

Compare Self-Insure vs CHEIFS+Annuity LTC Need

For: Bill Simpson & Mary Simpson

Presented By: _____
NextPoint Solutions

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Analysis of:

Self Insure vs CHEIFS+Annuity-LTC

Self-InsureLTC

CHEIFS+Annuity-LTCNeed

Analysis of: Self Insure vs CHEIFS+Annuity-LTC

Analysis of: Self Insure vs CHEIFS+Annuity-LTC

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Comparison of Alternatives

Year	M/F Ages	Spendable Cash Flow		Liquid Assets*		Wealth to Heirs	
		Strategy 1 Self-Insure LTC	Strategy 2 CHEIFS +Ann.LTC Need	Strategy 1 Self-Insure LTC	Strategy 2 CHEIFS +Ann.LTC Need	Strategy 1 Self-Insure LTC	Strategy 2 CHEIFS +Ann.LTC Need
1	66/65	125,000	125,000	2,320,779	2,614,688	3,476,279	3,444,822
2	67/66	127,500	127,500	2,338,682	2,680,613	3,498,567	3,453,761
3	68/67	130,050	130,050	2,353,463	2,698,573	3,516,510	3,420,487
4	69/68	132,651	132,651	2,364,857	2,775,598	3,529,726	3,420,593
5	70/69	135,304	135,304	2,372,582	2,841,362	3,537,810	3,400,669
6	71/70	138,010	138,010	2,423,381	2,915,035	3,587,369	3,389,081
7	72/71	140,770	140,770	2,473,547	2,968,502	3,634,552	3,352,154
8	73/72	143,586	143,586	2,522,967	3,059,564	3,679,091	3,333,816
9	74/73	146,457	146,457	2,571,521	3,155,485	3,720,699	3,386,890
10	75/74	149,387	149,387	2,295,220	3,024,975	3,463,197	3,310,050
11	76/75	152,374	152,374	1,992,232	2,857,457	3,180,362	3,188,125
12	77/76	155,422	155,422	1,551,500	2,741,304	2,910,838	3,076,370
13	78/77	158,530	158,530	1,053,448	2,654,149	2,625,151	2,994,971
14	79/78	161,701	161,701	926,851	2,663,819	2,581,671	3,011,959
15	80/79	164,935	164,935	786,068	2,668,164	2,529,747	3,025,411
16	81/80	168,234	168,234	630,000	2,666,809	2,468,679	3,034,981
17	82/81	171,598	171,598	457,470	2,659,063	2,397,717	3,040,432
18	83/82	175,030	175,030	267,213	2,644,495	2,316,057	3,041,365
19	84/83	178,531	178,531	57,874	2,622,296	2,222,835	3,037,516
20	85/84	77,618	182,101	0	2,591,975	2,228,921	3,028,415
21	86/85	40,000	185,743	0	2,552,819	2,273,500	3,013,646
22	87/86	40,000	189,458	0	2,504,065	2,318,970	2,992,761
23	88/87	40,000	193,247	0	2,445,173	2,365,349	2,965,116
24	89/88	40,000	197,112	0	2,375,021	2,412,656	2,930,333
25	90/89	40,000	201,055	0	2,293,016	2,460,909	2,887,643
26	91/90	40,000	205,076	0	2,198,231	2,510,127	2,836,382
27	92/91	40,000	209,177	0	2,089,688	2,560,330	2,775,835
28	93/92	40,000	213,361	0	1,966,349	2,611,536	2,705,213
29	94/93	40,000	217,628	0	1,824,785	2,663,767	2,625,210
30	95/94	40,000	221,981	0	1,652,951	2,717,042	2,542,300
31	96/95	40,000	226,420	0	1,461,782	2,771,383	2,447,398
32	97/96	40,000	230,949	0	1,249,775	2,826,811	2,339,539
33	98/97	40,000	235,568	0	1,015,324	2,883,347	2,217,689
34	99/98	40,000	240,279	0	756,706	2,941,014	2,080,742
35	100/99	40,000	245,085	0	472,074	2,999,834	1,927,508
		3,532,688	6,249,310				

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

*After providing spendable cash flow.

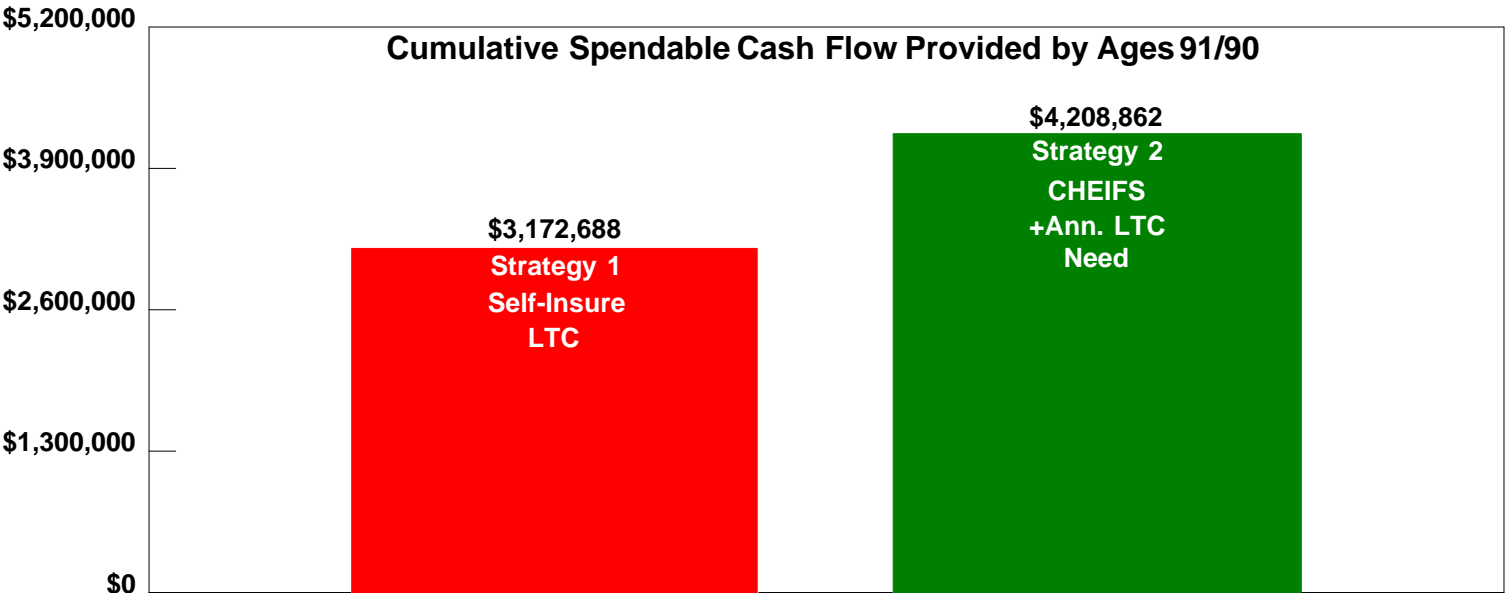
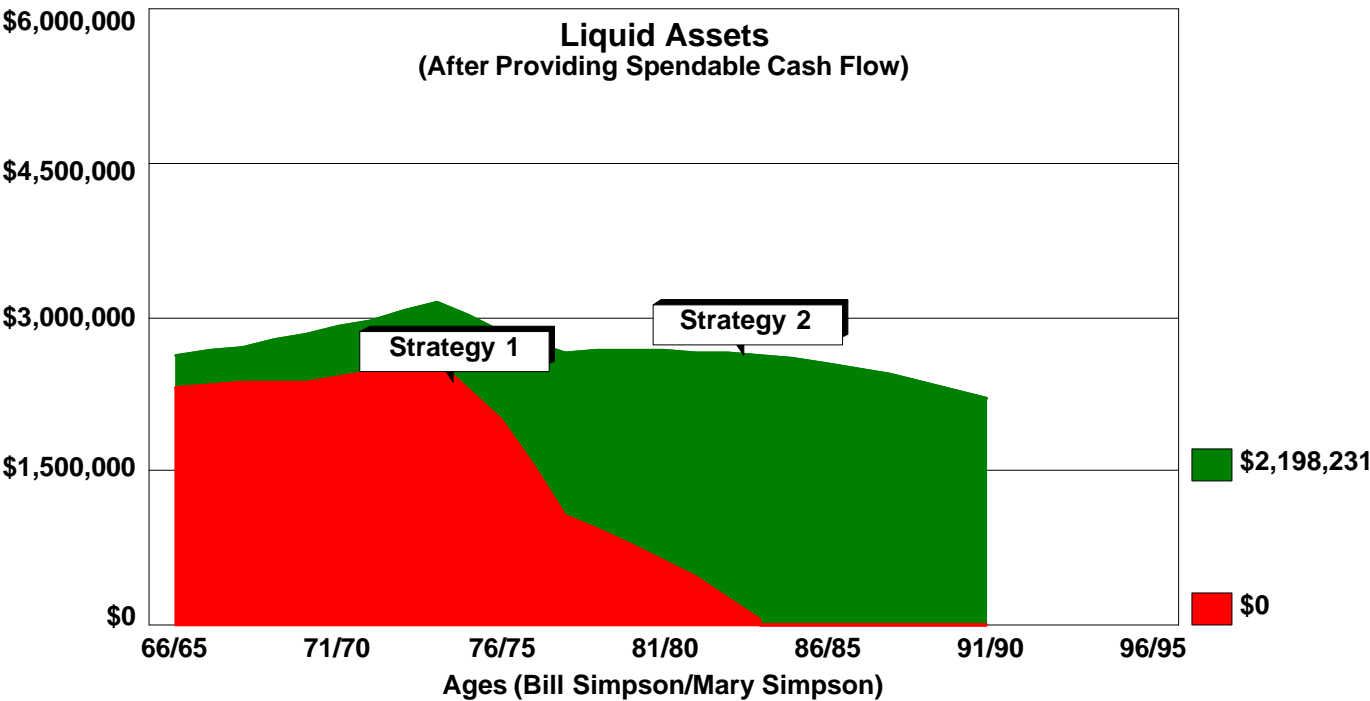
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Analysis of: Self Insure vs CHEIFS+Annuity-LTC

