

Comparison of Three Different Retirement Planning Strategies

For: Alan and Jordan Westbrook



Presented By: _____

[Licensed user's name appears here]

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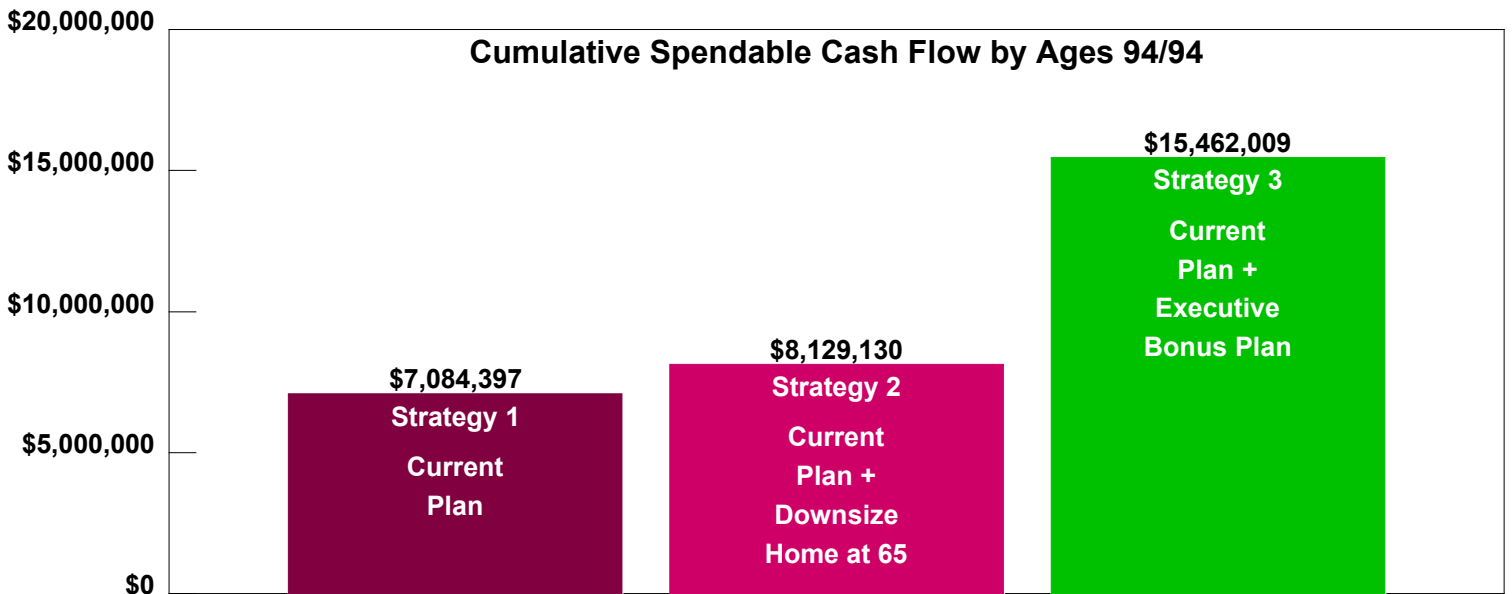
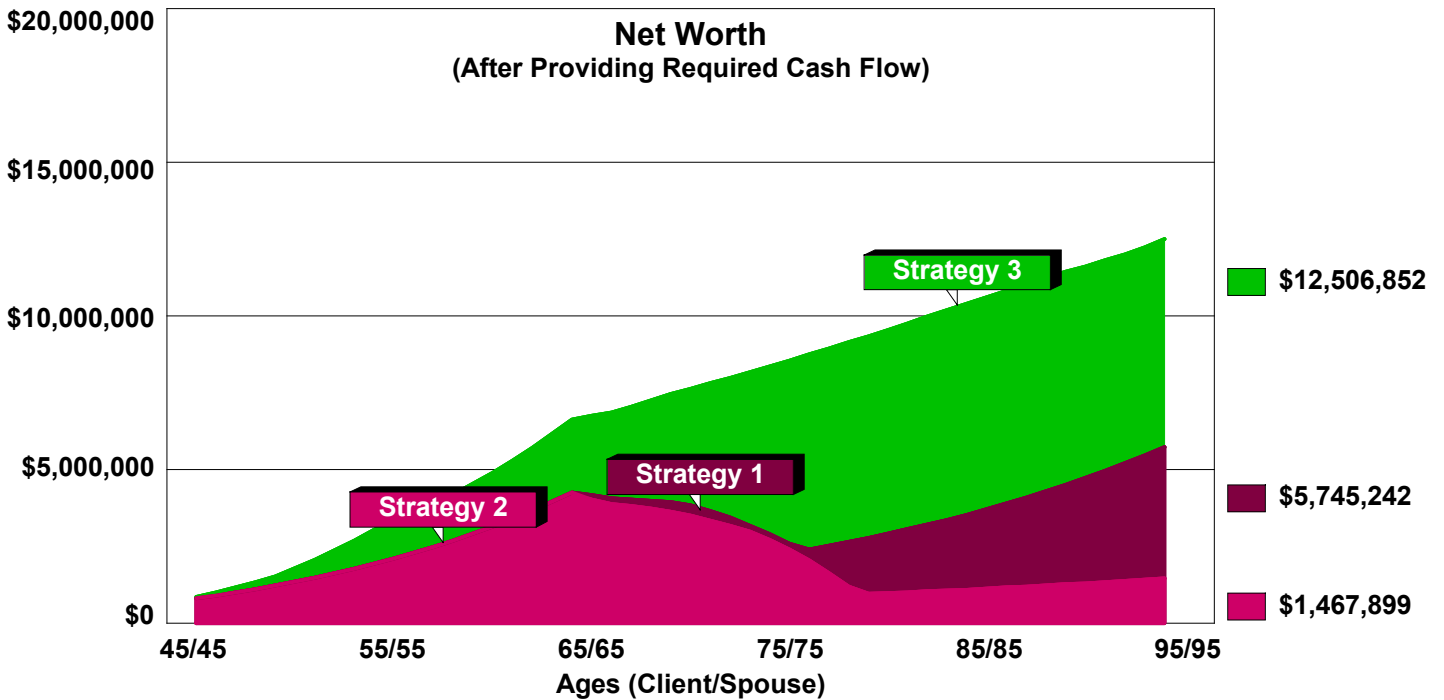
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Comparison of Alternatives



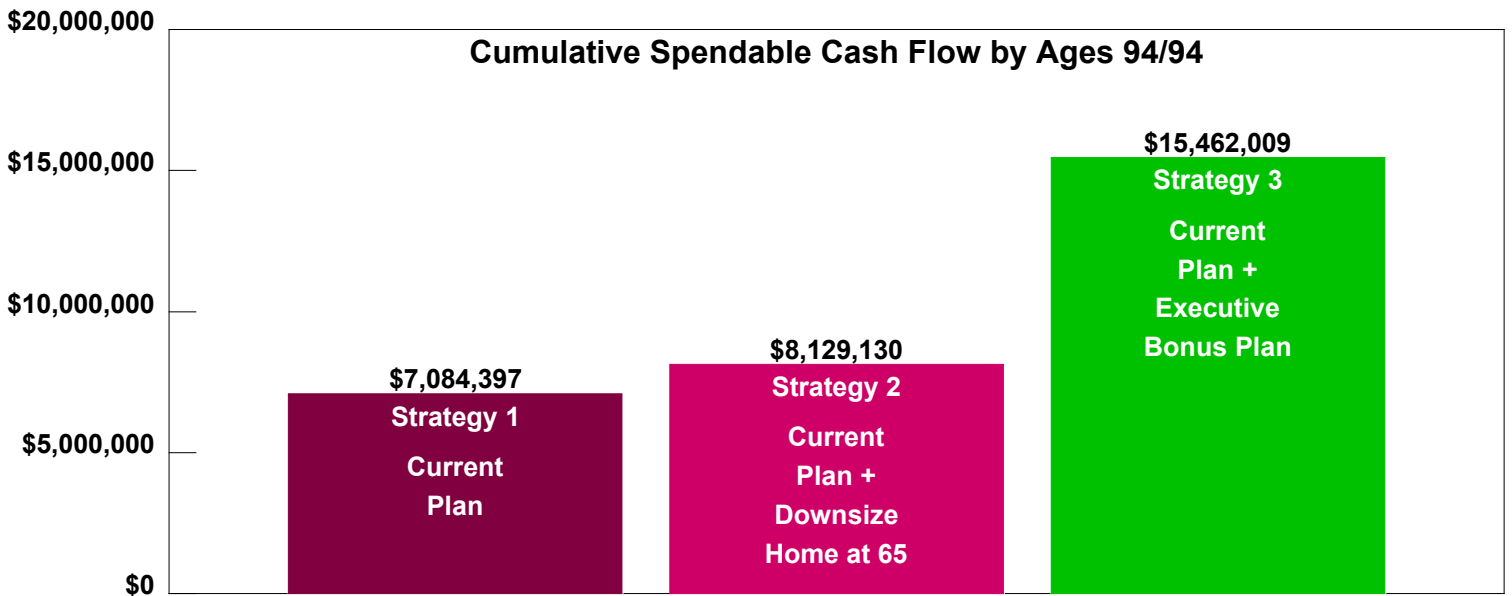
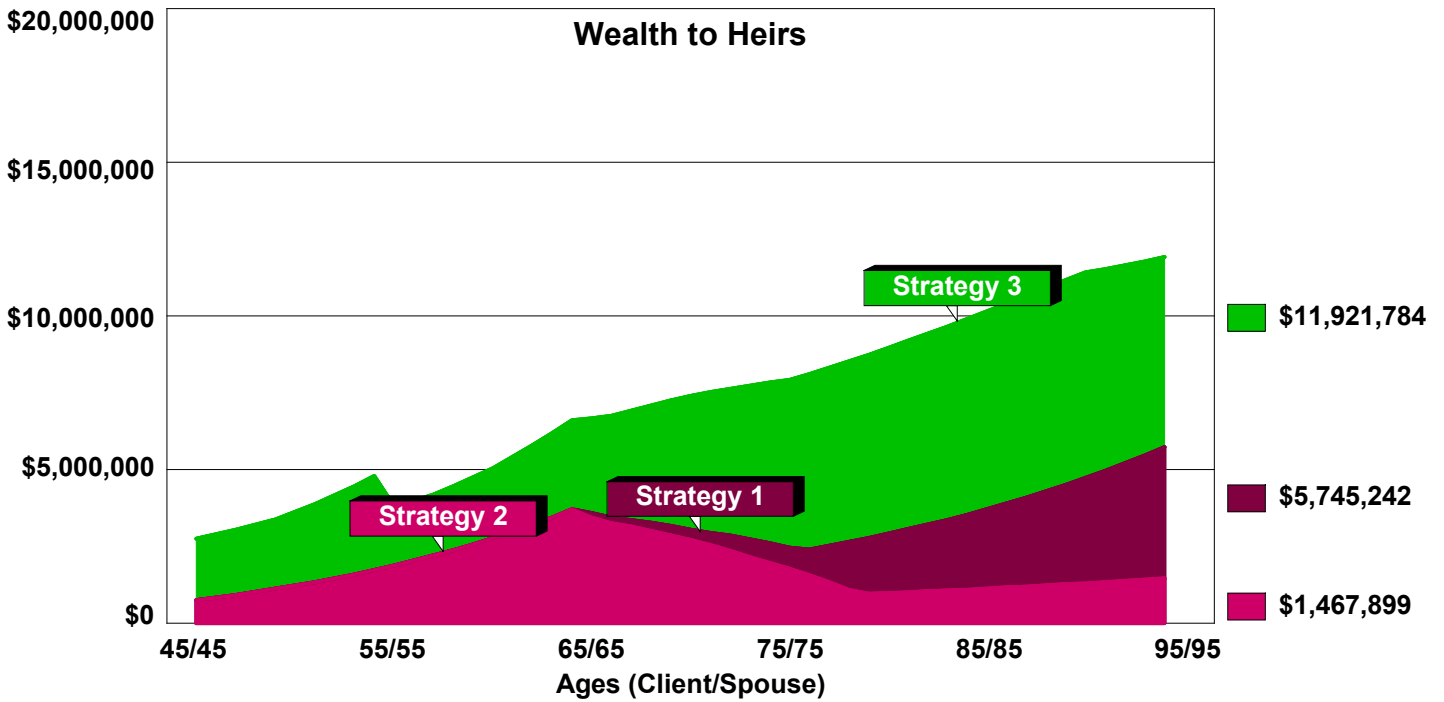
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Comparison of Three Different Retirement Strategies

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Comparison of Alternatives

Year	M/F Ages	Spendable Cash Flow			Net Worth*			Wealth to Heirs		
		Strategy 1 Current Plan	Strategy 2 Current Plan + Downsize Home at 65	Strategy 3 Current Plan + Executive Bonus Plan	Strategy 1 Current Plan	Strategy 2 Current Plan + Downsize Home at 65	Strategy 3 Current Plan + Executive Bonus Plan	Strategy 1 Current Plan	Strategy 2 Current Plan + Downsize Home at 65	Strategy 3 Current Plan + Executive Bonus Plan
1	45/45	0	0	0	816,187	816,187	869,081	763,622	763,622	2,763,916
2	46/46	0	0	0	908,949	908,949	1,018,461	844,865	844,865	2,901,777
3	47/47	0	0	0	1,008,648	1,008,648	1,178,845	932,020	932,020	3,049,617
4	48/48	0	0	0	1,115,668	1,115,668	1,350,968	1,025,394	1,025,394	3,208,094
5	49/49	0	0	0	1,230,422	1,230,422	1,535,540	1,125,316	1,125,316	3,377,834
6	50/50	0	0	0	1,353,353	1,353,353	1,798,710	1,232,140	1,232,140	3,624,897
7	51/51	0	0	0	1,484,929	1,484,929	2,080,512	1,346,241	1,346,241	3,889,224
8	52/52	0	0	0	1,625,652	1,625,652	2,382,185	1,468,017	1,468,017	4,171,950
9	53/53	0	0	0	1,776,055	1,776,055	2,705,055	1,597,894	1,597,894	4,474,294
10	54/54	0	0	0	1,936,710	1,936,710	3,050,424	1,736,327	1,736,327	4,797,441
11	55/55	0	0	0	2,108,218	2,108,218	3,309,720	1,883,792	1,883,792	3,831,192
12	56/56	0	0	0	2,291,222	2,291,222	3,587,512	2,040,798	2,040,798	3,988,198
13	57/57	0	0	0	2,486,410	2,486,410	3,885,084	2,207,890	2,207,890	4,194,008
14	58/58	0	0	0	2,694,507	2,694,507	4,203,821	2,385,641	2,385,641	4,468,494
15	59/59	0	0	0	2,916,289	2,916,289	4,545,042	2,574,663	2,574,663	4,757,192
16	60/60	0	0	0	3,152,578	3,152,578	4,910,220	2,775,602	2,775,602	5,060,537
17	61/61	0	0	0	3,404,253	3,404,253	5,300,912	2,989,149	2,989,149	5,416,872
18	62/62	0	0	0	3,672,238	3,672,238	5,718,800	3,216,029	3,216,029	5,794,698
19	63/63	0	0	0	3,957,524	3,957,524	6,165,726	3,457,017	3,457,017	6,195,188
20	64/64	0	0	0	4,261,160	4,261,160	6,643,668	3,712,932	3,712,932	6,619,592
21	65/65	325,000	325,000	325,000	4,177,213	4,039,565	6,753,791	3,591,489	3,453,841	6,681,668
22	66/66	334,750	334,750	334,750	4,069,394	3,893,425	6,863,493	3,443,610	3,267,641	6,763,119
23	67/67	344,793	344,793	344,793	4,037,170	3,818,820	7,059,614	3,368,585	3,150,235	6,926,564
24	68/68	355,136	355,136	355,136	3,995,388	3,731,461	7,261,723	3,281,075	3,017,148	7,091,127
25	69/69	365,790	365,790	365,790	3,943,403	3,630,791	7,469,941	3,180,235	2,867,623	7,256,433
26	70/70	376,764	376,764	376,764	3,837,729	3,499,735	7,641,775	3,052,121	2,714,127	7,409,245
27	71/71	388,067	388,067	388,067	3,658,340	3,351,016	7,816,840	2,956,716	2,543,350	7,523,350
28	72/72	399,709	399,709	399,709	3,436,847	3,183,401	7,995,307	2,860,404	2,354,202	7,632,581
29	73/73	411,700	411,700	411,700	3,185,722	2,995,548	8,177,513	2,748,216	2,145,503	7,736,519
30	74/74	424,051	424,051	424,051	2,902,454	2,722,196	8,363,898	2,618,739	1,968,736	7,834,762
31	75/75	436,773	436,773	436,773	2,584,341	2,400,544	8,555,018	2,470,447	1,784,777	7,926,928
32	76/76	321,379	449,876	449,876	2,411,528	2,041,964	8,749,435	2,411,528	1,578,984	8,122,184
33	77/77	111,063	463,372	463,372	2,529,198	1,643,465	8,947,216	2,529,198	1,349,569	8,323,293
34	78/78	114,395	477,273	477,273	2,652,898	1,201,843	9,148,185	2,652,898	1,094,617	8,530,612
35	79/79	117,827	318,876	491,592	2,782,921	959,693	9,352,384	2,782,921	959,693	8,744,282
36	80/80	121,362	121,362	506,339	2,919,575	986,491	9,559,693	2,919,575	986,491	8,964,524
37	81/81	125,003	125,003	521,530	3,063,187	1,014,193	9,769,410	3,063,187	1,014,193	9,190,969
38	82/82	128,753	128,753	537,175	3,214,098	1,042,819	9,981,077	3,214,098	1,042,819	9,423,532
39	83/83	132,615	132,615	553,291	3,372,667	1,072,395	10,194,101	3,372,667	1,072,395	9,662,018
40	84/84	136,594	136,594	569,889	3,539,271	1,102,944	10,407,576	3,539,271	1,102,944	9,905,926
		5,471,524	6,516,257	8,732,870						

*After spendable cash flow.

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Comparison of Three Different Retirement Strategies

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For: Alan Westbrook & Jordan Westbrook

Comparison of Alternatives

Year	M/F Ages	Spendable Cash Flow			Net Worth*			Wealth to Heirs		
		Strategy 1 Current Plan	Strategy 2 Current Plan + Downsize Home at 65	Strategy 3 Current Plan + Executive Bonus Plan	Strategy 1 Current Plan	Strategy 2 Current Plan + Downsize Home at 65	Strategy 3 Current Plan + Executive Bonus Plan	Strategy 1 Current Plan	Strategy 2 Current Plan + Downsize Home at 65	Strategy 3 Current Plan + Executive Bonus Plan
41	85/85	140,692	140,692	586,986	3,714,307	1,134,490	10,620,361	3,714,307	1,134,490	10,154,049
42	86/86	144,912	144,912	604,596	3,898,191	1,167,059	10,831,690	3,898,191	1,167,059	10,405,989
43	87/87	149,260	149,260	622,734	4,091,360	1,200,679	11,039,918	4,091,360	1,200,679	10,660,445
44	88/88	153,738	153,738	641,416	4,294,276	1,235,377	11,242,898	4,294,276	1,235,377	10,915,598
45	89/89	158,350	158,350	660,658	4,507,420	1,271,183	11,438,124	4,507,420	1,271,183	11,169,263
46	90/90	163,100	163,100	680,478	4,731,299	1,308,125	11,622,786	4,731,299	1,308,125	11,418,155
47	91/91	167,993	167,993	700,892	4,966,448	1,346,235	11,814,123	4,966,448	1,346,235	11,533,336
48	92/92	173,033	173,033	721,919	5,213,424	1,385,546	12,018,556	5,213,424	1,385,546	11,650,342
49	93/93	178,224	178,224	743,576	5,472,816	1,426,088	12,245,177	5,472,816	1,426,088	11,776,610
50	94/94	183,571	183,571	765,884	5,745,242	1,467,899	12,506,852	5,745,242	1,467,899	11,921,784

7,084,397 8,129,130 15,462,009

*After spendable cash flow.

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1. Current Retirement Plan

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook, Ages 45/45

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	100,000	
	Liquid Assets (Tax Exempt Interest)		0	
	Equity Assets		275,000	
	Tax Deferred Assets		0	
	Retirement Plan Assets		105,000	
			<hr/>	
	Total Liquid Assets			480,000
<u>Illiquid Assets:</u>	Principal Residence		500,000	
	Personal Property		150,000	
	Less Total Liabilities		(400,000)	
			<hr/>	
	Total Illiquid Assets			250,000
<u>Other Assets:</u>	Total Other Assets Inside the Estate			0
			<hr/>	
	Total Estate Assets			\$730,000
	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, Equity, Retirement Plan Assets

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	40.00%
	Retirement	25.00%
<u>Life Expectancy:</u>	Joint	45 Years
	Alan Westbrook	Age 89
	Jordan Westbrook	Age 89
<u>Taxable Account:</u>		Taxable
	Yield Assumption	4.00%
<u>Equities:</u>		Equity
	Growth Rate	7.00%
	Dividend Rate	0.00%
<u>Retirement Plan Assets Alan Westbrook:</u>		
	Defined Contr. Yield Assumption	7.00%

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.

1. Current Retirement Plan

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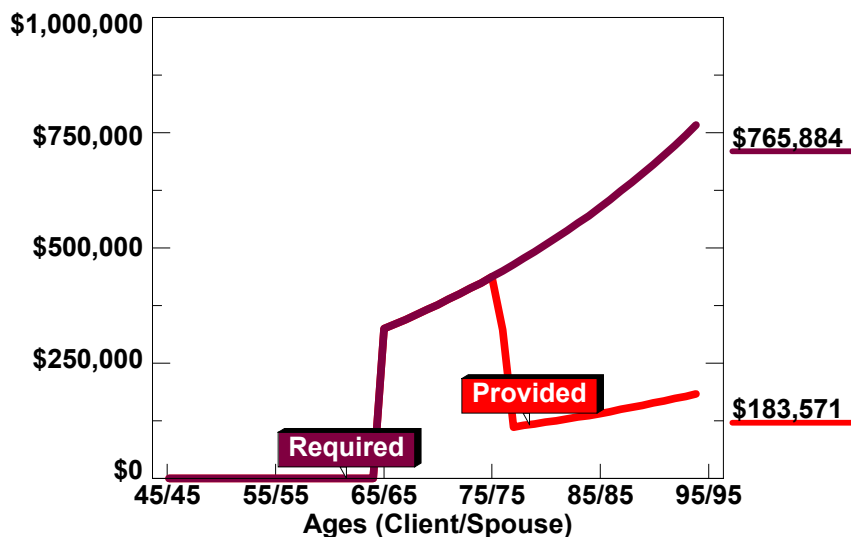
Analysis of After Tax Cash Flow Requirements

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. Equities
- 3rd. Retirement Plan Assets*

Comparison of Annual Cash Flow (Required vs. Provided)



As you can see in the Cash Flow graph above, your liquid assets are not sufficient to provide you with your required after tax cash flow in all years illustrated. The shortfall first occurs at age 76 (your spouse's age 76).

Below are several courses of action you may want to consider:

1. Accept the reduction in cash flow;
2. Reduce your overall cash flow requirements;
3. Defer the starting date of your cash flow requirements;
4. Manage your liquid assets for more aggressive yield;
5. Transfer a portion of conservatively invested liquid assets into more aggressive investments;
6. Liquidate all (or a portion) of any illiquid assets now and transfer the funds to liquid assets;
7. Liquidate all (or a portion) of any illiquid assets in the first year that the shortfall occurs and transfer the funds to liquid assets.

