



Wealth Design Summary

A Comparison of Key Values under Alternative Planning Scenarios

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Current Allocations vs. Recommended Allocations & Estate Planning

Disclaimer

This financial plan is designed to provide educational and/or general information and is not intended to provide specific legal, accounting and/or tax advice. Any comparisons and projections including expected rates of return are presented for purposes of illustration only. Nevertheless, we believe that the comparisons as well as the other projections shown provide an important and valid basis for consideration when planning for your financial future.

IMPORTANT: *The projections or other information generated by this financial plan regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results herein may vary with each use of the software tool(s) used to generate this financial plan and over time.*

The financial plan may contain ideas for your consideration concerning aspects of your life such as tax, retirement and estate planning, but these are not presented as, and must not be taken for, legal or tax advice. It is your responsibility to determine if, and how, the suggestions contained in the financial plan should be implemented or otherwise followed. You must carefully consider all relevant factors in making these types of decisions. For specific advice on these aspects of your overall financial plan, you should consult your professional tax and legal advisors. The report that follows is based upon:

- information and assumptions that you have provided or reviewed;
- current tax laws;
- appropriate financial planning concepts;
- historic asset class characteristics;
- additional assumptions and information discussed with your advisor.

The outcome of the analysis will be dependent to a significant extent upon the information and the reasonableness of the planning assumptions. It is your responsibility to provide accurate and complete information. Please contact your advisor with any changes to your information and/or planning assumptions. Inaccurate information and/or unreasonable planning assumptions can materially impact the results of this financial plan.

The simulation of returns at the individual asset, account and/or portfolio level drives the investment projections and proposed financial plan. In all cases investment projections are not to be considered definitive estimates of how the individual assets you own now or in the future will perform. Therefore, it is important that you recognize that the comparisons shown may include comparisons of two asset allocation models—the asset allocation of your current portfolio and the asset allocation projected in our proposed plan—and not comparisons of the individual securities you own. Model comparisons and the projected rates of return are based on past performance of the relevant asset classes. Past performance is not a guarantee of future results. No future rate of return can be predicted with certainty.

The report that follows does not make specific investment recommendations or analyze particular securities. Rather, the report typically contains a proposed asset allocation model based upon your stated risk tolerance, age, current asset allocation and value of your assets. The asset allocation models we use are continuously re-evaluated and are periodically changed as a result. We are under no obligation to revise any financial planning report already prepared if an allocation model is changed after it is issued to you.

Actual results are influenced by events that are both within and outside of your control. The rates actually returned by asset classes will differ from our projections. The rates actually returned by any allocation model noted within the financial plan will likely differ from those returned by any individual portfolio of securities constructed to follow a specific allocation model. Any rate of return shown or used in the financial plan is not intended to predict nor guarantee the actual results of an investment product.

Disclaimer

IMPORTANT: *Investments in stocks, bonds, mutual funds, and other securities are not bank products, are not FDIC insured, and may be subject to loss of principal.*

We have read and understand the above information and disclosures. We understand the basis upon which the report that follows was prepared. We recognize the nature of the asset allocation comparisons and estimated returns as illustrations only. We acknowledge that the report may contain a recommendation for adjusting the asset allocation of our current investment portfolio(s), but it does not provide any guaranteed rates of return, advice on particular securities or any specific legal, tax or accounting advice.

Customer Signature

Summary Comparison in 2013

John & Mary Sample

Financial Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Cash and other investments	2,959,939	1,818,082	-1,141,857	-38.6%
Employer stock and stock options	27,595	38,233	10,638	38.6%
Retirement plans, annuities & insurance cash values	2,585,066	2,800,038	214,971	8.3%
Financial Assets	5,572,600	4,656,353	-916,248	-16.4%
Unmarketable assets	17,690,968	7,350,630	-10,340,338	-58.4%
Personal assets	1,994,435	1,994,435	0	0.0%
Total Assets	25,258,004	14,001,418	-11,256,586	-44.6%
Less: liabilities	289,416	674,454	385,038	133.0%
Net Worth	24,968,588	13,326,964	-11,641,624	-46.6%
Pretax Family Wealth	25,074,637	25,549,858	475,221	1.9%

Estate Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Estate settlement costs	410,321	282,539	-127,781	-31.1%
Estate taxes, income taxes, capital gains & Medicare taxes	10,155,297	2,893,543	-7,261,754	-71.5%
Estate Shrinkage	10,565,618	3,176,083	-7,389,535	-69.9%

Bypass trust and other bequests from the taxable estate	15,674,190	2,954,595	-12,719,595	-81.1%
Annual gift fund and other irrevocable trusts	106,049	11,599,734	11,493,685	10838.1%
Irrevocable life insurance trusts & other excludable insurance	0	3,011,265	3,011,265	100.0%
Net to Heirs	14,559,019	15,061,880	502,861	3.5%
Charitable bequests and transfers from charitable trusts	750,000	10,500,000	9,750,000	1300.0%
Combined Wealth Transfer	15,309,019	25,561,880	10,252,861	67.0%

Planning Assumptions	Scenario 1	Scenario 2
John retires at age 62 and Mary retires at age 60.	x	x
Projections are based on current asset allocations.	x	
Projections are based on recommended asset allocations.		x
John sells ShopRight, Inc. stock at retirement.	x	
John sells 50% of ShopRight office building at retirement.	x	
John transfers 50% of ShopRight, Inc. to a 4-year GRAT in 2008.		x
ShopRight office building funds FLP; interests gifted in trust in 2009.		x
John sells remaining ShopRight stock to IDGT in 2012 for 9-year note.		x
ILIT established in 2008; ILIT buys \$2MM 2nd-to-die life insurance.		x
John bequeathes \$500K to charity at death.	x	x
Mary bequeathes \$250K to charity at death.	x	
Mary bequeathes \$10MM to charity at death.		x
Scenario 1 - Current Allocations		
Scenario 2 - Recommended Allocations & Estate Planning		

Summary Comparison in 2018

John & Mary Sample

Financial Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Cash and other investments	21,121,195	100,000	-21,021,195	-99.5%
Employer stock and stock options	0	0	0	0.0%
Retirement plans, annuities & insurance cash values	3,735,417	4,398,152	662,735	17.7%
Financial Assets	24,856,612	4,498,152	-20,358,461	-81.9%
Unmarketable assets	2,074,551	7,484,904	5,410,353	260.8%
Personal assets	2,268,297	2,268,297	0	0.0%
Total Assets	29,199,460	14,251,352	-14,948,108	-51.2%
Less: liabilities	104,948	180,209	75,262	71.7%
Net Worth	29,094,512	14,071,143	-15,023,369	-51.6%
Pretax Family Wealth	29,347,311	38,020,080	8,672,769	29.6%

Estate Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Estate settlement costs	596,890	296,423	-300,467	-50.3%
Estate taxes, income taxes, capital gains & Medicare taxes	14,133,544	4,984,351	-9,149,193	-64.7%
Estate Shrinkage	14,730,435	5,280,774	-9,449,661	-64.2%

Bypass trust and other bequests from the taxable estate	14,365,051	3,291,408	-11,073,642	-77.1%
Annual gift fund and other irrevocable trusts	252,799	22,703,449	22,450,649	8880.8%
Irrevocable life insurance trusts & other excludable insurance	0	4,013,956	4,013,956	100.0%
Net to Heirs	14,616,876	25,757,774	11,140,898	76.2%
Charitable bequests and transfers from charitable trusts	750,000	10,500,000	9,750,000	1300.0%
Combined Wealth Transfer	15,366,876	36,257,774	20,890,898	135.9%

Planning Assumptions	Scenario 1	Scenario 2
John retires at age 62 and Mary retires at age 60.	x	x
Projections are based on current asset allocations.	x	
Projections are based on recommended asset allocations.		x
John sells ShopRight, Inc. stock at retirement.	x	
John sells 50% of ShopRight office building at retirement.	x	
John transfers 50% of ShopRight, Inc. to a 4-year GRAT in 2008.		x
ShopRight office building funds FLP; interests gifted in trust in 2009.		x
John sells remaining ShopRight stock to IDGT in 2012 for 9-year note.		x
ILIT established in 2008; ILIT buys \$2MM 2nd-to-die life insurance.		x
John bequeathes \$500K to charity at death.	x	x
Mary bequeathes \$250K to charity at death.	x	
Mary bequeathes \$10MM to charity at death.		x
Scenario 1 - Current Allocations		
Scenario 2 - Recommended Allocations & Estate Planning		