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Comparison of Alternatives



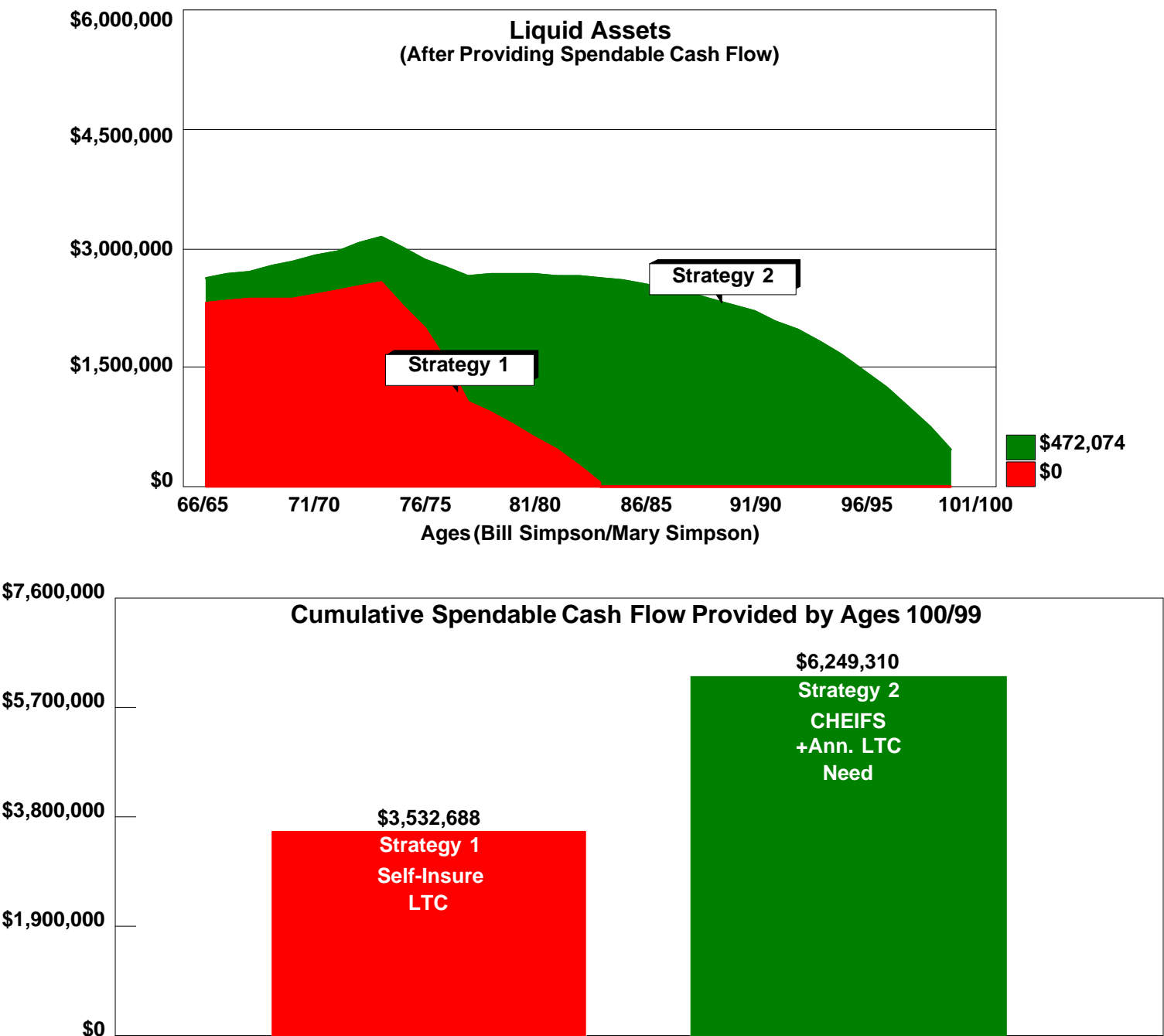
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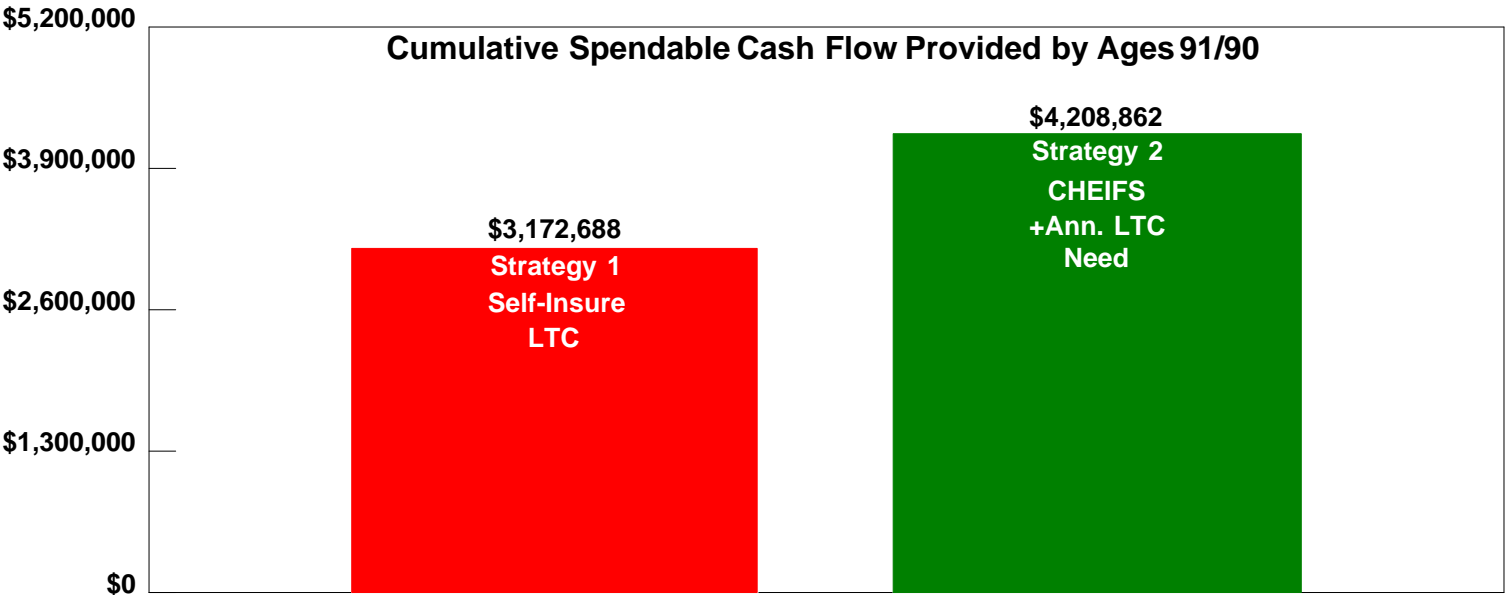
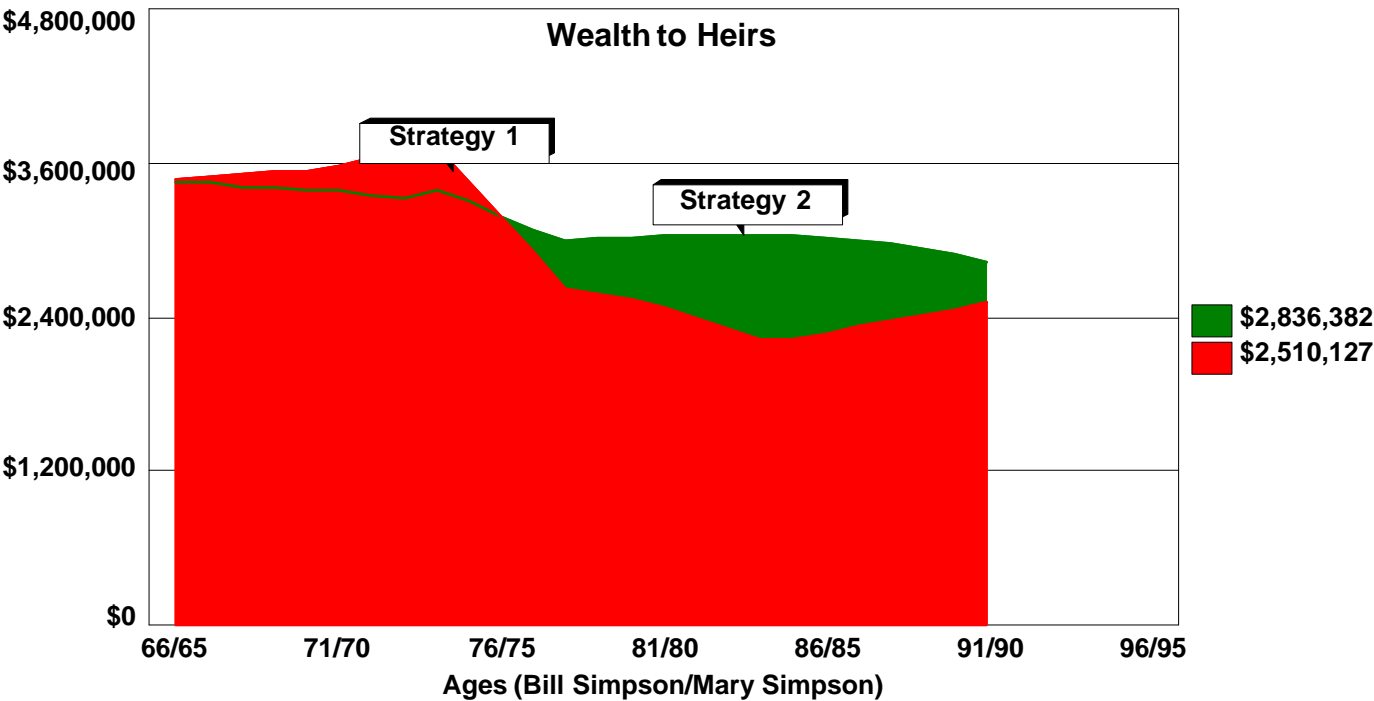
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Analysis of: Self Insure vs CHEIFS+Annuity-LTC

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Comparison of Alternatives



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Analysis of: Self-Insure LTC

Analysis of: Self-Insure LTC

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson, Ages 66/65

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	0
	Liquid Assets (Tax Exempt Interest)		0
	Equity Assets		1,300,000
	Tax Deferred Assets		0
	Retirement Plan Assets		1,000,000
		Total Liquid Assets	2,300,000
<u>Illiquid Assets:</u>	Principal Residence		1,500,000
	Total Illiquid Assets		1,500,000
<u>Other Assets:</u>	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

<u>Income Tax Rates:</u>	Retirement	35.00%
<u>Life Expectancy:</u>	Joint	26 Years
	Bill Simpson	Age 91
	Mary Simpson	Age 90
<u>Equities:</u>	Brokerage Accounts	
	Growth Rate	7.00%
	Dividend Rate	0.00%
<u>Retirement Plan Assets Bill Simpson:</u>		
	Defined Contr. Yield Assumption	7.00%

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

Analysis of: Self-Insure LTC

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

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) After Tax Cash Flow for Long- Term Care	(4) Total After Tax Cash Flow Required
1	66/65	125,000	125,000	0	125,000
2	67/66	127,500	127,500	0	127,500
3	68/67	130,050	130,050	0	130,050
4	69/68	132,651	132,651	0	132,651
5	70/69	135,304	135,304	0	135,304
6	71/70	138,010	138,010	0	138,010
7	72/71	140,770	140,770	0	140,770
8	73/72	143,586	143,586	0	143,586
9	74/73	146,457	146,457	0	146,457
10	75/74	149,387	149,387	250,000	399,387
11	76/75	152,374	152,374	250,000	402,374
12	77/76	155,422	155,422	250,000	405,422
13	78/77	158,530	158,530	250,000	408,530
14	79/78	161,701	161,701	0	161,701
15	80/79	164,935	164,935	0	164,935
16	81/80	168,234	168,234	0	168,234
17	82/81	171,598	171,598	0	171,598
18	83/82	175,030	175,030	0	175,030
19	84/83	178,531	178,531	0	178,531
20	85/84	182,101	182,101	0	182,101
21	86/85	185,743	185,743	0	185,743
22	87/86	189,458	189,458	0	189,458
23	88/87	193,247	193,247	0	193,247
24	89/88	197,112	197,112	0	197,112
25	90/89	201,055	201,055	0	201,055
26	91/90	205,076	205,076	0	205,076
27	92/91	209,177	209,177	0	209,177
28	93/92	213,361	213,361	0	213,361
29	94/93	217,628	217,628	0	217,628
30	95/94	221,981	221,981	0	221,981
31	96/95	226,420	226,420	0	226,420
32	97/96	230,949	230,949	0	230,949
33	98/97	235,568	235,568	0	235,568
34	99/98	240,279	240,279	0	240,279
35	100/99	245,085	245,085	0	245,085
		6,249,310	6,249,310	1,000,000	7,249,310

Column (1) assumes 2.00% inflation.

