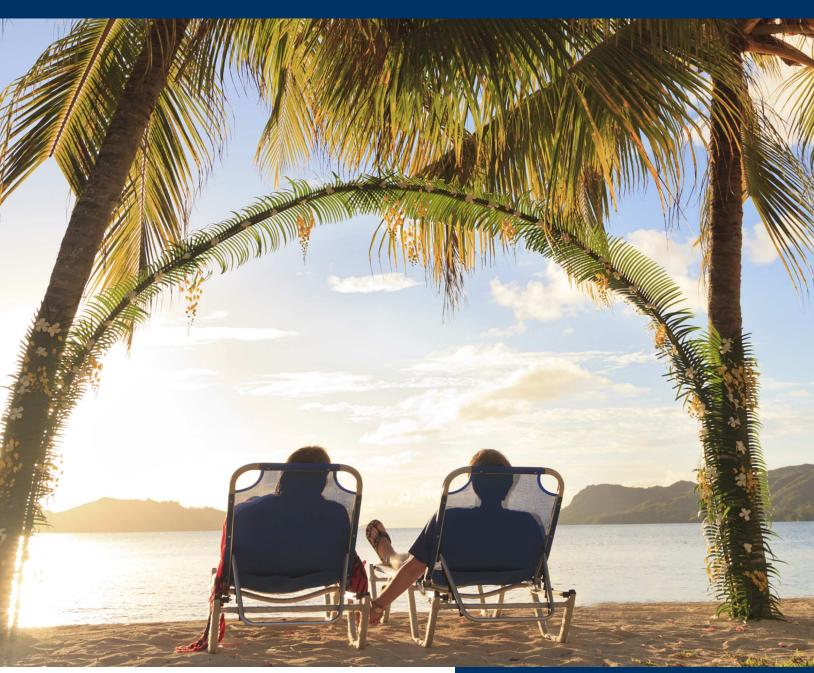
Retirement Plan

For: Wayne Rawlings, MD & Lauren Rawlings, MD



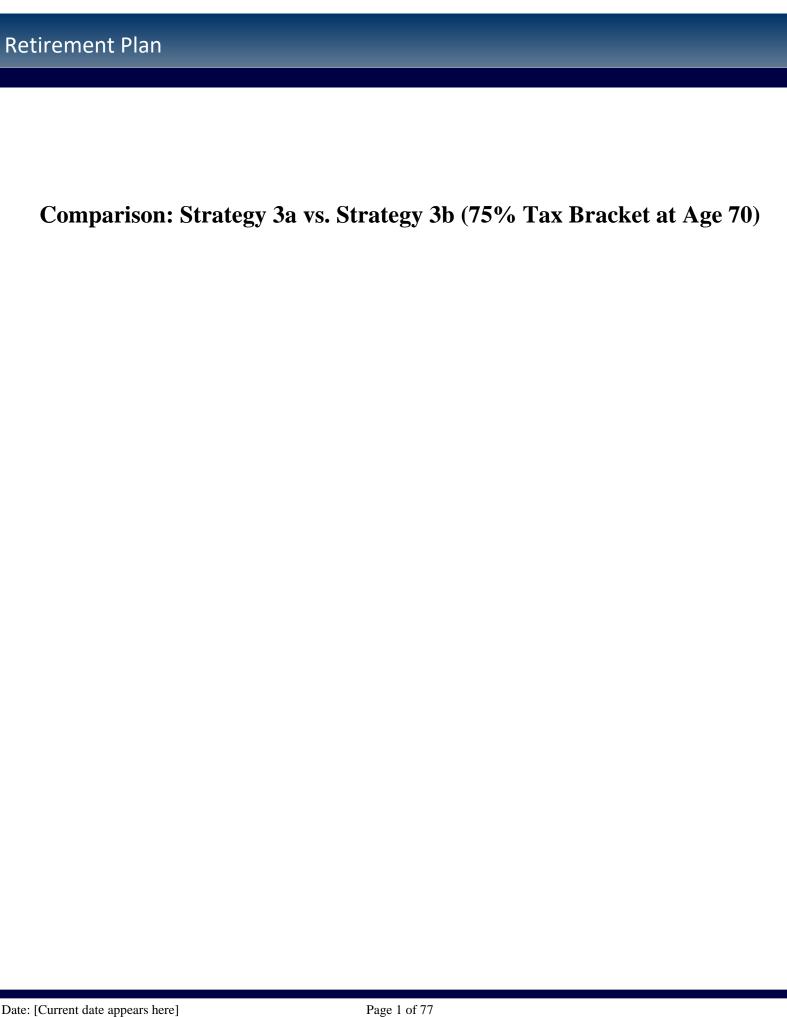
Presented By:

[Licensed user's name appears here]

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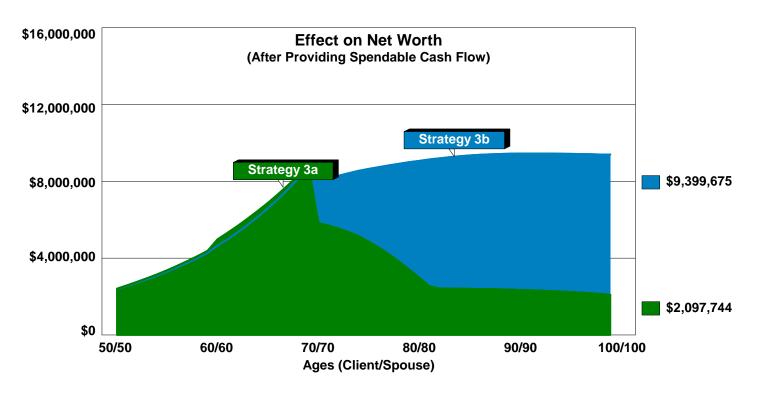
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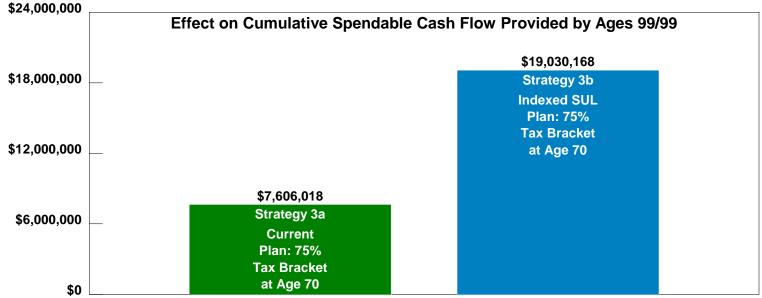
Strategy 3a vs. Strategy 3b (75% Tax Bracket at Age 70)	Page 1
Financial Analysis:	
Current Plan (Tax Bracket Increases to 75% at Age 70)	Page 6
Convert Equity & Tax Def Acc't to Indexed Survivor Life	Page 42



