

Funding Inforce Life Insurance CHEIFS vs No CHEIFS

For: Bill E. Simpson

Presented By: _____
NextPoint Solutions

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Analysis of:

CHEIFS vs No CHEIFS

No CHEIFS 170K Premium

CHEIFS with 170K Premium

Analysis of: CHEIFS vs No CHEIFS

Analysis of: CHEIFS vs No CHEIFS

Presented By: NextPoint Solutions

For: Bill E. Simpson

Comparison of Alternatives

Year	Male Age	Spendable Cash Flow		Liquid Assets*		Wealth to Heirs	
		Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2
		No CHEIFS 170K Premium	CHEIFS with 170K Premium	No CHEIFS 170K Premium	CHEIFS with 170K Premium	No CHEIFS 170K Premium	CHEIFS with 170K Premium
1	50	0	0	32,096	210,596	2,109,710	2,089,967
2	51	0	0	126,707	314,132	2,219,394	2,182,824
3	52	0	0	228,054	424,850	2,336,152	2,279,856
4	53	0	0	336,729	543,365	2,460,560	2,381,228
5	54	0	0	453,250	670,218	2,593,140	2,486,993
6	55	0	0	599,427	827,243	2,747,852	2,610,580
7	56	0	0	755,704	994,911	2,913,005	2,739,699
8	57	0	0	821,309	1,072,476	2,931,384	2,720,200
9	58	0	0	750,000	1,013,725	2,634,621	2,426,748
10	59	0	0	967,722	1,244,633	2,974,924	2,770,805
11	60	0	0	1,037,519	1,328,276	2,994,427	2,794,534
12	61	0	0	1,112,492	1,417,787	3,014,321	2,819,153
13	62	0	0	1,193,010	1,513,570	3,034,613	2,844,701
14	63	0	0	1,279,477	1,616,065	3,055,311	2,871,217
15	64	0	0	1,372,349	1,725,766	3,085,200	2,907,522
16	65	110,911	110,911	1,354,336	1,725,424	3,101,614	2,930,985
17	66	110,911	110,911	1,336,217	1,725,859	3,117,617	2,954,707
18	67	110,911	110,911	1,317,975	1,727,099	3,133,079	2,978,600
19	68	110,911	110,911	1,299,617	1,729,197	3,147,877	3,002,582
20	69	110,911	110,911	1,281,110	1,732,169	3,161,858	3,026,545
21	70	110,911	110,911	1,262,389	1,736,001	3,174,856	3,050,368
22	71	110,911	110,911	1,243,500	1,740,793	3,186,917	3,074,148
23	72	110,911	110,911	1,224,521	1,746,679	3,198,177	3,098,072
24	73	110,911	110,911	1,205,451	1,753,717	3,208,672	3,122,230
25	74	110,911	110,911	1,186,311	1,761,990	3,218,473	3,146,750
26	75	110,911	110,911	1,167,081	1,771,544	3,227,556	3,171,669
27	76	110,911	110,911	1,147,982	1,782,668	3,236,126	3,197,255
28	77	110,911	110,911	1,129,096	1,795,516	3,244,148	3,223,539
29	78	110,911	110,911	1,110,427	1,810,168	3,251,455	3,250,427
30	79	110,911	110,911	1,092,024	1,826,752	3,257,935	3,277,878
31	80	110,911	110,911	1,073,908	1,845,372	3,263,548	3,305,932
32	81	110,911	110,911	1,056,083	1,866,120	3,268,290	3,334,665
33	82	110,911	110,911	1,038,623	1,889,162	3,272,315	3,364,319
34	83	110,911	110,911	1,021,509	1,914,575	3,275,428	3,394,788
35	84	110,911	110,911	1,004,729	1,942,448	3,278,202	3,426,741
36	85	110,911	110,911	988,224	1,972,829	3,280,795	3,460,436
37	86	110,911	110,911	971,354	2,005,189	3,282,842	3,495,614
38	87	110,911	110,911	953,794	2,039,321	3,284,442	3,532,485
39	88	110,911	110,911	935,163	2,074,966	3,285,637	3,571,206
40	89	110,911	110,911	915,143	2,111,936	3,286,565	3,612,040
		2,772,775	2,772,775				

*After providing spendable cash flow.

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

Analysis of: CHEIFS vs No CHEIFS

Presented By: NextPoint Solutions

For: Bill E. Simpson

Comparison of Alternatives

Year	Male Age	Spendable Cash Flow		Liquid Assets*		Wealth to Heirs	
		Plan 1	Plan2	Plan 1	Plan 2	Plan 1	Plan 2
		No CHEIFS 170K Premium	CHEIFS with 170K Premium	No CHEIFS 170K Premium	CHEIFS with 170K Premium	No CHEIFS 170K Premium	CHEIFS with 170K Premium
41	90	110,911	110,911	893,410	2,150,043	3,286,963	3,654,851
42	91	110,911	110,911	870,023	2,189,488	3,286,830	3,699,775
43	92	110,911	110,911	845,014	2,230,452	3,285,597	3,746,385
44	93	110,911	110,911	818,621	2,273,331	3,282,284	3,793,851
45	94	110,911	110,911	791,649	2,319,095	3,275,865	3,841,305
46	95	110,911	110,911	765,814	2,369,632	3,264,588	3,887,160
47	96	110,911	110,911	741,165	2,425,174	3,242,563	3,925,701
48	97	110,911	110,911	721,367	2,489,576	3,209,131	3,956,452
49	98	110,911	110,911	713,949	2,570,568	3,161,346	3,976,659
50	99	110,911	110,911	735,632	2,685,082	3,097,482	3,984,800
51	100	110,911	110,911	816,448	2,863,371	3,012,784	3,976,332

3,992,796 3,992,796

*After providing spendable cash flow.

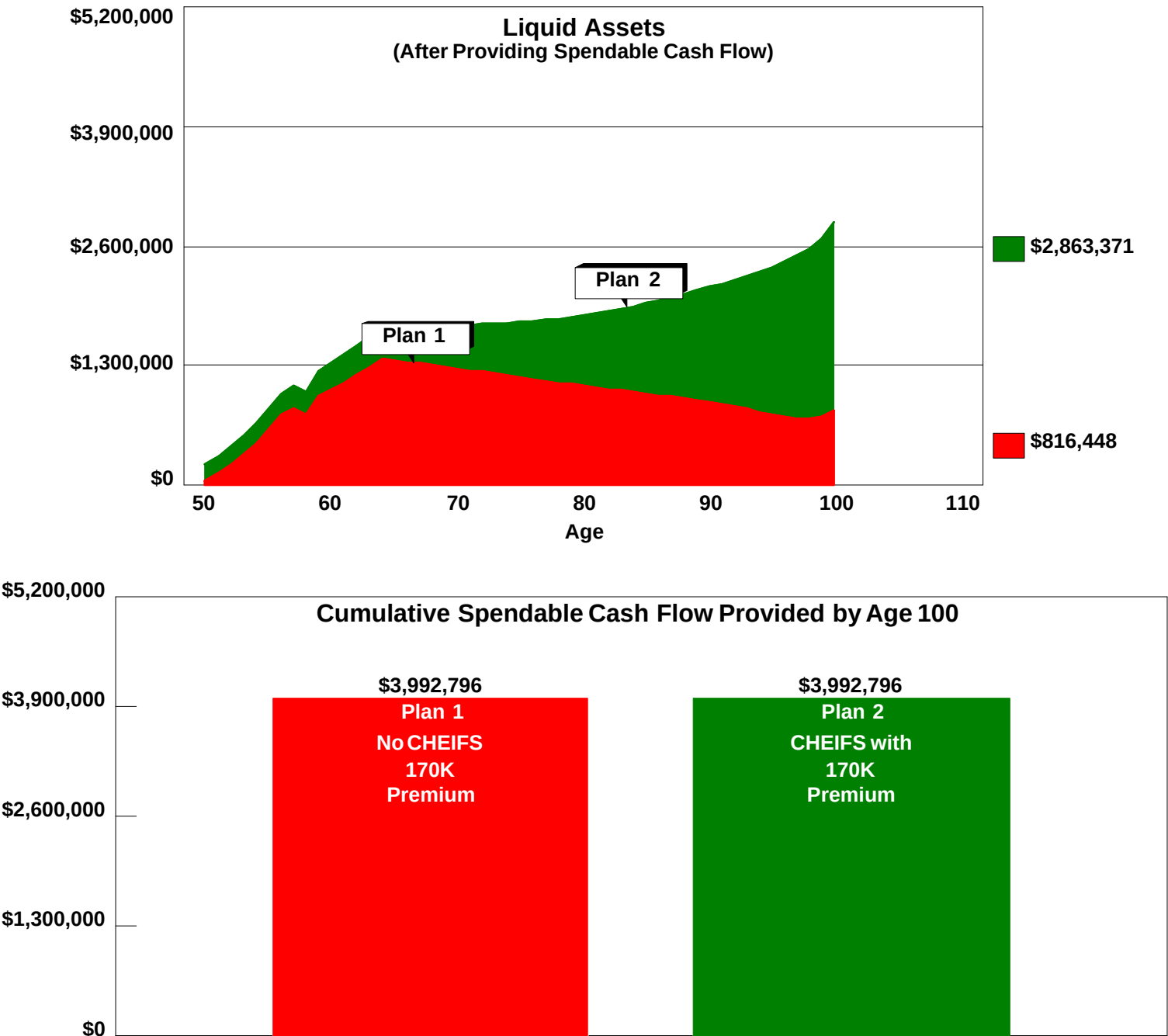
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Analysis of: CHEIFS vs No CHEIFS

