Status Quo vs. CHEIFS+LIRP 200K Income

For: Bill Simpson & Mary Simpson

Presented By:

InsMark LLC

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Analysis of: SQ vs. CHEIFS Plan+Insurance 200K Income

Comparison of Liquid Assets

		Spendable Cash Flow		Liquid Assets*	
Year	M/F Ages	Strategy 1 Status Quo 200K INC	Strategy 2 CHEIFS with Insurance 200K INC	Strategy 1 Status Quo 200K INC	Strategy 2 CHEIFS with Insurance 200K INC
1	55/54	0	0	1,903,102	2,194,957
2	56/55	0	0	2,006,534	2,296,600
3	57/56	0	0	2,115,589	2,406,191
4	58/57	0	0	2,230,572	2,524,336
5	59/58	0	0	2,351,804	2,651,637
6	60/59	0	0	2,630,736	2,952,139
7	61/60	0	0	2,773,717	3,120,696
8	62/61	0	0	2,924,468	3,301,298
9	63/62	0	0	3,083,413	3,491,801
10	64/63	0	0	3,250,996	3,692,825
11	65/64	200,000	200,000	3,184,952	3,664,718
12	66/65	204,000	204,000	3,109,450	3,629,847
13	67/66	208,080	208,080	3,023,883	3,587,771
14	68/67	212,242	212,242	2,927,610	3,538,067
15	69/68	216,486	216,486	2,819,956	3,480,318
16	70/69	220,816	220,816	2,744,710	3,458,576
17	71/70	225,232	225,232	2,659,166	3,430,215
18	72/71	229,737	229,737	2,562,654	3,394,791
19	73/72	234,332	234,332	2,454,466	3,351,857
20	74/73	239,019	239,019	2,333,851	3,300,964
21	75/74	243,799	243,799	2,216,782	3,258,421
22	76/75	248,675	248,675	2,090,459	3,208,782
23	77/76	253,648	253,648	1,974,599	3,151,542
24	78/77	258,721	258,721	1,847,092	3,086,332
25	79/78	263,896	263,896	1,707,200	3,012,677
26	80/79	269,174	269,174	1,554,139	2,930,083
27	81/80	274,557	274,557	1,387,084	2,837,903
28	82/81	280,048	280,048	1,205,160	2,735,683
29	83/82	285,649	285,649	1,007,443	2,622,655
30	84/83	291,362	291,362	792,956	2,498,300
31	85/84	297,189	297,189	560,669	2,361,713
32	86/85	303,133	303,133	309,490	2,223,057
33	87/86	309,196	309,196	38,266	2,080,417
34	88/87	74,266	315,380	0	1,924,108
35	89/88	36,000	321,687	0	1,753,083
36	90/89	36,000	328,121	0	1,566,192
37	91/90	36,000	334,684	0	1,364,756
38	92/91	36,000	341,377	0	1,148,702
39	93/92	36,000	348,205	0	918,232
40	94/93	36,000	355,169	0	673,667
		6,059,257	8,113,614		

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

*After providing spendable cash flow.

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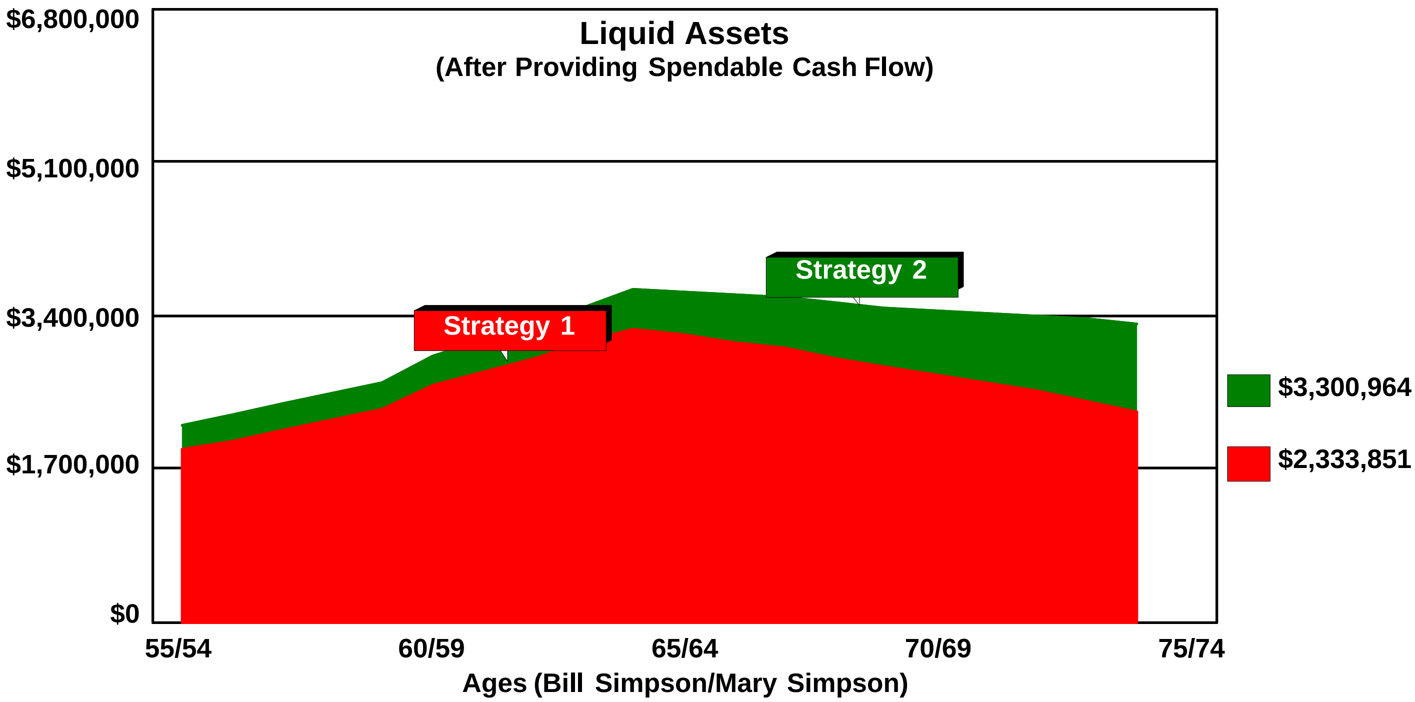
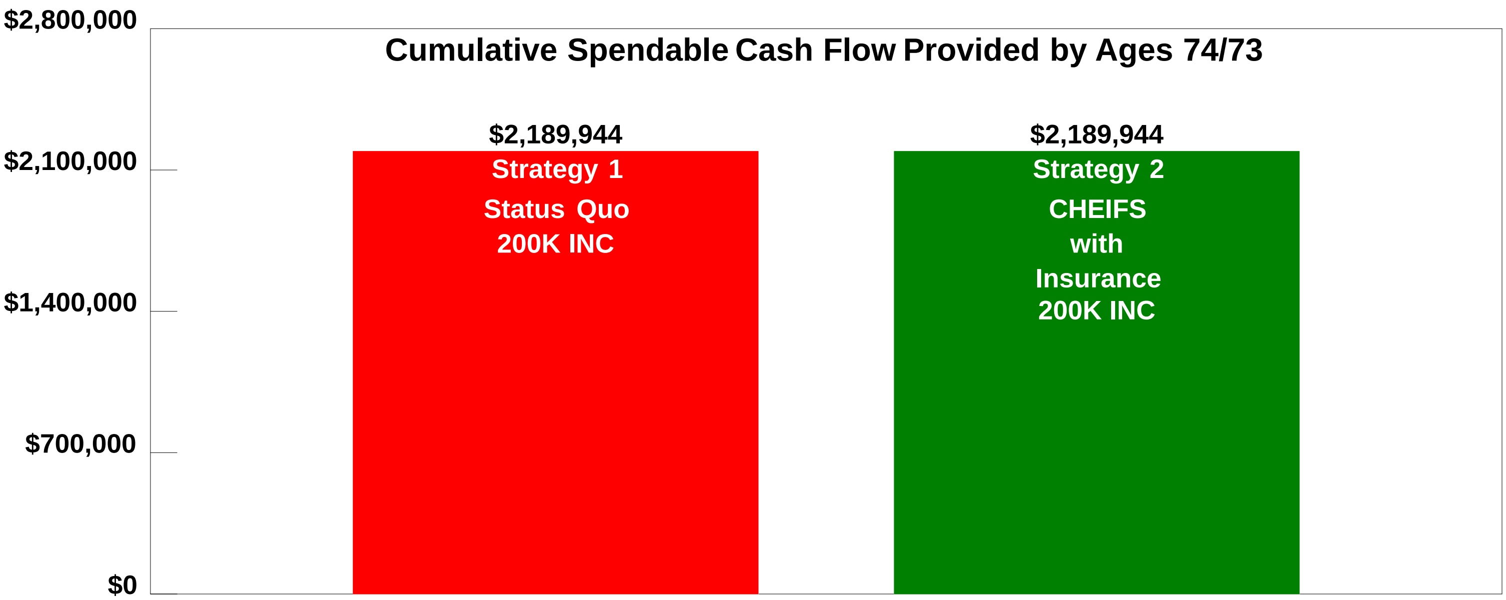
Comparison of Alternatives





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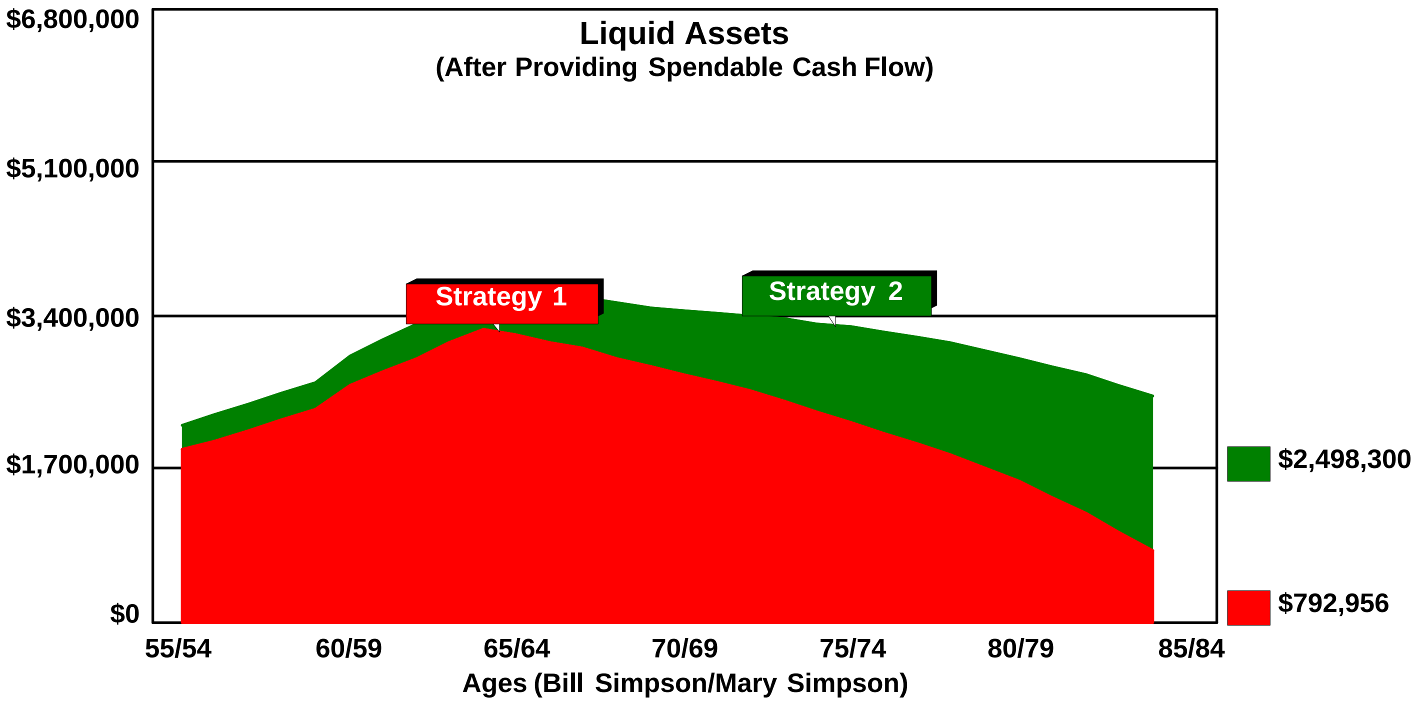

