

Retirement Planning Alternatives Key Reports

For

*Tom Scott
& Kristin Scott*



Presented by:

[Licensed user's name appears here]

Phone:

Fax:

E-mail:

Date: [Current date appears here]

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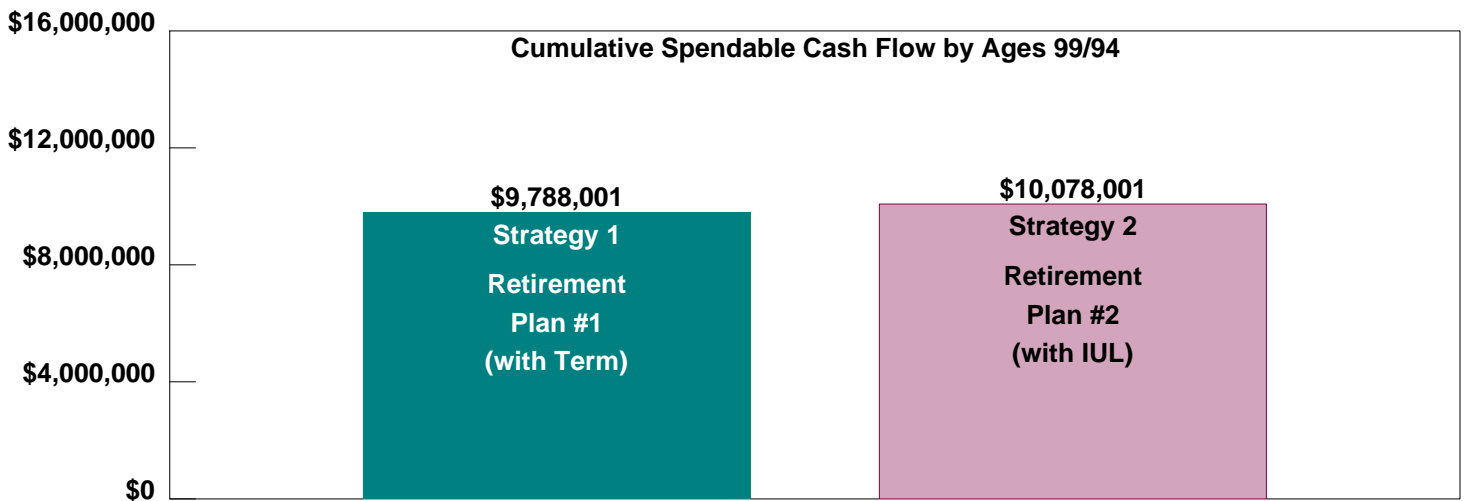
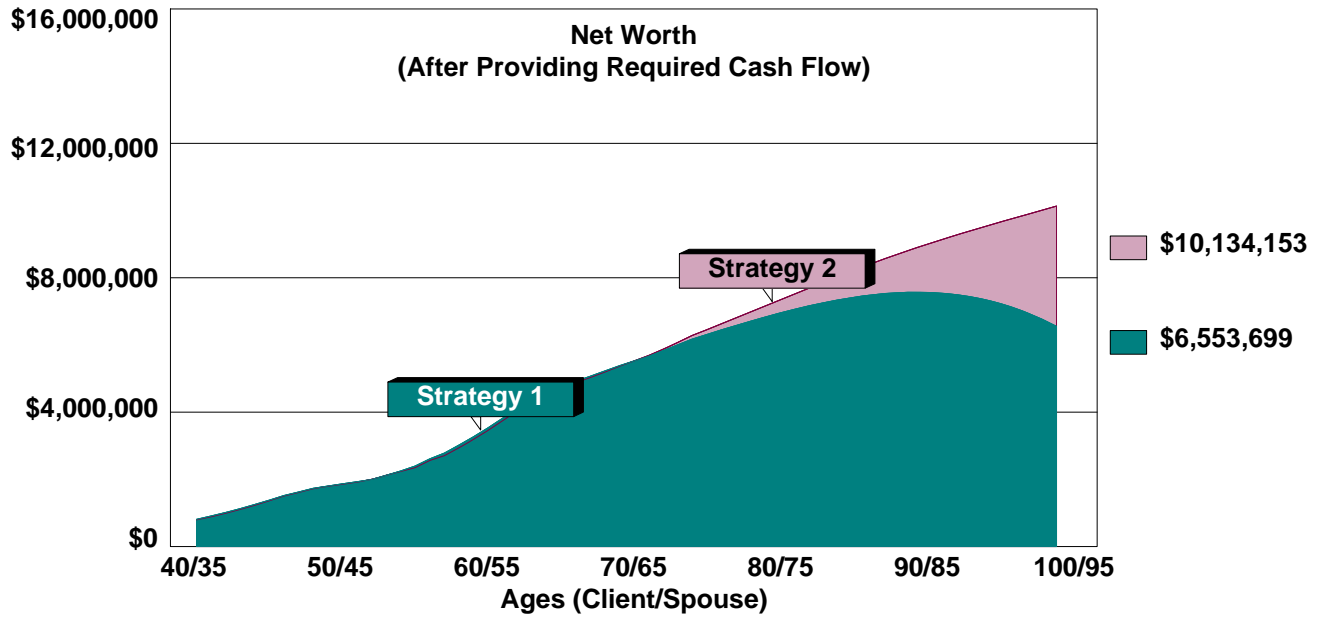
Comparison of Alternate Retirement Plans