Summary Comparison in 2044

John & Mary Sample

Financial Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Cash and other investments	42,959,779	1,936,422	-41,023,357	-95.5%
Employer stock and stock options	0	0	0	0.0%
Retirement plans, annuities & insurance cash values	12,016,212	13,758,392	1,742,180	14.5%
Financial Assets	54,975,991	15,694,814	-39,281,176	-71.5%
Unmarketable assets	5,682,806	3,340,637	-2,342,169	-41.2%
Personal assets	3,305,005	3,305,005	0	0.0%
Total Assets	63,963,802	22,340,457	-41,623,345	-65.1%
Less: liabilities	299,502	4,648	-294,855	-98.4%
Net Worth	63,664,300	22,335,809	-41,328,491	-64.9%
Pretax Family Wealth	71,093,185	262,657,640	191,564,455	269.5%

Estate Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Estate settlement costs	1,273,286	440,704	-832,582	-65.4%
Estate taxes, income taxes, capital gains & Medicare taxes	34,770,445	39,628,718	4,858,273	14.0%
Estate Shrinkage	36,043,731	40,069,422	4,025,691	11.2%

Bypass trust and other bequests from the taxable estate	27,716,122	6,109,998	-21,606,123	-78.0%
Annual gift fund and other irrevocable trusts	7,428,884	233,984,180	226,555,295	3049.7%
Irrevocable life insurance trusts & other excludable insurance	0	12,201,705	12,201,705	100.0%
Net to Heirs	34,799,454	218,558,671	183,759,217	528.1%
Charitable bequests and transfers from charitable trusts	750,000	10,500,000	9,750,000	1300.0%
Combined Wealth Transfer	35,549,454	229,058,671	193,509,217	544.3%

Planning Assumptions	Scenario 1	Scenario 2
John retires at age 62 and Mary retires at age 60.	x	x
Projections are based on current asset allocations.	x	
Projections are based on recommended asset allocations.		x
John sells ShopRight, Inc. stock at retirement.	x	
John sells 50% of ShopRight office building at retirement.	x	
John transfers 50% of ShopRight, Inc. to a 4-year GRAT in 2008.		x
ShopRight office building funds FLP; interests gifted in trust in 2009.		x
John sells remaining ShopRight stock to IDGT in 2012 for 9-year note.		x
ILIT established in 2008; ILIT buys \$2MM 2nd-to-die life insurance.		x
John bequeathes \$500K to charity at death.	x	x
Mary bequeathes \$250K to charity at death.	x	
Mary bequeathes \$10MM to charity at death.		x
Scenario 1 - Current Allocations		
Scenario 2 - Recommended Allocations & Estate Planning		

Summary Comparison in 2046

John & Mary Sample

Financial Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Cash and other investments	46,043,296	1,671,241	-44,372,054	-96.4%
Employer stock and stock options	0	0	0	0.0%
Retirement plans, annuities & insurance cash values	13,138,625	14,562,422	1,423,796	10.8%
Financial Assets	59,181,921	16,233,663	-42,948,258	-72.6%
Unmarketable assets	6,141,535	3,662,613	-2,478,922	-40.4%
Personal assets	3,489,532	3,489,532	0	0.0%
Total Assets	68,812,988	23,385,808	-45,427,180	-66.0%
Less: liabilities	367,791	17,619	-350,172	-95.2%
Net Worth	68,445,197	23,368,189	-45,077,008	-65.9%
Pretax Family Wealth	77,325,342	305,414,448	228,089,106	295.0%

Estate Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Estate settlement costs	1,368,904	460,480	-908,424	-66.4%
Estate taxes, income taxes, capital gains & Medicare taxes	37,646,866	45,412,409	7,765,543	20.6%
Estate Shrinkage	39,015,770	45,872,889	6,857,119	17.6%

Bypass trust and other bequests from the taxable estate	29,596,125	6,397,627	-23,198,498	-78.4%
Annual gift fund and other irrevocable trusts	8,880,144	274,830,594	265,950,450	2994.9%
Irrevocable life insurance trusts & other excludable insurance	0	13,429,264	13,429,264	100.0%
Net to Heirs	38,059,572	255,875,613	217,816,041	572.3%
Charitable bequests and transfers from charitable trusts	750,000	10,500,000	9,750,000	1300.0%
Combined Wealth Transfer	38,809,572	266,375,613	227,566,041	586.4%

Planning Assumptions	Scenario 1	Scenario 2
John retires at age 62 and Mary retires at age 60.	x	x
Projections are based on current asset allocations.	x	
Projections are based on recommended asset allocations.		x
John sells ShopRight, Inc. stock at retirement.	x	
John sells 50% of ShopRight office building at retirement.	x	
John transfers 50% of ShopRight, Inc. to a 4-year GRAT in 2008.		x
ShopRight office building funds FLP; interests gifted in trust in 2009.		x
John sells remaining ShopRight stock to IDGT in 2012 for 9-year note.		x
ILIT established in 2008; ILIT buys \$2MM 2nd-to-die life insurance.		x
John bequeathes \$500K to charity at death.	x	x
Mary bequeathes \$250K to charity at death.	x	
Mary bequeathes \$10MM to charity at death.		x
Scenario 1 - Current Allocations		
Scenario 2 - Recommended Allocations & Estate Planning		

Projected Financial & Estate Summary

John & Mary Sample

FINANCIAL ANALYSIS							
Legend	Financial Assets			Unmarketable Assets	Personal Assets	Net Worth	Pretax Family Wealth
	Taxable Employer Stock & Stock Options	Cash Fund & Other Taxable Investments	Retirement Plans, Annuities & Cash Values				
A	10,638	-1,141,857	214,971	-10,340,338	0	-11,641,624	475,221
B	0	-21,021,195	662,735	5,410,353	0	-15,023,369	8,672,769
C	0	-41,023,357	1,742,180	-2,342,169	0	-41,328,491	191,564,455
D	0	-44,372,054	1,423,796	-2,478,922	0	-45,077,008	228,089,106

ESTATE ANALYSIS							
Legend	Estate Shrinkage		Charitable Gifts, Bequests & Lead/Remainder Trust Transfers	Net to Heirs			
	Estate Settlement Costs	Estate, Income, Capital Gains & Medicare Taxes		Bypass Trust & Other Bequests fr Taxable Estate	Gift Fund & Irrevocable Trusts	ILITs & Other Excludable Insurance	Net to Heirs
A	-127,781	-7,261,754	9,750,000	-12,719,595	11,493,685	3,011,265	502,861
B	-300,467	-9,149,193	9,750,000	-11,073,642	22,450,649	4,013,956	11,140,898
C	-832,582	4,858,273	9,750,000	-21,606,123	226,555,295	12,201,705	183,759,217
D	-908,424	7,765,543	9,750,000	-23,198,498	265,950,450	13,429,264	217,816,041

Legend	Year	Event
A	2013	Current year + 5
B	2018	Current year + 10
C	2044	1st death
D	2046	2nd death

This Summary Compares Projected Values Under Two Scenarios:

Current Allocations
Recommended Allocations & Estate Planning

NOTE: In all cases, the estate analysis assumes that death occurs at the end of the year indicated.

