

Add \$2,000,000 of Personal Life Insurance (Funded by Asset Allocation)

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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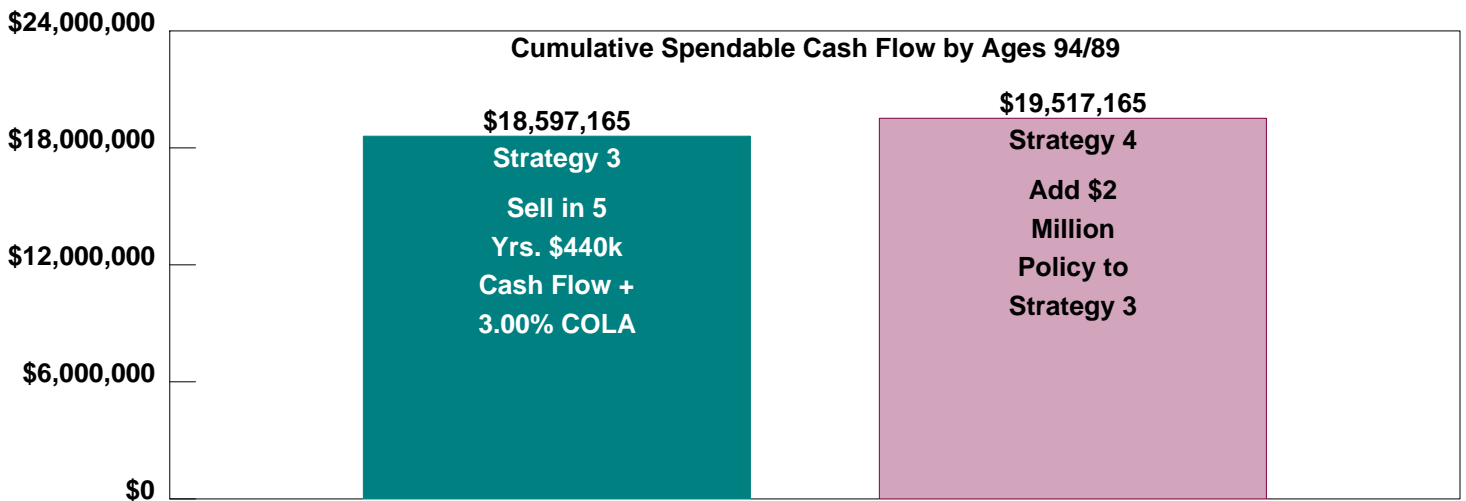
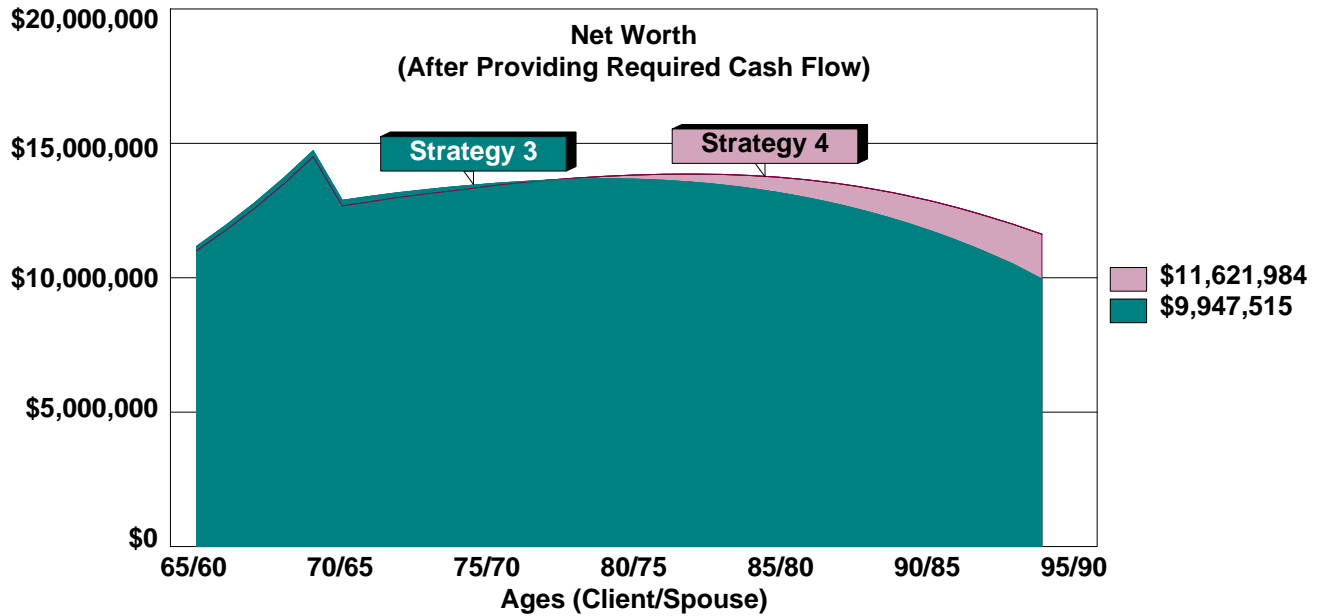
This Wealthy and Wise analysis compares Strategy 3 from Blog #41 with Strategy 4 from Blog #42 which adds \$2,000,000 of personal life insurance to Strategy 3. The goal of the analysis is to determine if the Grove's assets can fund the premiums for the \$2,000,000 personal life insurance policy while also adding to overall long-range net worth by way of the policy's cash value.

Comparison of Alternatives

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

For: George Grove
 & Marie Grove

Comparative Analysis



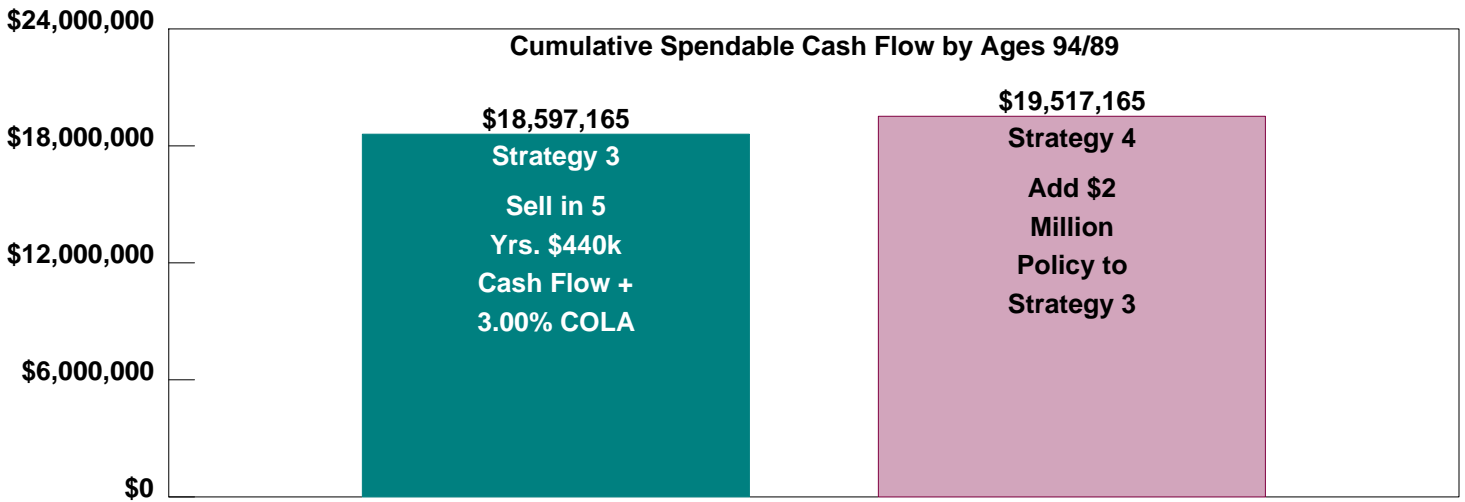
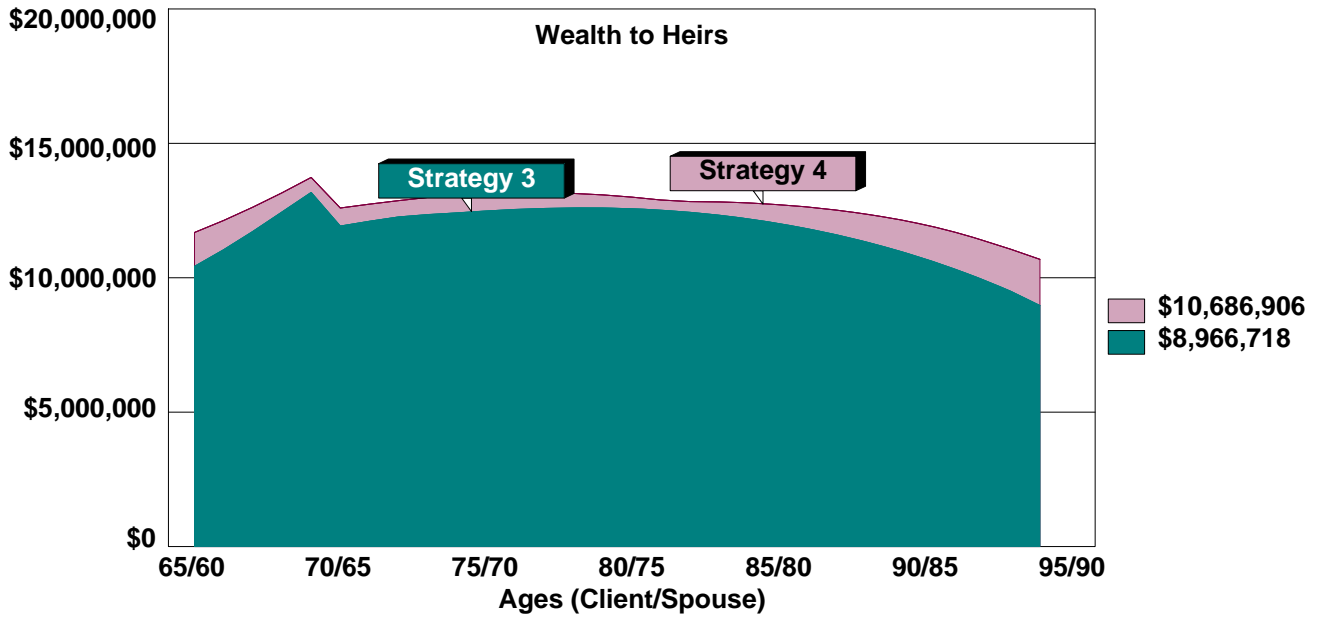
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Comparison of Alternatives

