



Cumby, Spencer & Associates Financial Group
Guiding your financial path

Comprehensive Financial Plan

Prepared for Charles and Katherine SampleClient

Presented by:

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* Financial Adviser offering investment advisory services through Eagle Strategies LLC, a registered investment adviser. Cumby, Spencer and Associates Exit Planning Strategies is not owned or operated by Eagle Strategies LLC or any of its affiliates.

September 22, 2021

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Account Information and Sources

Prepared for Charles and Katherine SampleClient

This report includes a summary of your existing accounts, life insurance policies, and annuity policies, and is provided for informational purposes only. This report is not a substitute for the official account or policy statement(s) that you may receive from product issuers or other financial services providers. You should review the official account or policy information indicated to determine which accounts and policy data are included in this report.

Values for Manually Entered Accounts are based strictly on information you provided. Your financial representative and your financial representative's firm take no responsibility for such accounts and have taken no measures to verify the accuracy of the information or values that you have provided.

Account Name / Institution	Positions As Of	Data Entry Method	Sold, Serviced, or Solicited by Your Financial Representative's Firm
Cash at Fidelity	9/21/2021 4:00 PM	Manually Entered	No
Charles' 401K	9/21/2021 4:00 PM	Manually Entered	Yes
Charles' Managed Account	9/21/2021 4:00 PM	Manually Entered	Yes
Katherine's 401K	9/21/2021 4:00 PM	Manually Entered	No
Mortgage - Primary Home	1/24/2017 12:00 AM	Manually Entered	No
Whole Life On Charles	1/25/2017 1:08 PM	Manually Entered	No

Your account information is retrieved using a variety of methods, each of which has its own level of accuracy and timeliness as follows. In the event that the information presented is incorrect or in doubt, promptly contact the customer service department identified on the official account statement to correct the information. Issues that are data feed and / or timing related may not be corrected. Please log in directly to the source institution website for official data.

Manually Entered Accounts

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Accounts derived from holding, cash, and margin positions that have been manually input into the system either by you or your financial representative are termed "Manually Entered" accounts. Manually entered accounts reflect values provided by you and/or taken from financial statements provided by you, but these manually input values may be outdated and/or otherwise inaccurate. Neither your financial representative's firm nor any of its agents or affiliates is responsible for the accuracy of manually entered information. Neither your financial representative's firm nor your financial representative has taken measures to verify the accuracy of the information or values that you provided or to verify that the purchase, sale, or ownership of such products is or was suitable for your needs. Assets and policies not managed by your financial representative's firm or issued by an affiliate are not included on your financial representative's books and records. You are solely responsible for the accuracy and completeness of the information that you have provided to your financial representative. The information's accuracy and completeness will affect the results presented in this report. For manually entered accounts where share pricing updates are available, share pricing updates occur on a 20-minute delay. Mutual Funds are priced as of the last available market close price. If the current market price is unavailable, or the market is closed, share prices reflect the most recent update available. Bond prices are refreshed monthly as of the 15th of each month, +/- 3 business days. In order to obtain current values, please consult the institution where the account or policy is held.

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Third Party Feed Accounts

"Third Party" Accounts consisting of holding, cash, and margin positions are derived from systematic updates from various third party institutional websites using credentials provided by you or your financial representative. Values reflect the last available systematic update presented by the institutional source or service. Third Party Values are obtained through a variety of methods that may have significant collection, interpretation, translation, or presentation errors. Neither your financial representative's firm nor any of its agents or affiliates is responsible for the accuracy of account values obtained by third party feeds. Consult your official account statement for the most up-to-date and accurate values.

Direct Feed Accounts

"Direct Feed" Accounts consisting of holding, cash, and margin positions are derived from direct systematic updates from the specified institution. Direct Feed Values reflect the last available systematic update from your representative's firm or a clearing firm and are believed to be accurate. Although these account values have been quality-tested, translation and/or presentation errors may occur. While direct feed account data is deemed to be more reliable than third party feed account data, neither your financial representative's firm nor any of its agents or affiliates is responsible for the accuracy of the account values obtained by direct feeds. Consult your official account statement at the specified firm for the most up-to-date and accurate values.

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Balance Sheet

Base Facts as of September 22, 2021

Prepared for Charles and Katherine SampleClient

The Balance Sheet shows the value of your assets and liabilities, and your net worth.

Assets	Charles	Katherine	Joint - ROS	Total
Cash at Fidelity	--	--	\$50,000	\$50,000
Charles' Managed Account	788,389	--	--	788,389
Charles' 401K	581,228	--	--	581,228
Katherine's 401K	--	372,014	--	372,014
Blue Jeans Corp. (25.00% of \$100,000)	25,000	--	--	25,000
Sample Enterprises	10,000,000	--	--	10,000,000
Beach House	--	--	350,000	350,000
Home	--	--	600,000	600,000
Audi	50,000	--	--	50,000
Jewelry	--	100,000	--	100,000
Mercedes SUV	--	100,000	--	100,000
Other Personal Property	--	--	250,000	250,000
Whole Life On Charles	20,000	--	--	20,000
Total Assets:	11,464,617	572,014	1,250,000	13,286,631
Liabilities	Charles	Katherine	Joint - ROS	Total
Mortgage - Primary Home	--	--	(\$350,000)	(\$350,000)
Total Liabilities:	0	0	(350,000)	(350,000)
Total Net Worth:	\$11,464,617	\$572,014	\$900,000	\$12,936,631

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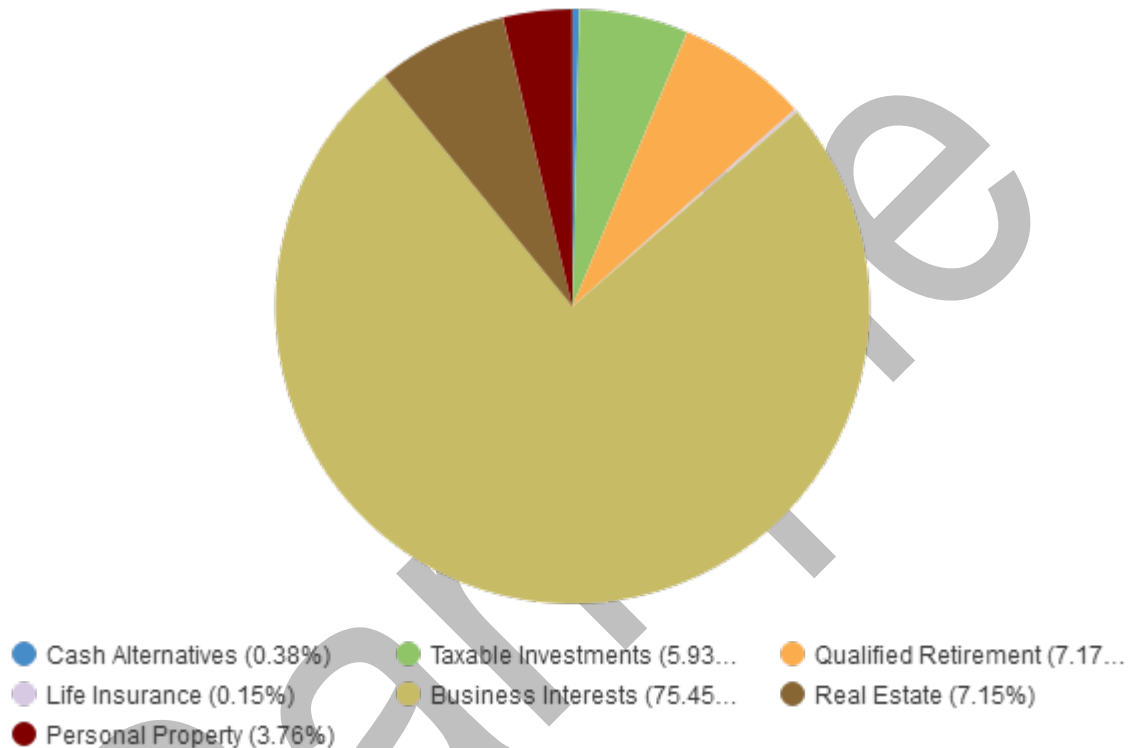
Balance Sheet

Base Facts as of September 22, 2021

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Breakdown by Asset Type - Current Year (2021)



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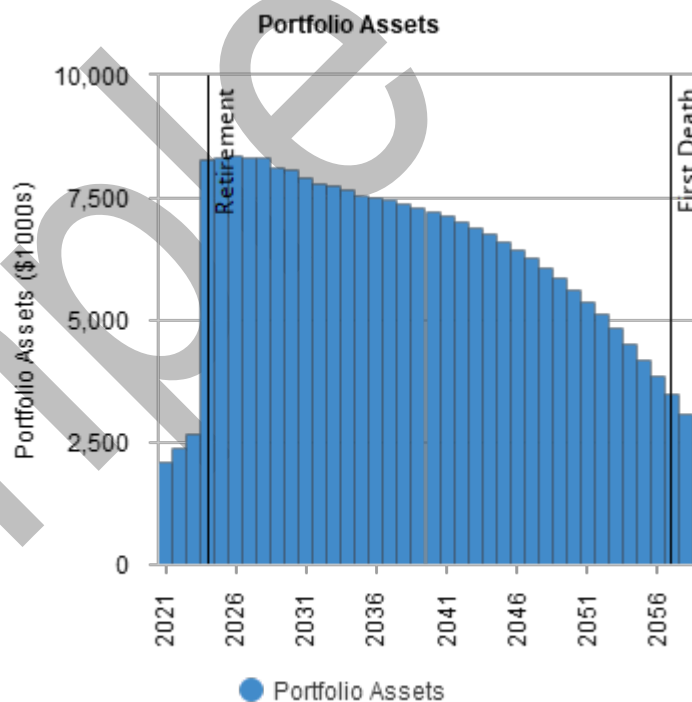
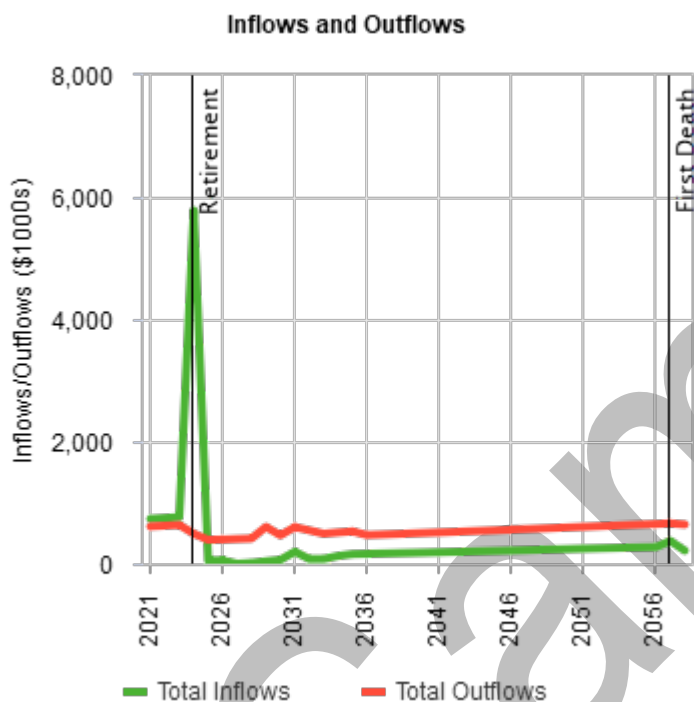
Cash Flow

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Based upon the levels of income and spending in the *Base Facts*, your portfolio assets will last through at least **2058** (age **96/95**).



