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Sample

Liquidity of Insurance & Portfolio Assets

Base Facts (All Years)

Prepared for Luke and Jen Affluent

Estate liquidity is the ability of your life insurance and/or liquid assets to cover the expenses associated with settling your estate. You can determine whether or not your heirs will face a deficit situation by looking at estate taxes and expenses as compared to the resources available to pay them. The chart and table below show the expected expenses and resources associated with settling your estate.

You are projected to have an estate liquidity surplus of **\$7,641,984** in **2013**.

ASSUMPTIONS

- **Luke and Jen Affluent** die simultaneously in each year analyzed.
- Resources available include **insurance and portfolio assets**.

Resources available at **Luke and Jen Affluent's** death in **2013** are:

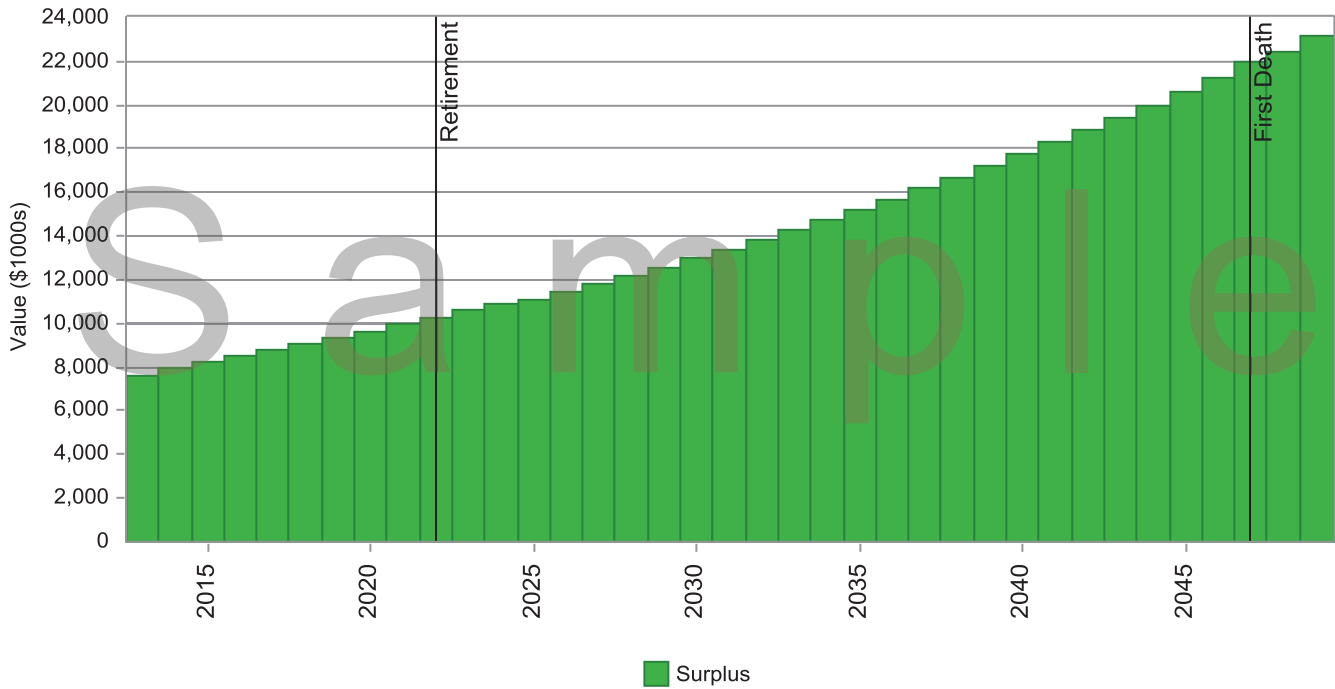
- Insurance proceeds on Luke's life will total **\$250,000**.
- Insurance proceeds on Jen's life will total **\$0**.
- Portfolio assets will total **\$7,999,347**.

Expected estate expenses at **Luke and Jen Affluent's** death in **2013** are:

- Income tax on IRD, skip gift tax and/or estate taxes will total **\$607,363**.
- Probate and expenses will total **\$0**.

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Year by Year Estate Surplus / Deficit



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Liquidity of Insurance & Portfolio Assets

Base Facts (All Years)

Prepared for Luke and Jen Affluent

Year	Age	Insurance In Estate	Insurance Out Of Estate	Total Insurance Benefit	Total Portfolio Assets	Total Transfer Cost	Surplus / Deficit
2013	56/54	\$250,000	\$0	\$250,000	\$7,999,347	\$607,363	\$7,641,984
2014	57/55	250,000	0	250,000	8,330,512	652,957	7,927,555
2015	58/56	250,000	0	250,000	8,676,704	701,352	8,225,352
2016	59/57	250,000	0	250,000	9,015,834	752,714	8,513,120
2017	60/58	250,000	0	250,000	9,364,140	807,219	8,806,921
2018	61/59	250,000	0	250,000	9,673,932	865,054	9,058,878
2019	62/60	250,000	0	250,000	10,001,442	926,416	9,325,026
2020	63/61	250,000	0	250,000	10,374,068	991,514	9,632,554
2021	64/62	250,000	0	250,000	10,761,095	1,060,570	9,950,525
2022	65/63	250,000	0	250,000	11,113,247	1,075,041	10,288,206
2023	66/64	250,000	0	250,000	11,486,044	1,139,543	10,596,501
2024	67/65	250,000	0	250,000	11,872,683	1,207,915	10,914,768
2025	68/66	250,000	0	250,000	12,118,970	1,280,390	11,088,580
2026	69/67	250,000	0	250,000	12,556,590	1,357,214	11,449,376
2027	70/68	250,000	0	250,000	12,981,413	1,414,218	11,817,195
2028	71/69	250,000	0	250,000	13,419,463	1,473,220	12,196,243
2029	72/70	250,000	0	250,000	13,871,115	1,534,257	12,586,858
2030	73/71	250,000	0	250,000	14,307,690	1,566,449	12,991,241
2031	74/72	250,000	0	250,000	14,754,430	1,597,093	13,407,337
2032	75/73	250,000	0	250,000	15,211,630	1,625,897	13,835,733
2033	76/74	250,000	0	250,000	15,679,445	1,652,544	14,276,901
2034	77/75	250,000	0	250,000	16,158,007	1,676,854	14,731,153
2035	78/76	250,000	0	250,000	16,647,129	1,698,294	15,198,835
2036	79/77	250,000	0	250,000	17,147,046	1,716,862	15,680,184
2037	80/78	250,000	0	250,000	17,657,555	1,731,969	16,175,586
2038	81/79	250,000	0	250,000	18,178,768	1,743,423	16,685,345
2039	82/80	250,000	0	250,000	18,710,583	1,750,802	17,209,781
2040	83/81	250,000	0	250,000	19,252,898	1,753,654	17,749,244
2041	84/82	250,000	0	250,000	19,805,579	1,751,500	18,304,079
2042	85/83	250,000	0	250,000	20,353,501	1,744,192	18,859,309
2043	86/84	250,000	0	250,000	20,910,460	1,731,261	19,429,199
2044	87/85	250,000	0	250,000	21,476,648	1,712,649	20,013,999
2045	88/86	250,000	0	250,000	22,051,883	1,687,932	20,613,951
2046	89/87	250,000	0	250,000	22,636,061	1,656,673	21,229,388
2047	90/88	250,000	0	250,000	23,317,398	1,619,009	21,948,389
2048	91/89	0	0	0	24,041,326	1,581,231	22,460,095
2049	92/90	0	0	0	24,751,324	1,537,401	23,213,923

