

House+IRA vs CHEIFS+ILIT+IRA-Rescue

For: Bill Simpson & Mary Simpson



Presented By: _____
NextPoint Solutions

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Comparison of Retirement Plan Taxation

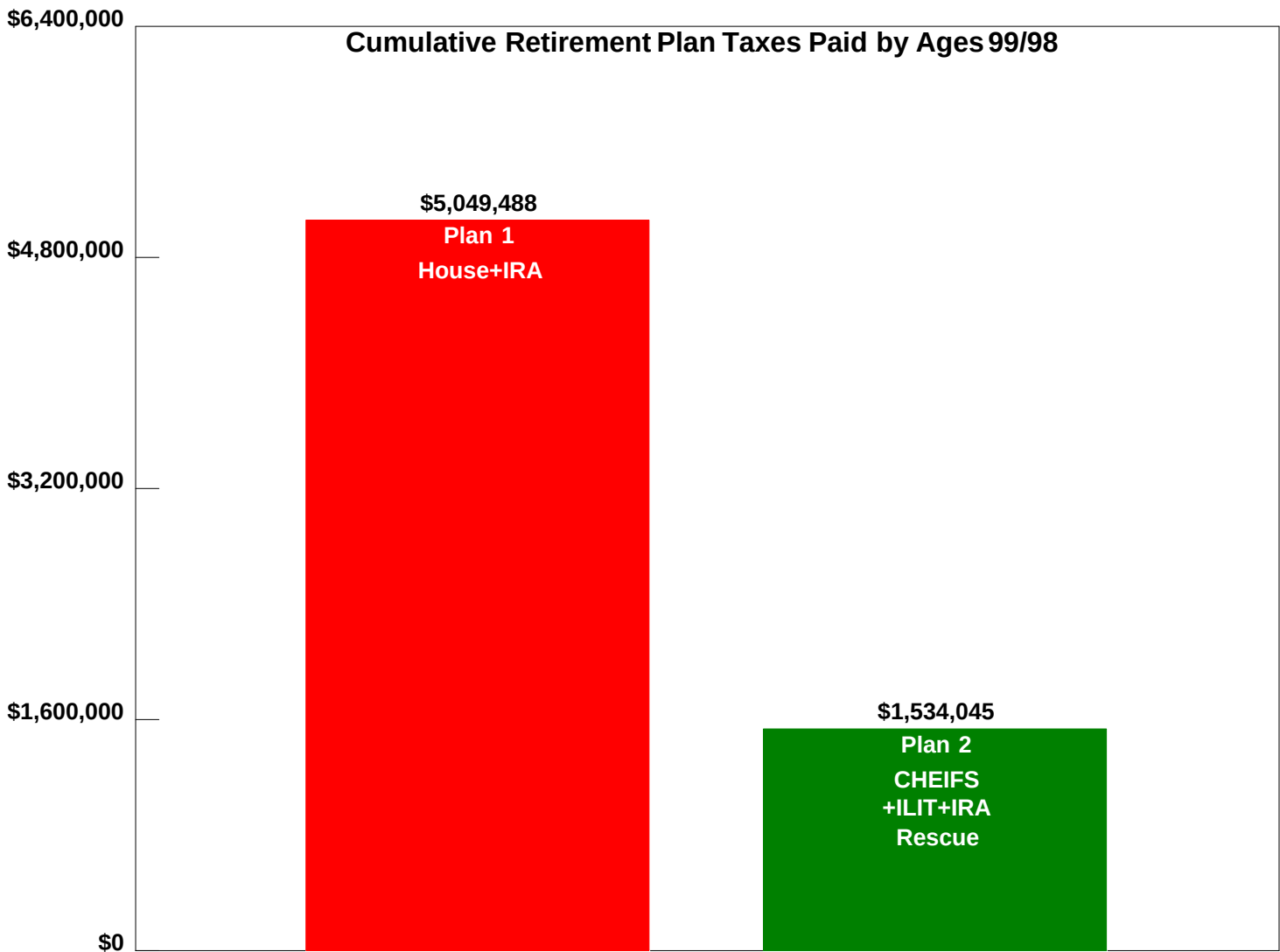
Year	M/F Ages	Annual Taxes Paid		Cumulative Taxes Paid	
		Plan 1 House+IRA	Plan 2 CHEIFS +ILIT+IRA Rescue	Plan 1 House+IRA	Plan 2 CHEIFS +ILIT+IRA Rescue
1	60/59	0	153,404	0	153,404
2	61/60	0	153,404	0	306,808
3	62/61	0	153,404	0	460,212
4	63/62	0	153,404	0	613,616
5	64/63	0	153,404	0	767,020
6	65/64	0	153,404	0	920,424
7	66/65	0	153,404	0	1,073,828
8	67/66	0	153,404	0	1,227,232
9	68/67	0	153,404	0	1,380,636
10	69/68	0	153,409	0	1,534,045
11	70/69	0	0	0	1,534,045
12	71/70	0	0	0	1,534,045
13	72/71	0	0	0	1,534,045
14	73/72	0	0	0	1,534,045
15	74/73	0	0	0	1,534,045
16	75/74	115,752	0	115,752	1,534,045
17	76/75	122,099	0	237,851	1,534,045
18	77/76	128,210	0	366,061	1,534,045
19	78/77	135,196	0	501,257	1,534,045
20	79/78	142,534	0	643,791	1,534,045
21	80/79	150,239	0	794,030	1,534,045
22	81/80	157,508	0	951,538	1,534,045
23	82/81	165,946	0	1,117,484	1,534,045
24	83/82	173,800	0	1,291,284	1,534,045
25	84/83	183,010	0	1,474,294	1,534,045
26	85/84	191,440	0	1,665,734	1,534,045
27	86/85	200,124	0	1,865,858	1,534,045
28	87/86	209,047	0	2,074,905	1,534,045
29	88/87	216,594	0	2,291,499	1,534,045
30	89/88	225,881	0	2,517,380	1,534,045
31	90/89	233,392	0	2,750,772	1,534,045
32	91/90	240,782	0	2,991,554	1,534,045
33	92/91	247,976	0	3,239,530	1,534,045
34	93/92	254,878	0	3,494,408	1,534,045
35	94/93	258,625	0	3,753,033	1,534,045
36	95/94	261,648	0	4,014,681	1,534,045
37	96/95	260,666	0	4,275,347	1,534,045
38	97/96	261,964	0	4,537,311	1,534,045
39	98/97	258,491	0	4,795,802	1,534,045
40	99/98	253,686	0	5,049,488	1,534,045
		5,049,488	1,534,045		

Analysis of: House+IRA vs CHEIFS+ILIT+IRA Rescue

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Comparison of Alternatives

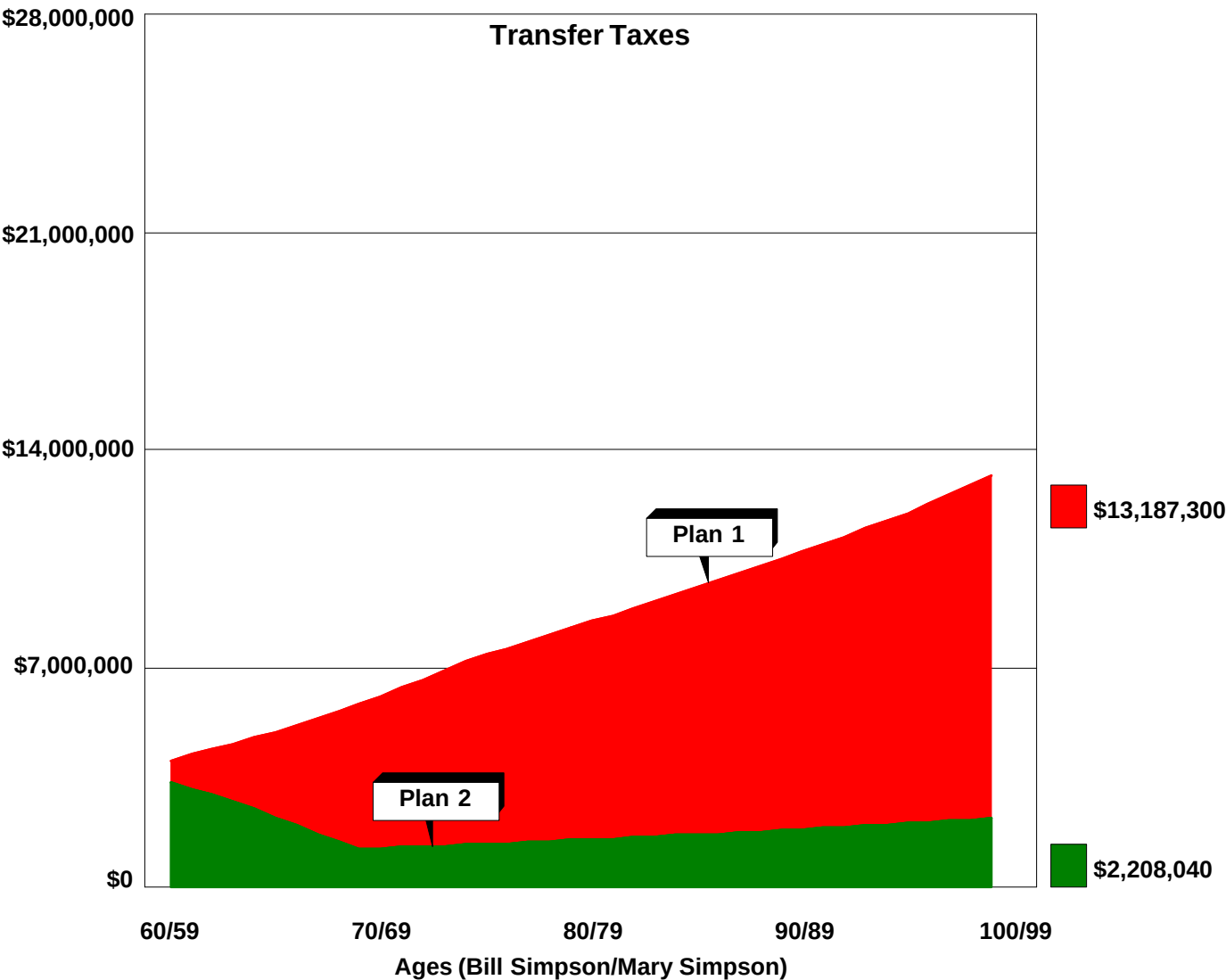


Analysis of: House+IRA vs CHEIFS+ILIT+IRA Rescue

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Comparison of Alternatives



		At Year 40
Plan 1: House+IRA		\$13,187,300
Plan 2: CHEIFS +ILIT+IRA Rescue		\$2,208,040

