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Sample

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): _____

Jon Traditional

_____ Date

Katie Traditional

_____ Date

Advisor: _____

Jim Adkins

_____ Date

Liquidity of Insurance & Portfolio Assets

Base Facts (All Years)

Prepared for Jon and Katie Traditional

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 **\$1,846,596** in **2013**.

ASSUMPTIONS

- **Jon and Katie Traditional** die simultaneously in each year analyzed.
- Resources available include **insurance and portfolio assets**.

Resources available at **Jon and Katie Traditional's** death in **2013** are:

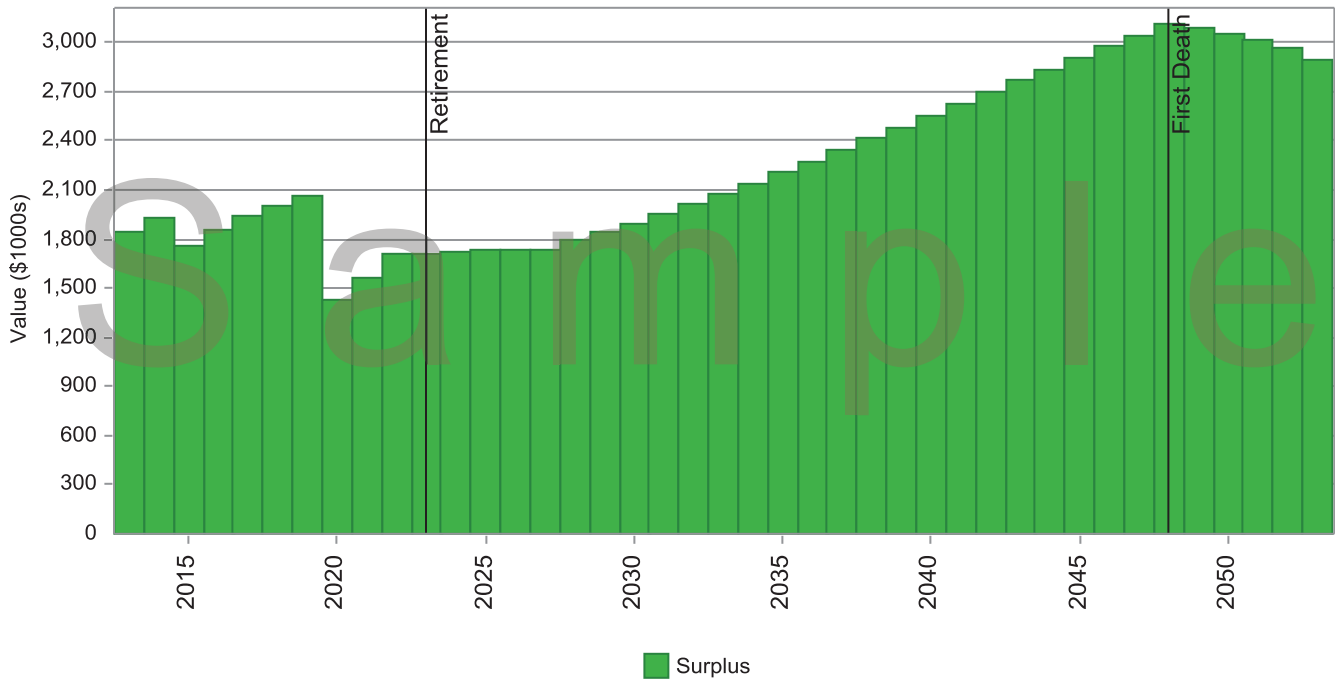
- Insurance proceeds on Jon's life will total **\$750,000**.
- Insurance proceeds on Katie's life will total **\$250,000**.
- Portfolio assets will total **\$1,018,455**.

Expected estate expenses at **Jon and Katie Traditional's** death in **2013** are:

- Income tax on IRD, skip gift tax and/or estate taxes will total **\$171,859**.
- Probate and expenses will total **\$0**.

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Year by Year Estate Surplus / Deficit



Sample

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Liquidity of Insurance & Portfolio Assets

Base Facts (All Years)

Prepared for Jon and Katie Traditional

Year	Age	Insurance In Estate	Insurance Out Of Estate	Total Insurance Benefit	Total Portfolio Assets	Total Transfer Cost	Surplus / Deficit
2013	55/50	\$1,000,000	\$0	\$1,000,000	\$1,018,455	\$171,859	\$1,846,596
2014	56/51	1,000,000	0	1,000,000	1,115,154	190,247	1,924,907
2015	57/52	750,000	0	750,000	1,221,684	210,077	1,761,607
2016	58/53	750,000	0	750,000	1,337,068	231,450	1,855,618
2017	59/54	750,000	0	750,000	1,450,439	254,473	1,945,966
2018	60/55	750,000	0	750,000	1,532,420	279,263	2,003,157
2019	61/56	750,000	0	750,000	1,621,567	305,943	2,065,624
2020	62/57	0	0	0	1,769,040	334,644	1,434,396
2021	63/58	0	0	0	1,931,155	365,506	1,565,649
2022	64/59	0	0	0	2,106,233	398,680	1,707,553
2023	65/60	0	0	0	2,136,380	422,601	1,713,779
2024	66/61	0	0	0	2,170,987	447,957	1,723,030
2025	67/62	0	0	0	2,204,761	474,835	1,729,926
2026	68/63	0	0	0	2,237,859	503,325	1,734,534
2027	69/64	0	0	0	2,270,178	533,524	1,736,654
2028	70/65	0	0	0	2,339,086	549,562	1,789,524
2029	71/66	0	0	0	2,409,415	565,631	1,843,784
2030	72/67	0	0	0	2,480,916	581,680	1,899,236
2031	73/68	0	0	0	2,553,568	597,653	1,955,915
2032	74/69	0	0	0	2,627,289	613,486	2,013,803
2033	75/70	0	0	0	2,698,580	621,080	2,077,500
2034	76/71	0	0	0	2,770,006	627,436	2,142,570
2035	77/72	0	0	0	2,841,407	632,494	2,208,913
2036	78/73	0	0	0	2,912,452	635,971	2,276,481
2037	79/74	0	0	0	2,982,787	637,800	2,344,987
2038	80/75	0	0	0	3,052,085	637,793	2,414,292
2039	81/76	0	0	0	3,119,983	635,747	2,484,236
2040	82/77	0	0	0	3,186,067	631,498	2,554,569
2041	83/78	0	0	0	3,249,987	624,761	2,625,226
2042	84/79	0	0	0	3,311,471	615,356	2,696,115
2043	85/80	0	0	0	3,370,210	603,267	2,766,943
2044	86/81	0	0	0	3,425,812	588,273	2,837,539
2045	87/82	0	0	0	3,477,815	570,142	2,907,673
2046	88/83	0	0	0	3,525,754	548,635	2,977,119
2047	89/84	0	0	0	3,569,077	523,503	3,045,574
2048	90/85	0	0	0	3,607,626	494,989	3,112,637
2049	91/86	0	0	0	3,560,561	473,071	3,087,490
2050	92/87	0	0	0	3,512,197	456,664	3,055,533
2051	93/88	0	0	0	3,462,393	448,106	3,014,287
2052	94/89	0	0	0	3,400,632	437,650	2,962,982
2053	95/90	0	0	0	3,325,960	425,518	2,900,442

