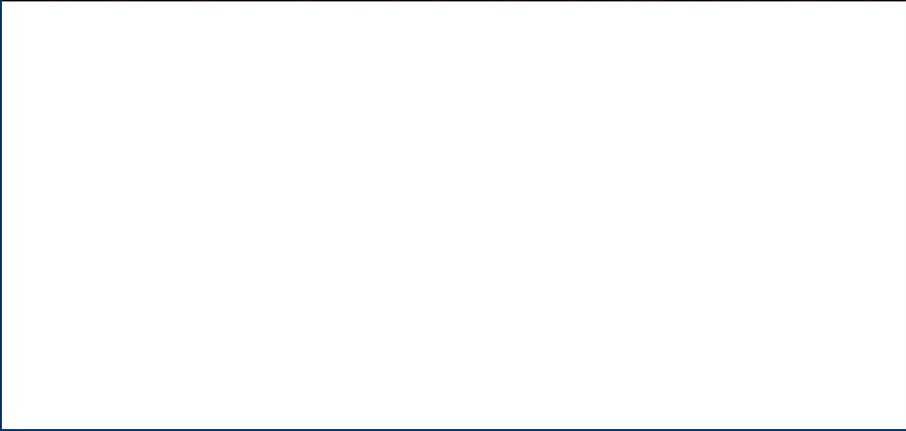


Sample Financial Analysis - Strategy 1: Good Logic

For: Simon Scott & Ann Scott



Presented By: _____

[Licensed user's name appears here]

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 1,000,000	
	Liquid Assets (Tax Exempt Interest)	1,000,000	
	Equity Assets	3,500,000	
	Tax Deferred Assets	0	
	Defined Contribution Plan Assets for Simon Scott		
	Retirement Plan Assets	500,000	
	Defined Contribution Plan Assets for Ann Scott		
	Retirement Plan Asset	500,000	
	Total Defined Contribution Plan Assets:	1,000,000	
		Total Liquid Assets	
<u>Illiquid Assets:</u>	Principal Residence	500,000	
	Personal Property	400,000	
		Total Illiquid Assets	
<u>Other Assets:</u>	Total Other Assets Inside the Estate		0
		Total Estate Assets	\$7,400,000
	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 --
Taxable, Tax Exempt, Equity, Retirement Plan Assets,
Spouse's Retirement Plan Assets

The information in this presentation is not guaranteed; it is for illustration 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.

Client Information Summary

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	45.00%
	Retirement	45.00%
<u>Life Expectancy:</u>	Joint	38 Years
	Simon Scott	Age 92
	Ann Scott	Age 87
<u>Taxable Account:</u>		Taxable
	Yield Assumption	4.00%
<u>Tax Exempt Account:</u>		Tax Exempt
	Yield Assumption	3.00%
<u>Equities:</u>		Equity
	Growth Rate	7.00%
	Dividend Rate	1.00%
<u>Retirement Plan Assets Simon Scott:</u>		
	Defined Contr. Yield Assumption	8.00%
<u>Retirement Plan Assets Ann Scott:</u>		
	Defined Contr. Yield Assumption	8.00%

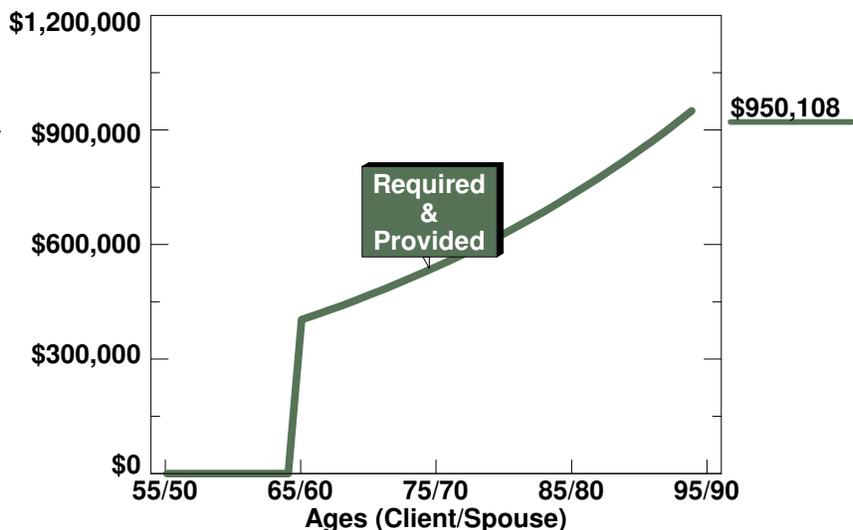
Analysis of After Tax Cash Flow Requirements

Below is a list of your liquid assets. It is suggested that you withdraw funds to meet your after tax cash flow requirements from each liquid asset in the order presented. The Cash Flow graph (below, right) illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

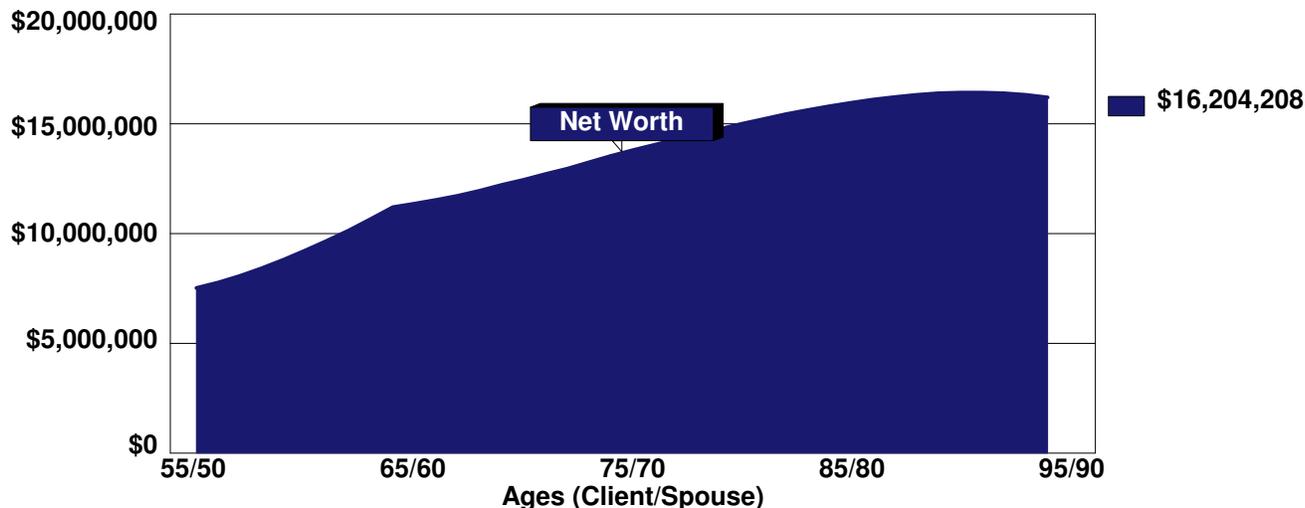
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Equities
- 4th. Retirement Plan Assets*
- 5th. Spouse's Retirement Plan Assets*

Annual Cash Flow



As you can see in the Cash Flow graph above, your liquid assets are sufficient to provide withdrawals to meet your required after tax cash flow in all years illustrated. The graph below shows your remaining total Net Worth.

Net Worth (After Providing Required Cash Flow)



*As needed, but no less than required minimum distributions.

Analysis of: 2. Good Logic

Presented By: [Licensed User's name appears here]

For: Simon Scott & Ann Scott

Cash Flow Analysis

		Annual Cash Flow Required	Annual Cash Flow Provided				
Year	M/F Ages	(1) After Tax Spendable Cash Flow Required*	(2) Expected After Tax Cash Flow	(3) Total After Tax Cash Flow from Retirement Plan Assets	(4) After Tax Cash Flow from Taxable & Tax Exempt Accounts	(5) After Tax Cash Flow from Equity Assets	(6) Total After Tax Cash Flow Provided*
1	55/50	0	0	0	0	0	0
2	56/51	0	0	0	0	0	0
3	57/52	0	0	0	0	0	0
4	58/53	0	0	0	0	0	0
5	59/54	0	0	0	0	0	0
6	60/55	0	0	0	0	0	0
7	61/56	0	0	0	0	0	0
8	62/57	0	0	0	0	0	0
9	63/58	0	0	0	0	0	0
10	64/59	0	0	0	0	0	0
11	65/60	403,175	0	0	403,175	0	403,175
12	66/61	415,270	0	0	415,270	0	415,270
13	67/62	427,728	0	0	427,728	0	427,728
14	68/63	440,560	29,817	0	410,743	0	440,560
15	69/64	453,777	30,712	0	423,065	0	453,777
16	70/65	467,390	31,633	31,837	403,920	0	467,390
17	71/66	481,412	32,582	34,255	319,110	95,465	481,412
18	72/67	495,854	33,559	36,851	0	425,444	495,854
19	73/68	510,730	68,545	39,637	0	402,548	510,730
20	74/69	526,052	70,601	42,629	0	412,822	526,052
21	75/70	541,833	72,719	92,618	0	376,496	541,833
22	76/71	558,088	74,901	99,612	0	383,575	558,088
23	77/72	574,831	77,148	106,866	0	390,817	574,831
24	78/73	592,076	79,463	114,898	0	397,715	592,076
25	79/74	609,838	81,846	123,198	0	404,794	609,838
26	80/75	628,133	84,302	132,059	0	411,772	628,133
27	81/76	646,977	86,831	141,513	0	418,633	646,977
28	82/77	666,387	89,436	151,222	0	425,729	666,387
29	83/78	686,378	92,119	161,930	0	432,329	686,378
30	84/79	706,970	94,882	172,867	0	439,221	706,970
31	85/80	728,179	97,729	183,832	0	446,618	728,179
32	86/81	750,024	100,661	195,351	0	454,012	750,024
33	87/82	772,525	103,681	207,428	0	461,416	772,525
34	88/83	795,701	106,791	220,059	0	468,851	795,701
35	89/84	819,572	109,995	233,233	0	476,344	819,572
36	90/85	844,159	113,295	245,025	0	485,839	844,159
37	91/86	869,484	116,693	257,046	0	495,745	869,484
38	92/87	895,568	120,194	269,228	0	506,146	895,568
39	93/88	922,435	123,800	281,487	0	517,148	922,435
40	94/89	950,108	127,514	292,266	0	530,328	950,108
		19,181,214	2,251,449	3,866,947	2,803,011	10,259,807	19,181,214

*IMPORTANT NOTE: For this plan to be financially sound, column (6) must be sufficient to provide the values in column (1).

