

Retirement Planning Options

For: Tony and Allison Jamison



Presented By: _____

[Licensed User's Name Appears Here]

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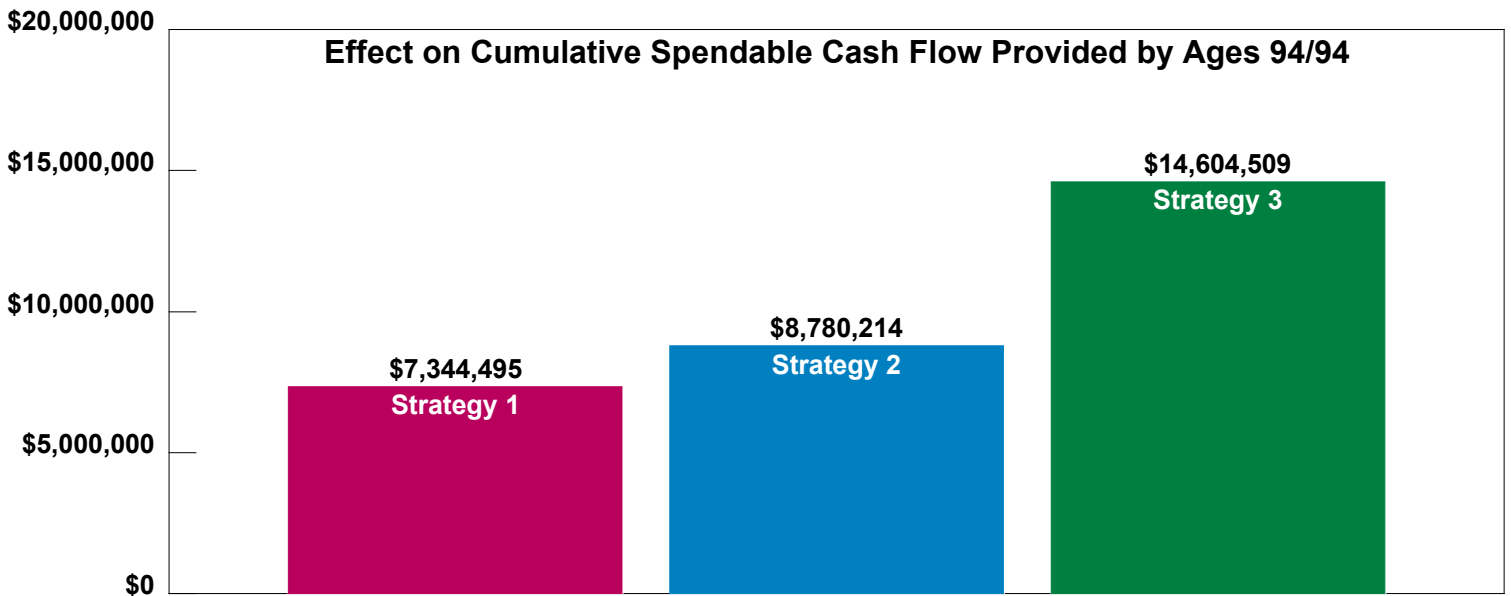
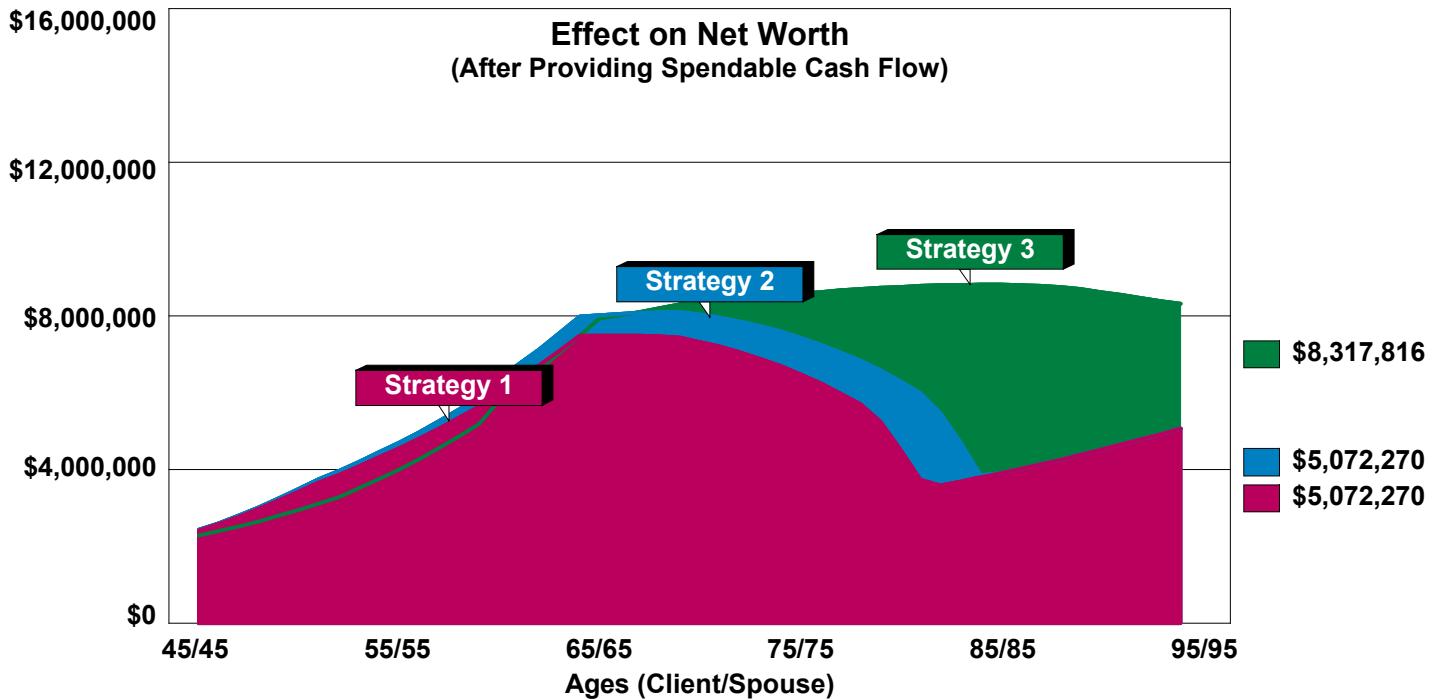
Financial Analysis: Strategy 1 vs. Strategy 2 vs. Strategy 3

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



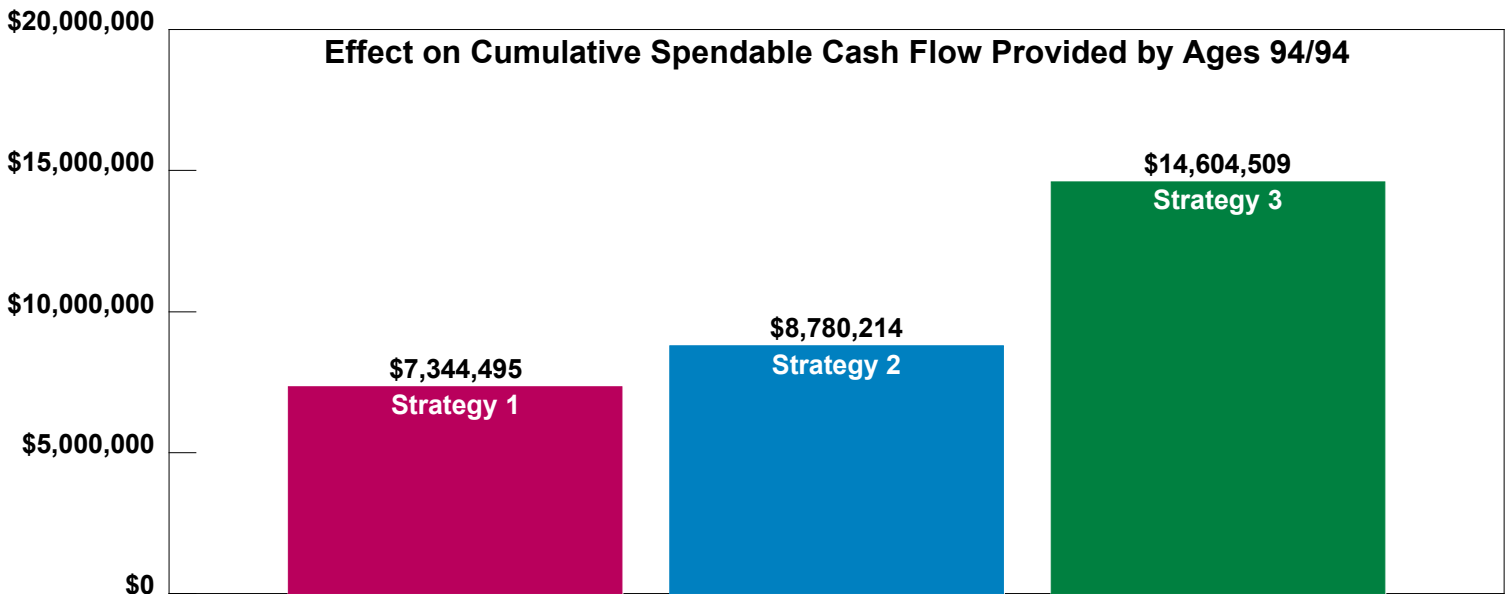
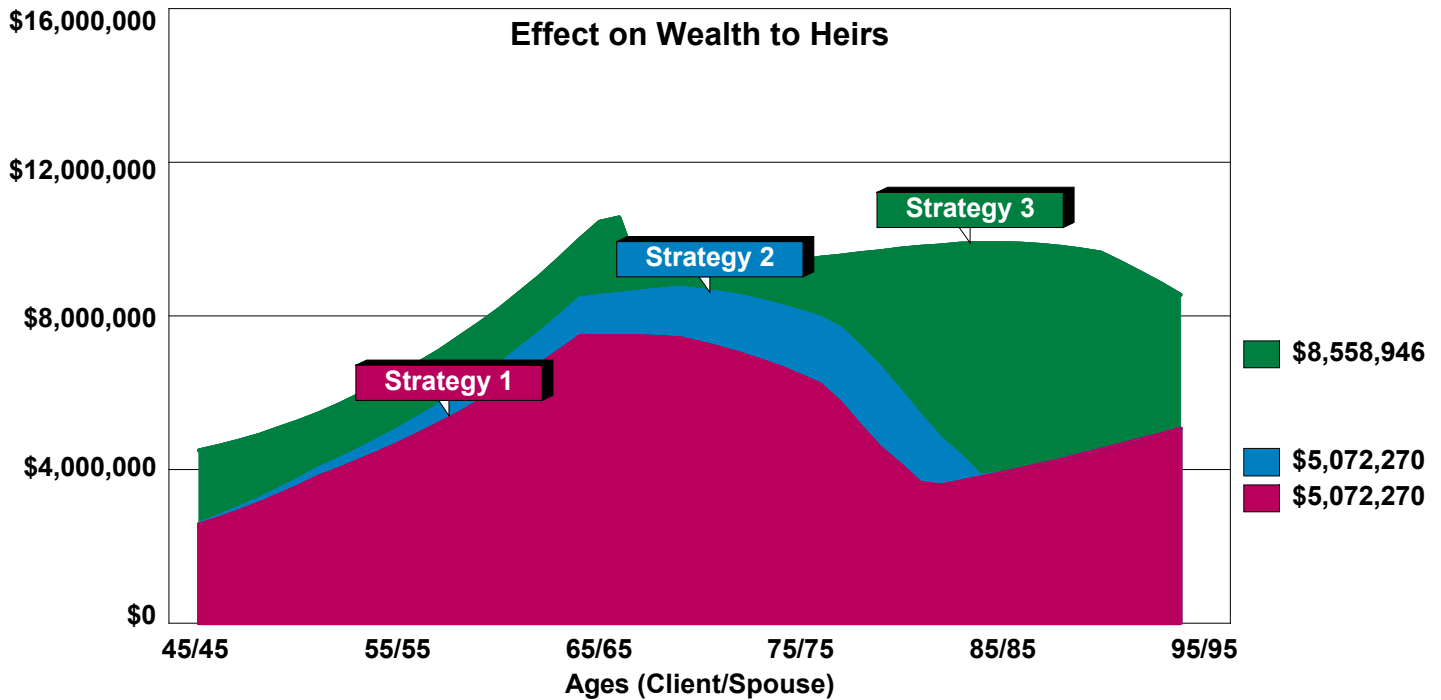
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

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

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Comparison of Alternatives



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
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

Financial Analysis: No 401(k) Look-Alike

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

Retirement Plan Assets: Minimum Distribution, Unless More Is Needed
Cash Flow Funding: 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%

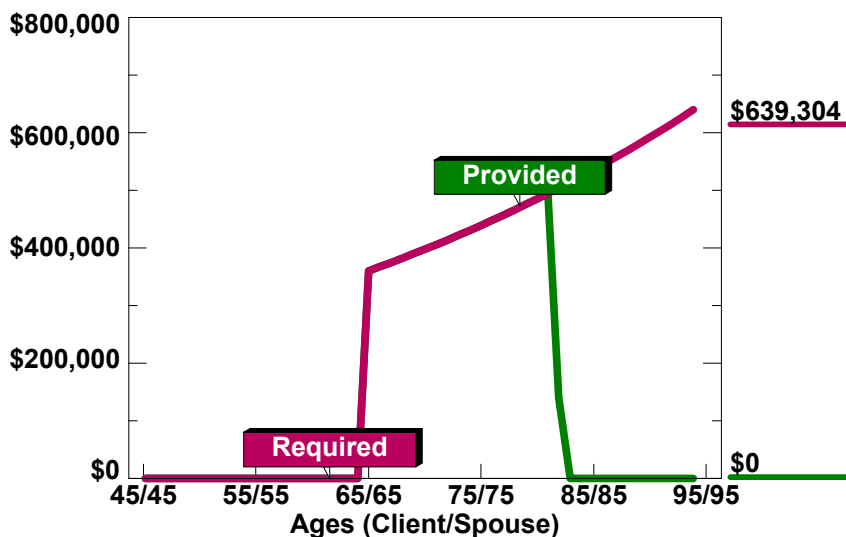
Analysis of After Tax Cash Flow Requirements

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*

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

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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

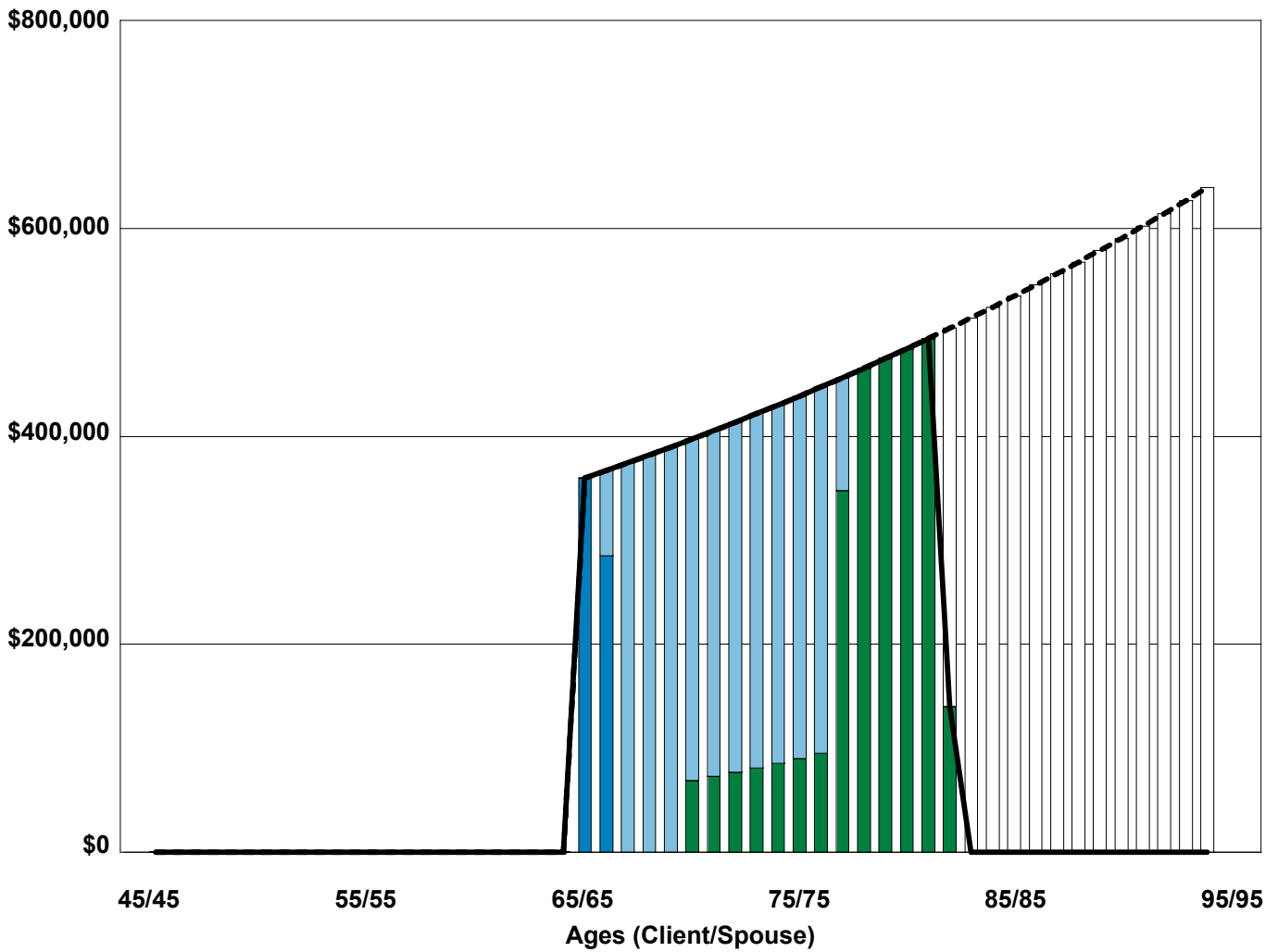
Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided			
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required*	(3) Total After Tax Cash Flow Required*	(4) Total After Tax Cash Flow from Retirement Plan Assets	(5) After Tax Cash Flow from Tax Exempt Account	(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

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For: Tony Jamison & Allison Jamison

Cash Flow Shortfall

Year	M/F Ages	(1) After Tax Spendable Cash Flow Required	(2) Total After Tax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
1	45/45	0	0	0
2	46/46	0	0	0
3	47/47	0	0	0
4	48/48	0	0	0
5	49/49	0	0	0
6	50/50	0	0	0
7	51/51	0	0	0
8	52/52	0	0	0
9	53/53	0	0	0
10	54/54	0	0	0
11	55/55	0	0	0
12	56/56	0	0	0
13	57/57	0	0	0
14	58/58	0	0	0
15	59/59	0	0	0
16	60/60	0	0	0
17	61/61	0	0	0
18	62/62	0	0	0
19	63/63	0	0	0
20	64/64	0	0	0
21	65/65	360,000	360,000	0
22	66/66	367,200	367,200	0
23	67/67	374,544	374,544	0
24	68/68	382,035	382,035	0
25	69/69	389,676	389,676	0
26	70/70	397,469	397,469	0
27	71/71	405,418	405,418	0
28	72/72	413,527	413,527	0
29	73/73	421,797	421,797	0
30	74/74	430,233	430,233	0
31	75/75	438,838	438,838	0
32	76/76	447,615	447,615	0
33	77/77	456,567	456,567	0
34	78/78	465,698	465,698	0
35	79/79	475,012	475,012	0
36	80/80	484,513	484,513	0
37	81/81	494,203	494,203	0
38	82/82	504,087	140,150	363,937
39	83/83	514,169	0	514,169
40	84/84	524,452	0	524,452
		8,747,053	7,344,495	1,402,558

Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Cash Flow Shortfall

Year	M/F Ages	(1) After Tax Spendable Cash Flow Required	(2) Total After Tax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
41	85/85	534,941	0	534,941
42	86/86	545,640	0	545,640
43	87/87	556,553	0	556,553
44	88/88	567,684	0	567,684
45	89/89	579,037	0	579,037
46	90/90	590,618	0	590,618
47	91/91	602,431	0	602,431
48	92/92	614,479	0	614,479
49	93/93	626,769	0	626,769
50	94/94	639,304	0	639,304

14,604,509	7,344,495	7,260,014
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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	3,106,753	2,035,921	81,095
30	74/74	3,701,674	0	155,532	155,532	248,230	3,756,428	3,311,392	2,066,036	85,542
31	75/75	3,756,428	0	164,036	164,036	251,467	3,805,421	3,516,440	2,092,981	90,220
32	76/76	3,805,421	0	172,974	172,974	254,271	3,847,851	3,721,533	2,116,318	95,136
33	77/77	3,847,851	0	181,502	181,502	225,034	3,405,409	3,926,434	1,872,975	348,193
34	78/78	3,405,409	0	167,755	167,755	179,108	2,710,415	3,121,686	1,490,729	465,698
35	79/79	2,710,415	0	138,996	138,996	129,273	1,956,270	2,321,321	1,075,949	475,012
36	80/80	1,956,270	0	104,613	104,613	75,274	1,139,104	1,521,597	626,507	484,513
37	81/81	1,139,104	0	63,637	63,637	16,839	254,818	1,114,668	140,150	494,203
38	82/82	254,818	0	14,902	14,902	0	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

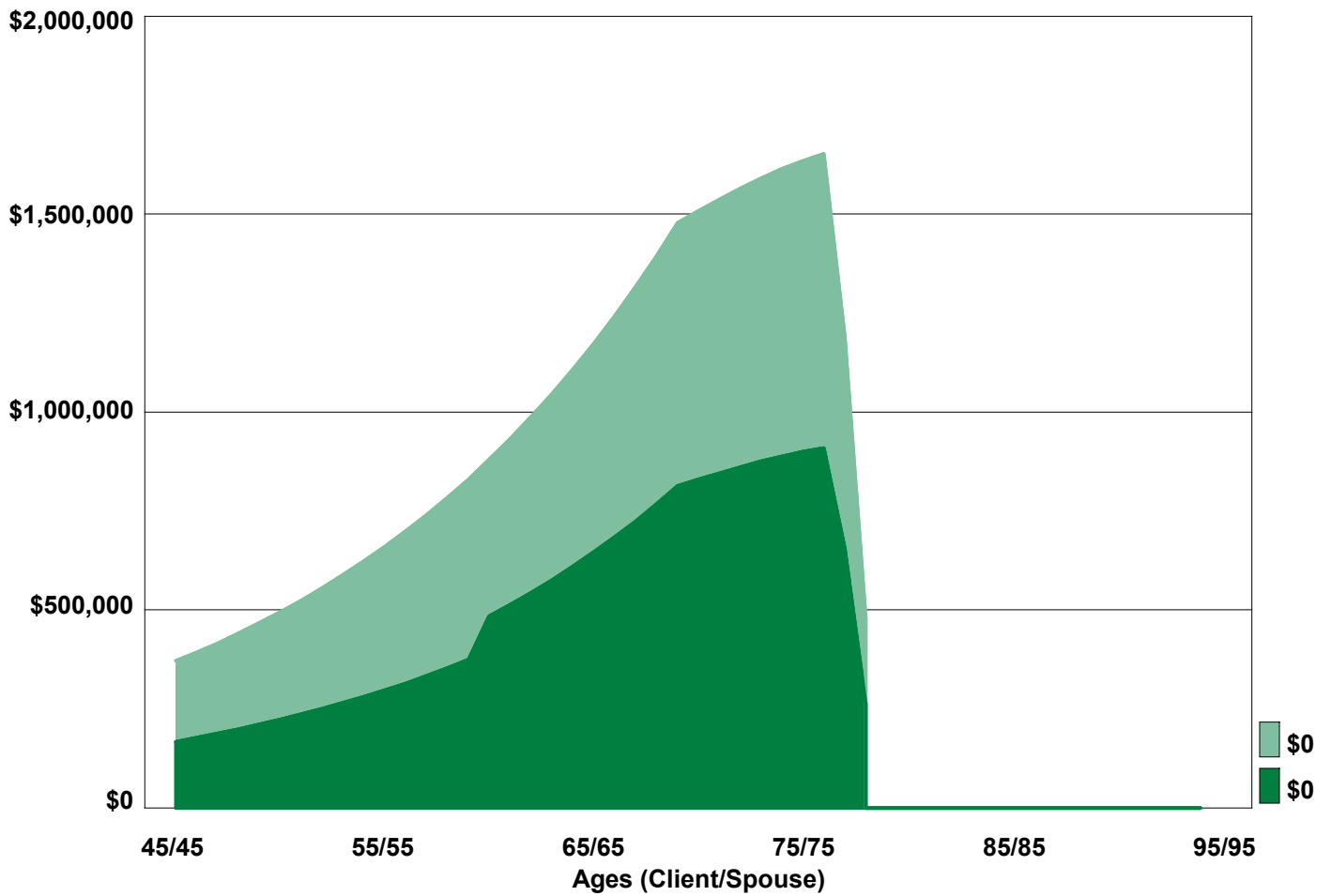
Presented By: [Licensed user's name appears here]

For: Tony Jamison & Allison Jamison

Defined Contribution Plan Asset Value for Tony Jamison 50 Year Analysis

Pre-Retirement
Income Tax Rate
45.00%

Retirement
Income Tax Rate
45.00%



At Year 50

After Tax Asset Value ■ \$0

Pre-Tax Asset Value ■ \$0

Financial Analysis: No 401(k) Look-Alike

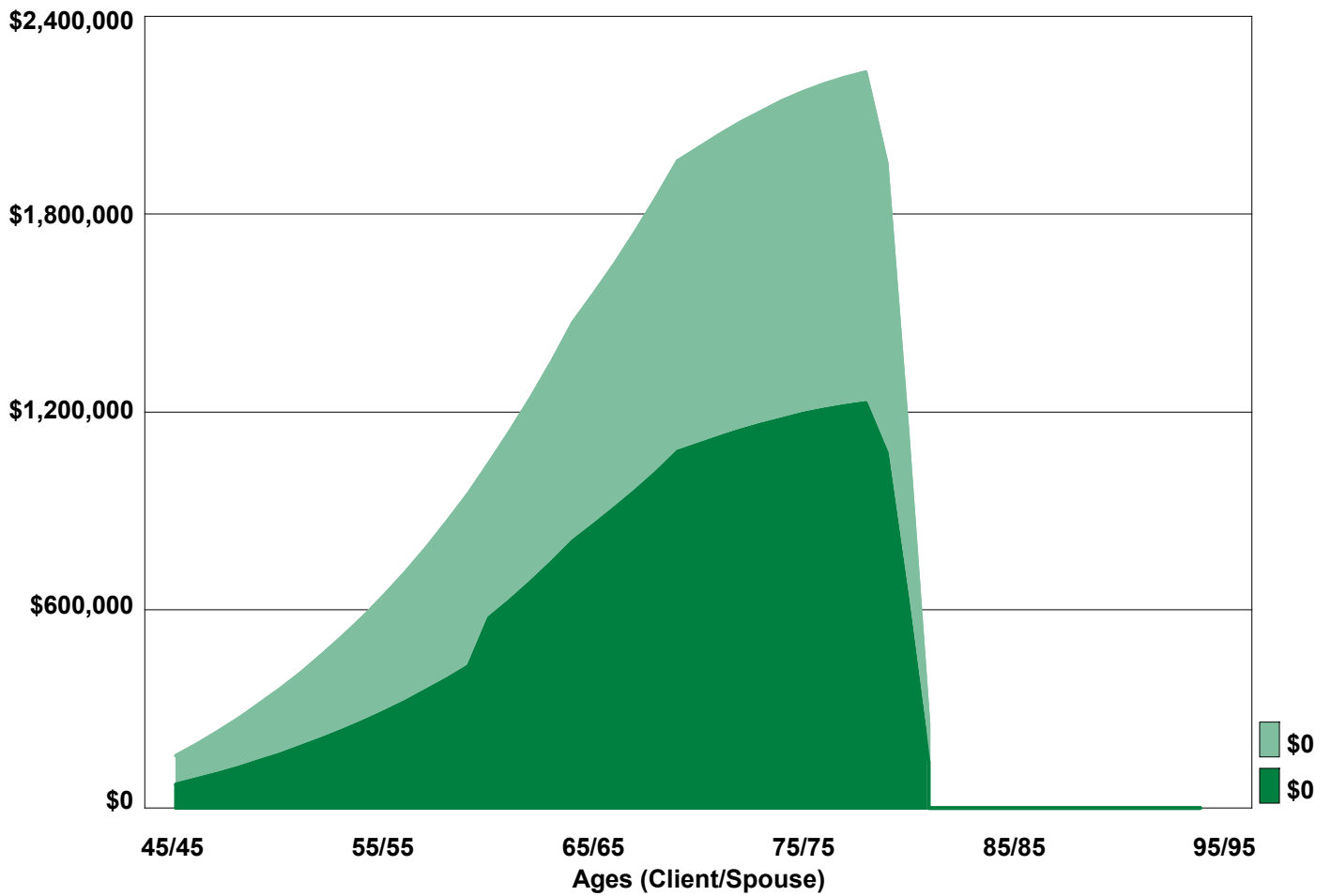
Presented By: [Licensed user's name appears here]

For: Tony Jamison & Allison Jamison

Defined Contribution Plan Asset Value for Allison Jamison 50 Year Analysis

Pre-Retirement
Income Tax Rate
45.00%

Retirement
Income Tax Rate
45.00%



At Year 50

After Tax Asset Value \$0
Pre-Tax Asset Value \$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
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

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 375,000		Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Net Year End Value of	
1	45/45	375,000	0	375,000	11,250	385,091	
2	46/46	385,091	0	385,091	11,553	395,454	
3	47/47	395,454	0	395,454	11,864	406,096	
4	48/48	406,096	0	406,096	12,183	417,024	
5	49/49	417,024	0	417,024	12,511	428,246	
6	50/50	428,246	0	428,246	12,847	439,770	
7	51/51	439,770	0	439,770	13,193	451,604	
8	52/52	451,604	0	451,604	13,548	463,757	
9	53/53	463,757	0	463,757	13,913	476,237	
10	54/54	476,237	0	476,237	14,287	489,052	
11	55/55	489,052	0	489,052	14,672	502,213	
12	56/56	502,213	0	502,213	15,066	515,727	
13	57/57	515,727	0	515,727	15,472	529,605	
14	58/58	529,605	0	529,605	15,888	543,857	
15	59/59	543,857	0	543,857	16,316	558,492	
16	60/60	558,492	0	558,492	16,755	573,521	
17	61/61	573,521	0	573,521	17,206	588,955	
18	62/62	588,955	0	588,955	17,669	604,804	
19	63/63	604,804	0	604,804	18,144	621,079	
20	64/64	621,079	0	621,079	18,632	637,792	
21	65/65	637,792	360,000	277,792	8,334	285,268	
22	66/66	285,268	285,268	0	0	0	
23	67/67	0	0	0	0	0	
24	68/68	0	0	0	0	0	
25	69/69	0	0	0	0	0	
26	70/70	0	0	0	0	0	
27	71/71	0	0	0	0	0	
28	72/72	0	0	0	0	0	
29	73/73	0	0	0	0	0	
30	74/74	0	0	0	0	0	
31	75/75	0	0	0	0	0	
32	76/76	0	0	0	0	0	
33	77/77	0	0	0	0	0	
34	78/78	0	0	0	0	0	
35	79/79	0	0	0	0	0	
36	80/80	0	0	0	0	0	
37	81/81	0	0	0	0	0	
38	82/82	0	0	0	0	0	
39	83/83	0	0	0	0	0	
40	84/84	0	0	0	0	0	
			645,268		301,303		

*Assumes yield is not subject to income tax.

