

Tax Deferred Account

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

For: George Baker, MD

Pre-Retirement Accumulation

Prior Accrued Account Value: 0
 Account Yield: 8.50%
 Pre-Retirement Income Tax Bracket: 35.00%

| Pre-Retirement Year | Age | (1) Payment to the Account | (2) Beginning of Year Value of Account | (3) Annualized Tax Deferred Interest Accrued | (4) Year End Living Value of Account (2) + (3)** | (5) Year End After Tax Surrender Value of Account* |
|---------------------|-----|-------------------------------|---|---|---|---|
| 1 | 45 | 20,000 | 20,000 | 1,700 | 21,266 | 20,696 |
| 2 | 46 | 20,000 | 41,266 | 3,508 | 43,879 | 42,133 |
| 3 | 47 | 20,000 | 63,879 | 5,430 | 67,923 | 64,358 |
| 4 | 48 | 20,000 | 87,923 | 7,473 | 93,488 | 87,418 |
| 5 | 49 | 20,000 | 113,488 | 9,646 | 120,671 | 111,369 |
| 6 | 50 | 20,000 | 140,671 | 11,957 | 149,575 | 136,266 |
| 7 | 51 | 20,000 | 169,575 | 14,414 | 180,309 | 162,170 |
| 8 | 52 | 20,000 | 200,309 | 17,026 | 212,988 | 189,143 |
| 9 | 53 | 20,000 | 232,988 | 19,804 | 247,736 | 217,255 |
| 10 | 54 | 20,000 | 267,736 | 22,758 | 284,684 | 246,576 |
| 11 | 55 | 20,000 | 304,684 | 25,898 | 323,970 | 277,184 |
| 12 | 56 | 20,000 | 343,970 | 29,237 | 365,743 | 309,159 |
| 13 | 57 | 20,000 | 385,743 | 32,788 | 410,160 | 342,588 |
| 14 | 58 | 20,000 | 430,160 | 36,564 | 457,390 | 377,565 |
| 15 | 59 | 20,000 | 477,390 | 40,578 | 507,609 | 414,185 |
| 16 | 60 | 20,000 | 527,609 | 44,847 | 561,007 | 476,655 |
| 17 | 61 | 20,000 | 581,007 | 49,386 | 617,785 | 520,560 |
| 18 | 62 | 20,000 | 637,785 | 54,212 | 678,157 | 566,802 |
| 19 | 63 | 20,000 | 698,157 | 59,343 | 742,350 | 615,528 |
| 20 | 64 | 20,000 | 762,350 | 64,800 | 810,607 | 666,895 |

400,000

551,369

Tax deferred account assets are assessed:
 Death benefit guarantee of principal: 1.00%

**Management fees reflected in column (4) : 1.00%

*Surrender values prior to age 59½ reflect a 10.00% penalty tax.

Note: Tax Deferred Account values do not reflect surrender charges or market rate adjustments, if any.

