

# **Retirement Planning Options (With and Without the Split Dollar Plan)**

For

*Sam Hunt  
& Allison Hunt*



Presented by:

[Licensed user's name appears here]

Phone:

Fax:

E-mail:

Date: [Current date appears here]

**Strategy 1 (Current Plan)**  
**vs.**  
**Strategy 2 (Add Sam's Split Dollar Benefit)**

Compare Options: Pages 1 - 6

Details of Strategy 1: Pages 7 - 34

Details of Strategy 2: Pages 35 - 66

# **Compare Options**

# Testing Financial Tolerance for Loan-Based Split Dollar

## Preface

In the accompanying report, you will find an analysis of your cash flow requirements related to your net worth as well as preservation of your family's wealth. The material covers the following two situations:

Strategy 1 takes into account the effect of your cash flow requirements on your overall net worth as well as the wealth transferred to your heirs at your death. This Strategy is designed primarily to produce a snapshot of your current situation and answer the question, "Can our estate assets tolerate the cash flow needed with enough left over to cover unforeseen emergencies and other contingencies?" The purpose of Strategy 1 is to help you determine if your current spendable cash flow desires can be met while maintaining a desirable long-range "comfort zone" of net worth.

Strategy 2 is identical to Strategy 1 with the exception that it also includes key features of a Loan-Based Split Dollar arrangement. The key purpose of Strategy 2 is to: 1) produce an increase in wealth to heirs; 2) generate a reduction in your death transfer taxes; and 3) maintain an acceptable comfort zone of net worth.

The accompanying report is presented in three parts, as follows:

1. Comparison of the results from each Strategy;
2. Details of Strategy 1;
3. Details of Strategy 2.

Although all the material should be reviewed, you may find the most valuable information is in the Comparison section. The most important individual reports are the Cash Flow Analysis, Hypothetical Net Worth Illustration, and Wealth Transfer Summary. The balance of the material provides backup for the overall analysis.

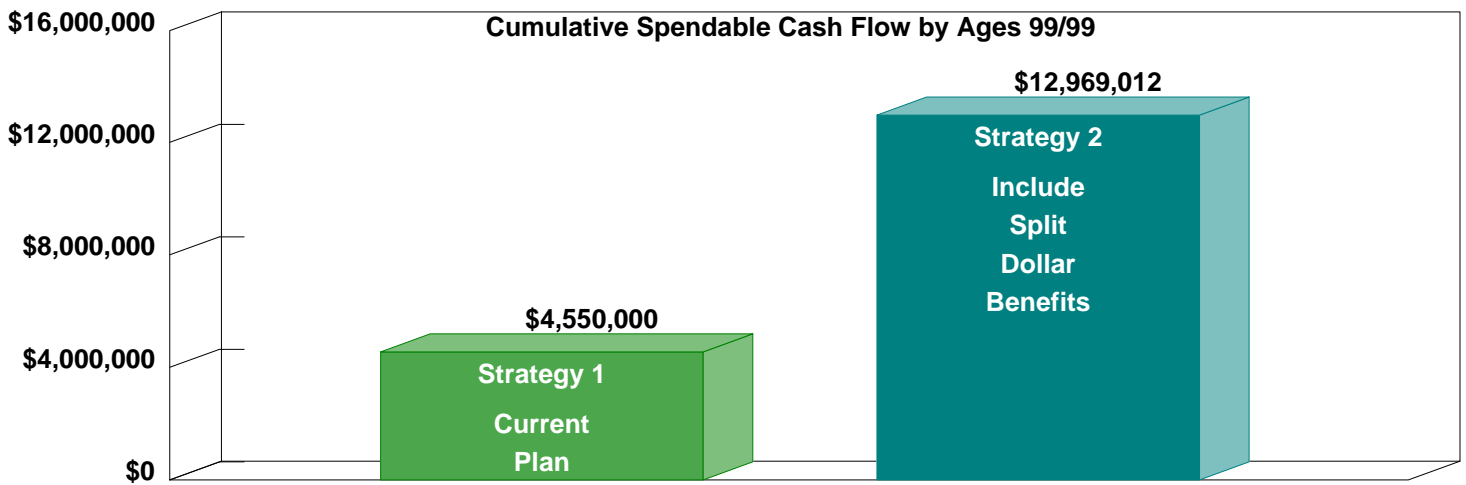
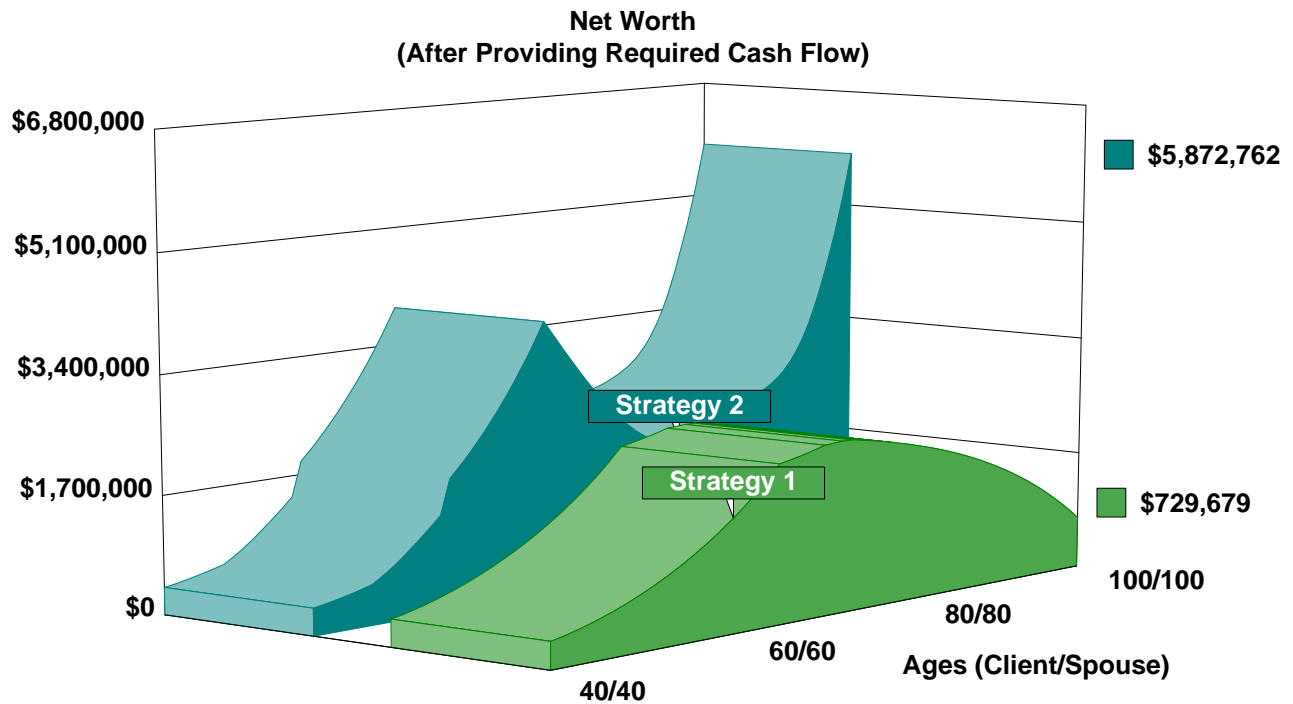
The material presented should provide a sound basis for evaluating your current situation as well as the effect that this planning strategy has on preservation of your family's wealth.

# Comparison of Alternatives

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

For: Sam Hunt  
 & Allison Hunt

## Comparative Analysis



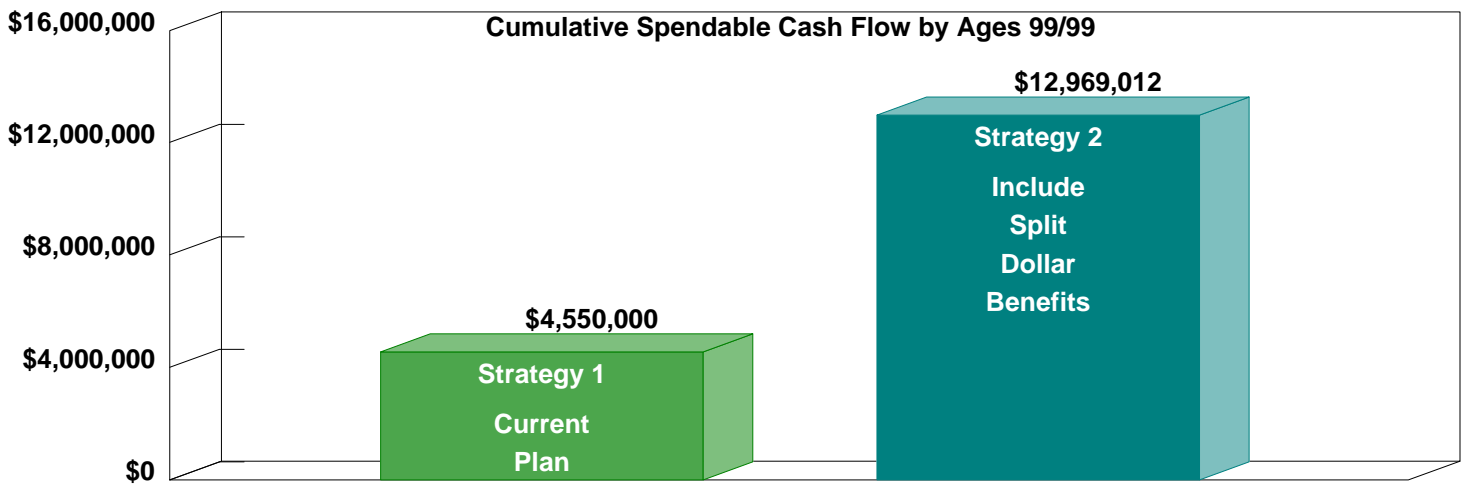
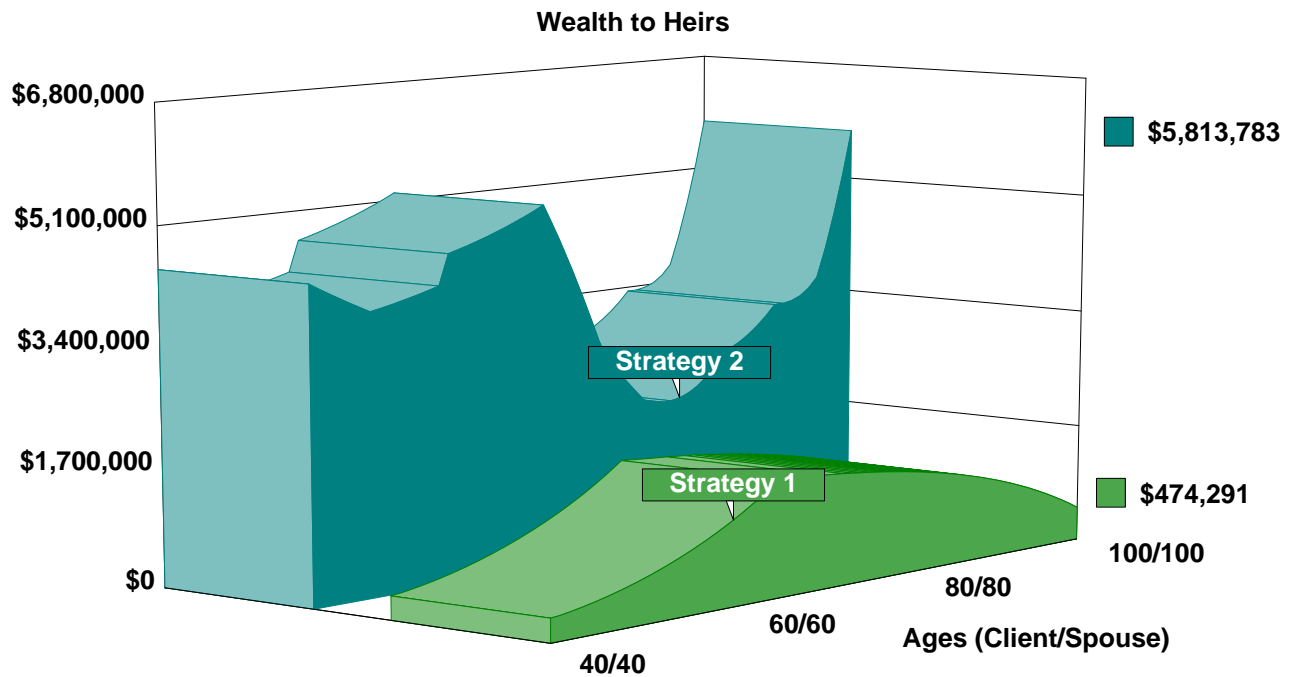
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# Comparison of Alternatives

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

For: Sam Hunt  
 & Allison Hunt

## Comparative Analysis



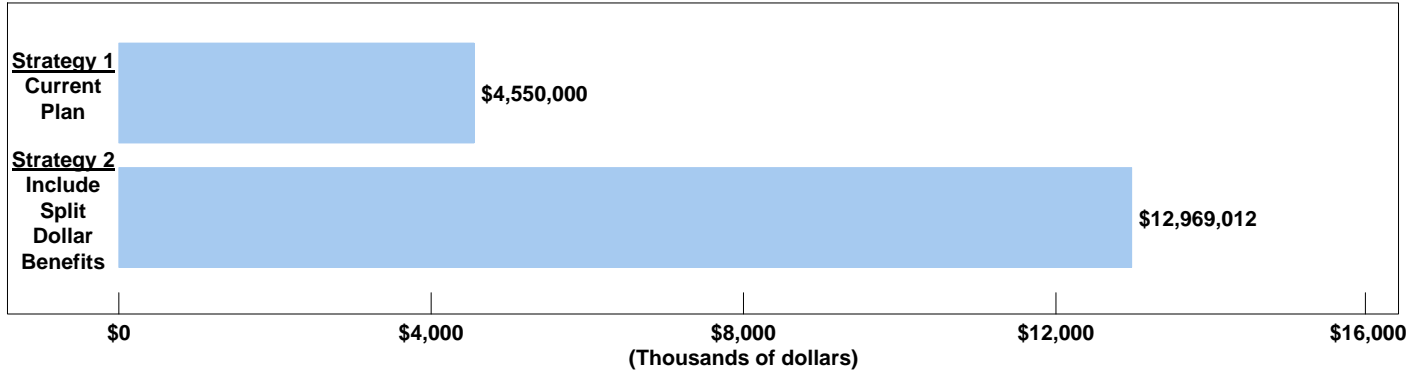
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# Summary Analysis of Alternatives

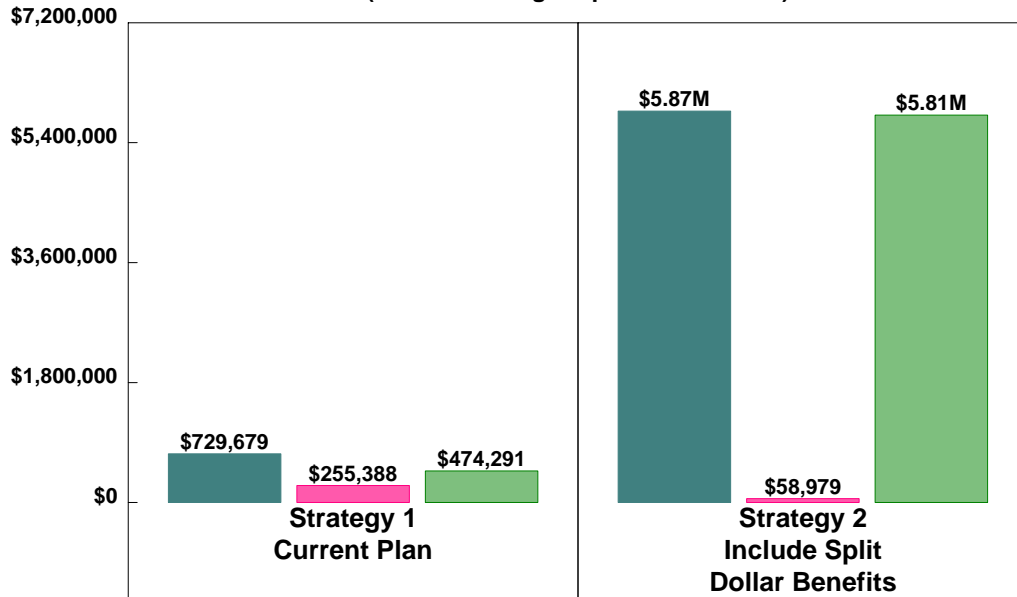
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 Date: [Current date appears here]

For: Sam Hunt  
 & Allison Hunt

## Cumulative Spendable Cash Flow by Ages 99/99



## Values at Ages 99/99 (After Providing Required Cash Flow)



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

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# Comparison of Alternatives

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

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

For: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	Spendable Cash Flow		Net Worth*		Wealth to Heirs	
			Strategy 1	Strategy 2	Strategy 1	Strategy 2	Strategy 1	Strategy 2
			Current Plan	Include Split Dollar Benefits	Current Plan	Include Split Dollar Benefits	Current Plan	Include Split Dollar Benefits
1	40	40	0	1,156	392,392	391,248	339,312	4,488,168
2	41	41	0	2,312	417,148	413,652	354,140	4,400,644
3	42	42	0	3,468	447,875	440,556	374,300	4,316,981
4	43	43	0	4,624	483,629	470,995	398,808	4,236,174
5	44	44	0	5,780	523,786	504,362	426,997	4,157,573
6	45	45	0	6,936	567,959	540,224	458,432	4,080,697
7	46	46	0	8,092	615,926	579,688	492,844	4,005,206
8	47	47	0	8,092	667,588	671,294	530,079	4,032,135
9	48	48	0	8,092	722,933	770,108	570,071	4,061,370
10	49	49	0	8,092	782,023	876,389	612,821	4,092,869
11	50	50	0	8,092	844,967	1,000,854	658,375	4,126,646
12	51	51	0	8,092	911,918	1,122,557	706,819	4,162,757
13	52	52	0	8,092	983,064	1,252,639	758,269	4,201,292
14	53	53	0	8,092	1,058,617	1,391,592	812,860	4,242,358
15	54	54	0	280,000	1,138,819	1,892,382	870,754	4,676,758
16	55	55	0	0	1,223,933	2,041,284	932,126	4,716,283
17	56	56	0	0	1,314,249	2,200,309	997,175	4,758,348
18	57	57	0	0	1,410,074	2,370,175	1,066,110	4,803,116
19	58	58	0	0	1,511,738	2,551,659	1,139,156	4,850,759
20	59	59	0	0	1,619,597	2,745,603	1,216,558	4,901,464
21	60	60	0	0	1,734,029	2,952,858	1,298,576	4,955,426
22	61	61	0	0	1,855,436	3,174,336	1,385,486	5,012,856
23	62	62	0	0	1,984,245	3,410,980	1,477,583	5,073,975
24	63	63	0	0	2,120,913	3,663,845	1,575,179	5,139,021
25	64	64	0	0	2,265,924	3,934,082	1,678,608	5,208,247
26	65	65	130,000	360,000	2,291,284	3,723,337	1,666,233	4,907,468
27	66	66	130,000	360,000	2,319,568	3,516,017	1,654,357	4,591,174
28	67	67	130,000	360,000	2,351,066	3,313,359	1,643,115	4,258,653
29	68	68	130,000	360,000	2,386,080	3,116,801	1,632,643	3,909,164
30	69	69	130,000	360,000	2,424,921	2,928,042	1,623,076	3,541,938
31	70	70	130,000	360,000	2,433,055	2,749,078	1,610,836	3,156,176
32	71	71	130,000	360,000	2,440,452	2,582,261	1,598,427	2,851,726
33	72	72	130,000	360,000	2,438,289	2,430,261	1,584,888	2,686,022
34	73	73	130,000	360,000	2,413,183	2,293,107	1,568,569	2,522,225
35	74	74	130,000	360,000	2,386,464	2,173,118	1,551,202	2,360,508
36	75	75	130,000	360,000	2,358,028	2,073,015	1,532,718	2,201,215
37	76	76	130,000	360,000	2,327,765	1,994,038	1,513,047	2,157,215
38	77	77	130,000	360,000	2,295,557	1,938,809	1,492,112	2,133,590
39	78	78	130,000	360,000	2,261,280	1,910,166	1,469,832	2,132,799
40	79	79	130,000	360,000	2,224,801	1,905,788	1,446,121	2,156,774
			<b>1,950,000</b>	<b>5,769,012</b>				

\*After spendable cash flow.

