

Analyzing Retirement Plan Options

For: Simon Scott & Ann Scott



Presented By: _____

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"The best way to predict the future is to create it."

AbrahamLincoln

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Comparative Results

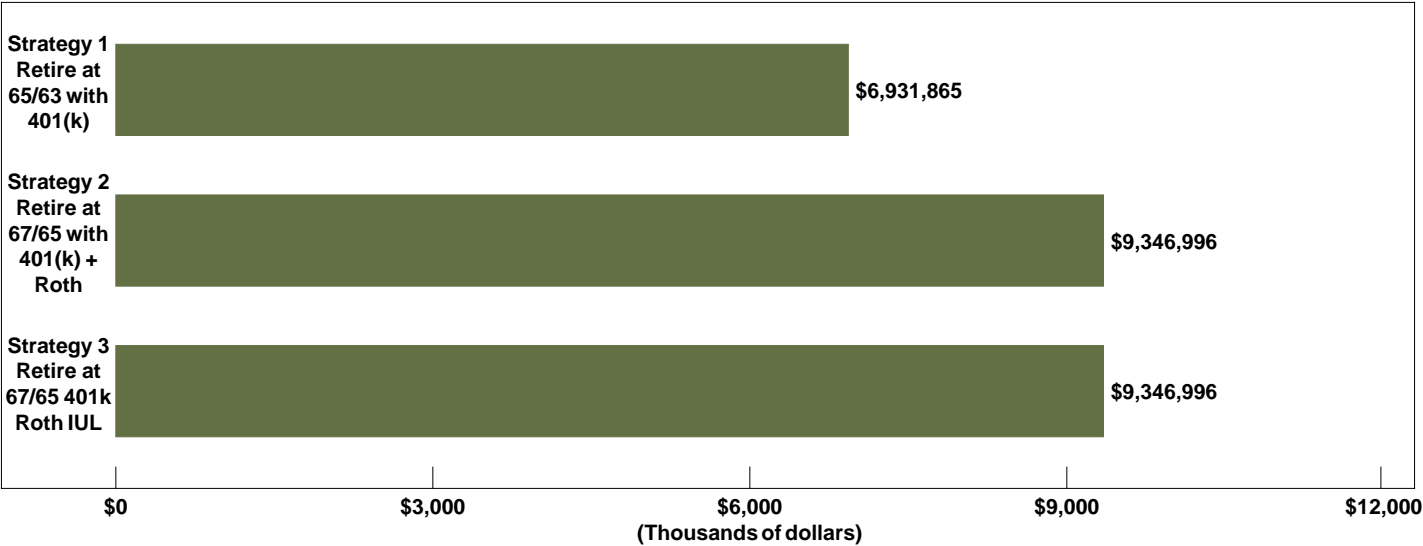
Comparative Results

Presented By: Julie Nayeri

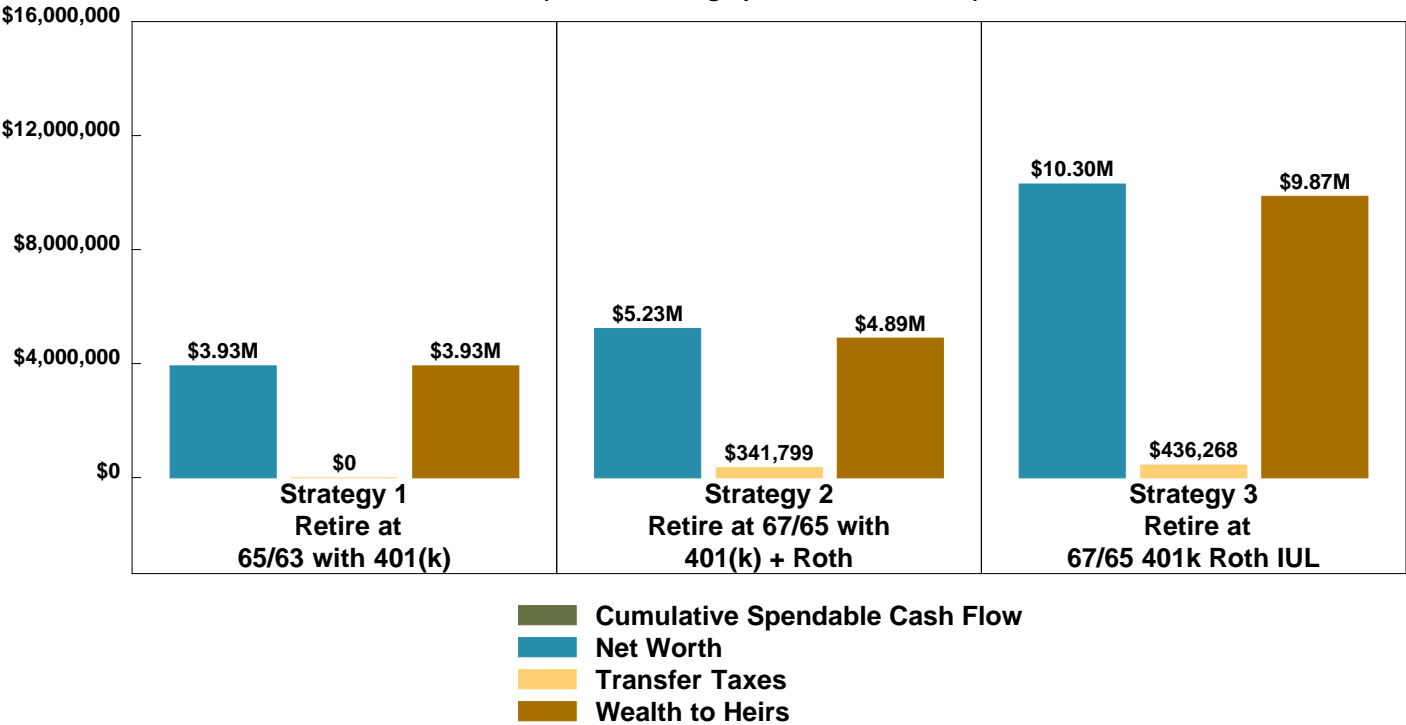
For: Simon Scott & Ann Scott

Summary Analysis of Alternatives

Cumulative Spendable Cash Flow Provided by Ages 100/98



Values at Ages 100/98
(After Providing Spendable Cash Flow)



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Comparative Results

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Comparison of Alternatives

Year	M/F Ages	Spendable Cash Flow			Net Worth*			Wealth to Heirs		
		Strategy 1 Retire at 65/63 with 401(k)	Strategy 2 Retire at 67/65 with 401(k) + Roth	Strategy 3 Retire at 67/65 401k Roth IUL	Strategy 1 Retire at 65/63 with 401(k)	Strategy 2 Retire at 67/65 with 401(k) + Roth	Strategy 3 Retire at 67/65 401k Roth IUL	Strategy 1 Retire at 65/63 with 401(k)	Strategy 2 Retire at 67/65 with 401(k) + Roth	Strategy 3 Retire at 67/65 401k Roth IUL
1	45/43	0	0	0	1,199,309	1,205,135	1,174,975	1,544,863	1,550,689	1,663,303
2	46/44	0	0	0	1,314,046	1,326,045	1,282,221	1,639,002	1,651,001	1,761,844
3	47/45	0	0	0	1,434,033	1,452,569	1,394,455	1,737,167	1,755,703	1,864,868
4	48/46	0	0	0	1,559,627	1,585,088	1,512,058	1,839,648	1,865,109	1,972,712
5	49/47	0	0	0	1,691,518	1,724,316	1,635,711	1,947,053	1,979,851	2,086,041
6	50/48	0	0	0	1,830,045	1,870,614	1,765,762	2,059,643	2,100,212	2,205,164
7	51/49	0	0	0	1,975,568	2,024,368	1,905,466	2,177,691	2,226,491	2,330,418
8	52/50	0	0	0	2,128,466	2,185,986	2,052,337	2,301,484	2,359,004	2,462,168
9	53/51	0	0	0	2,289,136	2,355,894	2,206,796	2,431,324	2,498,082	2,600,795
10	54/52	0	0	0	2,458,003	2,534,545	2,369,281	2,567,533	2,644,075	2,746,697
11	55/53	0	0	0	2,635,513	2,722,420	2,545,880	2,710,447	2,797,354	2,905,915
12	56/54	0	0	0	2,822,141	2,920,028	2,729,062	2,860,429	2,958,316	3,074,009
13	57/55	0	0	0	3,018,382	3,127,899	2,922,564	3,017,850	3,127,367	3,251,530
14	58/56	0	0	0	3,224,764	3,346,601	3,127,034	3,183,109	3,304,946	3,439,071
15	59/57	0	0	0	3,441,848	3,576,736	3,343,166	3,356,633	3,491,521	3,637,270
16	60/58	0	0	0	3,670,216	3,818,929	3,571,641	3,538,857	3,687,570	3,846,749
17	61/59	0	0	0	3,910,494	4,073,852	3,813,226	3,730,256	3,893,614	4,068,211
18	62/60	0	0	0	4,163,340	4,342,211	4,068,714	3,931,323	4,110,194	4,302,383
19	63/61	0	0	0	4,429,450	4,624,755	4,338,964	4,142,584	4,337,889	4,550,054
20	64/62	0	0	0	4,709,559	4,922,271	4,624,889	4,364,591	4,577,303	4,812,059
21	65/63	188,441	0	0	4,773,297	5,176,964	4,878,809	3,878,222	4,281,889	4,642,024
22	66/64	193,152	0	0	4,830,466	5,445,496	5,147,759	3,882,313	4,497,343	4,888,929
23	67/65	197,981	197,981	197,981	4,848,177	5,517,823	5,252,655	3,908,043	4,513,445	4,969,486
24	68/66	202,930	202,930	202,930	4,857,005	5,585,369	5,358,182	3,930,749	4,521,431	5,048,191
25	69/67	208,004	208,004	208,004	4,858,057	5,714,240	5,491,697	3,948,581	4,587,211	5,152,192
26	70/68	213,203	213,203	213,203	4,850,655	5,844,499	5,627,614	3,961,087	4,650,637	5,255,682
27	71/69	218,533	218,533	218,533	4,834,062	5,976,051	5,766,141	3,967,773	4,711,393	5,342,078
28	72/70	223,997	223,997	223,997	4,807,495	6,037,846	5,907,404	3,968,113	4,769,142	5,425,435
29	73/71	229,597	229,597	229,597	4,770,120	6,092,639	6,051,516	3,961,551	4,823,527	5,505,334
30	74/72	235,337	235,337	235,337	4,721,047	6,141,392	6,198,602	3,947,486	4,874,158	5,581,330
31	75/73	209,757	241,221	241,221	4,706,942	6,183,491	6,337,328	3,958,613	4,920,621	5,659,622
32	76/74	215,001	247,251	247,251	4,683,190	6,218,284	6,477,492	3,963,730	4,962,474	5,780,046
33	77/75	220,376	220,376	220,376	4,648,982	6,295,092	6,645,257	3,962,298	5,034,258	5,944,221
34	78/76	225,885	225,885	225,885	4,603,449	6,367,359	6,816,630	3,953,740	5,103,397	6,113,823
35	79/77	231,532	231,532	231,532	4,545,668	6,434,566	6,991,714	3,937,443	5,169,546	6,289,086
36	80/78	237,321	237,321	237,321	4,474,649	6,496,152	7,170,419	3,912,744	5,232,326	6,470,215
37	81/79	243,254	243,254	243,254	4,389,346	6,551,521	7,352,721	3,878,948	5,291,339	6,657,293
38	82/80	249,335	249,335	249,335	4,288,635	6,600,035	7,538,395	3,835,303	5,346,155	6,850,465
39	83/81	255,568	255,568	255,568	4,171,323	6,641,006	7,727,562	3,781,012	5,396,310	7,049,853
40	84/82	261,957	261,957	261,957	4,036,139	6,673,703	7,919,613	3,715,226	5,441,310	7,255,373
		4,461,161	4,143,282	4,143,282						

The values highlighted in red indicate the liquid assets are not sufficient to meet the cash flow requirements in the years shown.

*After providing spendable cash flow.

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Comparative Results

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Comparison of Alternatives

Year	M/F Ages	Spendable Cash Flow			Net Worth*			Wealth to Heirs		
		Strategy 1 Retire at 65/63 with 401(k)	Strategy 2 Retire at 67/65 with 401(k) + Roth	Strategy 3 Retire at 67/65 401k Roth IUL	Strategy 1 Retire at 65/63 with 401(k)	Strategy 2 Retire at 67/65 with 401(k) + Roth	Strategy 3 Retire at 67/65 401k Roth IUL	Strategy 1 Retire at 65/63 with 401(k)	Strategy 2 Retire at 67/65 with 401(k) + Roth	Strategy 3 Retire at 67/65 401k Roth IUL
41	85/83	268,506	268,506	268,506	3,881,727	6,697,340	8,114,282	3,637,036	5,480,626	7,466,717
42	86/84	275,219	275,219	275,219	3,706,639	6,711,079	8,311,234	3,545,472	5,513,689	7,683,968
43	87/85	282,100	282,100	282,100	3,509,340	6,714,022	8,510,175	3,439,504	5,539,892	7,906,949
44	88/86	289,152	289,152	289,152	3,318,034	6,705,211	8,710,808	3,318,034	5,558,584	8,135,384
45	89/87	296,381	296,381	296,381	3,179,894	6,683,626	8,912,322	3,179,894	5,569,073	8,368,965
46	90/88	303,790	303,790	303,790	3,025,009	6,648,174	9,114,608	3,025,009	5,570,616	8,607,337
47	91/89	166,029	311,385	311,385	3,008,921	6,597,688	9,324,250	3,008,921	5,562,417	8,795,910
48	92/90	62,926	319,170	319,170	3,099,189	6,530,923	9,544,118	3,099,189	5,543,631	8,991,649
49	93/91	63,556	327,149	327,149	3,192,165	6,446,553	9,777,680	3,192,165	5,513,351	9,197,395
50	94/92	64,191	335,328	335,328	3,287,930	6,343,162	10,029,836	3,287,930	5,470,613	9,416,802
51	95/93	64,833	343,711	343,711	3,386,567	6,219,239	9,980,317	3,386,567	5,414,382	9,328,482
52	96/94	65,481	352,304	352,304	3,488,164	6,073,178	10,063,807	3,488,164	5,343,562	9,450,743
53	97/95	66,136	361,111	361,111	3,592,809	5,903,262	10,138,388	3,592,809	5,256,978	9,567,024
54	98/96	66,798	370,139	370,139	3,700,594	5,707,666	10,203,902	3,700,594	5,153,380	9,676,027
55	99/97	67,466	379,392	379,392	3,811,611	5,484,440	10,259,322	3,811,611	5,031,432	9,776,943
56	100/98	68,140	388,877	388,877	3,925,960	5,231,512	10,304,477	3,925,960	4,889,713	9,868,209

6,931,865

9,346,996

9,346,996

The values highlighted in red indicate the liquid assets are not sufficient to meet the cash flow requirements in the years shown.

*After providing spendable cash flow.

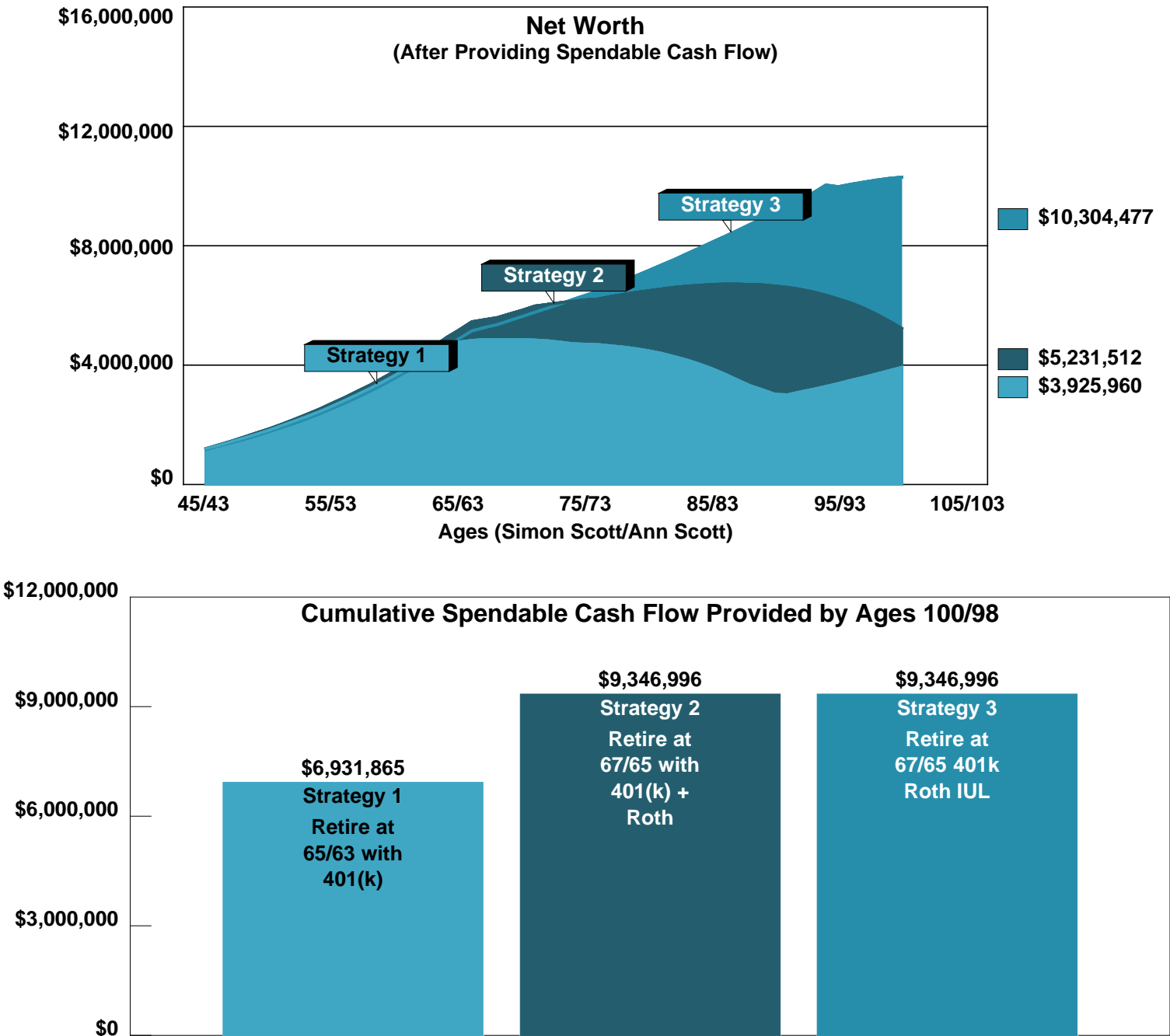
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Comparative Results

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Comparison of Alternatives



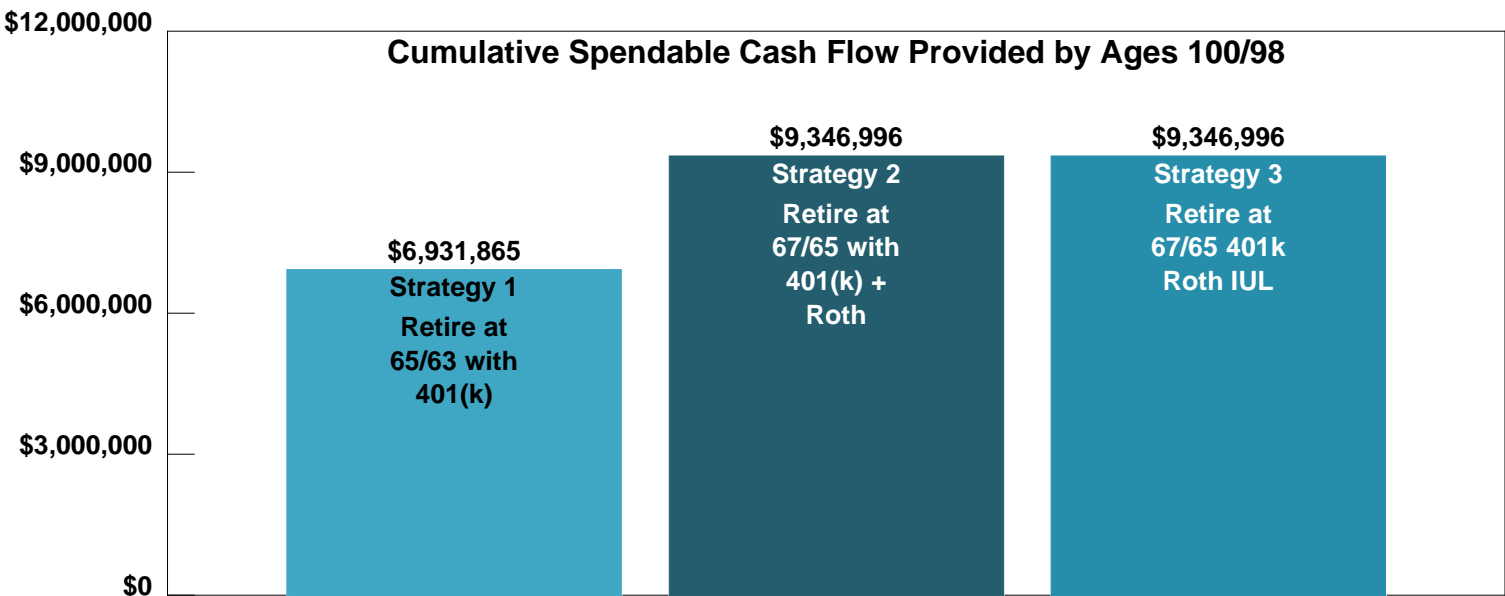
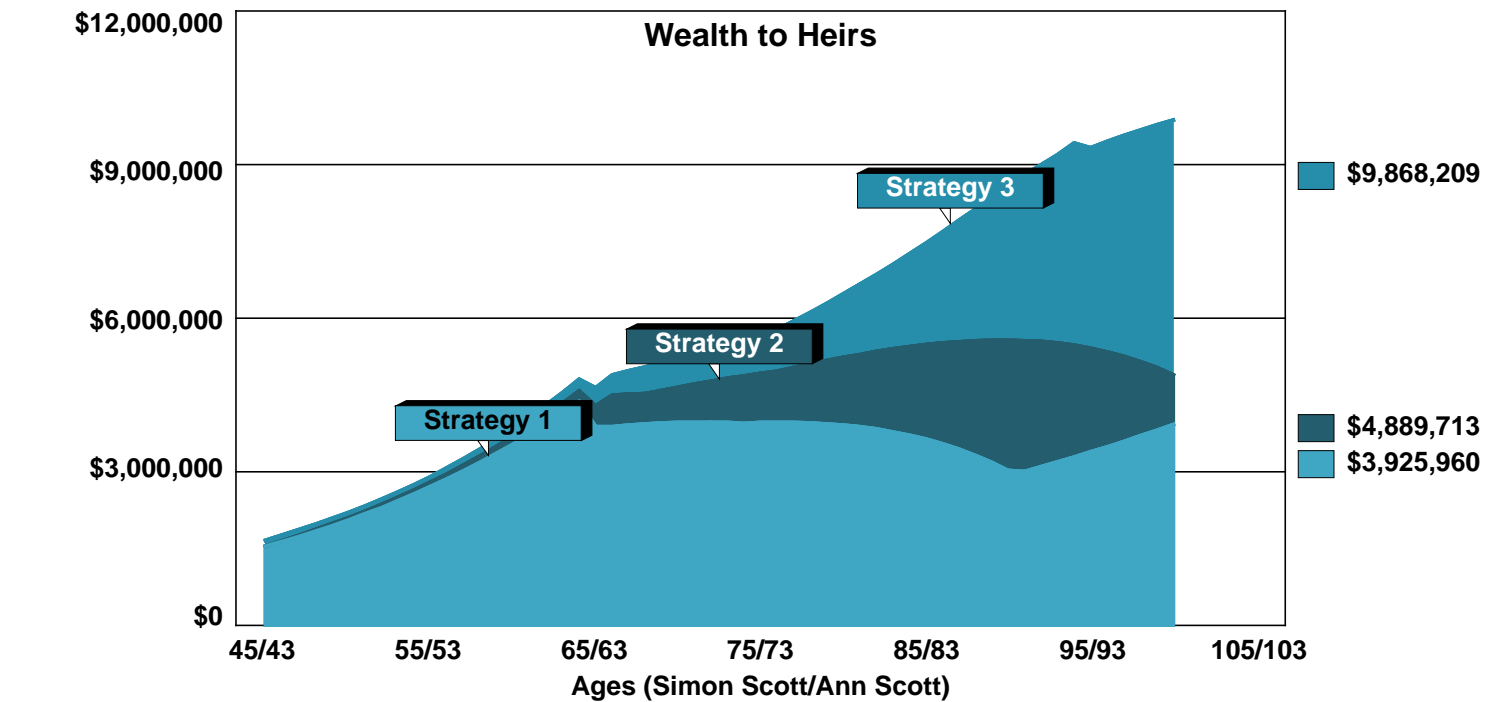
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Comparison of Alternatives