Comparison of Alternatives

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

For: Tom Scott
 & Kristin Scott

Comparative Analysis



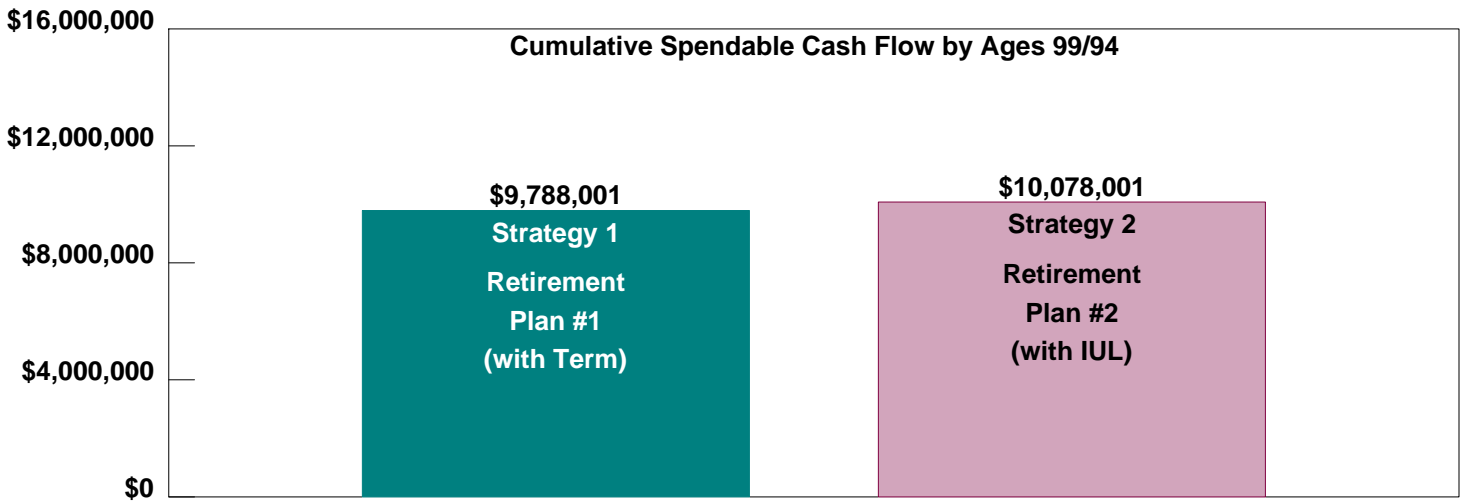
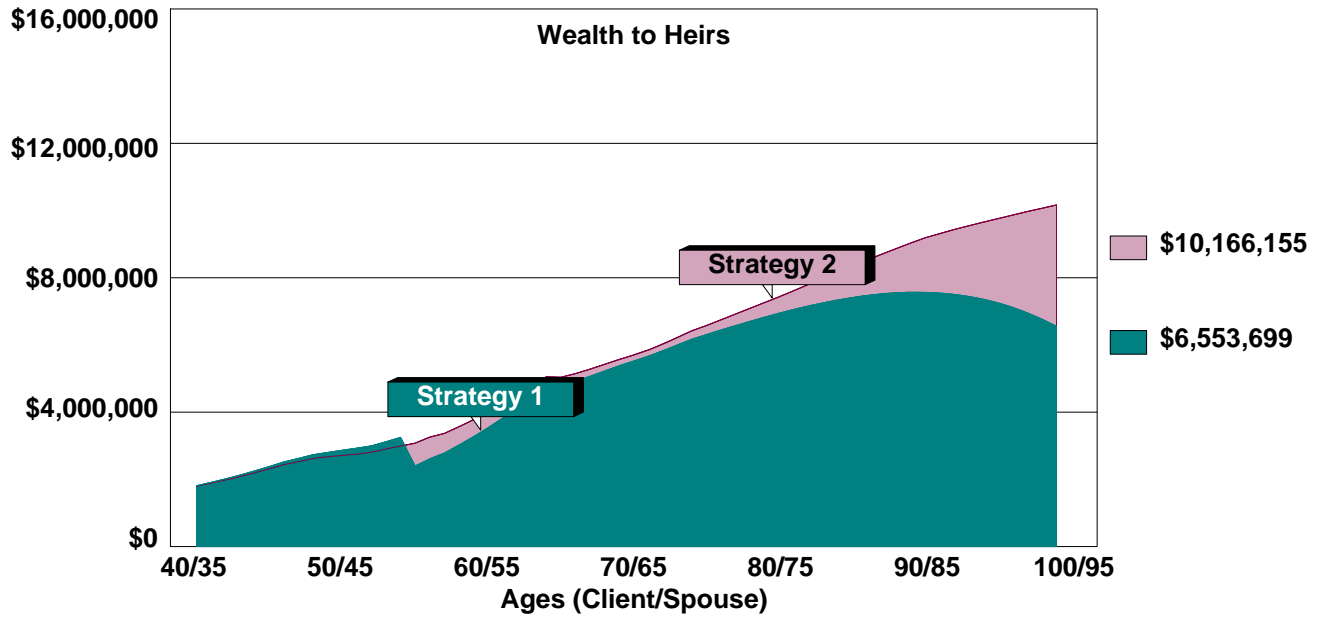
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Comparison of Alternatives

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

For: Tom Scott
 & Kristin Scott

Comparative Analysis



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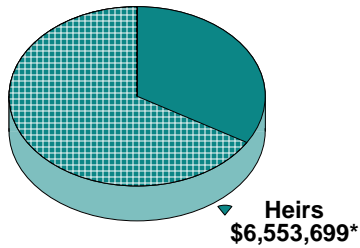
Comparison of Alternatives

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

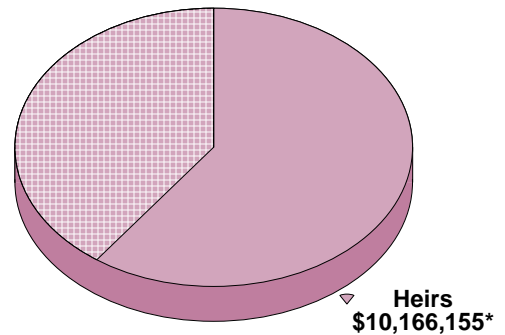
For: Tom Scott
& Kristin Scott

Comparative Analysis at Ages 99/94

Strategy 1
Retirement Plan #1 (with Term)
Total Wealth Distributed: \$6,553,699



Strategy 2
Retirement Plan #2 (with IUL)
Total Wealth Distributed: \$10,166,155



Due to the illustrated results of "stretch-out" tax planning, the checkered section of the Heirs slices represents the amount in retirement assets in the following amounts on which income tax is still due by Heirs: Strategy 1: \$4,322,716; Strategy 2: \$4,007,737.

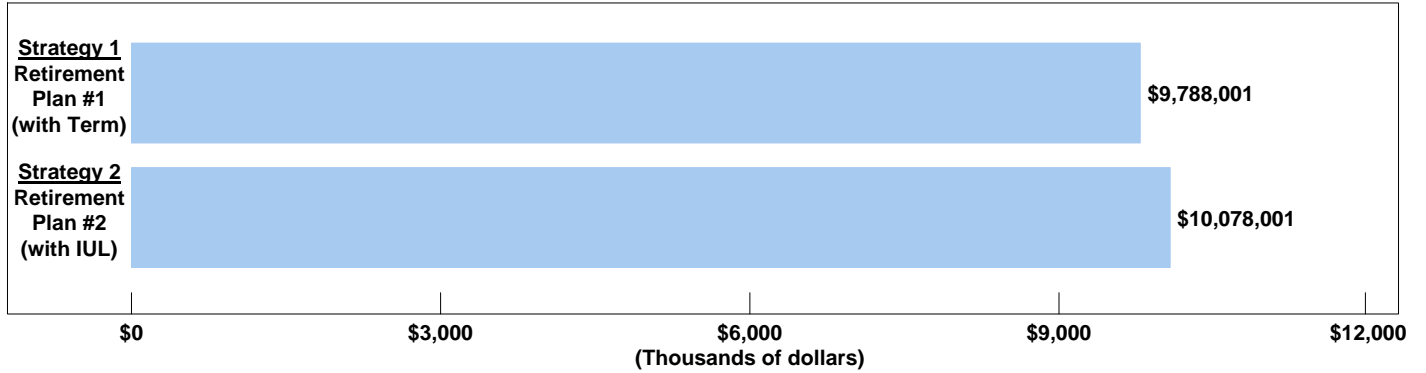
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Summary Analysis of Alternatives