Analysis of: House+IRA vs CHEIFS+ILIT+IRA Rescue

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Comparison of Alternatives

Year	M/F Ages	Spendable Cash Flow		Family Net Worth*		Wealth to Heirs	
		Plan 1 House+IRA	Plan 2 CHEIFS +ILIT+IRA Rescue	Plan 1 House+IRA	Plan 2 CHEIFS +ILIT+IRA Rescue	Plan 1 House+IRA	Plan 2 CHEIFS +ILIT+IRA Rescue
1	60/59	0	0	7,006,740	6,034,555	4,204,044	20,887,897
2	61/60	0	0	7,221,809	6,123,792	4,333,085	20,764,128
3	62/61	0	0	7,445,624	6,199,008	4,467,374	20,623,702
4	63/62	0	0	7,678,623	6,257,721	4,607,175	20,464,687
5	64/63	0	0	7,921,267	6,296,927	4,752,761	20,284,918
6	65/64	0	0	8,174,046	6,313,582	4,904,427	20,081,968
7	66/65	0	0	8,437,475	6,303,843	5,062,486	19,853,113
8	67/66	0	0	8,712,102	6,287,475	5,227,260	19,609,560
9	68/67	0	0	8,998,498	6,537,052	5,399,099	19,514,375
10	69/68	0	0	9,297,273	6,794,771	5,578,364	19,412,160
11	70/69	0	0	9,609,070	7,160,865	5,765,442	19,448,730
12	71/70	0	0	9,934,564	7,535,729	5,960,738	19,486,031
13	72/71	0	0	10,274,474	7,911,833	6,164,685	19,524,078
14	73/72	0	0	10,629,557	8,289,449	6,377,734	19,562,887
15	74/73	0	0	11,000,612	8,668,578	6,600,367	19,602,471
16	75/74	0	0	11,388,486	9,066,519	6,833,091	19,642,847
17	76/75	0	0	11,794,070	9,425,202	7,076,442	19,684,029
18	77/76	0	0	12,218,311	9,798,626	7,330,986	19,726,037
19	78/77	0	0	12,662,207	10,186,300	7,597,325	19,768,884
20	79/78	0	0	13,126,812	10,588,023	7,876,087	19,812,589
21	80/79	0	0	13,613,243	11,011,987	8,167,947	19,857,168
22	81/80	0	0	14,122,679	11,457,651	8,473,607	19,902,637
23	82/81	0	0	14,656,368	11,925,086	8,793,821	19,949,016
24	83/82	0	0	15,215,630	12,413,545	9,129,379	19,996,323
25	84/83	0	0	15,801,860	12,921,303	9,481,117	20,044,577
26	85/84	0	0	16,416,532	13,445,424	9,849,919	20,093,796
27	86/85	0	0	17,061,204	13,983,085	10,236,722	20,143,998
28	87/86	0	0	17,737,530	14,533,004	10,642,518	20,195,204
29	88/87	0	0	18,447,254	15,093,592	11,068,353	20,247,435
30	89/88	0	0	19,192,224	15,663,148	11,515,335	20,300,710
31	90/89	0	0	19,974,390	16,226,566	11,984,634	20,355,052
32	91/90	0	0	20,795,821	16,776,204	12,477,493	20,410,480
33	92/91	0	0	21,658,701	17,303,148	12,995,220	20,467,014
34	93/92	0	0	22,565,344	17,801,953	13,539,206	20,524,682
35	94/93	0	0	23,518,196	18,269,030	14,110,918	20,583,502
36	95/94	0	0	24,519,847	18,702,582	14,711,907	20,643,499
37	96/95	0	0	25,573,036	19,091,542	15,343,822	20,704,696
38	97/96	0	0	26,680,662	19,417,540	16,008,396	20,767,117
39	98/97	0	0	27,845,794	19,654,883	16,707,476	20,830,786
40	99/98	0	0	29,071,676	19,761,253	17,443,007	20,895,727
		0	0				

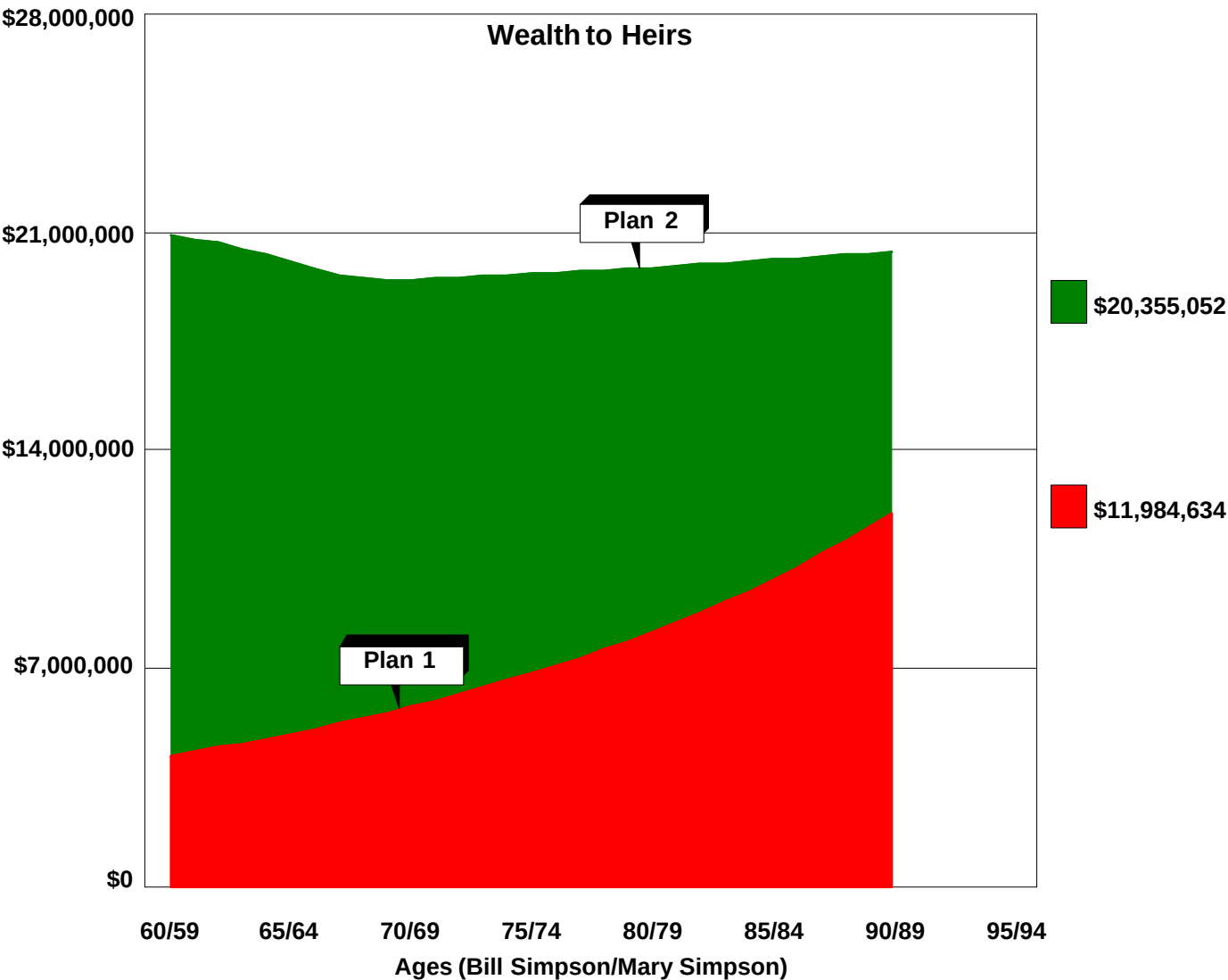
*After providing cash flow. Family Net Worth includes assets outside the estate.

Analysis of: House+IRA vs CHEIFS+ILIT+IRA Rescue

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Comparison of Alternatives



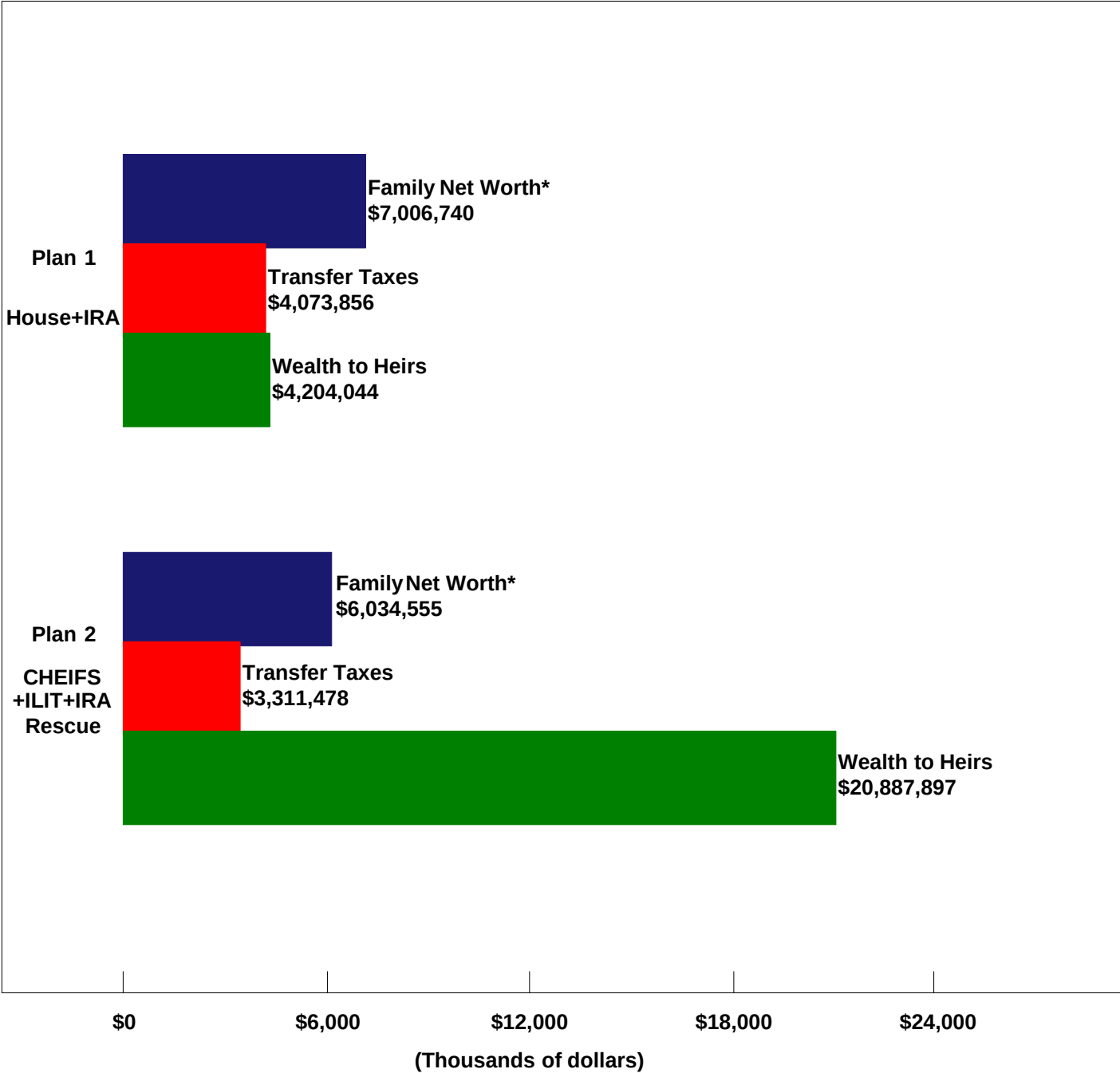
		<u>At Year 31</u>
Plan 1: House+IRA		\$11,984,634
Plan 2: CHEIFS +ILIT+IRA Rescue		\$20,355,052