RELEVANT FACTS

Charles's Retirement:	2024 (62)
Katherine's Retirement:	2024 (61)
First Death (Charles):	2057 (95/94)
LIVING EXPENSES	
Current:	\$300,510
Retirement:	\$300,510
After First Death:	\$300,000
Indexed at:	1.90%
Inflation Rate:	1.90%

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Cash Flow

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2021	59/58	\$330,000	\$0	\$0	\$405,000	\$735,000	\$559,790	\$52,000	\$611,790	\$123,210	\$2,079,835
2022	60/59	336,270	0	0	412,695	748,965	570,245	53,000	623,245	125,720	2,358,876
2023	61/60	342,659	0	0	420,537	763,196	580,651	55,000	635,651	127,545	2,649,488
2024	62/61	52,904	0	0	5,731,753	5,784,657	491,259	0	491,259	5,293,398	8,298,890
2025	63/62	53,909	0	0	0	53,909	391,571	0	391,571	(337,662)	8,332,796
2026	64/63	54,933	0	0	0	54,933	396,091	0	396,091	(341,158)	8,364,793
2027	65/64	0	0	0	0	0	405,172	0	405,172	(405,172)	8,334,326
2028	66/65	13,273	0	0	0	13,273	412,552	0	412,552	(399,279)	8,308,493
2029	67/66	40,417	0	0	0	40,417	604,080	0	604,080	(563,663)	8,117,267
2030	68/67	63,780	0	0	0	63,780	465,388	0	465,388	(401,608)	8,079,668
2031	69/68	76,286	0	120,710	0	196,996	600,682	0	600,682	(403,686)	7,917,836
2032	70/69	77,431	0	0	0	77,431	547,262	0	547,262	(469,831)	7,803,451
2033	71/70	78,593	0	0	0	78,593	491,696	0	491,696	(413,103)	7,740,902
2034	72/71	79,771	0	47,843	0	127,614	512,542	0	512,542	(384,928)	7,656,138
2035	73/72	80,967	0	77,022	0	157,989	529,769	0	529,769	(371,780)	7,551,411
2036	74/73	82,182	0	80,567	0	162,749	469,661	0	469,661	(306,912)	7,503,569
2037	75/74	83,415	0	84,172	0	167,587	478,132	0	478,132	(310,545)	7,446,530
2038	76/75	84,666	0	87,823	0	172,489	486,643	0	486,643	(314,154)	7,379,868
2039	77/76	85,936	0	91,364	0	177,300	495,222	0	495,222	(317,922)	7,303,101
2040	78/77	87,225	0	95,192	0	182,417	503,943	0	503,943	(321,526)	7,215,653
2041	79/78	88,533	0	99,325	0	187,858	512,763	0	512,763	(324,905)	7,116,960
2042	80/79	89,861	0	103,634	0	193,495	521,645	0	521,645	(328,150)	7,006,465
2043	81/80	91,209	0	107,744	0	198,953	530,562	0	530,562	(331,609)	6,883,617
2044	82/81	92,577	0	112,234	0	204,811	539,587	0	539,587	(334,776)	6,747,764
2045	83/82	93,966	0	116,630	0	210,596	548,681	0	548,681	(338,085)	6,598,259
2046	84/83	95,375	0	121,468	0	216,843	557,925	0	557,925	(341,082)	6,434,349
2047	85/84	96,806	0	126,151	0	222,957	567,177	0	567,177	(344,220)	6,255,380
2048	86/85	98,259	0	130,728	0	228,987	576,501	0	576,501	(347,514)	6,060,612
2049	87/86	99,732	0	135,411	0	235,143	585,888	0	585,888	(350,745)	5,849,271
2050	88/87	101,228	0	139,448	0	240,676	595,179	0	595,179	(354,503)	5,620,709
2051	89/88	102,747	0	143,995	0	246,742	604,669	0	604,669	(357,927)	5,373,958
2052	90/89	104,288	0	148,006	0	252,294	614,077	0	614,077	(361,783)	5,108,273
2053	91/90	105,852	0	151,622	0	257,474	623,442	0	623,442	(365,968)	4,822,846

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2054	92/91	107,440	0	155,119	0	262,559	632,845	0	632,845	(370,286)	4,516,748
2055	93/92	109,052	0	158,454	0	267,506	642,222	0	642,222	(374,716)	4,189,069
2056	94/93	110,688	0	160,306	0	270,994	651,176	0	651,176	(380,182)	3,839,252
2057	95/94	112,348	0	161,354	100,000	373,702	659,990	0	659,990	(286,288)	3,484,770
2058	96/95	62,243	0	153,750	0	215,993	643,763	0	643,763	(427,770)	3,063,548

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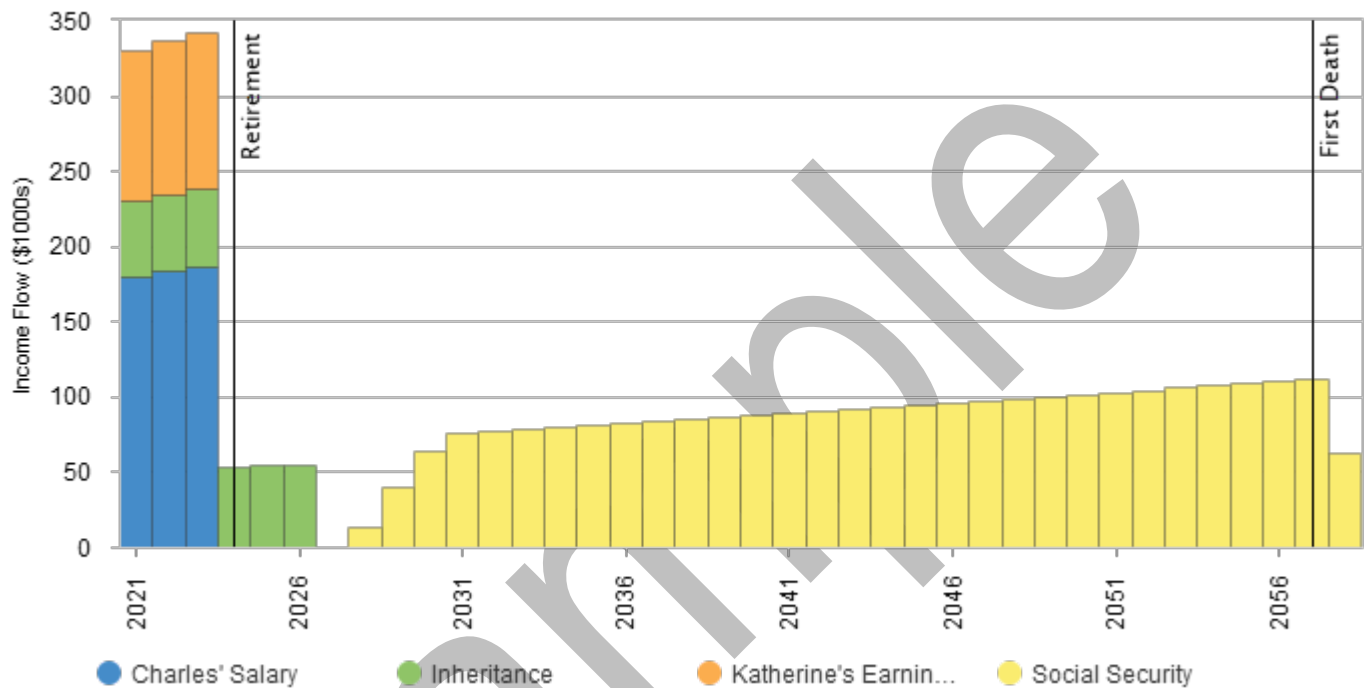
Cash Flow - Income Flows

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Income Flows report illustrates your projected Cash in-flows.

Income Flow Breakdown



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Cash Flow - Income Flows

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Income Flows report illustrates your projected Cash in-flows.

Year	Age	Charles' Salary	Inheritance	Katherine's Earnings	Social Security	Income Flows
2021	59/58	\$180,000	\$50,000	\$100,000	\$0	\$330,000
2022	60/59	183,420	50,950	101,900	0	336,270
2023	61/60	186,905	51,918	103,836	0	342,659
2024	62/61	0	52,904	0	0	52,904
2025	63/62	0	53,909	0	0	53,909
2026	64/63	0	54,933	0	0	54,933
2027	65/64	0	0	0	0	0
2028	66/65	0	0	0	13,273	13,273
2029	67/66	0	0	0	40,417	40,417
2030	68/67	0	0	0	63,780	63,780
2031	69/68	0	0	0	76,286	76,286
2032	70/69	0	0	0	77,431	77,431
2033	71/70	0	0	0	78,593	78,593
2034	72/71	0	0	0	79,771	79,771
2035	73/72	0	0	0	80,967	80,967
2036	74/73	0	0	0	82,182	82,182
2037	75/74	0	0	0	83,415	83,415
2038	76/75	0	0	0	84,666	84,666
2039	77/76	0	0	0	85,936	85,936
2040	78/77	0	0	0	87,225	87,225
2041	79/78	0	0	0	88,533	88,533
2042	80/79	0	0	0	89,861	89,861
2043	81/80	0	0	0	91,209	91,209
2044	82/81	0	0	0	92,577	92,577
2045	83/82	0	0	0	93,966	93,966
2046	84/83	0	0	0	95,375	95,375
2047	85/84	0	0	0	96,806	96,806
2048	86/85	0	0	0	98,259	98,259
2049	87/86	0	0	0	99,732	99,732
2050	88/87	0	0	0	101,228	101,228
2051	89/88	0	0	0	102,747	102,747
2052	90/89	0	0	0	104,288	104,288
2053	91/90	0	0	0	105,852	105,852
2054	92/91	0	0	0	107,440	107,440

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Year	Age	Charles' Salary	Inheritance	Katherine's Earnings	Social Security	Income Flows
2055	93/92	0	0	0	109,052	109,052
2056	94/93	0	0	0	110,688	110,688
2057	95/94	0	0	0	112,348	112,348
2058	96/95	0	0	0	62,243	62,243