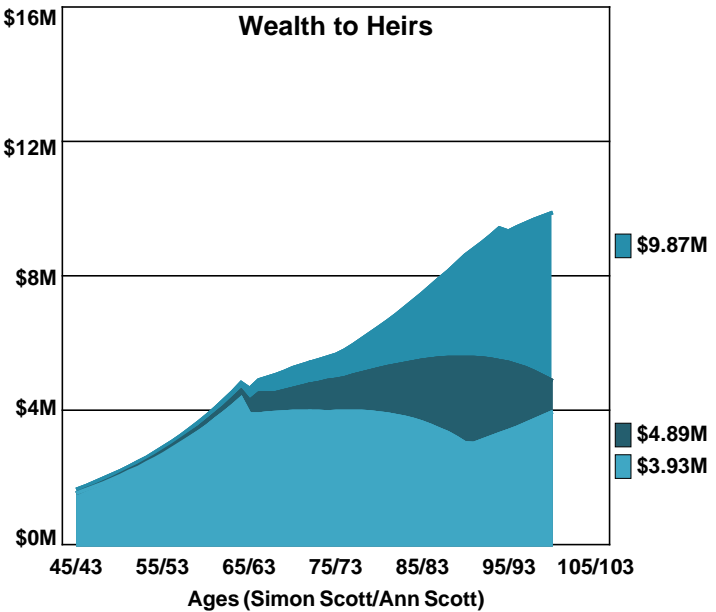
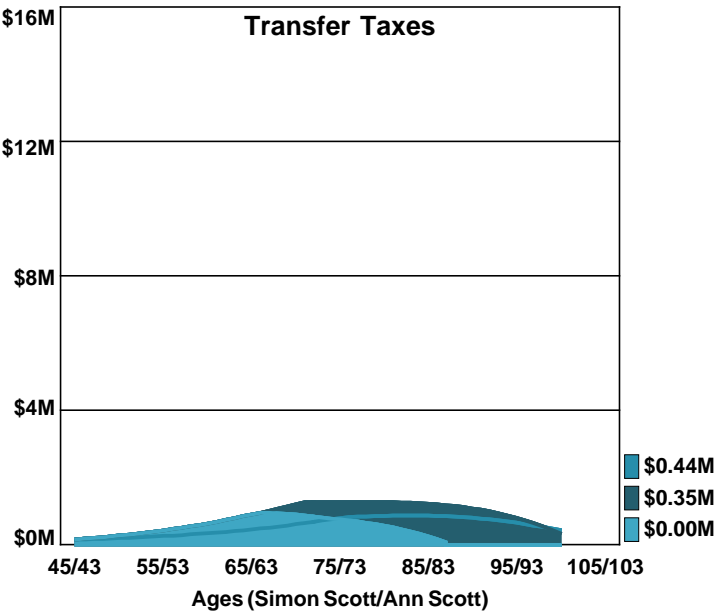
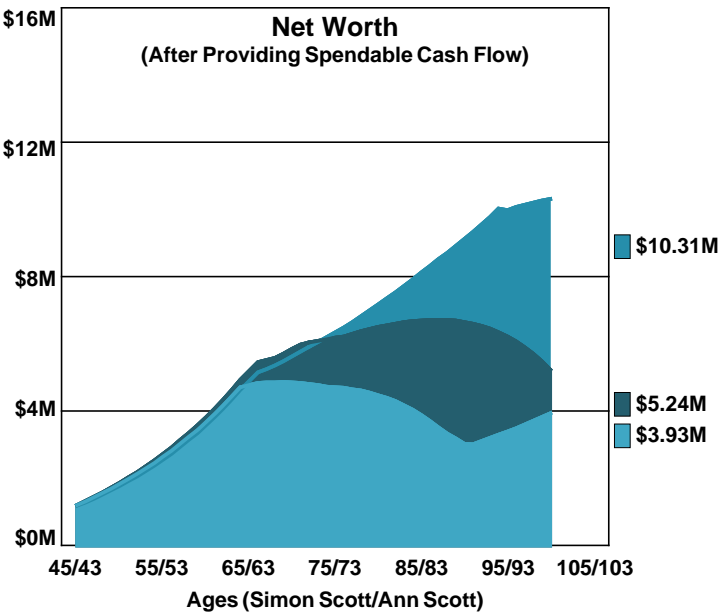
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Comparative Results

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Comparison of Alternatives



- Strategy 1: Retire at 65/63 with 401(k)
- Strategy 2: Retire at 67/65 with 401(k) + Roth
- Strategy 3: Retire at 67/65 401k Roth IUL

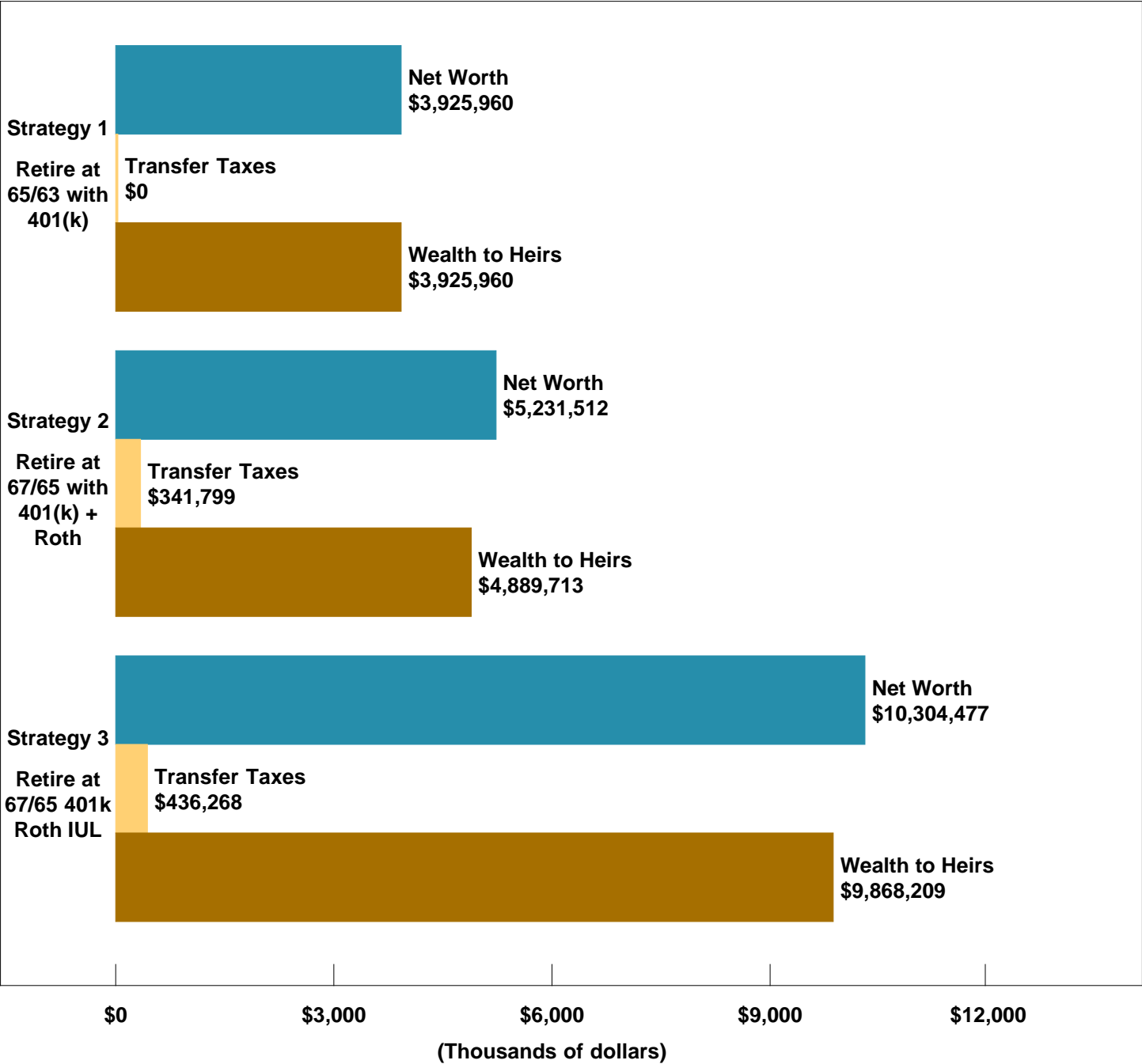
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Comparative Results

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Comparison of Alternatives at Ages 100/98



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Analysis: Retire at 65/63 with 401k

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott, Ages 45/43

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	50,000	
	Liquid Assets (Tax Exempt Interest)		50,000	
	Equity Assets		100,000	
	Tax Deferred Assets		0	
	Defined Contribution Plan Assets for Simon Scott			
	Retirement Plan Assets		250,000	
	Roth Defined Contr. Plan		20,000	
	Defined Contribution Plan Assets for Ann Scott			
	Retirement Plan Asset		200,000	
	Roth Defined Contr. Plan		20,000	
	Total Defined Contribution Plan Assets:		490,000	
	Total Liquid Assets			690,000
<u>Illiquid Assets:</u>	Principal Residence		750,000	
	Less Total Liabilities		(350,000)	
	Total Illiquid Assets			400,000
<u>Other Assets:</u>	Inside the Estate			
	Simon's Term Death Benefit		500,000	
	Total Other Assets Inside the Estate			500,000
	Total Estate Assets			\$1,590,000
	Total Other Assets Outside the Estate			0

Funding Options for Required Cash Flow

<u>Retirement Plan Assets:</u>	Minimum Distribution, Unless More Is Needed
<u>Cash Flow Funding:</u>	Sequential Use of Liquid Assets -- Muni Bonds, Brokerage Account, Simon's 401(k), Spouse's Ann's 401(k), Simon's Roth, Ann's Roth, Emergency Fund

The information in this presentation is not guaranteed; it is for illustrative 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.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott, Ages 45/43

Client Information Summary

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	30.00%
	Retirement	30.00%
<u>Life Expectancy:</u>	Joint	46 Years
	Simon Scott	Age 90
	Ann Scott	Age 88
<u>Taxable Account:</u>		Emergency Fund
	Yield Assumption	Variable
<u>Tax Exempt Account:</u>		Muni Bonds
	Yield Assumption	4.00%
<u>Equities:</u>		Brokerage Account
	Growth Rate	7.00%
	Dividend Rate	0.00%
<u>Retirement Plan Assets Simon Scott:</u>		
	Defined Contr. Yield Assumption	7.00%
	Roth Defined Contr. Yield Assumption	7.00%
<u>Retirement Plan Assets Ann Scott:</u>		
	Defined Contr. Yield Assumption	7.00%
	Roth Defined Contr. Yield Assumption	7.00%

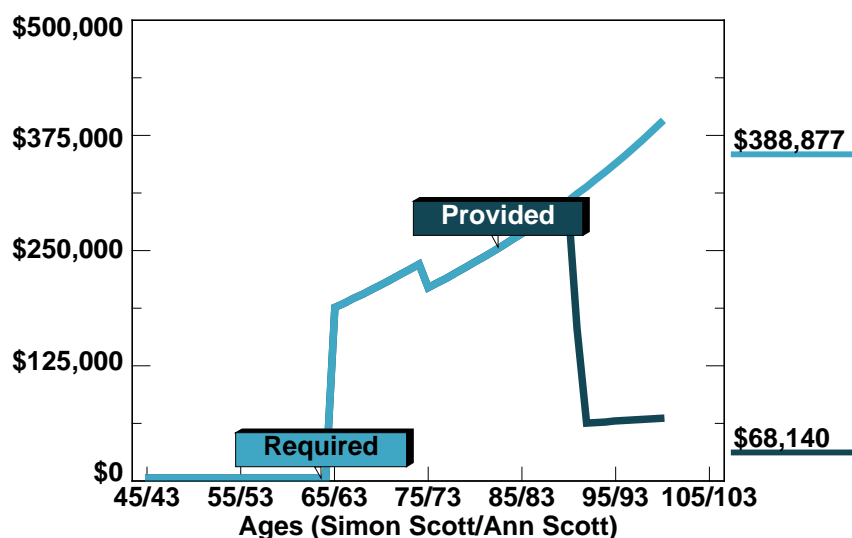
Analysis of After Tax Cash Flow Requirements

Below is a list of your liquid assets. It is suggested that you withdraw funds to meet your after tax cash flow requirements from each liquid asset in the order presented. The Cash Flow graph (below, right) illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

- 1st. Muni Bonds
- 2nd. Brokerage Account
- 3rd. Simon's 401(k)*
- 4th. Ann's 401(k)*
- 5th. Simon's Roth
- 6th. Ann's Roth
- 7th. Emergency Fund

Comparison of Annual Cash Flow (Required vs. Provided)



As you can see in the Cash Flow graph above, your liquid assets are not sufficient to provide you with your required after tax cash flow in all years illustrated. The shortfall first occurs at age 91 (your spouse's age 89).

Below are several courses of action you may want to consider:

1. Accept the reduction in cash flow;
2. Reduce your overall cash flow requirements;
3. Defer the starting date of your cash flow requirements;
4. Manage your liquid assets for more aggressive yield;
5. Transfer a portion of conservatively invested liquid assets into more aggressive investments;
6. Liquidate all (or a portion) of any illiquid assets now and transfer the funds to liquid assets;
7. Liquidate all (or a portion) of any illiquid assets in the first year that the shortfall occurs and transfer the funds to liquid assets.

*As needed, but no less than required minimum distributions.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided					
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) Total After Tax Cash Flow from Retirement Plan Assets	(6) After Tax Cash Flow from Taxable Account	(7) After Tax Cash Flow from Tax Exempt Account	(8) After Tax Cash Flow from Equity Assets	(9) Total After Tax Cash Flow Provided*
1	45/43	0	3,000	3,000	0	0	0	3,000	0	3,000
2	46/44	0	3,000	3,000	0	0	0	3,000	0	3,000
3	47/45	0	3,000	3,000	0	0	0	3,000	0	3,000
4	48/46	0	3,000	3,000	0	0	0	3,000	0	3,000
5	49/47	0	3,000	3,000	0	0	0	3,000	0	3,000
6	50/48	0	3,000	3,000	0	0	0	3,000	0	3,000
7	51/49	0	3,000	3,000	0	0	0	3,000	0	3,000
8	52/50	0	3,000	3,000	0	0	0	3,000	0	3,000
9	53/51	0	3,000	3,000	0	0	0	3,000	0	3,000
10	54/52	0	3,000	3,000	0	0	0	3,000	0	3,000
11	55/53	0	3,000	3,000	0	0	0	3,000	0	3,000
12	56/54	0	3,000	3,000	0	0	0	3,000	0	3,000
13	57/55	0	3,000	3,000	0	0	0	3,000	0	3,000
14	58/56	0	3,000	3,000	0	0	0	3,000	0	3,000
15	59/57	0	3,000	3,000	0	0	0	3,000	0	3,000
16	60/58	0	3,000	3,000	0	0	0	3,000	0	3,000
17	61/59	0	3,000	3,000	0	0	0	3,000	0	3,000
18	62/60	0	3,000	3,000	0	0	0	3,000	0	3,000
19	63/61	0	3,000	3,000	0	0	0	3,000	0	3,000
20	64/62	0	3,000	3,000	0	0	0	3,000	0	3,000
21	65/63	188,441	0	188,441	48,101	0	0	16,648	123,692	188,441
22	66/64	193,152	0	193,152	48,582	0	0	0	144,570	193,152
23	67/65	197,981	0	197,981	49,068	141,511	0	0	7,402	197,981
24	68/66	202,930	0	202,930	49,559	153,371	0	0	0	202,930
25	69/67	208,004	0	208,004	50,054	157,950	0	0	0	208,004
26	70/68	213,203	0	213,203	50,555	162,648	0	0	0	213,203
27	71/69	218,533	0	218,533	51,060	167,473	0	0	0	218,533
28	72/70	223,997	0	223,997	51,571	172,426	0	0	0	223,997
29	73/71	229,597	0	229,597	52,087	177,510	0	0	0	229,597
30	74/72	235,337	0	235,337	52,607	182,730	0	0	0	235,337
31	75/73	209,757	0	209,757	53,134	156,623	0	0	0	209,757
32	76/74	215,001	0	215,001	53,665	161,336	0	0	0	215,001
33	77/75	220,376	0	220,376	54,202	166,174	0	0	0	220,376
34	78/76	225,885	0	225,885	54,744	171,141	0	0	0	225,885
35	79/77	231,532	0	231,532	55,291	176,241	0	0	0	231,532
36	80/78	237,321	0	237,321	55,844	181,477	0	0	0	237,321
37	81/79	243,254	0	243,254	56,402	186,852	0	0	0	243,254
38	82/80	249,335	0	249,335	56,966	192,369	0	0	0	249,335
39	83/81	255,568	0	255,568	57,536	198,032	0	0	0	255,568
40	84/82	261,957	0	261,957	58,111	203,846	0	0	0	261,957
		4,461,161	60,000	4,521,161	1,059,139	3,109,710	0	76,648	275,664	4,521,161

***IMPORTANT NOTE:** For this plan to be financially sound, column (9) must be sufficient to provide the values in column (3). Any highlighted numbers in column (9) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

Column (1): see "Cash Flow Required" report.

Column (4): see "Expected Cash Flow" report.

Column (5): see "Summary of Retirement Plan Assets" report.

Column (6) and (7): see detail reports for Taxable and Tax Exempt Accounts.

Column (8): see "Details of Equity Assets" report.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided					
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) Total After Tax Cash Flow from Retirement Plan Assets	(6) After Tax Cash Flow from Taxable Account	(7) After Tax Cash Flow from Tax Exempt Account	(8) After Tax Cash Flow from Equity Assets	(9) Total After Tax Cash Flow Provided*
41	85/83	268,506	0	268,506	58,693	209,813	0	0	0	268,506
42	86/84	275,219	0	275,219	59,279	215,940	0	0	0	275,219
43	87/85	282,100	0	282,100	59,872	222,228	0	0	0	282,100
44	88/86	289,152	0	289,152	60,471	228,681	0	0	0	289,152
45	89/87	296,381	0	296,381	61,076	235,305	0	0	0	296,381
46	90/88	303,790	0	303,790	61,686	211,445	30,659	0	0	303,790
47	91/89	311,385	0	311,385	62,303	0	103,726	0	0	166,029
48	92/90	319,170	0	319,170	62,926	0	0	0	0	62,926
49	93/91	327,149	0	327,149	63,556	0	0	0	0	63,556
50	94/92	335,328	0	335,328	64,191	0	0	0	0	64,191
51	95/93	343,711	0	343,711	64,833	0	0	0	0	64,833
52	96/94	352,304	0	352,304	65,481	0	0	0	0	65,481
53	97/95	361,111	0	361,111	66,136	0	0	0	0	66,136
54	98/96	370,139	0	370,139	66,798	0	0	0	0	66,798
55	99/97	379,392	0	379,392	67,466	0	0	0	0	67,466
56	100/98	388,877	0	388,877	68,140	0	0	0	0	68,140

9,664,875	60,000	9,724,875	2,072,046	4,433,122	134,385	76,648	275,664	6,991,865
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***IMPORTANT NOTE:** For this plan to be financially sound, column (9) must be sufficient to provide the values in column (3). Any highlighted numbers in column (9) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

Column (1): see "Cash Flow Required" report.

Column (4): see "Expected Cash Flow" report.

Column (5): see "Summary of Retirement Plan Assets" report.

Column (6) and (7): see detail reports for Taxable and Tax Exempt Accounts.

Column (8): see "Details of Equity Assets" report.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Cash Flow Shortfall

Year	M/F Ages	(1) Total After Tax Cash Flow Required	(2) Total After Tax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
1	45/43	3,000	3,000	0
2	46/44	3,000	3,000	0
3	47/45	3,000	3,000	0
4	48/46	3,000	3,000	0
5	49/47	3,000	3,000	0
6	50/48	3,000	3,000	0
7	51/49	3,000	3,000	0
8	52/50	3,000	3,000	0
9	53/51	3,000	3,000	0
10	54/52	3,000	3,000	0
11	55/53	3,000	3,000	0
12	56/54	3,000	3,000	0
13	57/55	3,000	3,000	0
14	58/56	3,000	3,000	0
15	59/57	3,000	3,000	0
16	60/58	3,000	3,000	0
17	61/59	3,000	3,000	0
18	62/60	3,000	3,000	0
19	63/61	3,000	3,000	0
20	64/62	3,000	3,000	0
21	65/63	188,441	188,441	0
22	66/64	193,152	193,152	0
23	67/65	197,981	197,981	0
24	68/66	202,930	202,930	0
25	69/67	208,004	208,004	0
26	70/68	213,203	213,203	0
27	71/69	218,533	218,533	0
28	72/70	223,997	223,997	0
29	73/71	229,597	229,597	0
30	74/72	235,337	235,337	0
31	75/73	209,757	209,757	0
32	76/74	215,001	215,001	0
33	77/75	220,376	220,376	0
34	78/76	225,885	225,885	0
35	79/77	231,532	231,532	0
36	80/78	237,321	237,321	0
37	81/79	243,254	243,254	0
38	82/80	249,335	249,335	0
39	83/81	255,568	255,568	0
40	84/82	261,957	261,957	0
		4,521,161	4,521,161	0

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Cash Flow Shortfall

Year	M/F Ages	(1) Total After Tax Cash Flow Required	(2) Total After Tax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
41	85/83	268,506	268,506	0
42	86/84	275,219	275,219	0
43	87/85	282,100	282,100	0
44	88/86	289,152	289,152	0
45	89/87	296,381	296,381	0
46	90/88	303,790	303,790	0
47	91/89	311,385	166,029	145,356
48	92/90	319,170	62,926	256,244
49	93/91	327,149	63,556	263,593
50	94/92	335,328	64,191	271,137
51	95/93	343,711	64,833	278,878
52	96/94	352,304	65,481	286,823
53	97/95	361,111	66,136	294,975
54	98/96	370,139	66,798	303,341
55	99/97	379,392	67,466	311,926
56	100/98	388,877	68,140	320,737

9,724,875	6,991,865	2,733,010
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Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Cash Flow Required

Year	M/F Ages	Spendable Cash Flow		=	Dedicated Cash Flow		=
		(1) After Tax Cash Flow for Living Expenses	(2) After Tax Cash Flow for Travel		(3) Total After Tax Spendable Cash Flow Required	(4) Simon's Term Premiums	
1	45/43	0	0		0	3,000	3,000
2	46/44	0	0		0	3,000	3,000
3	47/45	0	0		0	3,000	3,000
4	48/46	0	0		0	3,000	3,000
5	49/47	0	0		0	3,000	3,000
6	50/48	0	0		0	3,000	3,000
7	51/49	0	0		0	3,000	3,000
8	52/50	0	0		0	3,000	3,000
9	53/51	0	0		0	3,000	3,000
10	54/52	0	0		0	3,000	3,000
11	55/53	0	0		0	3,000	3,000
12	56/54	0	0		0	3,000	3,000
13	57/55	0	0		0	3,000	3,000
14	58/56	0	0		0	3,000	3,000
15	59/57	0	0		0	3,000	3,000
16	60/58	0	0		0	3,000	3,000
17	61/59	0	0		0	3,000	3,000
18	62/60	0	0		0	3,000	3,000
19	63/61	0	0		0	3,000	3,000
20	64/62	0	0		0	3,000	3,000
21	65/63	163,862	24,579		188,441	0	188,441
22	66/64	167,958	25,194		193,152	0	193,152
23	67/65	172,157	25,824		197,981	0	197,981
24	68/66	176,461	26,469		202,930	0	202,930
25	69/67	180,873	27,131		208,004	0	208,004
26	70/68	185,394	27,809		213,203	0	213,203
27	71/69	190,029	28,504		218,533	0	218,533
28	72/70	194,780	29,217		223,997	0	223,997
29	73/71	199,650	29,947		229,597	0	229,597
30	74/72	204,641	30,696		235,337	0	235,337
31	75/73	209,757	0		209,757	0	209,757
32	76/74	215,001	0		215,001	0	215,001
33	77/75	220,376	0		220,376	0	220,376
34	78/76	225,885	0		225,885	0	225,885
35	79/77	231,532	0		231,532	0	231,532
36	80/78	237,321	0		237,321	0	237,321
37	81/79	243,254	0		243,254	0	243,254
38	82/80	249,335	0		249,335	0	249,335
39	83/81	255,568	0		255,568	0	255,568
40	84/82	261,957	0		261,957	0	261,957
		4,185,791	275,370		4,461,161	60,000	4,521,161

Column (1) assumes 2.50% inflation.
Column (2) assumes 2.50% inflation.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Cash Flow Required

Year	M/F Ages	Spendable Cash Flow		=	Dedicated Cash Flow		=
		(1) After Tax Cash Flow for Living Expenses	(2) After Tax Cash Flow for Travel		(3) Total After Tax Spendable Cash Flow Required	(4) Simon's Term Premiums	
41	85/83	268,506	0		268,506	0	268,506
42	86/84	275,219	0		275,219	0	275,219
43	87/85	282,100	0		282,100	0	282,100
44	88/86	289,152	0		289,152	0	289,152
45	89/87	296,381	0		296,381	0	296,381
46	90/88	303,790	0		303,790	0	303,790
47	91/89	311,385	0		311,385	0	311,385
48	92/90	319,170	0		319,170	0	319,170
49	93/91	327,149	0		327,149	0	327,149
50	94/92	335,328	0		335,328	0	335,328
51	95/93	343,711	0		343,711	0	343,711
52	96/94	352,304	0		352,304	0	352,304
53	97/95	361,111	0		361,111	0	361,111
54	98/96	370,139	0		370,139	0	370,139
55	99/97	379,392	0		379,392	0	379,392
56	100/98	388,877	0		388,877	0	388,877

9,389,505	275,370	9,664,875	60,000	9,724,875
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Column (1) assumes 2.50% inflation.
Column (2) assumes 2.50% inflation.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) Total Expected After Tax Cash Flow
1	45/43	0	0
2	46/44	0	0
3	47/45	0	0
4	48/46	0	0
5	49/47	0	0
6	50/48	0	0
7	51/49	0	0
8	52/50	0	0
9	53/51	0	0
10	54/52	0	0
11	55/53	0	0
12	56/54	0	0
13	57/55	0	0
14	58/56	0	0
15	59/57	0	0
16	60/58	0	0
17	61/59	0	0
18	62/60	0	0
19	63/61	0	0
20	64/62	0	0
21	65/63	48,101	48,101
22	66/64	48,582	48,582
23	67/65	49,068	49,068
24	68/66	49,559	49,559
25	69/67	50,054	50,054
26	70/68	50,555	50,555
27	71/69	51,060	51,060
28	72/70	51,571	51,571
29	73/71	52,087	52,087
30	74/72	52,607	52,607
31	75/73	53,134	53,134
32	76/74	53,665	53,665
33	77/75	54,202	54,202
34	78/76	54,744	54,744
35	79/77	55,291	55,291
36	80/78	55,844	55,844
37	81/79	56,402	56,402
38	82/80	56,966	56,966
39	83/81	57,536	57,536
40	84/82	58,111	58,111
		1,059,139	1,059,139

Column (1) assumes 1.00% inflation.