Column (5) has been reduced by an assumed management fee of 0.30%.

Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 375,000		Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Net Year End Value of	
41	85/85	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0

645,268

301,303

*Assumes yield is not subject to income tax.
Column (5) has been reduced by an assumed management fee of 0.30%.

Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Details of Hypothetical Equity Assets

		Initial Cost Basis 450,000	Growth 6.00%	Dividend Tax Rate 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 32.00%	Turnover Assumption 50.00%		
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) + Fund Deposits	(3) - Sale of Equities	(4) + Capital Growth	(5) + After Tax Reinvested Dividends	(6) = Year End Value of Assets Before Turnover	(7)** Net Year End Value of Assets After Turnover	(8) After Tax Dividend Cash Flow	(9) + After Tax Equity Sales Cash Flow	(10) = Combined After Tax Cash Flow
1	45/45	700,000	55,000	0	45,300	11,325	811,625	760,556	0	0	0
2	46/46	760,556	55,000	0	48,933	12,233	876,722	841,651	0	0	0
3	47/47	841,651	55,000	0	53,799	13,450	963,900	935,845	0	0	0
4	48/48	935,845	55,000	0	59,451	14,863	1,065,159	1,039,500	0	0	0
5	49/49	1,039,500	55,000	0	65,670	16,418	1,176,588	1,150,916	0	0	0
6	50/50	1,150,916	55,000	0	72,355	18,089	1,296,360	1,269,385	0	0	0
7	51/51	1,269,385	55,000	0	79,463	19,866	1,423,714	1,394,713	0	0	0
8	52/52	1,394,713	0	0	83,683	20,921	1,499,317	1,468,673	0	0	0
9	53/53	1,468,673	0	0	88,120	22,030	1,578,823	1,546,501	0	0	0
10	54/54	1,546,501	0	0	92,790	23,198	1,662,489	1,628,428	0	0	0
11	55/55	1,628,428	0	0	97,706	24,426	1,750,560	1,714,681	0	0	0
12	56/56	1,714,681	0	0	102,881	25,720	1,843,282	1,805,495	0	0	0
13	57/57	1,805,495	0	0	108,330	27,082	1,940,907	1,901,116	0	0	0
14	58/58	1,901,116	0	0	114,067	28,517	2,043,700	2,001,800	0	0	0
15	59/59	2,001,800	0	0	120,108	30,027	2,151,935	2,107,814	0	0	0
16	60/60	2,107,814	0	0	126,469	31,617	2,265,900	2,219,443	0	0	0
17	61/61	2,219,443	0	0	133,167	33,292	2,385,902	2,336,983	0	0	0
18	62/62	2,336,983	0	0	140,219	35,055	2,512,257	2,460,748	0	0	0
19	63/63	2,460,748	0	0	147,645	36,911	2,645,304	2,591,068	0	0	0
20	64/64	2,591,068	0	0	155,464	38,866	2,785,398	2,728,289	0	0	0
21	65/65	2,728,289	0	0	163,697	40,924	2,932,910	2,872,776	0	0	0
22	66/66	2,872,776	0	40,013	169,966	0	3,002,729	2,940,505	42,491	39,441	81,932
23	67/67	2,940,505	0	340,491	156,001	0	2,756,015	2,698,608	39,000	335,544	374,544
24	68/68	2,698,608	0	351,989	140,797	0	2,487,416	2,435,473	35,199	346,836	382,035
25	69/69	2,435,473	0	363,951	124,291	0	2,195,813	2,149,903	31,073	358,603	389,676
26	70/70	2,149,903	0	305,263	110,678	0	1,955,318	1,914,412	27,670	300,769	328,439
27	71/71	1,914,412	0	313,166	96,075	0	1,697,321	1,661,802	24,018	308,552	332,570
28	72/72	1,661,802	0	321,288	80,431	0	1,420,945	1,391,205	20,108	316,552	336,660
29	73/73	1,391,205	0	329,639	63,694	0	1,125,260	1,101,707	15,923	324,779	340,702
30	74/74	1,101,707	0	338,226	45,809	0	809,290	792,350	11,452	333,239	344,691
31	75/75	792,350	0	347,057	26,718	0	472,011	462,130	6,679	341,939	348,618
32	76/76	462,130	0	356,141	6,359	0	112,348	109,996	1,590	350,889	352,479
33	77/77	109,996	0	109,996	0	0	0	0	0	108,374	108,374
34	78/78	0	0	0	0	0	0	0	0	0	0
35	79/79	0	0	0	0	0	0	0	0	0	0
36	80/80	0	0	0	0	0	0	0	0	0	0
37	81/81	0	0	0	0	0	0	0	0	0	0
38	82/82	0	0	0	0	0	0	0	0	0	0
39	83/83	0	0	0	0	0	0	0	0	0	0
40	84/84	0	0	0	0	0	0	0	0	0	0
			385,000	3,517,220		524,830			255,203	3,465,517	3,720,720

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (7) has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Details of Hypothetical Equity Assets

		Initial Cost Basis 450,000	Growth 6.00%	Dividend Tax Rate 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 32.00%	Turnover Assumption 50.00%			
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) + Fund Deposits	(3) - Sale of Equities	(4) + Capital Growth	(5) + After Tax Reinvested Dividends	(6) = Year End Value of Assets Before Turnover	(7)** Net Year End Value of Assets After Turnover	(8) After Tax Dividend Cash Flow	(9) + After Tax Equity Sales Cash Flow	(10) = Combined After Tax Cash Flow	
41	85/85	0	0	0	0	0	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0	0	0	0	0	0

	385,000	3,517,220	524,830		255,203	3,465,517	3,720,720
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*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (7) has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 700,000	Growth 6.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate*	Turnover Assumption 50.00%			
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover**	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)*** Net Year End Value of Asset After Turnover
1	450,000	55,000	0	45,300	11,325	811,625	516,325	405,813	258,163	358,565	760,556
2	616,727	55,000	0	48,933	12,233	876,722	683,960	438,361	341,980	407,519	841,651
3	749,499	55,000	0	53,799	13,450	963,900	817,949	481,950	408,975	458,598	935,845
4	867,572	55,000	0	59,451	14,863	1,065,159	937,435	532,580	468,718	512,144	1,039,500
5	980,861	55,000	0	65,670	16,418	1,176,588	1,052,279	588,294	526,140	568,405	1,150,916
6	1,094,544	55,000	0	72,355	18,089	1,296,360	1,167,633	648,180	583,817	627,584	1,269,385
7	1,211,400	55,000	0	79,463	19,866	1,423,714	1,286,267	711,857	643,133	689,865	1,394,713
8	1,332,999	0	0	83,683	20,921	1,499,317	1,353,920	749,659	676,960	726,395	1,468,673
9	1,403,355	0	0	88,120	22,030	1,578,823	1,425,385	789,412	712,692	764,861	1,546,501
10	1,477,554	0	0	92,790	23,198	1,662,489	1,500,751	831,245	750,376	805,367	1,628,428
11	1,555,742	0	0	97,706	24,426	1,750,560	1,580,169	875,280	790,084	848,017	1,714,681
12	1,638,102	0	0	102,881	25,720	1,843,282	1,663,822	921,641	831,911	892,927	1,805,495
13	1,724,838	0	0	108,330	27,082	1,940,907	1,751,920	970,454	875,960	940,216	1,901,116
14	1,816,176	0	0	114,067	28,517	2,043,700	1,844,692	1,021,850	922,346	990,009	2,001,800
15	1,912,355	0	0	120,108	30,027	2,151,935	1,942,382	1,075,968	971,191	1,042,439	2,107,814
16	2,013,630	0	0	126,469	31,617	2,265,900	2,045,247	1,132,950	1,022,624	1,097,646	2,219,443
17	2,120,269	0	0	133,167	33,292	2,385,902	2,153,562	1,192,951	1,076,781	1,155,776	2,336,983
18	2,232,557	0	0	140,219	35,055	2,512,257	2,267,612	1,256,129	1,133,806	1,216,985	2,460,748
19	2,350,791	0	0	147,645	36,911	2,645,304	2,387,702	1,322,652	1,193,851	1,281,436	2,591,068
20	2,475,287	0	0	155,464	38,866	2,785,398	2,514,153	1,392,699	1,257,076	1,349,300	2,728,289
21	2,606,376	0	0	163,697	40,924	2,932,910	2,647,301	1,466,455	1,323,650	1,420,757	2,872,776
22	2,744,408	0	40,013	169,966	0	3,002,729	2,706,183	1,501,365	1,353,091	1,453,917	2,940,505
23	2,807,008	0	340,491	156,001	0	2,756,015	2,481,976	1,378,008	1,240,988	1,334,161	2,698,608
24	2,575,149	0	351,989	140,797	0	2,487,416	2,239,263	1,243,708	1,119,632	1,204,004	2,435,473
25	2,323,635	0	363,951	124,291	0	2,195,813	1,976,397	1,097,907	988,198	1,062,800	2,149,903
26	2,050,998	0	305,263	110,678	0	1,955,318	1,759,778	977,659	879,889	946,373	1,914,412
27	1,826,262	0	313,166	96,075	0	1,697,321	1,527,516	848,661	763,758	821,492	1,661,802
28	1,585,250	0	321,288	80,431	0	1,420,945	1,278,762	710,473	639,381	687,723	1,391,205
29	1,327,104	0	329,639	63,694	0	1,125,260	1,012,654	562,630	506,327	544,613	1,101,707
30	1,050,940	0	338,226	45,809	0	809,290	728,299	404,645	364,150	391,687	792,350
31	755,836	0	347,057	26,718	0	472,011	424,773	236,006	212,386	228,447	462,130
32	440,834	0	356,141	6,359	0	112,348	101,105	56,174	50,552	54,375	109,996
33	104,927	0	109,996	0	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0	0	0	0	0
		385,000	3,517,220		524,830						

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption.
 ***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 700,000	Growth 6.00%	Dividend Tax Rate 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 32.00%	Turnover Assumption 50.00%			
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover**	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)*** Net Year End Value of Asset After Turnover
41	0	0	0	0	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0	0

385,000 3,517,220

524,830

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption.

***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

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

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
1	45/45	610,142	610,142
2	46/46	594,678	594,678
3	47/47	578,585	578,585
4	48/48	561,835	561,835
5	49/49	544,404	544,404
6	50/50	526,262	526,262
7	51/51	507,381	507,381
8	52/52	487,731	487,731
9	53/53	467,280	467,280
10	54/54	445,996	445,996
11	55/55	423,845	423,845
12	56/56	400,792	400,792
13	57/57	376,799	376,799
14	58/58	351,828	351,828
15	59/59	325,841	325,841
16	60/60	298,794	298,794
17	61/61	270,646	270,646
18	62/62	241,351	241,351
19	63/63	210,862	210,862
20	64/64	179,132	179,132
21	65/65	146,108	146,108
22	66/66	111,739	111,739
23	67/67	75,970	75,970
24	68/68	38,743	38,743
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

Some/all of the cash flow required for the above loan payments may not be reflected in your Desired Spendable Cash Flow. If the loan payments are not included in the Desired Spendable Cash Flow report, they are assumed to be paid from other sources.

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
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

Some/all of the cash flow required for the above loan payments may not be reflected in your Desired Spendable Cash Flow. If the loan payments are not included in the Desired Spendable Cash Flow report, they are assumed to be paid from other sources.

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

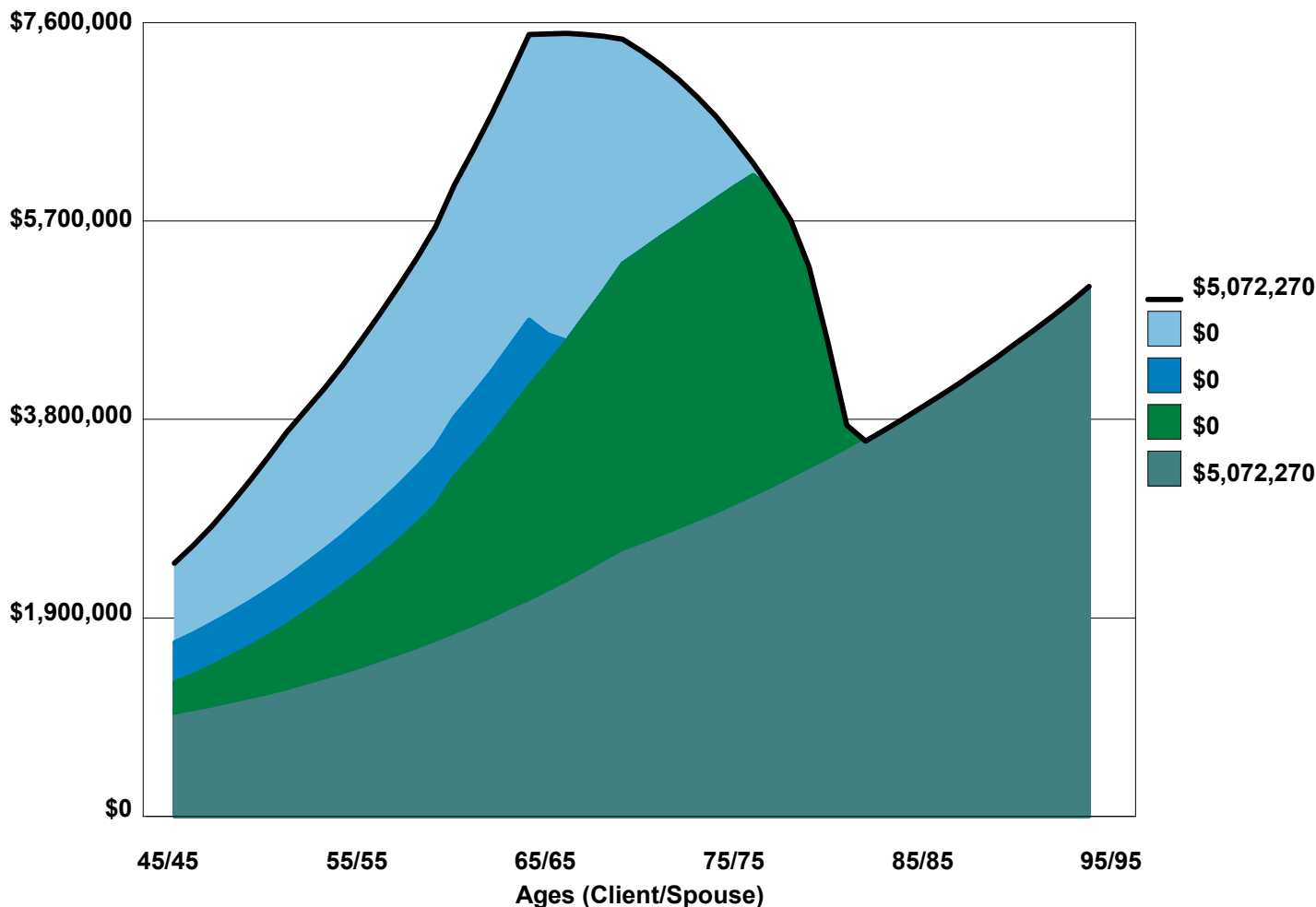
Column (5) has been reduced by income tax due if tax deferred assets are liquidated.

Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Hypothetical Net Worth (After Providing Required Cash Flow) 50 Year Analysis



	<u>At Year 50</u>
Hypothetical Net Worth*	— \$5,072,270
Hypothetical Equity Assets	\$0
Tax Exempt Assets	\$0
Taxable Retirement Plan Assets	\$0
Net Equity of Illiquid Assets	\$5,072,270

*Hypothetical Net Worth has been reduced by income tax still due on tax deferred 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***
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%

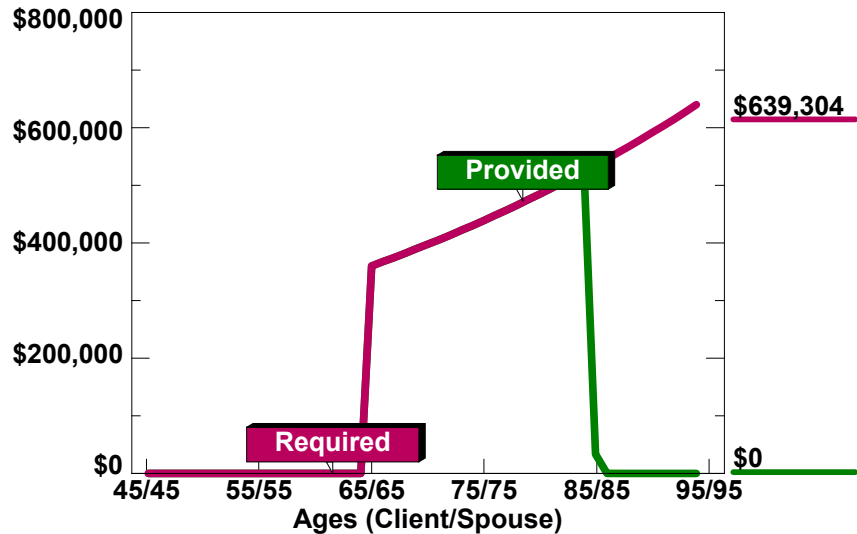
Analysis of After Tax Cash Flow Requirements

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".

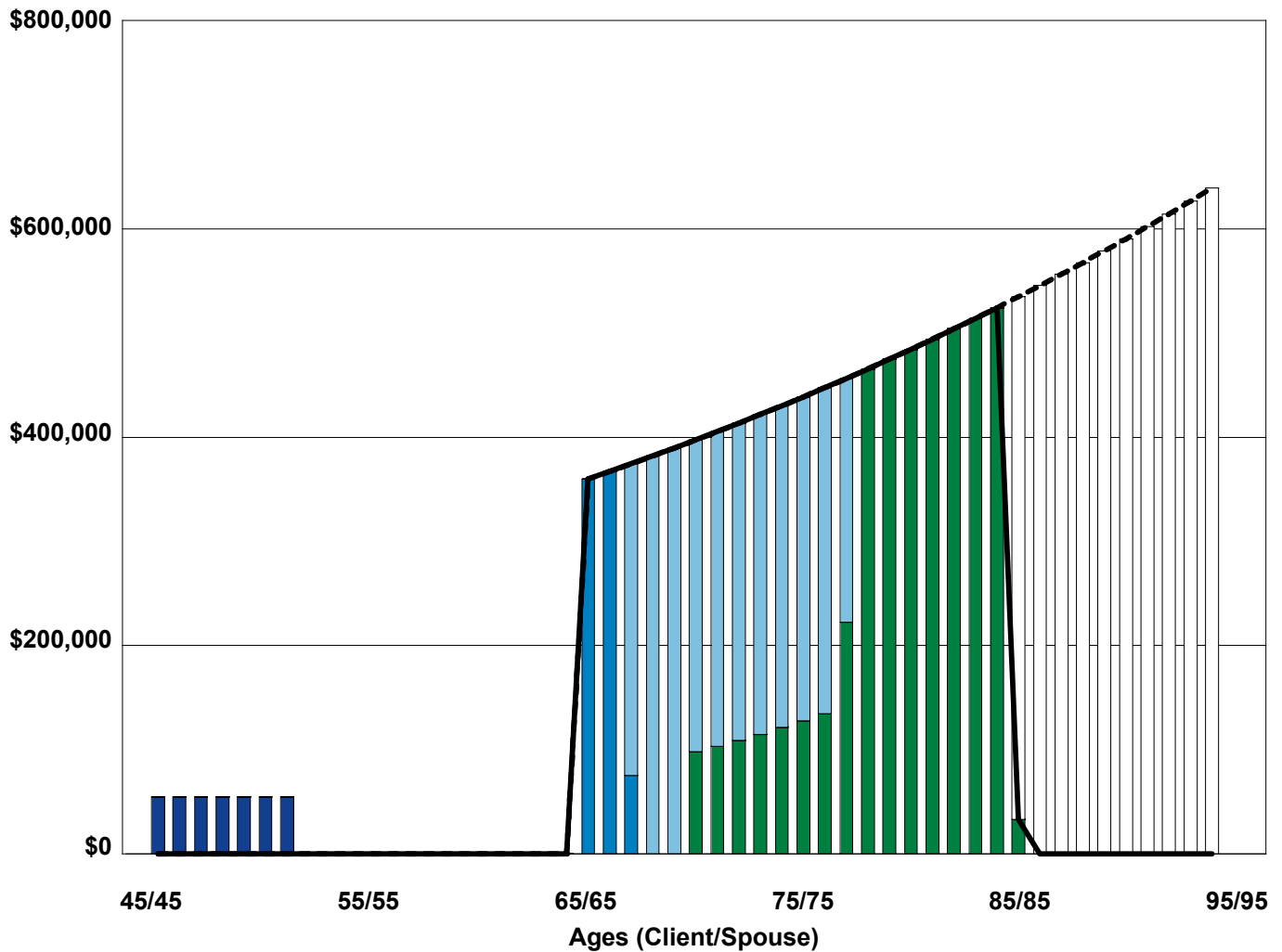
- Column (1): assumes 0.00% inflation in yrs 1-21, 2.00% thereafter.
- Column (4): see "Expected Cash Flow".
- Column (5): see "Summary of Retirement Plan Assets".
- Column (6): see "Details of Tax Exempt Account".
- Column (7): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".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

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

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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

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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

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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

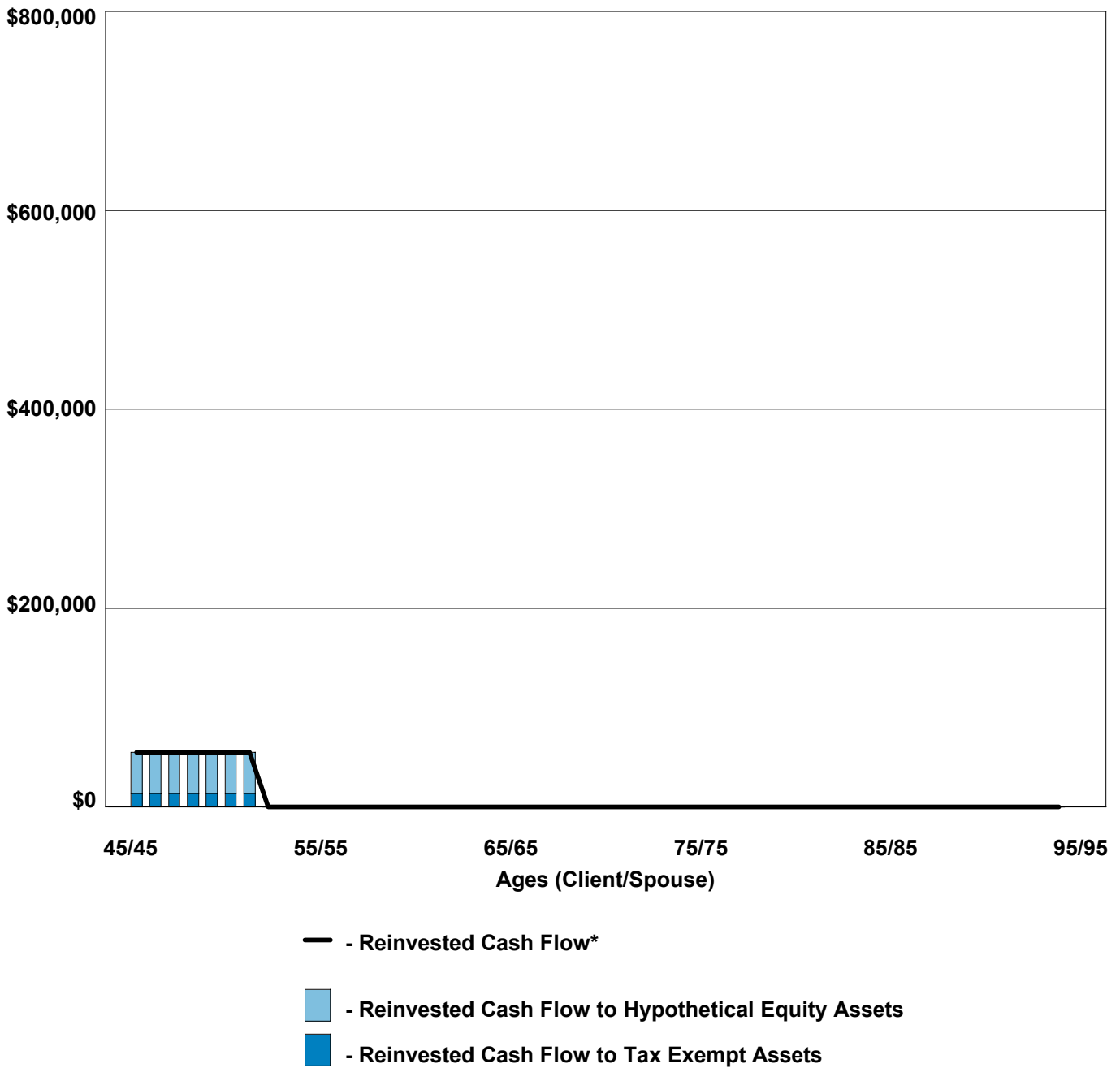
385,000	385,000
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Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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For: Tony Jamison & Allison Jamison

Reinvested Cash Flow 50 Year Analysis



*This graph reflects excess cash flow available for reinvestment. See the individual asset reports for reinvestment details.

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

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For: Tony Jamison & Allison Jamison

Cash Flow Shortfall

Year	M/F Ages	(1) After Tax Spendable Cash Flow Required	(2) Total After Tax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
1	45/45	0	0	0
2	46/46	0	0	0
3	47/47	0	0	0
4	48/48	0	0	0
5	49/49	0	0	0
6	50/50	0	0	0
7	51/51	0	0	0
8	52/52	0	0	0
9	53/53	0	0	0
10	54/54	0	0	0
11	55/55	0	0	0
12	56/56	0	0	0
13	57/57	0	0	0
14	58/58	0	0	0
15	59/59	0	0	0
16	60/60	0	0	0
17	61/61	0	0	0
18	62/62	0	0	0
19	63/63	0	0	0
20	64/64	0	0	0
21	65/65	360,000	360,000	0
22	66/66	367,200	367,200	0
23	67/67	374,544	374,544	0
24	68/68	382,035	382,035	0
25	69/69	389,676	389,676	0
26	70/70	397,469	397,469	0
27	71/71	405,418	405,418	0
28	72/72	413,527	413,527	0
29	73/73	421,797	421,797	0
30	74/74	430,233	430,233	0
31	75/75	438,838	438,838	0
32	76/76	447,615	447,615	0
33	77/77	456,567	456,567	0
34	78/78	465,698	465,698	0
35	79/79	475,012	475,012	0
36	80/80	484,513	484,513	0
37	81/81	494,203	494,203	0
38	82/82	504,087	504,087	0
39	83/83	514,169	514,169	0
40	84/84	524,452	524,452	0
		8,747,053	8,747,053	0

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

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For: Tony Jamison & Allison Jamison

Cash Flow Shortfall

Year	M/F Ages	(1) After Tax Spendable Cash Flow Required	(2) Total After Tax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
41	85/85	534,941	33,161	501,780
42	86/86	545,640	0	545,640
43	87/87	556,553	0	556,553
44	88/88	567,684	0	567,684
45	89/89	579,037	0	579,037
46	90/90	590,618	0	590,618
47	91/91	602,431	0	602,431
48	92/92	614,479	0	614,479
49	93/93	626,769	0	626,769
50	94/94	639,304	0	639,304

14,604,509	8,780,214	5,824,295
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Financial Analysis: Add Cost of 401(k) Look-Alike to Net Worth

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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	257,171	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

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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

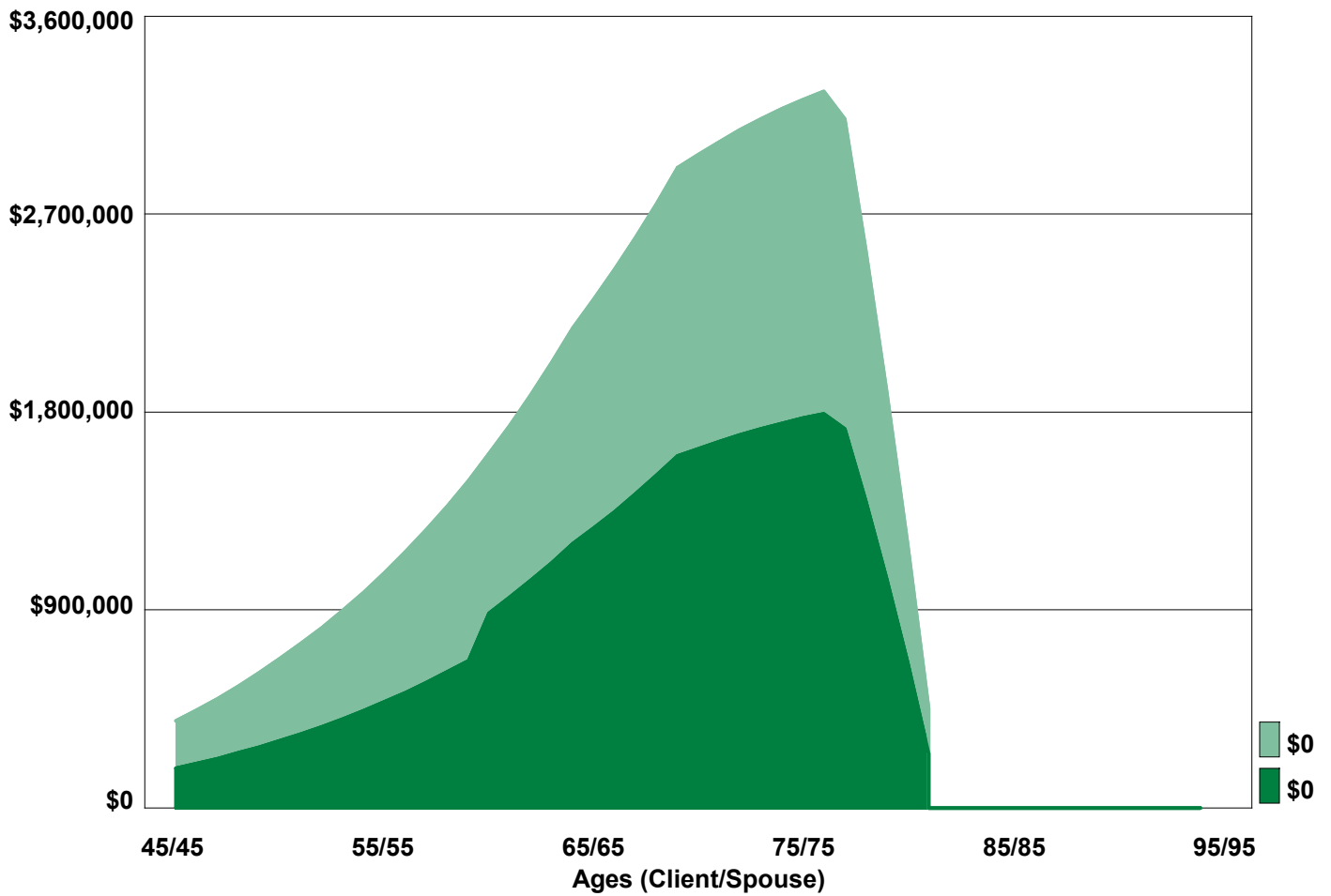
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For: Tony Jamison & Allison Jamison