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

1. Current Retirement Plan

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For: Alan Westbrook & Jordan Westbrook

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) After Tax Cash Flow from Retirement Plan Assets	(4) After Tax Cash Flow from Taxable Account	(5) After Tax Cash Flow from Equity Assets	(6) Total After Tax Cash Flow Provided*
1	45/45	0	0	0	0	0	0
2	46/46	0	0	0	0	0	0
3	47/47	0	0	0	0	0	0
4	48/48	0	0	0	0	0	0
5	49/49	0	0	0	0	0	0
6	50/50	0	0	0	0	0	0
7	51/51	0	0	0	0	0	0
8	52/52	0	0	0	0	0	0
9	53/53	0	0	0	0	0	0
10	54/54	0	0	0	0	0	0
11	55/55	0	0	0	0	0	0
12	56/56	0	0	0	0	0	0
13	57/57	0	0	0	0	0	0
14	58/58	0	0	0	0	0	0
15	59/59	0	0	0	0	0	0
16	60/60	0	0	0	0	0	0
17	61/61	0	0	0	0	0	0
18	62/62	0	0	0	0	0	0
19	63/63	0	0	0	0	0	0
20	64/64	0	0	0	0	0	0
21	65/65	325,000	0	0	160,693	164,307	325,000
22	66/66	334,750	0	0	0	334,750	334,750
23	67/67	344,793	82,642	0	0	262,151	344,793
24	68/68	355,136	85,121	0	0	270,015	355,136
25	69/69	365,790	87,674	0	0	278,116	365,790
26	70/70	376,764	90,305	52,224	0	234,235	376,764
27	71/71	388,067	93,014	241,686	0	53,367	388,067
28	72/72	399,709	95,804	303,905	0	0	399,709
29	73/73	411,700	98,678	313,022	0	0	411,700
30	74/74	424,051	101,639	322,412	0	0	424,051
31	75/75	436,773	104,688	332,085	0	0	436,773
32	76/76	449,876	107,828	213,551	0	0	321,379
33	77/77	463,372	111,063	0	0	0	111,063
34	78/78	477,273	114,395	0	0	0	114,395
35	79/79	491,592	117,827	0	0	0	117,827
36	80/80	506,339	121,362	0	0	0	121,362
37	81/81	521,530	125,003	0	0	0	125,003
38	82/82	537,175	128,753	0	0	0	128,753
39	83/83	553,291	132,615	0	0	0	132,615
40	84/84	569,889	136,594	0	0	0	136,594
		8,732,870	1,935,005	1,778,885	160,693	1,596,941	5,471,524

*IMPORTANT NOTE: For this plan to be financially sound, column (6) must be sufficient to provide the values in column (1). Any highlighted numbers in column (6) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

- Column (1): assumes 0.00% inflation in yrs 1-21, 3.00% thereafter.
- Column (2): see "Expected Cash Flow".
- Column (3): see "Summary of Retirement Plan Assets".
- Column (4): see "Details of Taxable Account".
- Column (5): see "Details of Equity Assets" and "Details of Portfolio Turnover".

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required	Annual Cash Flow Provided				
		(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) After Tax Cash Flow from Retirement Plan Assets	(4) After Tax Cash Flow from Taxable Account	(5) After Tax Cash Flow from Equity Assets	(6) Total After Tax Cash Flow Provided*
41	85/85	586,986	140,692	0	0	0	140,692
42	86/86	604,596	144,912	0	0	0	144,912
43	87/87	622,734	149,260	0	0	0	149,260
44	88/88	641,416	153,738	0	0	0	153,738
45	89/89	660,658	158,350	0	0	0	158,350
46	90/90	680,478	163,100	0	0	0	163,100
47	91/91	700,892	167,993	0	0	0	167,993
48	92/92	721,919	173,033	0	0	0	173,033
49	93/93	743,576	178,224	0	0	0	178,224
50	94/94	765,884	183,571	0	0	0	183,571

15,462,009

3,547,878

1,778,885

160,693

1,596,941

7,084,397

***IMPORTANT NOTE:** For this plan to be financially sound, column (6) must be sufficient to provide the values in column (1). Any highlighted numbers in column (6) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

Column (1): assumes 0.00% inflation in yrs 1-21, 3.00% thereafter.

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

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

Column (4): see "Details of Taxable Account".

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

1. Current Retirement Plan

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For: Alan Westbrook & Jordan Westbrook

Cash Flow Shortfall

Year	M/F Ages	(1) After Tax Spendable Cash Flow Required	(2) Total After Tax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
1	45/45	0	0	0
2	46/46	0	0	0
3	47/47	0	0	0
4	48/48	0	0	0
5	49/49	0	0	0
6	50/50	0	0	0
7	51/51	0	0	0
8	52/52	0	0	0
9	53/53	0	0	0
10	54/54	0	0	0
11	55/55	0	0	0
12	56/56	0	0	0
13	57/57	0	0	0
14	58/58	0	0	0
15	59/59	0	0	0
16	60/60	0	0	0
17	61/61	0	0	0
18	62/62	0	0	0
19	63/63	0	0	0
20	64/64	0	0	0
21	65/65	325,000	325,000	0
22	66/66	334,750	334,750	0
23	67/67	344,793	344,793	0
24	68/68	355,136	355,136	0
25	69/69	365,790	365,790	0
26	70/70	376,764	376,764	0
27	71/71	388,067	388,067	0
28	72/72	399,709	399,709	0
29	73/73	411,700	411,700	0
30	74/74	424,051	424,051	0
31	75/75	436,773	436,773	0
32	76/76	449,876	321,379	128,497
33	77/77	463,372	111,063	352,309
34	78/78	477,273	114,395	362,878
35	79/79	491,592	117,827	373,765
36	80/80	506,339	121,362	384,977
37	81/81	521,530	125,003	396,527
38	82/82	537,175	128,753	408,422
39	83/83	553,291	132,615	420,676
40	84/84	569,889	136,594	433,295
		8,732,870	5,471,524	3,261,346

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

Cash Flow Shortfall

Year	M/F Ages	(1) After Tax Spendable Cash Flow Required	(2) Total After Tax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
41	85/85	586,986	140,692	446,294
42	86/86	604,596	144,912	459,684
43	87/87	622,734	149,260	473,474
44	88/88	641,416	153,738	487,678
45	89/89	660,658	158,350	502,308
46	90/90	680,478	163,100	517,378
47	91/91	700,892	167,993	532,899
48	92/92	721,919	173,033	548,886
49	93/93	743,576	178,224	565,352
50	94/94	765,884	183,571	582,313
		<hr/>	<hr/>	<hr/>
		15,462,009	7,084,397	8,377,612

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) Total Expected After Tax Cash Flow
1	45/45	0	0
2	46/46	0	0
3	47/47	0	0
4	48/48	0	0
5	49/49	0	0
6	50/50	0	0
7	51/51	0	0
8	52/52	0	0
9	53/53	0	0
10	54/54	0	0
11	55/55	0	0
12	56/56	0	0
13	57/57	0	0
14	58/58	0	0
15	59/59	0	0
16	60/60	0	0
17	61/61	0	0
18	62/62	0	0
19	63/63	0	0
20	64/64	0	0
21	65/65	0	0
22	66/66	0	0
23	67/67	82,642	82,642
24	68/68	85,121	85,121
25	69/69	87,674	87,674
26	70/70	90,305	90,305
27	71/71	93,014	93,014
28	72/72	95,804	95,804
29	73/73	98,678	98,678
30	74/74	101,639	101,639
31	75/75	104,688	104,688
32	76/76	107,828	107,828
33	77/77	111,063	111,063
34	78/78	114,395	114,395
35	79/79	117,827	117,827
36	80/80	121,362	121,362
37	81/81	125,003	125,003
38	82/82	128,753	128,753
39	83/83	132,615	132,615
40	84/84	136,594	136,594
		1,935,005	1,935,005

Column (1) assumes 3.00% inflation.

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

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) Total Expected After Tax Cash Flow
41	85/85	140,692	140,692
42	86/86	144,912	144,912
43	87/87	149,260	149,260
44	88/88	153,738	153,738
45	89/89	158,350	158,350
46	90/90	163,100	163,100
47	91/91	167,993	167,993
48	92/92	173,033	173,033
49	93/93	178,224	178,224
50	94/94	183,571	183,571
		3,547,878	3,547,878

Column (1) assumes 3.00% inflation.

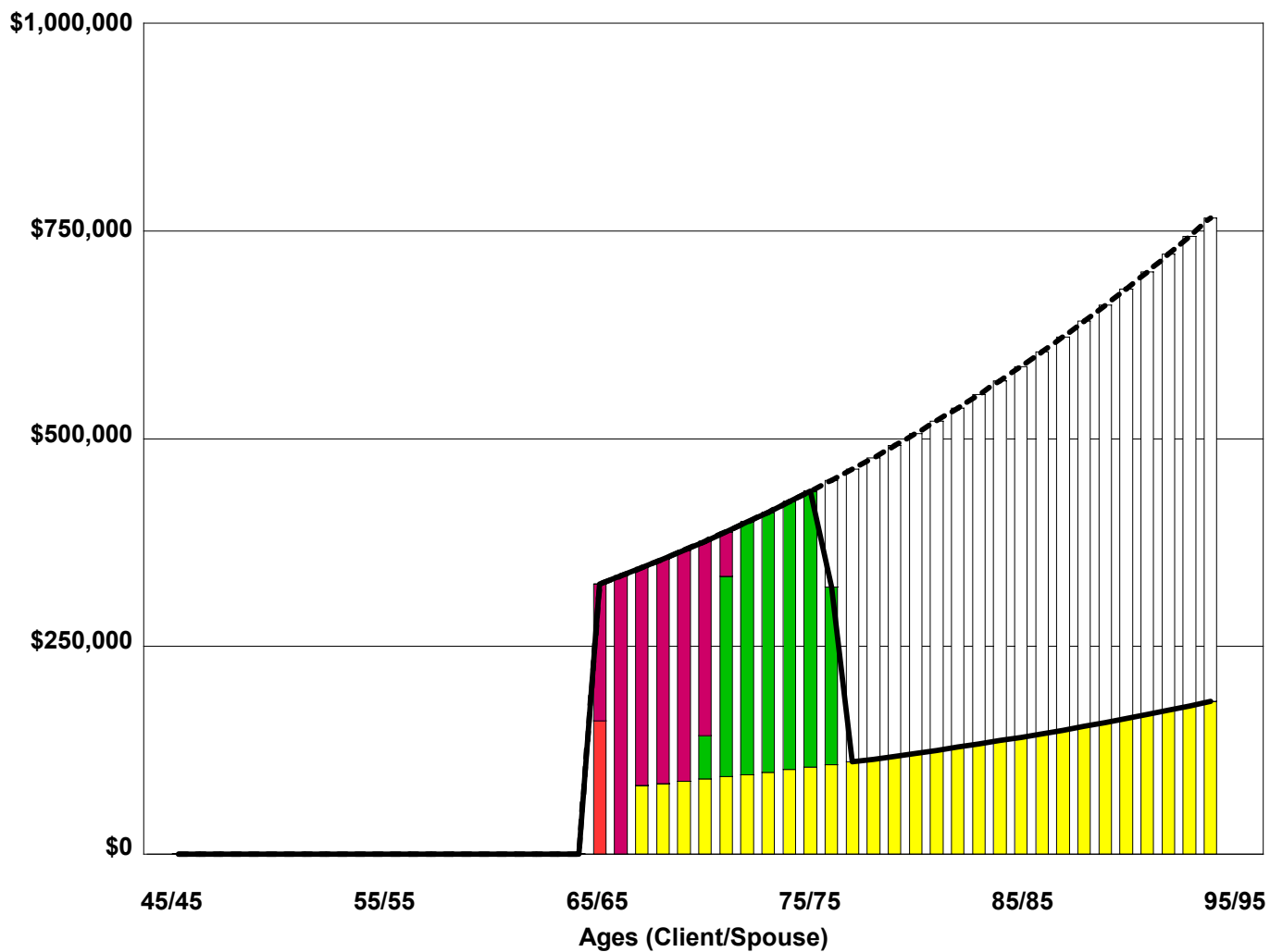
*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

Sources of Cash Flow 50 Year Analysis



- - After Tax Cash Flow Required
- - After Tax Cash Flow Provided
- - Shortfall of Required Cash Flow
- - After Tax Cash Flow from Equity Assets
- - After Tax Cash Flow from Taxable Assets
- - After Tax Income from Retirement Plan Assets
- - Expected After Tax Cash Flow

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

Details of Defined Contribution Plan Assets for Alan Westbrook

Retirement Plan Assets Initial Value 105,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 25.00%		
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	45/45	105,000	18,000	0	0	131,413	0
2	46/46	131,413	18,540	0	0	160,209	0
3	47/47	160,209	19,096	0	0	191,569	0
4	48/48	191,569	19,669	0	0	225,686	0
5	49/49	225,686	20,259	0	0	262,766	0
6	50/50	262,766	20,867	0	0	303,032	0
7	51/51	303,032	21,493	0	0	346,721	0
8	52/52	346,721	22,138	0	0	394,087	0
9	53/53	394,087	22,802	0	0	445,402	0
10	54/54	445,402	23,486	0	0	500,958	0
11	55/55	500,958	24,190	0	0	561,066	0
12	56/56	561,066	24,916	0	0	626,060	0
13	57/57	626,060	25,664	0	0	696,299	0
14	58/58	696,299	26,434	0	0	772,164	0
15	59/59	772,164	27,227	0	0	854,065	0
16	60/60	854,065	28,043	0	0	942,440	0
17	61/61	942,440	28,885	0	0	1,037,759	0
18	62/62	1,037,759	29,751	0	0	1,140,522	0
19	63/63	1,140,522	30,644	0	0	1,251,268	0
20	64/64	1,251,268	31,563	0	0	1,370,570	0
21	65/65	1,370,570	0	0	0	1,464,310	0
22	66/66	1,464,310	0	0	0	1,564,461	0
23	67/67	1,564,461	0	0	0	1,671,462	0
24	68/68	1,671,462	0	0	0	1,785,782	0
25	69/69	1,785,782	0	0	0	1,907,921	0
26	70/70	1,907,921	0	69,632	69,632	1,964,019	52,224
27	71/71	1,964,019	0	74,114	322,248	1,754,060	241,686
28	72/72	1,754,060	0	68,518	405,207	1,441,108	303,905
29	73/73	1,441,108	0	58,344	417,363	1,093,764	313,022
30	74/74	1,093,764	0	45,956	429,883	709,287	322,412
31	75/75	709,287	0	30,973	442,780	284,735	332,085
32	76/76	284,735	0	12,943	284,735	0	213,551
33	77/77	0	0	0	0	0	0
34	78/78	0	0	0	0	0	0
35	79/79	0	0	0	0	0	0
36	80/80	0	0	0	0	0	0
37	81/81	0	0	0	0	0	0
38	82/82	0	0	0	0	0	0
39	83/83	0	0	0	0	0	0
40	84/84	0	0	0	0	0	0
			483,667	360,480	2,371,848		1,778,885

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 (5) has been reduced by an assumed management fee of 0.15%.

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

Details of Defined Contribution Plan Assets for Alan Westbrook

Retirement Plan Assets Initial Value 105,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 25.00%		
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	85/85	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0

483,667
360,480
2,371,848
1,778,885

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 (5) has been reduced by an assumed management fee of 0.15%.

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

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 25.00%		
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	45/45	100,000	0	100,000	2,400	102,400	
2	46/46	102,400	0	102,400	2,458	104,858	
3	47/47	104,858	0	104,858	2,517	107,375	
4	48/48	107,375	0	107,375	2,577	109,952	
5	49/49	109,952	0	109,952	2,639	112,591	
6	50/50	112,591	0	112,591	2,702	115,293	
7	51/51	115,293	0	115,293	2,767	118,060	
8	52/52	118,060	0	118,060	2,833	120,893	
9	53/53	120,893	0	120,893	2,901	123,794	
10	54/54	123,794	0	123,794	2,971	126,765	
11	55/55	126,765	0	126,765	3,042	129,807	
12	56/56	129,807	0	129,807	3,115	132,922	
13	57/57	132,922	0	132,922	3,190	136,112	
14	58/58	136,112	0	136,112	3,267	139,379	
15	59/59	139,379	0	139,379	3,345	142,724	
16	60/60	142,724	0	142,724	3,425	146,149	
17	61/61	146,149	0	146,149	3,508	149,657	
18	62/62	149,657	0	149,657	3,592	153,249	
19	63/63	153,249	0	153,249	3,678	156,927	
20	64/64	156,927	0	156,927	3,766	160,693	
21	65/65	160,693	160,693	0	0	0	
22	66/66	0	0	0	0	0	
23	67/67	0	0	0	0	0	
24	68/68	0	0	0	0	0	
25	69/69	0	0	0	0	0	
26	70/70	0	0	0	0	0	
27	71/71	0	0	0	0	0	
28	72/72	0	0	0	0	0	
29	73/73	0	0	0	0	0	
30	74/74	0	0	0	0	0	
31	75/75	0	0	0	0	0	
32	76/76	0	0	0	0	0	
33	77/77	0	0	0	0	0	
34	78/78	0	0	0	0	0	
35	79/79	0	0	0	0	0	
36	80/80	0	0	0	0	0	
37	81/81	0	0	0	0	0	
38	82/82	0	0	0	0	0	
39	83/83	0	0	0	0	0	
40	84/84	0	0	0	0	0	
			160,693		60,693		

*Assumes yield is subject to income tax.

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

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 25.00%		
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	85/85	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0

160,693

60,693

*Assumes yield is subject to income tax.

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

Details of Equity Assets

		Initial Cost Basis 225,000	Growth 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 25.00%	Composite Capital Gains Tax Rate* 29.50% in Yrs 1-20 25.00% thereafter		Turnover Assumption 20.00%			
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Fund Deposits	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Year End Value of Assets Before Turnover	(7)** Net Year End Value of Assets After Turnover	(8) After Tax Dividend Cash Flow	(9) After Tax Equity Sales Cash Flow	(10) Combined After Tax Cash Flow
1	45/45	275,000	15,000	0	20,300	0	310,300	305,693	0	0	0
2	46/46	305,693	15,450	0	22,480	0	343,623	338,497	0	0	0
3	47/47	338,497	15,914	0	24,809	0	379,220	373,531	0	0	0
4	48/48	373,531	16,391	0	27,295	0	417,217	410,920	0	0	0
5	49/49	410,920	16,883	0	29,946	0	457,749	450,798	0	0	0
6	50/50	450,798	17,389	0	32,773	0	500,960	493,306	0	0	0
7	51/51	493,306	17,911	0	35,785	0	547,002	538,595	0	0	0
8	52/52	538,595	18,448	0	38,993	0	596,036	586,823	0	0	0
9	53/53	586,823	19,002	0	42,408	0	648,233	638,160	0	0	0
10	54/54	638,160	19,572	0	46,041	0	703,773	692,781	0	0	0
11	55/55	692,781	20,159	0	49,906	0	762,846	750,874	0	0	0
12	56/56	750,874	20,764	0	54,015	0	825,653	812,637	0	0	0
13	57/57	812,637	21,386	0	58,382	0	892,405	878,277	0	0	0
14	58/58	878,277	22,028	0	63,021	0	963,326	948,014	0	0	0
15	59/59	948,014	22,689	0	67,949	0	1,038,652	1,022,081	0	0	0
16	60/60	1,022,081	23,370	0	73,182	0	1,118,633	1,100,724	0	0	0
17	61/61	1,100,724	24,071	0	78,736	0	1,203,531	1,184,200	0	0	0
18	62/62	1,184,200	24,793	0	84,630	0	1,293,623	1,272,781	0	0	0
19	63/63	1,272,781	25,537	0	90,882	0	1,389,200	1,366,754	0	0	0
20	64/64	1,366,754	26,303	0	97,514	0	1,490,571	1,466,421	0	0	0
21	65/65	1,466,421	0	173,020	90,538	0	1,383,939	1,364,336	0	164,307	164,307
22	66/66	1,364,336	0	352,772	70,809	0	1,082,373	1,066,894	0	334,750	334,750
23	67/67	1,066,894	0	276,428	55,333	0	845,799	833,615	0	262,151	262,151
24	68/68	833,615	0	284,850	38,414	0	587,179	578,673	0	270,015	270,015
25	69/69	578,673	0	293,499	19,962	0	305,136	300,697	0	278,116	278,116
26	70/70	300,697	0	247,257	3,741	0	57,181	56,346	0	234,235	234,235
27	71/71	56,346	0	56,346	0	0	0	0	0	53,367	53,367
28	72/72	0	0	0	0	0	0	0	0	0	0
29	73/73	0	0	0	0	0	0	0	0	0	0
30	74/74	0	0	0	0	0	0	0	0	0	0
31	75/75	0	0	0	0	0	0	0	0	0	0
32	76/76	0	0	0	0	0	0	0	0	0	0
33	77/77	0	0	0	0	0	0	0	0	0	0
34	78/78	0	0	0	0	0	0	0	0	0	0
35	79/79	0	0	0	0	0	0	0	0	0	0
36	80/80	0	0	0	0	0	0	0	0	0	0
37	81/81	0	0	0	0	0	0	0	0	0	0
38	82/82	0	0	0	0	0	0	0	0	0	0
39	83/83	0	0	0	0	0	0	0	0	0	0
40	84/84	0	0	0	0	0	0	0	0	0	0
			403,060	1,684,172		0			0	1,596,941	1,596,941

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 25.00%.

**Column (7) has been reduced by a 0.15% management fee.

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

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

Details of Equity Assets

Yr	M/F Ages	Initial Cost Basis 225,000	Growth 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 25.00%	Composite Capital Gains Tax Rate*		Turnover Assumption 20.00%				
		(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	85/85	0	0	0	0	0	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0	0	0	0	0	0

	403,060	1,684,172	0	0	1,596,941	1,596,941
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*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 25.00%.

**Column (7) has been reduced by a 0.15% management fee.

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

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

Details of Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 275,000	Growth 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 25.00%	Composite Capital Gains Tax Rate* 29.50% in Yrs 1-20 25.00% thereafter		Turnover Assumption 20.00%				
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	225,000	15,000	0	20,300	0	310,300	240,000	62,060	48,000	57,912	305,693
2	249,912	15,450	0	22,480	0	343,623	265,363	68,725	53,072	64,107	338,497
3	276,397	15,914	0	24,809	0	379,220	292,311	75,844	58,462	70,716	373,531
4	304,565	16,391	0	27,295	0	417,217	320,956	83,443	64,191	77,764	410,920
5	334,529	16,883	0	29,946	0	457,749	351,412	91,550	70,282	85,276	450,798
6	366,406	17,389	0	32,773	0	500,960	383,795	100,192	76,759	93,279	493,306
7	400,315	17,911	0	35,785	0	547,002	418,225	109,400	83,645	101,803	538,595
8	436,383	18,448	0	38,993	0	596,036	454,831	119,207	90,966	110,876	586,823
9	474,741	19,002	0	42,408	0	648,233	493,743	129,647	98,749	120,532	638,160
10	515,526	19,572	0	46,041	0	703,773	535,098	140,755	107,020	130,803	692,781
11	558,881	20,159	0	49,906	0	762,846	579,040	152,569	115,808	141,725	750,874
12	604,957	20,764	0	54,015	0	825,653	625,721	165,131	125,144	153,335	812,637
13	653,911	21,386	0	58,382	0	892,405	675,297	178,481	135,059	165,672	878,277
14	705,910	22,028	0	63,021	0	963,326	727,938	192,665	145,588	178,777	948,014
15	761,127	22,689	0	67,949	0	1,038,652	783,816	207,730	156,763	192,695	1,022,081
16	819,748	23,370	0	73,182	0	1,118,633	843,118	223,727	168,624	207,471	1,100,724
17	881,966	24,071	0	78,736	0	1,203,531	906,037	240,706	181,207	223,154	1,184,200
18	947,983	24,793	0	84,630	0	1,293,623	972,776	258,725	194,555	239,795	1,272,781
19	1,018,016	25,537	0	90,882	0	1,389,200	1,043,553	277,840	208,711	257,447	1,366,754
20	1,092,289	26,303	0	97,514	0	1,490,571	1,118,593	298,114	223,718	276,167	1,466,421
21	1,171,041	0	173,020	90,538	0	1,383,939	1,032,873	276,788	206,574	259,234	1,364,336
22	1,085,532	0	352,772	70,809	0	1,082,373	804,850	216,475	160,970	202,598	1,066,894
23	846,478	0	276,428	55,333	0	845,799	627,159	169,160	125,432	158,228	833,615
24	659,955	0	284,850	38,414	0	587,179	434,446	117,436	86,889	109,799	578,673
25	457,355	0	293,499	19,962	0	305,136	225,388	61,027	45,078	57,040	300,697
26	237,350	0	247,257	3,741	0	57,181	42,182	11,436	8,436	10,686	56,346
27	44,432	0	56,346	0	0	0	0	0	0	0	0
28	0	0	0	0	0	0	0	0	0	0	0
29	0	0	0	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0	0	0	0	0
		403,060	1,684,172		0						

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 25.00%.

