

# Analysis of: Status Quo vs. IRA Rescue

For: Tom Barnes & Mary Barnes

Presented By:  
NextPoint Solutions

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Analysis of:

Status Quo vs. IRA Rescue

Status Quo

IRA Rescue

**Analysis of: Status Quo vs. IRA Rescue**

# Analysis of: Status Quo vs. IRA Rescue

Presented By: NextPoint Solutions

For: Tom Barnes & Mary Barnes

## Comparison of Retirement Plan Taxation

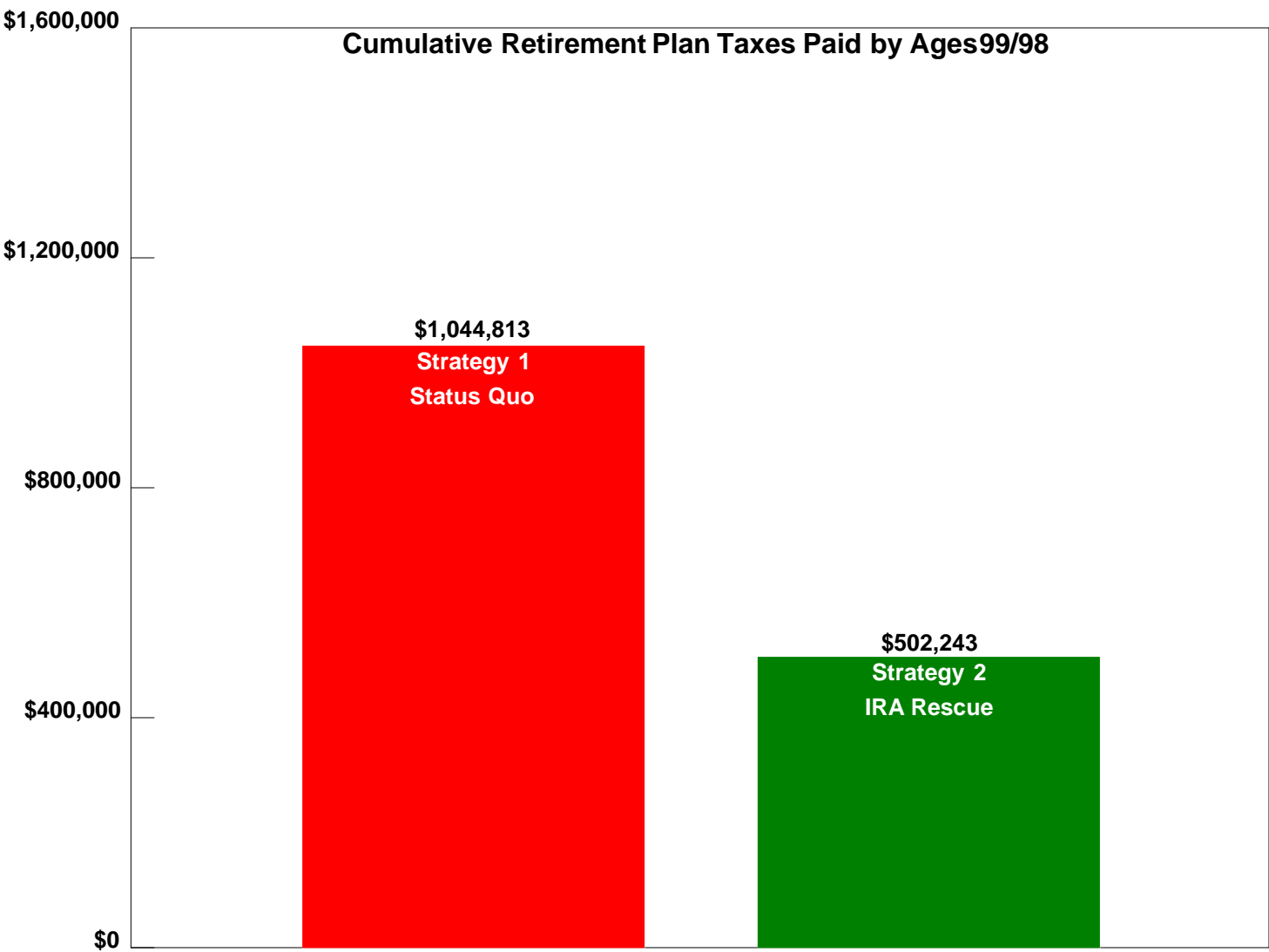
Year	M/F Ages	Annual Taxes Paid		Cumulative Taxes Paid	
		Strategy 1	Strategy 2	Strategy 1	Strategy 2
		Status Quo	IRARescue	Status Quo	IRARescue
1	60/59	0	50,000	0	50,000
2	61/60	0	50,000	0	100,000
3	62/61	0	50,000	0	150,000
4	63/62	0	50,000	0	200,000
5	64/63	0	50,000	0	250,000
6	65/64	0	50,000	0	300,000
7	66/65	0	50,000	0	350,000
8	67/66	0	50,000	0	400,000
9	68/67	0	50,000	0	450,000
10	69/68	0	52,243	0	502,243
11	70/69	55,504	0	55,504	502,243
12	71/70	55,504	0	111,008	502,243
13	72/71	55,504	0	166,512	502,243
14	73/72	55,504	0	222,016	502,243
15	74/73	55,504	0	277,520	502,243
16	75/74	55,504	0	333,024	502,243
17	76/75	55,504	0	388,528	502,243
18	77/76	55,504	0	444,032	502,243
19	78/77	55,504	0	499,536	502,243
20	79/78	55,504	0	555,040	502,243
21	80/79	55,504	0	610,544	502,243
22	81/80	55,504	0	666,048	502,243
23	82/81	55,504	0	721,552	502,243
24	83/82	55,504	0	777,056	502,243
25	84/83	55,504	0	832,560	502,243
26	85/84	55,504	0	888,064	502,243
27	86/85	55,504	0	943,568	502,243
28	87/86	55,504	0	999,072	502,243
29	88/87	45,741	0	1,044,813	502,243
30	89/88	0	0	1,044,813	502,243
31	90/89	0	0	1,044,813	502,243
32	91/90	0	0	1,044,813	502,243
33	92/91	0	0	1,044,813	502,243
34	93/92	0	0	1,044,813	502,243
35	94/93	0	0	1,044,813	502,243
36	95/94	0	0	1,044,813	502,243
37	96/95	0	0	1,044,813	502,243
38	97/96	0	0	1,044,813	502,243
39	98/97	0	0	1,044,813	502,243
40	99/98	0	0	1,044,813	502,243
		1,044,813	502,243		

# Analysis of: Status Quo vs. IRA Rescue

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For: Tom Barnes & Mary Barnes

## Comparison of Alternatives



# Analysis of: Status Quo vs. IRA Rescue

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## Comparison of Alternatives

Year	M/F Ages	Spendable Cash Flow		Net Worth*		Wealth to Heirs	
		Strategy 1	Strategy 2	Strategy 1	Strategy 2	Strategy 1	Strategy 2
		Status Quo	IRA Rescue	Status Quo	IRA Rescue	Status Quo	IRA Rescue
1	60/59	0	0	632,610	570,233	632,610	1,368,510
2	61/60	0	0	666,992	588,981	666,992	1,385,874
3	62/61	0	0	703,243	609,497	703,243	1,405,013
4	63/62	0	0	741,464	632,091	741,464	1,426,246
5	64/63	0	0	781,763	656,946	781,763	1,449,739
6	65/64	0	0	824,252	703,334	824,252	1,488,844
7	66/65	0	0	869,050	753,254	869,050	1,531,480
8	67/66	0	0	916,282	807,051	916,282	1,577,993
9	68/67	0	0	966,082	865,030	966,082	1,628,688
10	69/68	0	0	1,018,589	923,880	1,018,589	1,680,254
11	70/69	83,256	83,256	986,168	900,464	986,168	1,594,538
12	71/70	83,256	83,256	951,986	876,439	951,986	1,504,108
13	72/71	83,256	83,256	915,945	851,969	915,945	1,408,703
14	73/72	83,256	83,256	877,946	827,215	877,946	1,308,052
15	74/73	83,256	83,256	837,881	802,301	837,881	1,201,865
16	75/74	83,256	83,256	795,639	777,352	795,639	1,089,837
17	76/75	83,256	83,256	751,101	752,582	751,101	971,649
18	77/76	83,256	83,256	704,143	728,386	704,143	846,959
19	78/77	83,256	83,256	654,632	705,291	654,632	788,798
20	79/78	83,256	83,256	602,430	682,814	602,430	772,136
21	80/79	83,256	83,256	547,391	660,461	547,391	755,986
22	81/80	83,256	83,256	489,361	638,280	489,361	740,420
23	82/81	83,256	83,256	428,177	616,340	428,177	725,531
24	83/82	83,256	83,256	363,667	594,668	363,667	711,371
25	84/83	83,256	83,256	295,652	573,265	295,652	697,967
26	85/84	83,256	83,256	223,940	552,097	223,940	685,309
27	86/85	83,256	83,256	148,330	531,116	148,330	673,373
28	87/86	83,256	83,256	68,611	510,202	68,611	662,062
29	88/87	68,611	83,256	0	489,172	0	651,216
30	89/88	0	83,256	0	467,812	0	640,641
31	90/89	0	83,256	0	445,843	0	630,078
32	91/90	0	83,256	0	426,311	0	583,473
33	92/91	0	83,256	0	410,564	0	536,313
34	93/92	0	83,256	0	400,372	0	489,875
35	94/93	0	83,256	0	398,050	0	445,877
36	95/94	0	83,256	0	399,097	0	450,203
37	96/95	0	83,256	0	403,527	0	458,126
38	97/96	0	83,256	0	411,456	0	469,771
39	98/97	0	83,256	0	422,885	0	485,153
40	99/98	0	83,256	0	437,698	0	504,164
		1,567,219	2,497,680				

The values highlighted in red indicate the liquid assets are not sufficient to meet the cash flow requirements in the years shown.