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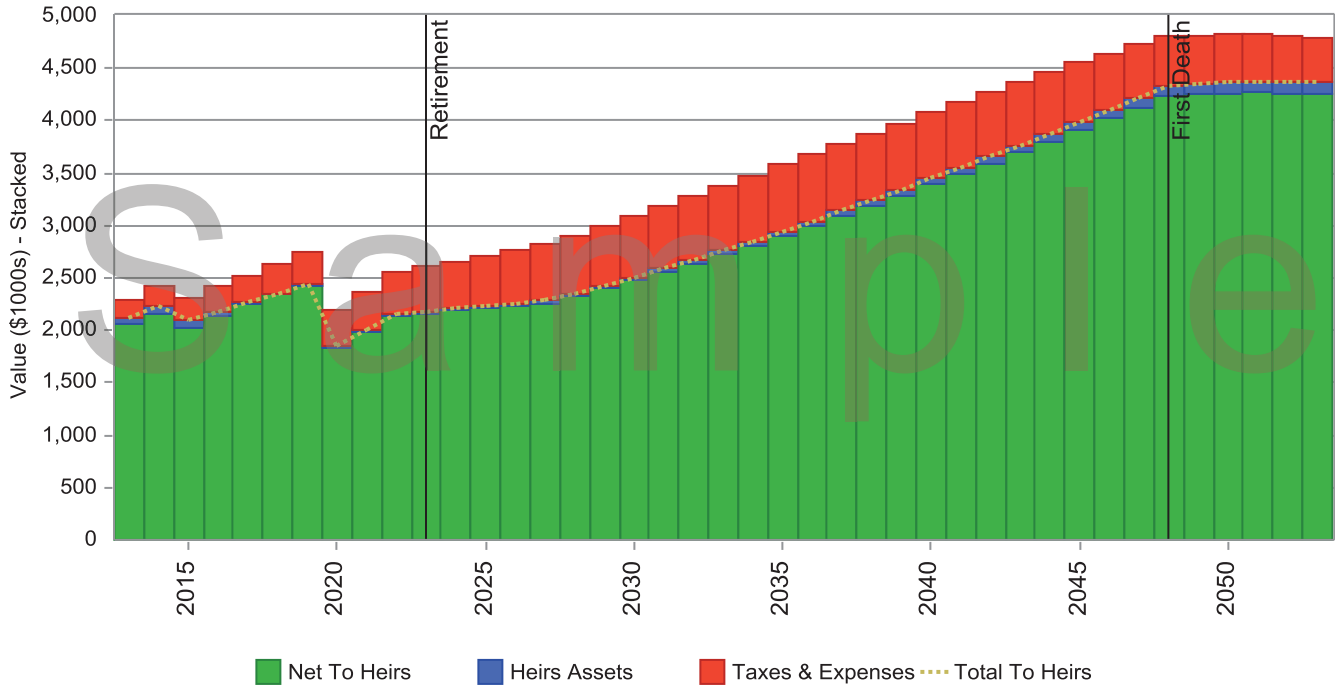
Estate Transfer

Base Facts (All Years)

Prepared for Jon and Katie Traditional

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 Jon and Katie Traditional

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	55/50	\$2,230,225	\$171,859	\$2,058,366	\$62,295	\$2,120,661
2014	56/51	2,349,653	190,247	2,159,405	74,164	2,233,569
2015	57/52	2,229,914	210,077	2,019,837	86,770	2,106,607
2016	58/53	2,370,076	231,450	2,138,627	44,351	2,182,978
2017	59/54	2,509,319	254,473	2,254,847	8,000	2,262,847
2018	60/55	2,618,316	279,263	2,339,052	8,000	2,347,052
2019	61/56	2,735,676	305,943	2,429,733	8,000	2,437,733
2020	62/57	2,171,159	334,644	1,836,517	16,497	1,853,014
2021	63/58	2,348,273	365,506	1,982,768	17,521	2,000,289
2022	64/59	2,538,910	398,680	2,140,231	18,609	2,158,840
2023	65/60	2,585,196	422,601	2,162,598	19,765	2,182,363
2024	66/61	2,636,544	447,957	2,188,587	20,992	2,209,579
2025	67/62	2,687,683	474,835	2,212,849	22,296	2,235,145
2026	68/63	2,738,794	503,325	2,235,469	23,681	2,259,150
2027	69/64	2,789,798	533,524	2,256,275	25,152	2,281,427
2028	70/65	2,878,088	549,562	2,328,527	26,714	2,355,241
2029	71/66	2,968,522	565,631	2,402,890	28,373	2,431,263
2030	72/67	3,060,878	581,680	2,479,197	30,135	2,509,332
2031	73/68	3,155,163	597,653	2,557,510	32,006	2,589,516
2032	74/69	3,251,323	613,486	2,637,838	33,994	2,671,832
2033	75/70	3,345,890	621,080	2,724,811	36,105	2,760,916
2034	76/71	3,441,461	627,436	2,814,026	38,347	2,852,373
2035	77/72	3,537,907	632,494	2,905,414	40,728	2,946,142
2036	78/73	3,634,931	635,971	2,998,961	43,257	3,042,218
2037	79/74	3,732,214	637,800	3,094,416	45,943	3,140,359
2038	80/75	3,829,466	637,793	3,191,672	48,796	3,240,468
2039	81/76	3,926,360	635,747	3,290,613	51,826	3,342,439
2040	82/77	4,022,522	631,498	3,391,025	55,044	3,446,069
2041	83/78	4,117,642	624,761	3,492,880	58,462	3,551,342
2042	84/79	4,211,490	615,356	3,596,133	62,092	3,658,225
2043	85/80	4,303,800	603,267	3,700,533	65,948	3,766,481
2044	86/81	4,394,225	588,273	3,805,952	70,043	3,875,995
2045	87/82	4,482,350	570,142	3,912,209	74,393	3,986,602
2046	88/83	4,567,758	548,635	4,019,123	79,013	4,098,136
2047	89/84	4,649,948	523,503	4,126,445	83,920	4,210,365

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Year	Age	Gross Estate	Taxes & Expenses	Net To Heirs	Heirs Assets	Total To Heirs
2048	90/85	4,728,813	494,989	4,233,823	89,131	4,322,954
2049	91/86	4,723,568	473,071	4,250,495	94,666	4,345,161
2050	92/87	4,718,584	456,664	4,261,921	100,545	4,362,466
2051	93/88	4,713,778	448,106	4,265,671	106,789	4,372,460
2052	94/89	4,698,694	437,650	4,261,044	113,421	4,374,465
2053	95/90	4,672,440	425,518	4,246,923	120,464	4,367,387

