

# Retirement Planning Options

For: Tom and Jennifer Hamilton



Presented By: \_\_\_\_\_

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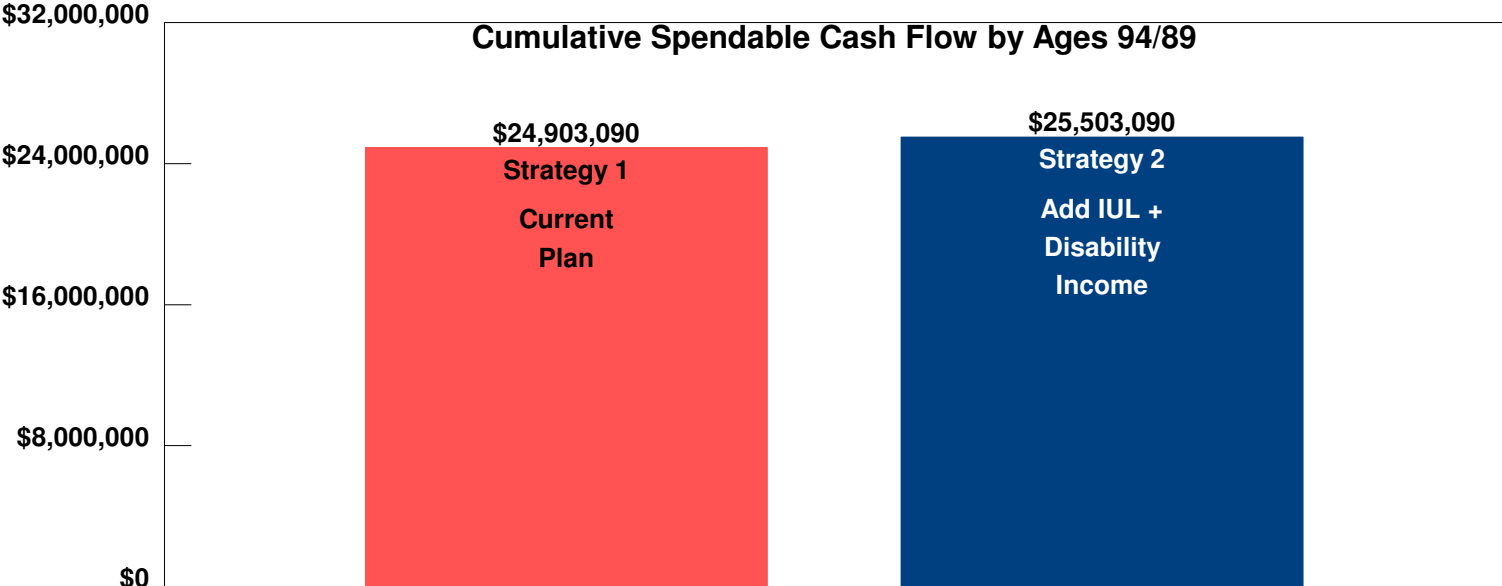
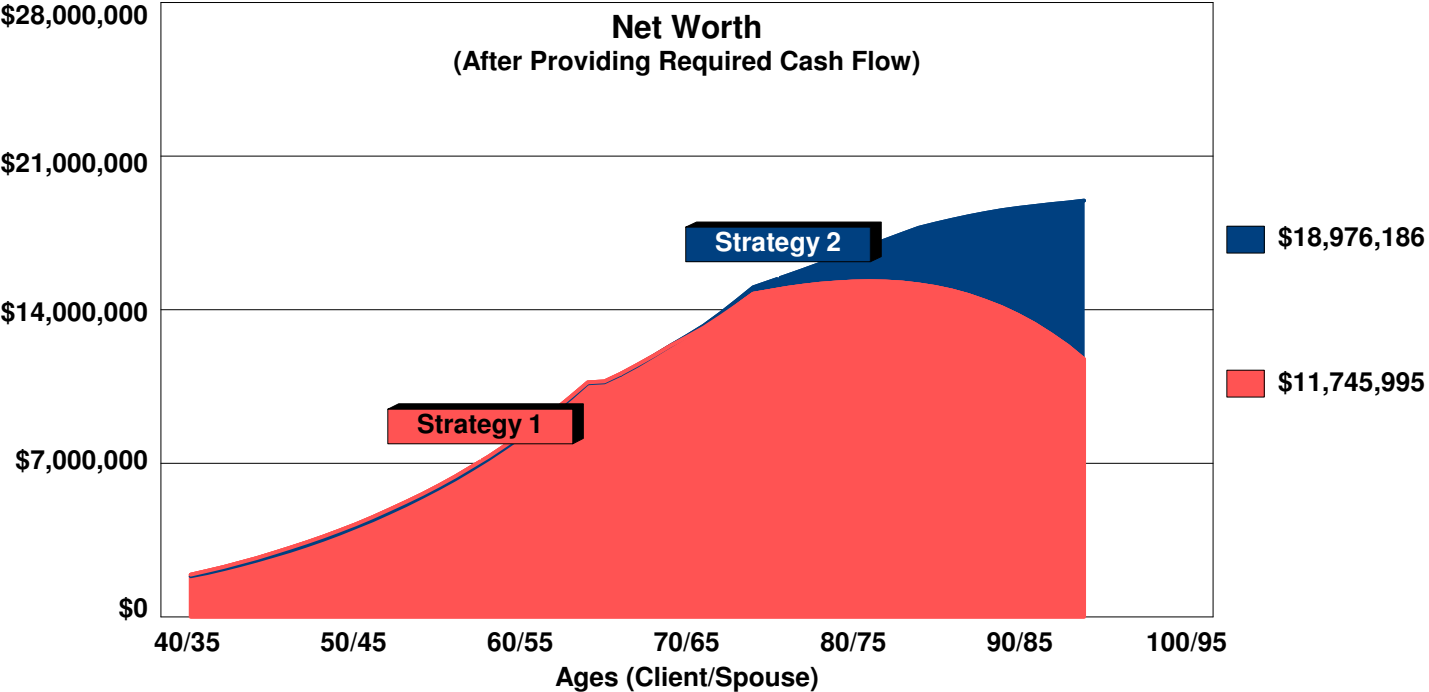
**Compare Strategies: Current Plan vs. Add IUL + Disability Income**

# Compare Strategies: Current Plan vs. Add IUL + Disability Income

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For: Tom Hamilton & Jennifer Hamilton

## Comparison of Alternatives



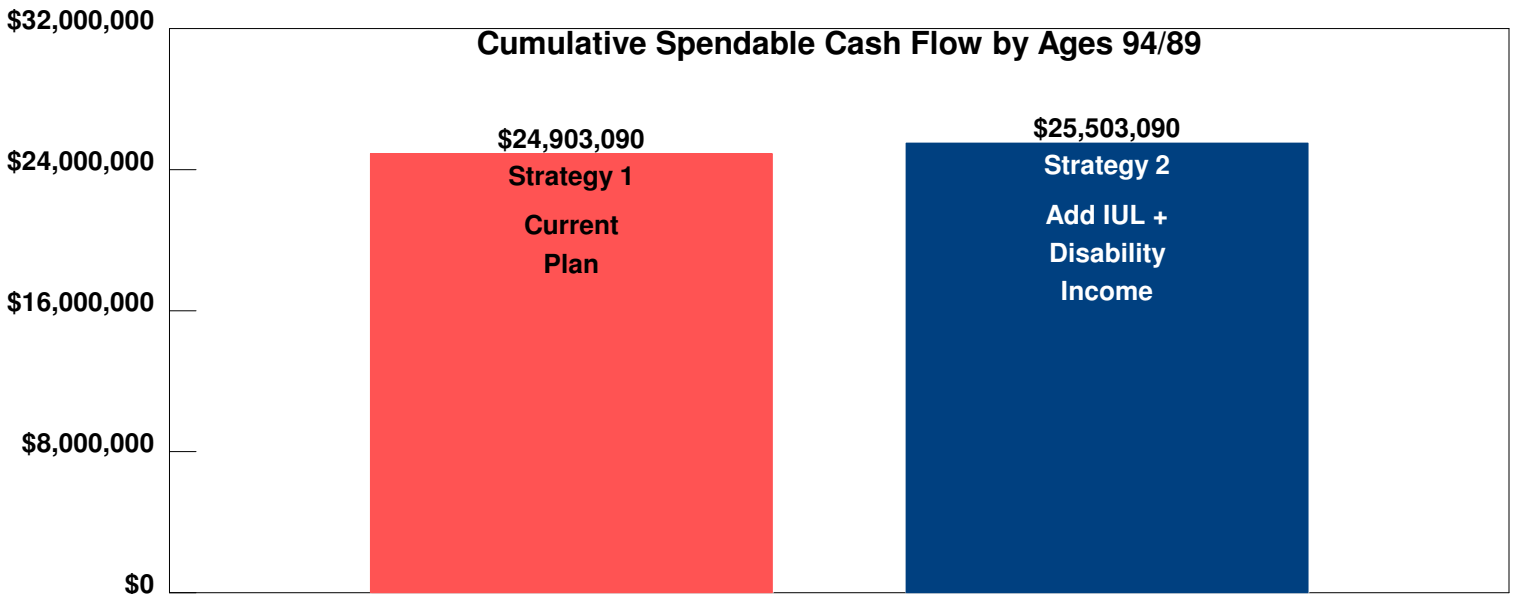
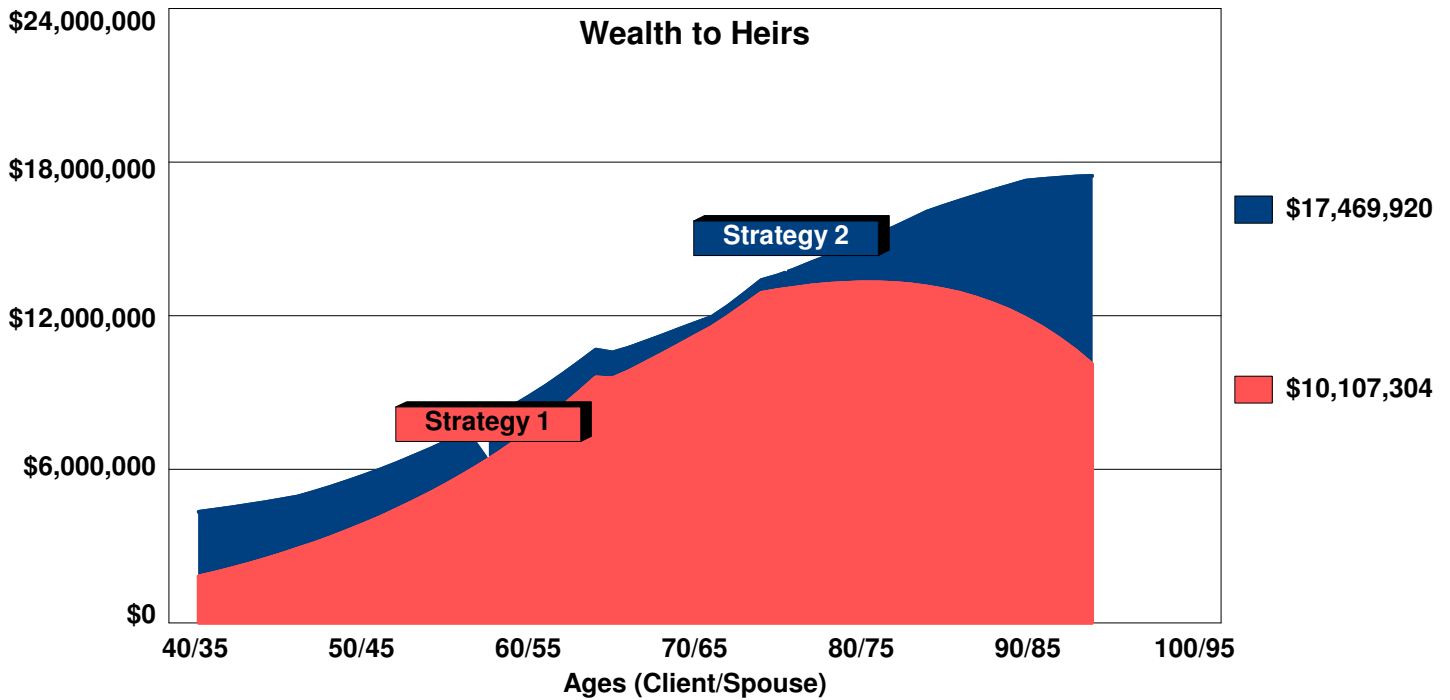
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# Compare Strategies: Current Plan vs. Add IUL + Disability Income

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## Comparison of Alternatives



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# Compare Strategies: Current Plan vs. Add IUL + Disability Income

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For: Tom Hamilton & Jennifer Hamilton

## Comparison of Alternatives

Year	M/F Ages	Spendable Cash Flow		Net Worth*		Wealth to Heirs	
		Strategy 1 Current Plan	Strategy 2 Add IUL + Disability Income	Strategy 1 Current Plan	Strategy 2 Add IUL + Disability Income	Strategy 1 Current Plan	Strategy 2 Add IUL + Disability Income
1	40/35	0	67,200	1,926,947	1,857,605	1,815,394	4,346,052
2	41/36	0	67,200	2,100,300	2,006,156	1,968,838	4,427,878
3	42/37	0	67,200	2,285,296	2,181,896	2,132,752	4,517,532
4	43/38	0	67,200	2,482,271	2,371,048	2,307,404	4,615,227
5	44/39	0	67,200	2,691,651	2,570,278	2,493,147	4,717,314
6	45/40	0	67,200	2,913,930	2,783,298	2,690,397	4,826,420
7	46/41	0	67,200	3,149,674	3,010,841	2,899,639	4,942,661
8	47/42	0	7,200	3,399,509	3,257,420	3,121,411	5,131,307
9	48/43	0	7,200	3,664,118	3,519,471	3,356,305	5,331,405
10	49/44	0	7,200	3,944,242	3,797,769	3,604,964	5,543,488
11	50/45	0	7,200	4,240,680	4,099,505	3,868,086	5,768,147
12	51/46	0	7,200	4,554,280	4,412,521	4,146,408	6,006,008
13	52/47	0	7,200	4,885,958	4,744,325	4,440,730	6,257,753
14	53/48	0	7,200	5,236,682	5,095,939	4,751,900	6,524,104
15	54/49	0	7,200	5,607,479	5,468,475	5,080,813	6,805,831
16	55/50	0	7,200	5,999,443	5,863,076	5,428,428	7,103,760
17	56/51	0	7,200	6,413,731	6,281,033	5,795,756	7,418,757
18	57/52	0	7,200	6,851,572	6,723,707	6,183,871	7,751,750
19	58/53	0	7,200	7,314,263	7,192,537	6,593,909	8,103,718
20	59/54	0	7,200	7,803,180	7,689,059	7,027,073	8,475,695
21	60/55	0	7,200	8,319,779	8,214,878	7,484,638	8,868,783
22	61/56	0	7,200	8,865,599	8,771,692	7,967,948	9,284,140
23	62/57	0	7,200	9,442,269	9,361,281	8,478,426	9,722,994
24	63/58	0	7,200	10,051,511	9,985,564	9,017,580	10,186,647
25	64/59	0	7,200	10,695,146	10,646,587	9,587,000	10,676,471
26	65/60	523,444	523,444	10,734,343	10,687,133	9,554,285	10,564,223
27	66/61	539,148	539,148	11,087,958	11,039,374	9,831,753	10,749,202
28	67/62	555,322	555,322	11,499,862	11,459,495	10,163,027	10,986,340
29	68/63	571,982	571,982	11,925,046	11,901,741	10,502,833	11,228,495
30	69/64	589,141	589,141	12,364,824	12,368,388	10,852,208	11,476,378
31	70/65	606,816	606,816	12,771,369	12,807,468	11,197,636	11,710,873
32	71/66	625,020	625,020	13,190,358	13,271,174	11,553,442	11,951,141
33	72/67	643,771	643,771	13,684,760	13,822,333	11,982,556	12,390,956
34	73/68	663,084	663,084	14,197,986	14,408,092	12,428,346	12,877,941
35	74/69	682,976	682,976	14,730,972	15,029,968	12,891,710	13,392,356
36	75/70	703,466	703,466	14,870,253	15,289,236	12,999,768	13,574,912
37	76/71	724,570	724,570	14,993,439	15,550,838	13,094,092	13,820,967
38	77/72	746,307	746,307	15,099,061	15,815,308	13,173,376	14,073,696
39	78/73	768,696	768,696	15,185,114	16,082,726	13,236,169	14,333,836
40	79/74	791,757	791,757	15,249,860	16,353,550	13,280,918	14,602,134
		9,735,500	10,335,500				

\*After spendable cash flow.

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# Compare Strategies: Current Plan vs. Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Comparison of Alternatives

Year	M/F Ages	Spendable Cash Flow		Net Worth*		Wealth to Heirs	
		Strategy 1	Strategy 2	Strategy 1	Strategy 2	Strategy 1	Strategy 2
		Current Plan	Add IUL + Disability Income	Current Plan	Add IUL + Disability Income	Current Plan	Add IUL + Disability Income
41	80/75	815,509	815,509	15,291,208	16,627,953	13,305,935	14,879,279
42	81/76	839,975	839,975	15,305,152	16,904,303	13,307,643	15,164,185
43	82/77	865,174	865,174	15,286,747	17,180,194	13,281,279	15,454,751
44	83/78	891,129	891,129	15,236,857	17,459,142	13,228,449	15,755,370
45	84/79	917,863	917,863	15,152,986	17,741,390	13,146,843	16,066,605
46	85/80	945,399	945,399	15,032,570	17,928,713	13,033,990	16,285,540
47	86/81	973,761	973,761	14,872,500	18,103,628	12,887,221	16,499,430
48	87/82	1,002,974	1,002,974	14,669,473	18,264,357	12,703,686	16,707,031
49	88/83	1,033,063	1,033,063	14,419,976	18,408,769	12,480,340	16,906,750
50	89/84	1,064,055	1,064,055	14,120,284	18,534,435	12,213,931	17,096,697
51	90/85	1,095,977	1,095,977	13,767,694	18,639,745	11,901,061	17,274,622
52	91/86	1,128,856	1,128,856	13,358,215	18,732,906	11,538,031	17,342,253
53	92/87	1,162,721	1,162,721	12,887,635	18,816,756	11,120,904	17,395,131
54	93/88	1,197,603	1,197,603	12,351,506	18,895,676	10,645,471	17,436,338
55	94/89	1,233,531	1,233,531	11,745,995	18,976,186	10,107,304	17,469,920

24,903,090      25,503,090

\*After spendable cash flow.

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**Strategy 1: Current Plan**



# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton, Ages 40/35

## Client Information Summary

### Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	100,000	
	Liquid Assets (Tax Exempt Interest)		100,000	
	Equity Assets		250,000	
	Tax Deferred Assets		0	
	Defined Contribution Plan Assets for Tom Hamilton			
	Retirement Plan Assets		125,000	
	Defined Contribution Plan Assets Jennifer Hamilton			
	Retirement Plan Asset		140,000	
	Inherited Roth Defined Contr. Plan		500,000	
	Total Defined Contribution Plan Assets:		765,000	
			Total Liquid Assets	1,215,000
<u>Illiquid Assets:</u>	Principal Residence		500,000	
	Personal Property		200,000	
	Vacation Home		250,000	
	Less Total Liabilities		(400,000)	
			Total Illiquid Assets	550,000
<u>Other Assets:</u>				
			Total Other Assets Inside the Estate	0
			Total Estate Assets	\$1,765,000
			Total Other Assets Outside the Estate	0

### Funding Options for Required Cash Flow

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

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

# Strategy 1: Current Plan

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For: Tom Hamilton & Jennifer Hamilton, Ages 40/35

## Client Information Summary

### Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	40.00%
	Retirement	40.00%
<u>Life Expectancy:</u>	Joint	53 Years
	Tom Hamilton	Age 92
	Jennifer Hamilton	Age 87
<u>Taxable Account:</u>		Taxable
	Yield Assumption	4.00%
<u>Tax Exempt Account:</u>		Tax Exempt
	Yield Assumption	3.00%
<u>Equities:</u>		Equity
	Growth Rate	7.50%
	Dividend Rate	2.00%
<u>Retirement Plan Assets Tom Hamilton:</u>		
	Defined Contr. Yield Assumption	7.50%
<u>Retirement Plan Assets Jennifer Hamilton:</u>		
	Defined Contr. Yield Assumption	7.50%
	Inherited Roth Defined Contr. Yield Assumption	7.50%

# Strategy 1: Current Plan

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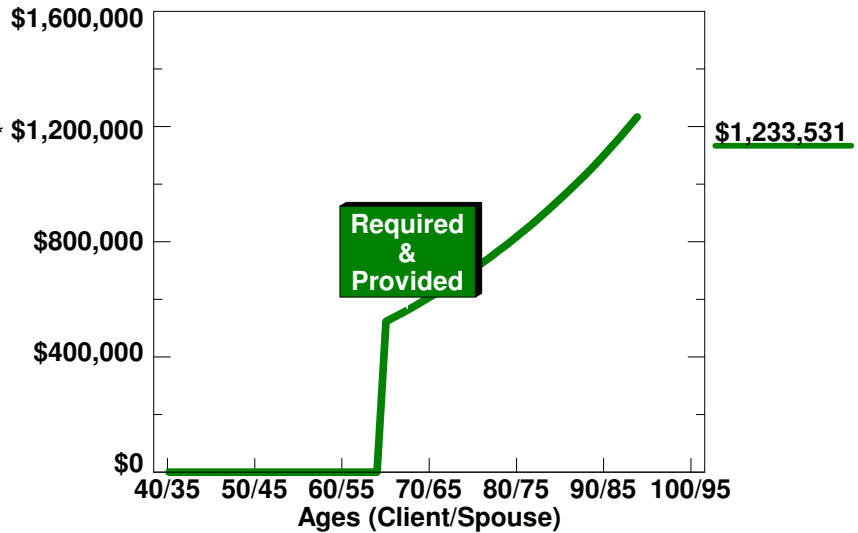
## Analysis of After Tax Cash Flow Requirements

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

### Withdrawal Order

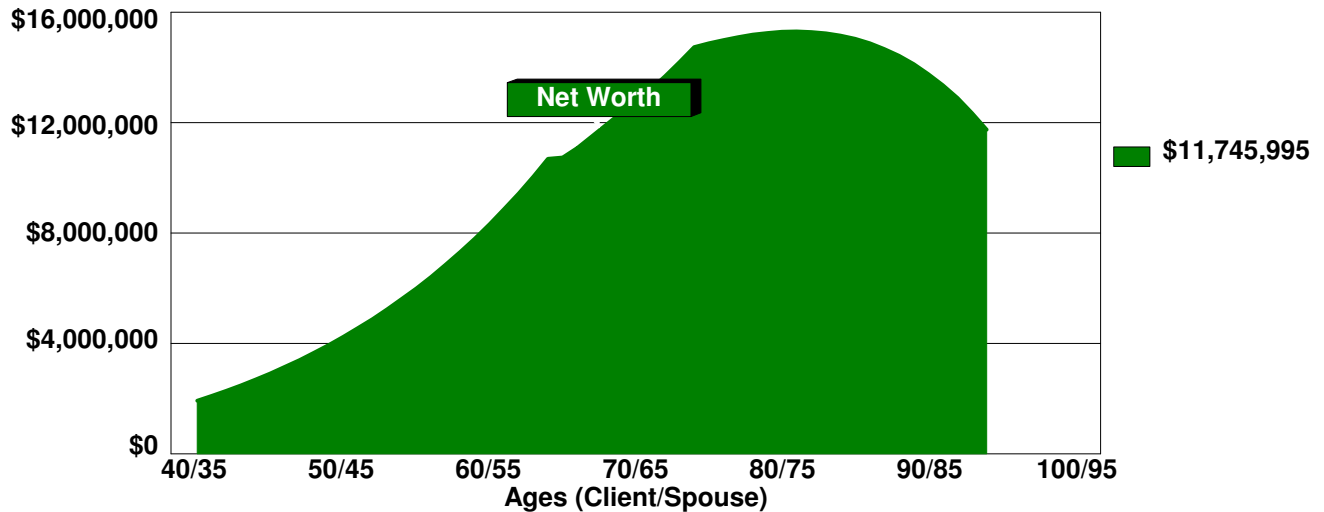
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Equities
- 4th. Retirement Plan Assets\*
- 5th. Spouse's Retirement Plan Assets\*
- 6th. Spouse's Inherited Roth Assets\*
- 7th. Spouse's Inherited Roth Assets\*\*

### Annual Cash Flow



As you can see in the Cash Flow graph above, your liquid assets are sufficient to provide withdrawals to meet your required after tax cash flow in all years illustrated. The graph below shows your remaining total Net Worth.

### Net Worth (After Providing Required Cash Flow)



\*As needed, but no less than required minimum distributions.

\*\*Required minimum distributions only.

# Strategy 1: Current Plan

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For: Tom Hamilton & Jennifer Hamilton

## Cash Flow Analysis

		Annual Cash Flow Required	Annual Cash Flow Provided					
Year	M/F Ages	(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) Total 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	(6) Reinvested Excess Cash Flow	(7) Total After Tax Cash Flow Provided*
1	40/35	0	0	11,990	0	0	11,990	0
2	41/36	0	0	12,696	0	0	12,696	0
3	42/37	0	0	13,444	0	0	13,444	0
4	43/38	0	0	14,235	0	0	14,235	0
5	44/39	0	0	15,074	0	0	15,074	0
6	45/40	0	0	15,961	0	0	15,961	0
7	46/41	0	0	16,901	0	0	16,901	0
8	47/42	0	0	17,896	0	0	17,896	0
9	48/43	0	0	18,949	0	0	18,949	0
10	49/44	0	0	20,065	0	0	20,065	0
11	50/45	0	0	21,246	0	0	21,246	0
12	51/46	0	0	22,497	0	0	22,497	0
13	52/47	0	0	23,822	0	0	23,822	0
14	53/48	0	0	25,224	0	0	25,224	0
15	54/49	0	0	26,709	0	0	26,709	0
16	55/50	0	0	28,282	0	0	28,282	0
17	56/51	0	0	29,947	0	0	29,947	0
18	57/52	0	0	31,710	0	0	31,710	0
19	58/53	0	0	33,577	0	0	33,577	0
20	59/54	0	0	35,554	0	0	35,554	0
21	60/55	0	0	37,647	0	0	37,647	0
22	61/56	0	0	39,863	0	0	39,863	0
23	62/57	0	0	42,210	0	0	42,210	0
24	63/58	0	0	44,695	0	0	44,695	0
25	64/59	0	0	47,327	0	0	47,327	0
26	65/60	523,444	251,253	50,113	222,078	0	0	523,444
27	66/61	539,148	258,791	53,063	173,272	54,022	0	539,148
28	67/62	555,322	315,268	56,188	0	183,866	0	555,322
29	68/63	571,982	324,725	59,496	0	187,761	0	571,982
30	69/64	589,141	334,467	62,998	0	191,676	0	589,141
31	70/65	606,816	344,502	111,938	0	150,376	0	606,816
32	71/66	625,020	354,837	118,348	0	151,835	0	625,020
33	72/67	643,771	422,097	125,119	0	96,555	0	643,771
34	73/68	663,084	434,760	132,269	0	96,055	0	663,084
35	74/69	682,976	447,803	139,821	0	95,352	0	682,976
36	75/70	703,466	123,574	213,560	0	366,332	0	703,466
37	76/71	724,570	127,281	225,587	0	371,702	0	724,570
38	77/72	746,307	131,099	237,959	0	377,249	0	746,307
39	78/73	768,696	135,032	251,315	0	382,349	0	768,696
40	79/74	791,757	139,083	265,022	0	387,652	0	791,757
		9,735,500	4,144,572	2,750,317	395,350	3,092,782	647,521	9,735,500

\*IMPORTANT NOTE: For this plan to be financially sound, column (7) must be sufficient to provide the values in 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.
- Columns (5) and (6): see "Details of Equity Assets" and "Details of Portfolio Turnover".

