

Roth Conversion Income vs. QWT Income

For: Bill Stinson M60



Presented By: _____
NextPoint Solutions

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Analysis of:

Roth Conversion vs. Qualified Wealth Transfer with Income

Roth Conversion Income

Qualified Wealth Transfer with Income

Analysis of: Roth Conversion vs. Qualified Wealth Transfer with Income

Analysis of: Roth Conversion vs. Qualified Wealth Transfer with Income

Presented By: NextPoint Solutions

For: Bill Simpson

Comparison of Retirement Plan Taxation

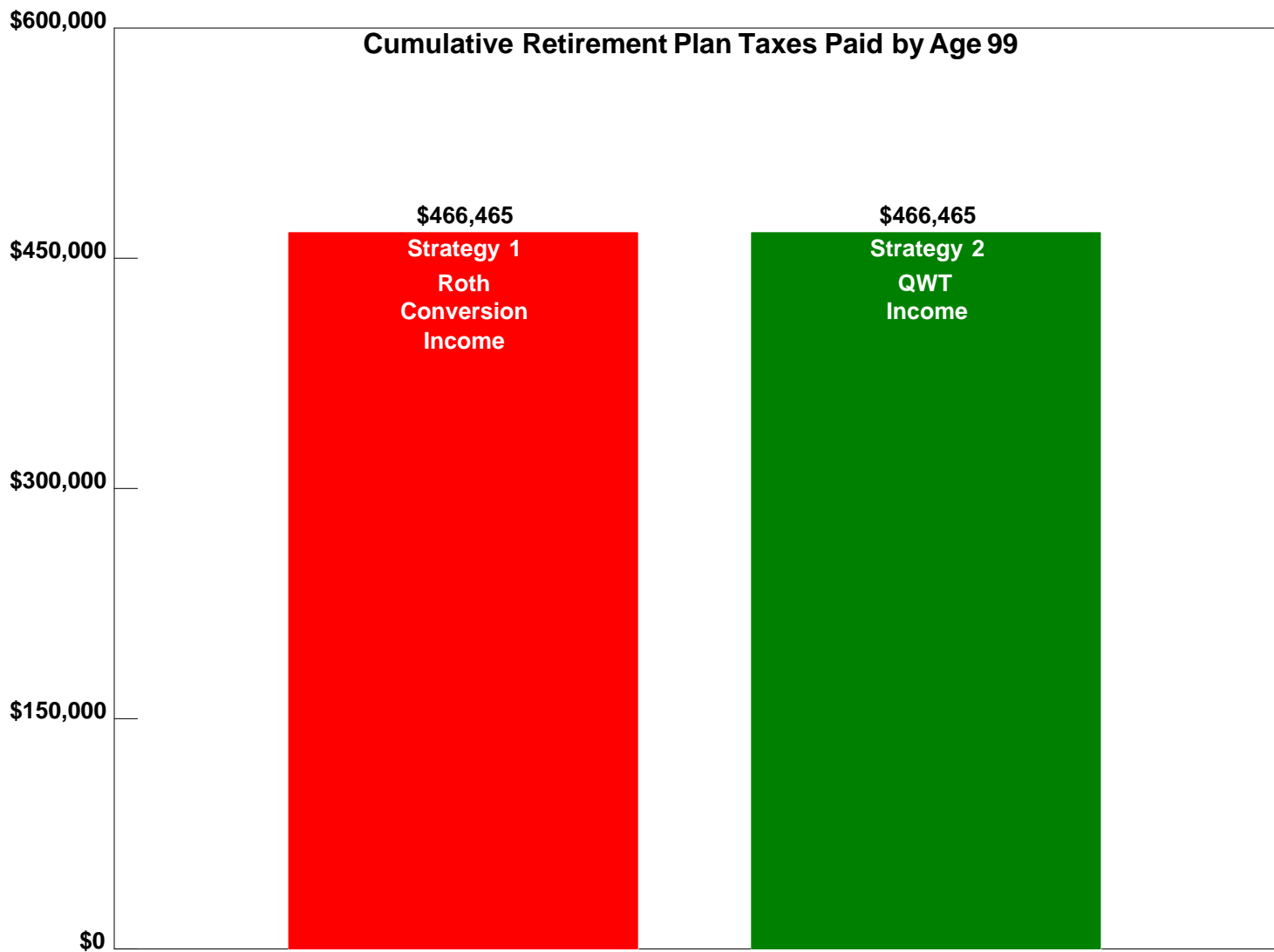
Year	Male Age	Annual Taxes Paid		Cumulative Taxes Paid	
		Strategy 1 Roth Conversion Income	Strategy 2 QWT Income	Strategy 1 Roth Conversion Income	Strategy 2 QWT Income
1	60	66,400	66,400	66,400	66,400
2	61	66,400	66,400	132,800	132,800
3	62	66,400	66,400	199,200	199,200
4	63	66,400	66,400	265,600	265,600
5	64	66,400	66,400	332,000	332,000
6	65	66,400	66,400	398,400	398,400
7	66	68,065	68,065	466,465	466,465
8	67	0	0	466,465	466,465
9	68	0	0	466,465	466,465
10	69	0	0	466,465	466,465
11	70	0	0	466,465	466,465
12	71	0	0	466,465	466,465
13	72	0	0	466,465	466,465
14	73	0	0	466,465	466,465
15	74	0	0	466,465	466,465
16	75	0	0	466,465	466,465
17	76	0	0	466,465	466,465
18	77	0	0	466,465	466,465
19	78	0	0	466,465	466,465
20	79	0	0	466,465	466,465
21	80	0	0	466,465	466,465
22	81	0	0	466,465	466,465
23	82	0	0	466,465	466,465
24	83	0	0	466,465	466,465
25	84	0	0	466,465	466,465
26	85	0	0	466,465	466,465
27	86	0	0	466,465	466,465
28	87	0	0	466,465	466,465
29	88	0	0	466,465	466,465
30	89	0	0	466,465	466,465
31	90	0	0	466,465	466,465
32	91	0	0	466,465	466,465
33	92	0	0	466,465	466,465
34	93	0	0	466,465	466,465
35	94	0	0	466,465	466,465
36	95	0	0	466,465	466,465
37	96	0	0	466,465	466,465
38	97	0	0	466,465	466,465
39	98	0	0	466,465	466,465
40	99	0	0	466,465	466,465
		466,465	466,465		

Analysis of: Roth Conversion vs. Qualified Wealth Transfer with Income

Presented By: NextPoint Solutions

For: Bill Simpson

Comparison of Alternatives



Analysis of: Roth Conversion vs. Qualified Wealth Transfer with Income

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Comparison of Alternatives

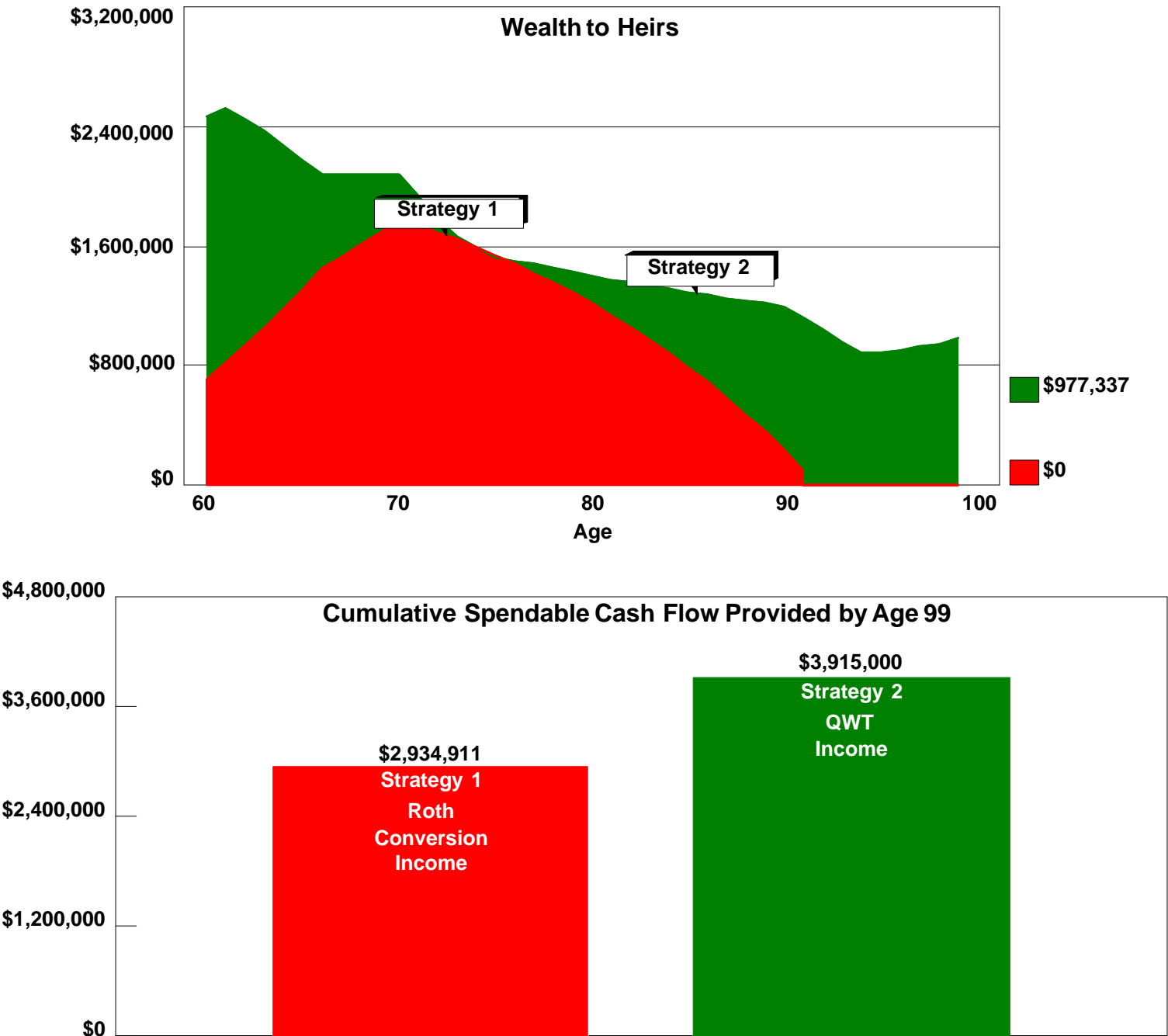
Year	Male Age	Spendable Cash Flow		Net Worth*		Wealth to Heirs	
		Strategy 1 Roth Conversion Income	Strategy 2 QWT Income	Strategy 1 Roth Conversion Income	Strategy 2 QWT Income	Strategy 1 Roth Conversion Income	Strategy 2 QWT Income
1	60	0	0	702,619	553,350	702,619	2,464,982
2	61	0	0	810,815	622,850	810,815	2,531,167
3	62	0	0	924,892	697,761	924,892	2,450,680
4	63	0	0	1,045,169	779,016	1,045,169	2,365,818
5	64	0	0	1,171,983	867,219	1,171,983	2,276,344
6	65	0	0	1,305,689	1,009,369	1,305,689	2,182,007
7	66	0	0	1,448,418	1,163,780	1,448,418	2,079,909
8	67	0	0	1,527,140	1,265,055	1,527,140	2,079,909
9	68	0	0	1,610,140	1,372,253	1,610,140	2,079,909
10	69	0	0	1,697,651	1,485,769	1,697,651	2,079,909
11	70	0	0	1,789,918	1,587,601	1,789,918	2,079,605
12	71	135,000	135,000	1,744,863	1,553,790	1,744,863	1,936,435
13	72	135,000	135,000	1,697,359	1,519,656	1,697,359	1,784,974
14	73	135,000	135,000	1,647,273	1,485,546	1,647,273	1,660,207
15	74	135,000	135,000	1,594,465	1,451,845	1,594,465	1,597,192
16	75	135,000	135,000	1,538,787	1,418,060	1,538,787	1,529,145
17	76	135,000	135,000	1,480,083	1,383,910	1,480,083	1,502,754
18	77	135,000	135,000	1,418,188	1,349,477	1,418,188	1,476,605
19	78	135,000	135,000	1,352,929	1,314,852	1,352,929	1,450,822
20	79	135,000	135,000	1,284,123	1,280,109	1,284,123	1,425,513
21	80	135,000	135,000	1,211,578	1,245,308	1,211,578	1,400,776
22	81	135,000	135,000	1,135,090	1,210,530	1,135,090	1,376,727
23	82	135,000	135,000	1,054,445	1,175,888	1,054,445	1,353,523
24	83	135,000	135,000	969,417	1,141,430	969,417	1,331,251
25	84	135,000	135,000	879,768	1,107,170	879,768	1,309,967
26	85	135,000	135,000	785,246	1,073,073	785,246	1,289,675
27	86	135,000	135,000	685,587	1,038,927	685,587	1,270,198
28	87	135,000	135,000	580,511	1,004,485	580,511	1,251,324
29	88	135,000	135,000	469,725	969,390	469,725	1,232,728
30	89	135,000	135,000	352,917	933,215	352,917	1,214,014
31	90	135,000	135,000	229,761	895,416	229,761	1,194,665
32	91	135,000	135,000	99,911	861,494	99,911	1,116,713
33	92	99,911	135,000	0	833,706	0	1,037,883
34	93	0	135,000	0	814,968	0	960,279
35	94	0	135,000	0	809,019	0	886,663
36	95	0	135,000	0	809,048	0	892,021
37	96	0	135,000	0	815,237	0	903,894
38	97	0	135,000	0	827,516	0	922,229
39	98	0	135,000	0	845,664	0	946,821
40	99	0	135,000	0	869,336	0	977,337
		2,934,911	3,915,000				

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.

