

Financial Analysis: Details of the Premium Financing

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

For: Arthur Baxter & Allison Baxter

Transfer Tax Details

Year	Beg. of Yr. M/F Ages	(1) Liquid Assets	+	(2) Illiquid Assets	=	(3) Total Estate Assets	(4) Total Charitable Bequests	(5) Taxable Estate (3) - (4)	(6) Remaining Available Unified Credit Equivalent*	(7) Federal Estate Tax	(8) Income Tax on Retirement Plan Assets	(9) Total Transfer Taxes (7)+(8)
1	50/45	5,634,046		6,150,000		11,784,046	1,703,440	10,080,606	23,848,000	0	0	0
2	51/46	5,617,917		6,414,300		12,032,217	1,813,567	10,218,650	24,296,000	0	0	0
3	52/47	5,631,608		6,693,507		12,325,115	1,930,814	10,394,301	24,764,000	0	0	0
4	53/48	5,666,470		6,988,263		12,654,733	2,055,641	10,599,092	25,280,000	0	0	0
5	54/49	5,719,015		7,299,246		13,018,261	2,188,538	10,829,723	12,244,000	0	0	0
6	55/50	5,788,225		7,627,175		13,415,400	2,330,027	11,085,373	12,388,000	0	0	0
7	56/51	5,874,278		7,972,803		13,847,081	2,480,663	11,366,418	12,560,000	0	0	0
8	57/52	5,977,971		8,336,930		14,314,901	2,641,038	11,673,863	12,752,000	0	0	0
9	58/53	6,100,424		8,720,397		14,820,821	2,811,781	12,009,040	12,952,000	0	0	0
10	59/54	6,243,327		9,124,090		15,367,417	2,993,563	12,373,854	13,172,000	0	0	0
11	60/55	6,725,765		9,548,944		16,274,709	3,187,097	13,087,612	13,632,000	0	0	0
12	61/56	7,249,010		9,995,942		17,244,952	3,393,143	13,851,809	14,132,000	0	0	0
13	62/57	7,815,724		10,466,120		18,281,844	3,649,844	14,632,000	14,632,000	0	0	0
14	63/58	8,428,904		10,960,566		19,389,470	4,237,470	15,152,000	15,152,000	0	0	0
15	64/59	9,091,832		11,480,429		20,572,261	4,900,261	15,672,000	15,672,000	0	0	0
16	65/60	9,278,318		12,026,915		21,305,233	5,093,233	16,212,000	16,212,000	0	0	0
17	66/61	9,475,680		12,601,290		22,076,970	5,284,970	16,792,000	16,792,000	0	0	0
18	67/62	9,732,285		13,204,890		22,937,175	5,565,175	17,372,000	17,372,000	0	0	0
19	68/63	10,008,428		13,839,117		23,847,545	5,875,545	17,972,000	17,972,000	0	0	0
20	69/64	10,305,940		14,505,445		24,811,385	6,239,385	18,572,000	18,572,000	0	0	0
21	70/65	10,626,731		15,205,422		25,832,153	6,620,153	19,212,000	19,212,000	0	0	0
22	71/66	10,972,836		15,940,676		26,913,512	7,041,512	19,872,000	19,872,000	0	0	0
23	72/67	11,297,573		16,712,920		28,010,493	7,478,493	20,532,000	20,532,000	0	0	0
24	73/68	11,641,992		17,523,948		29,165,940	7,933,940	21,232,000	21,232,000	0	0	0
25	74/69	12,006,517		18,375,649		30,382,166	8,430,166	21,952,000	21,952,000	0	0	0
26	75/70	12,392,531		19,270,006		31,662,537	8,970,537	22,692,000	22,692,000	0	0	0
27	76/71	12,801,553		20,209,104		33,010,657	9,578,657	23,432,000	23,432,000	0	0	0
28	77/72	13,235,742		21,195,129		34,430,871	10,218,871	24,212,000	24,212,000	0	0	0
29	78/73	13,696,248		22,230,378		35,926,626	10,894,626	25,032,000	25,032,000	0	0	0
30	79/74	14,184,830		23,317,267		37,502,097	11,650,097	25,852,000	25,852,000	0	0	0
31	80/75	14,703,352		24,458,327		39,161,679	12,449,679	26,712,000	26,712,000	0	0	0
32	81/76	15,254,661		25,656,221		40,910,882	13,318,882	27,592,000	27,592,000	0	0	0
33	82/77	15,840,111		26,913,744		42,753,855	14,261,855	28,492,000	28,492,000	0	0	0
34	83/78	16,463,008		28,233,828		44,696,836	15,284,836	29,412,000	29,412,000	0	0	0
35	84/79	17,124,835		29,619,555		46,744,390	16,372,390	30,372,000	30,372,000	0	0	0
36	85/80	17,829,461		31,074,159		48,903,620	17,531,620	31,372,000	31,372,000	0	0	0
37	86/81	18,579,927		32,601,036		51,180,963	18,788,963	32,392,000	32,392,000	0	0	0
38	87/82	19,379,508		34,203,751		53,583,259	20,151,259	33,432,000	33,432,000	0	0	0
39	88/83	20,233,477		35,886,049		56,119,526	21,607,526	34,512,000	34,512,000	0	0	0
40	89/84	21,144,092		37,651,859		58,795,951	23,163,951	35,632,000	35,632,000	0	0	0

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

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

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

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41	90/85	22,117,625		39,505,307		61,622,932	24,850,932	36,772,000	36,772,000	0	0	0
42	91/86	23,158,993		41,450,723		64,609,716	26,657,716	37,952,000	37,952,000	0	0	0
43	92/87	24,273,556		43,492,656		67,766,212	28,594,212	39,172,000	39,172,000	0	0	0
44	93/88	25,467,171		45,635,879		71,103,050	30,691,050	40,412,000	40,412,000	0	0	0
45	94/89	26,749,338		47,885,403		74,634,741	32,922,741	41,712,000	41,712,000	0	0	0
46	95/90	28,127,552		50,246,489		78,374,041	35,342,041	43,032,000	43,032,000	0	0	0
47	96/91	29,613,591		52,724,661		82,338,252	37,926,252	44,412,000	44,412,000	0	0	0
48	97/92	31,212,979		55,325,715		86,538,694	40,726,694	45,812,000	45,812,000	0	0	0
49	98/93	32,939,693		58,055,739		90,995,432	43,723,432	47,272,000	47,272,000	0	0	0
50	99/94	34,804,830		60,921,119		95,725,949	46,953,949	48,772,000	48,772,000	0	0	0

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