

Roth IRA Conversion Analysis

For

*Aaron Tyler
& Susan Tyler*



Presented by:

[Licensed user's name appears here]

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January 01, 2010

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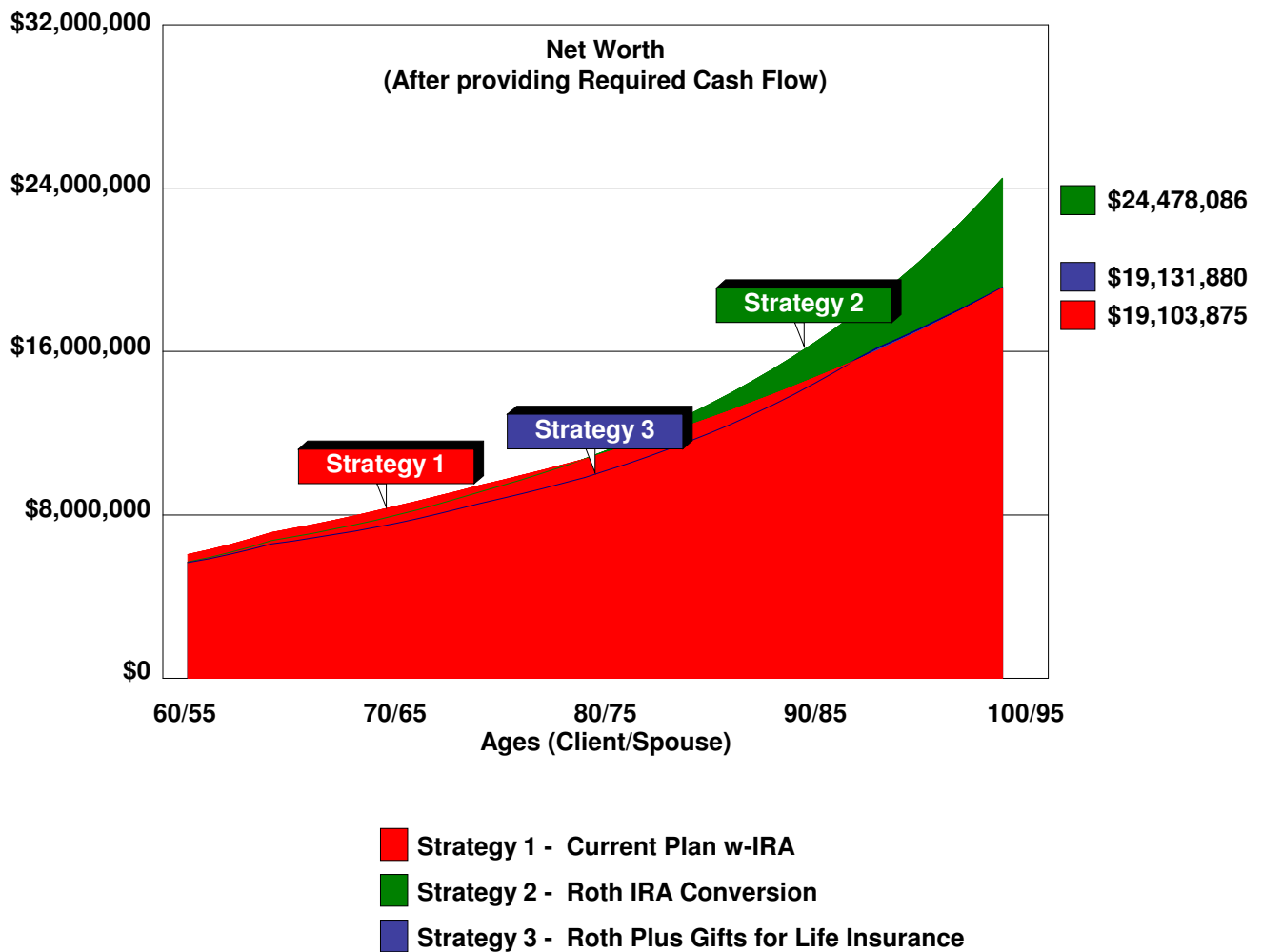
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Comparison of Alternatives

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Date: 01/01/2010

For: Aaron Tyler
& Susan Tyler

Comparative Analysis



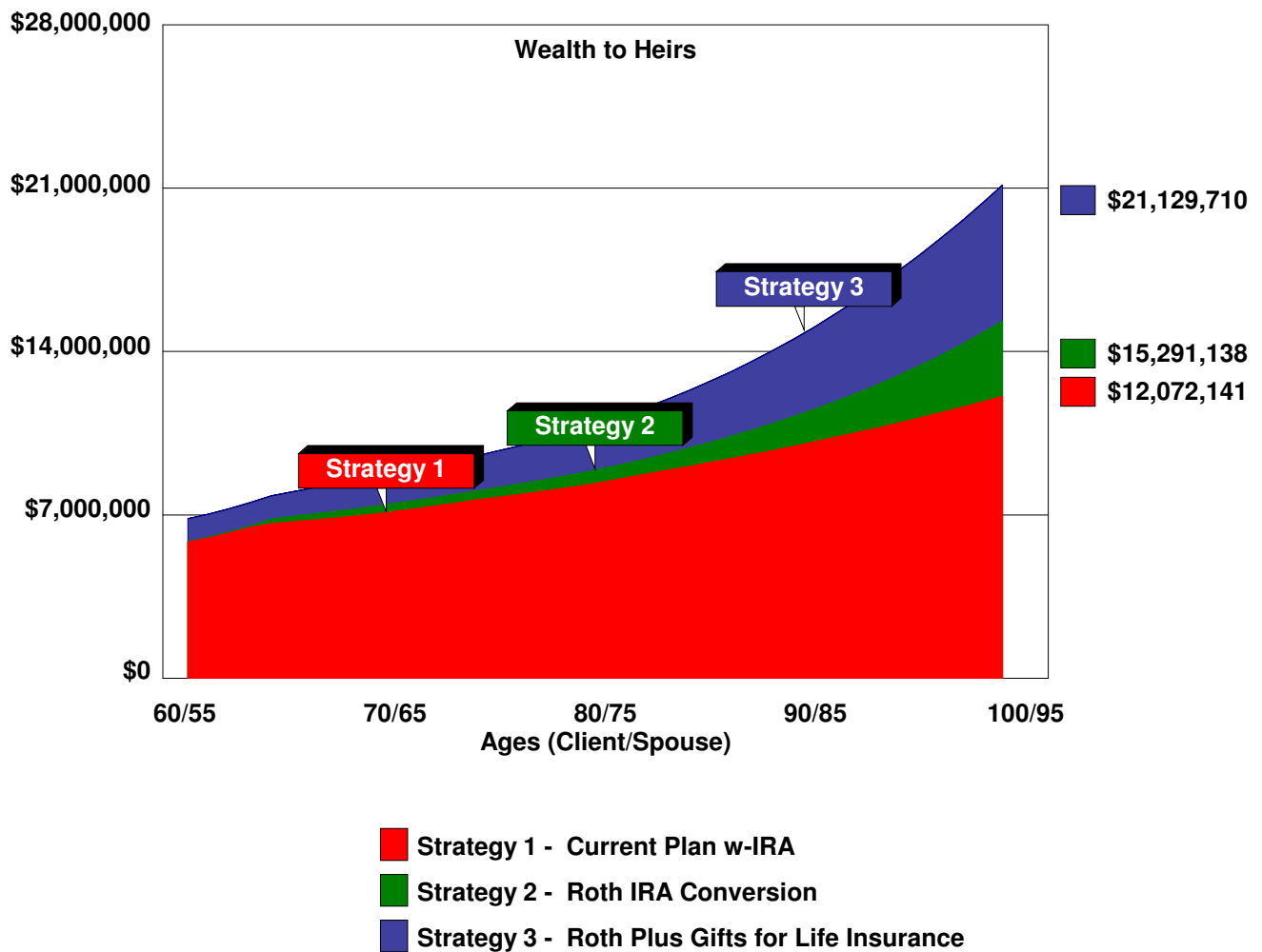
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Comparison of Alternatives

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For: Aaron Tyler
& Susan Tyler

Comparative Analysis



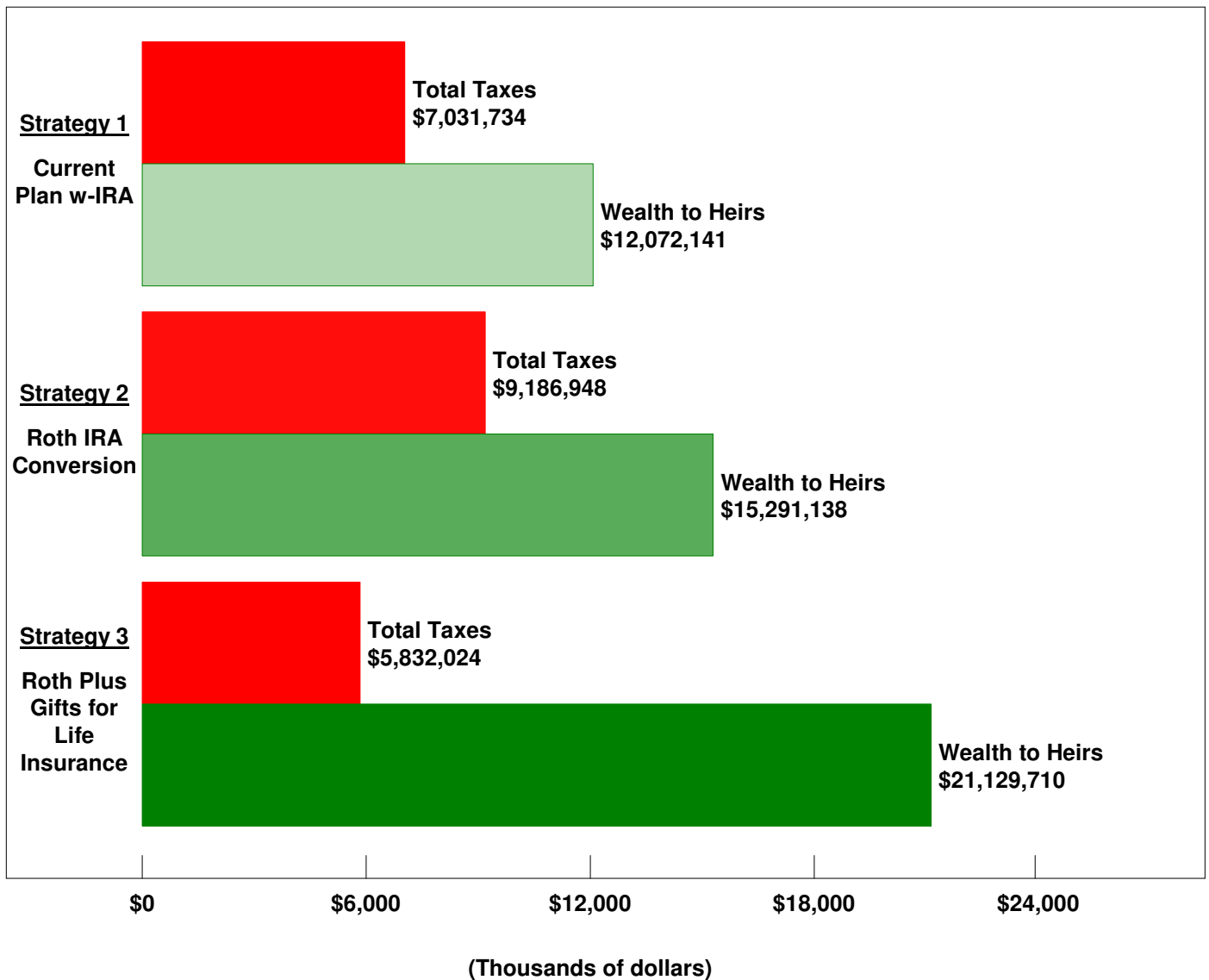
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Comparison of Alternatives

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For: Aaron Tyler
& Susan Tyler

Comparative Analysis at ages 99/94



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.

Comparison of Alternatives

Comparison Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	Spendable Cash Flow			Net Worth*			Wealth to Heirs		
			Strategy 1	Strategy 2	Strategy 3	Strategy 1	Strategy 2	Strategy 3	Strategy 1	Strategy 2	Strategy 3
			Current Plan w-IRA	Roth IRA Conversion	Roth Plus Gifts for Life Insurance	Current Plan w-IRA	Roth IRA Conversion	Roth Plus Gifts for Life Insurance	Current Plan w-IRA	Roth IRA Conversion	Roth Plus Gifts for Life Insurance
1	60	55	0	0	0	6,055,700	5,696,600	5,665,820	5,834,370	5,849,490	6,843,296
2	61	56	0	0	0	6,277,354	5,908,917	5,846,557	6,012,052	6,043,731	7,038,650
3	62	57	0	0	0	6,534,787	6,156,770	6,062,009	6,222,825	6,272,612	7,270,489
4	63	58	0	0	0	6,822,032	6,434,187	6,306,182	6,458,377	6,530,098	7,533,059
5	64	59	0	0	0	7,132,786	6,734,857	6,572,744	6,617,955	6,809,813	7,820,202
6	65	60	191,280	191,280	191,280	7,320,537	6,912,262	6,715,154	6,691,870	6,932,527	7,985,491
7	66	61	197,019	197,019	197,019	7,520,177	7,101,287	6,868,274	6,770,996	7,030,509	8,149,998
8	67	62	202,929	202,929	202,929	7,731,484	7,301,703	7,031,852	6,854,938	7,136,305	8,283,720
9	68	63	209,018	209,018	209,018	7,954,733	7,513,777	7,205,688	6,943,617	7,249,981	8,428,437
10	69	64	215,288	215,288	215,288	8,190,495	7,738,074	7,389,987	7,037,145	7,371,789	8,584,534
11	70	65	221,746	221,746	221,746	8,423,137	7,987,168	7,597,739	7,150,348	7,500,805	8,760,663
12	71	66	228,399	228,399	228,399	8,664,689	8,250,124	7,818,112	7,268,674	7,628,706	8,950,213
13	72	67	235,250	235,250	235,250	8,915,433	8,527,878	8,052,006	7,392,328	7,763,784	9,153,778
14	73	68	242,308	242,308	242,308	9,175,667	8,821,442	8,300,394	7,521,534	7,906,527	9,355,099
15	74	69	249,577	249,577	249,577	9,445,623	9,131,922	8,563,089	7,656,481	8,057,476	9,569,451
16	75	70	257,065	257,065	257,065	9,685,130	9,420,379	8,796,159	7,769,460	8,195,135	9,773,149
17	76	71	264,777	264,777	264,777	9,932,195	9,726,203	9,039,061	7,886,713	8,341,089	9,988,289
18	77	72	272,720	272,720	272,720	10,187,206	10,046,382	9,292,512	8,008,380	8,493,594	10,215,941
19	78	73	280,902	280,902	280,902	10,450,172	10,380,922	9,557,244	8,134,699	8,652,559	10,457,121
20	79	74	289,329	289,329	289,329	10,721,522	10,730,888	9,834,032	8,265,815	8,818,472	10,712,852
21	80	75	270,917	270,917	270,917	11,029,405	11,126,079	10,152,445	8,421,294	9,007,615	11,000,033
22	81	76	279,044	279,044	279,044	11,347,832	11,541,158	10,486,932	8,583,185	9,205,939	11,305,119
23	82	77	287,416	287,416	287,416	11,677,128	11,977,434	10,838,596	8,751,764	9,414,043	11,628,966
24	83	78	296,038	296,038	296,038	12,017,625	12,436,302	11,208,622	8,915,644	9,632,565	11,972,530
25	84	79	304,919	304,919	304,919	12,372,113	12,919,245	11,598,281	9,074,501	9,862,179	12,337,112
26	85	80	314,067	314,067	314,067	12,735,343	13,427,866	12,008,948	9,237,458	10,103,621	12,724,265
27	86	81	323,489	323,489	323,489	13,108,248	13,963,870	12,442,096	9,405,018	10,357,667	13,135,587
28	87	82	333,193	333,193	333,193	13,491,172	14,529,104	12,899,323	9,577,350	10,625,165	13,572,659
29	88	83	343,189	343,189	343,189	13,884,420	15,125,532	13,382,338	9,754,599	10,907,013	14,037,074
30	89	84	353,485	353,485	353,485	14,288,301	15,755,272	13,892,986	9,936,896	11,204,183	14,530,099
31	90	85	364,089	364,089	364,089	14,703,852	16,420,599	14,433,259	10,124,373	11,517,715	15,052,568
32	91	86	375,012	375,012	375,012	15,131,572	17,123,947	15,005,293	10,317,176	11,848,729	15,605,332
33	92	87	386,262	386,262	386,262	15,572,028	17,867,940	15,611,398	10,515,454	12,198,429	16,189,341
34	93	88	397,850	397,850	397,850	16,025,850	18,655,386	16,162,915	10,719,361	12,568,107	16,804,745
35	94	89	409,786	409,786	409,786	16,494,726	19,489,302	16,623,080	10,929,071	12,959,150	17,449,293
36	95	90	422,079	422,079	422,079	16,979,609	20,372,929	17,096,631	11,144,779	13,373,051	18,121,322
37	96	91	434,742	434,742	434,742	17,481,568	21,309,748	17,583,920	11,366,699	13,811,413	18,822,851
38	97	92	447,784	447,784	447,784	18,001,796	22,303,491	18,085,312	11,595,058	14,275,957	19,556,287
39	98	93	461,218	461,218	461,218	18,541,631	23,358,168	18,601,172	11,830,109	14,768,536	20,325,830
40	99	94	475,054	475,054	475,054	19,103,875	24,478,086	19,131,880	12,072,141	15,291,138	21,129,710
			10,837,240	10,837,240	10,837,240						

*After providing required cash flow.

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Client Information Summary

Client Information Summary Page: 1
Date: 01/01/2010

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

For: Aaron Tyler, Age 60
& Susan Tyler, Age 55

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 1,000,000	
	Liquid Assets (Tax Exempt Interest)	800,000	
	Equity Assets	2,000,000	
	Tax Deferred Assets	500,000	
	Retirement Plan Assets	1,000,000	
	Total Liquid Assets		5,300,000
 <u>Illiquid Assets:</u>	Principal Residence	410,000	
	Personal Property	150,000	
	Total Illiquid Assets		560,000
 <u>Other Assets:</u>	Inside the Estate		
	Current Life Insurance Death Benefit	250,000	
	Current cash value: \$50,000		
	Total Other Assets Inside the Estate		250,000
	Total Estate Assets		\$6,110,000
	Total Other Assets Outside the Estate		0

Funding Options for Required Cash Flow

Retirement Plan Assets: Minimum Distribution, Unless More Is Needed

Cash Flow Funding: Sequential Use of Liquid Assets --
Certificates of Deposit, Municipal Bonds, Mutual Funds, Deferred Annuity,
Retirement Plan Assets

The information in this presentation is not guaranteed; it is for illustration purposes only. Tax rates, interest and inflation rates, and IRS tax codes may, and probably will, change in the future; therefore, you should consult your tax adviser for additional information about potential taxes and IRS revisions.

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Client Information Summary

Client Information Summary Page: 2
Date: 01/01/2010

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

For: Aaron Tyler, Age 60
& Susan Tyler, Age 55

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	35.00%
	Retirement	35.00%
<u>Life Expectancy:</u>	Joint	33 Years
	Aaron Tyler	Age 92
	Susan Tyler	Age 87
<u>Taxable Account:</u>		Certificates of Deposit
	Yield Assumption	4.00%
<u>Tax Exempt Account:</u>		Municipal Bonds
	Yield Assumption	3.00%
<u>Equities:</u>		Mutual Funds
	Growth Rate	6.00%
	Dividend Rate	2.00%
<u>Tax Deferred Account:</u>		Deferred Annuity
	Yield Assumption	8.00%
<u>Retirement Plan Assets Aaron Tyler:</u>		
	Yield Assumption	8.00%

The information in this presentation is not guaranteed; it is for illustration purposes only. Tax rates, interest and inflation rates, and IRS tax codes may, and probably will, change in the future; therefore, you should consult your tax adviser for additional information about potential taxes and IRS revisions.

Analysis of After Tax Cash Flow Requirements

For: Aaron Tyler
Susan Tyler

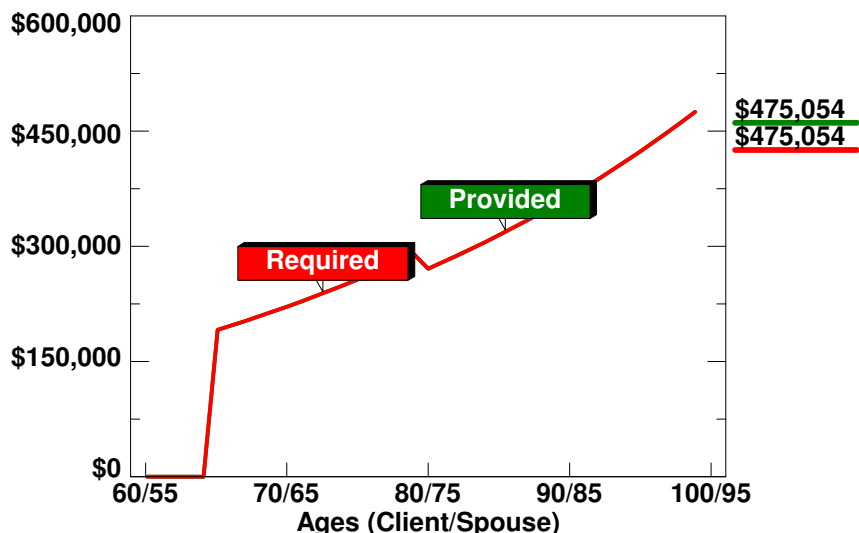
Presented By: [Licensed user's name appears here]
Date: 01/01/2010

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 on the right illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

- 1st. Certificates of Deposit
- 2nd. Municipal Bonds
- 3rd. Mutual Funds
- 4th. Deferred Annuity
- 5th. Retirement Plan Assets*

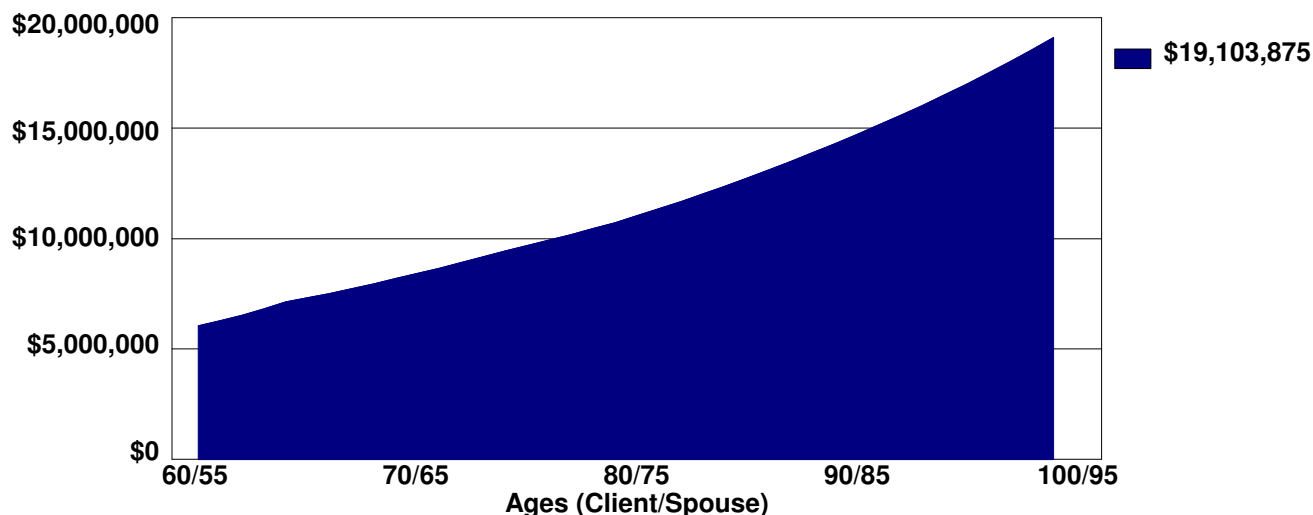
Comparison of Annual Cash Flow (Required vs. Provided)



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

As you can see in the Cash Flow graph above, your liquid assets are sufficient to provide withdrawals to meet your required after tax cash flow in all years illustrated. The graph below shows your remaining total Net Worth.

Net Worth



Cash Flow Analysis

Cash Flow Analysis Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

		Annual Cash Flow Provided								
Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
			After Tax Spendable Cash Flow Required*	Total Expected After Tax Cash Flow	After Tax Cash Flow from Retirement Plan Assets	After Tax Cash Flow from Taxable & Tax Exempt Accounts	After Tax Cash Flow from Equity Assets	After Tax Cash Flow from Tax Deferred Assets	Total After Tax Cash Flow Provided*	
1	60	55	0	0	0	0	0	0	0	
2	61	56	0	0	0	0	0	0	0	
3	62	57	0	0	0	0	0	0	0	
4	63	58	0	0	0	0	0	0	0	
5	64	59	0	0	0	0	0	0	0	
6	65	60	191,280	51,118	0	140,162	0	0	191,280	
7	66	61	197,019	52,651	0	144,368	0	0	197,019	
8	67	62	202,929	54,231	0	148,698	0	0	202,929	
9	68	63	209,018	55,858	0	153,160	0	0	209,018	
10	69	64	215,288	57,534	0	157,754	0	0	215,288	
11	70	65	221,746	71,237	46,318	104,191	0	0	221,746	
12	71	66	228,399	73,374	49,336	105,689	0	0	228,399	
13	72	67	235,250	75,575	52,545	107,130	0	0	235,250	
14	73	68	242,308	77,842	55,953	108,513	0	0	242,308	
15	74	69	249,577	80,178	59,574	109,825	0	0	249,577	
16	75	70	257,065	83,634	63,419	111,163	0	0	257,065	
17	76	71	264,777	87,387	67,499	112,546	0	0	264,777	
18	77	72	272,720	91,449	71,489	113,930	0	0	272,720	
19	78	73	280,902	95,832	76,059	115,314	0	0	280,902	
20	79	74	289,329	100,545	80,488	116,700	0	0	289,329	
21	80	75	270,917	50,584	85,138	135,195	0	0	270,917	
22	81	76	279,044	52,101	90,012	136,931	0	0	279,044	
23	82	77	287,416	53,664	95,115	138,637	0	0	287,416	
24	83	78	296,038	55,274	100,450	140,314	0	0	296,038	
25	84	79	304,919	56,932	106,015	52,541	89,431	0	304,919	
26	85	80	314,067	58,640	111,053	0	144,374	0	314,067	
27	86	81	323,489	60,400	116,212	0	146,877	0	323,489	
28	87	82	333,193	62,212	121,472	0	149,509	0	333,193	
29	88	83	343,189	64,078	126,810	0	152,301	0	343,189	
30	89	84	353,485	66,000	132,196	0	155,289	0	353,485	
31	90	85	364,089	67,980	136,384	0	159,725	0	364,089	
32	91	86	375,012	70,020	140,421	0	164,571	0	375,012	
33	92	87	386,262	72,120	144,251	0	169,891	0	386,262	
34	93	88	397,850	74,284	147,806	0	175,760	0	397,850	
35	94	89	409,786	76,512	149,351	0	183,923	0	409,786	
36	95	90	422,079	78,808	150,402	0	192,869	0	422,079	
37	96	91	434,742	81,172	150,883	0	202,687	0	434,742	
38	97	92	447,784	83,607	150,711	0	213,466	0	447,784	
39	98	93	461,218	86,115	149,792	0	225,311	0	461,218	
40	99	94	475,054	88,699	145,815	0	240,540	0	475,054	
			10,837,240	2,240,458	3,172,969	2,657,289	2,766,524	0	10,837,240	

***IMPORTANT NOTE:** For this plan to be financially sound, column (7) must equal column (1).
 Column (1): see "Details of Spendable Cash Flow Required". Column (5): see "Details of Equity Assets"
 Column (2): see "Expected Cash Flow" for details. and "Details of Portfolio Turnover".
 Column (3): see "Summary of Retirement Plan Assets" for details. Column (6): see "Summary of Tax Deferred Assets" for details.
 Column (4): see detail reports for Taxable and Tax Exempt Accounts.

