

Roth IRA Conversion Analysis

For

*Aaron Tyler
& Susan Tyler*



Presented by:

[Licensed user's name appears here]

Phone:

Fax:

E-mail:

Date: [Current date appears here]

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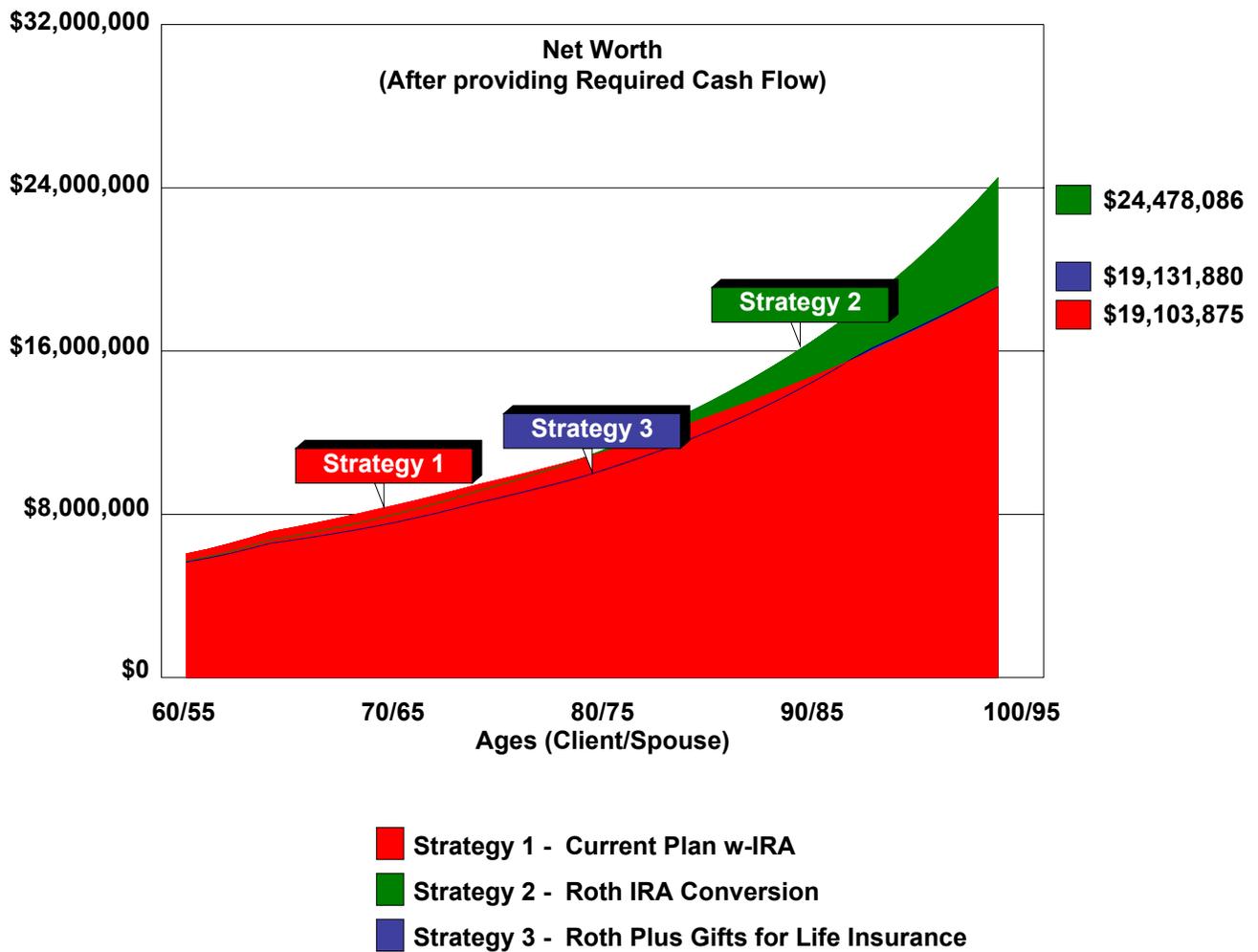
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Comparison of Alternatives

Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

For: Aaron Tyler
& Susan Tyler

Comparative Analysis



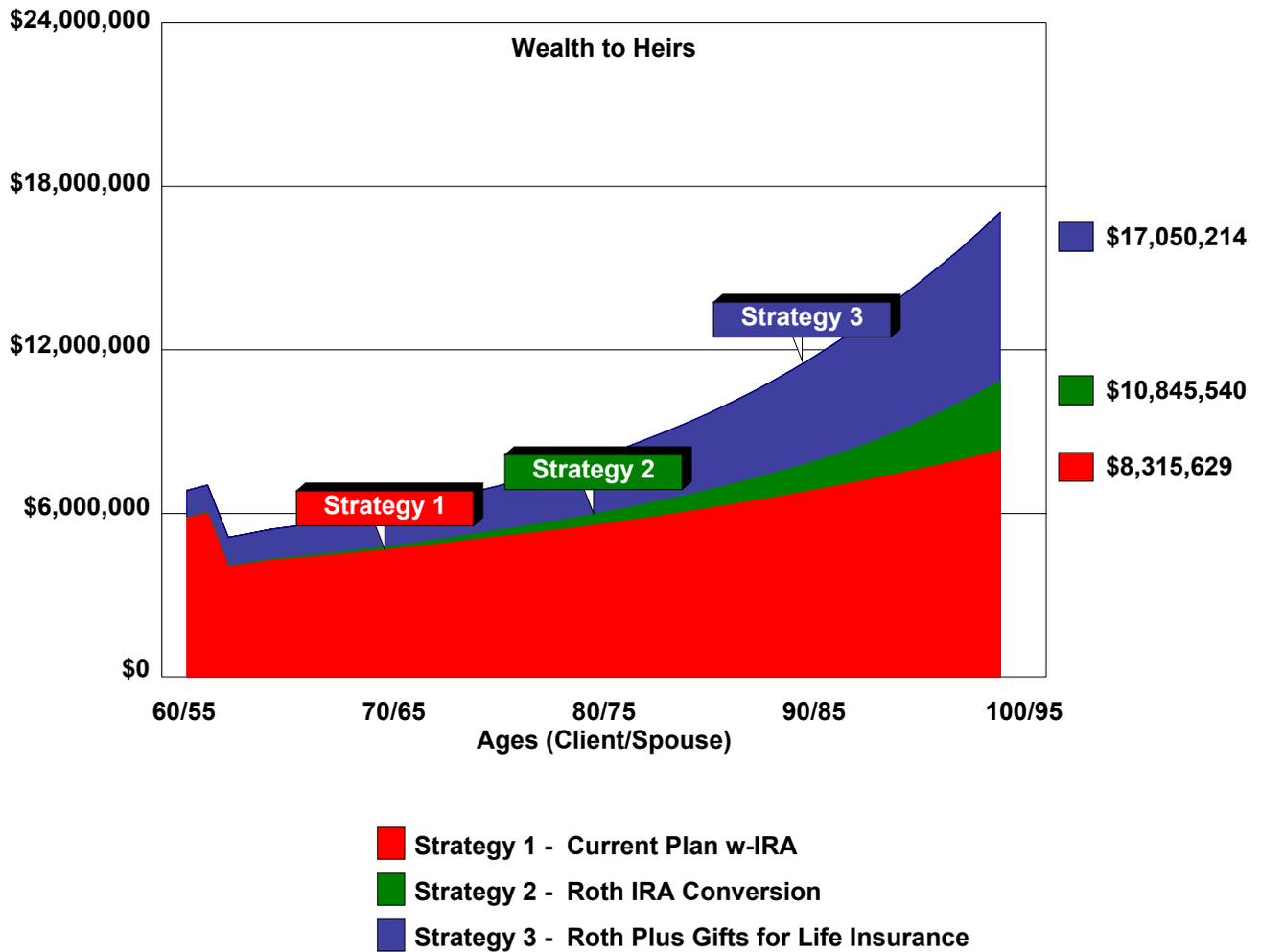
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Comparison of Alternatives

Presented By: [Licensed user's name appears here]
 Date: [Current date appears here]

For: Aaron Tyler
 & Susan Tyler

Comparative Analysis



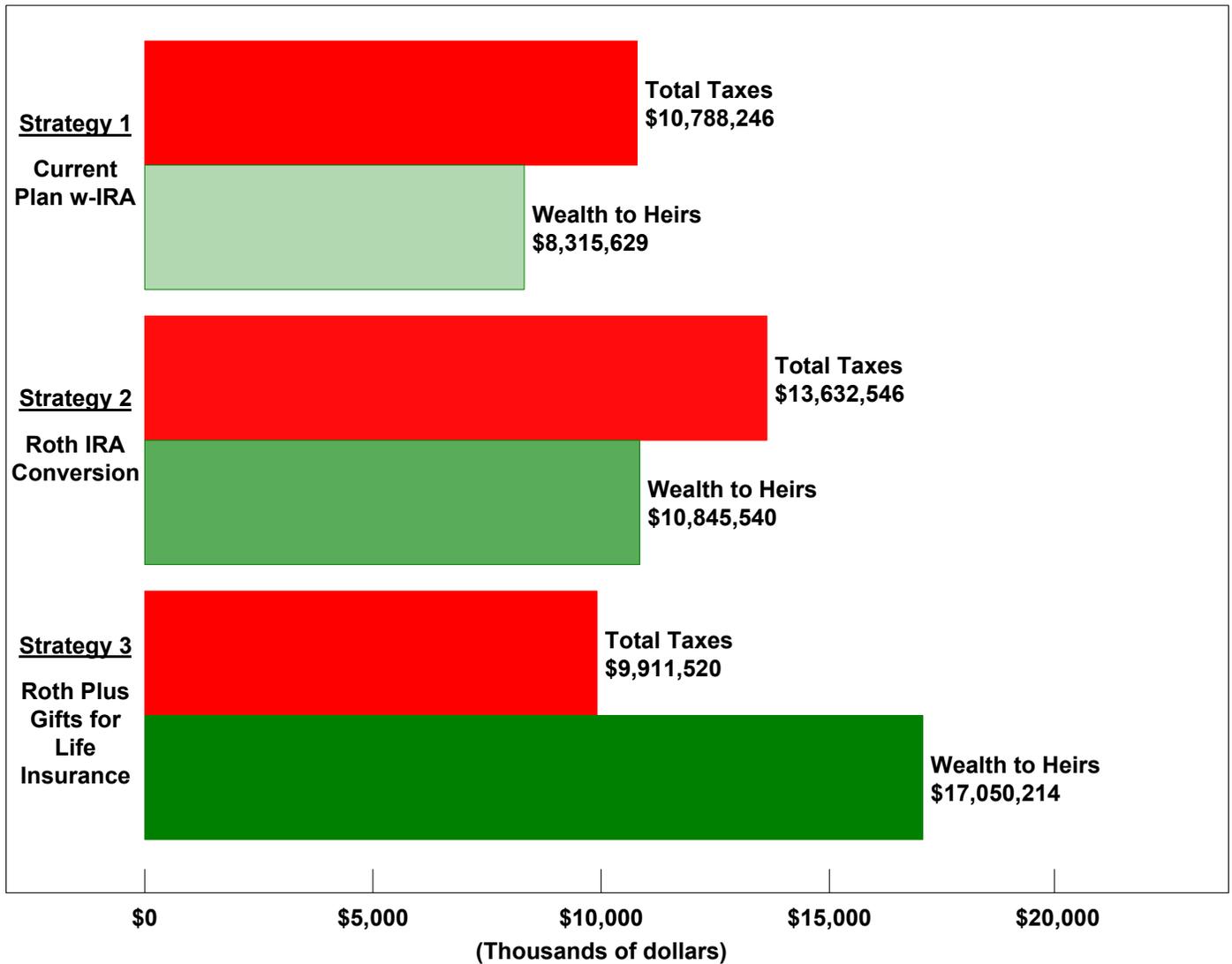
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Comparison of Alternatives

Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

For: Aaron Tyler
& Susan Tyler

Comparative Analysis at ages 99/94



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

Comparison of Alternatives

Comparison Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	Spendable Cash Flow			Net Worth*			Wealth to Heirs		
			Strategy 1	Strategy 2	Strategy 3	Strategy 1	Strategy 2	Strategy 3	Strategy 1	Strategy 2	Strategy 3
			Current Plan w-IRA	Roth IRA Conversion	Roth Plus Gifts for Life Insurance	Current Plan w-IRA	Roth IRA Conversion	Roth Plus Gifts for Life Insurance	Current Plan w-IRA	Roth IRA Conversion	Roth Plus Gifts for Life Insurance
1	60	55	0	350,000	350,000	6,055,700	5,696,600	5,665,820	5,834,370	5,849,490	6,843,296
2	61	56	0	0	0	6,277,354	5,908,917	5,846,557	6,012,052	6,043,731	7,038,650
3	62	57	0	0	0	6,534,787	6,156,770	6,062,009	4,055,271	4,077,675	5,127,671
4	63	58	0	0	0	6,822,032	6,434,187	6,306,182	4,162,240	4,193,544	5,266,908
5	64	59	0	0	0	7,132,786	6,734,857	6,572,744	4,278,406	4,319,416	5,418,967
6	65	60	191,280	191,280	191,280	7,320,537	6,912,262	6,715,154	4,337,742	4,389,326	5,518,057
7	66	61	197,019	197,019	197,019	7,520,177	7,101,287	6,868,274	4,400,849	4,463,938	5,625,048
8	67	62	202,929	202,929	202,929	7,731,484	7,301,703	7,031,852	4,467,514	4,543,113	5,740,107
9	68	63	209,018	209,018	209,018	7,954,733	7,513,777	7,205,688	4,537,746	4,626,931	5,863,463
10	69	64	215,288	215,288	215,288	8,190,495	7,738,074	7,389,987	4,611,676	4,715,605	5,995,520
11	70	65	221,746	221,746	221,746	8,423,137	7,987,168	7,597,739	4,694,138	4,814,750	6,142,436
12	71	66	228,399	228,399	228,399	8,664,689	8,250,124	7,818,112	4,780,012	4,919,396	6,299,700
13	72	67	235,250	235,250	235,250	8,915,433	8,527,878	8,052,006	4,869,433	5,029,914	6,467,789
14	73	68	242,308	242,308	242,308	9,175,667	8,821,442	8,300,394	4,962,548	5,146,705	6,647,381
15	74	69	249,577	249,577	249,577	9,445,623	9,131,922	8,563,089	5,059,475	5,270,207	6,839,066
16	75	70	257,065	257,065	257,065	9,685,130	9,420,379	8,796,159	5,142,156	5,382,838	7,023,274
17	76	71	264,777	264,777	264,777	9,932,195	9,726,203	9,039,061	5,227,719	5,502,254	7,218,169
18	77	72	272,720	272,720	272,720	10,187,206	10,046,382	9,292,512	5,316,279	5,627,031	7,424,766
19	78	73	280,902	280,902	280,902	10,450,172	10,380,922	9,557,244	5,407,949	5,757,093	7,644,023
20	79	74	289,329	289,329	289,329	10,721,522	10,730,888	9,834,032	5,502,854	5,892,840	7,876,906
21	80	75	270,917	270,917	270,917	11,029,405	11,126,079	10,152,445	5,609,361	6,039,562	8,137,376
22	81	76	279,044	279,044	279,044	11,347,832	11,541,158	10,486,932	5,713,793	6,187,237	8,414,462
23	82	77	287,416	287,416	287,416	11,677,128	11,977,434	10,838,596	5,822,308	6,342,328	8,708,934
24	83	78	296,038	296,038	296,038	12,017,625	12,436,302	11,208,622	5,935,071	6,505,303	9,011,386
25	84	79	304,919	304,919	304,919	12,372,113	12,919,245	11,598,281	6,053,271	6,676,661	9,330,094
26	85	80	314,067	314,067	314,067	12,735,343	13,427,866	12,008,948	6,174,559	6,856,943	9,669,081
27	86	81	323,489	323,489	323,489	13,108,248	13,963,870	12,442,096	6,299,314	7,046,723	10,029,776
28	87	82	333,193	333,193	333,193	13,491,172	14,529,104	12,899,323	6,427,661	7,241,484	10,413,572
29	88	83	343,189	343,189	343,189	13,884,420	15,125,532	13,382,338	6,559,710	7,446,465	10,821,863
30	89	84	353,485	353,485	353,485	14,288,301	15,755,272	13,892,986	6,695,553	7,662,587	11,255,704
31	90	85	364,089	364,089	364,089	14,703,852	16,420,599	14,433,259	6,835,271	7,890,611	11,715,698
32	91	86	375,012	375,012	375,012	15,131,572	17,123,947	15,005,293	6,978,963	8,131,348	12,202,449
33	92	87	386,262	386,262	386,262	15,572,028	17,867,940	15,611,398	7,126,731	8,385,676	12,715,069
34	93	88	397,850	397,850	397,850	16,025,850	18,655,386	16,162,915	7,278,685	8,671,575	13,251,570
35	94	89	409,786	409,786	409,786	16,494,726	19,489,302	16,623,080	7,434,909	8,983,974	13,813,228
36	95	90	422,079	422,079	422,079	16,979,609	20,372,929	17,096,631	7,595,534	9,314,534	14,398,484
37	96	91	434,742	434,742	434,742	17,481,568	21,309,748	17,583,920	7,760,702	9,664,540	15,009,147
38	97	92	447,784	447,784	447,784	18,001,796	22,303,491	18,085,312	7,930,560	10,035,370	15,647,403
39	98	93	461,218	461,218	461,218	18,541,631	23,358,168	18,601,172	8,117,369	10,428,506	16,331,987
40	99	94	475,054	475,054	475,054	19,103,875	24,478,086	19,131,880	8,315,629	10,845,540	17,050,214
			10,837,240	11,187,240	11,187,240						

*After providing required cash flow.

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Client Information Summary

Client Information Summary Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler, Age 60
& Susan Tyler, Age 55

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 1,000,000	
	Liquid Assets (Tax Exempt Interest)	800,000	
	Equity Assets	2,000,000	
	Tax Deferred Assets	500,000	
	Retirement Plan Assets	1,000,000	
	Total Liquid Assets		5,300,000
<u>Illiquid Assets:</u>	Principal Residence	410,000	
	Personal Property	150,000	
	Total Illiquid Assets		560,000
<u>Other Assets:</u>	Inside the Estate		
	Current Life Insurance Death Benefit	250,000	
	Current cash value: \$50,000		
	Total Other Assets Inside the Estate		250,000
	Total Estate Assets		\$6,110,000
	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 --
Certificates of Deposit, Municipal Bonds, Mutual Funds, Deferred Annuity,
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.

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Client Information Summary

Client Information Summary Page: 2
Date: [Current date appears here]

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

For: Aaron Tyler, Age 60
& Susan Tyler, Age 55

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	35.00%
	Retirement	35.00%
<u>Life Expectancy:</u>	Joint	33 Years
	Aaron Tyler	Age 92
	Susan Tyler	Age 87
<u>Taxable Account:</u>		Certificates of Deposit
	Yield Assumption	4.00%
<u>Tax Exempt Account:</u>		Municipal Bonds
	Yield Assumption	3.00%
<u>Equities:</u>		Mutual Funds
	Growth Rate	6.00%
	Dividend Rate	2.00%
<u>Tax Deferred Account:</u>		Deferred Annuity
	Yield Assumption	8.00%
<u>Retirement Plan Assets Aaron Tyler:</u>		
	Yield Assumption	8.00%

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.

Analysis of After Tax Cash Flow Requirements

For: Aaron Tyler
Susan Tyler

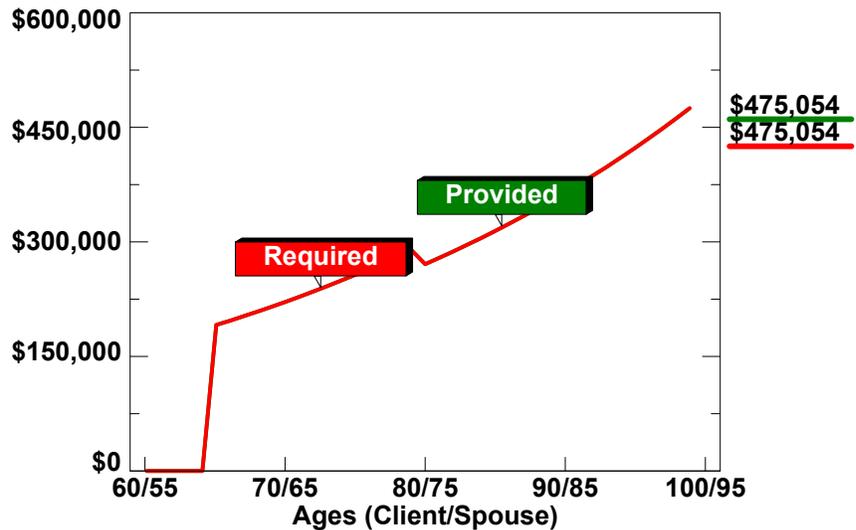
Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

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 on the right illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

- 1st. Certificates of Deposit
- 2nd. Municipal Bonds
- 3rd. Mutual Funds
- 4th. Deferred Annuity
- 5th. Retirement Plan Assets*

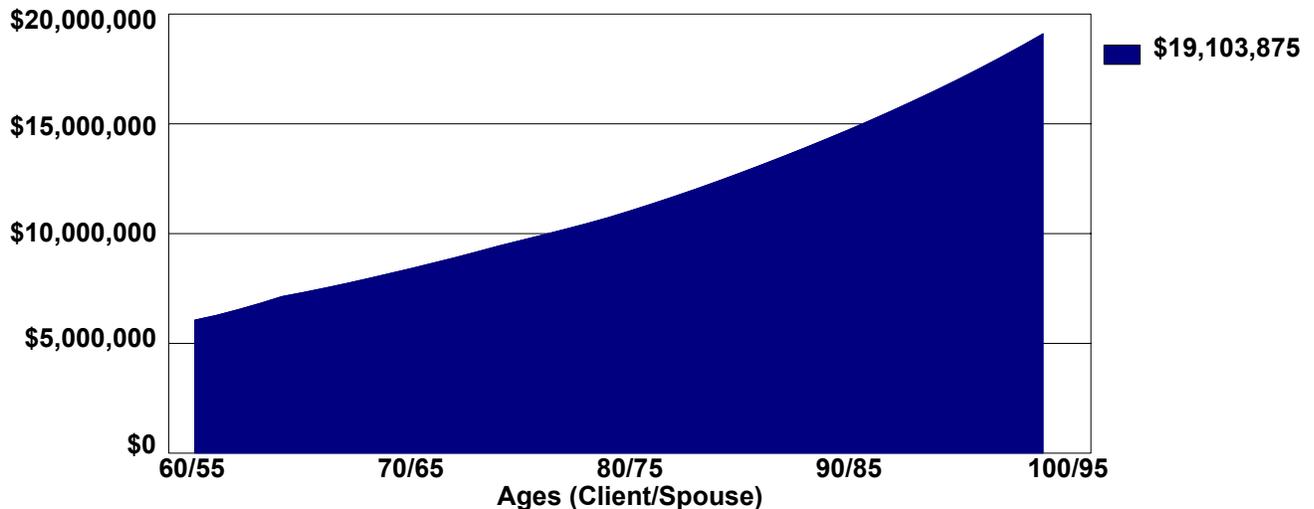
Comparison of Annual Cash Flow (Required vs. Provided)



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

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)



Cash Flow Analysis

Cash Flow Analysis Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Annual Cash Flow Provided										
Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)	(6)	(7)	Total After Tax Cash Flow Provided*
			After Tax Spendable Cash Flow Required*	Expected After Tax Cash Flow	After Tax Cash Flow from Retirement Plan Assets +	After Tax Cash Flow from Taxable & Tax Exempt Accounts +	After Tax Cash Flow from Equity Assets +	After Tax Cash Flow from Tax Deferred Assets		
1	60	55	0	0	0	0	0	0	0	0
2	61	56	0	0	0	0	0	0	0	0
3	62	57	0	0	0	0	0	0	0	0
4	63	58	0	0	0	0	0	0	0	0
5	64	59	0	0	0	0	0	0	0	0
6	65	60	191,280	51,118	0	140,162	0	0	0	191,280
7	66	61	197,019	52,651	0	144,368	0	0	0	197,019
8	67	62	202,929	54,231	0	148,698	0	0	0	202,929
9	68	63	209,018	55,858	0	153,160	0	0	0	209,018
10	69	64	215,288	57,534	0	157,754	0	0	0	215,288
11	70	65	221,746	71,237	46,318	104,191	0	0	0	221,746
12	71	66	228,399	73,374	49,336	105,689	0	0	0	228,399
13	72	67	235,250	75,575	52,545	107,130	0	0	0	235,250
14	73	68	242,308	77,842	55,953	108,513	0	0	0	242,308
15	74	69	249,577	80,178	59,574	109,825	0	0	0	249,577
16	75	70	257,065	83,634	63,419	111,138	0	0	0	257,065
17	76	71	264,777	87,193	67,499	112,441	0	0	0	264,777
18	77	72	272,720	90,858	71,489	113,744	0	0	0	272,720
19	78	73	280,902	94,630	76,059	115,047	0	0	0	280,902
20	79	74	289,329	98,511	80,488	116,350	0	0	0	289,329
21	80	75	270,917	50,584	85,138	135,195	0	0	0	270,917
22	81	76	279,044	52,101	90,012	136,931	0	0	0	279,044
23	82	77	287,416	53,664	95,115	138,637	0	0	0	287,416
24	83	78	296,038	55,274	100,450	140,314	0	0	0	296,038
25	84	79	304,919	56,932	106,015	142,000	89,431	0	0	304,919
26	85	80	314,067	58,640	111,053	143,700	144,374	0	0	314,067
27	86	81	323,489	60,400	116,212	145,410	146,877	0	0	323,489
28	87	82	333,193	62,212	121,472	147,130	149,509	0	0	333,193
29	88	83	343,189	64,078	126,810	148,860	152,301	0	0	343,189
30	89	84	353,485	66,000	132,196	149,660	155,289	0	0	353,485
31	90	85	364,089	67,980	136,384	150,510	159,725	0	0	364,089
32	91	86	375,012	70,020	140,421	151,410	164,571	0	0	375,012
33	92	87	386,262	72,120	144,251	152,360	169,891	0	0	386,262
34	93	88	397,850	74,284	147,806	153,360	175,760	0	0	397,850
35	94	89	409,786	76,512	149,351	154,410	183,923	0	0	409,786
36	95	90	422,079	78,808	150,402	155,510	192,869	0	0	422,079
37	96	91	434,742	81,172	150,883	156,660	202,687	0	0	434,742
38	97	92	447,784	83,607	150,711	157,860	213,466	0	0	447,784
39	98	93	461,218	86,115	149,792	159,110	225,311	0	0	461,218
40	99	94	475,054	88,699	145,815	160,410	240,540	0	0	475,054
			10,837,240	2,240,458	3,172,969	2,657,289	2,766,524	0	0	10,837,240

*IMPORTANT NOTE: For this plan to be financially sound, column (7) must equal column (1).
 Column (1): see "Details of Spendable Cash Flow Required". Column (5): see "Details of Equity Assets" and "Details of Portfolio Turnover".
 Column (2): see "Expected Cash Flow" for details. Column (6): see "Summary of Tax Deferred Assets" for details.
 Column (3): see "Summary of Retirement Plan Assets" for details. Column (4): see detail reports for Taxable and Tax Exempt Accounts.

Details of Spendable Cash Flow Required

Required Cash Flow Details Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) After Tax Cash Flow for Living Expenses	+	(2) After Tax Cash Flow for Travel	=	(3) After Tax Spendable Cash Flow Required
1	60	55	0		0		0
2	61	56	0		0		0
3	62	57	0		0		0
4	63	58	0		0		0
5	64	59	0		0		0
6	65	60	173,891		17,389		191,280
7	66	61	179,108		17,911		197,019
8	67	62	184,481		18,448		202,929
9	68	63	190,016		19,002		209,018
10	69	64	195,716		19,572		215,288
11	70	65	201,587		20,159		221,746
12	71	66	207,635		20,764		228,399
13	72	67	213,864		21,386		235,250
14	73	68	220,280		22,028		242,308
15	74	69	226,888		22,689		249,577
16	75	70	233,695		23,370		257,065
17	76	71	240,706		24,071		264,777
18	77	72	247,927		24,793		272,720
19	78	73	255,365		25,537		280,902
20	79	74	263,026		26,303		289,329
21	80	75	270,917		0		270,917
22	81	76	279,044		0		279,044
23	82	77	287,416		0		287,416
24	83	78	296,038		0		296,038
25	84	79	304,919		0		304,919
26	85	80	314,067		0		314,067
27	86	81	323,489		0		323,489
28	87	82	333,193		0		333,193
29	88	83	343,189		0		343,189
30	89	84	353,485		0		353,485
31	90	85	364,089		0		364,089
32	91	86	375,012		0		375,012
33	92	87	386,262		0		386,262
34	93	88	397,850		0		397,850
35	94	89	409,786		0		409,786
36	95	90	422,079		0		422,079
37	96	91	434,742		0		434,742
38	97	92	447,784		0		447,784
39	98	93	461,218		0		461,218
40	99	94	475,054		0		475,054
			10,513,818		323,422		10,837,240

Column (1) assumes 3.00% inflation.
Column (2) assumes 3.00% inflation.

Expected Cash Flow

Expected Cash Flow Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) After Tax Cash Flow from Social Security*	(2) After Tax Cash Flow from Work After Retirement	(3) Total Expected After Tax Cash Flow
			+	=	
1	60	55	0	0	0
2	61	56	0	0	0
3	62	57	0	0	0
4	63	58	0	0	0
5	64	59	0	0	0
6	65	60	22,136	28,982	51,118
7	66	61	22,800	29,851	52,651
8	67	62	23,484	30,747	54,231
9	68	63	24,189	31,669	55,858
10	69	64	24,915	32,619	57,534
11	70	65	37,639	33,598	71,237
12	71	66	38,768	34,606	73,374
13	72	67	39,931	35,644	75,575
14	73	68	41,129	36,713	77,842
15	74	69	42,363	37,815	80,178
16	75	70	43,634	0	43,634
17	76	71	44,943	0	44,943
18	77	72	46,291	0	46,291
19	78	73	47,680	0	47,680
20	79	74	49,110	0	49,110
21	80	75	50,584	0	50,584
22	81	76	52,101	0	52,101
23	82	77	53,664	0	53,664
24	83	78	55,274	0	55,274
25	84	79	56,932	0	56,932
26	85	80	58,640	0	58,640
27	86	81	60,400	0	60,400
28	87	82	62,212	0	62,212
29	88	83	64,078	0	64,078
30	89	84	66,000	0	66,000
31	90	85	67,980	0	67,980
32	91	86	70,020	0	70,020
33	92	87	72,120	0	72,120
34	93	88	74,284	0	74,284
35	94	89	76,512	0	76,512
36	95	90	78,808	0	78,808
37	96	91	81,172	0	81,172
38	97	92	83,607	0	83,607
39	98	93	86,115	0	86,115
40	99	94	88,699	0	88,699
			1,908,214	332,244	2,240,458

Column (1) assumes 3.00% inflation.
Column (2) assumes 3.00% inflation.