Presented By: NextPoint Solutions

For: Bill E. Simpson

Comparison of Alternatives



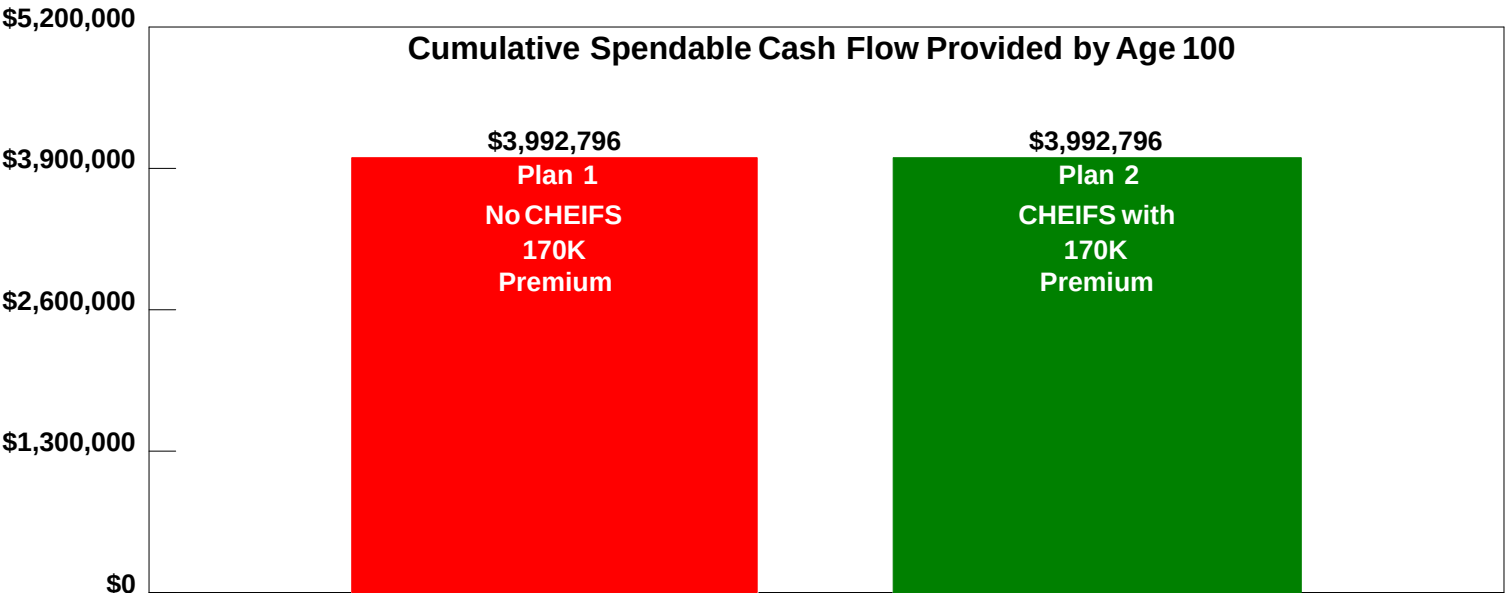
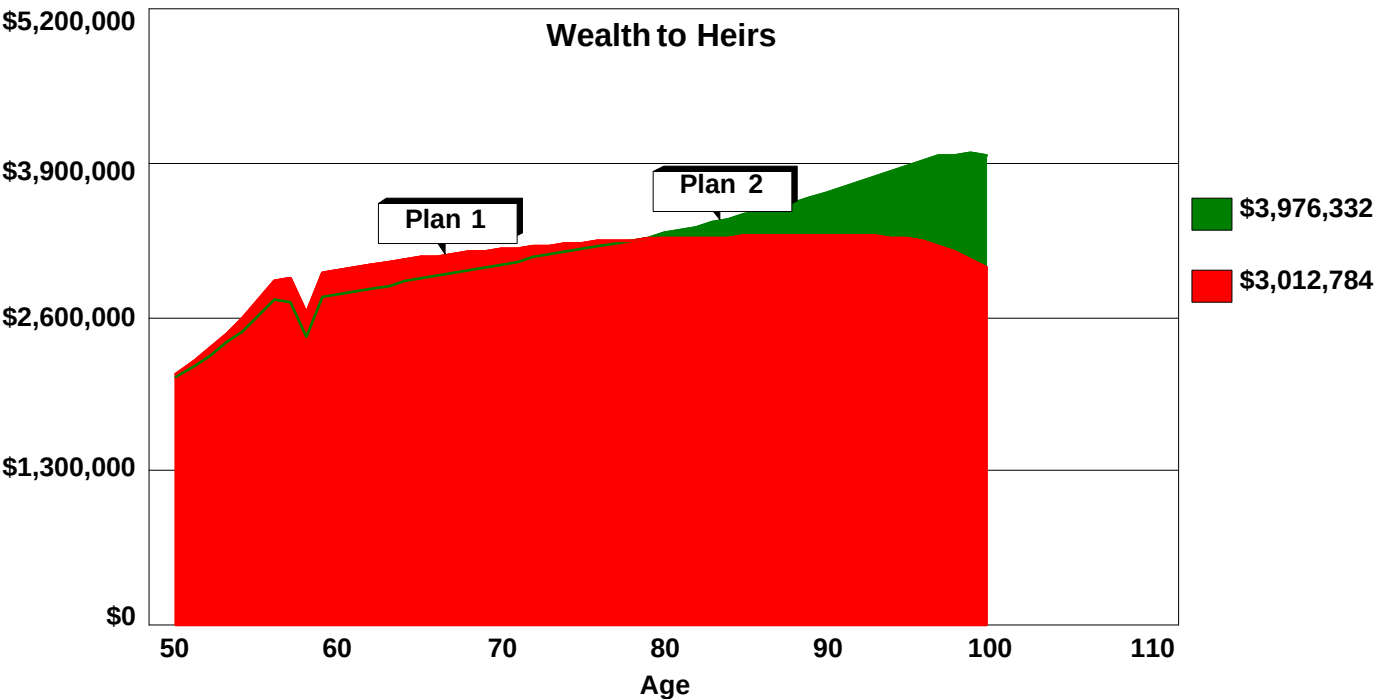
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Analysis of: CHEIFS vs No CHEIFS

Presented By: NextPoint Solutions

For: Bill E. Simpson

Comparison of Alternatives



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Analysis of: No CHEIFS 170K Premium

Analysis of: No CHEIFS 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson, Age 50

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	0
	Liquid Assets (Tax Exempt Interest)		0
	Equity Assets		170,000
	Tax Deferred Assets		0
Total Liquid Assets			\$ 170,000
<u>Illiquid Assets:</u>	Principal Residence		800,000
Total Illiquid Assets			800,000
<u>Other Assets:</u>	Inside the Estate		
	Current Life Insurance Death Benefit		1,293,710
	Current cash value: \$32,096		
Total Other Assets Inside the Estate			1,293,710
Total Estate Assets			2,263,710
Total Other Assets Outside the Estate			0

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	35.00%
	Retirement	35.00%
<u>Life Expectancy:</u>	Bill E. Simpson	Age 83
<u>Equities:</u>		Brokerage Acct
	Growth Rate	5.00%
	Dividend Rate	0.00%

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.

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

Analysis of: No CHEIFS 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Cash Flow Required

		Spendable Cash Flow		Dedicated Cash Flow	
Year	Male Age	(1) After Tax Cash Flow for Living Expenses	(2) Total After Tax Spendable Cash Flow Required	(3) Current Life Insurance Premiums	(4) Total After Tax Cash Flow Required
1	50	0	0	170,000	170,000
2	51	0	0	0	0
3	52	0	0	0	0
4	53	0	0	0	0
5	54	0	0	0	0
6	55	0	0	0	0
7	56	0	0	0	0
8	57	0	0	0	0
9	58	0	0	0	0
10	59	0	0	0	0
11	60	0	0	0	0
12	61	0	0	0	0
13	62	0	0	0	0
14	63	0	0	0	0
15	64	0	0	0	0
16	65	110,911	110,911	0	110,911
17	66	110,911	110,911	0	110,911
18	67	110,911	110,911	0	110,911
19	68	110,911	110,911	0	110,911
20	69	110,911	110,911	0	110,911
21	70	110,911	110,911	0	110,911
22	71	110,911	110,911	0	110,911
23	72	110,911	110,911	0	110,911
24	73	110,911	110,911	0	110,911
25	74	110,911	110,911	0	110,911
26	75	110,911	110,911	0	110,911
27	76	110,911	110,911	0	110,911
28	77	110,911	110,911	0	110,911
29	78	110,911	110,911	0	110,911
30	79	110,911	110,911	0	110,911
31	80	110,911	110,911	0	110,911
32	81	110,911	110,911	0	110,911
33	82	110,911	110,911	0	110,911
34	83	110,911	110,911	0	110,911
35	84	110,911	110,911	0	110,911
36	85	110,911	110,911	0	110,911
37	86	110,911	110,911	0	110,911
38	87	110,911	110,911	0	110,911
39	88	110,911	110,911	0	110,911
40	89	110,911	110,911	0	110,911
		2,772,775	2,772,775	170,000	2,942,775

Analysis of: No CHEIFS 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Cash Flow Required

		Spendable Cash Flow		Dedicated Cash Flow	
		(1) After Tax Cash Flow for Living Expenses	(2) Total After Tax Spendable Cash Flow Required	(3) Current Life Insurance Premiums	(4) Total After Tax Cash Flow Required
Year	Male Age				
41	90	110,911	110,911	0	110,911
42	91	110,911	110,911	0	110,911
43	92	110,911	110,911	0	110,911
44	93	110,911	110,911	0	110,911
45	94	110,911	110,911	0	110,911
46	95	110,911	110,911	0	110,911
47	96	110,911	110,911	0	110,911
48	97	110,911	110,911	0	110,911
49	98	110,911	110,911	0	110,911
50	99	110,911	110,911	0	110,911
51	100	110,911	110,911	0	110,911
		3,992,796	3,992,796	170,000	4,162,796

Analysis of: No CHEIFS 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Expected Cash Flow

Year	Male Age	(1) Current Life Insurance Loans	(2) Total Expected After Tax Cash Flow
1	50	0	0
2	51	0	0
3	52	0	0
4	53	0	0
5	54	0	0
6	55	0	0
7	56	0	0
8	57	0	0
9	58	0	0
10	59	0	0
11	60	0	0
12	61	0	0
13	62	0	0
14	63	0	0
15	64	0	0
16	65	110,911	110,911
17	66	110,911	110,911
18	67	110,911	110,911
19	68	110,911	110,911
20	69	110,911	110,911
21	70	110,911	110,911
22	71	110,911	110,911
23	72	110,911	110,911
24	73	110,911	110,911
25	74	110,911	110,911
26	75	110,911	110,911
27	76	110,911	110,911
28	77	110,911	110,911
29	78	110,911	110,911
30	79	110,911	110,911
31	80	110,911	110,911
32	81	110,911	110,911
33	82	110,911	110,911
34	83	110,911	110,911
35	84	110,911	110,911
36	85	110,911	110,911
37	86	110,911	110,911
38	87	110,911	110,911
39	88	110,911	110,911
40	89	110,911	110,911
		2,772,775	2,772,775

Analysis of: No CHEIFS 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Expected Cash Flow

Year	Male Age	(1) Current Life Insurance Loans	(2) Total Expected After Tax Cash Flow
41	90	110,911	110,911
42	91	110,911	110,911
43	92	110,911	110,911
44	93	110,911	110,911
45	94	110,911	110,911
46	95	110,911	110,911
47	96	110,911	110,911
48	97	110,911	110,911
49	98	110,911	110,911
50	99	110,911	110,911
51	100	110,911	110,911
		3,992,796	3,992,796

Analysis of: No CHEIFS 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Cash Flow Analysis

Year	Male Age	Annual Cash Flow Required			Annual Cash Flow Provided		
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) After Tax Cash Flow from Equity Assets	(6) Total After Tax Cash Flow Provided*
1	50	0	170,000	170,000	0	170,000	170,000
2	51	0	0	0	0	0	0
3	52	0	0	0	0	0	0
4	53	0	0	0	0	0	0
5	54	0	0	0	0	0	0
6	55	0	0	0	0	0	0
7	56	0	0	0	0	0	0
8	57	0	0	0	0	0	0
9	58	0	0	0	0	0	0
10	59	0	0	0	0	0	0
11	60	0	0	0	0	0	0
12	61	0	0	0	0	0	0
13	62	0	0	0	0	0	0
14	63	0	0	0	0	0	0
15	64	0	0	0	0	0	0
16	65	110,911	0	110,911	110,911	0	110,911
17	66	110,911	0	110,911	110,911	0	110,911
18	67	110,911	0	110,911	110,911	0	110,911
19	68	110,911	0	110,911	110,911	0	110,911
20	69	110,911	0	110,911	110,911	0	110,911
21	70	110,911	0	110,911	110,911	0	110,911
22	71	110,911	0	110,911	110,911	0	110,911
23	72	110,911	0	110,911	110,911	0	110,911
24	73	110,911	0	110,911	110,911	0	110,911
25	74	110,911	0	110,911	110,911	0	110,911
26	75	110,911	0	110,911	110,911	0	110,911
27	76	110,911	0	110,911	110,911	0	110,911
28	77	110,911	0	110,911	110,911	0	110,911
29	78	110,911	0	110,911	110,911	0	110,911
30	79	110,911	0	110,911	110,911	0	110,911
31	80	110,911	0	110,911	110,911	0	110,911
32	81	110,911	0	110,911	110,911	0	110,911
33	82	110,911	0	110,911	110,911	0	110,911
34	83	110,911	0	110,911	110,911	0	110,911
35	84	110,911	0	110,911	110,911	0	110,911
36	85	110,911	0	110,911	110,911	0	110,911
37	86	110,911	0	110,911	110,911	0	110,911
38	87	110,911	0	110,911	110,911	0	110,911
39	88	110,911	0	110,911	110,911	0	110,911
40	89	110,911	0	110,911	110,911	0	110,911
		2,772,775	170,000	2,942,775	2,772,775	170,000	2,942,775

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

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

Column (5): see "Details of Equity Assets" report.