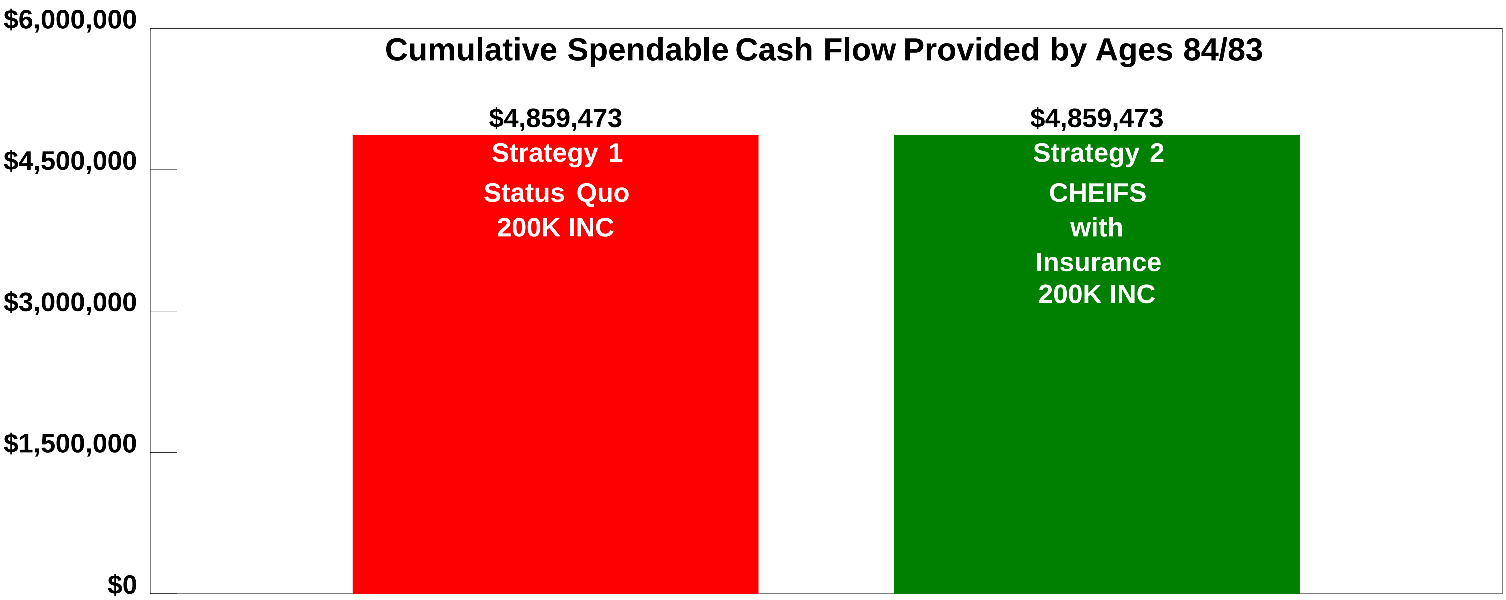

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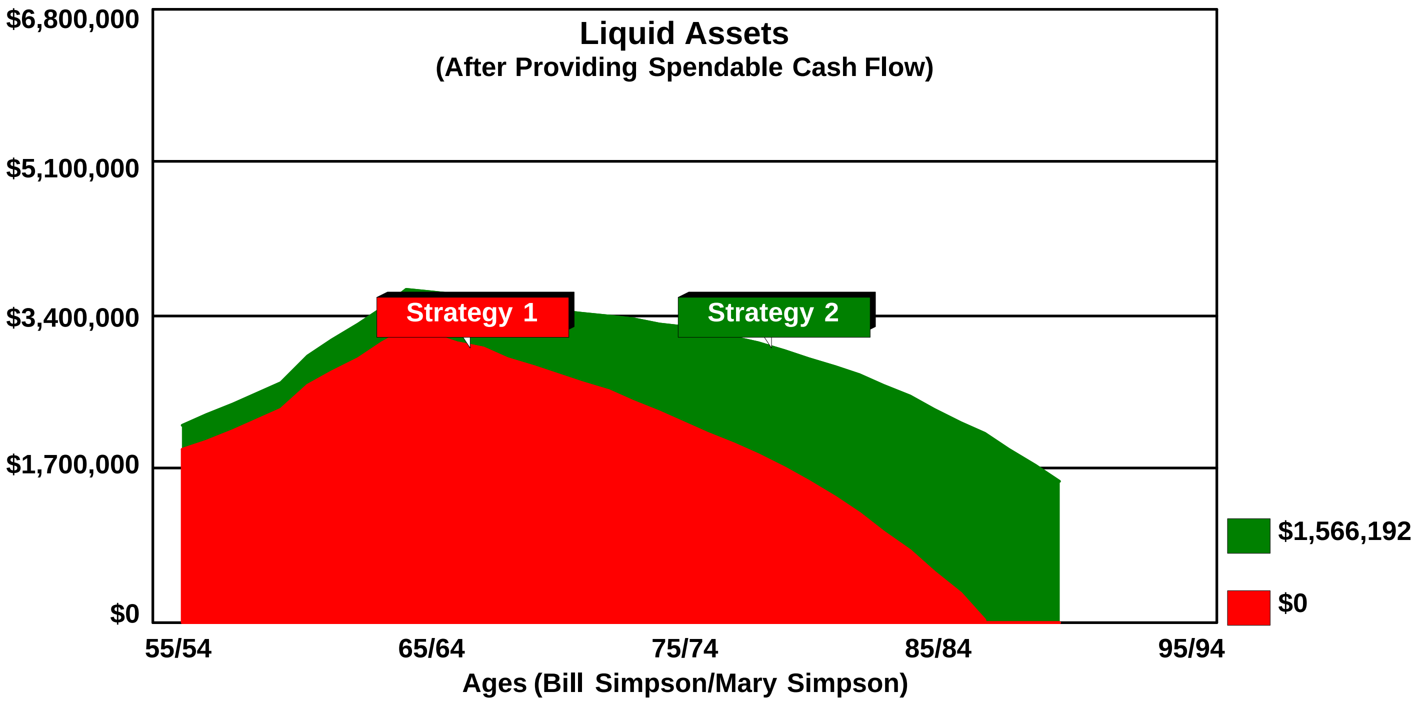
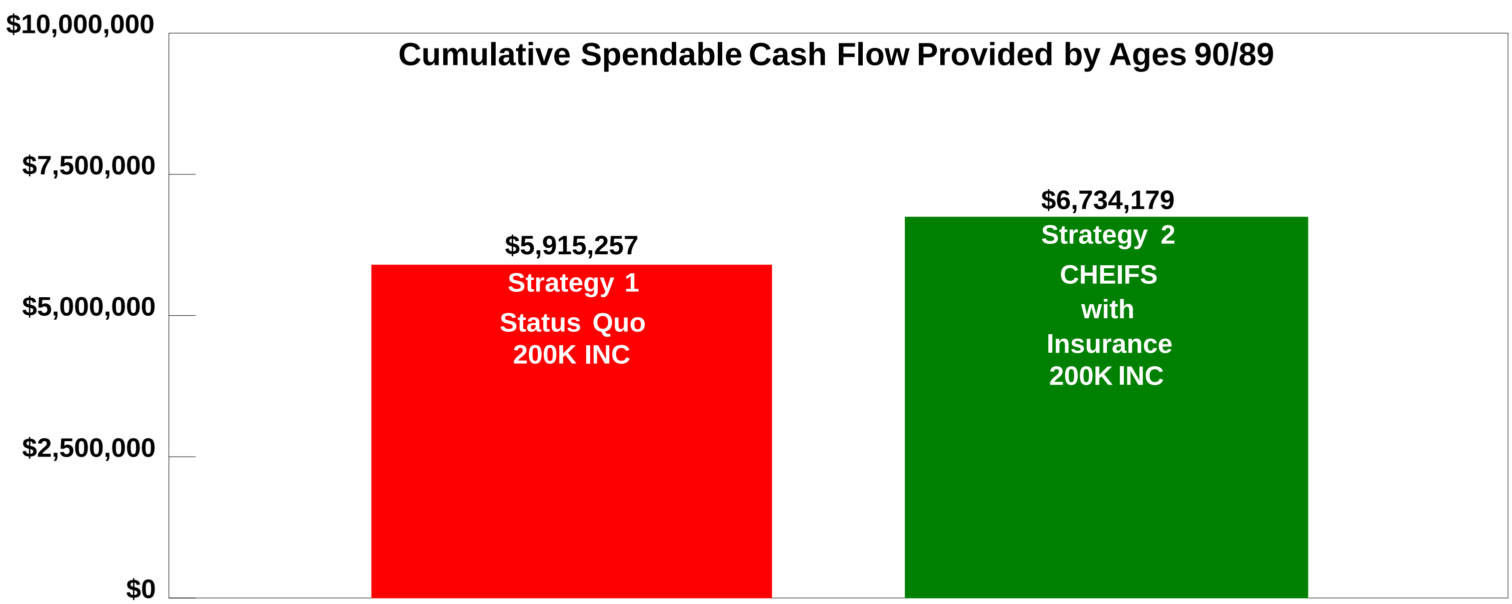
Analysis of: SQ vs. CHEIFS Plan+Insurance 200K Income

Presented By: [Licensed User's Name appears here] For: Bill Simpson & Mary Simpson

Comparison of Alternatives





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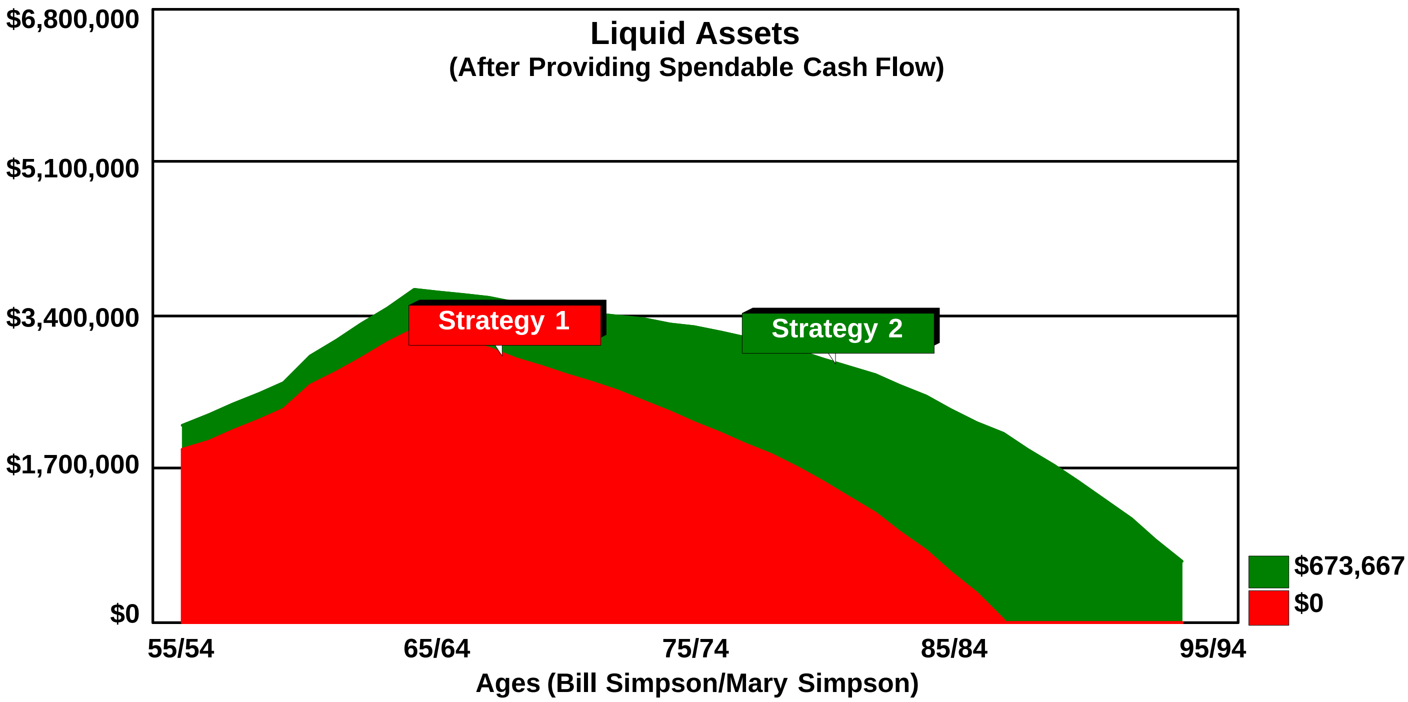

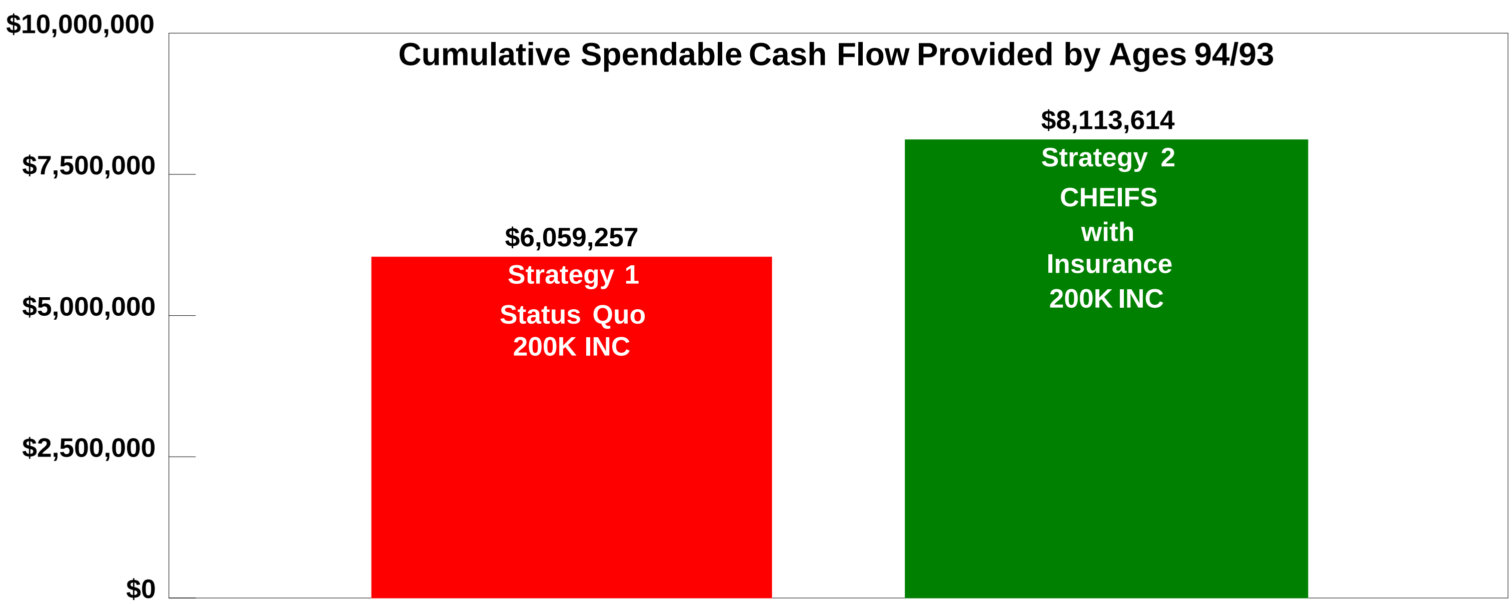

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Analysis of: SQ vs. CHEIFS Plan+Insurance 200K Income

Presented By: [Licensed User's Name appears here] For: Bill Simpson & Mary Simpson

Comparison of Alternatives

		Spendable Cash Flow		Net Worth*		Wealth to Heirs	
Year	M/F Ages	Strategy 1 Status Quo 200K INC	Strategy 2 CHEIFS with Insurance 200K INC	Strategy 1 Status Quo 200K INC	Strategy 2 CHEIFS with Insurance 200K INC	Strategy 1 Status Quo 200K INC	Strategy 2 CHEIFS with Insurance 200K INC
1	55/54	0	0	3,433,102	3,348,239	3,549,080	4,077,364
2	56/55	0	0	3,567,134	3,431,547	3,689,416	4,166,186
3	57/56	0	0	3,707,401	3,517,057	3,836,329	4,257,546
4	58/57	0	0	3,854,220	3,604,564	3,990,155	4,302,280
5	59/58	0	0	4,007,925	3,693,747	4,151,248	4,345,558
6	60/59	0	0	4,319,980	3,947,612	4,319,980	4,386,692
7	61/60	0	0	4,496,746	4,059,834	4,496,746	4,424,876
8	62/61	0	0	4,681,957	4,180,042	4,681,957	4,515,233
9	63/62	0	0	4,876,052	4,388,121	4,876,052	4,691,754
10	64/63	0	0	5,079,488	4,607,071	5,079,488	4,877,263
11	65/64	200,000	200,000	5,050,013	4,597,248	5,050,013	4,836,959
12	66/65	204,000	204,000	5,011,813	4,581,029	5,011,813	4,788,146
13	67/66	208,080	208,080	4,964,293	4,557,976	4,964,293	4,730,240
14	68/67	212,242	212,242	4,906,828	4,527,676	4,906,828	4,662,632
15	69/68	216,486	216,486	4,838,759	4,489,720	4,838,759	4,588,450
16	70/69	220,816	220,816	4,803,889	4,488,166	4,803,889	4,587,164
17	71/70	225,232	225,232	4,759,528	4,480,396	4,759,528	4,572,162
18	72/71	229,737	229,737	4,705,023	4,465,975	4,705,023	4,549,021
19	73/72	234,332	234,332	4,639,683	4,444,466	4,639,683	4,517,136
20	74/73	239,019	239,019	4,562,772	4,415,424	4,562,772	4,475,877
21	75/74	243,799	243,799	4,490,282	4,395,171	4,490,282	4,441,359
22	76/75	248,675	248,675	4,409,429	4,368,267	4,409,429	4,417,666
23	77/76	253,648	253,648	4,339,948	4,334,217	4,339,948	4,387,043
24	78/77	258,721	258,721	4,259,748	4,292,660	4,259,748	4,349,145
25	79/78	263,896	263,896	4,168,109	4,243,131	4,168,109	4,303,519
26	80/79	269,174	269,174	4,064,266	4,185,146	4,064,266	4,249,699
27	81/80	274,557	274,557	3,947,414	4,118,068	3,947,414	4,187,063
28	82/81	280,048	280,048	3,816,696	4,041,451	3,816,696	4,115,181
29	83/82	285,649	285,649	3,671,210	3,954,538	3,671,210	4,033,314
30	84/83	291,362	291,362	3,509,998	3,856,821	3,509,998	3,940,971
31	85/84	297,189	297,189	3,332,052	3,747,404	3,332,052	3,837,272
32	86/85	303,133	303,133	3,136,301	3,636,463	3,136,301	3,732,408
33	87/86	309,196	309,196	2,921,613	3,522,090	2,921,613	3,624,484
34	88/87	74,266	315,380	2,941,014	3,394,615	2,941,014	3,503,844
35	89/88	36,000	321,687	2,999,834	3,253,000	2,999,834	3,369,460
36	90/89	36,000	328,121	3,059,831	3,096,107	3,059,831	3,220,207
37	91/90	36,000	334,684	3,121,028	2,925,270	3,121,028	3,031,100
38	92/91	36,000	341,377	3,183,448	2,740,426	3,183,448	2,825,082
39	93/92	36,000	348,205	3,247,117	2,541,790	3,247,117	2,602,034
40	94/93	36,000	355,169	3,312,060	2,329,697	3,312,060	2,361,885
		6,059,257	8,113,614				

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*After providing spendable cash flow.