*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) Total Expected After Tax Cash Flow
41	85/83	58,693	58,693
42	86/84	59,279	59,279
43	87/85	59,872	59,872
44	88/86	60,471	60,471
45	89/87	61,076	61,076
46	90/88	61,686	61,686
47	91/89	62,303	62,303
48	92/90	62,926	62,926
49	93/91	63,556	63,556
50	94/92	64,191	64,191
51	95/93	64,833	64,833
52	96/94	65,481	65,481
53	97/95	66,136	66,136
54	98/96	66,798	66,798
55	99/97	67,466	67,466
56	100/98	68,140	68,140

2,072,046

2,072,046

Column (1) assumes 1.00% inflation.

*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Defined Contribution Plan Assets for Simon Scott (Simon's 401(k))

Retirement Plan Assets Initial Value 250,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 30.00%	Retirement Income Tax Rate 30.00%		
Year	M/F Ages	(1) Beginning of Year Value of Retirement Plan Assets	(2) Assumed Deposits	(3) Before Tax Required Minimum Distributions	(4) Before Tax Distribution	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets
1	45/43	250,000	18,000	0	0	0	283,892
2	46/44	283,892	18,000	0	0	0	319,794
3	47/45	319,794	18,000	0	0	0	357,825
4	48/46	357,825	18,000	0	0	0	398,111
5	49/47	398,111	18,000	0	0	0	440,786
6	50/48	440,786	18,000	0	0	0	485,992
7	51/49	485,992	18,000	0	0	0	533,879
8	52/50	533,879	18,000	0	0	0	584,605
9	53/51	584,605	18,000	0	0	0	638,339
10	54/52	638,339	18,000	0	0	0	695,260
11	55/53	695,260	18,000	0	0	0	755,556
12	56/54	755,556	18,000	0	0	0	819,428
13	57/55	819,428	18,000	0	0	0	887,087
14	58/56	887,087	18,000	0	0	0	958,759
15	59/57	958,759	18,000	0	0	0	1,034,681
16	60/58	1,034,681	18,000	0	0	0	1,115,105
17	61/59	1,115,105	18,000	0	0	0	1,200,298
18	62/60	1,200,298	18,000	0	0	0	1,290,543
19	63/61	1,290,543	18,000	0	0	0	1,386,140
20	64/62	1,386,140	18,000	0	0	0	1,487,406
21	65/63	1,487,406	0	0	0	0	1,575,609
22	66/64	1,575,609	0	0	0	0	1,669,043
23	67/65	1,669,043	0	0	202,159	141,511	1,553,870
24	68/66	1,553,870	0	0	219,101	153,371	1,413,921
25	69/67	1,413,921	0	0	225,643	157,950	1,258,743
26	70/68	1,258,743	0	0	232,354	162,648	1,087,254
27	71/69	1,087,254	0	0	239,247	167,473	898,294
28	72/70	898,294	0	0	246,323	172,426	690,633
29	73/71	690,633	0	0	253,586	177,510	462,964
30	74/72	462,964	0	0	261,043	182,730	213,895
31	75/73	213,895	0	8,695	213,895	149,727	0
32	76/74	0	0	0	0	0	0
33	77/75	0	0	0	0	0	0
34	78/76	0	0	0	0	0	0
35	79/77	0	0	0	0	0	0
36	80/78	0	0	0	0	0	0
37	81/79	0	0	0	0	0	0
38	82/80	0	0	0	0	0	0
39	83/81	0	0	0	0	0	0
40	84/82	0	0	0	0	0	0
			360,000	8,695	2,093,351	1,465,346	

Columns (1) and (2) include only deductible contributions.

Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (6) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Defined Contribution Plan Assets for Simon Scott (Simon's 401(k))

Retirement Plan Assets Initial Value 250,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 30.00%	Retirement Income Tax Rate 30.00%		
Year	M/F Ages	(1) Beginning of Year Value of Retirement Plan Assets	(2) Assumed Deposits	(3) Before Tax Required Minimum Distributions	(4) Before Tax Distribution	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets
41	85/83	0	0	0	0	0	0
42	86/84	0	0	0	0	0	0
43	87/85	0	0	0	0	0	0
44	88/86	0	0	0	0	0	0
45	89/87	0	0	0	0	0	0
46	90/88	0	0	0	0	0	0
47	91/89	0	0	0	0	0	0
48	92/90	0	0	0	0	0	0
49	93/91	0	0	0	0	0	0
50	94/92	0	0	0	0	0	0
51	95/93	0	0	0	0	0	0
52	96/94	0	0	0	0	0	0
53	97/95	0	0	0	0	0	0
54	98/96	0	0	0	0	0	0
55	99/97	0	0	0	0	0	0
56	100/98	0	0	0	0	0	0

360,000 8,695 2,093,351 1,465,346

Columns (1) and (2) include only deductible contributions.

Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (6) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Defined Contribution Plan Assets for Ann Scott (Ann's 401(k))

Retirement Plan Assets		Retirement Plan Assets	Retirement Plan Assets	Pre-Retirement	Retirement		
Initial Value		Cost Basis	Yield	Income Tax Rate	Income Tax Rate		
200,000		0	7.00%	30.00%	30.00%		
Year	M/F Ages	(1) Beginning of Year Value of Retirement Plan Assets	(2) Assumed Deposits	(3) Before Tax Required Minimum Distributions	(4) Before Tax Distribution	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets
1	45/43	200,000	18,000	0	0	0	230,927
2	46/44	230,927	18,000	0	0	0	263,688
3	47/45	263,688	18,000	0	0	0	298,392
4	48/46	298,392	18,000	0	0	0	335,154
5	49/47	335,154	18,000	0	0	0	374,096
6	50/48	374,096	18,000	0	0	0	415,347
7	51/49	415,347	18,000	0	0	0	459,044
8	52/50	459,044	18,000	0	0	0	505,333
9	53/51	505,333	18,000	0	0	0	554,367
10	54/52	554,367	18,000	0	0	0	606,308
11	55/53	606,308	18,000	0	0	0	661,329
12	56/54	661,329	18,000	0	0	0	719,613
13	57/55	719,613	18,000	0	0	0	781,353
14	58/56	781,353	18,000	0	0	0	846,755
15	59/57	846,755	18,000	0	0	0	916,035
16	60/58	916,035	18,000	0	0	0	989,423
17	61/59	989,423	18,000	0	0	0	1,067,163
18	62/60	1,067,163	18,000	0	0	0	1,149,513
19	63/61	1,149,513	18,000	0	0	0	1,236,747
20	64/62	1,236,747	18,000	0	0	0	1,329,154
21	65/63	1,329,154	0	0	0	0	1,407,973
22	66/64	1,407,973	0	0	0	0	1,491,466
23	67/65	1,491,466	0	0	0	0	1,579,910
24	68/66	1,579,910	0	0	0	0	1,673,599
25	69/67	1,673,599	0	0	0	0	1,772,843
26	70/68	1,772,843	0	0	0	0	1,877,973
27	71/69	1,877,973	0	0	0	0	1,989,337
28	72/70	1,989,337	0	0	0	0	2,107,305
29	73/71	2,107,305	0	0	0	0	2,232,268
30	74/72	2,232,268	0	0	0	0	2,364,641
31	75/73	2,364,641	0	0	9,851	6,896	2,494,429
32	76/74	2,494,429	0	0	230,480	161,336	2,398,201
33	77/75	2,398,201	0	97,488	237,391	166,174	2,288,946
34	78/76	2,288,946	0	96,580	244,487	171,141	2,165,695
35	79/77	2,165,695	0	94,572	251,773	176,241	2,027,418
36	80/78	2,027,418	0	92,155	259,253	181,477	1,873,017
37	81/79	1,873,017	0	88,769	266,931	186,852	1,701,327
38	82/80	1,701,327	0	84,224	274,813	192,369	1,511,106
39	83/81	1,511,106	0	77,892	282,903	198,032	1,301,035
40	84/82	1,301,035	0	70,326	291,209	203,846	1,069,709
			360,000	702,006	2,349,091	1,644,364	

Columns (1) and (2) include only deductible contributions.

Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (6) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Defined Contribution Plan Assets for Ann Scott (Ann's 401(k))

Retirement Plan Assets Initial Value 200,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 30.00%	Retirement Income Tax Rate 30.00%		
Year	M/F Ages	(1) Beginning of Year Value of Retirement Plan Assets	(2) Assumed Deposits	(3) Before Tax Required Minimum Distributions	(4) Before Tax Distribution	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets
41	85/83	1,069,709	0	60,436	299,733	209,813	815,636
42	86/84	815,636	0	48,550	308,486	215,940	537,224
43	87/85	537,224	0	33,577	317,469	222,228	232,786
44	88/86	232,786	0	15,315	232,786	162,950	0
45	89/87	0	0	0	0	0	0
46	90/88	0	0	0	0	0	0
47	91/89	0	0	0	0	0	0
48	92/90	0	0	0	0	0	0
49	93/91	0	0	0	0	0	0
50	94/92	0	0	0	0	0	0
51	95/93	0	0	0	0	0	0
52	96/94	0	0	0	0	0	0
53	97/95	0	0	0	0	0	0
54	98/96	0	0	0	0	0	0
55	99/97	0	0	0	0	0	0
56	100/98	0	0	0	0	0	0

360,000 859,884 3,507,565 2,455,295

Columns (1) and (2) include only deductible contributions.

Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (6) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Roth Defined Contribution Assets for Simon Scott (Simon's Roth)

		Roth Assets Initial Value 20,000	Roth Assets Cost Basis 0	Roth Assets Yield 7.00%		
Year	M/F Ages	(1) Beginning of Year Roth Assets	(2) Distribution from Roth Assets	(3) Year End Roth Assets	(4) After Tax Cash Flow from Roth Assets	
1	45/43	20,000	0	21,186	0	
2	46/44	21,186	0	22,442	0	
3	47/45	22,442	0	23,773	0	
4	48/46	23,773	0	25,183	0	
5	49/47	25,183	0	26,676	0	
6	50/48	26,676	0	28,258	0	
7	51/49	28,258	0	29,934	0	
8	52/50	29,934	0	31,709	0	
9	53/51	31,709	0	33,589	0	
10	54/52	33,589	0	35,581	0	
11	55/53	35,581	0	37,691	0	
12	56/54	37,691	0	39,926	0	
13	57/55	39,926	0	42,294	0	
14	58/56	42,294	0	44,802	0	
15	59/57	44,802	0	47,459	0	
16	60/58	47,459	0	50,273	0	
17	61/59	50,273	0	53,254	0	
18	62/60	53,254	0	56,412	0	
19	63/61	56,412	0	59,757	0	
20	64/62	59,757	0	63,301	0	
21	65/63	63,301	0	67,055	0	
22	66/64	67,055	0	71,031	0	
23	67/65	71,031	0	75,243	0	
24	68/66	75,243	0	79,705	0	
25	69/67	79,705	0	84,432	0	
26	70/68	84,432	0	89,439	0	
27	71/69	89,439	0	94,743	0	
28	72/70	94,743	0	100,361	0	
29	73/71	100,361	0	106,312	0	
30	74/72	106,312	0	112,616	0	
31	75/73	112,616	0	119,294	0	
32	76/74	119,294	0	126,368	0	
33	77/75	126,368	0	133,862	0	
34	78/76	133,862	0	141,800	0	
35	79/77	141,800	0	150,209	0	
36	80/78	150,209	0	159,116	0	
37	81/79	159,116	0	168,552	0	
38	82/80	168,552	0	178,547	0	
39	83/81	178,547	0	189,135	0	
40	84/82	189,135	0	200,351	0	
			0		0	

Column (3) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Roth Defined Contribution Assets for Simon Scott (Simon's Roth)

		Roth Assets Initial Value 20,000	Roth Assets Cost Basis 0	Roth Assets Yield 7.00%		
Year	M/F Ages	(1) Beginning of Year Roth Assets	(2) Distribution from Roth Assets	(3) Year End Roth Assets	(4) After Tax Cash Flow from Roth Assets	
41	85/83	200,351	0	212,232	0	
42	86/84	212,232	0	224,817	0	
43	87/85	224,817	0	238,149	0	
44	88/86	238,149	65,731	182,642	65,731	
45	89/87	182,642	182,642	0	182,642	
46	90/88	0	0	0	0	
47	91/89	0	0	0	0	
48	92/90	0	0	0	0	
49	93/91	0	0	0	0	
50	94/92	0	0	0	0	
51	95/93	0	0	0	0	
52	96/94	0	0	0	0	
53	97/95	0	0	0	0	
54	98/96	0	0	0	0	
55	99/97	0	0	0	0	
56	100/98	0	0	0	0	

248,373

248,373

Column (3) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Roth Defined Contribution Assets for Ann Scott (Ann's Roth)

		Roth Assets Initial Value 20,000	Roth Assets Cost Basis 0	Roth Assets Yield 7.00%		
Year	M/F Ages	(1) Beginning of Year Roth Assets	(2) Distribution from Roth Assets	(3) Year End Roth Assets	(4) After Tax Cash Flow from Roth Assets	
1	45/43	20,000	0	21,186	0	
2	46/44	21,186	0	22,442	0	
3	47/45	22,442	0	23,773	0	
4	48/46	23,773	0	25,183	0	
5	49/47	25,183	0	26,676	0	
6	50/48	26,676	0	28,258	0	
7	51/49	28,258	0	29,934	0	
8	52/50	29,934	0	31,709	0	
9	53/51	31,709	0	33,589	0	
10	54/52	33,589	0	35,581	0	
11	55/53	35,581	0	37,691	0	
12	56/54	37,691	0	39,926	0	
13	57/55	39,926	0	42,294	0	
14	58/56	42,294	0	44,802	0	
15	59/57	44,802	0	47,459	0	
16	60/58	47,459	0	50,273	0	
17	61/59	50,273	0	53,254	0	
18	62/60	53,254	0	56,412	0	
19	63/61	56,412	0	59,757	0	
20	64/62	59,757	0	63,301	0	
21	65/63	63,301	0	67,055	0	
22	66/64	67,055	0	71,031	0	
23	67/65	71,031	0	75,243	0	
24	68/66	75,243	0	79,705	0	
25	69/67	79,705	0	84,432	0	
26	70/68	84,432	0	89,439	0	
27	71/69	89,439	0	94,743	0	
28	72/70	94,743	0	100,361	0	
29	73/71	100,361	0	106,312	0	
30	74/72	106,312	0	112,616	0	
31	75/73	112,616	0	119,294	0	
32	76/74	119,294	0	126,368	0	
33	77/75	126,368	0	133,862	0	
34	78/76	133,862	0	141,800	0	
35	79/77	141,800	0	150,209	0	
36	80/78	150,209	0	159,116	0	
37	81/79	159,116	0	168,552	0	
38	82/80	168,552	0	178,547	0	
39	83/81	178,547	0	189,135	0	
40	84/82	189,135	0	200,351	0	
			0		0	

Column (3) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Roth Defined Contribution Assets for Ann Scott (Ann's Roth)

		Roth Assets Initial Value 20,000	Roth Assets Cost Basis 0	Roth Assets Yield 7.00%	
Year	M/F Ages	(1) Beginning of Year Roth Assets	(2) Distribution from Roth Assets	(3) Year End Roth Assets	(4) After Tax Cash Flow from Roth Assets
41	85/83	200,351	0	212,232	0
42	86/84	212,232	0	224,817	0
43	87/85	224,817	0	238,149	0
44	88/86	238,149	0	252,271	0
45	89/87	252,271	52,663	211,445	52,663
46	90/88	211,445	211,445	0	211,445
47	91/89	0	0	0	0
48	92/90	0	0	0	0
49	93/91	0	0	0	0
50	94/92	0	0	0	0
51	95/93	0	0	0	0
52	96/94	0	0	0	0
53	97/95	0	0	0	0
54	98/96	0	0	0	0
55	99/97	0	0	0	0
56	100/98	0	0	0	0

264,108

264,108

Column (3) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 3.00% Interest)	(2) Total Liabilities
1	45/43	337,030	337,030
2	46/44	323,665	323,665
3	47/45	309,893	309,893
4	48/46	295,703	295,703
5	49/47	281,081	281,081
6	50/48	266,014	266,014
7	51/49	250,489	250,489
8	52/50	234,492	234,492
9	53/51	218,008	218,008
10	54/52	201,023	201,023
11	55/53	183,521	183,521
12	56/54	165,487	165,487
13	57/55	146,904	146,904
14	58/56	127,757	127,757
15	59/57	108,026	108,026
16	60/58	87,696	87,696
17	61/59	66,747	66,747
18	62/60	45,161	45,161
19	63/61	22,919	22,919
20	64/62	0	0
21	65/63	0	0
22	66/64	0	0
23	67/65	0	0
24	68/66	0	0
25	69/67	0	0
26	70/68	0	0
27	71/69	0	0
28	72/70	0	0
29	73/71	0	0
30	74/72	0	0
31	75/73	0	0
32	76/74	0	0
33	77/75	0	0
34	78/76	0	0
35	79/77	0	0
36	80/78	0	0
37	81/79	0	0
38	82/80	0	0
39	83/81	0	0
40	84/82	0	0

Some/all of the cash flow required for the above loan payments may not be reflected in your Desired Spendable Cash Flow. If the loan payments are not included in the Desired Spendable Cash Flow report, they are assumed to be paid from other sources.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 3.00% Interest)	(2) Total Liabilities
41	85/83	0	0
42	86/84	0	0
43	87/85	0	0
44	88/86	0	0
45	89/87	0	0
46	90/88	0	0
47	91/89	0	0
48	92/90	0	0
49	93/91	0	0
50	94/92	0	0
51	95/93	0	0
52	96/94	0	0
53	97/95	0	0
54	98/96	0	0
55	99/97	0	0
56	100/98	0	0

Some/all of the cash flow required for the above loan payments may not be reflected in your Desired Spendable Cash Flow. If the loan payments are not included in the Desired Spendable Cash Flow report, they are assumed to be paid from other sources.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Taxable Account* (Emergency Fund)

		Taxable Assets Initial Value 50,000	Taxable Yield See Col. 4	Pre-Retirement Income Tax Rate 30.00%	Retirement Income Tax Rate 30.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) Taxable Yield (Avg. 3.12%)	(5) After Tax Interest Earned	(6) Year End After Tax Value of Account
1	45/43	50,000	0	50,000	5.25%	1,838	51,838
2	46/44	51,838	0	51,838	5.25%	1,905	53,743
3	47/45	53,743	0	53,743	4.00%	1,505	55,248
4	48/46	55,248	0	55,248	3.00%	1,160	56,408
5	49/47	56,408	0	56,408	3.00%	1,185	57,593
6	50/48	57,593	0	57,593	3.00%	1,209	58,802
7	51/49	58,802	0	58,802	3.00%	1,235	60,037
8	52/50	60,037	0	60,037	3.00%	1,261	61,298
9	53/51	61,298	0	61,298	3.00%	1,287	62,585
10	54/52	62,585	0	62,585	3.00%	1,314	63,899
11	55/53	63,899	0	63,899	3.00%	1,342	65,241
12	56/54	65,241	0	65,241	3.00%	1,370	66,611
13	57/55	66,611	0	66,611	3.00%	1,399	68,010
14	58/56	68,010	0	68,010	3.00%	1,428	69,438
15	59/57	69,438	0	69,438	3.00%	1,458	70,896
16	60/58	70,896	0	70,896	3.00%	1,489	72,385
17	61/59	72,385	0	72,385	3.00%	1,520	73,905
18	62/60	73,905	0	73,905	3.00%	1,552	75,457
19	63/61	75,457	0	75,457	3.00%	1,585	77,042
20	64/62	77,042	0	77,042	3.00%	1,618	78,660
21	65/63	78,660	0	78,660	3.00%	1,652	80,312
22	66/64	80,312	0	80,312	3.00%	1,687	81,999
23	67/65	81,999	0	81,999	3.00%	1,722	83,721
24	68/66	83,721	0	83,721	3.00%	1,758	85,479
25	69/67	85,479	0	85,479	3.00%	1,795	87,274
26	70/68	87,274	0	87,274	3.00%	1,833	89,107
27	71/69	89,107	0	89,107	3.00%	1,871	90,978
28	72/70	90,978	0	90,978	3.00%	1,911	92,889
29	73/71	92,889	0	92,889	3.00%	1,951	94,840
30	74/72	94,840	0	94,840	3.00%	1,992	96,832
31	75/73	96,832	0	96,832	3.00%	2,033	98,865
32	76/74	98,865	0	98,865	3.00%	2,076	100,941
33	77/75	100,941	0	100,941	3.00%	2,120	103,061
34	78/76	103,061	0	103,061	3.00%	2,164	105,225
35	79/77	105,225	0	105,225	3.00%	2,210	107,435
36	80/78	107,435	0	107,435	3.00%	2,256	109,691
37	81/79	109,691	0	109,691	3.00%	2,304	111,995
38	82/80	111,995	0	111,995	3.00%	2,352	114,347
39	83/81	114,347	0	114,347	3.00%	2,401	116,748
40	84/82	116,748	0	116,748	3.00%	2,452	119,200
			0			69,200	