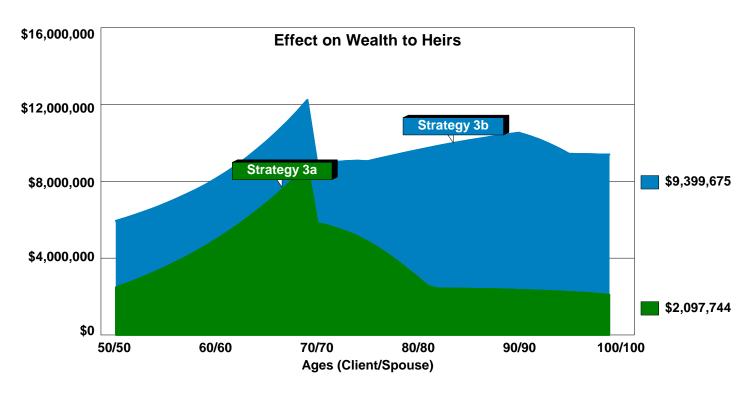
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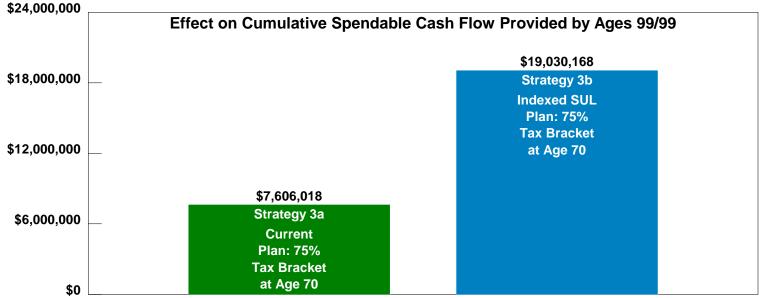
#### Comparison of Alternatives





