



Cash Flow Illustration

An Integrated Analysis of
LIFETIME CASH FLOWS & NET WORTH

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Life Insurance Needs Analysis/Jack Dies in Current Year

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



Net Worth Summary

Jack & Jill Flash

Financial Assets	Jack	Jill	Joint	Total
Balanced Fund	0	0	100,000	100,000
Taxable investments	1,670,395	430,000	325,000	2,425,395
Cash & Investments	1,670,395	430,000	425,000	2,525,395
Qualified plans	750,000	325,000	0	1,075,000
Traditional IRAs	2,000,000	50,000	0	2,050,000
Nonqualified plans	0	512,000	0	512,000
Nonqualified annuities	2,023	55,000	0	57,023
Retirement Plans & Annuities	2,752,023	942,000	0	3,694,023
Financial Assets	4,422,418	1,372,000	425,000	6,219,418
Unmarketable Assets	Jack	Jill	Joint	Total
LLCs	0	25,000	0	25,000
Investment real estate	0	0	525,000	525,000
Other assets	0	0	135,000	135,000
Unmarketable Assets	0	25,000	660,000	685,000
Personal Assets	Jack	Jill	Joint	Total
Personal residences	0	0	1,440,000	1,440,000
Personal property	0	0	250,000	250,000
Personal Assets	0	0	1,690,000	1,690,000
Total Assets	4,422,418	1,397,000	2,775,000	8,594,418
Current Liabilities	Jack	Jill	Joint	Total
25 Breezy Way	0	0	641,778	641,778
423 Sun Circle	0	0	239,259	239,259
1615 Grove Lane	0	261,648	0	261,648
Total Liabilities	0	261,648	881,038	1,142,686
Net Worth	4,422,418	1,135,352	1,893,962	7,451,732



Net Worth Detail*Jack & Jill Flash*

Financial Assets	Jack	Jill	Joint	Total
Balanced Fund	0	0	100,000	100,000
Account #1	1,670,395	0	0	1,670,395
Account #2	0	430,000	0	430,000
Account #3	0	0	325,000	325,000
Cash & Investments	1,670,395	430,000	425,000	2,525,395
Jack's IRA	2,000,000	0	0	2,000,000
Jill's IRA	0	50,000	0	50,000
Jack's DC Plan	750,000	0	0	750,000
Jill's 401(k) Plan	0	200,000	0	200,000
Jill's Pension Plan	0	125,000	0	125,000
Jill's SERP	0	187,000	0	187,000
Jill's Rabbi Trust	0	325,000	0	325,000
Jack's FPDA	2,023	0	0	2,023
Jill's FPDA	0	55,000	0	55,000
Retirement Plans & Annuities	2,752,023	942,000	0	3,694,023
Financial Assets	4,422,418	1,372,000	425,000	6,219,418
Unmarketable Assets	Jack	Jill	Joint	Total
MSN Enterprises	0	25,000	0	25,000
Rental Properties	0	0	525,000	525,000
Other Assets	0	0	135,000	135,000
Unmarketable Assets	0	25,000	660,000	685,000
Personal Assets	Jack	Jill	Joint	Total
25 Breezy Way	0	0	850,000	850,000
Vacation Homes	0	0	590,000	590,000
Personal property	0	0	250,000	250,000
Personal Assets	0	0	1,690,000	1,690,000
Total Assets	4,422,418	1,397,000	2,775,000	8,594,418
Current Liabilities	Jack	Jill	Joint	Total
25 Breezy Way	0	0	641,778	641,778
423 Sun Circle	0	0	239,259	239,259
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Gap Analysis Summary

Jack & Jill Flash

Capital Funding Analysis

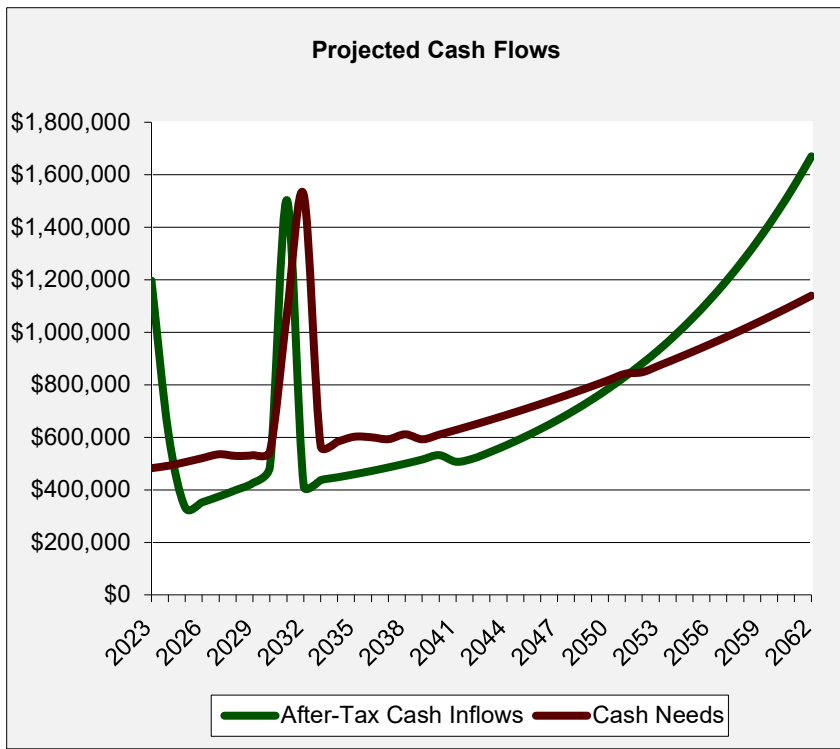
Capital funding objective To ensure that survivor cash flow needs are met between 2023 and 2062 in the event Jack dies in 2023
Target ending financial asset balance 100

Aggregate ending financial asset balances 3,240,551
Present value of ending financial asset balances @6.46% 264,948

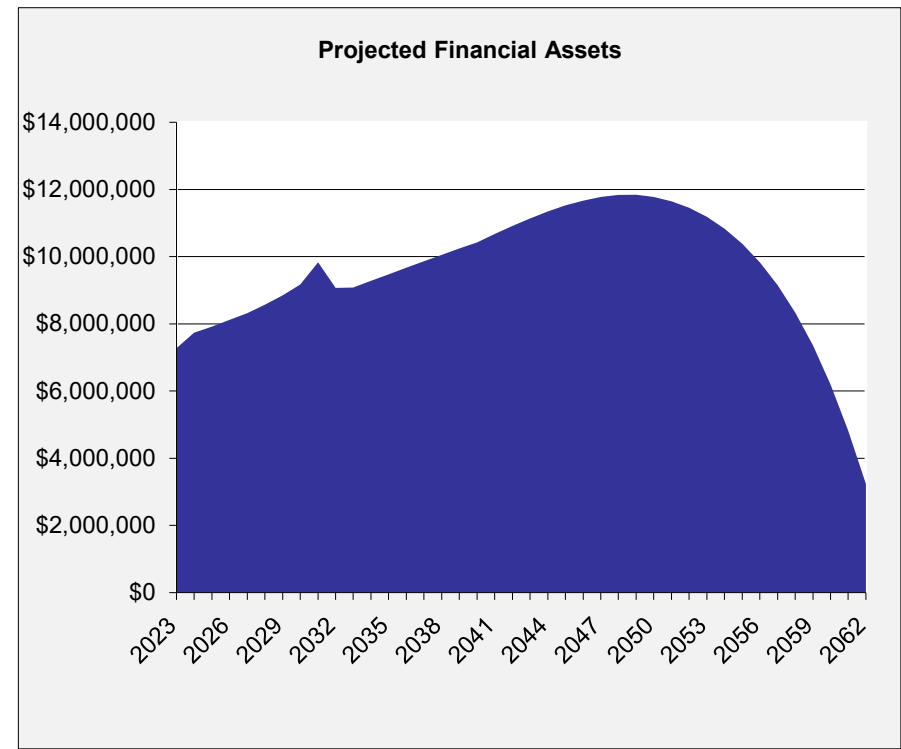
Capital funding gap at the 2023 measurement date 658,938

Additional lump sum needed currently to eliminate capital funding gap 658,938

Additional insurance coverage on Jack's life needed to eliminate capital funding gap 658,938



The chart above illustrates annual cash inflows and needs through 2062.



The chart above illustrates personal financial asset trends through 2062.



Annual Cash Flows & Projected Net Worth Summary - Baseline*Jack & Jill Flash*

Year	Jack's Age	Jill's Age	Annual Cash Flows			Projected Net Worth					
			After-Tax Cash Inflows	Cash Needs	Cash Flow Surplus/-Deficit	Financial Assets	Unmarketable Assets	Personal Assets	Total Assets	Liabilities	Net Worth
Start						6,219,418	685,000	1,690,000	8,594,418	1,142,686	7,451,732
2023	58.9	55.9	1,197,022	482,480	714,542	7,275,564	681,000	1,750,900	9,707,464	1,119,032	8,588,432
2024	0.0	56.9	616,379	491,835	124,543	7,734,437	324,280	1,814,689	9,873,406	1,093,960	8,779,446
2025	0.0	57.9	331,945	505,638	-173,693	7,918,207	331,851	1,881,517	10,131,576	1,067,383	9,064,193
2026	0.0	58.9	352,617	520,717	-168,100	8,113,385	339,725	1,951,544	10,404,654	1,039,211	9,365,443
2027	0.0	59.9	375,056	535,492	-160,437	8,320,955	347,914	2,024,936	10,693,806	1,009,350	9,684,456
2028	0.0	60.9	399,578	529,067	-129,488	8,569,422	356,431	2,101,871	11,027,724	977,696	10,050,027
2029	0.0	61.9	426,240	531,937	-105,697	8,848,097	365,288	2,182,535	11,395,920	944,143	10,451,776
2030	0.0	62.9	488,191	546,984	-58,793	9,170,085	374,500	2,267,125	11,811,710	908,578	10,903,132
2031	0.0	63.9	1,503,518	1,067,789	435,729	9,831,136	330,080	1,246,793	11,408,008	329,248	11,078,761
2032	0.0	64.9	413,634	1,523,463	-1,109,828	9,074,449	340,043	2,306,600	11,721,092	396,108	11,324,984
2033	0.0	65.9	437,031	566,032	-129,001	9,084,114	350,404	2,399,996	11,834,515	504,306	11,330,209
2034	0.0	66.9	447,817	583,871	-136,054	9,276,998	361,181	2,498,096	12,136,275	626,670	11,509,605
2035	0.0	67.9	459,420	602,344	-142,924	9,471,885	372,388	2,601,155	12,445,428	763,939	11,681,488
2036	0.0	68.9	471,907	600,149	-128,242	9,667,559	384,043	2,709,442	12,761,045	895,532	11,865,513
2037	0.0	69.9	485,346	592,948	-107,602	9,862,582	396,165	2,823,243	13,081,990	1,040,873	12,041,117
2038	0.0	70.9	499,814	611,505	-111,691	10,055,259	408,772	2,942,860	13,406,890	1,199,730	12,207,160
2039	0.0	71.9	515,391	592,580	-77,189	10,243,610	421,883	3,068,610	13,734,103	1,334,386	12,399,717
2040	0.0	72.9	532,166	610,121	-77,954	10,425,331	435,518	3,200,830	14,061,679	1,478,547	12,583,132
2041	0.0	73.9	507,076	628,194	-121,118	10,669,865	449,699	3,339,877	14,459,440	1,675,229	12,784,211
2042	0.0	74.9	518,974	646,816	-127,842	10,912,403	464,447	3,486,126	14,862,976	1,891,387	12,971,588
2043	0.0	75.9	543,610	666,004	-122,394	11,138,981	479,784	3,639,976	15,258,742	2,116,111	13,142,631
2044	0.0	76.9	570,752	685,776	-115,025	11,344,312	495,736	3,801,848	15,641,895	2,348,034	13,293,861
2045	0.0	77.9	600,219	706,149	-105,930	11,523,212	512,325	3,972,186	16,007,724	2,585,901	13,421,822
2046	0.0	78.9	631,944	727,142	-95,198	11,669,758	529,578	4,151,461	16,350,797	2,828,462	13,522,336
2047	0.0	79.9	666,120	748,774	-82,654	11,777,189	547,521	4,340,171	16,664,881	3,074,210	13,590,672
2048	0.0	80.9	702,958	771,065	-68,107	11,837,811	566,182	4,538,842	16,942,836	3,321,352	13,621,484
2049	0.0	81.9	742,686	794,035	-51,349	11,842,884	585,590	4,748,032	17,176,505	3,567,772	13,608,734
2050	0.0	82.9	785,554	817,705	-32,151	11,782,497	605,773	4,968,328	17,356,598	3,810,987	13,545,611
2051	0.0	83.9	831,833	842,097	-10,265	11,645,428	626,764	5,200,355	17,472,547	4,048,106	13,424,441
2052	0.0	84.9	881,419	847,981	33,438	11,452,432	648,595	5,444,771	17,545,798	4,309,613	13,236,185
2053	0.0	85.9	934,099	873,421	60,678	11,185,157	671,298	5,702,274	17,558,729	4,588,014	12,970,715
2054	0.0	86.9	992,481	899,623	92,858	10,834,303	694,910	5,973,602	17,502,815	4,884,400	12,618,415
2055	0.0	87.9	1,055,617	926,612	129,005	10,388,013	719,467	6,259,535	17,367,014	5,199,932	12,167,082
2056	0.0	88.9	1,123,918	954,410	169,508	9,832,959	745,005	6,560,899	17,138,863	5,535,848	11,603,015
2057	0.0	89.9	1,197,832	983,043	214,790	9,154,180	771,566	6,878,569	16,804,315	5,893,464	10,910,851
2058	0.0	90.9	1,277,847	1,012,534	265,314	8,334,888	799,188	7,213,470	16,347,547	6,274,181	10,073,365
2059	0.0	91.9	1,364,494	1,042,910	321,584	7,356,262	827,916	7,566,580	15,750,758	6,679,494	9,071,265
2060	0.0	92.9	1,458,349	1,074,197	384,151	6,197,210	857,792	7,938,937	14,993,939	7,110,989	7,882,950
2061	0.0	93.9	1,560,038	1,106,423	453,615	4,834,117	888,864	8,331,635	14,054,616	7,570,359	6,484,257
2062	0.0	94.9	1,670,246	1,139,616	530,630	3,240,551	921,179	8,745,836	12,907,566	8,059,404	4,848,162

Financial Assets & Annual Cash Flows Illustration - Baseline*Jack & Jill Flash*

Year	Financial Assets Ending Balances								Annual Cash Flows		
	Balanced Fund	Investments	Qualified Plans	Traditional IRAs	Roth IRAs & Plan Catchup Contribution Accounts	Nonqualified Plans	Nonqualified Annuities	Total Financial Assets	After-Tax Cash Inflows	Cash Needs	Cash Flow Surplus/-Deficit
Start	100,000	2,425,395	1,075,000	2,050,000	0	512,000	57,023	6,219,418			
2023	821,002	2,439,250	1,234,972	2,171,271	0	537,507	71,562	7,275,564	1,197,022	482,480	714,542
2024	998,582	2,451,571	1,332,473	2,298,241	7,308	564,003	82,258	7,734,437	616,379	491,835	124,543
2025	889,397	2,462,249	1,435,241	2,430,989	15,037	591,488	93,806	7,918,207	331,945	505,638	-173,693
2026	778,752	2,471,166	1,543,986	2,569,566	23,687	619,955	106,273	8,113,385	352,617	520,717	-168,100
2027	668,623	2,478,202	1,658,211	2,713,986	32,811	649,391	119,732	8,320,955	375,056	535,492	-160,437
2028	582,328	2,483,229	1,778,572	2,864,224	47,032	679,774	134,263	8,569,422	399,578	529,067	-129,488
2029	514,250	2,486,114	1,904,512	3,020,206	61,995	711,070	149,950	8,848,097	426,240	531,937	-105,697
2030	488,677	2,486,717	2,036,610	3,181,803	78,437	743,236	154,606	9,170,085	488,191	546,984	-58,793
2031	955,974	2,484,891	2,129,571	3,348,816	75,210	669,761	166,913	9,831,136	1,503,518	1,067,789	435,729
2032	0	2,480,482	2,225,661	3,520,975	71,359	595,773	180,199	9,074,449	413,634	1,523,463	-1,109,828
2033	0	2,473,330	2,324,671	3,697,918	66,837	521,358	0	9,084,114	437,031	566,032	-129,001
2034	0	2,463,266	2,426,335	3,879,183	61,595	446,619	0	9,276,998	447,817	583,871	-136,054
2035	0	2,450,114	2,530,315	4,064,192	55,584	371,681	0	9,471,885	459,420	602,344	-142,924
2036	0	2,433,689	2,636,195	4,252,233	48,753	296,688	0	9,667,559	471,907	600,149	-128,242
2037	0	2,413,798	2,743,471	4,442,445	41,057	221,810	0	9,862,582	485,346	592,948	-107,602
2038	0	2,390,240	2,851,535	4,633,791	32,449	147,245	0	10,055,259	499,814	611,505	-111,691
2039	0	2,362,802	2,959,660	4,825,040	22,888	73,220	0	10,243,610	515,391	592,580	-77,189
2040	0	2,331,263	3,066,992	5,014,738	12,338	0	0	10,425,331	532,166	610,121	-77,954
2041	0	2,295,394	3,172,522	5,201,181	768	0	0	10,669,865	507,076	628,194	-121,118
2042	0	2,254,951	3,275,075	5,382,376	0	0	0	10,912,403	518,974	646,816	-127,842
2043	0	2,209,683	3,373,284	5,556,015	0	0	0	11,138,981	543,610	666,004	-122,394
2044	0	2,159,325	3,465,564	5,719,422	0	0	0	11,344,312	570,752	685,776	-115,025
2045	0	2,103,603	3,550,090	5,869,519	0	0	0	11,523,212	600,219	706,149	-105,930
2046	0	2,042,227	3,624,763	6,002,767	0	0	0	11,669,758	631,944	727,142	-95,198
2047	0	1,974,897	3,687,177	6,115,114	0	0	0	11,777,189	666,120	748,774	-82,654
2048	0	1,901,300	3,734,580	6,201,931	0	0	0	11,837,811	702,958	771,065	-68,107
2049	0	1,821,106	3,763,837	6,257,941	0	0	0	11,842,884	742,686	794,035	-51,349
2050	0	1,733,973	3,771,378	6,277,146	0	0	0	11,782,497	785,554	817,705	-32,151
2051	0	1,639,543	3,753,150	6,252,734	0	0	0	11,645,428	831,833	842,097	-10,265
2052	33,438	1,537,445	3,704,558	6,176,991	0	0	0	11,452,432	881,419	847,981	33,438
2053	96,276	1,427,287	3,620,403	6,041,191	0	0	0	11,185,157	934,099	873,421	60,678
2054	195,354	1,308,663	3,494,810	5,835,476	0	0	0	10,834,303	992,481	899,623	92,858
2055	336,979	1,181,150	3,321,151	5,548,732	0	0	0	10,388,013	1,055,617	926,612	129,005
2056	528,255	1,044,306	3,091,958	5,168,440	0	0	0	9,832,959	1,123,918	954,410	169,508
2057	777,170	897,668	2,798,827	4,680,516	0	0	0	9,154,180	1,197,832	983,043	214,790
2058	1,092,688	740,755	2,432,309	4,069,135	0	0	0	8,334,888	1,277,847	1,012,534	265,314
2059	1,484,860	573,067	1,981,799	3,316,536	0	0	0	7,356,262	1,364,494	1,042,910	321,584
2060	1,964,933	394,079	1,435,399	2,402,799	0	0	0	6,197,210	1,458,349	1,074,197	384,151
2061	2,545,483	203,246	779,775	1,305,612	0	0	0	4,834,117	1,560,038	1,106,423	453,615
2062	3,240,551	0	0	0	0	0	0	3,240,551	1,670,246	1,139,616	530,630

Projected Net Worth Illustration - Baseline*Jack & Jill Flash*

Year	Financial Assets			Unmarketable Assets			Personal Assets		Net Worth		
	Balanced Fund	Investments	Roth IRAs & Annuities	Businesses	Investment Real Estate	Other Assets	Personal Residences	Personal Property	Total Assets	Liabilities	Net Worth
Start	100,000	2,425,395	3,694,023	25,000	525,000	135,000	1,440,000	250,000	8,594,418	1,142,686	7,451,732
2023	821,002	2,439,250	4,015,312	0	546,000	135,000	1,500,900	250,000	9,707,464	1,119,032	8,588,432
2024	998,582	2,451,571	4,284,283	0	189,280	135,000	1,564,689	250,000	9,873,406	1,093,960	8,779,446
2025	889,397	2,462,249	4,566,561	0	196,851	135,000	1,631,517	250,000	10,131,576	1,067,383	9,064,193
2026	778,752	2,471,166	4,863,467	0	204,725	135,000	1,701,544	250,000	10,404,654	1,039,211	9,365,443
2027	668,623	2,478,202	5,174,131	0	212,914	135,000	1,774,936	250,000	10,693,806	1,009,350	9,684,456
2028	582,328	2,483,229	5,503,865	0	221,431	135,000	1,851,871	250,000	11,027,724	977,696	10,050,027
2029	514,250	2,486,114	5,847,734	0	230,288	135,000	1,932,535	250,000	11,395,920	944,143	10,451,776
2030	488,677	2,486,717	6,194,692	0	239,500	135,000	2,017,125	250,000	11,811,710	908,578	10,903,132
2031	955,974	2,484,891	6,390,271	0	249,080	81,000	996,793	250,000	11,408,008	329,248	11,078,761
2032	0	2,480,482	6,593,967	0	259,043	81,000	2,056,600	250,000	11,721,092	396,108	11,324,984
2033	0	2,473,330	6,610,785	0	269,404	81,000	2,149,996	250,000	11,834,515	504,306	11,330,209
2034	0	2,463,266	6,813,733	0	280,181	81,000	2,248,096	250,000	12,136,275	626,670	11,509,605
2035	0	2,450,114	7,021,771	0	291,388	81,000	2,351,155	250,000	12,445,428	763,939	11,681,488
2036	0	2,433,689	7,233,870	0	303,043	81,000	2,459,442	250,000	12,761,045	895,532	11,865,513
2037	0	2,413,798	7,448,783	0	315,165	81,000	2,573,243	250,000	13,081,990	1,040,873	12,041,117
2038	0	2,390,240	7,665,019	0	327,772	81,000	2,692,860	250,000	13,406,890	1,199,730	12,207,160
2039	0	2,362,802	7,880,809	0	340,883	81,000	2,818,610	250,000	13,734,103	1,334,386	12,399,717
2040	0	2,331,263	8,094,068	0	354,518	81,000	2,950,830	250,000	14,061,679	1,478,547	12,583,132
2041	0	2,295,394	8,374,471	0	368,699	81,000	3,089,877	250,000	14,459,440	1,675,229	12,784,211
2042	0	2,254,951	8,657,452	0	383,447	81,000	3,236,126	250,000	14,862,976	1,891,387	12,971,588
2043	0	2,209,683	8,929,298	0	398,784	81,000	3,389,976	250,000	15,258,742	2,116,111	13,142,631
2044	0	2,159,325	9,184,986	0	414,736	81,000	3,551,848	250,000	15,641,895	2,348,034	13,293,861
2045	0	2,103,603	9,419,610	0	431,325	81,000	3,722,186	250,000	16,007,724	2,585,901	13,421,822
2046	0	2,042,227	9,627,531	0	448,578	81,000	3,901,461	250,000	16,350,797	2,828,462	13,522,336
2047	0	1,974,897	9,802,291	0	466,521	81,000	4,090,171	250,000	16,664,881	3,074,210	13,590,672
2048	0	1,901,300	9,936,511	0	485,182	81,000	4,288,842	250,000	16,942,836	3,321,352	13,621,484
2049	0	1,821,106	10,021,779	0	504,590	81,000	4,498,032	250,000	17,176,505	3,567,772	13,608,734
2050	0	1,733,973	10,048,524	0	524,773	81,000	4,718,328	250,000	17,356,598	3,810,987	13,545,611
2051	0	1,639,543	10,005,884	0	545,764	81,000	4,950,355	250,000	17,472,547	4,048,106	13,424,441
2052	33,438	1,537,445	9,881,550	0	567,595	81,000	5,194,771	250,000	17,545,798	4,309,613	13,236,185
2053	96,276	1,427,287	9,661,594	0	590,298	81,000	5,452,274	250,000	17,558,729	4,588,014	12,970,715
2054	195,354	1,308,663	9,330,286	0	613,910	81,000	5,723,602	250,000	17,502,815	4,884,400	12,618,415
2055	336,979	1,181,150	8,869,884	0	638,467	81,000	6,009,535	250,000	17,367,014	5,199,932	12,167,082
2056	528,255	1,044,306	8,260,398	0	664,005	81,000	6,310,899	250,000	17,138,863	5,535,848	11,603,015
2057	777,170	897,668	7,479,343	0	690,566	81,000	6,628,569	250,000	16,804,315	5,893,464	10,910,851
2058	1,092,688	740,755	6,501,445	0	718,188	81,000	6,963,470	250,000	16,347,547	6,274,181	10,073,365
2059	1,484,860	573,067	5,298,335	0	746,916	81,000	7,316,580	250,000	15,750,758	6,679,494	9,071,265
2060	1,964,933	394,079	3,838,198	0	776,792	81,000	7,688,937	250,000	14,993,939	7,110,989	7,882,950
2061	2,545,483	203,246	2,085,387	0	807,864	81,000	8,081,635	250,000	14,054,616	7,570,359	6,484,257
2062	3,240,551	0	0	0	840,179	81,000	8,495,836	250,000	12,907,566	8,059,404	4,848,162

Annual Cash Flows & Projected Net Worth Summary - Planning*Jack & Jill Flash*

Year	Jack's Age	Jill's Age	Annual Cash Flows			Projected Net Worth					
			After-Tax Cash Inflows	Cash Needs	Cash Flow Surplus/-Deficit	Financial Assets	Unmarketable Assets	Personal Assets	Total Assets	Liabilities	Net Worth
Start						6,219,418	685,000	1,690,000	8,594,418	1,142,686	7,451,732
2023	58.9	55.9	1,197,022	482,480	714,542	7,977,070	681,000	1,750,900	10,408,970	1,119,032	9,289,937
2024	0.0	56.9	616,379	491,835	124,543	8,481,259	324,280	1,814,689	10,620,228	1,093,960	9,526,268
2025	0.0	57.9	331,945	505,638	-173,693	8,713,274	331,851	1,881,517	10,926,643	1,067,383	9,859,260
2026	0.0	58.9	352,617	520,717	-168,100	8,959,814	339,725	1,951,544	11,251,083	1,039,211	10,211,871
2027	0.0	59.9	375,056	535,492	-160,437	9,222,063	347,914	2,024,936	11,594,914	1,009,350	10,585,564
2028	0.0	60.9	399,578	529,067	-129,488	9,528,741	356,431	2,101,871	11,987,043	977,696	11,009,347
2029	0.0	61.9	426,240	531,937	-105,697	9,869,389	365,288	2,182,535	12,417,211	944,143	11,473,068
2030	0.0	62.9	488,191	546,984	-58,793	10,257,352	374,500	2,267,125	12,898,977	908,578	11,990,399
2031	0.0	63.9	1,503,518	1,067,789	435,729	10,988,641	330,080	1,246,793	12,565,513	329,248	12,236,265
2032	0.0	64.9	413,634	1,523,463	-1,109,828	10,214,630	340,043	2,306,600	12,861,273	304,010	12,557,264
2033	0.0	65.9	437,031	566,032	-129,001	10,168,950	350,404	2,399,996	12,919,351	277,258	12,642,093
2034	0.0	66.9	447,817	583,871	-136,054	10,295,861	361,181	2,498,096	13,155,137	248,901	12,906,237
2035	0.0	67.9	459,420	602,344	-142,924	10,413,642	372,388	2,601,155	13,387,185	218,842	13,168,343
2036	0.0	68.9	471,907	600,149	-128,242	10,541,912	384,043	2,709,442	13,635,398	186,980	13,448,418
2037	0.0	69.9	485,346	592,948	-107,602	10,685,816	396,165	2,823,243	13,905,225	178,947	13,726,278
2038	0.0	70.9	499,814	611,505	-111,691	10,819,983	408,772	2,942,860	14,171,614	170,432	14,001,183
2039	0.0	71.9	515,391	592,580	-77,189	10,980,546	421,883	3,068,610	14,471,038	161,405	14,309,633
2040	0.0	72.9	532,166	610,121	-77,954	11,131,919	435,518	3,200,830	14,768,267	151,838	14,616,429
2041	0.0	73.9	507,076	628,194	-121,118	11,300,979	449,699	3,339,877	15,090,555	141,696	14,948,859
2042	0.0	74.9	518,974	646,816	-127,842	11,456,445	464,447	3,486,126	15,407,018	130,946	15,276,072
2043	0.0	75.9	543,610	666,004	-122,394	11,595,775	479,784	3,639,976	15,715,535	119,551	15,595,985
2044	0.0	76.9	570,752	685,776	-115,025	11,715,589	495,736	3,801,848	16,013,173	107,472	15,905,701
2045	0.0	77.9	600,219	706,149	-105,930	11,812,544	512,325	3,972,186	16,297,056	94,668	16,202,387
2046	0.0	78.9	631,944	727,142	-95,198	11,882,582	529,578	4,151,461	16,563,622	81,096	16,482,525
2047	0.0	79.9	666,120	748,774	-82,654	11,921,107	547,521	4,340,171	16,808,800	66,710	16,742,090
2048	0.0	80.9	702,958	771,065	-68,107	11,922,919	566,182	4,538,842	17,027,944	51,461	16,976,483
2049	0.0	81.9	742,686	794,035	-51,349	11,882,141	585,590	4,748,032	17,215,762	35,296	17,180,466
2050	0.0	82.9	785,554	817,705	-32,151	11,792,138	605,773	4,968,328	17,366,240	18,162	17,348,078
2051	0.0	83.9	831,833	842,097	-10,265	11,645,428	626,764	5,200,355	17,472,547	0	17,472,547
2052	0.0	84.9	881,419	847,981	33,438	11,452,432	648,595	5,444,771	17,545,798	0	17,545,798
2053	0.0	85.9	934,099	873,421	60,678	11,185,157	671,298	5,702,274	17,558,729	0	17,558,729
2054	0.0	86.9	992,481	899,623	92,858	10,834,303	694,910	5,973,602	17,502,815	0	17,502,815
2055	0.0	87.9	1,055,617	926,612	129,005	10,388,013	719,467	6,259,535	17,367,014	0	17,367,014
2056	0.0	88.9	1,123,918	954,410	169,508	9,832,959	745,005	6,560,899	17,138,863	0	17,138,863
2057	0.0	89.9	1,197,832	983,043	214,790	9,154,180	771,566	6,878,569	16,804,315	0	16,804,315
2058	0.0	90.9	1,277,847	1,012,534	265,314	8,334,888	799,188	7,213,470	16,347,547	0	16,347,547
2059	0.0	91.9	1,364,494	1,042,910	321,584	7,356,262	827,916	7,566,580	15,750,758	0	15,750,758
2060	0.0	92.9	1,458,349	1,074,197	384,151	6,197,210	857,792	7,938,937	14,993,939	0	14,993,939
2061	0.0	93.9	1,560,038	1,106,423	453,615	4,834,117	888,864	8,331,635	14,054,616	0	14,054,616
2062	0.0	94.9	1,670,246	1,139,616	530,630	3,240,551	921,179	8,745,836	12,907,566	0	12,907,566