Analysis of: House+IRA vs CHEIFS+ILIT+IRA Rescue

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For: Bill Simpson & Mary Simpson

Comparison of Alternatives at Ages 60/59



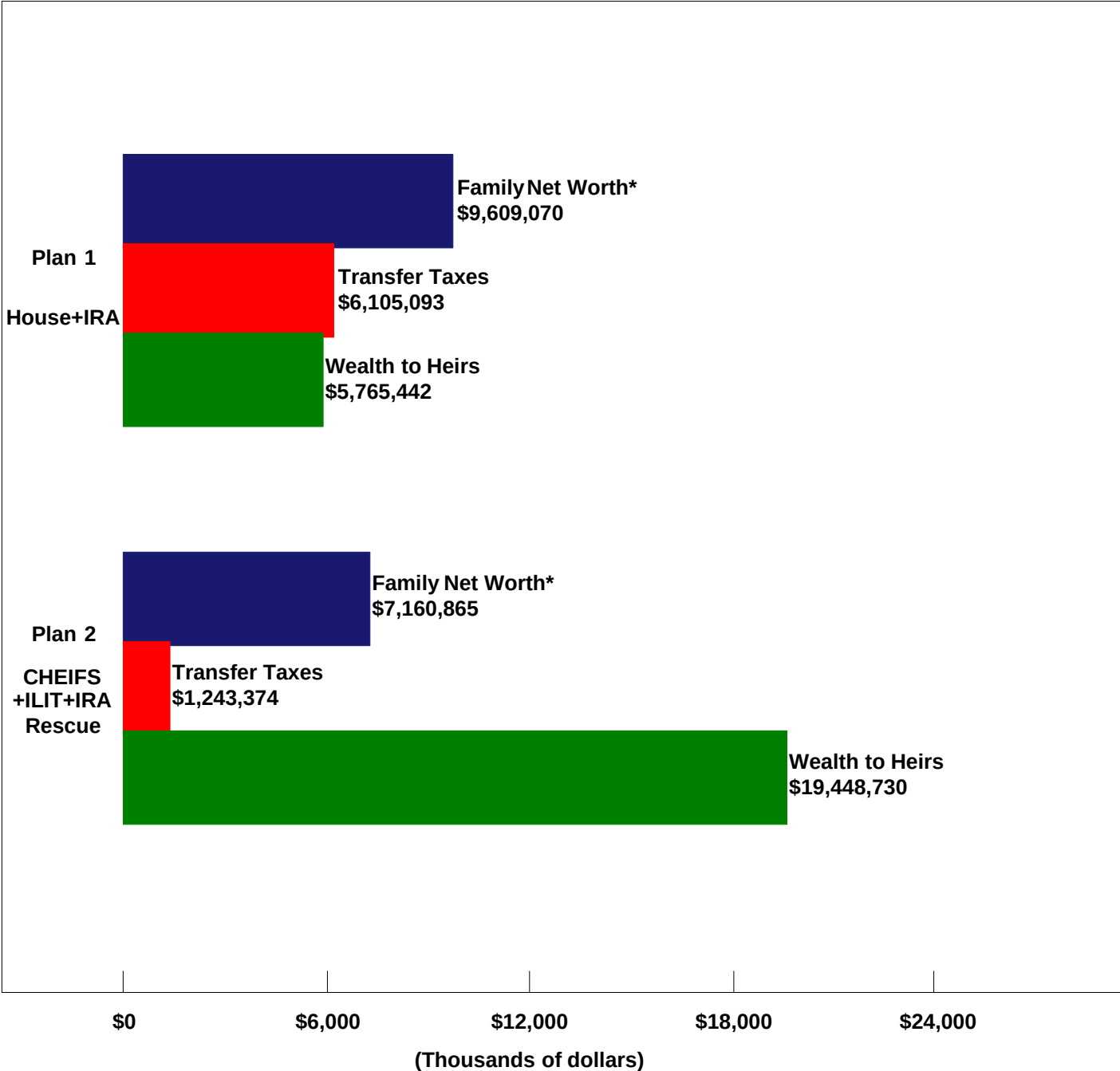
*Family Net Worth includes assets outside the estate.

Analysis of: House+IRA vs CHEIFS+ILIT+IRA Rescue

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For: Bill Simpson & Mary Simpson

Comparison of Alternatives at Ages 70/69



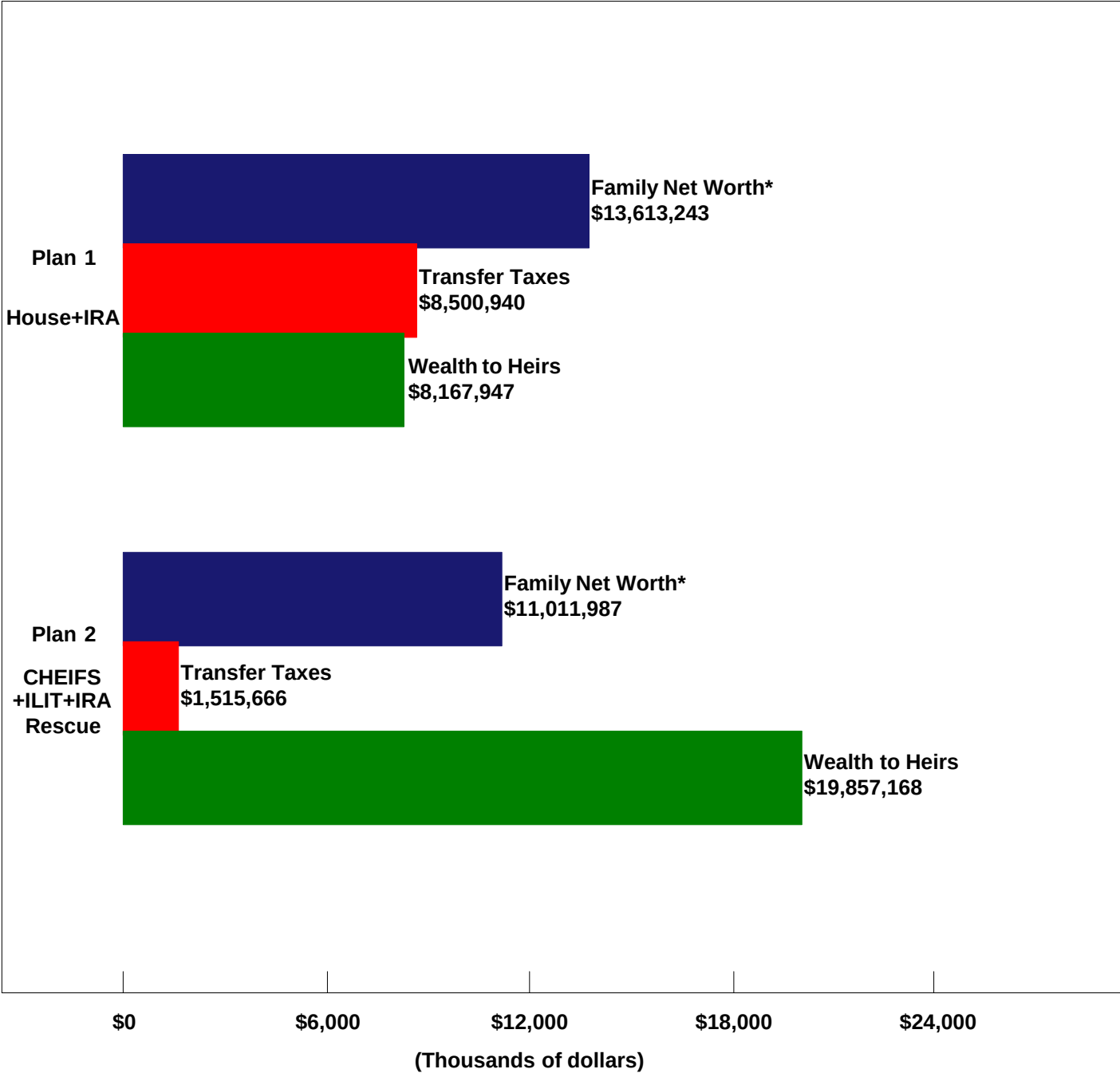
*Family Net Worth includes assets outside the estate.

Analysis of: House+IRA vs CHEIFS+ILIT+IRA Rescue

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Comparison of Alternatives at Ages 80/79



