

Comparison of Alternatives

For

*George Grove
& Marie Grove*



Presented by:

[Licensed user's name appears here]

Phone:

Fax:

E-mail:

Date: [Current date appears here]

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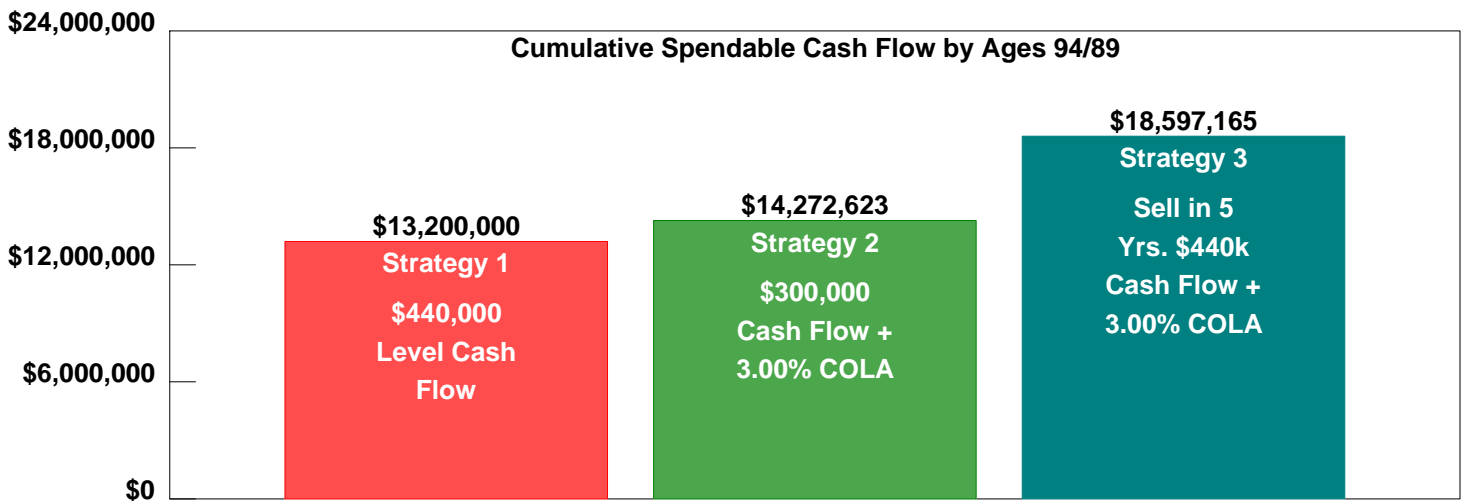
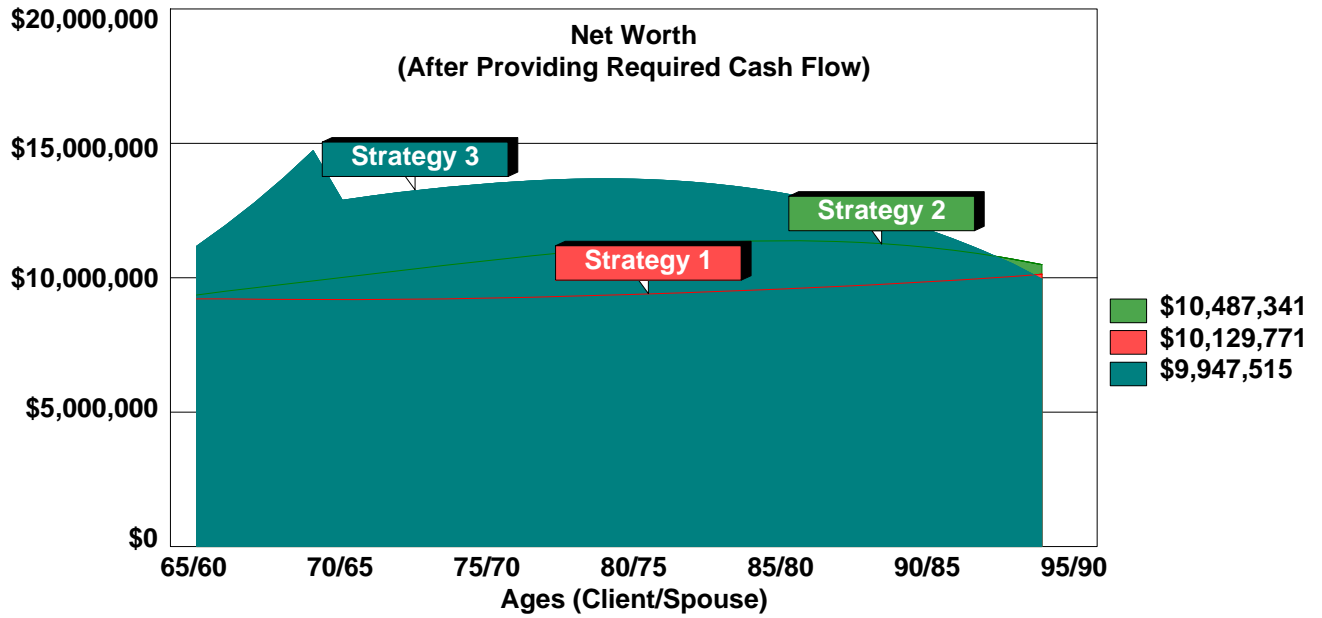
\$440,000 Spendable Cash Flow Increasing by 3.0% Annually: Pages 50 - 71

Comparison of Alternatives

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

For: George Grove
 & Marie Grove

Comparative Analysis

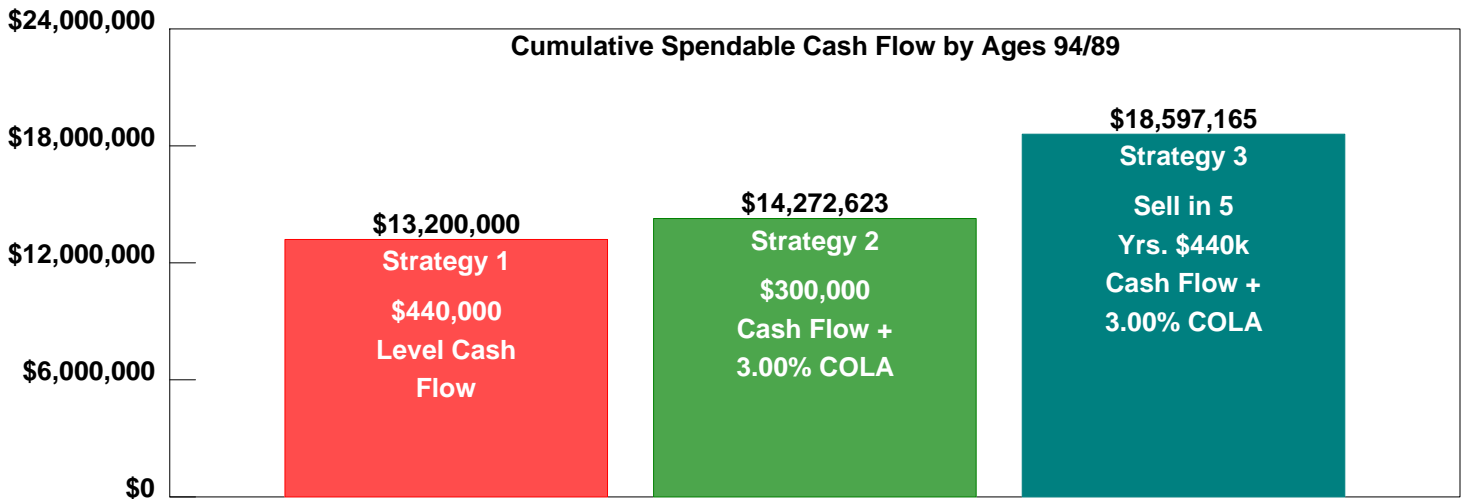
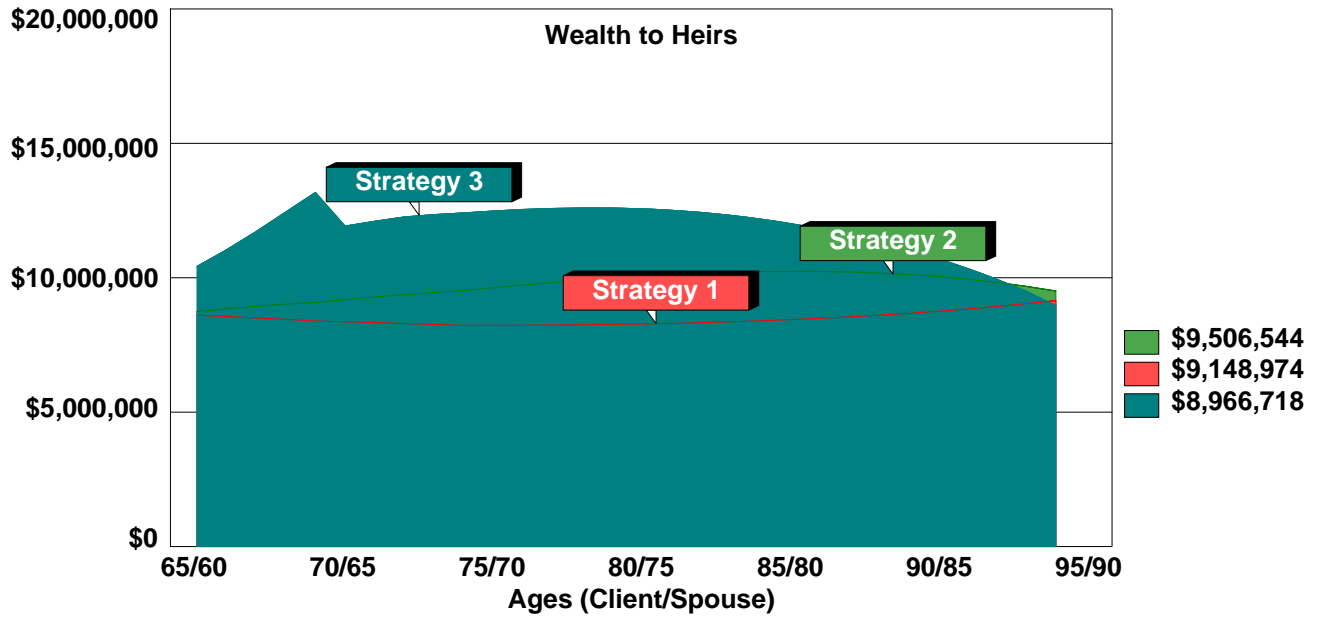


Comparison of Alternatives

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 Date: [Current date appears here]

For: George Grove
 & Marie Grove

Comparative Analysis



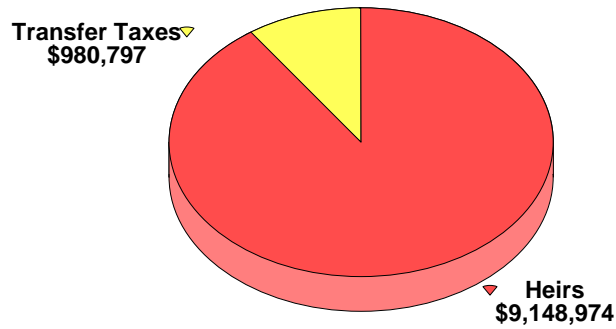
Comparison of Alternatives

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

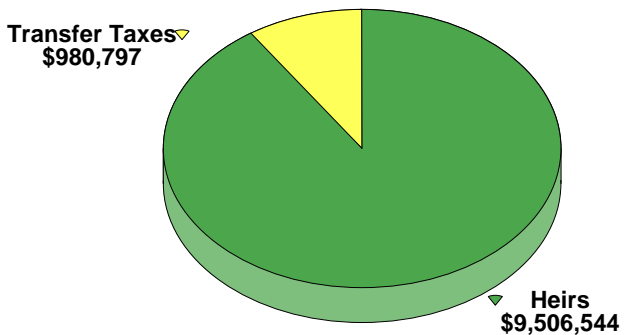
For: George Grove
& Marie Grove

Comparative Analysis at Ages 94/89

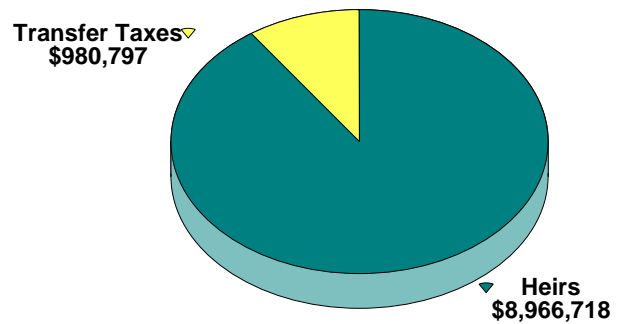
Strategy 1
\$440,000 Level Cash Flow
Total Wealth Distributed: \$10,129,771



Strategy 2
\$300,000 Cash Flow + 3.00% COLA
Total Wealth Distributed: \$10,487,341



Strategy 3
Sell in 5 Yrs. \$440k Cash Flow + 3.00% COLA
Total Wealth Distributed: \$9,947,515

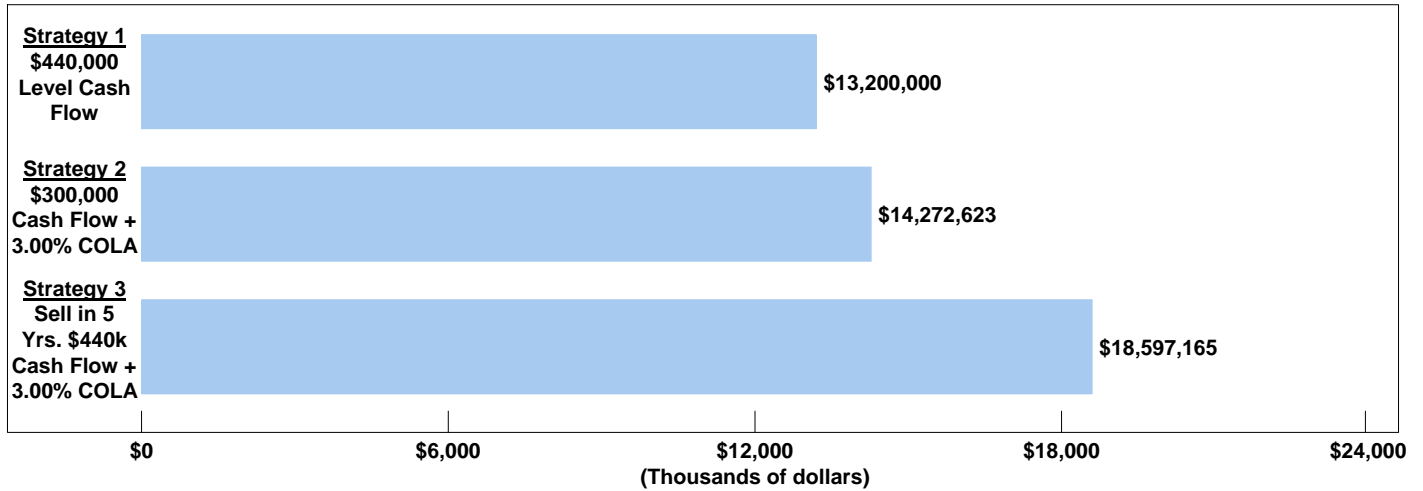


Summary Analysis of Alternatives

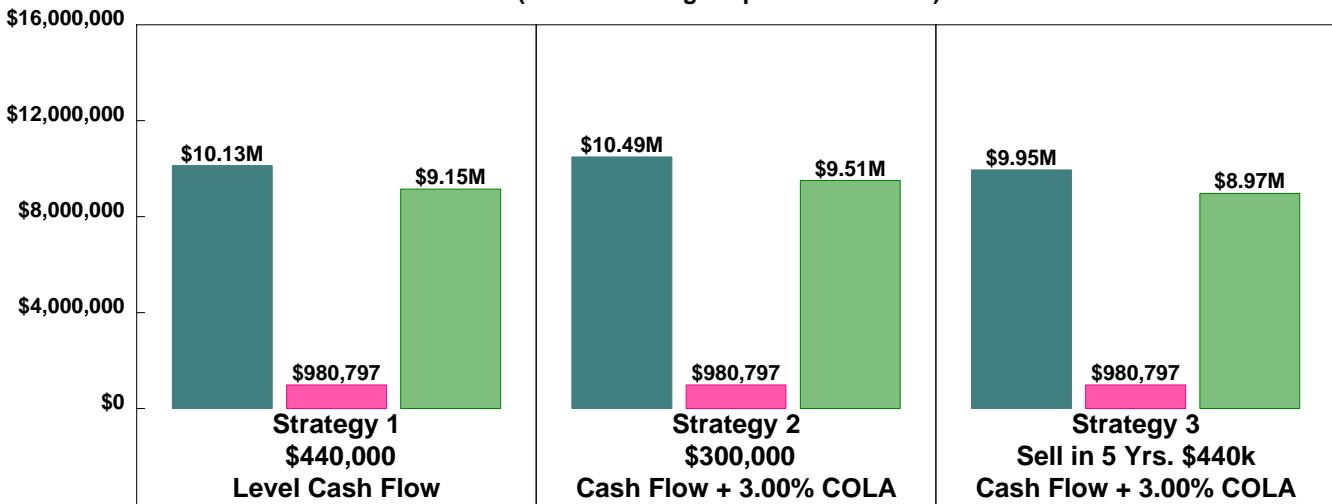
Presented By: [Licensed user's name appears here]
 Date: [Current date appears here]

For: George Grove
 & Marie Grove

Cumulative Spendable Cash Flow by Ages 94/89



Values at Ages 94/89 (After Providing Required Cash Flow)



- Cumulative Spendable Cash Flow
- Net Worth
- Transfer Taxes
- Wealth to Heirs

Comparison of Alternatives

Comparison Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Year	Client Age	Spouse Age	Spendable Cash Flow			Net Worth*			Wealth to Heirs		
			Strategy 1	Strategy 2	Strategy 3	Strategy 1	Strategy 2	Strategy 3	Strategy 1	Strategy 2	Strategy 3
			\$440,000 Level Cash Flow	\$300,000 Cash Flow + 3.00% COLA	Sell in 5 Yrs. \$440k Cash Flow + 3.00% COLA	\$440,000 Level Cash Flow	\$300,000 Cash Flow + 3.00% COLA	Sell in 5 Yrs. \$440k Cash Flow + 3.00% COLA	\$440,000 Level Cash Flow	\$300,000 Cash Flow + 3.00% COLA	Sell in 5 Yrs. \$440k Cash Flow + 3.00% COLA
1	65	60	440,000	300,000	0	9,217,884	9,361,244	11,165,732	8,603,279	8,746,639	10,424,837
2	66	61	440,000	309,000	0	9,213,440	9,500,344	11,945,452	8,559,347	8,846,251	11,045,541
3	67	62	440,000	318,270	0	9,205,567	9,632,800	12,794,831	8,509,448	8,936,681	11,720,456
4	68	63	440,000	327,818	0	9,195,677	9,758,587	13,720,078	8,454,833	9,017,743	12,448,814
5	69	64	440,000	337,653	0	9,180,567	9,873,358	14,728,008	8,392,123	9,084,914	13,171,739
6	70	65	440,000	347,782	510,081	9,189,209	10,013,490	12,882,417	8,364,028	9,188,309	11,926,607
7	71	66	440,000	358,216	525,383	9,196,314	10,147,931	13,038,674	8,332,874	9,284,491	12,102,779
8	72	67	440,000	368,962	541,145	9,202,773	10,276,389	13,176,794	8,299,502	9,373,118	12,263,957
9	73	68	440,000	380,031	557,379	9,209,394	10,398,507	13,296,403	8,264,672	9,453,785	12,351,681
10	74	69	440,000	391,432	574,100	9,216,909	10,513,840	13,396,949	8,229,063	9,525,994	12,409,103
11	75	70	440,000	403,175	591,323	9,241,326	10,641,038	13,495,176	8,231,438	9,631,150	12,485,288
12	76	71	440,000	415,270	609,063	9,266,803	10,761,167	13,573,741	8,235,938	9,730,302	12,542,876
13	77	72	440,000	427,728	627,335	9,293,677	10,873,563	13,631,577	8,243,010	9,822,896	12,580,910
14	78	73	440,000	440,560	646,155	9,322,056	10,977,290	13,667,259	8,253,077	9,908,311	12,598,280
15	79	74	440,000	453,777	665,539	9,352,220	11,071,530	13,679,400	8,266,552	9,985,862	12,593,732
16	80	75	440,000	467,390	685,506	9,384,317	11,155,275	13,666,338	8,283,829	10,054,787	12,565,850
17	81	76	440,000	481,412	706,071	9,418,470	11,227,429	13,626,242	8,305,303	10,114,262	12,513,075
18	82	77	440,000	495,854	727,253	9,454,937	11,286,953	13,557,259	8,331,359	10,163,375	12,433,681
19	83	78	440,000	510,730	749,071	9,493,650	11,332,414	13,457,051	8,362,387	10,201,151	12,325,788
20	84	79	440,000	526,052	771,543	9,534,853	11,362,599	13,324,511	8,398,772	10,226,518	12,188,430
21	85	80	440,000	541,833	794,689	9,578,827	11,376,245	13,160,446	8,440,902	10,238,320	12,022,521
22	86	81	440,000	558,088	818,530	9,625,677	11,371,816	12,963,404	8,489,180	10,235,319	11,826,907
23	87	82	440,000	574,831	843,086	9,675,502	11,347,661	12,731,817	8,544,018	10,216,177	11,600,333
24	88	83	440,000	592,076	868,378	9,728,407	11,302,027	12,463,995	8,605,843	10,179,463	11,341,431
25	89	84	440,000	609,838	894,429	9,784,490	11,233,037	12,158,130	8,675,092	10,123,639	11,048,732
26	90	85	440,000	628,133	921,262	9,844,513	11,139,346	11,812,249	8,752,193	10,047,026	10,719,929
27	91	86	440,000	646,977	948,900	9,908,721	11,018,959	11,424,035	8,837,626	9,947,864	10,352,940
28	92	87	440,000	666,387	977,367	9,977,384	10,869,965	10,991,308	8,931,887	9,824,468	9,945,811
29	93	88	440,000	686,378	1,006,688	10,050,809	10,693,060	10,511,800	9,035,496	9,677,747	9,496,487
30	94	89	440,000	706,970	1,036,889	10,129,771	10,487,341	9,947,515	9,148,974	9,506,544	8,966,718

13,200,000
14,272,623
18,597,165

*After spendable cash flow.