Defined Contribution Plan Asset Value for Tony Jamison 50 Year Analysis

Pre-Retirement
Income Tax Rate
45.00%

Retirement
Income Tax Rate
45.00%



At Year 50

After Tax Asset Value \$0

Pre-Tax Asset Value \$0

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

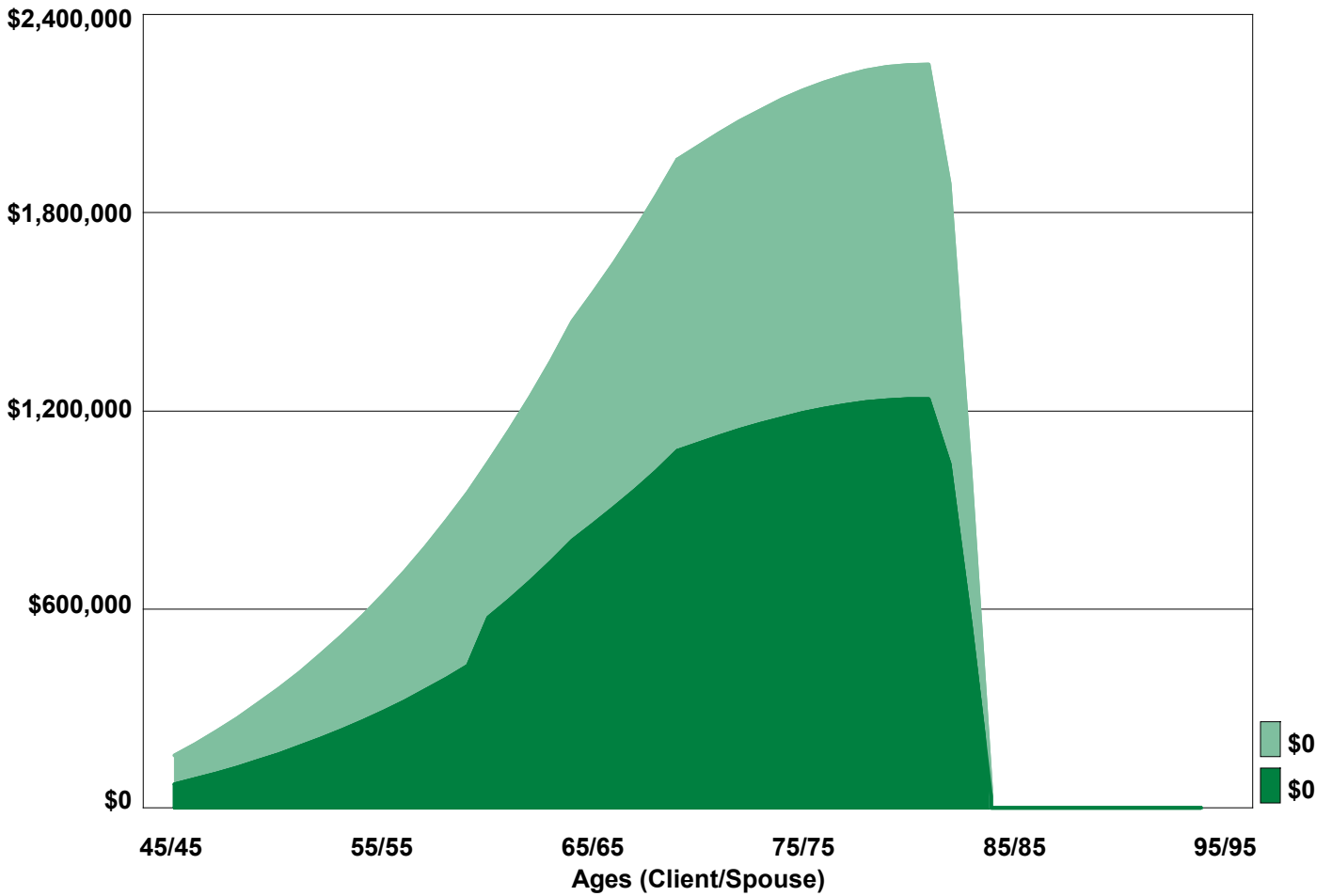
Presented By: [Licensed user's name appears here]

For: Tony Jamison & Allison Jamison

Defined Contribution Plan Asset Value for Allison Jamison 50 Year Analysis

Pre-Retirement
Income Tax Rate
45.00%

Retirement
Income Tax Rate
45.00%



At Year 50

After Tax Asset Value \$0

Pre-Tax Asset Value \$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 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

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 375,000		Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Reinvested Excess Cash Flow**	(3) Tax Exempt Account Withdrawal	(4) Balance in Account to Accrue	(5) Tax Exempt Interest Earned	(6) Net Year End Value of
1	45/45	375,000	13,750	0	388,750	11,663	399,212
2	46/46	399,212	13,750	0	412,962	12,389	424,075
3	47/47	424,075	13,750	0	437,825	13,135	449,607
4	48/48	449,607	13,750	0	463,357	13,901	475,826
5	49/49	475,826	13,750	0	489,576	14,687	502,750
6	50/50	502,750	13,750	0	516,500	15,495	530,399
7	51/51	530,399	13,750	0	544,149	16,324	558,792
8	52/52	558,792	0	0	558,792	16,764	573,829
9	53/53	573,829	0	0	573,829	17,215	589,271
10	54/54	589,271	0	0	589,271	17,678	605,128
11	55/55	605,128	0	0	605,128	18,154	621,412
12	56/56	621,412	0	0	621,412	18,642	638,134
13	57/57	638,134	0	0	638,134	19,144	655,306
14	58/58	655,306	0	0	655,306	19,659	672,940
15	59/59	672,940	0	0	672,940	20,188	691,049
16	60/60	691,049	0	0	691,049	20,731	709,645
17	61/61	709,645	0	0	709,645	21,289	728,741
18	62/62	728,741	0	0	728,741	21,862	748,351
19	63/63	748,351	0	0	748,351	22,451	768,490
20	64/64	768,490	0	0	768,490	23,055	789,170
21	65/65	789,170	0	360,000	429,170	12,875	440,719
22	66/66	440,719	0	367,200	73,519	2,206	75,498
23	67/67	75,498	0	75,498	0	0	0
24	68/68	0	0	0	0	0	0
25	69/69	0	0	0	0	0	0
26	70/70	0	0	0	0	0	0
27	71/71	0	0	0	0	0	0
28	72/72	0	0	0	0	0	0
29	73/73	0	0	0	0	0	0
30	74/74	0	0	0	0	0	0
31	75/75	0	0	0	0	0	0
32	76/76	0	0	0	0	0	0
33	77/77	0	0	0	0	0	0
34	78/78	0	0	0	0	0	0
35	79/79	0	0	0	0	0	0
36	80/80	0	0	0	0	0	0
37	81/81	0	0	0	0	0	0
38	82/82	0	0	0	0	0	0
39	83/83	0	0	0	0	0	0
40	84/84	0	0	0	0	0	0
			96,250	802,698		369,507	

*Assumes yield is not subject to income tax.

**See attached "Cash Flow Analysis" for details.

Column (6) has been reduced by an assumed management fee of 0.30%.

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

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 375,000			Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Reinvested Excess Cash Flow**	(3) Tax Exempt Account Withdrawal	(4) Balance in Account to Accrue	(5) Tax Exempt Interest Earned	(6) Net Year End Value of	
41	85/85	0	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0	0

96,250

802,698

369,507

*Assumes yield is not subject to income tax.

**See attached "Cash Flow Analysis" for details.

Column (6) has been reduced by an assumed management fee of 0.30%.

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

Details of Hypothetical Equity Assets

		Initial Cost Basis 450,000	Growth 6.00%	Dividend Tax Rate 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 32.00%	Turnover Assumption 50.00%		
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2)** + Fund Deposits	(3) - Sale of Equities	(4) + Capital Growth	(5) + After Tax Reinvested Dividends	(6) = Year End Value of Assets Before Turnover	(7)*** Net Year End Value of Assets After Turnover	(8) After Tax Dividend Cash Flow	(9) + After Tax Equity Sales Cash Flow	(10) = Combined After Tax Cash Flow
1	45/45	700,000	41,250	0	44,475	11,119	796,844	745,979	0	0	0
2	46/46	745,979	41,250	0	47,234	11,808	846,271	811,677	0	0	0
3	47/47	811,677	41,250	0	51,176	12,794	916,897	889,633	0	0	0
4	48/48	889,633	41,250	0	55,853	13,963	1,000,699	976,176	0	0	0
5	49/49	976,176	41,250	0	61,046	15,261	1,093,733	1,069,567	0	0	0
6	50/50	1,069,567	41,250	0	66,649	16,662	1,194,128	1,169,053	0	0	0
7	51/51	1,169,053	41,250	0	72,618	18,155	1,301,076	1,274,393	0	0	0
8	52/52	1,274,393	0	0	76,464	19,116	1,369,973	1,341,881	0	0	0
9	53/53	1,341,881	0	0	80,513	20,128	1,442,522	1,412,944	0	0	0
10	54/54	1,412,944	0	0	84,777	21,194	1,518,915	1,487,771	0	0	0
11	55/55	1,487,771	0	0	89,266	22,317	1,599,354	1,566,562	0	0	0
12	56/56	1,566,562	0	0	93,994	23,498	1,684,054	1,649,526	0	0	0
13	57/57	1,649,526	0	0	98,972	24,743	1,773,241	1,736,883	0	0	0
14	58/58	1,736,883	0	0	104,213	26,053	1,867,149	1,828,867	0	0	0
15	59/59	1,828,867	0	0	109,732	27,433	1,966,032	1,925,722	0	0	0
16	60/60	1,925,722	0	0	115,543	28,886	2,070,151	2,027,707	0	0	0
17	61/61	2,027,707	0	0	121,662	30,416	2,179,785	2,135,092	0	0	0
18	62/62	2,135,092	0	0	128,106	32,026	2,295,224	2,248,165	0	0	0
19	63/63	2,248,165	0	0	134,890	33,722	2,416,777	2,367,226	0	0	0
20	64/64	2,367,226	0	0	142,034	35,508	2,544,768	2,492,592	0	0	0
21	65/65	2,492,592	0	0	149,556	37,389	2,679,537	2,624,599	0	0	0
22	66/66	2,624,599	0	0	157,476	39,369	2,821,444	2,763,596	0	0	0
23	67/67	2,763,596	0	265,368	149,894	0	2,648,122	2,593,247	37,473	261,573	299,046
24	68/68	2,593,247	0	353,577	134,380	0	2,374,050	2,324,599	33,595	348,440	382,035
25	69/69	2,324,599	0	365,645	117,537	0	2,076,491	2,033,129	29,384	360,292	389,676
26	70/70	2,033,129	0	277,400	105,344	0	1,861,073	1,822,162	26,336	273,324	299,660
27	71/71	1,822,162	0	283,287	92,333	0	1,631,208	1,597,081	23,083	279,117	302,200
28	72/72	1,597,081	0	289,260	78,469	0	1,386,290	1,357,280	19,617	284,998	304,615
29	73/73	1,357,280	0	295,318	63,718	0	1,125,680	1,102,120	15,929	290,965	306,894
30	74/74	1,102,120	0	301,463	48,039	0	848,696	830,931	12,010	297,018	309,028
31	75/75	830,931	0	307,693	31,394	0	554,632	543,022	7,849	303,156	311,005
32	76/76	543,022	0	314,012	13,741	0	242,751	237,669	3,435	309,382	312,817
33	77/77	237,669	0	237,669	0	0	0	0	0	234,164	234,164
34	78/78	0	0	0	0	0	0	0	0	0	0
35	79/79	0	0	0	0	0	0	0	0	0	0
36	80/80	0	0	0	0	0	0	0	0	0	0
37	81/81	0	0	0	0	0	0	0	0	0	0
38	82/82	0	0	0	0	0	0	0	0	0	0
39	83/83	0	0	0	0	0	0	0	0	0	0
40	84/84	0	0	0	0	0	0	0	0	0	0
			288,750	3,290,692		521,560			208,711	3,242,429	3,451,140

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (2) includes reinvestment of excess cash flow.

***Column (7) has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

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

Details of Hypothetical Equity Assets

		Initial Cost Basis 450,000	Growth 6.00%	Dividend Tax Rate 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 32.00%	Turnover Assumption 50.00%			
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2)** + Fund Deposits	(3) - Sale of Equities	(4) + Capital Growth	(5) + After Tax Reinvested Dividends	(6) Year End Value of Assets Before Turnover	(7)*** Net Year End Value of Assets After Turnover	(8) After Tax Dividend Cash Flow	(9) After Tax Equity Sales Cash Flow	(10) Combined After Tax Cash Flow	
41	85/85	0	0	0	0	0	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0	0	0	0	0	0

	288,750	3,290,692	521,560	208,711	3,242,429	3,451,140
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*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (2) includes reinvestment of excess cash flow.
***Column (7) has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

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

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 700,000	Growth 6.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate*	Turnover Assumption 50.00%			
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover**	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)*** Net Year End Value of Asset After Turnover
1	450,000	41,250	0	44,475	11,119	796,844	502,369	398,422	251,185	351,306	745,979
2	602,491	41,250	0	47,234	11,808	846,271	655,548	423,136	327,774	392,620	811,677
3	720,394	41,250	0	51,176	12,794	916,897	774,438	458,449	387,219	435,655	889,633
4	822,874	41,250	0	55,853	13,963	1,000,699	878,087	500,350	439,044	480,732	976,176
5	919,775	41,250	0	61,046	15,261	1,093,733	976,286	546,867	488,143	528,075	1,069,567
6	1,016,218	41,250	0	66,649	16,662	1,194,128	1,074,130	597,064	537,065	577,864	1,169,053
7	1,114,929	41,250	0	72,618	18,155	1,301,076	1,174,335	650,538	587,167	630,259	1,274,393
8	1,217,427	0	0	76,464	19,116	1,369,973	1,236,542	684,987	618,271	663,638	1,341,881
9	1,281,909	0	0	80,513	20,128	1,442,522	1,302,037	721,261	651,018	698,783	1,412,944
10	1,349,802	0	0	84,777	21,194	1,518,915	1,370,996	759,458	685,498	735,790	1,487,771
11	1,421,288	0	0	89,266	22,317	1,599,354	1,443,606	799,677	721,803	774,757	1,566,562
12	1,496,560	0	0	93,994	23,498	1,684,054	1,520,058	842,027	760,029	815,788	1,649,526
13	1,575,817	0	0	98,972	24,743	1,773,241	1,600,560	886,621	800,280	858,991	1,736,883
14	1,659,271	0	0	104,213	26,053	1,867,149	1,685,324	933,575	842,662	904,483	1,828,867
15	1,747,145	0	0	109,732	27,433	1,966,032	1,774,578	983,016	887,289	952,383	1,925,722
16	1,839,672	0	0	115,543	28,886	2,070,151	1,868,558	1,035,076	934,279	1,002,821	2,027,707
17	1,937,100	0	0	121,662	30,416	2,179,785	1,967,516	1,089,893	983,758	1,055,929	2,135,092
18	2,039,687	0	0	128,106	32,026	2,295,224	2,071,714	1,147,612	1,035,857	1,111,850	2,248,165
19	2,147,707	0	0	134,890	33,722	2,416,777	2,181,429	1,208,389	1,090,714	1,170,733	2,367,226
20	2,261,447	0	0	142,034	35,508	2,544,768	2,296,955	1,272,384	1,148,478	1,232,734	2,492,592
21	2,381,212	0	0	149,556	37,389	2,679,537	2,418,600	1,339,769	1,209,300	1,298,019	2,624,599
22	2,507,319	0	0	157,476	39,369	2,821,444	2,546,688	1,410,722	1,273,344	1,366,761	2,763,596
23	2,640,105	0	265,368	149,894	0	2,648,122	2,386,595	1,324,061	1,193,297	1,282,217	2,593,247
24	2,475,514	0	353,577	134,380	0	2,374,050	2,137,990	1,187,025	1,068,995	1,149,255	2,324,599
25	2,218,250	0	365,645	117,537	0	2,076,491	1,869,333	1,038,246	934,667	1,005,100	2,033,129
26	1,939,767	0	277,400	105,344	0	1,861,073	1,675,105	930,537	837,553	900,782	1,822,162
27	1,738,334	0	283,287	92,333	0	1,631,208	1,468,080	815,604	734,040	789,503	1,597,081
28	1,523,543	0	289,260	78,469	0	1,386,290	1,247,602	693,145	623,801	670,955	1,357,280
29	1,294,756	0	295,318	63,718	0	1,125,680	1,013,042	562,840	506,521	544,818	1,102,120
30	1,051,339	0	301,463	48,039	0	848,696	763,766	424,348	381,883	410,759	830,931
31	792,642	0	307,693	31,394	0	554,632	499,128	277,316	249,564	268,435	543,022
32	517,999	0	314,012	13,741	0	242,751	218,457	121,376	109,229	117,488	237,669
33	226,717	0	237,669	0	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0	0	0	0	0
		288,750	3,290,692		521,560						

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption.

Column (2) includes reinvestment of excess cash flow.

***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

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

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 700,000	Growth 6.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 32.00%	Turnover Assumption 50.00%			
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover**	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)*** Net Year End Value of Asset After Turnover
41	0	0	0	0	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0	0

288,750 3,290,692

521,560

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption.

Column (2) includes reinvestment of excess cash flow.

***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

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

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
1	45/45	610,142	610,142
2	46/46	594,678	594,678
3	47/47	578,585	578,585
4	48/48	561,835	561,835
5	49/49	544,404	544,404
6	50/50	526,262	526,262
7	51/51	507,381	507,381
8	52/52	487,731	487,731
9	53/53	467,280	467,280
10	54/54	445,996	445,996
11	55/55	423,845	423,845
12	56/56	400,792	400,792
13	57/57	376,799	376,799
14	58/58	351,828	351,828
15	59/59	325,841	325,841
16	60/60	298,794	298,794
17	61/61	270,646	270,646
18	62/62	241,351	241,351
19	63/63	210,862	210,862
20	64/64	179,132	179,132
21	65/65	146,108	146,108
22	66/66	111,739	111,739
23	67/67	75,970	75,970
24	68/68	38,743	38,743
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

Some/all of the cash flow required for the above loan payments may not be reflected in your Desired Spendable Cash Flow. If the loan payments are not included in the Desired Spendable Cash Flow report, they are assumed to be paid from other sources.

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 Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
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

Some/all of the cash flow required for the above loan payments may not be reflected in your Desired Spendable Cash Flow. If the loan payments are not included in the Desired Spendable Cash Flow report, they are assumed to be paid from other sources.

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

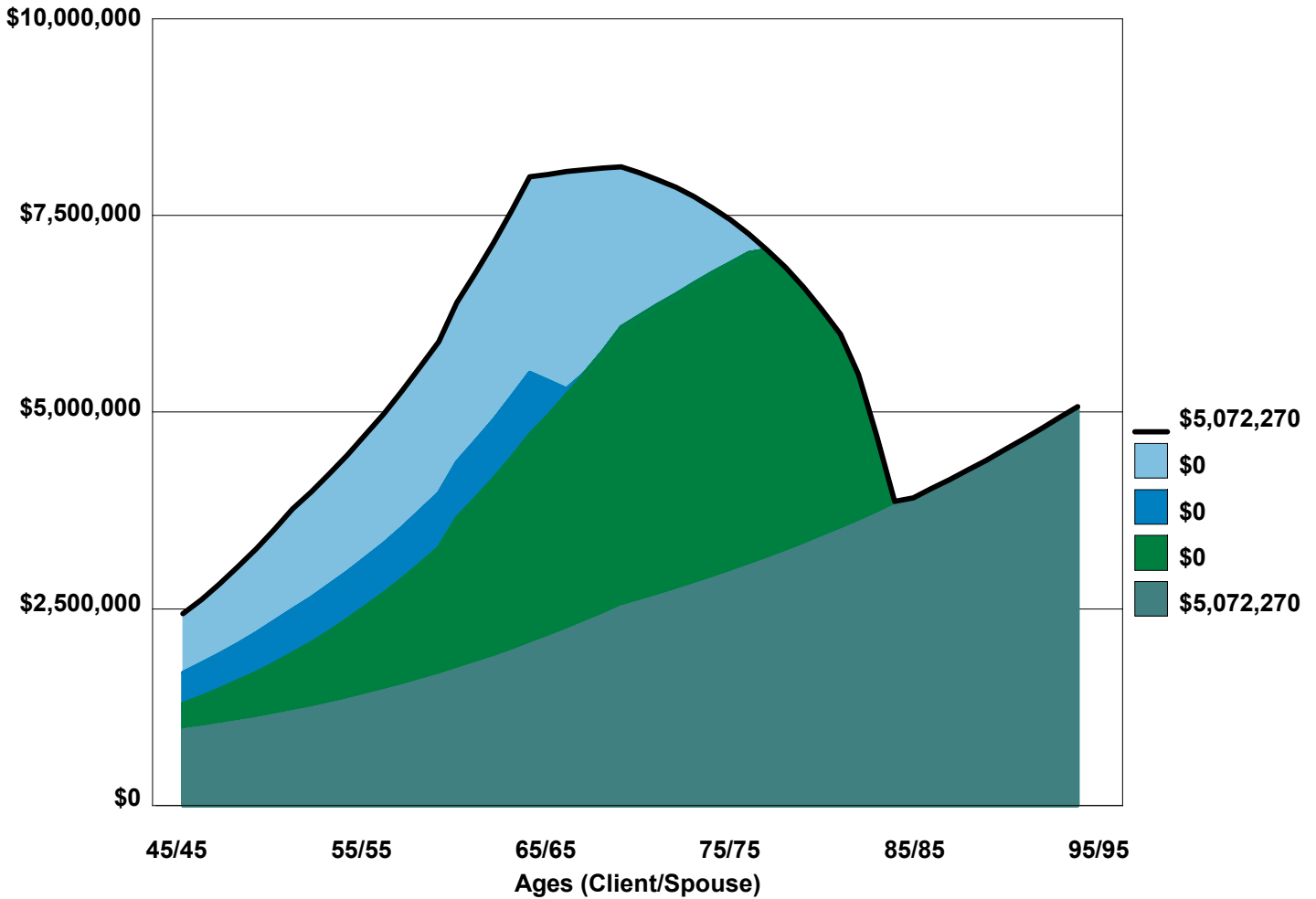
Column (5) has been reduced by income tax due if tax deferred assets are liquidated.

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

Hypothetical Net Worth (After Providing Required Cash Flow) 50 Year Analysis



At Year 50

Hypothetical Net Worth* — \$5,072,270

Hypothetical Equity Assets \$0

Tax Exempt Assets \$0

Taxable Retirement Plan Assets \$0

Net Equity of Illiquid Assets \$5,072,270

*Hypothetical Net Worth has been reduced by income tax still due on tax deferred 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***
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%

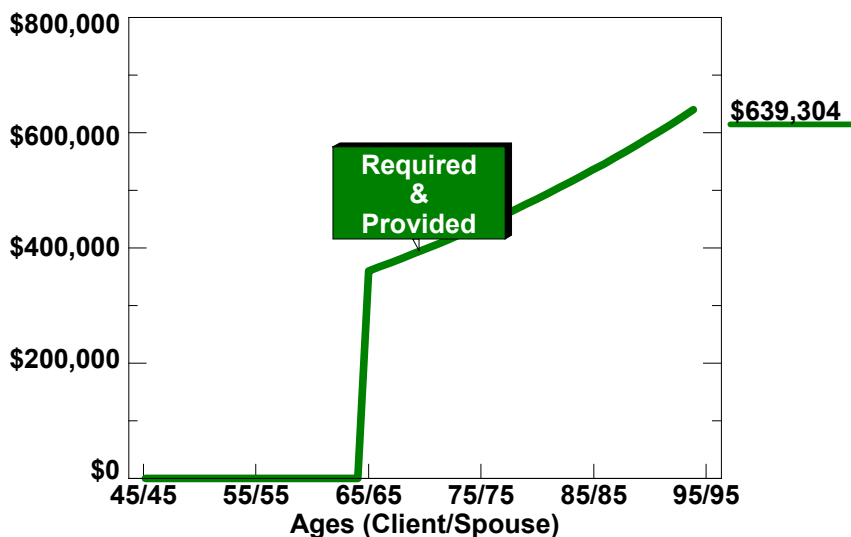
Analysis of After Tax Cash Flow Requirements

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

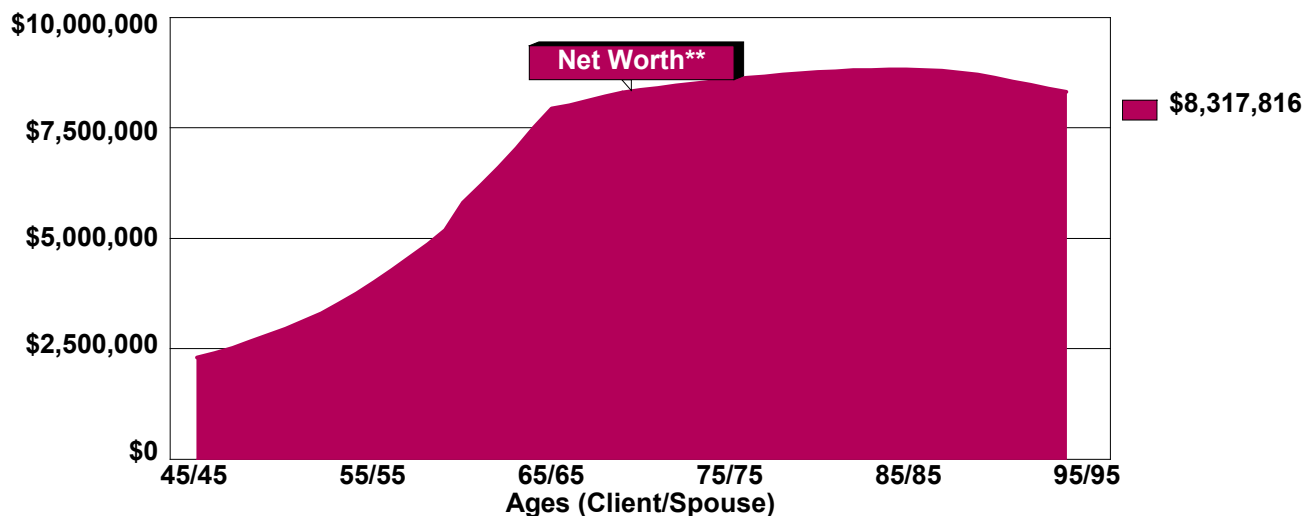
- 1st. Tax Exempt
- 2nd. Hypothetical Equities
- 3rd. Retirement Plan Assets*
- 4th. Spouse's Retirement Plan Assets*

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
		8,747,053	0	8,747,053	2,700,000	2,483,968	654,059	2,909,026	8,747,053

*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
		14,604,509	0	14,604,509	4,050,000	6,964,505	654,059	2,935,945	14,604,509

*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.

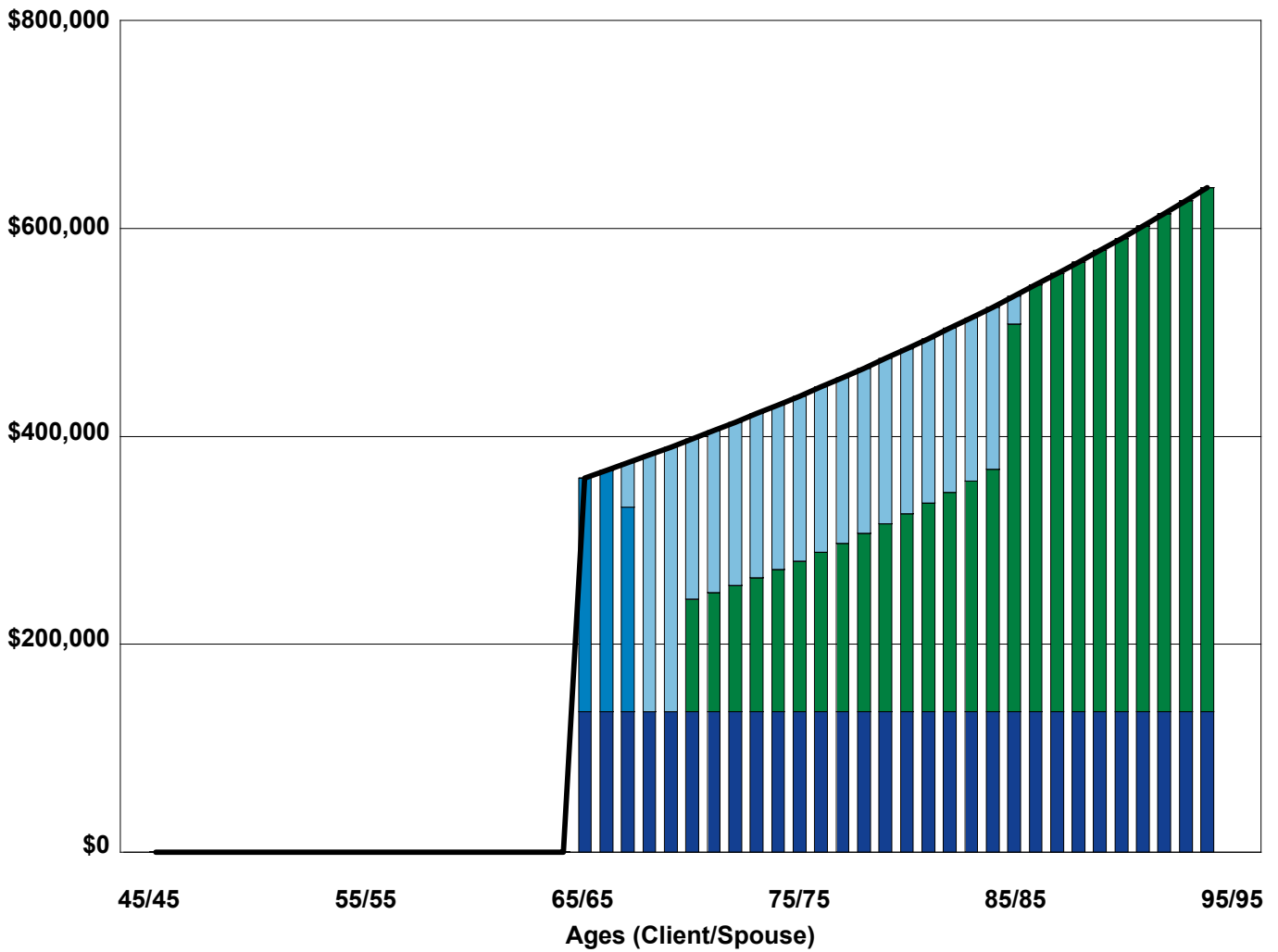
Column (4): see "Expected Cash Flow".