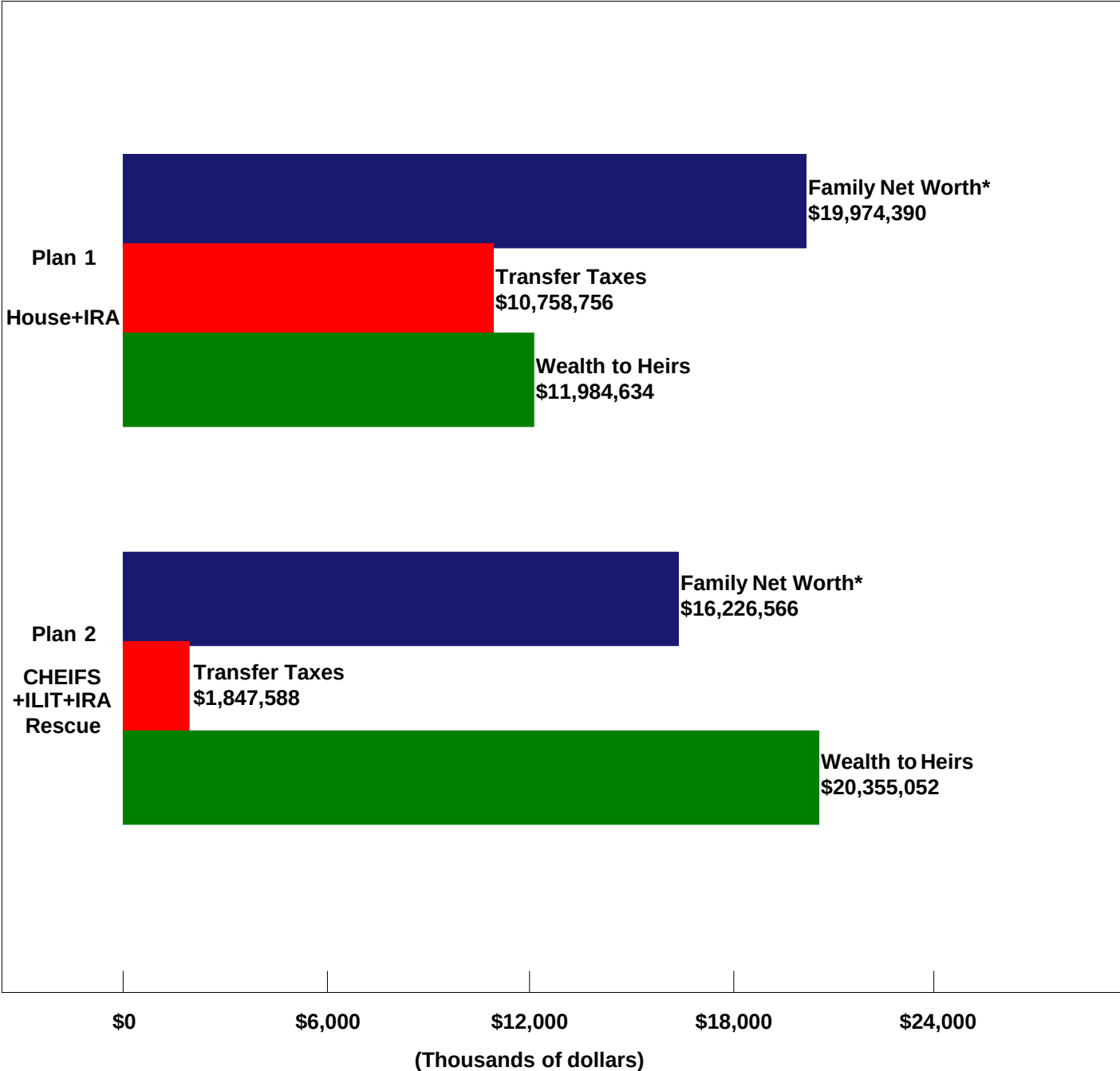
*Family Net Worth includes assets outside the estate.

Analysis of: House+IRA vs CHEIFS+ILIT+IRA Rescue

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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: House+IRA

Analysis of: House+IRA

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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
	Retirement Plan Assets		3,000,000
		Total Liquid Assets	\$ 3,000,000
<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	8,000,000
		Total Other Assets Outside the Estate	0

Funding Options for Required Cash Flow

Retirement Plan Assets: Minimum Distribution, Unless More Is Needed
Cash Flow Funding: Sequential Use of Liquid Assets --
IRA, RMD Reinvestment Acct

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
<u>Equities:</u>	RMD Reinvestment Acct	
	Growth Rate	7.00%
	Dividend Rate	0.00%
<u>Retirement Plan Assets Bill Simpson:</u>		
	Defined Contr. Yield Assumption	7.00%

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: House+IRA

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Details of Defined Contribution Plan Assets for Bill Simpson (IRA)

		Retirement Plan Assets Initial Value 3,000,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income TaxRate 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	3,000,000	0	0	0	3,177,900	1,271,160	1,906,740
2	61/60	3,177,900	0	0	0	3,366,349	1,346,540	2,019,809
3	62/61	3,366,349	0	0	0	3,565,974	1,426,390	2,139,584
4	63/62	3,565,974	0	0	0	3,777,436	1,510,974	2,266,462
5	64/63	3,777,436	0	0	0	4,001,438	1,600,575	2,400,863
6	65/64	4,001,438	0	0	0	4,238,723	1,695,489	2,543,234
7	66/65	4,238,723	0	0	0	4,490,079	1,796,032	2,694,047
8	67/66	4,490,079	0	0	0	4,756,341	1,902,536	2,853,805
9	68/67	4,756,341	0	0	0	5,038,392	2,015,357	3,023,035
10	69/68	5,038,392	0	0	0	5,337,169	2,134,868	3,202,301
11	70/69	5,337,169	0	0	0	5,653,663	2,261,465	3,392,198
12	71/70	5,653,663	0	0	0	5,988,925	2,395,570	3,593,355
13	72/71	5,988,925	0	0	0	6,344,068	2,537,627	3,806,441
14	73/72	6,344,068	0	0	0	6,720,271	2,688,108	4,032,163
15	74/73	6,720,271	0	0	0	7,118,783	2,847,513	4,271,270
16	75/74	7,118,783	289,381	289,381	173,629	7,234,386	2,893,754	4,340,632
17	76/75	7,234,386	305,248	305,248	183,149	7,340,036	2,936,014	4,404,022
18	77/76	7,340,036	320,526	320,526	192,316	7,435,767	2,974,307	4,461,460
19	78/77	7,435,767	337,989	337,989	202,793	7,518,676	3,007,470	4,511,206
20	79/78	7,518,676	356,335	356,335	213,801	7,587,068	3,034,827	4,552,241
21	80/79	7,587,068	375,597	375,597	225,358	7,639,111	3,055,644	4,583,467
22	81/80	7,639,111	393,769	393,769	236,261	7,674,991	3,069,996	4,604,995
23	82/81	7,674,991	414,864	414,864	248,918	7,690,653	3,076,261	4,614,392
24	83/82	7,690,653	434,500	434,500	260,700	7,686,443	3,074,577	4,611,866
25	84/83	7,686,443	457,526	457,526	274,516	7,657,592	3,063,037	4,594,555
26	85/84	7,657,592	478,600	478,600	287,160	7,604,706	3,041,882	4,562,824
27	86/85	7,604,706	500,310	500,310	300,186	7,525,687	3,010,275	4,515,412
28	87/86	7,525,687	522,617	522,617	313,570	7,418,352	2,967,341	4,451,011
29	88/87	7,418,352	541,486	541,486	324,892	7,284,664	2,913,866	4,370,798
30	89/88	7,284,664	564,703	564,703	338,822	7,118,455	2,847,382	4,271,073
31	90/89	7,118,455	583,480	583,480	350,088	6,922,499	2,769,000	4,153,499
32	91/90	6,922,499	601,956	601,956	361,174	6,695,351	2,678,140	4,017,211
33	92/91	6,695,351	619,940	619,940	371,964	6,435,683	2,574,273	3,861,410
34	93/92	6,435,683	637,196	637,196	382,318	6,142,337	2,456,935	3,685,402
35	94/93	6,142,337	646,562	646,562	387,937	5,821,674	2,328,670	3,493,004
36	95/94	5,821,674	654,121	654,121	392,473	5,473,989	2,189,596	3,284,393
37	96/95	5,473,989	651,665	651,665	390,999	5,108,288	2,043,315	3,064,973
38	97/96	5,108,288	654,909	654,909	392,945	4,717,464	1,886,986	2,830,478
39	98/97	4,717,464	646,228	646,228	387,737	4,312,660	1,725,064	2,587,596
40	99/98	4,312,660	634,215	634,215	380,529	3,896,577	1,558,631	2,337,946
			12,623,723	12,623,723	7,574,235			

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: House+IRA

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Defined Contribution Taxation for Bill Simpson (IRA)

		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	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	3,000,000	0	0	0	3,177,900	1,271,160	1,271,160
2	61/60	3,177,900	0	0	0	3,366,349	1,346,540	1,346,540
3	62/61	3,366,349	0	0	0	3,565,974	1,426,390	1,426,390
4	63/62	3,565,974	0	0	0	3,777,436	1,510,974	1,510,974
5	64/63	3,777,436	0	0	0	4,001,438	1,600,575	1,600,575
6	65/64	4,001,438	0	0	0	4,238,723	1,695,489	1,695,489
7	66/65	4,238,723	0	0	0	4,490,079	1,796,032	1,796,032
8	67/66	4,490,079	0	0	0	4,756,341	1,902,536	1,902,536
9	68/67	4,756,341	0	0	0	5,038,392	2,015,357	2,015,357
10	69/68	5,038,392	0	0	0	5,337,169	2,134,868	2,134,868
11	70/69	5,337,169	0	0	0	5,653,663	2,261,465	2,261,465
12	71/70	5,653,663	0	0	0	5,988,925	2,395,570	2,395,570
13	72/71	5,988,925	0	0	0	6,344,068	2,537,627	2,537,627
14	73/72	6,344,068	0	0	0	6,720,271	2,688,108	2,688,108
15	74/73	6,720,271	0	0	0	7,118,783	2,847,513	2,847,513
16	75/74	7,118,783	289,381	115,752	115,752	7,234,386	2,893,754	3,009,506
17	76/75	7,234,386	305,248	122,099	237,851	7,340,036	2,936,014	3,173,865
18	77/76	7,340,036	320,526	128,210	366,061	7,435,767	2,974,307	3,340,368
19	78/77	7,435,767	337,989	135,196	501,257	7,518,676	3,007,470	3,508,727
20	79/78	7,518,676	356,335	142,534	643,791	7,587,068	3,034,827	3,678,618
21	80/79	7,587,068	375,597	150,239	794,030	7,639,111	3,055,644	3,849,674
22	81/80	7,639,111	393,769	157,508	951,538	7,674,991	3,069,996	4,021,534
23	82/81	7,674,991	414,864	165,946	1,117,484	7,690,653	3,076,261	4,193,745
24	83/82	7,690,653	434,500	173,800	1,291,284	7,686,443	3,074,577	4,365,861
25	84/83	7,686,443	457,526	183,010	1,474,294	7,657,592	3,063,037	4,537,331
26	85/84	7,657,592	478,600	191,440	1,665,734	7,604,706	3,041,882	4,707,616
27	86/85	7,604,706	500,310	200,124	1,865,858	7,525,687	3,010,275	4,876,133
28	87/86	7,525,687	522,617	209,047	2,074,905	7,418,352	2,967,341	5,042,246
29	88/87	7,418,352	541,486	216,594	2,291,499	7,284,664	2,913,866	5,205,365
30	89/88	7,284,664	564,703	225,881	2,517,380	7,118,455	2,847,382	5,364,762
31	90/89	7,118,455	583,480	233,392	2,750,772	6,922,499	2,769,000	5,519,772
32	91/90	6,922,499	601,956	240,782	2,991,554	6,695,351	2,678,140	5,669,694
33	92/91	6,695,351	619,940	247,976	3,239,530	6,435,683	2,574,273	5,813,803
34	93/92	6,435,683	637,196	254,878	3,494,408	6,142,337	2,456,935	5,951,343
35	94/93	6,142,337	646,562	258,625	3,753,033	5,821,674	2,328,670	6,081,703
36	95/94	5,821,674	654,121	261,648	4,014,681	5,473,989	2,189,596	6,204,277
37	96/95	5,473,989	651,665	260,666	4,275,347	5,108,288	2,043,315	6,318,662
38	97/96	5,108,288	654,909	261,964	4,537,311	4,717,464	1,886,986	6,424,297
39	98/97	4,717,464	646,228	258,491	4,795,802	4,312,660	1,725,064	6,520,866
40	99/98	4,312,660	634,215	253,686	5,049,488	3,896,577	1,558,631	6,608,119
			12,623,723	5,049,488				