**Column (11) has been reduced by a 0.15% management fee.

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

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

Details of Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 275,000		Growth 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 25.00%	Composite Capital Gains Tax Rate* 29.50% in Yrs 1-20 25.00% thereafter		Turnover Assumption 20.00%			
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	0	0	0	0	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0	0

403,060 1,684,172 0

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 25.00%.

**Column (11) has been reduced by a 0.15% management fee.

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

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (5.00% Growth)	+	(2) Personal Property (-5.00% Growth)	=	(3) Total Illiquid Assets
1	45/45	525,000		142,500		667,500
2	46/46	551,250		135,375		686,625
3	47/47	578,813		128,606		707,419
4	48/48	607,753		122,176		729,929
5	49/49	638,141		116,067		754,208
6	50/50	670,048		110,264		780,312
7	51/51	703,550		104,751		808,301
8	52/52	738,728		99,513		838,241
9	53/53	775,664		94,537		870,201
10	54/54	814,447		89,811		904,258
11	55/55	855,170		85,320		940,490
12	56/56	897,928		81,054		978,982
13	57/57	942,825		77,001		1,019,826
14	58/58	989,966		73,151		1,063,117
15	59/59	1,039,464		69,494		1,108,958
16	60/60	1,091,437		66,019		1,157,456
17	61/61	1,146,009		62,718		1,208,727
18	62/62	1,203,310		59,582		1,262,892
19	63/63	1,263,475		56,603		1,320,078
20	64/64	1,326,649		53,773		1,380,422
21	65/65	1,392,981		51,084		1,444,065
22	66/66	1,462,630		48,530		1,511,160
23	67/67	1,535,762		46,104		1,581,866
24	68/68	1,612,550		43,798		1,656,348
25	69/69	1,693,177		41,608		1,734,785
26	70/70	1,777,836		39,528		1,817,364
27	71/71	1,866,728		37,552		1,904,280
28	72/72	1,960,065		35,674		1,995,739
29	73/73	2,058,068		33,890		2,091,958
30	74/74	2,160,971		32,196		2,193,167
31	75/75	2,269,020		30,586		2,299,606
32	76/76	2,382,471		29,057		2,411,528
33	77/77	2,501,594		27,604		2,529,198
34	78/78	2,626,674		26,224		2,652,898
35	79/79	2,758,008		24,913		2,782,921
36	80/80	2,895,908		23,667		2,919,575
37	81/81	3,040,703		22,484		3,063,187
38	82/82	3,192,739		21,359		3,214,098
39	83/83	3,352,376		20,291		3,372,667
40	84/84	3,519,994		19,277		3,539,271

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (5.00% Growth)	+	(2) Personal Property (-5.00% Growth)	=	(3) Total Illiquid Assets
41	85/85	3,695,994		18,313		3,714,307
42	86/86	3,880,794		17,397		3,898,191
43	87/87	4,074,833		16,527		4,091,360
44	88/88	4,278,575		15,701		4,294,276
45	89/89	4,492,504		14,916		4,507,420
46	90/90	4,717,129		14,170		4,731,299
47	91/91	4,952,986		13,462		4,966,448
48	92/92	5,200,635		12,789		5,213,424
49	93/93	5,460,667		12,149		5,472,816
50	94/94	5,733,700		11,542		5,745,242

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.25% Interest)	(2) Total Liabilities
1	45/45	390,819	390,819
2	46/46	381,240	381,240
3	47/47	371,246	371,246
4	48/48	360,819	360,819
5	49/49	349,941	349,941
6	50/50	338,590	338,590
7	51/51	326,748	326,748
8	52/52	314,392	314,392
9	53/53	301,502	301,502
10	54/54	288,052	288,052
11	55/55	274,019	274,019
12	56/56	259,379	259,379
13	57/57	244,104	244,104
14	58/58	228,167	228,167
15	59/59	211,539	211,539
16	60/60	194,191	194,191
17	61/61	176,090	176,090
18	62/62	157,206	157,206
19	63/63	137,503	137,503
20	64/64	116,946	116,946
21	65/65	95,498	95,498
22	66/66	73,121	73,121
23	67/67	49,773	49,773
24	68/68	25,415	25,415
25	69/69	0	0
26	70/70	0	0
27	71/71	0	0
28	72/72	0	0
29	73/73	0	0
30	74/74	0	0
31	75/75	0	0
32	76/76	0	0
33	77/77	0	0
34	78/78	0	0
35	79/79	0	0
36	80/80	0	0
37	81/81	0	0
38	82/82	0	0
39	83/83	0	0
40	84/84	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.

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.25% Interest)	(2) Total Liabilities
41	85/85	0	0
42	86/86	0	0
43	87/87	0	0
44	88/88	0	0
45	89/89	0	0
46	90/90	0	0
47	91/91	0	0
48	92/92	0	0
49	93/93	0	0
50	94/94	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.

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

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 Equity Assets	(5) Year End Hypothetical Net Worth
1	45/45	276,681	131,413	102,400	305,693	816,187
2	46/46	305,385	160,209	104,858	338,497	908,949
3	47/47	336,173	191,569	107,375	373,531	1,008,648
4	48/48	369,110	225,686	109,952	410,920	1,115,668
5	49/49	404,267	262,766	112,591	450,798	1,230,422
6	50/50	441,722	303,032	115,293	493,306	1,353,353
7	51/51	481,553	346,721	118,060	538,595	1,484,929
8	52/52	523,849	394,087	120,893	586,823	1,625,652
9	53/53	568,699	445,402	123,794	638,160	1,776,055
10	54/54	616,206	500,958	126,765	692,781	1,936,710
11	55/55	666,471	561,066	129,807	750,874	2,108,218
12	56/56	719,603	626,060	132,922	812,637	2,291,222
13	57/57	775,722	696,299	136,112	878,277	2,486,410
14	58/58	834,950	772,164	139,379	948,014	2,694,507
15	59/59	897,419	854,065	142,724	1,022,081	2,916,289
16	60/60	963,265	942,440	146,149	1,100,724	3,152,578
17	61/61	1,032,637	1,037,759	149,657	1,184,200	3,404,253
18	62/62	1,105,686	1,140,522	153,249	1,272,781	3,672,238
19	63/63	1,182,575	1,251,268	156,927	1,366,754	3,957,524
20	64/64	1,263,476	1,370,570	160,693	1,466,421	4,261,160
21	65/65	1,348,567	1,464,310	0	1,364,336	4,177,213
22	66/66	1,438,039	1,564,461	0	1,066,894	4,069,394
23	67/67	1,532,093	1,671,462	0	833,615	4,037,170
24	68/68	1,630,933	1,785,782	0	578,673	3,995,388
25	69/69	1,734,785	1,907,921	0	300,697	3,943,403
26	70/70	1,817,364	1,964,019	0	56,346	3,837,729
27	71/71	1,904,280	1,754,060	0	0	3,658,340
28	72/72	1,995,739	1,441,108	0	0	3,436,847
29	73/73	2,091,958	1,093,764	0	0	3,185,722
30	74/74	2,193,167	709,287	0	0	2,902,454
31	75/75	2,299,606	284,735	0	0	2,584,341
32	76/76	2,411,528	0	0	0	2,411,528
33	77/77	2,529,198	0	0	0	2,529,198
34	78/78	2,652,898	0	0	0	2,652,898
35	79/79	2,782,921	0	0	0	2,782,921
36	80/80	2,919,575	0	0	0	2,919,575
37	81/81	3,063,187	0	0	0	3,063,187
38	82/82	3,214,098	0	0	0	3,214,098
39	83/83	3,372,667	0	0	0	3,372,667
40	84/84	3,539,271	0	0	0	3,539,271

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

Hypothetical Net Worth (After Providing Required Cash Flow)

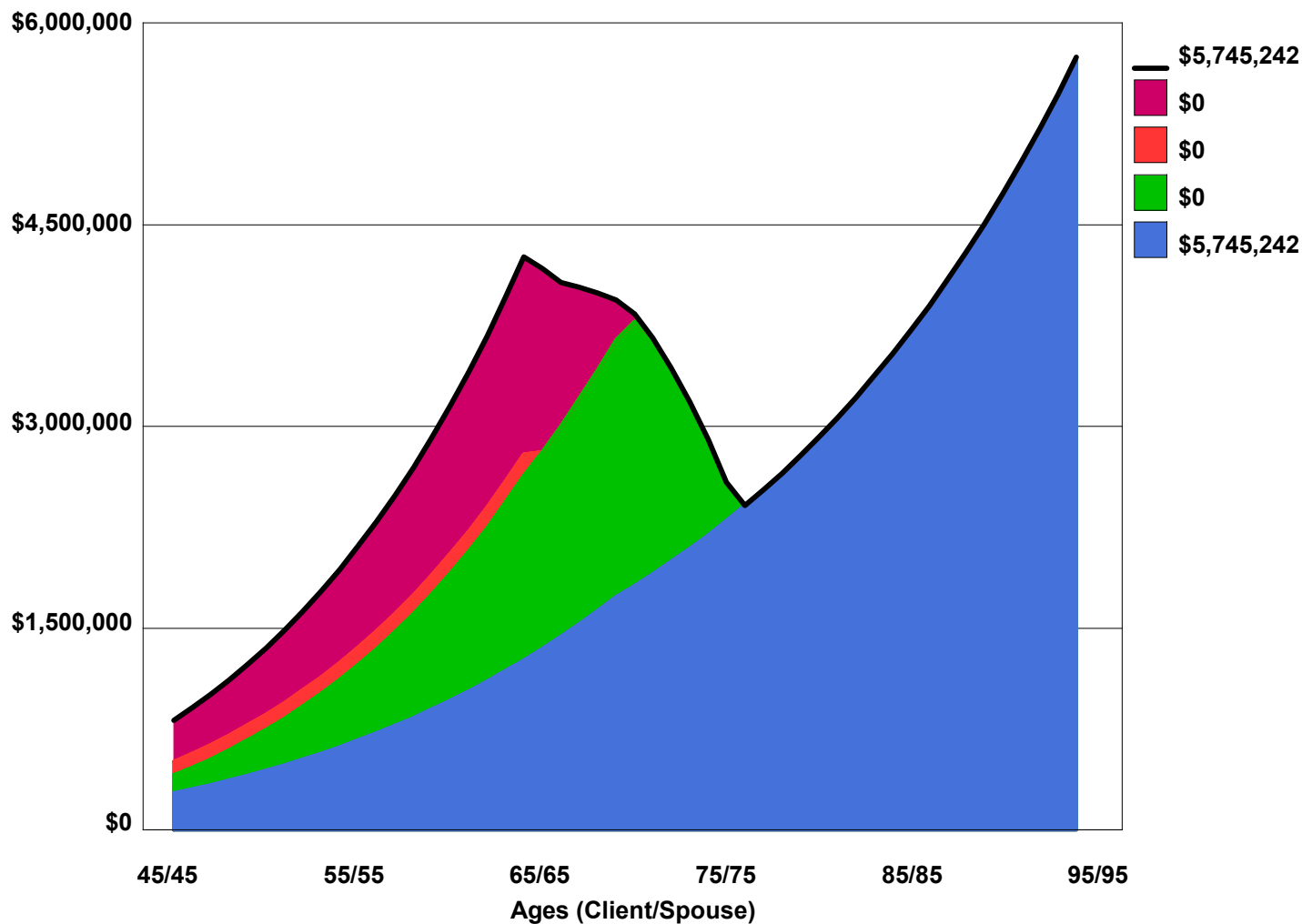
Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	+	(2) Year End Value of Retirement Plan Assets	+	(3) Year End Value of Taxable Assets	+	(4) Year End Value of Equity Assets	=	(5) Year End Hypothetical Net Worth
41	85/85	3,714,307		0		0		0		3,714,307
42	86/86	3,898,191		0		0		0		3,898,191
43	87/87	4,091,360		0		0		0		4,091,360
44	88/88	4,294,276		0		0		0		4,294,276
45	89/89	4,507,420		0		0		0		4,507,420
46	90/90	4,731,299		0		0		0		4,731,299
47	91/91	4,966,448		0		0		0		4,966,448
48	92/92	5,213,424		0		0		0		5,213,424
49	93/93	5,472,816		0		0		0		5,472,816
50	94/94	5,745,242		0		0		0		5,745,242

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

Hypothetical Net Worth (After Providing Required Cash Flow) 50 Year Analysis



At Year 50

Hypothetical Net Worth — \$5,745,242

Equity Assets \$0

Taxable Assets \$0

Retirement Plan Assets \$0

Net Equity of Illiquid Assets \$5,745,242

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

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	45/45	816,187	52,565	763,622	0	763,622
2	46/46	908,949	64,084	844,865	0	844,865
3	47/47	1,008,648	76,628	932,020	0	932,020
4	48/48	1,115,668	90,274	1,025,394	0	1,025,394
5	49/49	1,230,422	105,106	1,125,316	0	1,125,316
6	50/50	1,353,353	121,213	1,232,140	0	1,232,140
7	51/51	1,484,929	138,688	1,346,241	0	1,346,241
8	52/52	1,625,652	157,635	1,468,017	0	1,468,017
9	53/53	1,776,055	178,161	1,597,894	0	1,597,894
10	54/54	1,936,710	200,383	1,736,327	0	1,736,327
11	55/55	2,108,218	224,426	1,883,792	0	1,883,792
12	56/56	2,291,222	250,424	2,040,798	0	2,040,798
13	57/57	2,486,410	278,520	2,207,890	0	2,207,890
14	58/58	2,694,507	308,866	2,385,641	0	2,385,641
15	59/59	2,916,289	341,626	2,574,663	0	2,574,663
16	60/60	3,152,578	376,976	2,775,602	0	2,775,602
17	61/61	3,404,253	415,104	2,989,149	0	2,989,149
18	62/62	3,672,238	456,209	3,216,029	0	3,216,029
19	63/63	3,957,524	500,507	3,457,017	0	3,457,017
20	64/64	4,261,160	548,228	3,712,932	0	3,712,932
21	65/65	4,177,213	585,724	3,591,489	0	3,591,489
22	66/66	4,069,394	625,784	3,443,610	0	3,443,610
23	67/67	4,037,170	668,585	3,368,585	0	3,368,585
24	68/68	3,995,388	714,313	3,281,075	0	3,281,075
25	69/69	3,943,403	763,168	3,180,235	0	3,180,235
26	70/70	3,837,729	785,608	3,052,121	0	3,052,121
27	71/71	3,658,340	701,624	2,956,716	0	2,956,716
28	72/72	3,436,847	576,443	2,860,404	0	2,860,404
29	73/73	3,185,722	437,506	2,748,216	0	2,748,216
30	74/74	2,902,454	283,715	2,618,739	0	2,618,739
31	75/75	2,584,341	113,894	2,470,447	0	2,470,447
32	76/76	2,411,528	0	2,411,528	0	2,411,528
33	77/77	2,529,198	0	2,529,198	0	2,529,198
34	78/78	2,652,898	0	2,652,898	0	2,652,898
35	79/79	2,782,921	0	2,782,921	0	2,782,921
36	80/80	2,919,575	0	2,919,575	0	2,919,575
37	81/81	3,063,187	0	3,063,187	0	3,063,187
38	82/82	3,214,098	0	3,214,098	0	3,214,098
39	83/83	3,372,667	0	3,372,667	0	3,372,667
40	84/84	3,539,271	0	3,539,271	0	3,539,271

40 Year Summary

Total Estate Assets	\$ 3,539,271
Wealth Transferred to Heirs	\$ 3,539,271

*Net of cash flow provided

**See Transfer Tax Details report for details.

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

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	85/85	3,714,307	0	3,714,307	0	3,714,307
42	86/86	3,898,191	0	3,898,191	0	3,898,191
43	87/87	4,091,360	0	4,091,360	0	4,091,360
44	88/88	4,294,276	0	4,294,276	0	4,294,276
45	89/89	4,507,420	0	4,507,420	0	4,507,420
46	90/90	4,731,299	0	4,731,299	0	4,731,299
47	91/91	4,966,448	0	4,966,448	0	4,966,448
48	92/92	5,213,424	0	5,213,424	0	5,213,424
49	93/93	5,472,816	0	5,472,816	0	5,472,816
50	94/94	5,745,242	0	5,745,242	0	5,745,242

Summary at Life Expectancy (Year 45)

Total Estate Assets	\$ 4,507,420
Wealth Transferred to Heirs	\$ 4,507,420

*Net of cash flow provided

**See Transfer Tax Details report for details.

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

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) Federal Estate Tax	(7) Income Tax on Retirement Plan Assets	(8) Total Transfer Taxes (6)+(7)
1	45/45	539,506		276,681		816,187	816,187	10,900,000	0	52,565	52,565
2	46/46	603,564		305,385		908,949	908,949	10,980,000	0	64,084	64,084
3	47/47	672,475		336,173		1,008,648	1,008,648	11,320,000	0	76,628	76,628
4	48/48	746,558		369,110		1,115,668	1,115,668	11,660,000	0	90,274	90,274
5	49/49	826,155		404,267		1,230,422	1,230,422	12,000,000	0	105,106	105,106
6	50/50	911,631		441,722		1,353,353	1,353,353	12,360,000	0	121,213	121,213
7	51/51	1,003,376		481,553		1,484,929	1,484,929	12,740,000	0	138,688	138,688
8	52/52	1,101,803		523,849		1,625,652	1,625,652	13,120,000	0	157,635	157,635
9	53/53	1,207,356		568,699		1,776,055	1,776,055	13,520,000	0	178,161	178,161
10	54/54	1,320,504		616,206		1,936,710	1,936,710	13,920,000	0	200,383	200,383
11	55/55	1,441,747		666,471		2,108,218	2,108,218	14,340,000	0	224,426	224,426
12	56/56	1,571,619		719,603		2,291,222	2,291,222	14,760,000	0	250,424	250,424
13	57/57	1,710,688		775,722		2,486,410	2,486,410	15,220,000	0	278,520	278,520
14	58/58	1,859,557		834,950		2,694,507	2,694,507	15,660,000	0	308,866	308,866
15	59/59	2,018,870		897,419		2,916,289	2,916,289	16,140,000	0	341,626	341,626
16	60/60	2,189,313		963,265		3,152,578	3,152,578	16,620,000	0	376,976	376,976
17	61/61	2,371,616		1,032,637		3,404,253	3,404,253	17,120,000	0	415,104	415,104
18	62/62	2,566,552		1,105,686		3,672,238	3,672,238	17,640,000	0	456,209	456,209
19	63/63	2,774,949		1,182,575		3,957,524	3,957,524	18,160,000	0	500,507	500,507
20	64/64	2,997,684		1,263,476		4,261,160	4,261,160	18,700,000	0	548,228	548,228
21	65/65	2,828,646		1,348,567		4,177,213	4,177,213	19,260,000	0	585,724	585,724
22	66/66	2,631,355		1,438,039		4,069,394	4,069,394	19,840,000	0	625,784	625,784
23	67/67	2,505,077		1,532,093		4,037,170	4,037,170	20,440,000	0	668,585	668,585
24	68/68	2,364,455		1,630,933		3,995,388	3,995,388	21,060,000	0	714,313	714,313
25	69/69	2,208,618		1,734,785		3,943,403	3,943,403	21,680,000	0	763,168	763,168
26	70/70	2,020,365		1,817,364		3,837,729	3,837,729	22,340,000	0	785,608	785,608
27	71/71	1,754,060		1,904,280		3,658,340	3,658,340	23,000,000	0	701,624	701,624
28	72/72	1,441,108		1,995,739		3,436,847	3,436,847	23,700,000	0	576,443	576,443
29	73/73	1,093,764		2,091,958		3,185,722	3,185,722	24,420,000	0	437,506	437,506
30	74/74	709,287		2,193,167		2,902,454	2,902,454	25,140,000	0	283,715	283,715
31	75/75	284,735		2,299,606		2,584,341	2,584,341	25,900,000	0	113,894	113,894
32	76/76	0		2,411,528		2,411,528	2,411,528	26,680,000	0	0	0
33	77/77	0		2,529,198		2,529,198	2,529,198	27,480,000	0	0	0
34	78/78	0		2,652,898		2,652,898	2,652,898	28,300,000	0	0	0
35	79/79	0		2,782,921		2,782,921	2,782,921	29,140,000	0	0	0
36	80/80	0		2,919,575		2,919,575	2,919,575	30,020,000	0	0	0
37	81/81	0		3,063,187		3,063,187	3,063,187	30,920,000	0	0	0
38	82/82	0		3,214,098		3,214,098	3,214,098	31,840,000	0	0	0
39	83/83	0		3,372,667		3,372,667	3,372,667	32,800,000	0	0	0
40	84/84	0		3,539,271		3,539,271	3,539,271	33,780,000	0	0	0

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

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

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

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

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

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) Federal Estate Tax	(7) Income Tax on Retirement Plan Assets	(8) Total Transfer Taxes (6)+(7)
41	85/85	0		3,714,307		3,714,307	3,714,307	34,800,000	0	0	0
42	86/86	0		3,898,191		3,898,191	3,898,191	35,840,000	0	0	0
43	87/87	0		4,091,360		4,091,360	4,091,360	36,920,000	0	0	0
44	88/88	0		4,294,276		4,294,276	4,294,276	38,040,000	0	0	0
45	89/89	0		4,507,420		4,507,420	4,507,420	39,180,000	0	0	0
46	90/90	0		4,731,299		4,731,299	4,731,299	40,340,000	0	0	0
47	91/91	0		4,966,448		4,966,448	4,966,448	41,560,000	0	0	0
48	92/92	0		5,213,424		5,213,424	5,213,424	42,800,000	0	0	0
49	93/93	0		5,472,816		5,472,816	5,472,816	44,080,000	0	0	0
50	94/94	0		5,745,242		5,745,242	5,745,242	45,420,000	0	0	0

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

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

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

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

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

Summary of Transfer Taxation of Retirement Plan Assets

		Plan Assets Initial Value 105,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%	Heirs' Income Tax Rate 40.00%		
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	45/45	131,413	0	52,565	52,565	78,848	40%
2	46/46	160,209	0	64,084	64,084	96,125	40%
3	47/47	191,569	0	76,628	76,628	114,941	40%
4	48/48	225,686	0	90,274	90,274	135,412	40%
5	49/49	262,766	0	105,106	105,106	157,660	40%
6	50/50	303,032	0	121,213	121,213	181,819	40%
7	51/51	346,721	0	138,688	138,688	208,033	40%
8	52/52	394,087	0	157,635	157,635	236,452	40%
9	53/53	445,402	0	178,161	178,161	267,241	40%
10	54/54	500,958	0	200,383	200,383	300,575	40%
11	55/55	561,066	0	224,426	224,426	336,640	40%
12	56/56	626,060	0	250,424	250,424	375,636	40%
13	57/57	696,299	0	278,520	278,520	417,779	40%
14	58/58	772,164	0	308,866	308,866	463,298	40%
15	59/59	854,065	0	341,626	341,626	512,439	40%
16	60/60	942,440	0	376,976	376,976	565,464	40%
17	61/61	1,037,759	0	415,104	415,104	622,655	40%
18	62/62	1,140,522	0	456,209	456,209	684,313	40%
19	63/63	1,251,268	0	500,507	500,507	750,761	40%
20	64/64	1,370,570	0	548,228	548,228	822,342	40%
21	65/65	1,464,310	0	585,724	585,724	878,586	40%
22	66/66	1,564,461	0	625,784	625,784	938,677	40%
23	67/67	1,671,462	0	668,585	668,585	1,002,877	40%
24	68/68	1,785,782	0	714,313	714,313	1,071,469	40%
25	69/69	1,907,921	0	763,168	763,168	1,144,753	40%
26	70/70	1,964,019	0	785,608	785,608	1,178,411	40%
27	71/71	1,754,060	0	701,624	701,624	1,052,436	40%
28	72/72	1,441,108	0	576,443	576,443	864,665	40%
29	73/73	1,093,764	0	437,506	437,506	656,258	40%
30	74/74	709,287	0	283,715	283,715	425,572	40%
31	75/75	284,735	0	113,894	113,894	170,841	40%
32	76/76	0	0	0	0	0	0%
33	77/77	0	0	0	0	0	0%
34	78/78	0	0	0	0	0	0%
35	79/79	0	0	0	0	0	0%
36	80/80	0	0	0	0	0	0%
37	81/81	0	0	0	0	0	0%
38	82/82	0	0	0	0	0	0%
39	83/83	0	0	0	0	0	0%
40	84/84	0	0	0	0	0	0%

1. Current Retirement Plan

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

For: Alan Westbrook & Jordan Westbrook

Summary of Transfer Taxation of Retirement Plan Assets

		Plan Assets Initial Value 105,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%	Heirs' Income Tax Rate 40.00%					
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	85/85	0	0	0	0	0	0%			
42	86/86	0	0	0	0	0	0%			
43	87/87	0	0	0	0	0	0%			
44	88/88	0	0	0	0	0	0%			
45	89/89	0	0	0	0	0	0%			
46	90/90	0	0	0	0	0	0%			
47	91/91	0	0	0	0	0	0%			
48	92/92	0	0	0	0	0	0%			
49	93/93	0	0	0	0	0	0%			
50	94/94	0	0	0	0	0	0%			

2. Current Retirement Plan + Downsize Home @ Age 65

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook, Ages 45/45

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	100,000	
	Liquid Assets (Tax Exempt Interest)		0	
	Equity Assets		275,000	
	Tax Deferred Assets		0	
	Retirement Plan Assets		105,000	
			<hr/>	
	Total Liquid Assets			480,000
<u>Illiquid Assets:</u>	Principal Residence		500,000	
	Personal Property		150,000	
	Less Total Liabilities		(400,000)	
			<hr/>	
	Total Illiquid Assets			250,000
<u>Other Assets:</u>	Total Other Assets Inside the Estate			0
			<hr/>	
	Total Estate Assets			\$730,000
	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, Equity, Retirement Plan Assets

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	40.00%
	Retirement	25.00%
<u>Life Expectancy:</u>	Joint	45 Years
	Alan Westbrook	Age 89
	Jordan Westbrook	Age 89
<u>Taxable Account:</u>	Yield Assumption	Taxable 4.00%
<u>Equities:</u>	Growth Rate	Equity 7.00%
	Dividend Rate	0.00%
<u>Retirement Plan Assets Alan Westbrook:</u>	Defined Contr. Yield Assumption	7.00%

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.