Annual Cash Flows, Financial Assets & Net Worth Comparison - Future Dollars

John & Mary Sample

Year	Pretax Cash Flows			Cash Flow Surplus/-Deficit			Financial Assets			Net Worth		
	Current Allocations	Recommended Allocations & Estate Planning	Difference	Current Allocations	Recommended Allocations & Estate Planning	Difference	Current Allocations	Recommended Allocations & Estate Planning	Difference	Current Allocations	Recommended Allocations & Estate Planning	Difference
2008	1,066,435	1,060,297	-6,139	232,580	194,321	-38,259	2,911,932	2,936,168	24,236	16,580,012	11,902,134	-4,677,878
2009	1,142,278	1,057,481	-84,797	238,129	116,040	-122,089	3,373,128	3,350,731	-22,397	18,034,442	12,206,536	-5,827,906
2010	1,207,789	1,116,179	-91,610	251,138	128,045	-123,093	3,862,775	3,803,290	-59,485	19,612,714	14,528,139	-5,084,575
2011	1,293,110	1,194,537	-98,573	254,852	128,465	-126,386	4,374,179	4,286,348	-87,831	21,263,397	17,354,218	-3,909,179
2012	1,380,418	849,117	-531,302	271,225	-201,542	-472,767	4,922,415	4,473,122	-449,294	23,047,928	13,017,687	-10,030,241
2013	1,475,895	876,605	-599,290	350,030	-239,643	-589,673	5,572,600	4,656,353	-916,248	24,968,588	13,326,964	-11,641,624
2014	1,582,343	912,916	-669,427	412,743	-249,096	-661,839	6,322,398	4,841,125	-1,481,273	27,058,650	13,655,108	-13,403,542
2015	1,705,446	947,397	-758,049	632,701	-280,700	-913,401	7,310,389	5,023,636	-2,286,753	29,316,564	13,978,272	-15,338,292
2016	1,839,311	987,044	-852,267	689,962	-280,850	-970,812	8,398,483	5,226,874	-3,171,609	31,758,389	14,306,437	-17,451,952
2017	20,707,839	683,650	-20,024,189	16,303,301	-537,092	-16,840,393	25,042,902	5,137,545	-19,905,356	28,345,842	14,392,552	-13,953,290
2018	1,387,900	664,952	-722,948	-458,241	-718,861	-260,620	24,856,612	4,498,152	-20,358,461	29,094,512	14,071,143	-15,023,369
2019	1,119,180	340,431	-778,749	137,953	-756,014	-894,014	25,547,943	4,071,184	-21,476,760	29,920,512	13,443,047	-16,477,465
2020	1,167,237	6,819,756	5,652,519	136,517	5,302,003	5,165,486	26,266,908	9,662,896	-16,604,012	30,776,729	13,102,835	-17,673,893
2021	1,193,400	362,629	-830,771	100,887	-477,608	-578,495	26,981,453	9,752,951	-17,228,501	31,637,159	13,420,416	-18,216,743
2022	1,218,713	365,050	-853,662	61,017	-422,829	-483,846	27,689,144	9,941,957	-17,747,187	32,497,110	13,717,360	-18,779,750
2023	1,250,980	369,630	-881,350	51,124	-462,260	-513,384	28,421,928	10,120,014	-18,301,914	33,387,729	14,012,058	-19,375,670
2024	1,283,752	372,245	-911,507	83,995	-449,635	-533,631	29,225,273	10,337,346	-18,887,927	34,355,160	14,354,498	-20,000,662
2025	1,515,411	606,021	-909,390	255,446	-275,656	-531,102	30,036,615	10,520,093	-19,516,522	35,307,676	14,664,076	-20,643,599
2026	1,453,609	503,305	-950,305	161,671	-366,844	-528,515	30,886,683	10,736,423	-20,150,260	36,346,822	15,015,969	-21,330,853
2027	2,259,167	1,281,669	-977,499	875,642	318,657	-556,985	32,488,449	11,653,038	-20,835,412	37,336,373	15,292,133	-22,044,240
2028	1,662,408	625,990	-1,036,418	234,155	-350,087	-584,242	33,400,260	11,878,475	-21,521,785	38,423,305	15,655,886	-22,767,420
2029	1,637,695	582,340	-1,055,355	201,902	-382,235	-584,136	34,377,912	12,142,360	-22,235,553	39,580,828	16,047,110	-23,533,719
2030	1,693,162	604,712	-1,088,450	218,400	-392,535	-610,934	35,399,564	12,401,721	-22,997,843	40,779,493	16,440,474	-24,339,019
2031	1,751,140	627,812	-1,123,328	226,895	-400,662	-627,557	36,458,377	12,657,727	-23,800,650	42,021,827	16,836,072	-25,185,755
2032	1,813,074	653,760	-1,159,314	241,427	-398,601	-640,029	37,559,996	12,917,517	-24,642,479	43,313,531	17,242,081	-26,071,450
2033	1,878,057	681,017	-1,197,039	253,119	-402,920	-656,038	38,702,458	13,173,901	-25,528,557	44,652,981	17,650,466	-27,002,514
2034	1,946,115	709,947	-1,236,168	266,018	-406,460	-672,477	39,887,714	13,425,774	-26,461,939	46,042,393	18,060,656	-27,981,736
2035	2,019,136	741,865	-1,277,271	281,360	-408,116	-689,476	41,117,227	13,671,731	-27,445,496	47,483,252	18,471,535	-29,011,716
2036	2,095,712	775,812	-1,319,900	297,888	-408,586	-706,474	42,392,635	13,910,494	-28,482,141	48,977,653	18,882,090	-30,095,563
2037	2,177,062	812,630	-1,364,432	320,562	-399,372	-719,933	43,719,448	14,148,325	-29,571,123	50,531,255	19,299,194	-31,232,060
2038	2,263,793	852,953	-1,410,840	341,601	-395,880	-737,481	45,095,078	14,376,049	-30,719,030	52,141,680	19,713,366	-32,428,314
2039	2,354,838	893,989	-1,460,848	364,145	-392,601	-756,746	46,520,920	14,591,908	-31,929,012	53,810,780	20,123,458	-33,687,322
2040	2,451,863	938,179	-1,513,684	389,425	-387,628	-777,053	47,997,917	14,793,456	-33,204,460	55,539,616	20,527,429	-35,012,187
2041	2,555,404	985,750	-1,569,653	417,554	-380,801	-798,355	49,526,509	14,977,952	-34,548,557	57,328,917	20,922,917	-36,406,000
2042	2,663,197	1,035,347	-1,627,850	446,894	-373,085	-819,980	51,107,611	15,142,788	-35,964,823	59,180,208	21,307,692	-37,872,516
2043	2,777,861	1,088,395	-1,689,466	479,442	-363,568	-843,011	52,741,528	15,284,599	-37,456,929	61,093,860	21,678,827	-39,415,033
2044	3,859,280	2,064,551	-1,794,729	1,113,948	136,822	-977,127	54,975,991	15,694,814	-39,281,176	63,664,300	22,335,809	-41,328,492
2045	3,021,897	1,134,932	-1,886,965	699,214	-225,753	-924,966	57,066,881	15,977,334	-41,089,547	66,034,921	22,858,208	-43,176,713
2046	3,180,992	1,195,816	-1,985,176	710,316	-223,981	-934,297	59,181,921	16,233,663	-42,948,258	68,445,197	23,368,189	-45,077,008

Annual Cash Flows, Financial Assets & Net Worth Comparison - Inflation-Adjusted Dollars