Details of Spendable Cash Flow Required

Required Cash Flow Details Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) After Tax Cash Flow for Living Expenses	+	(2) After Tax Cash Flow for Travel	=	(3) After Tax Spendable Cash Flow Required
1	60	55	0		0		0
2	61	56	0		0		0
3	62	57	0		0		0
4	63	58	0		0		0
5	64	59	0		0		0
6	65	60	173,891		17,389		191,280
7	66	61	179,108		17,911		197,019
8	67	62	184,481		18,448		202,929
9	68	63	190,016		19,002		209,018
10	69	64	195,716		19,572		215,288
11	70	65	201,587		20,159		221,746
12	71	66	207,635		20,764		228,399
13	72	67	213,864		21,386		235,250
14	73	68	220,280		22,028		242,308
15	74	69	226,888		22,689		249,577
16	75	70	233,695		23,370		257,065
17	76	71	240,706		24,071		264,777
18	77	72	247,927		24,793		272,720
19	78	73	255,365		25,537		280,902
20	79	74	263,026		26,303		289,329
21	80	75	270,917		0		270,917
22	81	76	279,044		0		279,044
23	82	77	287,416		0		287,416
24	83	78	296,038		0		296,038
25	84	79	304,919		0		304,919
26	85	80	314,067		0		314,067
27	86	81	323,489		0		323,489
28	87	82	333,193		0		333,193
29	88	83	343,189		0		343,189
30	89	84	353,485		0		353,485
31	90	85	364,089		0		364,089
32	91	86	375,012		0		375,012
33	92	87	386,262		0		386,262
34	93	88	397,850		0		397,850
35	94	89	409,786		0		409,786
36	95	90	422,079		0		422,079
37	96	91	434,742		0		434,742
38	97	92	447,784		0		447,784
39	98	93	461,218		0		461,218
40	99	94	475,054		0		475,054
			10,513,818		323,422		10,837,240

Column (1) assumes 3.00% inflation.
Column (2) assumes 3.00% inflation.

Expected Cash Flow

Expected Cash Flow Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1)	(2)	(3)
			After Tax Cash Flow from Social Security*	After Tax Cash Flow from Work After Retirement	Total Expected After Tax Cash Flow
1	60	55	0	0	0
2	61	56	0	0	0
3	62	57	0	0	0
4	63	58	0	0	0
5	64	59	0	0	0
6	65	60	22,136	28,982	51,118
7	66	61	22,800	29,851	52,651
8	67	62	23,484	30,747	54,231
9	68	63	24,189	31,669	55,858
10	69	64	24,915	32,619	57,534
11	70	65	37,639	33,598	71,237
12	71	66	38,768	34,606	73,374
13	72	67	39,931	35,644	75,575
14	73	68	41,129	36,713	77,842
15	74	69	42,363	37,815	80,178
16	75	70	43,634	0	43,634
17	76	71	44,943	0	44,943
18	77	72	46,291	0	46,291
19	78	73	47,680	0	47,680
20	79	74	49,110	0	49,110
21	80	75	50,584	0	50,584
22	81	76	52,101	0	52,101
23	82	77	53,664	0	53,664
24	83	78	55,274	0	55,274
25	84	79	56,932	0	56,932
26	85	80	58,640	0	58,640
27	86	81	60,400	0	60,400
28	87	82	62,212	0	62,212
29	88	83	64,078	0	64,078
30	89	84	66,000	0	66,000
31	90	85	67,980	0	67,980
32	91	86	70,020	0	70,020
33	92	87	72,120	0	72,120
34	93	88	74,284	0	74,284
35	94	89	76,512	0	76,512
36	95	90	78,808	0	78,808
37	96	91	81,172	0	81,172
38	97	92	83,607	0	83,607
39	98	93	86,115	0	86,115
40	99	94	88,699	0	88,699
			1,908,214	332,244	2,240,458

Column (1) assumes 3.00% inflation.
Column (2) assumes 3.00% inflation.

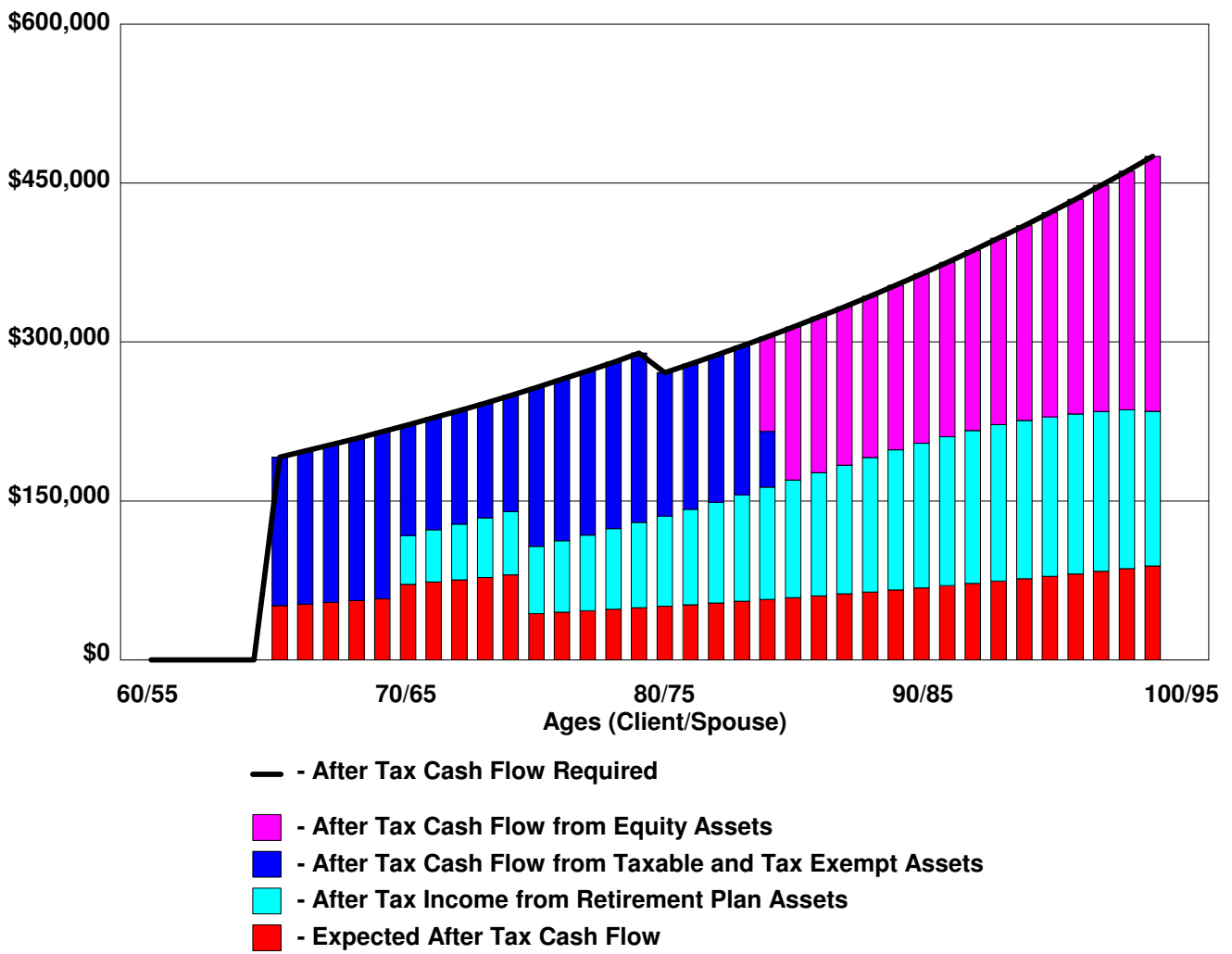
*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213.

Sources of Cash Flow

Presented By: [Licensed user's name appears here]
 Date: 01/01/2010

For: Aaron Tyler
 & Susan Tyler

40 Year Graphic Analysis



Summary of Retirement Plan Assets for Aaron Tyler

Retirement Plan Assets Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Retirement Plan Account Initial Value 1,000,000		Retirement Plan Account Yield 8.00%		Pre-Retirement Income Tax Rate 35.00%		Retirement Income Tax Rate 35.00%	
		(1)	(2)	(3)	(4)	(5)	
		Beginning of Year Retirement Plan Assets	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets	
Year	Client Age						
1	60	1,000,000	0	0	1,069,200	0	0
2	61	1,069,200	0	0	1,143,189	0	0
3	62	1,143,189	0	0	1,222,298	0	0
4	63	1,222,298	0	0	1,306,881	0	0
5	64	1,306,881	0	0	1,397,317	0	0
6	65	1,397,317	0	0	1,494,011	0	0
7	66	1,494,011	0	0	1,597,397	0	0
8	67	1,597,397	0	0	1,707,937	0	0
9	68	1,707,937	0	0	1,826,126	0	0
10	69	1,826,126	0	0	1,952,494	0	0
11	70	1,952,494	71,259	71,259	2,011,416	46,318	46,318
12	71	2,011,416	75,902	75,902	2,069,452	49,336	49,336
13	72	2,069,452	80,838	80,838	2,126,226	52,545	52,545
14	73	2,126,226	86,082	86,082	2,181,322	55,953	55,953
15	74	2,181,322	91,652	91,652	2,234,275	59,574	59,574
16	75	2,234,275	97,567	97,567	2,284,568	63,419	63,419
17	76	2,284,568	103,844	103,844	2,331,630	67,499	67,499
18	77	2,331,630	109,983	109,983	2,375,385	71,489	71,489
19	78	2,375,385	117,014	117,014	2,414,650	76,059	76,059
20	79	2,414,650	123,828	123,828	2,449,347	80,488	80,488
21	80	2,449,347	130,981	130,981	2,478,797	85,138	85,138
22	81	2,478,797	138,480	138,480	2,502,267	90,012	90,012
23	82	2,502,267	146,331	146,331	2,518,967	95,115	95,115
24	83	2,518,967	154,538	154,538	2,528,047	100,450	100,450
25	84	2,528,047	163,100	163,100	2,528,601	106,015	106,015
26	85	2,528,601	170,851	170,851	2,520,906	111,053	111,053
27	86	2,520,906	178,788	178,788	2,504,193	116,212	116,212
28	87	2,504,193	186,880	186,880	2,477,671	121,472	121,472
29	88	2,477,671	195,092	195,092	2,440,533	126,810	126,810
30	89	2,440,533	203,378	203,378	2,391,966	132,196	132,196
31	90	2,391,966	209,822	209,822	2,333,148	136,384	136,384
32	91	2,333,148	216,032	216,032	2,263,620	140,421	140,421
33	92	2,263,620	221,924	221,924	2,182,981	144,251	144,251
34	93	2,182,981	227,394	227,394	2,090,914	147,806	147,806
35	94	2,090,914	229,771	229,771	1,989,934	149,351	149,351
36	95	1,989,934	231,388	231,388	1,880,237	150,402	150,402
37	96	1,880,237	232,128	232,128	1,762,158	150,883	150,883
38	97	1,762,158	231,863	231,863	1,636,191	150,711	150,711
39	98	1,636,191	230,449	230,449	1,503,019	149,792	149,792
40	99	1,503,019	224,331	224,331	1,367,173	145,815	145,815
			4,881,490	4,881,490		3,172,969	

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

Details of Taxable Account* (Certificates of Deposit)

Taxable Account Detail Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

			Taxable Assets Initial Value	Taxable Yield	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate			
			1,000,000	4.00%	35.00%	35.00%			
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account		
1	60	55	1,000,000	0	1,000,000	26,000	1,026,000		
2	61	56	1,026,000	0	1,026,000	26,676	1,052,676		
3	62	57	1,052,676	0	1,052,676	27,370	1,080,046		
4	63	58	1,080,046	0	1,080,046	28,081	1,108,127		
5	64	59	1,108,127	0	1,108,127	28,811	1,136,938		
6	65	60	1,136,938	140,162	996,776	25,916	1,022,692		
7	66	61	1,022,692	144,368	878,324	22,836	901,160		
8	67	62	901,160	148,698	752,462	19,564	772,026		
9	68	63	772,026	153,160	618,866	16,091	634,957		
10	69	64	634,957	157,754	477,203	12,407	489,610		
11	70	65	489,610	104,191	385,419	10,021	395,440		
12	71	66	395,440	105,689	289,751	7,534	297,285		
13	72	67	297,285	107,130	190,155	4,944	195,099		
14	73	68	195,099	108,513	86,586	2,251	88,837		
15	74	69	88,837	88,837	0	0	0		
16	75	70	0	0	0	0	0		
17	76	71	0	0	0	0	0		
18	77	72	0	0	0	0	0		
19	78	73	0	0	0	0	0		
20	79	74	0	0	0	0	0		
21	80	75	0	0	0	0	0		
22	81	76	0	0	0	0	0		
23	82	77	0	0	0	0	0		
24	83	78	0	0	0	0	0		
25	84	79	0	0	0	0	0		
26	85	80	0	0	0	0	0		
27	86	81	0	0	0	0	0		
28	87	82	0	0	0	0	0		
29	88	83	0	0	0	0	0		
30	89	84	0	0	0	0	0		
31	90	85	0	0	0	0	0		
32	91	86	0	0	0	0	0		
33	92	87	0	0	0	0	0		
34	93	88	0	0	0	0	0		
35	94	89	0	0	0	0	0		
36	95	90	0	0	0	0	0		
37	96	91	0	0	0	0	0		
38	97	92	0	0	0	0	0		
39	98	93	0	0	0	0	0		
40	99	94	0	0	0	0	0		
				1,258,502			258,502		

*Assumes yield is subject to income tax.

Details of Tax Exempt Account* (Municipal Bonds)

Tax Exempt Account Detail Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

			Tax Exempt Assets Initial Value 800,000			Tax Exempt Yield 3.00%		
Year	Client Age	Spouse Age	(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	60	55	800,000	0	800,000	24,000	824,000	
2	61	56	824,000	0	824,000	24,720	848,720	
3	62	57	848,720	0	848,720	25,462	874,182	
4	63	58	874,182	0	874,182	26,225	900,407	
5	64	59	900,407	0	900,407	27,012	927,419	
6	65	60	927,419	0	927,419	27,823	955,242	
7	66	61	955,242	0	955,242	28,657	983,899	
8	67	62	983,899	0	983,899	29,517	1,013,416	
9	68	63	1,013,416	0	1,013,416	30,402	1,043,818	
10	69	64	1,043,818	0	1,043,818	31,315	1,075,133	
11	70	65	1,075,133	0	1,075,133	32,254	1,107,387	
12	71	66	1,107,387	0	1,107,387	33,222	1,140,609	
13	72	67	1,140,609	0	1,140,609	34,218	1,174,827	
14	73	68	1,174,827	0	1,174,827	35,245	1,210,072	
15	74	69	1,210,072	20,988	1,189,084	35,673	1,224,757	
16	75	70	1,224,757	150,012	1,074,745	32,242	1,106,987	
17	76	71	1,106,987	152,335	954,652	28,640	983,292	
18	77	72	983,292	154,940	828,352	24,851	853,203	
19	78	73	853,203	157,163	696,040	20,881	716,921	
20	79	74	716,921	159,731	557,190	16,716	573,906	
21	80	75	573,906	135,195	438,711	13,161	451,872	
22	81	76	451,872	136,931	314,941	9,448	324,389	
23	82	77	324,389	138,637	185,752	5,573	191,325	
24	83	78	191,325	140,314	51,011	1,530	52,541	
25	84	79	52,541	52,541	0	0	0	
26	85	80	0	0	0	0	0	
27	86	81	0	0	0	0	0	
28	87	82	0	0	0	0	0	
29	88	83	0	0	0	0	0	
30	89	84	0	0	0	0	0	
31	90	85	0	0	0	0	0	
32	91	86	0	0	0	0	0	
33	92	87	0	0	0	0	0	
34	93	88	0	0	0	0	0	
35	94	89	0	0	0	0	0	
36	95	90	0	0	0	0	0	
37	96	91	0	0	0	0	0	
38	97	92	0	0	0	0	0	
39	98	93	0	0	0	0	0	
40	99	94	0	0	0	0	0	
				1,398,787		598,787		

*Assumes yield is not subject to income tax.

Details of Tax Deferred Asset* (Deferred Annuity)

Tax Deferred Account Detail Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Tax Deferred Assets			Initial	Tax Deferred	Pre-Retirement	Retirement		
Initial Value			Cost Basis	Yield	Income Tax Rate	Income Tax Rate		
500,000			400,000	8.00%	35.00%	35.00%		
			(1)	(2)	(3)	(4)	(5)	(6)
			Beginning	Beginning	Balance in	Annualized	Year End	After Tax
Year	Client	Spouse	of Year	of Year	Account	Tax Deferred	Living	Cash Flow
	Age	Age	Value of	Pre Tax	to Accrue	Interest	Value of	from
			Account	Withdrawal	=	Accrued	Account	Withdrawal
1	60	55	500,000	0	500,000	40,000	534,600	0
2	61	56	534,600	0	534,600	42,768	571,594	0
3	62	57	571,594	0	571,594	45,728	611,149	0
4	63	58	611,149	0	611,149	48,892	653,441	0
5	64	59	653,441	0	653,441	52,275	698,659	0
6	65	60	698,659	0	698,659	55,893	747,006	0
7	66	61	747,006	0	747,006	59,760	798,698	0
8	67	62	798,698	0	798,698	63,896	853,968	0
9	68	63	853,968	0	853,968	68,317	913,062	0
10	69	64	913,062	0	913,062	73,045	976,246	0
11	70	65	976,246	0	976,246	78,100	1,043,803	0
12	71	66	1,043,803	0	1,043,803	83,504	1,116,034	0
13	72	67	1,116,034	0	1,116,034	89,283	1,193,264	0
14	73	68	1,193,264	0	1,193,264	95,461	1,275,838	0
15	74	69	1,275,838	0	1,275,838	102,067	1,364,126	0
16	75	70	1,364,126	0	1,364,126	109,130	1,458,523	0
17	76	71	1,458,523	0	1,458,523	116,682	1,559,453	0
18	77	72	1,559,453	0	1,559,453	124,756	1,667,367	0
19	78	73	1,667,367	0	1,667,367	133,389	1,782,748	0
20	79	74	1,782,748	0	1,782,748	142,620	1,906,114	0
21	80	75	1,906,114	0	1,906,114	152,489	2,038,017	0
22	81	76	2,038,017	0	2,038,017	163,041	2,179,047	0
23	82	77	2,179,047	0	2,179,047	174,324	2,329,837	0
24	83	78	2,329,837	0	2,329,837	186,387	2,491,062	0
25	84	79	2,491,062	0	2,491,062	199,285	2,663,444	0
26	85	80	2,663,444	0	2,663,444	213,076	2,847,755	0
27	86	81	2,847,755	0	2,847,755	227,820	3,044,819	0
28	87	82	3,044,819	0	3,044,819	243,586	3,255,521	0
29	88	83	3,255,521	0	3,255,521	260,442	3,480,803	0
30	89	84	3,480,803	0	3,480,803	278,464	3,721,674	0
31	90	85	3,721,674	0	3,721,674	297,734	3,979,214	0
32	91	86	3,979,214	0	3,979,214	318,337	4,254,575	0
33	92	87	4,254,575	0	4,254,575	340,366	4,548,992	0
34	93	88	4,548,992	0	4,548,992	363,919	4,863,782	0
35	94	89	4,863,782	0	4,863,782	389,103	5,200,356	0
36	95	90	5,200,356	0	5,200,356	416,028	5,560,220	0
37	96	91	5,560,220	0	5,560,220	444,818	5,944,988	0
38	97	92	5,944,988	0	5,944,988	475,599	6,356,381	0
39	98	93	6,356,381	0	6,356,381	508,510	6,796,242	0
40	99	94	6,796,242	0	6,796,242	543,699	7,266,542	0
				0				0

*Assumes income tax on yield is tax deferred.
Column (5) has been reduced by an assumed management fee of 1.00%.

Summary of Illiquid Assets

Illiquid Assets Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) Principal Residence (4.00% Growth)	+	(2) Personal Property (-3.00% Growth)	=	(3) Total Assets
1	60	55	426,400		145,500		571,900
2	61	56	443,456		141,135		584,591
3	62	57	461,194		136,901		598,095
4	63	58	479,642		132,794		612,436
5	64	59	498,828		128,810		627,638
6	65	60	518,781		124,946		643,727
7	66	61	539,532		121,197		660,729
8	67	62	561,113		117,562		678,675
9	68	63	583,558		114,035		697,593
10	69	64	606,900		110,614		717,514
11	70	65	631,176		107,295		738,471
12	71	66	656,423		104,076		760,499
13	72	67	682,680		100,954		783,634
14	73	68	709,987		97,925		807,912
15	74	69	738,387		94,988		833,375
16	75	70	767,922		92,138		860,060
17	76	71	798,639		89,374		888,013
18	77	72	830,585		86,693		917,278
19	78	73	863,808		84,092		947,900
20	79	74	898,360		81,569		979,929
21	80	75	934,295		79,122		1,013,417
22	81	76	971,667		76,748		1,048,415
23	82	77	1,010,533		74,446		1,084,979
24	83	78	1,050,955		72,213		1,123,168
25	84	79	1,092,993		70,046		1,163,039
26	85	80	1,136,713		67,945		1,204,658
27	86	81	1,182,181		65,906		1,248,087
28	87	82	1,229,468		63,929		1,293,397
29	88	83	1,278,647		62,011		1,340,658
30	89	84	1,329,793		60,151		1,389,944
31	90	85	1,382,985		58,347		1,441,332
32	91	86	1,438,304		56,596		1,494,900
33	92	87	1,495,836		54,898		1,550,734
34	93	88	1,555,670		53,251		1,608,921
35	94	89	1,617,896		51,654		1,669,550
36	95	90	1,682,612		50,104		1,732,716
37	96	91	1,749,917		48,601		1,798,518
38	97	92	1,819,914		47,143		1,867,057
39	98	93	1,892,710		45,729		1,938,439
40	99	94	1,968,418		44,357		2,012,775

Hypothetical Net Worth Numerical Illustration (After Providing Required Cash Flow)

Hypothetical Net Worth Illustration Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) Year End Value of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Retirement Plan Assets	(4) Year End Value of Taxable Assets	(5) Year End Value of Tax Exempt Assets	(6) Year End Value of Tax Deferred Assets	(7) Year End Value of Equity Assets	(8) Year End Hypothetical Net Worth
1	60	55	571,900	50,000	1,069,200	1,026,000	824,000	534,600	1,980,000	6,055,700
2	61	56	584,591	55,128	1,143,189	1,052,676	848,720	571,594	2,021,456	6,277,354
3	62	57	598,095	60,256	1,222,298	1,080,046	874,182	611,149	2,088,761	6,534,787
4	63	58	612,436	65,385	1,306,881	1,108,127	900,407	653,441	2,175,355	6,822,032
5	64	59	627,638	70,513	1,397,317	1,136,938	927,419	698,659	2,274,302	7,132,786
6	65	60	643,727	75,641	1,494,011	1,022,692	955,242	747,006	2,382,218	7,320,537
7	66	61	660,729	80,769	1,597,397	901,160	983,899	798,698	2,497,525	7,520,177
8	67	62	678,675	85,897	1,707,937	772,026	1,013,416	853,968	2,619,565	7,731,484
9	68	63	697,593	91,026	1,826,126	634,957	1,043,818	913,062	2,748,151	7,954,733
10	69	64	717,514	96,154	1,952,494	489,610	1,075,133	976,246	2,883,344	8,190,495
11	70	65	738,471	101,282	2,011,416	395,440	1,107,387	1,043,803	3,025,338	8,423,137
12	71	66	760,499	106,410	2,069,452	297,285	1,140,609	1,116,034	3,174,400	8,664,689
13	72	67	783,634	111,538	2,126,226	195,099	1,174,827	1,193,264	3,330,845	8,915,433
14	73	68	807,912	116,667	2,181,322	88,837	1,210,072	1,275,838	3,495,019	9,175,667
15	74	69	833,375	121,795	2,234,275	0	1,224,757	1,364,126	3,667,295	9,445,623
16	75	70	860,060	126,923	2,284,568	0	1,106,987	1,458,523	3,848,069	9,685,130
17	76	71	888,013	132,051	2,331,630	0	983,292	1,559,453	4,037,756	9,932,195
18	77	72	917,278	137,179	2,375,385	0	853,203	1,667,367	4,236,794	10,187,206
19	78	73	947,900	142,308	2,414,650	0	716,921	1,782,748	4,445,645	10,450,172
20	79	74	979,929	147,436	2,449,347	0	573,906	1,906,114	4,664,790	10,721,522
21	80	75	1,013,417	152,564	2,478,797	0	451,872	2,038,017	4,894,738	11,029,405
22	81	76	1,048,415	157,692	2,502,267	0	324,389	2,179,047	5,136,022	11,347,832
23	82	77	1,084,979	162,821	2,518,967	0	191,325	2,329,837	5,389,199	11,677,128
24	83	78	1,123,168	167,949	2,528,047	0	52,541	2,491,062	5,654,858	12,017,625
25	84	79	1,163,039	173,077	2,528,601	0	0	2,663,444	5,843,952	12,372,113
26	85	80	1,204,658	178,205	2,520,906	0	0	2,847,755	5,983,819	12,735,343
27	86	81	1,248,087	183,333	2,504,193	0	0	3,044,819	6,127,816	13,108,248
28	87	82	1,293,397	188,462	2,477,671	0	0	3,255,521	6,276,121	13,491,172
29	88	83	1,340,658	193,590	2,440,533	0	0	3,480,803	6,428,836	13,884,420
30	89	84	1,389,944	198,718	2,391,966	0	0	3,721,674	6,585,999	14,288,301
31	90	85	1,441,332	203,846	2,333,148	0	0	3,979,214	6,746,312	14,703,852
32	91	86	1,494,900	208,974	2,263,620	0	0	4,254,575	6,909,503	15,131,572
33	92	87	1,550,734	214,103	2,182,981	0	0	4,548,992	7,075,218	15,572,028
34	93	88	1,608,921	219,231	2,090,914	0	0	4,863,782	7,243,002	16,025,850
35	94	89	1,669,550	224,359	1,989,934	0	0	5,200,356	7,410,527	16,494,726
36	95	90	1,732,716	229,487	1,880,237	0	0	5,560,220	7,576,949	16,979,609
37	96	91	1,798,518	234,615	1,762,158	0	0	5,944,988	7,741,289	17,481,568
38	97	92	1,867,057	239,744	1,636,191	0	0	6,356,381	7,902,423	18,001,796
39	98	93	1,938,439	244,872	1,503,019	0	0	6,796,242	8,059,059	18,541,631
40	99	94	2,012,775	250,000	1,367,173	0	0	7,266,542	8,207,385	19,103,875

