

Analysis of: Status Quo vs CHEIFS+Annuity-No-LTC Need

For: Bill Simpson & Mary Simpson



Presented By: _____
NextPoint Solutions

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Comparison of Alternatives

Year	M/F Ages	Spendable Cash Flow		Liquid Assets*		Wealth to Heirs	
		Strategy 1 Status Quo No LTC Need	Strategy 2 CHEIFS +Ann No LTC Need	Strategy 1 Status Quo No LTC Need	Strategy 2 CHEIFS +Ann No LTC Need	Strategy 1 Status Quo No LTC Need	Strategy 2 CHEIFS +Ann No LTC Need
1	66/65	125,000	125,000	2,320,779	2,644,338	3,476,279	3,444,146
2	67/66	127,500	127,500	2,338,682	2,712,338	3,498,567	3,451,221
3	68/67	130,050	130,050	2,353,463	2,732,519	3,516,510	3,415,716
4	69/68	132,651	132,651	2,364,857	2,811,921	3,529,726	3,413,171
5	70/69	135,304	135,304	2,372,582	2,880,228	3,537,810	3,390,107
6	71/70	138,010	138,010	2,423,381	2,956,622	3,587,369	3,374,819
7	72/71	140,770	140,770	2,473,547	3,013,000	3,634,552	3,333,549
8	73/72	143,586	143,586	2,522,967	3,107,177	3,679,091	3,310,690
9	74/73	146,457	146,457	2,571,521	3,206,431	3,720,699	3,365,683
10	75/74	149,387	149,387	2,597,931	3,329,488	3,765,908	3,453,466
11	76/75	152,374	152,374	2,620,731	3,415,785	3,808,861	3,518,530
12	77/76	155,422	155,422	2,639,637	3,553,715	3,849,314	3,619,128
13	78/77	158,530	158,530	2,654,149	3,568,887	3,887,074	3,639,822
14	79/78	161,701	161,701	2,663,819	3,748,354	3,921,905	3,767,253
15	80/79	164,935	164,935	2,668,164	3,893,409	3,953,555	3,872,323
16	81/80	168,234	168,234	2,666,809	3,933,930	3,981,688	3,909,360
17	82/81	171,598	171,598	2,659,063	3,928,439	4,006,073	3,916,624
18	83/82	175,030	175,030	2,644,495	4,005,906	4,026,319	3,977,833
19	84/83	178,531	178,531	2,622,296	4,088,900	4,042,169	4,042,931
20	85/84	182,101	182,101	2,591,975	4,282,429	4,053,161	4,180,027
21	86/85	185,743	185,743	2,552,819	4,386,950	4,058,887	4,259,481
22	87/86	189,458	189,458	2,504,065	4,640,270	4,058,907	4,435,926
23	88/87	193,247	193,247	2,445,173	4,589,872	4,052,585	4,414,944
24	89/88	197,112	197,112	2,375,021	4,960,801	4,039,552	4,668,178
25	90/89	201,055	201,055	2,293,016	5,239,936	4,019,046	4,861,730
26	91/90	205,076	205,076	2,198,231	5,236,532	3,990,413	4,871,570
27	92/91	209,177	209,177	2,089,688	5,139,154	3,952,947	4,820,203
28	93/92	213,361	213,361	1,966,349	5,244,438	3,905,867	4,900,344
29	94/93	217,628	217,628	1,824,785	5,369,480	3,849,877	4,992,339
30	95/94	221,981	221,981	1,652,951	5,800,920	3,791,460	5,282,228
31	96/95	226,420	226,420	1,461,782	5,985,630	3,721,541	5,409,393
32	97/96	230,949	230,949	1,249,775	6,575,053	3,639,165	5,797,589
33	98/97	235,568	235,568	1,015,324	6,365,815	3,543,308	5,684,453
34	99/98	240,279	240,279	756,706	7,268,303	3,432,873	6,299,904
35	100/99	245,085	245,085	472,074	7,921,995	3,306,682	6,754,213
		6,249,310	6,249,310				

*After providing spendable cash flow.

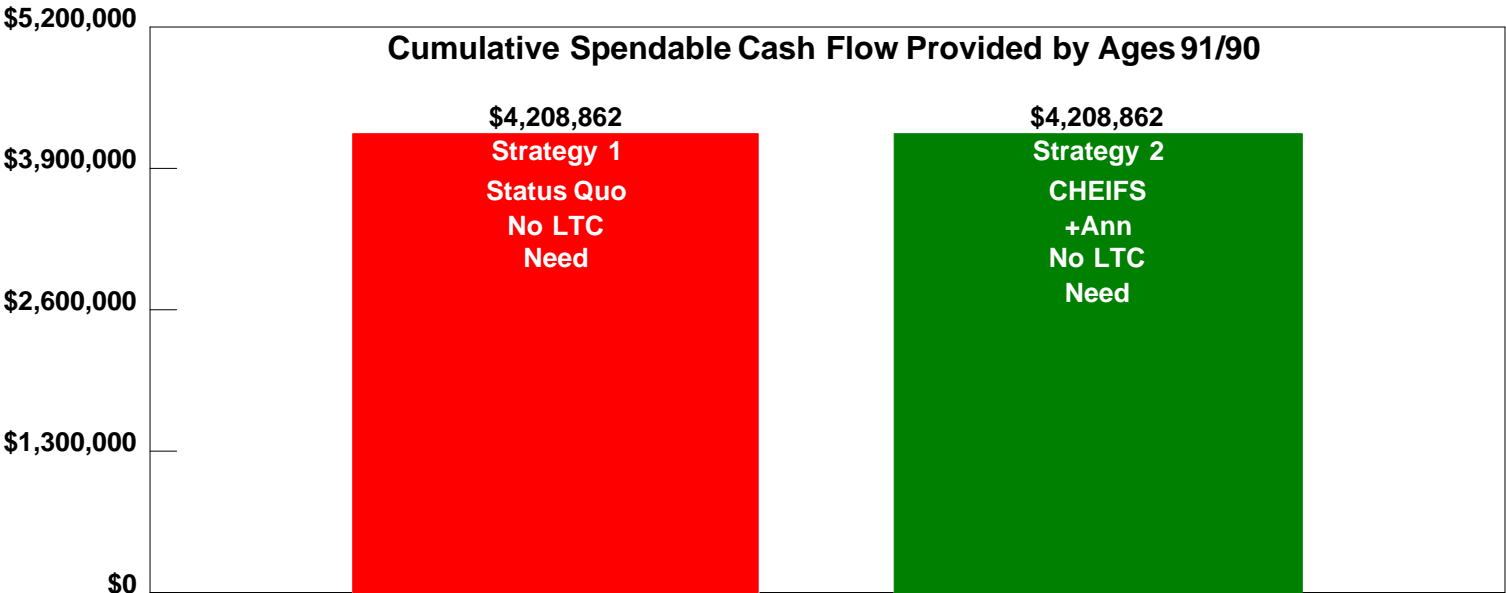
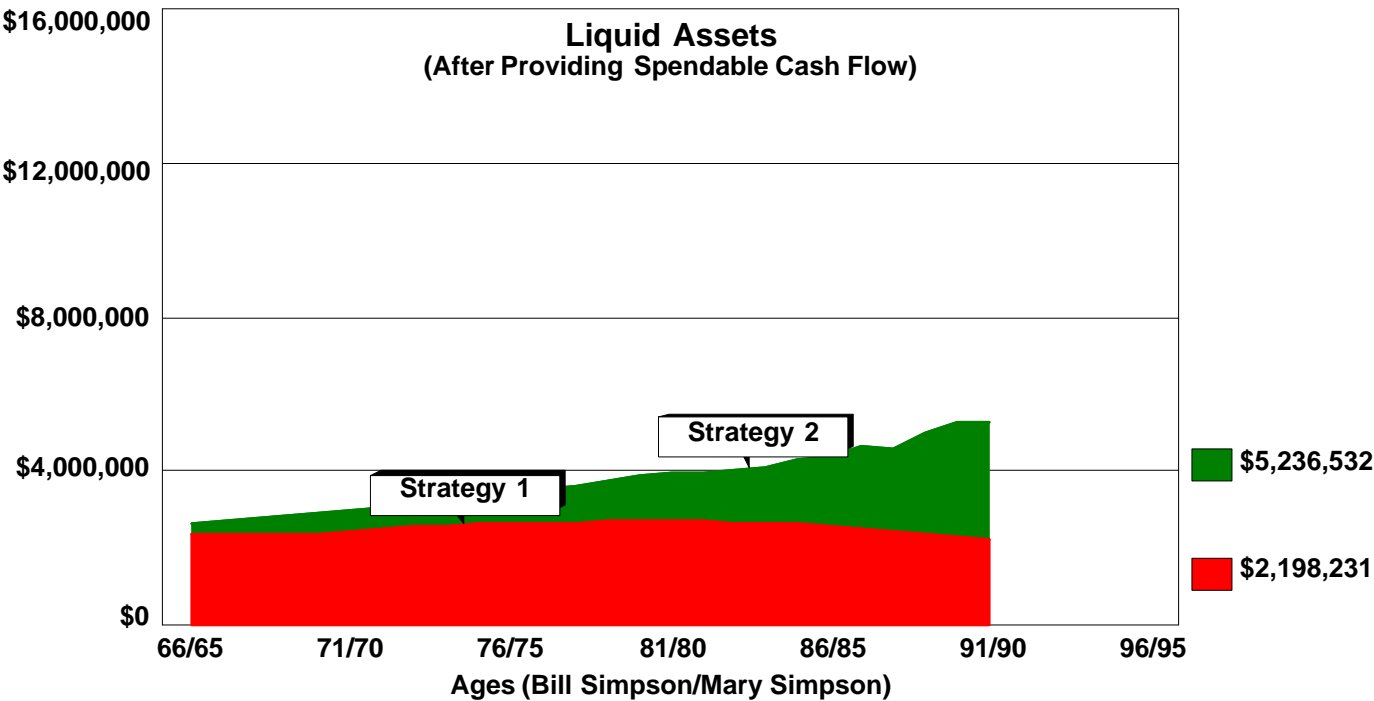
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Analysis of: Status Quo vs CHEIFS+Annuity-No-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Comparison of Alternatives



