

Retirement Plan

For: Wayne Rawlings, MD & Lauren Rawlings, MD



Presented By: _____

[Licensed user's name appears here]

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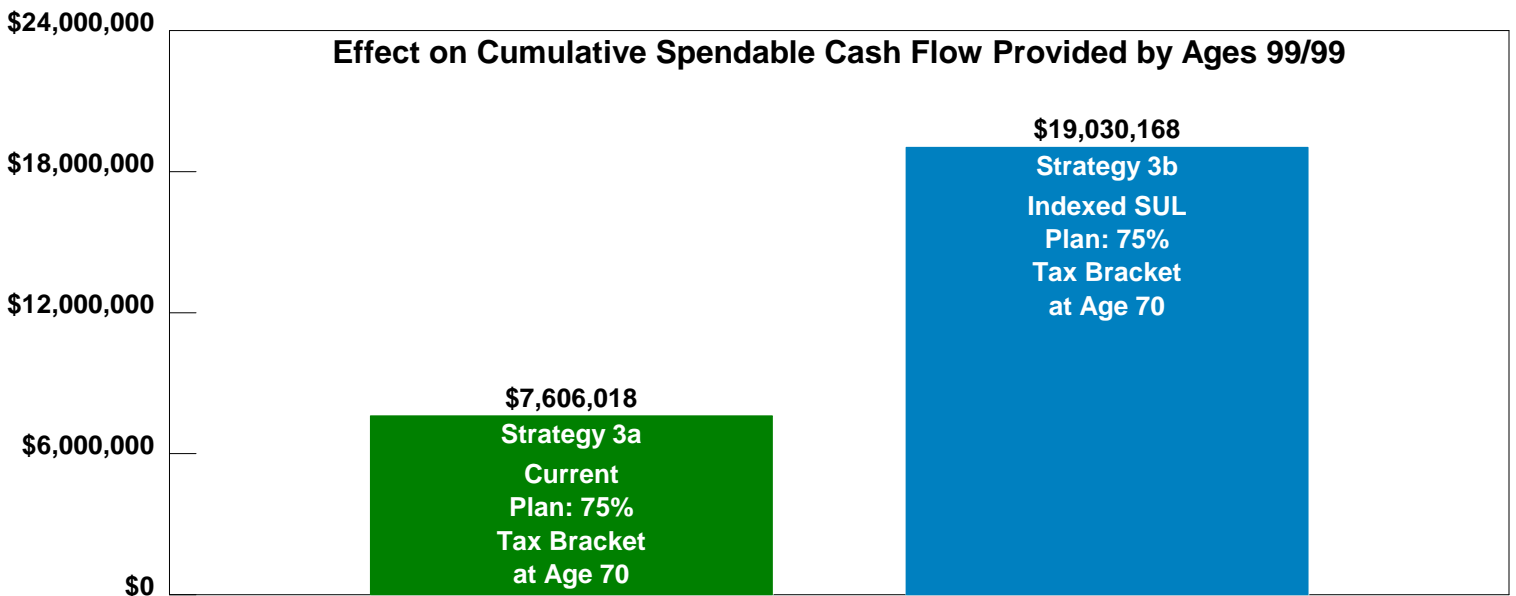
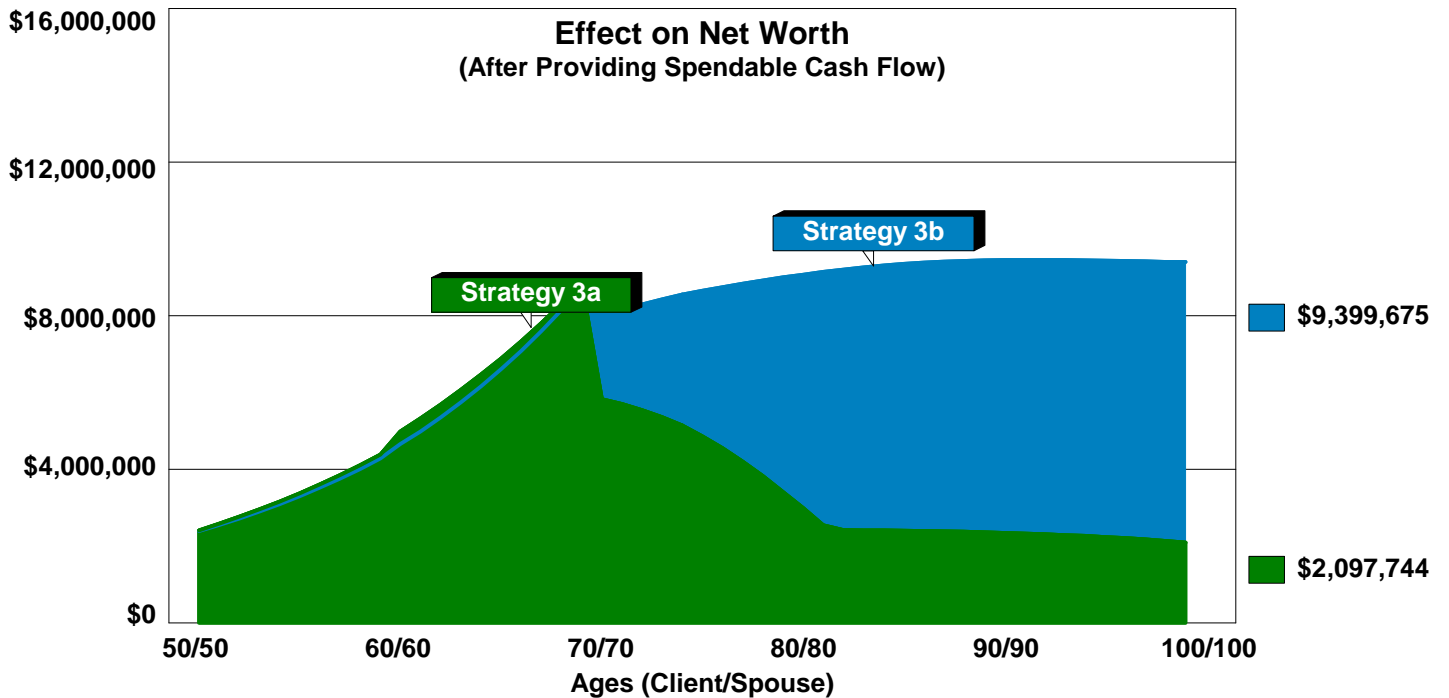
Comparison: Strategy 3a vs. Strategy 3b (75% Tax Bracket at Age 70)

Comparison: Strategy 3a vs. Strategy 3b (75% Tax Bracket at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Comparison of Alternatives



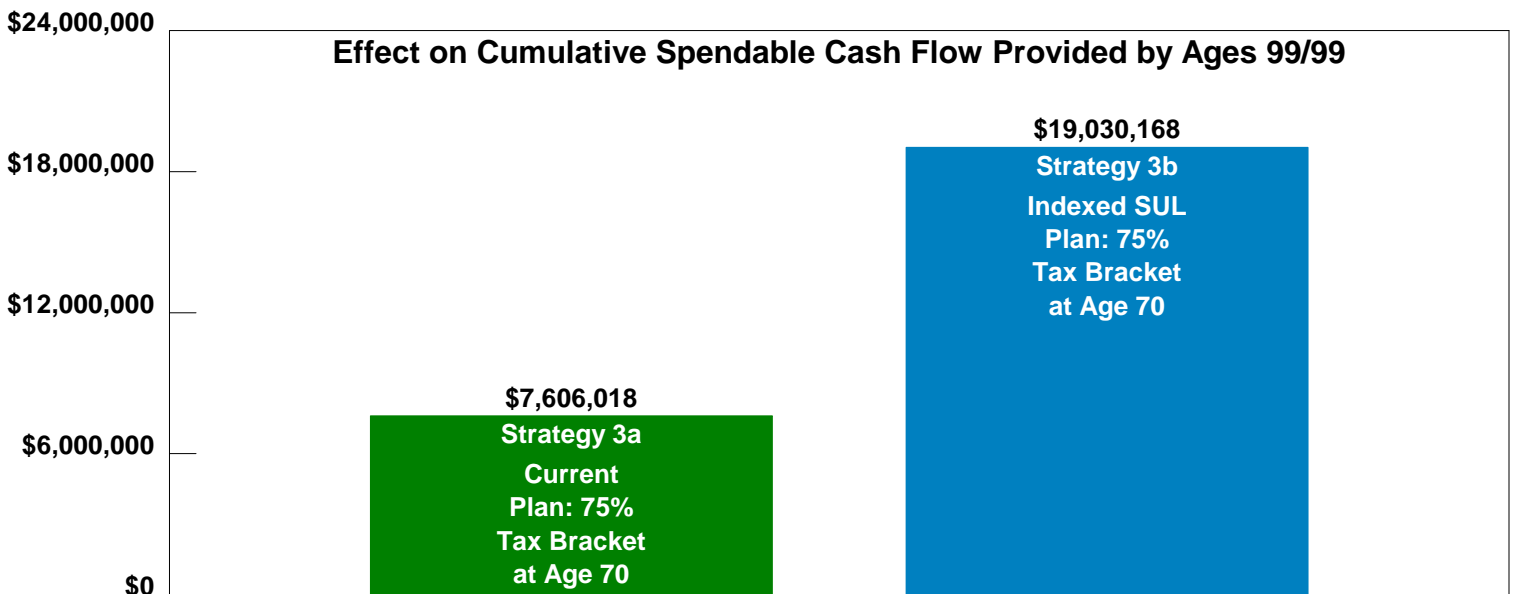
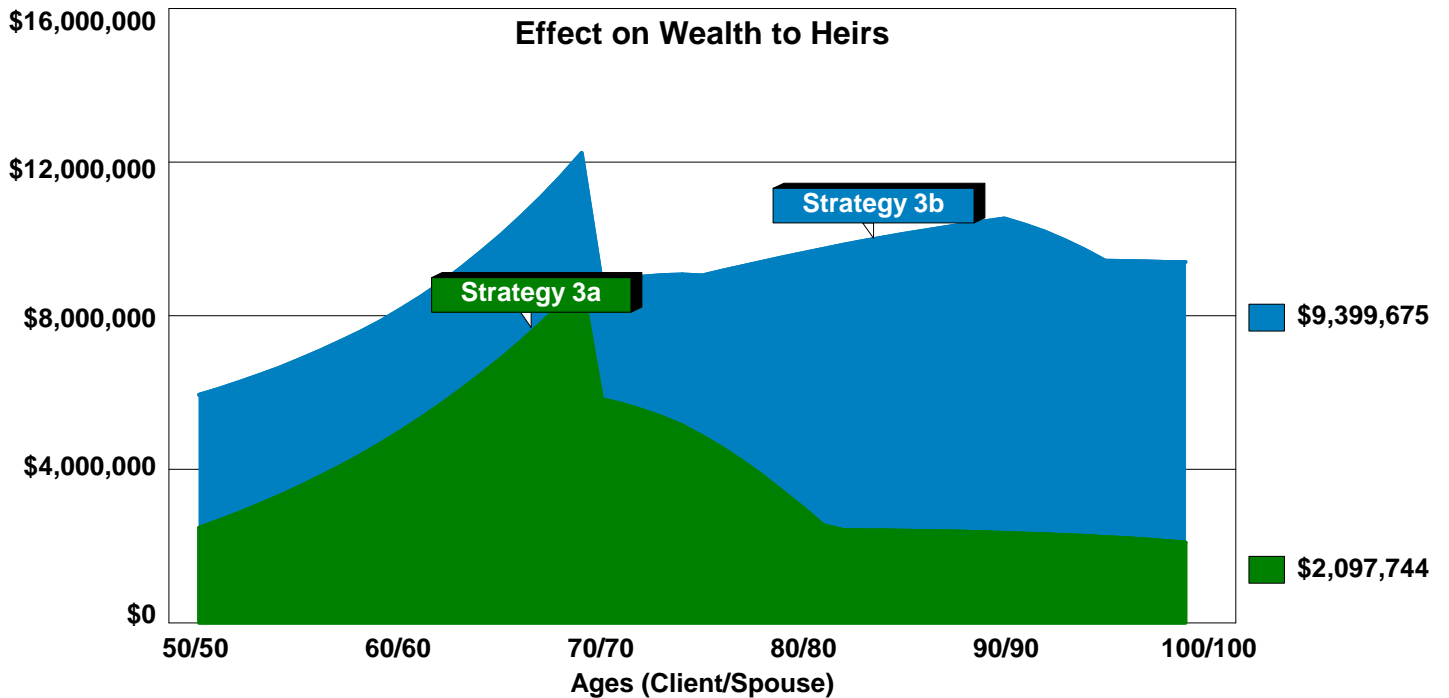
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Comparison: Strategy 3a vs. Strategy 3b (75% Tax Bracket at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Comparison of Alternatives



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Comparison: Strategy 3a vs. Strategy 3b (75% Tax Bracket at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Comparison of Alternatives

Year	M/F Ages	Effect on Spendable Cash Flow		Effect on Net Worth*		Effect on Wealth to Heirs	
		Strategy 3a Current Plan: 75% Tax Bracket at Age 70	Strategy 3b Indexed SUL Plan: 75% Tax Bracket at Age 70	Strategy 3a Current Plan: 75% Tax Bracket at Age 70	Strategy 3b Indexed SUL Plan: 75% Tax Bracket at Age 70	Strategy 3a Current Plan: 75% Tax Bracket at Age 70	Strategy 3b Indexed SUL Plan: 75% Tax Bracket at Age 70
1	50/50	0	0	2,412,316	2,396,320	2,475,198	5,946,101
2	51/51	0	0	2,583,428	2,552,622	2,665,286	6,104,820
3	52/52	0	0	2,765,478	2,721,011	2,867,465	6,275,774
4	53/53	0	0	2,958,859	2,901,882	3,082,209	6,459,361
5	54/54	0	0	3,164,030	3,095,743	3,310,042	6,656,102
6	55/55	0	0	3,381,496	3,303,190	3,551,553	6,866,604
7	56/56	0	0	3,611,815	3,524,915	3,807,384	7,091,567
8	57/57	0	0	3,855,594	3,761,689	4,078,237	7,331,774
9	58/58	0	0	4,113,493	4,014,368	4,364,861	7,588,092
10	59/59	0	0	4,386,224	4,283,885	4,668,070	7,861,467
11	60/60	0	0	4,988,738	4,660,438	4,988,738	8,165,402
12	61/61	0	0	5,327,788	4,985,771	5,327,787	8,490,735
13	62/62	0	0	5,686,216	5,350,988	5,686,216	8,855,952
14	63/63	0	0	6,065,076	5,741,922	6,065,076	9,246,886
15	64/64	0	0	6,465,492	6,160,373	6,465,492	9,665,337
16	65/65	0	0	6,888,655	6,608,242	6,888,655	10,113,206
17	66/66	0	0	7,335,836	7,087,581	7,335,835	10,592,545
18	67/67	0	0	7,808,380	7,600,581	7,808,380	11,105,545
19	68/68	0	0	8,307,714	8,149,567	8,307,714	11,654,531
20	69/69	0	0	8,835,353	8,737,013	8,835,353	12,241,977
21	70/70	400,000	400,000	5,826,367	8,026,732	5,826,367	8,878,371
22	71/71	412,000	412,000	5,702,528	8,163,846	5,702,526	8,956,738
23	72/72	424,360	424,360	5,546,754	8,297,150	5,546,753	9,017,305
24	73/73	437,091	437,091	5,359,531	8,426,681	5,359,531	9,058,693
25	74/74	450,204	450,204	5,142,460	8,552,438	5,142,460	9,079,358
26	75/75	463,710	463,710	4,862,400	8,651,819	4,862,398	9,055,025
27	76/76	477,621	477,621	4,551,052	8,746,377	4,551,052	9,178,090
28	77/77	491,950	491,950	4,206,450	8,835,962	4,206,450	9,297,971
29	78/78	506,708	506,708	3,826,476	8,920,385	3,826,474	9,414,585
30	79/79	521,909	521,909	3,411,936	8,999,438	3,411,935	9,527,847
31	80/80	537,567	537,567	2,993,862	9,072,874	2,993,860	9,637,636
32	81/81	553,694	553,694	2,540,698	9,141,432	2,540,698	9,744,822
33	82/82	220,254	570,304	2,417,974	9,204,815	2,417,972	9,849,244
34	83/83	100,520	587,413	2,413,942	9,260,370	2,413,942	9,948,397
35	84/84	100,520	605,036	2,408,766	9,308,474	2,408,766	10,042,852
36	85/85	100,520	623,187	2,402,332	9,349,521	2,402,330	10,133,201
37	86/86	100,520	641,883	2,394,523	9,383,562	2,394,523	10,219,690
38	87/87	100,520	661,139	2,385,213	9,410,672	2,385,213	10,302,609
39	88/88	100,520	680,973	2,374,271	9,430,981	2,374,269	10,382,304
40	89/89	100,520	701,402	2,361,550	9,444,661	2,361,548	10,459,192
		6,600,708	10,748,151				

The values highlighted in red indicate the liquid assets are not sufficient to meet the cash flow requirements in the years shown.

*After providing spendable cash flow.

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

Comparison: Strategy 3a vs. Strategy 3b (75% Tax Bracket at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Comparison of Alternatives

Year	M/F Ages	Effect on Spendable Cash Flow		Effect on Net Worth*		Effect on Wealth to Heirs	
		Strategy 3a Current Plan: 75% Tax Bracket at Age 70	Strategy 3b Indexed SUL Plan: 75% Tax Bracket at Age 70	Strategy 3a Current Plan: 75% Tax Bracket at Age 70	Strategy 3b Indexed SUL Plan: 75% Tax Bracket at Age 70	Strategy 3a Current Plan: 75% Tax Bracket at Age 70	Strategy 3b Indexed SUL Plan: 75% Tax Bracket at Age 70
41	90/90	100,520	722,444	2,346,899	9,451,918	2,346,899	10,533,735
42	91/91	100,520	744,118	2,330,161	9,454,527	2,330,159	10,377,346
43	92/92	100,520	766,441	2,311,158	9,453,179	2,311,158	10,191,156
44	93/93	100,520	789,435	2,289,711	9,448,707	2,289,711	9,973,290
45	94/94	100,520	813,118	2,265,624	9,442,061	2,265,624	9,721,735
46	95/95	100,520	837,511	2,238,692	9,434,393	2,238,692	9,434,393
47	96/96	100,520	862,637	2,208,691	9,425,060	2,208,689	9,425,058
48	97/97	100,520	888,516	2,175,388	9,415,232	2,175,388	9,415,230
49	98/98	100,520	915,171	2,138,533	9,406,260	2,138,533	9,406,258
50	99/99	100,630	942,626	2,097,744	9,399,675	2,097,744	9,399,675
		7,606,018	19,030,168				

The values highlighted in red indicate the liquid assets are not sufficient to meet the cash flow requirements in the years shown.

*After providing spendable cash flow.

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Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD, Ages 50/

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	0	
	Liquid Assets (Tax Exempt Interest)		0	
	Hypothetical Equity Assets		500,000	
	Tax Deferred Assets		400,000	
	Defined Contribution Plan Assets for Wayne Rawlings, MD			
	Retirement Plan Assets		200,000	
	Defined Contribution Plan Assets for Lauren Rawlings, MD			
	Retirement Plan Asset		200,000	
	Total Defined Contribution Plan Assets:		400,000	
				Total Liquid Assets
				1,300,000
<u>Illiquid Assets:</u>	Principal Residence		475,000	
	Personal Property		200,000	
	Medical Practice		850,000	
	Less Total Liabilities		(350,000)	
				Total Illiquid Assets
				1,175,000
<u>Other Assets:</u>				
				Total Other Assets Inside the Estate
				0
				Total Estate Assets
				\$2,475,000
				Total Other Assets Outside the Estate
				0

Funding Options for Required Cash Flow

Retirement Plan Assets:
Cash Flow Funding: Sequential Use of Liquid Assets --
Sale of Medical Practice, Equity #1, Indexed Annuity

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

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD, Ages 50/

Client Information Summary

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	39.60%	
	Retirement	75.00%	
<u>Life Expectancy:</u>	Joint	40 Years	
	Wayne Rawlings, MD	Age 89	
	Lauren Rawlings, MD	Age 89	
<u>Hypothetical Equities:</u>		Equity	Sale of Medical Practice
	Growth Rate	7.00%	7.00%
	Dividend Rate	1.00%	1.00%
<u>Tax Deferred Account:</u>		Indexed Annuity	
	Yield Assumption	7.00%	
<u>Retirement Plan Assets Wayne Rawlings, MD:</u>			
	Defined Contr. Yield Assumption	7.00%	
<u>Retirement Plan Assets Lauren Rawlings, MD:</u>			
	Defined Contr. Yield Assumption	7.00%	

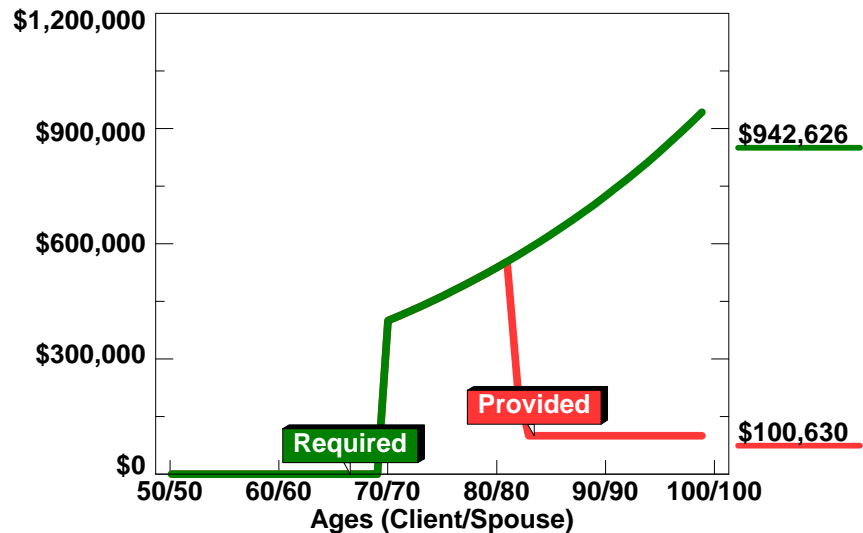
Analysis of After Tax Cash Flow Requirements

Below is a list of your liquid assets. It is suggested that you withdraw funds to meet your after tax cash flow requirements from each liquid asset in the order presented. The Cash Flow graph (below, right) illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

- 1st. Sale of Medical Practice
- 2nd. Hypothetical Equities #1
- 3rd. Indexed Annuity

Comparison of Annual Cash Flow (Required vs. Provided)



As you can see in the Cash Flow graph above, your liquid assets are not sufficient to provide you with your required after tax cash flow in all years illustrated. The shortfall first occurs at age 82 (your spouse's age 82).