Presented By: [Licensed user's name appears here]
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For: George Grove
 & Marie Grove

Comparative Analysis



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Comparison of Alternatives

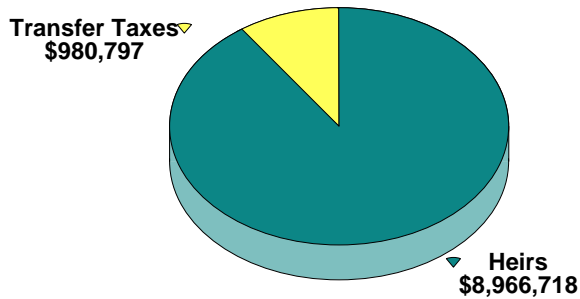
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For: George Grove
& Marie Grove

Comparative Analysis at Ages 94/89

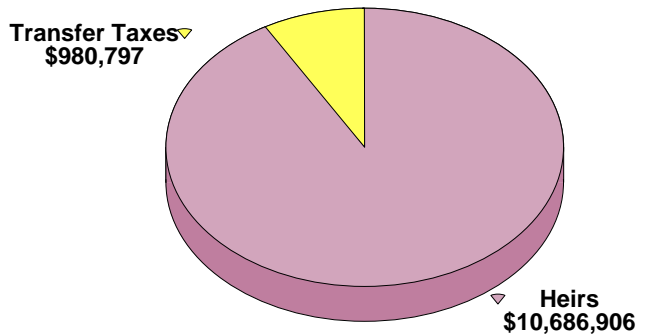
Strategy 3

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



Strategy 4

Add \$2 Million Policy to Strategy 3
Total Wealth Distributed: \$11,667,703



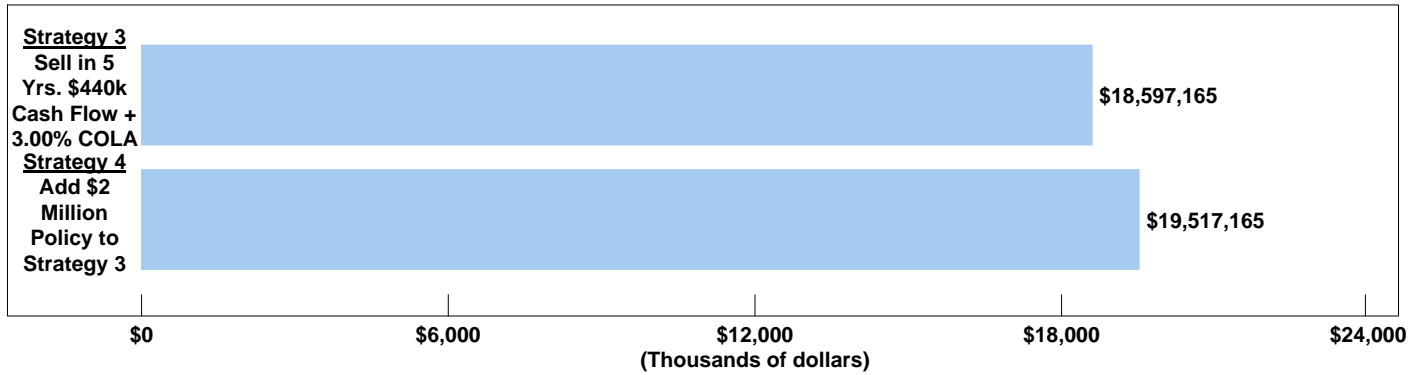
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Summary Analysis of Alternatives

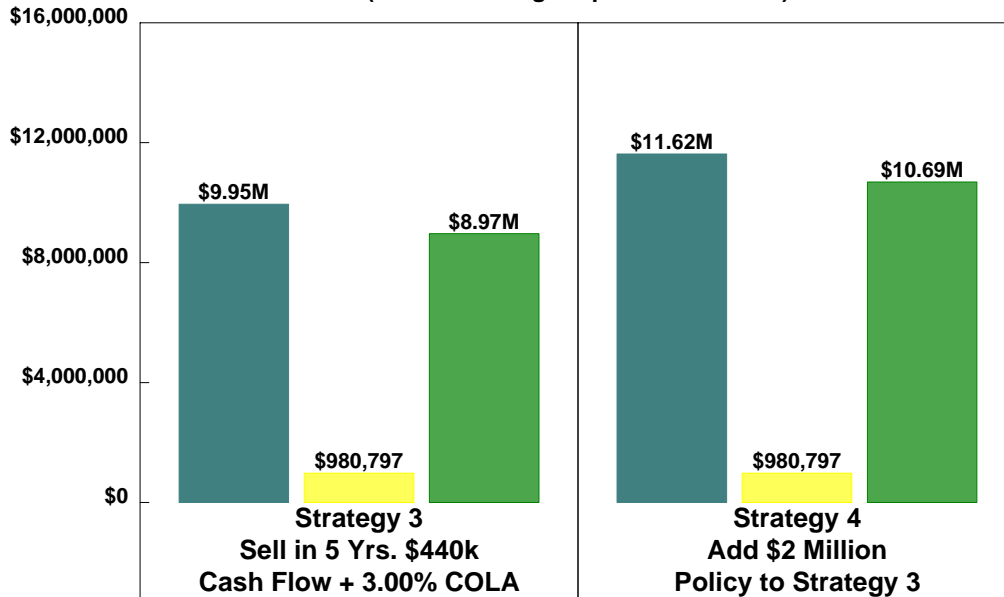
Presented By: [Licensed user's name appears here]
 Date: [Current date appears here]

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

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

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 3 Sell in 5 Yrs. \$440k Cash Flow + 3.00% COLA	Strategy 4 Add \$2 Million Policy to Strategy 3	Strategy 3 Sell in 5 Yrs. \$440k Cash Flow + 3.00% COLA	Strategy 4 Add \$2 Million Policy to Strategy 3	Strategy 3 Sell in 5 Yrs. \$440k Cash Flow + 3.00% COLA	Strategy 4 Add \$2 Million Policy to Strategy 3
1	65	60	0	184,000	11,165,732	11,007,393	10,424,837	11,684,353
2	66	61	0	184,000	11,945,452	11,761,583	11,045,541	12,134,071
3	67	62	0	184,000	12,794,831	12,590,742	11,720,456	12,627,513
4	68	63	0	184,000	13,720,078	13,502,231	12,448,814	13,160,167
5	69	64	0	184,000	14,728,008	14,504,173	13,171,739	13,735,867
6	70	65	510,081	510,081	12,882,417	12,671,595	11,926,607	12,594,485
7	71	66	525,383	525,383	13,038,674	12,843,093	12,102,779	12,741,094
8	72	67	541,145	541,145	13,176,794	12,998,775	12,263,957	12,870,646
9	73	68	557,379	557,379	13,296,403	13,138,816	12,351,681	12,987,961
10	74	69	574,100	574,100	13,396,949	13,263,193	12,409,103	13,087,318
11	75	70	591,323	591,323	13,495,176	13,407,578	12,485,288	13,166,703
12	76	71	609,063	609,063	13,573,741	13,524,778	12,542,876	13,178,620
13	77	72	627,335	627,335	13,631,577	13,625,713	12,580,910	13,169,417
14	78	73	646,155	646,155	13,667,259	13,709,692	12,598,280	13,137,801
15	79	74	665,539	665,539	13,679,400	13,775,982	12,593,732	13,082,349
16	80	75	685,506	685,506	13,666,338	13,823,668	12,565,850	13,001,479
17	81	76	706,071	706,071	13,626,242	13,852,016	12,513,075	12,893,466
18	82	77	727,253	727,253	13,557,259	13,860,382	12,433,681	12,835,824
19	83	78	749,071	749,071	13,457,051	13,846,368	12,325,788	12,821,445
20	84	79	771,543	771,543	13,324,511	13,806,410	12,188,430	12,784,501
21	85	80	794,689	794,689	13,160,446	13,738,496	12,022,521	12,723,110
22	86	81	818,530	818,530	12,963,404	13,640,177	11,826,907	12,635,141
23	87	82	843,086	843,086	12,731,817	13,508,757	11,600,333	12,518,232
24	88	83	868,378	868,378	12,463,995	13,342,782	11,341,431	12,371,263
25	89	84	894,429	894,429	12,158,130	13,142,362	11,048,732	12,194,720
26	90	85	921,262	921,262	11,812,249	12,905,840	10,719,929	11,986,619
27	91	86	948,900	948,900	11,424,035	12,635,460	10,352,940	11,712,616
28	92	87	977,367	977,367	10,991,308	12,330,956	9,945,811	11,404,573
29	93	88	1,006,688	1,006,688	10,511,800	11,992,611	9,496,487	11,062,452
30	94	89	1,036,889	1,036,889	9,947,515	11,621,984	8,966,718	10,686,906

18,597,165
19,517,165

*After spendable cash flow.

