

Status Quo vs. CHEIFS with Annuity 190K Income

For: Bill Simpson & Mary Simpson



Presented By: _____
NextPoint Solutions

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Analysis of:

SQ vs. CHEIFS+Annuity-190K Income

Status Quo 190K Income

CHEIFS Plan+Annuity 190K Income

Analysis of: SQ vs. CHEIFS+Annuity-190K Income

Analysis of: SQ vs. CHEIFS+Annuity-190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Comparison of Alternatives

Year	M/F Ages	Spendable Cash Flow		Net Worth*		Wealth to Heirs	
		Strategy 1 Status Quo 190K Income	Strategy 2 CHEIFS Plan +Annuity 190K Inc.	Strategy 1 Status Quo 190K Income	Strategy 2 CHEIFS Plan +Annuity 190K Inc.	Strategy 1 Status Quo 190K Income	Strategy 2 CHEIFS Plan +Annuity 190K Inc.
1	60/59	0	0	3,234,135	3,200,153	3,234,135	3,200,153
2	61/60	0	0	3,374,873	3,310,888	3,374,873	3,310,888
3	62/61	0	0	3,522,559	3,426,341	3,522,559	3,426,341
4	63/62	0	0	3,677,557	3,539,689	3,677,557	3,539,689
5	64/63	0	0	3,840,252	3,662,150	3,840,252	3,662,150
6	65/64	0	0	4,011,045	3,784,219	4,011,045	3,784,219
7	66/65	0	0	4,190,362	3,910,751	4,190,362	3,910,751
8	67/66	0	0	4,378,650	4,035,803	4,378,650	4,035,803
9	68/67	0	0	4,576,384	4,227,226	4,576,384	4,227,226
10	69/68	0	0	4,784,059	4,427,911	4,784,059	4,427,911
11	70/69	190,000	190,000	4,816,182	4,448,094	4,816,182	4,448,094
12	71/70	193,800	193,800	4,843,771	4,466,601	4,843,771	4,466,601
13	72/71	197,676	197,676	4,866,468	4,482,538	4,866,468	4,482,538
14	73/72	201,630	201,630	4,883,890	4,487,024	4,883,890	4,487,024
15	74/73	205,662	205,662	4,895,636	4,507,022	4,895,636	4,507,022
16	75/74	209,775	209,775	4,910,519	4,527,997	4,910,519	4,527,997
17	76/75	213,971	213,971	4,920,062	4,552,106	4,920,062	4,552,106
18	77/76	218,250	218,250	4,923,839	4,568,675	4,923,839	4,568,675
19	78/77	222,615	222,615	4,921,491	4,585,952	4,921,491	4,585,952
20	79/78	227,068	227,068	4,912,593	4,647,379	4,912,593	4,647,379
21	80/79	231,609	231,609	4,896,699	4,713,214	4,896,699	4,713,214
22	81/80	236,241	236,241	4,873,262	4,776,976	4,873,262	4,776,976
23	82/81	240,966	240,966	4,841,843	4,842,503	4,841,843	4,842,503
24	83/82	245,785	245,785	4,801,823	4,913,335	4,801,823	4,913,335
25	84/83	250,701	250,701	4,752,719	4,981,853	4,752,719	4,981,853
26	85/84	255,715	255,715	4,693,822	5,060,232	4,693,822	5,060,232
27	86/85	260,829	260,829	4,624,478	5,145,343	4,624,478	5,145,343
28	87/86	266,046	266,046	4,543,992	5,244,079	4,543,992	5,244,079
29	88/87	271,367	271,367	4,451,474	5,341,351	4,451,474	5,341,351
30	89/88	276,794	276,794	4,346,274	5,449,746	4,346,274	5,449,746
31	90/89	282,330	282,330	4,227,371	5,556,898	4,227,371	5,556,898
32	91/90	287,977	287,977	4,093,840	5,662,560	4,093,840	5,662,560
33	92/91	293,736	293,736	3,944,697	5,766,463	3,944,697	5,766,463
34	93/92	299,611	299,611	3,778,888	5,868,308	3,778,888	5,868,308
35	94/93	305,603	305,603	3,595,019	5,967,497	3,595,019	5,967,497
36	95/94	311,715	311,715	3,391,850	6,063,633	3,391,850	6,063,633
37	96/95	317,949	317,949	3,167,754	6,155,976	3,167,754	6,155,976
38	97/96	324,308	324,308	2,921,616	6,244,347	2,921,616	6,244,347
39	98/97	330,795	330,795	2,693,779	6,327,869	2,693,779	6,327,869
40	99/98	337,410	337,410	2,446,980	6,405,952	2,446,980	6,405,952
		7,707,934	7,707,934				

*After providing spendable cash flow.

Analysis of: SQ vs. CHEIFS+Annuity-190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Comparison of Alternatives

Year	M/F Ages	Spendable Cash Flow		Liquid Assets*		Wealth to Heirs	
		Strategy 1 Status Quo 190K Income	Strategy 2 CHEIFS Plan +Annuity 190K Inc.	Strategy 1 Status Quo 190K Income	Strategy 2 CHEIFS Plan +Annuity 190K Inc.	Strategy 1 Status Quo 190K Income	Strategy 2 CHEIFS Plan +Annuity 190K Inc.
1	60/59	0	0	2,214,135	2,431,298	3,234,135	3,200,153
2	61/60	0	0	2,334,473	2,554,257	3,374,873	3,310,888
3	62/61	0	0	2,461,351	2,685,763	3,522,559	3,426,341
4	63/62	0	0	2,595,125	2,819,537	3,677,557	3,539,689
5	64/63	0	0	2,736,171	2,967,409	3,840,252	3,662,150
6	65/64	0	0	2,884,883	3,120,570	4,011,045	3,784,219
7	66/65	0	0	3,041,676	3,284,659	4,190,362	3,910,751
8	67/66	0	0	3,206,991	3,449,974	4,378,650	4,035,803
9	68/67	0	0	3,381,291	3,629,679	4,576,384	4,227,226
10	69/68	0	0	3,565,065	3,818,414	4,784,059	4,427,911
11	70/69	190,000	190,000	3,572,808	3,826,407	4,816,182	4,448,094
12	71/70	193,800	193,800	3,575,529	3,832,480	4,843,771	4,466,601
13	72/71	197,676	197,676	3,572,861	3,835,734	4,866,468	4,482,538
14	73/72	201,630	201,630	3,564,411	3,827,284	4,883,890	4,487,024
15	74/73	205,662	205,662	3,549,768	3,834,088	4,895,636	4,507,022
16	75/74	209,775	209,775	3,537,733	3,841,604	4,910,519	4,527,997
17	76/75	213,971	213,971	3,519,821	3,851,986	4,920,062	4,552,106
18	77/76	218,250	218,250	3,495,593	3,854,552	4,923,839	4,568,675
19	78/77	222,615	222,615	3,464,680	3,857,547	4,921,491	4,585,952
20	79/78	227,068	227,068	3,426,646	3,904,406	4,912,593	4,647,379
21	80/79	231,609	231,609	3,381,033	3,955,381	4,896,699	4,713,214
22	81/80	236,241	236,241	3,327,282	4,003,986	4,873,262	4,776,976
23	82/81	240,966	240,966	3,264,944	4,054,054	4,841,843	4,842,503
24	83/82	245,785	245,785	3,193,386	4,109,117	4,801,823	4,913,335
25	84/83	250,701	250,701	3,112,113	4,161,550	4,752,719	4,981,853
26	85/84	255,715	255,715	3,020,404	4,223,523	4,693,822	5,060,232
27	86/85	260,829	260,829	2,917,592	4,291,900	4,624,478	5,145,343
28	87/86	266,046	266,046	2,802,968	4,373,567	4,543,992	5,244,079
29	88/87	271,367	271,367	2,675,629	4,453,428	4,451,474	5,341,351
30	89/88	276,794	276,794	2,534,912	4,544,065	4,346,274	5,449,746
31	90/89	282,330	282,330	2,379,782	4,633,103	4,227,371	5,556,898
32	91/90	287,977	287,977	2,209,299	4,720,289	4,093,840	5,662,560
33	92/91	293,736	293,736	2,022,466	4,805,348	3,944,697	5,766,463
34	93/92	299,611	299,611	1,818,212	4,887,970	3,778,888	5,868,308
35	94/93	305,603	305,603	1,595,129	4,967,552	3,595,019	5,967,497
36	95/94	311,715	311,715	1,351,963	5,043,690	3,391,850	6,063,633
37	96/95	317,949	317,949	1,087,069	5,115,634	3,167,754	6,155,976
38	97/96	324,308	324,308	799,317	5,183,197	2,921,616	6,244,347
39	98/97	330,795	330,795	529,034	5,245,496	2,693,779	6,327,869
40	99/98	337,410	337,410	238,940	5,301,932	2,446,980	6,405,952
		7,707,934	7,707,934				

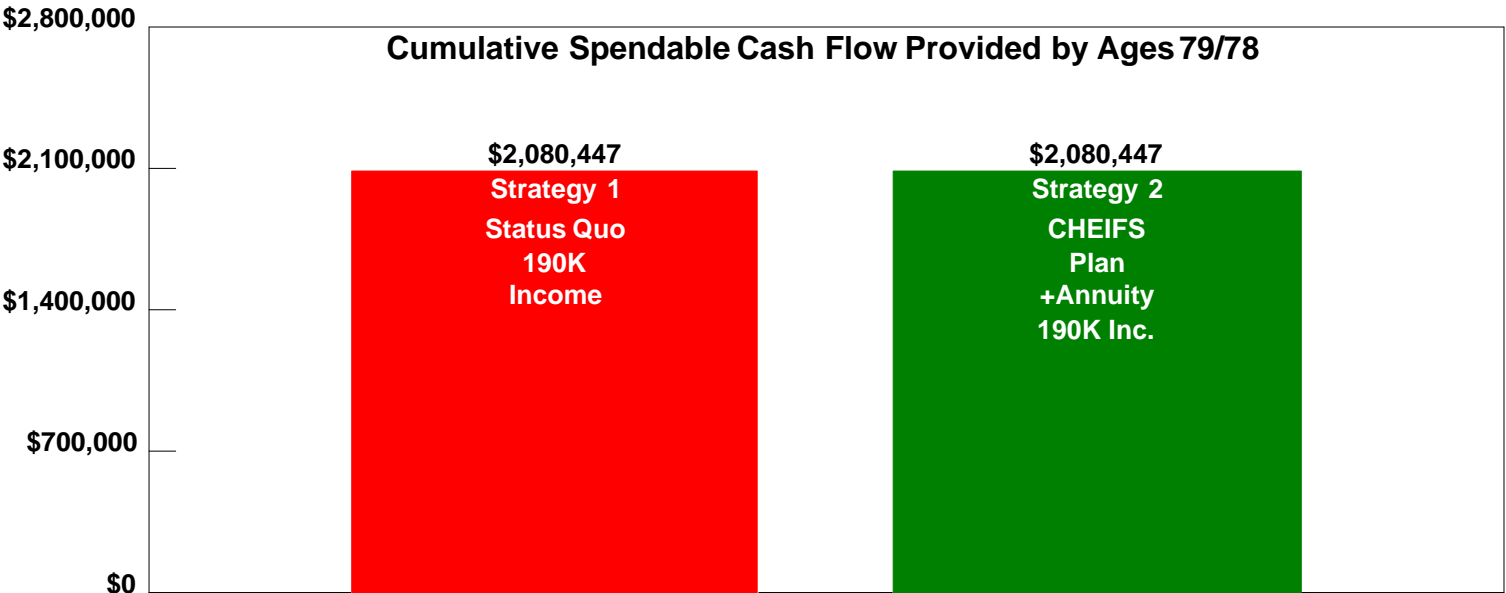
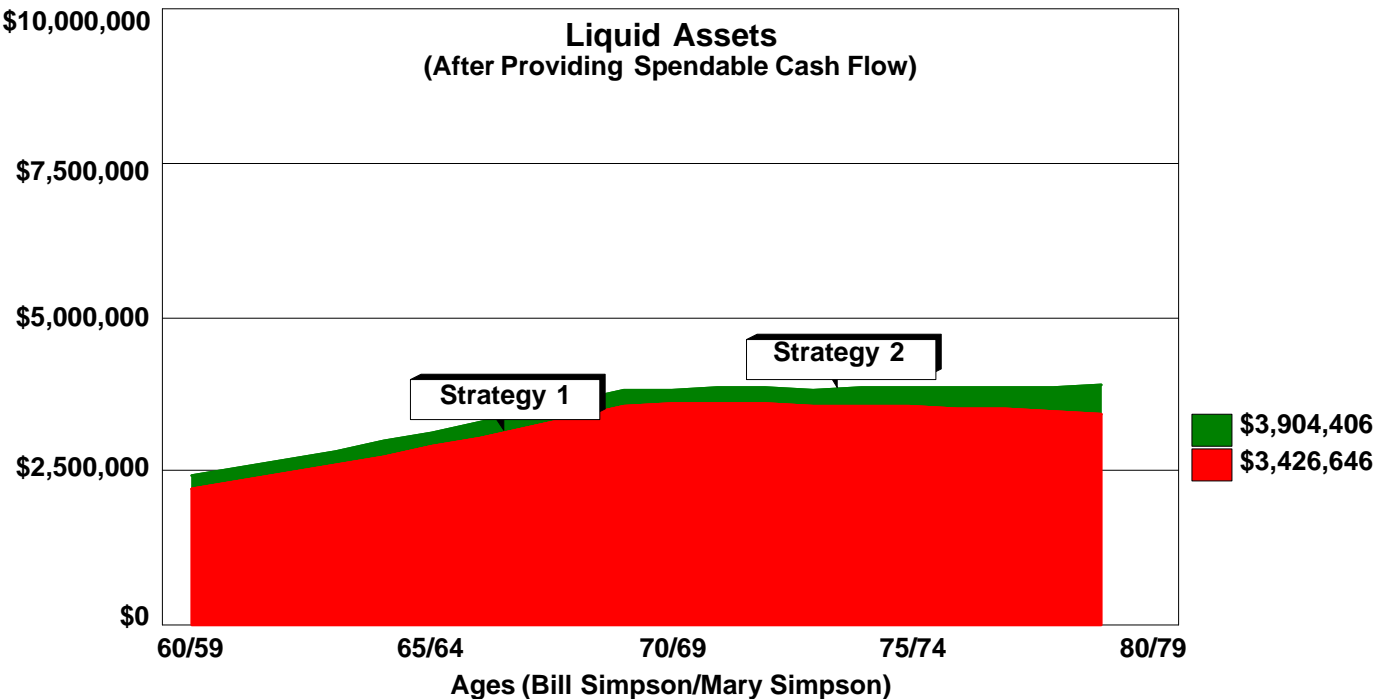
*After providing spendable cash flow.