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



# Comparison of Alternatives

Comparison Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	Spendable Cash Flow		Net Worth*		Wealth to Heirs	
			Strategy 1	Strategy 2	Strategy 1	Strategy 2	Strategy 1	Strategy 2
			Current Plan	Include Split Dollar Benefits	Current Plan	Include Split Dollar Benefits	Current Plan	Include Split Dollar Benefits
41	80	80	130,000	360,000	2,185,978	1,925,449	1,420,886	2,207,747
42	81	81	130,000	360,000	2,144,661	1,971,574	1,394,030	2,288,371
43	82	82	130,000	360,000	2,100,689	2,046,785	1,365,448	2,401,512
44	83	83	130,000	360,000	2,053,892	2,153,858	1,335,030	2,550,203
45	84	84	130,000	360,000	2,004,088	2,295,555	1,302,657	2,737,474
46	85	85	130,000	360,000	1,951,084	2,309,020	1,268,205	2,792,398
47	86	86	130,000	360,000	1,894,675	2,336,919	1,231,539	2,864,906
48	87	87	130,000	360,000	1,834,641	2,379,772	1,192,517	2,955,682
49	88	88	130,000	360,000	1,770,750	2,437,762	1,150,987	3,065,058
50	89	89	130,000	360,000	1,702,754	2,510,816	1,106,790	3,193,105
51	90	90	130,000	360,000	1,630,389	2,598,493	1,059,753	3,339,414
52	91	91	130,000	360,000	1,553,375	2,718,872	1,009,694	3,341,991
53	92	92	130,000	360,000	1,471,413	2,881,205	956,418	3,365,995
54	93	93	130,000	360,000	1,384,185	3,097,595	899,720	3,420,937
55	94	94	130,000	360,000	1,291,352	3,382,696	839,379	3,518,190
56	95	95	130,000	360,000	1,192,555	3,748,953	775,161	3,666,321
57	96	96	130,000	360,000	1,087,410	4,174,666	706,816	4,097,582
58	97	97	130,000	360,000	975,510	4,665,960	634,081	4,594,717
59	98	98	130,000	360,000	856,420	5,229,508	556,673	5,164,367
60	99	99	130,000	360,000	729,679	5,872,762	474,291	5,813,783

4,550,000
12,969,012

\*After spendable cash flow.

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# **Current Plan**

## Client Information Summary

For: Sam Hunt, Age 40  
Allison Hunt, Age 40

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

### Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	0
	Liquid Assets (Tax Exempt Interest)		0
	Equity Assets		250,000
	Tax Deferred Assets		0
	Retirement Plan Assets		125,000
			375,000
Total Liquid Assets			
<u>Illiquid Assets:</u>			0
Total Illiquid Assets			
<u>Other Assets:</u>	Total Other Assets Inside the Estate		0
			0
	Total Estate Assets		\$375,000
	Total Other Assets Outside the Estate		0

### Funding Options for Required Cash Flow

Retirement Plan Assets: Minimum Distribution, Unless More Is Needed  
Cash Flow Funding: Sequential Use of Liquid Assets --  
 Equity, Retirement Plan Assets

### Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	40.00%
	Retirement	40.00%
<u>Life Expectancy:</u>	Joint	50 Years
	Sam Hunt	Age 89
	Allison Hunt	Age 89
<u>Equities:</u>		Equity
	Growth Rate	6.00%
	Dividend Rate	1.50%
<u>Retirement Plan Assets Sam Hunt:</u>		
	Defined Contr. Yield Assumption	7.50%

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.

# Analysis of After Tax Cash Flow Requirements

For: Sam Hunt  
Allison Hunt

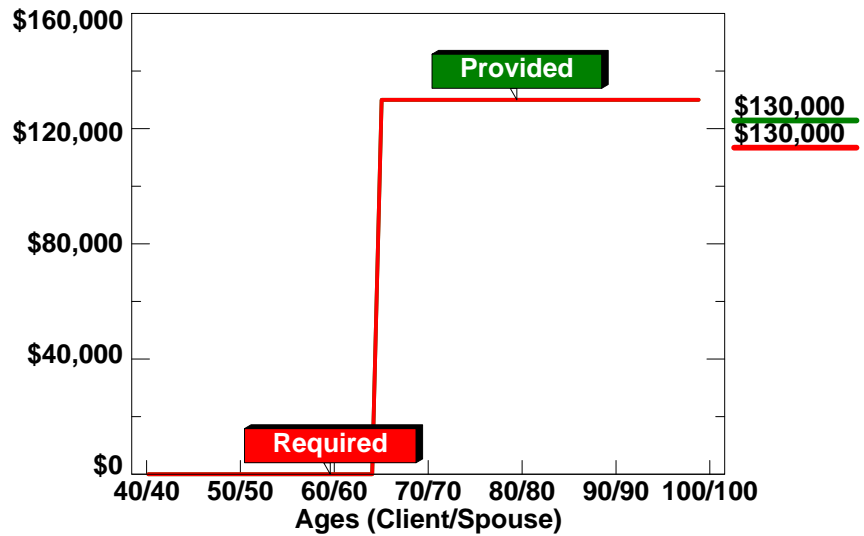
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Date: [Current date appears here]

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

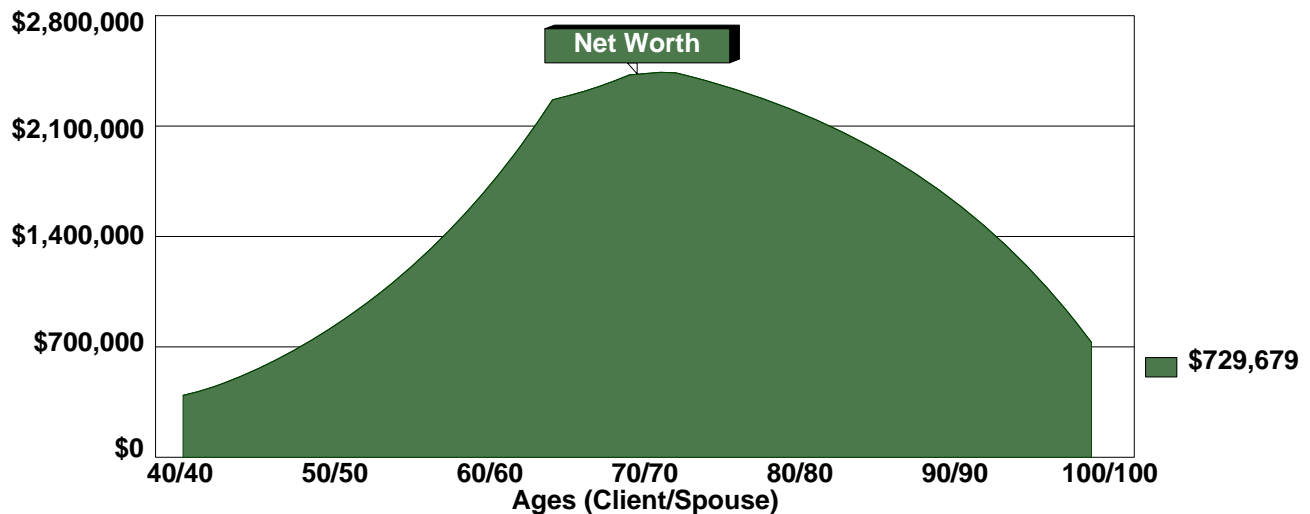
- 1st. Equities
- 2nd. Retirement Plan Assets\*

### 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)



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

# Cash Flow Analysis

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

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

For: Sam Hunt  
& Allison Hunt

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) After Tax Cash Flow from Retirement Plan Assets +	(4) After Tax Cash Flow from Equity Assets =	(5)	
1	40	40	0	0	0	0	0	
2	41	41	0	0	0	0	0	
3	42	42	0	0	0	0	0	
4	43	43	0	0	0	0	0	
5	44	44	0	0	0	0	0	
6	45	45	0	0	0	0	0	
7	46	46	0	0	0	0	0	
8	47	47	0	0	0	0	0	
9	48	48	0	0	0	0	0	
10	49	49	0	0	0	0	0	
11	50	50	0	0	0	0	0	
12	51	51	0	0	0	0	0	
13	52	52	0	0	0	0	0	
14	53	53	0	0	0	0	0	
15	54	54	0	0	0	0	0	
16	55	55	0	0	0	0	0	
17	56	56	0	0	0	0	0	
18	57	57	0	0	0	0	0	
19	58	58	0	0	0	0	0	
20	59	59	0	0	0	0	0	
21	60	60	0	0	0	0	0	
22	61	61	0	0	0	0	0	
23	62	62	0	0	0	0	0	
24	63	63	0	0	0	0	0	
25	64	64	0	0	0	0	0	
26	65	65	130,000	27,524	0	102,476	130,000	
27	66	66	130,000	27,524	0	102,476	130,000	
28	67	67	130,000	27,524	0	102,476	130,000	
29	68	68	130,000	27,524	0	102,476	130,000	
30	69	69	130,000	27,524	0	102,476	130,000	
31	70	70	130,000	27,524	50,168	52,308	130,000	
32	71	71	130,000	27,524	53,189	49,287	130,000	
33	72	72	130,000	27,524	68,820	33,656	130,000	
34	73	73	130,000	27,524	102,476	0	130,000	
35	74	74	130,000	27,524	102,476	0	130,000	
36	75	75	130,000	27,524	102,476	0	130,000	
37	76	76	130,000	27,524	102,476	0	130,000	
38	77	77	130,000	27,524	102,476	0	130,000	
39	78	78	130,000	27,524	102,476	0	130,000	
40	79	79	130,000	27,524	102,476	0	130,000	
			1,950,000	412,860	889,509	647,631	1,950,000	

\*IMPORTANT NOTE: For this plan to be financially sound, column (5) must equal column (1).

Column (2): see "Expected Cash Flow".

Column (3): see "Summary of Retirement Plan Assets".

Column (4): see "Details of Equity Assets" and "Details of Portfolio Turnover".

# Cash Flow Analysis

Cash Flow Analysis Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

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) After Tax Cash Flow from Retirement Plan Assets +	(4) After Tax Cash Flow from Equity Assets	(5) Total After Tax Cash Flow Provided*
41	80	80	130,000	27,524	102,476	0	130,000
42	81	81	130,000	27,524	102,476	0	130,000
43	82	82	130,000	27,524	102,476	0	130,000
44	83	83	130,000	27,524	102,476	0	130,000
45	84	84	130,000	27,524	102,476	0	130,000
46	85	85	130,000	27,524	102,476	0	130,000
47	86	86	130,000	27,524	102,476	0	130,000
48	87	87	130,000	27,524	102,476	0	130,000
49	88	88	130,000	27,524	102,476	0	130,000
50	89	89	130,000	27,524	102,476	0	130,000
51	90	90	130,000	27,524	102,476	0	130,000
52	91	91	130,000	27,524	102,476	0	130,000
53	92	92	130,000	27,524	102,476	0	130,000
54	93	93	130,000	27,524	102,476	0	130,000
55	94	94	130,000	27,524	102,476	0	130,000
56	95	95	130,000	27,524	102,476	0	130,000
57	96	96	130,000	27,524	102,476	0	130,000
58	97	97	130,000	27,524	102,476	0	130,000
59	98	98	130,000	27,524	102,476	0	130,000
60	99	99	130,000	27,524	102,476	0	130,000

4,550,000	963,340	2,939,029	647,631	4,550,000
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\*IMPORTANT NOTE: For this plan to be financially sound, column (5) must equal column (1).  
 Column (2): see "Expected Cash Flow".  
 Column (3): see "Summary of Retirement Plan Assets".  
 Column (4): 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: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	(1) After Tax Cash Flow for Living Expenses	(2) After Tax Spendable Cash Flow Required
1	40	40	0	0
2	41	41	0	0
3	42	42	0	0
4	43	43	0	0
5	44	44	0	0
6	45	45	0	0
7	46	46	0	0
8	47	47	0	0
9	48	48	0	0
10	49	49	0	0
11	50	50	0	0
12	51	51	0	0
13	52	52	0	0
14	53	53	0	0
15	54	54	0	0
16	55	55	0	0
17	56	56	0	0
18	57	57	0	0
19	58	58	0	0
20	59	59	0	0
21	60	60	0	0
22	61	61	0	0
23	62	62	0	0
24	63	63	0	0
25	64	64	0	0
26	65	65	130,000	130,000
27	66	66	130,000	130,000
28	67	67	130,000	130,000
29	68	68	130,000	130,000
30	69	69	130,000	130,000
31	70	70	130,000	130,000
32	71	71	130,000	130,000
33	72	72	130,000	130,000
34	73	73	130,000	130,000
35	74	74	130,000	130,000
36	75	75	130,000	130,000
37	76	76	130,000	130,000
38	77	77	130,000	130,000
39	78	78	130,000	130,000
40	79	79	130,000	130,000
			1,950,000	1,950,000

## Details of Spendable Cash Flow Required

Required Cash Flow Details Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	(1) After Tax Cash Flow for Living Expenses	(2) After Tax Spendable Cash Flow Required
41	80	80	130,000	130,000
42	81	81	130,000	130,000
43	82	82	130,000	130,000
44	83	83	130,000	130,000
45	84	84	130,000	130,000
46	85	85	130,000	130,000
47	86	86	130,000	130,000
48	87	87	130,000	130,000
49	88	88	130,000	130,000
50	89	89	130,000	130,000
51	90	90	130,000	130,000
52	91	91	130,000	130,000
53	92	92	130,000	130,000
54	93	93	130,000	130,000
55	94	94	130,000	130,000
56	95	95	130,000	130,000
57	96	96	130,000	130,000
58	97	97	130,000	130,000
59	98	98	130,000	130,000
60	99	99	130,000	130,000

4,550,000

4,550,000



# Expected Cash Flow

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

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

For: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	(1) After Tax Cash Flow from Social Security*	(2) Total Expected After Tax Cash Flow
1	40	40	0	0
2	41	41	0	0
3	42	42	0	0
4	43	43	0	0
5	44	44	0	0
6	45	45	0	0
7	46	46	0	0
8	47	47	0	0
9	48	48	0	0
10	49	49	0	0
11	50	50	0	0
12	51	51	0	0
13	52	52	0	0
14	53	53	0	0
15	54	54	0	0
16	55	55	0	0
17	56	56	0	0
18	57	57	0	0
19	58	58	0	0
20	59	59	0	0
21	60	60	0	0
22	61	61	0	0
23	62	62	0	0
24	63	63	0	0
25	64	64	0	0
26	65	65	27,524	27,524
27	66	66	27,524	27,524
28	67	67	27,524	27,524
29	68	68	27,524	27,524
30	69	69	27,524	27,524
31	70	70	27,524	27,524
32	71	71	27,524	27,524
33	72	72	27,524	27,524
34	73	73	27,524	27,524
35	74	74	27,524	27,524
36	75	75	27,524	27,524
37	76	76	27,524	27,524
38	77	77	27,524	27,524
39	78	78	27,524	27,524
40	79	79	27,524	27,524
			412,860	412,860

\*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/>.

# Expected Cash Flow

Expected Cash Flow Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	(1) After Tax Cash Flow from Social Security*	(2) Total Expected After Tax Cash Flow
41	80	80	27,524	27,524
42	81	81	27,524	27,524
43	82	82	27,524	27,524
44	83	83	27,524	27,524
45	84	84	27,524	27,524
46	85	85	27,524	27,524
47	86	86	27,524	27,524
48	87	87	27,524	27,524
49	88	88	27,524	27,524
50	89	89	27,524	27,524
51	90	90	27,524	27,524
52	91	91	27,524	27,524
53	92	92	27,524	27,524
54	93	93	27,524	27,524
55	94	94	27,524	27,524
56	95	95	27,524	27,524
57	96	96	27,524	27,524
58	97	97	27,524	27,524
59	98	98	27,524	27,524
60	99	99	27,524	27,524

963,340

963,340

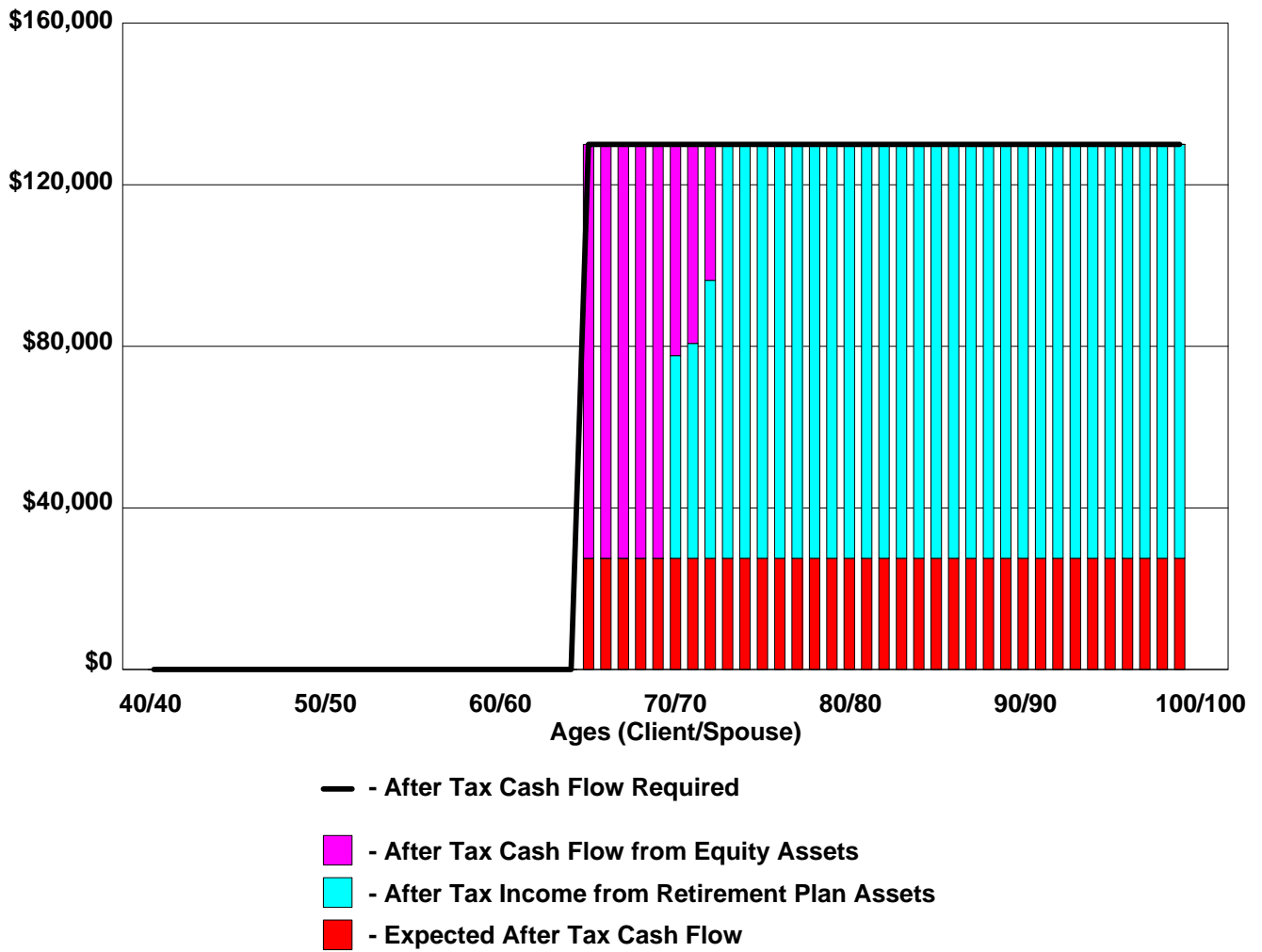
\*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

# Sources of Cash Flow

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

For: Sam Hunt  
& Allison Hunt

## 60 Year Graphic Analysis



## Details of Defined Contribution Plan Assets for Sam Hunt

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

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

For: Sam Hunt  
& Allison Hunt

Retirement Plan Assets Initial Value 125,000		Retirement Plan Assets Cost Basis 0		Retirement Plan Assets Yield 7.50%		Pre-Retirement Income Tax Rate 40.00%		Retirement Income Tax Rate 40.00%	
		(1)	(2)	(3)	(4)	(5)	(6)		
Year	Client Age	Beginning of Year Plan Assets	Assumed Deposits	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets		
1	40	125,000	17,500	0	0	151,656	0		
2	41	151,656	17,500	0	0	180,024	0		
3	42	180,024	17,500	0	0	210,215	0		
4	43	210,215	17,500	0	0	242,346	0		
5	44	242,346	17,500	0	0	276,541	0		
6	45	276,541	17,500	0	0	312,933	0		
7	46	312,933	17,500	0	0	351,663	0		
8	47	351,663	17,500	0	0	392,882	0		
9	48	392,882	17,500	0	0	436,749	0		
10	49	436,749	17,500	0	0	483,435	0		
11	50	483,435	17,500	0	0	533,120	0		
12	51	533,120	17,500	0	0	585,997	0		
13	52	585,997	17,500	0	0	642,272	0		
14	53	642,272	17,500	0	0	702,162	0		
15	54	702,162	17,500	0	0	765,900	0		
16	55	765,900	17,500	0	0	833,733	0		
17	56	833,733	17,500	0	0	905,925	0		
18	57	905,925	17,500	0	0	982,755	0		
19	58	982,755	17,500	0	0	1,064,521	0		
20	59	1,064,521	17,500	0	0	1,151,541	0		
21	60	1,151,541	17,500	0	0	1,244,152	0		
22	61	1,244,152	17,500	0	0	1,342,713	0		
23	62	1,342,713	17,500	0	0	1,447,607	0		
24	63	1,447,607	17,500	0	0	1,559,240	0		
25	64	1,559,240	17,500	0	0	1,678,046	0		
26	65	1,678,046	0	0	0	1,785,860	0		
27	66	1,785,860	0	0	0	1,900,602	0		
28	67	1,900,602	0	0	0	2,022,716	0		
29	68	2,022,716	0	0	0	2,152,676	0		
30	69	2,152,676	0	0	0	2,290,985	0		
31	70	2,290,985	0	83,613	83,613	2,349,196	50,168		
32	71	2,349,196	0	88,649	88,649	2,405,787	53,189		
33	72	2,405,787	0	93,976	114,700	2,438,289	68,820		
34	73	2,438,289	0	98,716	170,793	2,413,183	102,476		
35	74	2,413,183	0	101,394	170,793	2,386,464	102,476		
36	75	2,386,464	0	104,212	170,793	2,358,028	102,476		
37	76	2,358,028	0	107,183	170,793	2,327,765	102,476		
38	77	2,327,765	0	109,800	170,793	2,295,557	102,476		
39	78	2,295,557	0	113,082	170,793	2,261,280	102,476		
40	79	2,261,280	0	115,963	170,793	2,224,801	102,476		
			437,500	1,016,588	1,482,513		889,509		

Columns (1) and (2) include only deductible contributions.