Below are several courses of action you may want to consider:

1. Accept the reduction in cash flow;
2. Reduce your overall cash flow requirements;
3. Defer the starting date of your cash flow requirements;
4. Manage your liquid assets for more aggressive yield;
5. Transfer a portion of conservatively invested liquid assets into more aggressive investments;
6. Liquidate all (or a portion) of any illiquid assets now and transfer the funds to liquid assets;
7. Liquidate all (or a portion) of any illiquid assets in the first year that the shortfall occurs and transfer the funds to liquid assets.

*Net Worth has been reduced by income tax still due on tax deferred assets.

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided			
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required*	(3) Total After Tax Cash Flow Required*	(4) Total After Tax Cash Flow from Retirement Plan Assets	(5) After Tax Cash Flow from Equity Assets	(6) After Tax Cash Flow from Tax Deferred Assets	(7) Total After Tax Cash Flow Provided*
1	50/50	0	0	0	0	0	0	0
2	51/51	0	0	0	0	0	0	0
3	52/52	0	0	0	0	0	0	0
4	53/53	0	0	0	0	0	0	0
5	54/54	0	0	0	0	0	0	0
6	55/55	0	0	0	0	0	0	0
7	56/56	0	0	0	0	0	0	0
8	57/57	0	0	0	0	0	0	0
9	58/58	0	0	0	0	0	0	0
10	59/59	0	0	0	0	0	0	0
11	60/60	0	0	0	0	0	0	0
12	61/61	0	0	0	0	0	0	0
13	62/62	0	0	0	0	0	0	0
14	63/63	0	0	0	0	0	0	0
15	64/64	0	0	0	0	0	0	0
16	65/65	0	0	0	0	0	0	0
17	66/66	0	0	0	0	0	0	0
18	67/67	0	0	0	0	0	0	0
19	68/68	0	0	0	0	0	0	0
20	69/69	0	0	0	0	0	0	0
21	70/70	400,000	0	400,000	100,520	299,480	0	400,000
22	71/71	412,000	0	412,000	100,520	311,480	0	412,000
23	72/72	424,360	0	424,360	100,520	323,840	0	424,360
24	73/73	437,091	0	437,091	100,520	336,571	0	437,091
25	74/74	450,204	0	450,204	100,520	349,684	0	450,204
26	75/75	463,710	0	463,710	100,520	363,190	0	463,710
27	76/76	477,621	0	477,621	100,520	377,101	0	477,621
28	77/77	491,950	0	491,950	100,520	391,430	0	491,950
29	78/78	506,708	0	506,708	100,520	406,188	0	506,708
30	79/79	521,909	0	521,909	100,520	387,743	33,646	521,909
31	80/80	537,567	0	537,567	100,520	0	437,047	537,567
32	81/81	553,694	0	553,694	100,520	0	453,174	553,694
33	82/82	570,304	0	570,304	100,520	0	119,734	220,254
34	83/83	587,413	0	587,413	100,520	0	0	100,520
35	84/84	605,036	0	605,036	100,520	0	0	100,520
36	85/85	623,187	0	623,187	100,520	0	0	100,520
37	86/86	641,883	0	641,883	100,520	0	0	100,520
38	87/87	661,139	0	661,139	100,520	0	0	100,520
39	88/88	680,973	0	680,973	100,520	0	0	100,520
40	89/89	701,402	0	701,402	100,520	0	0	100,520
		10,748,151	0	10,748,151	2,010,400	3,546,707	1,043,601	6,600,708

***IMPORTANT NOTE:** For this plan to be financially sound, column (7) must be sufficient to provide the values in column (3). Any highlighted numbers in column (7) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

Column (1): assumes 0.00% inflation in yrs 1-21, 3.00% thereafter.

Column (4): see "Summary of Retirement Plan Assets".

Column (5): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".

Column (6): see "Summary of Tax Deferred Assets".

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Cash Flow Analysis

		Annual Cash Flow Required			Annual Cash Flow Provided			
Year	M/F Ages	(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required*	(3) Total After Tax Cash Flow Required*	(4) Total After Tax Cash Flow from Retirement Plan Assets	(5) After Tax Cash Flow from Equity Assets	(6) After Tax Cash Flow from Tax Deferred Assets	(7) Total After Tax Cash Flow Provided*
41	90/90	722,444	0	722,444	100,520	0	0	100,520
42	91/91	744,118	0	744,118	100,520	0	0	100,520
43	92/92	766,441	0	766,441	100,520	0	0	100,520
44	93/93	789,435	0	789,435	100,520	0	0	100,520
45	94/94	813,118	0	813,118	100,520	0	0	100,520
46	95/95	837,511	0	837,511	100,520	0	0	100,520
47	96/96	862,637	0	862,637	100,520	0	0	100,520
48	97/97	888,516	0	888,516	100,520	0	0	100,520
49	98/98	915,171	0	915,171	100,520	0	0	100,520
50	99/99	942,626	0	942,626	100,630	0	0	100,630
		19,030,168	0	19,030,168	3,015,710	3,546,707	1,043,601	7,606,018

***IMPORTANT NOTE:** For this plan to be financially sound, column (7) must be sufficient to provide the values in column (3). Any highlighted numbers in column (7) reflect the problem. For details, see the report entitled "Cash Flow Shortfall".

- Column (1): assumes 0.00% inflation in yrs 1-21, 3.00% thereafter.
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- Column (5): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".
- Column (6): see "Summary of Tax Deferred Assets".

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Defined Contribution Plan Assets for Wayne Rawlings, MD

		Retirement Plan Assets Initial Value 200,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%			
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets	(7) Remaining Income Tax On Retirement Plan Assets	(8) Net Year End Retirement Plan Assets (6) - (7)
1	50/50	200,000	60,000	0	0	0	275,418	136,607	138,811
2	51/51	275,418	60,000	0	0	0	355,308	176,233	179,075
3	52/52	355,308	60,000	0	0	0	439,936	218,208	221,728
4	53/53	439,936	60,000	0	0	0	529,582	262,673	266,909
5	54/54	529,582	60,000	0	0	0	624,544	309,774	314,770
6	55/55	624,544	60,000	0	0	0	725,137	359,668	365,469
7	56/56	725,137	60,000	0	0	0	831,696	412,521	419,175
8	57/57	831,696	60,000	0	0	0	944,574	468,509	476,065
9	58/58	944,574	60,000	0	0	0	1,064,145	527,816	536,329
10	59/59	1,064,145	60,000	0	0	0	1,190,807	590,640	600,167
11	60/60	1,190,807	60,000	0	0	0	1,324,980	524,692	800,288
12	61/61	1,324,980	60,000	0	0	0	1,467,109	580,975	886,134
13	62/62	1,467,109	60,000	0	0	0	1,617,667	640,596	977,071
14	63/63	1,617,667	60,000	0	0	0	1,777,153	703,753	1,073,400
15	64/64	1,777,153	60,000	0	0	0	1,946,096	770,654	1,175,442
16	65/65	1,946,096	60,000	0	0	0	2,125,057	841,523	1,283,534
17	66/66	2,125,057	60,000	0	0	0	2,314,631	916,594	1,398,037
18	67/67	2,314,631	60,000	0	0	0	2,515,447	996,117	1,519,330
19	68/68	2,515,447	60,000	0	0	0	2,728,171	1,080,356	1,647,815
20	69/69	2,728,171	60,000	0	0	0	2,953,510	1,169,590	1,783,920
21	70/70	2,953,510	0	107,792	201,040	50,260	2,915,691	2,186,768	728,923
22	71/71	2,915,691	0	110,026	201,040	50,260	2,875,630	2,156,722	718,908
23	72/72	2,875,630	0	112,329	201,040	50,260	2,833,193	2,124,895	708,298
24	73/73	2,833,193	0	114,704	201,040	50,260	2,788,240	2,091,180	697,060
25	74/74	2,788,240	0	117,153	201,040	50,260	2,740,621	2,055,466	685,155
26	75/75	2,740,621	0	119,678	201,040	50,260	2,690,178	2,017,633	672,545
27	76/76	2,690,178	0	122,281	201,040	50,260	2,636,744	1,977,558	659,186
28	77/77	2,636,744	0	124,375	201,040	50,260	2,580,141	1,935,106	645,035
29	78/78	2,580,141	0	127,101	201,040	50,260	2,520,182	1,890,136	630,046
30	79/79	2,520,182	0	129,240	201,040	50,260	2,456,667	1,842,500	614,167
31	80/80	2,456,667	0	131,373	201,040	50,260	2,389,386	1,792,039	597,347
32	81/81	2,389,386	0	133,485	201,040	50,260	2,318,115	1,738,586	579,529
33	82/82	2,318,115	0	135,562	201,040	50,260	2,242,618	1,681,963	560,655
34	83/83	2,242,618	0	137,584	201,040	50,260	2,162,644	1,621,983	540,661
35	84/84	2,162,644	0	139,525	201,040	50,260	2,077,927	1,558,445	519,482
36	85/85	2,077,927	0	140,400	201,040	50,260	1,988,186	1,491,139	497,047
37	86/86	1,988,186	0	141,006	201,040	50,260	1,893,124	1,419,843	473,281
38	87/87	1,893,124	0	141,278	201,040	50,260	1,792,425	1,344,319	448,106
39	88/88	1,792,425	0	141,136	201,040	50,260	1,685,754	1,264,315	421,439
40	89/89	1,685,754	0	140,480	201,040	50,260	1,572,758	1,179,568	393,190
			1,200,000	2,566,508	4,020,800	1,005,200			

Columns (1) and (2) include only deductible contributions.

Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (6) has been reduced by an assumed management fee of 1.00%.

Column (7) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Defined Contribution Plan Assets for Lauren Rawlings, MD

		Retirement Plan Assets Initial Value 200,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%			
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Required Minimum Distribution	(4) Distribution from Retirement Plan Assets	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets	(7) Remaining Income Tax On Retirement Plan Assets	(8) Net Year End Retirement Plan Assets (6) - (7)
1	50/50	200,000	60,000	0	0	0	275,418	136,607	138,811
2	51/51	275,418	60,000	0	0	0	355,308	176,233	179,075
3	52/52	355,308	60,000	0	0	0	439,936	218,208	221,728
4	53/53	439,936	60,000	0	0	0	529,582	262,673	266,909
5	54/54	529,582	60,000	0	0	0	624,544	309,774	314,770
6	55/55	624,544	60,000	0	0	0	725,137	359,668	365,469
7	56/56	725,137	60,000	0	0	0	831,696	412,521	419,175
8	57/57	831,696	60,000	0	0	0	944,574	468,509	476,065
9	58/58	944,574	60,000	0	0	0	1,064,145	527,816	536,329
10	59/59	1,064,145	60,000	0	0	0	1,190,807	590,640	600,167
11	60/60	1,190,807	60,000	0	0	0	1,324,980	524,692	800,288
12	61/61	1,324,980	60,000	0	0	0	1,467,109	580,975	886,134
13	62/62	1,467,109	60,000	0	0	0	1,617,667	640,596	977,071
14	63/63	1,617,667	60,000	0	0	0	1,777,153	703,753	1,073,400
15	64/64	1,777,153	60,000	0	0	0	1,946,096	770,654	1,175,442
16	65/65	1,946,096	60,000	0	0	0	2,125,057	841,523	1,283,534
17	66/66	2,125,057	60,000	0	0	0	2,314,631	916,594	1,398,037
18	67/67	2,314,631	60,000	0	0	0	2,515,447	996,117	1,519,330
19	68/68	2,515,447	60,000	0	0	0	2,728,171	1,080,356	1,647,815
20	69/69	2,728,171	60,000	0	0	0	2,953,510	1,169,590	1,783,920
21	70/70	2,953,510	0	107,792	201,040	50,260	2,915,691	2,186,768	728,923
22	71/71	2,915,691	0	110,026	201,040	50,260	2,875,630	2,156,722	718,908
23	72/72	2,875,630	0	112,329	201,040	50,260	2,833,193	2,124,895	708,298
24	73/73	2,833,193	0	114,704	201,040	50,260	2,788,240	2,091,180	697,060
25	74/74	2,788,240	0	117,153	201,040	50,260	2,740,621	2,055,466	685,155
26	75/75	2,740,621	0	119,678	201,040	50,260	2,690,178	2,017,633	672,545
27	76/76	2,690,178	0	122,281	201,040	50,260	2,636,744	1,977,558	659,186
28	77/77	2,636,744	0	124,375	201,040	50,260	2,580,141	1,935,106	645,035
29	78/78	2,580,141	0	127,101	201,040	50,260	2,520,182	1,890,136	630,046
30	79/79	2,520,182	0	129,240	201,040	50,260	2,456,667	1,842,500	614,167
31	80/80	2,456,667	0	131,373	201,040	50,260	2,389,386	1,792,039	597,347
32	81/81	2,389,386	0	133,485	201,040	50,260	2,318,115	1,738,586	579,529
33	82/82	2,318,115	0	135,562	201,040	50,260	2,242,618	1,681,963	560,655
34	83/83	2,242,618	0	137,584	201,040	50,260	2,162,644	1,621,983	540,661
35	84/84	2,162,644	0	139,525	201,040	50,260	2,077,927	1,558,445	519,482
36	85/85	2,077,927	0	140,400	201,040	50,260	1,988,186	1,491,139	497,047
37	86/86	1,988,186	0	141,006	201,040	50,260	1,893,124	1,419,843	473,281
38	87/87	1,893,124	0	141,278	201,040	50,260	1,792,425	1,344,319	448,106
39	88/88	1,792,425	0	141,136	201,040	50,260	1,685,754	1,264,315	421,439
40	89/89	1,685,754	0	140,480	201,040	50,260	1,572,758	1,179,568	393,190
			1,200,000	2,566,508	4,020,800	1,005,200			

Columns (1) and (2) include only deductible contributions.

Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (6) has been reduced by an assumed management fee of 1.00%.

Column (7) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Hypothetical Equity Asset (Hypothetical Equity Assets Account #1)

		Initial Cost Basis 300,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%	Composite Capital Gains Tax Rate* 30.11% in Yrs 1-20 42.50% thereafter		Turnover Assumption 20.00%	
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Year End Value of Assets Before Turnover	(6)** Net Year End Value of Assets After Turnover	(7) After Tax Dividend Cash Flow	(8) After Tax Equity Sales Cash Flow	(9) Combined After Tax Cash Flow	
1	50/50	500,000	0	35,000	3,750	538,750	523,811	0	0	0	
2	51/51	523,811	0	36,667	3,929	564,407	550,098	0	0	0	
3	52/52	550,098	0	38,507	4,126	592,731	578,806	0	0	0	
4	53/53	578,806	0	40,516	4,341	623,663	609,915	0	0	0	
5	54/54	609,915	0	42,694	4,574	657,183	643,436	0	0	0	
6	55/55	643,436	0	45,041	4,826	693,303	679,404	0	0	0	
7	56/56	679,404	0	47,558	5,096	732,058	717,874	0	0	0	
8	57/57	717,874	0	50,251	5,384	773,509	758,923	0	0	0	
9	58/58	758,923	0	53,125	5,692	817,740	802,647	0	0	0	
10	59/59	802,647	0	56,185	6,020	864,852	849,156	0	0	0	
11	60/60	849,156	0	59,441	6,369	914,966	898,577	0	0	0	
12	61/61	898,577	0	62,900	6,739	968,216	951,049	0	0	0	
13	62/62	951,049	0	66,573	7,133	1,024,755	1,006,730	0	0	0	
14	63/63	1,006,730	0	70,471	7,550	1,084,751	1,065,787	0	0	0	
15	64/64	1,065,787	0	74,605	7,993	1,148,385	1,128,403	0	0	0	
16	65/65	1,128,403	0	78,988	8,463	1,215,854	1,194,775	0	0	0	
17	66/66	1,194,775	0	83,634	8,961	1,287,370	1,265,113	0	0	0	
18	67/67	1,265,113	0	88,558	9,488	1,363,159	1,339,644	0	0	0	
19	68/68	1,339,644	0	93,775	10,047	1,443,466	1,418,607	0	0	0	
20	69/69	1,418,607	0	99,302	10,640	1,528,549	1,502,257	0	0	0	
21	70/70	1,502,257	0	105,158	11,267	1,618,682	1,580,421	0	0	0	
22	71/71	1,580,421	0	110,629	11,853	1,702,903	1,662,495	0	0	0	
23	72/72	1,662,495	0	116,375	12,469	1,791,339	1,748,704	0	0	0	
24	73/73	1,748,704	0	122,409	13,115	1,884,228	1,839,277	0	0	0	
25	74/74	1,839,277	3,637	128,495	0	1,964,135	1,916,884	13,767	3,306	17,073	
26	75/75	1,916,884	387,334	107,069	0	1,636,619	1,596,990	11,472	351,718	363,190	
27	76/76	1,596,990	405,743	83,387	0	1,274,634	1,243,613	8,934	368,167	377,101	
28	77/77	1,243,613	424,855	57,313	0	876,071	854,666	6,141	385,289	391,430	
29	78/78	854,666	444,709	28,697	0	438,654	427,903	3,075	403,113	406,188	
30	79/79	427,903	427,903	0	0	0	0	0	387,743	387,743	
31	80/80	0	0	0	0	0	0	0	0	0	
32	81/81	0	0	0	0	0	0	0	0	0	
33	82/82	0	0	0	0	0	0	0	0	0	
34	83/83	0	0	0	0	0	0	0	0	0	
35	84/84	0	0	0	0	0	0	0	0	0	
36	85/85	0	0	0	0	0	0	0	0	0	
37	86/86	0	0	0	0	0	0	0	0	0	
38	87/87	0	0	0	0	0	0	0	0	0	
39	88/88	0	0	0	0	0	0	0	0	0	
40	89/89	0	0	0	0	0	0	0	0	0	
		2,094,181			179,825		43,389		1,899,336		1,942,725

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (6) has been reduced by a 0.15% management fee. (To review turnover calculations, see the Details of Portfolio Turnover report.)

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

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Hypothetical Equity Asset (Hypothetical Equity Assets Account #1)

		Initial Cost Basis 300,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%	Composite Capital Gains Tax Rate* 30.11% in Yrs 1-20 42.50% thereafter	Turnover Assumption 20.00%	
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Year End Value of Assets Before Turnover	(6)** Net Year End Value of Assets After Turnover	(7) After Tax Dividend Cash Flow	(8) After Tax Equity Sales Cash Flow	(9) Combined After Tax Cash Flow
41	90/90	0	0	0	0	0	0	0	0	0
42	91/91	0	0	0	0	0	0	0	0	0
43	92/92	0	0	0	0	0	0	0	0	0
44	93/93	0	0	0	0	0	0	0	0	0
45	94/94	0	0	0	0	0	0	0	0	0
46	95/95	0	0	0	0	0	0	0	0	0
47	96/96	0	0	0	0	0	0	0	0	0
48	97/97	0	0	0	0	0	0	0	0	0
49	98/98	0	0	0	0	0	0	0	0	0
50	99/99	0	0	0	0	0	0	0	0	0

2,094,181

179,825

43,389

1,899,336

1,942,725

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (6) has been reduced by a 0.15% management fee. (To review turnover calculations, see the Details of Portfolio Turnover report.)