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

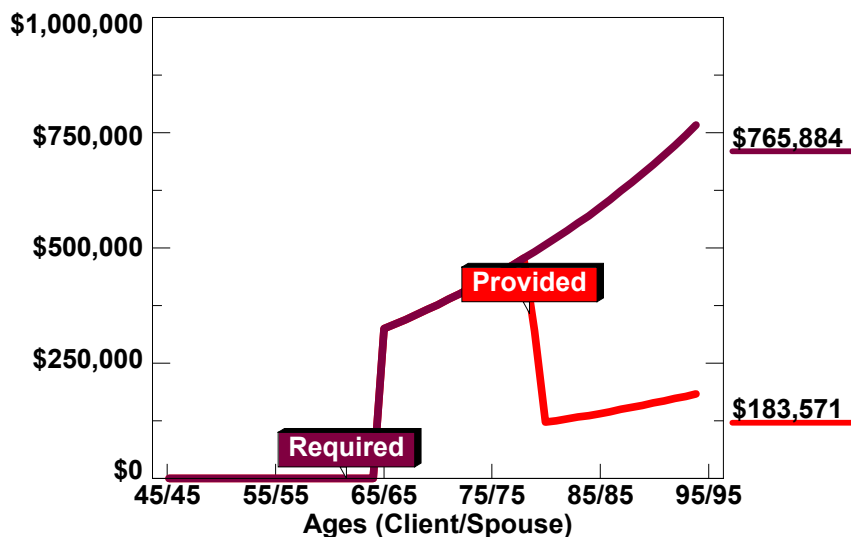
Analysis of After Tax Cash Flow Requirements

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. Equities
- 3rd. Retirement Plan Assets*

Comparison of Annual Cash Flow (Required vs. Provided)



As you can see in the Cash Flow graph above, your liquid assets are not sufficient to provide you with your required after tax cash flow in all years illustrated. The shortfall first occurs at age 79 (your spouse's age 79).

Below are several courses of action you may want to consider:

1. Accept the reduction in cash flow;
2. Reduce your overall cash flow requirements;
3. Defer the starting date of your cash flow requirements;
4. Manage your liquid assets for more aggressive yield;
5. Transfer a portion of conservatively invested liquid assets into more aggressive investments;
6. Liquidate all (or a portion) of any illiquid assets now and transfer the funds to liquid assets;
7. Liquidate all (or a portion) of any illiquid assets in the first year that the shortfall occurs and transfer the funds to liquid assets.

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

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

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) After Tax Cash Flow from Retirement Plan Assets	(4) After Tax Cash Flow from Taxable Account	(5) After Tax Cash Flow from Equity Assets	(6) Total After Tax Cash Flow Provided*
1	45/45	0	0	0	0	0	0
2	46/46	0	0	0	0	0	0
3	47/47	0	0	0	0	0	0
4	48/48	0	0	0	0	0	0
5	49/49	0	0	0	0	0	0
6	50/50	0	0	0	0	0	0
7	51/51	0	0	0	0	0	0
8	52/52	0	0	0	0	0	0
9	53/53	0	0	0	0	0	0
10	54/54	0	0	0	0	0	0
11	55/55	0	0	0	0	0	0
12	56/56	0	0	0	0	0	0
13	57/57	0	0	0	0	0	0
14	58/58	0	0	0	0	0	0
15	59/59	0	0	0	0	0	0
16	60/60	0	0	0	0	0	0
17	61/61	0	0	0	0	0	0
18	62/62	0	0	0	0	0	0
19	63/63	0	0	0	0	0	0
20	64/64	0	0	0	0	0	0
21	65/65	325,000	0	0	286,453	38,547	325,000
22	66/66	334,750	0	0	0	334,750	334,750
23	67/67	344,793	82,642	0	0	262,151	344,793
24	68/68	355,136	85,121	0	0	270,015	355,136
25	69/69	365,790	87,674	0	0	278,116	365,790
26	70/70	376,764	90,305	52,224	0	234,235	376,764
27	71/71	388,067	93,014	55,586	0	239,467	388,067
28	72/72	399,709	95,804	59,156	0	244,749	399,709
29	73/73	411,700	98,678	62,945	0	250,077	411,700
30	74/74	424,051	101,639	271,535	0	50,877	424,051
31	75/75	436,773	104,688	332,085	0	0	436,773
32	76/76	449,876	107,828	342,048	0	0	449,876
33	77/77	463,372	111,063	352,309	0	0	463,372
34	78/78	477,273	114,395	362,878	0	0	477,273
35	79/79	491,592	117,827	201,049	0	0	318,876
36	80/80	506,339	121,362	0	0	0	121,362
37	81/81	521,530	125,003	0	0	0	125,003
38	82/82	537,175	128,753	0	0	0	128,753
39	83/83	553,291	132,615	0	0	0	132,615
40	84/84	569,889	136,594	0	0	0	136,594
		8,732,870	1,935,005	2,091,815	286,453	2,202,984	6,516,257

***IMPORTANT NOTE:** For this plan to be financially sound, column (6) must be sufficient to provide the values in column (1). Any highlighted numbers in column (6) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

- Column (1): assumes 0.00% inflation in yrs 1-21, 3.00% thereafter.
- Column (2): see "Expected Cash Flow".
- Column (3): see "Summary of Retirement Plan Assets".
- Column (4): see "Details of Taxable Account".
- Column (5): see "Details of Equity Assets" and "Details of Portfolio Turnover".

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required	Annual Cash Flow Provided				
		(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) After Tax Cash Flow from Retirement Plan Assets	(4) After Tax Cash Flow from Taxable Account	(5) After Tax Cash Flow from Equity Assets	(6) Total After Tax Cash Flow Provided*
41	85/85	586,986	140,692	0	0	0	140,692
42	86/86	604,596	144,912	0	0	0	144,912
43	87/87	622,734	149,260	0	0	0	149,260
44	88/88	641,416	153,738	0	0	0	153,738
45	89/89	660,658	158,350	0	0	0	158,350
46	90/90	680,478	163,100	0	0	0	163,100
47	91/91	700,892	167,993	0	0	0	167,993
48	92/92	721,919	173,033	0	0	0	173,033
49	93/93	743,576	178,224	0	0	0	178,224
50	94/94	765,884	183,571	0	0	0	183,571

15,462,009

3,547,878

2,091,815

286,453

2,202,984

8,129,130

***IMPORTANT NOTE:** For this plan to be financially sound, column (6) must be sufficient to provide the values in column (1). Any highlighted numbers in column (6) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

Column (1): assumes 0.00% inflation in yrs 1-21, 3.00% thereafter.

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

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

Column (4): see "Details of Taxable Account".

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

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Cash Flow Shortfall

Year	M/F Ages	(1) After Tax Spendable Cash Flow Required	(2) Total After Tax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
1	45/45	0	0	0
2	46/46	0	0	0
3	47/47	0	0	0
4	48/48	0	0	0
5	49/49	0	0	0
6	50/50	0	0	0
7	51/51	0	0	0
8	52/52	0	0	0
9	53/53	0	0	0
10	54/54	0	0	0
11	55/55	0	0	0
12	56/56	0	0	0
13	57/57	0	0	0
14	58/58	0	0	0
15	59/59	0	0	0
16	60/60	0	0	0
17	61/61	0	0	0
18	62/62	0	0	0
19	63/63	0	0	0
20	64/64	0	0	0
21	65/65	325,000	325,000	0
22	66/66	334,750	334,750	0
23	67/67	344,793	344,793	0
24	68/68	355,136	355,136	0
25	69/69	365,790	365,790	0
26	70/70	376,764	376,764	0
27	71/71	388,067	388,067	0
28	72/72	399,709	399,709	0
29	73/73	411,700	411,700	0
30	74/74	424,051	424,051	0
31	75/75	436,773	436,773	0
32	76/76	449,876	449,876	0
33	77/77	463,372	463,372	0
34	78/78	477,273	477,273	0
35	79/79	491,592	318,876	172,716
36	80/80	506,339	121,362	384,977
37	81/81	521,530	125,003	396,527
38	82/82	537,175	128,753	408,422
39	83/83	553,291	132,615	420,676
40	84/84	569,889	136,594	433,295
		8,732,870	6,516,257	2,216,613

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Cash Flow Shortfall

Year	M/F Ages	(1) After Tax Spendable Cash Flow Required	(2) Total After Tax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
41	85/85	586,986	140,692	446,294
42	86/86	604,596	144,912	459,684
43	87/87	622,734	149,260	473,474
44	88/88	641,416	153,738	487,678
45	89/89	660,658	158,350	502,308
46	90/90	680,478	163,100	517,378
47	91/91	700,892	167,993	532,899
48	92/92	721,919	173,033	548,886
49	93/93	743,576	178,224	565,352
50	94/94	765,884	183,571	582,313

15,462,009	8,129,130	7,332,879
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2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) Total Expected After Tax Cash Flow
1	45/45	0	0
2	46/46	0	0
3	47/47	0	0
4	48/48	0	0
5	49/49	0	0
6	50/50	0	0
7	51/51	0	0
8	52/52	0	0
9	53/53	0	0
10	54/54	0	0
11	55/55	0	0
12	56/56	0	0
13	57/57	0	0
14	58/58	0	0
15	59/59	0	0
16	60/60	0	0
17	61/61	0	0
18	62/62	0	0
19	63/63	0	0
20	64/64	0	0
21	65/65	0	0
22	66/66	0	0
23	67/67	82,642	82,642
24	68/68	85,121	85,121
25	69/69	87,674	87,674
26	70/70	90,305	90,305
27	71/71	93,014	93,014
28	72/72	95,804	95,804
29	73/73	98,678	98,678
30	74/74	101,639	101,639
31	75/75	104,688	104,688
32	76/76	107,828	107,828
33	77/77	111,063	111,063
34	78/78	114,395	114,395
35	79/79	117,827	117,827
36	80/80	121,362	121,362
37	81/81	125,003	125,003
38	82/82	128,753	128,753
39	83/83	132,615	132,615
40	84/84	136,594	136,594
		1,935,005	1,935,005

Column (1) assumes 3.00% inflation.

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

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) Total Expected After Tax Cash Flow
41	85/85	140,692	140,692
42	86/86	144,912	144,912
43	87/87	149,260	149,260
44	88/88	153,738	153,738
45	89/89	158,350	158,350
46	90/90	163,100	163,100
47	91/91	167,993	167,993
48	92/92	173,033	173,033
49	93/93	178,224	178,224
50	94/94	183,571	183,571
		3,547,878	3,547,878

Column (1) assumes 3.00% inflation.

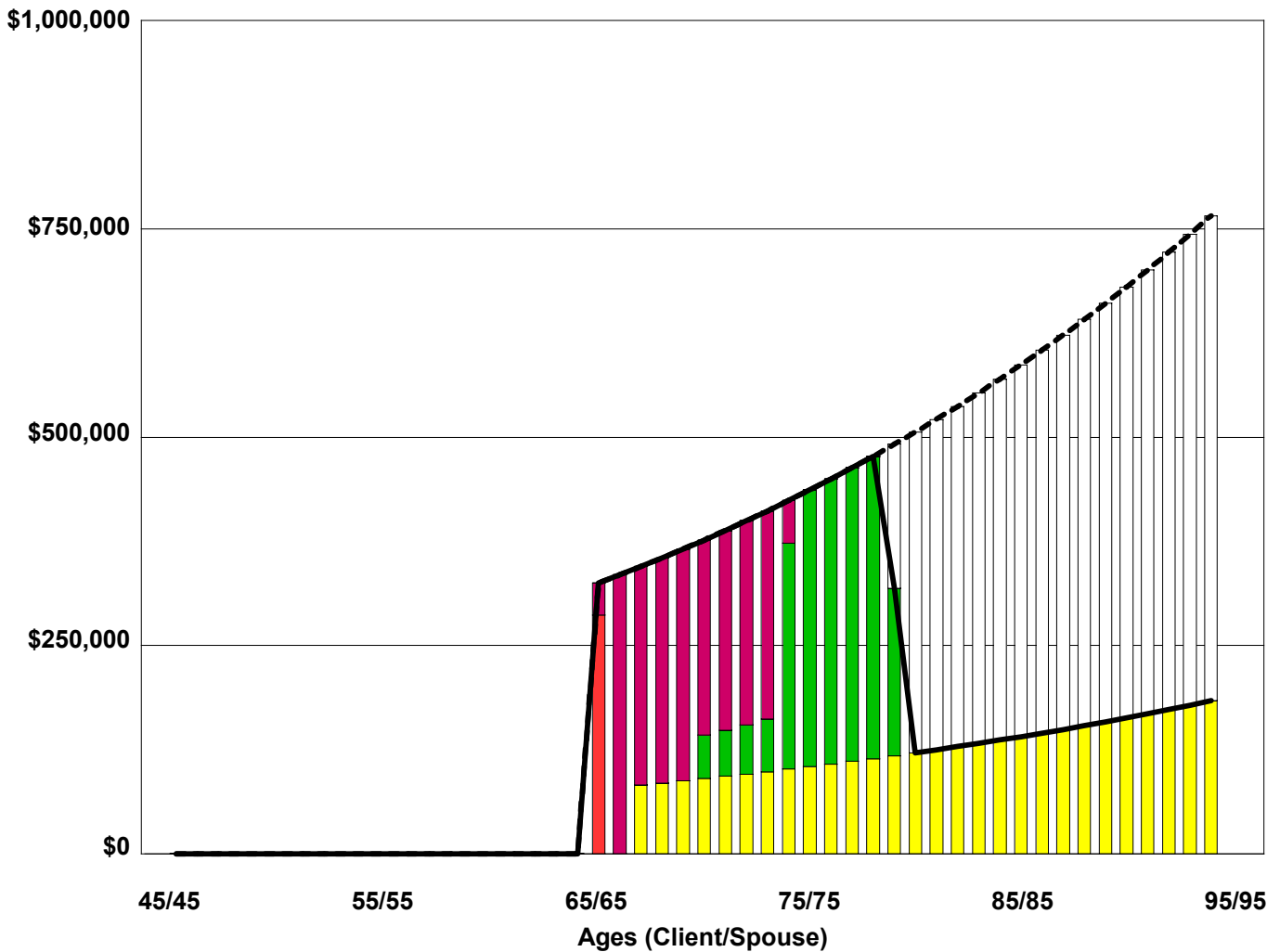
*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Sources of Cash Flow 50 Year Analysis



--- - After Tax Cash Flow Required

— - After Tax Cash Flow Provided

□ - Shortfall of Required Cash Flow

■ - After Tax Cash Flow from Equity Assets

■ - After Tax Cash Flow from Taxable Assets

■ - After Tax Income from Retirement Plan Assets

■ - Expected After Tax Cash Flow

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Details of Defined Contribution Plan Assets for Alan Westbrook

Retirement Plan Assets Initial Value 105,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 25.00%		
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	45/45	105,000	18,000	0	0	131,413	0
2	46/46	131,413	18,540	0	0	160,209	0
3	47/47	160,209	19,096	0	0	191,569	0
4	48/48	191,569	19,669	0	0	225,686	0
5	49/49	225,686	20,259	0	0	262,766	0
6	50/50	262,766	20,867	0	0	303,032	0
7	51/51	303,032	21,493	0	0	346,721	0
8	52/52	346,721	22,138	0	0	394,087	0
9	53/53	394,087	22,802	0	0	445,402	0
10	54/54	445,402	23,486	0	0	500,958	0
11	55/55	500,958	24,190	0	0	561,066	0
12	56/56	561,066	24,916	0	0	626,060	0
13	57/57	626,060	25,664	0	0	696,299	0
14	58/58	696,299	26,434	0	0	772,164	0
15	59/59	772,164	27,227	0	0	854,065	0
16	60/60	854,065	28,043	0	0	942,440	0
17	61/61	942,440	28,885	0	0	1,037,759	0
18	62/62	1,037,759	29,751	0	0	1,140,522	0
19	63/63	1,140,522	30,644	0	0	1,251,268	0
20	64/64	1,251,268	31,563	0	0	1,370,570	0
21	65/65	1,370,570	0	0	0	1,464,310	0
22	66/66	1,464,310	0	0	0	1,564,461	0
23	67/67	1,564,461	0	0	0	1,671,462	0
24	68/68	1,671,462	0	0	0	1,785,782	0
25	69/69	1,785,782	0	0	0	1,907,921	0
26	70/70	1,907,921	0	69,632	69,632	1,964,019	52,224
27	71/71	1,964,019	0	74,114	74,114	2,019,165	55,586
28	72/72	2,019,165	0	78,874	78,874	2,072,997	59,156
29	73/73	2,072,997	0	83,927	83,927	2,125,112	62,945
30	74/74	2,125,112	0	89,290	362,047	1,883,650	271,535
31	75/75	1,883,650	0	82,255	442,780	1,539,418	332,085
32	76/76	1,539,418	0	69,974	456,064	1,157,450	342,048
33	77/77	1,157,450	0	54,597	469,745	734,741	352,309
34	78/78	734,741	0	36,194	483,837	268,065	362,878
35	79/79	268,065	0	13,747	268,065	0	201,049
36	80/80	0	0	0	0	0	0
37	81/81	0	0	0	0	0	0
38	82/82	0	0	0	0	0	0
39	83/83	0	0	0	0	0	0
40	84/84	0	0	0	0	0	0
			483,667	652,604	2,789,085		2,091,815

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 (5) has been reduced by an assumed management fee of 0.15%.

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Details of Defined Contribution Plan Assets for Alan Westbrook

Retirement Plan Assets Initial Value 105,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 25.00%		
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	85/85	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0
		483,667	652,604	2,789,085	2,091,815		

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 (5) has been reduced by an assumed management fee of 0.15%.

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

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 25.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Proceeds from Illiquid Assets	(3) Net After Tax Account Withdrawal	(4) Balance in Account to Accrue	(5) After Tax Interest Earned	(6) Year End After Tax Value of Account
1	45/45	100,000	0	0	100,000	2,400	102,400
2	46/46	102,400	0	0	102,400	2,458	104,858
3	47/47	104,858	0	0	104,858	2,517	107,375
4	48/48	107,375	0	0	107,375	2,577	109,952
5	49/49	109,952	0	0	109,952	2,639	112,591
6	50/50	112,591	0	0	112,591	2,702	115,293
7	51/51	115,293	0	0	115,293	2,767	118,060
8	52/52	118,060	0	0	118,060	2,833	120,893
9	53/53	120,893	0	0	120,893	2,901	123,794
10	54/54	123,794	0	0	123,794	2,971	126,765
11	55/55	126,765	0	0	126,765	3,042	129,807
12	56/56	129,807	0	0	129,807	3,115	132,922
13	57/57	132,922	0	0	132,922	3,190	136,112
14	58/58	136,112	0	0	136,112	3,267	139,379
15	59/59	139,379	0	0	139,379	3,345	142,724
16	60/60	142,724	0	0	142,724	3,425	146,149
17	61/61	146,149	0	0	146,149	3,508	149,657
18	62/62	149,657	0	0	149,657	3,592	153,249
19	63/63	153,249	0	0	153,249	3,678	156,927
20	64/64	156,927	0	0	156,927	3,766	160,693
21	65/65	160,693	125,760	286,453	0	0	0
22	66/66	0	0	0	0	0	0
23	67/67	0	0	0	0	0	0
24	68/68	0	0	0	0	0	0
25	69/69	0	0	0	0	0	0
26	70/70	0	0	0	0	0	0
27	71/71	0	0	0	0	0	0
28	72/72	0	0	0	0	0	0
29	73/73	0	0	0	0	0	0
30	74/74	0	0	0	0	0	0
31	75/75	0	0	0	0	0	0
32	76/76	0	0	0	0	0	0
33	77/77	0	0	0	0	0	0
34	78/78	0	0	0	0	0	0
35	79/79	0	0	0	0	0	0
36	80/80	0	0	0	0	0	0
37	81/81	0	0	0	0	0	0
38	82/82	0	0	0	0	0	0
39	83/83	0	0	0	0	0	0
40	84/84	0	0	0	0	0	0
			125,760	286,453		60,693	

*Assumes yield is subject to income tax.

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

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 25.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Proceeds from Illiquid Assets	(3) Net After Tax Account Withdrawal	(4) Balance in Account to Accrue	(5) After Tax Interest Earned	(6) Year End After Tax Value of Account
41	85/85	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0
			125,760	286,453		60,693	

*Assumes yield is subject to income tax.