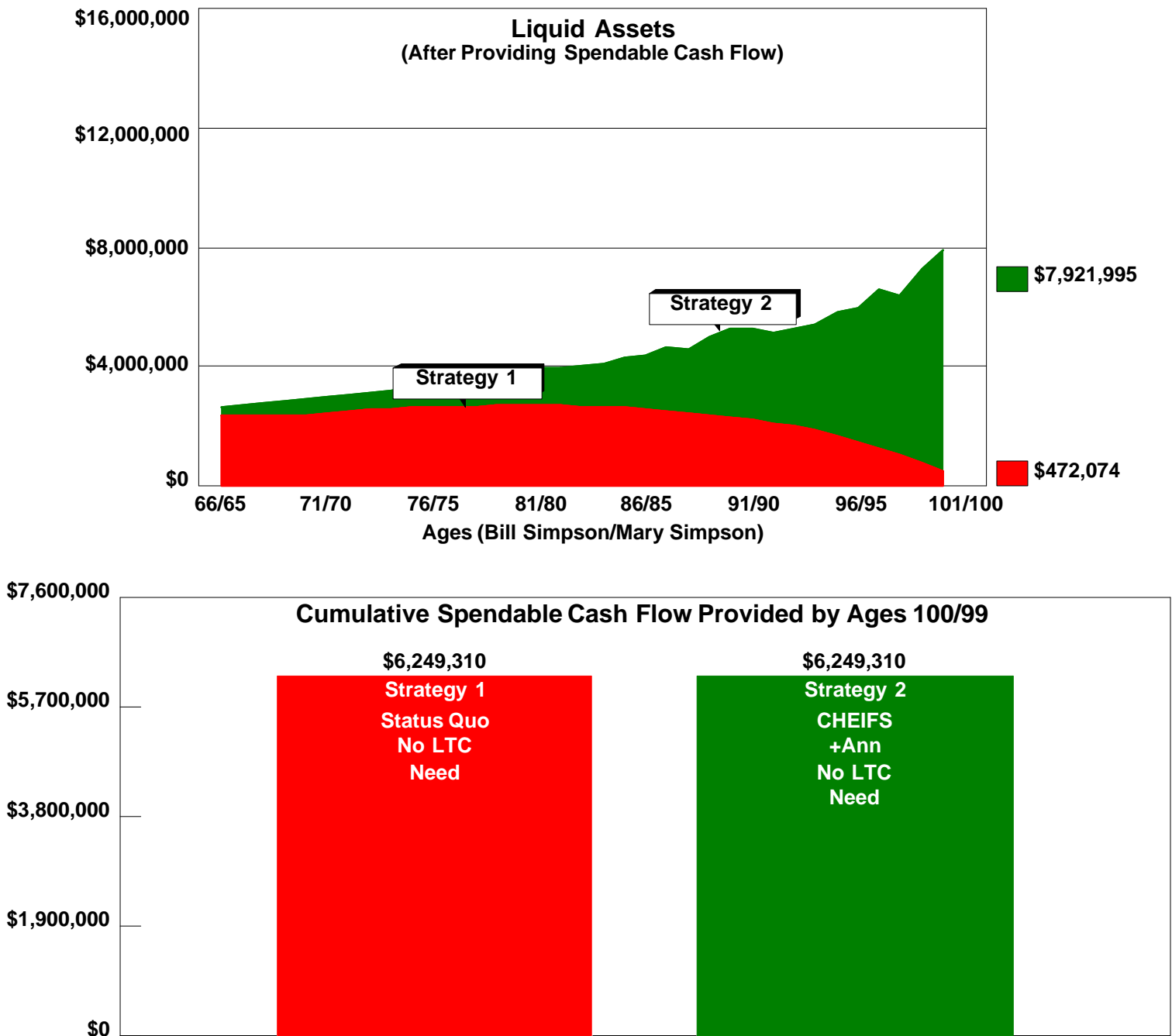
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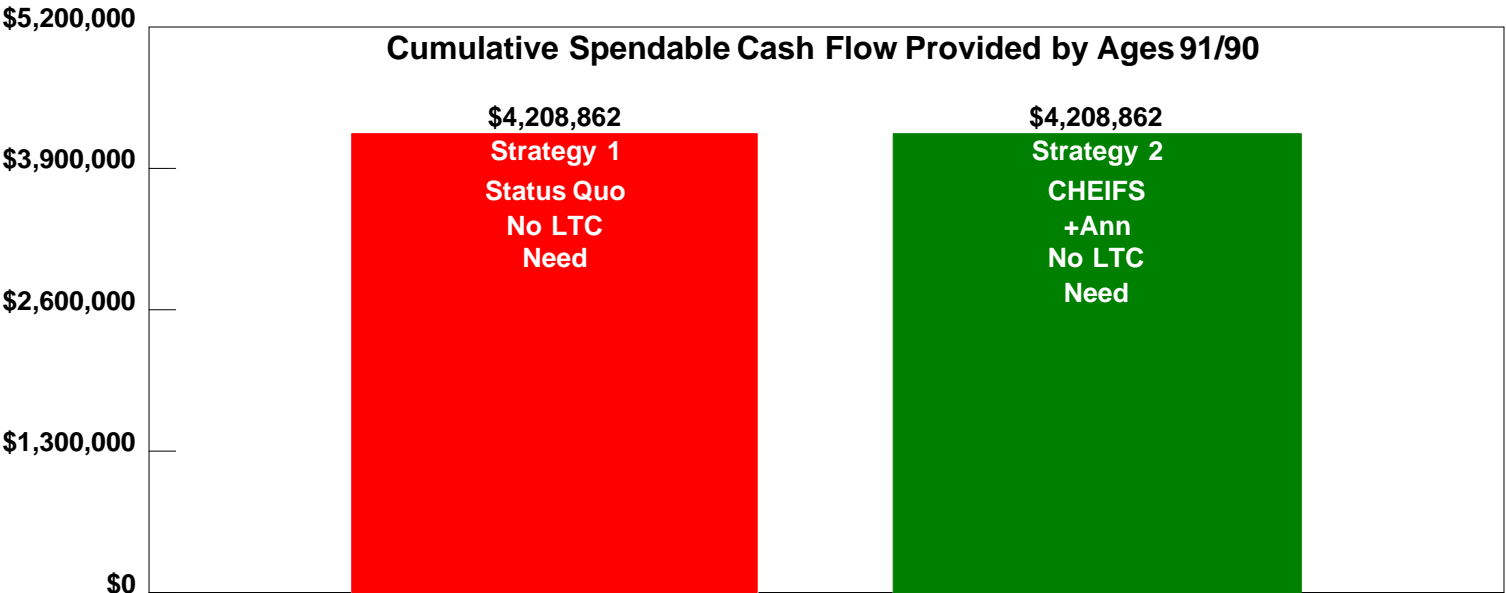
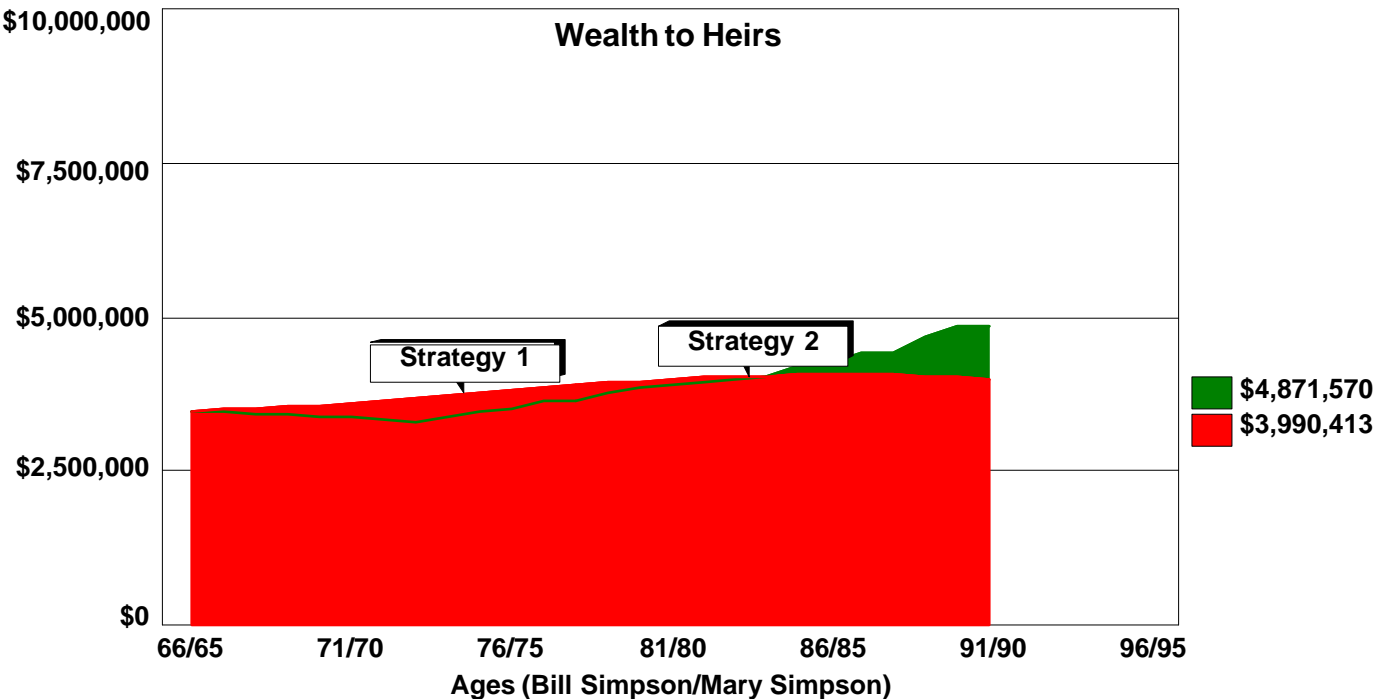
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Comparison of Alternatives