Client Information Summary

Client Information Summary Page: 1
Date: [Current date appears here]

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

For: George Grove, Age 65
& Marie Grove, Age 60

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	700,000	
	Liquid Assets (Tax Exempt Interest)		900,000	
	Equity Assets		1,000,000	
	Tax Deferred Assets		0	
	Defined Contribution Plan Assets for George Grove			
	Retirement Plan Assets		750,000	
	Defined Contribution Plan Assets Marie Grove			
	Retirement Plan Asset		900,000	
	Total Defined Contribution Plan Assets:		1,650,000	
	Total Liquid Assets			4,250,000
 <u>Illiquid Assets:</u>	Principal Residence		700,000	
	Personal Property		500,000	
	Closely-held Business		5,000,000	
	Total Illiquid Assets			6,200,000
 <u>Other Assets:</u>	Total Other Assets Inside the Estate			0
	Total Estate Assets			\$10,450,000
	Total Other Assets Outside the Estate			0

Funding Options for Required Cash Flow

Retirement Plan Assets: IRS Required Minimum Distributions Only

Cash Flow Funding: Interest and Dividend Income First

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

Client Information Summary Page: 2
Date: [Current date appears here]

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

For: George Grove, Age 65
& Marie Grove, Age 60

Assumptions Used

<u>Income Tax Rates:</u>	Retirement	40.00%
<u>Life Expectancy:</u>	Joint	29 Years
	George Grove	Age 93
	Marie Grove	Age 88
<u>Taxable Account:</u>		Taxable
	Yield Assumption	4.00%
<u>Tax Exempt Account:</u>		Tax Exempt
	Yield Assumption	3.00%
<u>Equities:</u>		Equity
	Growth Rate	7.00%
	Dividend Rate	1.00%
<u>Retirement Plan Assets George Grove:</u>		
	Defined Contr. Yield Assumption	7.50%
<u>Retirement Plan Assets Marie Grove:</u>		
	Defined Contr. Yield Assumption	7.50%

Analysis of After Tax Cash Flow Requirements

For: George Grove
Marie Grove

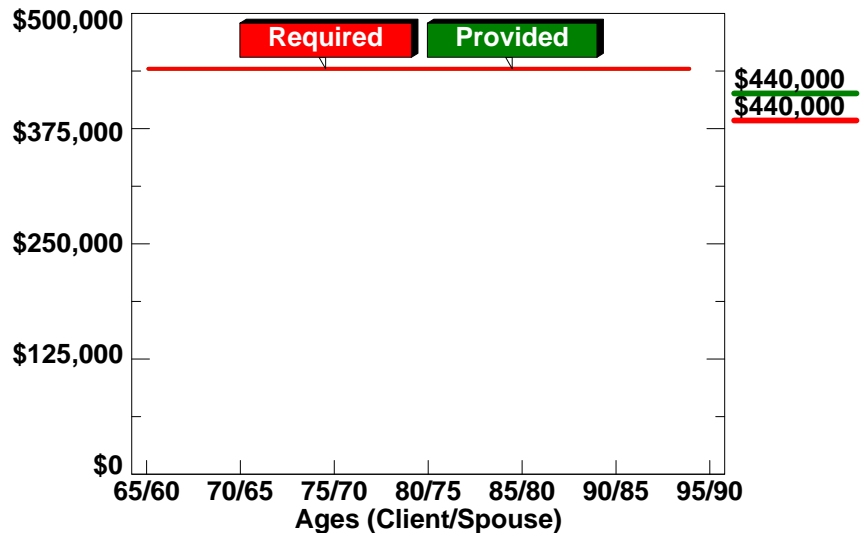
Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

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 on the right illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

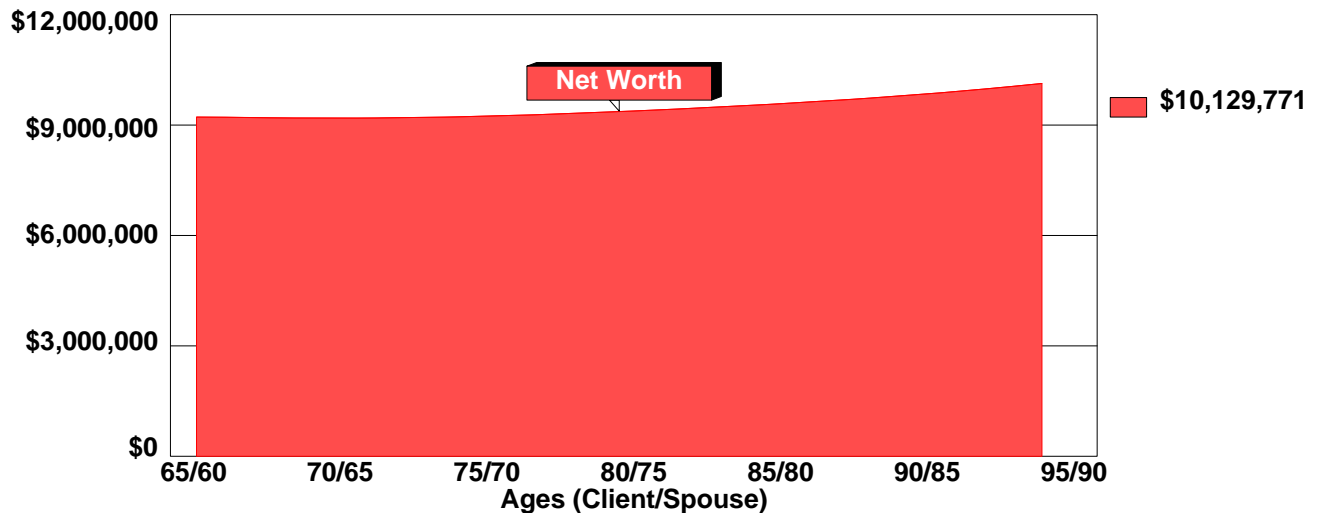
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Equities
- 4th. Retirement Plan Assets*
- 5th. Spouse's Retirement Plan Assets* **\$375,000**

Comparison of Annual Cash Flow (Required vs. Provided)



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)



*Required minimum distributions only.

Cash Flow Analysis

Cash Flow Analysis Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Year	Client Age	Spouse Age	Annual Cash Flow Required		Annual Cash Flow Provided			
			(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) Total After Tax Cash Flow from Retirement Plan Assets +	(4) After Tax Cash Flow from Taxable & Tax Exempt Accounts +	(5) After Tax Cash Flow from Equity Assets =	(6) Total After Tax Cash Flow Provided*
1	65	60	440,000	0	0	333,791	106,209	440,000
2	66	61	440,000	0	0	87,033	352,967	440,000
3	67	62	440,000	0	0	95,519	344,481	440,000
4	68	63	440,000	0	0	103,770	336,230	440,000
5	69	64	440,000	0	0	106,457	333,543	440,000
6	70	65	440,000	30,336	22,423	29,650	357,591	440,000
7	71	66	440,000	31,246	23,773	35,888	349,093	440,000
8	72	67	440,000	32,183	25,201	41,796	340,820	440,000
9	73	68	440,000	33,149	26,712	47,375	332,764	440,000
10	74	69	440,000	34,143	28,309	52,630	324,918	440,000
11	75	70	440,000	71,557	66,731	27,944	273,768	440,000
12	76	71	440,000	73,704	70,726	27,944	267,626	440,000
13	77	72	440,000	75,915	74,789	27,944	261,352	440,000
14	78	73	440,000	78,192	79,241	27,944	254,623	440,000
15	79	74	440,000	80,538	83,749	27,944	247,769	440,000
16	80	75	440,000	82,954	88,490	27,944	240,612	440,000
17	81	76	440,000	85,443	93,469	27,944	233,144	440,000
18	82	77	440,000	88,006	98,436	27,944	225,614	440,000
19	83	78	440,000	90,646	103,904	27,944	217,506	440,000
20	84	79	440,000	93,365	109,317	27,944	209,374	440,000
21	85	80	440,000	96,166	114,606	27,944	201,284	440,000
22	86	81	440,000	99,051	120,068	27,944	192,937	440,000
23	87	82	440,000	102,023	125,693	27,944	184,340	440,000
24	88	83	440,000	105,084	131,470	27,944	175,502	440,000
25	89	84	440,000	108,236	137,385	27,944	166,435	440,000
26	90	85	440,000	111,483	142,324	27,944	158,249	440,000
27	91	86	440,000	114,828	147,237	27,944	149,991	440,000
28	92	87	440,000	118,273	152,085	27,944	141,698	440,000
29	93	88	440,000	121,821	156,822	27,944	133,413	440,000
30	94	89	440,000	125,475	160,676	27,944	125,905	440,000
			13,200,000	2,083,817	2,383,636	1,492,789	7,239,758	13,200,000

*IMPORTANT NOTE: For this plan to be financially sound, column (6) must equal column (1).
 Column (2): see "Expected Cash Flow".
 Column (3): see "Summary of Retirement Plan Assets".
 Column (4): see detail reports for Taxable and Tax Exempt Accounts.
 Column (5): see "Details of Equity Assets" and "Details of Portfolio Turnover".

Details of Spendable Cash Flow Required

Required Cash Flow Details Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Year	Client Age	Spouse Age	(1) After Tax Cash Flow for Living Expenses	(2) After Tax Spendable Cash Flow Required
1	65	60	440,000	440,000
2	66	61	440,000	440,000
3	67	62	440,000	440,000
4	68	63	440,000	440,000
5	69	64	440,000	440,000
6	70	65	440,000	440,000
7	71	66	440,000	440,000
8	72	67	440,000	440,000
9	73	68	440,000	440,000
10	74	69	440,000	440,000
11	75	70	440,000	440,000
12	76	71	440,000	440,000
13	77	72	440,000	440,000
14	78	73	440,000	440,000
15	79	74	440,000	440,000
16	80	75	440,000	440,000
17	81	76	440,000	440,000
18	82	77	440,000	440,000
19	83	78	440,000	440,000
20	84	79	440,000	440,000
21	85	80	440,000	440,000
22	86	81	440,000	440,000
23	87	82	440,000	440,000
24	88	83	440,000	440,000
25	89	84	440,000	440,000
26	90	85	440,000	440,000
27	91	86	440,000	440,000
28	92	87	440,000	440,000
29	93	88	440,000	440,000
30	94	89	440,000	440,000

13,200,000	13,200,000
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Expected Cash Flow

Expected Cash Flow Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Year	Client Age	Spouse Age	(1) After Tax Cash Flow from Social Security*	(2) Total Expected After Tax Cash Flow
1	65	60	0	0
2	66	61	0	0
3	67	62	0	0
4	68	63	0	0
5	69	64	0	0
6	70	65	30,336	30,336
7	71	66	31,246	31,246
8	72	67	32,183	32,183
9	73	68	33,149	33,149
10	74	69	34,143	34,143
11	75	70	71,557	71,557
12	76	71	73,704	73,704
13	77	72	75,915	75,915
14	78	73	78,192	78,192
15	79	74	80,538	80,538
16	80	75	82,954	82,954
17	81	76	85,443	85,443
18	82	77	88,006	88,006
19	83	78	90,646	90,646
20	84	79	93,365	93,365
21	85	80	96,166	96,166
22	86	81	99,051	99,051
23	87	82	102,023	102,023
24	88	83	105,084	105,084
25	89	84	108,236	108,236
26	90	85	111,483	111,483
27	91	86	114,828	114,828
28	92	87	118,273	118,273
29	93	88	121,821	121,821
30	94	89	125,475	125,475

2,083,817	2,083,817
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Column (1) assumes 3.00% inflation.

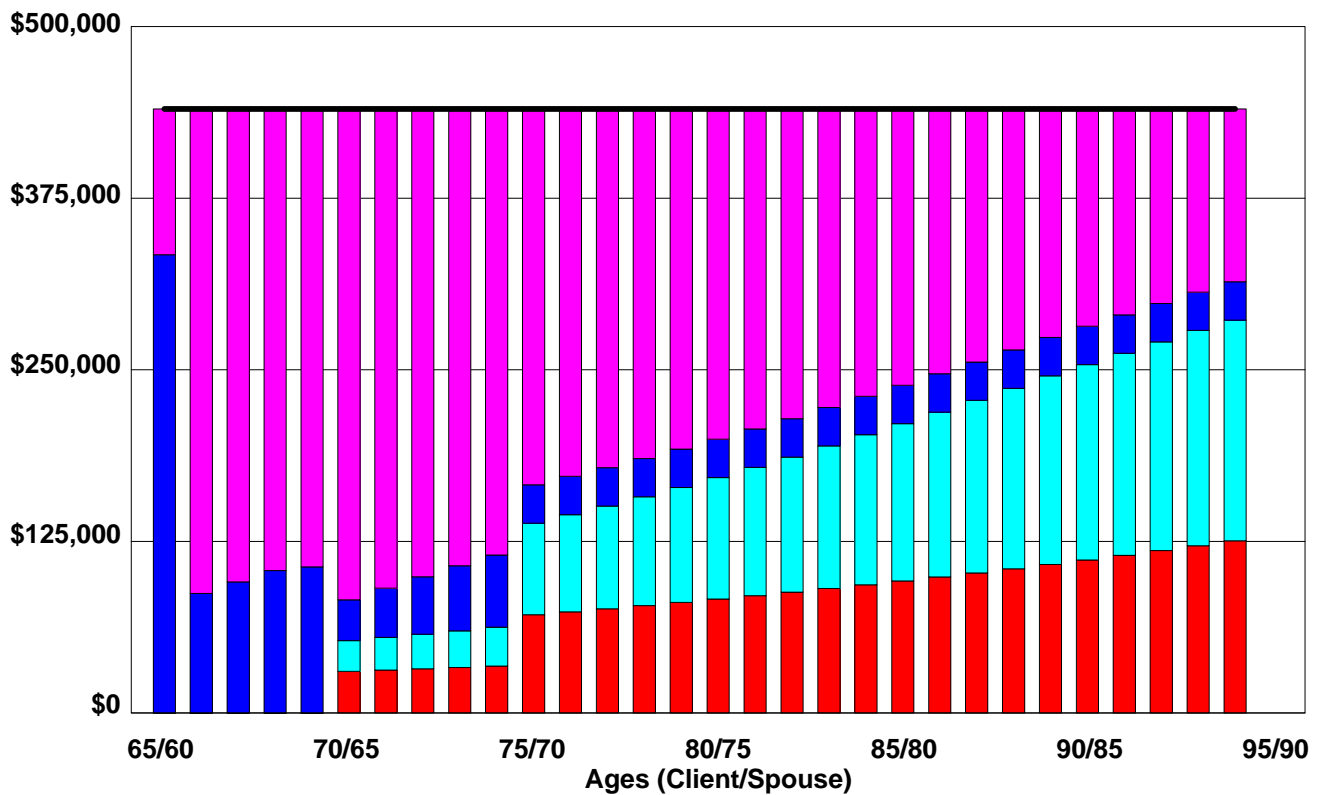
*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

Sources of Cash Flow

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

For: George Grove
 & Marie Grove

30 Year Graphic Analysis



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

Details of Defined Contribution Plan Assets for George Grove

Defined Contribution Assets Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Retirement Plan Assets Initial Value 750,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.50%	Retirement Plan Assets Income Tax Rate 40.00%		
		(1)	(2)	(3)	(4)	(5)
Year	Client Age	Beginning of Year Plan Assets	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets
1	65	750,000	0	0	798,188	0
2	66	798,188	0	0	849,472	0
3	67	849,472	0	0	904,051	0
4	68	904,051	0	0	962,136	0
5	69	962,136	0	0	1,023,953	0
6	70	1,023,953	37,371	37,371	1,049,970	22,423
7	71	1,049,970	39,622	39,622	1,075,263	23,773
8	72	1,075,263	42,002	42,002	1,099,648	25,201
9	73	1,099,648	44,520	44,520	1,122,920	26,712
10	74	1,122,920	47,182	47,182	1,144,854	28,309
11	75	1,144,854	49,994	49,994	1,165,205	29,996
12	76	1,165,205	52,964	52,964	1,183,702	31,778
13	77	1,183,702	55,835	55,835	1,200,332	33,501
14	78	1,200,332	59,130	59,130	1,214,524	35,478
15	79	1,214,524	62,283	62,283	1,226,272	37,370
16	80	1,226,272	65,576	65,576	1,235,271	39,346
17	81	1,235,271	69,010	69,010	1,241,193	41,406
18	82	1,241,193	72,584	72,584	1,243,692	43,550
19	83	1,243,692	76,300	76,300	1,242,397	45,780
20	84	1,242,397	80,155	80,155	1,236,916	48,093
21	85	1,236,916	83,575	83,575	1,227,443	50,145
22	86	1,227,443	87,053	87,053	1,213,660	52,232
23	87	1,213,660	90,572	90,572	1,195,246	54,343
24	88	1,195,246	94,114	94,114	1,171,880	56,468
25	89	1,171,880	97,657	97,657	1,143,242	58,594
26	90	1,143,242	100,284	100,284	1,109,968	60,170
27	91	1,109,968	102,775	102,775	1,071,905	61,665
28	92	1,071,905	105,089	105,089	1,028,934	63,053
29	93	1,028,934	107,181	107,181	980,976	64,309
30	94	980,976	107,800	107,800	929,278	64,680
			1,830,628	1,830,628		1,098,375

Column (1) includes only deductible contributions.

Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (4) has been reduced by an assumed management fee of 1.00%.

Details of Defined Contribution Plan Assets for Marie Grove

Defined Contribution Assets Page: 2
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Retirement Plan Assets Initial Value 900,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.50%	Retirement Plan Assets Income Tax Rate 40.00%		
		(1)	(2)	(3)	(4)	(5)
Year	Spouse Age	Beginning of Year Plan Assets	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets
1	60	900,000	0	0	957,825	0
2	61	957,825	0	0	1,019,365	0
3	62	1,019,365	0	0	1,084,859	0
4	63	1,084,859	0	0	1,154,561	0
5	64	1,154,561	0	0	1,228,742	0
6	65	1,228,742	0	0	1,307,689	0
7	66	1,307,689	0	0	1,391,708	0
8	67	1,391,708	0	0	1,481,125	0
9	68	1,481,125	0	0	1,576,287	0
10	69	1,576,287	0	0	1,677,563	0
11	70	1,677,563	61,225	61,225	1,720,188	36,735
12	71	1,720,188	64,913	64,913	1,761,626	38,948
13	72	1,761,626	68,814	68,814	1,801,575	41,288
14	73	1,801,575	72,938	72,938	1,839,702	43,763
15	74	1,839,702	77,298	77,298	1,875,638	46,379
16	75	1,875,638	81,906	81,906	1,908,979	49,144
17	76	1,908,979	86,772	86,772	1,939,284	52,063
18	77	1,939,284	91,476	91,476	1,966,530	54,886
19	78	1,966,530	96,873	96,873	1,989,782	58,124
20	79	1,989,782	102,040	102,040	2,009,029	61,224
21	80	2,009,029	107,435	107,435	2,023,771	64,461
22	81	2,023,771	113,060	113,060	2,033,474	67,836
23	82	2,033,474	118,917	118,917	2,037,567	71,350
24	83	2,037,567	125,004	125,004	2,035,445	75,002
25	84	2,035,445	131,319	131,319	2,026,466	78,791
26	85	2,026,466	136,923	136,923	2,010,946	82,154
27	86	2,010,946	142,620	142,620	1,988,366	85,572
28	87	1,988,366	148,386	148,386	1,958,199	89,032
29	88	1,958,199	154,189	154,189	1,919,918	92,513
30	89	1,919,918	159,993	159,993	1,873,000	95,996

2,142,101 2,142,101

1,285,261

Column (1) includes only deductible contributions.

Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (4) has been reduced by an assumed management fee of 1.00%.

Details of Taxable Account*

Taxable Account Detail Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

			Taxable Assets Initial Value	Taxable Yield	Retirement Income Tax Rate			
			700,000	4.00%	40.00%			
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account	
1	65	60	700,000	307,577	392,423	9,418	401,841	
2	66	61	401,841	60,819	341,022	8,185	349,207	
3	67	62	349,207	69,305	279,902	6,718	286,620	
4	68	63	286,620	77,556	209,064	5,018	214,082	
5	69	64	214,082	80,243	133,839	3,212	137,051	
6	70	65	137,051	3,436	133,615	3,207	136,822	
7	71	66	136,822	9,674	127,148	3,052	130,200	
8	72	67	130,200	15,582	114,618	2,751	117,369	
9	73	68	117,369	21,161	96,208	2,309	98,517	
10	74	69	98,517	26,416	72,101	1,730	73,831	
11	75	70	73,831	1,730	72,101	1,730	73,831	
12	76	71	73,831	1,730	72,101	1,730	73,831	
13	77	72	73,831	1,730	72,101	1,730	73,831	
14	78	73	73,831	1,730	72,101	1,730	73,831	
15	79	74	73,831	1,730	72,101	1,730	73,831	
16	80	75	73,831	1,730	72,101	1,730	73,831	
17	81	76	73,831	1,730	72,101	1,730	73,831	
18	82	77	73,831	1,730	72,101	1,730	73,831	
19	83	78	73,831	1,730	72,101	1,730	73,831	
20	84	79	73,831	1,730	72,101	1,730	73,831	
21	85	80	73,831	1,730	72,101	1,730	73,831	
22	86	81	73,831	1,730	72,101	1,730	73,831	
23	87	82	73,831	1,730	72,101	1,730	73,831	
24	88	83	73,831	1,730	72,101	1,730	73,831	
25	89	84	73,831	1,730	72,101	1,730	73,831	
26	90	85	73,831	1,730	72,101	1,730	73,831	
27	91	86	73,831	1,730	72,101	1,730	73,831	
28	92	87	73,831	1,730	72,101	1,730	73,831	
29	93	88	73,831	1,730	72,101	1,730	73,831	
30	94	89	73,831	1,730	72,101	1,730	73,831	

706,369

80,200

*Assumes yield is subject to income tax.

Details of Tax Exempt Account*

Tax Exempt Account Detail Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

			Tax Exempt Assets Initial Value 900,000			Tax Exempt Yield 3.00%			
			(1)	(2)	(3)	(4)	(5)		
			Beginning of Year Balance in Account	Tax Exempt Account Withdrawal	Balance in Account to Accrue	Tax Exempt Interest Earned	Year End Value of Account		
Year	Client Age	Spouse Age	-	=	+	=			
1	65	60	900,000	26,214	873,786	26,214	900,000		
2	66	61	900,000	26,214	873,786	26,214	900,000		
3	67	62	900,000	26,214	873,786	26,214	900,000		
4	68	63	900,000	26,214	873,786	26,214	900,000		
5	69	64	900,000	26,214	873,786	26,214	900,000		
6	70	65	900,000	26,214	873,786	26,214	900,000		
7	71	66	900,000	26,214	873,786	26,214	900,000		
8	72	67	900,000	26,214	873,786	26,214	900,000		
9	73	68	900,000	26,214	873,786	26,214	900,000		
10	74	69	900,000	26,214	873,786	26,214	900,000		
11	75	70	900,000	26,214	873,786	26,214	900,000		
12	76	71	900,000	26,214	873,786	26,214	900,000		
13	77	72	900,000	26,214	873,786	26,214	900,000		
14	78	73	900,000	26,214	873,786	26,214	900,000		
15	79	74	900,000	26,214	873,786	26,214	900,000		
16	80	75	900,000	26,214	873,786	26,214	900,000		
17	81	76	900,000	26,214	873,786	26,214	900,000		
18	82	77	900,000	26,214	873,786	26,214	900,000		
19	83	78	900,000	26,214	873,786	26,214	900,000		
20	84	79	900,000	26,214	873,786	26,214	900,000		
21	85	80	900,000	26,214	873,786	26,214	900,000		
22	86	81	900,000	26,214	873,786	26,214	900,000		
23	87	82	900,000	26,214	873,786	26,214	900,000		
24	88	83	900,000	26,214	873,786	26,214	900,000		
25	89	84	900,000	26,214	873,786	26,214	900,000		
26	90	85	900,000	26,214	873,786	26,214	900,000		
27	91	86	900,000	26,214	873,786	26,214	900,000		
28	92	87	900,000	26,214	873,786	26,214	900,000		
29	93	88	900,000	26,214	873,786	26,214	900,000		
30	94	89	900,000	26,214	873,786	26,214	900,000		

786,420

786,420

*Assumes yield is not subject to income tax.