Column (1): assumes 3.00% inflation.

Column (2): see "Expected Cash Flow".

Column (3): see "Summary of Retirement Plan Assets".

Column (4): see detail reports for Taxable and Tax Exempt Accounts.

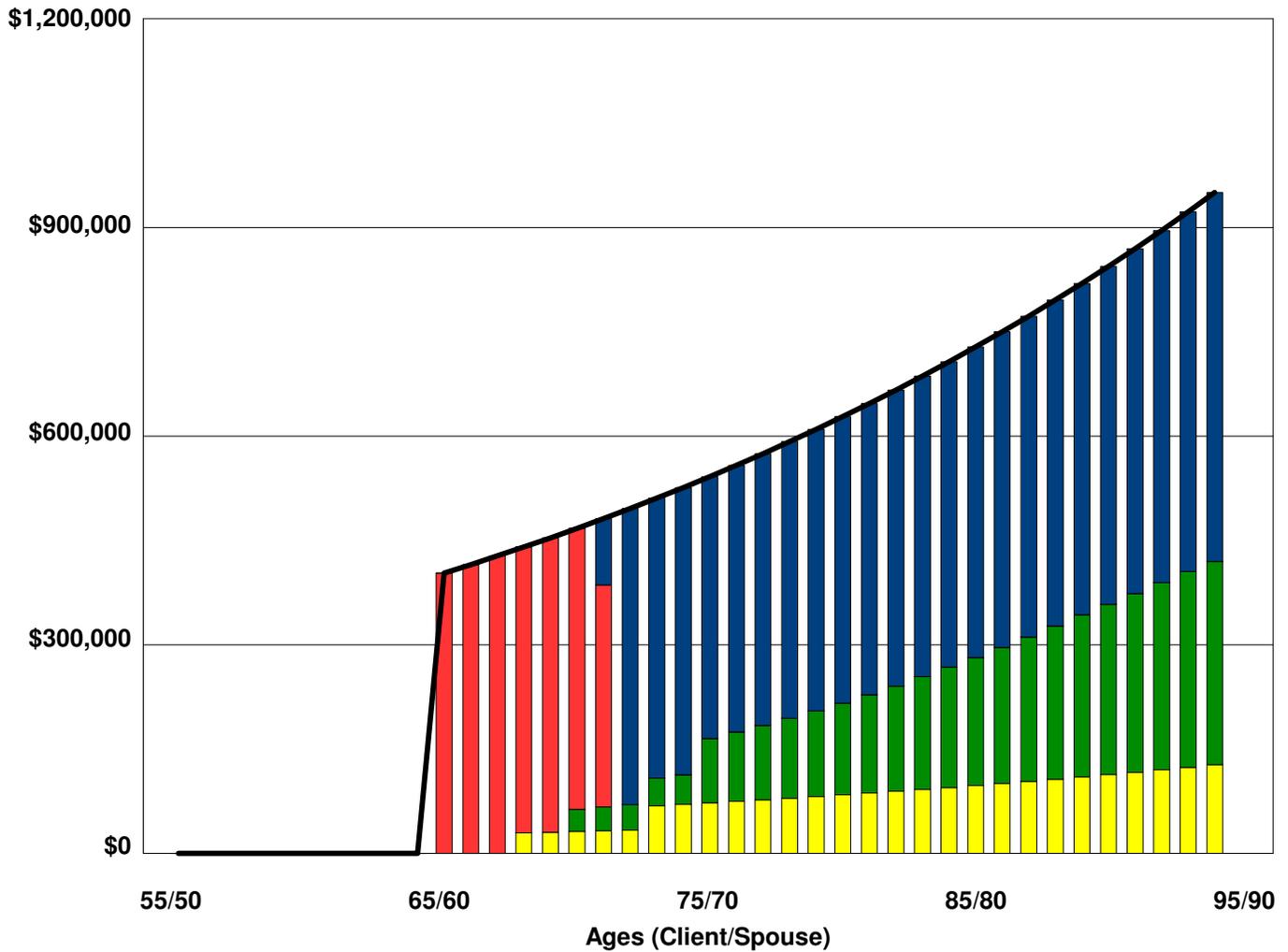
Column (5): see "Details of Equity Assets" and "Details of Portfolio Turnover".

Analysis of: 2. Good Logic

Presented By: [Licensed User's name appears here]

For: Simon Scott & Ann Scott

Sources of Cash Flow 40 Year Analysis



- - After Tax Cash Flow Required
- - After Tax Cash Flow from Equity Assets
- - After Tax Cash Flow from Taxable and Tax Exempt Assets
- - After Tax Income from Retirement Plan Assets
- - Expected After Tax Cash Flow

Analysis of: 2. Good Logic

Presented By: [Licensed User's name appears here]

For: Simon Scott & Ann Scott

Spendable Cash Flow Required

Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	(2) After Tax Spendable Cash Flow Required
1	55/50	0	0
2	56/51	0	0
3	57/52	0	0
4	58/53	0	0
5	59/54	0	0
6	60/55	0	0
7	61/56	0	0
8	62/57	0	0
9	63/58	0	0
10	64/59	0	0
11	65/60	403,175	403,175
12	66/61	415,270	415,270
13	67/62	427,728	427,728
14	68/63	440,560	440,560
15	69/64	453,777	453,777
16	70/65	467,390	467,390
17	71/66	481,412	481,412
18	72/67	495,854	495,854
19	73/68	510,730	510,730
20	74/69	526,052	526,052
21	75/70	541,833	541,833
22	76/71	558,088	558,088
23	77/72	574,831	574,831
24	78/73	592,076	592,076
25	79/74	609,838	609,838
26	80/75	628,133	628,133
27	81/76	646,977	646,977
28	82/77	666,387	666,387
29	83/78	686,378	686,378
30	84/79	706,970	706,970
31	85/80	728,179	728,179
32	86/81	750,024	750,024
33	87/82	772,525	772,525
34	88/83	795,701	795,701
35	89/84	819,572	819,572
36	90/85	844,159	844,159
37	91/86	869,484	869,484
38	92/87	895,568	895,568
39	93/88	922,435	922,435
40	94/89	950,108	950,108
		19,181,214	19,181,214

Column (1) assumes 3.00% inflation.

Analysis of: 2. Good Logic

Presented By: [Licensed User's name appears here]

For: Simon Scott & Ann Scott

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) Total Expected After Tax Cash Flow
1	55/50	0	0
2	56/51	0	0
3	57/52	0	0
4	58/53	0	0
5	59/54	0	0
6	60/55	0	0
7	61/56	0	0
8	62/57	0	0
9	63/58	0	0
10	64/59	0	0
11	65/60	0	0
12	66/61	0	0
13	67/62	0	0
14	68/63	29,817	29,817
15	69/64	30,712	30,712
16	70/65	31,633	31,633
17	71/66	32,582	32,582
18	72/67	33,559	33,559
19	73/68	68,545	68,545
20	74/69	70,601	70,601
21	75/70	72,719	72,719
22	76/71	74,901	74,901
23	77/72	77,148	77,148
24	78/73	79,463	79,463
25	79/74	81,846	81,846
26	80/75	84,302	84,302
27	81/76	86,831	86,831
28	82/77	89,436	89,436
29	83/78	92,119	92,119
30	84/79	94,882	94,882
31	85/80	97,729	97,729
32	86/81	100,661	100,661
33	87/82	103,681	103,681
34	88/83	106,791	106,791
35	89/84	109,995	109,995
36	90/85	113,295	113,295
37	91/86	116,693	116,693
38	92/87	120,194	120,194
39	93/88	123,800	123,800
40	94/89	127,514	127,514
		2,251,449	2,251,449

Column (1) assumes 3.00% inflation.