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Comparison of Alternatives

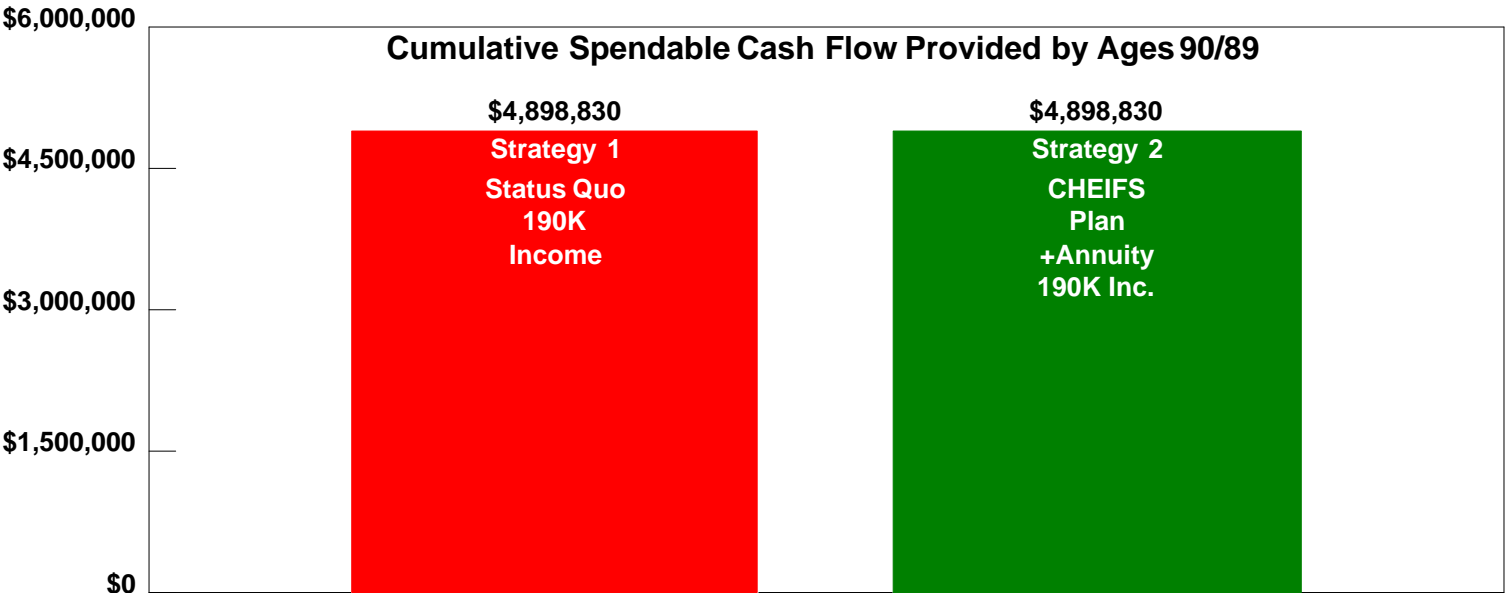
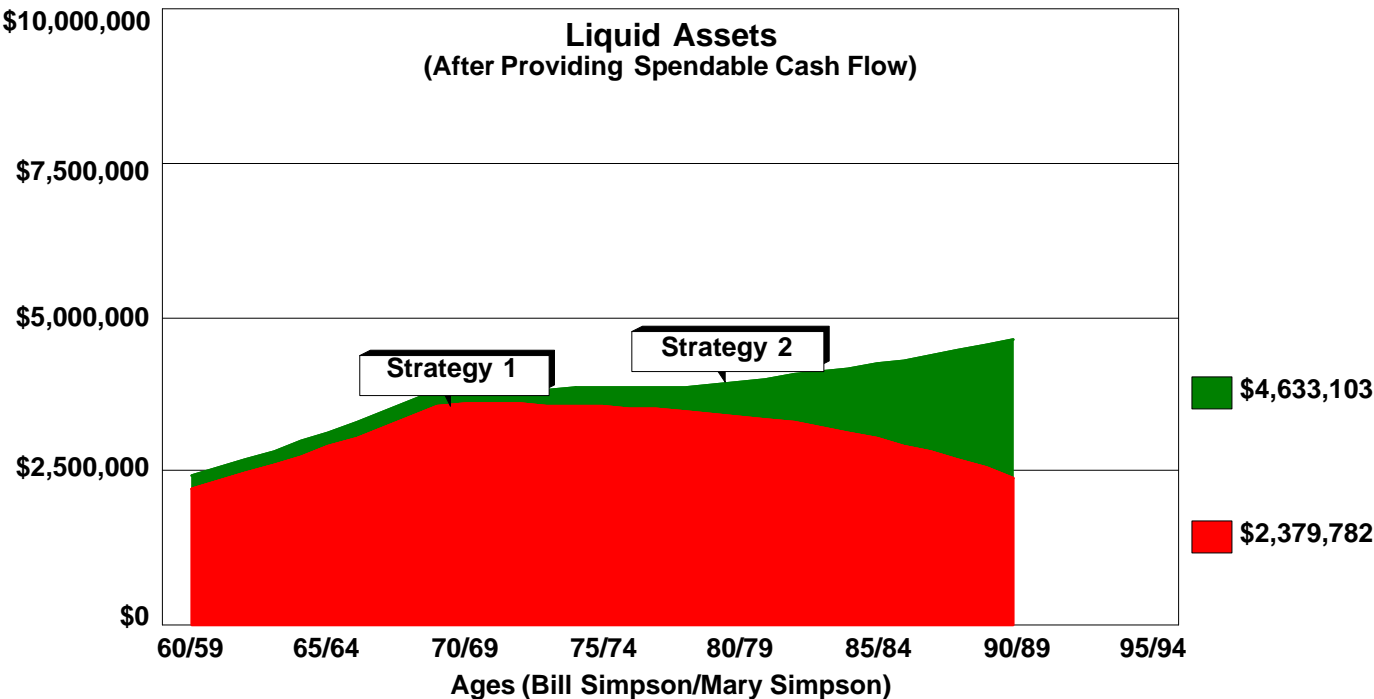


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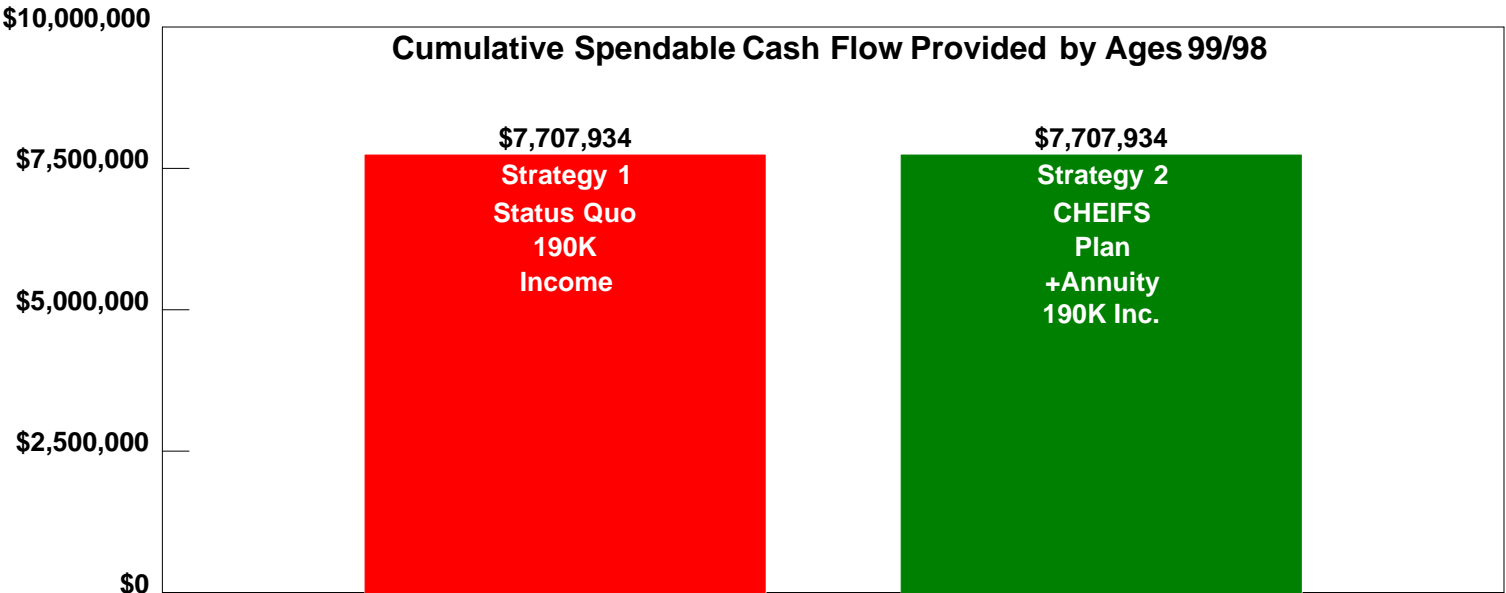
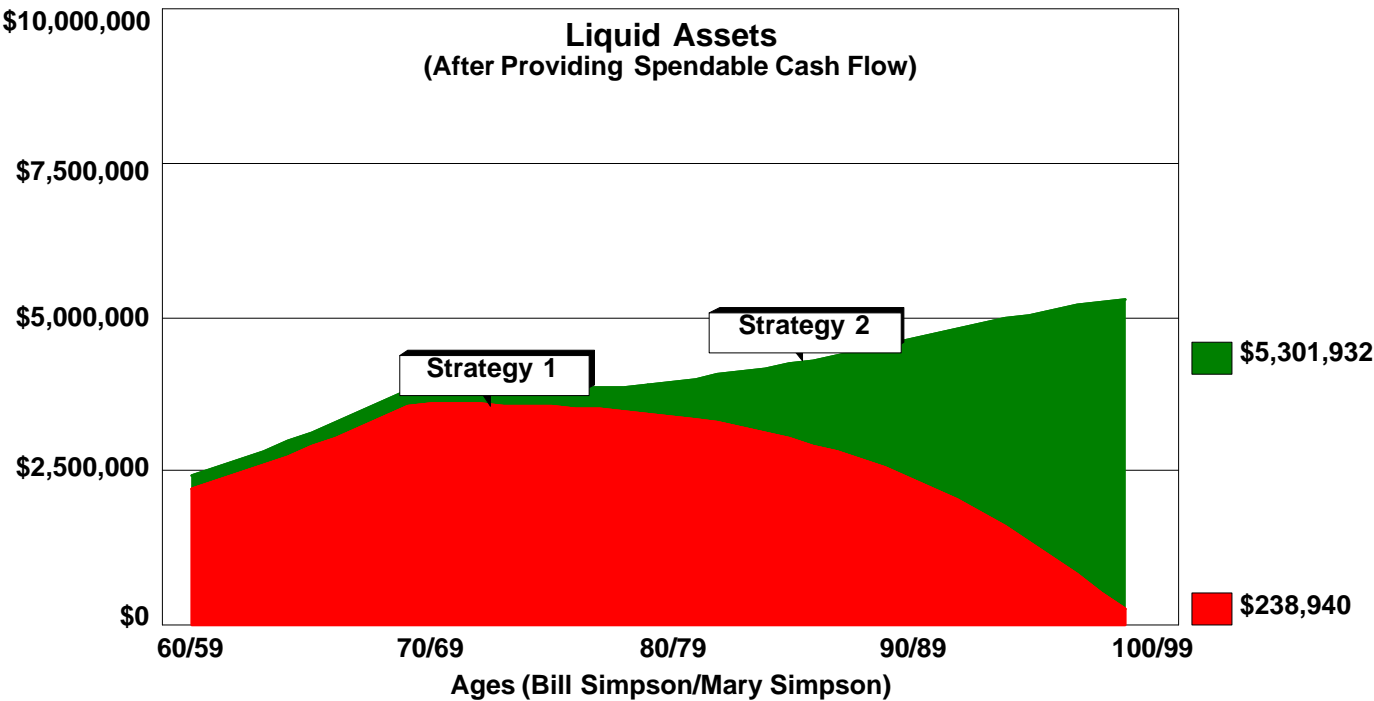


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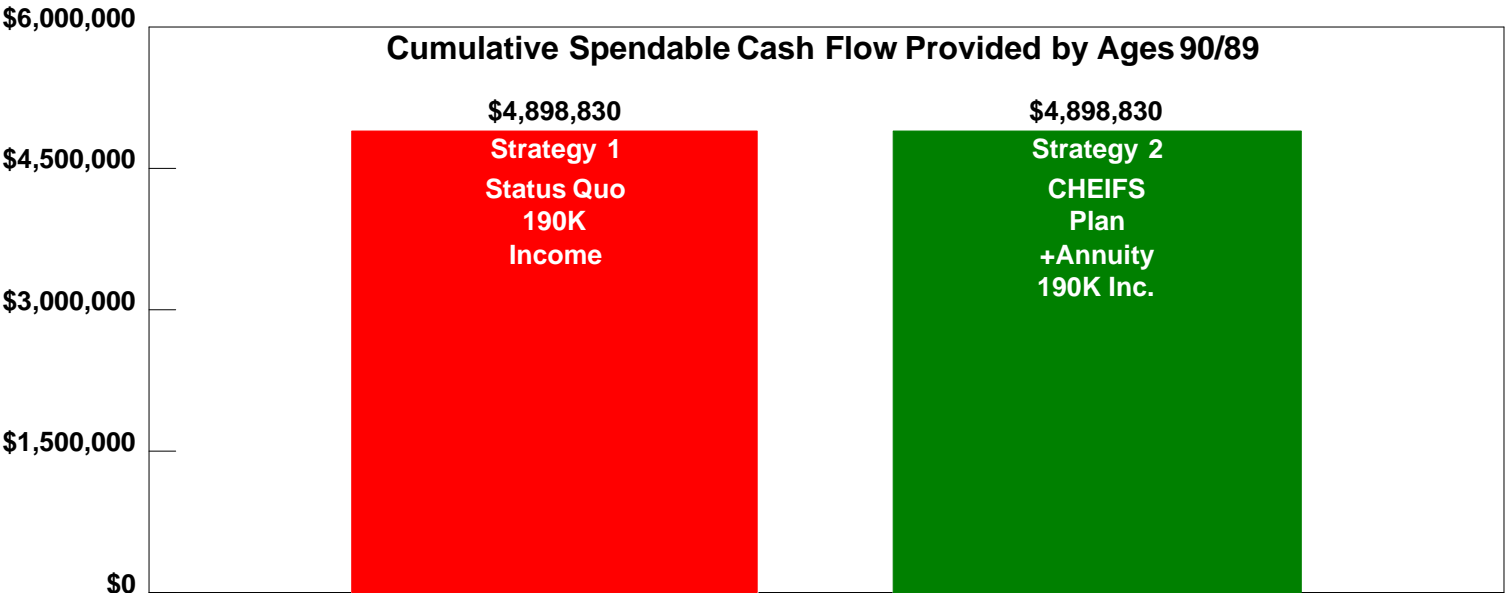
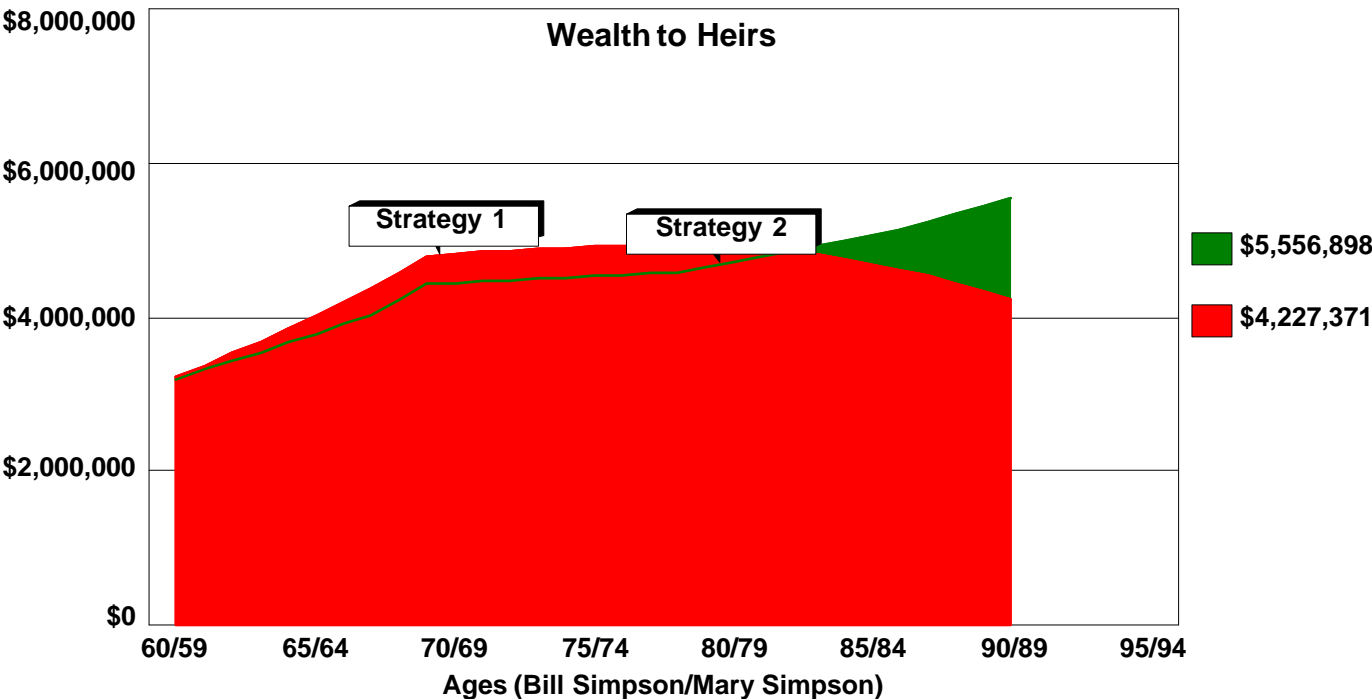