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

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Hypothetical Equity Asset (Hypothetical Equity Assets Account #1) - Portfolio Turnover

	Initial Value of Equity Account 500,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%	Composite Capital Gains Tax Rate*		Turnover Assumption 20.00%	
							30.11% in Yrs 1-20 42.50% thereafter			
Yr	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Sale of Equities Caused by Turnover**	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	(10)*** Net Year End Value of Asset After Turnover
1	300,000	0	35,000	3,750	538,750	303,750	107,750	60,750	93,598	523,811
2	336,598	0	36,667	3,929	564,407	340,528	112,881	68,105	99,399	550,098
3	371,821	0	38,507	4,126	592,731	375,948	118,546	75,189	105,491	578,806
4	406,249	0	40,516	4,341	623,663	410,591	124,733	82,118	111,901	609,915
5	440,374	0	42,694	4,574	657,183	444,947	131,437	88,990	118,656	643,436
6	474,614	0	45,041	4,826	693,303	479,440	138,661	95,888	125,782	679,404
7	509,334	0	47,558	5,096	732,058	514,430	146,412	102,886	133,306	717,874
8	544,850	0	50,251	5,384	773,509	550,234	154,702	110,047	141,256	758,923
9	581,443	0	53,125	5,692	817,740	587,135	163,548	117,427	149,661	802,647
10	619,369	0	56,185	6,020	864,852	625,389	172,970	125,078	158,550	849,156
11	658,861	0	59,441	6,369	914,966	665,230	182,993	133,046	167,954	898,577
12	700,138	0	62,900	6,739	968,216	706,878	193,643	141,375	177,905	951,049
13	743,407	0	66,573	7,133	1,024,755	750,540	204,951	150,108	188,438	1,006,730
14	788,870	0	70,471	7,550	1,084,751	796,420	216,950	159,284	199,587	1,065,787
15	836,723	0	74,605	7,993	1,148,385	844,716	229,677	168,943	211,390	1,128,403
16	887,163	0	78,988	8,463	1,215,854	895,625	243,171	179,125	223,887	1,194,775
17	940,387	0	83,634	8,961	1,287,370	949,349	257,474	189,870	237,118	1,265,113
18	996,597	0	88,558	9,488	1,363,159	1,006,085	272,632	201,217	251,129	1,339,644
19	1,055,997	0	93,775	10,047	1,443,466	1,066,044	288,693	213,209	265,965	1,418,607
20	1,118,800	0	99,302	10,640	1,528,549	1,129,440	305,710	225,888	281,675	1,502,257
21	1,185,227	0	105,158	11,267	1,618,682	1,196,495	323,736	239,299	287,850	1,580,421
22	1,245,046	0	110,629	11,853	1,702,903	1,256,899	340,581	251,380	302,670	1,662,495
23	1,308,189	0	116,375	12,469	1,791,339	1,320,658	358,268	264,132	318,260	1,748,704
24	1,374,787	0	122,409	13,115	1,884,228	1,387,901	376,846	277,580	334,658	1,839,277
25	1,444,979	3,637	128,495	0	1,964,135	1,442,122	392,827	288,424	348,456	1,916,884
26	1,502,153	387,334	107,069	0	1,636,619	1,198,622	327,324	239,724	290,094	1,596,990
27	1,248,991	405,743	83,387	0	1,274,634	931,664	254,927	186,333	225,774	1,243,613
28	971,105	424,855	57,313	0	876,071	639,346	175,214	127,869	155,093	854,666
29	666,570	444,709	28,697	0	438,654	319,733	87,731	63,947	77,623	427,903
30	333,409	427,903	0	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0	0	0	0
		2,094,181		179,825						

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (5) times turnover assumption.

***Column (10) = column (5) - column (7) + column (9) and has been reduced by a 0.15% management fee.

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

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Hypothetical Equity Asset (Hypothetical Equity Assets Account #1) - Portfolio Turnover

	Initial Value of Equity Account 500,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%	Composite Capital Gains Tax Rate* 30.11% in Yrs 1-20 42.50% thereafter	Turnover Assumption 20.00%		
Yr	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Sale of Equities Caused by Turnover**	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	(10)*** Net Year End Value of Asset After Turnover
41	0	0	0	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0

2,094,181

179,825

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (5) times turnover assumption.

***Column (10) = column (5) - column (7) + column (9) and has been reduced by a 0.15% management fee.

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

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Hypothetical Equity Asset (Sale of Medical Practice)

		Initial Cost Basis 0	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%	Composite Capital Gains Tax Rate* 30.11% in Yrs 1-20 42.50% thereafter	Turnover Assumption 20.00%		
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2)** Fund Deposits	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Year End Value of Assets Before Turnover	(7)*** Net Year End Value of Assets After Turnover	(8) After Tax Dividend Cash Flow	(9) After Tax Equity Sales Cash Flow	(10) Combined After Tax Cash Flow
1	50/50	0	0	0	0	0	0	0	0	0	0
2	51/51	0	0	0	0	0	0	0	0	0	0
3	52/52	0	0	0	0	0	0	0	0	0	0
4	53/53	0	0	0	0	0	0	0	0	0	0
5	54/54	0	0	0	0	0	0	0	0	0	0
6	55/55	0	0	0	0	0	0	0	0	0	0
7	56/56	0	0	0	0	0	0	0	0	0	0
8	57/57	0	0	0	0	0	0	0	0	0	0
9	58/58	0	0	0	0	0	0	0	0	0	0
10	59/59	0	0	0	0	0	0	0	0	0	0
11	60/60	0	0	0	0	0	0	0	0	0	0
12	61/61	0	0	0	0	0	0	0	0	0	0
13	62/62	0	0	0	0	0	0	0	0	0	0
14	63/63	0	0	0	0	0	0	0	0	0	0
15	64/64	0	0	0	0	0	0	0	0	0	0
16	65/65	0	0	0	0	0	0	0	0	0	0
17	66/66	0	0	0	0	0	0	0	0	0	0
18	67/67	0	0	0	0	0	0	0	0	0	0
19	68/68	0	0	0	0	0	0	0	0	0	0
20	69/69	0	0	0	0	0	0	0	0	0	0
21	70/70	0	1,459,341	290,715	81,804	0	1,250,430	1,241,612	8,765	290,715	299,480
22	71/71	1,241,612	0	311,277	65,123	0	995,458	984,395	6,977	304,503	311,480
23	72/72	984,395	0	331,649	45,692	0	698,438	688,519	4,896	318,944	323,840
24	73/73	688,519	0	351,991	23,557	0	360,085	354,119	2,524	334,047	336,571
25	74/74	354,119	0	354,119	0	0	0	0	0	332,611	332,611
26	75/75	0	0	0	0	0	0	0	0	0	0
27	76/76	0	0	0	0	0	0	0	0	0	0
28	77/77	0	0	0	0	0	0	0	0	0	0
29	78/78	0	0	0	0	0	0	0	0	0	0
30	79/79	0	0	0	0	0	0	0	0	0	0
31	80/80	0	0	0	0	0	0	0	0	0	0
32	81/81	0	0	0	0	0	0	0	0	0	0
33	82/82	0	0	0	0	0	0	0	0	0	0
34	83/83	0	0	0	0	0	0	0	0	0	0
35	84/84	0	0	0	0	0	0	0	0	0	0
36	85/85	0	0	0	0	0	0	0	0	0	0
37	86/86	0	0	0	0	0	0	0	0	0	0
38	87/87	0	0	0	0	0	0	0	0	0	0
39	88/88	0	0	0	0	0	0	0	0	0	0
40	89/89	0	0	0	0	0	0	0	0	0	0
			1,459,341	1,639,751		0			23,162	1,580,820	1,603,982

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (2) includes proceeds from the sale of illiquid assets.
***Column (7) has been reduced by a 0.15% management fee.

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

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Hypothetical Equity Asset (Sale of Medical Practice)

		Initial Cost Basis 0	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%	Composite Capital Gains Tax Rate* 30.11% in Yrs 1-20 42.50% thereafter	Turnover Assumption 20.00%			
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2)** Fund Deposits	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Year End Value of Assets Before Turnover	(7)*** Net Year End Value of Assets After Turnover	(8) After Tax Dividend Cash Flow	(9) After Tax Equity Sales Cash Flow	(10) Combined After Tax Cash Flow	
41	90/90	0	0	0	0	0	0	0	0	0	0	0
42	91/91	0	0	0	0	0	0	0	0	0	0	0
43	92/92	0	0	0	0	0	0	0	0	0	0	0
44	93/93	0	0	0	0	0	0	0	0	0	0	0
45	94/94	0	0	0	0	0	0	0	0	0	0	0
46	95/95	0	0	0	0	0	0	0	0	0	0	0
47	96/96	0	0	0	0	0	0	0	0	0	0	0
48	97/97	0	0	0	0	0	0	0	0	0	0	0
49	98/98	0	0	0	0	0	0	0	0	0	0	0
50	99/99	0	0	0	0	0	0	0	0	0	0	0
			1,459,341	1,639,751		0		23,162	1,580,820	1,603,982		

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (2) includes proceeds from the sale of illiquid assets.
***Column (7) has been reduced by a 0.15% management fee.

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

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Hypothetical Equity Asset (Sale of Medical Practice) - Portfolio Turnover

	Initial Value of Equity Account 0	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%	Composite Capital Gains Tax Rate* 30.11% in Yrs 1-20 42.50% thereafter		Turnover Assumption 20.00%		
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover**	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)** Net Year End Value of Asset After Turnover
1	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0	0	0	0
7	0	0	0	0	0	0	0	0	0	0	0
8	0	0	0	0	0	0	0	0	0	0	0
9	0	0	0	0	0	0	0	0	0	0	0
10	0	0	0	0	0	0	0	0	0	0	0
11	0	0	0	0	0	0	0	0	0	0	0
12	0	0	0	0	0	0	0	0	0	0	0
13	0	0	0	0	0	0	0	0	0	0	0
14	0	0	0	0	0	0	0	0	0	0	0
15	0	0	0	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0	0
21	0	1,459,341	290,715	81,804	0	1,250,430	1,168,626	250,086	233,725	243,133	1,241,612
22	1,178,033	0	311,277	65,123	0	995,458	882,696	199,092	176,539	189,507	984,395
23	895,664	0	331,649	45,692	0	698,438	593,908	139,688	118,782	130,803	688,519
24	605,930	0	351,991	23,557	0	360,085	296,161	72,017	59,232	66,583	354,119
25	303,512	0	354,119	0	0	0	0	0	0	0	0
26	0	0	0	0	0	0	0	0	0	0	0
27	0	0	0	0	0	0	0	0	0	0	0
28	0	0	0	0	0	0	0	0	0	0	0
29	0	0	0	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0	0	0	0	0
		1,459,341	1,639,751		0						

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption. Column (2) includes proceeds from the sale of illiquid assets.

***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 0.15% management fee.

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

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Hypothetical Equity Asset (Sale of Medical Practice) - Portfolio Turnover

	Initial Value of Equity Account 0	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%	Composite Capital Gains Tax Rate* 30.11% in Yrs 1-20 42.50% thereafter	Turnover Assumption 20.00%			
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover**	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)*** Net Year End Value of Asset After Turnover
41	0	0	0	0	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0	0

1,459,341 1,639,751

0

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption. Column (2) includes proceeds from the sale of illiquid assets.

***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 0.15% management fee.

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

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Tax Deferred Asset* (Indexed Annuity)

		Tax Deferred Assets Initial Value 400,000	Initial Cost Basis 350,000	Tax Deferred Yield 7.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%			
Year	M/F Ages	(1) Beginning of Year Value of Account	(2) Beginning of Year Pre Tax Withdrawal	(3) After Tax Cash Flow from Withdrawal	(4) Balance in Account to Accrue (1) - (2)	(5) Annualized Tax Deferred Interest Accrued*	(6) Year End Value of Account	(7) Remaining Income Tax On Account	(8) Net Year End Value of Account (6) - (7)
1	50/50	400,000	0	0	400,000	28,000	428,000	38,688	389,312
2	51/51	428,000	0	0	428,000	29,960	457,960	53,548	404,412
3	52/52	457,960	0	0	457,960	32,057	490,017	69,448	420,569
4	53/53	490,017	0	0	490,017	34,301	524,318	86,462	437,856
5	54/54	524,318	0	0	524,318	36,702	561,020	104,666	456,354
6	55/55	561,020	0	0	561,020	39,271	600,291	124,144	476,147
7	56/56	600,291	0	0	600,291	42,020	642,311	144,986	497,325
8	57/57	642,311	0	0	642,311	44,962	687,273	167,287	519,986
9	58/58	687,273	0	0	687,273	48,109	735,382	191,149	544,233
10	59/59	735,382	0	0	735,382	51,477	786,859	216,682	570,177
11	60/60	786,859	0	0	786,859	55,080	841,939	194,808	647,131
12	61/61	841,939	0	0	841,939	58,936	900,875	218,147	682,729
13	62/62	900,875	0	0	900,875	63,061	963,936	243,119	720,817
14	63/63	963,936	0	0	963,936	67,476	1,031,412	269,839	761,573
15	64/64	1,031,412	0	0	1,031,412	72,199	1,103,611	298,430	805,181
16	65/65	1,103,611	0	0	1,103,611	77,253	1,180,864	329,022	851,842
17	66/66	1,180,864	0	0	1,180,864	82,660	1,263,524	361,756	901,769
18	67/67	1,263,524	0	0	1,263,524	88,447	1,351,971	396,781	955,190
19	68/68	1,351,971	0	0	1,351,971	94,638	1,446,609	434,257	1,012,352
20	69/69	1,446,609	0	0	1,446,609	101,263	1,547,872	474,357	1,073,515
21	70/70	1,547,872	0	0	1,547,872	108,351	1,656,223	979,667	676,556
22	71/71	1,656,223	0	0	1,656,223	115,936	1,772,159	1,066,619	705,540
23	72/72	1,772,159	0	0	1,772,159	124,051	1,896,210	1,159,658	736,553
24	73/73	1,896,210	0	0	1,896,210	132,735	2,028,945	1,259,209	769,736
25	74/74	2,028,945	0	0	2,028,945	142,026	2,170,971	1,365,728	805,243
26	75/75	2,170,971	0	0	2,170,971	151,968	2,322,939	1,479,704	843,235
27	76/76	2,322,939	0	0	2,322,939	162,606	2,485,545	1,601,659	883,886
28	77/77	2,485,545	0	0	2,485,545	173,988	2,659,533	1,732,150	927,383
29	78/78	2,659,533	0	0	2,659,533	186,167	2,845,700	1,871,775	973,925
30	79/79	2,845,700	134,584	33,646	2,711,116	189,778	2,900,894	1,913,171	987,724
31	80/80	2,900,894	1,748,188	437,047	1,152,706	80,689	1,233,395	662,546	570,849
32	81/81	1,233,395	1,115,720	453,174	117,675	8,237	125,912	6,178	119,734
33	82/82	125,912	125,912	119,734	0	0	0	0	0
34	83/83	0	0	0	0	0	0	0	0
35	84/84	0	0	0	0	0	0	0	0
36	85/85	0	0	0	0	0	0	0	0
37	86/86	0	0	0	0	0	0	0	0
38	87/87	0	0	0	0	0	0	0	0
39	88/88	0	0	0	0	0	0	0	0
40	89/89	0	0	0	0	0	0	0	0
			3,124,404	1,043,601					

*Assumes income tax on yield is tax deferred.

Column (7) illustrates the deferred income tax still due on the account, including a 10.0% penalty tax prior to age 59 1/2.

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Tax Deferred Asset* (Indexed Annuity)

		Tax Deferred Assets Initial Value 400,000	Initial Cost Basis 350,000	Tax Deferred Yield 7.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%			
Year	M/F Ages	(1) Beginning of Year Value of Account	(2) Beginning of Year Pre Tax Withdrawal	(3) After Tax Cash Flow from Withdrawal	(4) Balance in Account to Accrue (1) - (2)	(5) Annualized Tax Deferred Interest Accrued*	(6) Year End Value of Account	(7) Remaining Income Tax On Account	(8) Net Year End Value of Account (6) - (7)
41	90/90	0	0	0	0	0	0	0	0
42	91/91	0	0	0	0	0	0	0	0
43	92/92	0	0	0	0	0	0	0	0
44	93/93	0	0	0	0	0	0	0	0
45	94/94	0	0	0	0	0	0	0	0
46	95/95	0	0	0	0	0	0	0	0
47	96/96	0	0	0	0	0	0	0	0
48	97/97	0	0	0	0	0	0	0	0
49	98/98	0	0	0	0	0	0	0	0
50	99/99	0	0	0	0	0	0	0	0

3,124,404 1,043,601

*Assumes income tax on yield is tax deferred.

Column (7) illustrates the deferred income tax still due on the account, including a 10.0% penalty tax prior to age 59 1/2.

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Tax Deferred Cash Flow (Indexed Annuity)

		Tax Deferred Assets Initial Value 400,000	Initial Cost Basis 350,000	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%				
Year	M/F Ages	(1) Beginning of Year Value of Account	(2) Beginning of Year Cost Basis	(3) Beginning of Year Pre Tax Withdrawal	(4) Gain in Contract Withdrawn	(5) Taxable Portion of Withdrawal (3) - (7)	(6) After Tax Value of Column (5)	(7) Tax Free Portion of Withdrawal (3) - (5)	(8) After Tax Cash Flow from the Account (6) + (7)
1	50/50	400,000	350,000	0	0	0	0	0	0
2	51/51	428,000	350,000	0	0	0	0	0	0
3	52/52	457,960	350,000	0	0	0	0	0	0
4	53/53	490,017	350,000	0	0	0	0	0	0
5	54/54	524,318	350,000	0	0	0	0	0	0
6	55/55	561,020	350,000	0	0	0	0	0	0
7	56/56	600,291	350,000	0	0	0	0	0	0
8	57/57	642,311	350,000	0	0	0	0	0	0
9	58/58	687,273	350,000	0	0	0	0	0	0
10	59/59	735,382	350,000	0	0	0	0	0	0
11	60/60	786,859	350,000	0	0	0	0	0	0
12	61/61	841,939	350,000	0	0	0	0	0	0
13	62/62	900,875	350,000	0	0	0	0	0	0
14	63/63	963,936	350,000	0	0	0	0	0	0
15	64/64	1,031,412	350,000	0	0	0	0	0	0
16	65/65	1,103,611	350,000	0	0	0	0	0	0
17	66/66	1,180,864	350,000	0	0	0	0	0	0
18	67/67	1,263,524	350,000	0	0	0	0	0	0
19	68/68	1,351,971	350,000	0	0	0	0	0	0
20	69/69	1,446,609	350,000	0	0	0	0	0	0
21	70/70	1,547,872	350,000	0	0	0	0	0	0
22	71/71	1,656,223	350,000	0	0	0	0	0	0
23	72/72	1,772,159	350,000	0	0	0	0	0	0
24	73/73	1,896,210	350,000	0	0	0	0	0	0
25	74/74	2,028,945	350,000	0	0	0	0	0	0
26	75/75	2,170,971	350,000	0	0	0	0	0	0
27	76/76	2,322,939	350,000	0	0	0	0	0	0
28	77/77	2,485,545	350,000	0	0	0	0	0	0
29	78/78	2,659,533	350,000	0	0	0	0	0	0
30	79/79	2,845,700	350,000	134,584	134,584	134,584	33,646	0	33,646
31	80/80	2,900,894	350,000	1,748,188	1,748,188	1,748,188	437,047	0	437,047
32	81/81	1,233,395	350,000	1,115,720	883,395	883,395	220,849	232,325	453,174
33	82/82	125,912	117,675	125,912	8,237	8,237	2,059	117,675	119,734
34	83/83	0	0	0	0	0	0	0	0
35	84/84	0	0	0	0	0	0	0	0
36	85/85	0	0	0	0	0	0	0	0
37	86/86	0	0	0	0	0	0	0	0
38	87/87	0	0	0	0	0	0	0	0
39	88/88	0	0	0	0	0	0	0	0
40	89/89	0	0	0	0	0	0	0	0
				3,124,404		2,774,404	693,601	350,000	1,043,601

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Tax Deferred Cash Flow (Indexed Annuity)

		Tax Deferred Assets		Initial	Pre-Retirement	Retirement			
		Initial Value		Cost Basis	Income Tax Rate	Income Tax Rate			
		400,000		350,000	39.60%	75.00%			
Year	M/F Ages	(1) Beginning of Year Value of Account	(2) Beginning of Year Cost Basis	(3) Beginning of Year Pre Tax Withdrawal	(4) Gain in Contract Withdrawn	(5) Taxable Portion of Withdrawal (3) - (7)	(6) After Tax Value of Column (5)	(7) Tax Free Portion of Withdrawal (3) - (5)	(8) After Tax Cash Flow from the Account (6) + (7)
41	90/90	0	0	0	0	0	0	0	0
42	91/91	0	0	0	0	0	0	0	0
43	92/92	0	0	0	0	0	0	0	0
44	93/93	0	0	0	0	0	0	0	0
45	94/94	0	0	0	0	0	0	0	0
46	95/95	0	0	0	0	0	0	0	0
47	96/96	0	0	0	0	0	0	0	0
48	97/97	0	0	0	0	0	0	0	0
49	98/98	0	0	0	0	0	0	0	0
50	99/99	0	0	0	0	0	0	0	0

3,124,404

2,774,404

693,601

350,000

1,043,601

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (3.00% Growth)	+	(2) Personal Property (-5.00% Growth)	+	(3) Medical Practice (4.00% Growth)	=	(4) Total Illiquid Assets
1	50/50	489,250		190,000		884,000		1,563,250
2	51/51	503,928		180,500		919,360		1,603,788
3	52/52	519,045		171,475		956,134		1,646,654
4	53/53	534,617		162,901		994,380		1,691,898
5	54/54	550,655		154,756		1,034,155		1,739,566
6	55/55	567,175		147,018		1,075,521		1,789,714
7	56/56	584,190		139,667		1,118,542		1,842,399
8	57/57	601,716		132,684		1,163,284		1,897,684
9	58/58	619,767		126,050		1,209,815		1,955,632
10	59/59	638,360		119,747		1,258,208		2,016,315
11	60/60	657,511		113,760		1,308,536		2,079,807
12	61/61	677,236		108,072		1,360,877		2,146,185
13	62/62	697,554		102,668		1,415,312		2,215,534
14	63/63	718,480		97,535		1,471,925		2,287,940
15	64/64	740,035		92,658		1,530,802		2,363,495
16	65/65	762,236		88,025		1,592,034		2,442,295
17	66/66	785,103		83,624		1,655,715		2,524,442
18	67/67	808,656		79,443		1,721,944		2,610,043
19	68/68	832,915		75,471		1,790,822		2,699,208
20	69/69	857,903		71,697		1,862,455		2,792,055
21	70/70	883,640		68,112		0		951,752
22	71/71	910,149		64,707		0		974,856
23	72/72	937,454		61,471		0		998,925
24	73/73	965,577		58,398		0		1,023,975
25	74/74	994,545		55,478		0		1,050,023
26	75/75	1,024,381		52,704		0		1,077,085
27	76/76	1,055,112		50,069		0		1,105,181
28	77/77	1,086,766		47,565		0		1,134,331
29	78/78	1,119,369		45,187		0		1,164,556
30	79/79	1,152,950		42,928		0		1,195,878
31	80/80	1,187,538		40,781		0		1,228,319
32	81/81	1,223,164		38,742		0		1,261,906
33	82/82	1,259,859		36,805		0		1,296,664
34	83/83	1,297,655		34,965		0		1,332,620
35	84/84	1,336,585		33,217		0		1,369,802
36	85/85	1,376,682		31,556		0		1,408,238
37	86/86	1,417,983		29,978		0		1,447,961
38	87/87	1,460,522		28,479		0		1,489,001
39	88/88	1,504,338		27,055		0		1,531,393
40	89/89	1,549,468		25,702		0		1,575,170

Assumed asset liquidations: Medical Practice in year 21.