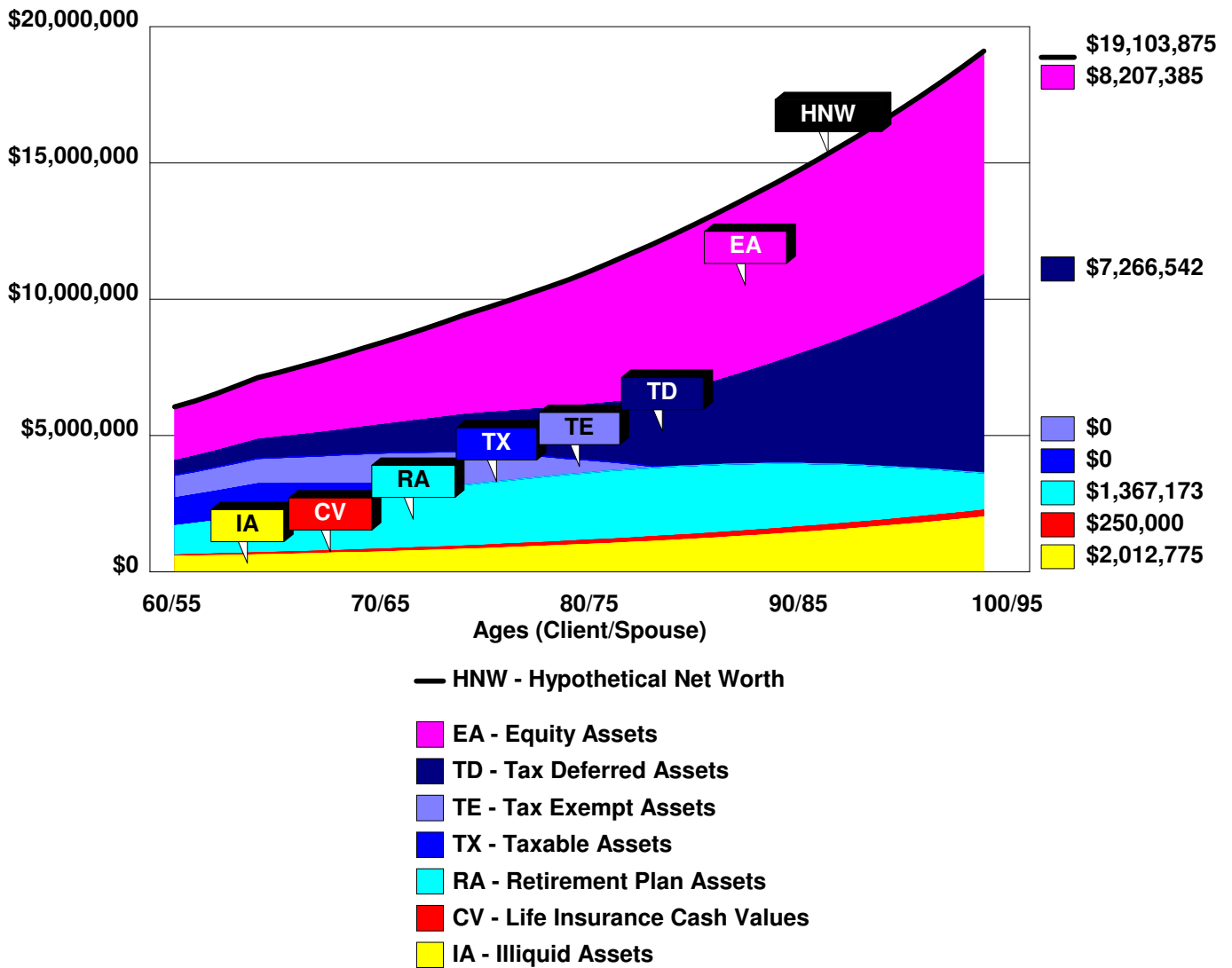
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Hypothetical Net Worth (After Providing Required Cash Flow)

Presented By: [Licensed user's name appears here]
Date: 01/01/2010

For: Aaron Tyler
& Susan Tyler

40 Year Graphic Analysis



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.

Wealth Transfer Summary (After Providing Required Cash Flow)

Wealth Transfer Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(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	60	55	6,255,700	421,330	5,834,370	0	5,834,370
2	61	56	6,472,226	460,174	6,012,052	0	6,012,052
3	62	57	6,724,531	501,706	6,222,825	0	6,222,825
4	63	58	7,006,647	548,270	6,458,377	0	6,458,377
5	64	59	7,312,273	694,318	6,617,955	0	6,617,955
6	65	60	7,494,896	803,026	6,691,870	0	6,691,870
7	66	61	7,689,408	918,412	6,770,996	0	6,770,996
8	67	62	7,895,587	1,040,649	6,854,938	0	6,854,938
9	68	63	8,113,707	1,170,090	6,943,617	0	6,943,617
10	69	64	8,344,341	1,307,196	7,037,145	0	7,037,145
11	70	65	8,571,855	1,421,507	7,150,348	0	7,150,348
12	71	66	8,808,279	1,539,605	7,268,674	0	7,268,674
13	72	67	9,053,895	1,661,567	7,392,328	0	7,392,328
14	73	68	9,309,000	1,787,466	7,521,534	0	7,521,534
15	74	69	9,573,828	1,917,347	7,656,481	0	7,656,481
16	75	70	9,808,207	2,038,747	7,769,460	0	7,769,460
17	76	71	10,050,144	2,163,431	7,886,713	0	7,886,713
18	77	72	10,300,027	2,291,647	8,008,380	0	8,008,380
19	78	73	10,557,864	2,423,165	8,134,699	0	8,134,699
20	79	74	10,824,086	2,558,271	8,265,815	0	8,265,815
21	80	75	11,126,841	2,705,547	8,421,294	0	8,421,294
22	81	76	11,440,140	2,856,955	8,583,185	0	8,583,185
23	82	77	11,764,307	3,012,543	8,751,764	0	8,751,764
24	83	78	12,099,676	3,184,032	8,915,644	0	8,915,644
25	84	79	12,449,036	3,374,535	9,074,501	0	9,074,501
26	85	80	12,807,138	3,569,680	9,237,458	0	9,237,458
27	86	81	13,174,915	3,769,897	9,405,018	0	9,405,018
28	87	82	13,552,710	3,975,360	9,577,350	0	9,577,350
29	88	83	13,940,830	4,186,231	9,754,599	0	9,754,599
30	89	84	14,339,583	4,402,687	9,936,896	0	9,936,896
31	90	85	14,750,006	4,625,633	10,124,373	0	10,124,373
32	91	86	15,172,598	4,855,422	10,317,176	0	10,317,176
33	92	87	15,607,925	5,092,471	10,515,454	0	10,515,454
34	93	88	16,056,619	5,337,258	10,719,361	0	10,719,361
35	94	89	16,520,367	5,591,296	10,929,071	0	10,929,071
36	95	90	17,000,122	5,855,343	11,144,779	0	11,144,779
37	96	91	17,496,953	6,130,254	11,366,699	0	11,366,699
38	97	92	18,012,052	6,416,994	11,595,058	0	11,595,058
39	98	93	18,546,759	6,716,650	11,830,109	0	11,830,109
40	99	94	19,103,875	7,031,734	12,072,141	0	12,072,141

*Net of cash flow provided

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 33)

Total Estate Assets	\$ 15,607,925
Wealth Transferred to Heirs	\$ 10,515,454

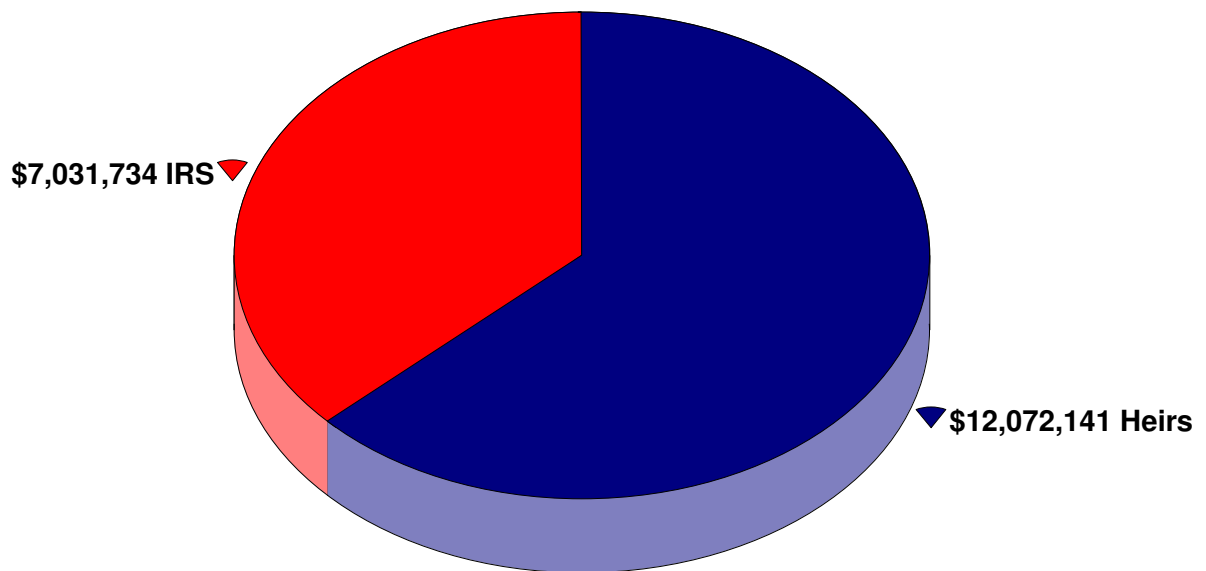
Distribution of Assets

Presented By: [Licensed user's name appears here]
Date: 01/01/2010

For: Aaron Tyler
& Susan Tyler

Summary Analysis at Ages 99/94

Estate Distribution



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.

Estate Assets Details

Estate Assets Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)
			Liquid Assets*	+ Net Illiquid Assets**	+ Current Life Insurance Death Benefit	= Total Estate Assets
1	60	55	5,433,800	571,900	250,000	6,255,700
2	61	56	5,637,635	584,591	250,000	6,472,226
3	62	57	5,876,436	598,095	250,000	6,724,531
4	63	58	6,144,211	612,436	250,000	7,006,647
5	64	59	6,434,635	627,638	250,000	7,312,273
6	65	60	6,601,169	643,727	250,000	7,494,896
7	66	61	6,778,679	660,729	250,000	7,689,408
8	67	62	6,966,912	678,675	250,000	7,895,587
9	68	63	7,166,114	697,593	250,000	8,113,707
10	69	64	7,376,827	717,514	250,000	8,344,341
11	70	65	7,583,384	738,471	250,000	8,571,855
12	71	66	7,797,780	760,499	250,000	8,808,279
13	72	67	8,020,261	783,634	250,000	9,053,895
14	73	68	8,251,088	807,912	250,000	9,309,000
15	74	69	8,490,453	833,375	250,000	9,573,828
16	75	70	8,698,147	860,060	250,000	9,808,207
17	76	71	8,912,131	888,013	250,000	10,050,144
18	77	72	9,132,749	917,278	250,000	10,300,027
19	78	73	9,359,964	947,900	250,000	10,557,864
20	79	74	9,594,157	979,929	250,000	10,824,086
21	80	75	9,863,424	1,013,417	250,000	11,126,841
22	81	76	10,141,725	1,048,415	250,000	11,440,140
23	82	77	10,429,328	1,084,979	250,000	11,764,307
24	83	78	10,726,508	1,123,168	250,000	12,099,676
25	84	79	11,035,997	1,163,039	250,000	12,449,036
26	85	80	11,352,480	1,204,658	250,000	12,807,138
27	86	81	11,676,828	1,248,087	250,000	13,174,915
28	87	82	12,009,313	1,293,397	250,000	13,552,710
29	88	83	12,350,172	1,340,658	250,000	13,940,830
30	89	84	12,699,639	1,389,944	250,000	14,339,583
31	90	85	13,058,674	1,441,332	250,000	14,750,006
32	91	86	13,427,698	1,494,900	250,000	15,172,598
33	92	87	13,807,191	1,550,734	250,000	15,607,925
34	93	88	14,197,698	1,608,921	250,000	16,056,619
35	94	89	14,600,817	1,669,550	250,000	16,520,367
36	95	90	15,017,406	1,732,716	250,000	17,000,122
37	96	91	15,448,435	1,798,518	250,000	17,496,953
38	97	92	15,894,995	1,867,057	250,000	18,012,052
39	98	93	16,358,320	1,938,439	250,000	18,546,759
40	99	94	16,841,100	2,012,775	250,000	19,103,875

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

**Net of any liabilities.

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.

Transfer Tax Details

Transfer Tax Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) Total Estate Assets	(2) Taxable Estate*	(3) Available Unified Credit Equivalent	(4) Estate Tax*	(5) Income Tax on Tax Deferred Assets	(6) Income Tax on Retirement Plan Assets	(7) Total Transfer Taxes
1	60	55	6,255,700	6,255,700	7,000,000	0	47,110	374,220	421,330
2	61	56	6,472,226	6,472,226	7,000,000	0	60,058	400,116	460,174
3	62	57	6,724,531	6,724,531	7,000,000	0	73,902	427,804	501,706
4	63	58	7,006,647	7,006,647	7,000,000	2,991	88,569	456,710	548,270
5	64	59	7,312,273	7,312,273	7,000,000	140,523	97,523	456,272	694,318
6	65	60	7,494,896	7,494,896	7,000,000	222,703	109,383	470,940	803,026
7	66	61	7,689,408	7,689,408	7,000,000	310,234	121,477	486,701	918,412
8	67	62	7,895,587	7,895,587	7,000,000	403,014	133,894	503,741	1,040,649
9	68	63	8,113,707	8,113,707	7,000,000	501,168	146,717	522,205	1,170,090
10	69	64	8,344,341	8,344,341	7,000,000	604,953	160,026	542,217	1,307,196
11	70	65	8,571,855	8,571,855	7,000,000	707,335	173,163	541,009	1,421,507
12	71	66	8,808,279	8,808,279	7,000,000	813,726	186,594	539,285	1,539,605
13	72	67	9,053,895	9,053,895	7,000,000	924,253	200,338	536,976	1,661,567
14	73	68	9,309,000	9,309,000	7,000,000	1,039,050	214,412	534,004	1,787,466
15	74	69	9,573,828	9,573,828	7,000,000	1,158,223	228,830	530,294	1,917,347
16	75	70	9,808,207	9,808,207	7,000,000	1,263,693	245,405	529,649	2,038,747
17	76	71	10,050,144	10,050,144	7,000,000	1,372,565	262,661	528,205	2,163,431
18	77	72	10,300,027	10,300,027	7,000,000	1,485,012	280,640	525,995	2,291,647
19	78	73	10,557,864	10,557,864	7,000,000	1,601,039	299,361	522,765	2,423,165
20	79	74	10,824,086	10,824,086	7,000,000	1,720,839	318,868	518,564	2,558,271
21	80	75	11,126,841	11,126,841	7,000,000	1,857,078	337,593	510,876	2,705,547
22	81	76	11,440,140	11,440,140	7,000,000	1,998,063	356,902	501,990	2,856,955
23	82	77	11,764,307	11,764,307	7,000,000	2,143,938	376,790	491,815	3,012,543
24	83	78	12,099,676	12,099,676	7,000,000	2,294,854	402,529	486,649	3,184,032
25	84	79	12,449,036	12,449,036	7,000,000	2,452,066	435,713	486,756	3,374,535
26	85	80	12,807,138	12,807,138	7,000,000	2,613,212	471,193	485,275	3,569,680
27	86	81	13,174,915	13,174,915	7,000,000	2,778,712	509,128	482,057	3,769,897
28	87	82	13,552,710	13,552,710	7,000,000	2,948,720	549,688	476,952	3,975,360
29	88	83	13,940,830	13,940,830	7,000,000	3,123,374	593,054	469,803	4,186,231
30	89	84	14,339,583	14,339,583	7,000,000	3,302,812	639,422	460,453	4,402,687
31	90	85	14,750,006	14,750,006	7,000,000	3,487,503	688,999	449,131	4,625,633
32	91	86	15,172,598	15,172,598	7,000,000	3,677,669	742,006	435,747	4,855,422
33	92	87	15,607,925	15,607,925	7,000,000	3,873,566	798,681	420,224	5,092,471
34	93	88	16,056,619	16,056,619	7,000,000	4,075,479	859,278	402,501	5,337,258
35	94	89	16,520,367	16,520,367	7,000,000	4,284,165	924,069	383,062	5,591,296
36	95	90	17,000,122	17,000,122	7,000,000	4,500,055	993,342	361,946	5,855,343
37	96	91	17,496,953	17,496,953	7,000,000	4,723,629	1,067,410	339,215	6,130,254
38	97	92	18,012,052	18,012,052	7,000,000	4,955,423	1,146,604	314,967	6,416,994
39	98	93	18,546,759	18,546,759	7,000,000	5,196,042	1,231,277	289,331	6,716,650
40	99	94	19,103,875	19,103,875	7,000,000	5,446,744	1,321,809	263,181	7,031,734

*Solely for hypothetical purposes, calculations on this page assume the estate tax rules enacted in June 2001 are changed, i.e., a new tax act freezes the rules in effect during 2009 for all years thereafter.

Column (4) assumes half the amount shown in column (3) is transferred to a credit shelter trust by the first spouse to die.

Summary of Transfer Taxation of Retirement Plan Assets

Transfer Taxation Summary Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

			Retirement Plan Account Initial Value 1,000,000			Retirement Plan Account Yield 8.00%			Heirs' Income Tax Rate 35.00%	
			(1)	(2)	(3)	(4)	(5)			
			Retirement Plan Assets in Estate	Estate Tax on Retirement Plan Assets	+ Income Tax on Retirement Plan Assets	=	Total Taxes Attributed to Retirement Plan Assets	Percent Loss Due to Tax		
Year	Client Age	Spouse Age								
1	60	55	1,069,200	0	374,220		374,220	35%		
2	61	56	1,143,189	0	400,116		400,116	35%		
3	62	57	1,222,298	0	427,804		427,804	35%		
4	63	58	1,306,881	1,994	456,710		458,704	35%		
5	64	59	1,397,317	93,682	456,272		549,954	39%		
6	65	60	1,494,011	148,469	470,940		619,409	41%		
7	66	61	1,597,397	206,823	486,701		693,524	43%		
8	67	62	1,707,937	268,676	503,741		772,417	45%		
9	68	63	1,826,126	334,112	522,205		856,317	47%		
10	69	64	1,952,494	403,302	542,217		945,519	48%		
11	70	65	2,011,416	465,677	541,009		1,006,686	50%		
12	71	66	2,069,452	528,637	539,285		1,067,922	52%		
13	72	67	2,126,226	592,010	536,976		1,128,986	53%		
14	73	68	2,181,322	655,597	534,004		1,189,601	55%		
15	74	69	2,234,275	719,150	530,294		1,249,444	56%		
16	75	70	2,284,568	771,286	529,649		1,300,935	57%		
17	76	71	2,331,630	822,474	528,205		1,350,679	58%		
18	77	72	2,375,385	872,543	525,995		1,398,538	59%		
19	78	73	2,414,650	921,035	522,765		1,443,800	60%		
20	79	74	2,449,347	967,735	518,564		1,486,299	61%		
21	80	75	2,478,797	1,019,152	510,876		1,530,028	62%		
22	81	76	2,502,267	1,068,009	501,990		1,569,999	63%		
23	82	77	2,518,967	1,113,782	491,815		1,605,597	64%		
24	83	78	2,528,047	1,137,621	486,649		1,624,270	64%		
25	84	79	2,528,601	1,137,870	486,756		1,624,626	64%		
26	85	80	2,520,906	1,134,407	485,275		1,619,682	64%		
27	86	81	2,504,193	1,126,887	482,057		1,608,944	64%		
28	87	82	2,477,671	1,114,952	476,952		1,591,904	64%		
29	88	83	2,440,533	1,098,240	469,803		1,568,043	64%		
30	89	84	2,391,966	1,076,385	460,453		1,536,838	64%		
31	90	85	2,333,148	1,049,917	449,131		1,499,048	64%		
32	91	86	2,263,620	1,018,629	435,747		1,454,376	64%		
33	92	87	2,182,981	982,342	420,224		1,402,566	64%		
34	93	88	2,090,914	940,912	402,501		1,343,413	64%		
35	94	89	1,989,934	895,470	383,062		1,278,532	64%		
36	95	90	1,880,237	846,107	361,946		1,208,053	64%		
37	96	91	1,762,158	792,971	339,215		1,132,186	64%		
38	97	92	1,636,191	736,286	314,967		1,051,253	64%		
39	98	93	1,503,019	676,359	289,331		965,690	64%		
40	99	94	1,367,173	615,228	263,181		878,409	64%		

Solely for hypothetical purposes, calculations on this page assume the estate tax rules enacted in June 2001 are changed, i.e., a new tax act freezes the rules in effect during 2009 for all years thereafter.

Details of Transfer Taxation of Retirement Plan Assets

Transfer Taxation Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

			Retirement Plan Account Initial Value 1,000,000			Retirement Plan Account Yield 8.00%			Heirs' Income Tax Rate 35.00%		
Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
			Retirement Plan Assets in Estate	Federal Estate Tax Including Retirement Plan	Federal Estate Tax Without Retirement Plan	Federal Estate Tax Attributable to Retirement Plan *	Retirement Plan Assets Subject to Income Tax (1) - (4)	Income Tax on Retirement Plan Assets*	State Death Tax Attributable to Retirement Plan **	Total Taxes Attributed to Retirement Plan (4)+(6)+(7)	
1	60	55	1,069,200	0	0	0	1,069,200	374,220	0	374,220	
2	61	56	1,143,189	0	0	0	1,143,189	400,116	0	400,116	
3	62	57	1,222,298	0	0	0	1,222,298	427,804	0	427,804	
4	63	58	1,306,881	2,991	997	1,994	1,304,887	456,710	0	458,704	
5	64	59	1,397,317	140,523	46,841	93,682	1,303,635	456,272	0	549,954	
6	65	60	1,494,011	222,703	74,234	148,469	1,345,542	470,940	0	619,409	
7	66	61	1,597,397	310,234	103,411	206,823	1,390,574	486,701	0	693,524	
8	67	62	1,707,937	403,014	134,338	268,676	1,439,261	503,741	0	772,417	
9	68	63	1,826,126	501,168	167,056	334,112	1,492,014	522,205	0	856,317	
10	69	64	1,952,494	604,953	201,651	403,302	1,549,192	542,217	0	945,519	
11	70	65	2,011,416	707,335	241,658	465,677	1,545,739	541,009	0	1,006,686	
12	71	66	2,069,452	813,726	285,089	528,637	1,540,815	539,285	0	1,067,922	
13	72	67	2,126,226	924,253	332,243	592,010	1,534,216	536,976	0	1,128,986	
14	73	68	2,181,322	1,039,050	383,453	655,597	1,525,725	534,004	0	1,189,601	
15	74	69	2,234,275	1,158,223	439,073	719,150	1,515,125	530,294	0	1,249,444	
16	75	70	2,284,568	1,263,693	492,407	771,286	1,513,282	529,649	0	1,300,935	
17	76	71	2,331,630	1,372,565	550,091	822,474	1,509,156	528,205	0	1,350,679	
18	77	72	2,375,385	1,485,012	612,469	872,543	1,502,842	525,995	0	1,398,538	
19	78	73	2,414,650	1,601,039	680,004	921,035	1,493,615	522,765	0	1,443,800	
20	79	74	2,449,347	1,720,839	753,104	967,735	1,481,612	518,564	0	1,486,299	
21	80	75	2,478,797	1,857,078	837,926	1,019,152	1,459,645	510,876	0	1,530,028	
22	81	76	2,502,267	1,998,063	930,054	1,068,009	1,434,258	501,990	0	1,569,999	
23	82	77	2,518,967	2,143,938	1,030,156	1,113,782	1,405,185	491,815	0	1,605,597	
24	83	78	2,528,047	2,294,854	1,157,233	1,137,621	1,390,426	486,649	0	1,624,270	
25	84	79	2,528,601	2,452,066	1,314,196	1,137,870	1,390,731	486,756	0	1,624,626	
26	85	80	2,520,906	2,613,212	1,478,805	1,134,407	1,386,499	485,275	0	1,619,682	
27	86	81	2,504,193	2,778,712	1,651,825	1,126,887	1,377,306	482,057	0	1,608,944	
28	87	82	2,477,671	2,948,720	1,833,768	1,114,952	1,362,719	476,952	0	1,591,904	
29	88	83	2,440,533	3,123,374	2,025,134	1,098,240	1,342,293	469,803	0	1,568,043	
30	89	84	2,391,966	3,302,812	2,226,427	1,076,385	1,315,581	460,453	0	1,536,838	
31	90	85	2,333,148	3,487,503	2,437,586	1,049,917	1,283,231	449,131	0	1,499,048	
32	91	86	2,263,620	3,677,669	2,659,040	1,018,629	1,244,991	435,747	0	1,454,376	
33	92	87	2,182,981	3,873,566	2,891,224	982,342	1,200,639	420,224	0	1,402,566	
34	93	88	2,090,914	4,075,479	3,134,567	940,912	1,150,002	402,501	0	1,343,413	
35	94	89	1,989,934	4,284,165	3,388,695	895,470	1,094,464	383,062	0	1,278,532	
36	95	90	1,880,237	4,500,055	3,653,948	846,107	1,034,130	361,946	0	1,208,053	
37	96	91	1,762,158	4,723,629	3,930,658	792,971	969,187	339,215	0	1,132,186	
38	97	92	1,636,191	4,955,423	4,219,137	736,286	899,905	314,967	0	1,051,253	
39	98	93	1,503,019	5,196,042	4,519,683	676,359	826,660	289,331	0	965,690	
40	99	94	1,367,173	5,446,744	4,831,516	615,228	751,945	263,181	0	878,409	

*Retirement Plan assets are also included on the heirs' income tax return. To avoid double taxation, the federal estate tax on the retirement plan assets is allowed as an itemized deduction on the heirs' income tax return. The federal estate tax on the retirement plan assets is the difference between column (2) and column (3).

**Check with your legal and tax advisers for the precise calculations of the state death tax on your current and future circumstances.

Solely for hypothetical purposes, calculations on this page assume the estate tax rules enacted in June 2001 are changed, i.e., a new tax act freezes the rules in effect during 2009 for all years thereafter.