Draft

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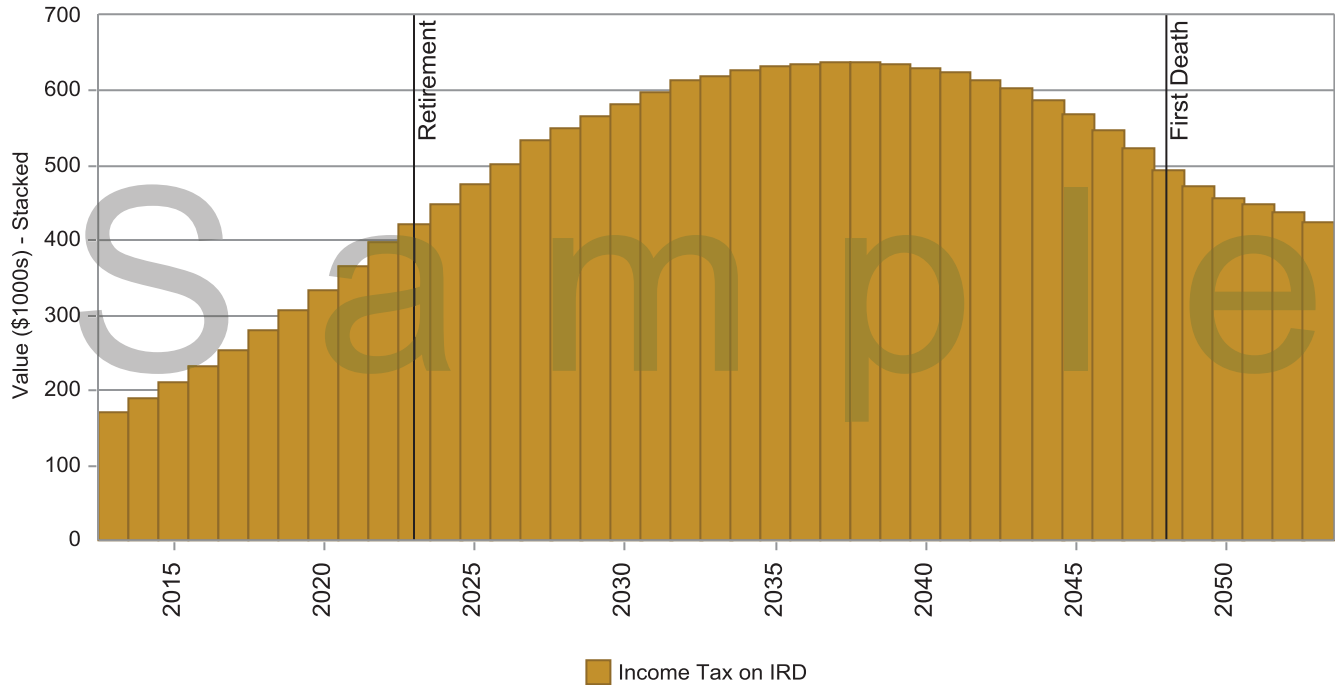
Estate Transfer Costs

Base Facts (All Years)

Prepared for Jon and Katie Traditional

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 Jon and Katie Traditional

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	55/50	Jon	\$1,561,810	\$0	\$0	\$0	\$0
2013	55/50	Katie	2,230,225	2,230,225	171,859	0	171,859
2014	56/51	Jon	1,641,920	0	0	0	0
2014	56/51	Katie	2,349,653	2,349,653	190,247	0	190,247
2015	57/52	Jon	1,729,103	0	0	0	0
2015	57/52	Katie	2,229,914	2,229,914	210,077	0	210,077
2016	58/53	Jon	1,823,012	0	0	0	0
2016	58/53	Katie	2,370,076	2,370,076	231,450	0	231,450
2017	59/54	Jon	1,918,370	0	0	0	0
2017	59/54	Katie	2,509,319	2,509,319	254,473	0	254,473
2018	60/55	Jon	1,985,760	0	0	0	0
2018	60/55	Katie	2,618,316	2,618,316	279,263	0	279,263
2019	61/56	Jon	2,046,080	0	0	0	0
2019	61/56	Katie	2,735,676	2,735,676	305,943	0	305,943
2020	62/57	Jon	1,416,100	0	0	0	0
2020	62/57	Katie	2,171,159	2,171,159	334,644	0	334,644
2021	63/58	Jon	1,535,447	0	0	0	0
2021	63/58	Katie	2,348,273	2,348,273	365,506	0	365,506
2022	64/59	Jon	1,663,918	0	0	0	0
2022	64/59	Katie	2,538,910	2,538,910	398,680	0	398,680
2023	65/60	Jon	1,665,692	0	0	0	0
2023	65/60	Katie	2,585,196	2,585,196	422,601	0	422,601
2024	66/61	Jon	1,667,678	0	0	0	0
2024	66/61	Katie	2,636,544	2,636,544	447,957	0	447,957
2025	67/62	Jon	1,669,706	0	0	0	0
2025	67/62	Katie	2,687,683	2,687,683	474,835	0	474,835
2026	68/63	Jon	1,668,925	0	0	0	0
2026	68/63	Katie	2,738,794	2,738,794	503,325	0	503,325
2027	69/64	Jon	1,665,296	0	0	0	0
2027	69/64	Katie	2,789,798	2,789,798	533,524	0	533,524
2028	70/65	Jon	1,698,161	0	0	0	0
2028	70/65	Katie	2,878,088	2,878,088	549,562	0	549,562
2029	71/66	Jon	1,727,958	0	0	0	0
2029	71/66	Katie	2,968,522	2,968,522	565,631	0	565,631
2030	72/67	Jon	1,756,585	0	0	0	0
2030	72/67	Katie	3,060,878	3,060,878	581,680	0	581,680

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Year	Age	Decedent	Estate Value	Taxable Estate	Income Tax on IRD	Estate Tax Payable	Total Tax At Death
2031	73/68	Jon	1,783,767	0	0	0	0
2031	73/68	Katie	3,155,163	3,155,163	597,653	0	597,653
2032	74/69	Jon	1,809,268	0	0	0	0
2032	74/69	Katie	3,251,323	3,251,323	613,486	0	613,486
2033	75/70	Jon	1,850,718	0	0	0	0
2033	75/70	Katie	3,345,890	3,345,890	621,080	0	621,080
2034	76/71	Jon	1,891,334	0	0	0	0
2034	76/71	Katie	3,441,461	3,441,461	627,436	0	627,436
2035	77/72	Jon	1,931,074	0	0	0	0
2035	77/72	Katie	3,537,907	3,537,907	632,494	0	632,494
2036	78/73	Jon	1,969,502	0	0	0	0
2036	78/73	Katie	3,634,931	3,634,931	635,971	0	635,971
2037	79/74	Jon	2,006,494	0	0	0	0
2037	79/74	Katie	3,732,214	3,732,214	637,800	0	637,800
2038	80/75	Jon	2,041,777	0	0	0	0
2038	80/75	Katie	3,829,466	3,829,466	637,793	0	637,793
2039	81/76	Jon	2,075,054	0	0	0	0
2039	81/76	Katie	3,926,360	3,926,360	635,747	0	635,747
2040	82/77	Jon	2,105,915	0	0	0	0
2040	82/77	Katie	4,022,522	4,022,522	631,498	0	631,498
2041	83/78	Jon	2,134,126	0	0	0	0
2041	83/78	Katie	4,117,642	4,117,642	624,761	0	624,761
2042	84/79	Jon	2,159,320	0	0	0	0
2042	84/79	Katie	4,211,490	4,211,490	615,356	0	615,356
2043	85/80	Jon	2,181,521	0	0	0	0
2043	85/80	Katie	4,303,800	4,303,800	603,267	0	603,267
2044	86/81	Jon	2,200,431	0	0	0	0
2044	86/81	Katie	4,394,225	4,394,225	588,273	0	588,273
2045	87/82	Jon	2,215,716	0	0	0	0
2045	87/82	Katie	4,482,350	4,482,350	570,142	0	570,142
2046	88/83	Jon	2,227,042	0	0	0	0
2046	88/83	Katie	4,567,758	4,567,758	548,635	0	548,635
2047	89/84	Jon	2,234,040	0	0	0	0
2047	89/84	Katie	4,649,948	4,649,948	523,503	0	523,503
2048	90/85	Jon	2,236,903	0	0	0	0
2048	90/85	Katie	4,728,813	4,728,813	494,989	0	494,989
2049	91/86	Katie	4,723,568	4,723,568	473,071	0	473,071
2050	92/87	Katie	4,718,584	4,718,584	456,664	0	456,664
2051	93/88	Katie	4,713,778	4,713,778	448,106	0	448,106
2052	94/89	Katie	4,698,694	4,698,694	437,650	0	437,650
2053	95/90	Katie	4,672,440	4,672,440	425,518	0	425,518