\*After providing spendable cash flow.

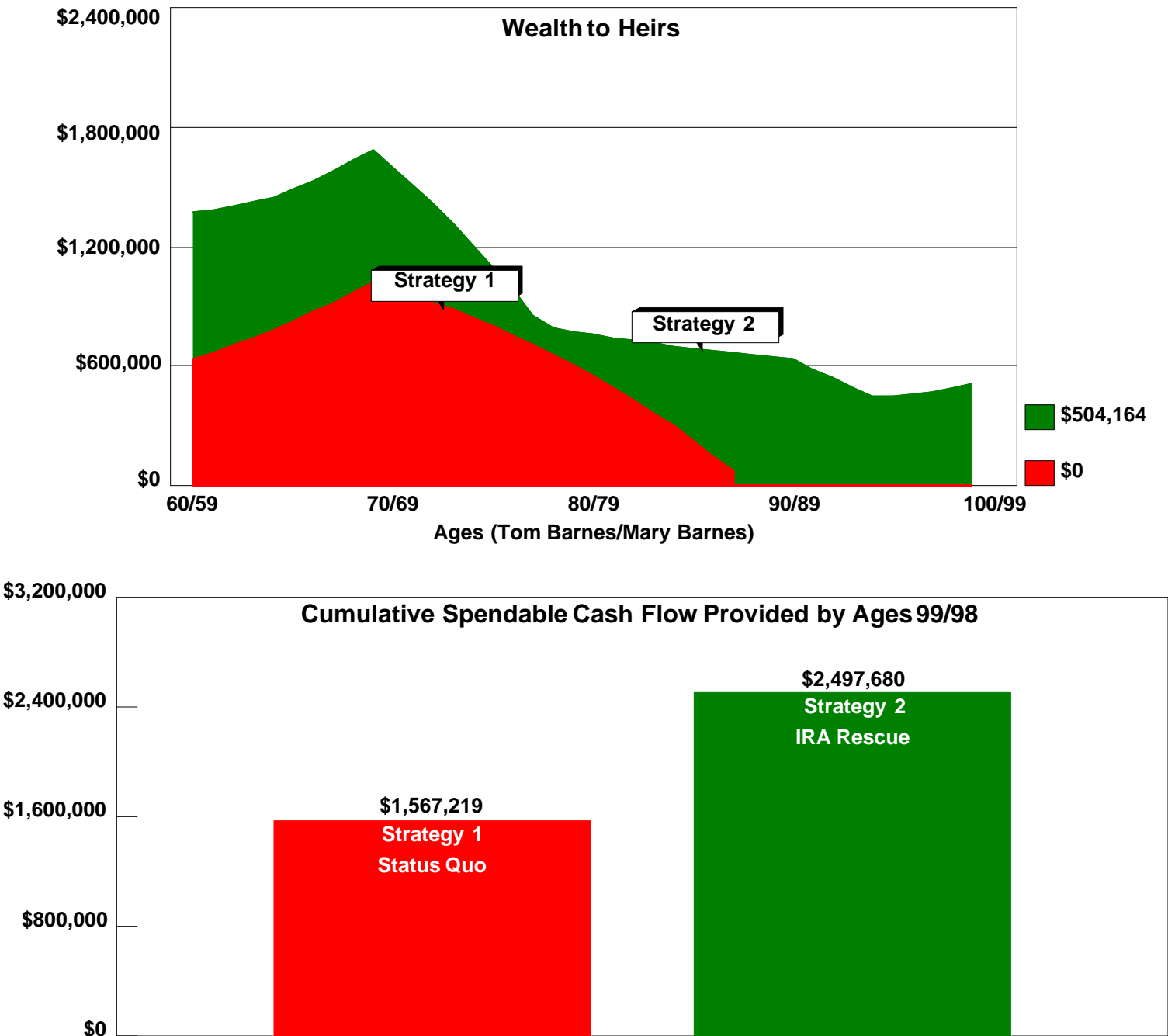
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

# Analysis of: Status Quo vs. IRA Rescue

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For: Tom Barnes & Mary Barnes

## Comparison of Alternatives



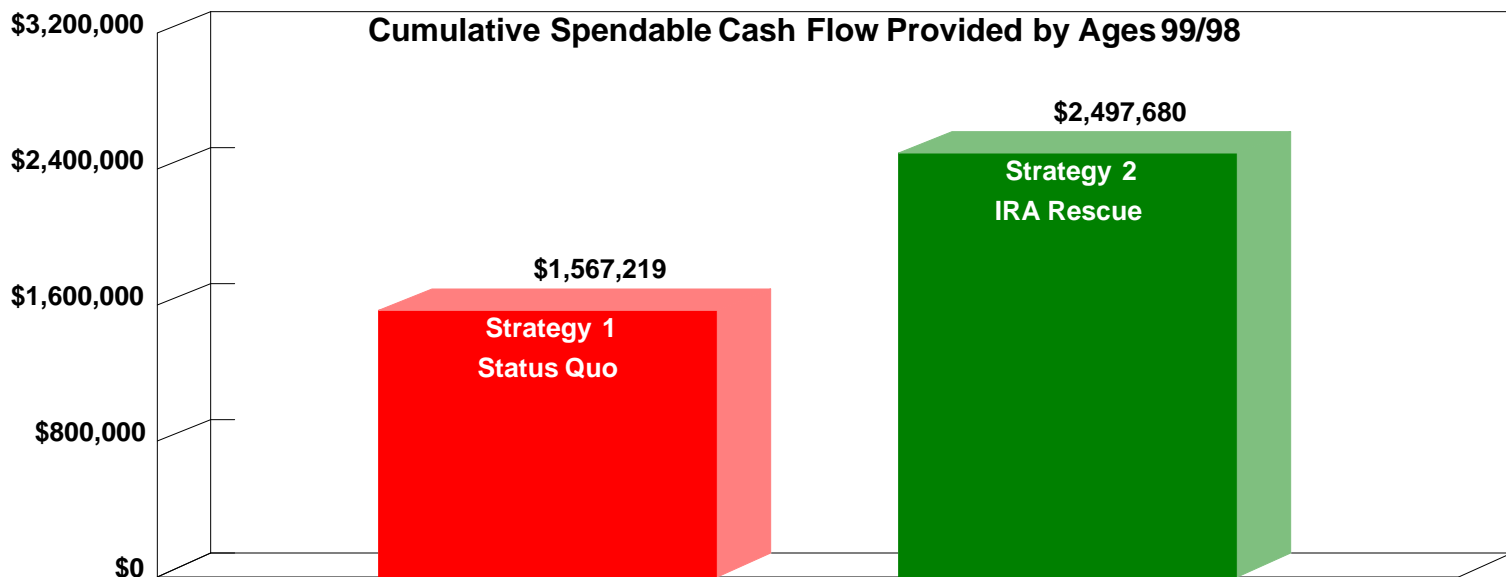
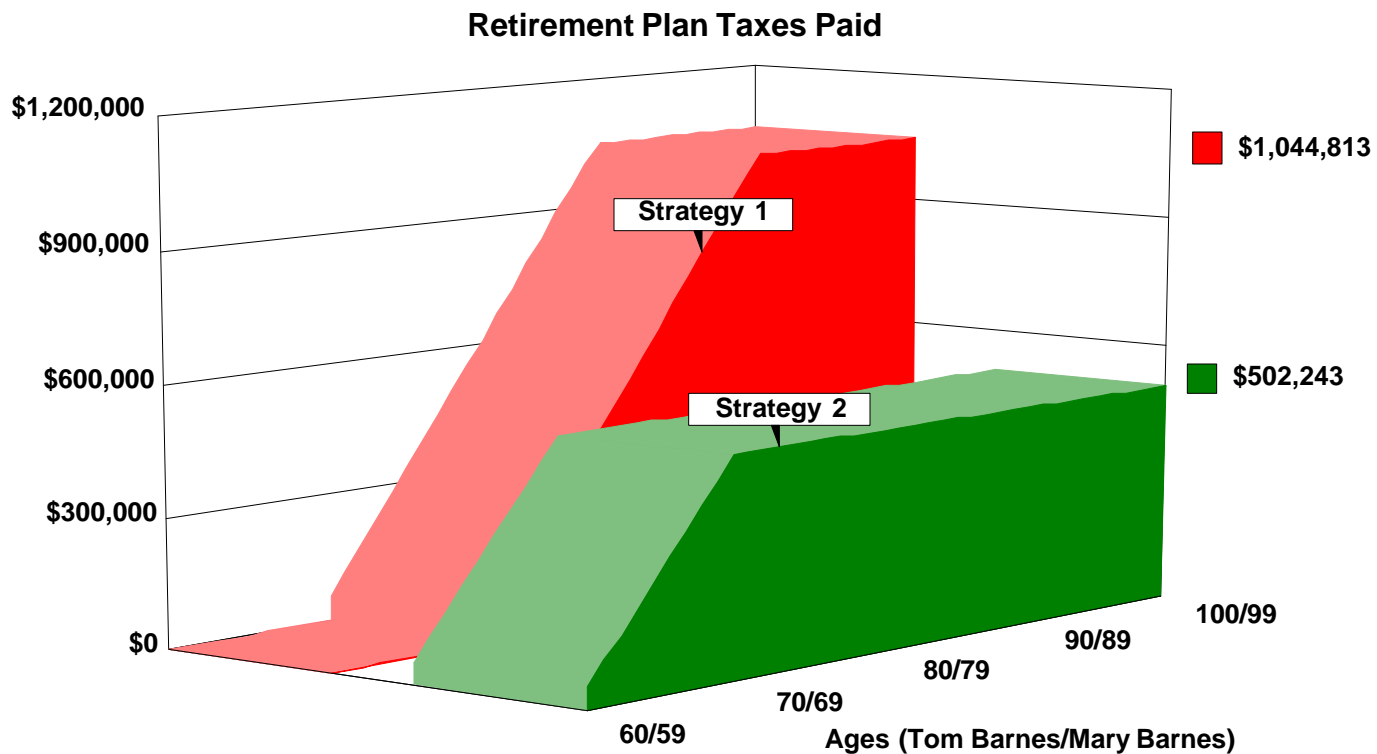
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## Comparison of Alternatives