Capital gains tax and illustrated outstanding loan balances, if any, are deducted from proceeds. After tax proceeds from the sale(s) appear as a deposit on the Liquid Assets Report(s).

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (3.00% Growth)	+	(2) Personal Property (-5.00% Growth)	+	(3) Medical Practice (4.00% Growth)	=	(4) Total Illiquid Assets
41	90/90	1,595,952		24,417		0		1,620,369
42	91/91	1,643,831		23,196		0		1,667,027
43	92/92	1,693,145		22,037		0		1,715,182
44	93/93	1,743,940		20,935		0		1,764,875
45	94/94	1,796,258		19,888		0		1,816,146
46	95/95	1,850,146		18,894		0		1,869,040
47	96/96	1,905,650		17,949		0		1,923,599
48	97/97	1,962,820		17,052		0		1,979,872
49	98/98	2,021,704		16,199		0		2,037,903
50	99/99	2,082,355		15,389		0		2,097,744

Assumed asset liquidations: Medical Practice in year 21.

Capital gains tax and illustrated outstanding loan balances, if any, are deducted from proceeds. After tax proceeds from the sale(s) appear as a deposit on the Liquid Assets Report(s).

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
1	50/50	341,679	341,679
2	51/51	333,020	333,020
3	52/52	324,007	324,007
4	53/53	314,628	314,628
5	54/54	304,866	304,866
6	55/55	294,707	294,707
7	56/56	284,133	284,133
8	57/57	273,129	273,129
9	58/58	261,677	261,677
10	59/59	249,758	249,758
11	60/60	237,353	237,353
12	61/61	224,443	224,443
13	62/62	211,007	211,007
14	63/63	197,024	197,024
15	64/64	182,471	182,471
16	65/65	167,325	167,325
17	66/66	151,562	151,562
18	67/67	135,157	135,157
19	68/68	118,083	118,083
20	69/69	100,314	100,314
21	70/70	81,820	81,820
22	71/71	62,574	62,574
23	72/72	42,543	42,543
24	73/73	21,696	21,696
25	74/74	0	0
26	75/75	0	0
27	76/76	0	0
28	77/77	0	0
29	78/78	0	0
30	79/79	0	0
31	80/80	0	0
32	81/81	0	0
33	82/82	0	0
34	83/83	0	0
35	84/84	0	0
36	85/85	0	0
37	86/86	0	0
38	87/87	0	0
39	88/88	0	0
40	89/89	0	0

Some/all of the cash flow required for the above loan payments may not be reflected in your Desired Spendable Cash Flow. If the loan payments are not included in the Desired Spendable Cash Flow report, they are assumed to be paid from other sources.

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
41	90/90	0	0
42	91/91	0	0
43	92/92	0	0
44	93/93	0	0
45	94/94	0	0
46	95/95	0	0
47	96/96	0	0
48	97/97	0	0
49	98/98	0	0
50	99/99	0	0

Some/all of the cash flow required for the above loan payments may not be reflected in your Desired Spendable Cash Flow. If the loan payments are not included in the Desired Spendable Cash Flow report, they are assumed to be paid from other sources.

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Medical Practice Cash Flow Analysis

Below is an analysis of the cash flow resulting from the sale of Medical Practice in year 21.

Year 21

1,862,455	Proceeds from sale of Medical Practice	1,862,455
-	250,000 Cost basis of Medical Practice	
<hr/>		
1,612,455	Taxable gain from sale of Medical Practice	
	25.00% Capital gains tax	- 403,114
	After tax cash flow from sale of Medical Practice	<hr/> 1,459,341
	Cash flow reinvested in Sale of Medical Practice	<hr/> 1,459,341
	Total cash flow reinvested:	<hr/> 1,459,341

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	(2) Year End Value of Taxable Retirement Plan Assets	(3) Year End Value of Tax Deferred Assets	(4) Year End Value of Equity Assets	(5) Year End Hypothetical Net Worth
1	50/50	1,221,571	277,622	389,312	523,811	2,412,316
2	51/51	1,270,768	358,150	404,412	550,098	2,583,428
3	52/52	1,322,647	443,456	420,569	578,806	2,765,478
4	53/53	1,377,270	533,818	437,856	609,915	2,958,859
5	54/54	1,434,700	629,540	456,354	643,436	3,164,030
6	55/55	1,495,007	730,938	476,147	679,404	3,381,496
7	56/56	1,558,266	838,350	497,325	717,874	3,611,815
8	57/57	1,624,555	952,130	519,986	758,923	3,855,594
9	58/58	1,693,955	1,072,658	544,233	802,647	4,113,493
10	59/59	1,766,557	1,200,334	570,177	849,156	4,386,224
11	60/60	1,842,454	1,600,576	647,131	898,577	4,988,738
12	61/61	1,921,742	1,772,268	682,729	951,049	5,327,788
13	62/62	2,004,527	1,954,142	720,817	1,006,730	5,686,216
14	63/63	2,090,916	2,146,800	761,573	1,065,787	6,065,076
15	64/64	2,181,024	2,350,884	805,181	1,128,403	6,465,492
16	65/65	2,274,970	2,567,068	851,842	1,194,775	6,888,655
17	66/66	2,372,880	2,796,074	901,769	1,265,113	7,335,836
18	67/67	2,474,886	3,038,660	955,190	1,339,644	7,808,380
19	68/68	2,581,125	3,295,630	1,012,352	1,418,607	8,307,714
20	69/69	2,691,741	3,567,840	1,073,515	1,502,257	8,835,353
21	70/70	869,932	1,457,846	676,556	2,822,033	5,826,367
22	71/71	912,282	1,437,816	705,540	2,646,890	5,702,528
23	72/72	956,382	1,416,596	736,553	2,437,223	5,546,754
24	73/73	1,002,279	1,394,120	769,736	2,193,396	5,359,531
25	74/74	1,050,023	1,370,310	805,243	1,916,884	5,142,460
26	75/75	1,077,085	1,345,090	843,235	1,596,990	4,862,400
27	76/76	1,105,181	1,318,372	883,886	1,243,613	4,551,052
28	77/77	1,134,331	1,290,070	927,383	854,666	4,206,450
29	78/78	1,164,556	1,260,092	973,925	427,903	3,826,476
30	79/79	1,195,878	1,228,334	987,724	0	3,411,936
31	80/80	1,228,319	1,194,694	570,849	0	2,993,862
32	81/81	1,261,906	1,159,058	119,734	0	2,540,698
33	82/82	1,296,664	1,121,310	0	0	2,417,974
34	83/83	1,332,620	1,081,322	0	0	2,413,942
35	84/84	1,369,802	1,038,964	0	0	2,408,766
36	85/85	1,408,238	994,094	0	0	2,402,332
37	86/86	1,447,961	946,562	0	0	2,394,523
38	87/87	1,489,001	896,212	0	0	2,385,213
39	88/88	1,531,393	842,878	0	0	2,374,271
40	89/89	1,575,170	786,380	0	0	2,361,550

Column (5) has been reduced by income tax still due on tax deferred assets.

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	+	(2) Year End Value of Taxable Retirement Plan Assets	+	(3) Year End Value of Tax Deferred Assets	+	(4) Year End Value of Equity Assets	=	(5) Year End Hypothetical Net Worth
41	90/90	1,620,369		726,530		0		0		2,346,899
42	91/91	1,667,027		663,134		0		0		2,330,161
43	92/92	1,715,182		595,976		0		0		2,311,158
44	93/93	1,764,875		524,836		0		0		2,289,711
45	94/94	1,816,146		449,478		0		0		2,265,624
46	95/95	1,869,040		369,652		0		0		2,238,692
47	96/96	1,923,599		285,092		0		0		2,208,691
48	97/97	1,979,872		195,516		0		0		2,175,388
49	98/98	2,037,903		100,630		0		0		2,138,533
50	99/99	2,097,744		0		0		0		2,097,744

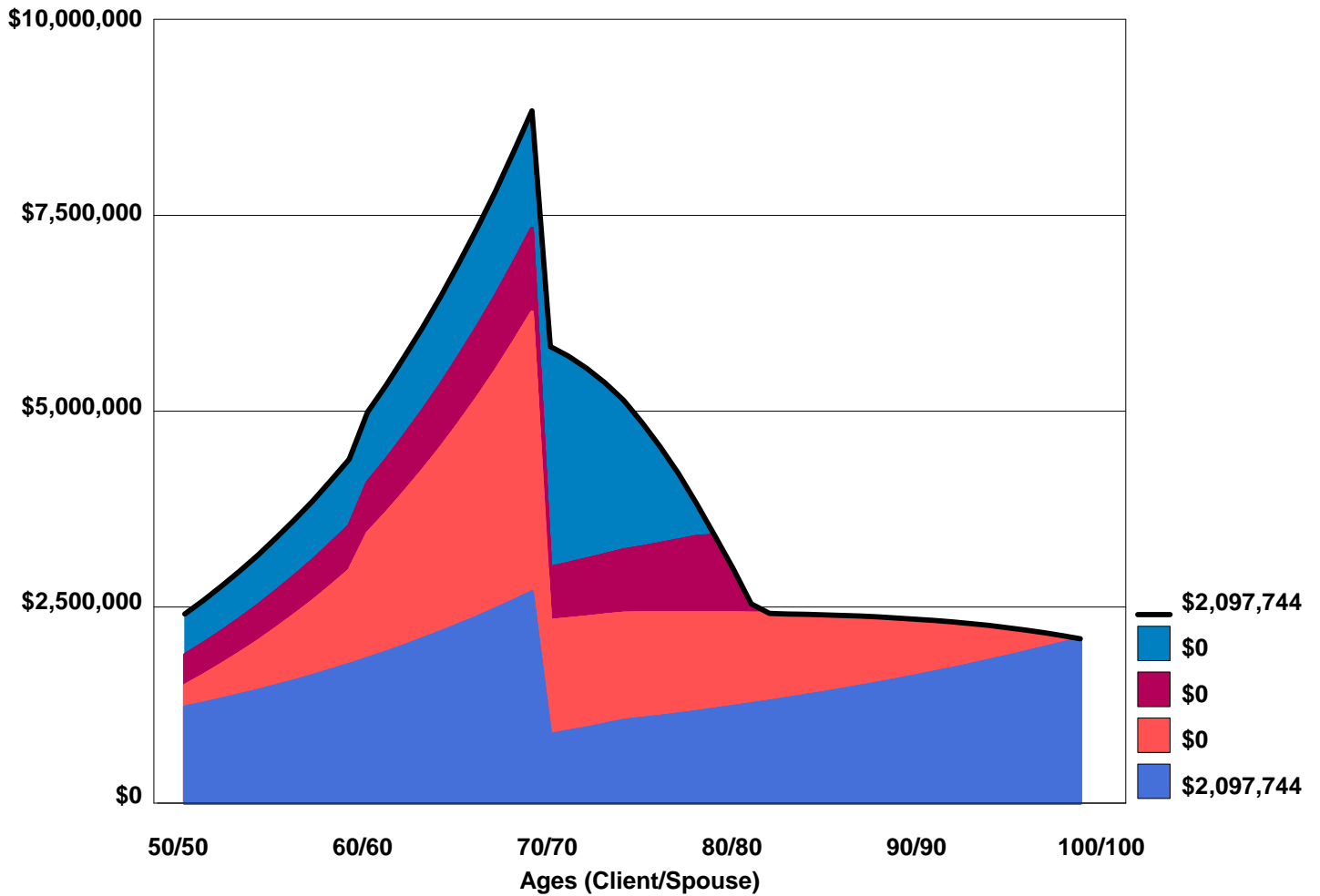
Column (5) has been reduced by income tax still due on tax deferred assets.

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Hypothetical Net Worth (After Providing Required Cash Flow) 50 Year Analysis



At Year 50

Hypothetical Net Worth* — \$2,097,744

Hypothetical Equity Assets — \$0

Tax Deferred Assets — \$0

Taxable Retirement Plan Assets — \$0

Net Equity of Illiquid Assets — \$2,097,744

*Hypothetical Net Worth has been reduced by income tax still due on tax deferred assets.

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
1	50/50	2,724,218	249,020	2,475,198	0	2,475,198
2	51/51	2,989,442	324,156	2,665,286	0	2,665,286
3	52/52	3,271,342	403,877	2,867,465	0	2,867,465
4	53/53	3,570,667	488,458	3,082,209	0	3,082,209
5	54/54	3,888,244	578,202	3,310,042	0	3,310,042
6	55/55	4,224,976	673,423	3,551,553	0	3,551,553
7	56/56	4,581,843	774,459	3,807,384	0	3,807,384
8	57/57	4,959,899	881,662	4,078,237	0	4,078,237
9	58/58	5,360,274	995,413	4,364,861	0	4,364,861
10	59/59	5,784,186	1,116,116	4,668,070	0	4,668,070
11	60/60	6,232,930	1,244,192	4,988,738	0	4,988,738
12	61/61	6,707,884	1,380,097	5,327,787	0	5,327,787
13	62/62	7,210,527	1,524,311	5,686,216	0	5,686,216
14	63/63	7,742,421	1,677,345	6,065,076	0	6,065,076
15	64/64	8,305,230	1,839,738	6,465,492	0	6,465,492
16	65/65	8,900,723	2,012,068	6,888,655	0	6,888,655
17	66/66	9,530,779	2,194,944	7,335,835	0	7,335,835
18	67/67	10,197,395	2,389,015	7,808,380	0	7,808,380
19	68/68	10,902,683	2,594,969	8,307,714	0	8,307,714
20	69/69	11,648,890	2,813,537	8,835,353	0	8,835,353
21	70/70	11,179,570	5,353,203	5,826,367	0	5,826,367
22	71/71	11,082,591	5,380,065	5,702,526	0	5,702,526
23	72/72	10,956,201	5,409,448	5,546,753	0	5,546,753
24	73/73	10,801,100	5,441,569	5,359,531	0	5,359,531
25	74/74	10,619,120	5,476,660	5,142,460	0	5,142,460
26	75/75	10,377,370	5,514,972	4,862,398	0	4,862,398
27	76/76	10,107,827	5,556,775	4,551,052	0	4,551,052
28	77/77	9,808,812	5,602,362	4,206,450	0	4,206,450
29	78/78	9,478,523	5,652,049	3,826,474	0	3,826,474
30	79/79	9,010,106	5,598,171	3,411,935	0	3,411,935
31	80/80	7,240,486	4,246,626	2,993,860	0	2,993,860
32	81/81	6,024,048	3,483,350	2,540,698	0	2,540,698
33	82/82	5,781,900	3,363,928	2,417,972	0	2,417,972
34	83/83	5,657,908	3,243,966	2,413,942	0	2,413,942
35	84/84	5,525,656	3,116,890	2,408,766	0	2,408,766
36	85/85	5,384,610	2,982,280	2,402,330	0	2,402,330
37	86/86	5,234,209	2,839,686	2,394,523	0	2,394,523
38	87/87	5,073,851	2,688,638	2,385,213	0	2,385,213
39	88/88	4,902,901	2,528,632	2,374,269	0	2,374,269
40	89/89	4,720,686	2,359,138	2,361,548	0	2,361,548

Summary at Life Expectancy (Year 40)

Total Estate Assets	\$ 4,720,686
Wealth Transferred to Heirs	\$ 2,361,548

*Net of cash flow provided

**See Transfer Tax Details report for details.

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
41	90/90	4,526,491	2,179,592	2,346,899	0	2,346,899
42	91/91	4,319,559	1,989,400	2,330,159	0	2,330,159
43	92/92	4,099,086	1,787,928	2,311,158	0	2,311,158
44	93/93	3,864,221	1,574,510	2,289,711	0	2,289,711
45	94/94	3,614,060	1,348,436	2,265,624	0	2,265,624
46	95/95	3,347,646	1,108,954	2,238,692	0	2,238,692
47	96/96	3,063,963	855,274	2,208,689	0	2,208,689
48	97/97	2,761,936	586,548	2,175,388	0	2,175,388
49	98/98	2,440,421	301,888	2,138,533	0	2,138,533
50	99/99	2,097,744	0	2,097,744	0	2,097,744

50 Year Summary

Total Estate Assets	\$ 2,097,744
Wealth Transferred to Heirs	\$ 2,097,744

*Net of cash flow provided

**See Transfer Tax Details report for details.

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Estate Assets Details

Year	M/F Ages	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	=	(3) Total Estate Assets
1	50/50	1,502,647		1,221,571		2,724,218
2	51/51	1,718,674		1,270,768		2,989,442
3	52/52	1,948,695		1,322,647		3,271,342
4	53/53	2,193,397		1,377,270		3,570,667
5	54/54	2,453,544		1,434,700		3,888,244
6	55/55	2,729,969		1,495,007		4,224,976
7	56/56	3,023,577		1,558,266		4,581,843
8	57/57	3,335,344		1,624,555		4,959,899
9	58/58	3,666,319		1,693,955		5,360,274
10	59/59	4,017,629		1,766,557		5,784,186
11	60/60	4,390,476		1,842,454		6,232,930
12	61/61	4,786,142		1,921,742		6,707,884
13	62/62	5,206,000		2,004,527		7,210,527
14	63/63	5,651,505		2,090,916		7,742,421
15	64/64	6,124,206		2,181,024		8,305,230
16	65/65	6,625,753		2,274,970		8,900,723
17	66/66	7,157,899		2,372,880		9,530,779
18	67/67	7,722,509		2,474,886		10,197,395
19	68/68	8,321,558		2,581,125		10,902,683
20	69/69	8,957,149		2,691,741		11,648,890
21	70/70	10,309,638		869,932		11,179,570
22	71/71	10,170,309		912,282		11,082,591
23	72/72	9,999,819		956,382		10,956,201
24	73/73	9,798,821		1,002,279		10,801,100
25	74/74	9,569,097		1,050,023		10,619,120
26	75/75	9,300,285		1,077,085		10,377,370
27	76/76	9,002,646		1,105,181		10,107,827
28	77/77	8,674,481		1,134,331		9,808,812
29	78/78	8,313,967		1,164,556		9,478,523
30	79/79	7,814,228		1,195,878		9,010,106
31	80/80	6,012,167		1,228,319		7,240,486
32	81/81	4,762,142		1,261,906		6,024,048
33	82/82	4,485,236		1,296,664		5,781,900
34	83/83	4,325,288		1,332,620		5,657,908
35	84/84	4,155,854		1,369,802		5,525,656
36	85/85	3,976,372		1,408,238		5,384,610
37	86/86	3,786,248		1,447,961		5,234,209
38	87/87	3,584,850		1,489,001		5,073,851
39	88/88	3,371,508		1,531,393		4,902,901
40	89/89	3,145,516		1,575,170		4,720,686

*Including tax deferred assets, hypothetical equity assets, and retirement plan assets.

**Net of any liabilities.

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Estate Assets Details

Year	M/F Ages	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	=	(3) Total Estate Assets
41	90/90	2,906,122		1,620,369		4,526,491
42	91/91	2,652,532		1,667,027		4,319,559
43	92/92	2,383,904		1,715,182		4,099,086
44	93/93	2,099,346		1,764,875		3,864,221
45	94/94	1,797,914		1,816,146		3,614,060
46	95/95	1,478,606		1,869,040		3,347,646
47	96/96	1,140,364		1,923,599		3,063,963
48	97/97	782,064		1,979,872		2,761,936
49	98/98	402,518		2,037,903		2,440,421
50	99/99	0		2,097,744		2,097,744

*Including tax deferred assets, hypothetical equity assets, and retirement plan assets.