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Details of Equity Assets

		Initial Cost Basis 225,000	Growth 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 25.00%	Composite Capital Gains Tax Rate* 29.50% in Yrs 1-20 25.00% thereafter		Turnover Assumption 20.00%			
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2)** Fund Deposits	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Year End Value of Assets Before Turnover	(7)*** Net Year End Value of Assets After Turnover	(8) After Tax Dividend Cash Flow	(9) After Tax Equity Sales Cash Flow	(10) Combined After Tax Cash Flow
1	45/45	275,000	15,000	0	20,300	0	310,300	305,693	0	0	0
2	46/46	305,693	15,450	0	22,480	0	343,623	338,497	0	0	0
3	47/47	338,497	15,914	0	24,809	0	379,220	373,531	0	0	0
4	48/48	373,531	16,391	0	27,295	0	417,217	410,920	0	0	0
5	49/49	410,920	16,883	0	29,946	0	457,749	450,798	0	0	0
6	50/50	450,798	17,389	0	32,773	0	500,960	493,306	0	0	0
7	51/51	493,306	17,911	0	35,785	0	547,002	538,595	0	0	0
8	52/52	538,595	18,448	0	38,993	0	596,036	586,823	0	0	0
9	53/53	586,823	19,002	0	42,408	0	648,233	638,160	0	0	0
10	54/54	638,160	19,572	0	46,041	0	703,773	692,781	0	0	0
11	55/55	692,781	20,159	0	49,906	0	762,846	750,874	0	0	0
12	56/56	750,874	20,764	0	54,015	0	825,653	812,637	0	0	0
13	57/57	812,637	21,386	0	58,382	0	892,405	878,277	0	0	0
14	58/58	878,277	22,028	0	63,021	0	963,326	948,014	0	0	0
15	59/59	948,014	22,689	0	67,949	0	1,038,652	1,022,081	0	0	0
16	60/60	1,022,081	23,370	0	73,182	0	1,118,633	1,100,724	0	0	0
17	61/61	1,100,724	24,071	0	78,736	0	1,203,531	1,184,200	0	0	0
18	62/62	1,184,200	24,793	0	84,630	0	1,293,623	1,272,781	0	0	0
19	63/63	1,272,781	25,537	0	90,882	0	1,389,200	1,366,754	0	0	0
20	64/64	1,366,754	26,303	0	97,514	0	1,490,571	1,466,421	0	0	0
21	65/65	1,466,421	377,281	40,155	126,248	0	1,929,795	1,906,171	0	38,547	38,547
22	66/66	1,906,171	0	349,860	108,942	0	1,665,253	1,643,894	0	334,750	334,750
23	67/67	1,643,894	0	274,673	95,845	0	1,465,066	1,445,618	0	262,151	262,151
24	68/68	1,445,618	0	283,459	81,351	0	1,243,510	1,226,576	0	270,015	270,015
25	69/69	1,226,576	0	292,396	65,393	0	999,573	985,698	0	278,116	278,116
26	70/70	985,698	0	246,543	51,741	0	790,896	779,757	0	234,235	234,235
27	71/71	779,757	0	252,270	36,924	0	564,411	556,375	0	239,467	239,467
28	72/72	556,375	0	258,009	20,886	0	319,252	314,668	0	244,749	244,749
29	73/73	314,668	0	263,762	3,563	0	54,469	53,682	0	250,077	250,077
30	74/74	53,682	0	53,682	0	0	0	0	0	50,877	50,877
31	75/75	0	0	0	0	0	0	0	0	0	0
32	76/76	0	0	0	0	0	0	0	0	0	0
33	77/77	0	0	0	0	0	0	0	0	0	0
34	78/78	0	0	0	0	0	0	0	0	0	0
35	79/79	0	0	0	0	0	0	0	0	0	0
36	80/80	0	0	0	0	0	0	0	0	0	0
37	81/81	0	0	0	0	0	0	0	0	0	0
38	82/82	0	0	0	0	0	0	0	0	0	0
39	83/83	0	0	0	0	0	0	0	0	0	0
40	84/84	0	0	0	0	0	0	0	0	0	0
			780,341	2,314,809		0			0	2,202,984	2,202,984

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 25.00%.

**Column (2) includes proceeds from the sale of illiquid assets.
***Column (7) has been reduced by a 0.15% management fee.

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

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Details of Equity Assets

Yr	M/F Ages	Initial Cost Basis 225,000	Growth 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 25.00%	Composite Capital Gains Tax Rate*		Turnover Assumption 20.00%				
		(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	85/85	0	0	0	0	0	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0	0	0	0	0	0

780,341
2,314,809
0
0
2,202,984
2,202,984

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 25.00%.

**Column (2) includes proceeds from the sale of illiquid assets.
 ***Column (7) has been reduced by a 0.15% management fee.

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

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Details of Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 275,000	Growth 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 25.00%	Composite Capital Gains Tax Rate* 29.50% in Yrs 1-20 25.00% thereafter		Turnover Assumption 20.00%				
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	225,000	15,000	0	20,300	0	310,300	240,000	62,060	48,000	57,912	305,693
2	249,912	15,450	0	22,480	0	343,623	265,363	68,725	53,072	64,107	338,497
3	276,397	15,914	0	24,809	0	379,220	292,311	75,844	58,462	70,716	373,531
4	304,565	16,391	0	27,295	0	417,217	320,956	83,443	64,191	77,764	410,920
5	334,529	16,883	0	29,946	0	457,749	351,412	91,550	70,282	85,276	450,798
6	366,406	17,389	0	32,773	0	500,960	383,795	100,192	76,759	93,279	493,306
7	400,315	17,911	0	35,785	0	547,002	418,225	109,400	83,645	101,803	538,595
8	436,383	18,448	0	38,993	0	596,036	454,831	119,207	90,966	110,876	586,823
9	474,741	19,002	0	42,408	0	648,233	493,743	129,647	98,749	120,532	638,160
10	515,526	19,572	0	46,041	0	703,773	535,098	140,755	107,020	130,803	692,781
11	558,881	20,159	0	49,906	0	762,846	579,040	152,569	115,808	141,725	750,874
12	604,957	20,764	0	54,015	0	825,653	625,721	165,131	125,144	153,335	812,637
13	653,911	21,386	0	58,382	0	892,405	675,297	178,481	135,059	165,672	878,277
14	705,910	22,028	0	63,021	0	963,326	727,938	192,665	145,588	178,777	948,014
15	761,127	22,689	0	67,949	0	1,038,652	783,816	207,730	156,763	192,695	1,022,081
16	819,748	23,370	0	73,182	0	1,118,633	843,118	223,727	168,624	207,471	1,100,724
17	881,966	24,071	0	78,736	0	1,203,531	906,037	240,706	181,207	223,154	1,184,200
18	947,983	24,793	0	84,630	0	1,293,623	972,776	258,725	194,555	239,795	1,272,781
19	1,018,016	25,537	0	90,882	0	1,389,200	1,043,553	277,840	208,711	257,447	1,366,754
20	1,092,289	26,303	0	97,514	0	1,490,571	1,118,593	298,114	223,718	276,167	1,466,421
21	1,171,041	377,281	40,155	126,248	0	1,929,795	1,514,601	385,959	302,920	365,199	1,906,171
22	1,576,880	0	349,860	108,942	0	1,665,253	1,287,458	333,051	257,492	314,161	1,643,894
23	1,344,127	0	274,673	95,845	0	1,465,066	1,119,541	293,013	223,908	275,737	1,445,618
24	1,171,370	0	283,459	81,351	0	1,243,510	941,686	248,702	188,337	233,611	1,226,576
25	986,960	0	292,396	65,393	0	999,573	751,684	199,915	150,337	187,520	985,698
26	788,868	0	246,543	51,741	0	790,896	591,556	158,179	118,311	148,212	779,757
27	621,457	0	252,270	36,924	0	564,411	420,400	112,882	84,080	105,682	556,375
28	442,002	0	258,009	20,886	0	319,252	237,032	63,850	47,406	59,739	314,668
29	249,365	0	263,762	3,563	0	54,469	40,342	10,894	8,068	10,187	53,682
30	42,461	0	53,682	0	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0	0	0	0	0
		780,341	2,314,809		0						

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 25.00%.

Column (2) includes proceeds from the sale of illiquid assets.
**Column (11) has been reduced by a 0.15% management fee.

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

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Details of Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 275,000		Growth 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 25.00%	Composite Capital Gains Tax Rate* 29.50% in Yrs 1-20 25.00% thereafter		Turnover Assumption 20.00%			
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	0	0	0	0	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0	0

780,341 2,314,809

0

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 25.00%.

Column (2) includes proceeds from the sale of illiquid assets.
**Column (11) has been reduced by a 0.15% management fee.

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

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (5.00% Growth)*	+	(2) Replacement Residence (3.00% Growth)	+	(3) Personal Property (-5.00% Growth)	=	(4) Total Illiquid Assets
1	45/45	525,000		0		142,500		667,500
2	46/46	551,250		0		135,375		686,625
3	47/47	578,813		0		128,606		707,419
4	48/48	607,753		0		122,176		729,929
5	49/49	638,141		0		116,067		754,208
6	50/50	670,048		0		110,264		780,312
7	51/51	703,550		0		104,751		808,301
8	52/52	738,728		0		99,513		838,241
9	53/53	775,664		0		94,537		870,201
10	54/54	814,447		0		89,811		904,258
11	55/55	855,170		0		85,320		940,490
12	56/56	897,928		0		81,054		978,982
13	57/57	942,825		0		77,001		1,019,826
14	58/58	989,966		0		73,151		1,063,117
15	59/59	1,039,464		0		69,494		1,108,958
16	60/60	1,091,437		0		66,019		1,157,456
17	61/61	1,146,009		0		62,718		1,208,727
18	62/62	1,203,310		0		59,582		1,262,892
19	63/63	1,263,475		0		56,603		1,320,078
20	64/64	1,326,649		0		53,773		1,380,422
21	65/65	0		618,000		51,084		669,084
22	66/66	0		636,540		48,530		685,070
23	67/67	0		655,636		46,104		701,740
24	68/68	0		675,305		43,798		719,103
25	69/69	0		695,564		41,608		737,172
26	70/70	0		716,431		39,528		755,959
27	71/71	0		737,924		37,552		775,476
28	72/72	0		760,062		35,674		795,736
29	73/73	0		782,864		33,890		816,754
30	74/74	0		806,350		32,196		838,546
31	75/75	0		830,540		30,586		861,126
32	76/76	0		855,457		29,057		884,514
33	77/77	0		881,120		27,604		908,724
34	78/78	0		907,554		26,224		933,778
35	79/79	0		934,780		24,913		959,693
36	80/80	0		962,824		23,667		986,491
37	81/81	0		991,709		22,484		1,014,193
38	82/82	0		1,021,460		21,359		1,042,819
39	83/83	0		1,052,104		20,291		1,072,395
40	84/84	0		1,083,667		19,277		1,102,944

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

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (5.00% Growth)*	+	(2) Replacement Residence (3.00% Growth)	+	(3) Personal Property (-5.00% Growth)	=	(4) Total Illiquid Assets
41	85/85	0		1,116,177		18,313		1,134,490
42	86/86	0		1,149,662		17,397		1,167,059
43	87/87	0		1,184,152		16,527		1,200,679
44	88/88	0		1,219,676		15,701		1,235,377
45	89/89	0		1,256,267		14,916		1,271,183
46	90/90	0		1,293,955		14,170		1,308,125
47	91/91	0		1,332,773		13,462		1,346,235
48	92/92	0		1,372,757		12,789		1,385,546
49	93/93	0		1,413,939		12,149		1,426,088
50	94/94	0		1,456,357		11,542		1,467,899

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

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.25% Interest)	(2) Total Liabilities
1	45/45	390,819	390,819
2	46/46	381,240	381,240
3	47/47	371,246	371,246
4	48/48	360,819	360,819
5	49/49	349,941	349,941
6	50/50	338,590	338,590
7	51/51	326,748	326,748
8	52/52	314,392	314,392
9	53/53	301,502	301,502
10	54/54	288,052	288,052
11	55/55	274,019	274,019
12	56/56	259,379	259,379
13	57/57	244,104	244,104
14	58/58	228,167	228,167
15	59/59	211,539	211,539
16	60/60	194,191	194,191
17	61/61	176,090	176,090
18	62/62	157,206	157,206
19	63/63	137,503	137,503
20	64/64	116,946	116,946
21	65/65	0	0
22	66/66	0	0
23	67/67	0	0
24	68/68	0	0
25	69/69	0	0
26	70/70	0	0
27	71/71	0	0
28	72/72	0	0
29	73/73	0	0
30	74/74	0	0
31	75/75	0	0
32	76/76	0	0
33	77/77	0	0
34	78/78	0	0
35	79/79	0	0
36	80/80	0	0
37	81/81	0	0
38	82/82	0	0
39	83/83	0	0
40	84/84	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.

Sales of illiquid assets result in partial or total payoff of loan balances.

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.25% Interest)	(2) Total Liabilities
41	85/85	0	0
42	86/86	0	0
43	87/87	0	0
44	88/88	0	0
45	89/89	0	0
46	90/90	0	0
47	91/91	0	0
48	92/92	0	0
49	93/93	0	0
50	94/94	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.

Sales of illiquid assets result in partial or total payoff of loan balances.

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Buy Replacement Residence Cash Flow Analysis

Below is an analysis of the cash flow resulting from the purchase of the replacement residence in year 21.

Year 21

1,326,649	Proceeds from sale of principal residence	1,326,649
-	400,000 Cost basis of principal residence	
<hr/>		
926,649	Gain from sale of principal residence	
-	500,000 Less excludable gain	
<hr/>		
426,649	Taxable gain from sale of residence	
	25.00% Capital gains tax	- 106,662
	Mortgage balance payoff of principal residence	- 116,946
<hr/>		
	After tax cash flow from sale of principal residence	1,103,041
	Cost of replacement residence	- 600,000
<hr/>		
	Total cash flow from sale of principal residence	503,041
	Cash flow reinvested in taxable account (25.00%)	125,760
	Cash flow reinvested in equity account (75.00%)	377,281

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

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 Equity Assets	(5) Year End Hypothetical Net Worth
1	45/45	276,681	131,413	102,400	305,693	816,187
2	46/46	305,385	160,209	104,858	338,497	908,949
3	47/47	336,173	191,569	107,375	373,531	1,008,648
4	48/48	369,110	225,686	109,952	410,920	1,115,668
5	49/49	404,267	262,766	112,591	450,798	1,230,422
6	50/50	441,722	303,032	115,293	493,306	1,353,353
7	51/51	481,553	346,721	118,060	538,595	1,484,929
8	52/52	523,849	394,087	120,893	586,823	1,625,652
9	53/53	568,699	445,402	123,794	638,160	1,776,055
10	54/54	616,206	500,958	126,765	692,781	1,936,710
11	55/55	666,471	561,066	129,807	750,874	2,108,218
12	56/56	719,603	626,060	132,922	812,637	2,291,222
13	57/57	775,722	696,299	136,112	878,277	2,486,410
14	58/58	834,950	772,164	139,379	948,014	2,694,507
15	59/59	897,419	854,065	142,724	1,022,081	2,916,289
16	60/60	963,265	942,440	146,149	1,100,724	3,152,578
17	61/61	1,032,637	1,037,759	149,657	1,184,200	3,404,253
18	62/62	1,105,686	1,140,522	153,249	1,272,781	3,672,238
19	63/63	1,182,575	1,251,268	156,927	1,366,754	3,957,524
20	64/64	1,263,476	1,370,570	160,693	1,466,421	4,261,160
21	65/65	669,084	1,464,310	0	1,906,171	4,039,565
22	66/66	685,070	1,564,461	0	1,643,894	3,893,425
23	67/67	701,740	1,671,462	0	1,445,618	3,818,820
24	68/68	719,103	1,785,782	0	1,226,576	3,731,461
25	69/69	737,172	1,907,921	0	985,698	3,630,791
26	70/70	755,959	1,964,019	0	779,757	3,499,735
27	71/71	775,476	2,019,165	0	556,375	3,351,016
28	72/72	795,736	2,072,997	0	314,668	3,183,401
29	73/73	816,754	2,125,112	0	53,682	2,995,548
30	74/74	838,546	1,883,650	0	0	2,722,196
31	75/75	861,126	1,539,418	0	0	2,400,544
32	76/76	884,514	1,157,450	0	0	2,041,964
33	77/77	908,724	734,741	0	0	1,643,465
34	78/78	933,778	268,065	0	0	1,201,843
35	79/79	959,693	0	0	0	959,693
36	80/80	986,491	0	0	0	986,491
37	81/81	1,014,193	0	0	0	1,014,193
38	82/82	1,042,819	0	0	0	1,042,819
39	83/83	1,072,395	0	0	0	1,072,395
40	84/84	1,102,944	0	0	0	1,102,944

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Hypothetical Net Worth (After Providing Required Cash Flow)

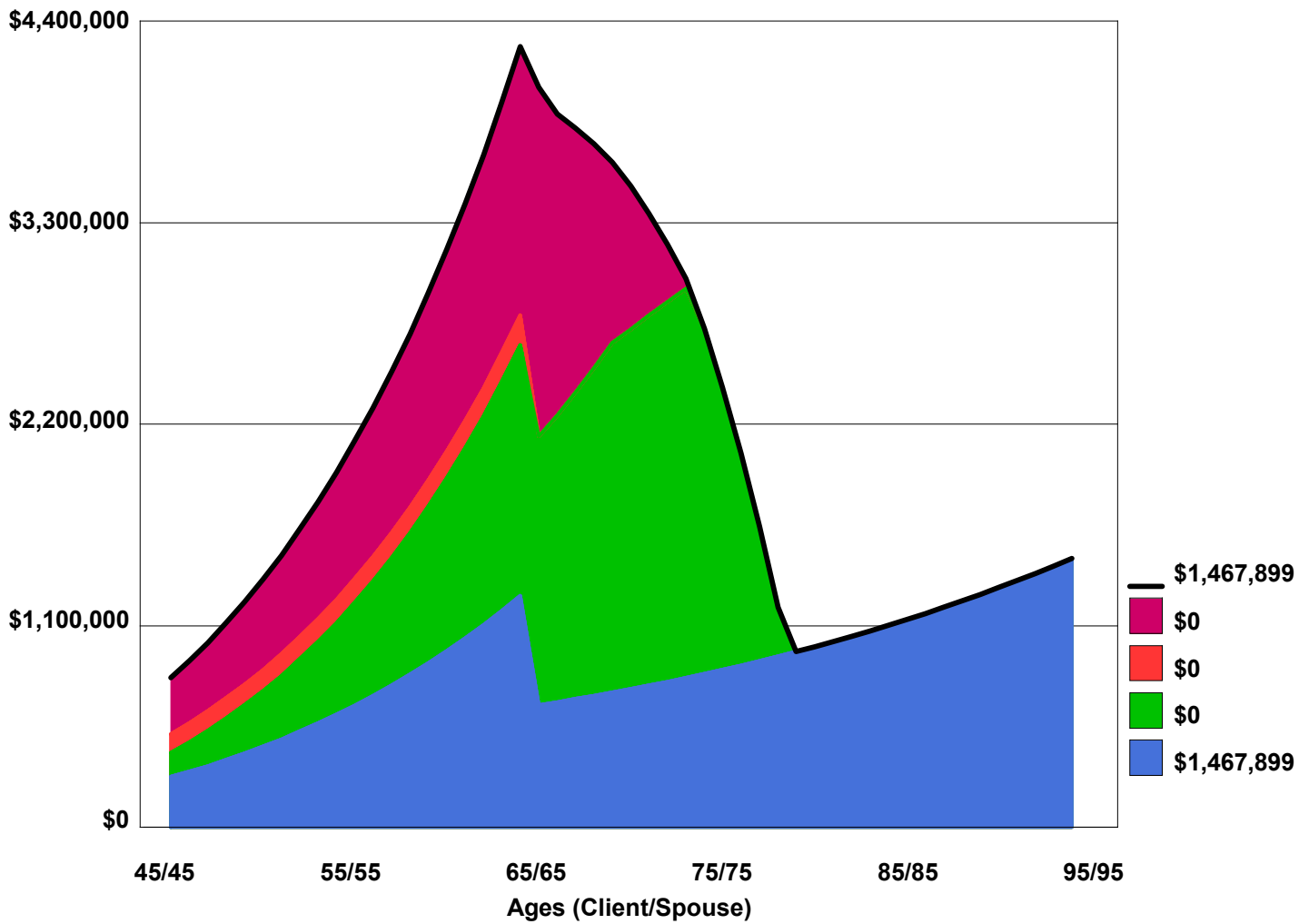
Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	+	(2) Year End Value of Retirement Plan Assets	+	(3) Year End Value of Taxable Assets	+	(4) Year End Value of Equity Assets	=	(5) Year End Hypothetical Net Worth
41	85/85	1,134,490		0		0		0		1,134,490
42	86/86	1,167,059		0		0		0		1,167,059
43	87/87	1,200,679		0		0		0		1,200,679
44	88/88	1,235,377		0		0		0		1,235,377
45	89/89	1,271,183		0		0		0		1,271,183
46	90/90	1,308,125		0		0		0		1,308,125
47	91/91	1,346,235		0		0		0		1,346,235
48	92/92	1,385,546		0		0		0		1,385,546
49	93/93	1,426,088		0		0		0		1,426,088
50	94/94	1,467,899		0		0		0		1,467,899

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Hypothetical Net Worth (After Providing Required Cash Flow) 50 Year Analysis



At Year 50

Hypothetical Net Worth — \$1,467,899

Equity Assets — \$0

Taxable Assets — \$0

Retirement Plan Assets — \$0

Net Equity of Illiquid Assets — \$1,467,899

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

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	45/45	816,187	52,565	763,622	0	763,622
2	46/46	908,949	64,084	844,865	0	844,865
3	47/47	1,008,648	76,628	932,020	0	932,020
4	48/48	1,115,668	90,274	1,025,394	0	1,025,394
5	49/49	1,230,422	105,106	1,125,316	0	1,125,316
6	50/50	1,353,353	121,213	1,232,140	0	1,232,140
7	51/51	1,484,929	138,688	1,346,241	0	1,346,241
8	52/52	1,625,652	157,635	1,468,017	0	1,468,017
9	53/53	1,776,055	178,161	1,597,894	0	1,597,894
10	54/54	1,936,710	200,383	1,736,327	0	1,736,327
11	55/55	2,108,218	224,426	1,883,792	0	1,883,792
12	56/56	2,291,222	250,424	2,040,798	0	2,040,798
13	57/57	2,486,410	278,520	2,207,890	0	2,207,890
14	58/58	2,694,507	308,866	2,385,641	0	2,385,641
15	59/59	2,916,289	341,626	2,574,663	0	2,574,663
16	60/60	3,152,578	376,976	2,775,602	0	2,775,602
17	61/61	3,404,253	415,104	2,989,149	0	2,989,149
18	62/62	3,672,238	456,209	3,216,029	0	3,216,029
19	63/63	3,957,524	500,507	3,457,017	0	3,457,017
20	64/64	4,261,160	548,228	3,712,932	0	3,712,932
21	65/65	4,039,565	585,724	3,453,841	0	3,453,841
22	66/66	3,893,425	625,784	3,267,641	0	3,267,641
23	67/67	3,818,820	668,585	3,150,235	0	3,150,235
24	68/68	3,731,461	714,313	3,017,148	0	3,017,148
25	69/69	3,630,791	763,168	2,867,623	0	2,867,623
26	70/70	3,499,735	785,608	2,714,127	0	2,714,127
27	71/71	3,351,016	807,666	2,543,350	0	2,543,350
28	72/72	3,183,401	829,199	2,354,202	0	2,354,202
29	73/73	2,995,548	850,045	2,145,503	0	2,145,503
30	74/74	2,722,196	753,460	1,968,736	0	1,968,736
31	75/75	2,400,544	615,767	1,784,777	0	1,784,777
32	76/76	2,041,964	462,980	1,578,984	0	1,578,984
33	77/77	1,643,465	293,896	1,349,569	0	1,349,569
34	78/78	1,201,843	107,226	1,094,617	0	1,094,617
35	79/79	959,693	0	959,693	0	959,693
36	80/80	986,491	0	986,491	0	986,491
37	81/81	1,014,193	0	1,014,193	0	1,014,193
38	82/82	1,042,819	0	1,042,819	0	1,042,819
39	83/83	1,072,395	0	1,072,395	0	1,072,395
40	84/84	1,102,944	0	1,102,944	0	1,102,944

