

Status Quo vs. CHEIFS with Annuity 225K Income

For: Bill Simpson & Mary Simpson

Presented By: _____
NextPoint Solutions

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Analysis of:

SQ vs. CHEIFS+Annuity 225K Income

Status Quo 225K Income

CHEIFS Plan+Annuity 225K Income

Analysis of: SQ vs. CHEIFS+Annuity 225K Income

Analysis of: SQ vs. CHEIFS+Annuity 225K 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 225K Income	Strategy 2 CHEIFS Plan +Annuity 225K Inc	Strategy 1 Status Quo 225K Income	Strategy 2 CHEIFS Plan +Annuity 225K Inc	Strategy 1 Status Quo 225K Income	Strategy 2 CHEIFS Plan +Annuity 225K 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	225,000	225,000	4,774,178	4,406,090	4,774,178	4,406,090
12	71/70	229,500	229,500	4,756,442	4,379,272	4,756,442	4,379,272
13	72/71	234,090	234,090	4,730,295	4,346,365	4,730,295	4,346,365
14	73/72	238,772	238,772	4,695,148	4,298,282	4,695,148	4,298,282
15	74/73	243,547	243,547	4,650,382	4,261,767	4,650,382	4,261,767
16	75/74	248,418	248,418	4,604,575	4,222,053	4,604,575	4,222,053
17	76/75	253,387	253,387	4,549,007	4,181,051	4,549,007	4,181,051
18	77/76	258,454	258,454	4,482,994	4,127,831	4,482,994	4,127,831
19	78/77	263,623	263,623	4,405,904	4,070,367	4,405,904	4,070,367
20	79/78	268,896	268,896	4,317,025	4,051,814	4,317,025	4,051,814
21	80/79	274,274	274,274	4,215,607	4,032,124	4,215,607	4,032,124
22	81/80	279,759	279,759	4,100,781	4,004,496	4,100,781	4,004,496
23	82/81	285,354	285,354	3,971,770	3,972,431	3,971,770	3,972,431
24	83/82	291,061	291,061	3,827,596	3,939,110	3,827,596	3,939,110
25	84/83	296,883	296,883	3,667,399	3,896,534	3,667,399	3,896,534
26	85/84	302,820	302,820	3,490,072	3,856,483	3,490,072	3,856,483
27	86/85	308,877	308,877	3,294,537	3,815,404	3,294,537	3,815,404
28	87/86	315,054	315,054	3,079,659	3,779,748	3,079,659	3,779,748
29	88/87	321,355	321,355	2,878,638	3,733,957	2,878,638	3,733,957
30	89/88	327,783	327,783	2,665,396	3,690,119	2,665,396	3,690,119
31	90/89	334,338	334,338	2,432,432	3,635,350	2,432,432	3,635,350
32	91/90	341,025	341,025	2,178,513	3,568,849	2,178,513	3,568,849
33	92/91	328,972	347,845	1,922,231	3,489,766	1,922,231	3,489,766
34	93/92	35,000	354,802	1,960,676	3,397,188	1,960,676	3,397,188
35	94/93	35,000	361,898	1,999,890	3,289,869	1,999,890	3,289,869
36	95/94	35,000	369,136	2,039,887	3,166,727	2,039,887	3,166,727
37	96/95	35,000	376,519	2,080,685	3,026,299	2,080,685	3,026,299
38	97/96	35,000	384,049	2,122,299	2,867,646	2,122,299	2,867,646
39	98/97	35,000	391,730	2,164,745	2,689,087	2,164,745	2,689,087
40	99/98	35,000	399,565	2,208,040	2,489,182	2,208,040	2,489,182
		6,716,242	9,127,814				

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

*After providing spendable cash flow.

Analysis of: SQ vs. CHEIFS+Annuity 225K 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 225K Income	Strategy 2 CHEIFS Plan +Annuity 225K Inc	Strategy 1 Status Quo 225K Income	Strategy 2 CHEIFS Plan +Annuity 225K Inc	Strategy 1 Status Quo 225K Income	Strategy 2 CHEIFS Plan +Annuity 225K 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	225,000	225,000	3,530,804	3,784,403	4,774,178	4,406,090
12	71/70	229,500	229,500	3,488,200	3,745,151	4,756,442	4,379,272
13	72/71	234,090	234,090	3,436,688	3,699,561	4,730,295	4,346,365
14	73/72	238,772	238,772	3,375,669	3,638,542	4,695,148	4,298,282
15	74/73	243,547	243,547	3,304,514	3,588,833	4,650,382	4,261,767
16	75/74	248,418	248,418	3,231,789	3,535,660	4,604,575	4,222,053
17	76/75	253,387	253,387	3,148,766	3,480,931	4,549,007	4,181,051
18	77/76	258,454	258,454	3,054,748	3,413,708	4,482,994	4,127,831
19	78/77	263,623	263,623	2,949,093	3,341,962	4,405,904	4,070,367
20	79/78	268,896	268,896	2,831,078	3,308,841	4,317,025	4,051,814
21	80/79	274,274	274,274	2,699,941	3,274,291	4,215,607	4,032,124
22	81/80	279,759	279,759	2,554,801	3,231,506	4,100,781	4,004,496
23	82/81	285,354	285,354	2,394,871	3,183,982	3,971,770	3,972,431
24	83/82	291,061	291,061	2,219,159	3,134,892	3,827,596	3,939,110
25	84/83	296,883	296,883	2,026,793	3,076,231	3,667,399	3,896,534
26	85/84	302,820	302,820	1,816,654	3,019,774	3,490,072	3,856,483
27	86/85	308,877	308,877	1,587,651	2,961,961	3,294,537	3,815,404
28	87/86	315,054	315,054	1,338,635	2,909,236	3,079,659	3,779,748
29	88/87	321,355	321,355	1,102,793	2,846,034	2,878,638	3,733,957
30	89/88	327,783	327,783	854,034	2,784,438	2,665,396	3,690,119
31	90/89	334,338	334,338	584,843	2,711,555	2,432,432	3,635,350
32	91/90	341,025	341,025	293,972	2,626,578	2,178,513	3,568,849
33	92/91	328,972	347,845	0	2,528,651	1,922,231	3,489,766
34	93/92	35,000	354,802	0	2,416,850	1,960,676	3,397,188
35	94/93	35,000	361,898	0	2,289,924	1,999,890	3,289,869
36	95/94	35,000	369,136	0	2,146,784	2,039,887	3,166,727
37	96/95	35,000	376,519	0	1,985,957	2,080,685	3,026,299
38	97/96	35,000	384,049	0	1,806,496	2,122,299	2,867,646
39	98/97	35,000	391,730	0	1,606,714	2,164,745	2,689,087
40	99/98	35,000	399,565	0	1,385,162	2,208,040	2,489,182
		6,716,242	9,127,814				