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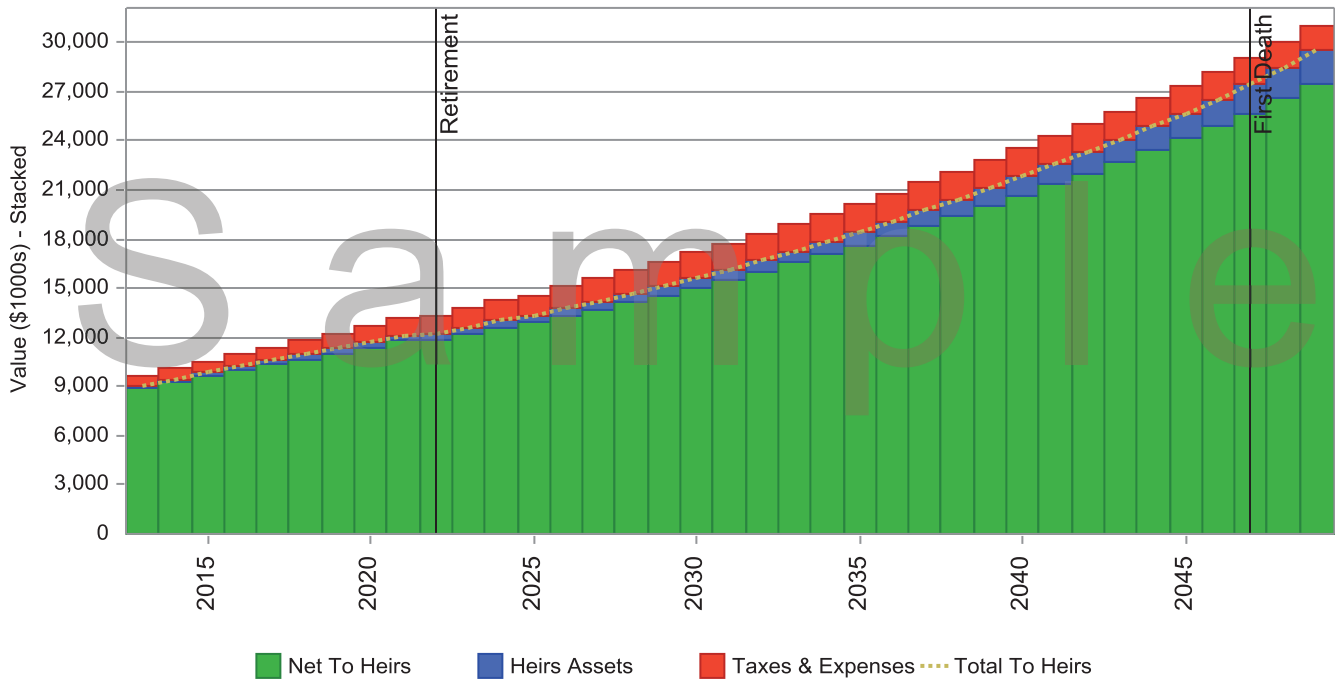
Estate Transfer

Base Facts (All Years)

Prepared for Luke and Jen Affluent

The Estate Transfer report shows the projected value of assets inside and outside of your estate, the reduction in value due to transfer taxes, and the net amount to your heirs.

Estate Transfer Value and Costs



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Estate Transfer

Base Facts (All Years)

Prepared for Luke and Jen Affluent

The Estate Transfer report shows the projected value of assets inside and outside of your estate, the reduction in value due to transfer taxes, and the net amount to your heirs.

Year	Age	Gross Estate	Taxes & Expenses	Net To Heirs	Heirs Assets	Total To Heirs
2013	56/54	\$9,516,290	\$607,363	\$8,908,927	\$160,075	\$9,069,002
2014	57/55	9,911,841	652,957	9,258,884	183,891	9,442,775
2015	58/56	10,324,959	701,352	9,623,608	209,301	9,832,909
2016	59/57	10,733,658	752,714	9,980,944	228,414	10,209,358
2017	60/58	11,154,282	807,219	10,347,062	248,835	10,595,897
2018	61/59	11,539,249	865,054	10,674,196	265,654	10,939,850
2019	62/60	11,944,908	926,416	11,018,490	283,613	11,302,103
2020	63/61	12,398,777	991,514	11,407,263	302,790	11,710,053
2021	64/62	12,870,265	1,060,570	11,809,695	323,267	12,132,962
2022	65/63	12,962,592	1,075,041	11,887,550	345,133	12,232,683
2023	66/64	13,391,344	1,139,543	12,251,801	368,482	12,620,283
2024	67/65	13,836,627	1,207,915	12,628,713	393,415	13,022,128
2025	68/66	14,174,191	1,280,390	12,893,801	420,040	13,313,841
2026	69/67	14,657,947	1,357,214	13,300,733	448,473	13,749,206
2027	70/68	15,131,027	1,414,218	13,716,809	478,835	14,195,644
2028	71/69	15,619,542	1,473,220	14,146,322	511,259	14,657,581
2029	72/70	16,123,953	1,534,257	14,589,696	545,885	15,135,581
2030	73/71	16,615,674	1,566,449	15,049,224	582,863	15,632,087
2031	74/72	17,120,039	1,597,093	15,522,946	622,352	16,145,298
2032	75/73	17,656,151	1,625,897	16,030,255	664,525	16,694,780
2033	76/74	18,205,821	1,652,544	16,553,277	709,563	17,262,840
2034	77/75	18,769,292	1,676,854	17,092,438	757,662	17,850,100
2035	78/76	19,346,490	1,698,294	17,648,195	809,031	18,457,226
2036	79/77	19,937,768	1,716,862	18,220,907	863,893	19,084,800
2037	80/78	20,543,046	1,731,969	18,811,076	922,485	19,733,561
2038	81/79	21,162,563	1,743,423	19,419,140	985,062	20,404,202
2039	82/80	21,796,348	1,750,802	20,045,546	1,051,896	21,097,442
2040	83/81	22,444,437	1,753,654	20,690,783	1,123,277	21,814,060
2041	84/82	23,106,838	1,751,500	21,355,338	1,199,515	22,554,853
2042	85/83	23,768,572	1,744,192	22,024,380	1,280,942	23,305,322
2043	86/84	24,443,588	1,731,261	22,712,328	1,367,912	24,080,240
2044	87/85	25,132,236	1,712,649	23,419,587	1,460,804	24,880,391
2045	88/86	25,834,500	1,687,932	24,146,568	1,560,020	25,706,588
2046	89/87	26,550,444	1,656,673	24,893,772	1,665,994	26,559,766
2047	90/88	27,280,598	1,619,009	25,661,589	1,779,187	27,440,776

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Year	Age	Gross Estate	Taxes & Expenses	Net To Heirs	Heirs Assets	Total To Heirs
2048	91/89	28,152,353	1,581,231	26,571,122	1,900,092	28,471,214
2049	92/90	29,015,693	1,537,401	27,478,291	2,029,236	29,507,527

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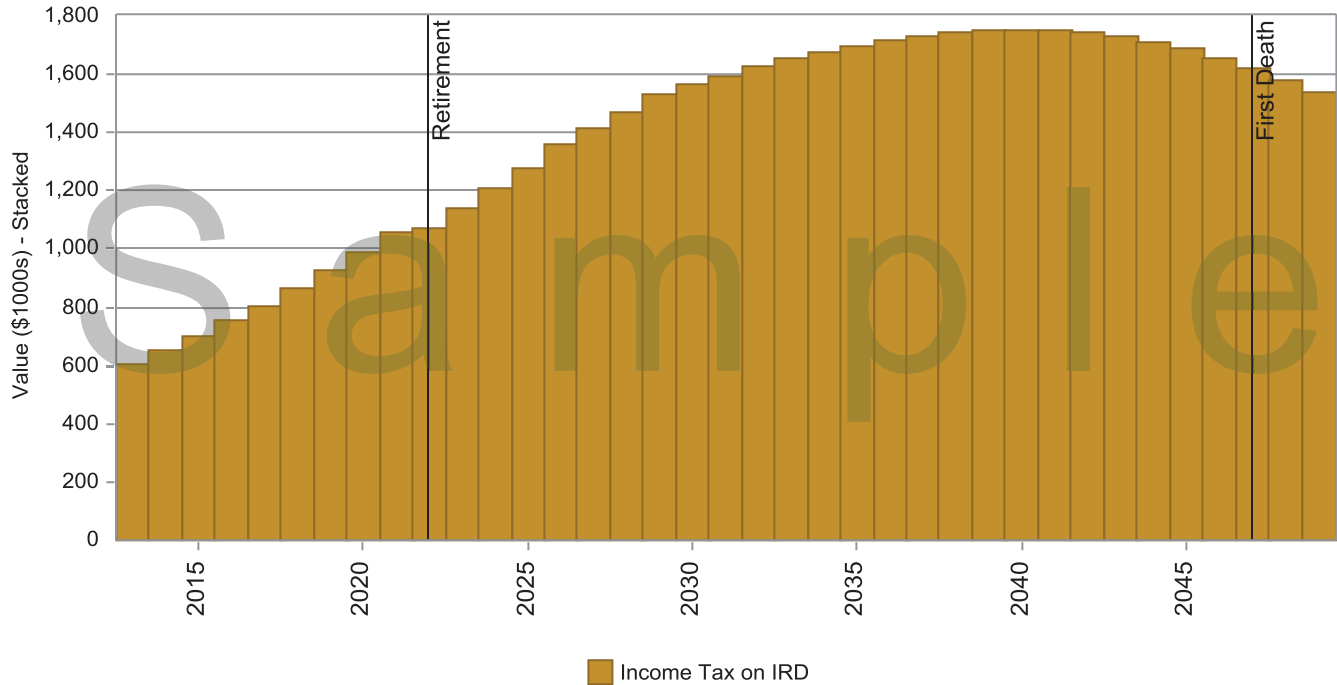
Estate Transfer Costs

Base Facts (All Years)

Prepared for Luke and Jen Affluent

The Estate Transfer Costs report shows the projected costs of transferring your assets to your heirs at death.