40 Year Summary

Total Estate Assets	\$ 1,102,944
Wealth Transferred to Heirs	\$ 1,102,944

*Net of cash flow provided

**See Transfer Tax Details report for details.

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

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	85/85	1,134,490	0	1,134,490	0	1,134,490
42	86/86	1,167,059	0	1,167,059	0	1,167,059
43	87/87	1,200,679	0	1,200,679	0	1,200,679
44	88/88	1,235,377	0	1,235,377	0	1,235,377
45	89/89	1,271,183	0	1,271,183	0	1,271,183
46	90/90	1,308,125	0	1,308,125	0	1,308,125
47	91/91	1,346,235	0	1,346,235	0	1,346,235
48	92/92	1,385,546	0	1,385,546	0	1,385,546
49	93/93	1,426,088	0	1,426,088	0	1,426,088
50	94/94	1,467,899	0	1,467,899	0	1,467,899

Summary at Life Expectancy (Year 45)

Total Estate Assets	\$ 1,271,183
Wealth Transferred to Heirs	\$ 1,271,183

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

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

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) Federal Estate Tax	(7) Income Tax on Retirement Plan Assets	(8) Total Transfer Taxes (6)+(7)
1	45/45	539,506		276,681		816,187	816,187	10,900,000	0	52,565	52,565
2	46/46	603,564		305,385		908,949	908,949	10,980,000	0	64,084	64,084
3	47/47	672,475		336,173		1,008,648	1,008,648	11,320,000	0	76,628	76,628
4	48/48	746,558		369,110		1,115,668	1,115,668	11,660,000	0	90,274	90,274
5	49/49	826,155		404,267		1,230,422	1,230,422	12,000,000	0	105,106	105,106
6	50/50	911,631		441,722		1,353,353	1,353,353	12,360,000	0	121,213	121,213
7	51/51	1,003,376		481,553		1,484,929	1,484,929	12,740,000	0	138,688	138,688
8	52/52	1,101,803		523,849		1,625,652	1,625,652	13,120,000	0	157,635	157,635
9	53/53	1,207,356		568,699		1,776,055	1,776,055	13,520,000	0	178,161	178,161
10	54/54	1,320,504		616,206		1,936,710	1,936,710	13,920,000	0	200,383	200,383
11	55/55	1,441,747		666,471		2,108,218	2,108,218	14,340,000	0	224,426	224,426
12	56/56	1,571,619		719,603		2,291,222	2,291,222	14,760,000	0	250,424	250,424
13	57/57	1,710,688		775,722		2,486,410	2,486,410	15,220,000	0	278,520	278,520
14	58/58	1,859,557		834,950		2,694,507	2,694,507	15,660,000	0	308,866	308,866
15	59/59	2,018,870		897,419		2,916,289	2,916,289	16,140,000	0	341,626	341,626
16	60/60	2,189,313		963,265		3,152,578	3,152,578	16,620,000	0	376,976	376,976
17	61/61	2,371,616		1,032,637		3,404,253	3,404,253	17,120,000	0	415,104	415,104
18	62/62	2,566,552		1,105,686		3,672,238	3,672,238	17,640,000	0	456,209	456,209
19	63/63	2,774,949		1,182,575		3,957,524	3,957,524	18,160,000	0	500,507	500,507
20	64/64	2,997,684		1,263,476		4,261,160	4,261,160	18,700,000	0	548,228	548,228
21	65/65	3,370,481		669,084		4,039,565	4,039,565	19,260,000	0	585,724	585,724
22	66/66	3,208,355		685,070		3,893,425	3,893,425	19,840,000	0	625,784	625,784
23	67/67	3,117,080		701,740		3,818,820	3,818,820	20,440,000	0	668,585	668,585
24	68/68	3,012,358		719,103		3,731,461	3,731,461	21,060,000	0	714,313	714,313
25	69/69	2,893,619		737,172		3,630,791	3,630,791	21,680,000	0	763,168	763,168
26	70/70	2,743,776		755,959		3,499,735	3,499,735	22,340,000	0	785,608	785,608
27	71/71	2,575,540		775,476		3,351,016	3,351,016	23,000,000	0	807,666	807,666
28	72/72	2,387,665		795,736		3,183,401	3,183,401	23,700,000	0	829,199	829,199
29	73/73	2,178,794		816,754		2,995,548	2,995,548	24,420,000	0	850,045	850,045
30	74/74	1,883,650		838,546		2,722,196	2,722,196	25,140,000	0	753,460	753,460
31	75/75	1,539,418		861,126		2,400,544	2,400,544	25,900,000	0	615,767	615,767
32	76/76	1,157,450		884,514		2,041,964	2,041,964	26,680,000	0	462,980	462,980
33	77/77	734,741		908,724		1,643,465	1,643,465	27,480,000	0	293,896	293,896
34	78/78	268,065		933,778		1,201,843	1,201,843	28,300,000	0	107,226	107,226
35	79/79	0		959,693		959,693	959,693	29,140,000	0	0	0
36	80/80	0		986,491		986,491	986,491	30,020,000	0	0	0
37	81/81	0		1,014,193		1,014,193	1,014,193	30,920,000	0	0	0
38	82/82	0		1,042,819		1,042,819	1,042,819	31,840,000	0	0	0
39	83/83	0		1,072,395		1,072,395	1,072,395	32,800,000	0	0	0
40	84/84	0		1,102,944		1,102,944	1,102,944	33,780,000	0	0	0

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

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

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

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

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

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) Federal Estate Tax	(7) Income Tax on Retirement Plan Assets	(8) Total Transfer Taxes (6)+(7)
41	85/85	0		1,134,490		1,134,490	1,134,490	34,800,000	0	0	0
42	86/86	0		1,167,059		1,167,059	1,167,059	35,840,000	0	0	0
43	87/87	0		1,200,679		1,200,679	1,200,679	36,920,000	0	0	0
44	88/88	0		1,235,377		1,235,377	1,235,377	38,040,000	0	0	0
45	89/89	0		1,271,183		1,271,183	1,271,183	39,180,000	0	0	0
46	90/90	0		1,308,125		1,308,125	1,308,125	40,340,000	0	0	0
47	91/91	0		1,346,235		1,346,235	1,346,235	41,560,000	0	0	0
48	92/92	0		1,385,546		1,385,546	1,385,546	42,800,000	0	0	0
49	93/93	0		1,426,088		1,426,088	1,426,088	44,080,000	0	0	0
50	94/94	0		1,467,899		1,467,899	1,467,899	45,420,000	0	0	0

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

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

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

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

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Summary of Transfer Taxation of Retirement Plan Assets

		Plan Assets Initial Value 105,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%	Heirs' Income Tax Rate 40.00%		
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	45/45	131,413	0	52,565	52,565	78,848	40%
2	46/46	160,209	0	64,084	64,084	96,125	40%
3	47/47	191,569	0	76,628	76,628	114,941	40%
4	48/48	225,686	0	90,274	90,274	135,412	40%
5	49/49	262,766	0	105,106	105,106	157,660	40%
6	50/50	303,032	0	121,213	121,213	181,819	40%
7	51/51	346,721	0	138,688	138,688	208,033	40%
8	52/52	394,087	0	157,635	157,635	236,452	40%
9	53/53	445,402	0	178,161	178,161	267,241	40%
10	54/54	500,958	0	200,383	200,383	300,575	40%
11	55/55	561,066	0	224,426	224,426	336,640	40%
12	56/56	626,060	0	250,424	250,424	375,636	40%
13	57/57	696,299	0	278,520	278,520	417,779	40%
14	58/58	772,164	0	308,866	308,866	463,298	40%
15	59/59	854,065	0	341,626	341,626	512,439	40%
16	60/60	942,440	0	376,976	376,976	565,464	40%
17	61/61	1,037,759	0	415,104	415,104	622,655	40%
18	62/62	1,140,522	0	456,209	456,209	684,313	40%
19	63/63	1,251,268	0	500,507	500,507	750,761	40%
20	64/64	1,370,570	0	548,228	548,228	822,342	40%
21	65/65	1,464,310	0	585,724	585,724	878,586	40%
22	66/66	1,564,461	0	625,784	625,784	938,677	40%
23	67/67	1,671,462	0	668,585	668,585	1,002,877	40%
24	68/68	1,785,782	0	714,313	714,313	1,071,469	40%
25	69/69	1,907,921	0	763,168	763,168	1,144,753	40%
26	70/70	1,964,019	0	785,608	785,608	1,178,411	40%
27	71/71	2,019,165	0	807,666	807,666	1,211,499	40%
28	72/72	2,072,997	0	829,199	829,199	1,243,798	40%
29	73/73	2,125,112	0	850,045	850,045	1,275,067	40%
30	74/74	1,883,650	0	753,460	753,460	1,130,190	40%
31	75/75	1,539,418	0	615,767	615,767	923,651	40%
32	76/76	1,157,450	0	462,980	462,980	694,470	40%
33	77/77	734,741	0	293,896	293,896	440,845	40%
34	78/78	268,065	0	107,226	107,226	160,839	40%
35	79/79	0	0	0	0	0	0%
36	80/80	0	0	0	0	0	0%
37	81/81	0	0	0	0	0	0%
38	82/82	0	0	0	0	0	0%
39	83/83	0	0	0	0	0	0%
40	84/84	0	0	0	0	0	0%

2. Current Retirement Plan + Downsize Home @ Age 65

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

For: Alan Westbrook & Jordan Westbrook

Summary of Transfer Taxation of Retirement Plan Assets

		Plan Assets Initial Value 105,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%	Heirs' Income Tax Rate 40.00%					
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	85/85	0	0	0	0	0	0%			
42	86/86	0	0	0	0	0	0%			
43	87/87	0	0	0	0	0	0%			
44	88/88	0	0	0	0	0	0%			
45	89/89	0	0	0	0	0	0%			
46	90/90	0	0	0	0	0	0%			
47	91/91	0	0	0	0	0	0%			
48	92/92	0	0	0	0	0	0%			
49	93/93	0	0	0	0	0	0%			
50	94/94	0	0	0	0	0	0%			

3. Current Retirement Plan Including Executive Bonus Plan

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook, Ages 45/45

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 100,000	
	Liquid Assets (Tax Exempt Interest)	0	
	Equity Assets	275,000	
	Tax Deferred Assets	0	
	Retirement Plan Assets	105,000	
	Total Liquid Assets		480,000
<u>Illiquid Assets:</u>	Principal Residence	500,000	
	Personal Property	150,000	
	Less Total Liabilities	(400,000)	
	Total Illiquid Assets		250,000
<u>Other Assets:</u>	Inside the Estate		
	Executive Bonus Plan Death Benefit	2,000,294	
	Current cash value: \$52,894		
	Total Other Assets Inside the Estate		2,000,294
	Total Estate Assets		\$2,730,294
	Total Other Assets Outside the Estate		0

Funding Options for Required Cash Flow

Retirement Plan Assets: Minimum Distribution, Unless More Is Needed
Cash Flow Funding: Sequential Use of Liquid Assets --
 Taxable, Equity, Retirement Plan Assets

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

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

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook, Ages 45/45

Client Information Summary

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	40.00%
	Retirement	25.00%
<u>Life Expectancy:</u>	Joint	45 Years
	Alan Westbrook	Age 89
	Jordan Westbrook	Age 89
<u>Taxable Account:</u>		Taxable
	Yield Assumption	4.00%
<u>Equities:</u>		Equity
	Growth Rate	7.00%
	Dividend Rate	0.00%
<u>Retirement Plan Assets Alan Westbrook:</u>		
	Defined Contr. Yield Assumption	7.00%

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

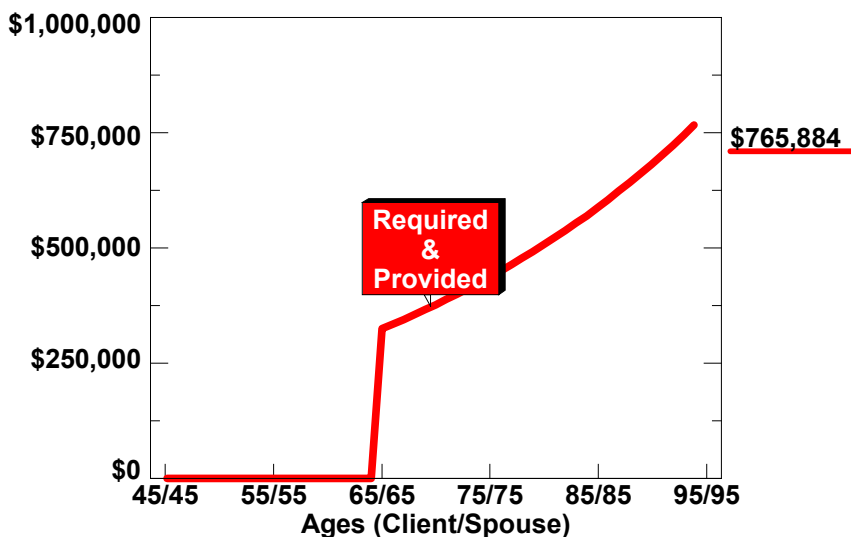
Analysis of After Tax Cash Flow Requirements

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

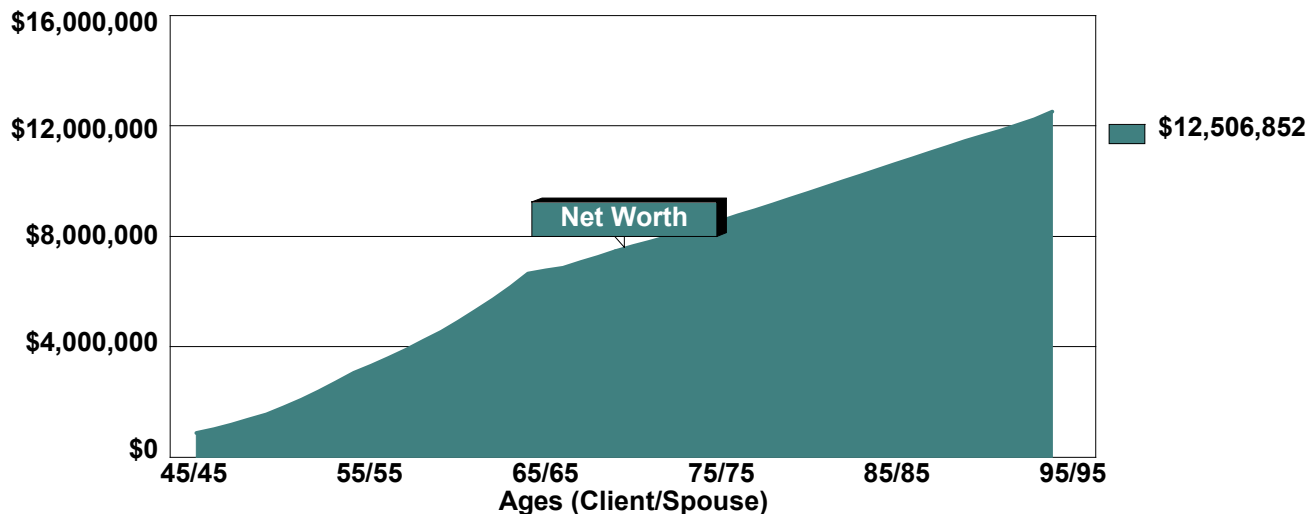
- 1st. Taxable
- 2nd. Equities
- 3rd. Retirement Plan Assets*

Annual Cash Flow



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

Net Worth (After Providing Required Cash Flow)



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

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required	Annual Cash Flow Provided					
		(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) After Tax Cash Flow from Retirement Plan Assets	(4) After Tax Cash Flow from Taxable Account	(5) After Tax Cash Flow from Equity Assets	(6) Reinvested Excess Cash Flow	(7) Total After Tax Cash Flow Provided*
1	45/45	0	0	0	0	0	0	0
2	46/46	0	0	0	0	0	0	0
3	47/47	0	0	0	0	0	0	0
4	48/48	0	0	0	0	0	0	0
5	49/49	0	0	0	0	0	0	0
6	50/50	0	0	0	0	0	0	0
7	51/51	0	0	0	0	0	0	0
8	52/52	0	0	0	0	0	0	0
9	53/53	0	0	0	0	0	0	0
10	54/54	0	0	0	0	0	0	0
11	55/55	0	0	0	0	0	0	0
12	56/56	0	0	0	0	0	0	0
13	57/57	0	0	0	0	0	0	0
14	58/58	0	0	0	0	0	0	0
15	59/59	0	0	0	0	0	0	0
16	60/60	0	0	0	0	0	0	0
17	61/61	0	0	0	0	0	0	0
18	62/62	0	0	0	0	0	0	0
19	63/63	0	0	0	0	0	0	0
20	64/64	0	0	0	0	0	0	0
21	65/65	325,000	235,000	0	90,000	0	0	325,000
22	66/66	334,750	235,000	0	72,814	26,936	0	334,750
23	67/67	344,793	317,642	0	0	27,151	0	344,793
24	68/68	355,136	320,121	0	0	35,015	0	355,136
25	69/69	365,790	322,674	0	0	43,116	0	365,790
26	70/70	376,764	325,305	52,224	0	0	765	376,764
27	71/71	388,067	328,014	55,586	197	4,270	0	388,067
28	72/72	399,709	330,804	59,156	0	9,749	0	399,709
29	73/73	411,700	333,678	62,945	0	15,077	0	411,700
30	74/74	424,051	336,639	66,968	0	20,444	0	424,051
31	75/75	436,773	339,688	71,236	0	25,849	0	436,773
32	76/76	449,876	342,828	75,762	0	31,286	0	449,876
33	77/77	463,372	346,063	80,180	0	37,129	0	463,372
34	78/78	477,273	349,395	85,242	0	42,636	0	477,273
35	79/79	491,592	352,827	90,138	0	48,627	0	491,592
36	80/80	506,339	356,362	95,273	0	54,704	0	506,339
37	81/81	521,530	360,003	100,652	0	60,875	0	521,530
38	82/82	537,175	363,753	106,278	0	67,144	0	537,175
39	83/83	553,291	367,615	112,154	0	73,522	0	553,291
40	84/84	569,889	371,594	118,279	0	80,016	0	569,889
		8,732,870	6,635,005	1,232,073	163,011	703,546	765	8,732,870

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

- Column (1): assumes 0.00% inflation in yrs 1-21, 3.00% thereafter.
- Column (2): see "Expected Cash Flow".
- Column (3): see "Summary of Retirement Plan Assets".
- Column (4): see "Details of Taxable Account".
- Column (5): see "Details of Equity Assets" and "Details of Portfolio Turnover".
- Column (6): see reports of individual liquid assets accounts.

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required	Annual Cash Flow Provided					
		(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) After Tax Cash Flow from Retirement Plan Assets	(4) After Tax Cash Flow from Taxable Account	(5) After Tax Cash Flow from Equity Assets	(6) Reinvested Excess Cash Flow	(7) Total After Tax Cash Flow Provided*
41	85/85	586,986	375,692	123,807	0	87,487	0	586,986
42	86/86	604,596	379,912	129,460	0	95,224	0	604,596
43	87/87	622,734	384,260	135,218	0	103,256	0	622,734
44	88/88	641,416	388,738	141,053	0	111,625	0	641,416
45	89/89	660,658	393,350	146,933	0	120,375	0	660,658
46	90/90	680,478	398,100	151,475	0	130,903	0	680,478
47	91/91	700,892	402,993	155,841	0	142,058	0	700,892
48	92/92	721,919	408,033	159,971	0	153,915	0	721,919
49	93/93	743,576	413,224	163,790	0	166,562	0	743,576
50	94/94	765,884	418,571	165,378	0	181,935	0	765,884
		15,462,009	10,597,878	2,704,999	163,011	1,996,886	765	15,462,009

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

- Column (1): assumes 0.00% inflation in yrs 1-21, 3.00% thereafter.
- Column (2): see "Expected Cash Flow".
- Column (3): see "Summary of Retirement Plan Assets".
- Column (4): see "Details of Taxable Account".
- Column (5): see "Details of Equity Assets" and "Details of Portfolio Turnover".
- Column (6): see reports of individual liquid assets accounts.

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) Executive Bonus Plan Loans	(3) Total Expected After Tax Cash Flow
1	45/45	0	0	0
2	46/46	0	0	0
3	47/47	0	0	0
4	48/48	0	0	0
5	49/49	0	0	0
6	50/50	0	0	0
7	51/51	0	0	0
8	52/52	0	0	0
9	53/53	0	0	0
10	54/54	0	0	0
11	55/55	0	0	0
12	56/56	0	0	0
13	57/57	0	0	0
14	58/58	0	0	0
15	59/59	0	0	0
16	60/60	0	0	0
17	61/61	0	0	0
18	62/62	0	0	0
19	63/63	0	0	0
20	64/64	0	0	0
21	65/65	0	235,000	235,000
22	66/66	0	235,000	235,000
23	67/67	82,642	235,000	317,642
24	68/68	85,121	235,000	320,121
25	69/69	87,674	235,000	322,674
26	70/70	90,305	235,000	325,305
27	71/71	93,014	235,000	328,014
28	72/72	95,804	235,000	330,804
29	73/73	98,678	235,000	333,678
30	74/74	101,639	235,000	336,639
31	75/75	104,688	235,000	339,688
32	76/76	107,828	235,000	342,828
33	77/77	111,063	235,000	346,063
34	78/78	114,395	235,000	349,395
35	79/79	117,827	235,000	352,827
36	80/80	121,362	235,000	356,362
37	81/81	125,003	235,000	360,003
38	82/82	128,753	235,000	363,753
39	83/83	132,615	235,000	367,615
40	84/84	136,594	235,000	371,594
		1,935,005	4,700,000	6,635,005

Column (1) assumes 3.00% inflation.

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

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) Executive Bonus Plan Loans	(3) Total Expected After Tax Cash Flow
41	85/85	140,692	235,000	375,692
42	86/86	144,912	235,000	379,912
43	87/87	149,260	235,000	384,260
44	88/88	153,738	235,000	388,738
45	89/89	158,350	235,000	393,350
46	90/90	163,100	235,000	398,100
47	91/91	167,993	235,000	402,993
48	92/92	173,033	235,000	408,033
49	93/93	178,224	235,000	413,224
50	94/94	183,571	235,000	418,571

3,547,878
7,050,000
10,597,878

Column (1) assumes 3.00% inflation.