**Net of any liabilities.

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Transfer Tax Details

Year	M/F Ages	(1) Total Estate Assets	(2) Taxable Estate	(3) Remaining Available Unified Credit Equivalent*	(4) Federal Estate Tax	(5) Income Tax on Deferred Assets	(6) Income Tax on Retirement Plan Assets	(7) Total Transfer Taxes (4)+(5)+(6)
1	50/50	2,724,218	2,724,218	10,980,000	0	30,888	218,132	249,020
2	51/51	2,989,442	2,989,442	11,320,000	0	42,752	281,404	324,156
3	52/52	3,271,342	3,271,342	11,660,000	0	55,447	348,430	403,877
4	53/53	3,570,667	3,570,667	12,000,000	0	69,030	419,428	488,458
5	54/54	3,888,244	3,888,244	12,360,000	0	83,564	494,638	578,202
6	55/55	4,224,976	4,224,976	12,740,000	0	99,115	574,308	673,423
7	56/56	4,581,843	4,581,843	13,120,000	0	115,755	658,704	774,459
8	57/57	4,959,899	4,959,899	13,520,000	0	133,560	748,102	881,662
9	58/58	5,360,274	5,360,274	13,920,000	0	152,611	842,802	995,413
10	59/59	5,784,186	5,784,186	14,340,000	0	172,996	943,120	1,116,116
11	60/60	6,232,930	6,232,930	14,760,000	0	194,808	1,049,384	1,244,192
12	61/61	6,707,884	6,707,884	15,220,000	0	218,147	1,161,950	1,380,097
13	62/62	7,210,527	7,210,527	15,660,000	0	243,119	1,281,192	1,524,311
14	63/63	7,742,421	7,742,421	16,140,000	0	269,839	1,407,506	1,677,345
15	64/64	8,305,230	8,305,230	16,620,000	0	298,430	1,541,308	1,839,738
16	65/65	8,900,723	8,900,723	17,120,000	0	329,022	1,683,046	2,012,068
17	66/66	9,530,779	9,530,779	17,640,000	0	361,756	1,833,188	2,194,944
18	67/67	10,197,395	10,197,395	18,160,000	0	396,781	1,992,234	2,389,015
19	68/68	10,902,683	10,902,683	18,700,000	0	434,257	2,160,712	2,594,969
20	69/69	11,648,890	11,648,890	19,260,000	0	474,357	2,339,180	2,813,537
21	70/70	11,179,570	11,179,570	19,840,000	0	979,667	4,373,536	5,353,203
22	71/71	11,082,591	11,082,591	20,440,000	0	1,066,619	4,313,446	5,380,065
23	72/72	10,956,201	10,956,201	21,060,000	0	1,159,658	4,249,790	5,409,448
24	73/73	10,801,100	10,801,100	21,680,000	0	1,259,209	4,182,360	5,441,569
25	74/74	10,619,120	10,619,120	22,340,000	0	1,365,728	4,110,932	5,476,660
26	75/75	10,377,370	10,377,370	23,000,000	0	1,479,704	4,035,268	5,514,972
27	76/76	10,107,827	10,107,827	23,700,000	0	1,601,659	3,955,116	5,556,775
28	77/77	9,808,812	9,808,812	24,420,000	0	1,732,150	3,870,212	5,602,362
29	78/78	9,478,523	9,478,523	25,140,000	0	1,871,775	3,780,274	5,652,049
30	79/79	9,010,106	9,010,106	25,900,000	0	1,913,171	3,685,000	5,598,171
31	80/80	7,240,486	7,240,486	26,680,000	0	662,546	3,584,080	4,246,626
32	81/81	6,024,048	6,024,048	27,480,000	0	6,178	3,477,172	3,483,350
33	82/82	5,781,900	5,781,900	28,300,000	0	0	3,363,928	3,363,928
34	83/83	5,657,908	5,657,908	29,140,000	0	0	3,243,966	3,243,966
35	84/84	5,525,656	5,525,656	30,020,000	0	0	3,116,890	3,116,890
36	85/85	5,384,610	5,384,610	30,920,000	0	0	2,982,280	2,982,280
37	86/86	5,234,209	5,234,209	31,840,000	0	0	2,839,686	2,839,686
38	87/87	5,073,851	5,073,851	32,800,000	0	0	2,688,638	2,688,638
39	88/88	4,902,901	4,902,901	33,780,000	0	0	2,528,632	2,528,632
40	89/89	4,720,686	4,720,686	34,800,000	0	0	2,359,138	2,359,138

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

*Unified Credit Equivalent is indexed for inflation at 3.00%.

Column (4) assumes half the amount shown in column (3) is transferred to a credit shelter trust by the first spouse to die.

Financial Analysis: Current Plan (Tax Bracket Increases to 75% at Age 70)

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Transfer Tax Details

Year	M/F Ages	(1) Total Estate Assets	(2) Taxable Estate	(3) Remaining Available Unified Credit Equivalent*	(4) Federal Estate Tax	(5) Income Tax on Tax Deferred Assets	(6) Income Tax on Retirement Plan Assets	(7) Total Transfer Taxes (4)+(5)+(6)
41	90/90	4,526,491	4,526,491	35,840,000	0	0	2,179,592	2,179,592
42	91/91	4,319,559	4,319,559	36,920,000	0	0	1,989,400	1,989,400
43	92/92	4,099,086	4,099,086	38,040,000	0	0	1,787,928	1,787,928
44	93/93	3,864,221	3,864,221	39,180,000	0	0	1,574,510	1,574,510
45	94/94	3,614,060	3,614,060	40,340,000	0	0	1,348,436	1,348,436
46	95/95	3,347,646	3,347,646	41,560,000	0	0	1,108,954	1,108,954
47	96/96	3,063,963	3,063,963	42,800,000	0	0	855,274	855,274
48	97/97	2,761,936	2,761,936	44,080,000	0	0	586,548	586,548
49	98/98	2,440,421	2,440,421	45,420,000	0	0	301,888	301,888
50	99/99	2,097,744	2,097,744	46,780,000	0	0	0	0

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

*Unified Credit Equivalent is indexed for inflation at 3.00%.

Column (4) assumes half the amount shown in column (3) is transferred to a credit shelter trust by the first spouse to die.

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD, Ages 50/

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	0	
	Liquid Assets (Tax Exempt Interest)		0	
	Hypothetical Equity Assets		500,000	
	Tax Deferred Assets		400,000	
	Defined Contribution Plan Assets for Wayne Rawlings, MD			
	Retirement Plan Assets	200,000		
	Defined Contribution Plan Assets for Lauren Rawlings, MD			
	Retirement Plan Asset	200,000		
	Total Defined Contribution Plan Assets:		400,000	
		Total Liquid Assets		1,300,000
<u>Illiquid Assets:</u>	Principal Residence		475,000	
	Personal Property		200,000	
	Medical Practice		850,000	
	Less Total Liabilities		(350,000)	
		Total Illiquid Assets		1,175,000
<u>Other Assets:</u>	Inside the Estate			
	Indexed Survivor UL Death Benefit		3,623,540	
	Current cash value: \$118,576			
		Total Other Assets Inside the Estate		3,623,540
	Total Estate Assets		\$6,098,540	
	Total Other Assets Outside the Estate		0	

Funding Options for Required Cash Flow

<u>Retirement Plan Assets:</u>	Minimum Distribution, Unless More Is Needed
<u>Cash Flow Funding:</u>	Sequential Use of Liquid Assets -- Sale of Medical Practice, Retirement Plan Assets, Spouse's Retirement Plan Assets

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

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

Client Information Summary

Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	39.60%	
	Retirement	75.00%	
<u>Life Expectancy:</u>	Joint	40 Years	
	Wayne Rawlings, MD	Age 89	
	Lauren Rawlings, MD	Age 89	
<u>Hypothetical Equities:</u>		Equity	Sale of Medical Practice
	Growth Rate	7.00%	7.00%
	Dividend Rate	1.00%	1.00%
<u>Tax Deferred Account:</u>		Indexed Annuity	
	Yield Assumption	7.00%	
<u>Retirement Plan Assets Wayne Rawlings, MD:</u>			
	Defined Contr. Yield Assumption	7.00%	
<u>Retirement Plan Assets Lauren Rawlings, MD:</u>			
	Defined Contr. Yield Assumption	7.00%	

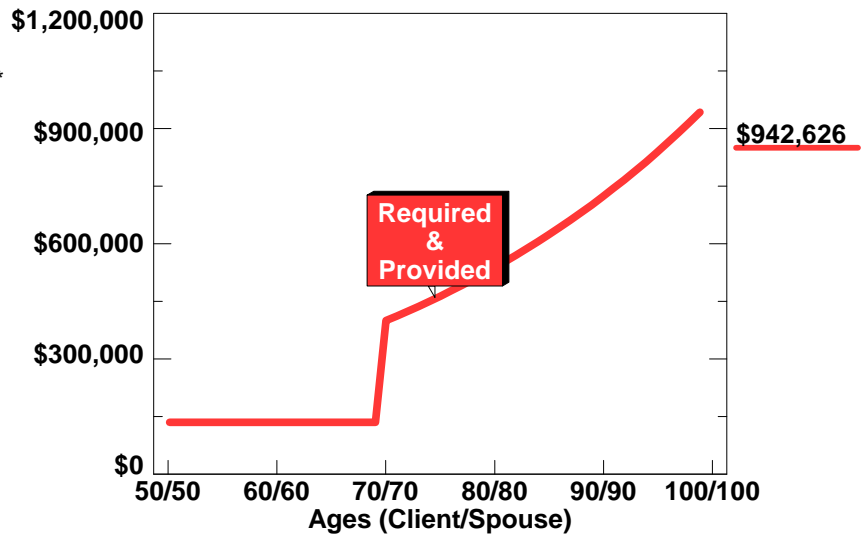
Analysis of After Tax Cash Flow Requirements

Below is a list of your liquid assets. It is suggested that you withdraw funds to meet your after tax cash flow requirements from each liquid asset in the order presented. The Cash Flow graph (below, right) illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

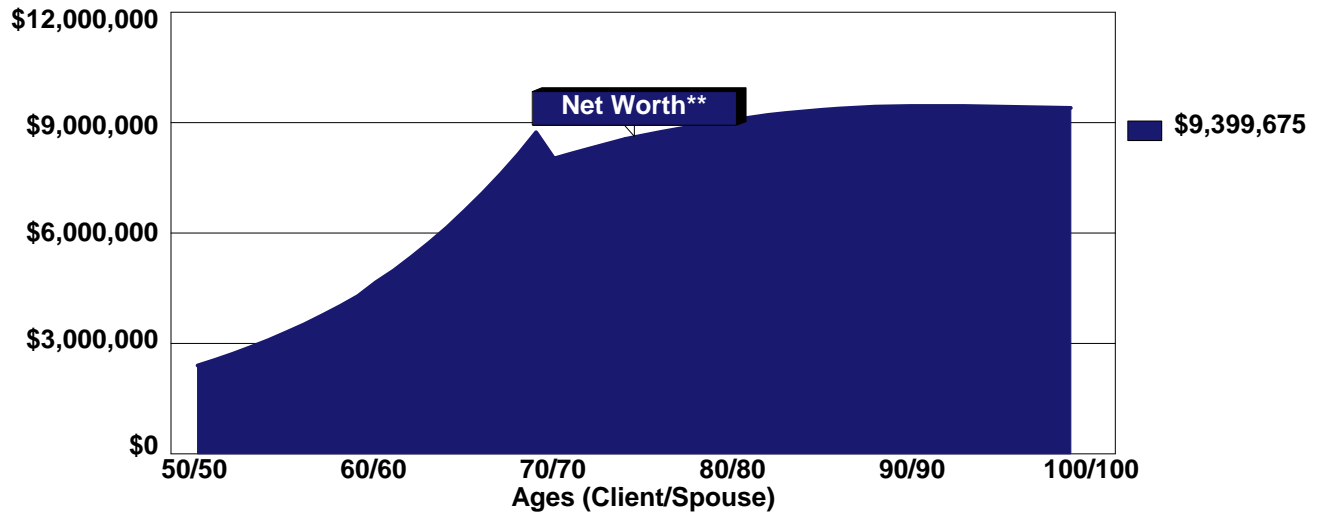
- 1st. Sale of Medical Practice
- 2nd. Retirement Plan Assets*
- 3rd. Spouse's Retirement Plan Assets*

Annual Cash Flow



As you can see in the Cash Flow graph above, your liquid assets are sufficient to provide withdrawals to meet your required after tax cash flow in all years illustrated. The graph below shows your remaining total Net Worth.

Net Worth (After Providing Required Cash Flow)



*As needed, but no less than required minimum distributions.

**Net Worth has been reduced by income tax still due on tax deferred assets.

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided					
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required*	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) Total After Tax Cash Flow from Retirement Plan Assets	(6) After Tax Cash Flow from Equity Assets	(7) After Tax Cash Flow from Tax Deferred Assets	(8) Reinvested Excess Cash Flow	(9) Total After Tax Cash Flow Provided*
1	50/50	0	134,892	134,892	72,480	0	36,479	25,933	0	134,892
2	51/51	0	134,892	134,892	72,480	0	36,479	25,933	0	134,892
3	52/52	0	134,892	134,892	72,480	0	36,479	25,933	0	134,892
4	53/53	0	134,892	134,892	72,480	0	36,479	25,933	0	134,892
5	54/54	0	134,892	134,892	72,480	0	36,479	25,933	0	134,892
6	55/55	0	134,892	134,892	72,480	0	36,479	25,933	0	134,892
7	56/56	0	134,892	134,892	72,480	0	36,479	25,933	0	134,892
8	57/57	0	134,892	134,892	72,480	0	36,479	25,933	0	134,892
9	58/58	0	134,892	134,892	72,480	0	36,479	25,933	0	134,892
10	59/59	0	134,892	134,892	72,480	0	36,479	25,933	0	134,892
11	60/60	0	134,892	134,892	72,480	0	36,479	25,933	0	134,892
12	61/61	0	134,892	134,892	72,480	0	36,479	25,933	0	134,892
13	62/62	0	134,892	134,892	72,480	0	36,479	25,933	0	134,892
14	63/63	0	134,892	134,892	72,480	0	36,479	25,933	0	134,892
15	64/64	0	134,892	134,892	72,480	0	36,479	25,933	0	134,892
16	65/65	0	134,892	134,892	72,480	0	36,479	25,933	0	134,892
17	66/66	0	134,892	134,892	72,480	0	36,479	25,933	0	134,892
18	67/67	0	134,892	134,892	72,480	0	36,479	25,933	0	134,892
19	68/68	0	134,892	134,892	72,480	0	36,479	25,933	0	134,892
20	69/69	0	134,892	134,892	72,480	0	36,498	25,949	35	134,892
21	70/70	400,000	0	400,000	518,359	11,552	0	0	129,911	400,000
22	71/71	412,000	0	412,000	518,359	12,190	0	0	118,549	412,000
23	72/72	424,360	0	424,360	518,359	12,862	0	0	106,861	424,360
24	73/73	437,091	0	437,091	518,359	13,570	0	0	94,838	437,091
25	74/74	450,204	0	450,204	518,359	14,314	0	0	82,469	450,204
26	75/75	463,710	0	463,710	518,359	15,098	0	0	69,747	463,710
27	76/76	477,621	0	477,621	518,359	15,920	0	0	56,658	477,621
28	77/77	491,950	0	491,950	518,359	16,704	0	0	43,113	491,950
29	78/78	506,708	0	506,708	518,359	17,608	0	0	29,259	506,708
30	79/79	521,909	0	521,909	518,359	18,460	0	0	14,910	521,909
31	80/80	537,567	0	537,567	518,359	19,346	0	0	138	537,567
32	81/81	553,694	0	553,694	518,359	20,264	15,071	0	0	553,694
33	82/82	570,304	0	570,304	518,359	21,216	30,729	0	0	570,304
34	83/83	587,413	0	587,413	518,359	22,198	46,856	0	0	587,413
35	84/84	605,036	0	605,036	518,359	23,210	63,467	0	0	605,036
36	85/85	623,187	0	623,187	518,359	24,088	80,740	0	0	623,187
37	86/86	641,883	0	641,883	518,359	24,974	98,550	0	0	641,883
38	87/87	661,139	0	661,139	518,359	25,862	116,918	0	0	661,139
39	88/88	680,973	0	680,973	518,359	26,750	135,864	0	0	680,973
40	89/89	701,402	0	701,402	518,359	27,628	155,415	0	0	701,402
		10,748,151	2,697,840	13,445,991	11,816,780	383,814	1,473,209	518,676	746,488	13,445,991

*IMPORTANT NOTE: For this plan to be financially sound, column (9) must be sufficient to provide the values in column (3).

Column (1): assumes 0.00% inflation in yrs 1-21, 3.00% thereafter.

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

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

Columns (6) and (8): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".

Column (7): see "Summary of Tax Deferred Assets".

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided					
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required*	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) Total After Tax Cash Flow from Retirement Plan Assets	(6) After Tax Cash Flow from Equity Assets	(7) After Tax Cash Flow from Tax Deferred Assets	(8) Reinvested Excess Cash Flow	(9) Total After Tax Cash Flow Provided*
41	90/90	722,444	0	722,444	518,359	28,238	175,847	0	0	722,444
42	91/91	744,118	0	744,118	518,359	28,806	196,953	0	0	744,118
43	92/92	766,441	0	766,441	518,359	29,316	218,766	0	0	766,441
44	93/93	789,435	0	789,435	518,359	29,762	241,314	0	0	789,435
45	94/94	813,118	0	813,118	518,359	29,794	264,965	0	0	813,118
46	95/95	837,511	0	837,511	518,359	29,726	289,426	0	0	837,511
47	96/96	862,637	0	862,637	518,359	29,544	314,734	0	0	862,637
48	97/97	888,516	0	888,516	518,359	29,238	340,919	0	0	888,516
49	98/98	915,171	0	915,171	518,359	28,790	368,022	0	0	915,171
50	99/99	942,626	0	942,626	518,359	27,766	396,501	0	0	942,626
		19,030,168	2,697,840	21,728,008	17,000,370	674,794	4,280,656	518,676	746,488	21,728,008

*IMPORTANT NOTE: For this plan to be financially sound, column (9) must be sufficient to provide the values in column (3).

Column (1): assumes 0.00% inflation in yrs 1-21, 3.00% thereafter.

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

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

Columns (6) and (8): see "Details of Hypothetical Equity Assets" and "Details of Portfolio Turnover".

Column (7): see "Summary of Tax Deferred Assets".

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Defined Contribution Plan Assets for Wayne Rawlings, MD

Retirement Plan Assets Initial Value 200,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%			
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Required Minimum Distribution	(3) Distribution from Retirement Plan Assets	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) Remaining Income Tax On Retirement Plan Assets	(7) Net Year End Retirement Plan Assets (5) - (6)
1	50/50	200,000	0	0	0	211,860	105,083	106,777
2	51/51	211,860	0	0	0	224,423	111,314	113,109
3	52/52	224,423	0	0	0	237,731	117,915	119,816
4	53/53	237,731	0	0	0	251,828	124,907	126,921
5	54/54	251,828	0	0	0	266,761	132,313	134,448
6	55/55	266,761	0	0	0	282,580	140,160	142,420
7	56/56	282,580	0	0	0	299,337	148,471	150,866
8	57/57	299,337	0	0	0	317,088	157,276	159,812
9	58/58	317,088	0	0	0	335,891	166,602	169,289
10	59/59	335,891	0	0	0	355,809	176,481	179,328
11	60/60	355,809	0	0	0	376,908	149,256	227,652
12	61/61	376,908	0	0	0	399,259	158,107	241,152
13	62/62	399,259	0	0	0	422,935	167,482	255,453
14	63/63	422,935	0	0	0	448,015	177,414	270,601
15	64/64	448,015	0	0	0	474,582	187,934	286,648
16	65/65	474,582	0	0	0	502,725	199,079	303,646
17	66/66	502,725	0	0	0	532,537	210,885	321,652
18	67/67	532,537	0	0	0	564,116	223,390	340,726
19	68/68	564,116	0	0	0	597,568	236,637	360,931
20	69/69	597,568	0	0	0	633,004	250,670	382,334
21	70/70	633,004	23,102	23,102	5,776	646,069	484,552	161,517
22	71/71	646,069	24,380	24,380	6,095	658,555	493,916	164,639
23	72/72	658,555	25,725	25,725	6,431	670,357	502,768	167,589
24	73/73	670,357	27,140	27,140	6,785	681,360	511,020	170,340
25	74/74	681,360	28,629	28,629	7,157	691,438	518,578	172,860
26	75/75	691,438	30,194	30,194	7,549	700,456	525,342	175,114
27	76/76	700,456	31,839	31,839	7,960	708,266	531,199	177,067
28	77/77	708,266	33,409	33,409	8,352	714,876	536,157	178,719
29	78/78	714,876	35,216	35,216	8,804	719,964	539,973	179,991
30	79/79	719,964	36,921	36,921	9,230	723,547	542,660	180,887
31	80/80	723,547	38,692	38,692	9,673	725,467	544,100	181,367
32	81/81	725,467	40,529	40,529	10,132	725,555	544,166	181,389
33	82/82	725,555	42,430	42,430	10,608	723,634	542,725	180,909
34	83/83	723,634	44,395	44,395	11,099	719,518	539,638	179,880
35	84/84	719,518	46,421	46,421	11,605	713,012	534,759	178,253
36	85/85	713,012	48,176	48,176	12,044	704,261	528,196	176,065
37	86/86	704,261	49,948	49,948	12,487	693,114	519,835	173,279
38	87/87	693,114	51,725	51,725	12,931	679,423	509,567	169,856
39	88/88	679,423	53,498	53,498	13,375	663,042	497,281	165,761
40	89/89	663,042	55,254	55,254	13,814	643,830	482,872	160,958
			767,623	767,623	191,907			

Column (1) includes only deductible contributions.
 Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.
 Column (5) has been reduced by an assumed management fee of 1.00%.
 Column (6) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Defined Contribution Plan Assets for Wayne Rawlings, MD

		Retirement Plan Assets Initial Value 200,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%		
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Required Minimum Distribution	(3) Distribution from Retirement Plan Assets	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) Remaining Income Tax On Retirement Plan Assets	(7) Net Year End Retirement Plan Assets (5) - (6)
41	90/90	643,830	56,476	56,476	14,119	622,184	466,638	155,546
42	91/91	622,184	57,610	57,610	14,403	598,053	448,540	149,513
43	92/92	598,053	58,633	58,633	14,658	571,408	428,556	142,852
44	93/93	571,408	59,522	59,522	14,881	542,241	406,681	135,560
45	94/94	542,241	59,587	59,587	14,897	511,275	383,456	127,819
46	95/95	511,275	59,451	59,451	14,863	478,617	358,963	119,654
47	96/96	478,617	59,089	59,089	14,772	444,406	333,304	111,102
48	97/97	444,406	58,474	58,474	14,619	408,818	306,613	102,205
49	98/98	408,818	57,580	57,580	14,395	372,066	279,049	93,017
50	99/99	372,066	55,532	55,532	13,883	335,304	251,478	83,826
			1,349,577	1,349,577	337,397			