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

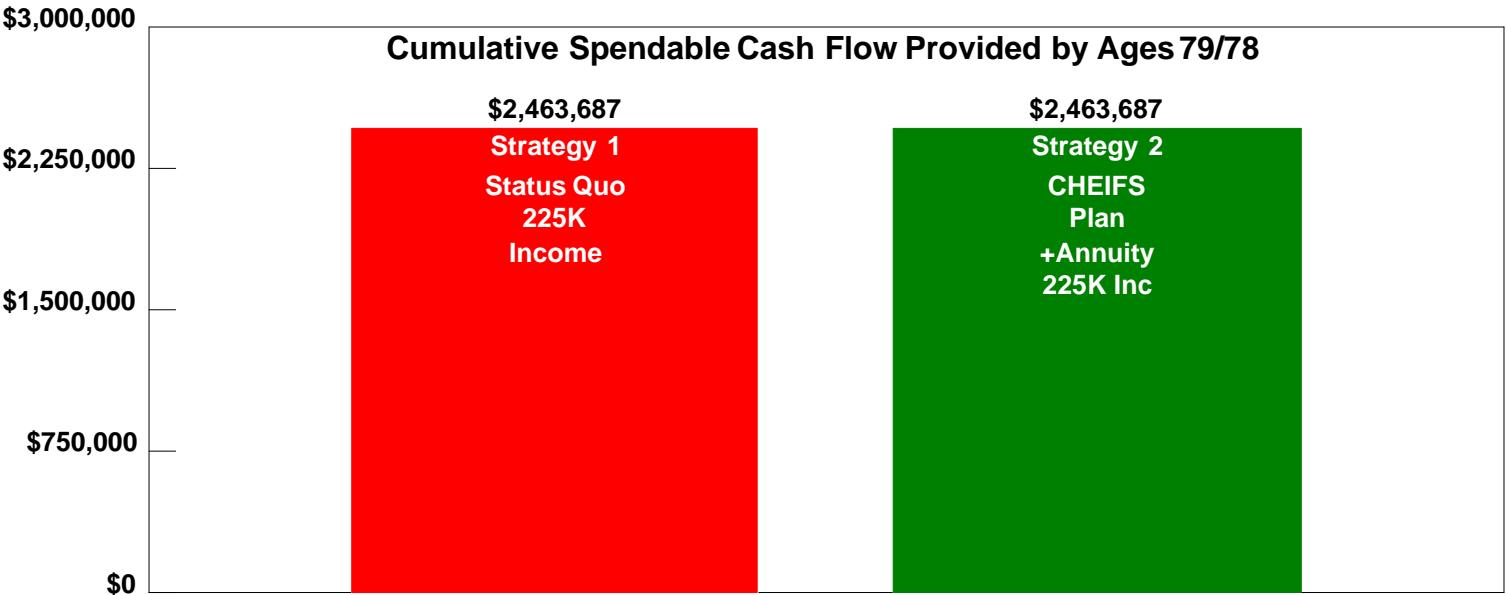
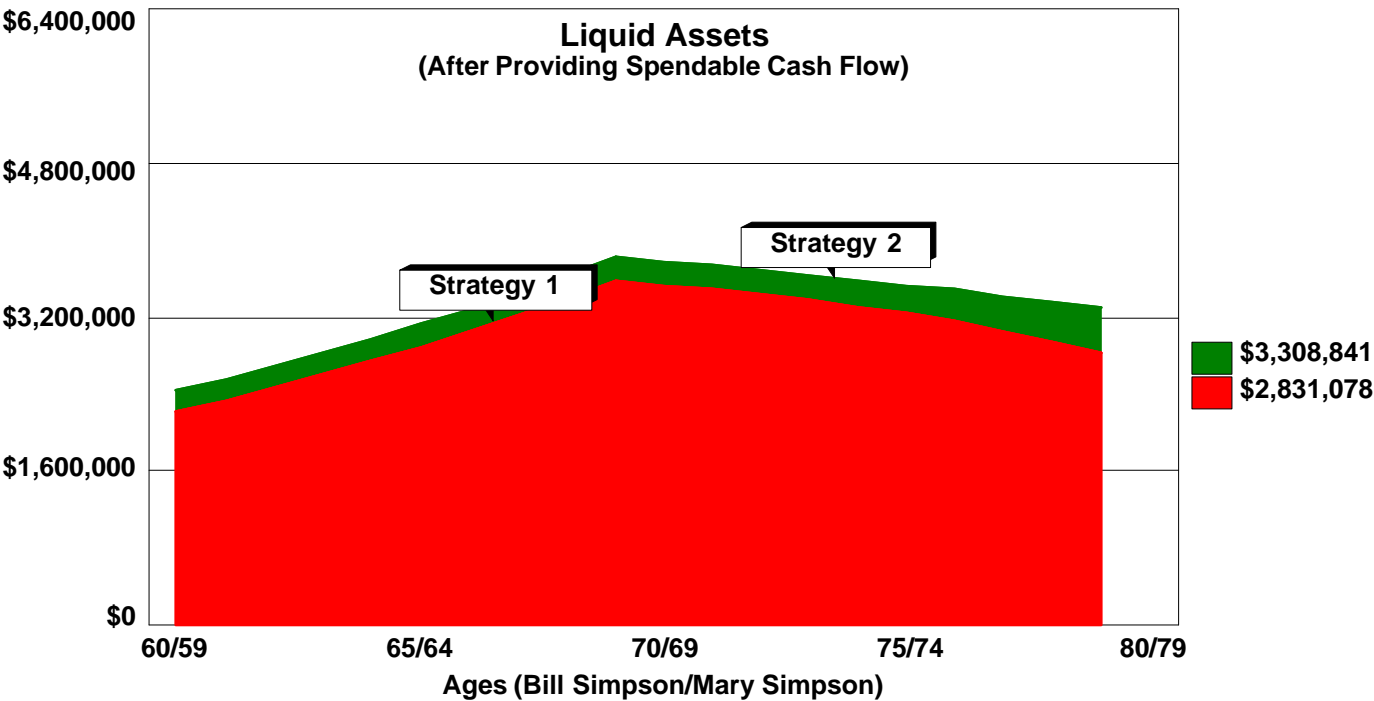
*After providing spendable cash flow.

Analysis of: SQ vs. CHEIFS+Annuity 225K Income

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For: Bill Simpson & Mary Simpson