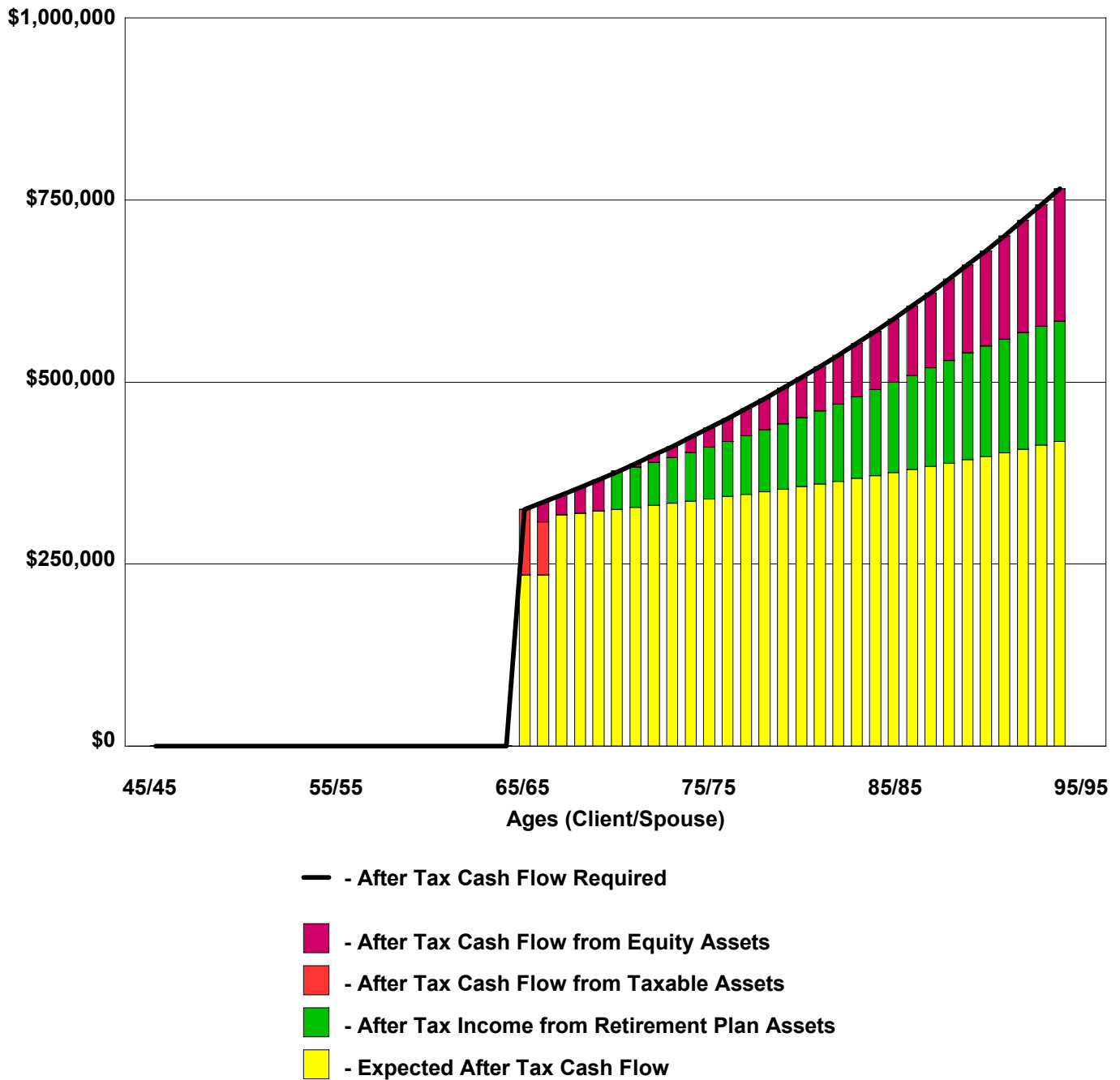
*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

Sources of Cash Flow 50 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.

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

Details of Defined Contribution Plan Assets for Alan Westbrook

Retirement Plan Assets Initial Value 105,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 25.00%		
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	45/45	105,000	18,000	0	0	131,413	0
2	46/46	131,413	18,540	0	0	160,209	0
3	47/47	160,209	19,096	0	0	191,569	0
4	48/48	191,569	19,669	0	0	225,686	0
5	49/49	225,686	20,259	0	0	262,766	0
6	50/50	262,766	20,867	0	0	303,032	0
7	51/51	303,032	21,493	0	0	346,721	0
8	52/52	346,721	22,138	0	0	394,087	0
9	53/53	394,087	22,802	0	0	445,402	0
10	54/54	445,402	23,486	0	0	500,958	0
11	55/55	500,958	24,190	0	0	561,066	0
12	56/56	561,066	24,916	0	0	626,060	0
13	57/57	626,060	25,664	0	0	696,299	0
14	58/58	696,299	26,434	0	0	772,164	0
15	59/59	772,164	27,227	0	0	854,065	0
16	60/60	854,065	28,043	0	0	942,440	0
17	61/61	942,440	28,885	0	0	1,037,759	0
18	62/62	1,037,759	29,751	0	0	1,140,522	0
19	63/63	1,140,522	30,644	0	0	1,251,268	0
20	64/64	1,251,268	31,563	0	0	1,370,570	0
21	65/65	1,370,570	0	0	0	1,464,310	0
22	66/66	1,464,310	0	0	0	1,564,461	0
23	67/67	1,564,461	0	0	0	1,671,462	0
24	68/68	1,671,462	0	0	0	1,785,782	0
25	69/69	1,785,782	0	0	0	1,907,921	0
26	70/70	1,907,921	0	69,632	69,632	1,964,019	52,224
27	71/71	1,964,019	0	74,114	74,114	2,019,165	55,586
28	72/72	2,019,165	0	78,874	78,874	2,072,997	59,156
29	73/73	2,072,997	0	83,927	83,927	2,125,112	62,945
30	74/74	2,125,112	0	89,290	89,290	2,175,062	66,968
31	75/75	2,175,062	0	94,981	94,981	2,222,348	71,236
32	76/76	2,222,348	0	101,016	101,016	2,266,421	75,762
33	77/77	2,266,421	0	106,907	106,907	2,307,214	80,180
34	78/78	2,307,214	0	113,656	113,656	2,343,586	85,242
35	79/79	2,343,586	0	120,184	120,184	2,375,472	90,138
36	80/80	2,375,472	0	127,031	127,031	2,402,223	95,273
37	81/81	2,402,223	0	134,202	134,202	2,423,142	100,652
38	82/82	2,423,142	0	141,704	141,704	2,437,477	106,278
39	83/83	2,437,477	0	149,538	149,538	2,444,423	112,154
40	84/84	2,444,423	0	157,705	157,705	2,443,118	118,279
			483,667	1,642,761	1,642,761		1,232,073

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 (5) has been reduced by an assumed management fee of 0.15%.

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

Details of Defined Contribution Plan Assets for Alan Westbrook

Retirement Plan Assets Initial Value 105,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 25.00%		
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	85/85	2,443,118	0	165,076	165,076	2,433,849	123,807
42	86/86	2,433,849	0	172,613	172,613	2,415,893	129,460
43	87/87	2,415,893	0	180,291	180,291	2,388,506	135,218
44	88/88	2,388,506	0	188,071	188,071	2,350,934	141,053
45	89/89	2,350,934	0	195,911	195,911	2,302,416	146,933
46	90/90	2,302,416	0	201,966	201,966	2,244,110	151,475
47	91/91	2,244,110	0	207,788	207,788	2,175,596	155,841
48	92/92	2,175,596	0	213,294	213,294	2,096,514	159,971
49	93/93	2,096,514	0	218,387	218,387	2,006,582	163,790
50	94/94	2,006,582	0	220,504	220,504	1,908,237	165,378
			483,667	3,606,662	3,606,662		2,704,999

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 (5) has been reduced by an assumed management fee of 0.15%.

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

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 25.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Reinvested Excess Cash Flow**	(3) Net After Tax Account Withdrawal	(4) Balance in Account to Accrue	(5) After Tax Interest Earned	(6) Year End After Tax Value of Account
1	45/45	100,000	0	0	100,000	2,400	102,400
2	46/46	102,400	0	0	102,400	2,458	104,858
3	47/47	104,858	0	0	104,858	2,517	107,375
4	48/48	107,375	0	0	107,375	2,577	109,952
5	49/49	109,952	0	0	109,952	2,639	112,591
6	50/50	112,591	0	0	112,591	2,702	115,293
7	51/51	115,293	0	0	115,293	2,767	118,060
8	52/52	118,060	0	0	118,060	2,833	120,893
9	53/53	120,893	0	0	120,893	2,901	123,794
10	54/54	123,794	0	0	123,794	2,971	126,765
11	55/55	126,765	0	0	126,765	3,042	129,807
12	56/56	129,807	0	0	129,807	3,115	132,922
13	57/57	132,922	0	0	132,922	3,190	136,112
14	58/58	136,112	0	0	136,112	3,267	139,379
15	59/59	139,379	0	0	139,379	3,345	142,724
16	60/60	142,724	0	0	142,724	3,425	146,149
17	61/61	146,149	0	0	146,149	3,508	149,657
18	62/62	149,657	0	0	149,657	3,592	153,249
19	63/63	153,249	0	0	153,249	3,678	156,927
20	64/64	156,927	0	0	156,927	3,766	160,693
21	65/65	160,693	0	90,000	70,693	2,121	72,814
22	66/66	72,814	0	72,814	0	0	0
23	67/67	0	0	0	0	0	0
24	68/68	0	0	0	0	0	0
25	69/69	0	0	0	0	0	0
26	70/70	0	191	0	191	6	197
27	71/71	197	0	197	0	0	0
28	72/72	0	0	0	0	0	0
29	73/73	0	0	0	0	0	0
30	74/74	0	0	0	0	0	0
31	75/75	0	0	0	0	0	0
32	76/76	0	0	0	0	0	0
33	77/77	0	0	0	0	0	0
34	78/78	0	0	0	0	0	0
35	79/79	0	0	0	0	0	0
36	80/80	0	0	0	0	0	0
37	81/81	0	0	0	0	0	0
38	82/82	0	0	0	0	0	0
39	83/83	0	0	0	0	0	0
40	84/84	0	0	0	0	0	0
			191	163,011		62,820	

*Assumes yield is subject to income tax.

**See attached "Cash Flow Analysis" for details.

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

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 25.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Reinvested Excess Cash Flow**	(3) Net After Tax Account Withdrawal	(4) Balance in Account to Accrue	(5) After Tax Interest Earned	(6) Year End After Tax Value of Account
41	85/85	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0

191

163,011

62,820

*Assumes yield is subject to income tax.

**See attached "Cash Flow Analysis" for details.

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

Details of Equity Assets

		Initial Cost Basis 225,000	Growth 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 25.00%	Composite Capital Gains Tax Rate* 29.50% in Yrs 1-20 25.00% thereafter		Turnover Assumption 20.00%			
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2)** Fund Deposits	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Year End Value of Assets Before Turnover	(7)*** Net Year End Value of Assets After Turnover	(8) After Tax Dividend Cash Flow	(9) After Tax Equity Sales Cash Flow	(10) Combined After Tax Cash Flow
1	45/45	275,000	15,000	0	20,300	0	310,300	305,693	0	0	0
2	46/46	305,693	15,450	0	22,480	0	343,623	338,497	0	0	0
3	47/47	338,497	15,914	0	24,809	0	379,220	373,531	0	0	0
4	48/48	373,531	16,391	0	27,295	0	417,217	410,920	0	0	0
5	49/49	410,920	16,883	0	29,946	0	457,749	450,798	0	0	0
6	50/50	450,798	17,389	0	32,773	0	500,960	493,306	0	0	0
7	51/51	493,306	17,911	0	35,785	0	547,002	538,595	0	0	0
8	52/52	538,595	18,448	0	38,993	0	596,036	586,823	0	0	0
9	53/53	586,823	19,002	0	42,408	0	648,233	638,160	0	0	0
10	54/54	638,160	19,572	0	46,041	0	703,773	692,781	0	0	0
11	55/55	692,781	20,159	0	49,906	0	762,846	750,874	0	0	0
12	56/56	750,874	20,764	0	54,015	0	825,653	812,637	0	0	0
13	57/57	812,637	21,386	0	58,382	0	892,405	878,277	0	0	0
14	58/58	878,277	22,028	0	63,021	0	963,326	948,014	0	0	0
15	59/59	948,014	22,689	0	67,949	0	1,038,652	1,022,081	0	0	0
16	60/60	1,022,081	23,370	0	73,182	0	1,118,633	1,100,724	0	0	0
17	61/61	1,100,724	24,071	0	78,736	0	1,203,531	1,184,200	0	0	0
18	62/62	1,184,200	24,793	0	84,630	0	1,293,623	1,272,781	0	0	0
19	63/63	1,272,781	25,537	0	90,882	0	1,389,200	1,366,754	0	0	0
20	64/64	1,366,754	26,303	0	97,514	0	1,490,571	1,466,421	0	0	0
21	65/65	1,466,421	0	0	102,649	0	1,569,070	1,546,845	0	0	0
22	66/66	1,546,845	0	28,386	106,292	0	1,624,751	1,601,516	0	26,936	26,936
23	67/67	1,601,516	0	28,630	110,102	0	1,682,988	1,658,744	0	27,151	27,151
24	68/68	1,658,744	0	36,939	113,526	0	1,735,331	1,710,193	0	35,015	35,015
25	69/69	1,710,193	0	45,501	116,528	0	1,781,220	1,755,307	0	43,116	43,116
26	70/70	1,755,307	574	0	122,912	0	1,878,793	1,851,377	0	0	0
27	71/71	1,851,377	0	4,508	129,281	0	1,976,150	1,947,240	0	4,270	4,270
28	72/72	1,947,240	0	10,295	135,586	0	2,072,531	2,042,151	0	9,749	9,749
29	73/73	2,042,151	0	15,923	141,836	0	2,168,064	2,136,236	0	15,077	15,077
30	74/74	2,136,236	0	21,593	148,025	0	2,262,668	2,229,412	0	20,444	20,444
31	75/75	2,229,412	0	27,304	154,148	0	2,356,256	2,321,594	0	25,849	25,849
32	76/76	2,321,594	0	33,049	160,198	0	2,448,743	2,412,697	0	31,286	31,286
33	77/77	2,412,697	0	39,223	166,143	0	2,539,617	2,502,214	0	37,129	37,129
34	78/78	2,502,214	0	45,042	172,002	0	2,629,174	2,590,436	0	42,636	42,636
35	79/79	2,590,436	0	51,372	177,734	0	2,716,798	2,676,756	0	48,627	48,627
36	80/80	2,676,756	0	57,793	183,327	0	2,802,290	2,760,978	0	54,704	54,704
37	81/81	2,760,978	0	64,314	188,766	0	2,885,430	2,842,885	0	60,875	60,875
38	82/82	2,842,885	0	70,938	194,036	0	2,965,983	2,922,244	0	67,144	67,144
39	83/83	2,922,244	0	77,677	199,120	0	3,043,687	2,998,798	0	73,522	73,522
40	84/84	2,998,798	0	84,538	203,998	0	3,118,258	3,072,264	0	80,016	80,016
			403,634	743,025		0			0	703,546	703,546

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 25.00%.

**Column (2) includes reinvestment of excess cash flow.

***Column (7) has been reduced by a 0.15% management fee.

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

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

Details of Equity Assets

Yr	M/F Ages	Initial Cost Basis	Growth	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate	Composite Capital Gains Tax Rate*		Turnover Assumption			
		225,000	7.00%	40.00%	25.00%	29.50% in Yrs 1-20	25.00% thereafter	20.00%	(1)	(10)	
		(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	85/85	3,072,264	0	92,432	208,588	0	3,188,420	3,141,389	0	87,487	87,487
42	86/86	3,141,389	0	100,607	212,855	0	3,253,637	3,205,641	0	95,224	95,224
43	87/87	3,205,641	0	109,093	216,758	0	3,313,306	3,264,429	0	103,256	103,256
44	88/88	3,264,429	0	117,935	220,255	0	3,366,749	3,317,081	0	111,625	111,625
45	89/89	3,317,081	0	127,180	223,293	0	3,413,194	3,362,840	0	120,375	120,375
46	90/90	3,362,840	0	138,304	225,718	0	3,450,254	3,399,353	0	130,903	130,903
47	91/91	3,399,353	0	150,089	227,448	0	3,476,712	3,425,420	0	142,058	142,058
48	92/92	3,425,420	0	162,617	228,396	0	3,491,199	3,439,692	0	153,915	153,915
49	93/93	3,439,692	0	175,979	228,460	0	3,492,173	3,440,652	0	166,562	166,562
50	94/94	3,440,652	0	192,221	227,390	0	3,475,821	3,424,540	0	181,935	181,935

403,634
2,109,482
0
0
1,996,886
1,996,886

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 25.00%.

**Column (2) includes reinvestment of excess cash flow.
 ***Column (7) has been reduced by a 0.15% management fee.

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

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

Details of Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 275,000	Growth 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 25.00%	Composite Capital Gains Tax Rate* 29.50% in Yrs 1-20 25.00% thereafter		Turnover Assumption 20.00%				
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	225,000	15,000	0	20,300	0	310,300	240,000	62,060	48,000	57,912	305,693
2	249,912	15,450	0	22,480	0	343,623	265,363	68,725	53,072	64,107	338,497
3	276,397	15,914	0	24,809	0	379,220	292,311	75,844	58,462	70,716	373,531
4	304,565	16,391	0	27,295	0	417,217	320,956	83,443	64,191	77,764	410,920
5	334,529	16,883	0	29,946	0	457,749	351,412	91,550	70,282	85,276	450,798
6	366,406	17,389	0	32,773	0	500,960	383,795	100,192	76,759	93,279	493,306
7	400,315	17,911	0	35,785	0	547,002	418,225	109,400	83,645	101,803	538,595
8	436,383	18,448	0	38,993	0	596,036	454,831	119,207	90,966	110,876	586,823
9	474,741	19,002	0	42,408	0	648,233	493,743	129,647	98,749	120,532	638,160
10	515,526	19,572	0	46,041	0	703,773	535,098	140,755	107,020	130,803	692,781
11	558,881	20,159	0	49,906	0	762,846	579,040	152,569	115,808	141,725	750,874
12	604,957	20,764	0	54,015	0	825,653	625,721	165,131	125,144	153,335	812,637
13	653,911	21,386	0	58,382	0	892,405	675,297	178,481	135,059	165,672	878,277
14	705,910	22,028	0	63,021	0	963,326	727,938	192,665	145,588	178,777	948,014
15	761,127	22,689	0	67,949	0	1,038,652	783,816	207,730	156,763	192,695	1,022,081
16	819,748	23,370	0	73,182	0	1,118,633	843,118	223,727	168,624	207,471	1,100,724
17	881,966	24,071	0	78,736	0	1,203,531	906,037	240,706	181,207	223,154	1,184,200
18	947,983	24,793	0	84,630	0	1,293,623	972,776	258,725	194,555	239,795	1,272,781
19	1,018,016	25,537	0	90,882	0	1,389,200	1,043,553	277,840	208,711	257,447	1,366,754
20	1,092,289	26,303	0	97,514	0	1,490,571	1,118,593	298,114	223,718	276,167	1,466,421
21	1,171,041	0	0	102,649	0	1,569,070	1,171,041	313,814	234,208	293,913	1,546,845
22	1,230,745	0	28,386	106,292	0	1,624,751	1,208,160	324,950	241,632	304,121	1,601,516
23	1,270,649	0	28,630	110,102	0	1,682,988	1,247,934	336,598	249,587	314,845	1,658,744
24	1,313,192	0	36,939	113,526	0	1,735,331	1,283,948	347,066	256,790	324,497	1,710,193
25	1,351,655	0	45,501	116,528	0	1,781,220	1,315,693	356,244	263,139	332,968	1,755,307
26	1,385,523	574	0	122,912	0	1,878,793	1,386,096	375,759	277,219	351,124	1,851,377
27	1,460,001	0	4,508	129,281	0	1,976,150	1,456,446	395,230	291,289	369,245	1,947,240
28	1,534,402	0	10,295	135,586	0	2,072,531	1,526,289	414,506	305,258	387,194	2,042,151
29	1,608,226	0	15,923	141,836	0	2,168,064	1,595,686	433,613	319,137	404,994	2,136,236
30	1,681,543	0	21,593	148,025	0	2,262,668	1,664,546	452,534	332,909	422,627	2,229,412
31	1,754,264	0	27,304	154,148	0	2,356,256	1,732,780	471,251	346,556	440,077	2,321,594
32	1,826,301	0	33,049	160,198	0	2,448,743	1,800,302	489,749	360,061	457,327	2,412,697
33	1,897,569	0	39,223	166,143	0	2,539,617	1,866,720	507,923	373,344	474,279	2,502,214
34	1,967,655	0	45,042	172,002	0	2,629,174	1,932,235	525,835	386,447	490,988	2,590,436
35	2,036,776	0	51,372	177,734	0	2,716,798	1,996,384	543,360	399,277	507,339	2,676,756
36	2,104,446	0	57,793	183,327	0	2,802,290	2,059,009	560,458	411,802	523,294	2,760,978
37	2,170,502	0	64,314	188,766	0	2,885,430	2,119,942	577,086	423,988	538,812	2,842,885
38	2,234,765	0	70,938	194,036	0	2,965,983	2,179,001	593,197	435,800	553,848	2,922,244
39	2,297,049	0	77,677	199,120	0	3,043,687	2,235,990	608,737	447,198	568,353	2,998,798
40	2,357,145	0	84,538	203,998	0	3,118,258	2,290,696	623,652	458,139	582,273	3,072,264
		403,634	743,025		0						

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 25.00%.

Column (2) includes reinvestment of excess cash flow.
**Column (11) has been reduced by a 0.15% management fee.

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

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

Details of Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 275,000	Growth 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 25.00%	Composite Capital Gains Tax Rate* 29.50% in Yrs 1-20 25.00% thereafter		Turnover Assumption 20.00%				
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	2,414,830	0	92,432	208,588	0	3,188,420	2,342,177	637,684	468,435	595,372	3,141,389
42	2,469,114	0	100,607	212,855	0	3,253,637	2,390,038	650,727	478,007	607,547	3,205,641
43	2,519,577	0	109,093	216,758	0	3,313,306	2,433,831	662,661	486,766	618,688	3,264,429
44	2,565,753	0	117,935	220,255	0	3,366,749	2,473,060	673,350	494,612	628,665	3,317,081
45	2,607,113	0	127,180	223,293	0	3,413,194	2,507,153	682,639	501,431	637,337	3,362,840
46	2,643,060	0	138,304	225,718	0	3,450,254	2,534,358	690,051	506,872	644,256	3,399,353
47	2,671,743	0	150,089	227,448	0	3,476,712	2,553,779	695,342	510,756	649,196	3,425,420
48	2,692,219	0	162,617	228,396	0	3,491,199	2,564,410	698,240	512,882	651,900	3,439,692
49	2,703,428	0	175,979	228,460	0	3,492,173	2,565,117	698,435	513,023	652,082	3,440,652
50	2,704,176	0	192,221	227,390	0	3,475,821	2,553,100	695,164	510,620	649,028	3,424,540

403,634 2,109,482 0

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 25.00%.

Column (2) includes reinvestment of excess cash flow.
**Column (11) has been reduced by a 0.15% management fee.

