

Self-Financed Life Insurance Integrated with Wealthy and Wise®

For: Tom and Donna Anthony



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

[Licensed user's name appears here]

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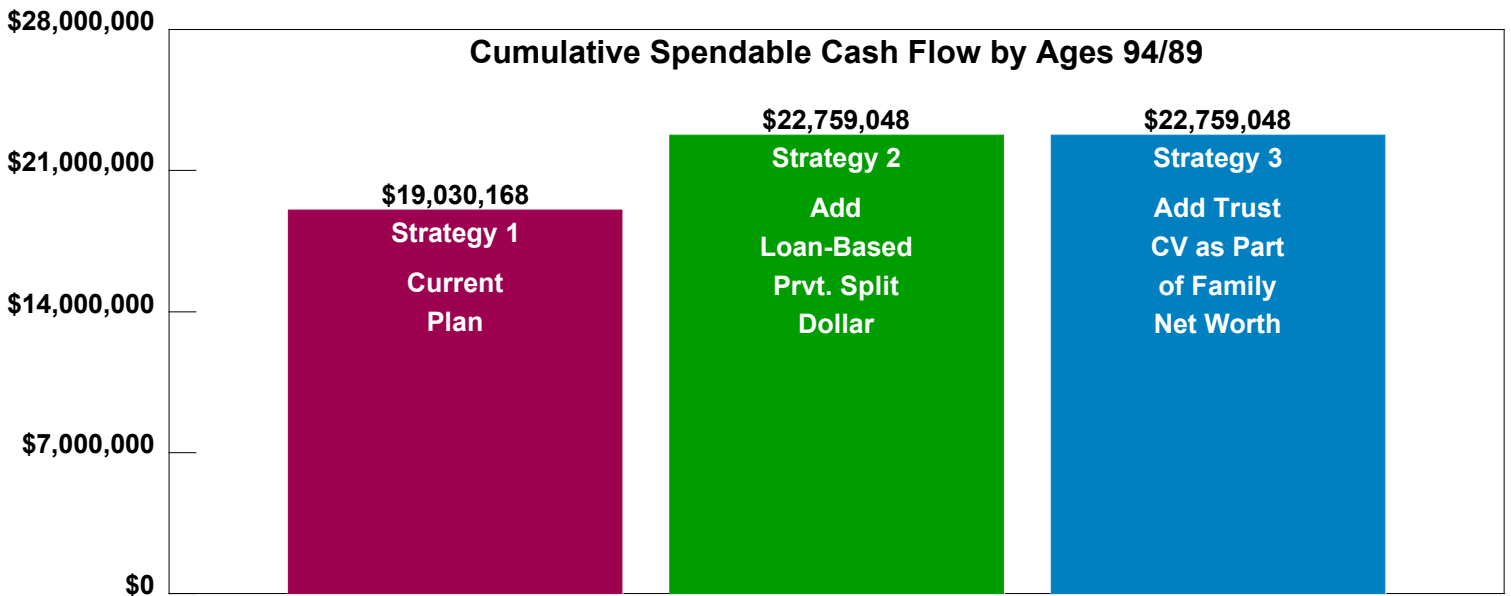
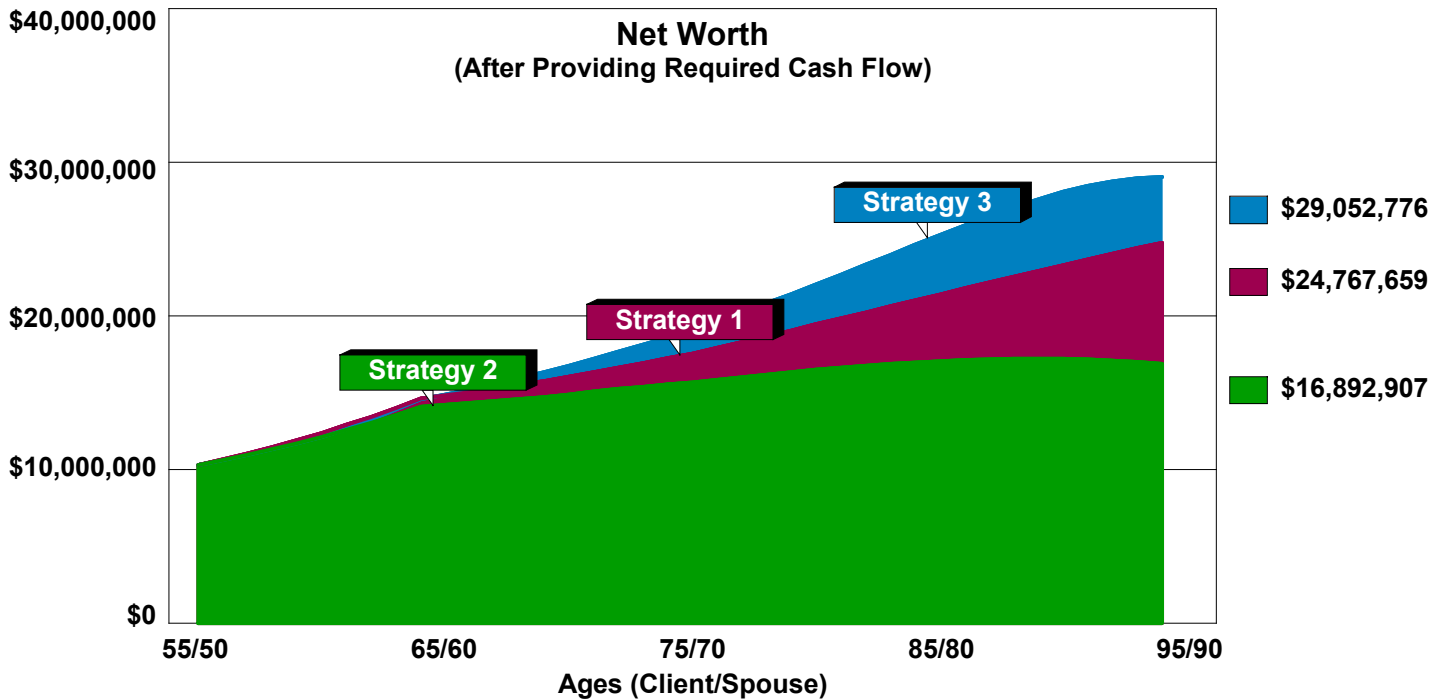
**Strategy 1 vs. Strategy 2 vs. Strategy 3**

# Strategy 1 vs. Strategy 2 vs. Strategy 3

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For: Tom Sexton & Donna Anthony

## Comparison of Alternatives



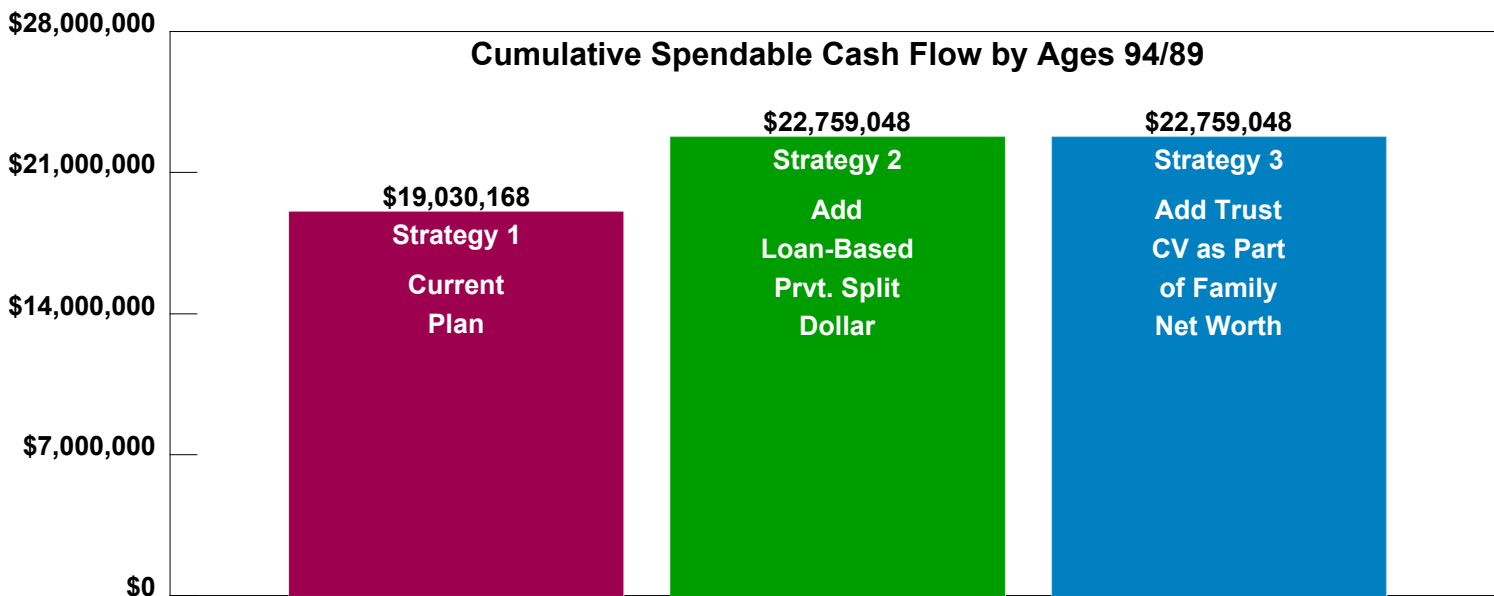
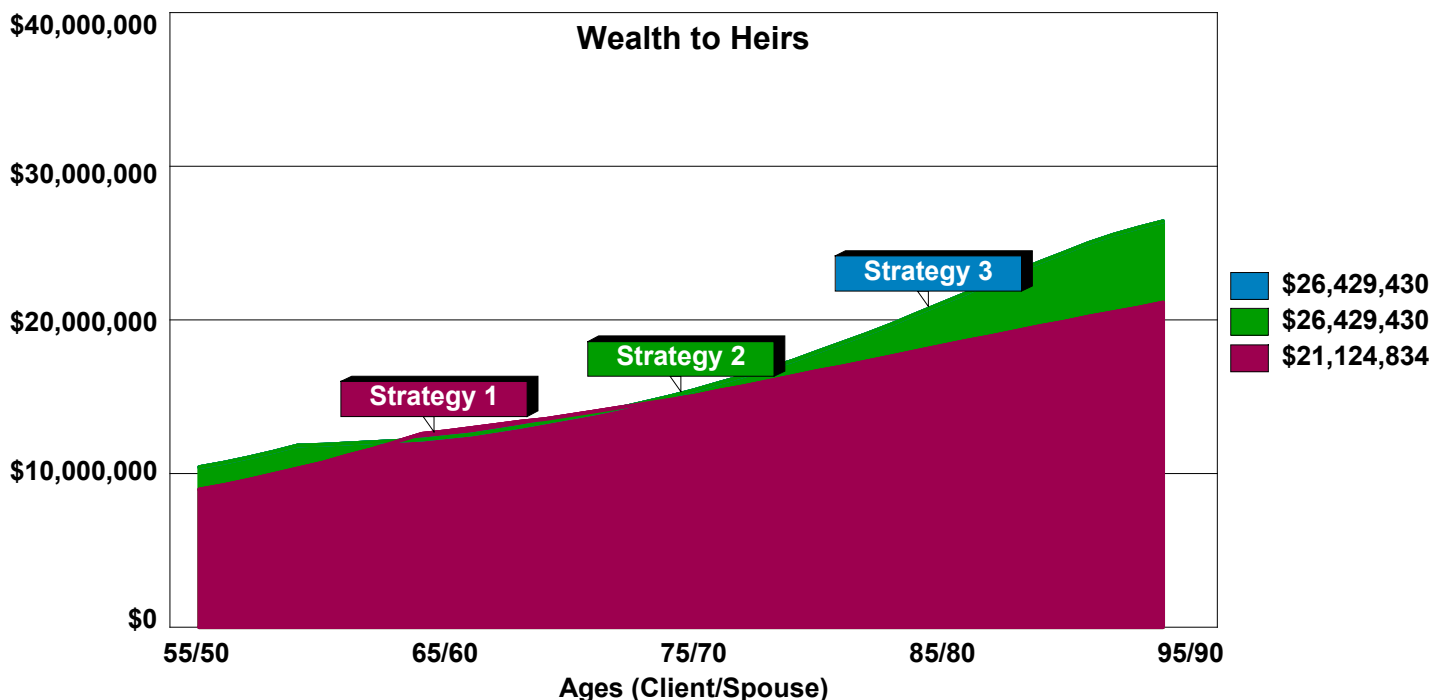
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# Strategy 1 vs. Strategy 2 vs. Strategy 3

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## Comparison of Alternatives



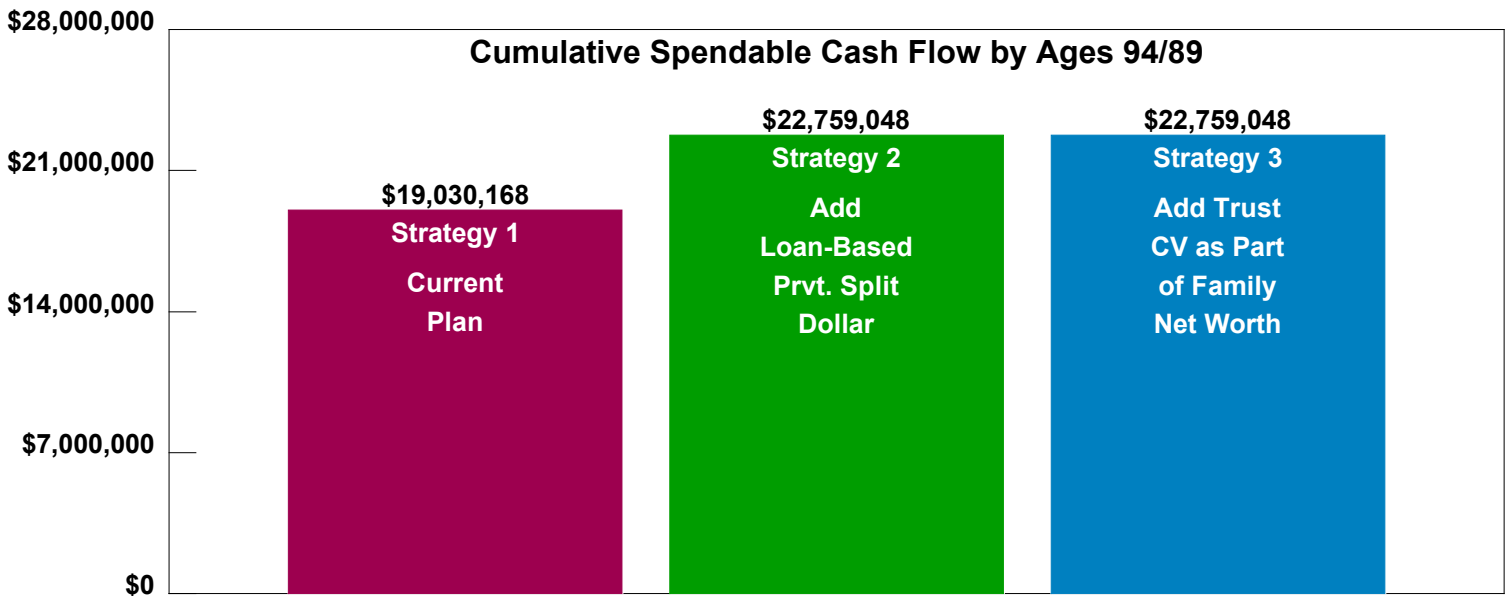
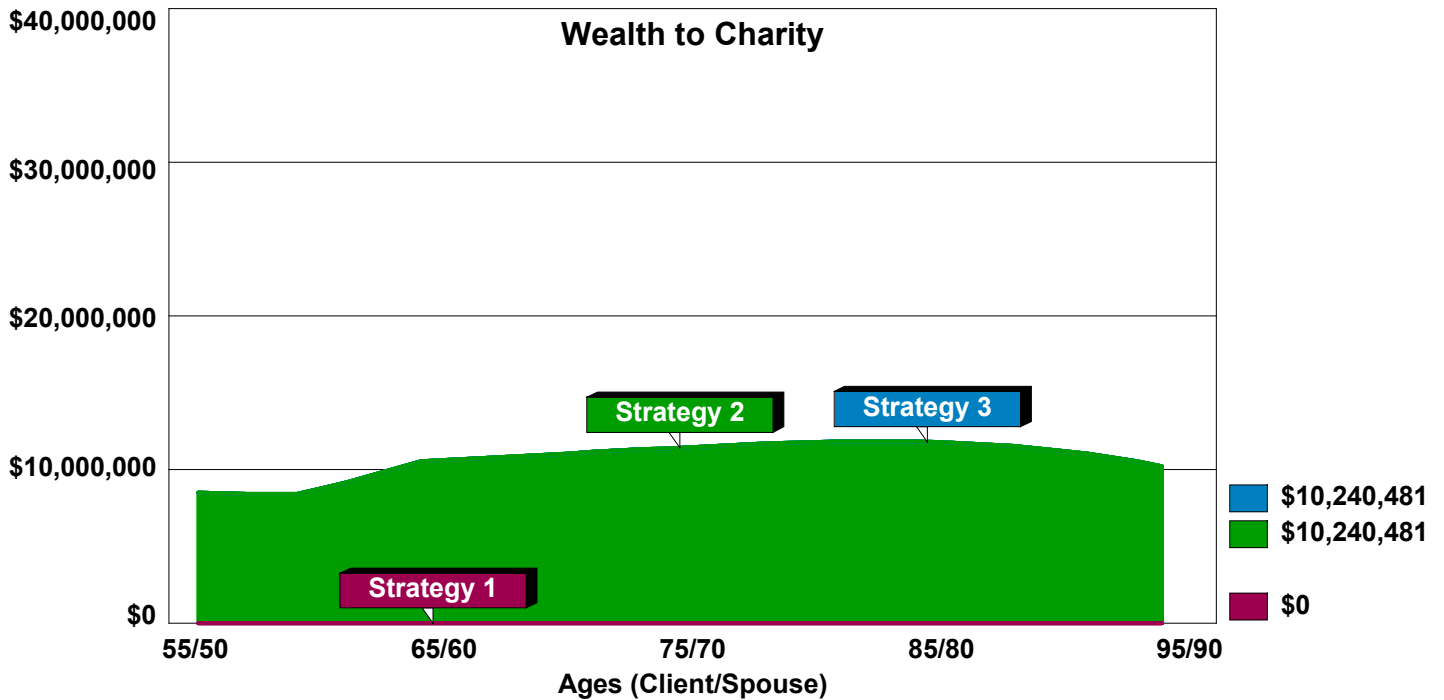
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# Strategy 1 vs. Strategy 2 vs. Strategy 3

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## Comparison of Alternatives



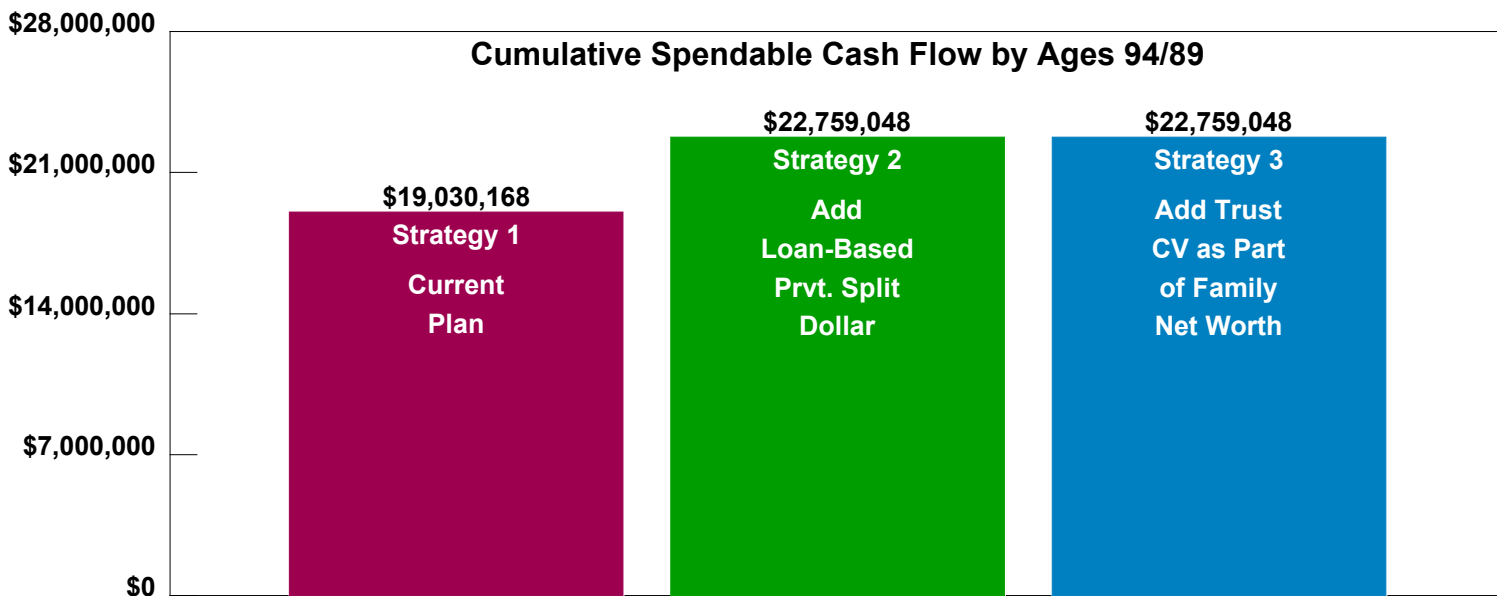
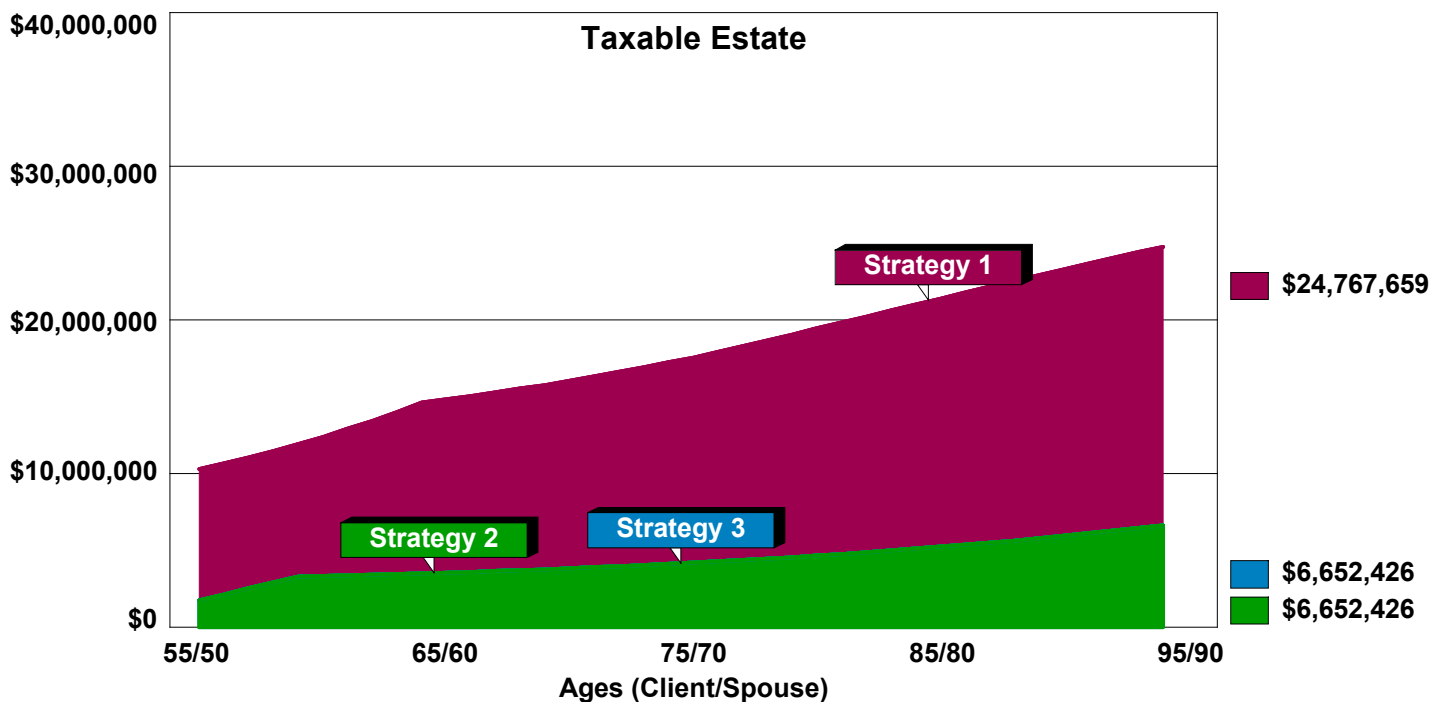
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# Strategy 1 vs. Strategy 2 vs. Strategy 3

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For: Tom Sexton & Donna Anthony

## Comparison of Alternatives



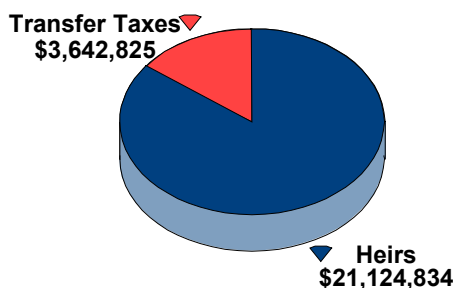
# Strategy 1 vs. Strategy 2 vs. Strategy 3

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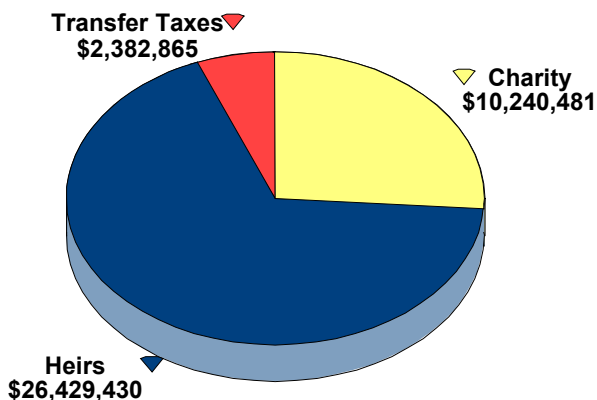
For: Tom Sexton & Donna Anthony

## Comparison of Alternatives at Ages 94/89

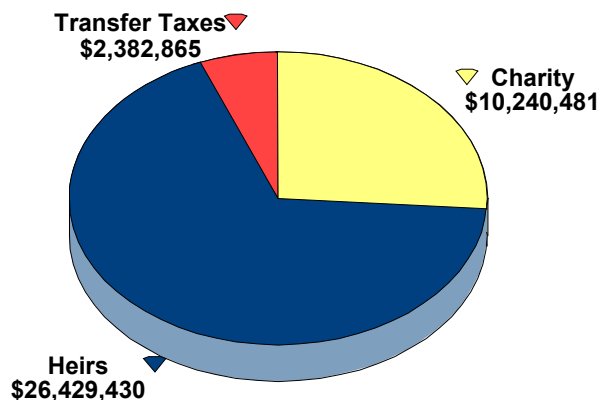
**Strategy 1**  
**Current Plan**  
Total Wealth Distributed: \$24,767,659



**Strategy 2**  
**Add Loan-Based Prvt. Split Dollar**  
Total Wealth Distributed: \$39,052,776



**Strategy 3**  
**Add Trust CV as Part of Family Net Worth**  
Total Wealth Distributed: \$39,052,776



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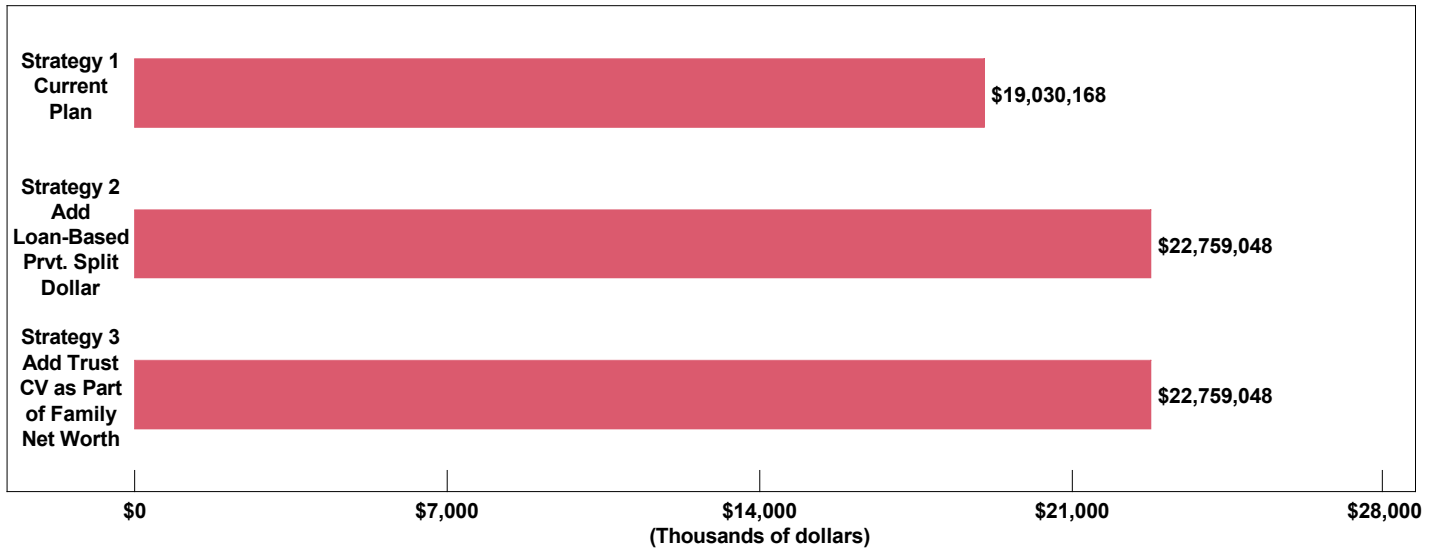
# Strategy 1 vs. Strategy 2 vs. Strategy 3