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Comparison of Alternatives

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2	56/55	0	0	2,006,534	2,296,600	3,689,416	4,166,186
3	57/56	0	0	2,115,589	2,406,191	3,836,329	4,257,546
4	58/57	0	0	2,230,572	2,524,336	3,990,155	4,302,280
5	59/58	0	0	2,351,804	2,651,637	4,151,248	4,345,558
6	60/59	0	0	2,630,736	2,952,139	4,319,980	4,386,692
7	61/60	0	0	2,773,717	3,120,696	4,496,746	4,424,876
8	62/61	0	0	2,924,468	3,301,298	4,681,957	4,515,233
9	63/62	0	0	3,083,413	3,491,801	4,876,052	4,691,754
10	64/63	0	0	3,250,996	3,692,825	5,079,488	4,877,263
11	65/64	200,000	200,000	3,184,952	3,664,718	5,050,013	4,836,959
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21	75/74	243,799	243,799	2,216,782	3,258,421	4,490,282	4,441,359
22	76/75	248,675	248,675	2,090,459	3,208,782	4,409,429	4,417,666
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33	87/86	309,196	309,196	38,266	2,080,417	2,921,613	3,624,484
34	88/87	74,266	315,380	0	1,924,108	2,941,014	3,503,844
35	89/88	36,000	321,687	0	1,753,083	2,999,834	3,369,460
36	90/89	36,000	328,121	0	1,566,192	3,059,831	3,220,207
37	91/90	36,000	334,684	0	1,364,756	3,121,028	3,031,100
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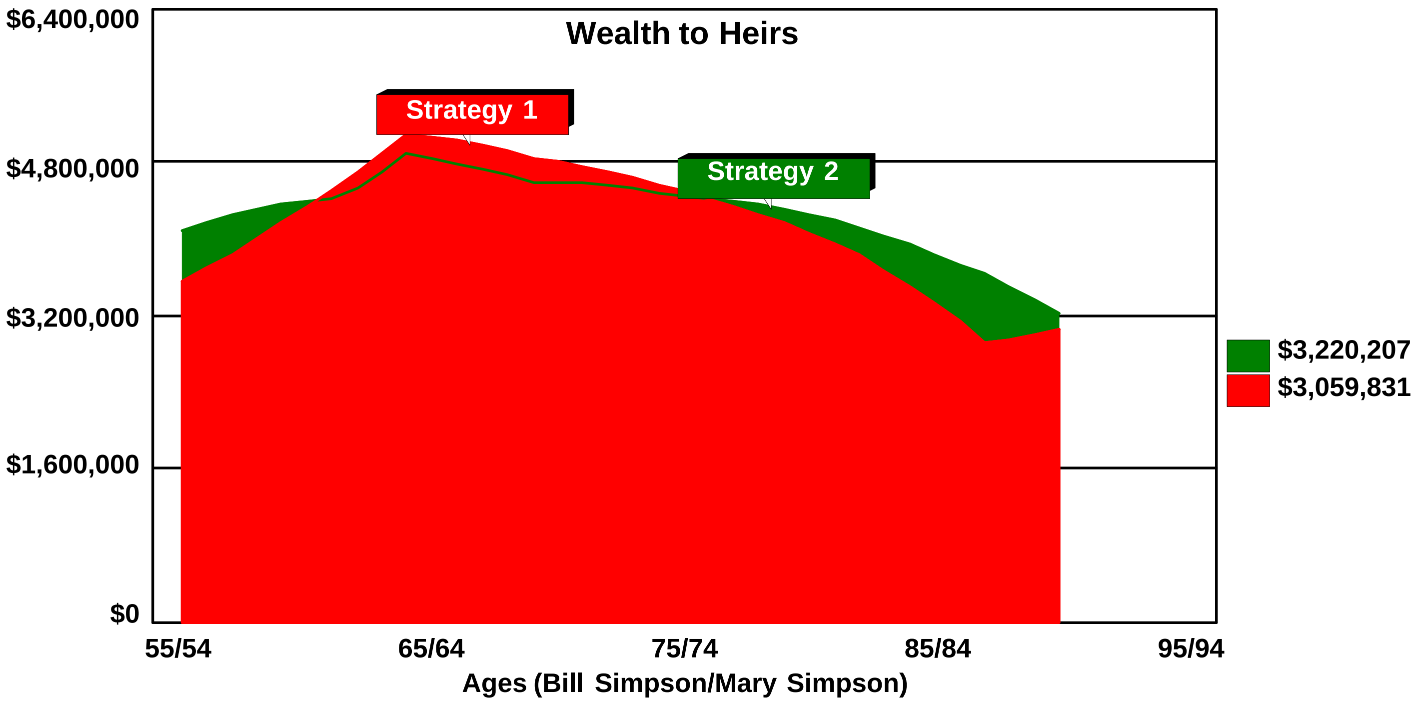

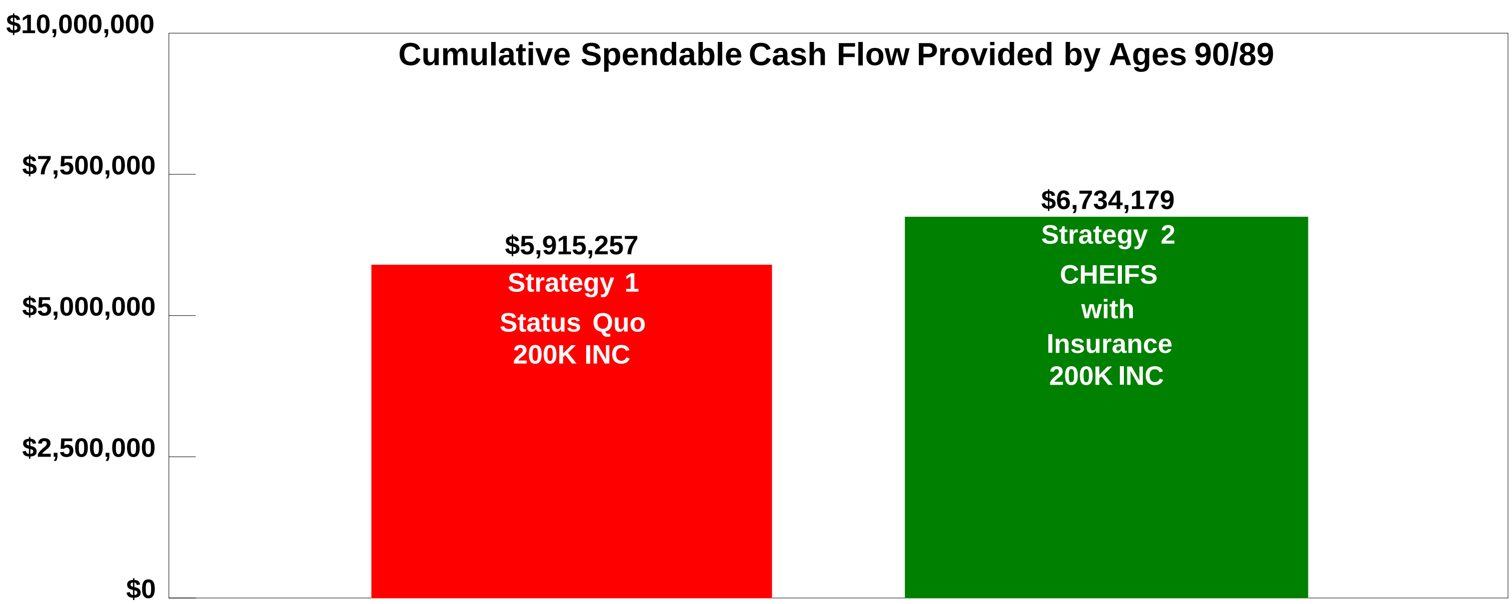

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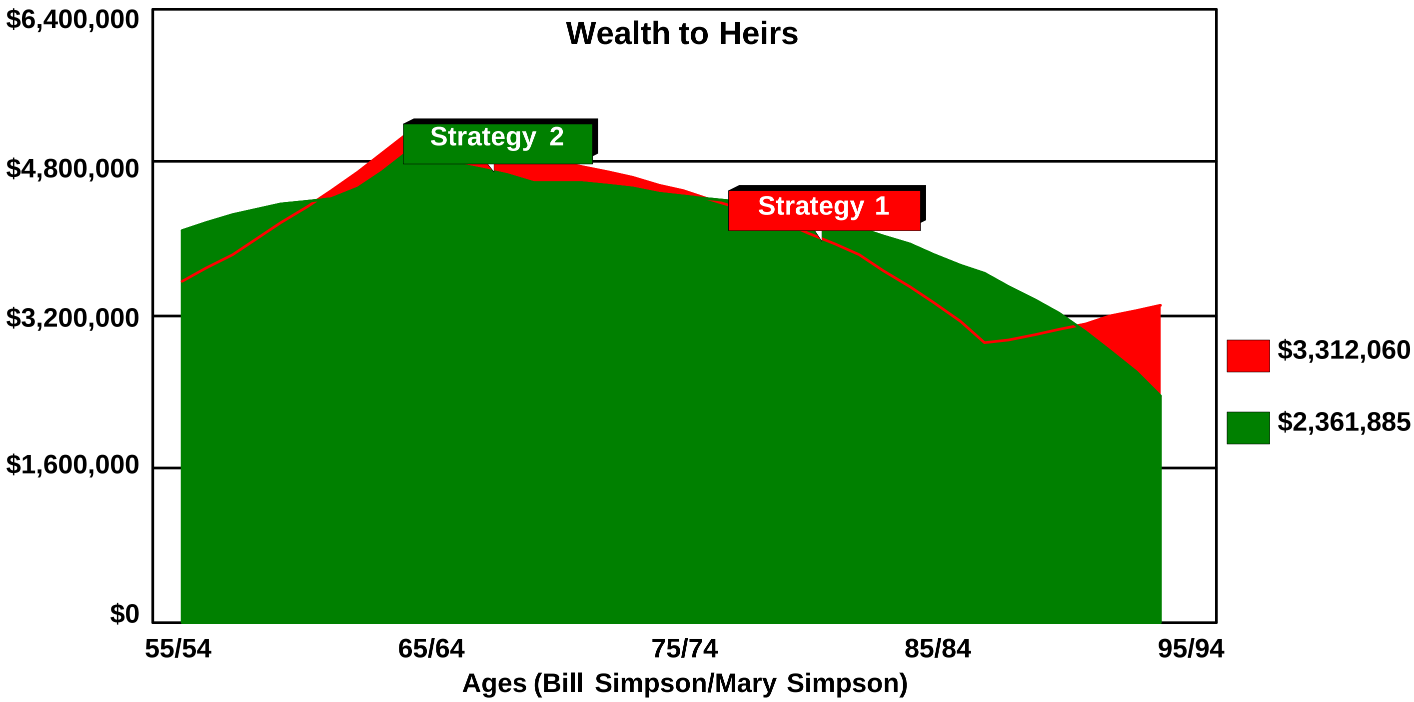

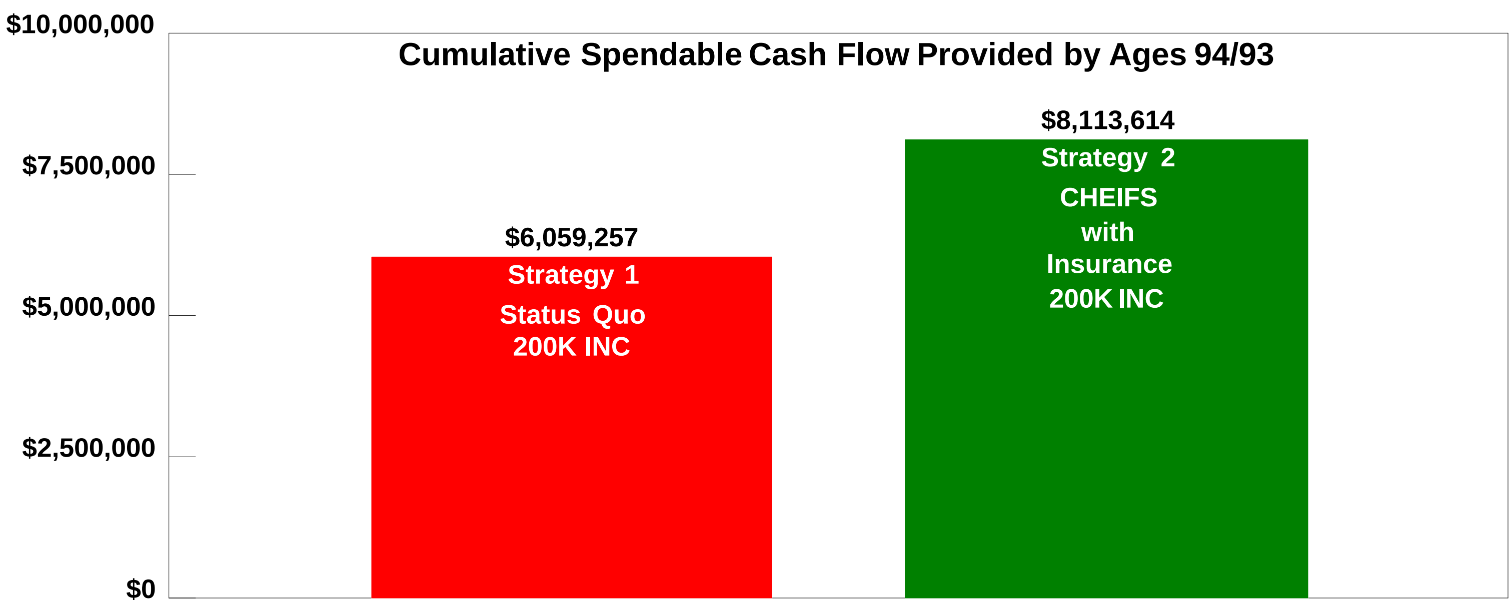

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Analysis of: Status Quo 200K INC

Client Information Summary

Current Assets

Liquid Assets:	Liquid Assets (Taxable Interest)	$ 0	
	Liquid Assets (Tax Exempt Interest)	0	
	Equity Assets	1,200,000	
	Tax Deferred Assets	0	
	Retirement Plan Assets	1,100,000	
	Total Liquid Assets		2,300,000
Illiquid Assets:	Principal Residence	1,500,000	
	Total Illiquid Assets		1,500,000
Other Assets:	Total Other Assets Inside the Estate		0
	Total Estate Assets		$3,800,000
	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 --
Brokerage Accounts, IRA

Assumptions Used

Income Tax Rates:	Pre-Retirement	35.00%
	Retirement	35.00%
Life Expectancy:	Joint	36 Years
	Bill Simpson	Age 90
	Mary Simpson	Age 89
Equities:		Brokerage Accounts
	Growth Rate	6.50%
	Dividend Rate	0.00%
Retirement Plan Assets Bill Simpson:		
	Defined Contr. Yield Assumption	6.50%

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

Cash Flow Required

Year	M/F Ages	Spendable Cash Flow (1) AfterTax Cash Flow for Living Expenses	(2) Total AfterTax Cash Flow Required
1	55/54	0	0
2	56/55	0	0
3	57/56	0	0
4	58/57	0	0
5	59/58	0	0
6	60/59	0	0
7	61/60	0	0
8	62/61	0	0
9	63/62	0	0
10	64/63	0	0
11	65/64	200,000	200,000
12	66/65	204,000	204,000
13	67/66	208,080	208,080
14	68/67	212,242	212,242
15	69/68	216,486	216,486
16	70/69	220,816	220,816
17	71/70	225,232	225,232
18	72/71	229,737	229,737
19	73/72	234,332	234,332
20	74/73	239,019	239,019
21	75/74	243,799	243,799
22	76/75	248,675	248,675
23	77/76	253,648	253,648
24	78/77	258,721	258,721
25	79/78	263,896	263,896
26	80/79	269,174	269,174
27	81/80	274,557	274,557
28	82/81	280,048	280,048
29	83/82	285,649	285,649
30	84/83	291,362	291,362
31	85/84	297,189	297,189
32	86/85	303,133	303,133
33	87/86	309,196	309,196
34	88/87	315,380	315,380
35	89/88	321,687	321,687
36	90/89	328,121	328,121
37	91/90	334,684	334,684
38	92/91	341,377	341,377
39	93/92	348,205	348,205
40	94/93	355,169	355,169
		8,113,614	8,113,614

Column (1) assumes 0.00% inflation for 11 years, 2.00% thereafter.