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

Analysis of: House+IRA

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Details of RMD Reinvestment Acct

		Initial Cost Basis 0	Growth 7.00%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Capital Gains Tax Rate 23.80%				
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2)* Fund Deposits	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6)** Net Year End Value of Assets	(7) After Tax Dividend Cash Flow	(8) After Tax Equity Sales Cash Flow	(9) Combined After Tax Cash Flow
1	60/59	0	0	0	0	0	0	0	0	0
2	61/60	0	0	0	0	0	0	0	0	0
3	62/61	0	0	0	0	0	0	0	0	0
4	63/62	0	0	0	0	0	0	0	0	0
5	64/63	0	0	0	0	0	0	0	0	0
6	65/64	0	0	0	0	0	0	0	0	0
7	66/65	0	0	0	0	0	0	0	0	0
8	67/66	0	0	0	0	0	0	0	0	0
9	68/67	0	0	0	0	0	0	0	0	0
10	69/68	0	0	0	0	0	0	0	0	0
11	70/69	0	0	0	0	0	0	0	0	0
12	71/70	0	0	0	0	0	0	0	0	0
13	72/71	0	0	0	0	0	0	0	0	0
14	73/72	0	0	0	0	0	0	0	0	0
15	74/73	0	0	0	0	0	0	0	0	0
16	75/74	0	173,629	0	12,154	0	183,925	0	0	0
17	76/75	183,925	183,149	0	25,695	0	388,841	0	0	0
18	77/76	388,841	192,316	0	40,681	0	615,620	0	0	0
19	78/77	615,620	202,793	0	57,289	0	866,945	0	0	0
20	79/78	866,945	213,801	0	75,652	0	1,144,834	0	0	0
21	80/79	1,144,834	225,358	0	95,913	0	1,451,444	0	0	0
22	81/80	1,451,444	236,261	0	118,139	0	1,787,786	0	0	0
23	82/81	1,787,786	248,918	0	142,569	0	2,157,480	0	0	0
24	83/82	2,157,480	260,700	0	169,273	0	2,561,578	0	0	0
25	84/83	2,561,578	274,516	0	198,527	0	3,004,275	0	0	0
26	85/84	3,004,275	287,160	0	230,400	0	3,486,617	0	0	0
27	86/85	3,486,617	300,186	0	265,076	0	4,011,360	0	0	0
28	87/86	4,011,360	313,570	0	302,745	0	4,581,398	0	0	0
29	88/87	4,581,398	324,892	0	343,440	0	5,197,233	0	0	0
30	89/88	5,197,233	338,822	0	387,524	0	5,864,343	0	0	0
31	90/89	5,864,343	350,088	0	435,010	0	6,582,947	0	0	0
32	91/90	6,582,947	361,174	0	486,088	0	7,355,907	0	0	0
33	92/91	7,355,907	371,964	0	540,951	0	8,186,134	0	0	0
34	93/92	8,186,134	382,318	0	599,792	0	9,076,562	0	0	0
35	94/93	9,076,562	387,937	0	662,515	0	10,025,744	0	0	0
36	95/94	10,025,744	392,473	0	729,275	0	11,036,017	0	0	0
37	96/95	11,036,017	390,999	0	799,891	0	12,104,638	0	0	0
38	97/96	12,104,638	392,945	0	874,831	0	13,238,690	0	0	0
39	98/97	13,238,690	387,737	0	953,850	0	14,434,474	0	0	0
40	99/98	14,434,474	380,529	0	1,037,050	0	15,693,532	0	0	0
			7,574,235	0		0		0	0	0

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

*Column (2) includes reinvestment of excess cash flow.

**Column (6) has been reduced by a 1.00% management fee.

Analysis of: House+IRA

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	+	(2) Year End Value of Equity Assets	=	(3) Total Liquid Assets
1	60/59	1,906,740		0		1,906,740
2	61/60	2,019,809		0		2,019,809
3	62/61	2,139,584		0		2,139,584
4	63/62	2,266,462		0		2,266,462
5	64/63	2,400,863		0		2,400,863
6	65/64	2,543,234		0		2,543,234
7	66/65	2,694,047		0		2,694,047
8	67/66	2,853,805		0		2,853,805
9	68/67	3,023,035		0		3,023,035
10	69/68	3,202,301		0		3,202,301
11	70/69	3,392,198		0		3,392,198
12	71/70	3,593,355		0		3,593,355
13	72/71	3,806,441		0		3,806,441
14	73/72	4,032,163		0		4,032,163
15	74/73	4,271,270		0		4,271,270
16	75/74	4,340,632		183,925		4,524,557
17	76/75	4,404,022		388,841		4,792,863
18	77/76	4,461,460		615,620		5,077,080
19	78/77	4,511,206		866,945		5,378,151
20	79/78	4,552,241		1,144,834		5,697,075
21	80/79	4,583,467		1,451,444		6,034,911
22	81/80	4,604,995		1,787,786		6,392,781
23	82/81	4,614,392		2,157,480		6,771,872
24	83/82	4,611,866		2,561,578		7,173,444
25	84/83	4,594,555		3,004,275		7,598,830
26	85/84	4,562,824		3,486,617		8,049,441
27	86/85	4,515,412		4,011,360		8,526,772
28	87/86	4,451,011		4,581,398		9,032,409
29	88/87	4,370,798		5,197,233		9,568,031
30	89/88	4,271,073		5,864,343		10,135,416
31	90/89	4,153,499		6,582,947		10,736,446
32	91/90	4,017,211		7,355,907		11,373,118
33	92/91	3,861,410		8,186,134		12,047,544
34	93/92	3,685,402		9,076,562		12,761,964
35	94/93	3,493,004		10,025,744		13,518,748
36	95/94	3,284,393		11,036,017		14,320,410
37	96/95	3,064,973		12,104,638		15,169,611
38	97/96	2,830,478		13,238,690		16,069,168
39	98/97	2,587,596		14,434,474		17,022,070
40	99/98	2,337,946		15,693,532		18,031,478

Analysis of: House+IRA

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: House+IRA

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) Income Tax on Retirement Plan Assets	(8) Total Transfer Taxes (6)+(7)
1	60/59	3,177,900		5,100,000		8,277,900	8,277,900	0	3,311,160	762,696	4,073,856
2	61/60	3,366,349		5,202,000		8,568,349	8,568,349	0	3,427,340	807,924	4,235,264
3	62/61	3,565,974		5,306,040		8,872,014	8,872,014	0	3,548,806	855,834	4,404,640
4	63/62	3,777,436		5,412,161		9,189,597	9,189,597	0	3,675,839	906,584	4,582,422
5	64/63	4,001,438		5,520,404		9,521,842	9,521,842	0	3,808,737	960,345	4,769,081
6	65/64	4,238,723		5,630,812		9,869,535	9,869,535	0	3,947,814	1,017,294	4,965,108
7	66/65	4,490,079		5,743,428		10,233,507	10,233,507	0	4,093,403	1,077,619	5,171,021
8	67/66	4,756,341		5,858,297		10,614,638	10,614,638	0	4,245,855	1,141,522	5,387,378
9	68/67	5,038,392		5,975,463		11,013,855	11,013,855	0	4,405,542	1,209,214	5,614,756
10	69/68	5,337,169		6,094,972		11,432,141	11,432,141	0	4,572,856	1,280,921	5,853,777
11	70/69	5,653,663		6,216,872		11,870,535	11,870,535	0	4,748,214	1,356,879	6,105,093
12	71/70	5,988,925		6,341,209		12,330,134	12,330,134	0	4,932,054	1,437,342	6,369,396
13	72/71	6,344,068		6,468,033		12,812,101	12,812,101	0	5,124,840	1,522,576	6,647,416
14	73/72	6,720,271		6,597,394		13,317,665	13,317,665	0	5,327,066	1,612,865	6,939,931
15	74/73	7,118,783		6,729,342		13,848,125	13,848,125	0	5,539,250	1,708,508	7,247,758
16	75/74	7,418,311		6,863,929		14,282,240	14,282,240	0	5,712,896	1,736,253	7,449,149
17	76/75	7,728,877		7,001,207		14,730,084	14,730,084	0	5,892,034	1,761,608	7,653,642
18	77/76	8,051,387		7,141,231		15,192,618	15,192,618	0	6,077,047	1,784,584	7,861,632
19	78/77	8,385,621		7,284,056		15,669,677	15,669,677	0	6,267,871	1,804,482	8,072,352
20	79/78	8,731,902		7,429,737		16,161,639	16,161,639	0	6,464,656	1,820,896	8,285,552
21	80/79	9,090,555		7,578,332		16,668,887	16,668,887	0	6,667,555	1,833,386	8,500,940
22	81/80	9,462,777		7,729,898		17,192,675	17,192,675	0	6,877,070	1,841,998	8,719,068
23	82/81	9,848,133		7,884,496		17,732,629	17,732,629	0	7,093,052	1,845,756	8,938,808
24	83/82	10,248,021		8,042,186		18,290,207	18,290,207	0	7,316,083	1,844,746	9,160,828
25	84/83	10,661,867		8,203,030		18,864,897	18,864,897	0	7,545,959	1,837,822	9,383,780
26	85/84	11,091,323		8,367,091		19,458,414	19,458,414	0	7,783,366	1,825,129	9,608,495
27	86/85	11,537,047		8,534,432		20,071,479	20,071,479	0	8,028,592	1,806,165	9,834,757
28	87/86	11,999,750		8,705,121		20,704,871	20,704,871	0	8,281,948	1,780,405	10,062,353
29	88/87	12,481,897		8,879,223		21,361,120	21,361,120	0	8,544,448	1,748,319	10,292,767
30	89/88	12,982,798		9,056,808		22,039,606	22,039,606	0	8,815,842	1,708,429	10,524,271
31	90/89	13,505,446		9,237,944		22,743,390	22,743,390	0	9,097,356	1,661,400	10,758,756
32	91/90	14,051,258		9,422,703		23,473,961	23,473,961	0	9,389,584	1,606,884	10,996,468
33	92/91	14,621,817		9,611,157		24,232,974	24,232,974	0	9,693,190	1,544,564	11,237,754
34	93/92	15,218,899		9,803,380		25,022,279	25,022,279	0	10,008,912	1,474,161	11,483,073
35	94/93	15,847,418		9,999,448		25,846,866	25,846,866	0	10,338,746	1,397,202	11,735,948
36	95/94	16,510,006		10,199,437		26,709,443	26,709,443	0	10,683,777	1,313,758	11,997,536
37	96/95	17,212,926		10,403,425		27,616,351	27,616,351	0	11,046,540	1,225,989	12,272,529
38	97/96	17,956,154		10,611,494		28,567,648	28,567,648	0	11,427,059	1,132,192	12,559,252
39	98/97	18,747,134		10,823,724		29,570,858	29,570,858	0	11,828,343	1,035,038	12,863,382
40	99/98	19,590,109		11,040,198		30,630,307	30,630,307	0	12,252,123	935,178	13,187,300

Column (1) includes 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.