Column (3) 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) includes distributions not subject to income tax.

Column (5) has been reduced by an assumed management fee of 1.00%.

## Details of Defined Contribution Plan Assets for Sam Hunt

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

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

For: Sam Hunt  
& Allison Hunt

Retirement Plan Assets Initial Value 125,000		Retirement Plan Assets Cost Basis 0		Retirement Plan Assets Yield 7.50%		Pre-Retirement Income Tax Rate 40.00%		Retirement Income Tax Rate 40.00%	
		(1)	(2)	(3)	(4)	(5)	(6)		
Year	Client Age	Beginning of Year Plan Assets	Assumed Deposits	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets		
41	80	2,224,801	0	118,973	170,793	2,185,978	102,476		
42	81	2,185,978	0	122,122	170,793	2,144,661	102,476		
43	82	2,144,661	0	125,419	170,793	2,100,689	102,476		
44	83	2,100,689	0	128,877	170,793	2,053,892	102,476		
45	84	2,053,892	0	132,509	170,793	2,004,088	102,476		
46	85	2,004,088	0	135,411	170,793	1,951,084	102,476		
47	86	1,951,084	0	138,375	170,793	1,894,675	102,476		
48	87	1,894,675	0	141,394	170,793	1,834,641	102,476		
49	88	1,834,641	0	144,460	170,793	1,770,750	102,476		
50	89	1,770,750	0	147,563	170,793	1,702,754	102,476		
51	90	1,702,754	0	149,364	170,793	1,630,389	102,476		
52	91	1,630,389	0	150,962	170,793	1,553,375	102,476		
53	92	1,553,375	0	152,292	170,793	1,471,413	102,476		
54	93	1,471,413	0	153,272	170,793	1,384,185	102,476		
55	94	1,384,185	0	152,108	170,793	1,291,352	102,476		
56	95	1,291,352	0	150,157	170,793	1,192,555	102,476		
57	96	1,192,555	0	147,229	170,793	1,087,410	102,476		
58	97	1,087,410	0	143,080	170,793	975,510	102,476		
59	98	975,510	0	137,396	170,793	856,420	102,476		
60	99	856,420	0	127,824	170,793	729,679	102,476		
				437,500	3,815,375	4,898,373	2,939,029		

Columns (1) and (2) include only deductible contributions.

Column (3) 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) includes distributions not subject to income tax.

Column (5) has been reduced by an assumed management fee of 1.00%.

# Details of Equity Assets

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

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

For: Sam Hunt  
& Allison Hunt

Year	Initial Cost Basis		Growth	Dividend	Dividend Tax Rate	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate	Composite Capital Gains Tax Rate*	Turnover Assumption		
	0	6.00%	1.50%	25.00%	40.00%	40.00%	31.00%	30.00%			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)		
Client Age	Spouse Age	Beginning of Year Value of Asset	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	40	40	250,000	0	15,000	2,813	267,813	240,736	0	0	0
2	41	41	240,736	0	14,444	2,708	257,888	237,124	0	0	0
3	42	42	237,124	0	14,227	2,668	254,019	237,660	0	0	0
4	43	43	237,660	0	14,260	2,674	254,594	241,283	0	0	0
5	44	44	241,283	0	14,477	2,714	258,474	247,245	0	0	0
6	45	45	247,245	0	14,835	2,782	264,862	255,026	0	0	0
7	46	46	255,026	0	15,302	2,869	273,197	264,263	0	0	0
8	47	47	264,263	0	15,856	2,973	283,092	274,706	0	0	0
9	48	48	274,706	0	16,482	3,090	294,278	286,184	0	0	0
10	49	49	286,184	0	17,171	3,220	306,575	298,588	0	0	0
11	50	50	298,588	0	17,915	3,359	319,862	311,847	0	0	0
12	51	51	311,847	0	18,711	3,508	334,066	325,921	0	0	0
13	52	52	325,921	0	19,555	3,667	349,143	340,792	0	0	0
14	53	53	340,792	0	20,448	3,834	365,074	356,455	0	0	0
15	54	54	356,455	0	21,387	4,010	381,852	372,919	0	0	0
16	55	55	372,919	0	22,375	4,195	399,489	390,200	0	0	0
17	56	56	390,200	0	23,412	4,390	418,002	408,324	0	0	0
18	57	57	408,324	0	24,499	4,594	437,417	427,319	0	0	0
19	58	58	427,319	0	25,639	4,807	457,765	447,217	0	0	0
20	59	59	447,217	0	26,833	5,031	479,081	468,056	0	0	0
21	60	60	468,056	0	28,083	5,266	501,405	489,877	0	0	0
22	61	61	489,877	0	29,393	5,511	524,781	512,723	0	0	0
23	62	62	512,723	0	30,763	5,768	549,254	536,638	0	0	0
24	63	63	536,638	0	32,198	6,037	574,873	561,673	0	0	0
25	64	64	561,673	0	33,700	6,319	601,692	587,878	0	0	0
26	65	65	587,878	99,792	29,285	0	517,371	505,424	5,491	96,985	102,476
27	66	66	505,424	100,792	24,278	0	428,910	418,966	4,552	97,924	102,476
28	67	67	418,966	101,829	19,028	0	336,165	328,350	3,567	98,909	102,476
29	68	68	328,350	102,907	13,527	0	238,970	233,404	2,536	99,940	102,476
30	69	69	233,404	104,032	7,762	0	137,134	133,936	1,455	101,021	102,476
31	70	70	133,936	52,933	4,860	0	85,863	83,859	911	51,397	52,308
32	71	71	83,859	50,374	2,009	0	35,494	34,665	377	48,910	49,287
33	72	72	34,665	34,665	0	0	0	0	0	33,656	33,656
34	73	73	0	0	0	0	0	0	0	0	0
35	74	74	0	0	0	0	0	0	0	0	0
36	75	75	0	0	0	0	0	0	0	0	0
37	76	76	0	0	0	0	0	0	0	0	0
38	77	77	0	0	0	0	0	0	0	0	0
39	78	78	0	0	0	0	0	0	0	0	0
40	79	79	0	0	0	0	0	0	0	0	0
					647,324		98,807		18,889	628,742	647,631

\*The composite capital gains tax rate includes 40.00% short-term gains subject to ordinary income tax and 60.00% long-term gains subject to capital gains tax of 25.00%.

\*\*Column (6) has been reduced by a 1.00% management fee. (To review turnover calculations, see the Details of Portfolio Turnover report.)

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

# Details of Equity Assets

Equity Assets Detail Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

Year	Initial Cost Basis		Growth	Dividend	Dividend Tax Rate	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate	Composite Capital Gains Tax Rate*	Turnover Assumption		
	0	6.00%	1.50%	25.00%	40.00%	40.00%	31.00%	30.00%			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)		
	Client Age	Spouse Age	Beginning of Year Value of Asset	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
41	80	80	0	0	0	0	0	0	0	0	0
42	81	81	0	0	0	0	0	0	0	0	0
43	82	82	0	0	0	0	0	0	0	0	0
44	83	83	0	0	0	0	0	0	0	0	0
45	84	84	0	0	0	0	0	0	0	0	0
46	85	85	0	0	0	0	0	0	0	0	0
47	86	86	0	0	0	0	0	0	0	0	0
48	87	87	0	0	0	0	0	0	0	0	0
49	88	88	0	0	0	0	0	0	0	0	0
50	89	89	0	0	0	0	0	0	0	0	0
51	90	90	0	0	0	0	0	0	0	0	0
52	91	91	0	0	0	0	0	0	0	0	0
53	92	92	0	0	0	0	0	0	0	0	0
54	93	93	0	0	0	0	0	0	0	0	0
55	94	94	0	0	0	0	0	0	0	0	0
56	95	95	0	0	0	0	0	0	0	0	0
57	96	96	0	0	0	0	0	0	0	0	0
58	97	97	0	0	0	0	0	0	0	0	0
59	98	98	0	0	0	0	0	0	0	0	0
60	99	99	0	0	0	0	0	0	0	0	0
			647,324		98,807		18,889		628,742		647,631

\*The composite capital gains tax rate includes 40.00% short-term gains subject to ordinary income tax and 60.00% long-term gains subject to capital gains tax of 25.00%.

\*\*Column (6) has been reduced by a 1.00% management fee. (To review turnover calculations, see the Details of Portfolio Turnover report.)

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: Sam Hunt  
& Allison Hunt

Initial Value of Equity Account 250,000	Growth 6.00%	Dividend 1.50%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Composite Capital Gains Tax Rate*	Turnover Assumption 30.00%			Turnover Assumption 30.00%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Yr	Beginning of Year Cost Basis	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	Net Year End Value of Asset After Turnover**
1	0	0	15,000	2,813	267,813	2,813	80,344	844	55,699	240,736
2	57,668	0	14,444	2,708	257,888	60,376	77,366	18,113	58,998	237,124
3	101,261	0	14,227	2,668	254,019	103,929	76,206	31,179	62,247	237,660
4	134,998	0	14,260	2,674	254,594	137,672	76,378	41,301	65,504	241,283
5	161,875	0	14,477	2,714	258,474	164,588	77,542	49,377	68,811	247,245
6	184,023	0	14,835	2,782	264,862	186,805	79,459	56,041	72,199	255,026
7	202,963	0	15,302	2,869	273,197	205,832	81,959	61,750	75,694	264,263
8	219,776	0	15,856	2,973	283,092	222,749	84,928	66,825	79,316	274,706
9	235,240	0	16,482	3,090	294,278	238,330	88,283	71,499	83,080	286,184
10	249,911	0	17,171	3,220	306,575	253,132	91,973	75,939	87,002	298,588
11	264,194	0	17,915	3,359	319,862	267,553	95,959	80,266	91,094	311,847
12	278,381	0	18,711	3,508	334,066	281,890	100,220	84,567	95,367	325,921
13	292,690	0	19,555	3,667	349,143	296,357	104,743	88,907	99,834	340,792
14	307,284	0	20,448	3,834	365,074	311,118	109,522	93,335	104,504	356,455
15	322,287	0	21,387	4,010	381,852	326,296	114,556	97,889	109,389	372,919
16	337,796	0	22,375	4,195	399,489	341,992	119,847	102,597	114,499	390,200
17	353,893	0	23,412	4,390	418,002	358,283	125,401	107,485	119,847	408,324
18	370,645	0	24,499	4,594	437,417	375,239	131,225	112,572	125,443	427,319
19	388,110	0	25,639	4,807	457,765	392,917	137,330	117,875	131,299	447,217
20	406,341	0	26,833	5,031	479,081	411,372	143,724	123,411	137,427	468,056
21	425,387	0	28,083	5,266	501,405	430,653	150,422	129,196	143,842	489,877
22	445,299	0	29,393	5,511	524,781	450,810	157,434	135,243	150,555	512,723
23	466,122	0	30,763	5,768	549,254	471,890	164,776	141,567	157,581	536,638
24	487,904	0	32,198	6,037	574,873	493,942	172,462	148,182	164,935	561,673
25	510,694	0	33,700	6,319	601,692	517,014	180,508	155,104	172,632	587,878
26	534,542	99,792	29,285	0	517,371	443,803	155,211	133,141	148,370	505,424
27	459,032	100,792	24,278	0	428,910	367,492	128,673	110,247	122,961	418,966
28	380,205	101,829	19,028	0	336,165	287,797	100,850	86,339	96,351	328,350
29	297,809	102,907	13,527	0	238,970	204,474	71,691	61,342	68,483	233,404
30	211,615	104,032	7,762	0	137,134	117,295	41,140	35,188	39,295	133,936
31	121,401	52,933	4,860	0	85,863	73,422	25,759	22,027	24,602	83,859
32	75,997	50,374	2,009	0	35,494	30,346	10,648	9,104	10,169	34,665
33	31,412	34,665	0	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0	0	0	0
		647,324		98,807						

\*The composite capital gains tax rate includes 40.00% short-term gains subject to ordinary income tax and 60.00% long-term gains subject to capital gains tax of 25.00%.

\*\*Column (10) 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: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

Initial Value of Equity Account 250,000  (1)	Growth 6.00%  (2)	Dividend 1.50%  (3)	Dividend Tax Rate 25.00%  (4)	Pre-Retirement Income Tax Rate 40.00%  (5)	Retirement Income Tax Rate 40.00%  (6)	Composite Capital Gains Tax Rate* 31.00%  (8)	Turnover Assumption 30.00%  (10)			
Yr	Beginning of Year Cost Basis	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	Net Year End Value of Asset After Turnover**
41	0	0	0	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0
51	0	0	0	0	0	0	0	0	0	0
52	0	0	0	0	0	0	0	0	0	0
53	0	0	0	0	0	0	0	0	0	0
54	0	0	0	0	0	0	0	0	0	0
55	0	0	0	0	0	0	0	0	0	0
56	0	0	0	0	0	0	0	0	0	0
57	0	0	0	0	0	0	0	0	0	0
58	0	0	0	0	0	0	0	0	0	0
59	0	0	0	0	0	0	0	0	0	0
60	0	0	0	0	0	0	0	0	0	0

647,324

98,807

\*The composite capital gains tax rate includes 40.00% short-term gains subject to ordinary income tax and 60.00% long-term gains subject to capital gains tax of 25.00%.

\*\*Column (10) 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 Liquid Assets

Liquid Assets Summary Page: 1  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	(1) Year End Value of Retirement Plan Assets +	(2) Year End Value of Equity Assets =	(3) Total Liquid Assets
1	40	40	151,656	240,736	392,392
2	41	41	180,024	237,124	417,148
3	42	42	210,215	237,660	447,875
4	43	43	242,346	241,283	483,629
5	44	44	276,541	247,245	523,786
6	45	45	312,933	255,026	567,959
7	46	46	351,663	264,263	615,926
8	47	47	392,882	274,706	667,588
9	48	48	436,749	286,184	722,933
10	49	49	483,435	298,588	782,023
11	50	50	533,120	311,847	844,967
12	51	51	585,997	325,921	911,918
13	52	52	642,272	340,792	983,064
14	53	53	702,162	356,455	1,058,617
15	54	54	765,900	372,919	1,138,819
16	55	55	833,733	390,200	1,223,933
17	56	56	905,925	408,324	1,314,249
18	57	57	982,755	427,319	1,410,074
19	58	58	1,064,521	447,217	1,511,738
20	59	59	1,151,541	468,056	1,619,597
21	60	60	1,244,152	489,877	1,734,029
22	61	61	1,342,713	512,723	1,855,436
23	62	62	1,447,607	536,638	1,984,245
24	63	63	1,559,240	561,673	2,120,913
25	64	64	1,678,046	587,878	2,265,924
26	65	65	1,785,860	505,424	2,291,284
27	66	66	1,900,602	418,966	2,319,568
28	67	67	2,022,716	328,350	2,351,066
29	68	68	2,152,676	233,404	2,386,080
30	69	69	2,290,985	133,936	2,424,921
31	70	70	2,349,196	83,859	2,433,055
32	71	71	2,405,787	34,665	2,440,452
33	72	72	2,438,289	0	2,438,289
34	73	73	2,413,183	0	2,413,183
35	74	74	2,386,464	0	2,386,464
36	75	75	2,358,028	0	2,358,028
37	76	76	2,327,765	0	2,327,765
38	77	77	2,295,557	0	2,295,557
39	78	78	2,261,280	0	2,261,280
40	79	79	2,224,801	0	2,224,801

## Summary of Liquid Assets

Liquid Assets Summary Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	(1) Year End Value of Retirement Plan Assets +	(2) Year End Value of Equity Assets =	(3) Total Liquid Assets
41	80	80	2,185,978	0	2,185,978
42	81	81	2,144,661	0	2,144,661
43	82	82	2,100,689	0	2,100,689
44	83	83	2,053,892	0	2,053,892
45	84	84	2,004,088	0	2,004,088
46	85	85	1,951,084	0	1,951,084
47	86	86	1,894,675	0	1,894,675
48	87	87	1,834,641	0	1,834,641
49	88	88	1,770,750	0	1,770,750
50	89	89	1,702,754	0	1,702,754
51	90	90	1,630,389	0	1,630,389
52	91	91	1,553,375	0	1,553,375
53	92	92	1,471,413	0	1,471,413
54	93	93	1,384,185	0	1,384,185
55	94	94	1,291,352	0	1,291,352
56	95	95	1,192,555	0	1,192,555
57	96	96	1,087,410	0	1,087,410
58	97	97	975,510	0	975,510
59	98	98	856,420	0	856,420
60	99	99	729,679	0	729,679

## 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: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	(1) Year End Value of Retirement Plan Assets +	(2) Year End Value of Equity Assets	(3) Year End Hypothetical Net Worth
1	40	40	151,656	240,736	392,392
2	41	41	180,024	237,124	417,148
3	42	42	210,215	237,660	447,875
4	43	43	242,346	241,283	483,629
5	44	44	276,541	247,245	523,786
6	45	45	312,933	255,026	567,959
7	46	46	351,663	264,263	615,926
8	47	47	392,882	274,706	667,588
9	48	48	436,749	286,184	722,933
10	49	49	483,435	298,588	782,023
11	50	50	533,120	311,847	844,967
12	51	51	585,997	325,921	911,918
13	52	52	642,272	340,792	983,064
14	53	53	702,162	356,455	1,058,617
15	54	54	765,900	372,919	1,138,819
16	55	55	833,733	390,200	1,223,933
17	56	56	905,925	408,324	1,314,249
18	57	57	982,755	427,319	1,410,074
19	58	58	1,064,521	447,217	1,511,738
20	59	59	1,151,541	468,056	1,619,597
21	60	60	1,244,152	489,877	1,734,029
22	61	61	1,342,713	512,723	1,855,436
23	62	62	1,447,607	536,638	1,984,245
24	63	63	1,559,240	561,673	2,120,913
25	64	64	1,678,046	587,878	2,265,924
26	65	65	1,785,860	505,424	2,291,284
27	66	66	1,900,602	418,966	2,319,568
28	67	67	2,022,716	328,350	2,351,066
29	68	68	2,152,676	233,404	2,386,080
30	69	69	2,290,985	133,936	2,424,921
31	70	70	2,349,196	83,859	2,433,055
32	71	71	2,405,787	34,665	2,440,452
33	72	72	2,438,289	0	2,438,289
34	73	73	2,413,183	0	2,413,183
35	74	74	2,386,464	0	2,386,464
36	75	75	2,358,028	0	2,358,028
37	76	76	2,327,765	0	2,327,765
38	77	77	2,295,557	0	2,295,557
39	78	78	2,261,280	0	2,261,280
40	79	79	2,224,801	0	2,224,801

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

Hypothetical Net Worth Illustration Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