Expected Cash Flow

Year	M/F Ages	(1) AfterTax Cash Flow from Social Security*	(2) Total Expected AfterTax Cash Flow
1	55/54	0	0
2	56/55	0	0
3	57/56	0	0
4	58/57	0	0
5	59/58	0	0
6	60/59	0	0
7	61/60	0	0
8	62/61	0	0
9	63/62	0	0
10	64/63	0	0
11	65/64	0	0
12	66/65	0	0
13	67/66	0	0
14	68/67	0	0
15	69/68	0	0
16	70/69	36,000	36,000
17	71/70	36,000	36,000
18	72/71	36,000	36,000
19	73/72	36,000	36,000
20	74/73	36,000	36,000
21	75/74	36,000	36,000
22	76/75	36,000	36,000
23	77/76	36,000	36,000
24	78/77	36,000	36,000
25	79/78	36,000	36,000
26	80/79	36,000	36,000
27	81/80	36,000	36,000
28	82/81	36,000	36,000
29	83/82	36,000	36,000
30	84/83	36,000	36,000
31	85/84	36,000	36,000
32	86/85	36,000	36,000
33	87/86	36,000	36,000
34	88/87	36,000	36,000
35	89/88	36,000	36,000
36	90/89	36,000	36,000
37	91/90	36,000	36,000
38	92/91	36,000	36,000
39	93/92	36,000	36,000
40	94/93	36,000	36,000
		900,000	900,000

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

Cash Flow Analysis

		Annual Cash Flow Required			Annual Cash Flow Provided			
Year	M/F Ages	(1) AfterTax Spendable Cash Flow Required	+ (2) AfterTax Dedicated Cash Flow Required	= (3) Total AfterTax Cash Flow Required*	(4) Expected AfterTax Cash Flow	+ (5) AfterTax Cash Flow from Retirement Plan Assets	+ (6) AfterTax Cash Flow from Equity Assets	= (7) Total AfterTax Cash Flow Provided*
1	55/54	0	0	0	0	0	0	0
2	56/55	0	0	0	0	0	0	0
3	57/56	0	0	0	0	0	0	0
4	58/57	0	0	0	0	0	0	0
5	59/58	0	0	0	0	0	0	0
6	60/59	0	0	0	0	0	0	0
7	61/60	0	0	0	0	0	0	0
8	62/61	0	0	0	0	0	0	0
9	63/62	0	0	0	0	0	0	0
10	64/63	0	0	0	0	0	0	0
11	65/64	200,000	0	200,000	0	0	200,000	200,000
12	66/65	204,000	0	204,000	0	0	204,000	204,000
13	67/66	208,080	0	208,080	0	0	208,080	208,080
14	68/67	212,242	0	212,242	0	0	212,242	212,242
15	69/68	216,486	0	216,486	0	0	216,486	216,486
16	70/69	220,816	0	220,816	36,000	0	184,816	220,816
17	71/70	225,232	0	225,232	36,000	0	189,232	225,232
18	72/71	229,737	0	229,737	36,000	0	193,737	229,737
19	73/72	234,332	0	234,332	36,000	0	198,332	234,332
20	74/73	239,019	0	239,019	36,000	0	203,019	239,019
21	75/74	243,799	0	243,799	36,000	83,765	124,034	243,799
22	76/75	248,675	0	248,675	36,000	101,617	111,058	248,675
23	77/76	253,648	0	253,648	36,000	217,648	0	253,648
24	78/77	258,721	0	258,721	36,000	222,721	0	258,721
25	79/78	263,896	0	263,896	36,000	227,896	0	263,896
26	80/79	269,174	0	269,174	36,000	233,174	0	269,174
27	81/80	274,557	0	274,557	36,000	238,557	0	274,557
28	82/81	280,048	0	280,048	36,000	244,048	0	280,048
29	83/82	285,649	0	285,649	36,000	249,649	0	285,649
30	84/83	291,362	0	291,362	36,000	255,362	0	291,362
31	85/84	297,189	0	297,189	36,000	261,189	0	297,189
32	86/85	303,133	0	303,133	36,000	267,133	0	303,133
33	87/86	309,196	0	309,196	36,000	273,196	0	309,196
34	88/87	315,380	0	315,380	36,000	38,266	0	74,266
35	89/88	321,687	0	321,687	36,000	0	0	36,000
36	90/89	328,121	0	328,121	36,000	0	0	36,000
37	91/90	334,684	0	334,684	36,000	0	0	36,000
38	92/91	341,377	0	341,377	36,000	0	0	36,000
39	93/92	348,205	0	348,205	36,000	0	0	36,000
40	94/93	355,169	0	355,169	36,000	0	0	36,000
		8,113,614	0	8,113,614	900,000	2,914,221	2,245,036	6,059,257

*IMPORTANT NOTE: For this plan to be financially sound, column (7) must be sufficient to provide the values in column (3). Any highlighted numbers in column (7) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

Column (1): assumes 0.00% inflation in yrs 1-11, 2.00% thereafter.
Column (4): see "Expected Cash Flow" report.
Column (5): see "Summary of Retirement Plan Assets" report.
Column (6): see "Details of Equity Assets" report.

Cash Flow Shortfall

Year	M/F Ages	(1) Total AfterTax Cash Flow Required	(2) Total AfterTax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
1	55/54	0	0	0
2	56/55	0	0	0
3	57/56	0	0	0
4	58/57	0	0	0
5	59/58	0	0	0
6	60/59	0	0	0
7	61/60	0	0	0
8	62/61	0	0	0
9	63/62	0	0	0
10	64/63	0	0	0
11	65/64	200,000	200,000	0
12	66/65	204,000	204,000	0
13	67/66	208,080	208,080	0
14	68/67	212,242	212,242	0
15	69/68	216,486	216,486	0
16	70/69	220,816	220,816	0
17	71/70	225,232	225,232	0
18	72/71	229,737	229,737	0
19	73/72	234,332	234,332	0
20	74/73	239,019	239,019	0
21	75/74	243,799	243,799	0
22	76/75	248,675	248,675	0
23	77/76	253,648	253,648	0
24	78/77	258,721	258,721	0
25	79/78	263,896	263,896	0
26	80/79	269,174	269,174	0
27	81/80	274,557	274,557	0
28	82/81	280,048	280,048	0
29	83/82	285,649	285,649	0
30	84/83	291,362	291,362	0
31	85/84	297,189	297,189	0
32	86/85	303,133	303,133	0
33	87/86	309,196	309,196	0
34	88/87	315,380	74,266	241,114
35	89/88	321,687	36,000	285,687
36	90/89	328,121	36,000	292,121
37	91/90	334,684	36,000	298,684
38	92/91	341,377	36,000	305,377
39	93/92	348,205	36,000	312,205
40	94/93	355,169	36,000	319,169
		8,113,614	6,059,257	2,054,357

Details of Brokerage Accounts

Initial Cost Basis	Growth	Pre-Retirement IncomeTax Rate	Retirement IncomeTax Rate	Capital Gains Tax Rate
700,000	6.50%	35.00%	35.00%	20.00%

Yr	M/F Ages	(1) Beginning of Year Valueof Asset	– (2) Sale of Equities	+ (3) Capital Growth	+ (4) AfterTax Reinvested Dividends	= (5)* Net Year End Value of Assets	(6) AfterTax Dividend Cash Flow	+ (7) AfterTax Equity Sales Cash Flow	= (8) Combined AfterTax Cash Flow
1	55/54	1,200,000	0	78,000	0	1,265,220	0	0	0
2	56/55	1,265,220	0	82,239	0	1,333,984	0	0	0
3	57/56	1,333,984	0	86,709	0	1,406,486	0	0	0
4	58/57	1,406,486	0	91,422	0	1,482,929	0	0	0
5	59/58	1,482,929	0	96,390	0	1,563,526	0	0	0
6	60/59	1,563,526	0	101,629	0	1,648,503	0	0	0
7	61/60	1,648,503	0	107,153	0	1,738,099	0	0	0
8	62/61	1,738,099	0	112,976	0	1,832,564	0	0	0
9	63/62	1,832,564	0	119,117	0	1,932,164	0	0	0
10	64/63	1,932,164	0	125,591	0	2,037,177	0	0	0
11	65/64	2,037,177	230,223	117,452	0	1,905,162	0	200,000	200,000
12	66/65	1,905,162	235,789	108,509	0	1,760,103	0	204,000	204,000
13	67/66	1,760,103	241,443	98,713	0	1,601,199	0	208,080	208,080
14	68/67	1,601,199	247,186	88,011	0	1,427,604	0	212,242	212,242
15	69/68	1,427,604	253,019	76,348	0	1,238,424	0	216,486	216,486
16	70/69	1,238,424	216,731	66,410	0	1,077,222	0	184,816	184,816
17	71/70	1,077,222	222,619	55,549	0	901,050	0	189,232	189,232
18	72/71	901,050	228,613	43,708	0	708,984	0	193,737	193,737
19	73/72	708,984	234,712	30,828	0	500,049	0	198,332	198,332
20	74/73	500,049	240,920	16,843	0	273,212	0	203,019	203,019
21	75/74	273,212	147,575	8,166	0	132,465	0	124,034	124,034
22	76/75	132,465	132,465	0	0	0	0	111,058	111,058
23	77/76	0	0	0	0	0	0	0	0
24	78/77	0	0	0	0	0	0	0	0
25	79/78	0	0	0	0	0	0	0	0
26	80/79	0	0	0	0	0	0	0	0
27	81/80	0	0	0	0	0	0	0	0
28	82/81	0	0	0	0	0	0	0	0
29	83/82	0	0	0	0	0	0	0	0
30	84/83	0	0	0	0	0	0	0	0
31	85/84	0	0	0	0	0	0	0	0
32	86/85	0	0	0	0	0	0	0	0
33	87/86	0	0	0	0	0	0	0	0
34	88/87	0	0	0	0	0	0	0	0
35	89/88	0	0	0	0	0	0	0	0
36	90/89	0	0	0	0	0	0	0	0
37	91/90	0	0	0	0	0	0	0	0
38	92/91	0	0	0	0	0	0	0	0
39	93/92	0	0	0	0	0	0	0	0
40	94/93	0	0	0	0	0	0	0	0
			2,631,295		0		0	2,245,036	2,245,036

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

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

Details of Defined Contribution Plan Assets for Bill Simpson (IRA)

Retirement Plan Assets Initial Value	Retirement Plan Assets Cost Basis	Retirement Plan Assets Yield	Pre-Retirement IncomeTax Rate	Retirement Income Tax Rate
1,100,000	0	6.50%	35.00%	35.00%

Year	M/F Ages	(1) Beginning of Year Value of Retirement Plan Assets	(2) Before Tax Required Minimum Distributions	(3) Before Tax Distribution	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) Income Tax Due If Retirement Plan Assets Are Liquidated	(7) Year End Value of Retirement Plan Assets If Liquidated (5) - (6)
1	55/54	1,100,000	0	0	0	1,159,785	521,903	637,882
2	56/55	1,159,785	0	0	0	1,222,819	550,269	672,550
3	57/56	1,222,819	0	0	0	1,289,279	580,176	709,103
4	58/57	1,289,279	0	0	0	1,359,351	611,708	747,643
5	59/58	1,359,351	0	0	0	1,433,232	644,954	788,278
6	60/59	1,433,232	0	0	0	1,511,128	528,895	982,233
7	61/60	1,511,128	0	0	0	1,593,258	557,640	1,035,618
8	62/61	1,593,258	0	0	0	1,679,852	587,948	1,091,904
9	63/62	1,679,852	0	0	0	1,771,152	619,903	1,151,249
10	64/63	1,771,152	0	0	0	1,867,414	653,595	1,213,819
11	65/64	1,867,414	0	0	0	1,968,908	689,118	1,279,790
12	66/65	1,968,908	0	0	0	2,075,918	726,571	1,349,347
13	67/66	2,075,918	0	0	0	2,188,744	766,060	1,422,684
14	68/67	2,188,744	0	0	0	2,307,702	807,696	1,500,006
15	69/68	2,307,702	0	0	0	2,433,126	851,594	1,581,532
16	70/69	2,433,126	0	0	0	2,565,366	897,878	1,667,488
17	71/70	2,565,366	0	0	0	2,704,794	946,678	1,758,116
18	72/71	2,704,794	0	0	0	2,851,800	998,130	1,853,670
19	73/72	2,851,800	0	0	0	3,006,795	1,052,378	1,954,417
20	74/73	3,006,795	0	0	0	3,170,214	1,109,575	2,060,639
21	75/74	3,170,214	128,870	128,870	83,765	3,206,641	1,122,324	2,084,317
22	76/75	3,206,641	135,301	156,334	101,617	3,216,091	1,125,632	2,090,459
23	77/76	3,216,091	140,441	334,843	217,648	3,037,844	1,063,245	1,974,599
24	78/77	3,037,844	138,084	342,648	222,721	2,841,680	994,588	1,847,092
25	79/78	2,841,680	134,677	350,609	227,896	2,626,461	919,261	1,707,200
26	80/79	2,626,461	130,023	358,729	233,174	2,390,983	836,844	1,554,139
27	81/80	2,390,983	123,247	367,011	238,557	2,133,975	746,891	1,387,084
28	82/81	2,133,975	115,350	375,458	244,048	1,854,092	648,932	1,205,160
29	83/82	1,854,092	104,751	384,075	249,649	1,549,912	542,469	1,007,443
30	84/83	1,549,912	92,257	392,865	255,362	1,219,933	426,977	792,956
31	85/84	1,219,933	76,246	401,829	261,189	862,568	301,899	560,669
32	86/85	862,568	56,748	410,974	267,133	476,138	166,648	309,490
33	87/86	476,138	33,065	420,302	273,196	58,871	20,605	38,266
34	88/87	58,871	4,297	58,871	38,266	0	0	0
35	89/88	0	0	0	0	0	0	0
36	90/89	0	0	0	0	0	0	0
37	91/90	0	0	0	0	0	0	0
38	92/91	0	0	0	0	0	0	0
39	93/92	0	0	0	0	0	0	0
40	94/93	0	0	0	0	0	0	0
			1,413,357	4,483,418	2,914,221			

Column (1) includes only deductible contributions.
Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.
Column (5) has been reduced by an assumed management fee of 1.00%.
Column (6) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	+	(2) Year End Value of Equity Assets	=	(3) Total Liquid Assets
1	55/54	637,882		1,265,220		1,903,102
2	56/55	672,550		1,333,984		2,006,534
3	57/56	709,103		1,406,486		2,115,589
4	58/57	747,643		1,482,929		2,230,572
5	59/58	788,278		1,563,526		2,351,804
6	60/59	982,233		1,648,503		2,630,736
7	61/60	1,035,618		1,738,099		2,773,717
8	62/61	1,091,904		1,832,564		2,924,468
9	63/62	1,151,249		1,932,164		3,083,413
10	64/63	1,213,819		2,037,177		3,250,996
11	65/64	1,279,790		1,905,162		3,184,952
12	66/65	1,349,347		1,760,103		3,109,450
13	67/66	1,422,684		1,601,199		3,023,883
14	68/67	1,500,006		1,427,604		2,927,610
15	69/68	1,581,532		1,238,424		2,819,956
16	70/69	1,667,488		1,077,222		2,744,710
17	71/70	1,758,116		901,050		2,659,166
18	72/71	1,853,670		708,984		2,562,654
19	73/72	1,954,417		500,049		2,454,466
20	74/73	2,060,639		273,212		2,333,851
21	75/74	2,084,317		132,465		2,216,782
22	76/75	2,090,459		0		2,090,459
23	77/76	1,974,599		0		1,974,599
24	78/77	1,847,092		0		1,847,092
25	79/78	1,707,200		0		1,707,200
26	80/79	1,554,139		0		1,554,139
27	81/80	1,387,084		0		1,387,084
28	82/81	1,205,160		0		1,205,160
29	83/82	1,007,443		0		1,007,443
30	84/83	792,956		0		792,956
31	85/84	560,669		0		560,669
32	86/85	309,490		0		309,490
33	87/86	38,266		0		38,266
34	88/87	0		0		0
35	89/88	0		0		0
36	90/89	0		0		0
37	91/90	0		0		0
38	92/91	0		0		0
39	93/92	0		0		0
40	94/93	0		0		0

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (2.00% Growth)	(2) Total Illiquid Assets
1	55/54	1,530,000	1,530,000
2	56/55	1,560,600	1,560,600
3	57/56	1,591,812	1,591,812
4	58/57	1,623,648	1,623,648
5	59/58	1,656,121	1,656,121
6	60/59	1,689,244	1,689,244
7	61/60	1,723,029	1,723,029
8	62/61	1,757,489	1,757,489
9	63/62	1,792,639	1,792,639
10	64/63	1,828,492	1,828,492
11	65/64	1,865,061	1,865,061
12	66/65	1,902,363	1,902,363
13	67/66	1,940,410	1,940,410
14	68/67	1,979,218	1,979,218
15	69/68	2,018,803	2,018,803
16	70/69	2,059,179	2,059,179
17	71/70	2,100,362	2,100,362
18	72/71	2,142,369	2,142,369
19	73/72	2,185,217	2,185,217
20	74/73	2,228,921	2,228,921
21	75/74	2,273,500	2,273,500
22	76/75	2,318,970	2,318,970
23	77/76	2,365,349	2,365,349
24	78/77	2,412,656	2,412,656
25	79/78	2,460,909	2,460,909
26	80/79	2,510,127	2,510,127
27	81/80	2,560,330	2,560,330
28	82/81	2,611,536	2,611,536
29	83/82	2,663,767	2,663,767
30	84/83	2,717,042	2,717,042
31	85/84	2,771,383	2,771,383
32	86/85	2,826,811	2,826,811
33	87/86	2,883,347	2,883,347
34	88/87	2,941,014	2,941,014
35	89/88	2,999,834	2,999,834
36	90/89	3,059,831	3,059,831
37	91/90	3,121,028	3,121,028
38	92/91	3,183,448	3,183,448
39	93/92	3,247,117	3,247,117
40	94/93	3,312,060	3,312,060