#### Comparison of Alternatives





## 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

No.   Current   Plan. 75%   Tax Bracket			Effect on Spend	dable Cash Flow	Effect on	Net Worth*	Effect on We	ealth to Heirs
Current   Plan: 75%   Tax Bracket   Age 70   Tax Bracket   Tax Bracket   Age 70   Tax Bracket   Ta			Strategy 3a	Strategy 3b	Strategy 3a	Strategy 3b	Strategy 3a	Strategy 3b
Mar.   Fax Bracket   Tax Bra							0,	0,
M/F   Tax Bracket   Tax Brac								
1 50/50 0 0 0 2,412,316 2,396,320 2,475,198 5,946,101 2 51/51 0 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 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 6,666,102 6,55/55 0 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 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 0 4,988,738 4,985,771 5,327,787 8,490,735 13 62/62 0 0 0 5,327,788 4,985,771 5,327,787 8,490,735 14 63/63 0 0 6,665,076 5,741,922 6,065,076 9,246,866 15 64/64 0 0 6,665,076 5,741,922 6,065,076 9,246,866 15 64/64 0 0 6,465,492 6,160,373 6,465,492 9,665,337 16 65/65 0 0 0 6,888,655 6,608,242 6,888,655 10,113,206 17 66/66 0 0 0 7,335,836 7,087,581 7,335,335 10,592,545 19 68/68 0 0 8,307,714 8,149,567 8,307,714 11,654,531 18 67/67 0 0 0 7,803,800 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 12 71/71 412,000 412,000 5,702,528 8,163,846 5,702,526 8,956,733 72/72 424,360 424,360 5,546,754 8,297,150 5,546,753 9,017,305 27,7776 403,709 437,991 537,797 521,999 521,999 341,1950 42,968,377 4,551,052 9,777 521,999 521,999 341,1950 42,240,986 9,072,874 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 5,142,460 8,551,438 5,142,460 9,079,358 27 74/74 450,204 450,204 450,204 5,142,460 8,552,438 5,142,460 9,079,358 27 74/74 450,204 450,204 5,142,460 8,552,438 5,142,460 9,079,358 27 74/74 450,204 450,204 5,142,460 8,552,438 5,142,460 9,079,358 27 74/74 450,204 450,204 450,204 5,142,460 8,552,438 5,142,460 9,079,358 27 74/74 450,204 450,204 450,204 5,142,460 8,552,438 5,142,460 9,079,358 27 74/74 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450		M/F	Tax Bracket	Tax Bracket	Tax Bracket	Tax Bracket	Tax Bracket	Tax Bracket
2 51/51 0 0 2,583,428 2,552,622 2,665,286 6,104,820 3 52/52 0 0 0 2,765,478 2,7721,011 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 3,811,491 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 9,105,599 0 0 4,386,224 4,283,885 4,668,070 7,861,467 10 59/59 0 0 4,386,224 4,283,885 4,668,070 7,861,467 11 60/60 0 0 0 4,988,738 4,660,438 4,985,771 5,327,787 8,490,735 13 62/62 0 0 0,568,6216 5,350,988 5,686,216 8,855,952 14 63/63 0 0 6,665,076 5,741,922 6,065,076 9,246,886 15 64/64 0 0 6,465,492 6,160,373 6,465,492 9,665,375 16 65/65 0 0 0 6,888,655 6,680,242 6,888,655 10,113,206 17 66/66 0 0 0 7,335,836 7,087,581 7,335,835 10,592,545 18 67/67 0 0 6,888,655 6,680,242 6,888,655 10,113,206 17 66/66 0 0 0 7,335,836 7,087,581 7,335,835 10,592,545 18 67/67 0 0 6,883,805 7,600,581 7,803,830 11,105,545,431 18 67/67 0 0 7,808,380 7,600,581 7,808,380 11,105,45,451 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,654,531 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,654,531 12 70770 400,000 400,000 5,546,366,372 5,866,372 5,866,373 437,091 437,091 437,091 5,359,531 8,426,681 5,359,531 9,017,305 24 7373 437,091 437,091 5,359,531 8,426,681 5,359,531 9,055,025 27 7676 477,621 477,621 475,61 4,551,052 8,746,377 4,551,052 9,178,090 521,909 521,909 521,909 3,411,936 8,999,438 3,411,935 9,527,847 31 80/80 537,567 537,567 539,567 2,993,862 9,072,874 2,993,860 9,637,636 32 81/81 553,694 553,694 554,0698 9,141,432 2,540,698 9,744,585 30 79/79 521,909 521,909 3,411,936 8,999,438 3,411,935 9,527,847 31 80/80 537,567 537,567 537,567 2,993,862 9,072,874 2,993,860 9,637,636 32 81/81 553,694 553,694 554,0698 9,141,432 2,540,698 9,744,585 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 38,888 100,520 681,897 3 2,384,271 9,340,981 2,344,269 100,520 661,139 2,385,231 9,440,672 2,385,231 10,302	Year	Ages	at Age 70	at Age 70	at Age 70	at Age 70	at Age 70	at Age 70
3 52/52 0 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 0 3,164,030 3,095,743 3,310,042 6,656,102 6 55/55 0 0 0 3,814,966 3,303,190 3,551,553 6,866,604 7 56/56 0 0 3,811,815 3,524,915 3,807,384 7,091,567 8 57/57 0 0 0 3,855,994 3,761,689 4,078,237 7,331,774 9 58/58 0 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 4,660,707 7,861,467 11 60/60 0 0 0 4,988,738 4,660,438 4,988,738 8,165,402 12 61/61 0 0 0 5,327,788 4,995,771 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 6,664/64 0 0 6,6465,492 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 7,333,836 7,600,581 7,808,380 11,105,545 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,05,545 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,05,545 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,05,545 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,05,545 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,05,545 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,05,545 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,05,545 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,05,545 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,05,545 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,05,545 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,05,455 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,05,545 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,05,545 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,05,545 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,05,545 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,05,545 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,05,545 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,05,545 19 68/68 0 0 0 8,307,714 8,149,567 8,308,308 11,105,540 19 6,308,308 11,105,540 19 6,308,308 11,105,540 19 6,308,308 11,105,540 19 6,308,308 11,105,540 19 6,308,308 11,105,540 19 6,308,308 11,105,540 19 6,308,308 11,105,540 19 6,308,308 11,105,540 19								
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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         4,388,738         4,660,438         4,988,738         8,165,402           11         60/60         0         0         4,988,738         4,660,438         4,988,738         8,165,402           12         61/61         0         0         5,586,216         5,350,988         5,686,216         8,855,952           14         63/63         0         0         6,665,766         5,741,922         6,665,076         9,246,886           15         64/64         0         0         6,888,655         10,132,06         6,665,076					_ · ·		_ · ·	
6 55/55 0 0 0 3,381,496 3,303,190 3,551,553 6,866,604 7 56/56 0 0 0 3,611,815 3,524,915 3,807,384 7,091,567 8 57/57 0 0 0 3,855,594 3,761,689 4,708,237 7,331,774 9 58/58 0 0 0 4,113,493 4,014,368 4,364,861 7,588,092 10 59/59 0 0 0 4,386,224 4,283,885 4,668,070 7,861,467 11 60/60 0 0 0 4,988,738 4,660,438 4,988,738 8,165,402 12 61/61 0 0 0 5,327,788 4,985,771 5,327,787 8,490,735 13 62/62 0 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 6,485,492 9,665,337 66/66 0 0 0 7,335,836 7,087,581 7,335,835 10,1592,545 18 67/67 0 0 0,7808,380 7,600,581 7,808,380 11,105,545 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,654,531 20 69/69 0 0 0 8,307,714 8,149,567 8,307,714 11,654,531 20 69/69 0 0 0 8,307,714 8,149,567 8,307,714 11,654,531 20 69/69 0 0 0 8,307,714 8,149,567 8,307,714 11,654,531 20 7,777 4 412,000 412,000 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 27,777 4 412,000 412,000 5,702,528 8,163,846 5,702,526 8,956,738 25 74/74 450,204 450,204 5,142,460 8,552,438 5,142,460 9,079,358 26 75/75 463,710 463,710 463,710 482,62,400 8,651,819 4,862,398 9,055,025 77/77 521,909 521,909 521,909 3,411,936 8,999,438 3,411,935 9,527,847 31 80/80 537,567 530,647 8,923,860 9,637,636 8,793,73 8,799 521,909 521,909 3,411,936 8,999,438 3,411,935 9,527,847 31 80/80 537,567 530,647 8,823,848 100,520 661,339 2,384,523 9,383,552 2,344,269 9,637,636 8,848 4 100,520 663,388 2,394,523 9,349,521 2,402,730 9,348,521 100,520 661,339 2,385,231 9,430,672 2,385,231 10,219,690 38 8/88 100,520 661,339 2,385,231 9,430,981 2,374,269 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,309 10,382,30			-					
7 56/56 0 0 0 3,611,815 3,524,915 3,807,384 7,091,567 8 57/57 0 0 0 3,855,594 3,761,689 4,078,237 7,331,774 4,145,000 44,286,246 4,283,885 4,668,070 7,861,467 1,666,666 0 0 0 4,988,738 4,660,438 4,988,738 8,165,402 1,666,676 5,764,922 6,665,076 9,246,886 1,666,676 5,764,922 6,665,076 9,246,886 1,666,666 0 0 0 6,665,076 5,741,922 6,665,076 9,246,886 1,666,666 0 0 0 6,665,076 5,741,922 6,665,076 9,246,886 1,666,666 0 0 0 7,335,836 7,087,581 7,335,835 10,592,545 18 67/67 0 0 0 7,308,380 7,600,581 7,335,835 10,592,545 18 67/67 0 0 0 7,308,380 7,600,581 7,808,380 11,105,545 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,654,531 20 69/69 0 0 0 8,835,353 8,737,013 8,835,353 12,241,977 1,777 4,776,21 472,000 442,000 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 73/73 437,091 437,091 437,091 437,091 437,091 437,091 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 450,204 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 76/76 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 477,621 472,640 8,651,819 4,862,398 9,055,025 9,787,99 521,999 521,999 3,411,936 8,994,338 3,411,93								
