

## Client Information Summary

Client Information Summary Page: 1  
Date: 09/18/2001

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

For: Paul Montgomery, Age 65  
& Sarah Montgomery, Age 60

### Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 1,000,000	
	Liquid Assets (Tax Exempt Interest)	475,000	
	Hypothetical Equity Assets	1,000,000	
	Tax Deferred Assets	500,000	
	Pension Assets	0	
	Total Liquid Assets		2,975,000
 <u>Illiquid Assets:</u>	Principal Residence	250,000	
	Personal Property	100,000	
	Vacation Home	150,000	
	Total Illiquid Assets		500,000
 <u>Other Assets:</u>	Inside the Estate		
	Current Life Insurance Death Benefit	100,000	
	Total Other Assets Inside the Estate		100,000
	Total Estate Assets		\$3,575,000
	Total Other Assets Outside the Estate		0

### Funding Options for required Cash Flow

Cash Flow Funding: Sequential Use of Liquid Assets --  
CD, Bonds, Stocks, Annuity

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### Assumptions Used

<u>Income Tax Rates:</u>	Retirement	35.00%
<u>Life Expectancy:</u>	Joint	29 Years
	Paul Montgomery	Age 93
	Sarah Montgomery	Age 88
<u>Taxable Account:</u>		CD
	Yield Assumption:	6.00%
<u>Tax Exempt Account:</u>		Bonds
	Yield Assumption:	5.00%
<u>Hypothetical Equities</u>		Stocks
	Growth Rate:	8.00%
	Dividend Rate:	2.00%
<u>Tax Deferred Account:</u>		Annuity
	Yield Assumption:	10.00%

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