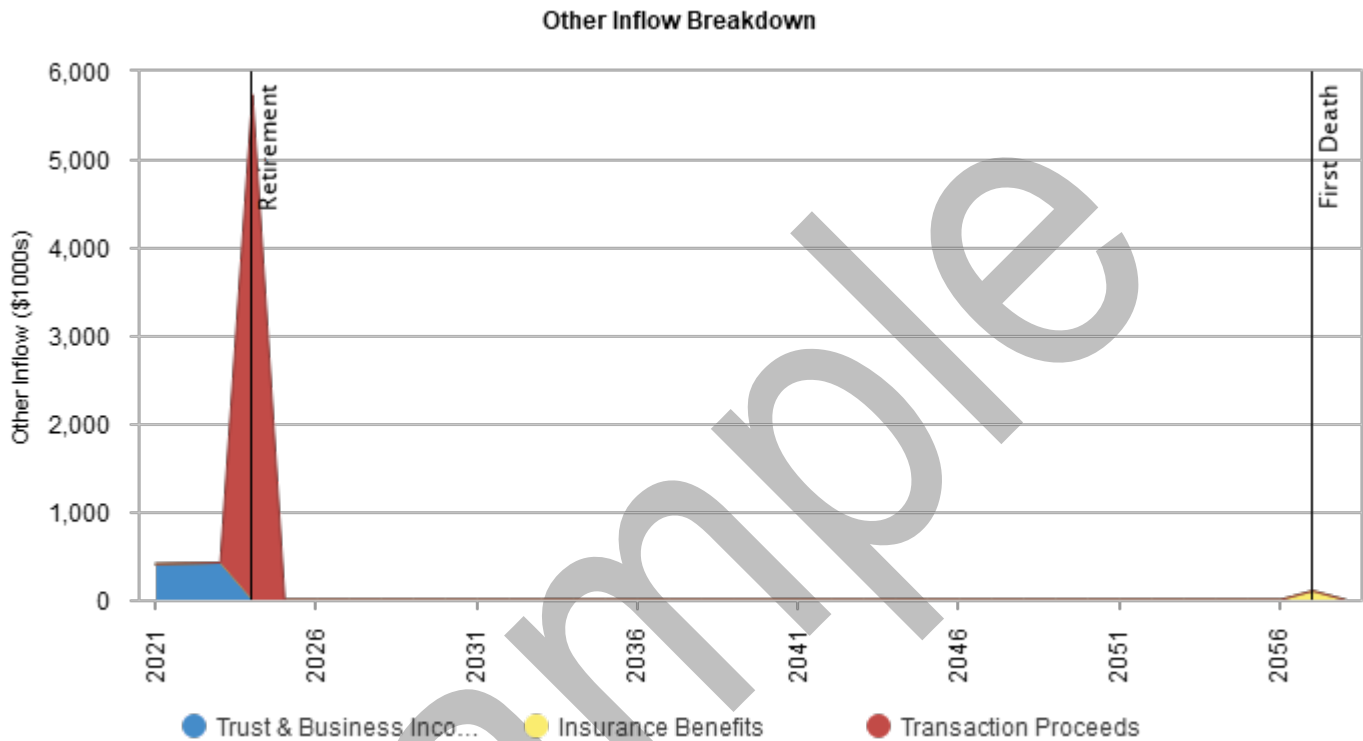
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Cash Flow - Other Inflows

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Other Inflows report illustrates your projected Cash in-flows from other sources.



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Cash Flow - Other Inflows

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Other Inflows report illustrates your projected Cash in-flows from other sources.

Year	Age	Business / Trust Income	Insurance Benefits	Transaction Proceeds	Other Inflows
2021	59/58	\$405,000	\$0	\$0	\$405,000
2022	60/59	412,695	0	0	412,695
2023	61/60	420,537	0	0	420,537
2024	62/61	0	0	5,731,753	5,731,753
2025	63/62	0	0	0	0
2026	64/63	0	0	0	0
2027	65/64	0	0	0	0
2028	66/65	0	0	0	0
2029	67/66	0	0	0	0
2030	68/67	0	0	0	0
2031	69/68	0	0	0	0
2032	70/69	0	0	0	0
2033	71/70	0	0	0	0
2034	72/71	0	0	0	0
2035	73/72	0	0	0	0
2036	74/73	0	0	0	0
2037	75/74	0	0	0	0
2038	76/75	0	0	0	0
2039	77/76	0	0	0	0
2040	78/77	0	0	0	0
2041	79/78	0	0	0	0
2042	80/79	0	0	0	0
2043	81/80	0	0	0	0
2044	82/81	0	0	0	0
2045	83/82	0	0	0	0
2046	84/83	0	0	0	0
2047	85/84	0	0	0	0
2048	86/85	0	0	0	0
2049	87/86	0	0	0	0
2050	88/87	0	0	0	0
2051	89/88	0	0	0	0
2052	90/89	0	0	0	0
2053	91/90	0	0	0	0

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Year	Age	Business / Trust Income	Insurance Benefits	Transaction Proceeds	Other Inflows
2054	92/91	0	0	0	0
2055	93/92	0	0	0	0
2056	94/93	0	0	0	0
2057	95/94	0	100,000	0	100,000
2058	96/95	0	0	0	0

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Living Expense Worksheet

Base Facts

Prepared for Charles and Katherine SampleClient

The living expense worksheet lists the detailed breakdown of living expenses.

Description	Type	Current Value	Retirement Value
Miscellaneous	Discretionary Spending	\$75,000	\$75,000
Country Club/Other Memberships	Discretionary Spending	30,000	30,000
Christmas	Basic Expenses	25,000	25,000
Food/Dining	Discretionary Spending	20,000	20,000
Charity	Charitable Gift	15,750	15,750
Travel	Discretionary Spending	20,000	20,000
Medical/Health Insurance	Medical Expenses	12,000	12,000
Charles' Car Lease	Basic Expenses	9,000	9,000
Food/Groceries	Basic Expenses	6,400	6,400
Utilities	Basic Expenses	7,595	7,595
Property Taxes	Property Taxes	11,000	11,000
Maid Service/Nanny	Discretionary Spending	3,640	3,640
Automobile Fuel	Basic Expenses	3,000	3,000
Automobile Fuel	Basic Expenses	3,000	3,000
Clothing (Charles)	Basic Expenses	3,000	3,000
Clothing (Katherine)	Basic Expenses	3,000	3,000
Homeowner's Insurance	Basic Expenses	2,845	2,845
Telephone	Basic Expenses	2,400	2,400
Personal Care (Charles)	Basic Expenses	2,300	2,300
Home Lawn/Maintenance and Trash	Basic Expenses	2,080	2,080
Personal Care (Katherine)	Basic Expenses	2,500	2,500
Pet Care	Discretionary Spending	3,000	3,000
Church Donations	Basic Expenses	2,000	2,000
Automobile Insurance	Basic Expenses	1,200	1,200
Cable/Internet	Basic Expenses	1,000	1,000
Cleaners	Basic Expenses	1,000	1,000
Home Furnishings	Discretionary Spending	1,800	1,800
Miscellaneous	Discretionary Spending	1,000	1,000
Travel (Charles)	Basic Expenses	10,000	10,000
Travel (Katherine)	Basic Expenses	10,000	10,000
Travel (Pet)	Basic Expenses	2,000	2,000
Katherine's Car Lease	Basic Expenses	8,000	8,000
Totals:		300,510	300,510

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Business Activity

Base Facts

Prepared for Charles and Katherine SampleClient

The Business Activity report shows the income, expenses, distributions, and cost basis for your business interests.

BLUE JEANS CORP.

Total Value (in today's dollars): \$100,000
 Pre-Retire Growth: 1.90%
 Post-Retire Growth: 1.90%
 Business Type: S-Corp
 Pass Thru Enabled? Yes
 Specified Service Trade? No

Year	Age	Beginning of Year Total Value	Beginning of Year Basis	Business Growth	Business Income	Business Expenses	Retained Earnings	End of Year Total Value	End of Year Basis
2021	59/58	\$100,000	\$100,000	\$1,900	\$0	\$0	\$0	\$101,900	\$100,000
2022	60/59	101,900	100,000	1,936	0	0	0	103,836	100,000
2023	61/60	103,836	100,000	1,973	0	0	0	105,809	100,000
2024	62/61	105,809	100,000	2,010	0	0	0	107,819	100,000
2025	63/62	107,819	100,000	2,049	0	0	0	109,868	100,000
2026	64/63	109,868	100,000	2,087	0	0	0	111,955	100,000
2027	65/64	111,955	100,000	2,127	0	0	0	114,082	100,000
2028	66/65	114,082	100,000	2,168	0	0	0	116,250	100,000
2029	67/66	116,250	100,000	2,209	0	0	0	118,459	100,000
2030	68/67	118,459	100,000	2,251	0	0	0	120,710	100,000
2031	69/68	120,710	100,000	2,293	0	0	0	123,003	100,000
2032	70/69	123,003	100,000	2,337	0	0	0	125,340	100,000
2033	71/70	125,340	100,000	2,381	0	0	0	127,721	100,000
2034	72/71	127,721	100,000	2,427	0	0	0	130,148	100,000
2035	73/72	130,148	100,000	2,473	0	0	0	132,621	100,000
2036	74/73	132,621	100,000	2,520	0	0	0	135,141	100,000
2037	75/74	135,141	100,000	2,568	0	0	0	137,709	100,000
2038	76/75	137,709	100,000	2,616	0	0	0	140,325	100,000
2039	77/76	140,325	100,000	2,666	0	0	0	142,991	100,000
2040	78/77	142,991	100,000	2,717	0	0	0	145,708	100,000
2041	79/78	145,708	100,000	2,768	0	0	0	148,476	100,000
2042	80/79	148,476	100,000	2,821	0	0	0	151,297	100,000
2043	81/80	151,297	100,000	2,875	0	0	0	154,172	100,000
2044	82/81	154,172	100,000	2,929	0	0	0	157,101	100,000

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Year	Age	Beginning of Year Total Value	Beginning of Year Basis	Business Growth	Business Income	Business Expenses	Retained Earnings	End of Year Total Value	End of Year Basis
2045	83/82	157,101	100,000	2,985	0	0	0	160,086	100,000
2046	84/83	160,086	100,000	3,042	0	0	0	163,128	100,000
2047	85/84	163,128	100,000	3,099	0	0	0	166,227	100,000
2048	86/85	166,227	100,000	3,158	0	0	0	169,385	100,000
2049	87/86	169,385	100,000	3,218	0	0	0	172,603	100,000
2050	88/87	172,603	100,000	3,279	0	0	0	175,882	100,000
2051	89/88	175,882	100,000	3,342	0	0	0	179,224	100,000
2052	90/89	179,224	100,000	3,405	0	0	0	182,629	100,000
2053	91/90	182,629	100,000	3,470	0	0	0	186,099	100,000
2054	92/91	186,099	100,000	3,536	0	0	0	189,635	100,000
2055	93/92	189,635	100,000	3,603	0	0	0	193,238	100,000
2056	94/93	193,238	100,000	3,672	0	0	0	196,910	100,000
2057	95/94	196,910	100,000	3,741	0	0	0	200,651	100,000
2058	96/95	200,651	100,000	3,812	0	0	0	204,463	100,000

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Business Activity

Base Facts

Prepared for Charles and Katherine SampleClient

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SAMPLE ENTERPRISES

Total Value (in today's dollars): \$10,000,000
Pre-Retire Growth: 1.90%
Post-Retire Growth: 1.90%
Business Type: Limited Liability Company
Pass Thru Enabled? Yes
Specified Service Trade? No

Year	Age	Beginning of Year Total Value	Beginning of Year Basis	Business Growth	Business Income	Business Expenses	Annual Distribution	Retained Earnings	End of Year Total Value	End of Year Basis
2021	59/58	\$10,000,000	\$5,000,000	\$190,000	\$800,000	\$350,000	\$405,000	\$45,000	\$10,235,000	\$5,045,000
2022	60/59	10,235,000	5,045,000	194,465	815,200	356,650	412,695	45,855	10,475,320	5,090,855
2023	61/60	10,475,320	5,090,855	199,031	830,689	363,426	420,537	46,726	10,721,077	5,137,581

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Buy/Sell Transactions

Base Facts

Prepared for Charles and Katherine SampleClient

The Buy/Sell Transactions report shows the proceeds resulting from the sale and purchase of assets.

