

No CHEIFS vs CHEIFS+ILIT

For: Bill Simpson & Mary Simpson



Presented By: _____
NextPoint Solutions

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No CHEIFS vs CHEIFS+ILIT

No CHEIFS

CHEIFS+ILIT

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Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Comparison of Alternatives

Year	M/F Ages	Spendable Cash Flow		Family Net Worth*		Wealth to Heirs	
		Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2
		No CHEIFS	CHEIFS +ILIT	No CHEIFS	CHEIFS +ILIT	No CHEIFS	CHEIFS +ILIT
1	60/59	0	0	5,100,000	4,632,645	5,100,000	10,364,052
2	61/60	0	0	5,202,000	4,628,207	5,202,000	10,302,905
3	62/61	0	0	5,306,040	4,606,894	5,306,040	10,222,606
4	63/62	0	0	5,412,161	4,566,111	5,412,161	10,120,442
5	64/63	0	0	5,520,404	4,502,850	5,520,404	9,993,343
6	65/64	0	0	5,630,812	4,413,839	5,630,812	9,837,839
7	66/65	0	0	5,743,428	4,295,226	5,743,428	9,650,001
8	67/66	0	0	5,858,297	4,166,536	5,858,297	9,449,142
9	68/67	0	0	5,975,463	4,300,324	5,975,463	9,507,725
10	69/68	0	0	6,094,972	4,438,549	6,094,972	9,567,479
11	70/69	0	0	6,216,872	4,612,614	6,216,872	9,628,429
12	71/70	0	0	6,341,209	4,790,696	6,341,209	9,690,598
13	72/71	0	0	6,468,033	4,970,018	6,468,033	9,754,009
14	73/72	0	0	6,597,394	5,150,697	6,597,394	9,818,690
15	74/73	0	0	6,729,342	5,332,750	6,729,342	9,884,664
16	75/74	0	0	6,863,929	5,522,607	6,863,929	9,951,958
17	76/75	0	0	7,001,207	5,698,750	7,001,207	10,020,596
18	77/76	0	0	7,141,231	5,881,222	7,141,231	10,090,608
19	78/77	0	0	7,284,056	6,069,857	7,284,056	10,162,021
20	79/78	0	0	7,429,737	6,264,598	7,429,737	10,234,862
21	80/79	0	0	7,578,332	6,468,502	7,578,332	10,309,159
22	81/80	0	0	7,729,898	6,681,385	7,729,898	10,384,942
23	82/81	0	0	7,884,496	6,903,295	7,884,496	10,462,241
24	83/82	0	0	8,042,186	7,133,973	8,042,186	10,541,086
25	84/83	0	0	8,203,030	7,372,799	8,203,030	10,621,508
26	85/84	0	0	8,367,091	7,618,705	8,367,091	10,703,539
27	86/85	0	0	8,534,432	7,870,663	8,534,432	10,787,209
28	87/86	0	0	8,705,121	8,128,220	8,705,121	10,872,553
29	88/87	0	0	8,879,223	8,390,807	8,879,223	10,959,604
30	89/88	0	0	9,056,808	8,657,818	9,056,808	11,048,397
31	90/89	0	0	9,237,944	8,923,669	9,237,944	11,138,965
32	91/90	0	0	9,422,703	9,185,552	9,422,703	11,231,345
33	92/91	0	0	9,611,157	9,440,184	9,611,157	11,325,571
34	93/92	0	0	9,803,380	9,685,570	9,803,380	11,421,683
35	94/93	0	0	9,999,448	9,920,403	9,999,448	11,519,717
36	95/94	0	0	10,199,437	10,144,041	10,199,437	11,619,712
37	96/95	0	0	10,403,425	10,352,403	10,403,425	11,721,705
38	97/96	0	0	10,611,494	10,538,707	10,611,494	11,825,740
39	98/97	0	0	10,823,724	10,693,448	10,823,724	11,931,855
40	99/98	0	0	11,040,198	10,800,964	11,040,198	12,040,092
		0	0				

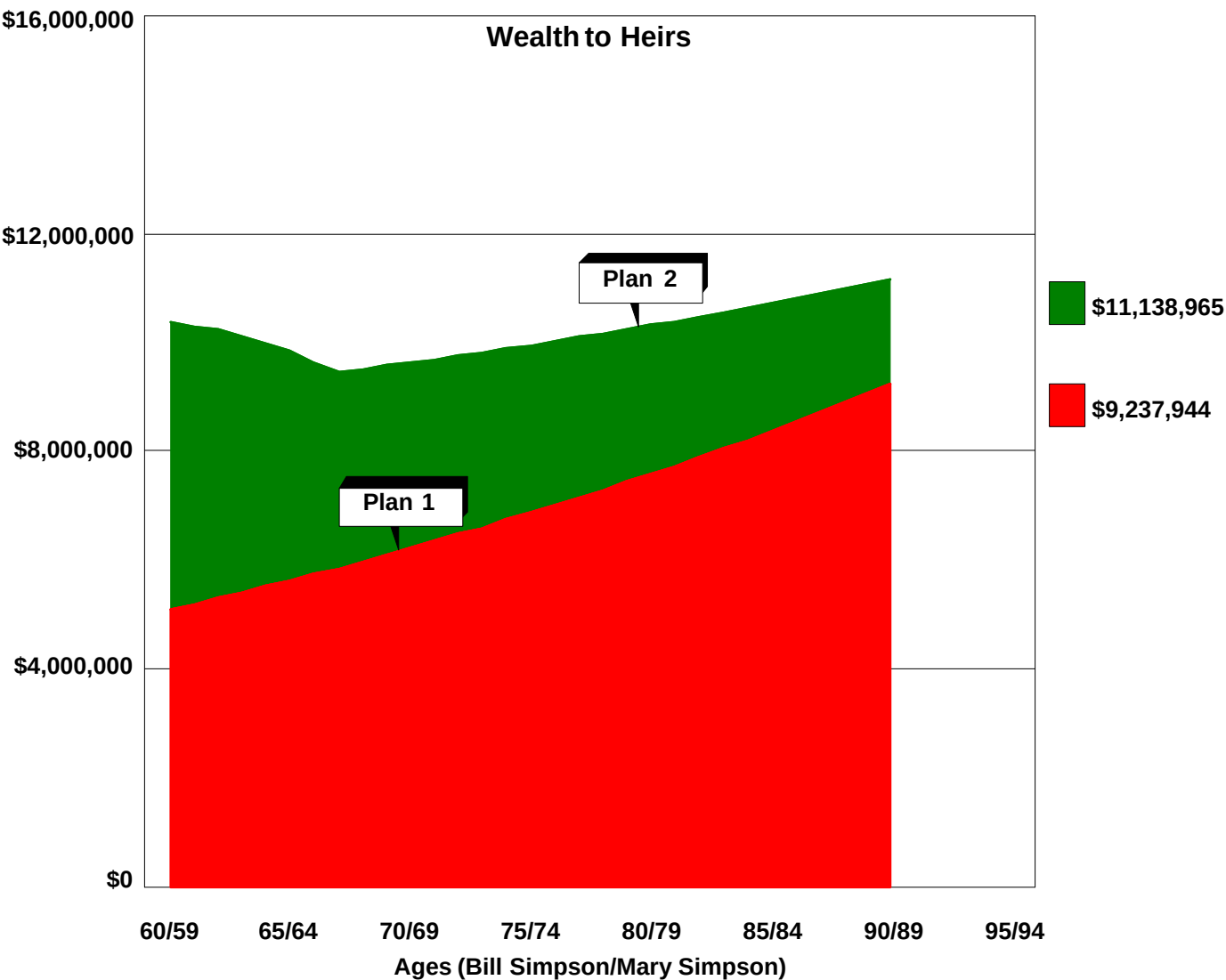
*After providing cash flow. Family Net Worth includes assets outside the estate.

