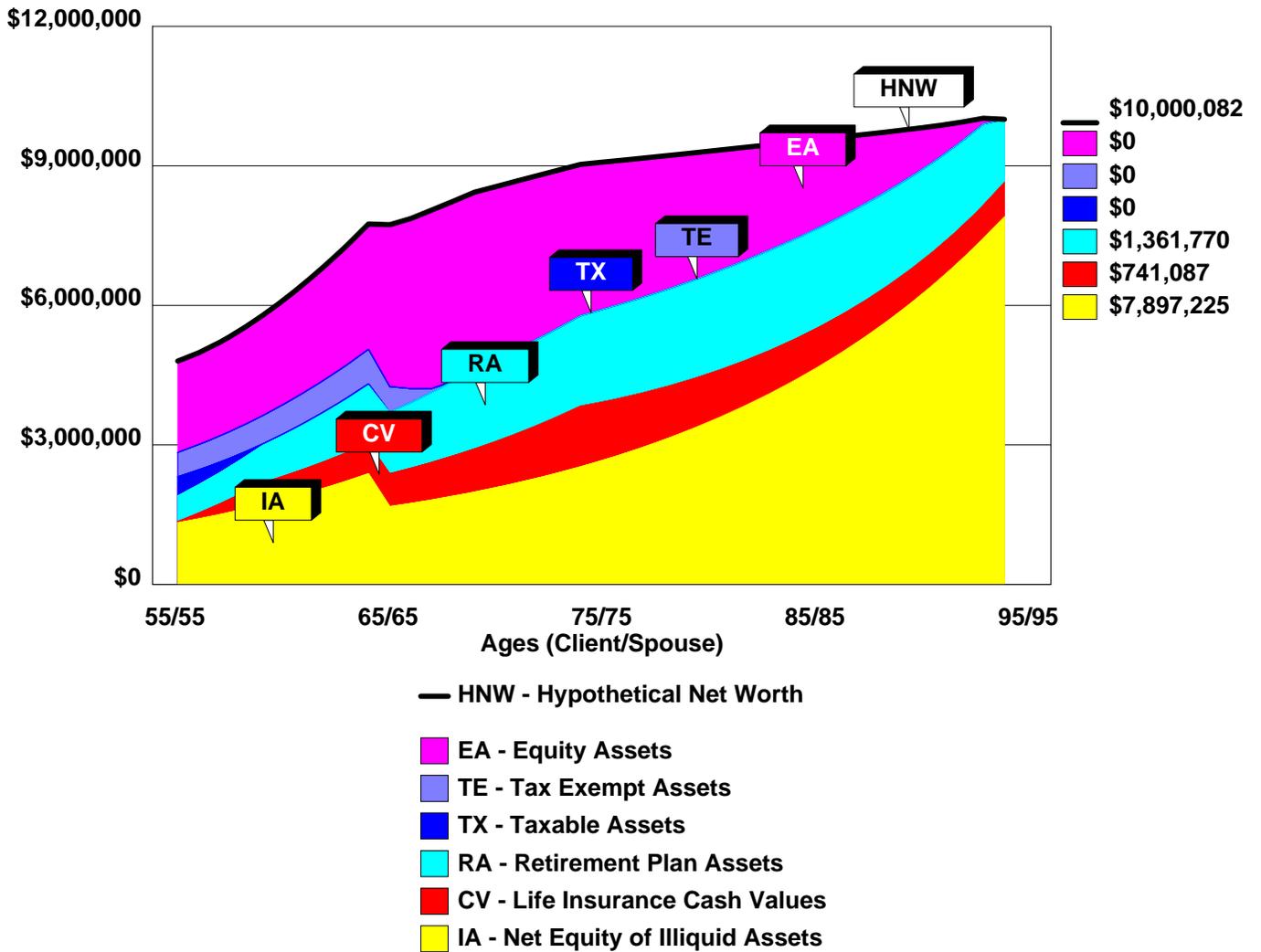
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Hypothetical Net Worth (After Providing Required Cash Flow)

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

For: James McNamara
& Allison McNamara

40 Year Graphic Analysis



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.