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

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (5.00% Growth)	+	(2) Personal Property (-5.00% Growth)	=	(3) Total Illiquid Assets
1	45/45	525,000		142,500		667,500
2	46/46	551,250		135,375		686,625
3	47/47	578,813		128,606		707,419
4	48/48	607,753		122,176		729,929
5	49/49	638,141		116,067		754,208
6	50/50	670,048		110,264		780,312
7	51/51	703,550		104,751		808,301
8	52/52	738,728		99,513		838,241
9	53/53	775,664		94,537		870,201
10	54/54	814,447		89,811		904,258
11	55/55	855,170		85,320		940,490
12	56/56	897,928		81,054		978,982
13	57/57	942,825		77,001		1,019,826
14	58/58	989,966		73,151		1,063,117
15	59/59	1,039,464		69,494		1,108,958
16	60/60	1,091,437		66,019		1,157,456
17	61/61	1,146,009		62,718		1,208,727
18	62/62	1,203,310		59,582		1,262,892
19	63/63	1,263,475		56,603		1,320,078
20	64/64	1,326,649		53,773		1,380,422
21	65/65	1,392,981		51,084		1,444,065
22	66/66	1,462,630		48,530		1,511,160
23	67/67	1,535,762		46,104		1,581,866
24	68/68	1,612,550		43,798		1,656,348
25	69/69	1,693,177		41,608		1,734,785
26	70/70	1,777,836		39,528		1,817,364
27	71/71	1,866,728		37,552		1,904,280
28	72/72	1,960,065		35,674		1,995,739
29	73/73	2,058,068		33,890		2,091,958
30	74/74	2,160,971		32,196		2,193,167
31	75/75	2,269,020		30,586		2,299,606
32	76/76	2,382,471		29,057		2,411,528
33	77/77	2,501,594		27,604		2,529,198
34	78/78	2,626,674		26,224		2,652,898
35	79/79	2,758,008		24,913		2,782,921
36	80/80	2,895,908		23,667		2,919,575
37	81/81	3,040,703		22,484		3,063,187
38	82/82	3,192,739		21,359		3,214,098
39	83/83	3,352,376		20,291		3,372,667
40	84/84	3,519,994		19,277		3,539,271

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (5.00% Growth)	+	(2) Personal Property (-5.00% Growth)	=	(3) Total Illiquid Assets
41	85/85	3,695,994		18,313		3,714,307
42	86/86	3,880,794		17,397		3,898,191
43	87/87	4,074,833		16,527		4,091,360
44	88/88	4,278,575		15,701		4,294,276
45	89/89	4,492,504		14,916		4,507,420
46	90/90	4,717,129		14,170		4,731,299
47	91/91	4,952,986		13,462		4,966,448
48	92/92	5,200,635		12,789		5,213,424
49	93/93	5,460,667		12,149		5,472,816
50	94/94	5,733,700		11,542		5,745,242

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.25% Interest)	(2) Total Liabilities
1	45/45	390,819	390,819
2	46/46	381,240	381,240
3	47/47	371,246	371,246
4	48/48	360,819	360,819
5	49/49	349,941	349,941
6	50/50	338,590	338,590
7	51/51	326,748	326,748
8	52/52	314,392	314,392
9	53/53	301,502	301,502
10	54/54	288,052	288,052
11	55/55	274,019	274,019
12	56/56	259,379	259,379
13	57/57	244,104	244,104
14	58/58	228,167	228,167
15	59/59	211,539	211,539
16	60/60	194,191	194,191
17	61/61	176,090	176,090
18	62/62	157,206	157,206
19	63/63	137,503	137,503
20	64/64	116,946	116,946
21	65/65	95,498	95,498
22	66/66	73,121	73,121
23	67/67	49,773	49,773
24	68/68	25,415	25,415
25	69/69	0	0
26	70/70	0	0
27	71/71	0	0
28	72/72	0	0
29	73/73	0	0
30	74/74	0	0
31	75/75	0	0
32	76/76	0	0
33	77/77	0	0
34	78/78	0	0
35	79/79	0	0
36	80/80	0	0
37	81/81	0	0
38	82/82	0	0
39	83/83	0	0
40	84/84	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.

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.25% Interest)	(2) Total Liabilities
41	85/85	0	0
42	86/86	0	0
43	87/87	0	0
44	88/88	0	0
45	89/89	0	0
46	90/90	0	0
47	91/91	0	0
48	92/92	0	0
49	93/93	0	0
50	94/94	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.

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

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 Equity Assets	(6) Year End Hypothetical Net Worth
1	45/45	276,681	52,894	131,413	102,400	305,693	869,081
2	46/46	305,385	109,512	160,209	104,858	338,497	1,018,461
3	47/47	336,173	170,197	191,569	107,375	373,531	1,178,845
4	48/48	369,110	235,300	225,686	109,952	410,920	1,350,968
5	49/49	404,267	305,118	262,766	112,591	450,798	1,535,540
6	50/50	441,722	445,357	303,032	115,293	493,306	1,798,710
7	51/51	481,553	595,583	346,721	118,060	538,595	2,080,512
8	52/52	523,849	756,533	394,087	120,893	586,823	2,382,185
9	53/53	568,699	929,000	445,402	123,794	638,160	2,705,055
10	54/54	616,206	1,113,714	500,958	126,765	692,781	3,050,424
11	55/55	666,471	1,201,502	561,066	129,807	750,874	3,309,720
12	56/56	719,603	1,296,290	626,060	132,922	812,637	3,587,512
13	57/57	775,722	1,398,674	696,299	136,112	878,277	3,885,084
14	58/58	834,950	1,509,314	772,164	139,379	948,014	4,203,821
15	59/59	897,419	1,628,753	854,065	142,724	1,022,081	4,545,042
16	60/60	963,265	1,757,642	942,440	146,149	1,100,724	4,910,220
17	61/61	1,032,637	1,896,659	1,037,759	149,657	1,184,200	5,300,912
18	62/62	1,105,686	2,046,562	1,140,522	153,249	1,272,781	5,718,800
19	63/63	1,182,575	2,208,202	1,251,268	156,927	1,366,754	6,165,726
20	64/64	1,263,476	2,382,508	1,370,570	160,693	1,466,421	6,643,668
21	65/65	1,348,567	2,321,255	1,464,310	72,814	1,546,845	6,753,791
22	66/66	1,438,039	2,259,477	1,564,461	0	1,601,516	6,863,493
23	67/67	1,532,093	2,197,315	1,671,462	0	1,658,744	7,059,614
24	68/68	1,630,933	2,134,815	1,785,782	0	1,710,193	7,261,723
25	69/69	1,734,785	2,071,928	1,907,921	0	1,755,307	7,469,941
26	70/70	1,817,364	2,008,818	1,964,019	197	1,851,377	7,641,775
27	71/71	1,904,280	1,946,155	2,019,165	0	1,947,240	7,816,840
28	72/72	1,995,739	1,884,420	2,072,997	0	2,042,151	7,995,307
29	73/73	2,091,958	1,824,207	2,125,112	0	2,136,236	8,177,513
30	74/74	2,193,167	1,766,257	2,175,062	0	2,229,412	8,363,898
31	75/75	2,299,606	1,711,470	2,222,348	0	2,321,594	8,555,018
32	76/76	2,411,528	1,658,789	2,266,421	0	2,412,697	8,749,435
33	77/77	2,529,198	1,608,590	2,307,214	0	2,502,214	8,947,216
34	78/78	2,652,898	1,561,265	2,343,586	0	2,590,436	9,148,185
35	79/79	2,782,921	1,517,235	2,375,472	0	2,676,756	9,352,384
36	80/80	2,919,575	1,476,917	2,402,223	0	2,760,978	9,559,693
37	81/81	3,063,187	1,440,196	2,423,142	0	2,842,885	9,769,410
38	82/82	3,214,098	1,407,258	2,437,477	0	2,922,244	9,981,077
39	83/83	3,372,667	1,378,213	2,444,423	0	2,998,798	10,194,101
40	84/84	3,539,271	1,352,923	2,443,118	0	3,072,264	10,407,576

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.

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

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 Equity Assets	=	(6) Year End Hypothetical Net Worth
41	85/85	3,714,307		1,330,816		2,433,849		0		3,141,389		10,620,361
42	86/86	3,898,191		1,311,965		2,415,893		0		3,205,641		10,831,690
43	87/87	4,091,360		1,295,623		2,388,506		0		3,264,429		11,039,918
44	88/88	4,294,276		1,280,607		2,350,934		0		3,317,081		11,242,898
45	89/89	4,507,420		1,265,448		2,302,416		0		3,362,840		11,438,124
46	90/90	4,731,299		1,248,024		2,244,110		0		3,399,353		11,622,786
47	91/91	4,966,448		1,246,659		2,175,596		0		3,425,420		11,814,123
48	92/92	5,213,424		1,268,926		2,096,514		0		3,439,692		12,018,556
49	93/93	5,472,816		1,325,127		2,006,582		0		3,440,652		12,245,177
50	94/94	5,745,242		1,428,833		1,908,237		0		3,424,540		12,506,852

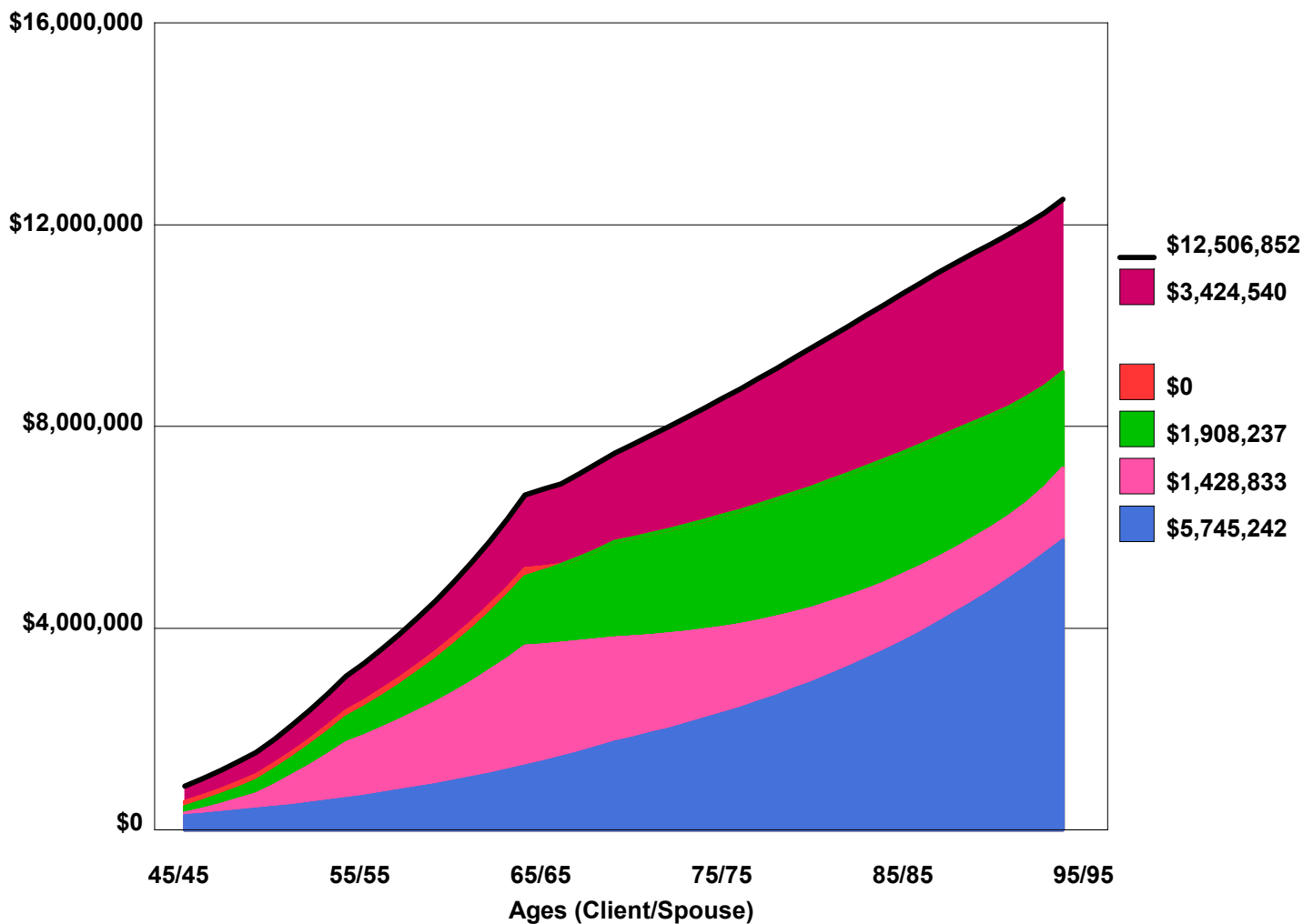
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

Hypothetical Net Worth (After Providing Required Cash Flow) 50 Year Analysis



<u>At Year 50</u>	
Hypothetical Net Worth	— \$12,506,852
Equity Assets	■ \$3,424,540
Taxable Assets	■ \$0
Retirement Plan Assets	■ \$1,908,237
Life Insurance Cash Values	■ \$1,428,833
Net Equity of Illiquid Assets	■ \$5,745,242

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.

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

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	45/45	2,816,481	52,565	2,763,916	0	2,763,916
2	46/46	2,965,861	64,084	2,901,777	0	2,901,777
3	47/47	3,126,245	76,628	3,049,617	0	3,049,617
4	48/48	3,298,368	90,274	3,208,094	0	3,208,094
5	49/49	3,482,940	105,106	3,377,834	0	3,377,834
6	50/50	3,746,110	121,213	3,624,897	0	3,624,897
7	51/51	4,027,912	138,688	3,889,224	0	3,889,224
8	52/52	4,329,585	157,635	4,171,950	0	4,171,950
9	53/53	4,652,455	178,161	4,474,294	0	4,474,294
10	54/54	4,997,824	200,383	4,797,441	0	4,797,441
11	55/55	4,055,618	224,426	3,831,192	0	3,831,192
12	56/56	4,238,622	250,424	3,988,198	0	3,988,198
13	57/57	4,472,528	278,520	4,194,008	0	4,194,008
14	58/58	4,777,360	308,866	4,468,494	0	4,468,494
15	59/59	5,098,818	341,626	4,757,192	0	4,757,192
16	60/60	5,437,513	376,976	5,060,537	0	5,060,537
17	61/61	5,831,976	415,104	5,416,872	0	5,416,872
18	62/62	6,250,907	456,209	5,794,698	0	5,794,698
19	63/63	6,695,695	500,507	6,195,188	0	6,195,188
20	64/64	7,167,820	548,228	6,619,592	0	6,619,592
21	65/65	7,267,392	585,724	6,681,668	0	6,681,668
22	66/66	7,388,903	625,784	6,763,119	0	6,763,119
23	67/67	7,595,149	668,585	6,926,564	0	6,926,564
24	68/68	7,805,440	714,313	7,091,127	0	7,091,127
25	69/69	8,019,601	763,168	7,256,433	0	7,256,433
26	70/70	8,194,853	785,608	7,409,245	0	7,409,245
27	71/71	8,331,016	807,666	7,523,350	0	7,523,350
28	72/72	8,461,780	829,199	7,632,581	0	7,632,581
29	73/73	8,586,564	850,045	7,736,519	0	7,736,519
30	74/74	8,704,787	870,025	7,834,762	0	7,834,762
31	75/75	8,815,867	888,939	7,926,928	0	7,926,928
32	76/76	9,028,752	906,568	8,122,184	0	8,122,184
33	77/77	9,246,179	922,886	8,323,293	0	8,323,293
34	78/78	9,468,046	937,434	8,530,612	0	8,530,612
35	79/79	9,694,471	950,189	8,744,282	0	8,744,282
36	80/80	9,925,413	960,889	8,964,524	0	8,964,524
37	81/81	10,160,226	969,257	9,190,969	0	9,190,969
38	82/82	10,398,523	974,991	9,423,532	0	9,423,532
39	83/83	10,639,787	977,769	9,662,018	0	9,662,018
40	84/84	10,883,173	977,247	9,905,926	0	9,905,926

*Net of cash flow provided

**See Transfer Tax Details report for details.

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

40 Year Summary

Total Estate Assets	\$ 10,883,173
Wealth Transferred to Heirs	\$ 9,905,926

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

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	85/85	11,127,589	973,540	10,154,049	0	10,154,049
42	86/86	11,372,346	966,357	10,405,989	0	10,405,989
43	87/87	11,615,847	955,402	10,660,445	0	10,660,445
44	88/88	11,855,972	940,374	10,915,598	0	10,915,598
45	89/89	12,090,229	920,966	11,169,263	0	11,169,263
46	90/90	12,315,799	897,644	11,418,155	0	11,418,155
47	91/91	12,403,574	870,238	11,533,336	0	11,533,336
48	92/92	12,488,948	838,606	11,650,342	0	11,650,342
49	93/93	12,579,243	802,633	11,776,610	0	11,776,610
50	94/94	12,685,079	763,295	11,921,784	0	11,921,784

*Net of cash flow provided

**See Transfer Tax Details report for details.

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

Summary at Life Expectancy (Year 45)

Total Estate Assets	\$ 12,090,229
Wealth Transferred to Heirs	\$ 11,169,263

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

Transfer Tax Details

Year	M/F Ages	(1) Total Estate Assets	(2) Taxable Estate	(3) Remaining Available Unified Credit Equivalent*	(4) Federal Estate Tax	(5) Income Tax on Retirement Plan Assets	(6) Total Transfer Taxes (4)+(5)
1	45/45	2,816,481	2,816,481	10,900,000	0	52,565	52,565
2	46/46	2,965,861	2,965,861	10,980,000	0	64,084	64,084
3	47/47	3,126,245	3,126,245	11,320,000	0	76,628	76,628
4	48/48	3,298,368	3,298,368	11,660,000	0	90,274	90,274
5	49/49	3,482,940	3,482,940	12,000,000	0	105,106	105,106
6	50/50	3,746,110	3,746,110	12,360,000	0	121,213	121,213
7	51/51	4,027,912	4,027,912	12,740,000	0	138,688	138,688
8	52/52	4,329,585	4,329,585	13,120,000	0	157,635	157,635
9	53/53	4,652,455	4,652,455	13,520,000	0	178,161	178,161
10	54/54	4,997,824	4,997,824	13,920,000	0	200,383	200,383
11	55/55	4,055,618	4,055,618	14,340,000	0	224,426	224,426
12	56/56	4,238,622	4,238,622	14,760,000	0	250,424	250,424
13	57/57	4,472,528	4,472,528	15,220,000	0	278,520	278,520
14	58/58	4,777,360	4,777,360	15,660,000	0	308,866	308,866
15	59/59	5,098,818	5,098,818	16,140,000	0	341,626	341,626
16	60/60	5,437,513	5,437,513	16,620,000	0	376,976	376,976
17	61/61	5,831,976	5,831,976	17,120,000	0	415,104	415,104
18	62/62	6,250,907	6,250,907	17,640,000	0	456,209	456,209
19	63/63	6,695,695	6,695,695	18,160,000	0	500,507	500,507
20	64/64	7,167,820	7,167,820	18,700,000	0	548,228	548,228
21	65/65	7,267,392	7,267,392	19,260,000	0	585,724	585,724
22	66/66	7,388,903	7,388,903	19,840,000	0	625,784	625,784
23	67/67	7,595,149	7,595,149	20,440,000	0	668,585	668,585
24	68/68	7,805,440	7,805,440	21,060,000	0	714,313	714,313
25	69/69	8,019,601	8,019,601	21,680,000	0	763,168	763,168
26	70/70	8,194,853	8,194,853	22,340,000	0	785,608	785,608
27	71/71	8,331,016	8,331,016	23,000,000	0	807,666	807,666
28	72/72	8,461,780	8,461,780	23,700,000	0	829,199	829,199
29	73/73	8,586,564	8,586,564	24,420,000	0	850,045	850,045
30	74/74	8,704,787	8,704,787	25,140,000	0	870,025	870,025
31	75/75	8,815,867	8,815,867	25,900,000	0	888,939	888,939
32	76/76	9,028,752	9,028,752	26,680,000	0	906,568	906,568
33	77/77	9,246,179	9,246,179	27,480,000	0	922,886	922,886
34	78/78	9,468,046	9,468,046	28,300,000	0	937,434	937,434
35	79/79	9,694,471	9,694,471	29,140,000	0	950,189	950,189
36	80/80	9,925,413	9,925,413	30,020,000	0	960,889	960,889
37	81/81	10,160,226	10,160,226	30,920,000	0	969,257	969,257
38	82/82	10,398,523	10,398,523	31,840,000	0	974,991	974,991
39	83/83	10,639,787	10,639,787	32,800,000	0	977,769	977,769
40	84/84	10,883,173	10,883,173	33,780,000	0	977,247	977,247

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

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

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

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

Transfer Tax Details

Year	M/F Ages	(1) Total Estate Assets	(2) Taxable Estate	(3) Remaining Available Unified Credit Equivalent*	(4) Federal Estate Tax	(5) Income Tax on Retirement Plan Assets	(6) Total Transfer Taxes (4)+(5)
41	85/85	11,127,589	11,127,589	34,800,000	0	973,540	973,540
42	86/86	11,372,346	11,372,346	35,840,000	0	966,357	966,357
43	87/87	11,615,847	11,615,847	36,920,000	0	955,402	955,402
44	88/88	11,855,972	11,855,972	38,040,000	0	940,374	940,374
45	89/89	12,090,229	12,090,229	39,180,000	0	920,966	920,966
46	90/90	12,315,799	12,315,799	40,340,000	0	897,644	897,644
47	91/91	12,403,574	12,403,574	41,560,000	0	870,238	870,238
48	92/92	12,488,948	12,488,948	42,800,000	0	838,606	838,606
49	93/93	12,579,243	12,579,243	44,080,000	0	802,633	802,633
50	94/94	12,685,079	12,685,079	45,420,000	0	763,295	763,295

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

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

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

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

Summary of Transfer Taxation of Retirement Plan Assets

		Plan Assets Initial Value 105,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%	Heirs' Income Tax Rate 40.00%		
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	45/45	131,413	0	52,565	52,565	78,848	40%
2	46/46	160,209	0	64,084	64,084	96,125	40%
3	47/47	191,569	0	76,628	76,628	114,941	40%
4	48/48	225,686	0	90,274	90,274	135,412	40%
5	49/49	262,766	0	105,106	105,106	157,660	40%
6	50/50	303,032	0	121,213	121,213	181,819	40%
7	51/51	346,721	0	138,688	138,688	208,033	40%
8	52/52	394,087	0	157,635	157,635	236,452	40%
9	53/53	445,402	0	178,161	178,161	267,241	40%
10	54/54	500,958	0	200,383	200,383	300,575	40%
11	55/55	561,066	0	224,426	224,426	336,640	40%
12	56/56	626,060	0	250,424	250,424	375,636	40%
13	57/57	696,299	0	278,520	278,520	417,779	40%
14	58/58	772,164	0	308,866	308,866	463,298	40%
15	59/59	854,065	0	341,626	341,626	512,439	40%
16	60/60	942,440	0	376,976	376,976	565,464	40%
17	61/61	1,037,759	0	415,104	415,104	622,655	40%
18	62/62	1,140,522	0	456,209	456,209	684,313	40%
19	63/63	1,251,268	0	500,507	500,507	750,761	40%
20	64/64	1,370,570	0	548,228	548,228	822,342	40%
21	65/65	1,464,310	0	585,724	585,724	878,586	40%
22	66/66	1,564,461	0	625,784	625,784	938,677	40%
23	67/67	1,671,462	0	668,585	668,585	1,002,877	40%
24	68/68	1,785,782	0	714,313	714,313	1,071,469	40%
25	69/69	1,907,921	0	763,168	763,168	1,144,753	40%
26	70/70	1,964,019	0	785,608	785,608	1,178,411	40%
27	71/71	2,019,165	0	807,666	807,666	1,211,499	40%
28	72/72	2,072,997	0	829,199	829,199	1,243,798	40%
29	73/73	2,125,112	0	850,045	850,045	1,275,067	40%
30	74/74	2,175,062	0	870,025	870,025	1,305,037	40%
31	75/75	2,222,348	0	888,939	888,939	1,333,409	40%
32	76/76	2,266,421	0	906,568	906,568	1,359,853	40%
33	77/77	2,307,214	0	922,886	922,886	1,384,328	40%
34	78/78	2,343,586	0	937,434	937,434	1,406,152	40%
35	79/79	2,375,472	0	950,189	950,189	1,425,283	40%
36	80/80	2,402,223	0	960,889	960,889	1,441,334	40%
37	81/81	2,423,142	0	969,257	969,257	1,453,885	40%
38	82/82	2,437,477	0	974,991	974,991	1,462,486	40%
39	83/83	2,444,423	0	977,769	977,769	1,466,654	40%
40	84/84	2,443,118	0	977,247	977,247	1,465,871	40%

3. Current Retirement Plan Including Executive Bonus Plan

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

For: Alan Westbrook & Jordan Westbrook

Summary of Transfer Taxation of Retirement Plan Assets

		Plan Assets Initial Value 105,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%	Heirs' Income Tax Rate 40.00%		
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	85/85	2,433,849	0	973,540	973,540	1,460,309	40%
42	86/86	2,415,893	0	966,357	966,357	1,449,536	40%
43	87/87	2,388,506	0	955,402	955,402	1,433,104	40%
44	88/88	2,350,934	0	940,374	940,374	1,410,560	40%
45	89/89	2,302,416	0	920,966	920,966	1,381,450	40%
46	90/90	2,244,110	0	897,644	897,644	1,346,466	40%
47	91/91	2,175,596	0	870,238	870,238	1,305,358	40%
48	92/92	2,096,514	0	838,606	838,606	1,257,908	40%
49	93/93	2,006,582	0	802,633	802,633	1,203,949	40%
50	94/94	1,908,237	0	763,295	763,295	1,144,942	40%