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

Analysis of: 2. Good Logic

Presented By: [Licensed User's name appears here]

For: Simon Scott & Ann Scott

Summary of Retirement Plan Assets

		Pre-Retirement Income Tax Rate 45.00%		Retirement Income Tax Rate 45.00%			
Year	M/F Ages	(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Required Minimum Distributions	(3) Total Beginning of Year Pre Tax Withdrawals	(4) Annualized Interest Accrued	(5) Year End Living Value of Retirement Plan Assets	(6) Total After Tax Cash Flow from Retirement Plan Assets
1	55/50	1,000,000	0	0	80,000	1,080,000	0
2	56/51	1,080,000	0	0	86,400	1,166,400	0
3	57/52	1,166,400	0	0	93,312	1,259,712	0
4	58/53	1,259,712	0	0	100,777	1,360,488	0
5	59/54	1,360,488	0	0	108,839	1,469,328	0
6	60/55	1,469,328	0	0	117,546	1,586,874	0
7	61/56	1,586,874	0	0	126,950	1,713,824	0
8	62/57	1,713,824	0	0	137,106	1,850,930	0
9	63/58	1,850,930	0	0	148,074	1,999,004	0
10	64/59	1,999,004	0	0	159,920	2,158,924	0
11	65/60	2,158,924	0	0	172,714	2,331,638	0
12	66/61	2,331,638	0	0	186,531	2,518,170	0
13	67/62	2,518,170	0	0	201,454	2,719,624	0
14	68/63	2,719,624	0	0	217,570	2,937,194	0
15	69/64	2,937,194	0	0	234,976	3,172,170	0
16	70/65	3,172,170	57,886	57,886	249,143	3,363,427	31,837
17	71/66	3,363,427	62,281	62,281	264,092	3,565,238	34,255
18	72/67	3,565,238	67,001	67,001	279,859	3,778,096	36,851
19	73/68	3,778,096	72,068	72,068	296,482	4,002,510	39,637
20	74/69	4,002,510	77,507	77,507	314,000	4,239,003	42,629
21	75/70	4,239,003	168,396	168,396	325,649	4,396,255	92,618
22	76/71	4,396,255	181,112	181,112	337,211	4,552,355	99,612
23	77/72	4,552,355	194,302	194,302	348,644	4,706,697	106,866
24	78/73	4,706,697	208,905	208,905	359,823	4,857,615	114,898
25	79/74	4,857,615	223,996	223,996	370,690	5,004,309	123,198
26	80/75	5,004,309	240,106	240,106	381,136	5,145,339	132,059
27	81/76	5,145,339	257,295	257,295	391,044	5,279,087	141,513
28	82/77	5,279,087	274,949	274,949	400,331	5,404,469	151,222
29	83/78	5,404,469	294,419	294,419	408,804	5,518,854	161,930
30	84/79	5,518,854	314,303	314,303	416,364	5,620,915	172,867
31	85/80	5,620,915	334,239	334,239	422,934	5,709,610	183,832
32	86/81	5,709,610	355,183	355,183	428,354	5,782,781	195,351
33	87/82	5,782,781	377,142	377,142	432,451	5,838,090	207,428
34	88/83	5,838,090	400,108	400,108	435,039	5,873,021	220,059
35	89/84	5,873,021	424,060	424,060	435,917	5,884,878	233,233
36	90/85	5,884,878	445,501	445,501	435,150	5,874,527	245,025
37	91/86	5,874,527	467,357	467,357	432,574	5,839,743	257,046
38	92/87	5,839,743	489,507	489,507	428,019	5,778,255	269,228
39	93/88	5,778,255	511,796	511,796	421,317	5,687,776	281,487
40	94/89	5,687,776	531,393	531,393	412,511	5,568,894	292,266

*Defined Contribution Plan Assets (Simon Scott); Defined Contribution Plan Assets (Ann Scott).

Analysis of: 2. Good Logic

Presented By: [Licensed User's name appears here]

For: Simon Scott & Ann Scott

Details of Defined Contribution Plan Assets for Simon Scott

Retirement Plan Assets Initial Value 500,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 8.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Required Minimum Distribution	(3) Distribution from Retirement Plan Assets	(4) Year End Retirement Plan Assets	(5) After Tax Cash Flow from Retirement Plan Assets
1	55/50	500,000	0	0	540,000	0
2	56/51	540,000	0	0	583,200	0
3	57/52	583,200	0	0	629,856	0
4	58/53	629,856	0	0	680,244	0
5	59/54	680,244	0	0	734,664	0
6	60/55	734,664	0	0	793,437	0
7	61/56	793,437	0	0	856,912	0
8	62/57	856,912	0	0	925,465	0
9	63/58	925,465	0	0	999,502	0
10	64/59	999,502	0	0	1,079,462	0
11	65/60	1,079,462	0	0	1,165,819	0
12	66/61	1,165,819	0	0	1,259,085	0
13	67/62	1,259,085	0	0	1,359,812	0
14	68/63	1,359,812	0	0	1,468,597	0
15	69/64	1,468,597	0	0	1,586,085	0
16	70/65	1,586,085	57,886	57,886	1,650,455	31,837
17	71/66	1,650,455	62,281	62,281	1,715,228	34,255
18	72/67	1,715,228	67,001	67,001	1,780,085	36,851
19	73/68	1,780,085	72,068	72,068	1,844,658	39,637
20	74/69	1,844,658	77,507	77,507	1,908,523	42,629
21	75/70	1,908,523	83,342	83,342	1,971,195	45,838
22	76/71	1,971,195	89,600	89,600	2,032,123	49,280
23	77/72	2,032,123	95,855	95,855	2,091,169	52,720
24	78/73	2,091,169	103,013	103,013	2,147,208	56,657
25	79/74	2,147,208	110,113	110,113	2,200,063	60,562
26	80/75	2,200,063	117,650	117,650	2,249,006	64,708
27	81/76	2,249,006	125,643	125,643	2,293,232	69,104
28	82/77	2,293,232	134,107	134,107	2,331,855	73,759
29	83/78	2,331,855	143,059	143,059	2,363,900	78,682
30	84/79	2,363,900	152,510	152,510	2,388,301	83,881
31	85/80	2,388,301	161,372	161,372	2,405,083	88,755
32	86/81	2,405,083	170,573	170,573	2,413,271	93,815
33	87/82	2,413,271	180,095	180,095	2,411,830	99,052
34	88/83	2,411,830	189,908	189,908	2,399,676	104,449
35	89/84	2,399,676	199,973	199,973	2,375,679	109,985
36	90/85	2,375,679	208,393	208,393	2,340,669	114,616
37	91/86	2,340,669	216,729	216,729	2,293,855	119,201
38	92/87	2,293,855	224,888	224,888	2,234,484	123,688
39	93/88	2,234,484	232,759	232,759	2,161,863	128,017
40	94/89	2,161,863	237,567	237,567	2,078,240	130,662
			3,513,892	3,513,892		1,932,640

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.

Analysis of: 2. Good Logic

Presented By: [Licensed User's name appears here]

For: Simon Scott & Ann Scott

Details of Defined Contribution Plan Assets for Ann Scott

Retirement Plan Assets Initial Value 500,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 8.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Required Minimum Distribution	(3) Distribution from Retirement Plan Assets	(4) Year End Retirement Plan Assets	(5) After Tax Cash Flow from Retirement Plan Assets
1	55/50	500,000	0	0	540,000	0
2	56/51	540,000	0	0	583,200	0
3	57/52	583,200	0	0	629,856	0
4	58/53	629,856	0	0	680,244	0
5	59/54	680,244	0	0	734,664	0
6	60/55	734,664	0	0	793,437	0
7	61/56	793,437	0	0	856,912	0
8	62/57	856,912	0	0	925,465	0
9	63/58	925,465	0	0	999,502	0
10	64/59	999,502	0	0	1,079,462	0
11	65/60	1,079,462	0	0	1,165,819	0
12	66/61	1,165,819	0	0	1,259,085	0
13	67/62	1,259,085	0	0	1,359,812	0
14	68/63	1,359,812	0	0	1,468,597	0
15	69/64	1,468,597	0	0	1,586,085	0
16	70/65	1,586,085	0	0	1,712,972	0
17	71/66	1,712,972	0	0	1,850,010	0
18	72/67	1,850,010	0	0	1,998,011	0
19	73/68	1,998,011	0	0	2,157,852	0
20	74/69	2,157,852	0	0	2,330,480	0
21	75/70	2,330,480	85,054	85,054	2,425,060	46,780
22	76/71	2,425,060	91,512	91,512	2,520,232	50,332
23	77/72	2,520,232	98,447	98,447	2,615,528	54,146
24	78/73	2,615,528	105,892	105,892	2,710,407	58,241
25	79/74	2,710,407	113,883	113,883	2,804,246	62,636
26	80/75	2,804,246	122,456	122,456	2,896,333	67,351
27	81/76	2,896,333	131,652	131,652	2,985,855	72,409
28	82/77	2,985,855	140,842	140,842	3,072,614	77,463
29	83/78	3,072,614	151,360	151,360	3,154,954	83,248
30	84/79	3,154,954	161,793	161,793	3,232,614	88,986
31	85/80	3,232,614	172,867	172,867	3,304,527	95,077
32	86/81	3,304,527	184,610	184,610	3,369,510	101,536
33	87/82	3,369,510	197,047	197,047	3,426,260	108,376
34	88/83	3,426,260	210,200	210,200	3,473,345	115,610
35	89/84	3,473,345	224,087	224,087	3,509,199	123,248
36	90/85	3,509,199	237,108	237,108	3,533,858	130,409
37	91/86	3,533,858	250,628	250,628	3,545,888	137,845
38	92/87	3,545,888	264,619	264,619	3,543,771	145,540
39	93/88	3,543,771	279,037	279,037	3,525,913	153,470
40	94/89	3,525,913	293,826	293,826	3,490,654	161,604
			3,516,920	3,516,920		1,934,307

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.