Comparison of Alternatives



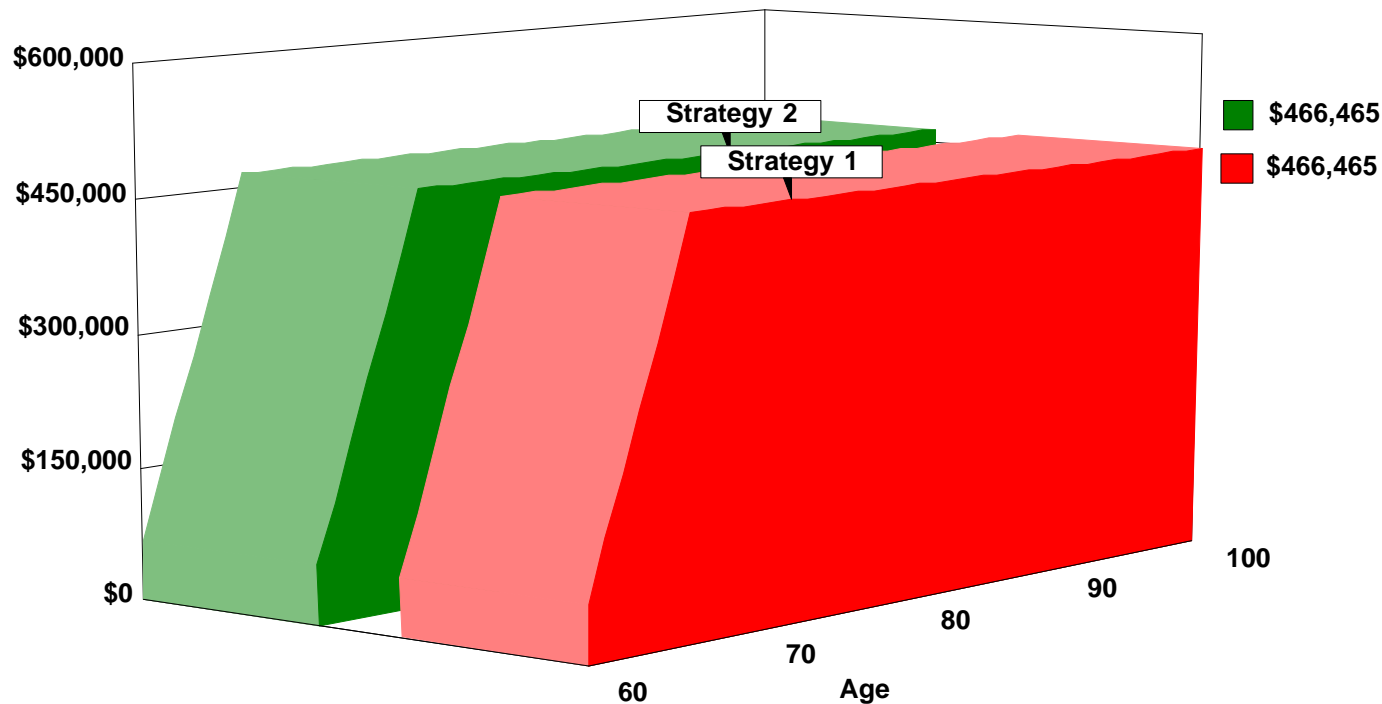
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Analysis of: Roth Conversion vs. Qualified Wealth Transfer with Income

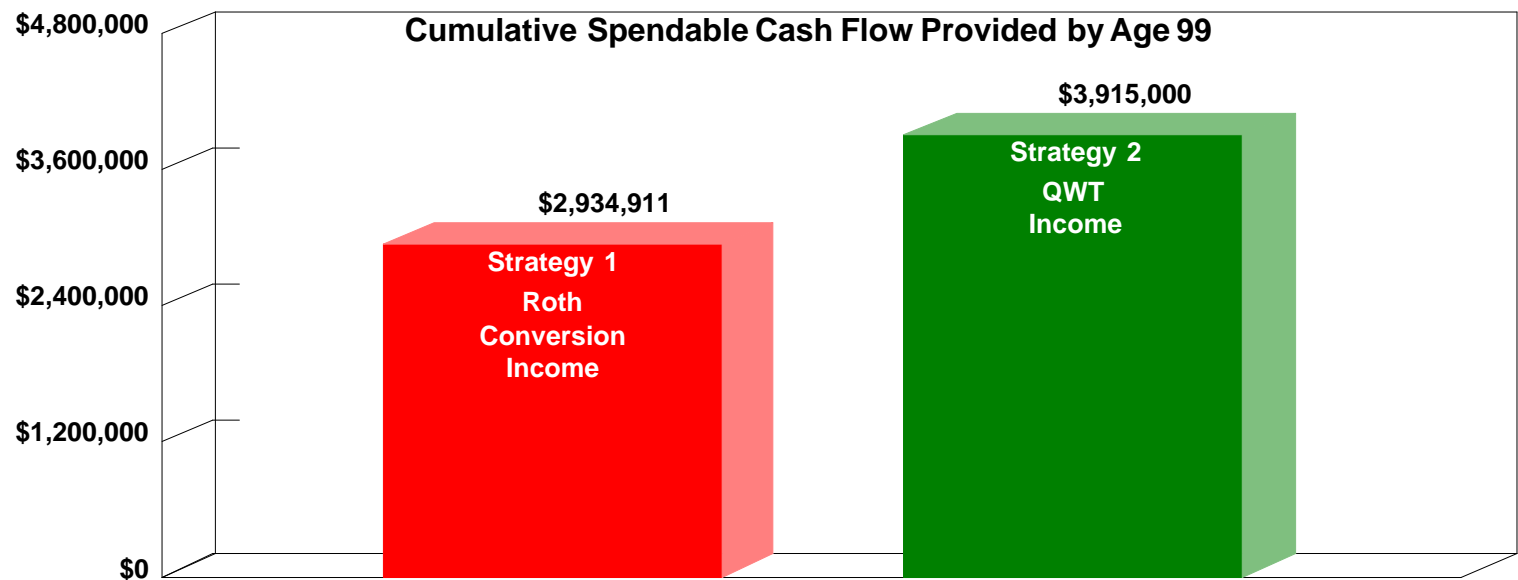
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Comparison of Alternatives