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         4,998,771         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         6,665,076         5,741,922         6,665,076         9,246,886           15         64/64         0         0         6,685,492         6,160,373         6,465,492         6,665,337           16         65/65         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								
9 58/58 0 0 0 4,113,493 4,014,368 4,364,861 7,588,092 10 59/59 0 0 0 4,386,224 4,283,885 4,668,070 7,861,467 11 60/60 0 0 0 4,988,738 4,660,438 4,988,738 8,165,402 12 61/61 0 0 0 5,327,788 4,985,771 5,327,787 8,490,735 13 62/62 0 0 0 5,686,216 5,350,988 5,686,216 8,855,952 14 63/63 0 0 0 6,065,076 5,741,922 6,065,076 9,246,886 15 64/64 0 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 0 7,335,836 7,087,581 7,335,835 10,592,545 18 67/67 0 0 0 7,808,380 7,600,581 7,808,380 11,105,545 19 68/68 0 0 0 8,307,714 8,149,567 8,307,714 11,654,531 20 69/69 0 0 0 8,835,353 8,737,013 8,835,353 12,241,977 12 70/70 400,000 400,000 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 55,142,460 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 47,621 4,551,052 8,746,377 4,551,052 9,178,090 28 77/77 491,950 491,950 491,950 42,06,450 8,895,383 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 8,798 3 81/81 553,694 553,694 553,694 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 2,974,698 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 9,949,393 3,8411,935 9,527,847 38/88 100,520 663,187 2,402,332 9,349,521 2,402,330 10,133,201 37 86/86 100,520 661,139 2,385,213 9,410,672 2,385,231 10,332,304 38/88 100,520 661,139 2,385,213 9,410,672 2,385,231 10,332,304 38/88 100,520 661,139 2,385,213 9,440,672 2,385,231 10,332,304 300,520 661,139 2,385,213 9,440,672 2,385,231 10,332,304 300,520 661,139 2,385,213 9,440,672 2,385,231 10,332,304 300,520 661,139 2,385,213 9,440,672 2,385,231 10,332,304 300,520 661,139 2,385,213 9,440,672 2,335,231 10,332,304 300,520 661,339 2,385,462 2,394,523 9,343,562 2,394								
10 59/59 0 0 4,386,224 4,283,885 4,668,070 7,861,467  11 60/60 0 0 0 4,988,738 4,660,438 4,988,738 8,165,402  12 61/61 0 0 0 5,327,788 4,985,771 5,327,787 8,490,735  13 62/62 0 0 0 5,686,216 5,350,988 5,686,216 8,855,952  14 63/63 0 0 0 6,065,076 5,741,922 6,065,076 9,246,886  15 64/64 0 0 0 6,465,492 6,160,373 6,465,492 9,665,337  16 65/65 0 0 0 6,888,655 6,608,242 6,888,655 10,113,206  17 66/66 0 0 0 7,335,836 7,087,581 7,335,835 10,592,545  18 67/67 0 0 0 7,808,380 7,600,581 7,808,380 11,105,545  19 68/68 0 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 8,985,738  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 74/74 450,204 450,204 450,204 5,142,460 8,552,438 5,142,460 9,079,358  26 75/75 463,710 463,710 463,710 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 77/77 491,950 491,950 491,950 4,206,450 8,993,850 3,826,474 9,414,585  30 79/79 521,909 521,909 3,411,936 8,999,481 3,411,935 9,527,847  31 80/80 537,567 537,567 2,993,862 9,072,874  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 83/83 100,520 687,413 2,413,942 9,266,370 2,413,942 9,948,397  35 84/84 100,520 605,036 2,408,766 9,308,474 2,402,330 10,133,201  37 86/86 100,520 631,877 2,402,332 9,349,521 2,402,330 10,133,201  38 8/87 100,520 661,139 2,385,213 9,430,881 2,374,269 10,382,304			-	-				
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         9,665,373           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         8,835,535         8,737,013         8,835,353 <td>_</td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td>	_		-					
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         6,685,492         6,603,73         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         7,808,380         7,807,581         7,335,835         10,592,545           18         67/67         0         0         7,808,380         7,807,581         7,380,383         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         5,626,367         8,026,732	10	59/59	U	0	4,386,224	4,283,885	4,668,070	7,861,467
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         6,665,076         9,246,886           16         65/65         0         0         6,888,655         6,668,242         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         5,702,528         8,163,846         5,702,526         8,956,738 <td>11</td> <td>60/60</td> <td>0</td> <td>0</td> <td>4,988,738</td> <td>4,660,438</td> <td>4,988,738</td> <td>8,165,402</td>	11	60/60	0	0	4,988,738	4,660,438	4,988,738	8,165,402
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         7,308,3380         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         5,702,528         8,163,846         5,702,526         8,956,738           23         72/17         412,000         5,702,528         8,163,846         5,702,526         8,956,738           23         72/17         42,4360         424,360         5,546,754         8,297,150 <td< td=""><td>12</td><td>61/61</td><td>0</td><td>0</td><td>5,327,788</td><td>4,985,771</td><td>5,327,787</td><td>8,490,735</td></td<>	12	61/61	0	0	5,327,788	4,985,771	5,327,787	8,490,735
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         7,308,380         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         5,359,513	13	62/62	0	0	5,686,216	5,350,988	5,686,216	8,855,952
16         65/65         0         0         6,888,655         6,608,242         0,888,655         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         451,42,460         8,	14	63/63	0	0	6,065,076	5,741,922	6,065,076	9,246,886
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         4,862,400	15	64/64	0	0	6,465,492	6,160,373	6,465,492	9,665,337
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         45,142,460         8,551,438         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         4,206,4	16	65/65	0	0	6,888,655	6,608,242	6,888,655	10,113,206
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         47,551,052         8,746,377         4,551,052         9,178,090           28         77/77         491,950         49,426,450	17	66/66	0	0	7,335,836	7,087,581	7,335,835	10,592,545
20         69/69         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         45,142,460         8,552,438         5,142,460         9,079,358           26         75/75         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         50,6708         3,826,476         8,	18	67/67	0		7,808,380	7,600,581	7,808,380	11,105,545
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       4,7621       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     <	19	68/68			8,307,714	8,149,567	8,307,714	11,654,531
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       47,521       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     <	20	69/69	0	0	8,835,353	8,737,013	8,835,353	12,241,977
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			,	,				
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			•	•				
25         74/74         450,204         450,204         5,142,460         8,552,438         5,142,460         9,079,358           26         75/75         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			•	•				
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			•	•				
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       2,402,330       10,133,201         37       86/86       100,520       623,187       2,402,332       9,349,521       2,402,330       10,133,201	_	-	,	,				
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			•	•				
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			•	•				
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		-	•	•				
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			•	•				
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	30	79/79	521,909	521,909	3,411,936	8,999,438	3,411,935	9,527,847
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	31	80/80	537,567	537,567	2,993,862	9,072,874	2,993,860	9,637,636
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	32	81/81	553,694	553,694	2,540,698	9,141,432	2,540,698	9,744,822
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	33	82/82	220,254	570,304	2,417,974	9,204,815	2,417,972	9,849,244
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	34	83/83	100,520	587,413	2,413,942	9,260,370	2,413,942	9,948,397
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	35	84/84	100,520	605,036	2,408,766	9,308,474	2,408,766	10,042,852
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	36	85/85	100,520	623,187	2,402,332	9,349,521	2,402,330	10,133,201
39 88/88 100,520 680,973 2,374,271 9,430,981 2,374,269 10,382,304	37	86/86	100,520	641,883	2,394,523	9,383,562	2,394,523	10,219,690
11 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				•			_ · ·	
40 89/89 100,520 701,402 2,361,550 9,444,661 2,361,548 10,459,192					_ , ,			
	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.