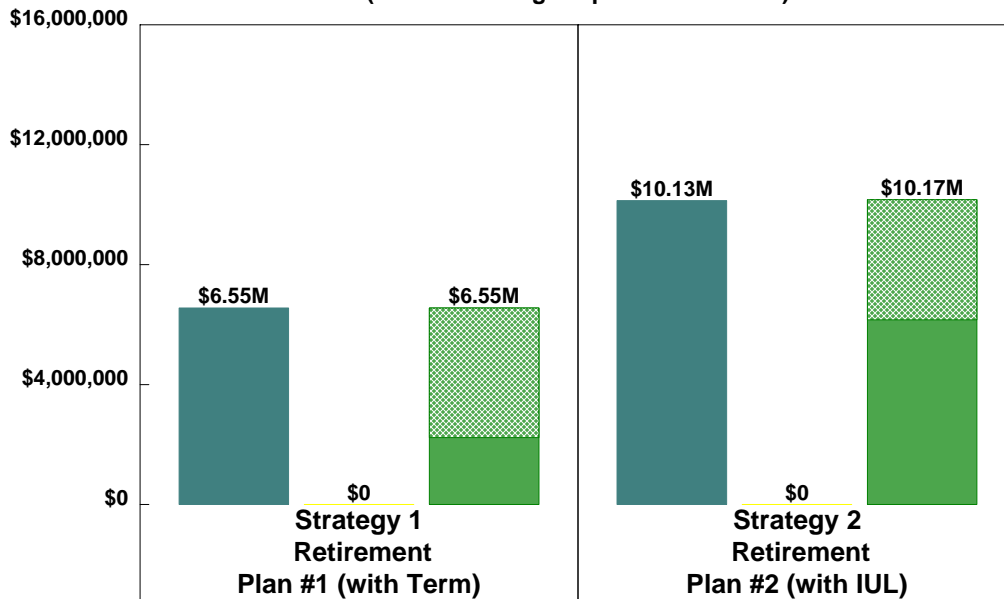
Presented By: [Licensed user's name appears here]
 Date: [Current date appears here]

For: Tom Scott
 & Kristin Scott

Cumulative Spendable Cash Flow by Ages 99/94



Values at Ages 99/94 (After Providing Required Cash Flow)



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

*Due to the illustrated results of "stretch-out" tax planning, the checked section on the top of the Wealth to Heirs bars represents retirement assets in the following amounts on which income tax is still due by Heirs: Strategy 1: \$4,322,716; Strategy 2: \$4,007,737.

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.

Comparison of Alternatives

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

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

For: Tom Scott
& Kristin Scott

Year	Client Age	Spouse Age	Spendable Cash Flow		Net Worth*		Wealth to Heirs	
			Strategy 1	Strategy 2	Strategy 1	Strategy 2	Strategy 1	Strategy 2
			Retirement Plan #1 (with Term)	Retirement Plan #2 (with IUL)	Retirement Plan #1 (with Term)	Retirement Plan #2 (with IUL)	Retirement Plan #1 (with Term)	Retirement Plan #2 (with IUL)
1	40	35	1,000	12,200	808,382	797,015	1,808,382	1,797,015
2	41	36	1,000	12,200	909,043	886,140	1,909,043	1,886,140
3	42	37	1,000	12,200	1,016,836	991,727	2,016,836	1,982,225
4	43	38	1,000	12,200	1,131,819	1,107,615	2,131,819	2,085,325
5	44	39	1,000	12,200	1,254,193	1,231,369	2,254,193	2,195,594
6	45	40	1,000	12,200	1,384,246	1,363,511	2,384,246	2,313,305
7	46	41	1,000	12,200	1,522,338	1,504,505	2,522,338	2,438,813
8	47	42	43,213	54,413	1,626,032	1,610,593	2,626,032	2,528,265
9	48	43	45,324	56,524	1,735,662	1,721,348	2,735,662	2,621,122
10	49	44	94,080	105,280	1,800,836	1,787,675	2,800,836	2,668,182
11	50	45	98,734	109,934	1,865,636	1,856,979	2,865,636	2,714,354
12	51	46	103,620	114,820	1,930,241	1,924,455	2,930,241	2,759,449
13	52	47	108,752	119,952	1,994,493	1,992,295	2,994,493	2,803,275
14	53	48	57,569	68,769	2,118,640	2,120,801	3,118,640	2,906,013
15	54	49	60,398	71,598	2,248,100	2,232,875	3,248,100	2,990,440
16	55	50	50,000	62,200	2,397,369	2,348,356	2,397,369	3,076,266
17	56	51	0	12,200	2,609,651	2,561,300	2,609,651	3,257,384
18	57	52	50,000	62,200	2,781,874	2,705,051	2,781,874	3,366,976
19	58	53	0	12,200	3,018,477	2,941,019	3,018,477	3,566,272
20	59	54	0	12,200	3,269,684	3,192,183	3,269,684	3,778,058
21	60	55	0	12,200	3,536,371	3,459,514	3,536,371	4,003,104
22	61	56	0	12,200	3,819,478	3,744,051	3,819,478	4,242,226
23	62	57	0	12,200	4,120,011	4,046,905	4,120,011	4,496,298
24	63	58	0	12,200	4,439,035	4,369,270	4,439,035	4,766,246
25	64	59	0	12,200	4,777,689	4,712,435	4,777,689	5,053,059
26	65	60	150,000	150,000	4,800,573	4,742,140	4,800,573	5,037,897
27	66	61	154,500	154,500	4,921,667	4,871,212	4,921,667	5,147,713
28	67	62	159,135	159,135	5,069,900	5,028,445	5,069,900	5,283,919
29	68	63	163,909	163,909	5,223,544	5,192,242	5,223,544	5,424,743
30	69	64	168,826	168,826	5,383,316	5,363,419	5,383,316	5,570,816
31	70	65	173,891	173,891	5,521,027	5,520,417	5,521,027	5,700,362
32	71	66	179,108	179,108	5,661,405	5,682,764	5,661,405	5,849,766
33	72	67	184,481	184,481	5,828,440	5,874,683	5,828,440	6,035,485
34	73	68	190,016	190,016	5,999,379	6,073,686	5,999,379	6,226,479
35	74	69	195,716	195,716	6,174,271	6,280,187	6,174,271	6,422,924
36	75	70	201,587	201,587	6,312,055	6,453,097	6,312,055	6,583,472
37	76	71	207,635	207,635	6,447,199	6,627,573	6,447,199	6,755,015
38	77	72	213,864	213,864	6,579,181	6,803,412	6,579,181	6,926,780
39	78	73	220,280	220,280	6,707,012	6,980,078	6,707,012	7,098,075
40	79	74	226,888	226,888	6,830,053	7,157,351	6,830,053	7,268,507
			3,508,526	3,798,526				

*After spendable cash flow.

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Comparison of Alternatives

Comparison Page: 2
Date: [Current date appears here]