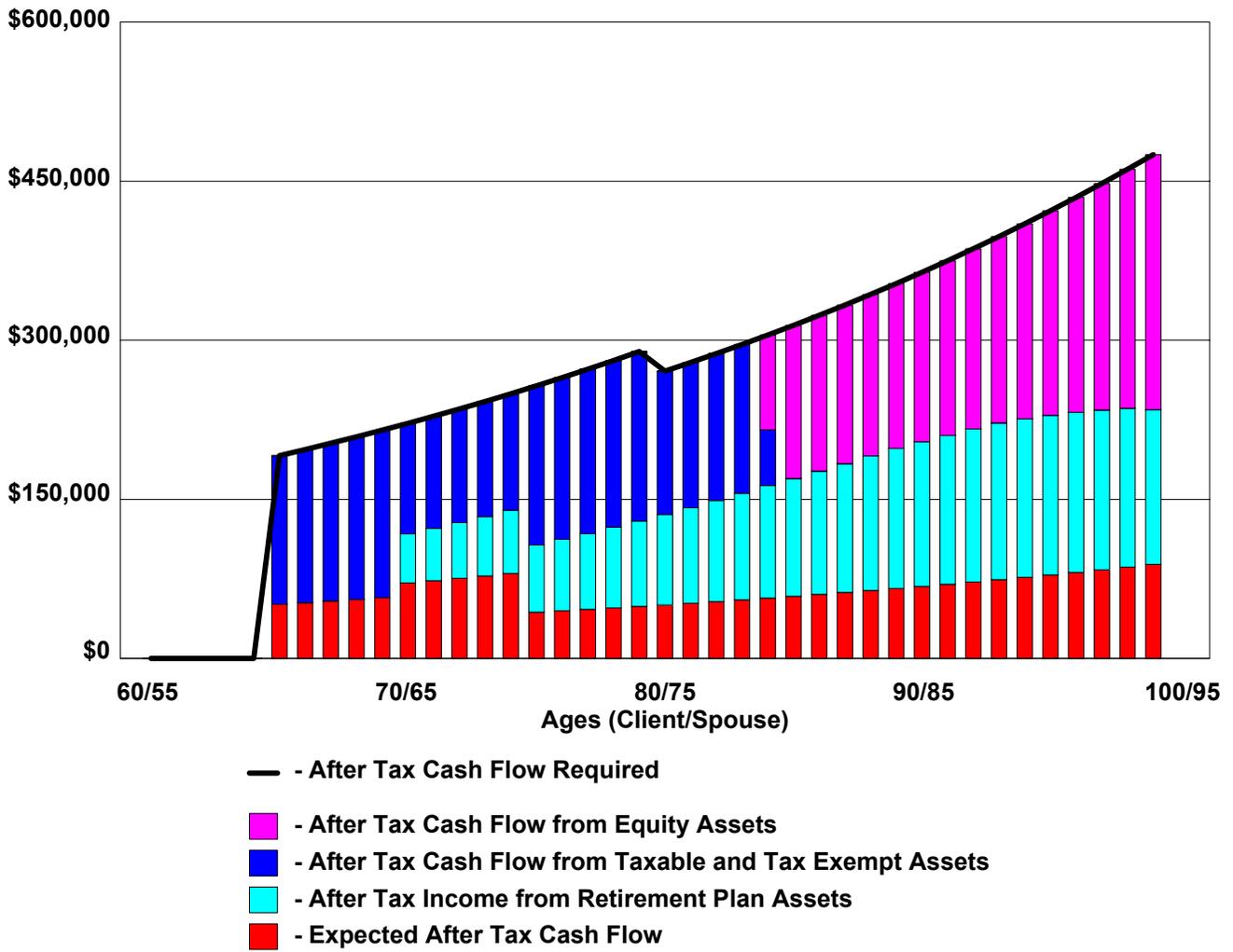
*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

Sources of Cash Flow

Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

For: Aaron Tyler
& Susan Tyler

40 Year Graphic Analysis



Summary of Retirement Plan Assets for Aaron Tyler

Retirement Plan Assets Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Retirement Plan Account		Retirement Plan Account	Pre-Retirement		Retirement	
Initial Value		Yield	Income Tax Rate		Income Tax Rate	
1,000,000		8.00%	35.00%		35.00%	
		(1)	(2)	(3)	(4)	(5)
		Beginning	Required	Distribution	Year End	After Tax
		of Year	Minimum	from	Retirement	Cash Flow
Year	Client	Retirement	Distribution	Retirement	Plan Assets	from
	Age	Plan Assets		Plan Assets		Retirement
						Plan Assets
1	60	1,000,000	0	0	1,069,200	0
2	61	1,069,200	0	0	1,143,189	0
3	62	1,143,189	0	0	1,222,298	0
4	63	1,222,298	0	0	1,306,881	0
5	64	1,306,881	0	0	1,397,317	0
6	65	1,397,317	0	0	1,494,011	0
7	66	1,494,011	0	0	1,597,397	0
8	67	1,597,397	0	0	1,707,937	0
9	68	1,707,937	0	0	1,826,126	0
10	69	1,826,126	0	0	1,952,494	0
11	70	1,952,494	71,259	71,259	2,011,416	46,318
12	71	2,011,416	75,902	75,902	2,069,452	49,336
13	72	2,069,452	80,838	80,838	2,126,226	52,545
14	73	2,126,226	86,082	86,082	2,181,322	55,953
15	74	2,181,322	91,652	91,652	2,234,275	59,574
16	75	2,234,275	97,567	97,567	2,284,568	63,419
17	76	2,284,568	103,844	103,844	2,331,630	67,499
18	77	2,331,630	109,983	109,983	2,375,385	71,489
19	78	2,375,385	117,014	117,014	2,414,650	76,059
20	79	2,414,650	123,828	123,828	2,449,347	80,488
21	80	2,449,347	130,981	130,981	2,478,797	85,138
22	81	2,478,797	138,480	138,480	2,502,267	90,012
23	82	2,502,267	146,331	146,331	2,518,967	95,115
24	83	2,518,967	154,538	154,538	2,528,047	100,450
25	84	2,528,047	163,100	163,100	2,528,601	106,015
26	85	2,528,601	170,851	170,851	2,520,906	111,053
27	86	2,520,906	178,788	178,788	2,504,193	116,212
28	87	2,504,193	186,880	186,880	2,477,671	121,472
29	88	2,477,671	195,092	195,092	2,440,533	126,810
30	89	2,440,533	203,378	203,378	2,391,966	132,196
31	90	2,391,966	209,822	209,822	2,333,148	136,384
32	91	2,333,148	216,032	216,032	2,263,620	140,421
33	92	2,263,620	221,924	221,924	2,182,981	144,251
34	93	2,182,981	227,394	227,394	2,090,914	147,806
35	94	2,090,914	229,771	229,771	1,989,934	149,351
36	95	1,989,934	231,388	231,388	1,880,237	150,402
37	96	1,880,237	232,128	232,128	1,762,158	150,883
38	97	1,762,158	231,863	231,863	1,636,191	150,711
39	98	1,636,191	230,449	230,449	1,503,019	149,792
40	99	1,503,019	224,331	224,331	1,367,173	145,815
			4,881,490	4,881,490		3,172,969

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

Details of Taxable Account* (Certificates of Deposit)

Taxable Account Detail Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

			Taxable Assets Initial Value	Taxable Yield	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate			
			1,000,000	4.00%	35.00%	35.00%			
Year	Client Age	Spouse Age	(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	60	55	1,000,000	0	1,000,000	26,000	1,026,000		
2	61	56	1,026,000	0	1,026,000	26,676	1,052,676		
3	62	57	1,052,676	0	1,052,676	27,370	1,080,046		
4	63	58	1,080,046	0	1,080,046	28,081	1,108,127		
5	64	59	1,108,127	0	1,108,127	28,811	1,136,938		
6	65	60	1,136,938	140,162	996,776	25,916	1,022,692		
7	66	61	1,022,692	144,368	878,324	22,836	901,160		
8	67	62	901,160	148,698	752,462	19,564	772,026		
9	68	63	772,026	153,160	618,866	16,091	634,957		
10	69	64	634,957	157,754	477,203	12,407	489,610		
11	70	65	489,610	104,191	385,419	10,021	395,440		
12	71	66	395,440	105,689	289,751	7,534	297,285		
13	72	67	297,285	107,130	190,155	4,944	195,099		
14	73	68	195,099	108,513	86,586	2,251	88,837		
15	74	69	88,837	88,837	0	0	0		
16	75	70	0	0	0	0	0		
17	76	71	0	0	0	0	0		
18	77	72	0	0	0	0	0		
19	78	73	0	0	0	0	0		
20	79	74	0	0	0	0	0		
21	80	75	0	0	0	0	0		
22	81	76	0	0	0	0	0		
23	82	77	0	0	0	0	0		
24	83	78	0	0	0	0	0		
25	84	79	0	0	0	0	0		
26	85	80	0	0	0	0	0		
27	86	81	0	0	0	0	0		
28	87	82	0	0	0	0	0		
29	88	83	0	0	0	0	0		
30	89	84	0	0	0	0	0		
31	90	85	0	0	0	0	0		
32	91	86	0	0	0	0	0		
33	92	87	0	0	0	0	0		
34	93	88	0	0	0	0	0		
35	94	89	0	0	0	0	0		
36	95	90	0	0	0	0	0		
37	96	91	0	0	0	0	0		
38	97	92	0	0	0	0	0		
39	98	93	0	0	0	0	0		
40	99	94	0	0	0	0	0		
				1,258,502			258,502		

*Assumes yield is subject to income tax.

Details of Tax Exempt Account* (Municipal Bonds)

Tax Exempt Account Detail Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

			Tax Exempt Assets Initial Value 800,000			Tax Exempt Yield 3.00%		
Year	Client Age	Spouse Age	(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	60	55	800,000	0	800,000	24,000	824,000	
2	61	56	824,000	0	824,000	24,720	848,720	
3	62	57	848,720	0	848,720	25,462	874,182	
4	63	58	874,182	0	874,182	26,225	900,407	
5	64	59	900,407	0	900,407	27,012	927,419	
6	65	60	927,419	0	927,419	27,823	955,242	
7	66	61	955,242	0	955,242	28,657	983,899	
8	67	62	983,899	0	983,899	29,517	1,013,416	
9	68	63	1,013,416	0	1,013,416	30,402	1,043,818	
10	69	64	1,043,818	0	1,043,818	31,315	1,075,133	
11	70	65	1,075,133	0	1,075,133	32,254	1,107,387	
12	71	66	1,107,387	0	1,107,387	33,222	1,140,609	
13	72	67	1,140,609	0	1,140,609	34,218	1,174,827	
14	73	68	1,174,827	0	1,174,827	35,245	1,210,072	
15	74	69	1,210,072	20,988	1,189,084	35,673	1,224,757	
16	75	70	1,224,757	150,012	1,074,745	32,242	1,106,987	
17	76	71	1,106,987	152,335	954,652	28,640	983,292	
18	77	72	983,292	154,940	828,352	24,851	853,203	
19	78	73	853,203	157,163	696,040	20,881	716,921	
20	79	74	716,921	159,731	557,190	16,716	573,906	
21	80	75	573,906	135,195	438,711	13,161	451,872	
22	81	76	451,872	136,931	314,941	9,448	324,389	
23	82	77	324,389	138,637	185,752	5,573	191,325	
24	83	78	191,325	140,314	51,011	1,530	52,541	
25	84	79	52,541	52,541	0	0	0	
26	85	80	0	0	0	0	0	
27	86	81	0	0	0	0	0	
28	87	82	0	0	0	0	0	
29	88	83	0	0	0	0	0	
30	89	84	0	0	0	0	0	
31	90	85	0	0	0	0	0	
32	91	86	0	0	0	0	0	
33	92	87	0	0	0	0	0	
34	93	88	0	0	0	0	0	
35	94	89	0	0	0	0	0	
36	95	90	0	0	0	0	0	
37	96	91	0	0	0	0	0	
38	97	92	0	0	0	0	0	
39	98	93	0	0	0	0	0	
40	99	94	0	0	0	0	0	
				1,398,787			598,787	

*Assumes yield is not subject to income tax.

Details of Equity Asset (Mutual Funds)

Equity Assets Detail Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	Initial Cost Basis 1,000,000	Growth Rate 6.00%	Dividend Rate 2.00%	Dividend Tax Rate 15.00% for 2 Yrs (ordinary income tax thereafter)	Income Tax Rate 35.00%	Composite Capital Gains Tax Rate* 27.50%	Turnover Assumption 50.00%								
										(1) Beginning of Year Assets Value	(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	55	2,000,000			0	120,000	34,000	1,980,000	0	0	0					
2	61	56	1,980,000			0	118,800	33,660	2,021,456	0	0	0					
3	62	57	2,021,456			0	121,287	26,279	2,088,761	0	0	0					
4	63	58	2,088,761			0	125,326	27,154	2,175,355	0	0	0					
5	64	59	2,175,355			0	130,521	28,280	2,274,302	0	0	0					
6	65	60	2,274,302			0	136,458	29,566	2,382,218	0	0	0					
7	66	61	2,382,218			0	142,933	30,969	2,497,525	0	0	0					
8	67	62	2,497,525			0	149,852	32,468	2,619,565	0	0	0					
9	68	63	2,619,565			0	157,174	34,054	2,748,151	0	0	0					
10	69	64	2,748,151			0	164,889	35,726	2,883,344	0	0	0					
11	70	65	2,883,344			0	173,001	37,483	3,025,338	0	0	0					
12	71	66	3,025,338			0	181,520	39,329	3,174,400	0	0	0					
13	72	67	3,174,400			0	190,464	41,267	3,330,845	0	0	0					
14	73	68	3,330,845			0	199,851	43,301	3,495,019	0	0	0					
15	74	69	3,495,019			0	209,701	45,435	3,667,295	0	0	0					
16	75	70	3,667,295			0	220,038	47,675	3,848,069	0	0	0					
17	76	71	3,848,069			0	230,884	50,025	4,037,756	0	0	0					
18	77	72	4,037,756			0	242,265	52,491	4,236,794	0	0	0					
19	78	73	4,236,794			0	254,208	55,078	4,445,645	0	0	0					
20	79	74	4,445,645			0	266,739	57,793	4,664,790	0	0	0					
21	80	75	4,664,790			0	279,887	60,642	4,894,738	0	0	0					
22	81	76	4,894,738			0	293,684	63,632	5,136,022	0	0	0					
23	82	77	5,136,022			0	308,161	66,768	5,389,199	0	0	0					
24	83	78	5,389,199			0	323,352	70,060	5,654,858	0	0	0					
25	84	79	5,654,858	16,288	338,314	0	5,843,952	73,301	5,843,952	73,301	16,130	89,431					
26	85	80	5,843,952	70,004	346,437	0	5,983,819	75,061	5,983,819	75,061	69,313	144,374					
27	86	81	5,983,819	70,710	354,787	0	6,127,816	76,870	6,127,816	76,870	70,007	146,877					
28	87	82	6,127,816	71,491	363,380	0	6,276,121	78,732	6,276,121	78,732	70,777	149,509					
29	88	83	6,276,121	72,376	372,225	0	6,428,836	80,649	6,428,836	80,649	71,652	152,301					
30	89	84	6,428,836	73,403	381,326	0	6,585,999	82,621	6,585,999	82,621	72,668	155,289					
31	90	85	6,585,999	75,853	390,609	0	6,746,312	84,631	6,746,312	84,631	75,094	159,725					
32	91	86	6,746,312	78,680	400,058	0	6,909,503	86,679	6,909,503	86,679	77,892	164,571					
33	92	87	6,909,503	81,954	409,653	0	7,075,218	88,758	7,075,218	88,758	81,133	169,891					
34	93	88	7,075,218	85,756	419,368	0	7,243,002	90,863	7,243,002	90,863	84,897	175,760					
35	94	89	7,243,002	91,879	429,067	0	7,410,527	92,964	7,410,527	92,964	90,959	183,923					
36	95	90	7,410,527	98,807	438,703	0	7,576,949	95,052	7,576,949	95,052	97,817	192,869					
37	96	91	7,576,949	106,641	448,218	0	7,741,289	97,114	7,741,289	97,114	105,573	202,687					
38	97	92	7,741,289	115,488	457,548	0	7,902,423	99,135	7,902,423	99,135	114,331	213,466					
39	98	93	7,902,423	125,468	466,617	0	8,059,059	101,100	8,059,059	101,100	124,211	225,311					
40	99	94	8,059,059	138,971	475,205	0	8,207,385	102,961	8,207,385	102,961	137,579	240,540					
			1,373,769			1,043,135			1,406,491			1,360,033			2,766,524		

*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%.

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

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

Details of Portfolio Turnover (Mutual Funds)

Portfolio Turnover Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Yr	Initial Value of Equity Account 2,000,000	Growth Rate 6.00%	Dividend Rate 2.00%	Dividend Tax Rate 15.00% for 2 Yrs (ordinary income tax thereafter)		Income Tax Rate 35.00%	Composite Capital Gains Tax Rate* 27.50%		Turnover Assumption 50.00%	
	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Turnover Sale of Asset	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	(10) Net Year End Value of Asset**
1	1,000,000	0	120,000	34,000	2,154,000	1,034,000	1,077,000	517,000	923,000	1,980,000
2	1,440,000	0	118,800	33,660	2,132,460	1,473,660	1,066,230	736,830	975,645	2,021,456
3	1,712,475	0	121,287	26,279	2,169,022	1,738,754	1,084,511	869,377	1,025,349	2,088,761
4	1,894,726	0	125,326	27,154	2,241,241	1,921,881	1,120,621	960,940	1,076,708	2,175,355
5	2,037,648	0	130,521	28,280	2,334,156	2,065,928	1,167,078	1,032,964	1,130,197	2,274,302
6	2,163,161	0	136,458	29,566	2,440,326	2,192,727	1,220,163	1,096,363	1,186,118	2,382,218
7	2,282,482	0	142,933	30,969	2,556,120	2,313,451	1,278,060	1,156,725	1,244,693	2,497,525
8	2,401,418	0	149,852	32,468	2,679,845	2,433,886	1,339,923	1,216,943	1,306,103	2,619,565
9	2,523,046	0	157,174	34,054	2,810,793	2,557,100	1,405,397	1,278,550	1,370,514	2,748,151
10	2,649,064	0	164,889	35,726	2,948,766	2,684,790	1,474,383	1,342,395	1,438,086	2,883,344
11	2,780,481	0	173,001	37,483	3,093,828	2,817,964	1,546,914	1,408,982	1,508,983	3,025,338
12	2,917,965	0	181,520	39,329	3,246,187	2,957,294	1,623,094	1,478,647	1,583,371	3,174,400
13	3,062,018	0	190,464	41,267	3,406,131	3,103,285	1,703,066	1,551,642	1,661,424	3,330,845
14	3,213,066	0	199,851	43,301	3,573,997	3,256,368	1,786,999	1,628,184	1,743,324	3,495,019
15	3,371,508	0	209,701	45,435	3,750,155	3,416,943	1,875,078	1,708,472	1,829,261	3,667,295
16	3,537,732	0	220,038	47,675	3,935,008	3,585,407	1,967,504	1,792,704	1,919,434	3,848,069
17	3,712,138	0	230,884	50,025	4,128,978	3,762,163	2,064,489	1,881,081	2,014,052	4,037,756
18	3,895,133	0	242,265	52,491	4,332,512	3,947,624	2,166,256	1,973,812	2,113,334	4,236,794
19	4,087,146	0	254,208	55,078	4,546,080	4,142,224	2,273,040	2,071,112	2,217,510	4,445,645
20	4,288,622	0	266,739	57,793	4,770,177	4,346,415	2,385,089	2,173,207	2,326,821	4,664,790
21	4,500,029	0	279,887	60,642	5,005,319	4,560,671	2,502,660	2,280,335	2,441,520	4,894,738
22	4,721,856	0	293,684	63,632	5,252,054	4,785,488	2,626,027	2,392,744	2,561,874	5,136,022
23	4,954,618	0	308,161	66,768	5,510,951	5,021,386	2,755,476	2,510,693	2,688,160	5,389,199
24	5,198,853	0	323,352	70,060	5,782,611	5,268,913	2,891,306	2,634,457	2,820,672	5,654,858
25	5,455,129	16,288	338,314	0	5,976,884	5,439,416	2,988,442	2,719,708	2,914,540	5,843,952
26	5,634,248	70,004	346,437	0	6,120,385	5,566,756	3,060,193	2,783,378	2,984,069	5,983,819
27	5,767,447	70,710	354,787	0	6,267,896	5,699,294	3,133,948	2,849,647	3,055,765	6,127,816
28	5,905,412	71,491	363,380	0	6,419,705	5,836,516	3,209,853	2,918,258	3,129,664	6,276,121
29	6,047,922	72,376	372,225	0	6,575,970	5,978,177	3,287,985	2,989,089	3,205,789	6,428,836
30	6,194,877	73,403	381,326	0	6,736,759	6,124,146	3,368,380	3,062,073	3,284,145	6,585,999
31	6,346,218	75,853	390,609	0	6,900,755	6,273,126	3,450,378	3,136,563	3,364,079	6,746,312
32	6,500,642	78,680	400,058	0	7,067,690	6,424,827	3,533,845	3,212,414	3,445,451	6,909,503
33	6,657,865	81,954	409,653	0	7,237,202	6,578,895	3,618,601	3,289,448	3,528,084	7,075,218
34	6,817,532	85,756	419,368	0	7,408,830	6,734,899	3,704,415	3,367,449	3,611,749	7,243,002
35	6,979,199	91,879	429,067	0	7,580,190	6,890,666	3,790,095	3,445,333	3,695,286	7,410,527
36	7,140,619	98,807	438,703	0	7,750,423	7,045,411	3,875,212	3,522,705	3,778,272	7,576,949
37	7,300,978	106,641	448,218	0	7,918,526	7,198,221	3,959,263	3,599,110	3,860,221	7,741,289
38	7,459,331	115,488	457,548	0	8,083,349	7,348,050	4,041,675	3,674,025	3,940,571	7,902,423
39	7,614,596	125,468	466,617	0	8,243,572	7,493,698	4,121,786	3,746,849	4,018,678	8,059,059
40	7,765,527	138,971	475,205	0	8,395,293	7,631,618	4,197,647	3,815,809	4,092,641	8,207,385
		1,373,769		1,043,135						

*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%.

**Column (10) has been reduced by a 1.00% management fee.

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

Summary of Illiquid Assets

Illiquid Assets Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) Principal Residence (4.00% Growth)	+	(2) Personal Property (-3.00% Growth)	=	(3) Total Illiquid Assets
1	60	55	426,400		145,500		571,900
2	61	56	443,456		141,135		584,591
3	62	57	461,194		136,901		598,095
4	63	58	479,642		132,794		612,436
5	64	59	498,828		128,810		627,638
6	65	60	518,781		124,946		643,727
7	66	61	539,532		121,197		660,729
8	67	62	561,113		117,562		678,675
9	68	63	583,558		114,035		697,593
10	69	64	606,900		110,614		717,514
11	70	65	631,176		107,295		738,471
12	71	66	656,423		104,076		760,499
13	72	67	682,680		100,954		783,634
14	73	68	709,987		97,925		807,912
15	74	69	738,387		94,988		833,375
16	75	70	767,922		92,138		860,060
17	76	71	798,639		89,374		888,013
18	77	72	830,585		86,693		917,278
19	78	73	863,808		84,092		947,900
20	79	74	898,360		81,569		979,929
21	80	75	934,295		79,122		1,013,417
22	81	76	971,667		76,748		1,048,415
23	82	77	1,010,533		74,446		1,084,979
24	83	78	1,050,955		72,213		1,123,168
25	84	79	1,092,993		70,046		1,163,039
26	85	80	1,136,713		67,945		1,204,658
27	86	81	1,182,181		65,906		1,248,087
28	87	82	1,229,468		63,929		1,293,397
29	88	83	1,278,647		62,011		1,340,658
30	89	84	1,329,793		60,151		1,389,944
31	90	85	1,382,985		58,347		1,441,332
32	91	86	1,438,304		56,596		1,494,900
33	92	87	1,495,836		54,898		1,550,734
34	93	88	1,555,670		53,251		1,608,921
35	94	89	1,617,896		51,654		1,669,550
36	95	90	1,682,612		50,104		1,732,716
37	96	91	1,749,917		48,601		1,798,518
38	97	92	1,819,914		47,143		1,867,057
39	98	93	1,892,710		45,729		1,938,439
40	99	94	1,968,418		44,357		2,012,775

Hypothetical Net Worth Numerical Illustration (After Providing Required Cash Flow)

Hypothetical Net Worth Illustration Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) Year End Value of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Retirement Plan Assets	(4) Year End Value of Taxable Assets	(5) Year End Value of Tax Exempt Assets	(6) Year End Value of Tax Deferred Assets	(7) Year End Value of Equity Assets	(8) Year End Hypothetical Net Worth
1	60	55	571,900	50,000	1,069,200	1,026,000	824,000	534,600	1,980,000	6,055,700
2	61	56	584,591	55,128	1,143,189	1,052,676	848,720	571,594	2,021,456	6,277,354
3	62	57	598,095	60,256	1,222,298	1,080,046	874,182	611,149	2,088,761	6,534,787
4	63	58	612,436	65,385	1,306,881	1,108,127	900,407	653,441	2,175,355	6,822,032
5	64	59	627,638	70,513	1,397,317	1,136,938	927,419	698,659	2,274,302	7,132,786
6	65	60	643,727	75,641	1,494,011	1,022,692	955,242	747,006	2,382,218	7,320,537
7	66	61	660,729	80,769	1,597,397	901,160	983,899	798,698	2,497,525	7,520,177
8	67	62	678,675	85,897	1,707,937	772,026	1,013,416	853,968	2,619,565	7,731,484
9	68	63	697,593	91,026	1,826,126	634,957	1,043,818	913,062	2,748,151	7,954,733
10	69	64	717,514	96,154	1,952,494	489,610	1,075,133	976,246	2,883,344	8,190,495
11	70	65	738,471	101,282	2,011,416	395,440	1,107,387	1,043,803	3,025,338	8,423,137
12	71	66	760,499	106,410	2,069,452	297,285	1,140,609	1,116,034	3,174,400	8,664,689
13	72	67	783,634	111,538	2,126,226	195,099	1,174,827	1,193,264	3,330,845	8,915,433
14	73	68	807,912	116,667	2,181,322	88,837	1,210,072	1,275,838	3,495,019	9,175,667
15	74	69	833,375	121,795	2,234,275	0	1,224,757	1,364,126	3,667,295	9,445,623
16	75	70	860,060	126,923	2,284,568	0	1,106,987	1,458,523	3,848,069	9,685,130
17	76	71	888,013	132,051	2,331,630	0	983,292	1,559,453	4,037,756	9,932,195
18	77	72	917,278	137,179	2,375,385	0	853,203	1,667,367	4,236,794	10,187,206
19	78	73	947,900	142,308	2,414,650	0	716,921	1,782,748	4,445,645	10,450,172
20	79	74	979,929	147,436	2,449,347	0	573,906	1,906,114	4,664,790	10,721,522
21	80	75	1,013,417	152,564	2,478,797	0	451,872	2,038,017	4,894,738	11,029,405
22	81	76	1,048,415	157,692	2,502,267	0	324,389	2,179,047	5,136,022	11,347,832
23	82	77	1,084,979	162,821	2,518,967	0	191,325	2,329,837	5,389,199	11,677,128
24	83	78	1,123,168	167,949	2,528,047	0	52,541	2,491,062	5,654,858	12,017,625
25	84	79	1,163,039	173,077	2,528,601	0	0	2,663,444	5,843,952	12,372,113
26	85	80	1,204,658	178,205	2,520,906	0	0	2,847,755	5,983,819	12,735,343
27	86	81	1,248,087	183,333	2,504,193	0	0	3,044,819	6,127,816	13,108,248
28	87	82	1,293,397	188,462	2,477,671	0	0	3,255,521	6,276,121	13,491,172
29	88	83	1,340,658	193,590	2,440,533	0	0	3,480,803	6,428,836	13,884,420
30	89	84	1,389,944	198,718	2,391,966	0	0	3,721,674	6,585,999	14,288,301
31	90	85	1,441,332	203,846	2,333,148	0	0	3,979,214	6,746,312	14,703,852
32	91	86	1,494,900	208,974	2,263,620	0	0	4,254,575	6,909,503	15,131,572
33	92	87	1,550,734	214,103	2,182,981	0	0	4,548,992	7,075,218	15,572,028
34	93	88	1,608,921	219,231	2,090,914	0	0	4,863,782	7,243,002	16,025,850
35	94	89	1,669,550	224,359	1,989,934	0	0	5,200,356	7,410,527	16,494,726
36	95	90	1,732,716	229,487	1,880,237	0	0	5,560,220	7,576,949	16,979,609
37	96	91	1,798,518	234,615	1,762,158	0	0	5,944,988	7,741,289	17,481,568
38	97	92	1,867,057	239,744	1,636,191	0	0	6,356,381	7,902,423	18,001,796
39	98	93	1,938,439	244,872	1,503,019	0	0	6,796,242	8,059,059	18,541,631
40	99	94	2,012,775	250,000	1,367,173	0	0	7,266,542	8,207,385	19,103,875