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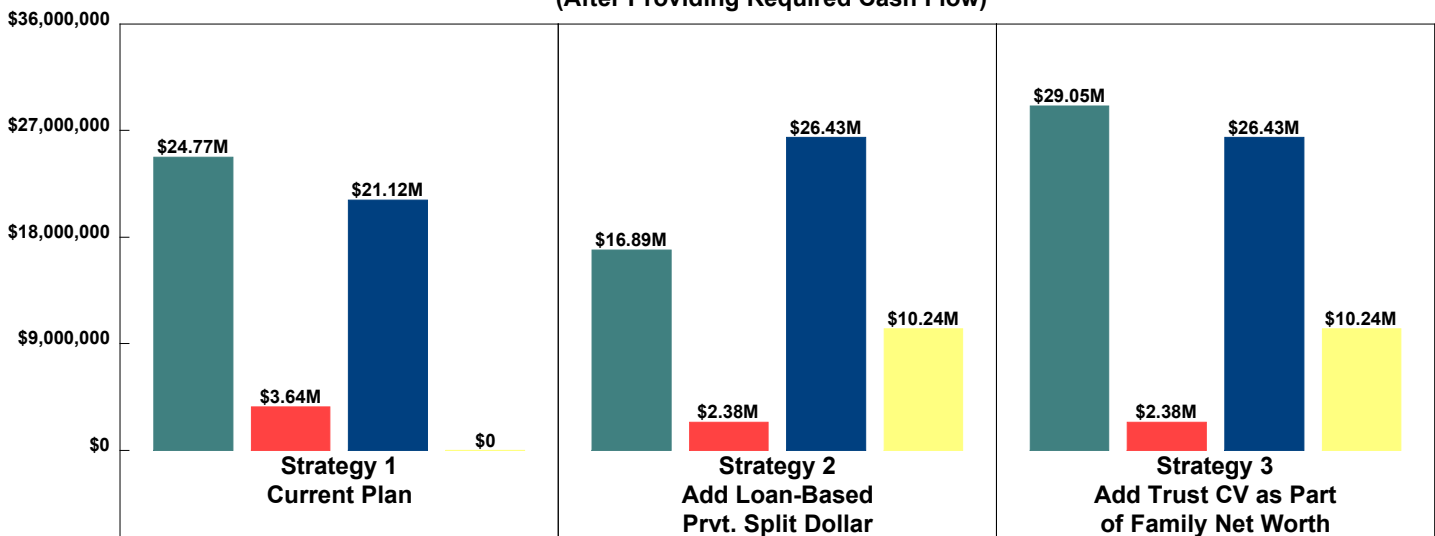
For: Tom Sexton & Donna Anthony

## Summary Analysis of Alternatives

Cumulative Spendable Cash Flow by Ages 94/89



Values at Ages 94/89  
(After Providing Required Cash Flow)



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

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# Strategy 1 vs. Strategy 2 vs. Strategy 3

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For: Tom Sexton & Donna Anthony

## Comparison of Alternatives (Spendable Cash Flow and Net Worth)

Year	M/F Ages	Spendable Cash Flow			Net Worth*		
		Strategy 1 Current Plan	Strategy 2 Add Loan-Based Prvt. Split Dollar	Strategy 3 Add Trust CV as Part of Family Net Worth	Strategy 1 Current Plan	Strategy 2 Add Loan-Based Prvt. Split Dollar	Strategy 3 Add Trust CV as Part of Family Net Worth
1	55/50	0	370,152	370,152	10,313,138	10,303,238	10,303,238
2	56/51	0	380,304	380,304	10,665,256	10,635,284	10,635,284
3	57/52	0	390,456	390,456	11,052,636	10,988,823	10,988,823
4	58/53	0	400,608	400,608	11,472,693	11,359,576	11,359,576
5	59/54	0	410,760	410,760	11,923,714	11,745,218	11,745,218
6	60/55	0	50,760	50,760	12,404,672	12,158,489	12,158,489
7	61/56	0	50,760	50,760	12,915,065	12,598,802	12,657,715
8	62/57	0	50,760	50,760	13,454,808	13,065,986	13,269,276
9	63/58	0	50,760	50,760	14,024,154	13,560,203	13,915,369
10	64/59	0	50,760	50,760	14,623,622	14,081,878	14,596,904
11	65/60	400,000	450,760	450,760	14,842,952	14,215,655	14,914,055
12	66/61	412,000	462,760	462,760	15,070,442	14,349,243	15,242,001
13	67/62	424,360	475,120	475,120	15,304,133	14,482,086	15,616,662
14	68/63	437,091	487,851	487,851	15,540,616	14,613,688	15,969,763
15	69/64	450,204	500,964	500,964	15,779,610	14,743,605	16,337,537
16	70/65	463,710	514,470	514,470	16,063,669	14,914,224	16,763,464
17	71/66	477,621	528,381	528,381	16,352,773	15,085,350	17,208,399
18	72/67	491,950	542,710	542,710	16,646,886	15,254,782	17,671,248
19	73/68	506,708	557,468	557,468	16,945,999	15,405,364	18,135,917
20	74/69	521,909	572,669	572,669	17,250,126	15,547,875	18,614,205
21	75/70	537,567	588,327	588,327	17,559,295	15,681,492	19,106,109
22	76/71	553,694	604,454	604,454	17,924,660	15,859,290	19,665,281
23	77/72	570,304	621,064	621,064	18,298,757	16,030,702	20,241,589
24	78/73	587,413	638,173	638,173	18,681,849	16,194,920	20,834,226
25	79/74	605,036	655,796	655,796	19,074,226	16,351,067	21,441,820
26	80/75	623,187	673,947	673,947	19,461,858	16,498,199	22,063,081
27	81/76	641,883	692,643	692,643	19,848,961	16,635,300	22,696,315
28	82/77	661,139	711,899	711,899	20,236,955	16,761,280	23,339,087
29	83/78	680,973	731,733	731,733	20,625,534	16,874,977	23,987,606
30	84/79	701,402	752,162	752,162	21,014,296	16,975,148	24,636,993
31	85/80	722,444	773,204	773,204	21,402,749	17,060,459	25,279,972
32	86/81	744,118	794,878	794,878	21,790,331	17,129,499	25,909,987
33	87/82	766,441	817,201	817,201	22,176,398	17,180,755	26,518,061
34	88/83	789,435	840,195	840,195	22,560,241	17,212,624	27,092,215
35	89/84	813,118	863,878	863,878	22,941,077	17,223,394	27,621,103
36	90/85	837,511	888,271	888,271	23,318,055	17,211,248	28,089,790
37	91/86	862,637	913,397	913,397	23,690,242	17,174,247	28,484,704
38	92/87	888,516	939,276	939,276	24,056,639	17,110,335	28,789,147
39	93/88	915,171	965,931	965,931	24,416,166	17,017,330	28,984,852
40	94/89	942,626	993,386	993,386	24,767,659	16,892,907	29,052,776
		19,030,168	22,759,048	22,759,048			

\*After spendable cash flow.

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# Strategy 1 vs. Strategy 2 vs. Strategy 3

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For: Tom Sexton & Donna Anthony

## Comparison of Alternatives (Wealth to Charity and Wealth to Heirs)

Year	M/F Ages	Wealth to Charity			Wealth to Heirs		
		Strategy 1 Current Plan	Strategy 2 Add Loan-Based Prvt. Split Dollar	Strategy 3 Add Trust CV as Part of Family Net Worth	Strategy 1 Current Plan	Strategy 2 Add Loan-Based Prvt. Split Dollar	Strategy 3 Add Trust CV as Part of Family Net Worth
1	55/50	0	8,523,238	8,523,238	8,983,036	10,417,745	10,417,745
2	56/51	0	8,472,684	8,472,684	9,278,815	10,736,213	10,736,213
3	57/52	0	8,441,009	8,441,009	9,604,214	11,078,263	11,078,263
4	58/53	0	8,423,914	8,423,914	9,957,062	11,446,290	11,446,290
5	59/54	0	8,419,053	8,419,053	10,335,920	11,842,507	11,842,507
6	60/55	0	8,799,133	8,799,133	10,739,924	11,904,753	11,904,753
7	61/56	0	9,203,535	9,203,535	11,168,655	11,971,972	11,971,972
8	62/57	0	9,632,049	9,632,049	11,622,039	12,044,669	12,044,669
9	63/58	0	10,084,791	10,084,791	12,100,289	12,123,346	12,123,346
10	64/59	0	10,562,139	10,562,139	12,603,842	12,208,465	12,208,465
11	65/60	0	10,648,681	10,648,681	12,788,080	12,382,069	12,382,069
12	66/61	0	10,732,067	10,732,067	12,979,171	12,569,655	12,569,655
13	67/62	0	10,811,675	10,811,675	13,175,472	12,807,853	12,807,853
14	68/63	0	10,886,942	10,886,942	13,374,117	13,064,631	13,064,631
15	69/64	0	10,957,345	10,957,345	13,574,872	13,341,215	13,341,215
16	70/65	0	11,065,192	11,065,192	13,813,482	13,631,996	13,631,996
17	71/66	0	11,170,201	11,170,201	14,056,329	13,944,542	13,944,542
18	72/67	0	11,270,079	11,270,079	14,303,384	14,280,404	14,280,404
19	73/68	0	11,347,574	11,347,574	14,554,639	14,643,485	14,643,485
20	74/69	0	11,413,358	11,413,358	14,810,106	15,033,187	15,033,187
21	75/70	0	11,466,499	11,466,499	15,069,808	15,450,571	15,450,571
22	76/71	0	11,559,958	11,559,958	15,376,714	15,887,837	15,887,837
23	77/72	0	11,643,043	11,643,043	15,690,956	16,353,634	16,353,634
24	78/73	0	11,714,820	11,714,820	16,012,753	16,848,219	16,848,219
25	79/74	0	11,774,275	11,774,275	16,342,350	17,371,374	17,371,374
26	80/75	0	11,820,321	11,820,321	16,667,961	17,923,048	17,923,048
27	81/76	0	11,851,793	11,851,793	16,993,127	18,502,874	18,502,874
28	82/77	0	11,867,446	11,867,446	17,319,042	19,109,836	19,109,836
29	83/78	0	11,865,952	11,865,952	17,645,449	19,741,658	19,741,658
30	84/79	0	11,845,894	11,845,894	17,972,009	20,395,075	20,395,075
31	85/80	0	11,805,763	11,805,763	18,298,309	21,064,536	21,064,536
32	86/81	0	11,743,955	11,743,955	18,623,878	21,745,312	21,745,312
33	87/82	0	11,658,764	11,658,764	18,948,174	22,430,376	22,430,376
34	88/83	0	11,548,378	11,548,378	19,270,602	23,109,817	23,109,817
35	89/84	0	11,410,872	11,410,872	19,590,505	23,774,488	23,774,488
36	90/85	0	11,244,203	11,244,203	19,907,166	24,411,787	24,411,787
37	91/86	0	11,046,201	11,046,201	20,219,803	25,010,623	25,010,623
38	92/87	0	10,814,564	10,814,564	20,527,577	25,556,929	25,556,929
39	93/88	0	10,546,854	10,546,854	20,829,579	26,035,225	26,035,225
40	94/89	0	10,240,481	10,240,481	21,124,834	26,429,430	26,429,430

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**Strategy 1: Current Plan**

# Strategy 1: Current Plan

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

For: Tom Sexton & Donna Anthony, Ages 55/50

## Client Information Summary

### Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 800,000	
	Liquid Assets (Tax Exempt Interest)	2,800,000	
	Equity Assets	5,000,000	
	Tax Deferred Assets	0	
		<hr/>	
	Total Liquid Assets		8,600,000
<u>Illiquid Assets:</u>	Principal Residence	1,000,000	
	Personal Property	400,000	
		<hr/>	
	Total Illiquid Assets		1,400,000
<u>Other Assets:</u>	Total Other Assets Inside the Estate		0
			<hr/>
	Total Estate Assets		\$10,000,000
	Total Other Assets Outside the Estate		0

### Funding Options for Required Cash Flow

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

### Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	45.00%
	Retirement	45.00%
<u>Life Expectancy:</u>	Joint	38 Years
	Tom Sexton	Age 92
	Donna Anthony	Age 87
<u>Taxable Account:</u>		Taxable
	Yield Assumption	5.00%
<u>Tax Exempt Account:</u>		Tax Exempt
	Yield Assumption	4.00%
<u>Equities:</u>		Equity
	Growth Rate	7.00%
	Dividend Rate	1.00%

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.

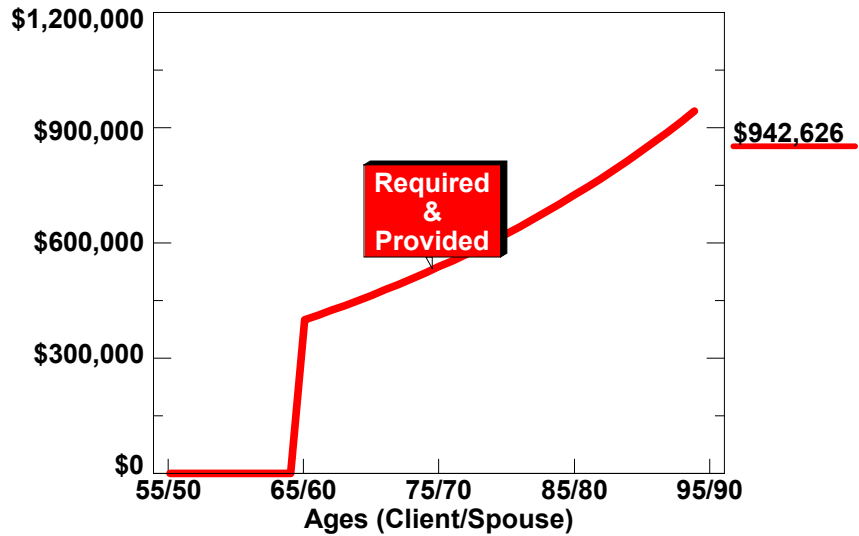
## Analysis of After Tax Cash Flow Requirements

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

### Withdrawal Order

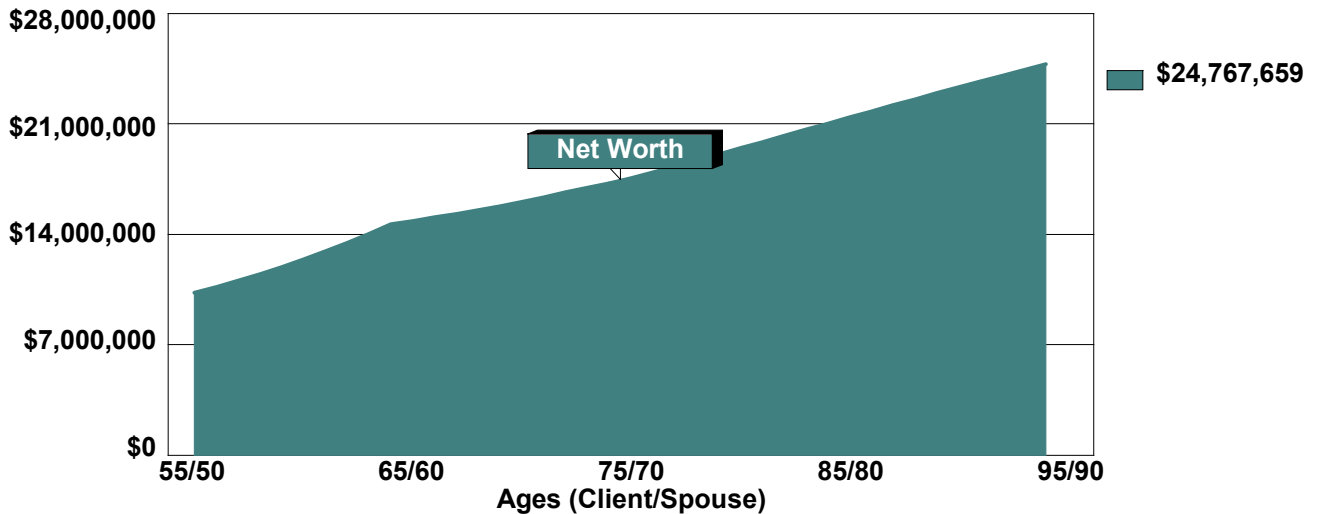
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Equities

### 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)



# Strategy 1: Current Plan

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

For: Tom Sexton & Donna Anthony

## 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 Taxable & Tax Exempt Accounts	(4) After Tax Cash Flow from Equity Assets	(5) Total After Tax Cash Flow Provided*
1	55/50	0	0	0	0	0
2	56/51	0	0	0	0	0
3	57/52	0	0	0	0	0
4	58/53	0	0	0	0	0
5	59/54	0	0	0	0	0
6	60/55	0	0	0	0	0
7	61/56	0	0	0	0	0
8	62/57	0	0	0	0	0
9	63/58	0	0	0	0	0
10	64/59	0	0	0	0	0
11	65/60	400,000	0	400,000	0	400,000
12	66/61	412,000	0	412,000	0	412,000
13	67/62	424,360	0	424,360	0	424,360
14	68/63	437,091	0	437,091	0	437,091
15	69/64	450,204	0	450,204	0	450,204
16	70/65	463,710	41,157	422,553	0	463,710
17	71/66	477,621	42,392	435,229	0	477,621
18	72/67	491,950	43,663	448,287	0	491,950
19	73/68	506,708	44,973	461,735	0	506,708
20	74/69	521,909	46,322	475,587	0	521,909
21	75/70	537,567	47,712	489,855	0	537,567
22	76/71	553,694	98,285	455,409	0	553,694
23	77/72	570,304	101,233	469,071	0	570,304
24	78/73	587,413	104,271	483,142	0	587,413
25	79/74	605,036	107,399	497,637	0	605,036
26	80/75	623,187	110,621	37,120	475,446	623,187
27	81/76	641,883	113,939	0	527,944	641,883
28	82/77	661,139	117,357	0	543,782	661,139
29	83/78	680,973	120,878	0	560,095	680,973
30	84/79	701,402	124,504	0	576,898	701,402
31	85/80	722,444	128,240	0	594,204	722,444
32	86/81	744,118	132,087	0	612,031	744,118
33	87/82	766,441	136,049	0	630,392	766,441
34	88/83	789,435	140,131	0	649,304	789,435
35	89/84	813,118	144,335	0	668,783	813,118
36	90/85	837,511	148,665	0	688,846	837,511
37	91/86	862,637	153,125	0	709,512	862,637
38	92/87	888,516	157,718	0	730,798	888,516
39	93/88	915,171	162,450	0	752,721	915,171
40	94/89	942,626	167,324	0	775,302	942,626
		19,030,168	2,734,830	6,799,280	9,496,058	19,030,168

\*IMPORTANT NOTE: For this plan to be financially sound, column (5) must be sufficient to provide the values in column (1).

- Column (1): assumes 0.00% inflation in yrs 1-11, 3.00% thereafter.
- Column (2): see "Expected Cash Flow".
- Column (3): see detail reports for Taxable and Tax Exempt Accounts.
- Column (4): see "Details of Equity Assets" and "Details of Portfolio Turnover".

# Strategy 1: Current Plan

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

For: Tom Sexton & Donna Anthony

## Spendable Cash Flow Required

Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	(2) After Tax Spendable Cash Flow Required
1	55/50	0	0
2	56/51	0	0
3	57/52	0	0
4	58/53	0	0
5	59/54	0	0
6	60/55	0	0
7	61/56	0	0
8	62/57	0	0
9	63/58	0	0
10	64/59	0	0
11	65/60	400,000	400,000
12	66/61	412,000	412,000
13	67/62	424,360	424,360
14	68/63	437,091	437,091
15	69/64	450,204	450,204
16	70/65	463,710	463,710
17	71/66	477,621	477,621
18	72/67	491,950	491,950
19	73/68	506,708	506,708
20	74/69	521,909	521,909
21	75/70	537,567	537,567
22	76/71	553,694	553,694
23	77/72	570,304	570,304
24	78/73	587,413	587,413
25	79/74	605,036	605,036
26	80/75	623,187	623,187
27	81/76	641,883	641,883
28	82/77	661,139	661,139
29	83/78	680,973	680,973
30	84/79	701,402	701,402
31	85/80	722,444	722,444
32	86/81	744,118	744,118
33	87/82	766,441	766,441
34	88/83	789,435	789,435
35	89/84	813,118	813,118
36	90/85	837,511	837,511
37	91/86	862,637	862,637
38	92/87	888,516	888,516
39	93/88	915,171	915,171
40	94/89	942,626	942,626
		<b>19,030,168</b>	<b>19,030,168</b>

Column (1) assumes 0.00% inflation for 11 years, 3.00% thereafter.



# Strategy 1: Current Plan

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

For: Tom Sexton & Donna Anthony

## Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) Total Expected After Tax Cash Flow
1	55/50	0	0
2	56/51	0	0
3	57/52	0	0
4	58/53	0	0
5	59/54	0	0
6	60/55	0	0
7	61/56	0	0
8	62/57	0	0
9	63/58	0	0
10	64/59	0	0
11	65/60	0	0
12	66/61	0	0
13	67/62	0	0
14	68/63	0	0
15	69/64	0	0
16	70/65	41,157	41,157
17	71/66	42,392	42,392
18	72/67	43,663	43,663
19	73/68	44,973	44,973
20	74/69	46,322	46,322
21	75/70	47,712	47,712
22	76/71	98,285	98,285
23	77/72	101,233	101,233
24	78/73	104,271	104,271
25	79/74	107,399	107,399
26	80/75	110,621	110,621
27	81/76	113,939	113,939
28	82/77	117,357	117,357
29	83/78	120,878	120,878
30	84/79	124,504	124,504
31	85/80	128,240	128,240
32	86/81	132,087	132,087
33	87/82	136,049	136,049
34	88/83	140,131	140,131
35	89/84	144,335	144,335
36	90/85	148,665	148,665
37	91/86	153,125	153,125
38	92/87	157,718	157,718
39	93/88	162,450	162,450
40	94/89	167,324	167,324
		2,734,830	2,734,830

Column (1) assumes 3.00% inflation.

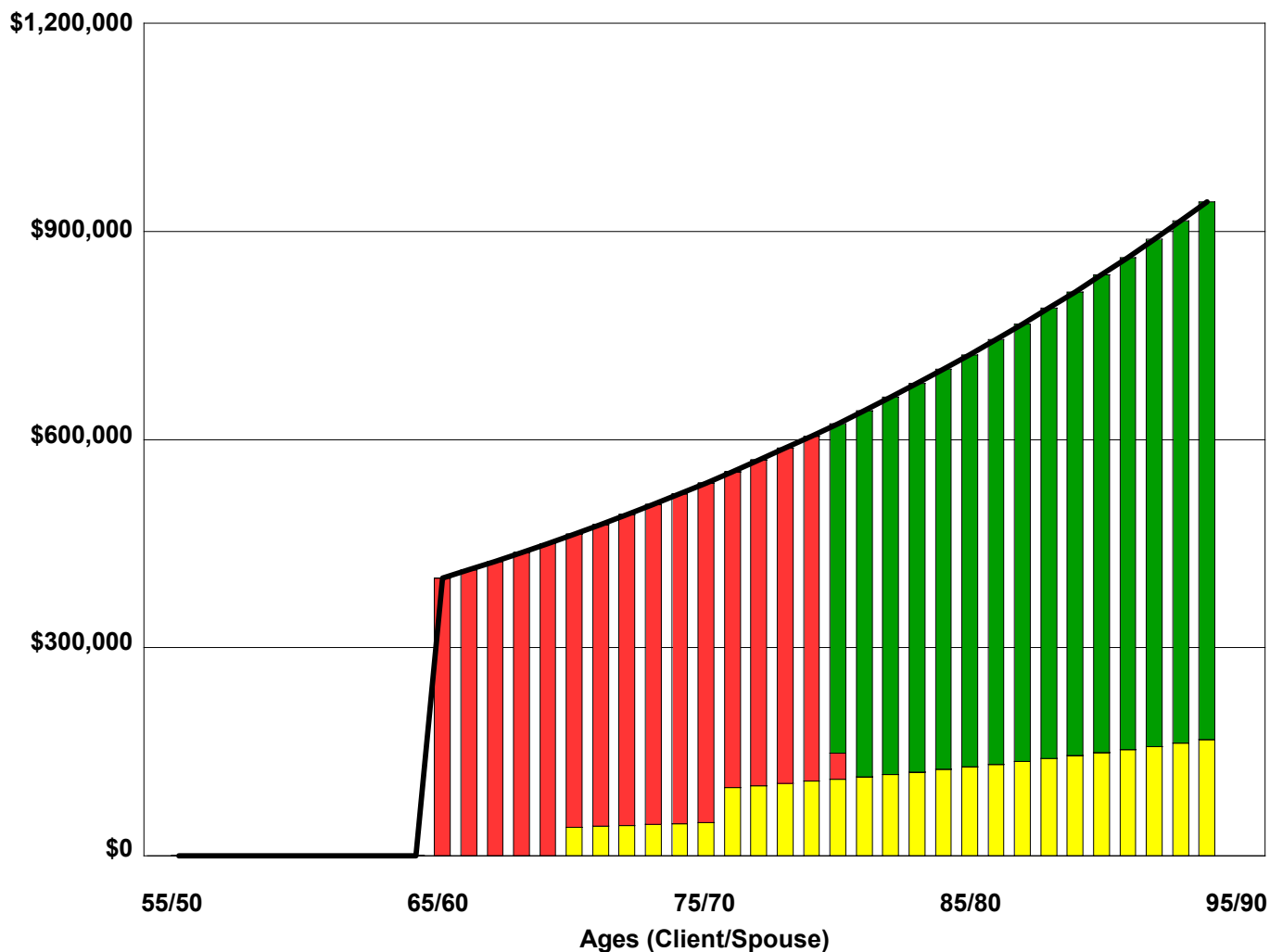
\*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

# Strategy 1: Current Plan

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

For: Tom Sexton & Donna Anthony

## Sources of Cash Flow 40 Year Analysis



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

# Strategy 1: Current Plan

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

For: Tom Sexton & Donna Anthony

## Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Taxable Assets	+	(2) Year End Value of Tax Exempt Assets	+	(3) Year End Value of Equity Assets	=	(4) Total Liquid Assets
1	55/50	822,000		2,912,000		5,159,138		8,893,138
2	56/51	844,605		3,028,480		5,349,571		9,222,656
3	57/52	867,832		3,149,619		5,567,371		9,584,822
4	58/53	891,697		3,275,604		5,809,730		9,977,031
5	59/54	916,219		3,406,628		6,074,702		10,397,549
6	60/55	941,415		3,542,893		6,361,008		10,845,316
7	61/56	967,304		3,684,609		6,667,885		11,319,798
8	62/57	993,905		3,831,993		6,994,973		11,820,871
9	63/58	1,021,237		3,985,273		7,342,232		12,348,742
10	64/59	1,049,321		4,144,684		7,709,878		12,903,883
11	65/60	667,177		4,310,471		8,098,330		13,075,978
12	66/61	262,194		4,482,890		8,508,182		13,253,266
13	67/62	0		4,493,553		8,940,169		13,433,722
14	68/63	0		4,218,720		9,395,150		13,613,870
15	69/64	0		3,919,257		9,874,093		13,793,350
16	70/65	0		3,636,572		10,378,065		14,014,637
17	71/66	0		3,329,397		10,908,227		14,237,624
18	72/67	0		2,996,354		11,465,829		14,462,183
19	73/68	0		2,636,004		12,052,205		14,688,209
20	74/69	0		2,246,834		12,668,775		14,915,609
21	75/70	0		1,827,258		13,317,044		15,144,302
22	76/71	0		1,426,723		13,998,605		15,425,328
23	77/72	0		995,958		14,715,140		15,711,098
24	78/73	0		533,329		15,468,420		16,001,749
25	79/74	0		37,120		16,260,314		16,297,434
26	80/75	0		0		16,583,980		16,583,980
27	81/76	0		0		16,865,454		16,865,454
28	82/77	0		0		17,143,121		17,143,121
29	83/78	0		0		17,416,509		17,416,509
30	84/79	0		0		17,685,042		17,685,042
31	85/80	0		0		17,948,053		17,948,053
32	86/81	0		0		18,204,787		18,204,787
33	87/82	0		0		18,454,407		18,454,407
34	88/83	0		0		18,695,995		18,695,995
35	89/84	0		0		18,928,555		18,928,555
36	90/85	0		0		19,151,010		19,151,010
37	91/86	0		0		19,362,196		19,362,196
38	92/87	0		0		19,560,868		19,560,868
39	93/88	0		0		19,745,690		19,745,690
40	94/89	0		0		19,915,233		19,915,233

# Strategy 1: Current Plan

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

For: Tom Sexton & Donna Anthony

## Details of Taxable Account\*

		Taxable Assets Initial Value 800,000	Taxable Yield 5.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%		
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	55/50	800,000	0	800,000	22,000	822,000	
2	56/51	822,000	0	822,000	22,605	844,605	
3	57/52	844,605	0	844,605	23,227	867,832	
4	58/53	867,832	0	867,832	23,865	891,697	
5	59/54	891,697	0	891,697	24,522	916,219	
6	60/55	916,219	0	916,219	25,196	941,415	
7	61/56	941,415	0	941,415	25,889	967,304	
8	62/57	967,304	0	967,304	26,601	993,905	
9	63/58	993,905	0	993,905	27,332	1,021,237	
10	64/59	1,021,237	0	1,021,237	28,084	1,049,321	
11	65/60	1,049,321	400,000	649,321	17,856	667,177	
12	66/61	667,177	412,000	255,177	7,017	262,194	
13	67/62	262,194	262,194	0	0	0	
14	68/63	0	0	0	0	0	
15	69/64	0	0	0	0	0	
16	70/65	0	0	0	0	0	
17	71/66	0	0	0	0	0	
18	72/67	0	0	0	0	0	
19	73/68	0	0	0	0	0	
20	74/69	0	0	0	0	0	
21	75/70	0	0	0	0	0	
22	76/71	0	0	0	0	0	
23	77/72	0	0	0	0	0	
24	78/73	0	0	0	0	0	
25	79/74	0	0	0	0	0	
26	80/75	0	0	0	0	0	
27	81/76	0	0	0	0	0	
28	82/77	0	0	0	0	0	
29	83/78	0	0	0	0	0	
30	84/79	0	0	0	0	0	
31	85/80	0	0	0	0	0	
32	86/81	0	0	0	0	0	
33	87/82	0	0	0	0	0	
34	88/83	0	0	0	0	0	
35	89/84	0	0	0	0	0	
36	90/85	0	0	0	0	0	
37	91/86	0	0	0	0	0	
38	92/87	0	0	0	0	0	
39	93/88	0	0	0	0	0	
40	94/89	0	0	0	0	0	
			1,074,194		274,194		

\*Assumes yield is subject to income tax.