The Unified Credit Equivalent and Estate Tax Rates used in the calculations for Col. (5) and (6) do not reflect the current estate tax law and instead reflect hypothetical credits and tax rates.

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: House+IRA

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Summary of Transfer Taxation of Retirement Plan Assets

		Plan Assets Initial Value 3,000,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%	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	3,177,900	1,271,160	762,696	2,033,856	1,144,044	64%
2	61/60	3,366,349	1,346,540	807,924	2,154,464	1,211,885	64%
3	62/61	3,565,974	1,426,390	855,834	2,282,224	1,283,750	64%
4	63/62	3,777,436	1,510,975	906,584	2,417,559	1,359,877	64%
5	64/63	4,001,438	1,600,575	960,345	2,560,920	1,440,518	64%
6	65/64	4,238,723	1,695,489	1,017,294	2,712,783	1,525,940	64%
7	66/65	4,490,079	1,796,032	1,077,619	2,873,651	1,616,428	64%
8	67/66	4,756,341	1,902,536	1,141,522	3,044,058	1,712,283	64%
9	68/67	5,038,392	2,015,357	1,209,214	3,224,571	1,813,821	64%
10	69/68	5,337,169	2,134,867	1,280,921	3,415,788	1,921,381	64%
11	70/69	5,653,663	2,261,465	1,356,879	3,618,344	2,035,319	64%
12	71/70	5,988,925	2,395,570	1,437,342	3,832,912	2,156,013	64%
13	72/71	6,344,068	2,537,627	1,522,576	4,060,203	2,283,865	64%
14	73/72	6,720,271	2,688,108	1,612,865	4,300,973	2,419,298	64%
15	74/73	7,118,783	2,847,513	1,708,508	4,556,021	2,562,762	64%
16	75/74	7,234,386	2,893,754	1,736,253	4,630,007	2,604,379	64%
17	76/75	7,340,036	2,936,015	1,761,608	4,697,623	2,642,413	64%
18	77/76	7,435,767	2,974,307	1,784,584	4,758,891	2,676,876	64%
19	78/77	7,518,676	3,007,471	1,804,482	4,811,953	2,706,723	64%
20	79/78	7,587,068	3,034,828	1,820,896	4,855,724	2,731,344	64%
21	80/79	7,639,111	3,055,645	1,833,386	4,889,031	2,750,080	64%
22	81/80	7,674,991	3,069,996	1,841,998	4,911,994	2,762,997	64%
23	82/81	7,690,653	3,076,262	1,845,756	4,922,018	2,768,635	64%
24	83/82	7,686,443	3,074,577	1,844,746	4,919,323	2,767,120	64%
25	84/83	7,657,592	3,063,037	1,837,822	4,900,859	2,756,733	64%
26	85/84	7,604,706	3,041,883	1,825,129	4,867,012	2,737,694	64%
27	86/85	7,525,687	3,010,275	1,806,165	4,816,440	2,709,247	64%
28	87/86	7,418,352	2,967,340	1,780,405	4,747,745	2,670,607	64%
29	88/87	7,284,664	2,913,866	1,748,319	4,662,185	2,622,479	64%
30	89/88	7,118,455	2,847,382	1,708,429	4,555,811	2,562,644	64%
31	90/89	6,922,499	2,769,000	1,661,400	4,430,400	2,492,099	64%
32	91/90	6,695,351	2,678,140	1,606,884	4,285,024	2,410,327	64%
33	92/91	6,435,683	2,574,274	1,544,564	4,118,838	2,316,845	64%
34	93/92	6,142,337	2,456,935	1,474,161	3,931,096	2,211,241	64%
35	94/93	5,821,674	2,328,669	1,397,202	3,725,871	2,095,803	64%
36	95/94	5,473,989	2,189,595	1,313,758	3,503,353	1,970,636	64%
37	96/95	5,108,288	2,043,315	1,225,989	3,269,304	1,838,984	64%
38	97/96	4,717,464	1,886,985	1,132,192	3,019,177	1,698,287	64%
39	98/97	4,312,660	1,725,064	1,035,038	2,760,102	1,552,558	64%
40	99/98	3,896,577	1,558,631	935,178	2,493,809	1,402,768	64%

Analysis of: House+IRA

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	8,277,900	4,073,856	4,204,044	0	4,204,044	4,204,044
2	61/60	8,568,349	4,235,264	4,333,085	0	4,333,085	4,206,879
3	62/61	8,872,014	4,404,640	4,467,374	0	4,467,374	4,210,928
4	63/62	9,189,597	4,582,422	4,607,175	0	4,607,175	4,216,218
5	64/63	9,521,842	4,769,081	4,752,761	0	4,752,761	4,222,767
6	65/64	9,869,535	4,965,108	4,904,427	0	4,904,427	4,230,602
7	66/65	10,233,507	5,171,021	5,062,486	0	5,062,486	4,239,752
8	67/66	10,614,638	5,387,378	5,227,260	0	5,227,260	4,250,241
9	68/67	11,013,855	5,614,756	5,399,099	0	5,399,099	4,262,099
10	69/68	11,432,141	5,853,777	5,578,364	0	5,578,364	4,275,352
11	70/69	11,870,535	6,105,093	5,765,442	0	5,765,442	4,290,030
12	71/70	12,330,134	6,369,396	5,960,738	0	5,960,738	4,306,164
13	72/71	12,812,101	6,647,416	6,164,685	0	6,164,685	4,323,786
14	73/72	13,317,665	6,939,931	6,377,734	0	6,377,734	4,342,927
15	74/73	13,848,125	7,247,758	6,600,367	0	6,600,367	4,363,620
16	75/74	14,282,240	7,449,149	6,833,091	0	6,833,091	4,385,901
17	76/75	14,730,084	7,653,642	7,076,442	0	7,076,442	4,409,805
18	77/76	15,192,618	7,861,632	7,330,986	0	7,330,986	4,435,367
19	78/77	15,669,677	8,072,352	7,597,325	0	7,597,325	4,462,628
20	79/78	16,161,639	8,285,552	7,876,087	0	7,876,087	4,491,622
21	80/79	16,668,887	8,500,940	8,167,947	0	8,167,947	4,522,394
22	81/80	17,192,675	8,719,068	8,473,607	0	8,473,607	4,554,981
23	82/81	17,732,629	8,938,808	8,793,821	0	8,793,821	4,589,429
24	83/82	18,290,207	9,160,828	9,129,379	0	9,129,379	4,625,781
25	84/83	18,864,897	9,383,780	9,481,117	0	9,481,117	4,664,081
26	85/84	19,458,414	9,608,495	9,849,919	0	9,849,919	4,704,376
27	86/85	20,071,479	9,834,757	10,236,722	0	10,236,722	4,746,714
28	87/86	20,704,871	10,062,353	10,642,518	0	10,642,518	4,791,145
29	88/87	21,361,120	10,292,767	11,068,353	0	11,068,353	4,837,720
30	89/88	22,039,606	10,524,271	11,515,335	0	11,515,335	4,886,491
31	90/89	22,743,390	10,758,756	11,984,634	0	11,984,634	4,937,511
32	91/90	23,473,961	10,996,468	12,477,493	0	12,477,493	4,990,837
33	92/91	24,232,974	11,237,754	12,995,220	0	12,995,220	5,046,525
34	93/92	25,022,279	11,483,073	13,539,206	0	13,539,206	5,104,636
35	94/93	25,846,866	11,735,948	14,110,918	0	14,110,918	5,165,230
36	95/94	26,709,443	11,997,536	14,711,907	0	14,711,907	5,228,368
37	96/95	27,616,351	12,272,529	15,343,822	0	15,343,822	5,294,116
38	97/96	28,567,648	12,559,252	16,008,396	0	16,008,396	5,362,540
39	98/97	29,570,858	12,863,382	16,707,476	0	16,707,476	5,433,708
40	99/98	30,630,307	13,187,300	17,443,007	0	17,443,007	5,507,691

*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	\$ 22,743,390
Wealth Transferred to Heirs	\$ 11,984,634

Analysis of: CHEIFS+ILIT+IRA Rescue

Analysis of: CHEIFS+ILIT+IRA Rescue

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
	Retirement Plan Assets		3,000,000
		Total Liquid Assets	\$ 3,000,000
<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		8,000,000
		Total Other Assets Outside the Estate	0

Funding Options for Required Cash Flow

Retirement Plan Assets: Level distributions for 10 years starting at age 60

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
<u>Retirement Plan Assets Bill Simpson:</u>		
Defined Contr. Yield Assumption		7.00%

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+IRA Rescue

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	1,317,576	1,317,576
2	61/60	230,106	230,106
3	62/61	230,106	230,106
4	63/62	230,106	230,106
5	64/63	230,106	230,106
6	65/64	230,106	230,106
7	66/65	230,106	230,106
8	67/66	230,106	230,106
9	68/67	230,106	230,106
10	69/68	230,106	230,106
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
		3,388,530	3,388,530

Analysis of: CHEIFS+ILIT+IRA Rescue

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+IRA Rescue

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Details of Defined Contribution Plan Assets for Bill Simpson (IRA)

		Retirement Plan Assets Initial Value 3,000,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income TaxRate 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	3,000,000	0	383,510	230,106	2,771,648	1,108,659	1,662,989
2	61/60	2,771,648	0	383,510	230,106	2,529,755	1,011,902	1,517,853
3	62/61	2,529,755	0	383,510	230,106	2,273,517	909,407	1,364,110
4	63/62	2,273,517	0	383,510	230,106	2,002,084	800,834	1,201,250
5	64/63	2,002,084	0	383,510	230,106	1,714,555	685,822	1,028,733
6	65/64	1,714,555	0	383,510	230,106	1,409,976	563,990	845,986
7	66/65	1,409,976	0	383,510	230,106	1,087,335	434,934	652,401
8	67/66	1,087,335	0	383,510	230,106	745,562	298,225	447,337
9	68/67	745,562	0	383,510	230,106	383,522	153,409	230,113
10	69/68	383,522	0	383,522	230,113	0	0	0
11	70/69	0	0	0	0	0	0	0
12	71/70	0	0	0	0	0	0	0
13	72/71	0	0	0	0	0	0	0
14	73/72	0	0	0	0	0	0	0
15	74/73	0	0	0	0	0	0	0
16	75/74	0	0	0	0	0	0	0
17	76/75	0	0	0	0	0	0	0
18	77/76	0	0	0	0	0	0	0
19	78/77	0	0	0	0	0	0	0
20	79/78	0	0	0	0	0	0	0
21	80/79	0	0	0	0	0	0	0
22	81/80	0	0	0	0	0	0	0
23	82/81	0	0	0	0	0	0	0
24	83/82	0	0	0	0	0	0	0
25	84/83	0	0	0	0	0	0	0
26	85/84	0	0	0	0	0	0	0
27	86/85	0	0	0	0	0	0	0
28	87/86	0	0	0	0	0	0	0
29	88/87	0	0	0	0	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
			0	3,835,112	2,301,067			