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Analysis of: Status Quo No LTC Need

Analysis of: Status Quo No 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>	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: Status Quo No LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Cash Flow Required

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

Column (1) assumes 2.00% inflation.

Date: 04/23/2026

Analysis of: Status Quo No 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 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: Status Quo No 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	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	0	149,387	40,000	48,577	60,810	149,387
11	76/75	152,374	0	152,374	40,000	51,758	60,616	152,374
12	77/76	155,422	0	155,422	40,000	54,898	60,524	155,422
13	78/77	158,530	0	158,530	40,000	58,473	60,057	158,530
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	0	6,249,310	1,200,000	2,928,619	2,120,691	6,249,310

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

Column (1): assumes 2.00% inflation.

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: Status Quo No 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: Status Quo No 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: Status Quo No 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
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		710,744		2,597,931
11	76/75	1,934,088		686,643		2,620,731
12	77/76	1,979,104		660,533		2,639,637
13	78/77	2,021,385		632,764		2,654,149
14	79/78	2,060,376		603,443		2,663,819
15	80/79	2,095,463		572,701		2,668,164
16	81/80	2,126,570		540,239		2,666,809
17	82/81	2,152,433		506,630		2,659,063
18	83/82	2,172,985		471,510		2,644,495
19	84/83	2,186,696		435,600		2,622,296
20	85/84	2,193,529		398,446		2,591,975
21	86/85	2,192,663		360,156		2,552,819
22	87/86	2,183,223		320,842		2,504,065
23	88/87	2,165,534		279,639		2,445,173
24	89/88	2,137,499		237,522		2,375,021
25	90/89	2,099,655		193,361		2,293,016
26	91/90	2,051,271		146,960		2,198,231
27	92/91	1,991,632		98,056		2,089,688
28	93/92	1,920,052		46,297		1,966,349
29	94/93	1,824,785		0		1,824,785
30	95/94	1,652,951		0		1,652,951
31	96/95	1,461,782		0		1,461,782
32	97/96	1,249,775		0		1,249,775
33	98/97	1,015,324		0		1,015,324
34	99/98	756,706		0		756,706
35	100/99	472,074		0		472,074

Analysis of: Status Quo No 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: Status Quo No LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Value of Illiquid Assets	+	(2) Year End Value of Taxable Retirement Plan Assets	+	(3) Year End 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		710,744		4,426,423
11	76/75	1,865,061		1,934,088		686,643		4,485,792
12	77/76	1,902,363		1,979,104		660,533		4,542,000
13	78/77	1,940,410		2,021,385		632,764		4,594,559
14	79/78	1,979,218		2,060,376		603,443		4,643,037
15	80/79	2,018,803		2,095,463		572,701		4,686,967
16	81/80	2,059,179		2,126,570		540,239		4,725,988
17	82/81	2,100,362		2,152,433		506,630		4,759,425
18	83/82	2,142,369		2,172,985		471,510		4,786,864
19	84/83	2,185,217		2,186,696		435,600		4,807,513
20	85/84	2,228,921		2,193,529		398,446		4,820,896
21	86/85	2,273,500		2,192,663		360,156		4,826,319
22	87/86	2,318,970		2,183,223		320,842		4,823,035
23	88/87	2,365,349		2,165,534		279,639		4,810,522
24	89/88	2,412,656		2,137,499		237,522		4,787,677
25	90/89	2,460,909		2,099,655		193,361		4,753,925
26	91/90	2,510,127		2,051,271		146,960		4,708,358
27	92/91	2,560,330		1,991,632		98,056		4,650,018
28	93/92	2,611,536		1,920,052		46,297		4,577,885
29	94/93	2,663,767		1,824,785		0		4,488,552
30	95/94	2,717,042		1,652,951		0		4,369,993
31	96/95	2,771,383		1,461,782		0		4,233,165
32	97/96	2,826,811		1,249,775		0		4,076,586
33	98/97	2,883,347		1,015,324		0		3,898,671
34	99/98	2,941,014		756,706		0		3,697,720
35	100/99	2,999,834		472,074		0		3,471,908