Analysis of: No CHEIFS vs CHEIFS+ILIT

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For: Bill Simpson & Mary Simpson

Comparison of Alternatives



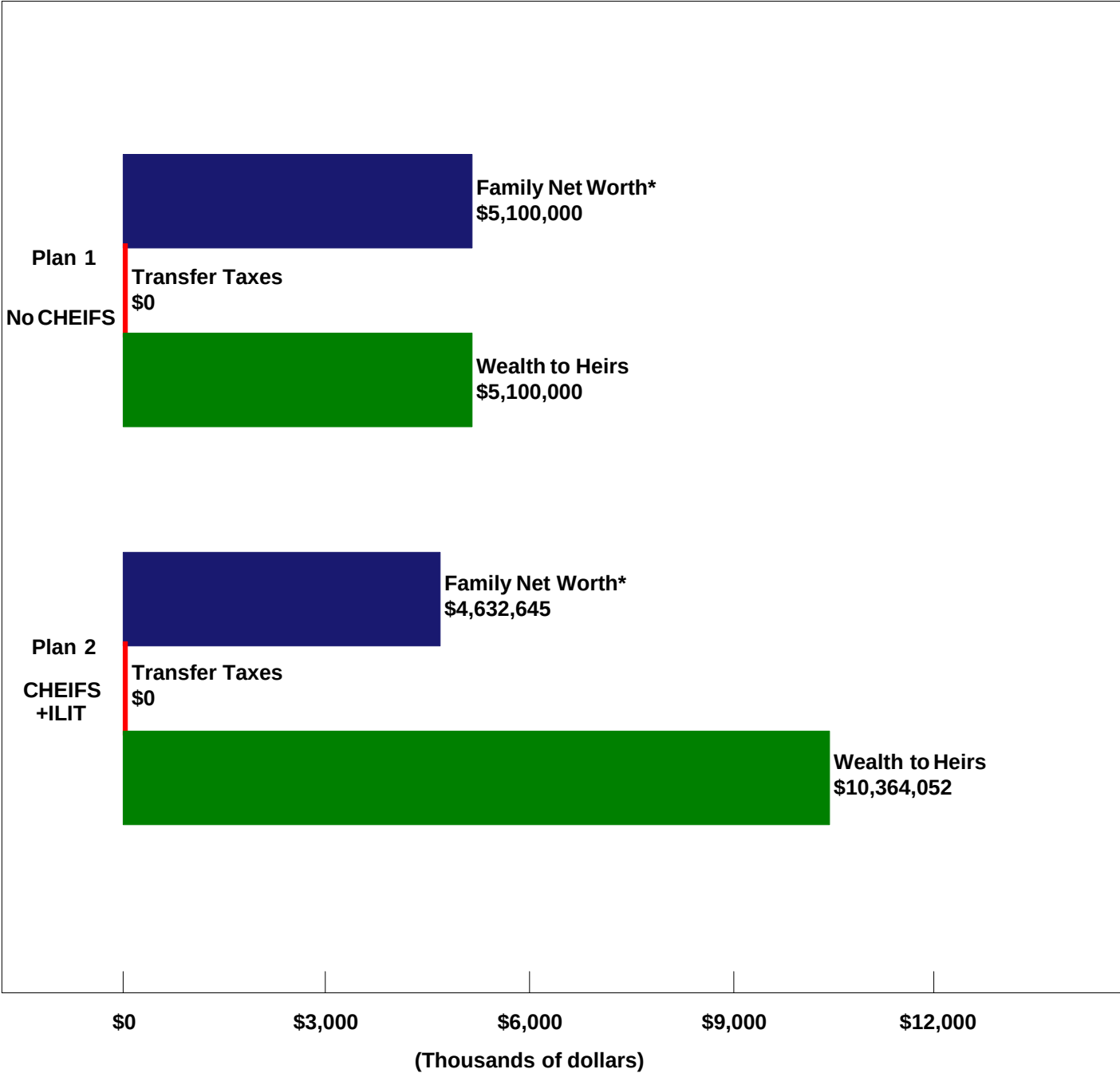
At Year 31		
Plan 1: No CHEIFS		\$9,237,944
Plan 2: CHEIFS + ILIT		\$11,138,965

Analysis of: No CHEIFS vs CHEIFS+ILIT

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For: Bill Simpson & Mary Simpson

Comparison of Alternatives at Ages 60/59



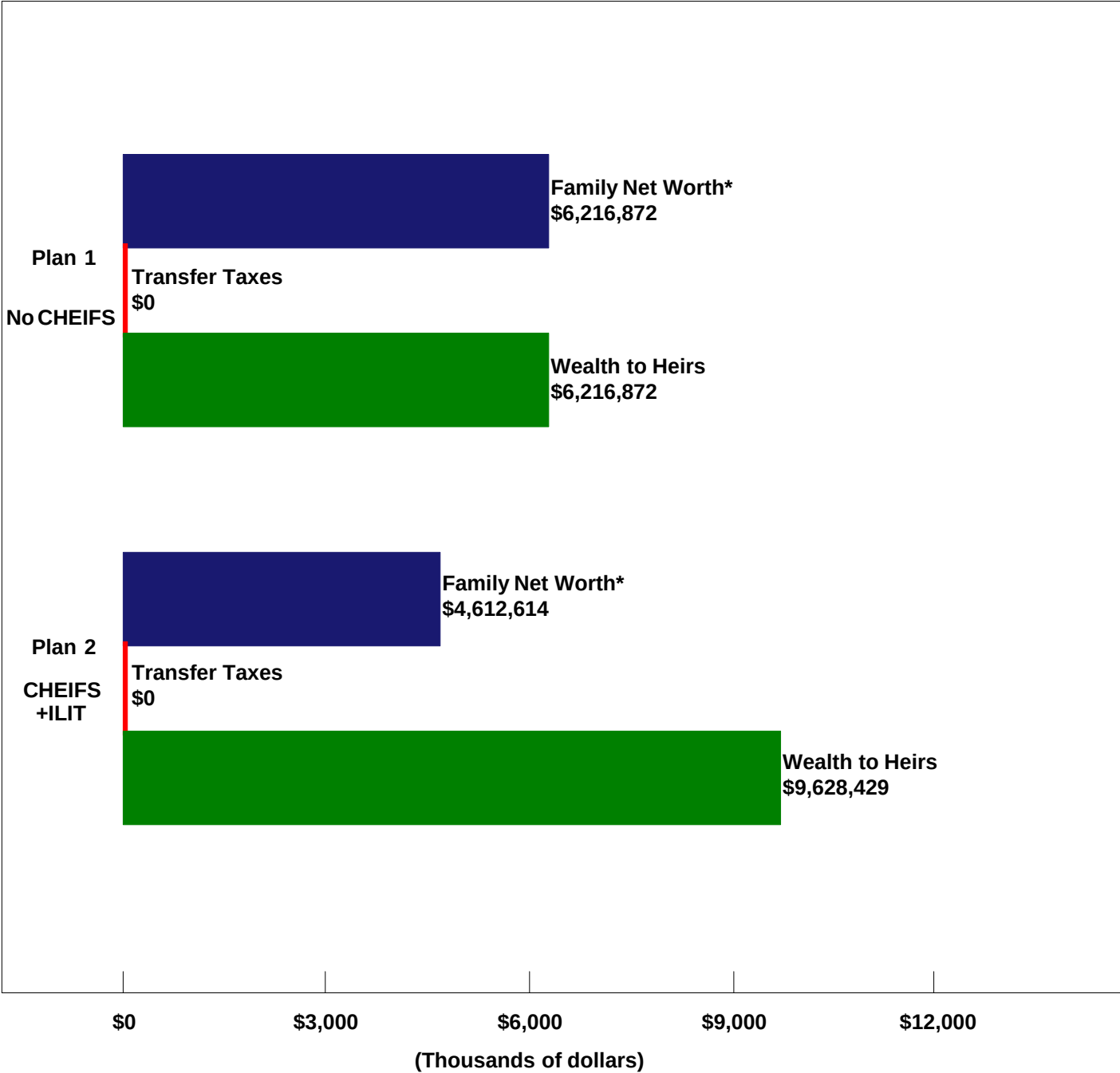
*Family Net Worth includes assets outside the estate.