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Estate Transfer - Estate Tax

Base Facts (All Years)

Prepared for Jon and Katie Traditional

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 Jon and Katie Traditional

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	55/50	Jon	\$1,561,810	\$1,561,810	\$0	\$0	\$0	\$0	\$0
2013	55/50	Katie	2,230,225	0	2,230,225	2,230,225	837,890	837,890	0
2014	56/51	Jon	1,641,920	1,641,920	0	0	0	0	0
2014	56/51	Katie	2,349,653	0	2,349,653	2,349,653	885,661	885,661	0
2015	57/52	Jon	1,729,103	1,729,103	0	0	0	0	0
2015	57/52	Katie	2,229,914	0	2,229,914	2,229,914	837,766	837,766	0
2016	58/53	Jon	1,823,012	1,823,012	0	0	0	0	0
2016	58/53	Katie	2,370,076	0	2,370,076	2,370,076	893,830	893,830	0
2017	59/54	Jon	1,918,370	1,918,370	0	0	0	0	0
2017	59/54	Katie	2,509,319	0	2,509,319	2,509,319	949,528	949,528	0
2018	60/55	Jon	1,985,760	1,985,760	0	0	0	0	0
2018	60/55	Katie	2,618,316	0	2,618,316	2,618,316	993,126	993,126	0
2019	61/56	Jon	2,046,080	2,046,080	0	0	0	0	0
2019	61/56	Katie	2,735,676	0	2,735,676	2,735,676	1,040,070	1,040,070	0
2020	62/57	Jon	1,416,100	1,416,100	0	0	0	0	0
2020	62/57	Katie	2,171,159	0	2,171,159	2,171,159	814,264	814,264	0
2021	63/58	Jon	1,535,447	1,535,447	0	0	0	0	0
2021	63/58	Katie	2,348,273	0	2,348,273	2,348,273	885,109	885,109	0
2022	64/59	Jon	1,663,918	1,663,918	0	0	0	0	0
2022	64/59	Katie	2,538,910	0	2,538,910	2,538,910	961,364	961,364	0
2023	65/60	Jon	1,665,692	1,665,692	0	0	0	0	0
2023	65/60	Katie	2,585,196	0	2,585,196	2,585,196	979,878	979,878	0
2024	66/61	Jon	1,667,678	1,667,678	0	0	0	0	0
2024	66/61	Katie	2,636,544	0	2,636,544	2,636,544	1,000,418	1,000,418	0
2025	67/62	Jon	1,669,706	1,669,706	0	0	0	0	0
2025	67/62	Katie	2,687,683	0	2,687,683	2,687,683	1,020,873	1,020,873	0
2026	68/63	Jon	1,668,925	1,668,925	0	0	0	0	0
2026	68/63	Katie	2,738,794	0	2,738,794	2,738,794	1,041,318	1,041,318	0
2027	69/64	Jon	1,665,296	1,665,296	0	0	0	0	0
2027	69/64	Katie	2,789,798	0	2,789,798	2,789,798	1,061,719	1,061,719	0
2028	70/65	Jon	1,698,161	1,698,161	0	0	0	0	0
2028	70/65	Katie	2,878,088	0	2,878,088	2,878,088	1,097,035	1,097,035	0
2029	71/66	Jon	1,727,958	1,727,958	0	0	0	0	0
2029	71/66	Katie	2,968,522	0	2,968,522	2,968,522	1,133,209	1,133,209	0
2030	72/67	Jon	1,756,585	1,756,585	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	72/67	Katie	3,060,878	0	3,060,878	3,060,878	1,170,151	1,170,151	0
2031	73/68	Jon	1,783,767	1,783,767	0	0	0	0	0
2031	73/68	Katie	3,155,163	0	3,155,163	3,155,163	1,207,865	1,207,865	0
2032	74/69	Jon	1,809,268	1,809,268	0	0	0	0	0
2032	74/69	Katie	3,251,323	0	3,251,323	3,251,323	1,246,329	1,246,329	0
2033	75/70	Jon	1,850,718	1,850,718	0	0	0	0	0
2033	75/70	Katie	3,345,890	0	3,345,890	3,345,890	1,284,156	1,284,156	0
2034	76/71	Jon	1,891,334	1,891,334	0	0	0	0	0
2034	76/71	Katie	3,441,461	0	3,441,461	3,441,461	1,322,384	1,322,384	0
2035	77/72	Jon	1,931,074	1,931,074	0	0	0	0	0
2035	77/72	Katie	3,537,907	0	3,537,907	3,537,907	1,360,963	1,360,963	0
2036	78/73	Jon	1,969,502	1,969,502	0	0	0	0	0
2036	78/73	Katie	3,634,931	0	3,634,931	3,634,931	1,399,772	1,399,772	0
2037	79/74	Jon	2,006,494	2,006,494	0	0	0	0	0
2037	79/74	Katie	3,732,214	0	3,732,214	3,732,214	1,438,686	1,438,686	0
2038	80/75	Jon	2,041,777	2,041,777	0	0	0	0	0
2038	80/75	Katie	3,829,466	0	3,829,466	3,829,466	1,477,586	1,477,586	0
2039	81/76	Jon	2,075,054	2,075,054	0	0	0	0	0
2039	81/76	Katie	3,926,360	0	3,926,360	3,926,360	1,516,344	1,516,344	0
2040	82/77	Jon	2,105,915	2,105,915	0	0	0	0	0
2040	82/77	Katie	4,022,522	0	4,022,522	4,022,522	1,554,809	1,554,809	0
2041	83/78	Jon	2,134,126	2,134,126	0	0	0	0	0
2041	83/78	Katie	4,117,642	0	4,117,642	4,117,642	1,592,857	1,592,857	0
2042	84/79	Jon	2,159,320	2,159,320	0	0	0	0	0
2042	84/79	Katie	4,211,490	0	4,211,490	4,211,490	1,630,396	1,630,396	0
2043	85/80	Jon	2,181,521	2,181,521	0	0	0	0	0
2043	85/80	Katie	4,303,800	0	4,303,800	4,303,800	1,667,320	1,667,320	0
2044	86/81	Jon	2,200,431	2,200,431	0	0	0	0	0
2044	86/81	Katie	4,394,225	0	4,394,225	4,394,225	1,703,490	1,703,490	0
2045	87/82	Jon	2,215,716	2,215,716	0	0	0	0	0
2045	87/82	Katie	4,482,350	0	4,482,350	4,482,350	1,738,740	1,738,740	0
2046	88/83	Jon	2,227,042	2,227,042	0	0	0	0	0
2046	88/83	Katie	4,567,758	0	4,567,758	4,567,758	1,772,903	1,772,903	0
2047	89/84	Jon	2,234,040	2,234,040	0	0	0	0	0
2047	89/84	Katie	4,649,948	0	4,649,948	4,649,948	1,805,779	1,805,779	0
2048	90/85	Jon	2,236,903	2,236,903	0	0	0	0	0
2048	90/85	Katie	4,728,813	0	4,728,813	4,728,813	1,837,325	1,837,325	0
2049	91/86	Katie	4,723,568	0	4,723,568	4,723,568	1,835,227	1,835,227	0
2050	92/87	Katie	4,718,584	0	4,718,584	4,718,584	1,833,234	1,833,234	0
2051	93/88	Katie	4,713,778	0	4,713,778	4,713,778	1,831,311	1,831,311	0
2052	94/89	Katie	4,698,694	0	4,698,694	4,698,694	1,825,278	1,825,278	0
2053	95/90	Katie	4,672,440	0	4,672,440	4,672,440	1,814,776	1,814,776	0

