

Sample Financial Analysis - Strategy 1: Good Logic + Roth + WRT

For: Simon Scott & Ann Scott



Presented By: _____

[Licensed user's name appears here]

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 1,000,000	
	Liquid Assets (Tax Exempt Interest)	1,000,000	
	Equity Assets	3,500,000	
	Tax Deferred Assets	0	
	Defined Contribution Plan Assets for Simon Scott		
	Retirement Plan Assets	500,000	
	Defined Contribution Plan Assets for Ann Scott		
	Retirement Plan Asset	500,000	
	Total Defined Contribution Plan Assets:	1,000,000	
	Total Liquid Assets		6,500,000
<u>Illiquid Assets:</u>	Principal Residence	500,000	
	Personal Property	400,000	
	Total Illiquid Assets		900,000
<u>Other Assets:</u>	Total Other Assets Inside the Estate		0
	Total Estate Assets		\$7,400,000
	Outside the Estate		
	Proposed Survivor Life Insurance	2,012,205	
	Total Other Assets Outside the Estate		2,012,205

Funding Options for Required Cash Flow

Retirement Plan Assets: Minimum Distribution, Unless More Is Needed
Cash Flow Funding: Sequential Use of Liquid Assets --
Taxable, Tax Exempt, Equity, Roth Assets,
Spouse's Retirement Plan Assets, Spouse's Roth Assets,
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

Assumptions Used

Income Tax Rates: Pre-Retirement 45.00%
Retirement 45.00%

Life Expectancy: Joint 38 Years
Simon Scott Age 92
Ann Scott Age 87

Taxable Account: Yield Assumption Taxable 4.00%

Tax Exempt Account: Yield Assumption Tax Exempt 3.00%

Equities: Growth Rate 7.00%
Dividend Rate 1.00%

Retirement Plan Assets Simon Scott: Defined Contr. Yield Assumption 8.00%
Roth Defined Contr. Yield Assumption 8.00%

Retirement Plan Assets Ann Scott: Defined Contr. Yield Assumption 8.00%
Roth Defined Contr. Yield Assumption 8.00%

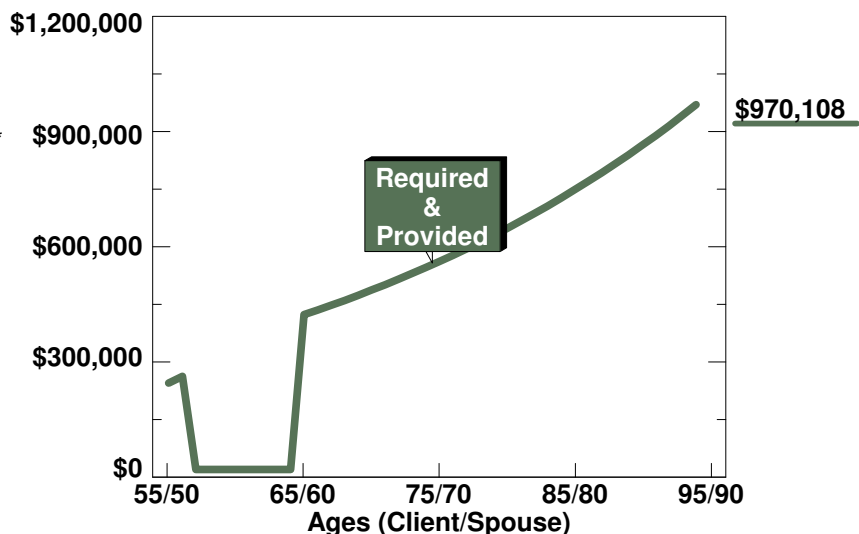
Analysis of After Tax Cash Flow Requirements

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 (below, right) illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

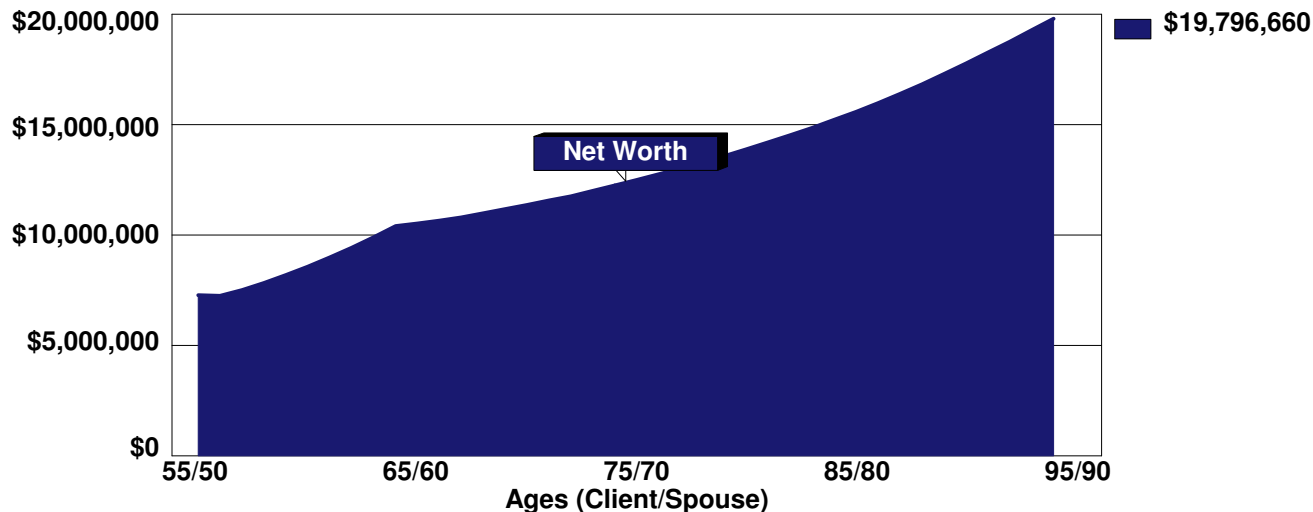
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Equities
- 4th. Roth Assets
- 5th. Spouse's Retirement Plan Assets*
- 6th. Spouse's Roth Assets
- 7th. Retirement Plan Assets*

Annual Cash Flow



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.

Analysis of: 3. Good Logic + Roth + WRT

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For: Simon Scott & Ann Scott

Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided				
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Cash Flow for Annual Gifts	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) Total After Tax Cash Flow from Retirement Plan Assets	(6) After Tax Cash Flow from Taxable & Tax Exempt Accounts	(7) After Tax Cash Flow from Equity Assets	(8) Total After Tax Cash Flow Provided*
1	55/50	225,000	20,000	245,000	0	0	245,000	0	245,000
2	56/51	243,000	20,000	263,000	0	0	263,000	0	263,000
3	57/52	0	20,000	20,000	0	0	20,000	0	20,000
4	58/53	0	20,000	20,000	0	0	20,000	0	20,000
5	59/54	0	20,000	20,000	0	0	20,000	0	20,000
6	60/55	0	20,000	20,000	0	0	20,000	0	20,000
7	61/56	0	20,000	20,000	0	0	20,000	0	20,000
8	62/57	0	20,000	20,000	0	0	20,000	0	20,000
9	63/58	0	20,000	20,000	0	0	20,000	0	20,000
10	64/59	0	20,000	20,000	0	0	20,000	0	20,000
11	65/60	403,175	20,000	423,175	0	0	423,175	0	423,175
12	66/61	415,270	20,000	435,270	0	0	435,270	0	435,270
13	67/62	427,728	20,000	447,728	0	0	447,728	0	447,728
14	68/63	440,560	20,000	460,560	29,817	0	430,743	0	460,560
15	69/64	453,777	20,000	473,777	30,712	0	139,284	303,781	473,777
16	70/65	467,390	20,000	487,390	31,633	0	0	455,757	487,390
17	71/66	481,412	20,000	501,412	32,582	0	0	468,830	501,412
18	72/67	495,854	20,000	515,854	33,559	0	0	482,295	515,854
19	73/68	510,730	20,000	530,730	68,545	0	0	462,185	530,730
20	74/69	526,052	20,000	546,052	70,601	0	0	475,451	546,052
21	75/70	541,833	20,000	561,833	72,719	0	0	489,114	561,833
22	76/71	558,088	20,000	578,088	74,901	0	0	503,187	578,088
23	77/72	574,831	20,000	594,831	77,148	0	0	517,683	594,831
24	78/73	592,076	20,000	612,076	79,463	0	0	532,613	612,076
25	79/74	609,838	20,000	629,838	81,846	0	0	547,992	629,838
26	80/75	628,133	20,000	648,133	84,302	0	0	563,831	648,133
27	81/76	646,977	20,000	666,977	86,831	0	0	580,146	666,977
28	82/77	666,387	20,000	686,387	89,436	0	0	596,951	686,387
29	83/78	686,378	20,000	706,378	92,119	0	0	614,259	706,378
30	84/79	706,970	20,000	726,970	94,882	0	0	632,088	726,970
31	85/80	728,179	20,000	748,179	97,729	0	0	650,450	748,179
32	86/81	750,024	20,000	770,024	100,661	0	0	669,363	770,024
33	87/82	772,525	20,000	792,525	103,681	0	0	688,844	792,525
34	88/83	795,701	20,000	815,701	106,791	0	0	708,910	815,701
35	89/84	819,572	20,000	839,572	109,995	301,111	0	428,466	839,572
36	90/85	844,159	20,000	864,159	113,295	750,864	0	0	864,159
37	91/86	869,484	20,000	889,484	116,693	772,791	0	0	889,484
38	92/87	895,568	20,000	915,568	120,194	795,374	0	0	915,568
39	93/88	922,435	20,000	942,435	123,800	818,635	0	0	942,435
40	94/89	950,108	20,000	970,108	127,514	842,594	0	0	970,108
		19,649,214	800,000	20,449,214	2,251,449	4,281,369	2,544,200	11,372,196	20,449,214

*IMPORTANT NOTE: For this plan to be financially sound, column (8) must be sufficient to provide the values in column (3).

Column (1): assumes 3.00% inflation.

Column (2): see "Gifting Cash Flow Details".

Column (4): see "Expected Cash Flow".

Column (5): see "Summary of Retirement Plan Assets".

Column (6): see detail reports for Taxable and Tax Exempt Accounts.