Analysis of: No CHEIFS vs CHEIFS+ILIT

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Comparison of Alternatives at Ages 70/69



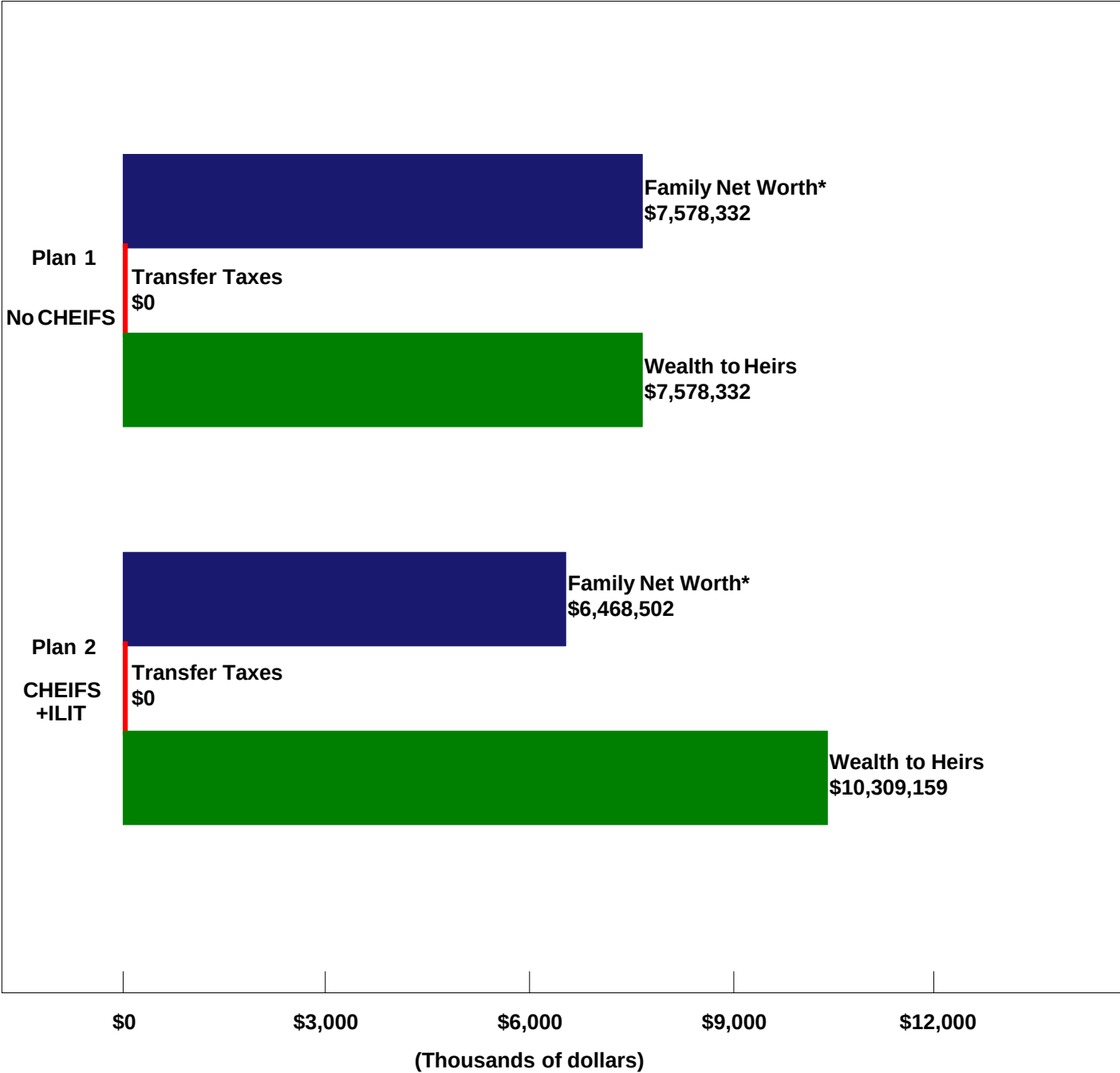
*Family Net Worth includes assets outside the estate.

Analysis of: No CHEIFS vs CHEIFS+ILIT

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For: Bill Simpson & Mary Simpson

Comparison of Alternatives at Ages 80/79



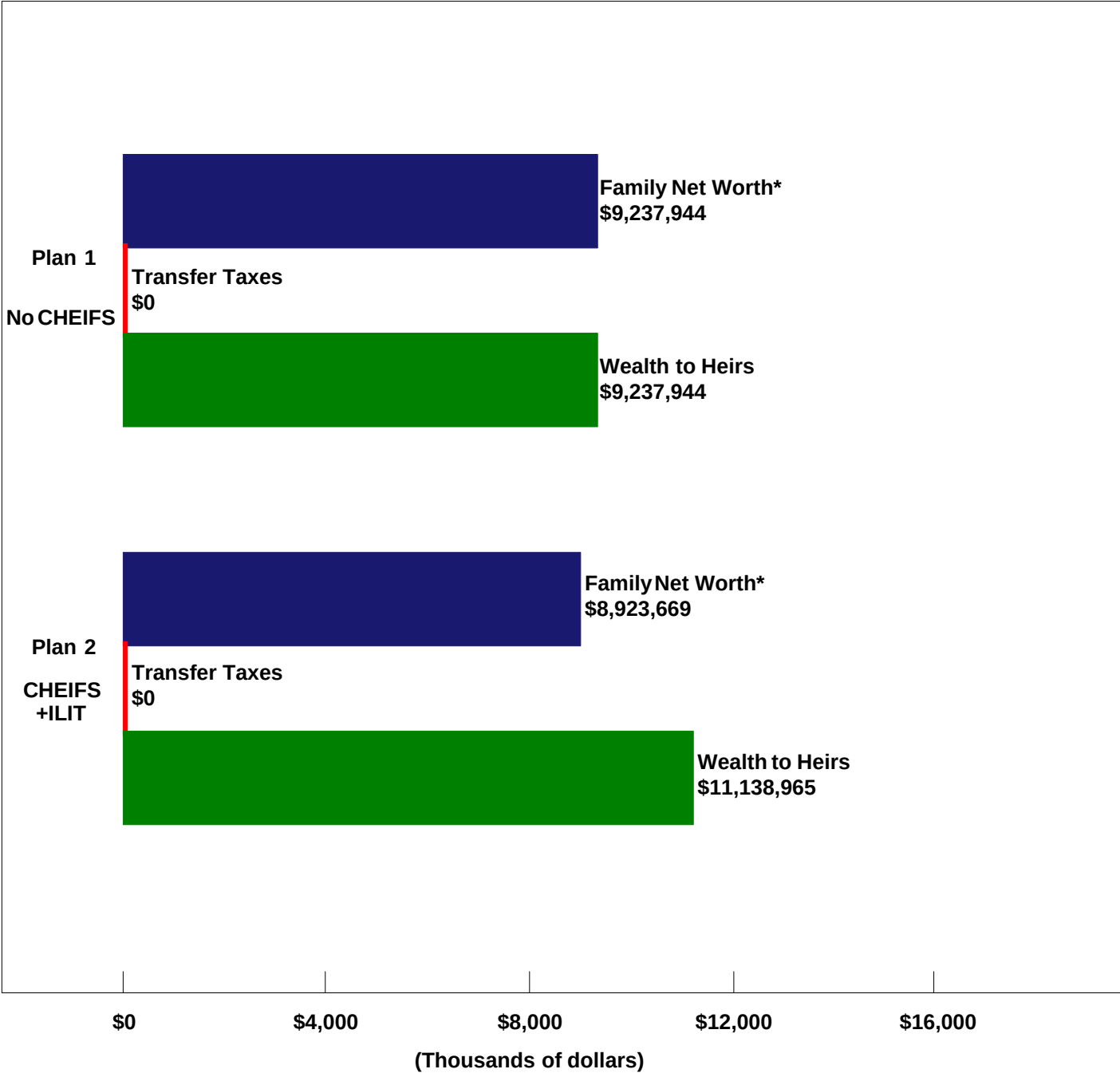
*Family Net Worth includes assets outside the estate.

Analysis of: No CHEIFS vs CHEIFS+ILIT

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For: Bill Simpson & Mary Simpson

Comparison of Alternatives at Ages 90/89



*Family Net Worth includes assets outside the estate.

Analysis of: No CHEIFS

Analysis of: No CHEIFS

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For: Bill Simpson & Mary Simpson, 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
	Total Liquid Assets		\$ 0
<u>Illiquid Assets:</u>	Principal Residence	5,000,000	
	Total Illiquid Assets		5,000,000
<u>Other Assets:</u>	Total Other Assets Inside the Estate		0
	Total Estate Assets		5,000,000
	Total Other Assets Outside the Estate		0

Assumptions Used

<u>Income Tax Rates:</u>	Pre-R etirement	40.00%
	Retirement	40.00%
<u>Life Expectancy:</u>	Joint	31 Years
	Bill Simpson	Age 90
	Mary Simpson	Age 89