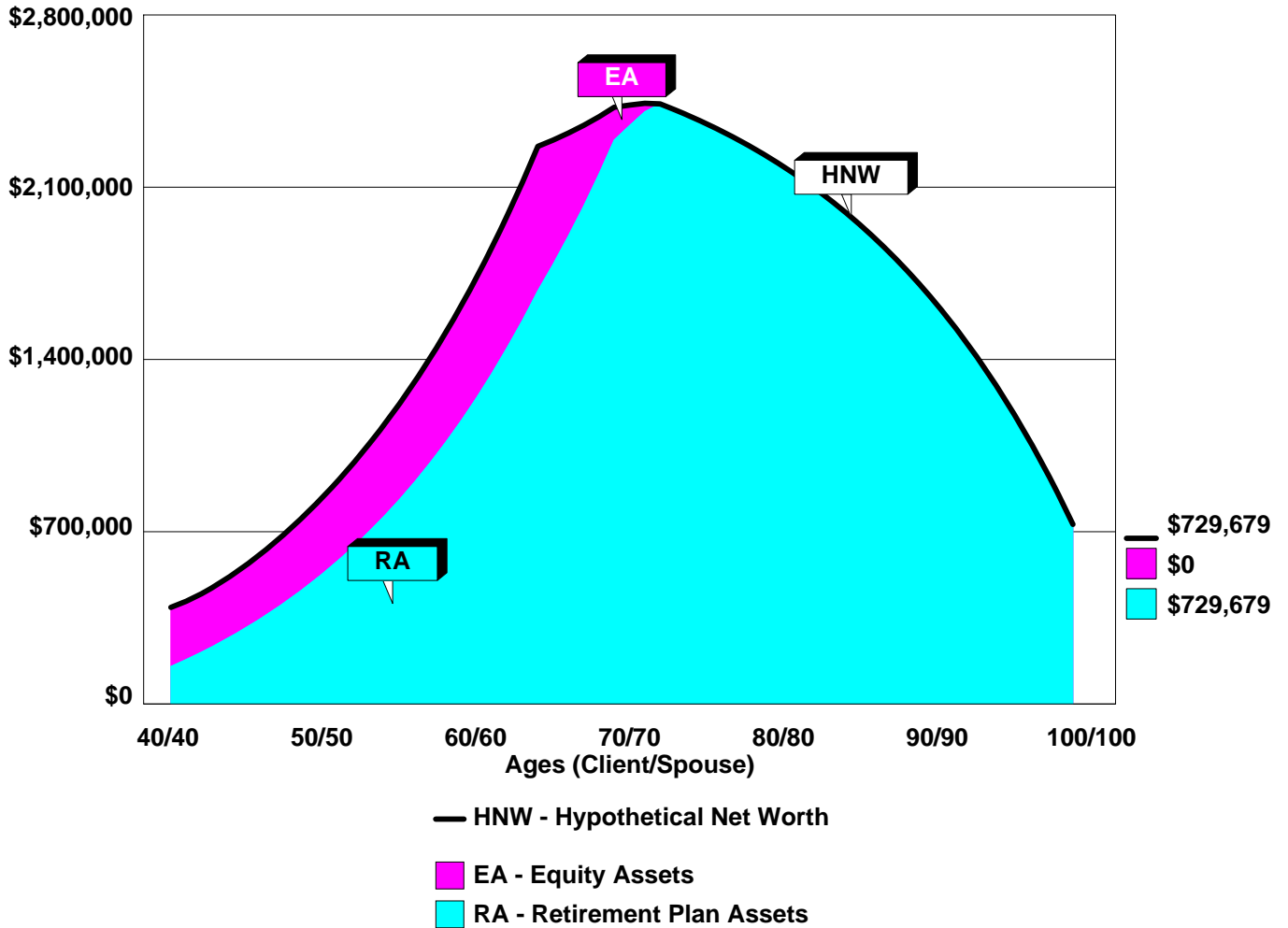
Year	Client Age	Spouse Age	(1) Year End Value of Retirement Plan Assets +	(2) Year End Value of Equity Assets	(3) Year End Hypothetical Net Worth
41	80	80	2,185,978	0	2,185,978
42	81	81	2,144,661	0	2,144,661
43	82	82	2,100,689	0	2,100,689
44	83	83	2,053,892	0	2,053,892
45	84	84	2,004,088	0	2,004,088
46	85	85	1,951,084	0	1,951,084
47	86	86	1,894,675	0	1,894,675
48	87	87	1,834,641	0	1,834,641
49	88	88	1,770,750	0	1,770,750
50	89	89	1,702,754	0	1,702,754
51	90	90	1,630,389	0	1,630,389
52	91	91	1,553,375	0	1,553,375
53	92	92	1,471,413	0	1,471,413
54	93	93	1,384,185	0	1,384,185
55	94	94	1,291,352	0	1,291,352
56	95	95	1,192,555	0	1,192,555
57	96	96	1,087,410	0	1,087,410
58	97	97	975,510	0	975,510
59	98	98	856,420	0	856,420
60	99	99	729,679	0	729,679

# Hypothetical Net Worth (After Providing Required Cash Flow)

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

For: Sam Hunt  
& Allison Hunt

## 60 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: Sam Hunt  
& Allison Hunt

			(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	40	40	392,392	53,080	339,312	0	339,312
2	41	41	417,148	63,008	354,140	0	354,140
3	42	42	447,875	73,575	374,300	0	374,300
4	43	43	483,629	84,821	398,808	0	398,808
5	44	44	523,786	96,789	426,997	0	426,997
6	45	45	567,959	109,527	458,432	0	458,432
7	46	46	615,926	123,082	492,844	0	492,844
8	47	47	667,588	137,509	530,079	0	530,079
9	48	48	722,933	152,862	570,071	0	570,071
10	49	49	782,023	169,202	612,821	0	612,821
11	50	50	844,967	186,592	658,375	0	658,375
12	51	51	911,918	205,099	706,819	0	706,819
13	52	52	983,064	224,795	758,269	0	758,269
14	53	53	1,058,617	245,757	812,860	0	812,860
15	54	54	1,138,819	268,065	870,754	0	870,754
16	55	55	1,223,933	291,807	932,126	0	932,126
17	56	56	1,314,249	317,074	997,175	0	997,175
18	57	57	1,410,074	343,964	1,066,110	0	1,066,110
19	58	58	1,511,738	372,582	1,139,156	0	1,139,156
20	59	59	1,619,597	403,039	1,216,558	0	1,216,558
21	60	60	1,734,029	435,453	1,298,576	0	1,298,576
22	61	61	1,855,436	469,950	1,385,486	0	1,385,486
23	62	62	1,984,245	506,662	1,477,583	0	1,477,583
24	63	63	2,120,913	545,734	1,575,179	0	1,575,179
25	64	64	2,265,924	587,316	1,678,608	0	1,678,608
26	65	65	2,291,284	625,051	1,666,233	0	1,666,233
27	66	66	2,319,568	665,211	1,654,357	0	1,654,357
28	67	67	2,351,066	707,951	1,643,115	0	1,643,115
29	68	68	2,386,080	753,437	1,632,643	0	1,632,643
30	69	69	2,424,921	801,845	1,623,076	0	1,623,076
31	70	70	2,433,055	822,219	1,610,836	0	1,610,836
32	71	71	2,440,452	842,025	1,598,427	0	1,598,427
33	72	72	2,438,289	853,401	1,584,888	0	1,584,888
34	73	73	2,413,183	844,614	1,568,569	0	1,568,569
35	74	74	2,386,464	835,262	1,551,202	0	1,551,202
36	75	75	2,358,028	825,310	1,532,718	0	1,532,718
37	76	76	2,327,765	814,718	1,513,047	0	1,513,047
38	77	77	2,295,557	803,445	1,492,112	0	1,492,112
39	78	78	2,261,280	791,448	1,469,832	0	1,469,832
40	79	79	2,224,801	778,680	1,446,121	0	1,446,121

### 40 Year Summary

Total Estate Assets	\$ 2,224,801
Wealth Transferred to Heirs	\$ 1,446,121

\*Net of cash flow provided

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

Wealth Transfer Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

			(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
41	80	80	2,185,978	765,092	1,420,886	0	1,420,886
42	81	81	2,144,661	750,631	1,394,030	0	1,394,030
43	82	82	2,100,689	735,241	1,365,448	0	1,365,448
44	83	83	2,053,892	718,862	1,335,030	0	1,335,030
45	84	84	2,004,088	701,431	1,302,657	0	1,302,657
46	85	85	1,951,084	682,879	1,268,205	0	1,268,205
47	86	86	1,894,675	663,136	1,231,539	0	1,231,539
48	87	87	1,834,641	642,124	1,192,517	0	1,192,517
49	88	88	1,770,750	619,763	1,150,987	0	1,150,987
50	89	89	1,702,754	595,964	1,106,790	0	1,106,790
51	90	90	1,630,389	570,636	1,059,753	0	1,059,753
52	91	91	1,553,375	543,681	1,009,694	0	1,009,694
53	92	92	1,471,413	514,995	956,418	0	956,418
54	93	93	1,384,185	484,465	899,720	0	899,720
55	94	94	1,291,352	451,973	839,379	0	839,379
56	95	95	1,192,555	417,394	775,161	0	775,161
57	96	96	1,087,410	380,594	706,816	0	706,816
58	97	97	975,510	341,429	634,081	0	634,081
59	98	98	856,420	299,747	556,673	0	556,673
60	99	99	729,679	255,388	474,291	0	474,291

### Summary at Life Expectancy (Year 50)

Total Estate Assets	\$ 1,702,754
Wealth Transferred to Heirs	\$ 1,106,790

\*Net of cash flow provided



# Transfer Tax Details

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

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

For: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	(1) Liquid Assets	(2) + Illiquid Assets	(3) = Total Estate Assets	(4) Taxable Estate	(5) Remaining Available Unified Credit Equivalent*	(6) Estate Tax	(7) + Income Tax on Retirement Plan Assets	(8) = Total Transfer Taxes
1	40	40	392,392	0	392,392	392,392	10,680,000	0	53,080	53,080
2	41	41	417,148	0	417,148	417,148	11,000,000	0	63,008	63,008
3	42	42	447,875	0	447,875	447,875	11,340,000	0	73,575	73,575
4	43	43	483,629	0	483,629	483,629	11,680,000	0	84,821	84,821
5	44	44	523,786	0	523,786	523,786	12,020,000	0	96,789	96,789
6	45	45	567,959	0	567,959	567,959	12,380,000	0	109,527	109,527
7	46	46	615,926	0	615,926	615,926	12,760,000	0	123,082	123,082
8	47	47	667,588	0	667,588	667,588	13,140,000	0	137,509	137,509
9	48	48	722,933	0	722,933	722,933	13,540,000	0	152,862	152,862
10	49	49	782,023	0	782,023	782,023	13,940,000	0	169,202	169,202
11	50	50	844,967	0	844,967	844,967	14,360,000	0	186,592	186,592
12	51	51	911,918	0	911,918	911,918	14,780,000	0	205,099	205,099
13	52	52	983,064	0	983,064	983,064	15,240,000	0	224,795	224,795
14	53	53	1,058,617	0	1,058,617	1,058,617	15,680,000	0	245,757	245,757
15	54	54	1,138,819	0	1,138,819	1,138,819	16,160,000	0	268,065	268,065
16	55	55	1,223,933	0	1,223,933	1,223,933	16,640,000	0	291,807	291,807
17	56	56	1,314,249	0	1,314,249	1,314,249	17,140,000	0	317,074	317,074
18	57	57	1,410,074	0	1,410,074	1,410,074	17,660,000	0	343,964	343,964
19	58	58	1,511,738	0	1,511,738	1,511,738	18,180,000	0	372,582	372,582
20	59	59	1,619,597	0	1,619,597	1,619,597	18,740,000	0	403,039	403,039
21	60	60	1,734,029	0	1,734,029	1,734,029	19,300,000	0	435,453	435,453
22	61	61	1,855,436	0	1,855,436	1,855,436	19,880,000	0	469,950	469,950
23	62	62	1,984,245	0	1,984,245	1,984,245	20,480,000	0	506,662	506,662
24	63	63	2,120,913	0	2,120,913	2,120,913	21,080,000	0	545,734	545,734
25	64	64	2,265,924	0	2,265,924	2,265,924	21,720,000	0	587,316	587,316
26	65	65	2,291,284	0	2,291,284	2,291,284	22,380,000	0	625,051	625,051
27	66	66	2,319,568	0	2,319,568	2,319,568	23,040,000	0	665,211	665,211
28	67	67	2,351,066	0	2,351,066	2,351,066	23,740,000	0	707,951	707,951
29	68	68	2,386,080	0	2,386,080	2,386,080	24,440,000	0	753,437	753,437
30	69	69	2,424,921	0	2,424,921	2,424,921	25,180,000	0	801,845	801,845
31	70	70	2,433,055	0	2,433,055	2,433,055	25,940,000	0	822,219	822,219
32	71	71	2,440,452	0	2,440,452	2,440,452	26,720,000	0	842,025	842,025
33	72	72	2,438,289	0	2,438,289	2,438,289	27,520,000	0	853,401	853,401
34	73	73	2,413,183	0	2,413,183	2,413,183	28,340,000	0	844,614	844,614
35	74	74	2,386,464	0	2,386,464	2,386,464	29,180,000	0	835,262	835,262
36	75	75	2,358,028	0	2,358,028	2,358,028	30,060,000	0	825,310	825,310
37	76	76	2,327,765	0	2,327,765	2,327,765	30,960,000	0	814,718	814,718
38	77	77	2,295,557	0	2,295,557	2,295,557	31,900,000	0	803,445	803,445
39	78	78	2,261,280	0	2,261,280	2,261,280	32,860,000	0	791,448	791,448
40	79	79	2,224,801	0	2,224,801	2,224,801	33,840,000	0	778,680	778,680

Column (1) includes 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.

# Transfer Tax Details

Transfer Tax Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

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				
41	80	80	2,185,978		0		2,185,978	<b>2,185,978</b>	34,860,000	0	765,092		<b>765,092</b>					
42	81	81	2,144,661		0		2,144,661	<b>2,144,661</b>	35,900,000	0	750,631		<b>750,631</b>					
43	82	82	2,100,689		0		2,100,689	<b>2,100,689</b>	36,980,000	0	735,241		<b>735,241</b>					
44	83	83	2,053,892		0		2,053,892	<b>2,053,892</b>	38,080,000	0	718,862		<b>718,862</b>					
45	84	84	2,004,088		0		2,004,088	<b>2,004,088</b>	39,220,000	0	701,431		<b>701,431</b>					
46	85	85	1,951,084		0		1,951,084	<b>1,951,084</b>	40,400,000	0	682,879		<b>682,879</b>					
47	86	86	1,894,675		0		1,894,675	<b>1,894,675</b>	41,620,000	0	663,136		<b>663,136</b>					
48	87	87	1,834,641		0		1,834,641	<b>1,834,641</b>	42,860,000	0	642,124		<b>642,124</b>					
49	88	88	1,770,750		0		1,770,750	<b>1,770,750</b>	44,140,000	0	619,763		<b>619,763</b>					
50	89	89	1,702,754		0		1,702,754	<b>1,702,754</b>	45,480,000	0	595,964		<b>595,964</b>					
51	90	90	1,630,389		0		1,630,389	<b>1,630,389</b>	46,840,000	0	570,636		<b>570,636</b>					
52	91	91	1,553,375		0		1,553,375	<b>1,553,375</b>	48,240,000	0	543,681		<b>543,681</b>					
53	92	92	1,471,413		0		1,471,413	<b>1,471,413</b>	49,700,000	0	514,995		<b>514,995</b>					
54	93	93	1,384,185		0		1,384,185	<b>1,384,185</b>	51,180,000	0	484,465		<b>484,465</b>					
55	94	94	1,291,352		0		1,291,352	<b>1,291,352</b>	52,720,000	0	451,973		<b>451,973</b>					
56	95	95	1,192,555		0		1,192,555	<b>1,192,555</b>	54,300,000	0	417,394		<b>417,394</b>					
57	96	96	1,087,410		0		1,087,410	<b>1,087,410</b>	55,920,000	0	380,594		<b>380,594</b>					
58	97	97	975,510		0		975,510	<b>975,510</b>	57,600,000	0	341,429		<b>341,429</b>					
59	98	98	856,420		0		856,420	<b>856,420</b>	59,340,000	0	299,747		<b>299,747</b>					
60	99	99	729,679		0		729,679	<b>729,679</b>	61,120,000	0	255,388		<b>255,388</b>					

Column (1) includes 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.

# Summary of Transfer Taxation of Defined Contribution Plan Assets

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

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

For: Sam Hunt  
& Allison Hunt

			Plan Assets Initial Value 125,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.50%	Heirs' Income Tax Rate 35.00%				
			(1)	(2)	(3)	(4)	(5)	(6)		
Year	Client Age	Spouse Age	Plan Assets in Estate	Estate Tax on Plan Assets	+	Income Tax on Plan Assets	=	Total Taxes Attributed to Plan Assets	Heirs After Tax Plan Assets (1) - (4)	Percent Loss Due to Tax
1	40	40	151,656	0		53,080		53,080	98,576	35%
2	41	41	180,024	0		63,008		63,008	117,016	35%
3	42	42	210,215	0		73,575		73,575	136,640	35%
4	43	43	242,346	0		84,821		84,821	157,525	35%
5	44	44	276,541	0		96,789		96,789	179,752	35%
6	45	45	312,933	0		109,527		109,527	203,406	35%
7	46	46	351,663	0		123,082		123,082	228,581	35%
8	47	47	392,882	0		137,509		137,509	255,373	35%
9	48	48	436,749	0		152,862		152,862	283,887	35%
10	49	49	483,435	0		169,202		169,202	314,233	35%
11	50	50	533,120	0		186,592		186,592	346,528	35%
12	51	51	585,997	0		205,099		205,099	380,898	35%
13	52	52	642,272	0		224,795		224,795	417,477	35%
14	53	53	702,162	0		245,757		245,757	456,405	35%
15	54	54	765,900	0		268,065		268,065	497,835	35%
16	55	55	833,733	0		291,807		291,807	541,926	35%
17	56	56	905,925	0		317,074		317,074	588,851	35%
18	57	57	982,755	0		343,964		343,964	638,791	35%
19	58	58	1,064,521	0		372,582		372,582	691,939	35%
20	59	59	1,151,541	0		403,039		403,039	748,502	35%
21	60	60	1,244,152	0		435,453		435,453	808,699	35%
22	61	61	1,342,713	0		469,950		469,950	872,763	35%
23	62	62	1,447,607	0		506,662		506,662	940,945	35%
24	63	63	1,559,240	0		545,734		545,734	1,013,506	35%
25	64	64	1,678,046	0		587,316		587,316	1,090,730	35%
26	65	65	1,785,860	0		625,051		625,051	1,160,809	35%
27	66	66	1,900,602	0		665,211		665,211	1,235,391	35%
28	67	67	2,022,716	0		707,951		707,951	1,314,765	35%
29	68	68	2,152,676	0		753,437		753,437	1,399,239	35%
30	69	69	2,290,985	0		801,845		801,845	1,489,140	35%
31	70	70	2,349,196	0		822,219		822,219	1,526,977	35%
32	71	71	2,405,787	0		842,025		842,025	1,563,762	35%
33	72	72	2,438,289	0		853,401		853,401	1,584,888	35%
34	73	73	2,413,183	0		844,614		844,614	1,568,569	35%
35	74	74	2,386,464	0		835,262		835,262	1,551,202	35%
36	75	75	2,358,028	0		825,310		825,310	1,532,718	35%
37	76	76	2,327,765	0		814,718		814,718	1,513,047	35%
38	77	77	2,295,557	0		803,445		803,445	1,492,112	35%
39	78	78	2,261,280	0		791,448		791,448	1,469,832	35%
40	79	79	2,224,801	0		778,680		778,680	1,446,121	35%

# Summary of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Summary Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

			Plan Assets Initial Value 125,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.50%	Heirs' Income Tax Rate 35.00%				
			(1)	(2)	(3)	(4)	(5)	(6)		
Year	Client Age	Spouse Age	Plan Assets in Estate	Estate Tax on Plan Assets	+	Income Tax on Plan Assets	=	Total Taxes Attributed to Plan Assets	Heirs After Tax Plan Assets (1) - (4)	Percent Loss Due to Tax
41	80	80	2,185,978	0		765,092		765,092	1,420,886	35%
42	81	81	2,144,661	0		750,631		750,631	1,394,030	35%
43	82	82	2,100,689	0		735,241		735,241	1,365,448	35%
44	83	83	2,053,892	0		718,862		718,862	1,335,030	35%
45	84	84	2,004,088	0		701,431		701,431	1,302,657	35%
46	85	85	1,951,084	0		682,879		682,879	1,268,205	35%
47	86	86	1,894,675	0		663,136		663,136	1,231,539	35%
48	87	87	1,834,641	0		642,124		642,124	1,192,517	35%
49	88	88	1,770,750	0		619,763		619,763	1,150,987	35%
50	89	89	1,702,754	0		595,964		595,964	1,106,790	35%
51	90	90	1,630,389	0		570,636		570,636	1,059,753	35%
52	91	91	1,553,375	0		543,681		543,681	1,009,694	35%
53	92	92	1,471,413	0		514,995		514,995	956,418	35%
54	93	93	1,384,185	0		484,465		484,465	899,720	35%
55	94	94	1,291,352	0		451,973		451,973	839,379	35%
56	95	95	1,192,555	0		417,394		417,394	775,161	35%
57	96	96	1,087,410	0		380,594		380,594	706,816	35%
58	97	97	975,510	0		341,429		341,429	634,081	35%
59	98	98	856,420	0		299,747		299,747	556,673	35%
60	99	99	729,679	0		255,388		255,388	474,291	35%