Financial Assets & Annual Cash Flows Illustration - Planning*Jack & Jill Flash*

Year	Financial Assets Ending Balances								Annual Cash Flows		
	Balanced Fund	Investments	Qualified Plans	Traditional IRAs	Roth IRAs & Plan Catchup Contribution Accounts	Nonqualified Plans	Nonqualified Annuities	Total Financial Assets	After-Tax Cash Inflows	Cash Needs	Cash Flow Surplus/-Deficit
Start	100,000	2,425,395	1,075,000	2,050,000	0	512,000	57,023	6,219,418			
2023	1,522,507	2,439,250	1,234,972	2,171,271	0	537,507	71,562	7,977,070	1,197,022	482,480	714,542
2024	1,745,405	2,451,571	1,332,473	2,298,241	7,308	564,003	82,258	8,481,259	616,379	491,835	124,543
2025	1,684,465	2,462,249	1,435,241	2,430,989	15,037	591,488	93,806	8,713,274	331,945	505,638	-173,693
2026	1,625,181	2,471,166	1,543,986	2,569,566	23,687	619,955	106,273	8,959,814	352,617	520,717	-168,100
2027	1,569,731	2,478,202	1,658,211	2,713,986	32,811	649,391	119,732	9,222,063	375,056	535,492	-160,437
2028	1,541,647	2,483,229	1,778,572	2,864,224	47,032	679,774	134,263	9,528,741	399,578	529,067	-129,488
2029	1,535,541	2,486,114	1,904,512	3,020,206	61,995	711,070	149,950	9,869,389	426,240	531,937	-105,697
2030	1,575,944	2,486,717	2,036,610	3,181,803	78,437	743,236	154,606	10,257,352	488,191	546,984	-58,793
2031	2,113,479	2,484,891	2,129,571	3,348,816	75,210	669,761	166,913	10,988,641	1,503,518	1,067,789	435,729
2032	1,140,181	2,480,482	2,225,661	3,520,975	71,359	595,773	180,199	10,214,630	413,634	1,523,463	-1,109,828
2033	1,084,836	2,473,330	2,324,671	3,697,918	66,837	521,358	0	10,168,950	437,031	566,032	-129,001
2034	1,018,862	2,463,266	2,426,335	3,879,183	61,595	446,619	0	10,295,861	447,817	583,871	-136,054
2035	941,757	2,450,114	2,530,315	4,064,192	55,584	371,681	0	10,413,642	459,420	602,344	-142,924
2036	874,353	2,433,689	2,636,195	4,252,233	48,753	296,688	0	10,541,912	471,907	600,149	-128,242
2037	823,234	2,413,798	2,743,471	4,442,445	41,057	221,810	0	10,685,816	485,346	592,948	-107,602
2038	764,724	2,390,240	2,851,535	4,633,791	32,449	147,245	0	10,819,983	499,814	611,505	-111,691
2039	736,936	2,362,802	2,959,660	4,825,040	22,888	73,220	0	10,980,546	515,391	592,580	-77,189
2040	706,587	2,331,263	3,066,992	5,014,738	12,338	0	0	11,131,919	532,166	610,121	-77,954
2041	631,115	2,295,394	3,172,522	5,201,181	768	0	0	11,300,979	507,076	628,194	-121,118
2042	544,042	2,254,951	3,275,075	5,382,376	0	0	0	11,456,445	518,974	646,816	-127,842
2043	456,793	2,209,683	3,373,284	5,556,015	0	0	0	11,595,775	543,610	666,004	-122,394
2044	371,278	2,159,325	3,465,564	5,719,422	0	0	0	11,715,589	570,752	685,776	-115,025
2045	289,332	2,103,603	3,550,090	5,869,519	0	0	0	11,812,544	600,219	706,149	-105,930
2046	212,824	2,042,227	3,624,763	6,002,767	0	0	0	11,882,582	631,944	727,142	-95,198
2047	143,918	1,974,897	3,687,177	6,115,114	0	0	0	11,921,107	666,120	748,774	-82,654
2048	85,108	1,901,300	3,734,580	6,201,931	0	0	0	11,922,919	702,958	771,065	-68,107
2049	39,257	1,821,106	3,763,837	6,257,941	0	0	0	11,882,141	742,686	794,035	-51,349
2050	9,642	1,733,973	3,771,378	6,277,146	0	0	0	11,792,138	785,554	817,705	-32,151
2051	0	1,639,543	3,753,150	6,252,734	0	0	0	11,645,428	831,833	842,097	-10,265
2052	33,438	1,537,445	3,704,558	6,176,991	0	0	0	11,452,432	881,419	847,981	33,438
2053	96,276	1,427,287	3,620,403	6,041,191	0	0	0	11,185,157	934,099	873,421	60,678
2054	195,354	1,308,663	3,494,810	5,835,476	0	0	0	10,834,303	992,481	899,623	92,858
2055	336,979	1,181,150	3,321,151	5,548,732	0	0	0	10,388,013	1,055,617	926,612	129,005
2056	528,255	1,044,306	3,091,958	5,168,440	0	0	0	9,832,959	1,123,918	954,410	169,508
2057	777,170	897,668	2,798,827	4,680,516	0	0	0	9,154,180	1,197,832	983,043	214,790
2058	1,092,688	740,755	2,432,309	4,069,135	0	0	0	8,334,888	1,277,847	1,012,534	265,314
2059	1,484,860	573,067	1,981,799	3,316,536	0	0	0	7,356,262	1,364,494	1,042,910	321,584
2060	1,964,933	394,079	1,435,399	2,402,799	0	0	0	6,197,210	1,458,349	1,074,197	384,151
2061	2,545,483	203,246	779,775	1,305,612	0	0	0	4,834,117	1,560,038	1,106,423	453,615
2062	3,240,551	0	0	0	0	0	0	3,240,551	1,670,246	1,139,616	530,630

Projected Net Worth Illustration - Planning*Jack & Jill Flash*

Year	Financial Assets			Unmarketable Assets			Personal Assets		Net Worth		
	Balanced Fund	Investments	Roth IRAs & Annuities	Businesses	Investment Real Estate	Other Assets	Personal Residences	Personal Property	Total Assets	Liabilities	Net Worth
Start	100,000	2,425,395	3,694,023	25,000	525,000	135,000	1,440,000	250,000	8,594,418	1,142,686	7,451,732
2023	1,522,507	2,439,250	4,015,312	0	546,000	135,000	1,500,900	250,000	10,408,970	1,119,032	9,289,937
2024	1,745,405	2,451,571	4,284,283	0	189,280	135,000	1,564,689	250,000	10,620,228	1,093,960	9,526,268
2025	1,684,465	2,462,249	4,566,561	0	196,851	135,000	1,631,517	250,000	10,926,643	1,067,383	9,859,260
2026	1,625,181	2,471,166	4,863,467	0	204,725	135,000	1,701,544	250,000	11,251,083	1,039,211	10,211,871
2027	1,569,731	2,478,202	5,174,131	0	212,914	135,000	1,774,936	250,000	11,594,914	1,009,350	10,585,564
2028	1,541,647	2,483,229	5,503,865	0	221,431	135,000	1,851,871	250,000	11,987,043	977,696	11,009,347
2029	1,535,541	2,486,114	5,847,734	0	230,288	135,000	1,932,535	250,000	12,417,211	944,143	11,473,068
2030	1,575,944	2,486,717	6,194,692	0	239,500	135,000	2,017,125	250,000	12,898,977	908,578	11,990,399
2031	2,113,479	2,484,891	6,390,271	0	249,080	81,000	996,793	250,000	12,565,513	329,248	12,236,265
2032	1,140,181	2,480,482	6,593,967	0	259,043	81,000	2,056,600	250,000	12,861,273	304,010	12,557,264
2033	1,084,836	2,473,330	6,610,785	0	269,404	81,000	2,149,996	250,000	12,919,351	277,258	12,642,093
2034	1,018,862	2,463,266	6,813,733	0	280,181	81,000	2,248,096	250,000	13,155,137	248,901	12,906,237
2035	941,757	2,450,114	7,021,771	0	291,388	81,000	2,351,155	250,000	13,387,185	218,842	13,168,343
2036	874,353	2,433,689	7,233,870	0	303,043	81,000	2,459,442	250,000	13,635,398	186,980	13,448,418
2037	823,234	2,413,798	7,448,783	0	315,165	81,000	2,573,243	250,000	13,905,225	178,947	13,726,278
2038	764,724	2,390,240	7,665,019	0	327,772	81,000	2,692,860	250,000	14,171,614	170,432	14,001,183
2039	736,936	2,362,802	7,880,809	0	340,883	81,000	2,818,610	250,000	14,471,038	161,405	14,309,633
2040	706,587	2,331,263	8,094,068	0	354,518	81,000	2,950,830	250,000	14,768,267	151,838	14,616,429
2041	631,115	2,295,394	8,374,471	0	368,699	81,000	3,089,877	250,000	15,090,555	141,696	14,948,859
2042	544,042	2,254,951	8,657,452	0	383,447	81,000	3,236,126	250,000	15,407,018	130,946	15,276,072
2043	456,793	2,209,683	8,929,298	0	398,784	81,000	3,389,976	250,000	15,715,535	119,551	15,595,985
2044	371,278	2,159,325	9,184,986	0	414,736	81,000	3,551,848	250,000	16,013,173	107,472	15,905,701
2045	289,332	2,103,603	9,419,610	0	431,325	81,000	3,722,186	250,000	16,297,056	94,668	16,202,387
2046	212,824	2,042,227	9,627,531	0	448,578	81,000	3,901,461	250,000	16,563,622	81,096	16,482,525
2047	143,918	1,974,897	9,802,291	0	466,521	81,000	4,090,171	250,000	16,808,800	66,710	16,742,090
2048	85,108	1,901,300	9,936,511	0	485,182	81,000	4,288,842	250,000	17,027,944	51,461	16,976,483
2049	39,257	1,821,106	10,021,779	0	504,590	81,000	4,498,032	250,000	17,215,762	35,296	17,180,466
2050	9,642	1,733,973	10,048,524	0	524,773	81,000	4,718,328	250,000	17,366,240	18,162	17,348,078
2051	0	1,639,543	10,005,884	0	545,764	81,000	4,950,355	250,000	17,472,547	0	17,472,547
2052	33,438	1,537,445	9,881,550	0	567,595	81,000	5,194,771	250,000	17,545,798	0	17,545,798
2053	96,276	1,427,287	9,661,594	0	590,298	81,000	5,452,274	250,000	17,558,729	0	17,558,729
2054	195,354	1,308,663	9,330,286	0	613,910	81,000	5,723,602	250,000	17,502,815	0	17,502,815
2055	336,979	1,181,150	8,869,884	0	638,467	81,000	6,009,535	250,000	17,367,014	0	17,367,014
2056	528,255	1,044,306	8,260,398	0	664,005	81,000	6,310,899	250,000	17,138,863	0	17,138,863
2057	777,170	897,668	7,479,343	0	690,566	81,000	6,628,569	250,000	16,804,315	0	16,804,315
2058	1,092,688	740,755	6,501,445	0	718,188	81,000	6,963,470	250,000	16,347,547	0	16,347,547
2059	1,484,860	573,067	5,298,335	0	746,916	81,000	7,316,580	250,000	15,750,758	0	15,750,758
2060	1,964,933	394,079	3,838,198	0	776,792	81,000	7,688,937	250,000	14,993,939	0	14,993,939
2061	2,545,483	203,246	2,085,387	0	807,864	81,000	8,081,635	250,000	14,054,616	0	14,054,616
2062	3,240,551	0	0	0	840,179	81,000	8,495,836	250,000	12,907,566	0	12,907,566



Cash Flow Illustration

Summary Schedules for
LIFETIME CASH FLOWS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Life Insurance Needs Analysis/Jack Dies in Current Year

Summary Cash Flow Illustration*Jack & Jill Flash*

Year	Jack's Age	Jill's Age	After-Tax Sources of Income							Cash Needs	Cash Flow Surplus/-Deficit
			Employee Compensation Net of FICA Taxes	Social Security	Roth IRAs & Annuities	Investment Income	Business & Real Estate Income	Other Income Net of SECA Taxes	Total After-Tax Cash Flows		
2023	58.9	55.9	193,295	0	60,521	141,378	37,535	764,293	1,197,022	482,480	714,542
2024	0.0	56.9	95,766	0	66,873	143,761	309,979	0	616,379	491,835	124,543
2025	0.0	57.9	106,059	0	73,127	146,154	6,606	0	331,945	505,638	-173,693
2026	0.0	58.9	117,226	0	79,967	148,555	6,870	0	352,617	520,717	-168,100
2027	0.0	59.9	129,528	0	87,421	150,962	7,145	0	375,056	535,492	-160,437
2028	0.0	60.9	143,084	0	95,690	153,374	7,431	0	399,578	529,067	-129,488
2029	0.0	61.9	158,019	0	104,705	155,788	7,728	0	426,240	531,937	-105,697
2030	0.0	62.9	174,471	32,915	114,567	158,201	8,037	0	488,191	546,984	-58,793
2031	0.0	63.9	0	33,573	201,767	160,612	8,359	1,099,207	1,503,518	1,067,789	435,729
2032	0.0	64.9	0	34,245	207,678	163,019	8,693	0	413,634	1,523,463	-1,109,828
2033	0.0	65.9	0	34,930	227,644	165,417	9,041	0	437,031	566,032	-129,001
2034	0.0	66.9	0	35,628	234,982	167,804	9,402	0	447,817	583,871	-136,054
2035	0.0	67.9	0	36,341	243,123	170,178	9,778	0	459,420	602,344	-142,924
2036	0.0	68.9	0	37,068	252,135	172,535	10,169	0	471,907	600,149	-128,242
2037	0.0	69.9	0	37,809	262,089	174,872	10,576	0	485,346	592,948	-107,602
2038	0.0	70.9	0	38,565	273,065	177,184	10,999	0	499,814	611,505	-111,691
2039	0.0	71.9	0	39,337	285,146	179,469	11,439	0	515,391	592,580	-77,189
2040	0.0	72.9	0	40,123	298,424	181,722	11,897	0	532,166	610,121	-77,954
2041	0.0	73.9	0	40,926	269,838	183,939	12,373	0	507,076	628,194	-121,118
2042	0.0	74.9	0	41,744	278,247	186,115	12,868	0	518,974	646,816	-127,842
2043	0.0	75.9	0	42,579	299,403	188,246	13,382	0	543,610	666,004	-122,394
2044	0.0	76.9	0	43,431	323,077	190,326	13,918	0	570,752	685,776	-115,025
2045	0.0	77.9	0	44,299	349,095	192,350	14,474	0	600,219	706,149	-105,930
2046	0.0	78.9	0	45,185	377,392	194,314	15,053	0	631,944	727,142	-95,198
2047	0.0	79.9	0	46,089	408,166	196,210	15,655	0	666,120	748,774	-82,654
2048	0.0	80.9	0	47,011	441,633	198,032	16,282	0	702,958	771,065	-68,107
2049	0.0	81.9	0	47,951	478,027	199,775	16,933	0	742,686	794,035	-51,349
2050	0.0	82.9	0	48,910	517,603	201,431	17,610	0	785,554	817,705	-32,151
2051	0.0	83.9	0	49,888	560,636	202,993	18,315	0	831,833	842,097	-10,265
2052	0.0	84.9	0	50,886	607,032	204,454	19,047	0	881,419	847,981	33,438
2053	0.0	85.9	0	51,904	656,580	205,806	19,809	0	934,099	873,421	60,678
2054	0.0	86.9	0	52,942	711,899	207,039	20,601	0	992,481	899,623	92,858
2055	0.0	87.9	0	54,001	772,045	208,146	21,425	0	1,055,617	926,612	129,005
2056	0.0	88.9	0	55,081	837,437	209,118	22,282	0	1,123,918	954,410	169,508
2057	0.0	89.9	0	56,182	908,532	209,944	23,174	0	1,197,832	983,043	214,790
2058	0.0	90.9	0	57,306	985,826	210,615	24,101	0	1,277,847	1,012,534	265,314
2059	0.0	91.9	0	58,452	1,069,858	211,119	25,065	0	1,364,494	1,042,910	321,584
2060	0.0	92.9	0	59,621	1,161,214	211,447	26,067	0	1,458,349	1,074,197	384,151
2061	0.0	93.9	0	60,813	1,260,530	211,585	27,110	0	1,560,038	1,106,423	453,615
2062	0.0	94.9	0	62,030	1,368,499	211,523	28,194	0	1,670,246	1,139,616	530,630



Cash Needs Illustration*Jack & Jill Flash*

Year	Living Expenses	Debt Service	Medical Expenses	Real Estate Taxes	Personal Property Taxes	Charitable Gifts	Other Gifts	Education Costs	Miscellaneous	Portfolio Contributions & Property Additions	Total Cash Needs
2023	260,000	64,687	5,000	11,970	898	11,970	60,000	28,000	12,000	27,955	482,480
2024	267,800	65,257	5,150	12,329	925	12,329	61,800	29,680	10,300	26,266	491,835
2025	275,834	65,861	5,305	12,699	952	12,699	63,654	31,461	10,609	26,565	505,638
2026	284,109	66,501	5,464	13,080	981	13,080	65,564	33,348	10,927	27,663	520,717
2027	292,632	67,180	5,628	13,472	1,010	13,472	67,531	35,349	11,255	27,963	535,492
2028	301,411	67,899	5,796	13,877	1,041	13,877	69,556	10,706	11,593	33,311	529,067
2029	310,454	68,662	5,970	14,293	1,072	14,293	71,643	0	11,941	33,610	531,937
2030	319,767	69,470	6,149	14,722	1,104	14,722	73,792	0	12,299	34,959	546,984
2031	329,360	611,957	6,334	15,163	1,137	15,163	76,006	0	12,668	0	1,067,789
2032	339,241	37,061	6,524	15,618	1,171	15,618	78,286	16,895	13,048	1,000,000	1,523,463
2033	349,418	37,669	6,720	16,087	1,207	16,087	80,635	44,771	13,439	0	566,032
2034	359,901	38,314	6,921	16,569	1,243	16,569	83,054	47,457	13,842	0	583,871
2035	370,698	38,997	7,129	17,066	1,280	17,066	85,546	50,305	14,258	0	602,344
2036	381,819	39,721	7,343	17,578	1,318	17,578	88,112	31,994	14,685	0	600,149
2037	393,273	14,748	7,563	18,106	1,358	18,106	90,755	33,914	15,126	0	592,948
2038	405,072	14,941	7,790	18,649	1,399	18,649	93,478	35,948	15,580	0	611,505
2039	417,224	15,146	8,024	19,208	1,441	19,208	96,282	0	16,047	0	592,580
2040	429,740	15,364	8,264	19,785	1,484	19,785	99,171	0	16,528	0	610,121
2041	442,633	15,594	8,512	20,378	1,528	20,378	102,146	0	17,024	0	628,194
2042	455,912	15,839	8,768	20,989	1,574	20,989	105,210	0	17,535	0	646,816
2043	469,589	16,097	9,031	21,619	1,621	21,619	108,367	0	18,061	0	666,004
2044	483,677	16,372	9,301	22,268	1,670	22,268	111,618	0	18,603	0	685,776
2045	498,187	16,663	9,581	22,936	1,720	22,936	114,966	0	19,161	0	706,149
2046	513,132	16,971	9,868	23,624	1,772	23,624	118,415	0	19,736	0	727,142
2047	528,526	17,298	10,164	24,333	1,825	24,333	121,968	0	20,328	0	748,774
2048	544,382	17,645	10,469	25,063	1,880	25,063	125,627	0	20,938	0	771,065
2049	560,714	18,012	10,783	25,814	1,936	25,814	129,395	0	21,566	0	794,035
2050	577,535	18,402	11,106	26,589	1,994	26,589	133,277	0	22,213	0	817,705
2051	594,861	18,814	11,440	27,386	2,054	27,386	137,276	0	22,879	0	842,097
2052	612,707	0	11,783	28,208	2,116	28,208	141,394	0	23,566	0	847,981
2053	631,088	0	12,136	29,054	2,179	29,054	145,636	0	24,273	0	873,421
2054	650,021	0	12,500	29,926	2,244	29,926	150,005	0	25,001	0	899,623
2055	669,522	0	12,875	30,824	2,312	30,824	154,505	0	25,751	0	926,612
2056	689,607	0	13,262	31,748	2,381	31,748	159,140	0	26,523	0	954,410
2057	710,295	0	13,660	32,701	2,453	32,701	163,914	0	27,319	0	983,043
2058	731,604	0	14,069	33,682	2,526	33,682	168,832	0	28,139	0	1,012,534
2059	753,552	0	14,491	34,692	2,602	34,692	173,897	0	28,983	0	1,042,910
2060	776,159	0	14,926	35,733	2,680	35,733	179,114	0	29,852	0	1,074,197
2061	799,444	0	15,374	36,805	2,760	36,805	184,487	0	30,748	0	1,106,423
2062	823,427	0	15,835	37,909	2,843	37,909	190,022	0	31,670	0	1,139,616



Cash Flow Illustration

SENSITIVITY ANALYSES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Life Insurance Needs Analysis/Jack Dies in Current Year

Gap Analysis Sensitivity

Jack & Jill Flash

Target Ending Financial Asset Balance: \$100

PORTFOLIO GROWTH RATE SENSITIVITY						
Pretax Growth Rate	Present Value of Projected Cash Inflows	Present Value of Projected Cash Needs	Projected Capital Surplus/-Deficit	Lump Sum Needed to Fund Target	Additional Life Insurance Recommended	Funds to Close Pre-Measurement Deficits
0.0%	9,438,636	15,568,970	-6,130,334	6,030,361	6,030,361	NA
2.0%	9,199,722	12,040,123	-2,840,401	2,740,416	2,740,416	NA
4.0%	9,107,580	9,610,579	-503,000	651,465	651,465	NA
6.0%	9,108,143	7,866,532	1,241,611	NA	NA	NA
8.0%	9,188,680	6,589,212	2,599,468	NA	NA	NA
10.0%	9,335,219	5,628,806	3,706,413	NA	NA	NA

The table above illustrates the impact of annual pretax portfolio growth rates on the results of this 40-year illustration.

INFLATION RATE SENSITIVITY						
Inflation Rate	Present Value of Projected Cash Inflows	Present Value of Projected Cash Needs	Projected Capital Surplus/-Deficit	Lump Sum Needed to Fund Target	Additional Life Insurance Recommended	Funds to Close Pre-Measurement Deficits
3.0%	9,011,185	9,505,175	-493,990	658,938	658,938	NA
3.5%	9,050,788	10,120,058	-1,069,270	1,063,002	1,063,002	NA
4.0%	9,092,714	10,804,196	-1,711,483	1,614,767	1,614,767	NA
4.5%	9,142,151	11,570,166	-2,428,015	2,328,023	2,328,023	NA
5.0%	9,196,306	12,426,802	-3,230,496	3,130,504	3,130,504	NA
5.5%	9,254,386	13,384,849	-4,130,462	4,030,470	4,030,470	NA

The table above illustrates the impact of the annual inflation rate on the results of this 40-year illustration.

NOTE: Each analysis tests the sensitivity of the model to the variable displayed in the first column, holding other assumptions constant. In this case, it is assumed that Jack dies in 2023.



Gap Analysis Sensitivity

Jack & Jill Flash

Target Ending Financial Asset Balance: \$100

EXPENSE SENSITIVITY						
Adjustment to Expenses	Present Value of Projected Cash Inflows	Present Value of Projected Cash Needs	Projected Capital Surplus/-Deficit	Lump Sum Needed to Fund Target	Additional Life Insurance Recommended	Funds to Close Pre-Measurement Deficits
-20.0%	9,011,185	7,928,811	1,082,374	NA	NA	NA
-10.0%	9,011,185	8,716,993	294,192	18,595	18,595	NA
0.0%	9,011,185	9,505,175	-493,990	658,938	658,938	NA
10.0%	9,011,185	10,293,357	-1,282,172	1,337,238	1,337,238	NA
20.0%	9,011,185	11,081,539	-2,070,354	2,050,792	2,050,792	NA
30.0%	9,011,185	11,869,720	-2,858,536	2,791,154	2,791,154	NA

The table above illustrates the impact of higher-than-expected or lower-than-expected expenses on the results of this 40-year illustration.

