

# Client Information Summary

For: John Sandor, Age 65  
 Fran Sandor, Age 60

Presented By: [Licensed user's name appears here]  
 Date: 1/15/2000

## Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 200,000	
	Liquid Assets (Tax Exempt Interest)	0	
	Hypothetical Equity Assets	600,000	
	Pension Assets	225,000	
	Total Liquid Assets		1,025,000
 <u>Illiquid Assets:</u>	Principal Residence	250,000	
	Personal Property	50,000	
	Total Illiquid Assets		300,000
 <u>Other Assets:</u>	Inside the Estate		
	Life Insurance Death Benefit	150,000	
	Total Other Assets Inside the Estate		150,000
	Total Estate Assets		\$1,475,000
	Total Other Assets Outside the Estate		0

## Assumptions Used

<u>Income Tax Rates:</u>	Retirement	31.00%	
 <u>Life Expectancy:</u>	Joint	29 Years	
	John Sandor	Age 93	
	Fran Sandor	Age 88	
 <u>Investments:</u>	Taxable Interest Assets Yield	5.00%	
	Hypothetical Equity Assets Growth Rate	6.00%	
	Hypothetical Equity Assets Dividend Rate	2.00%	
	Pension Assets Yield	8.00%	

## Funding Options for Spendable Cash Flow

Pension: Minimum Distribution, Unless More is Needed  
Cash Flow Funding: Interest and Dividend Income First

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.