BUSINESS SALE 2024 - 2024								
Sales	Sale Price	Tax Basis	Basis Adjustments	Costs	Capital Gain/Loss	Investment Income	Loans	Total Proceeds
Sample Enterprises	\$6,230,166	\$5,185,195	\$47,614	(\$498,413)	\$546,558	\$0	\$0	\$5,731,753
Total Sales	\$6,230,166			(\$498,413)			\$0	\$5,731,753
Purchases	Purchase Price			Costs				Total Cost
Total Purchases	\$0			\$0				\$0
Total Surplus								\$5,731,753

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Savings

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Savings report provides a breakdown of your Planned Savings, Employer Provided, and Year-End Savings.



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Savings

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Savings report provides a breakdown of your Planned Savings, Employer Provided, and Year-End Savings.

Year	Age	Planned Savings		Employer Provided		Year-End Savings	
		Charles' 401K	Katherine's 401K	Charles' 401K	Katherine's 401K	Charles and Katherine SampleClient - Core Cash Account	Total Savings
2021	59/58	\$26,000	\$26,000	\$5,400	\$3,000	\$123,210	\$183,610
2022	60/59	26,500	26,500	5,503	3,057	125,720	187,280
2023	61/60	27,500	27,500	5,607	3,115	127,545	191,267
2024	62/61	0	0	0	0	0	0
2025	63/62	0	0	0	0	1,320	1,320
2026	64/63	0	0	0	0	452	452
2027	65/64	0	0	0	0	900	900
2028	66/65	0	0	0	0	238	238
2029	67/66	0	0	0	0	392	392
2030	68/67	0	0	0	0	0	0
2031	69/68	0	0	0	0	1,313	1,313
2032	70/69	0	0	0	0	0	0
2033	71/70	0	0	0	0	0	0
2034	72/71	0	0	0	0	0	0
2035	73/72	0	0	0	0	0	0
2036	74/73	0	0	0	0	416	416
2037	75/74	0	0	0	0	197	197
2038	76/75	0	0	0	0	191	191
2039	77/76	0	0	0	0	85	85
2040	78/77	0	0	0	0	83	83
2041	79/78	0	0	0	0	84	84
2042	80/79	0	0	0	0	78	78
2043	81/80	0	0	0	0	80	80
2044	82/81	0	0	0	0	80	80
2045	83/82	0	0	0	0	82	82
2046	84/83	0	0	0	0	78	78
2047	85/84	0	0	0	0	81	81
2048	86/85	0	0	0	0	86	86

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Year	Age	Planned Savings		Employer Provided		Year-End Savings	
		Charles' 401K	Katherine's 401K	Charles' 401K	Katherine's 401K	Charles and Katherine SampleClient - Core Cash Account	Total Savings
2049	87/86	0	0	0	0	87	87
2050	88/87	0	0	0	0	92	92
2051	89/88	0	0	0	0	91	91
2052	90/89	0	0	0	0	102	102
2053	91/90	0	0	0	0	107	107
2054	92/91	0	0	0	0	113	113
2055	93/92	0	0	0	0	116	116
2056	94/93	0	0	0	0	132	132
2057	95/94	0	0	0	0	143	143
2058	96/95	0	0	0	0	322	322

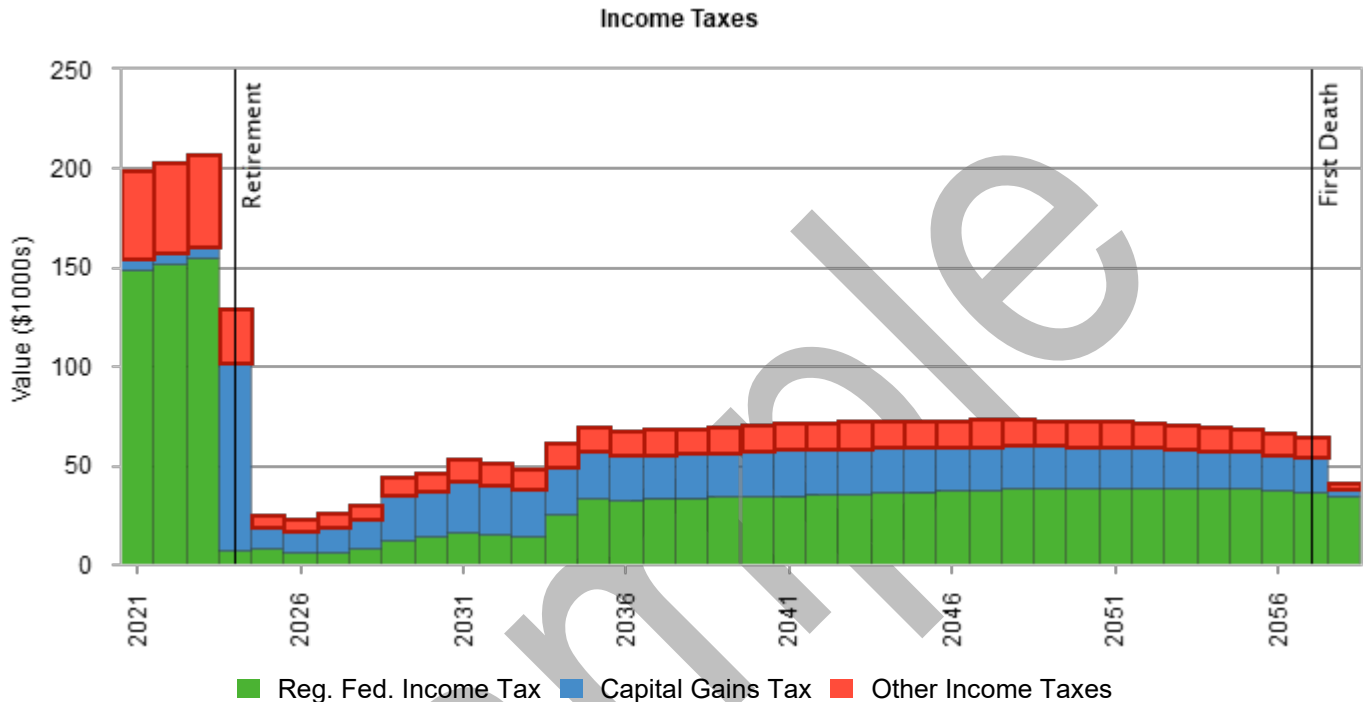
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Income Tax

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Income Tax report projects your future Federal, Capital Gains, Dividends, and Other Income taxes.



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Income Tax

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Income Tax report projects your future Federal, Capital Gains, Dividends, and Other Income taxes.

Year	Age	Gross Total Income	Regular Federal Income Tax	Capital Gains Tax	Other Income Taxes	Total Income Tax	Effective Income Tax Rate
2021	59/58	\$821,951	\$148,878	\$5,951	\$44,667	\$199,496	24.27%
2022	60/59	836,855	152,134	5,858	45,508	203,500	24.32
2023	61/60	852,235	155,142	5,799	46,376	207,317	24.33
2024	62/61	767,026	7,129	95,529	27,327	129,985	16.95
2025	63/62	255,181	7,723	11,256	6,179	25,158	9.86
2026	64/63	270,191	6,414	10,502	6,608	23,524	8.71
2027	65/64	233,039	6,289	12,884	7,154	26,327	11.30
2028	66/65	254,460	7,753	15,550	7,413	30,716	12.07
2029	67/66	307,390	11,646	23,300	10,062	45,008	14.64
2030	68/67	312,668	14,614	22,486	9,578	46,678	14.93
2031	69/68	345,067	16,287	25,733	11,351	53,371	15.47
2032	70/69	337,871	15,257	25,047	10,818	51,122	15.13
2033	71/70	330,351	14,401	24,205	10,261	48,867	14.79
2034	72/71	374,992	25,652	23,897	11,818	61,367	16.36
2035	73/72	402,796	33,486	23,811	12,791	70,088	17.40
2036	74/73	397,105	32,852	22,523	12,248	67,623	17.03
2037	75/74	402,971	33,202	22,824	12,496	68,522	17.00
2038	76/75	408,358	33,551	23,058	12,709	69,318	16.97
2039	77/76	413,111	33,934	23,226	12,881	70,041	16.95
2040	78/77	417,633	34,390	23,329	13,029	70,748	16.94
2041	79/78	421,940	34,888	23,368	13,151	71,407	16.92
2042	80/79	425,939	35,373	23,349	13,247	71,969	16.90
2043	81/80	429,335	35,817	23,285	13,307	72,409	16.87
2044	82/81	432,621	36,285	23,163	13,346	72,794	16.83
2045	83/82	435,415	36,735	22,997	13,354	73,086	16.79
2046	84/83	438,172	37,232	22,777	13,345	73,354	16.74
2047	85/84	440,388	37,650	22,516	13,303	73,469	16.68
2048	86/85	442,108	38,035	22,215	13,230	73,480	16.62
2049	87/86	443,492	38,375	21,868	13,129	73,372	16.54
2050	88/87	443,893	38,518	21,491	12,981	72,990	16.44
2051	89/88	444,289	38,751	21,060	12,816	72,627	16.35
2052	90/89	443,767	38,799	20,595	12,603	71,997	16.22
2053	91/90	442,423	38,693	20,091	12,345	71,129	16.08

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Year	Age	Gross Total Income	Regular Federal Income Tax	Capital Gains Tax	Other Income Taxes	Total Income Tax	Effective Income Tax Rate
2054	92/91	440,473	38,513	19,542	12,049	70,104	15.92
2055	93/92	437,848	38,242	18,946	11,666	68,854	15.73
2056	94/93	433,370	37,536	18,324	11,123	66,983	15.46
2057	95/94	527,585	36,563	17,662	10,542	64,767	15.15
2058	96/95	271,135	34,874	3,173	3,763	41,810	15.42

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Options for Meeting Retirement Needs

Base Facts

Prepared for Charles and Katherine SampleClient

Based upon the assumptions utilized in this report, you are projected to have a retirement **surplus** of **\$3,063,548**. There are several options presented below which, alone or in combination, might allow you to achieve your retirement objectives. These options include your desire to have at least **\$0** in portfolio assets at the end of retirement.

Retire Earlier

Without changing any other factors, you can consider retiring earlier than originally planned. This option typically increases the total cost of retirement and should be considered carefully.

Earliest retirement would start when **Charles** is age **60 (2022)** and **Katherine** is age **59 (2022)**.

This results in portfolio assets of **\$7,549,991** at retirement, an adjusted retirement cost of **\$19,431,760**, and portfolio assets of **\$305,756** at the end of retirement.

SUMMARY

Retirement Starts

Ages 62 & 61 (current)
Ages 60 & 59 (new)

Cost of Retirement

\$18,889,757 (current)
\$19,431,760 (new)

Assets in 2058

\$3,063,548 (current)
\$305,756 (new)

Enhance Your Retirement Lifestyle

Without changing any other factors, you can consider spending more during retirement than originally planned. This option typically increases the total cost of retirement and should be considered carefully.

Based on the assumptions given, you may consider increasing your initial retirement living expenses of **\$300,510** (in today's dollars) up to a maximum of **\$328,000**.