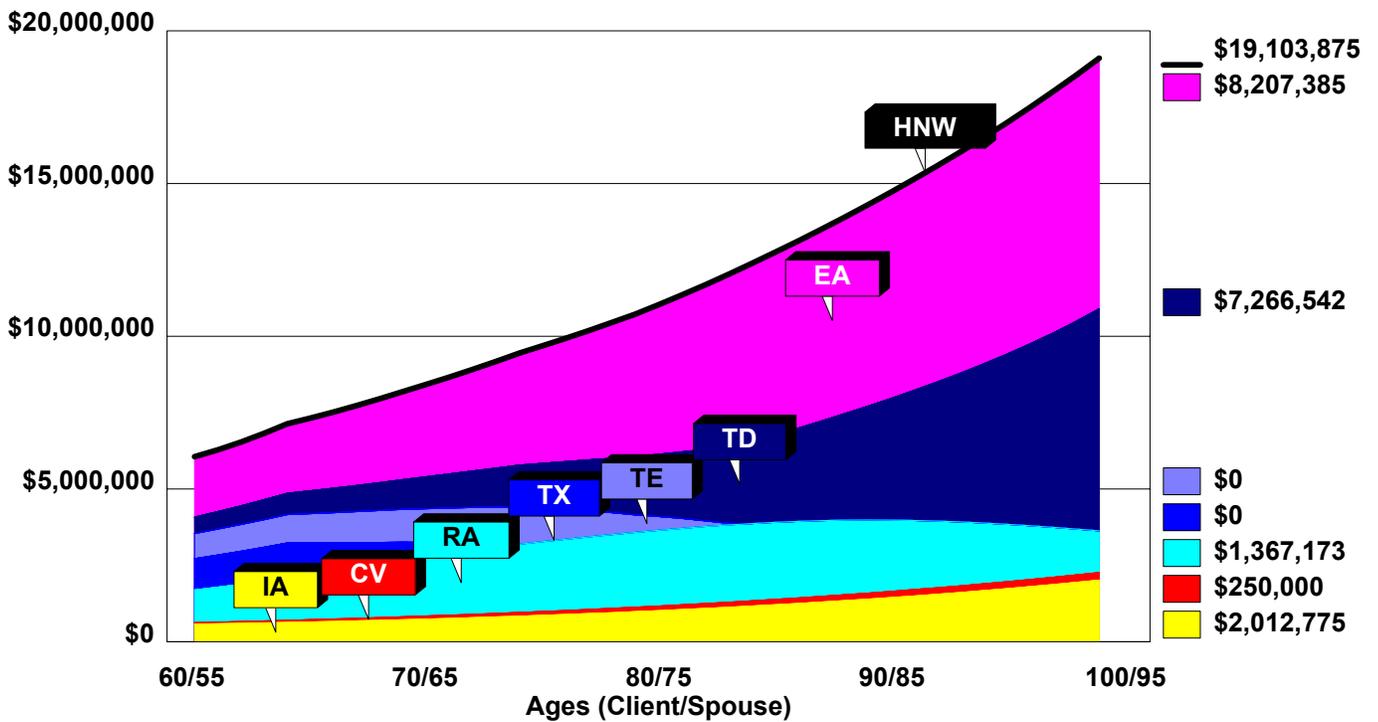
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Hypothetical Net Worth (After Providing Required Cash Flow)

Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

For: Aaron Tyler
& Susan Tyler

40 Year Graphic Analysis



- HNW - Hypothetical Net Worth
- EA - Equity Assets
- TD - Tax Deferred Assets
- TE - Tax Exempt Assets
- TX - Taxable Assets
- RA - Retirement Plan Assets
- CV - Life Insurance Cash Values
- IA - Illiquid Assets

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

Wealth Transfer Summary (After Providing Required Cash Flow)

Wealth Transfer Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(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	60	55	6,255,700	421,330	5,834,370	0	5,834,370
2	61	56	6,472,226	460,174	6,012,052	0	6,012,052
3	62	57	6,724,531	2,669,260	4,055,271	0	4,055,271
4	63	58	7,006,647	2,844,407	4,162,240	0	4,162,240
5	64	59	7,312,273	3,033,867	4,278,406	0	4,278,406
6	65	60	7,494,896	3,157,154	4,337,742	0	4,337,742
7	66	61	7,689,408	3,288,559	4,400,849	0	4,400,849
8	67	62	7,895,587	3,428,073	4,467,514	0	4,467,514
9	68	63	8,113,707	3,575,961	4,537,746	0	4,537,746
10	69	64	8,344,341	3,732,665	4,611,676	0	4,611,676
11	70	65	8,571,855	3,877,717	4,694,138	0	4,694,138
12	71	66	8,808,279	4,028,267	4,780,012	0	4,780,012
13	72	67	9,053,895	4,184,462	4,869,433	0	4,869,433
14	73	68	9,309,000	4,346,452	4,962,548	0	4,962,548
15	74	69	9,573,828	4,514,353	5,059,475	0	5,059,475
16	75	70	9,808,207	4,666,051	5,142,156	0	5,142,156
17	76	71	10,050,144	4,822,425	5,227,719	0	5,227,719
18	77	72	10,300,027	4,983,748	5,316,279	0	5,316,279
19	78	73	10,557,864	5,149,915	5,407,949	0	5,407,949
20	79	74	10,824,086	5,321,232	5,502,854	0	5,502,854
21	80	75	11,126,841	5,517,480	5,609,361	0	5,609,361
22	81	76	11,440,140	5,726,347	5,713,793	0	5,713,793
23	82	77	11,764,307	5,941,999	5,822,308	0	5,822,308
24	83	78	12,099,676	6,164,605	5,935,071	0	5,935,071
25	84	79	12,449,036	6,395,765	6,053,271	0	6,053,271
26	85	80	12,807,138	6,632,579	6,174,559	0	6,174,559
27	86	81	13,174,915	6,875,601	6,299,314	0	6,299,314
28	87	82	13,552,710	7,125,049	6,427,661	0	6,427,661
29	88	83	13,940,830	7,381,120	6,559,710	0	6,559,710
30	89	84	14,339,583	7,644,030	6,695,553	0	6,695,553
31	90	85	14,750,006	7,914,735	6,835,271	0	6,835,271
32	91	86	15,172,598	8,193,635	6,978,963	0	6,978,963
33	92	87	15,607,925	8,481,194	7,126,731	0	7,126,731
34	93	88	16,056,619	8,777,934	7,278,685	0	7,278,685
35	94	89	16,520,367	9,085,458	7,434,909	0	7,434,909
36	95	90	17,000,122	9,404,588	7,595,534	0	7,595,534
37	96	91	17,496,953	9,736,251	7,760,702	0	7,760,702
38	97	92	18,012,052	10,081,492	7,930,560	0	7,930,560
39	98	93	18,546,759	10,429,390	8,117,369	0	8,117,369
40	99	94	19,103,875	10,788,246	8,315,629	0	8,315,629

*Net of cash flow provided

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

Summary at Life Expectancy (Year 33)

Total Estate Assets	\$ 15,607,925
Wealth Transferred to Heirs	\$ 7,126,731

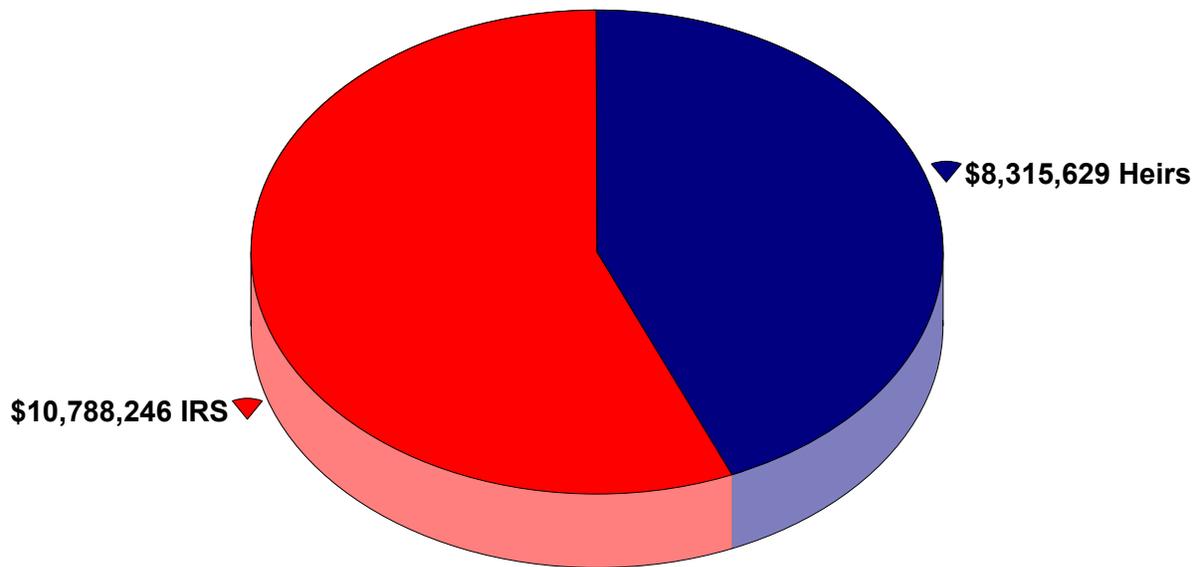
Distribution of Assets

Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

For: Aaron Tyler
& Susan Tyler

Summary Analysis at Ages 99/94

Estate Distribution



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

Estate Assets Details

Estate Assets Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)
			Liquid Assets*	+ Net Illiquid Assets**	+ Current Life Insurance Death Benefit	= Total Estate Assets
1	60	55	5,433,800	571,900	250,000	6,255,700
2	61	56	5,637,635	584,591	250,000	6,472,226
3	62	57	5,876,436	598,095	250,000	6,724,531
4	63	58	6,144,211	612,436	250,000	7,006,647
5	64	59	6,434,635	627,638	250,000	7,312,273
6	65	60	6,601,169	643,727	250,000	7,494,896
7	66	61	6,778,679	660,729	250,000	7,689,408
8	67	62	6,966,912	678,675	250,000	7,895,587
9	68	63	7,166,114	697,593	250,000	8,113,707
10	69	64	7,376,827	717,514	250,000	8,344,341
11	70	65	7,583,384	738,471	250,000	8,571,855
12	71	66	7,797,780	760,499	250,000	8,808,279
13	72	67	8,020,261	783,634	250,000	9,053,895
14	73	68	8,251,088	807,912	250,000	9,309,000
15	74	69	8,490,453	833,375	250,000	9,573,828
16	75	70	8,698,147	860,060	250,000	9,808,207
17	76	71	8,912,131	888,013	250,000	10,050,144
18	77	72	9,132,749	917,278	250,000	10,300,027
19	78	73	9,359,964	947,900	250,000	10,557,864
20	79	74	9,594,157	979,929	250,000	10,824,086
21	80	75	9,863,424	1,013,417	250,000	11,126,841
22	81	76	10,141,725	1,048,415	250,000	11,440,140
23	82	77	10,429,328	1,084,979	250,000	11,764,307
24	83	78	10,726,508	1,123,168	250,000	12,099,676
25	84	79	11,035,997	1,163,039	250,000	12,449,036
26	85	80	11,352,480	1,204,658	250,000	12,807,138
27	86	81	11,676,828	1,248,087	250,000	13,174,915
28	87	82	12,009,313	1,293,397	250,000	13,552,710
29	88	83	12,350,172	1,340,658	250,000	13,940,830
30	89	84	12,699,639	1,389,944	250,000	14,339,583
31	90	85	13,058,674	1,441,332	250,000	14,750,006
32	91	86	13,427,698	1,494,900	250,000	15,172,598
33	92	87	13,807,191	1,550,734	250,000	15,607,925
34	93	88	14,197,698	1,608,921	250,000	16,056,619
35	94	89	14,600,817	1,669,550	250,000	16,520,367
36	95	90	15,017,406	1,732,716	250,000	17,000,122
37	96	91	15,448,435	1,798,518	250,000	17,496,953
38	97	92	15,894,995	1,867,057	250,000	18,012,052
39	98	93	16,358,320	1,938,439	250,000	18,546,759
40	99	94	16,841,100	2,012,775	250,000	19,103,875

*Including taxable assets, tax exempt assets, tax deferred assets, equity assets, and retirement plan assets.

**Net of any liabilities.

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

Transfer Tax Details

Transfer Tax Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) Total Estate Assets	(2) Taxable Estate	(3) Remaining Available Unified Credit Equivalent	(4) Estate Tax*	(5) Income Tax on Tax Deferred Assets +	(6) Income Tax on Retirement Plan Assets +	(7) Total Transfer Taxes =
1	60	55	6,255,700	6,255,700	10,000,000	0	47,110	374,220	421,330
2	61	56	6,472,226	6,472,226	10,000,000	0	60,058	400,116	460,174
3	62	57	6,724,531	6,724,531	2,000,000	2,443,492	33,256	192,512	2,669,260
4	63	58	7,006,647	7,006,647	2,000,000	2,598,656	39,917	205,834	2,844,407
5	64	59	7,312,273	7,312,273	2,000,000	2,766,750	47,039	220,078	3,033,867
6	65	60	7,494,896	7,494,896	2,000,000	2,867,193	54,654	235,307	3,157,154
7	66	61	7,689,408	7,689,408	2,000,000	2,974,174	62,795	251,590	3,288,559
8	67	62	7,895,587	7,895,587	2,000,000	3,087,573	71,500	269,000	3,428,073
9	68	63	8,113,707	8,113,707	2,000,000	3,207,539	80,807	287,615	3,575,961
10	69	64	8,344,341	8,344,341	2,000,000	3,334,388	90,759	307,518	3,732,665
11	70	65	8,571,855	8,571,855	2,000,000	3,459,520	101,399	316,798	3,877,717
12	71	66	8,808,279	8,808,279	2,000,000	3,589,553	112,775	325,939	4,028,267
13	72	67	9,053,895	9,053,895	2,000,000	3,724,642	124,939	334,881	4,184,462
14	73	68	9,309,000	9,309,000	2,000,000	3,864,950	137,944	343,558	4,346,452
15	74	69	9,573,828	9,573,828	2,000,000	4,010,605	151,850	351,898	4,514,353
16	75	70	9,808,207	9,808,207	2,000,000	4,139,514	166,717	359,820	4,666,051
17	76	71	10,050,144	10,050,144	2,000,000	4,272,579	182,614	367,232	4,822,425
18	77	72	10,300,027	10,300,027	2,000,000	4,410,015	199,610	374,123	4,983,748
19	78	73	10,557,864	10,557,864	2,000,000	4,551,825	217,783	380,307	5,149,915
20	79	74	10,824,086	10,824,086	2,000,000	4,698,247	237,213	385,772	5,321,232
21	80	75	11,126,841	11,126,841	2,000,000	4,871,105	257,183	389,192	5,517,480
22	81	76	11,440,140	11,440,140	2,000,000	5,059,084	277,273	389,990	5,726,347
23	82	77	11,764,307	11,764,307	2,000,000	5,253,584	298,626	389,789	5,941,999
24	83	78	12,099,676	12,099,676	2,000,000	5,454,806	321,325	388,474	6,164,605
25	84	79	12,449,036	12,449,036	2,000,000	5,664,422	345,438	385,905	6,395,765
26	85	80	12,807,138	12,807,138	2,000,000	5,879,283	371,103	382,193	6,632,579
27	86	81	13,174,915	13,174,915	2,000,000	6,099,949	398,418	377,234	6,875,601
28	87	82	13,552,710	13,552,710	2,000,000	6,326,626	427,495	370,928	7,125,049
29	88	83	13,940,830	13,940,830	2,000,000	6,559,498	458,450	363,172	7,381,120
30	89	84	14,339,583	14,339,583	2,000,000	6,798,750	491,411	353,869	7,644,030
31	90	85	14,750,006	14,750,006	2,000,000	7,045,004	526,516	343,215	7,914,735
32	91	86	15,172,598	15,172,598	2,000,000	7,298,559	563,914	331,162	8,193,635
33	92	87	15,607,925	15,607,925	2,000,000	7,559,755	603,768	317,671	8,481,194
34	93	88	16,056,619	16,056,619	2,000,000	7,828,971	646,249	302,714	8,777,934
35	94	89	16,520,367	16,520,367	2,000,000	8,107,220	691,560	286,678	9,085,458
36	95	90	17,000,122	17,000,122	2,000,000	8,395,073	739,912	269,603	9,404,588
37	96	91	17,496,953	17,496,953	2,000,000	8,693,172	791,535	251,544	9,736,251
38	97	92	18,012,052	18,012,052	2,000,000	9,002,231	846,681	232,580	10,081,492
39	98	93	18,546,759	18,546,759	2,000,000	9,304,917	910,516	213,957	10,429,390
40	99	94	19,103,875	19,103,875	2,000,000	9,611,331	981,493	195,422	10,788,246

*Calculations on this page assume the estate tax and gift tax rules enacted in December 2010 (\$5,000,000 portable unified exemption per person with a top rate of 35%) are in effect for 2011 and 2012; thereafter, they revert to the 2001 rules (\$1,000,000 non-portable exemption per person with a top rate of 55%).

Column (4) assumes half the amount shown in column (3) is transferred to a credit shelter trust by the first spouse to die.

Summary of Transfer Taxation of Retirement Plan Assets

Transfer Taxation Summary Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

			Retirement Plan Account Initial Value 1,000,000			Retirement Plan Account Yield 8.00%			Heirs' Income Tax Rate 35.00%
			(1)	(2)	(3)	(4)		(5)	
			Retirement Plan Assets in Estate	Estate Tax on Retirement Plan Assets	+ Income Tax on Retirement Plan Assets	=	Total Taxes Attributed to Retirement Plan Assets	Percent Loss Due to Tax	
Year	Client Age	Spouse Age							
1	60	55	1,069,200	0	374,220		374,220	35%	
2	61	56	1,143,189	0	400,116		400,116	35%	
3	62	57	1,222,298	672,264	192,512		864,776	71%	
4	63	58	1,306,881	718,784	205,834		924,618	71%	
5	64	59	1,397,317	768,524	220,078		988,602	71%	
6	65	60	1,494,011	821,706	235,307		1,057,013	71%	
7	66	61	1,597,397	878,568	251,590		1,130,158	71%	
8	67	62	1,707,937	939,366	269,000		1,208,366	71%	
9	68	63	1,826,126	1,004,370	287,615		1,291,985	71%	
10	69	64	1,952,494	1,073,872	307,518		1,381,390	71%	
11	70	65	2,011,416	1,106,279	316,798		1,423,077	71%	
12	71	66	2,069,452	1,138,198	325,939		1,464,137	71%	
13	72	67	2,126,226	1,169,424	334,881		1,504,305	71%	
14	73	68	2,181,322	1,199,727	343,558		1,543,285	71%	
15	74	69	2,234,275	1,228,851	351,898		1,580,749	71%	
16	75	70	2,284,568	1,256,512	359,820		1,616,332	71%	
17	76	71	2,331,630	1,282,396	367,232		1,649,628	71%	
18	77	72	2,375,385	1,306,462	374,123		1,680,585	71%	
19	78	73	2,414,650	1,328,058	380,307		1,708,365	71%	
20	79	74	2,449,347	1,347,141	385,772		1,732,913	71%	
21	80	75	2,478,797	1,366,819	389,192		1,756,011	71%	
22	81	76	2,502,267	1,388,010	389,990		1,778,000	71%	
23	82	77	2,518,967	1,405,285	389,789		1,795,074	71%	
24	83	78	2,528,047	1,418,120	388,474		1,806,594	71%	
25	84	79	2,528,601	1,426,016	385,905		1,811,921	72%	
26	85	80	2,520,906	1,428,927	382,193		1,811,120	72%	
27	86	81	2,504,193	1,426,381	377,234		1,803,615	72%	
28	87	82	2,477,671	1,417,878	370,928		1,788,806	72%	
29	88	83	2,440,533	1,402,898	363,172		1,766,070	72%	
30	89	84	2,391,966	1,380,912	353,869		1,734,781	73%	
31	90	85	2,333,148	1,352,535	343,215		1,695,750	73%	
32	91	86	2,263,620	1,317,443	331,162		1,648,605	73%	
33	92	87	2,182,981	1,275,350	317,671		1,593,021	73%	
34	93	88	2,090,914	1,226,016	302,714		1,528,730	73%	
35	94	89	1,989,934	1,170,853	286,678		1,457,531	73%	
36	95	90	1,880,237	1,109,943	269,603		1,379,546	73%	
37	96	91	1,762,158	1,043,460	251,544		1,295,004	73%	
38	97	92	1,636,191	971,678	232,580		1,204,258	74%	
39	98	93	1,503,019	891,712	213,957		1,105,669	74%	
40	99	94	1,367,173	808,825	195,422		1,004,247	73%	

Calculations on this page assume the estate tax and gift tax rules enacted in December 2010 (\$5,000,000 portable unified exemption per person with a top rate of 35%) are in effect for 2011 and 2012; thereafter, they revert to the 2001 rules (\$1,000,000 non-portable exemption per person with a top rate of 55%).

Details of Transfer Taxation of Retirement Plan Assets

Transfer Taxation Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

			Retirement Plan Account Initial Value 1,000,000			Retirement Plan Account Yield 8.00%					Heirs' Income Tax Rate 35.00%
Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
			Retirement Plan Assets in Estate	Federal Estate Tax Including Retirement Plan	Federal Estate Tax Without Retirement Plan	Federal Estate Tax Attributable to Retirement Plan *	Retirement Plan Assets Subject to Income Tax (1) - (4)	Income Tax on Retirement Plan Assets*	State Death Tax Attributable to Retirement Plan **	Total Taxes Attributed to Retirement Plan (4)+(6)+(7)	
1	60	55	1,069,200	0	0	0	1,069,200	374,220	0	374,220	
2	61	56	1,143,189	0	0	0	1,143,189	400,116	0	400,116	
3	62	57	1,222,298	2,443,492	1,771,228	672,264	550,034	192,512	0	864,776	
4	63	58	1,306,881	2,598,656	1,879,872	718,784	588,097	205,834	0	924,618	
5	64	59	1,397,317	2,766,750	1,998,226	768,524	628,793	220,078	0	988,602	
6	65	60	1,494,011	2,867,193	2,045,487	821,706	672,305	235,307	0	1,057,013	
7	66	61	1,597,397	2,974,174	2,095,606	878,568	718,829	251,590	0	1,130,158	
8	67	62	1,707,937	3,087,573	2,148,207	939,366	768,571	269,000	0	1,208,366	
9	68	63	1,826,126	3,207,539	2,203,169	1,004,370	821,756	287,615	0	1,291,985	
10	69	64	1,952,494	3,334,388	2,260,516	1,073,872	878,622	307,518	0	1,381,390	
11	70	65	2,011,416	3,459,520	2,353,241	1,106,279	905,137	316,798	0	1,423,077	
12	71	66	2,069,452	3,589,553	2,451,355	1,138,198	931,254	325,939	0	1,464,137	
13	72	67	2,126,226	3,724,642	2,555,218	1,169,424	956,802	334,881	0	1,504,305	
14	73	68	2,181,322	3,864,950	2,665,223	1,199,727	981,595	343,558	0	1,543,285	
15	74	69	2,234,275	4,010,605	2,781,754	1,228,851	1,005,424	351,898	0	1,580,749	
16	75	70	2,284,568	4,139,514	2,883,002	1,256,512	1,028,056	359,820	0	1,616,332	
17	76	71	2,331,630	4,272,579	2,990,183	1,282,396	1,049,234	367,232	0	1,649,628	
18	77	72	2,375,385	4,410,015	3,103,553	1,306,462	1,068,923	374,123	0	1,680,585	
19	78	73	2,414,650	4,551,825	3,223,767	1,328,058	1,086,592	380,307	0	1,708,365	
20	79	74	2,449,347	4,698,247	3,351,106	1,347,141	1,102,206	385,772	0	1,732,913	
21	80	75	2,478,797	4,871,105	3,504,286	1,366,819	1,111,978	389,192	0	1,756,011	
22	81	76	2,502,267	5,059,084	3,671,074	1,388,010	1,114,257	389,990	0	1,778,000	
23	82	77	2,518,967	5,253,584	3,848,299	1,405,285	1,113,682	389,789	0	1,795,074	
24	83	78	2,528,047	5,454,806	4,036,686	1,418,120	1,109,927	388,474	0	1,806,594	
25	84	79	2,528,601	5,664,422	4,238,406	1,426,016	1,102,585	385,905	0	1,811,921	
26	85	80	2,520,906	5,879,283	4,450,356	1,428,927	1,091,979	382,193	0	1,811,120	
27	86	81	2,504,193	6,099,949	4,673,568	1,426,381	1,077,812	377,234	0	1,803,615	
28	87	82	2,477,671	6,326,626	4,908,748	1,417,878	1,059,793	370,928	0	1,788,806	
29	88	83	2,440,533	6,559,498	5,156,600	1,402,898	1,037,635	363,172	0	1,766,070	
30	89	84	2,391,966	6,798,750	5,417,838	1,380,912	1,011,054	353,869	0	1,734,781	
31	90	85	2,333,148	7,045,004	5,692,469	1,352,535	980,613	343,215	0	1,695,750	
32	91	86	2,263,620	7,298,559	5,981,116	1,317,443	946,177	331,162	0	1,648,605	
33	92	87	2,182,981	7,559,755	6,284,405	1,275,350	907,631	317,671	0	1,593,021	
34	93	88	2,090,914	7,828,971	6,602,955	1,226,016	864,898	302,714	0	1,528,730	
35	94	89	1,989,934	8,107,220	6,936,367	1,170,853	819,081	286,678	0	1,457,531	
36	95	90	1,880,237	8,395,073	7,285,130	1,109,943	770,294	269,603	0	1,379,546	
37	96	91	1,762,158	8,693,172	7,649,712	1,043,460	718,698	251,544	0	1,295,004	
38	97	92	1,636,191	9,002,231	8,030,553	971,678	664,513	232,580	0	1,204,258	
39	98	93	1,503,019	9,304,917	8,413,205	891,712	611,307	213,957	0	1,105,669	
40	99	94	1,367,173	9,611,331	8,802,506	808,825	558,348	195,422	0	1,004,247	

*Retirement Plan assets are also included on the heirs' income tax return. To avoid double taxation, the federal estate tax on the retirement plan assets is allowed as an itemized deduction on the heirs' income tax return. The federal estate tax on the retirement plan assets is the difference between column (2) and column (3).

**Check with your legal and tax advisers for the precise calculations of the state death tax on your current and future circumstances.

Calculations on this page assume the estate tax and gift tax rules enacted in December 2010 (\$5,000,000 portable unified exemption per person with a top rate of 35%) are in effect for 2011 and 2012; thereafter, they revert to the 2001 rules (\$1,000,000 non-portable exemption per person with a top rate of 55%).

Summary of Transfer Taxation of Tax Deferred Assets

Tax Deferred Transfer Tax Summary Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	Tax Deferred Assets	Initial	Heirs'	Total Taxes Attributed to Tax Deferred Assets	Percent Loss Due to Tax
			Initial Value	Cost Basis	Income Tax Rate		
			500,000	400,000	35.00%		
			(1)	(2)	(3)	(4)	(5)
			Tax Deferred Assets in Estate	Estate Tax on Tax Deferred Assets	Income Tax on Tax Deferred Assets		
				+	=		
1	60	55	534,600	0	47,110	47,110	9%
2	61	56	571,594	0	60,058	60,058	11%
3	62	57	611,149	336,132	33,256	369,388	60%
4	63	58	653,441	359,393	39,917	399,310	61%
5	64	59	698,659	384,263	47,039	431,302	62%
6	65	60	747,006	410,854	54,654	465,508	62%
7	66	61	798,698	439,284	62,795	502,079	63%
8	67	62	853,968	469,682	71,500	541,182	63%
9	68	63	913,062	502,184	80,807	582,991	64%
10	69	64	976,246	536,935	90,759	627,694	64%
11	70	65	1,043,803	574,092	101,399	675,491	65%
12	71	66	1,116,034	613,819	112,775	726,594	65%
13	72	67	1,193,264	656,295	124,939	781,234	65%
14	73	68	1,275,838	701,711	137,944	839,655	66%
15	74	69	1,364,126	750,269	151,850	902,119	66%
16	75	70	1,458,523	802,188	166,717	968,905	66%
17	76	71	1,559,453	857,699	182,614	1,040,313	67%
18	77	72	1,667,367	917,052	199,610	1,116,662	67%
19	78	73	1,782,748	980,511	217,783	1,198,294	67%
20	79	74	1,906,114	1,048,362	237,213	1,285,575	67%
21	80	75	2,038,017	1,123,771	257,183	1,380,954	68%
22	81	76	2,179,047	1,208,720	277,273	1,485,993	68%
23	82	77	2,329,837	1,299,772	298,626	1,598,398	69%
24	83	78	2,491,062	1,397,374	321,325	1,718,699	69%
25	84	79	2,663,444	1,502,061	345,438	1,847,499	69%
26	85	80	2,847,755	1,614,195	371,103	1,985,298	70%
27	86	81	3,044,819	1,734,321	398,418	2,132,739	70%
28	87	82	3,255,521	1,863,013	427,495	2,290,508	70%
29	88	83	3,480,803	2,000,878	458,450	2,459,328	71%
30	89	84	3,721,674	2,148,569	491,411	2,639,980	71%
31	90	85	3,979,214	2,306,765	526,516	2,833,281	71%
32	91	86	4,254,575	2,476,194	563,914	3,040,108	71%
33	92	87	4,548,992	2,657,631	603,768	3,261,399	72%
34	93	88	4,863,782	2,851,897	646,249	3,498,146	72%
35	94	89	5,200,356	3,059,825	691,560	3,751,385	72%
36	95	90	5,560,220	3,282,314	739,912	4,022,226	72%
37	96	91	5,944,988	3,520,318	791,535	4,311,853	73%
38	97	92	6,356,381	3,774,839	846,681	4,621,520	73%
39	98	93	6,796,242	4,032,081	910,516	4,942,597	73%
40	99	94	7,266,542	4,298,918	981,493	5,280,411	73%

Calculations on this page assume the estate tax and gift tax rules enacted in December 2010 (\$5,000,000 portable unified exemption per person with a top rate of 35%) are in effect for 2011 and 2012; thereafter, they revert to the 2001 rules (\$1,000,000 non-portable exemption per person with a top rate of 55%).

