

# Retirement Planning Options

For: Tony and Allison Jamison



Presented By: \_\_\_\_\_

[Licensed User's Name Appears Here]

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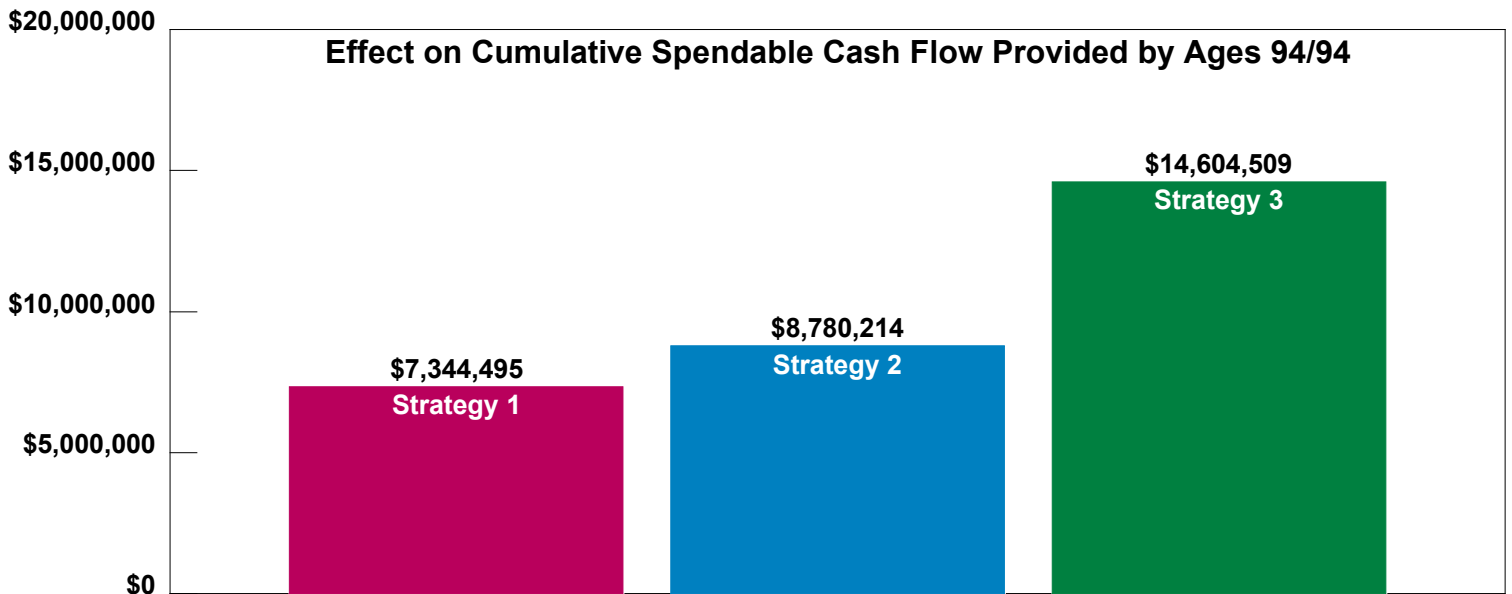
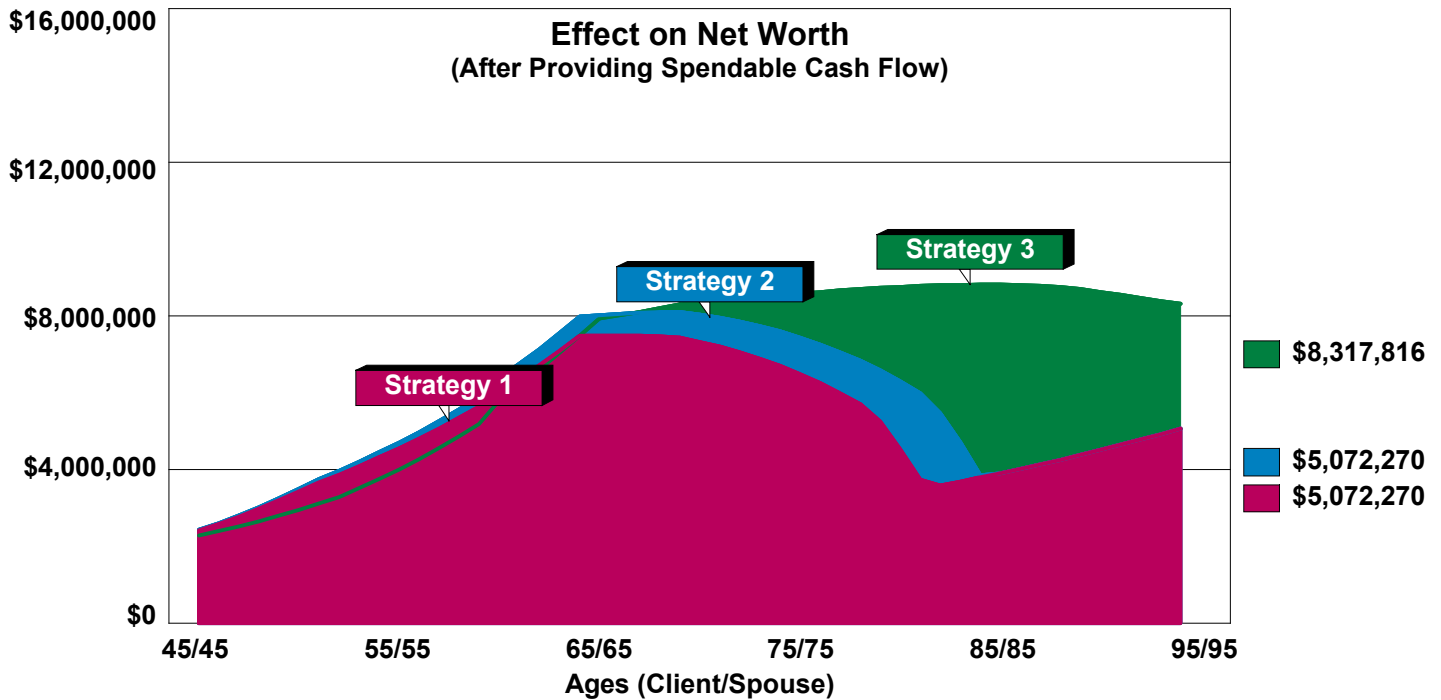
**Financial Analysis: Strategy 1 vs. Strategy 2 vs. Strategy 3**

# Financial Analysis: Strategy 1 vs. Strategy 2 vs. Strategy 3

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

For: Tony Jamison & Allison Jamison

## Comparison of Alternatives



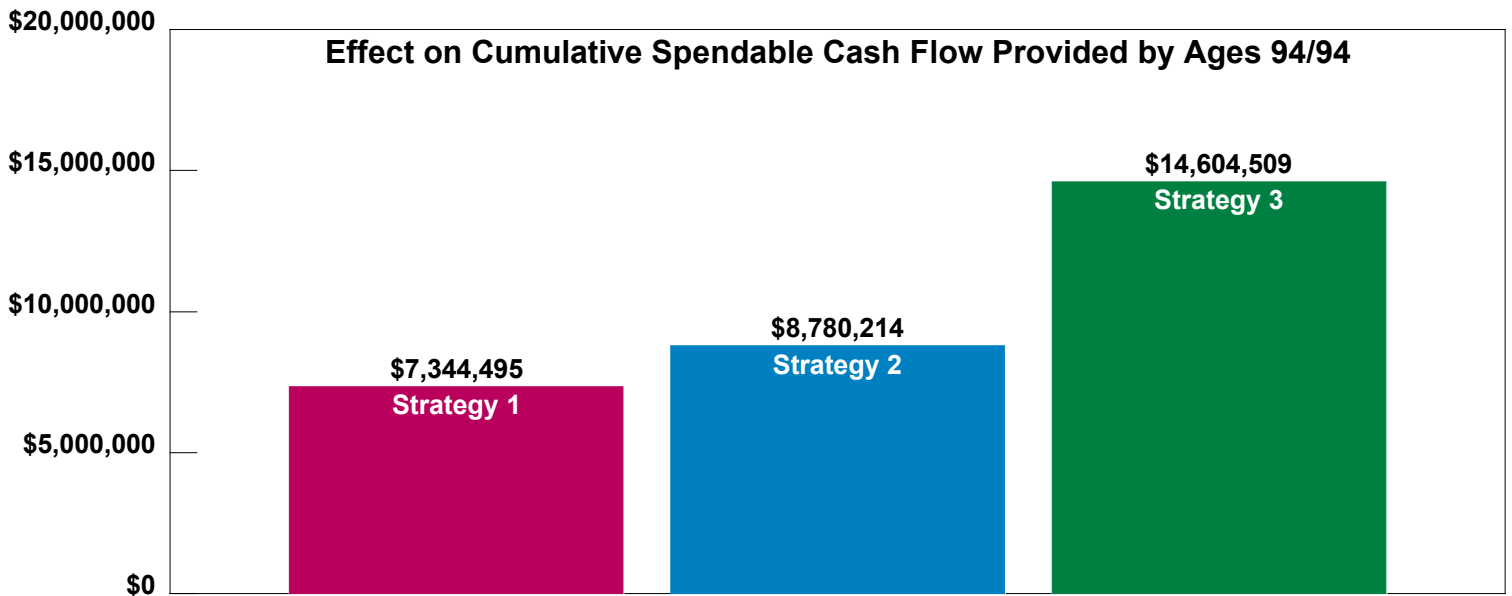
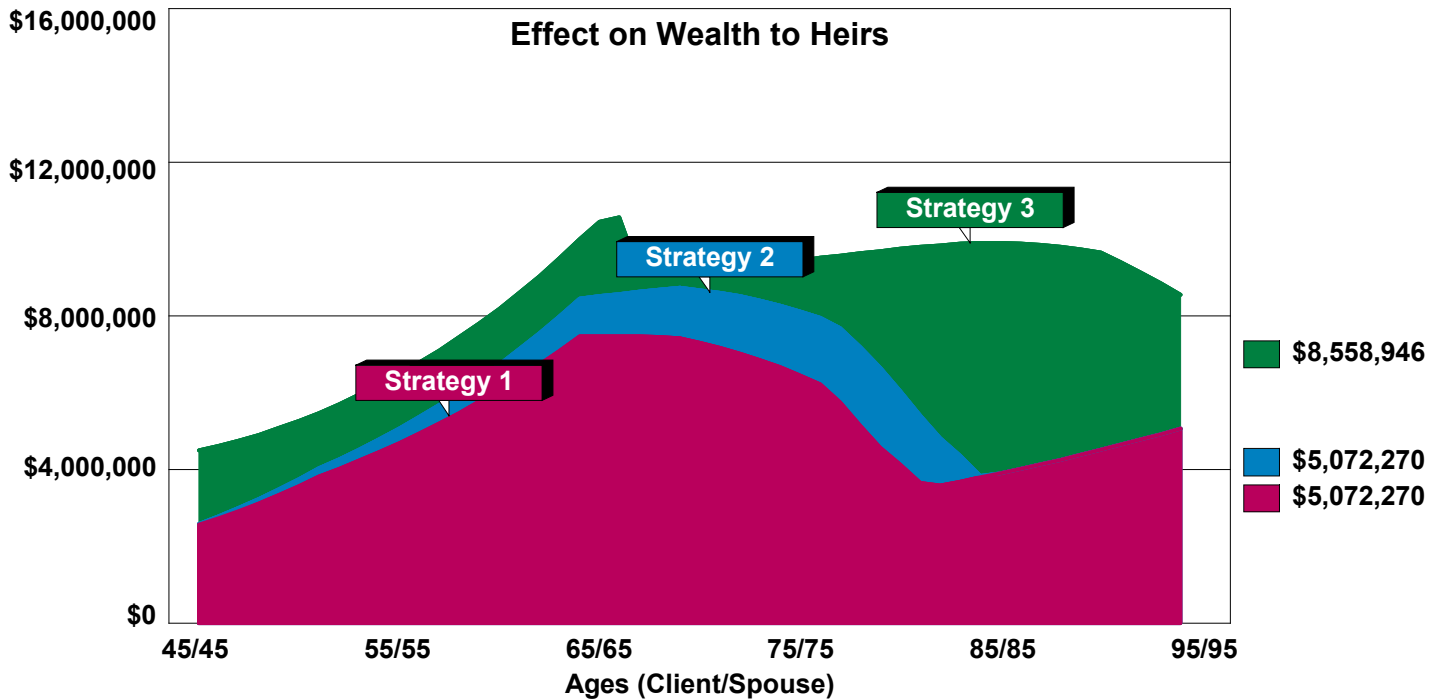
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# Financial Analysis: Strategy 1 vs. Strategy 2 vs. Strategy 3

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## Comparison of Alternatives



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# Financial Analysis: Strategy 1 vs. Strategy 2 vs. Strategy 3

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

For: Tony Jamison & Allison Jamison

## Comparison of Alternatives

Year	M/F Ages	Effect on Spendable Cash Flow			Effect on Net Worth*			Effect on Wealth to Heirs		
		Strategy 1	Strategy 2	Strategy 3	Strategy 1	Strategy 2	Strategy 3	Strategy 1	Strategy 2	Strategy 3
1	45/45	0	0	0	2,424,416	2,435,281	2,296,026	2,573,181	2,597,883	4,504,392
2	46/46	0	0	0	2,592,772	2,614,959	2,401,569	2,741,378	2,792,336	4,620,038
3	47/47	0	0	0	2,780,328	2,814,342	2,523,077	2,928,585	3,007,472	4,756,736
4	48/48	0	0	0	2,983,664	3,030,048	2,657,025	3,131,368	3,239,970	4,911,646
5	49/49	0	0	0	3,201,306	3,260,640	2,801,802	3,348,238	3,488,457	5,083,821
6	50/50	0	0	0	3,432,803	3,505,702	2,956,804	3,578,725	3,752,584	5,273,367
7	51/51	0	0	0	3,678,226	3,765,344	3,121,931	3,822,885	4,032,532	5,480,766
8	52/52	0	0	0	3,879,636	3,982,116	3,297,371	4,022,759	4,270,928	5,710,812
9	53/53	0	0	0	4,092,574	4,211,585	3,516,524	4,233,868	4,523,419	5,956,038
10	54/54	0	0	0	4,317,600	4,454,357	3,755,863	4,456,749	4,790,697	6,217,217
11	55/55	0	0	0	4,555,287	4,711,073	4,009,851	4,691,953	5,073,491	6,495,319
12	56/56	0	0	0	4,806,240	4,982,414	4,279,249	4,940,062	5,372,579	6,791,211
13	57/57	0	0	0	5,071,102	5,269,101	4,570,041	5,201,692	5,688,785	7,111,087
14	58/58	0	0	0	5,350,548	5,571,902	4,869,436	5,477,491	6,022,982	7,451,553
15	59/59	0	0	0	5,645,286	5,891,620	5,187,731	5,768,138	6,376,088	7,813,836
16	60/60	0	0	0	6,044,055	6,390,128	5,808,395	6,074,363	6,749,086	8,199,065
17	61/61	0	0	0	6,376,909	6,759,304	6,192,807	6,396,927	7,143,003	8,608,686
18	62/62	0	0	0	6,727,766	7,148,964	6,601,501	6,736,640	7,558,939	9,044,357
19	63/63	0	0	0	7,097,534	7,560,170	7,036,202	7,094,358	7,998,050	9,507,920
20	64/64	0	0	0	7,487,173	7,994,046	7,498,248	7,470,981	8,461,557	10,000,839
21	65/65	360,000	360,000	360,000	7,490,635	8,024,160	7,934,833	7,473,483	8,519,394	10,462,924
22	66/66	367,200	367,200	367,200	7,495,480	8,057,455	8,016,916	7,477,310	8,582,057	10,572,157
23	67/67	374,544	374,544	374,544	7,487,380	8,084,745	8,113,243	7,468,133	8,640,456	9,099,610
24	68/68	382,035	382,035	382,035	7,470,014	8,103,538	8,206,568	7,449,625	8,692,202	9,229,299
25	69/69	389,676	389,676	389,676	7,442,771	8,114,537	8,299,888	7,421,173	8,738,109	9,359,021
26	70/70	397,469	397,469	397,469	7,331,223	8,043,789	8,353,514	7,309,180	8,680,231	9,427,987
27	71/71	405,418	405,418	405,418	7,202,467	7,958,115	8,404,986	7,179,997	8,606,857	9,454,856
28	72/72	413,527	413,527	413,527	7,055,218	7,856,365	8,454,322	7,032,346	8,516,733	9,471,252
29	73/73	421,797	421,797	421,797	6,888,115	7,737,306	8,501,598	6,864,867	8,408,513	9,476,292
30	74/74	430,233	430,233	430,233	6,699,710	7,599,624	8,546,966	6,676,118	8,280,759	9,469,072
31	75/75	438,838	438,838	438,838	6,488,457	7,441,916	8,590,694	6,464,558	8,131,935	9,448,679
32	76/76	447,615	447,615	447,615	6,252,725	7,262,694	8,631,493	6,228,559	7,960,407	9,516,191
33	77/77	456,567	456,567	456,567	5,993,568	7,061,433	8,669,150	5,753,917	7,695,491	9,580,679
34	78/78	465,698	465,698	465,698	5,706,242	6,837,432	8,703,458	5,141,231	7,197,940	9,641,700
35	79/79	475,012	475,012	475,012	5,258,645	6,585,481	8,734,163	4,573,950	6,652,625	9,699,073
36	80/80	484,513	484,513	484,513	4,535,236	6,303,532	8,760,986	4,136,550	6,056,331	9,752,430
37	81/81	494,203	494,203	494,203	3,747,785	5,989,404	8,783,476	3,658,599	5,405,641	9,801,221
38	82/82	140,150	504,087	504,087	3,592,959	5,481,713	8,801,228	3,592,959	4,820,649	9,844,940
39	83/83	0	514,169	514,169	3,696,191	4,706,658	8,813,766	3,696,191	4,352,995	9,882,994
40	84/84	0	524,452	524,452	3,802,748	3,863,041	8,820,440	3,802,748	3,841,938	9,914,605
		7,344,495	8,747,053	8,747,053						

The values highlighted in red indicate the liquid assets are not sufficient to meet the cash flow requirements in the years shown.

\*After providing spendable cash flow.

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.



# Financial Analysis: Strategy 1 vs. Strategy 2 vs. Strategy 3

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

For: Tony Jamison & Allison Jamison

## Comparison of Alternatives

Year	M/F Ages	Effect on Spendable Cash Flow			Effect on Net Worth*			Effect on Wealth to Heirs		
		Strategy 1	Strategy 2	Strategy 3	Strategy 1	Strategy 2	Strategy 3	Strategy 1	Strategy 2	Strategy 3
41	85/85	0	0	534,941	3,912,719	3,912,719	8,820,499	3,912,719	3,912,719	9,914,121
42	86/86	0	33,161	545,640	4,026,193	4,026,193	8,810,970	4,026,193	4,026,193	9,896,611
43	87/87	0	0	556,553	4,143,268	4,143,268	8,789,790	4,143,268	4,143,268	9,864,651
44	88/88	0	0	567,684	4,264,040	4,264,040	8,754,523	4,264,040	4,264,040	9,815,492
45	89/89	0	0	579,037	4,388,611	4,388,611	8,702,541	4,388,611	4,388,611	9,746,181
46	90/90	0	0	590,618	4,517,087	4,517,087	8,630,523	4,517,087	4,517,087	9,653,013
47	91/91	0	0	602,431	4,649,577	4,649,577	8,550,511	4,649,577	4,649,577	9,411,750
48	92/92	0	0	614,479	4,786,193	4,786,193	8,466,795	4,786,193	4,786,193	9,145,545
49	93/93	0	0	626,769	4,927,051	4,927,051	8,386,108	4,927,051	4,927,051	8,859,008
50	94/94	0	0	639,304	5,072,270	5,072,270	8,317,816	5,072,270	5,072,270	8,558,946

7,344,495      8,780,214      14,604,509

The values highlighted in red indicate the liquid assets are not sufficient to meet the cash flow requirements in the years shown.