# Strategy 1: Current Plan

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For: Tom Hamilton & Jennifer Hamilton

## Cash Flow Analysis

Annual Cash Flow Required			Annual Cash Flow Provided					
Year	M/F Ages	(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) Total 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	(6) Reinvested Excess Cash Flow	(7) Total After Tax Cash Flow Provided*
41	80/75	815,509	143,256	279,433	0	392,820	0	815,509
42	81/76	839,975	147,553	257,030	0	435,392	0	839,975
43	82/77	865,174	151,980	177,512	0	535,682	0	865,174
44	83/78	891,129	156,539	186,395	0	548,195	0	891,129
45	84/79	917,863	161,236	195,102	0	561,525	0	917,863
46	85/80	945,399	166,073	203,463	0	575,863	0	945,399
47	86/81	973,761	171,055	212,032	0	590,674	0	973,761
48	87/82	1,002,974	176,186	220,789	0	605,999	0	1,002,974
49	88/83	1,033,063	181,472	229,710	0	621,881	0	1,033,063
50	89/84	1,064,055	186,916	238,764	0	638,375	0	1,064,055
51	90/85	1,095,977	192,524	246,012	0	657,441	0	1,095,977
52	91/86	1,128,856	198,299	253,122	0	677,435	0	1,128,856
53	92/87	1,162,721	204,248	260,032	0	698,441	0	1,162,721
54	93/88	1,197,603	210,376	266,663	0	720,564	0	1,197,603
55	94/89	1,233,531	216,687	271,643	0	745,201	0	1,233,531
		24,903,090	6,808,972	6,248,019	395,350	12,098,270	647,521	24,903,090

\*IMPORTANT NOTE: For this plan to be financially sound, column (7) must be sufficient to provide the values in 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.

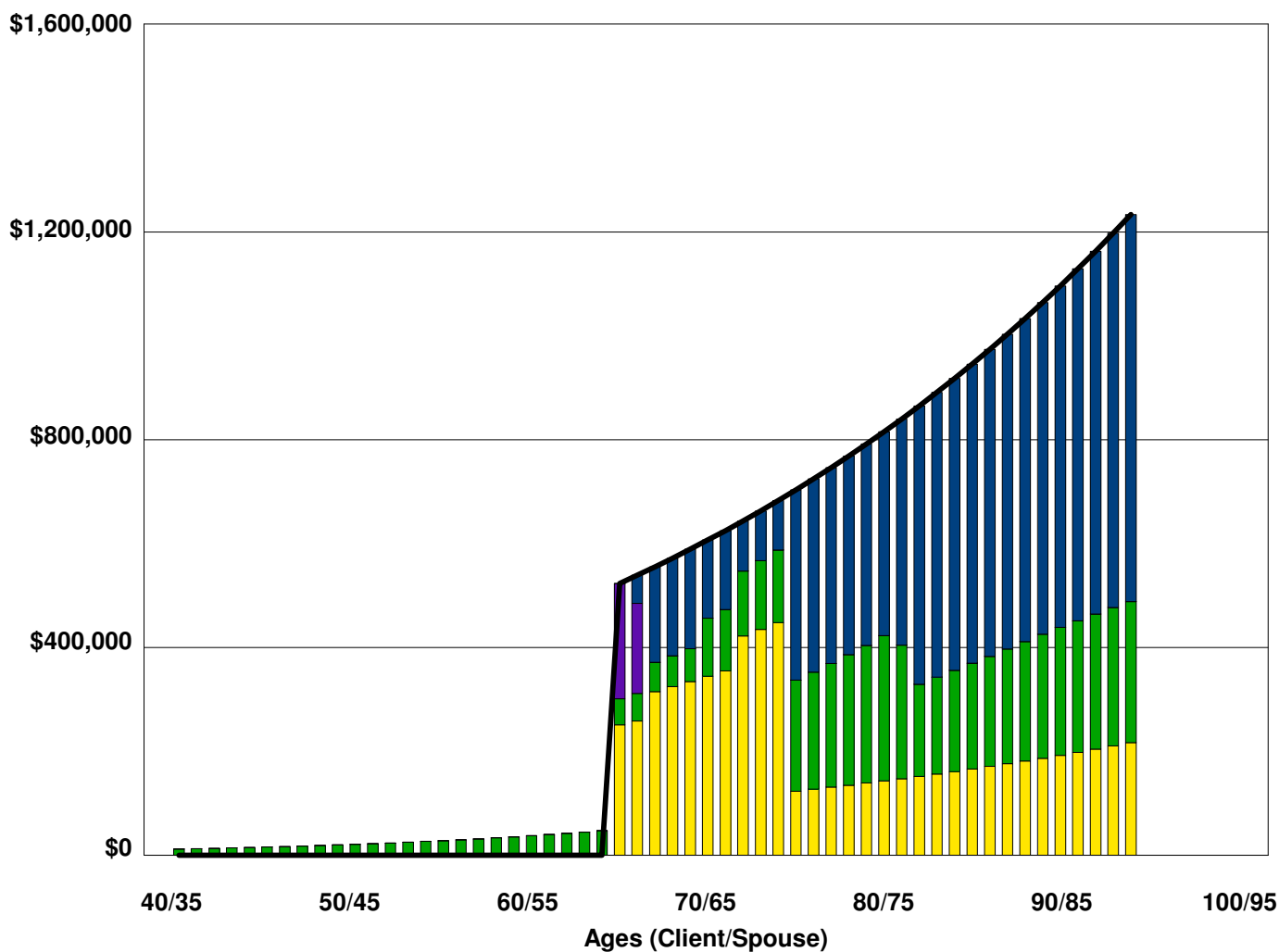
Columns (5) and (6): see "Details of Equity Assets" and "Details of Portfolio Turnover".

# Strategy 1: Current Plan

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## Sources of Cash Flow 55 Year Analysis



- - After Tax Cash Flow Required
- - After Tax Cash Flow from Equity Assets
- - After Tax Cash Flow from Taxable and Tax Exempt Assets
- - After Tax Income from Retirement Plan Assets
- - Expected After Tax Cash Flow

Values in excess of cash flow required are assumed to be reinvested.  
See Column (6) on the "Cash Flow Analysis" page and the "Reinvested Cash Flow" graph.

# Strategy 1: Current Plan

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For: Tom Hamilton & Jennifer Hamilton

## Spendable Cash Flow Required

Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	(2) After Tax Spendable Cash Flow Required	(3) Buying Power of After Tax Spendable Cash Flow Required*
1	40/35	0	0	0
2	41/36	0	0	0
3	42/37	0	0	0
4	43/38	0	0	0
5	44/39	0	0	0
6	45/40	0	0	0
7	46/41	0	0	0
8	47/42	0	0	0
9	48/43	0	0	0
10	49/44	0	0	0
11	50/45	0	0	0
12	51/46	0	0	0
13	52/47	0	0	0
14	53/48	0	0	0
15	54/49	0	0	0
16	55/50	0	0	0
17	56/51	0	0	0
18	57/52	0	0	0
19	58/53	0	0	0
20	59/54	0	0	0
21	60/55	0	0	0
22	61/56	0	0	0
23	62/57	0	0	0
24	63/58	0	0	0
25	64/59	0	0	0
26	65/60	523,444	523,444	250,000
27	66/61	539,148	539,148	250,000
28	67/62	555,322	555,322	250,000
29	68/63	571,982	571,982	250,000
30	69/64	589,141	589,141	250,000
31	70/65	606,816	606,816	250,000
32	71/66	625,020	625,020	250,000
33	72/67	643,771	643,771	250,000
34	73/68	663,084	663,084	250,000
35	74/69	682,976	682,976	250,000
36	75/70	703,466	703,466	250,000
37	76/71	724,570	724,570	250,000
38	77/72	746,307	746,307	250,000
39	78/73	768,696	768,696	250,000
40	79/74	791,757	791,757	250,000
		9,735,500	9,735,500	3,750,000

Column (1) assumes 3.00% inflation.

\*Values reflect Buying Power in today's dollars assuming a hypothetical inflation rate of 3.00%.

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Spendable Cash Flow Required

Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	(2) After Tax Spendable Cash Flow Required	(3) Buying Power of After Tax Spendable Cash Flow Required*
41	80/75	815,509	815,509	250,000
42	81/76	839,975	839,975	250,000
43	82/77	865,174	865,174	250,000
44	83/78	891,129	891,129	250,000
45	84/79	917,863	917,863	250,000
46	85/80	945,399	945,399	250,000
47	86/81	973,761	973,761	250,000
48	87/82	1,002,974	1,002,974	250,000
49	88/83	1,033,063	1,033,063	250,000
50	89/84	1,064,055	1,064,055	250,000
51	90/85	1,095,977	1,095,977	250,000
52	91/86	1,128,856	1,128,856	250,000
53	92/87	1,162,721	1,162,721	250,000
54	93/88	1,197,603	1,197,603	250,000
55	94/89	1,233,531	1,233,531	250,000

24,903,090
24,903,090
7,500,000

Column (1) assumes 3.00% inflation.

\*Values reflect Buying Power in today's dollars assuming a hypothetical inflation rate of 3.00%.



# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) After Tax Cash Flow from Work After Retirement	(3) Total Expected After Tax Cash Flow
1	40/35	0	0	0
2	41/36	0	0	0
3	42/37	0	0	0
4	43/38	0	0	0
5	44/39	0	0	0
6	45/40	0	0	0
7	46/41	0	0	0
8	47/42	0	0	0
9	48/43	0	0	0
10	49/44	0	0	0
11	50/45	0	0	0
12	51/46	0	0	0
13	52/47	0	0	0
14	53/48	0	0	0
15	54/49	0	0	0
16	55/50	0	0	0
17	56/51	0	0	0
18	57/52	0	0	0
19	58/53	0	0	0
20	59/54	0	0	0
21	60/55	0	0	0
22	61/56	0	0	0
23	62/57	0	0	0
24	63/58	0	0	0
25	64/59	0	0	0
26	65/60	0	251,253	251,253
27	66/61	0	258,791	258,791
28	67/62	48,713	266,555	315,268
29	68/63	50,174	274,551	324,725
30	69/64	51,679	282,788	334,467
31	70/65	53,230	291,272	344,502
32	71/66	54,827	300,010	354,837
33	72/67	113,087	309,010	422,097
34	73/68	116,480	318,280	434,760
35	74/69	119,974	327,829	447,803
36	75/70	123,574	0	123,574
37	76/71	127,281	0	127,281
38	77/72	131,099	0	131,099
39	78/73	135,032	0	135,032
40	79/74	139,083	0	139,083
		<b>1,264,233</b>	<b>2,880,339</b>	<b>4,144,572</b>

Column (1) assumes 3.00% inflation.

Column (2) 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/>.

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	+	(2) After Tax Cash Flow from Work After Retirement	=	(3) Total Expected After Tax Cash Flow
41	80/75	143,256		0		143,256
42	81/76	147,553		0		147,553
43	82/77	151,980		0		151,980
44	83/78	156,539		0		156,539
45	84/79	161,236		0		161,236
46	85/80	166,073		0		166,073
47	86/81	171,055		0		171,055
48	87/82	176,186		0		176,186
49	88/83	181,472		0		181,472
50	89/84	186,916		0		186,916
51	90/85	192,524		0		192,524
52	91/86	198,299		0		198,299
<b>53</b>	<b>92/87</b>	<b>204,248</b>		<b>0</b>		<b>204,248</b>
54	93/88	210,376		0		210,376
55	94/89	216,687		0		216,687

3,928,633
2,880,339
6,808,972

Column (1) assumes 3.00% inflation.  
 Column (2) 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/>.

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Summary of Retirement Plan Assets

		Pre-Retirement Income Tax Rate 40.00%			Retirement Income Tax Rate 40.00%			
Year	M/F Ages	(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Retirement Plan Assets Deposits	(3) Total Required Minimum Distributions	(4) Total Beginning of Year Pre Tax Withdrawals	(5) Annualized Interest Accrued	(6) Year End Living Value of Retirement Plan Assets	(7) Total After Tax Cash Flow from Retirement Plan Assets
1	40/35	765,000	36,000	11,990	11,990	59,176	835,463	11,990
2	41/36	835,463	36,000	12,696	12,696	64,408	909,328	12,696
3	42/37	909,328	36,000	13,444	13,444	69,891	986,749	13,444
4	43/38	986,749	36,000	14,235	14,235	75,639	1,067,891	14,235
5	44/39	1,067,891	36,000	15,074	15,074	81,661	1,152,920	15,074
6	45/40	1,152,920	36,000	15,961	15,961	87,972	1,242,017	15,961
7	46/41	1,242,017	36,000	16,901	16,901	94,584	1,335,364	16,901
8	47/42	1,335,364	36,000	17,896	17,896	101,510	1,433,153	17,896
9	48/43	1,433,153	36,000	18,949	18,949	108,765	1,535,585	18,949
10	49/44	1,535,585	36,000	20,065	20,065	116,364	1,642,866	20,065
11	50/45	1,642,866	36,000	21,246	21,246	124,322	1,755,213	21,246
12	51/46	1,755,213	36,000	22,497	22,497	132,654	1,872,849	22,497
13	52/47	1,872,849	36,000	23,822	23,822	141,377	1,996,009	23,822
14	53/48	1,996,009	36,000	25,224	25,224	150,509	2,124,934	25,224
15	54/49	2,124,934	36,000	26,709	26,709	160,067	2,259,878	26,709
16	55/50	2,259,878	36,000	28,282	28,282	170,070	2,401,102	28,282
17	56/51	2,401,102	36,000	29,947	29,947	180,537	2,548,876	29,947
18	57/52	2,548,876	36,000	31,710	31,710	191,487	2,703,484	31,710
19	58/53	2,703,484	36,000	33,577	33,577	202,943	2,865,218	33,577
20	59/54	2,865,218	36,000	35,554	35,554	214,925	3,034,380	35,554
21	60/55	3,034,380	36,000	37,647	37,647	227,455	3,211,285	37,647
22	61/56	3,211,285	36,000	39,863	39,863	240,557	3,396,259	39,863
23	62/57	3,396,259	36,000	42,210	42,210	254,254	3,589,638	42,210
24	63/58	3,589,638	36,000	44,695	44,695	268,571	3,791,771	44,695
25	64/59	3,791,771	36,000	47,327	47,327	283,533	4,003,018	47,327
26	65/60	4,003,018	18,000	50,113	50,113	297,818	4,204,692	50,113
27	66/61	4,204,692	18,000	53,063	53,063	312,722	4,415,115	53,063
28	67/62	4,415,115	18,000	56,188	56,188	328,270	4,634,619	56,188
29	68/63	4,634,619	18,000	59,496	59,496	344,484	4,863,543	59,496
30	69/64	4,863,543	18,000	62,998	62,998	361,391	5,102,237	62,998
31	70/65	5,102,237	0	142,092	142,092	372,011	5,252,173	111,938
32	71/66	5,252,173	0	150,157	150,157	382,651	5,402,398	118,348
33	72/67	5,402,398	0	158,669	158,669	393,280	5,552,454	125,119
34	73/68	5,552,454	0	167,651	167,651	403,860	5,701,833	132,269
35	74/69	5,701,833	0	177,128	177,128	414,353	5,849,971	139,821
36	75/70	5,849,971	0	296,735	296,735	416,493	5,880,182	213,560
37	76/71	5,880,182	0	313,295	313,295	417,517	5,894,638	225,587
38	77/72	5,894,638	0	330,225	330,225	417,331	5,892,018	237,959
39	78/73	5,892,018	0	348,578	348,578	415,758	5,869,810	251,315
40	79/74	5,869,810	0	367,285	367,285	412,689	5,826,487	265,022

\*Defined Contribution Plan Assets (Tom Hamilton); Defined Contribution Plan Assets (Jennifer Hamilton); Inherited Roth Defined Contribution Assets (Jennifer Hamilton).

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Summary of Retirement Plan Assets

		Pre-Retirement Income Tax Rate 40.00%			Retirement Income Tax Rate 40.00%			
Year	M/F Ages	(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Retirement Plan Assets Deposits	(3) Total Required Minimum Distributions	(4) Total Beginning of Year Pre Tax Withdrawals	(5) Annualized Interest Accrued	(6) Year End Living Value of Retirement Plan Assets	(7) Total After Tax Cash Flow from Retirement Plan Assets
41	80/75	5,826,487	0	386,922	386,922	407,967	5,759,819	279,433
42	81/76	5,759,819	0	369,976	369,976	404,238	5,707,170	257,030
43	82/77	5,707,170	0	295,854	295,854	405,849	5,729,907	177,512
44	83/78	5,729,907	0	310,658	310,658	406,444	5,738,307	186,395
45	84/79	5,738,307	0	325,169	325,169	405,985	5,731,837	195,102
46	85/80	5,731,837	0	339,105	339,105	404,455	5,710,229	203,463
47	86/81	5,710,229	0	353,386	353,386	401,763	5,672,227	212,032
48	87/82	5,672,227	0	367,981	367,981	397,818	5,616,534	220,789
49	88/83	5,616,534	0	382,850	382,850	392,526	5,541,817	229,710
50	89/84	5,541,817	0	397,940	397,940	385,791	5,446,723	238,764
51	90/85	5,446,723	0	410,020	410,020	377,753	5,333,239	246,012
52	91/86	5,333,239	0	421,871	421,871	368,353	5,200,524	253,122
53	92/87	5,200,524	0	433,386	433,386	357,535	5,047,803	260,032
54	93/88	5,047,803	0	444,439	444,439	345,252	4,874,387	266,663
55	94/89	4,874,387	0	452,738	452,738	331,624	4,681,974	271,643

\*Defined Contribution Plan Assets (Tom Hamilton); Defined Contribution Plan Assets (Jennifer Hamilton); Inherited Roth Defined Contribution Assets (Jennifer Hamilton).

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Summary of Liquid Assets

Year	M/F Ages	(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	40/35	835,463	102,400	103,000	299,075	1,339,938
2	41/36	909,328	104,858	106,090	353,243	1,473,519
3	42/37	986,749	107,375	109,273	412,499	1,615,896
4	43/38	1,067,891	109,952	112,551	476,921	1,767,315
5	44/39	1,152,920	112,591	115,928	546,663	1,928,102
6	45/40	1,242,017	115,293	119,406	621,932	2,098,648
7	46/41	1,335,364	118,060	122,988	702,994	2,279,406
8	47/42	1,433,153	120,893	126,678	790,157	2,470,881
9	48/43	1,535,585	123,794	130,478	883,774	2,673,631
10	49/44	1,642,866	126,765	134,392	984,239	2,888,262
11	50/45	1,755,213	129,807	138,424	1,091,982	3,115,426
12	51/46	1,872,849	132,922	142,577	1,207,475	3,355,823
13	52/47	1,996,009	136,112	146,854	1,331,229	3,610,204
14	53/48	2,124,934	139,379	151,260	1,463,795	3,879,368
15	54/49	2,259,878	142,724	155,798	1,605,763	4,164,163
16	55/50	2,401,102	146,149	160,472	1,757,767	4,465,490
17	56/51	2,548,876	149,657	165,286	1,920,488	4,784,307
18	57/52	2,703,484	153,249	170,245	2,094,651	5,121,629
19	58/53	2,865,218	156,927	175,352	2,281,034	5,478,531
20	59/54	3,034,380	160,693	180,613	2,480,468	5,856,154
21	60/55	3,211,285	164,550	186,031	2,693,838	6,255,704
22	61/56	3,396,259	168,499	191,612	2,922,090	6,678,460
23	62/57	3,589,638	172,543	197,360	3,166,235	7,125,776
24	63/58	3,791,771	176,684	203,281	3,427,348	7,599,084
25	64/59	4,003,018	180,924	209,379	3,706,581	8,099,902
26	65/60	4,204,692	0	173,272	5,414,757	9,792,721
27	66/61	4,415,115	0	0	5,689,410	10,104,525
28	67/62	4,634,619	0	0	5,837,646	10,472,265
29	68/63	4,863,543	0	0	5,987,282	10,850,825
30	69/64	5,102,237	0	0	6,139,173	11,241,410
31	70/65	5,252,173	0	0	6,343,905	11,596,078
32	71/66	5,402,398	0	0	6,557,983	11,960,381
33	72/67	5,552,454	0	0	6,844,704	12,397,158
34	73/68	5,701,833	0	0	7,147,851	12,849,684
35	74/69	5,849,971	0	0	7,468,780	13,318,751
36	75/70	5,880,182	0	0	7,510,561	13,390,743
37	76/71	5,894,638	0	0	7,548,471	13,443,109
38	77/72	5,892,018	0	0	7,582,195	13,474,213
39	78/73	5,869,810	0	0	7,612,061	13,481,871
40	79/74	5,826,487	0	0	7,637,674	13,464,161

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Summary of Liquid Assets

Year	M/F Ages	(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
41	80/75	5,759,819	0	0	7,658,975	13,418,794
42	81/76	5,707,170	0	0	7,634,389	13,341,559
43	82/77	5,729,907	0	0	7,497,386	13,227,293
44	83/78	5,738,307	0	0	7,338,327	13,076,634
45	84/79	5,731,837	0	0	7,155,009	12,886,846
46	85/80	5,710,229	0	0	6,944,882	12,655,111
47	86/81	5,672,227	0	0	6,705,831	12,378,058
48	87/82	5,616,534	0	0	6,435,570	12,052,104
49	88/83	5,541,817	0	0	6,131,627	11,673,444
50	89/84	5,446,723	0	0	5,791,322	11,238,045
51	90/85	5,333,239	0	0	5,409,643	10,742,882
52	91/86	5,200,524	0	0	4,983,100	10,183,624
<b>53</b>	<b>92/87</b>	<b>5,047,803</b>	<b>0</b>	<b>0</b>	<b>4,507,901</b>	<b>9,555,704</b>
54	93/88	4,874,387	0	0	3,979,911	8,854,298
55	94/89	4,681,974	0	0	3,393,205	8,075,179

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Defined Contribution Plan Assets for Tom Hamilton

Retirement Plan Assets Initial Value 125,000		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%		
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) After Tax Cash Flow from Retirement Plan Assets
1	40/35	125,000	18,000	0	0	151,419	0
2	41/36	151,419	18,000	0	0	179,394	0
3	42/37	179,394	18,000	0	0	209,016	0
4	43/38	209,016	18,000	0	0	240,382	0
5	44/39	240,382	18,000	0	0	273,594	0
6	45/40	273,594	18,000	0	0	308,762	0
7	46/41	308,762	18,000	0	0	346,000	0
8	47/42	346,000	18,000	0	0	385,431	0
9	48/43	385,431	18,000	0	0	427,183	0
10	49/44	427,183	18,000	0	0	471,393	0
11	50/45	471,393	18,000	0	0	518,206	0
12	51/46	518,206	18,000	0	0	567,775	0
13	52/47	567,775	18,000	0	0	620,263	0
14	53/48	620,263	18,000	0	0	675,841	0
15	54/49	675,841	18,000	0	0	734,691	0
16	55/50	734,691	18,000	0	0	797,006	0
17	56/51	797,006	18,000	0	0	862,989	0
18	57/52	862,989	18,000	0	0	932,857	0
19	58/53	932,857	18,000	0	0	1,006,839	0
20	59/54	1,006,839	18,000	0	0	1,085,176	0
21	60/55	1,085,176	18,000	0	0	1,168,125	0
22	61/56	1,168,125	18,000	0	0	1,255,958	0
23	62/57	1,255,958	18,000	0	0	1,348,962	0
24	63/58	1,348,962	18,000	0	0	1,447,442	0
25	64/59	1,447,442	18,000	0	0	1,551,720	0
26	65/60	1,551,720	0	0	0	1,643,078	0
27	66/61	1,643,078	0	0	0	1,739,814	0
28	67/62	1,739,814	0	0	0	1,842,246	0
29	68/63	1,842,246	0	0	0	1,950,708	0
30	69/64	1,950,708	0	0	0	2,065,556	0
31	70/65	2,065,556	0	75,385	75,385	2,107,342	45,231
32	71/66	2,107,342	0	79,522	79,522	2,147,208	47,713
33	72/67	2,147,208	0	83,875	83,875	2,184,812	50,325
34	73/68	2,184,812	0	88,454	88,454	2,219,781	53,072
35	74/69	2,219,781	0	93,268	93,268	2,251,711	55,961
36	75/70	2,251,711	0	98,328	98,328	2,280,163	58,997
37	76/71	2,280,163	0	103,644	103,644	2,304,662	62,186
38	77/72	2,304,662	0	108,710	108,710	2,325,239	65,226
39	78/73	2,325,239	0	114,544	114,544	2,340,850	68,726
40	79/74	2,340,850	0	120,044	120,044	2,351,556	72,026
			450,000	965,774	965,774		579,463

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 1.50%.

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Defined Contribution Plan Assets for Tom Hamilton

Retirement Plan Assets Initial Value 125,000		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%		
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) After Tax Cash Flow from Retirement Plan Assets
41	80/75	2,351,556	0	125,752	125,752	2,356,848	75,451
42	81/76	2,356,848	0	131,667	131,667	2,356,189	79,000
43	82/77	2,356,189	0	137,789	137,789	2,349,008	82,673
44	83/78	2,349,008	0	144,111	144,111	2,334,710	86,467
45	84/79	2,334,710	0	150,626	150,626	2,312,672	90,376
46	85/80	2,312,672	0	156,262	156,262	2,283,369	93,757
47	86/81	2,283,369	0	161,941	161,941	2,246,327	97,165
48	87/82	2,246,327	0	167,636	167,636	2,201,074	100,582
49	88/83	2,201,074	0	173,313	173,313	2,147,145	103,988
50	89/84	2,147,145	0	178,929	178,929	2,084,095	107,357
51	90/85	2,084,095	0	182,815	182,815	2,013,218	109,689
52	91/86	2,013,218	0	186,409	186,409	1,934,362	111,845
53	92/87	1,934,362	0	189,643	189,643	1,847,439	113,786
54	93/88	1,847,439	0	192,442	192,442	1,752,435	115,465
55	94/89	1,752,435	0	192,575	192,575	1,651,697	115,545
			450,000	3,437,684	3,437,684		2,062,609

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 1.50%.



# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Defined Contribution Plan Assets for Jennifer Hamilton

Retirement Plan Assets Initial Value 140,000		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%		
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) After Tax Cash Flow from Retirement Plan Assets
1	40/35	140,000	18,000	0	0	167,302	0
2	41/36	167,302	18,000	0	0	196,212	0
3	42/37	196,212	18,000	0	0	226,824	0
4	43/38	226,824	18,000	0	0	259,238	0
5	44/39	259,238	18,000	0	0	293,560	0
6	45/40	293,560	18,000	0	0	329,903	0
7	46/41	329,903	18,000	0	0	368,386	0
8	47/42	368,386	18,000	0	0	409,134	0
9	48/43	409,134	18,000	0	0	452,282	0
10	49/44	452,282	18,000	0	0	497,970	0
11	50/45	497,970	18,000	0	0	546,348	0
12	51/46	546,348	18,000	0	0	597,574	0
13	52/47	597,574	18,000	0	0	651,816	0
14	53/48	651,816	18,000	0	0	709,251	0
15	54/49	709,251	18,000	0	0	770,068	0
16	55/50	770,068	18,000	0	0	834,466	0
17	56/51	834,466	18,000	0	0	902,655	0
18	57/52	902,655	18,000	0	0	974,859	0
19	58/53	974,859	18,000	0	0	1,051,314	0
20	59/54	1,051,314	18,000	0	0	1,132,270	0
21	60/55	1,132,270	18,000	0	0	1,217,992	0
22	61/56	1,217,992	18,000	0	0	1,308,761	0
23	62/57	1,308,761	18,000	0	0	1,404,874	0
24	63/58	1,404,874	18,000	0	0	1,506,646	0
25	64/59	1,506,646	18,000	0	0	1,614,410	0
26	65/60	1,614,410	18,000	0	0	1,728,518	0
27	66/61	1,728,518	18,000	0	0	1,849,344	0
28	67/62	1,849,344	18,000	0	0	1,977,284	0
29	68/63	1,977,284	18,000	0	0	2,112,756	0
30	69/64	2,112,756	18,000	0	0	2,256,204	0
31	70/65	2,256,204	0	0	0	2,389,038	0
32	71/66	2,389,038	0	0	0	2,529,693	0
33	72/67	2,529,693	0	0	0	2,678,629	0
34	73/68	2,678,629	0	0	0	2,836,333	0
35	74/69	2,836,333	0	0	0	3,003,322	0
36	75/70	3,003,322	0	109,610	109,610	3,064,079	65,766
37	76/71	3,064,079	0	115,626	115,626	3,122,043	69,376
38	77/72	3,122,043	0	121,955	121,955	3,176,718	73,173
39	78/73	3,176,718	0	128,612	128,612	3,227,563	77,167
40	79/74	3,227,563	0	135,612	135,612	3,273,990	81,367
			540,000	611,415	611,415		366,849

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 1.50%.