Comparison of Alternatives

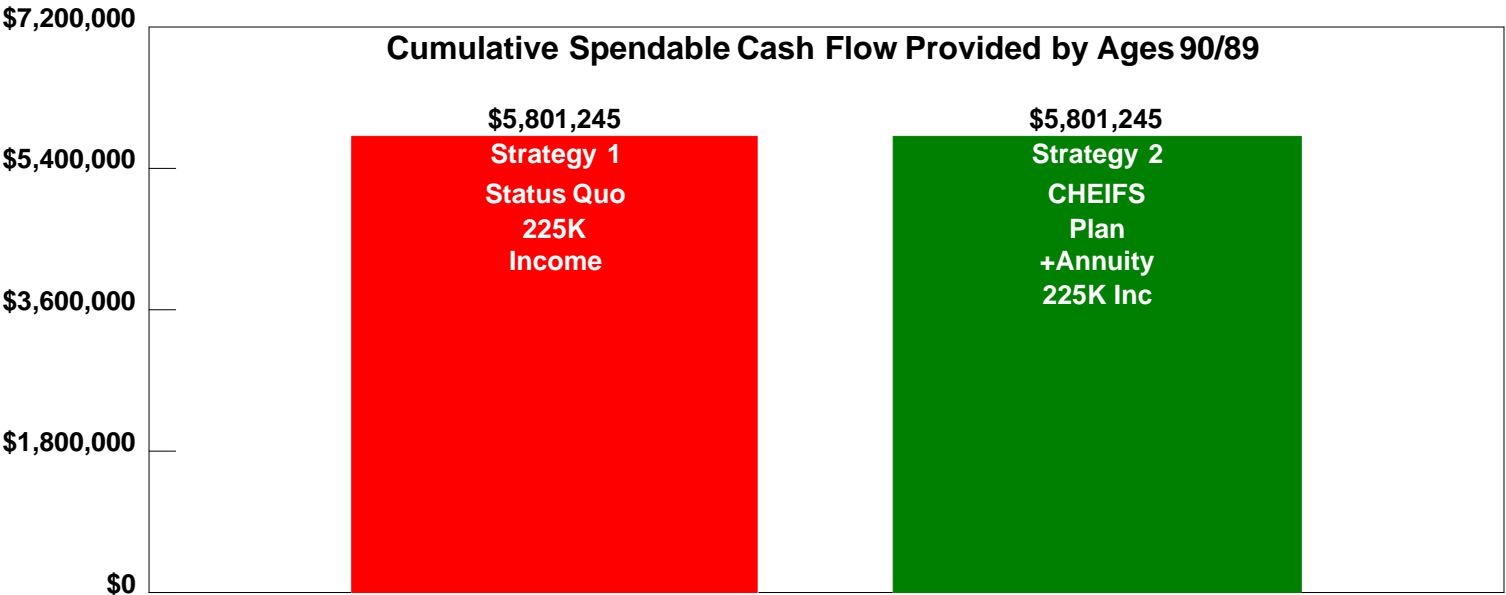
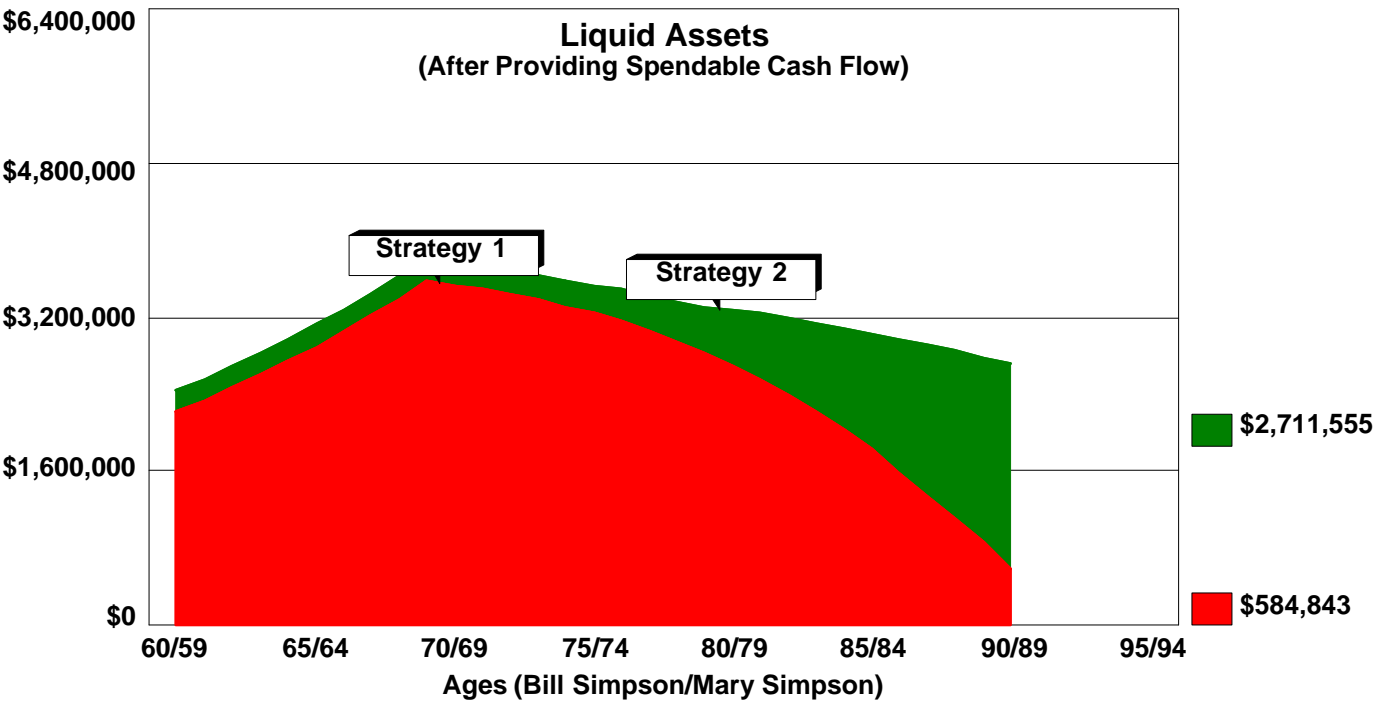


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Comparison of Alternatives

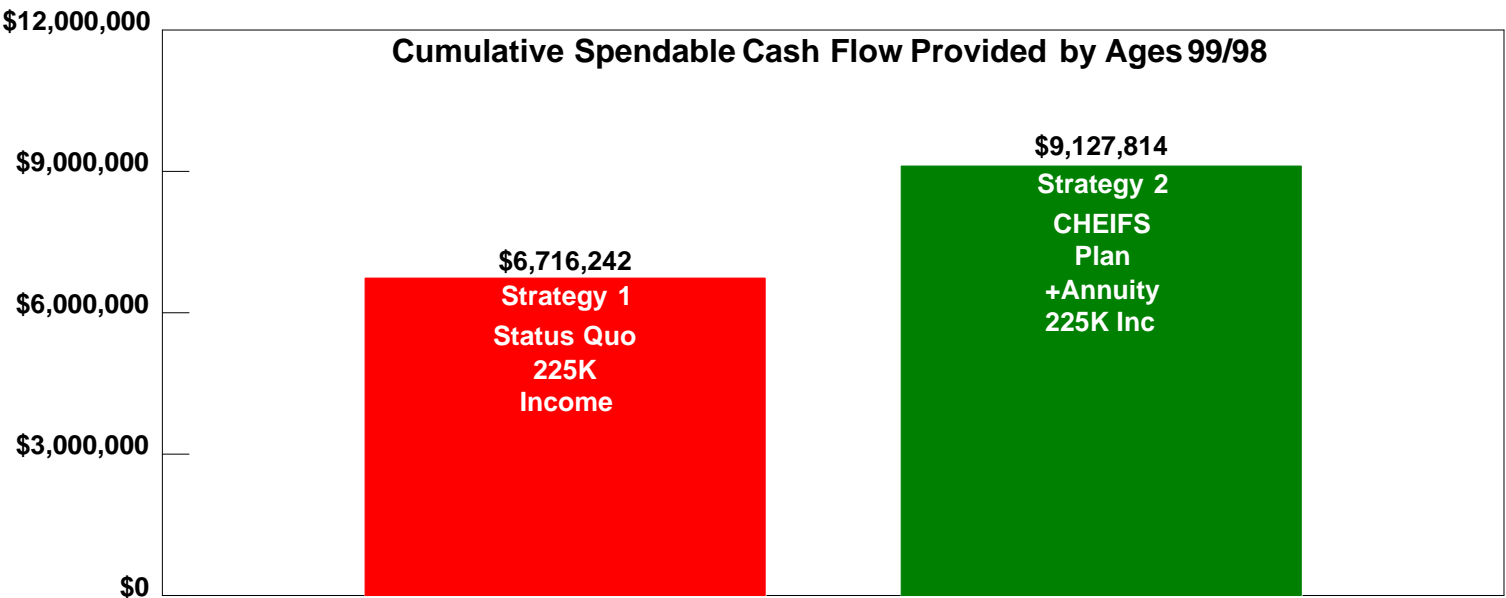
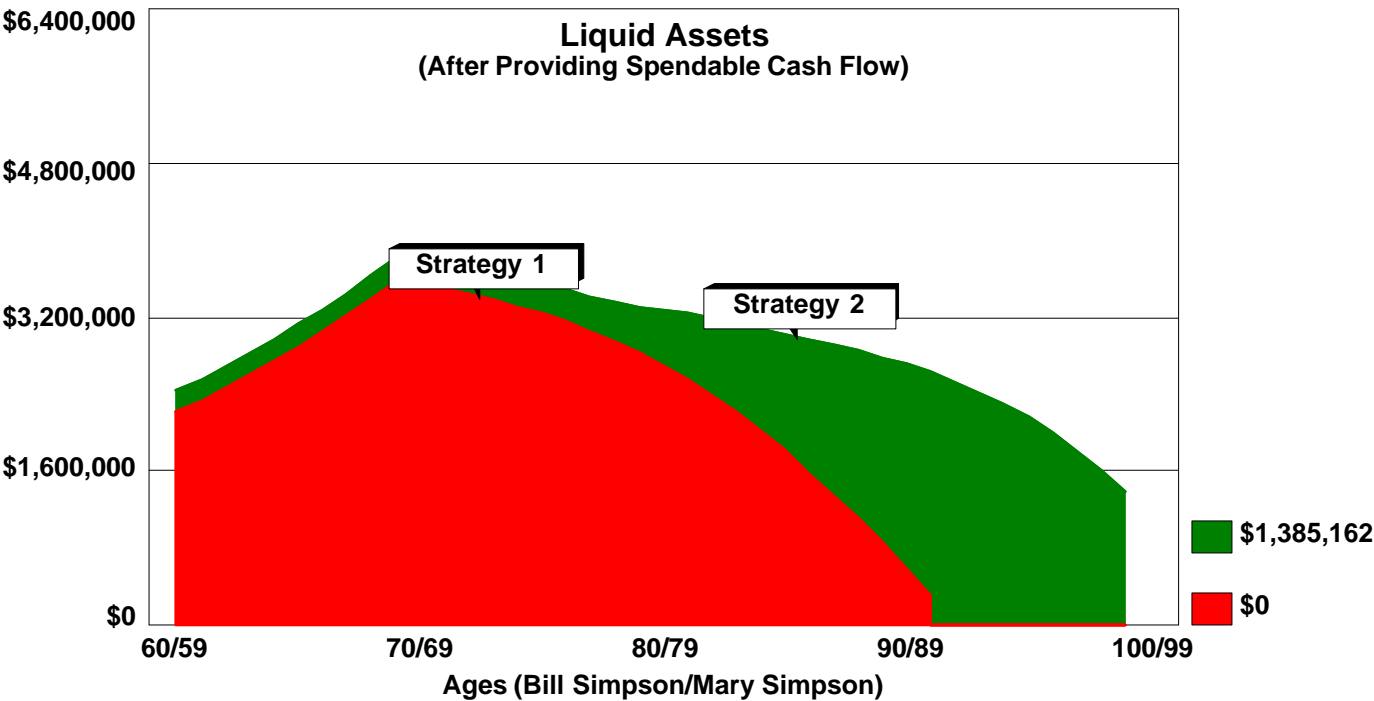