\*After providing spendable cash flow.

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**Financial Analysis: No 401(k) Look-Alike**





Client Information Summary

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	45.00%
	Retirement	45.00%
<u>Life Expectancy:</u>	Joint	45 Years
	Tony Jamison	Age 89
	Allison Jamison	Age 89
<u>Tax Exempt Account:</u>		Tax Exempt
	Yield Assumption	3.00%
<u>Hypothetical Equities:</u>		Equity
	Growth Rate	6.00%
	Dividend Rate	2.00%
<u>Retirement Plan Assets Tony Jamison:</u>		
	Defined Contr. Yield Assumption	7.00%
<u>Retirement Plan Assets Allison Jamison:</u>		
	Defined Contr. Yield Assumption	7.00%

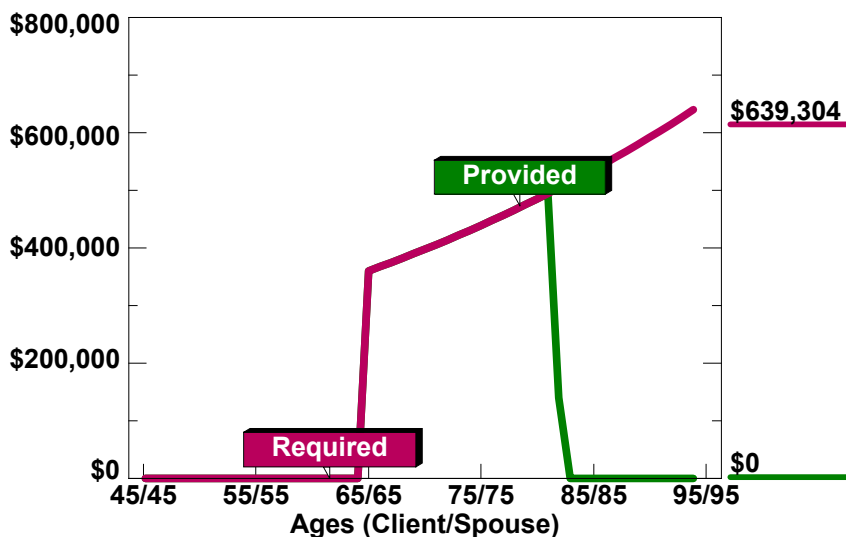
## Analysis of After Tax Cash Flow Requirements

Below is a list of your liquid assets. It is suggested that you withdraw funds to meet your after tax cash flow requirements from each liquid asset in the order presented. The Cash Flow graph (below, right) illustrates whether your liquid assets are sufficient to provide the required cash flow.

### Withdrawal Order

- 1st. Tax Exempt
- 2nd. Hypothetical Equities
- 3rd. Retirement Plan Assets\*
- 4th. Spouse's Retirement Plan Assets\*

### Comparison of Annual Cash Flow (Required vs. Provided)



As you can see in the Cash Flow graph above, your liquid assets are not sufficient to provide you with your required after tax cash flow in all years illustrated. The shortfall first occurs at age 82 (your spouse's age 82).

Below are several courses of action you may want to consider:

1. Accept the reduction in cash flow;
2. Reduce your overall cash flow requirements;
3. Defer the starting date of your cash flow requirements;
4. Manage your liquid assets for more aggressive yield;
5. Transfer a portion of conservatively invested liquid assets into more aggressive investments;
6. Liquidate all (or a portion) of any illiquid assets now and transfer the funds to liquid assets;
7. Liquidate all (or a portion) of any illiquid assets in the first year that the shortfall occurs and transfer the funds to liquid assets.

\*As needed, but no less than required minimum distributions.

\*\*Net Worth has been reduced by income tax due if deferred assets are liquidated.

# Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided			
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required*	(3) Total After Tax Cash Flow Required*	(4) Total After Tax Cash Flow from Retirement Plan Assets	(5) After Tax Cash Flow from Tax Exempt Account	(6) After Tax Cash Flow from Equity Assets	(7) Total After Tax Cash Flow Provided*
1	45/45	0	0	0	0	0	0	0
2	46/46	0	0	0	0	0	0	0
3	47/47	0	0	0	0	0	0	0
4	48/48	0	0	0	0	0	0	0
5	49/49	0	0	0	0	0	0	0
6	50/50	0	0	0	0	0	0	0
7	51/51	0	0	0	0	0	0	0
8	52/52	0	0	0	0	0	0	0
9	53/53	0	0	0	0	0	0	0
10	54/54	0	0	0	0	0	0	0
11	55/55	0	0	0	0	0	0	0
12	56/56	0	0	0	0	0	0	0
13	57/57	0	0	0	0	0	0	0
14	58/58	0	0	0	0	0	0	0
15	59/59	0	0	0	0	0	0	0
16	60/60	0	0	0	0	0	0	0
17	61/61	0	0	0	0	0	0	0
18	62/62	0	0	0	0	0	0	0
19	63/63	0	0	0	0	0	0	0
20	64/64	0	0	0	0	0	0	0
21	65/65	360,000	0	360,000	0	360,000	0	360,000
22	66/66	367,200	0	367,200	0	285,268	81,932	367,200
23	67/67	374,544	0	374,544	0	0	374,544	374,544
24	68/68	382,035	0	382,035	0	0	382,035	382,035
25	69/69	389,676	0	389,676	0	0	389,676	389,676
26	70/70	397,469	0	397,469	69,030	0	328,439	397,469
27	71/71	405,418	0	405,418	72,848	0	332,570	405,418
28	72/72	413,527	0	413,527	76,867	0	336,660	413,527
29	73/73	421,797	0	421,797	81,095	0	340,702	421,797
30	74/74	430,233	0	430,233	85,542	0	344,691	430,233
31	75/75	438,838	0	438,838	90,220	0	348,618	438,838
32	76/76	447,615	0	447,615	95,136	0	352,479	447,615
33	77/77	456,567	0	456,567	348,193	0	108,374	456,567
34	78/78	465,698	0	465,698	465,698	0	0	465,698
35	79/79	475,012	0	475,012	475,012	0	0	475,012
36	80/80	484,513	0	484,513	484,513	0	0	484,513
37	81/81	494,203	0	494,203	494,203	0	0	494,203
38	82/82	504,087	0	504,087	140,150	0	0	140,150
39	83/83	514,169	0	514,169	0	0	0	0
40	84/84	524,452	0	524,452	0	0	0	0
		8,747,053	0	8,747,053	2,978,507	645,268	3,720,720	7,344,495

**\*IMPORTANT NOTE:** For this plan to be financially sound, column (7) must be sufficient to provide the values in column (3). Any highlighted numbers in column (7) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

Column (1): assumes 0.00% inflation in yrs 1-21, 2.00% thereafter.  
 Column (4): see "Summary of Retirement Plan Assets".  
 Column (5): see "Details of Tax Exempt Account".  
 Column (6): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".

# Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided			
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required*	(3) Total After Tax Cash Flow Required*	(4) Total After Tax Cash Flow from Retirement Plan Assets	(5) After Tax Cash Flow from Tax Exempt Account	(6) After Tax Cash Flow from Equity Assets	(7) Total After Tax Cash Flow Provided*
41	85/85	534,941	0	534,941	0	0	0	0
42	86/86	545,640	0	545,640	0	0	0	0
43	87/87	556,553	0	556,553	0	0	0	0
44	88/88	567,684	0	567,684	0	0	0	0
45	89/89	579,037	0	579,037	0	0	0	0
46	90/90	590,618	0	590,618	0	0	0	0
47	91/91	602,431	0	602,431	0	0	0	0
48	92/92	614,479	0	614,479	0	0	0	0
49	93/93	626,769	0	626,769	0	0	0	0
50	94/94	639,304	0	639,304	0	0	0	0

14,604,509

0

14,604,509

2,978,507

645,268

3,720,720

7,344,495

**\*IMPORTANT NOTE:** For this plan to be financially sound, column (7) must be sufficient to provide the values in column (3). Any highlighted numbers in column (7) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

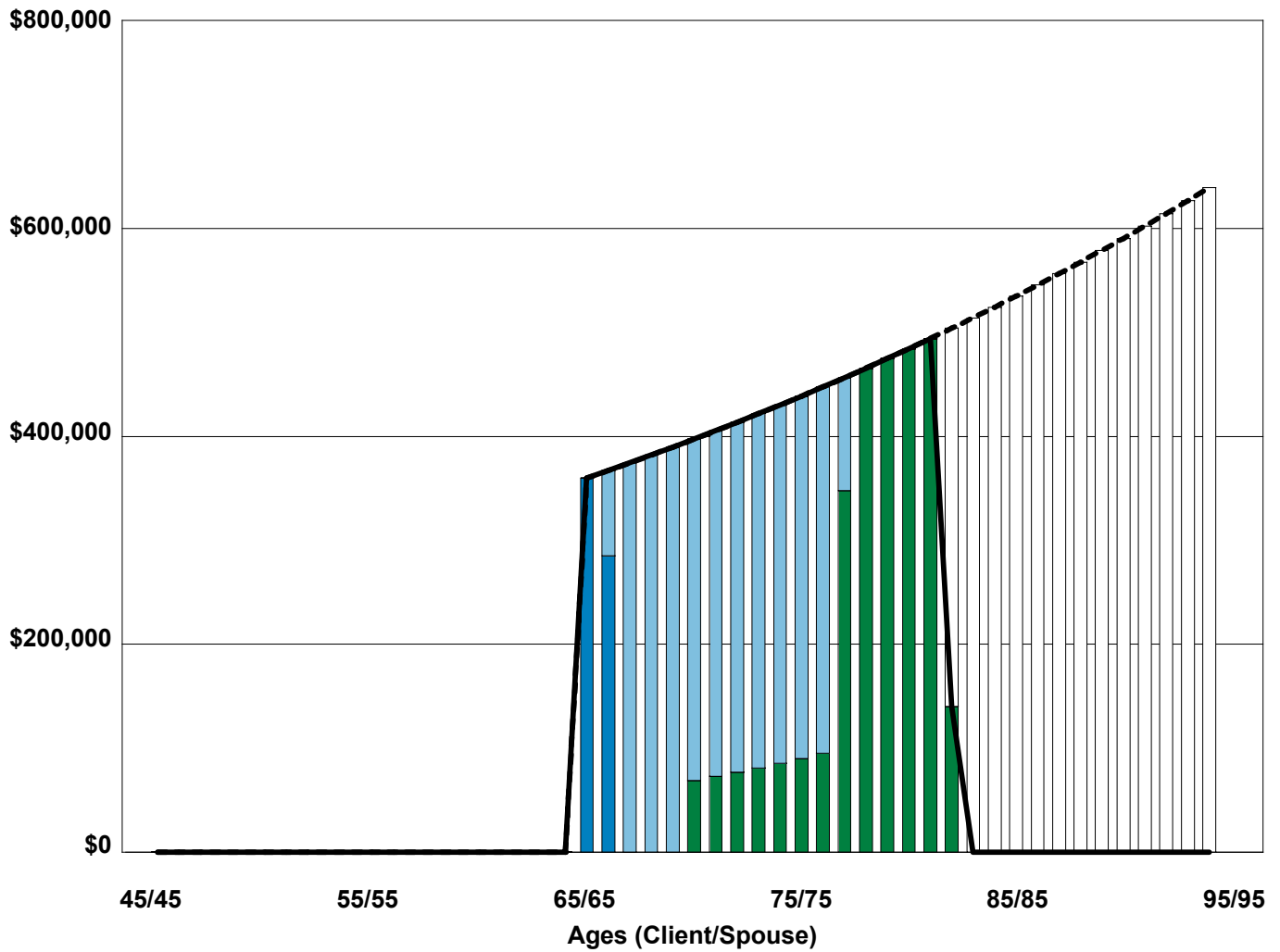
Column (1): assumes 0.00% inflation in yrs 1-21, 2.00% thereafter.

Column (4): see "Summary of Retirement Plan Assets".

Column (5): see "Details of Tax Exempt Account".

Column (6): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".

## Sources of Cash Flow 50 Year Analysis



- - - - After Tax Cash Flow Required
- - - - After Tax Cash Flow Provided
- - - - Shortfall of Required Cash Flow
- - - - After Tax Cash Flow from Hypothetical Equity Assets
- - - - After Tax Cash Flow from Tax Exempt Assets
- - - - After Tax Income from Retirement Plan Assets

# Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Summary of Retirement Plan Assets

Year	M/F Ages	Pre-Retirement Income Tax Rate 45.00%				Retirement Income Tax Rate 45.00%		(7) Income Tax Due If Assets Are Liquidated	(8) Year End Value of Plan Assets If Liquidated	(9) Total After Tax Cash Flow from Retirement Plan Assets
		(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Retirement Plan Assets Deposits	(3) Total Required Minimum Distributions	(4) Total Beginning of Year Pre Tax Withdrawals	(5) Annualized Interest Accrued	(6) Year End Living Value of Retirement Plan Assets			
1	45/45	475,000	23,750	0	0	34,913	528,326	290,579	237,747	0
2	46/46	528,326	24,225	0	0	38,679	585,318	321,925	263,393	0
3	47/47	585,318	24,710	0	0	42,702	646,203	355,412	290,791	0
4	48/48	646,203	25,204	0	0	46,998	711,222	391,172	320,050	0
5	49/49	711,222	25,708	0	0	51,585	780,630	429,347	351,283	0
6	50/50	780,630	26,222	0	0	56,480	854,698	470,083	384,615	0
7	51/51	854,698	26,746	0	0	61,701	933,714	513,542	420,172	0
8	52/52	933,714	27,281	0	0	67,270	1,017,982	559,890	458,092	0
9	53/53	1,017,982	27,827	0	0	73,207	1,107,825	609,304	498,521	0
10	54/54	1,107,825	28,384	0	0	79,535	1,203,586	661,972	541,614	0
11	55/55	1,203,586	28,951	0	0	86,278	1,305,626	718,094	587,532	0
12	56/56	1,305,626	29,530	0	0	93,461	1,414,331	777,882	636,449	0
13	57/57	1,414,331	30,121	0	0	101,112	1,530,108	841,559	688,549	0
14	58/58	1,530,108	30,724	0	0	109,258	1,653,389	909,364	744,025	0
15	59/59	1,653,389	31,338	0	0	117,931	1,784,631	981,547	803,084	0
16	60/60	1,784,631	31,965	0	0	127,162	1,924,320	1,065,944	1,058,376	0
17	61/61	1,924,320	32,604	0	0	136,985	2,072,970	1,159,837	1,140,133	0
18	62/62	2,072,970	33,256	0	0	147,436	2,231,125	1,264,006	1,227,119	0
19	63/63	2,231,125	33,921	0	0	158,553	2,399,364	1,381,713	1,319,651	0
20	64/64	2,399,364	34,599	0	0	170,377	2,578,297	1,508,233	1,418,064	0
21	65/65	2,578,297	0	0	0	180,481	2,731,190	1,642,036	1,502,154	0
22	66/66	2,731,190	0	0	0	191,183	2,893,150	1,787,917	1,591,233	0
23	67/67	2,893,150	0	0	0	202,521	3,064,713	1,948,121	1,685,592	0
24	68/68	3,064,713	0	0	0	214,530	3,246,450	2,122,902	1,785,548	0
25	69/69	3,246,450	0	0	0	227,252	3,438,965	2,317,534	1,891,431	0
26	70/70	3,438,965	0	125,509	125,509	231,942	3,509,944	2,512,475	1,930,469	69,030
27	71/71	3,509,944	0	132,450	132,450	236,425	3,577,780	2,707,001	1,967,779	72,848
28	72/72	3,577,780	0	139,757	139,757	240,662	3,641,898	2,901,854	2,003,044	76,867
29	73/73	3,641,898	0	147,445	147,445	244,612	3,701,674	3,096,753	2,035,921	81,095
30	74/74	3,701,674	0	155,532	155,532	248,230	3,756,428	3,291,392	2,066,036	85,542
31	75/75	3,756,428	0	164,036	164,036	251,467	3,805,421	3,486,440	2,092,981	90,220
32	76/76	3,805,421	0	172,974	172,974	254,271	3,847,851	3,681,533	2,116,318	95,136
33	77/77	3,847,851	0	181,502	181,502	225,034	3,405,409	3,876,434	1,872,975	348,193
34	78/78	3,405,409	0	167,755	167,755	179,108	2,710,415	2,919,686	1,490,729	465,698
35	79/79	2,710,415	0	138,996	138,996	129,273	1,956,270	2,119,321	1,075,949	475,012
36	80/80	1,956,270	0	104,613	104,613	880,933	75,274	1,139,104	626,507	484,513
37	81/81	1,139,104	0	63,637	63,637	898,551	16,839	254,818	114,668	494,203
38	82/82	254,818	0	14,902	14,902	254,818	0	0	0	140,150
39	83/83	0	0	0	0	0	0	0	0	0
40	84/84	0	0	0	0	0	0	0	0	0

\*Defined Contribution Plan Assets (Tony Jamison); Defined Contribution Plan Assets (Allison Jamison).

Column (7) illustrates the deferred income tax still due on retirement plan assets, including a 10.0% penalty tax prior to age 59 1/2.



# Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Summary of Retirement Plan Assets

Year	M/F Ages	Pre-Retirement Income Tax Rate 45.00%		Retirement Income Tax Rate 45.00%		(6) Year End Living Value of Retirement Plan Assets	(7) Income Tax Due If Assets Are Liquidated	(8) Year End Value of Plan Assets If Liquidated	(9) Total After Tax Cash Flow from Retirement Plan Assets
		(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Retirement Plan Assets Deposits	(3) Total Required Minimum Distributions	(4) Total Beginning of Year Pre Tax Withdrawals				
41	85/85	0	0	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0	0	0

\*Defined Contribution Plan Assets (Tony Jamison); Defined Contribution Plan Assets (Allison Jamison).  
Column (7) illustrates the deferred income tax still due on retirement plan assets, including a 10.0% penalty tax prior to age 59 1/2.

# Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	(2) Year End Value of Tax Exempt Assets	(3) Year End Value of Equity Assets	(4) Total Liquid Assets
1	45/45	528,326	385,091	760,556	1,673,973
2	46/46	585,318	395,454	841,651	1,822,423
3	47/47	646,203	406,096	935,845	1,988,144
4	48/48	711,222	417,024	1,039,500	2,167,746
5	49/49	780,630	428,246	1,150,916	2,359,792
6	50/50	854,698	439,770	1,269,385	2,563,853
7	51/51	933,714	451,604	1,394,713	2,780,031
8	52/52	1,017,982	463,757	1,468,673	2,950,412
9	53/53	1,107,825	476,237	1,546,501	3,130,563
10	54/54	1,203,586	489,052	1,628,428	3,321,066
11	55/55	1,305,626	502,213	1,714,681	3,522,520
12	56/56	1,414,331	515,727	1,805,495	3,735,553
13	57/57	1,530,108	529,605	1,901,116	3,960,829
14	58/58	1,653,389	543,857	2,001,800	4,199,046
15	59/59	1,784,631	558,492	2,107,814	4,450,937
16	60/60	1,924,320	573,521	2,219,443	4,717,284
17	61/61	2,072,970	588,955	2,336,983	4,998,908
18	62/62	2,231,125	604,804	2,460,748	5,296,677
19	63/63	2,399,364	621,079	2,591,068	5,611,511
20	64/64	2,578,297	637,792	2,728,289	5,944,378
21	65/65	2,731,190	285,268	2,872,776	5,889,234
22	66/66	2,893,150	0	2,940,505	5,833,655
23	67/67	3,064,713	0	2,698,608	5,763,321
24	68/68	3,246,450	0	2,435,473	5,681,923
25	69/69	3,438,965	0	2,149,903	5,588,868
26	70/70	3,509,944	0	1,914,412	5,424,356
27	71/71	3,577,780	0	1,661,802	5,239,582
28	72/72	3,641,898	0	1,391,205	5,033,103
29	73/73	3,701,674	0	1,101,707	4,803,381
30	74/74	3,756,428	0	792,350	4,548,778
31	75/75	3,805,421	0	462,130	4,267,551
32	76/76	3,847,851	0	109,996	3,957,847
33	77/77	3,405,409	0	0	3,405,409
34	78/78	2,710,415	0	0	2,710,415
35	79/79	1,956,270	0	0	1,956,270
36	80/80	1,139,104	0	0	1,139,104
37	81/81	254,818	0	0	254,818
38	82/82	0	0	0	0
39	83/83	0	0	0	0
40	84/84	0	0	0	0

# Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	(2) Year End Value of Tax Exempt Assets	(3) Year End Value of Equity Assets	(4) Total Liquid Assets
41	85/85	0	0	0	0
42	86/86	0	0	0	0
43	87/87	0	0	0	0
44	88/88	0	0	0	0
45	89/89	0	0	0	0
46	90/90	0	0	0	0
47	91/91	0	0	0	0
48	92/92	0	0	0	0
49	93/93	0	0	0	0
50	94/94	0	0	0	0

# Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (3.00% Growth)	+	(2) Personal Property (-5.00% Growth)	+	(3) Vacation Home (3.00% Growth)	=	(4) Total Illiquid Assets
1	45/45	772,500		380,000		412,000		1,564,500
2	46/46	795,675		361,000		424,360		1,581,035
3	47/47	819,545		342,950		437,091		1,599,586
4	48/48	844,132		325,803		450,204		1,620,139
5	49/49	869,456		309,512		463,710		1,642,678
6	50/50	895,539		294,037		477,621		1,667,197
7	51/51	922,405		279,335		491,950		1,693,690
8	52/52	950,078		265,368		506,708		1,722,154
9	53/53	978,580		252,100		521,909		1,752,589
10	54/54	1,007,937		239,495		537,567		1,784,999
11	55/55	1,038,175		227,520		553,694		1,819,389
12	56/56	1,069,321		216,144		570,304		1,855,769
13	57/57	1,101,400		205,337		587,413		1,894,150
14	58/58	1,134,442		195,070		605,036		1,934,548
15	59/59	1,168,476		185,316		623,187		1,976,979
16	60/60	1,203,530		176,051		641,883		2,021,464
17	61/61	1,239,636		167,248		661,139		2,068,023
18	62/62	1,276,825		158,886		680,973		2,116,684
19	63/63	1,315,130		150,941		701,402		2,167,473
20	64/64	1,354,583		143,394		722,444		2,220,421
21	65/65	1,395,221		136,225		744,118		2,275,564
22	66/66	1,437,078		129,413		766,441		2,332,932
23	67/67	1,480,190		122,943		789,435		2,392,568
24	68/68	1,524,596		116,796		813,118		2,454,510
25	69/69	1,570,333		110,956		837,511		2,518,800
26	70/70	1,617,443		105,408		862,637		2,585,488
27	71/71	1,665,967		100,138		888,516		2,654,621
28	72/72	1,715,946		95,131		915,171		2,726,248
29	73/73	1,767,424		90,374		942,626		2,800,424
30	74/74	1,820,447		85,856		970,905		2,877,208
31	75/75	1,875,060		81,563		1,000,032		2,956,655
32	76/76	1,931,312		77,485		1,030,033		3,038,830
33	77/77	1,989,251		73,610		1,060,934		3,123,795
34	78/78	2,048,929		69,930		1,092,762		3,211,621
35	79/79	2,110,397		66,433		1,125,545		3,302,375
36	80/80	2,173,709		63,112		1,159,311		3,396,132
37	81/81	2,238,920		59,956		1,194,091		3,492,967
38	82/82	2,306,088		56,958		1,229,913		3,592,959
39	83/83	2,375,270		54,110		1,266,811		3,696,191
40	84/84	2,446,528		51,405		1,304,815		3,802,748

# Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (3.00% Growth)	+	(2) Personal Property (-5.00% Growth)	+	(3) Vacation Home (3.00% Growth)	=	(4) Total Illiquid Assets
41	85/85	2,519,924		48,835		1,343,960		3,912,719
42	86/86	2,595,522		46,393		1,384,278		4,026,193
43	87/87	2,673,388		44,073		1,425,807		4,143,268
44	88/88	2,753,589		41,870		1,468,581		4,264,040
45	89/89	2,836,197		39,776		1,512,638		4,388,611
46	90/90	2,921,283		37,787		1,558,017		4,517,087
47	91/91	3,008,921		35,898		1,604,758		4,649,577
48	92/92	3,099,189		34,103		1,652,901		4,786,193
49	93/93	3,192,165		32,398		1,702,488		4,927,051
50	94/94	3,287,930		30,778		1,753,562		5,072,270

# Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	(2) Year End Value of Taxable Retirement Plan Assets	(3) Year End Value of Tax Exempt Assets	(4) Year End Value of Equity Assets	(5) Year End Hypothetical Net Worth
1	45/45	954,358	324,411	385,091	760,556	2,424,416
2	46/46	986,357	369,310	395,454	841,651	2,592,772
3	47/47	1,021,001	417,386	406,096	935,845	2,780,328
4	48/48	1,058,304	468,836	417,024	1,039,500	2,983,664
5	49/49	1,098,274	523,870	428,246	1,150,916	3,201,306
6	50/50	1,140,935	582,713	439,770	1,269,385	3,432,803
7	51/51	1,186,309	645,600	451,604	1,394,713	3,678,226
8	52/52	1,234,423	712,783	463,757	1,468,673	3,879,636
9	53/53	1,285,309	784,527	476,237	1,546,501	4,092,574
10	54/54	1,339,003	861,117	489,052	1,628,428	4,317,600
11	55/55	1,395,544	942,849	502,213	1,714,681	4,555,287
12	56/56	1,454,977	1,030,041	515,727	1,805,495	4,806,240
13	57/57	1,517,351	1,123,030	529,605	1,901,116	5,071,102
14	58/58	1,582,720	1,222,171	543,857	2,001,800	5,350,548
15	59/59	1,651,138	1,327,842	558,492	2,107,814	5,645,286
16	60/60	1,722,670	1,528,421	573,521	2,219,443	6,044,055
17	61/61	1,797,377	1,653,594	588,955	2,336,983	6,376,909
18	62/62	1,875,333	1,786,881	604,804	2,460,748	6,727,766
19	63/63	1,956,611	1,928,776	621,079	2,591,068	7,097,534
20	64/64	2,041,289	2,079,803	637,792	2,728,289	7,487,173
21	65/65	2,129,456	2,203,135	285,268	2,872,776	7,490,635
22	66/66	2,221,193	2,333,782	0	2,940,505	7,495,480
23	67/67	2,316,598	2,472,174	0	2,698,608	7,487,380
24	68/68	2,415,767	2,618,774	0	2,435,473	7,470,014
25	69/69	2,518,800	2,774,068	0	2,149,903	7,442,771
26	70/70	2,585,488	2,831,323	0	1,914,412	7,331,223
27	71/71	2,654,621	2,886,044	0	1,661,802	7,202,467
28	72/72	2,726,248	2,937,765	0	1,391,205	7,055,218
29	73/73	2,800,424	2,985,984	0	1,101,707	6,888,115
30	74/74	2,877,208	3,030,152	0	792,350	6,699,710
31	75/75	2,956,655	3,069,672	0	462,130	6,488,457
32	76/76	3,038,830	3,103,899	0	109,996	6,252,725
33	77/77	3,123,795	2,869,773	0	0	5,993,568
34	78/78	3,211,621	2,494,621	0	0	5,706,242
35	79/79	3,302,375	1,956,270	0	0	5,258,645
36	80/80	3,396,132	1,139,104	0	0	4,535,236
37	81/81	3,492,967	254,818	0	0	3,747,785
38	82/82	3,592,959	0	0	0	3,592,959
39	83/83	3,696,191	0	0	0	3,696,191
40	84/84	3,802,748	0	0	0	3,802,748

Column (5) has been reduced by income tax due if tax deferred assets are liquidated.

# Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	+	(2) Year End Value of Taxable Retirement Plan Assets	+	(3) Year End Value of Tax Exempt Assets	+	(4) Year End Value of Equity Assets	=	(5) Year End Hypothetical Net Worth
41	85/85	3,912,719		0		0		0		3,912,719
42	86/86	4,026,193		0		0		0		4,026,193
43	87/87	4,143,268		0		0		0		4,143,268
44	88/88	4,264,040		0		0		0		4,264,040
45	89/89	4,388,611		0		0		0		4,388,611
46	90/90	4,517,087		0		0		0		4,517,087
47	91/91	4,649,577		0		0		0		4,649,577
48	92/92	4,786,193		0		0		0		4,786,193
49	93/93	4,927,051		0		0		0		4,927,051
50	94/94	5,072,270		0		0		0		5,072,270

Column (5) has been reduced by income tax due if tax deferred assets are liquidated.



# Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs	(6) Portion of Column (5) Subject to Income Tax***
1	45/45	2,628,331	55,150	2,573,181	0	2,573,181	370,755
2	46/46	2,808,780	67,402	2,741,378	0	2,741,378	392,741
3	47/47	3,009,145	80,560	2,928,585	0	2,928,585	416,031
4	48/48	3,226,050	94,682	3,131,368	0	3,131,368	440,702
5	49/49	3,458,066	109,828	3,348,238	0	3,348,238	466,836
6	50/50	3,704,788	126,063	3,578,725	0	3,578,725	494,519
7	51/51	3,966,340	143,455	3,822,885	0	3,822,885	523,844
8	52/52	4,184,835	162,076	4,022,759	0	4,022,759	554,908
9	53/53	4,415,872	182,004	4,233,868	0	4,233,868	587,814
10	54/54	4,660,069	203,320	4,456,749	0	4,456,749	622,671
11	55/55	4,918,064	226,111	4,691,953	0	4,691,953	659,595
12	56/56	5,190,530	250,468	4,940,062	0	4,940,062	698,709
13	57/57	5,478,180	276,488	5,201,692	0	5,201,692	740,142
14	58/58	5,781,766	304,275	5,477,491	0	5,477,491	784,032
15	59/59	6,102,075	333,937	5,768,138	0	5,768,138	830,525
16	60/60	6,439,954	365,591	6,074,363	0	6,074,363	879,775
17	61/61	6,796,285	399,358	6,396,927	0	6,396,927	931,946
18	62/62	7,172,010	435,370	6,736,640	0	6,736,640	987,210
19	63/63	7,568,122	473,764	7,094,358	0	7,094,358	1,045,752
20	64/64	7,985,667	514,686	7,470,981	0	7,470,981	1,107,765
21	65/65	8,018,690	545,207	7,473,483	0	7,473,483	1,173,455
22	66/66	8,054,848	577,538	7,477,310	0	7,477,310	1,243,041
23	67/67	8,079,919	611,786	7,468,133	0	7,468,133	1,316,753
24	68/68	8,097,690	648,065	7,449,625	0	7,449,625	1,394,836
25	69/69	8,107,668	686,495	7,421,173	0	7,421,173	1,477,550
26	70/70	8,009,844	700,664	7,309,180	0	7,309,180	1,508,046
27	71/71	7,894,203	714,206	7,179,997	0	7,179,997	1,537,192
28	72/72	7,759,351	727,005	7,032,346	0	7,032,346	1,564,740
29	73/73	7,603,805	738,938	6,864,867	0	6,864,867	1,590,422
30	74/74	7,425,986	749,868	6,676,118	0	6,676,118	1,613,947
31	75/75	7,224,206	759,648	6,464,558	0	6,464,558	1,634,997
32	76/76	6,996,677	768,118	6,228,559	0	6,228,559	1,653,227
33	77/77	6,529,204	775,287	5,753,917	0	5,753,917	1,190,303
34	78/78	5,922,036	780,805	5,141,231	0	5,141,231	479,543
35	79/79	5,258,645	684,695	4,573,950	0	4,573,950	0
36	80/80	4,535,236	398,686	4,136,550	0	4,136,550	0
37	81/81	3,747,785	89,186	3,658,599	0	3,658,599	0
38	82/82	3,592,959	0	3,592,959	0	3,592,959	0
39	83/83	3,696,191	0	3,696,191	0	3,696,191	0
40	84/84	3,802,748	0	3,802,748	0	3,802,748	0

### 40 Year Summary

Total Estate Assets	\$ 3,802,748
Wealth Transferred to Heirs	\$ 3,802,748

\*Net of cash flow provided

\*\*See Transfer Tax Details report for details.

\*\*\*See column (5) on the "Details of Transfer Taxation of Retirement Plan Assets".

# Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs	(6) Portion of Column (5) Subject to Income Tax***
41	85/85	3,912,719	0	3,912,719	0	3,912,719	0
42	86/86	4,026,193	0	4,026,193	0	4,026,193	0
43	87/87	4,143,268	0	4,143,268	0	4,143,268	0
44	88/88	4,264,040	0	4,264,040	0	4,264,040	0
45	89/89	4,388,611	0	4,388,611	0	4,388,611	0
46	90/90	4,517,087	0	4,517,087	0	4,517,087	0
47	91/91	4,649,577	0	4,649,577	0	4,649,577	0
48	92/92	4,786,193	0	4,786,193	0	4,786,193	0
49	93/93	4,927,051	0	4,927,051	0	4,927,051	0
50	94/94	5,072,270	0	5,072,270	0	5,072,270	0

\*Net of cash flow provided

\*\*See Transfer Tax Details report for details.

\*\*\*See column (5) on the "Details of Transfer Taxation of Retirement Plan Assets".

### Summary at Life Expectancy (Year 45)

Total Estate Assets	\$ 4,388,611
Wealth Transferred to Heirs	\$ 4,388,611

# Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Transfer Tax Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Illiquid Assets	=	(3) Total Estate Assets	(4) Taxable Estate	(5) Remaining Available Unified Credit Equivalent*	(6) Federal Estate Tax	(7) Income Tax on Retirement Plan Assets**	(8) Total Transfer Taxes (6)+(7)
1	45/45	1,673,973		954,358		2,628,331	2,628,331	22,800,000	0	55,150	55,150
2	46/46	1,822,423		986,357		2,808,780	2,808,780	23,480,000	0	67,402	67,402
3	47/47	1,988,144		1,021,001		3,009,145	3,009,145	24,180,000	0	80,560	80,560
4	48/48	2,167,746		1,058,304		3,226,050	3,226,050	24,920,000	0	94,682	94,682
5	49/49	2,359,792		1,098,274		3,458,066	3,458,066	25,660,000	0	109,828	109,828
6	50/50	2,563,853		1,140,935		3,704,788	3,704,788	26,440,000	0	126,063	126,063
7	51/51	2,780,031		1,186,309		3,966,340	3,966,340	27,220,000	0	143,455	143,455
8	52/52	2,950,412		1,234,423		4,184,835	4,184,835	14,200,000	0	162,076	162,076
9	53/53	3,130,563		1,285,309		4,415,872	4,415,872	14,620,000	0	182,004	182,004
10	54/54	3,321,066		1,339,003		4,660,069	4,660,069	15,060,000	0	203,320	203,320
11	55/55	3,522,520		1,395,544		4,918,064	4,918,064	15,520,000	0	226,111	226,111
12	56/56	3,735,553		1,454,977		5,190,530	5,190,530	15,980,000	0	250,468	250,468
13	57/57	3,960,829		1,517,351		5,478,180	5,478,180	16,460,000	0	276,488	276,488
14	58/58	4,199,046		1,582,720		5,781,766	5,781,766	16,960,000	0	304,275	304,275
15	59/59	4,450,937		1,651,138		6,102,075	6,102,075	17,460,000	0	333,937	333,937
16	60/60	4,717,284		1,722,670		6,439,954	6,439,954	17,980,000	0	365,591	365,591
17	61/61	4,998,908		1,797,377		6,796,285	6,796,285	18,520,000	0	399,358	399,358
18	62/62	5,296,677		1,875,333		7,172,010	7,172,010	19,080,000	0	435,370	435,370
19	63/63	5,611,511		1,956,611		7,568,122	7,568,122	19,660,000	0	473,764	473,764
20	64/64	5,944,378		2,041,289		7,985,667	7,985,667	20,240,000	0	514,686	514,686
21	65/65	5,889,234		2,129,456		8,018,690	8,018,690	20,840,000	0	545,207	545,207
22	66/66	5,833,655		2,221,193		8,054,848	8,054,848	21,480,000	0	577,538	577,538
23	67/67	5,763,321		2,316,598		8,079,919	8,079,919	22,120,000	0	611,786	611,786
24	68/68	5,681,923		2,415,767		8,097,690	8,097,690	22,780,000	0	648,065	648,065
25	69/69	5,588,868		2,518,800		8,107,668	8,107,668	23,460,000	0	686,495	686,495
26	70/70	5,424,356		2,585,488		8,009,844	8,009,844	24,180,000	0	700,664	700,664
27	71/71	5,239,582		2,654,621		7,894,203	7,894,203	24,900,000	0	714,206	714,206
28	72/72	5,033,103		2,726,248		7,759,351	7,759,351	25,640,000	0	727,005	727,005
29	73/73	4,803,381		2,800,424		7,603,805	7,603,805	26,420,000	0	738,938	738,938
30	74/74	4,548,778		2,877,208		7,425,986	7,425,986	27,200,000	0	749,868	749,868
31	75/75	4,267,551		2,956,655		7,224,206	7,224,206	28,020,000	0	759,648	759,648
32	76/76	3,957,847		3,038,830		6,996,677	6,996,677	28,860,000	0	768,118	768,118
33	77/77	3,405,409		3,123,795		6,529,204	6,529,204	29,720,000	0	775,287	775,287
34	78/78	2,710,415		3,211,621		5,922,036	5,922,036	30,620,000	0	780,805	780,805
35	79/79	1,956,270		3,302,375		5,258,645	5,258,645	31,540,000	0	684,695	684,695
36	80/80	1,139,104		3,396,132		4,535,236	4,535,236	32,480,000	0	398,686	398,686
37	81/81	254,818		3,492,967		3,747,785	3,747,785	33,460,000	0	89,186	89,186
38	82/82	0		3,592,959		3,592,959	3,592,959	34,460,000	0	0	0
39	83/83	0		3,696,191		3,696,191	3,696,191	35,500,000	0	0	0
40	84/84	0		3,802,748		3,802,748	3,802,748	36,560,000	0	0	0

Column (1) includes tax exempt assets, hypothetical equity assets, and retirement plan assets. Column (2) is net of any liabilities.

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

\*Unified Credit Equivalent is indexed for inflation at 3.00%.

Column (6) assumes half the amount shown in column (5) is transferred to a credit shelter trust by the first spouse to die.