## 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

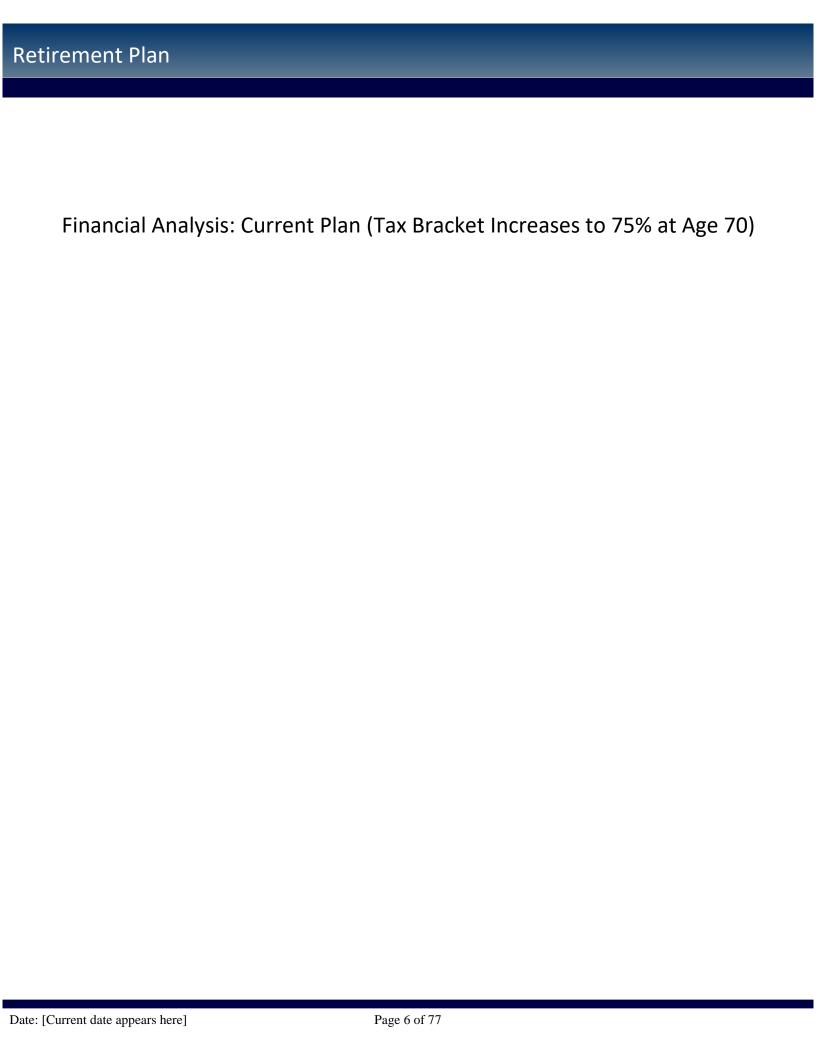
#### Comparison of Alternatives

		Effect on Spend	dable Cash Flow	Effect on l	Net Worth*	Effect on Wealth to Heirs			
	M/F	Strategy 3a Current Plan: 75% Tax Bracket	Strategy 3b Indexed SUL Plan: 75% Tax Bracket	Strategy 3a Current Plan: 75% Tax Bracket	Strategy 3b Indexed SUL Plan: 75% Tax Bracket	Strategy 3a Current Plan: 75% Tax Bracket	Strategy 3b Indexed SUL Plan: 75% Tax Bracket		
Year	Ages	at Age 70	at Age 70	at Age 70	at Age 70	at Age 70	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.



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>	Defined Contribution Plan Assets for Lauren Ra Retirement Plan Asset	200,000	0 0 500,000 400,000	
	Total Defined Contribution Plan Assets:		400,000	
	Total Liquid	Assets		1,300,000
Illiquid Assets:	Principal Residence Personal Property Medical Practice Less Total Liabilities		475,000 200,000 850,000 (350,000)	
	Total Illiquid	Assets		1,175,000
Other Assets:	Total Other Assets Inside the	Estate		0
	Total Estate Total Other Assets Outside the			\$2,475,000 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.

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

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

#### Client Information Summary

#### **Assumptions Used**

Income Tax Rates: Pre-Retirement 39.60%

Retirement 75.00%

<u>Life Expectancy:</u> Joint 40 Years

Wayne Rawlings, MD Age 89 Lauren Rawlings, MD Age 89

Hypothetical Equities: 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%

Retirement Plan Assets Wayne Rawlings, MD:

Defined Contr. Yield Assumption 7.00%

Retirement Plan Assets Lauren Rawlings, MD:

Defined Contr. Yield Assumption 7.00%

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

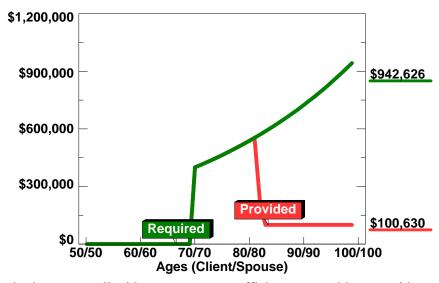
#### Analysis of After Tax Cash Flow Requirements

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 Practice2nd. Hypothetical Equities #13rd. 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.

For: Wayne Rawlings, MD & Lauren Rawlings, MD

#### Cash Flow Analysis

		Annual	Cash Flow Re	quired	Annual Cash Flow Provided					
		(1)	(2)	(3)	(4) Total	(5)	(6)	(7)		
Year	M/F Ages	After Tax Spendable Cash Flow + Required	After Tax Dedicated Cash Flow = Required*	Total After Tax Cash Flow Required*	After Tax Cash Flow from Retirement Plan Assets	After Tax Cash Flow from Equity Assets	After Tax Cash Flow from Tax Deferred Assets	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".

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

#### Cash Flow Analysis

		Annual	Cash Flow Red	quired		A	nnual Cash I	FI	ow Provided	k	
		(1)	(2)	(3)	(4) Total		(5)		(6)		(7)
		After Tax	After Tax	Total	After Tax Cash Flow		After Tax Cash Flow		After Tax Cash Flow		Total
		Spendable	Dedicated	After Tax	from		from	۱	from Tax		After Tax
	M/F	Cash Flow +	Cash Flow =	Cash Flow	Retirement	+	Equity	٠	Deferred	=	Cash Flow
Year	Ages	Required	Required*	Required*	Plan Assets		Assets		Assets		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.

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".