STARTING EXPENSES AS A PERCENTAGE OF EXPECTED EXPENSES						
Description	80.0%	90.0%	100.0%	110.0%	120.0%	130.0%
Household	120,000	135,000	150,000	165,000	180,000	195,000
Food & Clothing	48,000	54,000	60,000	66,000	72,000	78,000
Travel & Ent #1	28,000	31,500	35,000	38,500	42,000	45,500
Travel & Ent #2	12,000	13,500	15,000	16,500	18,000	19,500
Medical Exp	4,000	4,500	5,000	5,500	6,000	6,500
Real Estate Tax	16,000	18,000	20,000	22,000	24,000	26,000
Auto Taxes	1,200	1,350	1,500	1,650	1,800	1,950
Charities	16,000	18,000	20,000	22,000	24,000	26,000
Tax Prep/Plan	4,000	4,500	5,000	5,500	6,000	6,500
LTC Premiums	4,000	4,500	5,000	5,500	6,000	6,500
Disability Ins	1,600	1,800	2,000	2,200	2,400	2,600
Jeff's Education	12,000	13,500	15,000	16,500	18,000	19,500
Jenny's Ed	8,000	9,000	10,000	11,000	12,000	13,000
Billy's Ed	6,400	7,200	8,000	8,800	9,600	10,400
Joe's Education	16,000	18,000	20,000	22,000	24,000	26,000
Other Gifts	48,000	54,000	60,000	66,000	72,000	78,000
Total	345,200	388,350	431,500	474,650	517,800	560,950

NOTE: This analysis tests the sensitivity of the model to expenses, holding all other assumptions constant. Only the amount of each expense is tested. The timing, category, etc. of each expense





Cash Flow Illustration

**A Series of Charts Illustrating
NET WORTH, ASSET VALUES & LIFETIME CASH FLOWS**

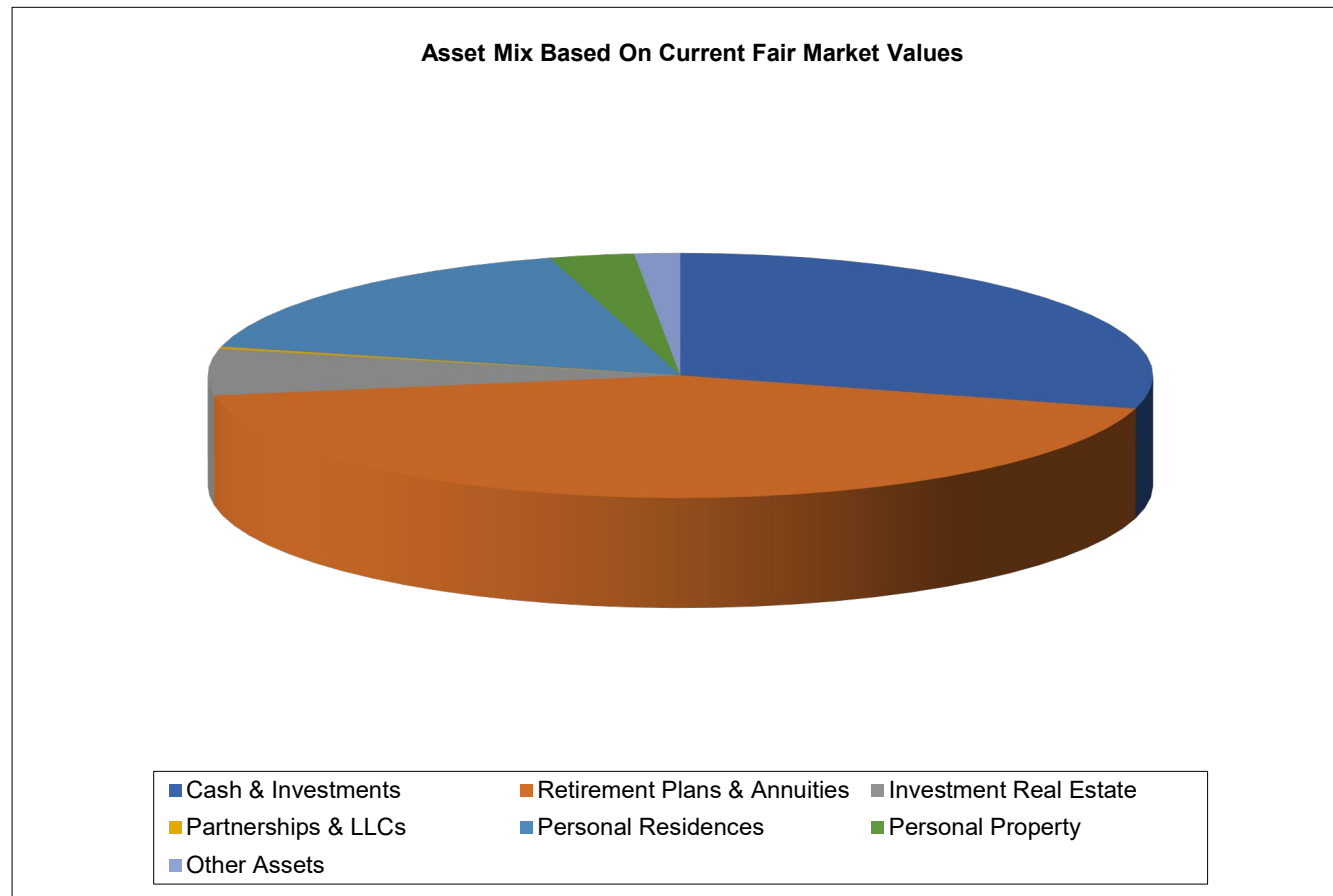
AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Life Insurance Needs Analysis/Jack Dies in Current Year

Current Asset Mix

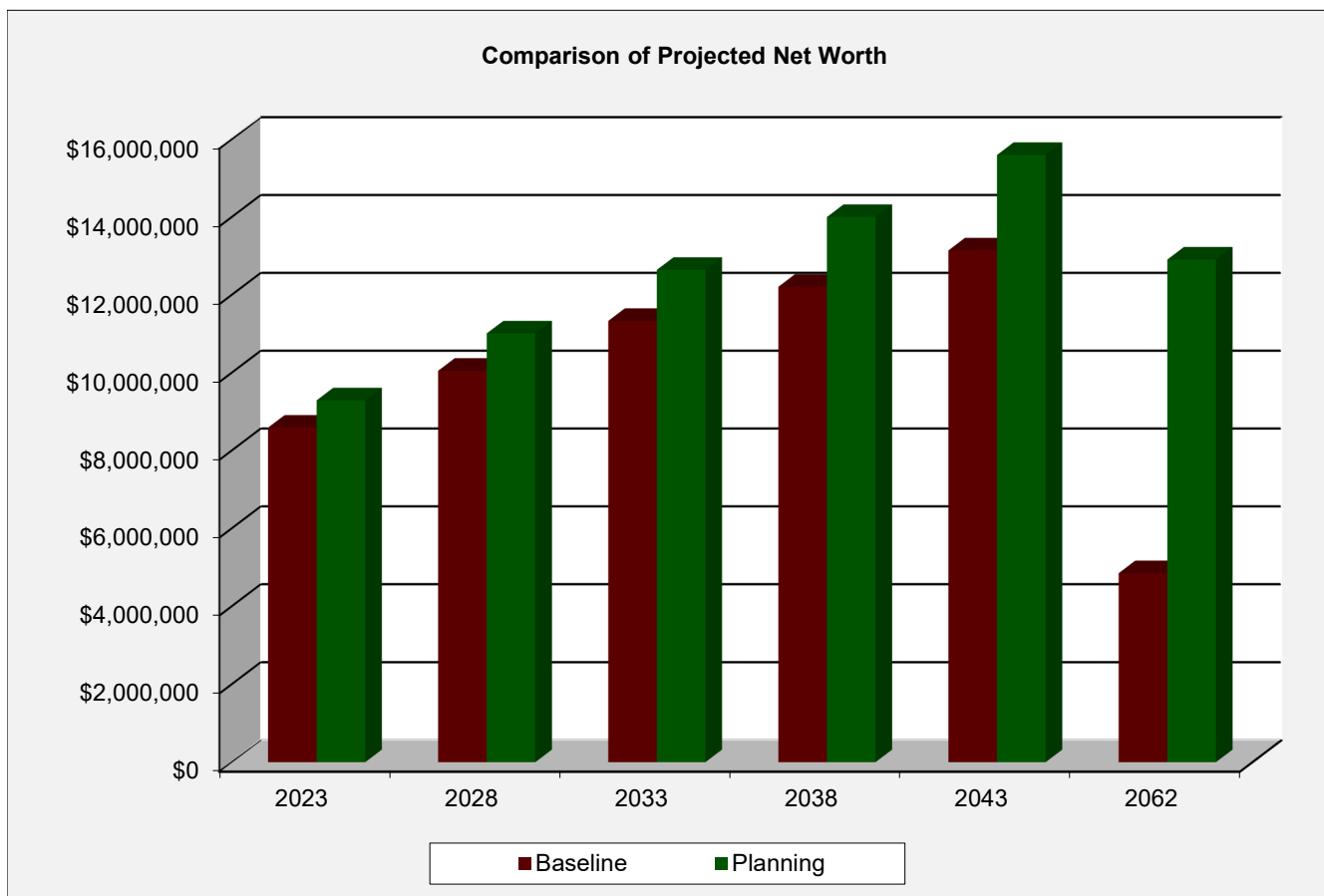
Jack & Jill Flash



The chart above illustrates the current asset mix.

Net Worth Comparison

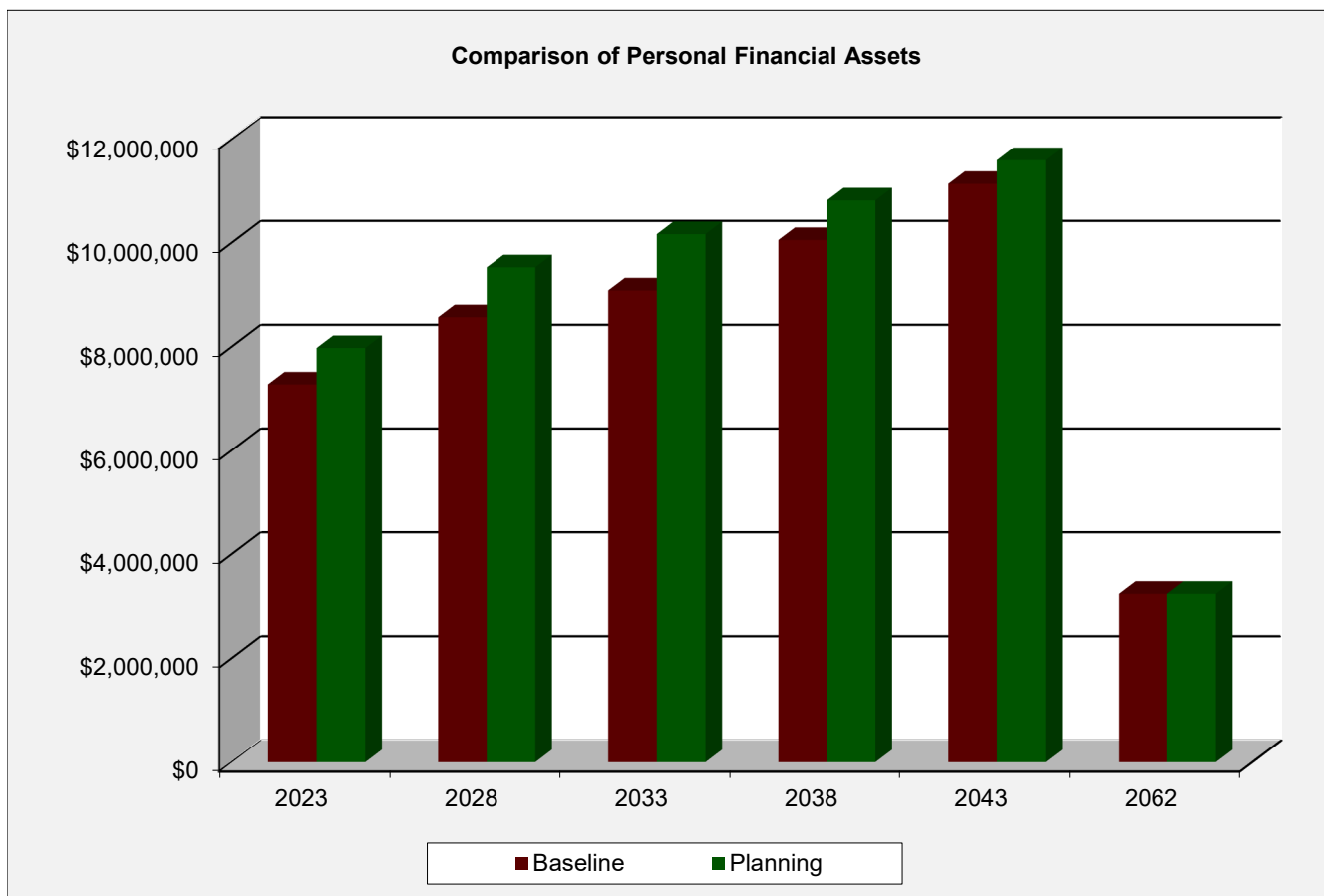
Jack & Jill Flash



The chart above compares projected net worth under alternative scenarios.

Personal Financial Assets Comparison

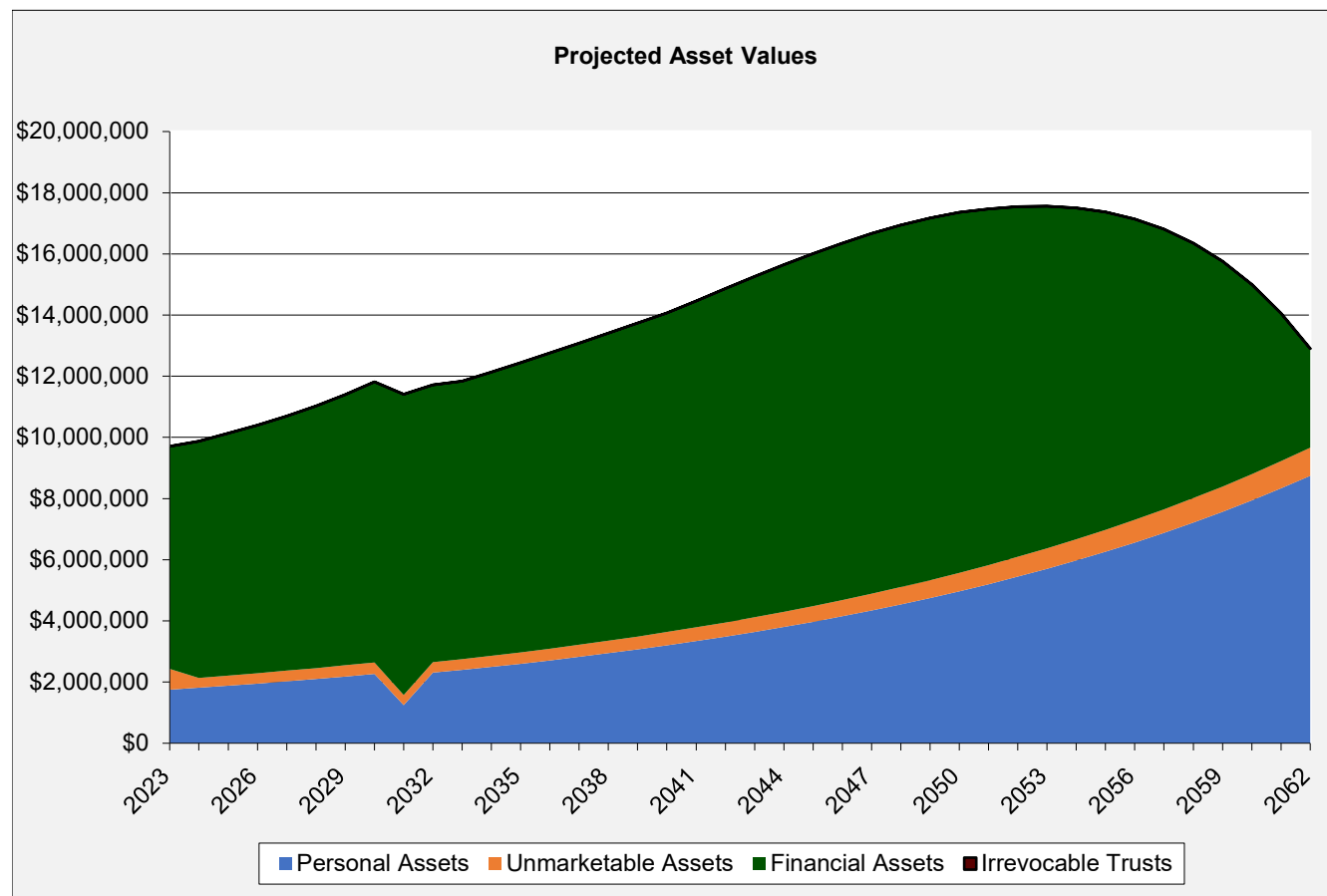
Jack & Jill Flash



The chart above compares the personal financial assets under alternative scenarios.

Asset Values Illustration - Baseline

Jack & Jill Flash

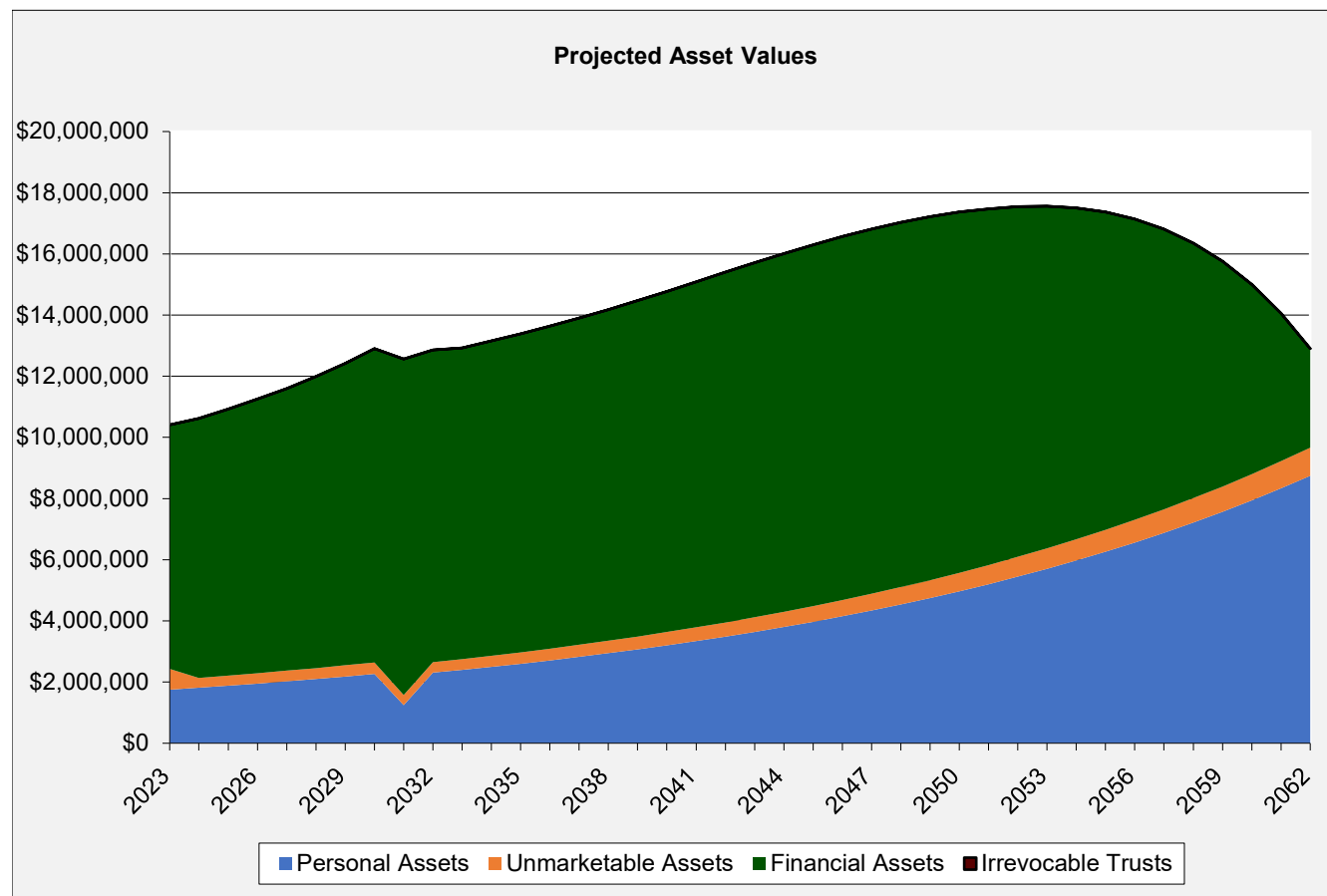


The chart above illustrates asset value trends through 2062.



Asset Values Illustration - Planning

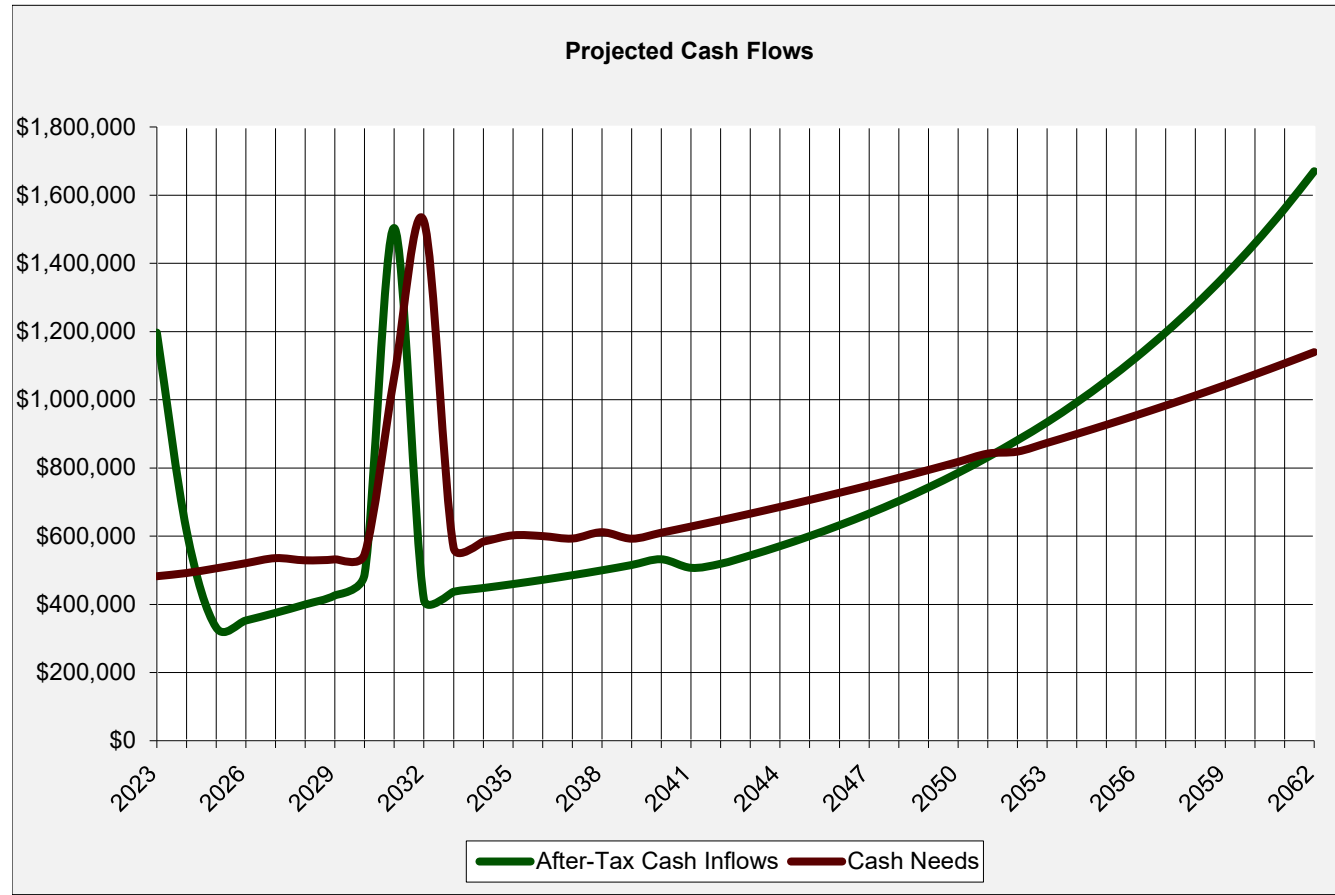
Jack & Jill Flash



The chart above illustrates asset value trends through 2062.

Annual Cash Flow Illustration

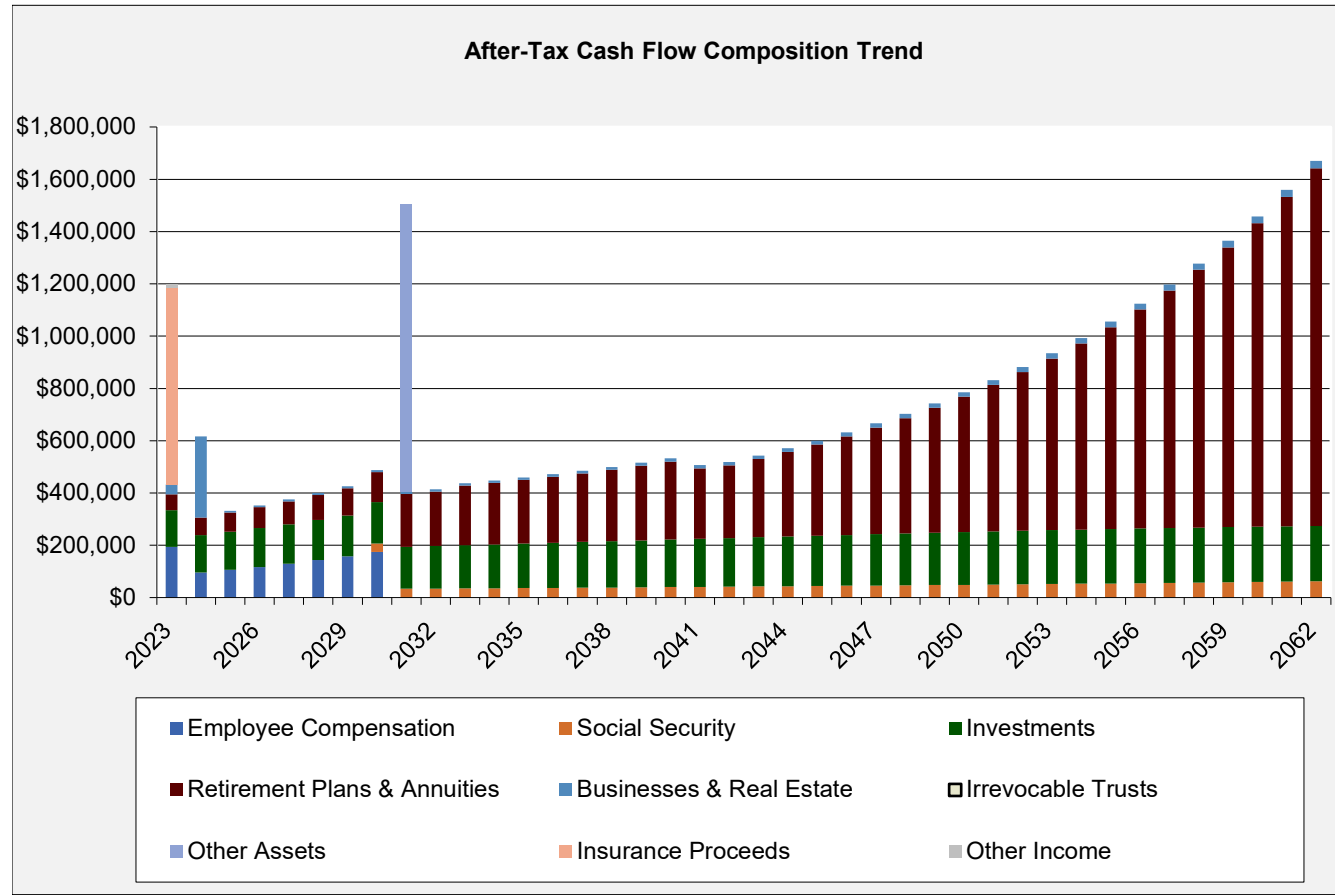
Jack & Jill Flash



The chart above illustrates annual cash inflows and needs through 2062.

After-Tax Cash Flow Composition Illustration

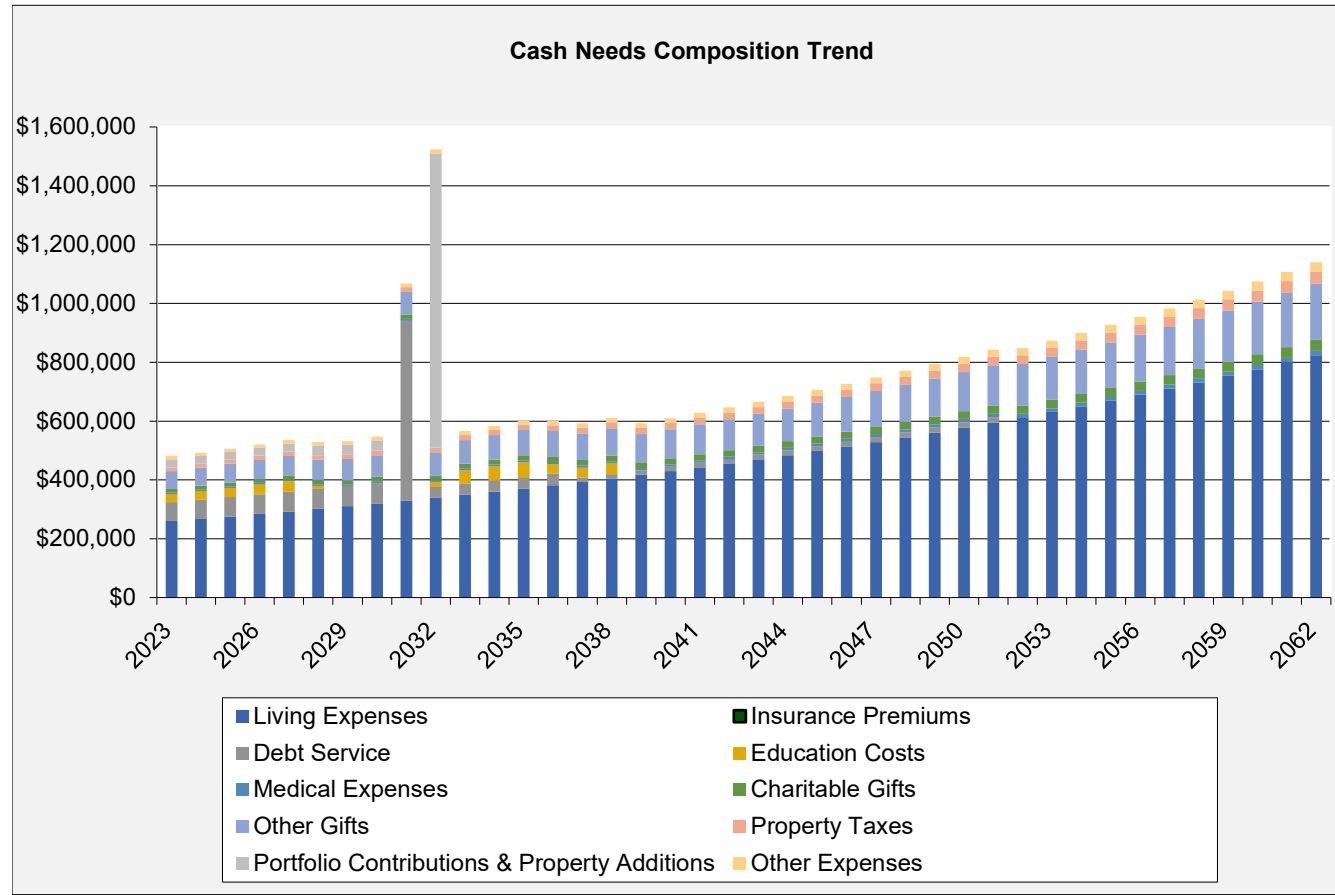
Jack & Jill Flash



The chart above illustrates income composition trends through 2062.

Cash Needs Composition Illustration

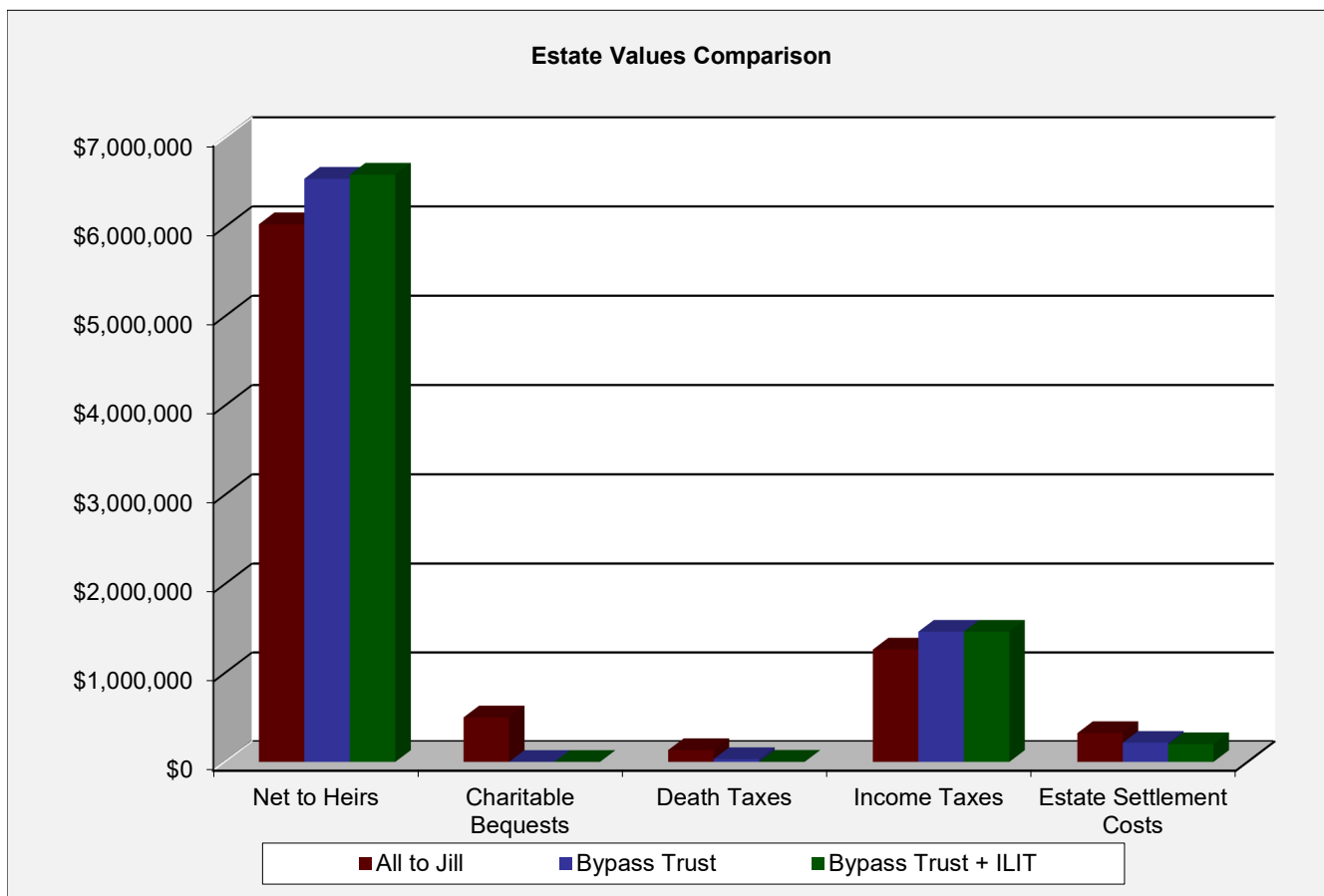
Jack & Jill Flash



The chart above illustrates cash need composition trends through 2062.