Breakdown of Estate Transfer Costs



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Estate Transfer Costs

Base Facts (All Years) Prepared for Luke and Jen Affluent

The Estate Transfer Costs report shows the projected costs of transferring your assets to your heirs at death.

Year	Age	Decedent	Estate Value	Taxable Estate	Income Tax on IRD	Estate Tax Payable	Total Tax At Death
2013	56/54	Luke	\$6,983,216	\$0	\$0	\$0	\$0
2013	56/54	Jen	9,516,290	9,516,290	607,363	0	607,363
2014	57/55	Luke	7,242,442	0	0	0	0
2014	57/55	Jen	9,911,841	9,911,841	652,957	0	652,957
2015	58/56	Luke	7,512,213	0	0	0	0
2015	58/56	Jen	10,324,959	10,324,959	701,352	0	701,352
2016	59/57	Luke	7,879,654	0	0	0	0
2016	59/57	Jen	10,733,658	10,733,658	752,714	0	752,714
2017	60/58	Luke	8,264,305	0	0	0	0
2017	60/58	Jen	11,154,282	11,154,282	807,219	0	807,219
2018	61/59	Luke	8,643,133	0	0	0	0
2018	61/59	Jen	11,539,249	11,539,249	865,054	0	865,054
2019	62/60	Luke	8,909,720	0	0	0	0
2019	62/60	Jen	11,944,908	11,944,908	926,416	0	926,416
2020	63/61	Luke	9,198,366	0	0	0	0
2020	63/61	Jen	12,398,777	12,398,777	991,514	0	991,514
2021	64/62	Luke	9,496,402	0	0	0	0
2021	64/62	Jen	12,870,265	12,870,265	1,060,570	0	1,060,570
2022	65/63	Luke	10,149,485	0	0	0	0
2022	65/63	Jen	12,962,592	12,962,592	1,075,041	0	1,075,041
2023	66/64	Luke	10,447,176	0	0	0	0
2023	66/64	Jen	13,391,344	13,391,344	1,139,543	0	1,139,543
2024	67/65	Luke	10,751,972	0	0	0	0
2024	67/65	Jen	13,836,627	13,836,627	1,207,915	0	1,207,915
2025	68/66	Luke	10,925,601	0	0	0	0
2025	68/66	Jen	14,174,191	14,174,191	1,280,390	0	1,280,390
2026	69/67	Luke	11,260,405	0	0	0	0
2026	69/67	Jen	14,657,947	14,657,947	1,357,214	0	1,357,214
2027	70/68	Luke	11,574,944	0	0	0	0
2027	70/68	Jen	15,131,027	15,131,027	1,414,218	0	1,414,218
2028	71/69	Luke	11,895,663	0	0	0	0
2028	71/69	Jen	15,619,542	15,619,542	1,473,220	0	1,473,220
2029	72/70	Luke	12,221,988	0	0	0	0
2029	72/70	Jen	16,123,953	16,123,953	1,534,257	0	1,534,257
2030	73/71	Luke	12,613,185	0	0	0	0
2030	73/71	Jen	16,615,674	16,615,674	1,566,449	0	1,566,449

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Year	Age	Decedent	Estate Value	Taxable Estate	Income Tax on IRD	Estate Tax Payable	Total Tax At Death
2031	74/72	Luke	13,015,727	0	0	0	0
2031	74/72	Jan	17,120,039	17,120,039	1,597,093	0	1,597,093
2032	75/73	Luke	13,430,358	0	0	0	0
2032	75/73	Jan	17,656,151	17,656,151	1,625,897	0	1,625,897
2033	76/74	Luke	13,857,555	0	0	0	0
2033	76/74	Jan	18,205,821	18,205,821	1,652,544	0	1,652,544
2034	77/75	Luke	14,297,813	0	0	0	0
2034	77/75	Jan	18,769,292	18,769,292	1,676,854	0	1,676,854
2035	78/76	Luke	14,751,334	0	0	0	0
2035	78/76	Jan	19,346,490	19,346,490	1,698,294	0	1,698,294
2036	79/77	Luke	15,218,190	0	0	0	0
2036	79/77	Jan	19,937,768	19,937,768	1,716,862	0	1,716,862
2037	80/78	Luke	15,699,157	0	0	0	0
2037	80/78	Jan	20,543,046	20,543,046	1,731,969	0	1,731,969
2038	81/79	Luke	16,194,131	0	0	0	0
2038	81/79	Jan	21,162,563	21,162,563	1,743,423	0	1,743,423
2039	82/80	Luke	16,703,392	0	0	0	0
2039	82/80	Jan	21,796,348	21,796,348	1,750,802	0	1,750,802
2040	83/81	Luke	17,227,244	0	0	0	0
2040	83/81	Jan	22,444,437	22,444,437	1,753,654	0	1,753,654
2041	84/82	Luke	17,765,970	0	0	0	0
2041	84/82	Jan	23,106,838	23,106,838	1,751,500	0	1,751,500
2042	85/83	Luke	18,304,869	0	0	0	0
2042	85/83	Jan	23,768,572	23,768,572	1,744,192	0	1,744,192
2043	86/84	Luke	18,858,260	0	0	0	0
2043	86/84	Jan	24,443,588	24,443,588	1,731,261	0	1,731,261
2044	87/85	Luke	19,425,479	0	0	0	0
2044	87/85	Jan	25,132,236	25,132,236	1,712,649	0	1,712,649
2045	88/86	Luke	20,006,597	0	0	0	0
2045	88/86	Jan	25,834,500	25,834,500	1,687,932	0	1,687,932
2046	89/87	Luke	20,601,711	0	0	0	0
2046	89/87	Jan	26,550,444	26,550,444	1,656,673	0	1,656,673
2047	90/88	Luke	21,211,319	0	0	0	0
2047	90/88	Jan	27,280,598	27,280,598	1,619,009	0	1,619,009
2048	91/89	Jan	28,152,353	28,152,353	1,581,231	0	1,581,231
2049	92/90	Jan	29,015,693	29,015,693	1,537,401	0	1,537,401

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Estate Transfer - Estate Tax

Base Facts (All Years)

Prepared for Luke and Jen Affluent

The Estate Transfer - Estate Tax report breaks down the projected calculations for Estate Taxes.

S a m p l e

No Data Available

Sample

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Estate Transfer - Estate Tax

Base Facts (All Years)

Prepared for Luke and Jen Affluent

The Estate Transfer - Estate Tax report breaks down the projected calculations for Estate Taxes.