Wealth Transfer Summary (After Providing Required Cash Flow)

Wealth Transfer Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Spouse		(1)	(2)	(3)	(4)	(5)	(6)
	Age	Age	Total Estate Assets*	Total Transfer Taxes	Net Estate to Heirs	Year End Total Assets Outside the Estate	Year End Wealth Transferred to Heirs	Portion of Column (5) Subject to Income Tax**
1	55	55	6,578,071	0	6,578,071	0	6,578,071	552,140
2	56	56	6,658,730	0	6,658,730	0	6,658,730	608,330
3	57	57	6,779,284	0	6,779,284	0	6,779,284	668,859
4	58	58	6,931,675	0	6,931,675	0	6,931,675	734,034
5	59	59	7,110,920	0	7,110,920	0	7,110,920	804,183
6	60	60	7,417,091	0	7,417,091	0	7,417,091	879,658
7	61	61	7,748,725	0	7,748,725	0	7,748,725	960,835
8	62	62	8,105,295	0	8,105,295	0	8,105,295	1,048,115
9	63	63	8,486,918	0	8,486,918	0	8,486,918	1,141,925
10	64	64	8,894,168	0	8,894,168	0	8,894,168	1,242,725
11	65	65	8,827,270	0	8,827,270	0	8,827,270	1,325,910
12	66	66	8,909,975	0	8,909,975	0	8,909,975	1,414,663
13	67	67	9,041,406	0	9,041,406	0	9,041,406	1,509,357
14	68	68	9,174,067	0	9,174,067	0	9,174,067	1,610,390
15	69	69	9,306,616	0	9,306,616	0	9,306,616	1,718,185
16	70	70	9,360,946	0	9,360,946	0	9,360,946	1,766,292
17	71	71	9,410,671	0	9,410,671	0	9,410,671	1,813,409
18	72	72	9,455,358	0	9,455,358	0	9,455,358	1,859,216
19	73	73	9,494,512	0	9,494,512	0	9,494,512	1,903,357
20	74	74	9,527,579	0	9,527,579	0	9,527,579	1,945,437
21	75	75	9,503,054	0	9,503,054	0	9,503,054	1,985,019
22	76	76	9,468,727	0	9,468,727	0	9,468,727	2,021,624
23	77	77	9,423,966	0	9,423,966	0	9,423,966	2,055,203
24	78	78	9,367,727	0	9,367,727	0	9,367,727	2,084,754
25	79	79	9,349,242	0	9,349,242	0	9,349,242	2,110,236
26	80	80	9,404,808	0	9,404,808	0	9,404,808	2,131,089
27	81	81	9,460,895	0	9,460,895	0	9,460,895	2,146,715
28	82	82	9,517,578	0	9,517,578	0	9,517,578	2,156,468
29	83	83	9,574,950	0	9,574,950	0	9,574,950	2,159,662
30	84	84	9,633,131	0	9,633,131	0	9,633,131	2,155,565
31	85	85	9,692,571	0	9,692,571	0	9,692,571	2,144,458
32	86	86	9,753,538	0	9,753,538	0	9,753,538	2,125,733
33	87	87	9,816,256	0	9,816,256	0	9,816,256	2,098,768
34	88	88	9,880,992	0	9,880,992	0	9,880,992	2,062,935
35	89	89	9,947,994	0	9,947,994	0	9,947,994	2,017,604
36	90	90	10,018,219	0	10,018,219	0	10,018,219	1,963,828
37	91	91	10,051,363	0	10,051,363	0	10,051,363	1,901,274
38	92	92	10,087,183	0	10,087,183	0	10,087,183	1,829,664
39	93	93	10,127,596	0	10,127,596	0	10,127,596	1,748,790
40	94	94	10,058,181	0	10,058,181	0	10,058,181	1,361,770