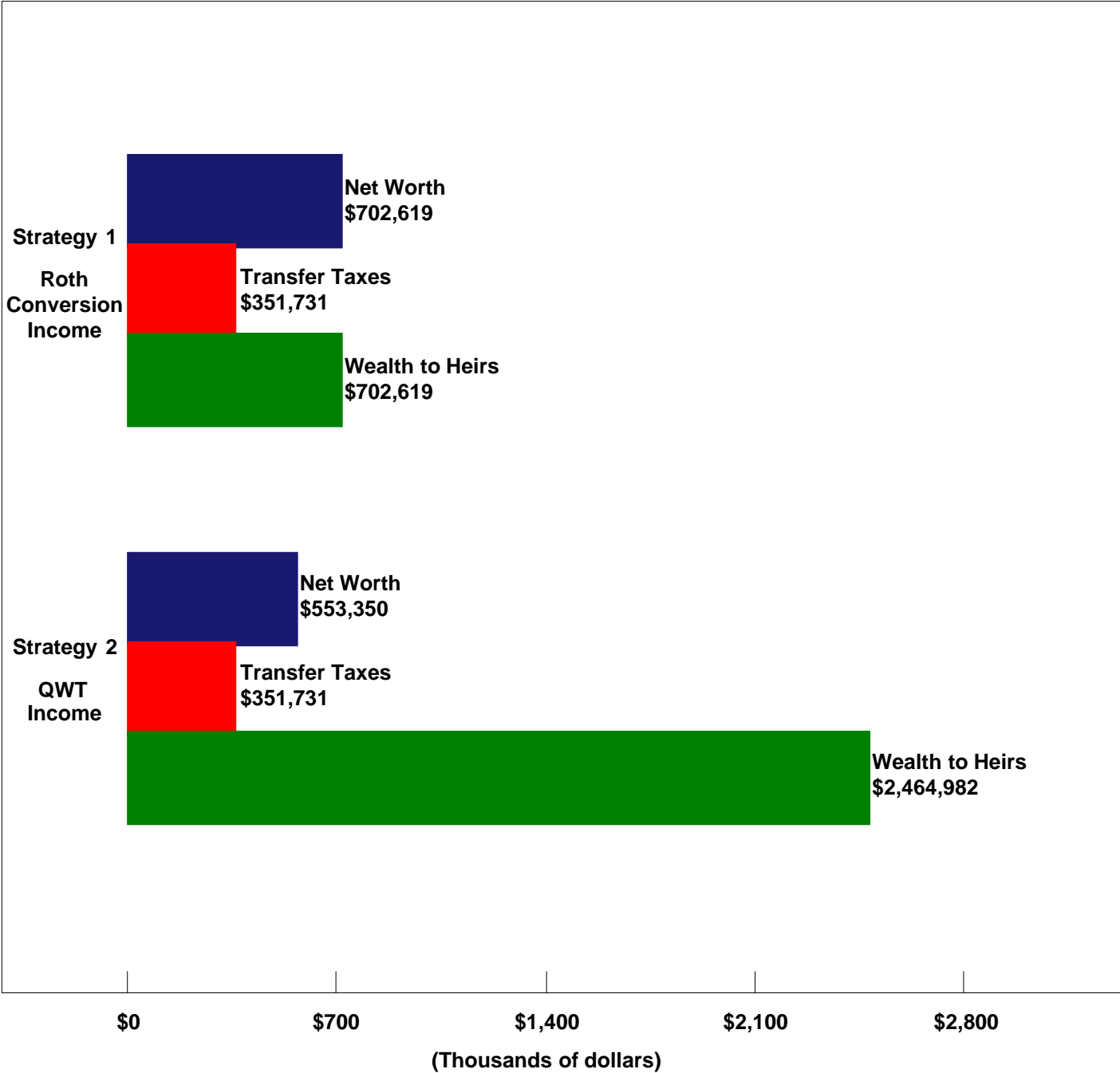
Retirement Plan Taxes Paid



Cumulative Spendable Cash Flow Provided by Age 99

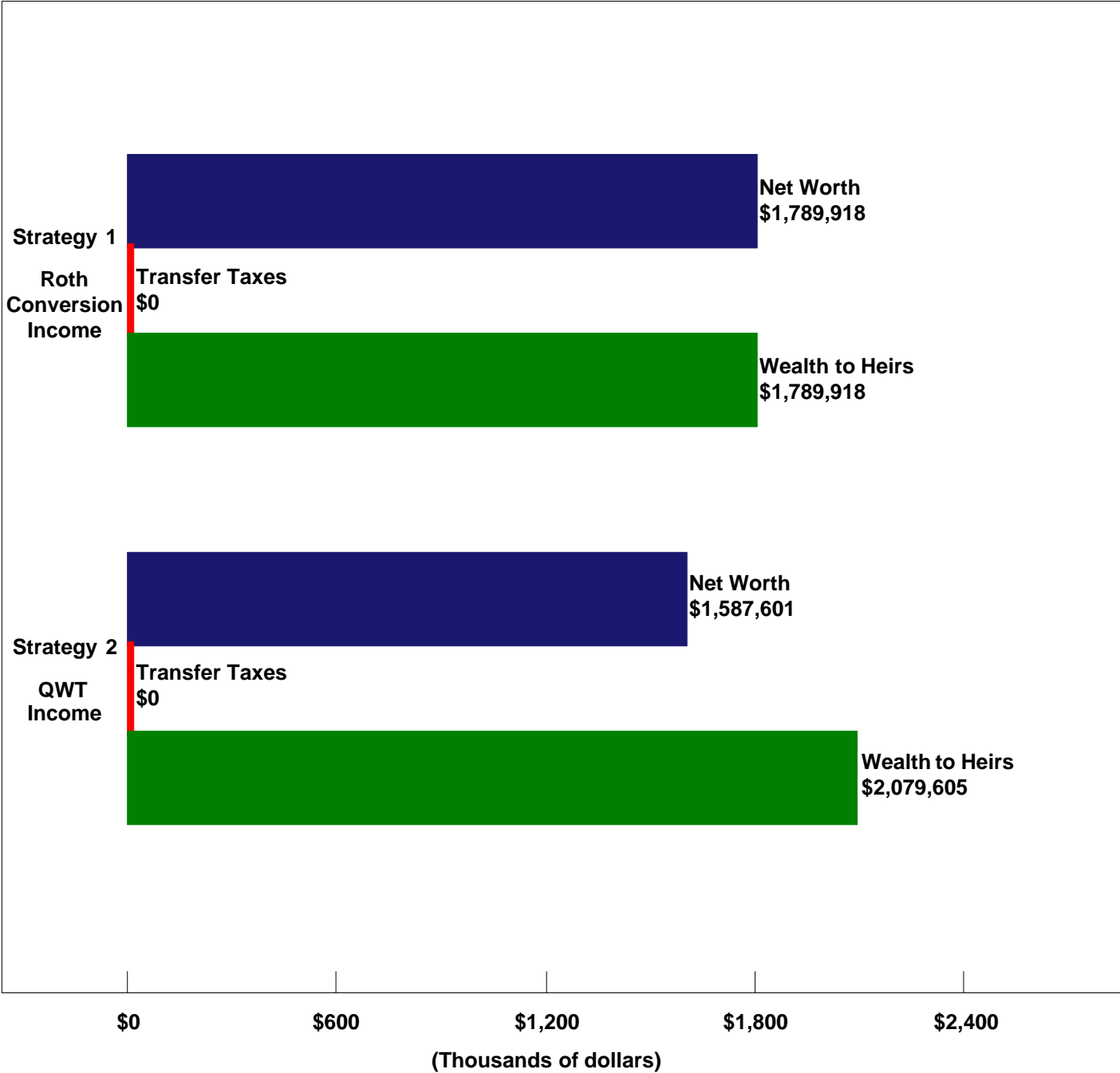


Comparison of Alternatives at Age 60



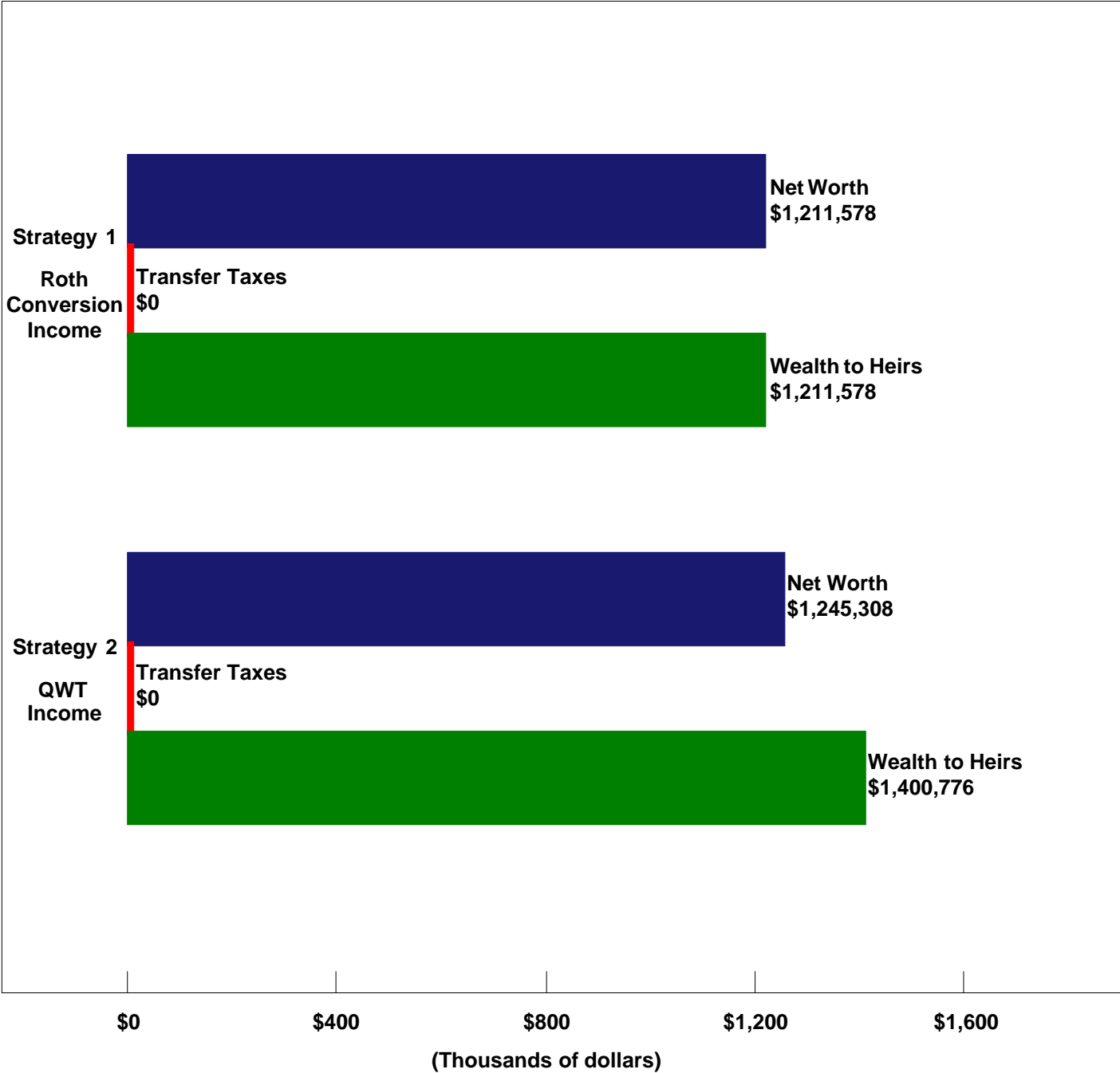
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Comparison of Alternatives at Age 70



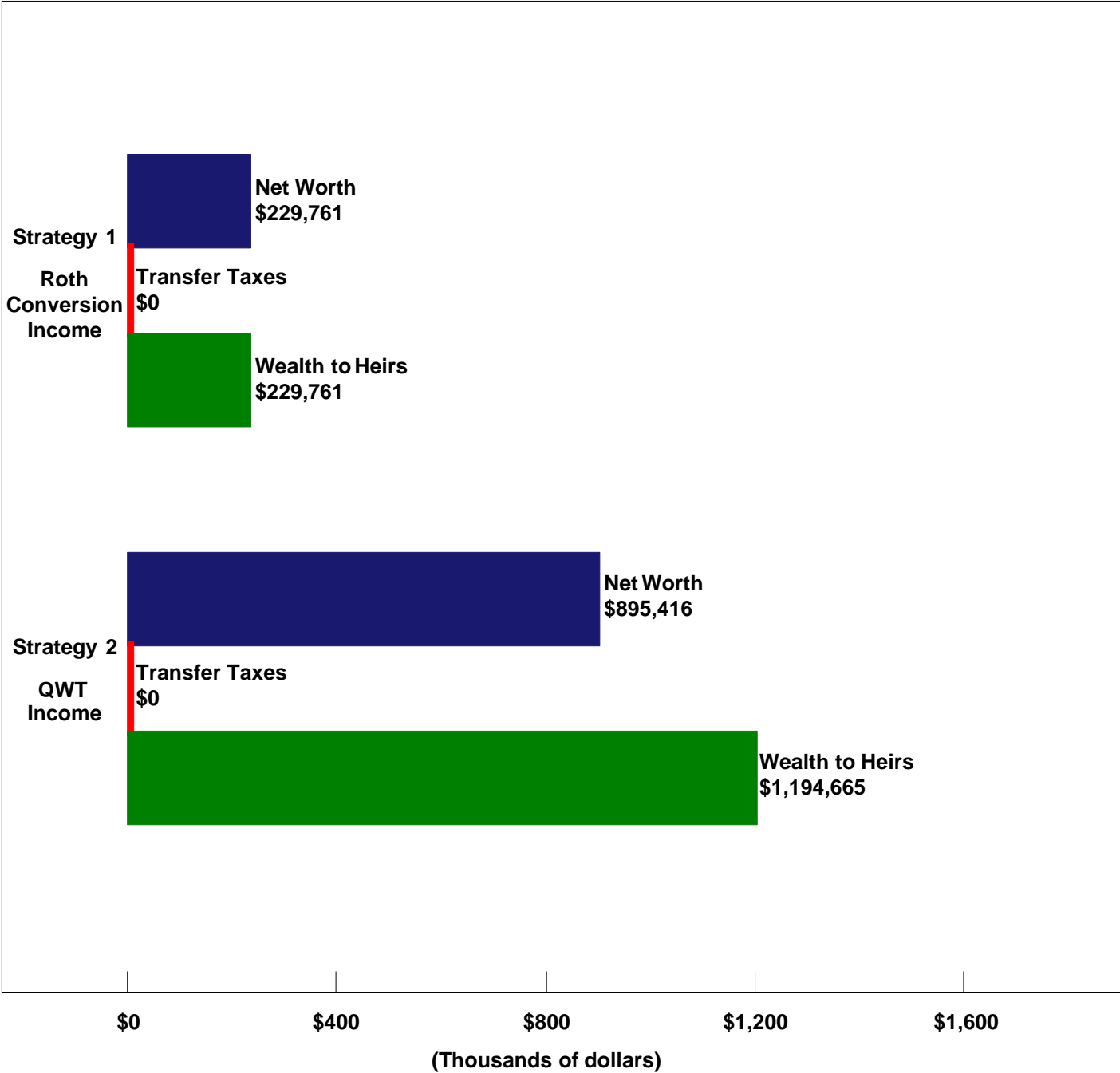
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Comparison of Alternatives at Age 80



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

Comparison of Alternatives at Age 90



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: Roth Conversion Income

Analysis of: Roth Conversion Income

Presented By: NextPoint Solutions

For: Bill Simpson, Age 60

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	0
	Liquid Assets (Tax Exempt Interest)		0
	Equity Assets		0
	Tax Deferred Assets		0
	Retirement Plan Assets		1,000,000
	Total Liquid Assets		1,000,000
<u>Illiquid Assets:</u>			
	Total Illiquid Assets		(0)
<u>Other Assets:</u>	Total Other Assets Inside the Estate		0
	Total Estate Assets		\$1,000,000
	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 --
IRA, ROTH Conversion

Assumptions Used

<u>Income Tax Rates:</u>	Pre-R etirement	40.00%
	R etirement	40.00%
<u>Life Expectancy:</u>	Bill Simpson	Age 84
<u>Retirement Plan Assets Bill Simpson:</u>		
	Defined Contr. Yield Assumption	6.50%
	Roth Defined Contr. Yield Assumption	6.50%