Analysis of: 2. Good Logic

Presented By: [Licensed User's name appears here]

For: Simon Scott & Ann Scott

Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	(2) Year End Value of Taxable Assets	(3) Year End Value of Tax Exempt Assets	(4) Year End Value of Equity Assets	(5) Total Liquid Assets
1	55/50	1,080,000	1,022,000	1,030,000	3,489,438	6,621,438
2	56/51	1,166,400	1,044,484	1,060,900	3,580,142	6,851,926
3	57/52	1,259,712	1,067,463	1,092,727	3,727,932	7,147,834
4	58/53	1,360,488	1,090,947	1,125,509	3,910,574	7,487,518
5	59/54	1,469,328	1,114,948	1,159,274	4,117,049	7,860,599
6	60/55	1,586,874	1,139,477	1,194,052	4,342,071	8,262,474
7	61/56	1,713,824	1,164,545	1,229,874	4,583,309	8,691,552
8	62/57	1,850,930	1,190,165	1,266,770	4,839,950	9,147,815
9	63/58	1,999,004	1,216,349	1,304,773	5,111,984	9,632,110
10	64/59	2,158,924	1,243,109	1,343,916	5,399,829	10,145,778
11	65/60	2,331,638	858,413	1,384,233	5,704,148	10,278,432
12	66/61	2,518,170	452,892	1,425,760	6,025,753	10,422,575
13	67/62	2,719,624	25,718	1,468,533	6,365,559	10,579,434
14	68/63	2,937,194	0	1,116,013	6,724,563	10,777,770
15	69/64	3,172,170	0	713,736	7,103,833	10,989,739
16	70/65	3,363,427	0	319,110	7,504,503	11,187,040
17	71/66	3,565,238	0	0	7,829,508	11,394,746
18	72/67	3,778,096	0	0	7,816,329	11,594,425
19	73/68	4,002,510	0	0	7,826,797	11,829,307
20	74/69	4,239,003	0	0	7,826,622	12,065,625
21	75/70	4,396,255	0	0	7,865,568	12,261,823
22	76/71	4,552,355	0	0	7,899,053	12,451,408
23	77/72	4,706,697	0	0	7,926,610	12,633,307
24	78/73	4,857,615	0	0	7,948,280	12,805,895
25	79/74	5,004,309	0	0	7,963,539	12,967,848
26	80/75	5,145,339	0	0	7,972,133	13,117,472
27	81/76	5,279,087	0	0	7,973,810	13,252,897
28	82/77	5,404,469	0	0	7,967,923	13,372,392
29	83/78	5,518,854	0	0	7,954,578	13,473,432
30	84/79	5,620,915	0	0	7,933,035	13,553,950
31	85/80	5,709,610	0	0	7,902,283	13,611,893
32	86/81	5,782,781	0	0	7,861,802	13,644,583
33	87/82	5,838,090	0	0	7,811,028	13,649,118
34	88/83	5,873,021	0	0	7,749,340	13,622,361
35	89/84	5,884,878	0	0	7,676,057	13,560,935
36	90/85	5,874,527	0	0	7,588,356	13,462,883
37	91/86	5,839,743	0	0	7,484,975	13,324,718
38	92/87	5,778,255	0	0	7,364,489	13,142,744
39	93/88	5,687,776	0	0	7,225,275	12,913,051
40	94/89	5,568,894	0	0	7,063,915	12,632,809

Analysis of: 2. Good Logic

Presented By: [Licensed User's name appears here]

For: Simon Scott & Ann Scott

Details of Taxable Account*

		Taxable Assets Initial Value 1,000,000	Taxable Yield 4.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account	
1	55/50	1,000,000	0	1,000,000	22,000	1,022,000	
2	56/51	1,022,000	0	1,022,000	22,484	1,044,484	
3	57/52	1,044,484	0	1,044,484	22,979	1,067,463	
4	58/53	1,067,463	0	1,067,463	23,484	1,090,947	
5	59/54	1,090,947	0	1,090,947	24,001	1,114,948	
6	60/55	1,114,948	0	1,114,948	24,529	1,139,477	
7	61/56	1,139,477	0	1,139,477	25,068	1,164,545	
8	62/57	1,164,545	0	1,164,545	25,620	1,190,165	
9	63/58	1,190,165	0	1,190,165	26,184	1,216,349	
10	64/59	1,216,349	0	1,216,349	26,760	1,243,109	
11	65/60	1,243,109	403,175	839,934	18,479	858,413	
12	66/61	858,413	415,270	443,143	9,749	452,892	
13	67/62	452,892	427,728	25,164	554	25,718	
14	68/63	25,718	25,718	0	0	0	
15	69/64	0	0	0	0	0	
16	70/65	0	0	0	0	0	
17	71/66	0	0	0	0	0	
18	72/67	0	0	0	0	0	
19	73/68	0	0	0	0	0	
20	74/69	0	0	0	0	0	
21	75/70	0	0	0	0	0	
22	76/71	0	0	0	0	0	
23	77/72	0	0	0	0	0	
24	78/73	0	0	0	0	0	
25	79/74	0	0	0	0	0	
26	80/75	0	0	0	0	0	
27	81/76	0	0	0	0	0	
28	82/77	0	0	0	0	0	
29	83/78	0	0	0	0	0	
30	84/79	0	0	0	0	0	
31	85/80	0	0	0	0	0	
32	86/81	0	0	0	0	0	
33	87/82	0	0	0	0	0	
34	88/83	0	0	0	0	0	
35	89/84	0	0	0	0	0	
36	90/85	0	0	0	0	0	
37	91/86	0	0	0	0	0	
38	92/87	0	0	0	0	0	
39	93/88	0	0	0	0	0	
40	94/89	0	0	0	0	0	
			1,271,891		271,891		

*Assumes yield is subject to income tax.

Analysis of: 2. Good Logic

Presented By: [Licensed User's name appears here]

For: Simon Scott & Ann Scott

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 1,000,000		Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Year End Value of Account	
1	55/50	1,000,000	0	1,000,000	30,000	1,030,000	
2	56/51	1,030,000	0	1,030,000	30,900	1,060,900	
3	57/52	1,060,900	0	1,060,900	31,827	1,092,727	
4	58/53	1,092,727	0	1,092,727	32,782	1,125,509	
5	59/54	1,125,509	0	1,125,509	33,765	1,159,274	
6	60/55	1,159,274	0	1,159,274	34,778	1,194,052	
7	61/56	1,194,052	0	1,194,052	35,822	1,229,874	
8	62/57	1,229,874	0	1,229,874	36,896	1,266,770	
9	63/58	1,266,770	0	1,266,770	38,003	1,304,773	
10	64/59	1,304,773	0	1,304,773	39,143	1,343,916	
11	65/60	1,343,916	0	1,343,916	40,317	1,384,233	
12	66/61	1,384,233	0	1,384,233	41,527	1,425,760	
13	67/62	1,425,760	0	1,425,760	42,773	1,468,533	
14	68/63	1,468,533	385,025	1,083,508	32,505	1,116,013	
15	69/64	1,116,013	423,065	692,948	20,788	713,736	
16	70/65	713,736	403,920	309,816	9,294	319,110	
17	71/66	319,110	319,110	0	0	0	
18	72/67	0	0	0	0	0	
19	73/68	0	0	0	0	0	
20	74/69	0	0	0	0	0	
21	75/70	0	0	0	0	0	
22	76/71	0	0	0	0	0	
23	77/72	0	0	0	0	0	
24	78/73	0	0	0	0	0	
25	79/74	0	0	0	0	0	
26	80/75	0	0	0	0	0	
27	81/76	0	0	0	0	0	
28	82/77	0	0	0	0	0	
29	83/78	0	0	0	0	0	
30	84/79	0	0	0	0	0	
31	85/80	0	0	0	0	0	
32	86/81	0	0	0	0	0	
33	87/82	0	0	0	0	0	
34	88/83	0	0	0	0	0	
35	89/84	0	0	0	0	0	
36	90/85	0	0	0	0	0	
37	91/86	0	0	0	0	0	
38	92/87	0	0	0	0	0	
39	93/88	0	0	0	0	0	
40	94/89	0	0	0	0	0	
			1,531,120		531,120		

*Assumes yield is not subject to income tax.

Analysis of: 2. Good Logic

Presented By: [Licensed User's name appears here]