Details of Transfer Taxation of Tax Deferred Assets

Tax Deferred Transfer Tax Detail Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	Tax Deferred Assets			Initial	Heirs'		(7) State Death Tax Attributable to Tax Deferred Assets**	(8) Total Taxes on Tax Deferred Assets (2)+(6)+(7)
			(1) Tax Deferred Assets in Estate	(2) Estate Tax on Tax Deferred Assets	(3) Unrealized Gain in Tax Deferred Assets	(4) Initial Cost Basis 400,000	(5) Income Tax Rate 35.00%	(6) Income Tax on Gain*		
1	60	55	534,600	0	134,600	0	134,600	47,110	0	47,110
2	61	56	571,594	0	171,594	0	171,594	60,058	0	60,058
3	62	57	611,149	336,132	211,149	116,132	95,017	33,256	0	369,388
4	63	58	653,441	359,393	253,441	139,393	114,048	39,917	0	399,310
5	64	59	698,659	384,263	298,659	164,262	134,397	47,039	0	431,302
6	65	60	747,006	410,854	347,006	190,853	156,153	54,654	0	465,508
7	66	61	798,698	439,284	398,698	219,284	179,414	62,795	0	502,079
8	67	62	853,968	469,682	453,968	249,682	204,286	71,500	0	541,182
9	68	63	913,062	502,184	513,062	282,184	230,878	80,807	0	582,991
10	69	64	976,246	536,935	576,246	316,935	259,311	90,759	0	627,694
11	70	65	1,043,803	574,092	643,803	354,092	289,711	101,399	0	675,491
12	71	66	1,116,034	613,819	716,034	393,819	322,215	112,775	0	726,594
13	72	67	1,193,264	656,295	793,264	436,295	356,969	124,939	0	781,234
14	73	68	1,275,838	701,711	875,838	481,711	394,127	137,944	0	839,655
15	74	69	1,364,126	750,269	964,126	530,269	433,857	151,850	0	902,119
16	75	70	1,458,523	802,188	1,058,523	582,188	476,335	166,717	0	968,905
17	76	71	1,559,453	857,699	1,159,453	637,699	521,754	182,614	0	1,040,313
18	77	72	1,667,367	917,052	1,267,367	697,052	570,315	199,610	0	1,116,662
19	78	73	1,782,748	980,511	1,382,748	760,511	622,237	217,783	0	1,198,294
20	79	74	1,906,114	1,048,362	1,506,114	828,363	677,751	237,213	0	1,285,575
21	80	75	2,038,017	1,123,771	1,638,017	903,209	734,808	257,183	0	1,380,954
22	81	76	2,179,047	1,208,720	1,779,047	986,839	792,208	277,273	0	1,485,993
23	82	77	2,329,837	1,299,772	1,929,837	1,076,620	853,217	298,626	0	1,598,398
24	83	78	2,491,062	1,397,374	2,091,062	1,172,992	918,070	321,325	0	1,718,699
25	84	79	2,663,444	1,502,061	2,263,444	1,276,479	986,965	345,438	0	1,847,499
26	85	80	2,847,755	1,614,195	2,447,755	1,387,462	1,060,293	371,103	0	1,985,298
27	86	81	3,044,819	1,734,321	2,644,819	1,506,482	1,138,337	398,418	0	2,132,739
28	87	82	3,255,521	1,863,013	2,855,521	1,634,108	1,221,413	427,495	0	2,290,508
29	88	83	3,480,803	2,000,878	3,080,803	1,770,945	1,309,858	458,450	0	2,459,328
30	89	84	3,721,674	2,148,569	3,321,674	1,917,644	1,404,030	491,411	0	2,639,980
31	90	85	3,979,214	2,306,765	3,579,214	2,074,884	1,504,330	526,516	0	2,833,281
32	91	86	4,254,575	2,476,194	3,854,575	2,243,391	1,611,184	563,914	0	3,040,108
33	92	87	4,548,992	2,657,631	4,148,992	2,423,941	1,725,051	603,768	0	3,261,399
34	93	88	4,863,782	2,851,897	4,463,782	2,617,356	1,846,426	646,249	0	3,498,146
35	94	89	5,200,356	3,059,825	4,800,356	2,824,470	1,975,886	691,560	0	3,751,385
36	95	90	5,560,220	3,282,314	5,160,220	3,046,186	2,114,034	739,912	0	4,022,226
37	96	91	5,944,988	3,520,318	5,544,988	3,283,459	2,261,529	791,535	0	4,311,853
38	97	92	6,356,381	3,774,839	5,956,381	3,537,292	2,419,089	846,681	0	4,621,520
39	98	93	6,796,242	4,032,081	6,396,242	3,794,768	2,601,474	910,516	0	4,942,597
40	99	94	7,266,542	4,298,918	6,866,542	4,062,276	2,804,266	981,493	0	5,280,411

*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.

**Check with your legal and tax advisers for the precise calculations of the state death tax on your current and future circumstances.

Calculations on this page assume the estate tax and gift tax rules enacted in December 2010 (\$5,000,000 portable unified exemption per person with a top rate of 35%) are in effect for 2011 and 2012; thereafter, they revert to the 2001 rules (\$1,000,000 non-portable exemption per person with a top rate of 55%).

Client Information Summary

Client Information Summary Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler, Age 60
& Susan Tyler, Age 55

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 1,000,000	
	Liquid Assets (Tax Exempt Interest)	1,800,000	
	Equity Assets	2,000,000	
	Tax Deferred Assets	500,000	
	Retirement Plan Assets	0	
	Total Liquid Assets		5,300,000
 <u>Illiquid Assets:</u>	Principal Residence	410,000	
	Personal Property	150,000	
	Total Illiquid Assets		560,000
 <u>Other Assets:</u>	Inside the Estate		
	Current Life Insurance Death Benefit	250,000	
	Current cash value: \$50,000		
	Total Other Assets Inside the Estate		250,000
	Total Estate Assets		\$6,110,000
	Total Other Assets Outside the Estate		0

Funding Options for Required Cash Flow

Cash Flow Funding: Sequential Use of Liquid Assets --
Certificates of Deposit, Municipal Bonds, Mutual Funds, Deferred Annuity,
Roth IRA

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.

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

Client Information Summary

Client Information Summary Page: 2
Date: [Current date appears here]

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

For: Aaron Tyler, Age 60
& Susan Tyler, Age 55

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	35.00%	
	Retirement	35.00%	
<u>Life Expectancy:</u>	Joint	33 Years	
	Aaron Tyler	Age 92	
	Susan Tyler	Age 87	
<u>Taxable Account:</u>		Certificates of Deposit	
	Yield Assumption	4.00%	
<u>Tax Exempt Accounts:</u>		Municipal Bonds	Roth IRA
	Yield Assumption	3.00%	8.00%
<u>Equities:</u>		Mutual Funds	
	Growth Rate	6.00%	
	Dividend Rate	2.00%	
<u>Tax Deferred Account:</u>		Deferred Annuity	
	Yield Assumption	8.00%	

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.

Analysis of After Tax Cash Flow Requirements

For: Aaron Tyler
Susan Tyler

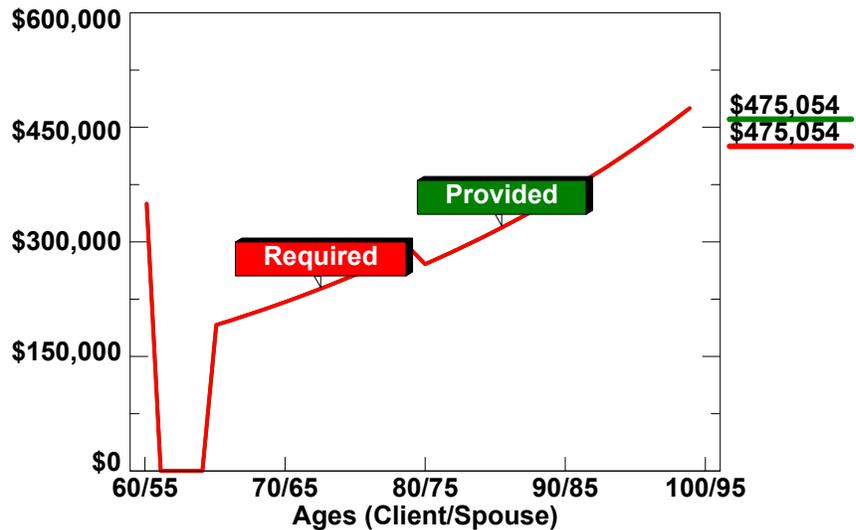
Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

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 on the right illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

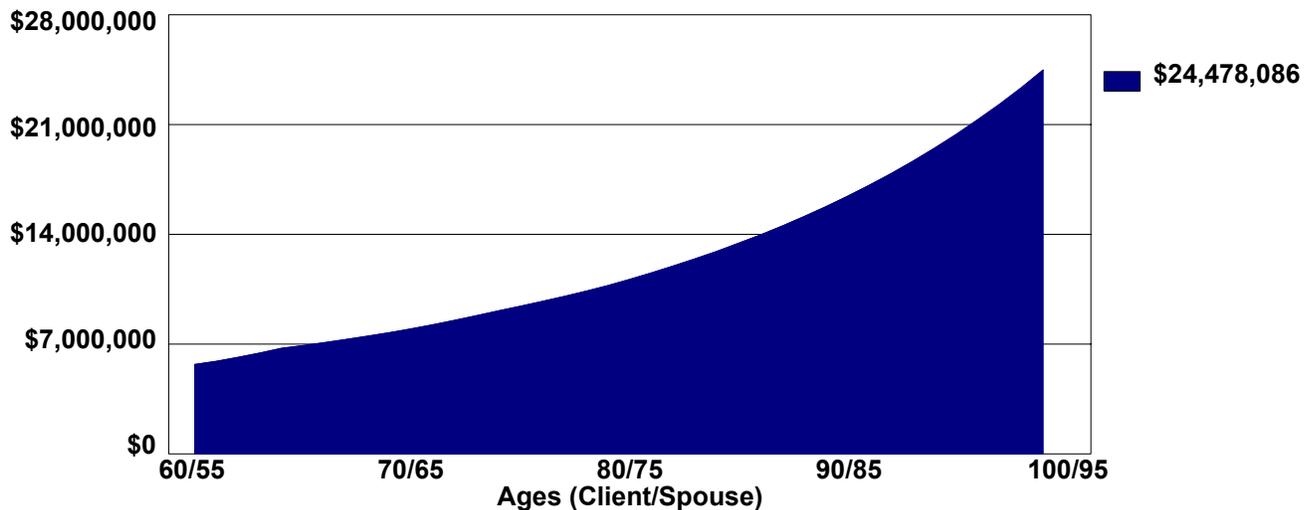
- 1st. Certificates of Deposit
- 2nd. Municipal Bonds
- 3rd. Mutual Funds
- 4th. Deferred Annuity
- 5th. Roth IRA

Comparison of Annual Cash Flow (Required vs. Provided)



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)



Cash Flow Analysis

Cash Flow Analysis Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

			Annual Cash Flow Provided					
Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)	(6)
			After Tax Spendable Cash Flow Required*	Expected After Tax Cash Flow	After Tax Cash Flow from Taxable & Tax Exempt Accounts +	After Tax Cash Flow from Equity Assets +	After Tax Cash Flow from Tax Deferred Assets	Total After Tax Cash Flow Provided*
1	60	55	350,000	0	350,000	0	0	350,000
2	61	56	0	0	0	0	0	0
3	62	57	0	0	0	0	0	0
4	63	58	0	0	0	0	0	0
5	64	59	0	0	0	0	0	0
6	65	60	191,280	51,118	140,162	0	0	191,280
7	66	61	197,019	52,651	144,368	0	0	197,019
8	67	62	202,929	54,231	148,698	0	0	202,929
9	68	63	209,018	55,858	153,160	0	0	209,018
10	69	64	215,288	57,534	157,754	0	0	215,288
11	70	65	221,746	71,237	150,509	0	0	221,746
12	71	66	228,399	73,374	155,025	0	0	228,399
13	72	67	235,250	75,575	159,675	0	0	235,250
14	73	68	242,308	77,842	164,466	0	0	242,308
15	74	69	249,577	80,178	169,399	0	0	249,577
16	75	70	257,065	43,634	213,431	0	0	257,065
17	76	71	264,777	44,943	209,756	10,078	0	264,777
18	77	72	272,720	46,291	0	226,429	0	272,720
19	78	73	280,902	47,680	0	233,222	0	280,902
20	79	74	289,329	49,110	0	240,219	0	289,329
21	80	75	270,917	50,584	0	220,333	0	270,917
22	81	76	279,044	52,101	0	226,943	0	279,044
23	82	77	287,416	53,664	0	233,752	0	287,416
24	83	78	296,038	55,274	0	240,764	0	296,038
25	84	79	304,919	56,932	0	247,987	0	304,919
26	85	80	314,067	58,640	0	255,427	0	314,067
27	86	81	323,489	60,400	0	263,089	0	323,489
28	87	82	333,193	62,212	0	270,981	0	333,193
29	88	83	343,189	64,078	0	279,111	0	343,189
30	89	84	353,485	66,000	0	287,485	0	353,485
31	90	85	364,089	67,980	0	296,109	0	364,089
32	91	86	375,012	70,020	0	304,992	0	375,012
33	92	87	386,262	72,120	0	314,142	0	386,262
34	93	88	397,850	74,284	0	323,566	0	397,850
35	94	89	409,786	76,512	0	333,274	0	409,786
36	95	90	422,079	78,808	0	343,271	0	422,079
37	96	91	434,742	81,172	0	353,570	0	434,742
38	97	92	447,784	83,607	0	364,177	0	447,784
39	98	93	461,218	86,115	0	375,103	0	461,218
40	99	94	475,054	88,699	0	386,355	0	475,054
			11,187,240	2,240,458	2,316,403	6,630,379	0	11,187,240

*IMPORTANT NOTE: For this plan to be financially sound, column (6) must equal column (1).
 Column (1): see "Details of Spendable Cash Flow Required".
 Column (2): see "Expected Cash Flow" for details.
 Column (3): see detail reports for Taxable and Tax Exempt Accounts.
 Column (4): see "Details of Equity Assets" and "Details of Portfolio Turnover".
 Column (5): see "Summary of Tax Deferred Assets" for details.

Details of Spendable Cash Flow Required

Required Cash Flow Details Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)
			After Tax Cash Flow for Living Expenses	After Tax Cash Flow for Travel	After Tax Cash Flow for Income Tax on Roth Conversion	After Tax Spendable Cash Flow Required
1	60	55	0	0	350,000	350,000
2	61	56	0	0	0	0
3	62	57	0	0	0	0
4	63	58	0	0	0	0
5	64	59	0	0	0	0
6	65	60	173,891	17,389	0	191,280
7	66	61	179,108	17,911	0	197,019
8	67	62	184,481	18,448	0	202,929
9	68	63	190,016	19,002	0	209,018
10	69	64	195,716	19,572	0	215,288
11	70	65	201,587	20,159	0	221,746
12	71	66	207,635	20,764	0	228,399
13	72	67	213,864	21,386	0	235,250
14	73	68	220,280	22,028	0	242,308
15	74	69	226,888	22,689	0	249,577
16	75	70	233,695	23,370	0	257,065
17	76	71	240,706	24,071	0	264,777
18	77	72	247,927	24,793	0	272,720
19	78	73	255,365	25,537	0	280,902
20	79	74	263,026	26,303	0	289,329
21	80	75	270,917	0	0	270,917
22	81	76	279,044	0	0	279,044
23	82	77	287,416	0	0	287,416
24	83	78	296,038	0	0	296,038
25	84	79	304,919	0	0	304,919
26	85	80	314,067	0	0	314,067
27	86	81	323,489	0	0	323,489
28	87	82	333,193	0	0	333,193
29	88	83	343,189	0	0	343,189
30	89	84	353,485	0	0	353,485
31	90	85	364,089	0	0	364,089
32	91	86	375,012	0	0	375,012
33	92	87	386,262	0	0	386,262
34	93	88	397,850	0	0	397,850
35	94	89	409,786	0	0	409,786
36	95	90	422,079	0	0	422,079
37	96	91	434,742	0	0	434,742
38	97	92	447,784	0	0	447,784
39	98	93	461,218	0	0	461,218
40	99	94	475,054	0	0	475,054
			10,513,818	323,422	350,000	11,187,240

Column (1) assumes 3.00% inflation.
Column (2) assumes 3.00% inflation.

Expected Cash Flow

Expected Cash Flow Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) After Tax Cash Flow from Social Security*	(2) After Tax Cash Flow from Work After Retirement	(3) Total Expected After Tax Cash Flow
			+	=	
1	60	55	0	0	0
2	61	56	0	0	0
3	62	57	0	0	0
4	63	58	0	0	0
5	64	59	0	0	0
6	65	60	22,136	28,982	51,118
7	66	61	22,800	29,851	52,651
8	67	62	23,484	30,747	54,231
9	68	63	24,189	31,669	55,858
10	69	64	24,915	32,619	57,534
11	70	65	37,639	33,598	71,237
12	71	66	38,768	34,606	73,374
13	72	67	39,931	35,644	75,575
14	73	68	41,129	36,713	77,842
15	74	69	42,363	37,815	80,178
16	75	70	43,634	0	43,634
17	76	71	44,943	0	44,943
18	77	72	46,291	0	46,291
19	78	73	47,680	0	47,680
20	79	74	49,110	0	49,110
21	80	75	50,584	0	50,584
22	81	76	52,101	0	52,101
23	82	77	53,664	0	53,664
24	83	78	55,274	0	55,274
25	84	79	56,932	0	56,932
26	85	80	58,640	0	58,640
27	86	81	60,400	0	60,400
28	87	82	62,212	0	62,212
29	88	83	64,078	0	64,078
30	89	84	66,000	0	66,000
31	90	85	67,980	0	67,980
32	91	86	70,020	0	70,020
33	92	87	72,120	0	72,120
34	93	88	74,284	0	74,284
35	94	89	76,512	0	76,512
36	95	90	78,808	0	78,808
37	96	91	81,172	0	81,172
38	97	92	83,607	0	83,607
39	98	93	86,115	0	86,115
40	99	94	88,699	0	88,699
			1,908,214	332,244	2,240,458

Column (1) assumes 3.00% inflation.
Column (2) assumes 3.00% inflation.

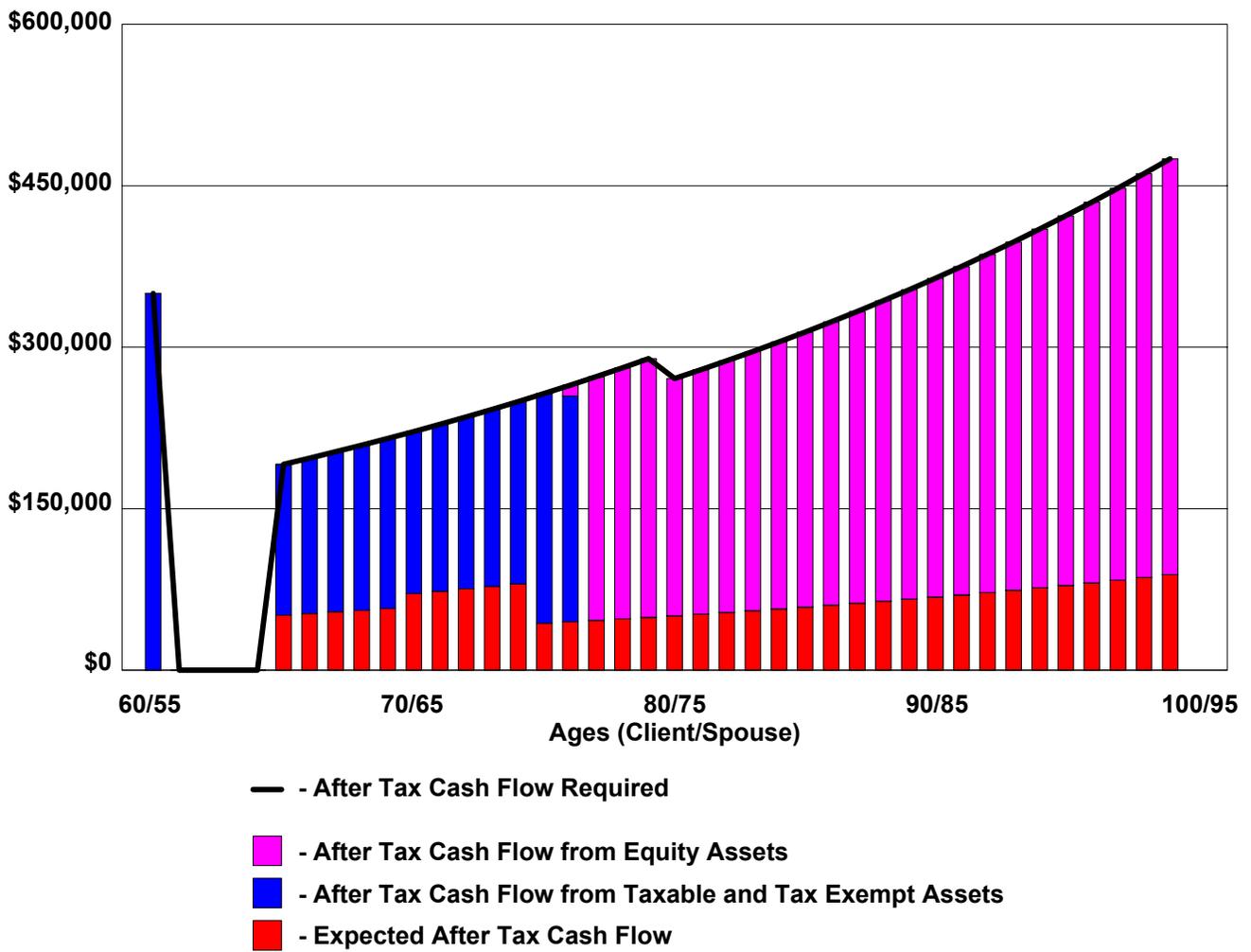
*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

Sources of Cash Flow

Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

For: Aaron Tyler
& Susan Tyler

40 Year Graphic Analysis



Details of Taxable Account* (Certificates of Deposit)

Taxable Account Detail Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

			Taxable Assets Initial Value	Taxable Yield	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate			
			1,000,000	4.00%	35.00%	35.00%			
Year	Client Age	Spouse Age	(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	60	55	1,000,000	350,000	650,000	16,900	666,900		
2	61	56	666,900	0	666,900	17,339	684,239		
3	62	57	684,239	0	684,239	17,790	702,029		
4	63	58	702,029	0	702,029	18,253	720,282		
5	64	59	720,282	0	720,282	18,727	739,009		
6	65	60	739,009	140,162	598,847	15,570	614,417		
7	66	61	614,417	144,368	470,049	12,221	482,270		
8	67	62	482,270	148,698	333,572	8,673	342,245		
9	68	63	342,245	153,160	189,085	4,916	194,001		
10	69	64	194,001	157,754	36,247	942	37,189		
11	70	65	37,189	37,189	0	0	0		
12	71	66	0	0	0	0	0		
13	72	67	0	0	0	0	0		
14	73	68	0	0	0	0	0		
15	74	69	0	0	0	0	0		
16	75	70	0	0	0	0	0		
17	76	71	0	0	0	0	0		
18	77	72	0	0	0	0	0		
19	78	73	0	0	0	0	0		
20	79	74	0	0	0	0	0		
21	80	75	0	0	0	0	0		
22	81	76	0	0	0	0	0		
23	82	77	0	0	0	0	0		
24	83	78	0	0	0	0	0		
25	84	79	0	0	0	0	0		
26	85	80	0	0	0	0	0		
27	86	81	0	0	0	0	0		
28	87	82	0	0	0	0	0		
29	88	83	0	0	0	0	0		
30	89	84	0	0	0	0	0		
31	90	85	0	0	0	0	0		
32	91	86	0	0	0	0	0		
33	92	87	0	0	0	0	0		
34	93	88	0	0	0	0	0		
35	94	89	0	0	0	0	0		
36	95	90	0	0	0	0	0		
37	96	91	0	0	0	0	0		
38	97	92	0	0	0	0	0		
39	98	93	0	0	0	0	0		
40	99	94	0	0	0	0	0		
				1,131,331			131,331		

*Assumes yield is subject to income tax.

Summary of all Tax Exempt Accounts

Tax Exempt Assets Summary Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Tax Exempt Assets
Initial Value
1,800,000

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)
			Total Beginning of Year Balance in Tax Exempt Accounts	Total Tax Exempt Account - Withdrawals	Balance in Tax Exempt Accounts to Accrue	Total Tax Exempt Interest Earned	Total Net Year End Value of Tax Exempt Accounts
1	60	55	1,800,000	0	1,800,000	104,000	1,893,200
2	61	56	1,893,200	0	1,893,200	110,256	1,991,909
3	62	57	1,991,909	0	1,991,909	116,917	2,096,480
4	63	58	2,096,480	0	2,096,480	124,009	2,207,288
5	64	59	2,207,288	0	2,207,288	131,562	2,324,736
6	65	60	2,324,736	0	2,324,736	139,608	2,449,253
7	66	61	2,449,253	0	2,449,253	148,178	2,581,296
8	67	62	2,581,296	0	2,581,296	157,309	2,721,353
9	68	63	2,721,353	0	2,721,353	167,037	2,869,944
10	69	64	2,869,944	0	2,869,944	177,405	3,027,627
11	70	65	3,027,627	113,320	2,914,307	185,054	3,078,274
12	71	66	3,078,274	155,025	2,923,249	192,078	3,092,781
13	72	67	3,092,781	159,675	2,933,106	199,597	3,108,597
14	73	68	3,108,597	164,466	2,944,131	207,650	3,126,006
15	74	69	3,126,006	169,399	2,956,607	216,282	3,145,331
16	75	70	3,145,331	213,431	2,931,900	224,369	3,126,804
17	76	71	3,126,804	209,756	2,917,048	233,364	3,118,908
18	77	72	3,118,908	0	3,118,908	249,513	3,334,737
19	78	73	3,334,737	0	3,334,737	266,779	3,565,501
20	79	74	3,565,501	0	3,565,501	285,240	3,812,234
21	80	75	3,812,234	0	3,812,234	304,979	4,076,041
22	81	76	4,076,041	0	4,076,041	326,083	4,358,103
23	82	77	4,358,103	0	4,358,103	348,648	4,659,683
24	83	78	4,659,683	0	4,659,683	372,775	4,982,133
25	84	79	4,982,133	0	4,982,133	398,571	5,326,897
26	85	80	5,326,897	0	5,326,897	426,152	5,695,519
27	86	81	5,695,519	0	5,695,519	455,642	6,089,649
28	87	82	6,089,649	0	6,089,649	487,172	6,511,053
29	88	83	6,511,053	0	6,511,053	520,884	6,961,618
30	89	84	6,961,618	0	6,961,618	556,929	7,443,362
31	90	85	7,443,362	0	7,443,362	595,469	7,958,443
32	91	86	7,958,443	0	7,958,443	636,675	8,509,167
33	92	87	8,509,167	0	8,509,167	680,733	9,098,001
34	93	88	9,098,001	0	9,098,001	727,840	9,727,583
35	94	89	9,727,583	0	9,727,583	778,207	10,400,732
36	95	90	10,400,732	0	10,400,732	832,059	11,120,463
37	96	91	11,120,463	0	11,120,463	889,637	11,889,999
38	97	92	11,889,999	0	11,889,999	951,200	12,712,787
39	98	93	12,712,787	0	12,712,787	1,017,023	13,592,512
40	99	94	13,592,512	0	13,592,512	1,087,401	14,533,114
				1,185,072		16,030,286	

Column (5) has been reduced by assumed account fees. See the Details of Tax Exempt Account pages for more information.

Details of Tax Exempt Account* (Municipal Bonds)

Tax Exempt Account Detail Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

			Tax Exempt Assets Initial Value 800,000			Tax Exempt Yield 3.00%			
Year	Client Age	Spouse Age	(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	60	55	800,000	0	800,000	24,000	824,000		
2	61	56	824,000	0	824,000	24,720	848,720		
3	62	57	848,720	0	848,720	25,462	874,182		
4	63	58	874,182	0	874,182	26,225	900,407		
5	64	59	900,407	0	900,407	27,012	927,419		
6	65	60	927,419	0	927,419	27,823	955,242		
7	66	61	955,242	0	955,242	28,657	983,899		
8	67	62	983,899	0	983,899	29,517	1,013,416		
9	68	63	1,013,416	0	1,013,416	30,402	1,043,818		
10	69	64	1,043,818	0	1,043,818	31,315	1,075,133		
11	70	65	1,075,133	113,320	961,813	28,854	990,667		
12	71	66	990,667	155,025	835,642	25,069	860,711		
13	72	67	860,711	159,675	701,036	21,031	722,067		
14	73	68	722,067	164,466	557,601	16,728	574,329		
15	74	69	574,329	169,399	404,930	12,148	417,078		
16	75	70	417,078	213,431	203,647	6,109	209,756		
17	76	71	209,756	209,756	0	0	0		
18	77	72	0	0	0	0	0		
19	78	73	0	0	0	0	0		
20	79	74	0	0	0	0	0		
21	80	75	0	0	0	0	0		
22	81	76	0	0	0	0	0		
23	82	77	0	0	0	0	0		
24	83	78	0	0	0	0	0		
25	84	79	0	0	0	0	0		
26	85	80	0	0	0	0	0		
27	86	81	0	0	0	0	0		
28	87	82	0	0	0	0	0		
29	88	83	0	0	0	0	0		
30	89	84	0	0	0	0	0		
31	90	85	0	0	0	0	0		
32	91	86	0	0	0	0	0		
33	92	87	0	0	0	0	0		
34	93	88	0	0	0	0	0		
35	94	89	0	0	0	0	0		
36	95	90	0	0	0	0	0		
37	96	91	0	0	0	0	0		
38	97	92	0	0	0	0	0		
39	98	93	0	0	0	0	0		
40	99	94	0	0	0	0	0		
				1,185,072			385,072		

*Assumes yield is not subject to income tax.