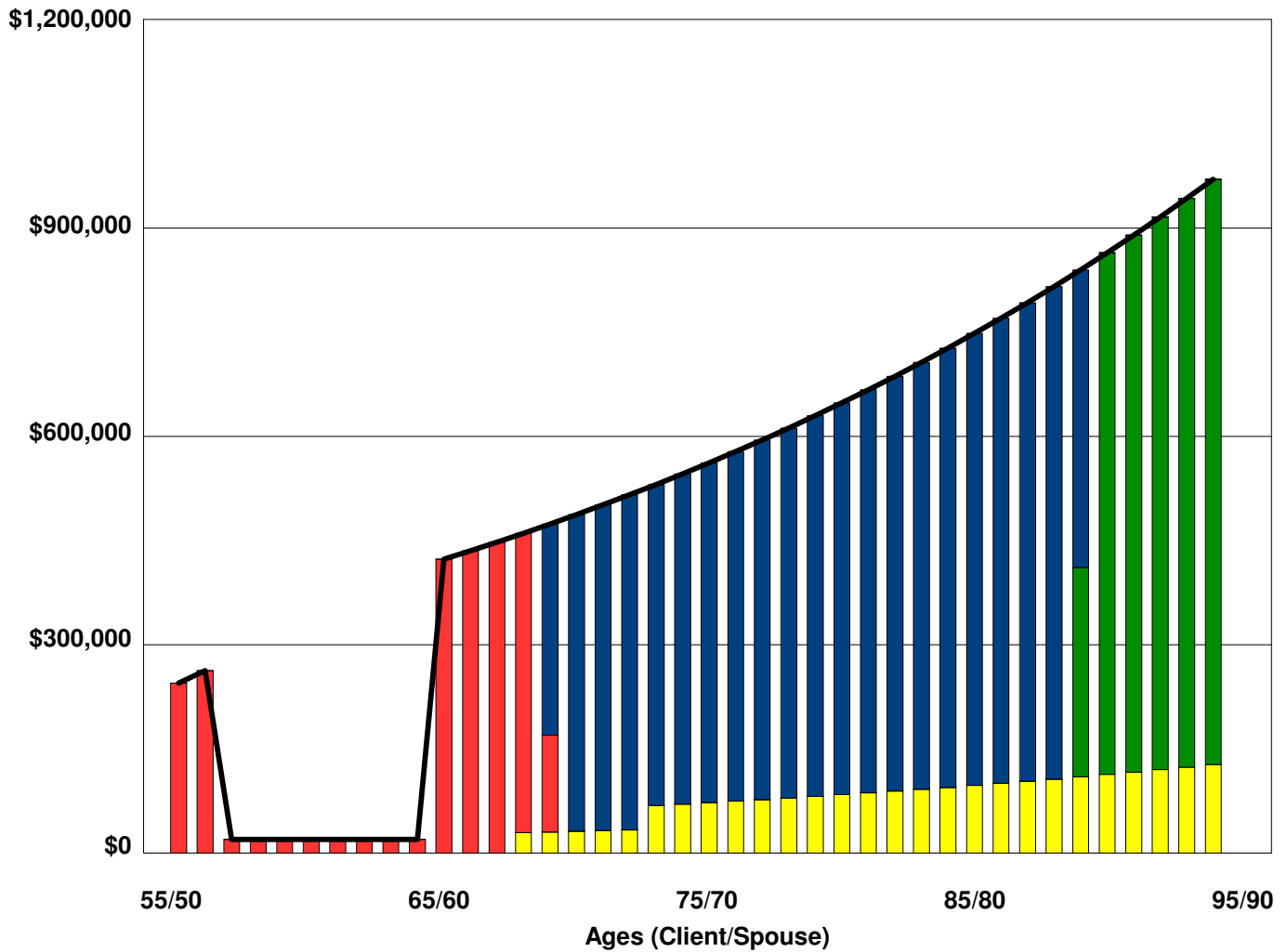
Column (7): see "Details of Equity Assets" and "Details of Portfolio Turnover".

Analysis of: 3. Good Logic + Roth + WRT

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For: Simon Scott & Ann Scott

Sources of Cash Flow 40 Year Analysis



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

Analysis of: 3. Good Logic + Roth + WRT

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Spendable Cash Flow Required

Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	+	(2) After Tax Cash Flow for Roth Conversion Tax	=	(3) After Tax Spendable Cash Flow Required
1	55/50	0		225,000		225,000
2	56/51	0		243,000		243,000
3	57/52	0		0		0
4	58/53	0		0		0
5	59/54	0		0		0
6	60/55	0		0		0
7	61/56	0		0		0
8	62/57	0		0		0
9	63/58	0		0		0
10	64/59	0		0		0
11	65/60	403,175		0		403,175
12	66/61	415,270		0		415,270
13	67/62	427,728		0		427,728
14	68/63	440,560		0		440,560
15	69/64	453,777		0		453,777
16	70/65	467,390		0		467,390
17	71/66	481,412		0		481,412
18	72/67	495,854		0		495,854
19	73/68	510,730		0		510,730
20	74/69	526,052		0		526,052
21	75/70	541,833		0		541,833
22	76/71	558,088		0		558,088
23	77/72	574,831		0		574,831
24	78/73	592,076		0		592,076
25	79/74	609,838		0		609,838
26	80/75	628,133		0		628,133
27	81/76	646,977		0		646,977
28	82/77	666,387		0		666,387
29	83/78	686,378		0		686,378
30	84/79	706,970		0		706,970
31	85/80	728,179		0		728,179
32	86/81	750,024		0		750,024
33	87/82	772,525		0		772,525
34	88/83	795,701		0		795,701
35	89/84	819,572		0		819,572
36	90/85	844,159		0		844,159
37	91/86	869,484		0		869,484
38	92/87	895,568		0		895,568
39	93/88	922,435		0		922,435
40	94/89	950,108		0		950,108
		19,181,214		468,000		19,649,214

Column (1) assumes 3.00% inflation.

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For: Simon Scott & Ann Scott

Gifting Cash Flow Details

Year	M/F Ages	(1) Gifts to Heirs for Life Insurance Premium	(2) Total After Tax Cash Flow for Gifts
1	55/50	20,000	20,000
2	56/51	20,000	20,000
3	57/52	20,000	20,000
4	58/53	20,000	20,000
5	59/54	20,000	20,000
6	60/55	20,000	20,000
7	61/56	20,000	20,000
8	62/57	20,000	20,000
9	63/58	20,000	20,000
10	64/59	20,000	20,000
11	65/60	20,000	20,000
12	66/61	20,000	20,000
13	67/62	20,000	20,000
14	68/63	20,000	20,000
15	69/64	20,000	20,000
16	70/65	20,000	20,000
17	71/66	20,000	20,000
18	72/67	20,000	20,000
19	73/68	20,000	20,000
20	74/69	20,000	20,000
21	75/70	20,000	20,000
22	76/71	20,000	20,000
23	77/72	20,000	20,000
24	78/73	20,000	20,000
25	79/74	20,000	20,000
26	80/75	20,000	20,000
27	81/76	20,000	20,000
28	82/77	20,000	20,000
29	83/78	20,000	20,000
30	84/79	20,000	20,000
31	85/80	20,000	20,000
32	86/81	20,000	20,000
33	87/82	20,000	20,000
34	88/83	20,000	20,000
35	89/84	20,000	20,000
36	90/85	20,000	20,000
37	91/86	20,000	20,000
38	92/87	20,000	20,000
39	93/88	20,000	20,000
40	94/89	20,000	20,000
		800,000	800,000

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Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) Total Expected After Tax Cash Flow
1	55/50	0	0
2	56/51	0	0
3	57/52	0	0
4	58/53	0	0
5	59/54	0	0
6	60/55	0	0
7	61/56	0	0
8	62/57	0	0
9	63/58	0	0
10	64/59	0	0
11	65/60	0	0
12	66/61	0	0
13	67/62	0	0
14	68/63	29,817	29,817
15	69/64	30,712	30,712
16	70/65	31,633	31,633
17	71/66	32,582	32,582
18	72/67	33,559	33,559
19	73/68	68,545	68,545
20	74/69	70,601	70,601
21	75/70	72,719	72,719
22	76/71	74,901	74,901
23	77/72	77,148	77,148
24	78/73	79,463	79,463
25	79/74	81,846	81,846
26	80/75	84,302	84,302
27	81/76	86,831	86,831
28	82/77	89,436	89,436
29	83/78	92,119	92,119
30	84/79	94,882	94,882
31	85/80	97,729	97,729
32	86/81	100,661	100,661
33	87/82	103,681	103,681
34	88/83	106,791	106,791
35	89/84	109,995	109,995
36	90/85	113,295	113,295
37	91/86	116,693	116,693
38	92/87	120,194	120,194
39	93/88	123,800	123,800
40	94/89	127,514	127,514
		2,251,449	2,251,449

Column (1) assumes 3.00% inflation.

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

Analysis of: 3. Good Logic + Roth + WRT

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For: Simon Scott & Ann Scott

Summary of Retirement Plan Assets

		Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%				
Year	M/F Ages	(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Required Minimum Distributions	(3) Total Beginning of Year Pre Tax Withdrawals	(4) Annualized Interest Accrued	(5) Year End Living Value of Retirement Plan Assets	(6) Total After Tax Cash Flow from Retirement Plan Assets
1	55/50	1,000,000	0	0	80,000	1,080,000	0
2	56/51	1,080,000	0	0	86,400	1,166,400	0
3	57/52	1,166,400	0	0	93,312	1,259,712	0
4	58/53	1,259,712	0	0	100,777	1,360,488	0
5	59/54	1,360,488	0	0	108,839	1,469,328	0
6	60/55	1,469,328	0	0	117,546	1,586,874	0
7	61/56	1,586,874	0	0	126,950	1,713,824	0
8	62/57	1,713,824	0	0	137,106	1,850,930	0
9	63/58	1,850,930	0	0	148,074	1,999,004	0
10	64/59	1,999,004	0	0	159,920	2,158,924	0
11	65/60	2,158,924	0	0	172,714	2,331,638	0
12	66/61	2,331,638	0	0	186,531	2,518,170	0
13	67/62	2,518,170	0	0	201,454	2,719,624	0
14	68/63	2,719,624	0	0	217,570	2,937,194	0
15	69/64	2,937,194	0	0	234,976	3,172,170	0
16	70/65	3,172,170	0	0	253,774	3,425,944	0
17	71/66	3,425,944	0	0	274,076	3,700,020	0
18	72/67	3,700,020	0	0	296,002	3,996,022	0
19	73/68	3,996,022	0	0	319,682	4,315,704	0
20	74/69	4,315,704	0	0	345,256	4,660,960	0
21	75/70	4,660,960	0	0	372,877	5,033,836	0
22	76/71	5,033,836	0	0	402,707	5,436,542	0
23	77/72	5,436,542	0	0	434,923	5,871,466	0
24	78/73	5,871,466	0	0	469,717	6,341,184	0
25	79/74	6,341,184	0	0	507,295	6,848,478	0
26	80/75	6,848,478	0	0	547,878	7,396,356	0
27	81/76	7,396,356	0	0	591,708	7,988,064	0
28	82/77	7,988,064	0	0	639,045	8,627,110	0
29	83/78	8,627,110	0	0	690,169	9,317,278	0
30	84/79	9,317,278	0	0	745,382	10,062,660	0
31	85/80	10,062,660	0	0	805,013	10,867,672	0
32	86/81	10,867,672	0	0	869,414	11,737,086	0
33	87/82	11,737,086	0	0	938,967	12,676,052	0
34	88/83	12,676,052	0	0	1,014,084	13,690,136	0
35	89/84	13,690,136	0	301,111	1,071,122	14,460,147	301,111
36	90/85	14,460,147	0	750,864	1,096,743	14,806,026	750,864
37	91/86	14,806,026	0	772,791	1,122,659	15,155,894	772,791
38	92/87	15,155,894	0	795,374	1,148,842	15,509,361	795,374
39	93/88	15,509,361	0	818,635	1,175,258	15,865,984	818,635
40	94/89	15,865,984	0	842,594	1,201,871	16,225,261	842,594

*Defined Contribution Plan Assets (Simon Scott); Defined Contribution Plan Assets (Ann Scott); Roth Defined Contribution Plan Assets (Simon Scott); Roth Defined Contribution Plan Assets (Ann Scott).