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Defined Contribution Plan Assets for Jennifer Hamilton

Retirement Plan Assets Initial Value 140,000		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%		
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) After Tax Cash Flow from Retirement Plan Assets
41	80/75	3,273,990	0	142,969	142,969	3,315,360	85,781
42	81/76	3,315,360	0	150,698	150,698	3,350,981	90,419
43	82/77	3,350,981	0	158,065	158,065	3,380,899	94,839
44	83/78	3,380,899	0	166,547	166,547	3,403,597	99,928
45	84/79	3,403,597	0	174,543	174,543	3,419,165	104,726
46	85/80	3,419,165	0	182,843	182,843	3,426,860	109,706
47	86/81	3,426,860	0	191,445	191,445	3,425,900	114,867
48	87/82	3,425,900	0	200,345	200,345	3,415,460	120,207
49	88/83	3,415,460	0	209,537	209,537	3,394,672	125,722
50	89/84	3,394,672	0	219,011	219,011	3,362,628	131,407
51	90/85	3,362,628	0	227,205	227,205	3,320,021	136,323
52	91/86	3,320,021	0	235,462	235,462	3,266,162	141,277
53	92/87	3,266,162	0	243,743	243,743	3,200,364	146,246
54	93/88	3,200,364	0	251,997	251,997	3,121,952	151,198
55	94/89	3,121,952	0	260,163	260,163	3,030,277	156,098
			540,000	3,625,988	3,625,988		2,175,593

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 1.50%.

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Inherited Roth Defined Contribution Assets for Jennifer Hamilton

		Inherited Roth Assets Current Value 500,000	Inherited Roth Assets Yield 7.50%			
Year	M/F Ages	(1) Beginning of Year Inherited Roth Assets	(2) Required Minimum Distribution	(3) Distribution from Inherited Roth Assets	(4) Year End Inherited Roth Assets	(5) After Tax Cash Flow from Inherited Roth Assets
1	40/35	500,000	11,990	11,990	516,742	11,990
2	41/36	516,742	12,696	12,696	533,722	12,696
3	42/37	533,722	13,444	13,444	550,909	13,444
4	43/38	550,909	14,235	14,235	568,271	14,235
5	44/39	568,271	15,074	15,074	585,766	15,074
6	45/40	585,766	15,961	15,961	603,352	15,961
7	46/41	603,352	16,901	16,901	620,978	16,901
8	47/42	620,978	17,896	17,896	638,588	17,896
9	48/43	638,588	18,949	18,949	656,120	18,949
10	49/44	656,120	20,065	20,065	673,503	20,065
11	50/45	673,503	21,246	21,246	690,659	21,246
12	51/46	690,659	22,497	22,497	707,500	22,497
13	52/47	707,500	23,822	23,822	723,930	23,822
14	53/48	723,930	25,224	25,224	739,842	25,224
15	54/49	739,842	26,709	26,709	755,119	26,709
16	55/50	755,119	28,282	28,282	769,630	28,282
17	56/51	769,630	29,947	29,947	783,232	29,947
18	57/52	783,232	31,710	31,710	795,768	31,710
19	58/53	795,768	33,577	33,577	807,065	33,577
20	59/54	807,065	35,554	35,554	816,934	35,554
21	60/55	816,934	37,647	37,647	825,168	37,647
22	61/56	825,168	39,863	39,863	831,540	39,863
23	62/57	831,540	42,210	42,210	835,802	42,210
24	63/58	835,802	44,695	44,695	837,683	44,695
25	64/59	837,683	47,327	47,327	836,888	47,327
26	65/60	836,888	50,113	50,113	833,096	50,113
27	66/61	833,096	53,063	53,063	825,957	53,063
28	67/62	825,957	56,188	56,188	815,089	56,188
29	68/63	815,089	59,496	59,496	800,079	59,496
30	69/64	800,079	62,998	62,998	780,477	62,998
31	70/65	780,477	66,707	66,707	755,793	66,707
32	71/66	755,793	70,635	70,635	725,497	70,635
33	72/67	725,497	74,794	74,794	689,013	74,794
34	73/68	689,013	79,197	79,197	645,719	79,197
35	74/69	645,719	83,860	83,860	594,938	83,860
36	75/70	594,938	88,797	88,797	535,940	88,797
37	76/71	535,940	94,025	94,025	467,933	94,025
38	77/72	467,933	99,560	99,560	390,061	99,560
39	78/73	390,061	105,422	105,422	301,397	105,422
40	79/74	301,397	111,629	111,629	200,941	111,629
			1,804,005	1,804,005		1,804,005

Column (2) projects an estimate of the required minimum distribution based on asset value and beneficiary's life expectancy (reduced by one each year thereafter).

Column (4) has been reduced by an assumed management fee of 1.50%.

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Inherited Roth Defined Contribution Assets for Jennifer Hamilton

		Inherited Roth Assets Current Value 500,000			Inherited Roth Assets Yield 7.50%		
Year	M/F Ages	(1) Beginning of Year Inherited Roth Assets	(2) Required Minimum Distribution	(3) Distribution from Inherited Roth Assets	(4) Year End Inherited Roth Assets	(5) After Tax Cash Flow from Inherited Roth Assets	
41	80/75	200,941	118,201	118,201	87,611	118,201	
42	81/76	87,611	87,611	87,611	0	87,611	
43	82/77	0	0	0	0	0	
44	83/78	0	0	0	0	0	
45	84/79	0	0	0	0	0	
46	85/80	0	0	0	0	0	
47	86/81	0	0	0	0	0	
48	87/82	0	0	0	0	0	
49	88/83	0	0	0	0	0	
50	89/84	0	0	0	0	0	
51	90/85	0	0	0	0	0	
52	91/86	0	0	0	0	0	
53	92/87	0	0	0	0	0	
54	93/88	0	0	0	0	0	
55	94/89	0	0	0	0	0	

2,009,817

2,009,817

2,009,817

Column (2) projects an estimate of the required minimum distribution based on asset value and beneficiary's life expectancy (reduced by one each year thereafter).  
 Column (4) has been reduced by an assumed management fee of 1.50%.

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Taxable Account\*

		Taxable Assets Initial Value 100,000	Taxable Yield 4.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account
1	40/35	100,000	0	100,000	2,400	102,400
2	41/36	102,400	0	102,400	2,458	104,858
3	42/37	104,858	0	104,858	2,517	107,375
4	43/38	107,375	0	107,375	2,577	109,952
5	44/39	109,952	0	109,952	2,639	112,591
6	45/40	112,591	0	112,591	2,702	115,293
7	46/41	115,293	0	115,293	2,767	118,060
8	47/42	118,060	0	118,060	2,833	120,893
9	48/43	120,893	0	120,893	2,901	123,794
10	49/44	123,794	0	123,794	2,971	126,765
11	50/45	126,765	0	126,765	3,042	129,807
12	51/46	129,807	0	129,807	3,115	132,922
13	52/47	132,922	0	132,922	3,190	136,112
14	53/48	136,112	0	136,112	3,267	139,379
15	54/49	139,379	0	139,379	3,345	142,724
16	55/50	142,724	0	142,724	3,425	146,149
17	56/51	146,149	0	146,149	3,508	149,657
18	57/52	149,657	0	149,657	3,592	153,249
19	58/53	153,249	0	153,249	3,678	156,927
20	59/54	156,927	0	156,927	3,766	160,693
21	60/55	160,693	0	160,693	3,857	164,550
22	61/56	164,550	0	164,550	3,949	168,499
23	62/57	168,499	0	168,499	4,044	172,543
24	63/58	172,543	0	172,543	4,141	176,684
25	64/59	176,684	0	176,684	4,240	180,924
26	65/60	180,924	180,924	0	0	0
27	66/61	0	0	0	0	0
28	67/62	0	0	0	0	0
29	68/63	0	0	0	0	0
30	69/64	0	0	0	0	0
31	70/65	0	0	0	0	0
32	71/66	0	0	0	0	0
33	72/67	0	0	0	0	0
34	73/68	0	0	0	0	0
35	74/69	0	0	0	0	0
36	75/70	0	0	0	0	0
37	76/71	0	0	0	0	0
38	77/72	0	0	0	0	0
39	78/73	0	0	0	0	0
40	79/74	0	0	0	0	0
			180,924		80,924	

\*Assumes yield is subject to income tax.

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Taxable Account\*

		Taxable Assets Initial Value 100,000	Taxable Yield 4.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account	
41	80/75	0	0	0	0	0	
42	81/76	0	0	0	0	0	
43	82/77	0	0	0	0	0	
44	83/78	0	0	0	0	0	
45	84/79	0	0	0	0	0	
46	85/80	0	0	0	0	0	
47	86/81	0	0	0	0	0	
48	87/82	0	0	0	0	0	
49	88/83	0	0	0	0	0	
50	89/84	0	0	0	0	0	
51	90/85	0	0	0	0	0	
52	91/86	0	0	0	0	0	
<b>53</b>	<b>92/87</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
54	93/88	0	0	0	0	0	
55	94/89	0	0	0	0	0	

180,924

80,924

\*Assumes yield is subject to income tax.

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Tax Exempt Account\*

		Tax Exempt Assets Initial Value 100,000		Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Year End Value of Account	
1	40/35	100,000	0	100,000	3,000	103,000	
2	41/36	103,000	0	103,000	3,090	106,090	
3	42/37	106,090	0	106,090	3,183	109,273	
4	43/38	109,273	0	109,273	3,278	112,551	
5	44/39	112,551	0	112,551	3,377	115,928	
6	45/40	115,928	0	115,928	3,478	119,406	
7	46/41	119,406	0	119,406	3,582	122,988	
8	47/42	122,988	0	122,988	3,690	126,678	
9	48/43	126,678	0	126,678	3,800	130,478	
10	49/44	130,478	0	130,478	3,914	134,392	
11	50/45	134,392	0	134,392	4,032	138,424	
12	51/46	138,424	0	138,424	4,153	142,577	
13	52/47	142,577	0	142,577	4,277	146,854	
14	53/48	146,854	0	146,854	4,406	151,260	
15	54/49	151,260	0	151,260	4,538	155,798	
16	55/50	155,798	0	155,798	4,674	160,472	
17	56/51	160,472	0	160,472	4,814	165,286	
18	57/52	165,286	0	165,286	4,959	170,245	
19	58/53	170,245	0	170,245	5,107	175,352	
20	59/54	175,352	0	175,352	5,261	180,613	
21	60/55	180,613	0	180,613	5,418	186,031	
22	61/56	186,031	0	186,031	5,581	191,612	
23	62/57	191,612	0	191,612	5,748	197,360	
24	63/58	197,360	0	197,360	5,921	203,281	
25	64/59	203,281	0	203,281	6,098	209,379	
26	65/60	209,379	41,154	168,225	5,047	173,272	
27	66/61	173,272	173,272	0	0	0	
28	67/62	0	0	0	0	0	
29	68/63	0	0	0	0	0	
30	69/64	0	0	0	0	0	
31	70/65	0	0	0	0	0	
32	71/66	0	0	0	0	0	
33	72/67	0	0	0	0	0	
34	73/68	0	0	0	0	0	
35	74/69	0	0	0	0	0	
36	75/70	0	0	0	0	0	
37	76/71	0	0	0	0	0	
38	77/72	0	0	0	0	0	
39	78/73	0	0	0	0	0	
40	79/74	0	0	0	0	0	
			214,426		114,426		

\*Assumes yield is not subject to income tax.

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Tax Exempt Account\*

		Tax Exempt Assets Initial Value 100,000		Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Year End Value of Account	
41	80/75	0	0	0	0	0	
42	81/76	0	0	0	0	0	
43	82/77	0	0	0	0	0	
44	83/78	0	0	0	0	0	
45	84/79	0	0	0	0	0	
46	85/80	0	0	0	0	0	
47	86/81	0	0	0	0	0	
48	87/82	0	0	0	0	0	
49	88/83	0	0	0	0	0	
50	89/84	0	0	0	0	0	
51	90/85	0	0	0	0	0	
52	91/86	0	0	0	0	0	
<b>53</b>	<b>92/87</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
54	93/88	0	0	0	0	0	
55	94/89	0	0	0	0	0	

214,426

114,426

\*Assumes yield is not subject to income tax.



# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Equity Assets

		Initial Cost Basis 150,000	Growth 7.50%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 30.25%	Turnover Assumption 25.00%		
Year	M/F Ages	(1) Beginning of Year Value of Asset	(2)** + Fund Deposits	(3) - Sale of Equities	(4) + Capital Growth	(5) + After Tax Reinvested Dividends	(6) = Year End Value of Assets Before Turnover	(7)*** Net Year End Value of Assets After Turnover	(8) + After Tax Dividend Cash Flow	(9) + After Tax Equity Sales Cash Flow	(10) = Combined After Tax Cash Flow
1	40/35	250,000	36,990	0	21,524	4,305	312,819	299,075	0	0	0
2	41/36	299,075	37,696	0	25,258	5,052	367,081	353,243	0	0	0
3	42/37	353,243	38,444	0	29,377	5,875	426,939	412,499	0	0	0
4	43/38	412,499	39,235	0	33,880	6,776	492,390	476,921	0	0	0
5	44/39	476,921	40,074	0	38,775	7,755	563,525	546,663	0	0	0
6	45/40	546,663	40,961	0	44,072	8,814	640,510	621,932	0	0	0
7	46/41	621,932	41,901	0	49,787	9,958	723,578	702,994	0	0	0
8	47/42	702,994	42,896	0	55,942	11,188	813,020	790,157	0	0	0
9	48/43	790,157	43,949	0	62,558	12,512	909,176	883,774	0	0	0
10	49/44	883,774	45,065	0	69,663	13,933	1,012,435	984,239	0	0	0
11	50/45	984,239	46,246	0	77,286	15,457	1,123,228	1,091,982	0	0	0
12	51/46	1,091,982	47,497	0	85,461	17,092	1,242,032	1,207,475	0	0	0
13	52/47	1,207,475	48,822	0	94,222	18,844	1,369,363	1,331,229	0	0	0
14	53/48	1,331,229	50,224	0	103,609	20,722	1,505,784	1,463,795	0	0	0
15	54/49	1,463,795	51,709	0	113,663	22,733	1,651,900	1,605,763	0	0	0
16	55/50	1,605,763	53,282	0	124,428	24,886	1,808,359	1,757,767	0	0	0
17	56/51	1,757,767	54,947	0	135,954	27,191	1,975,859	1,920,488	0	0	0
18	57/52	1,920,488	56,710	0	148,290	29,658	2,155,146	2,094,651	0	0	0
19	58/53	2,094,651	58,577	0	161,492	32,298	2,347,018	2,281,034	0	0	0
20	59/54	2,281,034	60,554	0	175,619	35,124	2,552,331	2,480,468	0	0	0
21	60/55	2,480,468	62,647	0	190,734	38,147	2,771,996	2,693,838	0	0	0
22	61/56	2,693,838	64,863	0	206,903	41,381	3,006,985	2,922,090	0	0	0
23	62/57	2,922,090	67,210	0	224,198	44,840	3,258,338	3,166,235	0	0	0
24	63/58	3,166,235	69,695	0	242,695	48,539	3,527,164	3,427,348	0	0	0
25	64/59	3,427,348	72,327	0	262,476	52,495	3,814,646	3,706,581	0	0	0
26	65/60	3,706,581	1,394,883	0	382,610	76,522	5,560,596	5,414,757	0	0	0
27	66/61	5,414,757	0	0	406,107	27,199	5,848,063	5,689,410	54,022	0	54,022
28	67/62	5,689,410	0	103,532	418,941	0	6,004,819	5,837,646	83,788	100,078	183,866
29	68/63	5,837,646	0	105,539	429,908	0	6,162,015	5,987,282	85,981	101,780	187,761
30	69/64	5,987,282	0	107,484	440,985	0	6,320,783	6,139,173	88,197	103,479	191,676
31	70/65	6,139,173	0	61,580	455,819	0	6,533,412	6,343,905	91,164	59,212	150,376
32	71/66	6,343,905	0	59,932	471,298	0	6,755,271	6,557,983	94,260	57,575	151,835
33	72/67	6,557,983	0	0	491,849	1,815	7,051,647	6,844,704	96,555	0	96,555
34	73/68	6,844,704	0	0	513,353	6,616	7,364,673	7,147,851	96,055	0	96,055
35	74/69	7,147,851	0	0	536,089	11,866	7,695,806	7,468,780	95,352	0	95,352
36	75/70	7,468,780	0	269,357	539,957	0	7,739,380	7,510,561	107,991	258,341	366,332
37	76/71	7,510,561	0	274,442	542,709	0	7,778,828	7,548,471	108,542	263,160	371,702
38	77/72	7,548,471	0	279,761	545,153	0	7,813,863	7,582,195	109,031	268,218	377,249
39	78/73	7,582,195	0	284,663	547,315	0	7,844,847	7,612,061	109,463	272,886	382,349
40	79/74	7,612,061	0	289,833	549,167	0	7,871,395	7,637,674	109,833	277,819	387,652
			2,667,404	1,836,123		679,593			1,330,234	1,762,548	3,092,782

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

\*\*Column (2) includes reinvestment of excess cash flow and proceeds from the sale of illiquid assets.

\*\*\*Column (7) has been reduced by a 1.50% management fee.

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

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Equity Assets

		Initial Cost Basis 150,000	Growth 7.50%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 30.25%	Turnover Assumption 25.00%			
Year	M/F Ages	(1) Beginning of Year Value of Asset	(2)** + Fund Deposits	(3) - Sale of Equities	(4) + Capital Growth	(5) + After Tax Reinvested Dividends	(6) = Year End Value of Assets Before Turnover	(7)*** Net Year End Value of Assets After Turnover	(8) + After Tax Dividend Cash Flow	(9) + After Tax Equity Sales Cash Flow	(10) = Combined After Tax Cash Flow	
41	80/75	7,637,674	0	294,922	550,706	0	7,893,458	7,658,975	110,141	282,679	392,820	
42	81/76	7,658,975	0	339,720	548,944	0	7,868,199	7,634,389	109,789	325,603	435,392	
43	82/77	7,634,389	0	446,428	539,097	0	7,727,058	7,497,386	107,819	427,863	535,682	
44	83/78	7,497,386	0	461,881	527,663	0	7,563,168	7,338,327	105,532	442,663	548,195	
45	84/79	7,338,327	0	478,548	514,483	0	7,374,262	7,155,009	102,897	458,628	561,525	
46	85/80	7,155,009	0	496,668	499,376	0	7,157,717	6,944,882	99,875	475,988	575,863	
47	86/81	6,944,882	0	515,715	482,188	0	6,911,355	6,705,831	96,437	494,237	590,674	
48	87/82	6,705,831	0	535,765	462,755	0	6,632,821	6,435,570	92,551	513,448	605,999	
49	88/83	6,435,570	0	556,901	440,900	0	6,319,569	6,131,627	88,180	533,701	621,881	
50	89/84	6,131,627	0	579,220	416,431	0	5,968,838	5,791,322	83,286	555,089	638,375	
51	90/85	5,791,322	0	604,845	388,986	0	5,575,463	5,409,643	77,797	579,644	657,441	
52	91/86	5,409,643	0	632,110	358,315	0	5,135,848	4,983,100	71,663	605,772	677,435	
53	92/87	4,983,100	0	661,161	324,145	0	4,646,084	4,507,901	64,829	633,612	698,441	
54	93/88	4,507,901	0	692,170	286,180	0	4,101,911	3,979,911	57,236	663,328	720,564	
55	94/89	3,979,911	0	726,683	243,992	0	3,497,220	3,393,205	48,798	696,403	745,201	
			2,667,404	9,858,860		679,593		2,647,064	9,451,206	12,098,270		

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

\*\*Column (2) includes reinvestment of excess cash flow and proceeds from the sale of illiquid assets.

\*\*\*Column (7) has been reduced by a 1.50% management fee.

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

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 250,000	Growth 7.50%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 30.25%	Turnover Assumption 25.00%			
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)** Net Year End Value of Asset After Turnover
1	150,000	36,990	0	21,524	4,305	312,819	191,295	78,205	47,824	69,015	299,075
2	212,486	37,696	0	25,258	5,052	367,081	255,234	91,770	63,808	83,312	353,243
3	274,737	38,444	0	29,377	5,875	426,939	319,056	106,735	79,764	98,576	412,499
4	337,868	39,235	0	33,880	6,776	492,390	383,880	123,098	95,970	114,891	476,921
5	402,801	40,074	0	38,775	7,755	563,525	450,629	140,881	112,657	132,344	546,663
6	470,316	40,961	0	44,072	8,814	640,510	520,091	160,128	130,023	151,021	621,932
7	541,089	41,901	0	49,787	9,958	723,578	592,948	180,895	148,237	171,016	702,994
8	615,727	42,896	0	55,942	11,188	813,020	669,810	203,255	167,453	192,425	790,157
9	694,783	43,949	0	62,558	12,512	909,176	751,244	227,294	187,811	215,350	883,774
10	778,783	45,065	0	69,663	13,933	1,012,435	837,781	253,109	209,445	239,901	984,239
11	868,236	46,246	0	77,286	15,457	1,123,228	929,939	280,807	232,485	266,190	1,091,982
12	963,644	47,497	0	85,461	17,092	1,242,032	1,028,234	310,508	257,058	294,339	1,207,475
13	1,065,514	48,822	0	94,222	18,844	1,369,363	1,133,181	342,341	283,295	324,479	1,331,229
14	1,174,365	50,224	0	103,609	20,722	1,505,784	1,245,310	376,446	311,328	356,748	1,463,795
15	1,290,731	51,709	0	113,663	22,733	1,651,900	1,365,173	412,975	341,293	391,291	1,605,763
16	1,415,171	53,282	0	124,428	24,886	1,808,359	1,493,339	452,090	373,335	428,266	1,757,767
17	1,548,270	54,947	0	135,954	27,191	1,975,859	1,630,408	493,965	407,602	467,840	1,920,488
18	1,690,646	56,710	0	148,290	29,658	2,155,146	1,777,015	538,787	444,254	510,190	2,094,651
19	1,842,951	58,577	0	161,492	32,298	2,347,018	1,933,826	586,755	483,457	555,507	2,281,034
20	2,005,876	60,554	0	175,619	35,124	2,552,331	2,101,554	638,083	525,389	603,993	2,480,468
21	2,180,159	62,647	0	190,734	38,147	2,771,996	2,280,952	692,999	570,238	655,864	2,693,838
22	2,366,578	64,863	0	206,903	41,381	3,006,985	2,472,822	751,746	618,206	711,350	2,922,090
23	2,565,967	67,210	0	224,198	44,840	3,258,338	2,678,017	814,585	669,504	770,698	3,166,235
24	2,779,210	69,695	0	242,695	48,539	3,527,164	2,897,445	881,791	724,361	834,168	3,427,348
25	3,007,252	72,327	0	262,476	52,495	3,814,646	3,132,074	953,662	783,018	902,042	3,706,581
26	3,251,097	1,394,883	0	382,610	76,522	5,560,596	4,722,502	1,390,149	1,180,626	1,326,768	5,414,757
27	4,868,645	0	0	406,107	27,199	5,848,063	4,895,844	1,462,016	1,223,961	1,390,004	5,689,410
28	5,061,887	0	103,532	418,941	0	6,004,819	4,969,774	1,501,205	1,242,444	1,422,930	5,837,646
29	5,150,260	0	105,539	429,908	0	6,162,015	5,057,149	1,540,504	1,264,287	1,456,948	5,987,282
30	5,249,810	0	107,484	440,985	0	6,320,783	5,155,565	1,580,196	1,288,891	1,492,076	6,139,173
31	5,358,750	0	61,580	455,819	0	6,533,412	5,304,998	1,633,353	1,326,249	1,540,454	6,343,905
32	5,519,203	0	59,932	471,298	0	6,755,271	5,467,062	1,688,818	1,366,765	1,591,397	6,557,983
33	5,691,693	0	0	491,849	1,815	7,051,647	5,693,508	1,762,912	1,423,377	1,660,203	6,844,704
34	5,930,334	0	0	513,353	6,616	7,364,673	5,936,949	1,841,168	1,484,237	1,733,197	7,147,851
35	6,185,909	0	0	536,089	11,866	7,695,806	6,197,775	1,923,952	1,549,444	1,810,663	7,468,780
36	6,458,994	0	269,357	539,957	0	7,739,380	6,226,054	1,934,845	1,556,514	1,820,400	7,510,561
37	6,489,941	0	274,442	542,709	0	7,778,828	6,252,792	1,944,707	1,563,198	1,829,301	7,548,471
38	6,518,895	0	279,761	545,153	0	7,813,863	6,277,292	1,953,466	1,569,323	1,837,263	7,582,195
39	6,545,232	0	284,663	547,315	0	7,844,847	6,299,500	1,961,212	1,574,875	1,844,345	7,612,061
40	6,568,970	0	289,833	549,167	0	7,871,395	6,318,853	1,967,849	1,579,713	1,850,438	7,637,674
		2,667,404	1,836,123		679,593						

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

Column (2) includes reinvestment of excess cash flow and proceeds from the sale of illiquid assets.

\*\*Column (11) has been reduced by a 1.50% management fee.

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

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 250,000	Growth 7.50%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 30.25%	Turnover Assumption 25.00%			
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)** Net Year End Value of Asset After Turnover
41	6,589,578	0	294,922	550,706	0	7,893,458	6,335,127	1,973,365	1,583,782	1,855,516	7,658,975
42	6,606,861	0	339,720	548,944	0	7,868,199	6,313,808	1,967,050	1,578,452	1,849,499	7,634,389
43	6,584,855	0	446,428	539,097	0	7,727,058	6,199,799	1,931,765	1,549,950	1,816,266	7,497,386
44	6,466,115	0	461,881	527,663	0	7,563,168	6,067,767	1,890,792	1,516,942	1,777,702	7,338,327
45	6,328,527	0	478,548	514,483	0	7,374,262	5,915,830	1,843,566	1,478,958	1,733,272	7,155,009
46	6,170,144	0	496,668	499,376	0	7,157,717	5,741,841	1,789,429	1,435,460	1,682,354	6,944,882
47	5,988,734	0	515,715	482,188	0	6,911,355	5,544,021	1,727,839	1,386,005	1,624,434	6,705,831
48	5,782,450	0	535,765	462,755	0	6,632,821	5,320,459	1,658,205	1,330,115	1,558,958	6,435,570
49	5,549,302	0	556,901	440,900	0	6,319,569	5,069,094	1,579,892	1,267,274	1,485,325	6,131,627
50	5,287,146	0	579,220	416,431	0	5,968,838	4,787,699	1,492,210	1,196,925	1,402,886	5,791,322
51	4,993,660	0	604,845	388,986	0	5,575,463	4,472,123	1,393,866	1,118,031	1,310,426	5,409,643
52	4,664,518	0	632,110	358,315	0	5,135,848	4,119,475	1,283,962	1,029,869	1,207,099	4,983,100
53	4,296,705	0	661,161	324,145	0	4,646,084	3,726,615	1,161,521	931,654	1,091,986	4,507,901
54	3,886,948	0	692,170	286,180	0	4,101,911	3,290,123	1,025,478	822,531	964,086	3,979,911
55	3,431,678	0	726,683	243,992	0	3,497,220	2,805,096	874,305	701,274	821,963	3,393,205

2,667,404      9,858,860      679,593

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

Column (2) includes reinvestment of excess cash flow and proceeds from the sale of illiquid assets.

\*\*Column (11) has been reduced by a 1.50% management fee.

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

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (5.00% Growth)	+	(2) Personal Property (-5.00% Growth)	+	(3) Vacation Home (5.00% Growth)	=	(4) Total Illiquid Assets
1	40/35	525,000		190,000		262,500		977,500
2	41/36	551,250		180,500		275,625		1,007,375
3	42/37	578,813		171,475		289,406		1,039,694
4	43/38	607,753		162,901		303,877		1,074,531
5	44/39	638,141		154,756		319,070		1,111,967
6	45/40	670,048		147,018		335,024		1,152,090
7	46/41	703,550		139,667		351,775		1,194,992
8	47/42	738,728		132,684		369,364		1,240,776
9	48/43	775,664		126,050		387,832		1,289,546
10	49/44	814,447		119,747		407,224		1,341,418
11	50/45	855,170		113,760		427,585		1,396,515
12	51/46	897,928		108,072		448,964		1,454,964
13	52/47	942,825		102,668		471,412		1,516,905
14	53/48	989,966		97,535		494,983		1,582,484
15	54/49	1,039,464		92,658		519,732		1,651,854
16	55/50	1,091,437		88,025		545,719		1,725,181
17	56/51	1,146,009		83,624		573,005		1,802,638
18	57/52	1,203,310		79,443		601,655		1,884,408
19	58/53	1,263,475		75,471		631,738		1,970,684
20	59/54	1,326,649		71,697		663,324		2,061,670
21	60/55	1,392,981		68,112		696,491		2,157,584
22	61/56	1,462,630		64,707		731,315		2,258,652
23	62/57	1,535,762		61,471		767,881		2,365,114
24	63/58	1,612,550		58,398		806,275		2,477,223
25	64/59	1,693,177		55,478		846,589		2,595,244
26	65/60	0		52,704		888,918		941,622
27	66/61	0		50,069		933,364		983,433
28	67/62	0		47,565		980,032		1,027,597
29	68/63	0		45,187		1,029,034		1,074,221
30	69/64	0		42,928		1,080,486		1,123,414
31	70/65	0		40,781		1,134,510		1,175,291
32	71/66	0		38,742		1,191,235		1,229,977
33	72/67	0		36,805		1,250,797		1,287,602
34	73/68	0		34,965		1,313,337		1,348,302
35	74/69	0		33,217		1,379,004		1,412,221
36	75/70	0		31,556		1,447,954		1,479,510
37	76/71	0		29,978		1,520,352		1,550,330
38	77/72	0		28,479		1,596,369		1,624,848
39	78/73	0		27,055		1,676,188		1,703,243
40	79/74	0		25,702		1,759,997		1,785,699

Assumed asset liquidations: Principal Residence in year 26.