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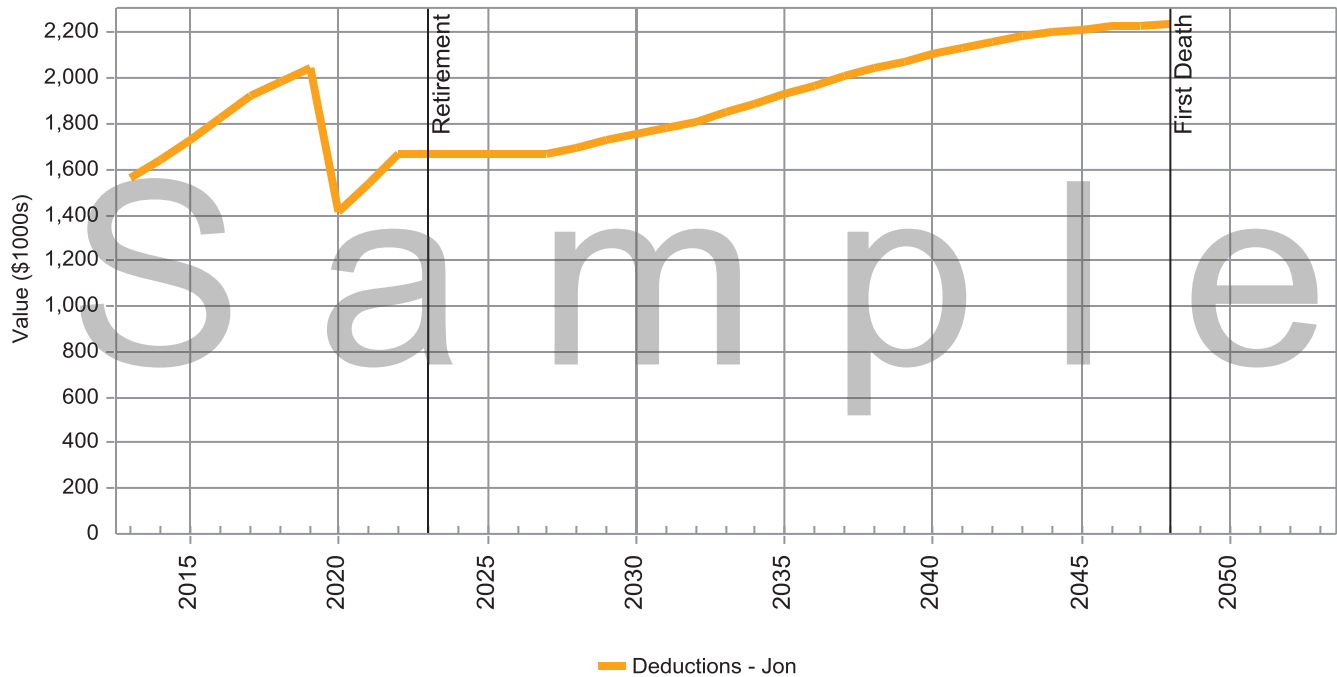
Estate Transfer Deductions & Credits

Base Facts (All Years)