Year	Age	Decedent	Estate Value	Discounts and Deductions	Taxable Estate	Tentative Tax Base	Tentative Tax	Tax Credits	Estate Tax Payable
2013	56/54	Luke	\$6,983,216	\$6,983,216	\$0	\$0	\$0	\$0	\$0
2013	56/54	Jen	9,516,290	0	9,516,290	9,516,290	3,752,316	3,752,316	0
2014	57/55	Luke	7,242,442	7,242,442	0	0	0	0	0
2014	57/55	Jen	9,911,841	0	9,911,841	9,911,841	3,910,536	3,910,536	0
2015	58/56	Luke	7,512,213	7,512,213	0	0	0	0	0
2015	58/56	Jen	10,324,959	0	10,324,959	10,324,959	4,075,784	4,075,784	0
2016	59/57	Luke	7,879,654	7,879,654	0	0	0	0	0
2016	59/57	Jen	10,733,658	0	10,733,658	10,733,658	4,239,263	4,239,263	0
2017	60/58	Luke	8,264,305	8,264,305	0	0	0	0	0
2017	60/58	Jen	11,154,282	0	11,154,282	11,154,282	4,407,513	4,407,513	0
2018	61/59	Luke	8,643,133	8,643,133	0	0	0	0	0
2018	61/59	Jen	11,539,249	0	11,539,249	11,539,249	4,561,500	4,561,500	0
2019	62/60	Luke	8,909,720	8,909,720	0	0	0	0	0
2019	62/60	Jen	11,944,908	0	11,944,908	11,944,908	4,723,763	4,723,763	0
2020	63/61	Luke	9,198,366	9,198,366	0	0	0	0	0
2020	63/61	Jen	12,398,777	0	12,398,777	12,398,777	4,905,311	4,905,311	0
2021	64/62	Luke	9,496,402	9,496,402	0	0	0	0	0
2021	64/62	Jen	12,870,265	0	12,870,265	12,870,265	5,093,906	5,093,906	0
2022	65/63	Luke	10,149,485	10,149,485	0	0	0	0	0
2022	65/63	Jen	12,962,592	0	12,962,592	12,962,592	5,130,837	5,130,837	0
2023	66/64	Luke	10,447,176	10,447,176	0	0	0	0	0
2023	66/64	Jen	13,391,344	0	13,391,344	13,391,344	5,302,338	5,302,338	0
2024	67/65	Luke	10,751,972	10,751,972	0	0	0	0	0
2024	67/65	Jen	13,836,627	0	13,836,627	13,836,627	5,480,451	5,480,451	0
2025	68/66	Luke	10,925,601	10,925,601	0	0	0	0	0
2025	68/66	Jen	14,174,191	0	14,174,191	14,174,191	5,615,476	5,615,476	0
2026	69/67	Luke	11,260,405	11,260,405	0	0	0	0	0
2026	69/67	Jen	14,657,947	0	14,657,947	14,657,947	5,808,979	5,808,979	0
2027	70/68	Luke	11,574,944	11,574,944	0	0	0	0	0
2027	70/68	Jen	15,131,027	0	15,131,027	15,131,027	5,998,211	5,998,211	0
2028	71/69	Luke	11,895,663	11,895,663	0	0	0	0	0
2028	71/69	Jen	15,619,542	0	15,619,542	15,619,542	6,193,617	6,193,617	0
2029	72/70	Luke	12,221,988	12,221,988	0	0	0	0	0
2029	72/70	Jen	16,123,953	0	16,123,953	16,123,953	6,395,381	6,395,381	0
2030	73/71	Luke	12,613,185	12,613,185	0	0	0	0	0

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Year	Age	Decedent	Estate Value	Discounts and Deductions	Taxable Estate	Tentative Tax Base	Tentative Tax	Tax Credits	Estate Tax Payable
2030	73/71	Jan	16,615,674	0	16,615,674	16,615,674	6,592,070	6,592,070	0
2031	74/72	Luke	13,015,727	13,015,727	0	0	0	0	0
2031	74/72	Jan	17,120,039	0	17,120,039	17,120,039	6,793,816	6,793,816	0
2032	75/73	Luke	13,430,358	13,430,358	0	0	0	0	0
2032	75/73	Jan	17,656,151	0	17,656,151	17,656,151	7,008,260	7,008,260	0
2033	76/74	Luke	13,857,555	13,857,555	0	0	0	0	0
2033	76/74	Jan	18,205,821	0	18,205,821	18,205,821	7,228,128	7,228,128	0
2034	77/75	Luke	14,297,813	14,297,813	0	0	0	0	0
2034	77/75	Jan	18,769,292	0	18,769,292	18,769,292	7,453,517	7,453,517	0
2035	78/76	Luke	14,751,334	14,751,334	0	0	0	0	0
2035	78/76	Jan	19,346,490	0	19,346,490	19,346,490	7,684,396	7,684,396	0
2036	79/77	Luke	15,218,190	15,218,190	0	0	0	0	0
2036	79/77	Jan	19,937,768	0	19,937,768	19,937,768	7,920,907	7,920,907	0
2037	80/78	Luke	15,699,157	15,699,157	0	0	0	0	0
2037	80/78	Jan	20,543,046	0	20,543,046	20,543,046	8,163,018	8,163,018	0
2038	81/79	Luke	16,194,131	16,194,131	0	0	0	0	0
2038	81/79	Jan	21,162,563	0	21,162,563	21,162,563	8,410,825	8,410,825	0
2039	82/80	Luke	16,703,392	16,703,392	0	0	0	0	0
2039	82/80	Jan	21,796,348	0	21,796,348	21,796,348	8,664,339	8,664,339	0
2040	83/81	Luke	17,227,244	17,227,244	0	0	0	0	0
2040	83/81	Jan	22,444,437	0	22,444,437	22,444,437	8,923,575	8,923,575	0
2041	84/82	Luke	17,765,970	17,765,970	0	0	0	0	0
2041	84/82	Jan	23,106,838	0	23,106,838	23,106,838	9,188,535	9,188,535	0
2042	85/83	Luke	18,304,869	18,304,869	0	0	0	0	0
2042	85/83	Jan	23,768,572	0	23,768,572	23,768,572	9,453,229	9,453,229	0
2043	86/84	Luke	18,858,260	18,858,260	0	0	0	0	0
2043	86/84	Jan	24,443,588	0	24,443,588	24,443,588	9,723,235	9,723,235	0
2044	87/85	Luke	19,425,479	19,425,479	0	0	0	0	0
2044	87/85	Jan	25,132,236	0	25,132,236	25,132,236	9,998,694	9,998,694	0
2045	88/86	Luke	20,006,597	20,006,597	0	0	0	0	0
2045	88/86	Jan	25,834,500	0	25,834,500	25,834,500	10,279,600	10,279,600	0
2046	89/87	Luke	20,601,711	20,601,711	0	0	0	0	0
2046	89/87	Jan	26,550,444	0	26,550,444	26,550,444	10,565,978	10,565,978	0
2047	90/88	Luke	21,211,319	21,211,319	0	0	0	0	0
2047	90/88	Jan	27,280,598	0	27,280,598	27,280,598	10,858,039	10,858,039	0
2048	91/89	Jan	28,152,353	0	28,152,353	28,152,353	11,206,741	11,206,741	0
2049	92/90	Jan	29,015,693	0	29,015,693	29,015,693	11,552,077	11,552,077	0

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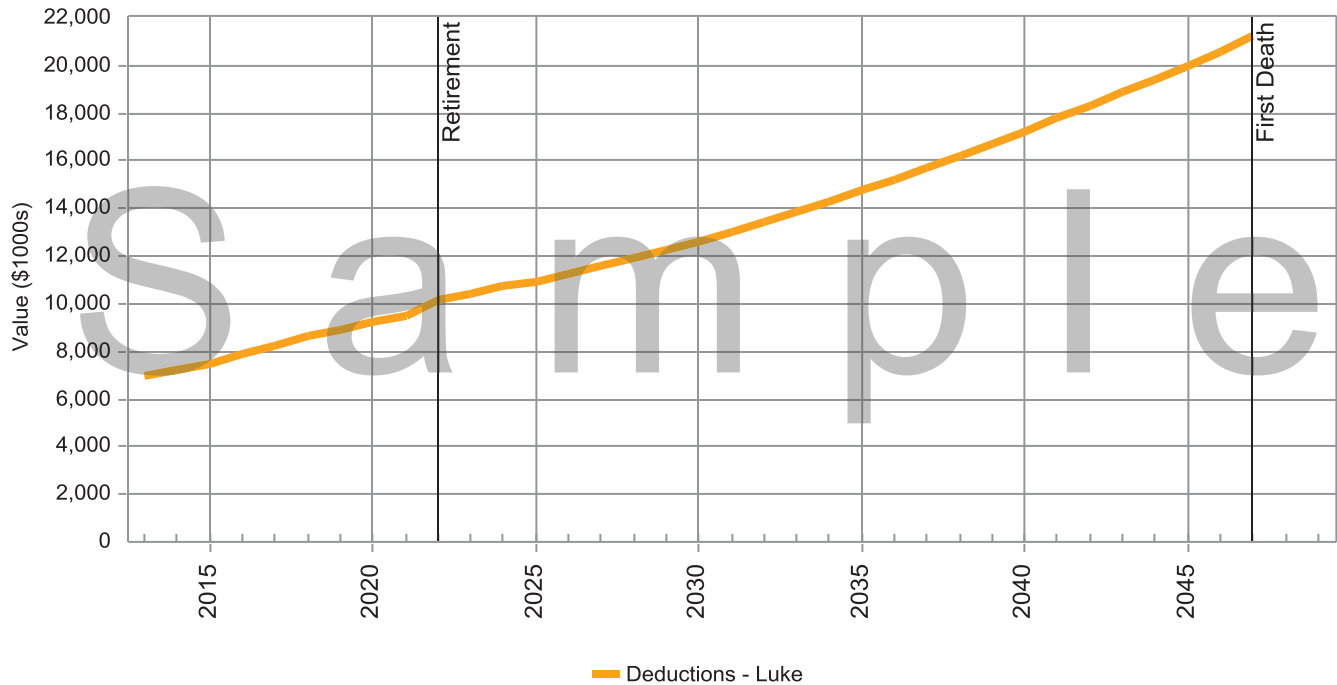
Estate Transfer Deductions & Credits

Base Facts (All Years)

Prepared for Luke and Jen Affluent

The Estate Transfer Deductions & Credits report breaks down the projected deductions and credits applied to your Estate Tax calculation.