Summary of Transfer Taxation of Tax Deferred Assets

Tax Deferred Transfer Tax Summary Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	Tax Deferred Assets	Initial	Heirs'		(5) Percent Loss Due to Tax
			Initial Value 500,000	Cost Basis 400,000	Income Tax Rate 35.00%		
			(1) Tax Deferred Assets in Estate	(2) Estate Tax on Tax Deferred Assets	(3) Income Tax on Tax Deferred Assets	(4) Total Taxes Attributed to Tax Deferred Assets	
1	60	55	534,600	0	47,110	47,110	9%
2	61	56	571,594	0	60,058	60,058	11%
3	62	57	611,149	0	73,902	73,902	12%
4	63	58	653,441	997	88,569	89,566	14%
5	64	59	698,659	46,841	97,523	144,364	21%
6	65	60	747,006	74,234	109,383	183,617	25%
7	66	61	798,698	103,411	121,477	224,888	28%
8	67	62	853,968	134,338	133,894	268,232	31%
9	68	63	913,062	167,056	146,717	313,773	34%
10	69	64	976,246	201,651	160,026	361,677	37%
11	70	65	1,043,803	241,658	173,163	414,821	40%
12	71	66	1,116,034	285,089	186,594	471,683	42%
13	72	67	1,193,264	332,243	200,338	532,581	45%
14	73	68	1,275,838	383,453	214,412	597,865	47%
15	74	69	1,364,126	439,073	228,830	667,903	49%
16	75	70	1,458,523	492,407	245,405	737,812	51%
17	76	71	1,559,453	550,091	262,661	812,752	52%
18	77	72	1,667,367	612,469	280,640	893,109	54%
19	78	73	1,782,748	680,004	299,361	979,365	55%
20	79	74	1,906,114	753,104	318,868	1,071,972	56%
21	80	75	2,038,017	837,926	337,593	1,175,519	58%
22	81	76	2,179,047	930,054	356,902	1,286,956	59%
23	82	77	2,329,837	1,030,156	376,790	1,406,946	60%
24	83	78	2,491,062	1,120,978	402,529	1,523,507	61%
25	84	79	2,663,444	1,198,550	435,713	1,634,263	61%
26	85	80	2,847,755	1,281,490	471,193	1,752,683	62%
27	86	81	3,044,819	1,370,169	509,128	1,879,297	62%
28	87	82	3,255,521	1,464,985	549,688	2,014,673	62%
29	88	83	3,480,803	1,566,362	593,054	2,159,416	62%
30	89	84	3,721,674	1,674,753	639,422	2,314,175	62%
31	90	85	3,979,214	1,790,646	688,999	2,479,645	62%
32	91	86	4,254,575	1,914,559	742,006	2,656,565	62%
33	92	87	4,548,992	2,047,047	798,681	2,845,728	63%
34	93	88	4,863,782	2,188,702	859,278	3,047,980	63%
35	94	89	5,200,356	2,340,160	924,069	3,264,229	63%
36	95	90	5,560,220	2,502,099	993,342	3,495,441	63%
37	96	91	5,944,988	2,675,245	1,067,410	3,742,655	63%
38	97	92	6,356,381	2,860,371	1,146,604	4,006,975	63%
39	98	93	6,796,242	3,058,309	1,231,277	4,289,586	63%
40	99	94	7,266,542	3,269,944	1,321,809	4,591,753	63%

Solely for hypothetical purposes, calculations on this page assume the estate tax rules enacted in June 2001 are changed, i.e., a new tax act freezes the rules in effect during 2009 for all years thereafter.

Details of Transfer Taxation of Tax Deferred Assets

Tax Deferred Transfer Tax Detail Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	Tax Deferred Assets			Initial	Heirs'		(7) State Death Tax Attributable to Tax Deferred Assets**	(8) Total Taxes on Tax Deferred Assets (2)+(6)+(7)
			(1) Tax Deferred Assets in Estate	(2) Estate Tax on Tax Deferred Assets	(3) Unrealized Gain in Tax Deferred Assets	(4) Initial Cost Basis 500,000	(5) Income Tax Rate 35.00%	(6) Portion of Gain Subject to Income Tax (3) - (4)		
1	60	55	534,600	0	134,600	0	134,600	47,110	0	47,110
2	61	56	571,594	0	171,594	0	171,594	60,058	0	60,058
3	62	57	611,149	0	211,149	0	211,149	73,902	0	73,902
4	63	58	653,441	997	253,441	387	253,054	88,569	0	89,566
5	64	59	698,659	46,841	298,659	20,023	278,636	97,523	0	144,364
6	65	60	747,006	74,234	347,006	34,484	312,522	109,383	0	183,617
7	66	61	798,698	103,411	398,698	51,621	347,077	121,477	0	224,888
8	67	62	853,968	134,338	453,968	71,414	382,554	133,894	0	268,232
9	68	63	913,062	167,056	513,062	93,871	419,191	146,717	0	313,773
10	69	64	976,246	201,651	576,246	119,028	457,218	160,026	0	361,677
11	70	65	1,043,803	241,658	643,803	149,051	494,752	173,163	0	414,821
12	71	66	1,116,034	285,089	716,034	182,909	533,125	186,594	0	471,683
13	72	67	1,193,264	332,243	793,264	220,870	572,394	200,338	0	532,581
14	73	68	1,275,838	383,453	875,838	263,233	612,605	214,412	0	597,865
15	74	69	1,364,126	439,073	964,126	310,325	653,801	228,830	0	667,903
16	75	70	1,458,523	492,407	1,058,523	357,365	701,158	245,405	0	737,812
17	76	71	1,559,453	550,091	1,159,453	408,993	750,460	262,661	0	812,752
18	77	72	1,667,367	612,469	1,267,367	465,538	801,829	280,640	0	893,109
19	78	73	1,782,748	680,004	1,382,748	527,430	855,318	299,361	0	979,365
20	79	74	1,906,114	753,104	1,506,114	595,064	911,050	318,868	0	1,071,972
21	80	75	2,038,017	837,926	1,638,017	673,467	964,550	337,593	0	1,175,519
22	81	76	2,179,047	930,054	1,779,047	759,327	1,019,720	356,902	0	1,286,956
23	82	77	2,329,837	1,030,156	1,929,837	853,293	1,076,544	376,790	0	1,406,946
24	83	78	2,491,062	1,120,978	2,091,062	940,978	1,150,084	402,529	0	1,523,507
25	84	79	2,663,444	1,198,550	2,263,444	1,018,550	1,244,894	435,713	0	1,634,263
26	85	80	2,847,755	1,281,490	2,447,755	1,101,490	1,346,265	471,193	0	1,752,683
27	86	81	3,044,819	1,370,169	2,644,819	1,190,169	1,454,650	509,128	0	1,879,297
28	87	82	3,255,521	1,464,985	2,855,521	1,284,985	1,570,536	549,688	0	2,014,673
29	88	83	3,480,803	1,566,362	3,080,803	1,386,362	1,694,441	593,054	0	2,159,416
30	89	84	3,721,674	1,674,753	3,321,674	1,494,753	1,826,921	639,422	0	2,314,175
31	90	85	3,979,214	1,790,646	3,579,214	1,610,646	1,968,568	688,999	0	2,479,645
32	91	86	4,254,575	1,914,559	3,854,575	1,734,559	2,120,016	742,006	0	2,656,565
33	92	87	4,548,992	2,047,047	4,148,992	1,867,046	2,281,946	798,681	0	2,845,728
34	93	88	4,863,782	2,188,702	4,463,782	2,008,702	2,455,080	859,278	0	3,047,980
35	94	89	5,200,356	2,340,160	4,800,356	2,160,160	2,640,196	924,069	0	3,264,229
36	95	90	5,560,220	2,502,099	5,160,220	2,322,099	2,838,121	993,342	0	3,495,441
37	96	91	5,944,988	2,675,245	5,544,988	2,495,245	3,049,743	1,067,410	0	3,742,655
38	97	92	6,356,381	2,860,371	5,956,381	2,680,371	3,276,010	1,146,604	0	4,006,975
39	98	93	6,796,242	3,058,309	6,396,242	2,878,309	3,517,933	1,231,277	0	4,289,586
40	99	94	7,266,542	3,269,944	6,866,542	3,089,944	3,776,598	1,321,809	0	4,591,753

*The unrealized gain in tax deferred assets 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.

**Check with your legal and tax advisers for the precise calculations of the state death tax on your current and future circumstances.

Solely for hypothetical purposes, calculations on this page assume the estate tax rules enacted in June 2001 are changed, i.e., a new tax act freezes the rules in effect during 2009 for all years thereafter.

Client Information Summary

Client Information Summary Page: 1
Date: 01/01/2010

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

For: Aaron Tyler, Age 60
& Susan Tyler, Age 55

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 650,000	
	Liquid Assets (Tax Exempt Interest)	1,800,000	
	Equity Assets	2,000,000	
	Tax Deferred Assets	500,000	
	Retirement Plan Assets	0	
	Total Liquid Assets		4,950,000
<u>Illiquid Assets:</u>	Principal Residence	410,000	
	Personal Property	150,000	
	Total Illiquid Assets		560,000
<u>Other Assets:</u>	Inside the Estate		
	Current Life Insurance Death Benefit	250,000	
	Current cash value: \$50,000		
	Total Other Assets Inside the Estate		250,000
	Total Estate Assets		\$5,760,000
	Total Other Assets Outside the Estate		0

Funding Options for Required Cash Flow

Cash Flow Funding: Sequential Use of Liquid Assets --
Certificates of Deposit, Municipal Bonds, Mutual Funds, Deferred Annuity,
Roth IRA

The information in this presentation is not guaranteed; it is for illustration purposes only. Tax rates, interest and inflation rates, and IRS tax codes may, and probably will, change in the future; therefore, you should consult your tax adviser for additional information about potential taxes and IRS revisions.

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.

Client Information Summary

Client Information Summary Page: 2
Date: 01/01/2010

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

For: Aaron Tyler, Age 60
& Susan Tyler, Age 55

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	35.00%	
	Retirement	35.00%	
<u>Life Expectancy:</u>	Joint	33 Years	
	Aaron Tyler	Age 92	
	Susan Tyler	Age 87	
<u>Taxable Account:</u>		Certificates of Deposit	
	Yield Assumption	4.00%	
<u>Tax Exempt Accounts:</u>		Municipal Bonds	Roth IRA
	Yield Assumption	3.00%	8.00%
<u>Equities:</u>		Mutual Funds	
	Growth Rate	6.00%	
	Dividend Rate	2.00%	
<u>Tax Deferred Account:</u>		Deferred Annuity	
	Yield Assumption	8.00%	

The information in this presentation is not guaranteed; it is for illustration purposes only. Tax rates, interest and inflation rates, and IRS tax codes may, and probably will, change in the future; therefore, you should consult your tax adviser for additional information about potential taxes and IRS revisions.

Analysis of After Tax Cash Flow Requirements

For: Aaron Tyler
Susan Tyler

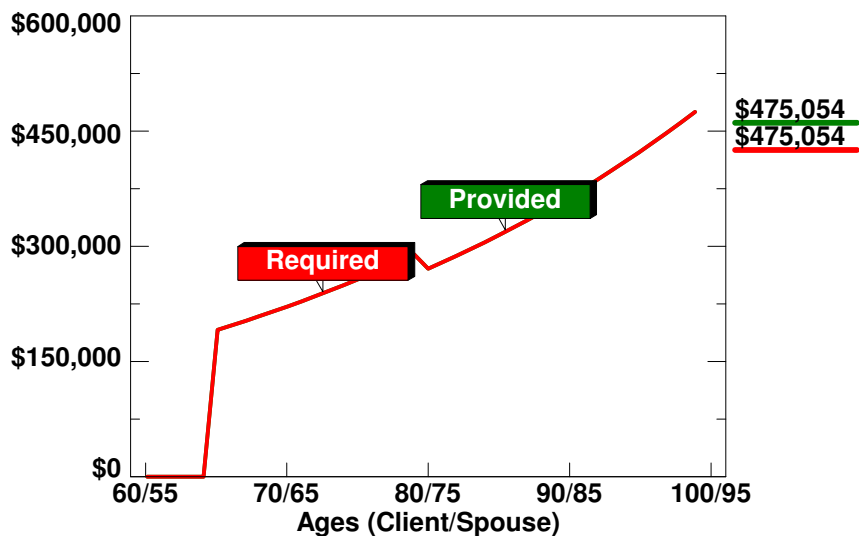
Presented By: [Licensed user's name appears here]
Date: 01/01/2010

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 on the right illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

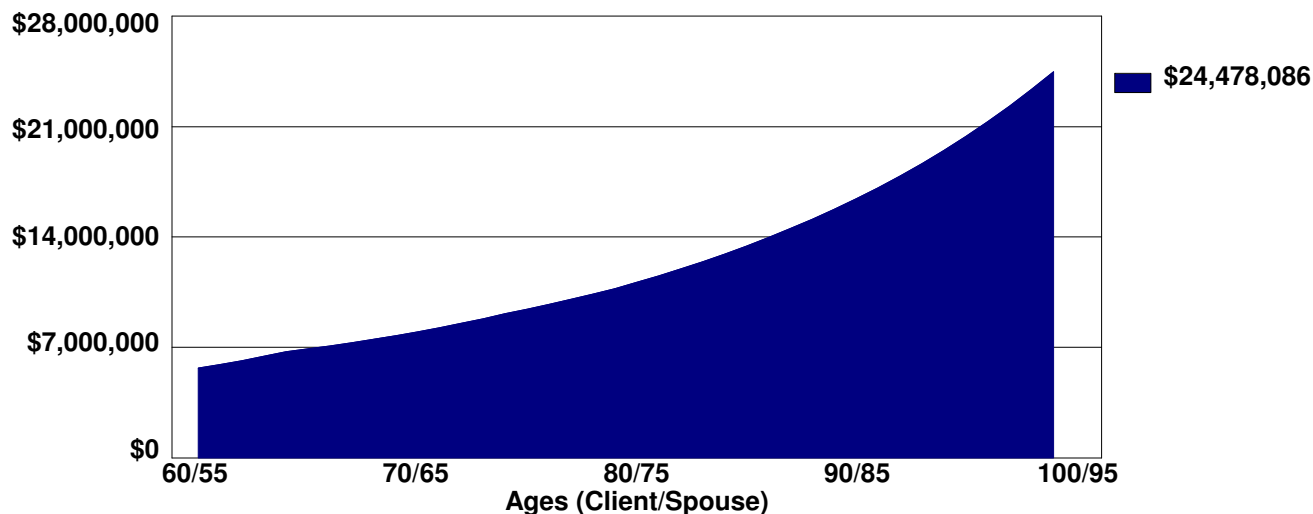
- 1st. Certificates of Deposit
- 2nd. Municipal Bonds
- 3rd. Mutual Funds
- 4th. Deferred Annuity
- 5th. Roth IRA

Comparison of Annual Cash Flow (Required vs. Provided)



As you can see in the Cash Flow graph above, your liquid assets are sufficient to provide withdrawals to meet your required after tax cash flow in all years illustrated. The graph below shows your remaining total Net Worth.

Net Worth



Cash Flow Analysis

Cash Flow Analysis Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Spouse		Annual Cash Flow Provided					
	Age	Age	(1) After Tax Spendable Cash Flow Required*	(2) Total Expected After Tax Cash Flow	(3) After Tax Cash Flow from Taxable & Tax Exempt Accounts	(4) After Tax Cash Flow from Equity Assets	(5) After Tax Cash Flow from Tax Deferred Assets	(6) Total After Tax Cash Flow Provided*
1	60	55	0	0	0	0	0	0
2	61	56	0	0	0	0	0	0
3	62	57	0	0	0	0	0	0
4	63	58	0	0	0	0	0	0
5	64	59	0	0	0	0	0	0
6	65	60	191,280	51,118	140,162	0	0	191,280
7	66	61	197,019	52,651	144,368	0	0	197,019
8	67	62	202,929	54,231	148,698	0	0	202,929
9	68	63	209,018	55,858	153,160	0	0	209,018
10	69	64	215,288	57,534	157,754	0	0	215,288
11	70	65	221,746	71,237	150,509	0	0	221,746
12	71	66	228,399	73,374	155,025	0	0	228,399
13	72	67	235,250	75,575	159,675	0	0	235,250
14	73	68	242,308	77,842	164,466	0	0	242,308
15	74	69	249,577	80,178	169,399	0	0	249,577
16	75	70	257,065	43,634	213,431	0	0	257,065
17	76	71	264,777	44,943	209,756	10,078	0	264,777
18	77	72	272,720	46,291	0	226,429	0	272,720
19	78	73	280,902	47,680	0	233,222	0	280,902
20	79	74	289,329	49,110	0	240,219	0	289,329
21	80	75	270,917	50,584	0	220,333	0	270,917
22	81	76	279,044	52,101	0	226,943	0	279,044
23	82	77	287,416	53,664	0	233,752	0	287,416
24	83	78	296,038	55,274	0	240,764	0	296,038
25	84	79	304,919	56,932	0	247,987	0	304,919
26	85	80	314,067	58,640	0	255,427	0	314,067
27	86	81	323,489	60,400	0	263,089	0	323,489
28	87	82	333,193	62,212	0	270,981	0	333,193
29	88	83	343,189	64,078	0	279,111	0	343,189
30	89	84	353,485	66,000	0	287,485	0	353,485
31	90	85	364,089	67,980	0	296,109	0	364,089
32	91	86	375,012	70,020	0	304,992	0	375,012
33	92	87	386,262	72,120	0	314,142	0	386,262
34	93	88	397,850	74,284	0	323,566	0	397,850
35	94	89	409,786	76,512	0	333,274	0	409,786
36	95	90	422,079	78,808	0	343,271	0	422,079
37	96	91	434,742	81,172	0	353,570	0	434,742
38	97	92	447,784	83,607	0	364,177	0	447,784
39	98	93	461,218	86,115	0	375,103	0	461,218
40	99	94	475,054	88,699	0	386,355	0	475,054
			10,837,240	2,240,458	1,966,403	6,630,379	0	10,837,240

*IMPORTANT NOTE: For this plan to be financially sound, column (6) must equal column (1).

Column (1): see "Details of Spendable Cash Flow Required".

Column (2): see "Expected Cash Flow" for details.

Column (3): see detail reports for Taxable and Tax Exempt Accounts.

Column (4): see "Details of Equity Assets" and "Details of Portfolio Turnover".

Column (5): see "Summary of Tax Deferred Assets" for details.

Details of Spendable Cash Flow Required

Required Cash Flow Details Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) After Tax Cash Flow for Living Expenses	+	(2) After Tax Cash Flow for Travel	=	(3) After Tax Spendable Cash Flow Required
1	60	55	0		0		0
2	61	56	0		0		0
3	62	57	0		0		0
4	63	58	0		0		0
5	64	59	0		0		0
6	65	60	173,891		17,389		191,280
7	66	61	179,108		17,911		197,019
8	67	62	184,481		18,448		202,929
9	68	63	190,016		19,002		209,018
10	69	64	195,716		19,572		215,288
11	70	65	201,587		20,159		221,746
12	71	66	207,635		20,764		228,399
13	72	67	213,864		21,386		235,250
14	73	68	220,280		22,028		242,308
15	74	69	226,888		22,689		249,577
16	75	70	233,695		23,370		257,065
17	76	71	240,706		24,071		264,777
18	77	72	247,927		24,793		272,720
19	78	73	255,365		25,537		280,902
20	79	74	263,026		26,303		289,329
21	80	75	270,917		0		270,917
22	81	76	279,044		0		279,044
23	82	77	287,416		0		287,416
24	83	78	296,038		0		296,038
25	84	79	304,919		0		304,919
26	85	80	314,067		0		314,067
27	86	81	323,489		0		323,489
28	87	82	333,193		0		333,193
29	88	83	343,189		0		343,189
30	89	84	353,485		0		353,485
31	90	85	364,089		0		364,089
32	91	86	375,012		0		375,012
33	92	87	386,262		0		386,262
34	93	88	397,850		0		397,850
35	94	89	409,786		0		409,786
36	95	90	422,079		0		422,079
37	96	91	434,742		0		434,742
38	97	92	447,784		0		447,784
39	98	93	461,218		0		461,218
40	99	94	475,054		0		475,054
			10,513,818		323,422		10,837,240

Column (1) assumes 3.00% inflation.
Column (2) assumes 3.00% inflation.

Expected Cash Flow

Expected Cash Flow Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) After Tax Cash Flow from Social Security*	(2) After Tax Cash Flow from Work After Retirement	(3) Total Expected After Tax Cash Flow
1	60	55	0	0	0
2	61	56	0	0	0
3	62	57	0	0	0
4	63	58	0	0	0
5	64	59	0	0	0
6	65	60	22,136	28,982	51,118
7	66	61	22,800	29,851	52,651
8	67	62	23,484	30,747	54,231
9	68	63	24,189	31,669	55,858
10	69	64	24,915	32,619	57,534
11	70	65	37,639	33,598	71,237
12	71	66	38,768	34,606	73,374
13	72	67	39,931	35,644	75,575
14	73	68	41,129	36,713	77,842
15	74	69	42,363	37,815	80,178
16	75	70	43,634	0	43,634
17	76	71	44,943	0	44,943
18	77	72	46,291	0	46,291
19	78	73	47,680	0	47,680
20	79	74	49,110	0	49,110
21	80	75	50,584	0	50,584
22	81	76	52,101	0	52,101
23	82	77	53,664	0	53,664
24	83	78	55,274	0	55,274
25	84	79	56,932	0	56,932
26	85	80	58,640	0	58,640
27	86	81	60,400	0	60,400
28	87	82	62,212	0	62,212
29	88	83	64,078	0	64,078
30	89	84	66,000	0	66,000
31	90	85	67,980	0	67,980
32	91	86	70,020	0	70,020
33	92	87	72,120	0	72,120
34	93	88	74,284	0	74,284
35	94	89	76,512	0	76,512
36	95	90	78,808	0	78,808
37	96	91	81,172	0	81,172
38	97	92	83,607	0	83,607
39	98	93	86,115	0	86,115
40	99	94	88,699	0	88,699
			1,908,214	332,244	2,240,458

Column (1) assumes 3.00% inflation.
Column (2) assumes 3.00% inflation.

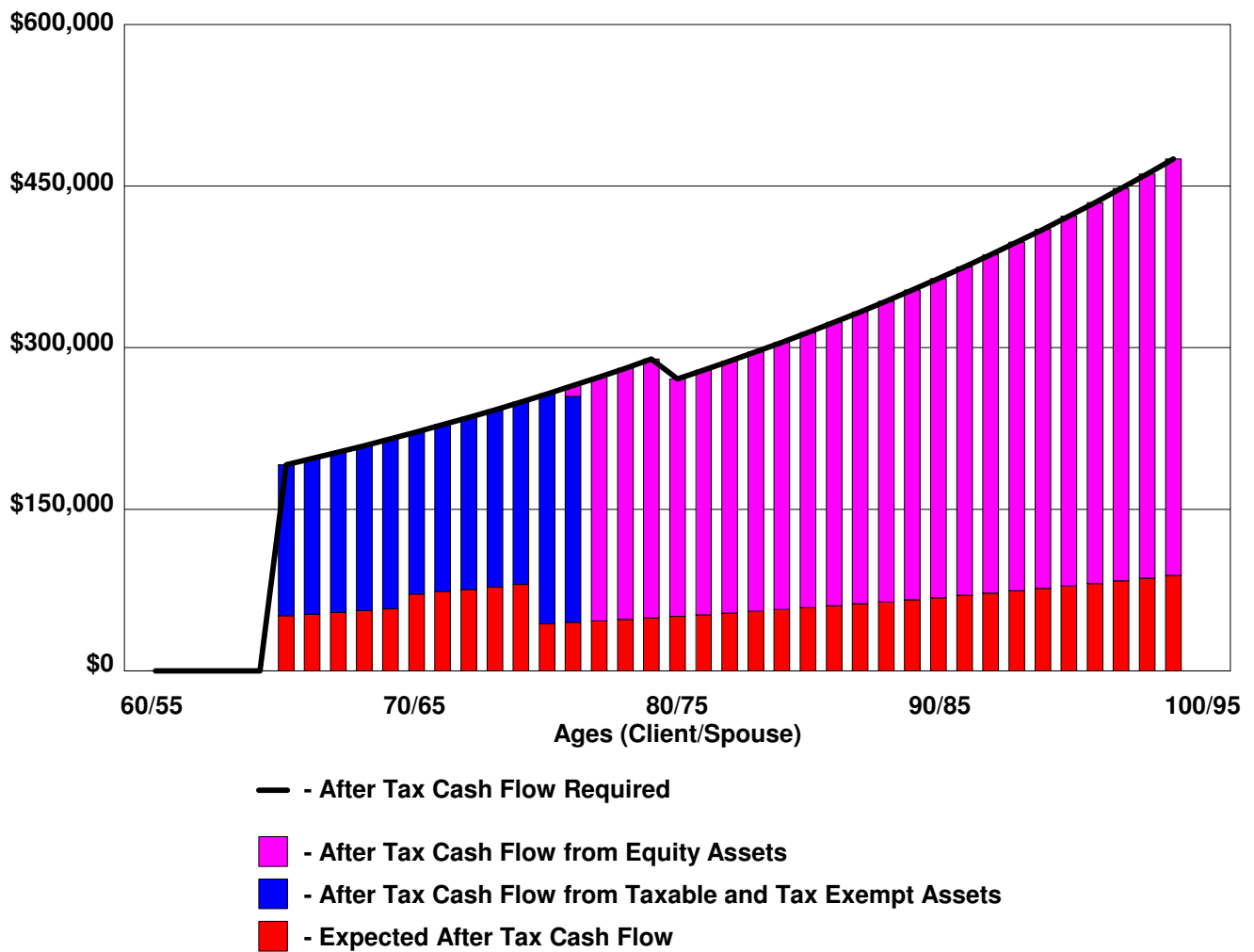
*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213.

Sources of Cash Flow

Presented By: [Licensed user's name appears here]
Date: 01/01/2010

For: Aaron Tyler
& Susan Tyler

40 Year Graphic Analysis



Details of Taxable Account* (Certificates of Deposit)

Taxable Account Detail Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

			Taxable Assets Initial Value	Taxable Yield	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate			
			650,000	4.00%	35.00%	35.00%			
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account		
1	60	55	650,000	0	650,000	16,900	666,900		
2	61	56	666,900	0	666,900	17,339	684,239		
3	62	57	684,239	0	684,239	17,790	702,029		
4	63	58	702,029	0	702,029	18,253	720,282		
5	64	59	720,282	0	720,282	18,727	739,009		
6	65	60	739,009	140,162	598,847	15,570	614,417		
7	66	61	614,417	144,368	470,049	12,221	482,270		
8	67	62	482,270	148,698	333,572	8,673	342,245		
9	68	63	342,245	153,160	189,085	4,916	194,001		
10	69	64	194,001	157,754	36,247	942	37,189		
11	70	65	37,189	37,189	0	0	0		
12	71	66	0	0	0	0	0		
13	72	67	0	0	0	0	0		
14	73	68	0	0	0	0	0		
15	74	69	0	0	0	0	0		
16	75	70	0	0	0	0	0		
17	76	71	0	0	0	0	0		
18	77	72	0	0	0	0	0		
19	78	73	0	0	0	0	0		
20	79	74	0	0	0	0	0		
21	80	75	0	0	0	0	0		
22	81	76	0	0	0	0	0		
23	82	77	0	0	0	0	0		
24	83	78	0	0	0	0	0		
25	84	79	0	0	0	0	0		
26	85	80	0	0	0	0	0		
27	86	81	0	0	0	0	0		
28	87	82	0	0	0	0	0		
29	88	83	0	0	0	0	0		
30	89	84	0	0	0	0	0		
31	90	85	0	0	0	0	0		
32	91	86	0	0	0	0	0		
33	92	87	0	0	0	0	0		
34	93	88	0	0	0	0	0		
35	94	89	0	0	0	0	0		
36	95	90	0	0	0	0	0		
37	96	91	0	0	0	0	0		
38	97	92	0	0	0	0	0		
39	98	93	0	0	0	0	0		
40	99	94	0	0	0	0	0		
				781,331			131,331		

*Assumes yield is subject to income tax.