Prepared for Jon and Katie Traditional

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 Jon and Katie Traditional

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	55/50	Jon	\$1,561,810	\$1,561,810	\$0	\$0	\$2,045,800	\$0	\$0
2013	55/50	Katie	0	0	2,230,225	837,890	4,145,800	837,890	0
2014	56/51	Jon	1,641,920	1,641,920	0	0	2,125,800	0	0
2014	56/51	Katie	0	0	2,349,653	885,661	4,305,800	885,661	0
2015	57/52	Jon	1,729,103	1,729,103	0	0	2,205,800	0	0
2015	57/52	Katie	0	0	2,229,914	837,766	4,465,800	837,766	0
2016	58/53	Jon	1,823,012	1,823,012	0	0	2,289,800	0	0
2016	58/53	Katie	0	0	2,370,076	893,830	4,633,800	893,830	0
2017	59/54	Jon	1,918,370	1,918,370	0	0	2,377,800	0	0
2017	59/54	Katie	0	0	2,509,319	949,528	4,809,800	949,528	0
2018	60/55	Jon	1,985,760	1,985,760	0	0	2,469,800	0	0
2018	60/55	Katie	0	0	2,618,316	993,126	4,993,800	993,126	0
2019	61/56	Jon	2,046,080	2,046,080	0	0	2,561,800	0	0
2019	61/56	Katie	0	0	2,735,676	1,040,070	5,177,800	1,040,070	0
2020	62/57	Jon	1,416,100	1,416,100	0	0	2,661,800	0	0
2020	62/57	Katie	0	0	2,171,159	814,264	5,377,800	814,264	0
2021	63/58	Jon	1,535,447	1,535,447	0	0	2,761,800	0	0
2021	63/58	Katie	0	0	2,348,273	885,109	5,577,800	885,109	0
2022	64/59	Jon	1,663,918	1,663,918	0	0	2,865,800	0	0
2022	64/59	Katie	0	0	2,538,910	961,364	5,785,800	961,364	0
2023	65/60	Jon	1,665,692	1,665,692	0	0	2,977,800	0	0
2023	65/60	Katie	0	0	2,585,196	979,878	6,009,800	979,878	0
2024	66/61	Jon	1,667,678	1,667,678	0	0	3,089,800	0	0
2024	66/61	Katie	0	0	2,636,544	1,000,418	6,233,800	1,000,418	0
2025	67/62	Jon	1,669,706	1,669,706	0	0	3,205,800	0	0
2025	67/62	Katie	0	0	2,687,683	1,020,873	6,465,800	1,020,873	0
2026	68/63	Jon	1,668,925	1,668,925	0	0	3,329,800	0	0
2026	68/63	Katie	0	0	2,738,794	1,041,318	6,713,800	1,041,318	0
2027	69/64	Jon	1,665,296	1,665,296	0	0	3,453,800	0	0
2027	69/64	Katie	0	0	2,789,798	1,061,719	6,961,800	1,061,719	0
2028	70/65	Jon	1,698,161	1,698,161	0	0	3,585,800	0	0
2028	70/65	Katie	0	0	2,878,088	1,097,035	7,225,800	1,097,035	0
2029	71/66	Jon	1,727,958	1,727,958	0	0	3,721,800	0	0
2029	71/66	Katie	0	0	2,968,522	1,133,209	7,497,800	1,133,209	0
2030	72/67	Jon	1,756,585	1,756,585	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	72/67	Katie	0	0	3,060,878	1,170,151	7,777,800	1,170,151	0
2031	73/68	Jon	1,783,767	1,783,767	0	0	4,009,800	0	0
2031	73/68	Katie	0	0	3,155,163	1,207,865	8,073,800	1,207,865	0
2032	74/69	Jon	1,809,268	1,809,268	0	0	4,157,800	0	0
2032	74/69	Katie	0	0	3,251,323	1,246,329	8,369,800	1,246,329	0
2033	75/70	Jon	1,850,718	1,850,718	0	0	4,317,800	0	0
2033	75/70	Katie	0	0	3,345,890	1,284,156	8,689,800	1,284,156	0
2034	76/71	Jon	1,891,334	1,891,334	0	0	4,477,800	0	0
2034	76/71	Katie	0	0	3,441,461	1,322,384	9,009,800	1,322,384	0
2035	77/72	Jon	1,931,074	1,931,074	0	0	4,649,800	0	0
2035	77/72	Katie	0	0	3,537,907	1,360,963	9,353,800	1,360,963	0
2036	78/73	Jon	1,969,502	1,969,502	0	0	4,825,800	0	0
2036	78/73	Katie	0	0	3,634,931	1,399,772	9,705,800	1,399,772	0
2037	79/74	Jon	2,006,494	2,006,494	0	0	5,005,800	0	0
2037	79/74	Katie	0	0	3,732,214	1,438,686	10,065,800	1,438,686	0
2038	80/75	Jon	2,041,777	2,041,777	0	0	5,193,800	0	0
2038	80/75	Katie	0	0	3,829,466	1,477,586	10,441,800	1,477,586	0
2039	81/76	Jon	2,075,054	2,075,054	0	0	5,389,800	0	0
2039	81/76	Katie	0	0	3,926,360	1,516,344	10,833,800	1,516,344	0
2040	82/77	Jon	2,105,915	2,105,915	0	0	5,593,800	0	0
2040	82/77	Katie	0	0	4,022,522	1,554,809	11,241,800	1,554,809	0
2041	83/78	Jon	2,134,126	2,134,126	0	0	5,805,800	0	0
2041	83/78	Katie	0	0	4,117,642	1,592,857	11,665,800	1,592,857	0
2042	84/79	Jon	2,159,320	2,159,320	0	0	6,021,800	0	0
2042	84/79	Katie	0	0	4,211,490	1,630,396	12,097,800	1,630,396	0
2043	85/80	Jon	2,181,521	2,181,521	0	0	6,249,800	0	0
2043	85/80	Katie	0	0	4,303,800	1,667,320	12,553,800	1,667,320	0
2044	86/81	Jon	2,200,431	2,200,431	0	0	6,485,800	0	0
2044	86/81	Katie	0	0	4,394,225	1,703,490	13,025,800	1,703,490	0
2045	87/82	Jon	2,215,716	2,215,716	0	0	6,729,800	0	0
2045	87/82	Katie	0	0	4,482,350	1,738,740	13,513,800	1,738,740	0
2046	88/83	Jon	2,227,042	2,227,042	0	0	6,981,800	0	0
2046	88/83	Katie	0	0	4,567,758	1,772,903	14,017,800	1,772,903	0
2047	89/84	Jon	2,234,040	2,234,040	0	0	7,245,800	0	0
2047	89/84	Katie	0	0	4,649,948	1,805,779	14,545,800	1,805,779	0
2048	90/85	Jon	2,236,903	2,236,903	0	0	7,517,800	0	0
2048	90/85	Katie	0	0	4,728,813	1,837,325	15,089,800	1,837,325	0
2049	91/86	Katie	0	0	4,723,568	1,835,227	15,369,800	1,835,227	0
2050	92/87	Katie	0	0	4,718,584	1,833,234	15,661,800	1,833,234	0
2051	93/88	Katie	0	0	4,713,778	1,831,311	15,965,800	1,831,311	0
2052	94/89	Katie	0	0	4,698,694	1,825,278	16,281,800	1,825,278	0
2053	95/90	Katie	0	0	4,672,440	1,814,776	16,609,800	1,814,776	0

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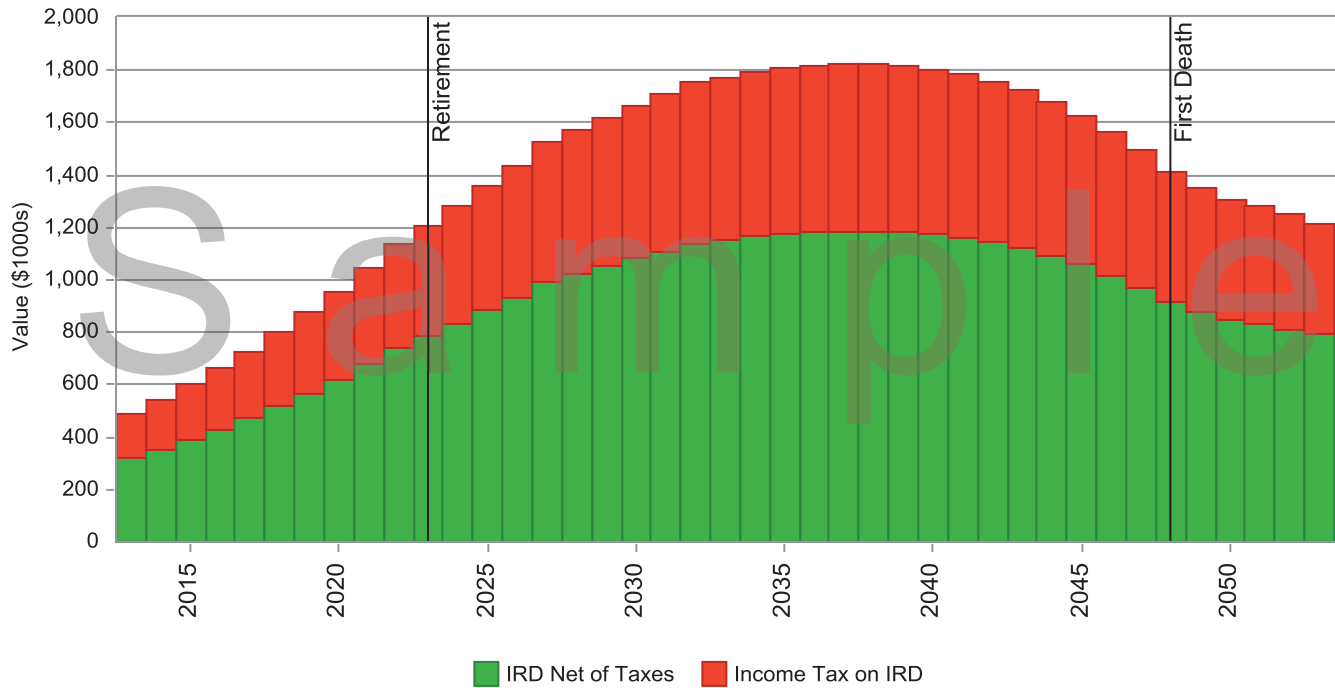
Estate Transfer Tax-Deferred Taxation

