Comparison of Alternatives

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Date: 10/15/2000

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

For: Michael Murphy
& Mary Kate Murphy

			Spendable Cash Flow		Net Worth*		Wealth to Heirs	
			Strategy 1	Strategy 2	Strategy 1	Strategy 2	Strategy 1	Strategy 2
Year	Client Age	Spouse Age	Status Quo	RSD Retirement Plan	Status Quo	RSD Retirement Plan	Status Quo	RSD Retirement Plan
1	55	50	0	53,550	4,206,555	4,150,924	3,144,025	3,402,367
2	56	51	0	53,550	4,514,069	4,400,382	3,263,870	3,496,091
3	57	52	0	53,550	4,843,989	4,669,690	3,415,878	3,620,107
4	58	53	0	53,550	5,198,044	5,000,469	3,554,100	3,729,809
5	59	54	0	53,550	5,578,111	5,368,528	3,842,513	3,988,939
6	60	55	0	0	5,986,226	5,825,371	4,096,171	4,236,872
7	61	56	0	0	6,424,608	6,317,876	4,315,182	4,448,501
8	62	57	0	0	6,895,667	6,849,051	4,498,679	4,625,473
9	63	58	0	0	7,402,019	7,422,182	4,696,494	4,816,239
10	64	59	0	0	7,946,510	8,040,938	4,908,452	5,020,615
11	65	60	322,540	322,540	7,775,949	7,953,204	4,822,973	4,927,407
12	66	61	332,216	332,216	8,079,844	8,349,639	4,949,480	5,045,852
13	67	62	342,183	342,183	8,404,033	8,777,443	5,085,056	5,173,429
14	68	63	352,448	352,448	8,750,595	9,240,304	5,231,042	5,310,216
15	69	64	363,022	363,022	9,121,810	9,743,228	5,387,629	5,456,493
16	70	65	373,912	373,912	9,466,716	10,221,281	5,532,459	5,629,482
17	71	66	385,130	385,130	9,845,239	10,748,335	5,692,727	5,831,673
18	72	67	396,683	396,683	10,251,491	11,256,830	5,864,968	6,019,491
19	73	68	408,584	408,584	10,684,279	11,789,939	6,045,877	6,201,301
20	74	69	420,841	420,841	11,076,740	12,352,440	6,200,805	6,387,643
21	75	70	433,467	433,467	11,412,758	12,847,550	6,332,208	6,952,348
22	76	71	446,471	446,471	11,752,731	13,362,657	6,460,633	7,154,054
23	77	72	459,865	459,865	12,096,031	13,898,459	6,589,651	7,364,254
24	78	73	473,661	473,661	12,441,926	14,455,660	6,719,708	7,583,239
25	79	74	487,871	487,871	12,789,561	15,034,961	6,850,461	7,811,298
26	80	75	502,507	502,507	13,137,941	15,637,058	6,981,511	8,048,717
27	81	76	517,582	517,582	13,485,921	16,262,624	7,112,402	8,295,774
28	82	77	533,109	533,109	13,832,184	16,912,311	7,242,605	8,552,737
29	83	78	549,103	549,103	14,172,902	17,584,406	7,372,328	8,820,663
30	84	79	565,576	565,576	14,505,635	18,278,751	7,501,153	9,115,846
31	85	80	582,543	582,543	14,827,859	18,995,267	7,628,511	9,436,925
32	86	81	600,019	600,019	15,136,703	19,733,712	7,753,763	9,778,073
33	87	82	618,020	618,020	15,428,894	20,493,618	7,876,182	10,133,356
34	88	83	636,560	636,560	15,700,728	21,274,281	7,994,949	10,503,176
35	89	84	655,657	655,657	15,947,999	22,074,702	8,109,142	10,887,908
36	90	85	675,327	675,327	16,165,955	22,893,529	8,217,728	11,287,872
37	91	86	695,587	695,587	16,349,230	23,740,886	8,319,548	11,677,702
38	92	87	716,454	716,454	16,491,778	24,619,762	8,413,309	12,087,457
39	93	88	737,948	737,948	16,648,989	25,595,698	8,472,897	12,493,715
40	94	89	760,086	760,086	16,771,076	26,630,560	8,513,430	12,917,058
			15,344,972	15,612,722				

*After spendable cash flow.

Heirs' values reflect life insurance proceeds that may include non-guaranteed values. If so, results are likely to vary. This page is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.