John & Mary Sample

Year	Pretax Cash Flows			Cash Flow Surplus/-Deficit			Financial Assets			Net Worth		
	Current Allocations	Recommended Allocations & Estate Planning	Difference	Current Allocations	Recommended Allocations & Estate Planning	Difference	Current Allocations	Recommended Allocations & Estate Planning	Difference	Current Allocations	Recommended Allocations & Estate Planning	Difference
2008	1,066,435	1,060,297	-6,139	232,580	194,321	-38,259	2,911,932	2,936,168	24,236	16,580,012	11,902,134	-4,677,878
2009	1,109,008	1,026,680	-82,328	231,193	112,660	-118,533	3,274,882	3,253,137	-21,745	17,509,167	11,851,006	-5,658,161
2010	1,138,457	1,052,106	-86,351	236,721	120,695	-116,027	3,641,036	3,584,966	-56,070	18,486,864	13,694,164	-4,792,700
2011	1,183,379	1,093,171	-90,208	233,225	117,564	-115,661	4,002,994	3,922,616	-80,378	19,459,020	15,881,568	-3,577,452
2012	1,226,484	754,429	-472,055	240,980	-179,067	-420,047	4,373,502	3,974,311	-399,191	20,477,786	11,566,046	-8,911,740
2013	1,273,120	756,167	-516,953	301,939	-206,718	-508,657	4,806,974	4,016,611	-790,363	21,538,124	11,495,957	-10,042,167
2014	1,325,187	764,553	-560,635	345,666	-208,614	-554,280	5,294,908	4,054,366	-1,240,543	22,661,193	11,435,938	-11,225,255
2015	1,386,684	770,320	-616,363	514,444	-228,235	-742,679	5,944,015	4,084,676	-1,859,339	23,837,049	11,365,614	-12,471,435
2016	1,451,969	779,182	-672,787	544,662	-221,706	-766,368	6,629,840	4,126,143	-2,503,697	25,070,365	11,293,634	-13,776,732
2017	15,870,834	523,961	-15,346,873	12,495,122	-411,637	-12,906,759	19,193,299	3,937,501	-15,255,798	21,724,727	11,030,693	-10,694,035
2018	1,032,728	494,787	-537,941	-340,974	-534,900	-193,926	18,495,654	3,347,047	-15,148,607	21,649,049	10,470,252	-11,178,797
2019	808,519	245,935	-562,585	99,660	-546,195	-645,855	18,456,378	2,941,110	-15,515,268	21,615,215	9,711,543	-11,903,671
2020	818,676	4,783,239	3,964,563	95,751	3,718,718	3,622,968	18,423,081	6,777,361	-11,645,720	21,586,178	9,190,065	-12,396,113
2021	812,648	246,933	-565,715	68,699	-325,228	-393,927	18,373,056	6,641,285	-11,731,771	21,543,366	9,138,650	-12,404,715
2022	805,713	241,341	-564,371	40,339	-279,540	-319,879	18,305,786	6,572,805	-11,732,981	21,484,418	9,068,791	-12,415,627
2023	802,956	237,252	-565,705	32,815	-296,707	-329,522	18,242,954	6,495,652	-11,747,302	21,430,312	8,993,807	-12,436,505
2024	799,992	231,971	-568,021	52,343	-280,198	-332,541	18,212,224	6,441,892	-11,770,332	21,409,000	8,945,249	-12,463,751
2025	916,849	366,653	-550,196	154,549	-166,776	-321,325	18,172,646	6,364,829	-11,807,817	21,361,725	8,872,007	-12,489,717
2026	853,842	295,638	-558,204	94,965	-215,482	-310,447	18,142,671	6,306,517	-11,836,154	21,349,927	8,820,299	-12,529,628
2027	1,288,372	730,918	-557,454	499,366	181,726	-317,641	18,527,709	6,645,565	-11,882,144	21,292,412	8,720,890	-12,571,522
2028	920,435	346,595	-573,840	129,646	-193,835	-323,481	18,492,914	6,576,823	-11,916,091	21,274,053	8,668,284	-12,605,768
2029	880,342	313,036	-567,305	108,532	-205,470	-314,002	18,479,822	6,527,117	-11,952,705	21,276,646	8,626,112	-12,650,534
2030	883,649	315,595	-568,054	113,981	-204,861	-318,842	18,474,767	6,472,365	-12,002,402	21,282,511	8,580,160	-12,702,351
2031	887,288	318,107	-569,181	114,966	-203,012	-317,978	18,473,159	6,413,566	-12,059,593	21,292,113	8,530,699	-12,761,414
2032	891,912	321,607	-570,305	118,766	-196,085	-314,852	18,477,029	6,354,562	-12,122,467	21,307,387	8,481,961	-12,825,426
2033	896,970	325,258	-571,713	120,891	-192,437	-313,327	18,484,510	6,291,928	-12,192,581	21,326,512	8,429,961	-12,896,551
2034	902,403	329,199	-573,204	123,351	-188,473	-311,824	18,495,723	6,225,461	-12,270,262	21,349,615	8,374,631	-12,974,984
2035	908,993	333,980	-575,013	126,665	-183,729	-310,394	18,510,526	6,154,864	-12,355,662	21,376,440	8,315,683	-13,060,757
2036	915,987	339,089	-576,898	130,200	-178,584	-308,783	18,528,835	6,079,953	-12,448,882	21,406,994	8,252,923	-13,154,071
2037	923,828	344,837	-578,992	136,029	-169,472	-305,501	18,552,189	6,003,790	-12,548,398	21,442,754	8,189,543	-13,253,211
2038	932,653	351,405	-581,247	140,735	-163,097	-303,833	18,578,575	5,922,742	-12,655,833	21,481,682	8,121,646	-13,360,036
2039	941,905	357,584	-584,321	145,653	-157,035	-302,689	18,607,770	5,836,576	-12,771,194	21,523,620	8,049,124	-13,474,496
2040	952,149	364,330	-587,820	151,228	-150,530	-301,759	18,639,369	5,744,847	-12,894,522	21,568,090	7,971,561	-13,596,529
2041	963,454	371,654	-591,800	157,429	-143,572	-301,001	18,672,794	5,647,081	-13,025,713	21,614,506	7,888,489	-13,726,017
2042	974,850	378,983	-595,866	163,583	-136,566	-300,149	18,707,680	5,542,940	-13,164,740	21,662,613	7,799,572	-13,863,041
2043	987,206	386,797	-600,408	170,386	-129,206	-299,592	18,743,464	5,431,893	-13,311,571	21,711,744	7,704,295	-14,007,448
2044	1,331,577	712,337	-619,240	384,348	47,208	-337,140	18,968,499	5,415,220	-13,553,280	21,966,248	7,706,578	-14,259,670
2045	1,012,284	380,183	-632,101	234,225	-75,623	-309,848	19,116,431	5,352,134	-13,764,297	22,120,572	7,657,110	-14,463,462
2046	1,034,542	388,911	-645,631	231,013	-72,844	-303,858	19,247,508	5,279,612	-13,967,897	22,260,168	7,599,946	-14,660,222

Wealth Transfer Comparison - Future Dollars

John & Mary Sample

Year	Estate & Inheritance Taxes			Net to Heirs			Value of Charitable Transfers		
	Current Allocations	Recommended Allocations & Estate Planning	Difference	Current Allocations	Recommended Allocations & Estate Planning	Difference	Current Allocations	Recommended Allocations & Estate Planning	Difference
2008	5,595,657	75,767	-5,519,890	9,850,005	7,731,963	-2,118,042	750,000	10,500,000	9,750,000
2009	5,548,003	114,380	-5,433,623	11,222,330	9,085,283	-2,137,046	750,000	10,500,000	9,750,000
2010	6,230,019	257,606	-5,972,413	11,980,912	10,550,756	-1,430,155	750,000	10,500,000	9,750,000
2011	6,942,081	240,549	-6,701,532	12,773,901	12,122,754	-651,147	750,000	10,500,000	9,750,000
2012	7,713,637	238,134	-7,475,503	13,634,273	13,696,016	61,743	750,000	10,500,000	9,750,000
2013	8,545,113	389,831	-8,155,282	14,559,019	15,061,880	502,861	750,000	10,500,000	9,750,000
2014	9,453,222	551,521	-8,901,700	15,564,977	16,907,717	1,342,740	750,000	10,500,000	9,750,000
2015	10,436,259	712,002	-9,724,257	16,652,933	18,934,268	2,281,335	750,000	10,500,000	9,750,000
2016	11,501,743	875,578	-10,626,165	17,824,914	21,156,789	3,331,875	750,000	10,500,000	9,750,000
2017	13,095,094	918,753	-12,176,341	14,250,866	23,452,272	9,201,406	750,000	10,500,000	9,750,000
2018	13,463,460	733,311	-12,730,149	14,616,876	25,757,774	11,140,897	750,000	10,500,000	9,750,000
2019	13,898,961	422,393	-13,476,568	14,966,817	28,161,250	13,194,433	750,000	10,500,000	9,750,000
2020	14,350,392	226,355	-14,124,038	15,327,307	30,514,996	15,187,689	750,000	10,500,000	9,750,000
2021	14,804,046	379,994	-14,424,051	15,724,801	33,222,385	17,497,584	750,000	10,500,000	9,750,000
2022	15,257,446	524,124	-14,733,322	16,148,430	36,170,744	20,022,314	750,000	10,500,000	9,750,000
2023	15,727,016	667,856	-15,059,160	16,591,320	39,366,040	22,774,719	750,000	10,500,000	9,750,000
2024	16,237,085	835,657	-15,401,428	17,070,614	42,846,372	25,775,758	750,000	10,500,000	9,750,000
2025	16,739,289	988,143	-15,751,146	17,594,823	46,601,344	29,006,521	750,000	10,500,000	9,750,000
2026	17,287,168	1,161,654	-16,125,515	18,144,443	50,682,974	32,538,531	750,000	10,500,000	9,750,000
2027	17,808,899	1,296,992	-16,511,907	18,680,165	55,081,316	36,401,151	750,000	10,500,000	9,750,000
2028	18,381,974	1,477,249	-16,904,724	19,286,584	59,888,357	40,601,773	750,000	10,500,000	9,750,000
2029	18,992,266	1,671,479	-17,320,787	19,924,639	65,097,816	45,173,177	750,000	10,500,000	9,750,000
2030	19,624,250	1,866,681	-17,757,568	20,587,064	70,737,332	50,150,268	750,000	10,500,000	9,750,000
2031	20,279,258	2,064,271	-18,214,987	21,294,154	76,840,058	55,545,905	750,000	10,500,000	9,750,000
2032	20,960,296	2,266,879	-18,693,417	22,027,263	83,440,559	61,413,296	750,000	10,500,000	9,750,000
2033	21,666,508	2,471,234	-19,195,273	22,810,572	90,581,748	67,771,176	750,000	10,500,000	9,750,000
2034	22,399,061	2,677,055	-19,722,006	23,625,928	98,306,500	74,680,572	750,000	10,500,000	9,750,000
2035	23,158,740	2,882,870	-20,275,869	24,497,783	106,661,714	82,163,932	750,000	10,500,000	9,750,000
2036	23,946,648	3,089,753	-20,856,895	25,406,288	115,695,457	90,289,169	750,000	10,500,000	9,750,000
2037	24,765,769	3,299,718	-21,466,051	26,376,006	125,434,879	99,058,874	750,000	10,500,000	9,750,000
2038	25,614,849	3,508,412	-22,106,437	27,387,357	135,842,055	108,454,698	750,000	10,500,000	9,750,000
2039	26,494,865	3,715,528	-22,779,337	28,455,730	147,107,510	118,651,780	750,000	10,500,000	9,750,000
2040	27,406,377	3,918,930	-23,487,447	29,598,946	159,288,355	129,689,409	750,000	10,500,000	9,750,000
2041	28,349,768	4,118,663	-24,231,106	30,792,667	172,467,259	141,674,592	750,000	10,500,000	9,750,000
2042	29,325,843	4,312,475	-25,013,368	32,054,384	186,723,793	154,669,409	750,000	10,500,000	9,750,000
2043	30,334,797	4,498,462	-25,836,335	33,388,184	202,129,508	168,741,324	750,000	10,500,000	9,750,000
2044	31,563,606	4,761,849	-26,801,756	34,799,454	218,558,671	183,759,217	750,000	10,500,000	9,750,000
2045	32,813,492	5,026,185	-27,787,307	36,392,015	236,502,720	200,110,705	750,000	10,500,000	9,750,000
2046	34,084,286	5,283,196	-28,801,090	38,059,572	255,875,613	217,816,042	750,000	10,500,000	9,750,000