Details of Equity Assets

Equity Assets Detail Page: 1
Date: [Current date appears here]

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

For: George Grove & Marie Grove

			Initial Cost Basis 700,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 29.50%	Turnover Assumption 10.00%				
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Year	Client Age	Spouse Age	Beginning of Year Value of Asset	+ Fund Deposits** -	Sale of Equities +	Capital Growth +	After Tax Reinvested Dividends =	Year End Value of Assets Before Turnover	Net Year End Value of Assets After Turnover***	After Tax Dividend Cash Flow +	After Tax Equity Sales Cash Flow =	Combined After Tax Cash Flow	
			1	65	60	1,000,000	3,762,500	72,378	328,309	0	5,018,431	4,950,030	35,176
2	66	61	4,950,030	0	328,309	323,520	0	4,945,241	4,872,396	34,663	318,304	352,967	
3	67	62	4,872,396	0	323,520	318,421	0	4,867,297	4,791,011	34,117	310,364	344,481	
4	68	63	4,791,011	0	318,421	313,081	0	4,785,671	4,706,791	33,544	302,686	336,230	
5	69	64	4,706,791	488,141	313,081	341,730	0	5,223,581	5,136,431	36,614	296,929	333,543	
6	70	65	5,136,431	0	341,730	335,629	0	5,130,330	5,041,307	35,960	321,631	357,591	
7	71	66	5,041,307	0	335,629	329,397	0	5,035,075	4,944,805	35,293	313,800	349,093	
8	72	67	4,944,805	0	329,397	323,079	0	4,938,487	4,847,494	34,616	306,204	340,820	
9	73	68	4,847,494	0	323,079	316,709	0	4,841,124	4,749,846	33,933	298,831	332,764	
10	74	69	4,749,846	0	316,709	310,320	0	4,743,457	4,652,260	33,249	291,669	324,918	
11	75	70	4,652,260	0	262,512	307,282	0	4,697,030	4,605,217	32,923	240,845	273,768	
12	76	71	4,605,217	0	256,999	304,375	0	4,652,593	4,560,355	32,611	235,015	267,626	
13	77	72	4,560,355	0	251,173	301,643	0	4,610,825	4,518,303	32,319	229,033	261,352	
14	78	73	4,518,303	0	244,693	299,153	0	4,572,763	4,480,049	32,052	222,571	254,623	
15	79	74	4,480,049	0	237,929	296,948	0	4,539,068	4,446,214	31,816	215,953	247,769	
16	80	75	4,446,214	0	230,696	295,086	0	4,510,604	4,417,623	31,616	208,996	240,612	
17	81	76	4,417,623	0	222,989	293,624	0	4,488,258	4,395,125	31,459	201,685	233,144	
18	82	77	4,395,125	0	215,089	292,603	0	4,472,639	4,379,301	31,350	194,264	225,614	
19	83	78	4,379,301	0	206,425	292,101	0	4,464,977	4,371,338	31,297	186,209	217,506	
20	84	79	4,371,338	0	197,615	292,161	0	4,465,884	4,371,828	31,303	178,071	209,374	
21	85	80	4,371,828	0	188,735	292,817	0	4,475,910	4,381,295	31,373	169,911	201,284	
22	86	81	4,381,295	0	179,453	294,129	0	4,495,971	4,400,628	31,514	161,423	192,937	
23	87	82	4,400,628	0	169,774	296,160	0	4,527,014	4,430,747	31,731	152,609	184,340	
24	88	83	4,430,747	0	159,704	298,973	0	4,570,016	4,472,602	32,033	143,469	175,502	
25	89	84	4,472,602	0	149,254	302,634	0	4,625,982	4,527,169	32,425	134,010	166,435	
26	90	85	4,527,169	0	139,666	307,125	0	4,694,628	4,594,167	32,906	125,343	158,249	
27	91	86	4,594,167	0	129,875	312,500	0	4,776,792	4,674,414	33,482	116,509	149,991	
28	92	87	4,674,414	0	119,918	318,815	0	4,873,311	4,768,722	34,159	107,539	141,698	
29	93	88	4,768,722	0	109,840	326,122	0	4,985,004	4,877,892	34,942	98,471	133,413	
30	94	89	4,877,892	0	100,501	334,417	0	5,111,808	5,001,858	35,830	90,075	125,905	
			4,250,641	6,775,093				0			996,306	6,243,452	7,239,758

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 25.00%.

**Column (2) includes proceeds from the sale of illiquid assets.
***Column (7) has been reduced by a 1.00% management fee.

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

Details of Portfolio Turnover

Portfolio Turnover Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

	Initial Value of Equity Account 1,000,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 29.50%	Turnover Assumption 10.00%			(11) Net Year End Value of Asset After Turnover**	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Yr	Beginning of Year Cost Basis	Fund Deposits	Sale of Equities to Fund Needs	Capital Growth	After Tax Reinvested Dividends	Asset Value Before Turnover	Adjusted Cost Basis	Sale of Equities Caused by Turnover	Cost Basis Used by Turnover	After Tax Reinvested Turnover	After Turnover**
1	700,000	3,762,500	72,378	328,309	0	5,018,431	4,394,682	501,843	439,468	483,442	4,950,030
2	4,438,656	0	328,309	323,520	0	4,945,241	4,144,264	494,524	414,426	470,895	4,872,396
3	4,200,732	0	323,520	318,421	0	4,867,297	3,921,810	486,730	392,181	458,838	4,791,011
4	3,988,467	0	318,421	313,081	0	4,785,671	3,723,384	478,567	372,338	447,230	4,706,791
5	3,798,276	488,141	313,081	341,730	0	5,223,581	4,028,089	522,358	402,809	487,091	5,136,431
6	4,112,371	0	341,730	335,629	0	5,130,330	3,838,773	513,033	383,877	474,932	5,041,307
7	3,929,827	0	335,629	329,397	0	5,035,075	3,668,196	503,508	366,820	463,185	4,944,805
8	3,764,561	0	329,397	323,079	0	4,938,487	3,513,786	493,849	351,379	451,820	4,847,494
9	3,614,227	0	323,079	316,709	0	4,841,124	3,373,344	484,112	337,334	440,813	4,749,846
10	3,476,822	0	316,709	310,320	0	4,743,457	3,244,996	474,346	324,500	430,141	4,652,260
11	3,350,637	0	262,512	307,282	0	4,697,030	3,161,571	469,703	316,157	424,407	4,605,217
12	3,269,821	0	256,999	304,375	0	4,652,593	3,087,345	465,259	308,735	419,085	4,560,355
13	3,197,695	0	251,173	301,643	0	4,610,825	3,021,574	461,083	302,157	414,200	4,518,303
14	3,133,616	0	244,693	299,153	0	4,572,763	2,963,913	457,276	296,391	409,815	4,480,049
15	3,077,336	0	237,929	296,948	0	4,539,068	2,913,904	453,907	291,390	405,964	4,446,214
16	3,028,478	0	230,696	295,086	0	4,510,604	2,871,342	451,060	287,134	402,702	4,417,623
17	2,986,910	0	222,989	293,624	0	4,488,258	2,836,140	448,826	283,614	400,088	4,395,125
18	2,952,614	0	215,089	292,603	0	4,472,639	2,808,118	447,264	280,812	398,161	4,379,301
19	2,925,467	0	206,425	292,101	0	4,464,977	2,787,571	446,498	278,757	397,014	4,371,338
20	2,905,828	0	197,615	292,161	0	4,465,884	2,774,464	446,588	277,446	396,692	4,371,828
21	2,893,709	0	188,735	292,817	0	4,475,910	2,768,786	447,591	276,879	397,231	4,381,295
22	2,889,138	0	179,453	294,129	0	4,495,971	2,770,802	449,597	277,080	398,705	4,400,628
23	2,892,427	0	169,774	296,160	0	4,527,014	2,780,838	452,701	278,084	401,189	4,430,747
24	2,903,944	0	159,704	298,973	0	4,570,016	2,799,272	457,002	279,927	404,765	4,472,602
25	2,924,110	0	149,254	302,634	0	4,625,982	2,826,531	462,598	282,653	409,514	4,527,169
26	2,953,392	0	139,666	307,125	0	4,694,628	2,862,278	469,463	286,228	415,408	4,594,167
27	2,991,458	0	129,875	312,500	0	4,776,792	2,906,891	477,679	290,689	422,517	4,674,414
28	3,038,719	0	119,918	318,815	0	4,873,311	2,960,763	487,331	296,076	430,911	4,768,722
29	3,095,598	0	109,840	326,122	0	4,985,004	3,024,295	498,500	302,430	440,660	4,877,892
30	3,162,526	0	100,501	334,417	0	5,111,808	3,097,367	511,181	309,737	451,755	5,001,858

4,250,641
6,775,093
0

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 25.00%.

Column (2) includes proceeds from the sale of illiquid assets.
**Column (11) has been reduced by a 1.00% management fee.

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

Summary of Illiquid Assets

Illiquid Assets Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Year	Client Age	Spouse Age	(1) Principal Residence (5.00% Growth)*	+	(2) Replacement Residence (5.00% Growth)	+	(3) Personal Property (-5.00% Growth)	+	(4) Closely-held Business	=	(5) Total Illiquid Assets
1	65	60	735,000		0		475,000		0		1,210,000
2	66	61	771,750		0		451,250		0		1,223,000
3	67	62	810,338		0		428,688		0		1,239,026
4	68	63	850,854		0		407,253		0		1,258,107
5	69	64	0		367,500		386,890		0		754,390
6	70	65	0		385,875		367,546		0		753,421
7	71	66	0		405,169		349,169		0		754,338
8	72	67	0		425,427		331,710		0		757,137
9	73	68	0		446,699		315,125		0		761,824
10	74	69	0		469,033		299,368		0		768,401
11	75	70	0		492,485		284,400		0		776,885
12	76	71	0		517,109		270,180		0		787,289
13	77	72	0		542,965		256,671		0		799,636
14	78	73	0		570,113		243,837		0		813,950
15	79	74	0		598,619		231,646		0		830,265
16	80	75	0		628,550		220,063		0		848,613
17	81	76	0		659,977		209,060		0		869,037
18	82	77	0		692,976		198,607		0		891,583
19	83	78	0		727,625		188,677		0		916,302
20	84	79	0		764,006		179,243		0		943,249
21	85	80	0		802,206		170,281		0		972,487
22	86	81	0		842,317		161,767		0		1,004,084
23	87	82	0		884,433		153,678		0		1,038,111
24	88	83	0		928,654		145,995		0		1,074,649
25	89	84	0		975,087		138,695		0		1,113,782
26	90	85	0		1,023,841		131,760		0		1,155,601
27	91	86	0		1,075,033		125,172		0		1,200,205
28	92	87	0		1,128,785		118,913		0		1,247,698
29	93	88	0		1,185,224		112,968		0		1,298,192
30	94	89	0		1,244,485		107,319		0		1,351,804

*Principal residence presumed replaced at age 69. Any liquid funds created through the replacement are presumed to be reinvested in liquid assets.

Assumed asset liquidations: Closely-held Business in year 1.

Capital gains tax and illustrated outstanding loan balances, if any, are deducted from proceeds. After tax proceeds from the sale(s) appear as a deposit on the Liquid Assets Report(s).

Buy Replacement Residence

Cash Flow Analysis

Below is an analysis of the cash flow resulting from the purchase of the replacement residence in year 5.

Year 5

850,854	Proceeds from sale of principal residence	850,854
-	300,000	Cost basis of principal residence
<hr/>		
550,854	Gain from sale of principal residence	
-	500,000	Less excludable gain
<hr/>		
50,854	Taxable gain from sale of residence	
	25.00% Capital gains tax	- 12,714
	Mortgage balance payoff of principal residence	- 0
<hr/>		
	After tax cash flow from sale of principal residence	838,140
	Cost of replacement residence	- 350,000
<hr/>		
	Cash flow reinvested in equity account	488,140

Closely-held Business

Cash Flow Analysis

Below is an analysis of the cash flow resulting from the sale of Closely-held Business in year 1.

Year 1

5,000,000	Proceeds from sale of Closely-held Business	5,000,000
-	50,000 Cost basis of Closely-held Business	
<hr/>		
4,950,000	Taxable gain from sale of Closely-held Business	
	25.00% Capital gains tax	- 1,237,500
<hr/>		
	After tax cash flow from sale of Closely-held Business	3,762,500
<hr/>		
	Cash flow reinvested in equity account	3,762,500
<hr/>		
	Total cash flow reinvested:	3,762,500

Hypothetical Net Worth Numerical Illustration (After Providing Required Cash Flow)

Hypothetical Net Worth Illustration Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

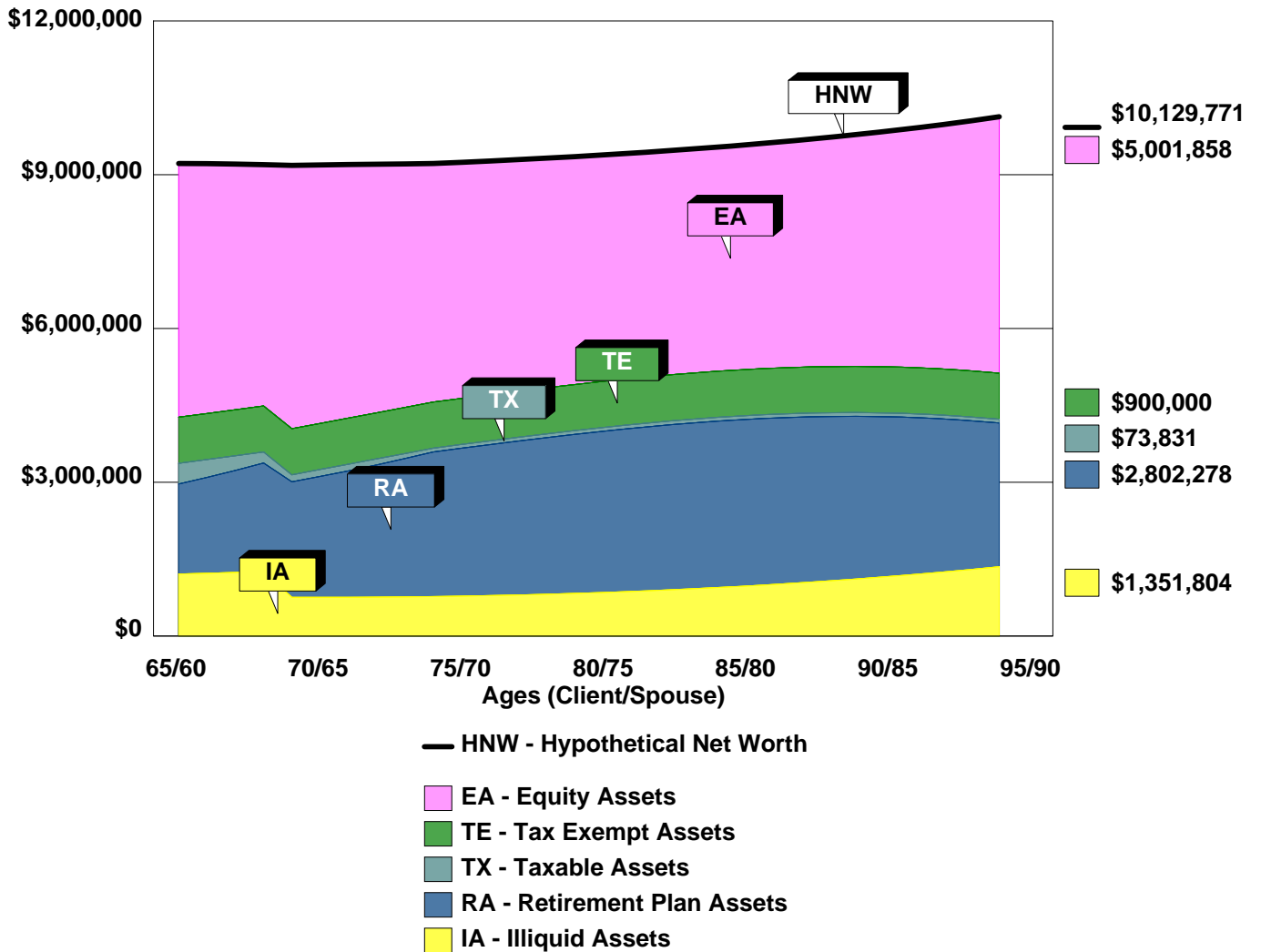
Year	Client Age	Spouse Age	(1) Year End Value of Illiquid Assets	(2) Year End Value of Retirement Plan Assets	(3) Year End Value of Taxable Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Equity Assets	(6) Year End Hypothetical Net Worth
1	65	60	1,210,000	1,756,013	401,841	900,000	4,950,030	9,217,884
2	66	61	1,223,000	1,868,837	349,207	900,000	4,872,396	9,213,440
3	67	62	1,239,026	1,988,910	286,620	900,000	4,791,011	9,205,567
4	68	63	1,258,107	2,116,697	214,082	900,000	4,706,791	9,195,677
5	69	64	754,390	2,252,695	137,051	900,000	5,136,431	9,180,567
6	70	65	753,421	2,357,659	136,822	900,000	5,041,307	9,189,209
7	71	66	754,338	2,466,971	130,200	900,000	4,944,805	9,196,314
8	72	67	757,137	2,580,773	117,369	900,000	4,847,494	9,202,773
9	73	68	761,824	2,699,207	98,517	900,000	4,749,846	9,209,394
10	74	69	768,401	2,822,417	73,831	900,000	4,652,260	9,216,909
11	75	70	776,885	2,885,393	73,831	900,000	4,605,217	9,241,326
12	76	71	787,289	2,945,328	73,831	900,000	4,560,355	9,266,803
13	77	72	799,636	3,001,907	73,831	900,000	4,518,303	9,293,677
14	78	73	813,950	3,054,226	73,831	900,000	4,480,049	9,322,056
15	79	74	830,265	3,101,910	73,831	900,000	4,446,214	9,352,220
16	80	75	848,613	3,144,250	73,831	900,000	4,417,623	9,384,317
17	81	76	869,037	3,180,477	73,831	900,000	4,395,125	9,418,470
18	82	77	891,583	3,210,222	73,831	900,000	4,379,301	9,454,937
19	83	78	916,302	3,232,179	73,831	900,000	4,371,338	9,493,650
20	84	79	943,249	3,245,945	73,831	900,000	4,371,828	9,534,853
21	85	80	972,487	3,251,214	73,831	900,000	4,381,295	9,578,827
22	86	81	1,004,084	3,247,134	73,831	900,000	4,400,628	9,625,677
23	87	82	1,038,111	3,232,813	73,831	900,000	4,430,747	9,675,502
24	88	83	1,074,649	3,207,325	73,831	900,000	4,472,602	9,728,407
25	89	84	1,113,782	3,169,708	73,831	900,000	4,527,169	9,784,490
26	90	85	1,155,601	3,120,914	73,831	900,000	4,594,167	9,844,513
27	91	86	1,200,205	3,060,271	73,831	900,000	4,674,414	9,908,721
28	92	87	1,247,698	2,987,133	73,831	900,000	4,768,722	9,977,384
29	93	88	1,298,192	2,900,894	73,831	900,000	4,877,892	10,050,809
30	94	89	1,351,804	2,802,278	73,831	900,000	5,001,858	10,129,771

Hypothetical Net Worth (After Providing Required Cash Flow)

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

For: George Grove
& Marie Grove

30 Year Graphic Analysis



Wealth Transfer Summary (After Providing Required Cash Flow)

Wealth Transfer Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

			(1)	(2)	(3)	(4)	(5)
Year	Client Age	Spouse Age	Total Estate Assets*	Total Transfer Taxes -	= Net Estate to Heirs	+ Year End Total Assets Outside the Estate	= Year End Wealth Transferred to Heirs
1	65	60	9,217,884	614,605	8,603,279	0	8,603,279
2	66	61	9,213,440	654,093	8,559,347	0	8,559,347
3	67	62	9,205,567	696,119	8,509,448	0	8,509,448
4	68	63	9,195,677	740,844	8,454,833	0	8,454,833
5	69	64	9,180,567	788,444	8,392,123	0	8,392,123
6	70	65	9,189,209	825,181	8,364,028	0	8,364,028
7	71	66	9,196,314	863,440	8,332,874	0	8,332,874
8	72	67	9,202,773	903,271	8,299,502	0	8,299,502
9	73	68	9,209,394	944,722	8,264,672	0	8,264,672
10	74	69	9,216,909	987,846	8,229,063	0	8,229,063
11	75	70	9,241,326	1,009,888	8,231,438	0	8,231,438
12	76	71	9,266,803	1,030,865	8,235,938	0	8,235,938
13	77	72	9,293,677	1,050,667	8,243,010	0	8,243,010
14	78	73	9,322,056	1,068,979	8,253,077	0	8,253,077
15	79	74	9,352,220	1,085,668	8,266,552	0	8,266,552
16	80	75	9,384,317	1,100,488	8,283,829	0	8,283,829
17	81	76	9,418,470	1,113,167	8,305,303	0	8,305,303
18	82	77	9,454,937	1,123,578	8,331,359	0	8,331,359
19	83	78	9,493,650	1,131,263	8,362,387	0	8,362,387
20	84	79	9,534,853	1,136,081	8,398,772	0	8,398,772
21	85	80	9,578,827	1,137,925	8,440,902	0	8,440,902
22	86	81	9,625,677	1,136,497	8,489,180	0	8,489,180
23	87	82	9,675,502	1,131,484	8,544,018	0	8,544,018
24	88	83	9,728,407	1,122,564	8,605,843	0	8,605,843
25	89	84	9,784,490	1,109,398	8,675,092	0	8,675,092
26	90	85	9,844,513	1,092,320	8,752,193	0	8,752,193
27	91	86	9,908,721	1,071,095	8,837,626	0	8,837,626
28	92	87	9,977,384	1,045,497	8,931,887	0	8,931,887
29	93	88	10,050,809	1,015,313	9,035,496	0	9,035,496
30	94	89	10,129,771	980,797	9,148,974	0	9,148,974

Summary at Life Expectancy (Year 29)