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

For: Tom Scott
& Kristin Scott

Year	Client Age	Spouse Age	Spendable Cash Flow		Net Worth*		Wealth to Heirs	
			Strategy 1	Strategy 2	Strategy 1	Strategy 2	Strategy 1	Strategy 2
			Retirement Plan #1 (with Term)	Retirement Plan #2 (with IUL)	Retirement Plan #1 (with Term)	Retirement Plan #2 (with IUL)	Retirement Plan #1 (with Term)	Retirement Plan #2 (with IUL)
41	80	75	233,695	233,695	6,947,381	7,334,806	6,947,381	7,437,456
42	81	76	240,706	240,706	7,057,946	7,511,745	7,057,946	7,621,959
43	82	77	247,927	247,927	7,160,936	7,687,865	7,160,936	7,806,184
44	83	78	255,365	255,365	7,254,886	7,862,234	7,254,886	7,989,234
45	84	79	263,026	263,026	7,338,853	8,034,447	7,338,853	8,170,742
46	85	80	270,917	270,917	7,411,963	8,204,060	7,411,963	8,350,301
47	86	81	279,044	279,044	7,472,874	8,370,283	7,472,874	8,527,156
48	87	82	287,416	287,416	7,520,147	8,532,203	7,520,147	8,700,434
49	88	83	296,038	296,038	7,552,245	8,688,782	7,552,245	8,869,136
50	89	84	304,919	304,919	7,567,533	8,838,875	7,567,533	9,032,152
51	90	85	314,067	314,067	7,565,671	8,982,402	7,565,671	9,189,438
52	91	86	323,489	323,489	7,545,109	9,121,060	7,545,109	9,316,772
53	92	87	333,193	333,193	7,504,236	9,255,147	7,504,236	9,436,959
54	93	88	343,189	343,189	7,441,389	9,385,356	7,441,389	9,550,340
55	94	89	353,485	353,485	7,355,863	9,513,467	7,355,863	9,658,267
56	95	90	364,089	364,089	7,247,091	9,641,180	7,247,091	9,761,901
57	96	91	375,012	375,012	7,113,627	9,765,944	7,113,627	9,869,484
58	97	92	386,262	386,262	6,954,043	9,888,493	6,954,043	9,971,784
59	98	93	397,850	397,850	6,766,931	10,009,899	6,766,931	10,069,491
60	99	94	409,786	409,786	6,553,699	10,134,153	6,553,699	10,166,155

9,788,001
10,078,001

*After spendable cash flow.

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Highlights of Retirement Plan #1

Client Information Summary

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

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

For: Tom Scott, Age 40
& Kristin Scott, Age 35

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	50,000
	Liquid Assets (Tax Exempt Interest)		50,000
	Equity Assets		185,000
	Tax Deferred Assets		0
	Defined Contribution Plan Assets for Tom Scott		
	Retirement Plan Assets	80,000	
	Defined Contribution Plan Assets Kristin Scott		
	Retirement Plan Asset	90,000	
	Total Defined Contribution Plan Assets:		170,000
	Total Liquid Assets		455,000
 <u>Illiquid Assets:</u>	Principal Residence		350,000
	Personal Property		100,000
	Less Total Liabilities		(190,000)
	Total Illiquid Assets		260,000
 <u>Other Assets:</u>	Inside the Estate		
	Tom's Term Policy Death Benefit	500,000	
	Kristin's Term Policy Death Benefit	500,000	
	Total Other Assets Inside the Estate		1,000,000
	Total Estate Assets		\$1,715,000
	Total Other Assets Outside the Estate		0

Funding Options for Required Cash Flow

Retirement Plan Assets: Minimum Distribution, Unless More Is Needed
Cash Flow Funding: Sequential Use of Liquid Assets --
 Tax Exempt, CDs, Equity, Retirement Plan Assets,
 Spouse's Retirement Plan Assets

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

Client Information Summary

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

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

For: Tom Scott, Age 40
& Kristin Scott, Age 35

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	35.00%
	Retirement	35.00%
<u>Life Expectancy:</u>	Tom Scott	Age 83
	Kristin Scott	Age 82
<u>Taxable Account:</u>		CDs
	Yield Assumption	3.00%
<u>Tax Exempt Account:</u>		Tax Exempt
	Yield Assumption	2.00%
<u>Equities:</u>		Equity
	Growth Rate	6.00%
	Dividend Rate	1.50%
<u>Retirement Plan Assets Tom Scott:</u>		
	Defined Contr. Yield Assumption	7.50%
<u>Retirement Plan Assets Kristin Scott:</u>		
	Defined Contr. Yield Assumption	7.50%

Cash Flow Analysis

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

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

For: Tom Scott
& Kristin Scott

Year	Client Age	Spouse Age	Annual Cash Flow Required			Annual Cash Flow Provided			
			(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) Total After Tax Cash Flow from Retirement Plan Assets +	(4) After Tax Cash Flow from Taxable & Tax Exempt Accounts +	(5) After Tax Cash Flow from Equity Assets -	(6) Reinvestment of Excess Cash Flow =	(7) Total After Tax Cash Flow Provided*
1	40	35	1,000	0	0	1,000	0	0	1,000
2	41	36	1,000	0	0	1,000	0	0	1,000
3	42	37	1,000	0	0	1,000	0	0	1,000
4	43	38	1,000	0	0	1,000	0	0	1,000
5	44	39	1,000	0	0	1,000	0	0	1,000
6	45	40	1,000	0	0	1,000	0	0	1,000
7	46	41	1,000	0	0	1,000	0	0	1,000
8	47	42	43,213	0	0	43,213	0	0	43,213
9	48	43	45,324	0	0	45,324	0	0	45,324
10	49	44	94,080	0	0	18,260	75,820	0	94,080
11	50	45	98,734	0	0	0	98,734	0	98,734
12	51	46	103,620	0	0	0	103,620	0	103,620
13	52	47	108,752	0	0	0	108,752	0	108,752
14	53	48	57,569	0	0	0	57,569	0	57,569
15	54	49	60,398	0	0	0	60,398	0	60,398
16	55	50	50,000	0	0	0	50,000	0	50,000
17	56	51	0	0	0	0	0	0	0
18	57	52	50,000	0	0	0	50,000	0	50,000
19	58	53	0	0	0	0	0	0	0
20	59	54	0	0	0	0	0	0	0
21	60	55	0	0	0	0	0	0	0
22	61	56	0	0	0	0	0	0	0
23	62	57	0	0	0	0	0	0	0
24	63	58	0	0	0	0	0	0	0
25	64	59	0	0	0	0	0	0	0
26	65	60	150,000	0	0	0	150,000	0	150,000
27	66	61	154,500	0	0	0	154,500	0	154,500
28	67	62	159,135	22,373	0	0	136,762	0	159,135
29	68	63	163,909	22,373	0	0	141,536	0	163,909
30	69	64	168,826	22,373	0	0	146,453	0	168,826
31	70	65	173,891	22,373	50,329	0	101,189	0	173,891
32	71	66	179,108	22,373	53,495	0	103,240	0	179,108
33	72	67	184,481	44,772	56,853	0	82,856	0	184,481
34	73	68	190,016	44,772	60,413	0	84,831	0	190,016
35	74	69	195,716	44,772	64,186	0	86,758	0	195,716
36	75	70	201,587	44,772	140,058	0	16,757	0	201,587
37	76	71	207,635	44,772	148,813	0	14,050	0	207,635
38	77	72	213,864	44,772	157,727	0	11,365	0	213,864
39	78	73	220,280	44,772	167,532	0	7,976	0	220,280
40	79	74	226,888	44,772	177,470	0	4,646	0	226,888
			3,508,526	470,041	1,076,876	113,797	1,847,812	0	3,508,526

*IMPORTANT NOTE: For this plan to be financially sound, column (7) must equal column (1).
 Column (1): see "Details of Spendable Cash Flow Required".
 Column (2): see "Expected Cash Flow".
 Column (3): see "Summary of Retirement Plan Assets".
 Column (4): see detail reports for Taxable and Tax Exempt Accounts.
 Columns (5) and (6): see "Details of Equity Assets" and "Details of Portfolio Turnover".