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Valueof Illiquid Assets	+	(2) Year End Valueof Taxable Retirement Plan Assets	+	(3) Year End Value of Equity Assets	=	(4) Year End Hypothetical Net Worth
1	55/54	1,530,000		637,882		1,265,220		3,433,102
2	56/55	1,560,600		672,550		1,333,984		3,567,134
3	57/56	1,591,812		709,103		1,406,486		3,707,401
4	58/57	1,623,648		747,643		1,482,929		3,854,220
5	59/58	1,656,121		788,278		1,563,526		4,007,925
6	60/59	1,689,244		982,233		1,648,503		4,319,980
7	61/60	1,723,029		1,035,618		1,738,099		4,496,746
8	62/61	1,757,489		1,091,904		1,832,564		4,681,957
9	63/62	1,792,639		1,151,249		1,932,164		4,876,052
10	64/63	1,828,492		1,213,819		2,037,177		5,079,488
11	65/64	1,865,061		1,279,790		1,905,162		5,050,013
12	66/65	1,902,363		1,349,347		1,760,103		5,011,813
13	67/66	1,940,410		1,422,684		1,601,199		4,964,293
14	68/67	1,979,218		1,500,006		1,427,604		4,906,828
15	69/68	2,018,803		1,581,532		1,238,424		4,838,759
16	70/69	2,059,179		1,667,488		1,077,222		4,803,889
17	71/70	2,100,362		1,758,116		901,050		4,759,528
18	72/71	2,142,369		1,853,670		708,984		4,705,023
19	73/72	2,185,217		1,954,417		500,049		4,639,683
20	74/73	2,228,921		2,060,639		273,212		4,562,772
21	75/74	2,273,500		2,084,317		132,465		4,490,282
22	76/75	2,318,970		2,090,459		0		4,409,429
23	77/76	2,365,349		1,974,599		0		4,339,948
24	78/77	2,412,656		1,847,092		0		4,259,748
25	79/78	2,460,909		1,707,200		0		4,168,109
26	80/79	2,510,127		1,554,139		0		4,064,266
27	81/80	2,560,330		1,387,084		0		3,947,414
28	82/81	2,611,536		1,205,160		0		3,816,696
29	83/82	2,663,767		1,007,443		0		3,671,210
30	84/83	2,717,042		792,956		0		3,509,998
31	85/84	2,771,383		560,669		0		3,332,052
32	86/85	2,826,811		309,490		0		3,136,301
33	87/86	2,883,347		38,266		0		2,921,613
34	88/87	2,941,014		0		0		2,941,014
35	89/88	2,999,834		0		0		2,999,834
36	90/89	3,059,831		0		0		3,059,831
37	91/90	3,121,028		0		0		3,121,028
38	92/91	3,183,448		0		0		3,183,448
39	93/92	3,247,117		0		0		3,247,117
40	94/93	3,312,060		0		0		3,312,060

Column (4) has been reduced by income tax due if tax deferred assets are liquidated.

Summary of Transfer Taxation of Retirement Plan Assets

Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Heirs' IncomeTax Rate
1,100,000	0	6.50%	35.00%

Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	+ (3) IncomeTax on Plan Assets	= (4) Total Taxes Attributedto Plan Assets	(5) Heirs AfterTax Plan Assets (1) - (4)	(6) Percent Loss Due toTax
1	55/54	1,159,785	0	405,925	405,925	753,860	35%
2	56/55	1,222,819	0	427,987	427,987	794,832	35%
3	57/56	1,289,279	0	451,248	451,248	838,031	35%
4	58/57	1,359,351	0	475,773	475,773	883,578	35%
5	59/58	1,433,232	0	501,631	501,631	931,601	35%
6	60/59	1,511,128	0	528,895	528,895	982,233	35%
7	61/60	1,593,258	0	557,640	557,640	1,035,618	35%
8	62/61	1,679,852	0	587,948	587,948	1,091,904	35%
9	63/62	1,771,152	0	619,903	619,903	1,151,249	35%
10	64/63	1,867,414	0	653,595	653,595	1,213,819	35%
11	65/64	1,968,908	0	689,118	689,118	1,279,790	35%
12	66/65	2,075,918	0	726,571	726,571	1,349,347	35%
13	67/66	2,188,744	0	766,060	766,060	1,422,684	35%
14	68/67	2,307,702	0	807,696	807,696	1,500,006	35%
15	69/68	2,433,126	0	851,594	851,594	1,581,532	35%
16	70/69	2,565,366	0	897,878	897,878	1,667,488	35%
17	71/70	2,704,794	0	946,678	946,678	1,758,116	35%
18	72/71	2,851,800	0	998,130	998,130	1,853,670	35%
19	73/72	3,006,795	0	1,052,378	1,052,378	1,954,417	35%
20	74/73	3,170,214	0	1,109,575	1,109,575	2,060,639	35%
21	75/74	3,206,641	0	1,122,324	1,122,324	2,084,317	35%
22	76/75	3,216,091	0	1,125,632	1,125,632	2,090,459	35%
23	77/76	3,037,844	0	1,063,245	1,063,245	1,974,599	35%
24	78/77	2,841,680	0	994,588	994,588	1,847,092	35%
25	79/78	2,626,461	0	919,261	919,261	1,707,200	35%
26	80/79	2,390,983	0	836,844	836,844	1,554,139	35%
27	81/80	2,133,975	0	746,891	746,891	1,387,084	35%
28	82/81	1,854,092	0	648,932	648,932	1,205,160	35%
29	83/82	1,549,912	0	542,469	542,469	1,007,443	35%
30	84/83	1,219,933	0	426,977	426,977	792,956	35%
31	85/84	862,568	0	301,899	301,899	560,669	35%
32	86/85	476,138	0	166,648	166,648	309,490	35%
33	87/86	58,871	0	20,605	20,605	38,266	35%
34	88/87	0	0	0	0	0	0%
35	89/88	0	0	0	0	0	0%
36	90/89	0	0	0	0	0	0%
37	91/90	0	0	0	0	0	0%
38	92/91	0	0	0	0	0	0%
39	93/92	0	0	0	0	0	0%
40	94/93	0	0	0	0	0	0%

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	−	(2) Total Transfer Taxes**	=	(3) Net Estate to Heirs	+	(4) Year End Total Assets Outside the Estate	=	(5) Year End Wealth Transferred to Heirs
1	55/54	3,955,005		405,925		3,549,080		0		3,549,080
2	56/55	4,117,403		427,987		3,689,416		0		3,689,416
3	57/56	4,287,577		451,248		3,836,329		0		3,836,329
4	58/57	4,465,928		475,773		3,990,155		0		3,990,155
5	59/58	4,652,879		501,631		4,151,248		0		4,151,248
6	60/59	4,848,875		528,895		4,319,980		0		4,319,980
7	61/60	5,054,386		557,640		4,496,746		0		4,496,746
8	62/61	5,269,905		587,948		4,681,957		0		4,681,957
9	63/62	5,495,955		619,903		4,876,052		0		4,876,052
10	64/63	5,733,083		653,595		5,079,488		0		5,079,488
11	65/64	5,739,131		689,118		5,050,013		0		5,050,013
12	66/65	5,738,384		726,571		5,011,813		0		5,011,813
13	67/66	5,730,353		766,060		4,964,293		0		4,964,293
14	68/67	5,714,524		807,696		4,906,828		0		4,906,828
15	69/68	5,690,353		851,594		4,838,759		0		4,838,759
16	70/69	5,701,767		897,878		4,803,889		0		4,803,889
17	71/70	5,706,206		946,678		4,759,528		0		4,759,528
18	72/71	5,703,153		998,130		4,705,023		0		4,705,023
19	73/72	5,692,061		1,052,378		4,639,683		0		4,639,683
20	74/73	5,672,347		1,109,575		4,562,772		0		4,562,772
21	75/74	5,612,606		1,122,324		4,490,282		0		4,490,282
22	76/75	5,535,061		1,125,632		4,409,429		0		4,409,429
23	77/76	5,403,193		1,063,245		4,339,948		0		4,339,948
24	78/77	5,254,336		994,588		4,259,748		0		4,259,748
25	79/78	5,087,370		919,261		4,168,109		0		4,168,109
26	80/79	4,901,110		836,844		4,064,266		0		4,064,266
27	81/80	4,694,305		746,891		3,947,414		0		3,947,414
28	82/81	4,465,628		648,932		3,816,696		0		3,816,696
29	83/82	4,213,679		542,469		3,671,210		0		3,671,210
30	84/83	3,936,975		426,977		3,509,998		0		3,509,998
31	85/84	3,633,951		301,899		3,332,052		0		3,332,052
32	86/85	3,302,949		166,648		3,136,301		0		3,136,301
33	87/86	2,942,218		20,605		2,921,613		0		2,921,613
34	88/87	2,941,014		0		2,941,014		0		2,941,014
35	89/88	2,999,834		0		2,999,834		0		2,999,834
36	90/89	3,059,831		0		3,059,831		0		3,059,831
37	91/90	3,121,028		0		3,121,028		0		3,121,028
38	92/91	3,183,448		0		3,183,448		0		3,183,448
39	93/92	3,247,117		0		3,247,117		0		3,247,117
40	94/93	3,312,060		0		3,312,060		0		3,312,060

*Net of cash flow provided
**See Transfer Tax Details report for details.

Summary at Life Expectancy (Year 36)	
Total Estate Assets	$ 3,059,831
Wealth Transferred to Heirs	$ 3,059,831

Analysis of: CHEIFS with LIRP 200K INC

Client Information Summary

Current Assets

Liquid Assets:	Liquid Assets (Taxable Interest)	$ 0	
	Liquid Assets (Tax Exempt Interest)	0	
	Equity Assets	1,200,000	
	Tax Deferred Assets	0	
	Retirement Plan Assets	1,100,000	
	Total Liquid Assets		2,300,000
Illiquid Assets:	Principal Residence	1,500,000	
	Total Illiquid Assets		1,500,000
Other Assets:	Inside the Estate		
	Proposed Life Insurance Death Benefit	623,411	
	Proposed Current cash value: $10,264		
	Total Other Assets Inside the Estate		623,411
	Total Estate Assets		$4,423,411
	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 --
CHEIFS Reinvestment Acct, Brokerage Accounts, IRA

Assumptions Used

Income Tax Rates:	Pre-Retirement	35.00%
	Retirement	35.00%
Life Expectancy:	Joint	36 Years
	Bill Simpson	Age 90
	Mary Simpson	Age 89
Taxable Account:		CHEIFS Reinvestment Acct
	Yield Assumption	2.00%
Equities:		Brokerage Accounts
	Growth Rate	6.50%
	Dividend Rate	0.00%
Retirement Plan Assets Bill Simpson:		
	Defined Contr. Yield Assumption	6.50%

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

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.

Cash Flow Required

		Spendable Cash Flow			Dedicated Cash Flow		
Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	=	(2) Total After Tax Spendable Cash Flow Required	+	(3) Proposed Life Insurance Premiums	=	(4) Total After Tax Cash Flow Required
1	55/54	0		0		48,460		48,460
2	56/55	0		0		48,460		48,460
3	57/56	0		0		48,460		48,460
4	58/57	0		0		48,460		48,460
5	59/58	0		0		48,460		48,460
6	60/59	0		0		48,460		48,460
7	61/60	0		0		48,462		48,462
8	62/61	0		0		0		0
9	63/62	0		0		0		0
10	64/63	0		0		0		0
11	65/64	200,000		200,000		0		200,000
12	66/65	204,000		204,000		0		204,000
13	67/66	208,080		208,080		0		208,080
14	68/67	212,242		212,242		0		212,242
15	69/68	216,486		216,486		0		216,486
16	70/69	220,816		220,816		0		220,816
17	71/70	225,232		225,232		0		225,232
18	72/71	229,737		229,737		0		229,737
19	73/72	234,332		234,332		0		234,332
20	74/73	239,019		239,019		0		239,019
21	75/74	243,799		243,799		0		243,799
22	76/75	248,675		248,675		0		248,675
23	77/76	253,648		253,648		0		253,648
24	78/77	258,721		258,721		0		258,721
25	79/78	263,896		263,896		0		263,896
26	80/79	269,174		269,174		0		269,174
27	81/80	274,557		274,557		0		274,557
28	82/81	280,048		280,048		0		280,048
29	83/82	285,649		285,649		0		285,649
30	84/83	291,362		291,362		0		291,362
31	85/84	297,189		297,189		0		297,189
32	86/85	303,133		303,133		0		303,133
33	87/86	309,196		309,196		0		309,196
34	88/87	315,380		315,380		0		315,380
35	89/88	321,687		321,687		0		321,687
36	90/89	328,121		328,121		0		328,121
37	91/90	334,684		334,684		0		334,684
38	92/91	341,377		341,377		0		341,377
39	93/92	348,205		348,205		0		348,205
40	94/93	355,169		355,169		0		355,169
		8,113,614		8,113,614		339,222		8,452,836

Column (1) assumes 0.00% inflation for 11 years, 2.00% thereafter.

Expected Cash Flow

Year	M/F Ages	(1) AfterTax Cash Flow from Social Security*	+	(2) Total Cash Flow Provided By CHEIFS Plan	+	(3) Proposed Life Insurance Loans	=	(4) Total Expected AfterTax Cash Flow
1	55/54	0		326,437		0		326,437
2	56/55	0		0		0		0
3	57/56	0		0		0		0
4	58/57	0		0		0		0
5	59/58	0		0		0		0
6	60/59	0		0		0		0
7	61/60	0		0		0		0
8	62/61	0		0		0		0
9	63/62	0		0		0		0
10	64/63	0		0		0		0
11	65/64	0		0		40,500		40,500
12	66/65	0		0		40,500		40,500
13	67/66	0		0		40,500		40,500
14	68/67	0		0		40,500		40,500
15	69/68	0		0		40,500		40,500
16	70/69	36,000		0		40,500		76,500
17	71/70	36,000		0		40,500		76,500
18	72/71	36,000		0		40,500		76,500
19	73/72	36,000		0		40,500		76,500
20	74/73	36,000		0		40,500		76,500
21	75/74	36,000		0		40,500		76,500
22	76/75	36,000		0		40,500		76,500
23	77/76	36,000		0		40,500		76,500
24	78/77	36,000		0		40,500		76,500
25	79/78	36,000		0		40,500		76,500
26	80/79	36,000		0		40,500		76,500
27	81/80	36,000		0		40,500		76,500
28	82/81	36,000		0		40,500		76,500
29	83/82	36,000		0		40,500		76,500
30	84/83	36,000		0		40,500		76,500
31	85/84	36,000		0		40,500		76,500
32	86/85	36,000		0		40,500		76,500
33	87/86	36,000		0		40,500		76,500
34	88/87	36,000		0		40,500		76,500
35	89/88	36,000		0		40,500		76,500
36	90/89	36,000		0		40,500		76,500
37	91/90	36,000		0		40,500		76,500
38	92/91	36,000		0		40,500		76,500
39	93/92	36,000		0		40,500		76,500
40	94/93	36,000		0		40,500		76,500
		900,000		326,437		1,215,000		2,441,437