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

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (5.00% Growth)	+	(2) Personal Property (-5.00% Growth)	+	(3) Vacation Home (5.00% Growth)	=	(4) Total Illiquid Assets
41	80/75	0		24,417		1,847,997		1,872,414
42	81/76	0		23,196		1,940,397		1,963,593
43	82/77	0		22,037		2,037,417		2,059,454
44	83/78	0		20,935		2,139,288		2,160,223
45	84/79	0		19,888		2,246,252		2,266,140
46	85/80	0		18,894		2,358,565		2,377,459
47	86/81	0		17,949		2,476,493		2,494,442
48	87/82	0		17,052		2,600,317		2,617,369
49	88/83	0		16,199		2,730,333		2,746,532
50	89/84	0		15,389		2,866,850		2,882,239
51	90/85	0		14,620		3,010,192		3,024,812
52	91/86	0		13,889		3,160,702		3,174,591
53	92/87	0		13,194		3,318,737		3,331,931
54	93/88	0		12,534		3,484,674		3,497,208
55	94/89	0		11,908		3,658,908		3,670,816

Assumed asset liquidations: Principal Residence in year 26.

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

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
1	40/35	390,491	390,491
2	41/36	380,594	380,594
3	42/37	370,294	370,294
4	43/38	359,575	359,575
5	44/39	348,418	348,418
6	45/40	336,808	336,808
7	46/41	324,724	324,724
8	47/42	312,148	312,148
9	48/43	299,059	299,059
10	49/44	285,438	285,438
11	50/45	271,261	271,261
12	51/46	256,507	256,507
13	52/47	241,151	241,151
14	53/48	225,170	225,170
15	54/49	208,538	208,538
16	55/50	191,228	191,228
17	56/51	173,214	173,214
18	57/52	154,465	154,465
19	58/53	134,952	134,952
20	59/54	114,644	114,644
21	60/55	93,509	93,509
22	61/56	71,513	71,513
23	62/57	48,621	48,621
24	63/58	24,796	24,796
25	64/59	0	0
26	65/60	0	0
27	66/61	0	0
28	67/62	0	0
29	68/63	0	0
30	69/64	0	0
31	70/65	0	0
32	71/66	0	0
33	72/67	0	0
34	73/68	0	0
35	74/69	0	0
36	75/70	0	0
37	76/71	0	0
38	77/72	0	0
39	78/73	0	0
40	79/74	0	0

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

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
41	80/75	0	0
42	81/76	0	0
43	82/77	0	0
44	83/78	0	0
45	84/79	0	0
46	85/80	0	0
47	86/81	0	0
48	87/82	0	0
49	88/83	0	0
50	89/84	0	0
51	90/85	0	0
52	91/86	0	0
53	92/87	0	0
54	93/88	0	0
55	94/89	0	0

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



# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Sell Principal Residence Cash Flow Analysis

Below is an analysis of the cash flow resulting from the sale of the principal residence in year 26.

### Year 26

1,693,177	Proceeds from sale of principal residence		1,693,177
-	0	Cost basis of principal residence	
<hr/>			
1,693,177	Gain from sale of principal residence		
-	500,000	Less excludable gain	
<hr/>			
1,193,177	Taxable gain from sale of residence		
	25.00% Capital gains tax	-	298,294
	Mortgage balance payoff of principal residence	-	0
<hr/>			
	After tax cash flow from sale of principal residence		1,394,883
<hr/>			
	Cash flow reinvested in equity account		1,394,883

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	(2) Year End Value of 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	40/35	587,009	835,463	102,400	103,000	299,075	1,926,947
2	41/36	626,781	909,328	104,858	106,090	353,243	2,100,300
3	42/37	669,400	986,749	107,375	109,273	412,499	2,285,296
4	43/38	714,956	1,067,891	109,952	112,551	476,921	2,482,271
5	44/39	763,549	1,152,920	112,591	115,928	546,663	2,691,651
6	45/40	815,282	1,242,017	115,293	119,406	621,932	2,913,930
7	46/41	870,268	1,335,364	118,060	122,988	702,994	3,149,674
8	47/42	928,628	1,433,153	120,893	126,678	790,157	3,399,509
9	48/43	990,487	1,535,585	123,794	130,478	883,774	3,664,118
10	49/44	1,055,980	1,642,866	126,765	134,392	984,239	3,944,242
11	50/45	1,125,254	1,755,213	129,807	138,424	1,091,982	4,240,680
12	51/46	1,198,457	1,872,849	132,922	142,577	1,207,475	4,554,280
13	52/47	1,275,754	1,996,009	136,112	146,854	1,331,229	4,885,958
14	53/48	1,357,314	2,124,934	139,379	151,260	1,463,795	5,236,682
15	54/49	1,443,316	2,259,878	142,724	155,798	1,605,763	5,607,479
16	55/50	1,533,953	2,401,102	146,149	160,472	1,757,767	5,999,443
17	56/51	1,629,424	2,548,876	149,657	165,286	1,920,488	6,413,731
18	57/52	1,729,943	2,703,484	153,249	170,245	2,094,651	6,851,572
19	58/53	1,835,732	2,865,218	156,927	175,352	2,281,034	7,314,263
20	59/54	1,947,026	3,034,380	160,693	180,613	2,480,468	7,803,180
21	60/55	2,064,075	3,211,285	164,550	186,031	2,693,838	8,319,779
22	61/56	2,187,139	3,396,259	168,499	191,612	2,922,090	8,865,599
23	62/57	2,316,493	3,589,638	172,543	197,360	3,166,235	9,442,269
24	63/58	2,452,427	3,791,771	176,684	203,281	3,427,348	10,051,511
25	64/59	2,595,244	4,003,018	180,924	209,379	3,706,581	10,695,146
26	65/60	941,622	4,204,692	0	173,272	5,414,757	10,734,343
27	66/61	983,433	4,415,115	0	0	5,689,410	11,087,958
28	67/62	1,027,597	4,634,619	0	0	5,837,646	11,499,862
29	68/63	1,074,221	4,863,543	0	0	5,987,282	11,925,046
30	69/64	1,123,414	5,102,237	0	0	6,139,173	12,364,824
31	70/65	1,175,291	5,252,173	0	0	6,343,905	12,771,369
32	71/66	1,229,977	5,402,398	0	0	6,557,983	13,190,358
33	72/67	1,287,602	5,552,454	0	0	6,844,704	13,684,760
34	73/68	1,348,302	5,701,833	0	0	7,147,851	14,197,986
35	74/69	1,412,221	5,849,971	0	0	7,468,780	14,730,972
36	75/70	1,479,510	5,880,182	0	0	7,510,561	14,870,253
37	76/71	1,550,330	5,894,638	0	0	7,548,471	14,993,439
38	77/72	1,624,848	5,892,018	0	0	7,582,195	15,099,061
39	78/73	1,703,243	5,869,810	0	0	7,612,061	15,185,114
40	79/74	1,785,699	5,826,487	0	0	7,637,674	15,249,860

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Hypothetical Net Worth (After Providing Required Cash Flow)

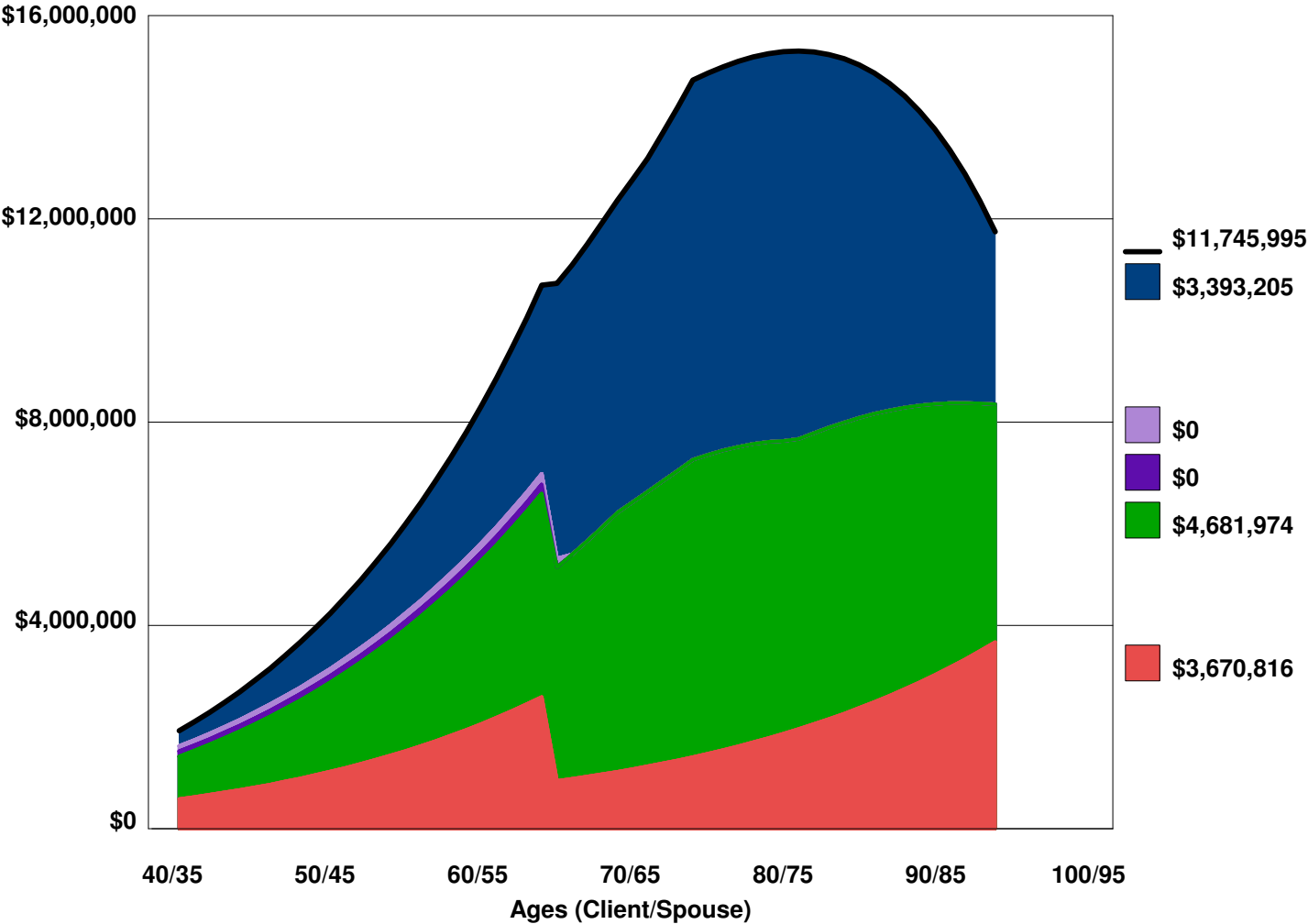
Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	(2) Year End Value of Retirement Plan Assets	(3) Year End Value of Taxable Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Equity Assets	(6) Year End Hypothetical Net Worth
41	80/75	1,872,414	5,759,819	0	0	7,658,975	15,291,208
42	81/76	1,963,593	5,707,170	0	0	7,634,389	15,305,152
43	82/77	2,059,454	5,729,907	0	0	7,497,386	15,286,747
44	83/78	2,160,223	5,738,307	0	0	7,338,327	15,236,857
45	84/79	2,266,140	5,731,837	0	0	7,155,009	15,152,986
46	85/80	2,377,459	5,710,229	0	0	6,944,882	15,032,570
47	86/81	2,494,442	5,672,227	0	0	6,705,831	14,872,500
48	87/82	2,617,369	5,616,534	0	0	6,435,570	14,669,473
49	88/83	2,746,532	5,541,817	0	0	6,131,627	14,419,976
50	89/84	2,882,239	5,446,723	0	0	5,791,322	14,120,284
51	90/85	3,024,812	5,333,239	0	0	5,409,643	13,767,694
52	91/86	3,174,591	5,200,524	0	0	4,983,100	13,358,215
<b>53</b>	<b>92/87</b>	<b>3,331,931</b>	<b>5,047,803</b>	<b>0</b>	<b>0</b>	<b>4,507,901</b>	<b>12,887,635</b>
54	93/88	3,497,208	4,874,387	0	0	3,979,911	12,351,506
55	94/89	3,670,816	4,681,974	0	0	3,393,205	11,745,995

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Hypothetical Net Worth (After Providing Required Cash Flow) 55 Year Analysis



At Year 55

Hypothetical Net Worth	—	\$11,745,995
Equity Assets	■	\$3,393,205
Tax Exempt Assets	■	\$0
Taxable Assets	■	\$0
Retirement Plan Assets	■	\$4,681,974
Net Equity of Illiquid Assets	■	\$3,670,816

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
1	40/35	1,926,947	111,553	1,815,394	0	1,815,394
2	41/36	2,100,300	131,462	1,968,838	0	1,968,838
3	42/37	2,285,296	152,544	2,132,752	0	2,132,752
4	43/38	2,482,271	174,867	2,307,404	0	2,307,404
5	44/39	2,691,651	198,504	2,493,147	0	2,493,147
6	45/40	2,913,930	223,533	2,690,397	0	2,690,397
7	46/41	3,149,674	250,035	2,899,639	0	2,899,639
8	47/42	3,399,509	278,098	3,121,411	0	3,121,411
9	48/43	3,664,118	307,813	3,356,305	0	3,356,305
10	49/44	3,944,242	339,278	3,604,964	0	3,604,964
11	50/45	4,240,680	372,594	3,868,086	0	3,868,086
12	51/46	4,554,280	407,872	4,146,408	0	4,146,408
13	52/47	4,885,958	445,228	4,440,730	0	4,440,730
14	53/48	5,236,682	484,782	4,751,900	0	4,751,900
15	54/49	5,607,479	526,666	5,080,813	0	5,080,813
16	55/50	5,999,443	571,015	5,428,428	0	5,428,428
17	56/51	6,413,731	617,975	5,795,756	0	5,795,756
18	57/52	6,851,572	667,701	6,183,871	0	6,183,871
19	58/53	7,314,263	720,354	6,593,909	0	6,593,909
20	59/54	7,803,180	776,107	7,027,073	0	7,027,073
21	60/55	8,319,779	835,141	7,484,638	0	7,484,638
22	61/56	8,865,599	897,651	7,967,948	0	7,967,948
23	62/57	9,442,269	963,843	8,478,426	0	8,478,426
24	63/58	10,051,511	1,033,931	9,017,580	0	9,017,580
25	64/59	10,695,146	1,108,146	9,587,000	0	9,587,000
26	65/60	10,734,343	1,180,058	9,554,285	0	9,554,285
27	66/61	11,087,958	1,256,205	9,831,753	0	9,831,753
28	67/62	11,499,862	1,336,835	10,163,027	0	10,163,027
29	68/63	11,925,046	1,422,213	10,502,833	0	10,502,833
30	69/64	12,364,824	1,512,616	10,852,208	0	10,852,208
31	70/65	12,771,369	1,573,733	11,197,636	0	11,197,636
32	71/66	13,190,358	1,636,916	11,553,442	0	11,553,442
33	72/67	13,684,760	1,702,204	11,982,556	0	11,982,556
34	73/68	14,197,986	1,769,640	12,428,346	0	12,428,346
35	74/69	14,730,972	1,839,262	12,891,710	0	12,891,710
36	75/70	14,870,253	1,870,485	12,999,768	0	12,999,768
37	76/71	14,993,439	1,899,347	13,094,092	0	13,094,092
38	77/72	15,099,061	1,925,685	13,173,376	0	13,173,376
39	78/73	15,185,114	1,948,945	13,236,169	0	13,236,169
40	79/74	15,249,860	1,968,942	13,280,918	0	13,280,918

40 Year Summary

Total Estate Assets	\$ 15,249,860
Wealth Transferred to Heirs	\$ 13,280,918

\*Net of cash flow provided

# Strategy 1: Current Plan

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For: Tom Hamilton & Jennifer Hamilton

## Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
41	80/75	15,291,208	1,985,273	13,305,935	0	13,305,935
42	81/76	15,305,152	1,997,509	13,307,643	0	13,307,643
43	82/77	15,286,747	2,005,468	13,281,279	0	13,281,279
44	83/78	15,236,857	2,008,408	13,228,449	0	13,228,449
45	84/79	15,152,986	2,006,143	13,146,843	0	13,146,843
46	85/80	15,032,570	1,998,580	13,033,990	0	13,033,990
47	86/81	14,872,500	1,985,279	12,887,221	0	12,887,221
48	87/82	14,669,473	1,965,787	12,703,686	0	12,703,686
49	88/83	14,419,976	1,939,636	12,480,340	0	12,480,340
50	89/84	14,120,284	1,906,353	12,213,931	0	12,213,931
51	90/85	13,767,694	1,866,633	11,901,061	0	11,901,061
52	91/86	13,358,215	1,820,184	11,538,031	0	11,538,031
<b>53</b>	<b>92/87</b>	<b>12,887,635</b>	<b>1,766,731</b>	<b>11,120,904</b>	<b>0</b>	<b>11,120,904</b>
54	93/88	12,351,506	1,706,035	10,645,471	0	10,645,471
55	94/89	11,745,995	1,638,691	10,107,304	0	10,107,304

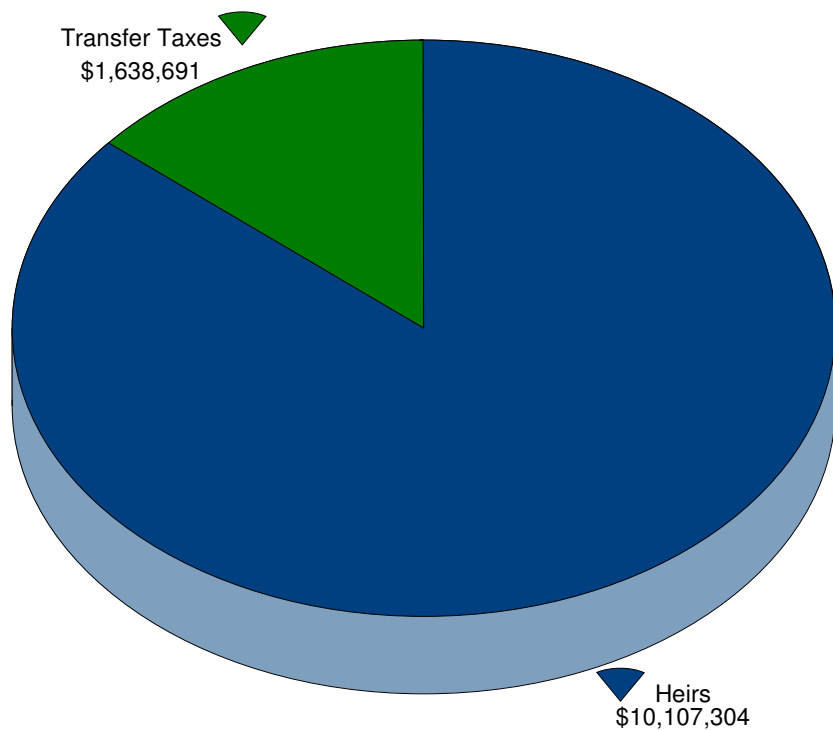
Summary at Life Expectancy (Year 53)

Total Estate Assets	\$ 12,887,635
Wealth Transferred to Heirs	\$ 11,120,904

\*Net of cash flow provided

Distribution of Assets at Ages 94/89

Estate Distribution

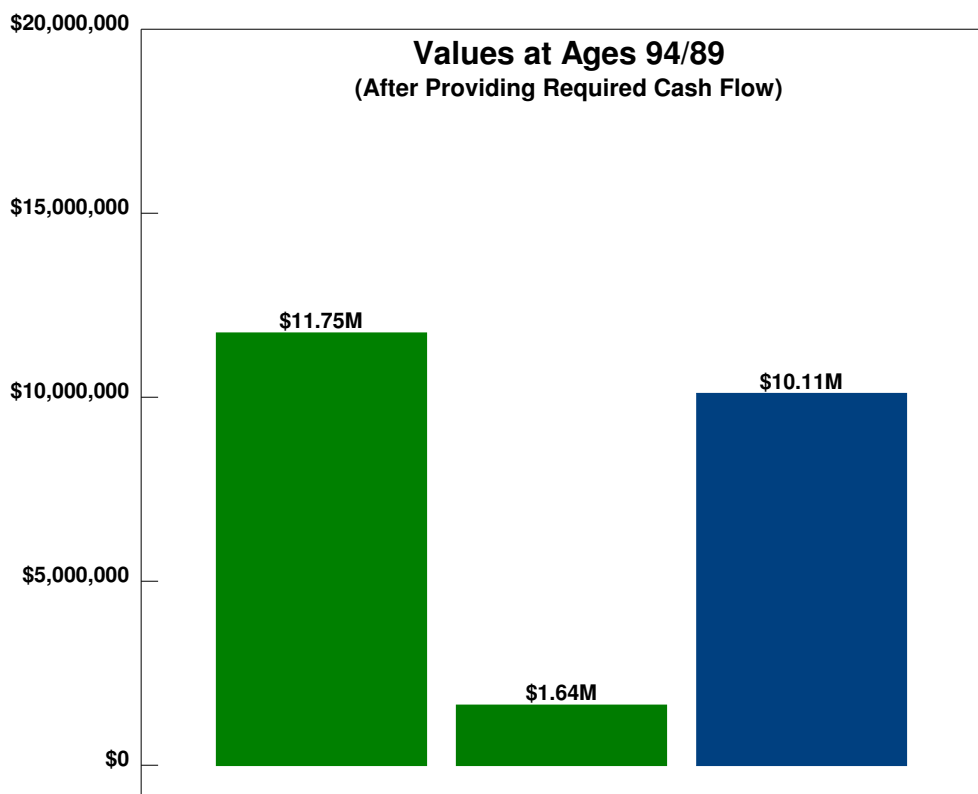
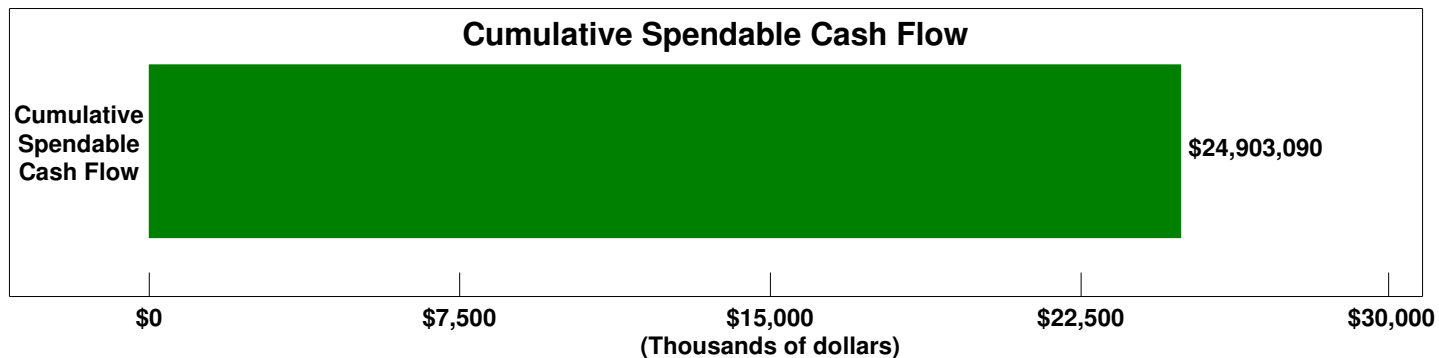


# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Summary Analysis



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



# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Transfer Tax Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Illiquid Assets	=	(3) Total Estate Assets	(4) Taxable Estate	(5) Remaining Available Unified Credit Equivalent*	(6) Estate Tax	+	(7) Income Tax on Retirement Plan Assets	=	(8) Total Transfer Taxes
1	40/35	1,339,938		587,009		1,926,947	1,926,947	10,860,000	0		111,553		111,553
2	41/36	1,473,519		626,781		2,100,300	2,100,300	11,180,000	0		131,462		131,462
3	42/37	1,615,896		669,400		2,285,296	2,285,296	11,520,000	0		152,544		152,544
4	43/38	1,767,315		714,956		2,482,271	2,482,271	11,860,000	0		174,867		174,867
5	44/39	1,928,102		763,549		2,691,651	2,691,651	12,220,000	0		198,504		198,504
6	45/40	2,098,648		815,282		2,913,930	2,913,930	12,580,000	0		223,533		223,533
7	46/41	2,279,406		870,268		3,149,674	3,149,674	12,960,000	0		250,035		250,035
8	47/42	2,470,881		928,628		3,399,509	3,399,509	13,340,000	0		278,098		278,098
9	48/43	2,673,631		990,487		3,664,118	3,664,118	13,740,000	0		307,813		307,813
10	49/44	2,888,262		1,055,980		3,944,242	3,944,242	14,160,000	0		339,278		339,278
11	50/45	3,115,426		1,125,254		4,240,680	4,240,680	14,580,000	0		372,594		372,594
12	51/46	3,355,823		1,198,457		4,554,280	4,554,280	15,020,000	0		407,872		407,872
13	52/47	3,610,204		1,275,754		4,885,958	4,885,958	15,480,000	0		445,228		445,228
14	53/48	3,879,368		1,357,314		5,236,682	5,236,682	15,940,000	0		484,782		484,782
15	54/49	4,164,163		1,443,316		5,607,479	5,607,479	16,420,000	0		526,666		526,666
16	55/50	4,465,490		1,533,953		5,999,443	5,999,443	16,900,000	0		571,015		571,015
17	56/51	4,784,307		1,629,424		6,413,731	6,413,731	17,420,000	0		617,975		617,975
18	57/52	5,121,629		1,729,943		6,851,572	6,851,572	17,940,000	0		667,701		667,701
19	58/53	5,478,531		1,835,732		7,314,263	7,314,263	18,480,000	0		720,354		720,354
20	59/54	5,856,154		1,947,026		7,803,180	7,803,180	19,040,000	0		776,107		776,107
21	60/55	6,255,704		2,064,075		8,319,779	8,319,779	19,600,000	0		835,141		835,141
22	61/56	6,678,460		2,187,139		8,865,599	8,865,599	20,180,000	0		897,651		897,651
23	62/57	7,125,776		2,316,493		9,442,269	9,442,269	20,800,000	0		963,843		963,843
24	63/58	7,599,084		2,452,427		10,051,511	10,051,511	21,420,000	0		1,033,931		1,033,931
25	64/59	8,099,902		2,595,244		10,695,146	10,695,146	22,060,000	0		1,108,146		1,108,146
26	65/60	9,792,721		941,622		10,734,343	10,734,343	22,720,000	0		1,180,058		1,180,058
27	66/61	10,104,525		983,433		11,087,958	11,087,958	23,400,000	0		1,256,205		1,256,205
28	67/62	10,472,265		1,027,597		11,499,862	11,499,862	24,100,000	0		1,336,835		1,336,835
29	68/63	10,850,825		1,074,221		11,925,046	11,925,046	24,840,000	0		1,422,213		1,422,213
30	69/64	11,241,410		1,123,414		12,364,824	12,364,824	25,580,000	0		1,512,616		1,512,616
31	70/65	11,596,078		1,175,291		12,771,369	12,771,369	26,340,000	0		1,573,733		1,573,733
32	71/66	11,960,381		1,229,977		13,190,358	13,190,358	27,140,000	0		1,636,916		1,636,916
33	72/67	12,397,158		1,287,602		13,684,760	13,684,760	27,940,000	0		1,702,204		1,702,204
34	73/68	12,849,684		1,348,302		14,197,986	14,197,986	28,780,000	0		1,769,640		1,769,640
35	74/69	13,318,751		1,412,221		14,730,972	14,730,972	29,640,000	0		1,839,262		1,839,262
36	75/70	13,390,743		1,479,510		14,870,253	14,870,253	30,540,000	0		1,870,485		1,870,485
37	76/71	13,443,109		1,550,330		14,993,439	14,993,439	31,460,000	0		1,899,347		1,899,347
38	77/72	13,474,213		1,624,848		15,099,061	15,099,061	32,400,000	0		1,925,685		1,925,685
39	78/73	13,481,871		1,703,243		15,185,114	15,185,114	33,380,000	0		1,948,945		1,948,945
40	79/74	13,464,161		1,785,699		15,249,860	15,249,860	34,380,000	0		1,968,942		1,968,942

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.