Breakdown of Estate Tax Credits and Deductions



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Estate Transfer Deductions & Credits

Base Facts (All Years)

Prepared for Luke and Jen Affluent

The Estate Transfer Deductions & Credits report breaks down the projected deductions and credits applied to your Estate Tax calculation.

Year	Age	Decedent	Marital Deduction	Discounts and Deductions	Tentative Tax Base	Tentative Tax	Unified Credit	Tax Credits	Estate Tax Payable
2013	56/54	Luke	\$6,983,216	\$6,983,216	\$0	\$0	\$2,045,800	\$0	\$0
2013	56/54	Jen	0	0	9,516,290	3,752,316	4,145,800	3,752,316	0
2014	57/55	Luke	7,242,442	7,242,442	0	0	2,125,800	0	0
2014	57/55	Jen	0	0	9,911,841	3,910,536	4,305,800	3,910,536	0
2015	58/56	Luke	7,512,213	7,512,213	0	0	2,205,800	0	0
2015	58/56	Jen	0	0	10,324,959	4,075,784	4,465,800	4,075,784	0
2016	59/57	Luke	7,879,654	7,879,654	0	0	2,289,800	0	0
2016	59/57	Jen	0	0	10,733,658	4,239,263	4,633,800	4,239,263	0
2017	60/58	Luke	8,264,305	8,264,305	0	0	2,377,800	0	0
2017	60/58	Jen	0	0	11,154,282	4,407,513	4,809,800	4,407,513	0
2018	61/59	Luke	8,643,133	8,643,133	0	0	2,469,800	0	0
2018	61/59	Jen	0	0	11,539,249	4,561,500	4,993,800	4,561,500	0
2019	62/60	Luke	8,909,720	8,909,720	0	0	2,561,800	0	0
2019	62/60	Jen	0	0	11,944,908	4,723,763	5,177,800	4,723,763	0
2020	63/61	Luke	9,198,366	9,198,366	0	0	2,661,800	0	0
2020	63/61	Jen	0	0	12,398,777	4,905,311	5,377,800	4,905,311	0
2021	64/62	Luke	9,496,402	9,496,402	0	0	2,761,800	0	0
2021	64/62	Jen	0	0	12,870,265	5,093,906	5,577,800	5,093,906	0
2022	65/63	Luke	10,149,485	10,149,485	0	0	2,865,800	0	0
2022	65/63	Jen	0	0	12,962,592	5,130,837	5,785,800	5,130,837	0
2023	66/64	Luke	10,447,176	10,447,176	0	0	2,977,800	0	0
2023	66/64	Jen	0	0	13,391,344	5,302,338	6,009,800	5,302,338	0
2024	67/65	Luke	10,751,972	10,751,972	0	0	3,089,800	0	0
2024	67/65	Jen	0	0	13,836,627	5,480,451	6,233,800	5,480,451	0
2025	68/66	Luke	10,925,601	10,925,601	0	0	3,205,800	0	0
2025	68/66	Jen	0	0	14,174,191	5,615,476	6,465,800	5,615,476	0
2026	69/67	Luke	11,260,405	11,260,405	0	0	3,329,800	0	0
2026	69/67	Jen	0	0	14,657,947	5,808,979	6,713,800	5,808,979	0
2027	70/68	Luke	11,574,944	11,574,944	0	0	3,453,800	0	0
2027	70/68	Jen	0	0	15,131,027	5,998,211	6,961,800	5,998,211	0
2028	71/69	Luke	11,895,663	11,895,663	0	0	3,585,800	0	0
2028	71/69	Jen	0	0	15,619,542	6,193,617	7,225,800	6,193,617	0
2029	72/70	Luke	12,221,988	12,221,988	0	0	3,721,800	0	0
2029	72/70	Jen	0	0	16,123,953	6,395,381	7,497,800	6,395,381	0
2030	73/71	Luke	12,613,185	12,613,185	0	0	3,861,800	0	0

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Year	Age	Decedent	Marital Deduction	Discounts and Deductions	Tentative Tax Base	Tentative Tax	Unified Credit	Tax Credits	Estate Tax Payable
2030	73/71	Jan	0	0	16,615,674	6,592,070	7,777,800	6,592,070	0
2031	74/72	Luke	13,015,727	13,015,727	0	0	4,009,800	0	0
2031	74/72	Jan	0	0	17,120,039	6,793,816	8,073,800	6,793,816	0
2032	75/73	Luke	13,430,358	13,430,358	0	0	4,157,800	0	0
2032	75/73	Jan	0	0	17,656,151	7,008,260	8,369,800	7,008,260	0
2033	76/74	Luke	13,857,555	13,857,555	0	0	4,317,800	0	0
2033	76/74	Jan	0	0	18,205,821	7,228,128	8,689,800	7,228,128	0
2034	77/75	Luke	14,297,813	14,297,813	0	0	4,477,800	0	0
2034	77/75	Jan	0	0	18,769,292	7,453,517	9,009,800	7,453,517	0
2035	78/76	Luke	14,751,334	14,751,334	0	0	4,649,800	0	0
2035	78/76	Jan	0	0	19,346,490	7,684,396	9,353,800	7,684,396	0
2036	79/77	Luke	15,218,190	15,218,190	0	0	4,825,800	0	0
2036	79/77	Jan	0	0	19,937,768	7,920,907	9,705,800	7,920,907	0
2037	80/78	Luke	15,699,157	15,699,157	0	0	5,005,800	0	0
2037	80/78	Jan	0	0	20,543,046	8,163,018	10,065,800	8,163,018	0
2038	81/79	Luke	16,194,131	16,194,131	0	0	5,193,800	0	0
2038	81/79	Jan	0	0	21,162,563	8,410,825	10,441,800	8,410,825	0
2039	82/80	Luke	16,703,392	16,703,392	0	0	5,389,800	0	0
2039	82/80	Jan	0	0	21,796,348	8,664,339	10,833,800	8,664,339	0
2040	83/81	Luke	17,227,244	17,227,244	0	0	5,593,800	0	0
2040	83/81	Jan	0	0	22,444,437	8,923,575	11,241,800	8,923,575	0
2041	84/82	Luke	17,765,970	17,765,970	0	0	5,805,800	0	0
2041	84/82	Jan	0	0	23,106,838	9,188,535	11,665,800	9,188,535	0
2042	85/83	Luke	18,304,869	18,304,869	0	0	6,021,800	0	0
2042	85/83	Jan	0	0	23,768,572	9,453,229	12,097,800	9,453,229	0
2043	86/84	Luke	18,858,260	18,858,260	0	0	6,249,800	0	0
2043	86/84	Jan	0	0	24,443,588	9,723,235	12,553,800	9,723,235	0
2044	87/85	Luke	19,425,479	19,425,479	0	0	6,485,800	0	0
2044	87/85	Jan	0	0	25,132,236	9,998,694	13,025,800	9,998,694	0
2045	88/86	Luke	20,006,597	20,006,597	0	0	6,729,800	0	0
2045	88/86	Jan	0	0	25,834,500	10,279,600	13,513,800	10,279,600	0
2046	89/87	Luke	20,601,711	20,601,711	0	0	6,981,800	0	0
2046	89/87	Jan	0	0	26,550,444	10,565,978	14,017,800	10,565,978	0
2047	90/88	Luke	21,211,319	21,211,319	0	0	7,245,800	0	0
2047	90/88	Jan	0	0	27,280,598	10,858,039	14,545,800	10,858,039	0
2048	91/89	Jan	0	0	28,152,353	11,206,741	14,817,800	11,206,741	0
2049	92/90	Jan	0	0	29,015,693	11,552,077	15,097,800	11,552,077	0