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: No CHEIFS

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (2.00% Growth)	(2) Total Illiquid Assets
1	60/59	5,100,000	5,100,000
2	61/60	5,202,000	5,202,000
3	62/61	5,306,040	5,306,040
4	63/62	5,412,161	5,412,161
5	64/63	5,520,404	5,520,404
6	65/64	5,630,812	5,630,812
7	66/65	5,743,428	5,743,428
8	67/66	5,858,297	5,858,297
9	68/67	5,975,463	5,975,463
10	69/68	6,094,972	6,094,972
11	70/69	6,216,872	6,216,872
12	71/70	6,341,209	6,341,209
13	72/71	6,468,033	6,468,033
14	73/72	6,597,394	6,597,394
15	74/73	6,729,342	6,729,342
16	75/74	6,863,929	6,863,929
17	76/75	7,001,207	7,001,207
18	77/76	7,141,231	7,141,231
19	78/77	7,284,056	7,284,056
20	79/78	7,429,737	7,429,737
21	80/79	7,578,332	7,578,332
22	81/80	7,729,898	7,729,898
23	82/81	7,884,496	7,884,496
24	83/82	8,042,186	8,042,186
25	84/83	8,203,030	8,203,030
26	85/84	8,367,091	8,367,091
27	86/85	8,534,432	8,534,432
28	87/86	8,705,121	8,705,121
29	88/87	8,879,223	8,879,223
30	89/88	9,056,808	9,056,808
31	90/89	9,237,944	9,237,944
32	91/90	9,422,703	9,422,703
33	92/91	9,611,157	9,611,157
34	93/92	9,803,380	9,803,380
35	94/93	9,999,448	9,999,448
36	95/94	10,199,437	10,199,437
37	96/95	10,403,425	10,403,425
38	97/96	10,611,494	10,611,494
39	98/97	10,823,724	10,823,724
40	99/98	11,040,198	11,040,198

Analysis of: No CHEIFS

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

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) Total Transfer Taxes
1	60/59	0		5,100,000		5,100,000	5,100,000	30,000,000	0	0
2	61/60	0		5,202,000		5,202,000	5,202,000	30,000,000	0	0
3	62/61	0		5,306,040		5,306,040	5,306,040	30,000,000	0	0
4	63/62	0		5,412,161		5,412,161	5,412,161	30,000,000	0	0
5	64/63	0		5,520,404		5,520,404	5,520,404	30,000,000	0	0
6	65/64	0		5,630,812		5,630,812	5,630,812	30,000,000	0	0
7	66/65	0		5,743,428		5,743,428	5,743,428	30,000,000	0	0
8	67/66	0		5,858,297		5,858,297	5,858,297	30,000,000	0	0
9	68/67	0		5,975,463		5,975,463	5,975,463	30,000,000	0	0
10	69/68	0		6,094,972		6,094,972	6,094,972	30,000,000	0	0
11	70/69	0		6,216,872		6,216,872	6,216,872	30,000,000	0	0
12	71/70	0		6,341,209		6,341,209	6,341,209	30,000,000	0	0
13	72/71	0		6,468,033		6,468,033	6,468,033	30,000,000	0	0
14	73/72	0		6,597,394		6,597,394	6,597,394	30,000,000	0	0
15	74/73	0		6,729,342		6,729,342	6,729,342	30,000,000	0	0
16	75/74	0		6,863,929		6,863,929	6,863,929	30,000,000	0	0
17	76/75	0		7,001,207		7,001,207	7,001,207	30,000,000	0	0
18	77/76	0		7,141,231		7,141,231	7,141,231	30,000,000	0	0
19	78/77	0		7,284,056		7,284,056	7,284,056	30,000,000	0	0
20	79/78	0		7,429,737		7,429,737	7,429,737	30,000,000	0	0
21	80/79	0		7,578,332		7,578,332	7,578,332	30,000,000	0	0
22	81/80	0		7,729,898		7,729,898	7,729,898	30,000,000	0	0
23	82/81	0		7,884,496		7,884,496	7,884,496	30,000,000	0	0
24	83/82	0		8,042,186		8,042,186	8,042,186	30,000,000	0	0
25	84/83	0		8,203,030		8,203,030	8,203,030	30,000,000	0	0
26	85/84	0		8,367,091		8,367,091	8,367,091	30,000,000	0	0
27	86/85	0		8,534,432		8,534,432	8,534,432	30,000,000	0	0
28	87/86	0		8,705,121		8,705,121	8,705,121	30,000,000	0	0
29	88/87	0		8,879,223		8,879,223	8,879,223	30,000,000	0	0
30	89/88	0		9,056,808		9,056,808	9,056,808	30,000,000	0	0
31	90/89	0		9,237,944		9,237,944	9,237,944	30,000,000	0	0
32	91/90	0		9,422,703		9,422,703	9,422,703	30,000,000	0	0
33	92/91	0		9,611,157		9,611,157	9,611,157	30,000,000	0	0
34	93/92	0		9,803,380		9,803,380	9,803,380	30,000,000	0	0
35	94/93	0		9,999,448		9,999,448	9,999,448	30,000,000	0	0
36	95/94	0		10,199,437		10,199,437	10,199,437	30,000,000	0	0
37	96/95	0		10,403,425		10,403,425	10,403,425	30,000,000	0	0
38	97/96	0		10,611,494		10,611,494	10,611,494	30,000,000	0	0
39	98/97	0		10,823,724		10,823,724	10,823,724	30,000,000	0	0
40	99/98	0		11,040,198		11,040,198	11,040,198	30,000,000	0	0

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.

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: No CHEIFS

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

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	(6) Buying Power of Column (5) in Today's Dollars***
1	60/59	5,100,000	0	5,100,000	0	5,100,000	5,100,000
2	61/60	5,202,000	0	5,202,000	0	5,202,000	5,050,485
3	62/61	5,306,040	0	5,306,040	0	5,306,040	5,001,452
4	63/62	5,412,161	0	5,412,161	0	5,412,161	4,952,894
5	64/63	5,520,404	0	5,520,404	0	5,520,404	4,904,807
6	65/64	5,630,812	0	5,630,812	0	5,630,812	4,857,188
7	66/65	5,743,428	0	5,743,428	0	5,743,428	4,810,031
8	67/66	5,858,297	0	5,858,297	0	5,858,297	4,763,332
9	68/67	5,975,463	0	5,975,463	0	5,975,463	4,717,086
10	69/68	6,094,972	0	6,094,972	0	6,094,972	4,671,289
11	70/69	6,216,872	0	6,216,872	0	6,216,872	4,625,937
12	71/70	6,341,209	0	6,341,209	0	6,341,209	4,581,024
13	72/71	6,468,033	0	6,468,033	0	6,468,033	4,536,548
14	73/72	6,597,394	0	6,597,394	0	6,597,394	4,492,504
15	74/73	6,729,342	0	6,729,342	0	6,729,342	4,448,888
16	75/74	6,863,929	0	6,863,929	0	6,863,929	4,405,695
17	76/75	7,001,207	0	7,001,207	0	7,001,207	4,362,921
18	77/76	7,141,231	0	7,141,231	0	7,141,231	4,320,562
19	78/77	7,284,056	0	7,284,056	0	7,284,056	4,278,615
20	79/78	7,429,737	0	7,429,737	0	7,429,737	4,237,075
21	80/79	7,578,332	0	7,578,332	0	7,578,332	4,195,939
22	81/80	7,729,898	0	7,729,898	0	7,729,898	4,155,201
23	82/81	7,884,496	0	7,884,496	0	7,884,496	4,114,859
24	83/82	8,042,186	0	8,042,186	0	8,042,186	4,074,909
25	84/83	8,203,030	0	8,203,030	0	8,203,030	4,035,347
26	85/84	8,367,091	0	8,367,091	0	8,367,091	3,996,169
27	86/85	8,534,432	0	8,534,432	0	8,534,432	3,957,371
28	87/86	8,705,121	0	8,705,121	0	8,705,121	3,918,950
29	88/87	8,879,223	0	8,879,223	0	8,879,223	3,880,902
30	89/88	9,056,808	0	9,056,808	0	9,056,808	3,843,224
31	90/89	9,237,944	0	9,237,944	0	9,237,944	3,805,911
32	91/90	9,422,703	0	9,422,703	0	9,422,703	3,768,960
33	92/91	9,611,157	0	9,611,157	0	9,611,157	3,732,368
34	93/92	9,803,380	0	9,803,380	0	9,803,380	3,696,132
35	94/93	9,999,448	0	9,999,448	0	9,999,448	3,660,247
36	95/94	10,199,437	0	10,199,437	0	10,199,437	3,624,711
37	96/95	10,403,425	0	10,403,425	0	10,403,425	3,589,519
38	97/96	10,611,494	0	10,611,494	0	10,611,494	3,554,669
39	98/97	10,823,724	0	10,823,724	0	10,823,724	3,520,158
40	99/98	11,040,198	0	11,040,198	0	11,040,198	3,485,982

*Net of cash flow provided

**See Transfer Tax Details report for details.

***Values reflect Buying Power in today's dollars assuming a hypothetical inflation rate of 3.00%.

Summary at Life Expectancy (Year 31)

Total Estate Assets	\$ 9,237,944
Wealth Transferred to Heirs	\$ 9,237,944

Analysis of: CHEIFS+ILIT

Analysis of: CHEIFS+ILIT

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson, 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
	Total Liquid Assets		\$ 0
<u>Illiquid Assets:</u>	Principal Residence	5,000,000	
	Total Illiquid Assets		5,000,000
<u>Other Assets:</u>	Total Other Assets Inside the Estate		0
	Total Estate Assets		5,000,000
	Total Other Assets Outside the Estate		0

