

Cash Flow Analysis

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

For: John and Mary Mason

Analysis

Assumed Tax Bracket 25.00%	Assumed Asset Interest Rate 5.00%	Total Cash Flow Required 722,900	Additional Asset Required 1,000,000
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Year Following Death	(1) Cash Flow Desired	Asset Activity Required		
		(2) Beginning of Year Balance in Additional Asset*	(3) Balance in Additional Asset to Accrue (2) - (1)	(4) Year End After Tax Accrual Value of Add'l Asset
1	36,145	1,000,000	963,855	1,000,000
2	36,145	1,000,000	963,855	999,999
3	36,145	999,999	963,854	999,999
4	36,145	999,999	963,854	999,998
5	36,145	999,998	963,853	999,998
6	36,145	999,998	963,853	999,997
7	36,145	999,997	963,852	999,997
8	36,145	999,997	963,852	999,996
9	36,145	999,996	963,851	999,995
10	36,145	999,995	963,850	999,995
11	36,145	999,995	963,850	999,994
12	36,145	999,994	963,849	999,994
13	36,145	999,994	963,849	999,993
14	36,145	999,993	963,848	999,992
15	36,145	999,992	963,847	999,991
16	36,145	999,991	963,846	999,991
17	36,145	999,991	963,846	999,990
18	36,145	999,990	963,845	999,989
19	36,145	999,989	963,844	999,988
20	36,145	999,988	963,843	999,987

722,900

This table shows escrow calculations (columns 2, 3, 4) necessary to generate the cash flow shown in column (1). Calculation formulas are:

- Column (3) = column (2) minus column (1)
- Column (4) = column (3) plus after tax interest credit

*The source of the beginning balance in this column is either an allocation of current assets or, in the case of survivor planning, the assumed proceeds of a life insurance policy.

The above calculations are based on financial data and assumptions furnished by the client.

20 Year Residual Value Summary

Column (4) Residual Value: \$999,987