

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 1,387,220	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	69,361	1,000,000	930,639	965,538
2	69,361	965,538	896,177	929,784
3	69,361	929,784	860,423	892,688
4	69,361	892,688	823,327	854,202
5	69,361	854,202	784,841	814,273
6	69,361	814,273	744,912	772,846
7	69,361	772,846	703,485	729,866
8	69,361	729,866	660,505	685,274
9	69,361	685,274	615,913	639,009
10	69,361	639,009	569,648	591,010
11	69,361	591,010	521,649	541,211
12	69,361	541,211	471,850	489,544
13	69,361	489,544	420,183	435,940
14	69,361	435,940	366,579	380,326
15	69,361	380,326	310,965	322,626
16	69,361	322,626	253,265	262,763
17	69,361	262,763	193,402	200,654
18	69,361	200,654	131,293	136,217
19	69,361	136,217	66,856	69,363
20	69,361	69,363	2	2

1,387,220

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: \$2