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".

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

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
		2,700,000	2,700,000

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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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	(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	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
						(5) Annualized Interest Accrued	(5)				
41	85/85	6,554,504	0	442,872	678,221			6,256,184	2,815,282	3,440,902	373,022
42	86/86	6,256,184	0	443,701	746,619			5,865,759	2,639,591	3,226,168	410,640
43	87/87	5,865,759	0	437,743	766,459			5,428,970	2,443,037	2,985,933	421,553
44	88/88	5,428,970	0	427,478	786,698			4,942,395	2,224,077	2,718,318	432,684
45	89/89	4,942,395	0	411,866	807,339			4,402,387	1,981,074	2,421,313	444,037
46	90/90	4,402,387	0	386,175	828,397			3,805,048	1,712,272	2,092,776	455,618
47	91/91	3,805,048	0	352,319	849,874			3,146,226	1,415,802	1,730,424	467,431
48	92/92	3,146,226	0	308,453	871,780			2,421,489	1,089,670	1,331,819	479,479
49	93/93	2,421,489	0	252,239	894,126			1,626,107	731,748	894,359	491,769
50	94/94	1,626,107	0	178,693	916,916			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

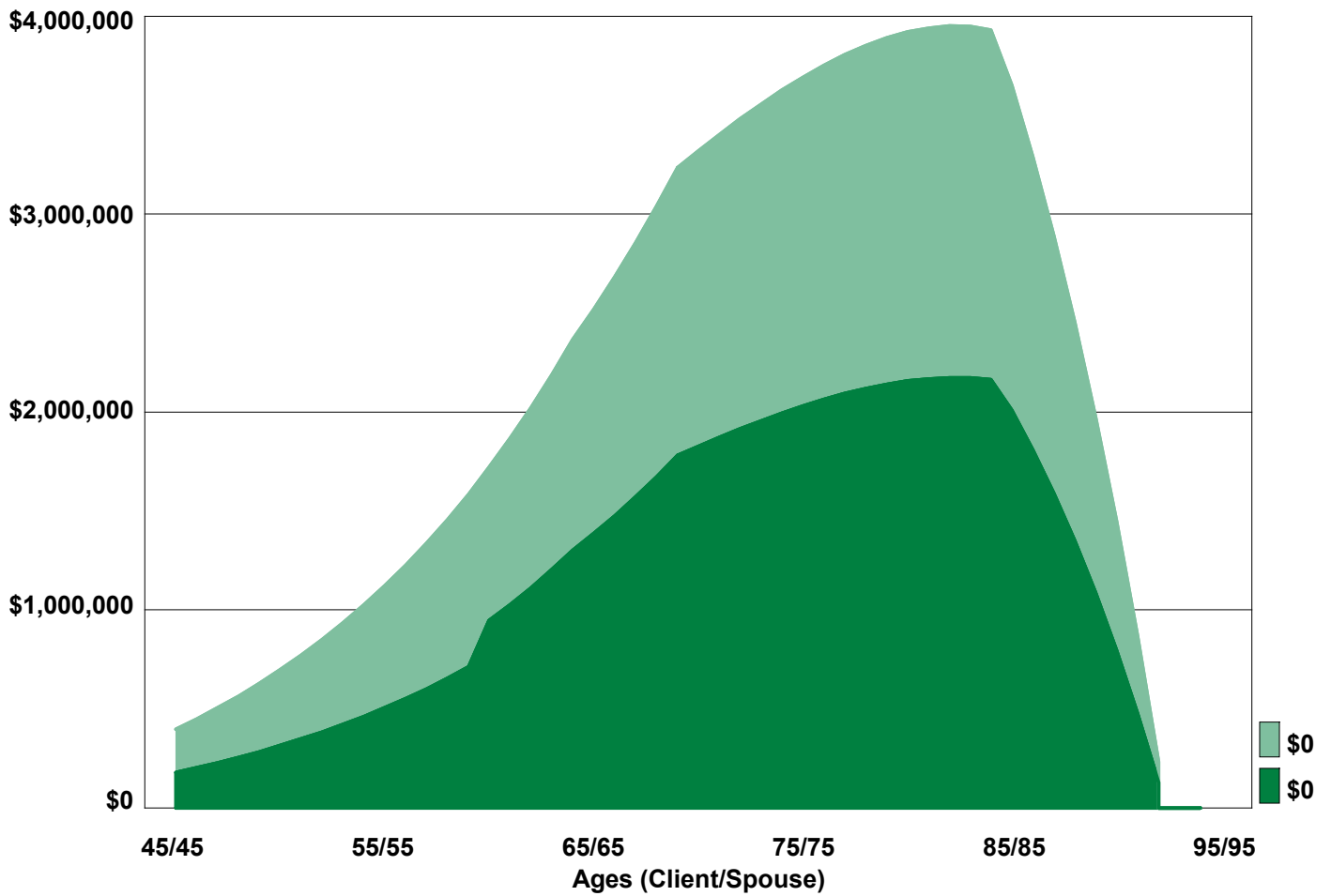
Presented By: [Licensed user's name appears here]

For: Tony Jamison & Allison Jamison

Defined Contribution Plan Asset Value for Tony Jamison 50 Year Analysis

Pre-Retirement
Income Tax Rate
45.00%

Retirement
Income Tax Rate
45.00%



At Year 50

After Tax Asset Value \$0

Pre-Tax Asset Value \$0

Financial Analysis: Include 401(k) Look-Alike

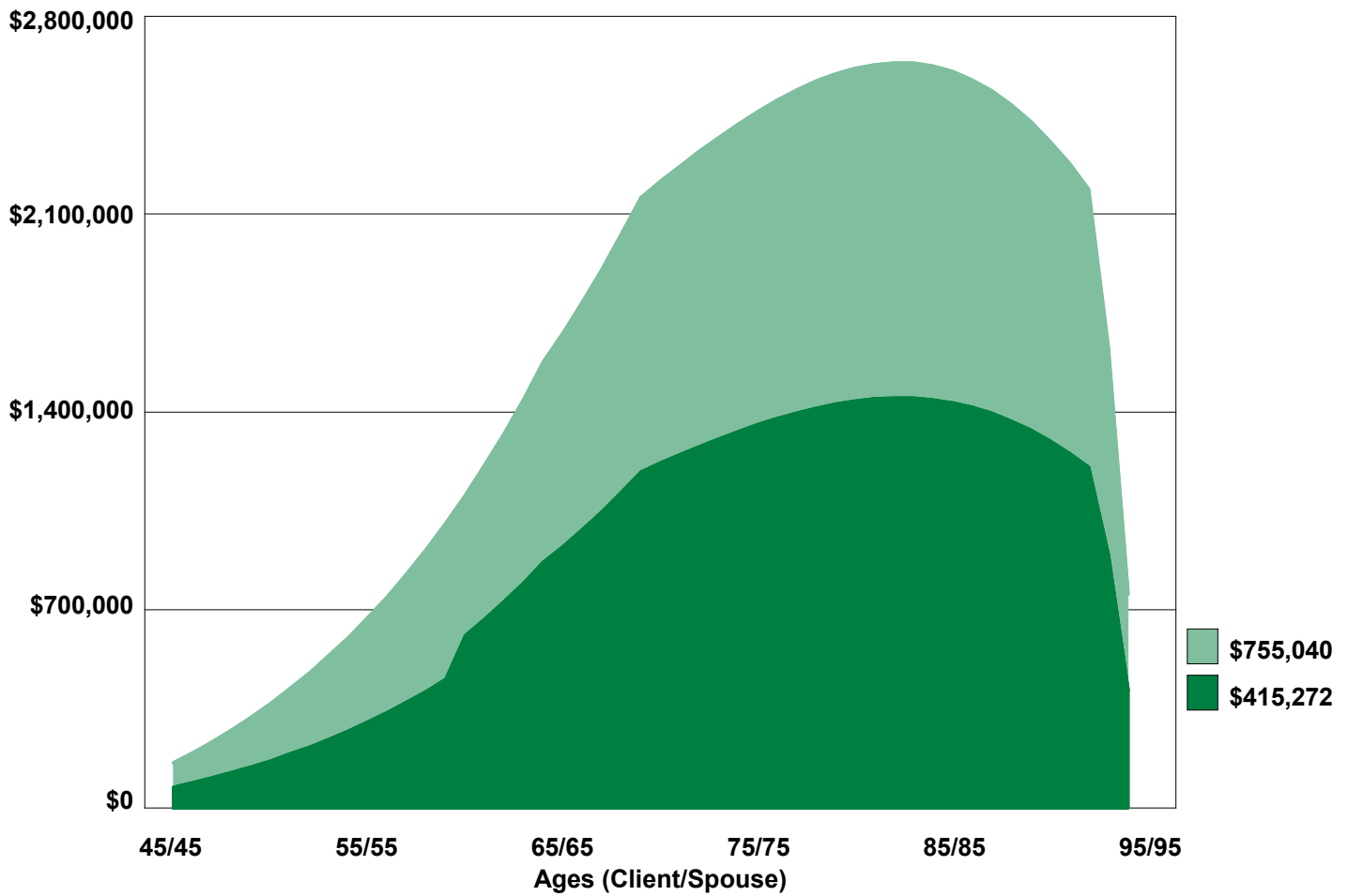
Presented By: [Licensed user's name appears here]

For: Tony Jamison & Allison Jamison

Defined Contribution Plan Asset Value for Allison Jamison 50 Year Analysis

Pre-Retirement
Income Tax Rate
45.00%

Retirement
Income Tax Rate
45.00%



At Year 50

After Tax Asset Value \$415,272

Pre-Tax Asset Value \$755,040

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

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 375,000		Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Net Year End Value of	
1	45/45	375,000	0	375,000	11,250	385,091	
2	46/46	385,091	0	385,091	11,553	395,454	
3	47/47	395,454	0	395,454	11,864	406,096	
4	48/48	406,096	0	406,096	12,183	417,024	
5	49/49	417,024	0	417,024	12,511	428,246	
6	50/50	428,246	0	428,246	12,847	439,770	
7	51/51	439,770	0	439,770	13,193	451,604	
8	52/52	451,604	0	451,604	13,548	463,757	
9	53/53	463,757	0	463,757	13,913	476,237	
10	54/54	476,237	0	476,237	14,287	489,052	
11	55/55	489,052	0	489,052	14,672	502,213	
12	56/56	502,213	0	502,213	15,066	515,727	
13	57/57	515,727	0	515,727	15,472	529,605	
14	58/58	529,605	0	529,605	15,888	543,857	
15	59/59	543,857	0	543,857	16,316	558,492	
16	60/60	558,492	0	558,492	16,755	573,521	
17	61/61	573,521	0	573,521	17,206	588,955	
18	62/62	588,955	0	588,955	17,669	604,804	
19	63/63	604,804	0	604,804	18,144	621,079	
20	64/64	621,079	0	621,079	18,632	637,792	
21	65/65	637,792	225,000	412,792	12,384	423,900	
22	66/66	423,900	232,200	191,700	5,751	196,859	
23	67/67	196,859	196,859	0	0	0	
24	68/68	0	0	0	0	0	
25	69/69	0	0	0	0	0	
26	70/70	0	0	0	0	0	
27	71/71	0	0	0	0	0	
28	72/72	0	0	0	0	0	
29	73/73	0	0	0	0	0	
30	74/74	0	0	0	0	0	
31	75/75	0	0	0	0	0	
32	76/76	0	0	0	0	0	
33	77/77	0	0	0	0	0	
34	78/78	0	0	0	0	0	
35	79/79	0	0	0	0	0	
36	80/80	0	0	0	0	0	
37	81/81	0	0	0	0	0	
38	82/82	0	0	0	0	0	
39	83/83	0	0	0	0	0	
40	84/84	0	0	0	0	0	
			654,059		311,104		

*Assumes yield is not subject to income tax.

Column (5) has been reduced by an assumed management fee of 0.30%.

Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 375,000		Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Net Year End Value of	
41	85/85	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0

654,059

311,104

*Assumes yield is not subject to income tax.
Column (5) has been reduced by an assumed management fee of 0.30%.

Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Details of Hypothetical Equity Assets

		Initial Cost Basis 450,000	Growth 6.00%	Dividend Tax Rate 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 32.00%	Turnover Assumption 50.00%		
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) + Fund Deposits	(3) - Sale of Equities	(4) + Capital Growth	(5) + After Tax Reinvested Dividends	(6) = Year End Value of Assets Before Turnover	(7)** Net Year End Value of Assets After Turnover	(8) After Tax Dividend Cash Flow	(9) + After Tax Equity Sales Cash Flow	(10) = Combined After Tax Cash Flow
1	45/45	700,000	0	0	42,000	10,500	752,500	702,251	0	0	0
2	46/46	702,251	0	0	42,135	10,534	754,920	721,756	0	0	0
3	47/47	721,756	0	0	43,305	10,826	775,887	750,997	0	0	0
4	48/48	750,997	0	0	45,060	11,265	807,322	786,207	0	0	0
5	49/49	786,207	0	0	47,172	11,793	845,172	825,526	0	0	0
6	50/50	825,526	0	0	49,532	12,383	887,441	868,068	0	0	0
7	51/51	868,068	0	0	52,084	13,021	933,173	913,442	0	0	0
8	52/52	913,442	0	0	54,807	13,702	981,951	961,515	0	0	0
9	53/53	961,515	0	0	57,691	14,423	1,033,629	1,012,282	0	0	0
10	54/54	1,012,282	0	0	60,737	15,184	1,088,203	1,065,813	0	0	0
11	55/55	1,065,813	0	0	63,949	15,987	1,145,749	1,122,218	0	0	0
12	56/56	1,122,218	0	0	67,333	16,833	1,206,384	1,181,629	0	0	0
13	57/57	1,181,629	0	0	70,898	17,724	1,270,251	1,244,196	0	0	0
14	58/58	1,244,196	0	0	74,652	18,663	1,337,511	1,310,083	0	0	0
15	59/59	1,310,083	0	0	78,605	19,651	1,408,339	1,379,462	0	0	0
16	60/60	1,379,462	0	0	82,768	20,692	1,482,922	1,452,516	0	0	0
17	61/61	1,452,516	0	0	87,151	21,788	1,561,455	1,529,440	0	0	0
18	62/62	1,529,440	0	0	91,766	22,942	1,644,148	1,610,437	0	0	0
19	63/63	1,610,437	0	0	96,626	24,157	1,731,220	1,695,725	0	0	0
20	64/64	1,695,725	0	0	101,744	25,436	1,822,905	1,785,530	0	0	0
21	65/65	1,785,530	0	0	107,132	26,783	1,919,445	1,880,091	0	0	0
22	66/66	1,880,091	0	0	112,805	28,201	2,021,097	1,979,658	0	0	0
23	67/67	1,979,658	0	13,382	117,977	0	2,084,253	2,041,062	29,494	13,191	42,685
24	68/68	2,041,062	0	223,004	109,083	0	1,927,141	1,886,999	27,271	219,764	247,035
25	69/69	1,886,999	0	233,286	99,223	0	1,752,936	1,716,330	24,805	229,871	254,676
26	70/70	1,716,330	0	132,351	95,039	0	1,679,018	1,643,913	23,760	130,406	154,166
27	71/71	1,643,913	0	134,899	90,541	0	1,599,555	1,566,092	22,635	132,913	155,548
28	72/72	1,566,092	0	137,299	85,728	0	1,514,521	1,482,827	21,432	135,276	156,708
29	73/73	1,482,827	0	139,535	80,598	0	1,423,890	1,394,089	20,149	137,478	157,627
30	74/74	1,394,089	0	141,592	75,150	0	1,327,647	1,299,858	18,787	139,504	158,291
31	75/75	1,299,858	0	143,448	69,385	0	1,225,795	1,200,137	17,346	141,333	158,679
32	76/76	1,200,137	0	145,087	63,303	0	1,118,353	1,094,943	15,826	142,947	158,773
33	77/77	1,094,943	0	147,282	56,860	0	1,004,521	983,493	14,215	145,110	159,325
34	78/78	983,493	0	148,483	50,101	0	885,111	866,583	12,525	146,293	158,818
35	79/79	866,583	0	150,372	42,973	0	759,184	743,292	10,743	148,154	158,897
36	80/80	743,292	0	152,127	35,470	0	626,635	613,518	8,867	149,884	158,751
37	81/81	613,518	0	153,749	27,586	0	487,355	477,154	6,896	151,482	158,378
38	82/82	477,154	0	155,240	19,315	0	341,229	334,086	4,828	152,951	157,779
39	83/83	334,086	0	156,608	10,649	0	188,127	184,189	2,662	154,298	156,960
40	84/84	184,189	0	157,863	1,580	0	27,906	27,322	395	155,535	155,930
			0	2,665,607		382,488			282,636	2,626,390	2,909,026

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (7) has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Details of Hypothetical Equity Assets

		Initial Cost Basis 450,000	Growth 6.00%	Dividend Tax Rate 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 32.00%	Turnover Assumption 50.00%		
Yr	M/F Ages	(1) Beginning of Year Value of Asset	+ (2) Fund Deposits	- (3) Sale of Equities	+ (4) Capital Growth	+ (5) After Tax Reinvested Dividends	= (6) Year End Value of Assets Before Turnover	(7)** Net Year End Value of Assets After Turnover	(8) After Tax Dividend Cash Flow	+ (9) After Tax Equity Sales Cash Flow	= (10) Combined After Tax Cash Flow
41	85/85	27,322	0	27,322	0	0	0	0	0	26,919	26,919
42	86/86	0	0	0	0	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0	0	0	0	0

0
2,692,929
382,488
282,636
2,653,309
2,935,945

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (7) has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 700,000	Growth 6.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate*	Turnover Assumption 50.00%			
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover**	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)*** Net Year End Value of Asset After Turnover
1	450,000	0	0	42,000	10,500	752,500	460,500	376,250	230,250	329,530	702,251
2	559,780	0	0	42,135	10,534	754,920	570,314	377,460	285,157	347,923	721,756
3	633,080	0	0	43,305	10,826	775,887	643,906	387,944	321,953	366,827	750,997
4	688,780	0	0	45,060	11,265	807,322	700,044	403,661	350,022	386,497	786,207
5	736,519	0	0	47,172	11,793	845,172	748,312	422,586	374,156	407,088	825,526
6	781,244	0	0	49,532	12,383	887,441	793,628	443,721	396,814	428,710	868,068
7	825,524	0	0	52,084	13,021	933,173	838,545	466,587	419,272	451,446	913,442
8	870,719	0	0	54,807	13,702	981,951	884,420	490,976	442,210	475,371	961,515
9	917,581	0	0	57,691	14,423	1,033,629	932,004	516,815	466,002	500,554	1,012,282
10	966,556	0	0	60,737	15,184	1,088,203	981,741	544,102	490,870	527,067	1,065,813
11	1,017,938	0	0	63,949	15,987	1,145,749	1,033,924	572,875	516,962	554,983	1,122,218
12	1,071,945	0	0	67,333	16,833	1,206,384	1,088,778	603,192	544,389	584,375	1,181,629
13	1,128,764	0	0	70,898	17,724	1,270,251	1,146,488	635,126	573,244	615,323	1,244,196
14	1,188,567	0	0	74,652	18,663	1,337,511	1,207,230	668,756	603,615	647,911	1,310,083
15	1,251,526	0	0	78,605	19,651	1,408,339	1,271,176	704,170	635,588	682,224	1,379,462
16	1,317,812	0	0	82,768	20,692	1,482,922	1,338,504	741,461	669,252	718,354	1,452,516
17	1,387,606	0	0	87,151	21,788	1,561,455	1,409,394	780,728	704,697	756,398	1,529,440
18	1,461,095	0	0	91,766	22,942	1,644,148	1,484,037	822,074	742,018	796,456	1,610,437
19	1,538,475	0	0	96,626	24,157	1,731,220	1,562,631	865,610	781,316	838,636	1,695,725
20	1,619,952	0	0	101,744	25,436	1,822,905	1,645,387	911,453	822,694	883,050	1,785,530
21	1,705,744	0	0	107,132	26,783	1,919,445	1,732,526	959,723	866,263	929,816	1,880,091
22	1,796,079	0	0	112,805	28,201	2,021,097	1,824,280	1,010,549	912,140	979,058	1,979,658
23	1,891,198	0	13,382	117,977	0	2,084,253	1,878,414	1,042,127	939,207	1,009,192	2,041,062
24	1,948,399	0	223,004	109,083	0	1,927,141	1,735,519	963,571	867,760	932,911	1,886,999
25	1,800,671	0	233,286	99,223	0	1,752,936	1,578,058	876,468	789,029	848,487	1,716,330
26	1,637,516	0	132,351	95,039	0	1,679,018	1,511,243	839,509	755,621	812,665	1,643,913
27	1,568,286	0	134,899	90,541	0	1,599,555	1,439,593	799,778	719,797	774,184	1,566,092
28	1,493,980	0	137,299	85,728	0	1,514,521	1,363,003	757,261	681,502	733,018	1,482,827
29	1,414,519	0	139,535	80,598	0	1,423,890	1,281,412	711,945	640,706	689,149	1,394,089
30	1,329,855	0	141,592	75,150	0	1,327,647	1,194,786	663,824	597,393	642,566	1,299,858
31	1,239,959	0	143,448	69,385	0	1,225,795	1,103,121	612,898	551,561	593,270	1,200,137
32	1,144,830	0	145,087	63,303	0	1,118,353	1,006,429	559,177	503,215	541,269	1,094,943
33	1,044,484	0	147,282	56,860	0	1,004,521	903,989	502,261	451,994	486,175	983,493
34	938,170	0	148,483	50,101	0	885,111	796,530	442,556	398,265	428,382	866,583
35	826,647	0	150,372	42,973	0	759,184	683,205	379,592	341,602	367,435	743,292
36	709,038	0	152,127	35,470	0	626,635	563,922	313,318	281,961	303,283	613,518
37	585,244	0	153,749	27,586	0	487,355	438,580	243,678	219,290	235,874	477,154
38	455,164	0	155,240	19,315	0	341,229	307,079	170,615	153,539	165,150	334,086
39	318,690	0	156,608	10,649	0	188,127	169,299	94,064	84,649	91,051	184,189
40	175,700	0	157,863	1,580	0	27,906	25,113	13,953	12,556	13,506	27,322
		0	2,665,607		382,488						

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption.
 ***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 700,000	Growth 6.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 32.00%	Turnover Assumption 50.00%			
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover**	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)*** Net Year End Value of Asset After Turnover
41	26,062	0	27,322	0	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0	0

0 2,692,929 382,488

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption.

***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

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

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
1	45/45	610,142	610,142
2	46/46	594,678	594,678
3	47/47	578,585	578,585
4	48/48	561,835	561,835
5	49/49	544,404	544,404
6	50/50	526,262	526,262
7	51/51	507,381	507,381
8	52/52	487,731	487,731
9	53/53	467,280	467,280
10	54/54	445,996	445,996
11	55/55	423,845	423,845
12	56/56	400,792	400,792
13	57/57	376,799	376,799
14	58/58	351,828	351,828
15	59/59	325,841	325,841
16	60/60	298,794	298,794
17	61/61	270,646	270,646
18	62/62	241,351	241,351
19	63/63	210,862	210,862
20	64/64	179,132	179,132
21	65/65	146,108	146,108
22	66/66	111,739	111,739
23	67/67	75,970	75,970
24	68/68	38,743	38,743
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

Some/all of the cash flow required for the above loan payments may not be reflected in your Desired Spendable Cash Flow. If the loan payments are not included in the Desired Spendable Cash Flow report, they are assumed to be paid from other sources.

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
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

Some/all of the cash flow required for the above loan payments may not be reflected in your Desired Spendable Cash Flow. If the loan payments are not included in the Desired Spendable Cash Flow report, they are assumed to be paid from other sources.

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.

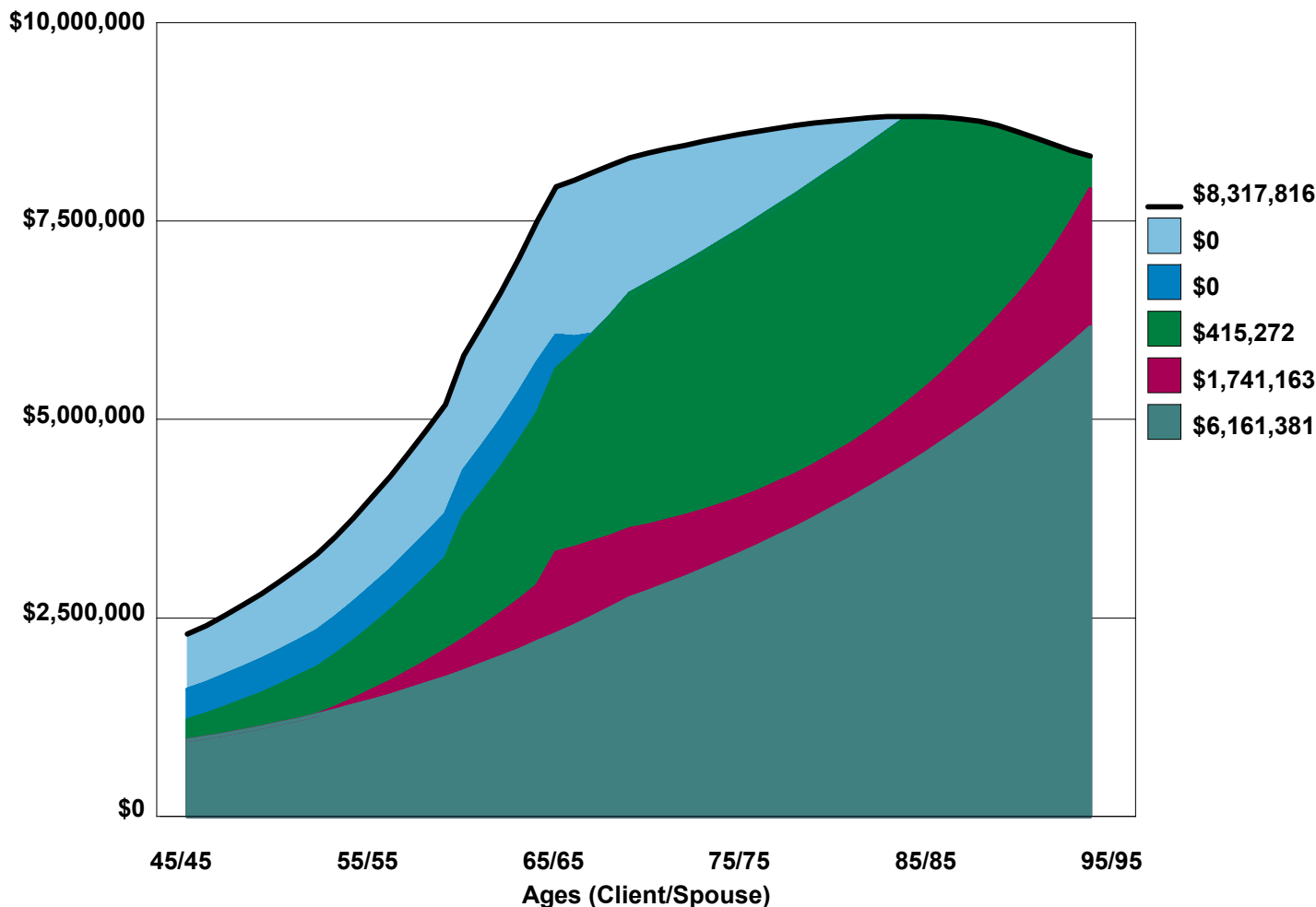
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Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Hypothetical Net Worth (After Providing Required Cash Flow) 50 Year Analysis



	<u>At Year 50</u>
Hypothetical Net Worth*	— \$8,317,816
Hypothetical Equity Assets	\$0
Tax Exempt Assets	\$0
Taxable Retirement Plan Assets	\$415,272
Life Insurance Cash Values	\$1,741,163
Net Equity of Illiquid Assets	\$6,161,381

*Hypothetical Net Worth has been reduced by income tax still due on tax deferred assets.

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

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

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.