Total Estate Assets	\$ 10,050,809
Wealth Transferred to Heirs	\$ 9,035,496

*Net of cash flow provided

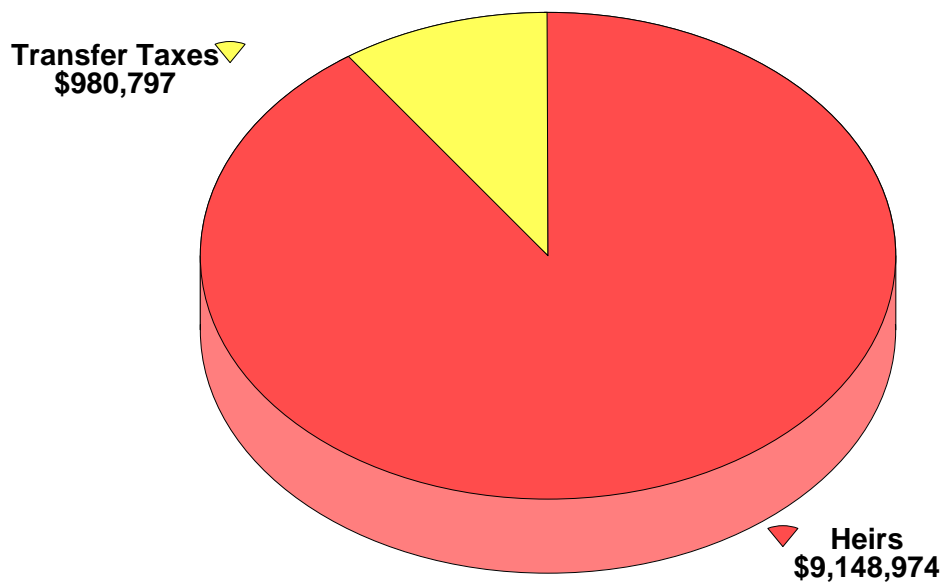
Distribution of Assets

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

For: George Grove
& Marie Grove

Summary Analysis at Ages 94/89

Estate Distribution



Transfer Tax Details

Transfer Tax Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Liquid Assets +	Illiquid Assets =	Total Estate Assets	Taxable Estate	Remaining Available Unified Credit Equivalent*	Estate Tax +	Income Tax on Retirement Plan Assets =	Total Transfer Taxes
1	65	60	8,007,884	1,210,000	9,217,884	9,217,884	10,680,000	0	614,605	614,605
2	66	61	7,990,440	1,223,000	9,213,440	9,213,440	11,000,000	0	654,093	654,093
3	67	62	7,966,541	1,239,026	9,205,567	9,205,567	11,340,000	0	696,119	696,119
4	68	63	7,937,570	1,258,107	9,195,677	9,195,677	11,680,000	0	740,844	740,844
5	69	64	8,426,177	754,390	9,180,567	9,180,567	12,020,000	0	788,444	788,444
6	70	65	8,435,788	753,421	9,189,209	9,189,209	12,380,000	0	825,181	825,181
7	71	66	8,441,976	754,338	9,196,314	9,196,314	12,760,000	0	863,440	863,440
8	72	67	8,445,636	757,137	9,202,773	9,202,773	13,140,000	0	903,271	903,271
9	73	68	8,447,570	761,824	9,209,394	9,209,394	13,540,000	0	944,722	944,722
10	74	69	8,448,508	768,401	9,216,909	9,216,909	13,940,000	0	987,846	987,846
11	75	70	8,464,441	776,885	9,241,326	9,241,326	14,360,000	0	1,009,888	1,009,888
12	76	71	8,479,514	787,289	9,266,803	9,266,803	14,780,000	0	1,030,865	1,030,865
13	77	72	8,494,041	799,636	9,293,677	9,293,677	15,240,000	0	1,050,667	1,050,667
14	78	73	8,508,106	813,950	9,322,056	9,322,056	15,680,000	0	1,068,979	1,068,979
15	79	74	8,521,955	830,265	9,352,220	9,352,220	16,160,000	0	1,085,668	1,085,668
16	80	75	8,535,704	848,613	9,384,317	9,384,317	16,640,000	0	1,100,488	1,100,488
17	81	76	8,549,433	869,037	9,418,470	9,418,470	17,140,000	0	1,113,167	1,113,167
18	82	77	8,563,354	891,583	9,454,937	9,454,937	17,660,000	0	1,123,578	1,123,578
19	83	78	8,577,348	916,302	9,493,650	9,493,650	18,180,000	0	1,131,263	1,131,263
20	84	79	8,591,604	943,249	9,534,853	9,534,853	18,740,000	0	1,136,081	1,136,081
21	85	80	8,606,340	972,487	9,578,827	9,578,827	19,300,000	0	1,137,925	1,137,925
22	86	81	8,621,593	1,004,084	9,625,677	9,625,677	19,880,000	0	1,136,497	1,136,497
23	87	82	8,637,391	1,038,111	9,675,502	9,675,502	20,480,000	0	1,131,484	1,131,484
24	88	83	8,653,758	1,074,649	9,728,407	9,728,407	21,080,000	0	1,122,564	1,122,564
25	89	84	8,670,708	1,113,782	9,784,490	9,784,490	21,720,000	0	1,109,398	1,109,398
26	90	85	8,688,912	1,155,601	9,844,513	9,844,513	22,380,000	0	1,092,320	1,092,320
27	91	86	8,708,516	1,200,205	9,908,721	9,908,721	23,040,000	0	1,071,095	1,071,095
28	92	87	8,729,686	1,247,698	9,977,384	9,977,384	23,740,000	0	1,045,497	1,045,497
29	93	88	8,752,617	1,298,192	10,050,809	10,050,809	24,440,000	0	1,015,313	1,015,313
30	94	89	8,777,967	1,351,804	10,129,771	10,129,771	25,180,000	0	980,797	980,797

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

*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.

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.

Details of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

George Grove's Retirement Plan Account				Marie Grove's Retirement Plan Account			Heirs' Income Tax Rate 35.00%
Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield		
750,000	0	7.50%	900,000	0	7.50%		
				(2) Federal Estate Tax on Plan Assets*	(3) Income Tax on Gain*	(4) Total Taxes Attributed to Plan Assets (2)+(3)	(5) Heirs' After Tax Plan Assets (1) - (4)
Year	Client Age	Spouse Age	Plan Assets in Estate				
1	65	60	1,756,013	0	614,605	614,605	1,141,408
2	66	61	1,868,837	0	654,093	654,093	1,214,744
3	67	62	1,988,910	0	696,119	696,119	1,292,791
4	68	63	2,116,697	0	740,844	740,844	1,375,853
5	69	64	2,252,695	0	788,444	788,444	1,464,251
6	70	65	2,357,659	0	825,181	825,181	1,532,478
7	71	66	2,466,971	0	863,440	863,440	1,603,531
8	72	67	2,580,773	0	903,271	903,271	1,677,502
9	73	68	2,699,207	0	944,722	944,722	1,754,485
10	74	69	2,822,417	0	987,846	987,846	1,834,571
11	75	70	2,885,393	0	1,009,888	1,009,888	1,875,505
12	76	71	2,945,328	0	1,030,865	1,030,865	1,914,463
13	77	72	3,001,907	0	1,050,667	1,050,667	1,951,240
14	78	73	3,054,226	0	1,068,979	1,068,979	1,985,247
15	79	74	3,101,910	0	1,085,668	1,085,668	2,016,242
16	80	75	3,144,250	0	1,100,488	1,100,488	2,043,762
17	81	76	3,180,477	0	1,113,167	1,113,167	2,067,310
18	82	77	3,210,222	0	1,123,578	1,123,578	2,086,644
19	83	78	3,232,179	0	1,131,263	1,131,263	2,100,916
20	84	79	3,245,945	0	1,136,081	1,136,081	2,109,864
21	85	80	3,251,214	0	1,137,925	1,137,925	2,113,289
22	86	81	3,247,134	0	1,136,497	1,136,497	2,110,637
23	87	82	3,232,813	0	1,131,484	1,131,484	2,101,329
24	88	83	3,207,325	0	1,122,564	1,122,564	2,084,761
25	89	84	3,169,708	0	1,109,398	1,109,398	2,060,310
26	90	85	3,120,914	0	1,092,320	1,092,320	2,028,594
27	91	86	3,060,271	0	1,071,095	1,071,095	1,989,176
28	92	87	2,987,133	0	1,045,497	1,045,497	1,941,636
29	93	88	2,900,894	0	1,015,313	1,015,313	1,885,581
30	94	89	2,802,278	0	980,797	980,797	1,821,481

*The value of the plan assets is also included on the heirs' income tax return. To avoid double taxation, the federal estate tax attributable to the gain is allowed as an itemized deduction on the heirs' income tax return.

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.

Client Information Summary

Client Information Summary Page: 1
Date: [Current date appears here]

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

For: George Grove, Age 65
& Marie Grove, Age 60

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	700,000	
	Liquid Assets (Tax Exempt Interest)		900,000	
	Equity Assets		1,000,000	
	Tax Deferred Assets		0	
	Defined Contribution Plan Assets for George Grove			
	Retirement Plan Assets		750,000	
	Defined Contribution Plan Assets Marie Grove			
	Retirement Plan Asset		900,000	
	Total Defined Contribution Plan Assets:		1,650,000	
	Total Liquid Assets			4,250,000
 <u>Illiquid Assets:</u>	Principal Residence		700,000	
	Personal Property		500,000	
	Closely-held Business		5,000,000	
	Total Illiquid Assets			6,200,000
 <u>Other Assets:</u>	Total Other Assets Inside the Estate			0
	Total Estate Assets			\$10,450,000
	Total Other Assets Outside the Estate			0

Funding Options for Required Cash Flow

Retirement Plan Assets: IRS Required Minimum Distributions Only

Cash Flow Funding: Interest and Dividend Income First

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

Client Information Summary Page: 2
Date: [Current date appears here]

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

For: George Grove, Age 65
& Marie Grove, Age 60

Assumptions Used

<u>Income Tax Rates:</u>	Retirement	40.00%
<u>Life Expectancy:</u>	Joint	29 Years
	George Grove	Age 93
	Marie Grove	Age 88
<u>Taxable Account:</u>		Taxable
	Yield Assumption	4.00%
<u>Tax Exempt Account:</u>		Tax Exempt
	Yield Assumption	3.00%
<u>Equities:</u>		Equity
	Growth Rate	7.00%
	Dividend Rate	1.00%
<u>Retirement Plan Assets George Grove:</u>		
	Defined Contr. Yield Assumption	7.50%
<u>Retirement Plan Assets Marie Grove:</u>		
	Defined Contr. Yield Assumption	7.50%

Analysis of After Tax Cash Flow Requirements

For: George Grove
Marie Grove

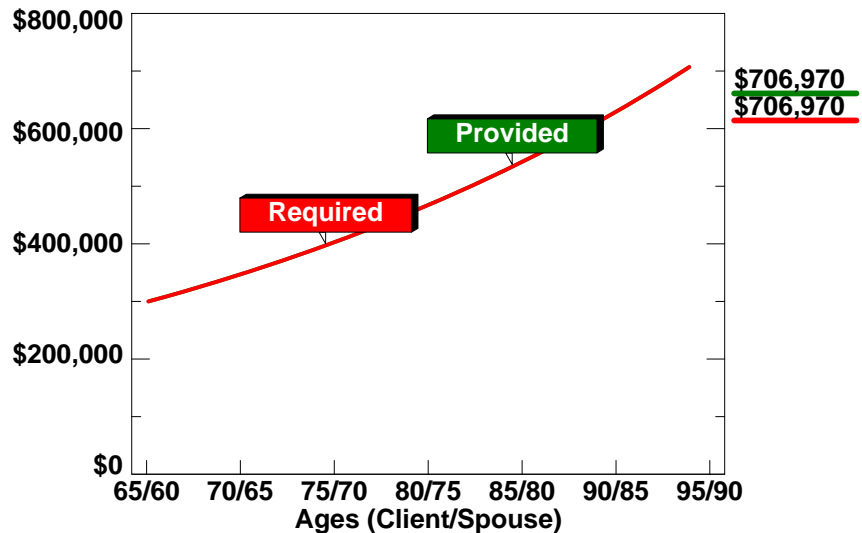
Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

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 on the right illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

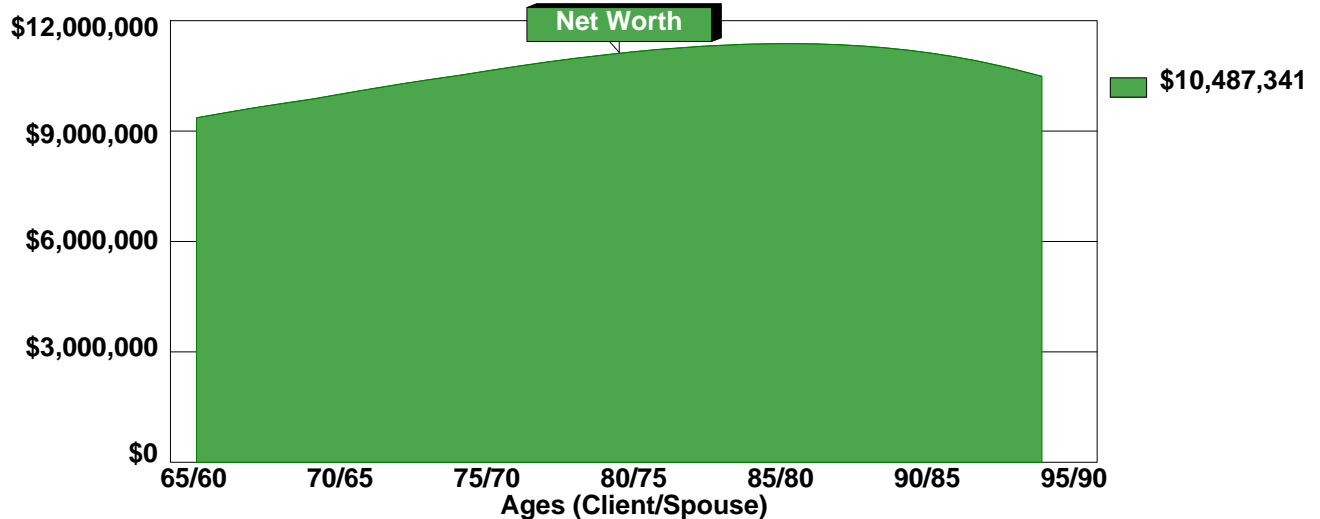
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Equities
- 4th. Retirement Plan Assets*
- 5th. Spouse's Retirement Plan Assets*

Comparison of Annual Cash Flow (Required vs. Provided)



As you can see in the Cash Flow graph above, your liquid assets are 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)



*Required minimum distributions only.

Cash Flow Analysis

Cash Flow Analysis Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Year	Client Age	Spouse Age	Annual Cash Flow Required		Annual Cash Flow Provided			Total After Tax Cash Flow Provided*
			(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) Total After Tax Cash Flow from Retirement Plan Assets +	(4) After Tax Cash Flow from Taxable & Tax Exempt Accounts +	(5) After Tax Cash Flow from Equity Assets =	
1	65	60	300,000	0	0	193,791	106,209	300,000
2	66	61	309,000	0	0	38,992	270,008	309,000
3	67	62	318,270	0	0	38,992	279,278	318,270
4	68	63	327,818	0	0	38,992	288,826	327,818
5	69	64	337,653	0	0	38,992	298,661	337,653
6	70	65	347,782	30,336	22,423	38,992	256,031	347,782
7	71	66	358,216	31,246	23,773	38,992	264,205	358,216
8	72	67	368,962	32,183	25,201	38,992	272,586	368,962
9	73	68	380,031	33,149	26,712	38,992	281,178	380,031
10	74	69	391,432	34,143	28,309	38,992	289,988	391,432
11	75	70	403,175	71,557	66,731	38,992	225,895	403,175
12	76	71	415,270	73,704	70,726	38,992	231,848	415,270
13	77	72	427,728	75,915	74,789	38,992	238,032	427,728
14	78	73	440,560	78,192	79,241	38,992	244,135	440,560
15	79	74	453,777	80,538	83,749	38,992	250,498	453,777
16	80	75	467,390	82,954	88,490	38,992	256,954	467,390
17	81	76	481,412	85,443	93,469	38,992	263,508	481,412
18	82	77	495,854	88,006	98,436	38,992	270,420	495,854
19	83	78	510,730	90,646	103,904	38,992	277,188	510,730
20	84	79	526,052	93,365	109,317	38,992	284,378	526,052
21	85	80	541,833	96,166	114,606	38,992	292,069	541,833
22	86	81	558,088	99,051	120,068	38,992	299,977	558,088
23	87	82	574,831	102,023	125,693	38,992	308,123	574,831
24	88	83	592,076	105,084	131,470	38,992	316,530	592,076
25	89	84	609,838	108,236	137,385	38,992	325,225	609,838
26	90	85	628,133	111,483	142,324	38,992	335,334	628,133
27	91	86	646,977	114,828	147,237	38,992	345,920	646,977
28	92	87	666,387	118,273	152,085	40,303	355,726	666,387
29	93	88	686,378	121,821	156,822	60,262	347,473	686,378
30	94	89	706,970	125,475	160,676	81,408	339,411	706,970
			14,272,623	2,083,817	2,383,636	1,389,556	8,415,614	14,272,623

*IMPORTANT NOTE: For this plan to be financially sound, column (6) must equal column (1).
 Column (1): assumes 3.00% inflation.
 Column (2): see "Expected Cash Flow".
 Column (3): see "Summary of Retirement Plan Assets".
 Column (4): see detail reports for Taxable and Tax Exempt Accounts.
 Column (5): see "Details of Equity Assets" and "Details of Portfolio Turnover".

Expected Cash Flow

Expected Cash Flow Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Year	Client Age	Spouse Age	(1) After Tax Cash Flow from Social Security*	(2) Total Expected After Tax Cash Flow
1	65	60	0	0
2	66	61	0	0
3	67	62	0	0
4	68	63	0	0
5	69	64	0	0
6	70	65	30,336	30,336
7	71	66	31,246	31,246
8	72	67	32,183	32,183
9	73	68	33,149	33,149
10	74	69	34,143	34,143
11	75	70	71,557	71,557
12	76	71	73,704	73,704
13	77	72	75,915	75,915
14	78	73	78,192	78,192
15	79	74	80,538	80,538
16	80	75	82,954	82,954
17	81	76	85,443	85,443
18	82	77	88,006	88,006
19	83	78	90,646	90,646
20	84	79	93,365	93,365
21	85	80	96,166	96,166
22	86	81	99,051	99,051
23	87	82	102,023	102,023
24	88	83	105,084	105,084
25	89	84	108,236	108,236
26	90	85	111,483	111,483
27	91	86	114,828	114,828
28	92	87	118,273	118,273
29	93	88	121,821	121,821
30	94	89	125,475	125,475

2,083,817
2,083,817

Column (1) assumes 3.00% inflation.

*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

Details of Spendable Cash Flow Required

Required Cash Flow Details Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Year	Client Age	Spouse Age	(1) After Tax Cash Flow for Living Expenses	(2) After Tax Spendable Cash Flow Required
1	65	60	300,000	300,000
2	66	61	309,000	309,000
3	67	62	318,270	318,270
4	68	63	327,818	327,818
5	69	64	337,653	337,653
6	70	65	347,782	347,782
7	71	66	358,216	358,216
8	72	67	368,962	368,962
9	73	68	380,031	380,031
10	74	69	391,432	391,432
11	75	70	403,175	403,175
12	76	71	415,270	415,270
13	77	72	427,728	427,728
14	78	73	440,560	440,560
15	79	74	453,777	453,777
16	80	75	467,390	467,390
17	81	76	481,412	481,412
18	82	77	495,854	495,854
19	83	78	510,730	510,730
20	84	79	526,052	526,052
21	85	80	541,833	541,833
22	86	81	558,088	558,088
23	87	82	574,831	574,831
24	88	83	592,076	592,076
25	89	84	609,838	609,838
26	90	85	628,133	628,133
27	91	86	646,977	646,977
28	92	87	666,387	666,387
29	93	88	686,378	686,378
30	94	89	706,970	706,970

14,272,623

14,272,623

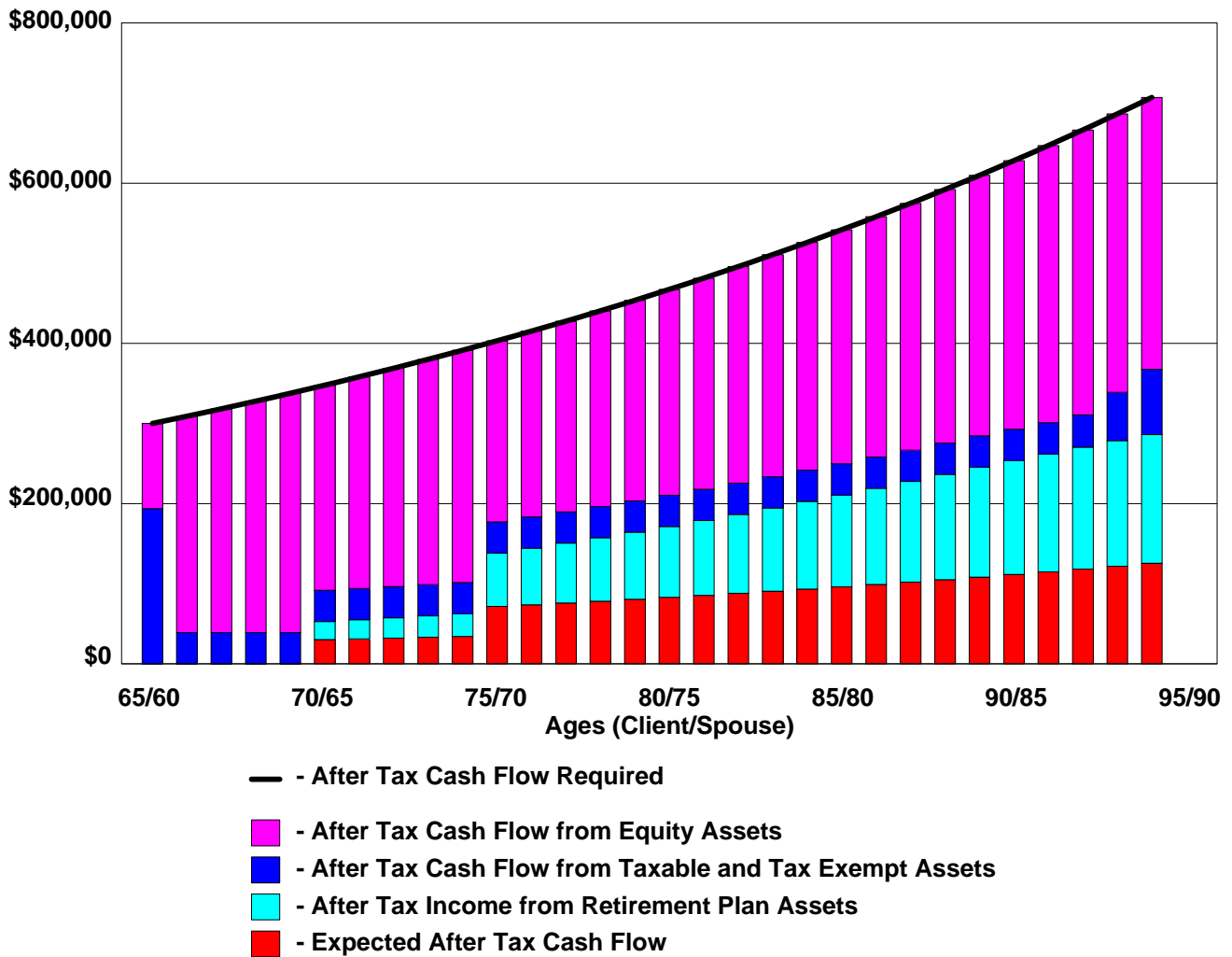
Column (1) assumes 3.00% inflation.

Sources of Cash Flow

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

For: George Grove
 & Marie Grove

30 Year Graphic Analysis



Details of Defined Contribution Plan Assets for George Grove

Defined Contribution Assets Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Retirement Plan Assets Initial Value 750,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.50%	Retirement Plan Assets Income Tax Rate 40.00%		
		(1)	(2)	(3)	(4)	(5)
Year	Client Age	Beginning of Year Plan Assets	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets
1	65	750,000	0	0	798,188	0
2	66	798,188	0	0	849,472	0
3	67	849,472	0	0	904,051	0
4	68	904,051	0	0	962,136	0
5	69	962,136	0	0	1,023,953	0
6	70	1,023,953	37,371	37,371	1,049,970	22,423
7	71	1,049,970	39,622	39,622	1,075,263	23,773
8	72	1,075,263	42,002	42,002	1,099,648	25,201
9	73	1,099,648	44,520	44,520	1,122,920	26,712
10	74	1,122,920	47,182	47,182	1,144,854	28,309
11	75	1,144,854	49,994	49,994	1,165,205	29,996
12	76	1,165,205	52,964	52,964	1,183,702	31,778
13	77	1,183,702	55,835	55,835	1,200,332	33,501
14	78	1,200,332	59,130	59,130	1,214,524	35,478
15	79	1,214,524	62,283	62,283	1,226,272	37,370
16	80	1,226,272	65,576	65,576	1,235,271	39,346
17	81	1,235,271	69,010	69,010	1,241,193	41,406
18	82	1,241,193	72,584	72,584	1,243,692	43,550
19	83	1,243,692	76,300	76,300	1,242,397	45,780
20	84	1,242,397	80,155	80,155	1,236,916	48,093
21	85	1,236,916	83,575	83,575	1,227,443	50,145
22	86	1,227,443	87,053	87,053	1,213,660	52,232
23	87	1,213,660	90,572	90,572	1,195,246	54,343
24	88	1,195,246	94,114	94,114	1,171,880	56,468
25	89	1,171,880	97,657	97,657	1,143,242	58,594
26	90	1,143,242	100,284	100,284	1,109,968	60,170
27	91	1,109,968	102,775	102,775	1,071,905	61,665
28	92	1,071,905	105,089	105,089	1,028,934	63,053
29	93	1,028,934	107,181	107,181	980,976	64,309
30	94	980,976	107,800	107,800	929,278	64,680
			1,830,628	1,830,628		1,098,375

Column (1) includes only deductible contributions.

Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (4) has been reduced by an assumed management fee of 1.00%.

Details of Defined Contribution Plan Assets for Marie Grove

Defined Contribution Assets Page: 2
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Retirement Plan Assets Initial Value 900,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.50%	Retirement Plan Assets Income Tax Rate 40.00%		
		(1)	(2)	(3)	(4)	(5)
Year	Spouse Age	Beginning of Year Plan Assets	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets
1	60	900,000	0	0	957,825	0
2	61	957,825	0	0	1,019,365	0
3	62	1,019,365	0	0	1,084,859	0
4	63	1,084,859	0	0	1,154,561	0
5	64	1,154,561	0	0	1,228,742	0
6	65	1,228,742	0	0	1,307,689	0
7	66	1,307,689	0	0	1,391,708	0
8	67	1,391,708	0	0	1,481,125	0
9	68	1,481,125	0	0	1,576,287	0
10	69	1,576,287	0	0	1,677,563	0
11	70	1,677,563	61,225	61,225	1,720,188	36,735
12	71	1,720,188	64,913	64,913	1,761,626	38,948
13	72	1,761,626	68,814	68,814	1,801,575	41,288
14	73	1,801,575	72,938	72,938	1,839,702	43,763
15	74	1,839,702	77,298	77,298	1,875,638	46,379
16	75	1,875,638	81,906	81,906	1,908,979	49,144
17	76	1,908,979	86,772	86,772	1,939,284	52,063
18	77	1,939,284	91,476	91,476	1,966,530	54,886
19	78	1,966,530	96,873	96,873	1,989,782	58,124
20	79	1,989,782	102,040	102,040	2,009,029	61,224
21	80	2,009,029	107,435	107,435	2,023,771	64,461
22	81	2,023,771	113,060	113,060	2,033,474	67,836
23	82	2,033,474	118,917	118,917	2,037,567	71,350
24	83	2,037,567	125,004	125,004	2,035,445	75,002
25	84	2,035,445	131,319	131,319	2,026,466	78,791
26	85	2,026,466	136,923	136,923	2,010,946	82,154
27	86	2,010,946	142,620	142,620	1,988,366	85,572
28	87	1,988,366	148,386	148,386	1,958,199	89,032
29	88	1,958,199	154,189	154,189	1,919,918	92,513
30	89	1,919,918	159,993	159,993	1,873,000	95,996

2,142,101 2,142,101

1,285,261

Column (1) includes only deductible contributions.

Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (4) has been reduced by an assumed management fee of 1.00%.

Details of Taxable Account*

Taxable Account Detail Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

			Taxable Assets Initial Value 700,000	Taxable Yield 4.00%			Retirement Income Tax Rate 40.00%		
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account		
1	65	60	700,000	167,577	532,423	12,778	545,201		
2	66	61	545,201	12,778	532,423	12,778	545,201		
3	67	62	545,201	12,778	532,423	12,778	545,201		
4	68	63	545,201	12,778	532,423	12,778	545,201		
5	69	64	545,201	12,778	532,423	12,778	545,201		
6	70	65	545,201	12,778	532,423	12,778	545,201		
7	71	66	545,201	12,778	532,423	12,778	545,201		
8	72	67	545,201	12,778	532,423	12,778	545,201		
9	73	68	545,201	12,778	532,423	12,778	545,201		
10	74	69	545,201	12,778	532,423	12,778	545,201		
11	75	70	545,201	12,778	532,423	12,778	545,201		
12	76	71	545,201	12,778	532,423	12,778	545,201		
13	77	72	545,201	12,778	532,423	12,778	545,201		
14	78	73	545,201	12,778	532,423	12,778	545,201		
15	79	74	545,201	12,778	532,423	12,778	545,201		
16	80	75	545,201	12,778	532,423	12,778	545,201		
17	81	76	545,201	12,778	532,423	12,778	545,201		
18	82	77	545,201	12,778	532,423	12,778	545,201		
19	83	78	545,201	12,778	532,423	12,778	545,201		
20	84	79	545,201	12,778	532,423	12,778	545,201		
21	85	80	545,201	12,778	532,423	12,778	545,201		
22	86	81	545,201	12,778	532,423	12,778	545,201		
23	87	82	545,201	12,778	532,423	12,778	545,201		
24	88	83	545,201	12,778	532,423	12,778	545,201		
25	89	84	545,201	12,778	532,423	12,778	545,201		
26	90	85	545,201	12,778	532,423	12,778	545,201		
27	91	86	545,201	12,778	532,423	12,778	545,201		
28	92	87	545,201	14,089	531,112	12,747	543,859		
29	93	88	543,859	34,048	509,811	12,235	522,046		
30	94	89	522,046	55,194	466,852	11,204	478,056		

603,136

381,192

*Assumes yield is subject to income tax.

Details of Tax Exempt Account*

Tax Exempt Account Detail Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

			Tax Exempt Assets Initial Value 900,000			Tax Exempt Yield 3.00%			
			(1)	(2)	(3)	(4)	(5)		
			Beginning of Year Balance in Account	Tax Exempt Account Withdrawal	Balance in Account to Accrue	Tax Exempt Interest Earned	Year End Value of Account		
Year	Client Age	Spouse Age	-	=	+	=			
1	65	60	900,000	26,214	873,786	26,214	900,000		
2	66	61	900,000	26,214	873,786	26,214	900,000		
3	67	62	900,000	26,214	873,786	26,214	900,000		
4	68	63	900,000	26,214	873,786	26,214	900,000		
5	69	64	900,000	26,214	873,786	26,214	900,000		
6	70	65	900,000	26,214	873,786	26,214	900,000		
7	71	66	900,000	26,214	873,786	26,214	900,000		
8	72	67	900,000	26,214	873,786	26,214	900,000		
9	73	68	900,000	26,214	873,786	26,214	900,000		
10	74	69	900,000	26,214	873,786	26,214	900,000		
11	75	70	900,000	26,214	873,786	26,214	900,000		
12	76	71	900,000	26,214	873,786	26,214	900,000		
13	77	72	900,000	26,214	873,786	26,214	900,000		
14	78	73	900,000	26,214	873,786	26,214	900,000		
15	79	74	900,000	26,214	873,786	26,214	900,000		
16	80	75	900,000	26,214	873,786	26,214	900,000		
17	81	76	900,000	26,214	873,786	26,214	900,000		
18	82	77	900,000	26,214	873,786	26,214	900,000		
19	83	78	900,000	26,214	873,786	26,214	900,000		
20	84	79	900,000	26,214	873,786	26,214	900,000		
21	85	80	900,000	26,214	873,786	26,214	900,000		
22	86	81	900,000	26,214	873,786	26,214	900,000		
23	87	82	900,000	26,214	873,786	26,214	900,000		
24	88	83	900,000	26,214	873,786	26,214	900,000		
25	89	84	900,000	26,214	873,786	26,214	900,000		
26	90	85	900,000	26,214	873,786	26,214	900,000		
27	91	86	900,000	26,214	873,786	26,214	900,000		
28	92	87	900,000	26,214	873,786	26,214	900,000		
29	93	88	900,000	26,214	873,786	26,214	900,000		
30	94	89	900,000	26,214	873,786	26,214	900,000		

786,420

786,420

*Assumes yield is not subject to income tax.

Details of Equity Assets

Equity Assets Detail Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

			Initial Cost Basis 700,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate*	Turnover Assumption 10.00%				
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Year	Client Age	Spouse Age	Beginning of Year Value of Asset	+ Fund Deposits** -	Sale of Equities +	Capital Growth +	After Tax Reinvested Dividends =	Year End Value of Assets Before Turnover	Net Year End Value of Assets After Turnover***	After Tax Dividend Cash Flow +	After Tax Equity Sales Cash Flow =	Combined After Tax Cash Flow	
			1	65	60	1,000,000	3,762,500	72,378	328,309	0	5,018,431	4,950,030	35,176
2	66	61	4,950,030	0	242,076	329,557	0	5,037,511	4,963,306	35,309	234,699	270,008	
3	67	62	4,963,306	0	254,302	329,630	0	5,038,634	4,959,663	35,317	243,961	279,278	
4	68	63	4,959,663	0	266,815	328,499	0	5,021,347	4,938,582	35,196	253,630	288,826	
5	69	64	4,938,582	488,141	274,228	360,675	0	5,513,170	5,421,072	38,643	260,018	298,661	
6	70	65	5,421,072	0	230,718	363,325	0	5,553,679	5,457,209	38,928	217,103	256,031	
7	71	66	5,457,209	0	240,783	365,150	0	5,581,576	5,481,421	39,123	225,082	264,205	
8	72	67	5,481,421	0	251,074	366,124	0	5,596,471	5,493,278	39,227	233,359	272,586	
9	73	68	5,493,278	0	261,608	366,217	0	5,597,887	5,492,275	39,237	241,941	281,178	
10	74	69	5,492,275	0	272,406	365,391	0	5,585,260	5,477,821	39,149	250,839	289,988	
11	75	70	5,477,821	0	203,119	369,229	0	5,643,931	5,533,559	39,560	186,335	225,895	
12	76	71	5,533,559	0	209,892	372,657	0	5,696,324	5,583,349	39,928	191,920	231,848	
13	77	72	5,583,349	0	216,920	375,650	0	5,742,079	5,626,819	40,248	197,784	238,032	
14	78	73	5,626,819	0	223,866	378,207	0	5,781,160	5,663,913	40,522	203,613	244,135	
15	79	74	5,663,913	0	231,111	380,296	0	5,813,098	5,694,154	40,746	209,752	250,498	
16	80	75	5,694,154	0	238,480	381,897	0	5,837,571	5,717,211	40,918	216,036	256,954	
17	81	76	5,717,211	0	245,985	382,986	0	5,854,212	5,732,714	41,034	222,474	263,508	
18	82	77	5,732,714	0	253,923	383,515	0	5,862,306	5,739,947	41,091	229,329	270,420	
19	83	78	5,739,947	0	261,743	383,474	0	5,861,678	5,738,732	41,086	236,102	277,188	
20	84	79	5,738,732	0	270,081	382,806	0	5,851,457	5,728,204	41,015	243,363	284,378	
21	85	80	5,728,204	0	279,038	381,442	0	5,830,608	5,707,343	40,869	251,200	292,069	
22	86	81	5,707,343	0	288,306	379,333	0	5,798,370	5,675,397	40,643	259,334	299,977	
23	87	82	5,675,397	0	297,918	376,424	0	5,753,903	5,631,536	40,331	267,792	308,123	
24	88	83	5,631,536	0	307,908	372,654	0	5,696,282	5,574,852	39,927	276,603	316,530	
25	89	84	5,574,852	0	318,316	367,958	0	5,624,494	5,504,346	39,424	285,801	325,225	
26	90	85	5,504,346	0	330,418	362,175	0	5,536,103	5,417,630	38,804	296,530	335,334	
27	91	86	5,417,630	0	343,183	355,211	0	5,429,658	5,313,282	38,058	307,862	345,920	
28	92	87	5,313,282	0	355,211	347,065	0	5,305,136	5,191,275	37,186	318,540	355,726	
29	93	88	5,191,275	0	347,065	339,095	0	5,183,305	5,071,928	36,332	311,141	347,473	
30	94	89	5,071,928	0	339,095	331,298	0	5,064,131	4,955,203	35,496	303,915	339,411	
			4,250,641	7,927,966				0			1,168,523	7,247,091	8,415,614

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 25.00%.

**Column (2) includes proceeds from the sale of illiquid assets.
***Column (7) has been reduced by a 1.00% management fee.

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

Details of Portfolio Turnover

Portfolio Turnover Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

	Initial Value of Equity Account 1,000,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 29.50%	Turnover Assumption 10.00%			(11) Net Year End Value of Asset After Turnover**	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Yr	Beginning of Year Cost Basis	Fund Deposits	Sale of Equities to Fund Needs	Capital Growth	After Tax Reinvested Dividends	Asset Value Before Turnover	Adjusted Cost Basis	Sale of Equities Caused by Turnover	Cost Basis Used by Turnover	After Tax Reinvested Turnover	After Turnover**
1	700,000	3,762,500	72,378	328,309	0	5,018,431	4,394,682	501,843	439,468	483,442	4,950,030
2	4,438,656	0	242,076	329,557	0	5,037,511	4,221,588	503,751	422,159	479,681	4,963,306
3	4,279,111	0	254,302	329,630	0	5,038,634	4,059,864	503,863	405,986	474,990	4,959,663
4	4,128,868	0	266,815	328,499	0	5,021,347	3,906,747	502,135	390,675	469,254	4,938,582
5	3,985,326	488,141	274,228	360,675	0	5,513,170	4,247,410	551,317	424,741	513,977	5,421,072
6	4,336,646	0	230,718	363,325	0	5,553,679	4,152,080	555,368	415,208	514,021	5,457,209
7	4,250,893	0	240,783	365,150	0	5,581,576	4,063,335	558,158	406,334	513,370	5,481,421
8	4,170,371	0	251,074	366,124	0	5,596,471	3,979,349	559,647	397,935	511,942	5,493,278
9	4,093,356	0	261,608	366,217	0	5,597,887	3,898,418	559,789	389,842	509,654	5,492,275
10	4,018,230	0	272,406	365,391	0	5,585,260	3,818,934	558,526	381,893	506,419	5,477,821
11	3,943,460	0	203,119	369,229	0	5,643,931	3,797,235	564,393	379,724	509,916	5,533,559
12	3,927,427	0	209,892	372,657	0	5,696,324	3,778,457	569,632	377,846	513,055	5,583,349
13	3,913,667	0	216,920	375,650	0	5,742,079	3,761,616	574,208	376,162	515,784	5,626,819
14	3,901,239	0	223,866	378,207	0	5,781,160	3,746,025	578,116	374,603	518,080	5,663,913
15	3,889,503	0	231,111	380,296	0	5,813,098	3,730,795	581,310	373,079	519,882	5,694,154
16	3,877,597	0	238,480	381,897	0	5,837,571	3,715,198	583,757	371,520	521,147	5,717,211
17	3,864,825	0	245,985	382,986	0	5,854,212	3,698,539	585,421	369,854	521,829	5,732,714
18	3,850,514	0	253,923	383,515	0	5,862,306	3,679,961	586,231	367,996	521,851	5,739,947
19	3,833,816	0	261,743	383,474	0	5,861,678	3,658,993	586,168	365,899	521,189	5,738,732
20	3,814,282	0	270,081	382,806	0	5,851,457	3,634,772	585,146	363,477	519,753	5,728,204
21	3,791,048	0	279,038	381,442	0	5,830,608	3,606,374	583,061	360,637	517,446	5,707,343
22	3,763,183	0	288,306	379,333	0	5,798,370	3,573,086	579,837	357,309	514,191	5,675,397
23	3,729,969	0	297,918	376,424	0	5,753,903	3,534,172	575,390	353,417	509,908	5,631,536
24	3,690,663	0	307,908	372,654	0	5,696,282	3,488,873	569,628	348,887	504,510	5,574,852
25	3,644,496	0	318,316	367,958	0	5,624,494	3,436,400	562,449	343,640	497,901	5,504,346
26	3,590,661	0	330,418	362,175	0	5,536,103	3,375,119	553,610	337,512	489,861	5,417,630
27	3,527,468	0	343,183	355,211	0	5,429,658	3,304,019	542,966	330,402	480,259	5,313,282
28	3,453,876	0	355,211	347,065	0	5,305,136	3,222,972	530,514	322,297	469,090	5,191,275
29	3,369,765	0	347,065	339,095	0	5,183,305	3,144,478	518,331	314,448	458,185	5,071,928
30	3,288,215	0	339,095	331,298	0	5,064,131	3,068,375	506,413	306,837	447,538	4,955,203
		4,250,641	7,927,966		0						

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 25.00%.

Column (2) includes proceeds from the sale of illiquid assets.
**Column (11) has been reduced by a 1.00% management fee.

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

Summary of Illiquid Assets

Illiquid Assets Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Year	Client Age	Spouse Age	(1) Principal Residence (5.00% Growth)*	+	(2) Replacement Residence (5.00% Growth)	+	(3) Personal Property (-5.00% Growth)	+	(4) Closely-held Business	=	(5) Total Illiquid Assets
1	65	60	735,000		0		475,000		0		1,210,000
2	66	61	771,750		0		451,250		0		1,223,000
3	67	62	810,338		0		428,688		0		1,239,026
4	68	63	850,854		0		407,253		0		1,258,107
5	69	64	0		367,500		386,890		0		754,390
6	70	65	0		385,875		367,546		0		753,421
7	71	66	0		405,169		349,169		0		754,338
8	72	67	0		425,427		331,710		0		757,137
9	73	68	0		446,699		315,125		0		761,824
10	74	69	0		469,033		299,368		0		768,401
11	75	70	0		492,485		284,400		0		776,885
12	76	71	0		517,109		270,180		0		787,289
13	77	72	0		542,965		256,671		0		799,636
14	78	73	0		570,113		243,837		0		813,950
15	79	74	0		598,619		231,646		0		830,265
16	80	75	0		628,550		220,063		0		848,613
17	81	76	0		659,977		209,060		0		869,037
18	82	77	0		692,976		198,607		0		891,583
19	83	78	0		727,625		188,677		0		916,302
20	84	79	0		764,006		179,243		0		943,249
21	85	80	0		802,206		170,281		0		972,487
22	86	81	0		842,317		161,767		0		1,004,084
23	87	82	0		884,433		153,678		0		1,038,111
24	88	83	0		928,654		145,995		0		1,074,649
25	89	84	0		975,087		138,695		0		1,113,782
26	90	85	0		1,023,841		131,760		0		1,155,601
27	91	86	0		1,075,033		125,172		0		1,200,205
28	92	87	0		1,128,785		118,913		0		1,247,698
29	93	88	0		1,185,224		112,968		0		1,298,192
30	94	89	0		1,244,485		107,319		0		1,351,804

*Principal residence presumed replaced at age 69. Any liquid funds created through the replacement are presumed to be reinvested in liquid assets.

Assumed asset liquidations: Closely-held Business in year 1.

Capital gains tax and illustrated outstanding loan balances, if any, are deducted from proceeds. After tax proceeds from the sale(s) appear as a deposit on the Liquid Assets Report(s).

Buy Replacement Residence

Cash Flow Analysis

Below is an analysis of the cash flow resulting from the purchase of the replacement residence in year 5.

Year 5

850,854	Proceeds from sale of principal residence	850,854
-	300,000	Cost basis of principal residence
<hr/>		
550,854	Gain from sale of principal residence	
-	500,000	Less excludable gain
<hr/>		
50,854	Taxable gain from sale of residence	
	25.00% Capital gains tax	- 12,714
	Mortgage balance payoff of principal residence	- 0
<hr/>		
	After tax cash flow from sale of principal residence	838,140
	Cost of replacement residence	- 350,000
<hr/>		
	Cash flow reinvested in equity account	488,140

Closely-held Business

Cash Flow Analysis

Below is an analysis of the cash flow resulting from the sale of Closely-held Business in year 1.

Year 1

5,000,000	Proceeds from sale of Closely-held Business	5,000,000
-	50,000 Cost basis of Closely-held Business	
<hr/>		
4,950,000	Taxable gain from sale of Closely-held Business	
	25.00% Capital gains tax	- 1,237,500
<hr/>		
	After tax cash flow from sale of Closely-held Business	3,762,500
<hr/>		
	Cash flow reinvested in equity account	3,762,500
<hr/>		
	Total cash flow reinvested:	3,762,500

Hypothetical Net Worth Numerical Illustration (After Providing Required Cash Flow)

Hypothetical Net Worth Illustration Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