Summary of all Tax Exempt Accounts

Tax Exempt Assets Summary Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Tax Exempt Assets
Initial Value
1,800,000

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)
			Total Beginning of Year Balance in Tax Exempt Accounts	Total Tax Exempt Account - Withdrawals =	Balance in Tax Exempt Accounts to Accrue +	Total Tax Exempt Interest Earned =	Total Net Year End Value of Tax Exempt Accounts
1	60	55	1,800,000	0	1,800,000	104,000	1,893,200
2	61	56	1,893,200	0	1,893,200	110,256	1,991,909
3	62	57	1,991,909	0	1,991,909	116,917	2,096,480
4	63	58	2,096,480	0	2,096,480	124,009	2,207,288
5	64	59	2,207,288	0	2,207,288	131,562	2,324,736
6	65	60	2,324,736	0	2,324,736	139,608	2,449,253
7	66	61	2,449,253	0	2,449,253	148,178	2,581,296
8	67	62	2,581,296	0	2,581,296	157,309	2,721,353
9	68	63	2,721,353	0	2,721,353	167,037	2,869,944
10	69	64	2,869,944	0	2,869,944	177,405	3,027,627
11	70	65	3,027,627	113,320	2,914,307	185,054	3,078,274
12	71	66	3,078,274	155,025	2,923,249	192,078	3,092,781
13	72	67	3,092,781	159,675	2,933,106	199,597	3,108,597
14	73	68	3,108,597	164,466	2,944,131	207,650	3,126,006
15	74	69	3,126,006	169,399	2,956,607	216,282	3,145,331
16	75	70	3,145,331	213,431	2,931,900	224,369	3,126,804
17	76	71	3,126,804	209,756	2,917,048	233,364	3,118,908
18	77	72	3,118,908	0	3,118,908	249,513	3,334,737
19	78	73	3,334,737	0	3,334,737	266,779	3,565,501
20	79	74	3,565,501	0	3,565,501	285,240	3,812,234
21	80	75	3,812,234	0	3,812,234	304,979	4,076,041
22	81	76	4,076,041	0	4,076,041	326,083	4,358,103
23	82	77	4,358,103	0	4,358,103	348,648	4,659,683
24	83	78	4,659,683	0	4,659,683	372,775	4,982,133
25	84	79	4,982,133	0	4,982,133	398,571	5,326,897
26	85	80	5,326,897	0	5,326,897	426,152	5,695,519
27	86	81	5,695,519	0	5,695,519	455,642	6,089,649
28	87	82	6,089,649	0	6,089,649	487,172	6,511,053
29	88	83	6,511,053	0	6,511,053	520,884	6,961,618
30	89	84	6,961,618	0	6,961,618	556,929	7,443,362
31	90	85	7,443,362	0	7,443,362	595,469	7,958,443
32	91	86	7,958,443	0	7,958,443	636,675	8,509,167
33	92	87	8,509,167	0	8,509,167	680,733	9,098,001
34	93	88	9,098,001	0	9,098,001	727,840	9,727,583
35	94	89	9,727,583	0	9,727,583	778,207	10,400,732
36	95	90	10,400,732	0	10,400,732	832,059	11,120,463
37	96	91	11,120,463	0	11,120,463	889,637	11,889,999
38	97	92	11,889,999	0	11,889,999	951,200	12,712,787
39	98	93	12,712,787	0	12,712,787	1,017,023	13,592,512
40	99	94	13,592,512	0	13,592,512	1,087,401	14,533,114
				1,185,072		16,030,286	

Column (5) has been reduced by assumed account fees. See the Details of Tax Exempt Account pages for more information.

Details of Tax Exempt Account* (Municipal Bonds)

Tax Exempt Account Detail Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

			Tax Exempt Assets Initial Value 800,000			Tax Exempt Yield 3.00%		
Year	Client Age	Spouse Age	(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	60	55	800,000	0	800,000	24,000	824,000	
2	61	56	824,000	0	824,000	24,720	848,720	
3	62	57	848,720	0	848,720	25,462	874,182	
4	63	58	874,182	0	874,182	26,225	900,407	
5	64	59	900,407	0	900,407	27,012	927,419	
6	65	60	927,419	0	927,419	27,823	955,242	
7	66	61	955,242	0	955,242	28,657	983,899	
8	67	62	983,899	0	983,899	29,517	1,013,416	
9	68	63	1,013,416	0	1,013,416	30,402	1,043,818	
10	69	64	1,043,818	0	1,043,818	31,315	1,075,133	
11	70	65	1,075,133	113,320	961,813	28,854	990,667	
12	71	66	990,667	155,025	835,642	25,069	860,711	
13	72	67	860,711	159,675	701,036	21,031	722,067	
14	73	68	722,067	164,466	557,601	16,728	574,329	
15	74	69	574,329	169,399	404,930	12,148	417,078	
16	75	70	417,078	213,431	203,647	6,109	209,756	
17	76	71	209,756	209,756	0	0	0	
18	77	72	0	0	0	0	0	
19	78	73	0	0	0	0	0	
20	79	74	0	0	0	0	0	
21	80	75	0	0	0	0	0	
22	81	76	0	0	0	0	0	
23	82	77	0	0	0	0	0	
24	83	78	0	0	0	0	0	
25	84	79	0	0	0	0	0	
26	85	80	0	0	0	0	0	
27	86	81	0	0	0	0	0	
28	87	82	0	0	0	0	0	
29	88	83	0	0	0	0	0	
30	89	84	0	0	0	0	0	
31	90	85	0	0	0	0	0	
32	91	86	0	0	0	0	0	
33	92	87	0	0	0	0	0	
34	93	88	0	0	0	0	0	
35	94	89	0	0	0	0	0	
36	95	90	0	0	0	0	0	
37	96	91	0	0	0	0	0	
38	97	92	0	0	0	0	0	
39	98	93	0	0	0	0	0	
40	99	94	0	0	0	0	0	
				1,185,072		385,072		

*Assumes yield is not subject to income tax.

Details of Tax Exempt Account* (Roth IRA)

Tax Exempt Account Detail Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

			Tax Exempt Assets Initial Value 1,000,000			Tax Exempt Yield 8.00%			
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	=	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	=	(5) Net Year End Value of Account
1	60	55	1,000,000	0		1,000,000	80,000		1,069,200
2	61	56	1,069,200	0		1,069,200	85,536		1,143,189
3	62	57	1,143,189	0		1,143,189	91,455		1,222,298
4	63	58	1,222,298	0		1,222,298	97,784		1,306,881
5	64	59	1,306,881	0		1,306,881	104,550		1,397,317
6	65	60	1,397,317	0		1,397,317	111,785		1,494,011
7	66	61	1,494,011	0		1,494,011	119,521		1,597,397
8	67	62	1,597,397	0		1,597,397	127,792		1,707,937
9	68	63	1,707,937	0		1,707,937	136,635		1,826,126
10	69	64	1,826,126	0		1,826,126	146,090		1,952,494
11	70	65	1,952,494	0		1,952,494	156,200		2,087,607
12	71	66	2,087,607	0		2,087,607	167,009		2,232,070
13	72	67	2,232,070	0		2,232,070	178,566		2,386,530
14	73	68	2,386,530	0		2,386,530	190,922		2,551,677
15	74	69	2,551,677	0		2,551,677	204,134		2,728,253
16	75	70	2,728,253	0		2,728,253	218,260		2,917,048
17	76	71	2,917,048	0		2,917,048	233,364		3,118,908
18	77	72	3,118,908	0		3,118,908	249,513		3,334,737
19	78	73	3,334,737	0		3,334,737	266,779		3,565,501
20	79	74	3,565,501	0		3,565,501	285,240		3,812,234
21	80	75	3,812,234	0		3,812,234	304,979		4,076,041
22	81	76	4,076,041	0		4,076,041	326,083		4,358,103
23	82	77	4,358,103	0		4,358,103	348,648		4,659,683
24	83	78	4,659,683	0		4,659,683	372,775		4,982,133
25	84	79	4,982,133	0		4,982,133	398,571		5,326,897
26	85	80	5,326,897	0		5,326,897	426,152		5,695,519
27	86	81	5,695,519	0		5,695,519	455,642		6,089,649
28	87	82	6,089,649	0		6,089,649	487,172		6,511,053
29	88	83	6,511,053	0		6,511,053	520,884		6,961,618
30	89	84	6,961,618	0		6,961,618	556,929		7,443,362
31	90	85	7,443,362	0		7,443,362	595,469		7,958,443
32	91	86	7,958,443	0		7,958,443	636,675		8,509,167
33	92	87	8,509,167	0		8,509,167	680,733		9,098,001
34	93	88	9,098,001	0		9,098,001	727,840		9,727,583
35	94	89	9,727,583	0		9,727,583	778,207		10,400,732
36	95	90	10,400,732	0		10,400,732	832,059		11,120,463
37	96	91	11,120,463	0		11,120,463	889,637		11,889,999
38	97	92	11,889,999	0		11,889,999	951,200		12,712,787
39	98	93	12,712,787	0		12,712,787	1,017,023		13,592,512
40	99	94	13,592,512	0		13,592,512	1,087,401		14,533,114
				0			15,645,214		

*Assumes yield is not subject to income tax.

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

Details of Tax Deferred Asset* (Deferred Annuity)

Tax Deferred Account Detail Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Tax Deferred Assets			Initial	Tax Deferred	Pre-Retirement	Retirement		
Initial Value			Cost Basis	Yield	Income Tax Rate	Income Tax Rate		
500,000			400,000	8.00%	35.00%	35.00%		
			(1)	(2)	(3)	(4)	(5)	(6)
			Beginning	Beginning	Balance in	Annualized	Year End	After Tax
Year	Client	Spouse	of Year	of Year	Account	Tax Deferred	Living	Cash Flow
	Age	Age	Value of	Pre Tax	to Accrue	Interest	Value of	from
			Account	Withdrawal	=	Accrued	Account	Withdrawal
1	60	55	500,000	0	500,000	40,000	534,600	0
2	61	56	534,600	0	534,600	42,768	571,594	0
3	62	57	571,594	0	571,594	45,728	611,149	0
4	63	58	611,149	0	611,149	48,892	653,441	0
5	64	59	653,441	0	653,441	52,275	698,659	0
6	65	60	698,659	0	698,659	55,893	747,006	0
7	66	61	747,006	0	747,006	59,760	798,698	0
8	67	62	798,698	0	798,698	63,896	853,968	0
9	68	63	853,968	0	853,968	68,317	913,062	0
10	69	64	913,062	0	913,062	73,045	976,246	0
11	70	65	976,246	0	976,246	78,100	1,043,803	0
12	71	66	1,043,803	0	1,043,803	83,504	1,116,034	0
13	72	67	1,116,034	0	1,116,034	89,283	1,193,264	0
14	73	68	1,193,264	0	1,193,264	95,461	1,275,838	0
15	74	69	1,275,838	0	1,275,838	102,067	1,364,126	0
16	75	70	1,364,126	0	1,364,126	109,130	1,458,523	0
17	76	71	1,458,523	0	1,458,523	116,682	1,559,453	0
18	77	72	1,559,453	0	1,559,453	124,756	1,667,367	0
19	78	73	1,667,367	0	1,667,367	133,389	1,782,748	0
20	79	74	1,782,748	0	1,782,748	142,620	1,906,114	0
21	80	75	1,906,114	0	1,906,114	152,489	2,038,017	0
22	81	76	2,038,017	0	2,038,017	163,041	2,179,047	0
23	82	77	2,179,047	0	2,179,047	174,324	2,329,837	0
24	83	78	2,329,837	0	2,329,837	186,387	2,491,062	0
25	84	79	2,491,062	0	2,491,062	199,285	2,663,444	0
26	85	80	2,663,444	0	2,663,444	213,076	2,847,755	0
27	86	81	2,847,755	0	2,847,755	227,820	3,044,819	0
28	87	82	3,044,819	0	3,044,819	243,586	3,255,521	0
29	88	83	3,255,521	0	3,255,521	260,442	3,480,803	0
30	89	84	3,480,803	0	3,480,803	278,464	3,721,674	0
31	90	85	3,721,674	0	3,721,674	297,734	3,979,214	0
32	91	86	3,979,214	0	3,979,214	318,337	4,254,575	0
33	92	87	4,254,575	0	4,254,575	340,366	4,548,992	0
34	93	88	4,548,992	0	4,548,992	363,919	4,863,782	0
35	94	89	4,863,782	0	4,863,782	389,103	5,200,356	0
36	95	90	5,200,356	0	5,200,356	416,028	5,560,220	0
37	96	91	5,560,220	0	5,560,220	444,818	5,944,988	0
38	97	92	5,944,988	0	5,944,988	475,599	6,356,381	0
39	98	93	6,356,381	0	6,356,381	508,510	6,796,242	0
40	99	94	6,796,242	0	6,796,242	543,699	7,266,542	0
				0				0

*Assumes income tax on yield is tax deferred.
Column (5) has been reduced by an assumed management fee of 1.00%.

Summary of Illiquid Assets

Illiquid Assets Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) Principal Residence (4.00% Growth)	+	(2) Personal Property (-3.00% Growth)	=	(3) Total Assets
1	60	55	426,400		145,500		571,900
2	61	56	443,456		141,135		584,591
3	62	57	461,194		136,901		598,095
4	63	58	479,642		132,794		612,436
5	64	59	498,828		128,810		627,638
6	65	60	518,781		124,946		643,727
7	66	61	539,532		121,197		660,729
8	67	62	561,113		117,562		678,675
9	68	63	583,558		114,035		697,593
10	69	64	606,900		110,614		717,514
11	70	65	631,176		107,295		738,471
12	71	66	656,423		104,076		760,499
13	72	67	682,680		100,954		783,634
14	73	68	709,987		97,925		807,912
15	74	69	738,387		94,988		833,375
16	75	70	767,922		92,138		860,060
17	76	71	798,639		89,374		888,013
18	77	72	830,585		86,693		917,278
19	78	73	863,808		84,092		947,900
20	79	74	898,360		81,569		979,929
21	80	75	934,295		79,122		1,013,417
22	81	76	971,667		76,748		1,048,415
23	82	77	1,010,533		74,446		1,084,979
24	83	78	1,050,955		72,213		1,123,168
25	84	79	1,092,993		70,046		1,163,039
26	85	80	1,136,713		67,945		1,204,658
27	86	81	1,182,181		65,906		1,248,087
28	87	82	1,229,468		63,929		1,293,397
29	88	83	1,278,647		62,011		1,340,658
30	89	84	1,329,793		60,151		1,389,944
31	90	85	1,382,985		58,347		1,441,332
32	91	86	1,438,304		56,596		1,494,900
33	92	87	1,495,836		54,898		1,550,734
34	93	88	1,555,670		53,251		1,608,921
35	94	89	1,617,896		51,654		1,669,550
36	95	90	1,682,612		50,104		1,732,716
37	96	91	1,749,917		48,601		1,798,518
38	97	92	1,819,914		47,143		1,867,057
39	98	93	1,892,710		45,729		1,938,439
40	99	94	1,968,418		44,357		2,012,775

Hypothetical Net Worth Numerical Illustration (After Providing Required Cash Flow)

Hypothetical Net Worth Illustration Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			Year End Value of Illiquid Assets	Year End Value of Life Insurance Assets	Year End Value of Taxable Assets	Year End Value of Tax Exempt Assets	Year End Value of Tax Deferred Assets	Year End Value of Equity Assets	Year End Hypothetical Net Worth
1	60	55	571,900	50,000	666,900	1,893,200	534,600	1,980,000	5,696,600
2	61	56	584,591	55,128	684,239	1,991,909	571,594	2,021,456	5,908,917
3	62	57	598,095	60,256	702,029	2,096,480	611,149	2,088,761	6,156,770
4	63	58	612,436	65,385	720,282	2,207,288	653,441	2,175,355	6,434,187
5	64	59	627,638	70,513	739,009	2,324,736	698,659	2,274,302	6,734,857
6	65	60	643,727	75,641	614,417	2,449,253	747,006	2,382,218	6,912,262
7	66	61	660,729	80,769	482,270	2,581,296	798,698	2,497,525	7,101,287
8	67	62	678,675	85,897	342,245	2,721,353	853,968	2,619,565	7,301,703
9	68	63	697,593	91,026	194,001	2,869,944	913,062	2,748,151	7,513,777
10	69	64	717,514	96,154	37,189	3,027,627	976,246	2,883,344	7,738,074
11	70	65	738,471	101,282	0	3,078,274	1,043,803	3,025,338	7,987,168
12	71	66	760,499	106,410	0	3,092,781	1,116,034	3,174,400	8,250,124
13	72	67	783,634	111,538	0	3,108,597	1,193,264	3,330,845	8,527,878
14	73	68	807,912	116,667	0	3,126,006	1,275,838	3,495,019	8,821,442
15	74	69	833,375	121,795	0	3,145,331	1,364,126	3,667,295	9,131,922
16	75	70	860,060	126,923	0	3,126,804	1,458,523	3,848,069	9,420,379
17	76	71	888,013	132,051	0	3,118,908	1,559,453	4,027,778	9,726,203
18	77	72	917,278	137,179	0	3,334,737	1,667,367	3,989,821	10,046,382
19	78	73	947,900	142,308	0	3,565,501	1,782,748	3,942,465	10,380,922
20	79	74	979,929	147,436	0	3,812,234	1,906,114	3,885,175	10,730,888
21	80	75	1,013,417	152,564	0	4,076,041	2,038,017	3,846,040	11,126,079
22	81	76	1,048,415	157,692	0	4,358,103	2,179,047	3,797,901	11,541,158
23	82	77	1,084,979	162,821	0	4,659,683	2,329,837	3,740,114	11,977,434
24	83	78	1,123,168	167,949	0	4,982,133	2,491,062	3,671,990	12,436,302
25	84	79	1,163,039	173,077	0	5,326,897	2,663,444	3,592,788	12,919,245
26	85	80	1,204,658	178,205	0	5,695,519	2,847,755	3,501,729	13,427,866
27	86	81	1,248,087	183,333	0	6,089,649	3,044,819	3,397,982	13,963,870
28	87	82	1,293,397	188,462	0	6,511,053	3,255,521	3,280,671	14,529,104
29	88	83	1,340,658	193,590	0	6,961,618	3,480,803	3,148,863	15,125,532
30	89	84	1,389,944	198,718	0	7,443,362	3,721,674	3,001,574	15,755,272
31	90	85	1,441,332	203,846	0	7,958,443	3,979,214	2,837,764	16,420,599
32	91	86	1,494,900	208,974	0	8,509,167	4,254,575	2,656,331	17,123,947
33	92	87	1,550,734	214,103	0	9,098,001	4,548,992	2,456,110	17,867,940
34	93	88	1,608,921	219,231	0	9,727,583	4,863,782	2,235,869	18,655,386
35	94	89	1,669,550	224,359	0	10,400,732	5,200,356	1,994,305	19,489,302
36	95	90	1,732,716	229,487	0	11,120,463	5,560,220	1,730,043	20,372,929
37	96	91	1,798,518	234,615	0	11,889,999	5,944,988	1,441,628	21,309,748
38	97	92	1,867,057	239,744	0	12,712,787	6,356,381	1,127,522	22,303,491
39	98	93	1,938,439	244,872	0	13,592,512	6,796,242	786,103	23,358,168
40	99	94	2,012,775	250,000	0	14,533,114	7,266,542	415,655	24,478,086

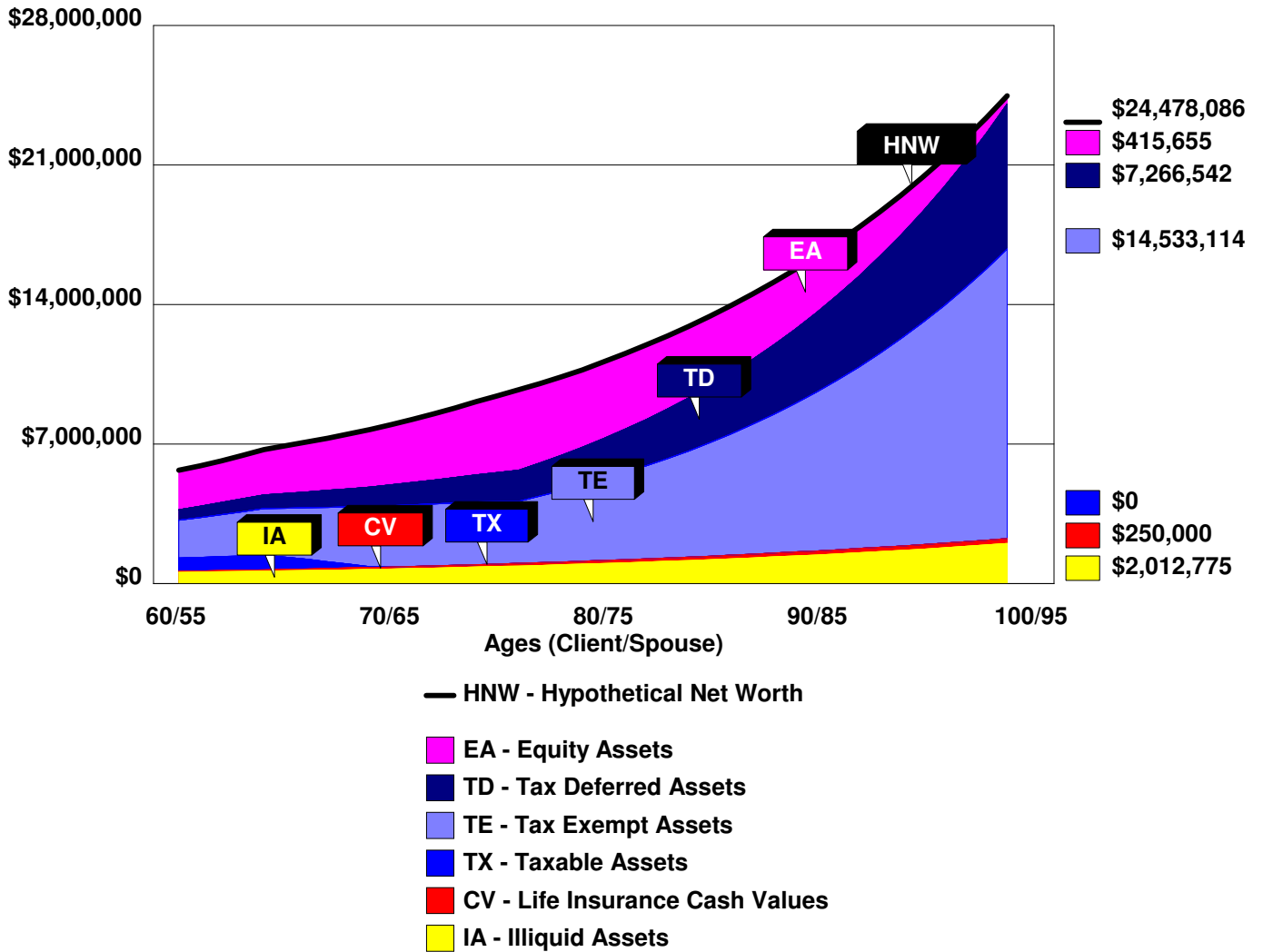
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Hypothetical Net Worth (After Providing Required Cash Flow)

Presented By: [Licensed user's name appears here]
Date: 01/01/2010

For: Aaron Tyler
& Susan Tyler

40 Year Graphic Analysis



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.

Wealth Transfer Summary (After Providing Required Cash Flow)

Wealth Transfer Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(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	60	55	5,896,600	47,110	5,849,490	0	5,849,490
2	61	56	6,103,789	60,058	6,043,731	0	6,043,731
3	62	57	6,346,514	73,902	6,272,612	0	6,272,612
4	63	58	6,618,802	88,704	6,530,098	0	6,530,098
5	64	59	6,914,344	104,531	6,809,813	0	6,809,813
6	65	60	7,086,621	154,094	6,932,527	0	6,932,527
7	66	61	7,270,518	240,009	7,030,509	0	7,030,509
8	67	62	7,465,806	329,501	7,136,305	0	7,136,305
9	68	63	7,672,751	422,770	7,249,981	0	7,249,981
10	69	64	7,891,920	520,131	7,371,789	0	7,371,789
11	70	65	8,135,886	635,081	7,500,805	0	7,500,805
12	71	66	8,393,714	765,008	7,628,706	0	7,628,706
13	72	67	8,666,340	902,556	7,763,784	0	7,763,784
14	73	68	8,954,775	1,048,248	7,906,527	0	7,906,527
15	74	69	9,260,127	1,202,651	8,057,476	0	8,057,476
16	75	70	9,543,456	1,348,321	8,195,135	0	8,195,135
17	76	71	9,844,152	1,503,063	8,341,089	0	8,341,089
18	77	72	10,159,203	1,665,609	8,493,594	0	8,493,594
19	78	73	10,488,614	1,836,055	8,652,559	0	8,652,559
20	79	74	10,833,452	2,014,980	8,818,472	0	8,818,472
21	80	75	11,223,515	2,215,900	9,007,615	0	9,007,615
22	81	76	11,633,466	2,427,527	9,205,939	0	9,205,939
23	82	77	12,064,613	2,650,570	9,414,043	0	9,414,043
24	83	78	12,518,353	2,885,788	9,632,565	0	9,632,565
25	84	79	12,996,168	3,133,989	9,862,179	0	9,862,179
26	85	80	13,499,661	3,396,040	10,103,621	0	10,103,621
27	86	81	14,030,537	3,672,870	10,357,667	0	10,357,667
28	87	82	14,590,642	3,965,477	10,625,165	0	10,625,165
29	88	83	15,181,942	4,274,929	10,907,013	0	10,907,013
30	89	84	15,806,554	4,602,371	11,204,183	0	11,204,183
31	90	85	16,466,753	4,949,038	11,517,715	0	11,517,715
32	91	86	17,164,973	5,316,244	11,848,729	0	11,848,729
33	92	87	17,903,837	5,705,408	12,198,429	0	12,198,429
34	93	88	18,686,155	6,118,048	12,568,107	0	12,568,107
35	94	89	19,514,943	6,555,793	12,959,150	0	12,959,150
36	95	90	20,393,442	7,020,391	13,373,051	0	13,373,051
37	96	91	21,325,133	7,513,720	13,811,413	0	13,811,413
38	97	92	22,313,747	8,037,790	14,275,957	0	14,275,957
39	98	93	23,363,296	8,594,760	14,768,536	0	14,768,536
40	99	94	24,478,086	9,186,948	15,291,138	0	15,291,138

*Net of cash flow provided

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 33)

Total Estate Assets	\$ 17,903,837
Wealth Transferred to Heirs	\$ 12,198,429

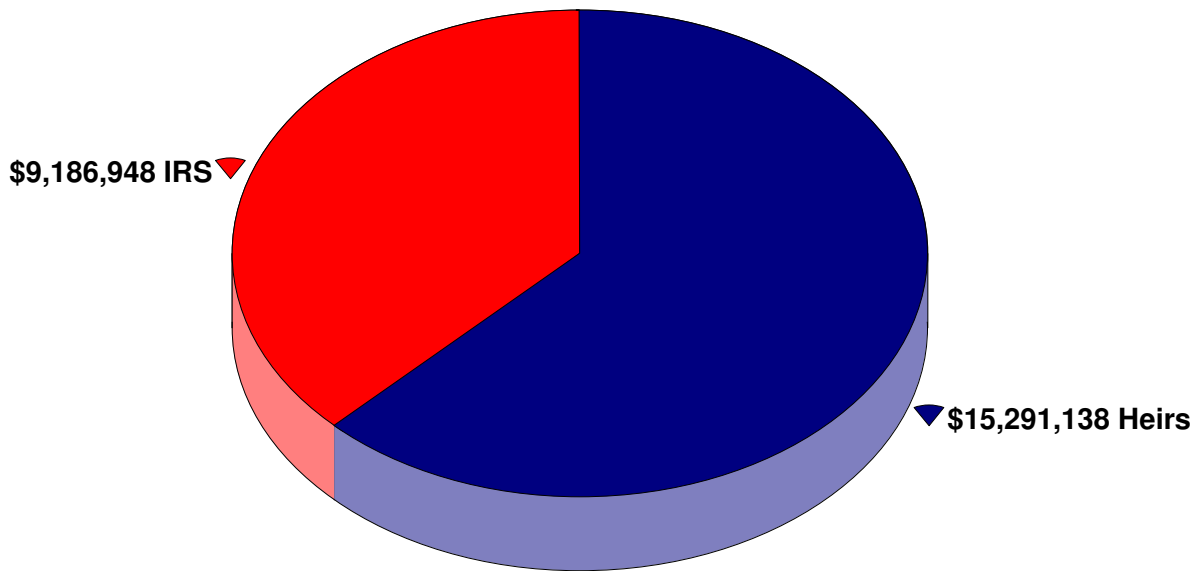
Distribution of Assets

Presented By: [Licensed user's name appears here]
Date: 01/01/2010

For: Aaron Tyler
& Susan Tyler

Summary Analysis at Ages 99/94

Estate Distribution



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.