Assumptions Used

<u>Income Tax Rates:</u>	Pre-R etirement	40.00%
	Retirement	40.00%
<u>Life Expectancy:</u>	Joint	31 Years
	Bill Simpson	Age 90
	Mary Simpson	Age 89

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: CHEIFS+ILIT

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

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	60/59	1,087,470	1,087,470
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	0	0
12	71/70	0	0
13	72/71	0	0
14	73/72	0	0
15	74/73	0	0
16	75/74	0	0
17	76/75	0	0
18	77/76	0	0
19	78/77	0	0
20	79/78	0	0
21	80/79	0	0
22	81/80	0	0
23	82/81	0	0
24	83/82	0	0
25	84/83	0	0
26	85/84	0	0
27	86/85	0	0
28	87/86	0	0
29	88/87	0	0
30	89/88	0	0
31	90/89	0	0
32	91/90	0	0
33	92/91	0	0
34	93/92	0	0
35	94/93	0	0
36	95/94	0	0
37	96/95	0	0
38	97/96	0	0
39	98/97	0	0
40	99/98	0	0
		1,087,470	1,087,470

Analysis of: CHEIFS+ILIT

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Expected Cash Flow

Year	M/F Ages	(1) Total CashFlow Provided By CHEIFS Plan	(2) Total Expected After Tax Cash Flow
1	60/59	1,087,470	1,087,470
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	0	0
12	71/70	0	0
13	72/71	0	0
14	73/72	0	0
15	74/73	0	0
16	75/74	0	0
17	76/75	0	0
18	77/76	0	0
19	78/77	0	0
20	79/78	0	0
21	80/79	0	0
22	81/80	0	0
23	82/81	0	0
24	83/82	0	0
25	84/83	0	0
26	85/84	0	0
27	86/85	0	0
28	87/86	0	0
29	88/87	0	0
30	89/88	0	0
31	90/89	0	0
32	91/90	0	0
33	92/91	0	0
34	93/92	0	0
35	94/93	0	0
36	95/94	0	0
37	96/95	0	0
38	97/96	0	0
39	98/97	0	0
40	99/98	0	0
		1,087,470	1,087,470

Analysis of: CHEIFS+ILIT

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (2.00% Growth)	(2) Total Illiquid Assets
1	60/59	5,100,000	5,100,000
2	61/60	5,202,000	5,202,000
3	62/61	5,306,040	5,306,040
4	63/62	5,412,161	5,412,161
5	64/63	5,520,404	5,520,404
6	65/64	5,630,812	5,630,812
7	66/65	5,743,428	5,743,428
8	67/66	5,858,297	5,858,297
9	68/67	5,975,463	5,975,463
10	69/68	6,094,972	6,094,972
11	70/69	6,216,872	6,216,872
12	71/70	6,341,209	6,341,209
13	72/71	6,468,033	6,468,033
14	73/72	6,597,394	6,597,394
15	74/73	6,729,342	6,729,342
16	75/74	6,863,929	6,863,929
17	76/75	7,001,207	7,001,207
18	77/76	7,141,231	7,141,231
19	78/77	7,284,056	7,284,056
20	79/78	7,429,737	7,429,737
21	80/79	7,578,332	7,578,332
22	81/80	7,729,898	7,729,898
23	82/81	7,884,496	7,884,496
24	83/82	8,042,186	8,042,186
25	84/83	8,203,030	8,203,030
26	85/84	8,367,091	8,367,091
27	86/85	8,534,432	8,534,432
28	87/86	8,705,121	8,705,121
29	88/87	8,879,223	8,879,223
30	89/88	9,056,808	9,056,808
31	90/89	9,237,944	9,237,944
32	91/90	9,422,703	9,422,703
33	92/91	9,611,157	9,611,157
34	93/92	9,803,380	9,803,380
35	94/93	9,999,448	9,999,448
36	95/94	10,199,437	10,199,437
37	96/95	10,403,425	10,403,425
38	97/96	10,611,494	10,611,494
39	98/97	10,823,724	10,823,724
40	99/98	11,040,198	11,040,198

Analysis of: CHEIFS+ILIT

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Details of CHEIFS Plan (Principal Residence)

		Plan Start Age 60	Origination Fee 1.99%	Other Fees \$2,000	Maximum Combined Loan To Value 50.00%	CHEIFS Preferred Return 12.99%	CHEIFS Factor 2.25		
Year	M/F Ages	(1) Principal Residence Value (2.00% Growth)	(2) Maximum Projected Liability to CHEIFS	(3) Liability to CHEIFS @ Preferred Return of 12.99%	(4) Amount Due to CHEIFS if Liquidated (Lesser of Col 2 or 3)	(5) CHEIFS APR	(6) CHEIFS Effective Equity Share Percent	(7) Client's Net Asset Equity	(8) Expected Income Provided by CHEIFS
1	60/59	5,100,000	2,550,000	1,255,941	1,255,941	15.49%	24.63%	3,844,059	1,087,470
2	61/60	5,202,000	2,601,000	1,419,088	1,419,088	14.23%	27.28%	3,782,912	0
3	62/61	5,306,040	2,653,020	1,603,427	1,603,427	13.82%	30.22%	3,702,613	0
4	63/62	5,412,161	2,706,080	1,811,712	1,811,712	13.61%	33.47%	3,600,449	0
5	64/63	5,520,404	2,760,202	2,047,054	2,047,054	13.49%	37.08%	3,473,350	0
6	65/64	5,630,812	2,815,406	2,312,966	2,312,966	13.40%	41.08%	3,317,846	0
7	66/65	5,743,428	2,871,714	2,613,420	2,613,420	13.34%	45.50%	3,130,008	0
8	67/66	5,858,297	2,929,148	2,952,904	2,929,148	13.19%	50.00%	2,929,149	0
9	68/67	5,975,463	2,987,731	3,336,486	2,987,731	11.88%	50.00%	2,987,732	0
10	69/68	6,094,972	3,047,486	3,769,895	3,047,486	10.85%	50.00%	3,047,486	0
11	70/69	6,216,872	3,108,436	4,259,605	3,108,436	10.02%	50.00%	3,108,436	0
12	71/70	6,341,209	3,170,604	4,812,927	3,170,604	9.33%	50.00%	3,170,605	0
13	72/71	6,468,033	3,234,017	5,438,127	3,234,017	8.75%	50.00%	3,234,016	0
14	73/72	6,597,394	3,298,697	6,144,539	3,298,697	8.25%	50.00%	3,298,697	0
15	74/73	6,729,342	3,364,671	6,942,715	3,364,671	7.82%	50.00%	3,364,671	0
16	75/74	6,863,929	3,431,964	7,844,574	3,431,964	7.45%	50.00%	3,431,965	0
17	76/75	7,001,207	3,500,604	8,863,584	3,500,604	7.12%	50.00%	3,500,603	0
18	77/76	7,141,231	3,570,616	10,014,963	3,570,616	6.83%	50.00%	3,570,615	0
19	78/77	7,284,056	3,642,028	11,315,907	3,642,028	6.57%	50.00%	3,642,028	0
20	79/78	7,429,737	3,714,868	12,785,843	3,714,868	6.34%	50.00%	3,714,869	0
21	80/79	7,578,332	3,789,166	14,446,724	3,789,166	6.12%	50.00%	3,789,166	0
22	81/80	7,729,898	3,864,949	16,323,354	3,864,949	5.93%	50.00%	3,864,949	0
23	82/81	7,884,496	3,942,248	18,443,757	3,942,248	5.76%	50.00%	3,942,248	0
24	83/82	8,042,186	4,021,093	20,839,601	4,021,093	5.60%	50.00%	4,021,093	0
25	84/83	8,203,030	4,101,515	23,546,666	4,101,515	5.45%	50.00%	4,101,515	0
26	85/84	8,367,091	4,183,545	26,605,377	4,183,545	5.32%	50.00%	4,183,546	0
27	86/85	8,534,432	4,267,216	30,061,416	4,267,216	5.19%	50.00%	4,267,216	0
28	87/86	8,705,121	4,352,561	33,966,394	4,352,561	5.08%	50.00%	4,352,560	0
29	88/87	8,879,223	4,439,612	38,374,628	4,439,612	4.97%	50.00%	4,439,611	0
30	89/88	9,056,808	4,528,404	43,364,012	4,528,404	4.87%	50.00%	4,528,404	0
31	90/89	9,237,944	4,618,972	48,996,998	4,618,972	4.78%	50.00%	4,618,972	0
32	91/90	9,422,703	4,711,351	55,361,708	4,711,351	4.69%	50.00%	4,711,352	0
33	92/91	9,611,157	4,805,579	62,553,193	4,805,579	4.61%	50.00%	4,805,578	0
34	93/92	9,803,380	4,901,690	70,678,853	4,901,690	4.53%	50.00%	4,901,690	0
35	94/93	9,999,448	4,999,724	79,860,036	4,999,724	4.46%	50.00%	4,999,724	0
36	95/94	10,199,437	5,099,718	90,233,855	5,099,718	4.39%	50.00%	5,099,719	0
37	96/95	10,403,425	5,201,713	101,955,233	5,201,713	4.32%	50.00%	5,201,712	0
38	97/96	10,611,494	5,305,747	115,199,217	5,305,747	4.26%	50.00%	5,305,747	0
39	98/97	10,823,724	5,411,862	130,163,596	5,411,862	4.20%	50.00%	5,411,862	0
40	99/98	11,040,198	5,520,099	147,071,847	5,520,099	4.15%	50.00%	5,520,099	0

Please see the accompanying CHEIFS ("Converting Home Equity Into Financial Success") proposal from Cornerstone.