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

Cash Flow Analysis

		Annual Cash Flow Required			Annual Cash Flow Provided					
Year	M/F Ages	(1) AfterTax Spendable Cash Flow Required +	(2) AfterTax Dedicated Cash Flow Required =	(3) Total AfterTax Cash Flow Required*	(4) Expected AfterTax Cash Flow +	(5) AfterTax Cash Flow from Retirement Plan Assets +	(6) AfterTax Cash Flow from Taxable Account +	(7) AfterTax Cash Flow from Equity Assets −	(8) Reinvested Excess Cash Flow =	(9) Total AfterTax Cash Flow Provided*
1	55/54	0	48,460	48,460	326,437	0	0	0	277,977	48,460
2	56/55	0	48,460	48,460	0	0	48,460	0	0	48,460
3	57/56	0	48,460	48,460	0	0	48,460	0	0	48,460
4	58/57	0	48,460	48,460	0	0	48,460	0	0	48,460
5	59/58	0	48,460	48,460	0	0	48,460	0	0	48,460
6	60/59	0	48,460	48,460	0	0	48,460	0	0	48,460
7	61/60	0	48,462	48,462	0	0	48,462	0	0	48,462
8	62/61	0	0	0	0	0	0	0	0	0
9	63/62	0	0	0	0	0	0	0	0	0
10	64/63	0	0	0	0	0	0	0	0	0
11	65/64	200,000	0	200,000	40,500	0	0	159,500	0	200,000
12	66/65	204,000	0	204,000	40,500	0	0	163,500	0	204,000
13	67/66	208,080	0	208,080	40,500	0	0	167,580	0	208,080
14	68/67	212,242	0	212,242	40,500	0	0	171,742	0	212,242
15	69/68	216,486	0	216,486	40,500	0	0	175,986	0	216,486
16	70/69	220,816	0	220,816	76,500	0	0	144,316	0	220,816
17	71/70	225,232	0	225,232	76,500	0	0	148,732	0	225,232
18	72/71	229,737	0	229,737	76,500	0	0	153,237	0	229,737
19	73/72	234,332	0	234,332	76,500	0	0	157,832	0	234,332
20	74/73	239,019	0	239,019	76,500	0	0	162,519	0	239,019
21	75/74	243,799	0	243,799	76,500	83,765	0	83,534	0	243,799
22	76/75	248,675	0	248,675	76,500	87,946	0	84,229	0	248,675
23	77/76	253,648	0	253,648	76,500	91,916	0	85,232	0	253,648
24	78/77	258,721	0	258,721	76,500	96,471	0	85,750	0	258,721
25	79/78	263,896	0	263,896	76,500	101,232	0	86,164	0	263,896
26	80/79	269,174	0	269,174	76,500	106,205	0	86,469	0	269,174
27	81/80	274,557	0	274,557	76,500	110,824	0	87,233	0	274,557
28	82/81	280,048	0	280,048	76,500	116,215	0	87,333	0	280,048
29	83/82	285,649	0	285,649	76,500	121,147	0	88,002	0	285,649
30	84/83	291,362	0	291,362	76,500	126,971	0	87,891	0	291,362
31	85/84	297,189	0	297,189	76,500	132,198	0	88,491	0	297,189
32	86/85	303,133	0	303,133	76,500	186,208	0	40,425	0	303,133
33	87/86	309,196	0	309,196	76,500	232,696	0	0	0	309,196
34	88/87	315,380	0	315,380	76,500	238,880	0	0	0	315,380
35	89/88	321,687	0	321,687	76,500	245,187	0	0	0	321,687
36	90/89	328,121	0	328,121	76,500	251,621	0	0	0	328,121
37	91/90	334,684	0	334,684	76,500	258,184	0	0	0	334,684
38	92/91	341,377	0	341,377	76,500	264,877	0	0	0	341,377
39	93/92	348,205	0	348,205	76,500	271,705	0	0	0	348,205
40	94/93	355,169	0	355,169	76,500	278,669	0	0	0	355,169
		8,113,614	339,222	8,452,836	2,441,437	3,402,917	290,762	2,595,697	277,977	8,452,836

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

Column (1): assumes 0.00% inflation in yrs 1-11, 2.00% thereafter.
Column (4): see "Expected Cash Flow" report.
Column (5): see "Summary of Retirement Plan Assets" report.
Columns (6) and (8): see "Details of Taxable Account" report.
Column (7): see "Details of Equity Assets" report.

Details of Taxable Account* (CHEIFS Reinvestment Acct)

Taxable Assets Initial Value	Taxable Yield	Pre-Retirement IncomeTax Rate	Retirement IncomeTax Rate
0	2.00%	35.00%	35.00%

Year	M/F Ages	(1) Beginning of Year Balance in Account	+ (2) Reinvested Excess CashFlow**	− (3) Net AfterTax Account Withdrawal	= (4) Balance in Account to Accrue	+ (5) AfterTax Interest Earned	= (6) Year End AfterTax Valueof Account
1	55/54	0	277,977	0	277,977	3,614	281,591
2	56/55	281,591	0	48,460	233,131	3,031	236,162
3	57/56	236,162	0	48,460	187,702	2,440	190,142
4	58/57	190,142	0	48,460	141,682	1,842	143,524
5	59/58	143,524	0	48,460	95,064	1,236	96,300
6	60/59	96,300	0	48,460	47,840	622	48,462
7	61/60	48,462	0	48,462	0	0	0
8	62/61	0	0	0	0	0	0
9	63/62	0	0	0	0	0	0
10	64/63	0	0	0	0	0	0
11	65/64	0	0	0	0	0	0
12	66/65	0	0	0	0	0	0
13	67/66	0	0	0	0	0	0
14	68/67	0	0	0	0	0	0
15	69/68	0	0	0	0	0	0
16	70/69	0	0	0	0	0	0
17	71/70	0	0	0	0	0	0
18	72/71	0	0	0	0	0	0
19	73/72	0	0	0	0	0	0
20	74/73	0	0	0	0	0	0
21	75/74	0	0	0	0	0	0
22	76/75	0	0	0	0	0	0
23	77/76	0	0	0	0	0	0
24	78/77	0	0	0	0	0	0
25	79/78	0	0	0	0	0	0
26	80/79	0	0	0	0	0	0
27	81/80	0	0	0	0	0	0
28	82/81	0	0	0	0	0	0
29	83/82	0	0	0	0	0	0
30	84/83	0	0	0	0	0	0
31	85/84	0	0	0	0	0	0
32	86/85	0	0	0	0	0	0
33	87/86	0	0	0	0	0	0
34	88/87	0	0	0	0	0	0
35	89/88	0	0	0	0	0	0
36	90/89	0	0	0	0	0	0
37	91/90	0	0	0	0	0	0
38	92/91	0	0	0	0	0	0
39	93/92	0	0	0	0	0	0
40	94/93	0	0	0	0	0	0
			277,977	290,762		12,785	

*Assumes yield is subject to income tax.
**See attached "Cash Flow Analysis" for details.

Details of Brokerage Accounts

Initial Cost Basis	Growth	Pre-Retirement IncomeTax Rate	Retirement IncomeTax Rate	Capital Gains Tax Rate
700,000	6.50%	35.00%	35.00%	20.00%

Yr	M/F Ages	(1) Beginning of Year Valueof Asset	– (2) Sale of Equities	+ (3) Capital Growth	+ (4) AfterTax Reinvested Dividends	= (5)* Net Year End Value of Assets	(6) AfterTax Dividend Cash Flow	+ (7) AfterTax Equity Sales Cash Flow	= (8) Combined AfterTax Cash Flow
1	55/54	1,200,000	0	78,000	0	1,265,220	0	0	0
2	56/55	1,265,220	0	82,239	0	1,333,984	0	0	0
3	57/56	1,333,984	0	86,709	0	1,406,486	0	0	0
4	58/57	1,406,486	0	91,422	0	1,482,929	0	0	0
5	59/58	1,482,929	0	96,390	0	1,563,526	0	0	0
6	60/59	1,563,526	0	101,629	0	1,648,503	0	0	0
7	61/60	1,648,503	0	107,153	0	1,738,099	0	0	0
8	62/61	1,738,099	0	112,976	0	1,832,564	0	0	0
9	63/62	1,832,564	0	119,117	0	1,932,164	0	0	0
10	64/63	1,932,164	0	125,591	0	2,037,177	0	0	0
11	65/64	2,037,177	183,603	120,482	0	1,954,315	0	159,500	159,500
12	66/65	1,954,315	188,978	114,747	0	1,861,283	0	163,500	163,500
13	67/66	1,861,283	194,449	108,344	0	1,757,426	0	167,580	167,580
14	68/67	1,757,426	200,018	101,232	0	1,642,054	0	171,742	171,742
15	69/68	1,642,054	205,685	93,364	0	1,514,436	0	175,986	175,986
16	70/69	1,514,436	169,237	87,438	0	1,418,311	0	144,316	144,316
17	71/70	1,418,311	174,974	80,817	0	1,310,912	0	148,732	148,732
18	72/71	1,310,912	180,822	73,456	0	1,191,511	0	153,237	153,237
19	73/72	1,191,511	186,783	65,307	0	1,059,335	0	157,832	157,832
20	74/73	1,059,335	192,859	56,321	0	913,569	0	162,519	162,519
21	75/74	913,569	99,388	52,922	0	858,432	0	83,534	83,534
22	76/75	858,432	100,465	49,268	0	799,163	0	84,229	84,229
23	77/76	799,163	101,902	45,322	0	735,157	0	85,232	85,232
24	78/77	735,157	102,751	41,106	0	666,777	0	85,750	85,750
25	79/78	666,777	103,468	36,615	0	593,925	0	86,164	86,164
26	80/79	593,925	104,046	31,842	0	516,504	0	86,469	86,469
27	81/80	516,504	105,167	26,737	0	433,693	0	87,233	87,233
28	82/81	433,693	105,481	21,334	0	346,051	0	87,333	87,333
29	83/82	346,051	106,475	15,572	0	252,597	0	88,002	88,002
30	84/83	252,597	106,516	9,495	0	154,020	0	87,891	87,891
31	85/84	154,020	107,412	3,030	0	49,142	0	88,491	88,491
32	86/85	49,142	49,142	0	0	0	0	40,425	40,425
33	87/86	0	0	0	0	0	0	0	0
34	88/87	0	0	0	0	0	0	0	0
35	89/88	0	0	0	0	0	0	0	0
36	90/89	0	0	0	0	0	0	0	0
37	91/90	0	0	0	0	0	0	0	0
38	92/91	0	0	0	0	0	0	0	0
39	93/92	0	0	0	0	0	0	0	0
40	94/93	0	0	0	0	0	0	0	0
			3,069,621		0		0	2,595,697	2,595,697

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

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

Details of Defined Contribution Plan Assets for Bill Simpson (IRA)

Retirement Plan Assets Initial Value	Retirement Plan Assets Cost Basis	Retirement Plan Assets Yield	Pre-Retirement IncomeTax Rate	Retirement Income Tax Rate
1,100,000	0	6.50%	35.00%	35.00%

Year	M/F Ages	(1) Beginning of Year Value of Retirement Plan Assets	(2) Before Tax Required Minimum Distributions	(3) Before Tax Distribution	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) IncomeTax Due If Retirement Plan Assets Are Liquidated	(7) Year End Value of Retirement Plan Assets If Liquidated (5) - (6)
1	55/54	1,100,000	0	0	0	1,159,785	521,903	637,882
2	56/55	1,159,785	0	0	0	1,222,819	550,269	672,550
3	57/56	1,222,819	0	0	0	1,289,279	580,176	709,103
4	58/57	1,289,279	0	0	0	1,359,351	611,708	747,643
5	59/58	1,359,351	0	0	0	1,433,232	644,954	788,278
6	60/59	1,433,232	0	0	0	1,511,128	528,895	982,233
7	61/60	1,511,128	0	0	0	1,593,258	557,640	1,035,618
8	62/61	1,593,258	0	0	0	1,679,852	587,948	1,091,904
9	63/62	1,679,852	0	0	0	1,771,152	619,903	1,151,249
10	64/63	1,771,152	0	0	0	1,867,414	653,595	1,213,819
11	65/64	1,867,414	0	0	0	1,968,908	689,118	1,279,790
12	66/65	1,968,908	0	0	0	2,075,918	726,571	1,349,347
13	67/66	2,075,918	0	0	0	2,188,744	766,060	1,422,684
14	68/67	2,188,744	0	0	0	2,307,702	807,696	1,500,006
15	69/68	2,307,702	0	0	0	2,433,126	851,594	1,581,532
16	70/69	2,433,126	0	0	0	2,565,366	897,878	1,667,488
17	71/70	2,565,366	0	0	0	2,704,794	946,678	1,758,116
18	72/71	2,704,794	0	0	0	2,851,800	998,130	1,853,670
19	73/72	2,851,800	0	0	0	3,006,795	1,052,378	1,954,417
20	74/73	3,006,795	0	0	0	3,170,214	1,109,575	2,060,639
21	75/74	3,170,214	128,870	128,870	83,765	3,206,641	1,122,324	2,084,317
22	76/75	3,206,641	135,301	135,301	87,946	3,238,267	1,133,393	2,104,874
23	77/76	3,238,267	141,409	141,409	91,916	3,265,172	1,142,810	2,122,362
24	78/77	3,265,172	148,417	148,417	96,471	3,286,151	1,150,153	2,135,998
25	79/78	3,286,151	155,742	155,742	101,232	3,300,547	1,155,191	2,145,356
26	80/79	3,300,547	163,393	163,393	106,205	3,307,658	1,157,680	2,149,978
27	81/80	3,307,658	170,498	170,498	110,824	3,307,665	1,157,683	2,149,982
28	82/81	3,307,665	178,793	178,793	116,215	3,298,926	1,154,624	2,144,302
29	83/82	3,298,926	186,380	186,380	121,147	3,281,713	1,148,600	2,133,113
30	84/83	3,281,713	195,340	195,340	126,971	3,254,117	1,138,941	2,115,176
31	85/84	3,254,117	203,382	203,382	132,198	3,216,542	1,125,790	2,090,752
32	86/85	3,216,542	211,615	286,474	186,208	3,089,317	1,081,261	2,008,056
33	87/86	3,089,317	214,536	357,994	232,696	2,879,770	1,007,920	1,871,850
34	88/87	2,879,770	210,202	367,508	238,880	2,648,803	927,081	1,721,722
35	89/88	2,648,803	205,334	377,211	245,187	2,395,053	838,269	1,556,784
36	90/89	2,395,053	196,316	387,109	251,621	2,117,076	740,977	1,376,099
37	91/90	2,117,076	184,094	397,206	258,184	1,813,345	634,671	1,178,674
38	92/91	1,813,345	167,902	407,503	264,877	1,482,250	518,788	963,462
39	93/92	1,482,250	146,757	418,008	271,705	1,122,084	392,729	729,355
40	94/93	1,122,084	118,114	428,722	278,669	731,046	255,866	475,180
			3,462,395	5,235,260	3,402,917			

Column (1) includes only deductible contributions.
Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.
Column (5) has been reduced by an assumed management fee of 1.00%.
Column (6) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	+	(2) Year End Value of Taxable Assets	+	(3) Year End Value of Equity Assets	=	(4) Total Liquid Assets	(5) Year End Value of Life Insurance Assets
1	55/54	637,882		281,591		1,265,220		2,184,693	10,264
2	56/55	672,550		236,162		1,333,984		2,242,696	53,904
3	57/56	709,103		190,142		1,406,486		2,305,731	100,460
4	58/57	747,643		143,524		1,482,929		2,374,096	150,240
5	59/58	788,278		96,300		1,563,526		2,448,104	203,533
6	60/59	982,233		48,462		1,648,503		2,679,198	272,941
7	61/60	1,035,618		0		1,738,099		2,773,717	346,979
8	62/61	1,091,904		0		1,832,564		2,924,468	376,830
9	63/62	1,151,249		0		1,932,164		3,083,413	408,388
10	64/63	1,213,819		0		2,037,177		3,250,996	441,829
11	65/64	1,279,790		0		1,954,315		3,234,105	430,613
12	66/65	1,349,347		0		1,861,283		3,210,630	419,217
13	67/66	1,422,684		0		1,757,426		3,180,110	407,661
14	68/67	1,500,006		0		1,642,054		3,142,060	396,007
15	69/68	1,581,532		0		1,514,436		3,095,968	384,350
16	70/69	1,667,488		0		1,418,311		3,085,799	372,777
17	71/70	1,758,116		0		1,310,912		3,069,028	361,187
18	72/71	1,853,670		0		1,191,511		3,045,181	349,610
19	73/72	1,954,417		0		1,059,335		3,013,752	338,105
20	74/73	2,060,639		0		913,569		2,974,208	326,756
21	75/74	2,084,317		0		858,432		2,942,749	315,672
22	76/75	2,104,874		0		799,163		2,904,037	304,745
23	77/76	2,122,362		0		735,157		2,857,519	294,023
24	78/77	2,135,998		0		666,777		2,802,775	283,557
25	79/78	2,145,356		0		593,925		2,739,281	273,396
26	80/79	2,149,978		0		516,504		2,666,482	263,601
27	81/80	2,149,982		0		433,693		2,583,675	254,228
28	82/81	2,144,302		0		346,051		2,490,353	245,330
29	83/82	2,133,113		0		252,597		2,385,710	236,945
30	84/83	2,115,176		0		154,020		2,269,196	229,104
31	85/84	2,090,752		0		49,142		2,139,894	221,819
32	86/85	2,008,056		0		0		2,008,056	215,001
33	87/86	1,871,850		0		0		1,871,850	208,567
34	88/87	1,721,722		0		0		1,721,722	202,386
35	89/88	1,556,784		0		0		1,556,784	196,299
36	90/89	1,376,099		0		0		1,376,099	190,093
37	91/90	1,178,674		0		0		1,178,674	186,082
38	92/91	963,462		0		0		963,462	185,240
39	93/92	729,355		0		0		729,355	188,877
40	94/93	475,180		0		0		475,180	198,487