*Net of cash flow provided

**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 35)

Total Estate Assets	\$ 9,947,994
Wealth Transferred to Heirs	\$ 9,947,994

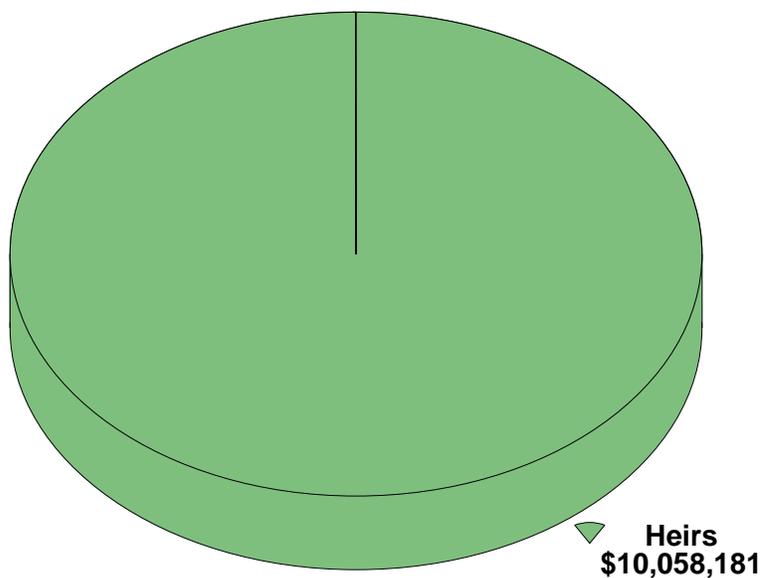
Distribution of Assets

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

For: James McNamara
& Allison McNamara

Summary Analysis at Ages 94/94

Estate Distribution



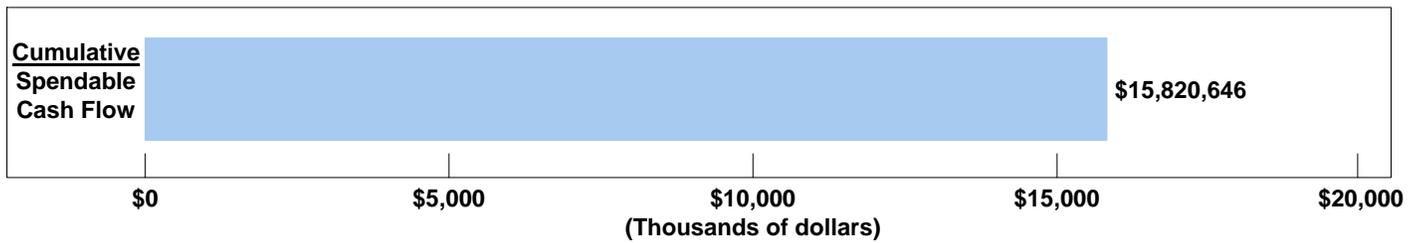
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Summary Analysis

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

For: James McNamara
& Allison McNamara

Cumulative Spendable Cash Flow



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



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

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.