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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

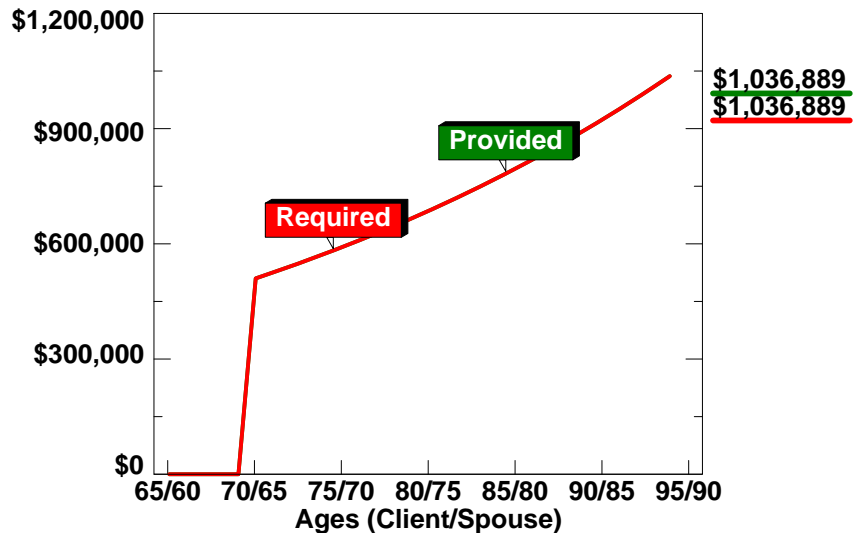
Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

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

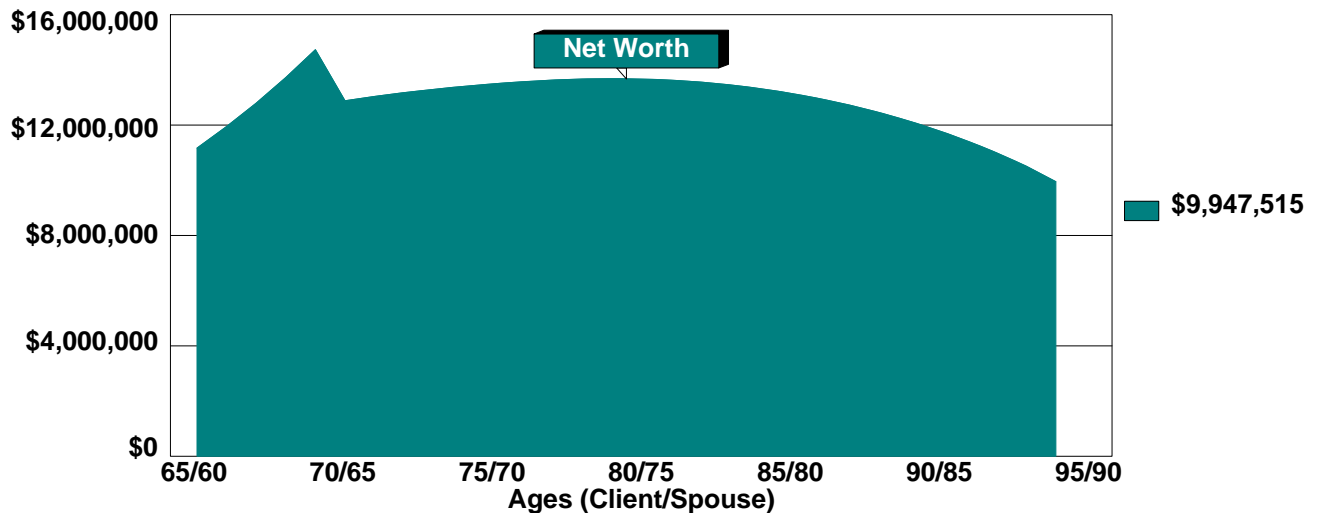
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Equities
- 4th. Retirement Plan Assets*
- 5th. Spouse's Retirement Plan Assets*

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

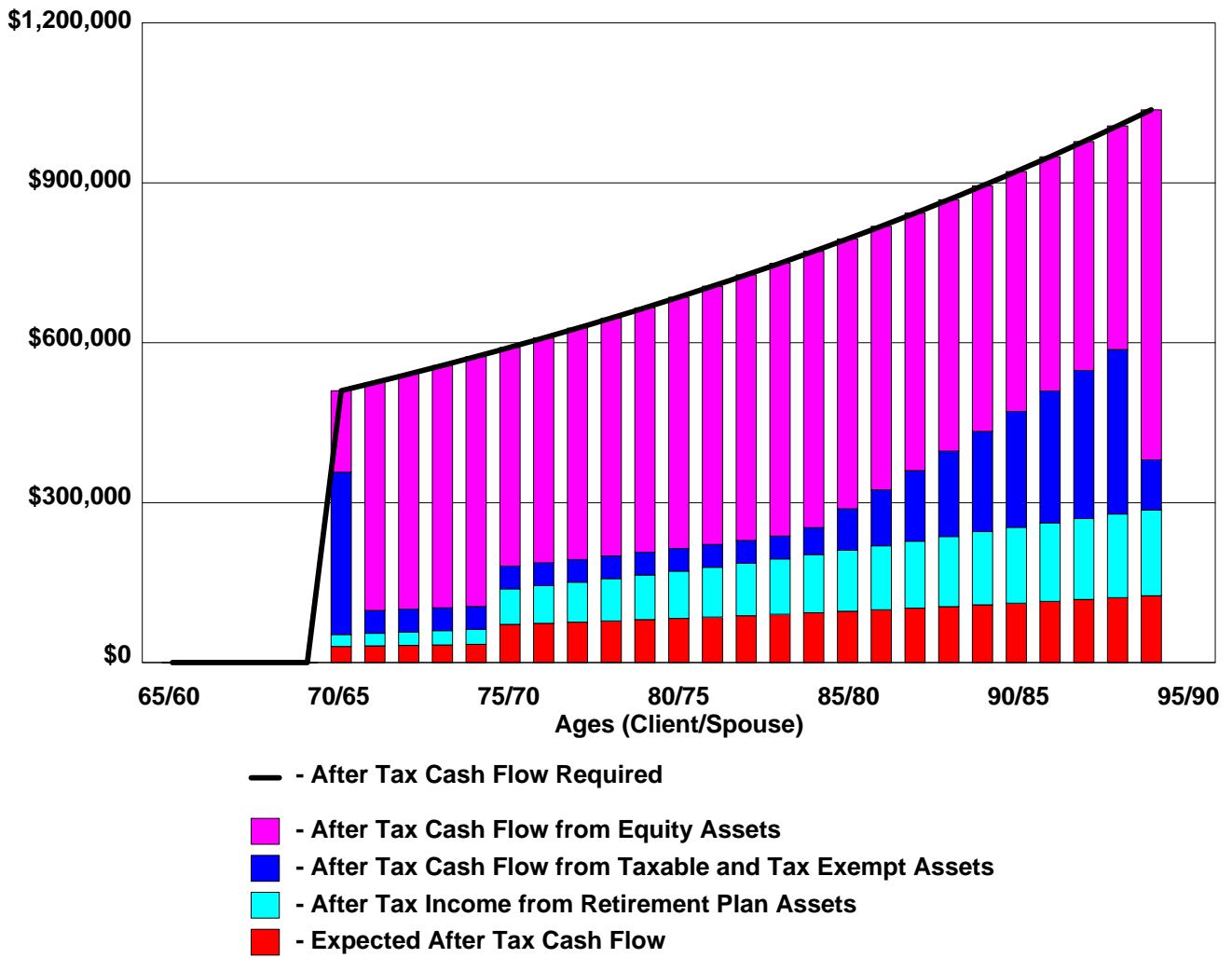
Column (1) assumes 3.00% inflation.