Details of Tax Exempt Account* (Roth IRA)

Tax Exempt Account Detail Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

			Tax Exempt Assets Initial Value 1,000,000			Tax Exempt Yield 8.00%			
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	=	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	=	(5) Net Year End Value of Account
1	60	55	1,000,000	0		1,000,000	80,000		1,069,200
2	61	56	1,069,200	0		1,069,200	85,536		1,143,189
3	62	57	1,143,189	0		1,143,189	91,455		1,222,298
4	63	58	1,222,298	0		1,222,298	97,784		1,306,881
5	64	59	1,306,881	0		1,306,881	104,550		1,397,317
6	65	60	1,397,317	0		1,397,317	111,785		1,494,011
7	66	61	1,494,011	0		1,494,011	119,521		1,597,397
8	67	62	1,597,397	0		1,597,397	127,792		1,707,937
9	68	63	1,707,937	0		1,707,937	136,635		1,826,126
10	69	64	1,826,126	0		1,826,126	146,090		1,952,494
11	70	65	1,952,494	0		1,952,494	156,200		2,087,607
12	71	66	2,087,607	0		2,087,607	167,009		2,232,070
13	72	67	2,232,070	0		2,232,070	178,566		2,386,530
14	73	68	2,386,530	0		2,386,530	190,922		2,551,677
15	74	69	2,551,677	0		2,551,677	204,134		2,728,253
16	75	70	2,728,253	0		2,728,253	218,260		2,917,048
17	76	71	2,917,048	0		2,917,048	233,364		3,118,908
18	77	72	3,118,908	0		3,118,908	249,513		3,334,737
19	78	73	3,334,737	0		3,334,737	266,779		3,565,501
20	79	74	3,565,501	0		3,565,501	285,240		3,812,234
21	80	75	3,812,234	0		3,812,234	304,979		4,076,041
22	81	76	4,076,041	0		4,076,041	326,083		4,358,103
23	82	77	4,358,103	0		4,358,103	348,648		4,659,683
24	83	78	4,659,683	0		4,659,683	372,775		4,982,133
25	84	79	4,982,133	0		4,982,133	398,571		5,326,897
26	85	80	5,326,897	0		5,326,897	426,152		5,695,519
27	86	81	5,695,519	0		5,695,519	455,642		6,089,649
28	87	82	6,089,649	0		6,089,649	487,172		6,511,053
29	88	83	6,511,053	0		6,511,053	520,884		6,961,618
30	89	84	6,961,618	0		6,961,618	556,929		7,443,362
31	90	85	7,443,362	0		7,443,362	595,469		7,958,443
32	91	86	7,958,443	0		7,958,443	636,675		8,509,167
33	92	87	8,509,167	0		8,509,167	680,733		9,098,001
34	93	88	9,098,001	0		9,098,001	727,840		9,727,583
35	94	89	9,727,583	0		9,727,583	778,207		10,400,732
36	95	90	10,400,732	0		10,400,732	832,059		11,120,463
37	96	91	11,120,463	0		11,120,463	889,637		11,889,999
38	97	92	11,889,999	0		11,889,999	951,200		12,712,787
39	98	93	12,712,787	0		12,712,787	1,017,023		13,592,512
40	99	94	13,592,512	0		13,592,512	1,087,401		14,533,114
				0		15,645,214			

*Assumes yield is not subject to income tax.
Column (5) has been reduced by an assumed management fee of 1.00%.

Details of Equity Asset (Mutual Funds)

Equity Assets Detail Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	Initial Cost Basis 1,000,000	Growth Rate 6.00%	Dividend Rate 2.00%	Dividend Tax Rate 15.00% for 2 Yrs (ordinary income tax thereafter)	Income Tax Rate 35.00%	Composite Capital Gains Tax Rate* 27.50%	Turnover Assumption 50.00%								
										(1) Beginning of Year Assets Value	(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	55	2,000,000				34,000	1,980,000	0	0	0						
2	61	56	1,980,000				33,660	2,021,456	0	0	0						
3	62	57	2,021,456				26,279	2,088,761	0	0	0						
4	63	58	2,088,761				27,154	2,175,355	0	0	0						
5	64	59	2,175,355				28,280	2,274,302	0	0	0						
6	65	60	2,274,302				29,566	2,382,218	0	0	0						
7	66	61	2,382,218				30,969	2,497,525	0	0	0						
8	67	62	2,497,525				32,468	2,619,565	0	0	0						
9	68	63	2,619,565				34,054	2,748,151	0	0	0						
10	69	64	2,748,151				35,726	2,883,344	0	0	0						
11	70	65	2,883,344				37,483	3,025,338	0	0	0						
12	71	66	3,025,338				39,329	3,174,400	0	0	0						
13	72	67	3,174,400				41,267	3,330,845	0	0	0						
14	73	68	3,330,845				43,301	3,495,019	0	0	0						
15	74	69	3,495,019				45,435	3,667,295	0	0	0						
16	75	70	3,667,295				47,675	3,848,069	0	0	0						
17	76	71	3,848,069				39,947	4,027,778	10,078	0	10,078						
18	77	72	4,027,778	178,119			0	3,989,821	50,046	176,383	226,429						
19	78	73	3,989,821	185,602			0	3,942,465	49,454	183,768	233,222						
20	79	74	3,942,465	193,406			0	3,885,175	48,738	191,481	240,219						
21	80	75	3,885,175	173,821			0	3,846,040	48,248	172,085	220,333						
22	81	76	3,846,040	181,110			0	3,797,901	47,644	179,299	226,943						
23	82	77	3,797,901	188,722			0	3,740,114	46,919	186,833	233,752						
24	83	78	3,740,114	196,668			0	3,671,990	46,065	194,699	240,764						
25	84	79	3,671,990	204,969			0	3,592,788	45,071	202,916	247,987						
26	85	80	3,592,788	213,638			0	3,501,729	43,929	211,498	255,427						
27	86	81	3,501,729	222,692			0	3,397,982	42,627	220,462	263,089						
28	87	82	3,397,982	232,150			0	3,280,671	41,156	229,825	270,981						
29	88	83	3,280,671	242,033			0	3,148,863	39,502	239,609	279,111						
30	89	84	3,148,863	252,358			0	3,001,574	37,655	249,830	287,485						
31	90	85	3,001,574	263,145			0	2,837,764	35,600	260,509	296,109						
32	91	86	2,837,764	274,417			0	2,656,331	33,324	271,668	304,992						
33	92	87	2,656,331	286,197			0	2,456,110	30,812	283,330	314,142						
34	93	88	2,456,110	298,507			0	2,235,869	28,049	295,517	323,566						
35	94	89	2,235,869	311,375			0	1,994,305	25,018	308,256	333,274						
36	95	90	1,994,305	324,822			0	1,730,043	21,703	321,568	343,271						
37	96	91	1,730,043	338,879			0	1,441,628	18,085	335,485	353,570						
38	97	92	1,441,628	353,574			0	1,127,522	14,145	350,032	364,177						
39	98	93	1,127,522	368,937			0	786,103	9,861	365,242	375,103						
40	99	94	786,103	384,997			0	415,655	5,214	381,141	386,355						
			5,870,138			606,593			818,943			5,811,436			6,630,379		

*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%.

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

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

Details of Portfolio Turnover (Mutual Funds)

Portfolio Turnover Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Yr	Initial Value of Equity Account 2,000,000	Growth Rate 6.00%	Dividend Rate 2.00%	Dividend Tax Rate 15.00% for 2 Yrs (ordinary income tax thereafter)	Income Tax Rate 35.00%	Composite Capital Gains Tax Rate* 27.50%	Turnover Assumption 50.00%			
	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Turnover Sale of Asset	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	(10) Net Year End Value of Asset**
1	1,000,000	0	120,000	34,000	2,154,000	1,034,000	1,077,000	517,000	923,000	1,980,000
2	1,440,000	0	118,800	33,660	2,132,460	1,473,660	1,066,230	736,830	975,645	2,021,456
3	1,712,475	0	121,287	26,279	2,169,022	1,738,754	1,084,511	869,377	1,025,349	2,088,761
4	1,894,726	0	125,326	27,154	2,241,241	1,921,881	1,120,621	960,940	1,076,708	2,175,355
5	2,037,648	0	130,521	28,280	2,334,156	2,065,928	1,167,078	1,032,964	1,130,197	2,274,302
6	2,163,161	0	136,458	29,566	2,440,326	2,192,727	1,220,163	1,096,363	1,186,118	2,382,218
7	2,282,482	0	142,933	30,969	2,556,120	2,313,451	1,278,060	1,156,725	1,244,693	2,497,525
8	2,401,418	0	149,852	32,468	2,679,845	2,433,886	1,339,923	1,216,943	1,306,103	2,619,565
9	2,523,046	0	157,174	34,054	2,810,793	2,557,100	1,405,397	1,278,550	1,370,514	2,748,151
10	2,649,064	0	164,889	35,726	2,948,766	2,684,790	1,474,383	1,342,395	1,438,086	2,883,344
11	2,780,481	0	173,001	37,483	3,093,828	2,817,964	1,546,914	1,408,982	1,508,983	3,025,338
12	2,917,965	0	181,520	39,329	3,246,187	2,957,294	1,623,094	1,478,647	1,583,371	3,174,400
13	3,062,018	0	190,464	41,267	3,406,131	3,103,285	1,703,066	1,551,642	1,661,424	3,330,845
14	3,213,066	0	199,851	43,301	3,573,997	3,256,368	1,786,999	1,628,184	1,743,324	3,495,019
15	3,371,508	0	209,701	45,435	3,750,155	3,416,943	1,875,078	1,708,472	1,829,261	3,667,295
16	3,537,732	0	220,038	47,675	3,935,008	3,585,407	1,967,504	1,792,704	1,919,434	3,848,069
17	3,712,138	0	230,884	39,947	4,118,900	3,752,085	2,059,450	1,876,042	2,009,013	4,027,778
18	3,885,055	178,119	230,980	0	4,080,639	3,713,248	2,040,320	1,856,624	1,989,803	3,989,821
19	3,846,427	185,602	228,253	0	4,032,472	3,667,495	2,016,236	1,833,748	1,966,052	3,942,465
20	3,799,800	193,406	224,944	0	3,974,003	3,613,392	1,987,002	1,806,696	1,937,418	3,885,175
21	3,744,114	173,821	222,681	0	3,934,035	3,576,603	1,967,018	1,788,302	1,917,871	3,846,040
22	3,706,173	181,110	219,896	0	3,884,826	3,531,649	1,942,413	1,765,824	1,893,851	3,797,901
23	3,659,676	188,722	216,551	0	3,825,730	3,477,822	1,912,865	1,738,911	1,865,028	3,740,114
24	3,603,939	196,668	212,607	0	3,756,053	3,414,431	1,878,027	1,707,216	1,831,054	3,671,990
25	3,538,269	204,969	208,021	0	3,675,042	3,340,764	1,837,521	1,670,382	1,791,558	3,592,788
26	3,461,940	213,638	202,749	0	3,581,899	3,256,082	1,790,950	1,628,041	1,746,150	3,501,729
27	3,374,191	222,692	196,742	0	3,475,779	3,159,610	1,737,890	1,579,805	1,694,416	3,397,982
28	3,274,221	232,150	189,950	0	3,355,782	3,050,527	1,677,891	1,525,263	1,635,918	3,280,671
29	3,161,182	242,033	182,318	0	3,220,956	2,927,964	1,610,478	1,463,982	1,570,192	3,148,863
30	3,034,174	252,358	173,790	0	3,070,295	2,791,008	1,535,148	1,395,504	1,496,745	3,001,574
31	2,892,249	263,145	164,306	0	2,902,735	2,638,688	1,451,368	1,319,344	1,415,061	2,837,764
32	2,734,405	274,417	153,801	0	2,717,148	2,469,983	1,358,574	1,234,992	1,324,589	2,656,331
33	2,559,580	286,197	142,208	0	2,512,342	2,283,807	1,256,171	1,141,904	1,224,748	2,456,110
34	2,366,651	298,507	129,456	0	2,287,059	2,079,016	1,143,530	1,039,508	1,114,924	2,235,869
35	2,154,432	311,375	115,470	0	2,039,964	1,854,398	1,019,982	927,199	994,467	1,994,305
36	1,921,666	324,822	100,169	0	1,769,652	1,608,675	884,826	804,337	862,692	1,730,043
37	1,667,029	338,879	83,470	0	1,474,634	1,340,493	737,317	670,247	718,873	1,441,628
38	1,389,119	353,574	65,283	0	1,153,337	1,048,423	576,669	524,212	562,243	1,127,522
39	1,086,455	368,937	45,515	0	804,100	730,955	402,050	365,478	391,993	786,103
40	757,470	384,997	24,066	0	425,172	386,496	212,586	193,248	207,268	415,655
		5,870,138		606,593						

*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%.

**Column (10) has been reduced by a 1.00% management fee.

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

Summary of Illiquid Assets

Illiquid Assets Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) Principal Residence (4.00% Growth)	+	(2) Personal Property (-3.00% Growth)	=	(3) Total Illiquid Assets
1	60	55	426,400		145,500		571,900
2	61	56	443,456		141,135		584,591
3	62	57	461,194		136,901		598,095
4	63	58	479,642		132,794		612,436
5	64	59	498,828		128,810		627,638
6	65	60	518,781		124,946		643,727
7	66	61	539,532		121,197		660,729
8	67	62	561,113		117,562		678,675
9	68	63	583,558		114,035		697,593
10	69	64	606,900		110,614		717,514
11	70	65	631,176		107,295		738,471
12	71	66	656,423		104,076		760,499
13	72	67	682,680		100,954		783,634
14	73	68	709,987		97,925		807,912
15	74	69	738,387		94,988		833,375
16	75	70	767,922		92,138		860,060
17	76	71	798,639		89,374		888,013
18	77	72	830,585		86,693		917,278
19	78	73	863,808		84,092		947,900
20	79	74	898,360		81,569		979,929
21	80	75	934,295		79,122		1,013,417
22	81	76	971,667		76,748		1,048,415
23	82	77	1,010,533		74,446		1,084,979
24	83	78	1,050,955		72,213		1,123,168
25	84	79	1,092,993		70,046		1,163,039
26	85	80	1,136,713		67,945		1,204,658
27	86	81	1,182,181		65,906		1,248,087
28	87	82	1,229,468		63,929		1,293,397
29	88	83	1,278,647		62,011		1,340,658
30	89	84	1,329,793		60,151		1,389,944
31	90	85	1,382,985		58,347		1,441,332
32	91	86	1,438,304		56,596		1,494,900
33	92	87	1,495,836		54,898		1,550,734
34	93	88	1,555,670		53,251		1,608,921
35	94	89	1,617,896		51,654		1,669,550
36	95	90	1,682,612		50,104		1,732,716
37	96	91	1,749,917		48,601		1,798,518
38	97	92	1,819,914		47,143		1,867,057
39	98	93	1,892,710		45,729		1,938,439
40	99	94	1,968,418		44,357		2,012,775

Hypothetical Net Worth Numerical Illustration (After Providing Required Cash Flow)

Hypothetical Net Worth Illustration Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) Year End Value of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Taxable Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Tax Deferred Assets	(6) Year End Value of Equity Assets	(7) Year End Hypothetical Net Worth
1	60	55	571,900	50,000	666,900	1,893,200	534,600	1,980,000	5,696,600
2	61	56	584,591	55,128	684,239	1,991,909	571,594	2,021,456	5,908,917
3	62	57	598,095	60,256	702,029	2,096,480	611,149	2,088,761	6,156,770
4	63	58	612,436	65,385	720,282	2,207,288	653,441	2,175,355	6,434,187
5	64	59	627,638	70,513	739,009	2,324,736	698,659	2,274,302	6,734,857
6	65	60	643,727	75,641	614,417	2,449,253	747,006	2,382,218	6,912,262
7	66	61	660,729	80,769	482,270	2,581,296	798,698	2,497,525	7,101,287
8	67	62	678,675	85,897	342,245	2,721,353	853,968	2,619,565	7,301,703
9	68	63	697,593	91,026	194,001	2,869,944	913,062	2,748,151	7,513,777
10	69	64	717,514	96,154	37,189	3,027,627	976,246	2,883,344	7,738,074
11	70	65	738,471	101,282	0	3,078,274	1,043,803	3,025,338	7,987,168
12	71	66	760,499	106,410	0	3,092,781	1,116,034	3,174,400	8,250,124
13	72	67	783,634	111,538	0	3,108,597	1,193,264	3,330,845	8,527,878
14	73	68	807,912	116,667	0	3,126,006	1,275,838	3,495,019	8,821,442
15	74	69	833,375	121,795	0	3,145,331	1,364,126	3,667,295	9,131,922
16	75	70	860,060	126,923	0	3,126,804	1,458,523	3,848,069	9,420,379
17	76	71	888,013	132,051	0	3,118,908	1,559,453	4,027,778	9,726,203
18	77	72	917,278	137,179	0	3,334,737	1,667,367	3,989,821	10,046,382
19	78	73	947,900	142,308	0	3,565,501	1,782,748	3,942,465	10,380,922
20	79	74	979,929	147,436	0	3,812,234	1,906,114	3,885,175	10,730,888
21	80	75	1,013,417	152,564	0	4,076,041	2,038,017	3,846,040	11,126,079
22	81	76	1,048,415	157,692	0	4,358,103	2,179,047	3,797,901	11,541,158
23	82	77	1,084,979	162,821	0	4,659,683	2,329,837	3,740,114	11,977,434
24	83	78	1,123,168	167,949	0	4,982,133	2,491,062	3,671,990	12,436,302
25	84	79	1,163,039	173,077	0	5,326,897	2,663,444	3,592,788	12,919,245
26	85	80	1,204,658	178,205	0	5,695,519	2,847,755	3,501,729	13,427,866
27	86	81	1,248,087	183,333	0	6,089,649	3,044,819	3,397,982	13,963,870
28	87	82	1,293,397	188,462	0	6,511,053	3,255,521	3,280,671	14,529,104
29	88	83	1,340,658	193,590	0	6,961,618	3,480,803	3,148,863	15,125,532
30	89	84	1,389,944	198,718	0	7,443,362	3,721,674	3,001,574	15,755,272
31	90	85	1,441,332	203,846	0	7,958,443	3,979,214	2,837,764	16,420,599
32	91	86	1,494,900	208,974	0	8,509,167	4,254,575	2,656,331	17,123,947
33	92	87	1,550,734	214,103	0	9,098,001	4,548,992	2,456,110	17,867,940
34	93	88	1,608,921	219,231	0	9,727,583	4,863,782	2,235,869	18,655,386
35	94	89	1,669,550	224,359	0	10,400,732	5,200,356	1,994,305	19,489,302
36	95	90	1,732,716	229,487	0	11,120,463	5,560,220	1,730,043	20,372,929
37	96	91	1,798,518	234,615	0	11,889,999	5,944,988	1,441,628	21,309,748
38	97	92	1,867,057	239,744	0	12,712,787	6,356,381	1,127,522	22,303,491
39	98	93	1,938,439	244,872	0	13,592,512	6,796,242	786,103	23,358,168
40	99	94	2,012,775	250,000	0	14,533,114	7,266,542	415,655	24,478,086

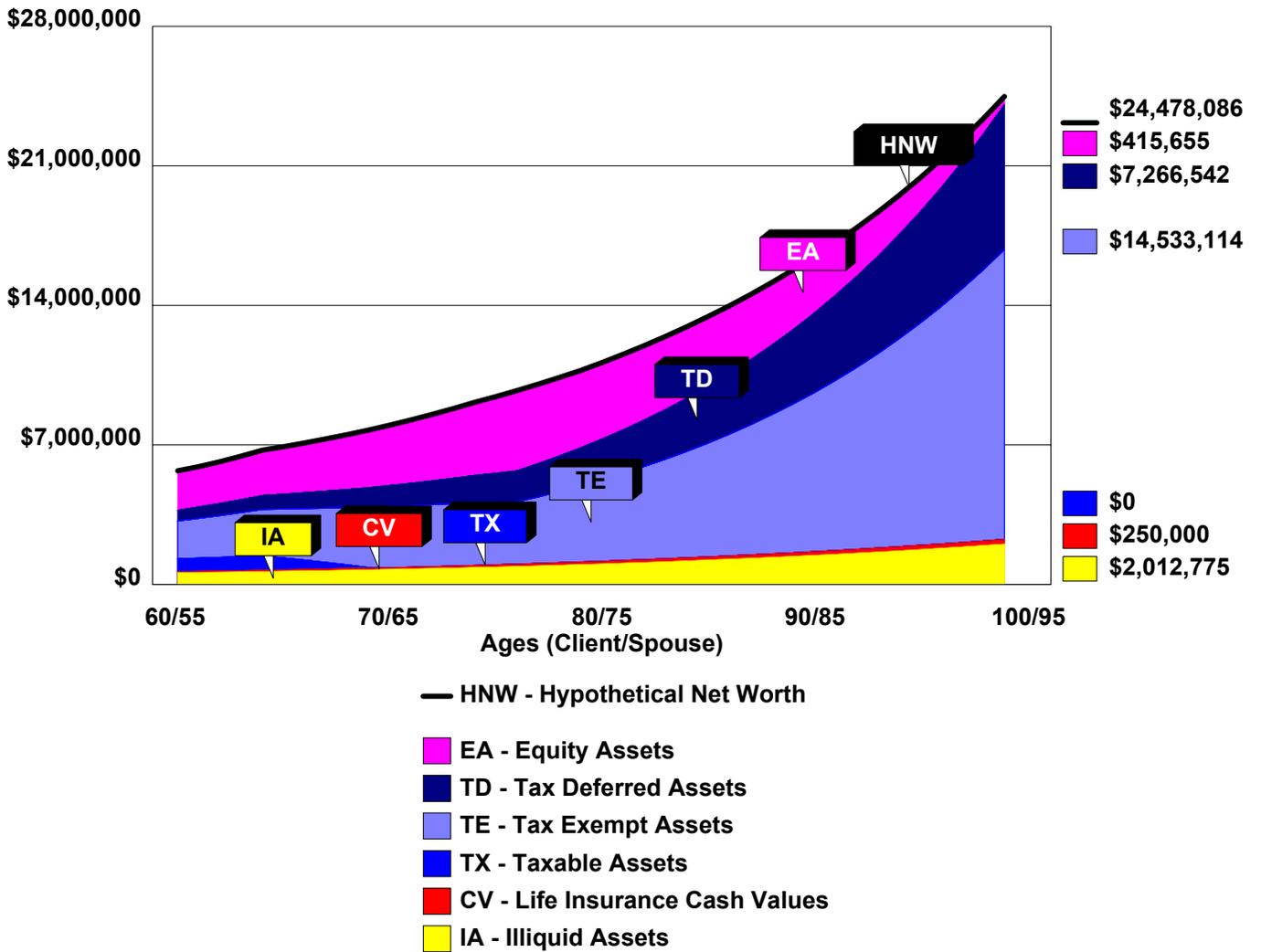
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Hypothetical Net Worth (After Providing Required Cash Flow)

Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

For: Aaron Tyler
& Susan Tyler

40 Year Graphic Analysis



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

Wealth Transfer Summary (After Providing Required Cash Flow)

Wealth Transfer Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(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	60	55	5,896,600	47,110	5,849,490	0	5,849,490
2	61	56	6,103,789	60,058	6,043,731	0	6,043,731
3	62	57	6,346,514	2,268,839	4,077,675	0	4,077,675
4	63	58	6,618,802	2,425,258	4,193,544	0	4,193,544
5	64	59	6,914,344	2,594,928	4,319,416	0	4,319,416
6	65	60	7,086,621	2,697,295	4,389,326	0	4,389,326
7	66	61	7,270,518	2,806,580	4,463,938	0	4,463,938
8	67	62	7,465,806	2,922,693	4,543,113	0	4,543,113
9	68	63	7,672,751	3,045,820	4,626,931	0	4,626,931
10	69	64	7,891,920	3,176,315	4,715,605	0	4,715,605
11	70	65	8,135,886	3,321,136	4,814,750	0	4,814,750
12	71	66	8,393,714	3,474,318	4,919,396	0	4,919,396
13	72	67	8,666,340	3,636,426	5,029,914	0	5,029,914
14	73	68	8,954,775	3,808,070	5,146,705	0	5,146,705
15	74	69	9,260,127	3,989,920	5,270,207	0	5,270,207
16	75	70	9,543,456	4,160,618	5,382,838	0	5,382,838
17	76	71	9,844,152	4,341,898	5,502,254	0	5,502,254
18	77	72	10,159,203	4,532,172	5,627,031	0	5,627,031
19	78	73	10,488,614	4,731,521	5,757,093	0	5,757,093
20	79	74	10,833,452	4,940,612	5,892,840	0	5,892,840
21	80	75	11,223,515	5,183,953	6,039,562	0	6,039,562
22	81	76	11,633,466	5,446,229	6,187,237	0	6,187,237
23	82	77	12,064,613	5,722,285	6,342,328	0	6,342,328
24	83	78	12,518,353	6,013,050	6,505,303	0	6,505,303
25	84	79	12,996,168	6,319,507	6,676,661	0	6,676,661
26	85	80	13,499,661	6,642,718	6,856,943	0	6,856,943
27	86	81	14,030,537	6,983,814	7,046,723	0	7,046,723
28	87	82	14,590,642	7,349,158	7,241,484	0	7,241,484
29	88	83	15,181,942	7,735,477	7,446,465	0	7,446,465
30	89	84	15,806,554	8,143,967	7,662,587	0	7,662,587
31	90	85	16,466,753	8,576,142	7,890,611	0	7,890,611
32	91	86	17,164,973	9,033,625	8,131,348	0	8,131,348
33	92	87	17,903,837	9,518,161	8,385,676	0	8,385,676
34	93	88	18,686,155	10,014,580	8,671,575	0	8,671,575
35	94	89	19,514,943	10,530,969	8,983,974	0	8,983,974
36	95	90	20,393,442	11,078,908	9,314,534	0	9,314,534
37	96	91	21,325,133	11,660,593	9,664,540	0	9,664,540
38	97	92	22,313,747	12,278,377	10,035,370	0	10,035,370
39	98	93	23,363,296	12,934,790	10,428,506	0	10,428,506
40	99	94	24,478,086	13,632,546	10,845,540	0	10,845,540

*Net of cash flow provided

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

Summary at Life Expectancy (Year 33)

Total Estate Assets	\$ 17,903,837
Wealth Transferred to Heirs	\$ 8,385,676

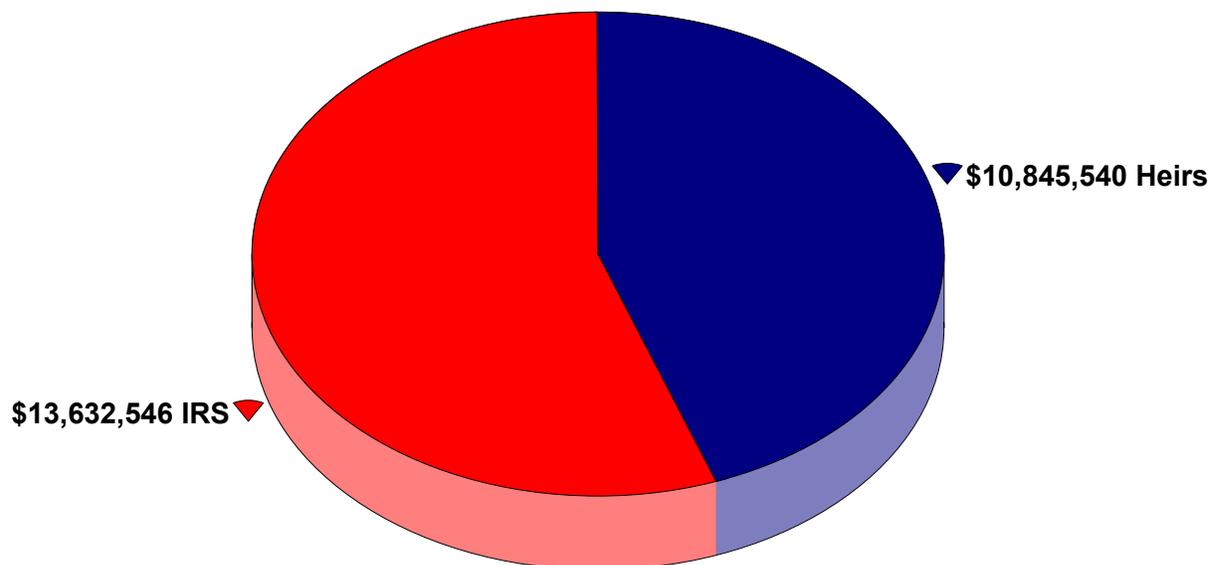
Distribution of Assets

Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

For: Aaron Tyler
& Susan Tyler

Summary Analysis at Ages 99/94

Estate Distribution



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

Estate Assets Details

Estate Assets Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)
			Liquid Assets*	+ Net Illiquid Assets**	+ Current Life Insurance Death Benefit	= Total Estate Assets
1	60	55	5,074,700	571,900	250,000	5,896,600
2	61	56	5,269,198	584,591	250,000	6,103,789
3	62	57	5,498,419	598,095	250,000	6,346,514
4	63	58	5,756,366	612,436	250,000	6,618,802
5	64	59	6,036,706	627,638	250,000	6,914,344
6	65	60	6,192,894	643,727	250,000	7,086,621
7	66	61	6,359,789	660,729	250,000	7,270,518
8	67	62	6,537,131	678,675	250,000	7,465,806
9	68	63	6,725,158	697,593	250,000	7,672,751
10	69	64	6,924,406	717,514	250,000	7,891,920
11	70	65	7,147,415	738,471	250,000	8,135,886
12	71	66	7,383,215	760,499	250,000	8,393,714
13	72	67	7,632,706	783,634	250,000	8,666,340
14	73	68	7,896,863	807,912	250,000	8,954,775
15	74	69	8,176,752	833,375	250,000	9,260,127
16	75	70	8,433,396	860,060	250,000	9,543,456
17	76	71	8,706,139	888,013	250,000	9,844,152
18	77	72	8,991,925	917,278	250,000	10,159,203
19	78	73	9,290,714	947,900	250,000	10,488,614
20	79	74	9,603,523	979,929	250,000	10,833,452
21	80	75	9,960,098	1,013,417	250,000	11,223,515
22	81	76	10,335,051	1,048,415	250,000	11,633,466
23	82	77	10,729,634	1,084,979	250,000	12,064,613
24	83	78	11,145,185	1,123,168	250,000	12,518,353
25	84	79	11,583,129	1,163,039	250,000	12,996,168
26	85	80	12,045,003	1,204,658	250,000	13,499,661
27	86	81	12,532,450	1,248,087	250,000	14,030,537
28	87	82	13,047,245	1,293,397	250,000	14,590,642
29	88	83	13,591,284	1,340,658	250,000	15,181,942
30	89	84	14,166,610	1,389,944	250,000	15,806,554
31	90	85	14,775,421	1,441,332	250,000	16,466,753
32	91	86	15,420,073	1,494,900	250,000	17,164,973
33	92	87	16,103,103	1,550,734	250,000	17,903,837
34	93	88	16,827,234	1,608,921	250,000	18,686,155
35	94	89	17,595,393	1,669,550	250,000	19,514,943
36	95	90	18,410,726	1,732,716	250,000	20,393,442
37	96	91	19,276,615	1,798,518	250,000	21,325,133
38	97	92	20,196,690	1,867,057	250,000	22,313,747
39	98	93	21,174,857	1,938,439	250,000	23,363,296
40	99	94	22,215,311	2,012,775	250,000	24,478,086

*Including taxable assets, tax exempt assets, tax deferred assets, and equity assets.