# Strategy 1: Current Plan

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

For: Tom Sexton & Donna Anthony

## Details of Tax Exempt Account\*

		Tax Exempt Assets Initial Value 2,800,000		Tax Exempt Yield 4.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Year End Value of Account
1	55/50	2,800,000	0	2,800,000	112,000	2,912,000
2	56/51	2,912,000	0	2,912,000	116,480	3,028,480
3	57/52	3,028,480	0	3,028,480	121,139	3,149,619
4	58/53	3,149,619	0	3,149,619	125,985	3,275,604
5	59/54	3,275,604	0	3,275,604	131,024	3,406,628
6	60/55	3,406,628	0	3,406,628	136,265	3,542,893
7	61/56	3,542,893	0	3,542,893	141,716	3,684,609
8	62/57	3,684,609	0	3,684,609	147,384	3,831,993
9	63/58	3,831,993	0	3,831,993	153,280	3,985,273
10	64/59	3,985,273	0	3,985,273	159,411	4,144,684
11	65/60	4,144,684	0	4,144,684	165,787	4,310,471
12	66/61	4,310,471	0	4,310,471	172,419	4,482,890
13	67/62	4,482,890	162,166	4,320,724	172,829	4,493,553
14	68/63	4,493,553	437,091	4,056,462	162,258	4,218,720
15	69/64	4,218,720	450,204	3,768,516	150,741	3,919,257
16	70/65	3,919,257	422,553	3,496,704	139,868	3,636,572
17	71/66	3,636,572	435,229	3,201,343	128,054	3,329,397
18	72/67	3,329,397	448,287	2,881,110	115,244	2,996,354
19	73/68	2,996,354	461,735	2,534,619	101,385	2,636,004
20	74/69	2,636,004	475,587	2,160,417	86,417	2,246,834
21	75/70	2,246,834	489,855	1,756,979	70,279	1,827,258
22	76/71	1,827,258	455,409	1,371,849	54,874	1,426,723
23	77/72	1,426,723	469,071	957,652	38,306	995,958
24	78/73	995,958	483,142	512,816	20,513	533,329
25	79/74	533,329	497,637	35,692	1,428	37,120
26	80/75	37,120	37,120	0	0	0
27	81/76	0	0	0	0	0
28	82/77	0	0	0	0	0
29	83/78	0	0	0	0	0
30	84/79	0	0	0	0	0
31	85/80	0	0	0	0	0
32	86/81	0	0	0	0	0
33	87/82	0	0	0	0	0
34	88/83	0	0	0	0	0
35	89/84	0	0	0	0	0
36	90/85	0	0	0	0	0
37	91/86	0	0	0	0	0
38	92/87	0	0	0	0	0
39	93/88	0	0	0	0	0
40	94/89	0	0	0	0	0
			5,725,086		2,925,086	

\*Assumes yield is not subject to income tax.

# Strategy 1: Current Plan

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

For: Tom Sexton & Donna Anthony

## Details of Equity Assets

		Initial Cost Basis 3,000,000	Growth 7.00%	Dividend Tax Rate 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 30.00%	Turnover Assumption 25.00%		
Year	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Year End Value of Assets Before Turnover	(6)** Net Year End Value of Assets After Turnover	(7) After Tax Dividend Cash Flow	(8) After Tax Equity Sales Cash Flow	(9) Combined After Tax Cash Flow	
1	55/50	5,000,000	0	350,000	37,500	5,387,500	5,159,138	0	0	0	
2	56/51	5,159,138	0	361,140	38,694	5,558,972	5,349,571	0	0	0	
3	57/52	5,349,571	0	374,470	40,122	5,764,163	5,567,371	0	0	0	
4	58/53	5,567,371	0	389,716	41,755	5,998,842	5,809,730	0	0	0	
5	59/54	5,809,730	0	406,681	43,573	6,259,984	6,074,702	0	0	0	
6	60/55	6,074,702	0	425,229	45,560	6,545,491	6,361,008	0	0	0	
7	61/56	6,361,008	0	445,271	47,708	6,853,987	6,667,885	0	0	0	
8	62/57	6,667,885	0	466,752	50,009	7,184,646	6,994,973	0	0	0	
9	63/58	6,994,973	0	489,648	52,462	7,537,083	7,342,232	0	0	0	
10	64/59	7,342,232	0	513,956	55,067	7,911,255	7,709,878	0	0	0	
11	65/60	7,709,878	0	539,691	57,824	8,307,393	8,098,330	0	0	0	
12	66/61	8,098,330	0	566,883	60,737	8,725,950	8,508,182	0	0	0	
13	67/62	8,508,182	0	595,573	63,811	9,167,566	8,940,169	0	0	0	
14	68/63	8,940,169	0	625,812	67,051	9,633,032	9,395,150	0	0	0	
15	69/64	9,395,150	0	657,661	70,464	10,123,275	9,874,093	0	0	0	
16	70/65	9,874,093	0	691,187	74,056	10,639,336	10,378,065	0	0	0	
17	71/66	10,378,065	0	726,465	77,835	11,182,365	10,908,227	0	0	0	
18	72/67	10,908,227	0	763,576	81,812	11,753,615	11,465,829	0	0	0	
19	73/68	11,465,829	0	802,608	85,994	12,354,431	12,052,205	0	0	0	
20	74/69	12,052,205	0	843,654	90,392	12,986,251	12,668,775	0	0	0	
21	75/70	12,668,775	0	886,814	95,016	13,650,605	13,317,044	0	0	0	
22	76/71	13,317,044	0	932,193	99,878	14,349,115	13,998,605	0	0	0	
23	77/72	13,998,605	0	979,902	104,990	15,083,497	14,715,140	0	0	0	
24	78/73	14,715,140	0	1,030,060	110,364	15,855,564	15,468,420	0	0	0	
25	79/74	15,468,420	0	1,082,789	116,013	16,667,222	16,260,314	0	0	0	
26	80/75	16,260,314	371,801	1,112,196	0	17,000,709	16,583,980	119,164	356,282	475,446	
27	81/76	16,583,980	424,604	1,131,156	0	17,290,532	16,865,454	121,195	406,749	527,944	
28	82/77	16,865,454	439,152	1,149,841	0	17,576,143	17,143,121	123,197	420,585	543,782	
29	83/78	17,143,121	454,207	1,168,224	0	17,857,138	17,416,509	125,167	434,928	560,095	
30	84/79	17,416,509	469,795	1,186,270	0	18,132,984	17,685,042	127,100	449,798	576,898	
31	85/80	17,685,042	485,938	1,203,937	0	18,403,041	17,948,053	128,993	465,211	594,204	
32	86/81	17,948,053	502,663	1,221,177	0	18,666,567	18,204,787	130,840	481,191	612,031	
33	87/82	18,204,787	519,993	1,237,936	0	18,922,730	18,454,407	132,636	497,756	630,392	
34	88/83	18,454,407	537,955	1,254,152	0	19,170,604	18,695,995	134,373	514,931	649,304	
35	89/84	18,695,995	556,572	1,269,760	0	19,409,183	18,928,555	136,045	532,738	668,783	
36	90/85	18,928,555	575,872	1,284,688	0	19,637,371	19,151,010	137,645	551,201	688,846	
37	91/86	19,151,010	595,886	1,298,859	0	19,853,983	19,362,196	139,163	570,349	709,512	
38	92/87	19,362,196	616,638	1,312,189	0	20,057,747	19,560,868	140,592	590,206	730,798	
39	93/88	19,560,868	638,160	1,324,590	0	20,247,298	19,745,690	141,920	610,801	752,721	
40	94/89	19,745,690	660,482	1,335,965	0	20,421,173	19,915,233	143,139	632,163	775,302	
			7,849,718		1,708,687			1,981,169	7,514,889	9,496,058	

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

\*\*Column (6) has been reduced by a 1.00% management fee. (To review turnover calculations, see the Details of Portfolio Turnover report.)

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

# Strategy 1: Current Plan

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

For: Tom Sexton & Donna Anthony

## Details of Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 5,000,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 30.00%	Turnover Assumption 25.00%		
Yr	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Sale of Equities Caused by Turnover	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	(10)** Net Year End Value of Asset After Turnover
1	3,000,000	0	350,000	37,500	5,387,500	3,037,500	1,346,875	759,375	1,170,625	5,159,138
2	3,448,750	0	361,140	38,694	5,558,972	3,487,444	1,389,743	871,861	1,234,378	5,349,571
3	3,849,961	0	374,470	40,122	5,764,163	3,890,083	1,441,041	972,521	1,300,485	5,567,371
4	4,218,047	0	389,716	41,755	5,998,842	4,259,802	1,499,711	1,064,951	1,369,283	5,809,730
5	4,564,134	0	406,681	43,573	6,259,984	4,607,708	1,564,996	1,151,927	1,441,075	6,074,702
6	4,896,856	0	425,229	45,560	6,545,491	4,942,416	1,636,373	1,235,604	1,516,142	6,361,008
7	5,222,954	0	445,271	47,708	6,853,987	5,270,662	1,713,497	1,317,665	1,594,747	6,667,885
8	5,547,744	0	466,752	50,009	7,184,646	5,597,752	1,796,162	1,399,438	1,677,145	6,994,973
9	5,875,459	0	489,648	52,462	7,537,083	5,927,921	1,884,271	1,481,980	1,763,584	7,342,232
10	6,209,524	0	513,956	55,067	7,911,255	6,264,591	1,977,814	1,566,148	1,854,314	7,709,878
11	6,552,758	0	539,691	57,824	8,307,393	6,610,582	2,076,848	1,652,645	1,949,587	8,098,330
12	6,907,524	0	566,883	60,737	8,725,950	6,968,260	2,181,488	1,742,065	2,049,661	8,508,182
13	7,275,856	0	595,573	63,811	9,167,566	7,339,667	2,291,892	1,834,917	2,154,799	8,940,169
14	7,659,549	0	625,812	67,051	9,633,032	7,726,600	2,408,258	1,931,650	2,265,276	9,395,150
15	8,060,226	0	657,661	70,464	10,123,275	8,130,690	2,530,819	2,032,673	2,381,375	9,874,093
16	8,479,392	0	691,187	74,056	10,639,336	8,553,449	2,659,834	2,138,362	2,503,392	10,378,065
17	8,918,479	0	726,465	77,835	11,182,365	8,996,314	2,795,591	2,249,078	2,631,637	10,908,227
18	9,378,873	0	763,576	81,812	11,753,615	9,460,685	2,938,404	2,365,171	2,766,434	11,465,829
19	9,861,947	0	802,608	85,994	12,354,431	9,947,942	3,088,608	2,486,985	2,908,121	12,052,205
20	10,369,077	0	843,654	90,392	12,986,251	10,459,469	3,246,563	2,614,867	3,057,054	12,668,775
21	10,901,656	0	886,814	95,016	13,650,605	10,996,672	3,412,651	2,749,168	3,213,606	13,317,044
22	11,461,110	0	932,193	99,878	14,349,115	11,560,989	3,587,279	2,890,247	3,378,169	13,998,605
23	12,048,910	0	979,902	104,990	15,083,497	12,153,900	3,770,874	3,038,475	3,551,155	14,715,140
24	12,666,580	0	1,030,060	110,364	15,855,564	12,776,944	3,963,891	3,194,236	3,732,994	15,468,420
25	13,315,702	0	1,082,789	116,013	16,667,222	13,431,715	4,166,806	3,357,929	3,924,143	16,260,314
26	13,997,929	371,801	1,112,196	0	17,000,709	13,677,859	4,250,177	3,419,465	4,000,963	16,583,980
27	14,259,358	424,604	1,131,156	0	17,290,532	13,894,272	4,322,633	3,473,568	4,067,913	16,865,454
28	14,488,617	439,152	1,149,841	0	17,576,143	14,111,354	4,394,036	3,527,839	4,134,177	17,143,121
29	14,717,692	454,207	1,168,224	0	17,857,138	14,327,747	4,464,285	3,581,937	4,199,580	17,416,509
30	14,945,391	469,795	1,186,270	0	18,132,984	14,542,252	4,533,246	3,635,563	4,263,941	17,685,042
31	15,170,630	485,938	1,203,937	0	18,403,041	14,753,781	4,600,760	3,688,445	4,327,066	17,948,053
32	15,392,402	502,663	1,221,177	0	18,666,567	14,961,313	4,666,642	3,740,328	4,388,748	18,204,787
33	15,609,733	519,993	1,237,936	0	18,922,730	15,163,863	4,730,683	3,790,966	4,448,768	18,454,407
34	15,821,666	537,955	1,254,152	0	19,170,604	15,360,456	4,792,651	3,840,114	4,506,890	18,695,995
35	16,027,232	556,572	1,269,760	0	19,409,183	15,550,108	4,852,296	3,887,527	4,562,865	18,928,555
36	16,225,446	575,872	1,284,688	0	19,637,371	15,731,812	4,909,343	3,932,953	4,616,426	19,151,010
37	16,415,285	595,886	1,298,859	0	19,853,983	15,904,521	4,963,496	3,976,130	4,667,286	19,362,196
38	16,595,677	616,638	1,312,189	0	20,057,747	16,067,146	5,014,437	4,016,786	4,715,142	19,560,868
39	16,765,501	638,160	1,324,590	0	20,247,298	16,218,538	5,061,825	4,054,635	4,759,668	19,745,690
40	16,923,571	660,482	1,335,965	0	20,421,173	16,357,487	5,105,293	4,089,372	4,800,517	19,915,233
		7,849,718		1,708,687						

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

\*\*Column (10) has been reduced by a 1.00% management fee.

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

# Strategy 1: Current Plan

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

For: Tom Sexton & Donna Anthony

## Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (4.00% Growth)	+	(2) Personal Property (-5.00% Growth)	=	(3) Total Illiquid Assets
1	55/50	1,040,000		380,000		1,420,000
2	56/51	1,081,600		361,000		1,442,600
3	57/52	1,124,864		342,950		1,467,814
4	58/53	1,169,859		325,803		1,495,662
5	59/54	1,216,653		309,512		1,526,165
6	60/55	1,265,319		294,037		1,559,356
7	61/56	1,315,932		279,335		1,595,267
8	62/57	1,368,569		265,368		1,633,937
9	63/58	1,423,312		252,100		1,675,412
10	64/59	1,480,244		239,495		1,719,739
11	65/60	1,539,454		227,520		1,766,974
12	66/61	1,601,032		216,144		1,817,176
13	67/62	1,665,074		205,337		1,870,411
14	68/63	1,731,676		195,070		1,926,746
15	69/64	1,800,944		185,316		1,986,260
16	70/65	1,872,981		176,051		2,049,032
17	71/66	1,947,901		167,248		2,115,149
18	72/67	2,025,817		158,886		2,184,703
19	73/68	2,106,849		150,941		2,257,790
20	74/69	2,191,123		143,394		2,334,517
21	75/70	2,278,768		136,225		2,414,993
22	76/71	2,369,919		129,413		2,499,332
23	77/72	2,464,716		122,943		2,587,659
24	78/73	2,563,304		116,796		2,680,100
25	79/74	2,665,836		110,956		2,776,792
26	80/75	2,772,470		105,408		2,877,878
27	81/76	2,883,369		100,138		2,983,507
28	82/77	2,998,703		95,131		3,093,834
29	83/78	3,118,651		90,374		3,209,025
30	84/79	3,243,398		85,856		3,329,254
31	85/80	3,373,133		81,563		3,454,696
32	86/81	3,508,059		77,485		3,585,544
33	87/82	3,648,381		73,610		3,721,991
34	88/83	3,794,316		69,930		3,864,246
35	89/84	3,946,089		66,433		4,012,522
36	90/85	4,103,933		63,112		4,167,045
37	91/86	4,268,090		59,956		4,328,046
38	92/87	4,438,813		56,958		4,495,771
39	93/88	4,616,366		54,110		4,670,476
40	94/89	4,801,021		51,405		4,852,426



# Strategy 1: Current Plan

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

For: Tom Sexton & Donna Anthony

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

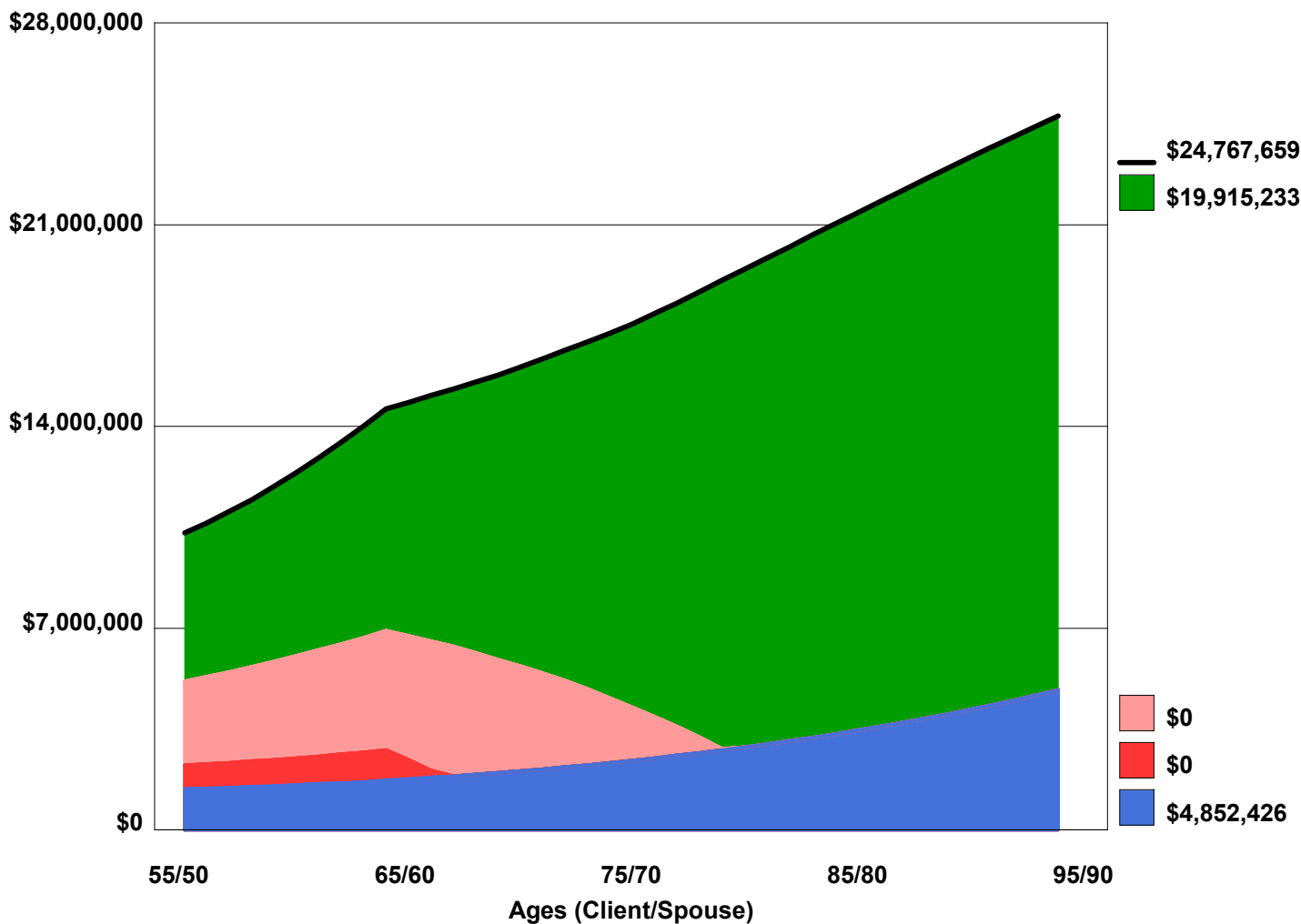
Year	M/F Ages	(1) Year End Value of Illiquid Assets	+	(2) Year End Value of Taxable Assets	+	(3) Year End Value of Tax Exempt Assets	+	(4) Year End Value of Equity Assets	=	(5) Year End Hypothetical Net Worth
1	55/50	1,420,000		822,000		2,912,000		5,159,138		10,313,138
2	56/51	1,442,600		844,605		3,028,480		5,349,571		10,665,256
3	57/52	1,467,814		867,832		3,149,619		5,567,371		11,052,636
4	58/53	1,495,662		891,697		3,275,604		5,809,730		11,472,693
5	59/54	1,526,165		916,219		3,406,628		6,074,702		11,923,714
6	60/55	1,559,356		941,415		3,542,893		6,361,008		12,404,672
7	61/56	1,595,267		967,304		3,684,609		6,667,885		12,915,065
8	62/57	1,633,937		993,905		3,831,993		6,994,973		13,454,808
9	63/58	1,675,412		1,021,237		3,985,273		7,342,232		14,024,154
10	64/59	1,719,739		1,049,321		4,144,684		7,709,878		14,623,622
11	65/60	1,766,974		667,177		4,310,471		8,098,330		14,842,952
12	66/61	1,817,176		262,194		4,482,890		8,508,182		15,070,442
13	67/62	1,870,411		0		4,493,553		8,940,169		15,304,133
14	68/63	1,926,746		0		4,218,720		9,395,150		15,540,616
15	69/64	1,986,260		0		3,919,257		9,874,093		15,779,610
16	70/65	2,049,032		0		3,636,572		10,378,065		16,063,669
17	71/66	2,115,149		0		3,329,397		10,908,227		16,352,773
18	72/67	2,184,703		0		2,996,354		11,465,829		16,646,886
19	73/68	2,257,790		0		2,636,004		12,052,205		16,945,999
20	74/69	2,334,517		0		2,246,834		12,668,775		17,250,126
21	75/70	2,414,993		0		1,827,258		13,317,044		17,559,295
22	76/71	2,499,332		0		1,426,723		13,998,605		17,924,660
23	77/72	2,587,659		0		995,958		14,715,140		18,298,757
24	78/73	2,680,100		0		533,329		15,468,420		18,681,849
25	79/74	2,776,792		0		37,120		16,260,314		19,074,226
26	80/75	2,877,878		0		0		16,583,980		19,461,858
27	81/76	2,983,507		0		0		16,865,454		19,848,961
28	82/77	3,093,834		0		0		17,143,121		20,236,955
29	83/78	3,209,025		0		0		17,416,509		20,625,534
30	84/79	3,329,254		0		0		17,685,042		21,014,296
31	85/80	3,454,696		0		0		17,948,053		21,402,749
32	86/81	3,585,544		0		0		18,204,787		21,790,331
33	87/82	3,721,991		0		0		18,454,407		22,176,398
34	88/83	3,864,246		0		0		18,695,995		22,560,241
35	89/84	4,012,522		0		0		18,928,555		22,941,077
36	90/85	4,167,045		0		0		19,151,010		23,318,055
37	91/86	4,328,046		0		0		19,362,196		23,690,242
38	92/87	4,495,771		0		0		19,560,868		24,056,639
39	93/88	4,670,476		0		0		19,745,690		24,416,166
40	94/89	4,852,426		0		0		19,915,233		24,767,659

# Strategy 1: Current Plan

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

For: Tom Sexton & Donna Anthony

## Hypothetical Net Worth (After Providing Required Cash Flow) 40 Year Analysis



At Year 40

Hypothetical Net Worth	—	\$24,767,659
Equity Assets	■	\$19,915,233
Tax Exempt Assets	■	\$0
Taxable Assets	■	\$0
Illiquid Assets	■	\$4,852,426

# Strategy 1: Current Plan

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

For: Tom Sexton & Donna Anthony

## 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	55/50	10,313,138	1,330,102	8,983,036	0	8,983,036
2	56/51	10,665,256	1,386,441	9,278,815	0	9,278,815
3	57/52	11,052,636	1,448,422	9,604,214	0	9,604,214
4	58/53	11,472,693	1,515,631	9,957,062	0	9,957,062
5	59/54	11,923,714	1,587,794	10,335,920	0	10,335,920
6	60/55	12,404,672	1,664,748	10,739,924	0	10,739,924
7	61/56	12,915,065	1,746,410	11,168,655	0	11,168,655
8	62/57	13,454,808	1,832,769	11,622,039	0	11,622,039
9	63/58	14,024,154	1,923,865	12,100,289	0	12,100,289
10	64/59	14,623,622	2,019,780	12,603,842	0	12,603,842
11	65/60	14,842,952	2,054,872	12,788,080	0	12,788,080
12	66/61	15,070,442	2,091,271	12,979,171	0	12,979,171
13	67/62	15,304,133	2,128,661	13,175,472	0	13,175,472
14	68/63	15,540,616	2,166,499	13,374,117	0	13,374,117
15	69/64	15,779,610	2,204,738	13,574,872	0	13,574,872
16	70/65	16,063,669	2,250,187	13,813,482	0	13,813,482
17	71/66	16,352,773	2,296,444	14,056,329	0	14,056,329
18	72/67	16,646,886	2,343,502	14,303,384	0	14,303,384
19	73/68	16,945,999	2,391,360	14,554,639	0	14,554,639
20	74/69	17,250,126	2,440,020	14,810,106	0	14,810,106
21	75/70	17,559,295	2,489,487	15,069,808	0	15,069,808
22	76/71	17,924,660	2,547,946	15,376,714	0	15,376,714
23	77/72	18,298,757	2,607,801	15,690,956	0	15,690,956
24	78/73	18,681,849	2,669,096	16,012,753	0	16,012,753
25	79/74	19,074,226	2,731,876	16,342,350	0	16,342,350
26	80/75	19,461,858	2,793,897	16,667,961	0	16,667,961
27	81/76	19,848,961	2,855,834	16,993,127	0	16,993,127
28	82/77	20,236,955	2,917,913	17,319,042	0	17,319,042
29	83/78	20,625,534	2,980,085	17,645,449	0	17,645,449
30	84/79	21,014,296	3,042,287	17,972,009	0	17,972,009
31	85/80	21,402,749	3,104,440	18,298,309	0	18,298,309
32	86/81	21,790,331	3,166,453	18,623,878	0	18,623,878
33	87/82	22,176,398	3,228,224	18,948,174	0	18,948,174
34	88/83	22,560,241	3,289,639	19,270,602	0	19,270,602
35	89/84	22,941,077	3,350,572	19,590,505	0	19,590,505
36	90/85	23,318,055	3,410,889	19,907,166	0	19,907,166
37	91/86	23,690,242	3,470,439	20,219,803	0	20,219,803
38	92/87	24,056,639	3,529,062	20,527,577	0	20,527,577
39	93/88	24,416,166	3,586,587	20,829,579	0	20,829,579
40	94/89	24,767,659	3,642,825	21,124,834	0	21,124,834

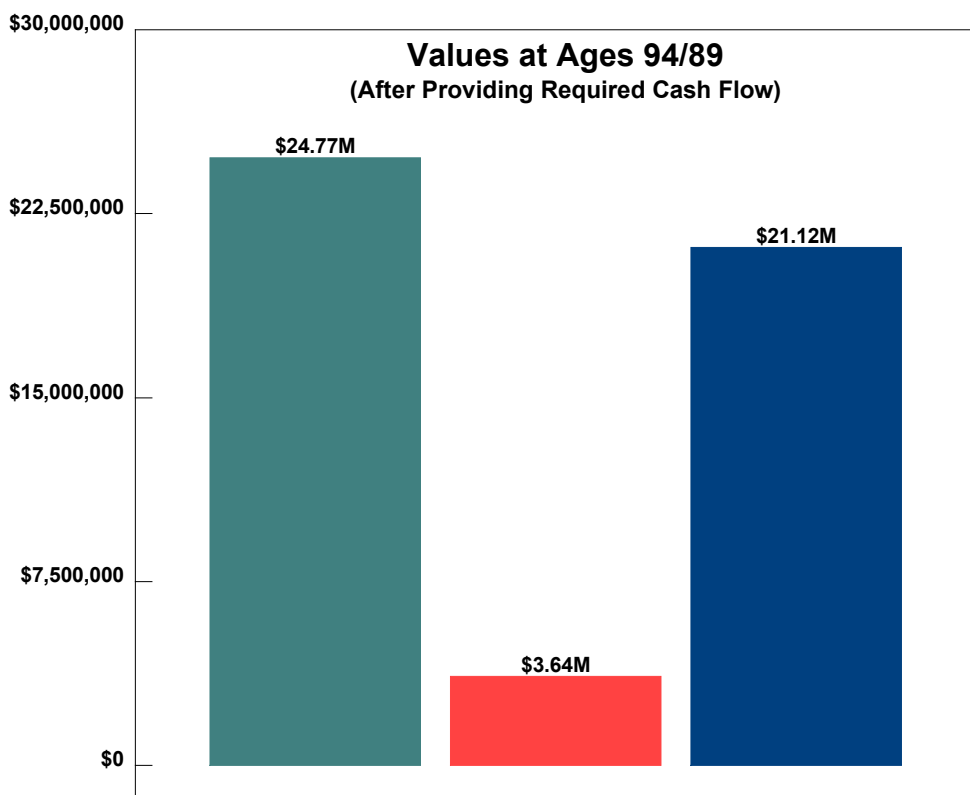
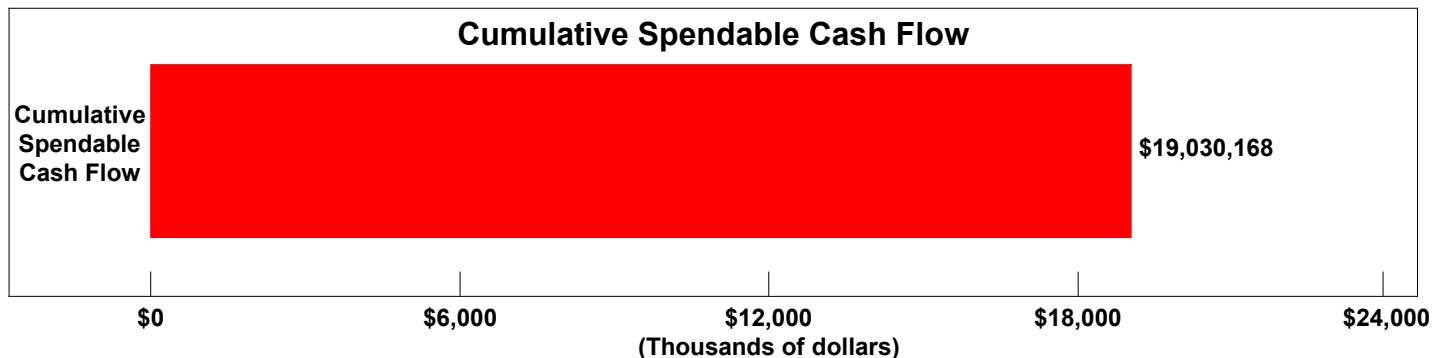
Summary at Life Expectancy (Year 38)

Total Estate Assets	\$ 24,056,639
Wealth Transferred to Heirs	\$ 20,527,577

\*Net of cash flow provided

\*\*See Transfer Tax Details report for details.