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 Year End Retirement Plan Assets		Retirement 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)		
			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	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	0	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* 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	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

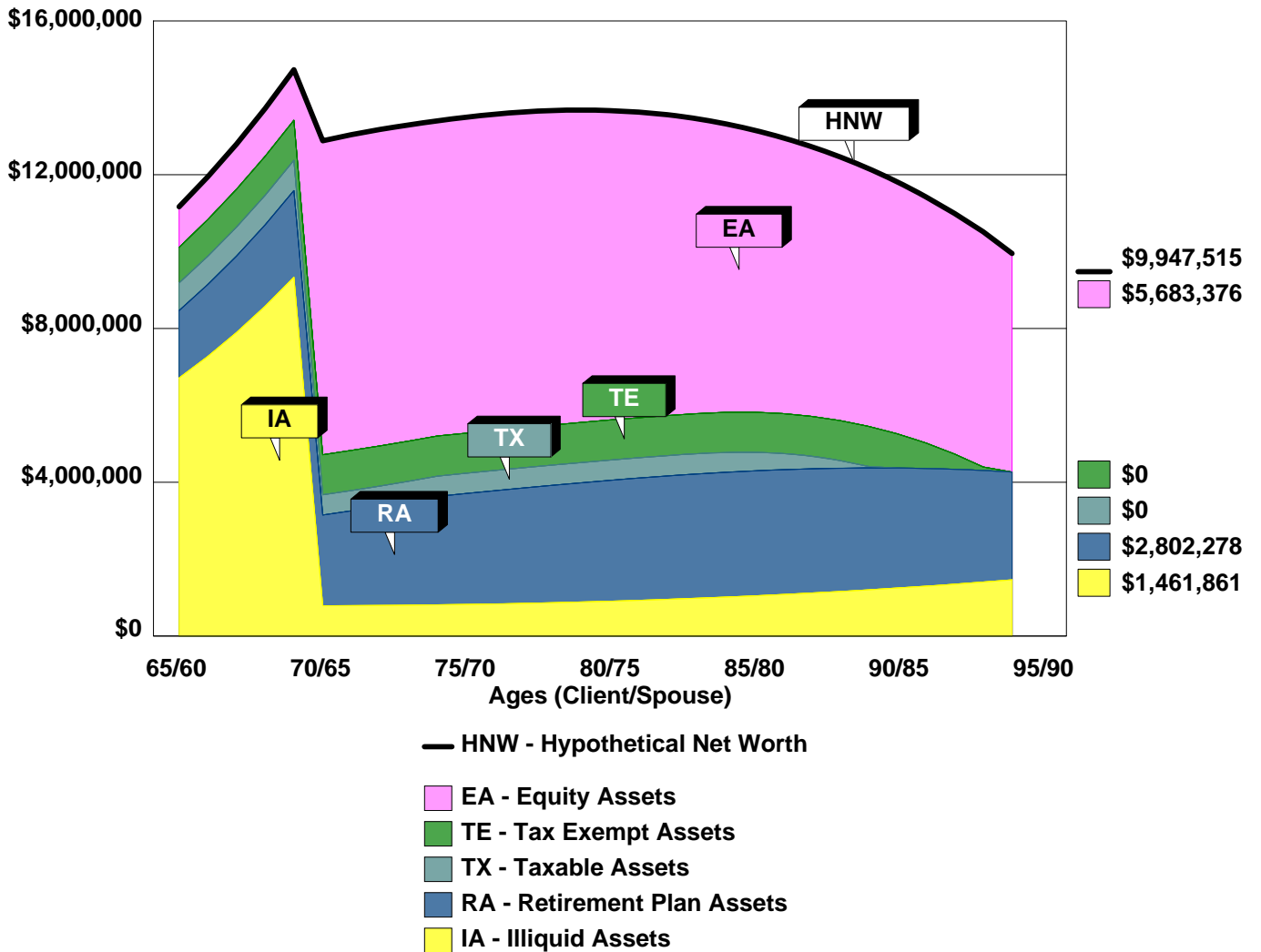
Year	Client Age	Spouse Age	(1) Year End Value of Illiquid Assets	(2) Year End Value of Retirement Plan Assets	(3) Year End Value of Taxable Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Equity Assets	(6) Year End Hypothetical Net Worth
1	65	60	6,710,000	1,756,013	716,800	927,000	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

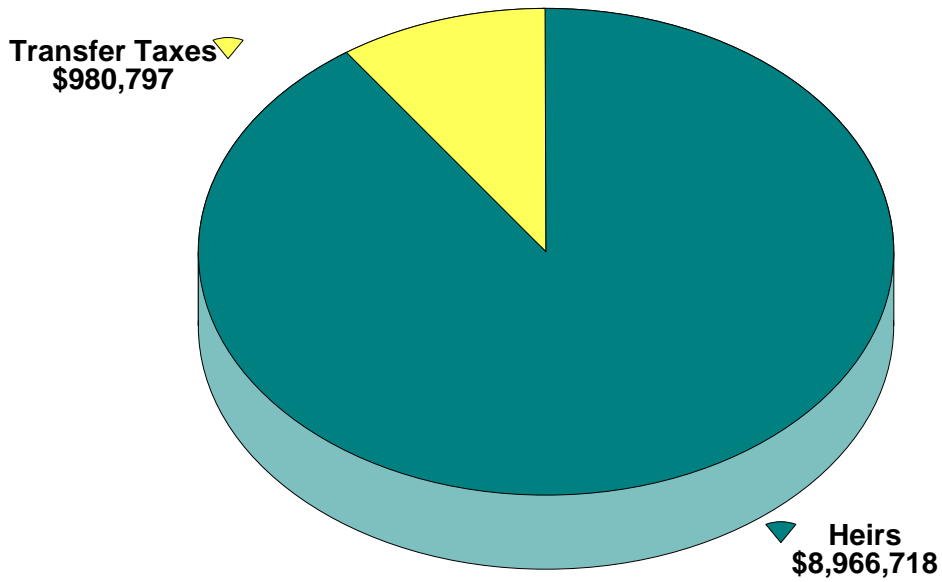
Distribution of Assets

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.

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>	Inside the Estate			
	Proposed Life Insurance Death Benefit		2,000,000	
	Proposed current cash value: \$38,867			
	Total Other Assets Inside the Estate			2,000,000
	Total Estate Assets			\$12,450,000
	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.

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

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

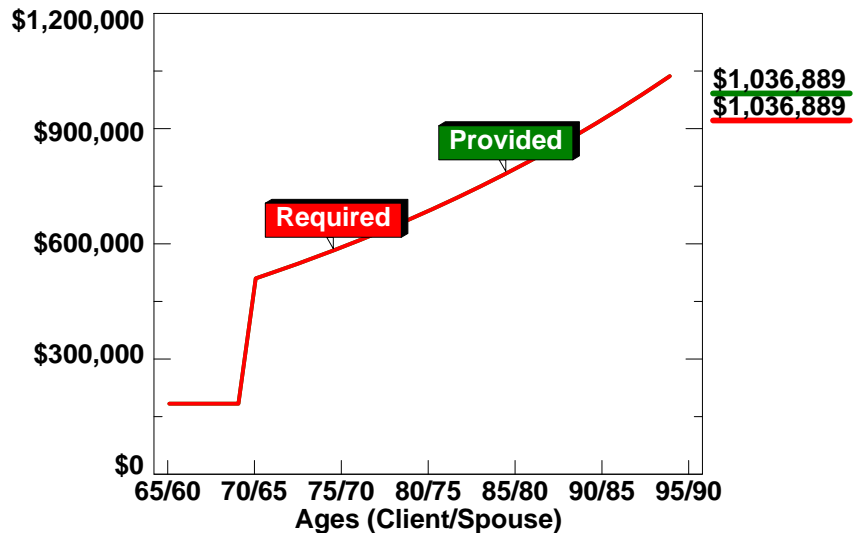
Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

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

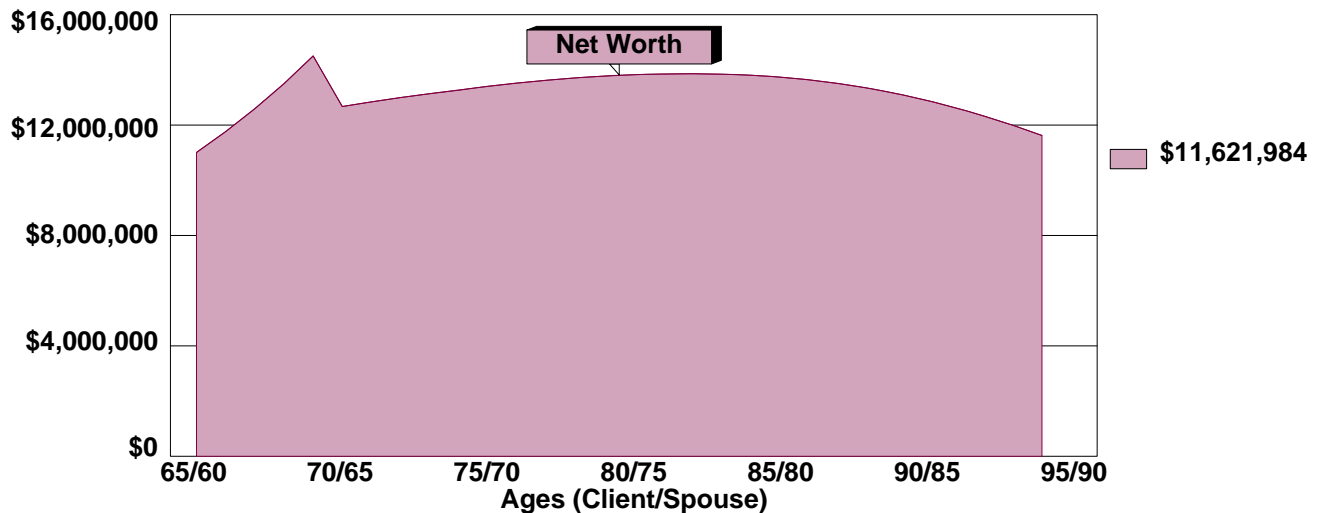
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Equities
- 4th. Retirement Plan Assets*
- 5th. Spouse's Retirement Plan Assets*