Analysis of: No CHEIFS 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Cash Flow Analysis

		Annual Cash Flow Required			Annual Cash Flow Provided		
Year	Male Age	(1)	(2)	(3)	(4)	(5)	(6)
		After Tax Spendable Cash Flow Required	After Tax Dedicated Cash Flow Required	Total After Tax Cash Flow Required*	Expected After Tax Cash Flow	After Tax Cash Flow from Equity Assets	Total After Tax Cash Flow Provided*
41	90	110,911	0	110,911	110,911	0	110,911
42	91	110,911	0	110,911	110,911	0	110,911
43	92	110,911	0	110,911	110,911	0	110,911
44	93	110,911	0	110,911	110,911	0	110,911
45	94	110,911	0	110,911	110,911	0	110,911
46	95	110,911	0	110,911	110,911	0	110,911
47	96	110,911	0	110,911	110,911	0	110,911
48	97	110,911	0	110,911	110,911	0	110,911
49	98	110,911	0	110,911	110,911	0	110,911
50	99	110,911	0	110,911	110,911	0	110,911
51	100	110,911	0	110,911	110,911	0	110,911
		3,992,796	170,000	4,162,796	3,992,796	170,000	4,162,796

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

Column (4): see "Expected Cash Flow" report.
Column (5): see "Details of Equity Assets" report.

Analysis of: No CHEIFS 170K Premium

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For: Bill E. Simpson

Details of Brokerage Acct

		Initial Cost Basis 170,000	Growth 5.00%	Pre-Retirement Income Tax Rate 35.00%	Retirement Income Tax Rate 35.00%	Capital Gains Tax Rate 20.00%			
Yr	Male Age	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) YearEnd Value of Assets	(6) After Tax Dividend Cash Flow	(7) After Tax Equity Sales Cash Flow	(8) Combined After Tax Cash Flow
1	50	170,000	170,000	0	0	0	0	170,000	170,000
2	51	0	0	0	0	0	0	0	0
3	52	0	0	0	0	0	0	0	0
4	53	0	0	0	0	0	0	0	0
5	54	0	0	0	0	0	0	0	0
6	55	0	0	0	0	0	0	0	0
7	56	0	0	0	0	0	0	0	0
8	57	0	0	0	0	0	0	0	0
9	58	0	0	0	0	0	0	0	0
10	59	0	0	0	0	0	0	0	0
11	60	0	0	0	0	0	0	0	0
12	61	0	0	0	0	0	0	0	0
13	62	0	0	0	0	0	0	0	0
14	63	0	0	0	0	0	0	0	0
15	64	0	0	0	0	0	0	0	0
16	65	0	0	0	0	0	0	0	0
17	66	0	0	0	0	0	0	0	0
18	67	0	0	0	0	0	0	0	0
19	68	0	0	0	0	0	0	0	0
20	69	0	0	0	0	0	0	0	0
21	70	0	0	0	0	0	0	0	0
22	71	0	0	0	0	0	0	0	0
23	72	0	0	0	0	0	0	0	0
24	73	0	0	0	0	0	0	0	0
25	74	0	0	0	0	0	0	0	0
26	75	0	0	0	0	0	0	0	0
27	76	0	0	0	0	0	0	0	0
28	77	0	0	0	0	0	0	0	0
29	78	0	0	0	0	0	0	0	0
30	79	0	0	0	0	0	0	0	0
31	80	0	0	0	0	0	0	0	0
32	81	0	0	0	0	0	0	0	0
33	82	0	0	0	0	0	0	0	0
34	83	0	0	0	0	0	0	0	0
35	84	0	0	0	0	0	0	0	0
36	85	0	0	0	0	0	0	0	0
37	86	0	0	0	0	0	0	0	0
38	87	0	0	0	0	0	0	0	0
39	88	0	0	0	0	0	0	0	0
40	89	0	0	0	0	0	0	0	0
		170,000		0		0		170,000	170,000

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

Details of Brokerage Acct

		Initial Cost Basis 170,000	Growth 5.00%	Pre-Retirement Income Tax Rate 35.00%		Retirement Income Tax Rate 35.00%	Capital Gains Tax Rate 20.00%			
Yr	Male Age	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) YearEnd Value of Assets	(6) After Tax Dividend Cash Flow	(7) After Tax Equity Sales Cash Flow	(8) Combined After Tax Cash Flow	
41	90	0	0	0	0	0	0	0	0	
42	91	0	0	0	0	0	0	0	0	
43	92	0	0	0	0	0	0	0	0	
44	93	0	0	0	0	0	0	0	0	
45	94	0	0	0	0	0	0	0	0	
46	95	0	0	0	0	0	0	0	0	
47	96	0	0	0	0	0	0	0	0	
48	97	0	0	0	0	0	0	0	0	
49	98	0	0	0	0	0	0	0	0	
50	99	0	0	0	0	0	0	0	0	
51	100	0	0	0	0	0	0	0	0	
		170,000			0		0	170,000	170,000	

Analysis of: No CHEIFS 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Summary of Liquid Assets

Year	Male Age	(1) Year End Value of Equity Assets	=	(2) Total Liquid Assets	(3) Year End Value of Life Insurance Assets
1	50	0		0	32,096
2	51	0		0	126,707
3	52	0		0	228,054
4	53	0		0	336,729
5	54	0		0	453,250
6	55	0		0	599,427
7	56	0		0	755,704
8	57	0		0	821,309
9	58	0		0	750,000
10	59	0		0	967,722
11	60	0		0	1,037,519
12	61	0		0	1,112,492
13	62	0		0	1,193,010
14	63	0		0	1,279,477
15	64	0		0	1,372,349
16	65	0		0	1,354,336
17	66	0		0	1,336,217
18	67	0		0	1,317,975
19	68	0		0	1,299,617
20	69	0		0	1,281,110
21	70	0		0	1,262,389
22	71	0		0	1,243,500
23	72	0		0	1,224,521
24	73	0		0	1,205,451
25	74	0		0	1,186,311
26	75	0		0	1,167,081
27	76	0		0	1,147,982
28	77	0		0	1,129,096
29	78	0		0	1,110,427
30	79	0		0	1,092,024
31	80	0		0	1,073,908
32	81	0		0	1,056,083
33	82	0		0	1,038,623
34	83	0		0	1,021,509
35	84	0		0	1,004,729
36	85	0		0	988,224
37	86	0		0	971,354
38	87	0		0	953,794
39	88	0		0	935,163
40	89	0		0	915,143

Summary of year 40

Total Liquid Assets	\$ 0
Value of Life Insurance	\$ 915,143
Total Liquid Assets Available	\$ 915,143

Analysis of: No CHEIFS 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Summary of Liquid Assets

Year	Male Age	(1) Year End Value of Equity Assets	=	(2) Total Liquid Assets	(3) Year End Value of Life Insurance Assets
41	90	0		0	893,410
42	91	0		0	870,023
43	92	0		0	845,014
44	93	0		0	818,621
45	94	0		0	791,649
46	95	0		0	765,814
47	96	0		0	741,165
48	97	0		0	721,367
49	98	0		0	713,949
50	99	0		0	735,632
51	100	0		0	816,448

Summary of year 51

Total Liquid Assets	\$ 0
Value of Life Insurance	\$ 816,448
Total Liquid Assets Available	\$ 816,448

Analysis of: No CHEIFS 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Summary of Illiquid Assets

Year	Male Age	(1) Principal Residence (2.00% Growth)	(2) Total Illiquid Assets
1	50	816,000	816,000
2	51	832,320	832,320
3	52	848,966	848,966
4	53	865,946	865,946
5	54	883,265	883,265
6	55	900,930	900,930
7	56	918,949	918,949
8	57	937,328	937,328
9	58	956,074	956,074
10	59	975,196	975,196
11	60	994,699	994,699
12	61	1,014,593	1,014,593
13	62	1,034,885	1,034,885
14	63	1,055,583	1,055,583
15	64	1,076,695	1,076,695
16	65	1,098,229	1,098,229
17	66	1,120,193	1,120,193
18	67	1,142,597	1,142,597
19	68	1,165,449	1,165,449
20	69	1,188,758	1,188,758
21	70	1,212,533	1,212,533
22	71	1,236,784	1,236,784
23	72	1,261,519	1,261,519
24	73	1,286,750	1,286,750
25	74	1,312,485	1,312,485
26	75	1,338,734	1,338,734
27	76	1,365,509	1,365,509
28	77	1,392,819	1,392,819
29	78	1,420,676	1,420,676
30	79	1,449,089	1,449,089
31	80	1,478,071	1,478,071
32	81	1,507,632	1,507,632
33	82	1,537,785	1,537,785
34	83	1,568,541	1,568,541
35	84	1,599,912	1,599,912
36	85	1,631,910	1,631,910
37	86	1,664,548	1,664,548
38	87	1,697,839	1,697,839
39	88	1,731,796	1,731,796
40	89	1,766,432	1,766,432

Analysis of: No CHEIFS 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Summary of Illiquid Assets

Year	Male Age	(1) Principal Residence (2.00% Growth)	(2) Total Illiquid Assets
41	90	1,801,760	1,801,760
42	91	1,837,796	1,837,796
43	92	1,874,551	1,874,551
44	93	1,912,043	1,912,043
45	94	1,950,283	1,950,283
46	95	1,989,289	1,989,289
47	96	2,029,075	2,029,075
48	97	2,069,656	2,069,656
49	98	2,111,049	2,111,049
50	99	2,153,270	2,153,270
51	100	2,196,336	2,196,336