For: Simon Scott & Ann Scott

Details of Equity Assets

		Initial Cost Basis 2,000,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 20.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 32.50%	Turnover Assumption 50.00%	
Year	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Year End Value of Assets Before Turnover	(6) Year End Value of Assets After Turnover	(7) After Tax Dividend Cash Flow	(8) After Tax Equity Sales Cash Flow	(9) Combined After Tax Cash Flow
1	55/50	3,500,000	0	245,000	28,000	3,773,000	3,489,438	0	0	0
2	56/51	3,489,438	0	244,261	27,916	3,761,615	3,580,142	0	0	0
3	57/52	3,580,142	0	250,610	28,641	3,859,393	3,727,932	0	0	0
4	58/53	3,727,932	0	260,955	29,823	4,018,710	3,910,574	0	0	0
5	59/54	3,910,574	0	273,740	31,285	4,215,599	4,117,049	0	0	0
6	60/55	4,117,049	0	288,193	32,936	4,438,178	4,342,071	0	0	0
7	61/56	4,342,071	0	303,945	34,737	4,680,753	4,583,309	0	0	0
8	62/57	4,583,309	0	320,832	36,666	4,940,807	4,839,950	0	0	0
9	63/58	4,839,950	0	338,797	38,720	5,217,467	5,111,984	0	0	0
10	64/59	5,111,984	0	357,839	40,896	5,510,719	5,399,829	0	0	0
11	65/60	5,399,829	0	377,988	43,199	5,821,016	5,704,148	0	0	0
12	66/61	5,704,148	0	399,290	45,633	6,149,071	6,025,753	0	0	0
13	67/62	6,025,753	0	421,803	48,206	6,495,762	6,365,559	0	0	0
14	68/63	6,365,559	0	445,589	50,924	6,862,072	6,724,563	0	0	0
15	69/64	6,724,563	0	470,719	53,797	7,249,079	7,103,833	0	0	0
16	70/65	7,103,833	0	497,268	56,831	7,657,932	7,504,503	0	0	0
17	71/66	7,504,503	36,467	522,763	0	7,990,799	7,829,508	59,744	35,721	95,465
18	72/67	7,829,508	373,490	521,921	0	7,977,939	7,816,329	59,648	365,796	425,444
19	73/68	7,816,329	350,056	522,639	0	7,988,912	7,826,797	59,730	342,818	402,548
20	74/69	7,826,797	360,560	522,637	0	7,988,874	7,826,622	59,730	353,092	412,822
21	75/70	7,826,622	323,168	525,242	0	8,028,696	7,865,568	60,028	316,468	376,496
22	76/71	7,865,568	330,139	527,480	0	8,062,909	7,899,053	60,283	323,292	383,575
23	77/72	7,899,053	337,320	529,321	0	8,091,054	7,926,610	60,494	330,323	390,817
24	78/73	7,926,610	344,197	530,769	0	8,113,182	7,948,280	60,659	337,056	397,715
25	79/74	7,948,280	351,307	531,788	0	8,128,761	7,963,539	60,776	344,018	404,794
26	80/75	7,963,539	358,366	532,362	0	8,137,535	7,972,133	60,841	350,931	411,772
27	81/76	7,972,133	365,359	532,474	0	8,139,248	7,973,810	60,854	357,779	418,633
28	82/77	7,973,810	372,652	532,081	0	8,133,239	7,967,923	60,809	364,920	425,729
29	83/78	7,967,923	379,496	531,190	0	8,119,617	7,954,578	60,707	371,622	432,329
30	84/79	7,954,578	386,701	529,751	0	8,097,628	7,933,035	60,543	378,678	439,221
31	85/80	7,933,035	394,495	527,698	0	8,066,238	7,902,283	60,308	386,310	446,618
32	86/81	7,902,283	402,361	524,995	0	8,024,917	7,861,802	59,999	394,013	454,012
33	87/82	7,861,802	410,317	521,604	0	7,973,089	7,811,028	59,612	401,804	461,416
34	88/83	7,811,028	418,391	517,485	0	7,910,122	7,749,340	59,141	409,710	468,851
35	89/84	7,749,340	426,613	512,591	0	7,835,318	7,676,057	58,582	417,762	476,344
36	90/85	7,676,057	436,993	506,734	0	7,745,798	7,588,356	57,913	427,926	485,839
37	91/86	7,588,356	447,915	499,831	0	7,640,272	7,484,975	57,123	438,622	495,745
38	92/87	7,484,975	459,475	491,785	0	7,517,285	7,364,489	56,204	449,942	506,146
39	93/88	7,364,489	471,795	482,489	0	7,375,183	7,225,275	55,142	462,006	517,148
40	94/89	7,225,275	486,512	471,713	0	7,210,476	7,063,915	53,910	476,418	530,328
			9,024,145		628,210			1,422,780	8,837,027	10,259,807

*The composite capital gains tax rate includes 50.00% short-term gains subject to ordinary income tax and 50.00% long-term gains subject to capital gains tax of 20.00%.

To review turnover calculations, see the Details of Portfolio Turnover report.

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

Analysis of: 2. Good Logic

Presented By: [Licensed User's name appears here]

For: Simon Scott & Ann Scott

Details of Equity Assets - Portfolio Turnover

	Initial Value of Equity Account 3,500,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 20.00%	Pre-Retirement Income Tax Rate 45.00%	Retirement Income Tax Rate 45.00%	Composite Capital Tax Rate* 32.50%	Gains	Turnover Assumption 50.00%	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Yr	Beginning of Year Cost Basis	Sale of Equities to Fund Needs	Capital Growth	After Tax Reinvested Dividends	Asset Value Before Turnover	Adjusted Cost Basis	Sale of Equities Caused by Turnover	Cost Basis Used by Turnover	After Tax Reinvested Turnover	Year End Value of Asset After Turnover
1	2,000,000	0	245,000	28,000	3,773,000	2,028,000	1,886,500	1,014,000	1,602,938	3,489,438
2	2,616,938	0	244,261	27,916	3,761,615	2,644,853	1,880,808	1,322,427	1,699,334	3,580,142
3	3,021,761	0	250,610	28,641	3,859,393	3,050,402	1,929,697	1,525,201	1,798,235	3,727,932
4	3,323,436	0	260,955	29,823	4,018,710	3,353,259	2,009,355	1,676,630	1,901,219	3,910,574
5	3,577,849	0	273,740	31,285	4,215,599	3,609,134	2,107,800	1,804,567	2,009,249	4,117,049
6	3,813,816	0	288,193	32,936	4,438,178	3,846,752	2,219,089	1,923,376	2,122,982	4,342,071
7	4,046,358	0	303,945	34,737	4,680,753	4,081,095	2,340,377	2,040,548	2,242,932	4,583,309
8	4,283,480	0	320,832	36,666	4,940,807	4,320,146	2,470,404	2,160,073	2,369,546	4,839,950
9	4,529,619	0	338,797	38,720	5,217,467	4,568,339	2,608,734	2,284,169	2,503,250	5,111,984
10	4,787,420	0	357,839	40,896	5,510,719	4,828,316	2,755,360	2,414,158	2,644,469	5,399,829
11	5,058,627	0	377,988	43,199	5,821,016	5,101,825	2,910,508	2,550,913	2,793,640	5,704,148
12	5,344,552	0	399,290	45,633	6,149,071	5,390,185	3,074,536	2,695,093	2,951,217	6,025,753
13	5,646,309	0	421,803	48,206	6,495,762	5,694,516	3,247,881	2,847,258	3,117,678	6,365,559
14	5,964,936	0	445,589	50,924	6,862,072	6,015,860	3,431,036	3,007,930	3,293,527	6,724,563
15	6,301,457	0	470,719	53,797	7,249,079	6,355,253	3,624,540	3,177,627	3,479,293	7,103,833
16	6,656,920	0	497,268	56,831	7,657,932	6,713,750	3,828,966	3,356,875	3,675,537	7,504,503
17	7,032,412	36,467	522,763	0	7,990,799	6,998,239	3,995,400	3,499,119	3,834,108	7,829,508
18	7,333,228	373,490	521,921	0	7,977,939	6,983,412	3,988,970	3,491,706	3,827,359	7,816,329
19	7,319,065	350,056	522,639	0	7,988,912	6,991,279	3,994,456	3,495,639	3,832,341	7,826,797
20	7,327,980	360,560	522,637	0	7,988,874	6,990,399	3,994,437	3,495,200	3,832,185	7,826,622
21	7,327,384	323,168	525,242	0	8,028,696	7,024,830	4,014,348	3,512,415	3,851,220	7,865,568
22	7,363,635	330,139	527,480	0	8,062,909	7,054,564	4,031,455	3,527,282	3,867,598	7,899,053
23	7,394,880	337,320	529,321	0	8,091,054	7,079,090	4,045,527	3,539,545	3,881,083	7,926,610
24	7,420,628	344,197	530,769	0	8,113,182	7,098,403	4,056,591	3,549,201	3,891,689	7,948,280
25	7,440,890	351,307	531,788	0	8,128,761	7,112,010	4,064,381	3,556,005	3,899,158	7,963,539
26	7,455,163	358,366	532,362	0	8,137,535	7,119,675	4,068,768	3,559,837	3,903,365	7,972,133
27	7,463,202	365,359	532,474	0	8,139,248	7,121,167	4,069,624	3,560,584	3,904,186	7,973,810
28	7,464,770	372,652	532,081	0	8,133,239	7,115,908	4,066,620	3,557,954	3,901,303	7,967,923
29	7,459,257	379,496	531,190	0	8,119,617	7,103,987	4,059,809	3,551,994	3,894,769	7,954,578
30	7,446,762	386,701	529,751	0	8,097,628	7,084,748	4,048,814	3,542,374	3,884,221	7,933,035
31	7,426,595	394,495	527,698	0	8,066,238	7,057,285	4,033,119	3,528,642	3,869,164	7,902,283
32	7,397,806	402,361	524,995	0	8,024,917	7,021,132	4,012,459	3,510,566	3,849,343	7,861,802
33	7,359,909	410,317	521,604	0	7,973,089	6,975,787	3,986,545	3,487,893	3,824,483	7,811,028
34	7,312,376	418,391	517,485	0	7,910,122	6,920,695	3,955,061	3,460,348	3,794,279	7,749,340
35	7,254,627	426,613	512,591	0	7,835,318	6,855,248	3,917,659	3,427,624	3,758,398	7,676,057
36	7,186,022	436,993	506,734	0	7,745,798	6,776,927	3,872,899	3,388,463	3,715,457	7,588,356
37	7,103,920	447,915	499,831	0	7,640,272	6,684,600	3,820,136	3,342,300	3,664,839	7,484,975
38	7,007,139	459,475	491,785	0	7,517,285	6,576,997	3,758,643	3,288,498	3,605,846	7,364,489
39	6,894,344	471,795	482,489	0	7,375,183	6,452,668	3,687,592	3,226,334	3,537,683	7,225,275
40	6,764,017	486,512	471,713	0	7,210,476	6,308,564	3,605,238	3,154,282	3,458,677	7,063,915
		9,024,145		628,210						

*The composite capital gains tax rate includes 50.00% short-term gains subject to ordinary income tax and 50.00% long-term gains subject to capital gains tax of 20.00%.