Cash Flow Analysis

Cash Flow Analysis Page: 2
Date: [Current date appears here]

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

For: Tom Scott
& Kristin Scott

Year	Client Age	Spouse Age	Annual Cash Flow Required		Annual Cash Flow Provided				Total After Tax Cash Flow Provided*
			(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) Total After Tax Cash Flow from Retirement Plan Assets +	(4) After Tax Cash Flow from Taxable & Tax Exempt Accounts +	(5) After Tax Cash Flow from Equity Assets -	(6) Reinvestment of Excess Cash Flow =	
41	80	75	233,695	44,772	187,943	0	980	0	233,695
42	81	76	240,706	44,772	198,972	0	0	3,038	240,706
43	82	77	247,927	44,772	210,058	0	0	6,903	247,927
44	83	78	255,365	44,772	222,225	0	0	11,632	255,365
45	84	79	263,026	44,772	234,368	0	0	16,114	263,026
46	85	80	270,917	44,772	246,239	0	0	20,094	270,917
47	86	81	279,044	44,772	258,525	0	0	24,253	279,044
48	87	82	287,416	44,772	271,213	0	0	28,569	287,416
49	88	83	296,038	44,772	284,274	0	0	33,008	296,038
50	89	84	304,919	44,772	297,677	0	0	37,530	304,919
51	90	85	314,067	44,772	308,984	0	0	39,689	314,067
52	91	86	323,489	44,772	320,264	0	0	41,547	323,489
53	92	87	333,193	44,772	331,431	0	0	43,010	333,193
54	93	88	343,189	44,772	342,383	0	0	43,966	343,189
55	94	89	353,485	44,772	351,282	0	0	42,569	353,485
56	95	90	364,089	44,772	357,851	0	0	38,534	364,089
57	96	91	375,012	44,772	363,581	0	0	33,341	375,012
58	97	92	386,262	44,772	368,306	0	0	26,816	386,262
59	98	93	397,850	44,772	371,841	0	0	18,763	397,850
60	99	94	409,786	44,772	369,269	0	0	4,255	409,786

9,788,001	1,365,481	6,973,562	113,797	1,848,792	513,631	9,788,001
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*IMPORTANT NOTE: For this plan to be financially sound, column (7) must equal column (1).
 Column (1): see "Details of Spendable Cash Flow Required".
 Column (2): see "Expected Cash Flow".
 Column (3): see "Summary of Retirement Plan Assets".
 Column (4): see detail reports for Taxable and Tax Exempt Accounts.
 Columns (5) and (6): see "Details of Equity Assets" and "Details of Portfolio Turnover".

Details of Spendable Cash Flow Required

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

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

For: Tom Scott
& Kristin Scott

Year	Client Age	Spouse Age	(1) After Tax Cash Flow for Living Expenses	+	(2) After Tax Cash Flow for College/Grad School for Daisy	+	(3) After Tax Cash Flow for College/Grad School for Jody	+	(4) After Tax Cash Flow for Tom's Term Premiums	+	(5) After Tax Cash Flow for Kristin's Term Premiums	+	(6) After Tax Cash Flow for Gifts to Daughters at Age 25	=	(7) After Tax Spendable Cash Flow Required
1	40	35	0		0		0		600		400		0		1,000
2	41	36	0		0		0		600		400		0		1,000
3	42	37	0		0		0		600		400		0		1,000
4	43	38	0		0		0		600		400		0		1,000
5	44	39	0		0		0		600		400		0		1,000
6	45	40	0		0		0		600		400		0		1,000
7	46	41	0		0		0		600		400		0		1,000
8	47	42	0		42,213		0		600		400		0		43,213
9	48	43	0		44,324		0		600		400		0		45,324
10	49	44	0		46,540		46,540		600		400		0		94,080
11	50	45	0		48,867		48,867		600		400		0		98,734
12	51	46	0		51,310		51,310		600		400		0		103,620
13	52	47	0		53,876		53,876		600		400		0		108,752
14	53	48	0		0		56,569		600		400		0		57,569
15	54	49	0		0		59,398		600		400		0		60,398
16	55	50	0		0		0		0		0		50,000		50,000
17	56	51	0		0		0		0		0		0		0
18	57	52	0		0		0		0		0		50,000		50,000
19	58	53	0		0		0		0		0		0		0
20	59	54	0		0		0		0		0		0		0
21	60	55	0		0		0		0		0		0		0
22	61	56	0		0		0		0		0		0		0
23	62	57	0		0		0		0		0		0		0
24	63	58	0		0		0		0		0		0		0
25	64	59	0		0		0		0		0		0		0
26	65	60	150,000		0		0		0		0		0		150,000
27	66	61	154,500		0		0		0		0		0		154,500
28	67	62	159,135		0		0		0		0		0		159,135
29	68	63	163,909		0		0		0		0		0		163,909
30	69	64	168,826		0		0		0		0		0		168,826
31	70	65	173,891		0		0		0		0		0		173,891
32	71	66	179,108		0		0		0		0		0		179,108
33	72	67	184,481		0		0		0		0		0		184,481
34	73	68	190,016		0		0		0		0		0		190,016
35	74	69	195,716		0		0		0		0		0		195,716
36	75	70	201,587		0		0		0		0		0		201,587
37	76	71	207,635		0		0		0		0		0		207,635
38	77	72	213,864		0		0		0		0		0		213,864
39	78	73	220,280		0		0		0		0		0		220,280
40	79	74	226,888		0		0		0		0		0		226,888
			<u>2,789,836</u>		<u>287,130</u>		<u>316,560</u>		<u>9,000</u>		<u>6,000</u>		<u>100,000</u>		<u>3,508,526</u>

Column (1) assumes 0.00% inflation for 26 years, 3.00% thereafter.
 Column (2) assumes 5.00% inflation.
 Column (3) assumes 5.00% inflation.

Details of Spendable Cash Flow Required

Required Cash Flow Details Page: 2
Date: [Current date appears here]

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

For: Tom Scott
& Kristin Scott

Year	Client Age	Spouse Age	(1) After Tax Cash Flow for Living Expenses	+	(2) After Tax Cash Flow for College/Grad School for Daisy	+	(3) After Tax Cash Flow for College/Grad School for Jody	+	(4) After Tax Cash Flow for Tom's Term Premiums	+	(5) After Tax Cash Flow for Kristin's Term Premiums	+	(6) After Tax Cash Flow for Gifts to Daughters at Age 25	=	(7) After Tax Spendable Cash Flow Required
41	80	75	233,695		0		0		0		0		0		233,695
42	81	76	240,706		0		0		0		0		0		240,706
43	82	77	247,927		0		0		0		0		0		247,927
44	83	78	255,365		0		0		0		0		0		255,365
45	84	79	263,026		0		0		0		0		0		263,026
46	85	80	270,917		0		0		0		0		0		270,917
47	86	81	279,044		0		0		0		0		0		279,044
48	87	82	287,416		0		0		0		0		0		287,416
49	88	83	296,038		0		0		0		0		0		296,038
50	89	84	304,919		0		0		0		0		0		304,919
51	90	85	314,067		0		0		0		0		0		314,067
52	91	86	323,489		0		0		0		0		0		323,489
53	92	87	333,193		0		0		0		0		0		333,193
54	93	88	343,189		0		0		0		0		0		343,189
55	94	89	353,485		0		0		0		0		0		353,485
56	95	90	364,089		0		0		0		0		0		364,089
57	96	91	375,012		0		0		0		0		0		375,012
58	97	92	386,262		0		0		0		0		0		386,262
59	98	93	397,850		0		0		0		0		0		397,850
60	99	94	409,786		0		0		0		0		0		409,786
			9,069,311		287,130		316,560		9,000		6,000		100,000		9,788,001