Analysis of: Status Quo No 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: Status Quo No 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) 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	4,426,423	660,515	3,765,908	0	3,765,908
11	76/75	4,485,792	676,931	3,808,861	0	3,808,861
12	77/76	4,542,000	692,686	3,849,314	0	3,849,314
13	78/77	4,594,559	707,485	3,887,074	0	3,887,074
14	79/78	4,643,037	721,132	3,921,905	0	3,921,905
15	80/79	4,686,967	733,412	3,953,555	0	3,953,555
16	81/80	4,725,988	744,300	3,981,688	0	3,981,688
17	82/81	4,759,425	753,352	4,006,073	0	4,006,073
18	83/82	4,786,864	760,545	4,026,319	0	4,026,319
19	84/83	4,807,513	765,344	4,042,169	0	4,042,169
20	85/84	4,820,896	767,735	4,053,161	0	4,053,161
21	86/85	4,826,319	767,432	4,058,887	0	4,058,887
22	87/86	4,823,035	764,128	4,058,907	0	4,058,907
23	88/87	4,810,522	757,937	4,052,585	0	4,052,585
24	89/88	4,787,677	748,125	4,039,552	0	4,039,552
25	90/89	4,753,925	734,879	4,019,046	0	4,019,046
26	91/90	4,708,358	717,945	3,990,413	0	3,990,413
27	92/91	4,650,018	697,071	3,952,947	0	3,952,947
28	93/92	4,577,885	672,018	3,905,867	0	3,905,867
29	94/93	4,488,552	638,675	3,849,877	0	3,849,877
30	95/94	4,369,993	578,533	3,791,460	0	3,791,460
31	96/95	4,233,165	511,624	3,721,541	0	3,721,541
32	97/96	4,076,586	437,421	3,639,165	0	3,639,165
33	98/97	3,898,671	355,363	3,543,308	0	3,543,308
34	99/98	3,697,720	264,847	3,432,873	0	3,432,873
35	100/99	3,471,908	165,226	3,306,682	0	3,306,682

Summary at Life Expectancy (Year 26)

*Net of cash flow provided

**See Transfer Tax Details report for details.

Total Estate Assets	\$ 4,708,358
Wealth Transferred to Heirs	\$ 3,990,413

Analysis of: CHEIFS+Annuity-No-LTC Need

Analysis of: CHEIFS+Annuity-No-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

<u>Retirement Plan Assets:</u>	Minimum Distribution, Unless More Is Needed
<u>Cash Flow Funding:</u>	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.

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	\$0
	Assumed LTC Inflation	0.0%
	LTC Start Year	0
	LTC Cost Period	0 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-No-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) Long-Term Care Annuity Premiums	= (4) Total After Tax Cash Flow Required
1	66/65	125,000	125,000	300,000	425,000
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	0	149,387
11	76/75	152,374	152,374	0	152,374
12	77/76	155,422	155,422	0	155,422
13	78/77	158,530	158,530	0	158,530
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	300,000	6,549,310

Column (1) assumes 2.00% inflation.

Date: 04/23/2026

Analysis of: CHEIFS+Annuity-No-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 Cash Flow Provided By CHEIFS Plan	(3) Total Expected After Tax Cash Flow
1	66/65	0	326,437	326,437
2	67/66	0	0	0
3	68/67	0	0	0
4	69/68	0	0	0
5	70/69	0	0	0
6	71/70	40,000	0	40,000
7	72/71	40,000	0	40,000
8	73/72	40,000	0	40,000
9	74/73	40,000	0	40,000
10	75/74	40,000	0	40,000
11	76/75	40,000	0	40,000
12	77/76	40,000	0	40,000
13	78/77	40,000	0	40,000
14	79/78	40,000	0	40,000
15	80/79	40,000	0	40,000
16	81/80	40,000	0	40,000
17	82/81	40,000	0	40,000
18	83/82	40,000	0	40,000
19	84/83	40,000	0	40,000
20	85/84	40,000	0	40,000
21	86/85	40,000	0	40,000
22	87/86	40,000	0	40,000
23	88/87	40,000	0	40,000
24	89/88	40,000	0	40,000
25	90/89	40,000	0	40,000
26	91/90	40,000	0	40,000
27	92/91	40,000	0	40,000
28	93/92	40,000	0	40,000
29	94/93	40,000	0	40,000
30	95/94	40,000	0	40,000
31	96/95	40,000	0	40,000
32	97/96	40,000	0	40,000
33	98/97	40,000	0	40,000
34	99/98	40,000	0	40,000
35	100/99	40,000	0	40,000
		1,200,000	326,437	1,526,437

*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-No-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	326,437	0	98,564	425,001
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	0	149,387	40,000	48,577	60,810	149,387
11	76/75	152,374	0	152,374	40,000	51,758	60,616	152,374
12	77/76	155,422	0	155,422	40,000	54,898	60,524	155,422
13	78/77	158,530	0	158,530	40,000	58,473	60,057	158,530
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	131,372	46,256	217,628
30	95/94	221,981	0	221,981	40,000	134,250	47,731	221,981
31	96/95	226,420	0	226,420	40,000	135,097	51,323	226,420
32	97/96	230,949	0	230,949	40,000	137,141	53,808	230,949
33	98/97	235,568	0	235,568	40,000	182,957	12,611	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	300,000	6,549,310	1,526,437	2,754,999	2,267,875	6,549,311

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

Column (1): assumes 2.00% inflation.

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-No-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	103,337	83,766	0	1,280,429	-4	98,568	98,564
2	67/66	1,280,429	135,095	80,173	0	1,225,507	0	127,500	127,500
3	68/67	1,225,507	139,184	76,043	0	1,162,366	0	130,050	130,050
4	69/68	1,162,366	143,316	71,334	0	1,090,384	0	132,651	132,651
5	70/69	1,090,384	147,491	66,003	0	1,008,896	0	135,304	135,304
6	71/70	1,008,896	107,740	63,081	0	964,237	0	98,010	98,010
7	72/71	964,237	111,655	59,681	0	912,263	0	100,770	100,770
8	73/72	912,263	115,634	55,764	0	852,393	0	103,586	103,586
9	74/73	852,393	119,676	51,290	0	784,007	0	106,457	106,457
10	75/74	784,007	68,814	50,064	0	765,257	0	60,810	60,810
11	76/75	765,257	69,022	48,736	0	744,971	0	60,616	60,616
12	77/76	744,971	69,322	47,295	0	722,944	0	60,524	60,524
13	78/77	722,944	69,165	45,765	0	699,544	0	60,057	60,057
14	79/78	699,544	68,799	44,152	0	674,897	0	59,431	59,431
15	80/79	674,897	68,208	42,468	0	649,157	0	58,636	58,636
16	81/80	649,157	67,805	40,695	0	622,047	0	58,025	58,025
17	82/81	622,047	66,753	38,871	0	594,165	0	56,881	56,881
18	83/82	594,165	65,966	36,974	0	565,173	0	55,986	55,986
19	84/83	565,173	64,407	35,054	0	535,820	0	54,457	54,457
20	85/84	535,820	63,221	33,082	0	505,681	0	53,266	53,266
21	86/85	505,681	61,852	31,068	0	474,897	0	51,941	51,941
22	87/86	474,897	60,304	29,022	0	443,615	0	50,484	50,484
23	88/87	443,615	59,497	26,888	0	411,006	0	49,664	49,664
24	89/88	411,006	57,656	24,735	0	378,085	0	47,996	47,996
25	90/89	378,085	56,811	22,489	0	343,763	0	47,172	47,172
26	91/90	343,763	56,015	20,142	0	307,890	0	46,400	46,400
27	92/91	307,890	55,319	17,680	0	270,251	0	45,721	45,721
28	93/92	270,251	54,788	15,082	0	230,545	0	45,187	45,187
29	94/93	230,545	56,195	12,205	0	186,555	0	46,256	46,256
30	95/94	186,555	58,093	8,992	0	137,454	0	47,731	47,731
31	96/95	137,454	62,573	5,242	0	80,123	0	51,323	51,323
32	97/96	80,123	65,709	1,009	0	15,423	0	53,808	53,808
33	98/97	15,423	15,423	0	0	0	0	12,611	12,611
34	99/98	0	0	0	0	0	0	0	0
35	100/99	0	0	0	0	0	0	0	0
		2,584,845			0		-4	2,267,879	2,267,875