Analysis of: CHEIFS+ILIT

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

CHEIFS Plan vs. Reverse Mortgage and a HELOC (Principal Residence)

		CHEIFS Origination Fee 1.99%	CHEIFS Other Fees \$2,000	Initial Reverse Mortgage Insurance Premium \$24,982	Reverse Mortgage Origination Fee \$6,000	Reverse Mortgage Closing Costs \$2,000	Reverse Mortgage Interest Rate 8.00%	HELOC Origination Fee 2.00%	HELOC Other Fees \$6,000	HELOC Interest Rate 8.00%	
			Liability			APR			Cash Provided		
		(1) Principal Residence Value (2.00% Growth)	(2) Amount Due to CHEIFS if Liquidated	(3) Reverse Mortgage Loan Balance	(4) HELOC Loan Balance	(5) CHEIFS APR	(6) Reverse Mortgage APR	(7) HELOC APR	(8) Income Provided by CHEIFS	(9) Income Provided by Reverse Mortgage	(10) Income Provided by HELOC
Yr	M/F Ages										
1	60/59	5,100,000	1,255,941	1,174,468	1,087,470	15.49%	11.38%	10.55%	1,087,470	1,054,488	972,723
2	61/60	5,202,000	1,419,088	1,268,426	1,087,470	14.23%	9.68%	9.28%	0	0	-86,998
3	62/61	5,306,040	1,603,427	1,369,900	1,087,470	13.82%	9.11%	8.85%	0	0	-86,998
4	63/62	5,412,161	1,811,712	1,479,492	1,087,470	13.61%	8.83%	8.64%	0	0	-86,998
5	64/63	5,520,404	2,047,054	1,597,851	1,087,470	13.49%	8.67%	8.51%	0	0	-86,998
6	65/64	5,630,812	2,312,966	1,725,679	1,087,470	13.40%	8.56%	8.43%	0	0	-86,998
7	66/65	5,743,428	2,613,420	1,863,733	1,087,470	13.34%	8.48%	8.36%	0	0	-86,998
8	67/66	5,858,297	2,929,148	2,012,832	1,087,470	13.19%	8.42%	8.32%	0	0	-86,998
9	68/67	5,975,463	2,987,731	2,173,858	1,087,470	11.88%	8.37%	8.28%	0	0	-86,998
10	69/68	6,094,972	3,047,486	2,347,767	1,087,470	10.85%	8.33%	8.26%	0	0	-86,998
11	70/69	6,216,872	3,108,436	2,535,589	1,078,386	10.02%	8.30%	8.23%	0	0	-95,754
12	71/70	6,341,209	3,170,604	2,738,436	1,068,548	9.33%	8.28%	8.21%	0	0	-95,754
13	72/71	6,468,033	3,234,017	2,957,510	1,057,893	8.75%	8.26%	8.20%	0	0	-95,754
14	73/72	6,597,394	3,298,697	3,194,111	1,046,354	8.25%	8.24%	8.18%	0	0	-95,754
15	74/73	6,729,342	3,364,671	3,449,640	1,033,857	7.82%	8.22%	8.17%	0	0	-95,754
16	75/74	6,863,929	3,431,964	3,725,611	1,020,322	7.45%	8.21%	8.16%	0	0	-95,754
17	76/75	7,001,207	3,500,604	4,023,660	1,005,665	7.12%	8.20%	8.15%	0	0	-95,754
18	77/76	7,141,231	3,570,616	4,345,553	989,791	6.83%	8.18%	8.14%	0	0	-95,754
19	78/77	7,284,056	3,642,028	4,693,197	972,599	6.57%	8.18%	8.13%	0	0	-95,754
20	79/78	7,429,737	3,714,868	5,068,653	953,980	6.34%	8.17%	8.13%	0	0	-1,049,734
21	80/79	7,578,332	3,789,166	5,474,145	0	6.12%	8.16%	0.00%	0	0	0
22	81/80	7,729,898	3,864,949	5,912,077	0	5.93%	8.15%	0.00%	0	0	0
23	82/81	7,884,496	3,942,248	6,385,043	0	5.76%	8.14%	0.00%	0	0	0
24	83/82	8,042,186	4,021,093	6,895,847	0	5.60%	8.14%	0.00%	0	0	0
25	84/83	8,203,030	4,101,515	7,447,514	0	5.45%	8.13%	0.00%	0	0	0
26	85/84	8,367,091	4,183,545	8,043,316	0	5.32%	8.13%	0.00%	0	0	0
27	86/85	8,534,432	4,267,216	8,534,432	0	5.19%	8.05%	0.00%	0	0	0
28	87/86	8,705,121	4,352,561	8,705,121	0	5.08%	7.83%	0.00%	0	0	0
29	88/87	8,879,223	4,439,612	8,879,223	0	4.97%	7.62%	0.00%	0	0	0
30	89/88	9,056,808	4,528,404	9,056,808	0	4.87%	7.43%	0.00%	0	0	0
31	90/89	9,237,944	4,618,972	9,237,944	0	4.78%	7.25%	0.00%	0	0	0
32	91/90	9,422,703	4,711,351	9,422,703	0	4.69%	7.08%	0.00%	0	0	0
33	92/91	9,611,157	4,805,579	9,611,157	0	4.61%	6.93%	0.00%	0	0	0
34	93/92	9,803,380	4,901,690	9,803,380	0	4.53%	6.78%	0.00%	0	0	0
35	94/93	9,999,448	4,999,724	9,999,448	0	4.46%	6.64%	0.00%	0	0	0
36	95/94	10,199,437	5,099,718	10,199,437	0	4.39%	6.51%	0.00%	0	0	0
37	96/95	10,403,425	5,201,713	10,403,425	0	4.32%	6.38%	0.00%	0	0	0
38	97/96	10,611,494	5,305,747	10,611,494	0	4.26%	6.26%	0.00%	0	0	0
39	98/97	10,823,724	5,411,862	10,823,724	0	4.20%	6.15%	0.00%	0	0	0
40	99/98	11,040,198	5,520,099	11,040,198	0	4.15%	6.05%	0.00%	0	0	0