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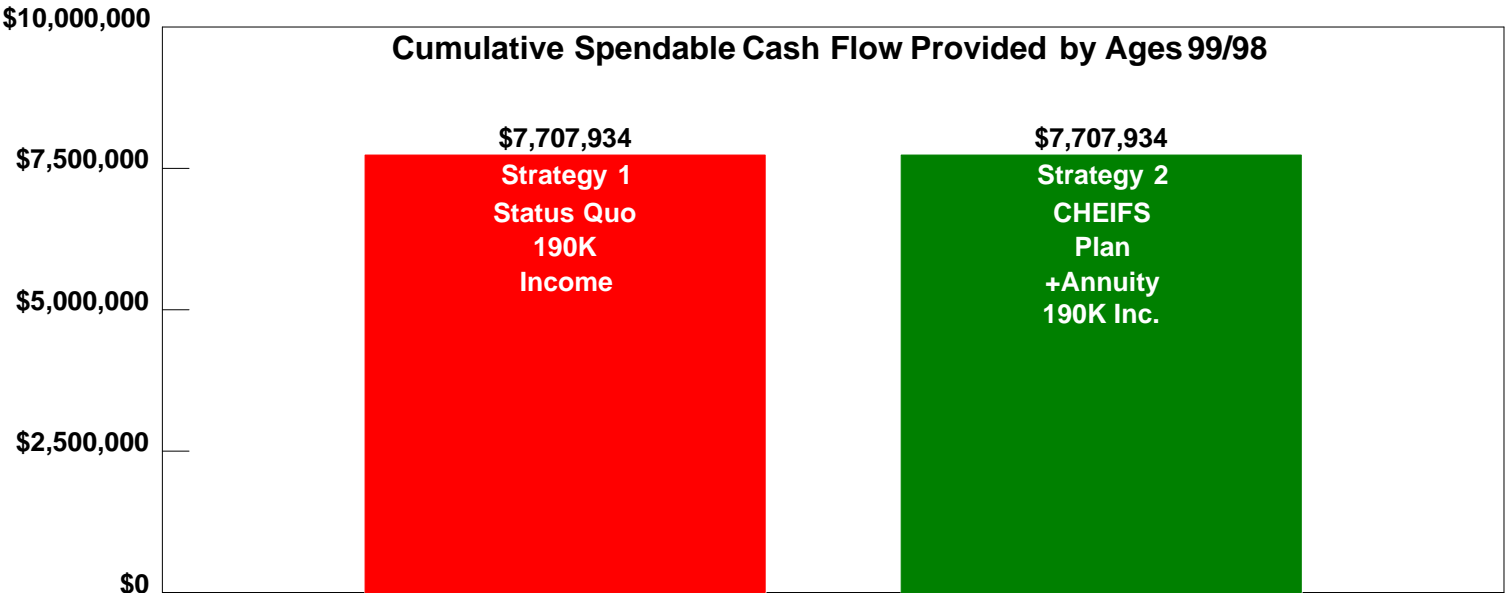
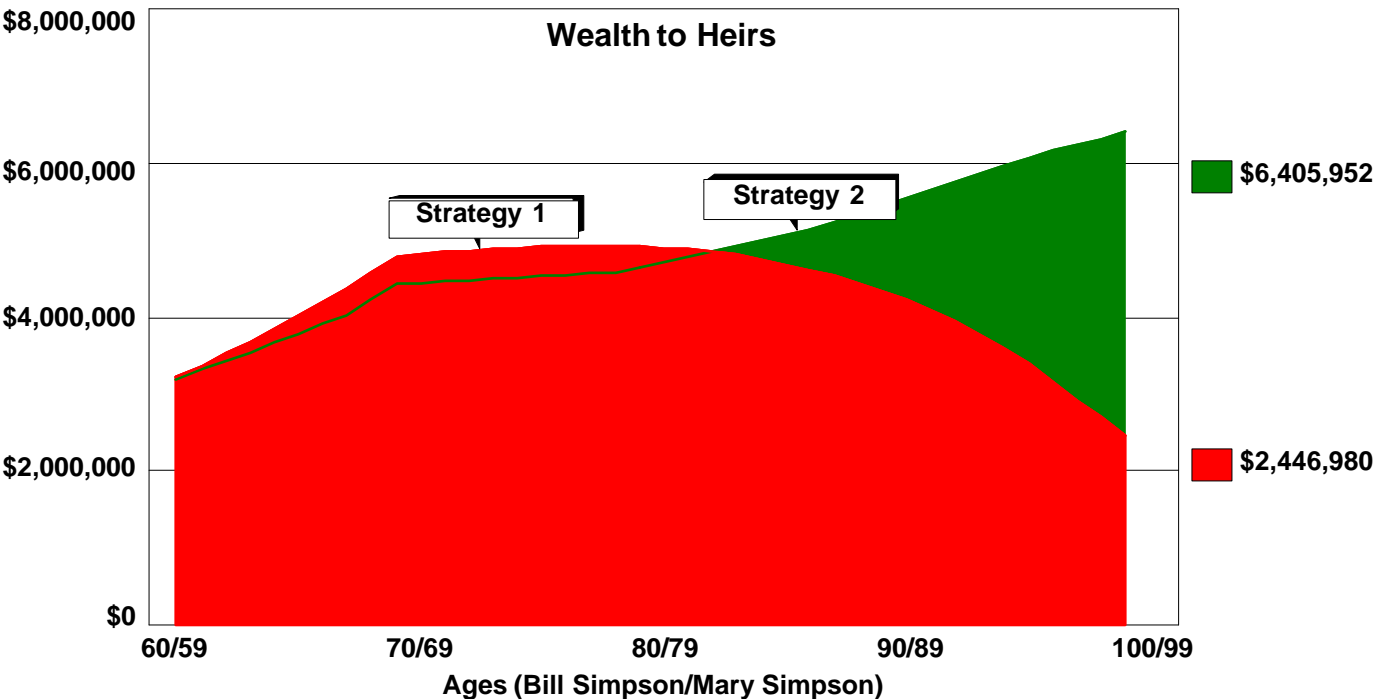


Analysis of: SQ vs. CHEIFS+Annuity-190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Comparison of Alternatives



Analysis of: Status Quo 190K Income

Analysis of: Status Quo 190K Income

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		1,500,000
	Tax Deferred Assets		0
	Retirement Plan Assets		1,000,000
Total Liquid Assets			2,500,000
<u>Illiquid Assets:</u>	Principal Residence		1,000,000
	Total Illiquid Assets		1,000,000
<u>Other Assets:</u>	Total Other Assets Inside the Estate		0
	Total Estate Assets		\$3,500,000
	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 --
Brokerage Accounts, IRA

Assumptions Used

<u>Income Tax Rates:</u>	Pre-R etirement	40.00%
	R etirement	40.00%
<u>Life Expectancy:</u>	Joint	31 Years
	Bill Simpson	Age 90
	Mary Simpson	Age 89
<u>Equities:</u>	Brokerage Accounts	
	Growth Rate	6.50%
	Dividend Rate	0.00%
<u>Retirement Plan Assets Bill Simpson:</u>		
	Defined Contr. Yield Assumption	6.50%

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

Analysis of: Status Quo 190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Cash Flow Required

Spendable Cash Flow			
Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	(2) Total After Tax Cash Flow Required
1	60/59	0	0
2	61/60	0	0
3	62/61	0	0
4	63/62	0	0
5	64/63	0	0
6	65/64	0	0
7	66/65	0	0
8	67/66	0	0
9	68/67	0	0
10	69/68	0	0
11	70/69	190,000	190,000
12	71/70	193,800	193,800
13	72/71	197,676	197,676
14	73/72	201,630	201,630
15	74/73	205,662	205,662
16	75/74	209,775	209,775
17	76/75	213,971	213,971
18	77/76	218,250	218,250
19	78/77	222,615	222,615
20	79/78	227,068	227,068
21	80/79	231,609	231,609
22	81/80	236,241	236,241
23	82/81	240,966	240,966
24	83/82	245,785	245,785
25	84/83	250,701	250,701
26	85/84	255,715	255,715
27	86/85	260,829	260,829
28	87/86	266,046	266,046
29	88/87	271,367	271,367
30	89/88	276,794	276,794
31	90/89	282,330	282,330
32	91/90	287,977	287,977
33	92/91	293,736	293,736
34	93/92	299,611	299,611
35	94/93	305,603	305,603
36	95/94	311,715	311,715
37	96/95	317,949	317,949
38	97/96	324,308	324,308
39	98/97	330,795	330,795
40	99/98	337,410	337,410
		7,707,934	7,707,934

Column (1) assumes 0.00% inflation for 11 years, 2.00% thereafter.

Analysis of: Status Quo 190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) Total Expected After Tax Cash Flow
1	60/59	0	0
2	61/60	0	0
3	62/61	0	0
4	63/62	0	0
5	64/63	0	0
6	65/64	0	0
7	66/65	0	0
8	67/66	0	0
9	68/67	0	0
10	69/68	0	0
11	70/69	35,000	35,000
12	71/70	35,000	35,000
13	72/71	35,000	35,000
14	73/72	35,000	35,000
15	74/73	35,000	35,000
16	75/74	35,000	35,000
17	76/75	35,000	35,000
18	77/76	35,000	35,000
19	78/77	35,000	35,000
20	79/78	35,000	35,000
21	80/79	35,000	35,000
22	81/80	35,000	35,000
23	82/81	35,000	35,000
24	83/82	35,000	35,000
25	84/83	35,000	35,000
26	85/84	35,000	35,000
27	86/85	35,000	35,000
28	87/86	35,000	35,000
29	88/87	35,000	35,000
30	89/88	35,000	35,000
31	90/89	35,000	35,000
32	91/90	35,000	35,000
33	92/91	35,000	35,000
34	93/92	35,000	35,000
35	94/93	35,000	35,000
36	95/94	35,000	35,000
37	96/95	35,000	35,000
38	97/96	35,000	35,000
39	98/97	35,000	35,000
40	99/98	35,000	35,000
		1,050,000	1,050,000

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

Analysis of: Status Quo 190K Income

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For: Bill Simpson & Mary Simpson

Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided			
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) After Tax Cash Flow from Retirement Plan Assets	(6) After Tax Cash Flow from Equity Assets	(7) Total After Tax Cash Flow Provided*
1	60/59	0	0	0	0	0	0	0
2	61/60	0	0	0	0	0	0	0
3	62/61	0	0	0	0	0	0	0
4	63/62	0	0	0	0	0	0	0
5	64/63	0	0	0	0	0	0	0
6	65/64	0	0	0	0	0	0	0
7	66/65	0	0	0	0	0	0	0
8	67/66	0	0	0	0	0	0	0
9	68/67	0	0	0	0	0	0	0
10	69/68	0	0	0	0	0	0	0
11	70/69	190,000	0	190,000	35,000	0	155,000	190,000
12	71/70	193,800	0	193,800	35,000	0	158,800	193,800
13	72/71	197,676	0	197,676	35,000	0	162,676	197,676
14	73/72	201,630	0	201,630	35,000	0	166,630	201,630
15	74/73	205,662	0	205,662	35,000	0	170,662	205,662
16	75/74	209,775	0	209,775	35,000	53,950	120,825	209,775
17	76/75	213,971	0	213,971	35,000	56,642	122,329	213,971
18	77/76	218,250	0	218,250	35,000	59,198	124,052	218,250
19	78/77	222,615	0	222,615	35,000	62,132	125,483	222,615
20	79/78	227,068	0	227,068	35,000	65,199	126,869	227,068
21	80/79	231,609	0	231,609	35,000	68,402	128,207	231,609
22	81/80	236,241	0	236,241	35,000	71,376	129,865	236,241
23	82/81	240,966	0	240,966	35,000	74,849	131,117	240,966
24	83/82	245,785	0	245,785	35,000	78,025	132,760	245,785
25	84/83	250,701	0	250,701	35,000	81,776	133,925	250,701
26	85/84	255,715	0	255,715	35,000	85,143	135,572	255,715
27	86/85	260,829	0	260,829	35,000	88,589	137,240	260,829
28	87/86	266,046	0	266,046	35,000	92,107	138,939	266,046
29	88/87	271,367	0	271,367	35,000	94,986	141,381	271,367
30	89/88	276,794	0	276,794	35,000	98,596	143,198	276,794
31	90/89	282,330	0	282,330	35,000	101,398	145,932	282,330
32	91/90	287,977	0	287,977	35,000	104,120	148,857	287,977
33	92/91	293,736	0	293,736	35,000	106,730	152,006	293,736
34	93/92	299,611	0	299,611	35,000	109,188	155,423	299,611
35	94/93	305,603	0	305,603	35,000	110,275	160,328	305,603
36	95/94	311,715	0	311,715	35,000	111,043	165,672	311,715
37	96/95	317,949	0	317,949	35,000	110,110	172,839	317,949
38	97/96	324,308	0	324,308	35,000	110,140	179,168	324,308
39	98/97	330,795	0	330,795	35,000	287,898	7,897	330,795
40	99/98	337,410	0	337,410	35,000	302,410	0	337,410
		7,707,934	0	7,707,934	1,050,000	2,584,282	4,073,652	7,707,934

*IMPORTANT NOTE: For this plan to be financially sound, column (7) must be sufficient to provide the values in column (3).

Column (1): assumes 0.00% inflation in yrs 1-11, 2.00% thereafter.

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

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

Column (6): see "Details of Equity Assets" report.