\*\*Calculations assume that the retirement plan assets for Tony Jamison qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred.

# Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Transfer Tax Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Illiquid Assets	=	(3) Total Estate Assets	(4) Taxable Estate	(5) Remaining Available Unified Credit Equivalent*	(6) Federal Estate Tax	(7) Income Tax on Retirement Plan Assets**	(8) Total Transfer Taxes (6)+(7)
41	85/85	0		3,912,719		3,912,719	3,912,719	37,660,000	0	0	0
42	86/86	0		4,026,193		4,026,193	4,026,193	38,780,000	0	0	0
43	87/87	0		4,143,268		4,143,268	4,143,268	39,960,000	0	0	0
44	88/88	0		4,264,040		4,264,040	4,264,040	41,140,000	0	0	0
45	89/89	0		4,388,611		4,388,611	4,388,611	42,380,000	0	0	0
46	90/90	0		4,517,087		4,517,087	4,517,087	43,660,000	0	0	0
47	91/91	0		4,649,577		4,649,577	4,649,577	44,960,000	0	0	0
48	92/92	0		4,786,193		4,786,193	4,786,193	46,320,000	0	0	0
49	93/93	0		4,927,051		4,927,051	4,927,051	47,700,000	0	0	0
50	94/94	0		5,072,270		5,072,270	5,072,270	49,140,000	0	0	0

Column (1) includes tax exempt assets, hypothetical equity assets, and retirement plan assets. Column (2) is net of any liabilities.

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

\*Unified Credit Equivalent is indexed for inflation at 3.00%.

Column (6) assumes half the amount shown in column (5) is transferred to a credit shelter trust by the first spouse to die.

\*\*Calculations assume that the retirement plan assets for Tony Jamison qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred.

**Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth**

# Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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

For: Tony Jamison & Allison Jamison, Ages 45/45

## Client Information Summary

### Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	0	
	Liquid Assets (Tax Exempt Interest)		375,000	
	Hypothetical Equity Assets		700,000	
	Tax Deferred Assets		0	
	Defined Contribution Plan Assets for Tony Jamison			
	Retirement Plan Assets		350,000	
	Defined Contribution Plan Assets for Allison Jamison			
	Retirement Plan Asset		125,000	
	Total Defined Contribution Plan Assets:		475,000	
		Total Liquid Assets		1,550,000
<u>Illiquid Assets:</u>	Principal Residence		750,000	
	Personal Property		400,000	
	Vacation Home		400,000	
	Less Total Liabilities		(625,000)	
		Total Illiquid Assets		925,000
<u>Other Assets:</u>				
		Total Other Assets Inside the Estate		0
		Total Estate Assets		\$2,475,000
		Total Other Assets Outside the Estate		0

### Funding Options for Required Cash Flow

<u>Retirement Plan Assets:</u>	Minimum Distribution, Unless More Is Needed
<u>Cash Flow Funding:</u>	Sequential Use of Liquid Assets -- Tax Exempt, Equity, Retirement Plan Assets, Spouse's Retirement Plan Assets

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.

# Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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

For: Tony Jamison & Allison Jamison, Ages 45/45

## Client Information Summary

### Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	45.00%
	Retirement	45.00%
<u>Life Expectancy:</u>	Joint	45 Years
	Tony Jamison	Age 89
	Allison Jamison	Age 89
<u>Tax Exempt Account:</u>		Tax Exempt
	Yield Assumption	3.00%
<u>Hypothetical Equities:</u>		Equity
	Growth Rate	6.00%
	Dividend Rate	2.00%
<u>Retirement Plan Assets Tony Jamison:</u>		
	Defined Contr. Yield Assumption	7.00%
<u>Retirement Plan Assets Allison Jamison:</u>		
	Defined Contr. Yield Assumption	7.00%



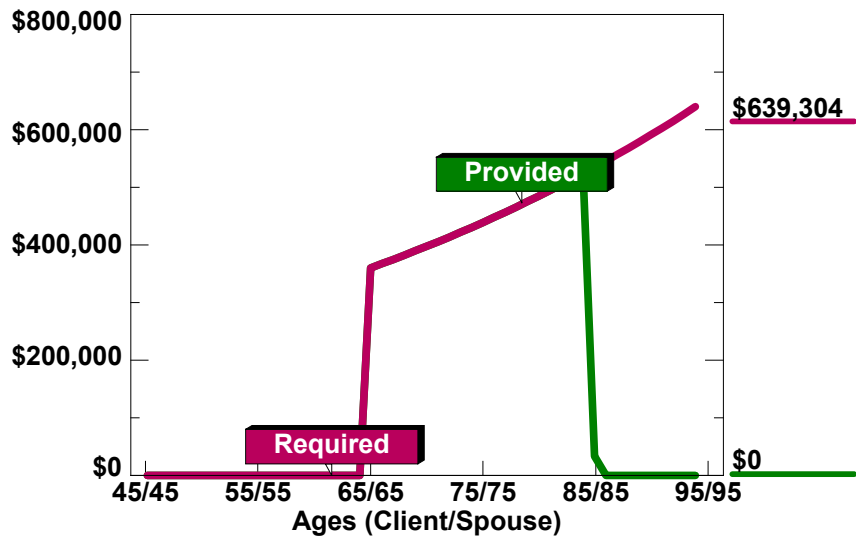
## Analysis of After Tax Cash Flow Requirements

Below is a list of your liquid assets. It is suggested that you withdraw funds to meet your after tax cash flow requirements from each liquid asset in the order presented. The Cash Flow graph (below, right) illustrates whether your liquid assets are sufficient to provide the required cash flow.

### Withdrawal Order

- 1st. Tax Exempt
- 2nd. Hypothetical Equities
- 3rd. Retirement Plan Assets\*
- 4th. Spouse's Retirement Plan Assets\*

### Comparison of Annual Cash Flow (Required vs. Provided)



As you can see in the Cash Flow graph above, your liquid assets are not sufficient to provide you with your required after tax cash flow in all years illustrated. The shortfall first occurs at age 85 (your spouse's age 85).

Below are several courses of action you may want to consider:

1. Accept the reduction in cash flow;
2. Reduce your overall cash flow requirements;
3. Defer the starting date of your cash flow requirements;
4. Manage your liquid assets for more aggressive yield;
5. Transfer a portion of conservatively invested liquid assets into more aggressive investments;
6. Liquidate all (or a portion) of any illiquid assets now and transfer the funds to liquid assets;
7. Liquidate all (or a portion) of any illiquid assets in the first year that the shortfall occurs and transfer the funds to liquid assets.

\*As needed, but no less than required minimum distributions.

\*\*Net Worth has been reduced by income tax due if deferred assets are liquidated.

# Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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

For: Tony Jamison & Allison Jamison

## Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided					
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required*	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) Total After Tax Cash Flow from Retirement Plan Assets	(6) After Tax Cash Flow from Tax Exempt Account	(7) After Tax Cash Flow from Equity Assets	(8) Reinvested Excess Cash Flow	(9) Total After Tax Cash Flow Provided*
1	45/45	0	0	0	55,000	0	0	0	55,000	0
2	46/46	0	0	0	55,000	0	0	0	55,000	0
3	47/47	0	0	0	55,000	0	0	0	55,000	0
4	48/48	0	0	0	55,000	0	0	0	55,000	0
5	49/49	0	0	0	55,000	0	0	0	55,000	0
6	50/50	0	0	0	55,000	0	0	0	55,000	0
7	51/51	0	0	0	55,000	0	0	0	55,000	0
8	52/52	0	0	0	0	0	0	0	0	0
9	53/53	0	0	0	0	0	0	0	0	0
10	54/54	0	0	0	0	0	0	0	0	0
11	55/55	0	0	0	0	0	0	0	0	0
12	56/56	0	0	0	0	0	0	0	0	0
13	57/57	0	0	0	0	0	0	0	0	0
14	58/58	0	0	0	0	0	0	0	0	0
15	59/59	0	0	0	0	0	0	0	0	0
16	60/60	0	0	0	0	0	0	0	0	0
17	61/61	0	0	0	0	0	0	0	0	0
18	62/62	0	0	0	0	0	0	0	0	0
19	63/63	0	0	0	0	0	0	0	0	0
20	64/64	0	0	0	0	0	0	0	0	0
21	65/65	360,000	0	360,000	0	0	360,000	0	0	360,000
22	66/66	367,200	0	367,200	0	0	367,200	0	0	367,200
23	67/67	374,544	0	374,544	0	0	75,498	299,046	0	374,544
24	68/68	382,035	0	382,035	0	0	0	382,035	0	382,035
25	69/69	389,676	0	389,676	0	0	0	389,676	0	389,676
26	70/70	397,469	0	397,469	0	97,809	0	299,660	0	397,469
27	71/71	405,418	0	405,418	0	103,218	0	302,200	0	405,418
28	72/72	413,527	0	413,527	0	108,912	0	304,615	0	413,527
29	73/73	421,797	0	421,797	0	114,903	0	306,894	0	421,797
30	74/74	430,233	0	430,233	0	121,205	0	309,028	0	430,233
31	75/75	438,838	0	438,838	0	127,833	0	311,005	0	438,838
32	76/76	447,615	0	447,615	0	134,798	0	312,817	0	447,615
33	77/77	456,567	0	456,567	0	222,403	0	234,164	0	456,567
34	78/78	465,698	0	465,698	0	465,698	0	0	0	465,698
35	79/79	475,012	0	475,012	0	475,012	0	0	0	475,012
36	80/80	484,513	0	484,513	0	484,513	0	0	0	484,513
37	81/81	494,203	0	494,203	0	494,203	0	0	0	494,203
38	82/82	504,087	0	504,087	0	504,087	0	0	0	504,087
39	83/83	514,169	0	514,169	0	514,169	0	0	0	514,169
40	84/84	524,452	0	524,452	0	524,452	0	0	0	524,452
		8,747,053	0	8,747,053	385,000	4,493,215	802,698	3,451,140	385,000	8,747,053

**\*IMPORTANT NOTE:** For this plan to be financially sound, column (9) must be sufficient to provide the values in column (3). Any highlighted numbers in column (9) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

Column (1): assumes 0.00% inflation in yrs 1-21, 2.00% thereafter.  
 Column (4): see "Expected Cash Flow".  
 Column (5): see "Summary of Retirement Plan Assets".  
 Column (6): see "Details of Tax Exempt Account".  
 Column (7): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".  
 Column (8): see reports of individual liquid assets accounts.

# Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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

For: Tony Jamison & Allison Jamison

## Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided					
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required*	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) Total After Tax Cash Flow from Retirement Plan Assets	(6) After Tax Cash Flow from Tax Exempt Account	(7) After Tax Cash Flow from Equity Assets	(8) Reinvested Excess Cash Flow	(9) Total After Tax Cash Flow Provided*
41	85/85	534,941	0	534,941	0	33,161	0	0	0	33,161
42	86/86	545,640	0	545,640	0	0	0	0	0	0
43	87/87	556,553	0	556,553	0	0	0	0	0	0
44	88/88	567,684	0	567,684	0	0	0	0	0	0
45	89/89	579,037	0	579,037	0	0	0	0	0	0
46	90/90	590,618	0	590,618	0	0	0	0	0	0
47	91/91	602,431	0	602,431	0	0	0	0	0	0
48	92/92	614,479	0	614,479	0	0	0	0	0	0
49	93/93	626,769	0	626,769	0	0	0	0	0	0
50	94/94	639,304	0	639,304	0	0	0	0	0	0
		14,604,509	0	14,604,509	385,000	4,526,376	802,698	3,451,140	385,000	8,780,214

**\*IMPORTANT NOTE:** For this plan to be financially sound, column (9) must be sufficient to provide the values in column (3). Any highlighted numbers in column (9) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

Column (1): assumes 0.00% inflation in yrs 1-21, 2.00% thereafter.

Column (8): see reports of individual liquid assets accounts.

Column (4): see "Expected Cash Flow".

Column (5): see "Summary of Retirement Plan Assets".

Column (6): see "Details of Tax Exempt Account".

Column (7): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".

# Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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

For: Tony Jamison & Allison Jamison

## Expected Cash Flow



Year	M/F Ages	(1) After Tax Cash Flow from Cost of the 401(k) Look-Alike	(2) Total Expected After Tax Cash Flow
1	45/45	55,000	55,000
2	46/46	55,000	55,000
3	47/47	55,000	55,000
4	48/48	55,000	55,000
5	49/49	55,000	55,000
6	50/50	55,000	55,000
7	51/51	55,000	55,000
8	52/52	0	0
9	53/53	0	0
10	54/54	0	0
11	55/55	0	0
12	56/56	0	0
13	57/57	0	0
14	58/58	0	0
15	59/59	0	0
16	60/60	0	0
17	61/61	0	0
18	62/62	0	0
19	63/63	0	0
20	64/64	0	0
21	65/65	0	0
22	66/66	0	0
23	67/67	0	0
24	68/68	0	0
25	69/69	0	0
26	70/70	0	0
27	71/71	0	0
28	72/72	0	0
29	73/73	0	0
30	74/74	0	0
31	75/75	0	0
32	76/76	0	0
33	77/77	0	0
34	78/78	0	0
35	79/79	0	0
36	80/80	0	0
37	81/81	0	0
38	82/82	0	0
39	83/83	0	0
40	84/84	0	0
		385,000	385,000

# Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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

For: Tony Jamison & Allison Jamison

## Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Cost of the 401(k) Look-Alike	(2) Total Expected After Tax Cash Flow
41	85/85	0	0
42	86/86	0	0
43	87/87	0	0
44	88/88	0	0
45	89/89	0	0
46	90/90	0	0
47	91/91	0	0
48	92/92	0	0
49	93/93	0	0
50	94/94	0	0

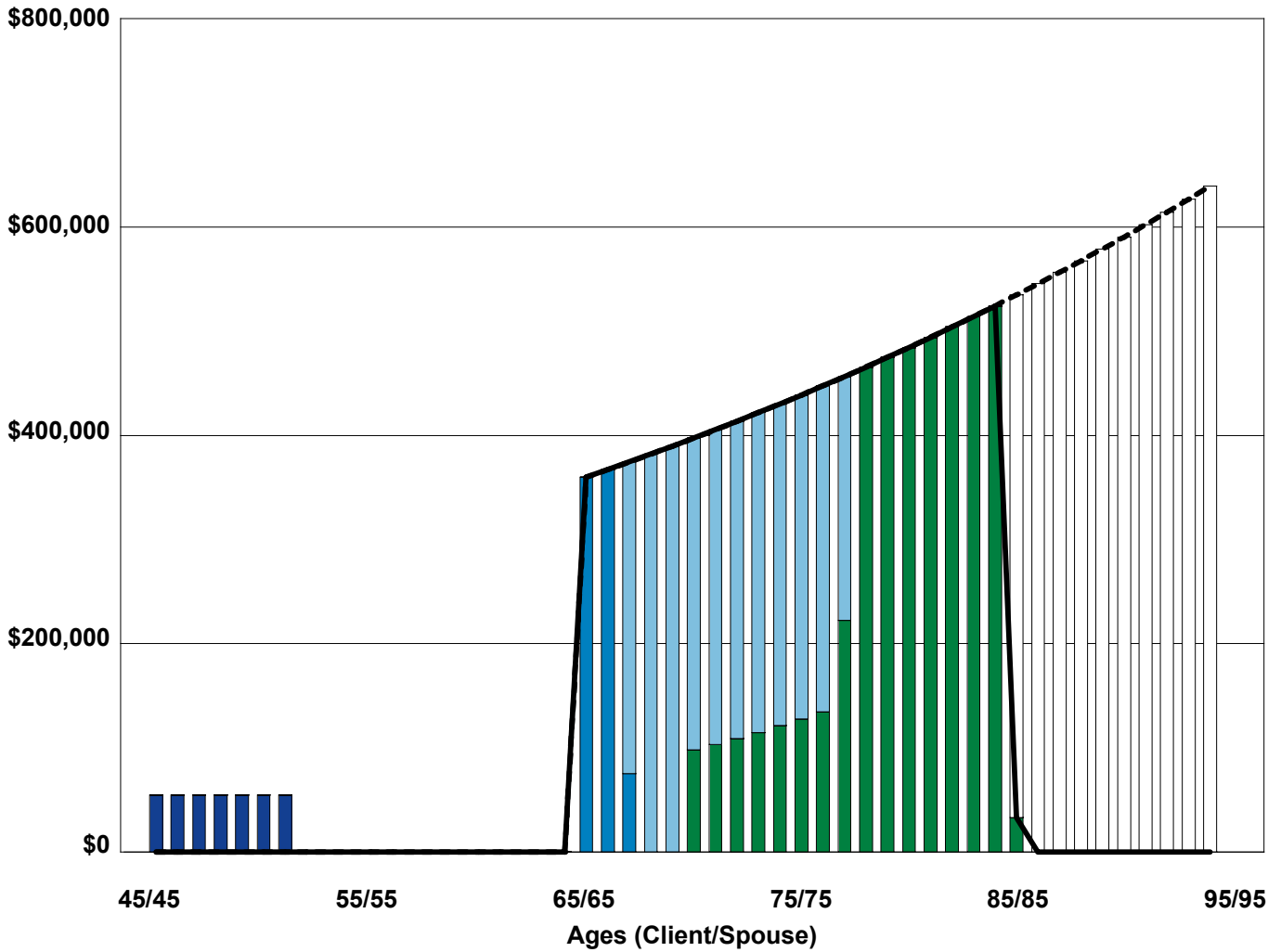
385,000	385,000
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# Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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

For: Tony Jamison & Allison Jamison

## Sources of Cash Flow 50 Year Analysis



- - After Tax Cash Flow Required
- - After Tax Cash Flow Provided
- - Shortfall of Required Cash Flow
- - After Tax Cash Flow from Hypothetical Equity Assets
- - After Tax Cash Flow from Tax Exempt Assets
- - After Tax Income from Retirement Plan Assets
- - Expected After Tax Cash Flow

Values in excess of cash flow required are assumed to be reinvested.  
See Column (6) on the "Cash Flow Analysis" page and the "Reinvested Cash Flow" graph.

# Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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

For: Tony Jamison & Allison Jamison

## Summary of Retirement Plan Assets

Year	M/F Ages	Pre-Retirement Income Tax Rate 45.00%				Retirement Income Tax Rate 45.00%		(7) Income Tax Due If Assets Are Liquidated	(8) Year End Value of Plan Assets If Liquidated	(9) Total After Tax Cash Flow from Retirement Plan Assets
		(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Retirement Plan Assets Deposits	(3) Total Required Minimum Distributions	(4) Total Beginning of Year Pre Tax Withdrawals	(5) Annualized Interest Accrued	(6) Year End Living Value of Retirement Plan Assets			
1	45/45	475,000	47,500	0	0	36,575	553,484	304,416	249,068	0
2	46/46	553,484	48,450	0	0	42,135	637,629	350,696	286,933	0
3	47/47	637,629	49,420	0	0	48,093	727,791	400,285	327,506	0
4	48/48	727,791	50,407	0	0	54,474	824,346	453,390	370,956	0
5	49/49	824,346	51,415	0	0	61,303	927,694	510,232	417,462	0
6	50/50	927,694	52,445	0	0	68,610	1,038,260	571,043	467,217	0
7	51/51	1,038,260	53,493	0	0	76,423	1,156,493	636,071	520,422	0
8	52/52	1,156,493	54,563	0	0	84,774	1,282,871	705,579	577,292	0
9	53/53	1,282,871	55,655	0	0	93,697	1,417,899	779,844	638,055	0
10	54/54	1,417,899	56,767	0	0	103,227	1,562,115	859,163	702,952	0
11	55/55	1,562,115	57,902	0	0	113,401	1,716,084	943,846	772,238	0
12	56/56	1,716,084	59,060	0	0	124,260	1,880,410	1,034,225	846,185	0
13	57/57	1,880,410	60,242	0	0	135,846	2,055,733	1,130,653	925,080	0
14	58/58	2,055,733	61,447	0	0	148,203	2,242,730	1,233,501	1,009,229	0
15	59/59	2,242,730	62,675	0	0	161,378	2,442,116	1,343,163	1,098,953	0
16	60/60	2,442,116	63,930	0	0	175,423	2,654,655	1,194,594	1,460,061	0
17	61/61	2,654,655	65,207	0	0	190,390	2,881,151	1,296,518	1,584,633	0
18	62/62	2,881,151	66,512	0	0	206,336	3,122,460	1,405,107	1,717,353	0
19	63/63	3,122,460	67,842	0	0	223,321	3,379,487	1,520,769	1,858,718	0
20	64/64	3,379,487	69,198	0	0	241,408	3,653,192	1,643,936	2,009,256	0
21	65/65	3,653,192	0	0	0	255,723	3,869,827	1,741,422	2,128,405	0
22	66/66	3,869,827	0	0	0	270,888	4,099,308	1,844,689	2,254,619	0
23	67/67	4,099,308	0	0	0	286,952	4,342,397	1,954,079	2,388,318	0
24	68/68	4,342,397	0	0	0	303,968	4,599,901	2,069,955	2,529,946	0
25	69/69	4,599,901	0	0	0	321,993	4,872,675	2,192,704	2,679,971	0
26	70/70	4,872,675	0	177,834	177,834	328,639	4,973,245	2,237,960	2,735,285	97,809
27	71/71	4,973,245	0	187,669	187,669	334,990	5,069,361	2,281,213	2,788,148	103,218
28	72/72	5,069,361	0	198,021	198,021	340,994	5,160,210	2,322,094	2,838,116	108,912
29	73/73	5,160,210	0	208,915	208,915	346,591	5,244,907	2,360,208	2,884,699	114,903
30	74/74	5,244,907	0	220,374	220,374	351,717	5,322,488	2,395,119	2,927,369	121,205
31	75/75	5,322,488	0	232,423	232,423	356,305	5,391,906	2,426,358	2,965,548	127,833
32	76/76	5,391,906	0	245,087	245,087	360,277	5,452,026	2,453,412	2,998,614	134,798
33	77/77	5,452,026	0	257,171	404,369	353,336	5,346,983	2,406,143	2,940,840	222,403
34	78/78	5,346,983	0	263,399	846,724	315,018	4,767,124	2,145,205	2,621,919	465,698
35	79/79	4,767,124	0	244,468	863,659	273,243	4,134,941	1,860,724	2,274,217	475,012
36	80/80	4,134,941	0	221,120	880,932	227,781	3,446,972	1,551,137	1,895,835	484,513
37	81/81	3,446,972	0	192,568	898,551	178,389	2,699,543	1,214,794	1,484,749	494,203
38	82/82	2,699,543	0	157,868	916,522	124,811	1,888,754	849,939	1,038,815	504,087
39	83/83	1,888,754	0	115,874	934,853	66,773	1,010,467	454,710	555,757	514,169
40	84/84	1,010,467	0	65,191	953,549	3,984	60,293	27,132	33,161	524,452

\*Defined Contribution Plan Assets (Tony Jamison); Defined Contribution Plan Assets (Allison Jamison).

Column (7) illustrates the deferred income tax still due on retirement plan assets, including a 10.0% penalty tax prior to age 59 1/2.



# Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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

For: Tony Jamison & Allison Jamison

## Summary of Retirement Plan Assets

Year	M/F Ages	Pre-Retirement Income Tax Rate 45.00%		Retirement Income Tax Rate 45.00%		(6) Year End Living Value of Retirement Plan Assets	(7) Income Tax Due If Assets Are Liquidated	(8) Year End Value of Plan Assets If Liquidated	(9) Total After Tax Cash Flow from Retirement Plan Assets
		(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Retirement Plan Assets Deposits	(3) Total Required Minimum Distributions	(4) Total Beginning of Year Pre Tax Withdrawals				
41	85/85	60,293	0	4,074	60,293	0	0	0	33,161
42	86/86	0	0	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0	0	0

\*Defined Contribution Plan Assets (Tony Jamison); Defined Contribution Plan Assets (Allison Jamison).

Column (7) illustrates the deferred income tax still due on retirement plan assets, including a 10.0% penalty tax prior to age 59 1/2.

# Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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

For: Tony Jamison & Allison Jamison

## Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	+	(2) Year End Value of Tax Exempt Assets	+	(3) Year End Value of Equity Assets	=	(4) Total Liquid Assets
1	45/45	553,484		399,212		745,979		1,698,675
2	46/46	637,629		424,075		811,677		1,873,381
3	47/47	727,791		449,607		889,633		2,067,031
4	48/48	824,346		475,826		976,176		2,276,348
5	49/49	927,694		502,750		1,069,567		2,500,011
6	50/50	1,038,260		530,399		1,169,053		2,737,712
7	51/51	1,156,493		558,792		1,274,393		2,989,678
8	52/52	1,282,871		573,829		1,341,881		3,198,581
9	53/53	1,417,899		589,271		1,412,944		3,420,114
10	54/54	1,562,115		605,128		1,487,771		3,655,014
11	55/55	1,716,084		621,412		1,566,562		3,904,058
12	56/56	1,880,410		638,134		1,649,526		4,168,070
13	57/57	2,055,733		655,306		1,736,883		4,447,922
14	58/58	2,242,730		672,940		1,828,867		4,744,537
15	59/59	2,442,116		691,049		1,925,722		5,058,887
16	60/60	2,654,655		709,645		2,027,707		5,392,007
17	61/61	2,881,151		728,741		2,135,092		5,744,984
18	62/62	3,122,460		748,351		2,248,165		6,118,976
19	63/63	3,379,487		768,490		2,367,226		6,515,203
20	64/64	3,653,192		789,170		2,492,592		6,934,954
21	65/65	3,869,827		440,719		2,624,599		6,935,145
22	66/66	4,099,308		75,498		2,763,596		6,938,402
23	67/67	4,342,397		0		2,593,247		6,935,644
24	68/68	4,599,901		0		2,324,599		6,924,500
25	69/69	4,872,675		0		2,033,129		6,905,804
26	70/70	4,973,245		0		1,822,162		6,795,407
27	71/71	5,069,361		0		1,597,081		6,666,442
28	72/72	5,160,210		0		1,357,280		6,517,490
29	73/73	5,244,907		0		1,102,120		6,347,027
30	74/74	5,322,488		0		830,931		6,153,419
31	75/75	5,391,906		0		543,022		5,934,928
32	76/76	5,452,026		0		237,669		5,689,695
33	77/77	5,346,983		0		0		5,346,983
34	78/78	4,767,124		0		0		4,767,124
35	79/79	4,134,941		0		0		4,134,941
36	80/80	3,446,972		0		0		3,446,972
37	81/81	2,699,543		0		0		2,699,543
38	82/82	1,888,754		0		0		1,888,754
39	83/83	1,010,467		0		0		1,010,467
40	84/84	60,293		0		0		60,293

# Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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

For: Tony Jamison & Allison Jamison

## Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	(2) Year End Value of Tax Exempt Assets	(3) Year End Value of Equity Assets	(4) Total Liquid Assets
41	85/85	0	0	0	0
42	86/86	0	0	0	0
43	87/87	0	0	0	0
44	88/88	0	0	0	0
45	89/89	0	0	0	0
46	90/90	0	0	0	0
47	91/91	0	0	0	0
48	92/92	0	0	0	0
49	93/93	0	0	0	0
50	94/94	0	0	0	0

# Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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

For: Tony Jamison & Allison Jamison

## Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (3.00% Growth)	+	(2) Personal Property (-5.00% Growth)	+	(3) Vacation Home (3.00% Growth)	=	(4) Total Illiquid Assets
1	45/45	772,500		380,000		412,000		1,564,500
2	46/46	795,675		361,000		424,360		1,581,035
3	47/47	819,545		342,950		437,091		1,599,586
4	48/48	844,132		325,803		450,204		1,620,139
5	49/49	869,456		309,512		463,710		1,642,678
6	50/50	895,539		294,037		477,621		1,667,197
7	51/51	922,405		279,335		491,950		1,693,690
8	52/52	950,078		265,368		506,708		1,722,154
9	53/53	978,580		252,100		521,909		1,752,589
10	54/54	1,007,937		239,495		537,567		1,784,999
11	55/55	1,038,175		227,520		553,694		1,819,389
12	56/56	1,069,321		216,144		570,304		1,855,769
13	57/57	1,101,400		205,337		587,413		1,894,150
14	58/58	1,134,442		195,070		605,036		1,934,548
15	59/59	1,168,476		185,316		623,187		1,976,979
16	60/60	1,203,530		176,051		641,883		2,021,464
17	61/61	1,239,636		167,248		661,139		2,068,023
18	62/62	1,276,825		158,886		680,973		2,116,684
19	63/63	1,315,130		150,941		701,402		2,167,473
20	64/64	1,354,583		143,394		722,444		2,220,421
21	65/65	1,395,221		136,225		744,118		2,275,564
22	66/66	1,437,078		129,413		766,441		2,332,932
23	67/67	1,480,190		122,943		789,435		2,392,568
24	68/68	1,524,596		116,796		813,118		2,454,510
25	69/69	1,570,333		110,956		837,511		2,518,800
26	70/70	1,617,443		105,408		862,637		2,585,488
27	71/71	1,665,967		100,138		888,516		2,654,621
28	72/72	1,715,946		95,131		915,171		2,726,248
29	73/73	1,767,424		90,374		942,626		2,800,424
30	74/74	1,820,447		85,856		970,905		2,877,208
31	75/75	1,875,060		81,563		1,000,032		2,956,655
32	76/76	1,931,312		77,485		1,030,033		3,038,830
33	77/77	1,989,251		73,610		1,060,934		3,123,795
34	78/78	2,048,929		69,930		1,092,762		3,211,621
35	79/79	2,110,397		66,433		1,125,545		3,302,375
36	80/80	2,173,709		63,112		1,159,311		3,396,132
37	81/81	2,238,920		59,956		1,194,091		3,492,967
38	82/82	2,306,088		56,958		1,229,913		3,592,959
39	83/83	2,375,270		54,110		1,266,811		3,696,191
40	84/84	2,446,528		51,405		1,304,815		3,802,748

# Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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

For: Tony Jamison & Allison Jamison

## Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (3.00% Growth)	+	(2) Personal Property (-5.00% Growth)	+	(3) Vacation Home (3.00% Growth)	=	(4) Total Illiquid Assets
41	85/85	2,519,924		48,835		1,343,960		3,912,719
42	86/86	2,595,522		46,393		1,384,278		4,026,193
43	87/87	2,673,388		44,073		1,425,807		4,143,268
44	88/88	2,753,589		41,870		1,468,581		4,264,040
45	89/89	2,836,197		39,776		1,512,638		4,388,611
46	90/90	2,921,283		37,787		1,558,017		4,517,087
47	91/91	3,008,921		35,898		1,604,758		4,649,577
48	92/92	3,099,189		34,103		1,652,901		4,786,193
49	93/93	3,192,165		32,398		1,702,488		4,927,051
50	94/94	3,287,930		30,778		1,753,562		5,072,270

# Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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

For: Tony Jamison & Allison Jamison

## Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	(2) Year End Value of Taxable Retirement Plan Assets	(3) Year End Value of Tax Exempt Assets	(4) Year End Value of Equity Assets	(5) Year End Hypothetical Net Worth
1	45/45	954,358	335,732	399,212	745,979	2,435,281
2	46/46	986,357	392,850	424,075	811,677	2,614,959
3	47/47	1,021,001	454,101	449,607	889,633	2,814,342
4	48/48	1,058,304	519,742	475,826	976,176	3,030,048
5	49/49	1,098,274	590,049	502,750	1,069,567	3,260,640
6	50/50	1,140,935	665,315	530,399	1,169,053	3,505,702
7	51/51	1,186,309	745,850	558,792	1,274,393	3,765,344
8	52/52	1,234,423	831,983	573,829	1,341,881	3,982,116
9	53/53	1,285,309	924,061	589,271	1,412,944	4,211,585
10	54/54	1,339,003	1,022,455	605,128	1,487,771	4,454,357
11	55/55	1,395,544	1,127,555	621,412	1,566,562	4,711,073
12	56/56	1,454,977	1,239,777	638,134	1,649,526	4,982,414
13	57/57	1,517,351	1,359,561	655,306	1,736,883	5,269,101
14	58/58	1,582,720	1,487,375	672,940	1,828,867	5,571,902
15	59/59	1,651,138	1,623,711	691,049	1,925,722	5,891,620
16	60/60	1,722,670	1,930,106	709,645	2,027,707	6,390,128
17	61/61	1,797,377	2,098,094	728,741	2,135,092	6,759,304
18	62/62	1,875,333	2,277,115	748,351	2,248,165	7,148,964
19	63/63	1,956,611	2,467,843	768,490	2,367,226	7,560,170
20	64/64	2,041,289	2,670,995	789,170	2,492,592	7,994,046
21	65/65	2,129,456	2,829,386	440,719	2,624,599	8,024,160
22	66/66	2,221,193	2,997,168	75,498	2,763,596	8,057,455
23	67/67	2,316,598	3,174,900	0	2,593,247	8,084,745
24	68/68	2,415,767	3,363,172	0	2,324,599	8,103,538
25	69/69	2,518,800	3,562,608	0	2,033,129	8,114,537
26	70/70	2,585,488	3,636,139	0	1,822,162	8,043,789
27	71/71	2,654,621	3,706,413	0	1,597,081	7,958,115
28	72/72	2,726,248	3,772,837	0	1,357,280	7,856,365
29	73/73	2,800,424	3,834,762	0	1,102,120	7,737,306
30	74/74	2,877,208	3,891,485	0	830,931	7,599,624
31	75/75	2,956,655	3,942,239	0	543,022	7,441,916
32	76/76	3,038,830	3,986,195	0	237,669	7,262,694
33	77/77	3,123,795	3,937,638	0	0	7,061,433
34	78/78	3,211,621	3,625,811	0	0	6,837,432
35	79/79	3,302,375	3,283,106	0	0	6,585,481
36	80/80	3,396,132	2,907,400	0	0	6,303,532
37	81/81	3,492,967	2,496,437	0	0	5,989,404
38	82/82	3,592,959	1,888,754	0	0	5,481,713
39	83/83	3,696,191	1,010,467	0	0	4,706,658
40	84/84	3,802,748	60,293	0	0	3,863,041

Column (5) has been reduced by income tax due if tax deferred assets are liquidated.

# Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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

For: Tony Jamison & Allison Jamison

## Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	(2) Year End Value of Taxable Retirement Plan Assets	(3) Year End Value of Tax Exempt Assets	(4) Year End Value of Equity Assets	(5) Year End Hypothetical Net Worth
41	85/85	3,912,719	0	0	0	3,912,719
42	86/86	4,026,193	0	0	0	4,026,193
43	87/87	4,143,268	0	0	0	4,143,268
44	88/88	4,264,040	0	0	0	4,264,040
45	89/89	4,388,611	0	0	0	4,388,611
46	90/90	4,517,087	0	0	0	4,517,087
47	91/91	4,649,577	0	0	0	4,649,577
48	92/92	4,786,193	0	0	0	4,786,193
49	93/93	4,927,051	0	0	0	4,927,051
50	94/94	5,072,270	0	0	0	5,072,270

Column (5) has been reduced by income tax due if tax deferred assets are liquidated.

# Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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

For: Tony Jamison & Allison Jamison

## Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs	(6) Portion of Column (5) Subject to Income Tax***
1	45/45	2,653,033	55,150	2,597,883	0	2,597,883	395,913
2	46/46	2,859,738	67,402	2,792,336	0	2,792,336	445,052
3	47/47	3,088,032	80,560	3,007,472	0	3,007,472	497,619
4	48/48	3,334,652	94,682	3,239,970	0	3,239,970	553,826
5	49/49	3,598,285	109,828	3,488,457	0	3,488,457	613,900
6	50/50	3,878,647	126,063	3,752,584	0	3,752,584	678,081
7	51/51	4,175,987	143,455	4,032,532	0	4,032,532	746,623
8	52/52	4,433,004	162,076	4,270,928	0	4,270,928	819,797
9	53/53	4,705,423	182,004	4,523,419	0	4,523,419	897,888
10	54/54	4,994,017	203,320	4,790,697	0	4,790,697	981,200
11	55/55	5,299,602	226,111	5,073,491	0	5,073,491	1,070,053
12	56/56	5,623,047	250,468	5,372,579	0	5,372,579	1,164,788
13	57/57	5,965,273	276,488	5,688,785	0	5,688,785	1,265,767
14	58/58	6,327,257	304,275	6,022,982	0	6,022,982	1,373,373
15	59/59	6,710,025	333,937	6,376,088	0	6,376,088	1,488,010
16	60/60	7,114,677	365,591	6,749,086	0	6,749,086	1,610,110
17	61/61	7,542,361	399,358	7,143,003	0	7,143,003	1,740,127
18	62/62	7,994,309	435,370	7,558,939	0	7,558,939	1,878,545
19	63/63	8,471,814	473,764	7,998,050	0	7,998,050	2,025,875
20	64/64	8,976,243	514,686	8,461,557	0	8,461,557	2,182,660
21	65/65	9,064,601	545,207	8,519,394	0	8,519,394	2,312,092
22	66/66	9,159,595	577,538	8,582,057	0	8,582,057	2,449,199
23	67/67	9,252,242	611,786	8,640,456	0	8,640,456	2,594,437
24	68/68	9,340,267	648,065	8,692,202	0	8,692,202	2,748,287
25	69/69	9,424,604	686,495	8,738,109	0	8,738,109	2,911,260
26	70/70	9,380,895	700,664	8,680,231	0	8,680,231	2,971,347
27	71/71	9,321,063	714,206	8,606,857	0	8,606,857	3,028,773
28	72/72	9,243,738	727,005	8,516,733	0	8,516,733	3,083,052
29	73/73	9,147,451	738,938	8,408,513	0	8,408,513	3,133,655
30	74/74	9,030,627	749,868	8,280,759	0	8,280,759	3,180,007
31	75/75	8,891,583	759,648	8,131,935	0	8,131,935	3,221,482
32	76/76	8,728,525	768,118	7,960,407	0	7,960,407	3,257,402
33	77/77	8,470,778	775,287	7,695,491	0	7,695,491	3,131,877
34	78/78	7,978,745	780,805	7,197,940	0	7,197,940	2,536,252
35	79/79	7,437,316	784,691	6,652,625	0	6,652,625	1,892,966
36	80/80	6,843,104	786,773	6,056,331	0	6,056,331	1,199,049
37	81/81	6,192,510	786,869	5,405,641	0	5,405,641	451,347
38	82/82	5,481,713	661,064	4,820,649	0	4,820,649	0
39	83/83	4,706,658	353,663	4,352,995	0	4,352,995	0
40	84/84	3,863,041	21,103	3,841,938	0	3,841,938	0

### 40 Year Summary

Total Estate Assets	\$ 3,863,041
Wealth Transferred to Heirs	\$ 3,841,938

\*Net of cash flow provided

\*\*See Transfer Tax Details report for details.