Column (1) includes only deductible contributions.
 Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.
 Column (5) has been reduced by an assumed management fee of 1.00%.
 Column (6) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Defined Contribution Plan Assets for Lauren Rawlings, MD

Retirement Plan Assets Initial Value 200,000		Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%			
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Required Minimum Distribution	(3) Distribution from Retirement Plan Assets	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets	(6) Remaining Income Tax On Retirement Plan Assets	(7) Net Year End Retirement Plan Assets (5) - (6)
1	50/50	200,000	0	0	0	211,860	105,083	106,777
2	51/51	211,860	0	0	0	224,423	111,314	113,109
3	52/52	224,423	0	0	0	237,731	117,915	119,816
4	53/53	237,731	0	0	0	251,828	124,907	126,921
5	54/54	251,828	0	0	0	266,761	132,313	134,448
6	55/55	266,761	0	0	0	282,580	140,160	142,420
7	56/56	282,580	0	0	0	299,337	148,471	150,866
8	57/57	299,337	0	0	0	317,088	157,276	159,812
9	58/58	317,088	0	0	0	335,891	166,602	169,289
10	59/59	335,891	0	0	0	355,809	176,481	179,328
11	60/60	355,809	0	0	0	376,908	149,256	227,652
12	61/61	376,908	0	0	0	399,259	158,107	241,152
13	62/62	399,259	0	0	0	422,935	167,482	255,453
14	63/63	422,935	0	0	0	448,015	177,414	270,601
15	64/64	448,015	0	0	0	474,582	187,934	286,648
16	65/65	474,582	0	0	0	502,725	199,079	303,646
17	66/66	502,725	0	0	0	532,537	210,885	321,652
18	67/67	532,537	0	0	0	564,116	223,390	340,726
19	68/68	564,116	0	0	0	597,568	236,637	360,931
20	69/69	597,568	0	0	0	633,004	250,670	382,334
21	70/70	633,004	23,102	23,102	5,776	646,069	484,552	161,517
22	71/71	646,069	24,380	24,380	6,095	658,555	493,916	164,639
23	72/72	658,555	25,725	25,725	6,431	670,357	502,768	167,589
24	73/73	670,357	27,140	27,140	6,785	681,360	511,020	170,340
25	74/74	681,360	28,629	28,629	7,157	691,438	518,578	172,860
26	75/75	691,438	30,194	30,194	7,549	700,456	525,342	175,114
27	76/76	700,456	31,839	31,839	7,960	708,266	531,199	177,067
28	77/77	708,266	33,409	33,409	8,352	714,876	536,157	178,719
29	78/78	714,876	35,216	35,216	8,804	719,964	539,973	179,991
30	79/79	719,964	36,921	36,921	9,230	723,547	542,660	180,887
31	80/80	723,547	38,692	38,692	9,673	725,467	544,100	181,367
32	81/81	725,467	40,529	40,529	10,132	725,555	544,166	181,389
33	82/82	725,555	42,430	42,430	10,608	723,634	542,725	180,909
34	83/83	723,634	44,395	44,395	11,099	719,518	539,638	179,880
35	84/84	719,518	46,421	46,421	11,605	713,012	534,759	178,253
36	85/85	713,012	48,176	48,176	12,044	704,261	528,196	176,065
37	86/86	704,261	49,948	49,948	12,487	693,114	519,835	173,279
38	87/87	693,114	51,725	51,725	12,931	679,423	509,567	169,856
39	88/88	679,423	53,498	53,498	13,375	663,042	497,281	165,761
40	89/89	663,042	55,254	55,254	13,814	643,830	482,872	160,958
			767,623	767,623	191,907			

Column (1) includes only deductible contributions.

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

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

Column (6) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Defined Contribution Plan Assets for Lauren Rawlings, MD

		Retirement Plan Assets Initial Value 200,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Year	M/F Ages	Beginning of Year Plan Assets	Required Minimum Distribution	Distribution from Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets	Year End Retirement Plan Assets	Remaining Income Tax On Retirement Plan Assets	Net Year End Retirement Plan Assets (5) - (6)
41	90/90	643,830	56,476	56,476	14,119	622,184	466,638	155,546
42	91/91	622,184	57,610	57,610	14,403	598,053	448,540	149,513
43	92/92	598,053	58,633	58,633	14,658	571,408	428,556	142,852
44	93/93	571,408	59,522	59,522	14,881	542,241	406,681	135,560
45	94/94	542,241	59,587	59,587	14,897	511,275	383,456	127,819
46	95/95	511,275	59,451	59,451	14,863	478,617	358,963	119,654
47	96/96	478,617	59,089	59,089	14,772	444,406	333,304	111,102
48	97/97	444,406	58,474	58,474	14,619	408,818	306,613	102,205
49	98/98	408,818	57,580	57,580	14,395	372,066	279,049	93,017
50	99/99	372,066	55,532	55,532	13,883	335,304	251,478	83,826
			1,349,577	1,349,577	337,397			

Column (1) includes only deductible contributions.

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

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

Column (6) illustrates the deferred income tax still due on the Retirement Plan, including a 10.0% penalty tax prior to age 59 1/2.

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Hypothetical Equity Asset (Hypothetical Equity Assets Account #1)

		Initial Cost Basis 300,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%	Composite Capital Gains Tax Rate* 30.11% in Yrs 1-20 42.50% thereafter	Turnover Assumption 20.00%		
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Year End Value of Assets Before Turnover	(6)** Net Year End Value of Assets After Turnover	(7) After Tax Dividend Cash Flow	(8) After Tax Equity Sales Cash Flow	(9) Combined After Tax Cash Flow	
1	50/50	500,000	37,531	32,373	0	494,842	481,030	3,468	33,011	36,479	
2	51/51	481,030	37,180	31,070	0	474,920	462,732	3,329	33,150	36,479	
3	52/52	462,732	36,939	29,806	0	455,599	444,714	3,193	33,286	36,479	
4	53/53	444,714	36,784	28,555	0	436,485	426,664	3,059	33,420	36,479	
5	54/54	426,664	36,696	27,298	0	417,266	408,331	2,925	33,554	36,479	
6	55/55	408,331	36,663	26,017	0	397,685	389,508	2,788	33,691	36,479	
7	56/56	389,508	36,676	24,698	0	377,530	370,017	2,646	33,833	36,479	
8	57/57	370,017	36,725	23,330	0	356,622	349,708	2,500	33,979	36,479	
9	58/58	349,708	36,805	21,903	0	334,806	328,449	2,347	34,132	36,479	
10	59/59	328,449	36,912	20,408	0	311,945	306,119	2,186	34,293	36,479	
11	60/60	306,119	37,041	18,835	0	287,913	282,605	2,018	34,461	36,479	
12	61/61	282,605	37,192	17,179	0	262,592	257,800	1,841	34,638	36,479	
13	62/62	257,800	37,363	15,431	0	235,868	231,597	1,653	34,826	36,479	
14	63/63	231,597	37,551	13,583	0	207,629	203,893	1,455	35,024	36,479	
15	64/64	203,893	37,756	11,630	0	177,767	174,583	1,246	35,233	36,479	
16	65/65	174,583	37,979	9,562	0	146,166	143,558	1,024	35,455	36,479	
17	66/66	143,558	38,219	7,374	0	112,713	110,708	790	35,689	36,479	
18	67/67	110,708	38,476	5,056	0	77,288	75,916	542	35,937	36,479	
19	68/68	75,916	38,750	2,602	0	39,768	39,064	279	36,200	36,479	
20	69/69	39,064	39,064	0	0	0	0	0	36,498	36,498	
21	70/70	0	0	0	0	0	0	0	0	0	
22	71/71	0	0	0	0	0	0	0	0	0	
23	72/72	0	0	0	0	0	0	0	0	0	
24	73/73	0	0	0	0	0	0	0	0	0	
25	74/74	0	0	0	0	0	0	0	0	0	
26	75/75	0	0	0	0	0	0	0	0	0	
27	76/76	0	0	0	0	0	0	0	0	0	
28	77/77	0	0	0	0	0	0	0	0	0	
29	78/78	0	0	0	0	0	0	0	0	0	
30	79/79	0	0	0	0	0	0	0	0	0	
31	80/80	0	0	0	0	0	0	0	0	0	
32	81/81	0	0	0	0	0	0	0	0	0	
33	82/82	0	0	0	0	0	0	0	0	0	
34	83/83	0	0	0	0	0	0	0	0	0	
35	84/84	0	0	0	0	0	0	0	0	0	
36	85/85	0	0	0	0	0	0	0	0	0	
37	86/86	0	0	0	0	0	0	0	0	0	
38	87/87	0	0	0	0	0	0	0	0	0	
39	88/88	0	0	0	0	0	0	0	0	0	
40	89/89	0	0	0	0	0	0	0	0	0	
			748,302		0			39,289	690,310	729,599	

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (6) has been reduced by a 0.15% management fee. (To review turnover calculations, see the Details of Portfolio Turnover report.)

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

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Hypothetical Equity Asset (Hypothetical Equity Assets Account #1)

		Initial Cost Basis 300,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%	Composite Capital Gains Tax Rate* 30.11% in Yrs 1-20 42.50% thereafter	Turnover Assumption 20.00%	
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Year End Value of Assets Before Turnover	(6)** Net Year End Value of Assets After Turnover	(7) After Tax Dividend Cash Flow	(8) After Tax Equity Sales Cash Flow	(9) Combined After Tax Cash Flow
41	90/90	0	0	0	0	0	0	0	0	0
42	91/91	0	0	0	0	0	0	0	0	0
43	92/92	0	0	0	0	0	0	0	0	0
44	93/93	0	0	0	0	0	0	0	0	0
45	94/94	0	0	0	0	0	0	0	0	0
46	95/95	0	0	0	0	0	0	0	0	0
47	96/96	0	0	0	0	0	0	0	0	0
48	97/97	0	0	0	0	0	0	0	0	0
49	98/98	0	0	0	0	0	0	0	0	0
50	99/99	0	0	0	0	0	0	0	0	0

748,302

0

39,289

690,310

729,599

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (6) has been reduced by a 0.15% management fee. (To review turnover calculations, see the Details of Portfolio Turnover report.)

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

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Hypothetical Equity Asset (Hypothetical Equity Assets Account #1) - Portfolio Turnover

	Initial Value of Equity Account 500,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%	Composite Capital Gains Tax Rate* 30.11% in Yrs 1-20 42.50% thereafter	Turnover Assumption 20.00%		
Yr	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Sale of Equities Caused by Turnover**	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	(10)*** Net Year End Value of Asset After Turnover
1	300,000	37,531	32,373	0	494,842	277,481	98,968	55,496	85,879	481,030
2	307,864	37,180	31,070	0	474,920	284,068	94,984	56,814	83,491	462,732
3	310,746	36,939	29,806	0	455,599	285,939	91,120	57,188	80,903	444,714
4	309,654	36,784	28,555	0	436,485	284,042	87,297	56,808	78,117	426,664
5	305,350	36,696	27,298	0	417,266	279,088	83,453	55,818	75,132	408,331
6	298,403	36,663	26,017	0	397,685	271,610	79,537	54,322	71,945	389,508
7	289,233	36,676	24,698	0	377,530	261,998	75,506	52,400	68,549	370,017
8	278,147	36,725	23,330	0	356,622	250,541	71,324	50,108	64,936	349,708
9	265,369	36,805	21,903	0	334,806	237,440	66,961	47,488	61,098	328,449
10	251,050	36,912	20,408	0	311,945	222,836	62,389	44,567	57,023	306,119
11	235,292	37,041	18,835	0	287,913	206,821	57,583	41,364	52,699	282,605
12	218,156	37,192	17,179	0	262,592	189,445	52,518	37,889	48,114	257,800
13	199,670	37,363	15,431	0	235,868	170,732	47,174	34,146	43,251	231,597
14	179,837	37,551	13,583	0	207,629	150,678	41,526	30,136	38,096	203,893
15	158,639	37,756	11,630	0	177,767	129,263	35,553	25,853	32,632	174,583
16	136,043	37,979	9,562	0	146,166	106,448	29,233	21,290	26,841	143,558
17	112,000	38,219	7,374	0	112,713	82,182	22,543	16,436	20,704	110,708
18	86,450	38,476	5,056	0	77,288	56,405	15,458	11,281	14,200	75,916
19	59,324	38,750	2,602	0	39,768	29,043	7,954	5,809	7,308	39,064
20	30,542	39,064	0	0	0	0	0	0	0	0
21	0	0	0	0	0	0	0	0	0	0
22	0	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0	0
25	0	0	0	0	0	0	0	0	0	0
26	0	0	0	0	0	0	0	0	0	0
27	0	0	0	0	0	0	0	0	0	0
28	0	0	0	0	0	0	0	0	0	0
29	0	0	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0	0	0	0
		748,302		0						

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (5) times turnover assumption.
***Column (10) = column (5) - column (7) + column (9) and has been reduced by a 0.15% management fee.

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

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Hypothetical Equity Asset (Hypothetical Equity Assets Account #1) - Portfolio Turnover

	Initial Value of Equity Account 500,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%	Composite Capital Gains Tax Rate* 30.11% in Yrs 1-20 42.50% thereafter	Turnover Assumption 20.00%		
Yr	(1) Beginning of Year Cost Basis	(2) Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Asset Value Before Turnover	(6) Adjusted Cost Basis	(7) Sale of Equities Caused by Turnover**	(8) Cost Basis Used by Turnover	(9) After Tax Reinvested Turnover	(10)*** Net Year End Value of Asset After Turnover
41	0	0	0	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0

748,302

0

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (5) times turnover assumption.
***Column (10) = column (5) - column (7) + column (9) and has been reduced by a 0.15% management fee.

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

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Hypothetical Equity Asset (Sale of Medical Practice)

		Initial Cost Basis 0	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%	Composite Capital Gains Tax Rate* 30.11% in Yrs 1-20 42.50% thereafter		Turnover Assumption 20.00%		
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2)** Fund Deposits	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Year End Value of Assets Before Turnover	(7)*** Net Year End Value of Assets After Turnover	(8) After Tax Dividend Cash Flow	(9) After Tax Equity Sales Cash Flow	(10) Combined After Tax Cash Flow	
1	50/50	0	0	0	0	0	0	0	0	0	0	0
2	51/51	0	0	0	0	0	0	0	0	0	0	0
3	52/52	0	0	0	0	0	0	0	0	0	0	0
4	53/53	0	0	0	0	0	0	0	0	0	0	0
5	54/54	0	0	0	0	0	0	0	0	0	0	0
6	55/55	0	0	0	0	0	0	0	0	0	0	0
7	56/56	0	0	0	0	0	0	0	0	0	0	0
8	57/57	0	0	0	0	0	0	0	0	0	0	0
9	58/58	0	0	0	0	0	0	0	0	0	0	0
10	59/59	0	0	0	0	0	0	0	0	0	0	0
11	60/60	0	0	0	0	0	0	0	0	0	0	0
12	61/61	0	0	0	0	0	0	0	0	0	0	0
13	62/62	0	0	0	0	0	0	0	0	0	0	0
14	63/63	0	0	0	0	0	0	0	0	0	0	0
15	64/64	0	0	0	0	0	0	0	0	0	0	0
16	65/65	0	0	0	0	0	0	0	0	0	0	0
17	66/66	0	0	0	0	0	0	0	0	0	0	0
18	67/67	0	0	0	0	0	0	0	0	0	0	0
19	68/68	0	0	0	0	0	0	0	0	0	0	0
20	69/69	0	35	0	2	0	37	37	0	0	0	0
21	70/70	37	1,589,252	0	111,250	11,920	1,712,459	1,700,448	0	0	0	0
22	71/71	1,700,448	118,549	0	127,330	13,642	1,959,969	1,938,886	0	0	0	0
23	72/72	1,938,886	106,861	0	143,202	15,343	2,204,292	2,174,564	0	0	0	0
24	73/73	2,174,564	94,838	0	158,858	17,021	2,445,281	2,407,270	0	0	0	0
25	74/74	2,407,270	82,469	0	174,282	18,673	2,682,694	2,636,711	0	0	0	0
26	75/75	2,636,711	69,747	0	189,452	20,298	2,916,208	2,862,523	0	0	0	0
27	76/76	2,862,523	56,658	0	204,343	21,894	3,145,418	3,084,273	0	0	0	0
28	77/77	3,084,273	43,113	0	218,917	23,455	3,369,758	3,301,376	0	0	0	0
29	78/78	3,301,376	29,259	0	233,144	24,980	3,588,759	3,513,347	0	0	0	0
30	79/79	3,513,347	14,910	0	246,978	26,462	3,801,697	3,719,458	0	0	0	0
31	80/80	3,719,458	138	0	260,372	27,897	4,007,865	3,919,000	0	0	0	0
32	81/81	3,919,000	0	0	274,330	14,322	4,207,652	4,112,274	15,071	0	15,071	15,071
33	82/82	4,112,274	0	0	287,859	113	4,400,246	4,298,485	30,729	0	30,729	30,729
34	83/83	4,298,485	0	16,162	299,763	0	4,582,086	4,474,475	32,117	14,739	46,856	46,856
35	84/84	4,474,475	0	33,123	310,895	0	4,752,247	4,639,305	33,310	30,157	63,467	63,467
36	85/85	4,639,305	0	50,950	321,185	0	4,909,540	4,791,780	34,413	46,327	80,740	80,740
37	86/86	4,791,780	0	69,503	330,559	0	5,052,836	4,930,768	35,417	63,133	98,550	98,550
38	87/87	4,930,768	0	88,807	338,937	0	5,180,898	5,055,036	36,315	80,603	116,918	116,918
39	88/88	5,055,036	0	108,889	346,230	0	5,292,377	5,163,246	37,096	98,768	135,864	135,864
40	89/89	5,163,246	0	129,785	352,342	0	5,385,803	5,253,946	37,751	117,664	155,415	155,415
			2,205,829	497,219		236,020			292,219	451,391	743,610	

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (2) includes reinvestment of excess cash flow and proceeds from the sale of illiquid assets.

***Column (7) has been reduced by a 0.15% management fee.

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

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Hypothetical Equity Asset (Sale of Medical Practice)

		Initial Cost Basis 0	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%	Composite Capital Gains Tax Rate* 30.11% in Yrs 1-20 42.50% thereafter	Turnover Assumption 20.00%		
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2)** Fund Deposits	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Year End Value of Assets Before Turnover	(7)*** Net Year End Value of Assets After Turnover	(8) After Tax Dividend Cash Flow	(9) After Tax Equity Sales Cash Flow	(10) Combined After Tax Cash Flow
41	90/90	5,253,946	0	151,812	357,149	0	5,459,283	5,325,270	38,266	137,581	175,847
42	91/91	5,325,270	0	174,753	360,536	0	5,511,053	5,375,488	38,629	158,324	196,953
43	92/92	5,375,488	0	198,659	362,378	0	5,539,207	5,402,727	38,826	179,940	218,766
44	93/93	5,402,727	0	223,575	362,541	0	5,541,693	5,404,977	38,844	202,470	241,314
45	94/94	5,404,977	0	249,928	360,853	0	5,515,902	5,379,686	38,663	226,302	264,965
46	95/95	5,379,686	0	277,412	357,159	0	5,459,433	5,324,506	38,267	251,159	289,426
47	96/96	5,324,506	0	306,087	351,289	0	5,369,708	5,236,917	37,638	277,096	314,734
48	97/97	5,236,917	0	336,009	343,064	0	5,243,972	5,114,228	36,757	304,162	340,919
49	98/98	5,114,228	0	367,246	332,289	0	5,079,271	4,953,554	35,602	332,420	368,022
50	99/99	4,953,554	0	400,331	318,726	0	4,871,949	4,751,328	34,149	362,352	396,501
			2,205,829	3,183,031		236,020			667,860	2,883,197	3,551,057

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Column (2) includes reinvestment of excess cash flow and proceeds from the sale of illiquid assets.

***Column (7) has been reduced by a 0.15% management fee.

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

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Hypothetical Equity Asset (Sale of Medical Practice) - Portfolio Turnover

	Initial Value of Equity Account 0	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%	Composite Capital Gains Tax Rate* 30.11% in Yrs 1-20 42.50% thereafter		Turnover Assumption 20.00%		
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover**	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)*** Net Year End Value of Asset After Turnover
1	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0	0	0	0
7	0	0	0	0	0	0	0	0	0	0	0
8	0	0	0	0	0	0	0	0	0	0	0
9	0	0	0	0	0	0	0	0	0	0	0
10	0	0	0	0	0	0	0	0	0	0	0
11	0	0	0	0	0	0	0	0	0	0	0
12	0	0	0	0	0	0	0	0	0	0	0
13	0	0	0	0	0	0	0	0	0	0	0
14	0	0	0	0	0	0	0	0	0	0	0
15	0	0	0	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0	0
20	0	35	0	2	0	37	35	7	7	7	37
21	35	1,589,252	0	111,250	11,920	1,712,459	1,601,208	342,492	320,241	333,035	1,700,448
22	1,614,001	118,549	0	127,330	13,642	1,959,969	1,746,192	391,994	349,238	373,823	1,938,886
23	1,770,777	106,861	0	143,202	15,343	2,204,292	1,892,980	440,858	378,596	414,397	2,174,564
24	1,928,781	94,838	0	158,858	17,021	2,445,281	2,040,640	489,056	408,128	454,662	2,407,270
25	2,087,174	82,469	0	174,282	18,673	2,682,694	2,188,316	536,539	437,663	494,517	2,636,711
26	2,245,170	69,747	0	189,452	20,298	2,916,208	2,335,215	583,242	467,043	533,857	2,862,523
27	2,402,029	56,658	0	204,343	21,894	3,145,418	2,480,581	629,084	496,116	572,572	3,084,273
28	2,557,037	43,113	0	218,917	23,455	3,369,758	2,623,605	673,952	524,721	610,529	3,301,376
29	2,709,413	29,259	0	233,144	24,980	3,588,759	2,763,651	717,752	552,730	647,618	3,513,347
30	2,858,539	14,910	0	246,978	26,462	3,801,697	2,899,911	760,339	579,982	683,688	3,719,458
31	3,003,616	138	0	260,372	27,897	4,007,865	3,031,651	801,573	606,330	718,595	3,919,000
32	3,143,916	0	0	274,330	14,322	4,207,652	3,158,238	841,530	631,648	752,330	4,112,274
33	3,278,921	0	0	287,859	113	4,400,246	3,279,034	880,049	655,807	784,746	4,298,485
34	3,407,973	0	16,162	299,763	0	4,582,086	3,395,160	916,417	679,032	815,528	4,474,475
35	3,531,656	0	33,123	310,895	0	4,752,247	3,505,512	950,449	701,102	844,477	4,639,305
36	3,648,887	0	50,950	321,185	0	4,909,540	3,608,814	981,908	721,763	871,346	4,791,780
37	3,758,397	0	69,503	330,559	0	5,052,836	3,703,883	1,010,567	740,777	895,906	4,930,768
38	3,859,013	0	88,807	338,937	0	5,180,898	3,789,508	1,036,180	757,902	917,912	5,055,036
39	3,949,519	0	108,889	346,230	0	5,292,377	3,864,443	1,058,475	772,889	937,101	5,163,246
40	4,028,656	0	129,785	352,342	0	5,385,803	3,927,390	1,077,161	785,478	953,196	5,253,946
		2,205,829				236,020					
			497,219								

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption. Column (2) includes reinvestment of excess cash flow and proceeds from the sale of illiquid assets.