Current Estate Values Illustration

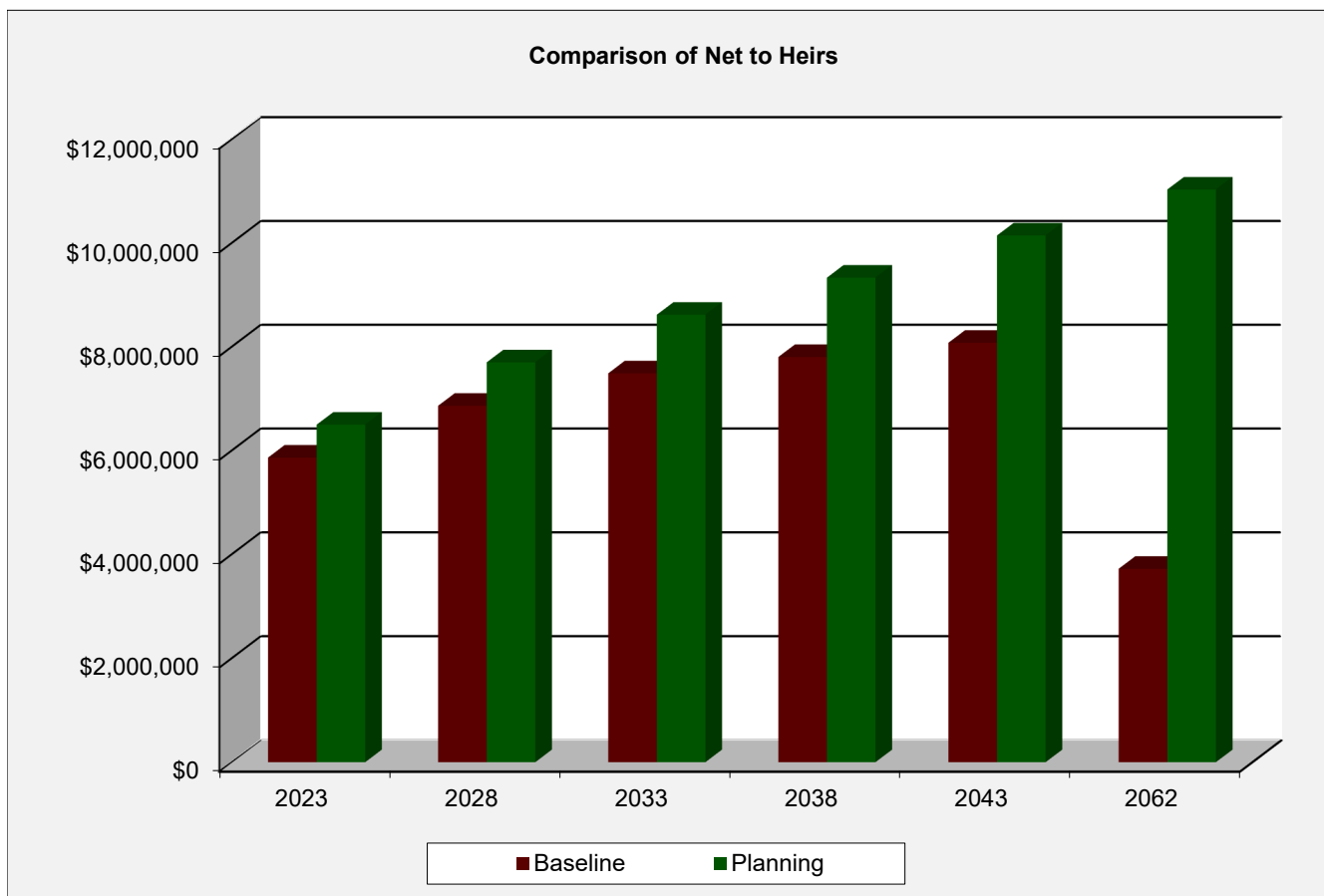
Jack & Jill Flash



The chart above compares the wealth transferred to heirs and charity, along with federal and state death and income taxes. For purposes of this illustration it is assumed that Jack and Jill die in the current year.

Net to Heirs Comparison

Jack & Jill Flash



The chart above compares the projected net to heirs under alternative scenarios.



Cash Flow Illustration

Supporting Schedules for
FINANCIAL ASSETS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Life Insurance Needs Analysis/Jack Dies in Current Year

Balanced Fund Illustration - Baseline

Jack & Jill Flash

Year	Consumable Balance			Annual Cash Flows			Ending Balance	Remaining Deficit	Present Value Of Deficits 6.46%
	Beginning Balance	After-Tax Total Return 6.46%	Consumable Balance	After-Tax Cash Inflows	Cash Needs	Cash Flow Surplus/ -Deficit			
2023	100,000	6,460	106,460	1,197,022	482,480	714,542	821,002	0	0
2024	821,002	53,037	874,039	616,379	491,835	124,543	998,582	0	0
2025	998,582	64,508	1,063,091	331,945	505,638	-173,693	889,397	0	0
2026	889,397	57,455	946,853	352,617	520,717	-168,100	778,752	0	0
2027	778,752	50,307	829,060	375,056	535,492	-160,437	668,623	0	0
2028	668,623	43,193	711,816	399,578	529,067	-129,488	582,328	0	0
2029	582,328	37,618	619,946	426,240	531,937	-105,697	514,250	0	0
2030	514,250	33,221	547,470	488,191	546,984	-58,793	488,677	0	0
2031	488,677	31,569	520,245	1,503,518	1,067,789	435,729	955,974	0	0
2032	955,974	61,756	1,017,730	413,634	1,523,463	-1,109,828	0	92,098	49,248
2033	0	0	0	437,031	566,032	-129,001	0	129,001	64,795
2034	0	0	0	447,817	583,871	-136,054	0	136,054	64,191
2035	0	0	0	459,420	602,344	-142,924	0	142,924	63,340
2036	0	0	0	471,907	600,149	-128,242	0	128,242	53,385
2037	0	0	0	485,346	592,948	-107,602	0	107,602	42,075
2038	0	0	0	499,814	611,505	-111,691	0	111,691	41,024
2039	0	0	0	515,391	592,580	-77,189	0	77,189	26,631
2040	0	0	0	532,166	610,121	-77,954	0	77,954	25,263
2041	0	0	0	507,076	628,194	-121,118	0	121,118	36,869
2042	0	0	0	518,974	646,816	-127,842	0	127,842	36,555
2043	0	0	0	543,610	666,004	-122,394	0	122,394	32,873
2044	0	0	0	570,752	685,776	-115,025	0	115,025	29,019
2045	0	0	0	600,219	706,149	-105,930	0	105,930	25,103
2046	0	0	0	631,944	727,142	-95,198	0	95,198	21,191
2047	0	0	0	666,120	748,774	-82,654	0	82,654	17,282
2048	0	0	0	702,958	771,065	-68,107	0	68,107	13,377
2049	0	0	0	742,686	794,035	-51,349	0	51,349	9,473
2050	0	0	0	785,554	817,705	-32,151	0	32,151	5,572
2051	0	0	0	831,833	842,097	-10,265	0	10,265	1,671
2052	0	0	0	881,419	847,981	33,438	33,438	0	0
2053	33,438	2,160	35,598	934,099	873,421	60,678	96,276	0	0
2054	96,276	6,219	102,496	992,481	899,623	92,858	195,354	0	0
2055	195,354	12,620	207,973	1,055,617	926,612	129,005	336,979	0	0
2056	336,979	21,769	358,747	1,123,918	954,410	169,508	528,255	0	0
2057	528,255	34,125	562,380	1,197,832	983,043	214,790	777,170	0	0
2058	777,170	50,205	827,375	1,277,847	1,012,534	265,314	1,092,688	0	0
2059	1,092,688	70,588	1,163,276	1,364,494	1,042,910	321,584	1,484,860	0	0
2060	1,484,860	95,922	1,580,782	1,458,349	1,074,197	384,151	1,964,933	0	0
2061	1,964,933	126,935	2,091,868	1,560,038	1,106,423	453,615	2,545,483	0	0
2062	2,545,483	164,438	2,709,922	1,670,246	1,139,616	530,630	3,240,551	0	0



Balanced Fund Illustration - Planning*Jack & Jill Flash*

Year	Consumable Balance				Annual Cash Flows			Ending Balance
	Beginning Balance	Additions Made To Close Funding Gaps	After-Tax Total Return 6.46%	Consumable Balance	After-Tax Cash Inflows	Cash Needs	Cash Flow Surplus/-Deficit	
2023	100,000	658,938	49,027	807,965	1,197,022	482,480	714,542	1,522,507
2024	1,522,507	0	98,354	1,620,861	616,379	491,835	124,543	1,745,405
2025	1,745,405	0	112,753	1,858,158	331,945	505,638	-173,693	1,684,465
2026	1,684,465	0	108,816	1,793,281	352,617	520,717	-168,100	1,625,181
2027	1,625,181	0	104,987	1,730,167	375,056	535,492	-160,437	1,569,731
2028	1,569,731	0	101,405	1,671,135	399,578	529,067	-129,488	1,541,647
2029	1,541,647	0	99,590	1,641,238	426,240	531,937	-105,697	1,535,541
2030	1,535,541	0	99,196	1,634,737	488,191	546,984	-58,793	1,575,944
2031	1,575,944	0	101,806	1,677,750	1,503,518	1,067,789	435,729	2,113,479
2032	2,113,479	0	136,531	2,250,009	413,634	1,523,463	-1,109,828	1,140,181
2033	1,140,181	0	73,656	1,213,837	437,031	566,032	-129,001	1,084,836
2034	1,084,836	0	70,080	1,154,916	447,817	583,871	-136,054	1,018,862
2035	1,018,862	0	65,819	1,084,681	459,420	602,344	-142,924	941,757
2036	941,757	0	60,838	1,002,595	471,907	600,149	-128,242	874,353
2037	874,353	0	56,483	930,836	485,346	592,948	-107,602	823,234
2038	823,234	0	53,181	876,415	499,814	611,505	-111,691	764,724
2039	764,724	0	49,401	814,125	515,391	592,580	-77,189	736,936
2040	736,936	0	47,606	784,542	532,166	610,121	-77,954	706,587
2041	706,587	0	45,646	752,233	507,076	628,194	-121,118	631,115
2042	631,115	0	40,770	671,885	518,974	646,816	-127,842	544,042
2043	544,042	0	35,145	579,188	543,610	666,004	-122,394	456,793
2044	456,793	0	29,509	486,302	570,752	685,776	-115,025	371,278
2045	371,278	0	23,985	395,262	600,219	706,149	-105,930	289,332
2046	289,332	0	18,691	308,023	631,944	727,142	-95,198	212,824
2047	212,824	0	13,748	226,573	666,120	748,774	-82,654	143,918
2048	143,918	0	9,297	153,216	702,958	771,065	-68,107	85,108
2049	85,108	0	5,498	90,606	742,686	794,035	-51,349	39,257
2050	39,257	0	2,536	41,793	785,554	817,705	-32,151	9,642
2051	9,642	0	623	10,265	831,833	842,097	-10,265	0
2052	0	0	0	0	881,419	847,981	33,438	33,438
2053	33,438	0	2,160	35,598	934,099	873,421	60,678	96,276
2054	96,276	0	6,219	102,496	992,481	899,623	92,858	195,354
2055	195,354	0	12,620	207,973	1,055,617	926,612	129,005	336,979
2056	336,979	0	21,769	358,747	1,123,918	954,410	169,508	528,255
2057	528,255	0	34,125	562,380	1,197,832	983,043	214,790	777,170
2058	777,170	0	50,205	827,375	1,277,847	1,012,534	265,314	1,092,688
2059	1,092,688	0	70,588	1,163,276	1,364,494	1,042,910	321,584	1,484,860
2060	1,484,860	0	95,922	1,580,782	1,458,349	1,074,197	384,151	1,964,933
2061	1,964,933	0	126,935	2,091,868	1,560,038	1,106,423	453,615	2,545,483
2062	2,545,483	0	164,438	2,709,922	1,670,246	1,139,616	530,630	3,240,551

Investment Portfolios - Ending Balances & After-Tax Cash Flows Illustration*Jack & Jill Flash*

Year	Ending Balances						After-Tax Cash Flows					
	Investments	Qualified Plans & Traditional IRAs	Roth IRAs & Plan Catchup Contribution Accounts	Nonqualified Plans	Nonqualified Annuities	Total Ending Balances	Investments	Qualified Plans & Traditional IRAs	Roth IRAs & Plan Catchup Contribution Accounts	Nonqualified Plans	Nonqualified Annuities	Total After-Tax Cash Flows
Start	2,425,395	3,125,000	0	512,000	57,023	6,119,418						
2023	2,439,250	3,406,243	0	537,507	71,562	6,454,562	141,378	52,273	0	8,249	0	201,899
2024	2,451,571	3,630,714	7,308	564,003	82,258	6,735,854	143,761	57,184	192	8,883	614	210,634
2025	2,462,249	3,866,230	15,037	591,488	93,806	7,028,810	146,154	62,539	406	9,568	614	219,281
2026	2,471,166	4,113,551	23,687	619,955	106,273	7,334,633	148,555	68,388	658	10,307	614	228,521
2027	2,478,202	4,372,196	32,811	649,391	119,732	7,652,332	150,962	74,765	937	11,105	614	238,383
2028	2,483,229	4,642,796	47,032	679,774	134,263	7,987,094	153,374	81,727	1,383	11,966	614	249,064
2029	2,486,114	4,924,718	61,995	711,070	149,950	8,333,848	155,788	89,316	1,879	12,896	614	260,493
2030	2,486,717	5,218,412	78,437	743,236	154,606	8,681,409	158,201	97,601	2,451	13,901	614	272,768
2031	2,484,891	5,478,387	75,210	669,761	166,913	8,875,162	160,612	112,403	10,052	78,698	614	362,379
2032	2,480,482	5,746,636	71,359	595,773	180,199	9,074,449	163,019	121,073	10,394	75,597	614	370,697
2033	2,473,330	6,022,589	66,837	521,358	0	9,084,114	165,417	130,514	10,730	72,416	13,984	393,061
2034	2,463,266	6,305,518	61,595	446,619	0	9,276,998	167,804	140,793	11,057	69,148	13,984	402,786
2035	2,450,114	6,594,506	55,584	371,681	0	9,471,885	170,178	151,984	11,370	65,785	13,984	413,301
2036	2,433,689	6,888,428	48,753	296,688	0	9,667,559	172,535	164,165	11,666	62,320	13,984	424,670
2037	2,413,798	7,185,916	41,057	221,810	0	9,862,582	174,872	177,422	11,938	58,746	13,984	436,961
2038	2,390,240	7,485,325	32,449	147,245	0	10,055,259	177,184	191,849	12,180	55,052	13,984	450,249
2039	2,362,802	7,784,700	22,888	73,220	0	10,243,610	179,469	207,548	12,384	51,230	13,984	464,615
2040	2,331,263	8,081,730	12,338	0	0	10,425,331	181,722	224,629	12,542	47,270	13,984	480,146
2041	2,295,394	8,373,703	768	0	0	10,669,865	183,939	243,212	12,643	0	13,984	453,777
2042	2,254,951	8,657,452	0	0	0	10,912,403	186,115	263,428	835	0	13,984	464,362
2043	2,209,683	8,929,298	0	0	0	11,138,981	188,246	285,420	0	0	13,984	487,649
2044	2,159,325	9,184,986	0	0	0	11,344,312	190,326	309,340	0	0	13,737	513,403
2045	2,103,603	9,419,610	0	0	0	11,523,212	192,350	335,358	0	0	13,737	541,445
2046	2,042,227	9,627,531	0	0	0	11,669,758	194,314	363,655	0	0	13,737	571,705
2047	1,974,897	9,802,291	0	0	0	11,777,189	196,210	394,429	0	0	13,737	604,376
2048	1,901,300	9,936,511	0	0	0	11,837,811	198,032	427,896	0	0	13,737	639,665
2049	1,821,106	10,021,779	0	0	0	11,842,884	199,775	464,290	0	0	13,737	677,802
2050	1,733,973	10,048,524	0	0	0	11,782,497	201,431	503,866	0	0	13,737	719,034
2051	1,639,543	10,005,884	0	0	0	11,645,428	202,993	546,899	0	0	13,737	763,630
2052	1,537,445	9,881,550	0	0	0	11,418,994	204,454	593,692	0	0	13,340	811,486
2053	1,427,287	9,661,594	0	0	0	11,088,881	205,806	644,569	0	0	12,011	862,386
2054	1,308,663	9,330,286	0	0	0	10,638,950	207,039	699,888	0	0	12,011	918,938
2055	1,181,150	8,869,884	0	0	0	10,051,034	208,146	760,034	0	0	12,011	980,191
2056	1,044,306	8,260,398	0	0	0	9,304,704	209,118	825,426	0	0	12,011	1,046,555
2057	897,668	7,479,343	0	0	0	8,377,010	209,944	896,521	0	0	12,011	1,118,476
2058	740,755	6,501,445	0	0	0	7,242,200	210,615	973,815	0	0	12,011	1,196,441
2059	573,067	5,298,335	0	0	0	5,871,402	211,119	1,057,847	0	0	12,011	1,280,977
2060	394,079	3,838,198	0	0	0	4,232,277	211,447	1,149,203	0	0	12,011	1,372,660
2061	203,246	2,085,387	0	0	0	2,288,633	211,585	1,248,519	0	0	12,011	1,472,115
2062	0	0	0	0	0	0	211,523	1,356,488	0	0	12,011	1,580,021

Account #1 Illustration

Jack & Jill Flash

Year	Beginning Balance	Current-Year Returns		Scheduled Distributions			Ending Balance
		After-Tax Income 3.31%	After-Tax Growth 3.15%	Amortization Factor	Total Scheduled Distributions	Scheduled After-Tax Distributions	
2023	1,670,395	55,290	52,617	40.0	98,365	97,368	1,679,937
2024	1,679,937	55,606	52,918	39.0	100,038	99,009	1,688,423
2025	1,688,423	55,887	53,185	38.0	101,719	100,658	1,695,776
2026	1,695,776	56,130	53,417	37.0	103,406	102,311	1,701,918
2027	1,701,918	56,333	53,610	36.0	105,098	103,969	1,706,764
2028	1,706,764	56,494	53,763	35.0	106,795	105,630	1,710,226
2029	1,710,226	56,608	53,872	34.0	108,494	107,293	1,712,213
2030	1,712,213	56,674	53,935	33.0	110,194	108,955	1,712,628
2031	1,712,628	56,688	53,948	32.0	111,893	110,615	1,711,370
2032	1,711,370	56,646	53,908	31.0	113,591	112,273	1,708,334
2033	1,708,334	56,546	53,813	30.0	115,284	113,924	1,703,408
2034	1,703,408	56,383	53,657	29.0	116,971	115,569	1,696,477
2035	1,696,477	56,153	53,439	28.0	118,650	117,204	1,687,419
2036	1,687,419	55,854	53,154	27.0	120,319	118,827	1,676,107
2037	1,676,107	55,479	52,797	26.0	121,975	120,436	1,662,408
2038	1,662,408	55,026	52,366	25.0	123,617	122,029	1,646,183
2039	1,646,183	54,489	51,855	24.0	125,240	123,602	1,627,286
2040	1,627,286	53,863	51,260	23.0	126,843	125,154	1,605,566
2041	1,605,566	53,144	50,575	22.0	128,423	126,681	1,580,862
2042	1,580,862	52,327	49,797	21.0	129,977	128,179	1,553,008
2043	1,553,008	51,405	48,920	20.0	131,501	129,647	1,521,832
2044	1,521,832	50,373	47,938	19.0	132,992	131,079	1,487,150
2045	1,487,150	49,225	46,845	18.0	134,447	132,474	1,448,773
2046	1,448,773	47,954	45,636	17.0	135,861	133,826	1,406,503
2047	1,406,503	46,555	44,305	16.0	137,231	135,132	1,360,133
2048	1,360,133	45,020	42,844	15.0	138,552	136,387	1,309,445
2049	1,309,445	43,343	41,248	14.0	139,821	137,587	1,254,214
2050	1,254,214	41,514	39,508	13.0	141,032	138,728	1,194,205
2051	1,194,205	39,528	37,617	12.0	142,180	139,804	1,129,171
2052	1,129,171	37,376	35,569	11.0	143,261	140,810	1,058,854
2053	1,058,854	35,048	33,354	10.0	144,269	141,740	982,987
2054	982,987	32,537	30,964	9.0	145,198	142,590	901,290
2055	901,290	29,833	28,391	8.0	146,043	143,353	813,471
2056	813,471	26,926	25,624	7.0	146,797	144,022	719,224
2057	719,224	23,806	22,656	6.0	147,453	144,591	618,233
2058	618,233	20,464	19,474	5.0	148,005	145,052	510,166
2059	510,166	16,886	16,070	4.0	148,446	145,400	394,677
2060	394,677	13,064	12,432	3.0	148,767	145,625	271,406
2061	271,406	8,984	8,549	2.0	148,961	145,721	139,978
2062	139,978	4,633	4,409	1.0	149,020	145,678	0



Account #2 Illustration

Jack & Jill Flash

Year	Beginning Balance	Current-Year Returns		Scheduled Distributions			Ending Balance
		After-Tax Income 3.31%	After-Tax Growth 3.15%	Amortization Factor	Total Scheduled Distributions	Scheduled After-Tax Distributions	
2023	430,000	14,233	13,545	40.0	25,322	25,065	432,456
2024	432,456	14,314	13,622	39.0	25,752	25,487	434,641
2025	434,641	14,387	13,691	38.0	26,185	25,912	436,534
2026	436,534	14,449	13,751	37.0	26,619	26,337	438,115
2027	438,115	14,502	13,801	36.0	27,055	26,764	439,362
2028	439,362	14,543	13,840	35.0	27,492	27,192	440,253
2029	440,253	14,572	13,868	34.0	27,929	27,620	440,765
2030	440,765	14,589	13,884	33.0	28,367	28,048	440,872
2031	440,872	14,593	13,887	32.0	28,804	28,475	440,548
2032	440,548	14,582	13,877	31.0	29,241	28,902	439,766
2033	439,766	14,556	13,853	30.0	29,677	29,327	438,498
2034	438,498	14,514	13,813	29.0	30,111	29,750	436,714
2035	436,714	14,455	13,756	28.0	30,543	30,171	434,382
2036	434,382	14,378	13,683	27.0	30,973	30,589	431,470
2037	431,470	14,282	13,591	26.0	31,399	31,003	427,944
2038	427,944	14,165	13,480	25.0	31,822	31,413	423,767
2039	423,767	14,027	13,349	24.0	32,240	31,818	418,903
2040	418,903	13,866	13,195	23.0	32,653	32,218	413,311
2041	413,311	13,681	13,019	22.0	33,059	32,611	406,952
2042	406,952	13,470	12,819	21.0	33,459	32,996	399,782
2043	399,782	13,233	12,593	20.0	33,852	33,374	391,756
2044	391,756	12,967	12,340	19.0	34,235	33,743	382,828
2045	382,828	12,672	12,059	18.0	34,610	34,102	372,949
2046	372,949	12,345	11,748	17.0	34,974	34,450	362,068
2047	362,068	11,984	11,405	16.0	35,327	34,786	350,131
2048	350,131	11,589	11,029	15.0	35,667	35,109	337,083
2049	337,083	11,157	10,618	14.0	35,993	35,418	322,865
2050	322,865	10,687	10,170	13.0	36,305	35,712	307,417
2051	307,417	10,176	9,684	12.0	36,601	35,989	290,676
2052	290,676	9,621	9,156	11.0	36,879	36,248	272,575
2053	272,575	9,022	8,586	10.0	37,138	36,487	253,045
2054	253,045	8,376	7,971	9.0	37,378	36,706	232,014
2055	232,014	7,680	7,308	8.0	37,595	36,902	209,407
2056	209,407	6,931	6,596	7.0	37,789	37,075	185,146
2057	185,146	6,128	5,832	6.0	37,958	37,221	159,148
2058	159,148	5,268	5,013	5.0	38,100	37,340	131,329
2059	131,329	4,347	4,137	4.0	38,213	37,429	101,599
2060	101,599	3,363	3,200	3.0	38,296	37,488	69,867
2061	69,867	2,313	2,201	2.0	38,346	37,512	36,034
2062	36,034	1,193	1,135	1.0	38,361	37,501	0



Account #3 Illustration

Jack & Jill Flash

Year	Beginning Balance	Current-Year Returns		Scheduled Distributions			Ending Balance
		After-Tax Income 3.31%	After-Tax Growth 3.15%	Amortization Factor	Total Scheduled Distributions	Scheduled After-Tax Distributions	
2023	325,000	10,758	10,238	40.0	19,138	18,944	326,857
2024	326,857	10,819	10,296	39.0	19,464	19,264	328,508
2025	328,508	10,874	10,348	38.0	19,791	19,584	329,938
2026	329,938	10,921	10,393	37.0	20,119	19,906	331,133
2027	331,133	10,961	10,431	36.0	20,448	20,229	332,076
2028	332,076	10,992	10,460	35.0	20,778	20,552	332,750
2029	332,750	11,014	10,482	34.0	21,109	20,875	333,136
2030	333,136	11,027	10,494	33.0	21,440	21,199	333,217
2031	333,217	11,029	10,496	32.0	21,771	21,522	332,972
2032	332,972	11,021	10,489	31.0	22,101	21,844	332,382
2033	332,382	11,002	10,470	30.0	22,430	22,166	331,423
2034	331,423	10,970	10,440	29.0	22,758	22,486	330,075
2035	330,075	10,925	10,397	28.0	23,085	22,804	328,312
2036	328,312	10,867	10,342	27.0	23,410	23,120	326,111
2037	326,111	10,794	10,273	26.0	23,732	23,433	323,446
2038	323,446	10,706	10,189	25.0	24,051	23,743	320,289
2039	320,289	10,602	10,089	24.0	24,367	24,049	316,613
2040	316,613	10,480	9,973	23.0	24,679	24,351	312,386
2041	312,386	10,340	9,840	22.0	24,987	24,648	307,580
2042	307,580	10,181	9,689	21.0	25,289	24,939	302,161
2043	302,161	10,002	9,518	20.0	25,585	25,225	296,095
2044	296,095	9,801	9,327	19.0	25,876	25,503	289,347
2045	289,347	9,577	9,114	18.0	26,159	25,775	281,880
2046	281,880	9,330	8,879	17.0	26,434	26,038	273,656
2047	273,656	9,058	8,620	16.0	26,700	26,292	264,634
2048	264,634	8,759	8,336	15.0	26,957	26,536	254,772
2049	254,772	8,433	8,025	14.0	27,204	26,770	244,026
2050	244,026	8,077	7,687	13.0	27,440	26,992	232,350
2051	232,350	7,691	7,319	12.0	27,663	27,201	219,697
2052	219,697	7,272	6,920	11.0	27,874	27,397	206,016
2053	206,016	6,819	6,489	10.0	28,070	27,578	191,255
2054	191,255	6,331	6,025	9.0	28,250	27,743	175,359
2055	175,359	5,804	5,524	8.0	28,415	27,891	158,273
2056	158,273	5,239	4,986	7.0	28,561	28,022	139,936
2057	139,936	4,632	4,408	6.0	28,689	28,132	120,286
2058	120,286	3,981	3,789	5.0	28,797	28,222	99,260
2059	99,260	3,286	3,127	4.0	28,882	28,290	76,790
2060	76,790	2,542	2,419	3.0	28,945	28,334	52,806
2061	52,806	1,748	1,663	2.0	28,983	28,352	27,235
2062	27,235	901	858	1.0	28,994	28,344	0