*Assumes yield is subject to income tax.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Taxable Account* (Emergency Fund)

		Taxable Assets Initial Value 50,000	Taxable Yield See Col. 4	Pre-Retirement Income Tax Rate 30.00%	Retirement Income Tax Rate 30.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) Taxable Yield (Avg. 3.12%)	(5) After Tax Interest Earned	(6) Year End After Tax Value of Account
41	85/83	119,200	0	119,200	3.00%	2,503	121,703
42	86/84	121,703	0	121,703	3.00%	2,556	124,259
43	87/85	124,259	0	124,259	3.00%	2,609	126,868
44	88/86	126,868	0	126,868	3.00%	2,664	129,532
45	89/87	129,532	0	129,532	3.00%	2,720	132,252
46	90/88	132,252	30,659	101,593	3.00%	2,133	103,726
47	91/89	103,726	103,726	0	0.00%	0	0
48	92/90	0	0	0	0.00%	0	0
49	93/91	0	0	0	0.00%	0	0
50	94/92	0	0	0	0.00%	0	0
51	95/93	0	0	0	0.00%	0	0
52	96/94	0	0	0	0.00%	0	0
53	97/95	0	0	0	0.00%	0	0
54	98/96	0	0	0	0.00%	0	0
55	99/97	0	0	0	0.00%	0	0
56	100/98	0	0	0	0.00%	0	0

134,385

84,385

*Assumes yield is subject to income tax.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Tax Exempt Account* (Muni Bonds)

		Tax Exempt Assets Initial Value 50,000		Tax Exempt Yield 4.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Year End Value of Account	
1	45/43	50,000	3,000	47,000	1,880	48,880	
2	46/44	48,880	3,000	45,880	1,835	47,715	
3	47/45	47,715	3,000	44,715	1,789	46,504	
4	48/46	46,504	3,000	43,504	1,740	45,244	
5	49/47	45,244	3,000	42,244	1,690	43,934	
6	50/48	43,934	3,000	40,934	1,637	42,571	
7	51/49	42,571	3,000	39,571	1,583	41,154	
8	52/50	41,154	3,000	38,154	1,526	39,680	
9	53/51	39,680	3,000	36,680	1,467	38,147	
10	54/52	38,147	3,000	35,147	1,406	36,553	
11	55/53	36,553	3,000	33,553	1,342	34,895	
12	56/54	34,895	3,000	31,895	1,276	33,171	
13	57/55	33,171	3,000	30,171	1,207	31,378	
14	58/56	31,378	3,000	28,378	1,135	29,513	
15	59/57	29,513	3,000	26,513	1,061	27,574	
16	60/58	27,574	3,000	24,574	983	25,557	
17	61/59	25,557	3,000	22,557	902	23,459	
18	62/60	23,459	3,000	20,459	818	21,277	
19	63/61	21,277	3,000	18,277	731	19,008	
20	64/62	19,008	3,000	16,008	640	16,648	
21	65/63	16,648	16,648	0	0	0	
22	66/64	0	0	0	0	0	
23	67/65	0	0	0	0	0	
24	68/66	0	0	0	0	0	
25	69/67	0	0	0	0	0	
26	70/68	0	0	0	0	0	
27	71/69	0	0	0	0	0	
28	72/70	0	0	0	0	0	
29	73/71	0	0	0	0	0	
30	74/72	0	0	0	0	0	
31	75/73	0	0	0	0	0	
32	76/74	0	0	0	0	0	
33	77/75	0	0	0	0	0	
34	78/76	0	0	0	0	0	
35	79/77	0	0	0	0	0	
36	80/78	0	0	0	0	0	
37	81/79	0	0	0	0	0	
38	82/80	0	0	0	0	0	
39	83/81	0	0	0	0	0	
40	84/82	0	0	0	0	0	
		76,648		26,648			

*Assumes yield is not subject to income tax.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Tax Exempt Account (Muni Bonds)*

		Tax Exempt Assets Initial Value 50,000		Tax Exempt Yield 4.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Year End Value of Account	
41	85/83	0	0	0	0	0	
42	86/84	0	0	0	0	0	
43	87/85	0	0	0	0	0	
44	88/86	0	0	0	0	0	
45	89/87	0	0	0	0	0	
46	90/88	0	0	0	0	0	
47	91/89	0	0	0	0	0	
48	92/90	0	0	0	0	0	
49	93/91	0	0	0	0	0	
50	94/92	0	0	0	0	0	
51	95/93	0	0	0	0	0	
52	96/94	0	0	0	0	0	
53	97/95	0	0	0	0	0	
54	98/96	0	0	0	0	0	
55	99/97	0	0	0	0	0	
56	100/98	0	0	0	0	0	

76,648

26,648

*Assumes yield is not subject to income tax.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Brokerage Account

		Initial Cost Basis 70,000	Growth 7.00%	Pre-Retirement Income Tax Rate 30.00%	Retirement Income Tax Rate 30.00%	Capital Gains Tax Rate 20.00%			
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5)* Net Year End Value of Assets	(6) After Tax Dividend Cash Flow	(7) After Tax Equity Sales Cash Flow	(8) Combined After Tax Cash Flow
1	45/43	100,000	0	7,000	0	105,930	0	0	0
2	46/44	105,930	0	7,415	0	112,212	0	0	0
3	47/45	112,212	0	7,855	0	118,866	0	0	0
4	48/46	118,866	0	8,321	0	125,915	0	0	0
5	49/47	125,915	0	8,814	0	133,382	0	0	0
6	50/48	133,382	0	9,337	0	141,292	0	0	0
7	51/49	141,292	0	9,890	0	149,670	0	0	0
8	52/50	149,670	0	10,477	0	158,546	0	0	0
9	53/51	158,546	0	11,098	0	167,948	0	0	0
10	54/52	167,948	0	11,756	0	177,907	0	0	0
11	55/53	177,907	0	12,453	0	188,456	0	0	0
12	56/54	188,456	0	13,192	0	199,632	0	0	0
13	57/55	199,632	0	13,974	0	211,470	0	0	0
14	58/56	211,470	0	14,803	0	224,010	0	0	0
15	59/57	224,010	0	15,681	0	237,294	0	0	0
16	60/58	237,294	0	16,611	0	251,366	0	0	0
17	61/59	251,366	0	17,596	0	266,272	0	0	0
18	62/60	266,272	0	18,639	0	282,062	0	0	0
19	63/61	282,062	0	19,744	0	298,788	0	0	0
20	64/62	298,788	0	20,915	0	316,506	0	0	0
21	65/63	316,506	146,514	11,899	0	180,072	0	123,692	123,692
22	66/64	180,072	171,748	583	0	8,818	0	144,570	144,570
23	67/65	8,818	8,818	0	0	0	0	7,402	7,402
24	68/66	0	0	0	0	0	0	0	0
25	69/67	0	0	0	0	0	0	0	0
26	70/68	0	0	0	0	0	0	0	0
27	71/69	0	0	0	0	0	0	0	0
28	72/70	0	0	0	0	0	0	0	0
29	73/71	0	0	0	0	0	0	0	0
30	74/72	0	0	0	0	0	0	0	0
31	75/73	0	0	0	0	0	0	0	0
32	76/74	0	0	0	0	0	0	0	0
33	77/75	0	0	0	0	0	0	0	0
34	78/76	0	0	0	0	0	0	0	0
35	79/77	0	0	0	0	0	0	0	0
36	80/78	0	0	0	0	0	0	0	0
37	81/79	0	0	0	0	0	0	0	0
38	82/80	0	0	0	0	0	0	0	0
39	83/81	0	0	0	0	0	0	0	0
40	84/82	0	0	0	0	0	0	0	0
			327,080		0		0	275,664	275,664

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

*Column (5) has been reduced by a 1.00% management fee.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Brokerage Account

		Initial Cost Basis 70,000	Growth 7.00%	Pre-Retirement Income Tax Rate 30.00%	Retirement Income Tax Rate 30.00%	Capital Gains Tax Rate 20.00%				
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5)* Net Year End Value of Assets	(6) After Tax Dividend Cash Flow	(7) After Tax Equity Sales Cash Flow	(8) Combined After Tax Cash Flow	
41	85/83	0	0	0	0	0	0	0	0	
42	86/84	0	0	0	0	0	0	0	0	
43	87/85	0	0	0	0	0	0	0	0	
44	88/86	0	0	0	0	0	0	0	0	
45	89/87	0	0	0	0	0	0	0	0	
46	90/88	0	0	0	0	0	0	0	0	
47	91/89	0	0	0	0	0	0	0	0	
48	92/90	0	0	0	0	0	0	0	0	
49	93/91	0	0	0	0	0	0	0	0	
50	94/92	0	0	0	0	0	0	0	0	
51	95/93	0	0	0	0	0	0	0	0	
52	96/94	0	0	0	0	0	0	0	0	
53	97/95	0	0	0	0	0	0	0	0	
54	98/96	0	0	0	0	0	0	0	0	
55	99/97	0	0	0	0	0	0	0	0	
56	100/98	0	0	0	0	0	0	0	0	

327,080

0

0

275,664

275,664

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

*Column (5) has been reduced by a 1.00% management fee.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Brokerage Account Turnover

Initial Value of Equity Account 100,000 Growth 7.00% Pre-Retirement Income Tax Rate 30.00% Retirement Income Tax Rate 30.00% Capital Gains Tax Rate 20.00%

Yr	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Sale of Equities Caused by Turnover*	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	(10)** Net Year End Value of Asset After Turnover
1	70,000	0	7,000	0	107,000	70,000	0	0	0	105,930
2	70,000	0	7,415	0	113,345	70,000	0	0	0	112,212
3	70,000	0	7,855	0	120,067	70,000	0	0	0	118,866
4	70,000	0	8,321	0	127,187	70,000	0	0	0	125,915
5	70,000	0	8,814	0	134,729	70,000	0	0	0	133,382
6	70,000	0	9,337	0	142,719	70,000	0	0	0	141,292
7	70,000	0	9,890	0	151,182	70,000	0	0	0	149,670
8	70,000	0	10,477	0	160,147	70,000	0	0	0	158,546
9	70,000	0	11,098	0	169,644	70,000	0	0	0	167,948
10	70,000	0	11,756	0	179,704	70,000	0	0	0	177,907
11	70,000	0	12,453	0	190,360	70,000	0	0	0	188,456
12	70,000	0	13,192	0	201,648	70,000	0	0	0	199,632
13	70,000	0	13,974	0	213,606	70,000	0	0	0	211,470
14	70,000	0	14,803	0	226,273	70,000	0	0	0	224,010
15	70,000	0	15,681	0	239,691	70,000	0	0	0	237,294
16	70,000	0	16,611	0	253,905	70,000	0	0	0	251,366
17	70,000	0	17,596	0	268,962	70,000	0	0	0	266,272
18	70,000	0	18,639	0	284,911	70,000	0	0	0	282,062
19	70,000	0	19,744	0	301,806	70,000	0	0	0	298,788
20	70,000	0	20,915	0	319,703	70,000	0	0	0	316,506
21	70,000	146,514	11,899	0	181,891	37,596	0	0	0	180,072
22	37,596	171,748	583	0	8,907	1,738	0	0	0	8,818
23	1,738	8,818	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0	0
25	0	0	0	0	0	0	0	0	0	0
26	0	0	0	0	0	0	0	0	0	0
27	0	0	0	0	0	0	0	0	0	0
28	0	0	0	0	0	0	0	0	0	0
29	0	0	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0	0	0	0
		327,080			0					

*Calculation assumes column (5) times turnover assumption.

**Column (10) = column (5) - column (7) + column (9) and has been reduced by a 1.00% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Brokerage Account Turnover

		Initial Value of Equity Account 100,000	Growth 7.00%	Pre-Retirement Income Tax Rate 30.00%	Retirement Income Tax Rate 30.00%	Capital Gains Tax Rate 20.00%				
Yr	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Sale of Equities Caused by Turnover*	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	(10)** Net Year End Value of Asset After Turnover
41	0	0	0	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0
51	0	0	0	0	0	0	0	0	0	0
52	0	0	0	0	0	0	0	0	0	0
53	0	0	0	0	0	0	0	0	0	0
54	0	0	0	0	0	0	0	0	0	0
55	0	0	0	0	0	0	0	0	0	0
56	0	0	0	0	0	0	0	0	0	0

327,080

0

*Calculation assumes column (5) times turnover assumption.

**Column (10) = column (5) - column (7) + column (9) and has been reduced by a 1.00% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	(2) Year End Value of Taxable Assets	(3) Year End Value of Tax Exempt Assets	(4) Year End Value of Equity Assets	(5) Total Liquid Assets
1	45/43	557,191	51,838	48,880	105,930	763,839
2	46/44	628,366	53,743	47,715	112,212	842,036
3	47/45	703,763	55,248	46,504	118,866	924,381
4	48/46	783,631	56,408	45,244	125,915	1,011,198
5	49/47	868,234	57,593	43,934	133,382	1,103,143
6	50/48	957,855	58,802	42,571	141,292	1,200,520
7	51/49	1,052,791	60,037	41,154	149,670	1,303,652
8	52/50	1,153,356	61,298	39,680	158,546	1,412,880
9	53/51	1,259,884	62,585	38,147	167,948	1,528,564
10	54/52	1,372,730	63,899	36,553	177,907	1,651,089
11	55/53	1,492,267	65,241	34,895	188,456	1,780,859
12	56/54	1,618,893	66,611	33,171	199,632	1,918,307
13	57/55	1,753,028	68,010	31,378	211,470	2,063,886
14	58/56	1,895,118	69,438	29,513	224,010	2,218,079
15	59/57	2,045,634	70,896	27,574	237,294	2,381,398
16	60/58	2,205,074	72,385	25,557	251,366	2,554,382
17	61/59	2,373,969	73,905	23,459	266,272	2,737,605
18	62/60	2,552,880	75,457	21,277	282,062	2,931,676
19	63/61	2,742,401	77,042	19,008	298,788	3,137,239
20	64/62	2,943,162	78,660	16,648	316,506	3,354,976
21	65/63	3,117,692	80,312	0	180,072	3,378,076
22	66/64	3,302,571	81,999	0	8,818	3,393,388
23	67/65	3,284,266	83,721	0	0	3,367,987
24	68/66	3,246,930	85,479	0	0	3,332,409
25	69/67	3,200,450	87,274	0	0	3,287,724
26	70/68	3,144,105	89,107	0	0	3,233,212
27	71/69	3,077,117	90,978	0	0	3,168,095
28	72/70	2,998,660	92,889	0	0	3,091,549
29	73/71	2,907,856	94,840	0	0	3,002,696
30	74/72	2,803,768	96,832	0	0	2,900,600
31	75/73	2,733,017	98,865	0	0	2,831,882
32	76/74	2,650,937	100,941	0	0	2,751,878
33	77/75	2,556,670	103,061	0	0	2,659,731
34	78/76	2,449,295	105,225	0	0	2,554,520
35	79/77	2,327,836	107,435	0	0	2,435,271
36	80/78	2,191,249	109,691	0	0	2,300,940
37	81/79	2,038,431	111,995	0	0	2,150,426
38	82/80	1,868,200	114,347	0	0	1,982,547
39	83/81	1,679,305	116,748	0	0	1,796,053
40	84/82	1,470,411	119,200	0	0	1,589,611

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	+	(2) Year End Value of Taxable Assets	+	(3) Year End Value of Tax Exempt Assets	+	(4) Year End Value of Equity Assets	=	(5) Total Liquid Assets
41	85/83	1,240,100		121,703		0		0		1,361,803
42	86/84	986,858		124,259		0		0		1,111,117
43	87/85	709,084		126,868		0		0		835,952
44	88/86	434,913		129,532		0		0		564,445
45	89/87	211,445		132,252		0		0		343,697
46	90/88	0		103,726		0		0		103,726
47	91/89	0		0		0		0		0
48	92/90	0		0		0		0		0
49	93/91	0		0		0		0		0
50	94/92	0		0		0		0		0
51	95/93	0		0		0		0		0
52	96/94	0		0		0		0		0
53	97/95	0		0		0		0		0
54	98/96	0		0		0		0		0
55	99/97	0		0		0		0		0
56	100/98	0		0		0		0		0

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (3.00% Growth)	(2) Total Illiquid Assets
1	45/43	772,500	772,500
2	46/44	795,675	795,675
3	47/45	819,545	819,545
4	48/46	844,132	844,132
5	49/47	869,456	869,456
6	50/48	895,539	895,539
7	51/49	922,405	922,405
8	52/50	950,078	950,078
9	53/51	978,580	978,580
10	54/52	1,007,937	1,007,937
11	55/53	1,038,175	1,038,175
12	56/54	1,069,321	1,069,321
13	57/55	1,101,400	1,101,400
14	58/56	1,134,442	1,134,442
15	59/57	1,168,476	1,168,476
16	60/58	1,203,530	1,203,530
17	61/59	1,239,636	1,239,636
18	62/60	1,276,825	1,276,825
19	63/61	1,315,130	1,315,130
20	64/62	1,354,583	1,354,583
21	65/63	1,395,221	1,395,221
22	66/64	1,437,078	1,437,078
23	67/65	1,480,190	1,480,190
24	68/66	1,524,596	1,524,596
25	69/67	1,570,333	1,570,333
26	70/68	1,617,443	1,617,443
27	71/69	1,665,967	1,665,967
28	72/70	1,715,946	1,715,946
29	73/71	1,767,424	1,767,424
30	74/72	1,820,447	1,820,447
31	75/73	1,875,060	1,875,060
32	76/74	1,931,312	1,931,312
33	77/75	1,989,251	1,989,251
34	78/76	2,048,929	2,048,929
35	79/77	2,110,397	2,110,397
36	80/78	2,173,709	2,173,709
37	81/79	2,238,920	2,238,920
38	82/80	2,306,088	2,306,088
39	83/81	2,375,270	2,375,270
40	84/82	2,446,528	2,446,528

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (3.00% Growth)	(2) Total Illiquid Assets
41	85/83	2,519,924	2,519,924
42	86/84	2,595,522	2,595,522
43	87/85	2,673,388	2,673,388
44	88/86	2,753,589	2,753,589
45	89/87	2,836,197	2,836,197
46	90/88	2,921,283	2,921,283
47	91/89	3,008,921	3,008,921
48	92/90	3,099,189	3,099,189
49	93/91	3,192,165	3,192,165
50	94/92	3,287,930	3,287,930
51	95/93	3,386,567	3,386,567
52	96/94	3,488,164	3,488,164
53	97/95	3,592,809	3,592,809
54	98/96	3,700,594	3,700,594
55	99/97	3,811,611	3,811,611
56	100/98	3,925,960	3,925,960

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	(2) Year End Value of Taxable Retirement Plan Assets	(3) Year End Value of Tax Free Retirement Plan Assets	(4) Year End Value of Taxable Assets	(5) Year End Value of Tax Exempt Assets	(6) Year End Value of Equity Assets	(7) Year End Hypothetical Net Worth
1	45/43	435,470	514,819	42,372	51,838	48,880	105,930	1,199,309
2	46/44	472,010	583,482	44,884	53,743	47,715	112,212	1,314,046
3	47/45	509,652	656,217	47,546	55,248	46,504	118,866	1,434,033
4	48/46	548,429	733,265	50,366	56,408	45,244	125,915	1,559,627
5	49/47	588,375	814,882	53,352	57,593	43,934	133,382	1,691,518
6	50/48	629,525	901,339	56,516	58,802	42,571	141,292	1,830,045
7	51/49	671,916	992,923	59,868	60,037	41,154	149,670	1,975,568
8	52/50	715,586	1,089,938	63,418	61,298	39,680	158,546	2,128,466
9	53/51	760,572	1,192,706	67,178	62,585	38,147	167,948	2,289,136
10	54/52	806,914	1,301,568	71,162	63,899	36,553	177,907	2,458,003
11	55/53	854,654	1,416,885	75,382	65,241	34,895	188,456	2,635,513
12	56/54	903,834	1,539,041	79,852	66,611	33,171	199,632	2,822,141
13	57/55	954,496	1,668,440	84,588	68,010	31,378	211,470	3,018,382
14	58/56	1,006,685	1,805,514	89,604	69,438	29,513	224,010	3,224,764
15	59/57	1,060,450	1,950,716	94,918	70,896	27,574	237,294	3,441,848
16	60/58	1,115,834	2,104,528	100,546	72,385	25,557	251,366	3,670,216
17	61/59	1,172,889	2,267,461	106,508	73,905	23,459	266,272	3,910,494
18	62/60	1,231,664	2,440,056	112,824	75,457	21,277	282,062	4,163,340
19	63/61	1,292,211	2,622,887	119,514	77,042	19,008	298,788	4,429,450
20	64/62	1,354,583	2,816,560	126,602	78,660	16,648	316,506	4,709,559
21	65/63	1,395,221	2,983,582	134,110	80,312	0	180,072	4,773,297
22	66/64	1,437,078	3,160,509	142,062	81,999	0	8,818	4,830,466
23	67/65	1,480,190	3,133,780	150,486	83,721	0	0	4,848,177
24	68/66	1,524,596	3,087,520	159,410	85,479	0	0	4,857,005
25	69/67	1,570,333	3,031,586	168,864	87,274	0	0	4,858,057
26	70/68	1,617,443	2,965,227	178,878	89,107	0	0	4,850,655
27	71/69	1,665,967	2,887,631	189,486	90,978	0	0	4,834,062
28	72/70	1,715,946	2,797,938	200,722	92,889	0	0	4,807,495
29	73/71	1,767,424	2,695,232	212,624	94,840	0	0	4,770,120
30	74/72	1,820,447	2,578,536	225,232	96,832	0	0	4,721,047
31	75/73	1,875,060	2,494,429	238,588	98,865	0	0	4,706,942
32	76/74	1,931,312	2,398,201	252,736	100,941	0	0	4,683,190
33	77/75	1,989,251	2,288,946	267,724	103,061	0	0	4,648,982
34	78/76	2,048,929	2,165,695	283,600	105,225	0	0	4,603,449
35	79/77	2,110,397	2,027,418	300,418	107,435	0	0	4,545,668
36	80/78	2,173,709	1,873,017	318,232	109,691	0	0	4,474,649
37	81/79	2,238,920	1,701,327	337,104	111,995	0	0	4,389,346
38	82/80	2,306,088	1,511,106	357,094	114,347	0	0	4,288,635
39	83/81	2,375,270	1,301,035	378,270	116,748	0	0	4,171,323
40	84/82	2,446,528	1,069,709	400,702	119,200	0	0	4,036,139

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	+	(2) Year End Value of Taxable Retirement Plan Assets	+	(3) Year End Value of Tax Free Retirement Plan Assets	+	(4) Year End Value of Taxable Assets	+	(5) Year End Value of Tax Exempt Assets	+	(6) Year End Value of Equity Assets	=	(7) Year End Hypothetical Net Worth
41	85/83	2,519,924		815,636		424,464		121,703		0		0		3,881,727
42	86/84	2,595,522		537,224		449,634		124,259		0		0		3,706,639
43	87/85	2,673,388		232,786		476,298		126,868		0		0		3,509,340
44	88/86	2,753,589		0		434,913		129,532		0		0		3,318,034
45	89/87	2,836,197		0		211,445		132,252		0		0		3,179,894
46	90/88	2,921,283		0		0		103,726		0		0		3,025,009
47	91/89	3,008,921		0		0		0		0		0		3,008,921
48	92/90	3,099,189		0		0		0		0		0		3,099,189
49	93/91	3,192,165		0		0		0		0		0		3,192,165
50	94/92	3,287,930		0		0		0		0		0		3,287,930
51	95/93	3,386,567		0		0		0		0		0		3,386,567
52	96/94	3,488,164		0		0		0		0		0		3,488,164
53	97/95	3,592,809		0		0		0		0		0		3,592,809
54	98/96	3,700,594		0		0		0		0		0		3,700,594
55	99/97	3,811,611		0		0		0		0		0		3,811,611
56	100/98	3,925,960		0		0		0		0		0		3,925,960

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
1	45/43	1,699,309	154,446	1,544,863	0	1,544,863
2	46/44	1,814,046	175,044	1,639,002	0	1,639,002
3	47/45	1,934,033	196,866	1,737,167	0	1,737,167
4	48/46	2,059,627	219,979	1,839,648	0	1,839,648
5	49/47	2,191,518	244,465	1,947,053	0	1,947,053
6	50/48	2,330,045	270,402	2,059,643	0	2,059,643
7	51/49	2,475,568	297,877	2,177,691	0	2,177,691
8	52/50	2,628,466	326,982	2,301,484	0	2,301,484
9	53/51	2,789,136	357,812	2,431,324	0	2,431,324
10	54/52	2,958,003	390,470	2,567,533	0	2,567,533
11	55/53	3,135,513	425,066	2,710,447	0	2,710,447
12	56/54	3,322,141	461,712	2,860,429	0	2,860,429
13	57/55	3,518,382	500,532	3,017,850	0	3,017,850
14	58/56	3,724,764	541,655	3,183,109	0	3,183,109
15	59/57	3,941,848	585,215	3,356,633	0	3,356,633
16	60/58	4,170,216	631,359	3,538,857	0	3,538,857
17	61/59	4,410,494	680,238	3,730,256	0	3,730,256
18	62/60	4,663,340	732,017	3,931,323	0	3,931,323
19	63/61	4,929,450	786,866	4,142,584	0	4,142,584
20	64/62	5,209,559	844,968	4,364,591	0	4,364,591
21	65/63	4,773,297	895,075	3,878,222	0	3,878,222
22	66/64	4,830,466	948,153	3,882,313	0	3,882,313
23	67/65	4,848,177	940,134	3,908,043	0	3,908,043
24	68/66	4,857,005	926,256	3,930,749	0	3,930,749
25	69/67	4,858,057	909,476	3,948,581	0	3,948,581
26	70/68	4,850,655	889,568	3,961,087	0	3,961,087
27	71/69	4,834,062	866,289	3,967,773	0	3,967,773
28	72/70	4,807,495	839,382	3,968,113	0	3,968,113
29	73/71	4,770,120	808,569	3,961,551	0	3,961,551
30	74/72	4,721,047	773,561	3,947,486	0	3,947,486
31	75/73	4,706,942	748,329	3,958,613	0	3,958,613
32	76/74	4,683,190	719,460	3,963,730	0	3,963,730
33	77/75	4,648,982	686,684	3,962,298	0	3,962,298
34	78/76	4,603,449	649,709	3,953,740	0	3,953,740
35	79/77	4,545,668	608,225	3,937,443	0	3,937,443
36	80/78	4,474,649	561,905	3,912,744	0	3,912,744
37	81/79	4,389,346	510,398	3,878,948	0	3,878,948
38	82/80	4,288,635	453,332	3,835,303	0	3,835,303
39	83/81	4,171,323	390,311	3,781,012	0	3,781,012
40	84/82	4,036,139	320,913	3,715,226	0	3,715,226

*Net of cash flow provided

**See Transfer Tax Details report for details.

This page may include non-guaranteed life insurance values. If so, actual 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.