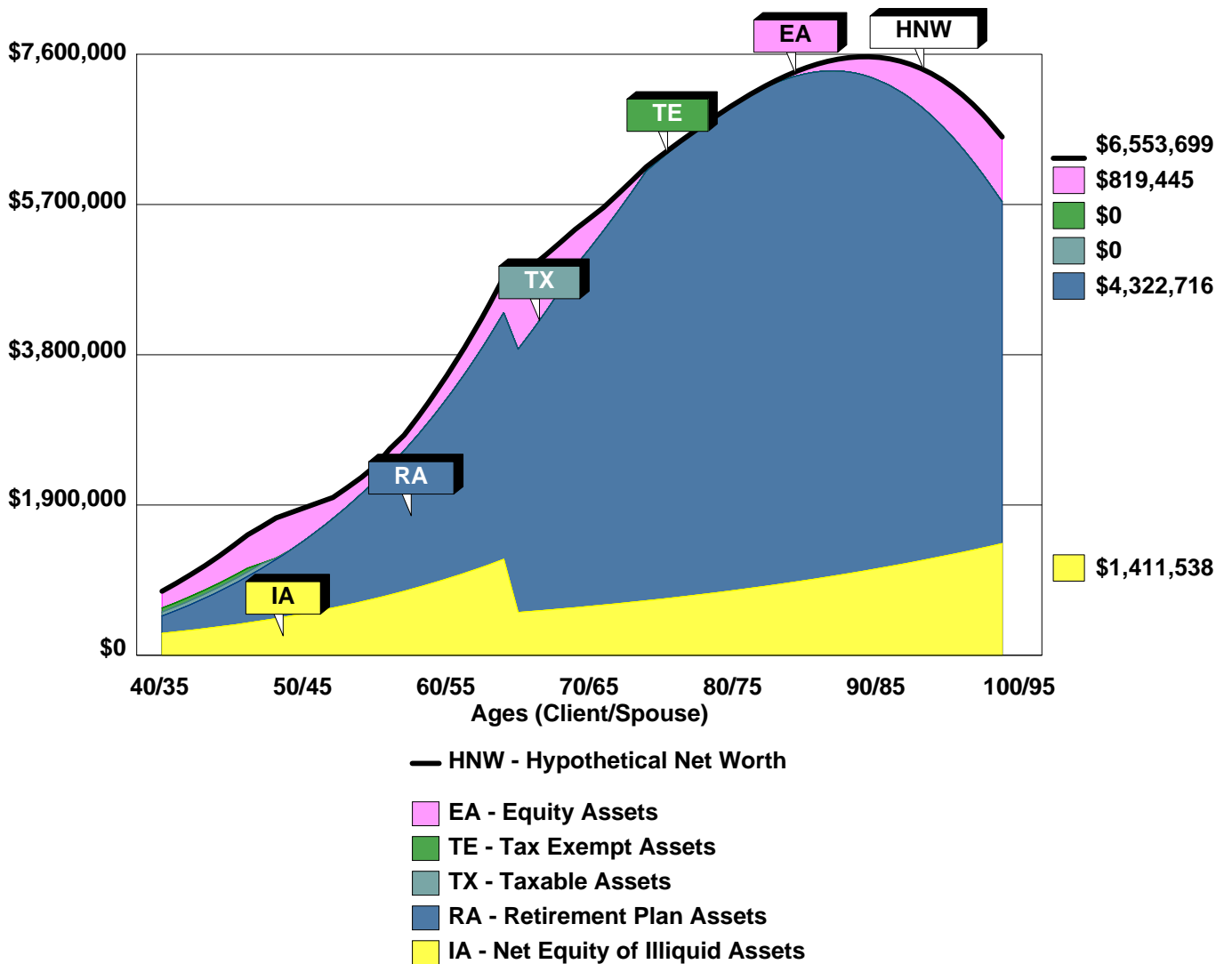
Column (1) assumes 0.00% inflation for 26 years, 3.00% thereafter.
 Column (2) assumes 5.00% inflation.
 Column (3) assumes 5.00% inflation.

Hypothetical Net Worth (After Providing Required Cash Flow)

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

For: Tom Scott
& Kristin Scott

60 Year Graphic Analysis



Highlights of Retirement Plan #2

Client Information Summary

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

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

For: Tom Scott, Age 40
& Kristin Scott, Age 35

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	50,000	
	Liquid Assets (Tax Exempt Interest)		50,000	
	Equity Assets		185,000	
	Tax Deferred Assets		0	
	Defined Contribution Plan Assets for Tom Scott			
	Retirement Plan Assets		80,000	
	Defined Contribution Plan Assets Kristin Scott			
	Retirement Plan Asset		90,000	
	Total Defined Contribution Plan Assets:		170,000	
	Total Liquid Assets			455,000
 <u>Illiquid Assets:</u>	Principal Residence		350,000	
	Personal Property		100,000	
	Less Total Liabilities		(190,000)	
	Total Illiquid Assets			260,000
 <u>Other Assets:</u>	Inside the Estate			
	Tom's New IUL Policy Death Benefit		500,000	
	Kristin's New IUL Policy Death Benefit		500,000	
	Total Other Assets Inside the Estate			1,000,000
	Total Estate Assets			\$1,715,000
	Total Other Assets Outside the Estate			0

Funding Options for Required Cash Flow

Retirement Plan Assets: Minimum Distribution, Unless More Is Needed
Cash Flow Funding: Sequential Use of Liquid Assets --
 Tax Exempt, CDs, Equity, Retirement Plan Assets,
 Spouse's Retirement Plan Assets

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

Client Information Summary

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

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

For: Tom Scott, Age 40
& Kristin Scott, Age 35

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	35.00%
	Retirement	35.00%
<u>Life Expectancy:</u>	Tom Scott	Age 83
	Kristin Scott	Age 82
<u>Taxable Account:</u>		CDs
	Yield Assumption	3.00%
<u>Tax Exempt Account:</u>		Tax Exempt
	Yield Assumption	2.00%
<u>Equities:</u>		Equity
	Growth Rate	6.00%
	Dividend Rate	1.50%
<u>Retirement Plan Assets Tom Scott:</u>		
	Defined Contr. Yield Assumption	7.50%
<u>Retirement Plan Assets Kristin Scott:</u>		
	Defined Contr. Yield Assumption	7.50%

