

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 749,426	Additional Asset Required 1,000,000	Inflation Adjustment 3.00%
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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	27,890	1,000,000	972,110	1,008,564
2	28,727	1,008,564	979,837	1,016,581
3	29,589	1,016,581	986,992	1,024,004
4	30,477	1,024,004	993,527	1,030,785
5	31,391	1,030,785	999,394	1,036,871
6	32,333	1,036,871	1,004,538	1,042,209
7	33,303	1,042,209	1,008,906	1,046,740
8	34,302	1,046,740	1,012,438	1,050,405
9	35,331	1,050,405	1,015,074	1,053,140
10	36,391	1,053,140	1,016,749	1,054,877
11	37,482	1,054,877	1,017,395	1,055,547
12	38,607	1,055,547	1,016,940	1,055,076
13	39,765	1,055,076	1,015,311	1,053,385
14	40,958	1,053,385	1,012,427	1,050,393
15	42,187	1,050,393	1,008,206	1,046,014
16	43,452	1,046,014	1,002,562	1,040,158
17	44,756	1,040,158	995,402	1,032,730
18	46,098	1,032,730	986,632	1,023,630
19	47,481	1,023,630	976,149	1,012,754
20	48,906	1,012,754	963,848	999,992

749,426

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: \$999,992