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

Analysis of: CHEIFS+Annuity-No-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	202,111	131,372	1,838,197
30	95/94	1,838,197	206,539	206,539	134,250	1,745,874
31	96/95	1,745,874	207,842	207,842	135,097	1,645,694
32	97/96	1,645,694	210,986	210,986	137,141	1,535,138
33	98/97	1,535,138	210,293	281,472	182,957	1,341,423
34	99/98	1,341,423	197,268	308,122	200,279	1,105,632
35	100/99	1,105,632	172,755	315,515	205,085	845,425
			3,913,672	4,238,465	2,754,999	

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-No-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	677,044	680,447	1,363,392	272,678	0
11	76/75	0	736,726	736,726	1,401,492	280,298	0
12	77/76	0	851,667	851,667	1,462,960	292,592	0
13	78/77	0	847,958	847,958	1,503,380	300,676	0
14	79/78	0	1,013,081	1,013,081	1,568,592	313,718	0
15	80/79	0	1,148,789	1,148,789	1,611,474	322,295	0
16	81/80	0	1,185,313	1,185,313	1,680,657	336,131	0
17	82/81	0	1,181,841	1,181,841	1,726,150	345,230	0
18	83/82	0	1,267,748	1,267,748	1,799,546	359,909	0
19	84/83	0	1,366,384	1,366,384	1,847,810	369,562	0
20	85/84	0	1,583,219	1,583,219	1,925,676	385,135	0
21	86/85	0	1,719,390	1,719,390	1,925,676	385,135	0
22	87/86	0	2,013,432	2,013,432	2,013,432	402,686	0
23	88/87	0	2,013,332	2,013,332	2,013,332	402,666	0
24	89/88	0	2,445,217	2,445,217	2,445,217	489,043	0
25	90/89	0	2,796,518	2,796,518	2,796,518	559,304	0
26	91/90	0	2,877,371	2,877,371	2,877,371	575,474	0
27	92/91	0	2,877,271	2,877,271	2,877,271	575,454	0
28	93/92	0	3,093,841	3,093,841	3,093,841	618,768	0
29	94/93	0	3,344,728	3,344,728	3,344,728	668,946	0
30	95/94	0	3,917,592	3,917,592	3,917,592	783,518	0
31	96/95	0	4,259,813	4,259,813	4,259,813	851,963	0
32	97/96	0	5,024,492	5,024,492	5,024,492	1,004,898	0
33	98/97	0	5,024,392	5,024,392	5,024,392	1,004,878	0
34	99/98	0	6,162,671	6,162,671	6,162,671	1,232,534	0
35	100/99	0	7,076,570	7,076,570	7,076,570	1,415,314	0

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

Analysis of: CHEIFS+Annuity-No-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		1,280,429		2,350,429	293,909
2	67/66	1,144,900		1,225,507		2,370,407	341,931
3	68/67	1,225,043		1,162,366		2,387,409	345,110
4	69/68	1,310,796		1,090,384		2,401,180	410,741
5	70/69	1,402,552		1,008,896		2,411,448	468,780
6	71/70	1,500,731		964,237		2,464,968	491,654
7	72/71	1,605,782		912,263		2,518,045	494,955
8	73/72	1,718,187		852,393		2,570,580	536,597
9	74/73	1,838,460		784,007		2,622,467	583,964
10	75/74	1,887,187		765,257		2,652,444	677,044
11	76/75	1,934,088		744,971		2,679,059	736,726
12	77/76	1,979,104		722,944		2,702,048	851,667
13	78/77	2,021,385		699,544		2,720,929	847,958
14	79/78	2,060,376		674,897		2,735,273	1,013,081
15	80/79	2,095,463		649,157		2,744,620	1,148,789
16	81/80	2,126,570		622,047		2,748,617	1,185,313
17	82/81	2,152,433		594,165		2,746,598	1,181,841
18	83/82	2,172,985		565,173		2,738,158	1,267,748
19	84/83	2,186,696		535,820		2,722,516	1,366,384
20	85/84	2,193,529		505,681		2,699,210	1,583,219
21	86/85	2,192,663		474,897		2,667,560	1,719,390
22	87/86	2,183,223		443,615		2,626,838	2,013,432
23	88/87	2,165,534		411,006		2,576,540	2,013,332
24	89/88	2,137,499		378,085		2,515,584	2,445,217
25	90/89	2,099,655		343,763		2,443,418	2,796,518
26	91/90	2,051,271		307,890		2,359,161	2,877,371
27	92/91	1,991,632		270,251		2,261,883	2,877,271
28	93/92	1,920,052		230,545		2,150,597	3,093,841
29	94/93	1,838,197		186,555		2,024,752	3,344,728
30	95/94	1,745,874		137,454		1,883,328	3,917,592
31	96/95	1,645,694		80,123		1,725,817	4,259,813
32	97/96	1,535,138		15,423		1,550,561	5,024,492
33	98/97	1,341,423		0		1,341,423	5,024,392
34	99/98	1,105,632		0		1,105,632	6,162,671
35	100/99	845,425		0		845,425	7,076,570

Summary of year 35

Total Liquid Assets	\$ 845,425
Value of Annuity Assets	\$ 7,076,570
Total Liquid Assets Available	\$ 7,921,995