Date: 04/23/2026

Analysis of: Self-Insure LTC

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) Total Expected After Tax Cash Flow
1	66/65	0	0
2	67/66	0	0
3	68/67	0	0
4	69/68	0	0
5	70/69	0	0
6	71/70	40,000	40,000
7	72/71	40,000	40,000
8	73/72	40,000	40,000
9	74/73	40,000	40,000
10	75/74	40,000	40,000
11	76/75	40,000	40,000
12	77/76	40,000	40,000
13	78/77	40,000	40,000
14	79/78	40,000	40,000
15	80/79	40,000	40,000
16	81/80	40,000	40,000
17	82/81	40,000	40,000
18	83/82	40,000	40,000
19	84/83	40,000	40,000
20	85/84	40,000	40,000
21	86/85	40,000	40,000
22	87/86	40,000	40,000
23	88/87	40,000	40,000
24	89/88	40,000	40,000
25	90/89	40,000	40,000
26	91/90	40,000	40,000
27	92/91	40,000	40,000
28	93/92	40,000	40,000
29	94/93	40,000	40,000
30	95/94	40,000	40,000
31	96/95	40,000	40,000
32	97/96	40,000	40,000
33	98/97	40,000	40,000
34	99/98	40,000	40,000
35	100/99	40,000	40,000
		1,200,000	1,200,000

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

Analysis of: Self-Insure LTC

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided			
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) After Tax Cash Flow from Retirement Plan Assets	(6) After Tax Cash Flow from Equity Assets	(7) Total After Tax Cash Flow Provided*
1	66/65	125,000	0	125,000	0	0	125,000	125,000
2	67/66	127,500	0	127,500	0	0	127,500	127,500
3	68/67	130,050	0	130,050	0	0	130,050	130,050
4	69/68	132,651	0	132,651	0	0	132,651	132,651
5	70/69	135,304	0	135,304	0	0	135,304	135,304
6	71/70	138,010	0	138,010	40,000	0	98,010	138,010
7	72/71	140,770	0	140,770	40,000	0	100,770	140,770
8	73/72	143,586	0	143,586	40,000	0	103,586	143,586
9	74/73	146,457	0	146,457	40,000	0	106,457	146,457
10	75/74	149,387	250,000	399,387	40,000	48,577	310,810	399,387
11	76/75	152,374	250,000	402,374	40,000	51,758	310,616	402,374
12	77/76	155,422	250,000	405,422	40,000	314,657	50,765	405,422
13	78/77	158,530	250,000	408,530	40,000	368,530	0	408,530
14	79/78	161,701	0	161,701	40,000	121,701	0	161,701
15	80/79	164,935	0	164,935	40,000	124,935	0	164,935
16	81/80	168,234	0	168,234	40,000	128,234	0	168,234
17	82/81	171,598	0	171,598	40,000	131,598	0	171,598
18	83/82	175,030	0	175,030	40,000	135,030	0	175,030
19	84/83	178,531	0	178,531	40,000	138,531	0	178,531
20	85/84	182,101	0	182,101	40,000	37,618	0	77,618
21	86/85	185,743	0	185,743	40,000	0	0	40,000
22	87/86	189,458	0	189,458	40,000	0	0	40,000
23	88/87	193,247	0	193,247	40,000	0	0	40,000
24	89/88	197,112	0	197,112	40,000	0	0	40,000
25	90/89	201,055	0	201,055	40,000	0	0	40,000
26	91/90	205,076	0	205,076	40,000	0	0	40,000
27	92/91	209,177	0	209,177	40,000	0	0	40,000
28	93/92	213,361	0	213,361	40,000	0	0	40,000
29	94/93	217,628	0	217,628	40,000	0	0	40,000
30	95/94	221,981	0	221,981	40,000	0	0	40,000
31	96/95	226,420	0	226,420	40,000	0	0	40,000
32	97/96	230,949	0	230,949	40,000	0	0	40,000
33	98/97	235,568	0	235,568	40,000	0	0	40,000
34	99/98	240,279	0	240,279	40,000	0	0	40,000
35	100/99	245,085	0	245,085	40,000	0	0	40,000
		6,249,310	1,000,000	7,249,310	1,200,000	1,601,169	1,731,519	4,532,688

*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): see "Cash Flow Required" report.

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

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

Column (6): see "Details of Equity Assets" report.

Analysis of: Self-Insure LTC

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Cash Flow Shortfall

Year	M/F Ages	(1) Total After Tax Cash Flow Required	(2) Total After Tax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
1	66/65	125,000	125,000	0
2	67/66	127,500	127,500	0
3	68/67	130,050	130,050	0
4	69/68	132,651	132,651	0
5	70/69	135,304	135,304	0
6	71/70	138,010	138,010	0
7	72/71	140,770	140,770	0
8	73/72	143,586	143,586	0
9	74/73	146,457	146,457	0
10	75/74	399,387	399,387	0
11	76/75	402,374	402,374	0
12	77/76	405,422	405,422	0
13	78/77	408,530	408,530	0
14	79/78	161,701	161,701	0
15	80/79	164,935	164,935	0
16	81/80	168,234	168,234	0
17	82/81	171,598	171,598	0
18	83/82	175,030	175,030	0
19	84/83	178,531	178,531	0
20	85/84	182,101	77,618	104,483
21	86/85	185,743	40,000	145,743
22	87/86	189,458	40,000	149,458
23	88/87	193,247	40,000	153,247
24	89/88	197,112	40,000	157,112
25	90/89	201,055	40,000	161,055
26	91/90	205,076	40,000	165,076
27	92/91	209,177	40,000	169,177
28	93/92	213,361	40,000	173,361
29	94/93	217,628	40,000	177,628
30	95/94	221,981	40,000	181,981
31	96/95	226,420	40,000	186,420
32	97/96	230,949	40,000	190,949
33	98/97	235,568	40,000	195,568
34	99/98	240,279	40,000	200,279
35	100/99	245,085	40,000	205,085
		7,249,310	4,532,688	2,716,622

Analysis of: Self-Insure LTC

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Details of Brokerage Accounts

		Initial Cost Basis 1,000,000	Growth 7.00%	Retirement Income TaxRate 35.00%	Capital Gains Tax Rate 20.00%				
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) YearEnd Value of Assets	(6) After Tax Dividend Cash Flow	(7) After Tax Equity Sales Cash Flow	(8) Combined After Tax Cash Flow
1	66/65	1,300,000	131,048	81,827	0	1,250,779	0	125,000	125,000
2	67/66	1,250,779	135,095	78,098	0	1,193,782	0	127,500	127,500
3	68/67	1,193,782	139,184	73,822	0	1,128,420	0	130,050	130,050
4	69/68	1,128,420	143,316	68,957	0	1,054,061	0	132,651	132,651
5	70/69	1,054,061	147,491	63,460	0	970,030	0	135,304	135,304
6	71/70	970,030	107,740	60,360	0	922,650	0	98,010	98,010
7	72/71	922,650	111,655	56,770	0	867,765	0	100,770	100,770
8	73/72	867,765	115,634	52,649	0	804,780	0	103,586	103,586
9	74/73	804,780	119,676	47,957	0	733,061	0	106,457	106,457
10	75/74	733,061	351,722	26,694	0	408,033	0	310,810	310,810
11	76/75	408,033	353,693	3,804	0	58,144	0	310,616	310,616
12	77/76	58,144	58,144	0	0	0	0	50,765	50,765
13	78/77	0	0	0	0	0	0	0	0
14	79/78	0	0	0	0	0	0	0	0
15	80/79	0	0	0	0	0	0	0	0
16	81/80	0	0	0	0	0	0	0	0
17	82/81	0	0	0	0	0	0	0	0
18	83/82	0	0	0	0	0	0	0	0
19	84/83	0	0	0	0	0	0	0	0
20	85/84	0	0	0	0	0	0	0	0
21	86/85	0	0	0	0	0	0	0	0
22	87/86	0	0	0	0	0	0	0	0
23	88/87	0	0	0	0	0	0	0	0
24	89/88	0	0	0	0	0	0	0	0
25	90/89	0	0	0	0	0	0	0	0
26	91/90	0	0	0	0	0	0	0	0
27	92/91	0	0	0	0	0	0	0	0
28	93/92	0	0	0	0	0	0	0	0
29	94/93	0	0	0	0	0	0	0	0
30	95/94	0	0	0	0	0	0	0	0
31	96/95	0	0	0	0	0	0	0	0
32	97/96	0	0	0	0	0	0	0	0
33	98/97	0	0	0	0	0	0	0	0
34	99/98	0	0	0	0	0	0	0	0
35	100/99	0	0	0	0	0	0	0	0
		1,914,398			0		0	1,731,519	1,731,519

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

Analysis of: Self-Insure LTC

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

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

		Retirement Plan Assets Initial Value 1,000,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Retirement Income Tax Rate 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) YearEnd Retirement Plan Assets
1	66/65	1,000,000	0	0	0	1,070,000
2	67/66	1,070,000	0	0	0	1,144,900
3	68/67	1,144,900	0	0	0	1,225,043
4	69/68	1,225,043	0	0	0	1,310,796
5	70/69	1,310,796	0	0	0	1,402,552
6	71/70	1,402,552	0	0	0	1,500,731
7	72/71	1,500,731	0	0	0	1,605,782
8	73/72	1,605,782	0	0	0	1,718,187
9	74/73	1,718,187	0	0	0	1,838,460
10	75/74	1,838,460	74,734	74,734	48,577	1,887,187
11	76/75	1,887,187	79,628	79,628	51,758	1,934,088
12	77/76	1,934,088	84,458	484,088	314,657	1,551,500
13	78/77	1,551,500	70,523	566,969	368,530	1,053,448
14	79/78	1,053,448	49,926	187,232	121,701	926,851
15	80/79	926,851	45,884	192,208	124,935	786,068
16	81/80	786,068	40,519	197,283	128,234	630,000
17	82/81	630,000	34,054	202,458	131,598	457,470
18	83/82	457,470	25,846	207,738	135,030	267,213
19	84/83	267,213	15,906	213,125	138,531	57,874
20	85/84	57,874	3,617	57,874	37,618	0
21	86/85	0	0	0	0	0
22	87/86	0	0	0	0	0
23	88/87	0	0	0	0	0
24	89/88	0	0	0	0	0
25	90/89	0	0	0	0	0
26	91/90	0	0	0	0	0
27	92/91	0	0	0	0	0
28	93/92	0	0	0	0	0
29	94/93	0	0	0	0	0
30	95/94	0	0	0	0	0
31	96/95	0	0	0	0	0
32	97/96	0	0	0	0	0
33	98/97	0	0	0	0	0
34	99/98	0	0	0	0	0
35	100/99	0	0	0	0	0
		525,095	2,463,337	1,601,169		

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.