40 Year Summary

Total Estate Assets	\$ 4,036,139
Wealth Transferred to Heirs	\$ 3,715,226

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
41	85/83	3,881,727	244,691	3,637,036	0	3,637,036
42	86/84	3,706,639	161,167	3,545,472	0	3,545,472
43	87/85	3,509,340	69,836	3,439,504	0	3,439,504
44	88/86	3,318,034	0	3,318,034	0	3,318,034
45	89/87	3,179,894	0	3,179,894	0	3,179,894
46	90/88	3,025,009	0	3,025,009	0	3,025,009
47	91/89	3,008,921	0	3,008,921	0	3,008,921
48	92/90	3,099,189	0	3,099,189	0	3,099,189
49	93/91	3,192,165	0	3,192,165	0	3,192,165
50	94/92	3,287,930	0	3,287,930	0	3,287,930
51	95/93	3,386,567	0	3,386,567	0	3,386,567
52	96/94	3,488,164	0	3,488,164	0	3,488,164
53	97/95	3,592,809	0	3,592,809	0	3,592,809
54	98/96	3,700,594	0	3,700,594	0	3,700,594
55	99/97	3,811,611	0	3,811,611	0	3,811,611
56	100/98	3,925,960	0	3,925,960	0	3,925,960

*Net of cash flow provided

**See Transfer Tax Details report for details.

This page may include non-guaranteed life insurance values. If so, actual 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.

Summary at Life Expectancy (Year 46)

Total Estate Assets	\$ 3,025,009
Wealth Transferred to Heirs	\$ 3,025,009

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Summary of Transfer Taxation of Retirement Plan Assets

Simon Scott's Retirement Plan Account			Ann Scott's Retirement Plan Account					Heirs' Income Tax Rate 30.00%
Plan Assets Initial Value 250,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%	Plan Assets Initial Value 200,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%			
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax	
1	45/43	514,819	0	154,446	154,446	360,373	30%	
2	46/44	583,482	0	175,044	175,044	408,438	30%	
3	47/45	656,217	0	196,866	196,866	459,351	30%	
4	48/46	733,265	0	219,979	219,979	513,286	30%	
5	49/47	814,882	0	244,465	244,465	570,417	30%	
6	50/48	901,339	0	270,402	270,402	630,937	30%	
7	51/49	992,923	0	297,877	297,877	695,046	30%	
8	52/50	1,089,938	0	326,982	326,982	762,956	30%	
9	53/51	1,192,706	0	357,812	357,812	834,894	30%	
10	54/52	1,301,568	0	390,470	390,470	911,098	30%	
11	55/53	1,416,885	0	425,066	425,066	991,819	30%	
12	56/54	1,539,041	0	461,712	461,712	1,077,329	30%	
13	57/55	1,668,440	0	500,532	500,532	1,167,908	30%	
14	58/56	1,805,514	0	541,655	541,655	1,263,859	30%	
15	59/57	1,950,716	0	585,215	585,215	1,365,501	30%	
16	60/58	2,104,528	0	631,359	631,359	1,473,169	30%	
17	61/59	2,267,461	0	680,238	680,238	1,587,223	30%	
18	62/60	2,440,056	0	732,017	732,017	1,708,039	30%	
19	63/61	2,622,887	0	786,866	786,866	1,836,021	30%	
20	64/62	2,816,560	0	844,968	844,968	1,971,592	30%	
21	65/63	2,983,582	0	895,075	895,075	2,088,507	30%	
22	66/64	3,160,509	0	948,153	948,153	2,212,356	30%	
23	67/65	3,133,780	0	940,134	940,134	2,193,646	30%	
24	68/66	3,087,520	0	926,256	926,256	2,161,264	30%	
25	69/67	3,031,586	0	909,476	909,476	2,122,110	30%	
26	70/68	2,965,227	0	889,568	889,568	2,075,659	30%	
27	71/69	2,887,631	0	866,289	866,289	2,021,342	30%	
28	72/70	2,797,938	0	839,382	839,382	1,958,556	30%	
29	73/71	2,695,232	0	808,569	808,569	1,886,663	30%	
30	74/72	2,578,536	0	773,561	773,561	1,804,975	30%	
31	75/73	2,494,429	0	748,329	748,329	1,746,100	30%	
32	76/74	2,398,201	0	719,460	719,460	1,678,741	30%	
33	77/75	2,288,946	0	686,684	686,684	1,602,262	30%	
34	78/76	2,165,695	0	649,709	649,709	1,515,986	30%	
35	79/77	2,027,418	0	608,225	608,225	1,419,193	30%	
36	80/78	1,873,017	0	561,905	561,905	1,311,112	30%	
37	81/79	1,701,327	0	510,398	510,398	1,190,929	30%	
38	82/80	1,511,106	0	453,332	453,332	1,057,774	30%	
39	83/81	1,301,035	0	390,311	390,311	910,724	30%	
40	84/82	1,069,709	0	320,913	320,913	748,796	30%	

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Summary of Transfer Taxation of Retirement Plan Assets

Simon Scott's Retirement Plan Account			Ann Scott's Retirement Plan Account			Heirs' Income Tax Rate	
Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield		
250,000	0	7.00%	200,000	0	7.00%		
		(1)	(2)	(3)	(4)	(5)	(6)
Year	M/F Ages	Plan Assets in Estate	Estate Tax on Plan Assets	Income Tax on Plan Assets	Total Taxes Attributed to Plan Assets	Heirs After Tax Plan Assets (1) - (4)	Percent Loss Due to Tax
41	85/83	815,636	0	244,691	244,691	570,945	30%
42	86/84	537,224	0	161,167	161,167	376,057	30%
43	87/85	232,786	0	69,836	69,836	162,950	30%
44	88/86	0	0	0	0	0	0%
45	89/87	0	0	0	0	0	0%
46	90/88	0	0	0	0	0	0%
47	91/89	0	0	0	0	0	0%
48	92/90	0	0	0	0	0	0%
49	93/91	0	0	0	0	0	0%
50	94/92	0	0	0	0	0	0%
51	95/93	0	0	0	0	0	0%
52	96/94	0	0	0	0	0	0%
53	97/95	0	0	0	0	0	0%
54	98/96	0	0	0	0	0	0%
55	99/97	0	0	0	0	0	0%
56	100/98	0	0	0	0	0	0%

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Transfer Taxation of Retirement Plan Assets

Simon Scott's Retirement Plan Account					Ann Scott's Retirement Plan Account					Heirs' Income Tax Rate 30.00%	
Plan Assets Initial Value 250,000		Plan Assets Cost Basis 0		Plan Assets Yield 7.00%	Plan Assets Initial Value 200,000		Plan Assets Cost Basis 0		Plan Assets Yield 7.00%		
Year	M/F Ages	(1) Plan Assets in Estate	(2) Federal Estate Tax on Plan Assets*	(3) Unrealized Gain in Plan Assets	(4) Federal Estate Tax Attributable to Gain*	(5) Portion of Gain Subject to Income Tax (3) - (4)	(6) Income Tax on Gain*	(7) State Death Tax Attributable to Plan Assets**	(8) Total Taxes Attributed to Plan Assets (2)+(6)+(7)	(9) Heirs' After Tax Plan Assets (1) - (8)	
1	45/43	514,819	0	514,819	0	514,819	154,446	0	154,446	360,373	
2	46/44	583,482	0	583,482	0	583,482	175,044	0	175,044	408,438	
3	47/45	656,217	0	656,217	0	656,217	196,866	0	196,866	459,351	
4	48/46	733,265	0	733,265	0	733,265	219,979	0	219,979	513,286	
5	49/47	814,882	0	814,882	0	814,882	244,465	0	244,465	570,417	
6	50/48	901,339	0	901,339	0	901,339	270,402	0	270,402	630,937	
7	51/49	992,923	0	992,923	0	992,923	297,877	0	297,877	695,046	
8	52/50	1,089,938	0	1,089,938	0	1,089,938	326,982	0	326,982	762,956	
9	53/51	1,192,706	0	1,192,706	0	1,192,706	357,812	0	357,812	834,894	
10	54/52	1,301,568	0	1,301,568	0	1,301,568	390,470	0	390,470	911,098	
11	55/53	1,416,885	0	1,416,885	0	1,416,885	425,066	0	425,066	991,819	
12	56/54	1,539,041	0	1,539,041	0	1,539,041	461,712	0	461,712	1,077,329	
13	57/55	1,668,440	0	1,668,440	0	1,668,440	500,532	0	500,532	1,167,908	
14	58/56	1,805,514	0	1,805,514	0	1,805,514	541,655	0	541,655	1,263,859	
15	59/57	1,950,716	0	1,950,716	0	1,950,716	585,215	0	585,215	1,365,501	
16	60/58	2,104,528	0	2,104,528	0	2,104,528	631,359	0	631,359	1,473,169	
17	61/59	2,267,461	0	2,267,461	0	2,267,461	680,238	0	680,238	1,587,223	
18	62/60	2,440,056	0	2,440,056	0	2,440,056	732,017	0	732,017	1,708,039	
19	63/61	2,622,887	0	2,622,887	0	2,622,887	786,866	0	786,866	1,836,021	
20	64/62	2,816,560	0	2,816,560	0	2,816,560	844,968	0	844,968	1,971,592	
21	65/63	2,983,582	0	2,983,582	0	2,983,582	895,075	0	895,075	2,088,507	
22	66/64	3,160,509	0	3,160,509	0	3,160,509	948,153	0	948,153	2,212,356	
23	67/65	3,133,780	0	3,133,780	0	3,133,780	940,134	0	940,134	2,193,646	
24	68/66	3,087,520	0	3,087,520	0	3,087,520	926,256	0	926,256	2,161,264	
25	69/67	3,031,586	0	3,031,586	0	3,031,586	909,476	0	909,476	2,122,110	
26	70/68	2,965,227	0	2,965,227	0	2,965,227	889,568	0	889,568	2,075,659	
27	71/69	2,887,631	0	2,887,631	0	2,887,631	866,289	0	866,289	2,021,342	
28	72/70	2,797,938	0	2,797,938	0	2,797,938	839,382	0	839,382	1,958,556	
29	73/71	2,695,232	0	2,695,232	0	2,695,232	808,569	0	808,569	1,886,663	
30	74/72	2,578,536	0	2,578,536	0	2,578,536	773,561	0	773,561	1,804,975	
31	75/73	2,494,429	0	2,494,429	0	2,494,429	748,329	0	748,329	1,746,100	
32	76/74	2,398,201	0	2,398,201	0	2,398,201	719,460	0	719,460	1,678,741	
33	77/75	2,288,946	0	2,288,946	0	2,288,946	686,684	0	686,684	1,602,262	
34	78/76	2,165,695	0	2,165,695	0	2,165,695	649,709	0	649,709	1,515,986	
35	79/77	2,027,418	0	2,027,418	0	2,027,418	608,225	0	608,225	1,419,193	
36	80/78	1,873,017	0	1,873,017	0	1,873,017	561,905	0	561,905	1,311,112	
37	81/79	1,701,327	0	1,701,327	0	1,701,327	510,398	0	510,398	1,190,929	
38	82/80	1,511,106	0	1,511,106	0	1,511,106	453,332	0	453,332	1,057,774	
39	83/81	1,301,035	0	1,301,035	0	1,301,035	390,311	0	390,311	910,724	
40	84/82	1,069,709	0	1,069,709	0	1,069,709	320,913	0	320,913	748,796	

*The value of the plan assets (in excess of non-deductible contributions) is also included on the heirs' income tax return. To avoid double taxation, the federal estate tax attributable to the gain is allowed as an itemized deduction on the heirs' income tax return.

**This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Transfer Taxation of Retirement Plan Assets

Simon Scott's Retirement Plan Account			Ann Scott's Retirement Plan Account				Heirs' Income Tax Rate			
Plan Assets Initial Value		Plan Assets Cost Basis	Plan Assets Yield	Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield				
250,000		0	7.00%	200,000	0	7.00%	30.00%			
Year	M/F Ages	(1) Plan Assets in Estate	(2) Federal Estate Tax on Plan Assets*	(3) Unrealized Gain in Plan Assets	(4) Federal Estate Tax Attributable to Gain*	(5) Portion of Gain Subject to Income Tax (3) - (4)	(6) Income Tax on Gain*	(7) State Death Tax Attributable to Plan Assets**	(8) Total Taxes Attributed to Plan Assets (2)+(6)+(7)	(9) Heirs' After Tax Plan Assets (1) - (8)
41	85/83	815,636	0	815,636	0	815,636	244,691	0	244,691	570,945
42	86/84	537,224	0	537,224	0	537,224	161,167	0	161,167	376,057
43	87/85	232,786	0	232,786	0	232,786	69,836	0	69,836	162,950
44	88/86	0	0	0	0	0	0	0	0	0
45	89/87	0	0	0	0	0	0	0	0	0
46	90/88	0	0	0	0	0	0	0	0	0
47	91/89	0	0	0	0	0	0	0	0	0
48	92/90	0	0	0	0	0	0	0	0	0
49	93/91	0	0	0	0	0	0	0	0	0
50	94/92	0	0	0	0	0	0	0	0	0
51	95/93	0	0	0	0	0	0	0	0	0
52	96/94	0	0	0	0	0	0	0	0	0
53	97/95	0	0	0	0	0	0	0	0	0
54	98/96	0	0	0	0	0	0	0	0	0
55	99/97	0	0	0	0	0	0	0	0	0
56	100/98	0	0	0	0	0	0	0	0	0

*The value of the plan assets (in excess of non-deductible contributions) is also included on the heirs' income tax return. To avoid double taxation, the federal estate tax attributable to the gain is allowed as an itemized deduction on the heirs' income tax return.

**This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Transfer Taxation of Roth Defined Contribution Assets

		Simon Scott's Roth Account		Ann Scott's Roth Account			Heirs' Income Tax Rate 30.00%			
		Plan Assets Initial Value 20,000	Plan Assets Yield 7.00%	Plan Assets Initial Value 20,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%				
Year	M/F Ages	(1) Plan Assets in Estate	(2) Federal Estate Tax on Plan Assets*	(3) Unrealized Gain Subject to Income Tax*	(4) Federal Estate Tax Attributable to Gain*	(5) Portion of Gain Subject to Income Tax (3) - (4)	(6) Income Tax on Gain*	(7) State Death Tax Attributable to Plan Assets**	(8) Total Taxes Attributed to Plan Assets (2)+(6)+(7)	(9) Heirs' After Tax Plan Assets (1) - (8)
1	45/43	42,372	0	0	0	0	0	0	0	42,372
2	46/44	44,884	0	0	0	0	0	0	0	44,884
3	47/45	47,546	0	0	0	0	0	0	0	47,546
4	48/46	50,366	0	0	0	0	0	0	0	50,366
5	49/47	53,352	0	0	0	0	0	0	0	53,352
6	50/48	56,516	0	0	0	0	0	0	0	56,516
7	51/49	59,868	0	0	0	0	0	0	0	59,868
8	52/50	63,418	0	0	0	0	0	0	0	63,418
9	53/51	67,178	0	0	0	0	0	0	0	67,178
10	54/52	71,162	0	0	0	0	0	0	0	71,162
11	55/53	75,382	0	0	0	0	0	0	0	75,382
12	56/54	79,852	0	0	0	0	0	0	0	79,852
13	57/55	84,588	0	0	0	0	0	0	0	84,588
14	58/56	89,604	0	0	0	0	0	0	0	89,604
15	59/57	94,918	0	0	0	0	0	0	0	94,918
16	60/58	100,546	0	0	0	0	0	0	0	100,546
17	61/59	106,508	0	0	0	0	0	0	0	106,508
18	62/60	112,824	0	0	0	0	0	0	0	112,824
19	63/61	119,514	0	0	0	0	0	0	0	119,514
20	64/62	126,602	0	0	0	0	0	0	0	126,602
21	65/63	134,110	0	0	0	0	0	0	0	134,110
22	66/64	142,062	0	0	0	0	0	0	0	142,062
23	67/65	150,486	0	0	0	0	0	0	0	150,486
24	68/66	159,410	0	0	0	0	0	0	0	159,410
25	69/67	168,864	0	0	0	0	0	0	0	168,864
26	70/68	178,878	0	0	0	0	0	0	0	178,878
27	71/69	189,486	0	0	0	0	0	0	0	189,486
28	72/70	200,722	0	0	0	0	0	0	0	200,722
29	73/71	212,624	0	0	0	0	0	0	0	212,624
30	74/72	225,232	0	0	0	0	0	0	0	225,232
31	75/73	238,588	0	0	0	0	0	0	0	238,588
32	76/74	252,736	0	0	0	0	0	0	0	252,736
33	77/75	267,724	0	0	0	0	0	0	0	267,724
34	78/76	283,600	0	0	0	0	0	0	0	283,600
35	79/77	300,418	0	0	0	0	0	0	0	300,418
36	80/78	318,232	0	0	0	0	0	0	0	318,232
37	81/79	337,104	0	0	0	0	0	0	0	337,104
38	82/80	357,094	0	0	0	0	0	0	0	357,094
39	83/81	378,270	0	0	0	0	0	0	0	378,270
40	84/82	400,702	0	0	0	0	0	0	0	400,702

*In some circumstances, the unrealized gain in Roth assets may be subject to income tax and is also included on the heirs' income tax return. To avoid double taxation, the federal estate tax attributable to such gain is allowed as an itemized deduction on the heirs' income tax return.

**This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

Analysis: Retire at 65/63 with 401k

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Transfer Taxation of Roth Defined Contribution Assets

		Simon Scott's Roth Account		Ann Scott's Roth Account			Heirs' Income Tax Rate			
		Plan Assets Initial Value 20,000	Plan Assets Yield 7.00%	Plan Assets Initial Value 20,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%	30.00%			
Year	M/F Ages	(1) Plan Assets in Estate	(2) Federal Estate Tax on Plan Assets*	(3) Unrealized Gain Subject to Income Tax*	(4) Federal Estate Tax Attributable to Gain*	(5) Portion of Gain Subject to Income Tax (3) - (4)	(6) Income Tax on Gain*	(7) State Death Tax Attributable to Plan Assets**	(8) Total Taxes Attributed to Plan Assets (2)+(6)+(7)	(9) Heirs' After Tax Plan Assets (1) - (8)
41	85/83	424,464	0	0	0	0	0	0	0	424,464
42	86/84	449,634	0	0	0	0	0	0	0	449,634
43	87/85	476,298	0	0	0	0	0	0	0	476,298
44	88/86	434,913	0	0	0	0	0	0	0	434,913
45	89/87	211,445	0	0	0	0	0	0	0	211,445
46	90/88	0	0	0	0	0	0	0	0	0
47	91/89	0	0	0	0	0	0	0	0	0
48	92/90	0	0	0	0	0	0	0	0	0
49	93/91	0	0	0	0	0	0	0	0	0
50	94/92	0	0	0	0	0	0	0	0	0
51	95/93	0	0	0	0	0	0	0	0	0
52	96/94	0	0	0	0	0	0	0	0	0
53	97/95	0	0	0	0	0	0	0	0	0
54	98/96	0	0	0	0	0	0	0	0	0
55	99/97	0	0	0	0	0	0	0	0	0
56	100/98	0	0	0	0	0	0	0	0	0

*In some circumstances, the unrealized gain in Roth assets may be subject to income tax and is also included on the heirs' income tax return. To avoid double taxation, the federal estate tax attributable to such gain is allowed as an itemized deduction on the heirs' income tax return.

**This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

Analysis: Retire at 67/65 with 401k + Roth

Analysis: Retire at 67/65 with 401k + Roth

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided				
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) Total After Tax Cash Flow from Retirement Plan Assets	(6) After Tax Cash Flow from Tax Exempt Account	(7) After Tax Cash Flow from Equity Assets	(8) Total After Tax Cash Flow Provided*
1	45/43	0	3,000	3,000	0	0	3,000	0	3,000
2	46/44	0	3,000	3,000	0	0	3,000	0	3,000
3	47/45	0	3,000	3,000	0	0	3,000	0	3,000
4	48/46	0	3,000	3,000	0	0	3,000	0	3,000
5	49/47	0	3,000	3,000	0	0	3,000	0	3,000
6	50/48	0	3,000	3,000	0	0	3,000	0	3,000
7	51/49	0	3,000	3,000	0	0	3,000	0	3,000
8	52/50	0	3,000	3,000	0	0	3,000	0	3,000
9	53/51	0	3,000	3,000	0	0	3,000	0	3,000
10	54/52	0	3,000	3,000	0	0	3,000	0	3,000
11	55/53	0	3,000	3,000	0	0	3,000	0	3,000
12	56/54	0	3,000	3,000	0	0	3,000	0	3,000
13	57/55	0	3,000	3,000	0	0	3,000	0	3,000
14	58/56	0	3,000	3,000	0	0	3,000	0	3,000
15	59/57	0	3,000	3,000	0	0	3,000	0	3,000
16	60/58	0	3,000	3,000	0	0	3,000	0	3,000
17	61/59	0	3,000	3,000	0	0	3,000	0	3,000
18	62/60	0	3,000	3,000	0	0	3,000	0	3,000
19	63/61	0	3,000	3,000	0	0	3,000	0	3,000
20	64/62	0	3,000	3,000	0	0	3,000	0	3,000
21	65/63	0	0	0	0	0	0	0	0
22	66/64	0	0	0	0	0	0	0	0
23	67/65	197,981	0	197,981	32,370	0	18,007	147,604	197,981
24	68/66	202,930	0	202,930	32,694	11,209	0	159,027	202,930
25	69/67	208,004	0	208,004	62,251	145,753	0	0	208,004
26	70/68	213,203	0	213,203	62,874	150,329	0	0	213,203
27	71/69	218,533	0	218,533	63,503	155,030	0	0	218,533
28	72/70	223,997	0	223,997	64,138	159,859	0	0	223,997
29	73/71	229,597	0	229,597	64,779	164,818	0	0	229,597
30	74/72	235,337	0	235,337	65,427	169,910	0	0	235,337
31	75/73	241,221	0	241,221	66,081	175,140	0	0	241,221
32	76/74	247,251	0	247,251	66,742	180,509	0	0	247,251
33	77/75	220,376	0	220,376	67,409	152,967	0	0	220,376
34	78/76	225,885	0	225,885	68,083	157,802	0	0	225,885
35	79/77	231,532	0	231,532	68,764	162,768	0	0	231,532
36	80/78	237,321	0	237,321	69,452	167,869	0	0	237,321
37	81/79	243,254	0	243,254	70,146	173,108	0	0	243,254
38	82/80	249,335	0	249,335	70,848	178,487	0	0	249,335
39	83/81	255,568	0	255,568	71,556	184,012	0	0	255,568
40	84/82	261,957	0	261,957	72,272	189,685	0	0	261,957
		4,143,282	60,000	4,203,282	1,139,389	2,679,255	78,007	306,631	4,203,282

*IMPORTANT NOTE: For this plan to be financially sound, column (8) must be sufficient to provide the values in column (3).