Wealth Transfer Comparison - Inflation-Adjusted Dollars

John & Mary Sample

Year	Estate & Inheritance Taxes			Net to Heirs			Value of Charitable Transfers		
	Current Allocations	Recommended Allocations & Estate Planning	Difference	Current Allocations	Recommended Allocations & Estate Planning	Difference	Current Allocations	Recommended Allocations & Estate Planning	Difference
2008	5,595,657	75,767	-5,519,890	9,850,005	7,731,963	-2,118,042	750,000	10,500,000	9,750,000
2009	5,386,411	111,049	-5,275,362	10,895,466	8,820,664	-2,074,802	728,155	10,194,175	9,466,019
2010	5,872,390	242,818	-5,629,572	11,293,158	9,945,100	-1,348,058	706,947	9,897,257	9,190,310
2011	6,352,988	220,137	-6,132,851	11,689,929	11,094,037	-595,892	686,356	9,608,987	8,922,631
2012	6,853,466	211,579	-6,641,887	12,113,875	12,168,733	54,858	666,365	9,329,114	8,662,749
2013	7,371,089	336,271	-7,034,818	12,558,738	12,992,510	433,772	646,957	9,057,392	8,410,436
2014	7,916,924	461,890	-7,455,034	13,035,423	14,159,946	1,124,523	628,113	8,793,585	8,165,472
2015	8,485,634	578,923	-7,906,711	13,540,358	15,395,292	1,854,934	609,819	8,537,461	7,927,642
2016	9,079,582	691,189	-8,388,393	14,071,151	16,701,365	2,630,213	592,057	8,288,797	7,696,740
2017	10,036,299	704,148	-9,332,151	10,922,102	17,974,214	7,052,111	574,813	8,047,376	7,472,563
2018	10,018,079	545,653	-9,472,426	10,876,329	19,166,203	8,289,874	558,070	7,812,986	7,254,916
2019	10,040,905	305,145	-9,735,760	10,812,347	20,344,286	9,531,939	541,816	7,585,423	7,043,607
2020	10,065,076	158,761	-9,906,316	10,750,265	21,402,604	10,652,339	526,035	7,364,489	6,838,454
2021	10,080,835	258,758	-9,822,077	10,707,824	22,622,828	11,915,003	510,714	7,149,989	6,639,276
2022	10,086,969	346,508	-9,740,461	10,676,015	23,913,123	13,237,109	495,838	6,941,737	6,445,899
2023	10,094,573	428,671	-9,665,902	10,649,337	25,267,563	14,618,226	481,396	6,739,550	6,258,154
2024	10,118,414	520,754	-9,597,660	10,637,842	26,700,443	16,062,600	467,375	6,543,253	6,075,878
2025	10,127,545	597,843	-9,529,702	10,645,158	28,194,580	17,549,422	453,762	6,352,673	5,898,910
2026	10,154,390	682,349	-9,472,040	10,657,948	29,770,905	19,112,957	440,546	6,167,643	5,727,097
2027	10,156,166	739,657	-9,416,510	10,653,037	31,412,105	20,759,068	427,715	5,988,003	5,560,289
2028	10,177,653	817,917	-9,359,736	10,678,514	33,158,731	22,480,217	415,257	5,813,595	5,398,339
2029	10,209,279	898,502	-9,310,777	10,710,475	34,993,284	24,282,808	403,162	5,644,267	5,241,105
2030	10,241,749	974,207	-9,267,542	10,744,234	36,917,283	26,173,049	391,419	5,479,871	5,088,452
2031	10,275,333	1,045,949	-9,229,384	10,789,572	38,934,223	28,144,652	380,019	5,320,263	4,940,245
2032	10,311,077	1,115,154	-9,195,922	10,835,954	41,047,226	30,211,272	368,950	5,165,304	4,796,354
2033	10,348,045	1,180,275	-9,167,769	10,894,456	43,262,347	32,367,891	358,204	5,014,858	4,656,654
2034	10,386,327	1,241,336	-9,144,990	10,955,218	45,584,206	34,628,987	347,771	4,868,795	4,521,024
2035	10,425,811	1,297,837	-9,127,975	11,028,634	48,017,936	36,989,303	337,642	4,726,985	4,389,343
2036	10,466,523	1,350,459	-9,116,064	11,104,498	50,567,795	39,463,297	327,808	4,589,306	4,261,498
2037	10,509,264	1,400,223	-9,109,041	11,192,562	53,227,835	42,035,273	318,260	4,455,637	4,137,377
2038	10,552,979	1,445,419	-9,107,559	11,283,228	55,965,128	44,681,900	308,990	4,325,861	4,016,871
2039	10,597,606	1,486,163	-9,111,442	11,381,926	58,841,113	47,459,187	299,990	4,199,865	3,899,875
2040	10,642,911	1,521,866	-9,121,046	11,494,367	61,857,567	50,363,200	291,253	4,077,539	3,786,286
2041	10,688,607	1,552,844	-9,135,763	11,609,644	65,024,683	53,415,040	282,770	3,958,776	3,676,006
2042	10,734,575	1,578,559	-9,156,016	11,733,344	68,349,292	56,615,948	274,534	3,843,471	3,568,938
2043	10,780,483	1,598,679	-9,181,805	11,865,606	71,833,471	59,967,865	266,538	3,731,526	3,464,988
2044	10,890,467	1,642,992	-9,247,475	12,006,940	75,409,828	63,402,888	258,774	3,622,840	3,364,066
2045	10,991,960	1,683,686	-9,308,274	12,190,704	79,224,376	67,033,672	251,237	3,517,321	3,266,084
2046	11,085,101	1,718,233	-9,366,868	12,377,968	83,217,441	70,839,473	243,920	3,414,875	3,170,955