Analysis of: 3. Good Logic + Roth + WRT

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

For: Simon Scott & Ann Scott

Details of Defined Contribution Plan Assets for Simon Scott

Retirement Plan Assets Initial Value 500,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 8.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%		
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets for Roth Conversions	(5) Year End Retirement Plan Assets	(6) After Tax Cash Flow from Retirement Plan Assets
1	55/50	500,000	0	0	500,000	0	0
2	56/51	0	0	0	0	0	0
3	57/52	0	0	0	0	0	0
4	58/53	0	0	0	0	0	0
5	59/54	0	0	0	0	0	0
6	60/55	0	0	0	0	0	0
7	61/56	0	0	0	0	0	0
8	62/57	0	0	0	0	0	0
9	63/58	0	0	0	0	0	0
10	64/59	0	0	0	0	0	0
11	65/60	0	0	0	0	0	0
12	66/61	0	0	0	0	0	0
13	67/62	0	0	0	0	0	0
14	68/63	0	0	0	0	0	0
15	69/64	0	0	0	0	0	0
16	70/65	0	0	0	0	0	0
17	71/66	0	0	0	0	0	0
18	72/67	0	0	0	0	0	0
19	73/68	0	0	0	0	0	0
20	74/69	0	0	0	0	0	0
21	75/70	0	0	0	0	0	0
22	76/71	0	0	0	0	0	0
23	77/72	0	0	0	0	0	0
24	78/73	0	0	0	0	0	0
25	79/74	0	0	0	0	0	0
26	80/75	0	0	0	0	0	0
27	81/76	0	0	0	0	0	0
28	82/77	0	0	0	0	0	0
29	83/78	0	0	0	0	0	0
30	84/79	0	0	0	0	0	0
31	85/80	0	0	0	0	0	0
32	86/81	0	0	0	0	0	0
33	87/82	0	0	0	0	0	0
34	88/83	0	0	0	0	0	0
35	89/84	0	0	0	0	0	0
36	90/85	0	0	0	0	0	0
37	91/86	0	0	0	0	0	0
38	92/87	0	0	0	0	0	0
39	93/88	0	0	0	0	0	0
40	94/89	0	0	0	0	0	0
			0	0	500,000		0

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.

Analysis of: 3. Good Logic + Roth + WRT

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

For: Simon Scott & Ann Scott

Details of Defined Contribution Plan Assets for Ann Scott

Retirement Plan Assets Initial Value 500,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 8.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Required Minimum Distribution	(3) Distribution from Retirement Plan Assets for Roth Conversions	(4) Year End Retirement Plan Assets	(5) After Tax Cash Flow from Retirement Plan Assets
1	55/50	500,000	0	0	540,000	0
2	56/51	540,000	0	540,000	0	0
3	57/52	0	0	0	0	0
4	58/53	0	0	0	0	0
5	59/54	0	0	0	0	0
6	60/55	0	0	0	0	0
7	61/56	0	0	0	0	0
8	62/57	0	0	0	0	0
9	63/58	0	0	0	0	0
10	64/59	0	0	0	0	0
11	65/60	0	0	0	0	0
12	66/61	0	0	0	0	0
13	67/62	0	0	0	0	0
14	68/63	0	0	0	0	0
15	69/64	0	0	0	0	0
16	70/65	0	0	0	0	0
17	71/66	0	0	0	0	0
18	72/67	0	0	0	0	0
19	73/68	0	0	0	0	0
20	74/69	0	0	0	0	0
21	75/70	0	0	0	0	0
22	76/71	0	0	0	0	0
23	77/72	0	0	0	0	0
24	78/73	0	0	0	0	0
25	79/74	0	0	0	0	0
26	80/75	0	0	0	0	0
27	81/76	0	0	0	0	0
28	82/77	0	0	0	0	0
29	83/78	0	0	0	0	0
30	84/79	0	0	0	0	0
31	85/80	0	0	0	0	0
32	86/81	0	0	0	0	0
33	87/82	0	0	0	0	0
34	88/83	0	0	0	0	0
35	89/84	0	0	0	0	0
36	90/85	0	0	0	0	0
37	91/86	0	0	0	0	0
38	92/87	0	0	0	0	0
39	93/88	0	0	0	0	0
40	94/89	0	0	0	0	0
			0	540,000		0

Column (1) includes only deductible contributions.

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

Analysis of: 3. Good Logic + Roth + WRT

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

For: Simon Scott & Ann Scott

Details of Roth Defined Contribution Assets for Simon Scott

		Roth Assets Initial Value 0	Roth Assets Cost Basis 0	Roth Assets Yield 8.00%		
Year	M/F Ages	(1) Beginning of Year Roth Assets	(2) Conversions from Retirement Plan Assets	(3) Distribution from Roth Assets	(4) Year End Roth Assets	(5) After Tax Cash Flow from Roth Assets
1	55/50	0	500,000	0	540,000	0
2	56/51	540,000	0	0	583,200	0
3	57/52	583,200	0	0	629,856	0
4	58/53	629,856	0	0	680,244	0
5	59/54	680,244	0	0	734,664	0
6	60/55	734,664	0	0	793,437	0
7	61/56	793,437	0	0	856,912	0
8	62/57	856,912	0	0	925,465	0
9	63/58	925,465	0	0	999,502	0
10	64/59	999,502	0	0	1,079,462	0
11	65/60	1,079,462	0	0	1,165,819	0
12	66/61	1,165,819	0	0	1,259,085	0
13	67/62	1,259,085	0	0	1,359,812	0
14	68/63	1,359,812	0	0	1,468,597	0
15	69/64	1,468,597	0	0	1,586,085	0
16	70/65	1,586,085	0	0	1,712,972	0
17	71/66	1,712,972	0	0	1,850,010	0
18	72/67	1,850,010	0	0	1,998,011	0
19	73/68	1,998,011	0	0	2,157,852	0
20	74/69	2,157,852	0	0	2,330,480	0
21	75/70	2,330,480	0	0	2,516,918	0
22	76/71	2,516,918	0	0	2,718,271	0
23	77/72	2,718,271	0	0	2,935,733	0
24	78/73	2,935,733	0	0	3,170,592	0
25	79/74	3,170,592	0	0	3,424,239	0
26	80/75	3,424,239	0	0	3,698,178	0
27	81/76	3,698,178	0	0	3,994,032	0
28	82/77	3,994,032	0	0	4,313,555	0
29	83/78	4,313,555	0	0	4,658,639	0
30	84/79	4,658,639	0	0	5,031,330	0
31	85/80	5,031,330	0	0	5,433,836	0
32	86/81	5,433,836	0	0	5,868,543	0
33	87/82	5,868,543	0	0	6,338,026	0
34	88/83	6,338,026	0	0	6,845,068	0
35	89/84	6,845,068	0	301,111	7,067,474	301,111
36	90/85	7,067,474	0	750,864	6,821,939	750,864
37	91/86	6,821,939	0	772,791	6,533,080	772,791
38	92/87	6,533,080	0	795,374	6,196,722	795,374
39	93/88	6,196,722	0	818,635	5,808,334	818,635
40	94/89	5,808,334	0	842,594	5,362,999	842,594
				4,281,369		4,281,369

Analysis of: 3. Good Logic + Roth + WRT

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

For: Simon Scott & Ann Scott

Details of Roth Defined Contribution Assets for Ann Scott

		Roth Assets Initial Value 0	Roth Assets Cost Basis 0	Roth Assets Yield 8.00%		
Year	M/F Ages	(1) Beginning of Year Roth Assets	(2) Conversions from Retirement Plan Assets	(3) Distribution from Roth Assets	(4) Year End Roth Assets	(5) After Tax Cash Flow from Roth Assets
1	55/50	0	0	0	0	0
2	56/51	0	540,000	0	583,200	0
3	57/52	583,200	0	0	629,856	0
4	58/53	629,856	0	0	680,244	0
5	59/54	680,244	0	0	734,664	0
6	60/55	734,664	0	0	793,437	0
7	61/56	793,437	0	0	856,912	0
8	62/57	856,912	0	0	925,465	0
9	63/58	925,465	0	0	999,502	0
10	64/59	999,502	0	0	1,079,462	0
11	65/60	1,079,462	0	0	1,165,819	0
12	66/61	1,165,819	0	0	1,259,085	0
13	67/62	1,259,085	0	0	1,359,812	0
14	68/63	1,359,812	0	0	1,468,597	0
15	69/64	1,468,597	0	0	1,586,085	0
16	70/65	1,586,085	0	0	1,712,972	0
17	71/66	1,712,972	0	0	1,850,010	0
18	72/67	1,850,010	0	0	1,998,011	0
19	73/68	1,998,011	0	0	2,157,852	0
20	74/69	2,157,852	0	0	2,330,480	0
21	75/70	2,330,480	0	0	2,516,918	0
22	76/71	2,516,918	0	0	2,718,271	0
23	77/72	2,718,271	0	0	2,935,733	0
24	78/73	2,935,733	0	0	3,170,592	0
25	79/74	3,170,592	0	0	3,424,239	0
26	80/75	3,424,239	0	0	3,698,178	0
27	81/76	3,698,178	0	0	3,994,032	0
28	82/77	3,994,032	0	0	4,313,555	0
29	83/78	4,313,555	0	0	4,658,639	0
30	84/79	4,658,639	0	0	5,031,330	0
31	85/80	5,031,330	0	0	5,433,836	0
32	86/81	5,433,836	0	0	5,868,543	0
33	87/82	5,868,543	0	0	6,338,026	0
34	88/83	6,338,026	0	0	6,845,068	0
35	89/84	6,845,068	0	0	7,392,673	0
36	90/85	7,392,673	0	0	7,984,087	0
37	91/86	7,984,087	0	0	8,622,814	0
38	92/87	8,622,814	0	0	9,312,639	0
39	93/88	9,312,639	0	0	10,057,650	0
40	94/89	10,057,650	0	0	10,862,262	0
				0	0	0