**Net of any liabilities.

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

Transfer Tax Details

Transfer Tax Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) Total Estate Assets	(2) Taxable Estate	(3) Remaining Available Unified Credit Equivalent	(4) Estate Tax* +	(5) Income Tax on Tax Deferred Assets =	(6) Total Transfer Taxes
1	60	55	5,896,600	5,896,600	10,000,000	0	47,110	47,110
2	61	56	6,103,789	6,103,789	10,000,000	0	60,058	60,058
3	62	57	6,346,514	6,346,514	2,000,000	2,235,583	33,256	2,268,839
4	63	58	6,618,802	6,618,802	2,000,000	2,385,341	39,917	2,425,258
5	64	59	6,914,344	6,914,344	2,000,000	2,547,889	47,039	2,594,928
6	65	60	7,086,621	7,086,621	2,000,000	2,642,642	54,653	2,697,295
7	66	61	7,270,518	7,270,518	2,000,000	2,743,785	62,795	2,806,580
8	67	62	7,465,806	7,465,806	2,000,000	2,851,193	71,500	2,922,693
9	68	63	7,672,751	7,672,751	2,000,000	2,965,013	80,807	3,045,820
10	69	64	7,891,920	7,891,920	2,000,000	3,085,556	90,759	3,176,315
11	70	65	8,135,886	8,135,886	2,000,000	3,219,737	101,399	3,321,136
12	71	66	8,393,714	8,393,714	2,000,000	3,361,543	112,775	3,474,318
13	72	67	8,666,340	8,666,340	2,000,000	3,511,487	124,939	3,636,426
14	73	68	8,954,775	8,954,775	2,000,000	3,670,126	137,944	3,808,070
15	74	69	9,260,127	9,260,127	2,000,000	3,838,070	151,850	3,989,920
16	75	70	9,543,456	9,543,456	2,000,000	3,993,901	166,717	4,160,618
17	76	71	9,844,152	9,844,152	2,000,000	4,159,284	182,614	4,341,898
18	77	72	10,159,203	10,159,203	2,000,000	4,332,562	199,610	4,532,172
19	78	73	10,488,614	10,488,614	2,000,000	4,513,738	217,783	4,731,521
20	79	74	10,833,452	10,833,452	2,000,000	4,703,399	237,213	4,940,612
21	80	75	11,223,515	11,223,515	2,000,000	4,929,109	254,844	5,183,953
22	81	76	11,633,466	11,633,466	2,000,000	5,175,080	271,149	5,446,229
23	82	77	12,064,613	12,064,613	2,000,000	5,433,768	288,517	5,722,285
24	83	78	12,518,353	12,518,353	2,000,000	5,706,012	307,038	6,013,050
25	84	79	12,996,168	12,996,168	2,000,000	5,992,701	326,806	6,319,507
26	85	80	13,499,661	13,499,661	2,000,000	6,294,797	347,921	6,642,718
27	86	81	14,030,537	14,030,537	2,000,000	6,613,322	370,492	6,983,814
28	87	82	14,590,642	14,590,642	2,000,000	6,949,385	399,773	7,349,158
29	88	83	15,181,942	15,181,942	2,000,000	7,304,165	431,312	7,735,477
30	89	84	15,806,554	15,806,554	2,000,000	7,678,932	465,035	8,143,967
31	90	85	16,466,753	16,466,753	2,000,000	8,075,052	501,090	8,576,142
32	91	86	17,164,973	17,164,973	2,000,000	8,493,984	539,641	9,033,625
33	92	87	17,903,837	17,903,837	2,000,000	8,937,302	580,859	9,518,161
34	93	88	18,686,155	18,686,155	2,000,000	9,381,585	632,995	10,014,580
35	94	89	19,514,943	19,514,943	2,000,000	9,837,419	693,550	10,530,969
36	95	90	20,393,442	20,393,442	2,000,000	10,320,593	758,315	11,078,908
37	96	91	21,325,133	21,325,133	2,000,000	10,833,023	827,570	11,660,593
38	97	92	22,313,747	22,313,747	2,000,000	11,376,761	901,616	12,278,377
39	98	93	23,363,296	23,363,296	2,000,000	11,954,013	980,777	12,934,790
40	99	94	24,478,086	24,478,086	2,000,000	12,567,147	1,065,399	13,632,546

*Calculations on this page assume the estate tax and gift tax rules enacted in December 2010 (\$5,000,000 portable unified exemption per person with a top rate of 35%) are in effect for 2011 and 2012; thereafter, they revert to the 2001 rules (\$1,000,000 non-portable exemption per person with a top rate of 55%).

Column (4) assumes half the amount shown in column (3) is transferred to a credit shelter trust by the first spouse to die.

Summary of Transfer Taxation of Tax Deferred Assets

Tax Deferred Transfer Tax Summary Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	Tax Deferred Assets	Initial	Heirs'		(5) Percent Loss Due to Tax
			Initial Value 500,000	Cost Basis 400,000	Income Tax Rate 35.00%		
			(1) Tax Deferred Assets in Estate	(2) Estate Tax on Tax Deferred Assets	(3) Income Tax on Tax Deferred Assets	(4) Total Taxes Attributed to Tax Deferred Assets	
1	60	55	534,600	0	47,110	47,110	9%
2	61	56	571,594	0	60,058	60,058	11%
3	62	57	611,149	336,132	33,256	369,388	60%
4	63	58	653,441	359,392	39,917	399,309	61%
5	64	59	698,659	384,262	47,039	431,301	62%
6	65	60	747,006	410,854	54,653	465,507	62%
7	66	61	798,698	439,284	62,795	502,079	63%
8	67	62	853,968	469,682	71,500	541,182	63%
9	68	63	913,062	502,184	80,807	582,991	64%
10	69	64	976,246	536,935	90,759	627,694	64%
11	70	65	1,043,803	574,091	101,399	675,490	65%
12	71	66	1,116,034	613,819	112,775	726,594	65%
13	72	67	1,193,264	656,295	124,939	781,234	65%
14	73	68	1,275,838	701,711	137,944	839,655	66%
15	74	69	1,364,126	750,269	151,850	902,119	66%
16	75	70	1,458,523	802,188	166,717	968,905	66%
17	76	71	1,559,453	857,700	182,614	1,040,314	67%
18	77	72	1,667,367	917,052	199,610	1,116,662	67%
19	78	73	1,782,748	980,512	217,783	1,198,295	67%
20	79	74	1,906,114	1,048,363	237,213	1,285,576	67%
21	80	75	2,038,017	1,132,085	254,844	1,386,929	68%
22	81	76	2,179,047	1,230,150	271,149	1,501,299	69%
23	82	77	2,329,837	1,334,641	288,517	1,623,158	70%
24	83	78	2,491,062	1,446,002	307,038	1,753,040	70%
25	84	79	2,663,444	1,564,703	326,806	1,891,509	71%
26	85	80	2,847,755	1,691,249	347,921	2,039,170	72%
27	86	81	3,044,819	1,826,177	370,492	2,196,669	72%
28	87	82	3,255,521	1,953,312	399,773	2,353,085	72%
29	88	83	3,480,803	2,088,482	431,312	2,519,794	72%
30	89	84	3,721,674	2,233,004	465,035	2,698,039	72%
31	90	85	3,979,214	2,387,529	501,090	2,888,619	73%
32	91	86	4,254,575	2,552,745	539,641	3,092,386	73%
33	92	87	4,548,992	2,729,395	580,859	3,310,254	73%
34	93	88	4,863,782	2,893,161	632,995	3,526,156	72%
35	94	89	5,200,356	3,053,667	693,550	3,747,217	72%
36	95	90	5,560,220	3,225,660	758,315	3,983,975	72%
37	96	91	5,944,988	3,409,936	827,570	4,237,506	71%
38	97	92	6,356,381	3,607,341	901,616	4,508,957	71%
39	98	93	6,796,242	3,818,781	980,777	4,799,558	71%
40	99	94	7,266,542	4,045,221	1,065,399	5,110,620	70%

Calculations on this page assume the estate tax and gift tax rules enacted in December 2010 (\$5,000,000 portable unified exemption per person with a top rate of 35%) are in effect for 2011 and 2012; thereafter, they revert to the 2001 rules (\$1,000,000 non-portable exemption per person with a top rate of 55%).

Details of Transfer Taxation of Tax Deferred Assets

Tax Deferred Transfer Tax Detail Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	Tax Deferred Assets			Initial	Heirs'		(7) State Death Tax Attributable to Tax Deferred Assets**	(8) Total Taxes on Tax Deferred Assets (2)+(6)+(7)
			(1) Tax Deferred Assets in Estate	(2) Estate Tax on Tax Deferred Assets	(3) Unrealized Gain in Tax Deferred Assets	Initial Value 500,000	Cost Basis 400,000	Income Tax Rate 35.00%		
1	60	55	534,600	0	134,600	0	134,600	47,110	0	47,110
2	61	56	571,594	0	171,594	0	171,594	60,058	0	60,058
3	62	57	611,149	336,132	211,149	116,132	95,017	33,256	0	369,388
4	63	58	653,441	359,392	253,441	139,392	114,049	39,917	0	399,309
5	64	59	698,659	384,262	298,659	164,262	134,397	47,039	0	431,301
6	65	60	747,006	410,854	347,006	190,854	156,152	54,653	0	465,507
7	66	61	798,698	439,284	398,698	219,284	179,414	62,795	0	502,079
8	67	62	853,968	469,682	453,968	249,682	204,286	71,500	0	541,182
9	68	63	913,062	502,184	513,062	282,184	230,878	80,807	0	582,991
10	69	64	976,246	536,935	576,246	316,935	259,311	90,759	0	627,694
11	70	65	1,043,803	574,091	643,803	354,091	289,712	101,399	0	675,490
12	71	66	1,116,034	613,819	716,034	393,819	322,215	112,775	0	726,594
13	72	67	1,193,264	656,295	793,264	436,295	356,969	124,939	0	781,234
14	73	68	1,275,838	701,711	875,838	481,711	394,127	137,944	0	839,655
15	74	69	1,364,126	750,269	964,126	530,269	433,857	151,850	0	902,119
16	75	70	1,458,523	802,188	1,058,523	582,188	476,335	166,717	0	968,905
17	76	71	1,559,453	857,700	1,159,453	637,700	521,753	182,614	0	1,040,314
18	77	72	1,667,367	917,052	1,267,367	697,052	570,315	199,610	0	1,116,662
19	78	73	1,782,748	980,512	1,382,748	760,512	622,236	217,783	0	1,198,295
20	79	74	1,906,114	1,048,363	1,506,114	828,363	677,751	237,213	0	1,285,576
21	80	75	2,038,017	1,132,085	1,638,017	909,892	728,125	254,844	0	1,386,929
22	81	76	2,179,047	1,230,150	1,779,047	1,004,336	774,711	271,149	0	1,501,299
23	82	77	2,329,837	1,334,641	1,929,837	1,105,502	824,335	288,517	0	1,623,158
24	83	78	2,491,062	1,446,002	2,091,062	1,213,812	877,250	307,038	0	1,753,040
25	84	79	2,663,444	1,564,703	2,263,444	1,329,714	933,730	326,806	0	1,891,509
26	85	80	2,847,755	1,691,249	2,447,755	1,453,694	994,061	347,921	0	2,039,170
27	86	81	3,044,819	1,826,177	2,644,819	1,586,271	1,058,548	370,492	0	2,196,669
28	87	82	3,255,521	1,953,312	2,855,521	1,713,312	1,142,209	399,773	0	2,353,085
29	88	83	3,480,803	2,088,482	3,080,803	1,848,482	1,232,321	431,312	0	2,519,794
30	89	84	3,721,674	2,233,004	3,321,674	1,993,004	1,328,670	465,035	0	2,698,039
31	90	85	3,979,214	2,387,529	3,579,214	2,147,529	1,431,685	501,090	0	2,888,619
32	91	86	4,254,575	2,552,745	3,854,575	2,312,745	1,541,830	539,641	0	3,092,386
33	92	87	4,548,992	2,729,395	4,148,992	2,489,395	1,659,597	580,859	0	3,310,254
34	93	88	4,863,782	2,893,161	4,463,782	2,655,226	1,808,556	632,995	0	3,526,156
35	94	89	5,200,356	3,053,667	4,800,356	2,818,786	1,981,570	693,550	0	3,747,217
36	95	90	5,560,220	3,225,660	5,160,220	2,993,607	2,166,613	758,315	0	3,983,975
37	96	91	5,944,988	3,409,936	5,544,988	3,180,503	2,364,485	827,570	0	4,237,506
38	97	92	6,356,381	3,607,341	5,956,381	3,380,335	2,576,046	901,616	0	4,508,957
39	98	93	6,796,242	3,818,781	6,396,242	3,594,023	2,802,219	980,777	0	4,799,558
40	99	94	7,266,542	4,045,221	6,866,542	3,822,544	3,043,998	1,065,399	0	5,110,620

*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.

**Check with your legal and tax advisers for the precise calculations of the state death tax on your current and future circumstances.

Calculations on this page assume the estate tax and gift tax rules enacted in December 2010 (\$5,000,000 portable unified exemption per person with a top rate of 35%) are in effect for 2011 and 2012; thereafter, they revert to the 2001 rules (\$1,000,000 non-portable exemption per person with a top rate of 55%).

Client Information Summary

Client Information Summary Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler, Age 60
& Susan Tyler, Age 55

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 1,000,000	
	Liquid Assets (Tax Exempt Interest)	1,800,000	
	Equity Assets	2,000,000	
	Tax Deferred Assets	500,000	
	Retirement Plan Assets	0	
	Total Liquid Assets		5,300,000
 <u>Illiquid Assets:</u>	Principal Residence	410,000	
	Personal Property	150,000	
	Total Illiquid Assets		560,000
 <u>Other Assets:</u>	Inside the Estate		
	Current Life Insurance Death Benefit	250,000	
	Current cash value: \$50,000		
	Total Other Assets Inside the Estate		250,000
	Total Estate Assets		\$6,110,000
	Outside the Estate		
	Proposed Survivor Life Insurance	1,024,586	
	Total Other Assets Outside the Estate		1,024,586

Funding Options for Required Cash Flow

Cash Flow Funding: Sequential Use of Liquid Assets --
Certificates of Deposit, Municipal Bonds, Mutual Funds, Deferred Annuity,
Roth IRA

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.

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

Client Information Summary

Client Information Summary Page: 2
Date: [Current date appears here]

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

For: Aaron Tyler, Age 60
& Susan Tyler, Age 55

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	35.00%	
	Retirement	35.00%	
<u>Life Expectancy:</u>	Joint	33 Years	
	Aaron Tyler	Age 92	
	Susan Tyler	Age 87	
<u>Taxable Account:</u>		Certificates of Deposit	
	Yield Assumption	4.00%	
<u>Tax Exempt Accounts:</u>		Municipal Bonds	Roth IRA
	Yield Assumption	3.00%	8.00%
<u>Equities:</u>		Mutual Funds	
	Growth Rate	6.00%	
	Dividend Rate	2.00%	
<u>Tax Deferred Account:</u>		Deferred Annuity	
	Yield Assumption	8.00%	

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.

Analysis of After Tax Cash Flow Requirements

For: Aaron Tyler
Susan Tyler

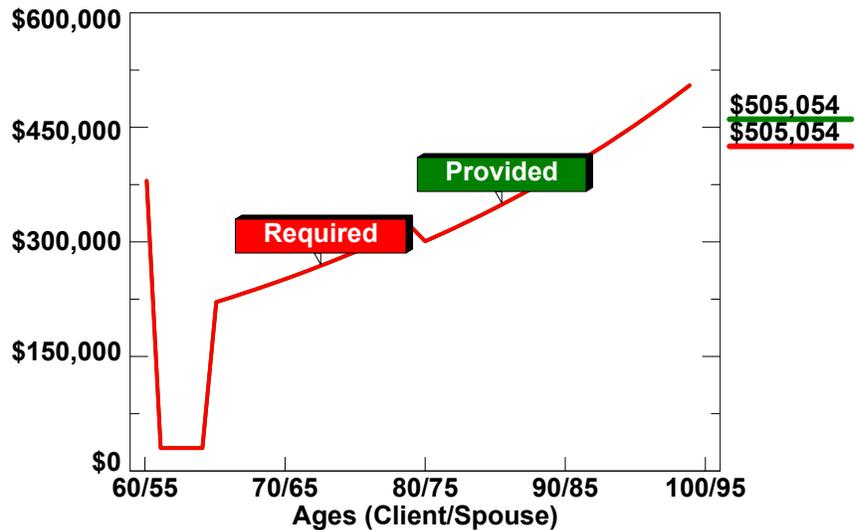
Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

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 on the right illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

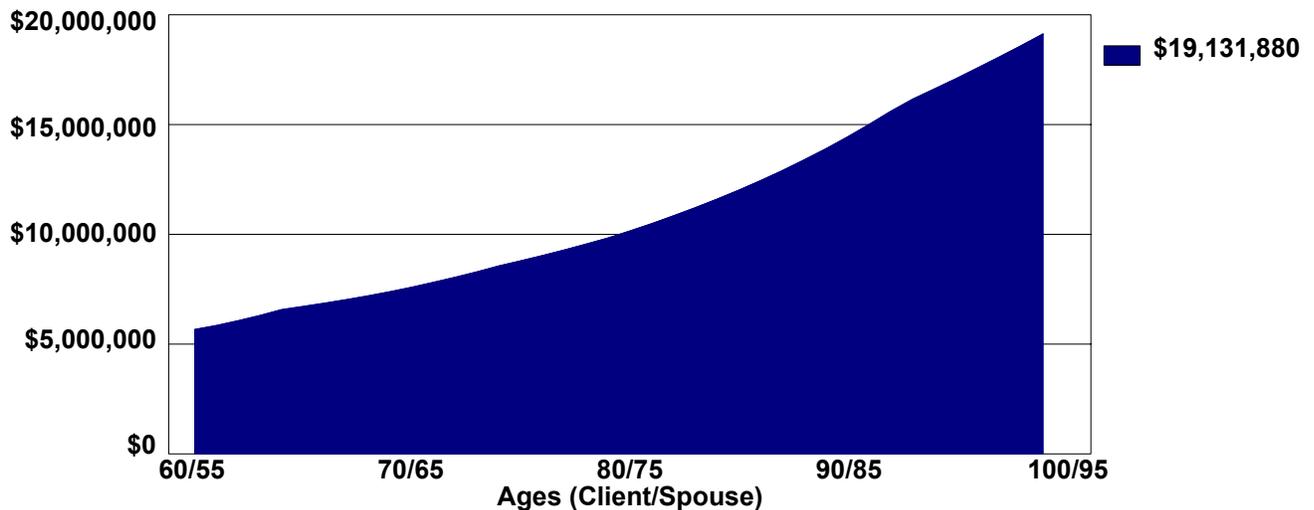
- 1st. Certificates of Deposit
- 2nd. Municipal Bonds
- 3rd. Mutual Funds
- 4th. Deferred Annuity
- 5th. Roth IRA

Comparison of Annual Cash Flow (Required vs. Provided)



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)



Cash Flow Analysis

Cash Flow Analysis Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	Annual Cash Flow Required			Annual Cash Flow Provided				
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			After Tax Spendable Cash Flow Required	After Tax Cash Flow for Annual Gifts	Total After Tax Cash Flow Required*	Expected After Tax Cash Flow	After Tax Cash Flow from Taxable & Tax Exempt Accounts	After Tax Cash Flow from Equity Assets	After Tax Cash Flow from Tax Deferred Assets	Total After Tax Cash Flow Provided*
1	60	55	350,000	30,000	380,000	0	380,000	0	0	380,000
2	61	56	0	30,000	30,000	0	30,000	0	0	30,000
3	62	57	0	30,000	30,000	0	30,000	0	0	30,000
4	63	58	0	30,000	30,000	0	30,000	0	0	30,000
5	64	59	0	30,000	30,000	0	30,000	0	0	30,000
6	65	60	191,280	30,000	221,280	51,118	170,162	0	0	221,280
7	66	61	197,019	30,000	227,019	52,651	174,368	0	0	227,019
8	67	62	202,929	30,000	232,929	54,231	178,698	0	0	232,929
9	68	63	209,018	30,000	239,018	55,858	183,160	0	0	239,018
10	69	64	215,288	30,000	245,288	57,534	187,754	0	0	245,288
11	70	65	221,746	30,000	251,746	71,237	180,509	0	0	251,746
12	71	66	228,399	30,000	258,399	73,374	185,025	0	0	258,399
13	72	67	235,250	30,000	265,250	75,575	189,675	0	0	265,250
14	73	68	242,308	30,000	272,308	77,842	194,466	0	0	272,308
15	74	69	249,577	30,000	279,577	80,178	53,281	146,118	0	279,577
16	75	70	257,065	30,000	287,065	43,634	0	243,431	0	287,065
17	76	71	264,777	30,000	294,777	44,943	0	249,834	0	294,777
18	77	72	272,720	30,000	302,720	46,291	0	256,429	0	302,720
19	78	73	280,902	30,000	310,902	47,680	0	263,222	0	310,902
20	79	74	289,329	30,000	319,329	49,110	0	270,219	0	319,329
21	80	75	270,917	30,000	300,917	50,584	0	250,333	0	300,917
22	81	76	279,044	30,000	309,044	52,101	0	256,943	0	309,044
23	82	77	287,416	30,000	317,416	53,664	0	263,752	0	317,416
24	83	78	296,038	30,000	326,038	55,274	0	270,764	0	326,038
25	84	79	304,919	30,000	334,919	56,932	0	277,987	0	334,919
26	85	80	314,067	30,000	344,067	58,640	0	285,427	0	344,067
27	86	81	323,489	30,000	353,489	60,400	0	293,089	0	353,489
28	87	82	333,193	30,000	363,193	62,212	0	300,981	0	363,193
29	88	83	343,189	30,000	373,189	64,078	0	309,111	0	373,189
30	89	84	353,485	30,000	383,485	66,000	0	317,485	0	383,485
31	90	85	364,089	30,000	394,089	67,980	0	326,109	0	394,089
32	91	86	375,012	30,000	405,012	70,020	0	334,992	0	405,012
33	92	87	386,262	30,000	416,262	72,120	0	344,142	0	416,262
34	93	88	397,850	30,000	427,850	74,284	0	197,569	155,997	427,850
35	94	89	409,786	30,000	439,786	76,512	0	0	363,274	439,786
36	95	90	422,079	30,000	452,079	78,808	0	0	373,271	452,079
37	96	91	434,742	30,000	464,742	81,172	0	0	383,570	464,742
38	97	92	447,784	30,000	477,784	83,607	0	0	394,177	477,784
39	98	93	461,218	30,000	491,218	86,115	0	0	405,103	491,218
40	99	94	475,054	30,000	505,054	88,699	0	0	416,355	505,054
			11,187,240	1,200,000	12,387,240	2,240,458	2,197,098	5,457,937	2,491,747	12,387,240

***IMPORTANT NOTE:** For this plan to be financially sound, column (8) must equal column (3).
 Column (1): see "Details of Spendable Cash Flow Required". Column (6): see "Details of Equity Assets" and "Details of Portfolio Turnover".
 Column (2): see "Gifting Cash Flow Details".
 Column (4): see "Expected Cash Flow" for details. Column (7): see "Summary of Tax Deferred Assets" for details.
 Column (5): see detail reports for Taxable and Tax Exempt Accounts.

Details of Spendable Cash Flow Required

Required Cash Flow Details Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) After Tax Cash Flow for Living Expenses	+	(2) After Tax Cash Flow for Travel	+	(3) After Tax Cash Flow for Income Tax on Roth Conversion	=	(4) After Tax Spendable Cash Flow Required
1	60	55	0		0		350,000		350,000
2	61	56	0		0		0		0
3	62	57	0		0		0		0
4	63	58	0		0		0		0
5	64	59	0		0		0		0
6	65	60	173,891		17,389		0		191,280
7	66	61	179,108		17,911		0		197,019
8	67	62	184,481		18,448		0		202,929
9	68	63	190,016		19,002		0		209,018
10	69	64	195,716		19,572		0		215,288
11	70	65	201,587		20,159		0		221,746
12	71	66	207,635		20,764		0		228,399
13	72	67	213,864		21,386		0		235,250
14	73	68	220,280		22,028		0		242,308
15	74	69	226,888		22,689		0		249,577
16	75	70	233,695		23,370		0		257,065
17	76	71	240,706		24,071		0		264,777
18	77	72	247,927		24,793		0		272,720
19	78	73	255,365		25,537		0		280,902
20	79	74	263,026		26,303		0		289,329
21	80	75	270,917		0		0		270,917
22	81	76	279,044		0		0		279,044
23	82	77	287,416		0		0		287,416
24	83	78	296,038		0		0		296,038
25	84	79	304,919		0		0		304,919
26	85	80	314,067		0		0		314,067
27	86	81	323,489		0		0		323,489
28	87	82	333,193		0		0		333,193
29	88	83	343,189		0		0		343,189
30	89	84	353,485		0		0		353,485
31	90	85	364,089		0		0		364,089
32	91	86	375,012		0		0		375,012
33	92	87	386,262		0		0		386,262
34	93	88	397,850		0		0		397,850
35	94	89	409,786		0		0		409,786
36	95	90	422,079		0		0		422,079
37	96	91	434,742		0		0		434,742
38	97	92	447,784		0		0		447,784
39	98	93	461,218		0		0		461,218
40	99	94	475,054		0		0		475,054
			10,513,818		323,422		350,000		11,187,240

Column (1) assumes 3.00% inflation.
Column (2) assumes 3.00% inflation.

Expected Cash Flow

Expected Cash Flow Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) After Tax Cash Flow from Social Security*	(2) After Tax Cash Flow from Work After Retirement	(3) Total Expected After Tax Cash Flow
1	60	55	0	0	0
2	61	56	0	0	0
3	62	57	0	0	0
4	63	58	0	0	0
5	64	59	0	0	0
6	65	60	22,136	28,982	51,118
7	66	61	22,800	29,851	52,651
8	67	62	23,484	30,747	54,231
9	68	63	24,189	31,669	55,858
10	69	64	24,915	32,619	57,534
11	70	65	37,639	33,598	71,237
12	71	66	38,768	34,606	73,374
13	72	67	39,931	35,644	75,575
14	73	68	41,129	36,713	77,842
15	74	69	42,363	37,815	80,178
16	75	70	43,634	0	43,634
17	76	71	44,943	0	44,943
18	77	72	46,291	0	46,291
19	78	73	47,680	0	47,680
20	79	74	49,110	0	49,110
21	80	75	50,584	0	50,584
22	81	76	52,101	0	52,101
23	82	77	53,664	0	53,664
24	83	78	55,274	0	55,274
25	84	79	56,932	0	56,932
26	85	80	58,640	0	58,640
27	86	81	60,400	0	60,400
28	87	82	62,212	0	62,212
29	88	83	64,078	0	64,078
30	89	84	66,000	0	66,000
31	90	85	67,980	0	67,980
32	91	86	70,020	0	70,020
33	92	87	72,120	0	72,120
34	93	88	74,284	0	74,284
35	94	89	76,512	0	76,512
36	95	90	78,808	0	78,808
37	96	91	81,172	0	81,172
38	97	92	83,607	0	83,607
39	98	93	86,115	0	86,115
40	99	94	88,699	0	88,699
			1,908,214	332,244	2,240,458

Column (1) assumes 3.00% inflation.
Column (2) 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/>.