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	184,000	0	0	111,071	72,929	184,000
2	66	61	184,000	0	0	118,148	65,852	184,000
3	67	62	184,000	0	0	119,688	64,312	184,000
4	68	63	184,000	0	0	121,190	62,810	184,000
5	69	64	184,000	0	0	122,656	61,344	184,000
6	70	65	510,081	30,336	22,423	343,419	113,903	510,081
7	71	66	525,383	31,246	23,773	25,481	444,883	525,383
8	72	67	541,145	32,183	25,201	25,481	458,280	541,145
9	73	68	557,379	33,149	26,712	25,481	472,037	557,379
10	74	69	574,100	34,143	28,309	25,481	486,167	574,100
11	75	70	591,323	171,557	66,731	25,481	327,554	591,323
12	76	71	609,063	173,704	70,726	25,481	339,152	609,063
13	77	72	627,335	175,915	74,789	25,481	351,150	627,335
14	78	73	646,155	178,192	79,241	25,481	363,241	646,155
15	79	74	665,539	180,538	83,749	25,481	375,771	665,539
16	80	75	685,506	182,954	88,490	25,481	388,581	685,506
17	81	76	706,071	185,443	93,469	25,481	401,678	706,071
18	82	77	727,253	188,006	98,436	25,481	415,330	727,253
19	83	78	749,071	190,646	103,904	25,481	429,040	749,071
20	84	79	771,543	193,365	109,317	25,481	443,380	771,543
21	85	80	794,689	196,166	114,606	25,481	458,436	794,689
22	86	81	818,530	199,051	120,068	25,481	473,930	818,530
23	87	82	843,086	202,023	125,693	25,481	489,889	843,086
24	88	83	868,378	205,084	131,470	36,354	495,470	868,378
25	89	84	894,429	208,236	137,385	64,871	483,937	894,429
26	90	85	921,262	211,483	142,324	94,776	472,679	921,262
27	91	86	948,900	214,828	147,237	125,147	461,688	948,900
28	92	87	977,367	218,273	152,085	156,050	450,959	977,367
29	93	88	1,006,688	221,821	156,822	187,563	440,482	1,006,688
30	94	89	1,036,889	225,475	160,676	220,486	430,252	1,036,889
			19,517,165	4,083,817	2,383,636	2,254,596	10,795,116	19,517,165

*IMPORTANT NOTE: For this plan to be financially sound, column (6) must equal column (1).
 Column (1): see "Details of Spendable Cash Flow Required".
 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) After Tax Cash Flow from Proposed Life Insurance	=	(3) Total Expected After Tax Cash Flow
1	65	60	0		0		0
2	66	61	0		0		0
3	67	62	0		0		0
4	68	63	0		0		0
5	69	64	0		0		0
6	70	65	30,336		0		30,336
7	71	66	31,246		0		31,246
8	72	67	32,183		0		32,183
9	73	68	33,149		0		33,149
10	74	69	34,143		0		34,143
11	75	70	71,557		100,000		171,557
12	76	71	73,704		100,000		173,704
13	77	72	75,915		100,000		175,915
14	78	73	78,192		100,000		178,192
15	79	74	80,538		100,000		180,538
16	80	75	82,954		100,000		182,954
17	81	76	85,443		100,000		185,443
18	82	77	88,006		100,000		188,006
19	83	78	90,646		100,000		190,646
20	84	79	93,365		100,000		193,365
21	85	80	96,166		100,000		196,166
22	86	81	99,051		100,000		199,051
23	87	82	102,023		100,000		202,023
24	88	83	105,084		100,000		205,084
25	89	84	108,236		100,000		208,236
26	90	85	111,483		100,000		211,483
27	91	86	114,828		100,000		214,828
28	92	87	118,273		100,000		218,273
29	93	88	121,821		100,000		221,821
30	94	89	125,475		100,000		225,475

2,083,817	2,000,000	4,083,817
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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 Cash Flow for Proposed Life Insurance	=	(3) After Tax Spendable Cash Flow Required
1	65	60	0		184,000		184,000
2	66	61	0		184,000		184,000
3	67	62	0		184,000		184,000
4	68	63	0		184,000		184,000
5	69	64	0		184,000		184,000
6	70	65	510,081		0		510,081
7	71	66	525,383		0		525,383
8	72	67	541,145		0		541,145
9	73	68	557,379		0		557,379
10	74	69	574,100		0		574,100
11	75	70	591,323		0		591,323
12	76	71	609,063		0		609,063
13	77	72	627,335		0		627,335
14	78	73	646,155		0		646,155
15	79	74	665,539		0		665,539
16	80	75	685,506		0		685,506
17	81	76	706,071		0		706,071
18	82	77	727,253		0		727,253
19	83	78	749,071		0		749,071
20	84	79	771,543		0		771,543
21	85	80	794,689		0		794,689
22	86	81	818,530		0		818,530
23	87	82	843,086		0		843,086
24	88	83	868,378		0		868,378
25	89	84	894,429		0		894,429
26	90	85	921,262		0		921,262
27	91	86	948,900		0		948,900
28	92	87	977,367		0		977,367
29	93	88	1,006,688		0		1,006,688
30	94	89	1,036,889		0		1,036,889
			18,597,165		920,000		19,517,165

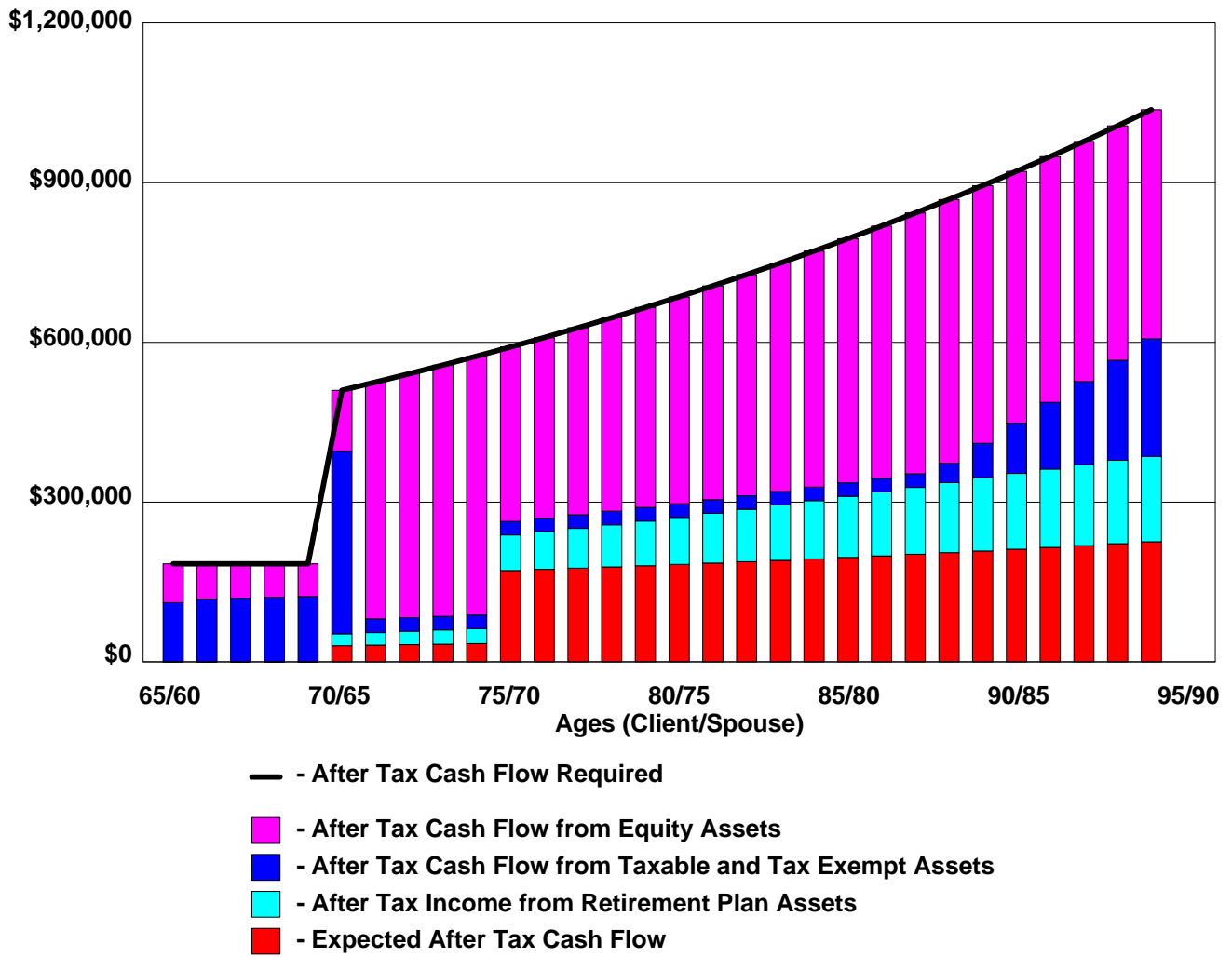
Column (1) assumes 3.00% inflation.