Analysis of: Self-Insure LTC

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

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	66/65	1,070,000		1,250,779		2,320,779
2	67/66	1,144,900		1,193,782		2,338,682
3	68/67	1,225,043		1,128,420		2,353,463
4	69/68	1,310,796		1,054,061		2,364,857
5	70/69	1,402,552		970,030		2,372,582
6	71/70	1,500,731		922,650		2,423,381
7	72/71	1,605,782		867,765		2,473,547
8	73/72	1,718,187		804,780		2,522,967
9	74/73	1,838,460		733,061		2,571,521
10	75/74	1,887,187		408,033		2,295,220
11	76/75	1,934,088		58,144		1,992,232
12	77/76	1,551,500		0		1,551,500
13	78/77	1,053,448		0		1,053,448
14	79/78	926,851		0		926,851
15	80/79	786,068		0		786,068
16	81/80	630,000		0		630,000
17	82/81	457,470		0		457,470
18	83/82	267,213		0		267,213
19	84/83	57,874		0		57,874
20	85/84	0		0		0
21	86/85	0		0		0
22	87/86	0		0		0
23	88/87	0		0		0
24	89/88	0		0		0
25	90/89	0		0		0
26	91/90	0		0		0
27	92/91	0		0		0
28	93/92	0		0		0
29	94/93	0		0		0
30	95/94	0		0		0
31	96/95	0		0		0
32	97/96	0		0		0
33	98/97	0		0		0
34	99/98	0		0		0
35	100/99	0		0		0

Analysis of: Self-Insure LTC

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (2.00% Growth)	(2) Total Illiquid Assets
1	66/65	1,530,000	1,530,000
2	67/66	1,560,600	1,560,600
3	68/67	1,591,812	1,591,812
4	69/68	1,623,648	1,623,648
5	70/69	1,656,121	1,656,121
6	71/70	1,689,244	1,689,244
7	72/71	1,723,029	1,723,029
8	73/72	1,757,489	1,757,489
9	74/73	1,792,639	1,792,639
10	75/74	1,828,492	1,828,492
11	76/75	1,865,061	1,865,061
12	77/76	1,902,363	1,902,363
13	78/77	1,940,410	1,940,410
14	79/78	1,979,218	1,979,218
15	80/79	2,018,803	2,018,803
16	81/80	2,059,179	2,059,179
17	82/81	2,100,362	2,100,362
18	83/82	2,142,369	2,142,369
19	84/83	2,185,217	2,185,217
20	85/84	2,228,921	2,228,921
21	86/85	2,273,500	2,273,500
22	87/86	2,318,970	2,318,970
23	88/87	2,365,349	2,365,349
24	89/88	2,412,656	2,412,656
25	90/89	2,460,909	2,460,909
26	91/90	2,510,127	2,510,127
27	92/91	2,560,330	2,560,330
28	93/92	2,611,536	2,611,536
29	94/93	2,663,767	2,663,767
30	95/94	2,717,042	2,717,042
31	96/95	2,771,383	2,771,383
32	97/96	2,826,811	2,826,811
33	98/97	2,883,347	2,883,347
34	99/98	2,941,014	2,941,014
35	100/99	2,999,834	2,999,834

Analysis of: Self-Insure LTC

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) YearEnd Value of Illiquid Assets	(2) Year End Value of Taxable Retirement Plan Assets	(3) YearEnd Value of Equity Assets	(4) Year End Hypothetical Net Worth
1	66/65	1,530,000	1,070,000	1,250,779	3,850,779
2	67/66	1,560,600	1,144,900	1,193,782	3,899,282
3	68/67	1,591,812	1,225,043	1,128,420	3,945,275
4	69/68	1,623,648	1,310,796	1,054,061	3,988,505
5	70/69	1,656,121	1,402,552	970,030	4,028,703
6	71/70	1,689,244	1,500,731	922,650	4,112,625
7	72/71	1,723,029	1,605,782	867,765	4,196,576
8	73/72	1,757,489	1,718,187	804,780	4,280,456
9	74/73	1,792,639	1,838,460	733,061	4,364,160
10	75/74	1,828,492	1,887,187	408,033	4,123,712
11	76/75	1,865,061	1,934,088	58,144	3,857,293
12	77/76	1,902,363	1,551,500	0	3,453,863
13	78/77	1,940,410	1,053,448	0	2,993,858
14	79/78	1,979,218	926,851	0	2,906,069
15	80/79	2,018,803	786,068	0	2,804,871
16	81/80	2,059,179	630,000	0	2,689,179
17	82/81	2,100,362	457,470	0	2,557,832
18	83/82	2,142,369	267,213	0	2,409,582
19	84/83	2,185,217	57,874	0	2,243,091
20	85/84	2,228,921	0	0	2,228,921
21	86/85	2,273,500	0	0	2,273,500
22	87/86	2,318,970	0	0	2,318,970
23	88/87	2,365,349	0	0	2,365,349
24	89/88	2,412,656	0	0	2,412,656
25	90/89	2,460,909	0	0	2,460,909
26	91/90	2,510,127	0	0	2,510,127
27	92/91	2,560,330	0	0	2,560,330
28	93/92	2,611,536	0	0	2,611,536
29	94/93	2,663,767	0	0	2,663,767
30	95/94	2,717,042	0	0	2,717,042
31	96/95	2,771,383	0	0	2,771,383
32	97/96	2,826,811	0	0	2,826,811
33	98/97	2,883,347	0	0	2,883,347
34	99/98	2,941,014	0	0	2,941,014
35	100/99	2,999,834	0	0	2,999,834

Analysis of: Self-Insure LTC

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Summary of Transfer Taxation of Retirement Plan Assets

		Plan Assets Initial Value 1,000,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%	Heirs' Income Tax Rate 35.00%		
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax
1	66/65	1,070,000	0	374,500	374,500	695,500	35%
2	67/66	1,144,900	0	400,715	400,715	744,185	35%
3	68/67	1,225,043	0	428,765	428,765	796,278	35%
4	69/68	1,310,796	0	458,779	458,779	852,017	35%
5	70/69	1,402,552	0	490,893	490,893	911,659	35%
6	71/70	1,500,731	0	525,256	525,256	975,475	35%
7	72/71	1,605,782	0	562,024	562,024	1,043,758	35%
8	73/72	1,718,187	0	601,365	601,365	1,116,822	35%
9	74/73	1,838,460	0	643,461	643,461	1,194,999	35%
10	75/74	1,887,187	0	660,515	660,515	1,226,672	35%
11	76/75	1,934,088	0	676,931	676,931	1,257,157	35%
12	77/76	1,551,500	0	543,025	543,025	1,008,475	35%
13	78/77	1,053,448	0	368,707	368,707	684,741	35%
14	79/78	926,851	0	324,398	324,398	602,453	35%
15	80/79	786,068	0	275,124	275,124	510,944	35%
16	81/80	630,000	0	220,500	220,500	409,500	35%
17	82/81	457,470	0	160,115	160,115	297,355	35%
18	83/82	267,213	0	93,525	93,525	173,688	35%
19	84/83	57,874	0	20,256	20,256	37,618	35%
20	85/84	0	0	0	0	0	0%
21	86/85	0	0	0	0	0	0%
22	87/86	0	0	0	0	0	0%
23	88/87	0	0	0	0	0	0%
24	89/88	0	0	0	0	0	0%
25	90/89	0	0	0	0	0	0%
26	91/90	0	0	0	0	0	0%
27	92/91	0	0	0	0	0	0%
28	93/92	0	0	0	0	0	0%
29	94/93	0	0	0	0	0	0%
30	95/94	0	0	0	0	0	0%
31	96/95	0	0	0	0	0	0%
32	97/96	0	0	0	0	0	0%
33	98/97	0	0	0	0	0	0%
34	99/98	0	0	0	0	0	0%
35	100/99	0	0	0	0	0	0%

Analysis of: Self-Insure LTC

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

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) YearEnd Wealth Transferred to Heirs
1	66/65	3,850,779	374,500	3,476,279	0	3,476,279
2	67/66	3,899,282	400,715	3,498,567	0	3,498,567
3	68/67	3,945,275	428,765	3,516,510	0	3,516,510
4	69/68	3,988,505	458,779	3,529,726	0	3,529,726
5	70/69	4,028,703	490,893	3,537,810	0	3,537,810
6	71/70	4,112,625	525,256	3,587,369	0	3,587,369
7	72/71	4,196,576	562,024	3,634,552	0	3,634,552
8	73/72	4,280,456	601,365	3,679,091	0	3,679,091
9	74/73	4,364,160	643,461	3,720,699	0	3,720,699
10	75/74	4,123,712	660,515	3,463,197	0	3,463,197
11	76/75	3,857,293	676,931	3,180,362	0	3,180,362
12	77/76	3,453,863	543,025	2,910,838	0	2,910,838
13	78/77	2,993,858	368,707	2,625,151	0	2,625,151
14	79/78	2,906,069	324,398	2,581,671	0	2,581,671
15	80/79	2,804,871	275,124	2,529,747	0	2,529,747
16	81/80	2,689,179	220,500	2,468,679	0	2,468,679
17	82/81	2,557,832	160,115	2,397,717	0	2,397,717
18	83/82	2,409,582	93,525	2,316,057	0	2,316,057
19	84/83	2,243,091	20,256	2,222,835	0	2,222,835
20	85/84	2,228,921	0	2,228,921	0	2,228,921
21	86/85	2,273,500	0	2,273,500	0	2,273,500
22	87/86	2,318,970	0	2,318,970	0	2,318,970
23	88/87	2,365,349	0	2,365,349	0	2,365,349
24	89/88	2,412,656	0	2,412,656	0	2,412,656
25	90/89	2,460,909	0	2,460,909	0	2,460,909
26	91/90	2,510,127	0	2,510,127	0	2,510,127
27	92/91	2,560,330	0	2,560,330	0	2,560,330
28	93/92	2,611,536	0	2,611,536	0	2,611,536
29	94/93	2,663,767	0	2,663,767	0	2,663,767
30	95/94	2,717,042	0	2,717,042	0	2,717,042
31	96/95	2,771,383	0	2,771,383	0	2,771,383
32	97/96	2,826,811	0	2,826,811	0	2,826,811
33	98/97	2,883,347	0	2,883,347	0	2,883,347
34	99/98	2,941,014	0	2,941,014	0	2,941,014
35	100/99	2,999,834	0	2,999,834	0	2,999,834

Summary at Life Expectancy (Year 26)

*Net of cash flow provided

**See Transfer Tax Details report for details.

Total Estate Assets	\$ 2,510,127
Wealth Transferred to Heirs	\$ 2,510,127

Analysis of: CHEIFS+Annuity-LTC Need

Analysis of: CHEIFS+Annuity-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson, Ages 66/65

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	0	
	Liquid Assets (Tax Exempt Interest)		0	
	Equity Assets		1,300,000	
	Tax Deferred Assets		0	
	Retirement Plan Assets		1,000,000	
			Total Liquid Assets	2,300,000
<u>Illiquid Assets:</u>	Principal Residence		1,500,000	
			Total Illiquid Assets	1,500,000
<u>Other Assets:</u>	Inside the Estate			
	Long-Term Care Death Benefit		322,977	
	Current cash value: \$293,909			
			Total Other Assets Inside the Estate	322,977
			Total Estate Assets	\$4,122,977
			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

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.

Analysis of: CHEIFS+Annuity-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson, Ages 66/65

Client Information Summary

Assumptions Used

<u>Income Tax Rates:</u>	Retirement	35.00%
<u>Life Expectancy:</u>	Joint	26 Years
	Bill Simpson	Age 91
	Mary Simpson	Age 90
<u>Long-Term Care (LTC)</u>		
	Current Annual Cost of LTC	\$250,000
	Assumed LTC Inflation	0.0%
	LTC Start Year	10
	LTC Cost Period	4 yrs
<u>Equities:</u>		Brokerage Accounts
	Growth Rate	7.00%
	Dividend Rate	0.00%
<u>Retirement Plan Assets</u>	Bill Simpson:	
	Defined Contr. Yield Assumption	7.00%

Analysis of: CHEIFS+Annuity-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

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) After Tax Cash Flow for Long- Term Care	+	(4) Long-Term Care Annuity Premiums	=	(5) Total After Tax Cash Flow Required
1	66/65	125,000		125,000		0		300,000		425,000
2	67/66	127,500		127,500		0		0		127,500
3	68/67	130,050		130,050		0		0		130,050
4	69/68	132,651		132,651		0		0		132,651
5	70/69	135,304		135,304		0		0		135,304
6	71/70	138,010		138,010		0		0		138,010
7	72/71	140,770		140,770		0		0		140,770
8	73/72	143,586		143,586		0		0		143,586
9	74/73	146,457		146,457		0		0		146,457
10	75/74	149,387		149,387		250,000		0		399,387
11	76/75	152,374		152,374		250,000		0		402,374
12	77/76	155,422		155,422		250,000		0		405,422
13	78/77	158,530		158,530		250,000		0		408,530
14	79/78	161,701		161,701		0		0		161,701
15	80/79	164,935		164,935		0		0		164,935
16	81/80	168,234		168,234		0		0		168,234
17	82/81	171,598		171,598		0		0		171,598
18	83/82	175,030		175,030		0		0		175,030
19	84/83	178,531		178,531		0		0		178,531
20	85/84	182,101		182,101		0		0		182,101
21	86/85	185,743		185,743		0		0		185,743
22	87/86	189,458		189,458		0		0		189,458
23	88/87	193,247		193,247		0		0		193,247
24	89/88	197,112		197,112		0		0		197,112
25	90/89	201,055		201,055		0		0		201,055
26	91/90	205,076		205,076		0		0		205,076
27	92/91	209,177		209,177		0		0		209,177
28	93/92	213,361		213,361		0		0		213,361
29	94/93	217,628		217,628		0		0		217,628
30	95/94	221,981		221,981		0		0		221,981
31	96/95	226,420		226,420		0		0		226,420
32	97/96	230,949		230,949		0		0		230,949
33	98/97	235,568		235,568		0		0		235,568
34	99/98	240,279		240,279		0		0		240,279
35	100/99	245,085		245,085		0		0		245,085
		6,249,310		6,249,310		1,000,000		300,000		7,549,310

Column (1) assumes 2.00% inflation.