Gifting Cash Flow Details

Gifting Cash Flow Details Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

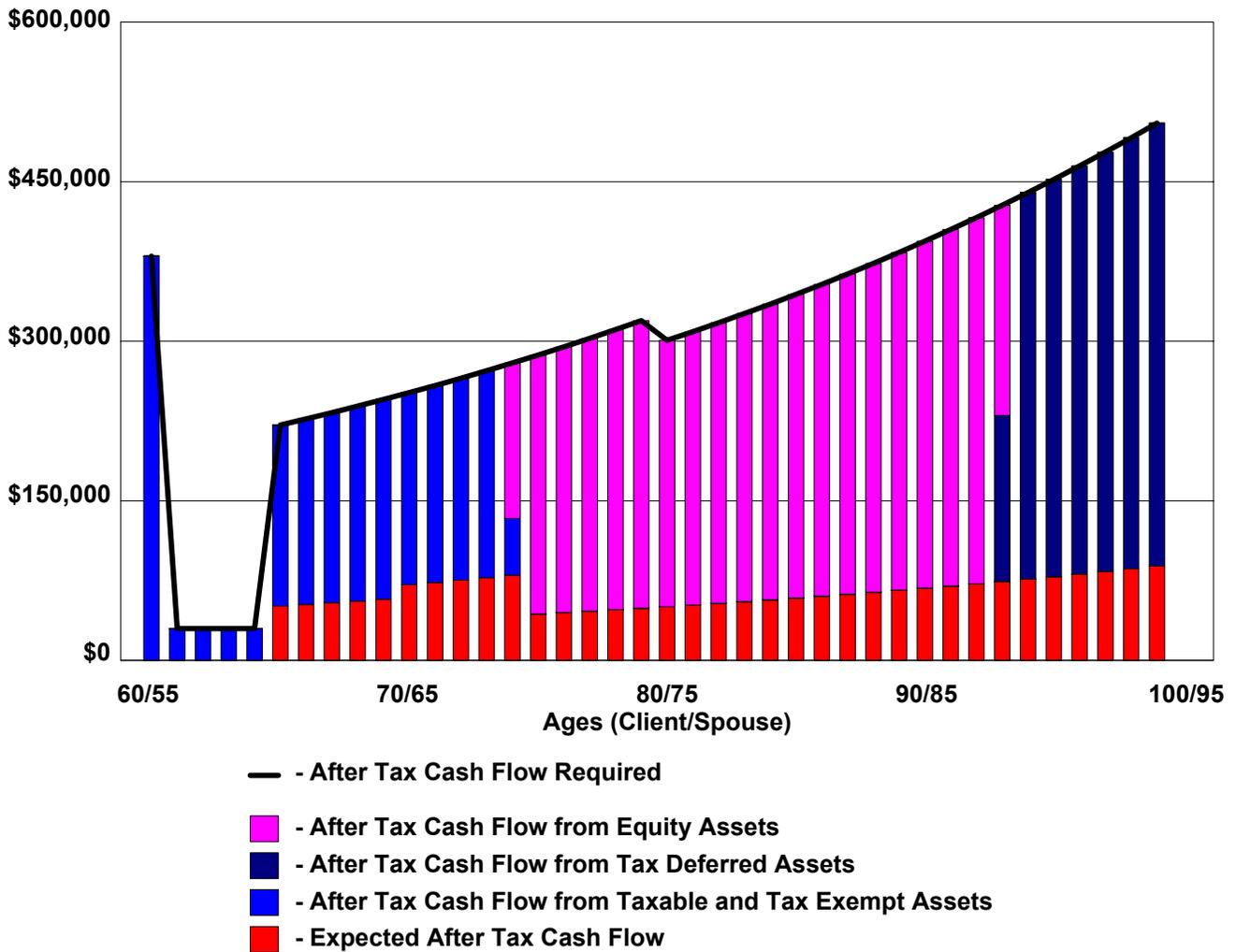
Year	Client Age	Spouse Age	(1) Gifts to Heirs for Life Insurance Premium	(2) Total After Tax Cash Flow for Gifts
1	60	55	30,000	30,000
2	61	56	30,000	30,000
3	62	57	30,000	30,000
4	63	58	30,000	30,000
5	64	59	30,000	30,000
6	65	60	30,000	30,000
7	66	61	30,000	30,000
8	67	62	30,000	30,000
9	68	63	30,000	30,000
10	69	64	30,000	30,000
11	70	65	30,000	30,000
12	71	66	30,000	30,000
13	72	67	30,000	30,000
14	73	68	30,000	30,000
15	74	69	30,000	30,000
16	75	70	30,000	30,000
17	76	71	30,000	30,000
18	77	72	30,000	30,000
19	78	73	30,000	30,000
20	79	74	30,000	30,000
21	80	75	30,000	30,000
22	81	76	30,000	30,000
23	82	77	30,000	30,000
24	83	78	30,000	30,000
25	84	79	30,000	30,000
26	85	80	30,000	30,000
27	86	81	30,000	30,000
28	87	82	30,000	30,000
29	88	83	30,000	30,000
30	89	84	30,000	30,000
31	90	85	30,000	30,000
32	91	86	30,000	30,000
33	92	87	30,000	30,000
34	93	88	30,000	30,000
35	94	89	30,000	30,000
36	95	90	30,000	30,000
37	96	91	30,000	30,000
38	97	92	30,000	30,000
39	98	93	30,000	30,000
40	99	94	30,000	30,000
			1,200,000	1,200,000

Sources of Cash Flow

Presented By: [Licensed user's name appears here]
 Date: [Current date appears here]

For: Aaron Tyler
 & Susan Tyler

40 Year Graphic Analysis



Details of Taxable Account* (Certificates of Deposit)

Taxable Account Detail Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

			Taxable Assets Initial Value	Taxable Yield	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate			
			1,000,000	4.00%	35.00%	35.00%			
Year	Client Age	Spouse Age	(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	60	55	1,000,000	380,000	620,000	16,120	636,120		
2	61	56	636,120	30,000	606,120	15,759	621,879		
3	62	57	621,879	30,000	591,879	15,389	607,268		
4	63	58	607,268	30,000	577,268	15,009	592,277		
5	64	59	592,277	30,000	562,277	14,619	576,896		
6	65	60	576,896	170,162	406,734	10,575	417,309		
7	66	61	417,309	174,368	242,941	6,316	249,257		
8	67	62	249,257	178,698	70,559	1,835	72,394		
9	68	63	72,394	72,394	0	0	0		
10	69	64	0	0	0	0	0		
11	70	65	0	0	0	0	0		
12	71	66	0	0	0	0	0		
13	72	67	0	0	0	0	0		
14	73	68	0	0	0	0	0		
15	74	69	0	0	0	0	0		
16	75	70	0	0	0	0	0		
17	76	71	0	0	0	0	0		
18	77	72	0	0	0	0	0		
19	78	73	0	0	0	0	0		
20	79	74	0	0	0	0	0		
21	80	75	0	0	0	0	0		
22	81	76	0	0	0	0	0		
23	82	77	0	0	0	0	0		
24	83	78	0	0	0	0	0		
25	84	79	0	0	0	0	0		
26	85	80	0	0	0	0	0		
27	86	81	0	0	0	0	0		
28	87	82	0	0	0	0	0		
29	88	83	0	0	0	0	0		
30	89	84	0	0	0	0	0		
31	90	85	0	0	0	0	0		
32	91	86	0	0	0	0	0		
33	92	87	0	0	0	0	0		
34	93	88	0	0	0	0	0		
35	94	89	0	0	0	0	0		
36	95	90	0	0	0	0	0		
37	96	91	0	0	0	0	0		
38	97	92	0	0	0	0	0		
39	98	93	0	0	0	0	0		
40	99	94	0	0	0	0	0		
				1,095,622			95,622		

*Assumes yield is subject to income tax.

Summary of all Tax Exempt Accounts

Tax Exempt Assets Summary Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Tax Exempt Assets
Initial Value
1,800,000

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)
			Total Beginning of Year Balance in Tax Exempt Accounts	Total Tax Exempt Account - Withdrawals	Balance in Tax Exempt Accounts to Accrue	Total Interest Earned	Total Net Year End Value of Tax Exempt Accounts
1	60	55	1,800,000	0	1,800,000	104,000	1,893,200
2	61	56	1,893,200	0	1,893,200	110,256	1,991,909
3	62	57	1,991,909	0	1,991,909	116,917	2,096,480
4	63	58	2,096,480	0	2,096,480	124,009	2,207,288
5	64	59	2,207,288	0	2,207,288	131,562	2,324,736
6	65	60	2,324,736	0	2,324,736	139,608	2,449,253
7	66	61	2,449,253	0	2,449,253	148,178	2,581,296
8	67	62	2,581,296	0	2,581,296	157,309	2,721,353
9	68	63	2,721,353	110,766	2,610,587	163,715	2,755,856
10	69	64	2,755,856	187,754	2,568,102	168,349	2,716,729
11	70	65	2,716,729	180,509	2,536,220	173,712	2,688,845
12	71	66	2,688,845	185,025	2,503,820	179,495	2,660,769
13	72	67	2,660,769	189,675	2,471,094	185,737	2,632,725
14	73	68	2,632,725	194,466	2,438,259	192,474	2,604,958
15	74	69	2,604,958	53,281	2,551,677	204,134	2,728,253
16	75	70	2,728,253	0	2,728,253	218,260	2,917,048
17	76	71	2,917,048	0	2,917,048	233,364	3,118,908
18	77	72	3,118,908	0	3,118,908	249,513	3,334,737
19	78	73	3,334,737	0	3,334,737	266,779	3,565,501
20	79	74	3,565,501	0	3,565,501	285,240	3,812,234
21	80	75	3,812,234	0	3,812,234	304,979	4,076,041
22	81	76	4,076,041	0	4,076,041	326,083	4,358,103
23	82	77	4,358,103	0	4,358,103	348,648	4,659,683
24	83	78	4,659,683	0	4,659,683	372,775	4,982,133
25	84	79	4,982,133	0	4,982,133	398,571	5,326,897
26	85	80	5,326,897	0	5,326,897	426,152	5,695,519
27	86	81	5,695,519	0	5,695,519	455,642	6,089,649
28	87	82	6,089,649	0	6,089,649	487,172	6,511,053
29	88	83	6,511,053	0	6,511,053	520,884	6,961,618
30	89	84	6,961,618	0	6,961,618	556,929	7,443,362
31	90	85	7,443,362	0	7,443,362	595,469	7,958,443
32	91	86	7,958,443	0	7,958,443	636,675	8,509,167
33	92	87	8,509,167	0	8,509,167	680,733	9,098,001
34	93	88	9,098,001	0	9,098,001	727,840	9,727,583
35	94	89	9,727,583	0	9,727,583	778,207	10,400,732
36	95	90	10,400,732	0	10,400,732	832,059	11,120,463
37	96	91	11,120,463	0	11,120,463	889,637	11,889,999
38	97	92	11,889,999	0	11,889,999	951,200	12,712,787
39	98	93	12,712,787	0	12,712,787	1,017,023	13,592,512
40	99	94	13,592,512	0	13,592,512	1,087,401	14,533,114
				1,101,476		15,946,690	

Column (5) has been reduced by assumed account fees. See the Details of Tax Exempt Account pages for more information.

Details of Tax Exempt Account* (Municipal Bonds)

Tax Exempt Account Detail Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

			Tax Exempt Assets Initial Value 800,000			Tax Exempt Yield 3.00%			
Year	Client Age	Spouse Age	(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	60	55	800,000	0	800,000	24,000	824,000		
2	61	56	824,000	0	824,000	24,720	848,720		
3	62	57	848,720	0	848,720	25,462	874,182		
4	63	58	874,182	0	874,182	26,225	900,407		
5	64	59	900,407	0	900,407	27,012	927,419		
6	65	60	927,419	0	927,419	27,823	955,242		
7	66	61	955,242	0	955,242	28,657	983,899		
8	67	62	983,899	0	983,899	29,517	1,013,416		
9	68	63	1,013,416	110,766	902,650	27,080	929,730		
10	69	64	929,730	187,754	741,976	22,259	764,235		
11	70	65	764,235	180,509	583,726	17,512	601,238		
12	71	66	601,238	185,025	416,213	12,486	428,699		
13	72	67	428,699	189,675	239,024	7,171	246,195		
14	73	68	246,195	194,466	51,729	1,552	53,281		
15	74	69	53,281	53,281	0	0	0		
16	75	70	0	0	0	0	0		
17	76	71	0	0	0	0	0		
18	77	72	0	0	0	0	0		
19	78	73	0	0	0	0	0		
20	79	74	0	0	0	0	0		
21	80	75	0	0	0	0	0		
22	81	76	0	0	0	0	0		
23	82	77	0	0	0	0	0		
24	83	78	0	0	0	0	0		
25	84	79	0	0	0	0	0		
26	85	80	0	0	0	0	0		
27	86	81	0	0	0	0	0		
28	87	82	0	0	0	0	0		
29	88	83	0	0	0	0	0		
30	89	84	0	0	0	0	0		
31	90	85	0	0	0	0	0		
32	91	86	0	0	0	0	0		
33	92	87	0	0	0	0	0		
34	93	88	0	0	0	0	0		
35	94	89	0	0	0	0	0		
36	95	90	0	0	0	0	0		
37	96	91	0	0	0	0	0		
38	97	92	0	0	0	0	0		
39	98	93	0	0	0	0	0		
40	99	94	0	0	0	0	0		
				1,101,476			301,476		

*Assumes yield is not subject to income tax.

Details of Tax Exempt Account* (Roth IRA)

Tax Exempt Account Detail Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

			Tax Exempt Assets Initial Value 1,000,000			Tax Exempt Yield 8.00%			
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	=	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	=	(5) Net Year End Value of Account
1	60	55	1,000,000	0		1,000,000	80,000		1,069,200
2	61	56	1,069,200	0		1,069,200	85,536		1,143,189
3	62	57	1,143,189	0		1,143,189	91,455		1,222,298
4	63	58	1,222,298	0		1,222,298	97,784		1,306,881
5	64	59	1,306,881	0		1,306,881	104,550		1,397,317
6	65	60	1,397,317	0		1,397,317	111,785		1,494,011
7	66	61	1,494,011	0		1,494,011	119,521		1,597,397
8	67	62	1,597,397	0		1,597,397	127,792		1,707,937
9	68	63	1,707,937	0		1,707,937	136,635		1,826,126
10	69	64	1,826,126	0		1,826,126	146,090		1,952,494
11	70	65	1,952,494	0		1,952,494	156,200		2,087,607
12	71	66	2,087,607	0		2,087,607	167,009		2,232,070
13	72	67	2,232,070	0		2,232,070	178,566		2,386,530
14	73	68	2,386,530	0		2,386,530	190,922		2,551,677
15	74	69	2,551,677	0		2,551,677	204,134		2,728,253
16	75	70	2,728,253	0		2,728,253	218,260		2,917,048
17	76	71	2,917,048	0		2,917,048	233,364		3,118,908
18	77	72	3,118,908	0		3,118,908	249,513		3,334,737
19	78	73	3,334,737	0		3,334,737	266,779		3,565,501
20	79	74	3,565,501	0		3,565,501	285,240		3,812,234
21	80	75	3,812,234	0		3,812,234	304,979		4,076,041
22	81	76	4,076,041	0		4,076,041	326,083		4,358,103
23	82	77	4,358,103	0		4,358,103	348,648		4,659,683
24	83	78	4,659,683	0		4,659,683	372,775		4,982,133
25	84	79	4,982,133	0		4,982,133	398,571		5,326,897
26	85	80	5,326,897	0		5,326,897	426,152		5,695,519
27	86	81	5,695,519	0		5,695,519	455,642		6,089,649
28	87	82	6,089,649	0		6,089,649	487,172		6,511,053
29	88	83	6,511,053	0		6,511,053	520,884		6,961,618
30	89	84	6,961,618	0		6,961,618	556,929		7,443,362
31	90	85	7,443,362	0		7,443,362	595,469		7,958,443
32	91	86	7,958,443	0		7,958,443	636,675		8,509,167
33	92	87	8,509,167	0		8,509,167	680,733		9,098,001
34	93	88	9,098,001	0		9,098,001	727,840		9,727,583
35	94	89	9,727,583	0		9,727,583	778,207		10,400,732
36	95	90	10,400,732	0		10,400,732	832,059		11,120,463
37	96	91	11,120,463	0		11,120,463	889,637		11,889,999
38	97	92	11,889,999	0		11,889,999	951,200		12,712,787
39	98	93	12,712,787	0		12,712,787	1,017,023		13,592,512
40	99	94	13,592,512	0		13,592,512	1,087,401		14,533,114
				0		15,645,214			

*Assumes yield is not subject to income tax.
Column (5) has been reduced by an assumed management fee of 1.00%.

Details of Equity Asset (Mutual Funds)

Equity Assets Detail Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	Initial Cost Basis 1,000,000	Growth Rate 6.00%	Dividend Rate 2.00%	Dividend Tax Rate 15.00% for 2 Yrs (ordinary income tax thereafter)	Income Tax Rate 35.00%	Composite Capital Gains Tax Rate* 27.50%	Turnover Assumption 50.00%				
										(1) Beginning of Year Assets Value	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends
1	60	55	2,000,000				34,000	1,980,000	0	0	0		
2	61	56	1,980,000				33,660	2,021,456	0	0	0		
3	62	57	2,021,456				26,279	2,088,761	0	0	0		
4	63	58	2,088,761				27,154	2,175,355	0	0	0		
5	64	59	2,175,355				28,280	2,274,302	0	0	0		
6	65	60	2,274,302				29,566	2,382,218	0	0	0		
7	66	61	2,382,218				30,969	2,497,525	0	0	0		
8	67	62	2,497,525				32,468	2,619,565	0	0	0		
9	68	63	2,619,565				34,054	2,748,151	0	0	0		
10	69	64	2,748,151				35,726	2,883,344	0	0	0		
11	70	65	2,883,344				37,483	3,025,338	0	0	0		
12	71	66	3,025,338				39,329	3,174,400	0	0	0		
13	72	67	3,174,400				41,267	3,330,845	0	0	0		
14	73	68	3,330,845				43,301	3,495,019	0	0	0		
15	74	69	3,495,019		103,023	203,520	0	3,515,540	44,096	102,022	146,118		
16	75	70	3,515,540		202,357	198,791	0	3,433,605	43,071	200,360	243,431		
17	76	71	3,433,605		210,016	193,415	0	3,340,636	41,907	207,927	249,834		
18	77	72	3,340,636		218,011	187,358	0	3,235,951	40,594	215,835	256,429		
19	78	73	3,235,951		226,361	180,575	0	3,118,787	39,124	224,098	263,222		
20	79	74	3,118,787		235,084	173,022	0	2,988,319	37,488	232,731	270,219		
21	80	75	2,988,319		216,466	166,311	0	2,872,406	36,034	214,299	250,333		
22	81	76	2,872,406		224,775	158,858	0	2,743,675	34,419	222,524	256,943		
23	82	77	2,743,675		233,457	150,613	0	2,601,276	32,633	231,119	263,752		
24	83	78	2,601,276		242,529	141,525	0	2,444,310	30,664	240,100	270,764		
25	84	79	2,444,310		252,011	131,538	0	2,271,824	28,500	249,487	277,987		
26	85	80	2,271,824		261,922	120,594	0	2,082,811	26,128	259,299	285,427		
27	86	81	2,082,811		272,279	108,632	0	1,876,208	23,537	269,552	293,089		
28	87	82	1,876,208		283,107	95,586	0	1,650,890	20,710	280,271	300,981		
29	88	83	1,650,890		294,426	81,388	0	1,405,669	17,634	291,477	309,111		
30	89	84	1,405,669		306,261	65,964	0	1,139,288	14,292	303,193	317,485		
31	90	85	1,139,288		318,632	49,239	0	850,424	10,668	315,441	326,109		
32	91	86	850,424		331,568	31,131	0	537,677	6,745	328,247	334,992		
33	92	87	537,677		345,095	11,555	0	199,568	2,503	341,639	344,142		
34	93	88	199,568		199,568	0	0	0	0	197,569	197,569		
35	94	89	0		0	0	0	0	0	0	0		
36	95	90	0		0	0	0	0	0	0	0		
37	96	91	0		0	0	0	0	0	0	0		
38	97	92	0		0	0	0	0	0	0	0		
39	98	93	0		0	0	0	0	0	0	0		
40	99	94	0		0	0	0	0	0	0	0		
			4,976,948			473,536			530,747		4,927,190		5,457,937

*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%.

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

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

Details of Portfolio Turnover (Mutual Funds)

Portfolio Turnover Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Yr	Initial Value of Equity Account 2,000,000	Growth Rate 6.00%	Dividend Rate 2.00%	Dividend Tax Rate 15.00% for 2 Yrs (ordinary income tax thereafter)	Income Tax Rate 35.00%	Composite Capital Gains Tax Rate* 27.50%	Turnover Assumption 50.00%			
	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Turnover Sale of Asset	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	(10) Net Year End Value of Asset**
1	1,000,000	0	120,000	34,000	2,154,000	1,034,000	1,077,000	517,000	923,000	1,980,000
2	1,440,000	0	118,800	33,660	2,132,460	1,473,660	1,066,230	736,830	975,645	2,021,456
3	1,712,475	0	121,287	26,279	2,169,022	1,738,754	1,084,511	869,377	1,025,349	2,088,761
4	1,894,726	0	125,326	27,154	2,241,241	1,921,881	1,120,621	960,940	1,076,708	2,175,355
5	2,037,648	0	130,521	28,280	2,334,156	2,065,928	1,167,078	1,032,964	1,130,197	2,274,302
6	2,163,161	0	136,458	29,566	2,440,326	2,192,727	1,220,163	1,096,363	1,186,118	2,382,218
7	2,282,482	0	142,933	30,969	2,556,120	2,313,451	1,278,060	1,156,725	1,244,693	2,497,525
8	2,401,418	0	149,852	32,468	2,679,845	2,433,886	1,339,923	1,216,943	1,306,103	2,619,565
9	2,523,046	0	157,174	34,054	2,810,793	2,557,100	1,405,397	1,278,550	1,370,514	2,748,151
10	2,649,064	0	164,889	35,726	2,948,766	2,684,790	1,474,383	1,342,395	1,438,086	2,883,344
11	2,780,481	0	173,001	37,483	3,093,828	2,817,964	1,546,914	1,408,982	1,508,983	3,025,338
12	2,917,965	0	181,520	39,329	3,246,187	2,957,294	1,623,094	1,478,647	1,583,371	3,174,400
13	3,062,018	0	190,464	41,267	3,406,131	3,103,285	1,703,066	1,551,642	1,661,424	3,330,845
14	3,213,066	0	199,851	43,301	3,573,997	3,256,368	1,786,999	1,628,184	1,743,324	3,495,019
15	3,371,508	103,023	203,520	0	3,595,516	3,272,126	1,797,758	1,636,063	1,753,292	3,515,540
16	3,389,355	202,357	198,791	0	3,511,974	3,194,262	1,755,987	1,597,131	1,712,301	3,433,605
17	3,309,432	210,016	193,415	0	3,417,004	3,107,011	1,708,502	1,553,506	1,665,878	3,340,636
18	3,219,384	218,011	187,358	0	3,309,983	3,009,285	1,654,992	1,504,643	1,613,646	3,235,951
19	3,118,288	226,361	180,575	0	3,190,165	2,900,158	1,595,083	1,450,079	1,555,207	3,118,787
20	3,005,286	235,084	173,022	0	3,056,725	2,778,757	1,528,363	1,389,378	1,490,142	2,988,319
21	2,879,520	216,466	166,311	0	2,938,164	2,670,936	1,469,082	1,335,468	1,432,338	2,872,406
22	2,767,806	224,775	158,858	0	2,806,489	2,551,217	1,403,245	1,275,608	1,368,144	2,743,675
23	2,643,753	233,457	150,613	0	2,660,831	2,418,798	1,330,416	1,209,399	1,297,136	2,601,276
24	2,506,535	242,529	141,525	0	2,500,272	2,272,839	1,250,136	1,136,420	1,218,864	2,444,310
25	2,355,283	252,011	131,538	0	2,323,837	2,112,451	1,161,919	1,056,226	1,132,853	2,271,824
26	2,189,079	261,922	120,594	0	2,130,496	1,936,696	1,065,248	968,348	1,038,601	2,082,811
27	2,006,949	272,279	108,632	0	1,919,164	1,744,587	959,582	872,293	935,578	1,876,208
28	1,807,871	283,107	95,586	0	1,688,687	1,535,076	844,344	767,538	823,222	1,650,890
29	1,590,760	294,426	81,388	0	1,437,852	1,307,057	718,926	653,529	700,942	1,405,669
30	1,354,471	306,261	65,964	0	1,165,372	1,059,364	582,686	529,682	568,110	1,139,288
31	1,097,792	318,632	49,239	0	869,895	790,766	434,948	395,383	424,067	850,424
32	819,450	331,568	31,131	0	549,987	499,958	274,994	249,979	268,115	537,677
33	518,094	345,095	11,555	0	204,137	185,568	102,069	92,784	99,515	199,568
34	192,299	199,568	0	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0	0	0	0
		4,976,948		473,536						

*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%.

**Column (10) has been reduced by a 1.00% management fee.

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

Summary of Illiquid Assets

Illiquid Assets Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) Principal Residence (4.00% Growth)	+	(2) Personal Property (-3.00% Growth)	=	(3) Total Illiquid Assets
1	60	55	426,400		145,500		571,900
2	61	56	443,456		141,135		584,591
3	62	57	461,194		136,901		598,095
4	63	58	479,642		132,794		612,436
5	64	59	498,828		128,810		627,638
6	65	60	518,781		124,946		643,727
7	66	61	539,532		121,197		660,729
8	67	62	561,113		117,562		678,675
9	68	63	583,558		114,035		697,593
10	69	64	606,900		110,614		717,514
11	70	65	631,176		107,295		738,471
12	71	66	656,423		104,076		760,499
13	72	67	682,680		100,954		783,634
14	73	68	709,987		97,925		807,912
15	74	69	738,387		94,988		833,375
16	75	70	767,922		92,138		860,060
17	76	71	798,639		89,374		888,013
18	77	72	830,585		86,693		917,278
19	78	73	863,808		84,092		947,900
20	79	74	898,360		81,569		979,929
21	80	75	934,295		79,122		1,013,417
22	81	76	971,667		76,748		1,048,415
23	82	77	1,010,533		74,446		1,084,979
24	83	78	1,050,955		72,213		1,123,168
25	84	79	1,092,993		70,046		1,163,039
26	85	80	1,136,713		67,945		1,204,658
27	86	81	1,182,181		65,906		1,248,087
28	87	82	1,229,468		63,929		1,293,397
29	88	83	1,278,647		62,011		1,340,658
30	89	84	1,329,793		60,151		1,389,944
31	90	85	1,382,985		58,347		1,441,332
32	91	86	1,438,304		56,596		1,494,900
33	92	87	1,495,836		54,898		1,550,734
34	93	88	1,555,670		53,251		1,608,921
35	94	89	1,617,896		51,654		1,669,550
36	95	90	1,682,612		50,104		1,732,716
37	96	91	1,749,917		48,601		1,798,518
38	97	92	1,819,914		47,143		1,867,057
39	98	93	1,892,710		45,729		1,938,439
40	99	94	1,968,418		44,357		2,012,775

Hypothetical Net Worth Numerical Illustration (After Providing Required Cash Flow)

Hypothetical Net Worth Illustration Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) Year End Value of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Taxable Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Tax Deferred Assets	(6) Year End Value of Equity Assets	(7) Year End Hypothetical Net Worth
1	60	55	571,900	50,000	636,120	1,893,200	534,600	1,980,000	5,665,820
2	61	56	584,591	55,128	621,879	1,991,909	571,594	2,021,456	5,846,557
3	62	57	598,095	60,256	607,268	2,096,480	611,149	2,088,761	6,062,009
4	63	58	612,436	65,385	592,277	2,207,288	653,441	2,175,355	6,306,182
5	64	59	627,638	70,513	576,896	2,324,736	698,659	2,274,302	6,572,744
6	65	60	643,727	75,641	417,309	2,449,253	747,006	2,382,218	6,715,154
7	66	61	660,729	80,769	249,257	2,581,296	798,698	2,497,525	6,868,274
8	67	62	678,675	85,897	72,394	2,721,353	853,968	2,619,565	7,031,852
9	68	63	697,593	91,026	0	2,755,856	913,062	2,748,151	7,205,688
10	69	64	717,514	96,154	0	2,716,729	976,246	2,883,344	7,389,987
11	70	65	738,471	101,282	0	2,688,845	1,043,803	3,025,338	7,597,739
12	71	66	760,499	106,410	0	2,660,769	1,116,034	3,174,400	7,818,112
13	72	67	783,634	111,538	0	2,632,725	1,193,264	3,330,845	8,052,006
14	73	68	807,912	116,667	0	2,604,958	1,275,838	3,495,019	8,300,394
15	74	69	833,375	121,795	0	2,728,253	1,364,126	3,515,540	8,563,089
16	75	70	860,060	126,923	0	2,917,048	1,458,523	3,433,605	8,796,159
17	76	71	888,013	132,051	0	3,118,908	1,559,453	3,340,636	9,039,061
18	77	72	917,278	137,179	0	3,334,737	1,667,367	3,235,951	9,292,512
19	78	73	947,900	142,308	0	3,565,501	1,782,748	3,118,787	9,557,244
20	79	74	979,929	147,436	0	3,812,234	1,906,114	2,988,319	9,834,032
21	80	75	1,013,417	152,564	0	4,076,041	2,038,017	2,872,406	10,152,445
22	81	76	1,048,415	157,692	0	4,358,103	2,179,047	2,743,675	10,486,932
23	82	77	1,084,979	162,821	0	4,659,683	2,329,837	2,601,276	10,838,596
24	83	78	1,123,168	167,949	0	4,982,133	2,491,062	2,444,310	11,208,622
25	84	79	1,163,039	173,077	0	5,326,897	2,663,444	2,271,824	11,598,281
26	85	80	1,204,658	178,205	0	5,695,519	2,847,755	2,082,811	12,008,948
27	86	81	1,248,087	183,333	0	6,089,649	3,044,819	1,876,208	12,442,096
28	87	82	1,293,397	188,462	0	6,511,053	3,255,521	1,650,890	12,899,323
29	88	83	1,340,658	193,590	0	6,961,618	3,480,803	1,405,669	13,382,338
30	89	84	1,389,944	198,718	0	7,443,362	3,721,674	1,139,288	13,892,986
31	90	85	1,441,332	203,846	0	7,958,443	3,979,214	850,424	14,433,259
32	91	86	1,494,900	208,974	0	8,509,167	4,254,575	537,677	15,005,293
33	92	87	1,550,734	214,103	0	9,098,001	4,548,992	199,568	15,611,398
34	93	88	1,608,921	219,231	0	9,727,583	4,607,180	0	16,162,915
35	94	89	1,669,550	224,359	0	10,400,732	4,328,439	0	16,623,080
36	95	90	1,732,716	229,487	0	11,120,463	4,013,965	0	17,096,631
37	96	91	1,798,518	234,615	0	11,889,999	3,660,788	0	17,583,920
38	97	92	1,867,057	239,744	0	12,712,787	3,265,724	0	18,085,312
39	98	93	1,938,439	244,872	0	13,592,512	2,825,349	0	18,601,172
40	99	94	2,012,775	250,000	0	14,533,114	2,335,991	0	19,131,880