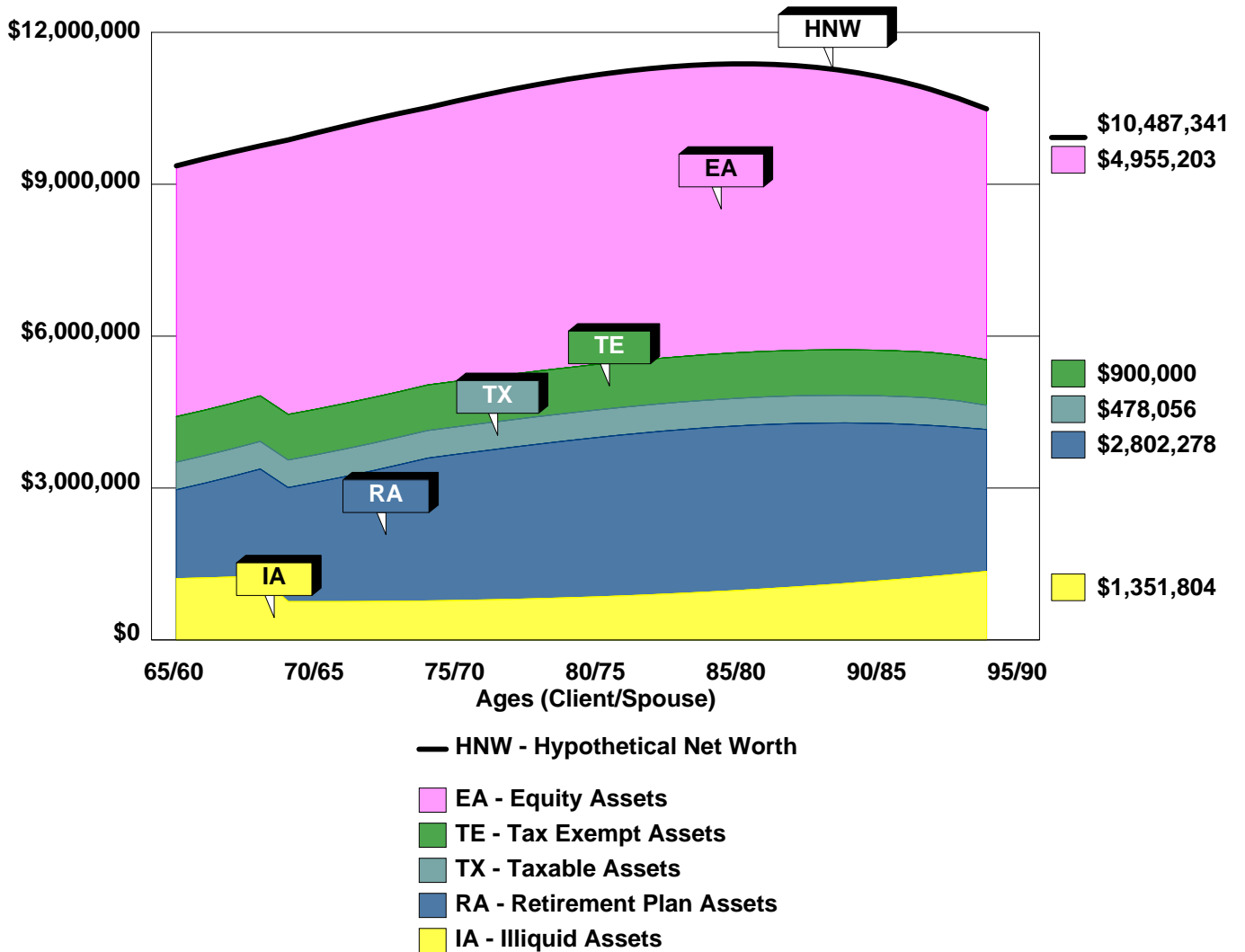
Year	Client Age	Spouse Age	(1) Year End Value of Illiquid Assets	(2) Year End Value of Retirement Plan Assets	(3) Year End Value of Taxable Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Equity Assets	(6) Year End Hypothetical Net Worth
1	65	60	1,210,000	1,756,013	545,201	900,000	4,950,030	9,361,244
2	66	61	1,223,000	1,868,837	545,201	900,000	4,963,306	9,500,344
3	67	62	1,239,026	1,988,910	545,201	900,000	4,959,663	9,632,800
4	68	63	1,258,107	2,116,697	545,201	900,000	4,938,582	9,758,587
5	69	64	754,390	2,252,695	545,201	900,000	5,421,072	9,873,358
6	70	65	753,421	2,357,659	545,201	900,000	5,457,209	10,013,490
7	71	66	754,338	2,466,971	545,201	900,000	5,481,421	10,147,931
8	72	67	757,137	2,580,773	545,201	900,000	5,493,278	10,276,389
9	73	68	761,824	2,699,207	545,201	900,000	5,492,275	10,398,507
10	74	69	768,401	2,822,417	545,201	900,000	5,477,821	10,513,840
11	75	70	776,885	2,885,393	545,201	900,000	5,533,559	10,641,038
12	76	71	787,289	2,945,328	545,201	900,000	5,583,349	10,761,167
13	77	72	799,636	3,001,907	545,201	900,000	5,626,819	10,873,563
14	78	73	813,950	3,054,226	545,201	900,000	5,663,913	10,977,290
15	79	74	830,265	3,101,910	545,201	900,000	5,694,154	11,071,530
16	80	75	848,613	3,144,250	545,201	900,000	5,717,211	11,155,275
17	81	76	869,037	3,180,477	545,201	900,000	5,732,714	11,227,429
18	82	77	891,583	3,210,222	545,201	900,000	5,739,947	11,286,953
19	83	78	916,302	3,232,179	545,201	900,000	5,738,732	11,332,414
20	84	79	943,249	3,245,945	545,201	900,000	5,728,204	11,362,599
21	85	80	972,487	3,251,214	545,201	900,000	5,707,343	11,376,245
22	86	81	1,004,084	3,247,134	545,201	900,000	5,675,397	11,371,816
23	87	82	1,038,111	3,232,813	545,201	900,000	5,631,536	11,347,661
24	88	83	1,074,649	3,207,325	545,201	900,000	5,574,852	11,302,027
25	89	84	1,113,782	3,169,708	545,201	900,000	5,504,346	11,233,037
26	90	85	1,155,601	3,120,914	545,201	900,000	5,417,630	11,139,346
27	91	86	1,200,205	3,060,271	545,201	900,000	5,313,282	11,018,959
28	92	87	1,247,698	2,987,133	543,859	900,000	5,191,275	10,869,965
29	93	88	1,298,192	2,900,894	522,046	900,000	5,071,928	10,693,060
30	94	89	1,351,804	2,802,278	478,056	900,000	4,955,203	10,487,341

Hypothetical Net Worth (After Providing Required Cash Flow)

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

For: George Grove
& Marie Grove

30 Year Graphic Analysis



Wealth Transfer Summary (After Providing Required Cash Flow)

Wealth Transfer Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Year	Client Age	Spouse Age	(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	65	60	9,361,244	614,605	8,746,639	0	8,746,639
2	66	61	9,500,344	654,093	8,846,251	0	8,846,251
3	67	62	9,632,800	696,119	8,936,681	0	8,936,681
4	68	63	9,758,587	740,844	9,017,743	0	9,017,743
5	69	64	9,873,358	788,444	9,084,914	0	9,084,914
6	70	65	10,013,490	825,181	9,188,309	0	9,188,309
7	71	66	10,147,931	863,440	9,284,491	0	9,284,491
8	72	67	10,276,389	903,271	9,373,118	0	9,373,118
9	73	68	10,398,507	944,722	9,453,785	0	9,453,785
10	74	69	10,513,840	987,846	9,525,994	0	9,525,994
11	75	70	10,641,038	1,009,888	9,631,150	0	9,631,150
12	76	71	10,761,167	1,030,865	9,730,302	0	9,730,302
13	77	72	10,873,563	1,050,667	9,822,896	0	9,822,896
14	78	73	10,977,290	1,068,979	9,908,311	0	9,908,311
15	79	74	11,071,530	1,085,668	9,985,862	0	9,985,862
16	80	75	11,155,275	1,100,488	10,054,787	0	10,054,787
17	81	76	11,227,429	1,113,167	10,114,262	0	10,114,262
18	82	77	11,286,953	1,123,578	10,163,375	0	10,163,375
19	83	78	11,332,414	1,131,263	10,201,151	0	10,201,151
20	84	79	11,362,599	1,136,081	10,226,518	0	10,226,518
21	85	80	11,376,245	1,137,925	10,238,320	0	10,238,320
22	86	81	11,371,816	1,136,497	10,235,319	0	10,235,319
23	87	82	11,347,661	1,131,484	10,216,177	0	10,216,177
24	88	83	11,302,027	1,122,564	10,179,463	0	10,179,463
25	89	84	11,233,037	1,109,398	10,123,639	0	10,123,639
26	90	85	11,139,346	1,092,320	10,047,026	0	10,047,026
27	91	86	11,018,959	1,071,095	9,947,864	0	9,947,864
28	92	87	10,869,965	1,045,497	9,824,468	0	9,824,468
29	93	88	10,693,060	1,015,313	9,677,747	0	9,677,747
30	94	89	10,487,341	980,797	9,506,544	0	9,506,544

Summary at Life Expectancy (Year 29)

Total Estate Assets	\$ 10,693,060
Wealth Transferred to Heirs	\$ 9,677,747

*Net of cash flow provided

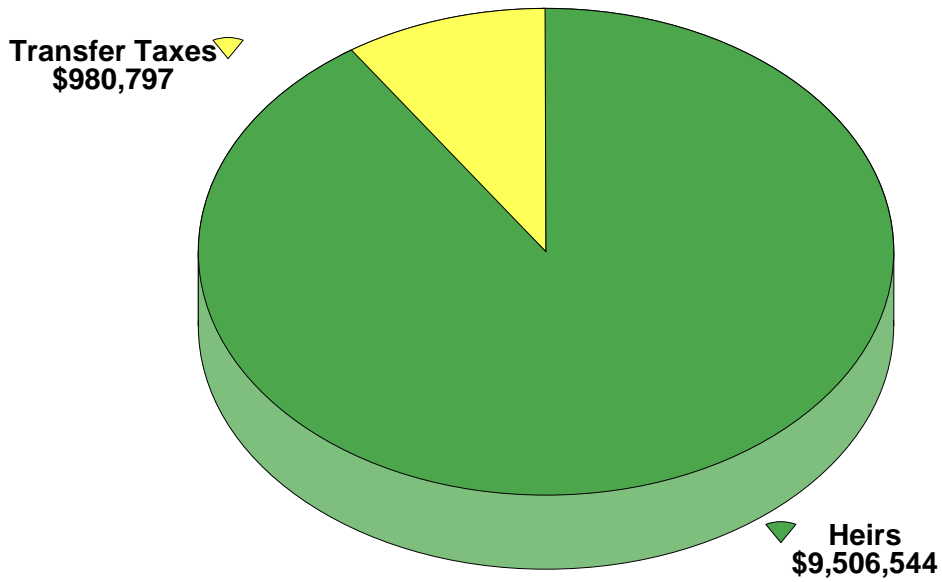
Distribution of Assets

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

For: George Grove
& Marie Grove

Summary Analysis at Ages 94/89

Estate Distribution



Transfer Tax Details

Transfer Tax Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Liquid Assets	+ Illiquid Assets	= Total Estate Assets	Taxable Estate	Remaining Available Unified Credit Equivalent*	Estate Tax	+ Income Tax on Retirement Plan Assets	= Total Transfer Taxes
1	65	60	8,151,244	1,210,000	9,361,244	9,361,244	10,680,000	0	614,605	614,605
2	66	61	8,277,344	1,223,000	9,500,344	9,500,344	11,000,000	0	654,093	654,093
3	67	62	8,393,774	1,239,026	9,632,800	9,632,800	11,340,000	0	696,119	696,119
4	68	63	8,500,480	1,258,107	9,758,587	9,758,587	11,680,000	0	740,844	740,844
5	69	64	9,118,968	754,390	9,873,358	9,873,358	12,020,000	0	788,444	788,444
6	70	65	9,260,069	753,421	10,013,490	10,013,490	12,380,000	0	825,181	825,181
7	71	66	9,393,593	754,338	10,147,931	10,147,931	12,760,000	0	863,440	863,440
8	72	67	9,519,252	757,137	10,276,389	10,276,389	13,140,000	0	903,271	903,271
9	73	68	9,636,683	761,824	10,398,507	10,398,507	13,540,000	0	944,722	944,722
10	74	69	9,745,439	768,401	10,513,840	10,513,840	13,940,000	0	987,846	987,846
11	75	70	9,864,153	776,885	10,641,038	10,641,038	14,360,000	0	1,009,888	1,009,888
12	76	71	9,973,878	787,289	10,761,167	10,761,167	14,780,000	0	1,030,865	1,030,865
13	77	72	10,073,927	799,636	10,873,563	10,873,563	15,240,000	0	1,050,667	1,050,667
14	78	73	10,163,340	813,950	10,977,290	10,977,290	15,680,000	0	1,068,979	1,068,979
15	79	74	10,241,265	830,265	11,071,530	11,071,530	16,160,000	0	1,085,668	1,085,668
16	80	75	10,306,662	848,613	11,155,275	11,155,275	16,640,000	0	1,100,488	1,100,488
17	81	76	10,358,392	869,037	11,227,429	11,227,429	17,140,000	0	1,113,167	1,113,167
18	82	77	10,395,370	891,583	11,286,953	11,286,953	17,660,000	0	1,123,578	1,123,578
19	83	78	10,416,112	916,302	11,332,414	11,332,414	18,180,000	0	1,131,263	1,131,263
20	84	79	10,419,350	943,249	11,362,599	11,362,599	18,740,000	0	1,136,081	1,136,081
21	85	80	10,403,758	972,487	11,376,245	11,376,245	19,300,000	0	1,137,925	1,137,925
22	86	81	10,367,732	1,004,084	11,371,816	11,371,816	19,880,000	0	1,136,497	1,136,497
23	87	82	10,309,550	1,038,111	11,347,661	11,347,661	20,480,000	0	1,131,484	1,131,484
24	88	83	10,227,378	1,074,649	11,302,027	11,302,027	21,080,000	0	1,122,564	1,122,564
25	89	84	10,119,255	1,113,782	11,233,037	11,233,037	21,720,000	0	1,109,398	1,109,398
26	90	85	9,983,745	1,155,601	11,139,346	11,139,346	22,380,000	0	1,092,320	1,092,320
27	91	86	9,818,754	1,200,205	11,018,959	11,018,959	23,040,000	0	1,071,095	1,071,095
28	92	87	9,622,267	1,247,698	10,869,965	10,869,965	23,740,000	0	1,045,497	1,045,497
29	93	88	9,394,868	1,298,192	10,693,060	10,693,060	24,440,000	0	1,015,313	1,015,313
30	94	89	9,135,537	1,351,804	10,487,341	10,487,341	25,180,000	0	980,797	980,797

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

*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.

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.

Details of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

George Grove's Retirement Plan Account				Marie Grove's Retirement Plan Account			Heirs' Income Tax Rate 35.00%
Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield		
750,000	0	7.50%	900,000	0	7.50%		
				(2) Federal Estate Tax on Plan Assets*	(3) Income Tax on Gain*	(4) Total Taxes Attributed to Plan Assets (2)+(3)	(5) Heirs' After Tax Plan Assets (1) - (4)
Year	Client Age	Spouse Age	Plan Assets in Estate				
1	65	60	1,756,013	0	614,605	614,605	1,141,408
2	66	61	1,868,837	0	654,093	654,093	1,214,744
3	67	62	1,988,910	0	696,119	696,119	1,292,791
4	68	63	2,116,697	0	740,844	740,844	1,375,853
5	69	64	2,252,695	0	788,444	788,444	1,464,251
6	70	65	2,357,659	0	825,181	825,181	1,532,478
7	71	66	2,466,971	0	863,440	863,440	1,603,531
8	72	67	2,580,773	0	903,271	903,271	1,677,502
9	73	68	2,699,207	0	944,722	944,722	1,754,485
10	74	69	2,822,417	0	987,846	987,846	1,834,571
11	75	70	2,885,393	0	1,009,888	1,009,888	1,875,505
12	76	71	2,945,328	0	1,030,865	1,030,865	1,914,463
13	77	72	3,001,907	0	1,050,667	1,050,667	1,951,240
14	78	73	3,054,226	0	1,068,979	1,068,979	1,985,247
15	79	74	3,101,910	0	1,085,668	1,085,668	2,016,242
16	80	75	3,144,250	0	1,100,488	1,100,488	2,043,762
17	81	76	3,180,477	0	1,113,167	1,113,167	2,067,310
18	82	77	3,210,222	0	1,123,578	1,123,578	2,086,644
19	83	78	3,232,179	0	1,131,263	1,131,263	2,100,916
20	84	79	3,245,945	0	1,136,081	1,136,081	2,109,864
21	85	80	3,251,214	0	1,137,925	1,137,925	2,113,289
22	86	81	3,247,134	0	1,136,497	1,136,497	2,110,637
23	87	82	3,232,813	0	1,131,484	1,131,484	2,101,329
24	88	83	3,207,325	0	1,122,564	1,122,564	2,084,761
25	89	84	3,169,708	0	1,109,398	1,109,398	2,060,310
26	90	85	3,120,914	0	1,092,320	1,092,320	2,028,594
27	91	86	3,060,271	0	1,071,095	1,071,095	1,989,176
28	92	87	2,987,133	0	1,045,497	1,045,497	1,941,636
29	93	88	2,900,894	0	1,015,313	1,015,313	1,885,581
30	94	89	2,802,278	0	980,797	980,797	1,821,481

*The value of the plan assets is also included on the heirs' income tax return. To avoid double taxation, the federal estate tax attributable to the gain is allowed as an itemized deduction on the heirs' income tax return.

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.

Client Information Summary

Client Information Summary Page: 1
Date: [Current date appears here]

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

For: George Grove, Age 65
& Marie Grove, Age 60

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	700,000	
	Liquid Assets (Tax Exempt Interest)		900,000	
	Equity Assets		1,000,000	
	Tax Deferred Assets		0	
	Defined Contribution Plan Assets for George Grove			
	Retirement Plan Assets		750,000	
	Defined Contribution Plan Assets Marie Grove			
	Retirement Plan Asset		900,000	
	Total Defined Contribution Plan Assets:		1,650,000	
	Total Liquid Assets			4,250,000
 <u>Illiquid Assets:</u>	Principal Residence		700,000	
	Personal Property		500,000	
	Closely-held Business		5,000,000	
	Total Illiquid Assets			6,200,000
 <u>Other Assets:</u>	Total Other Assets Inside the Estate			0
	Total Estate Assets			\$10,450,000
	Total Other Assets Outside the Estate			0

Funding Options for Required Cash Flow

Retirement Plan Assets: IRS Required Minimum Distributions Only

Cash Flow Funding: Interest and Dividend Income First

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

Client Information Summary Page: 2
Date: [Current date appears here]

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

For: George Grove, Age 65
& Marie Grove, Age 60

Assumptions Used

<u>Income Tax Rates:</u>	Retirement	40.00%
<u>Life Expectancy:</u>	Joint	29 Years
	George Grove	Age 93
	Marie Grove	Age 88
<u>Taxable Account:</u>		Taxable
	Yield Assumption	4.00%
<u>Tax Exempt Account:</u>		Tax Exempt
	Yield Assumption	3.00%
<u>Equities:</u>		Equity
	Growth Rate	7.00%
	Dividend Rate	1.00%
<u>Retirement Plan Assets George Grove:</u>		
	Defined Contr. Yield Assumption	7.50%
<u>Retirement Plan Assets Marie Grove:</u>		
	Defined Contr. Yield Assumption	7.50%

Analysis of After Tax Cash Flow Requirements

For: George Grove
Marie Grove

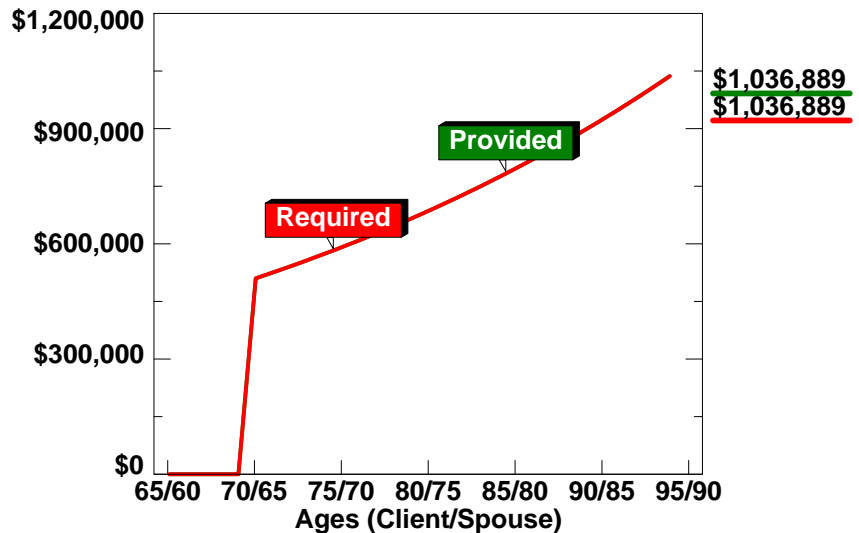
Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

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 on the right illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

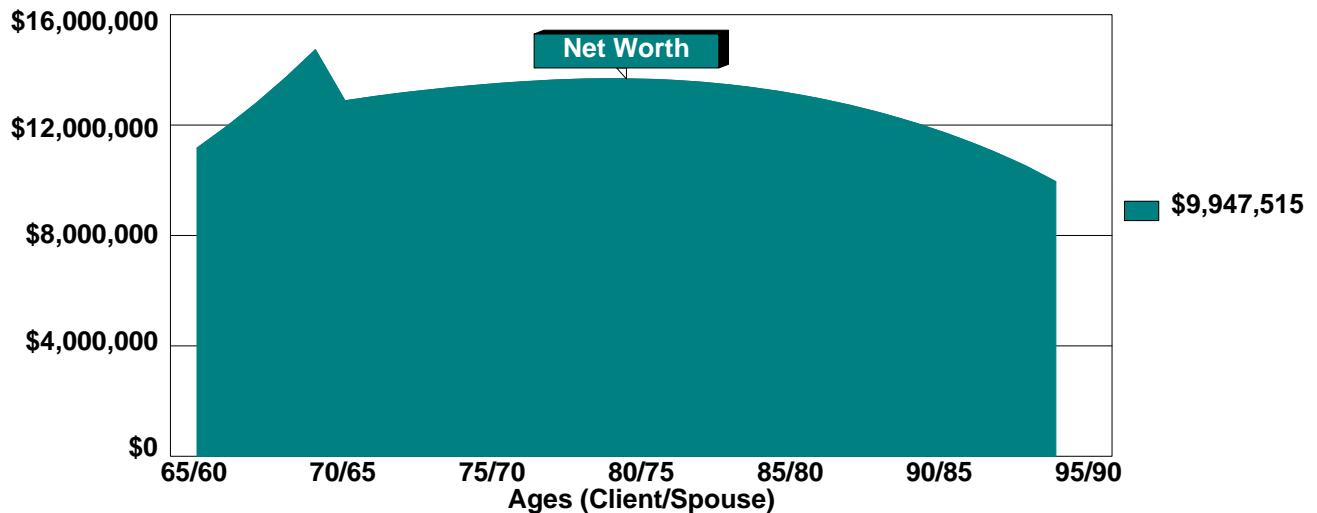
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Equities
- 4th. Retirement Plan Assets*
- 5th. Spouse's Retirement Plan Assets*

Comparison of Annual Cash Flow (Required vs. Provided)



As you can see in the Cash Flow graph above, your liquid assets are 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)



*Required minimum distributions only.

Cash Flow Analysis

Cash Flow Analysis Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Year	Client Age	Spouse Age	Annual Cash Flow Required		Annual Cash Flow Provided			Total After Tax Cash Flow Provided*
			(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) Total After Tax Cash Flow from Retirement Plan Assets +	(4) After Tax Cash Flow from Taxable & Tax Exempt Accounts +	(5) After Tax Cash Flow from Equity Assets =	
1	65	60	0	0	0	0	0	0
2	66	61	0	0	0	0	0	0
3	67	62	0	0	0	0	0	0
4	68	63	0	0	0	0	0	0
5	69	64	0	0	0	0	0	0
6	70	65	510,081	30,336	22,423	304,551	152,771	510,081
7	71	66	525,383	31,246	23,773	42,724	427,640	525,383
8	72	67	541,145	32,183	25,201	42,724	441,037	541,145
9	73	68	557,379	33,149	26,712	42,724	454,794	557,379
10	74	69	574,100	34,143	28,309	42,724	468,924	574,100
11	75	70	591,323	71,557	66,731	42,724	410,311	591,323
12	76	71	609,063	73,704	70,726	42,724	421,909	609,063
13	77	72	627,335	75,915	74,789	42,724	433,907	627,335
14	78	73	646,155	78,192	79,241	42,724	445,998	646,155
15	79	74	665,539	80,538	83,749	42,724	458,528	665,539
16	80	75	685,506	82,954	88,490	42,724	471,338	685,506
17	81	76	706,071	85,443	93,469	42,724	484,435	706,071
18	82	77	727,253	88,006	98,436	42,724	498,087	727,253
19	83	78	749,071	90,646	103,904	42,724	511,797	749,071
20	84	79	771,543	93,365	109,317	50,431	518,430	771,543
21	85	80	794,689	96,166	114,606	77,589	506,328	794,689
22	86	81	818,530	99,051	120,068	104,892	494,519	818,530
23	87	82	843,086	102,023	125,693	132,375	482,995	843,086
24	88	83	868,378	105,084	131,470	160,076	471,748	868,378
25	89	84	894,429	108,236	137,385	188,040	460,768	894,429
26	90	85	921,262	111,483	142,324	217,404	450,051	921,262
27	91	86	948,900	114,828	147,237	247,247	439,588	948,900
28	92	87	977,367	118,273	152,085	277,636	429,373	977,367
29	93	88	1,006,688	121,821	156,822	308,645	419,400	1,006,688
30	94	89	1,036,889	125,475	160,676	93,907	656,831	1,036,889
			18,597,165	2,083,817	2,383,636	2,718,205	11,411,507	18,597,165

*IMPORTANT NOTE: For this plan to be financially sound, column (6) must equal column (1).
 Column (1): assumes 3.00% inflation.
 Column (2): see "Expected Cash Flow".
 Column (3): see "Summary of Retirement Plan Assets".
 Column (4): see detail reports for Taxable and Tax Exempt Accounts.
 Column (5): see "Details of Equity Assets" and "Details of Portfolio Turnover".