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Comparison of Alternatives

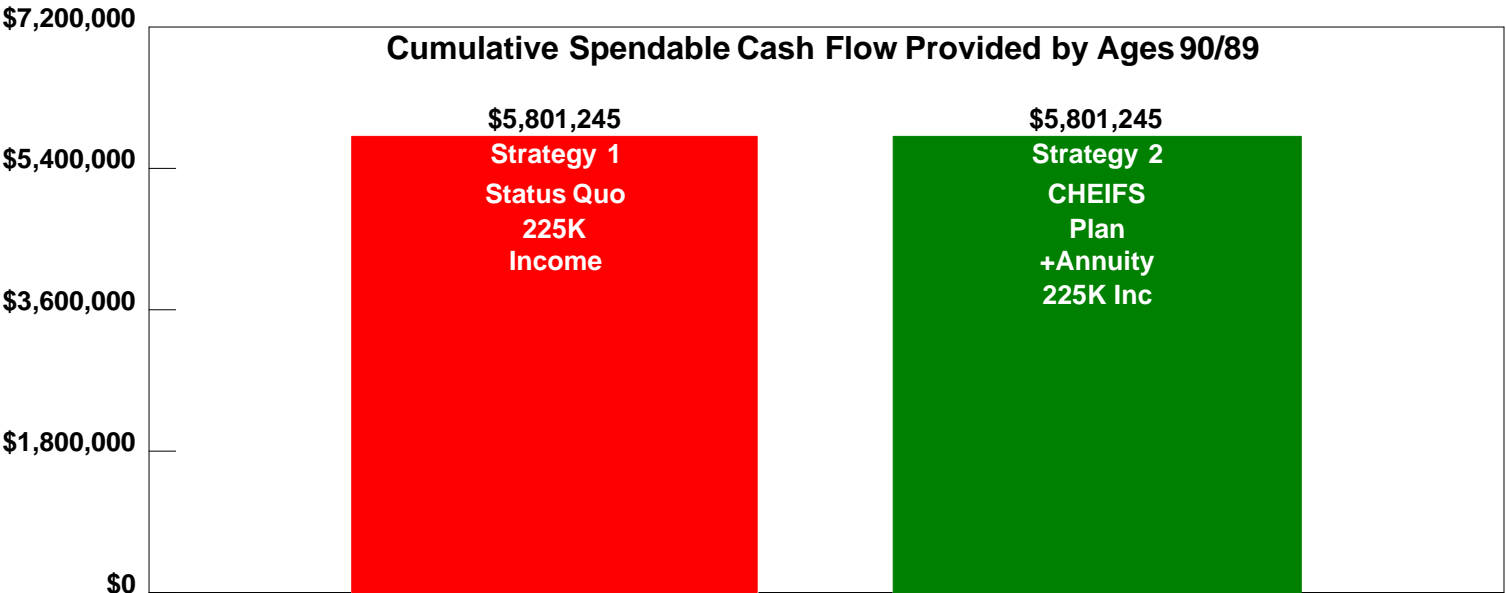
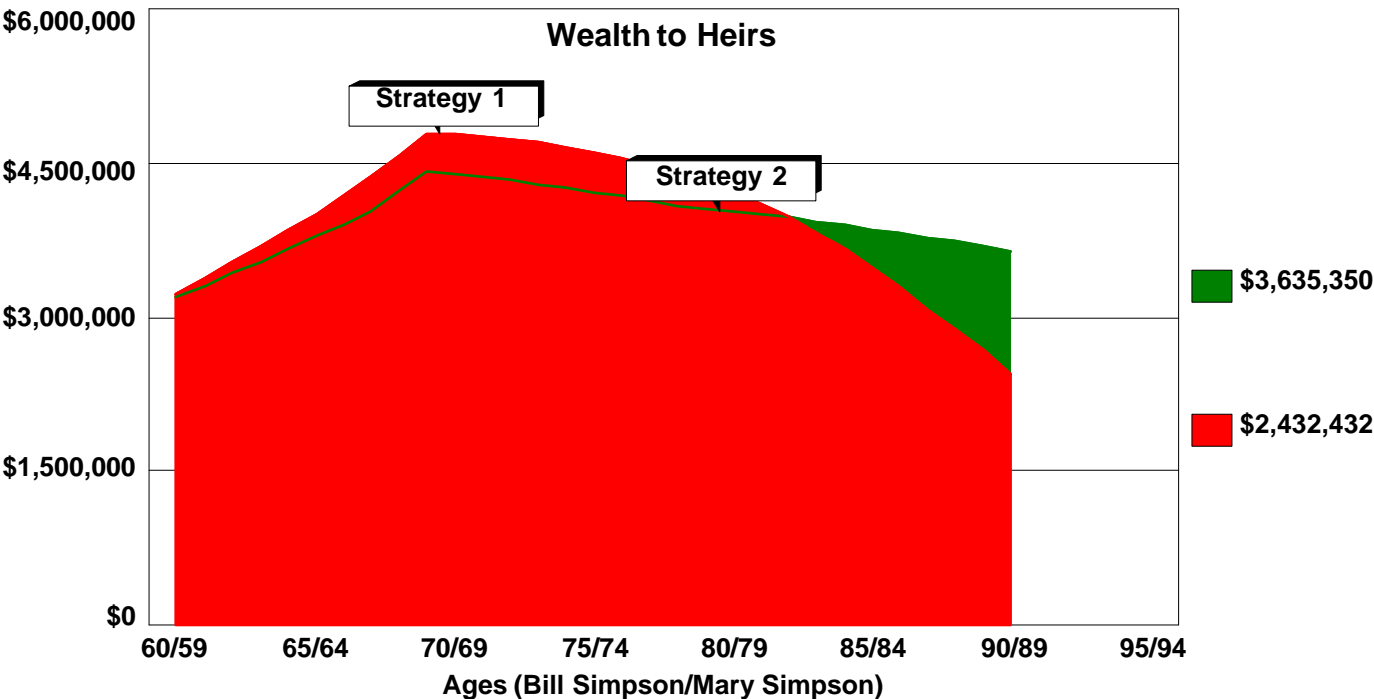


Analysis of: SQ vs. CHEIFS+Annuity 225K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Comparison of Alternatives