Base Facts (All Years)

Prepared for Jon and Katie Traditional

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 Jon and Katie Traditional

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	Depletion
2013	55/50	Jon	\$384,931	\$384,931	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
2013	55/50	Katie	491,025	0	491,025	491,025	0	171,859	171,859	319,166	35.0
2014	56/51	Jon	429,120	429,120	0	0	0	0	0	0	0.0
2014	56/51	Katie	543,564	0	543,564	543,564	0	190,247	190,247	353,317	35.0
2015	57/52	Jon	476,867	476,867	0	0	0	0	0	0	0.0
2015	57/52	Katie	600,221	0	600,221	600,221	0	210,077	210,077	390,144	35.0
2016	58/53	Jon	528,425	528,425	0	0	0	0	0	0	0.0
2016	58/53	Katie	661,285	0	661,285	661,285	0	231,450	231,450	429,835	35.0
2017	59/54	Jon	584,068	584,068	0	0	0	0	0	0	0.0
2017	59/54	Katie	727,066	0	727,066	727,066	0	254,473	254,473	472,593	35.0
2018	60/55	Jon	644,086	644,086	0	0	0	0	0	0	0.0
2018	60/55	Katie	797,894	0	797,894	797,894	0	279,263	279,263	518,631	35.0
2019	61/56	Jon	708,790	708,790	0	0	0	0	0	0	0.0
2019	61/56	Katie	874,122	0	874,122	874,122	0	305,943	305,943	568,179	35.0
2020	62/57	Jon	778,511	778,511	0	0	0	0	0	0	0.0
2020	62/57	Katie	956,125	0	956,125	956,125	0	334,644	334,644	621,481	35.0
2021	63/58	Jon	853,603	853,603	0	0	0	0	0	0	0.0
2021	63/58	Katie	1,044,304	0	1,044,304	1,044,304	0	365,506	365,506	678,798	35.0
2022	64/59	Jon	934,443	934,443	0	0	0	0	0	0	0.0
2022	64/59	Katie	1,139,086	0	1,139,086	1,139,086	0	398,680	398,680	740,406	35.0
2023	65/60	Jon	990,510	990,510	0	0	0	0	0	0	0.0
2023	65/60	Katie	1,207,432	0	1,207,432	1,207,432	0	422,601	422,601	784,831	35.0
2024	66/61	Jon	1,049,941	1,049,941	0	0	0	0	0	0	0.0
2024	66/61	Katie	1,279,878	0	1,279,878	1,279,878	0	447,957	447,957	831,921	35.0
2025	67/62	Jon	1,112,937	1,112,937	0	0	0	0	0	0	0.0
2025	67/62	Katie	1,356,670	0	1,356,670	1,356,670	0	474,835	474,835	881,835	35.0
2026	68/63	Jon	1,179,713	1,179,713	0	0	0	0	0	0	0.0
2026	68/63	Katie	1,438,070	0	1,438,070	1,438,070	0	503,325	503,325	934,745	35.0
2027	69/64	Jon	1,250,496	1,250,496	0	0	0	0	0	0	0.0
2027	69/64	Katie	1,524,354	0	1,524,354	1,524,354	0	533,524	533,524	990,830	35.0
2028	70/65	Jon	1,279,887	1,279,887	0	0	0	0	0	0	0.0
2028	70/65	Katie	1,570,176	0	1,570,176	1,570,176	0	549,562	549,562	1,020,614	35.0
2029	71/66	Jon	1,308,382	1,308,382	0	0	0	0	0	0	0.0
2029	71/66	Katie	1,616,088	0	1,616,088	1,616,088	0	565,631	565,631	1,050,457	35.0

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Year	Age	Decedent	Total Tax Deferred	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	72/67	Jon	1,335,776	1,335,776	0	0	0	0	0	0	0	0.0
2030	72/67	Katie	1,661,944	0	1,661,944	1,661,944	0	581,680	581,680	1,080,264	0	35.0
2031	73/68	Jon	1,361,843	1,361,843	0	0	0	0	0	0	0	0.0
2031	73/68	Katie	1,707,581	0	1,707,581	1,707,581	0	597,653	597,653	1,109,928	0	35.0
2032	74/69	Jon	1,386,334	1,386,334	0	0	0	0	0	0	0	0.0
2032	74/69	Katie	1,752,817	0	1,752,817	1,752,817	0	613,486	613,486	1,139,331	0	35.0
2033	75/70	Jon	1,408,975	1,408,975	0	0	0	0	0	0	0	0.0
2033	75/70	Katie	1,774,515	0	1,774,515	1,774,515	0	621,080	621,080	1,153,435	0	35.0
2034	76/71	Jon	1,429,470	1,429,470	0	0	0	0	0	0	0	0.0
2034	76/71	Katie	1,792,675	0	1,792,675	1,792,675	0	627,436	627,436	1,165,239	0	35.0
2035	77/72	Jon	1,447,810	1,447,810	0	0	0	0	0	0	0	0.0
2035	77/72	Katie	1,807,126	0	1,807,126	1,807,126	0	632,494	632,494	1,174,632	0	35.0
2036	78/73	Jon	1,463,358	1,463,358	0	0	0	0	0	0	0	0.0
2036	78/73	Katie	1,817,059	0	1,817,059	1,817,059	0	635,971	635,971	1,181,088	0	35.0
2037	79/74	Jon	1,476,115	1,476,115	0	0	0	0	0	0	0	0.0
2037	79/74	Katie	1,822,286	0	1,822,286	1,822,286	0	637,800	637,800	1,184,486	0	35.0
2038	80/75	Jon	1,485,745	1,485,745	0	0	0	0	0	0	0	0.0
2038	80/75	Katie	1,822,267	0	1,822,267	1,822,267	0	637,793	637,793	1,184,474	0	35.0
2039	81/76	Jon	1,491,887	1,491,887	0	0	0	0	0	0	0	0.0
2039	81/76	Katie	1,816,420	0	1,816,420	1,816,420	0	635,747	635,747	1,180,673	0	35.0
2040	82/77	Jon	1,494,155	1,494,155	0	0	0	0	0	0	0	0.0
2040	82/77	Katie	1,804,279	0	1,804,279	1,804,279	0	631,498	631,498	1,172,781	0	35.0
2041	83/78	Jon	1,492,138	1,492,138	0	0	0	0	0	0	0	0.0
2041	83/78	Katie	1,785,032	0	1,785,032	1,785,032	0	624,761	624,761	1,160,271	0	35.0
2042	84/79	Jon	1,485,399	1,485,399	0	0	0	0	0	0	0	0.0
2042	84/79	Katie	1,758,159	0	1,758,159	1,758,159	0	615,356	615,356	1,142,803	0	35.0
2043	85/80	Jon	1,474,158	1,474,158	0	0	0	0	0	0	0	0.0
2043	85/80	Katie	1,723,620	0	1,723,620	1,723,620	0	603,267	603,267	1,120,353	0	35.0
2044	86/81	Jon	1,458,057	1,458,057	0	0	0	0	0	0	0	0.0
2044	86/81	Katie	1,680,780	0	1,680,780	1,680,780	0	588,273	588,273	1,092,507	0	35.0
2045	87/82	Jon	1,436,730	1,436,730	0	0	0	0	0	0	0	0.0
2045	87/82	Katie	1,628,978	0	1,628,978	1,628,978	0	570,142	570,142	1,058,836	0	35.0
2046	88/83	Jon	1,409,806	1,409,806	0	0	0	0	0	0	0	0.0
2046	88/83	Katie	1,567,529	0	1,567,529	1,567,529	0	548,635	548,635	1,018,894	0	35.0
2047	89/84	Jon	1,376,910	1,376,910	0	0	0	0	0	0	0	0.0
2047	89/84	Katie	1,495,724	0	1,495,724	1,495,724	0	523,503	523,503	972,221	0	35.0
2048	90/85	Jon	1,338,743	1,338,743	0	0	0	0	0	0	0	0.0
2048	90/85	Katie	1,414,255	0	1,414,255	1,414,255	0	494,989	494,989	919,266	0	35.0
2049	91/86	Katie	1,351,631	0	1,351,631	1,351,631	0	473,071	473,071	878,560	0	35.0
2050	92/87	Katie	1,304,754	0	1,304,754	1,304,754	0	456,664	456,664	848,090	0	35.0
2051	93/88	Katie	1,280,302	0	1,280,302	1,280,302	0	448,106	448,106	832,196	0	35.0
2052	94/89	Katie	1,250,428	0	1,250,428	1,250,428	0	437,650	437,650	812,778	0	35.0