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: CHEIFS+ILIT+IRA Rescue

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Defined Contribution Taxation for Bill Simpson (IRA)

		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	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	3,000,000	383,510	153,404	153,404	2,771,648	1,108,659	1,262,063
2	61/60	2,771,648	383,510	153,404	306,808	2,529,755	1,011,902	1,318,710
3	62/61	2,529,755	383,510	153,404	460,212	2,273,517	909,407	1,369,619
4	63/62	2,273,517	383,510	153,404	613,616	2,002,084	800,834	1,414,450
5	64/63	2,002,084	383,510	153,404	767,020	1,714,555	685,822	1,452,842
6	65/64	1,714,555	383,510	153,404	920,424	1,409,976	563,990	1,484,414
7	66/65	1,409,976	383,510	153,404	1,073,828	1,087,335	434,934	1,508,762
8	67/66	1,087,335	383,510	153,404	1,227,232	745,562	298,225	1,525,457
9	68/67	745,562	383,510	153,404	1,380,636	383,522	153,409	1,534,045
10	69/68	383,522	383,522	153,409	1,534,045	0	0	1,534,045
11	70/69	0	0	0	1,534,045	0	0	1,534,045
12	71/70	0	0	0	1,534,045	0	0	1,534,045
13	72/71	0	0	0	1,534,045	0	0	1,534,045
14	73/72	0	0	0	1,534,045	0	0	1,534,045
15	74/73	0	0	0	1,534,045	0	0	1,534,045
16	75/74	0	0	0	1,534,045	0	0	1,534,045
17	76/75	0	0	0	1,534,045	0	0	1,534,045
18	77/76	0	0	0	1,534,045	0	0	1,534,045
19	78/77	0	0	0	1,534,045	0	0	1,534,045
20	79/78	0	0	0	1,534,045	0	0	1,534,045
21	80/79	0	0	0	1,534,045	0	0	1,534,045
22	81/80	0	0	0	1,534,045	0	0	1,534,045
23	82/81	0	0	0	1,534,045	0	0	1,534,045
24	83/82	0	0	0	1,534,045	0	0	1,534,045
25	84/83	0	0	0	1,534,045	0	0	1,534,045
26	85/84	0	0	0	1,534,045	0	0	1,534,045
27	86/85	0	0	0	1,534,045	0	0	1,534,045
28	87/86	0	0	0	1,534,045	0	0	1,534,045
29	88/87	0	0	0	1,534,045	0	0	1,534,045
30	89/88	0	0	0	1,534,045	0	0	1,534,045
31	90/89	0	0	0	1,534,045	0	0	1,534,045
32	91/90	0	0	0	1,534,045	0	0	1,534,045
33	92/91	0	0	0	1,534,045	0	0	1,534,045
34	93/92	0	0	0	1,534,045	0	0	1,534,045
35	94/93	0	0	0	1,534,045	0	0	1,534,045
36	95/94	0	0	0	1,534,045	0	0	1,534,045
37	96/95	0	0	0	1,534,045	0	0	1,534,045
38	97/96	0	0	0	1,534,045	0	0	1,534,045
39	98/97	0	0	0	1,534,045	0	0	1,534,045
40	99/98	0	0	0	1,534,045	0	0	1,534,045
		3,835,112	1,534,045					

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

Analysis of: CHEIFS+ILIT+IRA Rescue

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+IRA Rescue

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+IRA Rescue

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

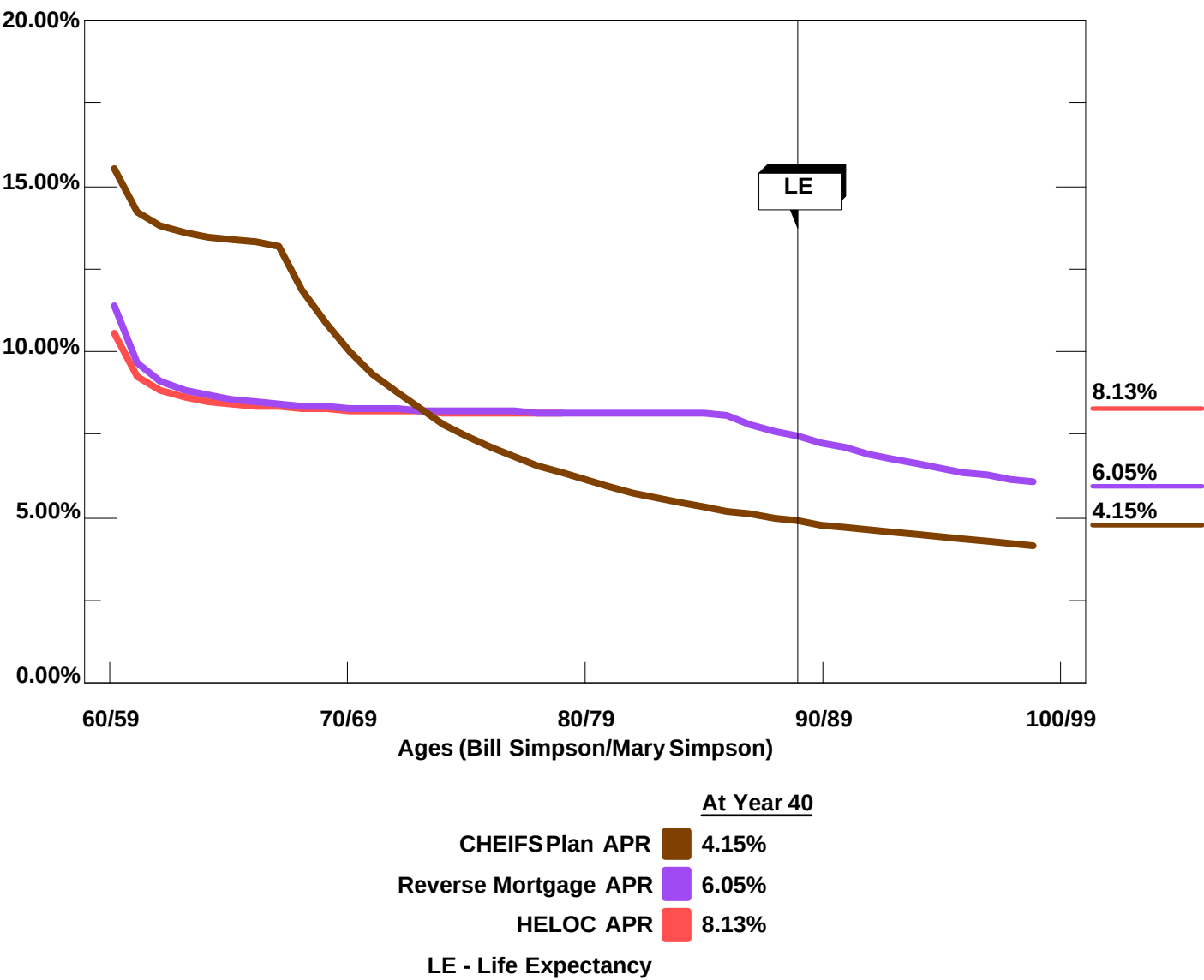
Please see the accompanying CHEIFS ("Converting Home Equity Into Financial Success") proposal from Cornerstone.

Analysis of: CHEIFS+ILIT+IRA Rescue

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

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



Analysis of: CHEIFS+ILIT+IRA Rescue

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+IRA Rescue

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 Value of Taxable Retirement Plan Assets	(3) Year End Hypothetical NetWorth	(4) Buying Power of Column (3) in Today's Dollars*
1	60/59	3,844,059	1,662,989	5,507,048	5,507,048
2	61/60	3,782,912	1,517,853	5,300,765	5,146,374
3	62/61	3,702,613	1,364,110	5,066,723	4,775,872
4	63/62	3,600,449	1,201,250	4,801,699	4,394,235
5	64/63	3,473,350	1,028,733	4,502,083	4,000,042
6	65/64	3,317,846	845,986	4,163,832	3,591,758
7	66/65	3,130,008	652,401	3,782,409	3,167,708
8	67/66	2,929,149	447,337	3,376,486	2,745,392
9	68/67	2,987,732	230,113	3,217,845	2,540,197
10	69/68	3,047,486	0	3,047,486	2,335,644
11	70/69	3,108,436	0	3,108,436	2,312,968
12	71/70	3,170,605	0	3,170,605	2,290,513
13	72/71	3,234,016	0	3,234,016	2,268,274
14	73/72	3,298,697	0	3,298,697	2,246,252
15	74/73	3,364,671	0	3,364,671	2,224,444
16	75/74	3,431,965	0	3,431,965	2,202,848
17	76/75	3,500,603	0	3,500,603	2,181,460
18	77/76	3,570,615	0	3,570,615	2,160,281
19	78/77	3,642,028	0	3,642,028	2,139,308
20	79/78	3,714,869	0	3,714,869	2,118,538
21	80/79	3,789,166	0	3,789,166	2,097,969
22	81/80	3,864,949	0	3,864,949	2,077,601
23	82/81	3,942,248	0	3,942,248	2,057,430
24	83/82	4,021,093	0	4,021,093	2,037,455
25	84/83	4,101,515	0	4,101,515	2,017,674
26	85/84	4,183,546	0	4,183,546	1,998,085
27	86/85	4,267,216	0	4,267,216	1,978,686
28	87/86	4,352,560	0	4,352,560	1,959,475
29	88/87	4,439,611	0	4,439,611	1,940,451
30	89/88	4,528,404	0	4,528,404	1,921,612
31	90/89	4,618,972	0	4,618,972	1,902,955
32	91/90	4,711,352	0	4,711,352	1,884,480
33	92/91	4,805,578	0	4,805,578	1,866,184
34	93/92	4,901,690	0	4,901,690	1,848,066
35	94/93	4,999,724	0	4,999,724	1,830,123
36	95/94	5,099,719	0	5,099,719	1,812,355
37	96/95	5,201,712	0	5,201,712	1,794,759
38	97/96	5,305,747	0	5,305,747	1,777,335
39	98/97	5,411,862	0	5,411,862	1,760,079
40	99/98	5,520,099	0	5,520,099	1,742,991

