

Client Information Summary

For: Nathan Baier, Age 65
Greta Baier, Age 60

Date: 06/19/2000

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 800,000	
	Liquid Assets (Tax Exempt Interest)	800,000	
	Hypothetical Equity Assets	2,500,000	
	Pension Assets	1,600,000	
	Total Liquid Assets		5,700,000
 <u>Illiquid Assets:</u>	Principal Residence	500,000	
	Personal Property	250,000	
	Closely-held Stock	5,000,000	
	Total Illiquid Assets		5,750,000
 <u>Other Assets:</u>	Total Other Assets Inside the Estate		0
	Total Estate Assets		\$11,450,000
	Outside the Estate		
	Current Life Insurance Outside the Estate	1,000,000	
	Total Other Assets Outside the Estate		1,000,000

Assumptions Used

<u>Income Tax Rates:</u>	Retirement	39.60%	
 <u>Life Expectancy:</u>	Joint	29 Years	
	Nathan Baier	Age 93	
	Greta Baier	Age 88	
 <u>Investments:</u>	Taxable Interest Assets Yield	6.00%	
	Tax Exempt Interest Assets Yield	5.00%	
	Hypothetical Equity Assets Growth Rate	7.00%	
	Hypothetical Equity Assets Dividend Rate	3.00%	
	Pension Assets Yield	10.00%	

Funding Options for Spendable Cash Flow

<u>Pension:</u>	IRS Required Minimum Distributions Only
<u>Cash Flow Funding:</u>	Sequential Use of Liquid Assets -- Taxable, Tax Exempt, Hypothetical Equities

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 advisor for additional information about potential taxes and IRS revisions.

Wealth Replacement Trust

Illustration of Values of Variable Survivor Life (VSL)

Values Page: 1
Date: 06/19/2000

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

For: Nathan Baier/Greta Baier

M/F Age	Tax Bracket	VSL Interest Rate	Initial Payment	Initial Death Benefit	
65/60	39.60%	10.00%	50,000	5,000,000	
Year	(1) Net Payment	(2) Increase In Accum Value*	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
1	50,000	9,232	9,232	0	5,009,232
2	50,000	51,224	60,456	0	5,060,456
3	50,000	55,651	116,107	0	5,116,107
4	50,000	60,498	176,605	43,605	5,176,605
5	50,000	65,491	242,096	109,096	5,242,096
6	50,000	70,519	312,615	186,265	5,312,615
7	50,000	74,391	387,006	267,306	5,387,006
8	50,000	80,894	467,900	354,850	5,467,900
9	50,000	86,569	554,469	448,069	5,554,469
10	50,000	92,407	646,876	547,126	5,646,876
11	50,000	97,104	743,980	654,204	5,743,980
12	50,000	102,372	846,352	766,552	5,846,352
13	50,000	105,380	951,732	881,907	5,951,732
14	50,000	108,045	1,059,777	999,927	6,059,777
15	50,000	113,980	1,173,757	1,123,882	6,173,757
16	50,000	120,478	1,294,235	1,254,335	6,294,235
18	50,000	129,996	1,550,571	1,530,621	6,550,571
20	50,000	131,612	1,813,549	1,813,549	6,813,549
25	50,000	110,233	2,433,257	2,433,257	7,433,257
30	50,000	-98,584	2,482,024	2,482,024	7,482,024
	<u>1,500,000</u>				

*This proposal shows an example of InsMark's reformatting. In a real proposal situation, this footnote would be customized to refer to a specific carrier and its illustration proposals which must accompany this presentation.

30 Year Summary

Cum. Payments	1,500,000
Cash Value	2,482,024
Death Benefit	7,482,024