Retirement Planning Options

For: Tony and Allison Jamison



Presented By: _____

[Licensed User's Name Appears Here]

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Include 401(k) Look-Alike	Page 73

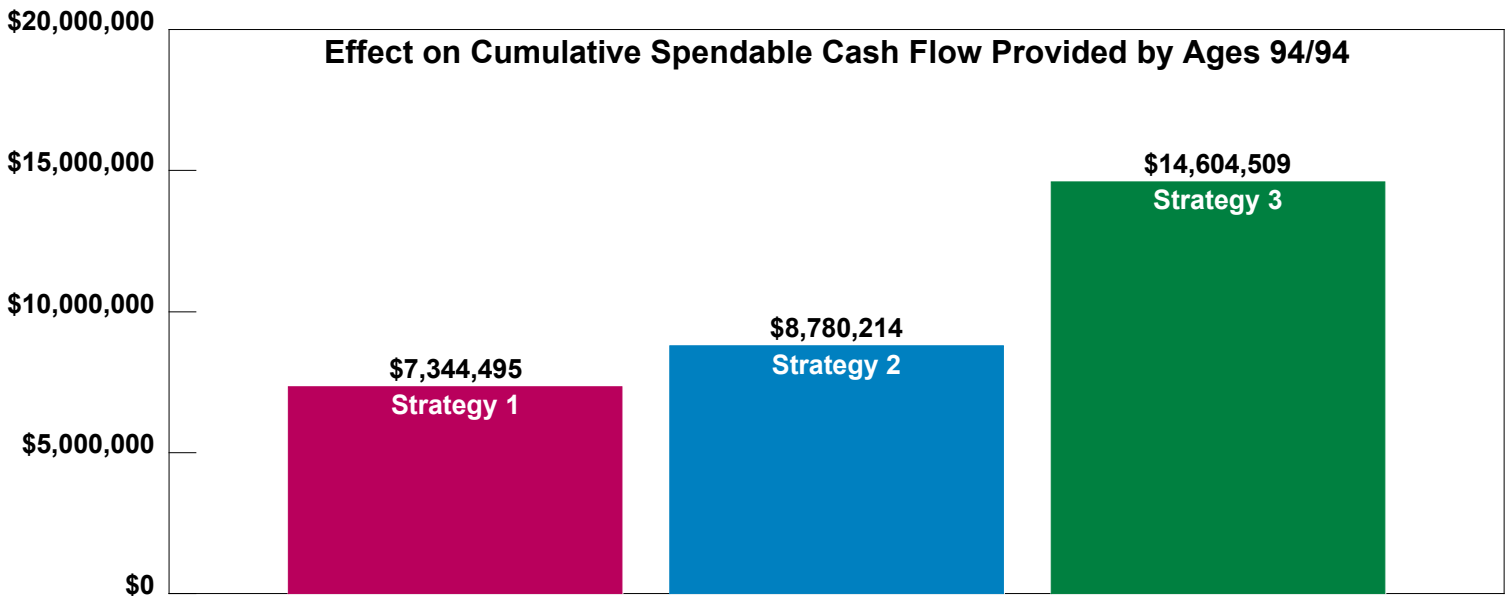
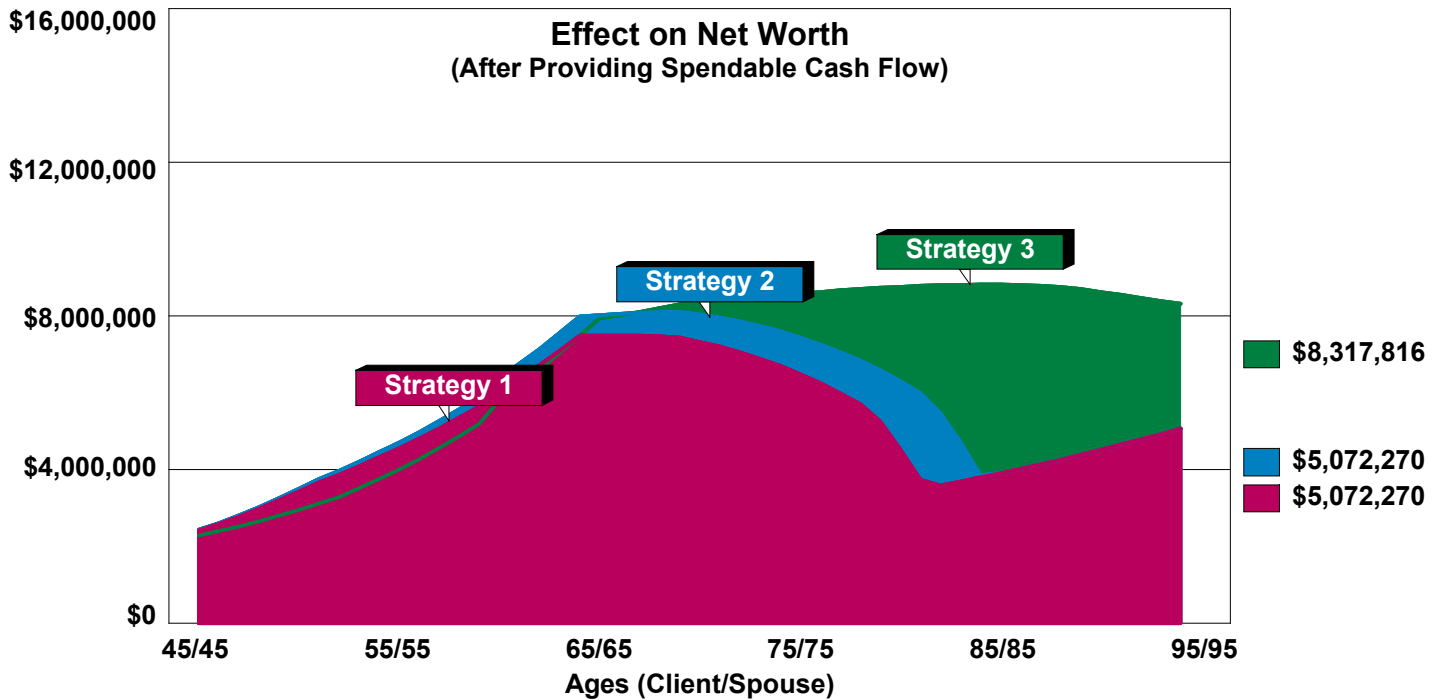
Financial Analysis: Strategy 1 vs. Strategy 2 vs. Strategy 3

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



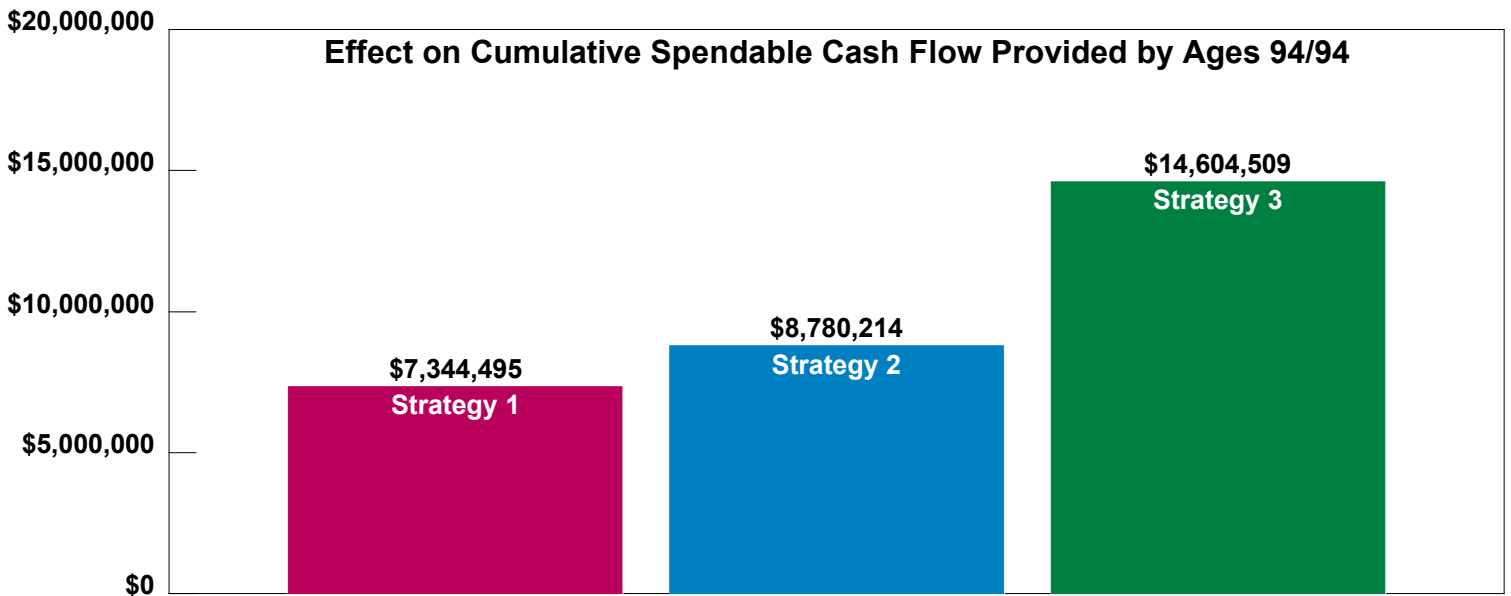
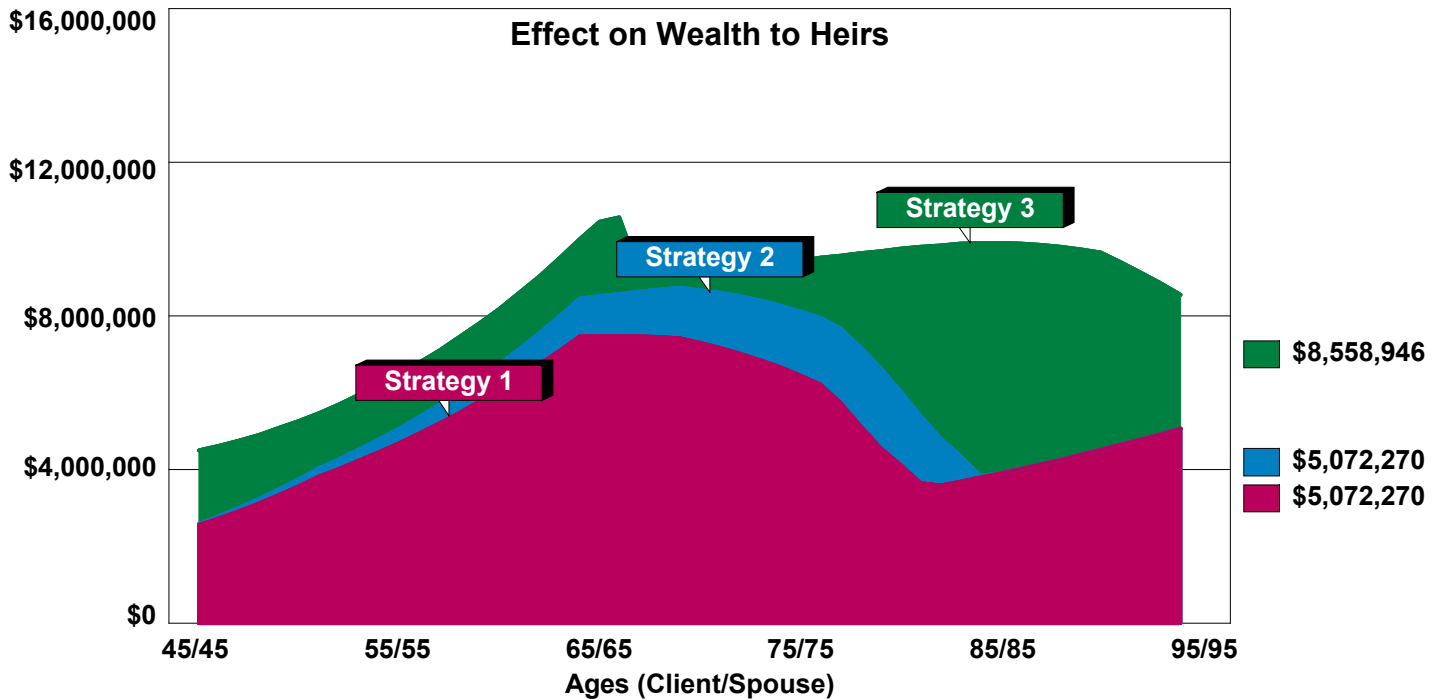
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

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



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
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.

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: No 401(k) Look-Alike

Financial Analysis: No 401(k) Look-Alike

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.

Client Information Summary

Assumptions Used

Income Tax Rates: Pre-Retirement 45.00%
Retirement 45.00%

Life Expectancy: Joint 45 Years
Tony Jamison Age 89
Allison Jamison Age 89

Tax Exempt Account: Yield Assumption Tax Exempt 3.00%

Hypothetical Equities: Growth Rate 6.00%
Dividend Rate 2.00%

Retirement Plan Assets Tony Jamison: Defined Contr. Yield Assumption 7.00%

Retirement Plan Assets Allison Jamison: Defined Contr. Yield Assumption 7.00%

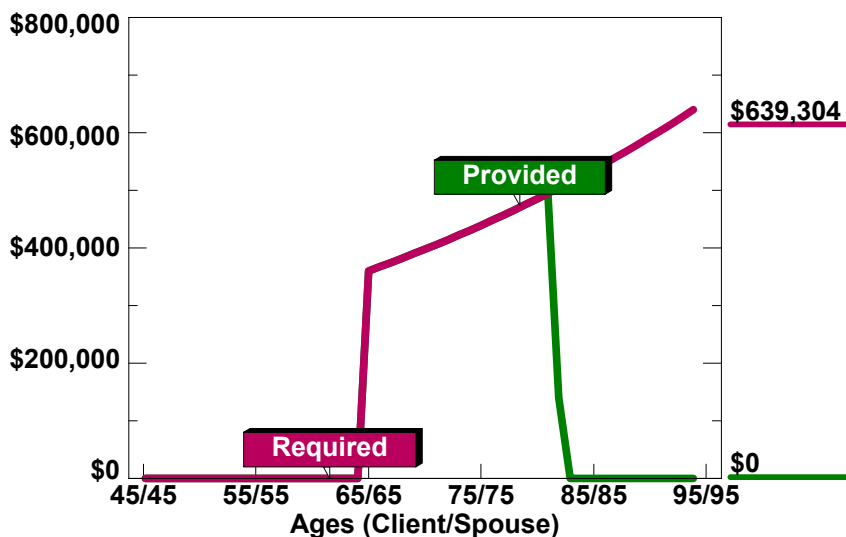
Analysis of After Tax Cash Flow Requirements

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

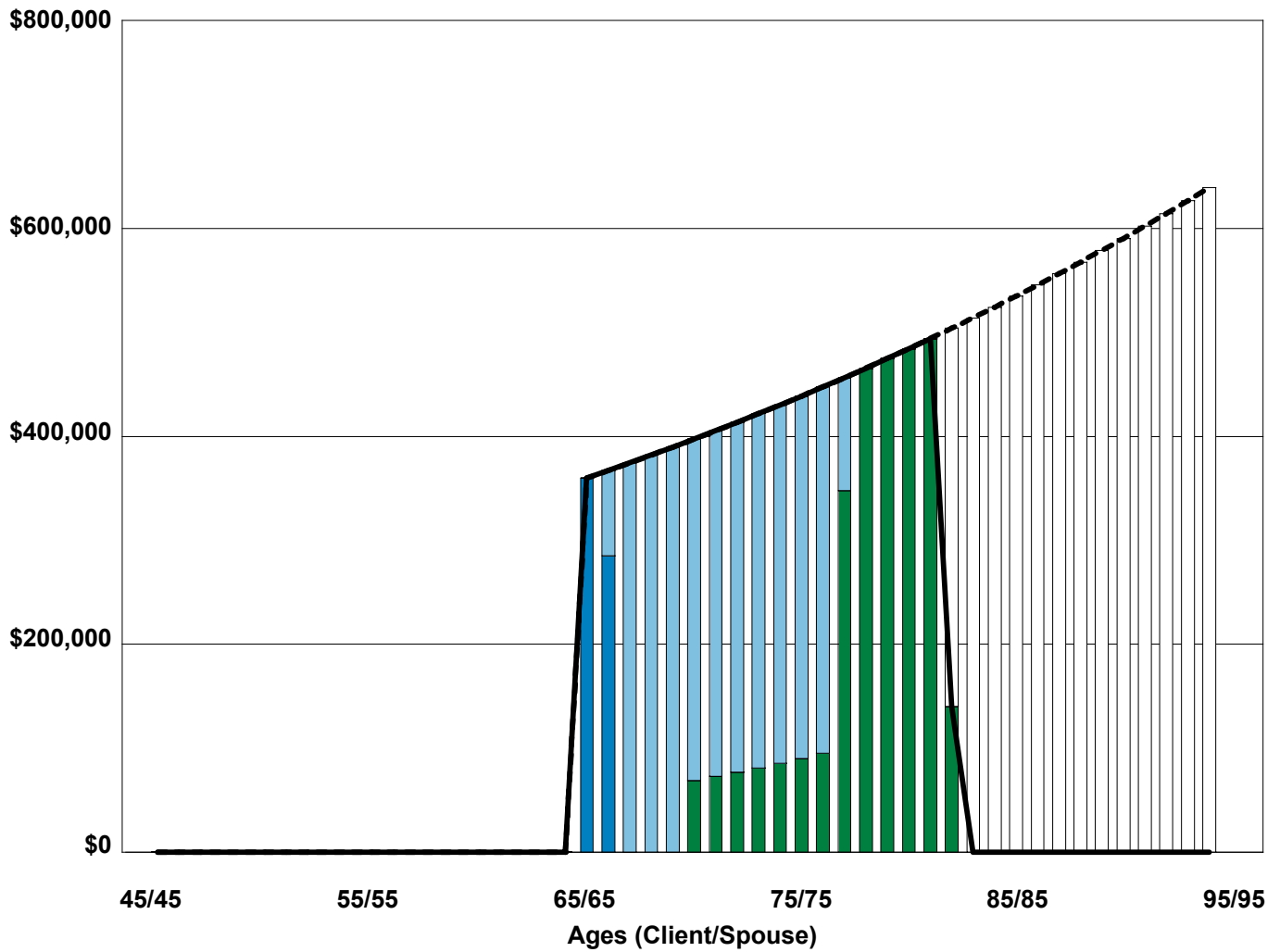
Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided			
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required*	(3) Total After Tax Cash Flow Required*	(4) Total After Tax Cash Flow from Retirement Plan Assets	(5) After Tax Cash Flow from Tax Exempt Account	(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

Cash Flow Shortfall

Year	M/F Ages	(1) After Tax Spendable Cash Flow Required	(2) Total After Tax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
1	45/45	0	0	0
2	46/46	0	0	0
3	47/47	0	0	0
4	48/48	0	0	0
5	49/49	0	0	0
6	50/50	0	0	0
7	51/51	0	0	0
8	52/52	0	0	0
9	53/53	0	0	0
10	54/54	0	0	0
11	55/55	0	0	0
12	56/56	0	0	0
13	57/57	0	0	0
14	58/58	0	0	0
15	59/59	0	0	0
16	60/60	0	0	0
17	61/61	0	0	0
18	62/62	0	0	0
19	63/63	0	0	0
20	64/64	0	0	0
21	65/65	360,000	360,000	0
22	66/66	367,200	367,200	0
23	67/67	374,544	374,544	0
24	68/68	382,035	382,035	0
25	69/69	389,676	389,676	0
26	70/70	397,469	397,469	0
27	71/71	405,418	405,418	0
28	72/72	413,527	413,527	0
29	73/73	421,797	421,797	0
30	74/74	430,233	430,233	0
31	75/75	438,838	438,838	0
32	76/76	447,615	447,615	0
33	77/77	456,567	456,567	0
34	78/78	465,698	465,698	0
35	79/79	475,012	475,012	0
36	80/80	484,513	484,513	0
37	81/81	494,203	494,203	0
38	82/82	504,087	140,150	363,937
39	83/83	514,169	0	514,169
40	84/84	524,452	0	524,452
		8,747,053	7,344,495	1,402,558

Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Cash Flow Shortfall

Year	M/F Ages	(1) After Tax Spendable Cash Flow Required	(2) Total After Tax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
41	85/85	534,941	0	534,941
42	86/86	545,640	0	545,640
43	87/87	556,553	0	556,553
44	88/88	567,684	0	567,684
45	89/89	579,037	0	579,037
46	90/90	590,618	0	590,618
47	91/91	602,431	0	602,431
48	92/92	614,479	0	614,479
49	93/93	626,769	0	626,769
50	94/94	639,304	0	639,304

14,604,509 7,344,495 7,260,014

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	1,160,006	1,140,133	0
18	62/62	2,072,970	33,256	0	0	147,436	2,231,125	1,269,713	1,227,119	0
19	63/63	2,231,125	33,921	0	0	158,553	2,399,364	1,390,233	1,319,651	0
20	64/64	2,399,364	34,599	0	0	170,377	2,578,297	1,525,392	1,418,064	0
21	65/65	2,578,297	0	0	0	180,481	2,731,190	1,666,392	1,502,154	0
22	66/66	2,731,190	0	0	0	191,183	2,893,150	1,821,917	1,591,233	0
23	67/67	2,893,150	0	0	0	202,521	3,064,713	1,988,121	1,685,592	0
24	68/68	3,064,713	0	0	0	214,530	3,246,450	2,165,902	1,785,548	0
25	69/69	3,246,450	0	0	0	227,252	3,438,965	2,359,534	1,891,431	0
26	70/70	3,438,965	0	125,509	125,509	231,942	3,509,944	2,563,475	1,930,469	69,030
27	71/71	3,509,944	0	132,450	132,450	236,425	3,577,780	2,777,001	1,967,779	72,848
28	72/72	3,577,780	0	139,757	139,757	240,662	3,641,898	2,998,854	2,003,044	76,867
29	73/73	3,641,898	0	147,445	147,445	244,612	3,701,674	3,234,753	2,035,921	81,095
30	74/74	3,701,674	0	155,532	155,532	248,230	3,756,428	3,484,392	2,066,036	85,542
31	75/75	3,756,428	0	164,036	164,036	251,467	3,805,421	3,742,440	2,092,981	90,220
32	76/76	3,805,421	0	172,974	172,974	254,271	3,847,851	4,003,533	2,116,318	95,136
33	77/77	3,847,851	0	181,502	181,502	225,034	3,405,409	4,278,434	1,872,975	348,193
34	78/78	3,405,409	0	167,755	167,755	179,108	2,710,415	3,988,686	1,490,729	465,698
35	79/79	2,710,415	0	138,996	138,996	129,273	1,956,270	3,788,321	1,075,949	475,012
36	80/80	1,956,270	0	104,613	104,613	75,274	1,139,104	3,512,597	626,507	484,513
37	81/81	1,139,104	0	63,637	63,637	16,839	254,818	3,211,668	140,150	494,203
38	82/82	254,818	0	14,902	14,902	0	0	3,000,000	0	140,150
39	83/83	0	0	0	0	0	0	2,800,000	0	0
40	84/84	0	0	0	0	0	0	2,600,000	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

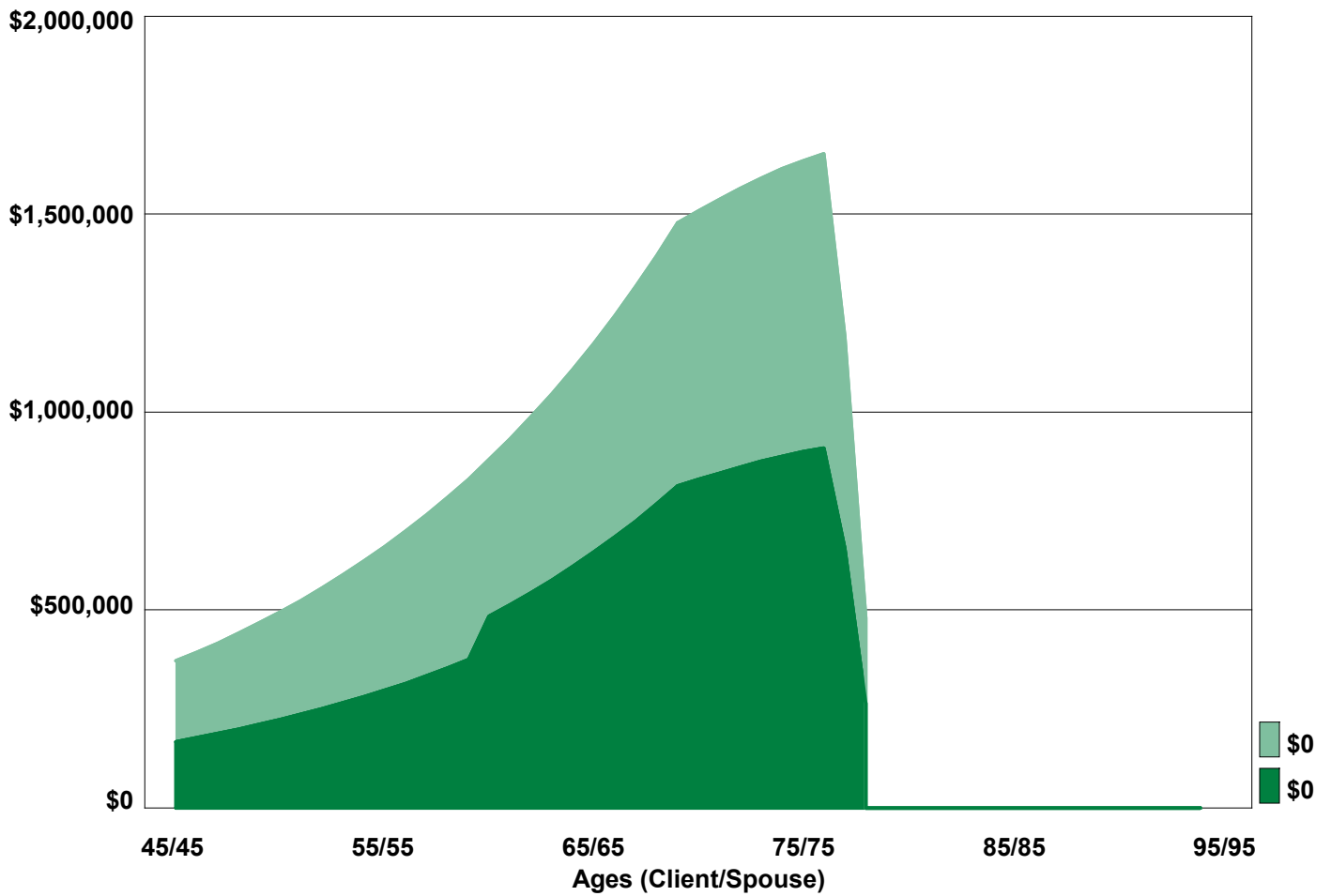
Presented By: [Licensed user's name appears here]

For: Tony Jamison & Allison Jamison

Defined Contribution Plan Asset Value for Tony Jamison 50 Year Analysis

Pre-Retirement
Income Tax Rate
45.00%

Retirement
Income Tax Rate
45.00%



At Year 50

After Tax Asset Value ■ \$0

Pre-Tax Asset Value ■ \$0

Financial Analysis: No 401(k) Look-Alike

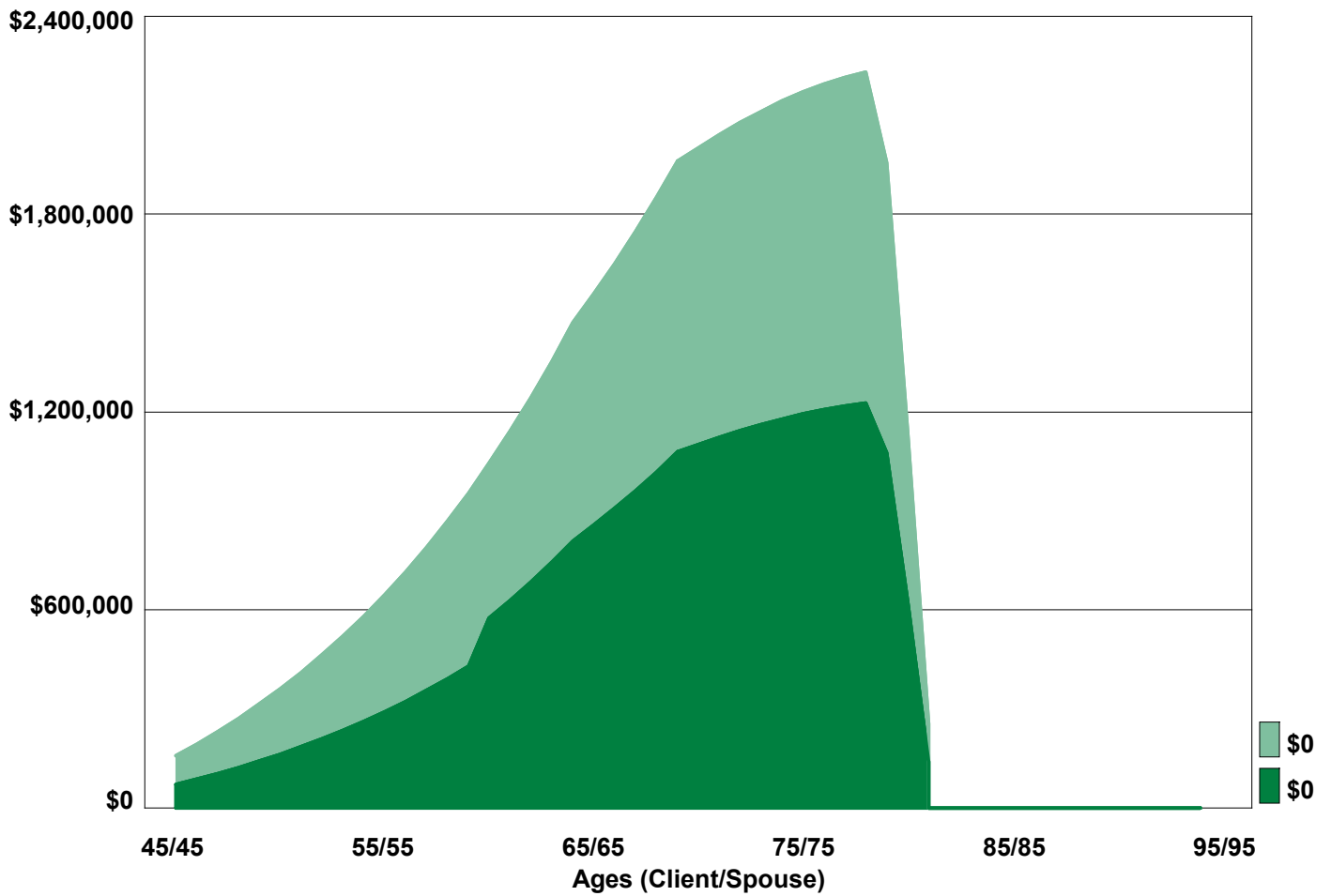
Presented By: [Licensed user's name appears here]

For: Tony Jamison & Allison Jamison

Defined Contribution Plan Asset Value for Allison Jamison 50 Year Analysis

Pre-Retirement
Income Tax Rate
45.00%

Retirement
Income Tax Rate
45.00%



At Year 50

After Tax Asset Value ■ \$0

Pre-Tax Asset Value ■ \$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
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

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 375,000		Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Net Year End Value of	
1	45/45	375,000	0	375,000	11,250	385,091	
2	46/46	385,091	0	385,091	11,553	395,454	
3	47/47	395,454	0	395,454	11,864	406,096	
4	48/48	406,096	0	406,096	12,183	417,024	
5	49/49	417,024	0	417,024	12,511	428,246	
6	50/50	428,246	0	428,246	12,847	439,770	
7	51/51	439,770	0	439,770	13,193	451,604	
8	52/52	451,604	0	451,604	13,548	463,757	
9	53/53	463,757	0	463,757	13,913	476,237	
10	54/54	476,237	0	476,237	14,287	489,052	
11	55/55	489,052	0	489,052	14,672	502,213	
12	56/56	502,213	0	502,213	15,066	515,727	
13	57/57	515,727	0	515,727	15,472	529,605	
14	58/58	529,605	0	529,605	15,888	543,857	
15	59/59	543,857	0	543,857	16,316	558,492	
16	60/60	558,492	0	558,492	16,755	573,521	
17	61/61	573,521	0	573,521	17,206	588,955	
18	62/62	588,955	0	588,955	17,669	604,804	
19	63/63	604,804	0	604,804	18,144	621,079	
20	64/64	621,079	0	621,079	18,632	637,792	
21	65/65	637,792	360,000	277,792	8,334	285,268	
22	66/66	285,268	285,268	0	0	0	
23	67/67	0	0	0	0	0	
24	68/68	0	0	0	0	0	
25	69/69	0	0	0	0	0	
26	70/70	0	0	0	0	0	
27	71/71	0	0	0	0	0	
28	72/72	0	0	0	0	0	
29	73/73	0	0	0	0	0	
30	74/74	0	0	0	0	0	
31	75/75	0	0	0	0	0	
32	76/76	0	0	0	0	0	
33	77/77	0	0	0	0	0	
34	78/78	0	0	0	0	0	
35	79/79	0	0	0	0	0	
36	80/80	0	0	0	0	0	
37	81/81	0	0	0	0	0	
38	82/82	0	0	0	0	0	
39	83/83	0	0	0	0	0	
40	84/84	0	0	0	0	0	
			645,268		301,303		

*Assumes yield is not subject to income tax.

Column (5) has been reduced by an assumed management fee of 0.30%.

Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 375,000		Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Net Year End Value of	
41	85/85	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0

645,268

301,303

*Assumes yield is not subject to income tax.
Column (5) has been reduced by an assumed management fee of 0.30%.

Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Details of Hypothetical Equity Assets

		Initial Cost Basis 450,000	Growth 6.00%	Dividend Tax Rate 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 32.00%	Turnover Assumption 50.00%		
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) + Fund Deposits	(3) - Sale of Equities	(4) + Capital Growth	(5) + After Tax Reinvested Dividends	(6) = Year End Value of Assets Before Turnover	(7)** Net Year End Value of Assets After Turnover	(8) After Tax Dividend Cash Flow	(9) + After Tax Equity Sales Cash Flow	(10) = Combined After Tax Cash Flow
1	45/45	700,000	55,000	0	45,300	11,325	811,625	760,556	0	0	0
2	46/46	760,556	55,000	0	48,933	12,233	876,722	841,651	0	0	0
3	47/47	841,651	55,000	0	53,799	13,450	963,900	935,845	0	0	0
4	48/48	935,845	55,000	0	59,451	14,863	1,065,159	1,039,500	0	0	0
5	49/49	1,039,500	55,000	0	65,670	16,418	1,176,588	1,150,916	0	0	0
6	50/50	1,150,916	55,000	0	72,355	18,089	1,296,360	1,269,385	0	0	0
7	51/51	1,269,385	55,000	0	79,463	19,866	1,423,714	1,394,713	0	0	0
8	52/52	1,394,713	0	0	83,683	20,921	1,499,317	1,468,673	0	0	0
9	53/53	1,468,673	0	0	88,120	22,030	1,578,823	1,546,501	0	0	0
10	54/54	1,546,501	0	0	92,790	23,198	1,662,489	1,628,428	0	0	0
11	55/55	1,628,428	0	0	97,706	24,426	1,750,560	1,714,681	0	0	0
12	56/56	1,714,681	0	0	102,881	25,720	1,843,282	1,805,495	0	0	0
13	57/57	1,805,495	0	0	108,330	27,082	1,940,907	1,901,116	0	0	0
14	58/58	1,901,116	0	0	114,067	28,517	2,043,700	2,001,800	0	0	0
15	59/59	2,001,800	0	0	120,108	30,027	2,151,935	2,107,814	0	0	0
16	60/60	2,107,814	0	0	126,469	31,617	2,265,900	2,219,443	0	0	0
17	61/61	2,219,443	0	0	133,167	33,292	2,385,902	2,336,983	0	0	0
18	62/62	2,336,983	0	0	140,219	35,055	2,512,257	2,460,748	0	0	0
19	63/63	2,460,748	0	0	147,645	36,911	2,645,304	2,591,068	0	0	0
20	64/64	2,591,068	0	0	155,464	38,866	2,785,398	2,728,289	0	0	0
21	65/65	2,728,289	0	0	163,697	40,924	2,932,910	2,872,776	0	0	0
22	66/66	2,872,776	0	40,013	169,966	0	3,002,729	2,940,505	42,491	39,441	81,932
23	67/67	2,940,505	0	340,491	156,001	0	2,756,015	2,698,608	39,000	335,544	374,544
24	68/68	2,698,608	0	351,989	140,797	0	2,487,416	2,435,473	35,199	346,836	382,035
25	69/69	2,435,473	0	363,951	124,291	0	2,195,813	2,149,903	31,073	358,603	389,676
26	70/70	2,149,903	0	305,263	110,678	0	1,955,318	1,914,412	27,670	300,769	328,439
27	71/71	1,914,412	0	313,166	96,075	0	1,697,321	1,661,802	24,018	308,552	332,570
28	72/72	1,661,802	0	321,288	80,431	0	1,420,945	1,391,205	20,108	316,552	336,660
29	73/73	1,391,205	0	329,639	63,694	0	1,125,260	1,101,707	15,923	324,779	340,702
30	74/74	1,101,707	0	338,226	45,809	0	809,290	792,350	11,452	333,239	344,691
31	75/75	792,350	0	347,057	26,718	0	472,011	462,130	6,679	341,939	348,618
32	76/76	462,130	0	356,141	6,359	0	112,348	109,996	1,590	350,889	352,479
33	77/77	109,996	0	109,996	0	0	0	0	0	108,374	108,374
34	78/78	0	0	0	0	0	0	0	0	0	0
35	79/79	0	0	0	0	0	0	0	0	0	0
36	80/80	0	0	0	0	0	0	0	0	0	0
37	81/81	0	0	0	0	0	0	0	0	0	0
38	82/82	0	0	0	0	0	0	0	0	0	0
39	83/83	0	0	0	0	0	0	0	0	0	0
40	84/84	0	0	0	0	0	0	0	0	0	0
			385,000	3,517,220		524,830			255,203	3,465,517	3,720,720

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (7) has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Details of Hypothetical Equity Assets

		Initial Cost Basis 450,000	Growth 6.00%	Dividend Tax Rate 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 32.00%	Turnover Assumption 50.00%			
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) + Fund Deposits	(3) - Sale of Equities	(4) + Capital Growth	(5) + After Tax Reinvested Dividends	(6) = Year End Value of Assets Before Turnover	(7)** Net Year End Value of Assets After Turnover	(8) After Tax Dividend Cash Flow	(9) + After Tax Equity Sales Cash Flow	(10) = Combined After Tax Cash Flow	
41	85/85	0	0	0	0	0	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0	0	0	0	0	0

385,000 3,517,220

524,830

255,203

3,465,517

3,720,720

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (7) has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 700,000	Growth 6.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate*	Turnover Assumption 50.00%			
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover**	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)*** Net Year End Value of Asset After Turnover
1	450,000	55,000	0	45,300	11,325	811,625	516,325	405,813	258,163	358,565	760,556
2	616,727	55,000	0	48,933	12,233	876,722	683,960	438,361	341,980	407,519	841,651
3	749,499	55,000	0	53,799	13,450	963,900	817,949	481,950	408,975	458,598	935,845
4	867,572	55,000	0	59,451	14,863	1,065,159	937,435	532,580	468,718	512,144	1,039,500
5	980,861	55,000	0	65,670	16,418	1,176,588	1,052,279	588,294	526,140	568,405	1,150,916
6	1,094,544	55,000	0	72,355	18,089	1,296,360	1,167,633	648,180	583,817	627,584	1,269,385
7	1,211,400	55,000	0	79,463	19,866	1,423,714	1,286,267	711,857	643,133	689,865	1,394,713
8	1,332,999	0	0	83,683	20,921	1,499,317	1,353,920	749,659	676,960	726,395	1,468,673
9	1,403,355	0	0	88,120	22,030	1,578,823	1,425,385	789,412	712,692	764,861	1,546,501
10	1,477,554	0	0	92,790	23,198	1,662,489	1,500,751	831,245	750,376	805,367	1,628,428
11	1,555,742	0	0	97,706	24,426	1,750,560	1,580,169	875,280	790,084	848,017	1,714,681
12	1,638,102	0	0	102,881	25,720	1,843,282	1,663,822	921,641	831,911	892,927	1,805,495
13	1,724,838	0	0	108,330	27,082	1,940,907	1,751,920	970,454	875,960	940,216	1,901,116
14	1,816,176	0	0	114,067	28,517	2,043,700	1,844,692	1,021,850	922,346	990,009	2,001,800
15	1,912,355	0	0	120,108	30,027	2,151,935	1,942,382	1,075,968	971,191	1,042,439	2,107,814
16	2,013,630	0	0	126,469	31,617	2,265,900	2,045,247	1,132,950	1,022,624	1,097,646	2,219,443
17	2,120,269	0	0	133,167	33,292	2,385,902	2,153,562	1,192,951	1,076,781	1,155,776	2,336,983
18	2,232,557	0	0	140,219	35,055	2,512,257	2,267,612	1,256,129	1,133,806	1,216,985	2,460,748
19	2,350,791	0	0	147,645	36,911	2,645,304	2,387,702	1,322,652	1,193,851	1,281,436	2,591,068
20	2,475,287	0	0	155,464	38,866	2,785,398	2,514,153	1,392,699	1,257,076	1,349,300	2,728,289
21	2,606,376	0	0	163,697	40,924	2,932,910	2,647,301	1,466,455	1,323,650	1,420,757	2,872,776
22	2,744,408	0	40,013	169,966	0	3,002,729	2,706,183	1,501,365	1,353,091	1,453,917	2,940,505
23	2,807,008	0	340,491	156,001	0	2,756,015	2,481,976	1,378,008	1,240,988	1,334,161	2,698,608
24	2,575,149	0	351,989	140,797	0	2,487,416	2,239,263	1,243,708	1,119,632	1,204,004	2,435,473
25	2,323,635	0	363,951	124,291	0	2,195,813	1,976,397	1,097,907	988,198	1,062,800	2,149,903
26	2,050,998	0	305,263	110,678	0	1,955,318	1,759,778	977,659	879,889	946,373	1,914,412
27	1,826,262	0	313,166	96,075	0	1,697,321	1,527,516	848,661	763,758	821,492	1,661,802
28	1,585,250	0	321,288	80,431	0	1,420,945	1,278,762	710,473	639,381	687,723	1,391,205
29	1,327,104	0	329,639	63,694	0	1,125,260	1,012,654	562,630	506,327	544,613	1,101,707
30	1,050,940	0	338,226	45,809	0	809,290	728,299	404,645	364,150	391,687	792,350
31	755,836	0	347,057	26,718	0	472,011	424,773	236,006	212,386	228,447	462,130
32	440,834	0	356,141	6,359	0	112,348	101,105	56,174	50,552	54,375	109,996
33	104,927	0	109,996	0	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0	0	0	0	0
		385,000	3,517,220		524,830						

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption.
 ***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 700,000	Growth 6.00%	Dividend Tax Rate 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 32.00%	Turnover Assumption 50.00%			
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover**	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)*** Net Year End Value of Asset After Turnover
41	0	0	0	0	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0	0

385,000 3,517,220

524,830

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption.

***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

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

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
1	45/45	610,142	610,142
2	46/46	594,678	594,678
3	47/47	578,585	578,585
4	48/48	561,835	561,835
5	49/49	544,404	544,404
6	50/50	526,262	526,262
7	51/51	507,381	507,381
8	52/52	487,731	487,731
9	53/53	467,280	467,280
10	54/54	445,996	445,996
11	55/55	423,845	423,845
12	56/56	400,792	400,792
13	57/57	376,799	376,799
14	58/58	351,828	351,828
15	59/59	325,841	325,841
16	60/60	298,794	298,794
17	61/61	270,646	270,646
18	62/62	241,351	241,351
19	63/63	210,862	210,862
20	64/64	179,132	179,132
21	65/65	146,108	146,108
22	66/66	111,739	111,739
23	67/67	75,970	75,970
24	68/68	38,743	38,743
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

Some/all of the cash flow required for the above loan payments may not be reflected in your Desired Spendable Cash Flow. If the loan payments are not included in the Desired Spendable Cash Flow report, they are assumed to be paid from other sources.

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
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

Some/all of the cash flow required for the above loan payments may not be reflected in your Desired Spendable Cash Flow. If the loan payments are not included in the Desired Spendable Cash Flow report, they are assumed to be paid from other sources.

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

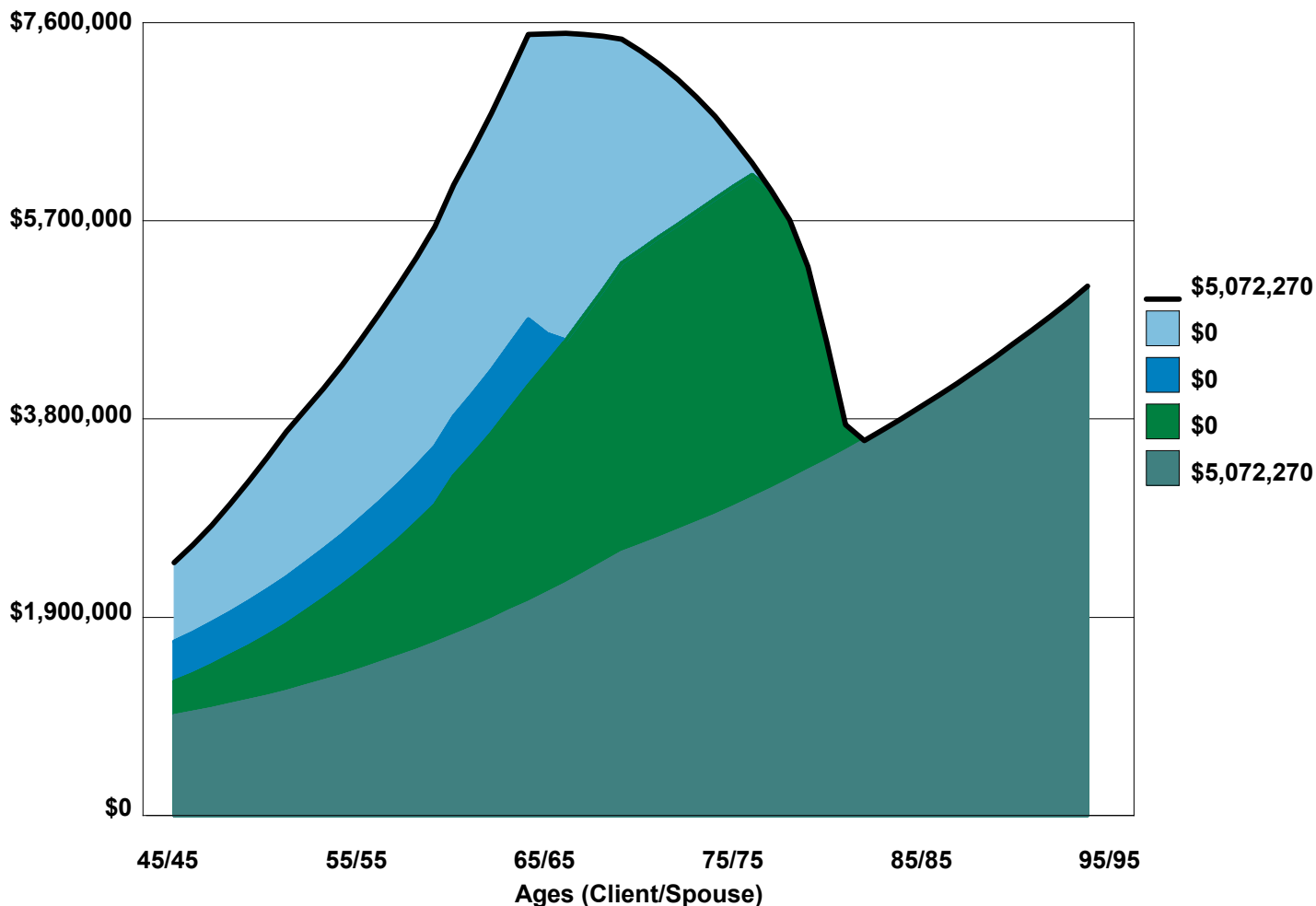
Column (5) has been reduced by income tax due if tax deferred assets are liquidated.

Financial Analysis: No 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Hypothetical Net Worth (After Providing Required Cash Flow) 50 Year Analysis



	<u>At Year 50</u>
Hypothetical Net Worth*	— \$5,072,270
Hypothetical Equity Assets	\$0
Tax Exempt Assets	\$0
Taxable Retirement Plan Assets	\$0
Net Equity of Illiquid Assets	\$5,072,270

*Hypothetical Net Worth has been reduced by income tax still due on tax deferred 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***
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.

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%

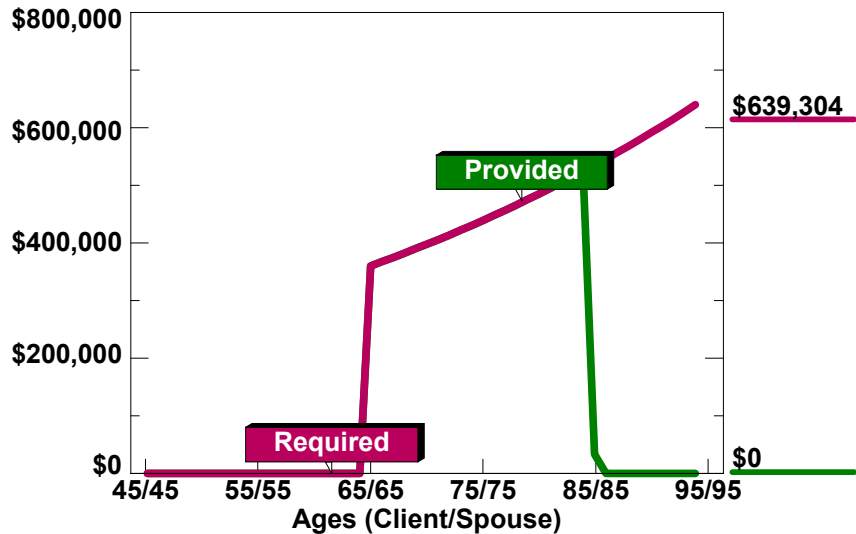
Analysis of After Tax Cash Flow Requirements

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

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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

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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".

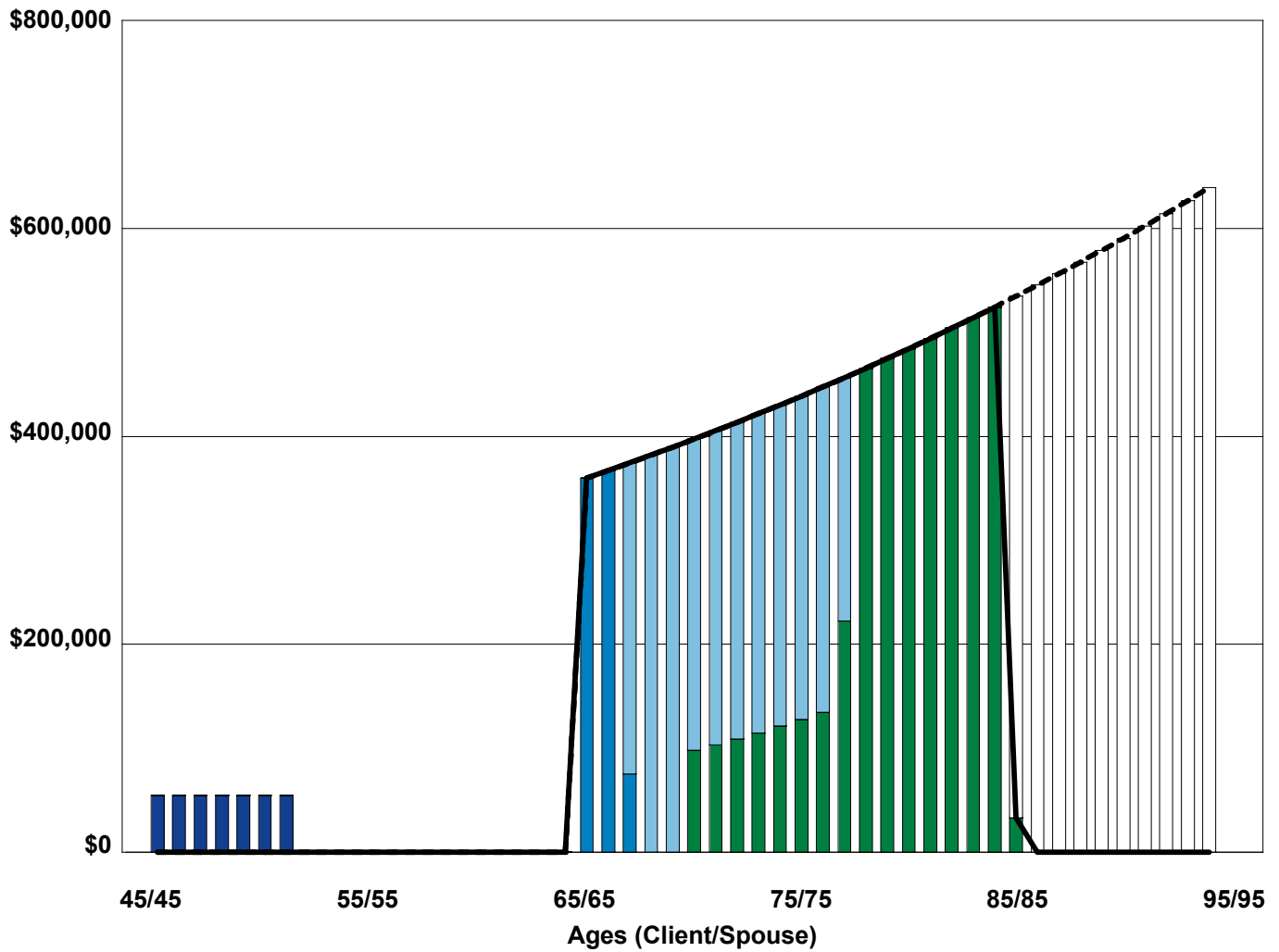
- Column (1): assumes 0.00% inflation in yrs 1-21, 2.00% thereafter.
- Column (4): see "Expected Cash Flow".
- Column (5): see "Summary of Retirement Plan Assets".
- Column (6): see "Details of Tax Exempt Account".
- Column (7): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".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

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

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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

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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

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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

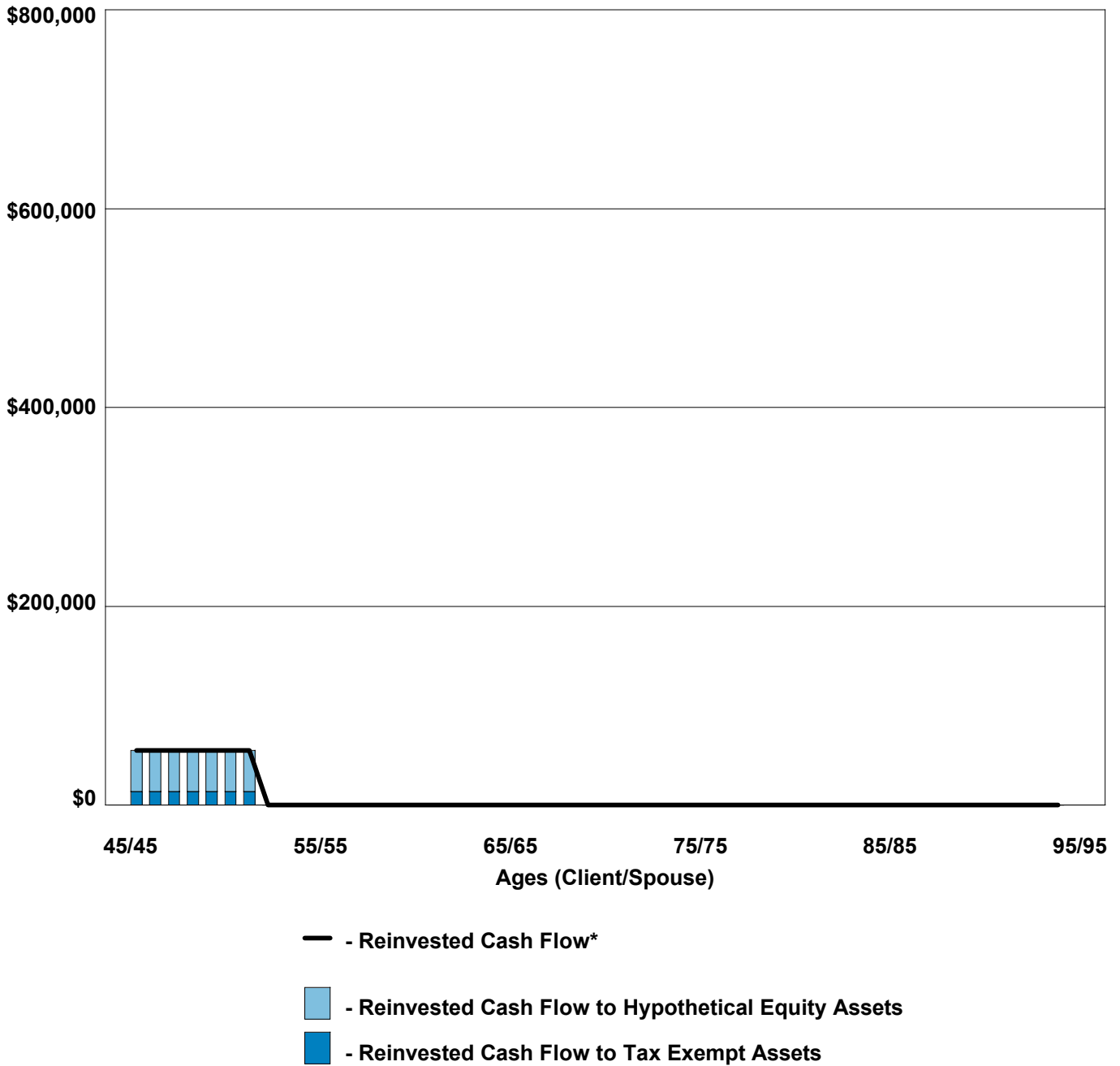
_____	_____
385,000	385,000

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

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For: Tony Jamison & Allison Jamison

Reinvested Cash Flow 50 Year Analysis



*This graph reflects excess cash flow available for reinvestment.
See the individual asset reports for reinvestment details.

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

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For: Tony Jamison & Allison Jamison

Cash Flow Shortfall

Year	M/F Ages	(1) After Tax Spendable Cash Flow Required	(2) Total After Tax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
1	45/45	0	0	0
2	46/46	0	0	0
3	47/47	0	0	0
4	48/48	0	0	0
5	49/49	0	0	0
6	50/50	0	0	0
7	51/51	0	0	0
8	52/52	0	0	0
9	53/53	0	0	0
10	54/54	0	0	0
11	55/55	0	0	0
12	56/56	0	0	0
13	57/57	0	0	0
14	58/58	0	0	0
15	59/59	0	0	0
16	60/60	0	0	0
17	61/61	0	0	0
18	62/62	0	0	0
19	63/63	0	0	0
20	64/64	0	0	0
21	65/65	360,000	360,000	0
22	66/66	367,200	367,200	0
23	67/67	374,544	374,544	0
24	68/68	382,035	382,035	0
25	69/69	389,676	389,676	0
26	70/70	397,469	397,469	0
27	71/71	405,418	405,418	0
28	72/72	413,527	413,527	0
29	73/73	421,797	421,797	0
30	74/74	430,233	430,233	0
31	75/75	438,838	438,838	0
32	76/76	447,615	447,615	0
33	77/77	456,567	456,567	0
34	78/78	465,698	465,698	0
35	79/79	475,012	475,012	0
36	80/80	484,513	484,513	0
37	81/81	494,203	494,203	0
38	82/82	504,087	504,087	0
39	83/83	514,169	514,169	0
40	84/84	524,452	524,452	0
		8,747,053	8,747,053	0

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

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For: Tony Jamison & Allison Jamison

Cash Flow Shortfall

Year	M/F Ages	(1) After Tax Spendable Cash Flow Required	(2) Total After Tax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
41	85/85	534,941	33,161	501,780
42	86/86	545,640	0	545,640
43	87/87	556,553	0	556,553
44	88/88	567,684	0	567,684
45	89/89	579,037	0	579,037
46	90/90	590,618	0	590,618
47	91/91	602,431	0	602,431
48	92/92	614,479	0	614,479
49	93/93	626,769	0	626,769
50	94/94	639,304	0	639,304

14,604,509	8,780,214	5,824,295
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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

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				
1	45/45	475,000	47,500	0	0	553,484	304,416	249,068	0
2	46/46	553,484	48,450	0	0	637,629	350,696	286,933	0
3	47/47	637,629	49,420	0	0	727,791	400,285	327,506	0
4	48/48	727,791	50,407	0	0	824,346	453,390	370,956	0
5	49/49	824,346	51,415	0	0	927,694	510,232	417,462	0
6	50/50	927,694	52,445	0	0	1,038,260	571,043	467,217	0
7	51/51	1,038,260	53,493	0	0	1,156,493	636,071	520,422	0
8	52/52	1,156,493	54,563	0	0	1,282,871	705,579	577,292	0
9	53/53	1,282,871	55,655	0	0	1,417,899	779,844	638,055	0
10	54/54	1,417,899	56,767	0	0	1,562,115	859,163	702,952	0
11	55/55	1,562,115	57,902	0	0	1,716,084	943,846	772,238	0
12	56/56	1,716,084	59,060	0	0	1,880,410	1,034,225	846,185	0
13	57/57	1,880,410	60,242	0	0	2,055,733	1,130,653	925,080	0
14	58/58	2,055,733	61,447	0	0	2,242,730	1,233,501	1,009,229	0
15	59/59	2,242,730	62,675	0	0	2,442,116	1,343,163	1,098,953	0
16	60/60	2,442,116	63,930	0	0	2,654,655	1,494,594	1,460,061	0
17	61/61	2,654,655	65,207	0	0	2,881,151	1,296,518	1,584,633	0
18	62/62	2,881,151	66,512	0	0	3,122,460	1,405,107	1,717,353	0
19	63/63	3,122,460	67,842	0	0	3,379,487	1,520,769	1,858,718	0
20	64/64	3,379,487	69,198	0	0	3,653,192	1,643,936	2,009,256	0
21	65/65	3,653,192	0	0	0	3,869,827	1,741,422	2,128,405	0
22	66/66	3,869,827	0	0	0	4,099,308	1,844,689	2,254,619	0
23	67/67	4,099,308	0	0	0	4,342,397	1,954,079	2,388,318	0
24	68/68	4,342,397	0	0	0	4,599,901	2,069,955	2,529,946	0
25	69/69	4,599,901	0	0	0	4,872,675	2,192,704	2,679,971	0
26	70/70	4,872,675	0	177,834	177,834	4,973,245	2,237,960	2,735,285	97,809
27	71/71	4,973,245	0	187,669	187,669	5,069,361	2,281,213	2,788,148	103,218
28	72/72	5,069,361	0	198,021	198,021	5,160,210	2,322,094	2,838,116	108,912
29	73/73	5,160,210	0	208,915	208,915	5,244,907	2,360,208	2,884,699	114,903
30	74/74	5,244,907	0	220,374	220,374	5,322,488	2,395,119	2,927,369	121,205
31	75/75	5,322,488	0	232,423	232,423	5,391,906	2,426,358	2,965,548	127,833
32	76/76	5,391,906	0	245,087	245,087	5,452,026	2,453,412	2,998,614	134,798
33	77/77	5,452,026	0	257,171	257,171	5,346,983	2,406,143	2,940,840	222,403
34	78/78	5,346,983	0	263,399	846,724	4,767,124	2,145,205	2,621,919	465,698
35	79/79	4,767,124	0	244,468	863,659	4,134,941	1,860,724	2,274,217	475,012
36	80/80	4,134,941	0	221,120	880,932	3,446,972	1,551,137	1,895,835	484,513
37	81/81	3,446,972	0	192,568	898,551	2,699,543	1,214,794	1,484,749	494,203
38	82/82	2,699,543	0	157,868	916,522	1,888,754	849,939	1,038,815	504,087
39	83/83	1,888,754	0	115,874	934,853	1,010,467	454,710	555,757	514,169
40	84/84	1,010,467	0	65,191	953,549	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