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

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

Analysis of: CHEIFS+ILIT+IRA Rescue

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) Income Tax on Retirement Plan Assets	(8) Total Transfer Taxes (6)+(7)
1	60/59	2,771,648	3,844,059	6,615,707	6,615,707	0	2,646,283	665,196	3,311,478
2	61/60	2,529,755	3,782,912	6,312,667	6,312,667	0	2,525,067	607,141	3,132,207
3	62/61	2,273,517	3,702,613	5,976,130	5,976,130	0	2,390,452	545,644	2,936,096
4	63/62	2,002,084	3,600,449	5,602,533	5,602,533	0	2,241,013	480,500	2,721,514
5	64/63	1,714,555	3,473,350	5,187,905	5,187,905	0	2,075,162	411,493	2,486,655
6	65/64	1,409,976	3,317,846	4,727,822	4,727,822	0	1,891,129	338,394	2,229,522
7	66/65	1,087,335	3,130,008	4,217,343	4,217,343	0	1,686,937	260,960	1,947,898
8	67/66	745,562	2,929,149	3,674,711	3,674,711	0	1,469,884	178,935	1,648,819
9	68/67	383,522	2,987,732	3,371,254	3,371,254	0	1,348,502	92,045	1,440,547
10	69/68	0	3,047,486	3,047,486	3,047,486	0	1,218,994	0	1,218,994
11	70/69	0	3,108,436	3,108,436	3,108,436	0	1,243,374	0	1,243,374
12	71/70	0	3,170,605	3,170,605	3,170,605	0	1,268,242	0	1,268,242
13	72/71	0	3,234,016	3,234,016	3,234,016	0	1,293,606	0	1,293,606
14	73/72	0	3,298,697	3,298,697	3,298,697	0	1,319,479	0	1,319,478
15	74/73	0	3,364,671	3,364,671	3,364,671	0	1,345,868	0	1,345,868
16	75/74	0	3,431,965	3,431,965	3,431,965	0	1,372,786	0	1,372,786
17	76/75	0	3,500,603	3,500,603	3,500,603	0	1,400,241	0	1,400,242
18	77/76	0	3,570,615	3,570,615	3,570,615	0	1,428,246	0	1,428,246
19	78/77	0	3,642,028	3,642,028	3,642,028	0	1,456,811	0	1,456,812
20	79/78	0	3,714,869	3,714,869	3,714,869	0	1,485,948	0	1,485,948
21	80/79	0	3,789,166	3,789,166	3,789,166	0	1,515,666	0	1,515,666
22	81/80	0	3,864,949	3,864,949	3,864,949	0	1,545,980	0	1,545,980
23	82/81	0	3,942,248	3,942,248	3,942,248	0	1,576,899	0	1,576,900
24	83/82	0	4,021,093	4,021,093	4,021,093	0	1,608,437	0	1,608,438
25	84/83	0	4,101,515	4,101,515	4,101,515	0	1,640,606	0	1,640,606
26	85/84	0	4,183,546	4,183,546	4,183,546	0	1,673,418	0	1,673,418
27	86/85	0	4,267,216	4,267,216	4,267,216	0	1,706,886	0	1,706,886
28	87/86	0	4,352,560	4,352,560	4,352,560	0	1,741,024	0	1,741,024
29	88/87	0	4,439,611	4,439,611	4,439,611	0	1,775,844	0	1,775,844
30	89/88	0	4,528,404	4,528,404	4,528,404	0	1,811,362	0	1,811,362
31	90/89	0	4,618,972	4,618,972	4,618,972	0	1,847,589	0	1,847,588
32	91/90	0	4,711,352	4,711,352	4,711,352	0	1,884,541	0	1,884,540
33	92/91	0	4,805,578	4,805,578	4,805,578	0	1,922,231	0	1,922,232
34	93/92	0	4,901,690	4,901,690	4,901,690	0	1,960,676	0	1,960,676
35	94/93	0	4,999,724	4,999,724	4,999,724	0	1,999,890	0	1,999,890
36	95/94	0	5,099,719	5,099,719	5,099,719	0	2,039,888	0	2,039,888
37	96/95	0	5,201,712	5,201,712	5,201,712	0	2,080,685	0	2,080,684
38	97/96	0	5,305,747	5,305,747	5,305,747	0	2,122,299	0	2,122,298
39	98/97	0	5,411,862	5,411,862	5,411,862	0	2,164,745	0	2,164,744
40	99/98	0	5,520,099	5,520,099	5,520,099	0	2,208,040	0	2,208,040

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.

The Unified Credit Equivalent and Estate Tax Rates used in the calculations for Col. (5) and (6) do not reflect the current estate tax law and instead reflect hypothetical credits and tax rates.

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: CHEIFS+ILIT+IRA Rescue

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Summary of Transfer Taxation of Retirement Plan Assets

		Plan Assets Initial Value 3,000,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%	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	2,771,648	1,108,659	665,196	1,773,855	997,793	64%
2	61/60	2,529,755	1,011,902	607,141	1,619,043	910,712	64%
3	62/61	2,273,517	909,407	545,644	1,455,051	818,466	64%
4	63/62	2,002,084	800,833	480,500	1,281,333	720,751	64%
5	64/63	1,714,555	685,822	411,493	1,097,315	617,240	64%
6	65/64	1,409,976	563,991	338,394	902,385	507,591	64%
7	66/65	1,087,335	434,934	260,960	695,894	391,441	64%
8	67/66	745,562	298,224	178,935	477,159	268,403	64%
9	68/67	383,522	153,409	92,045	245,454	138,068	64%
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: CHEIFS+ILIT+IRA Rescue

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	17,583,668	17,583,668
2	61/60	17,583,668	17,583,668
3	62/61	17,583,668	17,583,668
4	63/62	17,583,668	17,583,668
5	64/63	17,583,668	17,583,668
6	65/64	17,583,668	17,583,668
7	66/65	17,583,668	17,583,668
8	67/66	17,583,668	17,583,668
9	68/67	17,583,668	17,583,668
10	69/68	17,583,668	17,583,668
11	70/69	17,583,668	17,583,668
12	71/70	17,583,668	17,583,668
13	72/71	17,583,668	17,583,668
14	73/72	17,583,668	17,583,668
15	74/73	17,583,668	17,583,668
16	75/74	17,583,668	17,583,668
17	76/75	17,583,668	17,583,668
18	77/76	17,583,668	17,583,668
19	78/77	17,583,668	17,583,668
20	79/78	17,583,668	17,583,668
21	80/79	17,583,668	17,583,668
22	81/80	17,583,668	17,583,668
23	82/81	17,583,668	17,583,668
24	83/82	17,583,668	17,583,668
25	84/83	17,583,668	17,583,668
26	85/84	17,583,668	17,583,668
27	86/85	17,583,668	17,583,668
28	87/86	17,583,668	17,583,668
29	88/87	17,583,668	17,583,668
30	89/88	17,583,668	17,583,668
31	90/89	17,583,668	17,583,668
32	91/90	17,583,668	17,583,668
33	92/91	17,583,668	17,583,668
34	93/92	17,583,668	17,583,668
35	94/93	17,583,668	17,583,668
36	95/94	17,583,668	17,583,668
37	96/95	17,583,668	17,583,668
38	97/96	17,583,668	17,583,668
39	98/97	17,583,668	17,583,668
40	99/98	17,583,668	17,583,668

Analysis of: CHEIFS+ILIT+IRA Rescue

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	6,615,707	3,311,478	3,304,229	17,583,668	20,887,897	20,887,897
2	61/60	6,312,667	3,132,207	3,180,460	17,583,668	20,764,128	20,159,348
3	62/61	5,976,130	2,936,096	3,040,034	17,583,668	20,623,702	19,439,817
4	63/62	5,602,533	2,721,514	2,881,019	17,583,668	20,464,687	18,728,088
5	64/63	5,187,905	2,486,655	2,701,250	17,583,668	20,284,918	18,022,887
6	65/64	4,727,822	2,229,522	2,498,300	17,583,668	20,081,968	17,322,882
7	66/65	4,217,343	1,947,898	2,269,445	17,583,668	19,853,113	16,626,670
8	67/66	3,674,711	1,648,819	2,025,892	17,583,668	19,609,560	15,944,367
9	68/67	3,371,254	1,440,547	1,930,707	17,583,668	19,514,375	15,404,828
10	69/68	3,047,486	1,218,994	1,828,492	17,583,668	19,412,160	14,877,804
11	70/69	3,108,436	1,243,374	1,865,062	17,583,668	19,448,730	14,471,682
12	71/70	3,170,605	1,268,242	1,902,363	17,583,668	19,486,031	14,077,123
13	72/71	3,234,016	1,293,606	1,940,410	17,583,668	19,524,078	13,693,795
14	73/72	3,298,697	1,319,478	1,979,219	17,583,668	19,562,887	13,321,374
15	74/73	3,364,671	1,345,868	2,018,803	17,583,668	19,602,471	12,959,543
16	75/74	3,431,965	1,372,786	2,059,179	17,583,668	19,642,847	12,607,996
17	76/75	3,500,603	1,400,242	2,100,361	17,583,668	19,684,029	12,266,436
18	77/76	3,570,615	1,428,246	2,142,369	17,583,668	19,726,037	11,934,577
19	78/77	3,642,028	1,456,812	2,185,216	17,583,668	19,768,884	11,612,136
20	79/78	3,714,869	1,485,948	2,228,921	17,583,668	19,812,589	11,298,843
21	80/79	3,789,166	1,515,666	2,273,500	17,583,668	19,857,168	10,994,432
22	81/80	3,864,949	1,545,980	2,318,969	17,583,668	19,902,637	10,698,648
23	82/81	3,942,248	1,576,900	2,365,348	17,583,668	19,949,016	10,411,242
24	83/82	4,021,093	1,608,438	2,412,655	17,583,668	19,996,323	10,131,972
25	84/83	4,101,515	1,640,606	2,460,909	17,583,668	20,044,577	9,860,604
26	85/84	4,183,546	1,673,418	2,510,128	17,583,668	20,093,796	9,596,909
27	86/85	4,267,216	1,706,886	2,560,330	17,583,668	20,143,998	9,340,666
28	87/86	4,352,560	1,741,024	2,611,536	17,583,668	20,195,204	9,091,660
29	88/87	4,439,611	1,775,844	2,663,767	17,583,668	20,247,435	8,849,683
30	89/88	4,528,404	1,811,362	2,717,042	17,583,668	20,300,710	8,614,532
31	90/89	4,618,972	1,847,588	2,771,384	17,583,668	20,355,052	8,386,012
32	91/90	4,711,352	1,884,540	2,826,812	17,583,668	20,410,480	8,163,930
33	92/91	4,805,578	1,922,232	2,883,346	17,583,668	20,467,014	7,948,100
34	93/92	4,901,690	1,960,676	2,941,014	17,583,668	20,524,682	7,738,344
35	94/93	4,999,724	1,999,890	2,999,834	17,583,668	20,583,502	7,534,486
36	95/94	5,099,719	2,039,888	3,059,831	17,583,668	20,643,499	7,336,357
37	96/95	5,201,712	2,080,684	3,121,028	17,583,668	20,704,696	7,143,791
38	97/96	5,305,747	2,122,298	3,183,449	17,583,668	20,767,117	6,956,630
39	98/97	5,411,862	2,164,744	3,247,118	17,583,668	20,830,786	6,774,716
40	99/98	5,520,099	2,208,040	3,312,059	17,583,668	20,895,727	6,597,900

*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	\$ 20,355,052