Analysis of: Status Quo 190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Details of Brokerage Accounts

		Initial Cost Basis 1,000,000	Growth 6.50%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Capital Gains Tax Rate 20.00%			
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) + Capital Growth	(4) + After Tax Reinvested Dividends	(5)* Net Year End Value of Assets	(6) After Tax Dividend Cash Flow	(7) After Tax Equity Sales Cash Flow	(8) Combined After Tax Cash Flow
1	60/59	1,500,000	0	97,500	0	1,581,525	0	0	0
2	61/60	1,581,525	0	102,799	0	1,667,481	0	0	0
3	62/61	1,667,481	0	108,386	0	1,758,108	0	0	0
4	63/62	1,758,108	0	114,277	0	1,853,661	0	0	0
5	64/63	1,853,661	0	120,488	0	1,954,408	0	0	0
6	65/64	1,954,408	0	127,037	0	2,060,631	0	0	0
7	66/65	2,060,631	0	133,941	0	2,172,626	0	0	0
8	67/66	2,172,626	0	141,221	0	2,290,709	0	0	0
9	68/67	2,290,709	0	148,896	0	2,415,209	0	0	0
10	69/68	2,415,209	0	156,989	0	2,546,476	0	0	0
11	70/69	2,546,476	176,429	154,053	0	2,498,859	0	155,000	155,000
12	71/70	2,498,859	181,591	150,622	0	2,443,211	0	158,800	158,800
13	72/71	2,443,211	186,844	146,664	0	2,379,001	0	162,676	162,676
14	73/72	2,379,001	192,189	142,143	0	2,305,665	0	166,630	166,630
15	74/73	2,305,665	197,627	137,022	0	2,222,609	0	170,662	170,662
16	75/74	2,222,609	140,449	135,340	0	2,195,325	0	120,825	120,825
17	76/75	2,195,325	142,712	133,420	0	2,164,173	0	122,329	122,329
18	77/76	2,164,173	145,222	131,232	0	2,128,681	0	124,052	124,052
19	78/77	2,128,681	147,379	128,785	0	2,088,986	0	125,483	125,483
20	79/78	2,088,986	149,472	126,068	0	2,044,926	0	126,869	126,869
21	80/79	2,044,926	151,498	123,073	0	1,996,336	0	128,207	128,207
22	81/80	1,996,336	153,891	119,759	0	1,942,582	0	129,865	129,865
23	82/81	1,942,582	155,792	116,141	0	1,883,902	0	131,117	131,117
24	83/82	1,883,902	158,147	112,174	0	1,819,550	0	132,760	132,760
25	84/83	1,819,550	159,922	107,876	0	1,749,829	0	133,925	133,925
26	85/84	1,749,829	162,263	103,192	0	1,673,850	0	135,572	135,572
27	86/85	1,673,850	164,620	98,100	0	1,591,257	0	137,240	137,240
28	87/86	1,591,257	167,006	92,576	0	1,501,659	0	138,939	138,939
29	88/87	1,501,659	170,278	86,540	0	1,403,742	0	141,381	141,381
30	89/88	1,403,742	172,792	80,012	0	1,297,852	0	143,198	143,198
31	90/89	1,297,852	176,406	72,894	0	1,182,397	0	145,932	145,932
32	91/90	1,182,397	180,248	65,140	0	1,056,616	0	148,857	148,857
33	92/91	1,056,616	184,358	56,697	0	919,665	0	152,006	152,006
34	93/92	919,665	188,792	47,507	0	770,596	0	155,423	155,423
35	94/93	770,596	195,034	37,412	0	606,844	0	160,328	160,328
36	95/94	606,844	201,814	26,327	0	427,043	0	165,672	165,672
37	96/95	427,043	210,821	14,054	0	227,973	0	172,839	172,839
38	97/96	227,973	218,814	595	0	9,656	0	179,168	179,168
39	98/97	9,656	9,656	0	0	0	0	7,897	7,897
40	99/98	0	0	0	0	0	0	0	0
			4,842,066		0		0	4,073,652	4,073,652

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

*Column (5) has been reduced by a 1.00% management fee.

Analysis of: Status Quo 190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

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

		Retirement Plan Assets Initial Value 1,000,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 6.50%	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	1,000,000	0	0	0	1,054,350	421,740	632,610
2	61/60	1,054,350	0	0	0	1,111,654	444,662	666,992
3	62/61	1,111,654	0	0	0	1,172,072	468,829	703,243
4	63/62	1,172,072	0	0	0	1,235,774	494,310	741,464
5	64/63	1,235,774	0	0	0	1,302,938	521,175	781,763
6	65/64	1,302,938	0	0	0	1,373,753	549,501	824,252
7	66/65	1,373,753	0	0	0	1,448,416	579,366	869,050
8	67/66	1,448,416	0	0	0	1,527,137	610,855	916,282
9	68/67	1,527,137	0	0	0	1,610,137	644,055	966,082
10	69/68	1,610,137	0	0	0	1,697,648	679,059	1,018,589
11	70/69	1,697,648	0	0	0	1,789,915	715,966	1,073,949
12	71/70	1,789,915	0	0	0	1,887,197	754,879	1,132,318
13	72/71	1,887,197	0	0	0	1,989,766	795,906	1,193,860
14	73/72	1,989,766	0	0	0	2,097,910	839,164	1,258,746
15	74/73	2,097,910	0	0	0	2,211,931	884,772	1,327,159
16	75/74	2,211,931	89,916	89,916	53,950	2,237,347	894,939	1,342,408
17	76/75	2,237,347	94,403	94,403	56,642	2,259,413	903,765	1,355,648
18	77/76	2,259,413	98,664	98,664	59,198	2,278,186	911,274	1,366,912
19	78/77	2,278,186	103,554	103,554	62,132	2,292,823	917,129	1,375,694
20	79/78	2,292,823	108,665	108,665	65,199	2,302,867	921,147	1,381,720
21	80/79	2,302,867	114,003	114,003	68,402	2,307,829	923,132	1,384,697
22	81/80	2,307,829	118,960	118,960	71,376	2,307,834	923,134	1,384,700
23	82/81	2,307,834	124,748	124,748	74,849	2,301,737	920,695	1,381,042
24	83/82	2,301,737	130,042	130,042	78,025	2,289,727	915,891	1,373,836
25	84/83	2,289,727	136,293	136,293	81,776	2,270,473	908,189	1,362,284
26	85/84	2,270,473	141,905	141,905	85,143	2,244,256	897,702	1,346,554
27	86/85	2,244,256	147,648	147,648	88,589	2,210,559	884,224	1,326,335
28	87/86	2,210,559	153,511	153,511	92,107	2,168,849	867,540	1,301,309
29	88/87	2,168,849	158,310	158,310	94,986	2,119,812	847,925	1,271,887
30	89/88	2,119,812	164,327	164,327	98,596	2,061,766	824,706	1,237,060
31	90/89	2,061,766	168,997	168,997	101,398	1,995,641	798,256	1,197,385
32	91/90	1,995,641	173,534	173,534	104,120	1,921,139	768,456	1,152,683
33	92/91	1,921,139	177,883	177,883	106,730	1,838,002	735,201	1,102,801
34	93/92	1,838,002	181,980	181,980	109,188	1,746,027	698,411	1,047,616
35	94/93	1,746,027	183,792	183,792	110,275	1,647,142	658,857	988,285
36	95/94	1,647,142	185,072	185,072	111,043	1,541,534	616,614	924,920
37	96/95	1,541,534	183,516	183,516	110,110	1,431,826	572,730	859,096
38	97/96	1,431,826	183,567	183,567	110,140	1,316,102	526,441	789,661
39	98/97	1,316,102	180,288	479,830	287,898	881,723	352,689	529,034
40	99/98	881,723	129,665	504,017	302,410	398,234	159,294	238,940
			3,633,243	4,307,137	2,584,282			

Column (1) includes only deductible contributions.

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

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

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

Analysis of: Status Quo 190K Income

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	632,610		1,581,525		2,214,135
2	61/60	666,992		1,667,481		2,334,473
3	62/61	703,243		1,758,108		2,461,351
4	63/62	741,464		1,853,661		2,595,125
5	64/63	781,763		1,954,408		2,736,171
6	65/64	824,252		2,060,631		2,884,883
7	66/65	869,050		2,172,626		3,041,676
8	67/66	916,282		2,290,709		3,206,991
9	68/67	966,082		2,415,209		3,381,291
10	69/68	1,018,589		2,546,476		3,565,065
11	70/69	1,073,949		2,498,859		3,572,808
12	71/70	1,132,318		2,443,211		3,575,529
13	72/71	1,193,860		2,379,001		3,572,861
14	73/72	1,258,746		2,305,665		3,564,411
15	74/73	1,327,159		2,222,609		3,549,768
16	75/74	1,342,408		2,195,325		3,537,733
17	76/75	1,355,648		2,164,173		3,519,821
18	77/76	1,366,912		2,128,681		3,495,593
19	78/77	1,375,694		2,088,986		3,464,680
20	79/78	1,381,720		2,044,926		3,426,646
21	80/79	1,384,697		1,996,336		3,381,033
22	81/80	1,384,700		1,942,582		3,327,282
23	82/81	1,381,042		1,883,902		3,264,944
24	83/82	1,373,836		1,819,550		3,193,386
25	84/83	1,362,284		1,749,829		3,112,113
26	85/84	1,346,554		1,673,850		3,020,404
27	86/85	1,326,335		1,591,257		2,917,592
28	87/86	1,301,309		1,501,659		2,802,968
29	88/87	1,271,887		1,403,742		2,675,629
30	89/88	1,237,060		1,297,852		2,534,912
31	90/89	1,197,385		1,182,397		2,379,782
32	91/90	1,152,683		1,056,616		2,209,299
33	92/91	1,102,801		919,665		2,022,466
34	93/92	1,047,616		770,596		1,818,212
35	94/93	988,285		606,844		1,595,129
36	95/94	924,920		427,043		1,351,963
37	96/95	859,096		227,973		1,087,069
38	97/96	789,661		9,656		799,317
39	98/97	529,034		0		529,034
40	99/98	238,940		0		238,940

Analysis of: Status Quo 190K Income

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	1,020,000	1,020,000
2	61/60	1,040,400	1,040,400
3	62/61	1,061,208	1,061,208
4	63/62	1,082,432	1,082,432
5	64/63	1,104,081	1,104,081
6	65/64	1,126,162	1,126,162
7	66/65	1,148,686	1,148,686
8	67/66	1,171,659	1,171,659
9	68/67	1,195,093	1,195,093
10	69/68	1,218,994	1,218,994
11	70/69	1,243,374	1,243,374
12	71/70	1,268,242	1,268,242
13	72/71	1,293,607	1,293,607
14	73/72	1,319,479	1,319,479
15	74/73	1,345,868	1,345,868
16	75/74	1,372,786	1,372,786
17	76/75	1,400,241	1,400,241
18	77/76	1,428,246	1,428,246
19	78/77	1,456,811	1,456,811
20	79/78	1,485,947	1,485,947
21	80/79	1,515,666	1,515,666
22	81/80	1,545,980	1,545,980
23	82/81	1,576,899	1,576,899
24	83/82	1,608,437	1,608,437
25	84/83	1,640,606	1,640,606
26	85/84	1,673,418	1,673,418
27	86/85	1,706,886	1,706,886
28	87/86	1,741,024	1,741,024
29	88/87	1,775,845	1,775,845
30	89/88	1,811,362	1,811,362
31	90/89	1,847,589	1,847,589
32	91/90	1,884,541	1,884,541
33	92/91	1,922,231	1,922,231
34	93/92	1,960,676	1,960,676
35	94/93	1,999,890	1,999,890
36	95/94	2,039,887	2,039,887
37	96/95	2,080,685	2,080,685
38	97/96	2,122,299	2,122,299
39	98/97	2,164,745	2,164,745
40	99/98	2,208,040	2,208,040

Analysis of: Status Quo 190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Value of Illiquid Assets	(2) Year End Value of Taxable Retirement Plan Assets	(3) Year End Value of Equity Assets	(4) Year End Hypothetical Net Worth
1	60/59	1,020,000	632,610	1,581,525	3,234,135
2	61/60	1,040,400	666,992	1,667,481	3,374,873
3	62/61	1,061,208	703,243	1,758,108	3,522,559
4	63/62	1,082,432	741,464	1,853,661	3,677,557
5	64/63	1,104,081	781,763	1,954,408	3,840,252
6	65/64	1,126,162	824,252	2,060,631	4,011,045
7	66/65	1,148,686	869,050	2,172,626	4,190,362
8	67/66	1,171,659	916,282	2,290,709	4,378,650
9	68/67	1,195,093	966,082	2,415,209	4,576,384
10	69/68	1,218,994	1,018,589	2,546,476	4,784,059
11	70/69	1,243,374	1,073,949	2,498,859	4,816,182
12	71/70	1,268,242	1,132,318	2,443,211	4,843,771
13	72/71	1,293,607	1,193,860	2,379,001	4,866,468
14	73/72	1,319,479	1,258,746	2,305,665	4,883,890
15	74/73	1,345,868	1,327,159	2,222,609	4,895,636
16	75/74	1,372,786	1,342,408	2,195,325	4,910,519
17	76/75	1,400,241	1,355,648	2,164,173	4,920,062
18	77/76	1,428,246	1,366,912	2,128,681	4,923,839
19	78/77	1,456,811	1,375,694	2,088,986	4,921,491
20	79/78	1,485,947	1,381,720	2,044,926	4,912,593
21	80/79	1,515,666	1,384,697	1,996,336	4,896,699
22	81/80	1,545,980	1,384,700	1,942,582	4,873,262
23	82/81	1,576,899	1,381,042	1,883,902	4,841,843
24	83/82	1,608,437	1,373,836	1,819,550	4,801,823
25	84/83	1,640,606	1,362,284	1,749,829	4,752,719
26	85/84	1,673,418	1,346,554	1,673,850	4,693,822
27	86/85	1,706,886	1,326,335	1,591,257	4,624,478
28	87/86	1,741,024	1,301,309	1,501,659	4,543,992
29	88/87	1,775,845	1,271,887	1,403,742	4,451,474
30	89/88	1,811,362	1,237,060	1,297,852	4,346,274
31	90/89	1,847,589	1,197,385	1,182,397	4,227,371
32	91/90	1,884,541	1,152,683	1,056,616	4,093,840
33	92/91	1,922,231	1,102,801	919,665	3,944,697
34	93/92	1,960,676	1,047,616	770,596	3,778,888
35	94/93	1,999,890	988,285	606,844	3,595,019
36	95/94	2,039,887	924,920	427,043	3,391,850
37	96/95	2,080,685	859,096	227,973	3,167,754
38	97/96	2,122,299	789,661	9,656	2,921,616
39	98/97	2,164,745	529,034	0	2,693,779
40	99/98	2,208,040	238,940	0	2,446,980

Column (4) has been reduced by income tax due if tax deferred assets are liquidated.