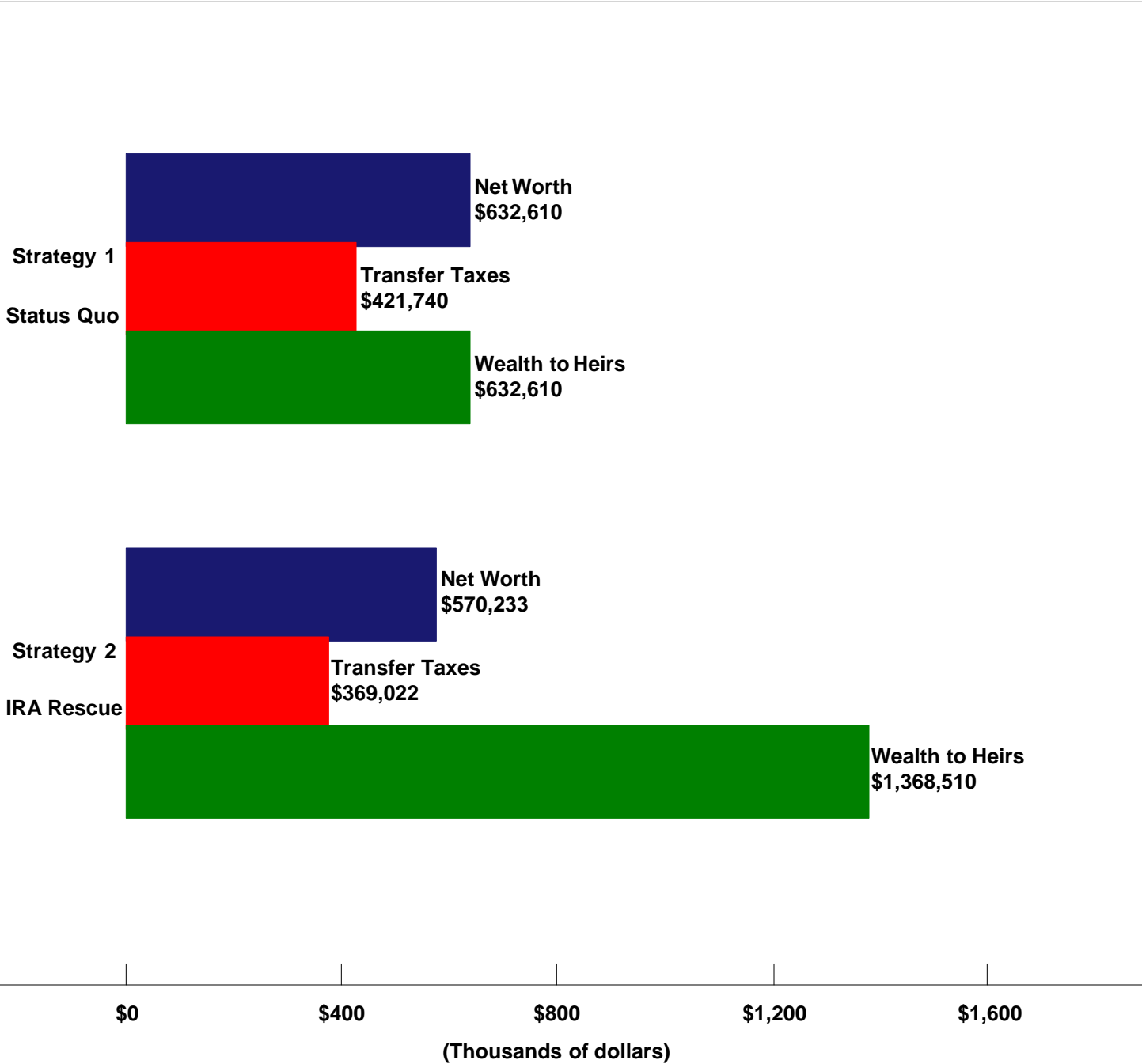


# Analysis of: Status Quo vs. IRA Rescue

Presented By: NextPoint Solutions

For: Tom Barnes & Mary Barnes

## Comparison of Alternatives at Ages 60/59



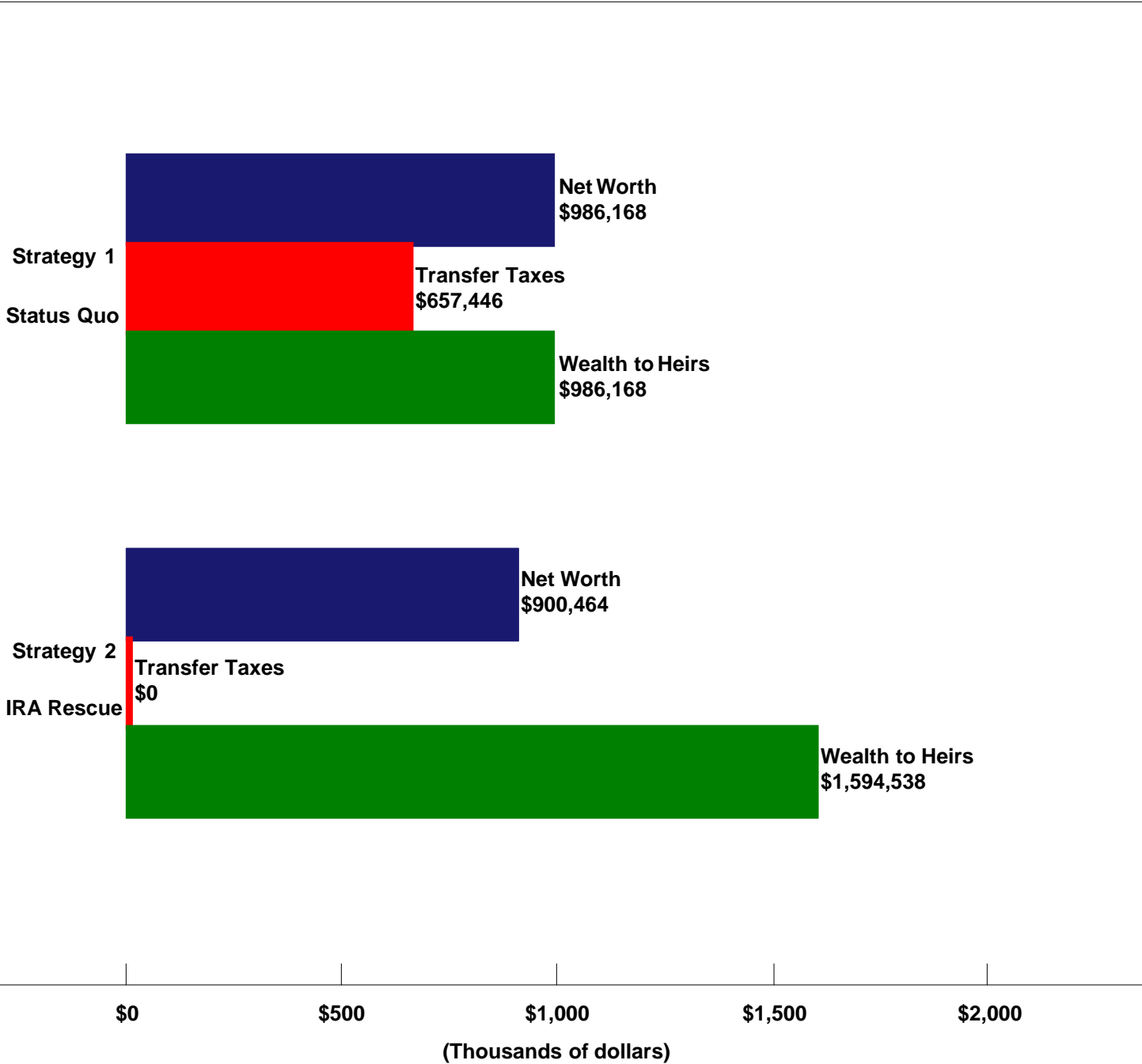
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

# Analysis of: Status Quo vs. IRA Rescue

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For: Tom Barnes & Mary Barnes