Cash Flow Analysis

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

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

For: Tom Scott
& Kristin Scott

Year	Client Age	Spouse Age	Annual Cash Flow Required			Annual Cash Flow Provided			
			(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) Total After Tax Cash Flow from Retirement Plan Assets +	(4) After Tax Cash Flow from Taxable & Tax Exempt Accounts +	(5) After Tax Cash Flow from Equity Assets -	(6) Reinvestment of Excess Cash Flow =	(7) Total After Tax Cash Flow Provided*
1	40	35	12,200	0	0	12,200	0	0	12,200
2	41	36	12,200	0	0	12,200	0	0	12,200
3	42	37	12,200	0	0	12,200	0	0	12,200
4	43	38	12,200	0	0	12,200	0	0	12,200
5	44	39	12,200	0	0	12,200	0	0	12,200
6	45	40	12,200	0	0	12,200	0	0	12,200
7	46	41	12,200	0	0	12,200	0	0	12,200
8	47	42	54,413	0	0	21,736	32,677	0	54,413
9	48	43	56,524	0	0	0	56,524	0	56,524
10	49	44	105,280	0	0	0	105,280	0	105,280
11	50	45	109,934	0	0	0	109,934	0	109,934
12	51	46	114,820	0	0	0	114,820	0	114,820
13	52	47	119,952	0	0	0	119,952	0	119,952
14	53	48	68,769	0	0	0	68,769	0	68,769
15	54	49	71,598	0	25,931	0	45,667	0	71,598
16	55	50	62,200	0	42,200	0	20,000	0	62,200
17	56	51	12,200	0	0	0	12,200	0	12,200
18	57	52	62,200	0	34,019	0	28,181	0	62,200
19	58	53	12,200	0	0	0	12,200	0	12,200
20	59	54	12,200	0	0	0	12,200	0	12,200
21	60	55	12,200	0	0	0	12,200	0	12,200
22	61	56	12,200	0	0	0	12,200	0	12,200
23	62	57	12,200	0	0	0	12,200	0	12,200
24	63	58	12,200	0	0	0	12,200	0	12,200
25	64	59	12,200	0	0	0	12,200	0	12,200
26	65	60	150,000	57,000	0	0	93,000	0	150,000
27	66	61	154,500	57,000	0	0	97,500	0	154,500
28	67	62	159,135	79,373	0	0	79,762	0	159,135
29	68	63	163,909	79,373	0	0	84,536	0	163,909
30	69	64	168,826	79,373	0	0	89,453	0	168,826
31	70	65	173,891	79,373	38,957	0	55,561	0	173,891
32	71	66	179,108	79,373	41,408	0	58,327	0	179,108
33	72	67	184,481	101,772	44,008	0	38,701	0	184,481
34	73	68	190,016	101,772	46,763	0	41,481	0	190,016
35	74	69	195,716	101,772	49,683	0	44,261	0	195,716
36	75	70	201,587	101,772	124,653	0	0	24,838	201,587
37	76	71	207,635	101,772	132,451	0	0	26,588	207,635
38	77	72	213,864	101,772	140,435	0	0	28,343	213,864
39	78	73	220,280	101,772	149,173	0	0	30,665	220,280
40	79	74	226,888	101,772	158,083	0	0	32,967	226,888
			3,798,526	1,325,041	1,027,764	107,136	1,481,986	143,401	3,798,526

*IMPORTANT NOTE: For this plan to be financially sound, column (7) must equal column (1).
 Column (1): see "Details of Spendable Cash Flow Required".
 Column (2): see "Expected Cash Flow".
 Column (3): see "Summary of Retirement Plan Assets".
 Column (4): see detail reports for Taxable and Tax Exempt Accounts.
 Columns (5) and (6): see "Details of Equity Assets" and "Details of Portfolio Turnover".

Cash Flow Analysis

Cash Flow Analysis Page: 2
Date: [Current date appears here]

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

For: Tom Scott
& Kristin Scott

Year	Client Age	Spouse Age	Annual Cash Flow Required		Annual Cash Flow Provided				
			(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) Total After Tax Cash Flow from Retirement Plan Assets +	(4) After Tax Cash Flow from Taxable & Tax Exempt Accounts +	(5) After Tax Cash Flow from Equity Assets -	(6) Reinvestment of Excess Cash Flow =	(7) Total After Tax Cash Flow Provided*
41	80	75	233,695	101,772	167,480	0	0	35,557	233,695
42	81	76	240,706	101,772	177,383	0	0	38,449	240,706
43	82	77	247,927	101,772	187,293	0	0	41,138	247,927
44	83	78	255,365	101,772	198,234	0	0	44,641	255,365
45	84	79	263,026	101,772	209,102	0	0	47,848	263,026
46	85	80	270,917	101,772	219,828	0	0	50,683	270,917
47	86	81	279,044	101,772	230,946	0	0	53,674	279,044
48	87	82	287,416	101,772	242,446	0	0	56,802	287,416
49	88	83	296,038	101,772	254,307	0	0	60,041	296,038
50	89	84	304,919	101,772	266,503	0	0	63,356	304,919
51	90	85	314,067	101,772	276,890	0	0	64,595	314,067
52	91	86	323,489	101,772	287,291	0	0	65,574	323,489
53	92	87	333,193	101,772	297,630	0	0	66,209	333,193
54	93	88	343,189	101,772	307,822	0	0	66,405	343,189
55	94	89	353,485	101,772	316,433	0	0	64,720	353,485
56	95	90	364,089	101,772	322,833	0	0	60,516	364,089
57	96	91	375,012	101,772	328,523	0	0	55,283	375,012
58	97	92	386,262	101,772	333,364	0	0	48,874	386,262
59	98	93	397,850	101,772	337,185	0	0	41,107	397,850
60	99	94	409,786	101,772	335,604	0	0	27,590	409,786

10,078,001	3,360,481	6,324,861	107,136	1,481,986	1,196,463	10,078,001
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*IMPORTANT NOTE: For this plan to be financially sound, column (7) must equal column (1).
 Column (1): see "Details of Spendable Cash Flow Required".
 Column (2): see "Expected Cash Flow".
 Column (3): see "Summary of Retirement Plan Assets".
 Column (4): see detail reports for Taxable and Tax Exempt Accounts.
 Columns (5) and (6): see "Details of Equity Assets" and "Details of Portfolio Turnover".

Details of Spendable Cash Flow Required

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

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

For: Tom Scott
& Kristin Scott

Year	Client Age	Spouse Age	(1) After Tax Cash Flow for Living Expenses	+	(2) After Tax Cash Flow for College Costs for Daisy	+	(3) After Tax Cash Flow for College Costs for Jody	+	(4) After Tax Cash Flow for Tom's IUL Premiums	+	(5) After Tax Cash Flow for Kristin's IUL Premiums	+	(6) After Tax Cash Flow for Gifts to Daughters at Age 25	=	(7) After Tax Spendable Cash Flow Required
1	40	35	0		0		0		7,200		5,000		0		12,200
2	41	36	0		0		0		7,200		5,000		0		12,200
3	42	37	0		0		0		7,200		5,000		0		12,200
4	43	38	0		0		0		7,200		5,000		0		12,200
5	44	39	0		0		0		7,200		5,000		0		12,200
6	45	40	0		0		0		7,200		5,000		0		12,200
7	46	41	0		0		0		7,200		5,000		0		12,200
8	47	42	0		42,213		0		7,200		5,000		0		54,413
9	48	43	0		44,324		0		7,200		5,000		0		56,524
10	49	44	0		46,540		46,540		7,200		5,000		0		105,280
11	50	45	0		48,867		48,867		7,200		5,000		0		109,934
12	51	46	0		51,310		51,310		7,200		5,000		0		114,820
13	52	47	0		53,876		53,876		7,200		5,000		0		119,952
14	53	48	0		0		56,569		7,200		5,000		0		68,769
15	54	49	0		0		59,398		7,200		5,000		0		71,598
16	55	50	0		0		0		7,200		5,000		50,000		62,200
17	56	51	0		0		0		7,200		5,000		0		12,200
18	57	52	0		0		0		7,200		5,000		50,000		62,200
19	58	53	0		0		0		7,200		5,000		0		12,200
20	59	54	0		0		0		7,200		5,000		0		12,200
21	60	55	0		0		0		7,200		5,000		0		12,200
22	61	56	0		0		0		7,200		5,000		0		12,200
23	62	57	0		0		0		7,200		5,000		0		12,200
24	63	58	0		0		0		7,200		5,000		0		12,200
25	64	59	0		0		0		7,200		5,000		0		12,200
26	65	60	150,000		0		0		0		0		0		150,000
27	66	61	154,500		0		0		0		0		0		154,500
28	67	62	159,135		0		0		0		0		0		159,135
29	68	63	163,909		0		0		0		0		0		163,909
30	69	64	168,826		0		0		0		0		0		168,826
31	70	65	173,891		0		0		0		0		0		173,891
32	71	66	179,108		0		0		0		0		0		179,108
33	72	67	184,481		0		0		0		0		0		184,481
34	73	68	190,016		0		0		0		0		0		190,016
35	74	69	195,716		0		0		0		0		0		195,716
36	75	70	201,587		0		0		0		0		0		201,587
37	76	71	207,635		0		0		0		0		0		207,635
38	77	72	213,864		0		0		0		0		0		213,864
39	78	73	220,280		0		0		0		0		0		220,280
40	79	74	226,888		0		0		0		0		0		226,888
			2,789,836		287,130		316,560		180,000		125,000		100,000		3,798,526