Column (1): see "Cash Flow Required" report.

Column (4): see "Expected Cash Flow" report.

Column (5): see "Summary of Retirement Plan Assets" report.

Column (6): see "Details of Tax Exempt Account" report.

Column (7): see "Details of Equity Assets" report.

Analysis: Retire at 67/65 with 401k + Roth

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Cash Flow Analysis

		Annual Cash Flow Required			Annual Cash Flow Provided				
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		After Tax Spendable Cash Flow Required	After Tax Dedicated Cash Flow Required	Total After Tax Cash Flow Required*	Expected After Tax Cash Flow	Total After Tax Cash Flow from Retirement Plan Assets	After Tax Cash Flow from Tax Exempt Account	After Tax Cash Flow from Equity Assets	Total After Tax Cash Flow Provided*
Year	M/F Ages								
41	85/83	268,506	0	268,506	72,995	195,511	0	0	268,506
42	86/84	275,219	0	275,219	73,724	201,495	0	0	275,219
43	87/85	282,100	0	282,100	74,462	207,638	0	0	282,100
44	88/86	289,152	0	289,152	75,206	213,946	0	0	289,152
45	89/87	296,381	0	296,381	75,958	220,423	0	0	296,381
46	90/88	303,790	0	303,790	76,718	227,072	0	0	303,790
47	91/89	311,385	0	311,385	77,485	233,900	0	0	311,385
48	92/90	319,170	0	319,170	78,260	240,910	0	0	319,170
49	93/91	327,149	0	327,149	79,043	248,106	0	0	327,149
50	94/92	335,328	0	335,328	79,833	255,495	0	0	335,328
51	95/93	343,711	0	343,711	80,631	263,080	0	0	343,711
52	96/94	352,304	0	352,304	81,438	270,866	0	0	352,304
53	97/95	361,111	0	361,111	82,252	278,859	0	0	361,111
54	98/96	370,139	0	370,139	83,075	287,064	0	0	370,139
55	99/97	379,392	0	379,392	83,905	295,487	0	0	379,392
56	100/98	388,877	0	388,877	84,744	304,133	0	0	388,877
		9,346,996	60,000	9,406,996	2,399,118	6,623,240	78,007	306,631	9,406,996

*IMPORTANT NOTE: For this plan to be financially sound, column (8) must be sufficient to provide the values in column (3).

Column (1): see "Cash Flow Required" report.

Column (4): see "Expected Cash Flow" report.

Column (5): see "Summary of Retirement Plan Assets" report.

Column (6): see "Details of Tax Exempt Account" report.

Column (7): see "Details of Equity Assets" report.

Analysis: Retire at 67/65 with 401k + Roth

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Defined Contribution Plan Assets for Simon Scott (Simon's 401(k))

Retirement Plan Assets Initial Value 250,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 30.00%	Retirement Income Tax Rate 30.00%		
Year	M/F Ages	(1) Beginning of Year Value of Retirement Plan Assets	(2) Assumed Deposits	(3) Before Tax Required Minimum Distributions	(4) Before Tax Distribution	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets
1	45/43	250,000	18,000	0	0	0	283,892
2	46/44	283,892	18,000	0	0	0	319,794
3	47/45	319,794	18,000	0	0	0	357,825
4	48/46	357,825	18,000	0	0	0	398,111
5	49/47	398,111	18,000	0	0	0	440,786
6	50/48	440,786	18,000	0	0	0	485,992
7	51/49	485,992	18,000	0	0	0	533,879
8	52/50	533,879	18,000	0	0	0	584,605
9	53/51	584,605	18,000	0	0	0	638,339
10	54/52	638,339	18,000	0	0	0	695,260
11	55/53	695,260	18,000	0	0	0	755,556
12	56/54	755,556	18,000	0	0	0	819,428
13	57/55	819,428	18,000	0	0	0	887,087
14	58/56	887,087	18,000	0	0	0	958,759
15	59/57	958,759	18,000	0	0	0	1,034,681
16	60/58	1,034,681	18,000	0	0	0	1,115,105
17	61/59	1,115,105	18,000	0	0	0	1,200,298
18	62/60	1,200,298	18,000	0	0	0	1,290,543
19	63/61	1,290,543	18,000	0	0	0	1,386,140
20	64/62	1,386,140	18,000	0	0	0	1,487,406
21	65/63	1,487,406	0	0	0	0	1,575,609
22	66/64	1,575,609	0	0	0	0	1,669,043
23	67/65	1,669,043	0	0	0	0	1,768,017
24	68/66	1,768,017	0	0	0	0	1,872,860
25	69/67	1,872,860	0	0	0	0	1,983,921
26	70/68	1,983,921	0	0	0	0	2,101,568
27	71/69	2,101,568	0	0	0	0	2,226,191
28	72/70	2,226,191	0	0	223,259	156,281	2,121,706
29	73/71	2,121,706	0	0	235,454	164,818	1,998,107
30	74/72	1,998,107	0	0	242,729	169,910	1,859,472
31	75/73	1,859,472	0	75,588	250,200	175,140	1,704,702
32	76/74	1,704,702	0	71,928	257,870	180,509	1,532,629
33	77/75	1,532,629	0	66,927	110,663	77,464	1,506,289
34	78/76	1,506,289	0	68,468	111,656	78,159	1,477,335
35	79/77	1,477,335	0	70,016	113,056	79,139	1,445,181
36	80/78	1,445,181	0	71,544	113,833	79,683	1,410,297
37	81/79	1,410,297	0	72,696	114,479	80,135	1,372,660
38	82/80	1,372,660	0	74,198	114,984	80,489	1,332,256
39	83/81	1,332,256	0	75,269	116,104	81,273	1,288,270
40	84/82	1,288,270	0	76,683	116,346	81,442	1,241,419
			360,000	723,317	2,120,633	1,484,442	

Columns (1) and (2) include only deductible contributions.

Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (6) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 67/65 with 401k + Roth

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Defined Contribution Plan Assets for Simon Scott (Simon's 401(k))

Retirement Plan Assets Initial Value 250,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 30.00%	Retirement Income Tax Rate 30.00%		
Year	M/F Ages	(1) Beginning of Year Value of Retirement Plan Assets	(2) Assumed Deposits	(3) Before Tax Required Minimum Distributions	(4) Before Tax Distribution	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets
41	85/83	1,241,419	0	77,589	117,350	82,145	1,190,726
42	86/84	1,190,726	0	78,337	117,314	82,120	1,137,065
43	87/85	1,137,065	0	78,963	118,236	82,765	1,079,246
44	88/86	1,079,246	0	78,777	119,156	83,409	1,017,023
45	89/87	1,017,023	0	78,839	120,094	84,066	950,117
46	90/88	950,117	0	77,878	122,560	85,792	876,631
47	91/89	876,631	0	76,229	123,660	86,562	797,622
48	92/90	797,622	0	73,854	126,676	88,673	710,733
49	93/91	710,733	0	70,370	130,069	91,048	615,097
50	94/92	615,097	0	64,747	133,921	93,745	509,710
51	95/93	509,710	0	57,271	138,324	96,827	393,409
52	96/94	393,409	0	46,834	145,956	102,169	262,127
53	97/95	262,127	0	33,606	154,559	108,191	113,947
54	98/96	113,947	0	15,609	113,947	79,763	0
55	99/97	0	0	0	0	0	0
56	100/98	0	0	0	0	0	0

360,000 1,632,220 3,902,455 2,731,717

Columns (1) and (2) include only deductible contributions.

Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (6) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 67/65 with 401k + Roth

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Defined Contribution Plan Assets for Ann Scott (Ann's 401(k))

Retirement Plan Assets		Retirement Plan Assets	Retirement Plan Assets	Pre-Retirement	Retirement		
Initial Value		Cost Basis	Yield	Income Tax Rate	Income Tax Rate		
200,000		0	7.00%	30.00%	30.00%		
Year	M/F Ages	(1) Beginning of Year Value of Retirement Plan Assets	(2) Assumed Deposits	(3) Before Tax Required Minimum Distributions	(4) Before Tax Distribution	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets
1	45/43	200,000	18,000	0	0	0	230,927
2	46/44	230,927	18,000	0	0	0	263,688
3	47/45	263,688	18,000	0	0	0	298,392
4	48/46	298,392	18,000	0	0	0	335,154
5	49/47	335,154	18,000	0	0	0	374,096
6	50/48	374,096	18,000	0	0	0	415,347
7	51/49	415,347	18,000	0	0	0	459,044
8	52/50	459,044	18,000	0	0	0	505,333
9	53/51	505,333	18,000	0	0	0	554,367
10	54/52	554,367	18,000	0	0	0	606,308
11	55/53	606,308	18,000	0	0	0	661,329
12	56/54	661,329	18,000	0	0	0	719,613
13	57/55	719,613	18,000	0	0	0	781,353
14	58/56	781,353	18,000	0	0	0	846,755
15	59/57	846,755	18,000	0	0	0	916,035
16	60/58	916,035	18,000	0	0	0	989,423
17	61/59	989,423	18,000	0	0	0	1,067,163
18	62/60	1,067,163	18,000	0	0	0	1,149,513
19	63/61	1,149,513	18,000	0	0	0	1,236,747
20	64/62	1,236,747	18,000	0	0	0	1,329,154
21	65/63	1,329,154	0	0	0	0	1,407,973
22	66/64	1,407,973	0	0	0	0	1,491,466
23	67/65	1,491,466	0	0	0	0	1,579,910
24	68/66	1,579,910	0	0	0	0	1,673,599
25	69/67	1,673,599	0	0	0	0	1,772,843
26	70/68	1,772,843	0	0	0	0	1,877,973
27	71/69	1,877,973	0	0	0	0	1,989,337
28	72/70	1,989,337	0	0	0	0	2,107,305
29	73/71	2,107,305	0	0	0	0	2,232,268
30	74/72	2,232,268	0	0	0	0	2,364,641
31	75/73	2,364,641	0	0	0	0	2,504,864
32	76/74	2,504,864	0	0	0	0	2,653,402
33	77/75	2,653,402	0	107,862	107,862	75,503	2,696,491
34	78/76	2,696,491	0	113,776	113,776	79,643	2,735,870
35	79/77	2,735,870	0	119,470	119,470	83,629	2,771,553
36	80/78	2,771,553	0	125,980	125,980	88,186	2,802,455
37	81/79	2,802,455	0	132,818	132,818	92,973	2,827,946
38	82/80	2,827,946	0	139,997	139,997	97,998	2,847,344
39	83/81	2,847,344	0	146,770	146,770	102,739	2,860,718
40	84/82	2,860,718	0	154,633	154,633	108,243	2,866,556
			360,000	1,041,306	1,041,306	728,914	

Columns (1) and (2) include only deductible contributions.

Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (6) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 67/65 with 401k + Roth

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Defined Contribution Plan Assets for Ann Scott (Ann's 401(k))

Retirement Plan Assets Initial Value 200,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 30.00%	Retirement Income Tax Rate 30.00%		
Year	M/F Ages	(1) Beginning of Year Value of Retirement Plan Assets	(2) Assumed Deposits	(3) Before Tax Required Minimum Distributions	(4) Before Tax Distribution	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets
41	85/83	2,866,556	0	161,952	161,952	113,366	2,864,987
42	86/84	2,864,987	0	170,535	170,535	119,375	2,854,233
43	87/85	2,854,233	0	178,390	178,390	124,873	2,834,520
44	88/86	2,834,520	0	186,482	186,482	130,537	2,805,067
45	89/87	2,805,067	0	194,796	194,796	136,357	2,765,060
46	90/88	2,765,060	0	201,829	201,829	141,280	2,715,231
47	91/89	2,715,231	0	210,483	210,483	147,338	2,653,280
48	92/90	2,653,280	0	217,482	217,482	152,237	2,580,241
49	93/91	2,580,241	0	224,369	224,369	157,058	2,495,575
50	94/92	2,495,575	0	231,072	231,072	161,750	2,398,788
51	95/93	2,398,788	0	237,504	237,504	166,253	2,289,448
52	96/94	2,289,448	0	240,995	240,995	168,697	2,169,926
53	97/95	2,169,926	0	243,812	243,812	170,668	2,040,333
54	98/96	2,040,333	0	242,897	296,144	207,301	1,847,619
55	99/97	1,847,619	0	236,874	422,124	295,487	1,510,027
56	100/98	1,510,027	0	206,853	434,476	304,133	1,139,331

360,000 4,427,631 4,893,751 3,425,624

Columns (1) and (2) include only deductible contributions.

Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (6) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 67/65 with 401k + Roth

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Roth Defined Contribution Assets for Simon Scott (Simon's Roth)

		Roth Assets Initial Value 20,000	Roth Assets Cost Basis 0	Roth Assets Yield 7.00%		
Year	M/F Ages	(1) Beginning of Year Roth Assets	(2) Assumed Deposits	(3) Distribution from Roth Assets	(4) Year End Roth Assets	(5) After Tax Cash Flow from Roth Assets
1	45/43	20,000	3,000	0	24,364	0
2	46/44	24,364	3,000	0	28,987	0
3	47/45	28,987	3,000	0	33,884	0
4	48/46	33,884	3,000	0	39,071	0
5	49/47	39,071	3,000	0	44,566	0
6	50/48	44,566	3,000	0	50,387	0
7	51/49	50,387	3,000	0	56,553	0
8	52/50	56,553	3,000	0	63,084	0
9	53/51	63,084	3,000	0	70,003	0
10	54/52	70,003	3,000	0	77,332	0
11	55/53	77,332	3,000	0	85,096	0
12	56/54	85,096	3,000	0	93,320	0
13	57/55	93,320	3,000	0	102,032	0
14	58/56	102,032	3,000	0	111,260	0
15	59/57	111,260	3,000	0	121,036	0
16	60/58	121,036	3,000	0	131,391	0
17	61/59	131,391	3,000	0	142,360	0
18	62/60	142,360	3,000	0	153,980	0
19	63/61	153,980	3,000	0	166,289	0
20	64/62	166,289	3,000	0	179,328	0
21	65/63	179,328	3,000	0	193,140	0
22	66/64	193,140	3,000	0	207,771	0
23	67/65	207,771	0	0	220,092	0
24	68/66	220,092	0	11,209	221,270	11,209
25	69/67	221,270	0	145,753	79,995	145,753
26	70/68	79,995	0	79,995	0	79,995
27	71/69	0	0	0	0	0
28	72/70	0	0	0	0	0
29	73/71	0	0	0	0	0
30	74/72	0	0	0	0	0
31	75/73	0	0	0	0	0
32	76/74	0	0	0	0	0
33	77/75	0	0	0	0	0
34	78/76	0	0	0	0	0
35	79/77	0	0	0	0	0
36	80/78	0	0	0	0	0
37	81/79	0	0	0	0	0
38	82/80	0	0	0	0	0
39	83/81	0	0	0	0	0
40	84/82	0	0	0	0	0
			66,000	236,957		236,957

Column (4) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 67/65 with 401k + Roth

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Roth Defined Contribution Assets for Simon Scott (Simon's Roth)

		Roth Assets Initial Value 20,000	Roth Assets Cost Basis 0	Roth Assets Yield 7.00%		
Year	M/F Ages	(1) Beginning of Year Roth Assets	(2) Assumed Deposits	(3) Distribution from Roth Assets	(4) Year End Roth Assets	(5) After Tax Cash Flow from Roth Assets
41	85/83	0	0	0	0	0
42	86/84	0	0	0	0	0
43	87/85	0	0	0	0	0
44	88/86	0	0	0	0	0
45	89/87	0	0	0	0	0
46	90/88	0	0	0	0	0
47	91/89	0	0	0	0	0
48	92/90	0	0	0	0	0
49	93/91	0	0	0	0	0
50	94/92	0	0	0	0	0
51	95/93	0	0	0	0	0
52	96/94	0	0	0	0	0
53	97/95	0	0	0	0	0
54	98/96	0	0	0	0	0
55	99/97	0	0	0	0	0
56	100/98	0	0	0	0	0

66,000

236,957

236,957

Column (4) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 67/65 with 401k + Roth

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Roth Defined Contribution Assets for Ann Scott (Ann's Roth)

		Roth Assets Initial Value 20,000	Roth Assets Cost Basis 0	Roth Assets Yield 7.00%		
Year	M/F Ages	(1) Beginning of Year Roth Assets	(2) Assumed Deposits	(3) Distribution from Roth Assets	(4) Year End Roth Assets	(5) After Tax Cash Flow from Roth Assets
1	45/43	20,000	2,500	0	23,834	0
2	46/44	23,834	2,500	0	27,896	0
3	47/45	27,896	2,500	0	32,198	0
4	48/46	32,198	2,500	0	36,756	0
5	49/47	36,756	2,500	0	41,584	0
6	50/48	41,584	2,500	0	46,698	0
7	51/49	46,698	2,500	0	52,115	0
8	52/50	52,115	2,500	0	57,854	0
9	53/51	57,854	2,500	0	63,933	0
10	54/52	63,933	2,500	0	70,372	0
11	55/53	70,372	2,500	0	77,193	0
12	56/54	77,193	2,500	0	84,419	0
13	57/55	84,419	2,500	0	92,073	0
14	58/56	92,073	2,500	0	100,181	0
15	59/57	100,181	2,500	0	108,770	0
16	60/58	108,770	2,500	0	117,868	0
17	61/59	117,868	2,500	0	127,506	0
18	62/60	127,506	2,500	0	137,715	0
19	63/61	137,715	2,500	0	148,530	0
20	64/62	148,530	2,500	0	159,986	0
21	65/63	159,986	2,500	0	172,121	0
22	66/64	172,121	2,500	0	184,976	0
23	67/65	184,976	0	0	195,945	0
24	68/66	195,945	0	0	207,565	0
25	69/67	207,565	0	0	219,874	0
26	70/68	219,874	0	70,334	158,408	70,334
27	71/69	158,408	0	155,030	3,578	155,030
28	72/70	3,578	0	3,578	0	3,578
29	73/71	0	0	0	0	0
30	74/72	0	0	0	0	0
31	75/73	0	0	0	0	0
32	76/74	0	0	0	0	0
33	77/75	0	0	0	0	0
34	78/76	0	0	0	0	0
35	79/77	0	0	0	0	0
36	80/78	0	0	0	0	0
37	81/79	0	0	0	0	0
38	82/80	0	0	0	0	0
39	83/81	0	0	0	0	0
40	84/82	0	0	0	0	0
			55,000	228,942		228,942

Column (4) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 67/65 with 401k + Roth

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Roth Defined Contribution Assets for Ann Scott (Ann's Roth)

		Roth Assets Initial Value 20,000	Roth Assets Cost Basis 0	Roth Assets Yield 7.00%		
Year	M/F Ages	(1) Beginning of Year Roth Assets	(2) Assumed Deposits	(3) Distribution from Roth Assets	(4) Year End Roth Assets	(5) After Tax Cash Flow from Roth Assets
41	85/83	0	0	0	0	0
42	86/84	0	0	0	0	0
43	87/85	0	0	0	0	0
44	88/86	0	0	0	0	0
45	89/87	0	0	0	0	0
46	90/88	0	0	0	0	0
47	91/89	0	0	0	0	0
48	92/90	0	0	0	0	0
49	93/91	0	0	0	0	0
50	94/92	0	0	0	0	0
51	95/93	0	0	0	0	0
52	96/94	0	0	0	0	0
53	97/95	0	0	0	0	0
54	98/96	0	0	0	0	0
55	99/97	0	0	0	0	0
56	100/98	0	0	0	0	0

55,000

228,942

228,942

Column (4) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 67/65 with 401k + Roth

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	(2) Year End Value of Taxable Retirement Plan Assets	(3) Year End Value of Tax Free Retirement Plan Assets	(4) Year End Value of Taxable Assets	(5) Year End Value of Tax Exempt Assets	(6) Year End Value of Equity Assets	(7) Year End Hypothetical Net Worth
1	45/43	435,470	514,819	48,198	51,838	48,880	105,930	1,205,135
2	46/44	472,010	583,482	56,883	53,743	47,715	112,212	1,326,045
3	47/45	509,652	656,217	66,082	55,248	46,504	118,866	1,452,569
4	48/46	548,429	733,265	75,827	56,408	45,244	125,915	1,585,088
5	49/47	588,375	814,882	86,150	57,593	43,934	133,382	1,724,316
6	50/48	629,525	901,339	97,085	58,802	42,571	141,292	1,870,614
7	51/49	671,916	992,923	108,668	60,037	41,154	149,670	2,024,368
8	52/50	715,586	1,089,938	120,938	61,298	39,680	158,546	2,185,986
9	53/51	760,572	1,192,706	133,936	62,585	38,147	167,948	2,355,894
10	54/52	806,914	1,301,568	147,704	63,899	36,553	177,907	2,534,545
11	55/53	854,654	1,416,885	162,289	65,241	34,895	188,456	2,722,420
12	56/54	903,834	1,539,041	177,739	66,611	33,171	199,632	2,920,028
13	57/55	954,496	1,668,440	194,105	68,010	31,378	211,470	3,127,899
14	58/56	1,006,685	1,805,514	211,441	69,438	29,513	224,010	3,346,601
15	59/57	1,060,450	1,950,716	229,806	70,896	27,574	237,294	3,576,736
16	60/58	1,115,834	2,104,528	249,259	72,385	25,557	251,366	3,818,929
17	61/59	1,172,889	2,267,461	269,866	73,905	23,459	266,272	4,073,852
18	62/60	1,231,664	2,440,056	291,695	75,457	21,277	282,062	4,342,211
19	63/61	1,292,211	2,622,887	314,819	77,042	19,008	298,788	4,624,755
20	64/62	1,354,583	2,816,560	339,314	78,660	16,648	316,506	4,922,271
21	65/63	1,395,221	2,983,582	365,261	80,312	17,314	335,274	5,176,964
22	66/64	1,437,078	3,160,509	392,747	81,999	18,007	355,156	5,445,496
23	67/65	1,480,190	3,347,927	416,037	83,721	0	189,948	5,517,823
24	68/66	1,524,596	3,546,459	428,835	85,479	0	0	5,585,369
25	69/67	1,570,333	3,756,764	299,869	87,274	0	0	5,714,240
26	70/68	1,617,443	3,979,541	158,408	89,107	0	0	5,844,499
27	71/69	1,665,967	4,215,528	3,578	90,978	0	0	5,976,051
28	72/70	1,715,946	4,229,011	0	92,889	0	0	6,037,846
29	73/71	1,767,424	4,230,375	0	94,840	0	0	6,092,639
30	74/72	1,820,447	4,224,113	0	96,832	0	0	6,141,392
31	75/73	1,875,060	4,209,566	0	98,865	0	0	6,183,491
32	76/74	1,931,312	4,186,031	0	100,941	0	0	6,218,284
33	77/75	1,989,251	4,202,780	0	103,061	0	0	6,295,092
34	78/76	2,048,929	4,213,205	0	105,225	0	0	6,367,359
35	79/77	2,110,397	4,216,734	0	107,435	0	0	6,434,566
36	80/78	2,173,709	4,212,752	0	109,691	0	0	6,496,152
37	81/79	2,238,920	4,200,606	0	111,995	0	0	6,551,521
38	82/80	2,306,088	4,179,600	0	114,347	0	0	6,600,035
39	83/81	2,375,270	4,148,988	0	116,748	0	0	6,641,006
40	84/82	2,446,528	4,107,975	0	119,200	0	0	6,673,703