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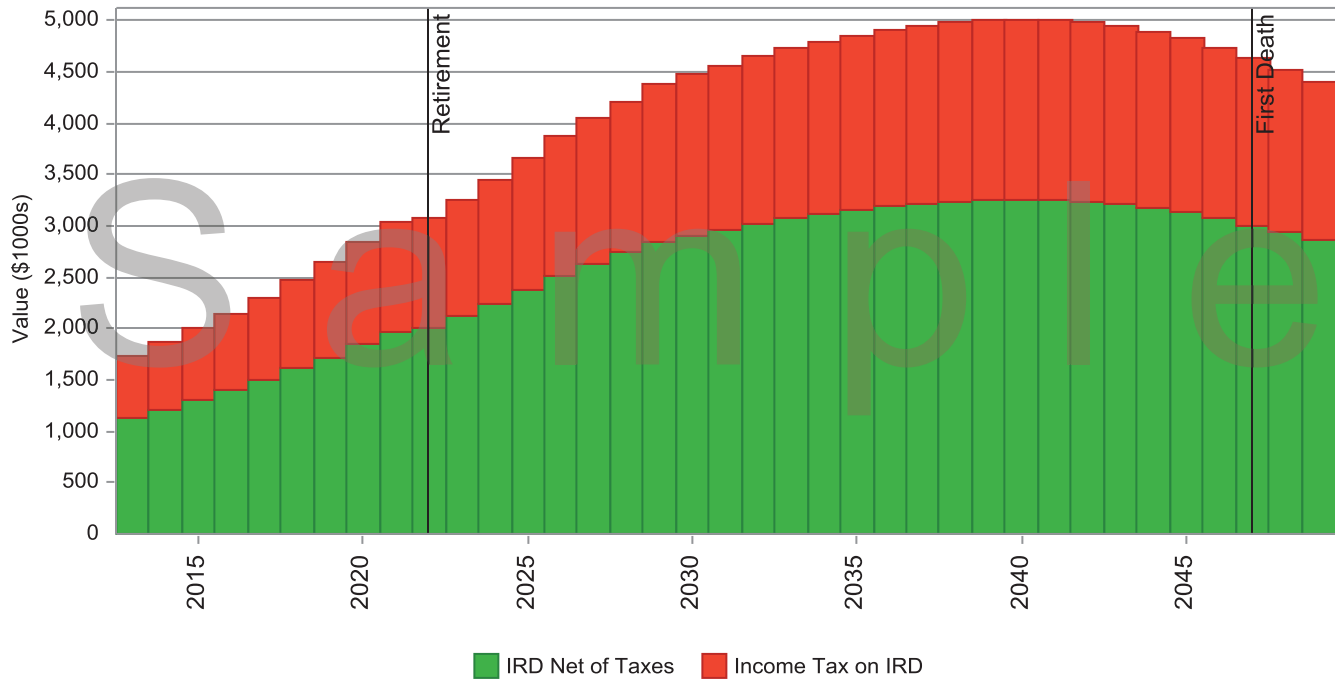
Estate Transfer Tax-Deferred Taxation

Base Facts (All Years)

Prepared for Luke and Jen Affluent

The Estate Transfer Tax-Deferred Taxation report shows the cumulative effect of Estate and Income Tax on your tax-deferred assets, such as retirement accounts and annuities.

IRD Value and Taxation



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Estate Transfer Tax-Deferred Taxation

Base Facts (All Years)

Prepared for Luke and Jen Affluent

The Estate Transfer Tax-Deferred Taxation report shows the cumulative effect of Estate and Income Tax on your tax-deferred assets, such as retirement accounts and annuities.

Year	Age	Decedent	Total Tax Deferred	Tax Deferred to Spouse	Tax Deferred to Heirs	IRD	Estate Tax on IRD	Income Tax on IRD	Total Tax on IRD	IRD Net of Taxes	IRD Depletion
2013	56/54	Luke	\$825,169	\$825,169	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
2013	56/54	Jen	1,735,323	0	1,735,323	1,735,323	0	607,363	607,363	1,127,960	35.0
2014	57/55	Luke	885,876	885,876	0	0	0	0	0	0	0.0
2014	57/55	Jen	1,865,591	0	1,865,591	1,865,591	0	652,957	652,957	1,212,634	35.0
2015	58/56	Luke	950,345	950,345	0	0	0	0	0	0	0.0
2015	58/56	Jen	2,003,862	0	2,003,862	2,003,862	0	701,352	701,352	1,302,510	35.0
2016	59/57	Luke	1,018,790	1,018,790	0	0	0	0	0	0	0.0
2016	59/57	Jen	2,150,610	0	2,150,610	2,150,610	0	752,714	752,714	1,397,896	35.0
2017	60/58	Luke	1,091,438	1,091,438	0	0	0	0	0	0	0.0
2017	60/58	Jen	2,306,339	0	2,306,339	2,306,339	0	807,219	807,219	1,499,120	35.0
2018	61/59	Luke	1,168,528	1,168,528	0	0	0	0	0	0	0.0
2018	61/59	Jen	2,471,582	0	2,471,582	2,471,582	0	865,054	865,054	1,606,528	35.0
2019	62/60	Luke	1,250,312	1,250,312	0	0	0	0	0	0	0.0
2019	62/60	Jen	2,646,902	0	2,646,902	2,646,902	0	926,416	926,416	1,720,486	35.0
2020	63/61	Luke	1,337,058	1,337,058	0	0	0	0	0	0	0.0
2020	63/61	Jen	2,832,898	0	2,832,898	2,832,898	0	991,514	991,514	1,841,384	35.0
2021	64/62	Luke	1,429,044	1,429,044	0	0	0	0	0	0	0.0
2021	64/62	Jen	3,030,200	0	3,030,200	3,030,200	0	1,060,570	1,060,570	1,969,630	35.0
2022	65/63	Luke	1,514,787	1,514,787	0	0	0	0	0	0	0.0
2022	65/63	Jen	3,071,545	0	3,071,545	3,071,545	0	1,075,041	1,075,041	1,996,504	35.0
2023	66/64	Luke	1,605,674	1,605,674	0	0	0	0	0	0	0.0
2023	66/64	Jen	3,255,837	0	3,255,837	3,255,837	0	1,139,543	1,139,543	2,116,294	35.0
2024	67/65	Luke	1,702,014	1,702,014	0	0	0	0	0	0	0.0
2024	67/65	Jen	3,451,187	0	3,451,187	3,451,187	0	1,207,915	1,207,915	2,243,272	35.0
2025	68/66	Luke	1,804,135	1,804,135	0	0	0	0	0	0	0.0
2025	68/66	Jen	3,658,258	0	3,658,258	3,658,258	0	1,280,390	1,280,390	2,377,868	35.0
2026	69/67	Luke	1,912,383	1,912,383	0	0	0	0	0	0	0.0
2026	69/67	Jen	3,877,753	0	3,877,753	3,877,753	0	1,357,214	1,357,214	2,520,539	35.0
2027	70/68	Luke	1,957,331	1,957,331	0	0	0	0	0	0	0.0
2027	70/68	Jen	4,040,623	0	4,040,623	4,040,623	0	1,414,218	1,414,218	2,626,405	35.0
2028	71/69	Luke	2,000,909	2,000,909	0	0	0	0	0	0	0.0
2028	71/69	Jen	4,209,199	0	4,209,199	4,209,199	0	1,473,220	1,473,220	2,735,979	35.0
2029	72/70	Luke	2,042,803	2,042,803	0	0	0	0	0	0	0.0
2029	72/70	Jen	4,383,590	0	4,383,590	4,383,590	0	1,534,257	1,534,257	2,849,333	35.0