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Cash Flow Analysis

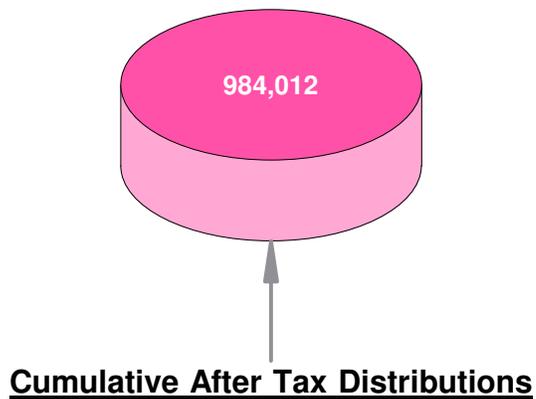
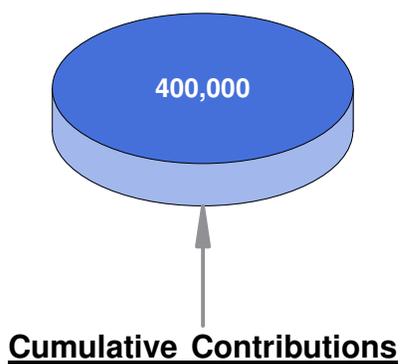
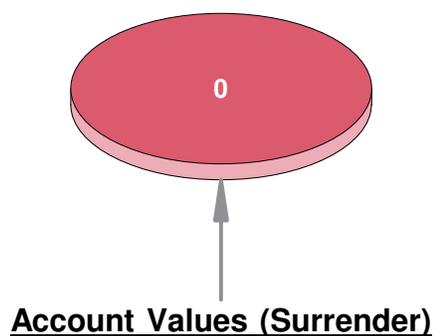
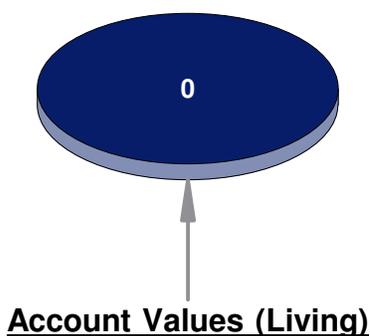
| | | Retirement Income Tax Bracket 35.00% | | | Distribution Method Interest & Principal | | | | | |
|--------------------|-----|---|--|--|--|--|--|--|---|--|
| Retirement Year | Age | (1) Beginning of Year Before Tax Withdrawal | (2) Beginning of Year Value of Account | (3) Beginning of Year Cost Basis | (4) Gain in Contract Withdrawn | (5) Taxable Portion of Withdrawal Column (4) | (6) After Tax Value of Column (5) | (7) Tax Free Portion of Withdrawal (1) - (4) | (8) Beginning of Year After Tax Withdrawal (6) + (7) | |
| 1 | 65 | 0 | 810,607 | 0 | 0 | 0 | 0 | 0 | 49,200 | |
| 2 | 66 | 0 | 781,435 | 0 | 0 | 0 | 0 | 0 | 49,200 | |
| 3 | 67 | 0 | 750,416 | 0 | 0 | 0 | 0 | 0 | 49,200 | |
| 4 | 68 | 0 | 717,434 | 0 | 0 | 0 | 0 | 0 | 49,200 | |
| 5 | 69 | 0 | 682,364 | 0 | 0 | 0 | 0 | 0 | 49,200 | |
| 6 | 70 | 0 | 645,074 | 0 | 0 | 0 | 0 | 0 | 49,200 | |
| 7 | 71 | 0 | 605,423 | 0 | 0 | 0 | 0 | 0 | 49,200 | |
| 8 | 72 | 0 | 563,263 | 0 | 0 | 0 | 0 | 0 | 49,200 | |
| 9 | 73 | 0 | 518,435 | 0 | 0 | 0 | 0 | 0 | 49,200 | |
| 10 | 74 | 0 | 470,768 | 0 | 0 | 0 | 0 | 0 | 49,200 | |
| 11 | 75 | 0 | 421,916 | 0 | 0 | 0 | 0 | 0 | 49,200 | |
| 12 | 76 | 0 | 386,962 | 0 | 0 | 0 | 0 | 0 | 49,200 | |
| 13 | 77 | 0 | 350,569 | 0 | 0 | 0 | 0 | 0 | 49,200 | |
| 14 | 78 | 0 | 312,679 | 0 | 0 | 0 | 0 | 0 | 49,200 | |
| 15 | 79 | 0 | 273,230 | 0 | 0 | 0 | 0 | 0 | 49,200 | |
| 16 | 80 | 0 | 232,158 | 0 | 0 | 0 | 0 | 0 | 49,200 | |
| 17 | 81 | 0 | 189,396 | 0 | 0 | 0 | 0 | 0 | 49,200 | |
| 18 | 82 | 0 | 144,874 | 0 | 0 | 0 | 0 | 0 | 49,200 | |
| 19 | 83 | 0 | 98,520 | 0 | 0 | 0 | 0 | 0 | 49,200 | |
| 20 | 84 | 0 | 50,259 | 0 | 0 | 0 | 0 | 0 | 49,212 | |
| | | 0 | | | | 0 | 0 | 0 | 984,012 | |