This results in an adjusted retirement cost of **\$20,398,678**, and portfolio assets of **\$103,708** at the end of retirement.

SUMMARY

Living Expenses

\$300,510 (current)
\$328,000 (new)

Cost of Retirement

\$18,889,757 (current)
\$20,398,678 (new)

Assets in 2058

\$3,063,548 (current)
\$103,708 (new)

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Life Insurance Gap Analysis

Base Facts with Premature Death - Charles

Prepared for Charles and Katherine SampleClient

When considering additional life insurance, it can be useful to look at how some key numbers compare with and without that insurance.

In this scenario, it is assumed that **Charles** dies at age **59** in **2021** and that the survivor, **Katherine**, will live until age **95** in **2058**.

Comparative Value	Current Scenario	w/ Additional Insurance
Total Survivor Costs	\$18,759,461	\$19,203,123
Life Insurance Benefits	\$200,000	\$850,000
Portfolio Assets After Charles's Death	\$1,600,018	\$1,600,018
Portfolio Assets + Insurance	\$1,800,018	\$2,450,018
Portfolio Assets After Katherine's Death	(\$2,131,388)	\$104,459

The additional life insurance needed on **Charles** is **\$650,000** for total life insurance coverage of **\$850,000**.

SUMMARY

Additional Insurance
\$650,000

Existing Life Insurance
\$200,000

Survivor's Assets (2022)
at Beginning of Year
\$1,800,018 (current)
\$2,450,018 (new)

Survivor's Assets (2058)
(\$2,131,388) (current)
\$104,459 (new)

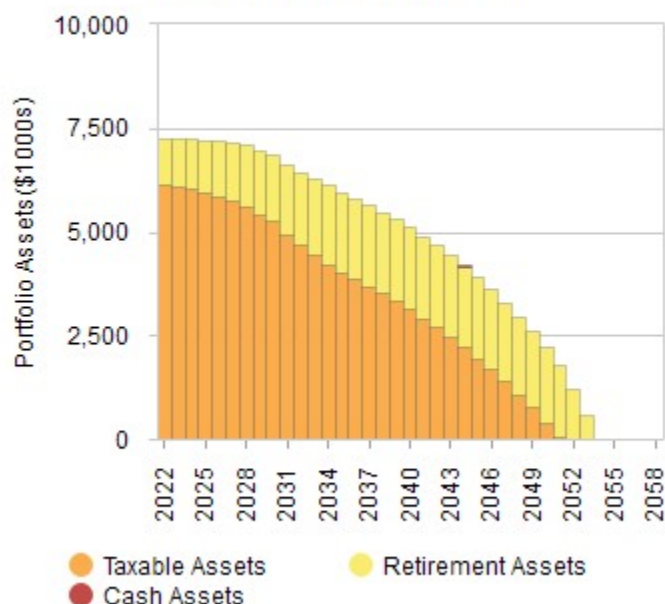
Assuming the additional life insurance benefits can be invested at **0.00%**, you are projected to have assets remaining of **\$104,459** after **Katherine's** death in **2058**.

Portfolio Assets

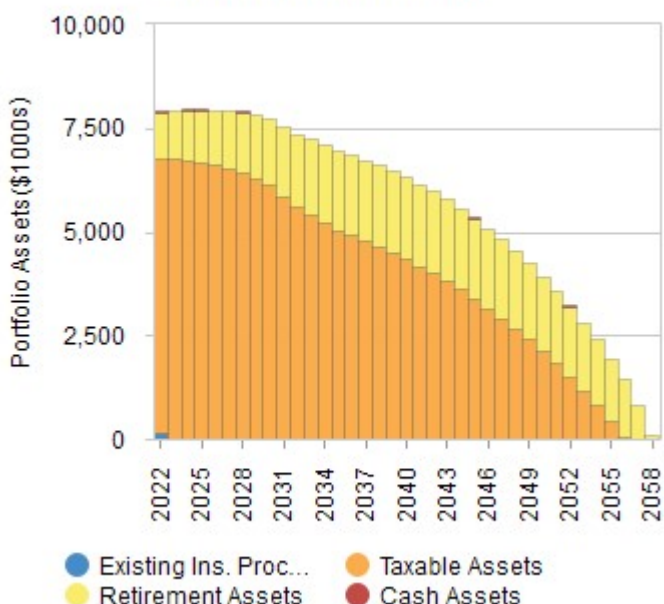
The charts below project the amount of portfolio assets in the Current Scenario and the Additional Insurance Scenario.

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**Portfolio Assets
with No Additional Insurance**



**Portfolio Assets
with Additional Insurance**



Sample

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Life Insurance Gap Analysis

Base Facts with Premature Death - Charles

Prepared for Charles and Katherine SampleClient

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2022	60/59	\$0	\$0	\$0	\$5,520,000	\$5,520,000	\$395,023	\$0	\$395,023	\$7,920,477
2023	61/60	0	0	0	0	0	339,070	0	339,070	7,940,120
2024	62/61	0	0	0	0	0	349,137	0	349,137	7,947,162
2025	63/62	0	0	0	0	0	356,838	0	356,838	7,946,881
2026	64/63	0	0	0	0	0	364,053	0	364,053	7,939,491
2027	65/64	0	0	0	0	0	372,238	0	372,238	7,923,725
2028	66/65	0	0	0	0	0	380,133	0	380,133	7,899,507
2029	67/66	0	0	0	0	0	447,387	0	447,387	7,807,104
2030	68/67	29,304	0	0	0	29,304	463,964	0	463,964	7,723,429
2031	69/68	44,616	0	120,710	0	165,326	601,634	0	601,634	7,513,916
2032	70/69	45,285	0	0	0	45,285	546,756	0	546,756	7,350,780
2033	71/70	45,964	0	0	0	45,964	489,568	0	489,568	7,238,382
2034	72/71	46,653	0	0	0	46,653	496,802	0	496,802	7,114,602
2035	73/72	47,353	0	69,649	0	117,002	527,011	0	527,011	6,955,988
2036	74/73	48,063	0	72,683	0	120,746	466,150	0	466,150	6,852,140
2037	75/74	48,784	0	76,149	0	124,933	473,959	0	473,959	6,736,763
2038	76/75	49,516	0	79,471	0	128,987	481,652	0	481,652	6,609,464

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2039	77/76	50,259	0	82,939	0	133,198	489,328	0	489,328	6,469,734
2040	78/77	51,013	0	86,181	0	137,194	496,888	0	496,888	6,317,139
2041	79/78	51,778	0	89,944	0	141,722	504,570	0	504,570	6,150,986
2042	80/79	52,555	0	93,871	0	146,426	512,244	0	512,244	5,970,661
2043	81/80	53,343	0	97,967	0	151,310	519,954	0	519,954	5,775,493
2044	82/81	54,143	0	101,713	0	155,856	527,500	0	527,500	5,564,981
2045	83/82	54,955	0	106,146	0	161,101	535,251	0	535,251	5,338,233
2046	84/83	55,779	0	110,142	0	165,921	542,863	0	542,863	5,094,653
2047	85/84	56,616	0	114,931	0	171,547	551,325	0	551,325	4,832,633
2048	86/85	57,465	0	119,169	0	176,634	559,720	0	559,720	4,551,435
2049	87/86	58,327	0	123,511	0	181,838	568,154	0	568,154	4,250,153
2050	88/87	59,202	0	127,951	0	187,153	576,642	0	576,642	3,927,824
2051	89/88	60,090	0	131,513	0	191,603	584,933	0	584,933	3,583,689
2052	90/89	60,991	0	136,095	0	197,086	593,508	0	593,508	3,216,475
2053	91/90	61,906	0	139,585	0	201,491	601,823	0	601,823	2,825,391
2054	92/91	62,835	0	142,993	0	205,828	610,133	0	610,133	2,409,358
2055	93/92	63,778	0	146,283	0	210,061	636,323	0	636,323	1,949,360
2056	94/93	64,735	0	149,414	0	214,149	635,776	0	635,776	1,470,132
2057	95/94	65,706	0	150,729	0	216,435	786,903	0	786,903	819,143
2058	96/95	66,692	0	91,791	0	158,483	817,910	0	817,910	104,459

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Life Insurance Gap Analysis

Base Facts with Premature Death - Kathy

Prepared for Charles and Katherine SampleClient

When considering additional life insurance, it can be useful to look at how some key numbers compare with and without that insurance.

In this scenario, it is assumed that **Katherine** dies at age **58** in **2021** and that the survivor, **Charles**, will live until age **95** in **2057**.

Comparative Value	Current Scenario	w/ Additional Insurance
Total Survivor Costs	\$19,068,141	\$19,068,141
Life Insurance Benefits	\$50,000	\$50,000
Portfolio Assets After Katherine's Death	\$1,729,742	\$1,729,742
Portfolio Assets + Insurance	\$1,779,742	\$1,779,742
Portfolio Assets After Charles's Death	\$694,046	\$694,046

The additional life insurance needed on **Katherine** is **\$0** for total life insurance coverage of **\$50,000**.

SUMMARY

Additional Insurance
\$0

Existing Life Insurance
\$50,000

Survivor's Assets (2022)
at Beginning of Year
\$1,779,742 (current)
\$1,779,742 (new)

Survivor's Assets (2057)
\$694,046 (current)
\$694,046 (new)

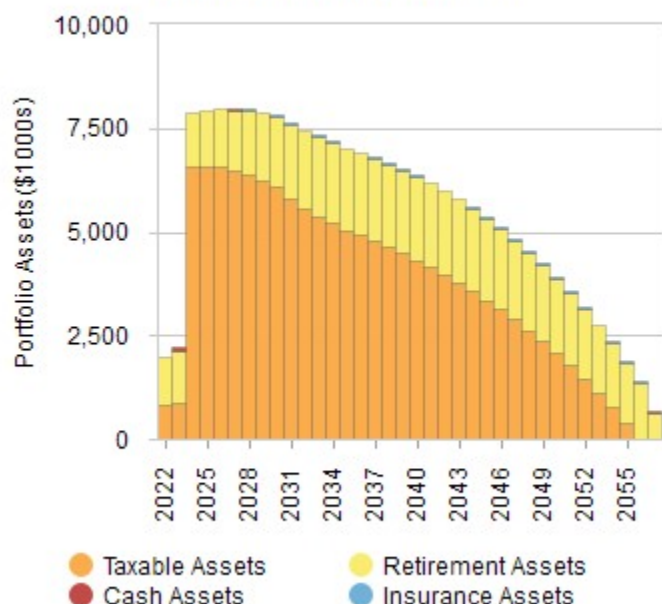
Assuming the additional life insurance benefits can be invested at **0.00%**, you are projected to have assets remaining of **\$694,046** after **Charles's** death in **2057**.