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Draft

Year	Age	Decedent	Total Tax		Tax		Estate Tax	Income Tax	Total Tax	IRD Net of	IRD
			Deferred	Deferred to Spouse	Deferred to Heirs	IRD					
2053	95/90	Katie	1,215,767	0	1,215,767	1,215,767	0	425,518	425,518	790,249	35.0

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Estate Distribution

Base Facts in 2013

Prepared for Jon and Katie Traditional

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



■ Amanda Traditional (32.35%)

■ Kevin and Haley Traditional (32.35%)

■ Peter Traditional (35.29%)

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Estate Distribution

Base Facts in 2013

Prepared for Jon and Katie Traditional

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

Amanda Traditional

From	Asset	Amount	Total
At Katie's Death	Cash Equivalents	\$1	
	Taxable Investments	131,171	
	Qualified Retirement	181,025	
	Roth IRAs	136,108	
	Life Insurance	83,333	
	Home	211,770	
	Income Tax on IRD	(57,286)	
	Total		686,122

Kevin and Haley Traditional

From	Asset	Amount	Total
At Katie's Death	Taxable Investments	\$171,546	
	Qualified Retirement	181,025	
	Life Insurance	307,503	
	Life Insurance	83,333	
	Income Tax on IRD	(57,286)	
	Total		686,121

Peter Traditional

From	Asset	Amount	Total
Prior Transfers	529 Plans	\$62,295	
At Katie's Death	Cash Equivalents	36,552	
	Qualified Retirement	181,027	
	Life Insurance	442,497	
	Life Insurance	83,334	
	Income Tax on IRD	(57,287)	
	Total		748,418

Total to Heirs:

2,120,661

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Estate Growth and Tax Impact

Base Facts

Prepared for Jon and Katie Traditional

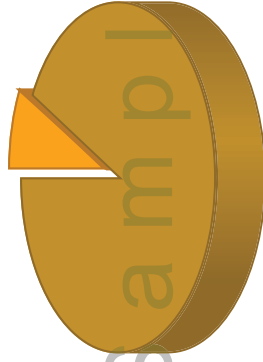
The Estate Growth and Tax Impact report shows the value of assets inside your estate, the reduction in value due to taxes and expenses, and the net amount to your heirs at multiple periods of time assuming the death of you and your spouse at those time periods.

	Current Situation (2013)	In 10 Years (2023)	In 20 Years (2033)
Gross Estate	\$2,230,225	\$2,585,196	\$3,345,890
Taxes & Expenses	\$171,859	\$422,601	\$621,080
Net To Heirs	\$2,058,366	\$2,162,598	\$2,724,811

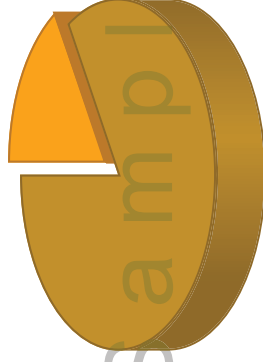
Current Situation

In 10 Years

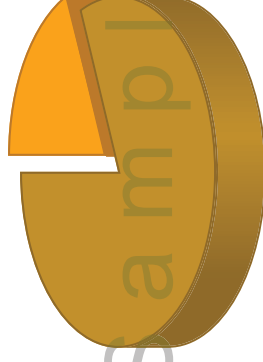
In 20 Years



- Taxes & Expenses (7.71%)
- Net To Heirs (92.29%)



- Taxes & Expenses (16.35%)
- Net To Heirs (83.65%)



- Taxes & Expenses (18.56%)
- Net To Heirs (81.44%)

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Estate Flow Chart

Base Facts in 2013

Prepared for Jon and Katie Traditional

In Estate

JON'S ESTATE	
Joint:	\$124,162
Titled:	\$1,437,648
Total:	\$1,561,810

Transfer to Spouse
\$1,561,810

KATIE'S ESTATE	
Titled:	\$2,230,225
Total:	\$2,230,225

Taxes + Expenses
(\$171,859)

Transfers to Heirs
\$2,058,366



TOTAL ESTATE TRANSFER	
Gross	\$2,230,225
Taxes	\$171,859
Heirs	\$2,058,366

Taxes + Expenses
(\$171,859)

Transfers to Heirs
\$2,058,366

Total to Heirs: \$2,120,661

Heirs
\$62,295

Out of Estate
529 Virginia Plan for Peter
\$62,295

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Estate Flow Chart

Base Facts in 2013

Prepared for Jon and Katie Traditional

JON'S ESTATE

Estate Value

Cash Equivalents	\$18,277
Life Insurance	\$750,000
Qualified Retirement	\$384,931
Real Estate	\$105,885
Taxable Investments	\$302,717
Estate Value:	\$1,561,810

Transfers to Spouse

Cash Equivalents	\$18,277
Life Insurance	\$750,000
Qualified Retirement	\$384,931
Real Estate	\$105,885
Taxable Investments	\$302,717
Transfers to Spouse:	\$1,561,810

KATIE'S ESTATE

Estate Value

Cash Equivalents	\$36,553
Life Insurance	\$1,000,000
Qualified Retirement	\$543,077
Real Estate	\$211,770
Roth IRAs	\$136,108
Taxable Investments	\$302,717
Estate Value:	\$2,230,225

Transfers to Heirs

Amanda Traditional	\$686,122
Kevin and Haley Traditional	\$686,121
Peter Traditional	\$686,123
Transfers to Heirs:	\$2,058,366

Taxes & Expenses

Income Tax on IRD	(\$171,859)
Taxes & Expenses:	(\$171,859)

OUT OF ESTATE

Out of Estate

529 Virginia Plan for Peter	\$62,295
Out of Estate:	\$62,295

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