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

Analysis of: Roth Conversion Income

Presented By: NextPoint Solutions

For: Bill Simpson

Cash Flow Required

		Spendable Cash Flow		Dedicated Cash Flow	
Year	Male Age	(1) After Tax Cash Flow for Living Expenses	(2) Total After Tax Spendable Cash Flow Required	(3) After Tax Cash Flow for Roth Conversion Tax	(4) Total After Tax Cash Flow Required
1	60	0	0	66,400	66,400
2	61	0	0	66,400	66,400
3	62	0	0	66,400	66,400
4	63	0	0	66,400	66,400
5	64	0	0	66,400	66,400
6	65	0	0	66,400	66,400
7	66	0	0	68,065	68,065
8	67	0	0	0	0
9	68	0	0	0	0
10	69	0	0	0	0
11	70	0	0	0	0
12	71	135,000	135,000	0	135,000
13	72	135,000	135,000	0	135,000
14	73	135,000	135,000	0	135,000
15	74	135,000	135,000	0	135,000
16	75	135,000	135,000	0	135,000
17	76	135,000	135,000	0	135,000
18	77	135,000	135,000	0	135,000
19	78	135,000	135,000	0	135,000
20	79	135,000	135,000	0	135,000
21	80	135,000	135,000	0	135,000
22	81	135,000	135,000	0	135,000
23	82	135,000	135,000	0	135,000
24	83	135,000	135,000	0	135,000
25	84	135,000	135,000	0	135,000
26	85	135,000	135,000	0	135,000
27	86	135,000	135,000	0	135,000
28	87	135,000	135,000	0	135,000
29	88	135,000	135,000	0	135,000
30	89	135,000	135,000	0	135,000
31	90	135,000	135,000	0	135,000
32	91	135,000	135,000	0	135,000
33	92	135,000	135,000	0	135,000
34	93	135,000	135,000	0	135,000
35	94	135,000	135,000	0	135,000
36	95	135,000	135,000	0	135,000
37	96	135,000	135,000	0	135,000
38	97	135,000	135,000	0	135,000
39	98	135,000	135,000	0	135,000
40	99	135,000	135,000	0	135,000
		3,915,000	3,915,000	466,465	4,381,465

Analysis of: Roth Conversion Income

Presented By: NextPoint Solutions

For: Bill Simpson

Expected Cash Flow

Year	Male Age	(1) After Tax Cash Flow from Income or Other Assets	(2) Total Expected After Tax Cash Flow
1	60	66,400	66,400
2	61	66,400	66,400
3	62	66,400	66,400
4	63	66,400	66,400
5	64	66,400	66,400
6	65	66,400	66,400
7	66	68,065	68,065
8	67	0	0
9	68	0	0
10	69	0	0
11	70	0	0
12	71	0	0
13	72	0	0
14	73	0	0
15	74	0	0
16	75	0	0
17	76	0	0
18	77	0	0
19	78	0	0
20	79	0	0
21	80	0	0
22	81	0	0
23	82	0	0
24	83	0	0
25	84	0	0
26	85	0	0
27	86	0	0
28	87	0	0
29	88	0	0
30	89	0	0
31	90	0	0
32	91	0	0
33	92	0	0
34	93	0	0
35	94	0	0
36	95	0	0
37	96	0	0
38	97	0	0
39	98	0	0
40	99	0	0
		466,465	466,465

Analysis of: Roth Conversion Income

Presented By: NextPoint Solutions

For: Bill Simpson

Cash Flow Analysis

Year	Male Age	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) Total After Tax Cash Flow Provided*
1	60	0	66,400	66,400	66,400	0	66,400
2	61	0	66,400	66,400	66,400	0	66,400
3	62	0	66,400	66,400	66,400	0	66,400
4	63	0	66,400	66,400	66,400	0	66,400
5	64	0	66,400	66,400	66,400	0	66,400
6	65	0	66,400	66,400	66,400	0	66,400
7	66	0	68,065	68,065	68,065	0	68,065
8	67	0	0	0	0	0	0
9	68	0	0	0	0	0	0
10	69	0	0	0	0	0	0
11	70	0	0	0	0	0	0
12	71	135,000	0	135,000	0	135,000	135,000
13	72	135,000	0	135,000	0	135,000	135,000
14	73	135,000	0	135,000	0	135,000	135,000
15	74	135,000	0	135,000	0	135,000	135,000
16	75	135,000	0	135,000	0	135,000	135,000
17	76	135,000	0	135,000	0	135,000	135,000
18	77	135,000	0	135,000	0	135,000	135,000
19	78	135,000	0	135,000	0	135,000	135,000
20	79	135,000	0	135,000	0	135,000	135,000
21	80	135,000	0	135,000	0	135,000	135,000
22	81	135,000	0	135,000	0	135,000	135,000
23	82	135,000	0	135,000	0	135,000	135,000
24	83	135,000	0	135,000	0	135,000	135,000
25	84	135,000	0	135,000	0	135,000	135,000
26	85	135,000	0	135,000	0	135,000	135,000
27	86	135,000	0	135,000	0	135,000	135,000
28	87	135,000	0	135,000	0	135,000	135,000
29	88	135,000	0	135,000	0	135,000	135,000
30	89	135,000	0	135,000	0	135,000	135,000
31	90	135,000	0	135,000	0	135,000	135,000
32	91	135,000	0	135,000	0	135,000	135,000
33	92	135,000	0	135,000	0	99,911	99,911
34	93	135,000	0	135,000	0	0	0
35	94	135,000	0	135,000	0	0	0
36	95	135,000	0	135,000	0	0	0
37	96	135,000	0	135,000	0	0	0
38	97	135,000	0	135,000	0	0	0
39	98	135,000	0	135,000	0	0	0
40	99	135,000	0	135,000	0	0	0
		3,915,000	466,465	4,381,465	466,465	2,934,911	3,401,376

*IMPORTANT NOTE: For this plan to be financially sound, column (6) must be sufficient to provide the values in column (3). Any highlighted numbers in column (6) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

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

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

Analysis of: Roth Conversion Income

Presented By: NextPoint Solutions

For: Bill Simpson

Cash Flow Shortfall

Year	Male Age	(1) Total After Tax Cash Flow Required	(2) Total After Tax Cash Flow Provided	(3) Shortfall of Required Cash Flow (1) - (2)
1	60	66,400	66,400	0
2	61	66,400	66,400	0
3	62	66,400	66,400	0
4	63	66,400	66,400	0
5	64	66,400	66,400	0
6	65	66,400	66,400	0
7	66	68,065	68,065	0
8	67	0	0	0
9	68	0	0	0
10	69	0	0	0
11	70	0	0	0
12	71	135,000	135,000	0
13	72	135,000	135,000	0
14	73	135,000	135,000	0
15	74	135,000	135,000	0
16	75	135,000	135,000	0
17	76	135,000	135,000	0
18	77	135,000	135,000	0
19	78	135,000	135,000	0
20	79	135,000	135,000	0
21	80	135,000	135,000	0
22	81	135,000	135,000	0
23	82	135,000	135,000	0
24	83	135,000	135,000	0
25	84	135,000	135,000	0
26	85	135,000	135,000	0
27	86	135,000	135,000	0
28	87	135,000	135,000	0
29	88	135,000	135,000	0
30	89	135,000	135,000	0
31	90	135,000	135,000	0
32	91	135,000	135,000	0
33	92	135,000	99,911	35,089
34	93	135,000	0	135,000
35	94	135,000	0	135,000
36	95	135,000	0	135,000
37	96	135,000	0	135,000
38	97	135,000	0	135,000
39	98	135,000	0	135,000
40	99	135,000	0	135,000
		4,381,465	3,401,376	980,089

Analysis of: Roth Conversion Income

Presented By: NextPoint Solutions

For: Bill 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 6.50%	Pre-Retirement Income TaxRate 40.00%	Retirement Income Tax Rate 40.00%		
Year	Male Age	(1) Beginning of Year Value of Retirement Plan Assets	(2) Before Tax Required Minimum Distributions	(3) Retirement Plan Assets Converted to Roth	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) Income Tax Due If Retirement Plan Assets Are Liquidated	(7) Year End Value of Retirement Plan Assets If Liquidated (5) - (6)
1	60	1,000,000	0	166,000	0	879,328	351,731	527,597
2	61	879,328	0	166,000	0	752,097	300,839	451,258
3	62	752,097	0	166,000	0	617,951	247,180	370,771
4	63	617,951	0	166,000	0	476,515	190,606	285,909
5	64	476,515	0	166,000	0	327,391	130,956	196,435
6	65	327,391	0	166,000	0	170,163	68,065	102,098
7	66	170,163	0	170,163	0	0	0	0
8	67	0	0	0	0	0	0	0
9	68	0	0	0	0	0	0	0
10	69	0	0	0	0	0	0	0
11	70	0	0	0	0	0	0	0
12	71	0	0	0	0	0	0	0
13	72	0	0	0	0	0	0	0
14	73	0	0	0	0	0	0	0
15	74	0	0	0	0	0	0	0
16	75	0	0	0	0	0	0	0
17	76	0	0	0	0	0	0	0
18	77	0	0	0	0	0	0	0
19	78	0	0	0	0	0	0	0
20	79	0	0	0	0	0	0	0
21	80	0	0	0	0	0	0	0
22	81	0	0	0	0	0	0	0
23	82	0	0	0	0	0	0	0
24	83	0	0	0	0	0	0	0
25	84	0	0	0	0	0	0	0
26	85	0	0	0	0	0	0	0
27	86	0	0	0	0	0	0	0
28	87	0	0	0	0	0	0	0
29	88	0	0	0	0	0	0	0
30	89	0	0	0	0	0	0	0
31	90	0	0	0	0	0	0	0
32	91	0	0	0	0	0	0	0
33	92	0	0	0	0	0	0	0
34	93	0	0	0	0	0	0	0
35	94	0	0	0	0	0	0	0
36	95	0	0	0	0	0	0	0
37	96	0	0	0	0	0	0	0
38	97	0	0	0	0	0	0	0
39	98	0	0	0	0	0	0	0
40	99	0	0	0	0	0	0	0
			0	1,166,163	0			

Column (1) includes only deductible contributions.

Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

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

Column (6) illustrates the deferred income tax still due on the Retirement Plan.

Analysis of: Roth Conversion Income

Presented By: NextPoint Solutions

For: Bill Simpson

Defined Contribution Taxation for Bill Simpson (IRA)

		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 6.50%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%			
Year	Male Age	(1) Beginning of Year Plan Assets	(2) Distribution from Retirement Plan Assets for Roth Conversions	(3) Annual Tax On Roth Conversions	(4) Cumulative Taxes Paid	(5) Year End Retirement Plan Assets	(6) Remaining Income Tax Due if Retirement Plan Assets Are Liquidated	(7) Cumulative Income Tax On Retirement Plan Assets if Liquidated
1	60	1,000,000	166,000	66,400	66,400	879,328	351,731	418,131
2	61	879,328	166,000	66,400	132,800	752,097	300,839	433,639
3	62	752,097	166,000	66,400	199,200	617,951	247,180	446,380
4	63	617,951	166,000	66,400	265,600	476,515	190,606	456,206
5	64	476,515	166,000	66,400	332,000	327,391	130,956	462,956
6	65	327,391	166,000	66,400	398,400	170,163	68,065	466,465
7	66	170,163	170,163	68,065	466,465	0	0	466,465
8	67	0	0	0	466,465	0	0	466,465
9	68	0	0	0	466,465	0	0	466,465
10	69	0	0	0	466,465	0	0	466,465
11	70	0	0	0	466,465	0	0	466,465
12	71	0	0	0	466,465	0	0	466,465
13	72	0	0	0	466,465	0	0	466,465
14	73	0	0	0	466,465	0	0	466,465
15	74	0	0	0	466,465	0	0	466,465
16	75	0	0	0	466,465	0	0	466,465
17	76	0	0	0	466,465	0	0	466,465
18	77	0	0	0	466,465	0	0	466,465
19	78	0	0	0	466,465	0	0	466,465
20	79	0	0	0	466,465	0	0	466,465
21	80	0	0	0	466,465	0	0	466,465
22	81	0	0	0	466,465	0	0	466,465
23	82	0	0	0	466,465	0	0	466,465
24	83	0	0	0	466,465	0	0	466,465
25	84	0	0	0	466,465	0	0	466,465
26	85	0	0	0	466,465	0	0	466,465
27	86	0	0	0	466,465	0	0	466,465
28	87	0	0	0	466,465	0	0	466,465
29	88	0	0	0	466,465	0	0	466,465
30	89	0	0	0	466,465	0	0	466,465
31	90	0	0	0	466,465	0	0	466,465
32	91	0	0	0	466,465	0	0	466,465
33	92	0	0	0	466,465	0	0	466,465
34	93	0	0	0	466,465	0	0	466,465
35	94	0	0	0	466,465	0	0	466,465
36	95	0	0	0	466,465	0	0	466,465
37	96	0	0	0	466,465	0	0	466,465
38	97	0	0	0	466,465	0	0	466,465
39	98	0	0	0	466,465	0	0	466,465
40	99	0	0	0	466,465	0	0	466,465
		1,166,163		466,465				

Column (6) illustrates the deferred income tax still due on the Retirement Plan.
See the "Details of Defined Contribution Plan Assets for Bill Simpson" report.