Wealth Design Summary

Graphic Comparison under Alternative Planning Scenarios

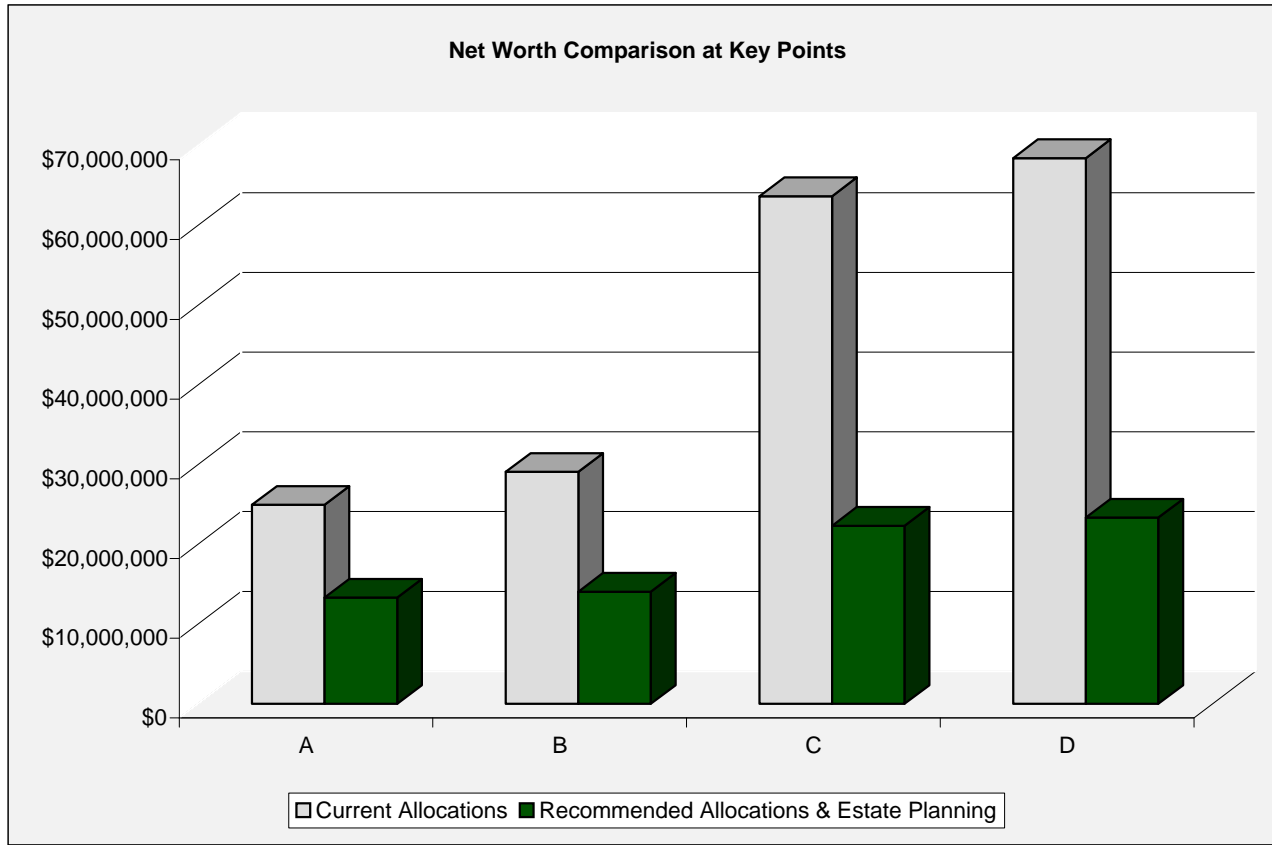
AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Current Allocations vs. Recommended Allocations & Estate Planning

Projected Financial Summary

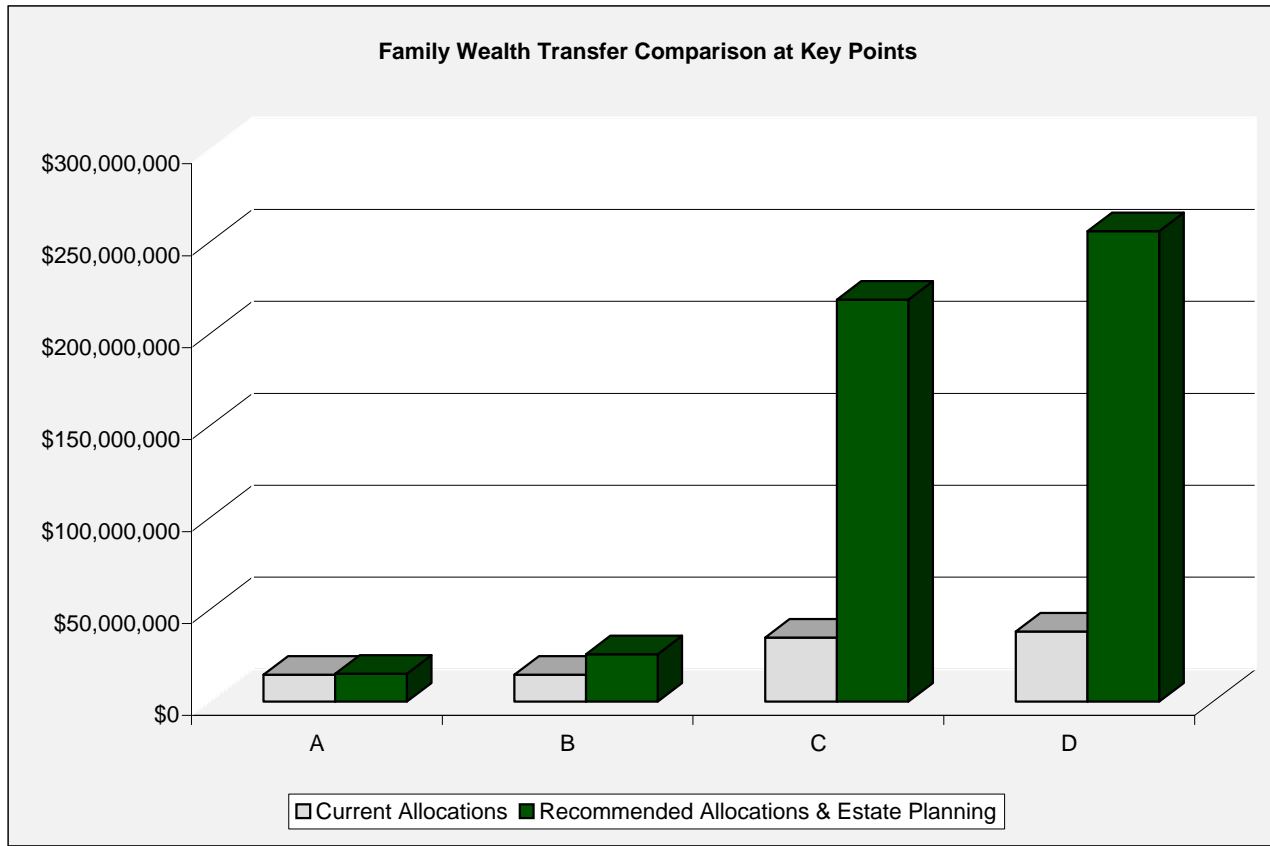
John & Mary Sample



Legend	Year	Event
A	2013	Current year + 5
B	2018	Current year + 10
C	2044	1st death
D	2046	2nd death