## Summary Analysis



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

# Strategy 1: Current Plan

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

For: Tom Sexton & Donna Anthony

## Transfer Tax Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Illiquid Assets	=	(3) Total Estate Assets	(4) Taxable Estate Before State Death Tax Deduction	(5) State Death Tax*	(6) Taxable Estate Subject to Federal Estate Tax (4) - (5)	(7) Remaining Available Unified Credit Equivalent**	(8) Federal Estate Tax	(9) Total Transfer Taxes (5)+(8)
1	55/50	8,893,138		1,420,000		10,313,138	10,313,138	1,330,102	8,983,036	10,980,000	0	1,330,102
2	56/51	9,222,656		1,442,600		10,665,256	10,665,256	1,386,441	9,278,815	11,320,000	0	1,386,441
3	57/52	9,584,822		1,467,814		11,052,636	11,052,636	1,448,422	9,604,214	11,660,000	0	1,448,422
4	58/53	9,977,031		1,495,662		11,472,693	11,472,693	1,515,631	9,957,062	12,000,000	0	1,515,631
5	59/54	10,397,549		1,526,165		11,923,714	11,923,714	1,587,794	10,335,920	12,360,000	0	1,587,794
6	60/55	10,845,316		1,559,356		12,404,672	12,404,672	1,664,748	10,739,924	12,740,000	0	1,664,748
7	61/56	11,319,798		1,595,267		12,915,065	12,915,065	1,746,410	11,168,655	13,120,000	0	1,746,410
8	62/57	11,820,871		1,633,937		13,454,808	13,454,808	1,832,769	11,622,039	13,520,000	0	1,832,769
9	63/58	12,348,742		1,675,412		14,024,154	14,024,154	1,923,865	12,100,289	13,920,000	0	1,923,865
10	64/59	12,903,883		1,719,739		14,623,622	14,623,622	2,019,780	12,603,842	14,340,000	0	2,019,780
11	65/60	13,075,978		1,766,974		14,842,952	14,842,952	2,054,872	12,788,080	14,760,000	0	2,054,872
12	66/61	13,253,266		1,817,176		15,070,442	15,070,442	2,091,271	12,979,171	15,220,000	0	2,091,271
13	67/62	13,433,722		1,870,411		15,304,133	15,304,133	2,128,661	13,175,472	15,660,000	0	2,128,661
14	68/63	13,613,870		1,926,746		15,540,616	15,540,616	2,166,499	13,374,117	16,140,000	0	2,166,499
15	69/64	13,793,350		1,986,260		15,779,610	15,779,610	2,204,738	13,574,872	16,620,000	0	2,204,738
16	70/65	14,014,637		2,049,032		16,063,669	16,063,669	2,250,187	13,813,482	17,120,000	0	2,250,187
17	71/66	14,237,624		2,115,149		16,352,773	16,352,773	2,296,444	14,056,329	17,640,000	0	2,296,444
18	72/67	14,462,183		2,184,703		16,646,886	16,646,886	2,343,502	14,303,384	18,160,000	0	2,343,502
19	73/68	14,688,209		2,257,790		16,945,999	16,945,999	2,391,360	14,554,639	18,700,000	0	2,391,360
20	74/69	14,915,609		2,334,517		17,250,126	17,250,126	2,440,020	14,810,106	19,260,000	0	2,440,020
21	75/70	15,144,302		2,414,993		17,559,295	17,559,295	2,489,487	15,069,808	19,840,000	0	2,489,487
22	76/71	15,425,328		2,499,332		17,924,660	17,924,660	2,547,946	15,376,714	20,440,000	0	2,547,946
23	77/72	15,711,098		2,587,659		18,298,757	18,298,757	2,607,801	15,690,956	21,060,000	0	2,607,801
24	78/73	16,001,749		2,680,100		18,681,849	18,681,849	2,669,096	16,012,753	21,680,000	0	2,669,096
25	79/74	16,297,434		2,776,792		19,074,226	19,074,226	2,731,876	16,342,350	22,340,000	0	2,731,876
26	80/75	16,583,980		2,877,878		19,461,858	19,461,858	2,793,897	16,667,961	23,000,000	0	2,793,897
27	81/76	16,865,454		2,983,507		19,848,961	19,848,961	2,855,834	16,993,127	23,700,000	0	2,855,834
28	82/77	17,143,121		3,093,834		20,236,955	20,236,955	2,917,913	17,319,042	24,420,000	0	2,917,913
29	83/78	17,416,509		3,209,025		20,625,534	20,625,534	2,980,085	17,645,449	25,140,000	0	2,980,085
30	84/79	17,685,042		3,329,254		21,014,296	21,014,296	3,042,287	17,972,009	25,900,000	0	3,042,287
31	85/80	17,948,053		3,454,696		21,402,749	21,402,749	3,104,440	18,298,309	26,680,000	0	3,104,440
32	86/81	18,204,787		3,585,544		21,790,331	21,790,331	3,166,453	18,623,878	27,480,000	0	3,166,453
33	87/82	18,454,407		3,721,991		22,176,398	22,176,398	3,228,224	18,948,174	28,300,000	0	3,228,224
34	88/83	18,695,995		3,864,246		22,560,241	22,560,241	3,289,639	19,270,602	29,140,000	0	3,289,639
35	89/84	18,928,555		4,012,522		22,941,077	22,941,077	3,350,572	19,590,505	30,020,000	0	3,350,572
36	90/85	19,151,010		4,167,045		23,318,055	23,318,055	3,410,889	19,907,166	30,920,000	0	3,410,889
37	91/86	19,362,196		4,328,046		23,690,242	23,690,242	3,470,439	20,219,803	31,840,000	0	3,470,439
38	92/87	19,560,868		4,495,771		24,056,639	24,056,639	3,529,062	20,527,577	32,800,000	0	3,529,062
39	93/88	19,745,690		4,670,476		24,416,166	24,416,166	3,586,587	20,829,579	33,780,000	0	3,586,587
40	94/89	19,915,233		4,852,426		24,767,659	24,767,659	3,642,825	21,124,834	34,800,000	0	3,642,825

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

\*The state estate tax and/or state inheritance tax (collectively "death tax") assumes a \$2,000,000 exemption and a 16.00% tax and is an estimate. It is not based on the death tax of a particular state. Be certain to contact your legal and tax advisers for precise state death tax calculations.

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

Column (8) assumes half the amount shown in column (7) is transferred to a credit shelter trust by the first spouse to die.

**Strategy 2: Add Loan-Based Private Split Dollar**

# Strategy 2: Add Loan-Based Private Split Dollar

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

For: Tom Sexton & Donna Anthony, Ages 55/50

## Client Information Summary

### Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 800,000	
	Liquid Assets (Tax Exempt Interest)	2,800,000	
	Equity Assets	5,000,000	
	Tax Deferred Assets	0	
	Total Liquid Assets		8,600,000
<u>Illiquid Assets:</u>	Principal Residence	1,000,000	
	Personal Property	400,000	
	Promissory Note	360,000	
	Total Illiquid Assets		1,760,000
<u>Other Assets:</u>	Total Other Assets Inside the Estate		0
	Total Estate Assets		\$10,360,000
	Outside the Estate		
	Net Survivor Death Benefit Share in LB-PSD Trust	9,966,263	
	Total Other Assets Outside the Estate		9,966,263

### Funding Options for Required Cash Flow

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

### Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	45.00%
	Retirement	45.00%
<u>Life Expectancy:</u>	Joint	38 Years
	Tom Sexton	Age 92
	Donna Anthony	Age 87
<u>Taxable Account:</u>	Yield Assumption	Taxable 5.00%
	<u>Tax Exempt Account:</u>	Tax Exempt 4.00%
<u>Equities:</u>	Yield Assumption	Equity 7.00%
	Growth Rate	1.00%
	Dividend Rate	

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

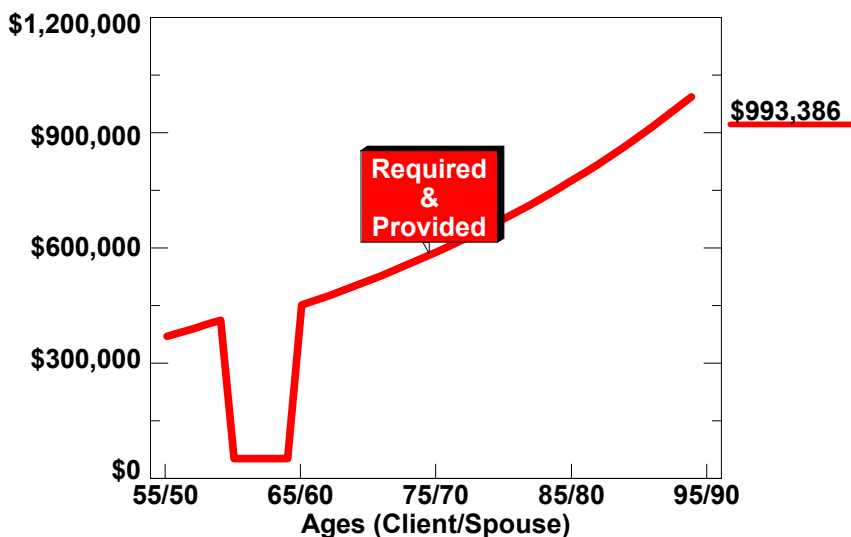
## Analysis of After Tax Cash Flow Requirements

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

### Withdrawal Order

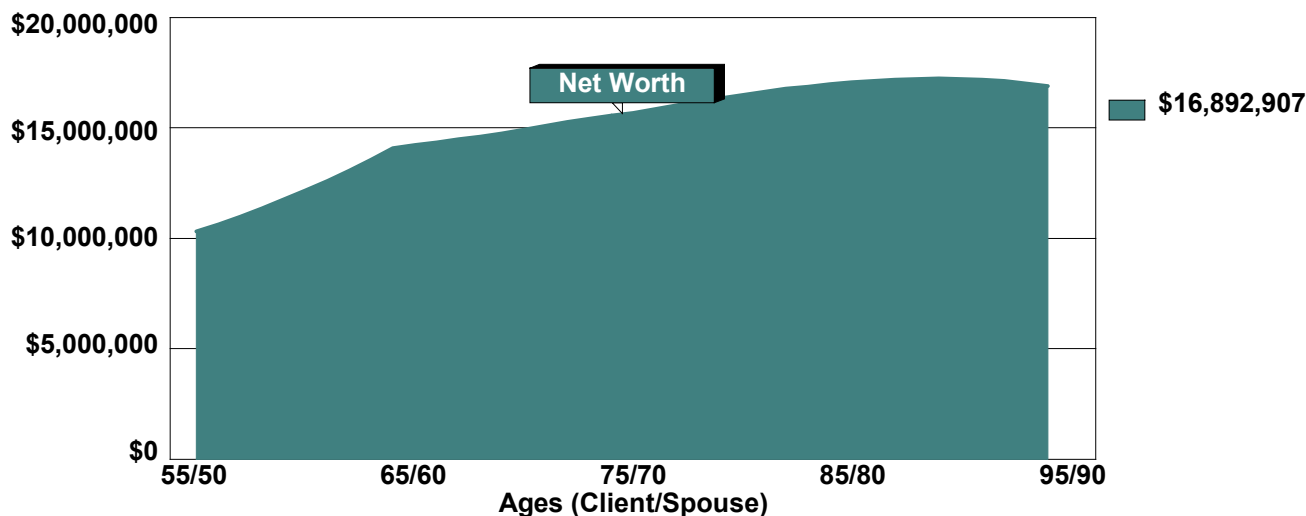
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Equities

### 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)





# Strategy 2: Add Loan-Based Private Split Dollar

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

For: Tom Sexton & Donna Anthony

## Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided			
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Cash Flow for Annual Gifts	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) After Tax Cash Flow from Taxable & Tax Exempt Accounts	(6) After Tax Cash Flow from Equity Assets	(7) Total After Tax Cash Flow Provided*
1	55/50	360,000	10,152	370,152	10,152	360,000	0	370,152
2	56/51	360,000	20,304	380,304	20,304	360,000	0	380,304
3	57/52	360,000	30,456	390,456	30,456	360,000	0	390,456
4	58/53	360,000	40,608	400,608	40,608	360,000	0	400,608
5	59/54	360,000	50,760	410,760	50,760	360,000	0	410,760
6	60/55	0	50,760	50,760	50,760	0	0	50,760
7	61/56	0	50,760	50,760	50,760	0	0	50,760
8	62/57	0	50,760	50,760	50,760	0	0	50,760
9	63/58	0	50,760	50,760	50,760	0	0	50,760
10	64/59	0	50,760	50,760	50,760	0	0	50,760
11	65/60	400,000	50,760	450,760	50,760	400,000	0	450,760
12	66/61	412,000	50,760	462,760	50,760	412,000	0	462,760
13	67/62	424,360	50,760	475,120	50,760	424,360	0	475,120
14	68/63	437,091	50,760	487,851	50,760	437,091	0	487,851
15	69/64	450,204	50,760	500,964	50,760	450,204	0	500,964
16	70/65	463,710	50,760	514,470	91,917	422,553	0	514,470
17	71/66	477,621	50,760	528,381	93,152	435,229	0	528,381
18	72/67	491,950	50,760	542,710	94,423	261,974	186,313	542,710
19	73/68	506,708	50,760	557,468	95,733	0	461,735	557,468
20	74/69	521,909	50,760	572,669	97,082	0	475,587	572,669
21	75/70	537,567	50,760	588,327	98,472	0	489,855	588,327
22	76/71	553,694	50,760	604,454	149,045	0	455,409	604,454
23	77/72	570,304	50,760	621,064	151,993	0	469,071	621,064
24	78/73	587,413	50,760	638,173	155,031	0	483,142	638,173
25	79/74	605,036	50,760	655,796	158,159	0	497,637	655,796
26	80/75	623,187	50,760	673,947	161,381	0	512,566	673,947
27	81/76	641,883	50,760	692,643	164,699	0	527,944	692,643
28	82/77	661,139	50,760	711,899	168,117	0	543,782	711,899
29	83/78	680,973	50,760	731,733	171,638	0	560,095	731,733
30	84/79	701,402	50,760	752,162	175,264	0	576,898	752,162
31	85/80	722,444	50,760	773,204	179,000	0	594,204	773,204
32	86/81	744,118	50,760	794,878	182,847	0	612,031	794,878
33	87/82	766,441	50,760	817,201	186,809	0	630,392	817,201
34	88/83	789,435	50,760	840,195	190,891	0	649,304	840,195
35	89/84	813,118	50,760	863,878	195,095	0	668,783	863,878
36	90/85	837,511	50,760	888,271	199,425	0	688,846	888,271
37	91/86	862,637	50,760	913,397	203,885	0	709,512	913,397
38	92/87	888,516	50,760	939,276	208,478	0	730,798	939,276
39	93/88	915,171	50,760	965,931	213,210	0	752,721	965,931
40	94/89	942,626	50,760	993,386	218,084	0	775,302	993,386
		20,830,168	1,928,880	22,759,048	4,663,710	5,043,411	13,051,927	22,759,048

\*IMPORTANT NOTE: For this plan to be financially sound, column (7) must be sufficient to provide the values in column (3).

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

Column (2): see "Gifting Cash Flow Details".

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

Column (5): see detail reports for Taxable and Tax Exempt Accounts.

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

# Strategy 2: Add Loan-Based Private Split Dollar

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

For: Tom Sexton & Donna Anthony

## Spendable Cash Flow Required

Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	+	(2) Loan to LB-PSD Trust for Premium	=	(3) After Tax Spendable Cash Flow Required
1	55/50	0		360,000		360,000
2	56/51	0		360,000		360,000
3	57/52	0		360,000		360,000
4	58/53	0		360,000		360,000
5	59/54	0		360,000		360,000
6	60/55	0		0		0
7	61/56	0		0		0
8	62/57	0		0		0
9	63/58	0		0		0
10	64/59	0		0		0
11	65/60	400,000		0		400,000
12	66/61	412,000		0		412,000
13	67/62	424,360		0		424,360
14	68/63	437,091		0		437,091
15	69/64	450,204		0		450,204
16	70/65	463,710		0		463,710
17	71/66	477,621		0		477,621
18	72/67	491,950		0		491,950
19	73/68	506,708		0		506,708
20	74/69	521,909		0		521,909
21	75/70	537,567		0		537,567
22	76/71	553,694		0		553,694
23	77/72	570,304		0		570,304
24	78/73	587,413		0		587,413
25	79/74	605,036		0		605,036
26	80/75	623,187		0		623,187
27	81/76	641,883		0		641,883
28	82/77	661,139		0		661,139
29	83/78	680,973		0		680,973
30	84/79	701,402		0		701,402
31	85/80	722,444		0		722,444
32	86/81	744,118		0		744,118
33	87/82	766,441		0		766,441
34	88/83	789,435		0		789,435
35	89/84	813,118		0		813,118
36	90/85	837,511		0		837,511
37	91/86	862,637		0		862,637
38	92/87	888,516		0		888,516
39	93/88	915,171		0		915,171
40	94/89	942,626		0		942,626
		<b>19,030,168</b>		<b>1,800,000</b>		<b>20,830,168</b>

Column (1) assumes 0.00% inflation for 11 years, 3.00% thereafter.

# Strategy 2: Add Loan-Based Private Split Dollar

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

For: Tom Sexton & Donna Anthony

## Gifting Cash Flow Details

Year	M/F Ages	(1) Gift to LB-PSD Trust for Loan Interest	(2) Total After Tax Cash Flow for Gifts
1	55/50	10,152	10,152
2	56/51	20,304	20,304
3	57/52	30,456	30,456
4	58/53	40,608	40,608
5	59/54	50,760	50,760
6	60/55	50,760	50,760
7	61/56	50,760	50,760
8	62/57	50,760	50,760
9	63/58	50,760	50,760
10	64/59	50,760	50,760
11	65/60	50,760	50,760
12	66/61	50,760	50,760
13	67/62	50,760	50,760
14	68/63	50,760	50,760
15	69/64	50,760	50,760
16	70/65	50,760	50,760
17	71/66	50,760	50,760
18	72/67	50,760	50,760
19	73/68	50,760	50,760
20	74/69	50,760	50,760
21	75/70	50,760	50,760
22	76/71	50,760	50,760
23	77/72	50,760	50,760
24	78/73	50,760	50,760
25	79/74	50,760	50,760
26	80/75	50,760	50,760
27	81/76	50,760	50,760
28	82/77	50,760	50,760
29	83/78	50,760	50,760
30	84/79	50,760	50,760
31	85/80	50,760	50,760
32	86/81	50,760	50,760
33	87/82	50,760	50,760
34	88/83	50,760	50,760
35	89/84	50,760	50,760
36	90/85	50,760	50,760
37	91/86	50,760	50,760
38	92/87	50,760	50,760
39	93/88	50,760	50,760
40	94/89	50,760	50,760
		1,928,880	1,928,880

# Strategy 2: Add Loan-Based Private Split Dollar

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

For: Tom Sexton & Donna Anthony

## Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	+	(2) After Tax Cash Flow from Loan Interest Paid by LB-PSD Trust	=	(3) Total Expected After Tax Cash Flow
1	55/50	0		10,152		10,152
2	56/51	0		20,304		20,304
3	57/52	0		30,456		30,456
4	58/53	0		40,608		40,608
5	59/54	0		50,760		50,760
6	60/55	0		50,760		50,760
7	61/56	0		50,760		50,760
8	62/57	0		50,760		50,760
9	63/58	0		50,760		50,760
10	64/59	0		50,760		50,760
11	65/60	0		50,760		50,760
12	66/61	0		50,760		50,760
13	67/62	0		50,760		50,760
14	68/63	0		50,760		50,760
15	69/64	0		50,760		50,760
16	70/65	41,157		50,760		91,917
17	71/66	42,392		50,760		93,152
18	72/67	43,663		50,760		94,423
19	73/68	44,973		50,760		95,733
20	74/69	46,322		50,760		97,082
21	75/70	47,712		50,760		98,472
22	76/71	98,285		50,760		149,045
23	77/72	101,233		50,760		151,993
24	78/73	104,271		50,760		155,031
25	79/74	107,399		50,760		158,159
26	80/75	110,621		50,760		161,381
27	81/76	113,939		50,760		164,699
28	82/77	117,357		50,760		168,117
29	83/78	120,878		50,760		171,638
30	84/79	124,504		50,760		175,264
31	85/80	128,240		50,760		179,000
32	86/81	132,087		50,760		182,847
33	87/82	136,049		50,760		186,809
34	88/83	140,131		50,760		190,891
35	89/84	144,335		50,760		195,095
36	90/85	148,665		50,760		199,425
37	91/86	153,125		50,760		203,885
38	92/87	157,718		50,760		208,478
39	93/88	162,450		50,760		213,210
40	94/89	167,324		50,760		218,084
		<u>2,734,830</u>		<u>1,928,880</u>		<u>4,663,710</u>

Column (1) assumes 3.00% inflation.

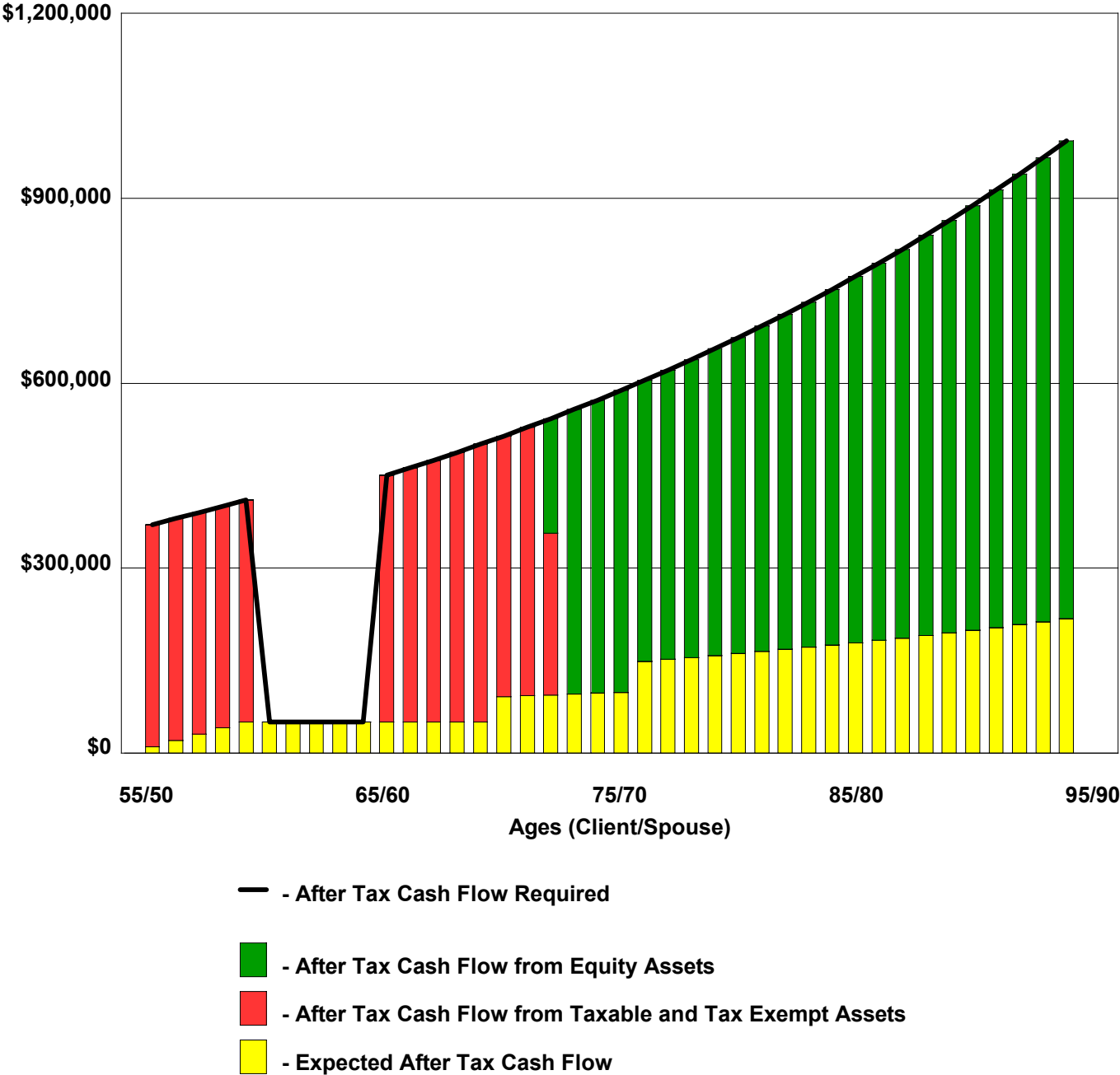
\*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

# Strategy 2: Add Loan-Based Private Split Dollar

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

For: Tom Sexton & Donna Anthony

## Sources of Cash Flow 40 Year Analysis



# Strategy 2: Add Loan-Based Private Split Dollar

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

For: Tom Sexton & Donna Anthony

## Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Taxable Assets	+	(2) Year End Value of Tax Exempt Assets	+	(3) Year End Value of Equity Assets	=	(4) Total Liquid Assets
1	55/50	452,100		2,912,000		5,159,138		8,523,238
2	56/51	94,633		3,028,480		5,349,571		8,472,684
3	57/52	0		2,873,638		5,567,371		8,441,009
4	58/53	0		2,614,184		5,809,730		8,423,914
5	59/54	0		2,344,351		6,074,702		8,419,053
6	60/55	0		2,438,125		6,361,008		8,799,133
7	61/56	0		2,535,650		6,667,885		9,203,535
8	62/57	0		2,637,076		6,994,973		9,632,049
9	63/58	0		2,742,559		7,342,232		10,084,791
10	64/59	0		2,852,261		7,709,878		10,562,139
11	65/60	0		2,550,351		8,098,330		10,648,681
12	66/61	0		2,223,885		8,508,182		10,732,067
13	67/62	0		1,871,506		8,940,169		10,811,675
14	68/63	0		1,491,792		9,395,150		10,886,942
15	69/64	0		1,083,252		9,874,093		10,957,345
16	70/65	0		687,127		10,378,065		11,065,192
17	71/66	0		261,974		10,908,227		11,170,201
18	72/67	0		0		11,270,079		11,270,079
19	73/68	0		0		11,347,574		11,347,574
20	74/69	0		0		11,413,358		11,413,358
21	75/70	0		0		11,466,499		11,466,499
22	76/71	0		0		11,559,958		11,559,958
23	77/72	0		0		11,643,043		11,643,043
24	78/73	0		0		11,714,820		11,714,820
25	79/74	0		0		11,774,275		11,774,275
26	80/75	0		0		11,820,321		11,820,321
27	81/76	0		0		11,851,793		11,851,793
28	82/77	0		0		11,867,446		11,867,446
29	83/78	0		0		11,865,952		11,865,952
30	84/79	0		0		11,845,894		11,845,894
31	85/80	0		0		11,805,763		11,805,763
32	86/81	0		0		11,743,955		11,743,955
33	87/82	0		0		11,658,764		11,658,764
34	88/83	0		0		11,548,378		11,548,378
35	89/84	0		0		11,410,872		11,410,872
36	90/85	0		0		11,244,203		11,244,203
37	91/86	0		0		11,046,201		11,046,201
38	92/87	0		0		10,814,564		10,814,564
39	93/88	0		0		10,546,854		10,546,854
40	94/89	0		0		10,240,481		10,240,481

# Strategy 2: Add Loan-Based Private Split Dollar

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

For: Tom Sexton & Donna Anthony

## Details of Taxable Account\*

		Taxable Assets Initial Value 800,000	Taxable Yield 5.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%		
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	55/50	800,000	360,000	440,000	12,100	452,100	
2	56/51	452,100	360,000	92,100	2,533	94,633	
3	57/52	94,633	94,633	0	0	0	
4	58/53	0	0	0	0	0	
5	59/54	0	0	0	0	0	
6	60/55	0	0	0	0	0	
7	61/56	0	0	0	0	0	
8	62/57	0	0	0	0	0	
9	63/58	0	0	0	0	0	
10	64/59	0	0	0	0	0	
11	65/60	0	0	0	0	0	
12	66/61	0	0	0	0	0	
13	67/62	0	0	0	0	0	
14	68/63	0	0	0	0	0	
15	69/64	0	0	0	0	0	
16	70/65	0	0	0	0	0	
17	71/66	0	0	0	0	0	
18	72/67	0	0	0	0	0	
19	73/68	0	0	0	0	0	
20	74/69	0	0	0	0	0	
21	75/70	0	0	0	0	0	
22	76/71	0	0	0	0	0	
23	77/72	0	0	0	0	0	
24	78/73	0	0	0	0	0	
25	79/74	0	0	0	0	0	
26	80/75	0	0	0	0	0	
27	81/76	0	0	0	0	0	
28	82/77	0	0	0	0	0	
29	83/78	0	0	0	0	0	
30	84/79	0	0	0	0	0	
31	85/80	0	0	0	0	0	
32	86/81	0	0	0	0	0	
33	87/82	0	0	0	0	0	
34	88/83	0	0	0	0	0	
35	89/84	0	0	0	0	0	
36	90/85	0	0	0	0	0	
37	91/86	0	0	0	0	0	
38	92/87	0	0	0	0	0	
39	93/88	0	0	0	0	0	
40	94/89	0	0	0	0	0	
			814,633		14,633		

\*Assumes yield is subject to income tax.