Summary of year 40

Total Liquid Assets	$ 731,046
Value of Life Insurance	$ 198,487
Total Liquid Assets Available	$ 929,533

Details of CHEIFS Plan (Principal Residence)

Plan Start Age	Origination Fee	Other Fees	Maximum Combined Loan To Value	CHEIFS Preferred Return	CHEIFS Factor
55	1.50%	$2,000	50.00%	12.99%	2.25

Year	M/F Ages	(1) Principal Residence Value (2.00% Growth)	(2) Maximum Projected Liability to CHEIFS	(3) Liability to CHEIFS @ Preferred Return of 12.99%	(4) Amount Due to CHEIFS if Liquidated (Lesser of Col 2 or 3)	(5) CHEIFS APR	(6) CHEIFS Effective Equity Share Percent	(7) Client's Net Asset Equity	(8) Expected Income Provided by CHEIFS
1	55/54	1,530,000	765,000	376,718	376,718	15.40%	24.62%	1,153,282	326,437
2	56/55	1,560,600	780,300	425,653	425,653	14.19%	27.28%	1,134,947	0
3	57/56	1,591,812	795,906	480,946	480,946	13.79%	30.21%	1,110,866	0
4	58/57	1,623,648	811,824	543,420	543,420	13.59%	33.47%	1,080,228	0
5	59/58	1,656,121	828,061	614,011	614,011	13.47%	37.08%	1,042,110	0
6	60/59	1,689,244	844,622	693,771	693,771	13.39%	41.07%	995,473	0
7	61/60	1,723,029	861,514	783,891	783,891	13.33%	45.50%	939,138	0
8	62/61	1,757,489	878,745	885,719	878,745	13.18%	50.00%	878,744	0
9	63/62	1,792,639	896,319	1,000,774	896,319	11.88%	50.00%	896,320	0
10	64/63	1,828,492	914,246	1,130,774	914,246	10.85%	50.00%	914,246	0
11	65/64	1,865,061	932,531	1,277,662	932,531	10.01%	50.00%	932,530	0
12	66/65	1,902,363	951,181	1,443,630	951,181	9.32%	50.00%	951,182	0
13	67/66	1,940,410	970,205	1,631,158	970,205	8.74%	50.00%	970,205	0
14	68/67	1,979,218	989,609	1,843,045	989,609	8.24%	50.00%	989,609	0
15	69/68	2,018,803	1,009,401	2,082,457	1,009,401	7.82%	50.00%	1,009,402	0
16	70/69	2,059,179	1,029,589	2,352,968	1,029,589	7.44%	50.00%	1,029,590	0
17	71/70	2,100,362	1,050,181	2,658,619	1,050,181	7.12%	50.00%	1,050,181	0
18	72/71	2,142,369	1,071,185	3,003,973	1,071,185	6.82%	50.00%	1,071,184	0
19	73/72	2,185,217	1,092,608	3,394,189	1,092,608	6.56%	50.00%	1,092,609	0
20	74/73	2,228,921	1,114,461	3,835,094	1,114,461	6.33%	50.00%	1,114,460	0
21	75/74	2,273,500	1,136,750	4,333,273	1,136,750	6.12%	50.00%	1,136,750	0
22	76/75	2,318,970	1,159,485	4,896,165	1,159,485	5.93%	50.00%	1,159,485	0
23	77/76	2,365,349	1,182,674	5,532,177	1,182,674	5.76%	50.00%	1,182,675	0
24	78/77	2,412,656	1,206,328	6,250,807	1,206,328	5.60%	50.00%	1,206,328	0
25	79/78	2,460,909	1,230,455	7,062,787	1,230,455	5.45%	50.00%	1,230,454	0
26	80/79	2,510,127	1,255,064	7,980,243	1,255,064	5.32%	50.00%	1,255,063	0
27	81/80	2,560,330	1,280,165	9,016,876	1,280,165	5.19%	50.00%	1,280,165	0
28	82/81	2,611,536	1,305,768	10,188,169	1,305,768	5.08%	50.00%	1,305,768	0
29	83/82	2,663,767	1,331,884	11,511,612	1,331,884	4.97%	50.00%	1,331,883	0
30	84/83	2,717,042	1,358,521	13,006,970	1,358,521	4.87%	50.00%	1,358,521	0
31	85/84	2,771,383	1,385,692	14,696,576	1,385,692	4.77%	50.00%	1,385,691	0
32	86/85	2,826,811	1,413,405	16,605,661	1,413,405	4.69%	50.00%	1,413,406	0
33	87/86	2,883,347	1,441,674	18,762,736	1,441,674	4.60%	50.00%	1,441,673	0
34	88/87	2,941,014	1,470,507	21,200,016	1,470,507	4.53%	50.00%	1,470,507	0
35	89/88	2,999,834	1,499,917	23,953,898	1,499,917	4.45%	50.00%	1,499,917	0
36	90/89	3,059,831	1,529,916	27,065,509	1,529,916	4.38%	50.00%	1,529,915	0
37	91/90	3,121,028	1,560,514	30,581,319	1,560,514	4.32%	50.00%	1,560,514	0
38	92/91	3,183,448	1,591,724	34,553,832	1,591,724	4.26%	50.00%	1,591,724	0
39	93/92	3,247,117	1,623,559	39,042,375	1,623,559	4.20%	50.00%	1,623,558	0
40	94/93	3,312,060	1,656,030	44,113,979	1,656,030	4.14%	50.00%	1,656,030	0

Please see the accompanying CHEIFS ("Converting Home Equity Into Financial Success") proposal from Cornerstone.

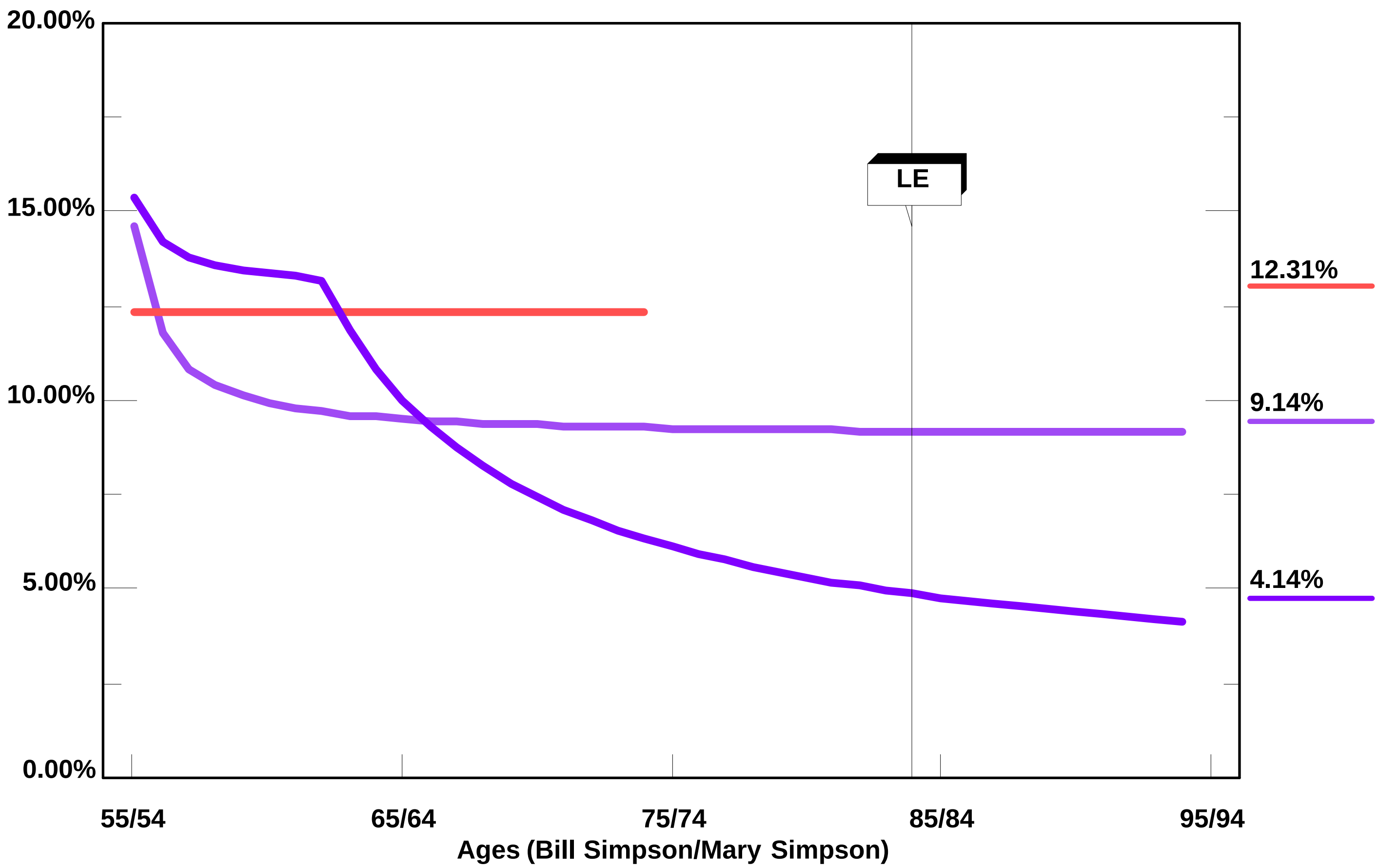
CHEIFS Plan vs. Reverse Mortgage and a HELOC (Principal Residence)

Reverse Mortgage Origination Fee	Reverse Mortgage Other Fees	Reverse Mortgage Annual Fee	Reverse Mortgage Interest Rate	HELOC Interest Rate	Pre-Retirement IncomeTax Rate	Retirement IncomeTax Rate
4.00%	$3,000	0.00%	9.00%	8.00%	35.00%	35.00%

			Liability			APR			Cash Provided		
Yr	M/F Ages	(1) Principal Residence Value (2.00% Growth)	(2) Amount Due to CHEIFS if Liquidated	(3) Reverse Mortgage Loan Balance	(4) HELOC Loan Balance	(5) CHEIFS APR	(6) Reverse Mortgage APR	(7) HELOC APR (Non-Deductible Interest)*	(8) Income Provided by CHEIFS	(9) Income Provided by Reverse Mortgage	(10) Income Provided by HELOC
1	55/54	1,530,000	376,718	355,816	326,437	15.40%	14.64%	12.31%	326,437	310,379	300,322
2	56/55	1,560,600	425,653	387,840	326,437	14.19%	11.78%	12.31%	0	0	-26,115
3	57/56	1,591,812	480,946	422,745	326,437	13.79%	10.85%	12.31%	0	0	-26,115
4	58/57	1,623,648	543,420	460,792	326,437	13.59%	10.38%	12.31%	0	0	-26,115
5	59/58	1,656,121	614,011	502,263	326,437	13.47%	10.11%	12.31%	0	0	-26,115
6	60/59	1,689,244	693,771	547,467	326,437	13.39%	9.92%	12.31%	0	0	-26,115
7	61/60	1,723,029	783,891	596,739	326,437	13.33%	9.79%	12.31%	0	0	-26,115
8	62/61	1,757,489	878,745	650,446	326,437	13.18%	9.69%	12.31%	0	0	-26,115
9	63/62	1,792,639	896,319	708,986	326,437	11.88%	9.61%	12.31%	0	0	-26,115
10	64/63	1,828,492	914,246	772,795	326,437	10.85%	9.55%	12.31%	0	0	-26,115
11	65/64	1,865,061	932,531	842,346	323,710	10.01%	9.50%	12.31%	0	0	-28,743
12	66/65	1,902,363	951,181	918,157	320,757	9.32%	9.46%	12.31%	0	0	-28,743
13	67/66	1,940,410	970,205	1,000,791	317,558	8.74%	9.42%	12.31%	0	0	-28,743
14	68/67	1,979,218	989,609	1,090,863	314,094	8.24%	9.39%	12.31%	0	0	-28,743
15	69/68	2,018,803	1,009,401	1,189,040	310,343	7.82%	9.37%	12.31%	0	0	-28,743
16	70/69	2,059,179	1,029,589	1,296,054	306,280	7.44%	9.34%	12.31%	0	0	-28,743
17	71/70	2,100,362	1,050,181	1,412,699	301,880	7.12%	9.32%	12.31%	0	0	-28,743
18	72/71	2,142,369	1,071,185	1,539,842	297,115	6.82%	9.31%	12.31%	0	0	-28,743
19	73/72	2,185,217	1,092,608	1,678,427	291,955	6.56%	9.29%	12.31%	0	0	-28,743
20	74/73	2,228,921	1,114,461	1,829,486	286,366	6.33%	9.28%	12.31%	0	0	-315,109
21	75/74	2,273,500	1,136,750	1,994,140	0	6.12%	9.26%	0.00%	0	0	0
22	76/75	2,318,970	1,159,485	2,173,612	0	5.93%	9.25%	0.00%	0	0	0
23	77/76	2,365,349	1,182,674	2,369,237	0	5.76%	9.24%	0.00%	0	0	0
24	78/77	2,412,656	1,206,328	2,582,469	0	5.60%	9.23%	0.00%	0	0	0
25	79/78	2,460,909	1,230,455	2,814,891	0	5.45%	9.22%	0.00%	0	0	0
26	80/79	2,510,127	1,255,064	3,068,231	0	5.32%	9.21%	0.00%	0	0	0
27	81/80	2,560,330	1,280,165	3,344,372	0	5.19%	9.20%	0.00%	0	0	0
28	82/81	2,611,536	1,305,768	3,645,365	0	5.08%	9.20%	0.00%	0	0	0
29	83/82	2,663,767	1,331,884	3,973,448	0	4.97%	9.19%	0.00%	0	0	0
30	84/83	2,717,042	1,358,521	4,331,058	0	4.87%	9.18%	0.00%	0	0	0
31	85/84	2,771,383	1,385,692	4,720,854	0	4.77%	9.18%	0.00%	0	0	0
32	86/85	2,826,811	1,413,405	5,145,730	0	4.69%	9.17%	0.00%	0	0	0
33	87/86	2,883,347	1,441,674	5,608,846	0	4.60%	9.17%	0.00%	0	0	0
34	88/87	2,941,014	1,470,507	6,113,642	0	4.53%	9.16%	0.00%	0	0	0
35	89/88	2,999,834	1,499,917	6,663,870	0	4.45%	9.16%	0.00%	0	0	0
36	90/89	3,059,831	1,529,916	7,263,618	0	4.38%	9.15%	0.00%	0	0	0
37	91/90	3,121,028	1,560,514	7,917,344	0	4.32%	9.15%	0.00%	0	0	0
38	92/91	3,183,448	1,591,724	8,629,905	0	4.26%	9.14%	0.00%	0	0	0
39	93/92	3,247,117	1,623,559	9,406,596	0	4.20%	9.14%	0.00%	0	0	0
40	94/93	3,312,060	1,656,030	10,253,190	0	4.14%	9.14%	0.00%	0	0	0

CHEIFS: Origination Fee: 1.50%; Other fees: 2,000%
*This is the after-tax effective APR for the HELOC since we have assumed that the HELOC interest is NOT tax deductible.
Please see the accompanying CHEIFS ("Converting Home Equity Into Financial Success") proposal from Cornerstone.