Analysis of: 3. Good Logic + Roth + WRT

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

For: Simon Scott & Ann Scott

Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	(2) Year End Value of Taxable Assets	(3) Year End Value of Tax Exempt Assets	(4) Year End Value of Equity Assets	(5) Total Liquid Assets
1	55/50	1,080,000	771,610	1,030,000	3,489,438	6,371,048
2	56/51	1,166,400	519,799	1,060,900	3,580,142	6,327,241
3	57/52	1,259,712	510,795	1,092,727	3,727,932	6,591,166
4	58/53	1,360,488	501,592	1,125,509	3,910,574	6,898,163
5	59/54	1,469,328	492,187	1,159,274	4,117,049	7,237,838
6	60/55	1,586,874	482,575	1,194,052	4,342,071	7,605,572
7	61/56	1,713,824	472,752	1,229,874	4,583,309	7,999,759
8	62/57	1,850,930	462,713	1,266,770	4,839,950	8,420,363
9	63/58	1,999,004	452,453	1,304,773	5,111,984	8,868,214
10	64/59	2,158,924	441,967	1,343,916	5,399,829	9,344,636
11	65/60	2,331,638	19,205	1,384,233	5,704,148	9,439,224
12	66/61	2,518,170	0	997,213	6,025,753	9,541,136
13	67/62	2,719,624	0	565,970	6,365,559	9,651,153
14	68/63	2,937,194	0	139,284	6,724,563	9,801,041
15	69/64	3,172,170	0	0	6,780,277	9,952,447
16	70/65	3,425,944	0	0	6,674,615	10,100,559
17	71/66	3,700,020	0	0	6,548,559	10,248,579
18	72/67	3,996,022	0	0	6,400,668	10,396,690
19	73/68	4,315,704	0	0	6,266,004	10,581,708
20	74/69	4,660,960	0	0	6,109,333	10,770,293
21	75/70	5,033,836	0	0	5,928,988	10,962,824
22	76/71	5,436,542	0	0	5,723,188	11,159,730
23	77/72	5,871,466	0	0	5,490,032	11,361,498
24	78/73	6,341,184	0	0	5,227,498	11,568,682
25	79/74	6,848,478	0	0	4,933,431	11,781,909
26	80/75	7,396,356	0	0	4,605,541	12,001,897
27	81/76	7,988,064	0	0	4,241,390	12,229,454
28	82/77	8,627,110	0	0	3,838,386	12,465,496
29	83/78	9,317,278	0	0	3,393,778	12,711,056
30	84/79	10,062,660	0	0	2,904,635	12,967,295
31	85/80	10,867,672	0	0	2,367,850	13,235,522
32	86/81	11,737,086	0	0	1,780,116	13,517,202
33	87/82	12,676,052	0	0	1,137,924	13,813,976
34	88/83	13,690,136	0	0	437,544	14,127,680
35	89/84	14,460,147	0	0	0	14,460,147
36	90/85	14,806,026	0	0	0	14,806,026
37	91/86	15,155,894	0	0	0	15,155,894
38	92/87	15,509,361	0	0	0	15,509,361
39	93/88	15,865,984	0	0	0	15,865,984
40	94/89	16,225,261	0	0	0	16,225,261

Analysis of: 3. Good Logic + Roth + WRT

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

For: Simon Scott & Ann Scott

Details of Taxable Account*

		Taxable Assets Initial Value 1,000,000	Taxable Yield 4.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account
1	55/50	1,000,000	245,000	755,000	16,610	771,610
2	56/51	771,610	263,000	508,610	11,189	519,799
3	57/52	519,799	20,000	499,799	10,996	510,795
4	58/53	510,795	20,000	490,795	10,797	501,592
5	59/54	501,592	20,000	481,592	10,595	492,187
6	60/55	492,187	20,000	472,187	10,388	482,575
7	61/56	482,575	20,000	462,575	10,177	472,752
8	62/57	472,752	20,000	452,752	9,961	462,713
9	63/58	462,713	20,000	442,713	9,740	452,453
10	64/59	452,453	20,000	432,453	9,514	441,967
11	65/60	441,967	423,175	18,792	413	19,205
12	66/61	19,205	19,205	0	0	0
13	67/62	0	0	0	0	0
14	68/63	0	0	0	0	0
15	69/64	0	0	0	0	0
16	70/65	0	0	0	0	0
17	71/66	0	0	0	0	0
18	72/67	0	0	0	0	0
19	73/68	0	0	0	0	0
20	74/69	0	0	0	0	0
21	75/70	0	0	0	0	0
22	76/71	0	0	0	0	0
23	77/72	0	0	0	0	0
24	78/73	0	0	0	0	0
25	79/74	0	0	0	0	0
26	80/75	0	0	0	0	0
27	81/76	0	0	0	0	0
28	82/77	0	0	0	0	0
29	83/78	0	0	0	0	0
30	84/79	0	0	0	0	0
31	85/80	0	0	0	0	0
32	86/81	0	0	0	0	0
33	87/82	0	0	0	0	0
34	88/83	0	0	0	0	0
35	89/84	0	0	0	0	0
36	90/85	0	0	0	0	0
37	91/86	0	0	0	0	0
38	92/87	0	0	0	0	0
39	93/88	0	0	0	0	0
40	94/89	0	0	0	0	0
			1,110,380		110,380	

*Assumes yield is subject to income tax.

Analysis of: 3. Good Logic + Roth + WRT

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

For: Simon Scott & Ann Scott

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 1,000,000		Tax Exempt Yield 3.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Year End Value of Account
1	55/50	1,000,000	0	1,000,000	30,000	1,030,000
2	56/51	1,030,000	0	1,030,000	30,900	1,060,900
3	57/52	1,060,900	0	1,060,900	31,827	1,092,727
4	58/53	1,092,727	0	1,092,727	32,782	1,125,509
5	59/54	1,125,509	0	1,125,509	33,765	1,159,274
6	60/55	1,159,274	0	1,159,274	34,778	1,194,052
7	61/56	1,194,052	0	1,194,052	35,822	1,229,874
8	62/57	1,229,874	0	1,229,874	36,896	1,266,770
9	63/58	1,266,770	0	1,266,770	38,003	1,304,773
10	64/59	1,304,773	0	1,304,773	39,143	1,343,916
11	65/60	1,343,916	0	1,343,916	40,317	1,384,233
12	66/61	1,384,233	416,065	968,168	29,045	997,213
13	67/62	997,213	447,728	549,485	16,485	565,970
14	68/63	565,970	430,743	135,227	4,057	139,284
15	69/64	139,284	139,284	0	0	0
16	70/65	0	0	0	0	0
17	71/66	0	0	0	0	0
18	72/67	0	0	0	0	0
19	73/68	0	0	0	0	0
20	74/69	0	0	0	0	0
21	75/70	0	0	0	0	0
22	76/71	0	0	0	0	0
23	77/72	0	0	0	0	0
24	78/73	0	0	0	0	0
25	79/74	0	0	0	0	0
26	80/75	0	0	0	0	0
27	81/76	0	0	0	0	0
28	82/77	0	0	0	0	0
29	83/78	0	0	0	0	0
30	84/79	0	0	0	0	0
31	85/80	0	0	0	0	0
32	86/81	0	0	0	0	0
33	87/82	0	0	0	0	0
34	88/83	0	0	0	0	0
35	89/84	0	0	0	0	0
36	90/85	0	0	0	0	0
37	91/86	0	0	0	0	0
38	92/87	0	0	0	0	0
39	93/88	0	0	0	0	0
40	94/89	0	0	0	0	0
			1,433,820		433,820	

*Assumes yield is not subject to income tax.

Analysis of: 3. Good Logic + Roth + WRT

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

For: Simon Scott & Ann Scott

Details of Equity Assets

		Initial Cost Basis 2,000,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 20.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 32.50%	Turnover Assumption 50.00%	
Year	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Year End Value of Assets Before Turnover	(6) Year End Value of Assets After Turnover	(7) After Tax Dividend Cash Flow	(8) After Tax Equity Sales Cash Flow	(9) Combined After Tax Cash Flow
1	55/50	3,500,000	0	245,000	28,000	3,773,000	3,489,438	0	0	0
2	56/51	3,489,438	0	244,261	27,916	3,761,615	3,580,142	0	0	0
3	57/52	3,580,142	0	250,610	28,641	3,859,393	3,727,932	0	0	0
4	58/53	3,727,932	0	260,955	29,823	4,018,710	3,910,574	0	0	0
5	59/54	3,910,574	0	273,740	31,285	4,215,599	4,117,049	0	0	0
6	60/55	4,117,049	0	288,193	32,936	4,438,178	4,342,071	0	0	0
7	61/56	4,342,071	0	303,945	34,737	4,680,753	4,583,309	0	0	0
8	62/57	4,583,309	0	320,832	36,666	4,940,807	4,839,950	0	0	0
9	63/58	4,839,950	0	338,797	38,720	5,217,467	5,111,984	0	0	0
10	64/59	5,111,984	0	357,839	40,896	5,510,719	5,399,829	0	0	0
11	65/60	5,399,829	0	377,988	43,199	5,821,016	5,704,148	0	0	0
12	66/61	5,704,148	0	399,290	45,633	6,149,071	6,025,753	0	0	0
13	67/62	6,025,753	0	421,803	48,206	6,495,762	6,365,559	0	0	0
14	68/63	6,365,559	0	445,589	50,924	6,862,072	6,724,563	0	0	0
15	69/64	6,724,563	257,305	452,708	0	6,919,966	6,780,277	51,738	252,043	303,781
16	70/65	6,780,277	413,337	445,686	0	6,812,626	6,674,615	50,936	404,821	455,757
17	71/66	6,674,615	427,698	437,284	0	6,684,201	6,548,559	49,975	418,855	468,830
18	72/67	6,548,559	442,615	427,416	0	6,533,360	6,400,668	48,848	433,447	482,295
19	73/68	6,400,668	423,137	418,427	0	6,395,958	6,266,004	47,820	414,365	462,185
20	74/69	6,266,004	437,908	407,967	0	6,236,063	6,109,333	46,625	428,826	475,451
21	75/70	6,109,333	453,268	395,925	0	6,051,990	5,928,988	45,249	443,865	489,114
22	76/71	5,928,988	469,244	382,182	0	5,841,926	5,723,188	43,678	459,509	503,187
23	77/72	5,723,188	485,865	366,613	0	5,603,936	5,490,032	41,898	475,785	517,683
24	78/73	5,490,032	503,157	349,081	0	5,335,956	5,227,498	39,895	492,718	532,613
25	79/74	5,227,498	521,154	329,444	0	5,035,788	4,933,431	37,651	510,341	547,992
26	80/75	4,933,431	539,884	307,548	0	4,701,095	4,605,541	35,148	528,683	563,831
27	81/76	4,605,541	559,383	283,231	0	4,329,389	4,241,390	32,369	547,777	580,146
28	82/77	4,241,390	579,685	256,319	0	3,918,024	3,838,386	29,293	567,658	596,951
29	83/78	3,838,386	600,824	226,629	0	3,464,191	3,393,778	25,901	588,358	614,259
30	84/79	3,393,778	622,844	193,965	0	2,964,899	2,904,635	22,167	609,921	632,088
31	85/80	2,904,635	645,778	158,120	0	2,416,977	2,367,850	18,071	632,379	650,450
32	86/81	2,367,850	669,672	118,872	0	1,817,050	1,780,116	13,585	655,778	669,363
33	87/82	1,780,116	694,571	75,988	0	1,161,533	1,137,924	8,684	680,160	688,844
34	88/83	1,137,924	720,520	29,218	0	446,622	437,544	3,339	705,571	708,910
35	89/84	437,544	437,544	0	0	0	0	0	428,466	428,466
36	90/85	0	0	0	0	0	0	0	0	0
37	91/86	0	0	0	0	0	0	0	0	0
38	92/87	0	0	0	0	0	0	0	0	0
39	93/88	0	0	0	0	0	0	0	0	0
40	94/89	0	0	0	0	0	0	0	0	0
			10,905,393		517,582			692,870	10,679,326	11,372,196

*The composite capital gains tax rate includes 50.00% short-term gains subject to ordinary income tax and 50.00% long-term gains subject to capital gains tax of 20.00%.