# Strategy 2: Add Loan-Based Private Split Dollar

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

For: Tom Sexton & Donna Anthony

## Details of Tax Exempt Account\*

		Tax Exempt Assets Initial Value 2,800,000		Tax Exempt Yield 4.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Year End Value of Account	
1	55/50	2,800,000	0	2,800,000	112,000	2,912,000	
2	56/51	2,912,000	0	2,912,000	116,480	3,028,480	
3	57/52	3,028,480	265,367	2,763,113	110,525	2,873,638	
4	58/53	2,873,638	360,000	2,513,638	100,546	2,614,184	
5	59/54	2,614,184	360,000	2,254,184	90,167	2,344,351	
6	60/55	2,344,351	0	2,344,351	93,774	2,438,125	
7	61/56	2,438,125	0	2,438,125	97,525	2,535,650	
8	62/57	2,535,650	0	2,535,650	101,426	2,637,076	
9	63/58	2,637,076	0	2,637,076	105,483	2,742,559	
10	64/59	2,742,559	0	2,742,559	109,702	2,852,261	
11	65/60	2,852,261	400,000	2,452,261	98,090	2,550,351	
12	66/61	2,550,351	412,000	2,138,351	85,534	2,223,885	
13	67/62	2,223,885	424,360	1,799,525	71,981	1,871,506	
14	68/63	1,871,506	437,091	1,434,415	57,377	1,491,792	
15	69/64	1,491,792	450,204	1,041,588	41,664	1,083,252	
16	70/65	1,083,252	422,553	660,699	26,428	687,127	
17	71/66	687,127	435,229	251,898	10,076	261,974	
18	72/67	261,974	261,974	0	0	0	
19	73/68	0	0	0	0	0	
20	74/69	0	0	0	0	0	
21	75/70	0	0	0	0	0	
22	76/71	0	0	0	0	0	
23	77/72	0	0	0	0	0	
24	78/73	0	0	0	0	0	
25	79/74	0	0	0	0	0	
26	80/75	0	0	0	0	0	
27	81/76	0	0	0	0	0	
28	82/77	0	0	0	0	0	
29	83/78	0	0	0	0	0	
30	84/79	0	0	0	0	0	
31	85/80	0	0	0	0	0	
32	86/81	0	0	0	0	0	
33	87/82	0	0	0	0	0	
34	88/83	0	0	0	0	0	
35	89/84	0	0	0	0	0	
36	90/85	0	0	0	0	0	
37	91/86	0	0	0	0	0	
38	92/87	0	0	0	0	0	
39	93/88	0	0	0	0	0	
40	94/89	0	0	0	0	0	
			4,228,778		1,428,778		

\*Assumes yield is not subject to income tax.



# Strategy 2: Add Loan-Based Private Split Dollar

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

For: Tom Sexton & Donna Anthony

## Details of Equity Assets

		Initial Cost Basis 3,000,000	Growth 7.00%	Dividend Tax Rate 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 30.00%	Turnover Assumption 25.00%	
Year	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Year End Value of Assets Before Turnover	(6)** Net Year End Value of Assets After Turnover	(7) After Tax Dividend Cash Flow	(8) After Tax Equity Sales Cash Flow	(9) Combined After Tax Cash Flow
1	55/50	5,000,000	0	350,000	37,500	5,387,500	5,159,138	0	0	0
2	56/51	5,159,138	0	361,140	38,694	5,558,972	5,349,571	0	0	0
3	57/52	5,349,571	0	374,470	40,122	5,764,163	5,567,371	0	0	0
4	58/53	5,567,371	0	389,716	41,755	5,998,842	5,809,730	0	0	0
5	59/54	5,809,730	0	406,681	43,573	6,259,984	6,074,702	0	0	0
6	60/55	6,074,702	0	425,229	45,560	6,545,491	6,361,008	0	0	0
7	61/56	6,361,008	0	445,271	47,708	6,853,987	6,667,885	0	0	0
8	62/57	6,667,885	0	466,752	50,009	7,184,646	6,994,973	0	0	0
9	63/58	6,994,973	0	489,648	52,462	7,537,083	7,342,232	0	0	0
10	64/59	7,342,232	0	513,956	55,067	7,911,255	7,709,878	0	0	0
11	65/60	7,709,878	0	539,691	57,824	8,307,393	8,098,330	0	0	0
12	66/61	8,098,330	0	566,883	60,737	8,725,950	8,508,182	0	0	0
13	67/62	8,508,182	0	595,573	63,811	9,167,566	8,940,169	0	0	0
14	68/63	8,940,169	0	625,812	67,051	9,633,032	9,395,150	0	0	0
15	69/64	9,395,150	0	657,661	70,464	10,123,275	9,874,093	0	0	0
16	70/65	9,874,093	0	691,187	74,056	10,639,336	10,378,065	0	0	0
17	71/66	10,378,065	0	726,465	77,835	11,182,365	10,908,227	0	0	0
18	72/67	10,908,227	109,951	755,879	0	11,554,155	11,270,079	80,987	105,326	186,313
19	73/68	11,270,079	396,973	761,117	0	11,634,223	11,347,574	81,548	380,187	461,735
20	74/69	11,347,574	411,010	765,559	0	11,702,123	11,413,358	82,024	393,563	475,587
21	75/70	11,413,358	425,563	769,146	0	11,756,941	11,466,499	82,408	407,447	489,855
22	76/71	11,466,499	388,917	775,431	0	11,853,013	11,559,958	83,082	372,327	455,409
23	77/72	11,559,958	402,589	781,016	0	11,938,385	11,643,043	83,680	385,391	469,071
24	78/73	11,643,043	416,768	785,839	0	12,012,114	11,714,820	84,197	398,945	483,142
25	79/74	11,714,820	431,479	789,834	0	12,073,175	11,774,275	84,625	413,012	497,637
26	80/75	11,774,275	446,741	792,927	0	12,120,461	11,820,321	84,956	427,610	512,566
27	81/76	11,820,321	462,579	795,042	0	12,152,784	11,851,793	85,183	442,761	527,944
28	82/77	11,851,793	479,015	796,094	0	12,168,872	11,867,446	85,295	458,487	543,782
29	83/78	11,867,446	496,074	795,996	0	12,167,368	11,865,952	85,285	474,810	560,095
30	84/79	11,865,952	513,784	794,652	0	12,146,820	11,845,894	85,141	491,757	576,898
31	85/80	11,845,894	532,169	791,961	0	12,105,686	11,805,763	84,853	509,351	594,204
32	86/81	11,805,763	551,261	787,815	0	12,042,317	11,743,955	84,409	527,622	612,031
33	87/82	11,743,955	571,086	782,101	0	11,954,970	11,658,764	83,796	546,596	630,392
34	88/83	11,658,764	591,675	774,696	0	11,841,785	11,548,378	83,003	566,301	649,304
35	89/84	11,548,378	613,060	765,472	0	11,700,790	11,410,872	82,015	586,768	668,783
36	90/85	11,410,872	635,275	754,292	0	11,529,889	11,244,203	80,817	608,029	688,846
37	91/86	11,244,203	658,354	741,009	0	11,326,858	11,046,201	79,394	630,118	709,512
38	92/87	11,046,201	682,334	725,471	0	11,089,338	10,814,564	77,729	653,069	730,798
39	93/88	10,814,564	707,250	707,512	0	10,814,826	10,546,854	75,805	676,916	752,721
40	94/89	10,546,854	733,144	686,960	0	10,500,670	10,240,481	73,603	701,699	775,302
			11,657,051		924,228			1,893,835	11,158,092	13,051,927

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

\*\*Column (6) has been reduced by a 1.00% management fee. (To review turnover calculations, see the Details of Portfolio Turnover report.)

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

# Strategy 2: Add Loan-Based Private Split Dollar

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

For: Tom Sexton & Donna Anthony

## Details of Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 5,000,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 30.00%	Turnover Assumption 25.00%		
Yr	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Sale of Equities Caused by Turnover	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	(10)** Net Year End Value of Asset After Turnover
1	3,000,000	0	350,000	37,500	5,387,500	3,037,500	1,346,875	759,375	1,170,625	5,159,138
2	3,448,750	0	361,140	38,694	5,558,972	3,487,444	1,389,743	871,861	1,234,378	5,349,571
3	3,849,961	0	374,470	40,122	5,764,163	3,890,083	1,441,041	972,521	1,300,485	5,567,371
4	4,218,047	0	389,716	41,755	5,998,842	4,259,802	1,499,711	1,064,951	1,369,283	5,809,730
5	4,564,134	0	406,681	43,573	6,259,984	4,607,708	1,564,996	1,151,927	1,441,075	6,074,702
6	4,896,856	0	425,229	45,560	6,545,491	4,942,416	1,636,373	1,235,604	1,516,142	6,361,008
7	5,222,954	0	445,271	47,708	6,853,987	5,270,662	1,713,497	1,317,665	1,594,747	6,667,885
8	5,547,744	0	466,752	50,009	7,184,646	5,597,752	1,796,162	1,399,438	1,677,145	6,994,973
9	5,875,459	0	489,648	52,462	7,537,083	5,927,921	1,884,271	1,481,980	1,763,584	7,342,232
10	6,209,524	0	513,956	55,067	7,911,255	6,264,591	1,977,814	1,566,148	1,854,314	7,709,878
11	6,552,758	0	539,691	57,824	8,307,393	6,610,582	2,076,848	1,652,645	1,949,587	8,098,330
12	6,907,524	0	566,883	60,737	8,725,950	6,968,260	2,181,488	1,742,065	2,049,661	8,508,182
13	7,275,856	0	595,573	63,811	9,167,566	7,339,667	2,291,892	1,834,917	2,154,799	8,940,169
14	7,659,549	0	625,812	67,051	9,633,032	7,726,600	2,408,258	1,931,650	2,265,276	9,395,150
15	8,060,226	0	657,661	70,464	10,123,275	8,130,690	2,530,819	2,032,673	2,381,375	9,874,093
16	8,479,392	0	691,187	74,056	10,639,336	8,553,449	2,659,834	2,138,362	2,503,392	10,378,065
17	8,918,479	0	726,465	77,835	11,182,365	8,996,314	2,795,591	2,249,078	2,631,637	10,908,227
18	9,378,873	109,951	755,879	0	11,554,155	9,284,337	2,888,539	2,321,084	2,718,302	11,270,079
19	9,681,555	396,973	761,117	0	11,634,223	9,340,536	2,908,556	2,335,134	2,736,529	11,347,574
20	9,741,931	411,010	765,559	0	11,702,123	9,389,078	2,925,531	2,347,269	2,752,052	11,413,358
21	9,793,860	425,563	769,146	0	11,756,941	9,428,683	2,939,235	2,357,171	2,764,616	11,466,499
22	9,836,128	388,917	775,431	0	11,853,013	9,502,510	2,963,253	2,375,627	2,786,965	11,559,958
23	9,913,847	402,589	781,016	0	11,938,385	9,568,587	2,984,596	2,392,147	2,806,861	11,643,043
24	9,983,301	416,768	785,839	0	12,012,114	9,625,944	3,003,029	2,406,486	2,824,066	11,714,820
25	10,043,524	431,479	789,834	0	12,073,175	9,673,602	3,018,294	2,418,400	2,838,326	11,774,275
26	10,093,527	446,741	792,927	0	12,120,461	9,710,558	3,030,115	2,427,639	2,849,372	11,820,321
27	10,132,290	462,579	795,042	0	12,152,784	9,735,771	3,038,196	2,433,943	2,856,920	11,851,793
28	10,158,748	479,015	796,094	0	12,168,872	9,748,161	3,042,218	2,437,040	2,860,665	11,867,446
29	10,171,786	496,074	795,996	0	12,167,368	9,746,592	3,041,842	2,436,648	2,860,284	11,865,952
30	10,170,228	513,784	794,652	0	12,146,820	9,729,867	3,036,705	2,432,467	2,855,434	11,845,894
31	10,152,834	532,169	791,961	0	12,105,686	9,696,725	3,026,422	2,424,181	2,845,749	11,805,763
32	10,118,293	551,261	787,815	0	12,042,317	9,645,827	3,010,579	2,411,457	2,830,843	11,743,955
33	10,065,213	571,086	782,101	0	11,954,970	9,575,761	2,988,743	2,393,940	2,810,302	11,658,764
34	9,992,122	591,675	774,696	0	11,841,785	9,485,028	2,960,446	2,371,257	2,783,690	11,548,378
35	9,897,461	613,060	765,472	0	11,700,790	9,372,042	2,925,198	2,343,010	2,750,541	11,410,872
36	9,779,573	635,275	754,292	0	11,529,889	9,235,117	2,882,472	2,308,779	2,710,364	11,244,203
37	9,636,702	658,354	741,009	0	11,326,858	9,072,468	2,831,715	2,268,117	2,662,635	11,046,201
38	9,466,986	682,334	725,471	0	11,089,338	8,882,202	2,772,335	2,220,550	2,606,799	10,814,564
39	9,268,451	707,250	707,512	0	10,814,826	8,662,313	2,703,707	2,165,578	2,542,268	10,546,854
40	9,039,003	733,144	686,960	0	10,500,670	8,410,674	2,625,168	2,102,669	2,468,418	10,240,481
		11,657,051		924,228						

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

\*\*Column (10) has been reduced by a 1.00% management fee.

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

# Strategy 2: Add Loan-Based Private Split Dollar

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

For: Tom Sexton & Donna Anthony

## Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (4.00% Growth)	+	(2) Personal Property (-5.00% Growth)	+	(3) Promissory Note from LB-PSD Trust	=	(4) Total Illiquid Assets
1	55/50	1,040,000		380,000		360,000		1,780,000
2	56/51	1,081,600		361,000		720,000		2,162,600
3	57/52	1,124,864		342,950		1,080,000		2,547,814
4	58/53	1,169,859		325,803		1,440,000		2,935,662
5	59/54	1,216,653		309,512		1,800,000		3,326,165
6	60/55	1,265,319		294,037		1,800,000		3,359,356
7	61/56	1,315,932		279,335		1,800,000		3,395,267
8	62/57	1,368,569		265,368		1,800,000		3,433,937
9	63/58	1,423,312		252,100		1,800,000		3,475,412
10	64/59	1,480,244		239,495		1,800,000		3,519,739
11	65/60	1,539,454		227,520		1,800,000		3,566,974
12	66/61	1,601,032		216,144		1,800,000		3,617,176
13	67/62	1,665,074		205,337		1,800,000		3,670,411
14	68/63	1,731,676		195,070		1,800,000		3,726,746
15	69/64	1,800,944		185,316		1,800,000		3,786,260
16	70/65	1,872,981		176,051		1,800,000		3,849,032
17	71/66	1,947,901		167,248		1,800,000		3,915,149
18	72/67	2,025,817		158,886		1,800,000		3,984,703
19	73/68	2,106,849		150,941		1,800,000		4,057,790
20	74/69	2,191,123		143,394		1,800,000		4,134,517
21	75/70	2,278,768		136,225		1,800,000		4,214,993
22	76/71	2,369,919		129,413		1,800,000		4,299,332
23	77/72	2,464,716		122,943		1,800,000		4,387,659
24	78/73	2,563,304		116,796		1,800,000		4,480,100
25	79/74	2,665,836		110,956		1,800,000		4,576,792
26	80/75	2,772,470		105,408		1,800,000		4,677,878
27	81/76	2,883,369		100,138		1,800,000		4,783,507
28	82/77	2,998,703		95,131		1,800,000		4,893,834
29	83/78	3,118,651		90,374		1,800,000		5,009,025
30	84/79	3,243,398		85,856		1,800,000		5,129,254
31	85/80	3,373,133		81,563		1,800,000		5,254,696
32	86/81	3,508,059		77,485		1,800,000		5,385,544
33	87/82	3,648,381		73,610		1,800,000		5,521,991
34	88/83	3,794,316		69,930		1,800,000		5,664,246
35	89/84	3,946,089		66,433		1,800,000		5,812,522
36	90/85	4,103,933		63,112		1,800,000		5,967,045
37	91/86	4,268,090		59,956		1,800,000		6,128,046
38	92/87	4,438,813		56,958		1,800,000		6,295,771
39	93/88	4,616,366		54,110		1,800,000		6,470,476
40	94/89	4,801,021		51,405		1,800,000		6,652,426

# Strategy 2: Add Loan-Based Private Split Dollar

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

For: Tom Sexton & Donna Anthony

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

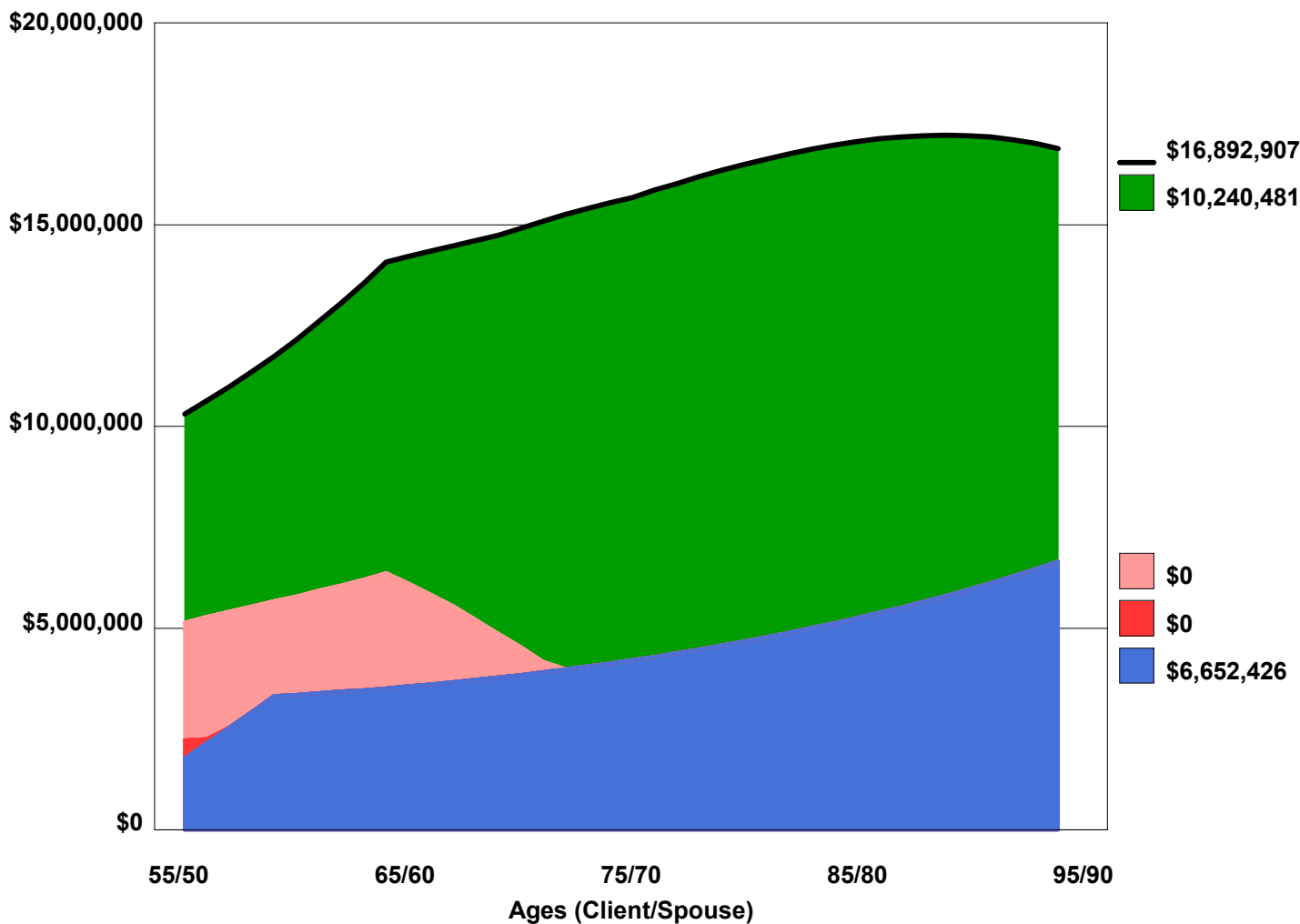
Year	M/F Ages	(1) Year End Value of Illiquid Assets	+	(2) Year End Value of Taxable Assets	+	(3) Year End Value of Tax Exempt Assets	+	(4) Year End Value of Equity Assets	=	(5) Year End Hypothetical Net Worth
1	55/50	1,780,000		452,100		2,912,000		5,159,138		10,303,238
2	56/51	2,162,600		94,633		3,028,480		5,349,571		10,635,284
3	57/52	2,547,814		0		2,873,638		5,567,371		10,988,823
4	58/53	2,935,662		0		2,614,184		5,809,730		11,359,576
5	59/54	3,326,165		0		2,344,351		6,074,702		11,745,218
6	60/55	3,359,356		0		2,438,125		6,361,008		12,158,489
7	61/56	3,395,267		0		2,535,650		6,667,885		12,598,802
8	62/57	3,433,937		0		2,637,076		6,994,973		13,065,986
9	63/58	3,475,412		0		2,742,559		7,342,232		13,560,203
10	64/59	3,519,739		0		2,852,261		7,709,878		14,081,878
11	65/60	3,566,974		0		2,550,351		8,098,330		14,215,655
12	66/61	3,617,176		0		2,223,885		8,508,182		14,349,243
13	67/62	3,670,411		0		1,871,506		8,940,169		14,482,086
14	68/63	3,726,746		0		1,491,792		9,395,150		14,613,688
15	69/64	3,786,260		0		1,083,252		9,874,093		14,743,605
16	70/65	3,849,032		0		687,127		10,378,065		14,914,224
17	71/66	3,915,149		0		261,974		10,908,227		15,085,350
18	72/67	3,984,703		0		0		11,270,079		15,254,782
19	73/68	4,057,790		0		0		11,347,574		15,405,364
20	74/69	4,134,517		0		0		11,413,358		15,547,875
21	75/70	4,214,993		0		0		11,466,499		15,681,492
22	76/71	4,299,332		0		0		11,559,958		15,859,290
23	77/72	4,387,659		0		0		11,643,043		16,030,702
24	78/73	4,480,100		0		0		11,714,820		16,194,920
25	79/74	4,576,792		0		0		11,774,275		16,351,067
26	80/75	4,677,878		0		0		11,820,321		16,498,199
27	81/76	4,783,507		0		0		11,851,793		16,635,300
28	82/77	4,893,834		0		0		11,867,446		16,761,280
29	83/78	5,009,025		0		0		11,865,952		16,874,977
30	84/79	5,129,254		0		0		11,845,894		16,975,148
31	85/80	5,254,696		0		0		11,805,763		17,060,459
32	86/81	5,385,544		0		0		11,743,955		17,129,499
33	87/82	5,521,991		0		0		11,658,764		17,180,755
34	88/83	5,664,246		0		0		11,548,378		17,212,624
35	89/84	5,812,522		0		0		11,410,872		17,223,394
36	90/85	5,967,045		0		0		11,244,203		17,211,248
37	91/86	6,128,046		0		0		11,046,201		17,174,247
38	92/87	6,295,771		0		0		10,814,564		17,110,335
39	93/88	6,470,476		0		0		10,546,854		17,017,330
40	94/89	6,652,426		0		0		10,240,481		16,892,907

# Strategy 2: Add Loan-Based Private Split Dollar

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

For: Tom Sexton & Donna Anthony

## Hypothetical Net Worth (After Providing Required Cash Flow) 40 Year Analysis



	<u>At Year 40</u>
Hypothetical Net Worth	— \$16,892,907
Equity Assets	■ \$10,240,481
Tax Exempt Assets	■ \$0
Taxable Assets	■ \$0
Illiquid Assets	■ \$6,652,426

# Strategy 2: Add Loan-Based Private Split Dollar

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

For: Tom Sexton & Donna Anthony

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

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Charitable Bequests	(3) Total Transfer Taxes**	(4) Net Estate to Heirs	(5) Year End Total Assets Outside the Estate	(6) Year End Wealth Transferred to Heirs	(7) Wealth Transferred to Charity
1	55/50	10,303,238	8,523,238	1,328,518	451,482	9,966,263	10,417,745	8,523,238
2	56/51	10,635,284	8,472,684	1,381,645	780,955	9,955,258	10,736,213	8,472,684
3	57/52	10,988,823	8,441,009	1,438,212	1,109,602	9,968,661	11,078,263	8,441,009
4	58/53	11,359,576	8,423,914	1,497,532	1,438,130	10,008,160	11,446,290	8,423,914
5	59/54	11,745,218	8,419,053	1,559,235	1,766,930	10,075,577	11,842,507	8,419,053
6	60/55	12,158,489	8,799,133	1,625,358	1,733,998	10,170,755	11,904,753	8,799,133
7	61/56	12,598,802	9,203,535	1,695,808	1,699,459	10,272,513	11,971,972	9,203,535
8	62/57	13,065,986	9,632,049	1,770,558	1,663,379	10,381,290	12,044,669	9,632,049
9	63/58	13,560,203	10,084,791	1,849,632	1,625,780	10,497,566	12,123,346	10,084,791
10	64/59	14,081,878	10,562,139	1,933,100	1,586,639	10,621,826	12,208,465	10,562,139
11	65/60	14,215,655	10,648,681	1,954,505	1,612,469	10,769,600	12,382,069	10,648,681
12	66/61	14,349,243	10,732,067	1,975,879	1,641,297	10,928,358	12,569,655	10,732,067
13	67/62	14,482,086	10,811,675	1,997,134	1,673,277	11,134,576	12,807,853	10,811,675
14	68/63	14,613,688	10,886,942	2,018,190	1,708,556	11,356,075	13,064,631	10,886,942
15	69/64	14,743,605	10,957,345	2,038,977	1,747,283	11,593,932	13,341,215	10,957,345
16	70/65	14,914,224	11,065,192	2,066,276	1,782,756	11,849,240	13,631,996	11,065,192
17	71/66	15,085,350	11,170,201	2,093,656	1,821,493	12,123,049	13,944,542	11,170,201
18	72/67	15,254,782	11,270,079	2,120,765	1,863,938	12,416,466	14,280,404	11,270,079
19	73/68	15,405,364	11,347,574	2,144,858	1,912,932	12,730,553	14,643,485	11,347,574
20	74/69	15,547,875	11,413,358	2,167,660	1,966,857	13,066,330	15,033,187	11,413,358
21	75/70	15,681,492	11,466,499	2,189,039	2,025,954	13,424,617	15,450,571	11,466,499
22	76/71	15,859,290	11,559,958	2,217,486	2,081,846	13,805,991	15,887,837	11,559,958
23	77/72	16,030,702	11,643,043	2,244,912	2,142,747	14,210,887	16,353,634	11,643,043
24	78/73	16,194,920	11,714,820	2,271,187	2,208,913	14,639,306	16,848,219	11,714,820
25	79/74	16,351,067	11,774,275	2,296,171	2,280,621	15,090,753	17,371,374	11,774,275
26	80/75	16,498,199	11,820,321	2,319,712	2,358,166	15,564,882	17,923,048	11,820,321
27	81/76	16,635,300	11,851,793	2,341,648	2,441,859	16,061,015	18,502,874	11,851,793
28	82/77	16,761,280	11,867,446	2,361,805	2,532,029	16,577,807	19,109,836	11,867,446
29	83/78	16,874,977	11,865,952	2,379,996	2,629,029	17,112,629	19,741,658	11,865,952
30	84/79	16,975,148	11,845,894	2,396,024	2,733,230	17,661,845	20,395,075	11,845,894
31	85/80	17,060,459	11,805,763	2,409,673	2,845,023	18,219,513	21,064,536	11,805,763
32	86/81	17,129,499	11,743,955	2,420,720	2,964,824	18,780,488	21,745,312	11,743,955
33	87/82	17,180,755	11,658,764	2,428,921	3,093,070	19,337,306	22,430,376	11,658,764
34	88/83	17,212,624	11,548,378	2,434,020	3,230,226	19,879,591	23,109,817	11,548,378
35	89/84	17,223,394	11,410,872	2,435,743	3,376,779	20,397,709	23,774,488	11,410,872
36	90/85	17,211,248	11,244,203	2,433,800	3,533,245	20,878,542	24,411,787	11,244,203
37	91/86	17,174,247	11,046,201	2,427,880	3,700,166	21,310,457	25,010,623	11,046,201
38	92/87	17,110,335	10,814,564	2,417,654	3,878,117	21,678,812	25,556,929	10,814,564
39	93/88	17,017,330	10,546,854	2,402,773	4,067,703	21,967,522	26,035,225	10,546,854
40	94/89	16,892,907	10,240,481	2,382,865	4,269,561	22,159,869	26,429,430	10,240,481