Analysis of: Status Quo 190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Summary of Transfer Taxation of Retirement Plan Assets

		Plan Assets Initial Value 1,000,000	Plan Assets Cost Basis 0	Plan Assets Yield 6.50%	Heirs' Income Tax Rate 40.00%		
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax
1	60/59	1,054,350	0	421,740	421,740	632,610	40%
2	61/60	1,111,654	0	444,662	444,662	666,992	40%
3	62/61	1,172,072	0	468,829	468,829	703,243	40%
4	63/62	1,235,774	0	494,310	494,310	741,464	40%
5	64/63	1,302,938	0	521,175	521,175	781,763	40%
6	65/64	1,373,753	0	549,501	549,501	824,252	40%
7	66/65	1,448,416	0	579,366	579,366	869,050	40%
8	67/66	1,527,137	0	610,855	610,855	916,282	40%
9	68/67	1,610,137	0	644,055	644,055	966,082	40%
10	69/68	1,697,648	0	679,059	679,059	1,018,589	40%
11	70/69	1,789,915	0	715,966	715,966	1,073,949	40%
12	71/70	1,887,197	0	754,879	754,879	1,132,318	40%
13	72/71	1,989,766	0	795,906	795,906	1,193,860	40%
14	73/72	2,097,910	0	839,164	839,164	1,258,746	40%
15	74/73	2,211,931	0	884,772	884,772	1,327,159	40%
16	75/74	2,237,347	0	894,939	894,939	1,342,408	40%
17	76/75	2,259,413	0	903,765	903,765	1,355,648	40%
18	77/76	2,278,186	0	911,274	911,274	1,366,912	40%
19	78/77	2,292,823	0	917,129	917,129	1,375,694	40%
20	79/78	2,302,867	0	921,147	921,147	1,381,720	40%
21	80/79	2,307,829	0	923,132	923,132	1,384,697	40%
22	81/80	2,307,834	0	923,134	923,134	1,384,700	40%
23	82/81	2,301,737	0	920,695	920,695	1,381,042	40%
24	83/82	2,289,727	0	915,891	915,891	1,373,836	40%
25	84/83	2,270,473	0	908,189	908,189	1,362,284	40%
26	85/84	2,244,256	0	897,702	897,702	1,346,554	40%
27	86/85	2,210,559	0	884,224	884,224	1,326,335	40%
28	87/86	2,168,849	0	867,540	867,540	1,301,309	40%
29	88/87	2,119,812	0	847,925	847,925	1,271,887	40%
30	89/88	2,061,766	0	824,706	824,706	1,237,060	40%
31	90/89	1,995,641	0	798,256	798,256	1,197,385	40%
32	91/90	1,921,139	0	768,456	768,456	1,152,683	40%
33	92/91	1,838,002	0	735,201	735,201	1,102,801	40%
34	93/92	1,746,027	0	698,411	698,411	1,047,616	40%
35	94/93	1,647,142	0	658,857	658,857	988,285	40%
36	95/94	1,541,534	0	616,614	616,614	924,920	40%
37	96/95	1,431,826	0	572,730	572,730	859,096	40%
38	97/96	1,316,102	0	526,441	526,441	789,661	40%
39	98/97	881,723	0	352,689	352,689	529,034	40%
40	99/98	398,234	0	159,294	159,294	238,940	40%

Analysis of: Status Quo 190K Income

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) YearEnd Wealth Transferred to Heirs
1	60/59	3,655,875	421,740	3,234,135	0	3,234,135
2	61/60	3,819,535	444,662	3,374,873	0	3,374,873
3	62/61	3,991,388	468,829	3,522,559	0	3,522,559
4	63/62	4,171,867	494,310	3,677,557	0	3,677,557
5	64/63	4,361,427	521,175	3,840,252	0	3,840,252
6	65/64	4,560,546	549,501	4,011,045	0	4,011,045
7	66/65	4,769,728	579,366	4,190,362	0	4,190,362
8	67/66	4,989,505	610,855	4,378,650	0	4,378,650
9	68/67	5,220,439	644,055	4,576,384	0	4,576,384
10	69/68	5,463,118	679,059	4,784,059	0	4,784,059
11	70/69	5,532,148	715,966	4,816,182	0	4,816,182
12	71/70	5,598,650	754,879	4,843,771	0	4,843,771
13	72/71	5,662,374	795,906	4,866,468	0	4,866,468
14	73/72	5,723,054	839,164	4,883,890	0	4,883,890
15	74/73	5,780,408	884,772	4,895,636	0	4,895,636
16	75/74	5,805,458	894,939	4,910,519	0	4,910,519
17	76/75	5,823,827	903,765	4,920,062	0	4,920,062
18	77/76	5,835,113	911,274	4,923,839	0	4,923,839
19	78/77	5,838,620	917,129	4,921,491	0	4,921,491
20	79/78	5,833,740	921,147	4,912,593	0	4,912,593
21	80/79	5,819,831	923,132	4,896,699	0	4,896,699
22	81/80	5,796,396	923,134	4,873,262	0	4,873,262
23	82/81	5,762,538	920,695	4,841,843	0	4,841,843
24	83/82	5,717,714	915,891	4,801,823	0	4,801,823
25	84/83	5,660,908	908,189	4,752,719	0	4,752,719
26	85/84	5,591,524	897,702	4,693,822	0	4,693,822
27	86/85	5,508,702	884,224	4,624,478	0	4,624,478
28	87/86	5,411,532	867,540	4,543,992	0	4,543,992
29	88/87	5,299,399	847,925	4,451,474	0	4,451,474
30	89/88	5,170,980	824,706	4,346,274	0	4,346,274
31	90/89	5,025,627	798,256	4,227,371	0	4,227,371
32	91/90	4,862,296	768,456	4,093,840	0	4,093,840
33	92/91	4,679,898	735,201	3,944,697	0	3,944,697
34	93/92	4,477,299	698,411	3,778,888	0	3,778,888
35	94/93	4,253,876	658,857	3,595,019	0	3,595,019
36	95/94	4,008,464	616,614	3,391,850	0	3,391,850
37	96/95	3,740,484	572,730	3,167,754	0	3,167,754
38	97/96	3,448,057	526,441	2,921,616	0	2,921,616
39	98/97	3,046,468	352,689	2,693,779	0	2,693,779
40	99/98	2,606,274	159,294	2,446,980	0	2,446,980

Summary at Life Expectancy (Year 31)

*Net of cash flow provided

**See Transfer Tax Details report for details.

Total Estate Assets	\$ 5,025,627
Wealth Transferred to Heirs	\$ 4,227,371

Analysis of: CHEIFS Plan+Annuity 190K Income

Analysis of: CHEIFS Plan+Annuity 190K Income

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		1,500,000
	Tax Deferred Assets		0
	Retirement Plan Assets		1,000,000
Total Liquid Assets			2,500,000
<u>Illiquid Assets:</u>	Principal Residence		1,000,000
	Total Illiquid Assets		1,000,000
<u>Other Assets:</u>	Total Other Assets Inside the Estate		0
	Total Estate Assets		\$3,500,000
	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 --
Brokerage Accounts, IRA, New Annuity

Assumptions Used

<u>Income Tax Rates:</u>	Pre-R etirement	40.00%
	R etirement	40.00%
<u>Life Expectancy:</u>	Joint	31 Years
	Bill Simpson	Age 90
	Mary Simpson	Age 89
<u>Equities:</u>	Growth Rate	Brokerage Accounts 6.50%
	Dividend Rate	0.00%
		New Annuity Variable
<u>Tax Deferred Account:</u>	Yield Assumption	
<u>Retirement Plan Assets Bill Simpson:</u>	Defined Contr. Yield Assumption	6.50%

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

Analysis of: CHEIFS Plan+Annuity 190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Cash Flow Required

Spendable Cash Flow			
Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	(2) Total After Tax Cash Flow Required
1	60/59	0	0
2	61/60	0	0
3	62/61	0	0
4	63/62	0	0
5	64/63	0	0
6	65/64	0	0
7	66/65	0	0
8	67/66	0	0
9	68/67	0	0
10	69/68	0	0
11	70/69	190,000	190,000
12	71/70	193,800	193,800
13	72/71	197,676	197,676
14	73/72	201,630	201,630
15	74/73	205,662	205,662
16	75/74	209,775	209,775
17	76/75	213,971	213,971
18	77/76	218,250	218,250
19	78/77	222,615	222,615
20	79/78	227,068	227,068
21	80/79	231,609	231,609
22	81/80	236,241	236,241
23	82/81	240,966	240,966
24	83/82	245,785	245,785
25	84/83	250,701	250,701
26	85/84	255,715	255,715
27	86/85	260,829	260,829
28	87/86	266,046	266,046
29	88/87	271,367	271,367
30	89/88	276,794	276,794
31	90/89	282,330	282,330
32	91/90	287,977	287,977
33	92/91	293,736	293,736
34	93/92	299,611	299,611
35	94/93	305,603	305,603
36	95/94	311,715	311,715
37	96/95	317,949	317,949
38	97/96	324,308	324,308
39	98/97	330,795	330,795
40	99/98	337,410	337,410
		7,707,934	7,707,934

Column (1) assumes 0.00% inflation for 11 years, 2.00% thereafter.

Analysis of: CHEIFS Plan+Annuity 190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	+	(2) Total Cash Flow Provided By CHEIFS Plan	=	(3) Total Expected After Tax Cash Flow
1	60/59	0		216,968		216,968
2	61/60	0		0		0
3	62/61	0		0		0
4	63/62	0		0		0
5	64/63	0		0		0
6	65/64	0		0		0
7	66/65	0		0		0
8	67/66	0		0		0
9	68/67	0		0		0
10	69/68	0		0		0
11	70/69	35,000		0		35,000
12	71/70	35,000		0		35,000
13	72/71	35,000		0		35,000
14	73/72	35,000		0		35,000
15	74/73	35,000		0		35,000
16	75/74	35,000		0		35,000
17	76/75	35,000		0		35,000
18	77/76	35,000		0		35,000
19	78/77	35,000		0		35,000
20	79/78	35,000		0		35,000
21	80/79	35,000		0		35,000
22	81/80	35,000		0		35,000
23	82/81	35,000		0		35,000
24	83/82	35,000		0		35,000
25	84/83	35,000		0		35,000
26	85/84	35,000		0		35,000
27	86/85	35,000		0		35,000
28	87/86	35,000		0		35,000
29	88/87	35,000		0		35,000
30	89/88	35,000		0		35,000
31	90/89	35,000		0		35,000
32	91/90	35,000		0		35,000
33	92/91	35,000		0		35,000
34	93/92	35,000		0		35,000
35	94/93	35,000		0		35,000
36	95/94	35,000		0		35,000
37	96/95	35,000		0		35,000
38	97/96	35,000		0		35,000
39	98/97	35,000		0		35,000
40	99/98	35,000		0		35,000
		1,050,000		216,968		1,266,968

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

Analysis of: CHEIFS Plan+Annuity 190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided					
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) After Tax Cash Flow from Retirement Plan Assets	(6) After Tax Cash Flow from Equity Assets	(7) After Tax Cash Flow from Tax Deferred Assets	(8) Reinvested Excess Cash Flow	(9) Total After Tax Cash Flow Provided*
1	60/59	0	0	0	216,968	0	0	0	216,968	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	190,000	0	190,000	35,000	0	155,000	0	0	190,000
12	71/70	193,800	0	193,800	35,000	0	158,800	0	0	193,800
13	72/71	197,676	0	197,676	35,000	0	162,676	0	0	197,676
14	73/72	201,630	0	201,630	35,000	0	166,630	0	0	201,630
15	74/73	205,662	0	205,662	35,000	0	137,987	32,675	0	205,662
16	75/74	209,775	0	209,775	35,000	53,950	76,572	44,253	0	209,775
17	76/75	213,971	0	213,971	35,000	56,642	58,927	63,402	0	213,971
18	77/76	218,250	0	218,250	35,000	59,198	51,330	72,722	0	218,250
19	78/77	222,615	0	222,615	35,000	62,132	47,109	78,374	0	222,615
20	79/78	227,068	0	227,068	35,000	65,199	74,347	52,522	0	227,068
21	80/79	231,609	0	231,609	35,000	68,402	71,523	56,684	0	231,609
22	81/80	236,241	0	236,241	35,000	71,376	72,926	56,939	0	236,241
23	82/81	240,966	0	240,966	35,000	74,849	70,749	60,368	0	240,966
24	83/82	245,785	0	245,785	35,000	78,025	66,092	66,668	0	245,785
25	84/83	250,701	0	250,701	35,000	81,776	67,257	66,668	0	250,701
26	85/84	255,715	0	255,715	35,000	85,143	58,987	76,585	0	255,715
27	86/85	260,829	0	260,829	35,000	88,589	53,584	83,656	0	260,829
28	87/86	266,046	0	266,046	35,000	92,107	42,992	95,947	0	266,046
29	88/87	271,367	0	271,367	35,000	94,986	45,434	95,947	0	271,367
30	89/88	276,794	0	276,794	35,000	98,596	37,299	105,899	0	276,794
31	90/89	282,330	0	282,330	35,000	101,398	40,033	105,899	0	282,330
32	91/90	287,977	0	287,977	35,000	104,120	42,958	105,899	0	287,977
33	92/91	293,736	0	293,736	35,000	106,730	46,107	105,899	0	293,736
34	93/92	299,611	0	299,611	35,000	109,188	49,524	105,899	0	299,611
35	94/93	305,603	0	305,603	35,000	110,275	54,429	105,899	0	305,603
36	95/94	311,715	0	311,715	35,000	111,043	59,773	105,899	0	311,715
37	96/95	317,949	0	317,949	35,000	110,110	66,940	105,899	0	317,949
38	97/96	324,308	0	324,308	35,000	110,140	73,269	105,899	0	324,308
39	98/97	330,795	0	330,795	35,000	108,173	81,723	105,899	0	330,795
40	99/98	337,410	0	337,410	35,000	105,666	90,845	105,899	0	337,410
		7,707,934	0	7,707,934	1,266,968	2,207,813	2,281,822	2,168,299	216,968	7,707,934

*IMPORTANT NOTE: For this plan to be financially sound, column (9) must be sufficient to provide the values in column (3).

Column (1): assumes 0.00% inflation in yrs 1-11, 2.00% thereafter.

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

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

Column (6): see "Details of Equity Assets" report.

Columns (7) and (8): see "Summary of Tax Deferred Assets" report.

Analysis of: CHEIFS Plan+Annuity 190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Details of Tax Deferred Asset* (New Annuity)

		Tax Deferred Assets Initial Value 0	Initial Cost Basis 0	Tax Deferred Yield See Col. 6	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%					
Year	M/F Ages	(1) Beginning of Year Value of Account	(2) Reinvested Excess Cash Flow**	(3) Beginning of Year Guaranteed*** Pre Tax Withdrawal	(4) After Tax Cash Flow from Withdrawal	(5) Balance in Account to Accrue (1) + (2) - (3)	(6) Tax Deferred Yield (Avg. 3.34%)	(7) Annualized Tax Deferred Interest Accrued*	(8) Year End Value of Account	(9) Income Tax Due if Account Is Liquidated	(10) YearEnd Value of Account if Liquidated (8) - (9)
1	60/59	0	216,968	0	0	216,968	0.15%	325	217,293	130	217,163
2	61/60	217,293	0	0	0	217,293	2.01%	4,368	221,661	1,877	219,784
3	62/61	221,661	0	0	0	221,661	3.48%	7,714	229,375	4,963	224,412
4	63/62	229,375	0	0	0	229,375	0.00%	0	229,375	4,963	224,412
5	64/63	229,375	0	0	0	229,375	4.96%	11,377	240,752	9,514	231,238
6	65/64	240,752	0	0	0	240,752	3.08%	7,415	248,167	12,480	235,687
7	66/65	248,167	0	0	0	248,167	4.90%	12,160	260,327	17,344	242,983
8	67/66	260,327	0	0	0	260,327	0.00%	0	260,327	17,344	242,983
9	68/67	260,327	0	0	0	260,327	3.46%	9,007	269,334	20,946	248,388
10	69/68	269,334	0	0	0	269,334	3.07%	8,269	277,603	24,254	253,349
11	70/69	277,603	0	0	0	277,603	0.15%	416	278,019	24,420	253,599
12	71/70	278,019	0	0	0	278,019	2.01%	5,588	283,607	26,656	256,951
13	72/71	283,607	0	0	0	283,607	3.48%	9,870	293,477	30,604	262,873
14	73/72	293,477	0	0	0	293,477	0.00%	0	293,477	30,604	262,873
15	74/73	293,477	0	54,458	32,675	239,019	9.92%	23,711	262,730	18,305	244,425
16	75/74	262,730	0	62,558	44,253	200,172	6.16%	12,331	212,503	4,932	207,571
17	76/75	212,503	0	68,334	63,402	144,169	9.80%	14,129	158,298	5,652	152,646
18	77/76	158,298	0	78,374	72,722	79,924	0.00%	0	79,924	0	79,924
19	78/77	79,924	0	78,374	78,374	1,550	6.91%	107	1,657	43	1,614
20	79/78	1,657	0	86,503	52,522	0	0.00%	0	0	0	0
21	80/79	0	0	94,473	56,684	0	0.00%	0	0	0	0
22	81/80	0	0	94,899	56,939	0	0.00%	0	0	0	0
23	82/81	0	0	100,613	60,368	0	0.00%	0	0	0	0
24	83/82	0	0	111,114	66,668	0	0.00%	0	0	0	0
25	84/83	0	0	111,114	66,668	0	0.00%	0	0	0	0
26	85/84	0	0	127,641	76,585	0	0.00%	0	0	0	0
27	86/85	0	0	139,426	83,656	0	0.00%	0	0	0	0
28	87/86	0	0	159,912	95,947	0	0.00%	0	0	0	0
29	88/87	0	0	159,912	95,947	0	0.00%	0	0	0	0
30	89/88	0	0	176,498	105,899	0	0.00%	0	0	0	0
31	90/89	0	0	176,498	105,899	0	0.00%	0	0	0	0
32	91/90	0	0	176,498	105,899	0	0.00%	0	0	0	0
33	92/91	0	0	176,498	105,899	0	0.00%	0	0	0	0
34	93/92	0	0	176,498	105,899	0	0.00%	0	0	0	0
35	94/93	0	0	176,498	105,899	0	0.00%	0	0	0	0
36	95/94	0	0	176,498	105,899	0	0.00%	0	0	0	0
37	96/95	0	0	176,498	105,899	0	0.00%	0	0	0	0
38	97/96	0	0	176,498	105,899	0	0.00%	0	0	0	0
39	98/97	0	0	176,498	105,899	0	0.00%	0	0	0	0
40	99/98	0	0	176,498	105,899	0	0.00%	0	0	0	0
			216,968	3,469,183	2,168,299						

*Assumes income tax on yield is tax deferred.