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 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	84,857	615,143	14,763	629,906		
2	66	61	629,906	91,934	537,972	12,911	550,883		
3	67	62	550,883	93,474	457,409	10,978	468,387		
4	68	63	468,387	94,976	373,411	8,962	382,373		
5	69	64	382,373	96,442	285,931	6,862	292,793		
6	70	65	292,793	292,793	0	0	0		
7	71	66	0	0	0	0	0		
8	72	67	0	0	0	0	0		
9	73	68	0	0	0	0	0		
10	74	69	0	0	0	0	0		
11	75	70	0	0	0	0	0		
12	76	71	0	0	0	0	0		
13	77	72	0	0	0	0	0		
14	78	73	0	0	0	0	0		
15	79	74	0	0	0	0	0		
16	80	75	0	0	0	0	0		
17	81	76	0	0	0	0	0		
18	82	77	0	0	0	0	0		
19	83	78	0	0	0	0	0		
20	84	79	0	0	0	0	0		
21	85	80	0	0	0	0	0		
22	86	81	0	0	0	0	0		
23	87	82	0	0	0	0	0		
24	88	83	0	0	0	0	0		
25	89	84	0	0	0	0	0		
26	90	85	0	0	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		

754,476

54,476

*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	50,626		849,374		25,481		874,855
7	71	66	874,855	25,481		849,374		25,481		874,855
8	72	67	874,855	25,481		849,374		25,481		874,855
9	73	68	874,855	25,481		849,374		25,481		874,855
10	74	69	874,855	25,481		849,374		25,481		874,855
11	75	70	874,855	25,481		849,374		25,481		874,855
12	76	71	874,855	25,481		849,374		25,481		874,855
13	77	72	874,855	25,481		849,374		25,481		874,855
14	78	73	874,855	25,481		849,374		25,481		874,855
15	79	74	874,855	25,481		849,374		25,481		874,855
16	80	75	874,855	25,481		849,374		25,481		874,855
17	81	76	874,855	25,481		849,374		25,481		874,855
18	82	77	874,855	25,481		849,374		25,481		874,855
19	83	78	874,855	25,481		849,374		25,481		874,855
20	84	79	874,855	25,481		849,374		25,481		874,855
21	85	80	874,855	25,481		849,374		25,481		874,855
22	86	81	874,855	25,481		849,374		25,481		874,855
23	87	82	874,855	25,481		849,374		25,481		874,855
24	88	83	874,855	36,354		838,501		25,155		863,656
25	89	84	863,656	64,871		798,785		23,964		822,749
26	90	85	822,749	94,776		727,973		21,839		749,812
27	91	86	749,812	125,147		624,665		18,740		643,405
28	92	87	643,405	156,050		487,355		14,621		501,976
29	93	88	501,976	187,563		314,413		9,432		323,845
30	94	89	323,845	220,486		103,359		3,101		106,460

1,500,120

706,580

*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)
			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
Year	Client Age	Spouse Age										
1	65	60	1,000,000	0	72,378	64,934	0	992,556	972,607	6,957	65,972	72,929
2	66	61	972,607	0	64,934	63,537	0	971,210	951,491	6,808	59,044	65,852
3	67	62	951,491	0	63,537	62,157	0	950,111	930,651	6,660	57,652	64,312
4	68	63	930,651	0	62,157	60,795	0	929,289	910,113	6,514	56,296	62,810
5	69	64	910,113	0	60,795	59,452	0	908,770	889,896	6,370	54,974	61,344
6	70	65	889,896	6,521,961	59,452	514,668	0	7,867,073	7,764,894	55,143	58,760	113,903
7	71	66	7,764,894	0	399,445	515,581	0	7,881,030	7,769,267	55,241	389,642	444,883
8	72	67	7,769,267	0	418,019	514,587	0	7,865,835	7,746,255	55,134	403,146	458,280
9	73	68	7,746,255	0	436,897	511,655	0	7,821,013	7,695,264	54,820	417,217	472,037
10	74	69	7,695,264	0	456,131	506,739	0	7,745,872	7,615,501	54,294	431,873	486,167
11	75	70	7,615,501	0	290,071	512,780	0	7,838,210	7,701,205	54,941	272,613	327,554
12	76	71	7,701,205	0	303,789	517,819	0	7,915,235	7,772,463	55,480	283,672	339,152
13	77	72	7,772,463	0	317,953	521,816	0	7,976,326	7,828,607	55,909	295,241	351,150
14	78	73	7,828,607	0	332,247	524,745	0	8,021,105	7,869,215	56,223	307,018	363,241
15	79	74	7,869,215	0	347,060	526,551	0	8,048,706	7,893,394	56,416	319,355	375,771
16	80	75	7,893,394	0	362,234	527,181	0	8,058,341	7,900,332	56,484	332,097	388,581
17	81	76	7,900,332	0	377,792	526,578	0	8,049,118	7,889,116	56,419	345,259	401,678
18	82	77	7,889,116	0	394,047	524,655	0	8,019,724	7,858,430	56,213	359,117	415,330
19	83	78	7,858,430	0	410,465	521,358	0	7,969,323	7,807,426	55,860	373,180	429,040
20	84	79	7,807,426	0	427,696	516,581	0	7,896,311	7,734,508	55,348	388,032	443,380
21	85	80	7,734,508	0	445,855	510,206	0	7,798,859	7,637,861	54,665	403,771	458,436
22	86	81	7,637,861	0	464,655	502,124	0	7,675,330	7,515,865	53,799	420,131	473,930
23	87	82	7,515,865	0	484,145	492,220	0	7,523,940	7,366,754	52,738	437,151	489,889
24	88	83	7,366,754	0	492,220	481,217	0	7,355,751	7,201,344	51,559	443,911	495,470
25	89	84	7,201,344	0	481,217	470,409	0	7,190,536	7,038,973	50,401	433,536	483,937
26	90	85	7,038,973	0	470,409	459,799	0	7,028,363	6,879,687	49,264	423,415	472,679
27	91	86	6,879,687	0	459,799	449,392	0	6,869,280	6,723,519	48,149	413,539	461,688
28	92	87	6,723,519	0	449,392	439,189	0	6,713,316	6,570,482	47,056	403,903	450,959
29	93	88	6,570,482	0	439,189	429,191	0	6,560,484	6,420,576	45,985	394,497	440,482
30	94	89	6,420,576	0	429,191	419,397	0	6,410,782	6,273,791	44,935	385,317	430,252
				6,521,961	10,273,171		0			1,365,785	9,429,331	10,795,116