Projected Estate Summary

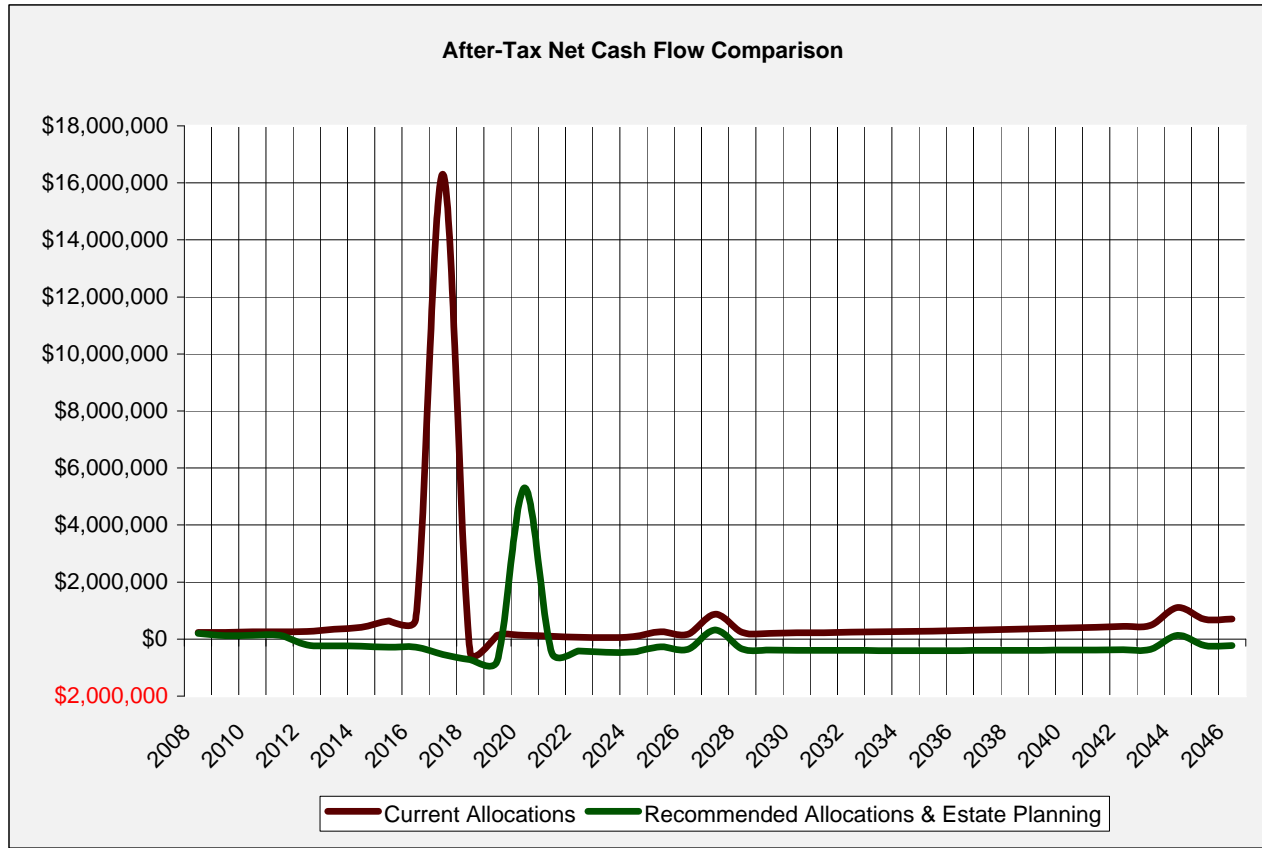
John & Mary Sample



Legend	Year	Event
A	2013	Current year + 5
B	2018	Current year + 10
C	2044	1st death
D	2046	2nd death

After-Tax Net Cash Flow Comparison - Future Dollars

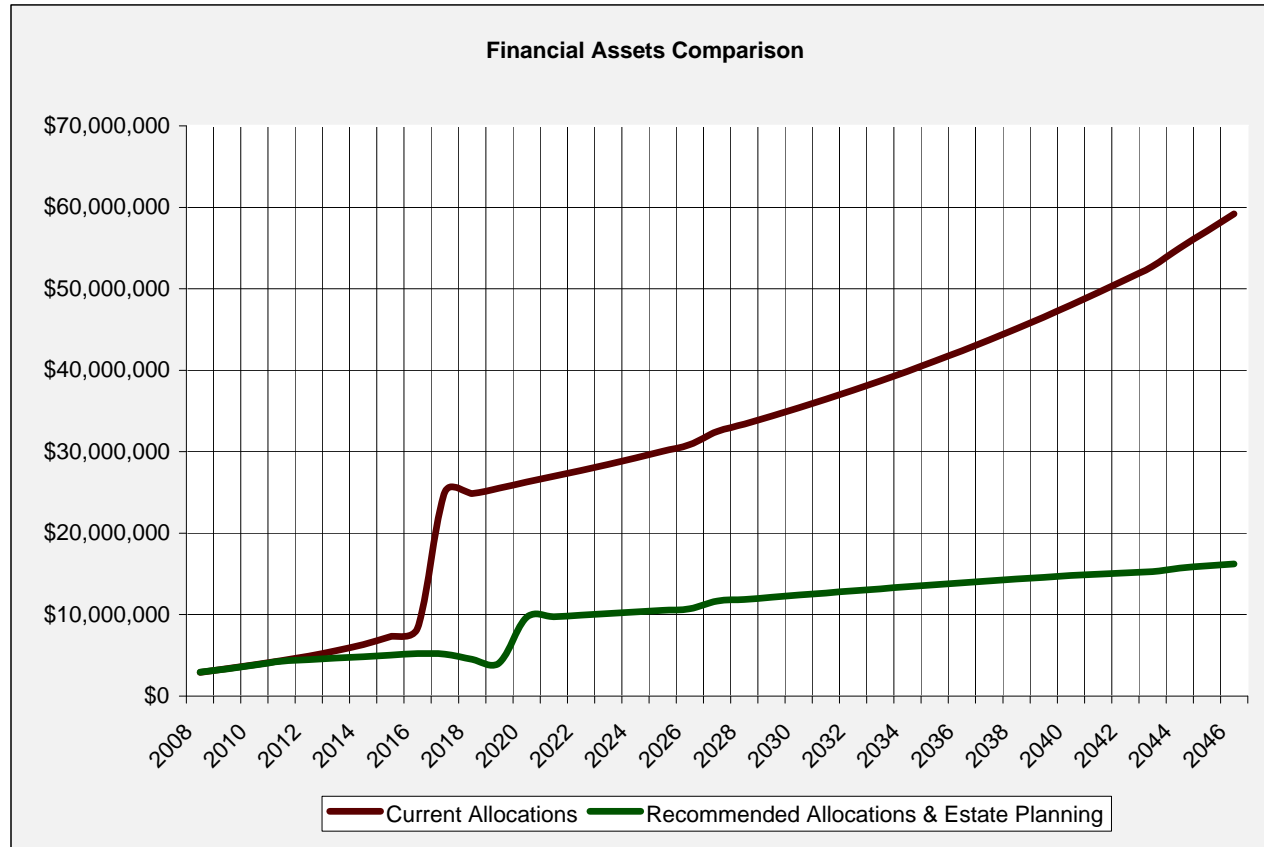
John & Mary Sample



The chart above compares the after-tax net cash flows under alternative planning scenarios in future dollars.

Financial Assets Comparison - Future Dollars

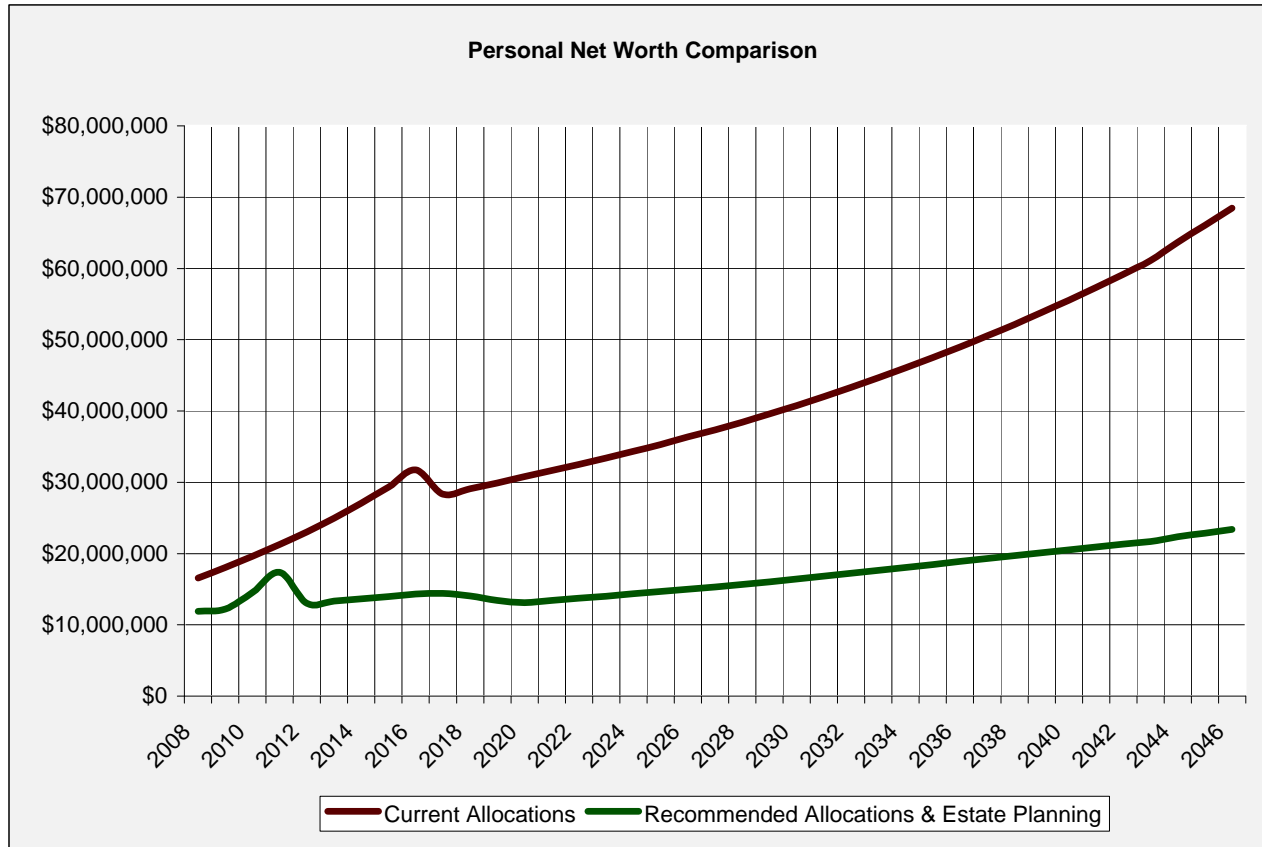
John & Mary Sample



The chart above compares the financial assets under alternative planning scenarios in future dollars.