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Year	Age	Decedent	Total Tax Deferred	Tax Deferred to Spouse	Tax Deferred to Heirs	IRD	Estate Tax on IRD	Income Tax on IRD	Total Tax on IRD	IRD Net of Taxes	Depletion	IRD
2030	73/71	Luke	2,082,666	2,082,666	0	0	0	0	0	0	0	0.0
2030	73/71	Jan	4,475,568	0	4,475,568	4,475,568	0	1,566,449	1,566,449	2,909,119	0	35.0
2031	74/72	Luke	2,120,119	2,120,119	0	0	0	0	0	0	0	0.0
2031	74/72	Jan	4,563,122	0	4,563,122	4,563,122	0	1,597,093	1,597,093	2,966,029	0	35.0
2032	75/73	Luke	2,154,744	2,154,744	0	0	0	0	0	0	0	0.0
2032	75/73	Jan	4,645,420	0	4,645,420	4,645,420	0	1,625,897	1,625,897	3,019,523	0	35.0
2033	76/74	Luke	2,186,086	2,186,086	0	0	0	0	0	0	0	0.0
2033	76/74	Jan	4,721,553	0	4,721,553	4,721,553	0	1,652,544	1,652,544	3,069,009	0	35.0
2034	77/75	Luke	2,214,134	2,214,134	0	0	0	0	0	0	0	0.0
2034	77/75	Jan	4,791,010	0	4,791,010	4,791,010	0	1,676,854	1,676,854	3,114,156	0	35.0
2035	78/76	Luke	2,237,911	2,237,911	0	0	0	0	0	0	0	0.0
2035	78/76	Jan	4,852,269	0	4,852,269	4,852,269	0	1,698,294	1,698,294	3,153,975	0	35.0
2036	79/77	Luke	2,257,421	2,257,421	0	0	0	0	0	0	0	0.0
2036	79/77	Jan	4,905,321	0	4,905,321	4,905,321	0	1,716,862	1,716,862	3,188,459	0	35.0
2037	80/78	Luke	2,272,148	2,272,148	0	0	0	0	0	0	0	0.0
2037	80/78	Jan	4,948,484	0	4,948,484	4,948,484	0	1,731,969	1,731,969	3,216,515	0	35.0
2038	81/79	Luke	2,281,541	2,281,541	0	0	0	0	0	0	0	0.0
2038	81/79	Jan	4,981,209	0	4,981,209	4,981,209	0	1,743,423	1,743,423	3,237,786	0	35.0
2039	82/80	Luke	2,285,010	2,285,010	0	0	0	0	0	0	0	0.0
2039	82/80	Jan	5,002,291	0	5,002,291	5,002,291	0	1,750,802	1,750,802	3,251,489	0	35.0
2040	83/81	Luke	2,281,926	2,281,926	0	0	0	0	0	0	0	0.0
2040	83/81	Jan	5,010,441	0	5,010,441	5,010,441	0	1,753,654	1,753,654	3,256,787	0	35.0
2041	84/82	Luke	2,271,621	2,271,621	0	0	0	0	0	0	0	0.0
2041	84/82	Jan	5,004,285	0	5,004,285	5,004,285	0	1,751,500	1,751,500	3,252,785	0	35.0
2042	85/83	Luke	2,254,430	2,254,430	0	0	0	0	0	0	0	0.0
2042	85/83	Jan	4,983,406	0	4,983,406	4,983,406	0	1,744,192	1,744,192	3,239,214	0	35.0
2043	86/84	Luke	2,229,807	2,229,807	0	0	0	0	0	0	0	0.0
2043	86/84	Jan	4,946,459	0	4,946,459	4,946,459	0	1,731,261	1,731,261	3,215,198	0	35.0
2044	87/85	Luke	2,197,191	2,197,191	0	0	0	0	0	0	0	0.0
2044	87/85	Jan	4,893,284	0	4,893,284	4,893,284	0	1,712,649	1,712,649	3,180,635	0	35.0
2045	88/86	Luke	2,156,015	2,156,015	0	0	0	0	0	0	0	0.0
2045	88/86	Jan	4,822,662	0	4,822,662	4,822,662	0	1,687,932	1,687,932	3,134,730	0	35.0
2046	89/87	Luke	2,105,708	2,105,708	0	0	0	0	0	0	0	0.0
2046	89/87	Jan	4,733,350	0	4,733,350	4,733,350	0	1,656,673	1,656,673	3,076,677	0	35.0
2047	90/88	Luke	2,047,339	2,047,339	0	0	0	0	0	0	0	0.0
2047	90/88	Jan	4,625,739	0	4,625,739	4,625,739	0	1,619,009	1,619,009	3,006,730	0	35.0
2048	91/89	Jan	4,517,804	0	4,517,804	4,517,804	0	1,581,231	1,581,231	2,936,573	0	35.0
2049	92/90	Jan	4,392,573	0	4,392,573	4,392,573	0	1,537,401	1,537,401	2,855,172	0	35.0

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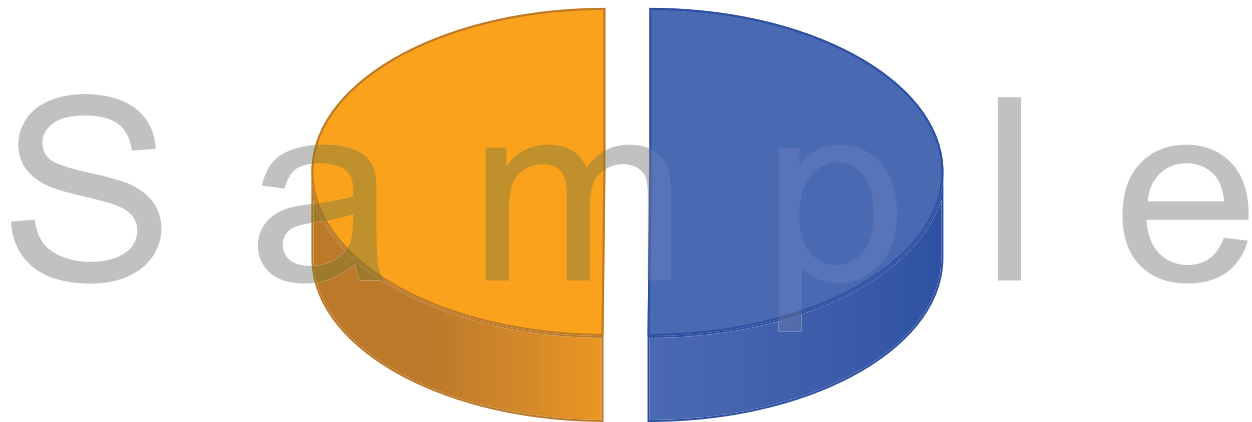
Estate Distribution

Base Facts in 2013

Prepared for Luke and Jen Affluent

The Estate Distribution report shows the projected value of assets outside your estate, transfers made at the time of death, and the total assets your heirs receive after taxes.

Breakdown of Estate Distribution - 2013



■ Jessica Affluent (50.10%) ■ Jimmy Affluent (49.90%)

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Estate Distribution

Base Facts in 2013

Prepared for Luke and Jen Affluent

The Estate Distribution report shows the projected value of assets outside your estate, transfers made at the time of death, and the total assets your heirs receive after taxes.

To HEIRS	
Jessica Affluent	
From	Asset
Prior Transfers	529 Plans
At Jen's Death	Cash Equivalents
	Taxable Investments
	Qualified Retirement
	Annuities
	Life Insurance
	Home
	Consulting Business (Jen)
	Vacation Home - Maine
	Income Tax on IRD
	Total
	4,543,650

Jimmy Affluent	
From	Asset
Prior Transfers	529 Plans
At Jen's Death	Cash Equivalents
	Taxable Investments
	Qualified Retirement
	Annuities
	Life Insurance
	Home
	Consulting Business (Jen)
	Vacation Home - Maine
	Income Tax on IRD
	Total
	4,525,352

Total to Heirs: 9,069,002

TRUST ASSETS	
Consulting Business (Jen)	
From	Asset
Prior Transfers	Cash Equivalents
	Total
	\$363,055

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Examples

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Estate Growth and Tax Impact

Base Facts

Prepared for Luke and Jen Affluent

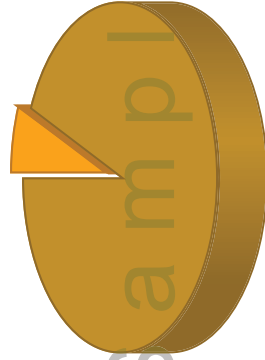
The Estate Growth and Tax Impact report shows the value of assets inside your estate, the reduction in value due to taxes and expenses, and the net amount to your heirs at multiple periods of time assuming the death of you and your spouse at those time periods.

	Current Situation (2013)	In 10 Years (2023)	In 20 Years (2033)
Gross Estate	\$9,516,290	\$13,391,344	\$18,205,821
Taxes & Expenses	\$607,363	\$1,139,543	\$1,652,544
Net To Heirs	\$8,908,927	\$12,251,801	\$16,553,277

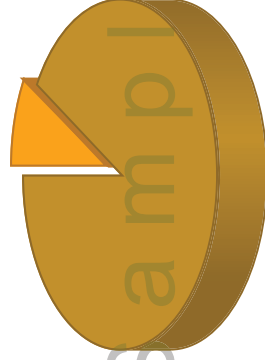
Current Situation

In 10 Years

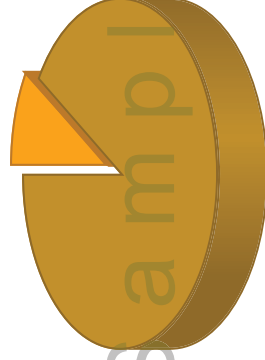
In 20 Years



- Taxes & Expenses (6.38%)
- Net To Heirs (93.62%)



- Taxes & Expenses (8.51%)
- Net To Heirs (91.49%)