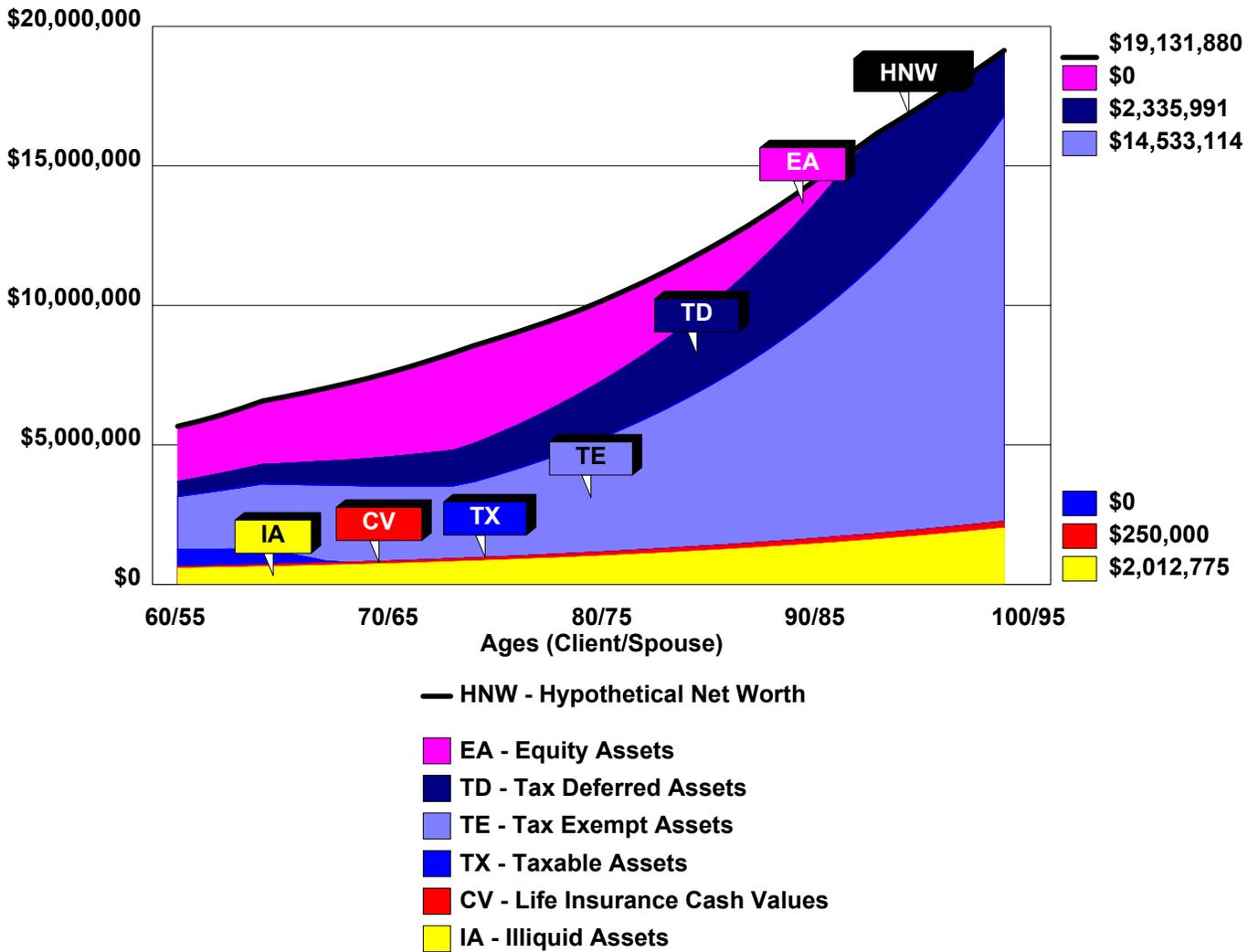
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Hypothetical Net Worth (After Providing Required Cash Flow)

Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

For: Aaron Tyler
& Susan Tyler

40 Year Graphic Analysis



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

Wealth Transfer Summary (After Providing Required Cash Flow)

Wealth Transfer Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(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	60	55	5,865,820	47,110	5,818,710	1,024,586	6,843,296
2	61	56	6,041,429	60,058	5,981,371	1,057,279	7,038,650
3	62	57	6,251,753	2,216,720	4,035,033	1,092,638	5,127,671
4	63	58	6,490,797	2,354,855	4,135,942	1,130,966	5,266,908
5	64	59	6,752,231	2,505,766	4,246,465	1,172,502	5,418,967
6	65	60	6,889,513	2,588,886	4,300,627	1,217,430	5,518,057
7	66	61	7,037,505	2,678,423	4,359,082	1,265,966	5,625,048
8	67	62	7,195,955	2,774,275	4,421,680	1,318,427	5,740,107
9	68	63	7,364,662	2,876,371	4,488,291	1,375,172	5,863,463
10	69	64	7,543,833	2,984,867	4,558,966	1,436,554	5,995,520
11	70	65	7,746,457	3,106,950	4,639,507	1,502,929	6,142,436
12	71	66	7,961,702	3,236,711	4,724,991	1,574,709	6,299,700
13	72	67	8,190,468	3,374,696	4,815,772	1,652,017	6,467,789
14	73	68	8,433,727	3,521,494	4,912,233	1,735,148	6,647,381
15	74	69	8,691,294	3,677,062	5,014,232	1,824,834	6,839,066
16	75	70	8,919,236	3,817,297	5,101,939	1,921,335	7,023,274
17	76	71	9,157,010	3,963,970	5,193,040	2,025,129	7,218,169
18	77	72	9,405,333	4,117,543	5,287,790	2,136,976	7,424,766
19	78	73	9,664,936	4,278,498	5,386,438	2,257,585	7,644,023
20	79	74	9,936,596	4,447,341	5,489,255	2,387,651	7,876,906
21	80	75	10,249,881	4,640,422	5,609,459	2,527,917	8,137,376
22	81	76	10,579,240	4,843,782	5,735,458	2,679,004	8,414,462
23	82	77	10,925,775	5,058,125	5,867,650	2,841,284	8,708,934
24	83	78	11,290,673	5,294,476	5,996,197	3,015,189	9,011,386
25	84	79	11,675,204	5,546,573	6,128,631	3,201,463	9,330,094
26	85	80	12,080,743	5,812,711	6,268,032	3,401,049	9,669,081
27	86	81	12,508,763	6,093,882	6,414,881	3,614,895	10,029,776
28	87	82	12,960,861	6,391,162	6,569,699	3,843,873	10,413,572
29	88	83	13,438,748	6,705,702	6,733,046	4,088,817	10,821,863
30	89	84	13,944,268	7,038,738	6,905,530	4,350,174	11,255,704
31	90	85	14,479,413	7,391,605	7,087,808	4,627,890	11,715,698
32	91	86	15,046,319	7,765,733	7,280,586	4,921,863	12,202,449
33	92	87	15,647,295	8,164,236	7,483,059	5,232,010	12,715,069
34	93	88	16,193,684	8,500,215	7,693,469	5,558,101	13,251,570
35	94	89	16,648,721	8,734,214	7,914,507	5,898,721	13,813,228
36	95	90	17,117,144	8,971,241	8,145,903	6,252,581	14,398,484
37	96	91	17,599,305	9,211,093	8,388,212	6,620,935	15,009,147
38	97	92	18,095,568	9,453,542	8,642,026	7,005,377	15,647,403
39	98	93	18,606,300	9,683,558	8,922,742	7,409,245	16,331,987
40	99	94	19,131,880	9,911,520	9,220,360	7,829,854	17,050,214

*Net of cash flow provided

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

Summary at Life Expectancy (Year 33)

Total Estate Assets	\$ 15,647,295
Wealth Transferred to Heirs	\$ 12,715,069

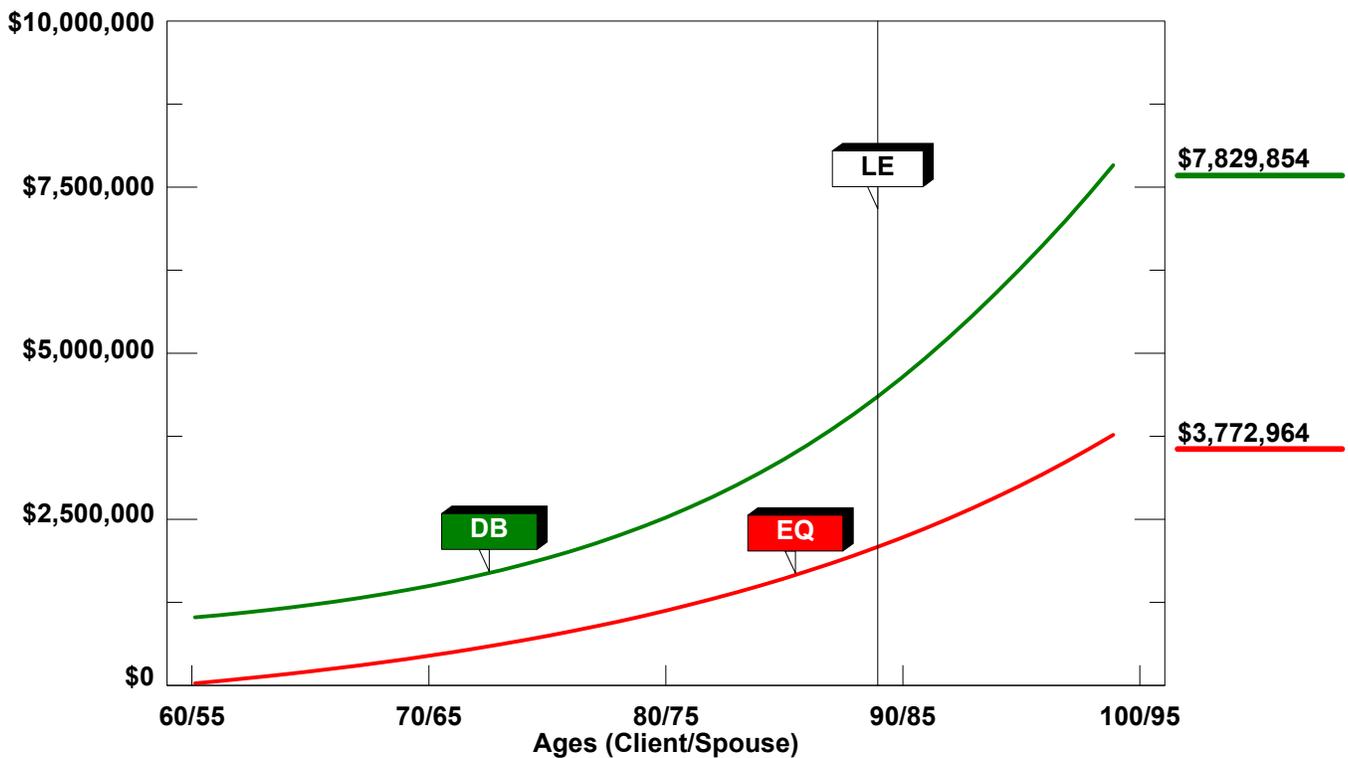
Summary Comparison

Presented By: [Licensed user's name appears here]
 Date: [Current date appears here]

For: Aaron Tyler
 & Susan Tyler

Heirs' Income Tax Rate	Equity Account Growth Rate	Equity Account Dividend Income Rate	Equity Account Dividend Tax Rate	Equity Account Composite Capital Gains Tax Rate*	Equity Account Turnover Assumption
35.00%	6.00%	2.00%	15.00% for 2 yrs (ordinary income tax rates thereafter)	27.50%	50.00%

40 Year Graphic Analysis



EQ - Equity Account**
 DB - Life Insurance Death Benefit
 LE - Life Expectancy

*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 are based upon a ratio of asset value to remaining cost basis in any given year.

**Equity Account includes management fee: 1.00%.

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

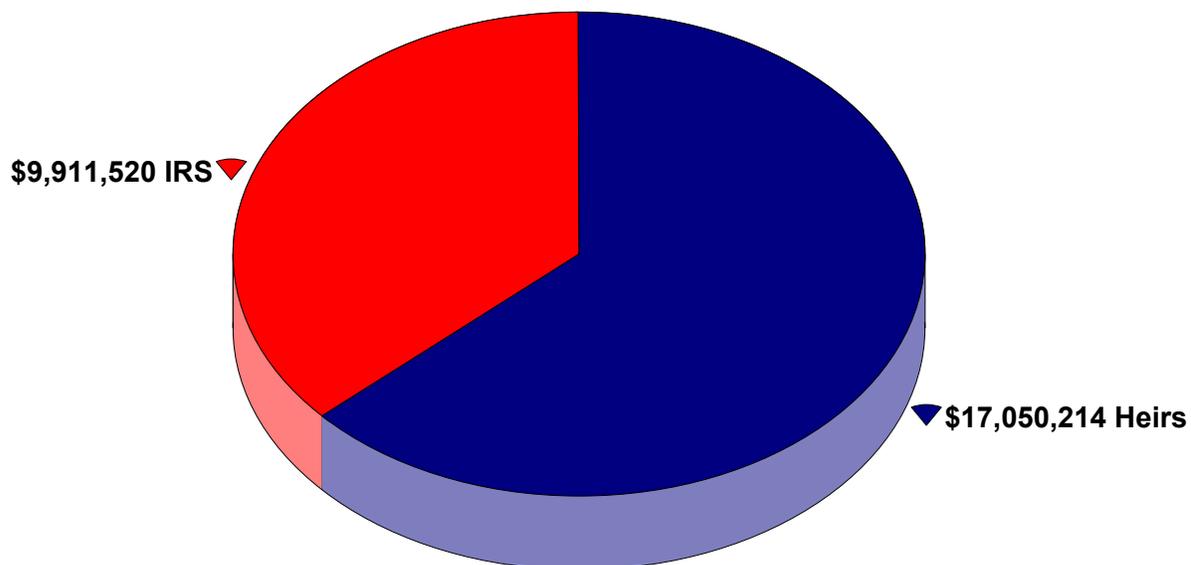
Distribution of Assets

Presented By: [Licensed user's name appears here]
Date: [Current date appears here]

For: Aaron Tyler
& Susan Tyler

Summary Analysis at Ages 99/94

Estate Distribution



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

Estate Assets Details

Estate Assets Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)
			Liquid Assets*	+ Net Illiquid Assets**	+ Current Life Insurance Death Benefit	= Total Estate Assets
1	60	55	5,043,920	571,900	250,000	5,865,820
2	61	56	5,206,838	584,591	250,000	6,041,429
3	62	57	5,403,658	598,095	250,000	6,251,753
4	63	58	5,628,361	612,436	250,000	6,490,797
5	64	59	5,874,593	627,638	250,000	6,752,231
6	65	60	5,995,786	643,727	250,000	6,889,513
7	66	61	6,126,776	660,729	250,000	7,037,505
8	67	62	6,267,280	678,675	250,000	7,195,955
9	68	63	6,417,069	697,593	250,000	7,364,662
10	69	64	6,576,319	717,514	250,000	7,543,833
11	70	65	6,757,986	738,471	250,000	7,746,457
12	71	66	6,951,203	760,499	250,000	7,961,702
13	72	67	7,156,834	783,634	250,000	8,190,468
14	73	68	7,375,815	807,912	250,000	8,433,727
15	74	69	7,607,919	833,375	250,000	8,691,294
16	75	70	7,809,176	860,060	250,000	8,919,236
17	76	71	8,018,997	888,013	250,000	9,157,010
18	77	72	8,238,055	917,278	250,000	9,405,333
19	78	73	8,467,036	947,900	250,000	9,664,936
20	79	74	8,706,667	979,929	250,000	9,936,596
21	80	75	8,986,464	1,013,417	250,000	10,249,881
22	81	76	9,280,825	1,048,415	250,000	10,579,240
23	82	77	9,590,796	1,084,979	250,000	10,925,775
24	83	78	9,917,505	1,123,168	250,000	11,290,673
25	84	79	10,262,165	1,163,039	250,000	11,675,204
26	85	80	10,626,085	1,204,658	250,000	12,080,743
27	86	81	11,010,676	1,248,087	250,000	12,508,763
28	87	82	11,417,464	1,293,397	250,000	12,960,861
29	88	83	11,848,090	1,340,658	250,000	13,438,748
30	89	84	12,304,324	1,389,944	250,000	13,944,268
31	90	85	12,788,081	1,441,332	250,000	14,479,413
32	91	86	13,301,419	1,494,900	250,000	15,046,319
33	92	87	13,846,561	1,550,734	250,000	15,647,295
34	93	88	14,334,763	1,608,921	250,000	16,193,684
35	94	89	14,729,171	1,669,550	250,000	16,648,721
36	95	90	15,134,428	1,732,716	250,000	17,117,144
37	96	91	15,550,787	1,798,518	250,000	17,599,305
38	97	92	15,978,511	1,867,057	250,000	18,095,568
39	98	93	16,417,861	1,938,439	250,000	18,606,300
40	99	94	16,869,105	2,012,775	250,000	19,131,880

*Including taxable assets, tax exempt assets, tax deferred assets, and equity assets.

**Net of any liabilities.

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

Transfer Tax Details

Transfer Tax Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) Total Estate Assets	(2) Taxable Estate	(3) Remaining Available Unified Credit Equivalent	(4) Estate Tax* +	(5) Income Tax on Tax Deferred Assets =	(6) Total Transfer Taxes
1	60	55	5,865,820	5,865,820	10,000,000	0	47,110	47,110
2	61	56	6,041,429	6,041,429	10,000,000	0	60,058	60,058
3	62	57	6,251,753	6,251,753	2,000,000	2,183,464	33,256	2,216,720
4	63	58	6,490,797	6,490,797	2,000,000	2,314,938	39,917	2,354,855
5	64	59	6,752,231	6,752,231	2,000,000	2,458,727	47,039	2,505,766
6	65	60	6,889,513	6,889,513	2,000,000	2,534,232	54,654	2,588,886
7	66	61	7,037,505	7,037,505	2,000,000	2,615,628	62,795	2,678,423
8	67	62	7,195,955	7,195,955	2,000,000	2,702,775	71,500	2,774,275
9	68	63	7,364,662	7,364,662	2,000,000	2,795,564	80,807	2,876,371
10	69	64	7,543,833	7,543,833	2,000,000	2,894,108	90,759	2,984,867
11	70	65	7,746,457	7,746,457	2,000,000	3,005,551	101,399	3,106,950
12	71	66	7,961,702	7,961,702	2,000,000	3,123,936	112,775	3,236,711
13	72	67	8,190,468	8,190,468	2,000,000	3,249,757	124,939	3,374,696
14	73	68	8,433,727	8,433,727	2,000,000	3,383,550	137,944	3,521,494
15	74	69	8,691,294	8,691,294	2,000,000	3,525,212	151,850	3,677,062
16	75	70	8,919,236	8,919,236	2,000,000	3,650,580	166,717	3,817,297
17	76	71	9,157,010	9,157,010	2,000,000	3,781,356	182,614	3,963,970
18	77	72	9,405,333	9,405,333	2,000,000	3,917,933	199,610	4,117,543
19	78	73	9,664,936	9,664,936	2,000,000	4,060,715	217,783	4,278,498
20	79	74	9,936,596	9,936,596	2,000,000	4,210,128	237,213	4,447,341
21	80	75	10,249,881	10,249,881	2,000,000	4,382,435	257,987	4,640,422
22	81	76	10,579,240	10,579,240	2,000,000	4,563,582	280,200	4,843,782
23	82	77	10,925,775	10,925,775	2,000,000	4,754,176	303,949	5,058,125
24	83	78	11,290,673	11,290,673	2,000,000	4,969,404	325,072	5,294,476
25	84	79	11,675,204	11,675,204	2,000,000	5,200,122	346,451	5,546,573
26	85	80	12,080,743	12,080,743	2,000,000	5,443,446	369,265	5,812,711
27	86	81	12,508,763	12,508,763	2,000,000	5,700,258	393,624	6,093,882
28	87	82	12,960,861	12,960,861	2,000,000	5,971,517	419,645	6,391,162
29	88	83	13,438,748	13,438,748	2,000,000	6,258,249	447,453	6,705,702
30	89	84	13,944,268	13,944,268	2,000,000	6,561,561	477,177	7,038,738
31	90	85	14,479,413	14,479,413	2,000,000	6,882,648	508,957	7,391,605
32	91	86	15,046,319	15,046,319	2,000,000	7,222,791	542,942	7,765,733
33	92	87	15,647,295	15,647,295	2,000,000	7,583,377	580,859	8,164,236
34	93	88	16,193,684	16,193,684	2,000,000	7,911,210	589,005	8,500,215
35	94	89	16,648,721	16,648,721	2,000,000	8,184,233	549,981	8,734,214
36	95	90	17,117,144	17,117,144	2,000,000	8,465,286	505,955	8,971,241
37	96	91	17,599,305	17,599,305	2,000,000	8,754,583	456,510	9,211,093
38	97	92	18,095,568	18,095,568	2,000,000	9,052,341	401,201	9,453,542
39	98	93	18,606,300	18,606,300	2,000,000	9,337,665	345,893	9,683,558
40	99	94	19,131,880	19,131,880	2,000,000	9,626,734	284,786	9,911,520

*Calculations on this page assume the estate tax and gift tax rules enacted in December 2010 (\$5,000,000 portable unified exemption per person with a top rate of 35%) are in effect for 2011 and 2012; thereafter, they revert to the 2001 rules (\$1,000,000 non-portable exemption per person with a top rate of 55%).

Column (4) assumes half the amount shown in column (3) is transferred to a credit shelter trust by the first spouse to die.

Wealth Transfer Details

Wealth Transfer Details Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Spouse		(1)	(2)
	Age	Age	Proposed Survivor Life Insurance Outside the Estate	Total Assets Outside the Estate
1	60	55	1,024,586	1,024,586
2	61	56	1,057,279	1,057,279
3	62	57	1,092,638	1,092,638
4	63	58	1,130,966	1,130,966
5	64	59	1,172,502	1,172,502
6	65	60	1,217,430	1,217,430
7	66	61	1,265,966	1,265,966
8	67	62	1,318,427	1,318,427
9	68	63	1,375,172	1,375,172
10	69	64	1,436,554	1,436,554
11	70	65	1,502,929	1,502,929
12	71	66	1,574,709	1,574,709
13	72	67	1,652,017	1,652,017
14	73	68	1,735,148	1,735,148
15	74	69	1,824,834	1,824,834
16	75	70	1,921,335	1,921,335
17	76	71	2,025,129	2,025,129
18	77	72	2,136,976	2,136,976
19	78	73	2,257,585	2,257,585
20	79	74	2,387,651	2,387,651
21	80	75	2,527,917	2,527,917
22	81	76	2,679,004	2,679,004
23	82	77	2,841,284	2,841,284
24	83	78	3,015,189	3,015,189
25	84	79	3,201,463	3,201,463
26	85	80	3,401,049	3,401,049
27	86	81	3,614,895	3,614,895
28	87	82	3,843,873	3,843,873
29	88	83	4,088,817	4,088,817
30	89	84	4,350,174	4,350,174
31	90	85	4,627,890	4,627,890
32	91	86	4,921,863	4,921,863
33	92	87	5,232,010	5,232,010
34	93	88	5,558,101	5,558,101
35	94	89	5,898,721	5,898,721
36	95	90	6,252,581	6,252,581
37	96	91	6,620,935	6,620,935
38	97	92	7,005,377	7,005,377
39	98	93	7,409,245	7,409,245
40	99	94	7,829,854	7,829,854

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

Summary of Transfer Taxation of Tax Deferred Assets

Tax Deferred Transfer Tax Summary Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	Tax Deferred Assets	Initial	Heirs'		(5) Percent Loss Due to Tax
			Initial Value 500,000	Cost Basis 400,000	Income Tax Rate 35.00%		
			(1) Tax Deferred Assets in Estate	(2) Estate Tax on Tax Deferred Assets	(3) Income Tax on Tax Deferred Assets	(4) Total Taxes Attributed to Tax Deferred Assets	
1	60	55	534,600	0	47,110	47,110	9%
2	61	56	571,594	0	60,058	60,058	11%
3	62	57	611,149	336,132	33,256	369,388	60%
4	63	58	653,441	359,392	39,917	399,309	61%
5	64	59	698,659	384,262	47,039	431,301	62%
6	65	60	747,006	410,853	54,654	465,507	62%
7	66	61	798,698	439,284	62,795	502,079	63%
8	67	62	853,968	469,682	71,500	541,182	63%
9	68	63	913,062	502,184	80,807	582,991	64%
10	69	64	976,246	536,935	90,759	627,694	64%
11	70	65	1,043,803	574,091	101,399	675,490	65%
12	71	66	1,116,034	613,819	112,775	726,594	65%
13	72	67	1,193,264	656,295	124,939	781,234	65%
14	73	68	1,275,838	701,711	137,944	839,655	66%
15	74	69	1,364,126	750,270	151,850	902,120	66%
16	75	70	1,458,523	802,188	166,717	968,905	66%
17	76	71	1,559,453	857,700	182,614	1,040,314	67%
18	77	72	1,667,367	917,052	199,610	1,116,662	67%
19	78	73	1,782,748	980,512	217,783	1,198,295	67%
20	79	74	1,906,114	1,048,363	237,213	1,285,576	67%
21	80	75	2,038,017	1,120,910	257,987	1,378,897	68%
22	81	76	2,179,047	1,198,476	280,200	1,478,676	68%
23	82	77	2,329,837	1,281,410	303,949	1,585,359	68%
24	83	78	2,491,062	1,384,618	325,072	1,709,690	69%
25	84	79	2,663,444	1,498,654	346,451	1,845,105	69%
26	85	80	2,847,755	1,620,303	369,265	1,989,568	70%
27	86	81	3,044,819	1,750,089	393,624	2,143,713	70%
28	87	82	3,255,521	1,888,580	419,645	2,308,225	71%
29	88	83	3,480,803	2,036,379	447,453	2,483,832	71%
30	89	84	3,721,674	2,194,134	477,177	2,671,311	72%
31	90	85	3,979,214	2,362,539	508,957	2,871,496	72%
32	91	86	4,254,575	2,542,332	542,942	3,085,274	73%
33	92	87	4,548,992	2,729,395	580,859	3,310,254	73%
34	93	88	4,607,180	2,764,308	589,005	3,353,313	73%
35	94	89	4,328,439	2,597,064	549,981	3,147,045	73%
36	95	90	4,013,965	2,408,379	505,955	2,914,334	73%
37	96	91	3,660,788	2,196,473	456,510	2,652,983	72%
38	97	92	3,265,724	1,959,435	401,201	2,360,636	72%
39	98	93	2,825,349	1,674,094	345,893	2,019,987	71%
40	99	94	2,335,991	1,354,201	284,786	1,638,987	70%

Calculations on this page assume the estate tax and gift tax rules enacted in December 2010 (\$5,000,000 portable unified exemption per person with a top rate of 35%) are in effect for 2011 and 2012; thereafter, they revert to the 2001 rules (\$1,000,000 non-portable exemption per person with a top rate of 55%).

Details of Transfer Taxation of Tax Deferred Assets

Tax Deferred Transfer Tax Detail Page: 1
Date: [Current date appears here]

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	Tax Deferred Assets			Initial	Heirs'		(7) State Death Tax Attributable to Tax Deferred Assets**	(8) Total Taxes on Tax Deferred Assets (2)+(6)+(7)
			(1) Tax Deferred Assets in Estate	(2) Estate Tax on Tax Deferred Assets	(3) Unrealized Gain in Tax Deferred Assets	(4) Initial Value 500,000	(5) Cost Basis 400,000	(6) Income Tax Rate 35.00%		
1	60	55	534,600	0	134,600	0	134,600	47,110	0	47,110
2	61	56	571,594	0	171,594	0	171,594	60,058	0	60,058
3	62	57	611,149	336,132	211,149	116,132	95,017	33,256	0	369,388
4	63	58	653,441	359,392	253,441	139,392	114,049	39,917	0	399,309
5	64	59	698,659	384,262	298,659	164,262	134,397	47,039	0	431,301
6	65	60	747,006	410,853	347,006	190,853	156,153	54,654	0	465,507
7	66	61	798,698	439,284	398,698	219,284	179,414	62,795	0	502,079
8	67	62	853,968	469,682	453,968	249,682	204,286	71,500	0	541,182
9	68	63	913,062	502,184	513,062	282,184	230,878	80,807	0	582,991
10	69	64	976,246	536,935	576,246	316,935	259,311	90,759	0	627,694
11	70	65	1,043,803	574,091	643,803	354,091	289,712	101,399	0	675,490
12	71	66	1,116,034	613,819	716,034	393,819	322,215	112,775	0	726,594
13	72	67	1,193,264	656,295	793,264	436,295	356,969	124,939	0	781,234
14	73	68	1,275,838	701,711	875,838	481,711	394,127	137,944	0	839,655
15	74	69	1,364,126	750,270	964,126	530,270	433,856	151,850	0	902,120
16	75	70	1,458,523	802,188	1,058,523	582,188	476,335	166,717	0	968,905
17	76	71	1,559,453	857,700	1,159,453	637,700	521,753	182,614	0	1,040,314
18	77	72	1,667,367	917,052	1,267,367	697,052	570,315	199,610	0	1,116,662
19	78	73	1,782,748	980,512	1,382,748	760,512	622,236	217,783	0	1,198,295
20	79	74	1,906,114	1,048,363	1,506,114	828,363	677,751	237,213	0	1,285,576
21	80	75	2,038,017	1,120,910	1,638,017	900,910	737,107	257,987	0	1,378,897
22	81	76	2,179,047	1,198,476	1,779,047	978,476	800,571	280,200	0	1,478,676
23	82	77	2,329,837	1,281,410	1,929,837	1,061,410	868,427	303,949	0	1,585,359
24	83	78	2,491,062	1,384,618	2,091,062	1,162,284	928,778	325,072	0	1,709,690
25	84	79	2,663,444	1,498,654	2,263,444	1,273,584	989,860	346,451	0	1,845,105
26	85	80	2,847,755	1,620,303	2,447,755	1,392,713	1,055,042	369,265	0	1,989,568
27	86	81	3,044,819	1,750,089	2,644,819	1,520,179	1,124,640	393,624	0	2,143,713
28	87	82	3,255,521	1,888,580	2,855,521	1,656,534	1,198,987	419,645	0	2,308,225
29	88	83	3,480,803	2,036,379	3,080,803	1,802,366	1,278,437	447,453	0	2,483,832
30	89	84	3,721,674	2,194,134	3,321,674	1,958,312	1,363,362	477,177	0	2,671,311
31	90	85	3,979,214	2,362,539	3,579,214	2,125,051	1,454,163	508,957	0	2,871,496
32	91	86	4,254,575	2,542,332	3,854,575	2,303,311	1,551,264	542,942	0	3,085,274
33	92	87	4,548,992	2,729,395	4,148,992	2,489,395	1,659,597	580,859	0	3,310,254
34	93	88	4,607,180	2,764,308	4,207,180	2,524,308	1,682,872	589,005	0	3,353,313
35	94	89	4,328,439	2,597,064	3,928,439	2,357,064	1,571,375	549,981	0	3,147,045
36	95	90	4,013,965	2,408,379	3,613,965	2,168,379	1,445,586	505,955	0	2,914,334
37	96	91	3,660,788	2,196,473	3,260,788	1,956,473	1,304,315	456,510	0	2,652,983
38	97	92	3,265,724	1,959,435	2,865,724	1,719,435	1,146,289	401,201	0	2,360,636
39	98	93	2,825,349	1,674,094	2,425,349	1,437,083	988,266	345,893	0	2,019,987
40	99	94	2,335,991	1,354,201	1,935,991	1,122,316	813,675	284,786	0	1,638,987

*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.

**Check with your legal and tax advisers for the precise calculations of the state death tax on your current and future circumstances.

Calculations on this page assume the estate tax and gift tax rules enacted in December 2010 (\$5,000,000 portable unified exemption per person with a top rate of 35%) are in effect for 2011 and 2012; thereafter, they revert to the 2001 rules (\$1,000,000 non-portable exemption per person with a top rate of 55%).