Portfolio Assets

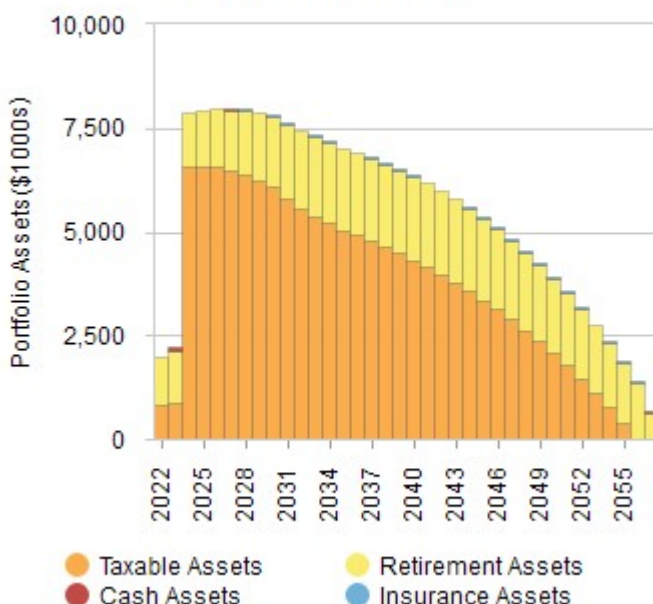
The charts below project the amount of portfolio assets in the Current Scenario and the Additional Insurance Scenario.

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**Portfolio Assets
with No Additional Insurance**



**Portfolio Assets
with Additional Insurance**



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Life Insurance Gap Analysis

Base Facts with Premature Death - Kathy

Prepared for Charles and Katherine SampleClient

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2022	60/59	\$234,370	\$0	\$0	\$412,695	\$647,065	\$525,681	\$26,500	\$552,181	\$1,999,955
2023	61/60	238,823	0	0	420,537	659,360	532,638	27,500	560,138	2,228,841
2024	62/61	52,904	0	0	5,731,753	5,784,657	467,710	0	467,710	7,898,437
2025	63/62	53,909	0	0	0	53,909	360,972	0	360,972	7,945,805
2026	64/63	54,933	0	0	0	54,933	368,089	0	368,089	7,989,325
2027	65/64	0	0	0	0	0	377,737	0	377,737	7,970,367
2028	66/65	13,273	0	0	0	13,273	385,257	0	385,257	7,956,479
2029	67/66	40,417	0	0	0	40,417	460,939	0	460,939	7,893,622
2030	68/67	41,023	0	0	0	41,023	469,625	0	469,625	7,820,143
2031	69/68	41,638	0	120,710	0	162,348	603,163	0	603,163	7,610,659
2032	70/69	42,263	0	0	0	42,263	548,368	0	548,368	7,447,416
2033	71/70	42,897	0	0	0	42,897	491,265	0	491,265	7,334,808
2034	72/71	43,540	0	70,700	0	114,240	522,136	0	522,136	7,187,162
2035	73/72	44,193	0	73,805	0	117,998	530,805	0	530,805	7,025,169
2036	74/73	44,856	0	77,350	0	122,206	470,048	0	470,048	6,917,534
2037	75/74	45,529	0	80,750	0	126,279	477,848	0	477,848	6,798,151
2038	76/75	46,212	0	84,301	0	130,513	485,616	0	485,616	6,666,529

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2039	77/76	46,905	0	87,624	0	134,529	493,237	0	493,237	6,522,274
2040	78/77	47,609	0	91,479	0	139,088	500,983	0	500,983	6,364,698
2041	79/78	48,323	0	95,504	0	143,827	508,731	0	508,731	6,193,206
2042	80/79	49,048	0	99,702	0	148,750	516,474	0	516,474	6,007,157
2043	81/80	49,784	0	103,547	0	153,331	524,076	0	524,076	5,806,039
2044	82/81	50,531	0	108,094	0	158,625	531,850	0	531,850	5,588,999
2045	83/82	51,289	0	112,197	0	163,486	539,462	0	539,462	5,355,480
2046	84/83	52,058	0	117,111	0	169,169	547,322	0	547,322	5,104,487
2047	85/84	52,839	0	121,467	0	174,306	555,466	0	555,466	4,834,944
2048	86/85	53,632	0	125,930	0	179,562	563,880	0	563,880	4,545,760
2049	87/86	54,436	0	130,497	0	184,933	572,336	0	572,336	4,236,003
2050	88/87	55,253	0	134,169	0	189,422	580,591	0	580,591	3,904,939
2051	89/88	56,082	0	138,885	0	194,967	589,141	0	589,141	3,551,302
2052	90/89	56,923	0	142,487	0	199,410	597,423	0	597,423	3,174,329
2053	91/90	57,777	0	146,009	0	203,786	605,697	0	605,697	2,772,962
2054	92/91	58,644	0	149,411	0	208,055	613,957	0	613,957	2,346,102
2055	93/92	59,524	0	152,652	0	212,176	638,602	0	638,602	1,876,199
2056	94/93	60,417	0	154,040	0	214,457	646,762	0	646,762	1,377,771
2057	95/94	61,323	0	150,321	0	211,644	810,254	0	810,254	694,046

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Long Term Care Wealth Effect

Base Facts with LTC is Needed - Charles

Prepared for Charles and Katherine SampleClient

The true cost of long term care is not limited to the additional outlay to the long term care providers. There is also an opportunity cost which is the lost investment growth on that money. Whether paying for long term care from income or from existing investments, family wealth will be reduced which could prove difficult for the surviving spouse.

The defined long term care event for **Charles** results in a cumulative out-of-pocket cost of **\$589,574** offset by existing insurance benefits of **\$0** for a net cost of **\$589,574**. However, the effect on wealth can be far greater due to the lost investment potential of those assets. The chart below demonstrates the wealth reduction of the defined long term care event.

Year	Portfolio Assets without LTC Event	Portfolio Assets with LTC Event
Start of LTC Event (2037)	\$7,503,569	\$7,503,569
End of LTC Event (2041)	\$7,116,960	\$6,599,819
Last Death (2058)	\$3,063,548	\$2,135,039

The defined long term care event for **Charles** could result in the depletion of **\$928,509**, or **30.31%**, of portfolio assets by **2058**.

SUMMARY

Total Cost (2037-2041)
\$589,574

Insurance Benefits (2037-2041)
\$0

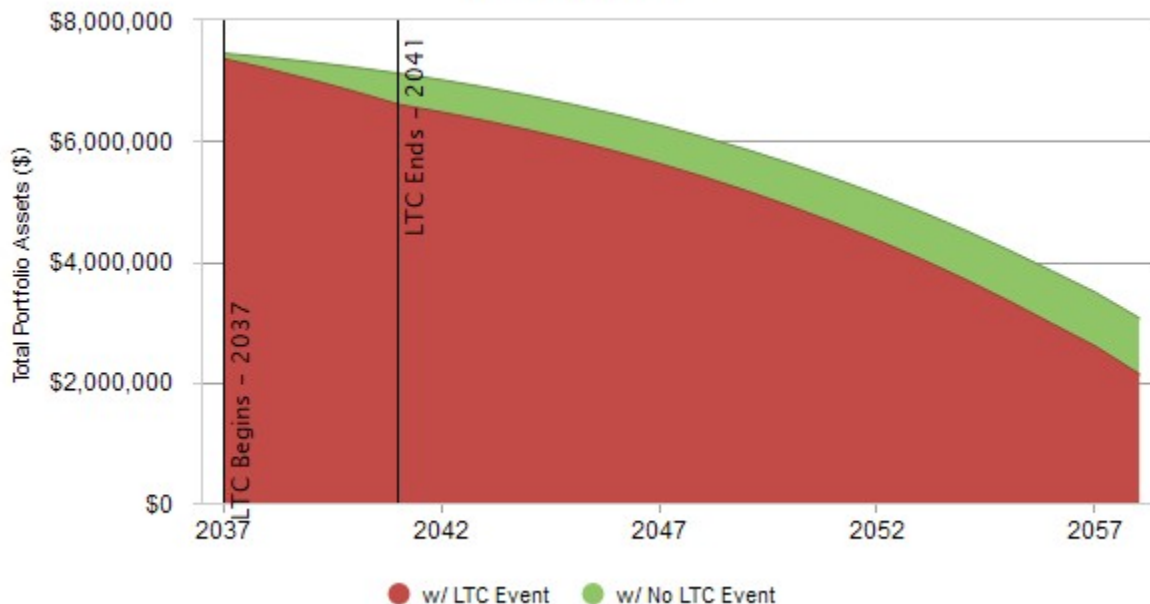
Net Cost (2037-2041)
\$589,574

Wealth Reduction
\$517,141 (2041)
\$928,509 (2058)

Wealth Effect of Long Term Care

The chart below compares your total portfolio assets with and without the defined long term care event.

LTC Wealth Effect



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Long Term Care Wealth Effect

Base Facts with LTC is Needed - Katherine

Prepared for Charles and Katherine SampleClient

The true cost of long term care is not limited to the additional outlay to the long term care providers. There is also an opportunity cost which is the lost investment growth on that money. Whether paying for long term care from income or from existing investments, family wealth will be reduced which could prove difficult for the surviving spouse.

The defined long term care event for **Katherine** results in a cumulative out-of-pocket cost of **\$600,777** offset by existing insurance benefits of **\$0** for a net cost of **\$600,777**. However, the effect on wealth can be far greater due to the lost investment potential of those assets. The chart below demonstrates the wealth reduction of the defined long term care event.

Year	Portfolio Assets without LTC Event	Portfolio Assets with LTC Event
Start of LTC Event (2038)	\$7,446,530	\$7,446,530
End of LTC Event (2042)	\$7,006,465	\$6,479,885
Last Death (2058)	\$3,063,548	\$2,150,553

The defined long term care event for **Katherine** could result in the depletion of **\$912,995**, or **29.80%**, of portfolio assets by **2058**.

SUMMARY

Total Cost (2038-2042)
\$600,777

Insurance Benefits (2038-2042)
\$0

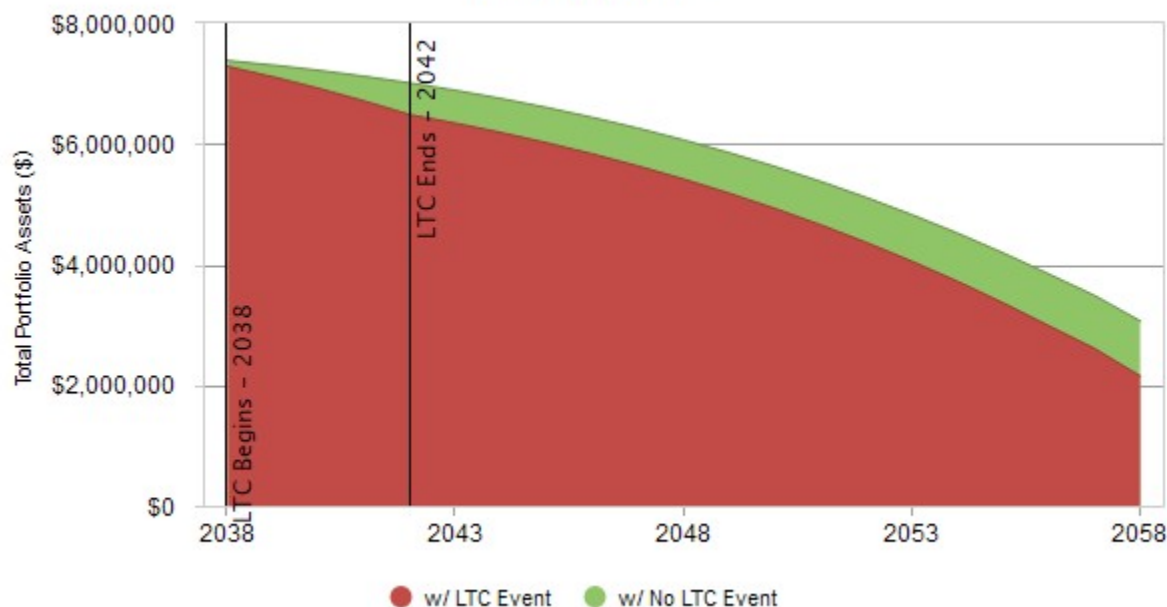
Net Cost (2038-2042)
\$600,777

Wealth Reduction
\$526,580 (2042)
\$912,995 (2058)

Wealth Effect of Long Term Care

The chart below compares your total portfolio assets with and without the defined long term care event.