# 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: Sam Hunt  
& Allison Hunt

			Plan Assets Initial Value 125,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.50%	Heirs' Income Tax Rate 35.00%				
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Plan Assets in Estate	Federal Estate Tax on Plan Assets*	Unrealized Gain in Plan Assets	Federal Estate Tax Attributable to Gain*	Portion of Gain Subject to Income Tax (3) - (4)	Income Tax on Gain*	Total Taxes Attributed to Plan Assets (2)+(6)	Heirs' After Tax Plan Assets (1) - (7)
Year	Client Age	Spouse Age								
1	40	40	151,656	0	151,656	0	151,656	53,080	53,080	98,576
2	41	41	180,024	0	180,024	0	180,024	63,008	63,008	117,016
3	42	42	210,215	0	210,215	0	210,215	73,575	73,575	136,640
4	43	43	242,346	0	242,346	0	242,346	84,821	84,821	157,525
5	44	44	276,541	0	276,541	0	276,541	96,789	96,789	179,752
6	45	45	312,933	0	312,933	0	312,933	109,527	109,527	203,406
7	46	46	351,663	0	351,663	0	351,663	123,082	123,082	228,581
8	47	47	392,882	0	392,882	0	392,882	137,509	137,509	255,373
9	48	48	436,749	0	436,749	0	436,749	152,862	152,862	283,887
10	49	49	483,435	0	483,435	0	483,435	169,202	169,202	314,233
11	50	50	533,120	0	533,120	0	533,120	186,592	186,592	346,528
12	51	51	585,997	0	585,997	0	585,997	205,099	205,099	380,898
13	52	52	642,272	0	642,272	0	642,272	224,795	224,795	417,477
14	53	53	702,162	0	702,162	0	702,162	245,757	245,757	456,405
15	54	54	765,900	0	765,900	0	765,900	268,065	268,065	497,835
16	55	55	833,733	0	833,733	0	833,733	291,807	291,807	541,926
17	56	56	905,925	0	905,925	0	905,925	317,074	317,074	588,851
18	57	57	982,755	0	982,755	0	982,755	343,964	343,964	638,791
19	58	58	1,064,521	0	1,064,521	0	1,064,521	372,582	372,582	691,939
20	59	59	1,151,541	0	1,151,541	0	1,151,541	403,039	403,039	748,502
21	60	60	1,244,152	0	1,244,152	0	1,244,152	435,453	435,453	808,699
22	61	61	1,342,713	0	1,342,713	0	1,342,713	469,950	469,950	872,763
23	62	62	1,447,607	0	1,447,607	0	1,447,607	506,662	506,662	940,945
24	63	63	1,559,240	0	1,559,240	0	1,559,240	545,734	545,734	1,013,506
25	64	64	1,678,046	0	1,678,046	0	1,678,046	587,316	587,316	1,090,730
26	65	65	1,785,860	0	1,785,860	0	1,785,860	625,051	625,051	1,160,809
27	66	66	1,900,602	0	1,900,602	0	1,900,602	665,211	665,211	1,235,391
28	67	67	2,022,716	0	2,022,716	0	2,022,716	707,951	707,951	1,314,765
29	68	68	2,152,676	0	2,152,676	0	2,152,676	753,437	753,437	1,399,239
30	69	69	2,290,985	0	2,290,985	0	2,290,985	801,845	801,845	1,489,140
31	70	70	2,349,196	0	2,349,196	0	2,349,196	822,219	822,219	1,526,977
32	71	71	2,405,787	0	2,405,787	0	2,405,787	842,025	842,025	1,563,762
33	72	72	2,438,289	0	2,438,289	0	2,438,289	853,401	853,401	1,584,888
34	73	73	2,413,183	0	2,413,183	0	2,413,183	844,614	844,614	1,568,569
35	74	74	2,386,464	0	2,386,464	0	2,386,464	835,262	835,262	1,551,202
36	75	75	2,358,028	0	2,358,028	0	2,358,028	825,310	825,310	1,532,718
37	76	76	2,327,765	0	2,327,765	0	2,327,765	814,718	814,718	1,513,047
38	77	77	2,295,557	0	2,295,557	0	2,295,557	803,445	803,445	1,492,112
39	78	78	2,261,280	0	2,261,280	0	2,261,280	791,448	791,448	1,469,832
40	79	79	2,224,801	0	2,224,801	0	2,224,801	778,680	778,680	1,446,121

\*The value of the plan assets (in excess of non-deductible contributions) 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.

## Details of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

			Plan Assets Initial Value 125,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.50%	Heirs' Income Tax Rate 35.00%				
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Plan Assets in Estate	Federal Estate Tax on Plan Assets*	Unrealized Gain in Plan Assets	Federal Estate Tax Attributable to Gain*	Portion of Gain Subject to Income Tax (3) - (4)	Income Tax on Gain*	Total Taxes Attributed to Plan Assets (2)+(6)	Heirs' After Tax Plan Assets (1) - (7)
Year	Client Age	Spouse Age								
41	80	80	2,185,978	0	2,185,978	0	2,185,978	765,092	765,092	1,420,886
42	81	81	2,144,661	0	2,144,661	0	2,144,661	750,631	750,631	1,394,030
43	82	82	2,100,689	0	2,100,689	0	2,100,689	735,241	735,241	1,365,448
44	83	83	2,053,892	0	2,053,892	0	2,053,892	718,862	718,862	1,335,030
45	84	84	2,004,088	0	2,004,088	0	2,004,088	701,431	701,431	1,302,657
46	85	85	1,951,084	0	1,951,084	0	1,951,084	682,879	682,879	1,268,205
47	86	86	1,894,675	0	1,894,675	0	1,894,675	663,136	663,136	1,231,539
48	87	87	1,834,641	0	1,834,641	0	1,834,641	642,124	642,124	1,192,517
49	88	88	1,770,750	0	1,770,750	0	1,770,750	619,763	619,763	1,150,987
50	89	89	1,702,754	0	1,702,754	0	1,702,754	595,964	595,964	1,106,790
51	90	90	1,630,389	0	1,630,389	0	1,630,389	570,636	570,636	1,059,753
52	91	91	1,553,375	0	1,553,375	0	1,553,375	543,681	543,681	1,009,694
53	92	92	1,471,413	0	1,471,413	0	1,471,413	514,995	514,995	956,418
54	93	93	1,384,185	0	1,384,185	0	1,384,185	484,465	484,465	899,720
55	94	94	1,291,352	0	1,291,352	0	1,291,352	451,973	451,973	839,379
56	95	95	1,192,555	0	1,192,555	0	1,192,555	417,394	417,394	775,161
57	96	96	1,087,410	0	1,087,410	0	1,087,410	380,594	380,594	706,816
58	97	97	975,510	0	975,510	0	975,510	341,429	341,429	634,081
59	98	98	856,420	0	856,420	0	856,420	299,747	299,747	556,673
60	99	99	729,679	0	729,679	0	729,679	255,388	255,388	474,291

\*The value of the plan assets (in excess of non-deductible contributions) 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.

## **Add Sam's Split Dollar Benefit**

# Client Information Summary

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

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

For: Sam Hunt, Age 40  
& Allison Hunt, Age 40

## Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	0
	Liquid Assets (Tax Exempt Interest)		0
	Equity Assets		250,000
	Tax Deferred Assets		0
	Retirement Plan Assets		125,000
			375,000
	Total Liquid Assets		375,000
 <u>Illiquid Assets:</u>			
	Total Illiquid Assets		0
 <u>Other Assets:</u>	Inside the Estate		
	Loan-Based Split Dollar Death Benefit		4,150,000
	Total Other Assets Inside the Estate		4,150,000
	Total Estate Assets		\$4,525,000
	Total Other Assets Outside the Estate		0

## Funding Options for Required Cash Flow

Retirement Plan Assets: Minimum Distribution, Unless More Is Needed  
Cash Flow Funding: Sequential Use of Liquid Assets --  
 Equity, Retirement Plan Assets

The information in this presentation is not guaranteed; it is for illustration purposes only. Tax rates, interest and inflation rates, and IRS tax codes may, and probably will, change in the future; therefore, you should consult your tax adviser for additional information about potential taxes and IRS revisions.



# Client Information Summary

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

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

For: Sam Hunt, Age 40  
& Allison Hunt, Age 40

## Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	40.00%
	Retirement	40.00%
<u>Life Expectancy:</u>	Joint	50 Years
	Sam Hunt	Age 89
	Allison Hunt	Age 89
<u>Equities:</u>		Equity
	Growth Rate	6.00%
	Dividend Rate	1.50%
<u>Retirement Plan Assets Sam Hunt:</u>		
	Defined Contr. Yield Assumption	7.50%

# Analysis of After Tax Cash Flow Requirements

For: Sam Hunt  
Allison Hunt

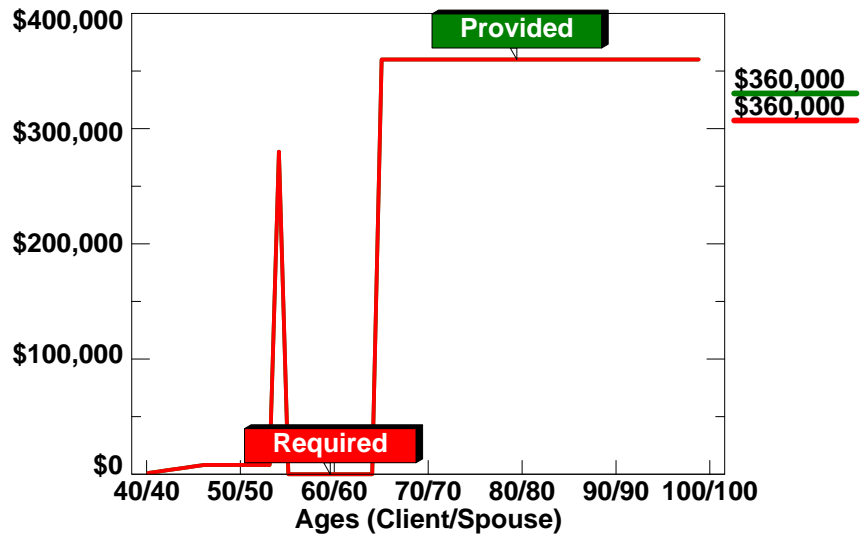
Presented By: [Licensed user's name appears here]  
Date: [Current date appears here]

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

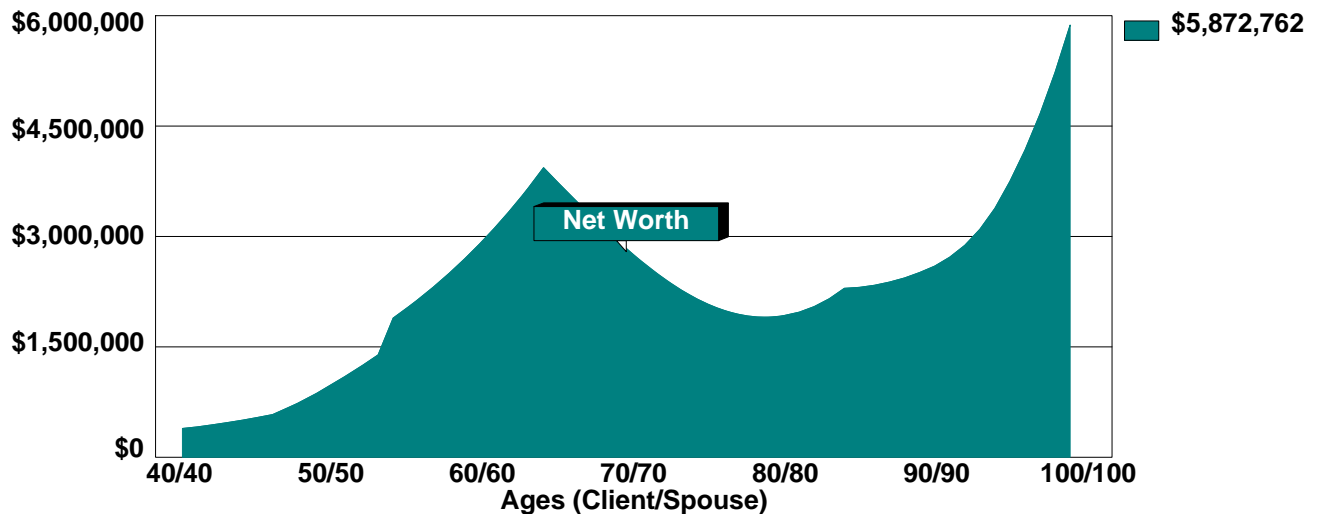
- 1st. Equities
- 2nd. Retirement Plan Assets\*

### 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)



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

# Cash Flow Analysis

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

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

For: Sam Hunt  
& Allison Hunt

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) After Tax Cash Flow from Retirement Plan Assets +	(4) After Tax Cash Flow from Equity Assets -	(5) Reinvestment of Excess Cash Flow =	
1	40	40	1,156	0	0	1,156	0	1,156
2	41	41	2,312	0	0	2,312	0	2,312
3	42	42	3,468	0	0	3,468	0	3,468
4	43	43	4,624	0	0	4,624	0	4,624
5	44	44	5,780	0	0	5,780	0	5,780
6	45	45	6,936	0	0	6,936	0	6,936
7	46	46	8,092	0	0	8,092	0	8,092
8	47	47	8,092	0	0	8,092	0	8,092
9	48	48	8,092	0	0	8,092	0	8,092
10	49	49	8,092	0	0	8,092	0	8,092
11	50	50	8,092	0	0	8,092	0	8,092
12	51	51	8,092	0	0	8,092	0	8,092
13	52	52	8,092	0	0	8,092	0	8,092
14	53	53	8,092	0	0	8,092	0	8,092
15	54	54	280,000	0	51,374	228,626	0	280,000
16	55	55	0	0	0	0	0	0
17	56	56	0	0	0	0	0	0
18	57	57	0	0	0	0	0	0
19	58	58	0	0	0	0	0	0
20	59	59	0	0	0	0	0	0
21	60	60	0	0	0	0	0	0
22	61	61	0	0	0	0	0	0
23	62	62	0	0	0	0	0	0
24	63	63	0	0	0	0	0	0
25	64	64	0	0	0	0	0	0
26	65	65	360,000	231,319	128,681	0	0	360,000
27	66	66	360,000	238,699	121,301	0	0	360,000
28	67	67	360,000	246,300	113,700	0	0	360,000
29	68	68	360,000	254,129	105,871	0	0	360,000
30	69	69	360,000	262,192	97,808	0	0	360,000
31	70	70	360,000	270,498	89,502	0	0	360,000
32	71	71	360,000	279,053	80,947	0	0	360,000
33	72	72	360,000	287,865	72,135	0	0	360,000
34	73	73	360,000	296,941	63,059	0	0	360,000
35	74	74	360,000	306,289	53,711	0	0	360,000
36	75	75	360,000	315,917	44,083	0	0	360,000
37	76	76	360,000	325,835	34,165	0	0	360,000
38	77	77	360,000	336,050	23,950	0	0	360,000
39	78	78	360,000	346,572	13,428	0	0	360,000
40	79	79	360,000	357,409	10,095	0	7,504	360,000
			5,769,012	4,355,068	1,103,810	317,638	7,504	5,769,012

\*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".

Columns (4) and (5): see "Details of Equity Assets" and "Details of Portfolio Turnover".

# Cash Flow Analysis

Cash Flow Analysis Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

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) After Tax Cash Flow from Retirement Plan Assets +	(4) After Tax Cash Flow from Equity Assets -	(5) Reinvestment of Excess Cash Flow =	
41	80	80	360,000	368,571	10,628	0	19,199	360,000
42	81	81	360,000	380,068	11,185	0	31,253	360,000
43	82	82	360,000	391,910	11,764	0	43,674	360,000
44	83	83	360,000	404,107	12,367	0	56,474	360,000
45	84	84	360,000	416,671	12,991	0	69,662	360,000
46	85	85	360,000	429,611	13,546	0	83,157	360,000
47	86	86	360,000	429,611	14,110	0	83,721	360,000
48	87	87	360,000	429,611	14,680	0	84,291	360,000
49	88	88	360,000	429,611	15,254	0	84,865	360,000
50	89	89	360,000	429,611	15,828	0	85,439	360,000
51	90	90	360,000	429,611	16,254	0	85,865	360,000
52	91	91	360,000	429,611	16,658	0	86,269	360,000
53	92	92	360,000	429,611	17,033	0	86,644	360,000
54	93	93	360,000	429,611	17,372	0	86,983	360,000
55	94	94	360,000	429,611	17,472	0	87,083	360,000
56	95	95	360,000	429,611	17,513	0	87,124	360,000
57	96	96	360,000	429,611	17,488	0	87,099	360,000
58	97	97	360,000	429,611	17,387	0	86,998	360,000
59	98	98	360,000	429,611	17,201	0	86,812	360,000
60	99	99	360,000	429,611	16,667	0	86,278	360,000

12,969,012	12,760,560	1,407,208	317,638	1,516,394	12,969,012
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\*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".  
 Columns (4) and (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: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	(1)	(2)	(3)
			After Tax Cash Flow for Living Expenses	After Tax Cash Flow for Sam's Split Dollar Costs	After Tax Spendable Cash Flow Required
1	40	40	0	1,156	1,156
2	41	41	0	2,312	2,312
3	42	42	0	3,468	3,468
4	43	43	0	4,624	4,624
5	44	44	0	5,780	5,780
6	45	45	0	6,936	6,936
7	46	46	0	8,092	8,092
8	47	47	0	8,092	8,092
9	48	48	0	8,092	8,092
10	49	49	0	8,092	8,092
11	50	50	0	8,092	8,092
12	51	51	0	8,092	8,092
13	52	52	0	8,092	8,092
14	53	53	0	8,092	8,092
15	54	54	0	280,000	280,000
16	55	55	0	0	0
17	56	56	0	0	0
18	57	57	0	0	0
19	58	58	0	0	0
20	59	59	0	0	0
21	60	60	0	0	0
22	61	61	0	0	0
23	62	62	0	0	0
24	63	63	0	0	0
25	64	64	0	0	0
26	65	65	360,000	0	360,000
27	66	66	360,000	0	360,000
28	67	67	360,000	0	360,000
29	68	68	360,000	0	360,000
30	69	69	360,000	0	360,000
31	70	70	360,000	0	360,000
32	71	71	360,000	0	360,000
33	72	72	360,000	0	360,000
34	73	73	360,000	0	360,000
35	74	74	360,000	0	360,000
36	75	75	360,000	0	360,000
37	76	76	360,000	0	360,000
38	77	77	360,000	0	360,000
39	78	78	360,000	0	360,000
40	79	79	360,000	0	360,000
			5,400,000	369,012	5,769,012

## Details of Spendable Cash Flow Required

Required Cash Flow Details Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	(1)	(2)	(3)
			After Tax Cash Flow for Living Expenses	After Tax Cash Flow for Sam's Split Dollar Costs	After Tax Spendable Cash Flow Required
41	80	80	360,000	0	360,000
42	81	81	360,000	0	360,000
43	82	82	360,000	0	360,000
44	83	83	360,000	0	360,000
45	84	84	360,000	0	360,000
46	85	85	360,000	0	360,000
47	86	86	360,000	0	360,000
48	87	87	360,000	0	360,000
49	88	88	360,000	0	360,000
50	89	89	360,000	0	360,000
51	90	90	360,000	0	360,000
52	91	91	360,000	0	360,000
53	92	92	360,000	0	360,000
54	93	93	360,000	0	360,000
55	94	94	360,000	0	360,000
56	95	95	360,000	0	360,000
57	96	96	360,000	0	360,000
58	97	97	360,000	0	360,000
59	98	98	360,000	0	360,000
60	99	99	360,000	0	360,000

12,600,000

369,012

12,969,012

# Expected Cash Flow

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

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

For: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	(1) After Tax Cash Flow from Social Security*	+	(2) After Tax Cash Flow from Split Dollar Plan	=	(3) Total Expected After Tax Cash Flow
1	40	40	0		0		0
2	41	41	0		0		0
3	42	42	0		0		0
4	43	43	0		0		0
5	44	44	0		0		0
6	45	45	0		0		0
7	46	46	0		0		0
8	47	47	0		0		0
9	48	48	0		0		0
10	49	49	0		0		0
11	50	50	0		0		0
12	51	51	0		0		0
13	52	52	0		0		0
14	53	53	0		0		0
15	54	54	0		0		0
16	55	55	0		0		0
17	56	56	0		0		0
18	57	57	0		0		0
19	58	58	0		0		0
20	59	59	0		0		0
21	60	60	0		0		0
22	61	61	0		0		0
23	62	62	0		0		0
24	63	63	0		0		0
25	64	64	0		0		0
26	65	65	27,524		203,795		231,319
27	66	66	27,524		211,175		238,699
28	67	67	27,524		218,776		246,300
29	68	68	27,524		226,605		254,129
30	69	69	27,524		234,668		262,192
31	70	70	27,524		242,974		270,498
32	71	71	27,524		251,529		279,053
33	72	72	27,524		260,341		287,865
34	73	73	27,524		269,417		296,941
35	74	74	27,524		278,765		306,289
36	75	75	27,524		288,393		315,917
37	76	76	27,524		298,311		325,835
38	77	77	27,524		308,526		336,050
39	78	78	27,524		319,048		346,572
40	79	79	27,524		329,885		357,409
			412,860		3,942,208		4,355,068

\*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/>.