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

	F	Retirement Plan Assets Initial Value 200,000	Retiremer Asse Cost Ba	ts	Retirement Plan Assets Yield 7.00%	Pre-Retii Income T 39.66	ax Rate	Retirement Income Tax Rat 75.00%	е
		(1)	(2)	(3)	(4) Distribution	(5) After Tax Cash Flow	(6)	(7) Remaining Income Tax	(8) Net Year End
		Beginning		Required	from	from	Year End	On	Retirement
	M/F	of Year	Assumed	Minimum	Retirement	Retirement	Retirement		Plan Assets
Year ——	Ages	Plan Assets	Deposits	Distribution	Plan Assets	Plan Assets	Plan Assets	Plan Assets	(6) - (7)
1	50/50	200,000	60,000	C	0	0	275,418	136,607	138,811
2	51/51	275,418	60,000	C	0	0	355,308	176,233	179,075
3	52/52	355,308	60,000	C	0	0	439,936	218,208	221,728
4	53/53	439,936	60,000	C	0	0	529,582	262,673	266,909
5	54/54	529,582	60,000	C	0	0	624,544	309,774	314,770
6	55/55	624,544	60,000	C	0	0	725,137	359,668	365,469
7	56/56	725,137	60,000	C	0	0	831,696	412,521	419,175
8	57/57	831,696	60,000	C	0	0	944,574	468,509	476,065
9	58/58	944,574	60,000	C	0	0	1,064,145	527,816	536,329
10	59/59	1,064,145	60,000	C	0	0	1,190,807	590,640	600,167
11	60/60	1,190,807	60,000	C	0	0	1,324,980	524,692	800,288
12	61/61	1,324,980	60,000	Č		Ö	1,467,109	,	886,134
13	62/62	1,467,109	60,000	Č		Ö	1,617,667		977,071
14	63/63	1,617,667	60,000	Č	-	Ö	1,777,153		1,073,400
15	64/64	1,777,153	60,000	Č		Ö	1,946,096		1,175,442
16	65/65	1,946,096	60,000	Č		Ö	2,125,057		1,283,534
17	66/66	2,125,057	60,000	Č	_	Ö	2,314,631		1,398,037
18	67/67	2,314,631	60,000	Č	-	ő	2,515,447		1,519,330
19	68/68	2,515,447	60,000	Č	_	Ö	2,728,171		1,647,815
20	69/69	2,728,171	60,000	Č		Ö	2,953,510		1,783,920
20	03/03	2,720,171	00,000	·	·	Ū	2,333,310	1,103,330	1,105,520
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		50,260	2,318,115		579,529
33	82/82	2,318,115	Ŏ	135,562	,	50,260	2,242,618		560,655
34	83/83	2,242,618	0	137,584		50,260	2,162,644		540,661
35	84/84	2,162,644	0	137,504	•	50,260 50,260	2,102,044		519,482
36	85/85	2,102,044	0	140,400		50,260 50,260	1,988,186		497,047
36 37	86/86					50,260 50,260			497,047
37 38	87/87	1,988,186 1,893,124	0	141,006 141,278	•		1,893,124		
					•	50,260 50,260	1,792,425		448,106
39 40	88/88	1,792,425	0	141,136		50,260	1,685,754		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.

Date: [Current date appears here] Page 12 of 77 3a. Strategy 3a - Current Plan

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.

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

		etirement Plan Assets Initial Value 200,000	Retiremer Asse Cost B	ts	Retirement Plan Assets Yield 7.00%	Pre-Reti Income T 39.6	ax Rate	Retirement Income Tax Ra 75.00%	te
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
						After Tax		Remaining	Net
					Distribution	Cash Flow		Income Tax	Year End
		Beginning		Required	from	from	Year End	On	Retirement
	M/F	of Year	Assumed	Minimum	Retirement	Retirement	Retirement	Retirement	Plan Assets
Year	Ages	Plan Assets	Deposits	Distribution	Plan Assets	Plan Assets	Plan Assets	Plan Assets	(6) - (7)
44	00/00	4 570 750		127.061	204.040	E0 260	4 452 064	1 000 706	262.265
41	90/90	1,572,758	0	137,961	•	50,260	1,453,061	1,089,796	363,265
42	91/91	1,453,061	0	134,543	•	50,260	1,326,266	,	331,567
43	92/92	1,326,266	0	130,026	201,040	50,260	1,191,952	893,964	297,988
44	93/93	1,191,952	0	124,162	201,040	50,260	1,049,673	787,255	262,418
45	94/94	1,049,673	0	115,349	201,040	50,260	898,957	674,218	224,739
46	95/95	898,957	0	104,530	201,040	50,260	739,303	554,477	184,826
47	96/96	739,303	0	91,272	201,040	50,260	570,182	427,636	142,546
48	97/97	570,182	0	75,024	201,040	50,260	391,032	293,274	97,758
49	98/98	391,032	0	55,075	201,040	50,260	201,259	150,944	50,315
50	99/99	201,259	0	30,039	201,259	50,315	0	0	0

1,200,000 3,564,489 6,031,419 1,507,855

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.

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

	F	Retirement Plan Assets Initial Value 200,000	Retiremei Asse Cost B	ts	etirement Plan Assets Yield 7.00%	Pre-Retii Income T 39.60	ax Rate	Retirement Income Tax Rat 75.00%	e
		200,000	v		7.0070	33.00	3 70	7 3.00 70	
		(1)	(2)	(3)	(4)	(5) After Tax	(6)	(7) Remaining	(8) Net
					Distribution	Cash Flow		Income Tax	Year End
		Beginning		Required	from	from	Year End	On	Retirement
	M/F	of Year	Assumed	Minimum	Retirement	Retirement	Retirement	Retirement	Plan Assets
Year	Ages	Plan Assets	Deposits	Distribution	Plan Assets	Plan Assets	Plan Assets	Plan Assets	(6) - (7)
1	50/50	200.000	60,000	0	0		275,418	136,607	138,811
2	51/51	275,418	60,000	0	0	0	355,308		179,075
3	52/52	355,308	60,000	0	0	0	439,936	•	221,728
4	53/53	439,936	60,000	0	0	0	529,582		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		800,288
12	61/61	1,324,980	60,000	0	0	0	1,467,109		886,134
13	62/62	1,467,109	60,000	0	0	0	1,617,667	•	977,071
14	63/63	1,617,667	60,000	0	0	0	1,777,153	•	1,073,400
15	64/64	1,777,153	60,000	0	0	0	1,946,096		1,175,442
16	65/65	1,946,096	60,000	0	0	0	2,125,057		1,283,534
17	66/66	2,125,057	60,000	0	0	0	2,314,631	•	1,398,037
18	67/67	2,314,631	60,000	0	0	0	2,515,447	•	1,519,330
19	68/68	2,515,447	60,000	0	0	0	2,728,171		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		718,908
23	72/72	2,875,630	0	112,329	201,040	50,260	2,833,193		710,300
24	73/73	2,833,193	0	114,704	201,040	50,260	2,788,240		697,060
25	74/74	2,788,240	0	117,153	201,040	50,260 50,260	2,740,621		685,155
26	75/75	2,740,621	0	119,678	201,040	50,260	2,690,178		672,545
27	76/76	2,690,178	0	122,281	201,040	50,260	2,636,744		659,186
28	77/77	2,636,744	0	124,375	201,040	50,260	2,580,141		645,035
29	78/78	2,580,141	0	127,101	201,040	50,260 50,260	2,520,182		630,046
30	79/79	2,520,182	0	129,240	201,040	50,260 50,260	2,456,667		614,167
30	13/13	2,520,102	Ū	123,240	201,040	30,200	2,430,007	1,042,300	014,107
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		560,655
34	83/83	2,242,618	0	137,584	201,040	50,260	2,162,644		540,661
35	84/84	2,162,644	0	139,525	201,040	50,260	2,077,927		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		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		421,439
40	89/89	1,685,754	0	140,480	201,040	50,260	1,572,758	1,179,568	393,190
			4 000 000	0.500.500	4 000 000	4.005.000			
			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.