LTC Wealth Effect



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Cost of Education

Base Facts

Prepared for Charles and Katherine SampleClient

Funding a child's education, either fully or partially, is considered a primary obligation by most parents. With education costs significantly outpacing inflation, the total cost of a college education can become burdensome if you don't start saving early.

For Morgan's College, you have defined that education begins in **2029**, lasts for **4 years (through 2032)**, and will have an annual cost of **\$50,000** in today's dollars. These costs are expected to grow at a rate of **1.90%** beginning **immediately**.

You can expect the first year of college to actually cost **\$58,125** when it begins, with a total cost of **\$239,209** by the time it ends.

SUMMARY

Education Occurs
2029 - 2032

Annual Costs (Today's \$)
\$50,000

Costs Grow at
1.90%

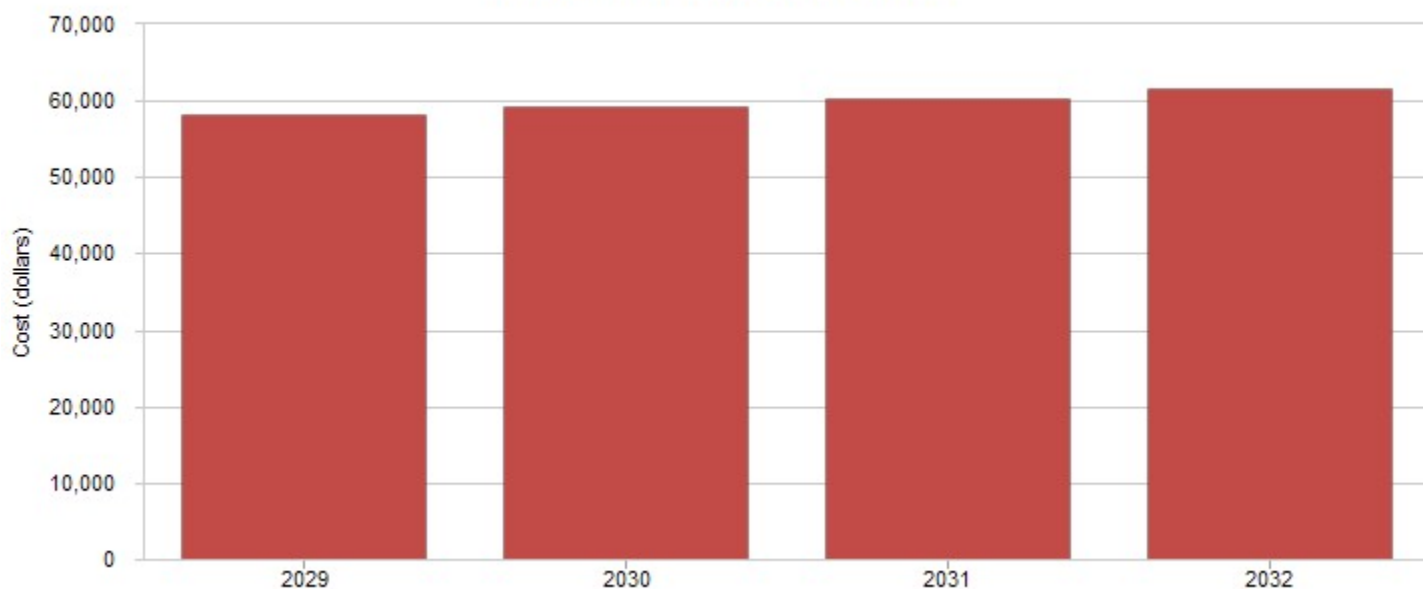
Annual Cost in 2029
\$58,125

Total 4 Year Cost
\$239,209

How Will Your Costs Grow?

The chart below illustrates the mounting costs of this education. You can expect an annual cost of **\$50,000** today to grow to **\$58,125** in **2029** and **\$61,501** in **2032**.

Projected Cost of Morgan's College



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Cost of Education

Base Facts

Prepared for Charles and Katherine SampleClient

Funding a child's education, either fully or partially, is considered a primary obligation by most parents. With education costs significantly outpacing inflation, the total cost of a college education can become burdensome if you don't start saving early.

For Adam's College, you have defined that education begins in **2032**, lasts for **4 years (through 2035)**, and will have an annual cost of **\$50,000** in today's dollars. These costs are expected to grow at a rate of **1.90%** beginning **immediately**.

You can expect the first year of college to actually cost **\$61,501** when it begins, with a total cost of **\$253,106** by the time it ends.

SUMMARY

**Education Occurs
2032 - 2035**

**Annual Costs (Today's \$)
\$50,000**

**Costs Grow at
1.90%**

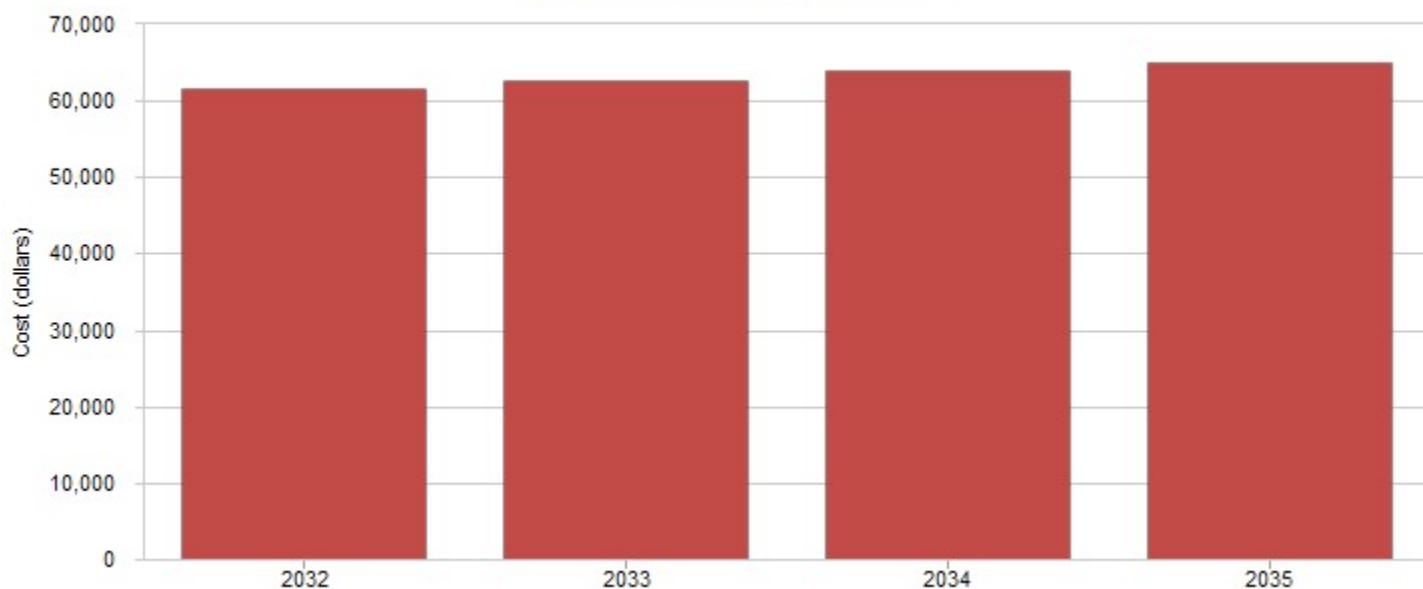
**Annual Cost in 2032
\$61,501**

**Total 4 Year Cost
\$253,106**

How Will Your Costs Grow?

The chart below illustrates the mounting costs of this education. You can expect an annual cost of **\$50,000** today to grow to **\$61,501** in **2032** and **\$65,074** in **2035**.

Projected Cost of Adam's College



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Estate Flow Chart

Base Facts

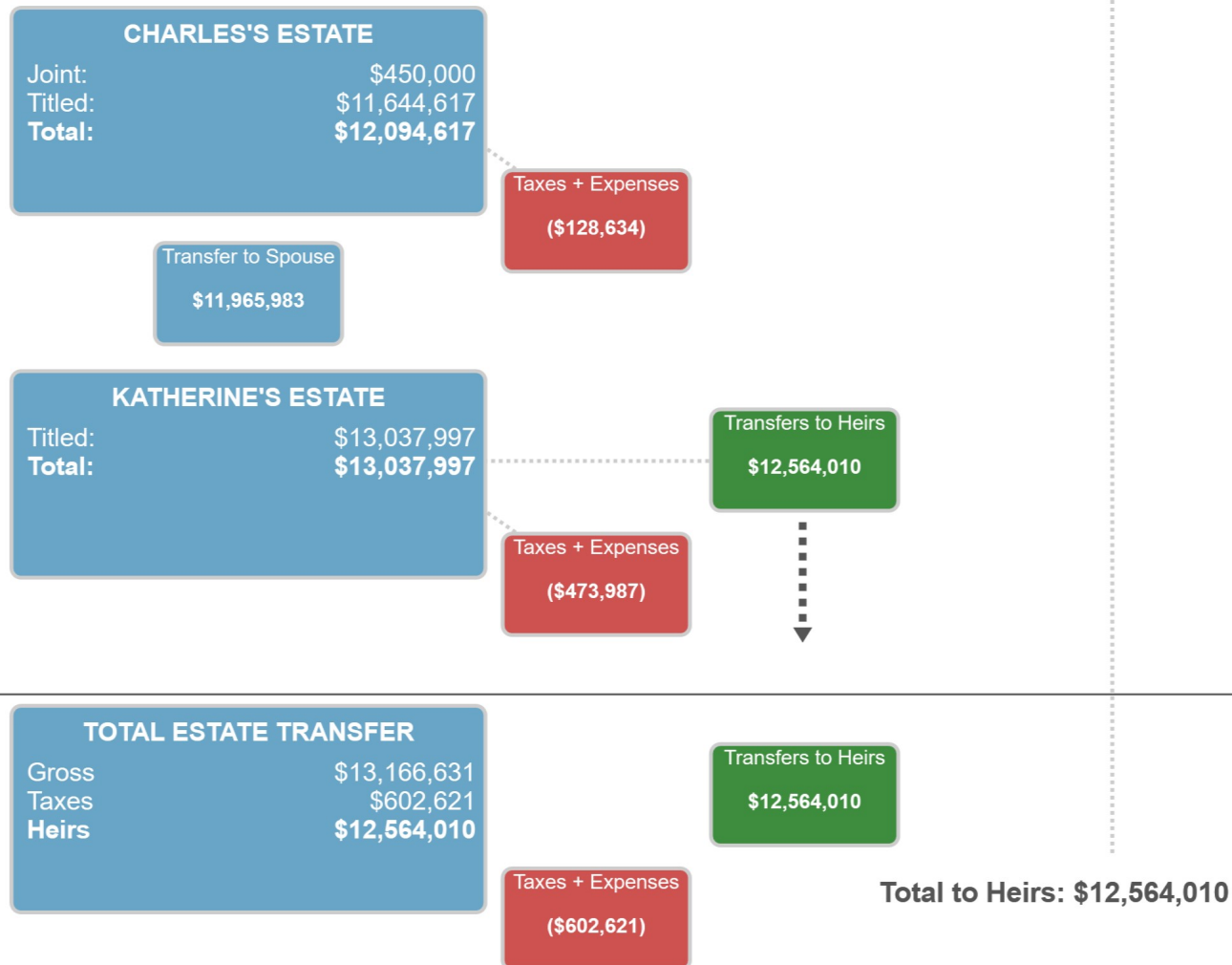
Prepared for Charles and Katherine SampleClient