Analysis of: No CHEIFS 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	Male Age	(1) YearEnd Value of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Equity Assets	(4) YearEnd Hypothetical NetWorth
1	50	816,000	32,096	0	848,096
2	51	832,320	126,707	0	959,027
3	52	848,966	228,054	0	1,077,020
4	53	865,946	336,729	0	1,202,675
5	54	883,265	453,250	0	1,336,515
6	55	900,930	599,427	0	1,500,357
7	56	918,949	755,704	0	1,674,653
8	57	937,328	821,309	0	1,758,637
9	58	956,074	750,000	0	1,706,074
10	59	975,196	967,722	0	1,942,918
11	60	994,699	1,037,519	0	2,032,218
12	61	1,014,593	1,112,492	0	2,127,085
13	62	1,034,885	1,193,010	0	2,227,895
14	63	1,055,583	1,279,477	0	2,335,060
15	64	1,076,695	1,372,349	0	2,449,044
16	65	1,098,229	1,354,336	0	2,452,565
17	66	1,120,193	1,336,217	0	2,456,410
18	67	1,142,597	1,317,975	0	2,460,572
19	68	1,165,449	1,299,617	0	2,465,066
20	69	1,188,758	1,281,110	0	2,469,868
21	70	1,212,533	1,262,389	0	2,474,922
22	71	1,236,784	1,243,500	0	2,480,284
23	72	1,261,519	1,224,521	0	2,486,040
24	73	1,286,750	1,205,451	0	2,492,201
25	74	1,312,485	1,186,311	0	2,498,796
26	75	1,338,734	1,167,081	0	2,505,815
27	76	1,365,509	1,147,982	0	2,513,491
28	77	1,392,819	1,129,096	0	2,521,915
29	78	1,420,676	1,110,427	0	2,531,103
30	79	1,449,089	1,092,024	0	2,541,113
31	80	1,478,071	1,073,908	0	2,551,979
32	81	1,507,632	1,056,083	0	2,563,715
33	82	1,537,785	1,038,623	0	2,576,408
34	83	1,568,541	1,021,509	0	2,590,050
35	84	1,599,912	1,004,729	0	2,604,641
36	85	1,631,910	988,224	0	2,620,134
37	86	1,664,548	971,354	0	2,635,902
38	87	1,697,839	953,794	0	2,651,633
39	88	1,731,796	935,163	0	2,666,959
40	89	1,766,432	915,143	0	2,681,575

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Analysis of: No CHEIFS 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	Male Age	(1) YearEnd Value of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Equity Assets	(4) YearEnd Hypothetical NetWorth
41	90	1,801,760	893,410	0	2,695,170
42	91	1,837,796	870,023	0	2,707,819
43	92	1,874,551	845,014	0	2,719,565
44	93	1,912,043	818,621	0	2,730,664
45	94	1,950,283	791,649	0	2,741,932
46	95	1,989,289	765,814	0	2,755,103
47	96	2,029,075	741,165	0	2,770,240
48	97	2,069,656	721,367	0	2,791,023
49	98	2,111,049	713,949	0	2,824,998
50	99	2,153,270	735,632	0	2,888,902
51	100	2,196,336	816,448	0	3,012,784

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Analysis of: No CHEIFS 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Estate Assets Details

Year	Male Age	(1) Liquid Assets	+	(2) Net Illiquid Assets*	+	(3) Current Life Insurance Death Benefit	=	(4) Total Estate Assets
1	50	0		816,000		1,293,710		2,109,710
2	51	0		832,320		1,387,074		2,219,394
3	52	0		848,966		1,487,186		2,336,152
4	53	0		865,946		1,594,614		2,460,560
5	54	0		883,265		1,709,875		2,593,140
6	55	0		900,930		1,846,922		2,747,852
7	56	0		918,949		1,994,056		2,913,005
8	57	0		937,328		1,994,056		2,931,384
9	58	0		956,074		1,678,547		2,634,621
10	59	0		975,196		1,999,728		2,974,924
11	60	0		994,699		1,999,728		2,994,427
12	61	0		1,014,593		1,999,728		3,014,321
13	62	0		1,034,885		1,999,728		3,034,613
14	63	0		1,055,583		1,999,728		3,055,311
15	64	0		1,076,695		2,008,505		3,085,200
16	65	0		1,098,229		2,003,385		3,101,614
17	66	0		1,120,193		1,997,424		3,117,617
18	67	0		1,142,597		1,990,482		3,133,079
19	68	0		1,165,449		1,982,428		3,147,877
20	69	0		1,188,758		1,973,100		3,161,858
21	70	0		1,212,533		1,962,323		3,174,856
22	71	0		1,236,784		1,950,133		3,186,917
23	72	0		1,261,519		1,936,658		3,198,177
24	73	0		1,286,750		1,921,922		3,208,672
25	74	0		1,312,485		1,905,988		3,218,473
26	75	0		1,338,734		1,888,822		3,227,556
27	76	0		1,365,509		1,870,617		3,236,126
28	77	0		1,392,819		1,851,329		3,244,148
29	78	0		1,420,676		1,830,779		3,251,455
30	79	0		1,449,089		1,808,846		3,257,935
31	80	0		1,478,071		1,785,477		3,263,548
32	81	0		1,507,632		1,760,658		3,268,290
33	82	0		1,537,785		1,734,530		3,272,315
34	83	0		1,568,541		1,706,887		3,275,428
35	84	0		1,599,912		1,678,290		3,278,202
36	85	0		1,631,910		1,648,885		3,280,795
37	86	0		1,664,548		1,618,294		3,282,842
38	87	0		1,697,839		1,586,603		3,284,442
39	88	0		1,731,796		1,553,841		3,285,637
40	89	0		1,766,432		1,520,133		3,286,565

*Net of any liabilities.

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

Analysis of: No CHEIFS 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Estate Assets Details

Year	Male Age	(1)			(2)			(3)			(4)
		Liquid Assets	+		Net Illiquid Assets*	+		Current Life Insurance Death Benefit	=		Total Estate Assets
41	90	0			1,801,760			1,485,203			3,286,963
42	91	0			1,837,796			1,449,034			3,286,830
43	92	0			1,874,551			1,411,046			3,285,597
44	93	0			1,912,043			1,370,241			3,282,284
45	94	0			1,950,283			1,325,582			3,275,865
46	95	0			1,989,289			1,275,299			3,264,588
47	96	0			2,029,075			1,213,488			3,242,563
48	97	0			2,069,656			1,139,475			3,209,131
49	98	0			2,111,049			1,050,297			3,161,346
50	99	0			2,153,270			944,212			3,097,482
51	100	0			2,196,336			816,448			3,012,784

*Net of any liabilities.

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Analysis of: No CHEIFS 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	Male Age	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) YearEnd Total Assets Outside the Estate	(5) YearEnd Wealth Transferred to Heirs
1	50	2,109,710	0	2,109,710	0	2,109,710
2	51	2,219,394	0	2,219,394	0	2,219,394
3	52	2,336,152	0	2,336,152	0	2,336,152
4	53	2,460,560	0	2,460,560	0	2,460,560
5	54	2,593,140	0	2,593,140	0	2,593,140
6	55	2,747,852	0	2,747,852	0	2,747,852
7	56	2,913,005	0	2,913,005	0	2,913,005
8	57	2,931,384	0	2,931,384	0	2,931,384
9	58	2,634,621	0	2,634,621	0	2,634,621
10	59	2,974,924	0	2,974,924	0	2,974,924
11	60	2,994,427	0	2,994,427	0	2,994,427
12	61	3,014,321	0	3,014,321	0	3,014,321
13	62	3,034,613	0	3,034,613	0	3,034,613
14	63	3,055,311	0	3,055,311	0	3,055,311
15	64	3,085,200	0	3,085,200	0	3,085,200
16	65	3,101,614	0	3,101,614	0	3,101,614
17	66	3,117,617	0	3,117,617	0	3,117,617
18	67	3,133,079	0	3,133,079	0	3,133,079
19	68	3,147,877	0	3,147,877	0	3,147,877
20	69	3,161,858	0	3,161,858	0	3,161,858
21	70	3,174,856	0	3,174,856	0	3,174,856
22	71	3,186,917	0	3,186,917	0	3,186,917
23	72	3,198,177	0	3,198,177	0	3,198,177
24	73	3,208,672	0	3,208,672	0	3,208,672
25	74	3,218,473	0	3,218,473	0	3,218,473
26	75	3,227,556	0	3,227,556	0	3,227,556
27	76	3,236,126	0	3,236,126	0	3,236,126
28	77	3,244,148	0	3,244,148	0	3,244,148
29	78	3,251,455	0	3,251,455	0	3,251,455
30	79	3,257,935	0	3,257,935	0	3,257,935
31	80	3,263,548	0	3,263,548	0	3,263,548
32	81	3,268,290	0	3,268,290	0	3,268,290
33	82	3,272,315	0	3,272,315	0	3,272,315
34	83	3,275,428	0	3,275,428	0	3,275,428
35	84	3,278,202	0	3,278,202	0	3,278,202
36	85	3,280,795	0	3,280,795	0	3,280,795
37	86	3,282,842	0	3,282,842	0	3,282,842
38	87	3,284,442	0	3,284,442	0	3,284,442
39	88	3,285,637	0	3,285,637	0	3,285,637
40	89	3,286,565	0	3,286,565	0	3,286,565

*Net of cash flow provided

**See Transfer Tax Details report for details.

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

Summary at Life Expectancy (Year 34)

Total Estate Assets	\$ 3,275,428
Wealth Transferred to Heirs	\$ 3,275,428

Analysis of: No CHEIFS 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	Male Age	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) YearEnd Total Assets Outside the Estate	(5) YearEnd Wealth Transferred to Heirs
41	90	3,286,963	0	3,286,963	0	3,286,963
42	91	3,286,830	0	3,286,830	0	3,286,830
43	92	3,285,597	0	3,285,597	0	3,285,597
44	93	3,282,284	0	3,282,284	0	3,282,284
45	94	3,275,865	0	3,275,865	0	3,275,865
46	95	3,264,588	0	3,264,588	0	3,264,588
47	96	3,242,563	0	3,242,563	0	3,242,563
48	97	3,209,131	0	3,209,131	0	3,209,131
49	98	3,161,346	0	3,161,346	0	3,161,346
50	99	3,097,482	0	3,097,482	0	3,097,482
51	100	3,012,784	0	3,012,784	0	3,012,784

*Net of cash flow provided

**See Transfer Tax Details report for details.

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

51 Year Summary

Total Estate Assets	\$ 3,012,784
Wealth Transferred to Heirs	\$ 3,012,784

Analysis of: CHEIFS with 170K Premium

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson, Age 50

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	0
	Liquid Assets (Tax Exempt Interest)		0
	Equity Assets		170,000
	Tax Deferred Assets		0
	Total Liquid Assets		\$ 170,000
<u>Illiquid Assets:</u>	Principal Residence		800,000
	Total Illiquid Assets		800,000
<u>Other Assets:</u>	Inside the Estate		
	Current Life Insurance Death Benefit		1,293,710
	Current cash value: \$32,096		
	Total Other Assets Inside the Estate		1,293,710
	Total Estate Assets		2,263,710
	Total Other Assets Outside the Estate		0

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	35.00%
	Retirement	35.00%
<u>Life Expectancy:</u>	Bill E. Simpson	Age 83
<u>Equities:</u>		Investment Acct
	Growth Rate	5.00%
	Dividend Rate	0.00%

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.