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

		etirement Plan Assets Initial Value 200,000	Retiremer Asse Cost B	ts	Retirement Plan Assets Yield 7.00%	Pre-Reti Income T 39.6	ax Rate	Retirement Income Tax Ra 75.00%	te
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					Distribution	After Tax Cash Flow		Remaining Income Tax	Net Year End
		Beginning		Required	from	from	Year End	On	Retirement
	M/F	of Year	Assumed	Minimum	Retirement	Retirement	Retirement	Retirement	<b>Plan Assets</b>
Year	Ages	Plan Assets	Deposits	Distribution	Plan Assets	Plan Assets	Plan Assets	Plan Assets	(6) - (7)
41	90/90	1,572,758	0	137,961	201,040	50,260	1,453,061	1,089,796	363,265
42	91/91	1,453,061	0	134,543	201,040	50,260	1,326,266	994,699	331,567
43	92/92	1,326,266	0	130,026	201,040	50,260	1,191,952	893,964	297,988
44	93/93	1,191,952	0	124,162	201,040	50,260	1,049,673	787,255	262,418
45	94/94	1,049,673	0	115,349	201,040	50,260	898,957	674,218	224,739
46	95/95	898,957	0	104,530	,	50,260	739,303	,	184,826
47	96/96	739,303	0	91,272	,	50,260	570,182	,	142,546
48	97/97	570,182	0	75,024	•	50,260	391,032	,	97,758
49	98/98	391,032	0	55,075	,	50,260	201,259		50,315
50	99/99	201,259	0	30,039	201,259	50,315	0	0	0

1,200,000 3,564,489 6,031,419 1,507,855

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.

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)

							Co	mposite Capital	Gains	
	Initial			Dividend	Pre-Retirement	Retire	ment	Tax Rate*		rnover
	Cost Bas	sis Growth	Dividend	Tax Rate	Income Tax Rate	Income 1	Γax Rate	30.11% in Yrs 1		umption
	300,000	7.00%	1.00%	25.00%	39.60%	75.0	0%	42.50% thereaf	ter 2	0.00%
		(1)	(2)	(3)	(4)	(5)	(6)**	(7)	(8)	(9)
		(',	(-/			Year End	Net Year End	(1)		(0)
		Beginning				Value of	Value of		After Tax	
		of Year			After Tax	Assets	Assets	After Tax	Equity	Combined
	M/F	Value of _	Sale of	Capital	Reinvested _	Before	After	Dividend	Sales _	After Tax
Yr	Ages	Asset	Equities	Growth	Dividends	Turnover	Turnover	Cash Flow	Cash Flow	Cash Flow
—										
1	50/50	500,000	0	35,000		538,750	523,811	0	0	0
2	51/51	523,811	0	36,667	•	564,407	550,098	0	0	0
3	52/52	550,098	0	38,507	•	592,731	578,806	0	0	0
4	53/53	578,806	0	40,516		623,663	609,915	0	0	0
5	54/54	609,915	0	42,694	•	657,183	643,436	0	0	0
6	55/55	643,436	0	45,041	•	693,303	679,404	0	0	0
7	56/56	679,404	0	47,558	•	732,058	717,874	0	0	0
8	57/57	717,874	0	50,251		773,509	758,923	0	0	0
9	58/58	758,923	0	53,125		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	•	1,024,755	1,006,730	0	0	0
14	63/63	1,006,730	0	70,471		1,084,751	1,065,787	0	0	0
15	64/64	1,065,787	0	74,605		1,148,385	1,128,403	Ō	0	0
16	65/65	1,128,403	0	78,988	•	1,215,854	1,194,775	0	0	0
17	66/66	1,194,775	0	83,634	•	1,287,370	1,265,113	0	0	0
18	67/67	1,265,113	0	88,558	•	1,363,159	1,339,644	0	0	0
19	68/68	1,339,644	Ö	93,775	•	1,443,466	1,418,607	Ö	Ö	Ö
20	69/69	1,418,607	Ö	99,302	•	1,528,549	1,502,257	0	Ö	Ö
	00,00	., ,	·	33,332		1,020,010		•		•
21	70/70	1,502,257	0	105,158		1,618,682	1,580,421	0	0	0
22	71/71	1,580,421	0	110,629	•	1,702,903	1,662,495	0	0	0
23	72/72	1,662,495	0	116,375	•	1,791,339	1,748,704	0	0	0
24	73/73	1,748,704	0	122,409	•	1,884,228	1,839,277	0	0	0
25	74/74	1,839,277	3,637	128,495		1,964,135	1,916,884	13,767	3,306	17,073
26	75/75	1,916,884	387,334	107,069		1,636,619	1,596,990	11,472	351,718	363,190
27	76/76	1,596,990	405,743	83,387		1,274,634	1,243,613	8,934	368,167	377,101
28	77/77	1,243,613	424,855	57,313		876,071	854,666	6,141	385,289	391,430
29	78/78	854,666	444,709	28,697		438,654	427,903	3,075	403,113	406,188
30	79/79	427,903	427,903	C	0	0	0	0	387,743	387,743
31	80/80	0	0	C	0	0	0	0	0	0
32	81/81	0	0	C	0	0	0	0	0	0
33	82/82	0	0	Ċ		0	0	0	0	0
34	83/83	0	0	Č		0	0	0	0	0
35	84/84	0	0	ď		0	0	0	Ō	0
36	85/85	Ō	Ö	ď		Ō	Ō	Ö	Ö	0
37	86/86	0	0	ď	_	0	0	0	0	0
38	87/87	0	0	ď		0	0	0	Ō	0
39	88/88	Ō	Ö	ď		Ō	Ō	Ö	Ö	Ö
40	89/89	0	0	C		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%.

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

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

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 Bas 300,000	is Growth	Dividend 1.00%		Pre-Retirement ncome Tax Rate 39.60%	Retire Income T 75.0	ment ax Rate	mposite Capital Tax Rate* 30.11% in Yrs 1 42.50% thereaft	Tu -20 Assı	rnover umption 0.00%
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

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

^{*}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.)