Estate Assets Details

Estate Assets Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) Current Life Insurance Death Benefit	=	(4) Total Estate Assets
1	60	55	5,074,700		571,900		250,000		5,896,600
2	61	56	5,269,198		584,591		250,000		6,103,789
3	62	57	5,498,419		598,095		250,000		6,346,514
4	63	58	5,756,366		612,436		250,000		6,618,802
5	64	59	6,036,706		627,638		250,000		6,914,344
6	65	60	6,192,894		643,727		250,000		7,086,621
7	66	61	6,359,789		660,729		250,000		7,270,518
8	67	62	6,537,131		678,675		250,000		7,465,806
9	68	63	6,725,158		697,593		250,000		7,672,751
10	69	64	6,924,406		717,514		250,000		7,891,920
11	70	65	7,147,415		738,471		250,000		8,135,886
12	71	66	7,383,215		760,499		250,000		8,393,714
13	72	67	7,632,706		783,634		250,000		8,666,340
14	73	68	7,896,863		807,912		250,000		8,954,775
15	74	69	8,176,752		833,375		250,000		9,260,127
16	75	70	8,433,396		860,060		250,000		9,543,456
17	76	71	8,706,139		888,013		250,000		9,844,152
18	77	72	8,991,925		917,278		250,000		10,159,203
19	78	73	9,290,714		947,900		250,000		10,488,614
20	79	74	9,603,523		979,929		250,000		10,833,452
21	80	75	9,960,098		1,013,417		250,000		11,223,515
22	81	76	10,335,051		1,048,415		250,000		11,633,466
23	82	77	10,729,634		1,084,979		250,000		12,064,613
24	83	78	11,145,185		1,123,168		250,000		12,518,353
25	84	79	11,583,129		1,163,039		250,000		12,996,168
26	85	80	12,045,003		1,204,658		250,000		13,499,661
27	86	81	12,532,450		1,248,087		250,000		14,030,537
28	87	82	13,047,245		1,293,397		250,000		14,590,642
29	88	83	13,591,284		1,340,658		250,000		15,181,942
30	89	84	14,166,610		1,389,944		250,000		15,806,554
31	90	85	14,775,421		1,441,332		250,000		16,466,753
32	91	86	15,420,073		1,494,900		250,000		17,164,973
33	92	87	16,103,103		1,550,734		250,000		17,903,837
34	93	88	16,827,234		1,608,921		250,000		18,686,155
35	94	89	17,595,393		1,669,550		250,000		19,514,943
36	95	90	18,410,726		1,732,716		250,000		20,393,442
37	96	91	19,276,615		1,798,518		250,000		21,325,133
38	97	92	20,196,690		1,867,057		250,000		22,313,747
39	98	93	21,174,857		1,938,439		250,000		23,363,296
40	99	94	22,215,311		2,012,775		250,000		24,478,086

*Including taxable assets, tax exempt assets, tax deferred assets, and equity assets.

**Net of any liabilities.

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.

Transfer Tax Details

Transfer Tax Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) Total Estate Assets	(2) Taxable Estate*	(3) Available Unified Credit Equivalent	(4) Estate Tax*	(5) Income Tax on Tax Deferred Assets	(6) Total Transfer Taxes
1	60	55	5,896,600	5,896,600	7,000,000	0	47,110	47,110
2	61	56	6,103,789	6,103,789	7,000,000	0	60,058	60,058
3	62	57	6,346,514	6,346,514	7,000,000	0	73,902	73,902
4	63	58	6,618,802	6,618,802	7,000,000	0	88,704	88,704
5	64	59	6,914,344	6,914,344	7,000,000	0	104,531	104,531
6	65	60	7,086,621	7,086,621	7,000,000	38,979	115,115	154,094
7	66	61	7,270,518	7,270,518	7,000,000	121,733	118,276	240,009
8	67	62	7,465,806	7,465,806	7,000,000	209,613	119,888	329,501
9	68	63	7,672,751	7,672,751	7,000,000	302,738	120,032	422,770
10	69	64	7,891,920	7,891,920	7,000,000	401,364	118,767	520,131
11	70	65	8,135,886	8,135,886	7,000,000	511,149	123,932	635,081
12	71	66	8,393,714	8,393,714	7,000,000	627,171	137,837	765,008
13	72	67	8,666,340	8,666,340	7,000,000	749,853	152,703	902,556
14	73	68	8,954,775	8,954,775	7,000,000	879,649	168,599	1,048,248
15	74	69	9,260,127	9,260,127	7,000,000	1,017,057	185,594	1,202,651
16	75	70	9,543,456	9,543,456	7,000,000	1,144,555	203,766	1,348,321
17	76	71	9,844,152	9,844,152	7,000,000	1,279,868	223,195	1,503,063
18	77	72	10,159,203	10,159,203	7,000,000	1,421,641	243,968	1,665,609
19	78	73	10,488,614	10,488,614	7,000,000	1,569,876	266,179	1,836,055
20	79	74	10,833,452	10,833,452	7,000,000	1,725,053	289,927	2,014,980
21	80	75	11,223,515	11,223,515	7,000,000	1,900,582	315,318	2,215,900
22	81	76	11,633,466	11,633,466	7,000,000	2,085,060	342,467	2,427,527
23	82	77	12,064,613	12,064,613	7,000,000	2,279,076	371,494	2,650,570
24	83	78	12,518,353	12,518,353	7,000,000	2,483,259	402,529	2,885,788
25	84	79	12,996,168	12,996,168	7,000,000	2,698,276	435,713	3,133,989
26	85	80	13,499,661	13,499,661	7,000,000	2,924,847	471,193	3,396,040
27	86	81	14,030,537	14,030,537	7,000,000	3,163,742	509,128	3,672,870
28	87	82	14,590,642	14,590,642	7,000,000	3,415,789	549,688	3,965,477
29	88	83	15,181,942	15,181,942	7,000,000	3,681,874	593,055	4,274,929
30	89	84	15,806,554	15,806,554	7,000,000	3,962,949	639,422	4,602,371
31	90	85	16,466,753	16,466,753	7,000,000	4,260,039	688,999	4,949,038
32	91	86	17,164,973	17,164,973	7,000,000	4,574,238	742,006	5,316,244
33	92	87	17,903,837	17,903,837	7,000,000	4,906,727	798,681	5,705,408
34	93	88	18,686,155	18,686,155	7,000,000	5,258,770	859,278	6,118,048
35	94	89	19,514,943	19,514,943	7,000,000	5,631,724	924,069	6,555,793
36	95	90	20,393,442	20,393,442	7,000,000	6,027,049	993,342	7,020,391
37	96	91	21,325,133	21,325,133	7,000,000	6,446,310	1,067,410	7,513,720
38	97	92	22,313,747	22,313,747	7,000,000	6,891,186	1,146,604	8,037,790
39	98	93	23,363,296	23,363,296	7,000,000	7,363,483	1,231,277	8,594,760
40	99	94	24,478,086	24,478,086	7,000,000	7,865,139	1,321,809	9,186,948

*Solely for hypothetical purposes, calculations on this page assume the estate tax rules enacted in June 2001 are changed, i.e., a new tax act freezes the rules in effect during 2009 for all years thereafter.

Column (4) assumes half the amount shown in column (3) is transferred to a credit shelter trust by the first spouse to die.

Summary of Transfer Taxation of Tax Deferred Assets

Tax Deferred Transfer Tax Summary Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	Tax Deferred Assets	Initial	Heirs'		(5) Percent Loss Due to Tax
			Initial Value 500,000	Cost Basis 400,000	Income Tax Rate 35.00%		
			(1) Tax Deferred Assets in Estate	(2) Estate Tax on Tax Deferred Assets	(3) Income Tax on Tax Deferred Assets	(4) Total Taxes Attributed to Tax Deferred Assets	
1	60	55	534,600	0	47,110	47,110	9%
2	61	56	571,594	0	60,058	60,058	11%
3	62	57	611,149	0	73,902	73,902	12%
4	63	58	653,441	0	88,704	88,704	14%
5	64	59	698,659	0	104,531	104,531	15%
6	65	60	747,006	38,979	115,115	154,094	21%
7	66	61	798,698	121,733	118,276	240,009	30%
8	67	62	853,968	209,613	119,888	329,501	39%
9	68	63	913,062	302,738	120,032	422,770	46%
10	69	64	976,246	401,364	118,767	520,131	53%
11	70	65	1,043,803	469,712	123,932	593,644	57%
12	71	66	1,116,034	502,215	137,837	640,052	57%
13	72	67	1,193,264	536,969	152,703	689,672	58%
14	73	68	1,275,838	574,127	168,599	742,726	58%
15	74	69	1,364,126	613,857	185,594	799,451	59%
16	75	70	1,458,523	656,335	203,766	860,101	59%
17	76	71	1,559,453	701,753	223,195	924,948	59%
18	77	72	1,667,367	750,315	243,968	994,283	60%
19	78	73	1,782,748	802,236	266,179	1,068,415	60%
20	79	74	1,906,114	857,751	289,927	1,147,678	60%
21	80	75	2,038,017	917,108	315,318	1,232,426	60%
22	81	76	2,179,047	980,571	342,467	1,323,038	61%
23	82	77	2,329,837	1,048,427	371,494	1,419,921	61%
24	83	78	2,491,062	1,120,978	402,529	1,523,507	61%
25	84	79	2,663,444	1,198,550	435,713	1,634,263	61%
26	85	80	2,847,755	1,281,489	471,193	1,752,682	62%
27	86	81	3,044,819	1,370,169	509,128	1,879,297	62%
28	87	82	3,255,521	1,464,985	549,688	2,014,673	62%
29	88	83	3,480,803	1,566,361	593,055	2,159,416	62%
30	89	84	3,721,674	1,674,753	639,422	2,314,175	62%
31	90	85	3,979,214	1,790,646	688,999	2,479,645	62%
32	91	86	4,254,575	1,914,559	742,006	2,656,565	62%
33	92	87	4,548,992	2,047,047	798,681	2,845,728	63%
34	93	88	4,863,782	2,188,702	859,278	3,047,980	63%
35	94	89	5,200,356	2,340,160	924,069	3,264,229	63%
36	95	90	5,560,220	2,502,099	993,342	3,495,441	63%
37	96	91	5,944,988	2,675,245	1,067,410	3,742,655	63%
38	97	92	6,356,381	2,860,371	1,146,604	4,006,975	63%
39	98	93	6,796,242	3,058,309	1,231,277	4,289,586	63%
40	99	94	7,266,542	3,269,944	1,321,809	4,591,753	63%

Solely for hypothetical purposes, calculations on this page assume the estate tax rules enacted in June 2001 are changed, i.e., a new tax act freezes the rules in effect during 2009 for all years thereafter.

Details of Transfer Taxation of Tax Deferred Assets

Tax Deferred Transfer Tax Detail Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	Tax Deferred Assets			Initial	Heirs'		(7) State Death Tax Attributable to Tax Deferred Assets**	(8) Total Taxes on Tax Deferred Assets (2)+(6)+(7)
			(1) Tax Deferred Assets in Estate	(2) Estate Tax on Tax Deferred Assets	(3) Unrealized Gain in Tax Deferred Assets	(4) Initial Cost Basis 400,000	(5) Income Tax Rate 35.00%	(6) Income Tax on Gain*		
1	60	55	534,600	0	134,600	0	134,600	47,110	0	47,110
2	61	56	571,594	0	171,594	0	171,594	60,058	0	60,058
3	62	57	611,149	0	211,149	0	211,149	73,902	0	73,902
4	63	58	653,441	0	253,441	0	253,441	88,704	0	88,704
5	64	59	698,659	0	298,659	0	298,659	104,531	0	104,531
6	65	60	747,006	38,979	347,006	18,107	328,899	115,115	0	154,094
7	66	61	798,698	121,733	398,698	60,767	337,931	118,276	0	240,009
8	67	62	853,968	209,613	453,968	111,430	342,538	119,888	0	329,501
9	68	63	913,062	302,738	513,062	170,113	342,949	120,032	0	422,770
10	69	64	976,246	401,364	576,246	236,912	339,334	118,767	0	520,131
11	70	65	1,043,803	469,712	643,803	289,712	354,091	123,932	0	593,644
12	71	66	1,116,034	502,215	716,034	322,215	393,819	137,837	0	640,052
13	72	67	1,193,264	536,969	793,264	356,969	436,295	152,703	0	689,672
14	73	68	1,275,838	574,127	875,838	394,127	481,711	168,599	0	742,726
15	74	69	1,364,126	613,857	964,126	433,857	530,269	185,594	0	799,451
16	75	70	1,458,523	656,335	1,058,523	476,335	582,188	203,766	0	860,101
17	76	71	1,559,453	701,753	1,159,453	521,753	637,700	223,195	0	924,948
18	77	72	1,667,367	750,315	1,267,367	570,315	697,052	243,968	0	994,283
19	78	73	1,782,748	802,236	1,382,748	622,236	760,512	266,179	0	1,068,415
20	79	74	1,906,114	857,751	1,506,114	677,751	828,363	289,927	0	1,147,678
21	80	75	2,038,017	917,108	1,638,017	737,108	900,909	315,318	0	1,232,426
22	81	76	2,179,047	980,571	1,779,047	800,571	978,476	342,467	0	1,323,038
23	82	77	2,329,837	1,048,427	1,929,837	868,427	1,061,410	371,494	0	1,419,921
24	83	78	2,491,062	1,120,978	2,091,062	940,978	1,150,084	402,529	0	1,523,507
25	84	79	2,663,444	1,198,550	2,263,444	1,018,550	1,244,894	435,713	0	1,634,263
26	85	80	2,847,755	1,281,489	2,447,755	1,101,489	1,346,266	471,193	0	1,752,682
27	86	81	3,044,819	1,370,169	2,644,819	1,190,169	1,454,650	509,128	0	1,879,297
28	87	82	3,255,521	1,464,985	2,855,521	1,284,985	1,570,536	549,688	0	2,014,673
29	88	83	3,480,803	1,566,361	3,080,803	1,386,361	1,694,442	593,055	0	2,159,416
30	89	84	3,721,674	1,674,753	3,321,674	1,494,753	1,826,921	639,422	0	2,314,175
31	90	85	3,979,214	1,790,646	3,579,214	1,610,646	1,968,568	688,999	0	2,479,645
32	91	86	4,254,575	1,914,559	3,854,575	1,734,559	2,120,016	742,006	0	2,656,565
33	92	87	4,548,992	2,047,047	4,148,992	1,867,047	2,281,945	798,681	0	2,845,728
34	93	88	4,863,782	2,188,702	4,463,782	2,008,702	2,455,080	859,278	0	3,047,980
35	94	89	5,200,356	2,340,160	4,800,356	2,160,160	2,640,196	924,069	0	3,264,229
36	95	90	5,560,220	2,502,099	5,160,220	2,322,099	2,838,121	993,342	0	3,495,441
37	96	91	5,944,988	2,675,245	5,544,988	2,495,245	3,049,743	1,067,410	0	3,742,655
38	97	92	6,356,381	2,860,371	5,956,381	2,680,371	3,276,010	1,146,604	0	4,006,975
39	98	93	6,796,242	3,058,309	6,396,242	2,878,309	3,517,933	1,231,277	0	4,289,586
40	99	94	7,266,542	3,269,944	6,866,542	3,089,944	3,776,598	1,321,809	0	4,591,753

*The unrealized gain in tax deferred assets 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.

**Check with your legal and tax advisers for the precise calculations of the state death tax on your current and future circumstances.

Solely for hypothetical purposes, calculations on this page assume the estate tax rules enacted in June 2001 are changed, i.e., a new tax act freezes the rules in effect during 2009 for all years thereafter.

Client Information Summary

Client Information Summary Page: 1
Date: 01/01/2010

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

For: Aaron Tyler, Age 60
& Susan Tyler, Age 55

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 650,000	
	Liquid Assets (Tax Exempt Interest)	1,800,000	
	Equity Assets	2,000,000	
	Tax Deferred Assets	500,000	
	Retirement Plan Assets	0	
	Total Liquid Assets		4,950,000
<u>Illiquid Assets:</u>	Principal Residence	410,000	
	Personal Property	150,000	
	Total Illiquid Assets		560,000
<u>Other Assets:</u>	Inside the Estate		
	Current Life Insurance Death Benefit	250,000	
	Current cash value: \$50,000		
	Total Other Assets Inside the Estate		250,000
	Total Estate Assets		\$5,760,000
	Outside the Estate		
	Proposed Survivor Life Insurance	1,024,586	
	Total Other Assets Outside the Estate		1,024,586

Funding Options for Required Cash Flow

Cash Flow Funding: Sequential Use of Liquid Assets --
Certificates of Deposit, Municipal Bonds, Mutual Funds, Deferred Annuity,
Roth IRA

The information in this presentation is not guaranteed; it is for illustration purposes only. Tax rates, interest and inflation rates, and IRS tax codes may, and probably will, change in the future; therefore, you should consult your tax adviser for additional information about potential taxes and IRS revisions.

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.

Client Information Summary

Client Information Summary Page: 2
Date: 01/01/2010

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

For: Aaron Tyler, Age 60
& Susan Tyler, Age 55

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	35.00%	
	Retirement	35.00%	
<u>Life Expectancy:</u>	Joint	33 Years	
	Aaron Tyler	Age 92	
	Susan Tyler	Age 87	
<u>Taxable Account:</u>		Certificates of Deposit	
	Yield Assumption	4.00%	
<u>Tax Exempt Accounts:</u>		Municipal Bonds	Roth IRA
	Yield Assumption	3.00%	8.00%
<u>Equities:</u>		Mutual Funds	
	Growth Rate	6.00%	
	Dividend Rate	2.00%	
<u>Tax Deferred Account:</u>		Deferred Annuity	
	Yield Assumption	8.00%	

The information in this presentation is not guaranteed; it is for illustration purposes only. Tax rates, interest and inflation rates, and IRS tax codes may, and probably will, change in the future; therefore, you should consult your tax adviser for additional information about potential taxes and IRS revisions.

Analysis of After Tax Cash Flow Requirements

For: Aaron Tyler
Susan Tyler

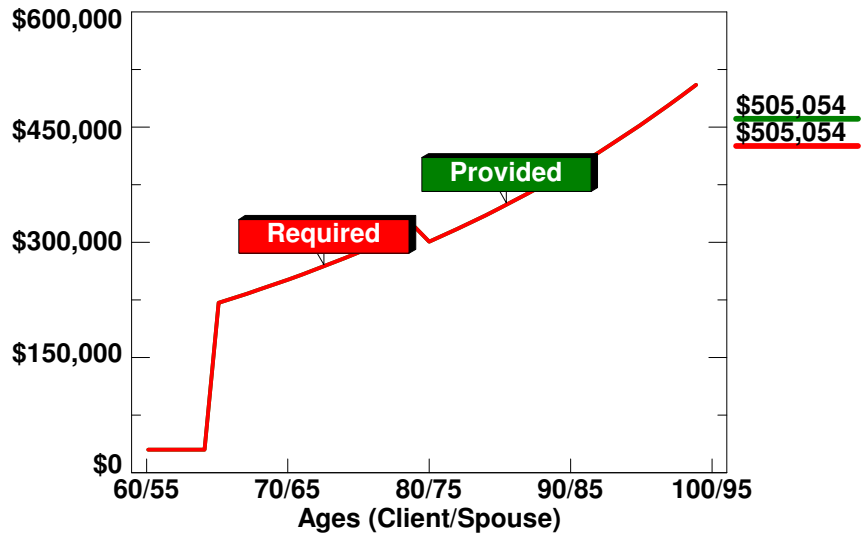
Presented By: [Licensed user's name appears here]
Date: 01/01/2010

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 on the right illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

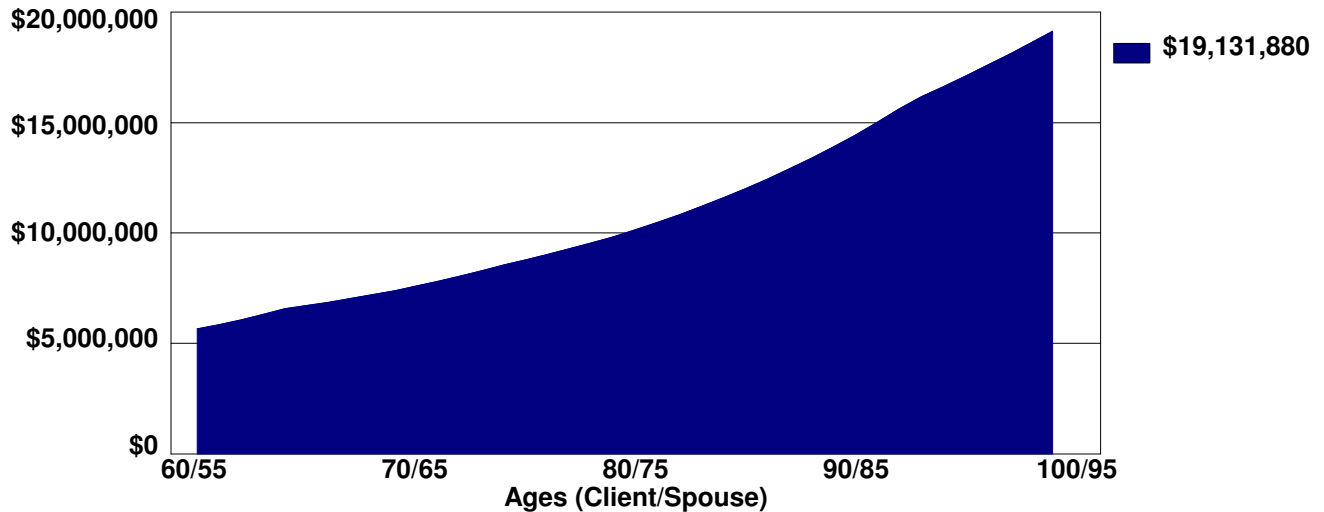
- 1st. Certificates of Deposit
- 2nd. Municipal Bonds
- 3rd. Mutual Funds
- 4th. Deferred Annuity
- 5th. Roth IRA

Comparison of Annual Cash Flow (Required vs. Provided)



As you can see in the Cash Flow graph above, your liquid assets are sufficient to provide withdrawals to meet your required after tax cash flow in all years illustrated. The graph below shows your remaining total Net Worth.

Net Worth



Cash Flow Analysis

Cash Flow Analysis Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	Annual Cash Flow Required			Annual Cash Flow Provided				
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			After Tax Spendable Cash Flow Required	Total After Tax Cash Flow for Annual Gifts	Total After Tax Cash Flow Required*	Total Expected After Tax Cash Flow	After Tax Cash Flow from Taxable & Tax Exempt Accounts	After Tax Cash Flow from Equity Assets	After Tax Cash Flow from Tax Deferred Assets	Total After Tax Cash Flow Provided*
1	60	55	0	30,000	30,000	0	30,000	0	0	30,000
2	61	56	0	30,000	30,000	0	30,000	0	0	30,000
3	62	57	0	30,000	30,000	0	30,000	0	0	30,000
4	63	58	0	30,000	30,000	0	30,000	0	0	30,000
5	64	59	0	30,000	30,000	0	30,000	0	0	30,000
6	65	60	191,280	30,000	221,280	51,118	170,162	0	0	221,280
7	66	61	197,019	30,000	227,019	52,651	174,368	0	0	227,019
8	67	62	202,929	30,000	232,929	54,231	178,698	0	0	232,929
9	68	63	209,018	30,000	239,018	55,858	183,160	0	0	239,018
10	69	64	215,288	30,000	245,288	57,534	187,754	0	0	245,288
11	70	65	221,746	30,000	251,746	71,237	180,509	0	0	251,746
12	71	66	228,399	30,000	258,399	73,374	185,025	0	0	258,399
13	72	67	235,250	30,000	265,250	75,575	189,675	0	0	265,250
14	73	68	242,308	30,000	272,308	77,842	194,466	0	0	272,308
15	74	69	249,577	30,000	279,577	80,178	53,281	146,118	0	279,577
16	75	70	257,065	30,000	287,065	43,634	0	243,431	0	287,065
17	76	71	264,777	30,000	294,777	44,943	0	249,834	0	294,777
18	77	72	272,720	30,000	302,720	46,291	0	256,429	0	302,720
19	78	73	280,902	30,000	310,902	47,680	0	263,222	0	310,902
20	79	74	289,329	30,000	319,329	49,110	0	270,219	0	319,329
21	80	75	270,917	30,000	300,917	50,584	0	250,333	0	300,917
22	81	76	279,044	30,000	309,044	52,101	0	256,943	0	309,044
23	82	77	287,416	30,000	317,416	53,664	0	263,752	0	317,416
24	83	78	296,038	30,000	326,038	55,274	0	270,764	0	326,038
25	84	79	304,919	30,000	334,919	56,932	0	277,987	0	334,919
26	85	80	314,067	30,000	344,067	58,640	0	285,427	0	344,067
27	86	81	323,489	30,000	353,489	60,400	0	293,089	0	353,489
28	87	82	333,193	30,000	363,193	62,212	0	300,981	0	363,193
29	88	83	343,189	30,000	373,189	64,078	0	309,111	0	373,189
30	89	84	353,485	30,000	383,485	66,000	0	317,485	0	383,485
31	90	85	364,089	30,000	394,089	67,980	0	326,109	0	394,089
32	91	86	375,012	30,000	405,012	70,020	0	334,992	0	405,012
33	92	87	386,262	30,000	416,262	72,120	0	344,142	0	416,262
34	93	88	397,850	30,000	427,850	74,284	0	197,569	155,997	427,850
35	94	89	409,786	30,000	439,786	76,512	0	0	363,274	439,786
36	95	90	422,079	30,000	452,079	78,808	0	0	373,271	452,079
37	96	91	434,742	30,000	464,742	81,172	0	0	383,570	464,742
38	97	92	447,784	30,000	477,784	83,607	0	0	394,177	477,784
39	98	93	461,218	30,000	491,218	86,115	0	0	405,103	491,218
40	99	94	475,054	30,000	505,054	88,699	0	0	416,355	505,054
			10,837,240	1,200,000	12,037,240	2,240,458	1,847,098	5,457,937	2,491,747	12,037,240

***IMPORTANT NOTE:** For this plan to be financially sound, column (8) must equal column (3).
 Column (1): see "Details of Spendable Cash Flow Required". Column (6): see "Details of Equity Assets" and "Details of Portfolio Turnover".
 Column (2): see "Gifting Cash Flow Details".
 Column (4): see "Expected Cash Flow" for details. Column (7): see "Summary of Tax Deferred Assets" for details.
 Column (5): see detail reports for Taxable and Tax Exempt Accounts.