Analysis of: Roth Conversion Income

Presented By: NextPoint Solutions

For: Bill Simpson

Details of Roth Defined Contribution Assets for Bill Simpson (ROTH Conversion)

		Roth Assets Initial Value 0	Roth Assets Yield 6.50%			
Year	Male Age	(1) Beginning of Year Roth Assets	(2) Conversions from Retirement Plan Assets	(3) Distribution from Roth Assets	(4) Year End Roth Assets	(5) After Tax Cash Flow from Roth Assets
1	60	0	166,000	0	175,022	0
2	61	175,022	166,000	0	359,557	0
3	62	359,557	166,000	0	554,121	0
4	63	554,121	166,000	0	759,260	0
5	64	759,260	166,000	0	975,548	0
6	65	975,548	166,000	0	1,203,591	0
7	66	1,203,591	170,163	0	1,448,418	0
8	67	1,448,418	0	0	1,527,140	0
9	68	1,527,140	0	0	1,610,140	0
10	69	1,610,140	0	0	1,697,651	0
11	70	1,697,651	0	0	1,789,918	0
12	71	1,789,918	0	135,000	1,744,863	135,000
13	72	1,744,863	0	135,000	1,697,359	135,000
14	73	1,697,359	0	135,000	1,647,273	135,000
15	74	1,647,273	0	135,000	1,594,465	135,000
16	75	1,594,465	0	135,000	1,538,787	135,000
17	76	1,538,787	0	135,000	1,480,083	135,000
18	77	1,480,083	0	135,000	1,418,188	135,000
19	78	1,418,188	0	135,000	1,352,929	135,000
20	79	1,352,929	0	135,000	1,284,123	135,000
21	80	1,284,123	0	135,000	1,211,578	135,000
22	81	1,211,578	0	135,000	1,135,090	135,000
23	82	1,135,090	0	135,000	1,054,445	135,000
24	83	1,054,445	0	135,000	969,417	135,000
25	84	969,417	0	135,000	879,768	135,000
26	85	879,768	0	135,000	785,246	135,000
27	86	785,246	0	135,000	685,587	135,000
28	87	685,587	0	135,000	580,511	135,000
29	88	580,511	0	135,000	469,725	135,000
30	89	469,725	0	135,000	352,917	135,000
31	90	352,917	0	135,000	229,761	135,000
32	91	229,761	0	135,000	99,911	135,000
33	92	99,911	0	99,911	0	99,911
34	93	0	0	0	0	0
35	94	0	0	0	0	0
36	95	0	0	0	0	0
37	96	0	0	0	0	0
38	97	0	0	0	0	0
39	98	0	0	0	0	0
40	99	0	0	0	0	0
				2,934,911	2,934,911	

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

Analysis of: Roth Conversion Income

Presented By: NextPoint Solutions

For: Bill Simpson

Summary of Retirement Plan Assets

		Pre-Retirement Income Tax Rate 40.00%		Retirement Income Tax Rate 40.00%					
Year	Male Age	(1) Total Beginning of Year Value in Retirement Plan Assets*	(2) Total Required Minimum Distributions*	(3) Total Beginning of Year Pre Tax Withdrawals	(4) Annualized Interest Accrued	(5) Year End Living Value of Retirement Plan Assets	(6) Total After Tax Cash Flow from Retirement Plan Assets	(7) Income Tax Due If Assets in Col (5) Are Liquidated	(8) Year End Value of Plan Assets If Liquidated (5) - (7)
1	60	1,000,000	0	0	65,000	1,054,350	0	351,731	702,619
2	61	1,054,350	0	0	68,533	1,111,654	0	300,839	810,815
3	62	1,111,654	0	0	72,258	1,172,072	0	247,180	924,892
4	63	1,172,072	0	0	76,185	1,235,775	0	190,606	1,045,169
5	64	1,235,775	0	0	80,325	1,302,939	0	130,956	1,171,983
6	65	1,302,939	0	0	84,691	1,373,754	0	68,065	1,305,689
7	66	1,373,754	0	0	89,294	1,448,418	0	0	1,448,418
8	67	1,448,418	0	0	94,147	1,527,140	0	0	1,527,140
9	68	1,527,140	0	0	99,264	1,610,140	0	0	1,610,140
10	69	1,610,140	0	0	104,659	1,697,651	0	0	1,697,651
11	70	1,697,651	0	0	110,347	1,789,918	0	0	1,789,918
12	71	1,789,918	0	135,000	107,570	1,744,863	135,000	0	1,744,863
13	72	1,744,863	0	135,000	104,641	1,697,359	135,000	0	1,697,359
14	73	1,697,359	0	135,000	101,553	1,647,273	135,000	0	1,647,273
15	74	1,647,273	0	135,000	98,298	1,594,465	135,000	0	1,594,465
16	75	1,594,465	0	135,000	94,865	1,538,787	135,000	0	1,538,787
17	76	1,538,787	0	135,000	91,246	1,480,083	135,000	0	1,480,083
18	77	1,480,083	0	135,000	87,430	1,418,188	135,000	0	1,418,188
19	78	1,418,188	0	135,000	83,407	1,352,929	135,000	0	1,352,929
20	79	1,352,929	0	135,000	79,165	1,284,123	135,000	0	1,284,123
21	80	1,284,123	0	135,000	74,693	1,211,578	135,000	0	1,211,578
22	81	1,211,578	0	135,000	69,978	1,135,090	135,000	0	1,135,090
23	82	1,135,090	0	135,000	65,006	1,054,445	135,000	0	1,054,445
24	83	1,054,445	0	135,000	59,764	969,417	135,000	0	969,417
25	84	969,417	0	135,000	54,237	879,768	135,000	0	879,768
26	85	879,768	0	135,000	48,410	785,246	135,000	0	785,246
27	86	785,246	0	135,000	42,266	685,587	135,000	0	685,587
28	87	685,587	0	135,000	35,788	580,511	135,000	0	580,511
29	88	580,511	0	135,000	28,958	469,725	135,000	0	469,725
30	89	469,725	0	135,000	21,757	352,917	135,000	0	352,917
31	90	352,917	0	135,000	14,165	229,761	135,000	0	229,761
32	91	229,761	0	135,000	6,159	99,911	135,000	0	99,911
33	92	99,911	0	99,911	0	0	99,911	0	0
34	93	0	0	0	0	0	0	0	0
35	94	0	0	0	0	0	0	0	0
36	95	0	0	0	0	0	0	0	0
37	96	0	0	0	0	0	0	0	0
38	97	0	0	0	0	0	0	0	0
39	98	0	0	0	0	0	0	0	0
40	99	0	0	0	0	0	0	0	0

*Columns (1) and (2): Defined Contribution (Bill Simpson); Roth Defined Contribution (Bill Simpson).
Column (7) illustrates the deferred income tax still due on retirement plan assets.

Analysis of: Roth Conversion Income

Presented By: NextPoint Solutions

For: Bill Simpson

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	Male Age	(1) Year End Value of Taxable Retirement Plan Assets	+	(2) Year End Value of Tax Free Retirement Plan Assets	=	(3) Year End Hypothetical Net Worth
1	60	527,597		175,022		702,619
2	61	451,258		359,557		810,815
3	62	370,771		554,121		924,892
4	63	285,909		759,260		1,045,169
5	64	196,435		975,548		1,171,983
6	65	102,098		1,203,591		1,305,689
7	66	0		1,448,418		1,448,418
8	67	0		1,527,140		1,527,140
9	68	0		1,610,140		1,610,140
10	69	0		1,697,651		1,697,651
11	70	0		1,789,918		1,789,918
12	71	0		1,744,863		1,744,863
13	72	0		1,697,359		1,697,359
14	73	0		1,647,273		1,647,273
15	74	0		1,594,465		1,594,465
16	75	0		1,538,787		1,538,787
17	76	0		1,480,083		1,480,083
18	77	0		1,418,188		1,418,188
19	78	0		1,352,929		1,352,929
20	79	0		1,284,123		1,284,123
21	80	0		1,211,578		1,211,578
22	81	0		1,135,090		1,135,090
23	82	0		1,054,445		1,054,445
24	83	0		969,417		969,417
25	84	0		879,768		879,768
26	85	0		785,246		785,246
27	86	0		685,587		685,587
28	87	0		580,511		580,511
29	88	0		469,725		469,725
30	89	0		352,917		352,917
31	90	0		229,761		229,761
32	91	0		99,911		99,911
33	92	0		0		0
34	93	0		0		0
35	94	0		0		0
36	95	0		0		0
37	96	0		0		0
38	97	0		0		0
39	98	0		0		0
40	99	0		0		0

Column (3) has been reduced by income tax due if tax deferred assets are liquidated.

Analysis of: Roth Conversion Income

Presented By: NextPoint Solutions

For: Bill Simpson

Summary of Transfer Taxation of Retirement Plan Assets

		Plan Assets Initial Value 1,000,000	Plan Assets Cost Basis 0	Plan Assets Yield 6.50%	Heirs' Income Tax Rate 40.00%		
Year	Male Age	(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	60	879,328	0	351,731	351,731	527,597	40%
2	61	752,097	0	300,839	300,839	451,258	40%
3	62	617,951	0	247,180	247,180	370,771	40%
4	63	476,515	0	190,606	190,606	285,909	40%
5	64	327,391	0	130,956	130,956	196,435	40%
6	65	170,163	0	68,065	68,065	102,098	40%
7	66	0	0	0	0	0	0%
8	67	0	0	0	0	0	0%
9	68	0	0	0	0	0	0%
10	69	0	0	0	0	0	0%
11	70	0	0	0	0	0	0%
12	71	0	0	0	0	0	0%
13	72	0	0	0	0	0	0%
14	73	0	0	0	0	0	0%
15	74	0	0	0	0	0	0%
16	75	0	0	0	0	0	0%
17	76	0	0	0	0	0	0%
18	77	0	0	0	0	0	0%
19	78	0	0	0	0	0	0%
20	79	0	0	0	0	0	0%
21	80	0	0	0	0	0	0%
22	81	0	0	0	0	0	0%
23	82	0	0	0	0	0	0%
24	83	0	0	0	0	0	0%
25	84	0	0	0	0	0	0%
26	85	0	0	0	0	0	0%
27	86	0	0	0	0	0	0%
28	87	0	0	0	0	0	0%
29	88	0	0	0	0	0	0%
30	89	0	0	0	0	0	0%
31	90	0	0	0	0	0	0%
32	91	0	0	0	0	0	0%
33	92	0	0	0	0	0	0%
34	93	0	0	0	0	0	0%
35	94	0	0	0	0	0	0%
36	95	0	0	0	0	0	0%
37	96	0	0	0	0	0	0%
38	97	0	0	0	0	0	0%
39	98	0	0	0	0	0	0%
40	99	0	0	0	0	0	0%