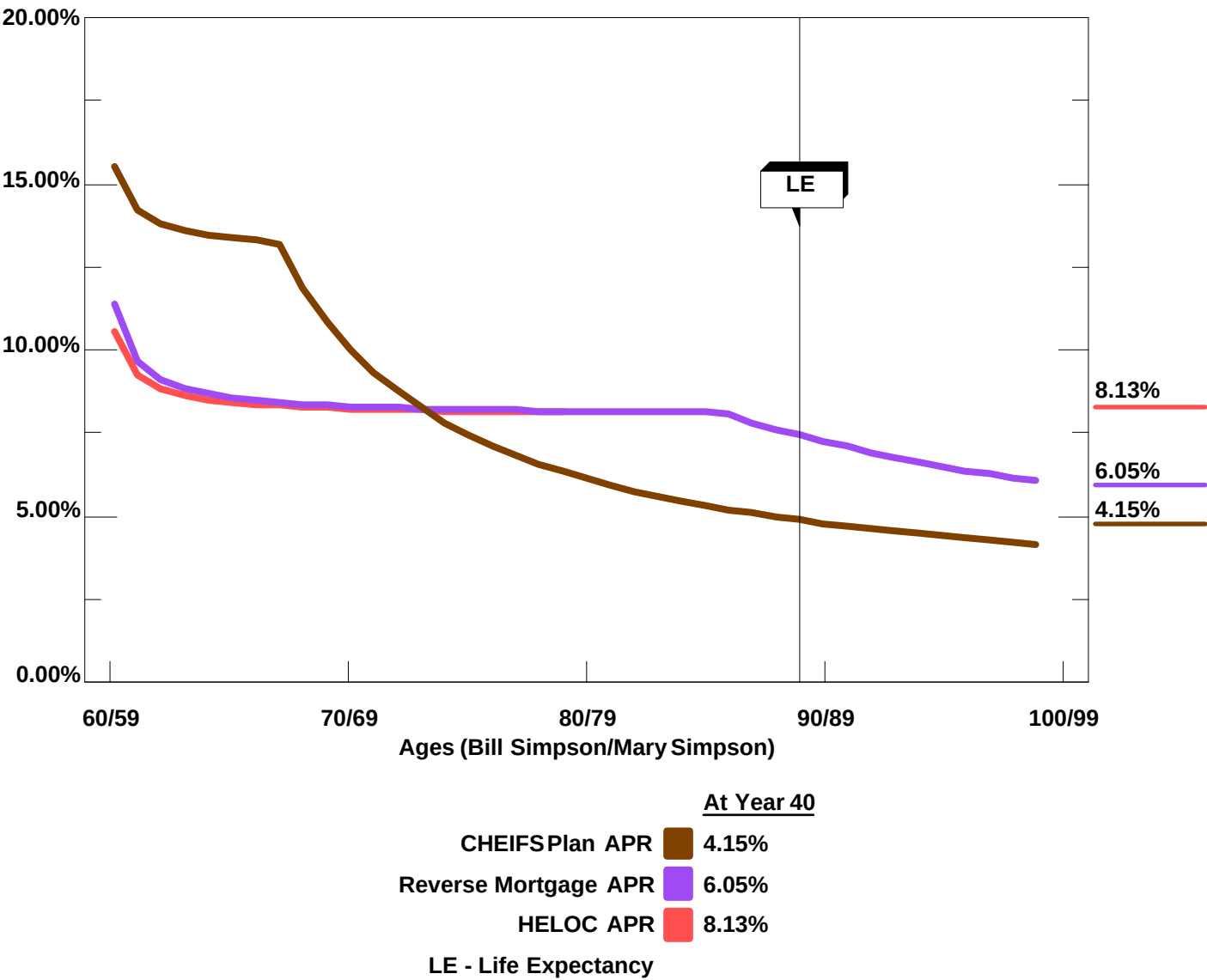
Please see the accompanying CHEIFS ("Converting Home Equity Into Financial Success") proposal from Cornerstone.

Analysis of: CHEIFS+ILIT

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

CHEIFS Plan - APR Comparison (Principal Residence) 40 Year Analysis



Analysis of: CHEIFS+ILIT

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Liability to CHEIFS Plan	(2) Total Liabilities
1	60/59	1,255,941	1,255,941
2	61/60	1,419,088	1,419,088
3	62/61	1,603,427	1,603,427
4	63/62	1,811,712	1,811,712
5	64/63	2,047,054	2,047,054
6	65/64	2,312,966	2,312,966
7	66/65	2,613,420	2,613,420
8	67/66	2,929,148	2,929,148
9	68/67	2,987,731	2,987,731
10	69/68	3,047,486	3,047,486
11	70/69	3,108,436	3,108,436
12	71/70	3,170,604	3,170,604
13	72/71	3,234,017	3,234,017
14	73/72	3,298,697	3,298,697
15	74/73	3,364,671	3,364,671
16	75/74	3,431,964	3,431,964
17	76/75	3,500,604	3,500,604
18	77/76	3,570,616	3,570,616
19	78/77	3,642,028	3,642,028
20	79/78	3,714,868	3,714,868
21	80/79	3,789,166	3,789,166
22	81/80	3,864,949	3,864,949
23	82/81	3,942,248	3,942,248
24	83/82	4,021,093	4,021,093
25	84/83	4,101,515	4,101,515
26	85/84	4,183,545	4,183,545
27	86/85	4,267,216	4,267,216
28	87/86	4,352,561	4,352,561
29	88/87	4,439,612	4,439,612
30	89/88	4,528,404	4,528,404
31	90/89	4,618,972	4,618,972
32	91/90	4,711,351	4,711,351
33	92/91	4,805,579	4,805,579
34	93/92	4,901,690	4,901,690
35	94/93	4,999,724	4,999,724
36	95/94	5,099,718	5,099,718
37	96/95	5,201,713	5,201,713
38	97/96	5,305,747	5,305,747
39	98/97	5,411,862	5,411,862
40	99/98	5,520,099	5,520,099

Some/all of the cash flow required for the above loan payments may not be reflected in your Desired Spendable Cash Flow. If the loan payments are not included in the Desired Spendable Cash Flow report, they are assumed to be paid from other sources.

Analysis of: CHEIFS+ILIT

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	=	(2) Year End Hypothetical Net Worth	(3) Buying Power of Column (2) in Today's Dollars*
1	60/59	3,844,059		3,844,059	3,844,059
2	61/60	3,782,912		3,782,912	3,672,730
3	62/61	3,702,613		3,702,613	3,490,068
4	63/62	3,600,449		3,600,449	3,294,921
5	64/63	3,473,350		3,473,350	3,086,026
6	65/64	3,317,846		3,317,846	2,862,003
7	66/65	3,130,008		3,130,008	2,621,332
8	67/66	2,929,149		2,929,149	2,381,666
9	68/67	2,987,732		2,987,732	2,358,543
10	69/68	3,047,486		3,047,486	2,335,644
11	70/69	3,108,436		3,108,436	2,312,968
12	71/70	3,170,605		3,170,605	2,290,513
13	72/71	3,234,016		3,234,016	2,268,274
14	73/72	3,298,697		3,298,697	2,246,252
15	74/73	3,364,671		3,364,671	2,224,444
16	75/74	3,431,965		3,431,965	2,202,848
17	76/75	3,500,603		3,500,603	2,181,460
18	77/76	3,570,615		3,570,615	2,160,281
19	78/77	3,642,028		3,642,028	2,139,308
20	79/78	3,714,869		3,714,869	2,118,538
21	80/79	3,789,166		3,789,166	2,097,969
22	81/80	3,864,949		3,864,949	2,077,601
23	82/81	3,942,248		3,942,248	2,057,430
24	83/82	4,021,093		4,021,093	2,037,455
25	84/83	4,101,515		4,101,515	2,017,674
26	85/84	4,183,546		4,183,546	1,998,085
27	86/85	4,267,216		4,267,216	1,978,686
28	87/86	4,352,560		4,352,560	1,959,475
29	88/87	4,439,611		4,439,611	1,940,451
30	89/88	4,528,404		4,528,404	1,921,612
31	90/89	4,618,972		4,618,972	1,902,955
32	91/90	4,711,352		4,711,352	1,884,480
33	92/91	4,805,578		4,805,578	1,866,184
34	93/92	4,901,690		4,901,690	1,848,066
35	94/93	4,999,724		4,999,724	1,830,123
36	95/94	5,099,719		5,099,719	1,812,355
37	96/95	5,201,712		5,201,712	1,794,759
38	97/96	5,305,747		5,305,747	1,777,335
39	98/97	5,411,862		5,411,862	1,760,079
40	99/98	5,520,099		5,520,099	1,742,991

*Values reflect Buying Power in today's dollars assuming a hypothetical inflation rate of 3.00%.