***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 0.15% management fee.

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

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Hypothetical Equity Asset (Sale of Medical Practice) - Portfolio Turnover

	Initial Value of Equity Account 0	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 25.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%	Composite Capital Gains Tax Rate* 30.11% in Yrs 1-20 42.50% thereafter		Turnover Assumption 20.00%		
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover**	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)*** Net Year End Value of Asset After Turnover
41	4,095,108	0	151,812	357,149	0	5,459,283	3,976,780	1,091,857	795,356	965,844	5,325,270
42	4,147,268	0	174,753	360,536	0	5,511,053	4,011,172	1,102,211	802,234	974,721	5,375,488
43	4,183,658	0	198,659	362,378	0	5,539,207	4,029,045	1,107,841	805,809	979,478	5,402,727
44	4,202,714	0	223,575	362,541	0	5,541,693	4,028,798	1,108,339	805,759	979,742	5,404,977
45	4,202,780	0	249,928	360,853	0	5,515,902	4,008,443	1,103,180	801,688	975,046	5,379,686
46	4,181,800	0	277,412	357,159	0	5,459,433	3,966,159	1,091,887	793,232	964,958	5,324,506
47	4,137,886	0	306,087	351,289	0	5,369,708	3,900,013	1,073,942	780,003	949,018	5,236,917
48	4,069,028	0	336,009	343,064	0	5,243,972	3,807,953	1,048,794	761,591	926,733	5,114,228
49	3,973,095	0	367,246	332,289	0	5,079,271	3,687,792	1,015,854	737,558	897,579	4,953,554
50	3,847,812	0	400,331	318,726	0	4,871,949	3,536,844	974,390	707,369	860,906	4,751,328

2,205,829

3,183,031

236,020

*The composite capital gains tax rate includes 35.00% short-term gains subject to ordinary income tax and 65.00% long-term gains subject to capital gains tax of 25.00%.

**Calculation assumes column (6) times turnover assumption.

Column (2) includes reinvestment of excess cash flow and proceeds from the sale of illiquid assets.

***Column (11) = column (6) - column (8) + column (10) and has been reduced by a 0.15% management fee.

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

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Tax Deferred Asset* (Indexed Annuity)

		Tax Deferred Assets Initial Value 400,000	Initial Cost Basis 350,000	Tax Deferred Yield 7.00%	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%	Penalty Tax 10.00%		
Year	M/F Ages	(1) Beginning of Year Value of Account	(2) Beginning of Year Pre Tax Withdrawal	(3) After Tax Cash Flow from Withdrawal	(4) Balance in Account to Accrue (1) - (2)	(5) Annualized Tax Deferred Interest Accrued*	(6) Year End Value of Account	(7) Remaining Income Tax On Account	(8) Net Year End Value of Account (6) - (7)
1	50/50	400,000	50,733	25,933	349,267	24,449	373,716	12,127	361,589
2	51/51	373,716	38,060	25,933	335,656	23,496	359,152	11,654	347,498
3	52/52	359,152	37,587	25,933	321,565	22,510	344,075	11,165	332,910
4	53/53	344,075	37,098	25,933	306,977	21,488	328,465	10,658	317,807
5	54/54	328,465	36,591	25,933	291,874	20,431	312,305	10,134	302,171
6	55/55	312,305	36,067	25,933	276,238	19,337	295,575	9,591	285,984
7	56/56	295,575	35,524	25,933	260,051	18,204	278,255	9,029	269,226
8	57/57	278,255	34,962	25,933	243,293	17,031	260,324	8,447	251,877
9	58/58	260,324	34,380	25,933	225,944	15,816	241,760	7,845	233,915
10	59/59	241,760	33,778	25,933	207,982	14,559	222,541	7,221	215,320
11	60/60	222,541	31,698	25,933	190,843	13,359	204,202	5,290	198,912
12	61/61	204,202	31,223	25,933	172,979	12,109	185,088	4,795	180,293
13	62/62	185,088	30,728	25,933	154,360	10,805	165,165	4,279	160,886
14	63/63	165,165	30,212	25,933	134,953	9,447	144,400	3,741	140,659
15	64/64	144,400	29,674	25,933	114,726	8,031	122,757	3,180	119,577
16	65/65	122,757	29,113	25,933	93,644	6,555	100,199	2,596	97,603
17	66/66	100,199	28,529	25,933	71,670	5,017	76,687	1,987	74,700
18	67/67	76,687	27,920	25,933	48,767	3,414	52,181	1,352	50,829
19	68/68	52,181	27,285	25,933	24,896	1,743	26,639	690	25,949
20	69/69	26,639	26,639	25,949	0	0	0	0	0
21	70/70	0	0	0	0	0	0	0	0
22	71/71	0	0	0	0	0	0	0	0
23	72/72	0	0	0	0	0	0	0	0
24	73/73	0	0	0	0	0	0	0	0
25	74/74	0	0	0	0	0	0	0	0
26	75/75	0	0	0	0	0	0	0	0
27	76/76	0	0	0	0	0	0	0	0
28	77/77	0	0	0	0	0	0	0	0
29	78/78	0	0	0	0	0	0	0	0
30	79/79	0	0	0	0	0	0	0	0
31	80/80	0	0	0	0	0	0	0	0
32	81/81	0	0	0	0	0	0	0	0
33	82/82	0	0	0	0	0	0	0	0
34	83/83	0	0	0	0	0	0	0	0
35	84/84	0	0	0	0	0	0	0	0
36	85/85	0	0	0	0	0	0	0	0
37	86/86	0	0	0	0	0	0	0	0
38	87/87	0	0	0	0	0	0	0	0
39	88/88	0	0	0	0	0	0	0	0
40	89/89	0	0	0	0	0	0	0	0
			667,801	518,676					

*Assumes income tax on yield is tax deferred.

Column (7) illustrates the deferred income tax still due on the account, including a 10.0% penalty tax prior to age 59 1/2.

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Tax Deferred Asset* (Indexed Annuity)

Tax Deferred Assets		Initial	Tax Deferred	Pre-Retirement	Retirement	Penalty			
Initial Value		Cost Basis	Yield	Income Tax Rate	Income Tax Rate	Tax			
400,000		350,000	7.00%	39.60%	75.00%	10.00%			
Year	M/F Ages	(1) Beginning of Year Value of Account	(2) Beginning of Year Pre Tax Withdrawal	(3) After Tax Cash Flow from Withdrawal	(4) Balance in Account to Accrue (1) - (2)	(5) Annualized Tax Deferred Interest Accrued*	(6) Year End Value of Account	(7) Remaining Income Tax On Account	(8) Net Year End Value of Account (6) - (7)
41	90/90	0	0	0	0	0	0	0	0
42	91/91	0	0	0	0	0	0	0	0
43	92/92	0	0	0	0	0	0	0	0
44	93/93	0	0	0	0	0	0	0	0
45	94/94	0	0	0	0	0	0	0	0
46	95/95	0	0	0	0	0	0	0	0
47	96/96	0	0	0	0	0	0	0	0
48	97/97	0	0	0	0	0	0	0	0
49	98/98	0	0	0	0	0	0	0	0
50	99/99	0	0	0	0	0	0	0	0

667,801 518,676

*Assumes income tax on yield is tax deferred.

Column (7) illustrates the deferred income tax still due on the account, including a 10.0% penalty tax prior to age 59 1/2.

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Tax Deferred Cash Flow (Indexed Annuity)

		Tax Deferred Assets Initial Value 400,000	Initial Cost Basis 350,000	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%	Penalty Tax 10.00%			
Year	M/F Ages	(1) Beginning of Year Value of Account	(2) Beginning of Year Cost Basis	(3) Beginning of Year Pre Tax Withdrawal	(4) Gain in Contract Withdrawn	(5) Taxable Portion of Withdrawal (3) - (7)	(6) After Tax Value of Column (5)	(7) Tax Free Portion of Withdrawal (3) - (5)	(8) After Tax Cash Flow from the Account (6) + (7)
1	50/50	400,000	350,000	50,733	50,000	50,000	25,200	733	25,933
2	51/51	373,716	349,267	38,060	24,449	24,449	12,322	13,611	25,933
3	52/52	359,152	335,656	37,587	23,496	23,496	11,842	14,091	25,933
4	53/53	344,075	321,565	37,098	22,510	22,510	11,345	14,588	25,933
5	54/54	328,465	306,977	36,591	21,488	21,488	10,830	15,103	25,933
6	55/55	312,305	291,874	36,067	20,431	20,431	10,297	15,636	25,933
7	56/56	295,575	276,238	35,524	19,337	19,337	9,746	16,187	25,933
8	57/57	278,255	260,051	34,962	18,204	18,204	9,175	16,758	25,933
9	58/58	260,324	243,293	34,380	17,031	17,031	8,584	17,349	25,933
10	59/59	241,760	225,944	33,778	15,816	15,816	7,971	17,962	25,933
11	60/60	222,541	207,982	31,698	14,559	14,559	8,794	17,139	25,933
12	61/61	204,202	190,843	31,223	13,359	13,359	8,069	17,864	25,933
13	62/62	185,088	172,979	30,728	12,109	12,109	7,314	18,619	25,933
14	63/63	165,165	154,360	30,212	10,805	10,805	6,526	19,407	25,933
15	64/64	144,400	134,953	29,674	9,447	9,447	5,706	20,227	25,933
16	65/65	122,757	114,726	29,113	8,031	8,031	4,851	21,082	25,933
17	66/66	100,199	93,644	28,529	6,555	6,555	3,959	21,974	25,933
18	67/67	76,687	71,670	27,920	5,017	5,017	3,030	22,903	25,933
19	68/68	52,181	48,767	27,285	3,414	3,414	2,062	23,871	25,933
20	69/69	26,639	24,896	26,639	1,743	1,743	1,053	24,896	25,949
21	70/70	0	0	0	0	0	0	0	0
22	71/71	0	0	0	0	0	0	0	0
23	72/72	0	0	0	0	0	0	0	0
24	73/73	0	0	0	0	0	0	0	0
25	74/74	0	0	0	0	0	0	0	0
26	75/75	0	0	0	0	0	0	0	0
27	76/76	0	0	0	0	0	0	0	0
28	77/77	0	0	0	0	0	0	0	0
29	78/78	0	0	0	0	0	0	0	0
30	79/79	0	0	0	0	0	0	0	0
31	80/80	0	0	0	0	0	0	0	0
32	81/81	0	0	0	0	0	0	0	0
33	82/82	0	0	0	0	0	0	0	0
34	83/83	0	0	0	0	0	0	0	0
35	84/84	0	0	0	0	0	0	0	0
36	85/85	0	0	0	0	0	0	0	0
37	86/86	0	0	0	0	0	0	0	0
38	87/87	0	0	0	0	0	0	0	0
39	88/88	0	0	0	0	0	0	0	0
40	89/89	0	0	0	0	0	0	0	0
				667,801		317,801	168,676	350,000	518,676

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Details of Tax Deferred Cash Flow (Indexed Annuity)

		Tax Deferred Assets Initial Value 400,000	Initial Cost Basis 350,000	Pre-Retirement Income Tax Rate 39.60%	Retirement Income Tax Rate 75.00%	Penalty Tax 10.00%			
Year	M/F Ages	(1) Beginning of Year Value of Account	(2) Beginning of Year Cost Basis	(3) Beginning of Year Pre Tax Withdrawal	(4) Gain in Contract Withdrawn	(5) Taxable Portion of Withdrawal (3) - (7)	(6) After Tax Value of Column (5)	(7) Tax Free Portion of Withdrawal (3) - (5)	(8) After Tax Cash Flow from the Account (6) + (7)
41	90/90	0	0	0	0	0	0	0	0
42	91/91	0	0	0	0	0	0	0	0
43	92/92	0	0	0	0	0	0	0	0
44	93/93	0	0	0	0	0	0	0	0
45	94/94	0	0	0	0	0	0	0	0
46	95/95	0	0	0	0	0	0	0	0
47	96/96	0	0	0	0	0	0	0	0
48	97/97	0	0	0	0	0	0	0	0
49	98/98	0	0	0	0	0	0	0	0
50	99/99	0	0	0	0	0	0	0	0

667,801

317,801

168,676

350,000

518,676

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (3.00% Growth)	+	(2) Personal Property (-5.00% Growth)	+	(3) Medical Practice (4.00% Growth)	=	(4) Total Illiquid Assets
1	50/50	489,250		190,000		884,000		1,563,250
2	51/51	503,928		180,500		919,360		1,603,788
3	52/52	519,045		171,475		956,134		1,646,654
4	53/53	534,617		162,901		994,380		1,691,898
5	54/54	550,655		154,756		1,034,155		1,739,566
6	55/55	567,175		147,018		1,075,521		1,789,714
7	56/56	584,190		139,667		1,118,542		1,842,399
8	57/57	601,716		132,684		1,163,284		1,897,684
9	58/58	619,767		126,050		1,209,815		1,955,632
10	59/59	638,360		119,747		1,258,208		2,016,315
11	60/60	657,511		113,760		1,308,536		2,079,807
12	61/61	677,236		108,072		1,360,877		2,146,185
13	62/62	697,554		102,668		1,415,312		2,215,534
14	63/63	718,480		97,535		1,471,925		2,287,940
15	64/64	740,035		92,658		1,530,802		2,363,495
16	65/65	762,236		88,025		1,592,034		2,442,295
17	66/66	785,103		83,624		1,655,715		2,524,442
18	67/67	808,656		79,443		1,721,944		2,610,043
19	68/68	832,915		75,471		1,790,822		2,699,208
20	69/69	857,903		71,697		1,862,455		2,792,055
21	70/70	883,640		68,112		0		951,752
22	71/71	910,149		64,707		0		974,856
23	72/72	937,454		61,471		0		998,925
24	73/73	965,577		58,398		0		1,023,975
25	74/74	994,545		55,478		0		1,050,023
26	75/75	1,024,381		52,704		0		1,077,085
27	76/76	1,055,112		50,069		0		1,105,181
28	77/77	1,086,766		47,565		0		1,134,331
29	78/78	1,119,369		45,187		0		1,164,556
30	79/79	1,152,950		42,928		0		1,195,878
31	80/80	1,187,538		40,781		0		1,228,319
32	81/81	1,223,164		38,742		0		1,261,906
33	82/82	1,259,859		36,805		0		1,296,664
34	83/83	1,297,655		34,965		0		1,332,620
35	84/84	1,336,585		33,217		0		1,369,802
36	85/85	1,376,682		31,556		0		1,408,238
37	86/86	1,417,983		29,978		0		1,447,961
38	87/87	1,460,522		28,479		0		1,489,001
39	88/88	1,504,338		27,055		0		1,531,393
40	89/89	1,549,468		25,702		0		1,575,170

Assumed asset liquidations: Medical Practice in year 21.

Capital gains tax and illustrated outstanding loan balances, if any, are deducted from proceeds. After tax proceeds from the sale(s) appear as a deposit on the Liquid Assets Report(s).

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (3.00% Growth)	+	(2) Personal Property (-5.00% Growth)	+	(3) Medical Practice (4.00% Growth)	=	(4) Total Illiquid Assets
41	90/90	1,595,952		24,417		0		1,620,369
42	91/91	1,643,831		23,196		0		1,667,027
43	92/92	1,693,145		22,037		0		1,715,182
44	93/93	1,743,940		20,935		0		1,764,875
45	94/94	1,796,258		19,888		0		1,816,146
46	95/95	1,850,146		18,894		0		1,869,040
47	96/96	1,905,650		17,949		0		1,923,599
48	97/97	1,962,820		17,052		0		1,979,872
49	98/98	2,021,704		16,199		0		2,037,903
50	99/99	2,082,355		15,389		0		2,097,744

Assumed asset liquidations: Medical Practice in year 21.

Capital gains tax and illustrated outstanding loan balances, if any, are deducted from proceeds. After tax proceeds from the sale(s) appear as a deposit on the Liquid Assets Report(s).

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
1	50/50	341,679	341,679
2	51/51	333,020	333,020
3	52/52	324,007	324,007
4	53/53	314,628	314,628
5	54/54	304,866	304,866
6	55/55	294,707	294,707
7	56/56	284,133	284,133
8	57/57	273,129	273,129
9	58/58	261,677	261,677
10	59/59	249,758	249,758
11	60/60	237,353	237,353
12	61/61	224,443	224,443
13	62/62	211,007	211,007
14	63/63	197,024	197,024
15	64/64	182,471	182,471
16	65/65	167,325	167,325
17	66/66	151,562	151,562
18	67/67	135,157	135,157
19	68/68	118,083	118,083
20	69/69	100,314	100,314
21	70/70	81,820	81,820
22	71/71	62,574	62,574
23	72/72	42,543	42,543
24	73/73	21,696	21,696
25	74/74	0	0
26	75/75	0	0
27	76/76	0	0
28	77/77	0	0
29	78/78	0	0
30	79/79	0	0
31	80/80	0	0
32	81/81	0	0
33	82/82	0	0
34	83/83	0	0
35	84/84	0	0
36	85/85	0	0
37	86/86	0	0
38	87/87	0	0
39	88/88	0	0
40	89/89	0	0

Some/all of the cash flow required for the above loan payments may not be reflected in your Desired Spendable Cash Flow. If the loan payments are not included in the Desired Spendable Cash Flow report, they are assumed to be paid from other sources.

Summary of Liabilities

Year	M/F Ages	(1) Principal Residence Loan (@ 4.00% Interest)	(2) Total Liabilities
41	90/90	0	0
42	91/91	0	0
43	92/92	0	0
44	93/93	0	0
45	94/94	0	0
46	95/95	0	0
47	96/96	0	0
48	97/97	0	0
49	98/98	0	0
50	99/99	0	0

Some/all of the cash flow required for the above loan payments may not be reflected in your Desired Spendable Cash Flow. If the loan payments are not included in the Desired Spendable Cash Flow report, they are assumed to be paid from other sources.

Medical Practice Cash Flow Analysis

Below is an analysis of the cash flow resulting from the sale of Medical Practice in year 21.

Year 21

1,862,455	Proceeds from sale of Medical Practice	1,862,455
-	250,000 Cost basis of Medical Practice	
<hr/>		
1,612,455	Taxable gain from sale of Medical Practice	
	25.00% Capital gains tax	- 403,114
<hr/>		
	After tax cash flow from sale of Medical Practice	1,459,341
<hr/>		
	Cash flow reinvested in Sale of Medical Practice	1,459,341
<hr/>		
	Total cash flow reinvested:	1,459,341

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Taxable Retirement Plan Assets	(4) Year End Value of Tax Deferred Assets	(5) Year End Value of Equity Assets	(6) Year End Hypothetical Net Worth
1	50/50	1,221,571	118,576	213,554	361,589	481,030	2,396,320
2	51/51	1,270,768	245,406	226,218	347,498	462,732	2,552,622
3	52/52	1,322,647	381,108	239,632	332,910	444,714	2,721,011
4	53/53	1,377,270	526,299	253,842	317,807	426,664	2,901,882
5	54/54	1,434,700	681,645	268,896	302,171	408,331	3,095,743
6	55/55	1,495,007	847,851	284,840	285,984	389,508	3,303,190
7	56/56	1,558,266	1,025,674	301,732	269,226	370,017	3,524,915
8	57/57	1,624,555	1,215,925	319,624	251,877	349,708	3,761,689
9	58/58	1,693,955	1,419,471	338,578	233,915	328,449	4,014,368
10	59/59	1,766,557	1,637,233	358,656	215,320	306,119	4,283,885
11	60/60	1,842,454	1,881,163	455,304	198,912	282,605	4,660,438
12	61/61	1,921,742	2,143,632	482,304	180,293	257,800	4,985,771
13	62/62	2,004,527	2,443,072	510,906	160,886	231,597	5,350,988
14	63/63	2,090,916	2,765,252	541,202	140,659	203,893	5,741,922
15	64/64	2,181,024	3,111,893	573,296	119,577	174,583	6,160,373
16	65/65	2,274,970	3,484,819	607,292	97,603	143,558	6,608,242
17	66/66	2,372,880	3,885,989	643,304	74,700	110,708	7,087,581
18	67/67	2,474,886	4,317,498	681,452	50,829	75,916	7,600,581
19	68/68	2,581,125	4,781,567	721,862	25,949	39,064	8,149,567
20	69/69	2,691,741	5,280,567	764,668	0	37	8,737,013
21	70/70	869,932	5,133,318	323,034	0	1,700,448	8,026,732
22	71/71	912,282	4,983,400	329,278	0	1,938,886	8,163,846
23	72/72	956,382	4,831,026	335,178	0	2,174,564	8,297,150
24	73/73	1,002,279	4,676,452	340,680	0	2,407,270	8,426,681
25	74/74	1,050,023	4,519,984	345,720	0	2,636,711	8,552,438
26	75/75	1,077,085	4,361,983	350,228	0	2,862,523	8,651,819
27	76/76	1,105,181	4,202,789	354,134	0	3,084,273	8,746,377
28	77/77	1,134,331	4,042,817	357,438	0	3,301,376	8,835,962
29	78/78	1,164,556	3,882,500	359,982	0	3,513,347	8,920,385
30	79/79	1,195,878	3,722,328	361,774	0	3,719,458	8,999,438
31	80/80	1,228,319	3,562,821	362,734	0	3,919,000	9,072,874
32	81/81	1,261,906	3,404,474	362,778	0	4,112,274	9,141,432
33	82/82	1,296,664	3,247,848	361,818	0	4,298,485	9,204,815
34	83/83	1,332,620	3,093,515	359,760	0	4,474,475	9,260,370
35	84/84	1,369,802	2,942,861	356,506	0	4,639,305	9,308,474
36	85/85	1,408,238	2,797,373	352,130	0	4,791,780	9,349,521
37	86/86	1,447,961	2,658,275	346,558	0	4,930,768	9,383,562
38	87/87	1,489,001	2,526,923	339,712	0	5,055,036	9,410,672
39	88/88	1,531,393	2,404,820	331,522	0	5,163,246	9,430,981
40	89/89	1,575,170	2,293,629	321,916	0	5,253,946	9,444,661

Column (6) has been reduced by income tax still due on tax deferred assets.