Analysis of: Roth Conversion Income

Presented By: NextPoint Solutions

For: Bill Simpson

Transfer Tax Details

Year	Male Age	(1) Liquid Assets	(2) Illiquid Assets	(3) Total Estate Assets	(4) Taxable Estate	(5) Remaining Available Unified Credit Equivalent	(6) Federal Estate Tax	(7) Income Tax on Retirement Plan Assets	(8) Total Transfer Taxes (6)+(7)
1	60	1,054,350	0	1,054,350	1,054,350	13,990,000	0	351,731	351,731
2	61	1,111,654	0	1,111,654	1,111,654	13,990,000	0	300,839	300,839
3	62	1,172,072	0	1,172,072	1,172,072	13,990,000	0	247,180	247,180
4	63	1,235,775	0	1,235,775	1,235,775	13,990,000	0	190,606	190,606
5	64	1,302,939	0	1,302,939	1,302,939	13,990,000	0	130,956	130,956
6	65	1,373,754	0	1,373,754	1,373,754	13,990,000	0	68,065	68,065
7	66	1,448,418	0	1,448,418	1,448,418	13,990,000	0	0	0
8	67	1,527,140	0	1,527,140	1,527,140	13,990,000	0	0	0
9	68	1,610,140	0	1,610,140	1,610,140	13,990,000	0	0	0
10	69	1,697,651	0	1,697,651	1,697,651	13,990,000	0	0	0
11	70	1,789,918	0	1,789,918	1,789,918	13,990,000	0	0	0
12	71	1,744,863	0	1,744,863	1,744,863	13,990,000	0	0	0
13	72	1,697,359	0	1,697,359	1,697,359	13,990,000	0	0	0
14	73	1,647,273	0	1,647,273	1,647,273	13,990,000	0	0	0
15	74	1,594,465	0	1,594,465	1,594,465	13,990,000	0	0	0
16	75	1,538,787	0	1,538,787	1,538,787	13,990,000	0	0	0
17	76	1,480,083	0	1,480,083	1,480,083	13,990,000	0	0	0
18	77	1,418,188	0	1,418,188	1,418,188	13,990,000	0	0	0
19	78	1,352,929	0	1,352,929	1,352,929	13,990,000	0	0	0
20	79	1,284,123	0	1,284,123	1,284,123	13,990,000	0	0	0
21	80	1,211,578	0	1,211,578	1,211,578	13,990,000	0	0	0
22	81	1,135,090	0	1,135,090	1,135,090	13,990,000	0	0	0
23	82	1,054,445	0	1,054,445	1,054,445	13,990,000	0	0	0
24	83	969,417	0	969,417	969,417	13,990,000	0	0	0
25	84	879,768	0	879,768	879,768	13,990,000	0	0	0
26	85	785,246	0	785,246	785,246	13,990,000	0	0	0
27	86	685,587	0	685,587	685,587	13,990,000	0	0	0
28	87	580,511	0	580,511	580,511	13,990,000	0	0	0
29	88	469,725	0	469,725	469,725	13,990,000	0	0	0
30	89	352,917	0	352,917	352,917	13,990,000	0	0	0
31	90	229,761	0	229,761	229,761	13,990,000	0	0	0
32	91	99,911	0	99,911	99,911	13,990,000	0	0	0
33	92	0	0	0	0	13,990,000	0	0	0
34	93	0	0	0	0	13,990,000	0	0	0
35	94	0	0	0	0	13,990,000	0	0	0
36	95	0	0	0	0	13,990,000	0	0	0
37	96	0	0	0	0	13,990,000	0	0	0
38	97	0	0	0	0	13,990,000	0	0	0
39	98	0	0	0	0	13,990,000	0	0	0
40	99	0	0	0	0	13,990,000	0	0	0

Column (2) is net of any liabilities.

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.

Starting in 2026, the Unified Credit Equivalent used in the calculations for Col. (5) does not reflect current estate tax exclusions and instead reflects hypothetical exclusions in which 2018 rules stay in effect.

Analysis of: Roth Conversion Income

Presented By: NextPoint Solutions

For: Bill Simpson

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	Male Age	(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	60	1,054,350	351,731	702,619	0	702,619
2	61	1,111,654	300,839	810,815	0	810,815
3	62	1,172,072	247,180	924,892	0	924,892
4	63	1,235,775	190,606	1,045,169	0	1,045,169
5	64	1,302,939	130,956	1,171,983	0	1,171,983
6	65	1,373,754	68,065	1,305,689	0	1,305,689
7	66	1,448,418	0	1,448,418	0	1,448,418
8	67	1,527,140	0	1,527,140	0	1,527,140
9	68	1,610,140	0	1,610,140	0	1,610,140
10	69	1,697,651	0	1,697,651	0	1,697,651
11	70	1,789,918	0	1,789,918	0	1,789,918
12	71	1,744,863	0	1,744,863	0	1,744,863
13	72	1,697,359	0	1,697,359	0	1,697,359
14	73	1,647,273	0	1,647,273	0	1,647,273
15	74	1,594,465	0	1,594,465	0	1,594,465
16	75	1,538,787	0	1,538,787	0	1,538,787
17	76	1,480,083	0	1,480,083	0	1,480,083
18	77	1,418,188	0	1,418,188	0	1,418,188
19	78	1,352,929	0	1,352,929	0	1,352,929
20	79	1,284,123	0	1,284,123	0	1,284,123
21	80	1,211,578	0	1,211,578	0	1,211,578
22	81	1,135,090	0	1,135,090	0	1,135,090
23	82	1,054,445	0	1,054,445	0	1,054,445
24	83	969,417	0	969,417	0	969,417
25	84	879,768	0	879,768	0	879,768
26	85	785,246	0	785,246	0	785,246
27	86	685,587	0	685,587	0	685,587
28	87	580,511	0	580,511	0	580,511
29	88	469,725	0	469,725	0	469,725
30	89	352,917	0	352,917	0	352,917
31	90	229,761	0	229,761	0	229,761
32	91	99,911	0	99,911	0	99,911
33	92	0	0	0	0	0
34	93	0	0	0	0	0
35	94	0	0	0	0	0
36	95	0	0	0	0	0
37	96	0	0	0	0	0
38	97	0	0	0	0	0
39	98	0	0	0	0	0
40	99	0	0	0	0	0

Summary at Life Expectancy (Year 25)

*Net of cash flow provided

**See Transfer Tax Details report for details.

Total Estate Assets	\$ 879,768
Wealth Transferred to Heirs	\$ 879,768

Analysis of: Qualified Wealth Transfer with Income

Analysis of: Qualified Wealth Transfer with Income

Presented By: NextPoint Solutions

For: Bill Simpson, Age 60

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	0
	Liquid Assets (Tax Exempt Interest)		0
	Equity Assets		0
	Tax Deferred Assets		0
	Retirement Plan Assets		1,000,000
	Total Liquid Assets		1,000,000
<u>Illiquid Assets:</u>			
	Total Illiquid Assets		(0)
<u>Other Assets:</u>	Inside the Estate		
	Proposed Life Insurance Death Benefit	1,937,385	
	Proposed Current cash value: \$25,753		
	Total Other Assets Inside the Estate		1,937,385
	Total Estate Assets		\$2,937,385
	Total Other Assets Outside the Estate		0

Funding Options for Required Cash Flow

Retirement Plan Assets: Special Distribution Schedule - thereafter, as needed

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	40.00%
	Retirement	40.00%
<u>Life Expectancy:</u>	Bill Simpson	Age 84
<u>Equities:</u>		Reinvestment Account
	Growth Rate	6.50%
	Dividend Rate	0.00%
<u>Retirement Plan Assets Bill Simpson:</u>		
	Defined Contr. Yield Assumption	6.50%

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

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

Analysis of: Qualified Wealth Transfer with Income

Presented By: NextPoint Solutions

For: Bill Simpson

Cash Flow Required

Year	Male Age	Spendable Cash Flow		Dedicated Cash Flow	
		(1) After Tax Cash Flow for Living Expenses	(2) Total After Tax Spendable Cash Flow Required	(3) Proposed Life Insurance Premiums	(4) Total After Tax Cash Flow Required
1	60	0	0	166,000	166,000
2	61	0	0	166,000	166,000
3	62	0	0	166,000	166,000
4	63	0	0	166,000	166,000
5	64	0	0	166,000	166,000
6	65	0	0	166,000	166,000
7	66	0	0	170,163	170,163
8	67	0	0	0	0
9	68	0	0	0	0
10	69	0	0	0	0
11	70	0	0	0	0
12	71	135,000	135,000	0	135,000
13	72	135,000	135,000	0	135,000
14	73	135,000	135,000	0	135,000
15	74	135,000	135,000	0	135,000
16	75	135,000	135,000	0	135,000
17	76	135,000	135,000	0	135,000
18	77	135,000	135,000	0	135,000
19	78	135,000	135,000	0	135,000
20	79	135,000	135,000	0	135,000
21	80	135,000	135,000	0	135,000
22	81	135,000	135,000	0	135,000
23	82	135,000	135,000	0	135,000
24	83	135,000	135,000	0	135,000
25	84	135,000	135,000	0	135,000
26	85	135,000	135,000	0	135,000
27	86	135,000	135,000	0	135,000
28	87	135,000	135,000	0	135,000
29	88	135,000	135,000	0	135,000
30	89	135,000	135,000	0	135,000
31	90	135,000	135,000	0	135,000
32	91	135,000	135,000	0	135,000
33	92	135,000	135,000	0	135,000
34	93	135,000	135,000	0	135,000
35	94	135,000	135,000	0	135,000
36	95	135,000	135,000	0	135,000
37	96	135,000	135,000	0	135,000
38	97	135,000	135,000	0	135,000
39	98	135,000	135,000	0	135,000
40	99	135,000	135,000	0	135,000
		3,915,000	3,915,000	1,166,163	5,081,163

Analysis of: Qualified Wealth Transfer with Income

Presented By: NextPoint Solutions

For: Bill Simpson

Expected Cash Flow

Year	Male Age	(1) After Tax Cash Flow from Income or Other Assets	+	(2) Proposed Life Insurance Loans	=	(3) Total Expected After Tax Cash Flow
1	60	66,400		0		66,400
2	61	66,400		0		66,400
3	62	66,400		0		66,400
4	63	66,400		0		66,400
5	64	66,400		0		66,400
6	65	66,400		0		66,400
7	66	68,065		0		68,065
8	67	0		0		0
9	68	0		0		0
10	69	0		0		0
11	70	0		466,465		466,465
12	71	0		109,292		109,292
13	72	0		109,292		109,292
14	73	0		109,292		109,292
15	74	0		109,292		109,292
16	75	0		109,292		109,292
17	76	0		109,292		109,292
18	77	0		109,292		109,292
19	78	0		109,292		109,292
20	79	0		109,292		109,292
21	80	0		109,292		109,292
22	81	0		109,292		109,292
23	82	0		109,292		109,292
24	83	0		109,292		109,292
25	84	0		109,292		109,292
26	85	0		109,292		109,292
27	86	0		109,292		109,292
28	87	0		109,292		109,292
29	88	0		109,292		109,292
30	89	0		109,292		109,292
31	90	0		109,292		109,292
32	91	0		109,292		109,292
33	92	0		109,292		109,292
34	93	0		109,292		109,292
35	94	0		109,292		109,292
36	95	0		109,292		109,292
37	96	0		109,292		109,292
38	97	0		109,292		109,292
39	98	0		109,292		109,292
40	99	0		109,292		109,292
		466,465		3,635,933		4,102,398