Details of Spendable Cash Flow Required

Required Cash Flow Details Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) After Tax Cash Flow for Living Expenses	+	(2) After Tax Cash Flow for Travel	=	(3) After Tax Spendable Cash Flow Required
1	60	55	0		0		0
2	61	56	0		0		0
3	62	57	0		0		0
4	63	58	0		0		0
5	64	59	0		0		0
6	65	60	173,891		17,389		191,280
7	66	61	179,108		17,911		197,019
8	67	62	184,481		18,448		202,929
9	68	63	190,016		19,002		209,018
10	69	64	195,716		19,572		215,288
11	70	65	201,587		20,159		221,746
12	71	66	207,635		20,764		228,399
13	72	67	213,864		21,386		235,250
14	73	68	220,280		22,028		242,308
15	74	69	226,888		22,689		249,577
16	75	70	233,695		23,370		257,065
17	76	71	240,706		24,071		264,777
18	77	72	247,927		24,793		272,720
19	78	73	255,365		25,537		280,902
20	79	74	263,026		26,303		289,329
21	80	75	270,917		0		270,917
22	81	76	279,044		0		279,044
23	82	77	287,416		0		287,416
24	83	78	296,038		0		296,038
25	84	79	304,919		0		304,919
26	85	80	314,067		0		314,067
27	86	81	323,489		0		323,489
28	87	82	333,193		0		333,193
29	88	83	343,189		0		343,189
30	89	84	353,485		0		353,485
31	90	85	364,089		0		364,089
32	91	86	375,012		0		375,012
33	92	87	386,262		0		386,262
34	93	88	397,850		0		397,850
35	94	89	409,786		0		409,786
36	95	90	422,079		0		422,079
37	96	91	434,742		0		434,742
38	97	92	447,784		0		447,784
39	98	93	461,218		0		461,218
40	99	94	475,054		0		475,054
			10,513,818		323,422		10,837,240

Column (1) assumes 3.00% inflation.
Column (2) assumes 3.00% inflation.

Expected Cash Flow

Expected Cash Flow Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) After Tax Cash Flow from Social Security*	(2) After Tax Cash Flow from Work After Retirement	(3) Total Expected After Tax Cash Flow
1	60	55	0	0	0
2	61	56	0	0	0
3	62	57	0	0	0
4	63	58	0	0	0
5	64	59	0	0	0
6	65	60	22,136	28,982	51,118
7	66	61	22,800	29,851	52,651
8	67	62	23,484	30,747	54,231
9	68	63	24,189	31,669	55,858
10	69	64	24,915	32,619	57,534
11	70	65	37,639	33,598	71,237
12	71	66	38,768	34,606	73,374
13	72	67	39,931	35,644	75,575
14	73	68	41,129	36,713	77,842
15	74	69	42,363	37,815	80,178
16	75	70	43,634	0	43,634
17	76	71	44,943	0	44,943
18	77	72	46,291	0	46,291
19	78	73	47,680	0	47,680
20	79	74	49,110	0	49,110
21	80	75	50,584	0	50,584
22	81	76	52,101	0	52,101
23	82	77	53,664	0	53,664
24	83	78	55,274	0	55,274
25	84	79	56,932	0	56,932
26	85	80	58,640	0	58,640
27	86	81	60,400	0	60,400
28	87	82	62,212	0	62,212
29	88	83	64,078	0	64,078
30	89	84	66,000	0	66,000
31	90	85	67,980	0	67,980
32	91	86	70,020	0	70,020
33	92	87	72,120	0	72,120
34	93	88	74,284	0	74,284
35	94	89	76,512	0	76,512
36	95	90	78,808	0	78,808
37	96	91	81,172	0	81,172
38	97	92	83,607	0	83,607
39	98	93	86,115	0	86,115
40	99	94	88,699	0	88,699
			1,908,214	332,244	2,240,458

Column (1) assumes 3.00% inflation.
Column (2) assumes 3.00% 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.

Gifting Cash Flow Details

Gifting Cash Flow Details Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

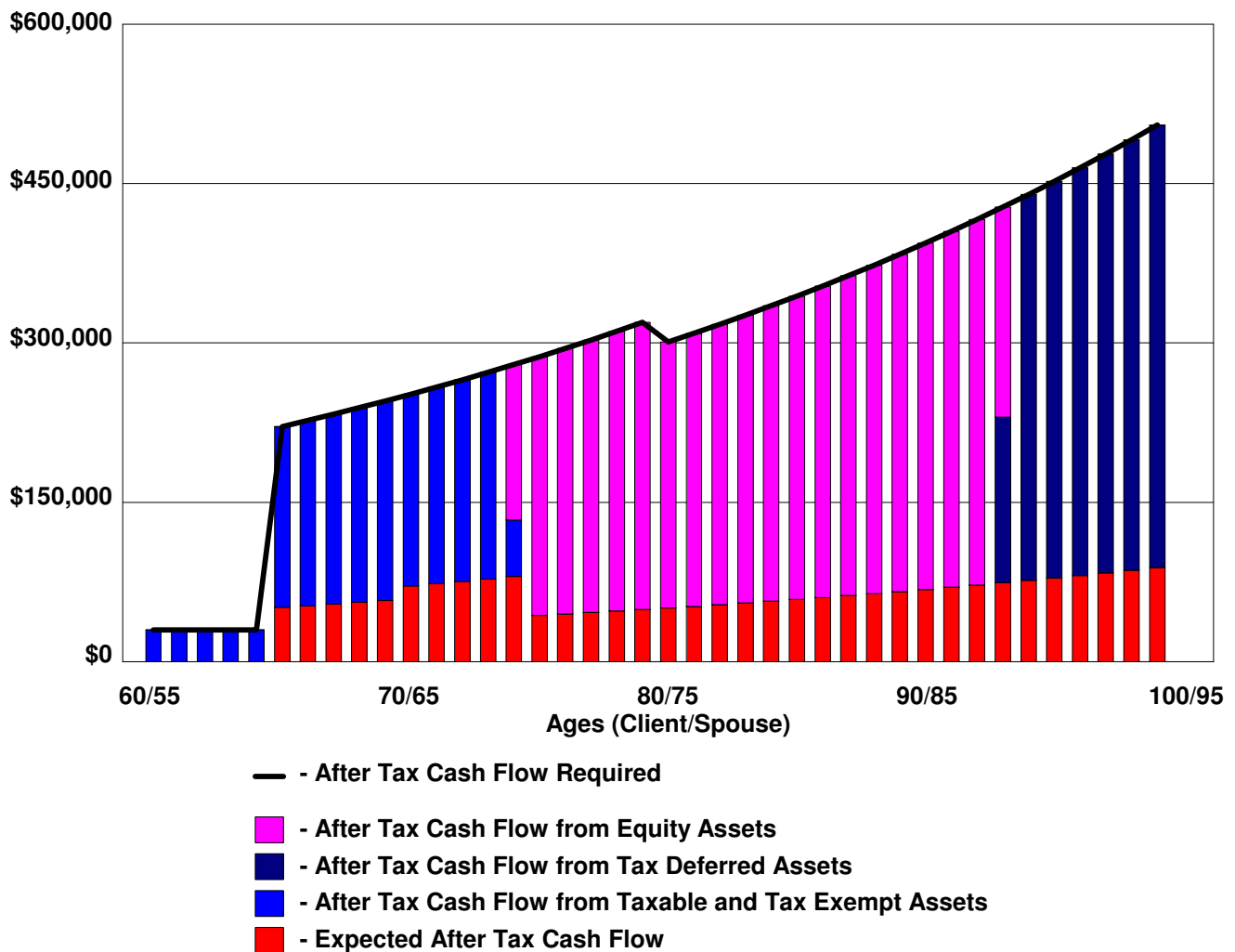
Year	Client Age	Spouse Age	(1)	(2)
			Gifts to Heirs for Life Insurance Premium	Total After Tax Cash Flow for Gifts
1	60	55	30,000	30,000
2	61	56	30,000	30,000
3	62	57	30,000	30,000
4	63	58	30,000	30,000
5	64	59	30,000	30,000
6	65	60	30,000	30,000
7	66	61	30,000	30,000
8	67	62	30,000	30,000
9	68	63	30,000	30,000
10	69	64	30,000	30,000
11	70	65	30,000	30,000
12	71	66	30,000	30,000
13	72	67	30,000	30,000
14	73	68	30,000	30,000
15	74	69	30,000	30,000
16	75	70	30,000	30,000
17	76	71	30,000	30,000
18	77	72	30,000	30,000
19	78	73	30,000	30,000
20	79	74	30,000	30,000
21	80	75	30,000	30,000
22	81	76	30,000	30,000
23	82	77	30,000	30,000
24	83	78	30,000	30,000
25	84	79	30,000	30,000
26	85	80	30,000	30,000
27	86	81	30,000	30,000
28	87	82	30,000	30,000
29	88	83	30,000	30,000
30	89	84	30,000	30,000
31	90	85	30,000	30,000
32	91	86	30,000	30,000
33	92	87	30,000	30,000
34	93	88	30,000	30,000
35	94	89	30,000	30,000
36	95	90	30,000	30,000
37	96	91	30,000	30,000
38	97	92	30,000	30,000
39	98	93	30,000	30,000
40	99	94	30,000	30,000
			1,200,000	1,200,000

Sources of Cash Flow

Presented By: [Licensed user's name appears here]
 Date: 01/01/2010

For: Aaron Tyler
 & Susan Tyler

40 Year Graphic Analysis



Details of Taxable Account* (Certificates of Deposit)

Taxable Account Detail Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

			Taxable Assets Initial Value	Taxable Yield	Pre-Retirement Income Tax Rate	Retirement Income Tax Rate		
			650,000	4.00%	35.00%	35.00%		
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account	
1	60	55	650,000	30,000	620,000	16,120	636,120	
2	61	56	636,120	30,000	606,120	15,759	621,879	
3	62	57	621,879	30,000	591,879	15,389	607,268	
4	63	58	607,268	30,000	577,268	15,009	592,277	
5	64	59	592,277	30,000	562,277	14,619	576,896	
6	65	60	576,896	170,162	406,734	10,575	417,309	
7	66	61	417,309	174,368	242,941	6,316	249,257	
8	67	62	249,257	178,698	70,559	1,835	72,394	
9	68	63	72,394	72,394	0	0	0	
10	69	64	0	0	0	0	0	
11	70	65	0	0	0	0	0	
12	71	66	0	0	0	0	0	
13	72	67	0	0	0	0	0	
14	73	68	0	0	0	0	0	
15	74	69	0	0	0	0	0	
16	75	70	0	0	0	0	0	
17	76	71	0	0	0	0	0	
18	77	72	0	0	0	0	0	
19	78	73	0	0	0	0	0	
20	79	74	0	0	0	0	0	
21	80	75	0	0	0	0	0	
22	81	76	0	0	0	0	0	
23	82	77	0	0	0	0	0	
24	83	78	0	0	0	0	0	
25	84	79	0	0	0	0	0	
26	85	80	0	0	0	0	0	
27	86	81	0	0	0	0	0	
28	87	82	0	0	0	0	0	
29	88	83	0	0	0	0	0	
30	89	84	0	0	0	0	0	
31	90	85	0	0	0	0	0	
32	91	86	0	0	0	0	0	
33	92	87	0	0	0	0	0	
34	93	88	0	0	0	0	0	
35	94	89	0	0	0	0	0	
36	95	90	0	0	0	0	0	
37	96	91	0	0	0	0	0	
38	97	92	0	0	0	0	0	
39	98	93	0	0	0	0	0	
40	99	94	0	0	0	0	0	
				745,622			95,622	

*Assumes yield is subject to income tax.

Summary of all Tax Exempt Accounts

Tax Exempt Assets Summary Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Tax Exempt Assets
Initial Value
1,800,000

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)	(5)
			Total Beginning of Year Balance in Tax Exempt Accounts	Total Tax Exempt Account - Withdrawals	Balance in Tax Exempt Accounts to Accrue	Total Tax Exempt Interest Earned	Total Net Year End Value of Tax Exempt Accounts
			1,800,000	0	1,800,000	104,000	1,893,200
1	60	55	1,800,000	0	1,800,000	104,000	1,893,200
2	61	56	1,893,200	0	1,893,200	110,256	1,991,909
3	62	57	1,991,909	0	1,991,909	116,917	2,096,480
4	63	58	2,096,480	0	2,096,480	124,009	2,207,288
5	64	59	2,207,288	0	2,207,288	131,562	2,324,736
6	65	60	2,324,736	0	2,324,736	139,608	2,449,253
7	66	61	2,449,253	0	2,449,253	148,178	2,581,296
8	67	62	2,581,296	0	2,581,296	157,309	2,721,353
9	68	63	2,721,353	110,766	2,610,587	163,715	2,755,856
10	69	64	2,755,856	187,754	2,568,102	168,349	2,716,729
11	70	65	2,716,729	180,509	2,536,220	173,712	2,688,845
12	71	66	2,688,845	185,025	2,503,820	179,495	2,660,769
13	72	67	2,660,769	189,675	2,471,094	185,737	2,632,725
14	73	68	2,632,725	194,466	2,438,259	192,474	2,604,958
15	74	69	2,604,958	53,281	2,551,677	204,134	2,728,253
16	75	70	2,728,253	0	2,728,253	218,260	2,917,048
17	76	71	2,917,048	0	2,917,048	233,364	3,118,908
18	77	72	3,118,908	0	3,118,908	249,513	3,334,737
19	78	73	3,334,737	0	3,334,737	266,779	3,565,501
20	79	74	3,565,501	0	3,565,501	285,240	3,812,234
21	80	75	3,812,234	0	3,812,234	304,979	4,076,041
22	81	76	4,076,041	0	4,076,041	326,083	4,358,103
23	82	77	4,358,103	0	4,358,103	348,648	4,659,683
24	83	78	4,659,683	0	4,659,683	372,775	4,982,133
25	84	79	4,982,133	0	4,982,133	398,571	5,326,897
26	85	80	5,326,897	0	5,326,897	426,152	5,695,519
27	86	81	5,695,519	0	5,695,519	455,642	6,089,649
28	87	82	6,089,649	0	6,089,649	487,172	6,511,053
29	88	83	6,511,053	0	6,511,053	520,884	6,961,618
30	89	84	6,961,618	0	6,961,618	556,929	7,443,362
31	90	85	7,443,362	0	7,443,362	595,469	7,958,443
32	91	86	7,958,443	0	7,958,443	636,675	8,509,167
33	92	87	8,509,167	0	8,509,167	680,733	9,098,001
34	93	88	9,098,001	0	9,098,001	727,840	9,727,583
35	94	89	9,727,583	0	9,727,583	778,207	10,400,732
36	95	90	10,400,732	0	10,400,732	832,059	11,120,463
37	96	91	11,120,463	0	11,120,463	889,637	11,889,999
38	97	92	11,889,999	0	11,889,999	951,200	12,712,787
39	98	93	12,712,787	0	12,712,787	1,017,023	13,592,512
40	99	94	13,592,512	0	13,592,512	1,087,401	14,533,114
				1,101,476		15,946,690	

Column (5) has been reduced by assumed account fees. See the Details of Tax Exempt Account pages for more information.

Details of Tax Exempt Account* (Municipal Bonds)

Tax Exempt Account Detail Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

			Tax Exempt Assets Initial Value 800,000			Tax Exempt Yield 3.00%				
Year	Client Age	Spouse Age	(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	60	55	800,000	0		800,000		24,000		824,000
2	61	56	824,000	0		824,000		24,720		848,720
3	62	57	848,720	0		848,720		25,462		874,182
4	63	58	874,182	0		874,182		26,225		900,407
5	64	59	900,407	0		900,407		27,012		927,419
6	65	60	927,419	0		927,419		27,823		955,242
7	66	61	955,242	0		955,242		28,657		983,899
8	67	62	983,899	0		983,899		29,517		1,013,416
9	68	63	1,013,416	110,766		902,650		27,080		929,730
10	69	64	929,730	187,754		741,976		22,259		764,235
11	70	65	764,235	180,509		583,726		17,512		601,238
12	71	66	601,238	185,025		416,213		12,486		428,699
13	72	67	428,699	189,675		239,024		7,171		246,195
14	73	68	246,195	194,466		51,729		1,552		53,281
15	74	69	53,281	53,281		0		0		0
16	75	70	0	0		0		0		0
17	76	71	0	0		0		0		0
18	77	72	0	0		0		0		0
19	78	73	0	0		0		0		0
20	79	74	0	0		0		0		0
21	80	75	0	0		0		0		0
22	81	76	0	0		0		0		0
23	82	77	0	0		0		0		0
24	83	78	0	0		0		0		0
25	84	79	0	0		0		0		0
26	85	80	0	0		0		0		0
27	86	81	0	0		0		0		0
28	87	82	0	0		0		0		0
29	88	83	0	0		0		0		0
30	89	84	0	0		0		0		0
31	90	85	0	0		0		0		0
32	91	86	0	0		0		0		0
33	92	87	0	0		0		0		0
34	93	88	0	0		0		0		0
35	94	89	0	0		0		0		0
36	95	90	0	0		0		0		0
37	96	91	0	0		0		0		0
38	97	92	0	0		0		0		0
39	98	93	0	0		0		0		0
40	99	94	0	0		0		0		0
				1,101,476				301,476		

*Assumes yield is not subject to income tax.

Details of Tax Exempt Account* (Roth IRA)

Tax Exempt Account Detail Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

			Tax Exempt Assets Initial Value 1,000,000				Tax Exempt Yield 8.00%			
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	=	(3) Balance in Account to Accrue	+	(4) Tax Exempt Interest Earned	=	(5) Net Year End Value of Account
1	60	55	1,000,000	0		1,000,000		80,000		1,069,200
2	61	56	1,069,200	0		1,069,200		85,536		1,143,189
3	62	57	1,143,189	0		1,143,189		91,455		1,222,298
4	63	58	1,222,298	0		1,222,298		97,784		1,306,881
5	64	59	1,306,881	0		1,306,881		104,550		1,397,317
6	65	60	1,397,317	0		1,397,317		111,785		1,494,011
7	66	61	1,494,011	0		1,494,011		119,521		1,597,397
8	67	62	1,597,397	0		1,597,397		127,792		1,707,937
9	68	63	1,707,937	0		1,707,937		136,635		1,826,126
10	69	64	1,826,126	0		1,826,126		146,090		1,952,494
11	70	65	1,952,494	0		1,952,494		156,200		2,087,607
12	71	66	2,087,607	0		2,087,607		167,009		2,232,070
13	72	67	2,232,070	0		2,232,070		178,566		2,386,530
14	73	68	2,386,530	0		2,386,530		190,922		2,551,677
15	74	69	2,551,677	0		2,551,677		204,134		2,728,253
16	75	70	2,728,253	0		2,728,253		218,260		2,917,048
17	76	71	2,917,048	0		2,917,048		233,364		3,118,908
18	77	72	3,118,908	0		3,118,908		249,513		3,334,737
19	78	73	3,334,737	0		3,334,737		266,779		3,565,501
20	79	74	3,565,501	0		3,565,501		285,240		3,812,234
21	80	75	3,812,234	0		3,812,234		304,979		4,076,041
22	81	76	4,076,041	0		4,076,041		326,083		4,358,103
23	82	77	4,358,103	0		4,358,103		348,648		4,659,683
24	83	78	4,659,683	0		4,659,683		372,775		4,982,133
25	84	79	4,982,133	0		4,982,133		398,571		5,326,897
26	85	80	5,326,897	0		5,326,897		426,152		5,695,519
27	86	81	5,695,519	0		5,695,519		455,642		6,089,649
28	87	82	6,089,649	0		6,089,649		487,172		6,511,053
29	88	83	6,511,053	0		6,511,053		520,884		6,961,618
30	89	84	6,961,618	0		6,961,618		556,929		7,443,362
31	90	85	7,443,362	0		7,443,362		595,469		7,958,443
32	91	86	7,958,443	0		7,958,443		636,675		8,509,167
33	92	87	8,509,167	0		8,509,167		680,733		9,098,001
34	93	88	9,098,001	0		9,098,001		727,840		9,727,583
35	94	89	9,727,583	0		9,727,583		778,207		10,400,732
36	95	90	10,400,732	0		10,400,732		832,059		11,120,463
37	96	91	11,120,463	0		11,120,463		889,637		11,889,999
38	97	92	11,889,999	0		11,889,999		951,200		12,712,787
39	98	93	12,712,787	0		12,712,787		1,017,023		13,592,512
40	99	94	13,592,512	0		13,592,512		1,087,401		14,533,114
				0				15,645,214		

*Assumes yield is not subject to income tax.

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

Summary of Illiquid Assets

Illiquid Assets Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) Principal Residence (4.00% Growth)	+	(2) Personal Property (-3.00% Growth)	=	(3) Total Assets
1	60	55	426,400		145,500		571,900
2	61	56	443,456		141,135		584,591
3	62	57	461,194		136,901		598,095
4	63	58	479,642		132,794		612,436
5	64	59	498,828		128,810		627,638
6	65	60	518,781		124,946		643,727
7	66	61	539,532		121,197		660,729
8	67	62	561,113		117,562		678,675
9	68	63	583,558		114,035		697,593
10	69	64	606,900		110,614		717,514
11	70	65	631,176		107,295		738,471
12	71	66	656,423		104,076		760,499
13	72	67	682,680		100,954		783,634
14	73	68	709,987		97,925		807,912
15	74	69	738,387		94,988		833,375
16	75	70	767,922		92,138		860,060
17	76	71	798,639		89,374		888,013
18	77	72	830,585		86,693		917,278
19	78	73	863,808		84,092		947,900
20	79	74	898,360		81,569		979,929
21	80	75	934,295		79,122		1,013,417
22	81	76	971,667		76,748		1,048,415
23	82	77	1,010,533		74,446		1,084,979
24	83	78	1,050,955		72,213		1,123,168
25	84	79	1,092,993		70,046		1,163,039
26	85	80	1,136,713		67,945		1,204,658
27	86	81	1,182,181		65,906		1,248,087
28	87	82	1,229,468		63,929		1,293,397
29	88	83	1,278,647		62,011		1,340,658
30	89	84	1,329,793		60,151		1,389,944
31	90	85	1,382,985		58,347		1,441,332
32	91	86	1,438,304		56,596		1,494,900
33	92	87	1,495,836		54,898		1,550,734
34	93	88	1,555,670		53,251		1,608,921
35	94	89	1,617,896		51,654		1,669,550
36	95	90	1,682,612		50,104		1,732,716
37	96	91	1,749,917		48,601		1,798,518
38	97	92	1,819,914		47,143		1,867,057
39	98	93	1,892,710		45,729		1,938,439
40	99	94	1,968,418		44,357		2,012,775

Hypothetical Net Worth Numerical Illustration (After Providing Required Cash Flow)

Hypothetical Net Worth Illustration Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) Year End Value of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Taxable Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Tax Deferred Assets	(6) Year End Value of Equity Assets	(7) Year End Hypothetical Net Worth
1	60	55	571,900	50,000	636,120	1,893,200	534,600	1,980,000	5,665,820
2	61	56	584,591	55,128	621,879	1,991,909	571,594	2,021,456	5,846,557
3	62	57	598,095	60,256	607,268	2,096,480	611,149	2,088,761	6,062,009
4	63	58	612,436	65,385	592,277	2,207,288	653,441	2,175,355	6,306,182
5	64	59	627,638	70,513	576,896	2,324,736	698,659	2,274,302	6,572,744
6	65	60	643,727	75,641	417,309	2,449,253	747,006	2,382,218	6,715,154
7	66	61	660,729	80,769	249,257	2,581,296	798,698	2,497,525	6,868,274
8	67	62	678,675	85,897	72,394	2,721,353	853,968	2,619,565	7,031,852
9	68	63	697,593	91,026	0	2,755,856	913,062	2,748,151	7,205,688
10	69	64	717,514	96,154	0	2,716,729	976,246	2,883,344	7,389,987
11	70	65	738,471	101,282	0	2,688,845	1,043,803	3,025,338	7,597,739
12	71	66	760,499	106,410	0	2,660,769	1,116,034	3,174,400	7,818,112
13	72	67	783,634	111,538	0	2,632,725	1,193,264	3,330,845	8,052,006
14	73	68	807,912	116,667	0	2,604,958	1,275,838	3,495,019	8,300,394
15	74	69	833,375	121,795	0	2,728,253	1,364,126	3,515,540	8,563,089
16	75	70	860,060	126,923	0	2,917,048	1,458,523	3,433,605	8,796,159
17	76	71	888,013	132,051	0	3,118,908	1,559,453	3,340,636	9,039,061
18	77	72	917,278	137,179	0	3,334,737	1,667,367	3,235,951	9,292,512
19	78	73	947,900	142,308	0	3,565,501	1,782,748	3,118,787	9,557,244
20	79	74	979,929	147,436	0	3,812,234	1,906,114	2,988,319	9,834,032
21	80	75	1,013,417	152,564	0	4,076,041	2,038,017	2,872,406	10,152,445
22	81	76	1,048,415	157,692	0	4,358,103	2,179,047	2,743,675	10,486,932
23	82	77	1,084,979	162,821	0	4,659,683	2,329,837	2,601,276	10,838,596
24	83	78	1,123,168	167,949	0	4,982,133	2,491,062	2,444,310	11,208,622
25	84	79	1,163,039	173,077	0	5,326,897	2,663,444	2,271,824	11,598,281
26	85	80	1,204,658	178,205	0	5,695,519	2,847,755	2,082,811	12,008,948
27	86	81	1,248,087	183,333	0	6,089,649	3,044,819	1,876,208	12,442,096
28	87	82	1,293,397	188,462	0	6,511,053	3,255,521	1,650,890	12,899,323
29	88	83	1,340,658	193,590	0	6,961,618	3,480,803	1,405,669	13,382,338
30	89	84	1,389,944	198,718	0	7,443,362	3,721,674	1,139,288	13,892,986
31	90	85	1,441,332	203,846	0	7,958,443	3,979,214	850,424	14,433,259
32	91	86	1,494,900	208,974	0	8,509,167	4,254,575	537,677	15,005,293
33	92	87	1,550,734	214,103	0	9,098,001	4,548,992	199,568	15,611,398
34	93	88	1,608,921	219,231	0	9,727,583	4,607,180	0	16,162,915
35	94	89	1,669,550	224,359	0	10,400,732	4,328,439	0	16,623,080
36	95	90	1,732,716	229,487	0	11,120,463	4,013,965	0	17,096,631
37	96	91	1,798,518	234,615	0	11,889,999	3,660,788	0	17,583,920
38	97	92	1,867,057	239,744	0	12,712,787	3,265,724	0	18,085,312
39	98	93	1,938,439	244,872	0	13,592,512	2,825,349	0	18,601,172
40	99	94	2,012,775	250,000	0	14,533,114	2,335,991	0	19,131,880