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Transfer Tax Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Illiquid Assets	=	(3) Total Estate Assets	(4) Taxable Estate	(5) Remaining Available Unified Credit Equivalent*	(6) Estate Tax	+	(7) Income Tax on Retirement Plan Assets	=	(8) Total Transfer Taxes
41	80/75	13,418,794		1,872,414		15,291,208	15,291,208	35,400,000	0		1,985,273		1,985,273
42	81/76	13,341,559		1,963,593		15,305,152	15,305,152	36,460,000	0		1,997,509		1,997,509
43	82/77	13,227,293		2,059,454		15,286,747	15,286,747	37,560,000	0		2,005,468		2,005,468
44	83/78	13,076,634		2,160,223		15,236,857	15,236,857	38,680,000	0		2,008,408		2,008,408
45	84/79	12,886,846		2,266,140		15,152,986	15,152,986	39,840,000	0		2,006,143		2,006,143
46	85/80	12,655,111		2,377,459		15,032,570	15,032,570	41,040,000	0		1,998,580		1,998,580
47	86/81	12,378,058		2,494,442		14,872,500	14,872,500	42,280,000	0		1,985,279		1,985,279
48	87/82	12,052,104		2,617,369		14,669,473	14,669,473	43,540,000	0		1,965,787		1,965,787
49	88/83	11,673,444		2,746,532		14,419,976	14,419,976	44,840,000	0		1,939,636		1,939,636
50	89/84	11,238,045		2,882,239		14,120,284	14,120,284	46,200,000	0		1,906,353		1,906,353
51	90/85	10,742,882		3,024,812		13,767,694	13,767,694	47,580,000	0		1,866,633		1,866,633
52	91/86	10,183,624		3,174,591		13,358,215	13,358,215	49,000,000	0		1,820,184		1,820,184
53	92/87	9,555,704		3,331,931		12,887,635	12,887,635	50,480,000	0		1,766,731		1,766,731
54	93/88	8,854,298		3,497,208		12,351,506	12,351,506	51,980,000	0		1,706,035		1,706,035
55	94/89	8,075,179		3,670,816		11,745,995	11,745,995	53,540,000	0		1,638,691		1,638,691

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.

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Summary of Transfer Taxation of Retirement Plan Assets

Tom Hamilton's Retirement Plan Account			Jennifer Hamilton's Retirement Plan Account			Heirs' Income Tax Rate	
Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield		
125,000	0	7.50%	140,000	0	7.50%	35.00%	
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax
1	40/35	318,721	0	111,553	111,553	207,168	35%
2	41/36	375,606	0	131,462	131,462	244,144	35%
3	42/37	435,840	0	152,544	152,544	283,296	35%
4	43/38	499,620	0	174,867	174,867	324,753	35%
5	44/39	567,154	0	198,504	198,504	368,650	35%
6	45/40	638,665	0	223,533	223,533	415,132	35%
7	46/41	714,386	0	250,035	250,035	464,351	35%
8	47/42	794,565	0	278,098	278,098	516,467	35%
9	48/43	879,465	0	307,813	307,813	571,652	35%
10	49/44	969,363	0	339,278	339,278	630,085	35%
11	50/45	1,064,554	0	372,594	372,594	691,960	35%
12	51/46	1,165,349	0	407,872	407,872	757,477	35%
13	52/47	1,272,079	0	445,228	445,228	826,851	35%
14	53/48	1,385,092	0	484,782	484,782	900,310	35%
15	54/49	1,504,759	0	526,666	526,666	978,093	35%
16	55/50	1,631,472	0	571,015	571,015	1,060,457	35%
17	56/51	1,765,644	0	617,975	617,975	1,147,669	35%
18	57/52	1,907,716	0	667,701	667,701	1,240,015	35%
19	58/53	2,058,153	0	720,354	720,354	1,337,799	35%
20	59/54	2,217,446	0	776,107	776,107	1,441,339	35%
21	60/55	2,386,117	0	835,141	835,141	1,550,976	35%
22	61/56	2,564,719	0	897,651	897,651	1,667,068	35%
23	62/57	2,753,836	0	963,843	963,843	1,789,993	35%
24	63/58	2,954,088	0	1,033,931	1,033,931	1,920,157	35%
25	64/59	3,166,130	0	1,108,146	1,108,146	2,057,984	35%
26	65/60	3,371,596	0	1,180,058	1,180,058	2,191,538	35%
27	66/61	3,589,158	0	1,256,205	1,256,205	2,332,953	35%
28	67/62	3,819,530	0	1,336,835	1,336,835	2,482,695	35%
29	68/63	4,063,464	0	1,422,213	1,422,213	2,641,251	35%
30	69/64	4,321,760	0	1,512,616	1,512,616	2,809,144	35%
31	70/65	4,496,380	0	1,573,733	1,573,733	2,922,647	35%
32	71/66	4,676,901	0	1,636,916	1,636,916	3,039,985	35%
33	72/67	4,863,441	0	1,702,204	1,702,204	3,161,237	35%
34	73/68	5,056,114	0	1,769,640	1,769,640	3,286,474	35%
35	74/69	5,255,033	0	1,839,262	1,839,262	3,415,771	35%
36	75/70	5,344,242	0	1,870,485	1,870,485	3,473,757	35%
37	76/71	5,426,705	0	1,899,347	1,899,347	3,527,358	35%
38	77/72	5,501,957	0	1,925,685	1,925,685	3,576,272	35%
39	78/73	5,568,413	0	1,948,945	1,948,945	3,619,468	35%
40	79/74	5,625,546	0	1,968,942	1,968,942	3,656,604	35%

# Strategy 1: Current Plan

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

For: Tom Hamilton & Jennifer Hamilton

## Summary of Transfer Taxation of Retirement Plan Assets

Tom Hamilton's Retirement Plan Account			Jennifer Hamilton's Retirement Plan Account			Heirs' Income Tax Rate	
Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield		
125,000	0	7.50%	140,000	0	7.50%	35.00%	
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax
41	80/75	5,672,208	0	1,985,273	1,985,273	3,686,935	35%
42	81/76	5,707,170	0	1,997,509	1,997,509	3,709,661	35%
43	82/77	5,729,907	0	2,005,468	2,005,468	3,724,439	35%
44	83/78	5,738,307	0	2,008,408	2,008,408	3,729,899	35%
45	84/79	5,731,837	0	2,006,143	2,006,143	3,725,694	35%
46	85/80	5,710,229	0	1,998,580	1,998,580	3,711,649	35%
47	86/81	5,672,227	0	1,985,279	1,985,279	3,686,948	35%
48	87/82	5,616,534	0	1,965,787	1,965,787	3,650,747	35%
49	88/83	5,541,817	0	1,939,636	1,939,636	3,602,181	35%
50	89/84	5,446,723	0	1,906,353	1,906,353	3,540,370	35%
51	90/85	5,333,239	0	1,866,633	1,866,633	3,466,606	35%
52	91/86	5,200,524	0	1,820,184	1,820,184	3,380,340	35%
53	92/87	5,047,803	0	1,766,731	1,766,731	3,281,072	35%
54	93/88	4,874,387	0	1,706,035	1,706,035	3,168,352	35%
55	94/89	4,681,974	0	1,638,691	1,638,691	3,043,283	35%

**Strategy 2: Add IUL + Disability Income**

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton, Ages 40/35

## Client Information Summary

### Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	100,000	
	Liquid Assets (Tax Exempt Interest)		100,000	
	Equity Assets		250,000	
	Tax Deferred Assets		0	
	Defined Contribution Plan Assets for Tom Hamilton			
	Retirement Plan Assets		125,000	
	Defined Contribution Plan Assets Jennifer Hamilton			
	Retirement Plan Asset		140,000	
	Inherited Roth Defined Contr. Plan		500,000	
	Total Defined Contribution Plan Assets:			765,000
	Total Liquid Assets			1,215,000
<u>Illiquid Assets:</u>	Principal Residence		500,000	
	Personal Property		200,000	
	Vacation Home		250,000	
	Less Total Liabilities		(400,000)	
	Total Illiquid Assets			
<u>Other Assets:</u>	Inside the Estate			
	Proposed Life Insurance Death Benefit		2,600,000	
	Total Other Assets Inside the Estate			
	Total Estate Assets			\$4,365,000
	Total Other Assets Outside the Estate			0

### Funding Options for Required Cash Flow

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

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

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton, Ages 40/35

## Client Information Summary

### Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	40.00%
	Retirement	40.00%
<u>Life Expectancy:</u>	Joint	53 Years
	Tom Hamilton	Age 92
	Jennifer Hamilton	Age 87
<u>Taxable Account:</u>		Taxable
	Yield Assumption	4.00%
<u>Tax Exempt Account:</u>		Tax Exempt
	Yield Assumption	3.00%
<u>Equities:</u>		Equity
	Growth Rate	7.50%
	Dividend Rate	2.00%
<u>Retirement Plan Assets Tom Hamilton:</u>		
	Defined Contr. Yield Assumption	7.50%
<u>Retirement Plan Assets Jennifer Hamilton:</u>		
	Defined Contr. Yield Assumption	7.50%
	Inherited Roth Defined Contr. Yield Assumption	7.50%

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

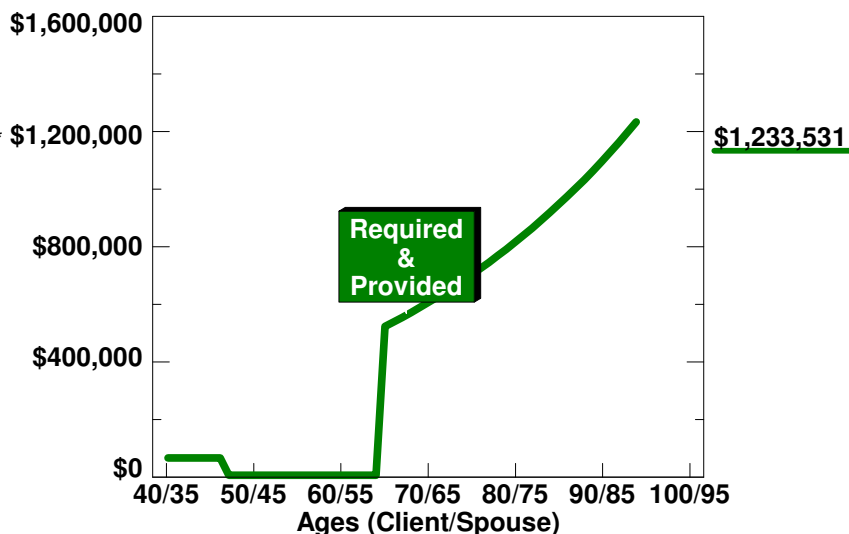
## Analysis of After Tax Cash Flow Requirements

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

### Withdrawal Order

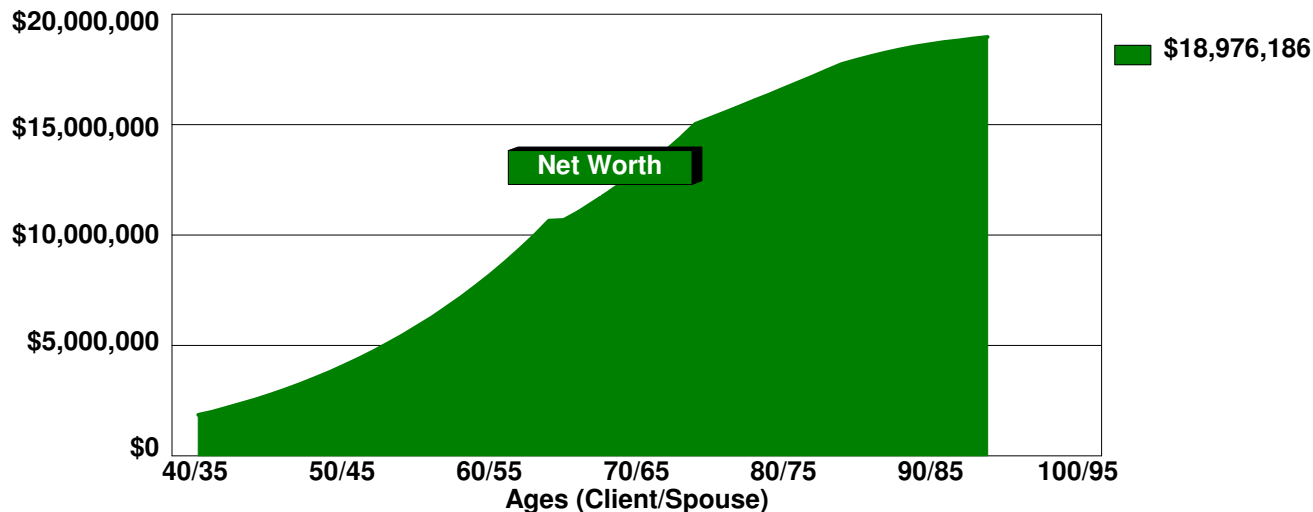
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Equities
- 4th. Retirement Plan Assets\*
- 5th. Spouse's Retirement Plan Assets\*
- 6th. Spouse's Inherited Roth Assets\*
- 7th. Spouse's Inherited Roth Assets\*\*

### Annual Cash Flow



As you can see in the Cash Flow graph above, your liquid assets are sufficient to provide withdrawals to meet your required after tax cash flow in all years illustrated. The graph below shows your remaining total Net Worth.

### Net Worth (After Providing Required Cash Flow)



\*As needed, but no less than required minimum distributions.

\*\*Required minimum distributions only.



# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Cash Flow Analysis

		Annual Cash Flow Required	Annual Cash Flow Provided					
Year	M/F Ages	(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) Total 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	(6) Reinvested Excess Cash Flow	(7) Total After Tax Cash Flow Provided*
1	40/35	67,200	0	11,990	55,210	0	0	67,200
2	41/36	67,200	0	12,696	54,504	0	0	67,200
3	42/37	67,200	0	13,444	53,756	0	0	67,200
4	43/38	67,200	0	14,235	44,739	8,226	0	67,200
5	44/39	67,200	0	15,074	0	52,126	0	67,200
6	45/40	67,200	0	15,961	0	51,239	0	67,200
7	46/41	67,200	0	16,901	0	50,299	0	67,200
8	47/42	7,200	0	17,896	0	0	10,696	7,200
9	48/43	7,200	0	18,949	0	0	11,749	7,200
10	49/44	7,200	0	20,065	0	0	12,865	7,200
11	50/45	7,200	0	21,246	0	0	14,046	7,200
12	51/46	7,200	0	22,497	0	0	15,297	7,200
13	52/47	7,200	0	23,822	0	0	16,622	7,200
14	53/48	7,200	0	25,224	0	0	18,024	7,200
15	54/49	7,200	0	26,709	0	0	19,509	7,200
16	55/50	7,200	0	28,282	0	0	21,082	7,200
17	56/51	7,200	0	29,947	0	0	22,747	7,200
18	57/52	7,200	0	31,710	0	0	24,510	7,200
19	58/53	7,200	0	33,577	0	0	26,377	7,200
20	59/54	7,200	0	35,554	0	0	28,354	7,200
21	60/55	7,200	0	37,647	0	0	30,447	7,200
22	61/56	7,200	0	39,863	0	0	32,663	7,200
23	62/57	7,200	0	42,210	0	0	35,010	7,200
24	63/58	7,200	0	44,695	0	0	37,495	7,200
25	64/59	7,200	0	47,327	0	0	40,127	7,200
26	65/60	523,444	371,949	50,113	0	101,382	0	523,444
27	66/61	539,148	383,873	53,063	0	102,212	0	539,148
28	67/62	555,322	444,867	56,188	0	54,267	0	555,322
29	68/63	571,982	458,977	59,496	0	53,509	0	571,982
30	69/64	589,141	473,512	62,998	0	52,631	0	589,141
31	70/65	606,816	488,483	111,938	0	6,395	0	606,816
32	71/66	625,020	503,903	118,348	0	2,769	0	625,020
33	72/67	643,771	576,400	125,119	0	0	57,748	643,771
34	73/68	663,084	594,457	132,269	0	0	63,642	663,084
35	74/69	682,976	613,056	139,821	0	0	69,901	682,976
36	75/70	703,466	294,550	213,560	0	195,356	0	703,466
37	76/71	724,570	304,151	225,587	0	194,832	0	724,570
38	77/72	746,307	314,040	237,959	0	194,308	0	746,307
39	78/73	768,696	324,226	251,315	0	193,155	0	768,696
40	79/74	791,757	334,718	265,022	0	192,017	0	791,757
		10,335,500	6,481,162	2,750,317	208,209	1,504,723	608,911	10,335,500

\*IMPORTANT NOTE: For this plan to be financially sound, column (7) must be sufficient to provide the values in column (1).

Column (1): see "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.

Columns (5) and (6): see "Details of Equity Assets" and "Details of Portfolio Turnover".

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Cash Flow Analysis

Annual Cash Flow Required			Annual Cash Flow Provided					
Year	M/F Ages	(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) Total 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	(6) Reinvested Excess Cash Flow	(7) Total After Tax Cash Flow Provided*
41	80/75	815,509	345,525	279,433	0	190,551	0	815,509
42	81/76	839,975	356,655	257,030	0	226,290	0	839,975
43	82/77	865,174	368,120	177,512	0	319,542	0	865,174
44	83/78	891,129	379,929	186,395	0	324,805	0	891,129
45	84/79	917,863	392,092	195,102	0	330,669	0	917,863
46	85/80	945,399	404,620	203,463	0	337,316	0	945,399
47	86/81	973,761	409,602	212,032	0	352,127	0	973,761
48	87/82	1,002,974	414,733	220,789	0	367,452	0	1,002,974
49	88/83	1,033,063	420,019	229,710	0	383,334	0	1,033,063
50	89/84	1,064,055	425,463	238,764	0	399,828	0	1,064,055
51	90/85	1,095,977	431,071	246,012	0	418,894	0	1,095,977
52	91/86	1,128,856	436,846	253,122	0	438,888	0	1,128,856
<b>53</b>	<b>92/87</b>	<b>1,162,721</b>	<b>442,795</b>	<b>260,032</b>	<b>0</b>	<b>459,894</b>	<b>0</b>	<b>1,162,721</b>
54	93/88	1,197,603	448,923	266,663	0	482,017	0	1,197,603
55	94/89	1,233,531	455,234	271,643	0	506,654	0	1,233,531
		<b>25,503,090</b>	<b>12,612,789</b>	<b>6,248,019</b>	<b>208,209</b>	<b>7,042,984</b>	<b>608,911</b>	<b>25,503,090</b>

\*IMPORTANT NOTE: For this plan to be financially sound, column (7) must be sufficient to provide the values in column (1).

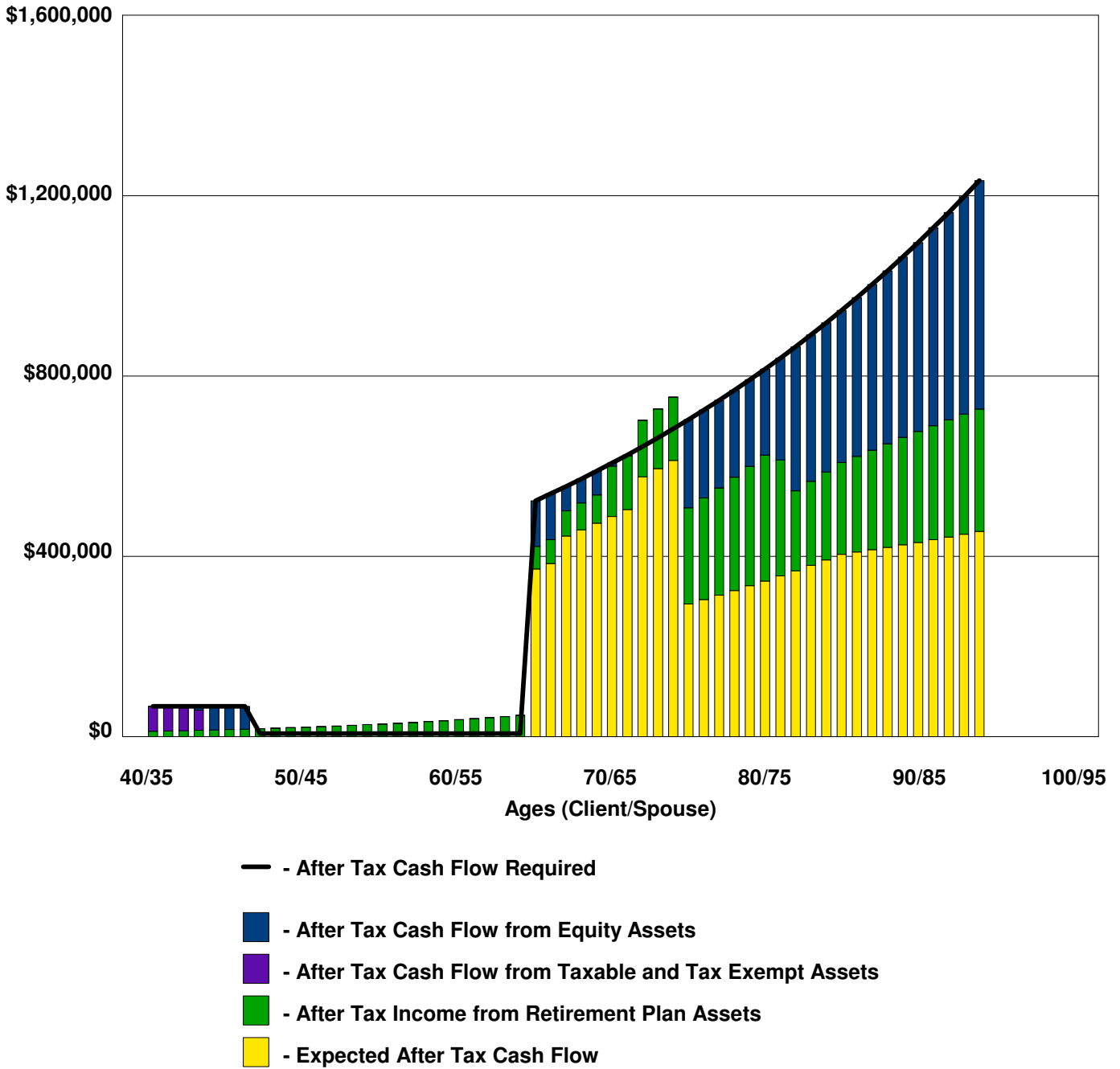
- Column (1): see "Spendable Cash Flow Required".
- Column (2): see "Expected Cash Flow".
- Column (3): see "Summary of Retirement Plan Assets".
- Column (4): see detail reports for Taxable and Tax Exempt Accounts.
- Columns (5) and (6): see "Details of Equity Assets" and "Details of Portfolio Turnover".

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Sources of Cash Flow 55 Year Analysis



Values in excess of cash flow required are assumed to be reinvested.  
See Column (6) on the "Cash Flow Analysis" page and the "Reinvested Cash Flow" graph.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Spendable Cash Flow Required

Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	(2) After Tax Cash Flow for Premium for Indexed UL Policy	(3) After Tax Cash Flow for Premium for Disability Inc. Policy	(4) After Tax Spendable Cash Flow Required	(5) Buying Power of After Tax Spendable Cash Flow Required*
1	40/35	0	60,000	7,200	67,200	67,200
2	41/36	0	60,000	7,200	67,200	65,243
3	42/37	0	60,000	7,200	67,200	63,342
4	43/38	0	60,000	7,200	67,200	61,498
5	44/39	0	60,000	7,200	67,200	59,706
6	45/40	0	60,000	7,200	67,200	57,967
7	46/41	0	60,000	7,200	67,200	56,279
8	47/42	0	0	7,200	7,200	5,854
9	48/43	0	0	7,200	7,200	5,684
10	49/44	0	0	7,200	7,200	5,518
11	50/45	0	0	7,200	7,200	5,357
12	51/46	0	0	7,200	7,200	5,201
13	52/47	0	0	7,200	7,200	5,050
14	53/48	0	0	7,200	7,200	4,903
15	54/49	0	0	7,200	7,200	4,760
16	55/50	0	0	7,200	7,200	4,621
17	56/51	0	0	7,200	7,200	4,487
18	57/52	0	0	7,200	7,200	4,356
19	58/53	0	0	7,200	7,200	4,229
20	59/54	0	0	7,200	7,200	4,106
21	60/55	0	0	7,200	7,200	3,986
22	61/56	0	0	7,200	7,200	3,870
23	62/57	0	0	7,200	7,200	3,758
24	63/58	0	0	7,200	7,200	3,648
25	64/59	0	0	7,200	7,200	3,542
26	65/60	523,444	0	0	523,444	250,000
27	66/61	539,148	0	0	539,148	250,000
28	67/62	555,322	0	0	555,322	250,000
29	68/63	571,982	0	0	571,982	250,000
30	69/64	589,141	0	0	589,141	250,000
31	70/65	606,816	0	0	606,816	250,000
32	71/66	625,020	0	0	625,020	250,000
33	72/67	643,771	0	0	643,771	250,000
34	73/68	663,084	0	0	663,084	250,000
35	74/69	682,976	0	0	682,976	250,000
36	75/70	703,466	0	0	703,466	250,000
37	76/71	724,570	0	0	724,570	250,000
38	77/72	746,307	0	0	746,307	250,000
39	78/73	768,696	0	0	768,696	250,000
40	79/74	791,757	0	0	791,757	250,000
		9,735,500	420,000	180,000	10,335,500	4,264,165

Column (1) assumes 3.00% inflation.

\*Values reflect Buying Power in today's dollars assuming a hypothetical inflation rate of 3.00%.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Spendable Cash Flow Required

Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	(2) After Tax Cash Flow for Premium for Indexed UL Policy	(3) After Tax Cash Flow for Premium for Disability Inc. Policy	(4) After Tax Spendable Cash Flow Required	(5) Buying Power of After Tax Spendable Cash Flow Required*
41	80/75	815,509	0	0	815,509	250,000
42	81/76	839,975	0	0	839,975	250,000
43	82/77	865,174	0	0	865,174	250,000
44	83/78	891,129	0	0	891,129	250,000
45	84/79	917,863	0	0	917,863	250,000
46	85/80	945,399	0	0	945,399	250,000
47	86/81	973,761	0	0	973,761	250,000
48	87/82	1,002,974	0	0	1,002,974	250,000
49	88/83	1,033,063	0	0	1,033,063	250,000
50	89/84	1,064,055	0	0	1,064,055	250,000
51	90/85	1,095,977	0	0	1,095,977	250,000
52	91/86	1,128,856	0	0	1,128,856	250,000
53	92/87	1,162,721	0	0	1,162,721	250,000
54	93/88	1,197,603	0	0	1,197,603	250,000
55	94/89	1,233,531	0	0	1,233,531	250,000
		24,903,090	420,000	180,000	25,503,090	8,014,165

Column (1) assumes 3.00% inflation.