Analysis of: Status Quo 225K Income

Analysis of: Status Quo 225K 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 225K 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	225,000	225,000
12	71/70	229,500	229,500
13	72/71	234,090	234,090
14	73/72	238,772	238,772
15	74/73	243,547	243,547
16	75/74	248,418	248,418
17	76/75	253,387	253,387
18	77/76	258,454	258,454
19	78/77	263,623	263,623
20	79/78	268,896	268,896
21	80/79	274,274	274,274
22	81/80	279,759	279,759
23	82/81	285,354	285,354
24	83/82	291,061	291,061
25	84/83	296,883	296,883
26	85/84	302,820	302,820
27	86/85	308,877	308,877
28	87/86	315,054	315,054
29	88/87	321,355	321,355
30	89/88	327,783	327,783
31	90/89	334,338	334,338
32	91/90	341,025	341,025
33	92/91	347,845	347,845
34	93/92	354,802	354,802
35	94/93	361,898	361,898
36	95/94	369,136	369,136
37	96/95	376,519	376,519
38	97/96	384,049	384,049
39	98/97	391,730	391,730
40	99/98	399,565	399,565
		9,127,814	9,127,814

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

Analysis of: Status Quo 225K 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 225K 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) 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	225,000	0	225,000	35,000	0	190,000	225,000
12	71/70	229,500	0	229,500	35,000	0	194,500	229,500
13	72/71	234,090	0	234,090	35,000	0	199,090	234,090
14	73/72	238,772	0	238,772	35,000	0	203,772	238,772
15	74/73	243,547	0	243,547	35,000	0	208,547	243,547
16	75/74	248,418	0	248,418	35,000	53,950	159,468	248,418
17	76/75	253,387	0	253,387	35,000	56,642	161,745	253,387
18	77/76	258,454	0	258,454	35,000	59,198	164,256	258,454
19	78/77	263,623	0	263,623	35,000	62,132	166,491	263,623
20	79/78	268,896	0	268,896	35,000	65,199	168,697	268,896
21	80/79	274,274	0	274,274	35,000	68,402	170,872	274,274
22	81/80	279,759	0	279,759	35,000	71,376	173,383	279,759
23	82/81	285,354	0	285,354	35,000	74,849	175,505	285,354
24	83/82	291,061	0	291,061	35,000	78,025	178,036	291,061
25	84/83	296,883	0	296,883	35,000	81,776	180,107	296,883
26	85/84	302,820	0	302,820	35,000	85,143	182,677	302,820
27	86/85	308,877	0	308,877	35,000	88,589	185,288	308,877
28	87/86	315,054	0	315,054	35,000	92,107	187,947	315,054
29	88/87	321,355	0	321,355	35,000	255,363	30,992	321,355
30	89/88	327,783	0	327,783	35,000	292,783	0	327,783
31	90/89	334,338	0	334,338	35,000	299,338	0	334,338
32	91/90	341,025	0	341,025	35,000	306,025	0	341,025
33	92/91	347,845	0	347,845	35,000	293,972	0	328,972
34	93/92	354,802	0	354,802	35,000	0	0	35,000
35	94/93	361,898	0	361,898	35,000	0	0	35,000
36	95/94	369,136	0	369,136	35,000	0	0	35,000
37	96/95	376,519	0	376,519	35,000	0	0	35,000
38	97/96	384,049	0	384,049	35,000	0	0	35,000
39	98/97	391,730	0	391,730	35,000	0	0	35,000
40	99/98	399,565	0	399,565	35,000	0	0	35,000
		9,127,814	0	9,127,814	1,050,000	2,384,869	3,281,373	6,716,242

*IMPORTANT NOTE: For this plan to be financially sound, column (7) must be sufficient to provide the values in column (3). Any highlighted numbers in column (7) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

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 225K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Cash Flow Shortfall

Year	M/F Ages	(1) Total After Tax Cash Flow Required	(2) Total After Tax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
1	60/59	0	0	0
2	61/60	0	0	0
3	62/61	0	0	0
4	63/62	0	0	0
5	64/63	0	0	0
6	65/64	0	0	0
7	66/65	0	0	0
8	67/66	0	0	0
9	68/67	0	0	0
10	69/68	0	0	0
11	70/69	225,000	225,000	0
12	71/70	229,500	229,500	0
13	72/71	234,090	234,090	0
14	73/72	238,772	238,772	0
15	74/73	243,547	243,547	0
16	75/74	248,418	248,418	0
17	76/75	253,387	253,387	0
18	77/76	258,454	258,454	0
19	78/77	263,623	263,623	0
20	79/78	268,896	268,896	0
21	80/79	274,274	274,274	0
22	81/80	279,759	279,759	0
23	82/81	285,354	285,354	0
24	83/82	291,061	291,061	0
25	84/83	296,883	296,883	0
26	85/84	302,820	302,820	0
27	86/85	308,877	308,877	0
28	87/86	315,054	315,054	0
29	88/87	321,355	321,355	0
30	89/88	327,783	327,783	0
31	90/89	334,338	334,338	0
32	91/90	341,025	341,025	0
33	92/91	347,845	328,972	18,873
34	93/92	354,802	35,000	319,802
35	94/93	361,898	35,000	326,898
36	95/94	369,136	35,000	334,136
37	96/95	376,519	35,000	341,519
38	97/96	384,049	35,000	349,049
39	98/97	391,730	35,000	356,730
40	99/98	399,565	35,000	364,565
		9,127,814	6,716,242	2,411,572

Analysis of: Status Quo 225K 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	425,605	255,363	1,837,989	735,196	1,102,793
30	89/88	1,837,989	142,480	487,972	292,783	1,423,390	569,356	854,034
31	90/89	1,423,390	116,671	498,897	299,338	974,739	389,896	584,843
32	91/90	974,739	84,760	510,042	306,025	489,953	195,981	293,972
33	92/91	489,953	45,366	489,953	293,972	0	0	0
34	93/92	0	0	0	0	0	0	0
35	94/93	0	0	0	0	0	0	0
36	95/94	0	0	0	0	0	0	0
37	96/95	0	0	0	0	0	0	0
38	97/96	0	0	0	0	0	0	0
39	98/97	0	0	0	0	0	0	0
40	99/98	0	0	0	0	0	0	0
			2,109,899	3,974,781	2,384,869			

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 225K 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	216,268	151,464	0	2,456,855	0	190,000	190,000
12	71/70	2,456,855	222,415	145,239	0	2,355,882	0	194,500	194,500
13	72/71	2,355,882	228,668	138,269	0	2,242,828	0	199,090	199,090
14	73/72	2,242,828	235,029	130,507	0	2,116,923	0	203,772	203,772
15	74/73	2,116,923	241,498	121,903	0	1,977,355	0	208,547	208,547
16	75/74	1,977,355	185,368	116,479	0	1,889,381	0	159,468	159,468
17	76/75	1,889,381	188,696	110,545	0	1,793,118	0	161,745	161,745
18	77/76	1,793,118	192,287	104,054	0	1,687,836	0	164,256	164,256
19	78/77	1,687,836	195,543	96,999	0	1,573,399	0	166,491	166,491
20	79/78	1,573,399	198,753	89,352	0	1,449,358	0	168,697	168,697
21	80/79	1,449,358	201,913	81,084	0	1,315,244	0	170,872	170,872
22	81/80	1,315,244	205,460	72,136	0	1,170,101	0	173,383	173,383
23	82/81	1,170,101	208,533	62,502	0	1,013,829	0	175,505	175,505
24	83/82	1,013,829	212,081	52,114	0	845,323	0	178,036	178,036
25	84/83	845,323	215,069	40,967	0	664,509	0	180,107	180,107
26	85/84	664,509	218,642	28,981	0	470,100	0	182,677	182,677
27	86/85	470,100	222,254	16,110	0	261,316	0	185,288	185,288
28	87/86	261,316	225,914	2,301	0	37,326	0	187,947	187,947
29	88/87	37,326	37,326	0	0	0	0	30,992	30,992
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
			3,851,717		0		0	3,281,373	3,281,373