# Expected Cash Flow

Expected Cash Flow Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	(1) After Tax Cash Flow from Social Security*	+	(2) After Tax Cash Flow from Split Dollar Plan	=	(3) Total Expected After Tax Cash Flow
41	80	80	27,524		341,047		368,571
42	81	81	27,524		352,544		380,068
43	82	82	27,524		364,386		391,910
44	83	83	27,524		376,583		404,107
45	84	84	27,524		389,147		416,671
46	85	85	27,524		402,087		429,611
47	86	86	27,524		402,087		429,611
48	87	87	27,524		402,087		429,611
49	88	88	27,524		402,087		429,611
50	89	89	27,524		402,087		429,611
51	90	90	27,524		402,087		429,611
52	91	91	27,524		402,087		429,611
53	92	92	27,524		402,087		429,611
54	93	93	27,524		402,087		429,611
55	94	94	27,524		402,087		429,611
56	95	95	27,524		402,087		429,611
57	96	96	27,524		402,087		429,611
58	97	97	27,524		402,087		429,611
59	98	98	27,524		402,087		429,611
60	99	99	27,524		402,087		429,611
			963,340		1,797,220		12,760,560

\*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/>.

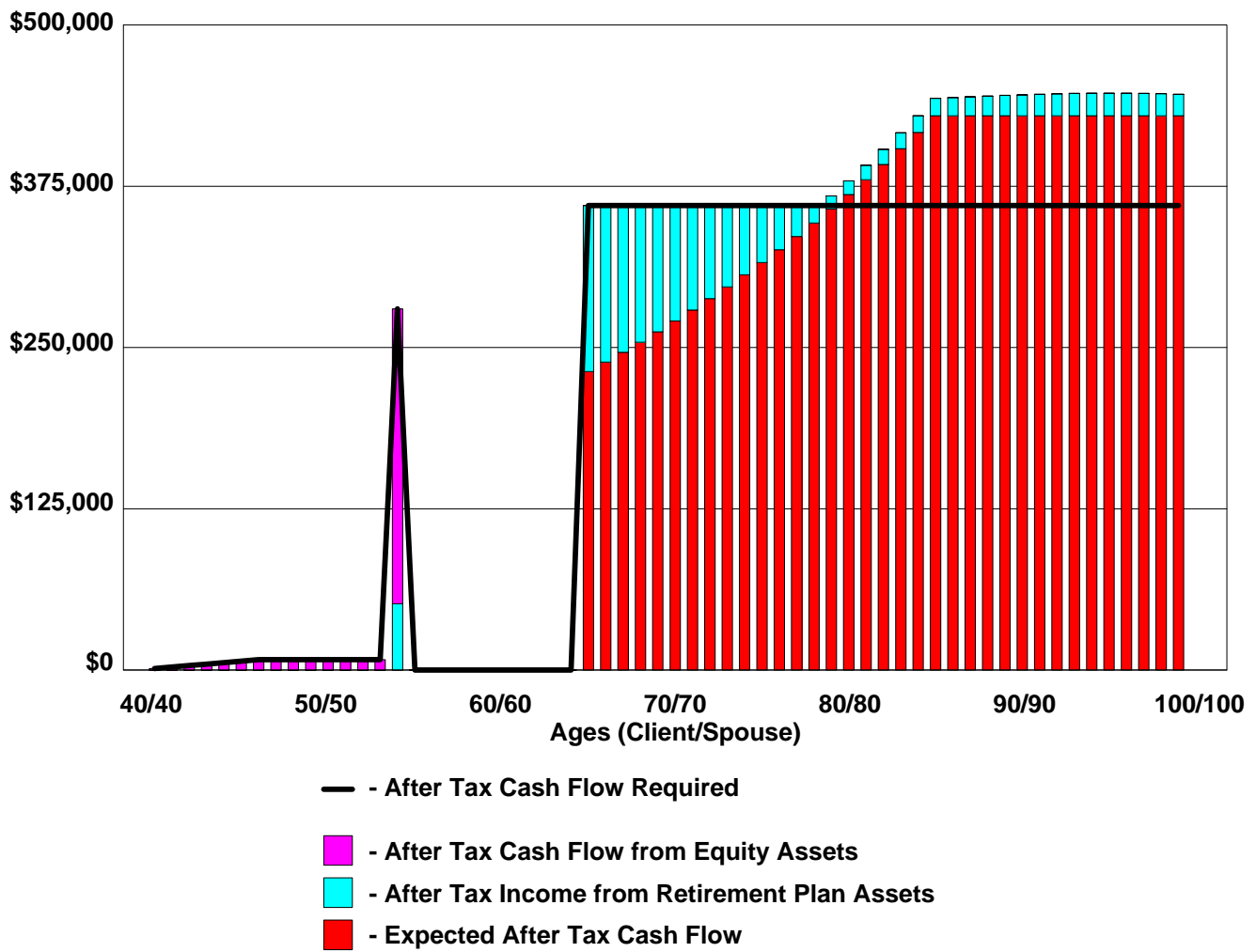


# Sources of Cash Flow

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

For: Sam Hunt  
 & Allison Hunt

## 60 Year Graphic Analysis



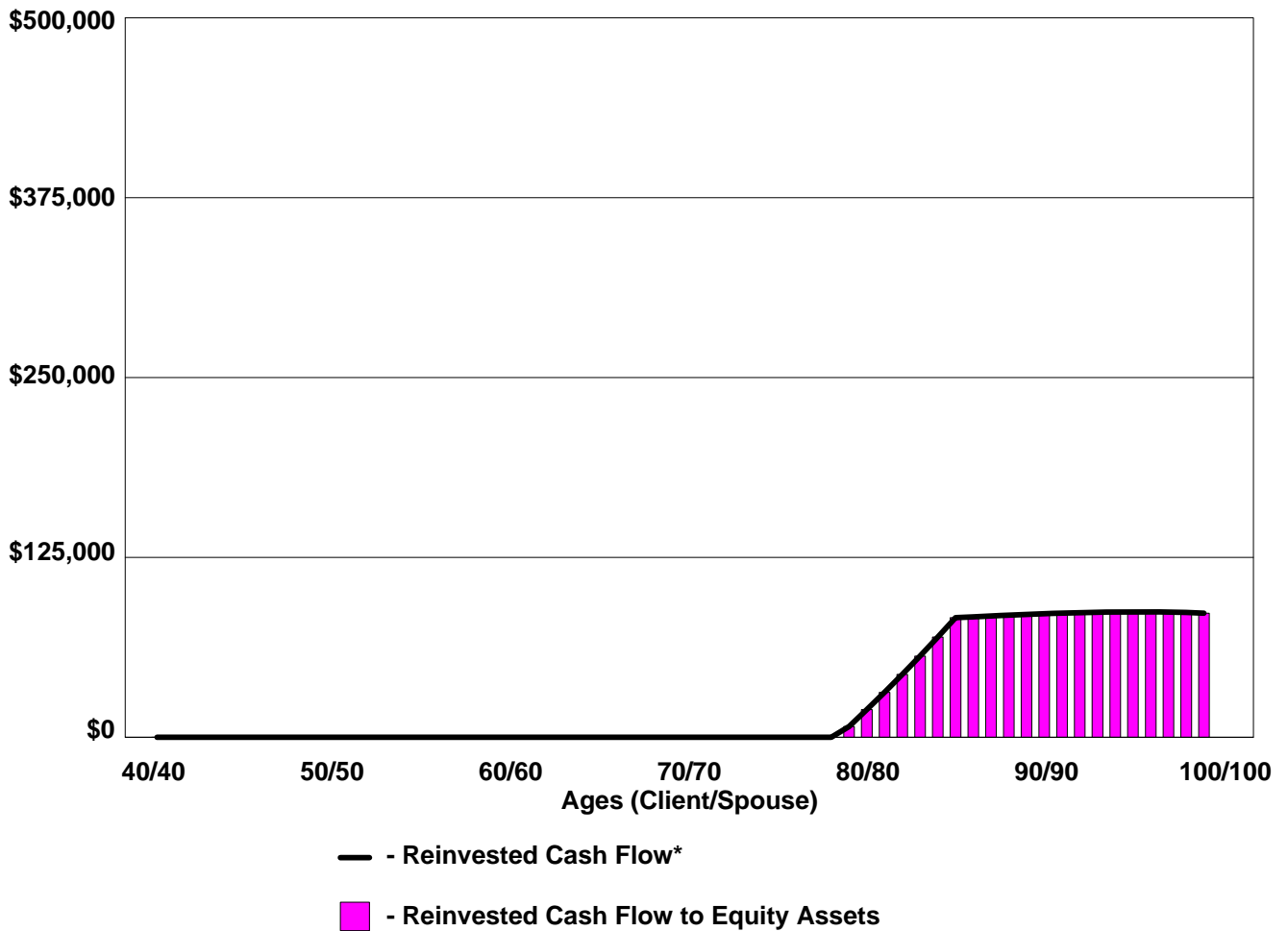
Values in excess of cash flow required are assumed to be reinvested.  
 See Column (5) on the "Cash Flow Analysis" page and the "Reinvested Cash Flow" graph.

# Reinvested Cash Flow

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

For: Sam Hunt  
& Allison Hunt

## 60 Year Graphic Analysis



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

## Details of Defined Contribution Plan Assets for Sam Hunt

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

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

For: Sam Hunt  
& Allison Hunt

Retirement Plan Assets Initial Value 125,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.50%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Penalty Tax 10.00%		
	(1)	(2)	(3)	(4)	(5)	(6)	
Year	Client Age	Beginning of Year Plan Assets	Assumed Deposits	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets
1	40	125,000	17,500	0	0	151,656	0
2	41	151,656	17,500	0	0	180,024	0
3	42	180,024	17,500	0	0	210,215	0
4	43	210,215	17,500	0	0	242,346	0
5	44	242,346	17,500	0	0	276,541	0
6	45	276,541	17,500	0	0	312,933	0
7	46	312,933	17,500	0	0	351,663	0
8	47	351,663	17,500	0	0	392,882	0
9	48	392,882	17,500	0	0	436,749	0
10	49	436,749	17,500	0	0	483,435	0
11	50	483,435	17,500	0	0	533,120	0
12	51	533,120	17,500	0	0	585,997	0
13	52	585,997	17,500	0	0	642,272	0
14	53	642,272	17,500	0	0	702,162	0
15	54	702,162	17,500	0	102,748	656,551	51,374
16	55	656,551	17,500	0	0	717,359	0
17	56	717,359	17,500	0	0	782,074	0
18	57	782,074	17,500	0	0	850,947	0
19	58	850,947	17,500	0	0	924,245	0
20	59	924,245	17,500	0	0	1,002,252	0
21	60	1,002,252	17,500	0	0	1,085,271	0
22	61	1,085,271	17,500	0	0	1,173,624	0
23	62	1,173,624	17,500	0	0	1,267,654	0
24	63	1,267,654	17,500	0	0	1,367,725	0
25	64	1,367,725	17,500	0	0	1,474,226	0
26	65	1,474,226	0	0	214,468	1,340,697	128,681
27	66	1,340,697	0	0	202,168	1,211,679	121,301
28	67	1,211,679	0	0	189,500	1,087,854	113,700
29	68	1,087,854	0	0	176,452	969,960	105,871
30	69	969,960	0	0	163,013	858,793	97,808
31	70	858,793	0	31,343	149,170	755,216	89,502
32	71	755,216	0	28,499	134,912	660,159	80,947
33	72	660,159	0	25,787	120,225	574,625	72,135
34	73	574,625	0	23,264	105,098	499,694	63,059
35	74	499,694	0	20,996	89,518	436,530	53,711
36	75	436,530	0	19,062	73,472	386,384	44,083
37	76	386,384	0	17,563	56,942	350,609	34,165
38	77	350,609	0	16,538	39,917	330,654	23,950
39	78	330,654	0	16,288	22,380	328,081	13,428
40	79	328,081	0	16,825	16,825	331,254	10,095
			437,500	216,165	1,856,808		1,103,810

Columns (1) and (2) include only deductible contributions.

Column (3) 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) includes distributions not subject to income tax.

Column (5) has been reduced by an assumed management fee of 1.00%.

## Details of Defined Contribution Plan Assets for Sam Hunt

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

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

For: Sam Hunt  
& Allison Hunt

Retirement Plan Assets Initial Value 125,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.50%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Penalty Tax 10.00%		
	(1)	(2)	(3)	(4)	(5)	(6)	
Year	Client Age	Beginning of Year Plan Assets	Assumed Deposits	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets
41	80	331,254	0	17,714	17,714	333,685	10,628
42	81	333,685	0	18,642	18,642	335,285	11,185
43	82	335,285	0	19,607	19,607	335,960	11,764
44	83	335,960	0	20,611	20,611	335,610	12,367
45	84	335,610	0	21,652	21,652	334,130	12,991
46	85	334,130	0	22,576	22,576	331,571	13,546
47	86	331,571	0	23,516	23,516	327,848	14,110
48	87	327,848	0	24,466	24,466	322,874	14,680
49	88	322,874	0	25,423	25,423	316,562	15,254
50	89	316,562	0	26,380	26,380	308,826	15,828
51	90	308,826	0	27,090	27,090	299,838	16,254
52	91	299,838	0	27,763	27,763	289,556	16,658
53	92	289,556	0	28,388	28,388	277,948	17,033
54	93	277,948	0	28,953	28,953	264,993	17,372
55	94	264,993	0	29,120	29,120	251,028	17,472
56	95	251,028	0	29,189	29,189	236,092	17,513
57	96	236,092	0	29,147	29,147	220,241	17,488
58	97	220,241	0	28,979	28,979	203,551	17,387
59	98	203,551	0	28,669	28,669	186,118	17,201
60	99	186,118	0	27,779	27,779	168,512	16,667
		437,500		721,829	2,362,472	1,407,208	

Columns (1) and (2) include only deductible contributions.

Column (3) 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) includes distributions not subject to income tax.

Column (5) has been reduced by an assumed management fee of 1.00%.

# Details of Equity Assets

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

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

For: Sam Hunt  
& Allison Hunt

Year	Initial Cost Basis		Growth	Dividend	Dividend Tax Rate	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate	Composite Capital Gains Tax Rate*	Turnover Assumption			
	0	6.00%	1.50%	25.00%	40.00%	40.00%	31.00%	30.00%				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
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	40	40	250,000	0	0	15,000	1,657	266,657	239,592	1,156	0	1,156
2	41	41	239,592	0	0	14,376	383	254,351	233,628	2,312	0	2,312
3	42	42	233,628	0	1,039	13,955	0	246,544	230,341	2,616	852	3,468
4	43	43	230,341	0	2,388	13,677	0	241,630	228,649	2,564	2,060	4,624
5	44	44	228,649	0	3,633	13,501	0	238,517	227,821	2,531	3,249	5,780
6	45	45	227,821	0	4,827	13,380	0	236,374	227,291	2,509	4,427	6,936
7	46	46	227,291	0	6,002	13,277	0	234,566	226,625	2,489	5,603	8,092
8	47	47	226,625	0	5,936	13,241	0	233,930	226,762	2,483	5,609	8,092
9	48	48	226,762	0	5,884	13,253	0	234,131	227,483	2,485	5,607	8,092
10	49	49	227,483	0	5,841	13,299	0	234,941	228,636	2,493	5,599	8,092
11	50	50	228,636	0	5,804	13,370	0	236,202	230,118	2,506	5,586	8,092
12	51	51	230,118	0	5,770	13,461	0	237,809	231,859	2,524	5,568	8,092
13	52	52	231,859	0	5,738	13,567	0	239,688	233,815	2,544	5,548	8,092
14	53	53	233,815	0	5,708	13,686	0	241,793	235,953	2,566	5,526	8,092
15	54	54	235,953	0	235,953	0	0	0	0	0	228,626	228,626
16	55	55	0	0	0	0	0	0	0	0	0	0
17	56	56	0	0	0	0	0	0	0	0	0	0
18	57	57	0	0	0	0	0	0	0	0	0	0
19	58	58	0	0	0	0	0	0	0	0	0	0
20	59	59	0	0	0	0	0	0	0	0	0	0
21	60	60	0	0	0	0	0	0	0	0	0	0
22	61	61	0	0	0	0	0	0	0	0	0	0
23	62	62	0	0	0	0	0	0	0	0	0	0
24	63	63	0	0	0	0	0	0	0	0	0	0
25	64	64	0	0	0	0	0	0	0	0	0	0
26	65	65	0	0	0	0	0	0	0	0	0	0
27	66	66	0	0	0	0	0	0	0	0	0	0
28	67	67	0	0	0	0	0	0	0	0	0	0
29	68	68	0	0	0	0	0	0	0	0	0	0
30	69	69	0	0	0	0	0	0	0	0	0	0
31	70	70	0	0	0	0	0	0	0	0	0	0
32	71	71	0	0	0	0	0	0	0	0	0	0
33	72	72	0	0	0	0	0	0	0	0	0	0
34	73	73	0	0	0	0	0	0	0	0	0	0
35	74	74	0	0	0	0	0	0	0	0	0	0
36	75	75	0	0	0	0	0	0	0	0	0	0
37	76	76	0	0	0	0	0	0	0	0	0	0
38	77	77	0	0	0	0	0	0	0	0	0	0
39	78	78	0	0	0	0	0	0	0	0	0	0
40	79	79	0	7,504	0	450	84	8,038	7,917	0	0	0
				7,504		294,523		2,124		33,778	283,860	317,638

\*The composite capital gains tax rate includes 40.00% short-term gains subject to ordinary income tax and 60.00% long-term gains subject to capital gains tax of 25.00%.

\*\*Column (2) includes reinvestment of excess cash flow.  
\*\*\*Column (7) has been reduced by a 1.00% management fee.

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

# Details of Equity Assets

Equity Assets Detail Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

Year	Initial Cost Basis		Growth	Dividend	Dividend Tax Rate	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate	Composite Capital Gains Tax Rate*	Turnover Assumption			
	0	6.00%	1.50%	25.00%	40.00%	40.00%	31.00%	30.00%				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
	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
41	80	80	7,917	19,199	0	1,627	305	29,048	28,586	0	0	0
42	81	81	28,586	31,253	0	3,590	673	64,102	63,037	0	0	0
43	82	82	63,037	43,674	0	6,403	1,201	114,315	112,344	0	0	0
44	83	83	112,344	56,474	0	10,129	1,899	180,846	177,630	0	0	0
45	84	84	177,630	69,662	0	14,838	2,782	264,912	260,076	0	0	0
46	85	85	260,076	83,157	0	20,594	3,861	367,688	360,827	0	0	0
47	86	86	360,827	83,721	0	26,673	5,001	476,222	467,110	0	0	0
48	87	87	467,110	84,291	0	33,084	6,203	590,688	579,125	0	0	0
49	88	88	579,125	84,865	0	39,839	7,470	711,299	697,097	0	0	0
50	89	89	697,097	85,439	0	46,952	8,804	838,292	821,273	0	0	0
51	90	90	821,273	85,865	0	54,428	10,205	971,771	951,760	0	0	0
52	91	91	951,760	86,269	0	62,282	11,678	1,111,989	1,088,815	0	0	0
53	92	92	1,088,815	86,644	0	70,528	13,224	1,259,211	1,232,700	0	0	0
54	93	93	1,232,700	86,983	0	79,181	14,846	1,413,710	1,383,685	0	0	0
55	94	94	1,383,685	87,083	0	88,246	16,546	1,575,560	1,541,846	0	0	0
56	95	95	1,541,846	87,124	0	97,738	18,326	1,745,034	1,707,448	0	0	0
57	96	96	1,707,448	87,099	0	107,673	20,189	1,922,409	1,880,764	0	0	0
58	97	97	1,880,764	86,998	0	118,066	22,137	2,107,965	2,062,070	0	0	0
59	98	98	2,062,070	86,812	0	128,933	24,175	2,301,990	2,251,646	0	0	0
60	99	99	2,251,646	86,278	0	140,275	26,302	2,504,501	2,449,508	0	0	0
			1,516,394	294,523			217,951			33,778	283,860	317,638

\*The composite capital gains tax rate includes 40.00% short-term gains subject to ordinary income tax and 60.00% long-term gains subject to capital gains tax of 25.00%.