Date: 04/23/2026

Analysis of: CHEIFS+Annuity-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	(2) Total CashFlow Provided By CHEIFS Plan	(3) After Tax Cash Flow from Long-Term Care Benefit	(4) Total Expected After Tax Cash Flow
1	66/65	0	300,000	0	300,000
2	67/66	0	0	0	0
3	68/67	0	0	0	0
4	69/68	0	0	0	0
5	70/69	0	0	0	0
6	71/70	40,000	0	0	40,000
7	72/71	40,000	0	0	40,000
8	73/72	40,000	0	0	40,000
9	74/73	40,000	0	0	40,000
10	75/74	40,000	0	250,000	290,000
11	76/75	40,000	0	250,000	290,000
12	77/76	40,000	0	250,000	290,000
13	78/77	40,000	0	250,000	290,000
14	79/78	40,000	0	0	40,000
15	80/79	40,000	0	0	40,000
16	81/80	40,000	0	0	40,000
17	82/81	40,000	0	0	40,000
18	83/82	40,000	0	0	40,000
19	84/83	40,000	0	0	40,000
20	85/84	40,000	0	0	40,000
21	86/85	40,000	0	0	40,000
22	87/86	40,000	0	0	40,000
23	88/87	40,000	0	0	40,000
24	89/88	40,000	0	0	40,000
25	90/89	40,000	0	0	40,000
26	91/90	40,000	0	0	40,000
27	92/91	40,000	0	0	40,000
28	93/92	40,000	0	0	40,000
29	94/93	40,000	0	0	40,000
30	95/94	40,000	0	0	40,000
31	96/95	40,000	0	0	40,000
32	97/96	40,000	0	0	40,000
33	98/97	40,000	0	0	40,000
34	99/98	40,000	0	0	40,000
35	100/99	40,000	0	0	40,000
		1,200,000	300,000	1,000,000	2,500,000

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

Analysis of: CHEIFS+Annuity-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Cash Flow Analysis

		Annual Cash Flow Required			Annual Cash Flow Provided			
Year	M/F Ages	(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) After Tax Cash Flow from Retirement Plan Assets	(6) After Tax Cash Flow from Equity Assets	(7) Total After Tax Cash Flow Provided*
1	66/65	125,000	300,000	425,000	300,000	0	125,000	425,000
2	67/66	127,500	0	127,500	0	0	127,500	127,500
3	68/67	130,050	0	130,050	0	0	130,050	130,050
4	69/68	132,651	0	132,651	0	0	132,651	132,651
5	70/69	135,304	0	135,304	0	0	135,304	135,304
6	71/70	138,010	0	138,010	40,000	0	98,010	138,010
7	72/71	140,770	0	140,770	40,000	0	100,770	140,770
8	73/72	143,586	0	143,586	40,000	0	103,586	143,586
9	74/73	146,457	0	146,457	40,000	0	106,457	146,457
10	75/74	149,387	250,000	399,387	290,000	48,577	60,810	399,387
11	76/75	152,374	250,000	402,374	290,000	51,758	60,616	402,374
12	77/76	155,422	250,000	405,422	290,000	54,898	60,524	405,422
13	78/77	158,530	250,000	408,530	290,000	58,473	60,057	408,530
14	79/78	161,701	0	161,701	40,000	62,270	59,431	161,701
15	80/79	164,935	0	164,935	40,000	66,299	58,636	164,935
16	81/80	168,234	0	168,234	40,000	70,209	58,025	168,234
17	82/81	171,598	0	171,598	40,000	74,717	56,881	171,598
18	83/82	175,030	0	175,030	40,000	79,044	55,986	175,030
19	84/83	178,531	0	178,531	40,000	84,074	54,457	178,531
20	85/84	182,101	0	182,101	40,000	88,835	53,266	182,101
21	86/85	185,743	0	185,743	40,000	93,802	51,941	185,743
22	87/86	189,458	0	189,458	40,000	98,974	50,484	189,458
23	88/87	193,247	0	193,247	40,000	103,583	49,664	193,247
24	89/88	197,112	0	197,112	40,000	109,116	47,996	197,112
25	90/89	201,055	0	201,055	40,000	113,883	47,172	201,055
26	91/90	205,076	0	205,076	40,000	118,676	46,400	205,076
27	92/91	209,177	0	209,177	40,000	123,456	45,721	209,177
28	93/92	213,361	0	213,361	40,000	128,174	45,187	213,361
29	94/93	217,628	0	217,628	40,000	139,519	38,109	217,628
30	95/94	221,981	0	221,981	40,000	181,981	0	221,981
31	96/95	226,420	0	226,420	40,000	186,420	0	226,420
32	97/96	230,949	0	230,949	40,000	190,949	0	230,949
33	98/97	235,568	0	235,568	40,000	195,568	0	235,568
34	99/98	240,279	0	240,279	40,000	200,279	0	240,279
35	100/99	245,085	0	245,085	40,000	205,085	0	245,085
		6,249,310	1,300,000	7,549,310	2,500,000	2,928,619	2,120,691	7,549,310

*IMPORTANT NOTE: For this plan to be financially sound, column (7) must be sufficient to provide the values in column (3).

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

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

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

Column (6): see "Details of Equity Assets" report.

Analysis of: CHEIFS+Annuity-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Details of Brokerage Accounts

		Initial Cost Basis 1,000,000	Growth 7.00%	Retirement Income TaxRate 35.00%	Capital Gains Tax Rate 20.00%				
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) YearEnd Value of Assets	(6) After Tax Dividend Cash Flow	(7) After Tax Equity Sales Cash Flow	(8) Combined After Tax Cash Flow
1	66/65	1,300,000	131,048	81,827	0	1,250,779	0	125,000	125,000
2	67/66	1,250,779	135,095	78,098	0	1,193,782	0	127,500	127,500
3	68/67	1,193,782	139,184	73,822	0	1,128,420	0	130,050	130,050
4	69/68	1,128,420	143,316	68,957	0	1,054,061	0	132,651	132,651
5	70/69	1,054,061	147,491	63,460	0	970,030	0	135,304	135,304
6	71/70	970,030	107,740	60,360	0	922,650	0	98,010	98,010
7	72/71	922,650	111,655	56,770	0	867,765	0	100,770	100,770
8	73/72	867,765	115,634	52,649	0	804,780	0	103,586	103,586
9	74/73	804,780	119,676	47,957	0	733,061	0	106,457	106,457
10	75/74	733,061	68,814	46,497	0	710,744	0	60,810	60,810
11	76/75	710,744	69,022	44,921	0	686,643	0	60,616	60,616
12	77/76	686,643	69,322	43,212	0	660,533	0	60,524	60,524
13	78/77	660,533	69,165	41,396	0	632,764	0	60,057	60,057
14	79/78	632,764	68,799	39,478	0	603,443	0	59,431	59,431
15	80/79	603,443	68,208	37,466	0	572,701	0	58,636	58,636
16	81/80	572,701	67,805	35,343	0	540,239	0	58,025	58,025
17	82/81	540,239	66,753	33,144	0	506,630	0	56,881	56,881
18	83/82	506,630	65,966	30,846	0	471,510	0	55,986	55,986
19	84/83	471,510	64,407	28,497	0	435,600	0	54,457	54,457
20	85/84	435,600	63,221	26,067	0	398,446	0	53,266	53,266
21	86/85	398,446	61,852	23,562	0	360,156	0	51,941	51,941
22	87/86	360,156	60,304	20,990	0	320,842	0	50,484	50,484
23	88/87	320,842	59,497	18,294	0	279,639	0	49,664	49,664
24	89/88	279,639	57,656	15,539	0	237,522	0	47,996	47,996
25	90/89	237,522	56,811	12,650	0	193,361	0	47,172	47,172
26	91/90	193,361	56,015	9,614	0	146,960	0	46,400	46,400
27	92/91	146,960	55,319	6,415	0	98,056	0	45,721	45,721
28	93/92	98,056	54,788	3,029	0	46,297	0	45,187	45,187
29	94/93	46,297	46,297	0	0	0	0	38,109	38,109
30	95/94	0	0	0	0	0	0	0	0
31	96/95	0	0	0	0	0	0	0	0
32	97/96	0	0	0	0	0	0	0	0
33	98/97	0	0	0	0	0	0	0	0
34	99/98	0	0	0	0	0	0	0	0
35	100/99	0	0	0	0	0	0	0	0
		2,400,860			0		0	2,120,691	2,120,691

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

Analysis of: CHEIFS+Annuity-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

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

		Retirement Plan Assets Initial Value 1,000,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Retirement Income Tax Rate 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) YearEnd Retirement Plan Assets
1	66/65	1,000,000	0	0	0	1,070,000
2	67/66	1,070,000	0	0	0	1,144,900
3	68/67	1,144,900	0	0	0	1,225,043
4	69/68	1,225,043	0	0	0	1,310,796
5	70/69	1,310,796	0	0	0	1,402,552
6	71/70	1,402,552	0	0	0	1,500,731
7	72/71	1,500,731	0	0	0	1,605,782
8	73/72	1,605,782	0	0	0	1,718,187
9	74/73	1,718,187	0	0	0	1,838,460
10	75/74	1,838,460	74,734	74,734	48,577	1,887,187
11	76/75	1,887,187	79,628	79,628	51,758	1,934,088
12	77/76	1,934,088	84,458	84,458	54,898	1,979,104
13	78/77	1,979,104	89,959	89,959	58,473	2,021,385
14	79/78	2,021,385	95,800	95,800	62,270	2,060,376
15	80/79	2,060,376	101,999	101,999	66,299	2,095,463
16	81/80	2,095,463	108,014	108,014	70,209	2,126,570
17	82/81	2,126,570	114,950	114,950	74,717	2,152,433
18	83/82	2,152,433	121,606	121,606	79,044	2,172,985
19	84/83	2,172,985	129,344	129,344	84,074	2,186,696
20	85/84	2,186,696	136,669	136,669	88,835	2,193,529
21	86/85	2,193,529	144,311	144,311	93,802	2,192,663
22	87/86	2,192,663	152,268	152,268	98,974	2,183,223
23	88/87	2,183,223	159,359	159,359	103,583	2,165,534
24	89/88	2,165,534	167,871	167,871	109,116	2,137,499
25	90/89	2,137,499	175,205	175,205	113,883	2,099,655
26	91/90	2,099,655	182,579	182,579	118,676	2,051,271
27	92/91	2,051,271	189,933	189,933	123,456	1,991,632
28	93/92	1,991,632	197,191	197,191	128,174	1,920,052
29	94/93	1,920,052	202,111	214,645	139,519	1,824,785
30	95/94	1,824,785	205,032	279,971	181,981	1,652,951
31	96/95	1,652,951	196,780	286,800	186,420	1,461,782
32	97/96	1,461,782	187,408	293,768	190,949	1,249,775
33	98/97	1,249,775	171,202	300,874	195,568	1,015,324
34	99/98	1,015,324	149,312	308,122	200,279	756,706
35	100/99	756,706	118,235	315,515	205,085	472,074
			3,735,958	4,505,573	2,928,619	

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.