Estate Assets Details

Estate Assets Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)
			Liquid Assets*	+ Net Illiquid Assets**	+ Proposed Life Insurance Death Benefit	= Total Estate Assets
1	55	55	3,450,264	1,327,807	1,800,000	6,578,071
2	56	56	3,446,251	1,412,479	1,800,000	6,658,730
3	57	57	3,474,958	1,504,326	1,800,000	6,779,284
4	58	58	3,527,990	1,603,685	1,800,000	6,931,675
5	59	59	3,600,000	1,710,920	1,800,000	7,110,920
6	60	60	3,790,668	1,826,423	1,800,000	7,417,091
7	61	61	3,998,109	1,950,616	1,800,000	7,748,725
8	62	62	4,221,346	2,083,949	1,800,000	8,105,295
9	63	63	4,460,005	2,226,913	1,800,000	8,486,918
10	64	64	4,714,143	2,380,025	1,800,000	8,894,168
11	65	65	5,355,067	1,672,203	1,800,000	8,827,270
12	66	66	5,368,097	1,741,878	1,800,000	8,909,975
13	67	67	5,424,297	1,817,109	1,800,000	9,041,406
14	68	68	5,475,870	1,898,197	1,800,000	9,174,067
15	69	69	5,521,147	1,985,469	1,800,000	9,306,616
16	70	70	5,481,668	2,079,278	1,800,000	9,360,946
17	71	71	5,430,668	2,180,003	1,800,000	9,410,671
18	72	72	5,367,304	2,288,054	1,800,000	9,455,358
19	73	73	5,290,640	2,403,872	1,800,000	9,494,512
20	74	74	5,199,647	2,527,932	1,800,000	9,527,579
21	75	75	5,157,190	2,660,748	1,685,116	9,503,054
22	76	76	5,105,475	2,802,864	1,560,388	9,468,727
23	77	77	5,043,889	2,954,876	1,425,201	9,423,966
24	78	78	4,971,407	3,117,415	1,278,905	9,367,727
25	79	79	4,887,334	3,291,166	1,170,742	9,349,242
26	80	80	4,790,729	3,476,859	1,137,220	9,404,808
27	81	81	4,680,589	3,675,281	1,105,025	9,460,895
28	82	82	4,555,837	3,887,277	1,074,464	9,517,578
29	83	83	4,415,333	4,113,754	1,045,863	9,574,950
30	84	84	4,257,858	4,355,685	1,019,588	9,633,131
31	85	85	4,082,532	4,614,112	995,927	9,692,571
32	86	86	3,888,072	4,890,158	975,308	9,753,538
33	87	87	3,673,125	5,185,023	958,108	9,816,256
34	88	88	3,436,271	5,500,000	944,721	9,880,992
35	89	89	3,176,012	5,836,471	935,511	9,947,994
36	90	90	2,891,440	6,195,925	930,854	10,018,219
37	91	91	2,581,035	6,579,952	890,376	10,051,363
38	92	92	2,243,223	6,990,266	853,694	10,087,183
39	93	93	1,876,371	7,428,701	822,524	10,127,596
40	94	94	1,361,770	7,897,225	799,186	10,058,181

*Including taxable assets, tax exempt assets, 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.

Transfer Tax Details

Transfer Tax Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)	(6)
			Total Estate Assets	Taxable Estate	Remaining Available Unified Credit Equivalent*	Estate Tax	Income Tax on Retirement Plan Assets**	Total Transfer Taxes
1	55	55	6,578,071	6,578,071	10,680,000	0	0	0
2	56	56	6,658,730	6,658,730	11,000,000	0	0	0
3	57	57	6,779,284	6,779,284	11,340,000	0	0	0
4	58	58	6,931,675	6,931,675	11,680,000	0	0	0
5	59	59	7,110,920	7,110,920	12,020,000	0	0	0
6	60	60	7,417,091	7,417,091	12,380,000	0	0	0
7	61	61	7,748,725	7,748,725	12,760,000	0	0	0
8	62	62	8,105,295	8,105,295	13,140,000	0	0	0
9	63	63	8,486,918	8,486,918	13,540,000	0	0	0
10	64	64	8,894,168	8,894,168	13,940,000	0	0	0
11	65	65	8,827,270	8,827,270	14,360,000	0	0	0
12	66	66	8,909,975	8,909,975	14,780,000	0	0	0
13	67	67	9,041,406	9,041,406	15,240,000	0	0	0
14	68	68	9,174,067	9,174,067	15,680,000	0	0	0
15	69	69	9,306,616	9,306,616	16,160,000	0	0	0
16	70	70	9,360,946	9,360,946	16,640,000	0	0	0
17	71	71	9,410,671	9,410,671	17,140,000	0	0	0
18	72	72	9,455,358	9,455,358	17,660,000	0	0	0
19	73	73	9,494,512	9,494,512	18,180,000	0	0	0
20	74	74	9,527,579	9,527,579	18,740,000	0	0	0
21	75	75	9,503,054	9,503,054	19,300,000	0	0	0
22	76	76	9,468,727	9,468,727	19,880,000	0	0	0
23	77	77	9,423,966	9,423,966	20,480,000	0	0	0
24	78	78	9,367,727	9,367,727	21,080,000	0	0	0
25	79	79	9,349,242	9,349,242	21,720,000	0	0	0
26	80	80	9,404,808	9,404,808	22,380,000	0	0	0
27	81	81	9,460,895	9,460,895	23,040,000	0	0	0
28	82	82	9,517,578	9,517,578	23,740,000	0	0	0
29	83	83	9,574,950	9,574,950	24,440,000	0	0	0
30	84	84	9,633,131	9,633,131	25,180,000	0	0	0
31	85	85	9,692,571	9,692,571	25,940,000	0	0	0
32	86	86	9,753,538	9,753,538	26,720,000	0	0	0
33	87	87	9,816,256	9,816,256	27,520,000	0	0	0
34	88	88	9,880,992	9,880,992	28,340,000	0	0	0
35	89	89	9,947,994	9,947,994	29,180,000	0	0	0
36	90	90	10,018,219	10,018,219	30,060,000	0	0	0
37	91	91	10,051,363	10,051,363	30,960,000	0	0	0
38	92	92	10,087,183	10,087,183	31,900,000	0	0	0
39	93	93	10,127,596	10,127,596	32,860,000	0	0	0
40	94	94	10,058,181	10,058,181	33,840,000	0	0	0