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 225K 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		2,456,855		3,530,804
12	71/70	1,132,318		2,355,882		3,488,200
13	72/71	1,193,860		2,242,828		3,436,688
14	73/72	1,258,746		2,116,923		3,375,669
15	74/73	1,327,159		1,977,355		3,304,514
16	75/74	1,342,408		1,889,381		3,231,789
17	76/75	1,355,648		1,793,118		3,148,766
18	77/76	1,366,912		1,687,836		3,054,748
19	78/77	1,375,694		1,573,399		2,949,093
20	79/78	1,381,720		1,449,358		2,831,078
21	80/79	1,384,697		1,315,244		2,699,941
22	81/80	1,384,700		1,170,101		2,554,801
23	82/81	1,381,042		1,013,829		2,394,871
24	83/82	1,373,836		845,323		2,219,159
25	84/83	1,362,284		664,509		2,026,793
26	85/84	1,346,554		470,100		1,816,654
27	86/85	1,326,335		261,316		1,587,651
28	87/86	1,301,309		37,326		1,338,635
29	88/87	1,102,793		0		1,102,793
30	89/88	854,034		0		854,034
31	90/89	584,843		0		584,843
32	91/90	293,972		0		293,972
33	92/91	0		0		0
34	93/92	0		0		0
35	94/93	0		0		0
36	95/94	0		0		0
37	96/95	0		0		0
38	97/96	0		0		0
39	98/97	0		0		0
40	99/98	0		0		0

Analysis of: Status Quo 225K 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 225K 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	2,456,855	4,774,178
12	71/70	1,268,242	1,132,318	2,355,882	4,756,442
13	72/71	1,293,607	1,193,860	2,242,828	4,730,295
14	73/72	1,319,479	1,258,746	2,116,923	4,695,148
15	74/73	1,345,868	1,327,159	1,977,355	4,650,382
16	75/74	1,372,786	1,342,408	1,889,381	4,604,575
17	76/75	1,400,241	1,355,648	1,793,118	4,549,007
18	77/76	1,428,246	1,366,912	1,687,836	4,482,994
19	78/77	1,456,811	1,375,694	1,573,399	4,405,904
20	79/78	1,485,947	1,381,720	1,449,358	4,317,025
21	80/79	1,515,666	1,384,697	1,315,244	4,215,607
22	81/80	1,545,980	1,384,700	1,170,101	4,100,781
23	82/81	1,576,899	1,381,042	1,013,829	3,971,770
24	83/82	1,608,437	1,373,836	845,323	3,827,596
25	84/83	1,640,606	1,362,284	664,509	3,667,399
26	85/84	1,673,418	1,346,554	470,100	3,490,072
27	86/85	1,706,886	1,326,335	261,316	3,294,537
28	87/86	1,741,024	1,301,309	37,326	3,079,659
29	88/87	1,775,845	1,102,793	0	2,878,638
30	89/88	1,811,362	854,034	0	2,665,396
31	90/89	1,847,589	584,843	0	2,432,432
32	91/90	1,884,541	293,972	0	2,178,513
33	92/91	1,922,231	0	0	1,922,231
34	93/92	1,960,676	0	0	1,960,676
35	94/93	1,999,890	0	0	1,999,890
36	95/94	2,039,887	0	0	2,039,887
37	96/95	2,080,685	0	0	2,080,685
38	97/96	2,122,299	0	0	2,122,299
39	98/97	2,164,745	0	0	2,164,745
40	99/98	2,208,040	0	0	2,208,040

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

Analysis of: Status Quo 225K 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	1,837,989	0	735,196	735,196	1,102,793	40%
30	89/88	1,423,390	0	569,356	569,356	854,034	40%
31	90/89	974,739	0	389,896	389,896	584,843	40%
32	91/90	489,953	0	195,981	195,981	293,972	40%
33	92/91	0	0	0	0	0	0%
34	93/92	0	0	0	0	0	0%
35	94/93	0	0	0	0	0	0%
36	95/94	0	0	0	0	0	0%
37	96/95	0	0	0	0	0	0%
38	97/96	0	0	0	0	0	0%
39	98/97	0	0	0	0	0	0%
40	99/98	0	0	0	0	0	0%

Analysis of: Status Quo 225K 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	5,490,144	715,966	4,774,178	0	4,774,178
12	71/70	5,511,321	754,879	4,756,442	0	4,756,442
13	72/71	5,526,201	795,906	4,730,295	0	4,730,295
14	73/72	5,534,312	839,164	4,695,148	0	4,695,148
15	74/73	5,535,154	884,772	4,650,382	0	4,650,382
16	75/74	5,499,514	894,939	4,604,575	0	4,604,575
17	76/75	5,452,772	903,765	4,549,007	0	4,549,007
18	77/76	5,394,268	911,274	4,482,994	0	4,482,994
19	78/77	5,323,033	917,129	4,405,904	0	4,405,904
20	79/78	5,238,172	921,147	4,317,025	0	4,317,025
21	80/79	5,138,739	923,132	4,215,607	0	4,215,607
22	81/80	5,023,915	923,134	4,100,781	0	4,100,781
23	82/81	4,892,465	920,695	3,971,770	0	3,971,770
24	83/82	4,743,487	915,891	3,827,596	0	3,827,596
25	84/83	4,575,588	908,189	3,667,399	0	3,667,399
26	85/84	4,387,774	897,702	3,490,072	0	3,490,072
27	86/85	4,178,761	884,224	3,294,537	0	3,294,537
28	87/86	3,947,199	867,540	3,079,659	0	3,079,659
29	88/87	3,613,834	735,196	2,878,638	0	2,878,638
30	89/88	3,234,752	569,356	2,665,396	0	2,665,396
31	90/89	2,822,328	389,896	2,432,432	0	2,432,432
32	91/90	2,374,494	195,981	2,178,513	0	2,178,513
33	92/91	1,922,231	0	1,922,231	0	1,922,231
34	93/92	1,960,676	0	1,960,676	0	1,960,676
35	94/93	1,999,890	0	1,999,890	0	1,999,890
36	95/94	2,039,887	0	2,039,887	0	2,039,887
37	96/95	2,080,685	0	2,080,685	0	2,080,685
38	97/96	2,122,299	0	2,122,299	0	2,122,299
39	98/97	2,164,745	0	2,164,745	0	2,164,745
40	99/98	2,208,040	0	2,208,040	0	2,208,040

Summary at Life Expectancy (Year 31)

*Net of cash flow provided

**See Transfer Tax Details report for details.

Total Estate Assets	\$ 2,822,328
Wealth Transferred to Heirs	\$ 2,432,432

Analysis of: CHEIFS Plan+Annuity 225K Income

Analysis of: CHEIFS Plan+Annuity 225K 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 225K 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	225,000	225,000
12	71/70	229,500	229,500
13	72/71	234,090	234,090
14	73/72	238,772	238,772
15	74/73	243,547	243,547
16	75/74	248,418	248,418
17	76/75	253,387	253,387
18	77/76	258,454	258,454
19	78/77	263,623	263,623
20	79/78	268,896	268,896
21	80/79	274,274	274,274
22	81/80	279,759	279,759
23	82/81	285,354	285,354
24	83/82	291,061	291,061
25	84/83	296,883	296,883
26	85/84	302,820	302,820
27	86/85	308,877	308,877
28	87/86	315,054	315,054
29	88/87	321,355	321,355
30	89/88	327,783	327,783
31	90/89	334,338	334,338
32	91/90	341,025	341,025
33	92/91	347,845	347,845
34	93/92	354,802	354,802
35	94/93	361,898	361,898
36	95/94	369,136	369,136
37	96/95	376,519	376,519
38	97/96	384,049	384,049
39	98/97	391,730	391,730
40	99/98	399,565	399,565
		9,127,814	9,127,814