CHEIFS Plan - APR Comparison (Principal Residence)
40 Year Analysis



		At Year 40
CHEIFS Plan APR		4.14%
HELOC APR (Non-deductible interest)		12.31%
Reverse Mortgage APR		9.14%
LE - Life Expectancy		

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (2.00% Growth)	(2) Total Illiquid Assets
1	55/54	1,530,000	1,530,000
2	56/55	1,560,600	1,560,600
3	57/56	1,591,812	1,591,812
4	58/57	1,623,648	1,623,648
5	59/58	1,656,121	1,656,121
6	60/59	1,689,244	1,689,244
7	61/60	1,723,029	1,723,029
8	62/61	1,757,489	1,757,489
9	63/62	1,792,639	1,792,639
10	64/63	1,828,492	1,828,492
11	65/64	1,865,061	1,865,061
12	66/65	1,902,363	1,902,363
13	67/66	1,940,410	1,940,410
14	68/67	1,979,218	1,979,218
15	69/68	2,018,803	2,018,803
16	70/69	2,059,179	2,059,179
17	71/70	2,100,362	2,100,362
18	72/71	2,142,369	2,142,369
19	73/72	2,185,217	2,185,217
20	74/73	2,228,921	2,228,921
21	75/74	2,273,500	2,273,500
22	76/75	2,318,970	2,318,970
23	77/76	2,365,349	2,365,349
24	78/77	2,412,656	2,412,656
25	79/78	2,460,909	2,460,909
26	80/79	2,510,127	2,510,127
27	81/80	2,560,330	2,560,330
28	82/81	2,611,536	2,611,536
29	83/82	2,663,767	2,663,767
30	84/83	2,717,042	2,717,042
31	85/84	2,771,383	2,771,383
32	86/85	2,826,811	2,826,811
33	87/86	2,883,347	2,883,347
34	88/87	2,941,014	2,941,014
35	89/88	2,999,834	2,999,834
36	90/89	3,059,831	3,059,831
37	91/90	3,121,028	3,121,028
38	92/91	3,183,448	3,183,448
39	93/92	3,247,117	3,247,117
40	94/93	3,312,060	3,312,060

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Liability to CHEIFS Plan	(2) Total Liabilities
1	55/54	376,718	376,718
2	56/55	425,653	425,653
3	57/56	480,946	480,946
4	58/57	543,420	543,420
5	59/58	614,011	614,011
6	60/59	693,771	693,771
7	61/60	783,891	783,891
8	62/61	878,745	878,745
9	63/62	896,319	896,319
10	64/63	914,246	914,246
11	65/64	932,531	932,531
12	66/65	951,181	951,181
13	67/66	970,205	970,205
14	68/67	989,609	989,609
15	69/68	1,009,401	1,009,401
16	70/69	1,029,589	1,029,589
17	71/70	1,050,181	1,050,181
18	72/71	1,071,185	1,071,185
19	73/72	1,092,608	1,092,608
20	74/73	1,114,461	1,114,461
21	75/74	1,136,750	1,136,750
22	76/75	1,159,485	1,159,485
23	77/76	1,182,674	1,182,674
24	78/77	1,206,328	1,206,328
25	79/78	1,230,455	1,230,455
26	80/79	1,255,064	1,255,064
27	81/80	1,280,165	1,280,165
28	82/81	1,305,768	1,305,768
29	83/82	1,331,884	1,331,884
30	84/83	1,358,521	1,358,521
31	85/84	1,385,692	1,385,692
32	86/85	1,413,405	1,413,405
33	87/86	1,441,674	1,441,674
34	88/87	1,470,507	1,470,507
35	89/88	1,499,917	1,499,917
36	90/89	1,529,916	1,529,916
37	91/90	1,560,514	1,560,514
38	92/91	1,591,724	1,591,724
39	93/92	1,623,559	1,623,559
40	94/93	1,656,030	1,656,030

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	+	(2) Year End Value of Life Insurance Assets	+	(3) Year End Valueof Taxable Retirement Plan Assets	+	(4) Year End Value of Taxable Assets	+	(5) Year End Value of Equity Assets	=	(6) Year End Hypothetical Net Worth
1	55/54	1,153,282		10,264		637,882		281,591		1,265,220		3,348,239
2	56/55	1,134,947		53,904		672,550		236,162		1,333,984		3,431,547
3	57/56	1,110,866		100,460		709,103		190,142		1,406,486		3,517,057
4	58/57	1,080,228		150,240		747,643		143,524		1,482,929		3,604,564
5	59/58	1,042,110		203,533		788,278		96,300		1,563,526		3,693,747
6	60/59	995,473		272,941		982,233		48,462		1,648,503		3,947,612
7	61/60	939,138		346,979		1,035,618		0		1,738,099		4,059,834
8	62/61	878,744		376,830		1,091,904		0		1,832,564		4,180,042
9	63/62	896,320		408,388		1,151,249		0		1,932,164		4,388,121
10	64/63	914,246		441,829		1,213,819		0		2,037,177		4,607,071
11	65/64	932,530		430,613		1,279,790		0		1,954,315		4,597,248
12	66/65	951,182		419,217		1,349,347		0		1,861,283		4,581,029
13	67/66	970,205		407,661		1,422,684		0		1,757,426		4,557,976
14	68/67	989,609		396,007		1,500,006		0		1,642,054		4,527,676
15	69/68	1,009,402		384,350		1,581,532		0		1,514,436		4,489,720
16	70/69	1,029,590		372,777		1,667,488		0		1,418,311		4,488,166
17	71/70	1,050,181		361,187		1,758,116		0		1,310,912		4,480,396
18	72/71	1,071,184		349,610		1,853,670		0		1,191,511		4,465,975
19	73/72	1,092,609		338,105		1,954,417		0		1,059,335		4,444,466
20	74/73	1,114,460		326,756		2,060,639		0		913,569		4,415,424
21	75/74	1,136,750		315,672		2,084,317		0		858,432		4,395,171
22	76/75	1,159,485		304,745		2,104,874		0		799,163		4,368,267
23	77/76	1,182,675		294,023		2,122,362		0		735,157		4,334,217
24	78/77	1,206,328		283,557		2,135,998		0		666,777		4,292,660
25	79/78	1,230,454		273,396		2,145,356		0		593,925		4,243,131
26	80/79	1,255,063		263,601		2,149,978		0		516,504		4,185,146
27	81/80	1,280,165		254,228		2,149,982		0		433,693		4,118,068
28	82/81	1,305,768		245,330		2,144,302		0		346,051		4,041,451
29	83/82	1,331,883		236,945		2,133,113		0		252,597		3,954,538
30	84/83	1,358,521		229,104		2,115,176		0		154,020		3,856,821
31	85/84	1,385,691		221,819		2,090,752		0		49,142		3,747,404
32	86/85	1,413,406		215,001		2,008,056		0		0		3,636,463
33	87/86	1,441,673		208,567		1,871,850		0		0		3,522,090
34	88/87	1,470,507		202,386		1,721,722		0		0		3,394,615
35	89/88	1,499,917		196,299		1,556,784		0		0		3,253,000
36	90/89	1,529,915		190,093		1,376,099		0		0		3,096,107
37	91/90	1,560,514		186,082		1,178,674		0		0		2,925,270
38	92/91	1,591,724		185,240		963,462		0		0		2,740,426
39	93/92	1,623,558		188,877		729,355		0		0		2,541,790
40	94/93	1,656,030		198,487		475,180		0		0		2,329,697

Column (6) has been reduced by income tax due if tax deferred assets are liquidated.

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 Retirement Plan Assets

Plan Assets Initial Value	Plan Assets Cost Basis	Plan Assets Yield	Heirs' IncomeTax Rate
1,100,000	0	6.50%	35.00%

Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	+	(3) IncomeTax on Plan Assets	=	(4) Total Taxes Attributedto Plan Assets	(5) Heirs AfterTax Plan Assets (1) - (4)	(6) Percent Loss Due toTax
1	55/54	1,159,785	0		405,925		405,925	753,860	35%
2	56/55	1,222,819	0		427,987		427,987	794,832	35%
3	57/56	1,289,279	0		451,248		451,248	838,031	35%
4	58/57	1,359,351	0		475,773		475,773	883,578	35%
5	59/58	1,433,232	0		501,631		501,631	931,601	35%
6	60/59	1,511,128	0		528,895		528,895	982,233	35%
7	61/60	1,593,258	0		557,640		557,640	1,035,618	35%
8	62/61	1,679,852	0		587,948		587,948	1,091,904	35%
9	63/62	1,771,152	0		619,903		619,903	1,151,249	35%
10	64/63	1,867,414	0		653,595		653,595	1,213,819	35%
11	65/64	1,968,908	0		689,118		689,118	1,279,790	35%
12	66/65	2,075,918	0		726,571		726,571	1,349,347	35%
13	67/66	2,188,744	0		766,060		766,060	1,422,684	35%
14	68/67	2,307,702	0		807,696		807,696	1,500,006	35%
15	69/68	2,433,126	0		851,594		851,594	1,581,532	35%
16	70/69	2,565,366	0		897,878		897,878	1,667,488	35%
17	71/70	2,704,794	0		946,678		946,678	1,758,116	35%
18	72/71	2,851,800	0		998,130		998,130	1,853,670	35%
19	73/72	3,006,795	0		1,052,378		1,052,378	1,954,417	35%
20	74/73	3,170,214	0		1,109,575		1,109,575	2,060,639	35%
21	75/74	3,206,641	0		1,122,324		1,122,324	2,084,317	35%
22	76/75	3,238,267	0		1,133,393		1,133,393	2,104,874	35%
23	77/76	3,265,172	0		1,142,810		1,142,810	2,122,362	35%
24	78/77	3,286,151	0		1,150,153		1,150,153	2,135,998	35%
25	79/78	3,300,547	0		1,155,191		1,155,191	2,145,356	35%
26	80/79	3,307,658	0		1,157,680		1,157,680	2,149,978	35%
27	81/80	3,307,665	0		1,157,683		1,157,683	2,149,982	35%
28	82/81	3,298,926	0		1,154,624		1,154,624	2,144,302	35%
29	83/82	3,281,713	0		1,148,600		1,148,600	2,133,113	35%
30	84/83	3,254,117	0		1,138,941		1,138,941	2,115,176	35%
31	85/84	3,216,542	0		1,125,790		1,125,790	2,090,752	35%
32	86/85	3,089,317	0		1,081,261		1,081,261	2,008,056	35%
33	87/86	2,879,770	0		1,007,920		1,007,920	1,871,850	35%
34	88/87	2,648,803	0		927,081		927,081	1,721,722	35%
35	89/88	2,395,053	0		838,269		838,269	1,556,784	35%
36	90/89	2,117,076	0		740,977		740,977	1,376,099	35%
37	91/90	1,813,345	0		634,671		634,671	1,178,674	35%
38	92/91	1,482,250	0		518,788		518,788	963,462	35%
39	93/92	1,122,084	0		392,729		392,729	729,355	35%
40	94/93	731,046	0		255,866		255,866	475,180	35%

Estate Assets Details

Year	M/F Ages	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) Proposed Life Insurance Death Benefit	=	(4) Total Estate Assets
1	55/54	2,706,596		1,153,282		623,411		4,483,289
2	56/55	2,792,965		1,134,947		666,261		4,594,173
3	57/56	2,885,907		1,110,866		712,021		4,708,794
4	58/57	2,985,804		1,080,228		712,021		4,778,053
5	59/58	3,093,058		1,042,110		712,021		4,847,189
6	60/59	3,208,093		995,473		712,021		4,915,587
7	61/60	3,331,357		939,138		712,021		4,982,516
8	62/61	3,512,416		878,744		712,021		5,103,181
9	63/62	3,703,316		896,320		712,021		5,311,657
10	64/63	3,904,591		914,246		712,021		5,530,858
11	65/64	3,923,223		932,530		670,324		5,526,077
12	66/65	3,937,201		951,182		626,334		5,514,717
13	67/66	3,946,170		970,205		579,925		5,496,300
14	68/67	3,949,756		989,609		530,963		5,470,328
15	69/68	3,947,562		1,009,402		483,080		5,440,044
16	70/69	3,983,677		1,029,590		471,775		5,485,042
17	71/70	4,015,706		1,050,181		452,953		5,518,840
18	72/71	4,043,311		1,071,184		432,656		5,547,151
19	73/72	4,066,130		1,092,609		410,775		5,569,514
20	74/73	4,083,783		1,114,460		387,209		5,585,452
21	75/74	4,065,073		1,136,750		361,860		5,563,683
22	76/75	4,037,430		1,159,485		354,144		5,551,059
23	77/76	4,000,329		1,182,675		346,849		5,529,853
24	78/77	3,952,928		1,206,328		340,042		5,499,298
25	79/78	3,894,472		1,230,454		333,784		5,458,710
26	80/79	3,824,162		1,255,063		328,154		5,407,379
27	81/80	3,741,358		1,280,165		323,223		5,344,746
28	82/81	3,644,977		1,305,768		319,060		5,269,805
29	83/82	3,534,310		1,331,883		315,721		5,181,914
30	84/83	3,408,137		1,358,521		313,254		5,079,912
31	85/84	3,265,684		1,385,691		311,687		4,963,062
32	86/85	3,089,317		1,413,406		310,946		4,813,669
33	87/86	2,879,770		1,441,673		310,961		4,632,404
34	88/87	2,648,803		1,470,507		311,615		4,430,925
35	89/88	2,395,053		1,499,917		312,759		4,207,729
36	90/89	2,117,076		1,529,915		314,193		3,961,184
37	91/90	1,813,345		1,560,514		291,912		3,665,771
38	92/91	1,482,250		1,591,724		269,896		3,343,870
39	93/92	1,122,084		1,623,558		249,121		2,994,763
40	94/93	731,046		1,656,030		230,675		2,617,751

*Including taxable 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.

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	−	(2) Total Transfer Taxes**	=	(3) Net Estate to Heirs	+	(4) Year End Total Assets Outside the Estate	=	(5) Year End Wealth Transferred to Heirs
1	55/54	4,483,289		405,925		4,077,364		0		4,077,364
2	56/55	4,594,173		427,987		4,166,186		0		4,166,186
3	57/56	4,708,794		451,248		4,257,546		0		4,257,546
4	58/57	4,778,053		475,773		4,302,280		0		4,302,280
5	59/58	4,847,189		501,631		4,345,558		0		4,345,558
6	60/59	4,915,587		528,895		4,386,692		0		4,386,692
7	61/60	4,982,516		557,640		4,424,876		0		4,424,876
8	62/61	5,103,181		587,948		4,515,233		0		4,515,233
9	63/62	5,311,657		619,903		4,691,754		0		4,691,754
10	64/63	5,530,858		653,595		4,877,263		0		4,877,263
11	65/64	5,526,077		689,118		4,836,959		0		4,836,959
12	66/65	5,514,717		726,571		4,788,146		0		4,788,146
13	67/66	5,496,300		766,060		4,730,240		0		4,730,240
14	68/67	5,470,328		807,696		4,662,632		0		4,662,632
15	69/68	5,440,044		851,594		4,588,450		0		4,588,450
16	70/69	5,485,042		897,878		4,587,164		0		4,587,164
17	71/70	5,518,840		946,678		4,572,162		0		4,572,162
18	72/71	5,547,151		998,130		4,549,021		0		4,549,021
19	73/72	5,569,514		1,052,378		4,517,136		0		4,517,136
20	74/73	5,585,452		1,109,575		4,475,877		0		4,475,877
21	75/74	5,563,683		1,122,324		4,441,359		0		4,441,359
22	76/75	5,551,059		1,133,393		4,417,666		0		4,417,666
23	77/76	5,529,853		1,142,810		4,387,043		0		4,387,043
24	78/77	5,499,298		1,150,153		4,349,145		0		4,349,145
25	79/78	5,458,710		1,155,191		4,303,519		0		4,303,519
26	80/79	5,407,379		1,157,680		4,249,699		0		4,249,699
27	81/80	5,344,746		1,157,683		4,187,063		0		4,187,063
28	82/81	5,269,805		1,154,624		4,115,181		0		4,115,181
29	83/82	5,181,914		1,148,600		4,033,314		0		4,033,314
30	84/83	5,079,912		1,138,941		3,940,971		0		3,940,971
31	85/84	4,963,062		1,125,790		3,837,272		0		3,837,272
32	86/85	4,813,669		1,081,261		3,732,408		0		3,732,408
33	87/86	4,632,404		1,007,920		3,624,484		0		3,624,484
34	88/87	4,430,925		927,081		3,503,844		0		3,503,844
35	89/88	4,207,729		838,269		3,369,460		0		3,369,460
36	90/89	3,961,184		740,977		3,220,207		0		3,220,207
37	91/90	3,665,771		634,671		3,031,100		0		3,031,100
38	92/91	3,343,870		518,788		2,825,082		0		2,825,082
39	93/92	2,994,763		392,729		2,602,034		0		2,602,034
40	94/93	2,617,751		255,866		2,361,885		0		2,361,885

*Net of cash flow provided
**See Transfer Tax Details report for details.

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

Summary at Life Expectancy (Year 36)	
Total Estate Assets	$ 3,961,184
Wealth Transferred to Heirs	$ 3,220,207