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

Analysis of: 2. Good Logic

Presented By: [Licensed User's name appears here]

For: Simon Scott & Ann Scott

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (5.00% Growth)	+	(2) Personal Property (-5.00% Growth)	=	(3) Total Illiquid Assets
1	55/50	525,000		380,000		905,000
2	56/51	551,250		361,000		912,250
3	57/52	578,813		342,950		921,763
4	58/53	607,753		325,803		933,556
5	59/54	638,141		309,512		947,653
6	60/55	670,048		294,037		964,085
7	61/56	703,550		279,335		982,885
8	62/57	738,728		265,368		1,004,096
9	63/58	775,664		252,100		1,027,764
10	64/59	814,447		239,495		1,053,942
11	65/60	855,170		227,520		1,082,690
12	66/61	897,928		216,144		1,114,072
13	67/62	942,825		205,337		1,148,162
14	68/63	989,966		195,070		1,185,036
15	69/64	1,039,464		185,316		1,224,780
16	70/65	1,091,437		176,051		1,267,488
17	71/66	1,146,009		167,248		1,313,257
18	72/67	1,203,310		158,886		1,362,196
19	73/68	1,263,475		150,941		1,414,416
20	74/69	1,326,649		143,394		1,470,043
21	75/70	1,392,981		136,225		1,529,206
22	76/71	1,462,630		129,413		1,592,043
23	77/72	1,535,762		122,943		1,658,705
24	78/73	1,612,550		116,796		1,729,346
25	79/74	1,693,177		110,956		1,804,133
26	80/75	1,777,836		105,408		1,883,244
27	81/76	1,866,728		100,138		1,966,866
28	82/77	1,960,065		95,131		2,055,196
29	83/78	2,058,068		90,374		2,148,442
30	84/79	2,160,971		85,856		2,246,827
31	85/80	2,269,020		81,563		2,350,583
32	86/81	2,382,471		77,485		2,459,956
33	87/82	2,501,594		73,610		2,575,204
34	88/83	2,626,674		69,930		2,696,604
35	89/84	2,758,008		66,433		2,824,441
36	90/85	2,895,908		63,112		2,959,020
37	91/86	3,040,703		59,956		3,100,659
38	92/87	3,192,739		56,958		3,249,697
39	93/88	3,352,376		54,110		3,406,486
40	94/89	3,519,994		51,405		3,571,399

Analysis of: 2. Good Logic

Presented By: [Licensed User's name appears here]

For: Simon Scott & Ann Scott

Hypothetical Net Worth (After Providing Required Cash Flow)

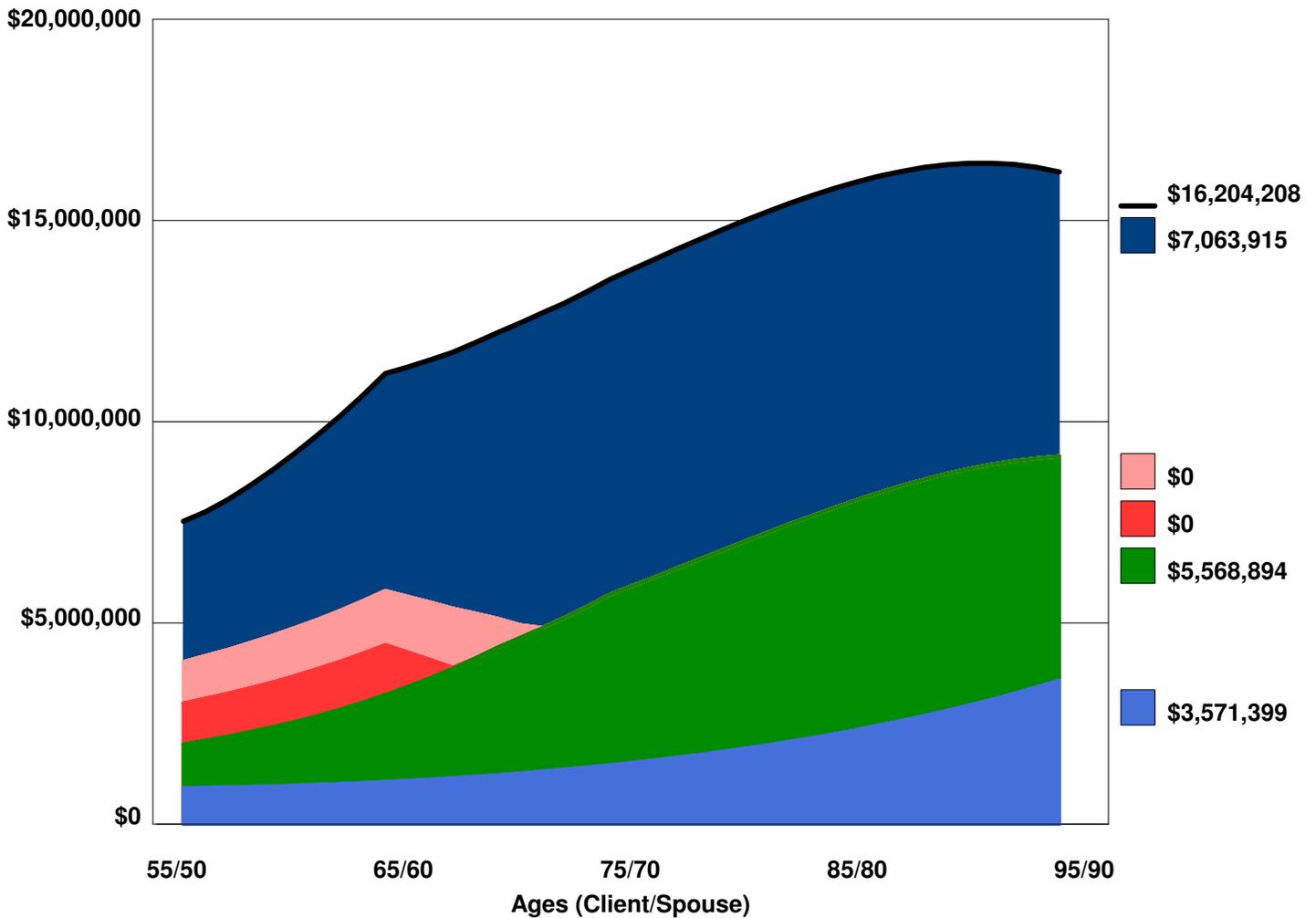
Year	M/F Ages	(1) Year End Value of Illiquid Assets	(2) Year End Value of Retirement Plan Assets	(3) Year End Value of Taxable Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Equity Assets	(6) Year End Hypothetical Net Worth
1	55/50	905,000	1,080,000	1,022,000	1,030,000	3,489,438	7,526,438
2	56/51	912,250	1,166,400	1,044,484	1,060,900	3,580,142	7,764,176
3	57/52	921,763	1,259,712	1,067,463	1,092,727	3,727,932	8,069,597
4	58/53	933,556	1,360,488	1,090,947	1,125,509	3,910,574	8,421,074
5	59/54	947,653	1,469,328	1,114,948	1,159,274	4,117,049	8,808,252
6	60/55	964,085	1,586,874	1,139,477	1,194,052	4,342,071	9,226,559
7	61/56	982,885	1,713,824	1,164,545	1,229,874	4,583,309	9,674,437
8	62/57	1,004,096	1,850,930	1,190,165	1,266,770	4,839,950	10,151,911
9	63/58	1,027,764	1,999,004	1,216,349	1,304,773	5,111,984	10,659,874
10	64/59	1,053,942	2,158,924	1,243,109	1,343,916	5,399,829	11,199,720
11	65/60	1,082,690	2,331,638	858,413	1,384,233	5,704,148	11,361,122
12	66/61	1,114,072	2,518,170	452,892	1,425,760	6,025,753	11,536,647
13	67/62	1,148,162	2,719,624	25,718	1,468,533	6,365,559	11,727,596
14	68/63	1,185,036	2,937,194	0	1,116,013	6,724,563	11,962,806
15	69/64	1,224,780	3,172,170	0	713,736	7,103,833	12,214,519
16	70/65	1,267,488	3,363,427	0	319,110	7,504,503	12,454,528
17	71/66	1,313,257	3,565,238	0	0	7,829,508	12,708,003
18	72/67	1,362,196	3,778,096	0	0	7,816,329	12,956,621
19	73/68	1,414,416	4,002,510	0	0	7,826,797	13,243,723
20	74/69	1,470,043	4,239,003	0	0	7,826,622	13,535,668
21	75/70	1,529,206	4,396,255	0	0	7,865,568	13,791,029
22	76/71	1,592,043	4,552,355	0	0	7,899,053	14,043,451
23	77/72	1,658,705	4,706,697	0	0	7,926,610	14,292,012
24	78/73	1,729,346	4,857,615	0	0	7,948,280	14,535,241
25	79/74	1,804,133	5,004,309	0	0	7,963,539	14,771,981
26	80/75	1,883,244	5,145,339	0	0	7,972,133	15,000,716
27	81/76	1,966,866	5,279,087	0	0	7,973,810	15,219,763
28	82/77	2,055,196	5,404,469	0	0	7,967,923	15,427,588
29	83/78	2,148,442	5,518,854	0	0	7,954,578	15,621,874
30	84/79	2,246,827	5,620,915	0	0	7,933,035	15,800,777
31	85/80	2,350,583	5,709,610	0	0	7,902,283	15,962,476
32	86/81	2,459,956	5,782,781	0	0	7,861,802	16,104,539
33	87/82	2,575,204	5,838,090	0	0	7,811,028	16,224,322
34	88/83	2,696,604	5,873,021	0	0	7,749,340	16,318,965
35	89/84	2,824,441	5,884,878	0	0	7,676,057	16,385,376
36	90/85	2,959,020	5,874,527	0	0	7,588,356	16,421,903
37	91/86	3,100,659	5,839,743	0	0	7,484,975	16,425,377
38	92/87	3,249,697	5,778,255	0	0	7,364,489	16,392,441
39	93/88	3,406,486	5,687,776	0	0	7,225,275	16,319,537
40	94/89	3,571,399	5,568,894	0	0	7,063,915	16,204,208

Analysis of: 2. Good Logic

Presented By: [Licensed User's name appears here]