## Comparison of Alternatives at Ages 70/69



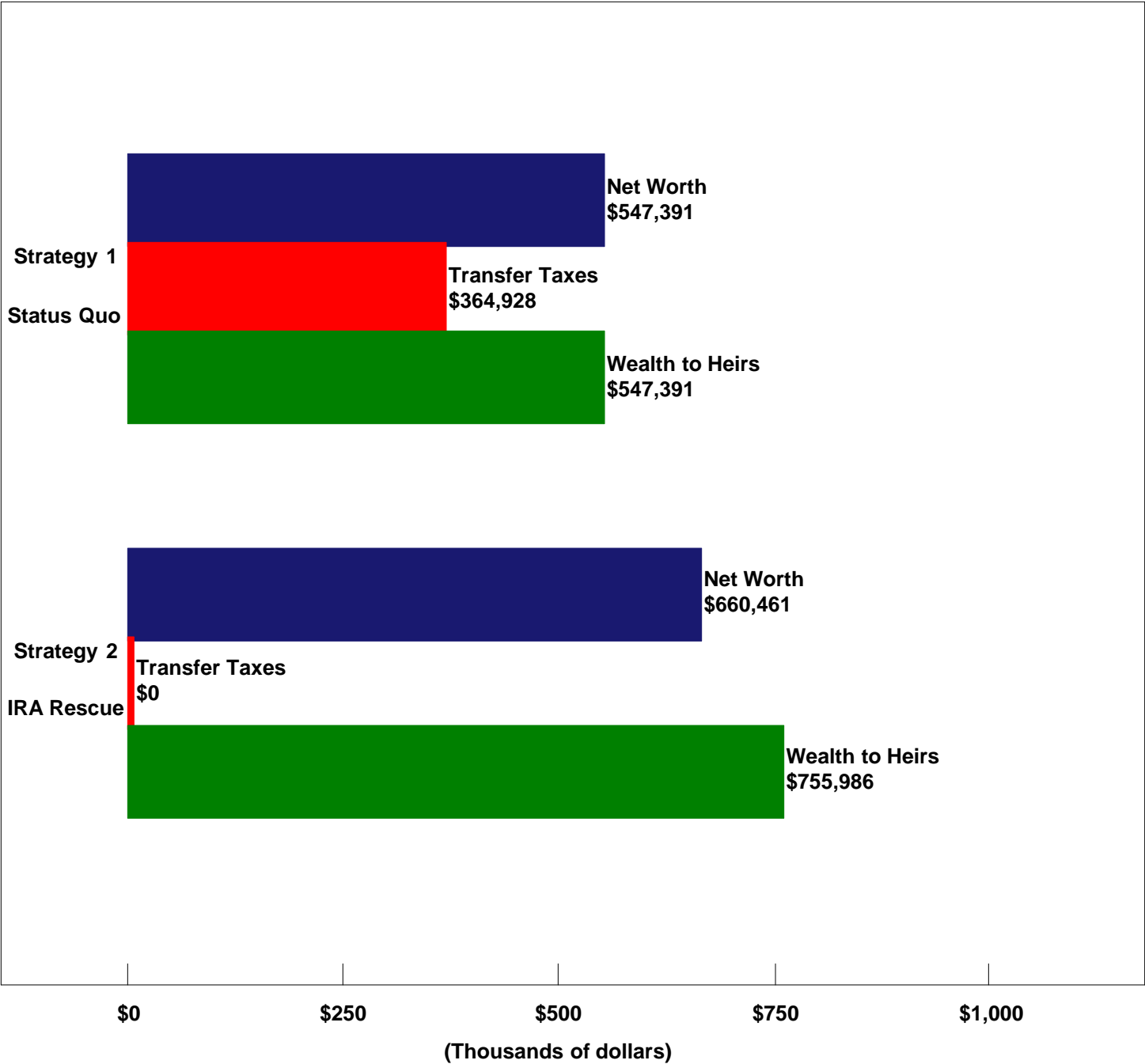
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

# Analysis of: Status Quo vs. IRA Rescue

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For: Tom Barnes & Mary Barnes

## Comparison of Alternatives at Ages 80/79



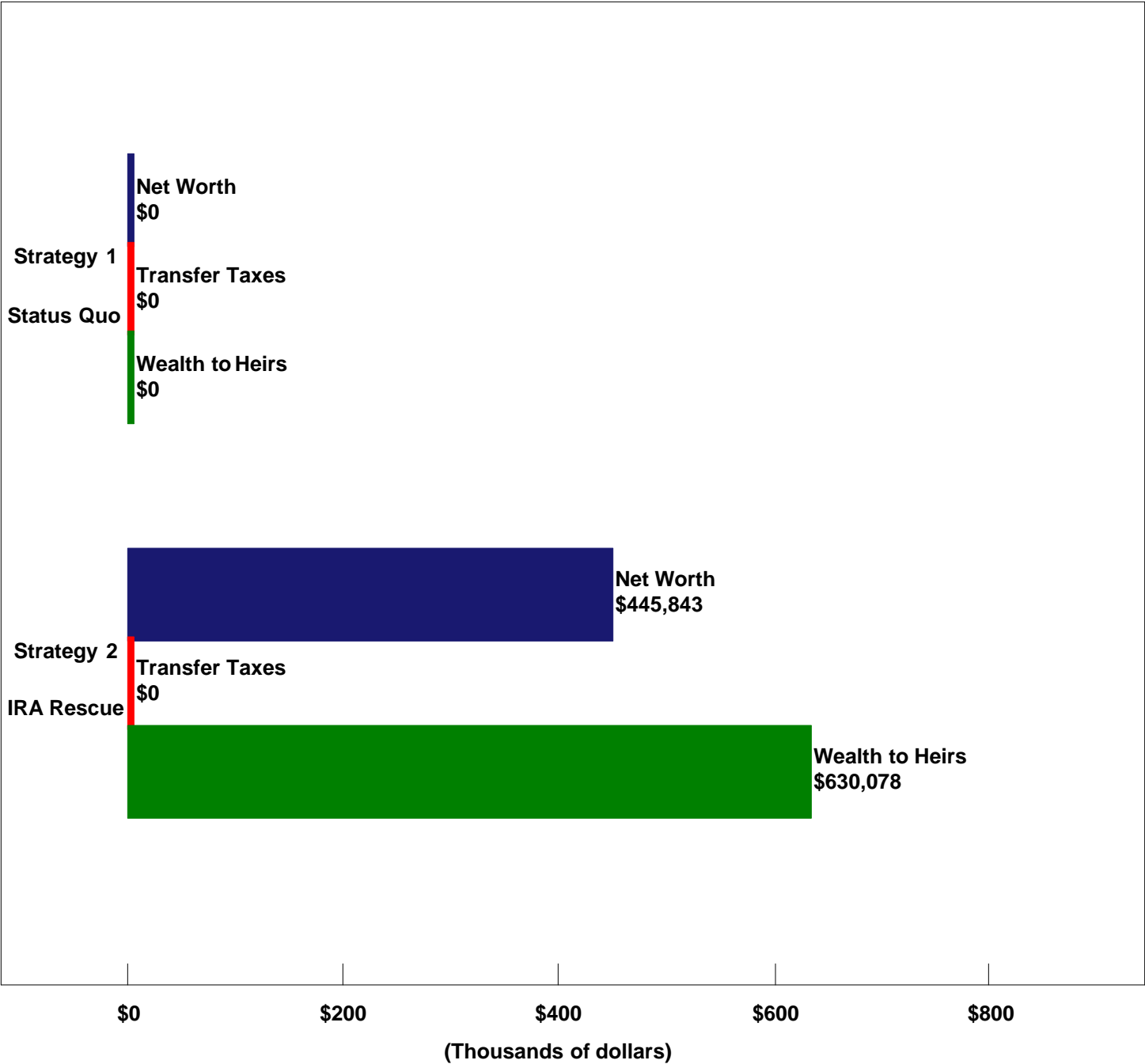
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

# Analysis of: Status Quo vs. IRA Rescue

Presented By: NextPoint Solutions

For: Tom Barnes & Mary Barnes

## Comparison of Alternatives at Ages 90/89



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: Status Quo**

# Analysis of: Status Quo

Presented By: NextPoint Solutions

For: Tom Barnes & Mary Barnes, Ages 60/59

## Client Information Summary

### Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	0
	Liquid Assets (Tax Exempt Interest)		0
	Equity Assets		0
	Tax Deferred Assets		0
	Retirement Plan Assets		1,000,000
	Total Liquid Assets		1,000,000
<u>Illiquid Assets:</u>			
	Total Illiquid Assets		(0)
<u>Other Assets:</u>	Total Other Assets Inside the Estate		0
	Total Estate Assets		\$1,000,000
	Total Other Assets Outside the Estate		0

### Funding Options for Required Cash Flow

Retirement Plan Assets: Minimum Distribution, Unless More Is Needed

### Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	40.00%
	Retirement	40.00%
<u>Life Expectancy:</u>	Joint	31 Years
	Tom Barnes	Age 90
	Mary Barnes	Age 89
<u>Retirement Plan Assets Tom Barnes:</u>		
	Defined Contr. Yield Assumption	6.50%

The information in this presentation is not guaranteed; it is for illustrative 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: Status Quo