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.

Analysis of: 3. Good Logic + Roth + WRT

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

For: Simon Scott & Ann Scott

Details of Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 3,500,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 20.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Tax Rate* 32.50%	Gains	Turnover Assumption 50.00%	
Yr	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Sale of Equities Caused by Turnover	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	(10) Year End Value of Asset After Turnover
1	2,000,000	0	245,000	28,000	3,773,000	2,028,000	1,886,500	1,014,000	1,602,938	3,489,438
2	2,616,938	0	244,261	27,916	3,761,615	2,644,853	1,880,808	1,322,427	1,699,334	3,580,142
3	3,021,761	0	250,610	28,641	3,859,393	3,050,402	1,929,697	1,525,201	1,798,235	3,727,932
4	3,323,436	0	260,955	29,823	4,018,710	3,353,259	2,009,355	1,676,630	1,901,219	3,910,574
5	3,577,849	0	273,740	31,285	4,215,599	3,609,134	2,107,800	1,804,567	2,009,249	4,117,049
6	3,813,816	0	288,193	32,936	4,438,178	3,846,752	2,219,089	1,923,376	2,122,982	4,342,071
7	4,046,358	0	303,945	34,737	4,680,753	4,081,095	2,340,377	2,040,548	2,242,932	4,583,309
8	4,283,480	0	320,832	36,666	4,940,807	4,320,146	2,470,404	2,160,073	2,369,546	4,839,950
9	4,529,619	0	338,797	38,720	5,217,467	4,568,339	2,608,734	2,284,169	2,503,250	5,111,984
10	4,787,420	0	357,839	40,896	5,510,719	4,828,316	2,755,360	2,414,158	2,644,469	5,399,829
11	5,058,627	0	377,988	43,199	5,821,016	5,101,825	2,910,508	2,550,913	2,793,640	5,704,148
12	5,344,552	0	399,290	45,633	6,149,071	5,390,185	3,074,536	2,695,093	2,951,217	6,025,753
13	5,646,309	0	421,803	48,206	6,495,762	5,694,516	3,247,881	2,847,258	3,117,678	6,365,559
14	5,964,936	0	445,589	50,924	6,862,072	6,015,860	3,431,036	3,007,930	3,293,527	6,724,563
15	6,301,457	257,305	452,708	0	6,919,966	6,060,341	3,459,983	3,030,171	3,320,294	6,780,277
16	6,350,465	413,337	445,686	0	6,812,626	5,963,330	3,406,313	2,981,665	3,268,302	6,674,615
17	6,249,967	427,698	437,284	0	6,684,201	5,849,480	3,342,101	2,924,740	3,206,458	6,548,559
18	6,131,198	442,615	427,416	0	6,533,360	5,716,792	3,266,680	2,858,396	3,133,988	6,400,668
19	5,992,384	423,137	418,427	0	6,395,958	5,596,237	3,197,979	2,798,119	3,068,025	6,266,004
20	5,866,143	437,908	407,967	0	6,236,063	5,456,180	3,118,032	2,728,090	2,991,301	6,109,333
21	5,719,391	453,268	395,925	0	6,051,990	5,295,053	3,025,995	2,647,527	2,902,993	5,928,988
22	5,550,520	469,244	382,182	0	5,841,926	5,111,229	2,920,963	2,555,615	2,802,225	5,723,188
23	5,357,839	485,865	366,613	0	5,603,936	4,902,991	2,801,968	2,451,495	2,688,064	5,490,032
24	5,139,559	503,157	349,081	0	5,335,956	4,668,523	2,667,978	2,334,261	2,559,520	5,227,498
25	4,893,782	521,154	329,444	0	5,035,788	4,405,897	2,517,894	2,202,949	2,415,537	4,933,431
26	4,618,485	539,884	307,548	0	4,701,095	4,113,067	2,350,548	2,056,534	2,254,993	4,605,541
27	4,311,527	559,383	283,231	0	4,329,389	3,787,854	2,164,695	1,893,927	2,076,695	4,241,390
28	3,970,622	579,685	256,319	0	3,918,024	3,427,944	1,959,012	1,713,972	1,879,374	3,838,386
29	3,593,346	600,824	226,629	0	3,464,191	3,030,878	1,732,096	1,515,439	1,661,682	3,393,778
30	3,177,121	622,844	193,965	0	2,964,899	2,594,039	1,482,450	1,297,020	1,422,185	2,904,635
31	2,719,204	645,778	158,120	0	2,416,977	2,114,652	1,208,489	1,057,326	1,159,361	2,367,850
32	2,216,687	669,672	118,872	0	1,817,050	1,589,767	908,525	794,883	871,591	1,780,116
33	1,666,475	694,571	75,988	0	1,161,533	1,016,245	580,767	508,122	557,157	1,137,924
34	1,065,280	720,520	29,218	0	446,622	390,757	223,311	195,379	214,233	437,544
35	409,612	437,544	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
		10,905,393		517,582						

*The composite capital gains tax rate includes 50.00% short-term gains subject to ordinary income tax and 50.00% long-term gains subject to capital gains tax of 20.00%.

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

Analysis of: 3. Good Logic + Roth + WRT

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

For: Simon Scott & Ann Scott

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (5.00% Growth)	+	(2) Personal Property (-5.00% Growth)	=	(3) Total Illiquid Assets
1	55/50	525,000		380,000		905,000
2	56/51	551,250		361,000		912,250
3	57/52	578,813		342,950		921,763
4	58/53	607,753		325,803		933,556
5	59/54	638,141		309,512		947,653
6	60/55	670,048		294,037		964,085
7	61/56	703,550		279,335		982,885
8	62/57	738,728		265,368		1,004,096
9	63/58	775,664		252,100		1,027,764
10	64/59	814,447		239,495		1,053,942
11	65/60	855,170		227,520		1,082,690
12	66/61	897,928		216,144		1,114,072
13	67/62	942,825		205,337		1,148,162
14	68/63	989,966		195,070		1,185,036
15	69/64	1,039,464		185,316		1,224,780
16	70/65	1,091,437		176,051		1,267,488
17	71/66	1,146,009		167,248		1,313,257
18	72/67	1,203,310		158,886		1,362,196
19	73/68	1,263,475		150,941		1,414,416
20	74/69	1,326,649		143,394		1,470,043
21	75/70	1,392,981		136,225		1,529,206
22	76/71	1,462,630		129,413		1,592,043
23	77/72	1,535,762		122,943		1,658,705
24	78/73	1,612,550		116,796		1,729,346
25	79/74	1,693,177		110,956		1,804,133
26	80/75	1,777,836		105,408		1,883,244
27	81/76	1,866,728		100,138		1,966,866
28	82/77	1,960,065		95,131		2,055,196
29	83/78	2,058,068		90,374		2,148,442
30	84/79	2,160,971		85,856		2,246,827
31	85/80	2,269,020		81,563		2,350,583
32	86/81	2,382,471		77,485		2,459,956
33	87/82	2,501,594		73,610		2,575,204
34	88/83	2,626,674		69,930		2,696,604
35	89/84	2,758,008		66,433		2,824,441
36	90/85	2,895,908		63,112		2,959,020
37	91/86	3,040,703		59,956		3,100,659
38	92/87	3,192,739		56,958		3,249,697
39	93/88	3,352,376		54,110		3,406,486
40	94/89	3,519,994		51,405		3,571,399

Analysis of: 3. Good Logic + Roth + WRT

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

For: Simon Scott & Ann Scott

Hypothetical Net Worth (After Providing Required Cash Flow)