Analysis of: CHEIFS+ILIT

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

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) Total Transfer Taxes
1	60/59	0		3,844,059		3,844,059	3,844,059	28,912,530	0	0
2	61/60	0		3,782,912		3,782,912	3,782,912	28,912,530	0	0
3	62/61	0		3,702,613		3,702,613	3,702,613	28,912,530	0	0
4	63/62	0		3,600,449		3,600,449	3,600,449	28,912,530	0	0
5	64/63	0		3,473,350		3,473,350	3,473,350	28,912,530	0	0
6	65/64	0		3,317,846		3,317,846	3,317,846	28,912,530	0	0
7	66/65	0		3,130,008		3,130,008	3,130,008	28,912,530	0	0
8	67/66	0		2,929,149		2,929,149	2,929,149	28,912,530	0	0
9	68/67	0		2,987,732		2,987,732	2,987,732	28,912,530	0	0
10	69/68	0		3,047,486		3,047,486	3,047,486	28,912,530	0	0
11	70/69	0		3,108,436		3,108,436	3,108,436	28,912,530	0	0
12	71/70	0		3,170,605		3,170,605	3,170,605	28,912,530	0	0
13	72/71	0		3,234,016		3,234,016	3,234,016	28,912,530	0	0
14	73/72	0		3,298,697		3,298,697	3,298,697	28,912,530	0	0
15	74/73	0		3,364,671		3,364,671	3,364,671	28,912,530	0	0
16	75/74	0		3,431,965		3,431,965	3,431,965	28,912,530	0	0
17	76/75	0		3,500,603		3,500,603	3,500,603	28,912,530	0	0
18	77/76	0		3,570,615		3,570,615	3,570,615	28,912,530	0	0
19	78/77	0		3,642,028		3,642,028	3,642,028	28,912,530	0	0
20	79/78	0		3,714,869		3,714,869	3,714,869	28,912,530	0	0
21	80/79	0		3,789,166		3,789,166	3,789,166	28,912,530	0	0
22	81/80	0		3,864,949		3,864,949	3,864,949	28,912,530	0	0
23	82/81	0		3,942,248		3,942,248	3,942,248	28,912,530	0	0
24	83/82	0		4,021,093		4,021,093	4,021,093	28,912,530	0	0
25	84/83	0		4,101,515		4,101,515	4,101,515	28,912,530	0	0
26	85/84	0		4,183,546		4,183,546	4,183,546	28,912,530	0	0
27	86/85	0		4,267,216		4,267,216	4,267,216	28,912,530	0	0
28	87/86	0		4,352,560		4,352,560	4,352,560	28,912,530	0	0
29	88/87	0		4,439,611		4,439,611	4,439,611	28,912,530	0	0
30	89/88	0		4,528,404		4,528,404	4,528,404	28,912,530	0	0
31	90/89	0		4,618,972		4,618,972	4,618,972	28,912,530	0	0
32	91/90	0		4,711,352		4,711,352	4,711,352	28,912,530	0	0
33	92/91	0		4,805,578		4,805,578	4,805,578	28,912,530	0	0
34	93/92	0		4,901,690		4,901,690	4,901,690	28,912,530	0	0
35	94/93	0		4,999,724		4,999,724	4,999,724	28,912,530	0	0
36	95/94	0		5,099,719		5,099,719	5,099,719	28,912,530	0	0
37	96/95	0		5,201,712		5,201,712	5,201,712	28,912,530	0	0
38	97/96	0		5,305,747		5,305,747	5,305,747	28,912,530	0	0
39	98/97	0		5,411,862		5,411,862	5,411,862	28,912,530	0	0
40	99/98	0		5,520,099		5,520,099	5,520,099	28,912,530	0	0

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.

Analysis of: CHEIFS+ILIT

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Wealth Transfer Details

Year	M/F Ages	(1) Death Benefit of Assets in Grantor Trust	(2) Total Assets Outside the Estate
1	60/59	6,519,993	6,519,993
2	61/60	6,519,993	6,519,993
3	62/61	6,519,993	6,519,993
4	63/62	6,519,993	6,519,993
5	64/63	6,519,993	6,519,993
6	65/64	6,519,993	6,519,993
7	66/65	6,519,993	6,519,993
8	67/66	6,519,993	6,519,993
9	68/67	6,519,993	6,519,993
10	69/68	6,519,993	6,519,993
11	70/69	6,519,993	6,519,993
12	71/70	6,519,993	6,519,993
13	72/71	6,519,993	6,519,993
14	73/72	6,519,993	6,519,993
15	74/73	6,519,993	6,519,993
16	75/74	6,519,993	6,519,993
17	76/75	6,519,993	6,519,993
18	77/76	6,519,993	6,519,993
19	78/77	6,519,993	6,519,993
20	79/78	6,519,993	6,519,993
21	80/79	6,519,993	6,519,993
22	81/80	6,519,993	6,519,993
23	82/81	6,519,993	6,519,993
24	83/82	6,519,993	6,519,993
25	84/83	6,519,993	6,519,993
26	85/84	6,519,993	6,519,993
27	86/85	6,519,993	6,519,993
28	87/86	6,519,993	6,519,993
29	88/87	6,519,993	6,519,993
30	89/88	6,519,993	6,519,993
31	90/89	6,519,993	6,519,993
32	91/90	6,519,993	6,519,993
33	92/91	6,519,993	6,519,993
34	93/92	6,519,993	6,519,993
35	94/93	6,519,993	6,519,993
36	95/94	6,519,993	6,519,993
37	96/95	6,519,993	6,519,993
38	97/96	6,519,993	6,519,993
39	98/97	6,519,993	6,519,993
40	99/98	6,519,993	6,519,993

Analysis of: CHEIFS+ILIT

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

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	(6) Buying Power of Column (5) in Today's Dollars***
1	60/59	3,844,059	0	3,844,059	6,519,993	10,364,052	10,364,052
2	61/60	3,782,912	0	3,782,912	6,519,993	10,302,905	10,002,820
3	62/61	3,702,613	0	3,702,613	6,519,993	10,222,606	9,635,787
4	63/62	3,600,449	0	3,600,449	6,519,993	10,120,442	9,261,638
5	64/63	3,473,350	0	3,473,350	6,519,993	9,993,343	8,878,956
6	65/64	3,317,846	0	3,317,846	6,519,993	9,837,839	8,486,206
7	66/65	3,130,008	0	3,130,008	6,519,993	9,650,001	8,081,724
8	67/66	2,929,149	0	2,929,149	6,519,993	9,449,142	7,683,017
9	68/67	2,987,732	0	2,987,732	6,519,993	9,507,725	7,505,486
10	69/68	3,047,486	0	3,047,486	6,519,993	9,567,479	7,332,676
11	70/69	3,108,436	0	3,108,436	6,519,993	9,628,429	7,164,455
12	71/70	3,170,605	0	3,170,605	6,519,993	9,690,598	7,000,694
13	72/71	3,234,016	0	3,234,016	6,519,993	9,754,009	6,841,266
14	73/72	3,298,697	0	3,298,697	6,519,993	9,818,690	6,686,050
15	74/73	3,364,671	0	3,364,671	6,519,993	9,884,664	6,534,927
16	75/74	3,431,965	0	3,431,965	6,519,993	9,951,958	6,387,783
17	76/75	3,500,603	0	3,500,603	6,519,993	10,020,596	6,244,504
18	77/76	3,570,615	0	3,570,615	6,519,993	10,090,608	6,104,984
19	78/77	3,642,028	0	3,642,028	6,519,993	10,162,021	5,969,116
20	79/78	3,714,869	0	3,714,869	6,519,993	10,234,862	5,836,799
21	80/79	3,789,166	0	3,789,166	6,519,993	10,309,159	5,707,931
22	81/80	3,864,949	0	3,864,949	6,519,993	10,384,942	5,582,418
23	82/81	3,942,248	0	3,942,248	6,519,993	10,462,241	5,460,165
24	83/82	4,021,093	0	4,021,093	6,519,993	10,541,086	5,341,081
25	84/83	4,101,515	0	4,101,515	6,519,993	10,621,508	5,225,078
26	85/84	4,183,546	0	4,183,546	6,519,993	10,703,539	5,112,070
27	86/85	4,267,216	0	4,267,216	6,519,993	10,787,209	5,001,972
28	87/86	4,352,560	0	4,352,560	6,519,993	10,872,553	4,894,704
29	88/87	4,439,611	0	4,439,611	6,519,993	10,959,604	4,790,188
30	89/88	4,528,404	0	4,528,404	6,519,993	11,048,397	4,688,347
31	90/89	4,618,972	0	4,618,972	6,519,993	11,138,965	4,589,106
32	91/90	4,711,352	0	4,711,352	6,519,993	11,231,345	4,492,394
33	92/91	4,805,578	0	4,805,578	6,519,993	11,325,571	4,398,139
34	93/92	4,901,690	0	4,901,690	6,519,993	11,421,683	4,306,274
35	94/93	4,999,724	0	4,999,724	6,519,993	11,519,717	4,216,734
36	95/94	5,099,719	0	5,099,719	6,519,993	11,619,712	4,129,453
37	96/95	5,201,712	0	5,201,712	6,519,993	11,721,705	4,044,368
38	97/96	5,305,747	0	5,305,747	6,519,993	11,825,740	3,961,421
39	98/97	5,411,862	0	5,411,862	6,519,993	11,931,855	3,880,551
40	99/98	5,520,099	0	5,520,099	6,519,993	12,040,092	3,801,702

*Net of cash flow provided

**See Transfer Tax Details report for details.

***Values reflect Buying Power in today's dollars assuming a hypothetical inflation rate of 3.00%.

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 31)

Total Estate Assets	\$ 4,618,972
Wealth Transferred to Heirs	\$ 11,138,965