**See attached "Cash Flow Analysis" for details.

***Scheduled withdrawals are presumed guaranteed by the issuing life insurance company. This illustration is not valid without a accompanying basic illustration from the issuing life insurance company showing details, guarantees and caveats. Column (9) illustrates the deferred income tax due if the account is liquidated.

Analysis of: CHEIFS Plan+Annuity 190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Details of Tax Deferred Cash Flow (New Annuity)

		Tax Deferred Assets Initial Value 0	Initial Cost Basis 0	Pre-Retirement Income Tax Rate 40.00%		Retirement Income Tax Rate 40.00%			
Year	M/F Ages	(1) Beginning of Year Value of Account	(2) Beginning of Year Cost Basis	(3) Beginning of Year Guaranteed* Pre Tax Withdrawal	(4) Gain in Contract Withdrawn	(5) Taxable Portion of Withdrawal	(6) After Tax Value of Column (5)	(7) Tax Free Portion of Withdrawal (3) - (5)	(8) After Tax Cash Flow from the Account (6) + (7)
1	60/59	0	0	0	0	0	0	0	0
2	61/60	217,293	216,968	0	0	0	0	0	0
3	62/61	221,661	216,968	0	0	0	0	0	0
4	63/62	229,375	216,968	0	0	0	0	0	0
5	64/63	229,375	216,968	0	0	0	0	0	0
6	65/64	240,752	216,968	0	0	0	0	0	0
7	66/65	248,167	216,968	0	0	0	0	0	0
8	67/66	260,327	216,968	0	0	0	0	0	0
9	68/67	260,327	216,968	0	0	0	0	0	0
10	69/68	269,334	216,968	0	0	0	0	0	0
11	70/69	277,603	216,968	0	0	0	0	0	0
12	71/70	278,019	216,968	0	0	0	0	0	0
13	72/71	283,607	216,968	0	0	0	0	0	0
14	73/72	293,477	216,968	0	0	0	0	0	0
15	74/73	293,477	216,968	54,458	54,458	54,458	32,675	0	32,675
16	75/74	262,730	216,968	62,558	45,762	45,762	27,457	16,796	44,253
17	76/75	212,503	200,172	68,334	12,331	12,331	7,399	56,003	63,402
18	77/76	158,298	144,169	78,374	14,129	14,129	8,477	64,245	72,722
19	78/77	79,924	79,924	78,374	0	0	0	78,374	78,374
20	79/78	1,657	1,550	86,503	107	84,953	50,972	1,550	52,522
21	80/79	0	0	94,473	0	94,473	56,684	0	56,684
22	81/80	0	0	94,899	0	94,899	56,939	0	56,939
23	82/81	0	0	100,613	0	100,613	60,368	0	60,368
24	83/82	0	0	111,114	0	111,114	66,668	0	66,668
25	84/83	0	0	111,114	0	111,114	66,668	0	66,668
26	85/84	0	0	127,641	0	127,641	76,585	0	76,585
27	86/85	0	0	139,426	0	139,426	83,656	0	83,656
28	87/86	0	0	159,912	0	159,912	95,947	0	95,947
29	88/87	0	0	159,912	0	159,912	95,947	0	95,947
30	89/88	0	0	176,498	0	176,498	105,899	0	105,899
31	90/89	0	0	176,498	0	176,498	105,899	0	105,899
32	91/90	0	0	176,498	0	176,498	105,899	0	105,899
33	92/91	0	0	176,498	0	176,498	105,899	0	105,899
34	93/92	0	0	176,498	0	176,498	105,899	0	105,899
35	94/93	0	0	176,498	0	176,498	105,899	0	105,899
36	95/94	0	0	176,498	0	176,498	105,899	0	105,899
37	96/95	0	0	176,498	0	176,498	105,899	0	105,899
38	97/96	0	0	176,498	0	176,498	105,899	0	105,899
39	98/97	0	0	176,498	0	176,498	105,899	0	105,899
40	99/98	0	0	176,498	0	176,498	105,899	0	105,899
				3,469,183		3,252,215	1,951,331	216,968	2,168,299

*Scheduled withdrawals are presumed guaranteed by the issuing life insurance company. This illustration is not valid without an accompanying basic illustration from the issuing life insurance company showing details, guarantees and caveats.

Analysis of: CHEIFS Plan+Annuity 190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Details of Brokerage Accounts

		Initial Cost Basis 1,000,000	Growth 6.50%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Capital Gains Tax Rate 20.00%			
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) + Capital Growth	(4) + After Tax Reinvested Dividends	(5)* Net Year End Value of Assets	(6) After Tax Dividend Cash Flow	(7) After Tax Equity Sales Cash Flow	(8) Combined After Tax Cash Flow
1	60/59	1,500,000	0	97,500	0	1,581,525	0	0	0
2	61/60	1,581,525	0	102,799	0	1,667,481	0	0	0
3	62/61	1,667,481	0	108,386	0	1,758,108	0	0	0
4	63/62	1,758,108	0	114,277	0	1,853,661	0	0	0
5	64/63	1,853,661	0	120,488	0	1,954,408	0	0	0
6	65/64	1,954,408	0	127,037	0	2,060,631	0	0	0
7	66/65	2,060,631	0	133,941	0	2,172,626	0	0	0
8	67/66	2,172,626	0	141,221	0	2,290,709	0	0	0
9	68/67	2,290,709	0	148,896	0	2,415,209	0	0	0
10	69/68	2,415,209	0	156,989	0	2,546,476	0	0	0
11	70/69	2,546,476	176,429	154,053	0	2,498,859	0	155,000	155,000
12	71/70	2,498,859	181,591	150,622	0	2,443,211	0	158,800	158,800
13	72/71	2,443,211	186,844	146,664	0	2,379,001	0	162,676	162,676
14	73/72	2,379,001	192,189	142,143	0	2,305,665	0	166,630	166,630
15	74/73	2,305,665	159,789	139,482	0	2,262,504	0	137,987	137,987
16	75/74	2,262,504	89,008	141,277	0	2,291,625	0	76,572	76,572
17	76/75	2,291,625	68,746	144,487	0	2,343,692	0	58,927	58,927
18	77/76	2,343,692	60,090	148,434	0	2,407,716	0	51,330	51,330
19	78/77	2,407,716	55,329	152,905	0	2,480,239	0	47,109	47,109
20	79/78	2,480,239	87,593	155,522	0	2,522,686	0	74,347	74,347
21	80/79	2,522,686	84,516	158,481	0	2,570,684	0	71,523	71,523
22	81/80	2,570,684	86,418	161,477	0	2,619,286	0	72,926	72,926
23	82/81	2,619,286	84,063	164,789	0	2,673,012	0	70,749	70,749
24	83/82	2,673,012	78,730	168,628	0	2,735,281	0	66,092	66,092
25	84/83	2,735,281	80,313	172,573	0	2,799,266	0	67,257	67,257
26	85/84	2,799,266	70,600	177,363	0	2,876,969	0	58,987	58,987
27	86/85	2,876,969	64,274	182,825	0	2,965,565	0	53,584	53,584
28	87/86	2,965,565	51,677	189,403	0	3,072,258	0	42,992	42,992
29	88/87	3,072,258	54,720	196,140	0	3,181,541	0	45,434	45,434
30	89/88	3,181,541	45,007	203,875	0	3,307,005	0	37,299	37,299
31	90/89	3,307,005	48,393	211,810	0	3,435,718	0	40,033	40,033
32	91/90	3,435,718	52,017	219,941	0	3,567,606	0	42,958	42,958
33	92/91	3,567,606	55,920	228,260	0	3,702,547	0	46,107	46,107
34	93/92	3,702,547	60,157	236,755	0	3,840,354	0	49,524	49,524
35	94/93	3,840,354	66,211	245,319	0	3,979,267	0	54,429	54,429
36	95/94	3,979,267	72,813	253,920	0	4,118,770	0	59,773	59,773
37	96/95	4,118,770	81,650	262,413	0	4,256,538	0	66,940	66,940
38	97/96	4,256,538	89,482	270,859	0	4,393,536	0	73,269	73,269
39	98/97	4,393,536	99,925	279,085	0	4,526,969	0	81,723	81,723
40	99/98	4,526,969	111,204	287,025	0	4,655,762	0	90,845	90,845
			2,695,698		0		0	2,281,822	2,281,822

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

*Column (5) has been reduced by a 1.00% management fee.

Analysis of: CHEIFS Plan+Annuity 190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

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

		Retirement Plan Assets Initial Value 1,000,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 6.50%	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	1,000,000	0	0	0	1,054,350	421,740	632,610
2	61/60	1,054,350	0	0	0	1,111,654	444,662	666,992
3	62/61	1,111,654	0	0	0	1,172,072	468,829	703,243
4	63/62	1,172,072	0	0	0	1,235,774	494,310	741,464
5	64/63	1,235,774	0	0	0	1,302,938	521,175	781,763
6	65/64	1,302,938	0	0	0	1,373,753	549,501	824,252
7	66/65	1,373,753	0	0	0	1,448,416	579,366	869,050
8	67/66	1,448,416	0	0	0	1,527,137	610,855	916,282
9	68/67	1,527,137	0	0	0	1,610,137	644,055	966,082
10	69/68	1,610,137	0	0	0	1,697,648	679,059	1,018,589
11	70/69	1,697,648	0	0	0	1,789,915	715,966	1,073,949
12	71/70	1,789,915	0	0	0	1,887,197	754,879	1,132,318
13	72/71	1,887,197	0	0	0	1,989,766	795,906	1,193,860
14	73/72	1,989,766	0	0	0	2,097,910	839,164	1,258,746
15	74/73	2,097,910	0	0	0	2,211,931	884,772	1,327,159
16	75/74	2,211,931	89,916	89,916	53,950	2,237,347	894,939	1,342,408
17	76/75	2,237,347	94,403	94,403	56,642	2,259,413	903,765	1,355,648
18	77/76	2,259,413	98,664	98,664	59,198	2,278,186	911,274	1,366,912
19	78/77	2,278,186	103,554	103,554	62,132	2,292,823	917,129	1,375,694
20	79/78	2,292,823	108,665	108,665	65,199	2,302,867	921,147	1,381,720
21	80/79	2,302,867	114,003	114,003	68,402	2,307,829	923,132	1,384,697
22	81/80	2,307,829	118,960	118,960	71,376	2,307,834	923,134	1,384,700
23	82/81	2,307,834	124,748	124,748	74,849	2,301,737	920,695	1,381,042
24	83/82	2,301,737	130,042	130,042	78,025	2,289,727	915,891	1,373,836
25	84/83	2,289,727	136,293	136,293	81,776	2,270,473	908,189	1,362,284
26	85/84	2,270,473	141,905	141,905	85,143	2,244,256	897,702	1,346,554
27	86/85	2,244,256	147,648	147,648	88,589	2,210,559	884,224	1,326,335
28	87/86	2,210,559	153,511	153,511	92,107	2,168,849	867,540	1,301,309
29	88/87	2,168,849	158,310	158,310	94,986	2,119,812	847,925	1,271,887
30	89/88	2,119,812	164,327	164,327	98,596	2,061,766	824,706	1,237,060
31	90/89	2,061,766	168,997	168,997	101,398	1,995,641	798,256	1,197,385
32	91/90	1,995,641	173,534	173,534	104,120	1,921,139	768,456	1,152,683
33	92/91	1,921,139	177,883	177,883	106,730	1,838,002	735,201	1,102,801
34	93/92	1,838,002	181,980	181,980	109,188	1,746,027	698,411	1,047,616
35	94/93	1,746,027	183,792	183,792	110,275	1,647,142	658,857	988,285
36	95/94	1,647,142	185,072	185,072	111,043	1,541,534	616,614	924,920
37	96/95	1,541,534	183,516	183,516	110,110	1,431,826	572,730	859,096
38	97/96	1,431,826	183,567	183,567	110,140	1,316,102	526,441	789,661
39	98/97	1,316,102	180,288	180,288	108,173	1,197,545	479,018	718,527
40	99/98	1,197,545	176,110	176,110	105,666	1,076,950	430,780	646,170
			3,679,688	3,679,688	2,207,813			

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 Plan+Annuity 190K Income

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 Tax Deferred Assets	(3) YearEnd Value of Equity Assets	(4) Total Liquid Assets
1	60/59	632,610	217,293	1,581,525	2,431,428
2	61/60	666,992	221,661	1,667,481	2,556,134
3	62/61	703,243	229,375	1,758,108	2,690,726
4	63/62	741,464	229,375	1,853,661	2,824,500
5	64/63	781,763	240,752	1,954,408	2,976,923
6	65/64	824,252	248,167	2,060,631	3,133,050
7	66/65	869,050	260,327	2,172,626	3,302,003
8	67/66	916,282	260,327	2,290,709	3,467,318
9	68/67	966,082	269,334	2,415,209	3,650,625
10	69/68	1,018,589	277,603	2,546,476	3,842,668
11	70/69	1,073,949	278,019	2,498,859	3,850,827
12	71/70	1,132,318	283,607	2,443,211	3,859,136
13	72/71	1,193,860	293,477	2,379,001	3,866,338
14	73/72	1,258,746	293,477	2,305,665	3,857,888
15	74/73	1,327,159	262,730	2,262,504	3,852,393
16	75/74	1,342,408	212,503	2,291,625	3,846,536
17	76/75	1,355,648	158,298	2,343,692	3,857,638
18	77/76	1,366,912	79,924	2,407,716	3,854,552
19	78/77	1,375,694	1,657	2,480,239	3,857,590
20	79/78	1,381,720	0	2,522,686	3,904,406
21	80/79	1,384,697	0	2,570,684	3,955,381
22	81/80	1,384,700	0	2,619,286	4,003,986
23	82/81	1,381,042	0	2,673,012	4,054,054
24	83/82	1,373,836	0	2,735,281	4,109,117
25	84/83	1,362,284	0	2,799,266	4,161,550
26	85/84	1,346,554	0	2,876,969	4,223,523
27	86/85	1,326,335	0	2,965,565	4,291,900
28	87/86	1,301,309	0	3,072,258	4,373,567
29	88/87	1,271,887	0	3,181,541	4,453,428
30	89/88	1,237,060	0	3,307,005	4,544,065
31	90/89	1,197,385	0	3,435,718	4,633,103
32	91/90	1,152,683	0	3,567,606	4,720,289
33	92/91	1,102,801	0	3,702,547	4,805,348
34	93/92	1,047,616	0	3,840,354	4,887,970
35	94/93	988,285	0	3,979,267	4,967,552
36	95/94	924,920	0	4,118,770	5,043,690
37	96/95	859,096	0	4,256,538	5,115,634
38	97/96	789,661	0	4,393,536	5,183,197
39	98/97	718,527	0	4,526,969	5,245,496
40	99/98	646,170	0	4,655,762	5,301,932