\*Values reflect Buying Power in today's dollars assuming a hypothetical inflation rate of 3.00%.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) After Tax Cash Flow from Work After Retirement	(3) After Tax Cash Flow from Loans on Indexed UL Policy	(4) Total Expected After Tax Cash Flow
1	40/35	0	0	0	0
2	41/36	0	0	0	0
3	42/37	0	0	0	0
4	43/38	0	0	0	0
5	44/39	0	0	0	0
6	45/40	0	0	0	0
7	46/41	0	0	0	0
8	47/42	0	0	0	0
9	48/43	0	0	0	0
10	49/44	0	0	0	0
11	50/45	0	0	0	0
12	51/46	0	0	0	0
13	52/47	0	0	0	0
14	53/48	0	0	0	0
15	54/49	0	0	0	0
16	55/50	0	0	0	0
17	56/51	0	0	0	0
18	57/52	0	0	0	0
19	58/53	0	0	0	0
20	59/54	0	0	0	0
21	60/55	0	0	0	0
22	61/56	0	0	0	0
23	62/57	0	0	0	0
24	63/58	0	0	0	0
25	64/59	0	0	0	0
26	65/60	0	251,253	120,696	371,949
27	66/61	0	258,791	125,082	383,873
28	67/62	48,713	266,555	129,599	444,867
29	68/63	50,174	274,551	134,252	458,977
30	69/64	51,679	282,788	139,045	473,512
31	70/65	53,230	291,272	143,981	488,483
32	71/66	54,827	300,010	149,066	503,903
33	72/67	113,087	309,010	154,303	576,400
34	73/68	116,480	318,280	159,697	594,457
35	74/69	119,974	327,829	165,253	613,056
36	75/70	123,574	0	170,976	294,550
37	76/71	127,281	0	176,870	304,151
38	77/72	131,099	0	182,941	314,040
39	78/73	135,032	0	189,194	324,226
40	79/74	139,083	0	195,635	334,718
		1,264,233	2,880,339	2,336,590	6,481,162

Column (1) assumes 3.00% inflation.  
 Column (2) 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/>.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) After Tax Cash Flow from Work After Retirement	(3) After Tax Cash Flow from Loans on Indexed UL Policy	(4) Total Expected After Tax Cash Flow
41	80/75	143,256	0	202,269	345,525
42	81/76	147,553	0	209,102	356,655
43	82/77	151,980	0	216,140	368,120
44	83/78	156,539	0	223,390	379,929
45	84/79	161,236	0	230,856	392,092
46	85/80	166,073	0	238,547	404,620
47	86/81	171,055	0	238,547	409,602
48	87/82	176,186	0	238,547	414,733
49	88/83	181,472	0	238,547	420,019
50	89/84	186,916	0	238,547	425,463
51	90/85	192,524	0	238,547	431,071
52	91/86	198,299	0	238,547	436,846
53	92/87	204,248	0	238,547	442,795
54	93/88	210,376	0	238,547	448,923
55	94/89	216,687	0	238,547	455,234
		3,928,633	2,880,339	5,803,817	12,612,789

Column (1) assumes 3.00% inflation.  
 Column (2) 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/>.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Summary of Retirement Plan Assets

		Pre-Retirement Income Tax Rate 40.00%			Retirement Income Tax Rate 40.00%			
Year	M/F Ages	(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Retirement Plan Assets Deposits	(3) Total Required Minimum Distributions	(4) Total Beginning of Year Pre Tax Withdrawals	(5) Annualized Interest Accrued	(6) Year End Living Value of Retirement Plan Assets	(7) Total After Tax Cash Flow from Retirement Plan Assets
1	40/35	765,000	36,000	11,990	11,990	59,176	835,463	11,990
2	41/36	835,463	36,000	12,696	12,696	64,408	909,328	12,696
3	42/37	909,328	36,000	13,444	13,444	69,891	986,749	13,444
4	43/38	986,749	36,000	14,235	14,235	75,639	1,067,891	14,235
5	44/39	1,067,891	36,000	15,074	15,074	81,661	1,152,920	15,074
6	45/40	1,152,920	36,000	15,961	15,961	87,972	1,242,017	15,961
7	46/41	1,242,017	36,000	16,901	16,901	94,584	1,335,364	16,901
8	47/42	1,335,364	36,000	17,896	17,896	101,510	1,433,153	17,896
9	48/43	1,433,153	36,000	18,949	18,949	108,765	1,535,585	18,949
10	49/44	1,535,585	36,000	20,065	20,065	116,364	1,642,866	20,065
11	50/45	1,642,866	36,000	21,246	21,246	124,322	1,755,213	21,246
12	51/46	1,755,213	36,000	22,497	22,497	132,654	1,872,849	22,497
13	52/47	1,872,849	36,000	23,822	23,822	141,377	1,996,009	23,822
14	53/48	1,996,009	36,000	25,224	25,224	150,509	2,124,934	25,224
15	54/49	2,124,934	36,000	26,709	26,709	160,067	2,259,878	26,709
16	55/50	2,259,878	36,000	28,282	28,282	170,070	2,401,102	28,282
17	56/51	2,401,102	36,000	29,947	29,947	180,537	2,548,876	29,947
18	57/52	2,548,876	36,000	31,710	31,710	191,487	2,703,484	31,710
19	58/53	2,703,484	36,000	33,577	33,577	202,943	2,865,218	33,577
20	59/54	2,865,218	36,000	35,554	35,554	214,925	3,034,380	35,554
21	60/55	3,034,380	36,000	37,647	37,647	227,455	3,211,285	37,647
22	61/56	3,211,285	36,000	39,863	39,863	240,557	3,396,259	39,863
23	62/57	3,396,259	36,000	42,210	42,210	254,254	3,589,638	42,210
24	63/58	3,589,638	36,000	44,695	44,695	268,571	3,791,771	44,695
25	64/59	3,791,771	36,000	47,327	47,327	283,533	4,003,018	47,327
26	65/60	4,003,018	18,000	50,113	50,113	297,818	4,204,692	50,113
27	66/61	4,204,692	18,000	53,063	53,063	312,722	4,415,115	53,063
28	67/62	4,415,115	18,000	56,188	56,188	328,270	4,634,619	56,188
29	68/63	4,634,619	18,000	59,496	59,496	344,484	4,863,543	59,496
30	69/64	4,863,543	18,000	62,998	62,998	361,391	5,102,237	62,998
31	70/65	5,102,237	0	142,092	142,092	372,011	5,252,173	111,938
32	71/66	5,252,173	0	150,157	150,157	382,651	5,402,398	118,348
33	72/67	5,402,398	0	158,669	158,669	393,280	5,552,454	125,119
34	73/68	5,552,454	0	167,651	167,651	403,860	5,701,833	132,269
35	74/69	5,701,833	0	177,128	177,128	414,353	5,849,971	139,821
36	75/70	5,849,971	0	296,735	296,735	416,493	5,880,182	213,560
37	76/71	5,880,182	0	313,295	313,295	417,517	5,894,638	225,587
38	77/72	5,894,638	0	330,225	330,225	417,331	5,892,018	237,959
39	78/73	5,892,018	0	348,578	348,578	415,758	5,869,810	251,315
40	79/74	5,869,810	0	367,285	367,285	412,689	5,826,487	265,022

\*Defined Contribution Plan Assets (Tom Hamilton); Defined Contribution Plan Assets (Jennifer Hamilton); Inherited Roth Defined Contribution Assets (Jennifer Hamilton).



# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Summary of Retirement Plan Assets

		Pre-Retirement Income Tax Rate 40.00%			Retirement Income Tax Rate 40.00%			
Year	M/F Ages	(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Retirement Plan Assets Deposits	(3) Total Required Minimum Distributions	(4) Total Beginning of Year Pre Tax Withdrawals	(5) Annualized Interest Accrued	(6) Year End Living Value of Retirement Plan Assets	(7) Total After Tax Cash Flow from Retirement Plan Assets
41	80/75	5,826,487	0	386,922	386,922	407,967	5,759,819	279,433
42	81/76	5,759,819	0	369,976	369,976	404,238	5,707,170	257,030
43	82/77	5,707,170	0	295,854	295,854	405,849	5,729,907	177,512
44	83/78	5,729,907	0	310,658	310,658	406,444	5,738,307	186,395
45	84/79	5,738,307	0	325,169	325,169	405,985	5,731,837	195,102
46	85/80	5,731,837	0	339,105	339,105	404,455	5,710,229	203,463
47	86/81	5,710,229	0	353,386	353,386	401,763	5,672,227	212,032
48	87/82	5,672,227	0	367,981	367,981	397,818	5,616,534	220,789
49	88/83	5,616,534	0	382,850	382,850	392,526	5,541,817	229,710
50	89/84	5,541,817	0	397,940	397,940	385,791	5,446,723	238,764
51	90/85	5,446,723	0	410,020	410,020	377,753	5,333,239	246,012
52	91/86	5,333,239	0	421,871	421,871	368,353	5,200,524	253,122
53	92/87	5,200,524	0	433,386	433,386	357,535	5,047,803	260,032
54	93/88	5,047,803	0	444,439	444,439	345,252	4,874,387	266,663
55	94/89	4,874,387	0	452,738	452,738	331,624	4,681,974	271,643

\*Defined Contribution Plan Assets (Tom Hamilton); Defined Contribution Plan Assets (Jennifer Hamilton); Inherited Roth Defined Contribution Assets (Jennifer Hamilton).

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Summary of Liquid Assets

Year	M/F Ages	(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	40/35	835,463	45,865	103,000	286,268	1,270,596
2	41/36	909,328	0	97,192	326,039	1,332,559
3	42/37	986,749	0	44,739	369,188	1,400,676
4	43/38	1,067,891	0	0	407,247	1,475,138
5	44/39	1,152,920	0	0	399,349	1,552,269
6	45/40	1,242,017	0	0	392,654	1,634,671
7	46/41	1,335,364	0	0	387,064	1,722,428
8	47/42	1,433,153	0	0	447,624	1,880,777
9	48/43	1,535,585	0	0	513,146	2,048,731
10	49/44	1,642,866	0	0	583,920	2,226,786
11	50/45	1,755,213	0	0	660,274	2,415,487
12	51/46	1,872,849	0	0	742,574	2,615,423
13	52/47	1,996,009	0	0	831,218	2,827,227
14	53/48	2,124,934	0	0	926,638	3,051,572
15	54/49	2,259,878	0	0	1,029,303	3,289,181
16	55/50	2,401,102	0	0	1,139,720	3,540,822
17	56/51	2,548,876	0	0	1,258,432	3,807,308
18	57/52	2,703,484	0	0	1,386,024	4,089,508
19	58/53	2,865,218	0	0	1,523,122	4,388,340
20	59/54	3,034,380	0	0	1,670,396	4,704,776
21	60/55	3,211,285	0	0	1,828,564	5,039,849
22	61/56	3,396,259	0	0	1,998,393	5,394,652
23	62/57	3,589,638	0	0	2,180,706	5,770,344
24	63/58	3,791,771	0	0	2,376,380	6,168,151
25	64/59	4,003,018	0	0	2,586,355	6,589,373
26	65/60	4,204,692	0	0	4,124,698	8,329,390
27	66/61	4,415,115	0	0	4,271,262	8,686,377
28	67/62	4,634,619	0	0	4,474,662	9,109,281
29	68/63	4,863,543	0	0	4,688,297	9,551,840
30	69/64	5,102,237	0	0	4,913,461	10,015,698
31	70/65	5,252,173	0	0	5,195,946	10,448,119
32	71/66	5,402,398	0	0	5,497,946	10,900,344
33	72/67	5,552,454	0	0	5,881,603	11,434,057
34	73/68	5,701,833	0	0	6,294,119	11,995,952
35	74/69	5,849,971	0	0	6,737,571	12,587,542
36	75/70	5,880,182	0	0	6,928,899	12,809,081
37	76/71	5,894,638	0	0	7,130,777	13,025,415
38	77/72	5,892,018	0	0	7,344,197	13,236,215
39	78/73	5,869,810	0	0	7,570,816	13,440,626
40	79/74	5,826,487	0	0	7,811,605	13,638,092

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Summary of Liquid Assets

Year	M/F Ages	(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
41	80/75	5,759,819	0	0	8,067,922	13,827,741
42	81/76	5,707,170	0	0	8,299,686	14,006,856
43	82/77	5,729,907	0	0	8,441,931	14,171,838
44	83/78	5,738,307	0	0	8,586,631	14,324,938
45	84/79	5,731,837	0	0	8,733,320	14,465,157
46	85/80	5,710,229	0	0	8,881,291	14,591,520
47	86/81	5,672,227	0	0	9,021,622	14,693,849
48	87/82	5,616,534	0	0	9,153,312	14,769,846
49	88/83	5,541,817	0	0	9,275,245	14,817,062
50	89/84	5,446,723	0	0	9,386,175	14,832,898
51	90/85	5,333,239	0	0	9,482,611	14,815,850
52	91/86	5,200,524	0	0	9,562,670	14,763,194
<b>53</b>	<b>92/87</b>	<b>5,047,803</b>	<b>0</b>	<b>0</b>	<b>9,624,261</b>	<b>14,672,064</b>
54	93/88	4,874,387	0	0	9,665,052	14,539,439
55	94/89	4,681,974	0	0	9,681,026	14,363,000

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Defined Contribution Plan Assets for Tom Hamilton

Retirement Plan Assets Initial Value 125,000		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%		
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) After Tax Cash Flow from Retirement Plan Assets
1	40/35	125,000	18,000	0	0	151,419	0
2	41/36	151,419	18,000	0	0	179,394	0
3	42/37	179,394	18,000	0	0	209,016	0
4	43/38	209,016	18,000	0	0	240,382	0
5	44/39	240,382	18,000	0	0	273,594	0
6	45/40	273,594	18,000	0	0	308,762	0
7	46/41	308,762	18,000	0	0	346,000	0
8	47/42	346,000	18,000	0	0	385,431	0
9	48/43	385,431	18,000	0	0	427,183	0
10	49/44	427,183	18,000	0	0	471,393	0
11	50/45	471,393	18,000	0	0	518,206	0
12	51/46	518,206	18,000	0	0	567,775	0
13	52/47	567,775	18,000	0	0	620,263	0
14	53/48	620,263	18,000	0	0	675,841	0
15	54/49	675,841	18,000	0	0	734,691	0
16	55/50	734,691	18,000	0	0	797,006	0
17	56/51	797,006	18,000	0	0	862,989	0
18	57/52	862,989	18,000	0	0	932,857	0
19	58/53	932,857	18,000	0	0	1,006,839	0
20	59/54	1,006,839	18,000	0	0	1,085,176	0
21	60/55	1,085,176	18,000	0	0	1,168,125	0
22	61/56	1,168,125	18,000	0	0	1,255,958	0
23	62/57	1,255,958	18,000	0	0	1,348,962	0
24	63/58	1,348,962	18,000	0	0	1,447,442	0
25	64/59	1,447,442	18,000	0	0	1,551,720	0
26	65/60	1,551,720	0	0	0	1,643,078	0
27	66/61	1,643,078	0	0	0	1,739,814	0
28	67/62	1,739,814	0	0	0	1,842,246	0
29	68/63	1,842,246	0	0	0	1,950,708	0
30	69/64	1,950,708	0	0	0	2,065,556	0
31	70/65	2,065,556	0	75,385	75,385	2,107,342	45,231
32	71/66	2,107,342	0	79,522	79,522	2,147,208	47,713
33	72/67	2,147,208	0	83,875	83,875	2,184,812	50,325
34	73/68	2,184,812	0	88,454	88,454	2,219,781	53,072
35	74/69	2,219,781	0	93,268	93,268	2,251,711	55,961
36	75/70	2,251,711	0	98,328	98,328	2,280,163	58,997
37	76/71	2,280,163	0	103,644	103,644	2,304,662	62,186
38	77/72	2,304,662	0	108,710	108,710	2,325,239	65,226
39	78/73	2,325,239	0	114,544	114,544	2,340,850	68,726
40	79/74	2,340,850	0	120,044	120,044	2,351,556	72,026
			450,000	965,774	965,774		579,463

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 1.50%.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Defined Contribution Plan Assets for Tom Hamilton

Retirement Plan Assets Initial Value 125,000		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%		
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) After Tax Cash Flow from Retirement Plan Assets
41	80/75	2,351,556	0	125,752	125,752	2,356,848	75,451
42	81/76	2,356,848	0	131,667	131,667	2,356,189	79,000
43	82/77	2,356,189	0	137,789	137,789	2,349,008	82,673
44	83/78	2,349,008	0	144,111	144,111	2,334,710	86,467
45	84/79	2,334,710	0	150,626	150,626	2,312,672	90,376
46	85/80	2,312,672	0	156,262	156,262	2,283,369	93,757
47	86/81	2,283,369	0	161,941	161,941	2,246,327	97,165
48	87/82	2,246,327	0	167,636	167,636	2,201,074	100,582
49	88/83	2,201,074	0	173,313	173,313	2,147,145	103,988
50	89/84	2,147,145	0	178,929	178,929	2,084,095	107,357
51	90/85	2,084,095	0	182,815	182,815	2,013,218	109,689
52	91/86	2,013,218	0	186,409	186,409	1,934,362	111,845
53	92/87	1,934,362	0	189,643	189,643	1,847,439	113,786
54	93/88	1,847,439	0	192,442	192,442	1,752,435	115,465
55	94/89	1,752,435	0	192,575	192,575	1,651,697	115,545
			450,000	3,437,684	3,437,684		2,062,609

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 1.50%.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Defined Contribution Plan Assets for Jennifer Hamilton

Retirement Plan Assets Initial Value 140,000		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%		
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) After Tax Cash Flow from Retirement Plan Assets
1	40/35	140,000	18,000	0	0	167,302	0
2	41/36	167,302	18,000	0	0	196,212	0
3	42/37	196,212	18,000	0	0	226,824	0
4	43/38	226,824	18,000	0	0	259,238	0
5	44/39	259,238	18,000	0	0	293,560	0
6	45/40	293,560	18,000	0	0	329,903	0
7	46/41	329,903	18,000	0	0	368,386	0
8	47/42	368,386	18,000	0	0	409,134	0
9	48/43	409,134	18,000	0	0	452,282	0
10	49/44	452,282	18,000	0	0	497,970	0
11	50/45	497,970	18,000	0	0	546,348	0
12	51/46	546,348	18,000	0	0	597,574	0
13	52/47	597,574	18,000	0	0	651,816	0
14	53/48	651,816	18,000	0	0	709,251	0
15	54/49	709,251	18,000	0	0	770,068	0
16	55/50	770,068	18,000	0	0	834,466	0
17	56/51	834,466	18,000	0	0	902,655	0
18	57/52	902,655	18,000	0	0	974,859	0
19	58/53	974,859	18,000	0	0	1,051,314	0
20	59/54	1,051,314	18,000	0	0	1,132,270	0
21	60/55	1,132,270	18,000	0	0	1,217,992	0
22	61/56	1,217,992	18,000	0	0	1,308,761	0
23	62/57	1,308,761	18,000	0	0	1,404,874	0
24	63/58	1,404,874	18,000	0	0	1,506,646	0
25	64/59	1,506,646	18,000	0	0	1,614,410	0
26	65/60	1,614,410	18,000	0	0	1,728,518	0
27	66/61	1,728,518	18,000	0	0	1,849,344	0
28	67/62	1,849,344	18,000	0	0	1,977,284	0
29	68/63	1,977,284	18,000	0	0	2,112,756	0
30	69/64	2,112,756	18,000	0	0	2,256,204	0
31	70/65	2,256,204	0	0	0	2,389,038	0
32	71/66	2,389,038	0	0	0	2,529,693	0
33	72/67	2,529,693	0	0	0	2,678,629	0
34	73/68	2,678,629	0	0	0	2,836,333	0
35	74/69	2,836,333	0	0	0	3,003,322	0
36	75/70	3,003,322	0	109,610	109,610	3,064,079	65,766
37	76/71	3,064,079	0	115,626	115,626	3,122,043	69,376
38	77/72	3,122,043	0	121,955	121,955	3,176,718	73,173
39	78/73	3,176,718	0	128,612	128,612	3,227,563	77,167
40	79/74	3,227,563	0	135,612	135,612	3,273,990	81,367
			540,000	611,415	611,415		366,849

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 1.50%.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Defined Contribution Plan Assets for Jennifer Hamilton

Retirement Plan Assets Initial Value 140,000		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%		
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) After Tax Cash Flow from Retirement Plan Assets
41	80/75	3,273,990	0	142,969	142,969	3,315,360	85,781
42	81/76	3,315,360	0	150,698	150,698	3,350,981	90,419
43	82/77	3,350,981	0	158,065	158,065	3,380,899	94,839
44	83/78	3,380,899	0	166,547	166,547	3,403,597	99,928
45	84/79	3,403,597	0	174,543	174,543	3,419,165	104,726
46	85/80	3,419,165	0	182,843	182,843	3,426,860	109,706
47	86/81	3,426,860	0	191,445	191,445	3,425,900	114,867
48	87/82	3,425,900	0	200,345	200,345	3,415,460	120,207
49	88/83	3,415,460	0	209,537	209,537	3,394,672	125,722
50	89/84	3,394,672	0	219,011	219,011	3,362,628	131,407
51	90/85	3,362,628	0	227,205	227,205	3,320,021	136,323
52	91/86	3,320,021	0	235,462	235,462	3,266,162	141,277
53	92/87	3,266,162	0	243,743	243,743	3,200,364	146,246
54	93/88	3,200,364	0	251,997	251,997	3,121,952	151,198
55	94/89	3,121,952	0	260,163	260,163	3,030,277	156,098
			540,000	3,625,988	3,625,988		2,175,593

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 1.50%.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Inherited Roth Defined Contribution Assets for Jennifer Hamilton

		Inherited Roth Assets Current Value 500,000	Inherited Roth Assets Yield 7.50%			
Year	M/F Ages	(1) Beginning of Year Inherited Roth Assets	(2) Required Minimum Distribution	(3) Distribution from Inherited Roth Assets	(4) Year End Inherited Roth Assets	(5) After Tax Cash Flow from Inherited Roth Assets
1	40/35	500,000	11,990	11,990	516,742	11,990
2	41/36	516,742	12,696	12,696	533,722	12,696
3	42/37	533,722	13,444	13,444	550,909	13,444
4	43/38	550,909	14,235	14,235	568,271	14,235
5	44/39	568,271	15,074	15,074	585,766	15,074
6	45/40	585,766	15,961	15,961	603,352	15,961
7	46/41	603,352	16,901	16,901	620,978	16,901
8	47/42	620,978	17,896	17,896	638,588	17,896
9	48/43	638,588	18,949	18,949	656,120	18,949
10	49/44	656,120	20,065	20,065	673,503	20,065
11	50/45	673,503	21,246	21,246	690,659	21,246
12	51/46	690,659	22,497	22,497	707,500	22,497
13	52/47	707,500	23,822	23,822	723,930	23,822
14	53/48	723,930	25,224	25,224	739,842	25,224
15	54/49	739,842	26,709	26,709	755,119	26,709
16	55/50	755,119	28,282	28,282	769,630	28,282
17	56/51	769,630	29,947	29,947	783,232	29,947
18	57/52	783,232	31,710	31,710	795,768	31,710
19	58/53	795,768	33,577	33,577	807,065	33,577
20	59/54	807,065	35,554	35,554	816,934	35,554
21	60/55	816,934	37,647	37,647	825,168	37,647
22	61/56	825,168	39,863	39,863	831,540	39,863
23	62/57	831,540	42,210	42,210	835,802	42,210
24	63/58	835,802	44,695	44,695	837,683	44,695
25	64/59	837,683	47,327	47,327	836,888	47,327
26	65/60	836,888	50,113	50,113	833,096	50,113
27	66/61	833,096	53,063	53,063	825,957	53,063
28	67/62	825,957	56,188	56,188	815,089	56,188
29	68/63	815,089	59,496	59,496	800,079	59,496
30	69/64	800,079	62,998	62,998	780,477	62,998
31	70/65	780,477	66,707	66,707	755,793	66,707
32	71/66	755,793	70,635	70,635	725,497	70,635
33	72/67	725,497	74,794	74,794	689,013	74,794
34	73/68	689,013	79,197	79,197	645,719	79,197
35	74/69	645,719	83,860	83,860	594,938	83,860
36	75/70	594,938	88,797	88,797	535,940	88,797
37	76/71	535,940	94,025	94,025	467,933	94,025
38	77/72	467,933	99,560	99,560	390,061	99,560
39	78/73	390,061	105,422	105,422	301,397	105,422
40	79/74	301,397	111,629	111,629	200,941	111,629
			1,804,005	1,804,005		1,804,005

Column (2) projects an estimate of the required minimum distribution based on asset value and beneficiary's life expectancy (reduced by one each year thereafter).  
 Column (4) has been reduced by an assumed management fee of 1.50%.



# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Inherited Roth Defined Contribution Assets for Jennifer Hamilton

		Inherited Roth Assets Current Value 500,000			Inherited Roth Assets Yield 7.50%		
Year	M/F Ages	(1) Beginning of Year Inherited Roth Assets	(2) Required Minimum Distribution	(3) Distribution from Inherited Roth Assets	(4) Year End Inherited Roth Assets	(5) After Tax Cash Flow from Inherited Roth Assets	
41	80/75	200,941	118,201	118,201	87,611	118,201	
42	81/76	87,611	87,611	87,611	0	87,611	
43	82/77	0	0	0	0	0	
44	83/78	0	0	0	0	0	
45	84/79	0	0	0	0	0	
46	85/80	0	0	0	0	0	
47	86/81	0	0	0	0	0	
48	87/82	0	0	0	0	0	
49	88/83	0	0	0	0	0	
50	89/84	0	0	0	0	0	
51	90/85	0	0	0	0	0	
52	91/86	0	0	0	0	0	
53	92/87	0	0	0	0	0	
54	93/88	0	0	0	0	0	
55	94/89	0	0	0	0	0	

2,009,817
2,009,817
2,009,817

Column (2) projects an estimate of the required minimum distribution based on asset value and beneficiary's life expectancy (reduced by one each year thereafter).  
 Column (4) has been reduced by an assumed management fee of 1.50%.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Taxable Account\*

		Taxable Assets Initial Value 100,000	Taxable Yield 4.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account
1	40/35	100,000	55,210	44,790	1,075	45,865
2	41/36	45,865	45,865	0	0	0
3	42/37	0	0	0	0	0
4	43/38	0	0	0	0	0
5	44/39	0	0	0	0	0
6	45/40	0	0	0	0	0
7	46/41	0	0	0	0	0
8	47/42	0	0	0	0	0
9	48/43	0	0	0	0	0
10	49/44	0	0	0	0	0
11	50/45	0	0	0	0	0
12	51/46	0	0	0	0	0
13	52/47	0	0	0	0	0
14	53/48	0	0	0	0	0
15	54/49	0	0	0	0	0
16	55/50	0	0	0	0	0
17	56/51	0	0	0	0	0
18	57/52	0	0	0	0	0
19	58/53	0	0	0	0	0
20	59/54	0	0	0	0	0
21	60/55	0	0	0	0	0
22	61/56	0	0	0	0	0
23	62/57	0	0	0	0	0
24	63/58	0	0	0	0	0
25	64/59	0	0	0	0	0
26	65/60	0	0	0	0	0
27	66/61	0	0	0	0	0
28	67/62	0	0	0	0	0
29	68/63	0	0	0	0	0
30	69/64	0	0	0	0	0
31	70/65	0	0	0	0	0
32	71/66	0	0	0	0	0
33	72/67	0	0	0	0	0
34	73/68	0	0	0	0	0
35	74/69	0	0	0	0	0
36	75/70	0	0	0	0	0
37	76/71	0	0	0	0	0
38	77/72	0	0	0	0	0
39	78/73	0	0	0	0	0
40	79/74	0	0	0	0	0
			101,075			1,075

\*Assumes yield is subject to income tax.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Taxable Account\*

		Taxable Assets Initial Value 100,000	Taxable Yield 4.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account	
41	80/75	0	0	0	0	0	
42	81/76	0	0	0	0	0	
43	82/77	0	0	0	0	0	
44	83/78	0	0	0	0	0	
45	84/79	0	0	0	0	0	
46	85/80	0	0	0	0	0	
47	86/81	0	0	0	0	0	
48	87/82	0	0	0	0	0	
49	88/83	0	0	0	0	0	
50	89/84	0	0	0	0	0	
51	90/85	0	0	0	0	0	
52	91/86	0	0	0	0	0	
<b>53</b>	<b>92/87</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
54	93/88	0	0	0	0	0	
55	94/89	0	0	0	0	0	

101,075

1,075

\*Assumes yield is subject to income tax.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Tax Exempt Account\*

		Tax Exempt Assets Initial Value 100,000		Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Year End Value of Account	
1	40/35	100,000	0	100,000	3,000	103,000	
2	41/36	103,000	8,639	94,361	2,831	97,192	
3	42/37	97,192	53,756	43,436	1,303	44,739	
4	43/38	44,739	44,739	0	0	0	
5	44/39	0	0	0	0	0	
6	45/40	0	0	0	0	0	
7	46/41	0	0	0	0	0	
8	47/42	0	0	0	0	0	
9	48/43	0	0	0	0	0	
10	49/44	0	0	0	0	0	
11	50/45	0	0	0	0	0	
12	51/46	0	0	0	0	0	
13	52/47	0	0	0	0	0	
14	53/48	0	0	0	0	0	
15	54/49	0	0	0	0	0	
16	55/50	0	0	0	0	0	
17	56/51	0	0	0	0	0	
18	57/52	0	0	0	0	0	
19	58/53	0	0	0	0	0	
20	59/54	0	0	0	0	0	
21	60/55	0	0	0	0	0	
22	61/56	0	0	0	0	0	
23	62/57	0	0	0	0	0	
24	63/58	0	0	0	0	0	
25	64/59	0	0	0	0	0	
26	65/60	0	0	0	0	0	
27	66/61	0	0	0	0	0	
28	67/62	0	0	0	0	0	
29	68/63	0	0	0	0	0	
30	69/64	0	0	0	0	0	
31	70/65	0	0	0	0	0	
32	71/66	0	0	0	0	0	
33	72/67	0	0	0	0	0	
34	73/68	0	0	0	0	0	
35	74/69	0	0	0	0	0	
36	75/70	0	0	0	0	0	
37	76/71	0	0	0	0	0	
38	77/72	0	0	0	0	0	
39	78/73	0	0	0	0	0	
40	79/74	0	0	0	0	0	
			107,134		7,134		