Analysis of: Qualified Wealth Transfer with Income

Presented By: NextPoint Solutions

For: Bill Simpson

Cash Flow Analysis

Year	Male Age	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) Reinvested Excess Cash Flow	(8) Total After Tax Cash Flow Provided*
1	60	0	166,000	166,000	66,400	99,600	0	0	166,000
2	61	0	166,000	166,000	66,400	99,600	0	0	166,000
3	62	0	166,000	166,000	66,400	99,600	0	0	166,000
4	63	0	166,000	166,000	66,400	99,600	0	0	166,000
5	64	0	166,000	166,000	66,400	99,600	0	0	166,000
6	65	0	166,000	166,000	66,400	99,600	0	0	166,000
7	66	0	170,163	170,163	68,065	102,098	0	0	170,163
8	67	0	0	0	0	0	0	0	0
9	68	0	0	0	0	0	0	0	0
10	69	0	0	0	0	0	0	0	0
11	70	0	0	0	466,465	0	0	466,465	0
12	71	135,000	0	135,000	109,292	0	25,708	0	135,000
13	72	135,000	0	135,000	109,292	0	25,708	0	135,000
14	73	135,000	0	135,000	109,292	0	25,708	0	135,000
15	74	135,000	0	135,000	109,292	0	25,708	0	135,000
16	75	135,000	0	135,000	109,292	0	25,708	0	135,000
17	76	135,000	0	135,000	109,292	0	25,708	0	135,000
18	77	135,000	0	135,000	109,292	0	25,708	0	135,000
19	78	135,000	0	135,000	109,292	0	25,708	0	135,000
20	79	135,000	0	135,000	109,292	0	25,708	0	135,000
21	80	135,000	0	135,000	109,292	0	25,708	0	135,000
22	81	135,000	0	135,000	109,292	0	25,708	0	135,000
23	82	135,000	0	135,000	109,292	0	25,708	0	135,000
24	83	135,000	0	135,000	109,292	0	25,708	0	135,000
25	84	135,000	0	135,000	109,292	0	25,708	0	135,000
26	85	135,000	0	135,000	109,292	0	25,708	0	135,000
27	86	135,000	0	135,000	109,292	0	25,708	0	135,000
28	87	135,000	0	135,000	109,292	0	25,708	0	135,000
29	88	135,000	0	135,000	109,292	0	25,708	0	135,000
30	89	135,000	0	135,000	109,292	0	25,708	0	135,000
31	90	135,000	0	135,000	109,292	0	25,708	0	135,000
32	91	135,000	0	135,000	109,292	0	25,708	0	135,000
33	92	135,000	0	135,000	109,292	0	25,708	0	135,000
34	93	135,000	0	135,000	109,292	0	25,708	0	135,000
35	94	135,000	0	135,000	109,292	0	25,708	0	135,000
36	95	135,000	0	135,000	109,292	0	25,708	0	135,000
37	96	135,000	0	135,000	109,292	0	25,708	0	135,000
38	97	135,000	0	135,000	109,292	0	25,708	0	135,000
39	98	135,000	0	135,000	109,292	0	25,708	0	135,000
40	99	135,000	0	135,000	109,292	0	25,708	0	135,000
		3,915,000	1,166,163	5,081,163	4,102,398	699,698	745,532	466,465	5,081,163

*IMPORTANT NOTE: For this plan to be financially sound, column (8) must be sufficient to provide the values in column (3).

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

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

Columns (6) and (7): see "Details of Equity Assets" report.

Analysis of: Qualified Wealth Transfer with Income

Presented By: NextPoint Solutions

For: Bill 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 6.50%	Pre-Retirement Income TaxRate 40.00%	Retirement Income Tax Rate 40.00%		
Year	Male Age	(1) Beginning of Year Value of Retirement Plan Assets	(2) Before Tax Required Minimum Distributions	(3) Before Tax Distribution	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) Income Tax Due If Retirement Plan Assets Are Liquidated	(7) Year End Value of Retirement Plan Assets If Liquidated (5) - (6)
1	60	1,000,000	0	166,000	99,600	879,328	351,731	527,597
2	61	879,328	0	166,000	99,600	752,097	300,839	451,258
3	62	752,097	0	166,000	99,600	617,951	247,180	370,771
4	63	617,951	0	166,000	99,600	476,515	190,606	285,909
5	64	476,515	0	166,000	99,600	327,391	130,956	196,435
6	65	327,391	0	166,000	99,600	170,163	68,065	102,098
7	66	170,163	0	170,163	102,098	0	0	0
8	67	0	0	0	0	0	0	0
9	68	0	0	0	0	0	0	0
10	69	0	0	0	0	0	0	0
11	70	0	0	0	0	0	0	0
12	71	0	0	0	0	0	0	0
13	72	0	0	0	0	0	0	0
14	73	0	0	0	0	0	0	0
15	74	0	0	0	0	0	0	0
16	75	0	0	0	0	0	0	0
17	76	0	0	0	0	0	0	0
18	77	0	0	0	0	0	0	0
19	78	0	0	0	0	0	0	0
20	79	0	0	0	0	0	0	0
21	80	0	0	0	0	0	0	0
22	81	0	0	0	0	0	0	0
23	82	0	0	0	0	0	0	0
24	83	0	0	0	0	0	0	0
25	84	0	0	0	0	0	0	0
26	85	0	0	0	0	0	0	0
27	86	0	0	0	0	0	0	0
28	87	0	0	0	0	0	0	0
29	88	0	0	0	0	0	0	0
30	89	0	0	0	0	0	0	0
31	90	0	0	0	0	0	0	0
32	91	0	0	0	0	0	0	0
33	92	0	0	0	0	0	0	0
34	93	0	0	0	0	0	0	0
35	94	0	0	0	0	0	0	0
36	95	0	0	0	0	0	0	0
37	96	0	0	0	0	0	0	0
38	97	0	0	0	0	0	0	0
39	98	0	0	0	0	0	0	0
40	99	0	0	0	0	0	0	0
			0	1,166,163	699,698			

Column (1) includes only deductible contributions.

Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

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

Column (6) illustrates the deferred income tax still due on the Retirement Plan.

Analysis of: Qualified Wealth Transfer with Income

Presented By: NextPoint Solutions

For: Bill Simpson

Defined Contribution Taxation for Bill Simpson (IRA)

		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 6.50%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%			
Year	Male Age	(1) Beginning of Year Plan Assets	(2) Distribution from Retirement Plan Assets	(3) Annual Tax On Distributions	(4) Cumulative Taxes Paid	(5) Year End Retirement Plan Assets	(6) Remaining Income Tax Due if Retirement Plan Assets Are Liquidated	(7) Cumulative Income Tax On Retirement Plan Assets if Liquidated
1	60	1,000,000	166,000	66,400	66,400	879,328	351,731	418,131
2	61	879,328	166,000	66,400	132,800	752,097	300,839	433,639
3	62	752,097	166,000	66,400	199,200	617,951	247,180	446,380
4	63	617,951	166,000	66,400	265,600	476,515	190,606	456,206
5	64	476,515	166,000	66,400	332,000	327,391	130,956	462,956
6	65	327,391	166,000	66,400	398,400	170,163	68,065	466,465
7	66	170,163	170,163	68,065	466,465	0	0	466,465
8	67	0	0	0	466,465	0	0	466,465
9	68	0	0	0	466,465	0	0	466,465
10	69	0	0	0	466,465	0	0	466,465
11	70	0	0	0	466,465	0	0	466,465
12	71	0	0	0	466,465	0	0	466,465
13	72	0	0	0	466,465	0	0	466,465
14	73	0	0	0	466,465	0	0	466,465
15	74	0	0	0	466,465	0	0	466,465
16	75	0	0	0	466,465	0	0	466,465
17	76	0	0	0	466,465	0	0	466,465
18	77	0	0	0	466,465	0	0	466,465
19	78	0	0	0	466,465	0	0	466,465
20	79	0	0	0	466,465	0	0	466,465
21	80	0	0	0	466,465	0	0	466,465
22	81	0	0	0	466,465	0	0	466,465
23	82	0	0	0	466,465	0	0	466,465
24	83	0	0	0	466,465	0	0	466,465
25	84	0	0	0	466,465	0	0	466,465
26	85	0	0	0	466,465	0	0	466,465
27	86	0	0	0	466,465	0	0	466,465
28	87	0	0	0	466,465	0	0	466,465
29	88	0	0	0	466,465	0	0	466,465
30	89	0	0	0	466,465	0	0	466,465
31	90	0	0	0	466,465	0	0	466,465
32	91	0	0	0	466,465	0	0	466,465
33	92	0	0	0	466,465	0	0	466,465
34	93	0	0	0	466,465	0	0	466,465
35	94	0	0	0	466,465	0	0	466,465
36	95	0	0	0	466,465	0	0	466,465
37	96	0	0	0	466,465	0	0	466,465
38	97	0	0	0	466,465	0	0	466,465
39	98	0	0	0	466,465	0	0	466,465
40	99	0	0	0	466,465	0	0	466,465
		1,166,163	466,465					

Column (6) illustrates the deferred income tax still due on the Retirement Plan.
See the "Details of Defined Contribution Plan Assets for Bill Simpson" report.

Analysis of: Qualified Wealth Transfer with Income

Presented By: NextPoint Solutions

For: Bill Simpson

Details of Reinvestment Account

		Initial Cost Basis 0	Growth 6.50%	Pre-Retirement Income Tax Rate 40.00%	Retirement Income Tax Rate 40.00%	Capital Gains Tax Rate 30.00%				
Yr	Male Age	(1) Beginning of Year Value of Asset	(2)* Fund Deposits	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6)** Net Year End Value of Assets	(7) After Tax Dividend Cash Flow	(8) After Tax Equity Sales Cash Flow	(9) Combined After Tax Cash Flow
1	60	0	0	0	0	0	0	0	0	0
2	61	0	0	0	0	0	0	0	0	0
3	62	0	0	0	0	0	0	0	0	0
4	63	0	0	0	0	0	0	0	0	0
5	64	0	0	0	0	0	0	0	0	0
6	65	0	0	0	0	0	0	0	0	0
7	66	0	0	0	0	0	0	0	0	0
8	67	0	0	0	0	0	0	0	0	0
9	68	0	0	0	0	0	0	0	0	0
10	69	0	0	0	0	0	0	0	0	0
11	70	0	466,465	0	30,320	0	491,817	0	0	0
12	71	491,817	0	26,112	30,271	0	491,016	0	25,708	25,708
13	72	491,016	0	26,507	30,193	0	489,755	0	25,708	25,708
14	73	489,755	0	26,892	30,086	0	488,020	0	25,708	25,708
15	74	488,020	0	27,269	29,949	0	485,793	0	25,708	25,708
16	75	485,793	0	27,636	29,780	0	483,058	0	25,708	25,708
17	76	483,058	0	27,993	29,579	0	479,798	0	25,708	25,708
18	77	479,798	0	28,340	29,345	0	475,995	0	25,708	25,708
19	78	475,995	0	28,678	29,076	0	471,629	0	25,708	25,708
20	79	471,629	0	29,005	28,771	0	466,681	0	25,708	25,708
21	80	466,681	0	29,323	28,428	0	461,128	0	25,708	25,708
22	81	461,128	0	29,631	28,047	0	454,949	0	25,708	25,708
23	82	454,949	0	29,929	27,626	0	448,120	0	25,708	25,708
24	83	448,120	0	30,217	27,164	0	440,616	0	25,708	25,708
25	84	440,616	0	30,496	26,658	0	432,410	0	25,708	25,708
26	85	432,410	0	30,765	26,107	0	423,474	0	25,708	25,708
27	86	423,474	0	31,024	25,509	0	413,779	0	25,708	25,708
28	87	413,779	0	31,275	24,863	0	403,293	0	25,708	25,708
29	88	403,293	0	31,516	24,166	0	391,984	0	25,708	25,708
30	89	391,984	0	31,748	23,415	0	379,814	0	25,708	25,708
31	90	379,814	0	31,971	22,610	0	366,748	0	25,708	25,708
32	91	366,748	0	32,186	21,747	0	352,746	0	25,708	25,708
33	92	352,746	0	32,393	20,823	0	337,764	0	25,708	25,708
34	93	337,764	0	32,591	19,836	0	321,759	0	25,708	25,708
35	94	321,759	0	32,781	18,784	0	304,684	0	25,708	25,708
36	95	304,684	0	32,964	17,662	0	286,488	0	25,708	25,708
37	96	286,488	0	33,139	16,468	0	267,119	0	25,708	25,708
38	97	267,119	0	33,306	15,198	0	246,521	0	25,708	25,708
39	98	246,521	0	33,467	13,849	0	224,634	0	25,708	25,708
40	99	224,634	0	33,621	12,416	0	201,395	0	25,708	25,708
			466,465	882,775		0		0	745,532	745,532

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

*Column (2) includes reinvestment of excess cash flow.