Presented By: NextPoint Solutions

For: Tom Barnes & Mary Barnes

## Cash Flow Required

Spendable Cash Flow			
Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	(2) Total After Tax Cash Flow Required
1	60/59	0	0
2	61/60	0	0
3	62/61	0	0
4	63/62	0	0
5	64/63	0	0
6	65/64	0	0
7	66/65	0	0
8	67/66	0	0
9	68/67	0	0
10	69/68	0	0
11	70/69	83,256	83,256
12	71/70	83,256	83,256
13	72/71	83,256	83,256
14	73/72	83,256	83,256
15	74/73	83,256	83,256
16	75/74	83,256	83,256
17	76/75	83,256	83,256
18	77/76	83,256	83,256
19	78/77	83,256	83,256
20	79/78	83,256	83,256
21	80/79	83,256	83,256
22	81/80	83,256	83,256
23	82/81	83,256	83,256
24	83/82	83,256	83,256
25	84/83	83,256	83,256
26	85/84	83,256	83,256
27	86/85	83,256	83,256
28	87/86	83,256	83,256
29	88/87	83,256	83,256
30	89/88	83,256	83,256
31	90/89	83,256	83,256
32	91/90	83,256	83,256
33	92/91	83,256	83,256
34	93/92	83,256	83,256
35	94/93	83,256	83,256
36	95/94	83,256	83,256
37	96/95	83,256	83,256
38	97/96	83,256	83,256
39	98/97	83,256	83,256
40	99/98	83,256	83,256
		2,497,680	2,497,680

# Analysis of: Status Quo

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For: Tom Barnes & Mary Barnes

## 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 Dedicated Cash Flow Required	(3) Total After Tax Cash Flow Required*	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Total After Tax Cash Flow Provided*
1	60/59	0	0	0	0	0
2	61/60	0	0	0	0	0
3	62/61	0	0	0	0	0
4	63/62	0	0	0	0	0
5	64/63	0	0	0	0	0
6	65/64	0	0	0	0	0
7	66/65	0	0	0	0	0
8	67/66	0	0	0	0	0
9	68/67	0	0	0	0	0
10	69/68	0	0	0	0	0
11	70/69	83,256	0	83,256	83,256	83,256
12	71/70	83,256	0	83,256	83,256	83,256
13	72/71	83,256	0	83,256	83,256	83,256
14	73/72	83,256	0	83,256	83,256	83,256
15	74/73	83,256	0	83,256	83,256	83,256
16	75/74	83,256	0	83,256	83,256	83,256
17	76/75	83,256	0	83,256	83,256	83,256
18	77/76	83,256	0	83,256	83,256	83,256
19	78/77	83,256	0	83,256	83,256	83,256
20	79/78	83,256	0	83,256	83,256	83,256
21	80/79	83,256	0	83,256	83,256	83,256
22	81/80	83,256	0	83,256	83,256	83,256
23	82/81	83,256	0	83,256	83,256	83,256
24	83/82	83,256	0	83,256	83,256	83,256
25	84/83	83,256	0	83,256	83,256	83,256
26	85/84	83,256	0	83,256	83,256	83,256
27	86/85	83,256	0	83,256	83,256	83,256
28	87/86	83,256	0	83,256	83,256	83,256
29	88/87	83,256	0	83,256	68,611	68,611
30	89/88	83,256	0	83,256	0	0
31	90/89	83,256	0	83,256	0	0
32	91/90	83,256	0	83,256	0	0
33	92/91	83,256	0	83,256	0	0
34	93/92	83,256	0	83,256	0	0
35	94/93	83,256	0	83,256	0	0
36	95/94	83,256	0	83,256	0	0
37	96/95	83,256	0	83,256	0	0
38	97/96	83,256	0	83,256	0	0
39	98/97	83,256	0	83,256	0	0
40	99/98	83,256	0	83,256	0	0
		2,497,680	0	2,497,680	1,567,219	1,567,219

\*IMPORTANT NOTE: For this plan to be financially sound, column (5) must be sufficient to provide the values in column (3). Any highlighted numbers in column (5) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

Column (4): see "Summary of Retirement Plan Assets" report.



# Analysis of: Status Quo

Presented By: NextPoint Solutions

For: Tom Barnes & Mary Barnes

## Cash Flow Shortfall

Year	M/F Ages	(1) Total After Tax Cash Flow Required	(2) Total After Tax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
1	60/59	0	0	0
2	61/60	0	0	0
3	62/61	0	0	0
4	63/62	0	0	0
5	64/63	0	0	0
6	65/64	0	0	0
7	66/65	0	0	0
8	67/66	0	0	0
9	68/67	0	0	0
10	69/68	0	0	0
11	70/69	83,256	83,256	0
12	71/70	83,256	83,256	0
13	72/71	83,256	83,256	0
14	73/72	83,256	83,256	0
15	74/73	83,256	83,256	0
16	75/74	83,256	83,256	0
17	76/75	83,256	83,256	0
18	77/76	83,256	83,256	0
19	78/77	83,256	83,256	0
20	79/78	83,256	83,256	0
21	80/79	83,256	83,256	0
22	81/80	83,256	83,256	0
23	82/81	83,256	83,256	0
24	83/82	83,256	83,256	0
25	84/83	83,256	83,256	0
26	85/84	83,256	83,256	0
27	86/85	83,256	83,256	0
28	87/86	83,256	83,256	0
29	88/87	83,256	68,611	14,645
30	89/88	83,256	0	83,256
31	90/89	83,256	0	83,256
32	91/90	83,256	0	83,256
33	92/91	83,256	0	83,256
34	93/92	83,256	0	83,256
35	94/93	83,256	0	83,256
36	95/94	83,256	0	83,256
37	96/95	83,256	0	83,256
38	97/96	83,256	0	83,256
39	98/97	83,256	0	83,256
40	99/98	83,256	0	83,256
		2,497,680	1,567,219	930,461

# Analysis of: Status Quo

Presented By: NextPoint Solutions

For: Tom Barnes & Mary Barnes

## Details of Defined Contribution Plan Assets for Tom Barnes (IRA)

		Retirement Plan Assets Initial Value 1,000,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 6.50%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%		
Year	M/F Ages	(1) Beginning of Year Value of Retirement Plan Assets	(2) Before Tax Required Minimum Distributions	(3) Before Tax Distribution	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) Income Tax Due If Retirement Plan Assets Are Liquidated	(7) Year End Value of Retirement Plan Assets If Liquidated (5) - (6)
1	60/59	1,000,000	0	0	0	1,054,350	421,740	632,610
2	61/60	1,054,350	0	0	0	1,111,654	444,662	666,992
3	62/61	1,111,654	0	0	0	1,172,072	468,829	703,243
4	63/62	1,172,072	0	0	0	1,235,774	494,310	741,464
5	64/63	1,235,774	0	0	0	1,302,938	521,175	781,763
6	65/64	1,302,938	0	0	0	1,373,753	549,501	824,252
7	66/65	1,373,753	0	0	0	1,448,416	579,366	869,050
8	67/66	1,448,416	0	0	0	1,527,137	610,855	916,282
9	68/67	1,527,137	0	0	0	1,610,137	644,055	966,082
10	69/68	1,610,137	0	0	0	1,697,648	679,059	1,018,589
11	70/69	1,697,648	0	138,760	83,256	1,643,614	657,446	986,168
12	71/70	1,643,614	0	138,760	83,256	1,586,643	634,657	951,986
13	72/71	1,586,643	0	138,760	83,256	1,526,575	610,630	915,945
14	73/72	1,526,575	0	138,760	83,256	1,463,243	585,297	877,946
15	74/73	1,463,243	0	138,760	83,256	1,396,469	558,588	837,881
16	75/74	1,396,469	56,767	138,760	83,256	1,326,065	530,426	795,639
17	76/75	1,326,065	55,952	138,760	83,256	1,251,835	500,734	751,101
18	77/76	1,251,835	54,665	138,760	83,256	1,173,571	469,428	704,143
19	78/77	1,173,571	53,344	138,760	83,256	1,091,053	436,421	654,632
20	79/78	1,091,053	51,709	138,760	83,256	1,004,050	401,620	602,430
21	80/79	1,004,050	49,705	138,760	83,256	912,319	364,928	547,391
22	81/80	912,319	47,027	138,760	83,256	815,602	326,241	489,361
23	82/81	815,602	44,087	138,760	83,256	713,628	285,451	428,177
24	83/82	713,628	40,318	138,760	83,256	606,112	242,445	363,667
25	84/83	606,112	36,078	138,760	83,256	492,753	197,101	295,652
26	85/84	492,753	30,797	138,760	83,256	373,233	149,293	223,940
27	86/85	373,233	24,555	138,760	83,256	247,217	98,887	148,330
28	87/86	247,217	17,168	138,760	83,256	114,352	45,741	68,611
29	88/87	114,352	8,347	114,352	68,611	0	0	0
30	89/88	0	0	0	0	0	0	0
31	90/89	0	0	0	0	0	0	0
32	91/90	0	0	0	0	0	0	0
33	92/91	0	0	0	0	0	0	0
34	93/92	0	0	0	0	0	0	0
35	94/93	0	0	0	0	0	0	0
36	95/94	0	0	0	0	0	0	0
37	96/95	0	0	0	0	0	0	0
38	97/96	0	0	0	0	0	0	0
39	98/97	0	0	0	0	0	0	0
40	99/98	0	0	0	0	0	0	0
			570,519	2,612,032	1,567,219			

Column (1) includes only deductible contributions.

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

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

Column (6) illustrates the deferred income tax still due on the Retirement Plan.