Analysis of: CHEIFS+Annuity-No-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-No-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	765,000	376,718	376,718	15.40%	24.62%	1,153,282	326,437
2	67/66	1,560,600	780,300	425,653	425,653	14.19%	27.28%	1,134,947	0
3	68/67	1,591,812	795,906	480,946	480,946	13.79%	30.21%	1,110,866	0
4	69/68	1,623,648	811,824	543,420	543,420	13.59%	33.47%	1,080,228	0
5	70/69	1,656,121	828,061	614,011	614,011	13.47%	37.08%	1,042,110	0
6	71/70	1,689,244	844,622	693,771	693,771	13.39%	41.07%	995,473	0
7	72/71	1,723,029	861,514	783,891	783,891	13.33%	45.50%	939,138	0
8	73/72	1,757,489	878,745	885,719	878,745	13.18%	50.00%	878,744	0
9	74/73	1,792,639	896,319	1,000,774	896,319	11.88%	50.00%	896,320	0
10	75/74	1,828,492	914,246	1,130,774	914,246	10.85%	50.00%	914,246	0
11	76/75	1,865,061	932,531	1,277,662	932,531	10.01%	50.00%	932,530	0
12	77/76	1,902,363	951,181	1,443,630	951,181	9.32%	50.00%	951,182	0
13	78/77	1,940,410	970,205	1,631,158	970,205	8.74%	50.00%	970,205	0
14	79/78	1,979,218	989,609	1,843,045	989,609	8.24%	50.00%	989,609	0
15	80/79	2,018,803	1,009,401	2,082,457	1,009,401	7.82%	50.00%	1,009,402	0
16	81/80	2,059,179	1,029,589	2,352,968	1,029,589	7.44%	50.00%	1,029,590	0
17	82/81	2,100,362	1,050,181	2,658,619	1,050,181	7.12%	50.00%	1,050,181	0
18	83/82	2,142,369	1,071,185	3,003,973	1,071,185	6.82%	50.00%	1,071,184	0
19	84/83	2,185,217	1,092,608	3,394,189	1,092,608	6.56%	50.00%	1,092,609	0
20	85/84	2,228,921	1,114,461	3,835,094	1,114,461	6.33%	50.00%	1,114,460	0
21	86/85	2,273,500	1,136,750	4,333,273	1,136,750	6.12%	50.00%	1,136,750	0
22	87/86	2,318,970	1,159,485	4,896,165	1,159,485	5.93%	50.00%	1,159,485	0
23	88/87	2,365,349	1,182,674	5,532,177	1,182,674	5.76%	50.00%	1,182,675	0
24	89/88	2,412,656	1,206,328	6,250,807	1,206,328	5.60%	50.00%	1,206,328	0
25	90/89	2,460,909	1,230,455	7,062,787	1,230,455	5.45%	50.00%	1,230,454	0
26	91/90	2,510,127	1,255,064	7,980,243	1,255,064	5.32%	50.00%	1,255,063	0
27	92/91	2,560,330	1,280,165	9,016,876	1,280,165	5.19%	50.00%	1,280,165	0
28	93/92	2,611,536	1,305,768	10,188,169	1,305,768	5.08%	50.00%	1,305,768	0
29	94/93	2,663,767	1,331,884	11,511,612	1,331,884	4.97%	50.00%	1,331,883	0
30	95/94	2,717,042	1,358,521	13,006,970	1,358,521	4.87%	50.00%	1,358,521	0
31	96/95	2,771,383	1,385,692	14,696,576	1,385,692	4.77%	50.00%	1,385,691	0
32	97/96	2,826,811	1,413,405	16,605,661	1,413,405	4.69%	50.00%	1,413,406	0
33	98/97	2,883,347	1,441,674	18,762,736	1,441,674	4.60%	50.00%	1,441,673	0
34	99/98	2,941,014	1,470,507	21,200,016	1,470,507	4.53%	50.00%	1,470,507	0
35	100/99	2,999,834	1,499,917	23,953,898	1,499,917	4.45%	50.00%	1,499,917	0

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

Date: 04/23/2026

Analysis of: CHEIFS+Annuity-No-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	376,718	352,552	326,437	15.40%	20.14%	11.84%	326,437	293,455	287,793
2	67/66	1,560,600	425,653	380,756	326,437	14.19%	13.91%	9.92%	0	0	-26,115
3	68/67	1,591,812	480,946	411,216	326,437	13.79%	11.90%	9.28%	0	0	-26,115
4	69/68	1,623,648	543,420	444,114	326,437	13.59%	10.91%	8.96%	0	0	-26,115
5	70/69	1,656,121	614,011	479,643	326,437	13.47%	10.33%	8.77%	0	0	-26,115
6	71/70	1,689,244	693,771	518,014	326,437	13.39%	9.93%	8.64%	0	0	-26,115
7	72/71	1,723,029	783,891	559,455	326,437	13.33%	9.66%	8.55%	0	0	-26,115
8	73/72	1,757,489	878,745	604,212	326,437	13.18%	9.45%	8.48%	0	0	-26,115
9	74/73	1,792,639	896,319	652,549	326,437	11.88%	9.29%	8.43%	0	0	-26,115
10	75/74	1,828,492	914,246	704,753	326,437	10.85%	9.16%	8.38%	0	0	-26,115
11	76/75	1,865,061	932,531	761,133	323,710	10.01%	9.05%	8.35%	0	0	-28,743
12	77/76	1,902,363	951,181	822,023	320,757	9.32%	8.96%	8.32%	0	0	-28,743
13	78/77	1,940,410	970,205	887,785	317,558	8.74%	8.89%	8.30%	0	0	-28,743
14	79/78	1,979,218	989,609	958,808	314,094	8.24%	8.82%	8.27%	0	0	-28,743
15	80/79	2,018,803	1,009,401	1,035,513	310,343	7.82%	8.77%	8.26%	0	0	-28,743
16	81/80	2,059,179	1,029,589	1,118,354	306,280	7.44%	8.72%	8.24%	0	0	-28,743
17	82/81	2,100,362	1,050,181	1,207,822	301,880	7.12%	8.68%	8.23%	0	0	-28,743
18	83/82	2,142,369	1,071,185	1,304,448	297,115	6.82%	8.64%	8.21%	0	0	-28,743
19	84/83	2,185,217	1,092,608	1,408,804	291,955	6.56%	8.61%	8.20%	0	0	-28,743
20	85/84	2,228,921	1,114,461	1,521,508	286,366	6.33%	8.58%	8.19%	0	0	-315,109
21	86/85	2,273,500	1,136,750	1,643,228	0	6.12%	8.55%	0.00%	0	0	0
22	87/86	2,318,970	1,159,485	1,774,687	0	5.93%	8.52%	0.00%	0	0	0
23	88/87	2,365,349	1,182,674	1,916,662	0	5.76%	8.50%	0.00%	0	0	0
24	89/88	2,412,656	1,206,328	2,069,995	0	5.60%	8.48%	0.00%	0	0	0
25	90/89	2,460,909	1,230,455	2,235,594	0	5.45%	8.46%	0.00%	0	0	0
26	91/90	2,510,127	1,255,064	2,414,442	0	5.32%	8.44%	0.00%	0	0	0
27	92/91	2,560,330	1,280,165	2,560,330	0	5.19%	8.35%	0.00%	0	0	0
28	93/92	2,611,536	1,305,768	2,611,536	0	5.08%	8.12%	0.00%	0	0	0
29	94/93	2,663,767	1,331,884	2,663,767	0	4.97%	7.90%	0.00%	0	0	0
30	95/94	2,717,042	1,358,521	2,717,042	0	4.87%	7.70%	0.00%	0	0	0
31	96/95	2,771,383	1,385,692	2,771,383	0	4.77%	7.51%	0.00%	0	0	0
32	97/96	2,826,811	1,413,405	2,826,811	0	4.69%	7.34%	0.00%	0	0	0
33	98/97	2,883,347	1,441,674	2,883,347	0	4.60%	7.17%	0.00%	0	0	0
34	99/98	2,941,014	1,470,507	2,941,014	0	4.53%	7.01%	0.00%	0	0	0
35	100/99	2,999,834	1,499,917	2,999,834	0	4.45%	6.87%	0.00%	0	0	0