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A Look at Year 40



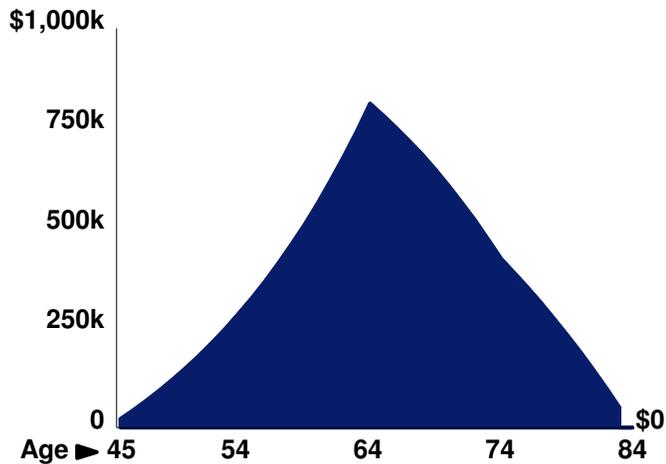
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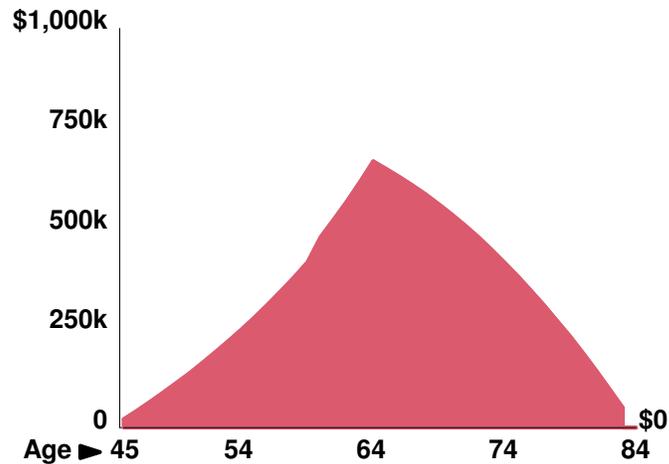
For: George Baker, MD