# Analysis of: Status Quo

Presented By: NextPoint Solutions

For: Tom Barnes & Mary Barnes

## Defined Contribution Taxation for Tom Barnes (IRA)

		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 6.50%	Pre-Retirement Income Tax Rate 40.00%		Retirement Income Tax Rate 40.00%			
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Distribution from Retirement Plan Assets	(3) Annual Tax On Distributions	(4) Cumulative Taxes Paid	(5) Year End Retirement Plan Assets	(6) Remaining Income Tax Due if Retirement Plan Assets Are Liquidated	(7) Cumulative Income Tax On Retirement Plan Assets if Liquidated	
1	60/59	1,000,000	0	0	0	1,054,350	421,740	421,740	
2	61/60	1,054,350	0	0	0	1,111,654	444,662	444,662	
3	62/61	1,111,654	0	0	0	1,172,072	468,829	468,829	
4	63/62	1,172,072	0	0	0	1,235,774	494,310	494,310	
5	64/63	1,235,774	0	0	0	1,302,938	521,175	521,175	
6	65/64	1,302,938	0	0	0	1,373,753	549,501	549,501	
7	66/65	1,373,753	0	0	0	1,448,416	579,366	579,366	
8	67/66	1,448,416	0	0	0	1,527,137	610,855	610,855	
9	68/67	1,527,137	0	0	0	1,610,137	644,055	644,055	
10	69/68	1,610,137	0	0	0	1,697,648	679,059	679,059	
11	70/69	1,697,648	138,760	55,504	55,504	1,643,614	657,446	712,950	
12	71/70	1,643,614	138,760	55,504	111,008	1,586,643	634,657	745,665	
13	72/71	1,586,643	138,760	55,504	166,512	1,526,575	610,630	777,142	
14	73/72	1,526,575	138,760	55,504	222,016	1,463,243	585,297	807,313	
15	74/73	1,463,243	138,760	55,504	277,520	1,396,469	558,588	836,108	
16	75/74	1,396,469	138,760	55,504	333,024	1,326,065	530,426	863,450	
17	76/75	1,326,065	138,760	55,504	388,528	1,251,835	500,734	889,262	
18	77/76	1,251,835	138,760	55,504	444,032	1,173,571	469,428	913,460	
19	78/77	1,173,571	138,760	55,504	499,536	1,091,053	436,421	935,957	
20	79/78	1,091,053	138,760	55,504	555,040	1,004,050	401,620	956,660	
21	80/79	1,004,050	138,760	55,504	610,544	912,319	364,928	975,472	
22	81/80	912,319	138,760	55,504	666,048	815,602	326,241	992,289	
23	82/81	815,602	138,760	55,504	721,552	713,628	285,451	1,007,003	
24	83/82	713,628	138,760	55,504	777,056	606,112	242,445	1,019,501	
25	84/83	606,112	138,760	55,504	832,560	492,753	197,101	1,029,661	
26	85/84	492,753	138,760	55,504	888,064	373,233	149,293	1,037,357	
27	86/85	373,233	138,760	55,504	943,568	247,217	98,887	1,042,455	
28	87/86	247,217	138,760	55,504	999,072	114,352	45,741	1,044,813	
29	88/87	114,352	114,352	45,741	1,044,813	0	0	1,044,813	
30	89/88	0	0	0	1,044,813	0	0	1,044,813	
31	90/89	0	0	0	1,044,813	0	0	1,044,813	
32	91/90	0	0	0	1,044,813	0	0	1,044,813	
33	92/91	0	0	0	1,044,813	0	0	1,044,813	
34	93/92	0	0	0	1,044,813	0	0	1,044,813	
35	94/93	0	0	0	1,044,813	0	0	1,044,813	
36	95/94	0	0	0	1,044,813	0	0	1,044,813	
37	96/95	0	0	0	1,044,813	0	0	1,044,813	
38	97/96	0	0	0	1,044,813	0	0	1,044,813	
39	98/97	0	0	0	1,044,813	0	0	1,044,813	
40	99/98	0	0	0	1,044,813	0	0	1,044,813	
			2,612,032	1,044,813					

Column (6) illustrates the deferred income tax still due on the Retirement Plan.  
See the "Details of Defined Contribution Plan Assets for Tom Barnes" report.

# Analysis of: Status Quo

Presented By: NextPoint Solutions

For: Tom Barnes & Mary Barnes

## Summary of Transfer Taxation of Retirement Plan Assets

		Plan Assets Initial Value 1,000,000	Plan Assets Cost Basis 0	Plan Assets Yield 6.50%	Heirs' Income Tax Rate 40.00%		
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	60/59	1,054,350	0	421,740	421,740	632,610	40%
2	61/60	1,111,654	0	444,662	444,662	666,992	40%
3	62/61	1,172,072	0	468,829	468,829	703,243	40%
4	63/62	1,235,774	0	494,310	494,310	741,464	40%
5	64/63	1,302,938	0	521,175	521,175	781,763	40%
6	65/64	1,373,753	0	549,501	549,501	824,252	40%
7	66/65	1,448,416	0	579,366	579,366	869,050	40%
8	67/66	1,527,137	0	610,855	610,855	916,282	40%
9	68/67	1,610,137	0	644,055	644,055	966,082	40%
10	69/68	1,697,648	0	679,059	679,059	1,018,589	40%
11	70/69	1,643,614	0	657,446	657,446	986,168	40%
12	71/70	1,586,643	0	634,657	634,657	951,986	40%
13	72/71	1,526,575	0	610,630	610,630	915,945	40%
14	73/72	1,463,243	0	585,297	585,297	877,946	40%
15	74/73	1,396,469	0	558,588	558,588	837,881	40%
16	75/74	1,326,065	0	530,426	530,426	795,639	40%
17	76/75	1,251,835	0	500,734	500,734	751,101	40%
18	77/76	1,173,571	0	469,428	469,428	704,143	40%
19	78/77	1,091,053	0	436,421	436,421	654,632	40%
20	79/78	1,004,050	0	401,620	401,620	602,430	40%
21	80/79	912,319	0	364,928	364,928	547,391	40%
22	81/80	815,602	0	326,241	326,241	489,361	40%
23	82/81	713,628	0	285,451	285,451	428,177	40%
24	83/82	606,112	0	242,445	242,445	363,667	40%
25	84/83	492,753	0	197,101	197,101	295,652	40%
26	85/84	373,233	0	149,293	149,293	223,940	40%
27	86/85	247,217	0	98,887	98,887	148,330	40%
28	87/86	114,352	0	45,741	45,741	68,611	40%
29	88/87	0	0	0	0	0	0%
30	89/88	0	0	0	0	0	0%
31	90/89	0	0	0	0	0	0%
32	91/90	0	0	0	0	0	0%
33	92/91	0	0	0	0	0	0%
34	93/92	0	0	0	0	0	0%
35	94/93	0	0	0	0	0	0%
36	95/94	0	0	0	0	0	0%
37	96/95	0	0	0	0	0	0%
38	97/96	0	0	0	0	0	0%
39	98/97	0	0	0	0	0	0%
40	99/98	0	0	0	0	0	0%

# Analysis of: Status Quo

Presented By: NextPoint Solutions

For: Tom Barnes & Mary Barnes

## 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) YearEnd Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
1	60/59	1,054,350	421,740	632,610	0	632,610
2	61/60	1,111,654	444,662	666,992	0	666,992
3	62/61	1,172,072	468,829	703,243	0	703,243
4	63/62	1,235,774	494,310	741,464	0	741,464
5	64/63	1,302,938	521,175	781,763	0	781,763
6	65/64	1,373,753	549,501	824,252	0	824,252
7	66/65	1,448,416	579,366	869,050	0	869,050
8	67/66	1,527,137	610,855	916,282	0	916,282
9	68/67	1,610,137	644,055	966,082	0	966,082
10	69/68	1,697,648	679,059	1,018,589	0	1,018,589
11	70/69	1,643,614	657,446	986,168	0	986,168
12	71/70	1,586,643	634,657	951,986	0	951,986
13	72/71	1,526,575	610,630	915,945	0	915,945
14	73/72	1,463,243	585,297	877,946	0	877,946
15	74/73	1,396,469	558,588	837,881	0	837,881
16	75/74	1,326,065	530,426	795,639	0	795,639
17	76/75	1,251,835	500,734	751,101	0	751,101
18	77/76	1,173,571	469,428	704,143	0	704,143
19	78/77	1,091,053	436,421	654,632	0	654,632
20	79/78	1,004,050	401,620	602,430	0	602,430
21	80/79	912,319	364,928	547,391	0	547,391
22	81/80	815,602	326,241	489,361	0	489,361
23	82/81	713,628	285,451	428,177	0	428,177
24	83/82	606,112	242,445	363,667	0	363,667
25	84/83	492,753	197,101	295,652	0	295,652
26	85/84	373,233	149,293	223,940	0	223,940
27	86/85	247,217	98,887	148,330	0	148,330
28	87/86	114,352	45,741	68,611	0	68,611
29	88/87	0	0	0	0	0
30	89/88	0	0	0	0	0
31	90/89	0	0	0	0	0
32	91/90	0	0	0	0	0
33	92/91	0	0	0	0	0
34	93/92	0	0	0	0	0
35	94/93	0	0	0	0	0
36	95/94	0	0	0	0	0
37	96/95	0	0	0	0	0
38	97/96	0	0	0	0	0
39	98/97	0	0	0	0	0
40	99/98	0	0	0	0	0

Summary at Life Expectancy (Year 31)

\*Net of cash flow provided

\*\*See Transfer Tax Details report for details.

Total Estate Assets	\$ 0
Wealth Transferred to Heirs	\$ 0

## **Analysis of: IRA Rescue**

# Analysis of: IRA Rescue

Presented By: NextPoint Solutions

For: Tom Barnes & Mary Barnes, Ages 60/59

## Client Information Summary

### Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	0
	Liquid Assets (Tax Exempt Interest)		0
	Equity Assets		0
	Tax Deferred Assets		0
	Retirement Plan Assets		1,000,000
	Total Liquid Assets		1,000,000
<u>Illiquid Assets:</u>			
	Total Illiquid Assets		(0)
<u>Other Assets:</u>	Inside the Estate		
	Proposed Life Insurance Death Benefit	814,976	
	Proposed Current cash value: \$16,699		
	Total Other Assets Inside the Estate		814,976
	Total Estate Assets		\$1,814,976
	Total Other Assets Outside the Estate		0

### Funding Options for Required Cash Flow

Retirement Plan Assets: Special Distribution Schedule - thereafter, according to req. min. dist.

### Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	40.00%
	Retirement	40.00%
<u>Life Expectancy:</u>	Joint	31 Years
	Tom Barnes	Age 90
	Mary Barnes	Age 89
<u>Retirement Plan Assets Tom Barnes:</u>		
	Defined Contr. Yield Assumption	6.50%

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

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

# Analysis of: IRA Rescue

Presented By: NextPoint Solutions

For: Tom Barnes & Mary Barnes

## Cash Flow Required

		Spendable Cash Flow		Dedicated Cash Flow	
Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	(2) Total After Tax Spendable Cash Flow Required	(3) Proposed Life Insurance Premiums	(4) Total After Tax Cash Flow Required
1	60/59	0	0	75,000	75,000
2	61/60	0	0	75,000	75,000
3	62/61	0	0	75,000	75,000
4	63/62	0	0	75,000	75,000
5	64/63	0	0	75,000	75,000
6	65/64	0	0	75,000	75,000
7	66/65	0	0	75,000	75,000
8	67/66	0	0	75,000	75,000
9	68/67	0	0	75,000	75,000
10	69/68	0	0	75,000	75,000
11	70/69	83,256	83,256	0	83,256
12	71/70	83,256	83,256	0	83,256
13	72/71	83,256	83,256	0	83,256
14	73/72	83,256	83,256	0	83,256
15	74/73	83,256	83,256	0	83,256
16	75/74	83,256	83,256	0	83,256
17	76/75	83,256	83,256	0	83,256
18	77/76	83,256	83,256	0	83,256
19	78/77	83,256	83,256	0	83,256
20	79/78	83,256	83,256	0	83,256
21	80/79	83,256	83,256	0	83,256
22	81/80	83,256	83,256	0	83,256
23	82/81	83,256	83,256	0	83,256
24	83/82	83,256	83,256	0	83,256
25	84/83	83,256	83,256	0	83,256
26	85/84	83,256	83,256	0	83,256
27	86/85	83,256	83,256	0	83,256
28	87/86	83,256	83,256	0	83,256
29	88/87	83,256	83,256	0	83,256
30	89/88	83,256	83,256	0	83,256
31	90/89	83,256	83,256	0	83,256
32	91/90	83,256	83,256	0	83,256
33	92/91	83,256	83,256	0	83,256
34	93/92	83,256	83,256	0	83,256
35	94/93	83,256	83,256	0	83,256
36	95/94	83,256	83,256	0	83,256
37	96/95	83,256	83,256	0	83,256
38	97/96	83,256	83,256	0	83,256
39	98/97	83,256	83,256	0	83,256
40	99/98	83,256	83,256	0	83,256
		2,497,680	2,497,680	750,000	3,247,680



# Analysis of: IRA Rescue

Presented By: NextPoint Solutions

For: Tom Barnes & Mary Barnes

## Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual CashFlow Provided			
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Total After Tax Cash Flow Provided*	(7) Excess Cash Flow After All PlanGoals Are Met
1	60/59	0	75,000	75,000	0	75,000	75,000	0
2	61/60	0	75,000	75,000	0	75,000	75,000	0
3	62/61	0	75,000	75,000	0	75,000	75,000	0
4	63/62	0	75,000	75,000	0	75,000	75,000	0
5	64/63	0	75,000	75,000	0	75,000	75,000	0
6	65/64	0	75,000	75,000	0	75,000	75,000	0
7	66/65	0	75,000	75,000	0	75,000	75,000	0
8	67/66	0	75,000	75,000	0	75,000	75,000	0
9	68/67	0	75,000	75,000	0	75,000	75,000	0
10	69/68	0	75,000	75,000	0	78,364	75,000	3,364
11	70/69	83,256	0	83,256	83,256	0	83,256	0
12	71/70	83,256	0	83,256	83,256	0	83,256	0
13	72/71	83,256	0	83,256	83,256	0	83,256	0
14	73/72	83,256	0	83,256	83,256	0	83,256	0
15	74/73	83,256	0	83,256	83,256	0	83,256	0
16	75/74	83,256	0	83,256	83,256	0	83,256	0
17	76/75	83,256	0	83,256	83,256	0	83,256	0
18	77/76	83,256	0	83,256	83,256	0	83,256	0
19	78/77	83,256	0	83,256	83,256	0	83,256	0
20	79/78	83,256	0	83,256	83,256	0	83,256	0
21	80/79	83,256	0	83,256	83,256	0	83,256	0
22	81/80	83,256	0	83,256	83,256	0	83,256	0
23	82/81	83,256	0	83,256	83,256	0	83,256	0
24	83/82	83,256	0	83,256	83,256	0	83,256	0
25	84/83	83,256	0	83,256	83,256	0	83,256	0
26	85/84	83,256	0	83,256	83,256	0	83,256	0
27	86/85	83,256	0	83,256	83,256	0	83,256	0
28	87/86	83,256	0	83,256	83,256	0	83,256	0
29	88/87	83,256	0	83,256	83,256	0	83,256	0
30	89/88	83,256	0	83,256	83,256	0	83,256	0
31	90/89	83,256	0	83,256	83,256	0	83,256	0
32	91/90	83,256	0	83,256	83,256	0	83,256	0
33	92/91	83,256	0	83,256	83,256	0	83,256	0
34	93/92	83,256	0	83,256	83,256	0	83,256	0
35	94/93	83,256	0	83,256	83,256	0	83,256	0
36	95/94	83,256	0	83,256	83,256	0	83,256	0
37	96/95	83,256	0	83,256	83,256	0	83,256	0
38	97/96	83,256	0	83,256	83,256	0	83,256	0
39	98/97	83,256	0	83,256	83,256	0	83,256	0
40	99/98	83,256	0	83,256	83,256	0	83,256	0
		2,497,680	750,000	3,247,680	2,497,680	753,364	3,247,680	3,364

\*IMPORTANT NOTE: For this plan to be financially sound, column (6) must be sufficient to provide the values in column (3).

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

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

# Analysis of: IRA Rescue

Presented By: NextPoint Solutions

For: Tom Barnes & Mary Barnes

## Defined Contribution Taxation for Tom Barnes (IRA)

		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 6.50%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%			
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Distribution from Retirement Plan Assets	(3) Annual Tax On Distributions	(4) Cumulative Taxes Paid	(5) Year End Retirement Plan Assets	(6) Remaining Income Tax Due if Retirement Plan Assets Are Liquidated	(7) Cumulative Income Tax On Retirement Plan Assets if Liquidated
1	60/59	1,000,000	125,000	50,000	50,000	922,556	369,022	419,022
2	61/60	922,556	125,000	50,000	100,000	840,903	336,361	436,361
3	62/61	840,903	125,000	50,000	150,000	754,812	301,925	451,925
4	63/62	754,812	125,000	50,000	200,000	664,042	265,617	465,617
5	64/63	664,042	125,000	50,000	250,000	568,339	227,336	477,336
6	65/64	568,339	125,000	50,000	300,000	467,434	186,974	486,974
7	66/65	467,434	125,000	50,000	350,000	361,045	144,418	494,418
8	67/66	361,045	125,000	50,000	400,000	248,874	99,550	499,550
9	68/67	248,874	125,000	50,000	450,000	130,607	52,243	502,243
10	69/68	130,607	130,607	52,243	502,243	0	0	502,243
11	70/69	0	0	0	502,243	0	0	502,243
12	71/70	0	0	0	502,243	0	0	502,243
13	72/71	0	0	0	502,243	0	0	502,243
14	73/72	0	0	0	502,243	0	0	502,243
15	74/73	0	0	0	502,243	0	0	502,243
16	75/74	0	0	0	502,243	0	0	502,243
17	76/75	0	0	0	502,243	0	0	502,243
18	77/76	0	0	0	502,243	0	0	502,243
19	78/77	0	0	0	502,243	0	0	502,243
20	79/78	0	0	0	502,243	0	0	502,243
21	80/79	0	0	0	502,243	0	0	502,243
22	81/80	0	0	0	502,243	0	0	502,243
23	82/81	0	0	0	502,243	0	0	502,243
24	83/82	0	0	0	502,243	0	0	502,243
25	84/83	0	0	0	502,243	0	0	502,243
26	85/84	0	0	0	502,243	0	0	502,243
27	86/85	0	0	0	502,243	0	0	502,243
28	87/86	0	0	0	502,243	0	0	502,243
29	88/87	0	0	0	502,243	0	0	502,243
30	89/88	0	0	0	502,243	0	0	502,243
31	90/89	0	0	0	502,243	0	0	502,243
32	91/90	0	0	0	502,243	0	0	502,243
33	92/91	0	0	0	502,243	0	0	502,243
34	93/92	0	0	0	502,243	0	0	502,243
35	94/93	0	0	0	502,243	0	0	502,243
36	95/94	0	0	0	502,243	0	0	502,243
37	96/95	0	0	0	502,243	0	0	502,243
38	97/96	0	0	0	502,243	0	0	502,243
39	98/97	0	0	0	502,243	0	0	502,243
40	99/98	0	0	0	502,243	0	0	502,243
			1,255,607	502,243				

Column (6) illustrates the deferred income tax still due on the Retirement Plan.  
See the "Details of Defined Contribution Plan Assets for Tom Barnes" report.