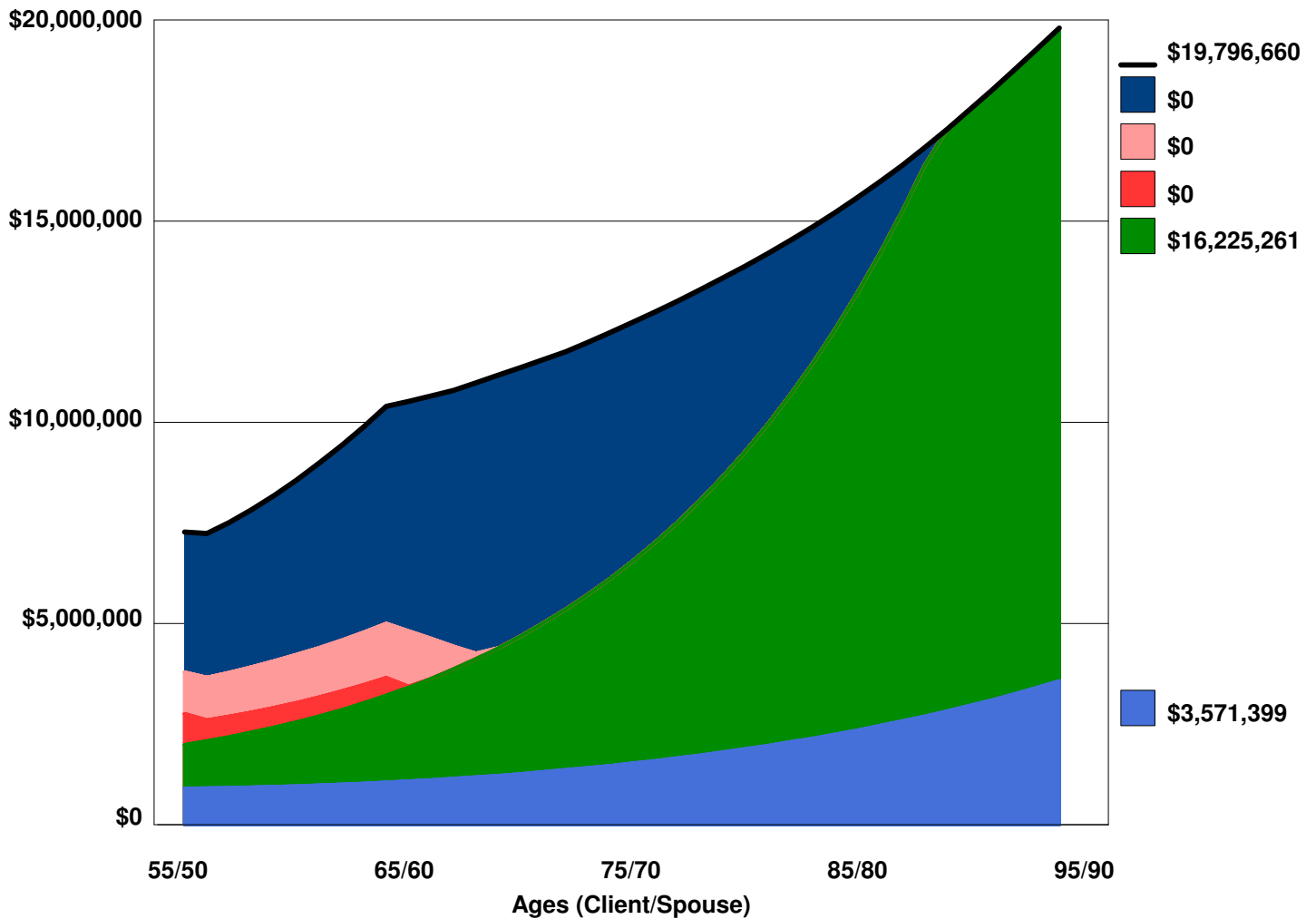
Year	M/F Ages	(1) Year End Value of Illiquid Assets	(2) Year End Value of Retirement Plan Assets	(3) Year End Value of Taxable Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Equity Assets	(6) Year End Hypothetical Net Worth
1	55/50	905,000	1,080,000	771,610	1,030,000	3,489,438	7,276,048
2	56/51	912,250	1,166,400	519,799	1,060,900	3,580,142	7,239,491
3	57/52	921,763	1,259,712	510,795	1,092,727	3,727,932	7,512,929
4	58/53	933,556	1,360,488	501,592	1,125,509	3,910,574	7,831,719
5	59/54	947,653	1,469,328	492,187	1,159,274	4,117,049	8,185,491
6	60/55	964,085	1,586,874	482,575	1,194,052	4,342,071	8,569,657
7	61/56	982,885	1,713,824	472,752	1,229,874	4,583,309	8,982,644
8	62/57	1,004,096	1,850,930	462,713	1,266,770	4,839,950	9,424,459
9	63/58	1,027,764	1,999,004	452,453	1,304,773	5,111,984	9,895,978
10	64/59	1,053,942	2,158,924	441,967	1,343,916	5,399,829	10,398,578
11	65/60	1,082,690	2,331,638	19,205	1,384,233	5,704,148	10,521,914
12	66/61	1,114,072	2,518,170	0	997,213	6,025,753	10,655,208
13	67/62	1,148,162	2,719,624	0	565,970	6,365,559	10,799,315
14	68/63	1,185,036	2,937,194	0	139,284	6,724,563	10,986,077
15	69/64	1,224,780	3,172,170	0	0	6,780,277	11,177,227
16	70/65	1,267,488	3,425,944	0	0	6,674,615	11,368,047
17	71/66	1,313,257	3,700,020	0	0	6,548,559	11,561,836
18	72/67	1,362,196	3,996,022	0	0	6,400,668	11,758,886
19	73/68	1,414,416	4,315,704	0	0	6,266,004	11,996,124
20	74/69	1,470,043	4,660,960	0	0	6,109,333	12,240,336
21	75/70	1,529,206	5,033,836	0	0	5,928,988	12,492,030
22	76/71	1,592,043	5,436,542	0	0	5,723,188	12,751,773
23	77/72	1,658,705	5,871,466	0	0	5,490,032	13,020,203
24	78/73	1,729,346	6,341,184	0	0	5,227,498	13,298,028
25	79/74	1,804,133	6,848,478	0	0	4,933,431	13,586,042
26	80/75	1,883,244	7,396,356	0	0	4,605,541	13,885,141
27	81/76	1,966,866	7,988,064	0	0	4,241,390	14,196,320
28	82/77	2,055,196	8,627,110	0	0	3,838,386	14,520,692
29	83/78	2,148,442	9,317,278	0	0	3,393,778	14,859,498
30	84/79	2,246,827	10,062,660	0	0	2,904,635	15,214,122
31	85/80	2,350,583	10,867,672	0	0	2,367,850	15,586,105
32	86/81	2,459,956	11,737,086	0	0	1,780,116	15,977,158
33	87/82	2,575,204	12,676,052	0	0	1,137,924	16,389,180
34	88/83	2,696,604	13,690,136	0	0	437,544	16,824,284
35	89/84	2,824,441	14,460,147	0	0	0	17,284,588
36	90/85	2,959,020	14,806,026	0	0	0	17,765,046
37	91/86	3,100,659	15,155,894	0	0	0	18,256,553
38	92/87	3,249,697	15,509,361	0	0	0	18,759,058
39	93/88	3,406,486	15,865,984	0	0	0	19,272,470
40	94/89	3,571,399	16,225,261	0	0	0	19,796,660

Analysis of: 3. Good Logic + Roth + WRT

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

For: Simon Scott & Ann Scott

Hypothetical Net Worth (After Providing Required Cash Flow) 40 Year Analysis



	<u>At Year 40</u>
Hypothetical Net Worth	\$19,796,660
Equity Assets	\$0
Tax Exempt Assets	\$0
Taxable Assets	\$0
Retirement Plan Assets	\$16,225,261
Illiquid Assets	\$3,571,399

Analysis of: 3. Good Logic + Roth + WRT

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

For: Simon Scott & Ann Scott

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
1	55/50	7,276,048	203,000	7,073,048	2,012,204	9,085,252
2	56/51	7,239,491	29,120	7,210,371	2,033,790	9,244,161
3	57/52	7,512,929	45,450	7,467,479	2,057,143	9,524,622
4	58/53	7,831,719	63,085	7,768,634	2,082,372	9,851,006
5	59/54	8,185,491	82,132	8,103,359	2,109,696	10,213,055
6	60/55	8,569,657	0	8,569,657	2,139,380	10,709,037
7	61/56	8,982,644	0	8,982,644	2,171,534	11,154,178
8	62/57	9,424,459	0	9,424,459	2,206,432	11,630,891
9	63/58	9,895,978	0	9,895,978	2,244,295	12,140,273
10	64/59	10,398,578	0	10,398,578	2,285,390	12,683,968
11	65/60	10,521,914	0	10,521,914	2,329,984	12,851,898
12	66/61	10,655,208	0	10,655,208	2,378,391	13,033,599
13	67/62	10,799,315	0	10,799,315	2,430,604	13,229,919
14	68/63	10,986,077	0	10,986,077	2,486,789	13,472,866
15	69/64	11,177,227	0	11,177,227	2,547,605	13,724,832
16	70/65	11,368,047	0	11,368,047	2,613,544	13,981,591
17	71/66	11,561,836	0	11,561,836	2,684,918	14,246,754
18	72/67	11,758,886	0	11,758,886	2,762,040	14,520,926
19	73/68	11,996,124	0	11,996,124	2,845,202	14,841,326
20	74/69	12,240,336	0	12,240,336	2,934,648	15,174,984
21	75/70	12,492,030	0	12,492,030	3,030,517	15,522,547
22	76/71	12,751,773	0	12,751,773	3,133,190	15,884,963
23	77/72	13,020,203	0	13,020,203	3,243,553	16,263,756
24	78/73	13,298,028	0	13,298,028	3,362,350	16,660,378
25	79/74	13,586,042	0	13,586,042	3,490,241	17,076,283
26	80/75	13,885,141	0	13,885,141	3,627,920	17,513,061
27	81/76	14,196,320	0	14,196,320	3,775,768	17,972,088
28	82/77	14,520,692	0	14,520,692	3,933,604	18,454,296
29	83/78	14,859,498	0	14,859,498	4,101,276	18,960,774
30	84/79	15,214,122	0	15,214,122	4,279,176	19,493,298
31	85/80	15,586,105	0	15,586,105	4,468,002	20,054,107
32	86/81	15,977,158	0	15,977,158	4,668,366	20,645,524
33	87/82	16,389,180	0	16,389,180	4,880,612	21,269,792
34	88/83	16,824,284	0	16,824,284	5,104,890	21,929,174
35	89/84	17,284,588	0	17,284,588	5,340,450	22,625,038
36	90/85	17,765,046	0	17,765,046	5,585,365	23,350,411
37	91/86	18,256,553	0	18,256,553	5,837,455	24,094,008
38	92/87	18,759,058	0	18,759,058	6,094,380	24,853,438
39	93/88	19,272,470	0	19,272,470	6,353,315	25,625,785
40	94/89	19,796,660	0	19,796,660	6,608,805	26,405,465

*Net of cash flow provided

**See Transfer Tax Details report for details.

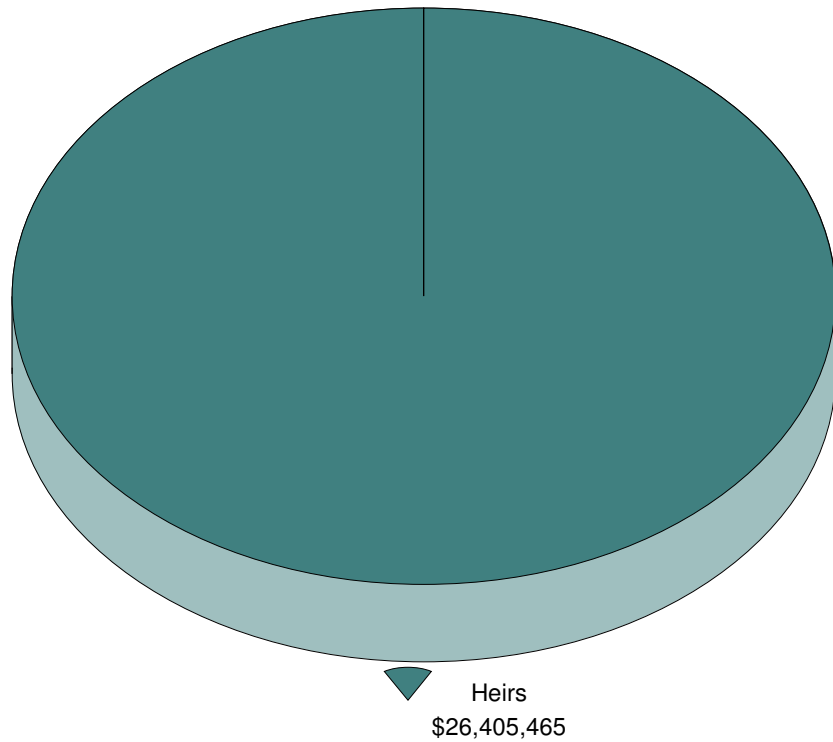
This page may include non-guaranteed life insurance values. If so, actual results are likely to vary. This page is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Summary at Life Expectancy (Year 38)