Year Analysis

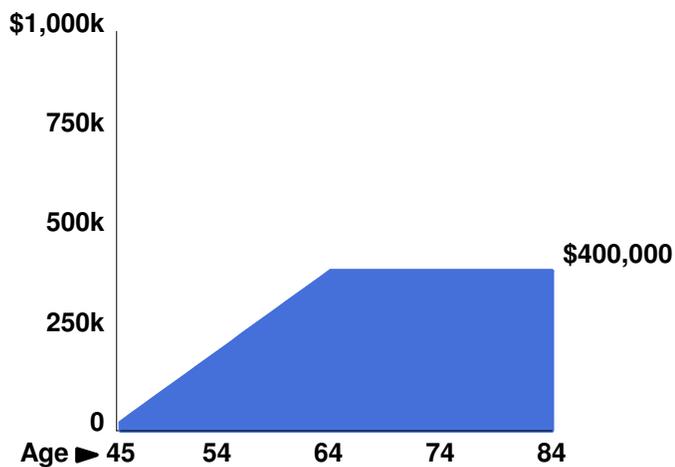
**Account Values
(Living)**



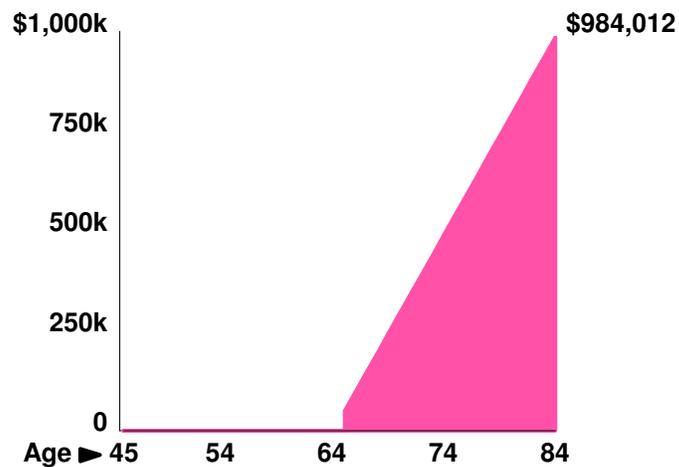
**Account Values
(Surrender)**



Cumulative Contributions



Cumulative After Tax Distributions

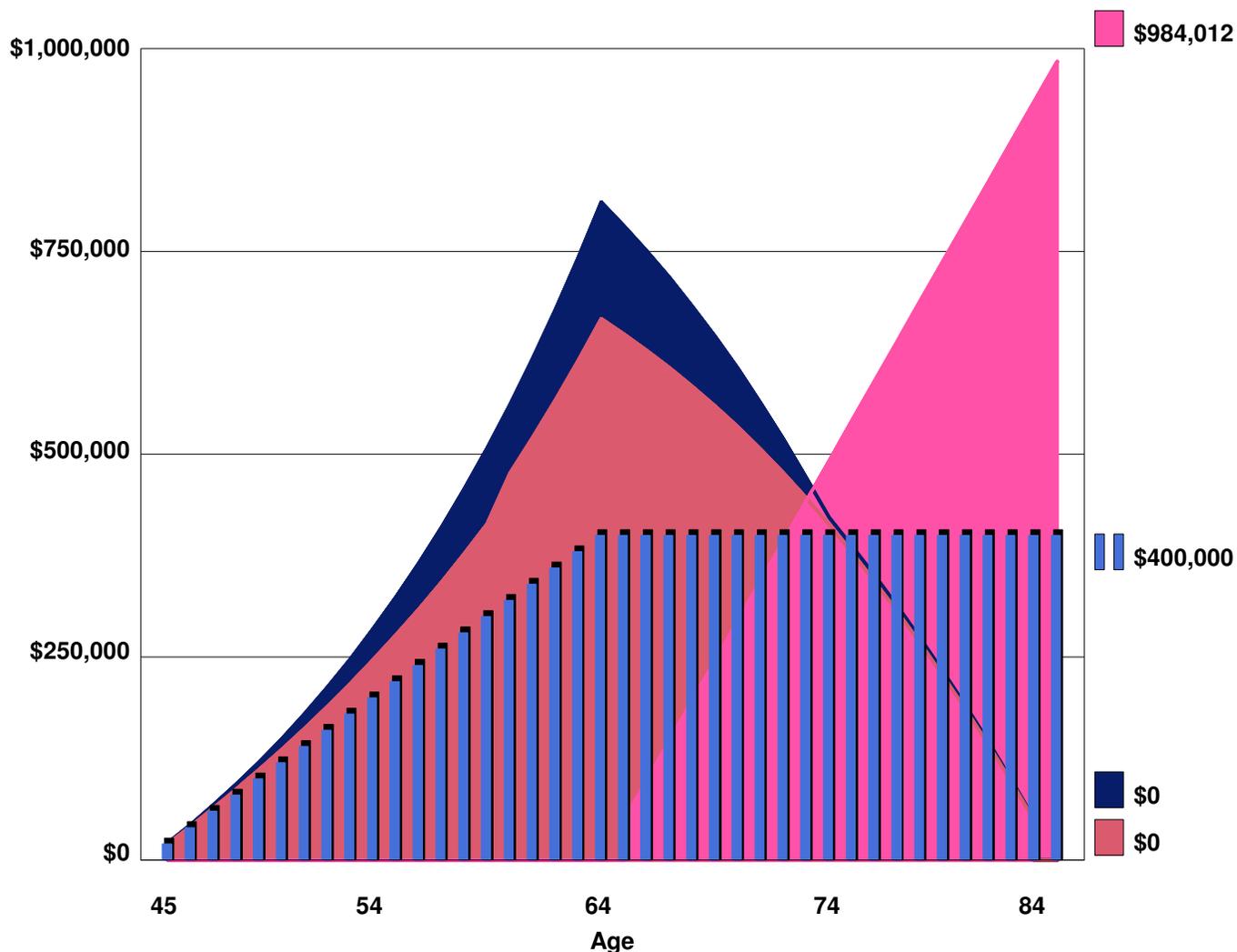


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Accumulation and Distribution Summary



| | <u>At Year 40</u> |
|------------------------------------|-------------------|
| Cumulative Contributions | \$400,000 |
| Cumulative After Tax Distributions | \$984,012 |
| Surrender Account Values | \$0 |
| Living Account Values | \$0 |