\*\*Column (2) includes reinvestment of excess cash flow.  
\*\*\*Column (7) has been reduced by a 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: Sam Hunt  
& Allison Hunt

	Initial Value of Equity Account 250,000  (1)	Growth 6.00%  (2)	Dividend 1.50%  (3)	Dividend Tax Rate 25.00%  (4)	Pre-Retirement Income Tax Rate 40.00%  (5)	Retirement Income Tax Rate 40.00%  (6)	Retirement Income Tax Rate 40.00%  (7)	Composite Capital Gains Tax Rate* 31.00%  (8)	Composite Capital Gains Tax Rate* 31.00%  (9)	Turnover Assumption 30.00%  (10)	Turnover Assumption 30.00%  (11)
	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	Net Year End Value of Asset After Turnover**
1	0	0	0	15,000	1,657	266,657	1,657	79,997	497	55,352	239,592
2	56,512	0	0	14,376	383	254,351	56,895	76,305	17,069	57,942	233,628
3	97,768	0	1,039	13,955	0	246,544	97,333	73,963	29,200	60,087	230,341
4	128,220	0	2,388	13,677	0	241,630	126,891	72,489	38,067	61,818	228,649
5	150,642	0	3,633	13,501	0	238,517	148,248	71,555	44,474	63,160	227,821
6	166,934	0	4,827	13,380	0	236,374	163,397	70,912	49,019	64,125	227,291
7	178,503	0	6,002	13,277	0	234,566	173,789	70,370	52,137	64,718	226,625
8	186,370	0	5,936	13,241	0	233,930	181,489	70,179	54,447	65,302	226,762
9	192,344	0	5,884	13,253	0	234,131	187,353	70,239	56,206	65,889	227,483
10	197,036	0	5,841	13,299	0	234,941	191,977	70,482	57,593	66,487	228,636
11	200,870	0	5,804	13,370	0	236,202	195,771	70,861	58,731	67,101	230,118
12	204,140	0	5,770	13,461	0	237,809	199,022	71,343	59,707	67,735	231,859
13	207,051	0	5,738	13,567	0	239,688	201,926	71,906	60,578	68,395	233,815
14	209,743	0	5,708	13,686	0	241,793	204,623	72,538	61,387	69,081	235,953
15	212,317	0	235,953	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0	0
21	0	0	0	0	0	0	0	0	0	0	0
22	0	0	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0	0	0
25	0	0	0	0	0	0	0	0	0	0	0
26	0	0	0	0	0	0	0	0	0	0	0
27	0	0	0	0	0	0	0	0	0	0	0
28	0	0	0	0	0	0	0	0	0	0	0
29	0	0	0	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0	0	0	0	0
40	0	7,504	0	450	84	8,038	7,588	2,411	2,276	2,370	7,917
		7,504	294,523		2,124						

\*The composite capital gains tax rate includes 40.00% short-term gains subject to ordinary income tax and 60.00% long-term gains subject to capital gains tax of 25.00%.

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

## Details of Portfolio Turnover

Portfolio Turnover Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

	Initial Value of Equity Account 250,000 (1)	Growth 6.00% (2)	Dividend 1.50% (3)	Dividend Tax Rate 25.00% (4)	Pre-Retirement Income Tax Rate 40.00% (5)	Retirement Income Tax Rate 40.00% (6)	Composite Capital Gains Tax Rate* 31.00% (7)	Composite Capital Gains Tax Rate* 31.00% (8)	Composite Capital Gains Tax Rate* 31.00% (9)	Turnover Assumption 30.00% (10)	Turnover Assumption 30.00% (11)
	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	Net Year End Value of Asset After Turnover**
41	7,681	19,199	0	1,627	305	29,048	27,185	8,714	8,156	8,541	28,586
42	27,571	31,253	0	3,590	673	64,102	59,497	19,231	17,849	18,802	63,037
43	60,450	43,674	0	6,403	1,201	114,315	105,325	34,295	31,598	33,458	112,344
44	107,186	56,474	0	10,129	1,899	180,846	165,559	54,254	49,668	52,832	177,630
45	168,723	69,662	0	14,838	2,782	264,912	241,168	79,474	72,350	77,265	260,076
46	246,083	83,157	0	20,594	3,861	367,688	333,100	110,306	99,930	107,090	360,827
47	340,260	83,721	0	26,673	5,001	476,222	428,982	142,867	128,695	138,473	467,110
48	438,761	84,291	0	33,084	6,203	590,688	529,255	177,206	158,776	171,493	579,125
49	541,971	84,865	0	39,839	7,470	711,299	634,307	213,390	190,292	206,229	697,097
50	650,244	85,439	0	46,952	8,804	838,292	744,487	251,488	223,346	242,764	821,273
51	763,905	85,865	0	54,428	10,205	971,771	859,975	291,531	257,992	281,134	951,760
52	883,116	86,269	0	62,282	11,678	1,111,989	981,063	333,597	294,319	321,421	1,088,815
53	1,008,165	86,644	0	70,528	13,224	1,259,211	1,108,033	377,763	332,410	363,704	1,232,700
54	1,139,327	86,983	0	79,181	14,846	1,413,710	1,241,156	424,113	372,347	408,065	1,383,685
55	1,276,875	87,083	0	88,246	16,546	1,575,560	1,380,503	472,668	414,151	454,528	1,541,846
56	1,420,880	87,124	0	97,738	18,326	1,745,034	1,526,330	523,510	457,899	503,171	1,707,448
57	1,571,602	87,099	0	107,673	20,189	1,922,409	1,678,890	576,723	503,667	554,075	1,880,764
58	1,729,298	86,998	0	118,066	22,137	2,107,965	1,838,433	632,390	551,530	607,323	2,062,070
59	1,894,226	86,812	0	128,933	24,175	2,301,990	2,005,213	690,597	601,564	662,997	2,251,646
60	2,066,646	86,278	0	140,275	26,302	2,504,501	2,179,226	751,350	653,768	721,100	2,449,508

1,516,394

294,523

217,951

\*The composite capital gains tax rate includes 40.00% short-term gains subject to ordinary income tax and 60.00% long-term gains subject to capital gains tax of 25.00%.

Column (2) includes reinvestment of excess cash flow.

\*\*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 Liquid Assets

Liquid Assets Summary Page: 1  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	(1) Year End Value of Retirement Plan Assets +	(2) Year End Value of Equity Assets =	(3) Total Liquid Assets
1	40	40	151,656	239,592	391,248
2	41	41	180,024	233,628	413,652
3	42	42	210,215	230,341	440,556
4	43	43	242,346	228,649	470,995
5	44	44	276,541	227,821	504,362
6	45	45	312,933	227,291	540,224
7	46	46	351,663	226,625	578,288
8	47	47	392,882	226,762	619,644
9	48	48	436,749	227,483	664,232
10	49	49	483,435	228,636	712,071
11	50	50	533,120	230,118	763,238
12	51	51	585,997	231,859	817,856
13	52	52	642,272	233,815	876,087
14	53	53	702,162	235,953	938,115
15	54	54	656,551	0	656,551
16	55	55	717,359	0	717,359
17	56	56	782,074	0	782,074
18	57	57	850,947	0	850,947
19	58	58	924,245	0	924,245
20	59	59	1,002,252	0	1,002,252
21	60	60	1,085,271	0	1,085,271
22	61	61	1,173,624	0	1,173,624
23	62	62	1,267,654	0	1,267,654
24	63	63	1,367,725	0	1,367,725
25	64	64	1,474,226	0	1,474,226
26	65	65	1,340,697	0	1,340,697
27	66	66	1,211,679	0	1,211,679
28	67	67	1,087,854	0	1,087,854
29	68	68	969,960	0	969,960
30	69	69	858,793	0	858,793
31	70	70	755,216	0	755,216
32	71	71	660,159	0	660,159
33	72	72	574,625	0	574,625
34	73	73	499,694	0	499,694
35	74	74	436,530	0	436,530
36	75	75	386,384	0	386,384
37	76	76	350,609	0	350,609
38	77	77	330,654	0	330,654
39	78	78	328,081	0	328,081
40	79	79	331,254	7,917	339,171

## Summary of Liquid Assets

Liquid Assets Summary Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	(1) Year End Value of Retirement Plan Assets +	(2) Year End Value of Equity Assets =	(3) Total Liquid Assets
41	80	80	333,685	28,586	362,271
42	81	81	335,285	63,037	398,322
43	82	82	335,960	112,344	448,304
44	83	83	335,610	177,630	513,240
45	84	84	334,130	260,076	594,206
46	85	85	331,571	360,827	692,398
47	86	86	327,848	467,110	794,958
48	87	87	322,874	579,125	901,999
49	88	88	316,562	697,097	1,013,659
50	89	89	308,826	821,273	1,130,099
51	90	90	299,838	951,760	1,251,598
52	91	91	289,556	1,088,815	1,378,371
53	92	92	277,948	1,232,700	1,510,648
54	93	93	264,993	1,383,685	1,648,678
55	94	94	251,028	1,541,846	1,792,874
56	95	95	236,092	1,707,448	1,943,540
57	96	96	220,241	1,880,764	2,101,005
58	97	97	203,551	2,062,070	2,265,621
59	98	98	186,118	2,251,646	2,437,764
60	99	99	168,512	2,449,508	2,618,020

## 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: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	(1) Year End Value of Life Insurance Assets	(2) Year End Value of Retirement Plan Assets	(3) Year End Value of Equity Assets	(4) Year End Hypothetical Net Worth
1	40	40	0	151,656	239,592	391,248
2	41	41	0	180,024	233,628	413,652
3	42	42	0	210,215	230,341	440,556
4	43	43	0	242,346	228,649	470,995
5	44	44	0	276,541	227,821	504,362
6	45	45	0	312,933	227,291	540,224
7	46	46	1,400	351,663	226,625	579,688
8	47	47	51,650	392,882	226,762	671,294
9	48	48	105,876	436,749	227,483	770,108
10	49	49	164,318	483,435	228,636	876,389
11	50	50	237,616	533,120	230,118	1,000,854
12	51	51	304,701	585,997	231,859	1,122,557
13	52	52	376,552	642,272	233,815	1,252,639
14	53	53	453,477	702,162	235,953	1,391,592
15	54	54	1,235,831	656,551	0	1,892,382
16	55	55	1,323,925	717,359	0	2,041,284
17	56	56	1,418,235	782,074	0	2,200,309
18	57	57	1,519,228	850,947	0	2,370,175
19	58	58	1,627,414	924,245	0	2,551,659
20	59	59	1,743,351	1,002,252	0	2,745,603
21	60	60	1,867,587	1,085,271	0	2,952,858
22	61	61	2,000,712	1,173,624	0	3,174,336
23	62	62	2,143,326	1,267,654	0	3,410,980
24	63	63	2,296,120	1,367,725	0	3,663,845
25	64	64	2,459,856	1,474,226	0	3,934,082
26	65	65	2,382,640	1,340,697	0	3,723,337
27	66	66	2,304,338	1,211,679	0	3,516,017
28	67	67	2,225,505	1,087,854	0	3,313,359
29	68	68	2,146,841	969,960	0	3,116,801
30	69	69	2,069,249	858,793	0	2,928,042
31	70	70	1,993,862	755,216	0	2,749,078
32	71	71	1,922,102	660,159	0	2,582,261
33	72	72	1,855,636	574,625	0	2,430,261
34	73	73	1,793,413	499,694	0	2,293,107
35	74	74	1,736,588	436,530	0	2,173,118
36	75	75	1,686,631	386,384	0	2,073,015
37	76	76	1,643,429	350,609	0	1,994,038
38	77	77	1,608,155	330,654	0	1,938,809
39	78	78	1,582,085	328,081	0	1,910,166
40	79	79	1,566,617	331,254	7,917	1,905,788

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 Numerical Illustration (After Providing Required Cash Flow)

Hypothetical Net Worth Illustration Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	(1) Year End Value of Life Insurance Assets	(2) Year End Value of Retirement Plan Assets	(3) Year End Value of Equity Assets	(4) Year End Hypothetical Net Worth
41	80	80	1,563,178	333,685	28,586	1,925,449
42	81	81	1,573,252	335,285	63,037	1,971,574
43	82	82	1,598,481	335,960	112,344	2,046,785
44	83	83	1,640,618	335,610	177,630	2,153,858
45	84	84	1,701,349	334,130	260,076	2,295,555
46	85	85	1,616,622	331,571	360,827	2,309,020
47	86	86	1,541,961	327,848	467,110	2,336,919
48	87	87	1,477,773	322,874	579,125	2,379,772
49	88	88	1,424,103	316,562	697,097	2,437,762
50	89	89	1,380,717	308,826	821,273	2,510,816
51	90	90	1,346,895	299,838	951,760	2,598,493
52	91	91	1,340,501	289,556	1,088,815	2,718,872
53	92	92	1,370,557	277,948	1,232,700	2,881,205
54	93	93	1,448,917	264,993	1,383,685	3,097,595
55	94	94	1,589,822	251,028	1,541,846	3,382,696
56	95	95	1,805,413	236,092	1,707,448	3,748,953
57	96	96	2,073,661	220,241	1,880,764	4,174,666
58	97	97	2,400,339	203,551	2,062,070	4,665,960
59	98	98	2,791,744	186,118	2,251,646	5,229,508
60	99	99	3,254,742	168,512	2,449,508	5,872,762

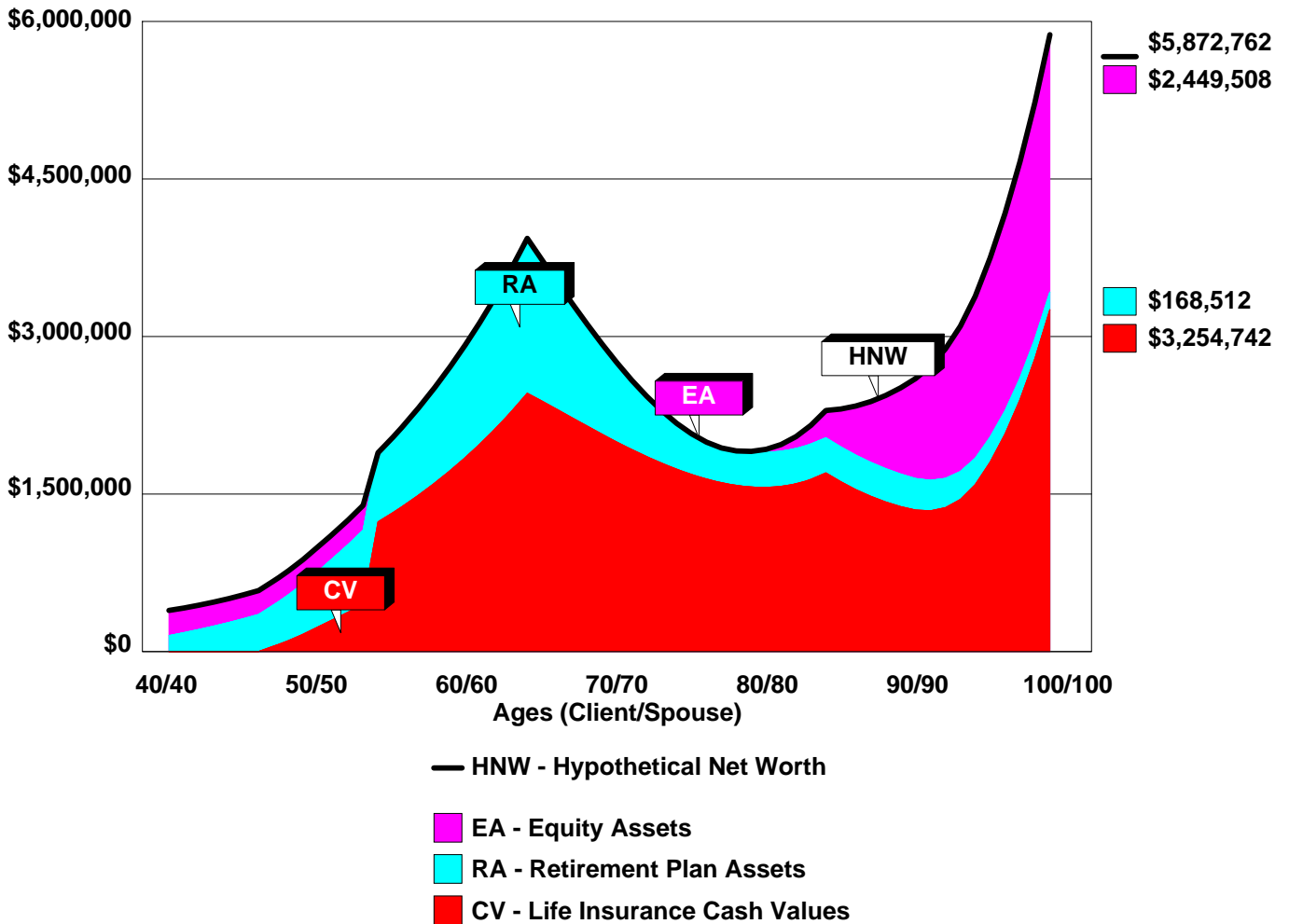
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

# Hypothetical Net Worth (After Providing Required Cash Flow)

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

For: Sam Hunt  
& Allison Hunt

## 60 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: Sam Hunt  
& Allison Hunt

			(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	40	40	4,541,248	53,080	4,488,168	0	4,488,168
2	41	41	4,463,652	63,008	4,400,644	0	4,400,644
3	42	42	4,390,556	73,575	4,316,981	0	4,316,981
4	43	43	4,320,995	84,821	4,236,174	0	4,236,174
5	44	44	4,254,362	96,789	4,157,573	0	4,157,573
6	45	45	4,190,224	109,527	4,080,697	0	4,080,697
7	46	46	4,128,288	123,082	4,005,206	0	4,005,206
8	47	47	4,169,644	137,509	4,032,135	0	4,032,135
9	48	48	4,214,232	152,862	4,061,370	0	4,061,370
10	49	49	4,262,071	169,202	4,092,869	0	4,092,869
11	50	50	4,313,238	186,592	4,126,646	0	4,126,646
12	51	51	4,367,856	205,099	4,162,757	0	4,162,757
13	52	52	4,426,087	224,795	4,201,292	0	4,201,292
14	53	53	4,488,115	245,757	4,242,358	0	4,242,358
15	54	54	4,906,551	229,793	4,676,758	0	4,676,758
16	55	55	4,967,359	251,076	4,716,283	0	4,716,283
17	56	56	5,032,074	273,726	4,758,348	0	4,758,348
18	57	57	5,100,947	297,831	4,803,116	0	4,803,116
19	58	58	5,174,245	323,486	4,850,759	0	4,850,759
20	59	59	5,252,252	350,788	4,901,464	0	4,901,464
21	60	60	5,335,271	379,845	4,955,426	0	4,955,426
22	61	61	5,423,624	410,768	5,012,856	0	5,012,856
23	62	62	5,517,654	443,679	5,073,975	0	5,073,975
24	63	63	5,617,725	478,704	5,139,021	0	5,139,021
25	64	64	5,724,226	515,979	5,208,247	0	5,208,247
26	65	65	5,376,712	469,244	4,907,468	0	4,907,468
27	66	66	5,015,262	424,088	4,591,174	0	4,591,174
28	67	67	4,639,402	380,749	4,258,653	0	4,258,653
29	68	68	4,248,650	339,486	3,909,164	0	3,909,164
30	69	69	3,842,516	300,578	3,541,938	0	3,541,938
31	70	70	3,420,502	264,326	3,156,176	0	3,156,176
32	71	71	3,082,782	231,056	2,851,726	0	2,851,726
33	72	72	2,887,141	201,119	2,686,022	0	2,686,022
34	73	73	2,697,118	174,893	2,522,225	0	2,522,225
35	74	74	2,513,294	152,786	2,360,508	0	2,360,508
36	75	75	2,336,449	135,234	2,201,215	0	2,201,215
37	76	76	2,279,928	122,713	2,157,215	0	2,157,215
38	77	77	2,249,319	115,729	2,133,590	0	2,133,590
39	78	78	2,247,627	114,828	2,132,799	0	2,132,799
40	79	79	2,272,713	115,939	2,156,774	0	2,156,774

\*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.

