

# Client Information Summary

For: Alexander Curtis, Age 65  
Joanna Curtis, Age 60

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

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 500,000	
	Liquid Assets (Tax Exempt Interest)	0	
	Hypothetical Equity Assets	1,500,000	
	Tax Deferred Assets	500,000	
	Pension Assets	800,000	
	Total Liquid Assets		3,300,000
<u>Illiquid Assets:</u>	Principal Residence	400,000	
	Personal Property	250,000	
	Coin Collection	300,000	
	Vacation Home	150,000	
	Total Illiquid Assets		1,100,000
<u>Other Assets:</u>	Inside the Estate		
	Life Insurance Death Benefit	250,000	
	Total Other Assets Inside the Estate		250,000
	Total Estate Assets		\$4,650,000
	Total Other Assets Outside the Estate		0

## Assumptions Used

<u>Income Tax Rates:</u>	Retirement	39.60%
<u>Life Expectancy:</u>	Joint	29 Years
	Alexander Curtis	Age 93
	Joanna Curtis	Age 88
<u>Investments:</u>	Taxable Interest Assets Yield	6.00%
	Hypothetical Equity Assets Growth Rate	8.00%
	Hypothetical Equity Assets Dividend Rate	2.00%
	Tax Deferred Interest Assets Yield	10.00%
	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 -- Tax Deferred, Taxable, 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 adviser for additional information about potential taxes and IRS revisions.