Jack's IRA Illustration

Jack & Jill Flash

Year	Beginning Balance	Current-Year Returns		Scheduled Distributions					Ending Balance
		Income 4.60%	Growth 4.10%	Minimum Distribution Factor	Required Minimum Distributions	Amortization Factor	Total Scheduled Distributions	Scheduled After-Tax Distributions	
2023	2,000,000	92,000	82,000	0.0	0	40.0	54,350	32,528	2,119,650
2024	2,119,650	97,504	86,906	0.0	0	39.0	59,078	35,358	2,244,981
2025	2,244,981	103,269	92,044	0.0	0	38.0	64,218	38,435	2,376,076
2026	2,376,076	109,300	97,419	0.0	0	37.0	69,805	41,778	2,512,990
2027	2,512,990	115,598	103,033	0.0	0	36.0	75,878	45,413	2,655,741
2028	2,655,741	122,164	108,885	0.0	0	35.0	82,480	49,364	2,804,311
2029	2,804,311	128,998	114,977	0.0	0	34.0	89,655	53,659	2,958,631
2030	2,958,631	136,097	121,304	0.0	0	33.0	97,456	58,327	3,118,576
2031	3,118,576	143,454	127,862	0.0	0	32.0	105,934	63,402	3,283,958
2032	3,283,958	151,062	134,642	0.0	0	31.0	115,150	68,918	3,454,512
2033	3,454,512	158,908	141,635	0.0	0	30.0	125,168	74,913	3,629,886
2034	3,629,886	166,975	148,825	0.0	0	29.0	136,058	81,431	3,809,628
2035	3,809,628	175,243	156,195	0.0	0	28.0	147,895	88,515	3,993,170
2036	3,993,170	183,686	163,720	0.0	0	27.0	160,762	96,216	4,179,814
2037	4,179,814	192,271	171,372	0.0	0	26.0	174,748	104,587	4,368,710
2038	4,368,710	200,961	179,117	0.0	0	25.0	189,951	113,686	4,558,836
2039	4,558,836	209,706	186,912	0.0	0	24.0	206,477	123,577	4,748,977
2040	4,748,977	218,453	194,708	0.0	0	23.0	224,441	134,328	4,937,697
2041	4,937,697	227,134	202,446	0.0	0	22.0	243,967	146,014	5,123,310
2042	5,123,310	235,672	210,056	0.0	0	21.0	265,192	158,718	5,303,846
2043	5,303,846	243,977	217,458	24.6	215,603	20.0	288,264	172,526	5,477,016
2044	5,477,016	251,943	224,558	23.7	231,098	19.0	313,343	187,536	5,640,174
2045	5,640,174	259,448	231,247	22.9	246,296	18.0	340,604	203,851	5,790,265
2046	5,790,265	266,352	237,401	22.0	263,194	17.0	370,236	221,586	5,923,782
2047	5,923,782	272,494	242,875	21.1	280,748	16.0	402,447	240,864	6,036,704
2048	6,036,704	277,688	247,505	20.2	298,847	15.0	437,460	261,820	6,124,437
2049	6,124,437	281,724	251,102	19.4	315,693	14.0	475,519	284,598	6,181,744
2050	6,181,744	284,360	253,452	18.5	334,148	13.0	516,889	309,358	6,202,667
2051	6,202,667	285,323	254,309	17.7	350,433	12.0	561,858	336,272	6,180,441
2052	6,180,441	284,300	253,398	16.8	367,883	11.0	610,740	365,528	6,107,399
2053	6,107,399	280,940	250,403	16.0	381,712	10.0	663,874	397,329	5,974,869
2054	5,974,869	274,844	244,970	15.2	393,083	9.0	721,631	431,896	5,773,051
2055	5,773,051	265,560	236,695	14.4	400,906	8.0	784,413	469,471	5,490,893
2056	5,490,893	252,581	225,127	13.7	400,795	7.0	852,657	510,315	5,115,944
2057	5,115,944	235,333	209,754	12.9	396,585	6.0	926,838	554,713	4,634,192
2058	4,634,192	213,173	190,002	12.2	379,852	5.0	1,007,473	602,973	4,029,894
2059	4,029,894	185,375	165,226	11.5	350,426	4.0	1,095,124	655,431	3,285,371
2060	3,285,371	151,127	134,700	10.8	304,201	3.0	1,190,399	712,454	2,380,799
2061	2,380,799	109,517	97,613	10.1	235,723	2.0	1,293,964	774,438	1,293,964
2062	1,293,964	59,522	53,053	9.5	136,207	1.0	1,406,539	841,814	0



Jill's IRA Illustration

Jack & Jill Flash

Year	Beginning Balance	Current-Year Returns		Scheduled Distributions					Ending Balance
		Income 5.89%	Growth 0.00%	Minimum Distribution Factor	Required Minimum Distributions	Amortization Factor	Total Scheduled Distributions	Scheduled After-Tax Distributions	
2023	50,000	2,945	0	0.0	0	40.0	1,324	792	51,621
2024	51,621	3,040	0	0.0	0	39.0	1,402	839	53,260
2025	53,260	3,137	0	0.0	0	38.0	1,484	888	54,913
2026	54,913	3,234	0	0.0	0	37.0	1,572	941	56,576
2027	56,576	3,332	0	0.0	0	36.0	1,664	996	58,244
2028	58,244	3,431	0	0.0	0	35.0	1,762	1,055	59,913
2029	59,913	3,529	0	0.0	0	34.0	1,866	1,117	61,576
2030	61,576	3,627	0	0.0	0	33.0	1,976	1,183	63,227
2031	63,227	3,724	0	0.0	0	32.0	2,092	1,252	64,858
2032	64,858	3,820	0	0.0	0	31.0	2,215	1,326	66,463
2033	66,463	3,915	0	0.0	0	30.0	2,346	1,404	68,032
2034	68,032	4,007	0	0.0	0	29.0	2,484	1,487	69,555
2035	69,555	4,097	0	0.0	0	28.0	2,630	1,574	71,021
2036	71,021	4,183	0	0.0	0	27.0	2,785	1,667	72,419
2037	72,419	4,265	0	0.0	0	26.0	2,949	1,765	73,735
2038	73,735	4,343	0	0.0	0	25.0	3,123	1,869	74,955
2039	74,955	4,415	0	0.0	0	24.0	3,307	1,979	76,063
2040	76,063	4,480	0	0.0	0	23.0	3,502	2,096	77,041
2041	77,041	4,538	0	0.0	0	22.0	3,708	2,219	77,871
2042	77,871	4,587	0	0.0	0	21.0	3,927	2,350	78,531
2043	78,531	4,625	0	24.6	3,192	20.0	4,158	2,488	78,998
2044	78,998	4,653	0	23.7	3,333	19.0	4,403	2,635	79,249
2045	79,249	4,668	0	22.9	3,461	18.0	4,662	2,790	79,254
2046	79,254	4,668	0	22.0	3,602	17.0	4,937	2,955	78,986
2047	78,986	4,652	0	21.1	3,743	16.0	5,227	3,129	78,411
2048	78,411	4,618	0	20.2	3,882	15.0	5,535	3,313	77,494
2049	77,494	4,564	0	19.4	3,995	14.0	5,861	3,508	76,197
2050	76,197	4,488	0	18.5	4,119	13.0	6,207	3,715	74,478
2051	74,478	4,387	0	17.7	4,208	12.0	6,572	3,933	72,293
2052	72,293	4,258	0	16.8	4,303	11.0	6,959	4,165	69,592
2053	69,592	4,099	0	16.0	4,349	10.0	7,369	4,410	66,322
2054	66,322	3,906	0	15.2	4,363	9.0	7,803	4,670	62,425
2055	62,425	3,677	0	14.4	4,335	8.0	8,263	4,945	57,839
2056	57,839	3,407	0	13.7	4,222	7.0	8,749	5,237	52,496
2057	52,496	3,092	0	12.9	4,069	6.0	9,265	5,545	46,324
2058	46,324	2,728	0	12.2	3,797	5.0	9,810	5,872	39,242
2059	39,242	2,311	0	11.5	3,412	4.0	10,388	6,217	31,165
2060	31,165	1,836	0	10.8	2,886	3.0	11,000	6,584	22,000
2061	22,000	1,296	0	10.1	2,178	2.0	11,648	6,971	11,648
2062	11,648	686	0	9.5	1,226	1.0	12,334	7,382	0



Jack's DC Plan Illustration*Jack & Jill Flash*

Year	Beginning Balance	Current-Year Returns		Contributions	Scheduled Distributions					Ending Balance
		Income 4.60%	Growth 4.10%		Minimum Distribution Factor	Required Minimum Distributions	Amortization Factor	Total Scheduled Distributions	Scheduled After-Tax Distributions	
2023	750,000	34,500	30,750	66,000	0.0	0	40.0	22,031	13,186	859,219
2024	859,219	39,524	35,228	0	0.0	0	39.0	23,948	14,333	910,023
2025	910,023	41,861	37,311	0	0.0	0	38.0	26,031	15,580	963,163
2026	963,163	44,306	39,490	0	0.0	0	37.0	28,296	16,935	1,018,662
2027	1,018,662	46,858	41,765	0	0.0	0	36.0	30,758	18,409	1,076,528
2028	1,076,528	49,520	44,138	0	0.0	0	35.0	33,434	20,010	1,136,752
2029	1,136,752	52,291	46,607	0	0.0	0	34.0	36,343	21,751	1,199,307
2030	1,199,307	55,168	49,172	0	0.0	0	33.0	39,504	23,643	1,264,142
2031	1,264,142	58,151	51,830	0	0.0	0	32.0	42,941	25,700	1,331,181
2032	1,331,181	61,234	54,578	0	0.0	0	31.0	46,677	27,936	1,400,317
2033	1,400,317	64,415	57,413	0	0.0	0	30.0	50,738	30,367	1,471,406
2034	1,471,406	67,685	60,328	0	0.0	0	29.0	55,152	33,009	1,544,266
2035	1,544,266	71,036	63,315	0	0.0	0	28.0	59,951	35,880	1,618,667
2036	1,618,667	74,459	66,365	0	0.0	0	27.0	65,166	39,002	1,694,324
2037	1,694,324	77,939	69,467	0	0.0	0	26.0	70,836	42,395	1,770,895
2038	1,770,895	81,461	72,607	0	0.0	0	25.0	76,999	46,084	1,847,964
2039	1,847,964	85,006	75,767	0	0.0	0	24.0	83,697	50,093	1,925,040
2040	1,925,040	88,552	78,927	0	0.0	0	23.0	90,979	54,451	2,001,539
2041	2,001,539	92,071	82,063	0	0.0	0	22.0	98,894	59,188	2,076,779
2042	2,076,779	95,532	85,148	0	0.0	0	21.0	107,498	64,338	2,149,960
2043	2,149,960	98,898	88,148	0	24.6	87,397	20.0	116,850	69,935	2,220,157
2044	2,220,157	102,127	91,026	0	23.7	93,677	19.0	127,016	76,019	2,286,294
2045	2,286,294	105,170	93,738	0	22.9	99,838	18.0	138,067	82,633	2,347,135
2046	2,347,135	107,968	96,233	0	22.0	106,688	17.0	150,079	89,822	2,401,257
2047	2,401,257	110,458	98,452	0	21.1	113,804	16.0	163,135	97,637	2,447,031
2048	2,447,031	112,563	100,328	0	20.2	121,140	15.0	177,328	106,131	2,482,594
2049	2,482,594	114,199	101,786	0	19.4	127,969	14.0	192,756	115,364	2,505,824
2050	2,505,824	115,268	102,739	0	18.5	135,450	13.0	209,525	125,401	2,514,306
2051	2,514,306	115,658	103,087	0	17.7	142,051	12.0	227,754	136,311	2,505,296
2052	2,505,296	115,244	102,717	0	16.8	149,125	11.0	247,569	148,170	2,475,688
2053	2,475,688	113,882	101,503	0	16.0	154,731	10.0	269,107	161,061	2,421,966
2054	2,421,966	111,410	99,301	0	15.2	159,340	9.0	292,520	175,073	2,340,157
2055	2,340,157	107,647	95,946	0	14.4	162,511	8.0	317,969	190,304	2,225,782
2056	2,225,782	102,386	91,257	0	13.7	162,466	7.0	345,632	206,861	2,073,793
2057	2,073,793	95,394	85,026	0	12.9	160,759	6.0	375,702	224,858	1,878,511
2058	1,878,511	86,411	77,019	0	12.2	153,976	5.0	408,388	244,420	1,633,553
2059	1,633,553	75,143	66,976	0	11.5	142,048	4.0	443,918	265,685	1,331,754
2060	1,331,754	61,261	54,602	0	10.8	123,311	3.0	482,539	288,799	965,078
2061	965,078	44,394	39,568	0	10.1	95,552	2.0	524,520	313,925	524,520
2062	524,520	24,128	21,505	0	9.5	55,213	1.0	570,153	341,237	0

Jill's 401(k) Plan Illustration*Jack & Jill Flash*

Year	Beginning Balance	Current-Year Returns		Contributions	Scheduled Distributions					Ending Balance
		Income 4.60%	Growth 4.10%		Minimum Distribution Factor	Required Minimum Distributions	Amortization Factor	Total Scheduled Distributions	Scheduled After-Tax Distributions	
2023	200,000	9,200	8,200	35,625	0.0	0	40.0	6,326	3,786	246,699
2024	246,699	11,348	10,115	28,750	0.0	0	39.0	7,613	4,556	289,299
2025	289,299	13,308	11,861	29,375	0.0	0	38.0	9,049	5,416	334,795
2026	334,795	15,401	13,727	30,625	0.0	0	37.0	10,663	6,382	383,883
2027	383,883	17,659	15,739	31,250	0.0	0	36.0	12,459	7,457	436,072
2028	436,072	20,059	17,879	32,500	0.0	0	35.0	14,472	8,661	492,038
2029	492,038	22,634	20,174	33,125	0.0	0	34.0	16,705	9,998	551,266
2030	551,266	25,358	22,602	34,375	0.0	0	33.0	19,200	11,491	614,401
2031	614,401	28,262	25,190	0	0.0	0	32.0	20,870	12,491	646,983
2032	646,983	29,761	26,526	0	0.0	0	31.0	22,686	13,578	680,585
2033	680,585	31,307	27,904	0	0.0	0	30.0	24,660	14,759	715,136
2034	715,136	32,896	29,321	0	0.0	0	29.0	26,805	16,043	750,547
2035	750,547	34,525	30,772	0	0.0	0	28.0	29,137	17,439	786,708
2036	786,708	36,189	32,255	0	0.0	0	27.0	31,672	18,956	823,479
2037	823,479	37,880	33,763	0	0.0	0	26.0	34,428	20,605	860,694
2038	860,694	39,592	35,288	0	0.0	0	25.0	37,423	22,398	898,151
2039	898,151	41,315	36,824	0	0.0	0	24.0	40,679	24,346	935,612
2040	935,612	43,038	38,360	0	0.0	0	23.0	44,218	26,464	972,792
2041	972,792	44,748	39,884	0	0.0	0	22.0	48,065	28,767	1,009,360
2042	1,009,360	46,431	41,384	0	0.0	0	21.0	52,246	31,269	1,044,928
2043	1,044,928	48,067	42,842	0	24.6	42,477	20.0	56,792	33,990	1,079,045
2044	1,079,045	49,636	44,241	0	23.7	45,529	19.0	61,733	36,947	1,111,189
2045	1,111,189	51,115	45,559	0	22.9	48,524	18.0	67,103	40,161	1,140,759
2046	1,140,759	52,475	46,771	0	22.0	51,853	17.0	72,941	43,655	1,167,064
2047	1,167,064	53,685	47,850	0	21.1	55,311	16.0	79,287	47,454	1,189,311
2048	1,189,311	54,708	48,762	0	20.2	58,877	15.0	86,185	51,582	1,206,596
2049	1,206,596	55,503	49,470	0	19.4	62,196	14.0	93,684	56,070	1,217,886
2050	1,217,886	56,023	49,933	0	18.5	65,832	13.0	101,834	60,948	1,222,008
2051	1,222,008	56,212	50,102	0	17.7	69,040	12.0	110,694	66,250	1,217,629
2052	1,217,629	56,011	49,923	0	16.8	72,478	11.0	120,324	72,014	1,203,239
2053	1,203,239	55,349	49,333	0	16.0	75,202	10.0	130,792	78,279	1,177,129
2054	1,177,129	54,148	48,262	0	15.2	77,443	9.0	142,171	85,089	1,137,368
2055	1,137,368	52,319	46,632	0	14.4	78,984	8.0	154,540	92,492	1,081,779
2056	1,081,779	49,762	44,353	0	13.7	78,962	7.0	167,985	100,539	1,007,909
2057	1,007,909	46,364	41,324	0	12.9	78,132	6.0	182,599	109,286	912,997
2058	912,997	41,998	37,433	0	12.2	74,836	5.0	198,486	118,794	793,943
2059	793,943	36,521	32,552	0	11.5	69,038	4.0	215,754	129,129	647,262
2060	647,262	29,774	26,538	0	10.8	59,932	3.0	234,524	140,363	469,049
2061	469,049	21,576	19,231	0	10.1	46,440	2.0	254,928	152,574	254,928
2062	254,928	11,727	10,452	0	9.5	26,835	1.0	277,107	165,848	0

Jill's Pension Plan Illustration

Jack & Jill Flash

Year	Beginning Balance	Current-Year Returns		Scheduled Distributions					Ending Balance
		Income 5.89%	Growth 0.00%	Minimum Distribution Factor	Required Minimum Distributions	Amortization Factor	Total Scheduled Distributions	Scheduled After-Tax Distributions	
2023	125,000	7,363	0	0.0	0	40.0	3,309	1,980	129,053
2024	129,053	7,601	0	0.0	0	39.0	3,504	2,097	133,151
2025	133,151	7,843	0	0.0	0	38.0	3,710	2,221	137,283
2026	137,283	8,086	0	0.0	0	37.0	3,929	2,351	141,440
2027	141,440	8,331	0	0.0	0	36.0	4,160	2,490	145,611
2028	145,611	8,576	0	0.0	0	35.0	4,405	2,637	149,782
2029	149,782	8,822	0	0.0	0	34.0	4,665	2,792	153,939
2030	153,939	9,067	0	0.0	0	33.0	4,940	2,956	158,066
2031	158,066	9,310	0	0.0	0	32.0	15,970	9,558	151,406
2032	151,406	8,918	0	0.0	0	31.0	15,565	9,316	144,759
2033	144,759	8,526	0	0.0	0	30.0	15,156	9,071	138,130
2034	138,130	8,136	0	0.0	0	29.0	14,744	8,824	131,521
2035	131,521	7,747	0	0.0	0	28.0	14,328	8,575	124,940
2036	124,940	7,359	0	0.0	0	27.0	13,907	8,324	118,392
2037	118,392	6,973	0	0.0	0	26.0	13,483	8,069	111,883
2038	111,883	6,590	0	0.0	0	25.0	13,053	7,812	105,419
2039	105,419	6,209	0	0.0	0	24.0	12,619	7,553	99,009
2040	99,009	5,832	0	0.0	0	23.0	12,180	7,290	92,661
2041	92,661	5,458	0	0.0	0	22.0	11,735	7,023	86,383
2042	86,383	5,088	0	0.0	0	21.0	11,285	6,754	80,187
2043	80,187	4,723	0	24.6	3,260	20.0	10,828	6,480	74,082
2044	74,082	4,363	0	23.7	3,126	19.0	10,365	6,203	68,081
2045	68,081	4,010	0	22.9	2,973	18.0	9,894	5,922	62,196
2046	62,196	3,663	0	22.0	2,827	17.0	9,417	5,636	56,443
2047	56,443	3,324	0	21.1	2,675	16.0	8,932	5,346	50,835
2048	50,835	2,994	0	20.2	2,517	15.0	8,439	5,051	45,391
2049	45,391	2,674	0	19.4	2,340	14.0	7,937	4,750	40,127
2050	40,127	2,363	0	18.5	2,169	13.0	7,426	4,444	35,065
2051	35,065	2,065	0	17.7	1,981	12.0	6,905	4,133	30,225
2052	30,225	1,780	0	16.8	1,799	11.0	6,374	3,815	25,632
2053	25,632	1,510	0	16.0	1,602	10.0	5,832	3,490	21,309
2054	21,309	1,255	0	15.2	1,402	9.0	5,279	3,159	17,286
2055	17,286	1,018	0	14.4	1,200	8.0	4,713	2,821	13,591
2056	13,591	800	0	13.7	992	7.0	4,135	2,475	10,257
2057	10,257	604	0	12.9	795	6.0	3,542	2,120	7,318
2058	7,318	431	0	12.2	600	5.0	2,936	1,757	4,814
2059	4,814	284	0	11.5	419	4.0	2,314	1,385	2,784
2060	2,784	164	0	10.8	258	3.0	1,675	1,003	1,272
2061	1,272	75	0	10.1	126	2.0	1,020	610	327
2062	327	19	0	9.5	34	1.0	346	207	0



Jill's SERP Illustration

Jack & Jill Flash

Year	Beginning Balance	Current-Year Returns		Scheduled Distributions			Ending Balance
		Income 5.89%	Growth 0.00%	Amortization Factor	Total Scheduled Distributions	Scheduled After-Tax Distributions	
2023	187,000	11,014	0	40.0	4,950	2,963	193,064
2024	193,064	11,371	0	39.0	5,242	3,137	199,193
2025	199,193	11,732	0	38.0	5,551	3,322	205,375
2026	205,375	12,097	0	37.0	5,878	3,518	211,594
2027	211,594	12,463	0	36.0	6,224	3,725	217,833
2028	217,833	12,830	0	35.0	6,590	3,944	224,073
2029	224,073	13,198	0	34.0	6,979	4,177	230,293
2030	230,293	13,564	0	33.0	7,390	4,423	236,467
2031	236,467	13,928	0	32.0	38,787	23,214	211,608
2032	211,608	12,464	0	31.0	37,192	22,259	186,880
2033	186,880	11,007	0	30.0	35,561	21,283	162,326
2034	162,326	9,561	0	29.0	33,893	20,285	137,994
2035	137,994	8,128	0	28.0	32,186	19,263	113,936
2036	113,936	6,711	0	27.0	30,437	18,216	90,210
2037	90,210	5,313	0	26.0	28,644	17,143	66,880
2038	66,880	3,939	0	25.0	26,804	16,042	44,016
2039	44,016	2,593	0	24.0	24,914	14,911	21,694
2040	21,694	1,278	0	23.0	22,972	13,749	0
2041	0	0	0	22.0	0	0	0
2042	0	0	0	21.0	0	0	0
2043	0	0	0	20.0	0	0	0
2044	0	0	0	19.0	0	0	0
2045	0	0	0	18.0	0	0	0
2046	0	0	0	17.0	0	0	0
2047	0	0	0	16.0	0	0	0
2048	0	0	0	15.0	0	0	0
2049	0	0	0	14.0	0	0	0
2050	0	0	0	13.0	0	0	0
2051	0	0	0	12.0	0	0	0
2052	0	0	0	11.0	0	0	0
2053	0	0	0	10.0	0	0	0
2054	0	0	0	9.0	0	0	0
2055	0	0	0	8.0	0	0	0
2056	0	0	0	7.0	0	0	0
2057	0	0	0	6.0	0	0	0
2058	0	0	0	5.0	0	0	0
2059	0	0	0	4.0	0	0	0
2060	0	0	0	3.0	0	0	0
2061	0	0	0	2.0	0	0	0
2062	0	0	0	1.0	0	0	0



Jill's Rabbi Trust Illustration

Jack & Jill Flash

Year	Beginning Balance	Current-Year Returns		Scheduled Distributions			Ending Balance
		Income 4.60%	Growth 4.10%	Amortization Factor	Total Scheduled Distributions	Scheduled After-Tax Distributions	
2023	325,000	14,950	13,325	40.0	8,832	5,286	344,443
2024	344,443	15,844	14,122	39.0	9,600	5,746	364,809
2025	364,809	16,781	14,957	38.0	10,435	6,246	386,112
2026	386,112	17,761	15,831	37.0	11,343	6,789	408,361
2027	408,361	18,785	16,743	36.0	12,330	7,380	431,558
2028	431,558	19,852	17,694	35.0	13,403	8,022	455,701
2029	455,701	20,962	18,684	34.0	14,569	8,720	480,777
2030	480,777	22,116	19,712	33.0	15,837	9,478	506,769
2031	506,769	23,311	20,778	32.0	92,704	55,483	458,153
2032	458,153	21,075	18,784	31.0	89,120	53,338	408,893
2033	408,893	18,809	16,765	30.0	85,435	51,133	359,031
2034	359,031	16,515	14,720	29.0	81,642	48,863	308,625
2035	308,625	14,197	12,654	28.0	77,731	46,522	257,745
2036	257,745	11,856	10,568	27.0	73,691	44,104	206,478
2037	206,478	9,498	8,466	26.0	69,511	41,603	154,930
2038	154,930	7,127	6,352	25.0	65,180	39,010	103,229
2039	103,229	4,749	4,232	24.0	60,684	36,319	51,526
2040	51,526	2,370	2,113	23.0	56,009	33,521	0
2041	0	0	0	0.0	0	0	0
2042	0	0	0	0.0	0	0	0
2043	0	0	0	0.0	0	0	0
2044	0	0	0	0.0	0	0	0
2045	0	0	0	0.0	0	0	0
2046	0	0	0	0.0	0	0	0
2047	0	0	0	0.0	0	0	0
2048	0	0	0	0.0	0	0	0
2049	0	0	0	0.0	0	0	0
2050	0	0	0	0.0	0	0	0
2051	0	0	0	0.0	0	0	0
2052	0	0	0	0.0	0	0	0
2053	0	0	0	0.0	0	0	0
2054	0	0	0	0.0	0	0	0
2055	0	0	0	0.0	0	0	0
2056	0	0	0	0.0	0	0	0
2057	0	0	0	0.0	0	0	0
2058	0	0	0	0.0	0	0	0
2059	0	0	0	0.0	0	0	0
2060	0	0	0	0.0	0	0	0
2061	0	0	0	0.0	0	0	0
2062	0	0	0	0.0	0	0	0



Jill's Catchup Contributions Roth Account Illustration

Jack & Jill Flash

Year	Beginning Balance	Current-Year Returns		Catchup Contributions	Scheduled Distributions				Ending Balance
		Income 4.60%	Growth 4.10%		Amortization Factor	Scheduled Distributions	Discretionary Distributions	Total Scheduled Tax-Free Distributions	
2023	0	0	0	0	0.0	0	0	0	0
2024	0	0	0	7,500	39.0	192	0	192	7,308
2025	7,308	336	300	7,500	38.0	406	0	406	15,037
2026	15,037	692	617	8,000	37.0	658	0	658	23,687
2027	23,687	1,090	971	8,000	36.0	937	0	937	32,811
2028	32,811	1,509	1,345	12,750	35.0	1,383	0	1,383	47,032
2029	47,032	2,163	1,928	12,750	34.0	1,879	0	1,879	61,995
2030	61,995	2,852	2,542	13,500	33.0	2,451	0	2,451	78,437
2031	78,437	3,608	3,216	0	32.0	2,664	7,387	10,052	75,210
2032	75,210	3,460	3,084	0	31.0	2,637	7,757	10,394	71,359
2033	71,359	3,283	2,926	0	30.0	2,586	8,144	10,730	66,837
2034	66,837	3,075	2,740	0	29.0	2,505	8,552	11,057	61,595
2035	61,595	2,833	2,525	0	28.0	2,391	8,979	11,370	55,584
2036	55,584	2,557	2,279	0	27.0	2,238	9,428	11,666	48,753
2037	48,753	2,243	1,999	0	26.0	2,038	9,900	11,938	41,057
2038	41,057	1,889	1,683	0	25.0	1,785	10,395	12,180	32,449
2039	32,449	1,493	1,330	0	24.0	1,470	10,914	12,384	22,888
2040	22,888	1,053	938	0	23.0	1,082	11,460	12,542	12,338
2041	12,338	568	506	0	22.0	610	12,033	12,643	768
2042	768	35	32	0	21.0	40	795	835	0
2043	0	0	0	0	0.0	0	0	0	0
2044	0	0	0	0	0.0	0	0	0	0
2045	0	0	0	0	0.0	0	0	0	0
2046	0	0	0	0	0.0	0	0	0	0
2047	0	0	0	0	0.0	0	0	0	0
2048	0	0	0	0	0.0	0	0	0	0
2049	0	0	0	0	0.0	0	0	0	0
2050	0	0	0	0	0.0	0	0	0	0
2051	0	0	0	0	0.0	0	0	0	0
2052	0	0	0	0	0.0	0	0	0	0
2053	0	0	0	0	0.0	0	0	0	0
2054	0	0	0	0	0.0	0	0	0	0
2055	0	0	0	0	0.0	0	0	0	0
2056	0	0	0	0	0.0	0	0	0	0
2057	0	0	0	0	0.0	0	0	0	0
2058	0	0	0	0	0.0	0	0	0	0
2059	0	0	0	0	0.0	0	0	0	0
2060	0	0	0	0	0.0	0	0	0	0
2061	0	0	0	0	0.0	0	0	0	0
2062	0	0	0	0	0.0	0	0	0	0



Jack's FPDA Illustration

Jack & Jill Flash

Year	Beginning Balance	Additions		Exchanges & Distributions					Ending Balance
		Current Inside Build-Up 7.96%	Annuity Premiums	Exchange For Immediate Annuity	Amortization Factor	Annuity Distributions	After-Tax Annuity Distributions 40.15%	Total Withdrawals	
2023	2,023	161	5,000	0	0.0	0	0	0	7,184
2024	7,184	572	0	0	0.0	0	0	0	7,756
2025	7,756	617	0	0	0.0	0	0	0	8,373
2026	8,373	667	0	0	0.0	0	0	0	9,040
2027	9,040	720	0	0	0.0	0	0	0	9,759
2028	9,759	777	0	0	0.0	0	0	0	10,536
2029	10,536	839	0	0	0.0	0	0	0	11,375
2030	11,375	905	0	12,280	33.0	0	0	12,280	0
2031	0	0	0	0	0.0	0	0	0	0
2032	0	0	0	0	0.0	0	0	0	0
2033	0	0	0	0	0.0	0	0	0	0
2034	0	0	0	0	0.0	0	0	0	0
2035	0	0	0	0	0.0	0	0	0	0
2036	0	0	0	0	0.0	0	0	0	0
2037	0	0	0	0	0.0	0	0	0	0
2038	0	0	0	0	0.0	0	0	0	0
2039	0	0	0	0	0.0	0	0	0	0
2040	0	0	0	0	0.0	0	0	0	0
2041	0	0	0	0	0.0	0	0	0	0
2042	0	0	0	0	0.0	0	0	0	0
2043	0	0	0	0	0.0	0	0	0	0
2044	0	0	0	0	0.0	0	0	0	0
2045	0	0	0	0	0.0	0	0	0	0
2046	0	0	0	0	0.0	0	0	0	0
2047	0	0	0	0	0.0	0	0	0	0
2048	0	0	0	0	0.0	0	0	0	0
2049	0	0	0	0	0.0	0	0	0	0
2050	0	0	0	0	0.0	0	0	0	0
2051	0	0	0	0	0.0	0	0	0	0
2052	0	0	0	0	0.0	0	0	0	0
2053	0	0	0	0	0.0	0	0	0	0
2054	0	0	0	0	0.0	0	0	0	0
2055	0	0	0	0	0.0	0	0	0	0
2056	0	0	0	0	0.0	0	0	0	0
2057	0	0	0	0	0.0	0	0	0	0
2058	0	0	0	0	0.0	0	0	0	0
2059	0	0	0	0	0.0	0	0	0	0
2060	0	0	0	0	0.0	0	0	0	0
2061	0	0	0	0	0.0	0	0	0	0
2062	0	0	0	0	0.0	0	0	0	0