\*\*\*See column (5) on the "Details of Transfer Taxation of Retirement Plan Assets".



# Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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

For: Tony Jamison & Allison Jamison

## Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs	(6) Portion of Column (5) Subject to Income Tax***
41	85/85	3,912,719	0	3,912,719	0	3,912,719	0
42	86/86	4,026,193	0	4,026,193	0	4,026,193	0
43	87/87	4,143,268	0	4,143,268	0	4,143,268	0
44	88/88	4,264,040	0	4,264,040	0	4,264,040	0
45	89/89	4,388,611	0	4,388,611	0	4,388,611	0
46	90/90	4,517,087	0	4,517,087	0	4,517,087	0
47	91/91	4,649,577	0	4,649,577	0	4,649,577	0
48	92/92	4,786,193	0	4,786,193	0	4,786,193	0
49	93/93	4,927,051	0	4,927,051	0	4,927,051	0
50	94/94	5,072,270	0	5,072,270	0	5,072,270	0

\*Net of cash flow provided

\*\*See Transfer Tax Details report for details.

\*\*\*See column (5) on the "Details of Transfer Taxation of Retirement Plan Assets".

### Summary at Life Expectancy (Year 45)

Total Estate Assets	\$ 4,388,611
Wealth Transferred to Heirs	\$ 4,388,611

# Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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

For: Tony Jamison & Allison Jamison

## Transfer Tax Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Illiquid Assets	=	(3) Total Estate Assets	(4) Taxable Estate	(5) Remaining Available Unified Credit Equivalent*	(6) Federal Estate Tax	(7) Income Tax on Retirement Plan Assets**	(8) Total Transfer Taxes (6)+(7)
1	45/45	1,698,675		954,358		2,653,033	2,653,033	22,800,000	0	55,150	55,150
2	46/46	1,873,381		986,357		2,859,738	2,859,738	23,480,000	0	67,402	67,402
3	47/47	2,067,031		1,021,001		3,088,032	3,088,032	24,180,000	0	80,560	80,560
4	48/48	2,276,348		1,058,304		3,334,652	3,334,652	24,920,000	0	94,682	94,682
5	49/49	2,500,011		1,098,274		3,598,285	3,598,285	25,660,000	0	109,828	109,828
6	50/50	2,737,712		1,140,935		3,878,647	3,878,647	26,440,000	0	126,063	126,063
7	51/51	2,989,678		1,186,309		4,175,987	4,175,987	27,220,000	0	143,455	143,455
8	52/52	3,198,581		1,234,423		4,433,004	4,433,004	14,200,000	0	162,076	162,076
9	53/53	3,420,114		1,285,309		4,705,423	4,705,423	14,620,000	0	182,004	182,004
10	54/54	3,655,014		1,339,003		4,994,017	4,994,017	15,060,000	0	203,320	203,320
11	55/55	3,904,058		1,395,544		5,299,602	5,299,602	15,520,000	0	226,111	226,111
12	56/56	4,168,070		1,454,977		5,623,047	5,623,047	15,980,000	0	250,468	250,468
13	57/57	4,447,922		1,517,351		5,965,273	5,965,273	16,460,000	0	276,488	276,488
14	58/58	4,744,537		1,582,720		6,327,257	6,327,257	16,960,000	0	304,275	304,275
15	59/59	5,058,887		1,651,138		6,710,025	6,710,025	17,460,000	0	333,937	333,937
16	60/60	5,392,007		1,722,670		7,114,677	7,114,677	17,980,000	0	365,591	365,591
17	61/61	5,744,984		1,797,377		7,542,361	7,542,361	18,520,000	0	399,358	399,358
18	62/62	6,118,976		1,875,333		7,994,309	7,994,309	19,080,000	0	435,370	435,370
19	63/63	6,515,203		1,956,611		8,471,814	8,471,814	19,660,000	0	473,764	473,764
20	64/64	6,934,954		2,041,289		8,976,243	8,976,243	20,240,000	0	514,686	514,686
21	65/65	6,935,145		2,129,456		9,064,601	9,064,601	20,840,000	0	545,207	545,207
22	66/66	6,938,402		2,221,193		9,159,595	9,159,595	21,480,000	0	577,538	577,538
23	67/67	6,935,644		2,316,598		9,252,242	9,252,242	22,120,000	0	611,786	611,786
24	68/68	6,924,500		2,415,767		9,340,267	9,340,267	22,780,000	0	648,065	648,065
25	69/69	6,905,804		2,518,800		9,424,604	9,424,604	23,460,000	0	686,495	686,495
26	70/70	6,795,407		2,585,488		9,380,895	9,380,895	24,180,000	0	700,664	700,664
27	71/71	6,666,442		2,654,621		9,321,063	9,321,063	24,900,000	0	714,206	714,206
28	72/72	6,517,490		2,726,248		9,243,738	9,243,738	25,640,000	0	727,005	727,005
29	73/73	6,347,027		2,800,424		9,147,451	9,147,451	26,420,000	0	738,938	738,938
30	74/74	6,153,419		2,877,208		9,030,627	9,030,627	27,200,000	0	749,868	749,868
31	75/75	5,934,928		2,956,655		8,891,583	8,891,583	28,020,000	0	759,648	759,648
32	76/76	5,689,695		3,038,830		8,728,525	8,728,525	28,860,000	0	768,118	768,118
33	77/77	5,346,983		3,123,795		8,470,778	8,470,778	29,720,000	0	775,287	775,287
34	78/78	4,767,124		3,211,621		7,978,745	7,978,745	30,620,000	0	780,805	780,805
35	79/79	4,134,941		3,302,375		7,437,316	7,437,316	31,540,000	0	784,691	784,691
36	80/80	3,446,972		3,396,132		6,843,104	6,843,104	32,480,000	0	786,773	786,773
37	81/81	2,699,543		3,492,967		6,192,510	6,192,510	33,460,000	0	786,869	786,869
38	82/82	1,888,754		3,592,959		5,481,713	5,481,713	34,460,000	0	661,064	661,064
39	83/83	1,010,467		3,696,191		4,706,658	4,706,658	35,500,000	0	353,663	353,663
40	84/84	60,293		3,802,748		3,863,041	3,863,041	36,560,000	0	21,103	21,103

Column (1) includes tax exempt assets, hypothetical equity assets, and retirement plan assets. Column (2) is net of any liabilities.

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

\*Unified Credit Equivalent is indexed for inflation at 3.00%.

Column (6) assumes half the amount shown in column (5) is transferred to a credit shelter trust by the first spouse to die.

\*\*Calculations assume that the retirement plan assets for Tony Jamison qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred.

# Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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

For: Tony Jamison & Allison Jamison

## Transfer Tax Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Illiquid Assets	=	(3) Total Estate Assets	(4) Taxable Estate	(5) Remaining Available Unified Credit Equivalent*	(6) Federal Estate Tax	(7) Income Tax on Retirement Plan Assets**	(8) Total Transfer Taxes (6)+(7)
41	85/85	0		3,912,719		3,912,719	3,912,719	37,660,000	0	0	0
42	86/86	0		4,026,193		4,026,193	4,026,193	38,780,000	0	0	0
43	87/87	0		4,143,268		4,143,268	4,143,268	39,960,000	0	0	0
44	88/88	0		4,264,040		4,264,040	4,264,040	41,140,000	0	0	0
45	89/89	0		4,388,611		4,388,611	4,388,611	42,380,000	0	0	0
46	90/90	0		4,517,087		4,517,087	4,517,087	43,660,000	0	0	0
47	91/91	0		4,649,577		4,649,577	4,649,577	44,960,000	0	0	0
48	92/92	0		4,786,193		4,786,193	4,786,193	46,320,000	0	0	0
49	93/93	0		4,927,051		4,927,051	4,927,051	47,700,000	0	0	0
50	94/94	0		5,072,270		5,072,270	5,072,270	49,140,000	0	0	0

Column (1) includes tax exempt assets, hypothetical equity assets, and retirement plan assets. Column (2) is net of any liabilities.

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

\*Unified Credit Equivalent is indexed for inflation at 3.00%.

Column (6) assumes half the amount shown in column (5) is transferred to a credit shelter trust by the first spouse to die.

\*\*Calculations assume that the retirement plan assets for Tony Jamison qualify for use of a "stretch-out" strategy in which the heirs' income tax on inherited retirement plan assets is not paid upon the death of the retiree, i.e., the income tax continues to be deferred.

**Financial Analysis: Include 401(k) Look-Alike**

## Client Information Summary

### Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	0	
	Liquid Assets (Tax Exempt Interest)		375,000	
	Hypothetical Equity Assets		700,000	
	Tax Deferred Assets		0	
	Defined Contribution Plan Assets for Tony Jamison			
	Retirement Plan Assets		350,000	
	Defined Contribution Plan Assets for Allison Jamison			
	Retirement Plan Asset		125,000	
	Total Defined Contribution Plan Assets:		475,000	
				Total Liquid Assets
				1,550,000
<u>Illiquid Assets:</u>	Principal Residence		750,000	
	Personal Property		400,000	
	Vacation Home		400,000	
	Less Total Liabilities		(625,000)	
				Total Illiquid Assets
				925,000
<u>Other Assets:</u>	Inside the Estate			
	401(k) Look Alike Death Benefit		2,097,110	
				Total Other Assets Inside the Estate
				2,097,110
				Total Estate Assets
				\$4,572,110
				Total Other Assets Outside the Estate
				0

### Funding Options for Required Cash Flow

<u>Retirement Plan Assets:</u>	Minimum Distribution, Unless More Is Needed
<u>Cash Flow Funding:</u>	Sequential Use of Liquid Assets -- Tax Exempt, Equity, Retirement Plan Assets, Spouse's Retirement Plan Assets

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.

Client Information Summary

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	45.00%
	Retirement	45.00%
<u>Life Expectancy:</u>	Joint	45 Years
	Tony Jamison	Age 89
	Allison Jamison	Age 89
<u>Tax Exempt Account:</u>		Tax Exempt
	Yield Assumption	3.00%
<u>Hypothetical Equities:</u>		Equity
	Growth Rate	6.00%
	Dividend Rate	2.00%
<u>Retirement Plan Assets Tony Jamison:</u>		
	Defined Contr. Yield Assumption	7.00%
<u>Retirement Plan Assets Allison Jamison:</u>		
	Defined Contr. Yield Assumption	7.00%

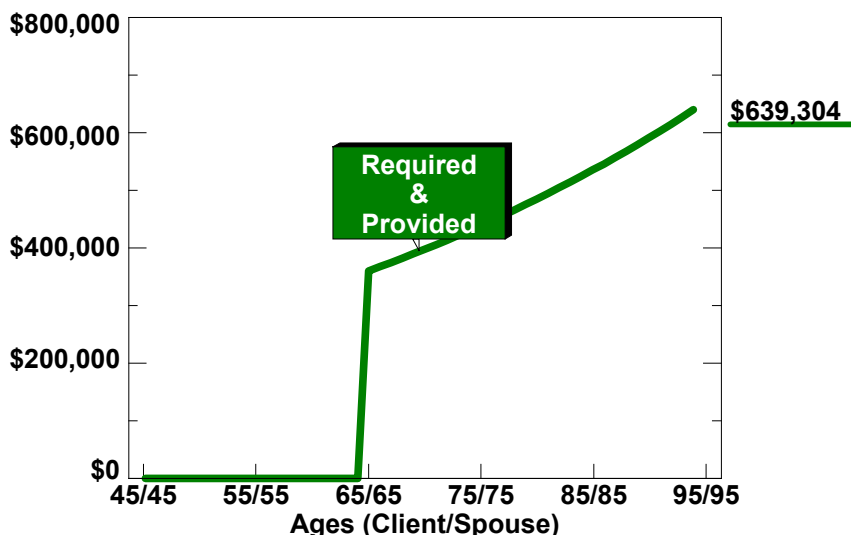
## Analysis of After Tax Cash Flow Requirements

Below is a list of your liquid assets. It is suggested that you withdraw funds to meet your after tax cash flow requirements from each liquid asset in the order presented. The Cash Flow graph (below, right) illustrates whether your liquid assets are sufficient to provide the required cash flow.

### Withdrawal Order

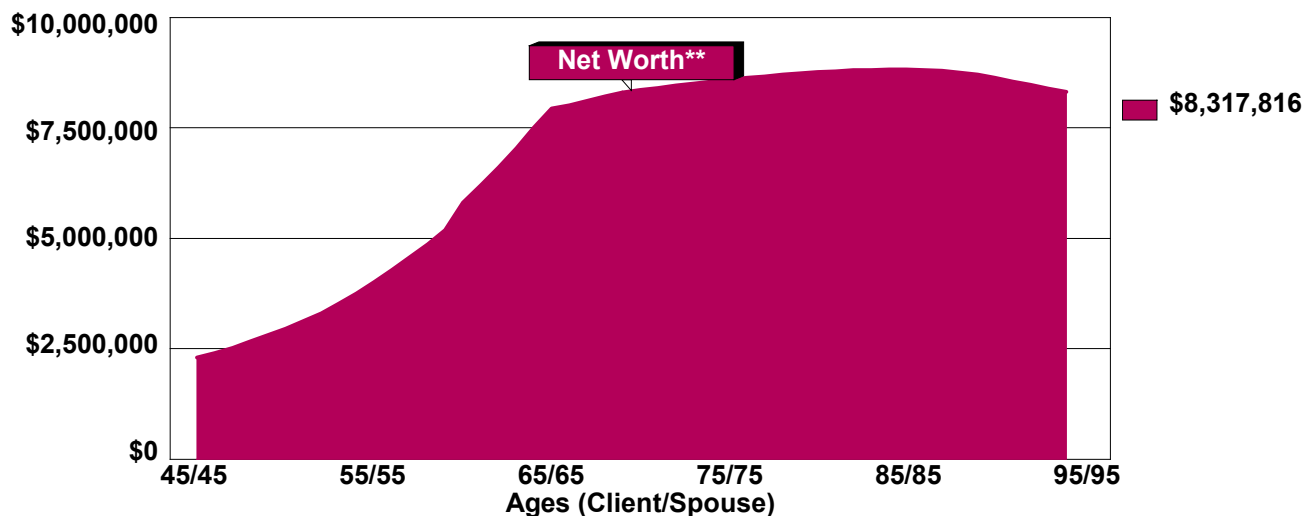
- 1st. Tax Exempt
- 2nd. Hypothetical Equities
- 3rd. Retirement Plan Assets\*
- 4th. Spouse's Retirement Plan Assets\*

### Annual Cash Flow



As you can see in the Cash Flow graph above, your liquid assets are sufficient to provide withdrawals to meet your required after tax cash flow in all years illustrated. The graph below shows your remaining total Net Worth.

### Net Worth (After Providing Required Cash Flow)



\*As needed, but no less than required minimum distributions.

\*\*Net Worth has been reduced by income tax due if deferred assets are liquidated.

# Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided				
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required*	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) Total After Tax Cash Flow from Retirement Plan Assets	(6) After Tax Cash Flow from Tax Exempt Account	(7) After Tax Cash Flow from Equity Assets	(8) Total After Tax Cash Flow Provided*
1	45/45	0	0	0	0	0	0	0	0
2	46/46	0	0	0	0	0	0	0	0
3	47/47	0	0	0	0	0	0	0	0
4	48/48	0	0	0	0	0	0	0	0
5	49/49	0	0	0	0	0	0	0	0
6	50/50	0	0	0	0	0	0	0	0
7	51/51	0	0	0	0	0	0	0	0
8	52/52	0	0	0	0	0	0	0	0
9	53/53	0	0	0	0	0	0	0	0
10	54/54	0	0	0	0	0	0	0	0
11	55/55	0	0	0	0	0	0	0	0
12	56/56	0	0	0	0	0	0	0	0
13	57/57	0	0	0	0	0	0	0	0
14	58/58	0	0	0	0	0	0	0	0
15	59/59	0	0	0	0	0	0	0	0
16	60/60	0	0	0	0	0	0	0	0
17	61/61	0	0	0	0	0	0	0	0
18	62/62	0	0	0	0	0	0	0	0
19	63/63	0	0	0	0	0	0	0	0
20	64/64	0	0	0	0	0	0	0	0
21	65/65	360,000	0	360,000	135,000	0	225,000	0	360,000
22	66/66	367,200	0	367,200	135,000	0	232,200	0	367,200
23	67/67	374,544	0	374,544	135,000	0	196,859	42,685	374,544
24	68/68	382,035	0	382,035	135,000	0	0	247,035	382,035
25	69/69	389,676	0	389,676	135,000	0	0	254,676	389,676
26	70/70	397,469	0	397,469	135,000	108,303	0	154,166	397,469
27	71/71	405,418	0	405,418	135,000	114,870	0	155,548	405,418
28	72/72	413,527	0	413,527	135,000	121,819	0	156,708	413,527
29	73/73	421,797	0	421,797	135,000	129,170	0	157,627	421,797
30	74/74	430,233	0	430,233	135,000	136,942	0	158,291	430,233
31	75/75	438,838	0	438,838	135,000	145,159	0	158,679	438,838
32	76/76	447,615	0	447,615	135,000	153,842	0	158,773	447,615
33	77/77	456,567	0	456,567	135,000	162,242	0	159,325	456,567
34	78/78	465,698	0	465,698	135,000	171,880	0	158,818	465,698
35	79/79	475,012	0	475,012	135,000	181,115	0	158,897	475,012
36	80/80	484,513	0	484,513	135,000	190,762	0	158,751	484,513
37	81/81	494,203	0	494,203	135,000	200,825	0	158,378	494,203
38	82/82	504,087	0	504,087	135,000	211,308	0	157,779	504,087
39	83/83	514,169	0	514,169	135,000	222,209	0	156,960	514,169
40	84/84	524,452	0	524,452	135,000	233,522	0	155,930	524,452
		<b>8,747,053</b>	<b>0</b>	<b>8,747,053</b>	<b>2,700,000</b>	<b>2,483,968</b>	<b>654,059</b>	<b>2,909,026</b>	<b>8,747,053</b>

\*IMPORTANT NOTE: For this plan to be financially sound, column (8) must be sufficient to provide the values in column (3).

- Column (1): assumes 0.00% inflation in yrs 1-21, 2.00% thereafter.
- Column (4): see "Expected Cash Flow".
- Column (5): see "Summary of Retirement Plan Assets".
- Column (6): see "Details of Tax Exempt Account".
- Column (7): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".



# Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided				
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required*	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) Total After Tax Cash Flow from Retirement Plan Assets	(6) After Tax Cash Flow from Tax Exempt Account	(7) After Tax Cash Flow from Equity Assets	(8) Total After Tax Cash Flow Provided*
41	85/85	534,941	0	534,941	135,000	373,022	0	26,919	534,941
42	86/86	545,640	0	545,640	135,000	410,640	0	0	545,640
43	87/87	556,553	0	556,553	135,000	421,553	0	0	556,553
44	88/88	567,684	0	567,684	135,000	432,684	0	0	567,684
45	89/89	579,037	0	579,037	135,000	444,037	0	0	579,037
46	90/90	590,618	0	590,618	135,000	455,618	0	0	590,618
47	91/91	602,431	0	602,431	135,000	467,431	0	0	602,431
48	92/92	614,479	0	614,479	135,000	479,479	0	0	614,479
49	93/93	626,769	0	626,769	135,000	491,769	0	0	626,769
50	94/94	639,304	0	639,304	135,000	504,304	0	0	639,304
		<b>14,604,509</b>	<b>0</b>	<b>14,604,509</b>	<b>4,050,000</b>	<b>6,964,505</b>	<b>654,059</b>	<b>2,935,945</b>	<b>14,604,509</b>

\*IMPORTANT NOTE: For this plan to be financially sound, column (8) must be sufficient to provide the values in column (3).

