

Option 1: Keep the IRA

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For: Simon Scott & Ann Scott, Ages 55/50

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 1,000,000	
	Liquid Assets (Tax Exempt Interest)	1,000,000	
	Equity Assets	2,500,000	
	Tax Deferred Assets	0	
	Retirement Plan Assets	600,000	
	Total Liquid Assets		5,100,000
<u>Illiquid Assets:</u>	Principal Residence	500,000	
	Personal Property	400,000	
	Total Illiquid Assets		900,000
<u>Other Assets:</u>	Total Other Assets Inside the Estate		0
	Total Estate Assets		\$6,000,000
	Total Other Assets Outside the Estate		0

Funding Options for Required Cash Flow

Retirement Plan Assets: Minimum Distribution, Unless More Is Needed

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

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	40.00%
	Retirement	40.00%
<u>Life Expectancy:</u>	Joint	38 Years
	Simon Scott	Age 92
	Ann Scott	Age 87
<u>Taxable Account:</u>	Yield Assumption	Taxable 4.00%
<u>Tax Exempt Account:</u>	Yield Assumption	Tax Exempt 3.00%
<u>Equities:</u>	Growth Rate	Equity 6.00%
	Dividend Rate	1.50%
<u>Retirement Plan Assets Simon Scott:</u>	Defined Contr. Yield Assumption	7.50%

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.