*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.

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.

**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.

Summary of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Summary Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

Year	Client Age	Spouse Age	Plan Assets	Plan Assets	Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax	
			Initial Value 500,000	Cost Basis 0	Yield 7.50%			
			(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets*	(4) Total Taxes Attributed to Plan Assets		
1	55	55	552,140	0	0	0	552,140	0%
2	56	56	608,330	0	0	0	608,330	0%
3	57	57	668,859	0	0	0	668,859	0%
4	58	58	734,034	0	0	0	734,034	0%
5	59	59	804,183	0	0	0	804,183	0%
6	60	60	879,658	0	0	0	879,658	0%
7	61	61	960,835	0	0	0	960,835	0%
8	62	62	1,048,115	0	0	0	1,048,115	0%
9	63	63	1,141,925	0	0	0	1,141,925	0%
10	64	64	1,242,725	0	0	0	1,242,725	0%
11	65	65	1,325,910	0	0	0	1,325,910	0%
12	66	66	1,414,663	0	0	0	1,414,663	0%
13	67	67	1,509,357	0	0	0	1,509,357	0%
14	68	68	1,610,390	0	0	0	1,610,390	0%
15	69	69	1,718,185	0	0	0	1,718,185	0%
16	70	70	1,766,292	0	0	0	1,766,292	0%
17	71	71	1,813,409	0	0	0	1,813,409	0%
18	72	72	1,859,216	0	0	0	1,859,216	0%
19	73	73	1,903,357	0	0	0	1,903,357	0%
20	74	74	1,945,437	0	0	0	1,945,437	0%
21	75	75	1,985,019	0	0	0	1,985,019	0%
22	76	76	2,021,624	0	0	0	2,021,624	0%
23	77	77	2,055,203	0	0	0	2,055,203	0%
24	78	78	2,084,754	0	0	0	2,084,754	0%
25	79	79	2,110,236	0	0	0	2,110,236	0%
26	80	80	2,131,089	0	0	0	2,131,089	0%
27	81	81	2,146,715	0	0	0	2,146,715	0%
28	82	82	2,156,468	0	0	0	2,156,468	0%
29	83	83	2,159,662	0	0	0	2,159,662	0%
30	84	84	2,155,565	0	0	0	2,155,565	0%
31	85	85	2,144,458	0	0	0	2,144,458	0%
32	86	86	2,125,733	0	0	0	2,125,733	0%
33	87	87	2,098,768	0	0	0	2,098,768	0%
34	88	88	2,062,935	0	0	0	2,062,935	0%
35	89	89	2,017,604	0	0	0	2,017,604	0%
36	90	90	1,963,828	0	0	0	1,963,828	0%
37	91	91	1,901,274	0	0	0	1,901,274	0%
38	92	92	1,829,664	0	0	0	1,829,664	0%
39	93	93	1,748,790	0	0	0	1,748,790	0%
40	94	94	1,361,770	0	0	0	1,361,770	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.