Expected Cash Flow

Expected Cash Flow Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Year	Client Age	Spouse Age	(1) After Tax Cash Flow from Social Security*	(2) Total Expected After Tax Cash Flow
1	65	60	0	0
2	66	61	0	0
3	67	62	0	0
4	68	63	0	0
5	69	64	0	0
6	70	65	30,336	30,336
7	71	66	31,246	31,246
8	72	67	32,183	32,183
9	73	68	33,149	33,149
10	74	69	34,143	34,143
11	75	70	71,557	71,557
12	76	71	73,704	73,704
13	77	72	75,915	75,915
14	78	73	78,192	78,192
15	79	74	80,538	80,538
16	80	75	82,954	82,954
17	81	76	85,443	85,443
18	82	77	88,006	88,006
19	83	78	90,646	90,646
20	84	79	93,365	93,365
21	85	80	96,166	96,166
22	86	81	99,051	99,051
23	87	82	102,023	102,023
24	88	83	105,084	105,084
25	89	84	108,236	108,236
26	90	85	111,483	111,483
27	91	86	114,828	114,828
28	92	87	118,273	118,273
29	93	88	121,821	121,821
30	94	89	125,475	125,475

2,083,817	2,083,817
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Column (1) assumes 3.00% inflation.

*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

Details of Spendable Cash Flow Required

Required Cash Flow Details Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Year	Client Age	Spouse Age	(1) After Tax Cash Flow for Living Expenses	(2) After Tax Spendable Cash Flow Required
1	65	60	0	0
2	66	61	0	0
3	67	62	0	0
4	68	63	0	0
5	69	64	0	0
6	70	65	510,081	510,081
7	71	66	525,383	525,383
8	72	67	541,145	541,145
9	73	68	557,379	557,379
10	74	69	574,100	574,100
11	75	70	591,323	591,323
12	76	71	609,063	609,063
13	77	72	627,335	627,335
14	78	73	646,155	646,155
15	79	74	665,539	665,539
16	80	75	685,506	685,506
17	81	76	706,071	706,071
18	82	77	727,253	727,253
19	83	78	749,071	749,071
20	84	79	771,543	771,543
21	85	80	794,689	794,689
22	86	81	818,530	818,530
23	87	82	843,086	843,086
24	88	83	868,378	868,378
25	89	84	894,429	894,429
26	90	85	921,262	921,262
27	91	86	948,900	948,900
28	92	87	977,367	977,367
29	93	88	1,006,688	1,006,688
30	94	89	1,036,889	1,036,889
			18,597,165	18,597,165

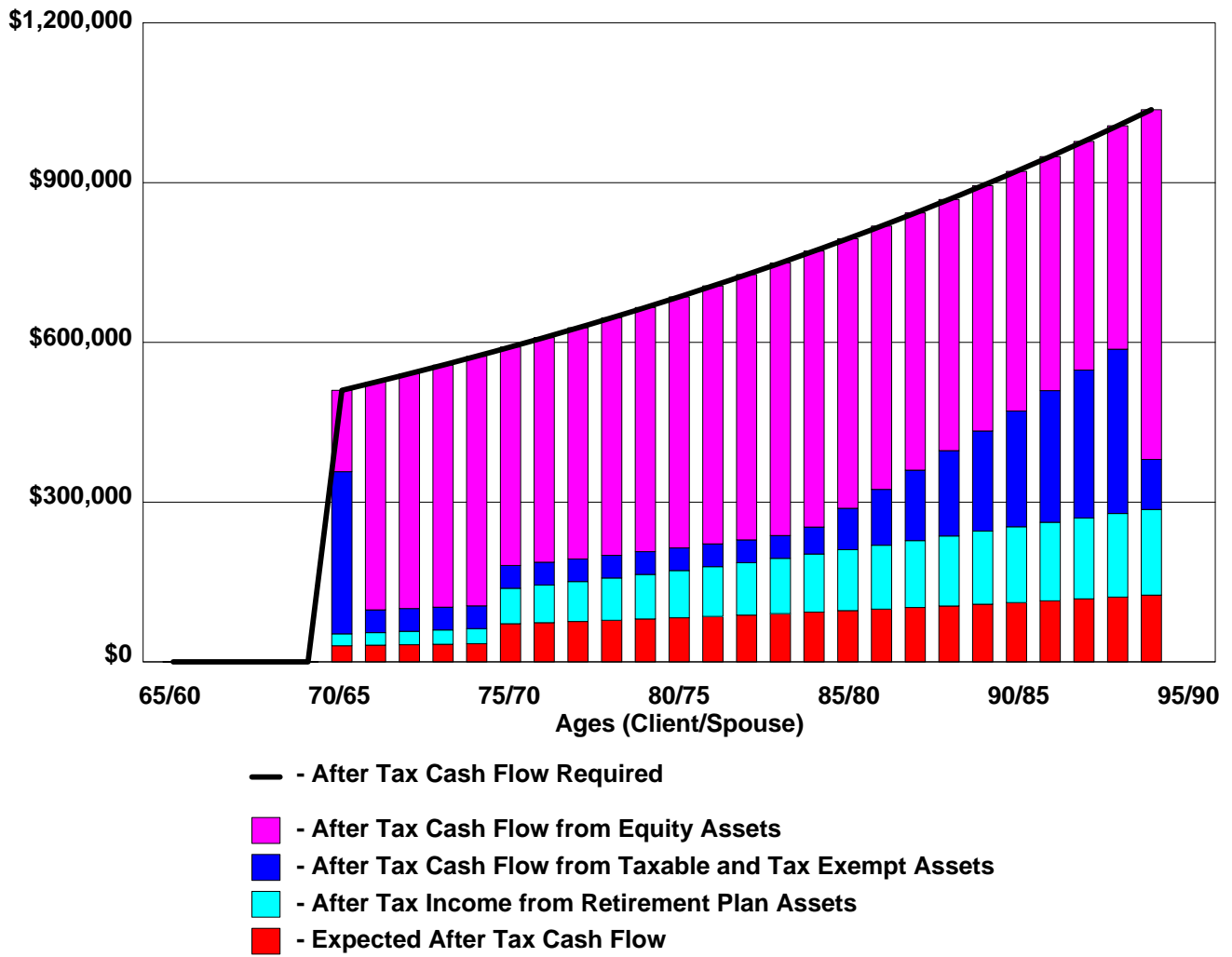
Column (1) assumes 3.00% inflation.

Sources of Cash Flow

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

For: George Grove
 & Marie Grove

30 Year Graphic Analysis



Details of Defined Contribution Plan Assets for George Grove

Defined Contribution Assets Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Retirement Plan Assets Initial Value 750,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.50%	Retirement Plan Assets Income Tax Rate 40.00%		
		(1)	(2)	(3)	(4)	(5)
Year	Client Age	Beginning of Year Plan Assets	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets
1	65	750,000	0	0	798,188	0
2	66	798,188	0	0	849,472	0
3	67	849,472	0	0	904,051	0
4	68	904,051	0	0	962,136	0
5	69	962,136	0	0	1,023,953	0
6	70	1,023,953	37,371	37,371	1,049,970	22,423
7	71	1,049,970	39,622	39,622	1,075,263	23,773
8	72	1,075,263	42,002	42,002	1,099,648	25,201
9	73	1,099,648	44,520	44,520	1,122,920	26,712
10	74	1,122,920	47,182	47,182	1,144,854	28,309
11	75	1,144,854	49,994	49,994	1,165,205	29,996
12	76	1,165,205	52,964	52,964	1,183,702	31,778
13	77	1,183,702	55,835	55,835	1,200,332	33,501
14	78	1,200,332	59,130	59,130	1,214,524	35,478
15	79	1,214,524	62,283	62,283	1,226,272	37,370
16	80	1,226,272	65,576	65,576	1,235,271	39,346
17	81	1,235,271	69,010	69,010	1,241,193	41,406
18	82	1,241,193	72,584	72,584	1,243,692	43,550
19	83	1,243,692	76,300	76,300	1,242,397	45,780
20	84	1,242,397	80,155	80,155	1,236,916	48,093
21	85	1,236,916	83,575	83,575	1,227,443	50,145
22	86	1,227,443	87,053	87,053	1,213,660	52,232
23	87	1,213,660	90,572	90,572	1,195,246	54,343
24	88	1,195,246	94,114	94,114	1,171,880	56,468
25	89	1,171,880	97,657	97,657	1,143,242	58,594
26	90	1,143,242	100,284	100,284	1,109,968	60,170
27	91	1,109,968	102,775	102,775	1,071,905	61,665
28	92	1,071,905	105,089	105,089	1,028,934	63,053
29	93	1,028,934	107,181	107,181	980,976	64,309
30	94	980,976	107,800	107,800	929,278	64,680
			1,830,628	1,830,628		1,098,375

Column (1) includes only deductible contributions.

Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (4) has been reduced by an assumed management fee of 1.00%.

Details of Defined Contribution Plan Assets for Marie Grove

Defined Contribution Assets Page: 2
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Retirement Plan Assets Initial Value 900,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.50%	Retirement Plan Assets Income Tax Rate 40.00%		
		(1)	(2)	(3)	(4)	(5)
Year	Spouse Age	Beginning of Year Plan Assets	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets
1	60	900,000	0	0	957,825	0
2	61	957,825	0	0	1,019,365	0
3	62	1,019,365	0	0	1,084,859	0
4	63	1,084,859	0	0	1,154,561	0
5	64	1,154,561	0	0	1,228,742	0
6	65	1,228,742	0	0	1,307,689	0
7	66	1,307,689	0	0	1,391,708	0
8	67	1,391,708	0	0	1,481,125	0
9	68	1,481,125	0	0	1,576,287	0
10	69	1,576,287	0	0	1,677,563	0
11	70	1,677,563	61,225	61,225	1,720,188	36,735
12	71	1,720,188	64,913	64,913	1,761,626	38,948
13	72	1,761,626	68,814	68,814	1,801,575	41,288
14	73	1,801,575	72,938	72,938	1,839,702	43,763
15	74	1,839,702	77,298	77,298	1,875,638	46,379
16	75	1,875,638	81,906	81,906	1,908,979	49,144
17	76	1,908,979	86,772	86,772	1,939,284	52,063
18	77	1,939,284	91,476	91,476	1,966,530	54,886
19	78	1,966,530	96,873	96,873	1,989,782	58,124
20	79	1,989,782	102,040	102,040	2,009,029	61,224
21	80	2,009,029	107,435	107,435	2,023,771	64,461
22	81	2,023,771	113,060	113,060	2,033,474	67,836
23	82	2,033,474	118,917	118,917	2,037,567	71,350
24	83	2,037,567	125,004	125,004	2,035,445	75,002
25	84	2,035,445	131,319	131,319	2,026,466	78,791
26	85	2,026,466	136,923	136,923	2,010,946	82,154
27	86	2,010,946	142,620	142,620	1,988,366	85,572
28	87	1,988,366	148,386	148,386	1,958,199	89,032
29	88	1,958,199	154,189	154,189	1,919,918	92,513
30	89	1,919,918	159,993	159,993	1,873,000	95,996

2,142,101 2,142,101

1,285,261

Column (1) includes only deductible contributions.

Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (4) has been reduced by an assumed management fee of 1.00%.

Details of Taxable Account*

Taxable Account Detail Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

			Taxable Assets Initial Value	Taxable Yield	Retirement Income Tax Rate		
			700,000	4.00%	40.00%		
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account
			-	=	+	=	
1	65	60	700,000	0	700,000	16,800	716,800
2	66	61	716,800	0	716,800	17,203	734,003
3	67	62	734,003	0	734,003	17,616	751,619
4	68	63	751,619	0	751,619	18,039	769,658
5	69	64	769,658	0	769,658	18,472	788,130
6	70	65	788,130	274,162	513,968	12,335	526,303
7	71	66	526,303	12,335	513,968	12,335	526,303
8	72	67	526,303	12,335	513,968	12,335	526,303
9	73	68	526,303	12,335	513,968	12,335	526,303
10	74	69	526,303	12,335	513,968	12,335	526,303
11	75	70	526,303	12,335	513,968	12,335	526,303
12	76	71	526,303	12,335	513,968	12,335	526,303
13	77	72	526,303	12,335	513,968	12,335	526,303
14	78	73	526,303	12,335	513,968	12,335	526,303
15	79	74	526,303	12,335	513,968	12,335	526,303
16	80	75	526,303	12,335	513,968	12,335	526,303
17	81	76	526,303	12,335	513,968	12,335	526,303
18	82	77	526,303	12,335	513,968	12,335	526,303
19	83	78	526,303	12,335	513,968	12,335	526,303
20	84	79	526,303	20,042	506,261	12,150	518,411
21	85	80	518,411	47,200	471,211	11,309	482,520
22	86	81	482,520	74,503	408,017	9,792	417,809
23	87	82	417,809	101,986	315,823	7,580	323,403
24	88	83	323,403	129,687	193,716	4,649	198,365
25	89	84	198,365	157,651	40,714	977	41,691
26	90	85	41,691	41,691	0	0	0
27	91	86	0	0	0	0	0
28	92	87	0	0	0	0	0
29	93	88	0	0	0	0	0
30	94	89	0	0	0	0	0

1,007,277

307,277

*Assumes yield is subject to income tax.

Details of Tax Exempt Account*

Tax Exempt Account Detail Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

			Tax Exempt Assets Initial Value 900,000			Tax Exempt Yield 3.00%			
			(1)	(2)	(3)	(4)	(5)		
Year	Client Age	Spouse Age	Beginning of Year Balance in Account	- Tax Exempt Account Withdrawal =	= Balance in Account to Accrue +	+ Tax Exempt Interest Earned =	= Year End Value of Account		
1	65	60	900,000	0	900,000	27,000	927,000		
2	66	61	927,000	0	927,000	27,810	954,810		
3	67	62	954,810	0	954,810	28,644	983,454		
4	68	63	983,454	0	983,454	29,504	1,012,958		
5	69	64	1,012,958	0	1,012,958	30,389	1,043,347		
6	70	65	1,043,347	30,389	1,012,958	30,389	1,043,347		
7	71	66	1,043,347	30,389	1,012,958	30,389	1,043,347		
8	72	67	1,043,347	30,389	1,012,958	30,389	1,043,347		
9	73	68	1,043,347	30,389	1,012,958	30,389	1,043,347		
10	74	69	1,043,347	30,389	1,012,958	30,389	1,043,347		
11	75	70	1,043,347	30,389	1,012,958	30,389	1,043,347		
12	76	71	1,043,347	30,389	1,012,958	30,389	1,043,347		
13	77	72	1,043,347	30,389	1,012,958	30,389	1,043,347		
14	78	73	1,043,347	30,389	1,012,958	30,389	1,043,347		
15	79	74	1,043,347	30,389	1,012,958	30,389	1,043,347		
16	80	75	1,043,347	30,389	1,012,958	30,389	1,043,347		
17	81	76	1,043,347	30,389	1,012,958	30,389	1,043,347		
18	82	77	1,043,347	30,389	1,012,958	30,389	1,043,347		
19	83	78	1,043,347	30,389	1,012,958	30,389	1,043,347		
20	84	79	1,043,347	30,389	1,012,958	30,389	1,043,347		
21	85	80	1,043,347	30,389	1,012,958	30,389	1,043,347		
22	86	81	1,043,347	30,389	1,012,958	30,389	1,043,347		
23	87	82	1,043,347	30,389	1,012,958	30,389	1,043,347		
24	88	83	1,043,347	30,389	1,012,958	30,389	1,043,347		
25	89	84	1,043,347	30,389	1,012,958	30,389	1,043,347		
26	90	85	1,043,347	175,713	867,634	26,029	893,663		
27	91	86	893,663	247,247	646,416	19,392	665,808		
28	92	87	665,808	277,636	388,172	11,645	399,817		
29	93	88	399,817	308,645	91,172	2,735	93,907		
30	94	89	93,907	93,907	0	0	0		

1,710,928

810,928

*Assumes yield is not subject to income tax.

Details of Equity Assets

Equity Assets Detail Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

			Initial Cost Basis 700,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate* 29.50%	Turnover Assumption 10.00%				
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Year	Client Age	Spouse Age	Beginning of Year Value of Asset	Fund + Deposits** -	Sale of Equities +	Capital Growth +	After Tax Reinvested Dividends =	Year End Value of Assets Before Turnover	Net Year End Value of Assets After Turnover***	After Tax Dividend Cash Flow +	After Tax Equity Sales Cash Flow =	Combined After Tax Cash Flow	
			1	65	60	1,000,000	0	0	70,000	7,500	1,077,500	1,055,919	0
2	66	61	1,055,919	0	0	73,914	7,919	1,137,752	1,114,802	0	0	0	
3	67	62	1,114,802	0	0	78,036	8,361	1,201,199	1,176,822	0	0	0	
4	68	63	1,176,822	0	0	82,378	8,826	1,268,026	1,242,158	0	0	0	
5	69	64	1,242,158	0	0	86,951	9,316	1,338,425	1,310,999	0	0	0	
6	70	65	1,310,999	6,521,961	96,267	541,569	0	8,278,262	8,167,562	58,025	94,746	152,771	
7	71	66	8,167,562	0	379,906	545,136	0	8,332,792	8,211,884	58,407	369,233	427,640	
8	72	67	8,211,884	0	397,795	546,986	0	8,361,075	8,231,611	58,606	382,431	441,037	
9	73	68	8,231,611	0	416,004	547,092	0	8,362,699	8,226,218	58,617	396,177	454,794	
10	74	69	8,226,218	0	434,576	545,415	0	8,337,057	8,195,001	58,437	410,487	468,924	
11	75	70	8,195,001	0	374,954	547,403	0	8,367,450	8,219,695	58,650	351,661	410,311	
12	76	71	8,219,695	0	389,638	548,104	0	8,378,161	8,225,743	58,725	363,184	421,909	
13	77	72	8,225,743	0	404,746	547,470	0	8,368,467	8,212,367	58,657	375,250	433,907	
14	78	73	8,212,367	0	419,969	545,468	0	8,337,866	8,179,015	58,443	387,555	445,998	
15	79	74	8,179,015	0	435,705	542,032	0	8,285,342	8,124,636	58,075	400,453	458,528	
16	80	75	8,124,636	0	451,803	537,098	0	8,209,931	8,048,239	57,546	413,792	471,338	
17	81	76	8,048,239	0	468,292	530,596	0	8,110,543	7,948,712	56,849	427,586	484,435	
18	82	77	7,948,712	0	485,490	522,426	0	7,985,648	7,824,520	55,974	442,113	498,087	
19	83	78	7,824,520	0	502,870	512,516	0	7,834,166	7,674,572	54,912	456,885	511,797	
20	84	79	7,674,572	0	512,516	501,344	0	7,663,400	7,505,994	53,715	464,715	518,430	
21	85	80	7,505,994	0	501,344	490,326	0	7,494,976	7,339,934	52,535	453,793	506,328	
22	86	81	7,339,934	0	490,326	479,473	0	7,329,081	7,176,540	51,372	443,147	494,519	
23	87	82	7,176,540	0	479,473	468,795	0	7,165,862	7,015,928	50,228	432,767	482,995	
24	88	83	7,015,928	0	468,795	458,299	0	7,005,432	6,858,183	49,104	422,644	471,748	
25	89	84	6,858,183	0	458,299	447,992	0	6,847,876	6,703,370	47,999	412,769	460,768	
26	90	85	6,703,370	0	447,992	437,876	0	6,693,254	6,551,527	46,915	403,136	450,051	
27	91	86	6,551,527	0	437,876	427,956	0	6,541,607	6,402,680	45,852	393,736	439,588	
28	92	87	6,402,680	0	427,956	418,231	0	6,392,955	6,256,835	44,810	384,563	429,373	
29	93	88	6,256,835	0	418,231	408,702	0	6,247,306	6,113,991	43,790	375,610	419,400	
30	94	89	6,113,991	0	686,378	379,933	0	5,807,546	5,683,376	40,707	616,124	656,831	
			6,521,961		10,987,201		41,922		1,336,950		10,074,557		11,411,507

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 25.00%.

**Column (2) includes proceeds from the sale of illiquid assets.
***Column (7) has been reduced by a 1.00% management fee.

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

Details of Portfolio Turnover

Portfolio Turnover Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

	Initial Value of Equity Account 1,000,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate*	Turnover Assumption 10.00%			(11) Net Year End Value of Asset After Turnover**	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Yr	Beginning of Year Cost Basis	Fund Deposits	Sale of Equities to Fund Needs	Capital Growth	After Tax Reinvested Dividends	Asset Value Before Turnover	Adjusted Cost Basis	Sale of Equities Caused by Turnover	Cost Basis Used by Turnover	After Tax Reinvested Turnover	After Turnover**
1	700,000	0	0	70,000	7,500	1,077,500	707,500	107,750	70,750	96,835	1,055,919
2	733,585	0	0	73,914	7,919	1,137,752	741,504	113,775	74,150	102,086	1,114,802
3	769,439	0	0	78,036	8,361	1,201,199	777,800	120,120	77,780	107,630	1,176,822
4	807,650	0	0	82,378	8,826	1,268,026	816,476	126,803	81,648	113,482	1,242,158
5	848,310	0	0	86,951	9,316	1,338,425	857,626	133,843	85,763	119,659	1,310,999
6	891,523	6,521,961	96,267	541,569	0	8,278,262	7,322,372	827,826	732,237	799,627	8,167,562
7	7,389,762	0	379,906	545,136	0	8,332,792	7,046,035	833,279	704,603	795,320	8,211,884
8	7,136,751	0	397,795	546,986	0	8,361,075	6,791,038	836,108	679,104	789,791	8,231,611
9	6,901,725	0	416,004	547,092	0	8,362,699	6,552,929	836,270	655,293	782,882	8,226,218
10	6,680,518	0	434,576	545,415	0	8,337,057	6,327,599	833,706	632,760	774,427	8,195,001
11	6,469,266	0	374,954	547,403	0	8,367,450	6,173,271	836,745	617,327	772,017	8,219,695
12	6,327,961	0	389,638	548,104	0	8,378,161	6,027,997	837,816	602,800	768,486	8,225,743
13	6,193,683	0	404,746	547,470	0	8,368,467	5,888,924	836,847	588,892	763,700	8,212,367
14	6,063,732	0	419,969	545,468	0	8,337,866	5,753,641	833,787	575,364	757,552	8,179,015
15	5,935,829	0	435,705	542,032	0	8,285,342	5,619,621	828,534	561,962	749,895	8,124,636
16	5,807,554	0	451,803	537,098	0	8,209,931	5,484,602	820,993	548,460	740,596	8,048,239
17	5,676,738	0	468,292	530,596	0	8,110,543	5,346,433	811,054	534,643	729,513	7,948,712
18	5,541,303	0	485,490	522,426	0	7,985,648	5,202,852	798,565	520,285	716,472	7,824,520
19	5,399,039	0	502,870	512,516	0	7,834,166	5,052,051	783,417	505,205	701,344	7,674,572
20	5,248,190	0	512,516	501,344	0	7,663,400	4,897,711	766,340	489,771	684,752	7,505,994
21	5,092,692	0	501,344	490,326	0	7,494,976	4,752,538	749,498	475,254	668,596	7,339,934
22	4,945,880	0	490,326	479,473	0	7,329,081	4,615,483	732,908	461,548	652,857	7,176,540
23	4,806,791	0	479,473	468,795	0	7,165,862	4,485,644	716,586	448,564	637,520	7,015,928
24	4,674,599	0	468,795	458,299	0	7,005,432	4,362,249	700,543	436,225	622,569	6,858,183
25	4,548,593	0	458,299	447,992	0	6,847,876	4,244,633	684,788	424,463	607,992	6,703,370
26	4,428,162	0	447,992	437,876	0	6,693,254	4,132,224	669,325	413,222	593,775	6,551,527
27	4,312,776	0	437,876	427,956	0	6,541,607	4,024,529	654,161	402,453	579,907	6,402,680
28	4,201,983	0	427,956	418,231	0	6,392,955	3,921,122	639,296	392,112	566,376	6,256,835
29	4,095,386	0	418,231	408,702	0	6,247,306	3,821,635	624,731	382,163	553,173	6,113,991
30	3,992,644	0	686,378	379,933	0	5,807,546	3,544,417	580,755	354,442	513,992	5,683,376

6,521,961 10,987,201

41,922

*The composite capital gains tax rate includes 30.00% short-term gains subject to ordinary income tax and 70.00% long-term gains subject to capital gains tax of 25.00%.