# Analysis of: IRA Rescue

Presented By: NextPoint Solutions

For: Tom Barnes & Mary Barnes

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

Year	M/F Ages	(1) Year End Value of Life Insurance Assets	(2) Year End Value of Taxable Retirement Plan Assets	(3) YearEnd Hypothetical NetWorth
1	60/59	16,699	553,534	570,233
2	61/60	84,439	504,542	588,981
3	62/61	156,610	452,887	609,497
4	63/62	233,666	398,425	632,091
5	64/63	315,943	341,003	656,946
6	65/64	422,874	280,460	703,334
7	66/65	536,627	216,627	753,254
8	67/66	657,727	149,324	807,051
9	68/67	786,666	78,364	865,030
10	69/68	923,880	0	923,880
11	70/69	900,464	0	900,464
12	71/70	876,439	0	876,439
13	72/71	851,969	0	851,969
14	73/72	827,215	0	827,215
15	74/73	802,301	0	802,301
16	75/74	777,352	0	777,352
17	76/75	752,582	0	752,582
18	77/76	728,386	0	728,386
19	78/77	705,291	0	705,291
20	79/78	682,814	0	682,814
21	80/79	660,461	0	660,461
22	81/80	638,280	0	638,280
23	82/81	616,340	0	616,340
24	83/82	594,668	0	594,668
25	84/83	573,265	0	573,265
26	85/84	552,097	0	552,097
27	86/85	531,116	0	531,116
28	87/86	510,202	0	510,202
29	88/87	489,172	0	489,172
30	89/88	467,812	0	467,812
31	90/89	445,843	0	445,843
32	91/90	426,311	0	426,311
33	92/91	410,564	0	410,564
34	93/92	400,372	0	400,372
35	94/93	398,050	0	398,050
36	95/94	399,097	0	399,097
37	96/95	403,527	0	403,527
38	97/96	411,456	0	411,456
39	98/97	422,885	0	422,885
40	99/98	437,698	0	437,698

Column (3) has been reduced by income tax due if tax deferred assets are liquidated.

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# Analysis of: IRA Rescue

Presented By: NextPoint Solutions

For: Tom Barnes & Mary Barnes

## Summary of Transfer Taxation of Retirement Plan Assets

		Plan Assets Initial Value 1,000,000	Plan Assets Cost Basis 0	Plan Assets Yield 6.50%	Heirs' Income Tax Rate 40.00%		
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	60/59	922,556	0	369,022	369,022	553,534	40%
2	61/60	840,903	0	336,361	336,361	504,542	40%
3	62/61	754,812	0	301,925	301,925	452,887	40%
4	63/62	664,042	0	265,617	265,617	398,425	40%
5	64/63	568,339	0	227,336	227,336	341,003	40%
6	65/64	467,434	0	186,974	186,974	280,460	40%
7	66/65	361,045	0	144,418	144,418	216,627	40%
8	67/66	248,874	0	99,550	99,550	149,324	40%
9	68/67	130,607	0	52,243	52,243	78,364	40%
10	69/68	0	0	0	0	0	0%
11	70/69	0	0	0	0	0	0%
12	71/70	0	0	0	0	0	0%
13	72/71	0	0	0	0	0	0%
14	73/72	0	0	0	0	0	0%
15	74/73	0	0	0	0	0	0%
16	75/74	0	0	0	0	0	0%
17	76/75	0	0	0	0	0	0%
18	77/76	0	0	0	0	0	0%
19	78/77	0	0	0	0	0	0%
20	79/78	0	0	0	0	0	0%
21	80/79	0	0	0	0	0	0%
22	81/80	0	0	0	0	0	0%
23	82/81	0	0	0	0	0	0%
24	83/82	0	0	0	0	0	0%
25	84/83	0	0	0	0	0	0%
26	85/84	0	0	0	0	0	0%
27	86/85	0	0	0	0	0	0%
28	87/86	0	0	0	0	0	0%
29	88/87	0	0	0	0	0	0%
30	89/88	0	0	0	0	0	0%
31	90/89	0	0	0	0	0	0%
32	91/90	0	0	0	0	0	0%
33	92/91	0	0	0	0	0	0%
34	93/92	0	0	0	0	0	0%
35	94/93	0	0	0	0	0	0%
36	95/94	0	0	0	0	0	0%
37	96/95	0	0	0	0	0	0%
38	97/96	0	0	0	0	0	0%
39	98/97	0	0	0	0	0	0%
40	99/98	0	0	0	0	0	0%

# Analysis of: IRA Rescue

Presented By: NextPoint Solutions

For: Tom Barnes & Mary Barnes

## Estate Assets Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Net Illiquid Assets*	+	(3) Proposed Life Insurance Death Benefit	=	(4) Total Estate Assets
1	60/59	922,556		0		814,976		1,737,532
2	61/60	840,903		0		881,332		1,722,235
3	62/61	754,812		0		952,126		1,706,938
4	63/62	664,042		0		1,027,821		1,691,863
5	64/63	568,339		0		1,108,736		1,677,075
6	65/64	467,434		0		1,208,384		1,675,818
7	66/65	361,045		0		1,314,853		1,675,898
8	67/66	248,874		0		1,428,669		1,677,543
9	68/67	130,607		0		1,550,324		1,680,931
10	69/68	0		0		1,680,254		1,680,254
11	70/69	0		0		1,594,538		1,594,538
12	71/70	0		0		1,504,108		1,504,108
13	72/71	0		0		1,408,703		1,408,703
14	73/72	0		0		1,308,052		1,308,052
15	74/73	0		0		1,201,865		1,201,865
16	75/74	0		0		1,089,837		1,089,837
17	76/75	0		0		971,649		971,649
18	77/76	0		0		846,959		846,959
19	78/77	0		0		788,798		788,798
20	79/78	0		0		772,136		772,136
21	80/79	0		0		755,986		755,986
22	81/80	0		0		740,420		740,420
23	82/81	0		0		725,531		725,531
24	83/82	0		0		711,371		711,371
25	84/83	0		0		697,967		697,967
26	85/84	0		0		685,309		685,309
27	86/85	0		0		673,373		673,373
28	87/86	0		0		662,062		662,062
29	88/87	0		0		651,216		651,216
30	89/88	0		0		640,641		640,641
31	90/89	0		0		630,078		630,078
32	91/90	0		0		583,473		583,473
33	92/91	0		0		536,313		536,313
34	93/92	0		0		489,875		489,875
35	94/93	0		0		445,877		445,877
36	95/94	0		0		450,203		450,203
37	96/95	0		0		458,126		458,126
38	97/96	0		0		469,771		469,771
39	98/97	0		0		485,153		485,153
40	99/98	0		0		504,164		504,164

\*Net of any liabilities.

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# Analysis of: IRA Rescue

Presented By: NextPoint Solutions

For: Tom Barnes & Mary Barnes

## 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) YearEnd Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
1	60/59	1,737,532	369,022	1,368,510	0	1,368,510
2	61/60	1,722,235	336,361	1,385,874	0	1,385,874
3	62/61	1,706,938	301,925	1,405,013	0	1,405,013
4	63/62	1,691,863	265,617	1,426,246	0	1,426,246
5	64/63	1,677,075	227,336	1,449,739	0	1,449,739
6	65/64	1,675,818	186,974	1,488,844	0	1,488,844
7	66/65	1,675,898	144,418	1,531,480	0	1,531,480
8	67/66	1,677,543	99,550	1,577,993	0	1,577,993
9	68/67	1,680,931	52,243	1,628,688	0	1,628,688
10	69/68	1,680,254	0	1,680,254	0	1,680,254
11	70/69	1,594,538	0	1,594,538	0	1,594,538
12	71/70	1,504,108	0	1,504,108	0	1,504,108
13	72/71	1,408,703	0	1,408,703	0	1,408,703
14	73/72	1,308,052	0	1,308,052	0	1,308,052
15	74/73	1,201,865	0	1,201,865	0	1,201,865
16	75/74	1,089,837	0	1,089,837	0	1,089,837
17	76/75	971,649	0	971,649	0	971,649
18	77/76	846,959	0	846,959	0	846,959
19	78/77	788,798	0	788,798	0	788,798
20	79/78	772,136	0	772,136	0	772,136
21	80/79	755,986	0	755,986	0	755,986
22	81/80	740,420	0	740,420	0	740,420
23	82/81	725,531	0	725,531	0	725,531
24	83/82	711,371	0	711,371	0	711,371
25	84/83	697,967	0	697,967	0	697,967
26	85/84	685,309	0	685,309	0	685,309
27	86/85	673,373	0	673,373	0	673,373
28	87/86	662,062	0	662,062	0	662,062
29	88/87	651,216	0	651,216	0	651,216
30	89/88	640,641	0	640,641	0	640,641
31	90/89	630,078	0	630,078	0	630,078
32	91/90	583,473	0	583,473	0	583,473
33	92/91	536,313	0	536,313	0	536,313
34	93/92	489,875	0	489,875	0	489,875
35	94/93	445,877	0	445,877	0	445,877
36	95/94	450,203	0	450,203	0	450,203
37	96/95	458,126	0	458,126	0	458,126
38	97/96	469,771	0	469,771	0	469,771
39	98/97	485,153	0	485,153	0	485,153
40	99/98	504,164	0	504,164	0	504,164

\*Net of cash flow provided

\*\*See Transfer Tax Details report for details.

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### Summary at Life Expectancy (Year 31)

Total Estate Assets	\$ 630,078
Wealth Transferred to Heirs	\$ 630,078