For: Simon Scott & Ann Scott

Hypothetical Net Worth (After Providing Required Cash Flow) 40 Year Analysis



	<u>At Year 40</u>
Hypothetical Net Worth	— \$16,204,208
Equity Assets	■ \$7,063,915
Tax Exempt Assets	■ \$0
Taxable Assets	■ \$0
Retirement Plan Assets	■ \$5,568,894
Illiquid Assets	■ \$3,571,399

Analysis of: 2. Good Logic

Presented By: [Licensed User's name appears here]

For: Simon Scott & Ann Scott

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
1	55/50	7,526,438	378,000	7,148,438	0	7,148,438
2	56/51	7,764,176	408,240	7,355,936	0	7,355,936
3	57/52	8,069,597	440,900	7,628,697	0	7,628,697
4	58/53	8,421,074	476,170	7,944,904	0	7,944,904
5	59/54	8,808,252	514,264	8,293,988	0	8,293,988
6	60/55	9,226,559	555,406	8,671,153	0	8,671,153
7	61/56	9,674,437	599,838	9,074,599	0	9,074,599
8	62/57	10,151,911	647,826	9,504,085	0	9,504,085
9	63/58	10,659,874	699,652	9,960,222	0	9,960,222
10	64/59	11,199,720	755,624	10,444,096	0	10,444,096
11	65/60	11,361,122	816,074	10,545,048	0	10,545,048
12	66/61	11,536,647	881,360	10,655,287	0	10,655,287
13	67/62	11,727,596	951,868	10,775,728	0	10,775,728
14	68/63	11,962,806	1,028,018	10,934,788	0	10,934,788
15	69/64	12,214,519	1,110,260	11,104,259	0	11,104,259
16	70/65	12,454,528	1,177,199	11,277,329	0	11,277,329
17	71/66	12,708,003	1,247,834	11,460,169	0	11,460,169
18	72/67	12,956,621	1,322,334	11,634,287	0	11,634,287
19	73/68	13,243,723	1,400,878	11,842,845	0	11,842,845
20	74/69	13,535,668	1,483,651	12,052,017	0	12,052,017
21	75/70	13,791,029	1,538,689	12,252,340	0	12,252,340
22	76/71	14,043,451	1,593,324	12,450,127	0	12,450,127
23	77/72	14,292,012	1,647,344	12,644,668	0	12,644,668
24	78/73	14,535,241	1,700,165	12,835,076	0	12,835,076
25	79/74	14,771,981	1,751,508	13,020,473	0	13,020,473
26	80/75	15,000,716	1,800,869	13,199,847	0	13,199,847
27	81/76	15,219,763	1,847,680	13,372,083	0	13,372,083
28	82/77	15,427,588	1,891,564	13,536,024	0	13,536,024
29	83/78	15,621,874	1,931,599	13,690,275	0	13,690,275
30	84/79	15,800,777	1,967,320	13,833,457	0	13,833,457
31	85/80	15,962,476	1,998,363	13,964,113	0	13,964,113
32	86/81	16,104,539	2,023,974	14,080,565	0	14,080,565
33	87/82	16,224,322	2,043,332	14,180,990	0	14,180,990
34	88/83	16,318,965	2,055,558	14,263,407	0	14,263,407
35	89/84	16,385,376	2,059,708	14,325,668	0	14,325,668
36	90/85	16,421,903	2,056,084	14,365,819	0	14,365,819
37	91/86	16,425,377	2,043,910	14,381,467	0	14,381,467
38	92/87	16,392,441	2,022,389	14,370,052	0	14,370,052
39	93/88	16,319,537	1,990,722	14,328,815	0	14,328,815
40	94/89	16,204,208	1,949,113	14,255,095	0	14,255,095

Summary at Life Expectancy (Year 38)

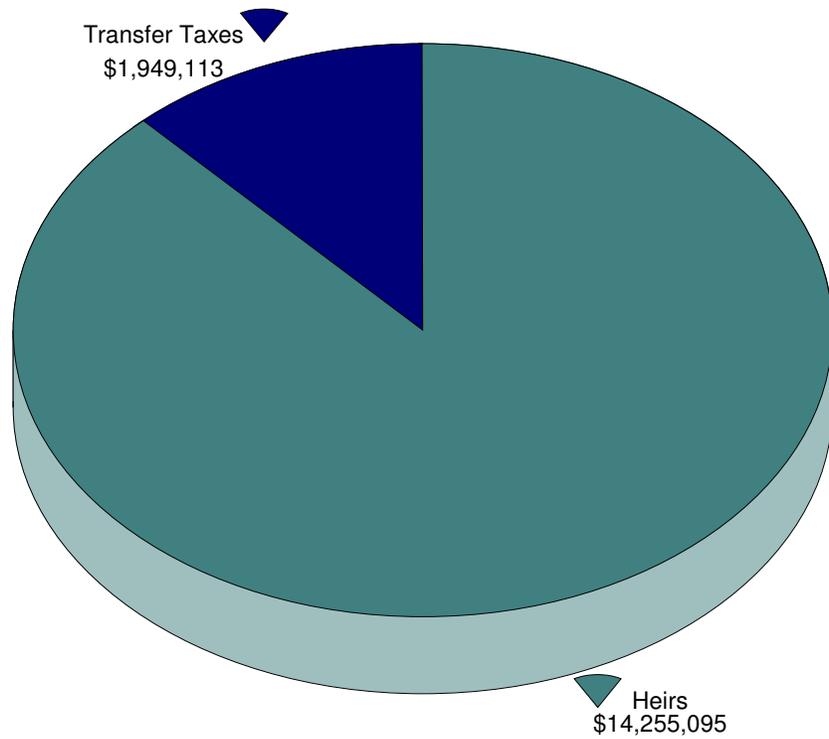
Total Estate Assets	\$ 16,392,441
Wealth Transferred to Heirs	\$ 14,370,052

*Net of cash flow provided

**See Transfer Tax Details report for details.

Distribution of Assets at Ages 94/89

Estate Distribution



Analysis of: 2. Good Logic

Presented By: [Licensed User's name appears here]

For: Simon Scott & Ann Scott

Transfer Tax Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Illiquid Assets	=	(3) Total Estate Assets	(4) Taxable Estate	(5) Remaining Available Unified Credit Equivalent*	(6) Federal Estate Tax	(7) Income Tax on Retirement Plan Assets	(8) Total Transfer Taxes (6)+(7)
1	55/50	6,621,438		905,000		7,526,438	7,526,438	10,500,000	0	378,000	378,000
2	56/51	6,851,926		912,250		7,764,176	7,764,176	10,680,000	0	408,240	408,240
3	57/52	7,147,834		921,763		8,069,597	8,069,597	10,860,000	0	440,900	440,900
4	58/53	7,487,518		933,556		8,421,074	8,421,074	10,900,000	0	476,170	476,170
5	59/54	7,860,599		947,653		8,808,252	8,808,252	10,980,000	0	514,264	514,264
6	60/55	8,262,474		964,085		9,226,559	9,226,559	11,200,000	0	555,406	555,406
7	61/56	8,691,552		982,885		9,674,437	9,674,437	11,440,000	0	599,838	599,838
8	62/57	9,147,815		1,004,096		10,151,911	10,151,911	11,660,000	0	647,826	647,826
9	63/58	9,632,110		1,027,764		10,659,874	10,659,874	11,900,000	0	699,652	699,652
10	64/59	10,145,778		1,053,942		11,199,720	11,199,720	12,140,000	0	755,624	755,624
11	65/60	10,278,432		1,082,690		11,361,122	11,361,122	12,380,000	0	816,074	816,074
12	66/61	10,422,575		1,114,072		11,536,647	11,536,647	12,620,000	0	881,360	881,360
13	67/62	10,579,434		1,148,162		11,727,596	11,727,596	12,880,000	0	951,868	951,868
14	68/63	10,777,770		1,185,036		11,962,806	11,962,806	13,140,000	0	1,028,018	1,028,018
15	69/64	10,989,739		1,224,780		12,214,519	12,214,519	13,400,000	0	1,110,260	1,110,260
16	70/65	11,187,040		1,267,488		12,454,528	12,454,528	13,660,000	0	1,177,199	1,177,199
17	71/66	11,394,746		1,313,257		12,708,003	12,708,003	13,940,000	0	1,247,834	1,247,834
18	72/67	11,594,425		1,362,196		12,956,621	12,956,621	14,220,000	0	1,322,334	1,322,334
19	73/68	11,829,307		1,414,416		13,243,723	13,243,723	14,500,000	0	1,400,878	1,400,878
20	74/69	12,065,625		1,470,043		13,535,668	13,535,668	14,800,000	0	1,483,651	1,483,651
21	75/70	12,261,823		1,529,206		13,791,029	13,791,029	15,080,000	0	1,538,689	1,538,689
22	76/71	12,451,408		1,592,043		14,043,451	14,043,451	15,380,000	0	1,593,324	1,593,324
23	77/72	12,633,307		1,658,705		14,292,012	14,292,012	15,700,000	0	1,647,344	1,647,344
24	78/73	12,805,895		1,729,346		14,535,241	14,535,241	16,000,000	0	1,700,165	1,700,165
25	79/74	12,967,848		1,804,133		14,771,981	14,771,981	16,320,000	0	1,751,508	1,751,508
26	80/75	13,117,472		1,883,244		15,000,716	15,000,716	16,660,000	0	1,800,869	1,800,869
27	81/76	13,252,897		1,966,866		15,219,763	15,219,763	16,980,000	0	1,847,680	1,847,680
28	82/77	13,372,392		2,055,196		15,427,588	15,427,588	17,320,000	0	1,891,564	1,891,564
29	83/78	13,473,432		2,148,442		15,621,874	15,621,874	17,680,000	0	1,931,599	1,931,599
30	84/79	13,553,950		2,246,827		15,800,777	15,800,777	18,020,000	0	1,967,320	1,967,320
31	85/80	13,611,893		2,350,583		15,962,476	15,962,476	18,380,000	0	1,998,363	1,998,363
32	86/81	13,644,583		2,459,956		16,104,539	16,104,539	18,760,000	0	2,023,974	2,023,974
33	87/82	13,649,118		2,575,204		16,224,322	16,224,322	19,140,000	0	2,043,332	2,043,332
34	88/83	13,622,361		2,696,604		16,318,965	16,318,965	19,520,000	0	2,055,558	2,055,558
35	89/84	13,560,935		2,824,441		16,385,376	16,385,376	19,900,000	0	2,059,708	2,059,708
36	90/85	13,462,883		2,959,020		16,421,903	16,421,903	20,300,000	0	2,056,084	2,056,084
37	91/86	13,324,718		3,100,659		16,425,377	16,425,377	20,700,000	0	2,043,910	2,043,910
38	92/87	13,142,744		3,249,697		16,392,441	16,392,441	21,120,000	0	2,022,389	2,022,389
39	93/88	12,913,051		3,406,486		16,319,537	16,319,537	21,540,000	0	1,990,722	1,990,722
40	94/89	12,632,809		3,571,399		16,204,208	16,204,208	21,980,000	0	1,949,113	1,949,113