Analysis: Retire at 67/65 with 401k + Roth

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	+	(2) Year End Value of Taxable Retirement Plan Assets	+	(3) Year End Value of Tax Free Retirement Plan Assets	+	(4) Year End Value of Taxable Assets	+	(5) Year End Value of Tax Exempt Assets	+	(6) Year End Value of Equity Assets	=	(7) Year End Hypothetical Net Worth
41	85/83	2,519,924		4,055,713		0		121,703		0		0		6,697,340
42	86/84	2,595,522		3,991,298		0		124,259		0		0		6,711,079
43	87/85	2,673,388		3,913,766		0		126,868		0		0		6,714,022
44	88/86	2,753,589		3,822,090		0		129,532		0		0		6,705,211
45	89/87	2,836,197		3,715,177		0		132,252		0		0		6,683,626
46	90/88	2,921,283		3,591,862		0		135,029		0		0		6,648,174
47	91/89	3,008,921		3,450,902		0		137,865		0		0		6,597,688
48	92/90	3,099,189		3,290,974		0		140,760		0		0		6,530,923
49	93/91	3,192,165		3,110,672		0		143,716		0		0		6,446,553
50	94/92	3,287,930		2,908,498		0		146,734		0		0		6,343,162
51	95/93	3,386,567		2,682,857		0		149,815		0		0		6,219,239
52	96/94	3,488,164		2,432,053		0		152,961		0		0		6,073,178
53	97/95	3,592,809		2,154,280		0		156,173		0		0		5,903,262
54	98/96	3,700,594		1,847,619		0		159,453		0		0		5,707,666
55	99/97	3,811,611		1,510,027		0		162,802		0		0		5,484,440
56	100/98	3,925,960		1,139,331		0		166,221		0		0		5,231,512

Analysis: Retire at 67/65 with 401k + Roth

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
1	45/43	1,705,135	154,446	1,550,689	0	1,550,689
2	46/44	1,826,045	175,044	1,651,001	0	1,651,001
3	47/45	1,952,569	196,866	1,755,703	0	1,755,703
4	48/46	2,085,088	219,979	1,865,109	0	1,865,109
5	49/47	2,224,316	244,465	1,979,851	0	1,979,851
6	50/48	2,370,614	270,402	2,100,212	0	2,100,212
7	51/49	2,524,368	297,877	2,226,491	0	2,226,491
8	52/50	2,685,986	326,982	2,359,004	0	2,359,004
9	53/51	2,855,894	357,812	2,498,082	0	2,498,082
10	54/52	3,034,545	390,470	2,644,075	0	2,644,075
11	55/53	3,222,420	425,066	2,797,354	0	2,797,354
12	56/54	3,420,028	461,712	2,958,316	0	2,958,316
13	57/55	3,627,899	500,532	3,127,367	0	3,127,367
14	58/56	3,846,601	541,655	3,304,946	0	3,304,946
15	59/57	4,076,736	585,215	3,491,521	0	3,491,521
16	60/58	4,318,929	631,359	3,687,570	0	3,687,570
17	61/59	4,573,852	680,238	3,893,614	0	3,893,614
18	62/60	4,842,211	732,017	4,110,194	0	4,110,194
19	63/61	5,124,755	786,866	4,337,889	0	4,337,889
20	64/62	5,422,271	844,968	4,577,303	0	4,577,303
21	65/63	5,176,964	895,075	4,281,889	0	4,281,889
22	66/64	5,445,496	948,153	4,497,343	0	4,497,343
23	67/65	5,517,823	1,004,378	4,513,445	0	4,513,445
24	68/66	5,585,369	1,063,938	4,521,431	0	4,521,431
25	69/67	5,714,240	1,127,029	4,587,211	0	4,587,211
26	70/68	5,844,499	1,193,862	4,650,637	0	4,650,637
27	71/69	5,976,051	1,264,658	4,711,393	0	4,711,393
28	72/70	6,037,846	1,268,704	4,769,142	0	4,769,142
29	73/71	6,092,639	1,269,112	4,823,527	0	4,823,527
30	74/72	6,141,392	1,267,234	4,874,158	0	4,874,158
31	75/73	6,183,491	1,262,870	4,920,621	0	4,920,621
32	76/74	6,218,284	1,255,810	4,962,474	0	4,962,474
33	77/75	6,295,092	1,260,834	5,034,258	0	5,034,258
34	78/76	6,367,359	1,263,962	5,103,397	0	5,103,397
35	79/77	6,434,566	1,265,020	5,169,546	0	5,169,546
36	80/78	6,496,152	1,263,826	5,232,326	0	5,232,326
37	81/79	6,551,521	1,260,182	5,291,339	0	5,291,339
38	82/80	6,600,035	1,253,880	5,346,155	0	5,346,155
39	83/81	6,641,006	1,244,696	5,396,310	0	5,396,310
40	84/82	6,673,703	1,232,393	5,441,310	0	5,441,310

*Net of cash flow provided

**See Transfer Tax Details report for details.

This page may include non-guaranteed life insurance values. If so, actual 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.

40 Year Summary

Total Estate Assets	\$ 6,673,703
Wealth Transferred to Heirs	\$ 5,441,310

Analysis: Retire at 67/65 with 401k + Roth

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
41	85/83	6,697,340	1,216,714	5,480,626	0	5,480,626
42	86/84	6,711,079	1,197,390	5,513,689	0	5,513,689
43	87/85	6,714,022	1,174,130	5,539,892	0	5,539,892
44	88/86	6,705,211	1,146,627	5,558,584	0	5,558,584
45	89/87	6,683,626	1,114,553	5,569,073	0	5,569,073
46	90/88	6,648,174	1,077,558	5,570,616	0	5,570,616
47	91/89	6,597,688	1,035,271	5,562,417	0	5,562,417
48	92/90	6,530,923	987,292	5,543,631	0	5,543,631
49	93/91	6,446,553	933,202	5,513,351	0	5,513,351
50	94/92	6,343,162	872,549	5,470,613	0	5,470,613
51	95/93	6,219,239	804,857	5,414,382	0	5,414,382
52	96/94	6,073,178	729,616	5,343,562	0	5,343,562
53	97/95	5,903,262	646,284	5,256,978	0	5,256,978
54	98/96	5,707,666	554,286	5,153,380	0	5,153,380
55	99/97	5,484,440	453,008	5,031,432	0	5,031,432
56	100/98	5,231,512	341,799	4,889,713	0	4,889,713

*Net of cash flow provided

**See Transfer Tax Details report for details.

This page may include non-guaranteed life insurance values. If so, actual 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.

Summary at Life Expectancy (Year 46)

Total Estate Assets	\$ 6,648,174
Wealth Transferred to Heirs	\$ 5,570,616

Analysis: Retire at 67/65 401k+Roth+IUL

Analysis: Retire at 67/65 401k+Roth+IUL

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided					
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) Total After Tax Cash Flow from Retirement Plan Assets	(6) After Tax Cash Flow from Tax Exempt Account	(7) After Tax Cash Flow from Equity Assets	(8) Reinvested Excess Cash Flow	(9) Total After Tax Cash Flow Provided*
1	45/43	0	0	0	0	0	0	0	0	0
2	46/44	0	0	0	0	0	0	0	0	0
3	47/45	0	0	0	0	0	0	0	0	0
4	48/46	0	0	0	0	0	0	0	0	0
5	49/47	0	0	0	0	0	0	0	0	0
6	50/48	0	0	0	0	0	0	0	0	0
7	51/49	0	0	0	0	0	0	0	0	0
8	52/50	0	0	0	0	0	0	0	0	0
9	53/51	0	0	0	0	0	0	0	0	0
10	54/52	0	0	0	0	0	0	0	0	0
11	55/53	0	0	0	0	0	0	0	0	0
12	56/54	0	0	0	0	0	0	0	0	0
13	57/55	0	0	0	0	0	0	0	0	0
14	58/56	0	0	0	0	0	0	0	0	0
15	59/57	0	0	0	0	0	0	0	0	0
16	60/58	0	0	0	0	0	0	0	0	0
17	61/59	0	0	0	0	0	0	0	0	0
18	62/60	0	0	0	0	0	0	0	0	0
19	63/61	0	0	0	0	0	0	0	0	0
20	64/62	0	0	0	0	0	0	0	0	0
21	65/63	0	0	0	100,543	0	0	0	100,543	0
22	66/64	0	0	0	100,543	0	0	0	100,543	0
23	67/65	197,981	0	197,981	132,913	0	65,068	0	0	197,981
24	68/66	202,930	0	202,930	133,237	0	55,567	14,126	0	202,930
25	69/67	208,004	0	208,004	162,794	0	0	45,210	0	208,004
26	70/68	213,203	0	213,203	163,417	0	0	49,786	0	213,203
27	71/69	218,533	0	218,533	164,046	0	0	54,487	0	218,533
28	72/70	223,997	0	223,997	164,681	0	0	59,316	0	223,997
29	73/71	229,597	0	229,597	165,322	0	0	64,275	0	229,597
30	74/72	235,337	0	235,337	165,970	0	0	69,367	0	235,337
31	75/73	241,221	0	241,221	166,624	40,056	0	34,541	0	241,221
32	76/74	247,251	0	247,251	167,285	42,253	0	37,713	0	247,251
33	77/75	220,376	0	220,376	167,952	80,325	0	0	27,901	220,376
34	78/76	225,885	0	225,885	168,626	84,715	0	0	27,456	225,885
35	79/77	231,532	0	231,532	169,307	89,152	0	0	26,927	231,532
36	80/78	237,321	0	237,321	169,995	93,988	0	0	26,662	237,321
37	81/79	243,254	0	243,254	170,689	98,784	0	0	26,219	243,254
38	82/80	249,335	0	249,335	171,391	104,096	0	0	26,152	249,335
39	83/81	255,568	0	255,568	172,099	109,072	0	0	25,603	255,568
40	84/82	261,957	0	261,957	172,815	114,882	0	0	25,740	261,957
		4,143,282	0	4,143,282	3,150,249	857,323	120,635	428,821	413,746	4,143,282

*IMPORTANT NOTE: For this plan to be financially sound, column (9) must be sufficient to provide the values in column (3).

Column (1): see "Cash Flow Required" report.

Column (4): see "Expected Cash Flow" report.

Column (5): see "Summary of Retirement Plan Assets" report.

Column (6): see "Details of Tax Exempt Account" report.

Columns (7) and (8): see "Details of Equity Assets" report.

Analysis: Retire at 67/65 401k+Roth+IUL

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Cash Flow Analysis

		Annual Cash Flow Required			Annual Cash Flow Provided					
Year	M/F Ages	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		After Tax Spendable Cash Flow Required	After Tax Dedicated Cash Flow Required	Total After Tax Cash Flow Required*	Expected After Tax Cash Flow	Total After Tax Cash Flow from Retirement Plan Assets	After Tax Cash Flow from Tax Exempt Account	After Tax Cash Flow from Equity Assets	Reinvested Excess Cash Flow	Total After Tax Cash Flow Provided*
41	85/83	268,506	0	268,506	173,538	120,238	0	0	25,270	268,506
42	86/84	275,219	0	275,219	174,267	126,105	0	0	25,153	275,219
43	87/85	282,100	0	282,100	175,005	131,812	0	0	24,717	282,100
44	88/86	289,152	0	289,152	175,749	137,121	0	0	23,718	289,152
45	89/87	296,381	0	296,381	176,501	143,106	0	0	23,226	296,381
46	90/88	303,790	0	303,790	177,261	148,050	0	0	21,521	303,790
47	91/89	311,385	0	311,385	178,028	153,491	0	0	20,134	311,385
48	92/90	319,170	0	319,170	178,803	158,315	0	0	17,948	319,170
49	93/91	327,149	0	327,149	179,586	163,000	0	0	15,437	327,149
50	94/92	335,328	0	335,328	180,376	166,530	0	0	11,578	335,328
51	95/93	343,711	0	343,711	80,631	169,720	0	93,360	0	343,711
52	96/94	352,304	0	352,304	81,438	170,544	0	100,322	0	352,304
53	97/95	361,111	0	361,111	82,252	171,933	0	106,926	0	361,111
54	98/96	370,139	0	370,139	83,075	170,426	0	116,638	0	370,139
55	99/97	379,392	0	379,392	83,905	169,166	0	126,321	0	379,392
56	100/98	388,877	0	388,877	84,744	164,576	0	139,557	0	388,877

9,346,996	0	9,346,996	5,415,408	3,321,456	120,635	1,111,945	622,448	9,346,996
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*IMPORTANT NOTE: For this plan to be financially sound, column (9) must be sufficient to provide the values in column (3).

Column (1): see "Cash Flow Required" report.

Column (4): see "Expected Cash Flow" report.

Column (5): see "Summary of Retirement Plan Assets" report.

Column (6): see "Details of Tax Exempt Account" report.

Columns (7) and (8): see "Details of Equity Assets" report.

Analysis: Retire at 67/65 401k+Roth+IUL

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) Simon's Proposed IUL Loans	(3) Ann's Proposed IUL Loans	(4) Total Expected After Tax Cash Flow
1	45/43	0	0	0	0
2	46/44	0	0	0	0
3	47/45	0	0	0	0
4	48/46	0	0	0	0
5	49/47	0	0	0	0
6	50/48	0	0	0	0
7	51/49	0	0	0	0
8	52/50	0	0	0	0
9	53/51	0	0	0	0
10	54/52	0	0	0	0
11	55/53	0	0	0	0
12	56/54	0	0	0	0
13	57/55	0	0	0	0
14	58/56	0	0	0	0
15	59/57	0	0	0	0
16	60/58	0	0	0	0
17	61/59	0	0	0	0
18	62/60	0	0	0	0
19	63/61	0	0	0	0
20	64/62	0	0	0	0
21	65/63	0	49,635	50,908	100,543
22	66/64	0	49,635	50,908	100,543
23	67/65	32,370	49,635	50,908	132,913
24	68/66	32,694	49,635	50,908	133,237
25	69/67	62,251	49,635	50,908	162,794
26	70/68	62,874	49,635	50,908	163,417
27	71/69	63,503	49,635	50,908	164,046
28	72/70	64,138	49,635	50,908	164,681
29	73/71	64,779	49,635	50,908	165,322
30	74/72	65,427	49,635	50,908	165,970
31	75/73	66,081	49,635	50,908	166,624
32	76/74	66,742	49,635	50,908	167,285
33	77/75	67,409	49,635	50,908	167,952
34	78/76	68,083	49,635	50,908	168,626
35	79/77	68,764	49,635	50,908	169,307
36	80/78	69,452	49,635	50,908	169,995
37	81/79	70,146	49,635	50,908	170,689
38	82/80	70,848	49,635	50,908	171,391
39	83/81	71,556	49,635	50,908	172,099
40	84/82	72,272	49,635	50,908	172,815
		1,139,389	992,700	1,018,160	3,150,249

Column (1) assumes 1.00% inflation.

*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

Analysis: Retire at 67/65 401k+Roth+IUL

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) Simon's Proposed IUL Loans	(3) Ann's Proposed IUL Loans	(4) Total Expected After Tax Cash Flow
41	85/83	72,995	49,635	50,908	173,538
42	86/84	73,724	49,635	50,908	174,267
43	87/85	74,462	49,635	50,908	175,005
44	88/86	75,206	49,635	50,908	175,749
45	89/87	75,958	49,635	50,908	176,501
46	90/88	76,718	49,635	50,908	177,261
47	91/89	77,485	49,635	50,908	178,028
48	92/90	78,260	49,635	50,908	178,803
49	93/91	79,043	49,635	50,908	179,586
50	94/92	79,833	49,635	50,908	180,376
51	95/93	80,631	0	0	80,631
52	96/94	81,438	0	0	81,438
53	97/95	82,252	0	0	82,252
54	98/96	83,075	0	0	83,075
55	99/97	83,905	0	0	83,905
56	100/98	84,744	0	0	84,744

2,399,118

1,489,050

1,527,240

5,415,408

Column (1) assumes 1.00% inflation.

*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

Analysis: Retire at 67/65 401k+Roth+IUL

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Defined Contribution Plan Assets for Simon Scott (Simon's 401(k))

Retirement Plan Assets Initial Value 250,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 30.00%	Retirement Income Tax Rate 30.00%	
Year	M/F Ages	(1) Beginning of Year Value of Retirement Plan Assets	(2) Before Tax Required Minimum Distributions	(3) Before Tax Distribution	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets
1	45/43	250,000	0	0	0	264,825
2	46/44	264,825	0	0	0	280,529
3	47/45	280,529	0	0	0	297,164
4	48/46	297,164	0	0	0	314,786
5	49/47	314,786	0	0	0	333,453
6	50/48	333,453	0	0	0	353,227
7	51/49	353,227	0	0	0	374,173
8	52/50	374,173	0	0	0	396,361
9	53/51	396,361	0	0	0	419,865
10	54/52	419,865	0	0	0	444,763
11	55/53	444,763	0	0	0	471,137
12	56/54	471,137	0	0	0	499,075
13	57/55	499,075	0	0	0	528,670
14	58/56	528,670	0	0	0	560,020
15	59/57	560,020	0	0	0	593,229
16	60/58	593,229	0	0	0	628,407
17	61/59	628,407	0	0	0	665,672
18	62/60	665,672	0	0	0	705,146
19	63/61	705,146	0	0	0	746,961
20	64/62	746,961	0	0	0	791,256
21	65/63	791,256	0	0	0	838,177
22	66/64	838,177	0	0	0	887,881
23	67/65	887,881	0	0	0	940,532
24	68/66	940,532	0	0	0	996,306
25	69/67	996,306	0	0	0	1,055,387
26	70/68	1,055,387	0	0	0	1,117,971
27	71/69	1,117,971	0	0	0	1,184,267
28	72/70	1,184,267	0	0	0	1,254,494
29	73/71	1,254,494	0	0	0	1,328,885
30	74/72	1,328,885	0	0	0	1,407,688
31	75/73	1,407,688	57,223	57,223	40,056	1,430,548
32	76/74	1,430,548	60,361	60,361	42,253	1,451,439
33	77/75	1,451,439	63,382	63,382	44,367	1,470,369
34	78/76	1,470,369	66,835	66,835	46,785	1,486,764
35	79/77	1,486,764	70,463	70,463	49,324	1,500,288
36	80/78	1,500,288	74,272	74,272	51,990	1,510,579
37	81/79	1,510,579	77,865	77,865	54,506	1,517,674
38	82/80	1,517,674	82,036	82,036	57,425	1,520,771
39	83/81	1,520,771	85,919	85,919	60,143	1,519,939
40	84/82	1,519,939	90,473	90,473	63,331	1,514,233
			728,829	728,829	510,180	

Column (1) includes only deductible contributions.

Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (5) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 67/65 401k+Roth+IUL

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Defined Contribution Plan Assets for Simon Scott (Simon's 401(k))

Retirement Plan Assets Initial Value 250,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 30.00%	Retirement Income Tax Rate 30.00%	
Year	M/F Ages	(1) Beginning of Year Value of Retirement Plan Assets	(2) Before Tax Required Minimum Distributions	(3) Before Tax Distribution	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets
41	85/83	1,514,233	94,640	94,640	66,248	1,503,775
42	86/84	1,503,775	98,933	98,933	69,253	1,488,149
43	87/85	1,488,149	103,344	103,344	72,341	1,466,924
44	88/86	1,466,924	107,075	107,075	74,953	1,440,488
45	89/87	1,440,488	111,666	111,666	78,166	1,407,621
46	90/88	1,407,621	115,379	115,379	80,765	1,368,872
47	91/89	1,368,872	119,032	119,032	83,322	1,323,956
48	92/90	1,323,956	122,589	122,589	85,812	1,272,608
49	93/91	1,272,608	126,001	126,001	88,201	1,214,601
50	94/92	1,214,601	127,853	127,853	89,497	1,151,192
51	95/93	1,151,192	129,347	129,347	90,543	1,082,440
52	96/94	1,082,440	128,862	128,862	90,203	1,010,125
53	97/95	1,010,125	129,503	129,503	90,652	932,843
54	98/96	932,843	127,787	127,787	89,451	852,796
55	99/97	852,796	125,411	125,411	87,788	770,519
56	100/98	770,519	120,394	120,394	84,276	688,677
			2,616,645	2,616,645	1,831,651	

Column (1) includes only deductible contributions.

Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (5) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 67/65 401k+Roth+IUL

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Defined Contribution Plan Assets for Ann Scott (Ann's 401(k))

Retirement Plan Assets Initial Value 200,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 30.00%	Retirement Income Tax Rate 30.00%	
Year	M/F Ages	(1) Beginning of Year Value of Retirement Plan Assets	(2) Before Tax Required Minimum Distributions	(3) Before Tax Distribution	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets
1	45/43	200,000	0	0	0	211,860
2	46/44	211,860	0	0	0	224,423
3	47/45	224,423	0	0	0	237,731
4	48/46	237,731	0	0	0	251,828
5	49/47	251,828	0	0	0	266,761
6	50/48	266,761	0	0	0	282,580
7	51/49	282,580	0	0	0	299,337
8	52/50	299,337	0	0	0	317,088
9	53/51	317,088	0	0	0	335,891
10	54/52	335,891	0	0	0	355,809
11	55/53	355,809	0	0	0	376,908
12	56/54	376,908	0	0	0	399,259
13	57/55	399,259	0	0	0	422,935
14	58/56	422,935	0	0	0	448,015
15	59/57	448,015	0	0	0	474,582
16	60/58	474,582	0	0	0	502,725
17	61/59	502,725	0	0	0	532,537
18	62/60	532,537	0	0	0	564,116
19	63/61	564,116	0	0	0	597,568
20	64/62	597,568	0	0	0	633,004
21	65/63	633,004	0	0	0	670,541
22	66/64	670,541	0	0	0	710,304
23	67/65	710,304	0	0	0	752,425
24	68/66	752,425	0	0	0	797,044
25	69/67	797,044	0	0	0	844,309
26	70/68	844,309	0	0	0	894,377
27	71/69	894,377	0	0	0	947,414
28	72/70	947,414	0	0	0	1,003,596
29	73/71	1,003,596	0	0	0	1,063,109
30	74/72	1,063,109	0	0	0	1,126,151
31	75/73	1,126,151	0	0	0	1,192,932
32	76/74	1,192,932	0	0	0	1,263,673
33	77/75	1,263,673	51,369	51,369	35,958	1,284,194
34	78/76	1,284,194	54,185	54,185	37,930	1,302,949
35	79/77	1,302,949	56,897	56,897	39,828	1,319,943
36	80/78	1,319,943	59,997	59,997	41,998	1,334,661
37	81/79	1,334,661	63,254	63,254	44,278	1,346,801
38	82/80	1,346,801	66,673	66,673	46,671	1,356,040
39	83/81	1,356,040	69,899	69,899	48,929	1,362,409
40	84/82	1,362,409	73,644	73,644	51,551	1,365,189
			495,918	495,918	347,143	

Column (1) includes only deductible contributions.

Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (5) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 67/65 401k+Roth+IUL

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Defined Contribution Plan Assets for Ann Scott (Ann's 401(k))

Retirement Plan Assets Initial Value 200,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 30.00%	Retirement Income Tax Rate 30.00%	
Year	M/F Ages	(1) Beginning of Year Value of Retirement Plan Assets	(2) Before Tax Required Minimum Distributions	(3) Before Tax Distribution	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets
41	85/83	1,365,189	77,129	77,129	53,990	1,364,442
42	86/84	1,364,442	81,217	81,217	56,852	1,359,320
43	87/85	1,359,320	84,958	84,958	59,471	1,349,932
44	88/86	1,349,932	88,811	88,811	62,168	1,335,905
45	89/87	1,335,905	92,771	92,771	64,940	1,316,852
46	90/88	1,316,852	96,121	96,121	67,285	1,293,120
47	91/89	1,293,120	100,242	100,242	70,169	1,263,616
48	92/90	1,263,616	103,575	103,575	72,503	1,228,831
49	93/91	1,228,831	106,855	106,855	74,799	1,188,509
50	94/92	1,188,509	110,047	110,047	77,033	1,142,415
51	95/93	1,142,415	113,110	113,110	79,177	1,090,343
52	96/94	1,090,343	114,773	114,773	80,341	1,033,421
53	97/95	1,033,421	116,115	116,115	81,281	971,702
54	98/96	971,702	115,679	115,679	80,975	906,785
55	99/97	906,785	116,254	116,254	81,378	837,409
56	100/98	837,409	114,714	114,714	80,300	765,551

2,128,289 2,128,289 1,489,805

Column (1) includes only deductible contributions.

Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (5) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 67/65 401k+Roth+IUL

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Roth Defined Contribution Assets for Simon Scott (Simon's Roth)

		Roth Assets Initial Value 20,000	Roth Assets Cost Basis 0	Roth Assets Yield 7.00%		
Year	M/F Ages	(1) Beginning of Year Roth Assets	(2) Assumed Deposits	(3) Distribution from Roth Assets	(4) Year End Roth Assets	(5) After Tax Cash Flow from Roth Assets
1	45/43	20,000	3,000	0	24,364	0
2	46/44	24,364	3,000	0	28,987	0
3	47/45	28,987	3,000	0	33,884	0
4	48/46	33,884	3,000	0	39,071	0
5	49/47	39,071	3,000	0	44,566	0
6	50/48	44,566	3,000	0	50,387	0
7	51/49	50,387	3,000	0	56,553	0
8	52/50	56,553	3,000	0	63,084	0
9	53/51	63,084	3,000	0	70,003	0
10	54/52	70,003	3,000	0	77,332	0
11	55/53	77,332	3,000	0	85,096	0
12	56/54	85,096	3,000	0	93,320	0
13	57/55	93,320	3,000	0	102,032	0
14	58/56	102,032	3,000	0	111,260	0
15	59/57	111,260	3,000	0	121,036	0
16	60/58	121,036	3,000	0	131,391	0
17	61/59	131,391	3,000	0	142,360	0
18	62/60	142,360	3,000	0	153,980	0
19	63/61	153,980	3,000	0	166,289	0
20	64/62	166,289	3,000	0	179,328	0
21	65/63	179,328	3,000	0	193,140	0
22	66/64	193,140	3,000	0	207,771	0
23	67/65	207,771	0	0	220,092	0
24	68/66	220,092	0	0	233,143	0
25	69/67	233,143	0	0	246,968	0
26	70/68	246,968	0	0	261,613	0
27	71/69	261,613	0	0	277,127	0
28	72/70	277,127	0	0	293,561	0
29	73/71	293,561	0	0	310,969	0
30	74/72	310,969	0	0	329,409	0
31	75/73	329,409	0	0	348,943	0
32	76/74	348,943	0	0	369,635	0
33	77/75	369,635	0	0	391,554	0
34	78/76	391,554	0	0	414,773	0
35	79/77	414,773	0	0	439,369	0
36	80/78	439,369	0	0	465,424	0
37	81/79	465,424	0	0	493,024	0
38	82/80	493,024	0	0	522,260	0
39	83/81	522,260	0	0	553,230	0
40	84/82	553,230	0	0	586,037	0
			66,000	0		0

Column (4) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 67/65 401k+Roth+IUL

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Roth Defined Contribution Assets for Simon Scott (Simon's Roth)

		Roth Assets Initial Value 20,000	Roth Assets Cost Basis 0	Roth Assets Yield 7.00%		
Year	M/F Ages	(1) Beginning of Year Roth Assets	(2) Assumed Deposits	(3) Distribution from Roth Assets	(4) Year End Roth Assets	(5) After Tax Cash Flow from Roth Assets
41	85/83	586,037	0	0	620,789	0
42	86/84	620,789	0	0	657,602	0
43	87/85	657,602	0	0	696,598	0
44	88/86	696,598	0	0	737,906	0
45	89/87	737,906	0	0	781,664	0
46	90/88	781,664	0	0	828,017	0
47	91/89	828,017	0	0	877,118	0
48	92/90	877,118	0	0	929,131	0
49	93/91	929,131	0	0	984,228	0
50	94/92	984,228	0	0	1,042,593	0
51	95/93	1,042,593	0	0	1,104,419	0
52	96/94	1,104,419	0	0	1,169,911	0
53	97/95	1,169,911	0	0	1,239,287	0
54	98/96	1,239,287	0	0	1,312,777	0
55	99/97	1,312,777	0	0	1,390,625	0
56	100/98	1,390,625	0	0	1,473,089	0

66,000

0

0

Column (4) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 67/65 401k+Roth+IUL

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Roth Defined Contribution Assets for Ann Scott (Ann's Roth)

		Roth Assets Initial Value 20,000	Roth Assets Cost Basis 0	Roth Assets Yield 7.00%		
Year	M/F Ages	(1) Beginning of Year Roth Assets	(2) Assumed Deposits	(3) Distribution from Roth Assets	(4) Year End Roth Assets	(5) After Tax Cash Flow from Roth Assets
1	45/43	20,000	2,500	0	23,834	0
2	46/44	23,834	2,500	0	27,896	0
3	47/45	27,896	2,500	0	32,198	0
4	48/46	32,198	2,500	0	36,756	0
5	49/47	36,756	2,500	0	41,584	0
6	50/48	41,584	2,500	0	46,698	0
7	51/49	46,698	2,500	0	52,115	0
8	52/50	52,115	2,500	0	57,854	0
9	53/51	57,854	2,500	0	63,933	0
10	54/52	63,933	2,500	0	70,372	0
11	55/53	70,372	2,500	0	77,193	0
12	56/54	77,193	2,500	0	84,419	0
13	57/55	84,419	2,500	0	92,073	0
14	58/56	92,073	2,500	0	100,181	0
15	59/57	100,181	2,500	0	108,770	0
16	60/58	108,770	2,500	0	117,868	0
17	61/59	117,868	2,500	0	127,506	0
18	62/60	127,506	2,500	0	137,715	0
19	63/61	137,715	2,500	0	148,530	0
20	64/62	148,530	2,500	0	159,986	0
21	65/63	159,986	2,500	0	172,121	0
22	66/64	172,121	2,500	0	184,976	0
23	67/65	184,976	0	0	195,945	0
24	68/66	195,945	0	0	207,565	0
25	69/67	207,565	0	0	219,874	0
26	70/68	219,874	0	0	232,913	0
27	71/69	232,913	0	0	246,725	0
28	72/70	246,725	0	0	261,356	0
29	73/71	261,356	0	0	276,854	0
30	74/72	276,854	0	0	293,271	0
31	75/73	293,271	0	0	310,662	0
32	76/74	310,662	0	0	329,084	0
33	77/75	329,084	0	0	348,599	0
34	78/76	348,599	0	0	369,271	0
35	79/77	369,271	0	0	391,169	0
36	80/78	391,169	0	0	414,365	0
37	81/79	414,365	0	0	438,937	0
38	82/80	438,937	0	0	464,966	0
39	83/81	464,966	0	0	492,538	0
40	84/82	492,538	0	0	521,746	0
			55,000	0		0

Column (4) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 67/65 401k+Roth+IUL

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Details of Roth Defined Contribution Assets for Ann Scott (Ann's Roth)

		Roth Assets Initial Value 20,000	Roth Assets Cost Basis 0	Roth Assets Yield 7.00%		
Year	M/F Ages	(1) Beginning of Year Roth Assets	(2) Assumed Deposits	(3) Distribution from Roth Assets	(4) Year End Roth Assets	(5) After Tax Cash Flow from Roth Assets
41	85/83	521,746	0	0	552,686	0
42	86/84	552,686	0	0	585,460	0
43	87/85	585,460	0	0	620,178	0
44	88/86	620,178	0	0	656,955	0
45	89/87	656,955	0	0	695,912	0
46	90/88	695,912	0	0	737,180	0
47	91/89	737,180	0	0	780,895	0
48	92/90	780,895	0	0	827,202	0
49	93/91	827,202	0	0	876,255	0
50	94/92	876,255	0	0	928,217	0
51	95/93	928,217	0	0	983,260	0
52	96/94	983,260	0	0	1,041,567	0
53	97/95	1,041,567	0	0	1,103,332	0
54	98/96	1,103,332	0	0	1,168,760	0
55	99/97	1,168,760	0	0	1,238,067	0
56	100/98	1,238,067	0	0	1,311,484	0

55,000

0

0

Column (4) has been reduced by an assumed management fee of 1.00%.

Analysis: Retire at 67/65 401k+Roth+IUL

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Taxable Retirement Plan Assets	(4) Year End Value of Tax Free Retirement Plan Assets	(5) Year End Value of Taxable Assets	(6) Year End Value of Tax Exempt Assets	(7) Year End Value of Equity Assets	(8) Year End Hypothetical Net Worth
1	45/43	435,470	4,854	476,685	48,198	51,838	52,000	105,930	1,174,975
2	46/44	472,010	28,341	504,952	56,883	53,743	54,080	112,212	1,282,221
3	47/45	509,652	53,469	534,895	66,082	55,248	56,243	118,866	1,394,455
4	48/46	548,429	80,372	566,614	75,827	56,408	58,493	125,915	1,512,058
5	49/47	588,375	109,164	600,214	86,150	57,593	60,833	133,382	1,635,711
6	50/48	629,525	139,985	635,807	97,085	58,802	63,266	141,292	1,765,762
7	51/49	671,916	175,868	673,510	108,668	60,037	65,797	149,670	1,905,466
8	52/50	715,586	214,091	713,449	120,938	61,298	68,429	158,546	2,052,337
9	53/51	760,572	254,833	755,756	133,936	62,585	71,166	167,948	2,206,796
10	54/52	806,914	298,272	800,572	147,704	63,899	74,013	177,907	2,369,281
11	55/53	854,654	350,221	848,045	162,289	65,241	76,974	188,456	2,545,880
12	56/54	903,834	402,859	898,334	177,739	66,611	80,053	199,632	2,729,062
13	57/55	954,496	459,623	951,605	194,105	68,010	83,255	211,470	2,922,564
14	58/56	1,006,685	520,840	1,008,035	211,441	69,438	86,585	224,010	3,127,034
15	59/57	1,060,450	586,861	1,067,811	229,806	70,896	90,048	237,294	3,343,166
16	60/58	1,115,834	658,015	1,131,132	249,259	72,385	93,650	251,366	3,571,641
17	61/59	1,172,889	734,689	1,198,209	269,866	73,905	97,396	266,272	3,813,226
18	62/60	1,231,664	817,282	1,269,262	291,695	75,457	101,292	282,062	4,068,714
19	63/61	1,292,211	906,231	1,344,529	314,819	77,042	105,344	298,788	4,338,964
20	64/62	1,354,583	1,002,008	1,424,260	339,314	78,660	109,558	316,506	4,624,889
21	65/63	1,395,221	973,577	1,508,718	365,261	80,312	113,940	441,780	4,878,809
22	66/64	1,437,078	944,769	1,598,185	392,747	81,999	118,498	574,483	5,147,759
23	67/65	1,480,190	915,633	1,692,957	416,037	83,721	55,567	608,550	5,252,655
24	68/66	1,524,596	886,242	1,793,350	440,708	85,479	0	627,807	5,358,182
25	69/67	1,570,333	856,684	1,899,696	466,842	87,274	0	610,868	5,491,697
26	70/68	1,617,443	827,069	2,012,348	494,526	89,107	0	587,121	5,627,614
27	71/69	1,665,967	797,693	2,131,681	523,852	90,978	0	555,970	5,766,141
28	72/70	1,715,946	768,782	2,258,090	554,917	92,889	0	516,780	5,907,404
29	73/71	1,767,424	740,559	2,391,994	587,823	94,840	0	468,876	6,051,516
30	74/72	1,820,447	713,264	2,533,839	622,680	96,832	0	411,540	6,198,602
31	75/73	1,875,060	686,942	2,623,480	659,605	98,865	0	393,376	6,337,328
32	76/74	1,931,312	661,364	2,715,112	698,719	100,941	0	370,044	6,477,492
33	77/75	1,989,251	636,686	2,754,563	740,153	103,061	0	421,543	6,645,257
34	78/76	2,048,929	613,094	2,789,713	784,044	105,225	0	475,625	6,816,630
35	79/77	2,110,397	590,759	2,820,231	830,538	107,435	0	532,354	6,991,714
36	80/78	2,173,709	569,824	2,845,240	879,789	109,691	0	592,166	7,170,419
37	81/79	2,238,920	550,315	2,864,475	931,961	111,995	0	655,055	7,352,721
38	82/80	2,306,088	532,321	2,876,811	987,226	114,347	0	721,602	7,538,395
39	83/81	2,375,270	515,914	2,882,348	1,045,768	116,748	0	791,514	7,727,562
40	84/82	2,446,528	500,963	2,879,422	1,107,783	119,200	0	865,717	7,919,613

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Analysis: Retire at 67/65 401k+Roth+IUL

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Taxable Retirement Plan Assets	(4) Year End Value of Tax Free Retirement Plan Assets	(5) Year End Value of Taxable Assets	(6) Year End Value of Tax Exempt Assets	(7) Year End Value of Equity Assets	(8) Year End Hypothetical Net Worth
41	85/83	2,519,924	487,141	2,868,217	1,173,475	121,703	0	943,822	8,114,282
42	86/84	2,595,522	474,487	2,847,469	1,243,062	124,259	0	1,026,435	8,311,234
43	87/85	2,673,388	462,801	2,816,856	1,316,776	126,868	0	1,113,486	8,510,175
44	88/86	2,753,589	451,793	2,776,393	1,394,861	129,532	0	1,204,640	8,710,808
45	89/87	2,836,197	441,145	2,724,473	1,477,576	132,252	0	1,300,679	8,912,322
46	90/88	2,921,283	430,501	2,661,992	1,565,197	135,029	0	1,400,606	9,114,608
47	91/89	3,008,921	426,889	2,587,572	1,658,013	137,865	0	1,504,990	9,324,250
48	92/90	3,099,189	433,148	2,501,439	1,756,333	140,760	0	1,613,249	9,544,118
49	93/91	3,192,165	452,939	2,403,110	1,860,483	143,716	0	1,725,267	9,777,680
50	94/92	3,287,930	490,915	2,293,607	1,970,810	146,734	0	1,839,840	10,029,836
51	95/93	3,386,567	350,000	2,172,783	2,087,679	149,815	0	1,833,473	9,980,317
52	96/94	3,488,164	350,000	2,043,546	2,211,478	152,961	0	1,817,658	10,063,807
53	97/95	3,592,809	350,000	1,904,545	2,342,619	156,173	0	1,792,242	10,138,388
54	98/96	3,700,594	350,000	1,759,581	2,481,537	159,453	0	1,752,737	10,203,902
55	99/97	3,811,611	350,000	1,607,928	2,628,692	162,802	0	1,698,289	10,259,322
56	100/98	3,925,960	350,000	1,454,228	2,784,573	166,221	0	1,623,495	10,304,477

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Analysis: Retire at 67/65 401k+Roth+IUL

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
1	45/43	1,806,309	143,006	1,663,303	0	1,663,303
2	46/44	1,913,330	151,486	1,761,844	0	1,761,844
3	47/45	2,025,336	160,468	1,864,868	0	1,864,868
4	48/46	2,142,696	169,984	1,972,712	0	1,972,712
5	49/47	2,266,105	180,064	2,086,041	0	2,086,041
6	50/48	2,395,906	190,742	2,205,164	0	2,205,164
7	51/49	2,532,471	202,053	2,330,418	0	2,330,418
8	52/50	2,676,202	214,034	2,462,168	0	2,462,168
9	53/51	2,827,522	226,727	2,600,795	0	2,600,795
10	54/52	2,986,869	240,172	2,746,697	0	2,746,697
11	55/53	3,160,328	254,413	2,905,915	0	2,905,915
12	56/54	3,343,510	269,501	3,074,009	0	3,074,009
13	57/55	3,537,012	285,482	3,251,530	0	3,251,530
14	58/56	3,741,482	302,411	3,439,071	0	3,439,071
15	59/57	3,957,614	320,344	3,637,270	0	3,637,270
16	60/58	4,186,089	339,340	3,846,749	0	3,846,749
17	61/59	4,427,674	359,463	4,068,211	0	4,068,211
18	62/60	4,683,162	380,779	4,302,383	0	4,302,383
19	63/61	4,953,412	403,358	4,550,054	0	4,550,054
20	64/62	5,239,337	427,278	4,812,059	0	4,812,059
21	65/63	5,094,639	452,615	4,642,024	0	4,642,024
22	66/64	5,368,384	479,455	4,888,929	0	4,888,929
23	67/65	5,477,374	507,888	4,969,486	0	4,969,486
24	68/66	5,586,196	538,005	5,048,191	0	5,048,191
25	69/67	5,722,101	569,909	5,152,192	0	5,152,192
26	70/68	5,859,386	603,704	5,255,682	0	5,255,682
27	71/69	5,981,582	639,504	5,342,078	0	5,342,078
28	72/70	6,102,862	677,427	5,425,435	0	5,425,435
29	73/71	6,222,933	717,599	5,505,334	0	5,505,334
30	74/72	6,341,481	760,151	5,581,330	0	5,581,330
31	75/73	6,446,666	787,044	5,659,622	0	5,659,622
32	76/74	6,594,580	814,534	5,780,046	0	5,780,046
33	77/75	6,770,590	826,369	5,944,221	0	5,944,221
34	78/76	6,950,737	836,914	6,113,823	0	6,113,823
35	79/77	7,135,155	846,069	6,289,086	0	6,289,086
36	80/78	7,323,787	853,572	6,470,215	0	6,470,215
37	81/79	7,516,635	859,342	6,657,293	0	6,657,293
38	82/80	7,713,508	863,043	6,850,465	0	6,850,465
39	83/81	7,914,558	864,705	7,049,853	0	7,049,853
40	84/82	8,119,200	863,827	7,255,373	0	7,255,373

*Net of cash flow provided

**See Transfer Tax Details report for details.

This page may include non-guaranteed life insurance values. If so, actual 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.

40 Year Summary

Total Estate Assets	\$ 8,119,200
Wealth Transferred to Heirs	\$ 7,255,373

Analysis: Retire at 67/65 401k+Roth+IUL

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
41	85/83	8,327,183	860,466	7,466,717	0	7,466,717
42	86/84	8,538,209	854,241	7,683,968	0	7,683,968
43	87/85	8,752,006	845,057	7,906,949	0	7,906,949
44	88/86	8,968,302	832,918	8,135,384	0	8,135,384
45	89/87	9,186,307	817,342	8,368,965	0	8,368,965
46	90/88	9,405,935	798,598	8,607,337	0	8,607,337
47	91/89	9,572,182	776,272	8,795,910	0	8,795,910
48	92/90	9,742,080	750,431	8,991,649	0	8,991,649
49	93/91	9,918,328	720,933	9,197,395	0	9,197,395
50	94/92	10,104,885	688,083	9,416,802	0	9,416,802
51	95/93	9,980,317	651,835	9,328,482	0	9,328,482
52	96/94	10,063,807	613,064	9,450,743	0	9,450,743
53	97/95	10,138,388	571,364	9,567,024	0	9,567,024
54	98/96	10,203,902	527,875	9,676,027	0	9,676,027
55	99/97	10,259,322	482,379	9,776,943	0	9,776,943
56	100/98	10,304,477	436,268	9,868,209	0	9,868,209

*Net of cash flow provided

**See Transfer Tax Details report for details.

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Summary at Life Expectancy (Year 46)

Total Estate Assets	\$ 9,405,935
Wealth Transferred to Heirs	\$ 8,607,337

Analysis: Retire at 67/65 401k+Roth+IUL

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Estate Assets Details

Year	M/F Ages	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) Simon's Proposed IUL Death Benefit	+	(4) Ann's Proposed IUL Death Benefit	=	(5) Total Estate Assets
1	45/43	734,651		435,470		276,400		359,788		1,806,309
2	46/44	781,870		472,010		287,930		371,520		1,913,330
3	47/45	831,334		509,652		300,280		384,070		2,025,336
4	48/46	883,257		548,429		313,515		397,495		2,142,696
5	49/47	938,172		588,375		327,695		411,863		2,266,105
6	50/48	996,252		629,525		342,888		427,241		2,395,906
7	51/49	1,057,682		671,916		359,164		443,709		2,532,471
8	52/50	1,122,660		715,586		376,604		461,352		2,676,202
9	53/51	1,191,391		760,572		395,296		480,263		2,827,522
10	54/52	1,264,095		806,914		415,315		500,545		2,986,869
11	55/53	1,341,005		854,654		439,654		525,015		3,160,328
12	56/54	1,422,369		903,834		465,895		551,412		3,343,510
13	57/55	1,508,445		954,496		494,184		579,887		3,537,012
14	58/56	1,599,509		1,006,685		524,684		610,604		3,741,482
15	59/57	1,695,855		1,060,450		557,569		643,740		3,957,614
16	60/58	1,797,792		1,115,834		593,009		679,454		4,186,089
17	61/59	1,905,648		1,172,889		631,202		717,935		4,427,674
18	62/60	2,019,768		1,231,664		672,340		759,390		4,683,162
19	63/61	2,140,522		1,292,211		716,640		804,039		4,953,412
20	64/62	2,268,298		1,354,583		764,343		852,113		5,239,337
21	65/63	2,510,011		1,395,221		592,133		597,274		5,094,639
22	66/64	2,765,912		1,437,078		580,337		585,057		5,368,384
23	67/65	2,856,832		1,480,190		568,044		572,308		5,477,374
24	68/66	2,947,344		1,524,596		555,247		559,009		5,586,196
25	69/67	3,064,680		1,570,333		541,940		545,148		5,722,101
26	70/68	3,183,102		1,617,443		528,123		530,718		5,859,386
27	71/69	3,302,481		1,665,967		505,670		507,464		5,981,582
28	72/70	3,422,676		1,715,946		481,682		482,558		6,102,862
29	73/71	3,543,533		1,767,424		456,061		455,915		6,222,933
30	74/72	3,664,891		1,820,447		428,710		427,433		6,341,481
31	75/73	3,775,326		1,875,060		399,400		396,880		6,446,666
32	76/74	3,884,816		1,931,312		390,956		387,496		6,594,580
33	77/75	4,019,320		1,989,251		383,201		378,818		6,770,590
34	78/76	4,154,607		2,048,929		376,245		370,956		6,950,737
35	79/77	4,290,558		2,110,397		370,186		364,014		7,135,155
36	80/78	4,426,886		2,173,709		365,101		358,091		7,323,787
37	81/79	4,563,486		2,238,920		361,009		353,220		7,516,635
38	82/80	4,699,986		2,306,088		357,968		349,466		7,713,508
39	83/81	4,836,378		2,375,270		356,021		346,889		7,914,558
40	84/82	4,972,122		2,446,528		355,098		345,452		8,119,200

*Including taxable assets, tax exempt assets, equity assets, and retirement plan assets.

**Net of any liabilities.

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Analysis: Retire at 67/65 401k+Roth+IUL

Presented By: Julie Nayeri

For: Simon Scott & Ann Scott

Estate Assets Details

Year	M/F Ages	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) Simon's Proposed IUL Death Benefit	+	(4) Ann's Proposed IUL Death Benefit	=	(5) Total Estate Assets
41	85/83	5,107,217		2,519,924		354,980		345,062		8,327,183
42	86/84	5,241,225		2,595,522		355,663		345,799		8,538,209
43	87/85	5,373,986		2,673,388		356,980		347,652		8,752,006
44	88/86	5,505,426		2,753,589		358,690		350,597		8,968,302
45	89/87	5,634,980		2,836,197		360,513		354,617		9,186,307
46	90/88	5,762,824		2,921,283		362,095		359,733		9,405,935
47	91/89	5,888,440		3,008,921		336,874		337,947		9,572,182
48	92/90	6,011,781		3,099,189		313,267		317,843		9,742,080
49	93/91	6,132,576		3,192,165		292,969		300,618		9,918,328
50	94/92	6,250,991		3,287,930		278,204		287,760		10,104,885
51	95/93	6,243,750		3,386,567		150,000		200,000		9,980,317
52	96/94	6,225,643		3,488,164		150,000		200,000		10,063,807
53	97/95	6,195,579		3,592,809		150,000		200,000		10,138,388
54	98/96	6,153,308		3,700,594		150,000		200,000		10,203,902
55	99/97	6,097,711		3,811,611		150,000		200,000		10,259,322
56	100/98	6,028,517		3,925,960		150,000		200,000		10,304,477

*Including taxable assets, tax exempt assets, equity assets, and retirement plan assets.

**Net of any liabilities.

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