

# Client Information Summary

For: Tony Reynolds, Age 45  
Jennifer Reynolds, Age 40

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

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	150,000	
	Liquid Assets (Tax Exempt Interest)		150,000	
	Hypothetical Equity Assets		600,000	
	Tax Deferred Assets		0	
	Pension Assets		180,000	
	Total Liquid Assets			1,080,000
<u>Illiquid Assets:</u>	Principal Residence		500,000	
	Personal Property		100,000	
	Art Collection		50,000	
	Less Total Liabilities		(400,000)	
	Total Illiquid Assets			250,000
<u>Other Assets:</u>	Inside the Estate			
	Life Insurance Death Benefit		500,000	
	Total Other Assets Inside the Estate			500,000
	Total Estate Assets			\$1,830,000
	Total Other Assets Outside the Estate			0

## Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	40.00%
	Retirement	40.00%
<u>Life Expectancy:</u>	Joint	48 Years
	Tony Reynolds	Age 92
	Jennifer Reynolds	Age 87
<u>Investments:</u>	Taxable Interest Assets Yield	6.00%
	Tax Exempt Interest Assets Yield	5.00%
	Hypothetical Equity Assets Growth Rate	9.00%
	Hypothetical Equity Assets Dividend Rate	1.00%
	Pension Assets Yield	10.00%

## 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 adviser for additional information about potential taxes and IRS revisions.