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Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Cash Flow Required

		Spendable Cash Flow		Dedicated Cash Flow	
Year	Male Age	(1) After Tax Cash Flow for Living Expenses	(2) Total After Tax Spendable Cash Flow Required	(3) Current Life Insurance Premiums	(4) Total After Tax Cash Flow Required
1	50	0	0	170,000	170,000
2	51	0	0	0	0
3	52	0	0	0	0
4	53	0	0	0	0
5	54	0	0	0	0
6	55	0	0	0	0
7	56	0	0	0	0
8	57	0	0	0	0
9	58	0	0	0	0
10	59	0	0	0	0
11	60	0	0	0	0
12	61	0	0	0	0
13	62	0	0	0	0
14	63	0	0	0	0
15	64	0	0	0	0
16	65	110,911	110,911	0	110,911
17	66	110,911	110,911	0	110,911
18	67	110,911	110,911	0	110,911
19	68	110,911	110,911	0	110,911
20	69	110,911	110,911	0	110,911
21	70	110,911	110,911	0	110,911
22	71	110,911	110,911	0	110,911
23	72	110,911	110,911	0	110,911
24	73	110,911	110,911	0	110,911
25	74	110,911	110,911	0	110,911
26	75	110,911	110,911	0	110,911
27	76	110,911	110,911	0	110,911
28	77	110,911	110,911	0	110,911
29	78	110,911	110,911	0	110,911
30	79	110,911	110,911	0	110,911
31	80	110,911	110,911	0	110,911
32	81	110,911	110,911	0	110,911
33	82	110,911	110,911	0	110,911
34	83	110,911	110,911	0	110,911
35	84	110,911	110,911	0	110,911
36	85	110,911	110,911	0	110,911
37	86	110,911	110,911	0	110,911
38	87	110,911	110,911	0	110,911
39	88	110,911	110,911	0	110,911
40	89	110,911	110,911	0	110,911
		2,772,775	2,772,775	170,000	2,942,775

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Cash Flow Required

		Spendable Cash Flow		Dedicated Cash Flow	
		(1) After Tax Cash Flow for Living Expenses	(2) Total After Tax Spendable Cash Flow Required	(3) Current Life Insurance Premiums	(4) Total After Tax Cash Flow Required
Year	Male Age				
41	90	110,911	110,911	0	110,911
42	91	110,911	110,911	0	110,911
43	92	110,911	110,911	0	110,911
44	93	110,911	110,911	0	110,911
45	94	110,911	110,911	0	110,911
46	95	110,911	110,911	0	110,911
47	96	110,911	110,911	0	110,911
48	97	110,911	110,911	0	110,911
49	98	110,911	110,911	0	110,911
50	99	110,911	110,911	0	110,911
51	100	110,911	110,911	0	110,911
		3,992,796	3,992,796	170,000	4,162,796

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Expected Cash Flow

Year	Male Age	(1) Total Cash Flow Provided By CHEIFS Plan	+	(2) Current Life Insurance Loans	=	(3) Total Expected After Tax Cash Flow
1	50	170,000		0		170,000
2	51	0		0		0
3	52	0		0		0
4	53	0		0		0
5	54	0		0		0
6	55	0		0		0
7	56	0		0		0
8	57	0		0		0
9	58	0		0		0
10	59	0		0		0
11	60	0		0		0
12	61	0		0		0
13	62	0		0		0
14	63	0		0		0
15	64	0		0		0
16	65	0		110,911		110,911
17	66	0		110,911		110,911
18	67	0		110,911		110,911
19	68	0		110,911		110,911
20	69	0		110,911		110,911
21	70	0		110,911		110,911
22	71	0		110,911		110,911
23	72	0		110,911		110,911
24	73	0		110,911		110,911
25	74	0		110,911		110,911
26	75	0		110,911		110,911
27	76	0		110,911		110,911
28	77	0		110,911		110,911
29	78	0		110,911		110,911
30	79	0		110,911		110,911
31	80	0		110,911		110,911
32	81	0		110,911		110,911
33	82	0		110,911		110,911
34	83	0		110,911		110,911
35	84	0		110,911		110,911
36	85	0		110,911		110,911
37	86	0		110,911		110,911
38	87	0		110,911		110,911
39	88	0		110,911		110,911
40	89	0		110,911		110,911
		170,000		2,772,775		2,942,775

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Expected Cash Flow

Year	Male Age	(1) Total Cash Flow Provided By CHEIFS Plan	+	(2) Current Life Insurance Loans	=	(3) Total Expected After Tax Cash Flow
41	90	0		110,911		110,911
42	91	0		110,911		110,911
43	92	0		110,911		110,911
44	93	0		110,911		110,911
45	94	0		110,911		110,911
46	95	0		110,911		110,911
47	96	0		110,911		110,911
48	97	0		110,911		110,911
49	98	0		110,911		110,911
50	99	0		110,911		110,911
51	100	0		110,911		110,911
		170,000		3,992,796		4,162,796

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Cash Flow Analysis

Year	Male Age	Annual Cash Flow Required			Annual Cash Flow Provided		
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) After Tax Cash Flow from Equity Assets	(6) Total After Tax Cash Flow Provided*
1	50	0	170,000	170,000	170,000	0	170,000
2	51	0	0	0	0	0	0
3	52	0	0	0	0	0	0
4	53	0	0	0	0	0	0
5	54	0	0	0	0	0	0
6	55	0	0	0	0	0	0
7	56	0	0	0	0	0	0
8	57	0	0	0	0	0	0
9	58	0	0	0	0	0	0
10	59	0	0	0	0	0	0
11	60	0	0	0	0	0	0
12	61	0	0	0	0	0	0
13	62	0	0	0	0	0	0
14	63	0	0	0	0	0	0
15	64	0	0	0	0	0	0
16	65	110,911	0	110,911	110,911	0	110,911
17	66	110,911	0	110,911	110,911	0	110,911
18	67	110,911	0	110,911	110,911	0	110,911
19	68	110,911	0	110,911	110,911	0	110,911
20	69	110,911	0	110,911	110,911	0	110,911
21	70	110,911	0	110,911	110,911	0	110,911
22	71	110,911	0	110,911	110,911	0	110,911
23	72	110,911	0	110,911	110,911	0	110,911
24	73	110,911	0	110,911	110,911	0	110,911
25	74	110,911	0	110,911	110,911	0	110,911
26	75	110,911	0	110,911	110,911	0	110,911
27	76	110,911	0	110,911	110,911	0	110,911
28	77	110,911	0	110,911	110,911	0	110,911
29	78	110,911	0	110,911	110,911	0	110,911
30	79	110,911	0	110,911	110,911	0	110,911
31	80	110,911	0	110,911	110,911	0	110,911
32	81	110,911	0	110,911	110,911	0	110,911
33	82	110,911	0	110,911	110,911	0	110,911
34	83	110,911	0	110,911	110,911	0	110,911
35	84	110,911	0	110,911	110,911	0	110,911
36	85	110,911	0	110,911	110,911	0	110,911
37	86	110,911	0	110,911	110,911	0	110,911
38	87	110,911	0	110,911	110,911	0	110,911
39	88	110,911	0	110,911	110,911	0	110,911
40	89	110,911	0	110,911	110,911	0	110,911
		2,772,775	170,000	2,942,775	2,942,775	0	2,942,775

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

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

Column (5): see "Details of Equity Assets" report.

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Cash Flow Analysis

		Annual Cash Flow Required			Annual Cash Flow Provided		
Year	Male Age	(1)	(2)	(3)	(4)	(5)	(6)
		After Tax Spendable Cash Flow Required	After Tax Dedicated Cash Flow Required	Total After Tax Cash Flow Required*	Expected After Tax Cash Flow	After Tax Cash Flow from Equity Assets	Total After Tax Cash Flow Provided*
41	90	110,911	0	110,911	110,911	0	110,911
42	91	110,911	0	110,911	110,911	0	110,911
43	92	110,911	0	110,911	110,911	0	110,911
44	93	110,911	0	110,911	110,911	0	110,911
45	94	110,911	0	110,911	110,911	0	110,911
46	95	110,911	0	110,911	110,911	0	110,911
47	96	110,911	0	110,911	110,911	0	110,911
48	97	110,911	0	110,911	110,911	0	110,911
49	98	110,911	0	110,911	110,911	0	110,911
50	99	110,911	0	110,911	110,911	0	110,911
51	100	110,911	0	110,911	110,911	0	110,911
		3,992,796	170,000	4,162,796	4,162,796	0	4,162,796

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

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

Column (5): see "Details of Equity Assets" report.

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Details of Investment Acct

		Initial Cost Basis 170,000	Growth 5.00%	Pre-Retirement Income Tax Rate 35.00%	Retirement Income Tax Rate 35.00%	Capital Gains Tax Rate 20.00%				
Yr	Male Age	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) YearEnd Value of Assets	(6) After Tax Dividend Cash Flow	(7) After Tax Equity Sales Cash Flow	(8) Combined After Tax Cash Flow	
1	50	170,000	0	8,500	0	178,500	0	0	0	
2	51	178,500	0	8,925	0	187,425	0	0	0	
3	52	187,425	0	9,371	0	196,796	0	0	0	
4	53	196,796	0	9,840	0	206,636	0	0	0	
5	54	206,636	0	10,332	0	216,968	0	0	0	
6	55	216,968	0	10,848	0	227,816	0	0	0	
7	56	227,816	0	11,391	0	239,207	0	0	0	
8	57	239,207	0	11,960	0	251,167	0	0	0	
9	58	251,167	0	12,558	0	263,725	0	0	0	
10	59	263,725	0	13,186	0	276,911	0	0	0	
11	60	276,911	0	13,846	0	290,757	0	0	0	
12	61	290,757	0	14,538	0	305,295	0	0	0	
13	62	305,295	0	15,265	0	320,560	0	0	0	
14	63	320,560	0	16,028	0	336,588	0	0	0	
15	64	336,588	0	16,829	0	353,417	0	0	0	
16	65	353,417	0	17,671	0	371,088	0	0	0	
17	66	371,088	0	18,554	0	389,642	0	0	0	
18	67	389,642	0	19,482	0	409,124	0	0	0	
19	68	409,124	0	20,456	0	429,580	0	0	0	
20	69	429,580	0	21,479	0	451,059	0	0	0	
21	70	451,059	0	22,553	0	473,612	0	0	0	
22	71	473,612	0	23,681	0	497,293	0	0	0	
23	72	497,293	0	24,865	0	522,158	0	0	0	
24	73	522,158	0	26,108	0	548,266	0	0	0	
25	74	548,266	0	27,413	0	575,679	0	0	0	
26	75	575,679	0	28,784	0	604,463	0	0	0	
27	76	604,463	0	30,223	0	634,686	0	0	0	
28	77	634,686	0	31,734	0	666,420	0	0	0	
29	78	666,420	0	33,321	0	699,741	0	0	0	
30	79	699,741	0	34,987	0	734,728	0	0	0	
31	80	734,728	0	36,736	0	771,464	0	0	0	
32	81	771,464	0	38,573	0	810,037	0	0	0	
33	82	810,037	0	40,502	0	850,539	0	0	0	
34	83	850,539	0	42,527	0	893,066	0	0	0	
35	84	893,066	0	44,653	0	937,719	0	0	0	
36	85	937,719	0	46,886	0	984,605	0	0	0	
37	86	984,605	0	49,230	0	1,033,835	0	0	0	
38	87	1,033,835	0	51,692	0	1,085,527	0	0	0	
39	88	1,085,527	0	54,276	0	1,139,803	0	0	0	
40	89	1,139,803	0	56,990	0	1,196,793	0	0	0	
			0		0		0	0	0	