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

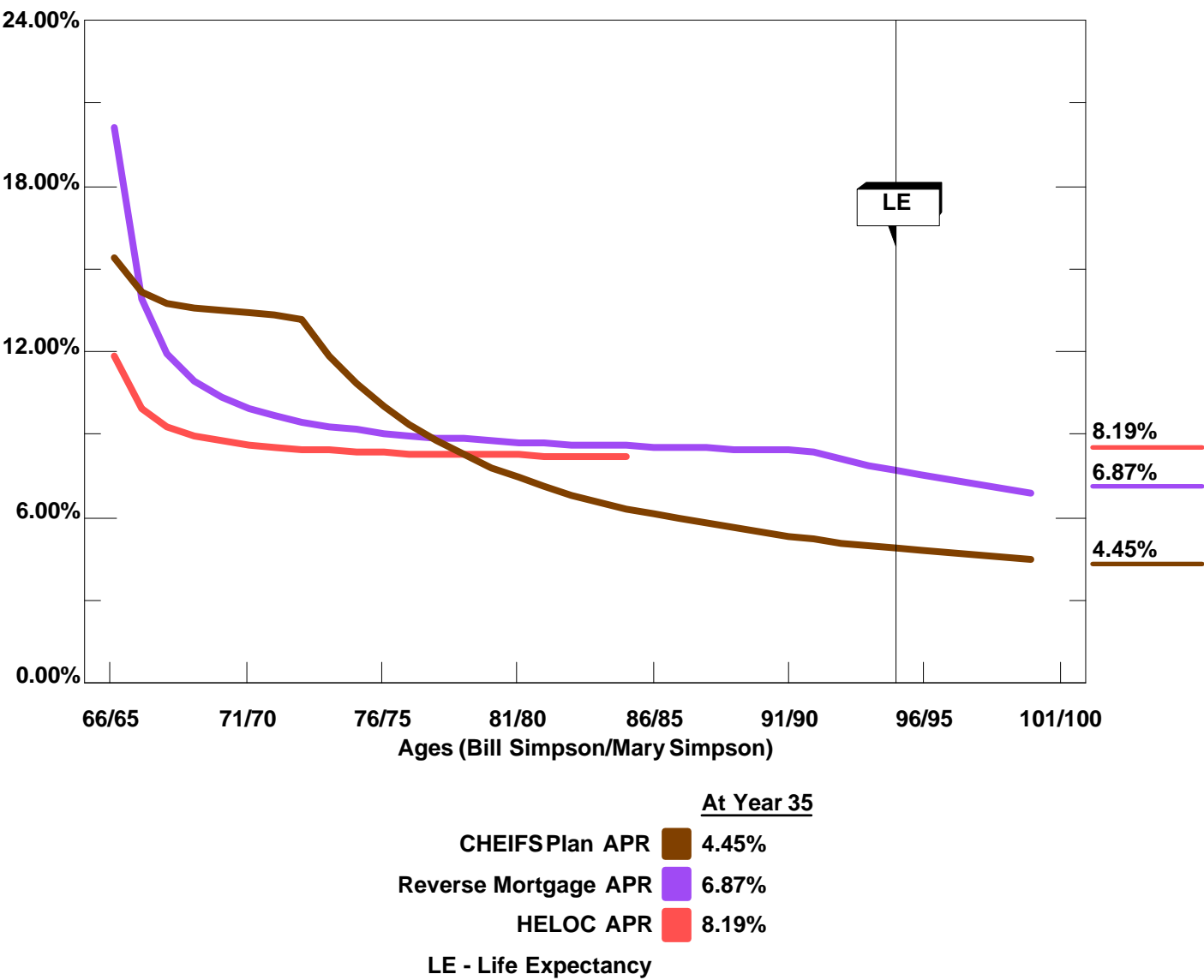
Date: 04/23/2026

Analysis of: CHEIFS+Annuity-No-LTC Need

Presented By: NextPoint Solutions

For: Bill Simpson & Mary Simpson

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



Analysis of: CHEIFS+Annuity-No-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	376,718	376,718
2	67/66	425,653	425,653
3	68/67	480,946	480,946
4	69/68	543,420	543,420
5	70/69	614,011	614,011
6	71/70	693,771	693,771
7	72/71	783,891	783,891
8	73/72	878,745	878,745
9	74/73	896,319	896,319
10	75/74	914,246	914,246
11	76/75	932,531	932,531
12	77/76	951,181	951,181
13	78/77	970,205	970,205
14	79/78	989,609	989,609
15	80/79	1,009,401	1,009,401
16	81/80	1,029,589	1,029,589
17	82/81	1,050,181	1,050,181
18	83/82	1,071,185	1,071,185
19	84/83	1,092,608	1,092,608
20	85/84	1,114,461	1,114,461
21	86/85	1,136,750	1,136,750
22	87/86	1,159,485	1,159,485
23	88/87	1,182,674	1,182,674
24	89/88	1,206,328	1,206,328
25	90/89	1,230,455	1,230,455
26	91/90	1,255,064	1,255,064
27	92/91	1,280,165	1,280,165
28	93/92	1,305,768	1,305,768
29	94/93	1,331,884	1,331,884
30	95/94	1,358,521	1,358,521
31	96/95	1,385,692	1,385,692
32	97/96	1,413,405	1,413,405
33	98/97	1,441,674	1,441,674
34	99/98	1,470,507	1,470,507
35	100/99	1,499,917	1,499,917

Analysis of: CHEIFS+Annuity-No-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	1,153,282		293,909		1,070,000		1,280,429		3,797,620
2	67/66	1,134,947		341,931		1,144,900		1,225,507		3,847,285
3	68/67	1,110,866		345,110		1,225,043		1,162,366		3,843,385
4	69/68	1,080,228		410,741		1,310,796		1,090,384		3,892,149
5	70/69	1,042,110		468,780		1,402,552		1,008,896		3,922,338
6	71/70	995,473		491,654		1,500,731		964,237		3,952,095
7	72/71	939,138		494,955		1,605,782		912,263		3,952,138
8	73/72	878,744		536,597		1,718,187		852,393		3,985,921
9	74/73	896,320		583,964		1,838,460		784,007		4,102,751
10	75/74	914,246		677,044		1,887,187		765,257		4,243,734
11	76/75	932,530		736,726		1,934,088		744,971		4,348,315
12	77/76	951,182		851,667		1,979,104		722,944		4,504,897
13	78/77	970,205		847,958		2,021,385		699,544		4,539,092
14	79/78	989,609		1,013,081		2,060,376		674,897		4,737,963
15	80/79	1,009,402		1,148,789		2,095,463		649,157		4,902,811
16	81/80	1,029,590		1,185,313		2,126,570		622,047		4,963,520
17	82/81	1,050,181		1,181,841		2,152,433		594,165		4,978,620
18	83/82	1,071,184		1,267,748		2,172,985		565,173		5,077,090
19	84/83	1,092,609		1,366,384		2,186,696		535,820		5,181,509
20	85/84	1,114,460		1,583,219		2,193,529		505,681		5,396,889
21	86/85	1,136,750		1,719,390		2,192,663		474,897		5,523,700
22	87/86	1,159,485		2,013,432		2,183,223		443,615		5,799,755
23	88/87	1,182,675		2,013,332		2,165,534		411,006		5,772,547
24	89/88	1,206,328		2,445,217		2,137,499		378,085		6,167,129
25	90/89	1,230,454		2,796,518		2,099,655		343,763		6,470,390
26	91/90	1,255,063		2,877,371		2,051,271		307,890		6,491,595
27	92/91	1,280,165		2,877,271		1,991,632		270,251		6,419,319
28	93/92	1,305,768		3,093,841		1,920,052		230,545		6,550,206
29	94/93	1,331,883		3,344,728		1,838,197		186,555		6,701,363
30	95/94	1,358,521		3,917,592		1,745,874		137,454		7,159,441
31	96/95	1,385,691		4,259,813		1,645,694		80,123		7,371,321
32	97/96	1,413,406		5,024,492		1,535,138		15,423		7,988,459
33	98/97	1,441,673		5,024,392		1,341,423		0		7,807,488
34	99/98	1,470,507		6,162,671		1,105,632		0		8,738,810
35	100/99	1,499,917		7,076,570		845,425		0		9,421,912

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-No-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	1,838,197	0	643,369	643,369	1,194,828	35%
30	95/94	1,745,874	0	611,056	611,056	1,134,818	35%
31	96/95	1,645,694	0	575,993	575,993	1,069,701	35%
32	97/96	1,535,138	0	537,298	537,298	997,840	35%
33	98/97	1,341,423	0	469,498	469,498	871,925	35%
34	99/98	1,105,632	0	386,971	386,971	718,661	35%
35	100/99	845,425	0	295,899	295,899	549,526	35%