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

Analysis of: CHEIFS Plan+Annuity 225K 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 225K 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	225,000	0	225,000	35,000	0	190,000	0	0	225,000
12	71/70	229,500	0	229,500	35,000	0	194,500	0	0	229,500
13	72/71	234,090	0	234,090	35,000	0	199,090	0	0	234,090
14	73/72	238,772	0	238,772	35,000	0	203,772	0	0	238,772
15	74/73	243,547	0	243,547	35,000	0	175,872	32,675	0	243,547
16	75/74	248,418	0	248,418	35,000	53,950	115,215	44,253	0	248,418
17	76/75	253,387	0	253,387	35,000	56,642	98,343	63,402	0	253,387
18	77/76	258,454	0	258,454	35,000	59,198	91,534	72,722	0	258,454
19	78/77	263,623	0	263,623	35,000	62,132	88,117	78,374	0	263,623
20	79/78	268,896	0	268,896	35,000	65,199	116,175	52,522	0	268,896
21	80/79	274,274	0	274,274	35,000	68,402	114,188	56,684	0	274,274
22	81/80	279,759	0	279,759	35,000	71,376	116,444	56,939	0	279,759
23	82/81	285,354	0	285,354	35,000	74,849	115,137	60,368	0	285,354
24	83/82	291,061	0	291,061	35,000	78,025	111,368	66,668	0	291,061
25	84/83	296,883	0	296,883	35,000	81,776	113,439	66,668	0	296,883
26	85/84	302,820	0	302,820	35,000	85,143	106,092	76,585	0	302,820
27	86/85	308,877	0	308,877	35,000	88,589	101,632	83,656	0	308,877
28	87/86	315,054	0	315,054	35,000	92,107	92,000	95,947	0	315,054
29	88/87	321,355	0	321,355	35,000	94,986	95,422	95,947	0	321,355
30	89/88	327,783	0	327,783	35,000	98,596	88,288	105,899	0	327,783
31	90/89	334,338	0	334,338	35,000	101,398	92,041	105,899	0	334,338
32	91/90	341,025	0	341,025	35,000	104,120	96,006	105,899	0	341,025
33	92/91	347,845	0	347,845	35,000	106,730	100,216	105,899	0	347,845
34	93/92	354,802	0	354,802	35,000	109,188	104,715	105,899	0	354,802
35	94/93	361,898	0	361,898	35,000	110,275	110,724	105,899	0	361,898
36	95/94	369,136	0	369,136	35,000	111,043	117,194	105,899	0	369,136
37	96/95	376,519	0	376,519	35,000	110,110	125,510	105,899	0	376,519
38	97/96	384,049	0	384,049	35,000	110,140	133,010	105,899	0	384,049
39	98/97	391,730	0	391,730	35,000	108,173	142,658	105,899	0	391,730
40	99/98	399,565	0	399,565	35,000	105,666	153,000	105,899	0	399,565
		9,127,814	0	9,127,814	1,266,968	2,207,813	3,701,702	2,168,299	216,968	9,127,814

*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 225K 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 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 225K 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 225K 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 225K 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	216,268	151,464	0	2,456,855	0	190,000	190,000
12	71/70	2,456,855	222,415	145,239	0	2,355,882	0	194,500	194,500
13	72/71	2,355,882	228,668	138,269	0	2,242,828	0	199,090	199,090
14	73/72	2,242,828	235,029	130,507	0	2,116,923	0	203,772	203,772
15	74/73	2,116,923	203,660	124,362	0	2,017,249	0	175,872	175,872
16	75/74	2,017,249	133,927	122,416	0	1,985,681	0	115,215	115,215
17	76/75	1,985,681	114,730	121,612	0	1,972,637	0	98,343	98,343
18	77/76	1,972,637	107,154	121,256	0	1,966,872	0	91,534	91,534
19	78/77	1,966,872	103,493	121,120	0	1,964,654	0	88,117	88,117
20	79/78	1,964,654	136,873	118,806	0	1,927,121	0	116,175	116,175
21	80/79	1,927,121	134,932	116,492	0	1,889,594	0	114,188	114,188
22	81/80	1,889,594	137,987	113,854	0	1,846,806	0	116,444	116,444
23	82/81	1,846,806	136,804	111,150	0	1,802,940	0	115,137	115,137
24	83/82	1,802,940	132,664	108,568	0	1,761,056	0	111,368	111,368
25	84/83	1,761,056	135,460	105,664	0	1,713,947	0	113,439	113,439
26	85/84	1,713,947	126,979	103,153	0	1,673,220	0	106,092	106,092
27	86/85	1,673,220	121,908	100,835	0	1,635,626	0	101,632	101,632
28	87/86	1,635,626	110,585	99,128	0	1,607,927	0	92,000	92,000
29	88/87	1,607,927	114,925	97,045	0	1,574,147	0	95,422	95,422
30	89/88	1,574,147	106,534	95,395	0	1,547,378	0	88,288	88,288
31	90/89	1,547,378	111,261	93,348	0	1,514,170	0	92,041	92,041
32	91/90	1,514,170	116,252	90,865	0	1,473,895	0	96,006	96,006
33	92/91	1,473,895	121,545	87,903	0	1,425,850	0	100,216	100,216
34	93/92	1,425,850	127,197	84,412	0	1,369,234	0	104,715	104,715
35	94/93	1,369,234	134,692	80,245	0	1,301,639	0	110,724	110,724
36	95/94	1,301,639	142,760	75,327	0	1,221,864	0	117,194	117,194
37	96/95	1,221,864	153,091	69,470	0	1,126,861	0	125,510	125,510
38	97/96	1,126,861	162,442	62,687	0	1,016,835	0	133,010	133,010
39	98/97	1,016,835	174,432	54,756	0	888,187	0	142,658	142,658
40	99/98	888,187	187,288	45,558	0	738,992	0	153,000	153,000
			4,391,955		0		0	3,701,702	3,701,702

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 225K 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	2,456,855	3,808,823
12	71/70	1,132,318	283,607	2,355,882	3,771,807
13	72/71	1,193,860	293,477	2,242,828	3,730,165
14	73/72	1,258,746	293,477	2,116,923	3,669,146
15	74/73	1,327,159	262,730	2,017,249	3,607,138
16	75/74	1,342,408	212,503	1,985,681	3,540,592
17	76/75	1,355,648	158,298	1,972,637	3,486,583
18	77/76	1,366,912	79,924	1,966,872	3,413,708
19	78/77	1,375,694	1,657	1,964,654	3,342,005
20	79/78	1,381,720	0	1,927,121	3,308,841
21	80/79	1,384,697	0	1,889,594	3,274,291
22	81/80	1,384,700	0	1,846,806	3,231,506
23	82/81	1,381,042	0	1,802,940	3,183,982
24	83/82	1,373,836	0	1,761,056	3,134,892
25	84/83	1,362,284	0	1,713,947	3,076,231
26	85/84	1,346,554	0	1,673,220	3,019,774
27	86/85	1,326,335	0	1,635,626	2,961,961
28	87/86	1,301,309	0	1,607,927	2,909,236
29	88/87	1,271,887	0	1,574,147	2,846,034
30	89/88	1,237,060	0	1,547,378	2,784,438
31	90/89	1,197,385	0	1,514,170	2,711,555
32	91/90	1,152,683	0	1,473,895	2,626,578
33	92/91	1,102,801	0	1,425,850	2,528,651
34	93/92	1,047,616	0	1,369,234	2,416,850
35	94/93	988,285	0	1,301,639	2,289,924
36	95/94	924,920	0	1,221,864	2,146,784
37	96/95	859,096	0	1,126,861	1,985,957
38	97/96	789,661	0	1,016,835	1,806,496
39	98/97	718,527	0	888,187	1,606,714
40	99/98	646,170	0	738,992	1,385,162

Analysis of: CHEIFS Plan+Annuity 225K 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 225K 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.