*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	0	72,378	64,934	0	992,556	649,335	99,256	64,934	89,131	972,607
2	673,533	0	64,934	63,537	0	971,210	628,566	97,121	62,857	87,013	951,491
3	652,722	0	63,537	62,157	0	950,111	609,136	95,011	60,914	84,952	930,651
4	633,175	0	62,157	60,795	0	929,289	590,886	92,929	59,089	82,946	910,113
5	614,743	0	60,795	59,452	0	908,770	573,678	90,877	57,368	80,992	889,896
6	597,303	6,521,961	59,452	514,668	0	7,867,073	7,062,159	786,707	706,216	762,962	7,764,894
7	7,118,905	0	399,445	515,581	0	7,881,030	6,752,691	788,103	675,269	754,817	7,769,267
8	6,832,239	0	418,019	514,587	0	7,865,835	6,464,636	786,584	646,464	745,248	7,746,255
9	6,563,421	0	436,897	511,655	0	7,821,013	6,193,237	782,101	619,324	734,082	7,695,264
10	6,307,995	0	456,131	506,739	0	7,745,872	5,934,093	774,587	593,409	721,140	7,615,501
11	6,061,824	0	290,071	512,780	0	7,838,210	5,830,932	783,821	583,093	724,606	7,701,205
12	5,972,445	0	303,789	517,819	0	7,915,235	5,736,850	791,524	573,685	727,261	7,772,463
13	5,890,426	0	317,953	521,816	0	7,976,326	5,649,463	797,633	564,946	728,990	7,828,607
14	5,813,507	0	332,247	524,745	0	8,021,105	5,566,781	802,111	556,678	729,708	7,869,215
15	5,739,811	0	347,060	526,551	0	8,048,706	5,486,665	804,871	548,666	729,290	7,893,394
16	5,667,289	0	362,234	527,181	0	8,058,341	5,407,212	805,834	540,721	727,626	7,900,332
17	5,594,117	0	377,792	526,578	0	8,049,118	5,326,607	804,912	532,661	724,598	7,889,116
18	5,518,545	0	394,047	524,655	0	8,019,724	5,242,904	801,972	524,290	720,056	7,858,430
19	5,438,669	0	410,465	521,358	0	7,969,323	5,154,594	796,932	515,459	713,898	7,807,426
20	5,353,033	0	427,696	516,581	0	7,896,311	5,059,790	789,631	505,979	705,954	7,734,508
21	5,259,765	0	445,855	510,206	0	7,798,859	4,956,566	779,886	495,657	696,038	7,637,861
22	5,156,948	0	464,655	502,124	0	7,675,330	4,843,221	767,533	484,322	683,986	7,515,865
23	5,042,885	0	484,145	492,220	0	7,523,940	4,718,040	752,394	471,804	669,620	7,366,754
24	4,915,856	0	492,220	481,217	0	7,355,751	4,587,396	735,575	458,740	653,909	7,201,344
25	4,782,565	0	481,217	470,409	0	7,190,536	4,462,978	719,054	446,298	638,591	7,038,973
26	4,655,272	0	470,409	459,799	0	7,028,363	4,344,164	702,836	434,416	623,652	6,879,687
27	4,533,400	0	459,799	449,392	0	6,869,280	4,230,413	686,928	423,041	609,081	6,723,519
28	4,416,453	0	449,392	439,189	0	6,713,316	4,121,263	671,332	412,126	594,866	6,570,482
29	4,304,002	0	439,189	429,191	0	6,560,484	4,016,311	656,048	401,631	580,995	6,420,576
30	4,195,675	0	429,191	419,397	0	6,410,782	3,915,210	641,078	391,521	567,459	6,273,791
		6,521,961	10,273,171	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)	(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 Life Insurance Assets	(3) Year End Value of Retirement Plan Assets	(4) Year End Value of Taxable Assets	(5) Year End Value of Tax Exempt Assets	(6) Year End Value of Equity Assets	(7) Year End Hypothetical Net Worth
1	65	60	6,710,000	38,867	1,756,013	629,906	900,000	972,607	11,007,393
2	66	61	7,273,000	217,372	1,868,837	550,883	900,000	951,491	11,761,583
3	67	62	7,894,026	408,768	1,988,910	468,387	900,000	930,651	12,590,742
4	68	63	8,578,607	614,441	2,116,697	382,373	900,000	910,113	13,502,231
5	69	64	9,332,837	835,952	2,252,695	292,793	900,000	889,896	14,504,173
6	70	65	787,546	886,641	2,357,659	0	874,855	7,764,894	12,671,595
7	71	66	790,169	941,831	2,466,971	0	874,855	7,769,267	12,843,093
8	72	67	794,760	1,002,132	2,580,773	0	874,855	7,746,255	12,998,775
9	73	68	801,328	1,068,162	2,699,207	0	874,855	7,695,264	13,138,816
10	74	69	809,881	1,140,539	2,822,417	0	874,855	7,615,501	13,263,193
11	75	70	820,438	1,125,687	2,885,393	0	874,855	7,701,205	13,407,578
12	76	71	833,020	1,099,112	2,945,328	0	874,855	7,772,463	13,524,778
13	77	72	847,653	1,072,691	3,001,907	0	874,855	7,828,607	13,625,713
14	78	73	864,368	1,047,028	3,054,226	0	874,855	7,869,215	13,709,692
15	79	74	883,204	1,022,619	3,101,910	0	874,855	7,893,394	13,775,982
16	80	75	904,199	1,000,032	3,144,250	0	874,855	7,900,332	13,823,668
17	81	76	927,403	980,165	3,180,477	0	874,855	7,889,116	13,852,016
18	82	77	952,867	964,008	3,210,222	0	874,855	7,858,430	13,860,382
19	83	78	980,650	951,258	3,232,179	0	874,855	7,807,426	13,846,368
20	84	79	1,010,814	940,288	3,245,945	0	874,855	7,734,508	13,806,410
21	85	80	1,043,431	931,135	3,251,214	0	874,855	7,637,861	13,738,496
22	86	81	1,078,574	923,749	3,247,134	0	874,855	7,515,865	13,640,177
23	87	82	1,116,326	918,009	3,232,813	0	874,855	7,366,754	13,508,757
24	88	83	1,156,775	913,682	3,207,325	0	863,656	7,201,344	13,342,782
25	89	84	1,200,014	910,918	3,169,708	0	822,749	7,038,973	13,142,362
26	90	85	1,246,145	909,282	3,120,914	0	749,812	6,879,687	12,905,840
27	91	86	1,295,276	912,989	3,060,271	0	643,405	6,723,519	12,635,460
28	92	87	1,347,523	923,842	2,987,133	0	501,976	6,570,482	12,330,956
29	93	88	1,403,008	944,288	2,900,894	0	323,845	6,420,576	11,992,611
30	94	89	1,461,861	977,594	2,802,278	0	106,460	6,273,791	11,621,984

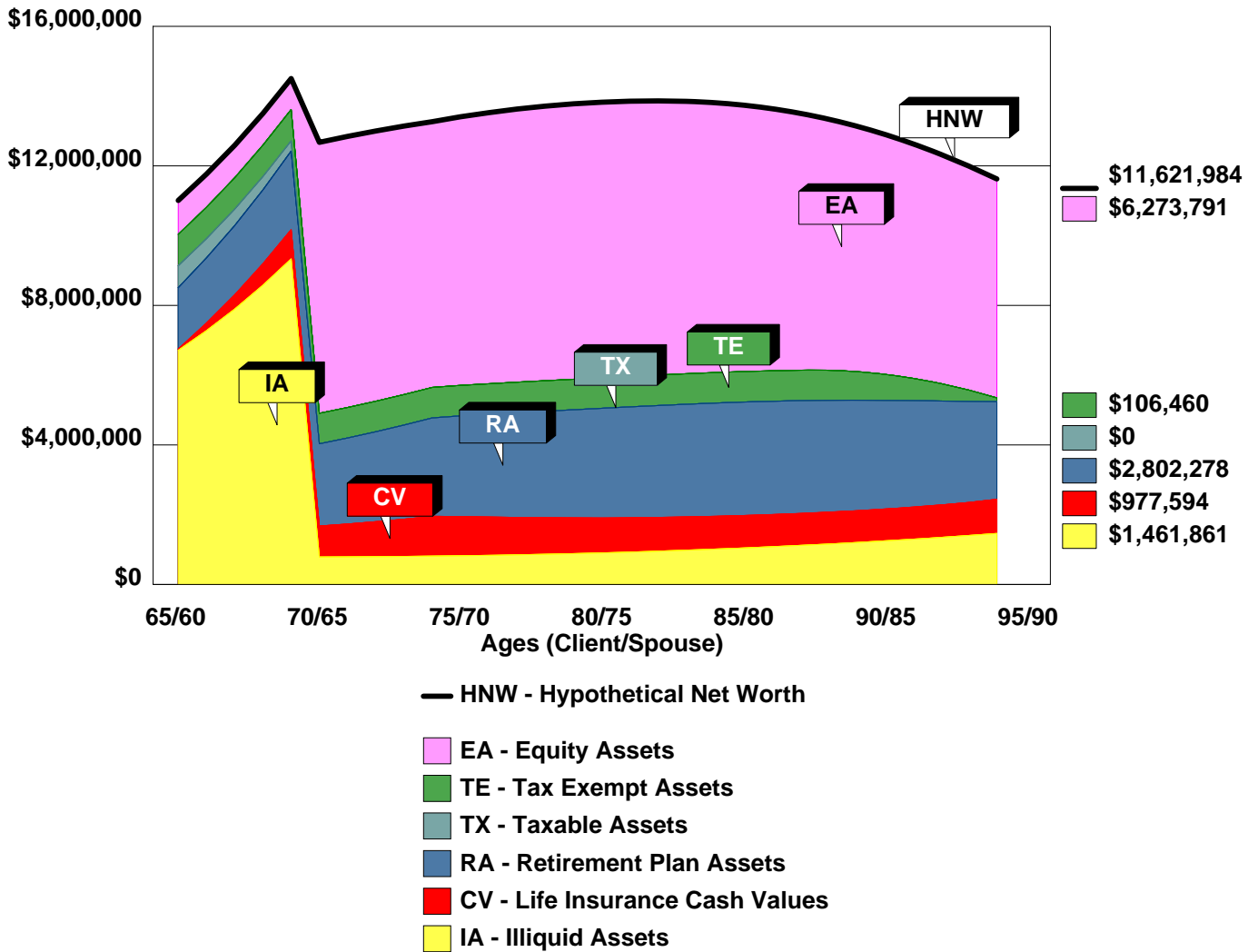
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

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



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

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	12,968,526	1,284,173	11,684,353	0	11,684,353
2	66	61	13,544,211	1,410,140	12,134,071	0	12,134,071
3	67	62	14,181,974	1,554,461	12,627,513	0	12,627,513
4	68	63	14,887,790	1,727,623	13,160,167	0	13,160,167
5	69	64	15,668,221	1,932,354	13,735,867	0	13,735,867
6	70	65	13,784,954	1,190,469	12,594,485	0	12,594,485
7	71	66	13,901,262	1,160,168	12,741,094	0	12,741,094
8	72	67	13,996,643	1,125,997	12,870,646	0	12,870,646
9	73	68	14,070,654	1,082,693	12,987,961	0	12,987,961
10	74	69	14,122,654	1,035,336	13,087,318	0	13,087,318
11	75	70	14,176,591	1,009,888	13,166,703	0	13,166,703
12	76	71	14,209,485	1,030,865	13,178,620	0	13,178,620
13	77	72	14,220,084	1,050,667	13,169,417	0	13,169,417
14	78	73	14,206,780	1,068,979	13,137,801	0	13,137,801
15	79	74	14,168,017	1,085,668	13,082,349	0	13,082,349
16	80	75	14,101,967	1,100,488	13,001,479	0	13,001,479
17	81	76	14,006,633	1,113,167	12,893,466	0	12,893,466
18	82	77	13,959,402	1,123,578	12,835,824	0	12,835,824
19	83	78	13,952,708	1,131,263	12,821,445	0	12,821,445
20	84	79	13,920,582	1,136,081	12,784,501	0	12,784,501
21	85	80	13,861,035	1,137,925	12,723,110	0	12,723,110
22	86	81	13,771,638	1,136,497	12,635,141	0	12,635,141
23	87	82	13,649,716	1,131,484	12,518,232	0	12,518,232
24	88	83	13,493,827	1,122,564	12,371,263	0	12,371,263
25	89	84	13,304,118	1,109,398	12,194,720	0	12,194,720
26	90	85	13,078,939	1,092,320	11,986,619	0	11,986,619
27	91	86	12,783,711	1,071,095	11,712,616	0	11,712,616
28	92	87	12,450,070	1,045,497	11,404,573	0	11,404,573
29	93	88	12,077,765	1,015,313	11,062,452	0	11,062,452
30	94	89	11,667,703	980,797	10,686,906	0	10,686,906