**Column (6) has been reduced by a 1.00% management fee.

Analysis of: Qualified Wealth Transfer with Income

Presented By: NextPoint Solutions

For: Bill Simpson

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	Male Age	(1) Year End Value of Life Insurance Assets	(2) Year End Value of Taxable Retirement Plan Assets	(3) Year End Value of Equity Assets	(4) Year End Hypothetical Net Worth
1	60	25,753	527,597	0	553,350
2	61	171,592	451,258	0	622,850
3	62	326,990	370,771	0	697,761
4	63	493,107	285,909	0	779,016
5	64	670,784	196,435	0	867,219
6	65	907,271	102,098	0	1,009,369
7	66	1,163,780	0	0	1,163,780
8	67	1,265,055	0	0	1,265,055
9	68	1,372,253	0	0	1,372,253
10	69	1,485,769	0	0	1,485,769
11	70	1,095,784	0	491,817	1,587,601
12	71	1,062,774	0	491,016	1,553,790
13	72	1,029,901	0	489,755	1,519,656
14	73	997,526	0	488,020	1,485,546
15	74	966,052	0	485,793	1,451,845
16	75	935,002	0	483,058	1,418,060
17	76	904,112	0	479,798	1,383,910
18	77	873,482	0	475,995	1,349,477
19	78	843,223	0	471,629	1,314,852
20	79	813,428	0	466,681	1,280,109
21	80	784,180	0	461,128	1,245,308
22	81	755,581	0	454,949	1,210,530
23	82	727,768	0	448,120	1,175,888
24	83	700,814	0	440,616	1,141,430
25	84	674,760	0	432,410	1,107,170
26	85	649,599	0	423,474	1,073,073
27	86	625,148	0	413,779	1,038,927
28	87	601,192	0	403,293	1,004,485
29	88	577,406	0	391,984	969,390
30	89	553,401	0	379,814	933,215
31	90	528,668	0	366,748	895,416
32	91	508,748	0	352,746	861,494
33	92	495,942	0	337,764	833,706
34	93	493,209	0	321,759	814,968
35	94	504,335	0	304,684	809,019
36	95	522,560	0	286,488	809,048
37	96	548,118	0	267,119	815,237
38	97	580,995	0	246,521	827,516
39	98	621,030	0	224,634	845,664
40	99	667,941	0	201,395	869,336

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

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Analysis of: Qualified Wealth Transfer with Income

Presented By: NextPoint Solutions

For: Bill Simpson

Summary of Transfer Taxation of Retirement Plan Assets

		Plan Assets Initial Value 1,000,000	Plan Assets Cost Basis 0	Plan Assets Yield 6.50%	Heirs' Income Tax Rate 40.00%		
Year	Male Age	(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	60	879,328	0	351,731	351,731	527,597	40%
2	61	752,097	0	300,839	300,839	451,258	40%
3	62	617,951	0	247,180	247,180	370,771	40%
4	63	476,515	0	190,606	190,606	285,909	40%
5	64	327,391	0	130,956	130,956	196,435	40%
6	65	170,163	0	68,065	68,065	102,098	40%
7	66	0	0	0	0	0	0%
8	67	0	0	0	0	0	0%
9	68	0	0	0	0	0	0%
10	69	0	0	0	0	0	0%
11	70	0	0	0	0	0	0%
12	71	0	0	0	0	0	0%
13	72	0	0	0	0	0	0%
14	73	0	0	0	0	0	0%
15	74	0	0	0	0	0	0%
16	75	0	0	0	0	0	0%
17	76	0	0	0	0	0	0%
18	77	0	0	0	0	0	0%
19	78	0	0	0	0	0	0%
20	79	0	0	0	0	0	0%
21	80	0	0	0	0	0	0%
22	81	0	0	0	0	0	0%
23	82	0	0	0	0	0	0%
24	83	0	0	0	0	0	0%
25	84	0	0	0	0	0	0%
26	85	0	0	0	0	0	0%
27	86	0	0	0	0	0	0%
28	87	0	0	0	0	0	0%
29	88	0	0	0	0	0	0%
30	89	0	0	0	0	0	0%
31	90	0	0	0	0	0	0%
32	91	0	0	0	0	0	0%
33	92	0	0	0	0	0	0%
34	93	0	0	0	0	0	0%
35	94	0	0	0	0	0	0%
36	95	0	0	0	0	0	0%
37	96	0	0	0	0	0	0%
38	97	0	0	0	0	0	0%
39	98	0	0	0	0	0	0%
40	99	0	0	0	0	0	0%

Analysis of: Qualified Wealth Transfer with Income

Presented By: NextPoint Solutions

For: Bill Simpson

Transfer Tax Details

Year	Male Age	(1) Total Estate Assets	(2) Taxable Estate	(3) Remaining Available Unified Credit Equivalent	(4) Federal Estate Tax	(5) Income Tax on Retirement Plan Assets	(6) Total Transfer Taxes (4)+(5)
1	60	2,816,713	2,816,713	13,990,000	0	351,731	351,731
2	61	2,832,006	2,832,006	13,990,000	0	300,839	300,839
3	62	2,697,860	2,697,860	13,990,000	0	247,180	247,180
4	63	2,556,424	2,556,424	13,990,000	0	190,606	190,606
5	64	2,407,300	2,407,300	13,990,000	0	130,956	130,956
6	65	2,250,072	2,250,072	13,990,000	0	68,065	68,065
7	66	2,079,909	2,079,909	13,990,000	0	0	0
8	67	2,079,909	2,079,909	13,990,000	0	0	0
9	68	2,079,909	2,079,909	13,990,000	0	0	0
10	69	2,079,909	2,079,909	13,990,000	0	0	0
11	70	2,079,605	2,079,605	13,990,000	0	0	0
12	71	1,936,435	1,936,435	13,990,000	0	0	0
13	72	1,784,974	1,784,974	13,990,000	0	0	0
14	73	1,660,207	1,660,207	13,990,000	0	0	0
15	74	1,597,192	1,597,192	13,990,000	0	0	0
16	75	1,529,145	1,529,145	13,990,000	0	0	0
17	76	1,502,754	1,502,754	13,990,000	0	0	0
18	77	1,476,605	1,476,605	13,990,000	0	0	0
19	78	1,450,822	1,450,822	13,990,000	0	0	0
20	79	1,425,513	1,425,513	13,990,000	0	0	0
21	80	1,400,776	1,400,776	13,990,000	0	0	0
22	81	1,376,727	1,376,727	13,990,000	0	0	0
23	82	1,353,523	1,353,523	13,990,000	0	0	0
24	83	1,331,251	1,331,251	13,990,000	0	0	0
25	84	1,309,967	1,309,967	13,990,000	0	0	0
26	85	1,289,675	1,289,675	13,990,000	0	0	0
27	86	1,270,198	1,270,198	13,990,000	0	0	0
28	87	1,251,324	1,251,324	13,990,000	0	0	0
29	88	1,232,728	1,232,728	13,990,000	0	0	0
30	89	1,214,014	1,214,014	13,990,000	0	0	0
31	90	1,194,665	1,194,665	13,990,000	0	0	0
32	91	1,116,713	1,116,713	13,990,000	0	0	0
33	92	1,037,883	1,037,883	13,990,000	0	0	0
34	93	960,279	960,279	13,990,000	0	0	0
35	94	886,663	886,663	13,990,000	0	0	0
36	95	892,021	892,021	13,990,000	0	0	0
37	96	903,894	903,894	13,990,000	0	0	0
38	97	922,229	922,229	13,990,000	0	0	0
39	98	946,821	946,821	13,990,000	0	0	0
40	99	977,337	977,337	13,990,000	0	0	0

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.

Starting in 2026, the Unified Credit Equivalent used in the calculations for Col. (3) does not reflect current estate tax exclusions and instead reflects hypothetical exclusions in which 2018 rules stay in effect.

Analysis of: Qualified Wealth Transfer with Income

Presented By: NextPoint Solutions

For: Bill Simpson

Estate Assets Details

Year	Male Age	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) Proposed Life Insurance Death Benefit	=	(4) Total Estate Assets
1	60	879,328		0		1,937,385		2,816,713
2	61	752,097		0		2,079,909		2,832,006
3	62	617,951		0		2,079,909		2,697,860
4	63	476,515		0		2,079,909		2,556,424
5	64	327,391		0		2,079,909		2,407,300
6	65	170,163		0		2,079,909		2,250,072
7	66	0		0		2,079,909		2,079,909
8	67	0		0		2,079,909		2,079,909
9	68	0		0		2,079,909		2,079,909
10	69	0		0		2,079,909		2,079,909
11	70	491,817		0		1,587,788		2,079,605
12	71	491,016		0		1,445,419		1,936,435
13	72	489,755		0		1,295,219		1,784,974
14	73	488,020		0		1,172,187		1,660,207
15	74	485,793		0		1,111,399		1,597,192
16	75	483,058		0		1,046,087		1,529,145
17	76	479,798		0		1,022,956		1,502,754
18	77	475,995		0		1,000,610		1,476,605
19	78	471,629		0		979,193		1,450,822
20	79	466,681		0		958,832		1,425,513
21	80	461,128		0		939,648		1,400,776
22	81	454,949		0		921,778		1,376,727
23	82	448,120		0		905,403		1,353,523
24	83	440,616		0		890,635		1,331,251
25	84	432,410		0		877,557		1,309,967
26	85	423,474		0		866,201		1,289,675
27	86	413,779		0		856,419		1,270,198
28	87	403,293		0		848,031		1,251,324
29	88	391,984		0		840,744		1,232,728
30	89	379,814		0		834,200		1,214,014
31	90	366,748		0		827,917		1,194,665
32	91	352,746		0		763,967		1,116,713
33	92	337,764		0		700,119		1,037,883
34	93	321,759		0		638,520		960,279
35	94	304,684		0		581,979		886,663
36	95	286,488		0		605,533		892,021
37	96	267,119		0		636,775		903,894
38	97	246,521		0		675,708		922,229
39	98	224,634		0		722,187		946,821
40	99	201,395		0		775,942		977,337

*Including equity assets and retirement plan assets.

**Net of any liabilities.

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Analysis of: Qualified Wealth Transfer with Income

Presented By: NextPoint Solutions

For: Bill Simpson

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	Male Age	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
1	60	2,816,713	351,731	2,464,982	0	2,464,982
2	61	2,832,006	300,839	2,531,167	0	2,531,167
3	62	2,697,860	247,180	2,450,680	0	2,450,680
4	63	2,556,424	190,606	2,365,818	0	2,365,818
5	64	2,407,300	130,956	2,276,344	0	2,276,344
6	65	2,250,072	68,065	2,182,007	0	2,182,007
7	66	2,079,909	0	2,079,909	0	2,079,909
8	67	2,079,909	0	2,079,909	0	2,079,909
9	68	2,079,909	0	2,079,909	0	2,079,909
10	69	2,079,909	0	2,079,909	0	2,079,909
11	70	2,079,605	0	2,079,605	0	2,079,605
12	71	1,936,435	0	1,936,435	0	1,936,435
13	72	1,784,974	0	1,784,974	0	1,784,974
14	73	1,660,207	0	1,660,207	0	1,660,207
15	74	1,597,192	0	1,597,192	0	1,597,192
16	75	1,529,145	0	1,529,145	0	1,529,145
17	76	1,502,754	0	1,502,754	0	1,502,754
18	77	1,476,605	0	1,476,605	0	1,476,605
19	78	1,450,822	0	1,450,822	0	1,450,822
20	79	1,425,513	0	1,425,513	0	1,425,513
21	80	1,400,776	0	1,400,776	0	1,400,776
22	81	1,376,727	0	1,376,727	0	1,376,727
23	82	1,353,523	0	1,353,523	0	1,353,523
24	83	1,331,251	0	1,331,251	0	1,331,251
25	84	1,309,967	0	1,309,967	0	1,309,967
26	85	1,289,675	0	1,289,675	0	1,289,675
27	86	1,270,198	0	1,270,198	0	1,270,198
28	87	1,251,324	0	1,251,324	0	1,251,324
29	88	1,232,728	0	1,232,728	0	1,232,728
30	89	1,214,014	0	1,214,014	0	1,214,014
31	90	1,194,665	0	1,194,665	0	1,194,665
32	91	1,116,713	0	1,116,713	0	1,116,713
33	92	1,037,883	0	1,037,883	0	1,037,883
34	93	960,279	0	960,279	0	960,279
35	94	886,663	0	886,663	0	886,663
36	95	892,021	0	892,021	0	892,021
37	96	903,894	0	903,894	0	903,894
38	97	922,229	0	922,229	0	922,229
39	98	946,821	0	946,821	0	946,821
40	99	977,337	0	977,337	0	977,337

*Net of cash flow provided

**See Transfer Tax Details report for details.

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Summary at Life Expectancy (Year 25)

Total Estate Assets	\$ 1,309,967
Wealth Transferred to Heirs	\$ 1,309,967