Sample

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In Estate

Out of Estate



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Estate Flow Chart

Base Facts

Prepared for Charles and Katherine SampleClient

CHARLES'S ESTATE

Estate Value	
Business Interests	\$10,025,000
Cash Alternatives	25,000
Life Insurance	200,000
Personal Property	175,000
Qualified Retirement	581,228
Real Estate	300,000
Taxable Investments	788,389

Estate Value: **12,094,617**

Transfers to Spouse

Business Interests	\$10,025,000
Cash Alternatives	25,000
Life Insurance	200,000
Personal Property	175,000
Probate and Final Expenses	(128,634)
Qualified Retirement	581,228
Real Estate	300,000
Taxable Investments	788,389

Transfers to Spouse: **11,965,983**

Taxes & Expenses

Probate and Final Expenses	(\$128,634)
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Taxes & Expenses: **(128,634)**

KATHERINE'S ESTATE

Estate Value	
Business Interests	\$10,025,000
Cash Alternatives	50,000
Life Insurance	250,000
Personal Property	500,000
Probate and Final Expenses	(128,634)
Qualified Retirement	953,242
Real Estate	600,000
Taxable Investments	788,389

Estate Value: **13,037,997**

Transfers to Heirs

Kellie Quinn	\$4,188,011
Brian SampleClient	4,188,002
Patrick and Karen SampleClient	4,187,997

Transfers to Heirs: **12,564,010**

Taxes & Expenses

Income Tax on IRD	(\$333,635)
Probate and Final Expenses	(140,352)

Taxes & Expenses: **(473,987)**

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Estate Tax Calculation

Base Facts

Prepared for Charles and Katherine SampleClient

The Estate Tax Calculation Report shows the values used to calculate your potential estate tax liability.

CHARLES'S ESTATE TAX CALCULATIONS

Gross Estate

Audi	\$50,000
Beach House	175,000
Cash Alternatives	25,000
Qualified Retirement	581,228
Taxable Investments	788,389
Home	125,000
Other Personal Property	125,000
Life Insurance	200,000
Blue Jeans Corp.	25,000
Sample Enterprises	10,000,000
	12,094,617

Taxable Estate

Gross Estate:	\$12,094,617
LESS: Probate and Final Expenses:	(128,634)
LESS: Marital Deduction:	(11,965,983)

Taxable Estate: 0

Estate Tax

Tentative Tax:	\$0
LESS: Unified Credit (\$11,700,000 Basic Exclusion + \$0 DSUE):	(4,625,800)

0

Total Taxes & Expenses

Estate Tax:	\$0
Probate and Final Expenses:	128,634

Total Taxes & Expenses: 128,634

KATHERINE'S ESTATE TAX CALCULATIONS

Gross Estate

Beach House	\$350,000
Cash Alternatives	50,000
Home	250,000
Other Personal Property	250,000
Qualified Retirement	953,242
Life Insurance	200,000
Audi	50,000
Taxable Investments	788,389
Probate and Final Expenses	(128,634)
Jewelry	100,000
Mercedes SUV	100,000
Life Insurance	50,000
Blue Jeans Corp.	25,000
Sample Enterprises	10,000,000
	13,037,997

Taxable Estate

Gross Estate:	\$13,037,997
LESS: Probate and Final Expenses:	(140,348)

Taxable Estate: 12,897,649

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Estate Tax

Tentative Tax:	\$5,104,860
LESS: Unified Credit (\$11,700,000 Basic Exclusion + \$11,700,000 DSUE):	(9,305,800)
	0

Total Taxes & Expenses

Estate Tax:	\$0
Probate and Final Expenses:	140,348
Tax on Income with Respect to Decedent (35.0% of \$953,242):	333,635
IRD Estate Tax Credit (Estate Tax on \$333,635):	(0)
Total Taxes & Expenses:	473,983

Total Taxes & Expenses for Both Deaths:	602,617
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Sample

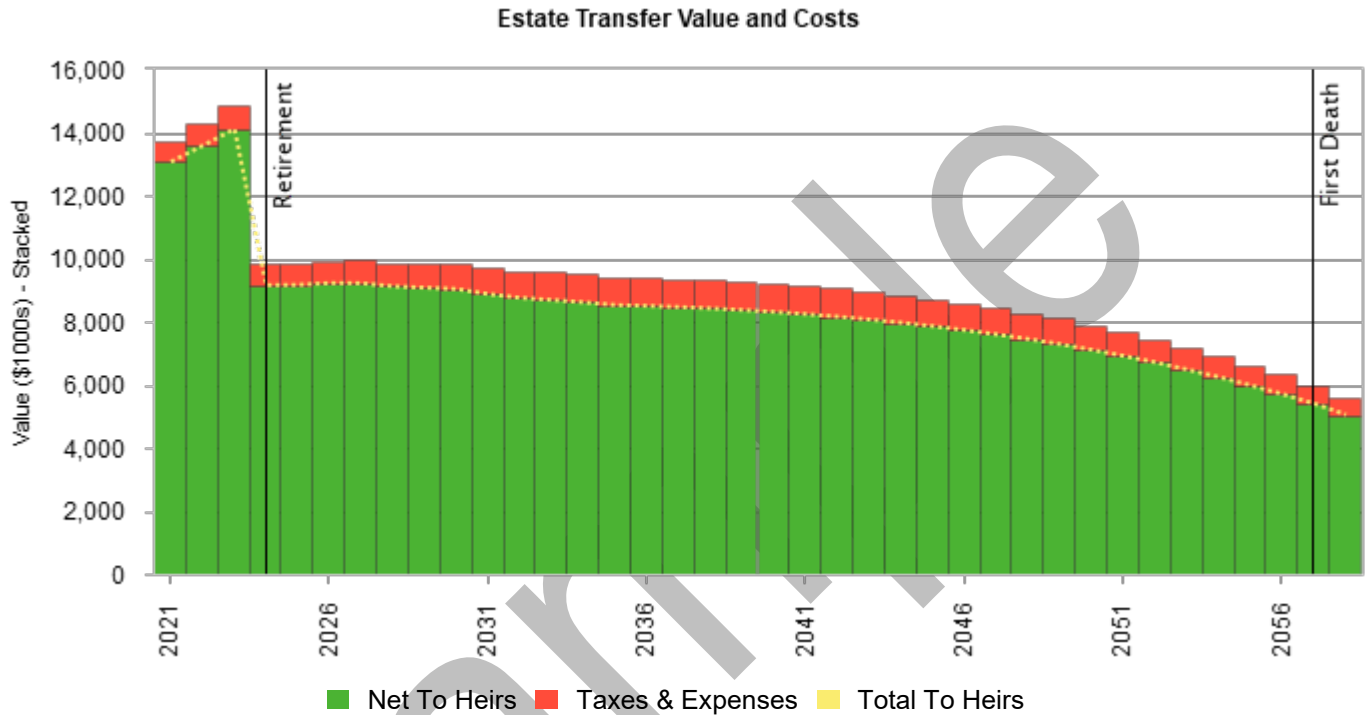
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Estate Transfer

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Estate Transfer report shows the projected value of assets inside and outside of your estate, the reduction in value due to transfer taxes, and the net amount to your heirs.



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Estate Transfer

Base Facts (All Years)

Prepared for Charles and Katherine SampleClient

The Estate Transfer report shows the projected value of assets inside and outside of your estate, the reduction in value due to transfer taxes, and the net amount to your heirs.

Year	Age	Gross Estate	Taxes & Expenses	Net To Heirs	Total To Heirs
2021	59/58	\$13,709,887	\$647,864	\$13,062,015	\$13,062,015
2022	60/59	14,270,537	695,642	13,574,894	13,574,894
2023	61/60	14,849,474	746,420	14,103,053	14,103,053
2024	62/61	9,821,693	669,256	9,152,438	9,152,438
2025	63/62	9,850,863	690,369	9,160,494	9,160,494
2026	64/63	9,929,543	712,410	9,217,129	9,217,129
2027	65/64	9,947,229	734,206	9,213,014	9,213,014
2028	66/65	9,871,067	756,153	9,114,915	9,114,915
2029	67/66	9,848,547	778,087	9,070,460	9,070,460
2030	68/67	9,832,442	802,762	9,029,680	9,029,680
2031	69/68	9,692,512	826,143	8,866,367	8,866,367
2032	70/69	9,600,446	851,749	8,748,697	8,748,697
2033	71/70	9,560,640	879,709	8,680,930	8,680,930
2034	72/71	9,499,051	892,822	8,606,225	8,606,225
2035	73/72	9,417,939	896,535	8,521,404	8,521,404
2036	74/73	9,394,161	900,520	8,493,640	8,493,640
2037	75/74	9,361,643	903,422	8,458,222	8,458,222
2038	76/75	9,319,969	905,176	8,414,789	8,414,789
2039	77/76	9,268,665	905,767	8,362,891	8,362,891
2040	78/77	9,207,163	905,040	8,302,121	8,302,121
2041	79/78	9,134,909	902,833	8,232,075	8,232,075
2042	80/79	9,051,355	899,018	8,152,338	8,152,338
2043	81/80	8,955,960	893,585	8,062,373	8,062,373
2044	82/81	8,848,081	886,332	7,961,747	7,961,747
2045	83/82	8,727,083	877,200	7,849,878	7,849,878
2046	84/83	8,592,221	865,955	7,726,266	7,726,266
2047	85/84	8,442,852	852,545	7,590,308	7,590,308
2048	86/85	8,278,245	836,901	7,441,344	7,441,344
2049	87/86	8,097,639	818,880	7,278,754	7,278,754
2050	88/87	7,900,396	798,584	7,101,811	7,101,811
2051	89/88	7,685,559	775,732	6,909,827	6,909,827
2052	90/89	7,452,394	750,375	6,702,018	6,702,018
2053	91/90	7,200,106	722,527	6,477,578	6,477,578

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Year	Age	Gross Estate	Taxes & Expenses	Net To Heirs	Total To Heirs
2054	92/91	6,927,777	692,102	6,235,677	6,235,677
2055	93/92	6,634,508	659,029	5,975,477	5,975,477
2056	94/93	6,319,754	623,677	5,696,072	5,696,072
2057	95/94	5,982,675	586,203	5,396,472	5,396,472
2058	96/95	5,557,081	510,625	5,046,457	5,046,457

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