Jack's FPDA Tax Basis Illustration

Jack & Jill Flash

Year	Beginning Basis	Annuity Premiums	Basis Reduction Re Exchange For Immediate Annuity	Distributable Basis	Basis Recovery					Ending Basis
					Inside Build-Up	Pre-Distrib Cumulative Inside Build-Up	Annuity Distributions	Post-Distrib Cumulative Inside Build-Up	Basis Recovery	
2023	45,000	5,000	0	50,000	161	161	0	161	0	50,000
2024	50,000	0	0	50,000	572	733	0	733	0	50,000
2025	50,000	0	0	50,000	617	1,350	0	1,350	0	50,000
2026	50,000	0	0	50,000	667	2,017	0	2,017	0	50,000
2027	50,000	0	0	50,000	720	2,736	0	2,736	0	50,000
2028	50,000	0	0	50,000	777	3,513	0	3,513	0	50,000
2029	50,000	0	0	50,000	839	4,352	0	4,352	0	50,000
2030	50,000	0	50,000	0	905	5,257	0	5,257	0	0
2031	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0	0



Jack's FPDA Annuitization Illustration

Jack & Jill Flash

Year	Jack's Annuity Payments	Jill's Annuity Payments	Gross Annuity Payments	After-Tax Annuity Payments			
				Tax-Free Recovery of Investment 100.0%	Cumulative Tax-Free Recovery of Investment	Taxable Annuity Payments	After-Tax Annuity Payments 40.15%
2030	0	614	614	614	4,298	0	614
2031	0	614	614	614	4,912	0	614
2032	0	614	614	614	5,526	0	614
2033	0	614	614	614	6,140	0	614
2034	0	614	614	614	6,754	0	614
2035	0	614	614	614	7,368	0	614
2036	0	614	614	614	7,982	0	614
2037	0	614	614	614	8,596	0	614
2038	0	614	614	614	9,210	0	614
2039	0	614	614	614	9,824	0	614
2040	0	614	614	614	10,438	0	614
2041	0	614	614	614	11,052	0	614
2042	0	614	614	614	11,666	0	614
2043	0	614	614	614	12,280	0	614
2044	0	614	614	0	12,280	614	367
2045	0	614	614	0	12,280	614	367
2046	0	614	614	0	12,280	614	367
2047	0	614	614	0	12,280	614	367
2048	0	614	614	0	12,280	614	367
2049	0	614	614	0	12,280	614	367
2050	0	614	614	0	12,280	614	367
2051	0	614	614	0	12,280	614	367
2052	0	614	614	0	12,280	614	367
2053	0	614	614	0	12,280	614	367
2054	0	614	614	0	12,280	614	367
2055	0	614	614	0	12,280	614	367
2056	0	614	614	0	12,280	614	367
2057	0	614	614	0	12,280	614	367
2058	0	614	614	0	12,280	614	367
2059	0	614	614	0	12,280	614	367
2060	0	614	614	0	12,280	614	367
2061	0	614	614	0	12,280	614	367
2062	0	614	614	0	12,280	614	367



Jill's FPDA Illustration

Jack & Jill Flash

Year	Beginning Balance	Additions		Exchanges & Distributions					Ending Balance
		Current Inside Build-Up 7.96%	Annuity Premiums	Exchange For Immediate Annuity	Amortization Factor	Annuity Distributions	After-Tax Annuity Distributions 40.15%	Total Withdrawals	
2023	55,000	4,378	5,000	0	0.0	0	0	0	64,378
2024	64,378	5,124	5,000	0	0.0	0	0	0	74,502
2025	74,502	5,930	5,000	0	0.0	0	0	0	85,433
2026	85,433	6,800	5,000	0	0.0	0	0	0	97,233
2027	97,233	7,740	5,000	0	0.0	0	0	0	109,973
2028	109,973	8,754	5,000	0	0.0	0	0	0	123,727
2029	123,727	9,849	5,000	0	0.0	0	0	0	138,576
2030	138,576	11,031	5,000	0	0.0	0	0	0	154,606
2031	154,606	12,307	0	0	0.0	0	0	0	166,913
2032	166,913	13,286	0	0	0.0	0	0	0	180,199
2033	180,199	14,344	0	194,543	30.0	0	0	194,543	0
2034	0	0	0	0	0.0	0	0	0	0
2035	0	0	0	0	0.0	0	0	0	0
2036	0	0	0	0	0.0	0	0	0	0
2037	0	0	0	0	0.0	0	0	0	0
2038	0	0	0	0	0.0	0	0	0	0
2039	0	0	0	0	0.0	0	0	0	0
2040	0	0	0	0	0.0	0	0	0	0
2041	0	0	0	0	0.0	0	0	0	0
2042	0	0	0	0	0.0	0	0	0	0
2043	0	0	0	0	0.0	0	0	0	0
2044	0	0	0	0	0.0	0	0	0	0
2045	0	0	0	0	0.0	0	0	0	0
2046	0	0	0	0	0.0	0	0	0	0
2047	0	0	0	0	0.0	0	0	0	0
2048	0	0	0	0	0.0	0	0	0	0
2049	0	0	0	0	0.0	0	0	0	0
2050	0	0	0	0	0.0	0	0	0	0
2051	0	0	0	0	0.0	0	0	0	0
2052	0	0	0	0	0.0	0	0	0	0
2053	0	0	0	0	0.0	0	0	0	0
2054	0	0	0	0	0.0	0	0	0	0
2055	0	0	0	0	0.0	0	0	0	0
2056	0	0	0	0	0.0	0	0	0	0
2057	0	0	0	0	0.0	0	0	0	0
2058	0	0	0	0	0.0	0	0	0	0
2059	0	0	0	0	0.0	0	0	0	0
2060	0	0	0	0	0.0	0	0	0	0
2061	0	0	0	0	0.0	0	0	0	0
2062	0	0	0	0	0.0	0	0	0	0



Jill's FPDA Tax Basis Illustration

Jack & Jill Flash

Year	Beginning Basis	Annuity Premiums	Basis Reduction Re Exchange For Immediate Annuity	Distributable Basis	Basis Recovery					
					Inside Build-Up	Pre-Distrib Cumulative Inside Build-Up	Annuity Distributions	Post-Distrib Cumulative Inside Build-Up	Basis Recovery	Ending Basis
2023	45,000	5,000	0	50,000	4,378	14,378	0	14,378	0	50,000
2024	50,000	5,000	0	55,000	5,124	19,502	0	19,502	0	55,000
2025	55,000	5,000	0	60,000	5,930	25,433	0	25,433	0	60,000
2026	60,000	5,000	0	65,000	6,800	32,233	0	32,233	0	65,000
2027	65,000	5,000	0	70,000	7,740	39,973	0	39,973	0	70,000
2028	70,000	5,000	0	75,000	8,754	48,727	0	48,727	0	75,000
2029	75,000	5,000	0	80,000	9,849	58,576	0	58,576	0	80,000
2030	80,000	5,000	0	85,000	11,031	69,606	0	69,606	0	85,000
2031	85,000	0	0	85,000	12,307	81,913	0	81,913	0	85,000
2032	85,000	0	0	85,000	13,286	95,199	0	95,199	0	85,000
2033	85,000	0	85,000	0	14,344	109,543	0	109,543	0	0
2034	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0	0



Jill's FPDA Annuitization Illustration

Jack & Jill Flash

Year	Jill's Annuity Payments	Gross Annuity Payments	After-Tax Annuity Payments			
			Tax-Free Recovery of Investment 22.1%	Cumulative Tax-Free Recovery of Investment	Taxable Annuity Payments	After-Tax Annuity Payments 40.15%
2033	19,454	19,454	4,299	4,299	15,155	13,370
2034	19,454	19,454	4,299	8,599	15,155	13,370
2035	19,454	19,454	4,299	12,898	15,155	13,370
2036	19,454	19,454	4,299	17,198	15,155	13,370
2037	19,454	19,454	4,299	21,497	15,155	13,370
2038	19,454	19,454	4,299	25,796	15,155	13,370
2039	19,454	19,454	4,299	30,096	15,155	13,370
2040	19,454	19,454	4,299	34,395	15,155	13,370
2041	19,454	19,454	4,299	38,695	15,155	13,370
2042	19,454	19,454	4,299	42,994	15,155	13,370
2043	19,454	19,454	4,299	47,293	15,155	13,370
2044	19,454	19,454	4,299	51,593	15,155	13,370
2045	19,454	19,454	4,299	55,892	15,155	13,370
2046	19,454	19,454	4,299	60,192	15,155	13,370
2047	19,454	19,454	4,299	64,491	15,155	13,370
2048	19,454	19,454	4,299	68,790	15,155	13,370
2049	19,454	19,454	4,299	73,090	15,155	13,370
2050	19,454	19,454	4,299	77,389	15,155	13,370
2051	19,454	19,454	4,299	81,689	15,155	13,370
2052	19,454	19,454	3,311	85,000	16,143	12,973
2053	19,454	19,454	0	85,000	19,454	11,643
2054	19,454	19,454	0	85,000	19,454	11,643
2055	19,454	19,454	0	85,000	19,454	11,643
2056	19,454	19,454	0	85,000	19,454	11,643
2057	19,454	19,454	0	85,000	19,454	11,643
2058	19,454	19,454	0	85,000	19,454	11,643
2059	19,454	19,454	0	85,000	19,454	11,643
2060	19,454	19,454	0	85,000	19,454	11,643
2061	19,454	19,454	0	85,000	19,454	11,643
2062	19,454	19,454	0	85,000	19,454	11,643





Cash Flow Illustration

Supporting Schedules for
UNMARKETABLE & PERSONAL ASSETS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Life Insurance Needs Analysis/Jack Dies in Current Year

Unmarketable & Personal Assets - Ending Balances Illustration

Jack & Jill Flash

Year	LLCs	Investment Real Estate	Residences	Personal Property	Other Assets	Total Ending Balances
Start	25,000	525,000	1,440,000	250,000	135,000	2,375,000
2023	0	546,000	1,500,900	250,000	135,000	2,431,900
2024	0	189,280	1,564,689	250,000	135,000	2,138,969
2025	0	196,851	1,631,517	250,000	135,000	2,213,369
2026	0	204,725	1,701,544	250,000	135,000	2,291,269
2027	0	212,914	1,774,936	250,000	135,000	2,372,850
2028	0	221,431	1,851,871	250,000	135,000	2,458,302
2029	0	230,288	1,932,535	250,000	135,000	2,547,823
2030	0	239,500	2,017,125	250,000	135,000	2,641,625
2031	0	249,080	996,793	250,000	81,000	1,576,872
2032	0	259,043	2,056,600	250,000	81,000	2,646,643
2033	0	269,404	2,149,996	250,000	81,000	2,750,401
2034	0	280,181	2,248,096	250,000	81,000	2,859,277
2035	0	291,388	2,351,155	250,000	81,000	2,973,543
2036	0	303,043	2,459,442	250,000	81,000	3,093,486
2037	0	315,165	2,573,243	250,000	81,000	3,219,409
2038	0	327,772	2,692,860	250,000	81,000	3,351,632
2039	0	340,883	2,818,610	250,000	81,000	3,490,492
2040	0	354,518	2,950,830	250,000	81,000	3,636,348
2041	0	368,699	3,089,877	250,000	81,000	3,789,575
2042	0	383,447	3,236,126	250,000	81,000	3,950,573
2043	0	398,784	3,389,976	250,000	81,000	4,119,761
2044	0	414,736	3,551,848	250,000	81,000	4,297,584
2045	0	431,325	3,722,186	250,000	81,000	4,484,511
2046	0	448,578	3,901,461	250,000	81,000	4,681,039
2047	0	466,521	4,090,171	250,000	81,000	4,887,692
2048	0	485,182	4,288,842	250,000	81,000	5,105,025
2049	0	504,590	4,498,032	250,000	81,000	5,333,621
2050	0	524,773	4,718,328	250,000	81,000	5,574,101
2051	0	545,764	4,950,355	250,000	81,000	5,827,119
2052	0	567,595	5,194,771	250,000	81,000	6,093,366
2053	0	590,298	5,452,274	250,000	81,000	6,373,572
2054	0	613,910	5,723,602	250,000	81,000	6,668,512
2055	0	638,467	6,009,535	250,000	81,000	6,979,001
2056	0	664,005	6,310,899	250,000	81,000	7,305,904
2057	0	690,566	6,628,569	250,000	81,000	7,650,135
2058	0	718,188	6,963,470	250,000	81,000	8,012,658
2059	0	746,916	7,316,580	250,000	81,000	8,394,496
2060	0	776,792	7,688,937	250,000	81,000	8,796,729
2061	0	807,864	8,081,635	250,000	81,000	9,220,499
2062	0	840,179	8,495,836	250,000	81,000	9,667,015



Unmarketable Assets - After-Tax Cash Flows Illustration

Jack & Jill Flash

Year	LLCs	Investment Real Estate	Residences	Other Assets	Total After-Tax Cash Flows
2023	19,213	18,323	0	0	37,535
2024	0	309,979	0	0	309,979
2025	0	6,606	0	0	6,606
2026	0	6,870	0	0	6,870
2027	0	7,145	0	0	7,145
2028	0	7,431	0	0	7,431
2029	0	7,728	0	0	7,728
2030	0	8,037	0	0	8,037
2031	0	8,359	1,057,708	41,499	1,107,565
2032	0	8,693	0	0	8,693
2033	0	9,041	0	0	9,041
2034	0	9,402	0	0	9,402
2035	0	9,778	0	0	9,778
2036	0	10,169	0	0	10,169
2037	0	10,576	0	0	10,576
2038	0	10,999	0	0	10,999
2039	0	11,439	0	0	11,439
2040	0	11,897	0	0	11,897
2041	0	12,373	0	0	12,373
2042	0	12,868	0	0	12,868
2043	0	13,382	0	0	13,382
2044	0	13,918	0	0	13,918
2045	0	14,474	0	0	14,474
2046	0	15,053	0	0	15,053
2047	0	15,655	0	0	15,655
2048	0	16,282	0	0	16,282
2049	0	16,933	0	0	16,933
2050	0	17,610	0	0	17,610
2051	0	18,315	0	0	18,315
2052	0	19,047	0	0	19,047
2053	0	19,809	0	0	19,809
2054	0	20,601	0	0	20,601
2055	0	21,425	0	0	21,425
2056	0	22,282	0	0	22,282
2057	0	23,174	0	0	23,174
2058	0	24,101	0	0	24,101
2059	0	25,065	0	0	25,065
2060	0	26,067	0	0	26,067
2061	0	27,110	0	0	27,110
2062	0	28,194	0	0	28,194



MSN Enterprises Illustration

Jack & Jill Flash

Year	Beginning Balance	Planned Dispositions		After-Tax Cash Flows	Ending Balance
		Dispositions	After-Tax Dispositions 23.15%		
2023	25,000	25,000	19,213	19,213	0
2024	0	0	0	0	0
2025	0	0	0	0	0
2026	0	0	0	0	0
2027	0	0	0	0	0
2028	0	0	0	0	0
2029	0	0	0	0	0
2030	0	0	0	0	0
2031	0	0	0	0	0
2032	0	0	0	0	0
2033	0	0	0	0	0
2034	0	0	0	0	0
2035	0	0	0	0	0
2036	0	0	0	0	0
2037	0	0	0	0	0
2038	0	0	0	0	0
2039	0	0	0	0	0
2040	0	0	0	0	0
2041	0	0	0	0	0
2042	0	0	0	0	0
2043	0	0	0	0	0
2044	0	0	0	0	0
2045	0	0	0	0	0
2046	0	0	0	0	0
2047	0	0	0	0	0
2048	0	0	0	0	0
2049	0	0	0	0	0
2050	0	0	0	0	0
2051	0	0	0	0	0
2052	0	0	0	0	0
2053	0	0	0	0	0
2054	0	0	0	0	0
2055	0	0	0	0	0
2056	0	0	0	0	0
2057	0	0	0	0	0
2058	0	0	0	0	0
2059	0	0	0	0	0
2060	0	0	0	0	0
2061	0	0	0	0	0
2062	0	0	0	0	0



Rental Properties Illustration

Jack & Jill Flash

Year	Beginning Balance	Current-Year Returns		Planned Dispositions		After-Tax Cash Flows	Ending Balance
		After-Tax Income 3.49%	Growth 4.00%	Dispositions	After-Tax Dispositions 23.15%		
2023	525,000	18,323	21,000	0	0	18,323	546,000
2024	546,000	19,055	21,840	378,560	290,923	309,979	189,280
2025	189,280	6,606	7,571	0	0	6,606	196,851
2026	196,851	6,870	7,874	0	0	6,870	204,725
2027	204,725	7,145	8,189	0	0	7,145	212,914
2028	212,914	7,431	8,517	0	0	7,431	221,431
2029	221,431	7,728	8,857	0	0	7,728	230,288
2030	230,288	8,037	9,212	0	0	8,037	239,500
2031	239,500	8,359	9,580	0	0	8,359	249,080
2032	249,080	8,693	9,963	0	0	8,693	259,043
2033	259,043	9,041	10,362	0	0	9,041	269,404
2034	269,404	9,402	10,776	0	0	9,402	280,181
2035	280,181	9,778	11,207	0	0	9,778	291,388
2036	291,388	10,169	11,656	0	0	10,169	303,043
2037	303,043	10,576	12,122	0	0	10,576	315,165
2038	315,165	10,999	12,607	0	0	10,999	327,772
2039	327,772	11,439	13,111	0	0	11,439	340,883
2040	340,883	11,897	13,635	0	0	11,897	354,518
2041	354,518	12,373	14,181	0	0	12,373	368,699
2042	368,699	12,868	14,748	0	0	12,868	383,447
2043	383,447	13,382	15,338	0	0	13,382	398,784
2044	398,784	13,918	15,951	0	0	13,918	414,736
2045	414,736	14,474	16,589	0	0	14,474	431,325
2046	431,325	15,053	17,253	0	0	15,053	448,578
2047	448,578	15,655	17,943	0	0	15,655	466,521
2048	466,521	16,282	18,661	0	0	16,282	485,182
2049	485,182	16,933	19,407	0	0	16,933	504,590
2050	504,590	17,610	20,184	0	0	17,610	524,773
2051	524,773	18,315	20,991	0	0	18,315	545,764
2052	545,764	19,047	21,831	0	0	19,047	567,595
2053	567,595	19,809	22,704	0	0	19,809	590,298
2054	590,298	20,601	23,612	0	0	20,601	613,910
2055	613,910	21,425	24,556	0	0	21,425	638,467
2056	638,467	22,282	25,539	0	0	22,282	664,005
2057	664,005	23,174	26,560	0	0	23,174	690,566
2058	690,566	24,101	27,623	0	0	24,101	718,188
2059	718,188	25,065	28,728	0	0	25,065	746,916
2060	746,916	26,067	29,877	0	0	26,067	776,792
2061	776,792	27,110	31,072	0	0	27,110	807,864
2062	807,864	28,194	32,315	0	0	28,194	840,179



25 Breezy Way Illustration*Jack & Jill Flash*

Year	Beginning Balance	Current-Year Returns		Additions	Planned Dispositions		After-Tax Cash Flows	Ending Balance
		After-Tax Income 0.00%	Growth 3.00%		Dispositions	After-Tax Dispositions 4.63%		
2023	850,000	0	25,500	0	0	0	0	875,500
2024	875,500	0	26,265	0	0	0	0	901,765
2025	901,765	0	27,053	0	0	0	0	928,818
2026	928,818	0	27,865	0	0	0	0	956,682
2027	956,682	0	28,700	0	0	0	0	985,383
2028	985,383	0	29,561	0	0	0	0	1,014,944
2029	1,014,944	0	30,448	0	0	0	0	1,045,393
2030	1,045,393	0	31,362	0	0	0	0	1,076,755
2031	1,076,755	0	32,303	0	1,109,057	1,057,708	1,057,708	0
2032	0	0	0	1,000,000	0	0	0	1,000,000
2033	1,000,000	0	30,000	0	0	0	0	1,030,000
2034	1,030,000	0	30,900	0	0	0	0	1,060,900
2035	1,060,900	0	31,827	0	0	0	0	1,092,727
2036	1,092,727	0	32,782	0	0	0	0	1,125,509
2037	1,125,509	0	33,765	0	0	0	0	1,159,274
2038	1,159,274	0	34,778	0	0	0	0	1,194,052
2039	1,194,052	0	35,822	0	0	0	0	1,229,874
2040	1,229,874	0	36,896	0	0	0	0	1,266,770
2041	1,266,770	0	38,003	0	0	0	0	1,304,773
2042	1,304,773	0	39,143	0	0	0	0	1,343,916
2043	1,343,916	0	40,317	0	0	0	0	1,384,234
2044	1,384,234	0	41,527	0	0	0	0	1,425,761
2045	1,425,761	0	42,773	0	0	0	0	1,468,534
2046	1,468,534	0	44,056	0	0	0	0	1,512,590
2047	1,512,590	0	45,378	0	0	0	0	1,557,967
2048	1,557,967	0	46,739	0	0	0	0	1,604,706
2049	1,604,706	0	48,141	0	0	0	0	1,652,848
2050	1,652,848	0	49,585	0	0	0	0	1,702,433
2051	1,702,433	0	51,073	0	0	0	0	1,753,506
2052	1,753,506	0	52,605	0	0	0	0	1,806,111
2053	1,806,111	0	54,183	0	0	0	0	1,860,295
2054	1,860,295	0	55,809	0	0	0	0	1,916,103
2055	1,916,103	0	57,483	0	0	0	0	1,973,587
2056	1,973,587	0	59,208	0	0	0	0	2,032,794
2057	2,032,794	0	60,984	0	0	0	0	2,093,778
2058	2,093,778	0	62,813	0	0	0	0	2,156,591
2059	2,156,591	0	64,698	0	0	0	0	2,221,289
2060	2,221,289	0	66,639	0	0	0	0	2,287,928
2061	2,287,928	0	68,638	0	0	0	0	2,356,566
2062	2,356,566	0	70,697	0	0	0	0	2,427,262

Vacation Homes Illustration

Jack & Jill Flash

Year	Beginning Balance	Current-Year Returns		Ending Balance
		After-Tax Income 0.00%	Growth 6.00%	
2023	590,000	0	35,400	625,400
2024	625,400	0	37,524	662,924
2025	662,924	0	39,775	702,699
2026	702,699	0	42,162	744,861
2027	744,861	0	44,692	789,553
2028	789,553	0	47,373	836,926
2029	836,926	0	50,216	887,142
2030	887,142	0	53,229	940,370
2031	940,370	0	56,422	996,793
2032	996,793	0	59,808	1,056,600
2033	1,056,600	0	63,396	1,119,996
2034	1,119,996	0	67,200	1,187,196
2035	1,187,196	0	71,232	1,258,428
2036	1,258,428	0	75,506	1,333,933
2037	1,333,933	0	80,036	1,413,969
2038	1,413,969	0	84,838	1,498,807
2039	1,498,807	0	89,928	1,588,736
2040	1,588,736	0	95,324	1,684,060
2041	1,684,060	0	101,044	1,785,104
2042	1,785,104	0	107,106	1,892,210
2043	1,892,210	0	113,533	2,005,743
2044	2,005,743	0	120,345	2,126,087
2045	2,126,087	0	127,565	2,253,652
2046	2,253,652	0	135,219	2,388,871
2047	2,388,871	0	143,332	2,532,204
2048	2,532,204	0	151,932	2,684,136
2049	2,684,136	0	161,048	2,845,184
2050	2,845,184	0	170,711	3,015,895
2051	3,015,895	0	180,954	3,196,849
2052	3,196,849	0	191,811	3,388,660
2053	3,388,660	0	203,320	3,591,979
2054	3,591,979	0	215,519	3,807,498
2055	3,807,498	0	228,450	4,035,948
2056	4,035,948	0	242,157	4,278,105
2057	4,278,105	0	256,686	4,534,791
2058	4,534,791	0	272,087	4,806,879
2059	4,806,879	0	288,413	5,095,291
2060	5,095,291	0	305,717	5,401,009
2061	5,401,009	0	324,061	5,725,069
2062	5,725,069	0	343,504	6,068,574



Other Assets Illustration

Jack & Jill Flash

Year	Beginning Balance	Planned Dispositions		After-Tax Cash Flows	Ending Balance
		Dispositions	After-Tax Dispositions 23.15%		
2023	135,000	0	0	0	135,000
2024	135,000	0	0	0	135,000
2025	135,000	0	0	0	135,000
2026	135,000	0	0	0	135,000
2027	135,000	0	0	0	135,000
2028	135,000	0	0	0	135,000
2029	135,000	0	0	0	135,000
2030	135,000	0	0	0	135,000
2031	135,000	54,000	41,499	41,499	81,000
2032	81,000	0	0	0	81,000
2033	81,000	0	0	0	81,000
2034	81,000	0	0	0	81,000
2035	81,000	0	0	0	81,000
2036	81,000	0	0	0	81,000
2037	81,000	0	0	0	81,000
2038	81,000	0	0	0	81,000
2039	81,000	0	0	0	81,000
2040	81,000	0	0	0	81,000
2041	81,000	0	0	0	81,000
2042	81,000	0	0	0	81,000
2043	81,000	0	0	0	81,000
2044	81,000	0	0	0	81,000
2045	81,000	0	0	0	81,000
2046	81,000	0	0	0	81,000
2047	81,000	0	0	0	81,000
2048	81,000	0	0	0	81,000
2049	81,000	0	0	0	81,000
2050	81,000	0	0	0	81,000
2051	81,000	0	0	0	81,000
2052	81,000	0	0	0	81,000
2053	81,000	0	0	0	81,000
2054	81,000	0	0	0	81,000
2055	81,000	0	0	0	81,000
2056	81,000	0	0	0	81,000
2057	81,000	0	0	0	81,000
2058	81,000	0	0	0	81,000
2059	81,000	0	0	0	81,000
2060	81,000	0	0	0	81,000
2061	81,000	0	0	0	81,000
2062	81,000	0	0	0	81,000





Cash Flow Illustration

Supporting Schedules for
INCOME, EXPENSES & DEBTS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Life Insurance Needs Analysis/Jack Dies in Current Year

Non-Asset-Based & Miscellaneous Income Illustration

Jack & Jill Flash

Year	Total Income	Jack's Salary	Jill's Salary	Jill's Bonus	Jack's Director Fees	Social Security Survivor Benefits
2023	233,415	119,700	89,775	8,978	14,963	0
2024	108,628	0	98,753	9,875	0	0
2025	119,491	0	108,628	10,863	0	0
2026	131,440	0	119,491	11,949	0	0
2027	144,584	0	131,440	13,144	0	0
2028	159,042	0	144,584	14,458	0	0
2029	174,946	0	159,042	15,904	0	0
2030	225,356	0	174,946	17,495	0	32,915
2031	33,573	0	0	0	0	33,573
2032	34,245	0	0	0	0	34,245
2033	34,930	0	0	0	0	34,930
2034	35,628	0	0	0	0	35,628
2035	36,341	0	0	0	0	36,341
2036	37,068	0	0	0	0	37,068
2037	37,809	0	0	0	0	37,809
2038	38,565	0	0	0	0	38,565
2039	39,337	0	0	0	0	39,337
2040	40,123	0	0	0	0	40,123
2041	40,926	0	0	0	0	40,926
2042	41,744	0	0	0	0	41,744
2043	42,579	0	0	0	0	42,579
2044	43,431	0	0	0	0	43,431
2045	44,299	0	0	0	0	44,299
2046	45,185	0	0	0	0	45,185
2047	46,089	0	0	0	0	46,089
2048	47,011	0	0	0	0	47,011
2049	47,951	0	0	0	0	47,951
2050	48,910	0	0	0	0	48,910
2051	49,888	0	0	0	0	49,888
2052	50,886	0	0	0	0	50,886
2053	51,904	0	0	0	0	51,904
2054	52,942	0	0	0	0	52,942
2055	54,001	0	0	0	0	54,001
2056	55,081	0	0	0	0	55,081
2057	56,182	0	0	0	0	56,182
2058	57,306	0	0	0	0	57,306
2059	58,452	0	0	0	0	58,452
2060	59,621	0	0	0	0	59,621
2061	60,813	0	0	0	0	60,813
2062	62,030	0	0	0	0	62,030