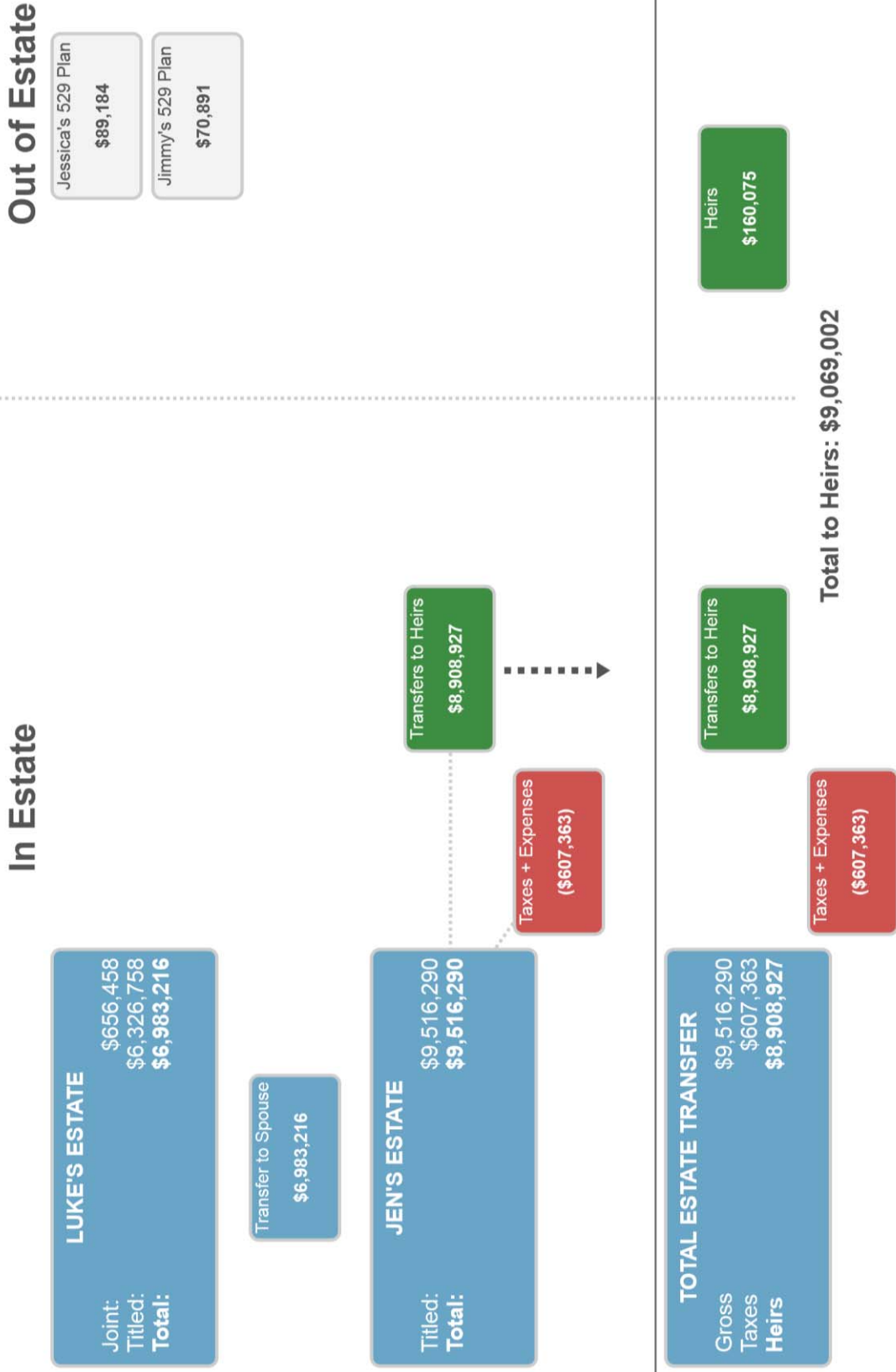
- Taxes & Expenses (9.08%)
- Net To Heirs (90.92%)

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Estate Flow Chart

Base Facts in 2013

Prepared for Luke and Jen Affluent



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Estate Flow Chart

Base Facts in 2013

Prepared for Luke and Jen Affluent

LUKE'S ESTATE

Estate Value

Cash Equivalents	\$265
Life Insurance	\$250,000
Qualified Retirement	\$825,169
Real Estate	\$293,756
Taxable Investments	\$5,614,026
Estate Value:	\$6,983,216

Transfers to Spouse

Cash Equivalents	\$265
Life Insurance	\$250,000
Qualified Retirement	\$825,169
Real Estate	\$293,756
Taxable Investments	\$5,614,026
Transfers to Spouse:	\$6,983,216

JEN'S ESTATE

Estate Value

Annuities	\$252,372
Business Interests	\$363,055
Cash Equivalents	\$530
Life Insurance	\$250,000
Qualified Retirement	\$1,723,305
Real Estate	\$950,567
Taxable Investments	\$5,976,461
Estate Value:	\$9,516,290

Transfers to Heirs

Jessica Affluent	\$4,454,466
Jimmy Affluent	\$4,454,461
Transfers to Heirs:	\$8,908,927

Taxes & Expenses

Income Tax on IRD	(\$607,363)
Taxes & Expenses:	(\$607,363)

OUT OF ESTATE

Out of Estate

Jessica's 529 Plan	\$89,184
Jimmy's 529 Plan	\$70,891
Out of Estate:	\$160,075

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Disclaimer

The following report is a diagnostic tool intended to review your current financial situation and suggest potential planning ideas and concepts that may be of benefit. The purpose of the report is to illustrate how accepted financial and estate planning principles may improve your current situation.

This report is based upon information and assumptions provided by you (the client). This report provides broad and general guidelines on the advantages of certain financial planning concepts and does not constitute a recommendation of any particular technique. The consolidated report is provided for informational purposes as a courtesy to you. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. All reports should be reviewed in conjunction with your fact summary and this Disclaimer page.

The term "plan" or "planning," when used within this report, does not imply that a recommendation has been made to implement one or more financial plans or make a particular investment. Nor does the plan or report provide legal, accounting, financial, tax or other advice. Rather, the report and the illustrations therein provide a summary of certain potential financial strategies. The reports provide projections based on various assumptions and are therefore hypothetical in nature and not guarantees of investment returns. You should consult your tax and/or legal advisors before implementing any transactions and/or strategies concerning your finances.

Additionally, this report may not reflect all holdings or transactions, their costs, or proceeds received by you. It may contain information on assets that are not held at the broker/dealer with whom your financial representative is registered. As such, those assets will not be included on the broker/dealer's books and records. Prices that may be indicated in this report are obtained from sources we consider reliable but are not guaranteed. Past performance is no guarantee of future performance and it is important to realize that actual results may differ from the projections contained in this report. The presentation of investment returns set forth in this report does not reflect the deduction of any commissions. Projected valuations and/or rates of return may not take into account surrender charges on products you might own. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges will result in a lower rate of return.

It is important to compare the information on this report with the statements you receive from the custodian(s) for your account(s). Please note that there may be minor variations due to calculation methodologies. If you have any questions, please contact your financial representative. Also, your account(s) may not be covered by FDIC or SIPC. FDIC and SIPC coverages apply only to certain assets and may be subject to limitations. Questions about coverage that may apply should be directed to the asset provider or sponsor.

The information contained in this report is not written or intended as financial, tax or legal advice. The information provided herein may not be relied on for purposes of avoiding any federal tax penalties. You are encouraged to seek financial, tax and legal advice from your professional advisors.

Tools such as the Monte Carlo simulation will yield different results depending on the variables inputted, and the assumptions underlying the calculation. For those reports that perform a Monte Carlo analysis, the term 'Monte Carlo' will be included in the report title. The assumptions with respect to the simulation include the assumed rates of return and standard deviations of the portfolio model associated with each asset. The assumed rates of return are based on the historical rates of returns and standard deviations, for certain periods of time, for the benchmark indexes comprising the asset classes in the model portfolio. Since the market data used to generate these rates of return change over time your results will vary with each use over time.

Monte Carlo Analysis is a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments.

The Monte Carlo simulation uses at most 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between.

The outcomes presented using the Monte Carlo simulation represent only a few of the many possible outcomes. Since past performance and market conditions may not be repeated in the future, your investment goals may not be fulfilled by following advice that is based on the projections.

I/We have received and read this Disclaimer page and understand its contents and, therefore, the limitations of the report. Furthermore, I understand that none of the calculations and presentations of investment returns are guaranteed.

Client(s): _____

Luke Affluent

_____ Date

_____ Jen Affluent

_____ Date

Advisor: _____

Jim Adkins

_____ Date