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

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Details of Investment Acct

		Initial Cost Basis 170,000	Growth 5.00%	Pre-Retirement Income Tax Rate 35.00%		Retirement Income Tax Rate 35.00%	Capital Gains Tax Rate 20.00%		
Yr	Male Age	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) YearEnd Value of Assets	(6) After Tax Dividend Cash Flow	(7) After Tax Equity Sales Cash Flow	(8) Combined After Tax Cash Flow
41	90	1,196,793	0	59,840	0	1,256,633	0	0	0
42	91	1,256,633	0	62,832	0	1,319,465	0	0	0
43	92	1,319,465	0	65,973	0	1,385,438	0	0	0
44	93	1,385,438	0	69,272	0	1,454,710	0	0	0
45	94	1,454,710	0	72,736	0	1,527,446	0	0	0
46	95	1,527,446	0	76,372	0	1,603,818	0	0	0
47	96	1,603,818	0	80,191	0	1,684,009	0	0	0
48	97	1,684,009	0	84,200	0	1,768,209	0	0	0
49	98	1,768,209	0	88,410	0	1,856,619	0	0	0
50	99	1,856,619	0	92,831	0	1,949,450	0	0	0
51	100	1,949,450	0	97,473	0	2,046,923	0	0	0
			0		0		0	0	0

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

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Summary of Liquid Assets

Year	Male Age	(1) Year End Value of Equity Assets	=	(2) Total Liquid Assets	(3) Year End Value of Life Insurance Assets
1	50	178,500		178,500	32,096
2	51	187,425		187,425	126,707
3	52	196,796		196,796	228,054
4	53	206,636		206,636	336,729
5	54	216,968		216,968	453,250
6	55	227,816		227,816	599,427
7	56	239,207		239,207	755,704
8	57	251,167		251,167	821,309
9	58	263,725		263,725	750,000
10	59	276,911		276,911	967,722
11	60	290,757		290,757	1,037,519
12	61	305,295		305,295	1,112,492
13	62	320,560		320,560	1,193,010
14	63	336,588		336,588	1,279,477
15	64	353,417		353,417	1,372,349
16	65	371,088		371,088	1,354,336
17	66	389,642		389,642	1,336,217
18	67	409,124		409,124	1,317,975
19	68	429,580		429,580	1,299,617
20	69	451,059		451,059	1,281,110
21	70	473,612		473,612	1,262,389
22	71	497,293		497,293	1,243,500
23	72	522,158		522,158	1,224,521
24	73	548,266		548,266	1,205,451
25	74	575,679		575,679	1,186,311
26	75	604,463		604,463	1,167,081
27	76	634,686		634,686	1,147,982
28	77	666,420		666,420	1,129,096
29	78	699,741		699,741	1,110,427
30	79	734,728		734,728	1,092,024
31	80	771,464		771,464	1,073,908
32	81	810,037		810,037	1,056,083
33	82	850,539		850,539	1,038,623
34	83	893,066		893,066	1,021,509
35	84	937,719		937,719	1,004,729
36	85	984,605		984,605	988,224
37	86	1,033,835		1,033,835	971,354
38	87	1,085,527		1,085,527	953,794
39	88	1,139,803		1,139,803	935,163
40	89	1,196,793		1,196,793	915,143

Summary of year 40

Total Liquid Assets	\$ 1,196,793
Value of Life Insurance	\$ 915,143
Total Liquid Assets Available	\$ 2,111,936

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Summary of Liquid Assets

Year	Male Age	(1) Year End Value of Equity Assets	=	(2) Total Liquid Assets	(3) Year End Value of Life Insurance Assets
41	90	1,256,633		1,256,633	893,410
42	91	1,319,465		1,319,465	870,023
43	92	1,385,438		1,385,438	845,014
44	93	1,454,710		1,454,710	818,621
45	94	1,527,446		1,527,446	791,649
46	95	1,603,818		1,603,818	765,814
47	96	1,684,009		1,684,009	741,165
48	97	1,768,209		1,768,209	721,367
49	98	1,856,619		1,856,619	713,949
50	99	1,949,450		1,949,450	735,632
51	100	2,046,923		2,046,923	816,448

Summary of year 51

Total Liquid Assets	\$ 2,046,923
Value of Life Insurance	\$ 816,448
Total Liquid Assets Available	\$ 2,863,371

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Summary of Illiquid Assets

Year	Male Age	(1) Principal Residence (2.00% Growth)	(2) Total Illiquid Assets
1	50	816,000	816,000
2	51	832,320	832,320
3	52	848,966	848,966
4	53	865,946	865,946
5	54	883,265	883,265
6	55	900,930	900,930
7	56	918,949	918,949
8	57	937,328	937,328
9	58	956,074	956,074
10	59	975,196	975,196
11	60	994,699	994,699
12	61	1,014,593	1,014,593
13	62	1,034,885	1,034,885
14	63	1,055,583	1,055,583
15	64	1,076,695	1,076,695
16	65	1,098,229	1,098,229
17	66	1,120,193	1,120,193
18	67	1,142,597	1,142,597
19	68	1,165,449	1,165,449
20	69	1,188,758	1,188,758
21	70	1,212,533	1,212,533
22	71	1,236,784	1,236,784
23	72	1,261,519	1,261,519
24	73	1,286,750	1,286,750
25	74	1,312,485	1,312,485
26	75	1,338,734	1,338,734
27	76	1,365,509	1,365,509
28	77	1,392,819	1,392,819
29	78	1,420,676	1,420,676
30	79	1,449,089	1,449,089
31	80	1,478,071	1,478,071
32	81	1,507,632	1,507,632
33	82	1,537,785	1,537,785
34	83	1,568,541	1,568,541
35	84	1,599,912	1,599,912
36	85	1,631,910	1,631,910
37	86	1,664,548	1,664,548
38	87	1,697,839	1,697,839
39	88	1,731,796	1,731,796
40	89	1,766,432	1,766,432

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Summary of Illiquid Assets

Year	Male Age	(1) Principal Residence (2.00% Growth)	(2) Total Illiquid Assets
41	90	1,801,760	1,801,760
42	91	1,837,796	1,837,796
43	92	1,874,551	1,874,551
44	93	1,912,043	1,912,043
45	94	1,950,283	1,950,283
46	95	1,989,289	1,989,289
47	96	2,029,075	2,029,075
48	97	2,069,656	2,069,656
49	98	2,111,049	2,111,049
50	99	2,153,270	2,153,270
51	100	2,196,336	2,196,336

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Details of CHEIFS Plan (Principal Residence)

		Plan Start Age 50	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	Male Age	(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	50	816,000	402,504	198,243	198,243	16.61%	24.29%	617,757	170,000
2	51	832,320	410,554	223,995	223,995	14.79%	26.91%	608,325	0
3	52	848,966	418,765	253,092	253,092	14.19%	29.81%	595,874	0
4	53	865,946	427,140	285,968	285,968	13.89%	33.02%	579,978	0
5	54	883,265	435,683	323,115	323,115	13.71%	36.58%	560,150	0
6	55	900,930	444,397	365,088	365,088	13.59%	40.52%	535,842	0
7	56	918,949	453,285	412,513	412,513	13.50%	44.89%	506,436	0
8	57	937,328	462,351	466,098	462,351	13.32%	49.33%	474,977	0
9	58	956,074	471,598	526,645	471,598	12.00%	49.33%	484,476	0
10	59	975,196	481,030	595,056	481,030	10.96%	49.33%	494,166	0
11	60	994,699	490,650	672,353	490,650	10.12%	49.33%	504,049	0
12	61	1,014,593	500,463	759,692	500,463	9.42%	49.33%	514,130	0
13	62	1,034,885	510,472	858,376	510,472	8.83%	49.33%	524,413	0
14	63	1,055,583	520,682	969,879	520,682	8.32%	49.33%	534,901	0
15	64	1,076,695	531,095	1,095,867	531,095	7.89%	49.33%	545,600	0
16	65	1,098,229	541,717	1,238,220	541,717	7.51%	49.33%	556,512	0
17	66	1,120,193	552,552	1,399,064	552,552	7.18%	49.33%	567,641	0
18	67	1,142,597	563,603	1,580,803	563,603	6.89%	49.33%	578,994	0
19	68	1,165,449	574,875	1,786,149	574,875	6.62%	49.33%	590,574	0
20	69	1,188,758	586,372	2,018,170	586,372	6.39%	49.33%	602,386	0
21	70	1,212,533	598,100	2,280,330	598,100	6.17%	49.33%	614,433	0
22	71	1,236,784	610,062	2,576,545	610,062	5.98%	49.33%	626,722	0
23	72	1,261,519	622,263	2,911,238	622,263	5.80%	49.33%	639,256	0
24	73	1,286,750	634,708	3,289,408	634,708	5.64%	49.33%	652,042	0
25	74	1,312,485	647,402	3,716,702	647,402	5.49%	49.33%	665,083	0
26	75	1,338,734	660,350	4,199,502	660,350	5.36%	49.33%	678,384	0
27	76	1,365,509	673,557	4,745,017	673,557	5.23%	49.33%	691,952	0
28	77	1,392,819	687,029	5,361,395	687,029	5.11%	49.33%	705,790	0
29	78	1,420,676	700,769	6,057,840	700,769	5.01%	49.33%	719,907	0
30	79	1,449,089	714,785	6,844,753	714,785	4.90%	49.33%	734,304	0
31	80	1,478,071	729,080	7,733,887	729,080	4.81%	49.33%	748,991	0
32	81	1,507,632	743,662	8,738,519	743,662	4.72%	49.33%	763,970	0
33	82	1,537,785	758,535	9,873,652	758,535	4.64%	49.33%	779,250	0
34	83	1,568,541	773,706	11,156,240	773,706	4.56%	49.33%	794,835	0
35	84	1,599,912	789,180	12,605,436	789,180	4.48%	49.33%	810,732	0
36	85	1,631,910	804,964	14,242,882	804,964	4.41%	49.33%	826,946	0
37	86	1,664,548	821,063	16,093,032	821,063	4.35%	49.33%	843,485	0
38	87	1,697,839	837,484	18,183,517	837,484	4.29%	49.33%	860,355	0
39	88	1,731,796	854,234	20,545,556	854,234	4.23%	49.33%	877,562	0
40	89	1,766,432	871,318	23,214,423	871,318	4.17%	49.33%	895,114	0

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

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Details of CHEIFS Plan (Principal Residence)

		Plan Start Age 50	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	Male Age	(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
41	90	1,801,760	888,745	26,229,977	888,745	4.12%	49.33%	913,015	0
42	91	1,837,796	906,520	29,637,251	906,520	4.07%	49.33%	931,276	0
43	92	1,874,551	924,650	33,487,130	924,650	4.02%	49.33%	949,901	0
44	93	1,912,043	943,143	37,837,108	943,143	3.97%	49.33%	968,900	0
45	94	1,950,283	962,006	42,752,148	962,006	3.93%	49.33%	988,277	0
46	95	1,989,289	981,246	48,305,652	981,246	3.88%	49.33%	1,008,043	0
47	96	2,029,075	1,000,871	54,580,556	1,000,871	3.84%	49.33%	1,028,204	0
48	97	2,069,656	1,020,888	61,670,571	1,020,888	3.81%	49.33%	1,048,768	0
49	98	2,111,049	1,041,306	69,681,578	1,041,306	3.77%	49.33%	1,069,743	0
50	99	2,153,270	1,062,132	78,733,215	1,062,132	3.73%	49.33%	1,091,138	0
51	100	2,196,336	1,083,375	88,960,659	1,083,375	3.70%	49.33%	1,112,961	0