Total Estate Assets	\$ 18,759,058
Wealth Transferred to Heirs	\$ 24,853,438

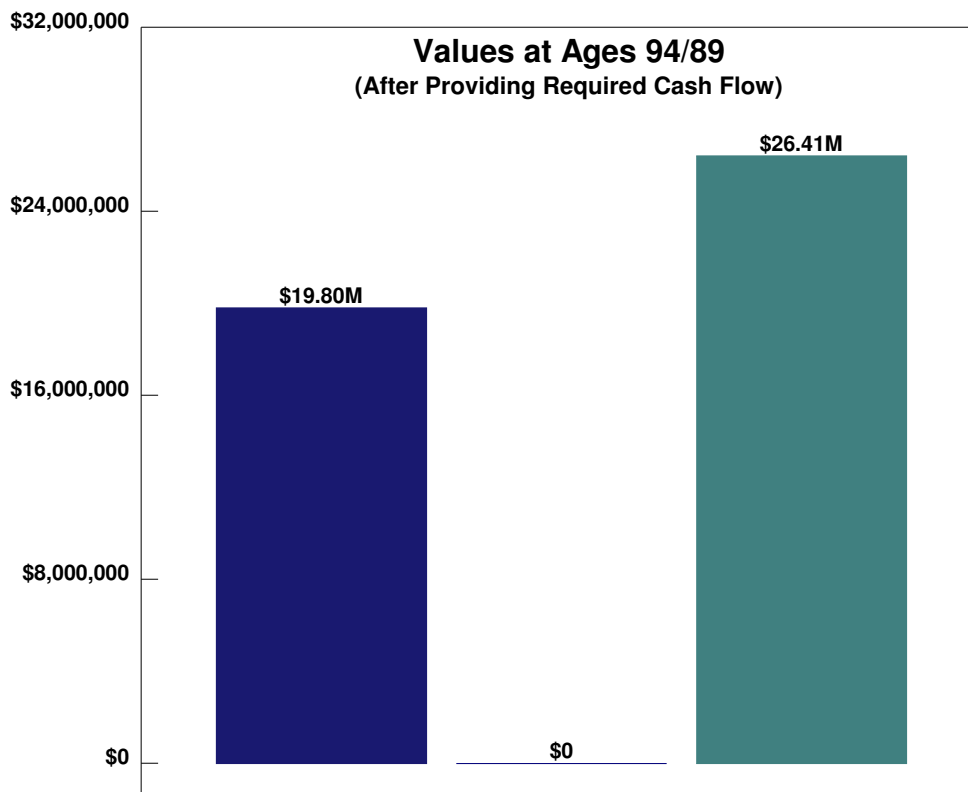
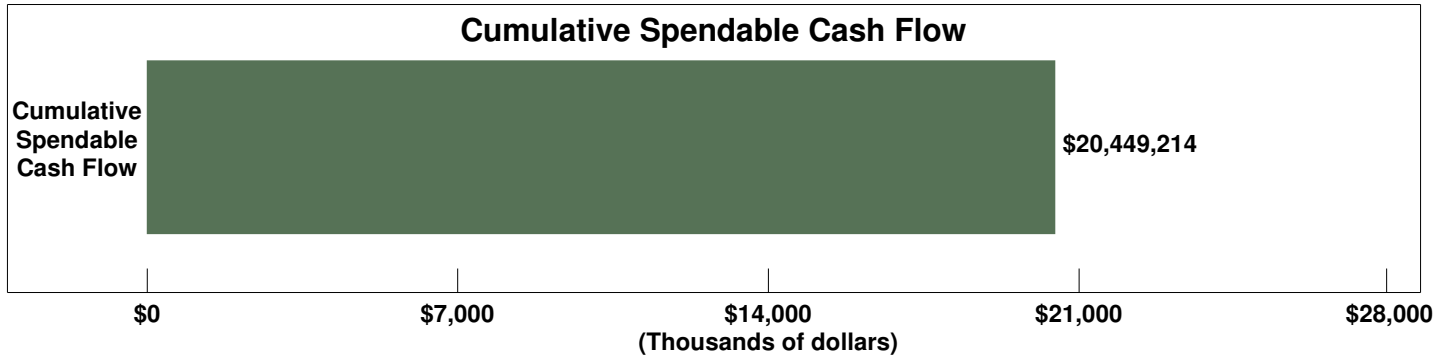
Distribution of Assets at Ages 94/89

Estate Distribution



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

Summary Analysis



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

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

Analysis of: 3. Good Logic + Roth + WRT

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

For: Simon Scott & Ann Scott

Transfer Tax Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Illiquid Assets	=	(3) Total Estate Assets	(4) Taxable Estate	(5) Remaining Available Unified Credit Equivalent*	(6) Federal Estate Tax	(7) Income Tax on Retirement Plan Assets	(8) Total Transfer Taxes (6)+(7)
1	55/50	6,371,048		905,000		7,276,048	7,276,048	10,500,000	0	203,000	203,000
2	56/51	6,327,241		912,250		7,239,491	7,239,491	10,680,000	0	29,120	29,120
3	57/52	6,591,166		921,763		7,512,929	7,512,929	10,860,000	0	45,450	45,450
4	58/53	6,898,163		933,556		7,831,719	7,831,719	10,900,000	0	63,085	63,085
5	59/54	7,237,838		947,653		8,185,491	8,185,491	10,980,000	0	82,132	82,132
6	60/55	7,605,572		964,085		8,569,657	8,569,657	11,200,000	0	0	0
7	61/56	7,999,759		982,885		8,982,644	8,982,644	11,440,000	0	0	0
8	62/57	8,420,363		1,004,096		9,424,459	9,424,459	11,660,000	0	0	0
9	63/58	8,868,214		1,027,764		9,895,978	9,895,978	11,900,000	0	0	0
10	64/59	9,344,636		1,053,942		10,398,578	10,398,578	12,140,000	0	0	0
11	65/60	9,439,224		1,082,690		10,521,914	10,521,914	12,380,000	0	0	0
12	66/61	9,541,136		1,114,072		10,655,208	10,655,208	12,620,000	0	0	0
13	67/62	9,651,153		1,148,162		10,799,315	10,799,315	12,880,000	0	0	0
14	68/63	9,801,041		1,185,036		10,986,077	10,986,077	13,140,000	0	0	0
15	69/64	9,952,447		1,224,780		11,177,227	11,177,227	13,400,000	0	0	0
16	70/65	10,100,559		1,267,488		11,368,047	11,368,047	13,660,000	0	0	0
17	71/66	10,248,579		1,313,257		11,561,836	11,561,836	13,940,000	0	0	0
18	72/67	10,396,690		1,362,196		11,758,886	11,758,886	14,220,000	0	0	0
19	73/68	10,581,708		1,414,416		11,996,124	11,996,124	14,500,000	0	0	0
20	74/69	10,770,293		1,470,043		12,240,336	12,240,336	14,800,000	0	0	0
21	75/70	10,962,824		1,529,206		12,492,030	12,492,030	15,080,000	0	0	0
22	76/71	11,159,730		1,592,043		12,751,773	12,751,773	15,380,000	0	0	0
23	77/72	11,361,498		1,658,705		13,020,203	13,020,203	15,700,000	0	0	0
24	78/73	11,568,682		1,729,346		13,298,028	13,298,028	16,000,000	0	0	0
25	79/74	11,781,909		1,804,133		13,586,042	13,586,042	16,320,000	0	0	0
26	80/75	12,001,897		1,883,244		13,885,141	13,885,141	16,660,000	0	0	0
27	81/76	12,229,454		1,966,866		14,196,320	14,196,320	16,980,000	0	0	0
28	82/77	12,465,496		2,055,196		14,520,692	14,520,692	17,320,000	0	0	0
29	83/78	12,711,056		2,148,442		14,859,498	14,859,498	17,680,000	0	0	0
30	84/79	12,967,295		2,246,827		15,214,122	15,214,122	18,020,000	0	0	0
31	85/80	13,235,522		2,350,583		15,586,105	15,586,105	18,380,000	0	0	0
32	86/81	13,517,202		2,459,956		15,977,158	15,977,158	18,760,000	0	0	0
33	87/82	13,813,976		2,575,204		16,389,180	16,389,180	19,140,000	0	0	0
34	88/83	14,127,680		2,696,604		16,824,284	16,824,284	19,520,000	0	0	0
35	89/84	14,460,147		2,824,441		17,284,588	17,284,588	19,900,000	0	0	0
36	90/85	14,806,026		2,959,020		17,765,046	17,765,046	20,300,000	0	0	0
37	91/86	15,155,894		3,100,659		18,256,553	18,256,553	20,700,000	0	0	0
38	92/87	15,509,361		3,249,697		18,759,058	18,759,058	21,120,000	0	0	0
39	93/88	15,865,984		3,406,486		19,272,470	19,272,470	21,540,000	0	0	0
40	94/89	16,225,261		3,571,399		19,796,660	19,796,660	21,980,000	0	0	0

Column (1) includes taxable assets, tax exempt assets, 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 2.00%.

Column (6) assumes half the amount shown in column (5) is transferred to a credit shelter trust by the first spouse to die.

Analysis of: 3. Good Logic + Roth + WRT

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

For: Simon Scott & Ann Scott

Wealth Transfer Details

Year	M/F Ages	(1) Proposed Survivor Life Insurance Outside the Estate	(2) Total Assets Outside the Estate
1	55/50	2,012,205	2,012,204
2	56/51	2,033,790	2,033,790
3	57/52	2,057,143	2,057,143
4	58/53	2,082,372	2,082,372
5	59/54	2,109,697	2,109,696
6	60/55	2,139,380	2,139,380
7	61/56	2,171,534	2,171,534
8	62/57	2,206,432	2,206,432
9	63/58	2,244,295	2,244,295
10	64/59	2,285,391	2,285,390
11	65/60	2,329,984	2,329,984
12	66/61	2,378,391	2,378,391
13	67/62	2,430,604	2,430,604
14	68/63	2,486,789	2,486,789
15	69/64	2,547,605	2,547,605
16	70/65	2,613,545	2,613,544
17	71/66	2,684,919	2,684,918
18	72/67	2,762,040	2,762,040
19	73/68	2,845,202	2,845,202
20	74/69	2,934,648	2,934,648
21	75/70	3,030,517	3,030,517
22	76/71	3,133,190	3,133,190
23	77/72	3,243,553	3,243,553
24	78/73	3,362,350	3,362,350
25	79/74	3,490,241	3,490,241
26	80/75	3,627,920	3,627,920
27	81/76	3,775,768	3,775,768
28	82/77	3,933,604	3,933,604
29	83/78	4,101,277	4,101,276
30	84/79	4,279,177	4,279,176
31	85/80	4,468,002	4,468,002
32	86/81	4,668,366	4,668,366
33	87/82	4,880,612	4,880,612
34	88/83	5,104,890	5,104,890
35	89/84	5,340,450	5,340,450
36	90/85	5,585,365	5,585,365
37	91/86	5,837,455	5,837,455
38	92/87	6,094,380	6,094,380
39	93/88	6,353,315	6,353,315
40	94/89	6,608,805	6,608,805

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.