Column (1): assumes 0.00% inflation in yrs 1-21, 2.00% thereafter.

Column (4): see "Expected Cash Flow".

Column (5): see "Summary of Retirement Plan Assets".

Column (6): see "Details of Tax Exempt Account".

Column (7): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".

# Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Expected Cash Flow

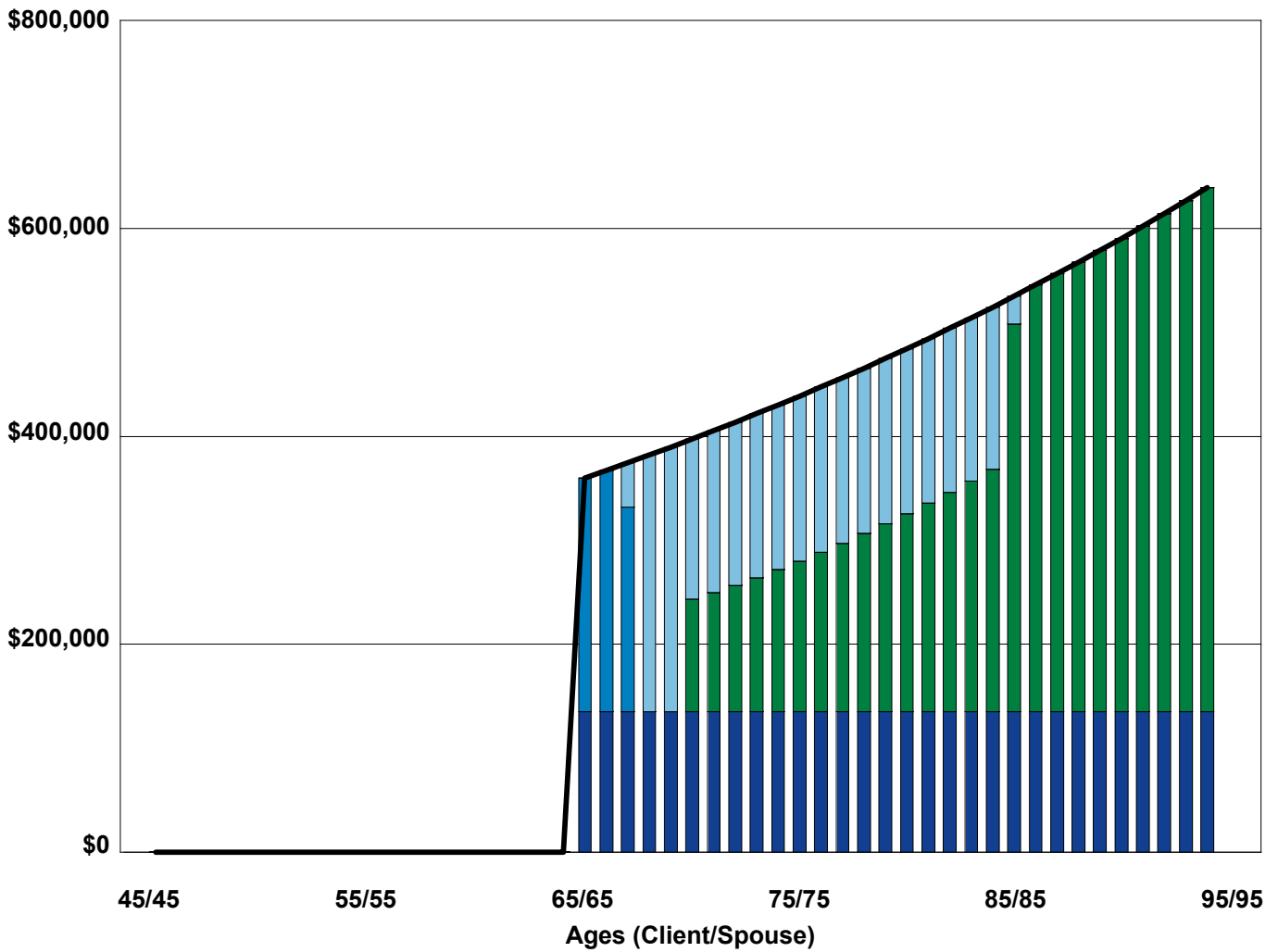
Year	M/F Ages	(1) 401(k) Look Alike Loans	(2) Total Expected After Tax Cash Flow
1	45/45	0	0
2	46/46	0	0
3	47/47	0	0
4	48/48	0	0
5	49/49	0	0
6	50/50	0	0
7	51/51	0	0
8	52/52	0	0
9	53/53	0	0
10	54/54	0	0
11	55/55	0	0
12	56/56	0	0
13	57/57	0	0
14	58/58	0	0
15	59/59	0	0
16	60/60	0	0
17	61/61	0	0
18	62/62	0	0
19	63/63	0	0
20	64/64	0	0
21	65/65	135,000	135,000
22	66/66	135,000	135,000
23	67/67	135,000	135,000
24	68/68	135,000	135,000
25	69/69	135,000	135,000
26	70/70	135,000	135,000
27	71/71	135,000	135,000
28	72/72	135,000	135,000
29	73/73	135,000	135,000
30	74/74	135,000	135,000
31	75/75	135,000	135,000
32	76/76	135,000	135,000
33	77/77	135,000	135,000
34	78/78	135,000	135,000
35	79/79	135,000	135,000
36	80/80	135,000	135,000
37	81/81	135,000	135,000
38	82/82	135,000	135,000
39	83/83	135,000	135,000
40	84/84	135,000	135,000
		<b>2,700,000</b>	<b>2,700,000</b>

Expected Cash Flow

Year	M/F Ages	(1) 401(k) Look Alike Loans	(2) Total Expected After Tax Cash Flow
41	85/85	135,000	135,000
42	86/86	135,000	135,000
43	87/87	135,000	135,000
44	88/88	135,000	135,000
45	89/89	135,000	135,000
46	90/90	135,000	135,000
47	91/91	135,000	135,000
48	92/92	135,000	135,000
49	93/93	135,000	135,000
50	94/94	135,000	135,000

4,050,000	4,050,000
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## Sources of Cash Flow 50 Year Analysis



- - After Tax Cash Flow Required
- - After Tax Cash Flow from Hypothetical Equity Assets
- - After Tax Cash Flow from Tax Exempt Assets
- - After Tax Income from Retirement Plan Assets
- - Expected After Tax Cash Flow

# Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Summary of Retirement Plan Assets

Year	M/F Ages	Pre-Retirement Income Tax Rate 45.00%				Retirement Income Tax Rate 45.00%		(7) Income Tax Due If Assets Are Liquidated	(8) Year End Value of Plan Assets If Liquidated	(9) Total After Tax Cash Flow from Retirement Plan Assets
		(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Retirement Plan Assets Deposits	(3) Total Required Minimum Distributions	(4) Total Beginning of Year Pre Tax Withdrawals	(5) Annualized Interest Accrued	(6) Year End Living Value of Retirement Plan Assets			
1	45/45	475,000	47,500	0	0	36,575	556,280	305,954	250,326	0
2	46/46	556,280	48,450	0	0	42,331	643,826	354,104	289,722	0
3	47/47	643,826	49,420	0	0	48,527	738,064	405,936	332,128	0
4	48/48	738,064	50,407	0	0	55,193	839,446	461,695	377,751	0
5	49/49	839,446	51,415	0	0	62,360	948,456	521,651	426,805	0
6	50/50	948,456	52,445	0	0	70,063	1,065,609	586,085	479,524	0
7	51/51	1,065,609	53,493	0	0	78,337	1,191,451	655,298	536,153	0
8	52/52	1,191,451	54,563	0	0	87,221	1,326,568	729,612	596,956	0
9	53/53	1,326,568	55,655	0	0	96,756	1,471,583	809,370	662,213	0
10	54/54	1,471,583	56,767	0	0	106,985	1,627,158	894,937	732,221	0
11	55/55	1,627,158	57,902	0	0	117,954	1,793,999	986,700	807,299	0
12	56/56	1,793,999	59,060	0	0	129,714	1,972,860	1,085,072	887,788	0
13	57/57	1,972,860	60,242	0	0	142,317	2,164,542	1,190,498	974,044	0
14	58/58	2,164,542	61,447	0	0	155,819	2,369,900	1,303,445	1,066,455	0
15	59/59	2,369,900	62,675	0	0	170,280	2,589,842	1,424,413	1,165,429	0
16	60/60	2,589,842	63,930	0	0	185,764	2,825,338	1,271,402	1,553,936	0
17	61/61	2,825,338	65,207	0	0	202,338	3,077,419	1,384,838	1,692,581	0
18	62/62	3,077,419	66,512	0	0	220,075	3,347,186	1,506,234	1,840,952	0
19	63/63	3,347,186	67,842	0	0	239,052	3,635,809	1,636,114	1,999,695	0
20	64/64	3,635,809	69,198	0	0	259,350	3,944,536	1,775,041	2,169,495	0
21	65/65	3,944,536	0	0	0	276,118	4,199,550	1,889,797	2,309,753	0
22	66/66	4,199,550	0	0	0	293,969	4,471,051	2,011,972	2,459,079	0
23	67/67	4,471,051	0	0	0	312,974	4,760,105	2,142,048	2,618,057	0
24	68/68	4,760,105	0	0	0	332,207	5,067,846	2,280,531	2,787,315	0
25	69/69	5,067,846	0	0	0	354,749	5,395,482	2,427,967	2,967,515	0
26	70/70	5,395,482	0	196,915	196,915	363,900	5,534,655	2,490,595	3,044,060	108,303
27	71/71	5,534,655	0	208,855	208,855	372,806	5,670,113	2,551,551	3,118,562	114,870
28	72/72	5,670,113	0	221,489	221,489	381,404	5,800,878	2,610,395	3,190,483	121,819
29	73/73	5,800,878	0	234,854	234,854	389,622	5,925,867	2,666,640	3,259,227	129,170
30	74/74	5,925,867	0	248,986	248,986	397,382	6,043,891	2,719,751	3,324,140	136,942
31	75/75	6,043,891	0	263,925	263,925	404,598	6,153,641	2,769,138	3,384,503	145,159
32	76/76	6,153,641	0	279,711	279,711	411,175	6,253,680	2,814,156	3,439,524	153,842
33	77/77	6,253,680	0	294,985	294,985	417,109	6,343,925	2,854,767	3,489,158	162,242
34	78/78	6,343,925	0	312,508	312,508	422,199	6,421,348	2,889,607	3,531,741	171,880
35	79/79	6,421,348	0	329,300	329,300	426,443	6,485,899	2,918,655	3,567,244	181,115
36	80/80	6,485,899	0	346,839	346,839	429,734	6,535,950	2,941,178	3,594,772	190,762
37	81/81	6,535,950	0	365,136	365,136	431,957	6,569,757	2,956,390	3,613,367	200,825
38	82/82	6,569,757	0	384,196	384,196	432,989	6,585,458	2,963,457	3,622,001	211,308
39	83/83	6,585,458	0	404,016	404,016	432,701	6,581,072	2,961,483	3,619,589	222,209
40	84/84	6,581,072	0	424,585	424,585	430,954	6,554,504	2,949,527	3,604,977	233,522

\*Defined Contribution Plan Assets (Tony Jamison); Defined Contribution Plan Assets (Allison Jamison).

Column (7) illustrates the deferred income tax still due on retirement plan assets, including a 10.0% penalty tax prior to age 59 1/2.

# Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Summary of Retirement Plan Assets

Year	M/F Ages	Pre-Retirement Income Tax Rate 45.00%				Retirement Income Tax Rate 45.00%		(7) Income Tax Due If Assets Are Liquidated	(8) Year End Value of Plan Assets If Liquidated	(9) Total After Tax Cash Flow from Retirement Plan Assets
		(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Retirement Plan Assets Deposits	(3) Total Required Minimum Distributions	(4) Total Beginning of Year Pre Tax Withdrawals	(5) Annualized Interest Accrued	(6) Year End Living Value of Retirement Plan Assets			
41	85/85	6,554,504	0	442,872	678,221	411,340	6,256,184	2,815,282	3,440,902	373,022
42	86/86	6,256,184	0	443,701	746,619	385,670	5,865,759	2,639,591	3,226,168	410,640
43	87/87	5,865,759	0	437,743	766,459	356,951	5,428,970	2,443,037	2,985,933	421,553
44	88/88	5,428,970	0	427,478	786,698	324,959	4,942,395	2,224,077	2,718,318	432,684
45	89/89	4,942,395	0	411,866	807,339	289,454	4,402,387	1,981,074	2,421,313	444,037
46	90/90	4,402,387	0	386,175	828,397	250,179	3,805,048	1,712,272	2,092,776	455,618
47	91/91	3,805,048	0	352,319	849,874	206,862	3,146,226	1,415,802	1,730,424	467,431
48	92/92	3,146,226	0	308,453	871,780	159,211	2,421,489	1,089,670	1,331,819	479,479
49	93/93	2,421,489	0	252,239	894,126	106,915	1,626,107	731,748	894,359	491,769
50	94/94	1,626,107	0	178,693	916,916	49,643	755,040	339,768	415,272	504,304

\*Defined Contribution Plan Assets (Tony Jamison); Defined Contribution Plan Assets (Allison Jamison).

Column (7) illustrates the deferred income tax still due on retirement plan assets, including a 10.0% penalty tax prior to age 59 1/2.

# Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	(2) Year End Value of Tax Exempt Assets	(3) Year End Value of Equity Assets	(4) Total Liquid Assets
1	45/45	556,280	385,091	702,251	1,643,622
2	46/46	643,826	395,454	721,756	1,761,036
3	47/47	738,064	406,096	750,997	1,895,157
4	48/48	839,446	417,024	786,207	2,042,677
5	49/49	948,456	428,246	825,526	2,202,228
6	50/50	1,065,609	439,770	868,068	2,373,447
7	51/51	1,191,451	451,604	913,442	2,556,497
8	52/52	1,326,568	463,757	961,515	2,751,840
9	53/53	1,471,583	476,237	1,012,282	2,960,102
10	54/54	1,627,158	489,052	1,065,813	3,182,023
11	55/55	1,793,999	502,213	1,122,218	3,418,430
12	56/56	1,972,860	515,727	1,181,629	3,670,216
13	57/57	2,164,542	529,605	1,244,196	3,938,343
14	58/58	2,369,900	543,857	1,310,083	4,223,840
15	59/59	2,589,842	558,492	1,379,462	4,527,796
16	60/60	2,825,338	573,521	1,452,516	4,851,375
17	61/61	3,077,419	588,955	1,529,440	5,195,814
18	62/62	3,347,186	604,804	1,610,437	5,562,427
19	63/63	3,635,809	621,079	1,695,725	5,952,613
20	64/64	3,944,536	637,792	1,785,530	6,367,858
21	65/65	4,199,550	423,900	1,880,091	6,503,541
22	66/66	4,471,051	196,859	1,979,658	6,647,568
23	67/67	4,760,105	0	2,041,062	6,801,167
24	68/68	5,067,846	0	1,886,999	6,954,845
25	69/69	5,395,482	0	1,716,330	7,111,812
26	70/70	5,534,655	0	1,643,913	7,178,568
27	71/71	5,670,113	0	1,566,092	7,236,205
28	72/72	5,800,878	0	1,482,827	7,283,705
29	73/73	5,925,867	0	1,394,089	7,319,956
30	74/74	6,043,891	0	1,299,858	7,343,749
31	75/75	6,153,641	0	1,200,137	7,353,778
32	76/76	6,253,680	0	1,094,943	7,348,623
33	77/77	6,343,925	0	983,493	7,327,418
34	78/78	6,421,348	0	866,583	7,287,931
35	79/79	6,485,899	0	743,292	7,229,191
36	80/80	6,535,950	0	613,518	7,149,468
37	81/81	6,569,757	0	477,154	7,046,911
38	82/82	6,585,458	0	334,086	6,919,544
39	83/83	6,581,072	0	184,189	6,765,261
40	84/84	6,554,504	0	27,322	6,581,826

## Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	+	(2) Year End Value of Tax Exempt Assets	+	(3) Year End Value of Equity Assets	=	(4) Total Liquid Assets
41	85/85	6,256,184		0		0		6,256,184
42	86/86	5,865,759		0		0		5,865,759
43	87/87	5,428,970		0		0		5,428,970
44	88/88	4,942,395		0		0		4,942,395
45	89/89	4,402,387		0		0		4,402,387
46	90/90	3,805,048		0		0		3,805,048
47	91/91	3,146,226		0		0		3,146,226
48	92/92	2,421,489		0		0		2,421,489
49	93/93	1,626,107		0		0		1,626,107
50	94/94	755,040		0		0		755,040



# Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (3.00% Growth)	+	(2) Personal Property (-5.00% Growth)	+	(3) Vacation Home (4.00% Growth)	=	(4) Total Illiquid Assets
1	45/45	772,500		380,000		416,000		1,568,500
2	46/46	795,675		361,000		432,640		1,589,315
3	47/47	819,545		342,950		449,946		1,612,441
4	48/48	844,132		325,803		467,943		1,637,878
5	49/49	869,456		309,512		486,661		1,665,629
6	50/50	895,539		294,037		506,128		1,695,704
7	51/51	922,405		279,335		526,373		1,728,113
8	52/52	950,078		265,368		547,428		1,762,874
9	53/53	978,580		252,100		569,325		1,800,005
10	54/54	1,007,937		239,495		592,098		1,839,530
11	55/55	1,038,175		227,520		615,782		1,881,477
12	56/56	1,069,321		216,144		640,413		1,925,878
13	57/57	1,101,400		205,337		666,029		1,972,766
14	58/58	1,134,442		195,070		692,671		2,022,183
15	59/59	1,168,476		185,316		720,377		2,074,169
16	60/60	1,203,530		176,051		749,193		2,128,774
17	61/61	1,239,636		167,248		779,160		2,186,044
18	62/62	1,276,825		158,886		810,327		2,246,038
19	63/63	1,315,130		150,941		842,740		2,308,811
20	64/64	1,354,583		143,394		876,449		2,374,426
21	65/65	1,395,221		136,225		911,507		2,442,953
22	66/66	1,437,078		129,413		947,968		2,514,459
23	67/67	1,480,190		122,943		985,886		2,589,019
24	68/68	1,524,596		116,796		1,025,322		2,666,714
25	69/69	1,570,333		110,956		1,066,335		2,747,624
26	70/70	1,617,443		105,408		1,108,988		2,831,839
27	71/71	1,665,967		100,138		1,153,347		2,919,452
28	72/72	1,715,946		95,131		1,199,481		3,010,558
29	73/73	1,767,424		90,374		1,247,461		3,105,259
30	74/74	1,820,447		85,856		1,297,359		3,203,662
31	75/75	1,875,060		81,563		1,349,253		3,305,876
32	76/76	1,931,312		77,485		1,403,224		3,412,021
33	77/77	1,989,251		73,610		1,459,352		3,522,213
34	78/78	2,048,929		69,930		1,517,727		3,636,586
35	79/79	2,110,397		66,433		1,578,436		3,755,266
36	80/80	2,173,709		63,112		1,641,573		3,878,394
37	81/81	2,238,920		59,956		1,707,236		4,006,112
38	82/82	2,306,088		56,958		1,775,525		4,138,571
39	83/83	2,375,270		54,110		1,846,546		4,275,926
40	84/84	2,446,528		51,405		1,920,408		4,418,341

## Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (3.00% Growth)	+	(2) Personal Property (-5.00% Growth)	+	(3) Vacation Home (4.00% Growth)	=	(4) Total Illiquid Assets
41	85/85	2,519,924		48,835		1,997,225		4,565,984
42	86/86	2,595,522		46,393		2,077,114		4,719,029
43	87/87	2,673,388		44,073		2,160,198		4,877,659
44	88/88	2,753,589		41,870		2,246,606		5,042,065
45	89/89	2,836,197		39,776		2,336,470		5,212,443
46	90/90	2,921,283		37,787		2,429,929		5,388,999
47	91/91	3,008,921		35,898		2,527,126		5,571,945
48	92/92	3,099,189		34,103		2,628,211		5,761,503
49	93/93	3,192,165		32,398		2,733,340		5,957,903
50	94/94	3,287,930		30,778		2,842,673		6,161,381

# Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Taxable Retirement Plan Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Equity Assets	(6) Year End Hypothetical Net Worth
1	45/45	958,358	0	250,326	385,091	702,251	2,296,026
2	46/46	994,637	0	289,722	395,454	721,756	2,401,569
3	47/47	1,033,856	0	332,128	406,096	750,997	2,523,077
4	48/48	1,076,043	0	377,751	417,024	786,207	2,657,025
5	49/49	1,121,225	0	426,805	428,246	825,526	2,801,802
6	50/50	1,169,442	0	479,524	439,770	868,068	2,956,804
7	51/51	1,220,732	0	536,153	451,604	913,442	3,121,931
8	52/52	1,275,143	0	596,956	463,757	961,515	3,297,371
9	53/53	1,332,725	33,067	662,213	476,237	1,012,282	3,516,524
10	54/54	1,393,534	75,243	732,221	489,052	1,065,813	3,755,863
11	55/55	1,457,632	120,489	807,299	502,213	1,122,218	4,009,851
12	56/56	1,525,086	169,019	887,788	515,727	1,181,629	4,279,249
13	57/57	1,595,967	226,229	974,044	529,605	1,244,196	4,570,041
14	58/58	1,670,355	278,686	1,066,455	543,857	1,310,083	4,869,436
15	59/59	1,748,328	336,020	1,165,429	558,492	1,379,462	5,187,731
16	60/60	1,829,980	398,442	1,553,936	573,521	1,452,516	5,808,395
17	61/61	1,915,398	466,433	1,692,581	588,955	1,529,440	6,192,807
18	62/62	2,004,687	540,621	1,840,952	604,804	1,610,437	6,601,501
19	63/63	2,097,949	621,754	1,999,695	621,079	1,695,725	7,036,202
20	64/64	2,195,294	710,137	2,169,495	637,792	1,785,530	7,498,248
21	65/65	2,296,845	1,024,244	2,309,753	423,900	1,880,091	7,934,833
22	66/66	2,402,720	978,600	2,459,079	196,859	1,979,658	8,016,916
23	67/67	2,513,049	941,075	2,618,057	0	2,041,062	8,113,243
24	68/68	2,627,971	904,283	2,787,315	0	1,886,999	8,206,568
25	69/69	2,747,624	868,419	2,967,515	0	1,716,330	8,299,888
26	70/70	2,831,839	833,702	3,044,060	0	1,643,913	8,353,514
27	71/71	2,919,452	800,880	3,118,562	0	1,566,092	8,404,986
28	72/72	3,010,558	770,454	3,190,483	0	1,482,827	8,454,322
29	73/73	3,105,259	743,023	3,259,227	0	1,394,089	8,501,598
30	74/74	3,203,662	719,306	3,324,140	0	1,299,858	8,546,966
31	75/75	3,305,876	700,178	3,384,503	0	1,200,137	8,590,694
32	76/76	3,412,021	685,005	3,439,524	0	1,094,943	8,631,493
33	77/77	3,522,213	674,286	3,489,158	0	983,493	8,669,150
34	78/78	3,636,586	668,548	3,531,741	0	866,583	8,703,458
35	79/79	3,755,266	668,361	3,567,244	0	743,292	8,734,163
36	80/80	3,878,394	674,302	3,594,772	0	613,518	8,760,986
37	81/81	4,006,112	686,843	3,613,367	0	477,154	8,783,476
38	82/82	4,138,571	706,570	3,622,001	0	334,086	8,801,228
39	83/83	4,275,926	734,062	3,619,589	0	184,189	8,813,766
40	84/84	4,418,341	769,800	3,604,977	0	27,322	8,820,440

Column (6) has been reduced by income tax due if tax deferred assets are liquidated.

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

# Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	+	(2) Year End Value of Life Insurance Assets	+	(3) Year End Value of Taxable Retirement Plan Assets	+	(4) Year End Value of Tax Exempt Assets	+	(5) Year End Value of Equity Assets	=	(6) Year End Hypothetical Net Worth
41	85/85	4,565,984		813,613		3,440,902		0		0		8,820,499
42	86/86	4,719,029		865,773		3,226,168		0		0		8,810,970
43	87/87	4,877,659		926,198		2,985,933		0		0		8,789,790
44	88/88	5,042,065		994,140		2,718,318		0		0		8,754,523
45	89/89	5,212,443		1,068,785		2,421,313		0		0		8,702,541
46	90/90	5,388,999		1,148,748		2,092,776		0		0		8,630,523
47	91/91	5,571,945		1,248,142		1,730,424		0		0		8,550,511
48	92/92	5,761,503		1,373,473		1,331,819		0		0		8,466,795
49	93/93	5,957,903		1,533,846		894,359		0		0		8,386,108
50	94/94	6,161,381		1,741,163		415,272		0		0		8,317,816

Column (6) has been reduced by income tax due if tax deferred assets are liquidated.

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# Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
1	45/45	4,699,090	194,698	4,504,392	0	4,504,392
2	46/46	4,845,377	225,339	4,620,038	0	4,620,038
3	47/47	5,015,058	258,322	4,756,736	0	4,756,736
4	48/48	5,205,452	293,806	4,911,646	0	4,911,646
5	49/49	5,415,780	331,959	5,083,821	0	5,083,821
6	50/50	5,646,330	372,963	5,273,367	0	5,273,367
7	51/51	5,897,773	417,007	5,480,766	0	5,480,766
8	52/52	6,175,111	464,299	5,710,812	0	5,710,812
9	53/53	6,471,092	515,054	5,956,038	0	5,956,038
10	54/54	6,786,722	569,505	6,217,217	0	6,217,217
11	55/55	7,123,218	627,899	6,495,319	0	6,495,319
12	56/56	7,481,713	690,502	6,791,211	0	6,791,211
13	57/57	7,868,676	757,589	7,111,087	0	7,111,087
14	58/58	8,281,018	829,465	7,451,553	0	7,451,553
15	59/59	8,720,281	906,445	7,813,836	0	7,813,836
16	60/60	9,187,934	988,869	8,199,065	0	8,199,065
17	61/61	9,685,782	1,077,096	8,608,686	0	8,608,686
18	62/62	10,215,872	1,171,515	9,044,357	0	9,044,357
19	63/63	10,780,453	1,272,533	9,507,920	0	9,507,920
20	64/64	11,381,426	1,380,587	10,000,839	0	10,000,839
21	65/65	11,932,767	1,469,843	10,462,924	0	10,462,924
22	66/66	12,137,025	1,564,868	10,572,157	0	10,572,157
23	67/67	10,765,647	1,666,037	9,099,610	0	9,099,610
24	68/68	11,003,045	1,773,746	9,229,299	0	9,229,299
25	69/69	11,247,440	1,888,419	9,359,021	0	9,359,021
26	70/70	11,365,116	1,937,129	9,427,987	0	9,427,987
27	71/71	11,439,396	1,984,540	9,454,856	0	9,454,856
28	72/72	11,501,559	2,030,307	9,471,252	0	9,471,252
29	73/73	11,550,346	2,074,054	9,476,292	0	9,476,292
30	74/74	11,584,434	2,115,362	9,469,072	0	9,469,072
31	75/75	11,602,453	2,153,774	9,448,679	0	9,448,679
32	76/76	11,704,979	2,188,788	9,516,191	0	9,516,191
33	77/77	11,801,053	2,220,374	9,580,679	0	9,580,679
34	78/78	11,889,172	2,247,472	9,641,700	0	9,641,700
35	79/79	11,969,138	2,270,065	9,699,073	0	9,699,073
36	80/80	12,040,013	2,287,583	9,752,430	0	9,752,430
37	81/81	12,100,636	2,299,415	9,801,221	0	9,801,221
38	82/82	12,149,851	2,304,911	9,844,940	0	9,844,940
39	83/83	12,186,369	2,303,375	9,882,994	0	9,882,994
40	84/84	12,208,682	2,294,077	9,914,605	0	9,914,605

\*Net of cash flow provided

\*\*See Transfer Tax Details report for details.

This page may include non-guaranteed life insurance values. If so, actual results are likely to vary. This page is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

### 40 Year Summary

Total Estate Assets	\$ 12,208,682
Wealth Transferred to Heirs	\$ 9,914,605

# Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
41	85/85	12,103,785	2,189,664	9,914,121	0	9,914,121
42	86/86	11,949,627	2,053,016	9,896,611	0	9,896,611
43	87/87	11,764,791	1,900,140	9,864,651	0	9,864,651
44	88/88	11,545,331	1,729,839	9,815,492	0	9,815,492
45	89/89	11,287,016	1,540,835	9,746,181	0	9,746,181
46	90/90	10,984,780	1,331,767	9,653,013	0	9,653,013
47	91/91	10,512,929	1,101,179	9,411,750	0	9,411,750
48	92/92	9,993,066	847,521	9,145,545	0	9,145,545
49	93/93	9,428,145	569,137	8,859,008	0	8,859,008
50	94/94	8,823,210	264,264	8,558,946	0	8,558,946

\*Net of cash flow provided

\*\*See Transfer Tax Details report for details.

This page may include non-guaranteed life insurance values. If so, actual results are likely to vary. This page is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

### Summary at Life Expectancy (Year 45)

Total Estate Assets	\$ 11,287,016
Wealth Transferred to Heirs	\$ 9,746,181

# Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Estate Assets Details

Year	M/F Ages	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) 401(k) Look Alike Death Benefit	=	(4) Total Estate Assets
1	45/45	1,643,622		958,358		2,097,110		4,699,090
2	46/46	1,761,036		994,637		2,089,704		4,845,377
3	47/47	1,895,157		1,033,856		2,086,045		5,015,058
4	48/48	2,042,677		1,076,043		2,086,732		5,205,452
5	49/49	2,202,228		1,121,225		2,092,327		5,415,780
6	50/50	2,373,447		1,169,442		2,103,441		5,646,330
7	51/51	2,556,497		1,220,732		2,120,544		5,897,773
8	52/52	2,751,840		1,275,143		2,148,128		6,175,111
9	53/53	2,960,102		1,332,725		2,178,265		6,471,092
10	54/54	3,182,023		1,393,534		2,211,165		6,786,722
11	55/55	3,418,430		1,457,632		2,247,156		7,123,218
12	56/56	3,670,216		1,525,086		2,286,411		7,481,713
13	57/57	3,938,343		1,595,967		2,334,366		7,868,676
14	58/58	4,223,840		1,670,355		2,386,823		8,281,018
15	59/59	4,527,796		1,748,328		2,444,157		8,720,281
16	60/60	4,851,375		1,829,980		2,506,579		9,187,934
17	61/61	5,195,814		1,915,398		2,574,570		9,685,782
18	62/62	5,562,427		2,004,687		2,648,758		10,215,872
19	63/63	5,952,613		2,097,949		2,729,891		10,780,453
20	64/64	6,367,858		2,195,294		2,818,274		11,381,426
21	65/65	6,503,541		2,296,845		3,132,381		11,932,767
22	66/66	6,647,568		2,402,720		3,086,737		12,137,025
23	67/67	6,801,167		2,513,049		1,451,431		10,765,647
24	68/68	6,954,845		2,627,971		1,420,229		11,003,045
25	69/69	7,111,812		2,747,624		1,388,004		11,247,440
26	70/70	7,178,568		2,831,839		1,354,709		11,365,116
27	71/71	7,236,205		2,919,452		1,283,739		11,439,396
28	72/72	7,283,705		3,010,558		1,207,296		11,501,559
29	73/73	7,319,956		3,105,259		1,125,131		11,550,346
30	74/74	7,343,749		3,203,662		1,037,023		11,584,434
31	75/75	7,353,778		3,305,876		942,799		11,602,453
32	76/76	7,348,623		3,412,021		944,335		11,704,979
33	77/77	7,327,418		3,522,213		951,422		11,801,053
34	78/78	7,287,931		3,636,586		964,655		11,889,172
35	79/79	7,229,191		3,755,266		984,681		11,969,138
36	80/80	7,149,468		3,878,394		1,012,151		12,040,013
37	81/81	7,046,911		4,006,112		1,047,613		12,100,636
38	82/82	6,919,544		4,138,571		1,091,736		12,149,851
39	83/83	6,765,261		4,275,926		1,145,182		12,186,369
40	84/84	6,581,826		4,418,341		1,208,515		12,208,682

\*Including tax exempt assets, hypothetical equity assets, and retirement plan assets.

\*\*Net of any liabilities.

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

# Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Estate Assets Details

Year	M/F Ages	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) 401(k) Look Alike Death Benefit	=	(4) Total Estate Assets
41	85/85	6,256,184		4,565,984		1,281,617		12,103,785
42	86/86	5,865,759		4,719,029		1,364,839		11,949,627
43	87/87	5,428,970		4,877,659		1,458,162		11,764,791
44	88/88	4,942,395		5,042,065		1,560,871		11,545,331
45	89/89	4,402,387		5,212,443		1,672,186		11,287,016
46	90/90	3,805,048		5,388,999		1,790,733		10,984,780
47	91/91	3,146,226		5,571,945		1,794,758		10,512,929
48	92/92	2,421,489		5,761,503		1,810,074		9,993,066
49	93/93	1,626,107		5,957,903		1,844,135		9,428,145
50	94/94	755,040		6,161,381		1,906,789		8,823,210

\*Including tax exempt assets, hypothetical equity assets, and retirement plan assets.

\*\*Net of any liabilities.

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.



# Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Transfer Tax Details

Year	M/F Ages	(1) Total Estate Assets	(2) Taxable Estate	(3) Remaining Available Unified Credit Equivalent*	(4) Federal Estate Tax	(5) Income Tax on Retirement Plan Assets	(6) Total Transfer Taxes (4)+(5)
1	45/45	4,699,090	4,699,090	22,800,000	0	194,698	194,698
2	46/46	4,845,377	4,845,377	23,480,000	0	225,339	225,339
3	47/47	5,015,058	5,015,058	24,180,000	0	258,322	258,322
4	48/48	5,205,452	5,205,452	24,920,000	0	293,806	293,806
5	49/49	5,415,780	5,415,780	25,660,000	0	331,959	331,959
6	50/50	5,646,330	5,646,330	26,440,000	0	372,963	372,963
7	51/51	5,897,773	5,897,773	27,220,000	0	417,007	417,007
8	52/52	6,175,111	6,175,111	14,200,000	0	464,299	464,299
9	53/53	6,471,092	6,471,092	14,620,000	0	515,054	515,054
10	54/54	6,786,722	6,786,722	15,060,000	0	569,505	569,505
11	55/55	7,123,218	7,123,218	15,520,000	0	627,899	627,899
12	56/56	7,481,713	7,481,713	15,980,000	0	690,502	690,502
13	57/57	7,868,676	7,868,676	16,460,000	0	757,589	757,589
14	58/58	8,281,018	8,281,018	16,960,000	0	829,465	829,465
15	59/59	8,720,281	8,720,281	17,460,000	0	906,445	906,445
16	60/60	9,187,934	9,187,934	17,980,000	0	988,869	988,869
17	61/61	9,685,782	9,685,782	18,520,000	0	1,077,096	1,077,096
18	62/62	10,215,872	10,215,872	19,080,000	0	1,171,515	1,171,515
19	63/63	10,780,453	10,780,453	19,660,000	0	1,272,533	1,272,533
20	64/64	11,381,426	11,381,426	20,240,000	0	1,380,587	1,380,587
21	65/65	11,932,767	11,932,767	20,840,000	0	1,469,843	1,469,843
22	66/66	12,137,025	12,137,025	21,480,000	0	1,564,868	1,564,868
23	67/67	10,765,647	10,765,647	22,120,000	0	1,666,037	1,666,037
24	68/68	11,003,045	11,003,045	22,780,000	0	1,773,746	1,773,746
25	69/69	11,247,440	11,247,440	23,460,000	0	1,888,419	1,888,419
26	70/70	11,365,116	11,365,116	24,180,000	0	1,937,129	1,937,129
27	71/71	11,439,396	11,439,396	24,900,000	0	1,984,540	1,984,540
28	72/72	11,501,559	11,501,559	25,640,000	0	2,030,307	2,030,307
29	73/73	11,550,346	11,550,346	26,420,000	0	2,074,054	2,074,054
30	74/74	11,584,434	11,584,434	27,200,000	0	2,115,362	2,115,362
31	75/75	11,602,453	11,602,453	28,020,000	0	2,153,774	2,153,774
32	76/76	11,704,979	11,704,979	28,860,000	0	2,188,788	2,188,788
33	77/77	11,801,053	11,801,053	29,720,000	0	2,220,374	2,220,374
34	78/78	11,889,172	11,889,172	30,620,000	0	2,247,472	2,247,472
35	79/79	11,969,138	11,969,138	31,540,000	0	2,270,065	2,270,065
36	80/80	12,040,013	12,040,013	32,480,000	0	2,287,583	2,287,583
37	81/81	12,100,636	12,100,636	33,460,000	0	2,299,415	2,299,415
38	82/82	12,149,851	12,149,851	34,460,000	0	2,304,911	2,304,911
39	83/83	12,186,369	12,186,369	35,500,000	0	2,303,375	2,303,375
40	84/84	12,208,682	12,208,682	36,560,000	0	2,294,077	2,294,077

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

\*Unified Credit Equivalent is indexed for inflation at 3.00%.

Column (4) assumes half the amount shown in column (3) is transferred to a credit shelter trust by the first spouse to die.

# Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

## Transfer Tax Details

Year	M/F Ages	(1) Total Estate Assets	(2) Taxable Estate	(3) Remaining Available Unified Credit Equivalent*	(4) Federal Estate Tax	(5) Income Tax on Retirement Plan Assets	(6) Total Transfer Taxes (4)+(5)
41	85/85	12,103,785	12,103,785	37,660,000	0	2,189,664	2,189,664
42	86/86	11,949,627	11,949,627	38,780,000	0	2,053,016	2,053,016
43	87/87	11,764,791	11,764,791	39,960,000	0	1,900,140	1,900,140
44	88/88	11,545,331	11,545,331	41,140,000	0	1,729,839	1,729,839
45	89/89	11,287,016	11,287,016	42,380,000	0	1,540,835	1,540,835
46	90/90	10,984,780	10,984,780	43,660,000	0	1,331,767	1,331,767
47	91/91	10,512,929	10,512,929	44,960,000	0	1,101,179	1,101,179
48	92/92	9,993,066	9,993,066	46,320,000	0	847,521	847,521
49	93/93	9,428,145	9,428,145	47,700,000	0	569,137	569,137
50	94/94	8,823,210	8,823,210	49,140,000	0	264,264	264,264

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

\*Unified Credit Equivalent is indexed for inflation at 3.00%.

Column (4) assumes half the amount shown in column (3) is transferred to a credit shelter trust by the first spouse to die.