Column (2) includes proceeds from the sale of illiquid assets.
**Column (11) has been reduced by a 1.00% management fee.

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

Summary of Illiquid Assets

Illiquid Assets Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)
			Principal Residence (5.00% Growth)*	+ Replacement Residence (5.00% Growth) +	Personal Property (-5.00% Growth) +	Closely-held Business (10.00% Growth) =	Total Illiquid Assets
1	65	60	735,000	0	475,000	5,500,000	6,710,000
2	66	61	771,750	0	451,250	6,050,000	7,273,000
3	67	62	810,338	0	428,688	6,655,000	7,894,026
4	68	63	850,854	0	407,253	7,320,500	8,578,607
5	69	64	893,397	0	386,890	8,052,550	9,332,837
6	70	65	0	420,000	367,546	0	787,546
7	71	66	0	441,000	349,169	0	790,169
8	72	67	0	463,050	331,710	0	794,760
9	73	68	0	486,203	315,125	0	801,328
10	74	69	0	510,513	299,368	0	809,881
11	75	70	0	536,038	284,400	0	820,438
12	76	71	0	562,840	270,180	0	833,020
13	77	72	0	590,982	256,671	0	847,653
14	78	73	0	620,531	243,837	0	864,368
15	79	74	0	651,558	231,646	0	883,204
16	80	75	0	684,136	220,063	0	904,199
17	81	76	0	718,343	209,060	0	927,403
18	82	77	0	754,260	198,607	0	952,867
19	83	78	0	791,973	188,677	0	980,650
20	84	79	0	831,571	179,243	0	1,010,814
21	85	80	0	873,150	170,281	0	1,043,431
22	86	81	0	916,807	161,767	0	1,078,574
23	87	82	0	962,648	153,678	0	1,116,326
24	88	83	0	1,010,780	145,995	0	1,156,775
25	89	84	0	1,061,319	138,695	0	1,200,014
26	90	85	0	1,114,385	131,760	0	1,246,145
27	91	86	0	1,170,104	125,172	0	1,295,276
28	92	87	0	1,228,610	118,913	0	1,347,523
29	93	88	0	1,290,040	112,968	0	1,403,008
30	94	89	0	1,354,542	107,319	0	1,461,861

*Principal residence presumed replaced at age 70. Any liquid funds created through the replacement are presumed to be reinvested in liquid assets.

Assumed asset liquidations: Closely-held Business in year 6.

Capital gains tax and illustrated outstanding loan balances, if any, are deducted from proceeds. After tax proceeds from the sale(s) appear as a deposit on the Liquid Assets Report(s).

Buy Replacement Residence

Cash Flow Analysis

Below is an analysis of the cash flow resulting from the purchase of the replacement residence in year 6.

Year 6

893,397	Proceeds from sale of principal residence	893,397
-	300,000	Cost basis of principal residence
<hr/>		
593,397	Gain from sale of principal residence	
-	500,000	Less excludable gain
<hr/>		
93,397	Taxable gain from sale of residence	
	25.00% Capital gains tax	- 23,349
	Mortgage balance payoff of principal residence	- 0
<hr/>		
	After tax cash flow from sale of principal residence	870,048
	Cost of replacement residence	- 400,000
<hr/>		
	Cash flow reinvested in equity account	470,048

Closely-held Business

Cash Flow Analysis

Below is an analysis of the cash flow resulting from the sale of Closely-held Business in year 6.

Year 6

8,052,550	Proceeds from sale of Closely-held Business	8,052,550
-	50,000 Cost basis of Closely-held Business	
<hr/>		
8,002,550	Taxable gain from sale of Closely-held Business	
	25.00% Capital gains tax	- 2,000,638
<hr/>		
	After tax cash flow from sale of Closely-held Business	6,051,912
<hr/>		
	Cash flow reinvested in equity account	6,051,912
<hr/>		
	Total cash flow reinvested:	6,051,912

Hypothetical Net Worth Numerical Illustration (After Providing Required Cash Flow)

Hypothetical Net Worth Illustration Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

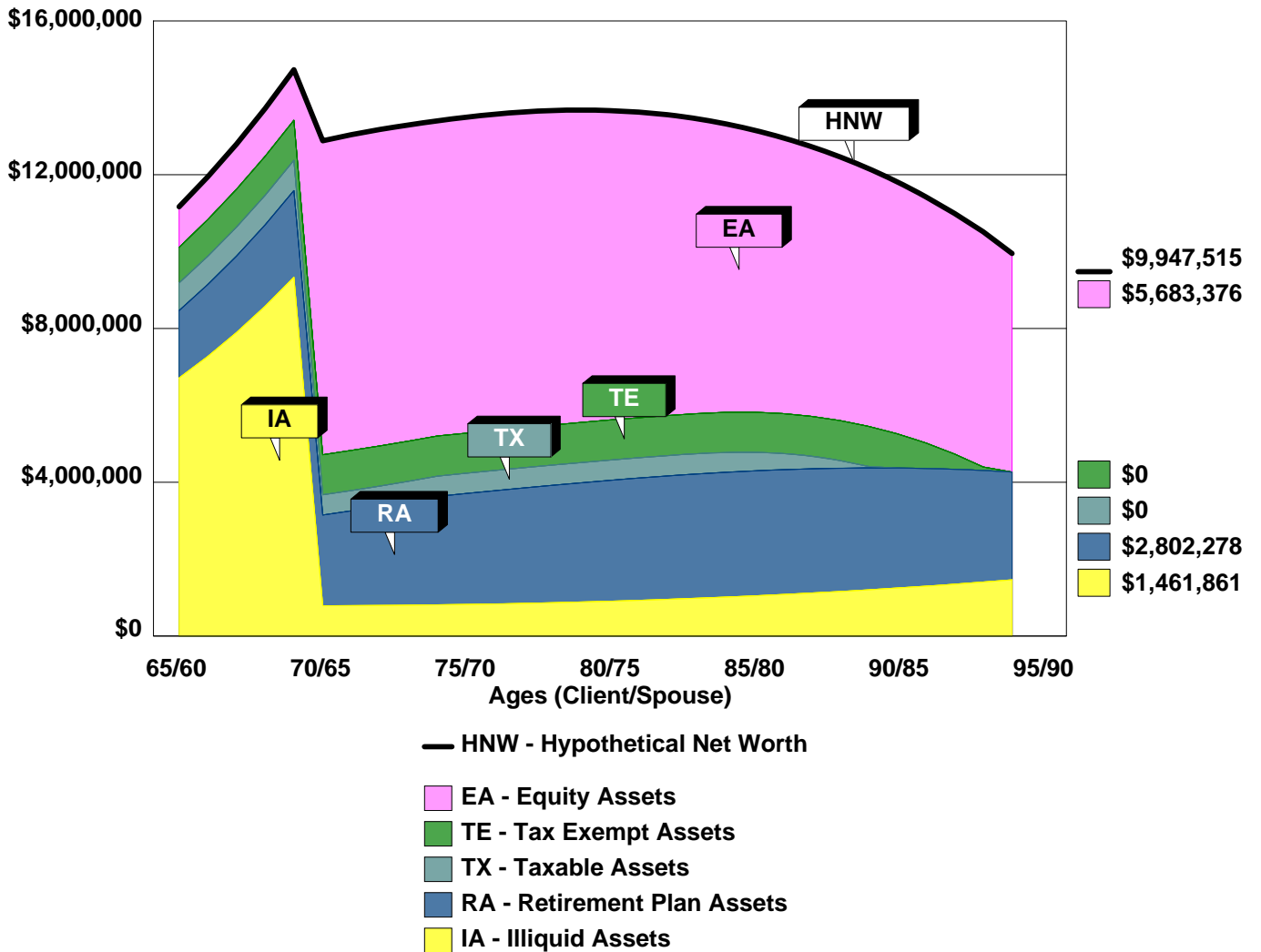
Year	Client Age	Spouse Age	(1) Year End Value of Illiquid Assets	(2) Year End Value of Retirement Plan Assets	(3) Year End Value of Taxable Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Equity Assets	(6) Year End Hypothetical Net Worth
1	65	60	6,710,000	1,756,013	716,800	927,000	1,055,919	11,165,732
2	66	61	7,273,000	1,868,837	734,003	954,810	1,114,802	11,945,452
3	67	62	7,894,026	1,988,910	751,619	983,454	1,176,822	12,794,831
4	68	63	8,578,607	2,116,697	769,658	1,012,958	1,242,158	13,720,078
5	69	64	9,332,837	2,252,695	788,130	1,043,347	1,310,999	14,728,008
6	70	65	787,546	2,357,659	526,303	1,043,347	8,167,562	12,882,417
7	71	66	790,169	2,466,971	526,303	1,043,347	8,211,884	13,038,674
8	72	67	794,760	2,580,773	526,303	1,043,347	8,231,611	13,176,794
9	73	68	801,328	2,699,207	526,303	1,043,347	8,226,218	13,296,403
10	74	69	809,881	2,822,417	526,303	1,043,347	8,195,001	13,396,949
11	75	70	820,438	2,885,393	526,303	1,043,347	8,219,695	13,495,176
12	76	71	833,020	2,945,328	526,303	1,043,347	8,225,743	13,573,741
13	77	72	847,653	3,001,907	526,303	1,043,347	8,212,367	13,631,577
14	78	73	864,368	3,054,226	526,303	1,043,347	8,179,015	13,667,259
15	79	74	883,204	3,101,910	526,303	1,043,347	8,124,636	13,679,400
16	80	75	904,199	3,144,250	526,303	1,043,347	8,048,239	13,666,338
17	81	76	927,403	3,180,477	526,303	1,043,347	7,948,712	13,626,242
18	82	77	952,867	3,210,222	526,303	1,043,347	7,824,520	13,557,259
19	83	78	980,650	3,232,179	526,303	1,043,347	7,674,572	13,457,051
20	84	79	1,010,814	3,245,945	518,411	1,043,347	7,505,994	13,324,511
21	85	80	1,043,431	3,251,214	482,520	1,043,347	7,339,934	13,160,446
22	86	81	1,078,574	3,247,134	417,809	1,043,347	7,176,540	12,963,404
23	87	82	1,116,326	3,232,813	323,403	1,043,347	7,015,928	12,731,817
24	88	83	1,156,775	3,207,325	198,365	1,043,347	6,858,183	12,463,995
25	89	84	1,200,014	3,169,708	41,691	1,043,347	6,703,370	12,158,130
26	90	85	1,246,145	3,120,914	0	893,663	6,551,527	11,812,249
27	91	86	1,295,276	3,060,271	0	665,808	6,402,680	11,424,035
28	92	87	1,347,523	2,987,133	0	399,817	6,256,835	10,991,308
29	93	88	1,403,008	2,900,894	0	93,907	6,113,991	10,511,800
30	94	89	1,461,861	2,802,278	0	0	5,683,376	9,947,515

Hypothetical Net Worth (After Providing Required Cash Flow)

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

For: George Grove
& Marie Grove

30 Year Graphic Analysis



Wealth Transfer Summary (After Providing Required Cash Flow)

Wealth Transfer Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

			(1)	(2)	(3)	(4)	(5)
Year	Client Age	Spouse Age	Total Estate Assets*	Total Transfer Taxes -	= Net Estate to Heirs	+ Year End Total Assets Outside the Estate	= Year End Wealth Transferred to Heirs
1	65	60	11,165,732	740,895	10,424,837	0	10,424,837
2	66	61	11,945,452	899,911	11,045,541	0	11,045,541
3	67	62	12,794,831	1,074,375	11,720,456	0	11,720,456
4	68	63	13,720,078	1,271,264	12,448,814	0	12,448,814
5	69	64	14,728,008	1,556,269	13,171,739	0	13,171,739
6	70	65	12,882,417	955,810	11,926,607	0	11,926,607
7	71	66	13,038,674	935,895	12,102,779	0	12,102,779
8	72	67	13,176,794	912,837	12,263,957	0	12,263,957
9	73	68	13,296,403	944,722	12,351,681	0	12,351,681
10	74	69	13,396,949	987,846	12,409,103	0	12,409,103
11	75	70	13,495,176	1,009,888	12,485,288	0	12,485,288
12	76	71	13,573,741	1,030,865	12,542,876	0	12,542,876
13	77	72	13,631,577	1,050,667	12,580,910	0	12,580,910
14	78	73	13,667,259	1,068,979	12,598,280	0	12,598,280
15	79	74	13,679,400	1,085,668	12,593,732	0	12,593,732
16	80	75	13,666,338	1,100,488	12,565,850	0	12,565,850
17	81	76	13,626,242	1,113,167	12,513,075	0	12,513,075
18	82	77	13,557,259	1,123,578	12,433,681	0	12,433,681
19	83	78	13,457,051	1,131,263	12,325,788	0	12,325,788
20	84	79	13,324,511	1,136,081	12,188,430	0	12,188,430
21	85	80	13,160,446	1,137,925	12,022,521	0	12,022,521
22	86	81	12,963,404	1,136,497	11,826,907	0	11,826,907
23	87	82	12,731,817	1,131,484	11,600,333	0	11,600,333
24	88	83	12,463,995	1,122,564	11,341,431	0	11,341,431
25	89	84	12,158,130	1,109,398	11,048,732	0	11,048,732
26	90	85	11,812,249	1,092,320	10,719,929	0	10,719,929
27	91	86	11,424,035	1,071,095	10,352,940	0	10,352,940
28	92	87	10,991,308	1,045,497	9,945,811	0	9,945,811
29	93	88	10,511,800	1,015,313	9,496,487	0	9,496,487
30	94	89	9,947,515	980,797	8,966,718	0	8,966,718

Summary at Life Expectancy (Year 29)

Total Estate Assets	\$ 10,511,800
Wealth Transferred to Heirs	\$ 9,496,487

*Net of cash flow provided

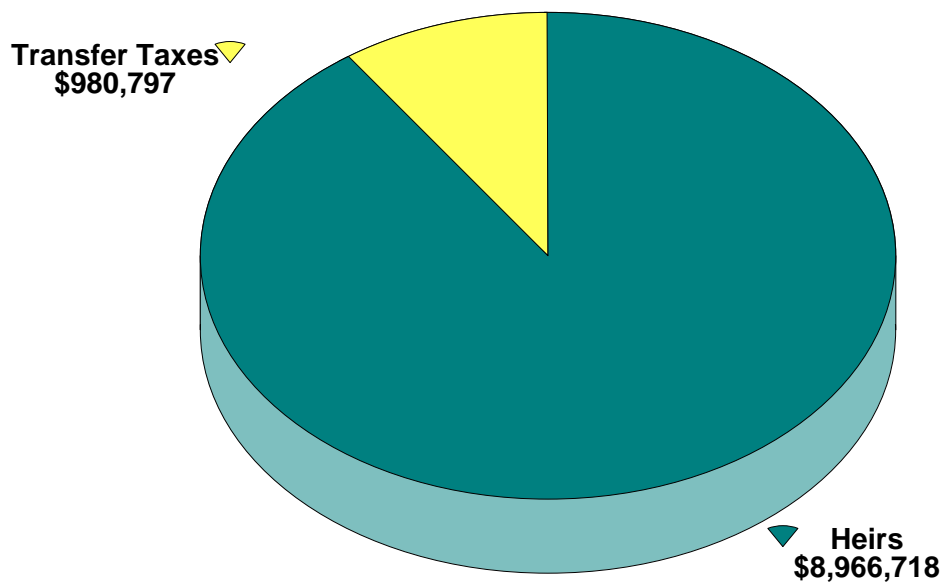
Distribution of Assets

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

For: George Grove
& Marie Grove

Summary Analysis at Ages 94/89

Estate Distribution



Transfer Tax Details

Transfer Tax Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Year	Client Age	Spouse Age	Liquid Assets +	Illiquid Assets =	Total Estate Assets	Taxable Estate	Remaining Available Unified Credit Equivalent*	Estate Tax +	Income Tax on Retirement Plan Assets =	Total Transfer Taxes
1	65	60	4,455,732	6,710,000	11,165,732	11,165,732	10,680,000	194,293	546,602	740,895
2	66	61	4,672,452	7,273,000	11,945,452	11,945,452	11,000,000	378,181	521,730	899,911
3	67	62	4,900,805	7,894,026	12,794,831	12,794,831	11,340,000	581,932	492,443	1,074,375
4	68	63	5,141,471	8,578,607	13,720,078	13,720,078	11,680,000	816,031	455,233	1,271,264
5	69	64	5,395,171	9,332,837	14,728,008	14,728,008	12,020,000	1,083,203	473,066	1,556,269
6	70	65	12,094,871	787,546	12,882,417	12,882,417	12,380,000	200,967	754,843	955,810
7	71	66	12,248,505	790,169	13,038,674	13,038,674	12,760,000	111,470	824,425	935,895
8	72	67	12,382,034	794,760	13,176,794	13,176,794	13,140,000	14,718	898,119	912,837
9	73	68	12,495,075	801,328	13,296,403	13,296,403	13,540,000	0	944,722	944,722
10	74	69	12,587,068	809,881	13,396,949	13,396,949	13,940,000	0	987,846	987,846
11	75	70	12,674,738	820,438	13,495,176	13,495,176	14,360,000	0	1,009,888	1,009,888
12	76	71	12,740,721	833,020	13,573,741	13,573,741	14,780,000	0	1,030,865	1,030,865
13	77	72	12,783,924	847,653	13,631,577	13,631,577	15,240,000	0	1,050,667	1,050,667
14	78	73	12,802,891	864,368	13,667,259	13,667,259	15,680,000	0	1,068,979	1,068,979
15	79	74	12,796,196	883,204	13,679,400	13,679,400	16,160,000	0	1,085,668	1,085,668
16	80	75	12,762,139	904,199	13,666,338	13,666,338	16,640,000	0	1,100,488	1,100,488
17	81	76	12,698,839	927,403	13,626,242	13,626,242	17,140,000	0	1,113,167	1,113,167
18	82	77	12,604,392	952,867	13,557,259	13,557,259	17,660,000	0	1,123,578	1,123,578
19	83	78	12,476,401	980,650	13,457,051	13,457,051	18,180,000	0	1,131,263	1,131,263
20	84	79	12,313,697	1,010,814	13,324,511	13,324,511	18,740,000	0	1,136,081	1,136,081
21	85	80	12,117,015	1,043,431	13,160,446	13,160,446	19,300,000	0	1,137,925	1,137,925
22	86	81	11,884,830	1,078,574	12,963,404	12,963,404	19,880,000	0	1,136,497	1,136,497
23	87	82	11,615,491	1,116,326	12,731,817	12,731,817	20,480,000	0	1,131,484	1,131,484
24	88	83	11,307,220	1,156,775	12,463,995	12,463,995	21,080,000	0	1,122,564	1,122,564
25	89	84	10,958,116	1,200,014	12,158,130	12,158,130	21,720,000	0	1,109,398	1,109,398
26	90	85	10,566,104	1,246,145	11,812,249	11,812,249	22,380,000	0	1,092,320	1,092,320
27	91	86	10,128,759	1,295,276	11,424,035	11,424,035	23,040,000	0	1,071,095	1,071,095
28	92	87	9,643,785	1,347,523	10,991,308	10,991,308	23,740,000	0	1,045,497	1,045,497
29	93	88	9,108,792	1,403,008	10,511,800	10,511,800	24,440,000	0	1,015,313	1,015,313
30	94	89	8,485,654	1,461,861	9,947,515	9,947,515	25,180,000	0	980,797	980,797

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

*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.

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.

Details of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Page: 1
Date: [Current date appears here]

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

For: George Grove
& Marie Grove

George Grove's Retirement Plan Account				Marie Grove's Retirement Plan Account			Heirs' Income Tax Rate 35.00%
Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield		
750,000	0	7.50%	900,000	0	7.50%		
				(2) Federal Estate Tax on Plan Assets*	(3) Income Tax on Gain*	(4) Total Taxes Attributed to Plan Assets (2)+(3)	(5) Heirs' After Tax Plan Assets (1) - (4)
Year	Client Age	Spouse Age	Plan Assets in Estate				
1	65	60	1,756,013	194,293	546,602	740,895	1,015,118
2	66	61	1,868,837	378,181	521,730	899,911	968,926
3	67	62	1,988,910	581,932	492,443	1,074,375	914,535
4	68	63	2,116,697	816,031	455,233	1,271,264	845,433
5	69	64	2,252,695	901,078	473,066	1,374,144	878,551
6	70	65	2,357,659	200,967	754,843	955,810	1,401,849
7	71	66	2,466,971	111,470	824,425	935,895	1,531,076
8	72	67	2,580,773	14,718	898,119	912,837	1,667,936
9	73	68	2,699,207	0	944,722	944,722	1,754,485
10	74	69	2,822,417	0	987,846	987,846	1,834,571
11	75	70	2,885,393	0	1,009,888	1,009,888	1,875,505
12	76	71	2,945,328	0	1,030,865	1,030,865	1,914,463
13	77	72	3,001,907	0	1,050,667	1,050,667	1,951,240
14	78	73	3,054,226	0	1,068,979	1,068,979	1,985,247
15	79	74	3,101,910	0	1,085,668	1,085,668	2,016,242
16	80	75	3,144,250	0	1,100,488	1,100,488	2,043,762
17	81	76	3,180,477	0	1,113,167	1,113,167	2,067,310
18	82	77	3,210,222	0	1,123,578	1,123,578	2,086,644
19	83	78	3,232,179	0	1,131,263	1,131,263	2,100,916
20	84	79	3,245,945	0	1,136,081	1,136,081	2,109,864
21	85	80	3,251,214	0	1,137,925	1,137,925	2,113,289
22	86	81	3,247,134	0	1,136,497	1,136,497	2,110,637
23	87	82	3,232,813	0	1,131,484	1,131,484	2,101,329
24	88	83	3,207,325	0	1,122,564	1,122,564	2,084,761
25	89	84	3,169,708	0	1,109,398	1,109,398	2,060,310
26	90	85	3,120,914	0	1,092,320	1,092,320	2,028,594
27	91	86	3,060,271	0	1,071,095	1,071,095	1,989,176
28	92	87	2,987,133	0	1,045,497	1,045,497	1,941,636
29	93	88	2,900,894	0	1,015,313	1,015,313	1,885,581
30	94	89	2,802,278	0	980,797	980,797	1,821,481

*The value of the plan assets is also included on the heirs' income tax return. To avoid double taxation, the federal estate tax attributable to the gain is allowed as an itemized deduction on the heirs' income tax return.

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.