Analysis of: CHEIFS+Annuity-No-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	680,447	0	133,156	133,156	547,291	20%
11	76/75	736,726	0	152,854	152,854	583,872	21%
12	77/76	851,667	0	193,083	193,083	658,584	23%
13	78/77	847,958	0	191,785	191,785	656,173	23%
14	79/78	1,013,081	0	249,578	249,578	763,503	25%
15	80/79	1,148,789	0	297,076	297,076	851,713	26%
16	81/80	1,185,313	0	309,860	309,860	875,453	26%
17	82/81	1,181,841	0	308,644	308,644	873,197	26%
18	83/82	1,267,748	0	338,712	338,712	929,036	27%
19	84/83	1,366,384	0	373,234	373,234	993,150	27%
20	85/84	1,583,219	0	449,127	449,127	1,134,092	28%
21	86/85	1,719,390	0	496,787	496,787	1,222,603	29%
22	87/86	2,013,432	0	599,701	599,701	1,413,731	30%
23	88/87	2,013,332	0	599,666	599,666	1,413,666	30%
24	89/88	2,445,217	0	750,826	750,826	1,694,391	31%
25	90/89	2,796,518	0	873,781	873,781	1,922,737	31%
26	91/90	2,877,371	0	902,080	902,080	1,975,291	31%
27	92/91	2,877,271	0	902,045	902,045	1,975,226	31%
28	93/92	3,093,841	0	977,844	977,844	2,115,997	32%
29	94/93	3,344,728	0	1,065,655	1,065,655	2,279,073	32%
30	95/94	3,917,592	0	1,266,157	1,266,157	2,651,435	32%
31	96/95	4,259,813	0	1,385,935	1,385,935	2,873,878	33%
32	97/96	5,024,492	0	1,653,572	1,653,572	3,370,920	33%
33	98/97	5,024,392	0	1,653,537	1,653,537	3,370,855	33%
34	99/98	6,162,671	0	2,051,935	2,051,935	4,110,736	33%
35	100/99	7,076,570	0	2,371,800	2,371,800	4,704,770	34%

Analysis of: CHEIFS+Annuity-No-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	680,447	0	380,447	0	380,447	133,156	0	133,156	547,291
11	76/75	736,726	0	436,726	0	436,726	152,854	0	152,854	583,872
12	77/76	851,667	0	551,667	0	551,667	193,083	0	193,083	658,584
13	78/77	847,958	0	547,958	0	547,958	191,785	0	191,785	656,173
14	79/78	1,013,081	0	713,081	0	713,081	249,578	0	249,578	763,503
15	80/79	1,148,789	0	848,789	0	848,789	297,076	0	297,076	851,713
16	81/80	1,185,313	0	885,313	0	885,313	309,860	0	309,860	875,453
17	82/81	1,181,841	0	881,841	0	881,841	308,644	0	308,644	873,197
18	83/82	1,267,748	0	967,748	0	967,748	338,712	0	338,712	929,036
19	84/83	1,366,384	0	1,066,384	0	1,066,384	373,234	0	373,234	993,150
20	85/84	1,583,219	0	1,283,219	0	1,283,219	449,127	0	449,127	1,134,092
21	86/85	1,719,390	0	1,419,390	0	1,419,390	496,787	0	496,787	1,222,603
22	87/86	2,013,432	0	1,713,432	0	1,713,432	599,701	0	599,701	1,413,731
23	88/87	2,013,332	0	1,713,332	0	1,713,332	599,666	0	599,666	1,413,666
24	89/88	2,445,217	0	2,145,217	0	2,145,217	750,826	0	750,826	1,694,391
25	90/89	2,796,518	0	2,496,518	0	2,496,518	873,781	0	873,781	1,922,737
26	91/90	2,877,371	0	2,577,371	0	2,577,371	902,080	0	902,080	1,975,291
27	92/91	2,877,271	0	2,577,271	0	2,577,271	902,045	0	902,045	1,975,226
28	93/92	3,093,841	0	2,793,841	0	2,793,841	977,844	0	977,844	2,115,997
29	94/93	3,344,728	0	3,044,728	0	3,044,728	1,065,655	0	1,065,655	2,279,073
30	95/94	3,917,592	0	3,617,592	0	3,617,592	1,266,157	0	1,266,157	2,651,435
31	96/95	4,259,813	0	3,959,813	0	3,959,813	1,385,935	0	1,385,935	2,873,878
32	97/96	5,024,492	0	4,724,492	0	4,724,492	1,653,572	0	1,653,572	3,370,920
33	98/97	5,024,392	0	4,724,392	0	4,724,392	1,653,537	0	1,653,537	3,370,855
34	99/98	6,162,671	0	5,862,671	0	5,862,671	2,051,935	0	2,051,935	4,110,736
35	100/99	7,076,570	0	6,776,570	0	6,776,570	2,371,800	0	2,371,800	4,704,770

*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-No-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	3,826,688	382,542	3,444,146	0	3,444,146
2	67/66	3,877,018	425,797	3,451,221	0	3,451,221
3	68/67	3,869,361	453,645	3,415,716	0	3,415,716
4	69/68	3,920,703	507,532	3,413,171	0	3,413,171
5	70/69	3,949,622	559,515	3,390,107	0	3,390,107
6	71/70	3,975,262	600,443	3,374,819	0	3,374,819
7	72/71	3,970,090	636,541	3,333,549	0	3,333,549
8	73/72	3,999,680	688,990	3,310,690	0	3,310,690
9	74/73	4,111,644	745,961	3,365,683	0	3,365,683
10	75/74	4,247,137	793,671	3,453,466	0	3,453,466
11	76/75	4,348,315	829,785	3,518,530	0	3,518,530
12	77/76	4,504,897	885,769	3,619,128	0	3,619,128
13	78/77	4,539,092	899,270	3,639,822	0	3,639,822
14	79/78	4,737,963	970,710	3,767,253	0	3,767,253
15	80/79	4,902,811	1,030,488	3,872,323	0	3,872,323
16	81/80	4,963,520	1,054,160	3,909,360	0	3,909,360
17	82/81	4,978,620	1,061,996	3,916,624	0	3,916,624
18	83/82	5,077,090	1,099,257	3,977,833	0	3,977,833
19	84/83	5,181,509	1,138,578	4,042,931	0	4,042,931
20	85/84	5,396,889	1,216,862	4,180,027	0	4,180,027
21	86/85	5,523,700	1,264,219	4,259,481	0	4,259,481
22	87/86	5,799,755	1,363,829	4,435,926	0	4,435,926
23	88/87	5,772,547	1,357,603	4,414,944	0	4,414,944
24	89/88	6,167,129	1,498,951	4,668,178	0	4,668,178
25	90/89	6,470,390	1,608,660	4,861,730	0	4,861,730
26	91/90	6,491,595	1,620,025	4,871,570	0	4,871,570
27	92/91	6,419,319	1,599,116	4,820,203	0	4,820,203
28	93/92	6,550,206	1,649,862	4,900,344	0	4,900,344
29	94/93	6,701,363	1,709,024	4,992,339	0	4,992,339
30	95/94	7,159,441	1,877,213	5,282,228	0	5,282,228
31	96/95	7,371,321	1,961,928	5,409,393	0	5,409,393
32	97/96	7,988,459	2,190,870	5,797,589	0	5,797,589
33	98/97	7,807,488	2,123,035	5,684,453	0	5,684,453
34	99/98	8,738,810	2,438,906	6,299,904	0	6,299,904
35	100/99	9,421,912	2,667,699	6,754,213	0	6,754,213

*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	\$ 6,491,595
Wealth Transferred to Heirs	\$ 4,871,570