\*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 38)

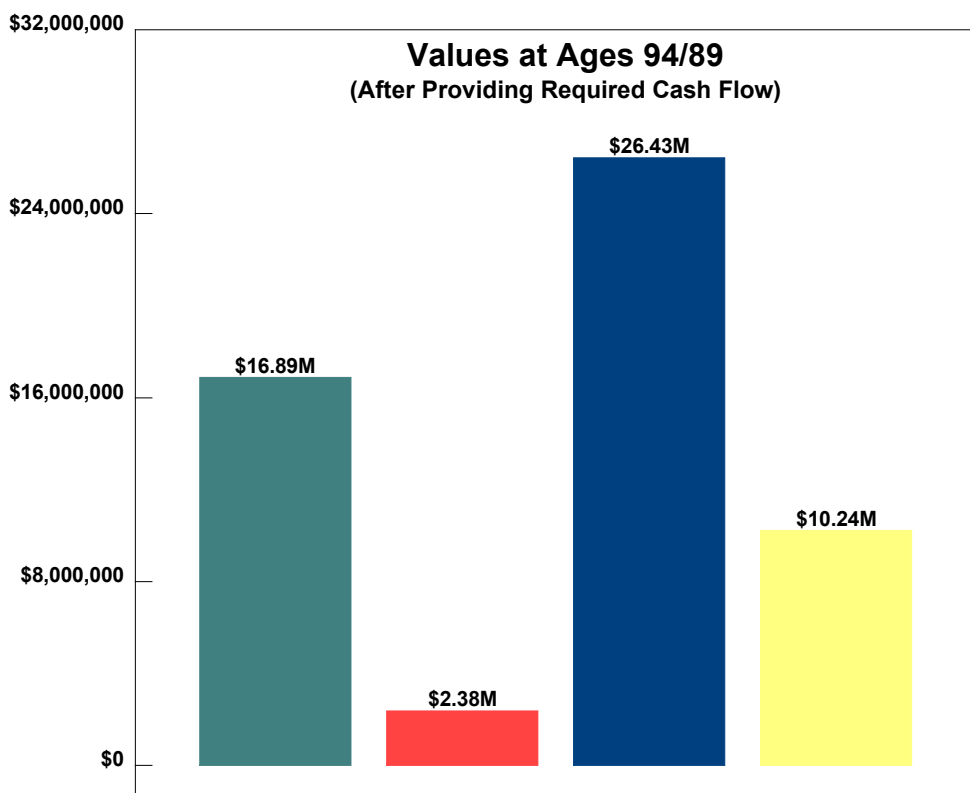
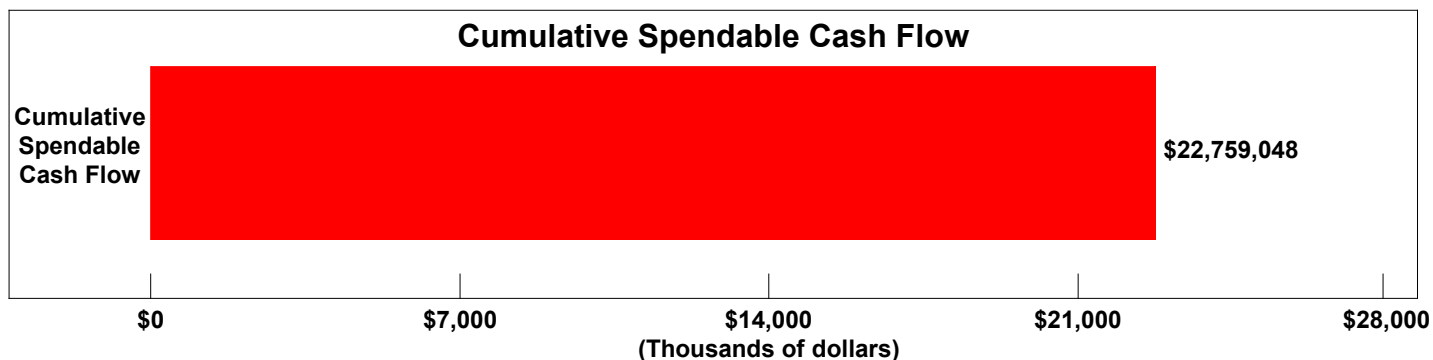
Total Estate Assets	\$ 17,110,335
Wealth Transferred to Heirs	\$ 25,556,929
Wealth Transferred to Charity	\$ 10,814,564

# Strategy 2: Add Loan-Based Private Split Dollar

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

For: Tom Sexton & Donna Anthony

## Summary Analysis



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

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

# Strategy 2: Add Loan-Based Private Split Dollar

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

For: Tom Sexton & Donna Anthony

## Charitable Bequests Details

Year	M/F Ages	(1) Liquid Assets	(2) Total Charitable Bequests to Charity
1	55/50	8,523,238	8,523,238
2	56/51	8,472,684	8,472,684
3	57/52	8,441,009	8,441,009
4	58/53	8,423,914	8,423,914
5	59/54	8,419,053	8,419,053
6	60/55	8,799,133	8,799,133
7	61/56	9,203,535	9,203,535
8	62/57	9,632,049	9,632,049
9	63/58	10,084,791	10,084,791
10	64/59	10,562,139	10,562,139
11	65/60	10,648,681	10,648,681
12	66/61	10,732,067	10,732,067
13	67/62	10,811,675	10,811,675
14	68/63	10,886,942	10,886,942
15	69/64	10,957,345	10,957,345
16	70/65	11,065,192	11,065,192
17	71/66	11,170,201	11,170,201
18	72/67	11,270,079	11,270,079
19	73/68	11,347,574	11,347,574
20	74/69	11,413,358	11,413,358
21	75/70	11,466,499	11,466,499
22	76/71	11,559,958	11,559,958
23	77/72	11,643,043	11,643,043
24	78/73	11,714,820	11,714,820
25	79/74	11,774,275	11,774,275
26	80/75	11,820,321	11,820,321
27	81/76	11,851,793	11,851,793
28	82/77	11,867,446	11,867,446
29	83/78	11,865,952	11,865,952
30	84/79	11,845,894	11,845,894
31	85/80	11,805,763	11,805,763
32	86/81	11,743,955	11,743,955
33	87/82	11,658,764	11,658,764
34	88/83	11,548,378	11,548,378
35	89/84	11,410,872	11,410,872
36	90/85	11,244,203	11,244,203
37	91/86	11,046,201	11,046,201
38	92/87	10,814,564	10,814,564
39	93/88	10,546,854	10,546,854
40	94/89	10,240,481	10,240,481

Column (1) includes:

100% of the value of (Taxable Account), 100% of the value of (Tax Exempt Account), 100% of the value of (Equity Account).



# Strategy 2: Add Loan-Based Private Split Dollar

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

For: Tom Sexton & Donna Anthony

## Transfer Tax Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Illiquid Assets	=	(3) Total Estate Assets	(4) Total Charitable Bequests	(5) Taxable Estate Before State Death Tax Deduction (3) - (4)	(6) State Death Tax*	(7) Taxable Estate Subject to Federal Estate Tax (5) - (6)	(8) Remaining Available Unified Credit Equivalent**	(9) Federal Estate Tax	(10) Total Transfer Taxes (6)+(9)
1	55/50	8,523,238		1,780,000		10,303,238	8,523,238	1,780,000	1,328,518	451,482	10,980,000	0	1,328,518
2	56/51	8,472,684		2,162,600		10,635,284	8,472,684	2,162,600	1,381,645	780,955	11,320,000	0	1,381,645
3	57/52	8,441,009		2,547,814		10,988,823	8,441,009	2,547,814	1,438,212	1,109,602	11,660,000	0	1,438,212
4	58/53	8,423,914		2,935,662		11,359,576	8,423,914	2,935,662	1,497,532	1,438,130	12,000,000	0	1,497,532
5	59/54	8,419,053		3,326,165		11,745,218	8,419,053	3,326,165	1,559,235	1,766,930	12,360,000	0	1,559,235
6	60/55	8,799,133		3,359,356		12,158,489	8,799,133	3,359,356	1,625,358	1,733,998	12,740,000	0	1,625,358
7	61/56	9,203,535		3,395,267		12,598,802	9,203,535	3,395,267	1,695,808	1,699,459	13,120,000	0	1,695,808
8	62/57	9,632,049		3,433,937		13,065,986	9,632,049	3,433,937	1,770,558	1,663,379	13,520,000	0	1,770,558
9	63/58	10,084,791		3,475,412		13,560,203	10,084,791	3,475,412	1,849,632	1,625,780	13,920,000	0	1,849,632
10	64/59	10,562,139		3,519,739		14,081,878	10,562,139	3,519,739	1,933,100	1,586,639	14,340,000	0	1,933,100
11	65/60	10,648,681		3,566,974		14,215,655	10,648,681	3,566,974	1,954,505	1,612,469	14,760,000	0	1,954,505
12	66/61	10,732,067		3,617,176		14,349,243	10,732,067	3,617,176	1,975,879	1,641,297	15,220,000	0	1,975,879
13	67/62	10,811,675		3,670,411		14,482,086	10,811,675	3,670,411	1,997,134	1,673,277	15,660,000	0	1,997,134
14	68/63	10,886,942		3,726,746		14,613,688	10,886,942	3,726,746	2,018,190	1,708,556	16,140,000	0	2,018,190
15	69/64	10,957,345		3,786,260		14,743,605	10,957,345	3,786,260	2,038,977	1,747,283	16,620,000	0	2,038,977
16	70/65	11,065,192		3,849,032		14,914,224	11,065,192	3,849,032	2,066,276	1,782,756	17,120,000	0	2,066,276
17	71/66	11,170,201		3,915,149		15,085,350	11,170,201	3,915,149	2,093,656	1,821,493	17,640,000	0	2,093,656
18	72/67	11,270,079		3,984,703		15,254,782	11,270,079	3,984,703	2,120,765	1,863,938	18,160,000	0	2,120,765
19	73/68	11,347,574		4,057,790		15,405,364	11,347,574	4,057,790	2,144,858	1,912,932	18,700,000	0	2,144,858
20	74/69	11,413,358		4,134,517		15,547,875	11,413,358	4,134,517	2,167,660	1,966,857	19,260,000	0	2,167,660
21	75/70	11,466,499		4,214,993		15,681,492	11,466,499	4,214,993	2,189,039	2,025,954	19,840,000	0	2,189,039
22	76/71	11,559,958		4,299,332		15,859,290	11,559,958	4,299,332	2,217,486	2,081,846	20,440,000	0	2,217,486
23	77/72	11,643,043		4,387,659		16,030,702	11,643,043	4,387,659	2,244,912	2,142,747	21,060,000	0	2,244,912
24	78/73	11,714,820		4,480,100		16,194,920	11,714,820	4,480,100	2,271,187	2,208,913	21,680,000	0	2,271,187
25	79/74	11,774,275		4,576,792		16,351,067	11,774,275	4,576,792	2,296,171	2,280,621	22,340,000	0	2,296,171
26	80/75	11,820,321		4,677,878		16,498,199	11,820,321	4,677,878	2,319,712	2,358,166	23,000,000	0	2,319,712
27	81/76	11,851,793		4,783,507		16,635,300	11,851,793	4,783,507	2,341,648	2,441,859	23,700,000	0	2,341,648
28	82/77	11,867,446		4,893,834		16,761,280	11,867,446	4,893,834	2,361,805	2,532,029	24,420,000	0	2,361,805
29	83/78	11,865,952		5,009,025		16,874,977	11,865,952	5,009,025	2,379,996	2,629,029	25,140,000	0	2,379,996
30	84/79	11,845,894		5,129,254		16,975,148	11,845,894	5,129,254	2,396,024	2,733,230	25,900,000	0	2,396,024
31	85/80	11,805,763		5,254,696		17,060,459	11,805,763	5,254,696	2,409,673	2,845,023	26,680,000	0	2,409,673
32	86/81	11,743,955		5,385,544		17,129,499	11,743,955	5,385,544	2,420,720	2,964,824	27,480,000	0	2,420,720
33	87/82	11,658,764		5,521,991		17,180,755	11,658,764	5,521,991	2,428,921	3,093,070	28,300,000	0	2,428,921
34	88/83	11,548,378		5,664,246		17,212,624	11,548,378	5,664,246	2,434,020	3,230,226	29,140,000	0	2,434,020
35	89/84	11,410,872		5,812,522		17,223,394	11,410,872	5,812,522	2,435,743	3,376,779	30,020,000	0	2,435,743
36	90/85	11,244,203		5,967,045		17,211,248	11,244,203	5,967,045	2,433,800	3,533,245	30,920,000	0	2,433,800
37	91/86	11,046,201		6,128,046		17,174,247	11,046,201	6,128,046	2,427,880	3,700,166	31,840,000	0	2,427,880
38	92/87	10,814,564		6,295,771		17,110,335	10,814,564	6,295,771	2,417,654	3,878,117	32,800,000	0	2,417,654
39	93/88	10,546,854		6,470,476		17,017,330	10,546,854	6,470,476	2,402,773	4,067,703	33,780,000	0	2,402,773
40	94/89	10,240,481		6,652,426		16,892,907	10,240,481	6,652,426	2,382,865	4,269,561	34,800,000	0	2,382,865

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

\*The state estate tax and/or state inheritance tax (collectively "death tax") assumes a \$2,000,000 exemption and a 16.00% tax and is an estimate. It is not based on the death tax of a particular state. Be certain to contact your legal and tax advisers for precise state death tax calculations.

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

Column (9) assumes half the amount shown in column (8) is transferred to a credit shelter trust by the first spouse to die.

# Strategy 2: Add Loan-Based Private Split Dollar

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

For: Tom Sexton & Donna Anthony

## Wealth Transfer Details

Year	M/F Ages	Wealth Transfer to Heirs		Wealth Transfer to Charity	
		(1) Net Survivor Death Benefit Share in LB-PSD Trust Outside the Estate	(2) Total Assets Outside the Estate	(3) Total Charitable Bequests	(4) Wealth Transferred to Charity
1	55/50	9,966,263	9,966,263	8,523,238	8,523,238
2	56/51	9,955,258	9,955,258	8,472,684	8,472,684
3	57/52	9,968,661	9,968,661	8,441,009	8,441,009
4	58/53	10,008,160	10,008,160	8,423,914	8,423,914
5	59/54	10,075,577	10,075,577	8,419,053	8,419,053
6	60/55	10,170,755	10,170,755	8,799,133	8,799,133
7	61/56	10,272,513	10,272,513	9,203,535	9,203,535
8	62/57	10,381,290	10,381,290	9,632,049	9,632,049
9	63/58	10,497,566	10,497,566	10,084,791	10,084,791
10	64/59	10,621,826	10,621,826	10,562,139	10,562,139
11	65/60	10,769,600	10,769,600	10,648,681	10,648,681
12	66/61	10,928,358	10,928,358	10,732,067	10,732,067
13	67/62	11,134,576	11,134,576	10,811,675	10,811,675
14	68/63	11,356,075	11,356,075	10,886,942	10,886,942
15	69/64	11,593,932	11,593,932	10,957,345	10,957,345
16	70/65	11,849,240	11,849,240	11,065,192	11,065,192
17	71/66	12,123,049	12,123,049	11,170,201	11,170,201
18	72/67	12,416,466	12,416,466	11,270,079	11,270,079
19	73/68	12,730,553	12,730,553	11,347,574	11,347,574
20	74/69	13,066,330	13,066,330	11,413,358	11,413,358
21	75/70	13,424,617	13,424,617	11,466,499	11,466,499
22	76/71	13,805,991	13,805,991	11,559,958	11,559,958
23	77/72	14,210,887	14,210,887	11,643,043	11,643,043
24	78/73	14,639,306	14,639,306	11,714,820	11,714,820
25	79/74	15,090,753	15,090,753	11,774,275	11,774,275
26	80/75	15,564,882	15,564,882	11,820,321	11,820,321
27	81/76	16,061,015	16,061,015	11,851,793	11,851,793
28	82/77	16,577,807	16,577,807	11,867,446	11,867,446
29	83/78	17,112,629	17,112,629	11,865,952	11,865,952
30	84/79	17,661,845	17,661,845	11,845,894	11,845,894
31	85/80	18,219,513	18,219,513	11,805,763	11,805,763
32	86/81	18,780,488	18,780,488	11,743,955	11,743,955
33	87/82	19,337,306	19,337,306	11,658,764	11,658,764
34	88/83	19,879,591	19,879,591	11,548,378	11,548,378
35	89/84	20,397,709	20,397,709	11,410,872	11,410,872
36	90/85	20,878,542	20,878,542	11,244,203	11,244,203
37	91/86	21,310,457	21,310,457	11,046,201	11,046,201
38	92/87	21,678,812	21,678,812	10,814,564	10,814,564
39	93/88	21,967,522	21,967,522	10,546,854	10,546,854
40	94/89	22,159,869	22,159,869	10,240,481	10,240,481

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

**Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar**

# Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar

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

For: Tom Sexton & Donna Anthony, Ages 55/50

## Client Information Summary

### Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 800,000	
	Liquid Assets (Tax Exempt Interest)	2,800,000	
	Equity Assets	5,000,000	
	Tax Deferred Assets	0	
	Total Liquid Assets		8,600,000
<u>Illiquid Assets:</u>	Principal Residence	1,000,000	
	Personal Property	400,000	
	Promissory Note	360,000	
	Total Illiquid Assets		1,760,000
<u>Other Assets:</u>	Inside the Estate		
	Share of Trust Life Insurance Death Benefit	0	
	Total Other Assets Inside the Estate		0
	Total Estate Assets		\$10,360,000
	Outside the Estate		
	Net Survivor Death Benefit Share in LB-PSD Trust	9,966,263	
	Total Other Assets Outside the Estate		9,966,263

### Funding Options for Required Cash Flow

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

### Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	45.00%
	Retirement	45.00%
<u>Life Expectancy:</u>	Joint	38 Years
	Tom Sexton	Age 92
	Donna Anthony	Age 87
<u>Taxable Account:</u>	Yield Assumption	Taxable 5.00%
	<u>Tax Exempt Account:</u>	Yield Assumption
<u>Equities:</u>	Growth Rate	Equity 7.00%
	Dividend Rate	1.00%

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.

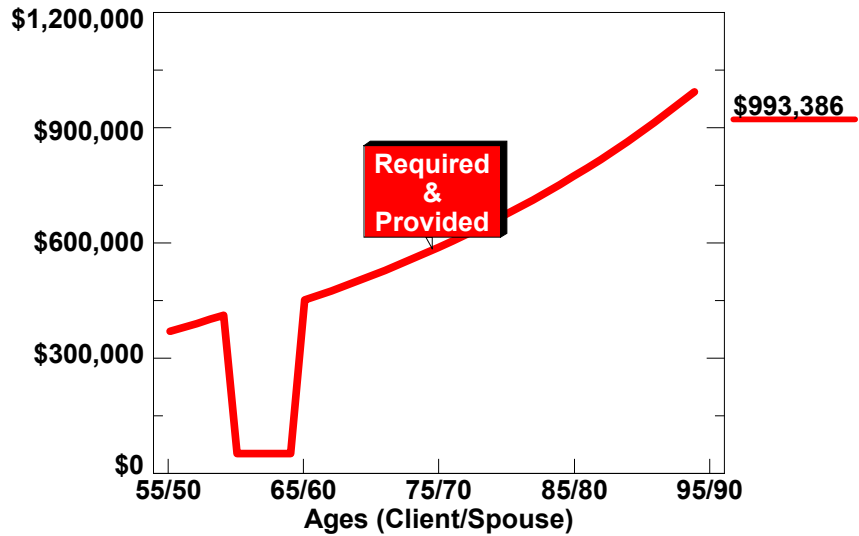
## Analysis of After Tax Cash Flow Requirements

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

### Withdrawal Order

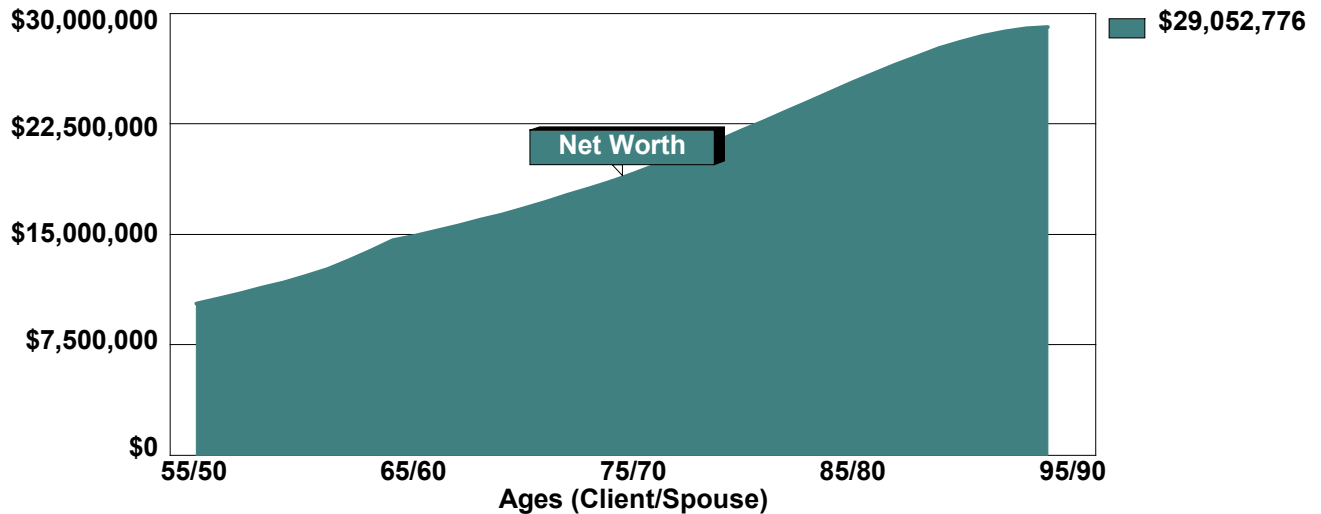
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Equities

### 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)



# Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar

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

For: Tom Sexton & Donna Anthony

## Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided			
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Cash Flow for Annual Gifts	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) After Tax Cash Flow from Taxable & Tax Exempt Accounts	(6) After Tax Cash Flow from Equity Assets	(7) Total After Tax Cash Flow Provided*
1	55/50	360,000	10,152	370,152	10,152	360,000	0	370,152
2	56/51	360,000	20,304	380,304	20,304	360,000	0	380,304
3	57/52	360,000	30,456	390,456	30,456	360,000	0	390,456
4	58/53	360,000	40,608	400,608	40,608	360,000	0	400,608
5	59/54	360,000	50,760	410,760	50,760	360,000	0	410,760
6	60/55	0	50,760	50,760	50,760	0	0	50,760
7	61/56	0	50,760	50,760	50,760	0	0	50,760
8	62/57	0	50,760	50,760	50,760	0	0	50,760
9	63/58	0	50,760	50,760	50,760	0	0	50,760
10	64/59	0	50,760	50,760	50,760	0	0	50,760
11	65/60	400,000	50,760	450,760	50,760	400,000	0	450,760
12	66/61	412,000	50,760	462,760	50,760	412,000	0	462,760
13	67/62	424,360	50,760	475,120	50,760	424,360	0	475,120
14	68/63	437,091	50,760	487,851	50,760	437,091	0	487,851
15	69/64	450,204	50,760	500,964	50,760	450,204	0	500,964
16	70/65	463,710	50,760	514,470	91,917	422,553	0	514,470
17	71/66	477,621	50,760	528,381	93,152	435,229	0	528,381
18	72/67	491,950	50,760	542,710	94,423	261,974	186,313	542,710
19	73/68	506,708	50,760	557,468	95,733	0	461,735	557,468
20	74/69	521,909	50,760	572,669	97,082	0	475,587	572,669
21	75/70	537,567	50,760	588,327	98,472	0	489,855	588,327
22	76/71	553,694	50,760	604,454	149,045	0	455,409	604,454
23	77/72	570,304	50,760	621,064	151,993	0	469,071	621,064
24	78/73	587,413	50,760	638,173	155,031	0	483,142	638,173
25	79/74	605,036	50,760	655,796	158,159	0	497,637	655,796
26	80/75	623,187	50,760	673,947	161,381	0	512,566	673,947
27	81/76	641,883	50,760	692,643	164,699	0	527,944	692,643
28	82/77	661,139	50,760	711,899	168,117	0	543,782	711,899
29	83/78	680,973	50,760	731,733	171,638	0	560,095	731,733
30	84/79	701,402	50,760	752,162	175,264	0	576,898	752,162
31	85/80	722,444	50,760	773,204	179,000	0	594,204	773,204
32	86/81	744,118	50,760	794,878	182,847	0	612,031	794,878
33	87/82	766,441	50,760	817,201	186,809	0	630,392	817,201
34	88/83	789,435	50,760	840,195	190,891	0	649,304	840,195
35	89/84	813,118	50,760	863,878	195,095	0	668,783	863,878
36	90/85	837,511	50,760	888,271	199,425	0	688,846	888,271
37	91/86	862,637	50,760	913,397	203,885	0	709,512	913,397
38	92/87	888,516	50,760	939,276	208,478	0	730,798	939,276
39	93/88	915,171	50,760	965,931	213,210	0	752,721	965,931
40	94/89	942,626	50,760	993,386	218,084	0	775,302	993,386
		20,830,168	1,928,880	22,759,048	4,663,710	5,043,411	13,051,927	22,759,048

\*IMPORTANT NOTE: For this plan to be financially sound, column (7) must be sufficient to provide the values in column (3).

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

Column (2): see "Gifting Cash Flow Details".

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

Column (5): see detail reports for Taxable and Tax Exempt Accounts.

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

# Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar

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

For: Tom Sexton & Donna Anthony

## Spendable Cash Flow Required

Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	+	(2) Loan to LB-PSD Trust for Premium	=	(3) After Tax Spendable Cash Flow Required
1	55/50	0		360,000		360,000
2	56/51	0		360,000		360,000
3	57/52	0		360,000		360,000
4	58/53	0		360,000		360,000
5	59/54	0		360,000		360,000
6	60/55	0		0		0
7	61/56	0		0		0
8	62/57	0		0		0
9	63/58	0		0		0
10	64/59	0		0		0
11	65/60	400,000		0		400,000
12	66/61	412,000		0		412,000
13	67/62	424,360		0		424,360
14	68/63	437,091		0		437,091
15	69/64	450,204		0		450,204
16	70/65	463,710		0		463,710
17	71/66	477,621		0		477,621
18	72/67	491,950		0		491,950
19	73/68	506,708		0		506,708
20	74/69	521,909		0		521,909
21	75/70	537,567		0		537,567
22	76/71	553,694		0		553,694
23	77/72	570,304		0		570,304
24	78/73	587,413		0		587,413
25	79/74	605,036		0		605,036
26	80/75	623,187		0		623,187
27	81/76	641,883		0		641,883
28	82/77	661,139		0		661,139
29	83/78	680,973		0		680,973
30	84/79	701,402		0		701,402
31	85/80	722,444		0		722,444
32	86/81	744,118		0		744,118
33	87/82	766,441		0		766,441
34	88/83	789,435		0		789,435
35	89/84	813,118		0		813,118
36	90/85	837,511		0		837,511
37	91/86	862,637		0		862,637
38	92/87	888,516		0		888,516
39	93/88	915,171		0		915,171
40	94/89	942,626		0		942,626
		<b>19,030,168</b>		<b>1,800,000</b>		<b>20,830,168</b>

Column (1) assumes 0.00% inflation for 11 years, 3.00% thereafter.

# Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar

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

For: Tom Sexton & Donna Anthony

## Gifting Cash Flow Details

Year	M/F Ages	(1) Gift to LB-PSD Trust for Loan Interest	(2) Total After Tax Cash Flow for Gifts
1	55/50	10,152	10,152
2	56/51	20,304	20,304
3	57/52	30,456	30,456
4	58/53	40,608	40,608
5	59/54	50,760	50,760
6	60/55	50,760	50,760
7	61/56	50,760	50,760
8	62/57	50,760	50,760
9	63/58	50,760	50,760
10	64/59	50,760	50,760
11	65/60	50,760	50,760
12	66/61	50,760	50,760
13	67/62	50,760	50,760
14	68/63	50,760	50,760
15	69/64	50,760	50,760
16	70/65	50,760	50,760
17	71/66	50,760	50,760
18	72/67	50,760	50,760
19	73/68	50,760	50,760
20	74/69	50,760	50,760
21	75/70	50,760	50,760
22	76/71	50,760	50,760
23	77/72	50,760	50,760
24	78/73	50,760	50,760
25	79/74	50,760	50,760
26	80/75	50,760	50,760
27	81/76	50,760	50,760
28	82/77	50,760	50,760
29	83/78	50,760	50,760
30	84/79	50,760	50,760
31	85/80	50,760	50,760
32	86/81	50,760	50,760
33	87/82	50,760	50,760
34	88/83	50,760	50,760
35	89/84	50,760	50,760
36	90/85	50,760	50,760
37	91/86	50,760	50,760
38	92/87	50,760	50,760
39	93/88	50,760	50,760
40	94/89	50,760	50,760
		1,928,880	1,928,880



# Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar

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

For: Tom Sexton & Donna Anthony

## Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	+	(2) After Tax Cash Flow from Loan Interest Paid by LB-PSD Trust	=	(3) Total Expected After Tax Cash Flow
1	55/50	0		10,152		10,152
2	56/51	0		20,304		20,304
3	57/52	0		30,456		30,456
4	58/53	0		40,608		40,608
5	59/54	0		50,760		50,760
6	60/55	0		50,760		50,760
7	61/56	0		50,760		50,760
8	62/57	0		50,760		50,760
9	63/58	0		50,760		50,760
10	64/59	0		50,760		50,760
11	65/60	0		50,760		50,760
12	66/61	0		50,760		50,760
13	67/62	0		50,760		50,760
14	68/63	0		50,760		50,760
15	69/64	0		50,760		50,760
16	70/65	41,157		50,760		91,917
17	71/66	42,392		50,760		93,152
18	72/67	43,663		50,760		94,423
19	73/68	44,973		50,760		95,733
20	74/69	46,322		50,760		97,082
21	75/70	47,712		50,760		98,472
22	76/71	98,285		50,760		149,045
23	77/72	101,233		50,760		151,993
24	78/73	104,271		50,760		155,031
25	79/74	107,399		50,760		158,159
26	80/75	110,621		50,760		161,381
27	81/76	113,939		50,760		164,699
28	82/77	117,357		50,760		168,117
29	83/78	120,878		50,760		171,638
30	84/79	124,504		50,760		175,264
31	85/80	128,240		50,760		179,000
32	86/81	132,087		50,760		182,847
33	87/82	136,049		50,760		186,809
34	88/83	140,131		50,760		190,891
35	89/84	144,335		50,760		195,095
36	90/85	148,665		50,760		199,425
37	91/86	153,125		50,760		203,885
38	92/87	157,718		50,760		208,478
39	93/88	162,450		50,760		213,210
40	94/89	167,324		50,760		218,084
		<u>2,734,830</u>		<u>1,928,880</u>		<u>4,663,710</u>

Column (1) assumes 3.00% inflation.

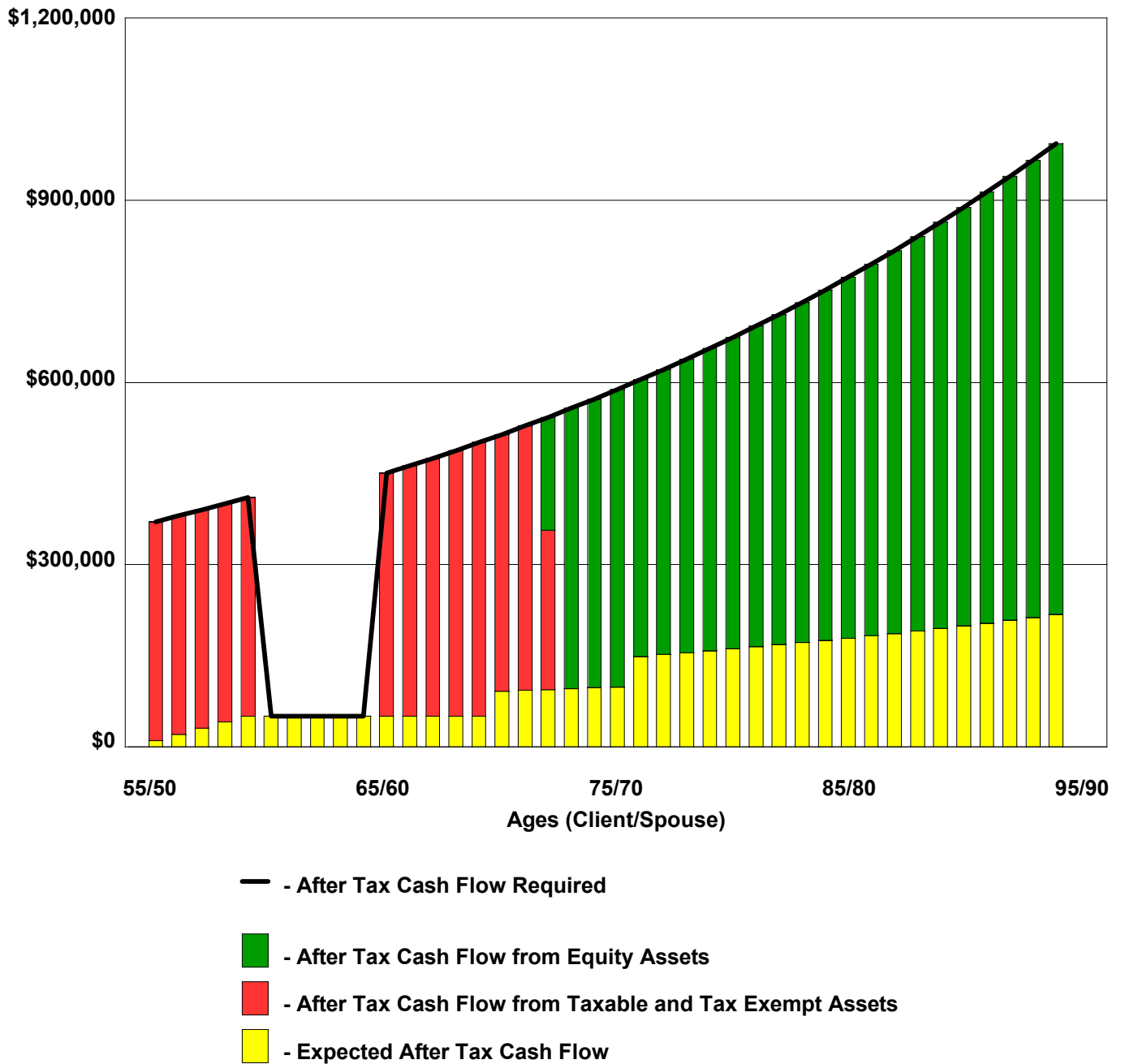
\*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

# Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar

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

For: Tom Sexton & Donna Anthony

## Sources of Cash Flow 40 Year Analysis



# Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar

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

For: Tom Sexton & Donna Anthony

## Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Taxable Assets	+	(2) Year End Value of Tax Exempt Assets	+	(3) Year End Value of Equity Assets	=	(4) Total Liquid Assets
1	55/50	452,100		2,912,000		5,159,138		8,523,238
2	56/51	94,633		3,028,480		5,349,571		8,472,684
3	57/52	0		2,873,638		5,567,371		8,441,009
4	58/53	0		2,614,184		5,809,730		8,423,914
5	59/54	0		2,344,351		6,074,702		8,419,053
6	60/55	0		2,438,125		6,361,008		8,799,133
7	61/56	0		2,535,650		6,667,885		9,203,535
8	62/57	0		2,637,076		6,994,973		9,632,049
9	63/58	0		2,742,559		7,342,232		10,084,791
10	64/59	0		2,852,261		7,709,878		10,562,139
11	65/60	0		2,550,351		8,098,330		10,648,681
12	66/61	0		2,223,885		8,508,182		10,732,067
13	67/62	0		1,871,506		8,940,169		10,811,675
14	68/63	0		1,491,792		9,395,150		10,886,942
15	69/64	0		1,083,252		9,874,093		10,957,345
16	70/65	0		687,127		10,378,065		11,065,192
17	71/66	0		261,974		10,908,227		11,170,201
18	72/67	0		0		11,270,079		11,270,079
19	73/68	0		0		11,347,574		11,347,574
20	74/69	0		0		11,413,358		11,413,358
21	75/70	0		0		11,466,499		11,466,499
22	76/71	0		0		11,559,958		11,559,958
23	77/72	0		0		11,643,043		11,643,043
24	78/73	0		0		11,714,820		11,714,820
25	79/74	0		0		11,774,275		11,774,275
26	80/75	0		0		11,820,321		11,820,321
27	81/76	0		0		11,851,793		11,851,793
28	82/77	0		0		11,867,446		11,867,446
29	83/78	0		0		11,865,952		11,865,952
30	84/79	0		0		11,845,894		11,845,894
31	85/80	0		0		11,805,763		11,805,763
32	86/81	0		0		11,743,955		11,743,955
33	87/82	0		0		11,658,764		11,658,764
34	88/83	0		0		11,548,378		11,548,378
35	89/84	0		0		11,410,872		11,410,872
36	90/85	0		0		11,244,203		11,244,203
37	91/86	0		0		11,046,201		11,046,201
38	92/87	0		0		10,814,564		10,814,564
39	93/88	0		0		10,546,854		10,546,854
40	94/89	0		0		10,240,481		10,240,481

# Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar

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

For: Tom Sexton & Donna Anthony

## Details of Taxable Account\*

		Taxable Assets Initial Value 800,000	Taxable Yield 5.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%		
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	55/50	800,000	360,000	440,000	12,100	452,100	
2	56/51	452,100	360,000	92,100	2,533	94,633	
3	57/52	94,633	94,633	0	0	0	
4	58/53	0	0	0	0	0	
5	59/54	0	0	0	0	0	
6	60/55	0	0	0	0	0	
7	61/56	0	0	0	0	0	
8	62/57	0	0	0	0	0	
9	63/58	0	0	0	0	0	
10	64/59	0	0	0	0	0	
11	65/60	0	0	0	0	0	
12	66/61	0	0	0	0	0	
13	67/62	0	0	0	0	0	
14	68/63	0	0	0	0	0	
15	69/64	0	0	0	0	0	
16	70/65	0	0	0	0	0	
17	71/66	0	0	0	0	0	
18	72/67	0	0	0	0	0	
19	73/68	0	0	0	0	0	
20	74/69	0	0	0	0	0	
21	75/70	0	0	0	0	0	
22	76/71	0	0	0	0	0	
23	77/72	0	0	0	0	0	
24	78/73	0	0	0	0	0	
25	79/74	0	0	0	0	0	
26	80/75	0	0	0	0	0	
27	81/76	0	0	0	0	0	
28	82/77	0	0	0	0	0	
29	83/78	0	0	0	0	0	
30	84/79	0	0	0	0	0	
31	85/80	0	0	0	0	0	
32	86/81	0	0	0	0	0	
33	87/82	0	0	0	0	0	
34	88/83	0	0	0	0	0	
35	89/84	0	0	0	0	0	
36	90/85	0	0	0	0	0	
37	91/86	0	0	0	0	0	
38	92/87	0	0	0	0	0	
39	93/88	0	0	0	0	0	
40	94/89	0	0	0	0	0	
			814,633		14,633		

\*Assumes yield is subject to income tax.

# Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar

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

For: Tom Sexton & Donna Anthony

## Details of Tax Exempt Account\*

		Tax Exempt Assets Initial Value 2,800,000		Tax Exempt Yield 4.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Year End Value of Account
1	55/50	2,800,000	0	2,800,000	112,000	2,912,000
2	56/51	2,912,000	0	2,912,000	116,480	3,028,480
3	57/52	3,028,480	265,367	2,763,113	110,525	2,873,638
4	58/53	2,873,638	360,000	2,513,638	100,546	2,614,184
5	59/54	2,614,184	360,000	2,254,184	90,167	2,344,351
6	60/55	2,344,351	0	2,344,351	93,774	2,438,125
7	61/56	2,438,125	0	2,438,125	97,525	2,535,650
8	62/57	2,535,650	0	2,535,650	101,426	2,637,076
9	63/58	2,637,076	0	2,637,076	105,483	2,742,559
10	64/59	2,742,559	0	2,742,559	109,702	2,852,261
11	65/60	2,852,261	400,000	2,452,261	98,090	2,550,351
12	66/61	2,550,351	412,000	2,138,351	85,534	2,223,885
13	67/62	2,223,885	424,360	1,799,525	71,981	1,871,506
14	68/63	1,871,506	437,091	1,434,415	57,377	1,491,792
15	69/64	1,491,792	450,204	1,041,588	41,664	1,083,252
16	70/65	1,083,252	422,553	660,699	26,428	687,127
17	71/66	687,127	435,229	251,898	10,076	261,974
18	72/67	261,974	261,974	0	0	0
19	73/68	0	0	0	0	0
20	74/69	0	0	0	0	0
21	75/70	0	0	0	0	0
22	76/71	0	0	0	0	0
23	77/72	0	0	0	0	0
24	78/73	0	0	0	0	0
25	79/74	0	0	0	0	0
26	80/75	0	0	0	0	0
27	81/76	0	0	0	0	0
28	82/77	0	0	0	0	0
29	83/78	0	0	0	0	0
30	84/79	0	0	0	0	0
31	85/80	0	0	0	0	0
32	86/81	0	0	0	0	0
33	87/82	0	0	0	0	0
34	88/83	0	0	0	0	0
35	89/84	0	0	0	0	0
36	90/85	0	0	0	0	0
37	91/86	0	0	0	0	0
38	92/87	0	0	0	0	0
39	93/88	0	0	0	0	0
40	94/89	0	0	0	0	0
			4,228,778		1,428,778	

\*Assumes yield is not subject to income tax.

# Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar

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

For: Tom Sexton & Donna Anthony

## Details of Equity Assets

		Initial Cost Basis 3,000,000	Growth 7.00%	Dividend Tax Rate 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 30.00%	Turnover Assumption 25.00%		
Year	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Year End Value of Assets Before Turnover	(6)** Net Year End Value of Assets After Turnover	(7) After Tax Dividend Cash Flow	(8) After Tax Equity Sales Cash Flow	(9) Combined After Tax Cash Flow	
1	55/50	5,000,000	0	350,000	37,500	5,387,500	5,159,138	0	0	0	
2	56/51	5,159,138	0	361,140	38,694	5,558,972	5,349,571	0	0	0	
3	57/52	5,349,571	0	374,470	40,122	5,764,163	5,567,371	0	0	0	
4	58/53	5,567,371	0	389,716	41,755	5,998,842	5,809,730	0	0	0	
5	59/54	5,809,730	0	406,681	43,573	6,259,984	6,074,702	0	0	0	
6	60/55	6,074,702	0	425,229	45,560	6,545,491	6,361,008	0	0	0	
7	61/56	6,361,008	0	445,271	47,708	6,853,987	6,667,885	0	0	0	
8	62/57	6,667,885	0	466,752	50,009	7,184,646	6,994,973	0	0	0	
9	63/58	6,994,973	0	489,648	52,462	7,537,083	7,342,232	0	0	0	
10	64/59	7,342,232	0	513,956	55,067	7,911,255	7,709,878	0	0	0	
11	65/60	7,709,878	0	539,691	57,824	8,307,393	8,098,330	0	0	0	
12	66/61	8,098,330	0	566,883	60,737	8,725,950	8,508,182	0	0	0	
13	67/62	8,508,182	0	595,573	63,811	9,167,566	8,940,169	0	0	0	
14	68/63	8,940,169	0	625,812	67,051	9,633,032	9,395,150	0	0	0	
15	69/64	9,395,150	0	657,661	70,464	10,123,275	9,874,093	0	0	0	
16	70/65	9,874,093	0	691,187	74,056	10,639,336	10,378,065	0	0	0	
17	71/66	10,378,065	0	726,465	77,835	11,182,365	10,908,227	0	0	0	
18	72/67	10,908,227	109,951	755,879	0	11,554,155	11,270,079	80,987	105,326	186,313	
19	73/68	11,270,079	396,973	761,117	0	11,634,223	11,347,574	81,548	380,187	461,735	
20	74/69	11,347,574	411,010	765,559	0	11,702,123	11,413,358	82,024	393,563	475,587	
21	75/70	11,413,358	425,563	769,146	0	11,756,941	11,466,499	82,408	407,447	489,855	
22	76/71	11,466,499	388,917	775,431	0	11,853,013	11,559,958	83,082	372,327	455,409	
23	77/72	11,559,958	402,589	781,016	0	11,938,385	11,643,043	83,680	385,391	469,071	
24	78/73	11,643,043	416,768	785,839	0	12,012,114	11,714,820	84,197	398,945	483,142	
25	79/74	11,714,820	431,479	789,834	0	12,073,175	11,774,275	84,625	413,012	497,637	
26	80/75	11,774,275	446,741	792,927	0	12,120,461	11,820,321	84,956	427,610	512,566	
27	81/76	11,820,321	462,579	795,042	0	12,152,784	11,851,793	85,183	442,761	527,944	
28	82/77	11,851,793	479,015	796,094	0	12,168,872	11,867,446	85,295	458,487	543,782	
29	83/78	11,867,446	496,074	795,996	0	12,167,368	11,865,952	85,285	474,810	560,095	
30	84/79	11,865,952	513,784	794,652	0	12,146,820	11,845,894	85,141	491,757	576,898	
31	85/80	11,845,894	532,169	791,961	0	12,105,686	11,805,763	84,853	509,351	594,204	
32	86/81	11,805,763	551,261	787,815	0	12,042,317	11,743,955	84,409	527,622	612,031	
33	87/82	11,743,955	571,086	782,101	0	11,954,970	11,658,764	83,796	546,596	630,392	
34	88/83	11,658,764	591,675	774,696	0	11,841,785	11,548,378	83,003	566,301	649,304	
35	89/84	11,548,378	613,060	765,472	0	11,700,790	11,410,872	82,015	586,768	668,783	
36	90/85	11,410,872	635,275	754,292	0	11,529,889	11,244,203	80,817	608,029	688,846	
37	91/86	11,244,203	658,354	741,009	0	11,326,858	11,046,201	79,394	630,118	709,512	
38	92/87	11,046,201	682,334	725,471	0	11,089,338	10,814,564	77,729	653,069	730,798	
39	93/88	10,814,564	707,250	707,512	0	10,814,826	10,546,854	75,805	676,916	752,721	
40	94/89	10,546,854	733,144	686,960	0	10,500,670	10,240,481	73,603	701,699	775,302	
			11,657,051		924,228			1,893,835	11,158,092	13,051,927	

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

\*\*Column (6) has been reduced by a 1.00% management fee. (To review turnover calculations, see the Details of Portfolio Turnover report.)

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

# Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar

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

For: Tom Sexton & Donna Anthony

## Details of Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 5,000,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 30.00%	Turnover Assumption 25.00%		
Yr	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Sale of Equities Caused by Turnover	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	(10)** Net Year End Value of Asset After Turnover
1	3,000,000	0	350,000	37,500	5,387,500	3,037,500	1,346,875	759,375	1,170,625	5,159,138
2	3,448,750	0	361,140	38,694	5,558,972	3,487,444	1,389,743	871,861	1,234,378	5,349,571
3	3,849,961	0	374,470	40,122	5,764,163	3,890,083	1,441,041	972,521	1,300,485	5,567,371
4	4,218,047	0	389,716	41,755	5,998,842	4,259,802	1,499,711	1,064,951	1,369,283	5,809,730
5	4,564,134	0	406,681	43,573	6,259,984	4,607,708	1,564,996	1,151,927	1,441,075	6,074,702
6	4,896,856	0	425,229	45,560	6,545,491	4,942,416	1,636,373	1,235,604	1,516,142	6,361,008
7	5,222,954	0	445,271	47,708	6,853,987	5,270,662	1,713,497	1,317,665	1,594,747	6,667,885
8	5,547,744	0	466,752	50,009	7,184,646	5,597,752	1,796,162	1,399,438	1,677,145	6,994,973
9	5,875,459	0	489,648	52,462	7,537,083	5,927,921	1,884,271	1,481,980	1,763,584	7,342,232
10	6,209,524	0	513,956	55,067	7,911,255	6,264,591	1,977,814	1,566,148	1,854,314	7,709,878
11	6,552,758	0	539,691	57,824	8,307,393	6,610,582	2,076,848	1,652,645	1,949,587	8,098,330
12	6,907,524	0	566,883	60,737	8,725,950	6,968,260	2,181,488	1,742,065	2,049,661	8,508,182
13	7,275,856	0	595,573	63,811	9,167,566	7,339,667	2,291,892	1,834,917	2,154,799	8,940,169
14	7,659,549	0	625,812	67,051	9,633,032	7,726,600	2,408,258	1,931,650	2,265,276	9,395,150
15	8,060,226	0	657,661	70,464	10,123,275	8,130,690	2,530,819	2,032,673	2,381,375	9,874,093
16	8,479,392	0	691,187	74,056	10,639,336	8,553,449	2,659,834	2,138,362	2,503,392	10,378,065
17	8,918,479	0	726,465	77,835	11,182,365	8,996,314	2,795,591	2,249,078	2,631,637	10,908,227
18	9,378,873	109,951	755,879	0	11,554,155	9,284,337	2,888,539	2,321,084	2,718,302	11,270,079
19	9,681,555	396,973	761,117	0	11,634,223	9,340,536	2,908,556	2,335,134	2,736,529	11,347,574
20	9,741,931	411,010	765,559	0	11,702,123	9,389,078	2,925,531	2,347,269	2,752,052	11,413,358
21	9,793,860	425,563	769,146	0	11,756,941	9,428,683	2,939,235	2,357,171	2,764,616	11,466,499
22	9,836,128	388,917	775,431	0	11,853,013	9,502,510	2,963,253	2,375,627	2,786,965	11,559,958
23	9,913,847	402,589	781,016	0	11,938,385	9,568,587	2,984,596	2,392,147	2,806,861	11,643,043
24	9,983,301	416,768	785,839	0	12,012,114	9,625,944	3,003,029	2,406,486	2,824,066	11,714,820
25	10,043,524	431,479	789,834	0	12,073,175	9,673,602	3,018,294	2,418,400	2,838,326	11,774,275
26	10,093,527	446,741	792,927	0	12,120,461	9,710,558	3,030,115	2,427,639	2,849,372	11,820,321
27	10,132,290	462,579	795,042	0	12,152,784	9,735,771	3,038,196	2,433,943	2,856,920	11,851,793
28	10,158,748	479,015	796,094	0	12,168,872	9,748,161	3,042,218	2,437,040	2,860,665	11,867,446
29	10,171,786	496,074	795,996	0	12,167,368	9,746,592	3,041,842	2,436,648	2,860,284	11,865,952
30	10,170,228	513,784	794,652	0	12,146,820	9,729,867	3,036,705	2,432,467	2,855,434	11,845,894
31	10,152,834	532,169	791,961	0	12,105,686	9,696,725	3,026,422	2,424,181	2,845,749	11,805,763
32	10,118,293	551,261	787,815	0	12,042,317	9,645,827	3,010,579	2,411,457	2,830,843	11,743,955
33	10,065,213	571,086	782,101	0	11,954,970	9,575,761	2,988,743	2,393,940	2,810,302	11,658,764
34	9,992,122	591,675	774,696	0	11,841,785	9,485,028	2,960,446	2,371,257	2,783,690	11,548,378
35	9,897,461	613,060	765,472	0	11,700,790	9,372,042	2,925,198	2,343,010	2,750,541	11,410,872
36	9,779,573	635,275	754,292	0	11,529,889	9,235,117	2,882,472	2,308,779	2,710,364	11,244,203
37	9,636,702	658,354	741,009	0	11,326,858	9,072,468	2,831,715	2,268,117	2,662,635	11,046,201
38	9,466,986	682,334	725,471	0	11,089,338	8,882,202	2,772,335	2,220,550	2,606,799	10,814,564
39	9,268,451	707,250	707,512	0	10,814,826	8,662,313	2,703,707	2,165,578	2,542,268	10,546,854
40	9,039,003	733,144	686,960	0	10,500,670	8,410,674	2,625,168	2,102,669	2,468,418	10,240,481
		11,657,051		924,228						

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

\*\*Column (10) has been reduced by a 1.00% management fee.

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

# Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar

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

For: Tom Sexton & Donna Anthony

## Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (4.00% Growth)	+	(2) Personal Property (-5.00% Growth)	+	(3) Promissory Note from LB-PSD Trust	=	(4) Total Illiquid Assets
1	55/50	1,040,000		380,000		360,000		1,780,000
2	56/51	1,081,600		361,000		720,000		2,162,600
3	57/52	1,124,864		342,950		1,080,000		2,547,814
4	58/53	1,169,859		325,803		1,440,000		2,935,662
5	59/54	1,216,653		309,512		1,800,000		3,326,165
6	60/55	1,265,319		294,037		1,800,000		3,359,356
7	61/56	1,315,932		279,335		1,800,000		3,395,267
8	62/57	1,368,569		265,368		1,800,000		3,433,937
9	63/58	1,423,312		252,100		1,800,000		3,475,412
10	64/59	1,480,244		239,495		1,800,000		3,519,739
11	65/60	1,539,454		227,520		1,800,000		3,566,974
12	66/61	1,601,032		216,144		1,800,000		3,617,176
13	67/62	1,665,074		205,337		1,800,000		3,670,411
14	68/63	1,731,676		195,070		1,800,000		3,726,746
15	69/64	1,800,944		185,316		1,800,000		3,786,260
16	70/65	1,872,981		176,051		1,800,000		3,849,032
17	71/66	1,947,901		167,248		1,800,000		3,915,149
18	72/67	2,025,817		158,886		1,800,000		3,984,703
19	73/68	2,106,849		150,941		1,800,000		4,057,790
20	74/69	2,191,123		143,394		1,800,000		4,134,517
21	75/70	2,278,768		136,225		1,800,000		4,214,993
22	76/71	2,369,919		129,413		1,800,000		4,299,332
23	77/72	2,464,716		122,943		1,800,000		4,387,659
24	78/73	2,563,304		116,796		1,800,000		4,480,100
25	79/74	2,665,836		110,956		1,800,000		4,576,792
26	80/75	2,772,470		105,408		1,800,000		4,677,878
27	81/76	2,883,369		100,138		1,800,000		4,783,507
28	82/77	2,998,703		95,131		1,800,000		4,893,834
29	83/78	3,118,651		90,374		1,800,000		5,009,025
30	84/79	3,243,398		85,856		1,800,000		5,129,254
31	85/80	3,373,133		81,563		1,800,000		5,254,696
32	86/81	3,508,059		77,485		1,800,000		5,385,544
33	87/82	3,648,381		73,610		1,800,000		5,521,991
34	88/83	3,794,316		69,930		1,800,000		5,664,246
35	89/84	3,946,089		66,433		1,800,000		5,812,522
36	90/85	4,103,933		63,112		1,800,000		5,967,045
37	91/86	4,268,090		59,956		1,800,000		6,128,046
38	92/87	4,438,813		56,958		1,800,000		6,295,771
39	93/88	4,616,366		54,110		1,800,000		6,470,476
40	94/89	4,801,021		51,405		1,800,000		6,652,426



# Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar

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

For: Tom Sexton & Donna Anthony

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

Year	M/F Ages	(1) Year End Value of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Taxable Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Equity Assets	(6) Year End Hypothetical Net Worth
1	55/50	1,780,000	0	452,100	2,912,000	5,159,138	10,303,238
2	56/51	2,162,600	0	94,633	3,028,480	5,349,571	10,635,284
3	57/52	2,547,814	0	0	2,873,638	5,567,371	10,988,823
4	58/53	2,935,662	0	0	2,614,184	5,809,730	11,359,576
5	59/54	3,326,165	0	0	2,344,351	6,074,702	11,745,218
6	60/55	3,359,356	0	0	2,438,125	6,361,008	12,158,489
7	61/56	3,395,267	58,913	0	2,535,650	6,667,885	12,657,715
8	62/57	3,433,937	203,290	0	2,637,076	6,994,973	13,269,276
9	63/58	3,475,412	355,166	0	2,742,559	7,342,232	13,915,369
10	64/59	3,519,739	515,026	0	2,852,261	7,709,878	14,596,904
11	65/60	3,566,974	698,400	0	2,550,351	8,098,330	14,914,055
12	66/61	3,617,176	892,758	0	2,223,885	8,508,182	15,242,001
13	67/62	3,670,411	1,134,576	0	1,871,506	8,940,169	15,616,662
14	68/63	3,726,746	1,356,075	0	1,491,792	9,395,150	15,969,763
15	69/64	3,786,260	1,593,932	0	1,083,252	9,874,093	16,337,537
16	70/65	3,849,032	1,849,240	0	687,127	10,378,065	16,763,464
17	71/66	3,915,149	2,123,049	0	261,974	10,908,227	17,208,399
18	72/67	3,984,703	2,416,466	0	0	11,270,079	17,671,248
19	73/68	4,057,790	2,730,553	0	0	11,347,574	18,135,917
20	74/69	4,134,517	3,066,330	0	0	11,413,358	18,614,205
21	75/70	4,214,993	3,424,617	0	0	11,466,499	19,106,109
22	76/71	4,299,332	3,805,991	0	0	11,559,958	19,665,281
23	77/72	4,387,659	4,210,887	0	0	11,643,043	20,241,589
24	78/73	4,480,100	4,639,306	0	0	11,714,820	20,834,226
25	79/74	4,576,792	5,090,753	0	0	11,774,275	21,441,820
26	80/75	4,677,878	5,564,882	0	0	11,820,321	22,063,081
27	81/76	4,783,507	6,061,015	0	0	11,851,793	22,696,315
28	82/77	4,893,834	6,577,807	0	0	11,867,446	23,339,087
29	83/78	5,009,025	7,112,629	0	0	11,865,952	23,987,606
30	84/79	5,129,254	7,661,845	0	0	11,845,894	24,636,993
31	85/80	5,254,696	8,219,513	0	0	11,805,763	25,279,972
32	86/81	5,385,544	8,780,488	0	0	11,743,955	25,909,987
33	87/82	5,521,991	9,337,306	0	0	11,658,764	26,518,061
34	88/83	5,664,246	9,879,591	0	0	11,548,378	27,092,215
35	89/84	5,812,522	10,397,709	0	0	11,410,872	27,621,103
36	90/85	5,967,045	10,878,542	0	0	11,244,203	28,089,790
37	91/86	6,128,046	11,310,457	0	0	11,046,201	28,484,704
38	92/87	6,295,771	11,678,812	0	0	10,814,564	28,789,147
39	93/88	6,470,476	11,967,522	0	0	10,546,854	28,984,852
40	94/89	6,652,426	12,159,869	0	0	10,240,481	29,052,776

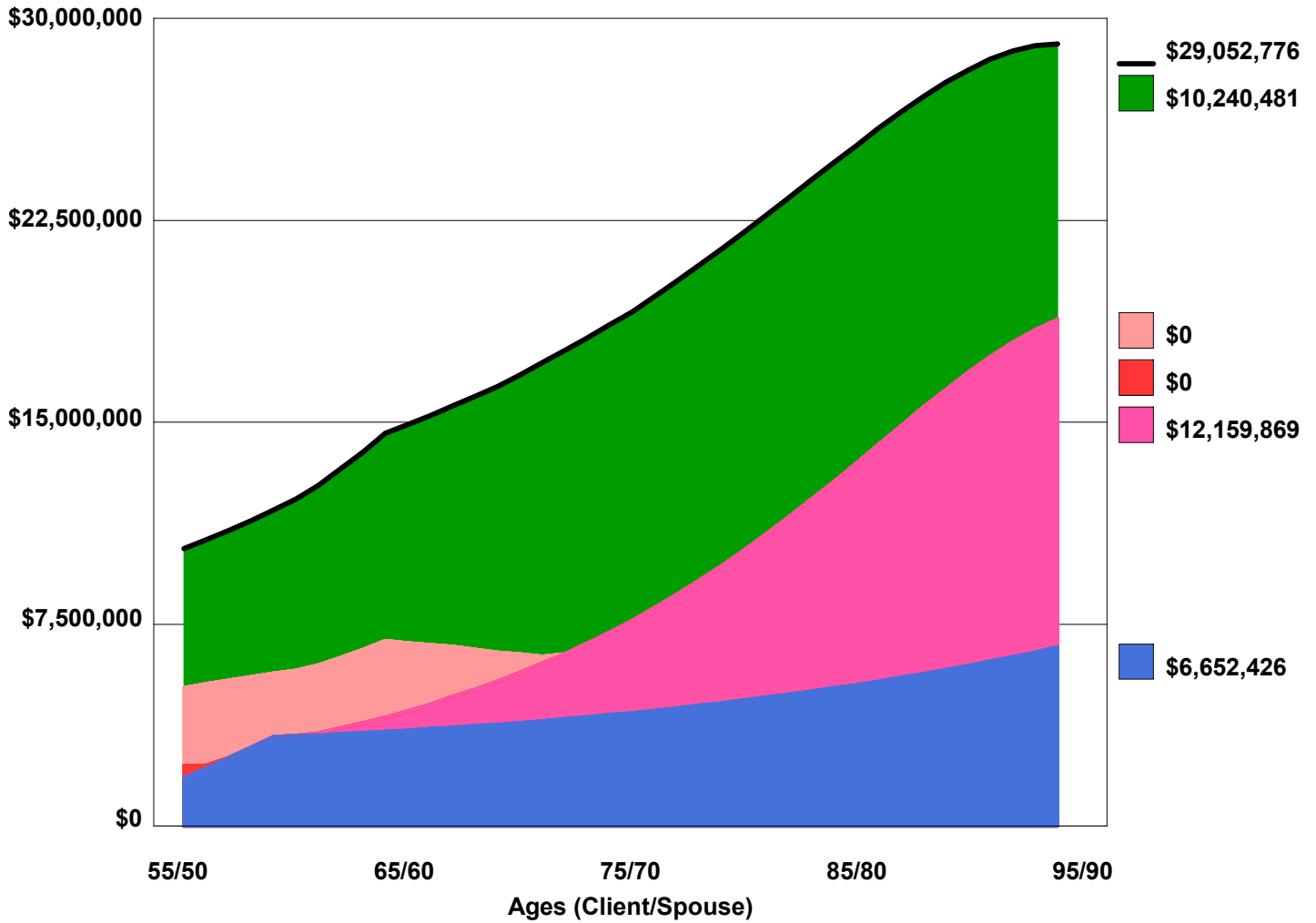
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

# Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar

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

For: Tom Sexton & Donna Anthony

## Hypothetical Net Worth (After Providing Required Cash Flow) 40 Year Analysis



	<u>At Year 40</u>
Hypothetical Net Worth	— \$29,052,776
Equity Assets	■ \$10,240,481
Tax Exempt Assets	■ \$0
Taxable Assets	■ \$0
Life Insurance Cash Values	■ \$12,159,869
Illiquid Assets	■ \$6,652,426

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

# Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar

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

For: Tom Sexton & Donna Anthony

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

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Charitable Bequests	(3) Total Transfer Taxes**	(4) Net Estate to Heirs	(5) Year End Total Assets Outside the Estate	(6) Year End Wealth Transferred to Heirs	(7) Wealth Transferred to Charity
1	55/50	10,303,238	8,523,238	1,328,518	451,482	9,966,263	10,417,745	8,523,238
2	56/51	10,635,284	8,472,684	1,381,645	780,955	9,955,258	10,736,213	8,472,684
3	57/52	10,988,823	8,441,009	1,438,212	1,109,602	9,968,661	11,078,263	8,441,009
4	58/53	11,359,576	8,423,914	1,497,532	1,438,130	10,008,160	11,446,290	8,423,914
5	59/54	11,745,218	8,419,053	1,559,235	1,766,930	10,075,577	11,842,507	8,419,053
6	60/55	12,158,489	8,799,133	1,625,358	1,733,998	10,170,755	11,904,753	8,799,133
7	61/56	12,598,802	9,203,535	1,695,808	1,699,459	10,272,513	11,971,972	9,203,535
8	62/57	13,065,986	9,632,049	1,770,558	1,663,379	10,381,290	12,044,669	9,632,049
9	63/58	13,560,203	10,084,791	1,849,632	1,625,780	10,497,566	12,123,346	10,084,791
10	64/59	14,081,878	10,562,139	1,933,100	1,586,639	10,621,826	12,208,465	10,562,139
11	65/60	14,215,655	10,648,681	1,954,505	1,612,469	10,769,600	12,382,069	10,648,681
12	66/61	14,349,243	10,732,067	1,975,879	1,641,297	10,928,358	12,569,655	10,732,067
13	67/62	14,482,086	10,811,675	1,997,134	1,673,277	11,134,576	12,807,853	10,811,675
14	68/63	14,613,688	10,886,942	2,018,190	1,708,556	11,356,075	13,064,631	10,886,942
15	69/64	14,743,605	10,957,345	2,038,977	1,747,283	11,593,932	13,341,215	10,957,345
16	70/65	14,914,224	11,065,192	2,066,276	1,782,756	11,849,240	13,631,996	11,065,192
17	71/66	15,085,350	11,170,201	2,093,656	1,821,493	12,123,049	13,944,542	11,170,201
18	72/67	15,254,782	11,270,079	2,120,765	1,863,938	12,416,466	14,280,404	11,270,079
19	73/68	15,405,364	11,347,574	2,144,858	1,912,932	12,730,553	14,643,485	11,347,574
20	74/69	15,547,875	11,413,358	2,167,660	1,966,857	13,066,330	15,033,187	11,413,358
21	75/70	15,681,492	11,466,499	2,189,039	2,025,954	13,424,617	15,450,571	11,466,499
22	76/71	15,859,290	11,559,958	2,217,486	2,081,846	13,805,991	15,887,837	11,559,958
23	77/72	16,030,702	11,643,043	2,244,912	2,142,747	14,210,887	16,353,634	11,643,043
24	78/73	16,194,920	11,714,820	2,271,187	2,208,913	14,639,306	16,848,219	11,714,820
25	79/74	16,351,067	11,774,275	2,296,171	2,280,621	15,090,753	17,371,374	11,774,275
26	80/75	16,498,199	11,820,321	2,319,712	2,358,166	15,564,882	17,923,048	11,820,321
27	81/76	16,635,300	11,851,793	2,341,648	2,441,859	16,061,015	18,502,874	11,851,793
28	82/77	16,761,280	11,867,446	2,361,805	2,532,029	16,577,807	19,109,836	11,867,446
29	83/78	16,874,977	11,865,952	2,379,996	2,629,029	17,112,629	19,741,658	11,865,952
30	84/79	16,975,148	11,845,894	2,396,024	2,733,230	17,661,845	20,395,075	11,845,894
31	85/80	17,060,459	11,805,763	2,409,673	2,845,023	18,219,513	21,064,536	11,805,763
32	86/81	17,129,499	11,743,955	2,420,720	2,964,824	18,780,488	21,745,312	11,743,955
33	87/82	17,180,755	11,658,764	2,428,921	3,093,070	19,337,306	22,430,376	11,658,764
34	88/83	17,212,624	11,548,378	2,434,020	3,230,226	19,879,591	23,109,817	11,548,378
35	89/84	17,223,394	11,410,872	2,435,743	3,376,779	20,397,709	23,774,488	11,410,872
36	90/85	17,211,248	11,244,203	2,433,800	3,533,245	20,878,542	24,411,787	11,244,203
37	91/86	17,174,247	11,046,201	2,427,880	3,700,166	21,310,457	25,010,623	11,046,201
38	92/87	17,110,335	10,814,564	2,417,654	3,878,117	21,678,812	25,556,929	10,814,564
39	93/88	17,017,330	10,546,854	2,402,773	4,067,703	21,967,522	26,035,225	10,546,854
40	94/89	16,892,907	10,240,481	2,382,865	4,269,561	22,159,869	26,429,430	10,240,481

\*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 38)

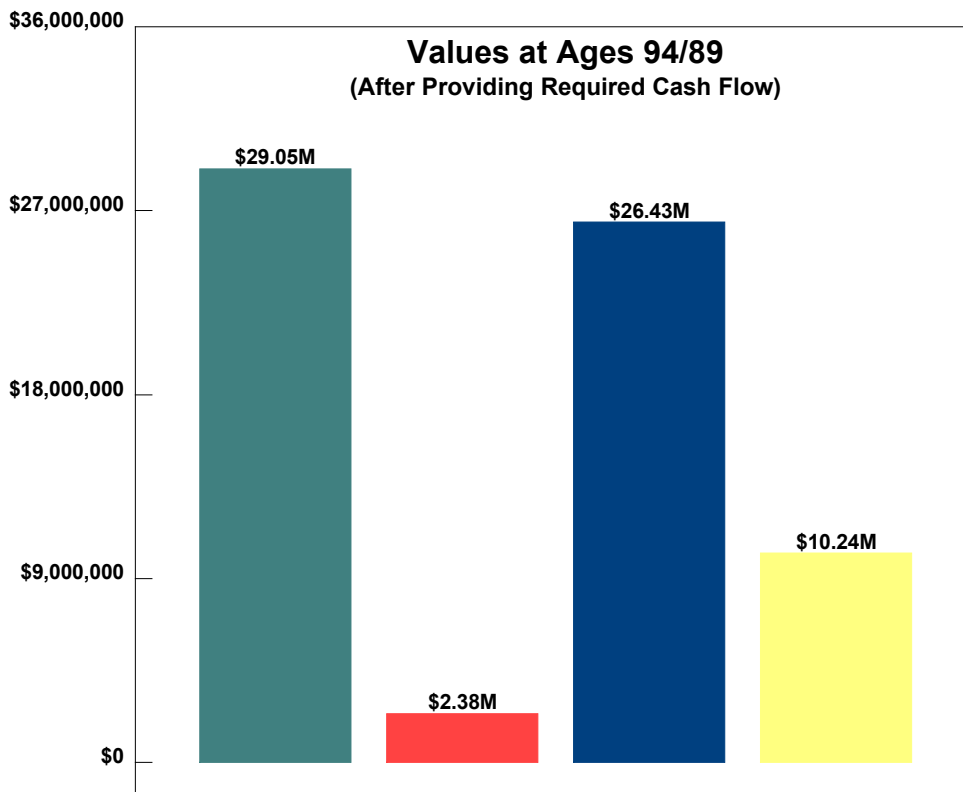
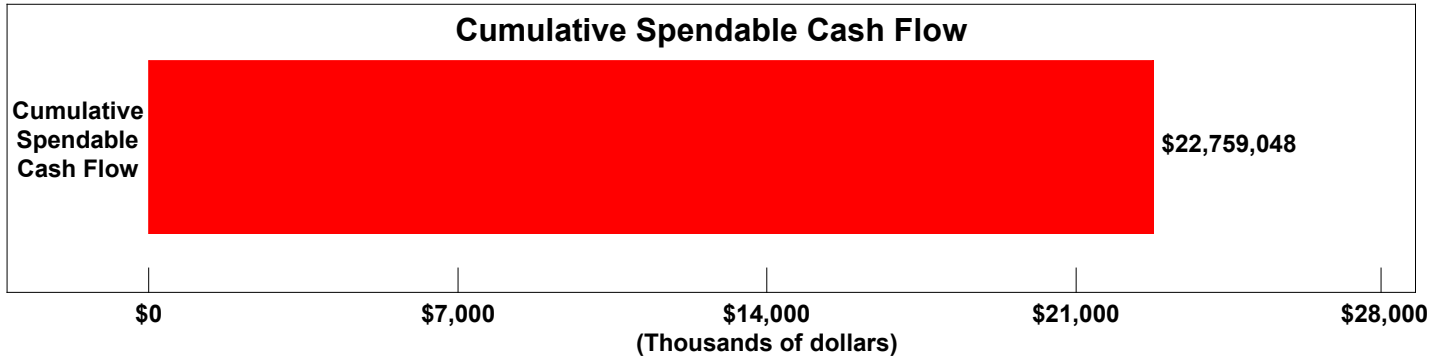
Total Estate Assets	\$ 17,110,335
Wealth Transferred to Heirs	\$ 25,556,929
Wealth Transferred to Charity	\$ 10,814,564

# Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar

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

For: Tom Sexton & Donna Anthony

## Summary Analysis



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

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# Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar

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

For: Tom Sexton & Donna Anthony

## Estate Assets Details

Year	M/F Ages	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) Share of Trust Life Insurance Death Benefit	=	(4) Total Estate Assets
1	55/50	8,523,238		1,780,000		0		10,303,238
2	56/51	8,472,684		2,162,600		0		10,635,284
3	57/52	8,441,009		2,547,814		0		10,988,823
4	58/53	8,423,914		2,935,662		0		11,359,576
5	59/54	8,419,053		3,326,165		0		11,745,218
6	60/55	8,799,133		3,359,356		0		12,158,489
7	61/56	9,203,535		3,395,267		0		12,598,802
8	62/57	9,632,049		3,433,937		0		13,065,986
9	63/58	10,084,791		3,475,412		0		13,560,203
10	64/59	10,562,139		3,519,739		0		14,081,878
11	65/60	10,648,681		3,566,974		0		14,215,655
12	66/61	10,732,067		3,617,176		0		14,349,243
13	67/62	10,811,675		3,670,411		0		14,482,086
14	68/63	10,886,942		3,726,746		0		14,613,688
15	69/64	10,957,345		3,786,260		0		14,743,605
16	70/65	11,065,192		3,849,032		0		14,914,224
17	71/66	11,170,201		3,915,149		0		15,085,350
18	72/67	11,270,079		3,984,703		0		15,254,782
19	73/68	11,347,574		4,057,790		0		15,405,364
20	74/69	11,413,358		4,134,517		0		15,547,875
21	75/70	11,466,499		4,214,993		0		15,681,492
22	76/71	11,559,958		4,299,332		0		15,859,290
23	77/72	11,643,043		4,387,659		0		16,030,702
24	78/73	11,714,820		4,480,100		0		16,194,920
25	79/74	11,774,275		4,576,792		0		16,351,067
26	80/75	11,820,321		4,677,878		0		16,498,199
27	81/76	11,851,793		4,783,507		0		16,635,300
28	82/77	11,867,446		4,893,834		0		16,761,280
29	83/78	11,865,952		5,009,025		0		16,874,977
30	84/79	11,845,894		5,129,254		0		16,975,148
31	85/80	11,805,763		5,254,696		0		17,060,459
32	86/81	11,743,955		5,385,544		0		17,129,499
33	87/82	11,658,764		5,521,991		0		17,180,755
34	88/83	11,548,378		5,664,246		0		17,212,624
35	89/84	11,410,872		5,812,522		0		17,223,394
36	90/85	11,244,203		5,967,045		0		17,211,248
37	91/86	11,046,201		6,128,046		0		17,174,247
38	92/87	10,814,564		6,295,771		0		17,110,335
39	93/88	10,546,854		6,470,476		0		17,017,330
40	94/89	10,240,481		6,652,426		0		16,892,907

\*Including taxable assets, tax exempt assets, and equity assets.

\*\*Net of any liabilities.

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# Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar

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

For: Tom Sexton & Donna Anthony

## Charitable Bequests Details

Year	M/F Ages	(1) Liquid Assets	(2) Up to \$10,000,000 of Assets Inside the Estate	(3) Total Charitable Bequests to Charity
1	55/50	8,523,238	0	8,523,238
2	56/51	8,472,684	0	8,472,684
3	57/52	8,441,009	0	8,441,009
4	58/53	8,423,914	0	8,423,914
5	59/54	8,419,053	0	8,419,053
6	60/55	8,799,133	0	8,799,133
7	61/56	9,203,535	0	9,203,535
8	62/57	9,632,049	0	9,632,049
9	63/58	10,084,791	0	10,084,791
10	64/59	10,562,139	0	10,562,139
11	65/60	10,648,681	0	10,648,681
12	66/61	10,732,067	0	10,732,067
13	67/62	10,811,675	0	10,811,675
14	68/63	10,886,942	0	10,886,942
15	69/64	10,957,345	0	10,957,345
16	70/65	11,065,192	0	11,065,192
17	71/66	11,170,201	0	11,170,201
18	72/67	11,270,079	0	11,270,079
19	73/68	11,347,574	0	11,347,574
20	74/69	11,413,358	0	11,413,358
21	75/70	11,466,499	0	11,466,499
22	76/71	11,559,958	0	11,559,958
23	77/72	11,643,043	0	11,643,043
24	78/73	11,714,820	0	11,714,820
25	79/74	11,774,275	0	11,774,275
26	80/75	11,820,321	0	11,820,321
27	81/76	11,851,793	0	11,851,793
28	82/77	11,867,446	0	11,867,446
29	83/78	11,865,952	0	11,865,952
30	84/79	11,845,894	0	11,845,894
31	85/80	11,805,763	0	11,805,763
32	86/81	11,743,955	0	11,743,955
33	87/82	11,658,764	0	11,658,764
34	88/83	11,548,378	0	11,548,378
35	89/84	11,410,872	0	11,410,872
36	90/85	11,244,203	0	11,244,203
37	91/86	11,046,201	0	11,046,201
38	92/87	10,814,564	0	10,814,564
39	93/88	10,546,854	0	10,546,854
40	94/89	10,240,481	0	10,240,481

Column (1) includes:

100% of the value of (Taxable Account), 100% of the value of (Tax Exempt Account), 100% of the value of (Equity Account).

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# Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar

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

For: Tom Sexton & Donna Anthony

## Transfer Tax Details

Year	M/F Ages	(1) Total Estate Assets	(2) Total Charitable Bequests	(3) Taxable Estate Before State Death Tax Deduction (1) - (2)	(4) State Death Tax*	(5) Taxable Estate Subject to Federal Estate Tax (3) - (4)	(6) Remaining Available Unified Credit Equivalent**	(7) Federal Estate Tax	(8) Total Transfer Taxes (4)+(7)
1	55/50	10,303,238	8,523,238	1,780,000	1,328,518	451,482	10,980,000	0	1,328,518
2	56/51	10,635,284	8,472,684	2,162,600	1,381,645	780,955	11,320,000	0	1,381,645
3	57/52	10,988,823	8,441,009	2,547,814	1,438,212	1,109,602	11,660,000	0	1,438,212
4	58/53	11,359,576	8,423,914	2,935,662	1,497,532	1,438,130	12,000,000	0	1,497,532
5	59/54	11,745,218	8,419,053	3,326,165	1,559,235	1,766,930	12,360,000	0	1,559,235
6	60/55	12,158,489	8,799,133	3,359,356	1,625,358	1,733,998	12,740,000	0	1,625,358
7	61/56	12,598,802	9,203,535	3,395,267	1,695,808	1,699,459	13,120,000	0	1,695,808
8	62/57	13,065,986	9,632,049	3,433,937	1,770,558	1,663,379	13,520,000	0	1,770,558
9	63/58	13,560,203	10,084,791	3,475,412	1,849,632	1,625,780	13,920,000	0	1,849,632
10	64/59	14,081,878	10,562,139	3,519,739	1,933,100	1,586,639	14,340,000	0	1,933,100
11	65/60	14,215,655	10,648,681	3,566,974	1,954,505	1,612,469	14,760,000	0	1,954,505
12	66/61	14,349,243	10,732,067	3,617,176	1,975,879	1,641,297	15,220,000	0	1,975,879
13	67/62	14,482,086	10,811,675	3,670,411	1,997,134	1,673,277	15,660,000	0	1,997,134
14	68/63	14,613,688	10,886,942	3,726,746	2,018,190	1,708,556	16,140,000	0	2,018,190
15	69/64	14,743,605	10,957,345	3,786,260	2,038,977	1,747,283	16,620,000	0	2,038,977
16	70/65	14,914,224	11,065,192	3,849,032	2,066,276	1,782,756	17,120,000	0	2,066,276
17	71/66	15,085,350	11,170,201	3,915,149	2,093,656	1,821,493	17,640,000	0	2,093,656
18	72/67	15,254,782	11,270,079	3,984,703	2,120,765	1,863,938	18,160,000	0	2,120,765
19	73/68	15,405,364	11,347,574	4,057,790	2,144,858	1,912,932	18,700,000	0	2,144,858
20	74/69	15,547,875	11,413,358	4,134,517	2,167,660	1,966,857	19,260,000	0	2,167,660
21	75/70	15,681,492	11,466,499	4,214,993	2,189,039	2,025,954	19,840,000	0	2,189,039
22	76/71	15,859,290	11,559,958	4,299,332	2,217,486	2,081,846	20,440,000	0	2,217,486
23	77/72	16,030,702	11,643,043	4,387,659	2,244,912	2,142,747	21,060,000	0	2,244,912
24	78/73	16,194,920	11,714,820	4,480,100	2,271,187	2,208,913	21,680,000	0	2,271,187
25	79/74	16,351,067	11,774,275	4,576,792	2,296,171	2,280,621	22,340,000	0	2,296,171
26	80/75	16,498,199	11,820,321	4,677,878	2,319,712	2,358,166	23,000,000	0	2,319,712
27	81/76	16,635,300	11,851,793	4,783,507	2,341,648	2,441,859	23,700,000	0	2,341,648
28	82/77	16,761,280	11,867,446	4,893,834	2,361,805	2,532,029	24,420,000	0	2,361,805
29	83/78	16,874,977	11,865,952	5,009,025	2,379,996	2,629,029	25,140,000	0	2,379,996
30	84/79	16,975,148	11,845,894	5,129,254	2,396,024	2,733,230	25,900,000	0	2,396,024
31	85/80	17,060,459	11,805,763	5,254,696	2,409,673	2,845,023	26,680,000	0	2,409,673
32	86/81	17,129,499	11,743,955	5,385,544	2,420,720	2,964,824	27,480,000	0	2,420,720
33	87/82	17,180,755	11,658,764	5,521,991	2,428,921	3,093,070	28,300,000	0	2,428,921
34	88/83	17,212,624	11,548,378	5,664,246	2,434,020	3,230,226	29,140,000	0	2,434,020
35	89/84	17,223,394	11,410,872	5,812,522	2,435,743	3,376,779	30,020,000	0	2,435,743
36	90/85	17,211,248	11,244,203	5,967,045	2,433,800	3,533,245	30,920,000	0	2,433,800
37	91/86	17,174,247	11,046,201	6,128,046	2,427,880	3,700,166	31,840,000	0	2,427,880
38	92/87	17,110,335	10,814,564	6,295,771	2,417,654	3,878,117	32,800,000	0	2,417,654
39	93/88	17,017,330	10,546,854	6,470,476	2,402,773	4,067,703	33,780,000	0	2,402,773
40	94/89	16,892,907	10,240,481	6,652,426	2,382,865	4,269,561	34,800,000	0	2,382,865

\*The state estate tax and/or state inheritance tax (collectively "death tax") assumes a \$2,000,000 exemption and a 16.00% tax and is an estimate. It is not based on the death tax of a particular state. Be certain to contact your legal and tax advisers for precise state death tax calculations.

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

Column (7) assumes half the amount shown in column (6) is transferred to a credit shelter trust by the first spouse to die.

# Strategy 3: Evaluate Family Net Worth incl. Loan-Based Split Dollar

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

For: Tom Sexton & Donna Anthony

## Wealth Transfer Details

Year	M/F Ages	Wealth Transfer to Heirs		Wealth Transfer to Charity	
		(1) Net Survivor Death Benefit Share in LB-PSD Trust Outside the Estate	(2) Total Assets Outside the Estate	(3) Total Charitable Bequests	(4) Wealth Transferred to Charity
1	55/50	9,966,263	9,966,263	8,523,238	8,523,238
2	56/51	9,955,258	9,955,258	8,472,684	8,472,684
3	57/52	9,968,661	9,968,661	8,441,009	8,441,009
4	58/53	10,008,160	10,008,160	8,423,914	8,423,914
5	59/54	10,075,577	10,075,577	8,419,053	8,419,053
6	60/55	10,170,755	10,170,755	8,799,133	8,799,133
7	61/56	10,272,513	10,272,513	9,203,535	9,203,535
8	62/57	10,381,290	10,381,290	9,632,049	9,632,049
9	63/58	10,497,566	10,497,566	10,084,791	10,084,791
10	64/59	10,621,826	10,621,826	10,562,139	10,562,139
11	65/60	10,769,600	10,769,600	10,648,681	10,648,681
12	66/61	10,928,358	10,928,358	10,732,067	10,732,067
13	67/62	11,134,576	11,134,576	10,811,675	10,811,675
14	68/63	11,356,075	11,356,075	10,886,942	10,886,942
15	69/64	11,593,932	11,593,932	10,957,345	10,957,345
16	70/65	11,849,240	11,849,240	11,065,192	11,065,192
17	71/66	12,123,049	12,123,049	11,170,201	11,170,201
18	72/67	12,416,466	12,416,466	11,270,079	11,270,079
19	73/68	12,730,553	12,730,553	11,347,574	11,347,574
20	74/69	13,066,330	13,066,330	11,413,358	11,413,358
21	75/70	13,424,617	13,424,617	11,466,499	11,466,499
22	76/71	13,805,991	13,805,991	11,559,958	11,559,958
23	77/72	14,210,887	14,210,887	11,643,043	11,643,043
24	78/73	14,639,306	14,639,306	11,714,820	11,714,820
25	79/74	15,090,753	15,090,753	11,774,275	11,774,275
26	80/75	15,564,882	15,564,882	11,820,321	11,820,321
27	81/76	16,061,015	16,061,015	11,851,793	11,851,793
28	82/77	16,577,807	16,577,807	11,867,446	11,867,446
29	83/78	17,112,629	17,112,629	11,865,952	11,865,952
30	84/79	17,661,845	17,661,845	11,845,894	11,845,894
31	85/80	18,219,513	18,219,513	11,805,763	11,805,763
32	86/81	18,780,488	18,780,488	11,743,955	11,743,955
33	87/82	19,337,306	19,337,306	11,658,764	11,658,764
34	88/83	19,879,591	19,879,591	11,548,378	11,548,378
35	89/84	20,397,709	20,397,709	11,410,872	11,410,872
36	90/85	20,878,542	20,878,542	11,244,203	11,244,203
37	91/86	21,310,457	21,310,457	11,046,201	11,046,201
38	92/87	21,678,812	21,678,812	10,814,564	10,814,564
39	93/88	21,967,522	21,967,522	10,546,854	10,546,854
40	94/89	22,159,869	22,159,869	10,240,481	10,240,481

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.