Column (1) includes taxable assets, tax exempt assets, equity assets, and retirement plan assets. Column (2) is net of any liabilities.

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

*Unified Credit Equivalent is indexed for inflation at 2.00%.

Column (6) assumes half the amount shown in column (5) is transferred to a credit shelter trust by the first spouse to die.

Analysis of: 2. Good Logic

Presented By: [Licensed User's name appears here]

For: Simon Scott & Ann Scott

Summary of Transfer Taxation of Retirement Plan Assets

Simon Scott's Retirement Plan Account			Ann Scott's Retirement Plan Account			Heirs' Income Tax Rate	
Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	35.00%	
500,000	0	8.00%	500,000	0	8.00%		
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	55/50	1,080,000	0	378,000	378,000	702,000	35%
2	56/51	1,166,400	0	408,240	408,240	758,160	35%
3	57/52	1,259,712	0	440,900	440,900	818,812	35%
4	58/53	1,360,488	0	476,170	476,170	884,318	35%
5	59/54	1,469,328	0	514,264	514,264	955,064	35%
6	60/55	1,586,874	0	555,406	555,406	1,031,468	35%
7	61/56	1,713,824	0	599,838	599,838	1,113,986	35%
8	62/57	1,850,930	0	647,826	647,826	1,203,104	35%
9	63/58	1,999,004	0	699,652	699,652	1,299,352	35%
10	64/59	2,158,924	0	755,624	755,624	1,403,300	35%
11	65/60	2,331,638	0	816,074	816,074	1,515,564	35%
12	66/61	2,518,170	0	881,360	881,360	1,636,810	35%
13	67/62	2,719,624	0	951,868	951,868	1,767,756	35%
14	68/63	2,937,194	0	1,028,018	1,028,018	1,909,176	35%
15	69/64	3,172,170	0	1,110,260	1,110,260	2,061,910	35%
16	70/65	3,363,427	0	1,177,199	1,177,199	2,186,228	35%
17	71/66	3,565,238	0	1,247,834	1,247,834	2,317,404	35%
18	72/67	3,778,096	0	1,322,334	1,322,334	2,455,762	35%
19	73/68	4,002,510	0	1,400,878	1,400,878	2,601,632	35%
20	74/69	4,239,003	0	1,483,651	1,483,651	2,755,352	35%
21	75/70	4,396,255	0	1,538,689	1,538,689	2,857,566	35%
22	76/71	4,552,355	0	1,593,324	1,593,324	2,959,031	35%
23	77/72	4,706,697	0	1,647,344	1,647,344	3,059,353	35%
24	78/73	4,857,615	0	1,700,165	1,700,165	3,157,450	35%
25	79/74	5,004,309	0	1,751,508	1,751,508	3,252,801	35%
26	80/75	5,145,339	0	1,800,869	1,800,869	3,344,470	35%
27	81/76	5,279,087	0	1,847,680	1,847,680	3,431,407	35%
28	82/77	5,404,469	0	1,891,564	1,891,564	3,512,905	35%
29	83/78	5,518,854	0	1,931,599	1,931,599	3,587,255	35%
30	84/79	5,620,915	0	1,967,320	1,967,320	3,653,595	35%
31	85/80	5,709,610	0	1,998,363	1,998,363	3,711,247	35%
32	86/81	5,782,781	0	2,023,974	2,023,974	3,758,807	35%
33	87/82	5,838,090	0	2,043,332	2,043,332	3,794,758	35%
34	88/83	5,873,021	0	2,055,558	2,055,558	3,817,463	35%
35	89/84	5,884,878	0	2,059,708	2,059,708	3,825,170	35%
36	90/85	5,874,527	0	2,056,084	2,056,084	3,818,443	35%
37	91/86	5,839,743	0	2,043,910	2,043,910	3,795,833	35%
38	92/87	5,778,255	0	2,022,389	2,022,389	3,755,866	35%
39	93/88	5,687,776	0	1,990,722	1,990,722	3,697,054	35%
40	94/89	5,568,894	0	1,949,113	1,949,113	3,619,781	35%

Analysis of: 2. Good Logic

Presented By: [Licensed User's name appears here]

For: Simon Scott & Ann Scott

Details of Transfer Taxation of Retirement Plan Assets

Simon Scott's Retirement Plan Account			Ann Scott's Retirement Plan Account			Heirs' Income Tax Rate		
Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Income Tax Rate		
500,000	0	8.00%	500,000	0	8.00%	35.00%		
Year	M/F Ages	(1) Plan Assets in Estate	(2) Remaining Plan SPIA Payments in Estate	(3) Federal Estate Tax on Plan Assets*	(4) Income Tax on Gain*	(5) State Death Tax Attributable to Plan Assets**	(6) Total Taxes Attributed to Plan Assets (3)+(4)+(5)	(7) Heirs' After Tax Plan Assets (1) - (6)
1	55/50	1,080,000	0	0	378,000	0	378,000	702,000
2	56/51	1,166,400	0	0	408,240	0	408,240	758,160
3	57/52	1,259,712	0	0	440,900	0	440,900	818,812
4	58/53	1,360,488	0	0	476,170	0	476,170	884,318
5	59/54	1,469,328	0	0	514,264	0	514,264	955,064
6	60/55	1,586,874	0	0	555,406	0	555,406	1,031,468
7	61/56	1,713,824	0	0	599,838	0	599,838	1,113,986
8	62/57	1,850,930	0	0	647,826	0	647,826	1,203,104
9	63/58	1,999,004	0	0	699,652	0	699,652	1,299,352
10	64/59	2,158,924	0	0	755,624	0	755,624	1,403,300
11	65/60	2,331,638	0	0	816,074	0	816,074	1,515,564
12	66/61	2,518,170	0	0	881,360	0	881,360	1,636,810
13	67/62	2,719,624	0	0	951,868	0	951,868	1,767,756
14	68/63	2,937,194	0	0	1,028,018	0	1,028,018	1,909,176
15	69/64	3,172,170	0	0	1,110,260	0	1,110,260	2,061,910
16	70/65	3,363,427	0	0	1,177,199	0	1,177,199	2,186,228
17	71/66	3,565,238	0	0	1,247,834	0	1,247,834	2,317,404
18	72/67	3,778,096	0	0	1,322,334	0	1,322,334	2,455,762
19	73/68	4,002,510	0	0	1,400,878	0	1,400,878	2,601,632
20	74/69	4,239,003	0	0	1,483,651	0	1,483,651	2,755,352
21	75/70	4,396,255	0	0	1,538,689	0	1,538,689	2,857,566
22	76/71	4,552,355	0	0	1,593,324	0	1,593,324	2,959,031
23	77/72	4,706,697	0	0	1,647,344	0	1,647,344	3,059,353
24	78/73	4,857,615	0	0	1,700,165	0	1,700,165	3,157,450
25	79/74	5,004,309	0	0	1,751,508	0	1,751,508	3,252,801
26	80/75	5,145,339	0	0	1,800,869	0	1,800,869	3,344,470
27	81/76	5,279,087	0	0	1,847,680	0	1,847,680	3,431,407
28	82/77	5,404,469	0	0	1,891,564	0	1,891,564	3,512,905
29	83/78	5,518,854	0	0	1,931,599	0	1,931,599	3,587,255
30	84/79	5,620,915	0	0	1,967,320	0	1,967,320	3,653,595
31	85/80	5,709,610	0	0	1,998,363	0	1,998,363	3,711,247
32	86/81	5,782,781	0	0	2,023,974	0	2,023,974	3,758,807
33	87/82	5,838,090	0	0	2,043,332	0	2,043,332	3,794,758
34	88/83	5,873,021	0	0	2,055,558	0	2,055,558	3,817,463
35	89/84	5,884,878	0	0	2,059,708	0	2,059,708	3,825,170
36	90/85	5,874,527	0	0	2,056,084	0	2,056,084	3,818,443
37	91/86	5,839,743	0	0	2,043,910	0	2,043,910	3,795,833
38	92/87	5,778,255	0	0	2,022,389	0	2,022,389	3,755,866
39	93/88	5,687,776	0	0	1,990,722	0	1,990,722	3,697,054
40	94/89	5,568,894	0	0	1,949,113	0	1,949,113	3,619,781

*The value of the plan 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.