

Financial Analysis: Add Loan-Based Private Split-Dollar to the Current Plan

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

For: Robert Cartwright & Alexandra Cartwright

Transfer Tax Details

Year	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	17,337,180		12,225,692		29,562,872	11,232,910	18,329,962	18,329,962	0	0	0
2	51/46	17,919,839		12,489,992		30,409,831	11,359,869	19,049,962	19,049,962	0	0	0
3	52/47	18,732,389		12,769,199		31,501,588	11,711,626	19,789,962	19,789,962	0	0	0
4	53/48	19,639,705		13,063,955		32,703,660	12,133,698	20,569,962	20,569,962	0	0	0
5	54/49	20,609,570		13,374,938		33,984,508	26,194,546	7,789,962	7,789,962	0	0	0
6	55/50	21,636,020		13,702,867		35,338,887	27,148,925	8,189,962	8,189,962	0	0	0
7	56/51	22,719,889		14,048,495		36,768,384	28,158,422	8,609,962	8,609,962	0	0	0
8	57/52	23,863,879		14,412,622		38,276,501	29,226,539	9,049,962	9,049,962	0	0	0
9	58/53	25,071,309		14,796,089		39,867,398	30,377,436	9,489,962	9,489,962	0	0	0
10	59/54	26,345,810		15,199,782		41,545,592	31,595,630	9,949,962	9,949,962	0	0	0
11	60/55	27,691,259		15,624,636		43,315,895	32,905,933	10,409,962	10,409,962	0	0	0
12	61/56	29,111,769		16,071,634		45,183,403	34,273,441	10,909,962	10,909,962	0	0	0
13	62/57	30,611,689		16,541,812		47,153,501	35,747,125	11,406,376	11,406,376	0	0	0
14	63/58	32,195,636		17,036,258		49,231,894	37,310,083	11,921,811	11,921,811	0	0	0
15	64/59	33,868,494		17,556,121		51,424,615	38,988,797	12,435,818	12,435,818	0	0	0
16	65/60	35,017,641		18,102,607		53,120,248	40,160,323	12,959,925	12,959,925	0	0	0
17	66/61	36,219,457		18,676,982		54,896,439	41,374,801	13,521,638	13,521,638	0	0	0
18	67/62	37,520,270		19,280,582		56,800,852	42,720,416	14,080,436	14,080,436	0	0	0
19	68/63	38,883,877		19,914,809		58,798,686	44,142,912	14,655,774	14,655,774	0	0	0
20	69/64	40,313,725		20,581,137		60,894,862	45,667,783	15,227,079	15,227,079	0	0	0
21	70/65	41,813,448		21,281,114		63,094,562	47,268,813	15,825,749	15,825,749	0	0	0
22	71/66	43,386,879		22,016,368		65,403,247	48,964,094	16,439,153	16,439,153	0	0	0
23	72/67	44,983,818		22,788,612		67,772,430	50,725,803	17,046,627	17,046,627	0	0	0
24	73/68	46,652,969		23,599,640		70,252,609	52,565,134	17,687,475	17,687,475	0	0	0
25	74/69	48,397,032		24,451,341		72,848,373	54,507,408	18,340,965	18,340,965	0	0	0
26	75/70	50,219,904		25,345,698		75,565,602	56,559,272	19,006,330	19,006,330	0	0	0
27	76/71	52,125,252		26,284,796		78,410,048	58,747,285	19,662,763	19,662,763	0	0	0
28	77/72	54,117,561		27,270,821		81,388,382	61,038,965	20,349,417	20,349,417	0	0	0
29	78/73	56,200,310		28,306,070		84,506,380	63,440,976	21,065,404	21,065,404	0	0	0
30	79/74	58,377,732		29,392,959		87,770,691	66,000,901	21,769,790	21,769,790	0	0	0
31	80/75	60,654,260		30,534,019		91,188,279	68,686,683	22,501,596	22,501,596	0	0	0
32	81/76	63,035,474		31,731,913		94,767,387	71,519,595	23,247,792	23,247,792	0	0	0
33	82/77	65,525,411		32,989,436		98,514,847	74,515,549	23,999,298	23,999,298	0	0	0
34	83/78	68,130,328		34,309,520		102,439,848	77,684,869	24,754,979	24,754,979	0	0	0
35	84/79	70,854,565		35,695,247		106,549,812	81,016,168	25,533,644	25,533,644	0	0	0
36	85/80	73,705,162		37,149,851		110,855,013	84,512,971	26,342,042	26,342,042	0	0	0
37	86/81	76,688,339		38,676,728		115,365,067	88,214,207	27,150,860	27,150,860	0	0	0
38	87/82	79,810,668		40,279,443		120,090,111	92,131,392	27,958,719	27,958,719	0	0	0
39	88/83	83,080,990		41,961,741		125,042,731	96,250,560	28,792,171	28,792,171	0	0	0
40	89/84	86,504,933		43,727,551		130,232,484	100,590,788	29,641,696	29,641,696	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	90,092,622		45,580,999		135,673,621	105,179,924	30,493,697	30,493,697	0	0	0
42	91/86	93,852,779		47,526,415		141,379,194	110,020,696	31,358,498	31,358,498	0	0	0
43	92/87	97,794,711		49,568,348		147,363,059	115,120,720	32,242,339	32,242,339	0	0	0
44	93/88	101,928,352		51,711,571		153,639,923	120,516,551	33,123,372	33,123,372	0	0	0
45	94/89	106,267,732		53,961,095		160,228,827	126,197,170	34,031,657	34,031,657	0	0	0
46	95/90	110,824,752		56,322,181		167,146,933	132,213,777	34,933,156	34,933,156	0	0	0
47	96/91	115,616,110		58,800,353		174,416,463	138,550,733	35,865,730	35,865,730	0	0	0
48	97/92	120,651,719		61,401,407		182,053,126	145,265,993	36,787,133	36,787,133	0	0	0
49	98/93	125,950,859		64,131,431		190,082,290	152,347,284	37,735,006	37,735,006	0	0	0
50	99/94	131,529,714		66,996,811		198,526,525	159,839,652	38,686,873	38,686,873	0	0	0

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