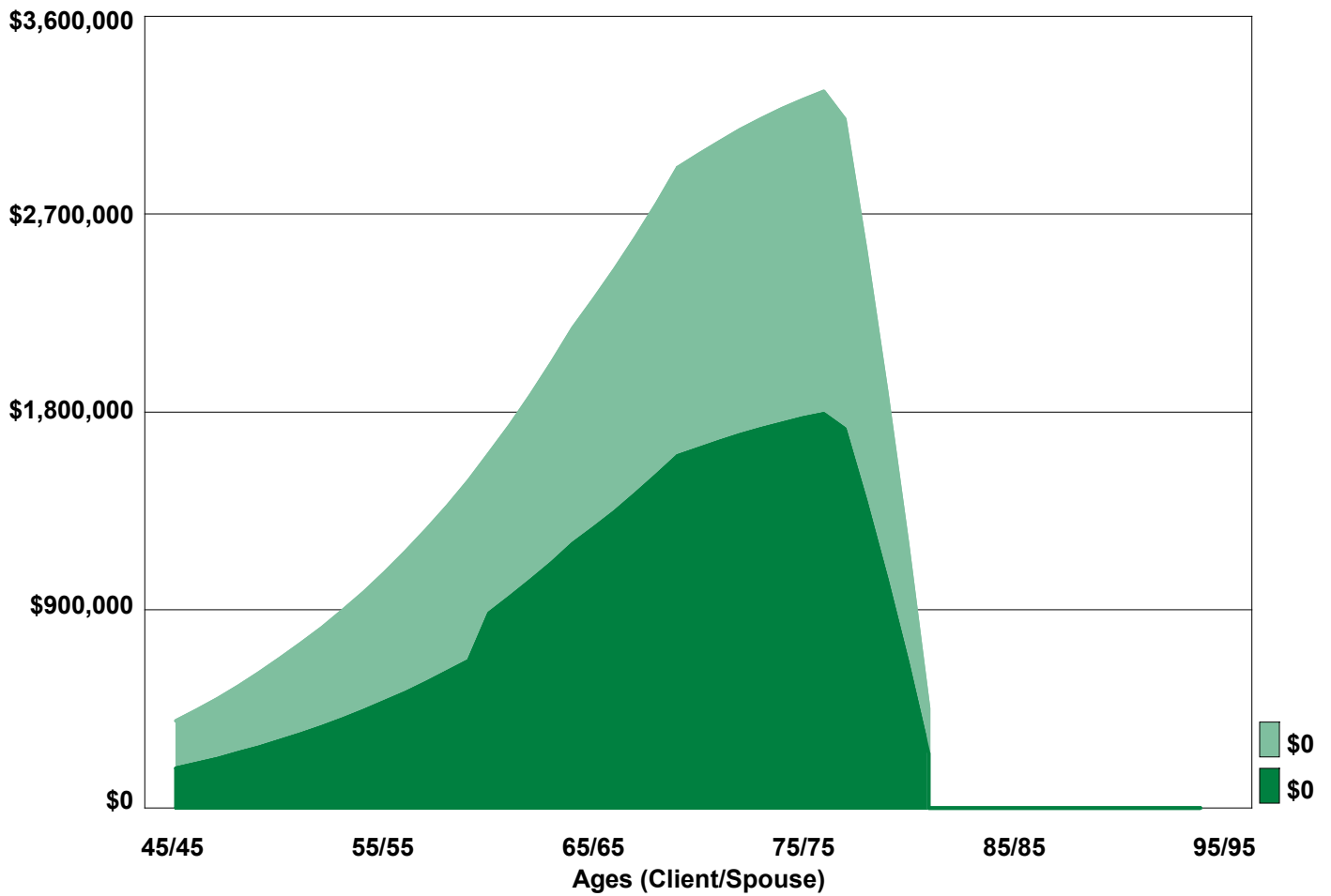
Presented By: [Licensed user's name appears here]

For: Tony Jamison & Allison Jamison

Defined Contribution Plan Asset Value for Tony Jamison 50 Year Analysis

Pre-Retirement
Income Tax Rate
45.00%

Retirement
Income Tax Rate
45.00%



At Year 50

After Tax Asset Value \$0
Pre-Tax Asset Value \$0

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

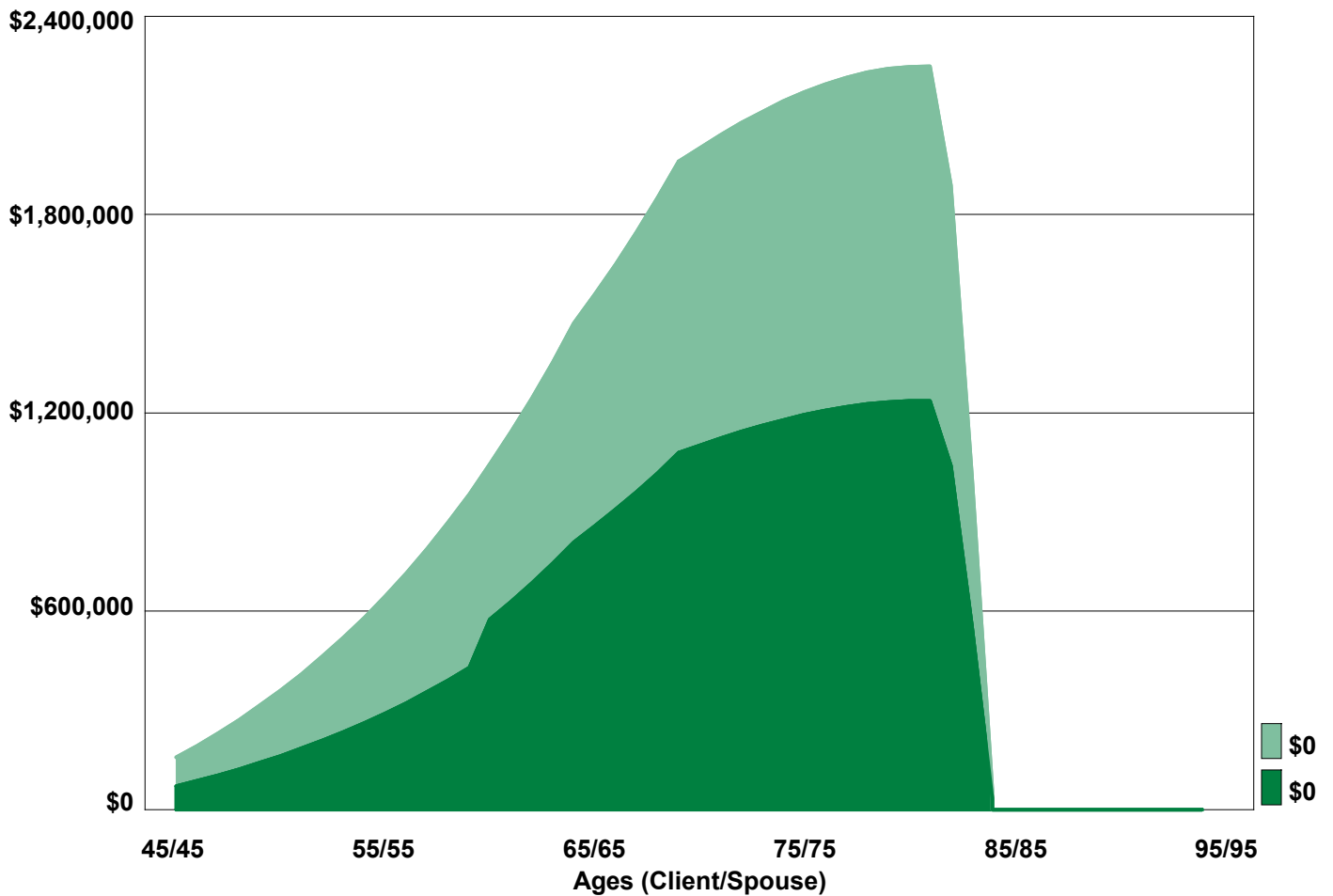
Presented By: [Licensed user's name appears here]

For: Tony Jamison & Allison Jamison

Defined Contribution Plan Asset Value for Allison Jamison 50 Year Analysis

Pre-Retirement
Income Tax Rate
45.00%

Retirement
Income Tax Rate
45.00%



At Year 50

After Tax Asset Value ■ \$0

Pre-Tax Asset Value ■ \$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 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

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 375,000		Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Reinvested Excess Cash Flow**	(3) Tax Exempt Account Withdrawal	(4) Balance in Account to Accrue	(5) Tax Exempt Interest Earned	(6) Net Year End Value of
1	45/45	375,000	13,750	0	388,750	11,663	399,212
2	46/46	399,212	13,750	0	412,962	12,389	424,075
3	47/47	424,075	13,750	0	437,825	13,135	449,607
4	48/48	449,607	13,750	0	463,357	13,901	475,826
5	49/49	475,826	13,750	0	489,576	14,687	502,750
6	50/50	502,750	13,750	0	516,500	15,495	530,399
7	51/51	530,399	13,750	0	544,149	16,324	558,792
8	52/52	558,792	0	0	558,792	16,764	573,829
9	53/53	573,829	0	0	573,829	17,215	589,271
10	54/54	589,271	0	0	589,271	17,678	605,128
11	55/55	605,128	0	0	605,128	18,154	621,412
12	56/56	621,412	0	0	621,412	18,642	638,134
13	57/57	638,134	0	0	638,134	19,144	655,306
14	58/58	655,306	0	0	655,306	19,659	672,940
15	59/59	672,940	0	0	672,940	20,188	691,049
16	60/60	691,049	0	0	691,049	20,731	709,645
17	61/61	709,645	0	0	709,645	21,289	728,741
18	62/62	728,741	0	0	728,741	21,862	748,351
19	63/63	748,351	0	0	748,351	22,451	768,490
20	64/64	768,490	0	0	768,490	23,055	789,170
21	65/65	789,170	0	360,000	429,170	12,875	440,719
22	66/66	440,719	0	367,200	73,519	2,206	75,498
23	67/67	75,498	0	75,498	0	0	0
24	68/68	0	0	0	0	0	0
25	69/69	0	0	0	0	0	0
26	70/70	0	0	0	0	0	0
27	71/71	0	0	0	0	0	0
28	72/72	0	0	0	0	0	0
29	73/73	0	0	0	0	0	0
30	74/74	0	0	0	0	0	0
31	75/75	0	0	0	0	0	0
32	76/76	0	0	0	0	0	0
33	77/77	0	0	0	0	0	0
34	78/78	0	0	0	0	0	0
35	79/79	0	0	0	0	0	0
36	80/80	0	0	0	0	0	0
37	81/81	0	0	0	0	0	0
38	82/82	0	0	0	0	0	0
39	83/83	0	0	0	0	0	0
40	84/84	0	0	0	0	0	0
			96,250	802,698		369,507	

*Assumes yield is not subject to income tax.

**See attached "Cash Flow Analysis" for details.

Column (6) has been reduced by an assumed management fee of 0.30%.

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

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 375,000			Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Reinvested Excess Cash Flow**	(3) Tax Exempt Account Withdrawal	(4) Balance in Account to Accrue	(5) Tax Exempt Interest Earned	(6) Net Year End Value of	
41	85/85	0	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0	0

96,250

802,698

369,507

*Assumes yield is not subject to income tax.

**See attached "Cash Flow Analysis" for details.

Column (6) has been reduced by an assumed management fee of 0.30%.

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

Details of Hypothetical Equity Assets

		Initial Cost Basis 450,000	Growth 6.00%	Dividend Tax Rate 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 32.00%	Turnover Assumption 50.00%		
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2)** + Fund Deposits	(3) - Sale of Equities	(4) + Capital Growth	(5) + After Tax Reinvested Dividends	(6) = Year End Value of Assets Before Turnover	(7)*** Net Year End Value of Assets After Turnover	(8) After Tax Dividend Cash Flow	(9) + After Tax Equity Sales Cash Flow	(10) = Combined After Tax Cash Flow
1	45/45	700,000	41,250	0	44,475	11,119	796,844	745,979	0	0	0
2	46/46	745,979	41,250	0	47,234	11,808	846,271	811,677	0	0	0
3	47/47	811,677	41,250	0	51,176	12,794	916,897	889,633	0	0	0
4	48/48	889,633	41,250	0	55,853	13,963	1,000,699	976,176	0	0	0
5	49/49	976,176	41,250	0	61,046	15,261	1,093,733	1,069,567	0	0	0
6	50/50	1,069,567	41,250	0	66,649	16,662	1,194,128	1,169,053	0	0	0
7	51/51	1,169,053	41,250	0	72,618	18,155	1,301,076	1,274,393	0	0	0
8	52/52	1,274,393	0	0	76,464	19,116	1,369,973	1,341,881	0	0	0
9	53/53	1,341,881	0	0	80,513	20,128	1,442,522	1,412,944	0	0	0
10	54/54	1,412,944	0	0	84,777	21,194	1,518,915	1,487,771	0	0	0
11	55/55	1,487,771	0	0	89,266	22,317	1,599,354	1,566,562	0	0	0
12	56/56	1,566,562	0	0	93,994	23,498	1,684,054	1,649,526	0	0	0
13	57/57	1,649,526	0	0	98,972	24,743	1,773,241	1,736,883	0	0	0
14	58/58	1,736,883	0	0	104,213	26,053	1,867,149	1,828,867	0	0	0
15	59/59	1,828,867	0	0	109,732	27,433	1,966,032	1,925,722	0	0	0
16	60/60	1,925,722	0	0	115,543	28,886	2,070,151	2,027,707	0	0	0
17	61/61	2,027,707	0	0	121,662	30,416	2,179,785	2,135,092	0	0	0
18	62/62	2,135,092	0	0	128,106	32,026	2,295,224	2,248,165	0	0	0
19	63/63	2,248,165	0	0	134,890	33,722	2,416,777	2,367,226	0	0	0
20	64/64	2,367,226	0	0	142,034	35,508	2,544,768	2,492,592	0	0	0
21	65/65	2,492,592	0	0	149,556	37,389	2,679,537	2,624,599	0	0	0
22	66/66	2,624,599	0	0	157,476	39,369	2,821,444	2,763,596	0	0	0
23	67/67	2,763,596	0	265,368	149,894	0	2,648,122	2,593,247	37,473	261,573	299,046
24	68/68	2,593,247	0	353,577	134,380	0	2,374,050	2,324,599	33,595	348,440	382,035
25	69/69	2,324,599	0	365,645	117,537	0	2,076,491	2,033,129	29,384	360,292	389,676
26	70/70	2,033,129	0	277,400	105,344	0	1,861,073	1,822,162	26,336	273,324	299,660
27	71/71	1,822,162	0	283,287	92,333	0	1,631,208	1,597,081	23,083	279,117	302,200
28	72/72	1,597,081	0	289,260	78,469	0	1,386,290	1,357,280	19,617	284,998	304,615
29	73/73	1,357,280	0	295,318	63,718	0	1,125,680	1,102,120	15,929	290,965	306,894
30	74/74	1,102,120	0	301,463	48,039	0	848,696	830,931	12,010	297,018	309,028
31	75/75	830,931	0	307,693	31,394	0	554,632	543,022	7,849	303,156	311,005
32	76/76	543,022	0	314,012	13,741	0	242,751	237,669	3,435	309,382	312,817
33	77/77	237,669	0	237,669	0	0	0	0	0	234,164	234,164
34	78/78	0	0	0	0	0	0	0	0	0	0
35	79/79	0	0	0	0	0	0	0	0	0	0
36	80/80	0	0	0	0	0	0	0	0	0	0
37	81/81	0	0	0	0	0	0	0	0	0	0
38	82/82	0	0	0	0	0	0	0	0	0	0
39	83/83	0	0	0	0	0	0	0	0	0	0
40	84/84	0	0	0	0	0	0	0	0	0	0
			288,750	3,290,692		521,560			208,711	3,242,429	3,451,140

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (2) includes reinvestment of excess cash flow.

***Column (7) has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

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

Details of Hypothetical Equity Assets

		Initial Cost Basis 450,000	Growth 6.00%	Dividend Tax Rate 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 32.00%	Turnover Assumption 50.00%			
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2)** + Fund Deposits	(3) - Sale of Equities	(4) + Capital Growth	(5) + After Tax Reinvested Dividends	(6) = Year End Value of Assets Before Turnover	(7)*** Net Year End Value of Assets After Turnover	(8) + After Tax Dividend Cash Flow	(9) + After Tax Equity Sales Cash Flow	(10) = Combined After Tax Cash Flow	
41	85/85	0	0	0	0	0	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0	0	0	0	0	0

	288,750	3,290,692		521,560		208,711	3,242,429	3,451,140
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*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (2) includes reinvestment of excess cash flow.
***Column (7) has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

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

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 700,000	Growth 6.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate*	Turnover Assumption 50.00%			
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover**	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)*** Net Year End Value of Asset After Turnover
1	450,000	41,250	0	44,475	11,119	796,844	502,369	398,422	251,185	351,306	745,979
2	602,491	41,250	0	47,234	11,808	846,271	655,548	423,136	327,774	392,620	811,677
3	720,394	41,250	0	51,176	12,794	916,897	774,438	458,449	387,219	435,655	889,633
4	822,874	41,250	0	55,853	13,963	1,000,699	878,087	500,350	439,044	480,732	976,176
5	919,775	41,250	0	61,046	15,261	1,093,733	976,286	546,867	488,143	528,075	1,069,567
6	1,016,218	41,250	0	66,649	16,662	1,194,128	1,074,130	597,064	537,065	577,864	1,169,053
7	1,114,929	41,250	0	72,618	18,155	1,301,076	1,174,335	650,538	587,167	630,259	1,274,393
8	1,217,427	0	0	76,464	19,116	1,369,973	1,236,542	684,987	618,271	663,638	1,341,881
9	1,281,909	0	0	80,513	20,128	1,442,522	1,302,037	721,261	651,018	698,783	1,412,944
10	1,349,802	0	0	84,777	21,194	1,518,915	1,370,996	759,458	685,498	735,790	1,487,771
11	1,421,288	0	0	89,266	22,317	1,599,354	1,443,606	799,677	721,803	774,757	1,566,562
12	1,496,560	0	0	93,994	23,498	1,684,054	1,520,058	842,027	760,029	815,788	1,649,526
13	1,575,817	0	0	98,972	24,743	1,773,241	1,600,560	886,621	800,280	858,991	1,736,883
14	1,659,271	0	0	104,213	26,053	1,867,149	1,685,324	933,575	842,662	904,483	1,828,867
15	1,747,145	0	0	109,732	27,433	1,966,032	1,774,578	983,016	887,289	952,383	1,925,722
16	1,839,672	0	0	115,543	28,886	2,070,151	1,868,558	1,035,076	934,279	1,002,821	2,027,707
17	1,937,100	0	0	121,662	30,416	2,179,785	1,967,516	1,089,893	983,758	1,055,929	2,135,092
18	2,039,687	0	0	128,106	32,026	2,295,224	2,071,714	1,147,612	1,035,857	1,111,850	2,248,165
19	2,147,707	0	0	134,890	33,722	2,416,777	2,181,429	1,208,389	1,090,714	1,170,733	2,367,226
20	2,261,447	0	0	142,034	35,508	2,544,768	2,296,955	1,272,384	1,148,478	1,232,734	2,492,592
21	2,381,212	0	0	149,556	37,389	2,679,537	2,418,600	1,339,769	1,209,300	1,298,019	2,624,599
22	2,507,319	0	0	157,476	39,369	2,821,444	2,546,688	1,410,722	1,273,344	1,366,761	2,763,596
23	2,640,105	0	265,368	149,894	0	2,648,122	2,386,595	1,324,061	1,193,297	1,282,217	2,593,247
24	2,475,514	0	353,577	134,380	0	2,374,050	2,137,990	1,187,025	1,068,995	1,149,255	2,324,599
25	2,218,250	0	365,645	117,537	0	2,076,491	1,869,333	1,038,246	934,667	1,005,100	2,033,129
26	1,939,767	0	277,400	105,344	0	1,861,073	1,675,105	930,537	837,553	900,782	1,822,162
27	1,738,334	0	283,287	92,333	0	1,631,208	1,468,080	815,604	734,040	789,503	1,597,081
28	1,523,543	0	289,260	78,469	0	1,386,290	1,247,602	693,145	623,801	670,955	1,357,280
29	1,294,756	0	295,318	63,718	0	1,125,680	1,013,042	562,840	506,521	544,818	1,102,120
30	1,051,339	0	301,463	48,039	0	848,696	763,766	424,348	381,883	410,759	830,931
31	792,642	0	307,693	31,394	0	554,632	499,128	277,316	249,564	268,435	543,022
32	517,999	0	314,012	13,741	0	242,751	218,457	121,376	109,229	117,488	237,669
33	226,717	0	237,669	0	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0	0	0	0	0
		288,750	3,290,692		521,560						

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption.

Column (2) includes reinvestment of excess cash flow.

***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

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

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 700,000	Growth 6.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 32.00%	Turnover Assumption 50.00%			
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover**	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)*** Net Year End Value of Asset After Turnover
41	0	0	0	0	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0	0

288,750

3,290,692

521,560

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption.

Column (2) includes reinvestment of excess cash flow.

***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

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

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
1	45/45	610,142	610,142
2	46/46	594,678	594,678
3	47/47	578,585	578,585
4	48/48	561,835	561,835
5	49/49	544,404	544,404
6	50/50	526,262	526,262
7	51/51	507,381	507,381
8	52/52	487,731	487,731
9	53/53	467,280	467,280
10	54/54	445,996	445,996
11	55/55	423,845	423,845
12	56/56	400,792	400,792
13	57/57	376,799	376,799
14	58/58	351,828	351,828
15	59/59	325,841	325,841
16	60/60	298,794	298,794
17	61/61	270,646	270,646
18	62/62	241,351	241,351
19	63/63	210,862	210,862
20	64/64	179,132	179,132
21	65/65	146,108	146,108
22	66/66	111,739	111,739
23	67/67	75,970	75,970
24	68/68	38,743	38,743
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

Some/all of the cash flow required for the above loan payments may not be reflected in your Desired Spendable Cash Flow. If the loan payments are not included in the Desired Spendable Cash Flow report, they are assumed to be paid from other sources.

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 Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
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

Some/all of the cash flow required for the above loan payments may not be reflected in your Desired Spendable Cash Flow. If the loan payments are not included in the Desired Spendable Cash Flow report, they are assumed to be paid from other sources.

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

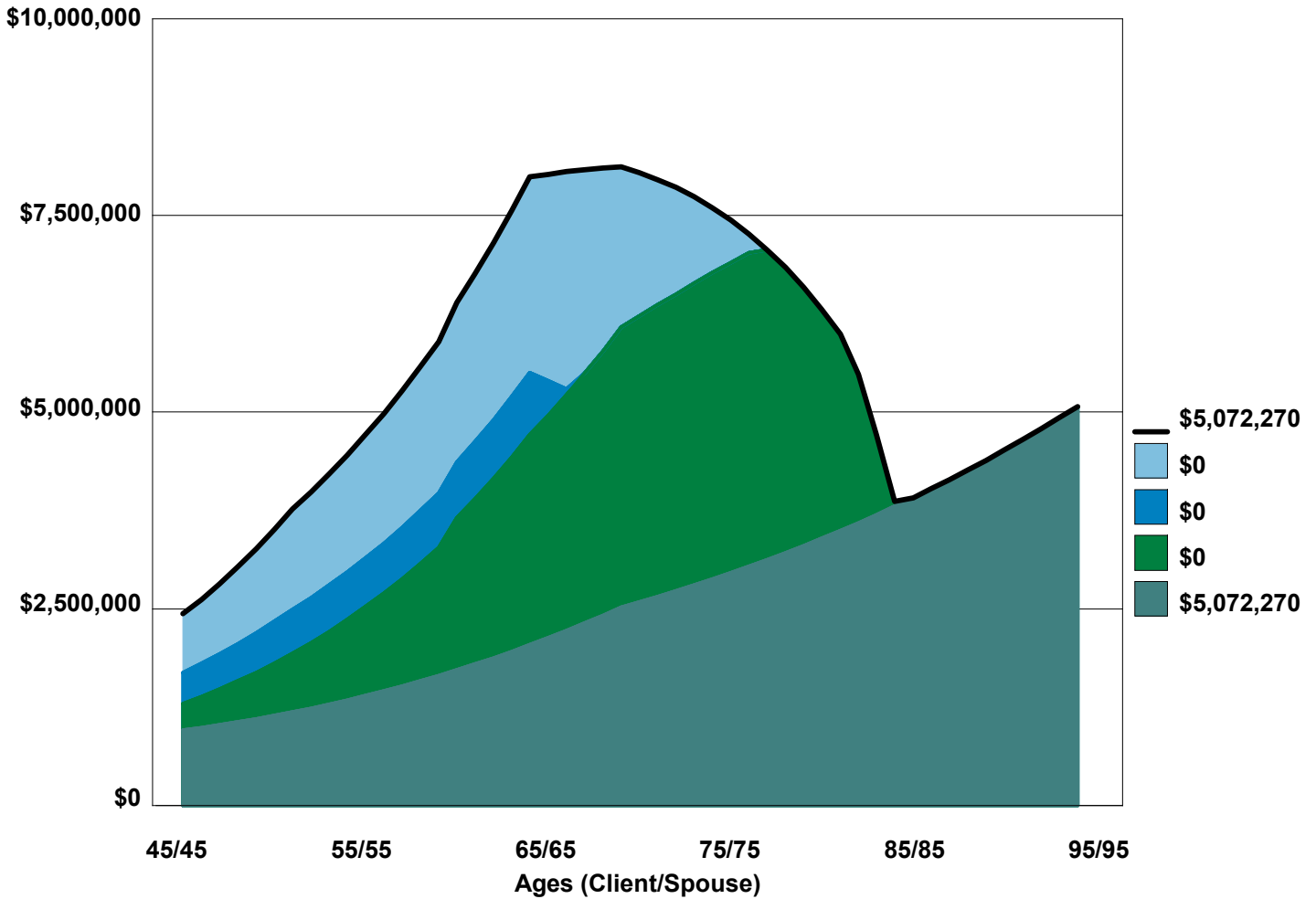
Column (5) has been reduced by income tax due if tax deferred assets are liquidated.

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

Hypothetical Net Worth (After Providing Required Cash Flow) 50 Year Analysis



	<u>At Year 50</u>
Hypothetical Net Worth*	— \$5,072,270
Hypothetical Equity Assets	\$0
Tax Exempt Assets	\$0
Taxable Retirement Plan Assets	\$0
Net Equity of Illiquid Assets	\$5,072,270

*Hypothetical Net Worth has been reduced by income tax still due on tax deferred 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***
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

*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".

40 Year Summary

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

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

Retirement Plan Assets: Minimum Distribution, Unless More Is Needed
Cash Flow Funding: 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%

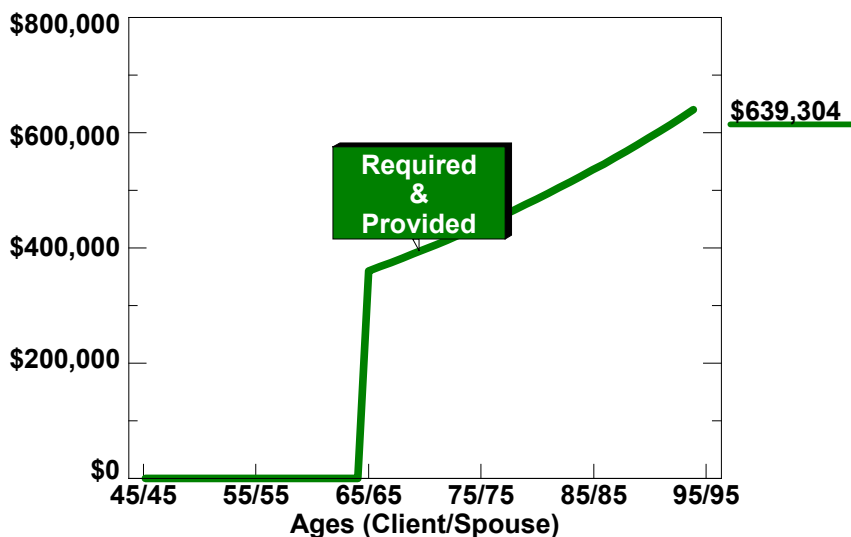
Analysis of After Tax Cash Flow Requirements

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

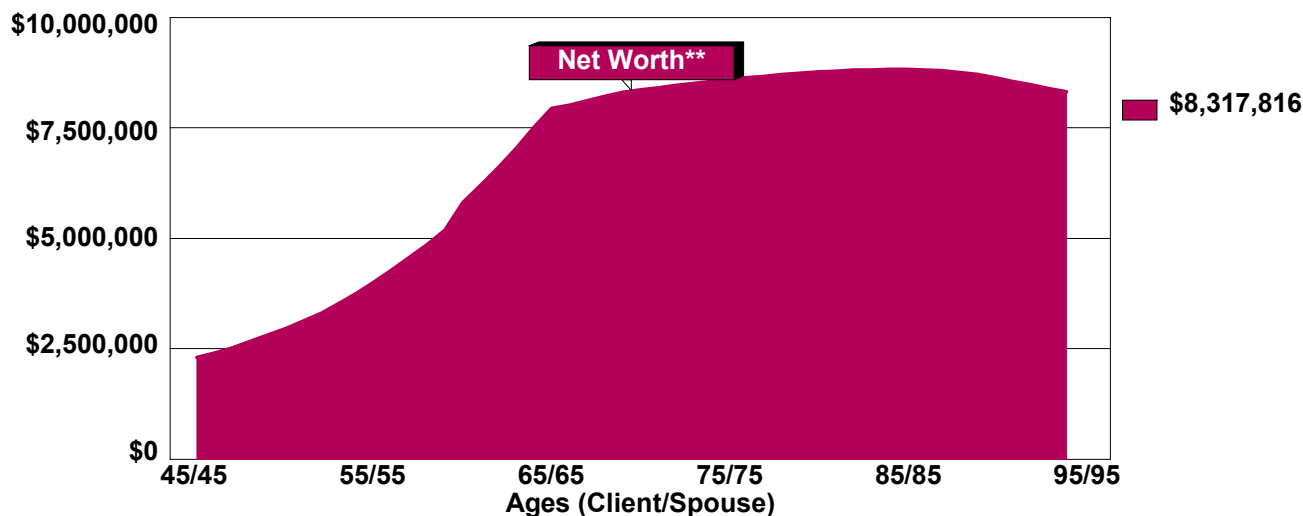
- 1st. Tax Exempt
- 2nd. Hypothetical Equities
- 3rd. Retirement Plan Assets*
- 4th. Spouse's Retirement Plan Assets*

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
		8,747,053	0	8,747,053	2,700,000	2,483,968	654,059	2,909,026	8,747,053

*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
		14,604,509	0	14,604,509	4,050,000	6,964,505	654,059	2,935,945	14,604,509

*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.