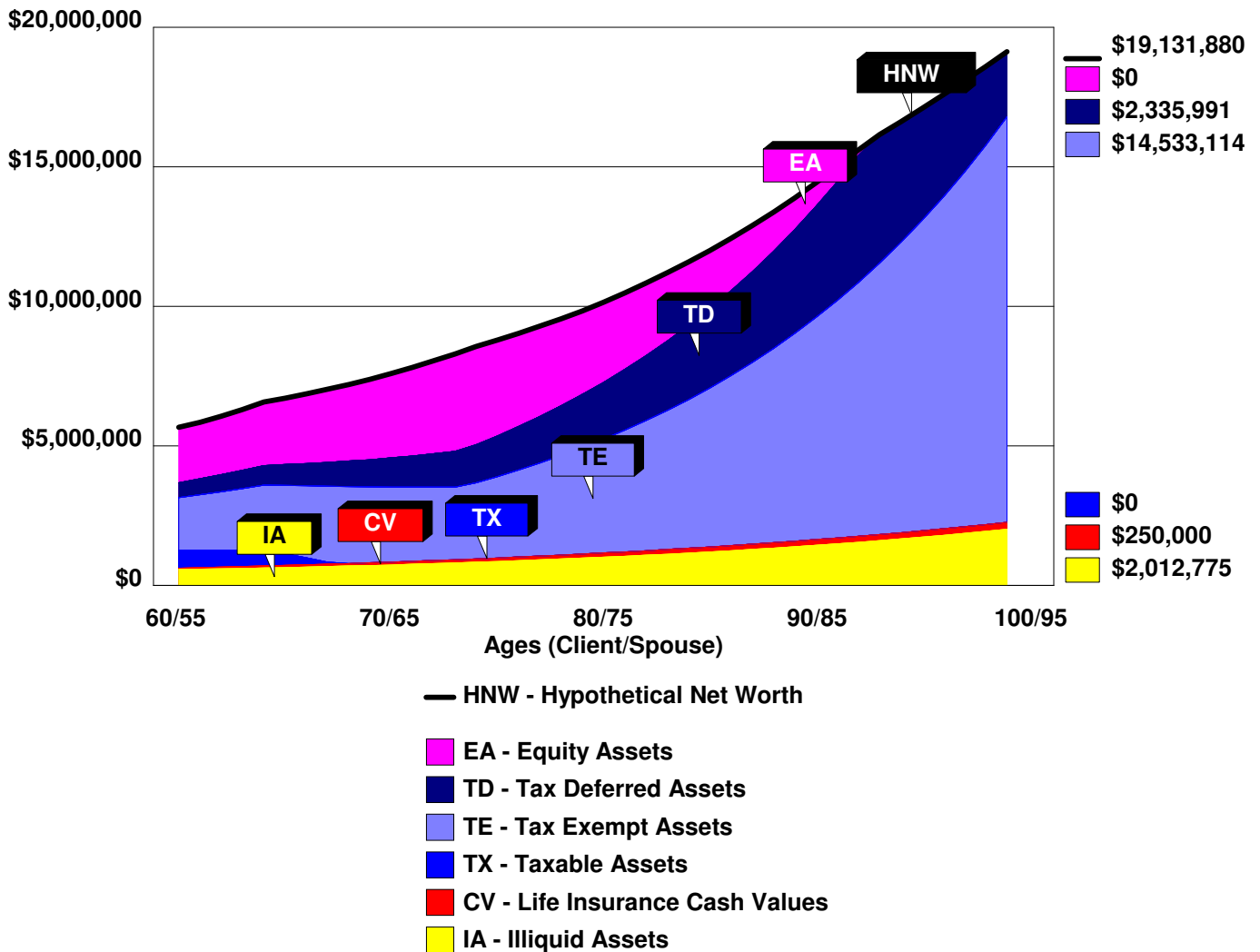
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Hypothetical Net Worth (After Providing Required Cash Flow)

Presented By: [Licensed user's name appears here]
Date: 01/01/2010

For: Aaron Tyler
& Susan Tyler

40 Year Graphic Analysis



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.

Wealth Transfer Summary (After Providing Required Cash Flow)

Wealth Transfer Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(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	60	55	5,865,820	47,110	5,818,710	1,024,586	6,843,296
2	61	56	6,041,429	60,058	5,981,371	1,057,279	7,038,650
3	62	57	6,251,753	73,902	6,177,851	1,092,638	7,270,489
4	63	58	6,490,797	88,704	6,402,093	1,130,966	7,533,059
5	64	59	6,752,231	104,531	6,647,700	1,172,502	7,820,202
6	65	60	6,889,513	121,452	6,768,061	1,217,430	7,985,491
7	66	61	7,037,505	153,473	6,884,032	1,265,966	8,149,998
8	67	62	7,195,955	230,662	6,965,293	1,318,427	8,283,720
9	68	63	7,364,662	311,397	7,053,265	1,375,172	8,428,437
10	69	64	7,543,833	395,853	7,147,980	1,436,554	8,584,534
11	70	65	7,746,457	488,723	7,257,734	1,502,929	8,760,663
12	71	66	7,961,702	586,198	7,375,504	1,574,709	8,950,213
13	72	67	8,190,468	688,707	7,501,761	1,652,017	9,153,778
14	73	68	8,433,727	813,776	7,619,951	1,735,148	9,355,099
15	74	69	8,691,294	946,677	7,744,617	1,824,834	9,569,451
16	75	70	8,919,236	1,067,422	7,851,814	1,921,335	9,773,149
17	76	71	9,157,010	1,193,850	7,963,160	2,025,129	9,988,289
18	77	72	9,405,333	1,326,368	8,078,965	2,136,976	10,215,941
19	78	73	9,664,936	1,465,400	8,199,536	2,257,585	10,457,121
20	79	74	9,936,596	1,611,395	8,325,201	2,387,651	10,712,852
21	80	75	10,249,881	1,777,765	8,472,116	2,527,917	11,000,033
22	81	76	10,579,240	1,953,125	8,626,115	2,679,004	11,305,119
23	82	77	10,925,775	2,138,093	8,787,682	2,841,284	11,628,966
24	83	78	11,290,673	2,333,332	8,957,341	3,015,189	11,972,530
25	84	79	11,675,204	2,539,555	9,135,649	3,201,463	12,337,112
26	85	80	12,080,743	2,757,527	9,323,216	3,401,049	12,724,265
27	86	81	12,508,763	2,988,071	9,520,692	3,614,895	13,135,587
28	87	82	12,960,861	3,232,075	9,728,786	3,843,873	13,572,659
29	88	83	13,438,748	3,490,491	9,948,257	4,088,817	14,037,074
30	89	84	13,944,268	3,764,343	10,179,925	4,350,174	14,530,099
31	90	85	14,479,413	4,054,735	10,424,678	4,627,890	15,052,568
32	91	86	15,046,319	4,362,850	10,683,469	4,921,863	15,605,332
33	92	87	15,647,295	4,689,964	10,957,331	5,232,010	16,189,341
34	93	88	16,193,684	4,947,040	11,246,644	5,558,101	16,804,745
35	94	89	16,648,721	5,098,149	11,550,572	5,898,721	17,449,293
36	95	90	17,117,144	5,248,403	11,868,741	6,252,581	18,121,322
37	96	91	17,599,305	5,397,389	12,201,916	6,620,935	18,822,851
38	97	92	18,095,568	5,544,658	12,550,910	7,005,377	19,556,287
39	98	93	18,606,300	5,689,715	12,916,585	7,409,245	20,325,830
40	99	94	19,131,880	5,832,024	13,299,856	7,829,854	21,129,710

*Net of cash flow provided

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 33)

Total Estate Assets	\$ 15,647,295
Wealth Transferred to Heirs	\$ 16,189,341

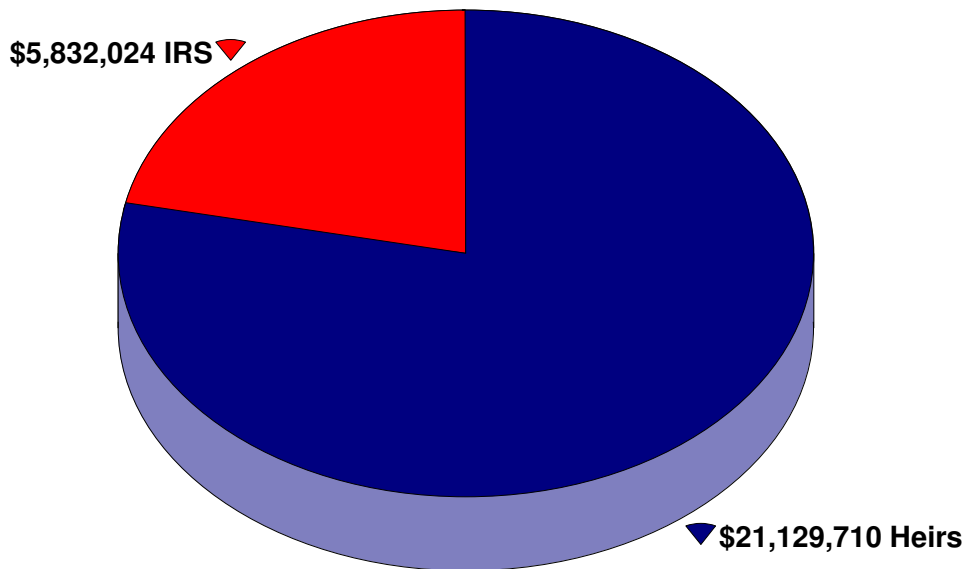
Distribution of Assets

Presented By: [Licensed user's name appears here]
Date: 01/01/2010

For: Aaron Tyler
& Susan Tyler

Summary Analysis at Ages 99/94

Estate Distribution



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.

Estate Assets Details

Estate Assets Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)
			Liquid Assets*	+ Net Illiquid Assets**	+ Current Life Insurance Death Benefit	= Total Estate Assets
1	60	55	5,043,920	571,900	250,000	5,865,820
2	61	56	5,206,838	584,591	250,000	6,041,429
3	62	57	5,403,658	598,095	250,000	6,251,753
4	63	58	5,628,361	612,436	250,000	6,490,797
5	64	59	5,874,593	627,638	250,000	6,752,231
6	65	60	5,995,786	643,727	250,000	6,889,513
7	66	61	6,126,776	660,729	250,000	7,037,505
8	67	62	6,267,280	678,675	250,000	7,195,955
9	68	63	6,417,069	697,593	250,000	7,364,662
10	69	64	6,576,319	717,514	250,000	7,543,833
11	70	65	6,757,986	738,471	250,000	7,746,457
12	71	66	6,951,203	760,499	250,000	7,961,702
13	72	67	7,156,834	783,634	250,000	8,190,468
14	73	68	7,375,815	807,912	250,000	8,433,727
15	74	69	7,607,919	833,375	250,000	8,691,294
16	75	70	7,809,176	860,060	250,000	8,919,236
17	76	71	8,018,997	888,013	250,000	9,157,010
18	77	72	8,238,055	917,278	250,000	9,405,333
19	78	73	8,467,036	947,900	250,000	9,664,936
20	79	74	8,706,667	979,929	250,000	9,936,596
21	80	75	8,986,464	1,013,417	250,000	10,249,881
22	81	76	9,280,825	1,048,415	250,000	10,579,240
23	82	77	9,590,796	1,084,979	250,000	10,925,775
24	83	78	9,917,505	1,123,168	250,000	11,290,673
25	84	79	10,262,165	1,163,039	250,000	11,675,204
26	85	80	10,626,085	1,204,658	250,000	12,080,743
27	86	81	11,010,676	1,248,087	250,000	12,508,763
28	87	82	11,417,464	1,293,397	250,000	12,960,861
29	88	83	11,848,090	1,340,658	250,000	13,438,748
30	89	84	12,304,324	1,389,944	250,000	13,944,268
31	90	85	12,788,081	1,441,332	250,000	14,479,413
32	91	86	13,301,419	1,494,900	250,000	15,046,319
33	92	87	13,846,561	1,550,734	250,000	15,647,295
34	93	88	14,334,763	1,608,921	250,000	16,193,684
35	94	89	14,729,171	1,669,550	250,000	16,648,721
36	95	90	15,134,428	1,732,716	250,000	17,117,144
37	96	91	15,550,787	1,798,518	250,000	17,599,305
38	97	92	15,978,511	1,867,057	250,000	18,095,568
39	98	93	16,417,861	1,938,439	250,000	18,606,300
40	99	94	16,869,105	2,012,775	250,000	19,131,880

*Including taxable assets, tax exempt assets, tax deferred assets, and equity assets.

**Net of any liabilities.

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.

Transfer Tax Details

Transfer Tax Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	(1) Total Estate Assets	(2) Taxable Estate*	(3) Available Unified Credit Equivalent	(4) Estate Tax*	(5) Income Tax on Tax Deferred Assets	(6) Total Transfer Taxes
1	60	55	5,865,820	5,865,820	7,000,000	0	47,110	47,110
2	61	56	6,041,429	6,041,429	7,000,000	0	60,058	60,058
3	62	57	6,251,753	6,251,753	7,000,000	0	73,902	73,902
4	63	58	6,490,797	6,490,797	7,000,000	0	88,704	88,704
5	64	59	6,752,231	6,752,231	7,000,000	0	104,531	104,531
6	65	60	6,889,513	6,889,513	7,000,000	0	121,452	121,452
7	66	61	7,037,505	7,037,505	7,000,000	16,877	136,596	153,473
8	67	62	7,195,955	7,195,955	7,000,000	88,180	142,482	230,662
9	68	63	7,364,662	7,364,662	7,000,000	164,098	147,299	311,397
10	69	64	7,543,833	7,543,833	7,000,000	244,725	151,128	395,853
11	70	65	7,746,457	7,746,457	7,000,000	335,906	152,817	488,723
12	71	66	7,961,702	7,961,702	7,000,000	432,766	153,432	586,198
13	72	67	8,190,468	8,190,468	7,000,000	535,711	152,996	688,707
14	73	68	8,433,727	8,433,727	7,000,000	645,177	168,599	813,776
15	74	69	8,691,294	8,691,294	7,000,000	761,082	185,595	946,677
16	75	70	8,919,236	8,919,236	7,000,000	863,656	203,766	1,067,422
17	76	71	9,157,010	9,157,010	7,000,000	970,655	223,195	1,193,850
18	77	72	9,405,333	9,405,333	7,000,000	1,082,400	243,968	1,326,368
19	78	73	9,664,936	9,664,936	7,000,000	1,199,221	266,179	1,465,400
20	79	74	9,936,596	9,936,596	7,000,000	1,321,468	289,927	1,611,395
21	80	75	10,249,881	10,249,881	7,000,000	1,462,446	315,319	1,777,765
22	81	76	10,579,240	10,579,240	7,000,000	1,610,658	342,467	1,953,125
23	82	77	10,925,775	10,925,775	7,000,000	1,766,599	371,494	2,138,093
24	83	78	11,290,673	11,290,673	7,000,000	1,930,803	402,529	2,333,332
25	84	79	11,675,204	11,675,204	7,000,000	2,103,842	435,713	2,539,555
26	85	80	12,080,743	12,080,743	7,000,000	2,286,334	471,193	2,757,527
27	86	81	12,508,763	12,508,763	7,000,000	2,478,943	509,128	2,988,071
28	87	82	12,960,861	12,960,861	7,000,000	2,682,387	549,688	3,232,075
29	88	83	13,438,748	13,438,748	7,000,000	2,897,437	593,054	3,490,491
30	89	84	13,944,268	13,944,268	7,000,000	3,124,921	639,422	3,764,343
31	90	85	14,479,413	14,479,413	7,000,000	3,365,736	688,999	4,054,735
32	91	86	15,046,319	15,046,319	7,000,000	3,620,844	742,006	4,362,850
33	92	87	15,647,295	15,647,295	7,000,000	3,891,283	798,681	4,689,964
34	93	88	16,193,684	16,193,684	7,000,000	4,137,158	809,882	4,947,040
35	94	89	16,648,721	16,648,721	7,000,000	4,341,924	756,225	5,098,149
36	95	90	17,117,144	17,117,144	7,000,000	4,552,715	695,688	5,248,403
37	96	91	17,599,305	17,599,305	7,000,000	4,769,687	627,702	5,397,389
38	97	92	18,095,568	18,095,568	7,000,000	4,993,006	551,652	5,544,658
39	98	93	18,606,300	18,606,300	7,000,000	5,222,835	466,880	5,689,715
40	99	94	19,131,880	19,131,880	7,000,000	5,459,346	372,678	5,832,024

*Solely for hypothetical purposes, calculations on this page assume the estate tax rules enacted in June 2001 are changed, i.e., a new tax act freezes the rules in effect during 2009 for all years thereafter.

Column (4) assumes half the amount shown in column (3) is transferred to a credit shelter trust by the first spouse to die.

Wealth Transfer Details

Wealth Transfer Details Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Spouse		(1) Proposed Survivor Life Insurance Outside the Estate	(2) Total Assets Outside the Estate
	Age	Age		
1	60	55	1,024,586	1,024,586
2	61	56	1,057,279	1,057,279
3	62	57	1,092,638	1,092,638
4	63	58	1,130,966	1,130,966
5	64	59	1,172,502	1,172,502
6	65	60	1,217,430	1,217,430
7	66	61	1,265,966	1,265,966
8	67	62	1,318,427	1,318,427
9	68	63	1,375,172	1,375,172
10	69	64	1,436,554	1,436,554
11	70	65	1,502,929	1,502,929
12	71	66	1,574,709	1,574,709
13	72	67	1,652,017	1,652,017
14	73	68	1,735,148	1,735,148
15	74	69	1,824,834	1,824,834
16	75	70	1,921,335	1,921,335
17	76	71	2,025,129	2,025,129
18	77	72	2,136,976	2,136,976
19	78	73	2,257,585	2,257,585
20	79	74	2,387,651	2,387,651
21	80	75	2,527,917	2,527,917
22	81	76	2,679,004	2,679,004
23	82	77	2,841,284	2,841,284
24	83	78	3,015,189	3,015,189
25	84	79	3,201,463	3,201,463
26	85	80	3,401,049	3,401,049
27	86	81	3,614,895	3,614,895
28	87	82	3,843,873	3,843,873
29	88	83	4,088,817	4,088,817
30	89	84	4,350,174	4,350,174
31	90	85	4,627,890	4,627,890
32	91	86	4,921,863	4,921,863
33	92	87	5,232,010	5,232,010
34	93	88	5,558,101	5,558,101
35	94	89	5,898,721	5,898,721
36	95	90	6,252,581	6,252,581
37	96	91	6,620,935	6,620,935
38	97	92	7,005,377	7,005,377
39	98	93	7,409,245	7,409,245
40	99	94	7,829,854	7,829,854

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.

Summary of Transfer Taxation of Tax Deferred Assets

Tax Deferred Transfer Tax Summary Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	Tax Deferred Assets	Initial	Heirs'		(5) Percent Loss Due to Tax
			Initial Value 500,000	Cost Basis 400,000	Income Tax Rate 35.00%		
			(1) Tax Deferred Assets in Estate	(2) Estate Tax on Tax Deferred Assets	(3) Income Tax on Tax Deferred Assets	(4) Total Taxes Attributed to Tax Deferred Assets	
1	60	55	534,600	0	47,110	47,110	9%
2	61	56	571,594	0	60,058	60,058	11%
3	62	57	611,149	0	73,902	73,902	12%
4	63	58	653,441	0	88,704	88,704	14%
5	64	59	698,659	0	104,531	104,531	15%
6	65	60	747,006	0	121,452	121,452	16%
7	66	61	798,698	16,877	136,596	153,473	19%
8	67	62	853,968	88,180	142,482	230,662	27%
9	68	63	913,062	164,098	147,299	311,397	34%
10	69	64	976,246	244,725	151,128	395,853	41%
11	70	65	1,043,803	335,906	152,817	488,723	47%
12	71	66	1,116,034	432,766	153,432	586,198	53%
13	72	67	1,193,264	535,711	152,996	688,707	58%
14	73	68	1,275,838	574,127	168,599	742,726	58%
15	74	69	1,364,126	613,856	185,595	799,451	59%
16	75	70	1,458,523	656,335	203,766	860,101	59%
17	76	71	1,559,453	701,754	223,195	924,949	59%
18	77	72	1,667,367	750,315	243,968	994,283	60%
19	78	73	1,782,748	802,236	266,179	1,068,415	60%
20	79	74	1,906,114	857,751	289,927	1,147,678	60%
21	80	75	2,038,017	917,107	315,319	1,232,426	60%
22	81	76	2,179,047	980,571	342,467	1,323,038	61%
23	82	77	2,329,837	1,048,427	371,494	1,419,921	61%
24	83	78	2,491,062	1,120,978	402,529	1,523,507	61%
25	84	79	2,663,444	1,198,550	435,713	1,634,263	61%
26	85	80	2,847,755	1,281,489	471,193	1,752,682	62%
27	86	81	3,044,819	1,370,168	509,128	1,879,296	62%
28	87	82	3,255,521	1,464,984	549,688	2,014,672	62%
29	88	83	3,480,803	1,566,362	593,054	2,159,416	62%
30	89	84	3,721,674	1,674,754	639,422	2,314,176	62%
31	90	85	3,979,214	1,790,646	688,999	2,479,645	62%
32	91	86	4,254,575	1,914,559	742,006	2,656,565	62%
33	92	87	4,548,992	2,047,047	798,681	2,845,728	63%
34	93	88	4,607,180	2,073,231	809,882	2,883,113	63%
35	94	89	4,328,439	1,947,797	756,225	2,704,022	62%
36	95	90	4,013,965	1,806,284	695,688	2,501,972	62%
37	96	91	3,660,788	1,647,354	627,702	2,275,056	62%
38	97	92	3,265,724	1,469,576	551,652	2,021,228	62%
39	98	93	2,825,349	1,271,407	466,880	1,738,287	62%
40	99	94	2,335,991	1,051,196	372,678	1,423,874	61%

Solely for hypothetical purposes, calculations on this page assume the estate tax rules enacted in June 2001 are changed, i.e., a new tax act freezes the rules in effect during 2009 for all years thereafter.

Details of Transfer Taxation of Tax Deferred Assets

Tax Deferred Transfer Tax Detail Page: 1
Date: 01/01/2010

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

For: Aaron Tyler
& Susan Tyler

Year	Client Age	Spouse Age	Tax Deferred Assets			Initial	Heirs'		(7) State Death Tax Attributable to Tax Deferred Assets**	(8) Total Taxes on Tax Deferred Assets (2)+(6)+(7)
			(1) Tax Deferred Assets in Estate	(2) Estate Tax on Tax Deferred Assets	(3) Unrealized Gain in Tax Deferred Assets	(4) Initial Cost Basis 400,000	(5) Income Tax Rate 35.00%	(6) Income Tax on Gain*		
1	60	55	534,600	0	134,600	0	134,600	47,110	0	47,110
2	61	56	571,594	0	171,594	0	171,594	60,058	0	60,058
3	62	57	611,149	0	211,149	0	211,149	73,902	0	73,902
4	63	58	653,441	0	253,441	0	253,441	88,704	0	88,704
5	64	59	698,659	0	298,659	0	298,659	104,531	0	104,531
6	65	60	747,006	0	347,006	0	347,006	121,452	0	121,452
7	66	61	798,698	16,877	398,698	8,425	390,273	136,596	0	153,473
8	67	62	853,968	88,180	453,968	46,876	407,092	142,482	0	230,662
9	68	63	913,062	164,098	513,062	92,209	420,853	147,299	0	311,397
10	69	64	976,246	244,725	576,246	144,453	431,793	151,128	0	395,853
11	70	65	1,043,803	335,906	643,803	207,182	436,621	152,817	0	488,723
12	71	66	1,116,034	432,766	716,034	277,657	438,377	153,432	0	586,198
13	72	67	1,193,264	535,711	793,264	356,133	437,131	152,996	0	688,707
14	73	68	1,275,838	574,127	875,838	394,127	481,711	168,599	0	742,726
15	74	69	1,364,126	613,856	964,126	433,856	530,270	185,595	0	799,451
16	75	70	1,458,523	656,335	1,058,523	476,335	582,188	203,766	0	860,101
17	76	71	1,559,453	701,754	1,159,453	521,754	637,699	223,195	0	924,949
18	77	72	1,667,367	750,315	1,267,367	570,315	697,052	243,968	0	994,283
19	78	73	1,782,748	802,236	1,382,748	622,236	760,512	266,179	0	1,068,415
20	79	74	1,906,114	857,751	1,506,114	677,751	828,363	289,927	0	1,147,678
21	80	75	2,038,017	917,107	1,638,017	737,107	900,910	315,319	0	1,232,426
22	81	76	2,179,047	980,571	1,779,047	800,571	978,476	342,467	0	1,323,038
23	82	77	2,329,837	1,048,427	1,929,837	868,427	1,061,410	371,494	0	1,419,921
24	83	78	2,491,062	1,120,978	2,091,062	940,978	1,150,084	402,529	0	1,523,507
25	84	79	2,663,444	1,198,550	2,263,444	1,018,550	1,244,894	435,713	0	1,634,263
26	85	80	2,847,755	1,281,489	2,447,755	1,101,489	1,346,266	471,193	0	1,752,682
27	86	81	3,044,819	1,370,168	2,644,819	1,190,168	1,454,651	509,128	0	1,879,296
28	87	82	3,255,521	1,464,984	2,855,521	1,284,984	1,570,537	549,688	0	2,014,672
29	88	83	3,480,803	1,566,362	3,080,803	1,386,362	1,694,441	593,054	0	2,159,416
30	89	84	3,721,674	1,674,754	3,321,674	1,494,754	1,826,920	639,422	0	2,314,176
31	90	85	3,979,214	1,790,646	3,579,214	1,610,646	1,968,568	688,999	0	2,479,645
32	91	86	4,254,575	1,914,559	3,854,575	1,734,559	2,120,016	742,006	0	2,656,565
33	92	87	4,548,992	2,047,047	4,148,992	1,867,047	2,281,945	798,681	0	2,845,728
34	93	88	4,607,180	2,073,231	4,207,180	1,893,231	2,313,949	809,882	0	2,883,113
35	94	89	4,328,439	1,947,797	3,928,439	1,767,797	2,160,642	756,225	0	2,704,022
36	95	90	4,013,965	1,806,284	3,613,965	1,626,284	1,987,681	695,688	0	2,501,972
37	96	91	3,660,788	1,647,354	3,260,788	1,467,354	1,793,434	627,702	0	2,275,056
38	97	92	3,265,724	1,469,576	2,865,724	1,289,576	1,576,148	551,652	0	2,021,228
39	98	93	2,825,349	1,271,407	2,425,349	1,091,407	1,333,942	466,880	0	1,738,287
40	99	94	2,335,991	1,051,196	1,935,991	871,196	1,064,795	372,678	0	1,423,874

*The unrealized gain in tax deferred assets 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.

**Check with your legal and tax advisers for the precise calculations of the state death tax on your current and future circumstances.

Solely for hypothetical purposes, calculations on this page assume the estate tax rules enacted in June 2001 are changed, i.e., a new tax act freezes the rules in effect during 2009 for all years thereafter.