Analysis of: CHEIFS Plan+Annuity 190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Details of CHEIFS Plan (Principal Residence)

		Plan Start Age 60	Origination Fee 1.50%	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	1,020,000	510,000	251,145	251,145	15.75%	24.62%	768,855	216,968
2	61/60	1,040,400	520,200	283,769	283,769	14.36%	27.28%	756,631	0
3	62/61	1,061,208	530,604	320,630	320,630	13.90%	30.21%	740,578	0
4	63/62	1,082,432	541,216	362,280	362,280	13.67%	33.47%	720,152	0
5	64/63	1,104,081	552,040	409,340	409,340	13.54%	37.08%	694,741	0
6	65/64	1,126,162	563,081	462,513	462,513	13.45%	41.07%	663,649	0
7	66/65	1,148,686	574,343	522,594	522,594	13.38%	45.50%	626,092	0
8	67/66	1,171,659	585,830	590,479	585,830	13.22%	50.00%	585,829	0
9	68/67	1,195,093	597,546	667,182	597,546	11.91%	50.00%	597,547	0
10	69/68	1,218,994	609,497	753,849	609,497	10.88%	50.00%	609,497	0
11	70/69	1,243,374	621,687	851,774	621,687	10.04%	50.00%	621,687	0
12	71/70	1,268,242	634,121	962,420	634,121	9.35%	50.00%	634,121	0
13	72/71	1,293,607	646,803	1,087,438	646,803	8.77%	50.00%	646,804	0
14	73/72	1,319,479	659,739	1,228,696	659,739	8.27%	50.00%	659,740	0
15	74/73	1,345,868	672,934	1,388,304	672,934	7.84%	50.00%	672,934	0
16	75/74	1,372,786	686,393	1,568,644	686,393	7.46%	50.00%	686,393	0
17	76/75	1,400,241	700,121	1,772,411	700,121	7.13%	50.00%	700,120	0
18	77/76	1,428,246	714,123	2,002,647	714,123	6.84%	50.00%	714,123	0
19	78/77	1,456,811	728,406	2,262,791	728,406	6.58%	50.00%	728,405	0
20	79/78	1,485,947	742,974	2,556,728	742,974	6.35%	50.00%	742,973	0
21	80/79	1,515,666	757,833	2,888,847	757,833	6.14%	50.00%	757,833	0
22	81/80	1,545,980	772,990	3,264,108	772,990	5.95%	50.00%	772,990	0
23	82/81	1,576,899	788,450	3,688,116	788,450	5.77%	50.00%	788,449	0
24	83/82	1,608,437	804,219	4,167,202	804,219	5.61%	50.00%	804,218	0
25	84/83	1,640,606	820,303	4,708,521	820,303	5.46%	50.00%	820,303	0
26	85/84	1,673,418	836,709	5,320,158	836,709	5.33%	50.00%	836,709	0
27	86/85	1,706,886	853,443	6,011,247	853,443	5.20%	50.00%	853,443	0
28	87/86	1,741,024	870,512	6,792,108	870,512	5.09%	50.00%	870,512	0
29	88/87	1,775,845	887,922	7,674,403	887,922	4.98%	50.00%	887,923	0
30	89/88	1,811,362	905,681	8,671,308	905,681	4.88%	50.00%	905,681	0
31	90/89	1,847,589	923,794	9,797,710	923,794	4.78%	50.00%	923,795	0
32	91/90	1,884,541	942,270	11,070,433	942,270	4.70%	50.00%	942,271	0
33	92/91	1,922,231	961,116	12,508,482	961,116	4.61%	50.00%	961,115	0
34	93/92	1,960,676	980,338	14,133,334	980,338	4.54%	50.00%	980,338	0
35	94/93	1,999,890	999,945	15,969,254	999,945	4.46%	50.00%	999,945	0
36	95/94	2,039,887	1,019,944	18,043,660	1,019,944	4.39%	50.00%	1,019,943	0
37	96/95	2,080,685	1,040,343	20,387,532	1,040,343	4.33%	50.00%	1,040,342	0
38	97/96	2,122,299	1,061,149	23,035,872	1,061,149	4.27%	50.00%	1,061,150	0
39	98/97	2,164,745	1,082,372	26,028,232	1,082,372	4.21%	50.00%	1,082,373	0
40	99/98	2,208,040	1,104,020	29,409,299	1,104,020	4.15%	50.00%	1,104,020	0

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

Date: 11/18/2025

Analysis of: CHEIFS Plan+Annuity 190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

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

		CHEIFS Origination Fee 1.50%	CHEIFS Other Fees \$2,000	Initial Reverse Mortgage Insurance Premium \$20,000	Reverse Mortgage Origination Fee \$6,000	Reverse Mortgage Closing Costs \$2,000	Reverse Mortgage Interest Rate 8.00%	HELOC Origination Fee 2.99%	HELOC Other Fees \$2,000	HELOC Interest Rate 8.00%	
		Liability				APR			Cash Provided		
Yr	M/F Ages	(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	60/59	1,020,000	251,145	234,325	216,968	15.75%	24.00%	11.91%	216,968	188,968	191,123
2	61/60	1,040,400	283,769	253,071	216,968	14.36%	15.73%	9.96%	0	0	-17,357
3	62/61	1,061,208	320,630	273,317	216,968	13.90%	13.09%	9.30%	0	0	-17,357
4	63/62	1,082,432	362,280	295,182	216,968	13.67%	11.80%	8.98%	0	0	-17,357
5	64/63	1,104,081	409,340	318,797	216,968	13.54%	11.03%	8.78%	0	0	-17,357
6	65/64	1,126,162	462,513	344,300	216,968	13.45%	10.52%	8.65%	0	0	-17,357
7	66/65	1,148,686	522,594	371,845	216,968	13.38%	10.15%	8.56%	0	0	-17,357
8	67/66	1,171,659	585,830	401,592	216,968	13.22%	9.88%	8.49%	0	0	-17,357
9	68/67	1,195,093	597,546	433,719	216,968	11.91%	9.67%	8.43%	0	0	-17,357
10	69/68	1,218,994	609,497	468,417	216,968	10.88%	9.50%	8.39%	0	0	-17,357
11	70/69	1,243,374	621,687	505,890	215,155	10.04%	9.37%	8.36%	0	0	-19,104
12	71/70	1,268,242	634,121	546,362	213,192	9.35%	9.25%	8.33%	0	0	-19,104
13	72/71	1,293,607	646,803	590,071	211,067	8.77%	9.15%	8.30%	0	0	-19,104
14	73/72	1,319,479	659,739	637,276	208,764	8.27%	9.07%	8.28%	0	0	-19,104
15	74/73	1,345,868	672,934	688,258	206,271	7.84%	9.00%	8.26%	0	0	-19,104
16	75/74	1,372,786	686,393	743,319	203,571	7.46%	8.94%	8.24%	0	0	-19,104
17	76/75	1,400,241	700,121	802,784	200,646	7.13%	8.88%	8.23%	0	0	-19,104
18	77/76	1,428,246	714,123	867,007	197,479	6.84%	8.83%	8.22%	0	0	-19,104
19	78/77	1,456,811	728,406	936,368	194,049	6.58%	8.79%	8.21%	0	0	-19,104
20	79/78	1,485,947	742,974	1,011,277	190,334	6.35%	8.75%	8.20%	0	0	-209,439
21	80/79	1,515,666	757,833	1,092,179	0	6.14%	8.71%	0.00%	0	0	0
22	81/80	1,545,980	772,990	1,179,554	0	5.95%	8.68%	0.00%	0	0	0
23	82/81	1,576,899	788,450	1,273,918	0	5.77%	8.65%	0.00%	0	0	0
24	83/82	1,608,437	804,219	1,375,831	0	5.61%	8.62%	0.00%	0	0	0
25	84/83	1,640,606	820,303	1,485,898	0	5.46%	8.60%	0.00%	0	0	0
26	85/84	1,673,418	836,709	1,604,770	0	5.33%	8.58%	0.00%	0	0	0
27	86/85	1,706,886	853,443	1,706,886	0	5.20%	8.49%	0.00%	0	0	0
28	87/86	1,741,024	870,512	1,741,024	0	5.09%	8.25%	0.00%	0	0	0
29	88/87	1,775,845	887,922	1,775,845	0	4.98%	8.03%	0.00%	0	0	0
30	89/88	1,811,362	905,681	1,811,362	0	4.88%	7.83%	0.00%	0	0	0
31	90/89	1,847,589	923,794	1,847,589	0	4.78%	7.63%	0.00%	0	0	0
32	91/90	1,884,541	942,270	1,884,541	0	4.70%	7.45%	0.00%	0	0	0
33	92/91	1,922,231	961,116	1,922,231	0	4.61%	7.28%	0.00%	0	0	0
34	93/92	1,960,676	980,338	1,960,676	0	4.54%	7.12%	0.00%	0	0	0
35	94/93	1,999,890	999,945	1,999,890	0	4.46%	6.97%	0.00%	0	0	0
36	95/94	2,039,887	1,019,944	2,039,887	0	4.39%	6.83%	0.00%	0	0	0
37	96/95	2,080,685	1,040,343	2,080,685	0	4.33%	6.70%	0.00%	0	0	0
38	97/96	2,122,299	1,061,149	2,122,299	0	4.27%	6.57%	0.00%	0	0	0
39	98/97	2,164,745	1,082,372	2,164,745	0	4.21%	6.45%	0.00%	0	0	0
40	99/98	2,208,040	1,104,020	2,208,040	0	4.15%	6.34%	0.00%	0	0	0

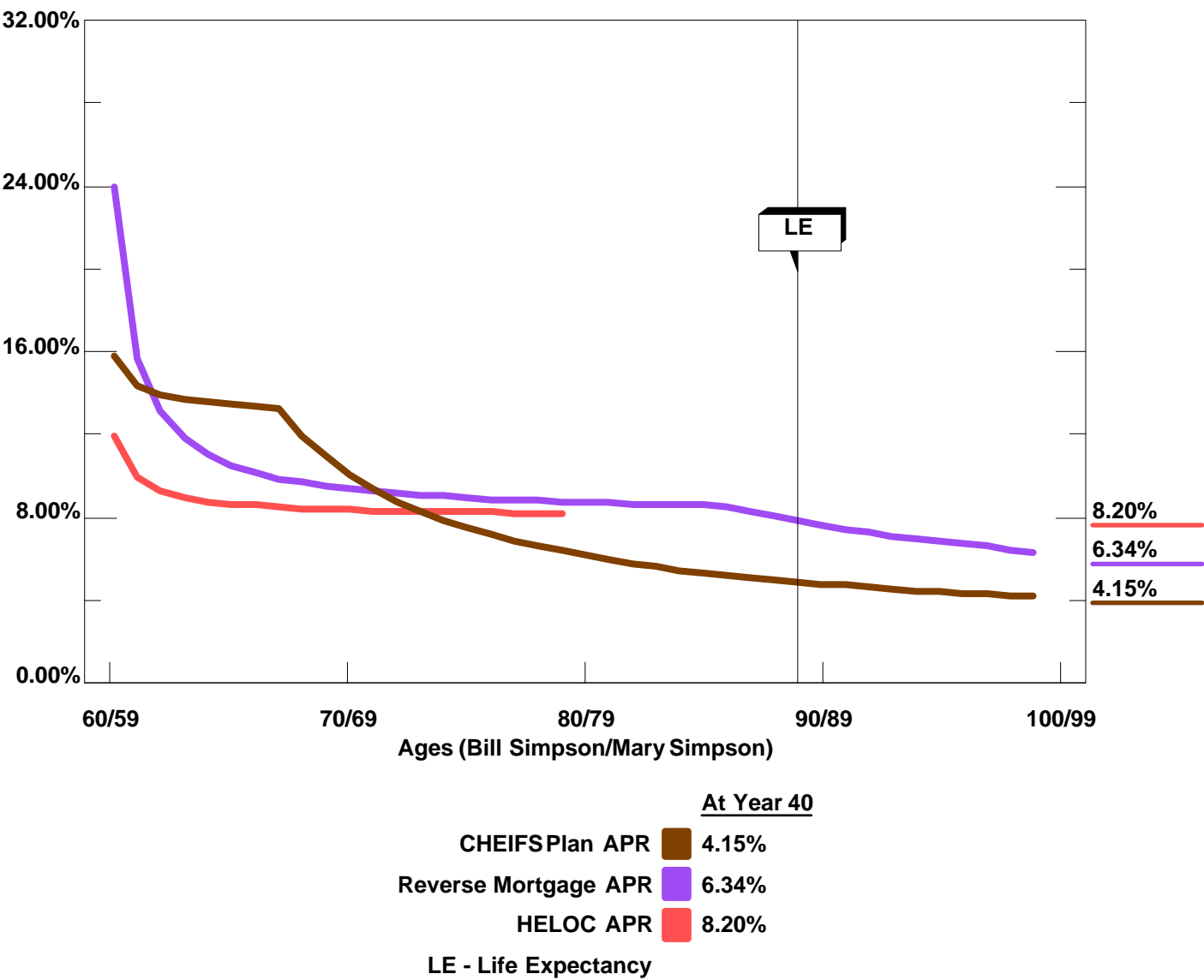
Please see the accompanying CHEIFS ("Converting Home Equity Into Financial Success") proposal from Cornerstone.