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

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. 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 \$16,320	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		
Yr	Male Age	(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
1	50	816,000	198,243	183,600	170,000	16.61%	26.03%	13.53%	170,000	145,680	147,000
2	51	832,320	223,995	198,288	170,000	14.79%	16.67%	10.76%	0	0	-13,600
3	52	848,966	253,092	214,151	170,000	14.19%	13.70%	9.84%	0	0	-13,600
4	53	865,946	285,968	231,283	170,000	13.89%	12.25%	9.38%	0	0	-13,600
5	54	883,265	323,115	249,786	170,000	13.71%	11.39%	9.11%	0	0	-13,600
6	55	900,930	365,088	269,769	170,000	13.59%	10.82%	8.92%	0	0	-13,600
7	56	918,949	412,513	291,350	170,000	13.50%	10.41%	8.79%	0	0	-13,600
8	57	937,328	462,351	314,658	170,000	13.32%	10.10%	8.69%	0	0	-13,600
9	58	956,074	471,598	339,831	170,000	12.00%	9.87%	8.61%	0	0	-13,600
10	59	975,196	481,030	367,017	170,000	10.96%	9.68%	8.55%	0	0	-13,600
11	60	994,699	490,650	396,379	168,580	10.12%	9.53%	8.50%	0	0	-14,969
12	61	1,014,593	500,463	428,089	167,042	9.42%	9.40%	8.46%	0	0	-14,969
13	62	1,034,885	510,472	462,336	165,376	8.83%	9.29%	8.43%	0	0	-14,969
14	63	1,055,583	520,682	499,323	163,572	8.32%	9.20%	8.40%	0	0	-14,969
15	64	1,076,695	531,095	539,269	161,619	7.89%	9.12%	8.37%	0	0	-14,969
16	65	1,098,229	541,717	582,410	159,503	7.51%	9.05%	8.35%	0	0	-14,969
17	66	1,120,193	552,552	629,003	157,212	7.18%	8.99%	8.33%	0	0	-14,969
18	67	1,142,597	563,603	679,323	154,730	6.89%	8.93%	8.31%	0	0	-14,969
19	68	1,165,449	574,875	733,669	152,043	6.62%	8.88%	8.29%	0	0	-14,969
20	69	1,188,758	586,372	792,363	149,132	6.39%	8.84%	8.28%	0	0	-164,101
21	70	1,212,533	598,100	855,752	0	6.17%	8.80%	0.00%	0	0	0
22	71	1,236,784	610,062	924,212	0	5.98%	8.76%	0.00%	0	0	0
23	72	1,261,519	622,263	998,149	0	5.80%	8.73%	0.00%	0	0	0
24	73	1,286,750	634,708	1,078,001	0	5.64%	8.70%	0.00%	0	0	0
25	74	1,312,485	647,402	1,164,241	0	5.49%	8.67%	0.00%	0	0	0
26	75	1,338,734	660,350	1,257,380	0	5.36%	8.64%	0.00%	0	0	0
27	76	1,365,509	673,557	1,357,970	0	5.23%	8.62%	0.00%	0	0	0
28	77	1,392,819	687,029	1,392,819	0	5.11%	8.40%	0.00%	0	0	0
29	78	1,420,676	700,769	1,420,676	0	5.01%	8.17%	0.00%	0	0	0
30	79	1,449,089	714,785	1,449,089	0	4.90%	7.96%	0.00%	0	0	0
31	80	1,478,071	729,080	1,478,071	0	4.81%	7.76%	0.00%	0	0	0
32	81	1,507,632	743,662	1,507,632	0	4.72%	7.58%	0.00%	0	0	0
33	82	1,537,785	758,535	1,537,785	0	4.64%	7.40%	0.00%	0	0	0
34	83	1,568,541	773,706	1,568,541	0	4.56%	7.24%	0.00%	0	0	0
35	84	1,599,912	789,180	1,599,912	0	4.48%	7.09%	0.00%	0	0	0
36	85	1,631,910	804,964	1,631,910	0	4.41%	6.94%	0.00%	0	0	0
37	86	1,664,548	821,063	1,664,548	0	4.35%	6.81%	0.00%	0	0	0
38	87	1,697,839	837,484	1,697,839	0	4.29%	6.68%	0.00%	0	0	0
39	88	1,731,796	854,234	1,731,796	0	4.23%	6.55%	0.00%	0	0	0
40	89	1,766,432	871,318	1,766,432	0	4.17%	6.44%	0.00%	0	0	0

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

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. 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 \$16,320	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%	
Yr	Male Age	(1) Principal Residence Value (2.00% Growth)	Liability			APR			CashProvided		
			(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
41	90	1,801,760	888,745	1,801,760	0	4.12%	6.33%	0.00%	0	0	0
42	91	1,837,796	906,520	1,837,796	0	4.07%	6.22%	0.00%	0	0	0
43	92	1,874,551	924,650	1,874,551	0	4.02%	6.12%	0.00%	0	0	0
44	93	1,912,043	943,143	1,912,043	0	3.97%	6.03%	0.00%	0	0	0
45	94	1,950,283	962,006	1,950,283	0	3.93%	5.93%	0.00%	0	0	0
46	95	1,989,289	981,246	1,989,289	0	3.88%	5.85%	0.00%	0	0	0
47	96	2,029,075	1,000,871	2,029,075	0	3.84%	5.76%	0.00%	0	0	0
48	97	2,069,656	1,020,888	2,069,656	0	3.81%	5.68%	0.00%	0	0	0
49	98	2,111,049	1,041,306	2,111,049	0	3.77%	5.61%	0.00%	0	0	0
50	99	2,153,270	1,062,132	2,153,270	0	3.73%	5.53%	0.00%	0	0	0
51	100	2,196,336	1,083,375	2,196,336	0	3.70%	5.46%	0.00%	0	0	0

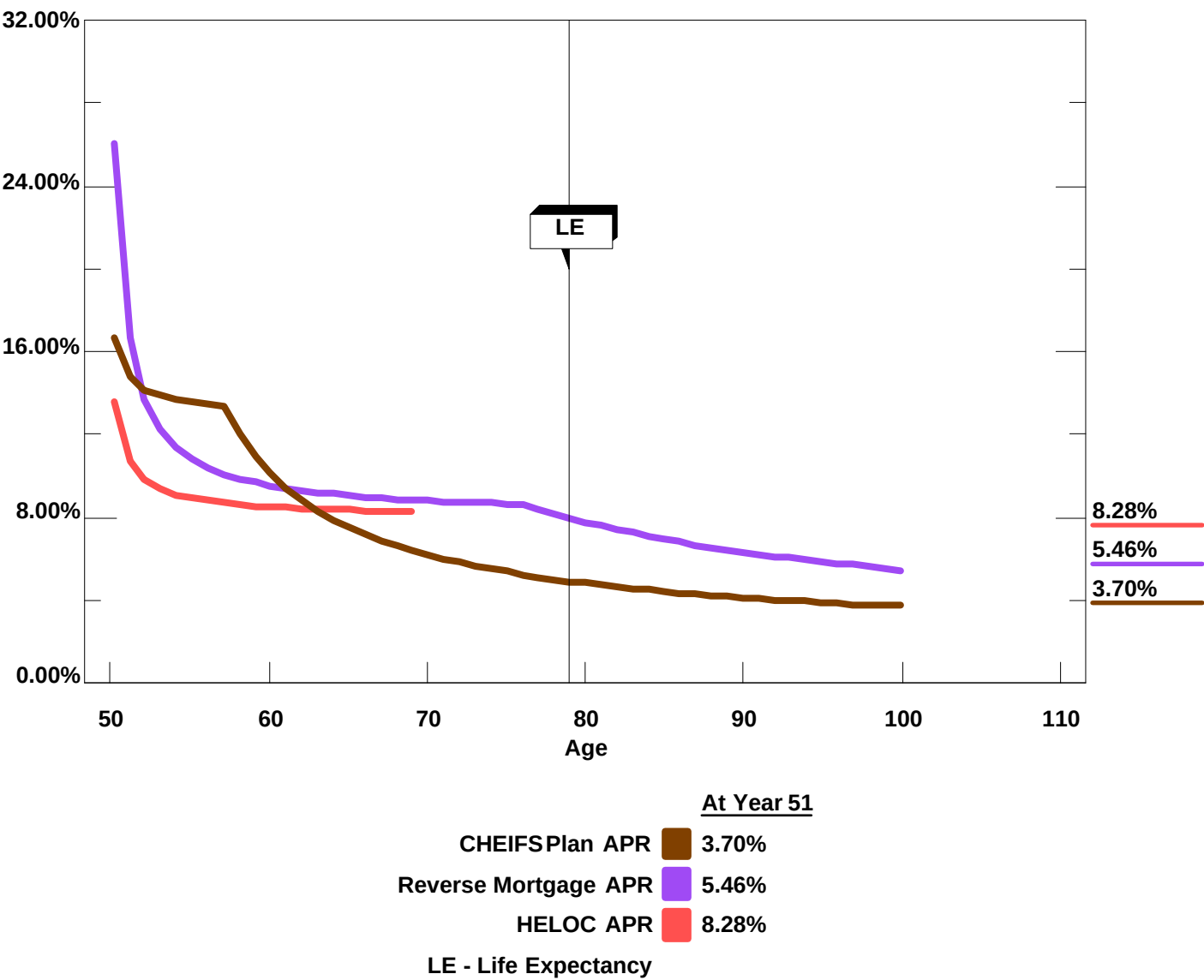
Please see the accompanying CHEIFS ("Converting Home Equity Into Financial Success") proposal from Cornerstone.