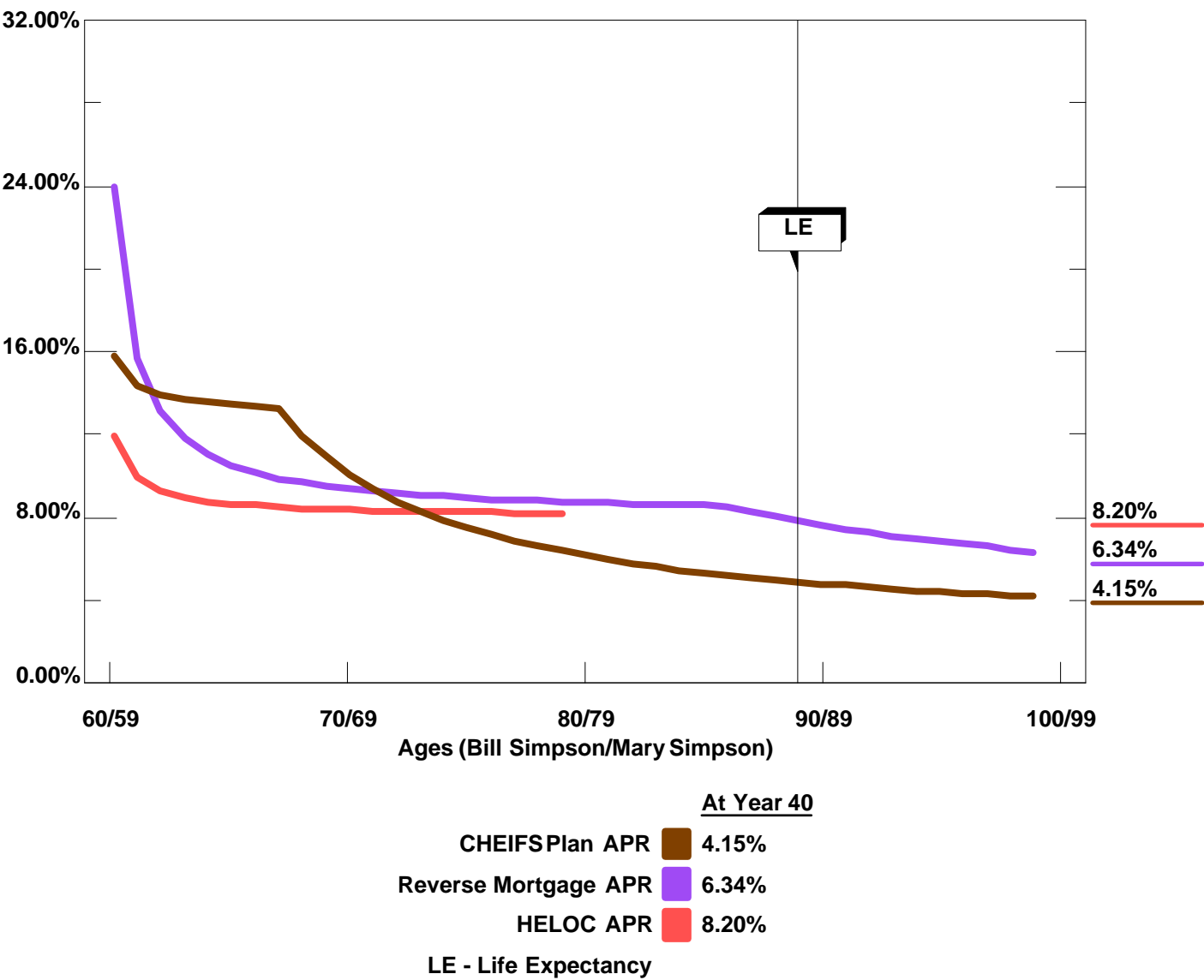
Date: 11/18/2025

Analysis of: CHEIFS Plan+Annuity 225K Income

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

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



Analysis of: CHEIFS Plan+Annuity 225K 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 225K 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 225K 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		2,456,855		4,406,090
12	71/70	634,121		1,132,318		256,951		2,355,882		4,379,272
13	72/71	646,804		1,193,860		262,873		2,242,828		4,346,365
14	73/72	659,740		1,258,746		262,873		2,116,923		4,298,282
15	74/73	672,934		1,327,159		244,425		2,017,249		4,261,767
16	75/74	686,393		1,342,408		207,571		1,985,681		4,222,053
17	76/75	700,120		1,355,648		152,646		1,972,637		4,181,051
18	77/76	714,123		1,366,912		79,924		1,966,872		4,127,831
19	78/77	728,405		1,375,694		1,614		1,964,654		4,070,367
20	79/78	742,973		1,381,720		0		1,927,121		4,051,814
21	80/79	757,833		1,384,697		0		1,889,594		4,032,124
22	81/80	772,990		1,384,700		0		1,846,806		4,004,496
23	82/81	788,449		1,381,042		0		1,802,940		3,972,431
24	83/82	804,218		1,373,836		0		1,761,056		3,939,110
25	84/83	820,303		1,362,284		0		1,713,947		3,896,534
26	85/84	836,709		1,346,554		0		1,673,220		3,856,483
27	86/85	853,443		1,326,335		0		1,635,626		3,815,404
28	87/86	870,512		1,301,309		0		1,607,927		3,779,748
29	88/87	887,923		1,271,887		0		1,574,147		3,733,957
30	89/88	905,681		1,237,060		0		1,547,378		3,690,119
31	90/89	923,795		1,197,385		0		1,514,170		3,635,350
32	91/90	942,271		1,152,683		0		1,473,895		3,568,849
33	92/91	961,115		1,102,801		0		1,425,850		3,489,766
34	93/92	980,338		1,047,616		0		1,369,234		3,397,188
35	94/93	999,945		988,285		0		1,301,639		3,289,869
36	95/94	1,019,943		924,920		0		1,221,864		3,166,727
37	96/95	1,040,342		859,096		0		1,126,861		3,026,299
38	97/96	1,061,150		789,661		0		1,016,835		2,867,646
39	98/97	1,082,373		718,527		0		888,187		2,689,087
40	99/98	1,104,020		646,170		0		738,992		2,489,182

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

Analysis of: CHEIFS Plan+Annuity 225K 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 225K 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 225K 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	5,146,476	740,386	4,406,090	0	4,406,090
12	71/70	5,160,807	781,535	4,379,272	0	4,379,272
13	72/71	5,172,875	826,510	4,346,365	0	4,346,365
14	73/72	5,168,050	869,768	4,298,282	0	4,298,282
15	74/73	5,164,844	903,077	4,261,767	0	4,261,767
16	75/74	5,121,924	899,871	4,222,053	0	4,222,053
17	76/75	5,090,468	909,417	4,181,051	0	4,181,051
18	77/76	5,039,105	911,274	4,127,831	0	4,127,831
19	78/77	4,987,539	917,172	4,070,367	0	4,070,367
20	79/78	4,972,961	921,147	4,051,814	0	4,051,814
21	80/79	4,955,256	923,132	4,032,124	0	4,032,124
22	81/80	4,927,630	923,134	4,004,496	0	4,004,496
23	82/81	4,893,126	920,695	3,972,431	0	3,972,431
24	83/82	4,855,001	915,891	3,939,110	0	3,939,110
25	84/83	4,804,723	908,189	3,896,534	0	3,896,534
26	85/84	4,754,185	897,702	3,856,483	0	3,856,483
27	86/85	4,699,628	884,224	3,815,404	0	3,815,404
28	87/86	4,647,288	867,540	3,779,748	0	3,779,748
29	88/87	4,581,882	847,925	3,733,957	0	3,733,957
30	89/88	4,514,825	824,706	3,690,119	0	3,690,119
31	90/89	4,433,606	798,256	3,635,350	0	3,635,350
32	91/90	4,337,305	768,456	3,568,849	0	3,568,849
33	92/91	4,224,967	735,201	3,489,766	0	3,489,766
34	93/92	4,095,599	698,411	3,397,188	0	3,397,188
35	94/93	3,948,726	658,857	3,289,869	0	3,289,869
36	95/94	3,783,341	616,614	3,166,727	0	3,166,727
37	96/95	3,599,029	572,730	3,026,299	0	3,026,299
38	97/96	3,394,087	526,441	2,867,646	0	2,867,646
39	98/97	3,168,105	479,018	2,689,087	0	2,689,087
40	99/98	2,919,962	430,780	2,489,182	0	2,489,182

Summary at Life Expectancy (Year 31)

Total Estate Assets	\$ 4,433,606
Wealth Transferred to Heirs	\$ 3,635,350

*Net of cash flow provided

**See Transfer Tax Details report for details.