Analysis of: CHEIFS+Annuity-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Long-Term Care Details

Year	M/F Ages	(1) Long-Term Care Premiums	(2) Long-Term Care Annuity Cash Value	(3) Long-Term Care Annuity Death Benefit	(4) Long-Term Care Remaining Benefit Pool	(5) Long-Term Care Maximum Annual Benefit	(6) Long-Term Care Benefit Used
1	66/65	300,000	293,909	322,977	453,052	90,610	0
2	67/66	0	341,931	371,664	630,634	126,127	0
3	68/67	0	345,110	371,086	777,933	155,587	0
4	69/68	0	410,741	439,295	966,009	193,202	0
5	70/69	0	468,780	496,064	1,129,596	225,919	0
6	71/70	0	491,654	514,821	1,181,075	236,215	0
7	72/71	0	494,955	512,907	1,214,926	242,985	0
8	73/72	0	536,597	550,356	1,269,540	253,908	0
9	74/73	0	583,964	592,857	1,305,453	261,091	0
10	75/74	0	427,044	430,447	1,363,392	272,678	250,000
11	76/75	0	236,726	236,726	1,113,392	278,348	250,000
12	77/76	0	101,667	101,667	863,392	287,797	250,000
13	78/77	0	0	0	613,392	306,696	250,000
14	79/78	0	0	0	363,392	363,392	0
15	80/79	0	0	0	363,392	363,392	0
16	81/80	0	0	0	363,392	363,392	0
17	82/81	0	0	0	363,392	363,392	0
18	83/82	0	0	0	363,392	363,392	0
19	84/83	0	0	0	363,392	363,392	0
20	85/84	0	0	0	363,392	363,392	0
21	86/85	0	0	0	363,392	363,392	0
22	87/86	0	0	0	363,392	363,392	0
23	88/87	0	0	0	363,392	363,392	0
24	89/88	0	0	0	363,392	363,392	0
25	90/89	0	0	0	363,392	363,392	0
26	91/90	0	0	0	363,392	363,392	0
27	92/91	0	0	0	363,392	363,392	0
28	93/92	0	0	0	363,392	363,392	0
29	94/93	0	0	0	363,392	363,392	0
30	95/94	0	0	0	363,392	363,392	0
31	96/95	0	0	0	363,392	363,392	0
32	97/96	0	0	0	363,392	363,392	0
33	98/97	0	0	0	363,392	363,392	0
34	99/98	0	0	0	363,392	363,392	0
35	100/99	0	0	0	363,392	363,392	0

The Long-Term Care policy has a minimum benefit period of 5 years.

Analysis of: CHEIFS+Annuity-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

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	(4) Year End Value of Annuity Assets
1	66/65	1,070,000		1,250,779		2,320,779	293,909
2	67/66	1,144,900		1,193,782		2,338,682	341,931
3	68/67	1,225,043		1,128,420		2,353,463	345,110
4	69/68	1,310,796		1,054,061		2,364,857	410,741
5	70/69	1,402,552		970,030		2,372,582	468,780
6	71/70	1,500,731		922,650		2,423,381	491,654
7	72/71	1,605,782		867,765		2,473,547	494,955
8	73/72	1,718,187		804,780		2,522,967	536,597
9	74/73	1,838,460		733,061		2,571,521	583,964
10	75/74	1,887,187		710,744		2,597,931	427,044
11	76/75	1,934,088		686,643		2,620,731	236,726
12	77/76	1,979,104		660,533		2,639,637	101,667
13	78/77	2,021,385		632,764		2,654,149	0
14	79/78	2,060,376		603,443		2,663,819	0
15	80/79	2,095,463		572,701		2,668,164	0
16	81/80	2,126,570		540,239		2,666,809	0
17	82/81	2,152,433		506,630		2,659,063	0
18	83/82	2,172,985		471,510		2,644,495	0
19	84/83	2,186,696		435,600		2,622,296	0
20	85/84	2,193,529		398,446		2,591,975	0
21	86/85	2,192,663		360,156		2,552,819	0
22	87/86	2,183,223		320,842		2,504,065	0
23	88/87	2,165,534		279,639		2,445,173	0
24	89/88	2,137,499		237,522		2,375,021	0
25	90/89	2,099,655		193,361		2,293,016	0
26	91/90	2,051,271		146,960		2,198,231	0
27	92/91	1,991,632		98,056		2,089,688	0
28	93/92	1,920,052		46,297		1,966,349	0
29	94/93	1,824,785		0		1,824,785	0
30	95/94	1,652,951		0		1,652,951	0
31	96/95	1,461,782		0		1,461,782	0
32	97/96	1,249,775		0		1,249,775	0
33	98/97	1,015,324		0		1,015,324	0
34	99/98	756,706		0		756,706	0
35	100/99	472,074		0		472,074	0

Summary of year 35

Total Liquid Assets	\$ 472,074
Value of Annuity Assets	\$ 0
Total Liquid Assets Available	\$ 472,074

Analysis of: CHEIFS+Annuity-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (2.00% Growth)	(2) Total Illiquid Assets
1	66/65	1,530,000	1,530,000
2	67/66	1,560,600	1,560,600
3	68/67	1,591,812	1,591,812
4	69/68	1,623,648	1,623,648
5	70/69	1,656,121	1,656,121
6	71/70	1,689,244	1,689,244
7	72/71	1,723,029	1,723,029
8	73/72	1,757,489	1,757,489
9	74/73	1,792,639	1,792,639
10	75/74	1,828,492	1,828,492
11	76/75	1,865,061	1,865,061
12	77/76	1,902,363	1,902,363
13	78/77	1,940,410	1,940,410
14	79/78	1,979,218	1,979,218
15	80/79	2,018,803	2,018,803
16	81/80	2,059,179	2,059,179
17	82/81	2,100,362	2,100,362
18	83/82	2,142,369	2,142,369
19	84/83	2,185,217	2,185,217
20	85/84	2,228,921	2,228,921
21	86/85	2,273,500	2,273,500
22	87/86	2,318,970	2,318,970
23	88/87	2,365,349	2,365,349
24	89/88	2,412,656	2,412,656
25	90/89	2,460,909	2,460,909
26	91/90	2,510,127	2,510,127
27	92/91	2,560,330	2,560,330
28	93/92	2,611,536	2,611,536
29	94/93	2,663,767	2,663,767
30	95/94	2,717,042	2,717,042
31	96/95	2,771,383	2,771,383
32	97/96	2,826,811	2,826,811
33	98/97	2,883,347	2,883,347
34	99/98	2,941,014	2,941,014
35	100/99	2,999,834	2,999,834

Analysis of: CHEIFS+Annuity-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Details of CHEIFS Plan (Principal Residence)

		Plan Start Age 66	Origination Fee 1.50%	Other Fees \$2,000	Maximum Combined Loan To Value 50.00%	CHEIFS Preferred Return 12.99%	CHEIFS Factor 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	66/65	1,530,000	703,418	346,392	346,392	15.46%	22.64%	1,183,608	300,000
2	67/66	1,560,600	717,486	391,388	391,388	14.22%	25.08%	1,169,212	0
3	68/67	1,591,812	731,836	442,229	442,229	13.81%	27.78%	1,149,583	0
4	69/68	1,623,648	746,472	499,675	499,675	13.60%	30.77%	1,123,973	0
5	70/69	1,656,121	761,402	564,583	564,583	13.48%	34.09%	1,091,538	0
6	71/70	1,689,244	776,630	637,922	637,922	13.40%	37.76%	1,051,322	0
7	72/71	1,723,029	792,162	720,788	720,788	13.34%	41.83%	1,002,241	0
8	73/72	1,757,489	808,006	814,419	808,006	13.18%	45.98%	949,483	0
9	74/73	1,792,639	824,166	920,211	824,166	11.88%	45.98%	968,473	0
10	75/74	1,828,492	840,649	1,039,747	840,649	10.85%	45.98%	987,843	0
11	76/75	1,865,061	857,462	1,174,810	857,462	10.02%	45.98%	1,007,599	0
12	77/76	1,902,363	874,611	1,327,418	874,611	9.33%	45.98%	1,027,752	0
13	78/77	1,940,410	892,103	1,499,849	892,103	8.74%	45.98%	1,048,307	0
14	79/78	1,979,218	909,946	1,694,680	909,946	8.25%	45.98%	1,069,272	0
15	80/79	2,018,803	928,144	1,914,819	928,144	7.82%	45.98%	1,090,659	0
16	81/80	2,059,179	946,707	2,163,554	946,707	7.45%	45.98%	1,112,472	0
17	82/81	2,100,362	965,641	2,444,599	965,641	7.12%	45.98%	1,134,721	0
18	83/82	2,142,369	984,954	2,762,153	984,954	6.83%	45.98%	1,157,415	0
19	84/83	2,185,217	1,004,653	3,120,957	1,004,653	6.57%	45.98%	1,180,564	0
20	85/84	2,228,921	1,024,746	3,526,369	1,024,746	6.33%	45.98%	1,204,175	0
21	86/85	2,273,500	1,045,241	3,984,444	1,045,241	6.12%	45.98%	1,228,259	0
22	87/86	2,318,970	1,066,146	4,502,024	1,066,146	5.93%	45.98%	1,252,824	0
23	88/87	2,365,349	1,087,469	5,086,836	1,087,469	5.76%	45.98%	1,277,880	0
24	89/88	2,412,656	1,109,219	5,747,616	1,109,219	5.60%	45.98%	1,303,437	0
25	90/89	2,460,909	1,131,403	6,494,232	1,131,403	5.45%	45.98%	1,329,506	0
26	91/90	2,510,127	1,154,031	7,337,832	1,154,031	5.32%	45.98%	1,356,096	0
27	92/91	2,560,330	1,177,112	8,291,017	1,177,112	5.19%	45.98%	1,383,218	0
28	93/92	2,611,536	1,200,654	9,368,020	1,200,654	5.08%	45.98%	1,410,882	0
29	94/93	2,663,767	1,224,667	10,584,926	1,224,667	4.97%	45.98%	1,439,100	0
30	95/94	2,717,042	1,249,160	11,959,908	1,249,160	4.87%	45.98%	1,467,882	0
31	96/95	2,771,383	1,274,143	13,513,500	1,274,143	4.78%	45.98%	1,497,240	0
32	97/96	2,826,811	1,299,626	15,268,903	1,299,626	4.69%	45.98%	1,527,185	0
33	98/97	2,883,347	1,325,619	17,252,334	1,325,619	4.61%	45.98%	1,557,728	0
34	99/98	2,941,014	1,352,131	19,493,412	1,352,131	4.53%	45.98%	1,588,883	0
35	100/99	2,999,834	1,379,174	22,025,606	1,379,174	4.45%	45.98%	1,620,660	0

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

Date: 04/23/2026

Analysis of: CHEIFS+Annuity-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