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

CHEIFS Plan - APR Comparison (Principal Residence) 51 Year Analysis



Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Summary of Liabilities

Year	Male Age	(1) Principal Residence Liability to CHEIFS Plan	(2) Total Liabilities
1	50	198,243	198,243
2	51	223,995	223,995
3	52	253,092	253,092
4	53	285,968	285,968
5	54	323,115	323,115
6	55	365,088	365,088
7	56	412,513	412,513
8	57	462,351	462,351
9	58	471,598	471,598
10	59	481,030	481,030
11	60	490,650	490,650
12	61	500,463	500,463
13	62	510,472	510,472
14	63	520,682	520,682
15	64	531,095	531,095
16	65	541,717	541,717
17	66	552,552	552,552
18	67	563,603	563,603
19	68	574,875	574,875
20	69	586,372	586,372
21	70	598,100	598,100
22	71	610,062	610,062
23	72	622,263	622,263
24	73	634,708	634,708
25	74	647,402	647,402
26	75	660,350	660,350
27	76	673,557	673,557
28	77	687,029	687,029
29	78	700,769	700,769
30	79	714,785	714,785
31	80	729,080	729,080
32	81	743,662	743,662
33	82	758,535	758,535
34	83	773,706	773,706
35	84	789,180	789,180
36	85	804,964	804,964
37	86	821,063	821,063
38	87	837,484	837,484
39	88	854,234	854,234
40	89	871,318	871,318

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 with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Summary of Liabilities

Year	Male Age	(1) Principal Residence Liability to CHEIFS Plan	(2) Total Liabilities
41	90	888,745	888,745
42	91	906,520	906,520
43	92	924,650	924,650
44	93	943,143	943,143
45	94	962,006	962,006
46	95	981,246	981,246
47	96	1,000,871	1,000,871
48	97	1,020,888	1,020,888
49	98	1,041,306	1,041,306
50	99	1,062,132	1,062,132
51	100	1,083,375	1,083,375

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 with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	Male Age	(1) YearEnd Net Equity of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Equity Assets	(4) YearEnd Hypothetical NetWorth
1	50	617,757	32,096	178,500	828,353
2	51	608,325	126,707	187,425	922,457
3	52	595,874	228,054	196,796	1,020,724
4	53	579,978	336,729	206,636	1,123,343
5	54	560,150	453,250	216,968	1,230,368
6	55	535,842	599,427	227,816	1,363,085
7	56	506,436	755,704	239,207	1,501,347
8	57	474,977	821,309	251,167	1,547,453
9	58	484,476	750,000	263,725	1,498,201
10	59	494,166	967,722	276,911	1,738,799
11	60	504,049	1,037,519	290,757	1,832,325
12	61	514,130	1,112,492	305,295	1,931,917
13	62	524,413	1,193,010	320,560	2,037,983
14	63	534,901	1,279,477	336,588	2,150,966
15	64	545,600	1,372,349	353,417	2,271,366
16	65	556,512	1,354,336	371,088	2,281,936
17	66	567,641	1,336,217	389,642	2,293,500
18	67	578,994	1,317,975	409,124	2,306,093
19	68	590,574	1,299,617	429,580	2,319,771
20	69	602,386	1,281,110	451,059	2,334,555
21	70	614,433	1,262,389	473,612	2,350,434
22	71	626,722	1,243,500	497,293	2,367,515
23	72	639,256	1,224,521	522,158	2,385,935
24	73	652,042	1,205,451	548,266	2,405,759
25	74	665,083	1,186,311	575,679	2,427,073
26	75	678,384	1,167,081	604,463	2,449,928
27	76	691,952	1,147,982	634,686	2,474,620
28	77	705,790	1,129,096	666,420	2,501,306
29	78	719,907	1,110,427	699,741	2,530,075
30	79	734,304	1,092,024	734,728	2,561,056
31	80	748,991	1,073,908	771,464	2,594,363
32	81	763,970	1,056,083	810,037	2,630,090
33	82	779,250	1,038,623	850,539	2,668,412
34	83	794,835	1,021,509	893,066	2,709,410
35	84	810,732	1,004,729	937,719	2,753,180
36	85	826,946	988,224	984,605	2,799,775
37	86	843,485	971,354	1,033,835	2,848,674
38	87	860,355	953,794	1,085,527	2,899,676
39	88	877,562	935,163	1,139,803	2,952,528
40	89	895,114	915,143	1,196,793	3,007,050

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

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	Male Age	(1) YearEnd Net Equity of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Equity Assets	(4) YearEnd Hypothetical NetWorth
41	90	913,015	893,410	1,256,633	3,063,058
42	91	931,276	870,023	1,319,465	3,120,764
43	92	949,901	845,014	1,385,438	3,180,353
44	93	968,900	818,621	1,454,710	3,242,231
45	94	988,277	791,649	1,527,446	3,307,372
46	95	1,008,043	765,814	1,603,818	3,377,675
47	96	1,028,204	741,165	1,684,009	3,453,378
48	97	1,048,768	721,367	1,768,209	3,538,344
49	98	1,069,743	713,949	1,856,619	3,640,311
50	99	1,091,138	735,632	1,949,450	3,776,220
51	100	1,112,961	816,448	2,046,923	3,976,332

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

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Estate Assets Details

Year	Male Age	(1) Liquid Assets	+	(2) Net Illiquid Assets*	+	(3) Current Life Insurance Death Benefit	=	(4) Total Estate Assets
1	50	178,500		617,757		1,293,710		2,089,967
2	51	187,425		608,325		1,387,074		2,182,824
3	52	196,796		595,874		1,487,186		2,279,856
4	53	206,636		579,978		1,594,614		2,381,228
5	54	216,968		560,150		1,709,875		2,486,993
6	55	227,816		535,842		1,846,922		2,610,580
7	56	239,207		506,436		1,994,056		2,739,699
8	57	251,167		474,977		1,994,056		2,720,200
9	58	263,725		484,476		1,678,547		2,426,748
10	59	276,911		494,166		1,999,728		2,770,805
11	60	290,757		504,049		1,999,728		2,794,534
12	61	305,295		514,130		1,999,728		2,819,153
13	62	320,560		524,413		1,999,728		2,844,701
14	63	336,588		534,901		1,999,728		2,871,217
15	64	353,417		545,600		2,008,505		2,907,522
16	65	371,088		556,512		2,003,385		2,930,985
17	66	389,642		567,641		1,997,424		2,954,707
18	67	409,124		578,994		1,990,482		2,978,600
19	68	429,580		590,574		1,982,428		3,002,582
20	69	451,059		602,386		1,973,100		3,026,545
21	70	473,612		614,433		1,962,323		3,050,368
22	71	497,293		626,722		1,950,133		3,074,148
23	72	522,158		639,256		1,936,658		3,098,072
24	73	548,266		652,042		1,921,922		3,122,230
25	74	575,679		665,083		1,905,988		3,146,750
26	75	604,463		678,384		1,888,822		3,171,669
27	76	634,686		691,952		1,870,617		3,197,255
28	77	666,420		705,790		1,851,329		3,223,539
29	78	699,741		719,907		1,830,779		3,250,427
30	79	734,728		734,304		1,808,846		3,277,878
31	80	771,464		748,991		1,785,477		3,305,932
32	81	810,037		763,970		1,760,658		3,334,665
33	82	850,539		779,250		1,734,530		3,364,319
34	83	893,066		794,835		1,706,887		3,394,788
35	84	937,719		810,732		1,678,290		3,426,741
36	85	984,605		826,946		1,648,885		3,460,436
37	86	1,033,835		843,485		1,618,294		3,495,614
38	87	1,085,527		860,355		1,586,603		3,532,485
39	88	1,139,803		877,562		1,553,841		3,571,206
40	89	1,196,793		895,114		1,520,133		3,612,040

*Net of any liabilities.

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

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Estate Assets Details

Year	Male Age	(1)	+	(2)	+	(3)	=	(4)
		Liquid Assets		Net Illiquid Assets*		Current Life Insurance Death Benefit		Total Estate Assets
41	90	1,256,633		913,015		1,485,203		3,654,851
42	91	1,319,465		931,276		1,449,034		3,699,775
43	92	1,385,438		949,901		1,411,046		3,746,385
44	93	1,454,710		968,900		1,370,241		3,793,851
45	94	1,527,446		988,277		1,325,582		3,841,305
46	95	1,603,818		1,008,043		1,275,299		3,887,160
47	96	1,684,009		1,028,204		1,213,488		3,925,701
48	97	1,768,209		1,048,768		1,139,475		3,956,452
49	98	1,856,619		1,069,743		1,050,297		3,976,659
50	99	1,949,450		1,091,138		944,212		3,984,800
51	100	2,046,923		1,112,961		816,448		3,976,332

*Net of any liabilities.

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Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	Male Age	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) YearEnd Total Assets Outside the Estate	(5) YearEnd Wealth Transferred to Heirs
1	50	2,089,967	0	2,089,967	0	2,089,967
2	51	2,182,824	0	2,182,824	0	2,182,824
3	52	2,279,856	0	2,279,856	0	2,279,856
4	53	2,381,228	0	2,381,228	0	2,381,228
5	54	2,486,993	0	2,486,993	0	2,486,993
6	55	2,610,580	0	2,610,580	0	2,610,580
7	56	2,739,699	0	2,739,699	0	2,739,699
8	57	2,720,200	0	2,720,200	0	2,720,200
9	58	2,426,748	0	2,426,748	0	2,426,748
10	59	2,770,805	0	2,770,805	0	2,770,805
11	60	2,794,534	0	2,794,534	0	2,794,534
12	61	2,819,153	0	2,819,153	0	2,819,153
13	62	2,844,701	0	2,844,701	0	2,844,701
14	63	2,871,217	0	2,871,217	0	2,871,217
15	64	2,907,522	0	2,907,522	0	2,907,522
16	65	2,930,985	0	2,930,985	0	2,930,985
17	66	2,954,707	0	2,954,707	0	2,954,707
18	67	2,978,600	0	2,978,600	0	2,978,600
19	68	3,002,582	0	3,002,582	0	3,002,582
20	69	3,026,545	0	3,026,545	0	3,026,545
21	70	3,050,368	0	3,050,368	0	3,050,368
22	71	3,074,148	0	3,074,148	0	3,074,148
23	72	3,098,072	0	3,098,072	0	3,098,072
24	73	3,122,230	0	3,122,230	0	3,122,230
25	74	3,146,750	0	3,146,750	0	3,146,750
26	75	3,171,669	0	3,171,669	0	3,171,669
27	76	3,197,255	0	3,197,255	0	3,197,255
28	77	3,223,539	0	3,223,539	0	3,223,539
29	78	3,250,427	0	3,250,427	0	3,250,427
30	79	3,277,878	0	3,277,878	0	3,277,878
31	80	3,305,932	0	3,305,932	0	3,305,932
32	81	3,334,665	0	3,334,665	0	3,334,665
33	82	3,364,319	0	3,364,319	0	3,364,319
34	83	3,394,788	0	3,394,788	0	3,394,788
35	84	3,426,741	0	3,426,741	0	3,426,741
36	85	3,460,436	0	3,460,436	0	3,460,436
37	86	3,495,614	0	3,495,614	0	3,495,614
38	87	3,532,485	0	3,532,485	0	3,532,485
39	88	3,571,206	0	3,571,206	0	3,571,206
40	89	3,612,040	0	3,612,040	0	3,612,040

*Net of cash flow provided

**See Transfer Tax Details report for details.

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Summary at Life Expectancy (Year 34)

Total Estate Assets	\$ 3,394,788
Wealth Transferred to Heirs	\$ 3,394,788

Analysis of: CHEIFS with 170K Premium

Presented By: NextPoint Solutions

For: Bill E. Simpson

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	Male Age	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) YearEnd Total Assets Outside the Estate	(5) YearEnd Wealth Transferred to Heirs
41	90	3,654,851	0	3,654,851	0	3,654,851
42	91	3,699,775	0	3,699,775	0	3,699,775
43	92	3,746,385	0	3,746,385	0	3,746,385
44	93	3,793,851	0	3,793,851	0	3,793,851
45	94	3,841,305	0	3,841,305	0	3,841,305
46	95	3,887,160	0	3,887,160	0	3,887,160
47	96	3,925,701	0	3,925,701	0	3,925,701
48	97	3,956,452	0	3,956,452	0	3,956,452
49	98	3,976,659	0	3,976,659	0	3,976,659
50	99	3,984,800	0	3,984,800	0	3,984,800
51	100	3,976,332	0	3,976,332	0	3,976,332

*Net of cash flow provided

**See Transfer Tax Details report for details.

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51 Year Summary

Total Estate Assets	\$ 3,976,332
Wealth Transferred to Heirs	\$ 3,976,332