Jack's Social Security & Medicare Employment Tax Illustration

Jack & Jill Flash

Year	Applicable Threshold	Income		FICA Taxes on Wages				SECA Taxes on Net SE Income			
		FICA Wages	Net SE Income	Social Security Tax	Base Medicare Tax	Additional Medicare Tax	Total FICA Taxes	Social Security Tax	Base Medicare Tax	Additional Medicare Tax	Total SECA Taxes
2023	250,000	200,000	25,000	9,932	2,900	0	12,832	0	670	0	670
2024	200,000	0	0	0	0	0	0	0	0	0	0
2025	200,000	0	0	0	0	0	0	0	0	0	0
2026	200,000	0	0	0	0	0	0	0	0	0	0
2027	200,000	0	0	0	0	0	0	0	0	0	0
2028	200,000	0	0	0	0	0	0	0	0	0	0
2029	200,000	0	0	0	0	0	0	0	0	0	0
2030	200,000	0	0	0	0	0	0	0	0	0	0
2031	200,000	0	0	0	0	0	0	0	0	0	0
2032	200,000	0	0	0	0	0	0	0	0	0	0
2033	200,000	0	0	0	0	0	0	0	0	0	0
2034	200,000	0	0	0	0	0	0	0	0	0	0
2035	200,000	0	0	0	0	0	0	0	0	0	0
2036	200,000	0	0	0	0	0	0	0	0	0	0
2037	200,000	0	0	0	0	0	0	0	0	0	0
2038	200,000	0	0	0	0	0	0	0	0	0	0
2039	200,000	0	0	0	0	0	0	0	0	0	0
2040	200,000	0	0	0	0	0	0	0	0	0	0
2041	200,000	0	0	0	0	0	0	0	0	0	0
2042	200,000	0	0	0	0	0	0	0	0	0	0
2043	200,000	0	0	0	0	0	0	0	0	0	0
2044	200,000	0	0	0	0	0	0	0	0	0	0
2045	200,000	0	0	0	0	0	0	0	0	0	0
2046	200,000	0	0	0	0	0	0	0	0	0	0
2047	200,000	0	0	0	0	0	0	0	0	0	0
2048	200,000	0	0	0	0	0	0	0	0	0	0
2049	200,000	0	0	0	0	0	0	0	0	0	0
2050	200,000	0	0	0	0	0	0	0	0	0	0
2051	200,000	0	0	0	0	0	0	0	0	0	0
2052	200,000	0	0	0	0	0	0	0	0	0	0
2053	200,000	0	0	0	0	0	0	0	0	0	0
2054	200,000	0	0	0	0	0	0	0	0	0	0
2055	200,000	0	0	0	0	0	0	0	0	0	0
2056	200,000	0	0	0	0	0	0	0	0	0	0
2057	200,000	0	0	0	0	0	0	0	0	0	0
2058	200,000	0	0	0	0	0	0	0	0	0	0
2059	200,000	0	0	0	0	0	0	0	0	0	0
2060	200,000	0	0	0	0	0	0	0	0	0	0
2061	200,000	0	0	0	0	0	0	0	0	0	0
2062	200,000	0	0	0	0	0	0	0	0	0	0



Jill's Social Security & Medicare Employment Tax Illustration

Jack & Jill Flash

Year	Applicable Threshold	Income		FICA Taxes on Wages			
		FICA Wages	Net SE Income	Social Security Tax	Base Medicare Tax	Additional Medicare Tax	Total FICA Taxes
2023	250,000	165,000	0	9,932	2,393	0	12,325
2024	200,000	181,500	0	10,230	2,632	0	12,862
2025	200,000	199,650	0	10,537	2,895	0	13,432
2026	200,000	219,615	0	10,853	3,184	177	14,214
2027	200,000	241,577	0	11,179	3,503	374	15,056
2028	200,000	265,734	0	11,513	3,853	592	15,958
2029	200,000	292,308	0	11,858	4,238	831	16,927
2030	200,000	321,538	0	12,214	4,662	1,094	17,970
2031	200,000	0	0	0	0	0	0
2032	200,000	0	0	0	0	0	0
2033	200,000	0	0	0	0	0	0
2034	200,000	0	0	0	0	0	0
2035	200,000	0	0	0	0	0	0
2036	200,000	0	0	0	0	0	0
2037	200,000	0	0	0	0	0	0
2038	200,000	0	0	0	0	0	0
2039	200,000	0	0	0	0	0	0
2040	200,000	0	0	0	0	0	0
2041	200,000	0	0	0	0	0	0
2042	200,000	0	0	0	0	0	0
2043	200,000	0	0	0	0	0	0
2044	200,000	0	0	0	0	0	0
2045	200,000	0	0	0	0	0	0
2046	200,000	0	0	0	0	0	0
2047	200,000	0	0	0	0	0	0
2048	200,000	0	0	0	0	0	0
2049	200,000	0	0	0	0	0	0
2050	200,000	0	0	0	0	0	0
2051	200,000	0	0	0	0	0	0
2052	200,000	0	0	0	0	0	0
2053	200,000	0	0	0	0	0	0
2054	200,000	0	0	0	0	0	0
2055	200,000	0	0	0	0	0	0
2056	200,000	0	0	0	0	0	0
2057	200,000	0	0	0	0	0	0
2058	200,000	0	0	0	0	0	0
2059	200,000	0	0	0	0	0	0
2060	200,000	0	0	0	0	0	0
2061	200,000	0	0	0	0	0	0
2062	200,000	0	0	0	0	0	0



Expense Illustration*Jack & Jill Flash**Part 1 of 2*

Year	Total Expenses	Household	Food & Clothing	Travel & Entertainment 1	Travel & Entertainment 2	Medical Expenses	Real Estate Taxes	Auto Taxes	Various Charities	Tax Consulting & Prep	LTC Insurance Premiums
2023	389,838	150,000	60,000	35,000	15,000	5,000	11,970	898	11,970	5,000	5,000
2024	400,313	154,500	61,800	36,050	15,450	5,150	12,329	925	12,329	5,150	5,150
2025	413,213	159,135	63,654	37,132	15,914	5,305	12,699	952	12,699	5,305	5,305
2026	426,553	163,909	65,564	38,245	16,391	5,464	13,080	981	13,080	5,464	5,464
2027	440,350	168,826	67,531	39,393	16,883	5,628	13,472	1,010	13,472	5,628	5,628
2028	427,856	173,891	69,556	40,575	17,389	5,796	13,877	1,041	13,877	5,796	5,796
2029	429,665	179,108	71,643	41,792	17,911	5,970	14,293	1,072	14,293	5,970	5,970
2030	442,555	184,481	73,792	43,046	18,448	6,149	14,722	1,104	14,722	6,149	6,149
2031	455,832	190,016	76,006	44,337	19,002	6,334	15,163	1,137	15,163	6,334	6,334
2032	486,401	195,716	78,286	45,667	19,572	6,524	15,618	1,171	15,618	6,524	6,524
2033	528,363	201,587	80,635	47,037	20,159	6,720	16,087	1,207	16,087	6,720	6,720
2034	545,557	207,635	83,054	48,448	20,764	6,921	16,569	1,243	16,569	6,921	6,921
2035	563,348	213,864	85,546	49,902	21,386	7,129	17,066	1,280	17,066	7,129	7,129
2036	560,428	220,280	88,112	51,399	22,028	7,343	17,578	1,318	17,578	7,343	7,343
2037	578,200	226,888	90,755	52,941	22,689	7,563	18,106	1,358	18,106	7,563	7,563
2038	596,564	233,695	93,478	54,529	23,370	7,790	18,649	1,399	18,649	7,790	7,790
2039	577,434	240,706	96,282	56,165	24,071	8,024	19,208	1,441	19,208	8,024	8,024
2040	594,757	247,927	99,171	57,850	24,793	8,264	19,785	1,484	19,785	8,264	8,264
2041	612,600	255,365	102,146	59,585	25,536	8,512	20,378	1,528	20,378	8,512	8,512
2042	630,978	263,026	105,210	61,373	26,303	8,768	20,989	1,574	20,989	8,768	8,768
2043	649,907	270,917	108,367	63,214	27,092	9,031	21,619	1,621	21,619	9,031	9,031
2044	669,404	279,044	111,618	65,110	27,904	9,301	22,268	1,670	22,268	9,301	9,301
2045	689,486	287,416	114,966	67,064	28,742	9,581	22,936	1,720	22,936	9,581	9,581
2046	710,171	296,038	118,415	69,076	29,604	9,868	23,624	1,772	23,624	9,868	9,868
2047	731,476	304,919	121,968	71,148	30,492	10,164	24,333	1,825	24,333	10,164	10,164
2048	753,420	314,067	125,627	73,282	31,407	10,469	25,063	1,880	25,063	10,469	10,469
2049	776,023	323,489	129,395	75,481	32,349	10,783	25,814	1,936	25,814	10,783	10,783
2050	799,304	333,193	133,277	77,745	33,319	11,106	26,589	1,994	26,589	11,106	11,106
2051	823,283	343,189	137,276	80,077	34,319	11,440	27,386	2,054	27,386	11,440	11,440
2052	847,981	353,485	141,394	82,480	35,348	11,783	28,208	2,116	28,208	11,783	11,783
2053	873,421	364,089	145,636	84,954	36,409	12,136	29,054	2,179	29,054	12,136	12,136
2054	899,623	375,012	150,005	87,503	37,501	12,500	29,926	2,244	29,926	12,500	12,500
2055	926,612	386,262	154,505	90,128	38,626	12,875	30,824	2,312	30,824	12,875	12,875
2056	954,410	397,850	159,140	92,832	39,785	13,262	31,748	2,381	31,748	13,262	13,262
2057	983,043	409,786	163,914	95,617	40,979	13,660	32,701	2,453	32,701	13,660	13,660
2058	1,012,534	422,079	168,832	98,485	42,208	14,069	33,682	2,526	33,682	14,069	14,069
2059	1,042,910	434,742	173,897	101,440	43,474	14,491	34,692	2,602	34,692	14,491	14,491
2060	1,074,197	447,784	179,114	104,483	44,778	14,926	35,733	2,680	35,733	14,926	14,926
2061	1,106,423	461,218	184,487	107,617	46,122	15,374	36,805	2,760	36,805	15,374	15,374
2062	1,139,616	475,054	190,022	110,846	47,505	15,835	37,909	2,843	37,909	15,835	15,835

Expense Illustration

Jack & Jill Flash

Part 2 of 2

Year	Disability Premiums	Jeff's Education	Jenny's Education	Billy's Education	Joe's Education	Other Gifts
2023	2,000	0	0	8,000	20,000	60,000
2024	0	0	0	8,480	21,200	61,800
2025	0	0	0	8,989	22,472	63,654
2026	0	0	0	9,528	23,820	65,564
2027	0	0	0	10,100	25,250	67,531
2028	0	0	0	10,706	0	69,556
2029	0	0	0	0	0	71,643
2030	0	0	0	0	0	73,792
2031	0	0	0	0	0	76,006
2032	0	0	16,895	0	0	78,286
2033	0	26,863	17,908	0	0	80,635
2034	0	28,474	18,983	0	0	83,054
2035	0	30,183	20,122	0	0	85,546
2036	0	31,994	0	0	0	88,112
2037	0	33,914	0	0	0	90,755
2038	0	35,948	0	0	0	93,478
2039	0	0	0	0	0	96,282
2040	0	0	0	0	0	99,171
2041	0	0	0	0	0	102,146
2042	0	0	0	0	0	105,210
2043	0	0	0	0	0	108,367
2044	0	0	0	0	0	111,618
2045	0	0	0	0	0	114,966
2046	0	0	0	0	0	118,415
2047	0	0	0	0	0	121,968
2048	0	0	0	0	0	125,627
2049	0	0	0	0	0	129,395
2050	0	0	0	0	0	133,277
2051	0	0	0	0	0	137,276
2052	0	0	0	0	0	141,394
2053	0	0	0	0	0	145,636
2054	0	0	0	0	0	150,005
2055	0	0	0	0	0	154,505
2056	0	0	0	0	0	159,140
2057	0	0	0	0	0	163,914
2058	0	0	0	0	0	168,832
2059	0	0	0	0	0	173,897
2060	0	0	0	0	0	179,114
2061	0	0	0	0	0	184,487
2062	0	0	0	0	0	190,022



Participant's After-Tax Portfolio Contributions

Jack & Jill Flash

Year	Jill's 401(k) Plan	Jill's Roth Account Catchup Contributions	Nonqualified Annuities	Total Participant After-Tax Contributions
2023	17,955	0	10,000	27,955
2024	13,766	7,500	5,000	26,266
2025	14,065	7,500	5,000	26,565
2026	14,663	8,000	5,000	27,663
2027	14,963	8,000	5,000	27,963
2028	15,561	12,750	5,000	33,311
2029	15,860	12,750	5,000	33,610
2030	16,459	13,500	5,000	34,959
2031	0	0	0	0
2032	0	0	0	0
2033	0	0	0	0
2034	0	0	0	0
2035	0	0	0	0
2036	0	0	0	0
2037	0	0	0	0
2038	0	0	0	0
2039	0	0	0	0
2040	0	0	0	0
2041	0	0	0	0
2042	0	0	0	0
2043	0	0	0	0
2044	0	0	0	0
2045	0	0	0	0
2046	0	0	0	0
2047	0	0	0	0
2048	0	0	0	0
2049	0	0	0	0
2050	0	0	0	0
2051	0	0	0	0
2052	0	0	0	0
2053	0	0	0	0
2054	0	0	0	0
2055	0	0	0	0
2056	0	0	0	0
2057	0	0	0	0
2058	0	0	0	0
2059	0	0	0	0
2060	0	0	0	0
2061	0	0	0	0
2062	0	0	0	0



25 Breezy Way Illustration

Jack & Jill Flash

Year	Beginning Balance	Debt Amortization				Ending Balance	After-Tax Interest 3.59%	After-Tax Debt Service
		Total Scheduled Payments	Interest 6.00%	Scheduled Principal	Additional Principal Planned			
2023	641,778	47,222	38,507	8,715	0	633,063	23,046	31,761
2024	633,063	47,222	37,984	9,238	0	623,825	22,733	31,971
2025	623,825	47,222	37,430	9,792	0	614,033	22,402	32,194
2026	614,033	47,222	36,842	10,380	0	603,653	22,050	32,430
2027	603,653	47,222	36,219	11,003	0	592,650	21,677	32,680
2028	592,650	47,222	35,559	11,663	0	580,988	21,282	32,945
2029	580,988	47,222	34,859	12,363	0	568,625	20,863	33,226
2030	568,625	47,222	34,118	13,104	0	555,521	20,419	33,524
2031	555,521	47,222	33,331	13,891	541,630	0	19,949	575,470
2032	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0



423 Sun Circle Illustration

Jack & Jill Flash

Year	Beginning Balance	Debt Amortization			Ending Balance	After-Tax Interest 3.59%	After-Tax Debt Service
		Total Scheduled Payments	Interest 6.00%	Principal			
2023	239,259	25,741	14,356	11,385	227,874	8,592	19,977
2024	227,874	25,741	13,672	12,068	215,806	8,183	20,251
2025	215,806	25,741	12,948	12,792	203,014	7,750	20,542
2026	203,014	25,741	12,181	13,560	189,454	7,290	20,850
2027	189,454	25,741	11,367	14,373	175,080	6,803	21,177
2028	175,080	25,741	10,505	15,236	159,844	6,287	21,523
2029	159,844	25,741	9,591	16,150	143,694	5,740	21,890
2030	143,694	25,741	8,622	17,119	126,575	5,160	22,279
2031	126,575	25,741	7,595	18,146	108,429	4,545	22,691
2032	108,429	25,741	6,506	19,235	89,194	3,894	23,129
2033	89,194	25,741	5,352	20,389	68,805	3,203	23,592
2034	68,805	25,741	4,128	21,612	47,193	2,471	24,083
2035	47,193	25,741	2,832	22,909	24,284	1,695	24,604
2036	24,284	25,741	1,457	24,284	0	872	25,156
2037	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0



1615 Grove Lane Illustration

Jack & Jill Flash

Year	Beginning Balance	Debt Amortization			Ending Balance	After-Tax Interest 3.59%	After-Tax Debt Service
		Total Scheduled Payments	Interest 6.00%	Principal			
2023	261,648	19,252	15,699	3,553	258,095	9,396	12,949
2024	258,095	19,252	15,486	3,766	254,329	9,268	13,034
2025	254,329	19,252	15,260	3,992	250,336	9,133	13,125
2026	250,336	19,252	15,020	4,232	246,105	8,990	13,221
2027	246,105	19,252	14,766	4,486	241,619	8,838	13,323
2028	241,619	19,252	14,497	4,755	236,864	8,677	13,431
2029	236,864	19,252	14,212	5,040	231,824	8,506	13,546
2030	231,824	19,252	13,909	5,343	226,482	8,325	13,667
2031	226,482	19,252	13,589	5,663	220,818	8,133	13,796
2032	220,818	19,252	13,249	6,003	214,816	7,930	13,932
2033	214,816	19,252	12,889	6,363	208,453	7,714	14,077
2034	208,453	19,252	12,507	6,745	201,708	7,486	14,230
2035	201,708	19,252	12,102	7,149	194,558	7,243	14,393
2036	194,558	19,252	11,673	7,578	186,980	6,987	14,565
2037	186,980	19,252	11,219	8,033	178,947	6,714	14,748
2038	178,947	19,252	10,737	8,515	170,432	6,426	14,941
2039	170,432	19,252	10,226	9,026	161,405	6,120	15,146
2040	161,405	19,252	9,684	9,568	151,838	5,796	15,364
2041	151,838	19,252	9,110	10,142	141,696	5,452	15,594
2042	141,696	19,252	8,502	10,750	130,946	5,088	15,839
2043	130,946	19,252	7,857	11,395	119,551	4,702	16,097
2044	119,551	19,252	7,173	12,079	107,472	4,293	16,372
2045	107,472	19,252	6,448	12,804	94,668	3,859	16,663
2046	94,668	19,252	5,680	13,572	81,096	3,400	16,971
2047	81,096	19,252	4,866	14,386	66,710	2,912	17,298
2048	66,710	19,252	4,003	15,249	51,461	2,396	17,645
2049	51,461	19,252	3,088	16,164	35,296	1,848	18,012
2050	35,296	19,252	2,118	17,134	18,162	1,267	18,402
2051	18,162	19,252	1,090	18,162	0	652	18,814
2052	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0





Cash Flow Illustration

Supporting Schedules for
ESTATE PLANNING

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Life Insurance Needs Analysis/Jack Dies in Current Year

Estate Tax Balance Sheet

Jack & Jill Flash

Financial Assets	Jack	Jill	Joint	Total
Balanced Fund	0	0	100,000	100,000
Taxable investments	1,670,395	430,000	325,000	2,425,395
Cash & Investments	1,670,395	430,000	425,000	2,525,395
Qualified plans	750,000	325,000	0	1,075,000
Traditional IRAs	2,000,000	50,000	0	2,050,000
Nonqualified plans	0	512,000	0	512,000
Nonqualified annuities	2,023	55,000	0	57,023
Retirement Plans & Annuities	2,752,023	942,000	0	3,694,023
Financial Assets	4,422,418	1,372,000	425,000	6,219,418

Unmarketable Assets	Jack	Jill	Joint	Total
LLCs	0	25,000	0	25,000
Investment real estate	0	0	525,000	525,000
Other assets	0	0	135,000	135,000
Unmarketable Assets	0	25,000	660,000	685,000

Personal Assets	Jack	Jill	Joint	Total
Personal residences	0	0	1,440,000	1,440,000
Personal property	0	0	250,000	250,000
Personal Assets	0	0	1,690,000	1,690,000
Total Assets	4,422,418	1,397,000	2,775,000	8,594,418
Less: outstanding debts	0	-261,648	-881,038	1,142,686
Net Worth	4,422,418	1,135,352	1,893,962	7,451,732
Plus: includible life insurance	750,000	50,000	0	800,000
Gross Estate	5,172,418	1,185,352	1,893,962	8,251,732

Income In Respect of a Decedent	Jack	Jill	Joint	Total
Qualified plans	750,000	325,000	0	1,075,000
Traditional IRAs	2,000,000	50,000	0	2,050,000
Nonqualified plans	0	512,000	0	512,000
Nonqualified annuities	0	10,000	0	10,000
Total Income In Respect of a Decedent	2,750,000	897,000	0	3,647,000



Estate Analysis & Wealth Transfer Summary

Jack & Jill Flash

Jack's Estate Analysis in 2023	All to Jill	Bypass Trust	Bypass + ILIT
Gross estate	6,119,399	6,119,399	5,369,399
Less: nontax estate settlement costs	-147,388	-147,388	-132,388
Adjusted gross estate	5,972,011	5,972,011	5,237,011
Less: charitable bequests	-500,000	0	0
Less: marital bequests	-5,472,011	0	0
Less: state death tax deduction	0	-31,633	-2,088
Estate Tax Base	0	5,940,378	5,234,923
Federal estate tax	0	0	0
State death taxes	0	31,633	2,088
Total Death Taxes	0	31,633	2,088
Deceased spousal unused exclusion transferred to Jill	12,920,000	6,979,622	7,685,077
Jill's Estate Analysis in 2023	All to Jill	Bypass Trust	Bypass + ILIT
Jill's estate	2,132,333	2,132,333	2,082,333
Plus: marital bequests received from Jack's estate	5,472,011	0	0
Gross estate	7,604,344	2,132,333	2,082,333
Less: nontax estate settlement costs	-177,087	-67,647	-66,647
Adjusted gross estate	7,427,257	2,064,686	2,015,686
Less: state death tax deduction	-132,981	0	0
Estate Tax Base	7,294,276	2,064,686	2,015,686
Federal estate tax	0	0	0
State death taxes	132,981	0	0
Total Death Taxes	132,981	0	0
Income in respect of a decedent	3,647,000	3,647,000	3,647,000
Less: charitable bequests of IRD property	-500,000	0	0
Income in respect of a decedent received by heirs	3,147,000	3,647,000	3,647,000
Less: allocable 691(c) deduction	0	0	0
Amount subject to income taxes	3,147,000	3,647,000	3,647,000
Income Taxes on Income in Respect of a Decedent	1,263,521	1,464,271	1,464,271



Estate Analysis & Wealth Transfer Summary

Jack & Jill Flash

Wealth Transfer Summary in 2023	All to Jill	Bypass Trust	Bypass + ILIT
Net worth	7,451,732	7,451,732	7,451,732
Plus: life insurance includible in the gross estate	800,000	800,000	0
Plus: life insurance excludable from the gross estate	0	0	800,000
Combined pretax wealth	8,251,732	8,251,732	8,251,732
Less: nontax estate settlement costs	-324,475	-215,035	-199,035
Less: federal and state death taxes	-132,981	-31,633	-2,088
Less: income taxes on IRD	-1,263,521	-1,464,271	-1,464,271
Total estate shrinkage	1,720,977	1,710,939	1,665,394
Less: charitable bequests	-500,000	0	0
Net to Heirs	6,030,755	6,540,793	6,586,338



Net to Heirs Illustration - Baseline

Jack & Jill Flash

Year	Taxable Estate					Estate, Inheritance & Income Taxes			Net to Heirs
	Gross Estate	Estate Settlement Costs	Charitable Bequests	State Death Tax Deduction	Combined Taxable Estate	Federal Estate Tax	State Death Taxes	Income Taxes on IRD	
2023	8,638,432	197,769	1,500,000	95,328	6,845,335	0	95,328	981,166	5,864,170
2024	8,829,446	202,339	1,000,000	149,185	7,477,922	0	149,185	1,282,679	6,195,243
2025	9,114,193	208,806	1,000,000	173,674	7,731,713	0	173,674	1,388,274	6,343,439
2026	9,415,443	215,627	1,000,000	200,382	7,999,434	0	200,382	1,499,003	6,500,431
2027	9,734,456	222,827	1,000,000	230,316	8,281,313	0	230,316	1,614,667	6,666,646
2028	10,100,027	230,982	1,000,000	266,781	8,602,264	0	266,781	1,739,231	6,863,033
2029	10,501,776	239,887	1,000,000	308,932	8,952,958	0	308,932	1,869,279	7,083,679
2030	10,953,132	249,809	1,000,000	358,372	9,344,951	0	358,372	2,020,049	7,324,902
2031	11,128,761	254,244	1,000,000	377,546	9,496,970	0	377,546	2,099,870	7,397,101
2032	11,374,984	260,119	1,000,000	404,584	9,710,281	0	404,584	2,183,200	7,527,082
2033	11,380,209	261,202	1,000,000	405,081	9,713,926	0	405,081	2,225,895	7,488,031
2034	11,559,605	265,798	1,000,000	426,057	9,867,750	0	426,057	2,309,483	7,558,267
2035	11,731,488	270,274	1,000,000	446,146	10,015,069	0	446,146	2,395,424	7,619,644
2036	11,915,513	275,024	1,000,000	467,659	10,172,830	0	467,659	2,483,324	7,689,506
2037	12,091,117	279,637	1,000,000	488,178	10,323,302	0	488,178	2,572,702	7,750,600
2038	12,257,160	284,092	1,000,000	507,568	10,465,500	0	507,568	2,662,977	7,802,523
2039	12,449,717	289,112	1,000,000	530,557	10,630,048	0	530,557	2,753,455	7,876,593
2040	12,633,132	293,984	1,000,000	553,411	10,785,737	0	553,411	2,843,315	7,942,423
2041	12,834,211	299,245	1,000,000	578,476	10,956,490	0	578,476	2,960,542	7,995,948
2042	13,021,588	304,269	1,000,000	601,817	11,115,502	0	601,817	3,074,467	8,041,035
2043	13,192,631	309,005	1,000,000	623,104	11,260,522	0	623,104	3,183,613	8,076,909
2044	13,343,861	313,385	1,000,000	641,901	11,388,576	0	641,901	3,286,272	8,102,304
2045	13,471,822	317,339	1,000,000	658,210	11,496,273	0	658,210	3,380,473	8,115,800
2046	13,572,336	320,786	1,000,000	671,411	11,580,138	0	671,411	3,463,954	8,116,185
2047	13,640,672	323,633	1,000,000	680,317	11,636,721	0	680,317	3,534,120	8,102,601
2048	13,671,484	325,774	1,000,000	684,216	11,661,493	0	684,216	3,588,009	8,073,484
2049	13,658,734	327,089	1,000,000	682,304	11,649,340	0	682,304	3,622,244	8,027,096
2050	13,595,611	327,444	1,000,000	673,671	11,594,496	0	673,671	3,632,982	7,961,513
2051	13,474,441	326,687	1,000,000	657,295	11,490,459	0	657,295	3,615,863	7,874,596
2052	13,286,185	324,638	1,000,000	633,078	11,328,469	0	633,078	3,565,942	7,762,527
2053	13,020,715	321,096	1,000,000	599,551	11,100,068	0	599,551	3,477,630	7,622,438
2054	12,668,415	315,870	1,000,000	555,126	10,797,419	0	555,126	3,344,610	7,452,809
2055	12,217,082	308,719	1,000,000	499,804	10,408,559	0	499,804	3,159,758	7,248,801
2056	11,653,015	299,369	1,000,000	433,238	9,920,409	0	433,238	2,915,050	7,005,359
2057	10,960,851	287,515	1,000,000	355,014	9,318,322	0	355,014	2,601,456	6,716,866
2058	10,123,365	272,814	1,000,000	264,857	8,585,694	0	264,857	2,208,830	6,376,864
2059	9,121,265	254,882	1,000,000	170,242	7,696,140	0	170,242	1,725,781	5,970,359
2060	7,932,950	233,290	1,000,000	77,976	6,621,685	0	77,976	1,139,536	5,482,148
2061	6,534,257	207,555	1,000,000	4,454	5,322,248	0	4,454	435,783	4,886,465
2062	4,898,162	177,139	1,000,000	0	3,721,023	0	0	0	3,721,023



Death Taxes Without IRD Illustration - Baseline

Jack & Jill Flash

Year	Taxable Estate Without IRD								IRD Deduction		
	Net Worth	Includible Life Insurance	Gross Estate	IRD	Gross Estate Without IRD	Estate Settlement Costs	Charitable Bequests	Combined Taxable Estate	Federal Estate Tax	State Death Taxes	IRD Deduction
2023	8,588,432	50,000	8,638,432	3,943,750	4,694,682	118,894	1,500,000	3,075,788	0	0	0
2024	8,779,446	50,000	8,829,446	4,194,717	4,634,729	118,445	1,000,000	3,516,284	0	0	0
2025	9,064,193	50,000	9,114,193	4,457,718	4,656,475	119,652	1,000,000	3,536,823	0	0	0
2026	9,365,443	50,000	9,415,443	4,733,506	4,681,936	120,957	1,000,000	3,560,979	0	0	0
2027	9,684,456	50,000	9,734,456	5,021,587	4,712,869	122,395	1,000,000	3,590,474	0	0	0
2028	10,050,027	50,000	10,100,027	5,331,833	4,768,194	124,346	1,000,000	3,643,849	0	0	0
2029	10,451,776	50,000	10,501,776	5,655,739	4,846,038	126,772	1,000,000	3,719,266	0	0	0
2030	10,903,132	50,000	10,953,132	6,031,254	4,921,878	129,184	1,000,000	3,792,693	0	0	0
2031	11,078,761	50,000	11,128,761	6,230,062	4,898,699	129,643	1,000,000	3,769,056	0	0	0
2032	11,324,984	50,000	11,374,984	6,437,608	4,937,376	131,367	1,000,000	3,806,009	0	0	0
2033	11,330,209	50,000	11,380,209	6,543,947	4,836,262	130,323	1,000,000	3,705,938	0	0	0
2034	11,509,605	50,000	11,559,605	6,752,137	4,807,467	130,755	1,000,000	3,676,712	0	0	0
2035	11,681,488	50,000	11,731,488	6,966,188	4,765,301	130,950	1,000,000	3,634,351	0	0	0
2036	11,865,513	50,000	11,915,513	7,185,117	4,730,396	131,321	1,000,000	3,599,075	0	0	0
2037	12,041,117	50,000	12,091,117	7,407,726	4,683,391	131,483	1,000,000	3,551,908	0	0	0
2038	12,207,160	50,000	12,257,160	7,632,570	4,624,590	131,441	1,000,000	3,493,149	0	0	0
2039	12,399,717	50,000	12,449,717	7,857,921	4,591,796	131,954	1,000,000	3,459,843	0	0	0
2040	12,583,132	50,000	12,633,132	8,081,730	4,551,402	132,349	1,000,000	3,419,053	0	0	0
2041	12,784,211	50,000	12,834,211	8,373,703	4,460,508	131,771	1,000,000	3,328,737	0	0	0
2042	12,971,588	50,000	13,021,588	8,657,452	4,364,136	131,120	1,000,000	3,233,016	0	0	0
2043	13,142,631	50,000	13,192,631	8,929,298	4,263,333	130,419	1,000,000	3,132,914	0	0	0
2044	13,293,861	50,000	13,343,861	9,184,986	4,158,875	129,685	1,000,000	3,029,190	0	0	0
2045	13,421,822	50,000	13,471,822	9,419,610	4,052,213	128,947	1,000,000	2,923,266	0	0	0
2046	13,522,336	50,000	13,572,336	9,627,531	3,944,805	128,236	1,000,000	2,816,569	0	0	0
2047	13,590,672	50,000	13,640,672	9,802,291	3,838,380	127,587	1,000,000	2,710,793	0	0	0
2048	13,621,484	50,000	13,671,484	9,936,511	3,734,972	127,044	1,000,000	2,607,928	0	0	0
2049	13,608,734	50,000	13,658,734	10,021,779	3,636,955	126,654	1,000,000	2,510,301	0	0	0
2050	13,545,611	50,000	13,595,611	10,048,524	3,547,087	126,474	1,000,000	2,420,613	0	0	0
2051	13,424,441	50,000	13,474,441	10,005,884	3,468,557	126,569	1,000,000	2,341,987	0	0	0
2052	13,236,185	50,000	13,286,185	9,881,550	3,404,635	127,007	1,000,000	2,277,628	0	0	0
2053	12,970,715	50,000	13,020,715	9,661,594	3,359,121	127,864	1,000,000	2,231,257	0	0	0
2054	12,618,415	50,000	12,668,415	9,330,286	3,338,129	129,265	1,000,000	2,208,864	0	0	0
2055	12,167,082	50,000	12,217,082	8,869,884	3,347,198	131,321	1,000,000	2,215,877	0	0	0
2056	11,603,015	50,000	11,653,015	8,260,398	3,392,617	134,161	1,000,000	2,258,456	0	0	0
2057	10,910,851	50,000	10,960,851	7,479,343	3,481,509	137,928	1,000,000	2,343,581	0	0	0
2058	10,073,365	50,000	10,123,365	6,501,445	3,621,921	142,785	1,000,000	2,479,136	0	0	0
2059	9,071,265	50,000	9,121,265	5,298,335	3,822,930	148,916	1,000,000	2,674,014	0	0	0
2060	7,882,950	50,000	7,932,950	3,838,198	4,094,753	156,526	1,000,000	2,938,227	0	0	0
2061	6,484,257	50,000	6,534,257	2,085,387	4,448,870	165,847	1,000,000	3,283,023	0	0	0
2062	4,848,162	50,000	4,898,162	0	4,898,162	177,139	1,000,000	3,721,023	0	0	0