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

		CHEIFS Origination Fee 1.50%	CHEIFS Other Fees \$2,000	Initial Reverse Mortgage Insurance Premium \$24,982	Reverse Mortgage Origination Fee \$6,000	Reverse Mortgage Closing Costs \$2,000	Reverse Mortgage Interest Rate 8.00%	HELOC Origination Fee 2.00%	HELOC Other Fees \$6,000	HELOC Interest Rate 8.00%	
		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	(8) Income Provided by CHEIFS	(9) Income Provided by Reverse Mortgage	(10) Income Provided by HELOC
1	66/65	1,530,000	346,392	324,000	300,000	15.46%	21.34%	12.00%	300,000	267,018	264,000
2	67/66	1,560,600	391,388	349,920	300,000	14.22%	14.48%	10.00%	0	0	-24,000
3	68/67	1,591,812	442,229	377,914	300,000	13.81%	12.28%	9.33%	0	0	-24,000
4	69/68	1,623,648	499,675	408,147	300,000	13.60%	11.19%	9.00%	0	0	-24,000
5	70/69	1,656,121	564,583	440,798	300,000	13.48%	10.55%	8.80%	0	0	-24,000
6	71/70	1,689,244	637,922	476,062	300,000	13.40%	10.12%	8.67%	0	0	-24,000
7	72/71	1,723,029	720,788	514,147	300,000	13.34%	9.81%	8.57%	0	0	-24,000
8	73/72	1,757,489	808,006	555,279	300,000	13.18%	9.58%	8.50%	0	0	-24,000
9	74/73	1,792,639	824,166	599,701	300,000	11.88%	9.41%	8.44%	0	0	-24,000
10	75/74	1,828,492	840,649	647,678	300,000	10.85%	9.27%	8.40%	0	0	-24,000
11	76/75	1,865,061	857,462	699,492	297,494	10.02%	9.15%	8.36%	0	0	-26,415
12	77/76	1,902,363	874,611	755,451	294,780	9.33%	9.05%	8.33%	0	0	-26,415
13	78/77	1,940,410	892,103	815,887	291,840	8.74%	8.97%	8.31%	0	0	-26,415
14	79/78	1,979,218	909,946	881,158	288,657	8.25%	8.90%	8.29%	0	0	-26,415
15	80/79	2,018,803	928,144	951,651	285,210	7.82%	8.84%	8.27%	0	0	-26,415
16	81/80	2,059,179	946,707	1,027,783	281,476	7.45%	8.79%	8.25%	0	0	-26,415
17	82/81	2,100,362	965,641	1,110,005	277,432	7.12%	8.74%	8.24%	0	0	-26,415
18	83/82	2,142,369	984,954	1,198,806	273,053	6.83%	8.70%	8.22%	0	0	-26,415
19	84/83	2,185,217	1,004,653	1,294,710	268,310	6.57%	8.66%	8.21%	0	0	-26,415
20	85/84	2,228,921	1,024,746	1,398,287	263,174	6.33%	8.63%	8.20%	0	0	-289,590
21	86/85	2,273,500	1,045,241	1,510,150	0	6.12%	8.60%	0.00%	0	0	0
22	87/86	2,318,970	1,066,146	1,630,962	0	5.93%	8.57%	0.00%	0	0	0
23	88/87	2,365,349	1,087,469	1,761,439	0	5.76%	8.55%	0.00%	0	0	0
24	89/88	2,412,656	1,109,219	1,902,354	0	5.60%	8.53%	0.00%	0	0	0
25	90/89	2,460,909	1,131,403	2,054,543	0	5.45%	8.50%	0.00%	0	0	0
26	91/90	2,510,127	1,154,031	2,218,906	0	5.32%	8.48%	0.00%	0	0	0
27	92/91	2,560,330	1,177,112	2,396,418	0	5.19%	8.47%	0.00%	0	0	0
28	93/92	2,611,536	1,200,654	2,588,132	0	5.08%	8.45%	0.00%	0	0	0
29	94/93	2,663,767	1,224,667	2,663,767	0	4.97%	8.25%	0.00%	0	0	0
30	95/94	2,717,042	1,249,160	2,717,042	0	4.87%	8.04%	0.00%	0	0	0
31	96/95	2,771,383	1,274,143	2,771,383	0	4.78%	7.84%	0.00%	0	0	0
32	97/96	2,826,811	1,299,626	2,826,811	0	4.69%	7.65%	0.00%	0	0	0
33	98/97	2,883,347	1,325,619	2,883,347	0	4.61%	7.48%	0.00%	0	0	0
34	99/98	2,941,014	1,352,131	2,941,014	0	4.53%	7.31%	0.00%	0	0	0
35	100/99	2,999,834	1,379,174	2,999,834	0	4.45%	7.16%	0.00%	0	0	0

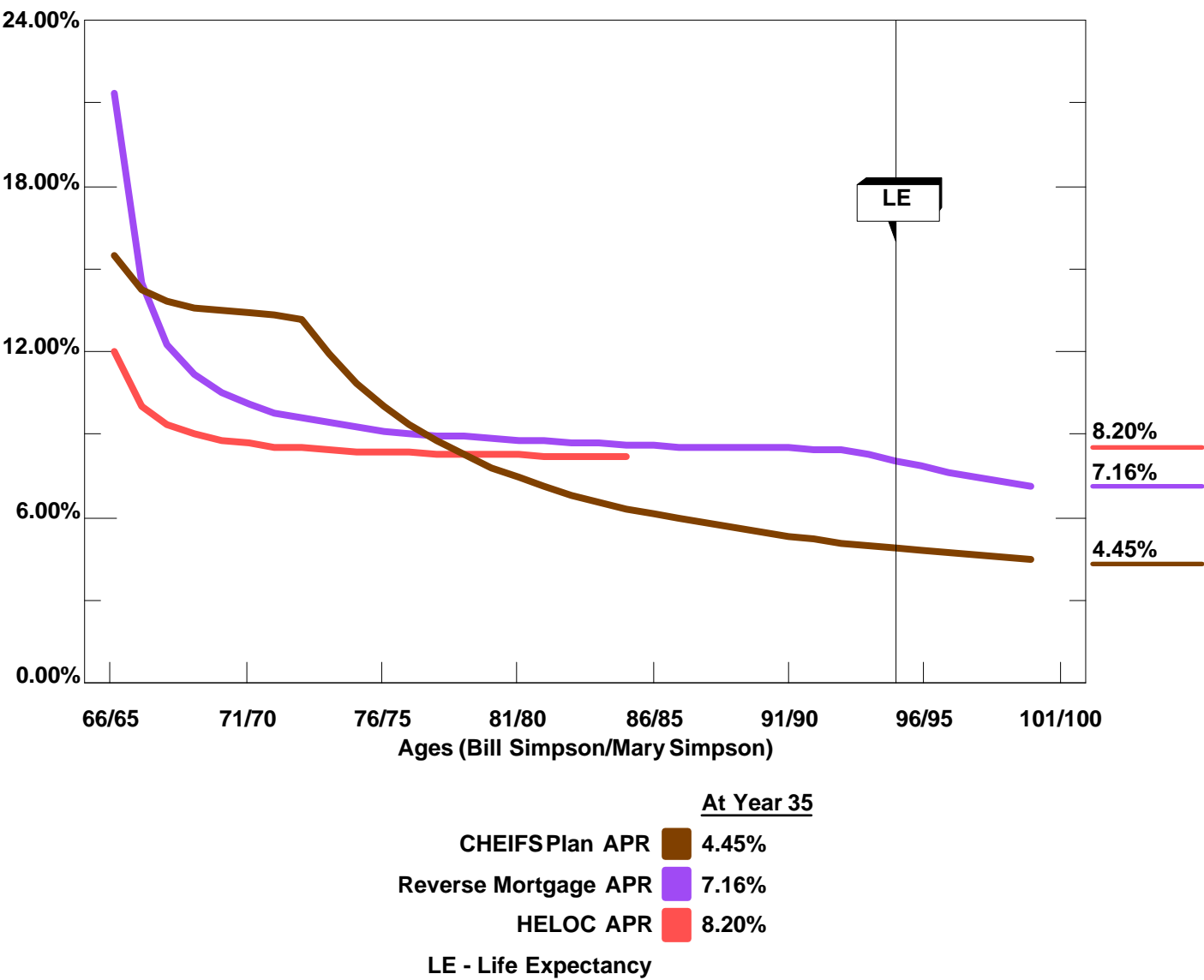
Please see the accompanying CHEIFS ("Converting Home Equity Into Financial Success") proposal from Cornerstone.

Analysis of: CHEIFS+Annuity-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

CHEIFS Plan - APR Comparison (Principal Residence) 35 Year Analysis



Analysis of: CHEIFS+Annuity-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Liability to CHEIFS Plan	(2) Total Liabilities
1	66/65	346,392	346,392
2	67/66	391,388	391,388
3	68/67	442,229	442,229
4	69/68	499,675	499,675
5	70/69	564,583	564,583
6	71/70	637,922	637,922
7	72/71	720,788	720,788
8	73/72	808,006	808,006
9	74/73	824,166	824,166
10	75/74	840,649	840,649
11	76/75	857,462	857,462
12	77/76	874,611	874,611
13	78/77	892,103	892,103
14	79/78	909,946	909,946
15	80/79	928,144	928,144
16	81/80	946,707	946,707
17	82/81	965,641	965,641
18	83/82	984,954	984,954
19	84/83	1,004,653	1,004,653
20	85/84	1,024,746	1,024,746
21	86/85	1,045,241	1,045,241
22	87/86	1,066,146	1,066,146
23	88/87	1,087,469	1,087,469
24	89/88	1,109,219	1,109,219
25	90/89	1,131,403	1,131,403
26	91/90	1,154,031	1,154,031
27	92/91	1,177,112	1,177,112
28	93/92	1,200,654	1,200,654
29	94/93	1,224,667	1,224,667
30	95/94	1,249,160	1,249,160
31	96/95	1,274,143	1,274,143
32	97/96	1,299,626	1,299,626
33	98/97	1,325,619	1,325,619
34	99/98	1,352,131	1,352,131
35	100/99	1,379,174	1,379,174

Analysis of: CHEIFS+Annuity-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) YearEnd Net Equity of Illiquid Assets	+	(2) Year End Value of Annuity Assets	+	(3) Year End Value of Taxable Retirement Plan Assets	+	(4) Year End Value of Equity Assets	=	(5) YearEnd Hypothetical NetWorth
1	66/65	1,183,608		293,909		1,070,000		1,250,779		3,798,296
2	67/66	1,169,212		341,931		1,144,900		1,193,782		3,849,825
3	68/67	1,149,583		345,110		1,225,043		1,128,420		3,848,156
4	69/68	1,123,973		410,741		1,310,796		1,054,061		3,899,571
5	70/69	1,091,538		468,780		1,402,552		970,030		3,932,900
6	71/70	1,051,322		491,654		1,500,731		922,650		3,966,357
7	72/71	1,002,241		494,955		1,605,782		867,765		3,970,743
8	73/72	949,483		536,597		1,718,187		804,780		4,009,047
9	74/73	968,473		583,964		1,838,460		733,061		4,123,958
10	75/74	987,843		427,044		1,887,187		710,744		4,012,818
11	76/75	1,007,599		236,726		1,934,088		686,643		3,865,056
12	77/76	1,027,752		101,667		1,979,104		660,533		3,769,056
13	78/77	1,048,307		0		2,021,385		632,764		3,702,456
14	79/78	1,069,272		0		2,060,376		603,443		3,733,091
15	80/79	1,090,659		0		2,095,463		572,701		3,758,823
16	81/80	1,112,472		0		2,126,570		540,239		3,779,281
17	82/81	1,134,721		0		2,152,433		506,630		3,793,784
18	83/82	1,157,415		0		2,172,985		471,510		3,801,910
19	84/83	1,180,564		0		2,186,696		435,600		3,802,860
20	85/84	1,204,175		0		2,193,529		398,446		3,796,150
21	86/85	1,228,259		0		2,192,663		360,156		3,781,078
22	87/86	1,252,824		0		2,183,223		320,842		3,756,889
23	88/87	1,277,880		0		2,165,534		279,639		3,723,053
24	89/88	1,303,437		0		2,137,499		237,522		3,678,458
25	90/89	1,329,506		0		2,099,655		193,361		3,622,522
26	91/90	1,356,096		0		2,051,271		146,960		3,554,327
27	92/91	1,383,218		0		1,991,632		98,056		3,472,906
28	93/92	1,410,882		0		1,920,052		46,297		3,377,231
29	94/93	1,439,100		0		1,824,785		0		3,263,885
30	95/94	1,467,882		0		1,652,951		0		3,120,833
31	96/95	1,497,240		0		1,461,782		0		2,959,022
32	97/96	1,527,185		0		1,249,775		0		2,776,960
33	98/97	1,557,728		0		1,015,324		0		2,573,052
34	99/98	1,588,883		0		756,706		0		2,345,589
35	100/99	1,620,660		0		472,074		0		2,092,734