*Net of cash flow provided

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

Summary at Life Expectancy (Year 29)

Total Estate Assets	\$ 12,077,765
Wealth Transferred to Heirs	\$ 11,062,452

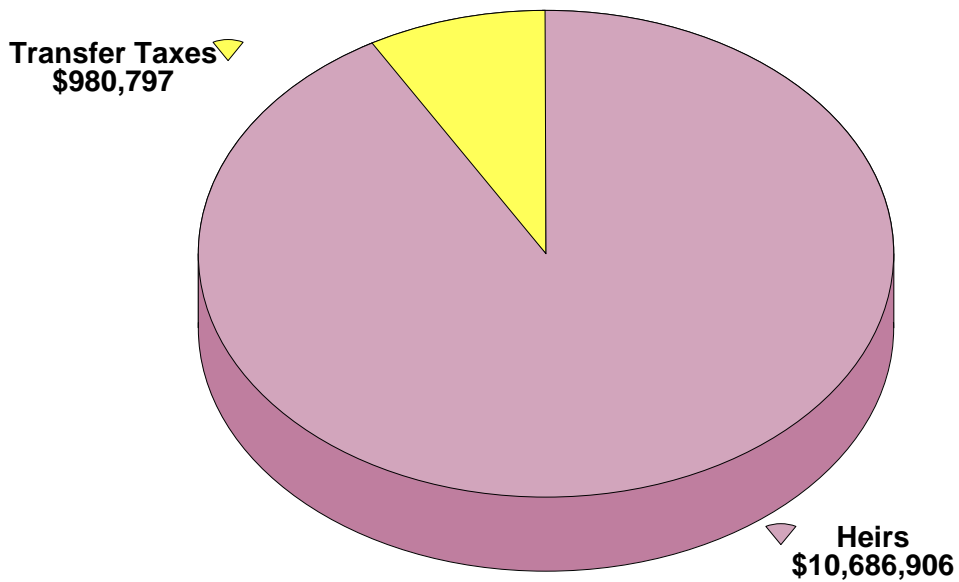
Distribution of Assets

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



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

Estate Assets Details

Estate 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)
			Liquid Assets*	+	Net Illiquid Assets**	+	Proposed Life Insurance Death Benefit		Total Estate Assets
1	65	60	4,258,526		6,710,000		2,000,000		12,968,526
2	66	61	4,271,211		7,273,000		2,000,000		13,544,211
3	67	62	4,287,948		7,894,026		2,000,000		14,181,974
4	68	63	4,309,183		8,578,607		2,000,000		14,887,790
5	69	64	4,335,384		9,332,837		2,000,000		15,668,221
6	70	65	10,997,408		787,546		2,000,000		13,784,954
7	71	66	11,111,093		790,169		2,000,000		13,901,262
8	72	67	11,201,883		794,760		2,000,000		13,996,643
9	73	68	11,269,326		801,328		2,000,000		14,070,654
10	74	69	11,312,773		809,881		2,000,000		14,122,654
11	75	70	11,461,453		820,438		1,894,700		14,176,591
12	76	71	11,592,646		833,020		1,783,819		14,209,485
13	77	72	11,705,369		847,653		1,667,062		14,220,084
14	78	73	11,798,296		864,368		1,544,116		14,206,780
15	79	74	11,870,159		883,204		1,414,654		14,168,017
16	80	75	11,919,437		904,199		1,278,331		14,101,967
17	81	76	11,944,448		927,403		1,134,782		14,006,633
18	82	77	11,943,507		952,867		1,063,028		13,959,402
19	83	78	11,914,460		980,650		1,057,598		13,952,708
20	84	79	11,855,308		1,010,814		1,054,460		13,920,582
21	85	80	11,763,930		1,043,431		1,053,674		13,861,035
22	86	81	11,637,854		1,078,574		1,055,210		13,771,638
23	87	82	11,474,422		1,116,326		1,058,968		13,649,716
24	88	83	11,272,325		1,156,775		1,064,727		13,493,827
25	89	84	11,031,430		1,200,014		1,072,674		13,304,118
26	90	85	10,750,413		1,246,145		1,082,381		13,078,939
27	91	86	10,427,195		1,295,276		1,061,240		12,783,711
28	92	87	10,059,591		1,347,523		1,042,956		12,450,070
29	93	88	9,645,315		1,403,008		1,029,442		12,077,765
30	94	89	9,182,529		1,461,861		1,023,313		11,667,703

*Including taxable assets, tax exempt assets, equity assets, and retirement plan assets.

**Net of any liabilities.

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

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)
			Total Estate Assets	Taxable Estate	Remaining Available Unified Credit Equivalent*	Estate Tax	Income Tax on Retirement Plan Assets	Total Transfer Taxes
1	65	60	12,968,526	12,968,526	10,680,000	915,410	368,763	1,284,173
2	66	61	13,544,211	13,544,211	11,000,000	1,017,684	392,456	1,410,140
3	67	62	14,181,974	14,181,974	11,340,000	1,136,790	417,671	1,554,461
4	68	63	14,887,790	14,887,790	11,680,000	1,283,116	444,507	1,727,623
5	69	64	15,668,221	15,668,221	12,020,000	1,459,288	473,066	1,932,354
6	70	65	13,784,954	13,784,954	12,380,000	561,982	628,487	1,190,469
7	71	66	13,901,262	13,901,262	12,760,000	456,505	703,663	1,160,168
8	72	67	13,996,643	13,996,643	13,140,000	342,657	783,340	1,125,997
9	73	68	14,070,654	14,070,654	13,540,000	212,262	870,431	1,082,693
10	74	69	14,122,654	14,122,654	13,940,000	73,062	962,274	1,035,336
11	75	70	14,176,591	14,176,591	14,360,000	0	1,009,888	1,009,888
12	76	71	14,209,485	14,209,485	14,780,000	0	1,030,865	1,030,865
13	77	72	14,220,084	14,220,084	15,240,000	0	1,050,667	1,050,667
14	78	73	14,206,780	14,206,780	15,680,000	0	1,068,979	1,068,979
15	79	74	14,168,017	14,168,017	16,160,000	0	1,085,668	1,085,668
16	80	75	14,101,967	14,101,967	16,640,000	0	1,100,488	1,100,488
17	81	76	14,006,633	14,006,633	17,140,000	0	1,113,167	1,113,167
18	82	77	13,959,402	13,959,402	17,660,000	0	1,123,578	1,123,578
19	83	78	13,952,708	13,952,708	18,180,000	0	1,131,263	1,131,263
20	84	79	13,920,582	13,920,582	18,740,000	0	1,136,081	1,136,081
21	85	80	13,861,035	13,861,035	19,300,000	0	1,137,925	1,137,925
22	86	81	13,771,638	13,771,638	19,880,000	0	1,136,497	1,136,497
23	87	82	13,649,716	13,649,716	20,480,000	0	1,131,484	1,131,484
24	88	83	13,493,827	13,493,827	21,080,000	0	1,122,564	1,122,564
25	89	84	13,304,118	13,304,118	21,720,000	0	1,109,398	1,109,398
26	90	85	13,078,939	13,078,939	22,380,000	0	1,092,320	1,092,320
27	91	86	12,783,711	12,783,711	23,040,000	0	1,071,095	1,071,095
28	92	87	12,450,070	12,450,070	23,740,000	0	1,045,497	1,045,497
29	93	88	12,077,765	12,077,765	24,440,000	0	1,015,313	1,015,313
30	94	89	11,667,703	11,667,703	25,180,000	0	980,797	980,797

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

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

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'
Plan Assets	Plan Assets	Plan Assets	Plan Assets	Plan Assets	Plan Assets	Plan Assets	Income Tax Rate
Initial Value	Cost Basis	Yield	Initial Value	Cost Basis	Yield		35.00%
750,000	0	7.50%	900,000	0	7.50%		
				(1)	(2)	(3)	(4)
				Federal			Total Taxes
				Estate Tax			Attributed
				on			to Plan
				Plan			Assets
				Assets*			(2)+(3)
Year	Client Age	Spouse Age	Plan Assets in Estate		Income Tax on Gain*		Heirs' After Tax Assets (1) - (4)
1	65	60	1,756,013	702,405	368,763	1,071,168	684,845
2	66	61	1,868,837	747,534	392,456	1,139,990	728,847
3	67	62	1,988,910	795,564	417,671	1,213,235	775,675
4	68	63	2,116,697	846,679	444,507	1,291,186	825,511
5	69	64	2,252,695	901,078	473,066	1,374,144	878,551
6	70	65	2,357,659	561,982	628,487	1,190,469	1,167,190
7	71	66	2,466,971	456,505	703,663	1,160,168	1,306,803
8	72	67	2,580,773	342,657	783,340	1,125,997	1,454,776
9	73	68	2,699,207	212,262	870,431	1,082,693	1,616,514
10	74	69	2,822,417	73,062	962,274	1,035,336	1,787,081
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.