\*Assumes yield is not subject to income tax.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Tax Exempt Account\*

		Tax Exempt Assets Initial Value 100,000		Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Year End Value of Account	
41	80/75	0	0	0	0	0	
42	81/76	0	0	0	0	0	
43	82/77	0	0	0	0	0	
44	83/78	0	0	0	0	0	
45	84/79	0	0	0	0	0	
46	85/80	0	0	0	0	0	
47	86/81	0	0	0	0	0	
48	87/82	0	0	0	0	0	
49	88/83	0	0	0	0	0	
50	89/84	0	0	0	0	0	
51	90/85	0	0	0	0	0	
52	91/86	0	0	0	0	0	
<b>53</b>	<b>92/87</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
54	93/88	0	0	0	0	0	
55	94/89	0	0	0	0	0	

107,134

7,134

\*Assumes yield is not subject to income tax.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Equity Assets

		Initial Cost Basis 150,000	Growth 7.50%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 30.25%	Turnover Assumption 25.00%		
Year	M/F Ages	(1) Beginning of Year Value of Asset	(2)** + Fund Deposits	(3) - Sale of Equities	(4) + Capital Growth	(5) + After Tax Reinvested Dividends	(6) = Year End Value of Assets Before Turnover	(7)*** Net Year End Value of Assets After Turnover	(8) + After Tax Dividend Cash Flow	(9) + After Tax Equity Sales Cash Flow	(10) = Combined After Tax Cash Flow
1	40/35	250,000	25,000	0	20,625	4,125	299,750	286,268	0	0	0
2	41/36	286,268	25,000	0	23,345	4,669	339,282	326,039	0	0	0
3	42/37	326,039	25,000	0	26,328	5,266	382,633	369,188	0	0	0
4	43/38	369,188	25,000	2,488	29,378	0	421,078	407,247	5,875	2,351	8,226
5	44/39	407,247	25,000	48,743	28,763	0	412,267	399,349	5,753	46,373	52,126
6	45/40	399,349	25,000	47,687	28,250	0	404,912	392,654	5,650	45,589	51,239
7	46/41	392,654	25,000	46,635	27,826	0	398,845	387,064	5,565	44,734	50,299
8	47/42	387,064	35,696	0	31,707	6,341	460,808	447,624	0	0	0
9	48/43	447,624	36,749	0	36,328	7,266	527,967	513,146	0	0	0
10	49/44	513,146	37,865	0	41,326	8,265	600,602	583,920	0	0	0
11	50/45	583,920	39,046	0	46,722	9,344	679,032	660,274	0	0	0
12	51/46	660,274	40,297	0	52,543	10,509	763,623	742,574	0	0	0
13	52/47	742,574	41,622	0	58,815	11,763	854,774	831,218	0	0	0
14	53/48	831,218	43,024	0	65,568	13,114	952,924	926,638	0	0	0
15	54/49	926,638	44,509	0	72,836	14,567	1,058,550	1,029,303	0	0	0
16	55/50	1,029,303	46,082	0	80,654	16,131	1,172,170	1,139,720	0	0	0
17	56/51	1,139,720	47,747	0	89,060	17,812	1,294,339	1,258,432	0	0	0
18	57/52	1,258,432	49,510	0	98,096	19,619	1,425,657	1,386,024	0	0	0
19	58/53	1,386,024	51,377	0	107,805	21,561	1,566,767	1,523,122	0	0	0
20	59/54	1,523,122	53,354	0	118,236	23,647	1,718,359	1,670,396	0	0	0
21	60/55	1,670,396	55,447	0	129,438	25,888	1,881,169	1,828,564	0	0	0
22	61/56	1,828,564	57,663	0	141,467	28,293	2,055,987	1,998,393	0	0	0
23	62/57	1,998,393	60,010	0	154,380	30,876	2,243,659	2,180,706	0	0	0
24	63/58	2,180,706	62,495	0	168,240	33,648	2,445,089	2,376,380	0	0	0
25	64/59	2,376,380	65,127	0	183,113	36,623	2,661,243	2,586,355	0	0	0
26	65/60	2,586,355	1,394,883	43,344	295,342	0	4,233,236	4,124,698	59,068	42,314	101,382
27	66/61	4,124,698	0	42,183	306,189	0	4,388,704	4,271,262	61,238	40,974	102,212
28	67/62	4,271,262	0	0	320,345	9,802	4,601,409	4,474,662	54,267	0	54,267
29	68/63	4,474,662	0	0	335,600	13,611	4,823,873	4,688,297	53,509	0	53,509
30	69/64	4,688,297	0	0	351,622	17,693	5,057,612	4,913,461	52,631	0	52,631
31	70/65	4,913,461	0	0	368,510	67,307	5,349,278	5,195,946	6,395	0	6,395
32	71/66	5,195,946	0	0	389,696	75,170	5,660,812	5,497,946	2,769	0	2,769
33	72/67	5,497,946	57,748	0	416,677	83,335	6,055,706	5,881,603	0	0	0
34	73/68	5,881,603	63,642	0	445,893	89,179	6,480,317	6,294,119	0	0	0
35	74/69	6,294,119	69,901	0	477,302	95,460	6,936,782	6,737,571	0	0	0
36	75/70	6,737,571	0	99,613	497,847	0	7,135,805	6,928,899	99,569	95,787	195,356
37	76/71	6,928,899	0	96,117	512,459	0	7,345,241	7,130,777	102,492	92,340	194,832
38	77/72	7,130,777	0	92,424	527,876	0	7,566,229	7,344,197	105,575	88,733	194,308
39	78/73	7,344,197	0	87,860	544,225	0	7,800,562	7,570,816	108,845	84,310	193,155
40	79/74	7,570,816	0	83,087	561,580	0	8,049,309	7,811,605	112,316	79,701	192,017
			2,628,794	690,181		800,884			841,517	663,206	1,504,723

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

\*\*Column (2) includes reinvestment of excess cash flow and proceeds from the sale of illiquid assets.

\*\*\*Column (7) has been reduced by a 1.50% management fee.

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

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Equity Assets

		Initial Cost Basis 150,000	Growth 7.50%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 30.25%	Turnover Assumption 25.00%			
Year	M/F Ages	(1) Beginning of Year Value of Asset	(2)** + Fund Deposits	(3) - Sale of Equities	(4) + Capital Growth	(5) + After Tax Reinvested Dividends	(6) = Year End Value of Assets Before Turnover	(7)*** Net Year End Value of Assets After Turnover	(8) + After Tax Dividend Cash Flow	(9) + After Tax Equity Sales Cash Flow	(10) = Combined After Tax Cash Flow	
41	80/75	7,811,605	0	77,730	580,041	0	8,313,916	8,067,922	116,008	74,543	190,551	
42	81/76	8,067,922	0	111,537	596,729	0	8,553,114	8,299,686	119,346	106,944	226,290	
43	82/77	8,299,686	0	206,686	606,975	0	8,699,975	8,441,931	121,395	198,147	319,542	
44	83/78	8,441,931	0	210,023	617,393	0	8,849,301	8,586,631	123,479	201,326	324,805	
45	84/79	8,586,631	0	213,954	627,951	0	9,000,628	8,733,320	125,590	205,079	330,669	
46	85/80	8,733,320	0	218,678	638,598	0	9,153,240	8,881,291	127,720	209,596	337,316	
47	86/81	8,881,291	0	232,034	648,694	0	9,297,951	9,021,622	129,738	222,389	352,127	
48	87/82	9,021,622	0	246,054	658,168	0	9,433,736	9,153,312	131,633	235,819	367,452	
49	88/83	9,153,312	0	260,800	666,938	0	9,559,450	9,275,245	133,388	249,946	383,334	
50	89/84	9,275,245	0	276,350	674,917	0	9,673,812	9,386,175	134,983	264,845	399,828	
51	90/85	9,386,175	0	294,800	681,853	0	9,773,228	9,482,611	136,370	282,524	418,894	
52	91/86	9,482,611	0	314,463	687,611	0	9,855,759	9,562,670	137,522	301,366	438,888	
53	92/87	9,562,670	0	335,460	692,041	0	9,919,251	9,624,261	138,408	321,486	459,894	
54	93/88	9,624,261	0	357,934	694,975	0	9,961,302	9,665,052	138,995	343,022	482,017	
55	94/89	9,665,052	0	383,403	696,124	0	9,977,773	9,681,026	139,225	367,429	506,654	
			2,628,794	4,430,087		800,884			2,795,317	4,247,667	7,042,984	

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

\*\*Column (2) includes reinvestment of excess cash flow and proceeds from the sale of illiquid assets.

\*\*\*Column (7) has been reduced by a 1.50% management fee.

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

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 250,000	Growth 7.50%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 30.25%	Turnover Assumption 25.00%			
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)** Net Year End Value of Asset After Turnover
1	150,000	25,000	0	20,625	4,125	299,750	179,125	74,938	44,781	65,815	286,268
2	200,159	25,000	0	23,345	4,669	339,282	229,828	84,821	57,457	76,543	326,039
3	248,914	25,000	0	26,328	5,266	382,633	279,180	95,658	69,795	87,835	369,188
4	297,220	25,000	2,488	29,378	0	421,078	320,185	105,270	80,046	97,640	407,247
5	337,779	25,000	48,743	28,763	0	412,267	321,870	103,067	80,467	96,230	399,349
6	337,633	25,000	47,687	28,250	0	404,912	321,881	101,228	80,470	94,949	392,654
7	336,360	25,000	46,635	27,826	0	398,845	321,010	99,711	80,253	93,825	387,064
8	334,583	35,696	0	31,707	6,341	460,808	376,620	115,202	94,155	108,835	447,624
9	391,300	36,749	0	36,328	7,266	527,967	435,315	131,992	108,829	124,985	513,146
10	451,471	37,865	0	41,326	8,265	600,602	497,601	150,151	124,400	142,361	583,920
11	515,562	39,046	0	46,722	9,344	679,032	563,952	169,758	140,988	161,055	660,274
12	584,019	40,297	0	52,543	10,509	763,623	634,826	190,906	158,706	181,165	742,574
13	657,284	41,622	0	58,815	11,763	854,774	710,669	213,694	177,667	202,796	831,218
14	735,798	43,024	0	65,568	13,114	952,924	791,936	238,231	197,984	226,056	926,638
15	820,008	44,509	0	72,836	14,567	1,058,550	879,084	264,638	219,771	251,065	1,029,303
16	910,378	46,082	0	80,654	16,131	1,172,170	972,592	293,043	243,148	277,949	1,139,720
17	1,007,393	47,747	0	89,060	17,812	1,294,339	1,072,952	323,585	268,238	306,842	1,258,432
18	1,111,556	49,510	0	98,096	19,619	1,425,657	1,180,685	356,414	295,171	337,888	1,386,024
19	1,223,402	51,377	0	107,805	21,561	1,566,767	1,296,340	391,692	324,085	371,241	1,523,122
20	1,343,496	53,354	0	118,236	23,647	1,718,359	1,420,497	429,590	355,124	407,064	1,670,396
21	1,472,437	55,447	0	129,438	25,888	1,881,169	1,553,771	470,292	388,443	445,533	1,828,564
22	1,610,861	57,663	0	141,467	28,293	2,055,987	1,696,817	513,997	424,204	486,835	1,998,393
23	1,759,448	60,010	0	154,380	30,876	2,243,659	1,850,333	560,915	462,583	531,170	2,180,706
24	1,918,920	62,495	0	168,240	33,648	2,445,089	2,015,062	611,272	503,766	578,752	2,376,380
25	2,090,049	65,127	0	183,113	36,623	2,661,243	2,191,799	665,311	547,950	629,809	2,586,355
26	2,273,658	1,394,883	43,344	295,342	0	4,233,236	3,628,601	1,058,309	907,150	1,012,584	4,124,698
27	3,734,034	0	42,183	306,189	0	4,388,704	3,695,846	1,097,176	923,962	1,044,779	4,271,262
28	3,816,664	0	0	320,345	9,802	4,601,409	3,826,466	1,150,352	956,616	1,091,747	4,474,662
29	3,961,596	0	0	335,600	13,611	4,823,873	3,975,207	1,205,968	993,802	1,141,788	4,688,297
30	4,123,194	0	0	351,622	17,693	5,057,612	4,140,886	1,264,403	1,035,222	1,195,076	4,913,461
31	4,300,741	0	0	368,510	67,307	5,349,278	4,368,047	1,337,320	1,092,012	1,263,114	5,195,946
32	4,539,150	0	0	389,696	75,170	5,660,812	4,614,320	1,415,203	1,153,580	1,336,062	5,497,946
33	4,796,802	57,748	0	416,677	83,335	6,055,706	4,937,885	1,513,927	1,234,471	1,429,391	5,881,603
34	5,132,805	63,642	0	445,893	89,179	6,480,317	5,285,626	1,620,079	1,321,406	1,529,731	6,294,119
35	5,493,950	69,901	0	477,302	95,460	6,936,782	5,659,311	1,734,196	1,414,828	1,637,587	6,737,571
36	5,882,070	0	99,613	497,847	0	7,135,805	5,795,105	1,783,951	1,448,776	1,682,561	6,928,899
37	6,028,890	0	96,117	512,459	0	7,345,241	5,945,257	1,836,310	1,486,314	1,730,437	7,130,777
38	6,189,380	0	92,424	527,876	0	7,566,229	6,109,158	1,891,557	1,527,289	1,781,366	7,344,197
39	6,363,234	0	87,860	544,225	0	7,800,562	6,287,109	1,950,141	1,571,777	1,835,686	7,570,816
40	6,551,018	0	83,087	561,580	0	8,049,309	6,479,123	2,012,327	1,619,781	1,893,582	7,811,605
		2,628,794	690,181		800,884						

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

Column (2) includes reinvestment of excess cash flow and proceeds from the sale of illiquid assets.  
 \*\*Column (11) has been reduced by a 1.50% management fee.

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



# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Details of Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 250,000	Growth 7.50%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 30.25%	Turnover Assumption 25.00%			
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)** Net Year End Value of Asset After Turnover
41	6,752,924	0	77,730	580,041	0	8,313,916	6,685,729	2,078,479	1,671,432	1,955,347	8,067,922
42	6,969,644	0	111,537	596,729	0	8,553,114	6,873,290	2,138,279	1,718,323	2,011,242	8,299,686
43	7,166,209	0	206,686	606,975	0	8,699,975	6,987,750	2,174,994	1,746,938	2,045,507	8,441,931
44	7,286,319	0	210,023	617,393	0	8,849,301	7,105,046	2,212,325	1,776,262	2,080,416	8,586,631
45	7,409,201	0	213,954	627,951	0	9,000,628	7,224,585	2,250,157	1,806,146	2,115,844	8,733,320
46	7,534,282	0	218,678	638,598	0	9,153,240	7,345,628	2,288,310	1,836,407	2,151,609	8,881,291
47	7,660,830	0	232,034	648,694	0	9,297,951	7,460,682	2,324,488	1,865,171	2,185,544	9,021,622
48	7,781,056	0	246,054	658,168	0	9,433,736	7,568,837	2,358,434	1,892,209	2,217,401	9,153,312
49	7,894,029	0	260,800	666,938	0	9,559,450	7,669,109	2,389,863	1,917,277	2,246,905	9,275,245
50	7,998,737	0	276,350	674,917	0	9,673,812	7,760,419	2,418,453	1,940,105	2,273,753	9,386,175
51	8,094,067	0	294,800	681,853	0	9,773,228	7,839,850	2,443,307	1,959,962	2,297,095	9,482,611
52	8,176,983	0	314,463	687,611	0	9,855,759	7,905,817	2,463,940	1,976,454	2,316,475	9,562,670
53	8,245,838	0	335,460	692,041	0	9,919,251	7,956,573	2,479,813	1,989,143	2,331,385	9,624,261
54	8,298,815	0	357,934	694,975	0	9,961,302	7,990,175	2,490,326	1,997,544	2,341,259	9,665,052
55	8,333,890	0	383,403	696,124	0	9,977,773	8,003,294	2,494,443	2,000,823	2,345,123	9,681,026

2,628,794      4,430,087      800,884

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

Column (2) includes reinvestment of excess cash flow and proceeds from the sale of illiquid assets.

\*\*Column (11) has been reduced by a 1.50% management fee.

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

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (5.00% Growth)	+	(2) Personal Property (-5.00% Growth)	+	(3) Vacation Home (5.00% Growth)	=	(4) Total Illiquid Assets
1	40/35	525,000		190,000		262,500		977,500
2	41/36	551,250		180,500		275,625		1,007,375
3	42/37	578,813		171,475		289,406		1,039,694
4	43/38	607,753		162,901		303,877		1,074,531
5	44/39	638,141		154,756		319,070		1,111,967
6	45/40	670,048		147,018		335,024		1,152,090
7	46/41	703,550		139,667		351,775		1,194,992
8	47/42	738,728		132,684		369,364		1,240,776
9	48/43	775,664		126,050		387,832		1,289,546
10	49/44	814,447		119,747		407,224		1,341,418
11	50/45	855,170		113,760		427,585		1,396,515
12	51/46	897,928		108,072		448,964		1,454,964
13	52/47	942,825		102,668		471,412		1,516,905
14	53/48	989,966		97,535		494,983		1,582,484
15	54/49	1,039,464		92,658		519,732		1,651,854
16	55/50	1,091,437		88,025		545,719		1,725,181
17	56/51	1,146,009		83,624		573,005		1,802,638
18	57/52	1,203,310		79,443		601,655		1,884,408
19	58/53	1,263,475		75,471		631,738		1,970,684
20	59/54	1,326,649		71,697		663,324		2,061,670
21	60/55	1,392,981		68,112		696,491		2,157,584
22	61/56	1,462,630		64,707		731,315		2,258,652
23	62/57	1,535,762		61,471		767,881		2,365,114
24	63/58	1,612,550		58,398		806,275		2,477,223
25	64/59	1,693,177		55,478		846,589		2,595,244
26	65/60	0		52,704		888,918		941,622
27	66/61	0		50,069		933,364		983,433
28	67/62	0		47,565		980,032		1,027,597
29	68/63	0		45,187		1,029,034		1,074,221
30	69/64	0		42,928		1,080,486		1,123,414
31	70/65	0		40,781		1,134,510		1,175,291
32	71/66	0		38,742		1,191,235		1,229,977
33	72/67	0		36,805		1,250,797		1,287,602
34	73/68	0		34,965		1,313,337		1,348,302
35	74/69	0		33,217		1,379,004		1,412,221
36	75/70	0		31,556		1,447,954		1,479,510
37	76/71	0		29,978		1,520,352		1,550,330
38	77/72	0		28,479		1,596,369		1,624,848
39	78/73	0		27,055		1,676,188		1,703,243
40	79/74	0		25,702		1,759,997		1,785,699

Assumed asset liquidations: Principal Residence in year 26.

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

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (5.00% Growth)	+	(2) Personal Property (-5.00% Growth)	+	(3) Vacation Home (5.00% Growth)	=	(4) Total Illiquid Assets
41	80/75	0		24,417		1,847,997		1,872,414
42	81/76	0		23,196		1,940,397		1,963,593
43	82/77	0		22,037		2,037,417		2,059,454
44	83/78	0		20,935		2,139,288		2,160,223
45	84/79	0		19,888		2,246,252		2,266,140
46	85/80	0		18,894		2,358,565		2,377,459
47	86/81	0		17,949		2,476,493		2,494,442
48	87/82	0		17,052		2,600,317		2,617,369
49	88/83	0		16,199		2,730,333		2,746,532
50	89/84	0		15,389		2,866,850		2,882,239
51	90/85	0		14,620		3,010,192		3,024,812
52	91/86	0		13,889		3,160,702		3,174,591
<b>53</b>	<b>92/87</b>	<b>0</b>		<b>13,194</b>		<b>3,318,737</b>		<b>3,331,931</b>
54	93/88	0		12,534		3,484,674		3,497,208
55	94/89	0		11,908		3,658,908		3,670,816

Assumed asset liquidations: Principal Residence in year 26.

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

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
1	40/35	390,491	390,491
2	41/36	380,594	380,594
3	42/37	370,294	370,294
4	43/38	359,575	359,575
5	44/39	348,418	348,418
6	45/40	336,808	336,808
7	46/41	324,724	324,724
8	47/42	312,148	312,148
9	48/43	299,059	299,059
10	49/44	285,438	285,438
11	50/45	271,261	271,261
12	51/46	256,507	256,507
13	52/47	241,151	241,151
14	53/48	225,170	225,170
15	54/49	208,538	208,538
16	55/50	191,228	191,228
17	56/51	173,214	173,214
18	57/52	154,465	154,465
19	58/53	134,952	134,952
20	59/54	114,644	114,644
21	60/55	93,509	93,509
22	61/56	71,513	71,513
23	62/57	48,621	48,621
24	63/58	24,796	24,796
25	64/59	0	0
26	65/60	0	0
27	66/61	0	0
28	67/62	0	0
29	68/63	0	0
30	69/64	0	0
31	70/65	0	0
32	71/66	0	0
33	72/67	0	0
34	73/68	0	0
35	74/69	0	0
36	75/70	0	0
37	76/71	0	0
38	77/72	0	0
39	78/73	0	0
40	79/74	0	0

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

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
41	80/75	0	0
42	81/76	0	0
43	82/77	0	0
44	83/78	0	0
45	84/79	0	0
46	85/80	0	0
47	86/81	0	0
48	87/82	0	0
49	88/83	0	0
50	89/84	0	0
51	90/85	0	0
52	91/86	0	0
53	92/87	0	0
54	93/88	0	0
55	94/89	0	0

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

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Sell Principal Residence Cash Flow Analysis

Below is an analysis of the cash flow resulting from the sale of the principal residence in year 26.

### Year 26

1,693,177	Proceeds from sale of principal residence		1,693,177
-	0	Cost basis of principal residence	
<hr/>			
1,693,177	Gain from sale of principal residence		
-	500,000	Less excludable gain	
<hr/>			
1,193,177	Taxable gain from sale of residence		
	25.00% Capital gains tax	-	298,294
	Mortgage balance payoff of principal residence	-	0
<hr/>			
	After tax cash flow from sale of principal residence		1,394,883
<hr/>			
	Cash flow reinvested in equity account		1,394,883

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of 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	40/35	587,009	0	835,463	45,865	103,000	286,268	1,857,605
2	41/36	626,781	46,816	909,328	0	97,192	326,039	2,006,156
3	42/37	669,400	111,820	986,749	0	44,739	369,188	2,181,896
4	43/38	714,956	180,954	1,067,891	0	0	407,247	2,371,048
5	44/39	763,549	254,460	1,152,920	0	0	399,349	2,570,278
6	45/40	815,282	333,345	1,242,017	0	0	392,654	2,783,298
7	46/41	870,268	418,145	1,335,364	0	0	387,064	3,010,841
8	47/42	928,628	448,015	1,433,153	0	0	447,624	3,257,420
9	48/43	990,487	480,253	1,535,585	0	0	513,146	3,519,471
10	49/44	1,055,980	515,003	1,642,866	0	0	583,920	3,797,769
11	50/45	1,125,254	558,764	1,755,213	0	0	660,274	4,099,505
12	51/46	1,198,457	598,641	1,872,849	0	0	742,574	4,412,521
13	52/47	1,275,754	641,344	1,996,009	0	0	831,218	4,744,325
14	53/48	1,357,314	687,053	2,124,934	0	0	926,638	5,095,939
15	54/49	1,443,316	735,978	2,259,878	0	0	1,029,303	5,468,475
16	55/50	1,533,953	788,301	2,401,102	0	0	1,139,720	5,863,076
17	56/51	1,629,424	844,301	2,548,876	0	0	1,258,432	6,281,033
18	57/52	1,729,943	904,256	2,703,484	0	0	1,386,024	6,723,707
19	58/53	1,835,732	968,465	2,865,218	0	0	1,523,122	7,192,537
20	59/54	1,947,026	1,037,257	3,034,380	0	0	1,670,396	7,689,059
21	60/55	2,064,075	1,110,954	3,211,285	0	0	1,828,564	8,214,878
22	61/56	2,187,139	1,189,901	3,396,259	0	0	1,998,393	8,771,692
23	62/57	2,316,493	1,274,444	3,589,638	0	0	2,180,706	9,361,281
24	63/58	2,452,427	1,364,986	3,791,771	0	0	2,376,380	9,985,564
25	64/59	2,595,244	1,461,970	4,003,018	0	0	2,586,355	10,646,587
26	65/60	941,622	1,416,121	4,204,692	0	0	4,124,698	10,687,133
27	66/61	983,433	1,369,564	4,415,115	0	0	4,271,262	11,039,374
28	67/62	1,027,597	1,322,617	4,634,619	0	0	4,474,662	11,459,495
29	68/63	1,074,221	1,275,680	4,863,543	0	0	4,688,297	11,901,741
30	69/64	1,123,414	1,229,276	5,102,237	0	0	4,913,461	12,368,388
31	70/65	1,175,291	1,184,058	5,252,173	0	0	5,195,946	12,807,468
32	71/66	1,229,977	1,140,853	5,402,398	0	0	5,497,946	13,271,174
33	72/67	1,287,602	1,100,674	5,552,454	0	0	5,881,603	13,822,333
34	73/68	1,348,302	1,063,838	5,701,833	0	0	6,294,119	14,408,092
35	74/69	1,412,221	1,030,205	5,849,971	0	0	6,737,571	15,029,968
36	75/70	1,479,510	1,000,645	5,880,182	0	0	6,928,899	15,289,236
37	76/71	1,550,330	975,093	5,894,638	0	0	7,130,777	15,550,838
38	77/72	1,624,848	954,245	5,892,018	0	0	7,344,197	15,815,308
39	78/73	1,703,243	938,857	5,869,810	0	0	7,570,816	16,082,726
40	79/74	1,785,699	929,759	5,826,487	0	0	7,811,605	16,353,550

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.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Retirement Plan Assets	(4) Year End Value of Taxable Assets	(5) Year End Value of Tax Exempt Assets	(6) Year End Value of Equity Assets	(7) Year End Hypothetical Net Worth
41	80/75	1,872,414	927,798	5,759,819	0	0	8,067,922	16,627,953
42	81/76	1,963,593	933,854	5,707,170	0	0	8,299,686	16,904,303
43	82/77	2,059,454	948,902	5,729,907	0	0	8,441,931	17,180,194
44	83/78	2,160,223	973,981	5,738,307	0	0	8,586,631	17,459,142
45	84/79	2,266,140	1,010,093	5,731,837	0	0	8,733,320	17,741,390
46	85/80	2,377,459	959,734	5,710,229	0	0	8,881,291	17,928,713
47	86/81	2,494,442	915,337	5,672,227	0	0	9,021,622	18,103,628
48	87/82	2,617,369	877,142	5,616,534	0	0	9,153,312	18,264,357
49	88/83	2,746,532	845,175	5,541,817	0	0	9,275,245	18,408,769
50	89/84	2,882,239	819,298	5,446,723	0	0	9,386,175	18,534,435
51	90/85	3,024,812	799,083	5,333,239	0	0	9,482,611	18,639,745
52	91/86	3,174,591	795,121	5,200,524	0	0	9,562,670	18,732,906
<b>53</b>	<b>92/87</b>	<b>3,331,931</b>	<b>812,761</b>	<b>5,047,803</b>	<b>0</b>	<b>0</b>	<b>9,624,261</b>	<b>18,816,756</b>
54	93/88	3,497,208	859,029	4,874,387	0	0	9,665,052	18,895,676
55	94/89	3,670,816	942,370	4,681,974	0	0	9,681,026	18,976,186

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.