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

Analysis of: CHEIFS+Annuity-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Summary of Transfer Taxation of Retirement Plan Assets

		Plan Assets Initial Value 1,000,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%	Heirs' Income Tax Rate 35.00%		
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets	(4) Total Taxes Attributed to Plan Assets	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax
1	66/65	1,070,000	0	374,500	374,500	695,500	35%
2	67/66	1,144,900	0	400,715	400,715	744,185	35%
3	68/67	1,225,043	0	428,765	428,765	796,278	35%
4	69/68	1,310,796	0	458,779	458,779	852,017	35%
5	70/69	1,402,552	0	490,893	490,893	911,659	35%
6	71/70	1,500,731	0	525,256	525,256	975,475	35%
7	72/71	1,605,782	0	562,024	562,024	1,043,758	35%
8	73/72	1,718,187	0	601,365	601,365	1,116,822	35%
9	74/73	1,838,460	0	643,461	643,461	1,194,999	35%
10	75/74	1,887,187	0	660,515	660,515	1,226,672	35%
11	76/75	1,934,088	0	676,931	676,931	1,257,157	35%
12	77/76	1,979,104	0	692,686	692,686	1,286,418	35%
13	78/77	2,021,385	0	707,485	707,485	1,313,900	35%
14	79/78	2,060,376	0	721,132	721,132	1,339,244	35%
15	80/79	2,095,463	0	733,412	733,412	1,362,051	35%
16	81/80	2,126,570	0	744,300	744,300	1,382,270	35%
17	82/81	2,152,433	0	753,352	753,352	1,399,081	35%
18	83/82	2,172,985	0	760,545	760,545	1,412,440	35%
19	84/83	2,186,696	0	765,344	765,344	1,421,352	35%
20	85/84	2,193,529	0	767,735	767,735	1,425,794	35%
21	86/85	2,192,663	0	767,432	767,432	1,425,231	35%
22	87/86	2,183,223	0	764,128	764,128	1,419,095	35%
23	88/87	2,165,534	0	757,937	757,937	1,407,597	35%
24	89/88	2,137,499	0	748,125	748,125	1,389,374	35%
25	90/89	2,099,655	0	734,879	734,879	1,364,776	35%
26	91/90	2,051,271	0	717,945	717,945	1,333,326	35%
27	92/91	1,991,632	0	697,071	697,071	1,294,561	35%
28	93/92	1,920,052	0	672,018	672,018	1,248,034	35%
29	94/93	1,824,785	0	638,675	638,675	1,186,110	35%
30	95/94	1,652,951	0	578,533	578,533	1,074,418	35%
31	96/95	1,461,782	0	511,624	511,624	950,158	35%
32	97/96	1,249,775	0	437,421	437,421	812,354	35%
33	98/97	1,015,324	0	355,363	355,363	659,961	35%
34	99/98	756,706	0	264,847	264,847	491,859	35%
35	100/99	472,074	0	165,226	165,226	306,848	35%

Analysis of: CHEIFS+Annuity-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Summary of Transfer Taxation of Tax Deferred Assets

		Tax Deferred Assets Initial Value 322,977		Initial Cost Basis 300,000	Heirs' Income Tax Rate 35.00%			
Year	M/F Ages	(1) Tax Deferred Assets in Estate	(2) Estate Tax on Tax Deferred Assets	(3) Income Tax on Tax Deferred Assets	(4) Total Taxes Attributed to Tax Deferred Assets	(5) Heirs After Tax Deferred Assets (1) - (4)	(6) Percent Loss Due to Tax	
1	66/65	322,977	0	8,042	8,042	314,935	2%	
2	67/66	371,664	0	25,082	25,082	346,582	7%	
3	68/67	371,086	0	24,880	24,880	346,206	7%	
4	69/68	439,295	0	48,753	48,753	390,542	11%	
5	70/69	496,064	0	68,622	68,622	427,442	14%	
6	71/70	514,821	0	75,187	75,187	439,634	15%	
7	72/71	512,907	0	74,517	74,517	438,390	15%	
8	73/72	550,356	0	87,625	87,625	462,731	16%	
9	74/73	592,857	0	102,500	102,500	490,357	17%	
10	75/74	430,447	0	45,656	45,656	384,791	11%	
11	76/75	236,726	0	0	0	236,726	0%	
12	77/76	101,667	0	0	0	101,667	0%	
13	78/77	0	0	0	0	0	0%	
14	79/78	0	0	0	0	0	0%	
15	80/79	0	0	0	0	0	0%	
16	81/80	0	0	0	0	0	0%	
17	82/81	0	0	0	0	0	0%	
18	83/82	0	0	0	0	0	0%	
19	84/83	0	0	0	0	0	0%	
20	85/84	0	0	0	0	0	0%	
21	86/85	0	0	0	0	0	0%	
22	87/86	0	0	0	0	0	0%	
23	88/87	0	0	0	0	0	0%	
24	89/88	0	0	0	0	0	0%	
25	90/89	0	0	0	0	0	0%	
26	91/90	0	0	0	0	0	0%	
27	92/91	0	0	0	0	0	0%	
28	93/92	0	0	0	0	0	0%	
29	94/93	0	0	0	0	0	0%	
30	95/94	0	0	0	0	0	0%	
31	96/95	0	0	0	0	0	0%	
32	97/96	0	0	0	0	0	0%	
33	98/97	0	0	0	0	0	0%	
34	99/98	0	0	0	0	0	0%	
35	100/99	0	0	0	0	0	0%	

Analysis of: CHEIFS+Annuity-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Details of Transfer Taxation of Tax Deferred Assets

		Tax Deferred Assets Initial Value 322,977	Initial Cost Basis 300,000		Heirs' Income Tax Rate 35.00%					
Year	M/F Ages	(1) Tax Deferred Assets in Estate	(2) Federal Estate Tax on Tax Deferred Assets	(3) Unrealized Gain in Tax Deferred Assets	(4) Federal Estate Tax Attributable to Gain*	(5) Portion of Gain Subject to Income Tax (3) - (4)	(6) Income Tax on Gain*	(7) State Death Tax Attributable to Plan Assets**	(8) Total Taxes on Tax Deferred Assets (2)+(6)+(7)	(9) Heirs After Tax Deferred Assets (1) - (8)
1	66/65	322,977	0	22,977	0	22,977	8,042	0	8,042	314,935
2	67/66	371,664	0	71,664	0	71,664	25,082	0	25,082	346,582
3	68/67	371,086	0	71,086	0	71,086	24,880	0	24,880	346,206
4	69/68	439,295	0	139,295	0	139,295	48,753	0	48,753	390,542
5	70/69	496,064	0	196,064	0	196,064	68,622	0	68,622	427,442
6	71/70	514,821	0	214,821	0	214,821	75,187	0	75,187	439,634
7	72/71	512,907	0	212,907	0	212,907	74,517	0	74,517	438,390
8	73/72	550,356	0	250,356	0	250,356	87,625	0	87,625	462,731
9	74/73	592,857	0	292,857	0	292,857	102,500	0	102,500	490,357
10	75/74	430,447	0	130,447	0	130,447	45,656	0	45,656	384,791
11	76/75	236,726	0	0	0	0	0	0	0	236,726
12	77/76	101,667	0	0	0	0	0	0	0	101,667
13	78/77	0	0	0	0	0	0	0	0	0
14	79/78	0	0	0	0	0	0	0	0	0
15	80/79	0	0	0	0	0	0	0	0	0
16	81/80	0	0	0	0	0	0	0	0	0
17	82/81	0	0	0	0	0	0	0	0	0
18	83/82	0	0	0	0	0	0	0	0	0
19	84/83	0	0	0	0	0	0	0	0	0
20	85/84	0	0	0	0	0	0	0	0	0
21	86/85	0	0	0	0	0	0	0	0	0
22	87/86	0	0	0	0	0	0	0	0	0
23	88/87	0	0	0	0	0	0	0	0	0
24	89/88	0	0	0	0	0	0	0	0	0
25	90/89	0	0	0	0	0	0	0	0	0
26	91/90	0	0	0	0	0	0	0	0	0
27	92/91	0	0	0	0	0	0	0	0	0
28	93/92	0	0	0	0	0	0	0	0	0
29	94/93	0	0	0	0	0	0	0	0	0
30	95/94	0	0	0	0	0	0	0	0	0
31	96/95	0	0	0	0	0	0	0	0	0
32	97/96	0	0	0	0	0	0	0	0	0
33	98/97	0	0	0	0	0	0	0	0	0
34	99/98	0	0	0	0	0	0	0	0	0
35	100/99	0	0	0	0	0	0	0	0	0

*The unrealized gain in tax deferred assets is also included on the heirs' income tax return. To avoid double taxation, the federal estate tax attributable to the gain is allowed as an itemized deduction on the heirs' income tax return.

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

Analysis of: CHEIFS+Annuity-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

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	66/65	3,827,364	382,542	3,444,822	0	3,444,822
2	67/66	3,879,558	425,797	3,453,761	0	3,453,761
3	68/67	3,874,132	453,645	3,420,487	0	3,420,487
4	69/68	3,928,125	507,532	3,420,593	0	3,420,593
5	70/69	3,960,184	559,515	3,400,669	0	3,400,669
6	71/70	3,989,524	600,443	3,389,081	0	3,389,081
7	72/71	3,988,695	636,541	3,352,154	0	3,352,154
8	73/72	4,022,806	688,990	3,333,816	0	3,333,816
9	74/73	4,132,851	745,961	3,386,890	0	3,386,890
10	75/74	4,016,221	706,171	3,310,050	0	3,310,050
11	76/75	3,865,056	676,931	3,188,125	0	3,188,125
12	77/76	3,769,056	692,686	3,076,370	0	3,076,370
13	78/77	3,702,456	707,485	2,994,971	0	2,994,971
14	79/78	3,733,091	721,132	3,011,959	0	3,011,959
15	80/79	3,758,823	733,412	3,025,411	0	3,025,411
16	81/80	3,779,281	744,300	3,034,981	0	3,034,981
17	82/81	3,793,784	753,352	3,040,432	0	3,040,432
18	83/82	3,801,910	760,545	3,041,365	0	3,041,365
19	84/83	3,802,860	765,344	3,037,516	0	3,037,516
20	85/84	3,796,150	767,735	3,028,415	0	3,028,415
21	86/85	3,781,078	767,432	3,013,646	0	3,013,646
22	87/86	3,756,889	764,128	2,992,761	0	2,992,761
23	88/87	3,723,053	757,937	2,965,116	0	2,965,116
24	89/88	3,678,458	748,125	2,930,333	0	2,930,333
25	90/89	3,622,522	734,879	2,887,643	0	2,887,643
26	91/90	3,554,327	717,945	2,836,382	0	2,836,382
27	92/91	3,472,906	697,071	2,775,835	0	2,775,835
28	93/92	3,377,231	672,018	2,705,213	0	2,705,213
29	94/93	3,263,885	638,675	2,625,210	0	2,625,210
30	95/94	3,120,833	578,533	2,542,300	0	2,542,300
31	96/95	2,959,022	511,624	2,447,398	0	2,447,398
32	97/96	2,776,960	437,421	2,339,539	0	2,339,539
33	98/97	2,573,052	355,363	2,217,689	0	2,217,689
34	99/98	2,345,589	264,847	2,080,742	0	2,080,742
35	100/99	2,092,734	165,226	1,927,508	0	1,927,508

*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 26)

Total Estate Assets	\$ 3,554,327
Wealth Transferred to Heirs	\$ 2,836,382