Details of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Page: 1
Date: [Current date appears here]

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

For: James McNamara
& Allison McNamara

			Plan Assets Initial Value 500,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.50%					
Year	Client Age	Spouse Age	(1) Plan Assets in Estate	(2) Federal Estate Tax on Plan Assets	(3) Unrealized Gain in Plan Assets	(4) Federal Estate Tax Attributable to Gain*	(5) Portion of Gain Subject to Income Tax (3) - (4)	(6) Income Tax on Gain*	(7) Total Taxes Attributed to Plan Assets (2)+(6)	(8) Heirs' After Tax Plan Assets (1) - (7)
1	55	55	552,140	0	552,140	0	552,140	0	0	552,140
2	56	56	608,330	0	608,330	0	608,330	0	0	608,330
3	57	57	668,859	0	668,859	0	668,859	0	0	668,859
4	58	58	734,034	0	734,034	0	734,034	0	0	734,034
5	59	59	804,183	0	804,183	0	804,183	0	0	804,183
6	60	60	879,658	0	879,658	0	879,658	0	0	879,658
7	61	61	960,835	0	960,835	0	960,835	0	0	960,835
8	62	62	1,048,115	0	1,048,115	0	1,048,115	0	0	1,048,115
9	63	63	1,141,925	0	1,141,925	0	1,141,925	0	0	1,141,925
10	64	64	1,242,725	0	1,242,725	0	1,242,725	0	0	1,242,725
11	65	65	1,325,910	0	1,325,910	0	1,325,910	0	0	1,325,910
12	66	66	1,414,663	0	1,414,663	0	1,414,663	0	0	1,414,663
13	67	67	1,509,357	0	1,509,357	0	1,509,357	0	0	1,509,357
14	68	68	1,610,390	0	1,610,390	0	1,610,390	0	0	1,610,390
15	69	69	1,718,185	0	1,718,185	0	1,718,185	0	0	1,718,185
16	70	70	1,766,292	0	1,766,292	0	1,766,292	0	0	1,766,292
17	71	71	1,813,409	0	1,813,409	0	1,813,409	0	0	1,813,409
18	72	72	1,859,216	0	1,859,216	0	1,859,216	0	0	1,859,216
19	73	73	1,903,357	0	1,903,357	0	1,903,357	0	0	1,903,357
20	74	74	1,945,437	0	1,945,437	0	1,945,437	0	0	1,945,437
21	75	75	1,985,019	0	1,985,019	0	1,985,019	0	0	1,985,019
22	76	76	2,021,624	0	2,021,624	0	2,021,624	0	0	2,021,624
23	77	77	2,055,203	0	2,055,203	0	2,055,203	0	0	2,055,203
24	78	78	2,084,754	0	2,084,754	0	2,084,754	0	0	2,084,754
25	79	79	2,110,236	0	2,110,236	0	2,110,236	0	0	2,110,236
26	80	80	2,131,089	0	2,131,089	0	2,131,089	0	0	2,131,089
27	81	81	2,146,715	0	2,146,715	0	2,146,715	0	0	2,146,715
28	82	82	2,156,468	0	2,156,468	0	2,156,468	0	0	2,156,468
29	83	83	2,159,662	0	2,159,662	0	2,159,662	0	0	2,159,662
30	84	84	2,155,565	0	2,155,565	0	2,155,565	0	0	2,155,565
31	85	85	2,144,458	0	2,144,458	0	2,144,458	0	0	2,144,458
32	86	86	2,125,733	0	2,125,733	0	2,125,733	0	0	2,125,733
33	87	87	2,098,768	0	2,098,768	0	2,098,768	0	0	2,098,768
34	88	88	2,062,935	0	2,062,935	0	2,062,935	0	0	2,062,935
35	89	89	2,017,604	0	2,017,604	0	2,017,604	0	0	2,017,604
36	90	90	1,963,828	0	1,963,828	0	1,963,828	0	0	1,963,828
37	91	91	1,901,274	0	1,901,274	0	1,901,274	0	0	1,901,274
38	92	92	1,829,664	0	1,829,664	0	1,829,664	0	0	1,829,664
39	93	93	1,748,790	0	1,748,790	0	1,748,790	0	0	1,748,790
40	94	94	1,361,770	0	1,361,770	0	1,361,770	0	0	1,361,770

*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.

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.