Analysis of: 3. Good Logic + Roth + WRT

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

For: Simon Scott & Ann Scott

Summary of Transfer Taxation of Roth Defined Contribution Assets

Simon Scott's Roth Account		Ann Scott's Roth Account			Heirs' Income Tax Rate		
Plan Assets Initial Value	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Income Tax Rate		
0	8.00%	0	0	8.00%	35.00%		
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax
1	55/50	540,000	0	14,000	14,000	526,000	3%
2	56/51	1,166,400	0	29,120	29,120	1,137,280	3%
3	57/52	1,259,712	0	45,450	45,450	1,214,262	4%
4	58/53	1,360,488	0	63,085	63,085	1,297,403	5%
5	59/54	1,469,328	0	82,132	82,132	1,387,196	6%
6	60/55	1,586,874	0	0	0	1,586,874	0%
7	61/56	1,713,824	0	0	0	1,713,824	0%
8	62/57	1,850,930	0	0	0	1,850,930	0%
9	63/58	1,999,004	0	0	0	1,999,004	0%
10	64/59	2,158,924	0	0	0	2,158,924	0%
11	65/60	2,331,638	0	0	0	2,331,638	0%
12	66/61	2,518,170	0	0	0	2,518,170	0%
13	67/62	2,719,624	0	0	0	2,719,624	0%
14	68/63	2,937,194	0	0	0	2,937,194	0%
15	69/64	3,172,170	0	0	0	3,172,170	0%
16	70/65	3,425,944	0	0	0	3,425,944	0%
17	71/66	3,700,020	0	0	0	3,700,020	0%
18	72/67	3,996,022	0	0	0	3,996,022	0%
19	73/68	4,315,704	0	0	0	4,315,704	0%
20	74/69	4,660,960	0	0	0	4,660,960	0%
21	75/70	5,033,836	0	0	0	5,033,836	0%
22	76/71	5,436,542	0	0	0	5,436,542	0%
23	77/72	5,871,466	0	0	0	5,871,466	0%
24	78/73	6,341,184	0	0	0	6,341,184	0%
25	79/74	6,848,478	0	0	0	6,848,478	0%
26	80/75	7,396,356	0	0	0	7,396,356	0%
27	81/76	7,988,064	0	0	0	7,988,064	0%
28	82/77	8,627,110	0	0	0	8,627,110	0%
29	83/78	9,317,278	0	0	0	9,317,278	0%
30	84/79	10,062,660	0	0	0	10,062,660	0%
31	85/80	10,867,672	0	0	0	10,867,672	0%
32	86/81	11,737,086	0	0	0	11,737,086	0%
33	87/82	12,676,052	0	0	0	12,676,052	0%
34	88/83	13,690,136	0	0	0	13,690,136	0%
35	89/84	14,460,147	0	0	0	14,460,147	0%
36	90/85	14,806,026	0	0	0	14,806,026	0%
37	91/86	15,155,894	0	0	0	15,155,894	0%
38	92/87	15,509,361	0	0	0	15,509,361	0%
39	93/88	15,865,984	0	0	0	15,865,984	0%
40	94/89	16,225,261	0	0	0	16,225,261	0%

Analysis of: 3. Good Logic + Roth + WRT

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

For: Simon Scott & Ann Scott

Details of Transfer Taxation of Roth Defined Contribution Assets

		Simon Scott's Roth Account		Ann Scott's Roth Account			Heirs' Income Tax Rate			
		Plan Assets Initial Value	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	35.00%			
		0	8.00%	0	0	8.00%				
Year	M/F Ages	(1) Plan Assets in Estate	(2) Federal Estate Tax on Plan Assets*	(3) Unrealized Gain Subject to Income Tax*	(4) Federal Estate Tax Attributable to Gain*	(5) Portion of Gain Subject to Income Tax (3) - (4)	(6) Income Tax on Gain*	(7) State Death Tax Attributable to Plan Assets**	(8) Total Taxes Attributed to Plan Assets (2)+(6)+(7)	(9) Heirs' After Tax Plan Assets (1) - (8)
1	55/50	540,000	0	40,000	0	40,000	14,000	0	14,000	526,000
2	56/51	1,166,400	0	83,200	0	83,200	29,120	0	29,120	1,137,280
3	57/52	1,259,712	0	129,856	0	129,856	45,450	0	45,450	1,214,262
4	58/53	1,360,488	0	180,244	0	180,244	63,085	0	63,085	1,297,403
5	59/54	1,469,328	0	234,664	0	234,664	82,132	0	82,132	1,387,196
6	60/55	1,586,874	0	0	0	0	0	0	0	1,586,874
7	61/56	1,713,824	0	0	0	0	0	0	0	1,713,824
8	62/57	1,850,930	0	0	0	0	0	0	0	1,850,930
9	63/58	1,999,004	0	0	0	0	0	0	0	1,999,004
10	64/59	2,158,924	0	0	0	0	0	0	0	2,158,924
11	65/60	2,331,638	0	0	0	0	0	0	0	2,331,638
12	66/61	2,518,170	0	0	0	0	0	0	0	2,518,170
13	67/62	2,719,624	0	0	0	0	0	0	0	2,719,624
14	68/63	2,937,194	0	0	0	0	0	0	0	2,937,194
15	69/64	3,172,170	0	0	0	0	0	0	0	3,172,170
16	70/65	3,425,944	0	0	0	0	0	0	0	3,425,944
17	71/66	3,700,020	0	0	0	0	0	0	0	3,700,020
18	72/67	3,996,022	0	0	0	0	0	0	0	3,996,022
19	73/68	4,315,704	0	0	0	0	0	0	0	4,315,704
20	74/69	4,660,960	0	0	0	0	0	0	0	4,660,960
21	75/70	5,033,836	0	0	0	0	0	0	0	5,033,836
22	76/71	5,436,542	0	0	0	0	0	0	0	5,436,542
23	77/72	5,871,466	0	0	0	0	0	0	0	5,871,466
24	78/73	6,341,184	0	0	0	0	0	0	0	6,341,184
25	79/74	6,848,478	0	0	0	0	0	0	0	6,848,478
26	80/75	7,396,356	0	0	0	0	0	0	0	7,396,356
27	81/76	7,988,064	0	0	0	0	0	0	0	7,988,064
28	82/77	8,627,110	0	0	0	0	0	0	0	8,627,110
29	83/78	9,317,278	0	0	0	0	0	0	0	9,317,278
30	84/79	10,062,660	0	0	0	0	0	0	0	10,062,660
31	85/80	10,867,672	0	0	0	0	0	0	0	10,867,672
32	86/81	11,737,086	0	0	0	0	0	0	0	11,737,086
33	87/82	12,676,052	0	0	0	0	0	0	0	12,676,052
34	88/83	13,690,136	0	0	0	0	0	0	0	13,690,136
35	89/84	14,460,147	0	0	0	0	0	0	0	14,460,147
36	90/85	14,806,026	0	0	0	0	0	0	0	14,806,026
37	91/86	15,155,894	0	0	0	0	0	0	0	15,155,894
38	92/87	15,509,361	0	0	0	0	0	0	0	15,509,361
39	93/88	15,865,984	0	0	0	0	0	0	0	15,865,984
40	94/89	16,225,261	0	0	0	0	0	0	0	16,225,261

*In some circumstances, the unrealized gain in Roth assets may be subject to income tax and is also included on the heirs' income tax return. To avoid double taxation, the federal estate tax attributable to such 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.

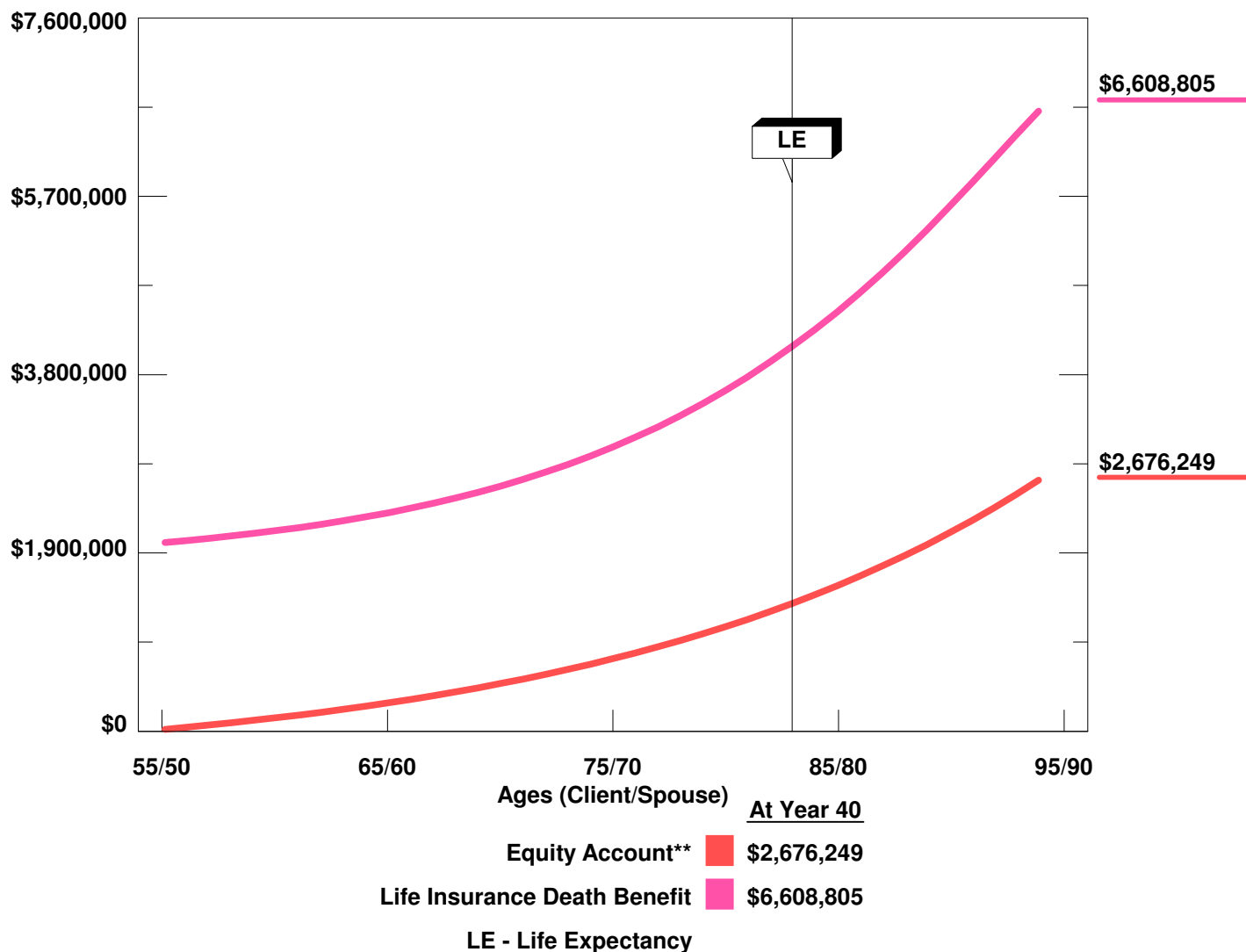
Analysis of: 3. Good Logic + Roth + WRT

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

For: Simon Scott & Ann Scott

Insurance Comparison 40 Year Analysis

Heirs' Income Tax Rate	Equity Account Growth Rate	Equity Account Dividend Income Rate	Equity Account Dividend Tax Rate	Equity Account Composite Capital Gains Tax Rate*	Equity Account Turnover Assumption
35.00%	7.00%	1.00%	20.00	27.50%	50.00%



*The composite capital gains tax rate includes 50.00% short-term gains subject to ordinary income tax and 50.00% long-term gains subject to capital gains tax of 20.00%.
Capital gains tax calculations are based upon a ratio of asset value to remaining cost basis in any given year.

**Equity Account includes management fee: 1.00%.

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.