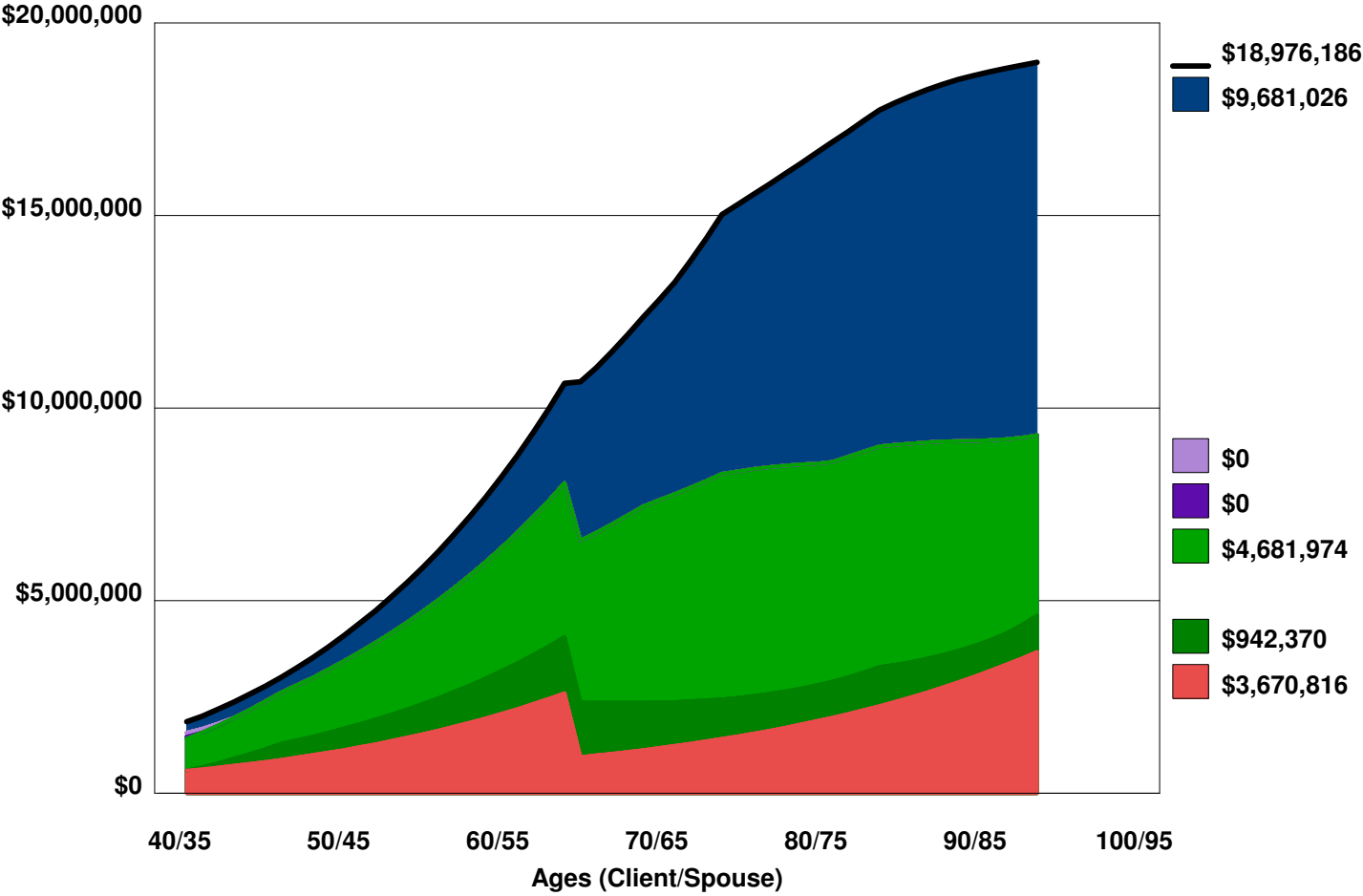


# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Hypothetical Net Worth (After Providing Required Cash Flow) 55 Year Analysis



<u>At Year 55</u>	
Hypothetical Net Worth	— \$18,976,186
Equity Assets	■ \$9,681,026
Tax Exempt Assets	■ \$0
Taxable Assets	■ \$0
Retirement Plan Assets	■ \$4,681,974
Life Insurance Cash Values	■ \$942,370
Net Equity of Illiquid Assets	■ \$3,670,816

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.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
1	40/35	4,457,605	111,553	4,346,052	0	4,346,052
2	41/36	4,559,340	131,462	4,427,878	0	4,427,878
3	42/37	4,670,076	152,544	4,517,532	0	4,517,532
4	43/38	4,790,094	174,867	4,615,227	0	4,615,227
5	44/39	4,915,818	198,504	4,717,314	0	4,717,314
6	45/40	5,049,953	223,533	4,826,420	0	4,826,420
7	46/41	5,192,696	250,035	4,942,661	0	4,942,661
8	47/42	5,409,405	278,098	5,131,307	0	5,131,307
9	48/43	5,639,218	307,813	5,331,405	0	5,331,405
10	49/44	5,882,766	339,278	5,543,488	0	5,543,488
11	50/45	6,140,741	372,594	5,768,147	0	5,768,147
12	51/46	6,413,880	407,872	6,006,008	0	6,006,008
13	52/47	6,702,981	445,228	6,257,753	0	6,257,753
14	53/48	7,008,886	484,782	6,524,104	0	6,524,104
15	54/49	7,332,497	526,666	6,805,831	0	6,805,831
16	55/50	7,674,775	571,015	7,103,760	0	7,103,760
17	56/51	8,036,732	617,975	7,418,757	0	7,418,757
18	57/52	8,419,451	667,701	7,751,750	0	7,751,750
19	58/53	8,824,072	720,354	8,103,718	0	8,103,718
20	59/54	9,251,802	776,107	8,475,695	0	8,475,695
21	60/55	9,703,924	835,141	8,868,783	0	8,868,783
22	61/56	10,181,791	897,651	9,284,140	0	9,284,140
23	62/57	10,686,837	963,843	9,722,994	0	9,722,994
24	63/58	11,220,578	1,033,931	10,186,647	0	10,186,647
25	64/59	11,784,617	1,108,146	10,676,471	0	10,676,471
26	65/60	11,744,281	1,180,058	10,564,223	0	10,564,223
27	66/61	12,005,407	1,256,205	10,749,202	0	10,749,202
28	67/62	12,323,175	1,336,835	10,986,340	0	10,986,340
29	68/63	12,650,708	1,422,213	11,228,495	0	11,228,495
30	69/64	12,988,994	1,512,616	11,476,378	0	11,476,378
31	70/65	13,284,606	1,573,733	11,710,873	0	11,710,873
32	71/66	13,588,057	1,636,916	11,951,141	0	11,951,141
33	72/67	14,093,160	1,702,204	12,390,956	0	12,390,956
34	73/68	14,647,581	1,769,640	12,877,941	0	12,877,941
35	74/69	15,231,618	1,839,262	13,392,356	0	13,392,356
36	75/70	15,445,397	1,870,485	13,574,912	0	13,574,912
37	76/71	15,720,314	1,899,347	13,820,967	0	13,820,967
38	77/72	15,999,381	1,925,685	14,073,696	0	14,073,696
39	78/73	16,282,781	1,948,945	14,333,836	0	14,333,836
40	79/74	16,571,076	1,968,942	14,602,134	0	14,602,134

\*Net of cash flow provided

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40 Year Summary

Total Estate Assets	\$ 16,571,076
Wealth Transferred to Heirs	\$ 14,602,134

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
41	80/75	16,864,552	1,985,273	14,879,279	0	14,879,279
42	81/76	17,161,694	1,997,509	15,164,185	0	15,164,185
43	82/77	17,460,219	2,005,468	15,454,751	0	15,454,751
44	83/78	17,763,778	2,008,408	15,755,370	0	15,755,370
45	84/79	18,072,748	2,006,143	16,066,605	0	16,066,605
46	85/80	18,284,120	1,998,580	16,285,540	0	16,285,540
47	86/81	18,484,709	1,985,279	16,499,430	0	16,499,430
48	87/82	18,672,818	1,965,787	16,707,031	0	16,707,031
49	88/83	18,846,386	1,939,636	16,906,750	0	16,906,750
50	89/84	19,003,050	1,906,353	17,096,697	0	17,096,697
51	90/85	19,141,255	1,866,633	17,274,622	0	17,274,622
52	91/86	19,162,437	1,820,184	17,342,253	0	17,342,253
<b>53</b>	<b>92/87</b>	<b>19,161,862</b>	<b>1,766,731</b>	<b>17,395,131</b>	<b>0</b>	<b>17,395,131</b>
54	93/88	19,142,373	1,706,035	17,436,338	0	17,436,338
55	94/89	19,108,611	1,638,691	17,469,920	0	17,469,920

\*Net of cash flow provided

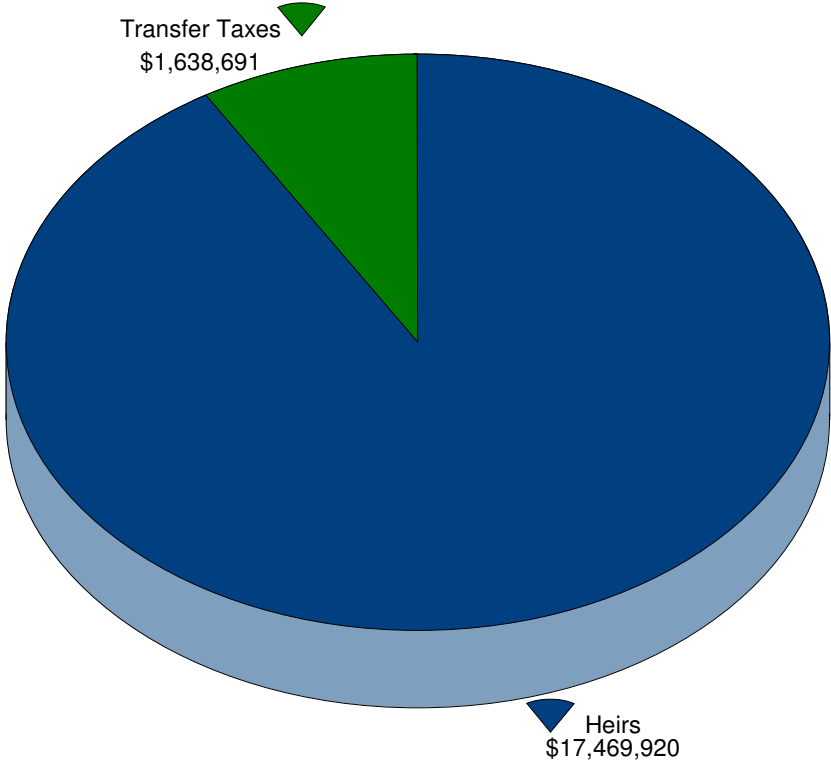
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Summary at Life Expectancy (Year 53)

Total Estate Assets	\$ 19,161,862
Wealth Transferred to Heirs	\$ 17,395,131

Distribution of Assets at Ages 94/89

Estate Distribution



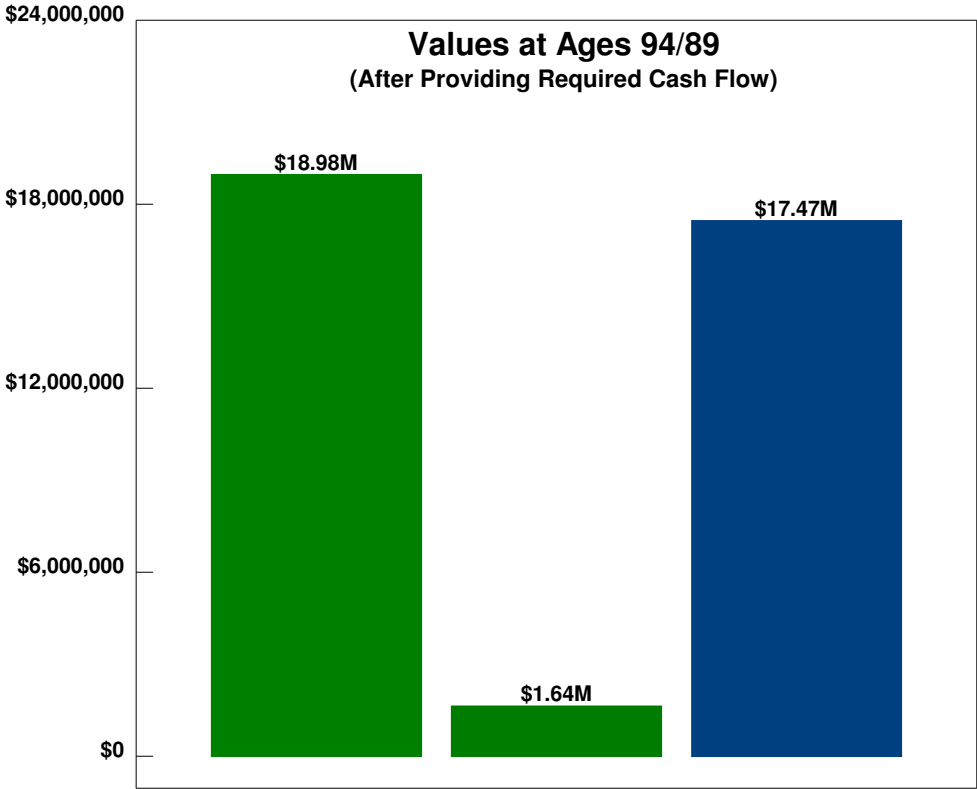
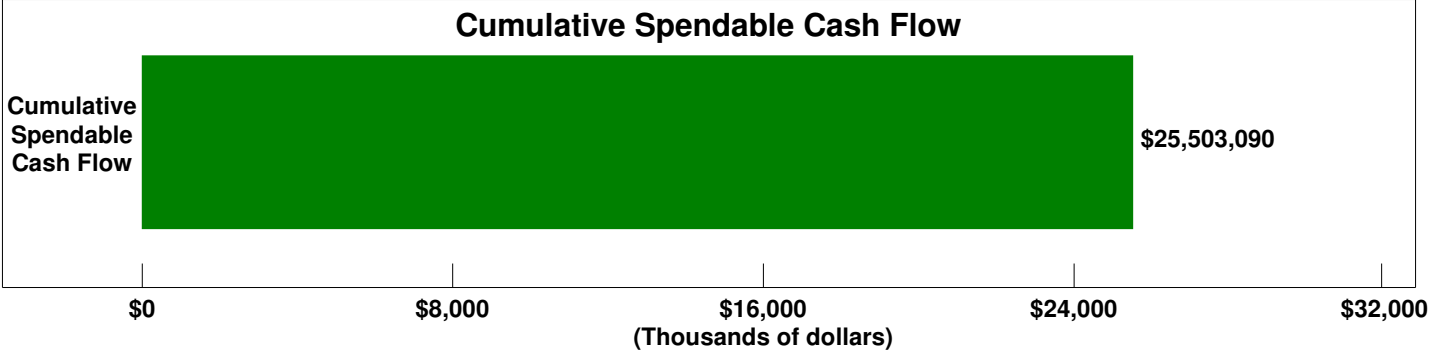
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Summary Analysis



- 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.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Estate Assets Details

Year	M/F Ages	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) Proposed Life Insurance Death Benefit	=	(4) Total Estate Assets
1	40/35	1,270,596		587,009		2,600,000		4,457,605
2	41/36	1,332,559		626,781		2,600,000		4,559,340
3	42/37	1,400,676		669,400		2,600,000		4,670,076
4	43/38	1,475,138		714,956		2,600,000		4,790,094
5	44/39	1,552,269		763,549		2,600,000		4,915,818
6	45/40	1,634,671		815,282		2,600,000		5,049,953
7	46/41	1,722,428		870,268		2,600,000		5,192,696
8	47/42	1,880,777		928,628		2,600,000		5,409,405
9	48/43	2,048,731		990,487		2,600,000		5,639,218
10	49/44	2,226,786		1,055,980		2,600,000		5,882,766
11	50/45	2,415,487		1,125,254		2,600,000		6,140,741
12	51/46	2,615,423		1,198,457		2,600,000		6,413,880
13	52/47	2,827,227		1,275,754		2,600,000		6,702,981
14	53/48	3,051,572		1,357,314		2,600,000		7,008,886
15	54/49	3,289,181		1,443,316		2,600,000		7,332,497
16	55/50	3,540,822		1,533,953		2,600,000		7,674,775
17	56/51	3,807,308		1,629,424		2,600,000		8,036,732
18	57/52	4,089,508		1,729,943		2,600,000		8,419,451
19	58/53	4,388,340		1,835,732		2,600,000		8,824,072
20	59/54	4,704,776		1,947,026		2,600,000		9,251,802
21	60/55	5,039,849		2,064,075		2,600,000		9,703,924
22	61/56	5,394,652		2,187,139		2,600,000		10,181,791
23	62/57	5,770,344		2,316,493		2,600,000		10,686,837
24	63/58	6,168,151		2,452,427		2,600,000		11,220,578
25	64/59	6,589,373		2,595,244		2,600,000		11,784,617
26	65/60	8,329,390		941,622		2,473,269		11,744,281
27	66/61	8,686,377		983,433		2,335,597		12,005,407
28	67/62	9,109,281		1,027,597		2,186,297		12,323,175
29	68/63	9,551,840		1,074,221		2,024,647		12,650,708
30	69/64	10,015,698		1,123,414		1,849,882		12,988,994
31	70/65	10,448,119		1,175,291		1,661,196		13,284,606
32	71/66	10,900,344		1,229,977		1,457,736		13,588,057
33	72/67	11,434,057		1,287,602		1,371,501		14,093,160
34	73/68	11,995,952		1,348,302		1,303,327		14,647,581
35	74/69	12,587,542		1,412,221		1,231,855		15,231,618
36	75/70	12,809,081		1,479,510		1,156,806		15,445,397
37	76/71	13,025,415		1,550,330		1,144,569		15,720,314
38	77/72	13,236,215		1,624,848		1,138,318		15,999,381
39	78/73	13,440,626		1,703,243		1,138,912		16,282,781
40	79/74	13,638,092		1,785,699		1,147,285		16,571,076

\*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.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Estate Assets Details

Year	M/F Ages	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) Proposed Life Insurance Death Benefit	=	(4) Total Estate Assets
41	80/75	13,827,741		1,872,414		1,164,397		16,864,552
42	81/76	14,006,856		1,963,593		1,191,245		17,161,694
43	82/77	14,171,838		2,059,454		1,228,927		17,460,219
44	83/78	14,324,938		2,160,223		1,278,617		17,763,778
45	84/79	14,465,157		2,266,140		1,341,451		18,072,748
46	85/80	14,591,520		2,377,459		1,315,141		18,284,120
47	86/81	14,693,849		2,494,442		1,296,418		18,484,709
48	87/82	14,769,846		2,617,369		1,285,603		18,672,818
49	88/83	14,817,062		2,746,532		1,282,792		18,846,386
50	89/84	14,832,898		2,882,239		1,287,913		19,003,050
51	90/85	14,815,850		3,024,812		1,300,593		19,141,255
52	91/86	14,763,194		3,174,591		1,224,652		19,162,437
<b>53</b>	<b>92/87</b>	<b>14,672,064</b>		<b>3,331,931</b>		<b>1,157,867</b>		<b>19,161,862</b>
54	93/88	14,539,439		3,497,208		1,105,726		19,142,373
55	94/89	14,363,000		3,670,816		1,074,795		19,108,611

\*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.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Transfer Tax Details

Year	M/F Ages	(1) Total Estate Assets	(2) Taxable Estate	(3) Remaining Available Unified Credit Equivalent*	(4) Estate Tax	(5) Income Tax on Retirement Plan Assets	(6) Total Transfer Taxes
1	40/35	4,457,605	4,457,605	10,860,000	0	111,553	111,553
2	41/36	4,559,340	4,559,340	11,180,000	0	131,462	131,462
3	42/37	4,670,076	4,670,076	11,520,000	0	152,544	152,544
4	43/38	4,790,094	4,790,094	11,860,000	0	174,867	174,867
5	44/39	4,915,818	4,915,818	12,220,000	0	198,504	198,504
6	45/40	5,049,953	5,049,953	12,580,000	0	223,533	223,533
7	46/41	5,192,696	5,192,696	12,960,000	0	250,035	250,035
8	47/42	5,409,405	5,409,405	13,340,000	0	278,098	278,098
9	48/43	5,639,218	5,639,218	13,740,000	0	307,813	307,813
10	49/44	5,882,766	5,882,766	14,160,000	0	339,278	339,278
11	50/45	6,140,741	6,140,741	14,580,000	0	372,594	372,594
12	51/46	6,413,880	6,413,880	15,020,000	0	407,872	407,872
13	52/47	6,702,981	6,702,981	15,480,000	0	445,228	445,228
14	53/48	7,008,886	7,008,886	15,940,000	0	484,782	484,782
15	54/49	7,332,497	7,332,497	16,420,000	0	526,666	526,666
16	55/50	7,674,775	7,674,775	16,900,000	0	571,015	571,015
17	56/51	8,036,732	8,036,732	17,420,000	0	617,975	617,975
18	57/52	8,419,451	8,419,451	17,940,000	0	667,701	667,701
19	58/53	8,824,072	8,824,072	18,480,000	0	720,354	720,354
20	59/54	9,251,802	9,251,802	19,040,000	0	776,107	776,107
21	60/55	9,703,924	9,703,924	19,600,000	0	835,141	835,141
22	61/56	10,181,791	10,181,791	20,180,000	0	897,651	897,651
23	62/57	10,686,837	10,686,837	20,800,000	0	963,843	963,843
24	63/58	11,220,578	11,220,578	21,420,000	0	1,033,931	1,033,931
25	64/59	11,784,617	11,784,617	22,060,000	0	1,108,146	1,108,146
26	65/60	11,744,281	11,744,281	22,720,000	0	1,180,058	1,180,058
27	66/61	12,005,407	12,005,407	23,400,000	0	1,256,205	1,256,205
28	67/62	12,323,175	12,323,175	24,100,000	0	1,336,835	1,336,835
29	68/63	12,650,708	12,650,708	24,840,000	0	1,422,213	1,422,213
30	69/64	12,988,994	12,988,994	25,580,000	0	1,512,616	1,512,616
31	70/65	13,284,606	13,284,606	26,340,000	0	1,573,733	1,573,733
32	71/66	13,588,057	13,588,057	27,140,000	0	1,636,916	1,636,916
33	72/67	14,093,160	14,093,160	27,940,000	0	1,702,204	1,702,204
34	73/68	14,647,581	14,647,581	28,780,000	0	1,769,640	1,769,640
35	74/69	15,231,618	15,231,618	29,640,000	0	1,839,262	1,839,262
36	75/70	15,445,397	15,445,397	30,540,000	0	1,870,485	1,870,485
37	76/71	15,720,314	15,720,314	31,460,000	0	1,899,347	1,899,347
38	77/72	15,999,381	15,999,381	32,400,000	0	1,925,685	1,925,685
39	78/73	16,282,781	16,282,781	33,380,000	0	1,948,945	1,948,945
40	79/74	16,571,076	16,571,076	34,380,000	0	1,968,942	1,968,942

\*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.



# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Transfer Tax Details

Year	M/F Ages	(1) Total Estate Assets	(2) Taxable Estate	(3) Remaining Available Unified Credit Equivalent*	(4) Estate Tax	(5) Income Tax on Retirement Plan Assets	(6) Total Transfer Taxes
41	80/75	16,864,552	16,864,552	35,400,000	0	1,985,273	1,985,273
42	81/76	17,161,694	17,161,694	36,460,000	0	1,997,509	1,997,509
43	82/77	17,460,219	17,460,219	37,560,000	0	2,005,468	2,005,468
44	83/78	17,763,778	17,763,778	38,680,000	0	2,008,408	2,008,408
45	84/79	18,072,748	18,072,748	39,840,000	0	2,006,143	2,006,143
46	85/80	18,284,120	18,284,120	41,040,000	0	1,998,580	1,998,580
47	86/81	18,484,709	18,484,709	42,280,000	0	1,985,279	1,985,279
48	87/82	18,672,818	18,672,818	43,540,000	0	1,965,787	1,965,787
49	88/83	18,846,386	18,846,386	44,840,000	0	1,939,636	1,939,636
50	89/84	19,003,050	19,003,050	46,200,000	0	1,906,353	1,906,353
51	90/85	19,141,255	19,141,255	47,580,000	0	1,866,633	1,866,633
52	91/86	19,162,437	19,162,437	49,000,000	0	1,820,184	1,820,184
53	92/87	19,161,862	19,161,862	50,480,000	0	1,766,731	1,766,731
54	93/88	19,142,373	19,142,373	51,980,000	0	1,706,035	1,706,035
55	94/89	19,108,611	19,108,611	53,540,000	0	1,638,691	1,638,691

\*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.

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Summary of Transfer Taxation of Retirement Plan Assets

Tom Hamilton's Retirement Plan Account			Jennifer Hamilton's Retirement Plan Account			Heirs' Income Tax Rate	
Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield		
125,000	0	7.50%	140,000	0	7.50%	35.00%	
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax
1	40/35	318,721	0	111,553	111,553	207,168	35%
2	41/36	375,606	0	131,462	131,462	244,144	35%
3	42/37	435,840	0	152,544	152,544	283,296	35%
4	43/38	499,620	0	174,867	174,867	324,753	35%
5	44/39	567,154	0	198,504	198,504	368,650	35%
6	45/40	638,665	0	223,533	223,533	415,132	35%
7	46/41	714,386	0	250,035	250,035	464,351	35%
8	47/42	794,565	0	278,098	278,098	516,467	35%
9	48/43	879,465	0	307,813	307,813	571,652	35%
10	49/44	969,363	0	339,278	339,278	630,085	35%
11	50/45	1,064,554	0	372,594	372,594	691,960	35%
12	51/46	1,165,349	0	407,872	407,872	757,477	35%
13	52/47	1,272,079	0	445,228	445,228	826,851	35%
14	53/48	1,385,092	0	484,782	484,782	900,310	35%
15	54/49	1,504,759	0	526,666	526,666	978,093	35%
16	55/50	1,631,472	0	571,015	571,015	1,060,457	35%
17	56/51	1,765,644	0	617,975	617,975	1,147,669	35%
18	57/52	1,907,716	0	667,701	667,701	1,240,015	35%
19	58/53	2,058,153	0	720,354	720,354	1,337,799	35%
20	59/54	2,217,446	0	776,107	776,107	1,441,339	35%
21	60/55	2,386,117	0	835,141	835,141	1,550,976	35%
22	61/56	2,564,719	0	897,651	897,651	1,667,068	35%
23	62/57	2,753,836	0	963,843	963,843	1,789,993	35%
24	63/58	2,954,088	0	1,033,931	1,033,931	1,920,157	35%
25	64/59	3,166,130	0	1,108,146	1,108,146	2,057,984	35%
26	65/60	3,371,596	0	1,180,058	1,180,058	2,191,538	35%
27	66/61	3,589,158	0	1,256,205	1,256,205	2,332,953	35%
28	67/62	3,819,530	0	1,336,835	1,336,835	2,482,695	35%
29	68/63	4,063,464	0	1,422,213	1,422,213	2,641,251	35%
30	69/64	4,321,760	0	1,512,616	1,512,616	2,809,144	35%
31	70/65	4,496,380	0	1,573,733	1,573,733	2,922,647	35%
32	71/66	4,676,901	0	1,636,916	1,636,916	3,039,985	35%
33	72/67	4,863,441	0	1,702,204	1,702,204	3,161,237	35%
34	73/68	5,056,114	0	1,769,640	1,769,640	3,286,474	35%
35	74/69	5,255,033	0	1,839,262	1,839,262	3,415,771	35%
36	75/70	5,344,242	0	1,870,485	1,870,485	3,473,757	35%
37	76/71	5,426,705	0	1,899,347	1,899,347	3,527,358	35%
38	77/72	5,501,957	0	1,925,685	1,925,685	3,576,272	35%
39	78/73	5,568,413	0	1,948,945	1,948,945	3,619,468	35%
40	79/74	5,625,546	0	1,968,942	1,968,942	3,656,604	35%

# Strategy 2: Add IUL + Disability Income

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

For: Tom Hamilton & Jennifer Hamilton

## Summary of Transfer Taxation of Retirement Plan Assets

Tom Hamilton's Retirement Plan Account			Jennifer Hamilton's Retirement Plan Account			Heirs' Income Tax Rate	
Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield		
125,000	0	7.50%	140,000	0	7.50%	35.00%	
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax
41	80/75	5,672,208	0	1,985,273	1,985,273	3,686,935	35%
42	81/76	5,707,170	0	1,997,509	1,997,509	3,709,661	35%
43	82/77	5,729,907	0	2,005,468	2,005,468	3,724,439	35%
44	83/78	5,738,307	0	2,008,408	2,008,408	3,729,899	35%
45	84/79	5,731,837	0	2,006,143	2,006,143	3,725,694	35%
46	85/80	5,710,229	0	1,998,580	1,998,580	3,711,649	35%
47	86/81	5,672,227	0	1,985,279	1,985,279	3,686,948	35%
48	87/82	5,616,534	0	1,965,787	1,965,787	3,650,747	35%
49	88/83	5,541,817	0	1,939,636	1,939,636	3,602,181	35%
50	89/84	5,446,723	0	1,906,353	1,906,353	3,540,370	35%
51	90/85	5,333,239	0	1,866,633	1,866,633	3,466,606	35%
52	91/86	5,200,524	0	1,820,184	1,820,184	3,380,340	35%
53	92/87	5,047,803	0	1,766,731	1,766,731	3,281,072	35%
54	93/88	4,874,387	0	1,706,035	1,706,035	3,168,352	35%
55	94/89	4,681,974	0	1,638,691	1,638,691	3,043,283	35%