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

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Hypothetical Net Worth (After Providing Required Cash Flow)

Year	M/F Ages	(1) Year End Net Equity of Illiquid Assets	(2) Year End Value of Life Insurance Assets	(3) Year End Value of Taxable Retirement Plan Assets	(4) Year End Value of Tax Deferred Assets	(5) Year End Value of Equity Assets	(6) Year End Hypothetical Net Worth
41	90/90	1,620,369	2,195,187	311,092	0	5,325,270	9,451,918
42	91/91	1,667,027	2,112,986	299,026	0	5,375,488	9,454,527
43	92/92	1,715,182	2,049,566	285,704	0	5,402,727	9,453,179
44	93/93	1,764,875	2,007,735	271,120	0	5,404,977	9,448,707
45	94/94	1,816,146	1,990,591	255,638	0	5,379,686	9,442,061
46	95/95	1,869,040	2,001,539	239,308	0	5,324,506	9,434,393
47	96/96	1,923,599	2,042,340	222,204	0	5,236,917	9,425,060
48	97/97	1,979,872	2,116,722	204,410	0	5,114,228	9,415,232
49	98/98	2,037,903	2,228,769	186,034	0	4,953,554	9,406,260
50	99/99	2,097,744	2,382,951	167,652	0	4,751,328	9,399,675

Column (6) has been reduced by income tax still due on tax deferred assets.

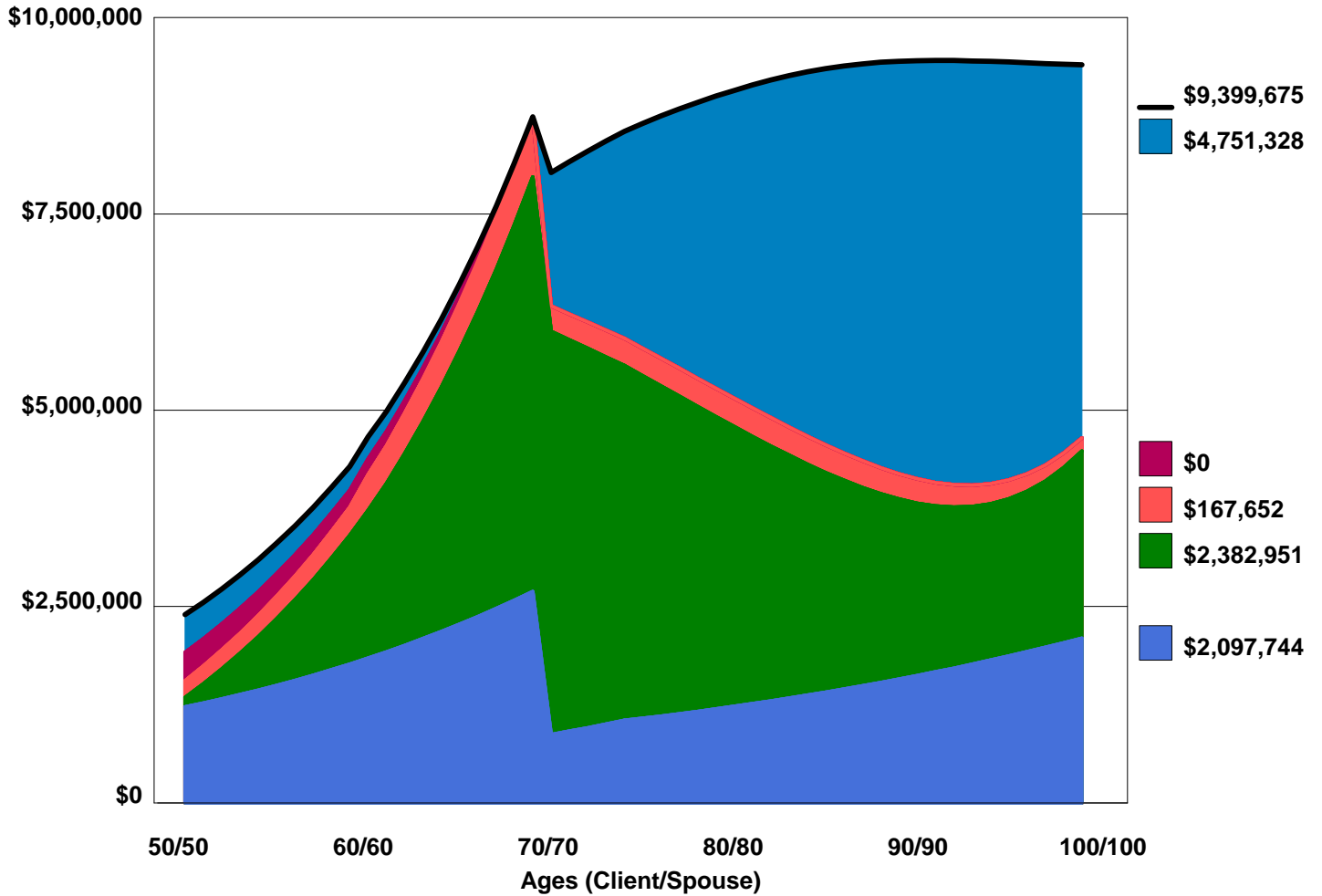
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Hypothetical Net Worth (After Providing Required Cash Flow) 50 Year Analysis



	<u>At Year 50</u>
Hypothetical Net Worth*	\$9,399,675
Hypothetical Equity Assets	\$4,751,328
Tax Deferred Assets	\$0
Taxable Retirement Plan Assets	\$167,652
Life Insurance Cash Values	\$2,382,951
Net Equity of Illiquid Assets	\$2,097,744

*Hypothetical Net Worth has been reduced by income tax still due on tax deferred assets.

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

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
1	50/50	6,123,577	177,476	5,946,101	0	5,946,101
2	51/51	6,291,868	187,048	6,104,820	0	6,104,820
3	52/52	6,472,970	197,196	6,275,774	0	6,275,774
4	53/53	6,667,318	207,957	6,459,361	0	6,459,361
5	54/54	6,875,467	219,365	6,656,102	0	6,656,102
6	55/55	7,098,065	231,461	6,866,604	0	6,866,604
7	56/56	7,335,850	244,283	7,091,567	0	7,091,567
8	57/57	7,589,652	257,878	7,331,774	0	7,331,774
9	58/58	7,860,381	272,289	7,588,092	0	7,588,092
10	59/59	8,149,032	287,565	7,861,467	0	7,861,467
11	60/60	8,469,204	303,802	8,165,402	0	8,165,402
12	61/61	8,811,744	321,009	8,490,735	0	8,490,735
13	62/62	9,195,195	339,243	8,855,952	0	8,855,952
14	63/63	9,605,455	358,569	9,246,886	0	9,246,886
15	64/64	10,044,385	379,048	9,665,337	0	9,665,337
16	65/65	10,513,960	400,754	10,113,206	0	10,113,206
17	66/66	11,016,302	423,757	10,592,545	0	10,592,545
18	67/67	11,553,677	448,132	11,105,545	0	11,105,545
19	68/68	12,128,495	473,964	11,654,531	0	11,654,531
20	69/69	12,743,317	501,340	12,241,977	0	12,241,977
21	70/70	9,847,475	969,104	8,878,371	0	8,878,371
22	71/71	9,944,570	987,832	8,956,738	0	8,956,738
23	72/72	10,022,841	1,005,536	9,017,305	0	9,017,305
24	73/73	10,080,733	1,022,040	9,058,693	0	9,058,693
25	74/74	10,116,516	1,037,158	9,079,358	0	9,079,358
26	75/75	10,105,709	1,050,684	9,055,025	0	9,055,025
27	76/76	10,240,490	1,062,400	9,178,090	0	9,178,090
28	77/77	10,370,285	1,072,314	9,297,971	0	9,297,971
29	78/78	10,494,531	1,079,946	9,414,585	0	9,414,585
30	79/79	10,613,167	1,085,320	9,527,847	0	9,527,847
31	80/80	10,725,836	1,088,200	9,637,636	0	9,637,636
32	81/81	10,833,154	1,088,332	9,744,822	0	9,744,822
33	82/82	10,934,696	1,085,452	9,849,244	0	9,849,244
34	83/83	11,027,675	1,079,278	9,948,397	0	9,948,397
35	84/84	11,112,370	1,069,518	10,042,852	0	10,042,852
36	85/85	11,189,593	1,056,392	10,133,201	0	10,133,201
37	86/86	11,259,362	1,039,672	10,219,690	0	10,219,690
38	87/87	11,321,743	1,019,134	10,302,609	0	10,302,609
39	88/88	11,376,868	994,564	10,382,304	0	10,382,304
40	89/89	11,424,938	965,746	10,459,192	0	10,459,192

*Net of cash flow provided

**See Transfer Tax Details report for details.

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

Summary at Life Expectancy (Year 40)

Total Estate Assets	\$ 11,424,938
Wealth Transferred to Heirs	\$ 10,459,192

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
41	90/90	11,467,011	933,276	10,533,735	0	10,533,735
42	91/91	11,274,426	897,080	10,377,346	0	10,377,346
43	92/92	11,048,268	857,112	10,191,156	0	10,191,156
44	93/93	10,786,652	813,362	9,973,290	0	9,973,290
45	94/94	10,488,647	766,912	9,721,735	0	9,721,735
46	95/95	10,152,319	717,926	9,434,393	0	9,434,393
47	96/96	10,091,668	666,610	9,425,058	0	9,425,058
48	97/97	10,028,458	613,228	9,415,230	0	9,415,230
49	98/98	9,964,358	558,100	9,406,258	0	9,406,258
50	99/99	9,902,631	502,956	9,399,675	0	9,399,675

*Net of cash flow provided

**See Transfer Tax Details report for details.

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50 Year Summary

Total Estate Assets	\$ 9,902,631
Wealth Transferred to Heirs	\$ 9,399,675

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Estate Assets Details

Year	M/F Ages	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) Indexed Survivor UL Death Benefit	=	(4) Total Estate Assets
1	50/50	1,278,466		1,221,571		3,623,540		6,123,577
2	51/51	1,270,730		1,270,768		3,750,370		6,291,868
3	52/52	1,264,251		1,322,647		3,886,072		6,472,970
4	53/53	1,258,785		1,377,270		4,031,263		6,667,318
5	54/54	1,254,158		1,434,700		4,186,609		6,875,467
6	55/55	1,250,243		1,495,007		4,352,815		7,098,065
7	56/56	1,246,946		1,558,266		4,530,638		7,335,850
8	57/57	1,244,208		1,624,555		4,720,889		7,589,652
9	58/58	1,241,991		1,693,955		4,924,435		7,860,381
10	59/59	1,240,278		1,766,557		5,142,197		8,149,032
11	60/60	1,240,623		1,842,454		5,386,127		8,469,204
12	61/61	1,241,406		1,921,742		5,648,596		8,811,744
13	62/62	1,242,632		2,004,527		5,948,036		9,195,195
14	63/63	1,244,323		2,090,916		6,270,216		9,605,455
15	64/64	1,246,504		2,181,024		6,616,857		10,044,385
16	65/65	1,249,207		2,274,970		6,989,783		10,513,960
17	66/66	1,252,469		2,372,880		7,390,953		11,016,302
18	67/67	1,256,329		2,474,886		7,822,462		11,553,677
19	68/68	1,260,839		2,581,125		8,286,531		12,128,495
20	69/69	1,266,045		2,691,741		8,785,531		12,743,317
21	70/70	2,992,586		869,932		5,984,957		9,847,475
22	71/71	3,255,996		912,282		5,776,292		9,944,570
23	72/72	3,515,278		956,382		5,551,181		10,022,841
24	73/73	3,769,990		1,002,279		5,308,464		10,080,733
25	74/74	4,019,587		1,050,023		5,046,906		10,116,516
26	75/75	4,263,435		1,077,085		4,765,189		10,105,709
27	76/76	4,500,805		1,105,181		4,634,504		10,240,490
28	77/77	4,731,128		1,134,331		4,504,826		10,370,285
29	78/78	4,953,275		1,164,556		4,376,700		10,494,531
30	79/79	5,166,552		1,195,878		4,250,737		10,613,167
31	80/80	5,369,934		1,228,319		4,127,583		10,725,836
32	81/81	5,563,384		1,261,906		4,007,864		10,833,154
33	82/82	5,745,753		1,296,664		3,892,279		10,934,696
34	83/83	5,913,511		1,332,620		3,781,544		11,027,675
35	84/84	6,065,329		1,369,802		3,677,239		11,112,370
36	85/85	6,200,302		1,408,238		3,581,053		11,189,593
37	86/86	6,316,996		1,447,961		3,494,405		11,259,362
38	87/87	6,413,882		1,489,001		3,418,860		11,321,743
39	88/88	6,489,330		1,531,393		3,356,145		11,376,868
40	89/89	6,541,606		1,575,170		3,308,162		11,424,938

*Including tax deferred assets, hypothetical equity assets, and retirement plan assets.

**Net of any liabilities.

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

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Estate Assets Details

Year	M/F Ages	(1) Liquid Assets*	+	(2) Net Illiquid Assets**	+	(3) Indexed Survivor UL Death Benefit	=	(4) Total Estate Assets
41	90/90	6,569,638		1,620,369		3,277,004		11,467,011
42	91/91	6,571,594		1,667,027		3,035,805		11,274,426
43	92/92	6,545,543		1,715,182		2,787,543		11,048,268
44	93/93	6,489,459		1,764,875		2,532,318		10,786,652
45	94/94	6,402,236		1,816,146		2,270,265		10,488,647
46	95/95	6,281,740		1,869,040		2,001,539		10,152,319
47	96/96	6,125,729		1,923,599		2,042,340		10,091,668
48	97/97	5,931,864		1,979,872		2,116,722		10,028,458
49	98/98	5,697,686		2,037,903		2,228,769		9,964,358
50	99/99	5,421,936		2,097,744		2,382,951		9,902,631

*Including tax deferred assets, hypothetical equity assets, and retirement plan assets.

**Net of any liabilities.

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

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Transfer Tax Details

Year	M/F Ages	(1) Total Estate Assets	(2) Taxable Estate	(3) Remaining Available Unified Credit Equivalent*	(4) Federal Estate Tax	(5) Income Tax on Deferred Assets	(6) Income Tax on Retirement Plan Assets	(7) Total Transfer Taxes (4)+(5)+(6)
1	50/50	6,123,577	6,123,577	10,980,000	0	9,682	167,794	177,476
2	51/51	6,291,868	6,291,868	11,320,000	0	9,304	177,744	187,048
3	52/52	6,472,970	6,472,970	11,660,000	0	8,914	188,282	197,196
4	53/53	6,667,318	6,667,318	12,000,000	0	8,509	199,448	207,957
5	54/54	6,875,467	6,875,467	12,360,000	0	8,091	211,274	219,365
6	55/55	7,098,065	7,098,065	12,740,000	0	7,657	223,804	231,461
7	56/56	7,335,850	7,335,850	13,120,000	0	7,209	237,074	244,283
8	57/57	7,589,652	7,589,652	13,520,000	0	6,744	251,134	257,878
9	58/58	7,860,381	7,860,381	13,920,000	0	6,263	266,026	272,289
10	59/59	8,149,032	8,149,032	14,340,000	0	5,765	281,800	287,565
11	60/60	8,469,204	8,469,204	14,760,000	0	5,290	298,512	303,802
12	61/61	8,811,744	8,811,744	15,220,000	0	4,795	316,214	321,009
13	62/62	9,195,195	9,195,195	15,660,000	0	4,279	334,964	339,243
14	63/63	9,605,455	9,605,455	16,140,000	0	3,741	354,828	358,569
15	64/64	10,044,385	10,044,385	16,620,000	0	3,180	375,868	379,048
16	65/65	10,513,960	10,513,960	17,120,000	0	2,596	398,158	400,754
17	66/66	11,016,302	11,016,302	17,640,000	0	1,987	421,770	423,757
18	67/67	11,553,677	11,553,677	18,160,000	0	1,352	446,780	448,132
19	68/68	12,128,495	12,128,495	18,700,000	0	690	473,274	473,964
20	69/69	12,743,317	12,743,317	19,260,000	0	0	501,340	501,340
21	70/70	9,847,475	9,847,475	19,840,000	0	0	969,104	969,104
22	71/71	9,944,570	9,944,570	20,440,000	0	0	987,832	987,832
23	72/72	10,022,841	10,022,841	21,060,000	0	0	1,005,536	1,005,536
24	73/73	10,080,733	10,080,733	21,680,000	0	0	1,022,040	1,022,040
25	74/74	10,116,516	10,116,516	22,340,000	0	0	1,037,158	1,037,158
26	75/75	10,105,709	10,105,709	23,000,000	0	0	1,050,684	1,050,684
27	76/76	10,240,490	10,240,490	23,700,000	0	0	1,062,400	1,062,400
28	77/77	10,370,285	10,370,285	24,420,000	0	0	1,072,314	1,072,314
29	78/78	10,494,531	10,494,531	25,140,000	0	0	1,079,946	1,079,946
30	79/79	10,613,167	10,613,167	25,900,000	0	0	1,085,320	1,085,320
31	80/80	10,725,836	10,725,836	26,680,000	0	0	1,088,200	1,088,200
32	81/81	10,833,154	10,833,154	27,480,000	0	0	1,088,332	1,088,332
33	82/82	10,934,696	10,934,696	28,300,000	0	0	1,085,452	1,085,452
34	83/83	11,027,675	11,027,675	29,140,000	0	0	1,079,278	1,079,278
35	84/84	11,112,370	11,112,370	30,020,000	0	0	1,069,518	1,069,518
36	85/85	11,189,593	11,189,593	30,920,000	0	0	1,056,392	1,056,392
37	86/86	11,259,362	11,259,362	31,840,000	0	0	1,039,672	1,039,672
38	87/87	11,321,743	11,321,743	32,800,000	0	0	1,019,134	1,019,134
39	88/88	11,376,868	11,376,868	33,780,000	0	0	994,564	994,564
40	89/89	11,424,938	11,424,938	34,800,000	0	0	965,746	965,746

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

*Unified Credit Equivalent is indexed for inflation at 3.00%.

Column (4) assumes half the amount shown in column (3) is transferred to a credit shelter trust by the first spouse to die.

Financial Analysis: Convert Equity & Tax Def. Acc't to Indexed Survivor Life

Presented By: [Licensed user's name appears here]

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Transfer Tax Details

Year	M/F Ages	(1) Total Estate Assets	(2) Taxable Estate	(3) Remaining Available Unified Credit Equivalent*	(4) Federal Estate Tax	(5) Income Tax on Tax Deferred Assets	(6) Income Tax on Retirement Plan Assets	(7) Total Transfer Taxes (4)+(5)+(6)
41	90/90	11,467,011	11,467,011	35,840,000	0	0	933,276	933,276
42	91/91	11,274,426	11,274,426	36,920,000	0	0	897,080	897,080
43	92/92	11,048,268	11,048,268	38,040,000	0	0	857,112	857,112
44	93/93	10,786,652	10,786,652	39,180,000	0	0	813,362	813,362
45	94/94	10,488,647	10,488,647	40,340,000	0	0	766,912	766,912
46	95/95	10,152,319	10,152,319	41,560,000	0	0	717,926	717,926
47	96/96	10,091,668	10,091,668	42,800,000	0	0	666,610	666,610
48	97/97	10,028,458	10,028,458	44,080,000	0	0	613,228	613,228
49	98/98	9,964,358	9,964,358	45,420,000	0	0	558,100	558,100
50	99/99	9,902,631	9,902,631	46,780,000	0	0	502,956	502,956

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

*Unified Credit Equivalent is indexed for inflation at 3.00%.

Column (4) assumes half the amount shown in column (3) is transferred to a credit shelter trust by the first spouse to die.