

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 1,438,126	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	53,521	1,000,000	946,479	981,972
2	55,126	981,972	926,846	961,602
3	56,780	961,602	904,822	938,753
4	58,484	938,753	880,269	913,279
5	60,238	913,279	853,041	885,030
6	62,045	885,030	822,985	853,847
7	63,907	853,847	789,940	819,563
8	65,824	819,563	753,739	782,004
9	67,799	782,004	714,205	740,988
10	69,833	740,988	671,155	696,324
11	71,928	696,324	624,396	647,811
12	74,085	647,811	573,726	595,241
13	76,308	595,241	518,933	538,393
14	78,597	538,393	459,796	477,038
15	80,955	477,038	396,083	410,936
16	83,384	410,936	327,552	339,835
17	85,885	339,835	253,950	263,473
18	88,462	263,473	175,011	181,574
19	91,116	181,574	90,458	93,851
20	93,849	93,851	2	2

1,438,126

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