Column (1) assumes 0.00% inflation for 26 years, 3.00% thereafter.
 Column (2) assumes 5.00% inflation.
 Column (3) assumes 5.00% inflation.

Details of Spendable Cash Flow Required

Required Cash Flow Details Page: 2
Date: [Current date appears here]

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

For: Tom Scott
& Kristin Scott

Year	Client Age	Spouse Age	(1) After Tax Cash Flow for Living Expenses	+	(2) After Tax Cash Flow for College Costs for Daisy	+	(3) After Tax Cash Flow for College Costs for Jody	+	(4) After Tax Cash Flow for Tom's IUL Premiums	+	(5) After Tax Cash Flow for Kristin's IUL Premiums	+	(6) After Tax Cash Flow for Gifts to Daughters at Age 25	=	(7) After Tax Spendable Cash Flow Required
41	80	75	233,695		0		0		0		0		0		233,695
42	81	76	240,706		0		0		0		0		0		240,706
43	82	77	247,927		0		0		0		0		0		247,927
44	83	78	255,365		0		0		0		0		0		255,365
45	84	79	263,026		0		0		0		0		0		263,026
46	85	80	270,917		0		0		0		0		0		270,917
47	86	81	279,044		0		0		0		0		0		279,044
48	87	82	287,416		0		0		0		0		0		287,416
49	88	83	296,038		0		0		0		0		0		296,038
50	89	84	304,919		0		0		0		0		0		304,919
51	90	85	314,067		0		0		0		0		0		314,067
52	91	86	323,489		0		0		0		0		0		323,489
53	92	87	333,193		0		0		0		0		0		333,193
54	93	88	343,189		0		0		0		0		0		343,189
55	94	89	353,485		0		0		0		0		0		353,485
56	95	90	364,089		0		0		0		0		0		364,089
57	96	91	375,012		0		0		0		0		0		375,012
58	97	92	386,262		0		0		0		0		0		386,262
59	98	93	397,850		0		0		0		0		0		397,850
60	99	94	409,786		0		0		0		0		0		409,786
			9,069,311		287,130		316,560		180,000		125,000		100,000		10,078,001

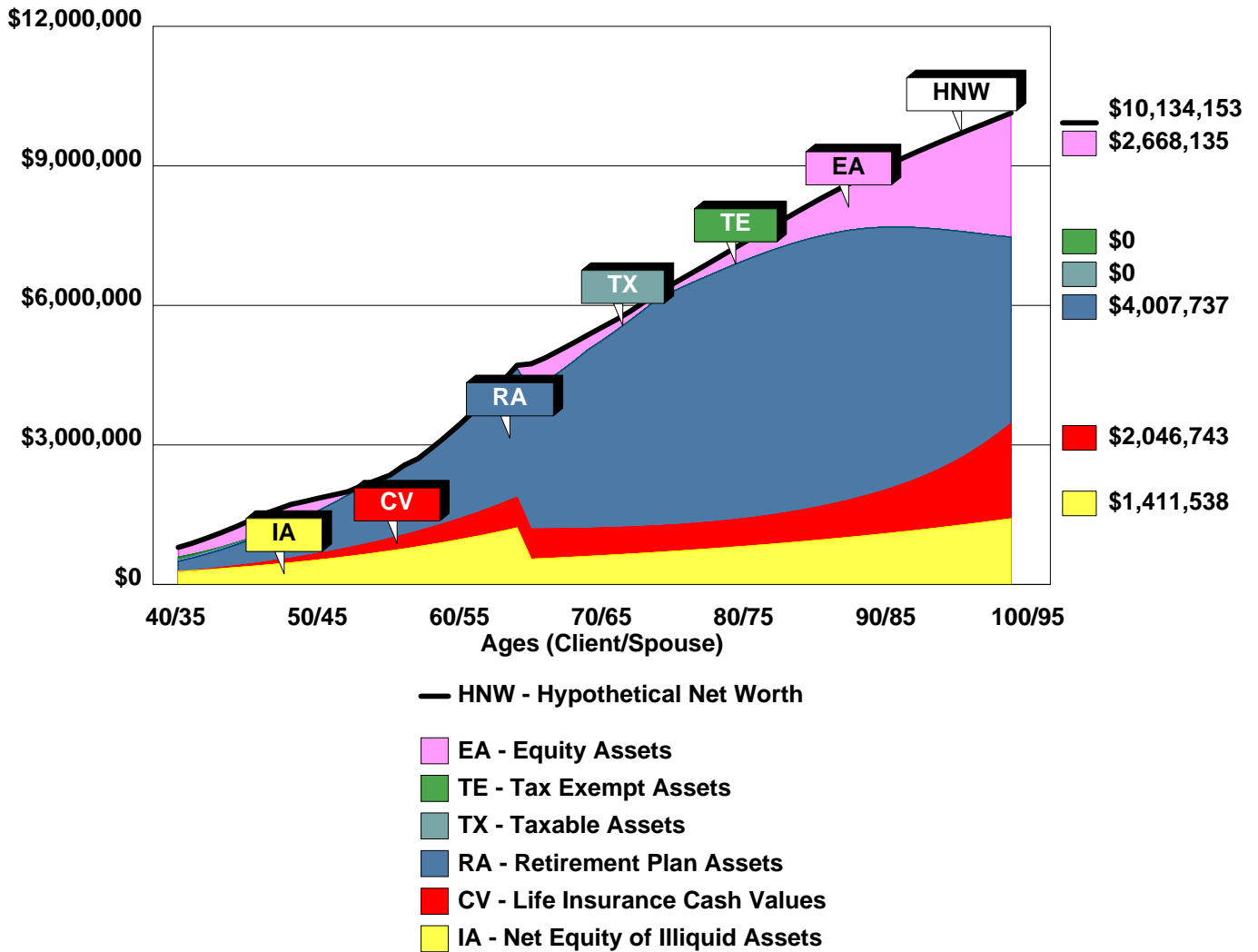
Column (1) assumes 0.00% inflation for 26 years, 3.00% thereafter.
 Column (2) assumes 5.00% inflation.
 Column (3) assumes 5.00% inflation.

Hypothetical Net Worth (After Providing Required Cash Flow)

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

For: Tom Scott
& Kristin Scott

60 Year Graphic Analysis



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