Net to Heirs Illustration - Planning

Jack & Jill Flash

Year	Taxable Estate					Estate, Inheritance & Income Taxes			Net to Heirs
	Gross Estate	Estate Settlement Costs	Charitable Bequests	State Death Tax Deduction	Combined Taxable Estate	Federal Estate Tax	State Death Taxes	Income Taxes on IRD	
2023	9,339,937	211,799	1,500,000	149,276	7,478,863	0	149,276	981,166	6,497,697
2024	9,576,268	217,275	1,000,000	215,663	8,143,330	0	215,663	1,282,679	6,860,651
2025	9,909,260	224,708	1,000,000	247,593	8,436,959	0	247,593	1,388,274	7,048,686
2026	10,261,871	232,556	1,000,000	283,449	8,745,867	0	283,449	1,499,003	7,246,864
2027	10,635,564	240,849	1,000,000	323,808	9,070,907	0	323,808	1,614,667	7,456,240
2028	11,059,347	250,169	1,000,000	370,228	9,438,950	0	370,228	1,739,231	7,699,719
2029	11,523,068	260,313	1,000,000	422,331	9,840,424	0	422,331	1,869,279	7,971,145
2030	12,040,399	271,555	1,000,000	483,061	10,285,783	0	483,061	2,020,049	8,265,735
2031	12,286,265	277,395	1,000,000	511,864	10,497,007	0	511,864	2,099,870	8,397,137
2032	12,607,264	284,765	1,000,000	551,280	10,771,219	0	551,280	2,183,200	8,588,019
2033	12,692,093	287,440	1,000,000	561,796	10,842,857	0	561,796	2,225,895	8,616,962
2034	12,956,237	293,731	1,000,000	594,801	11,067,705	0	594,801	2,309,483	8,758,222
2035	13,218,343	300,011	1,000,000	627,546	11,290,786	0	627,546	2,395,424	8,895,362
2036	13,498,418	306,682	1,000,000	663,276	11,528,460	0	663,276	2,483,324	9,045,136
2037	13,776,278	313,340	1,000,000	700,160	11,762,778	0	700,160	2,572,702	9,190,075
2038	14,051,183	319,973	1,000,000	736,645	11,994,565	0	736,645	2,662,977	9,331,588
2039	14,359,633	327,310	1,000,000	777,596	12,254,727	0	777,596	2,753,455	9,501,271
2040	14,666,429	334,650	1,000,000	820,176	12,511,603	0	820,176	2,843,315	9,668,288
2041	14,998,859	342,538	1,000,000	866,910	12,789,411	0	866,910	2,960,542	9,828,869
2042	15,326,072	350,359	1,000,000	912,903	13,062,810	0	912,903	3,074,467	9,988,343
2043	15,645,985	358,072	1,000,000	959,363	13,328,549	0	959,363	3,183,613	10,144,936
2044	15,955,701	365,621	1,000,000	1,005,292	13,584,788	0	1,005,292	3,286,272	10,298,516
2045	16,252,387	372,950	1,000,000	1,049,274	13,830,163	0	1,049,274	3,380,473	10,449,690
2046	16,532,525	379,990	1,000,000	1,091,206	14,061,329	0	1,091,206	3,463,954	10,597,376
2047	16,792,090	386,662	1,000,000	1,131,668	14,273,760	0	1,131,668	3,534,120	10,739,640
2048	17,026,483	392,874	1,000,000	1,168,177	14,465,432	0	1,168,177	3,588,009	10,877,423
2049	17,230,466	398,524	1,000,000	1,199,911	14,632,031	0	1,199,911	3,622,244	11,009,787
2050	17,398,078	403,494	1,000,000	1,225,933	14,768,651	0	1,225,933	3,632,982	11,135,668
2051	17,522,547	407,649	1,000,000	1,245,184	14,869,714	0	1,245,184	3,615,863	11,253,851
2052	17,595,798	410,830	1,000,000	1,256,395	14,928,573	0	1,256,395	3,565,942	11,362,631
2053	17,608,729	412,856	1,000,000	1,258,140	14,937,733	0	1,258,140	3,477,630	11,460,103
2054	17,552,815	413,558	1,000,000	1,249,081	14,890,176	0	1,249,081	3,344,610	11,545,566
2055	17,417,014	412,717	1,000,000	1,227,487	14,776,810	0	1,227,487	3,159,758	11,617,051
2056	17,188,863	410,086	1,000,000	1,191,404	14,587,374	0	1,191,404	2,915,050	11,672,324
2057	16,854,315	405,384	1,000,000	1,138,629	14,310,302	0	1,138,629	2,601,456	11,708,846
2058	16,397,547	398,297	1,000,000	1,067,486	13,931,763	0	1,067,486	2,208,830	11,722,933
2059	15,800,758	388,472	1,000,000	978,267	13,434,019	0	978,267	1,725,781	11,708,238
2060	15,043,939	375,509	1,000,000	868,654	12,799,776	0	868,654	1,139,536	11,660,239
2061	14,104,616	358,962	1,000,000	738,609	12,007,045	0	738,609	435,783	11,571,262
2062	12,957,566	338,327	1,000,000	589,263	11,029,976	0	589,263	0	11,029,976



Death Taxes Without IRD Illustration - Planning

Jack & Jill Flash

Year	Taxable Estate Without IRD									IRD Deduction		
	Net Worth	Includible Life Insurance	Gross Estate	IRD	Gross Estate Without IRD	Estate Settlement Costs	Charitable Bequests	State Death Tax Deduction	Combined Taxable Estate	Federal Estate Tax	State Death Taxes	IRD Deduction
2023	9,289,937	50,000	9,339,937	3,943,750	5,396,187	132,924	1,500,000	0	3,763,264	0	0	0
2024	9,526,268	50,000	9,576,268	4,194,717	5,381,551	133,381	1,000,000	0	4,248,170	0	0	0
2025	9,859,260	50,000	9,909,260	4,457,718	5,451,542	135,553	1,000,000	0	4,315,989	0	0	0
2026	10,211,871	50,000	10,261,871	4,733,506	5,528,365	137,885	1,000,000	0	4,390,479	0	0	0
2027	10,585,564	50,000	10,635,564	5,021,587	5,613,977	140,417	1,000,000	0	4,473,559	0	0	0
2028	11,009,347	50,000	11,059,347	5,331,833	5,727,514	143,532	1,000,000	0	4,583,982	0	0	0
2029	11,473,068	50,000	11,523,068	5,655,739	5,867,329	147,198	1,000,000	0	4,720,131	0	0	0
2030	11,990,399	50,000	12,040,399	6,031,254	6,009,145	150,930	1,000,000	0	4,858,215	0	0	0
2031	12,236,265	50,000	12,286,265	6,230,062	6,056,203	152,793	1,000,000	0	4,903,410	0	0	0
2032	12,557,264	50,000	12,607,264	6,437,608	6,169,655	156,012	1,000,000	0	5,013,643	0	0	0
2033	12,642,093	50,000	12,692,093	6,543,947	6,148,146	156,561	1,000,000	0	4,991,585	0	0	0
2034	12,906,237	50,000	12,956,237	6,752,137	6,204,099	158,688	1,000,000	0	5,045,412	0	0	0
2035	13,168,343	50,000	13,218,343	6,966,188	6,252,155	160,687	1,000,000	0	5,091,468	0	0	0
2036	13,448,418	50,000	13,498,418	7,185,117	6,313,301	162,979	1,000,000	405	5,149,917	0	405	0
2037	13,726,278	50,000	13,776,278	7,407,726	6,368,551	165,186	1,000,000	1,281	5,202,085	0	1,281	0
2038	14,001,183	50,000	14,051,183	7,632,570	6,418,613	167,321	1,000,000	2,431	5,248,860	0	2,431	0
2039	14,309,633	50,000	14,359,633	7,857,921	6,501,712	170,152	1,000,000	4,610	5,326,950	0	4,610	0
2040	14,616,429	50,000	14,666,429	8,081,730	6,584,698	173,015	1,000,000	7,174	5,404,509	0	7,174	0
2041	14,948,859	50,000	14,998,859	8,373,703	6,625,156	175,064	1,000,000	8,403	5,441,689	0	8,403	0
2042	15,276,072	50,000	15,326,072	8,657,452	6,668,620	177,210	1,000,000	9,725	5,481,685	0	9,725	0
2043	15,595,985	50,000	15,645,985	8,929,298	6,716,687	179,487	1,000,000	11,488	5,525,712	0	11,488	0
2044	15,905,701	50,000	15,955,701	9,184,986	6,770,715	181,922	1,000,000	13,552	5,575,241	0	13,552	0
2045	16,202,387	50,000	16,252,387	9,419,610	6,832,778	184,558	1,000,000	15,929	5,632,291	0	15,929	0
2046	16,482,525	50,000	16,532,525	9,627,531	6,904,995	187,440	1,000,000	18,843	5,698,712	0	18,843	0
2047	16,742,090	50,000	16,792,090	9,802,291	6,989,798	190,616	1,000,000	22,761	5,776,422	0	22,761	0
2048	16,976,483	50,000	17,026,483	9,936,511	7,089,972	194,144	1,000,000	27,400	5,868,428	0	27,400	0
2049	17,180,466	50,000	17,230,466	10,021,779	7,208,687	198,089	1,000,000	33,794	5,976,805	0	33,794	0
2050	17,348,078	50,000	17,398,078	10,048,524	7,349,554	202,523	1,000,000	41,810	6,105,220	0	41,810	0
2051	17,472,547	50,000	17,522,547	10,005,884	7,516,662	207,531	1,000,000	52,184	6,256,947	0	52,184	0
2052	17,545,798	50,000	17,595,798	9,881,550	7,714,248	213,199	1,000,000	64,467	6,436,582	0	64,467	0
2053	17,558,729	50,000	17,608,729	9,661,594	7,947,135	219,624	1,000,000	79,981	6,647,530	0	79,981	0
2054	17,502,815	50,000	17,552,815	9,330,286	8,222,529	226,953	1,000,000	99,281	6,896,295	0	99,281	0
2055	17,367,014	50,000	17,417,014	8,869,884	8,547,130	235,320	1,000,000	123,745	7,188,066	0	123,745	0
2056	17,138,863	50,000	17,188,863	8,260,398	8,928,465	244,878	1,000,000	154,156	7,529,431	0	154,156	0
2057	16,804,315	50,000	16,854,315	7,479,343	9,374,972	255,797	1,000,000	192,641	7,926,534	0	192,641	0
2058	16,347,547	50,000	16,397,547	6,501,445	9,896,102	268,269	1,000,000	241,695	8,386,138	0	241,695	0
2059	15,750,758	50,000	15,800,758	5,298,335	10,502,423	282,505	1,000,000	304,231	8,915,687	0	304,231	0
2060	14,993,939	50,000	15,043,939	3,838,198	11,205,741	298,745	1,000,000	381,184	9,525,812	0	381,184	0
2061	14,054,616	50,000	14,104,616	2,085,387	12,019,229	317,254	1,000,000	475,037	10,226,938	0	475,037	0
2062	12,907,566	50,000	12,957,566	0	12,957,566	338,327	1,000,000	589,263	11,029,976	0	589,263	0



Applicable Exclusion Amounts

Jack & Jill Flash

Year	Jack				Jill				State Death Tax Exclusion
	Basic Exclusion	Maximum Exclusion Inherited From Jill	Applicable Exclusion Amount	Maximum Transferable Exclusion Amount	Basic Exclusion	Maximum Exclusion Inherited From Jack	Applicable Exclusion Amount	Maximum Transferable Exclusion Amount	
2023	12,920,000	0	12,920,000	12,920,000	12,920,000	12,920,000	25,840,000	0	5,000,000
2024	0	0	0	0	13,310,000	12,920,000	26,230,000	0	5,000,000
2025	0	0	0	0	13,710,000	12,920,000	26,630,000	0	5,000,000
2026	0	0	0	0	6,000,000	12,920,000	18,920,000	0	5,000,000
2027	0	0	0	0	6,180,000	12,920,000	19,100,000	0	5,000,000
2028	0	0	0	0	6,360,000	12,920,000	19,280,000	0	5,000,000
2029	0	0	0	0	6,560,000	12,920,000	19,480,000	0	5,000,000
2030	0	0	0	0	6,750,000	12,920,000	19,670,000	0	5,000,000
2031	0	0	0	0	6,950,000	12,920,000	19,870,000	0	5,000,000
2032	0	0	0	0	7,160,000	12,920,000	20,080,000	0	5,000,000
2033	0	0	0	0	7,380,000	12,920,000	20,300,000	0	5,000,000
2034	0	0	0	0	7,600,000	12,920,000	20,520,000	0	5,000,000
2035	0	0	0	0	7,830,000	12,920,000	20,750,000	0	5,000,000
2036	0	0	0	0	8,060,000	12,920,000	20,980,000	0	5,000,000
2037	0	0	0	0	8,300,000	12,920,000	21,220,000	0	5,000,000
2038	0	0	0	0	8,550,000	12,920,000	21,470,000	0	5,000,000
2039	0	0	0	0	8,810,000	12,920,000	21,730,000	0	5,000,000
2040	0	0	0	0	9,070,000	12,920,000	21,990,000	0	5,000,000
2041	0	0	0	0	9,350,000	12,920,000	22,270,000	0	5,000,000
2042	0	0	0	0	9,630,000	12,920,000	22,550,000	0	5,000,000
2043	0	0	0	0	9,920,000	12,920,000	22,840,000	0	5,000,000
2044	0	0	0	0	10,210,000	12,920,000	23,130,000	0	5,000,000
2045	0	0	0	0	10,520,000	12,920,000	23,440,000	0	5,000,000
2046	0	0	0	0	10,830,000	12,920,000	23,750,000	0	5,000,000
2047	0	0	0	0	11,160,000	12,920,000	24,080,000	0	5,000,000
2048	0	0	0	0	11,490,000	12,920,000	24,410,000	0	5,000,000
2049	0	0	0	0	11,840,000	12,920,000	24,760,000	0	5,000,000
2050	0	0	0	0	12,190,000	12,920,000	25,110,000	0	5,000,000
2051	0	0	0	0	12,560,000	12,920,000	25,480,000	0	5,000,000
2052	0	0	0	0	12,940,000	12,920,000	25,860,000	0	5,000,000
2053	0	0	0	0	13,330,000	12,920,000	26,250,000	0	5,000,000
2054	0	0	0	0	13,730,000	12,920,000	26,650,000	0	5,000,000
2055	0	0	0	0	14,140,000	12,920,000	27,060,000	0	5,000,000
2056	0	0	0	0	14,560,000	12,920,000	27,480,000	0	5,000,000
2057	0	0	0	0	15,000,000	12,920,000	27,920,000	0	5,000,000
2058	0	0	0	0	15,450,000	12,920,000	28,370,000	0	5,000,000
2059	0	0	0	0	15,910,000	12,920,000	28,830,000	0	5,000,000
2060	0	0	0	0	16,390,000	12,920,000	29,310,000	0	5,000,000
2061	0	0	0	0	16,880,000	12,920,000	29,800,000	0	5,000,000
2062	0	0	0	0	17,390,000	12,920,000	30,310,000	0	5,000,000





Cash Flow Illustration

Supporting Schedules for
ASSUMPTIONS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Life Insurance Needs Analysis/Jack Dies in Current Year

General Assumptions

Jack & Jill Flash

Personal	Jack	Jill
Age	58.0	55.0
Life expectancy	58.0	95.0
Year of death	2023	2062
Retirement age	65	62
Planning Illustration		
Analysis date		01-Jan-2023
Scenario on which illustrations are based		Jack's death
Balanced Fund		
Fair market value		100,000
Income rate		4.6%
Taxable income percentage		100.0%
Income reinvestment percentage		100.0%
Growth rate		4.1%
After-tax total return		6.46%
Life Insurance	Jack	Jill
Death benefit	750,000	50,000
Growth rate	0.0%	0.0%
Nonlinear change in coverage	0.0%	0.0%
Year of nonlinear change	2024	2031
Tax Rates	Fed or State	Combined
Investment income	25.0%	28.2%
Other income	37.0%	40.2%
Capital gains	20.0%	23.2%
State	5.0%	
Cash Flow Deficit Funding		
Interest rate on cash flow deficit-funding loan		6.46%
Key Non-Investment/Nontax Rates		
General		3.0%
Estate, gift & GST		3.0%
Computed present value discount rate		6.46%



Investment Portfolio Assumptions

Jack & Jill Flash

Part 1 of 2

Description	Account #1	Account #2	Account #3	Jack's IRA	Jill's IRA	Jack's DC Plan
Fair market value	1,670,395	430,000	325,000	2,000,000	50,000	750,000
Type	Investments	Investments	Investments	Traditional IRA	Traditional IRA	Qualified plan
Owner	Client	Spouse	JTWROS	Client	Spouse	Client

Investment Returns	Account #1	Account #2	Account #3	Jack's IRA	Jill's IRA	Jack's DC Plan
Income rate	4.6%	4.6%	4.6%	4.6%	5.9%	4.6%
Taxable income percentage	100.0%	100.0%	100.0%	0.0%	0.0%	0.0%
Income reinvestment percentage	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%
Growth rate	4.1%	4.1%	4.1%	4.1%	0.0%	4.1%

Contributions	Account #1	Account #2	Account #3	Jack's IRA	Jill's IRA	Jack's DC Plan
Limitation	NA	NA	NA	NA	NA	IRC 415
Contribution	0	0	0	0	0	Max
Growth rate	NA	NA	NA	NA	NA	NA
Start year	NA	NA	NA	NA	NA	2023
End year	NA	NA	NA	NA	NA	2023
Outside source percentage	NA	NA	NA	NA	NA	100.0%
Matching contribution percentage	NA	NA	NA	NA	NA	0.0%

Distributions	Account #1	Account #2	Account #3	Jack's IRA	Jill's IRA	Jack's DC Plan
As a percentage of fair market value	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Amount	0	0	0	0	0	0
Growth rate	NA	NA	NA	NA	NA	NA
Is percentage or amount annual or total	NA	NA	NA	NA	NA	NA
Start year	NA	NA	NA	NA	NA	NA
End year	NA	NA	NA	NA	NA	NA
Offset discretionary distributions with RMDs	NA	NA	NA	NA	NA	NA
Taxable distribution percentage	10.0%	10.0%	10.0%	100.0%	100.0%	100.0%



Investment Portfolio Assumptions

Jack & Jill Flash

Part 2 of 2

Description	Jill's 401(k) Plan	Jill's Pension Plan	Jill's SERP	Jill's Rabbi Trust
Fair market value	200,000	125,000	187,000	325,000
Type	Qualified plan	Qualified plan	Deferred comp	Deferred comp
Owner	Spouse	Spouse	Spouse	Spouse

Investment Returns	Jill's 401(k) Plan	Jill's Pension Plan	Jill's SERP	Jill's Rabbi Trust
Income rate	4.6%	5.9%	5.9%	4.6%
Taxable income percentage	0.0%	0.0%	0.0%	0.0%
Income reinvestment percentage	100.0%	100.0%	100.0%	100.0%
Growth rate	4.1%	0.0%	0.0%	4.1%

Contributions	Jill's 401(k) Plan	Jill's Pension Plan	Jill's SERP	Jill's Rabbi Trust
Limitation	401(k)	NA	NA	NA
Contribution	Max	0	0	0
Growth rate	NA	NA	NA	NA
Start year	2023	NA	NA	NA
End year	2030	NA	NA	NA
Outside source percentage	0.0%	NA	NA	NA
Matching contribution percentage	25.0%	NA	NA	NA

Distributions	Jill's 401(k) Plan	Jill's Pension Plan	Jill's SERP	Jill's Rabbi Trust
As a percentage of fair market value	0.0%	100.0%	100.0%	100.0%
Amount	0	0	0	0
Growth rate	NA	0.0%	0.0%	0.0%
Is percentage or amount annual or total	NA	Total - level	Total - level	Total - level
Start year	NA	2031	2031	2031
End year	NA	2062	2040	2040
Offset discretionary distributions with RMDs	NA	NA	NA	NA
Taxable distribution percentage	100.0%	100.0%	100.0%	100.0%



Tax-Deferred Annuity Assumptions

Jack & Jill Flash

Description	Jack's FPDA	Jill's FPDA
Current cash value	2,023	55,000
Investment in the contract	45,000	45,000
Primary annuitant	Jack	Jill

Annuity Premiums	Jack's FPDA	Jill's FPDA
Amount	5,000	5,000
Growth rate	0.0%	0.0%
Start year event	2023	2023
End year event	2023	2030

Investment Returns	Jack's FPDA	Jill's FPDA
Income rate	5.0%	5.0%
Growth rate	4.0%	4.0%
Mortality & expense contract charge	1.00%	1.00%
Inside build-up	8.0%	8.0%

Contract Terms	Jack's FPDA	Jill's FPDA
Percentage of contract annuitized	100.0%	100.0%
Amount used to fund a single-premium fixed annuity	12,280	194,543
Investment in the annuitized portion of contract	50,000	85,000
Age when annuity starts	65	65
Annuity rate per \$thousand of premium	100.000	100.000
Annuity payment growth rate	0.0%	0.0%
Survivor benefit percentage	50.0%	50.0%
First-year annuity payment	1,228	19,454
Expected return multiple	Tables VI and VIA	Tables VI and VIA
Expected return	27,324	385,195
Exclusion ratio: investment in contract recovered ratably	100.0%	22.1%

Calculation of Expected Return with Fixed Annuity	Jack's FPDA	Jill's FPDA
J&S expected return multiple from Table VI	27.7	25.0
Portion of expected return	17,008	243,179
J&S expected return multiple from Table VIA	16.8	14.6
Difference between annuity payments before & after death	614	9,727
Portion of expected return	10,315	142,016
Expected return	27,324	385,195



Unmarketable & Personal Property Assumptions

Jack & Jill Flash

Description	MSN Enterprises	Rental Properties	25 Breezy Way	Vacation Homes	Other Assets	Personal property
Fair market value	25,000	525,000	850,000	590,000	135,000	250,000
Type	LLC	Real estate	Residence	Residence	Other	Personal property
Owner	Spouse	TIC	JTWROS	JTWROS	JTWROS	JTWROS

Investment Returns	MSN Enterprises	Rental Properties	25 Breezy Way	Vacation Homes	Other Assets	Personal property
Income rate	0.0%	5.0%	0.0%	0.0%	0.0%	0.0%
Taxable income percentage	NA	75.0%	NA	NA	NA	NA
Growth rate	0.0%	4.0%	3.0%	6.0%	0.0%	0.0%

Additions	MSN Enterprises	Rental Properties	25 Breezy Way	Vacation Homes	Other Assets	Personal property
Amount	0	0	1,000,000	0	0	0
Growth rate	NA	NA	0.0%	NA	NA	NA
Start year	NA	NA	2032	NA	NA	NA
End year	NA	NA	2032	NA	NA	NA
Outside source percentage	NA	NA	0.0%	NA	NA	NA

Dispositions	MSN Enterprises	Rental Properties	25 Breezy Way	Vacation Homes	Other Assets	Personal property
As a percentage of fair market value	100.0%	66.7%	100.0%	0.0%	40.0%	0.0%
Amount	0	0	0	0	0	0
Growth rate	0.0%	0.0%	0.0%	NA	0.0%	NA
Is percentage or amount annual or total	Annual	Annual	Annual	NA	Annual	NA
Start year	2023	2024	2031	NA	2031	NA
End year	2023	2024	2031	NA	2031	NA
Recognized gain percentage	100.0%	100.0%	20.0%	NA	100.0%	NA



Sources of Income, Expenses & Debt Assumptions

Jack & Jill Flash

Income Description	Income Category	Income Recipient	Annual Income	Income Growth	Start Year	End Year	Taxable Income %	FICA Status	Survivor Income %
Jack's Salary	Salary	Client	200,000	5%	2023	2023	100.0%	NA	0.0%
Jill's Salary	Salary	Spouse	150,000	10%	2023	2030	100.0%	NA	0.0%
Jill's Bonus	Bonus	Spouse	15,000	10%	2023	2030	100.0%	NA	0.0%
Jack's Director Fees	Director fees	Client	25,000	Inflation	2023	2023	100.0%	Client SE inc	0.0%
Social Security Survivor Benefit	Social Security	Client	43,500	Inflation - 1%	2030	2062	85.0%	NA	100.0%

Expense Description	Expense Category	Annual Expense	Expense Growth	Start Year	End Year	Percentage Deductible
Household	Living expense	150,000	Inflation	2023	2062	0.0%
Food & Clothing	Living expense	60,000	Inflation	2023	2062	0.0%
Travel & Entertainment 1	Living expense	35,000	Inflation	2023	2062	0.0%
Travel & Entertainment 2	Living expense	15,000	Inflation	2023	2062	0.0%
Medical Expenses	Medical expense	5,000	Inflation	2023	2062	0.0%
Real Estate Taxes	Real estate tax	20,000	Inflation	2023	2062	100.0%
Auto Taxes	Personal prop tax	1,500	Inflation	2023	2062	100.0%
Various Charities	Charitable gifts	20,000	Inflation	2023	2062	100.0%
Tax Consulting & Prep	Other	5,000	Inflation	2023	2062	0.0%
LTC Insurance Premiums	Other	5,000	Inflation	2023	2062	0.0%
Disability Premiums	Other	2,000	Inflation	2023	2023	0.0%
Jeff's Education	Education costs	15,000	Inflation x 2	2033	2038	0.0%
Jenny's Education	Education costs	10,000	Inflation x 2	2032	2035	0.0%
Billy's Education	Education costs	8,000	Inflation x 2	2023	2028	0.0%
Joe's Education	Education costs	20,000	Inflation x 2	2023	2027	0.0%
Other Gifts	Other gifts	60,000	Inflation	2023	2062	0.0%
Expense 17	NA	0	NA	NA	NA	NA
Expense 18	NA	0	NA	NA	NA	NA
Expense 19	NA	0	NA	NA	NA	NA
Expense 20	NA	0	NA	NA	NA	NA

Debt Description	Original Loan Balance	Borrowing Year	Remaining Term	Amortization Term	Amortization Method	Interest Rate	Percentage Deductible	Payoff Year
25 Breezy Way	650,000	Existing debt	29	30	Declining balance	6.00%	100.0%	2031
423 Sun Circle	250,000	Existing debt	14	15	Declining balance	6.00%	100.0%	2036
1615 Grove Lane	265,000	Existing debt	29	30	Declining balance	6.00%	100.0%	2051



Estate Planning Assumptions

Jack & Jill Flash

Tax Calculations		
Tax laws to apply - estate, gift & GST	TCJA provisions sunset	
Effective year for tax law changes - estate, gift & GST	2026	
Estate Settlement Costs		
Fixed settlement costs		25,000
Annual inc/-dec in settlement costs		3.0%
Costs as a % of gross estate		2.0%
State Death Taxes		
State death tax method	Current	Projected
	MD	MD
Percentage of taxable estate	NA	NA
State Death Tax Exclusion		
Current taxable estate exclusion	Maryland	Maryland
Current exclusion growth rate	NA	NA
New taxable estate exclusion	NA	NA
New exclusion growth rate	NA	NA
Year of change	NA	NA
Charitable Bequests		
	Jack	Jill
Fixed dollar bequest	500,000	1,000,000
Annual inc/-dec in dollar bequest	0.0%	0.0%
Tax Rates - Heirs		
Federal		37.0%
State		5.0%