### 40 Year Summary

Total Estate Assets	\$ 2,272,713
Wealth Transferred to Heirs	\$ 2,156,774

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

Wealth Transfer Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

			(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
41	80	80	2,324,537	116,790	=	2,207,747	0	2,207,747
42	81	81	2,405,721	117,350	=	2,288,371	0	2,288,371
43	82	82	2,519,098	117,586	=	2,401,512	0	2,401,512
44	83	83	2,667,667	117,464	=	2,550,203	0	2,550,203
45	84	84	2,854,420	116,946	=	2,737,474	0	2,737,474
46	85	85	2,908,448	116,050	=	2,792,398	0	2,792,398
47	86	86	2,979,653	114,747	=	2,864,906	0	2,864,906
48	87	87	3,068,688	113,006	=	2,955,682	0	2,955,682
49	88	88	3,175,855	110,797	=	3,065,058	0	3,065,058
50	89	89	3,301,194	108,089	=	3,193,105	0	3,193,105
51	90	90	3,444,357	104,943	=	3,339,414	0	3,339,414
52	91	91	3,443,336	101,345	=	3,341,991	0	3,341,991
53	92	92	3,463,277	97,282	=	3,365,995	0	3,365,995
54	93	93	3,513,685	92,748	=	3,420,937	0	3,420,937
55	94	94	3,606,050	87,860	=	3,518,190	0	3,518,190
56	95	95	3,748,953	82,632	=	3,666,321	0	3,666,321
57	96	96	4,174,666	77,084	=	4,097,582	0	4,097,582
58	97	97	4,665,960	71,243	=	4,594,717	0	4,594,717
59	98	98	5,229,508	65,141	=	5,164,367	0	5,164,367
60	99	99	5,872,762	58,979	=	5,813,783	0	5,813,783

\*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 50)

Total Estate Assets	\$ 3,301,194
Wealth Transferred to Heirs	\$ 3,193,105

## Estate Assets Details

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

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

For: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) Loan-Based Split Dollar Death Benefit	=	(4) Total Estate Assets
1	40	40	391,248		0		4,150,000		4,541,248
2	41	41	413,652		0		4,050,000		4,463,652
3	42	42	440,556		0		3,950,000		4,390,556
4	43	43	470,995		0		3,850,000		4,320,995
5	44	44	504,362		0		3,750,000		4,254,362
6	45	45	540,224		0		3,650,000		4,190,224
7	46	46	578,288		0		3,550,000		4,128,288
8	47	47	619,644		0		3,550,000		4,169,644
9	48	48	664,232		0		3,550,000		4,214,232
10	49	49	712,071		0		3,550,000		4,262,071
11	50	50	763,238		0		3,550,000		4,313,238
12	51	51	817,856		0		3,550,000		4,367,856
13	52	52	876,087		0		3,550,000		4,426,087
14	53	53	938,115		0		3,550,000		4,488,115
15	54	54	656,551		0		4,250,000		4,906,551
16	55	55	717,359		0		4,250,000		4,967,359
17	56	56	782,074		0		4,250,000		5,032,074
18	57	57	850,947		0		4,250,000		5,100,947
19	58	58	924,245		0		4,250,000		5,174,245
20	59	59	1,002,252		0		4,250,000		5,252,252
21	60	60	1,085,271		0		4,250,000		5,335,271
22	61	61	1,173,624		0		4,250,000		5,423,624
23	62	62	1,267,654		0		4,250,000		5,517,654
24	63	63	1,367,725		0		4,250,000		5,617,725
25	64	64	1,474,226		0		4,250,000		5,724,226
26	65	65	1,340,697		0		4,036,015		5,376,712
27	66	66	1,211,679		0		3,803,583		5,015,262
28	67	67	1,087,854		0		3,551,548		4,639,402
29	68	68	969,960		0		3,278,690		4,248,650
30	69	69	858,793		0		2,983,723		3,842,516
31	70	70	755,216		0		2,665,286		3,420,502
32	71	71	660,159		0		2,422,623		3,082,782
33	72	72	574,625		0		2,312,516		2,887,141
34	73	73	499,694		0		2,197,424		2,697,118
35	74	74	436,530		0		2,076,764		2,513,294
36	75	75	386,384		0		1,950,065		2,336,449
37	76	76	350,609		0		1,929,319		2,279,928
38	77	77	330,654		0		1,918,665		2,249,319
39	78	78	328,081		0		1,919,546		2,247,627
40	79	79	339,171		0		1,933,542		2,272,713

\*Including equity assets and retirement plan assets.

\*\*Net of any liabilities.

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



# Estate Assets Details

Estate Assets Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) Loan-Based Split Dollar Death Benefit	=	(4) Total Estate Assets
41	80	80	362,271		0		1,962,266		2,324,537
42	81	81	398,322		0		2,007,399		2,405,721
43	82	82	448,304		0		2,070,794		2,519,098
44	83	83	513,240		0		2,154,427		2,667,667
45	84	84	594,206		0		2,260,214		2,854,420
46	85	85	692,398		0		2,216,050		2,908,448
47	86	86	794,958		0		2,184,695		2,979,653
48	87	87	901,999		0		2,166,689		3,068,688
49	88	88	1,013,659		0		2,162,196		3,175,855
50	89	89	1,130,099		0		2,171,095		3,301,194
51	90	90	1,251,598		0		2,192,759		3,444,357
52	91	91	1,378,371		0		2,064,965		3,443,336
53	92	92	1,510,648		0		1,952,629		3,463,277
54	93	93	1,648,678		0		1,865,007		3,513,685
55	94	94	1,792,874		0		1,813,176		3,606,050
56	95	95	1,943,540		0		1,805,413		3,748,953
57	96	96	2,101,005		0		2,073,661		4,174,666
58	97	97	2,265,621		0		2,400,339		4,665,960
59	98	98	2,437,764		0		2,791,744		5,229,508
60	99	99	2,618,020		0		3,254,742		5,872,762

\*Including 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: Sam Hunt  
& Allison Hunt

Year	Client Age	Spouse Age	(1) Total Estate Assets	(2) Taxable Estate	(3) Remaining Available Unified Credit Equivalent*	(4) Estate Tax	(5) Income Tax on Retirement Plan Assets	(6) Total Transfer Taxes
1	40	40	4,541,248	4,541,248	10,680,000	0	53,080	53,080
2	41	41	4,463,652	4,463,652	11,000,000	0	63,008	63,008
3	42	42	4,390,556	4,390,556	11,340,000	0	73,575	73,575
4	43	43	4,320,995	4,320,995	11,680,000	0	84,821	84,821
5	44	44	4,254,362	4,254,362	12,020,000	0	96,789	96,789
6	45	45	4,190,224	4,190,224	12,380,000	0	109,527	109,527
7	46	46	4,128,288	4,128,288	12,760,000	0	123,082	123,082
8	47	47	4,169,644	4,169,644	13,140,000	0	137,509	137,509
9	48	48	4,214,232	4,214,232	13,540,000	0	152,862	152,862
10	49	49	4,262,071	4,262,071	13,940,000	0	169,202	169,202
11	50	50	4,313,238	4,313,238	14,360,000	0	186,592	186,592
12	51	51	4,367,856	4,367,856	14,780,000	0	205,099	205,099
13	52	52	4,426,087	4,426,087	15,240,000	0	224,795	224,795
14	53	53	4,488,115	4,488,115	15,680,000	0	245,757	245,757
15	54	54	4,906,551	4,906,551	16,160,000	0	229,793	229,793
16	55	55	4,967,359	4,967,359	16,640,000	0	251,076	251,076
17	56	56	5,032,074	5,032,074	17,140,000	0	273,726	273,726
18	57	57	5,100,947	5,100,947	17,660,000	0	297,831	297,831
19	58	58	5,174,245	5,174,245	18,180,000	0	323,486	323,486
20	59	59	5,252,252	5,252,252	18,740,000	0	350,788	350,788
21	60	60	5,335,271	5,335,271	19,300,000	0	379,845	379,845
22	61	61	5,423,624	5,423,624	19,880,000	0	410,768	410,768
23	62	62	5,517,654	5,517,654	20,480,000	0	443,679	443,679
24	63	63	5,617,725	5,617,725	21,080,000	0	478,704	478,704
25	64	64	5,724,226	5,724,226	21,720,000	0	515,979	515,979
26	65	65	5,376,712	5,376,712	22,380,000	0	469,244	469,244
27	66	66	5,015,262	5,015,262	23,040,000	0	424,088	424,088
28	67	67	4,639,402	4,639,402	23,740,000	0	380,749	380,749
29	68	68	4,248,650	4,248,650	24,440,000	0	339,486	339,486
30	69	69	3,842,516	3,842,516	25,180,000	0	300,578	300,578
31	70	70	3,420,502	3,420,502	25,940,000	0	264,326	264,326
32	71	71	3,082,782	3,082,782	26,720,000	0	231,056	231,056
33	72	72	2,887,141	2,887,141	27,520,000	0	201,119	201,119
34	73	73	2,697,118	2,697,118	28,340,000	0	174,893	174,893
35	74	74	2,513,294	2,513,294	29,180,000	0	152,786	152,786
36	75	75	2,336,449	2,336,449	30,060,000	0	135,234	135,234
37	76	76	2,279,928	2,279,928	30,960,000	0	122,713	122,713
38	77	77	2,249,319	2,249,319	31,900,000	0	115,729	115,729
39	78	78	2,247,627	2,247,627	32,860,000	0	114,828	114,828
40	79	79	2,272,713	2,272,713	33,840,000	0	115,939	115,939

\*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.

# Transfer Tax Details

Transfer Tax Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

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
41	80	80	2,324,537	2,324,537	34,860,000	0	116,790	116,790
42	81	81	2,405,721	2,405,721	35,900,000	0	117,350	117,350
43	82	82	2,519,098	2,519,098	36,980,000	0	117,586	117,586
44	83	83	2,667,667	2,667,667	38,080,000	0	117,464	117,464
45	84	84	2,854,420	2,854,420	39,220,000	0	116,946	116,946
46	85	85	2,908,448	2,908,448	40,400,000	0	116,050	116,050
47	86	86	2,979,653	2,979,653	41,620,000	0	114,747	114,747
48	87	87	3,068,688	3,068,688	42,860,000	0	113,006	113,006
49	88	88	3,175,855	3,175,855	44,140,000	0	110,797	110,797
50	89	89	3,301,194	3,301,194	45,480,000	0	108,089	108,089
51	90	90	3,444,357	3,444,357	46,840,000	0	104,943	104,943
52	91	91	3,443,336	3,443,336	48,240,000	0	101,345	101,345
53	92	92	3,463,277	3,463,277	49,700,000	0	97,282	97,282
54	93	93	3,513,685	3,513,685	51,180,000	0	92,748	92,748
55	94	94	3,606,050	3,606,050	52,720,000	0	87,860	87,860
56	95	95	3,748,953	3,748,953	54,300,000	0	82,632	82,632
57	96	96	4,174,666	4,174,666	55,920,000	0	77,084	77,084
58	97	97	4,665,960	4,665,960	57,600,000	0	71,243	71,243
59	98	98	5,229,508	5,229,508	59,340,000	0	65,141	65,141
60	99	99	5,872,762	5,872,762	61,120,000	0	58,979	58,979

\*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.

# Summary of Transfer Taxation of Defined Contribution Plan Assets

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

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

For: Sam Hunt  
& Allison Hunt

			Plan Assets Initial Value 125,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.50%	Heirs' Income Tax Rate 35.00%				
			(1)	(2)	(3)	(4)	(5)	(6)		
Year	Client Age	Spouse Age	Plan Assets in Estate	Estate Tax on Plan Assets	+	Income Tax on Plan Assets	=	Total Taxes Attributed to Plan Assets	Heirs After Tax Plan Assets (1) - (4)	Percent Loss Due to Tax
1	40	40	151,656	0		53,080		53,080	98,576	35%
2	41	41	180,024	0		63,008		63,008	117,016	35%
3	42	42	210,215	0		73,575		73,575	136,640	35%
4	43	43	242,346	0		84,821		84,821	157,525	35%
5	44	44	276,541	0		96,789		96,789	179,752	35%
6	45	45	312,933	0		109,527		109,527	203,406	35%
7	46	46	351,663	0		123,082		123,082	228,581	35%
8	47	47	392,882	0		137,509		137,509	255,373	35%
9	48	48	436,749	0		152,862		152,862	283,887	35%
10	49	49	483,435	0		169,202		169,202	314,233	35%
11	50	50	533,120	0		186,592		186,592	346,528	35%
12	51	51	585,997	0		205,099		205,099	380,898	35%
13	52	52	642,272	0		224,795		224,795	417,477	35%
14	53	53	702,162	0		245,757		245,757	456,405	35%
15	54	54	766,551	0		229,793		229,793	426,758	35%
16	55	55	717,359	0		251,076		251,076	466,283	35%
17	56	56	782,074	0		273,726		273,726	508,348	35%
18	57	57	850,947	0		297,831		297,831	553,116	35%
19	58	58	924,245	0		323,486		323,486	600,759	35%
20	59	59	1,002,252	0		350,788		350,788	651,464	35%
21	60	60	1,085,271	0		379,845		379,845	705,426	35%
22	61	61	1,173,624	0		410,768		410,768	762,856	35%
23	62	62	1,267,654	0		443,679		443,679	823,975	35%
24	63	63	1,367,725	0		478,704		478,704	889,021	35%
25	64	64	1,474,226	0		515,979		515,979	958,247	35%
26	65	65	1,340,697	0		469,244		469,244	871,453	35%
27	66	66	1,211,679	0		424,088		424,088	787,591	35%
28	67	67	1,087,854	0		380,749		380,749	707,105	35%
29	68	68	969,960	0		339,486		339,486	630,474	35%
30	69	69	858,793	0		300,578		300,578	558,215	35%
31	70	70	755,216	0		264,326		264,326	490,890	35%
32	71	71	660,159	0		231,056		231,056	429,103	35%
33	72	72	574,625	0		201,119		201,119	373,506	35%
34	73	73	499,694	0		174,893		174,893	324,801	35%
35	74	74	436,530	0		152,786		152,786	283,744	35%
36	75	75	386,384	0		135,234		135,234	251,150	35%
37	76	76	350,609	0		122,713		122,713	227,896	35%
38	77	77	330,654	0		115,729		115,729	214,925	35%
39	78	78	328,081	0		114,828		114,828	213,253	35%
40	79	79	331,254	0		115,939		115,939	215,315	35%

## Summary of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Summary Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

			Plan Assets Initial Value 125,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.50%	Heirs' Income Tax Rate 35.00%				
			(1)	(2)	(3)	(4)	(5)	(6)		
Year	Client Age	Spouse Age	Plan Assets in Estate	Estate Tax on Plan Assets	+	Income Tax on Plan Assets	=	Total Taxes Attributed to Plan Assets	Heirs After Tax Plan Assets (1) - (4)	Percent Loss Due to Tax
41	80	80	333,685	0		116,790		116,790	216,895	35%
42	81	81	335,285	0		117,350		117,350	217,935	35%
43	82	82	335,960	0		117,586		117,586	218,374	35%
44	83	83	335,610	0		117,464		117,464	218,146	35%
45	84	84	334,130	0		116,946		116,946	217,184	35%
46	85	85	331,571	0		116,050		116,050	215,521	35%
47	86	86	327,848	0		114,747		114,747	213,101	35%
48	87	87	322,874	0		113,006		113,006	209,868	35%
49	88	88	316,562	0		110,797		110,797	205,765	35%
50	89	89	308,826	0		108,089		108,089	200,737	35%
51	90	90	299,838	0		104,943		104,943	194,895	35%
52	91	91	289,556	0		101,345		101,345	188,211	35%
53	92	92	277,948	0		97,282		97,282	180,666	35%
54	93	93	264,993	0		92,748		92,748	172,245	35%
55	94	94	251,028	0		87,860		87,860	163,168	35%
56	95	95	236,092	0		82,632		82,632	153,460	35%
57	96	96	220,241	0		77,084		77,084	143,157	35%
58	97	97	203,551	0		71,243		71,243	132,308	35%
59	98	98	186,118	0		65,141		65,141	120,977	35%
60	99	99	168,512	0		58,979		58,979	109,533	35%

# 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: Sam Hunt  
& Allison Hunt

			Plan Assets Initial Value 125,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.50%	Heirs' Income Tax Rate 35.00%				
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Plan Assets in Estate	Federal Estate Tax on Plan Assets*	Unrealized Gain in Plan Assets	Federal Estate Tax Attributable to Gain*	Portion of Gain Subject to Income Tax (3) - (4)	Income Tax on Gain*	Total Taxes Attributed to Plan Assets (2)+(6)	Heirs' After Tax Plan Assets (1) - (7)
Year	Client Age	Spouse Age								
1	40	40	151,656	0	151,656	0	151,656	53,080	53,080	98,576
2	41	41	180,024	0	180,024	0	180,024	63,008	63,008	117,016
3	42	42	210,215	0	210,215	0	210,215	73,575	73,575	136,640
4	43	43	242,346	0	242,346	0	242,346	84,821	84,821	157,525
5	44	44	276,541	0	276,541	0	276,541	96,789	96,789	179,752
6	45	45	312,933	0	312,933	0	312,933	109,527	109,527	203,406
7	46	46	351,663	0	351,663	0	351,663	123,082	123,082	228,581
8	47	47	392,882	0	392,882	0	392,882	137,509	137,509	255,373
9	48	48	436,749	0	436,749	0	436,749	152,862	152,862	283,887
10	49	49	483,435	0	483,435	0	483,435	169,202	169,202	314,233
11	50	50	533,120	0	533,120	0	533,120	186,592	186,592	346,528
12	51	51	585,997	0	585,997	0	585,997	205,099	205,099	380,898
13	52	52	642,272	0	642,272	0	642,272	224,795	224,795	417,477
14	53	53	702,162	0	702,162	0	702,162	245,757	245,757	456,405
15	54	54	656,551	0	656,551	0	656,551	229,793	229,793	426,758
16	55	55	717,359	0	717,359	0	717,359	251,076	251,076	466,283
17	56	56	782,074	0	782,074	0	782,074	273,726	273,726	508,348
18	57	57	850,947	0	850,947	0	850,947	297,831	297,831	553,116
19	58	58	924,245	0	924,245	0	924,245	323,486	323,486	600,759
20	59	59	1,002,252	0	1,002,252	0	1,002,252	350,788	350,788	651,464
21	60	60	1,085,271	0	1,085,271	0	1,085,271	379,845	379,845	705,426
22	61	61	1,173,624	0	1,173,624	0	1,173,624	410,768	410,768	762,856
23	62	62	1,267,654	0	1,267,654	0	1,267,654	443,679	443,679	823,975
24	63	63	1,367,725	0	1,367,725	0	1,367,725	478,704	478,704	889,021
25	64	64	1,474,226	0	1,474,226	0	1,474,226	515,979	515,979	958,247
26	65	65	1,340,697	0	1,340,697	0	1,340,697	469,244	469,244	871,453
27	66	66	1,211,679	0	1,211,679	0	1,211,679	424,088	424,088	787,591
28	67	67	1,087,854	0	1,087,854	0	1,087,854	380,749	380,749	707,105
29	68	68	969,960	0	969,960	0	969,960	339,486	339,486	630,474
30	69	69	858,793	0	858,793	0	858,793	300,578	300,578	558,215
31	70	70	755,216	0	755,216	0	755,216	264,326	264,326	490,890
32	71	71	660,159	0	660,159	0	660,159	231,056	231,056	429,103
33	72	72	574,625	0	574,625	0	574,625	201,119	201,119	373,506
34	73	73	499,694	0	499,694	0	499,694	174,893	174,893	324,801
35	74	74	436,530	0	436,530	0	436,530	152,786	152,786	283,744
36	75	75	386,384	0	386,384	0	386,384	135,234	135,234	251,150
37	76	76	350,609	0	350,609	0	350,609	122,713	122,713	227,896
38	77	77	330,654	0	330,654	0	330,654	115,729	115,729	214,925
39	78	78	328,081	0	328,081	0	328,081	114,828	114,828	213,253
40	79	79	331,254	0	331,254	0	331,254	115,939	115,939	215,315

\*The value of the plan assets (in excess of non-deductible contributions) 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.

## Details of Transfer Taxation of Defined Contribution Plan Assets

Transfer Taxation Page: 2  
Date: [Current date appears here]

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

For: Sam Hunt  
& Allison Hunt

			Plan Assets Initial Value 125,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.50%	Heirs' Income Tax Rate 35.00%				
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Plan Assets in Estate	Federal Estate Tax on Plan Assets*	Unrealized Gain in Plan Assets	Federal Estate Tax Attributable to Gain*	Portion of Gain Subject to Income Tax (3) - (4)	Income Tax on Gain*	Total Taxes Attributed to Plan Assets (2)+(6)	Heirs' After Tax Plan Assets (1) - (7)
Year	Client Age	Spouse Age								
41	80	80	333,685	0	333,685	0	333,685	116,790	116,790	216,895
42	81	81	335,285	0	335,285	0	335,285	117,350	117,350	217,935
43	82	82	335,960	0	335,960	0	335,960	117,586	117,586	218,374
44	83	83	335,610	0	335,610	0	335,610	117,464	117,464	218,146
45	84	84	334,130	0	334,130	0	334,130	116,946	116,946	217,184
46	85	85	331,571	0	331,571	0	331,571	116,050	116,050	215,521
47	86	86	327,848	0	327,848	0	327,848	114,747	114,747	213,101
48	87	87	322,874	0	322,874	0	322,874	113,006	113,006	209,868
49	88	88	316,562	0	316,562	0	316,562	110,797	110,797	205,765
50	89	89	308,826	0	308,826	0	308,826	108,089	108,089	200,737
51	90	90	299,838	0	299,838	0	299,838	104,943	104,943	194,895
52	91	91	289,556	0	289,556	0	289,556	101,345	101,345	188,211
53	92	92	277,948	0	277,948	0	277,948	97,282	97,282	180,666
54	93	93	264,993	0	264,993	0	264,993	92,748	92,748	172,245
55	94	94	251,028	0	251,028	0	251,028	87,860	87,860	163,168
56	95	95	236,092	0	236,092	0	236,092	82,632	82,632	153,460
57	96	96	220,241	0	220,241	0	220,241	77,084	77,084	143,157
58	97	97	203,551	0	203,551	0	203,551	71,243	71,243	132,308
59	98	98	186,118	0	186,118	0	186,118	65,141	65,141	120,977
60	99	99	168,512	0	168,512	0	168,512	58,979	58,979	109,533

\*The value of the plan assets (in excess of non-deductible contributions) 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.

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