Personal Net Worth Comparison - Future Dollars

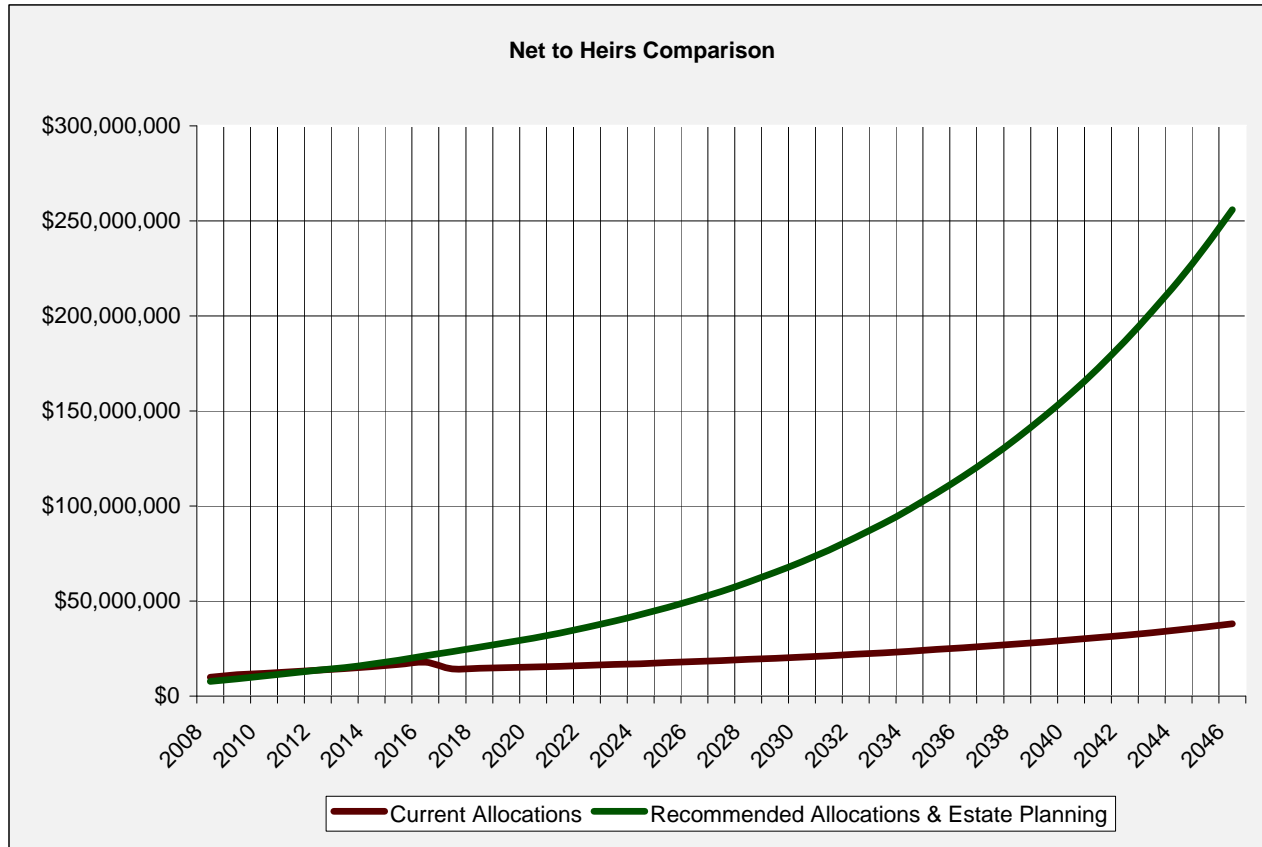
John & Mary Sample



The chart above compares personal net worth under alternative planning scenarios in future dollars.

Net to Heirs Comparison - Future Dollars

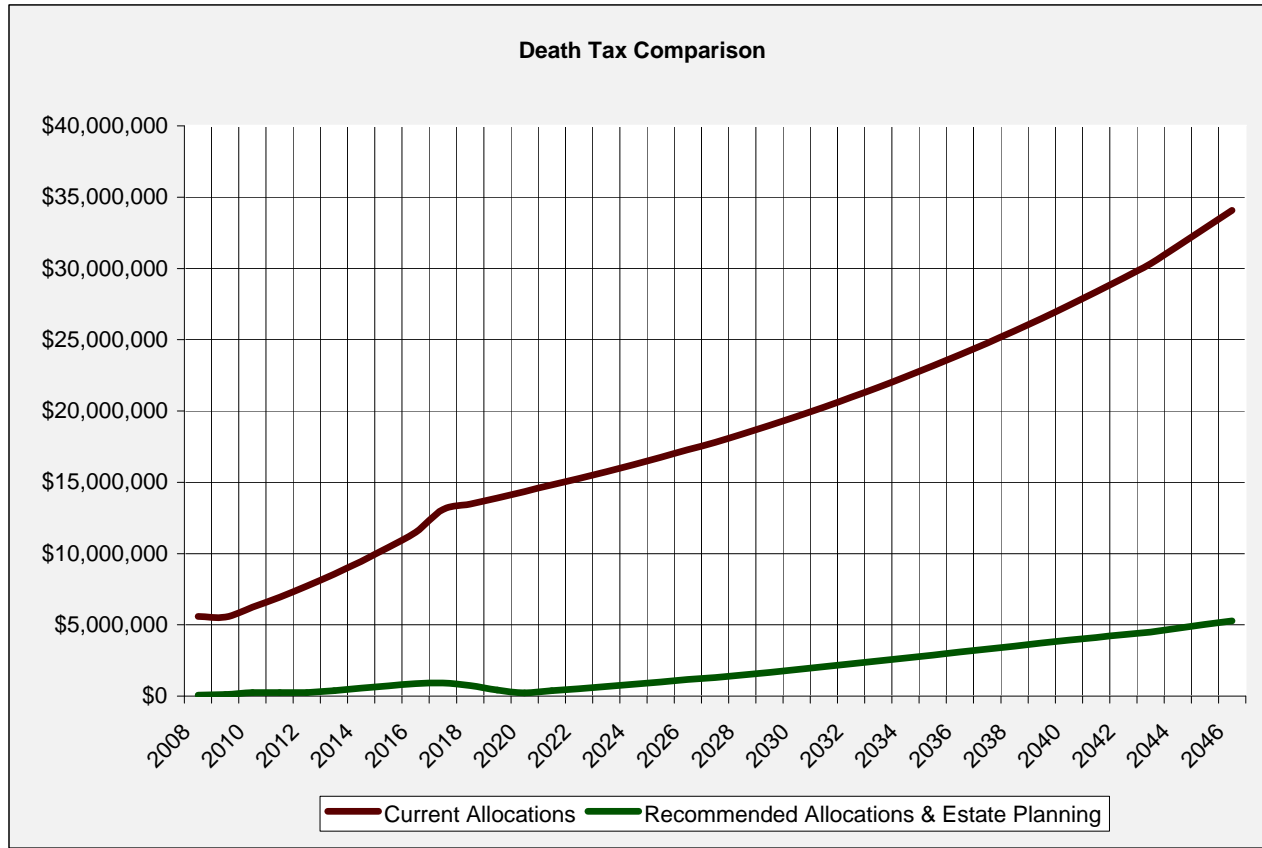
John & Mary Sample



The chart above compares the net transfer to heirs under alternative planning scenarios in future dollars.

Estate & Inheritance Taxes Comparison - Future Dollars

John & Mary Sample



The chart above compares the projected death taxes under alternative planning scenarios in future dollars.