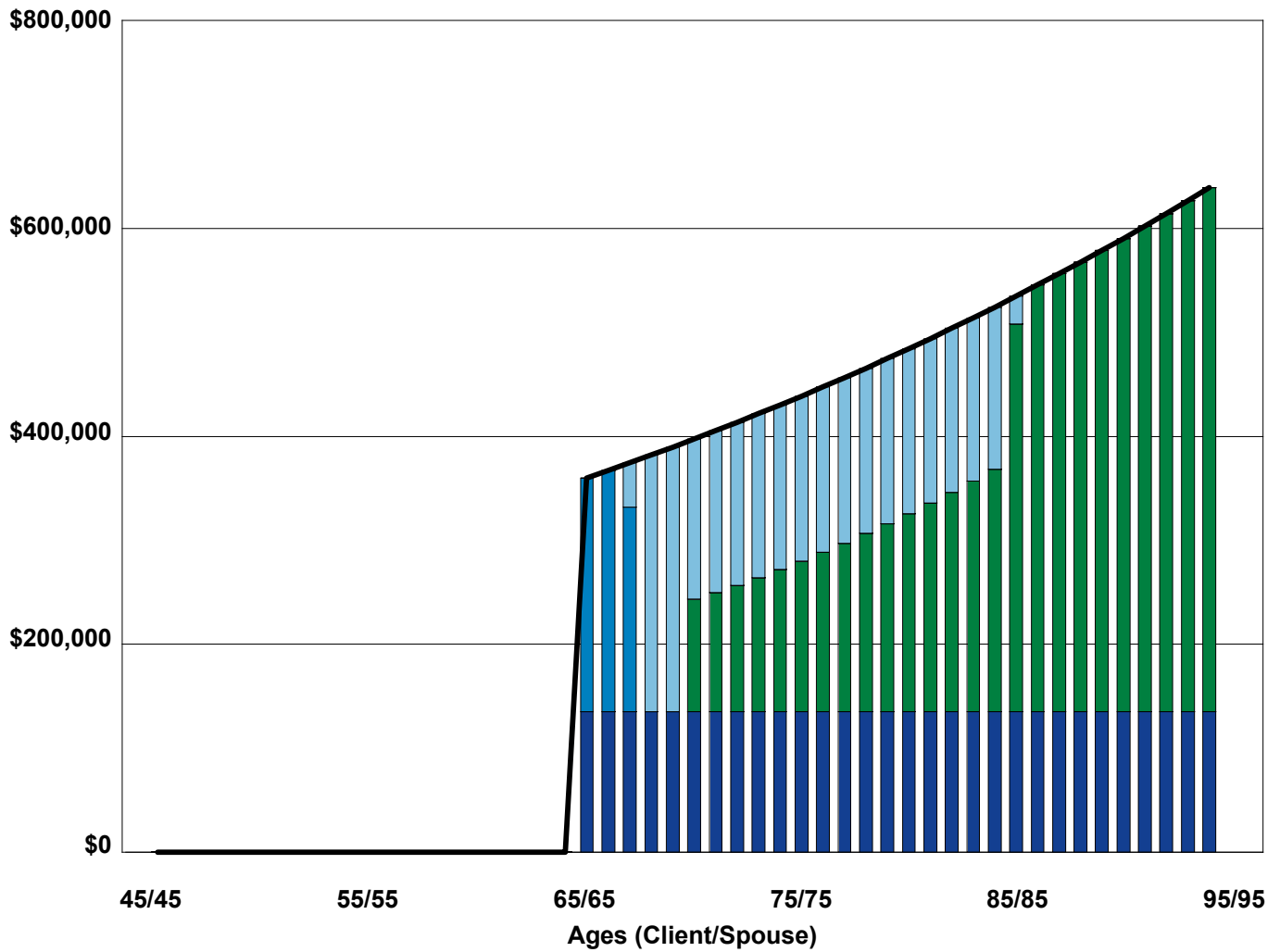
Column (4): see "Expected Cash Flow".

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".

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

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
		2,700,000	2,700,000

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

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	(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	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
						(5) Annualized Interest Accrued	(5)				
41	85/85	6,554,504	0	442,872	678,221			6,256,184	2,815,282	3,440,902	373,022
42	86/86	6,256,184	0	443,701	746,619			5,865,759	2,639,591	3,226,168	410,640
43	87/87	5,865,759	0	437,743	766,459			5,428,970	2,443,037	2,985,933	421,553
44	88/88	5,428,970	0	427,478	786,698			4,942,395	2,224,077	2,718,318	432,684
45	89/89	4,942,395	0	411,866	807,339			4,402,387	1,981,074	2,421,313	444,037
46	90/90	4,402,387	0	386,175	828,397			3,805,048	1,712,272	2,092,776	455,618
47	91/91	3,805,048	0	352,319	849,874			3,146,226	1,415,802	1,730,424	467,431
48	92/92	3,146,226	0	308,453	871,780			2,421,489	1,089,670	1,331,819	479,479
49	93/93	2,421,489	0	252,239	894,126			1,626,107	731,748	894,359	491,769
50	94/94	1,626,107	0	178,693	916,916			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

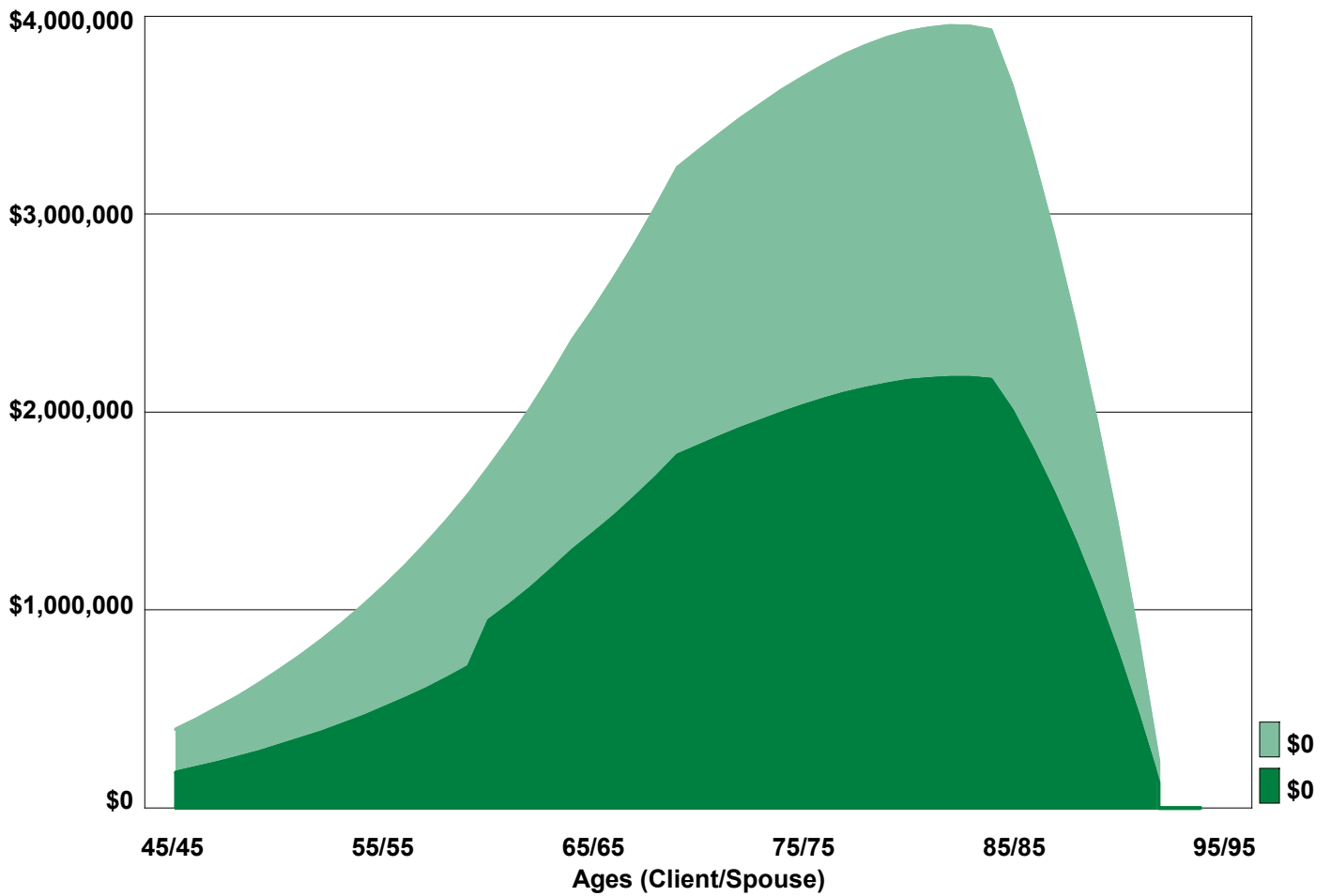
Presented By: [Licensed user's name appears here]

For: Tony Jamison & Allison Jamison

Defined Contribution Plan Asset Value for Tony Jamison 50 Year Analysis

Pre-Retirement
Income Tax Rate
45.00%

Retirement
Income Tax Rate
45.00%



At Year 50

After Tax Asset Value ■ \$0

Pre-Tax Asset Value ■ \$0

Financial Analysis: Include 401(k) Look-Alike

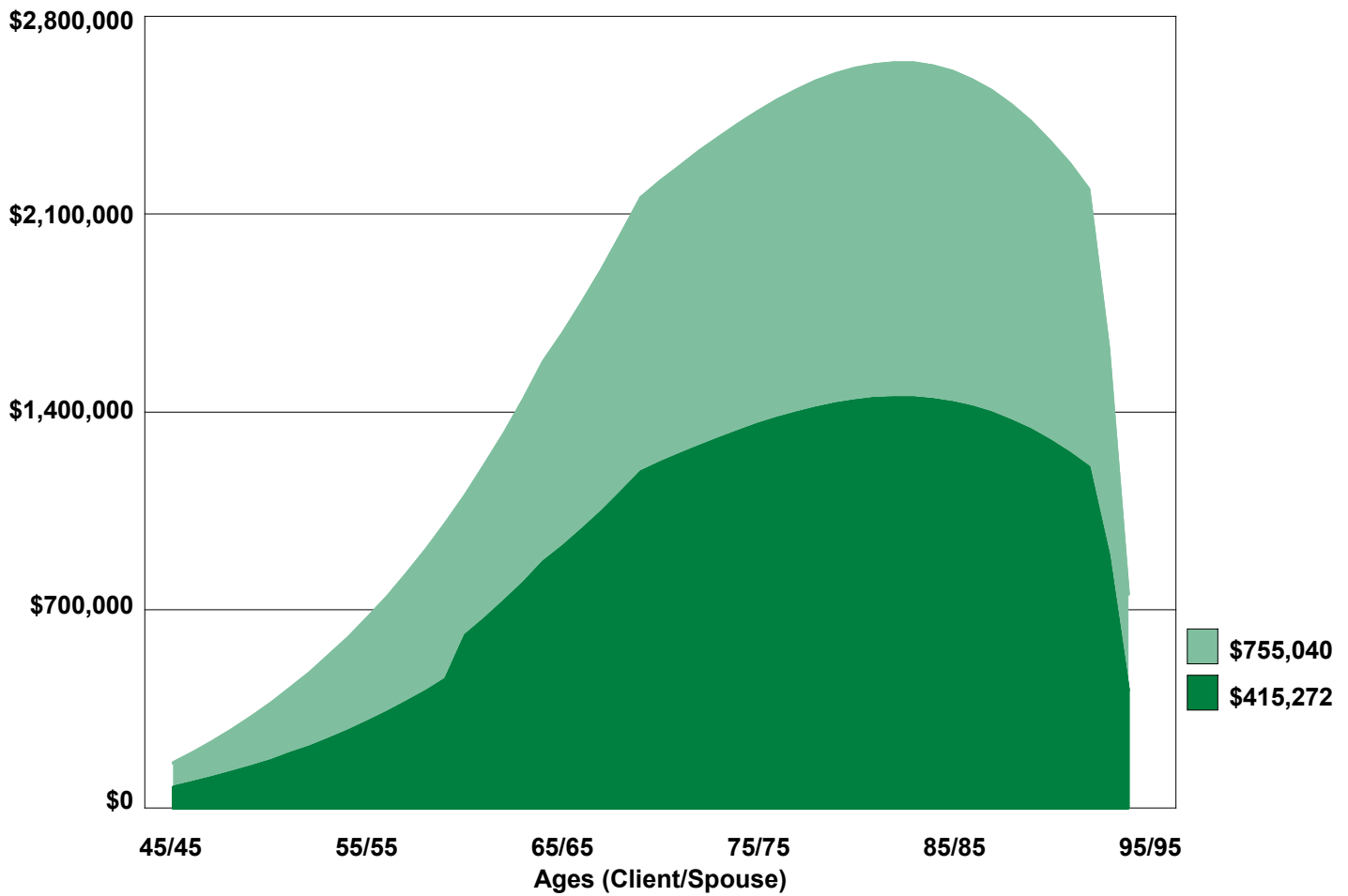
Presented By: [Licensed user's name appears here]

For: Tony Jamison & Allison Jamison

Defined Contribution Plan Asset Value for Allison Jamison 50 Year Analysis

Pre-Retirement
Income Tax Rate
45.00%

Retirement
Income Tax Rate
45.00%



At Year 50

After Tax Asset Value \$415,272

Pre-Tax Asset Value \$755,040

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

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 375,000		Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Net Year End Value of	
1	45/45	375,000	0	375,000	11,250	385,091	
2	46/46	385,091	0	385,091	11,553	395,454	
3	47/47	395,454	0	395,454	11,864	406,096	
4	48/48	406,096	0	406,096	12,183	417,024	
5	49/49	417,024	0	417,024	12,511	428,246	
6	50/50	428,246	0	428,246	12,847	439,770	
7	51/51	439,770	0	439,770	13,193	451,604	
8	52/52	451,604	0	451,604	13,548	463,757	
9	53/53	463,757	0	463,757	13,913	476,237	
10	54/54	476,237	0	476,237	14,287	489,052	
11	55/55	489,052	0	489,052	14,672	502,213	
12	56/56	502,213	0	502,213	15,066	515,727	
13	57/57	515,727	0	515,727	15,472	529,605	
14	58/58	529,605	0	529,605	15,888	543,857	
15	59/59	543,857	0	543,857	16,316	558,492	
16	60/60	558,492	0	558,492	16,755	573,521	
17	61/61	573,521	0	573,521	17,206	588,955	
18	62/62	588,955	0	588,955	17,669	604,804	
19	63/63	604,804	0	604,804	18,144	621,079	
20	64/64	621,079	0	621,079	18,632	637,792	
21	65/65	637,792	225,000	412,792	12,384	423,900	
22	66/66	423,900	232,200	191,700	5,751	196,859	
23	67/67	196,859	196,859	0	0	0	
24	68/68	0	0	0	0	0	
25	69/69	0	0	0	0	0	
26	70/70	0	0	0	0	0	
27	71/71	0	0	0	0	0	
28	72/72	0	0	0	0	0	
29	73/73	0	0	0	0	0	
30	74/74	0	0	0	0	0	
31	75/75	0	0	0	0	0	
32	76/76	0	0	0	0	0	
33	77/77	0	0	0	0	0	
34	78/78	0	0	0	0	0	
35	79/79	0	0	0	0	0	
36	80/80	0	0	0	0	0	
37	81/81	0	0	0	0	0	
38	82/82	0	0	0	0	0	
39	83/83	0	0	0	0	0	
40	84/84	0	0	0	0	0	
			654,059		311,104		

*Assumes yield is not subject to income tax.

Column (5) has been reduced by an assumed management fee of 0.30%.

Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 375,000		Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Net Year End Value of	
41	85/85	0	0	0	0	0	0
42	86/86	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0

654,059

311,104

*Assumes yield is not subject to income tax.
Column (5) has been reduced by an assumed management fee of 0.30%.

Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Details of Hypothetical Equity Assets

		Initial Cost Basis 450,000	Growth 6.00%	Dividend Tax Rate 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 32.00%	Turnover Assumption 50.00%		
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) + Fund Deposits	(3) - Sale of Equities	(4) + Capital Growth	(5) + After Tax Reinvested Dividends	(6) = Year End Value of Assets Before Turnover	(7)** Net Year End Value of Assets After Turnover	(8) After Tax Dividend Cash Flow	(9) + After Tax Equity Sales Cash Flow	(10) = Combined After Tax Cash Flow
1	45/45	700,000	0	0	42,000	10,500	752,500	702,251	0	0	0
2	46/46	702,251	0	0	42,135	10,534	754,920	721,756	0	0	0
3	47/47	721,756	0	0	43,305	10,826	775,887	750,997	0	0	0
4	48/48	750,997	0	0	45,060	11,265	807,322	786,207	0	0	0
5	49/49	786,207	0	0	47,172	11,793	845,172	825,526	0	0	0
6	50/50	825,526	0	0	49,532	12,383	887,441	868,068	0	0	0
7	51/51	868,068	0	0	52,084	13,021	933,173	913,442	0	0	0
8	52/52	913,442	0	0	54,807	13,702	981,951	961,515	0	0	0
9	53/53	961,515	0	0	57,691	14,423	1,033,629	1,012,282	0	0	0
10	54/54	1,012,282	0	0	60,737	15,184	1,088,203	1,065,813	0	0	0
11	55/55	1,065,813	0	0	63,949	15,987	1,145,749	1,122,218	0	0	0
12	56/56	1,122,218	0	0	67,333	16,833	1,206,384	1,181,629	0	0	0
13	57/57	1,181,629	0	0	70,898	17,724	1,270,251	1,244,196	0	0	0
14	58/58	1,244,196	0	0	74,652	18,663	1,337,511	1,310,083	0	0	0
15	59/59	1,310,083	0	0	78,605	19,651	1,408,339	1,379,462	0	0	0
16	60/60	1,379,462	0	0	82,768	20,692	1,482,922	1,452,516	0	0	0
17	61/61	1,452,516	0	0	87,151	21,788	1,561,455	1,529,440	0	0	0
18	62/62	1,529,440	0	0	91,766	22,942	1,644,148	1,610,437	0	0	0
19	63/63	1,610,437	0	0	96,626	24,157	1,731,220	1,695,725	0	0	0
20	64/64	1,695,725	0	0	101,744	25,436	1,822,905	1,785,530	0	0	0
21	65/65	1,785,530	0	0	107,132	26,783	1,919,445	1,880,091	0	0	0
22	66/66	1,880,091	0	0	112,805	28,201	2,021,097	1,979,658	0	0	0
23	67/67	1,979,658	0	13,382	117,977	0	2,084,253	2,041,062	29,494	13,191	42,685
24	68/68	2,041,062	0	223,004	109,083	0	1,927,141	1,886,999	27,271	219,764	247,035
25	69/69	1,886,999	0	233,286	99,223	0	1,752,936	1,716,330	24,805	229,871	254,676
26	70/70	1,716,330	0	132,351	95,039	0	1,679,018	1,643,913	23,760	130,406	154,166
27	71/71	1,643,913	0	134,899	90,541	0	1,599,555	1,566,092	22,635	132,913	155,548
28	72/72	1,566,092	0	137,299	85,728	0	1,514,521	1,482,827	21,432	135,276	156,708
29	73/73	1,482,827	0	139,535	80,598	0	1,423,890	1,394,089	20,149	137,478	157,627
30	74/74	1,394,089	0	141,592	75,150	0	1,327,647	1,299,858	18,787	139,504	158,291
31	75/75	1,299,858	0	143,448	69,385	0	1,225,795	1,200,137	17,346	141,333	158,679
32	76/76	1,200,137	0	145,087	63,303	0	1,118,353	1,094,943	15,826	142,947	158,773
33	77/77	1,094,943	0	147,282	56,860	0	1,004,521	983,493	14,215	145,110	159,325
34	78/78	983,493	0	148,483	50,101	0	885,111	866,583	12,525	146,293	158,818
35	79/79	866,583	0	150,372	42,973	0	759,184	743,292	10,743	148,154	158,897
36	80/80	743,292	0	152,127	35,470	0	626,635	613,518	8,867	149,884	158,751
37	81/81	613,518	0	153,749	27,586	0	487,355	477,154	6,896	151,482	158,378
38	82/82	477,154	0	155,240	19,315	0	341,229	334,086	4,828	152,951	157,779
39	83/83	334,086	0	156,608	10,649	0	188,127	184,189	2,662	154,298	156,960
40	84/84	184,189	0	157,863	1,580	0	27,906	27,322	395	155,535	155,930
			0	2,665,607		382,488			282,636	2,626,390	2,909,026

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (7) has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Details of Hypothetical Equity Assets

		Initial Cost Basis 450,000	Growth 6.00%	Dividend Tax Rate 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 32.00%	Turnover Assumption 50.00%		
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) + Fund Deposits	(3) - Sale of Equities	(4) + Capital Growth	(5) + After Tax Reinvested Dividends	(6) = Year End Value of Assets Before Turnover	(7)** Net Year End Value of Assets After Turnover	(8) + After Tax Dividend Cash Flow	(9) + After Tax Equity Sales Cash Flow	(10) = Combined After Tax Cash Flow
41	85/85	27,322	0	27,322	0	0	0	0	0	26,919	26,919
42	86/86	0	0	0	0	0	0	0	0	0	0
43	87/87	0	0	0	0	0	0	0	0	0	0
44	88/88	0	0	0	0	0	0	0	0	0	0
45	89/89	0	0	0	0	0	0	0	0	0	0
46	90/90	0	0	0	0	0	0	0	0	0	0
47	91/91	0	0	0	0	0	0	0	0	0	0
48	92/92	0	0	0	0	0	0	0	0	0	0
49	93/93	0	0	0	0	0	0	0	0	0	0
50	94/94	0	0	0	0	0	0	0	0	0	0

0
2,692,929
382,488
282,636
2,653,309
2,935,945

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (7) has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 700,000	Growth 6.00%	Dividend 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate*	Turnover Assumption 50.00%			
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover**	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)*** Net Year End Value of Asset After Turnover
1	450,000	0	0	42,000	10,500	752,500	460,500	376,250	230,250	329,530	702,251
2	559,780	0	0	42,135	10,534	754,920	570,314	377,460	285,157	347,923	721,756
3	633,080	0	0	43,305	10,826	775,887	643,906	387,944	321,953	366,827	750,997
4	688,780	0	0	45,060	11,265	807,322	700,044	403,661	350,022	386,497	786,207
5	736,519	0	0	47,172	11,793	845,172	748,312	422,586	374,156	407,088	825,526
6	781,244	0	0	49,532	12,383	887,441	793,628	443,721	396,814	428,710	868,068
7	825,524	0	0	52,084	13,021	933,173	838,545	466,587	419,272	451,446	913,442
8	870,719	0	0	54,807	13,702	981,951	884,420	490,976	442,210	475,371	961,515
9	917,581	0	0	57,691	14,423	1,033,629	932,004	516,815	466,002	500,554	1,012,282
10	966,556	0	0	60,737	15,184	1,088,203	981,741	544,102	490,870	527,067	1,065,813
11	1,017,938	0	0	63,949	15,987	1,145,749	1,033,924	572,875	516,962	554,983	1,122,218
12	1,071,945	0	0	67,333	16,833	1,206,384	1,088,778	603,192	544,389	584,375	1,181,629
13	1,128,764	0	0	70,898	17,724	1,270,251	1,146,488	635,126	573,244	615,323	1,244,196
14	1,188,567	0	0	74,652	18,663	1,337,511	1,207,230	668,756	603,615	647,911	1,310,083
15	1,251,526	0	0	78,605	19,651	1,408,339	1,271,176	704,170	635,588	682,224	1,379,462
16	1,317,812	0	0	82,768	20,692	1,482,922	1,338,504	741,461	669,252	718,354	1,452,516
17	1,387,606	0	0	87,151	21,788	1,561,455	1,409,394	780,728	704,697	756,398	1,529,440
18	1,461,095	0	0	91,766	22,942	1,644,148	1,484,037	822,074	742,018	796,456	1,610,437
19	1,538,475	0	0	96,626	24,157	1,731,220	1,562,631	865,610	781,316	838,636	1,695,725
20	1,619,952	0	0	101,744	25,436	1,822,905	1,645,387	911,453	822,694	883,050	1,785,530
21	1,705,744	0	0	107,132	26,783	1,919,445	1,732,526	959,723	866,263	929,816	1,880,091
22	1,796,079	0	0	112,805	28,201	2,021,097	1,824,280	1,010,549	912,140	979,058	1,979,658
23	1,891,198	0	13,382	117,977	0	2,084,253	1,878,414	1,042,127	939,207	1,009,192	2,041,062
24	1,948,399	0	223,004	109,083	0	1,927,141	1,735,519	963,571	867,760	932,911	1,886,999
25	1,800,671	0	233,286	99,223	0	1,752,936	1,578,058	876,468	789,029	848,487	1,716,330
26	1,637,516	0	132,351	95,039	0	1,679,018	1,511,243	839,509	755,621	812,665	1,643,913
27	1,568,286	0	134,899	90,541	0	1,599,555	1,439,593	799,778	719,797	774,184	1,566,092
28	1,493,980	0	137,299	85,728	0	1,514,521	1,363,003	757,261	681,502	733,018	1,482,827
29	1,414,519	0	139,535	80,598	0	1,423,890	1,281,412	711,945	640,706	689,149	1,394,089
30	1,329,855	0	141,592	75,150	0	1,327,647	1,194,786	663,824	597,393	642,566	1,299,858
31	1,239,959	0	143,448	69,385	0	1,225,795	1,103,121	612,898	551,561	593,270	1,200,137
32	1,144,830	0	145,087	63,303	0	1,118,353	1,006,429	559,177	503,215	541,269	1,094,943
33	1,044,484	0	147,282	56,860	0	1,004,521	903,989	502,261	451,994	486,175	983,493
34	938,170	0	148,483	50,101	0	885,111	796,530	442,556	398,265	428,382	866,583
35	826,647	0	150,372	42,973	0	759,184	683,205	379,592	341,602	367,435	743,292
36	709,038	0	152,127	35,470	0	626,635	563,922	313,318	281,961	303,283	613,518
37	585,244	0	153,749	27,586	0	487,355	438,580	243,678	219,290	235,874	477,154
38	455,164	0	155,240	19,315	0	341,229	307,079	170,615	153,539	165,150	334,086
39	318,690	0	156,608	10,649	0	188,127	169,299	94,064	84,649	91,051	184,189
40	175,700	0	157,863	1,580	0	27,906	25,113	13,953	12,556	13,506	27,322
		0	2,665,607		382,488						

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption.
 ***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

Financial Analysis: Include 401(k) Look-Alike

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

For: Tony Jamison & Allison Jamison

Details of Hypothetical Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 700,000	Growth 6.00%	Dividend Tax Rate 2.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 32.00%	Turnover Assumption 50.00%			
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover**	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)*** Net Year End Value of Asset After Turnover
41	26,062	0	27,322	0	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0	0

0 2,692,929 382,488

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption.

***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

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

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
1	45/45	610,142	610,142
2	46/46	594,678	594,678
3	47/47	578,585	578,585
4	48/48	561,835	561,835
5	49/49	544,404	544,404
6	50/50	526,262	526,262
7	51/51	507,381	507,381
8	52/52	487,731	487,731
9	53/53	467,280	467,280
10	54/54	445,996	445,996
11	55/55	423,845	423,845
12	56/56	400,792	400,792
13	57/57	376,799	376,799
14	58/58	351,828	351,828
15	59/59	325,841	325,841
16	60/60	298,794	298,794
17	61/61	270,646	270,646
18	62/62	241,351	241,351
19	63/63	210,862	210,862
20	64/64	179,132	179,132
21	65/65	146,108	146,108
22	66/66	111,739	111,739
23	67/67	75,970	75,970
24	68/68	38,743	38,743
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

Some/all of the cash flow required for the above loan payments may not be reflected in your Desired Spendable Cash Flow. If the loan payments are not included in the Desired Spendable Cash Flow report, they are assumed to be paid from other sources.

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
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

Some/all of the cash flow required for the above loan payments may not be reflected in your Desired Spendable Cash Flow. If the loan payments are not included in the Desired Spendable Cash Flow report, they are assumed to be paid from other sources.

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.

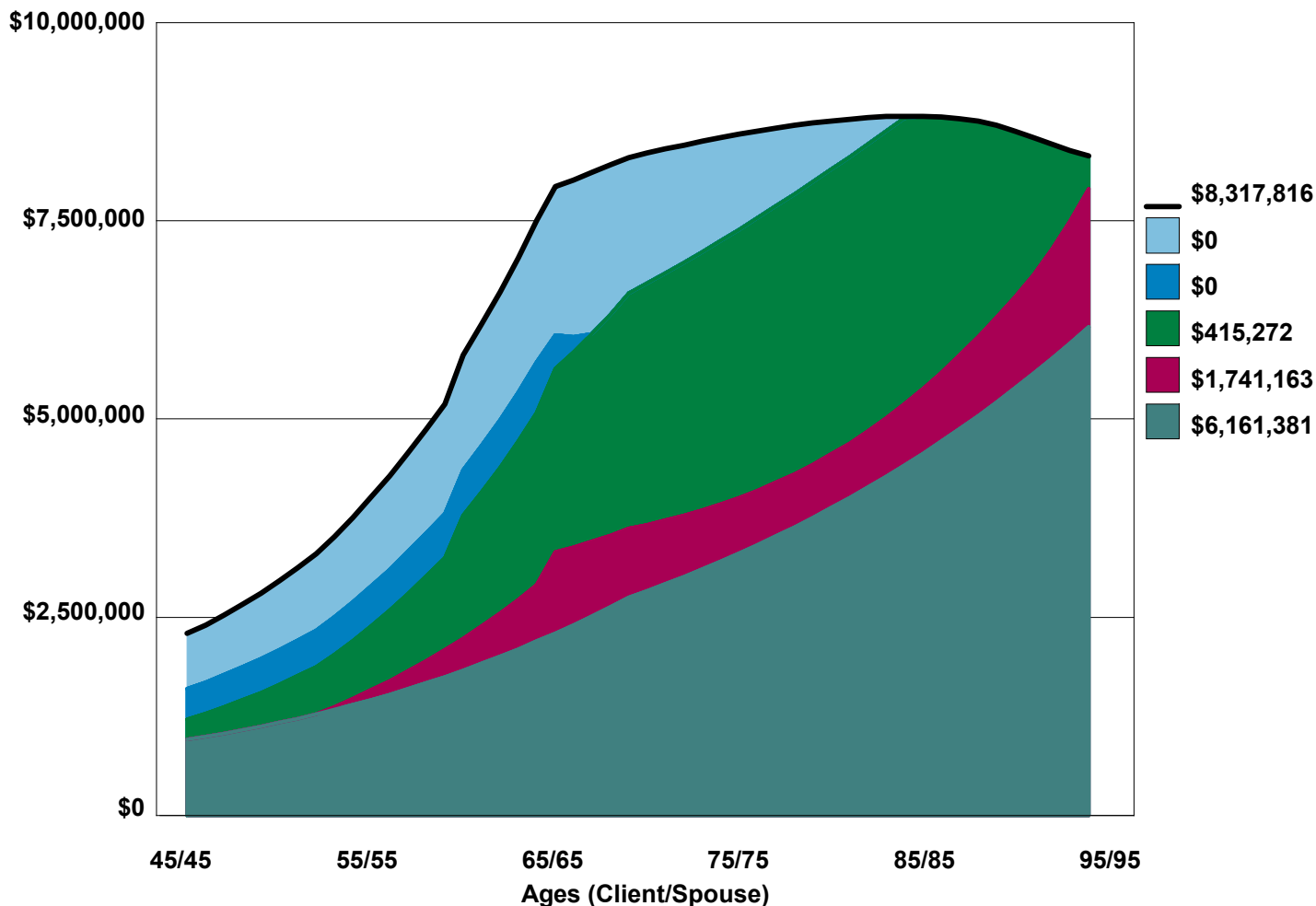
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

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) 50 Year Analysis



	<u>At Year 50</u>
Hypothetical Net Worth*	— \$8,317,816
Hypothetical Equity Assets	\$0
Tax Exempt Assets	\$0
Taxable Retirement Plan Assets	\$415,272
Life Insurance Cash Values	\$1,741,163
Net Equity of Illiquid Assets	\$6,161,381

*Hypothetical Net Worth has been reduced by income tax still due on tax deferred assets.

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

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.

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.