Date: 11/18/2025

Analysis of: CHEIFS Plan+Annuity 190K Income

Presented By: NextPoint Solutions For: Bill Simpson & Mary Simpson

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



Analysis of: CHEIFS Plan+Annuity 190K Income

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	1,020,000	1,020,000
2	61/60	1,040,400	1,040,400
3	62/61	1,061,208	1,061,208
4	63/62	1,082,432	1,082,432
5	64/63	1,104,081	1,104,081
6	65/64	1,126,162	1,126,162
7	66/65	1,148,686	1,148,686
8	67/66	1,171,659	1,171,659
9	68/67	1,195,093	1,195,093
10	69/68	1,218,994	1,218,994
11	70/69	1,243,374	1,243,374
12	71/70	1,268,242	1,268,242
13	72/71	1,293,607	1,293,607
14	73/72	1,319,479	1,319,479
15	74/73	1,345,868	1,345,868
16	75/74	1,372,786	1,372,786
17	76/75	1,400,241	1,400,241
18	77/76	1,428,246	1,428,246
19	78/77	1,456,811	1,456,811
20	79/78	1,485,947	1,485,947
21	80/79	1,515,666	1,515,666
22	81/80	1,545,980	1,545,980
23	82/81	1,576,899	1,576,899
24	83/82	1,608,437	1,608,437
25	84/83	1,640,606	1,640,606
26	85/84	1,673,418	1,673,418
27	86/85	1,706,886	1,706,886
28	87/86	1,741,024	1,741,024
29	88/87	1,775,845	1,775,845
30	89/88	1,811,362	1,811,362
31	90/89	1,847,589	1,847,589
32	91/90	1,884,541	1,884,541
33	92/91	1,922,231	1,922,231
34	93/92	1,960,676	1,960,676
35	94/93	1,999,890	1,999,890
36	95/94	2,039,887	2,039,887
37	96/95	2,080,685	2,080,685
38	97/96	2,122,299	2,122,299
39	98/97	2,164,745	2,164,745
40	99/98	2,208,040	2,208,040

Analysis of: CHEIFS Plan+Annuity 190K Income

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	251,145	251,145
2	61/60	283,769	283,769
3	62/61	320,630	320,630
4	63/62	362,280	362,280
5	64/63	409,340	409,340
6	65/64	462,513	462,513
7	66/65	522,594	522,594
8	67/66	585,830	585,830
9	68/67	597,546	597,546
10	69/68	609,497	609,497
11	70/69	621,687	621,687
12	71/70	634,121	634,121
13	72/71	646,803	646,803
14	73/72	659,739	659,739
15	74/73	672,934	672,934
16	75/74	686,393	686,393
17	76/75	700,121	700,121
18	77/76	714,123	714,123
19	78/77	728,406	728,406
20	79/78	742,974	742,974
21	80/79	757,833	757,833
22	81/80	772,990	772,990
23	82/81	788,450	788,450
24	83/82	804,219	804,219
25	84/83	820,303	820,303
26	85/84	836,709	836,709
27	86/85	853,443	853,443
28	87/86	870,512	870,512
29	88/87	887,922	887,922
30	89/88	905,681	905,681
31	90/89	923,794	923,794
32	91/90	942,270	942,270
33	92/91	961,116	961,116
34	93/92	980,338	980,338
35	94/93	999,945	999,945
36	95/94	1,019,944	1,019,944
37	96/95	1,040,343	1,040,343
38	97/96	1,061,149	1,061,149
39	98/97	1,082,372	1,082,372
40	99/98	1,104,020	1,104,020

Analysis of: CHEIFS Plan+Annuity 190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) YearEnd Net Equity of Illiquid Assets	+	(2) Year End Value of Taxable Retirement Plan Assets	+	(3) Year End Value of Tax Deferred Assets	+	(4) Year End Value of Equity Assets	=	(5) YearEnd Hypothetical NetWorth
1	60/59	768,855		632,610		217,163		1,581,525		3,200,153
2	61/60	756,631		666,992		219,784		1,667,481		3,310,888
3	62/61	740,578		703,243		224,412		1,758,108		3,426,341
4	63/62	720,152		741,464		224,412		1,853,661		3,539,689
5	64/63	694,741		781,763		231,238		1,954,408		3,662,150
6	65/64	663,649		824,252		235,687		2,060,631		3,784,219
7	66/65	626,092		869,050		242,983		2,172,626		3,910,751
8	67/66	585,829		916,282		242,983		2,290,709		4,035,803
9	68/67	597,547		966,082		248,388		2,415,209		4,227,226
10	69/68	609,497		1,018,589		253,349		2,546,476		4,427,911
11	70/69	621,687		1,073,949		253,599		2,498,859		4,448,094
12	71/70	634,121		1,132,318		256,951		2,443,211		4,466,601
13	72/71	646,804		1,193,860		262,873		2,379,001		4,482,538
14	73/72	659,740		1,258,746		262,873		2,305,665		4,487,024
15	74/73	672,934		1,327,159		244,425		2,262,504		4,507,022
16	75/74	686,393		1,342,408		207,571		2,291,625		4,527,997
17	76/75	700,120		1,355,648		152,646		2,343,692		4,552,106
18	77/76	714,123		1,366,912		79,924		2,407,716		4,568,675
19	78/77	728,405		1,375,694		1,614		2,480,239		4,585,952
20	79/78	742,973		1,381,720		0		2,522,686		4,647,379
21	80/79	757,833		1,384,697		0		2,570,684		4,713,214
22	81/80	772,990		1,384,700		0		2,619,286		4,776,976
23	82/81	788,449		1,381,042		0		2,673,012		4,842,503
24	83/82	804,218		1,373,836		0		2,735,281		4,913,335
25	84/83	820,303		1,362,284		0		2,799,266		4,981,853
26	85/84	836,709		1,346,554		0		2,876,969		5,060,232
27	86/85	853,443		1,326,335		0		2,965,565		5,145,343
28	87/86	870,512		1,301,309		0		3,072,258		5,244,079
29	88/87	887,923		1,271,887		0		3,181,541		5,341,351
30	89/88	905,681		1,237,060		0		3,307,005		5,449,746
31	90/89	923,795		1,197,385		0		3,435,718		5,556,898
32	91/90	942,271		1,152,683		0		3,567,606		5,662,560
33	92/91	961,115		1,102,801		0		3,702,547		5,766,463
34	93/92	980,338		1,047,616		0		3,840,354		5,868,308
35	94/93	999,945		988,285		0		3,979,267		5,967,497
36	95/94	1,019,943		924,920		0		4,118,770		6,063,633
37	96/95	1,040,342		859,096		0		4,256,538		6,155,976
38	97/96	1,061,150		789,661		0		4,393,536		6,244,347
39	98/97	1,082,373		718,527		0		4,526,969		6,327,869
40	99/98	1,104,020		646,170		0		4,655,762		6,405,952

Column (5) has been reduced by income tax due if tax deferred assets are liquidated.

Analysis of: CHEIFS Plan+Annuity 190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Summary of Transfer Taxation of Retirement Plan Assets

		Plan Assets Initial Value 1,000,000	Plan Assets Cost Basis 0	Plan Assets Yield 6.50%	Heirs' Income Tax Rate 40.00%		
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax
1	60/59	1,054,350	0	421,740	421,740	632,610	40%
2	61/60	1,111,654	0	444,662	444,662	666,992	40%
3	62/61	1,172,072	0	468,829	468,829	703,243	40%
4	63/62	1,235,774	0	494,310	494,310	741,464	40%
5	64/63	1,302,938	0	521,175	521,175	781,763	40%
6	65/64	1,373,753	0	549,501	549,501	824,252	40%
7	66/65	1,448,416	0	579,366	579,366	869,050	40%
8	67/66	1,527,137	0	610,855	610,855	916,282	40%
9	68/67	1,610,137	0	644,055	644,055	966,082	40%
10	69/68	1,697,648	0	679,059	679,059	1,018,589	40%
11	70/69	1,789,915	0	715,966	715,966	1,073,949	40%
12	71/70	1,887,197	0	754,879	754,879	1,132,318	40%
13	72/71	1,989,766	0	795,906	795,906	1,193,860	40%
14	73/72	2,097,910	0	839,164	839,164	1,258,746	40%
15	74/73	2,211,931	0	884,772	884,772	1,327,159	40%
16	75/74	2,237,347	0	894,939	894,939	1,342,408	40%
17	76/75	2,259,413	0	903,765	903,765	1,355,648	40%
18	77/76	2,278,186	0	911,274	911,274	1,366,912	40%
19	78/77	2,292,823	0	917,129	917,129	1,375,694	40%
20	79/78	2,302,867	0	921,147	921,147	1,381,720	40%
21	80/79	2,307,829	0	923,132	923,132	1,384,697	40%
22	81/80	2,307,834	0	923,134	923,134	1,384,700	40%
23	82/81	2,301,737	0	920,695	920,695	1,381,042	40%
24	83/82	2,289,727	0	915,891	915,891	1,373,836	40%
25	84/83	2,270,473	0	908,189	908,189	1,362,284	40%
26	85/84	2,244,256	0	897,702	897,702	1,346,554	40%
27	86/85	2,210,559	0	884,224	884,224	1,326,335	40%
28	87/86	2,168,849	0	867,540	867,540	1,301,309	40%
29	88/87	2,119,812	0	847,925	847,925	1,271,887	40%
30	89/88	2,061,766	0	824,706	824,706	1,237,060	40%
31	90/89	1,995,641	0	798,256	798,256	1,197,385	40%
32	91/90	1,921,139	0	768,456	768,456	1,152,683	40%
33	92/91	1,838,002	0	735,201	735,201	1,102,801	40%
34	93/92	1,746,027	0	698,411	698,411	1,047,616	40%
35	94/93	1,647,142	0	658,857	658,857	988,285	40%
36	95/94	1,541,534	0	616,614	616,614	924,920	40%
37	96/95	1,431,826	0	572,730	572,730	859,096	40%
38	97/96	1,316,102	0	526,441	526,441	789,661	40%
39	98/97	1,197,545	0	479,018	479,018	718,527	40%
40	99/98	1,076,950	0	430,780	430,780	646,170	40%

Analysis of: CHEIFS Plan+Annuity 190K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Details of Transfer Taxation of Tax Deferred Assets

		Tax Deferred Assets Initial Value 0		Initial Cost Basis 0	Heirs' Income Tax Rate 40.00%				
Year	M/F Ages	(1) Tax Deferred Assets in Estate	(2) Federal Estate Tax on Tax Deferred Assets	(3) Unrealized Gain in Tax Deferred Assets	(4) Federal Estate Tax Attributable to Gain*	(5) Portion of Gain Subject to Income Tax (3) - (4)	(6) Income Tax on Gain*	(7) State Death Tax Attributable to Plan Assets**	(8) Total Taxes on Tax Deferred Assets (2)+(6)+(7)
1	60/59	217,293	0	325	0	325	130	0	130
2	61/60	221,661	0	4,693	0	4,693	1,877	0	1,877
3	62/61	229,375	0	12,407	0	12,407	4,963	0	4,963
4	63/62	229,375	0	12,407	0	12,407	4,963	0	4,963
5	64/63	240,752	0	23,784	0	23,784	9,514	0	9,514
6	65/64	248,167	0	31,199	0	31,199	12,480	0	12,480
7	66/65	260,327	0	43,359	0	43,359	17,344	0	17,344
8	67/66	260,327	0	43,359	0	43,359	17,344	0	17,344
9	68/67	269,334	0	52,366	0	52,366	20,946	0	20,946
10	69/68	277,603	0	60,635	0	60,635	24,254	0	24,254
11	70/69	278,019	0	61,051	0	61,051	24,420	0	24,420
12	71/70	283,607	0	66,639	0	66,639	26,656	0	26,656
13	72/71	293,477	0	76,509	0	76,509	30,604	0	30,604
14	73/72	293,477	0	76,509	0	76,509	30,604	0	30,604
15	74/73	262,730	0	45,762	0	45,762	18,305	0	18,305
16	75/74	212,503	0	12,331	0	12,331	4,932	0	4,932
17	76/75	158,298	0	14,129	0	14,129	5,652	0	5,652
18	77/76	79,924	0	0	0	0	0	0	0
19	78/77	1,657	0	107	0	107	43	0	43
20	79/78	0	0	0	0	0	0	0	0
21	80/79	0	0	0	0	0	0	0	0
22	81/80	0	0	0	0	0	0	0	0
23	82/81	0	0	0	0	0	0	0	0
24	83/82	0	0	0	0	0	0	0	0
25	84/83	0	0	0	0	0	0	0	0
26	85/84	0	0	0	0	0	0	0	0
27	86/85	0	0	0	0	0	0	0	0
28	87/86	0	0	0	0	0	0	0	0
29	88/87	0	0	0	0	0	0	0	0
30	89/88	0	0	0	0	0	0	0	0
31	90/89	0	0	0	0	0	0	0	0
32	91/90	0	0	0	0	0	0	0	0
33	92/91	0	0	0	0	0	0	0	0
34	93/92	0	0	0	0	0	0	0	0
35	94/93	0	0	0	0	0	0	0	0
36	95/94	0	0	0	0	0	0	0	0
37	96/95	0	0	0	0	0	0	0	0
38	97/96	0	0	0	0	0	0	0	0
39	98/97	0	0	0	0	0	0	0	0
40	99/98	0	0	0	0	0	0	0	0

*The unrealized gain in tax deferred assets is also included on the heirs' income tax return. To avoid double taxation, the federal estate tax attributable to the gain is allowed as an itemized deduction on the heirs' income tax return.

**This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

Analysis of: CHEIFS Plan+Annuity 190K Income

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) YearEnd Wealth Transferred to Heirs
1	60/59	3,622,023	421,870	3,200,153	0	3,200,153
2	61/60	3,757,427	446,539	3,310,888	0	3,310,888
3	62/61	3,900,133	473,792	3,426,341	0	3,426,341
4	63/62	4,038,962	499,273	3,539,689	0	3,539,689
5	64/63	4,192,839	530,689	3,662,150	0	3,662,150
6	65/64	4,346,200	561,981	3,784,219	0	3,784,219
7	66/65	4,507,461	596,710	3,910,751	0	3,910,751
8	67/66	4,664,002	628,199	4,035,803	0	4,035,803
9	68/67	4,892,227	665,001	4,227,226	0	4,227,226
10	69/68	5,131,224	703,313	4,427,911	0	4,427,911
11	70/69	5,188,480	740,386	4,448,094	0	4,448,094
12	71/70	5,248,136	781,535	4,466,601	0	4,466,601
13	72/71	5,309,048	826,510	4,482,538	0	4,482,538
14	73/72	5,356,792	869,768	4,487,024	0	4,487,024
15	74/73	5,410,099	903,077	4,507,022	0	4,507,022
16	75/74	5,427,868	899,871	4,527,997	0	4,527,997
17	76/75	5,461,523	909,417	4,552,106	0	4,552,106
18	77/76	5,479,949	911,274	4,568,675	0	4,568,675
19	78/77	5,503,124	917,172	4,585,952	0	4,585,952
20	79/78	5,568,526	921,147	4,647,379	0	4,647,379
21	80/79	5,636,346	923,132	4,713,214	0	4,713,214
22	81/80	5,700,110	923,134	4,776,976	0	4,776,976
23	82/81	5,763,198	920,695	4,842,503	0	4,842,503
24	83/82	5,829,226	915,891	4,913,335	0	4,913,335
25	84/83	5,890,042	908,189	4,981,853	0	4,981,853
26	85/84	5,957,934	897,702	5,060,232	0	5,060,232
27	86/85	6,029,567	884,224	5,145,343	0	5,145,343
28	87/86	6,111,619	867,540	5,244,079	0	5,244,079
29	88/87	6,189,276	847,925	5,341,351	0	5,341,351
30	89/88	6,274,452	824,706	5,449,746	0	5,449,746
31	90/89	6,355,154	798,256	5,556,898	0	5,556,898
32	91/90	6,431,016	768,456	5,662,560	0	5,662,560
33	92/91	6,501,664	735,201	5,766,463	0	5,766,463
34	93/92	6,566,719	698,411	5,868,308	0	5,868,308
35	94/93	6,626,354	658,857	5,967,497	0	5,967,497
36	95/94	6,680,247	616,614	6,063,633	0	6,063,633
37	96/95	6,728,706	572,730	6,155,976	0	6,155,976
38	97/96	6,770,788	526,441	6,244,347	0	6,244,347
39	98/97	6,806,887	479,018	6,327,869	0	6,327,869
40	99/98	6,836,732	430,780	6,405,952	0	6,405,952

Summary at Life Expectancy (Year 31)

*Net of cash flow provided

**See Transfer Tax Details report for details.

Total Estate Assets	\$ 6,355,154
Wealth Transferred to Heirs	\$ 5,556,898