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 Dividend Pre-Retirement Retirement Tax Rate Equity Account Growth Dividend Tax Rate Income Tax Rate Income Tax Rate 30.11% in Yr	
Equity Account Growth Dividend Tax Rate Income Tax Rate Income Tax Rate 30.11% in Yr	s 1-20 Assumption
500,000 7.00% 1.00% 25.00% 39.60% 75.00% 42.50% ther	eafter 20.00%
(4) (2) (4) (5) (6) (7) (9)	(9) (10)***
(1) (2) (3) (4) (5) (6) (7) (8)	(9) (10)*** Net Year End
Sale of Sale of	Value of
Beginning Equities After Tax Value Equities Cost Basi	
of Year to Fund Capital Reinvested Before Adjusted Caused by Used by	
Yr Cost Basis Needs Growth Dividends Turnover Cost Basis Turnover** Turnover	
1 300,000 0 35,000 3,750 538,750 303,750 107,750 60,75	50 93,598 523,811
2 336,598 0 36,667 3,929 564,407 340,528 112,881 68,10	550,098
3 371,821 0 38,507 4,126 592,731 375,948 118,546 75,18	9 105,491 578,806
4 406,249 0 40,516 4,341 623,663 410,591 124,733 82,11	
5 440,374 0 42,694 4,574 657,183 444,947 131,437 88,99	
6 474,614 0 45,041 4,826 693,303 479,440 138,661 95,88	88 125,782 679,404
7 509,334 0 47,558 5,096 732,058 514,430 146,412 102,88	66 133,306 717,874
8 544,850 0 50,251 5,384 773,509 550,234 154,702 110,04	758,923
9 581,443 0 53,125 5,692 817,740 587,135 163,548 117,42	7 149,661 802,647
10 619,369 0 56,185 6,020 864,852 625,389 172,970 125,07	78 158,550 849,156
11 658,861 0 59,441 6,369 914,966 665,230 182,993 133,04	6 167,954 898,577
12 700,138 0 62,900 6,739 968,216 706,878 193,643 141,37	75 177,905 951,049
13 743,407 0 66,573 7,133 1,024,755 750,540 204,951 150,10	8 188,438 1,006,730
14 788,870 0 70,471 7,550 1,084,751 796,420 216,950 159,28	199,587 1,065,787
15 836,723 0 74,605 7,993 1,148,385 844,716 229,677 168,94	3 211,390 1,128,403
16 887,163 0 78,988 8,463 1,215,854 895,625 243,171 179,12	25 223,887 1,194,775
17 940,387 0 83,634 8,961 1,287,370 949,349 257,474 189,87	70 237,118 1,265,113
18 996,597 0 88,558 9,488 1,363,159 1,006,085 272,632 201,21	7 251,129 1,339,644
19 1,055,997 0 93,775 10,047 1,443,466 1,066,044 288,693 213,20	9 265,965 1,418,607
20 1,118,800 0 99,302 10,640 1,528,549 1,129,440 305,710 225,88	281,675 <b>1,502,2</b> 57
21 1,185,227 0 105,158 11,267 1,618,682 1,196,495 323,736 239,29	9 287,850 1,580,421
22 1,245,046 0 110,629 11,853 1,702,903 1,256,899 340,581 251,38	302,670 1,662,495
23 1,308,189 0 116,375 12,469 1,791,339 1,320,658 358,268 264,13	318,260 1,748,704
24 1,374,787 0 122,409 13,115 1,884,228 1,387,901 376,846 277,58	334,658 1,839,277
25 1,444,979 3,637 128,495 0 1,964,135 1,442,122 392,827 288,42	4 348,456 1,916,884
26 1,502,153 387,334 107,069 0 1,636,619 1,198,622 327,324 239,72	290,094 1,596,990
27 1,248,991 405,743 83,387 0 1,274,634 931,664 254,927 186,33	3 225,774 1,243,613
28 971,105 424,855 57,313 0 876,071 639,346 175,214 127,86	9 155,093 854,666
29 666,570 444,709 28,697 0 438,654 319,733 87,731 63,94	77,623 427,903
30 333,409 427,903 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
39 0 0 0 0 0 0 0	0 0 0
40 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%.

Date: [Current date appears here] Page 18 of 77 3a. Strategy 3a - Current Plan

^{**}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.

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		Dividend 1.00%		Pre-Retirement ncome Tax Rate 39.60%	Retiren Income Ta 75.00	nent ax Rate	mposite Capital Tax Rate* 30.11% in Yrs 1 42.50% thereaf	-20 Ass	irnover umption 0.00%
Yr_	(1)  Beginning of Year Cost Basis	Sale of Equities to Fund Needs	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5)  Asset Value Before Turnover	(6) Adjusted Cost Basis	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

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

Date: [Current date appears here] Page 19 of 77 3a. Strategy 3a - Current Plan

^{*}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.

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Details of Hypothetical Equity Asset (Sale of Medical Practice)

Composite Capital Gains											
		tial		Dividend		etirement	Retireme		Tax Rate*	Turno	
		Basis Grow				e Tax Rate	Income Tax		l1% in Yrs 1-20		
	(	7.00	% 1.00%	25.00%	39	9.60%	75.00%	42.	50% thereafter	20.0	0%
		(4)	(2)**	(2)	(4)	(E)	(c)	(7)***	(0)	(0)	(40)
		(1)	(2)**	(3)	(4)	(5)	(6) Year End	Net Year End	(8)	(9)	(10)
		Beginning					Value of	Value of		After Tax	
		of Year				After Tax	Assets	Assets	After Tax	Equity	Combined
	M/F	Value of	Fund _	Sale of	Capital	Reinvested		After	Dividend _	Sales _	- After Tax
Yr	Ages	Asset	Deposits	Equities	Growth	Dividends	Turnover	Turnover	Cash Flow	Cash Flow	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 50/50	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	Ö	Ö	Ö	0	Ö	ő	Ö	Ö	Ö	Ö
13	62/62	Ö	Ö	Ö	Ŏ	Ö	Ö	Ö	Ö	Ö	Ö
14	63/63	Ö	Ö	Ö	Ŏ	Ö	Ö	Ö	Ö	Ö	0
15	64/64	Ö	Ö	Ö	Õ	Ŏ	Ö	Ö	Ö	Ö	Ö
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 74/74	688,519	0	351,991	23,557	0	360,085	354,119	2,524	334,047	336,571
25 26	74/74 75/75	354,119	0	354,119 0	0	0	0	0	0	332,611 0	332,611
26 27	76/76	0	0	0	0	0 0	0	0	0	0	0
28	70/70 77/77	0	0	0	0	0	0	0	0	0	0
29	78/78	Ö	ő	Ö	0	Ö	ő	Ö	Ö	Ö	Ö
30	79/79	Ö	Ö	Ö	0	Ö	Ö	Ö	Ö	Ö	Ö
	•	•	•	•	•	J	J	· ·	J	•	•
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
			1,700,071	.,000,701		U			23,102	1,000,020	1,000,302

^{*}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%.

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

^{**}Column (2) includes proceeds from the sale of illiquid assets.

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

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

#### Details of Hypothetical Equity Asset (Sale of Medical Practice)

		itial Basis Grow 0 7.00			Pre-Reti Income T 39.6	ax Rate	Retireme Income Tax 75.00%	nt Rate 30.1	site Capital Ga Tax Rate* 1% in Yrs 1-20 50% thereafter	Turno	otion
		0 7.00	76 1.0076	25.00%	39.0	U 70	75.00%	42.3	50% thereafter	20.00	170
		(1)	(2)**	(3)	(4)	(5)	(6) Year End	(7)*** Net Year End	(8)	(9)	(10)
		Beginning of Year				After Tax	Value of Assets	Value of Assets	After Tax	After Tax Equity	Combined
	M/F	Value of	Fund _	Sale of	1 1	einvested		After	Dividend +	Sales _	Aften Ten
Yr	Ages	Asset	Deposits			Dividends	Turnover	Turnover	Cash Flow	Cash Flow	Cash Flow
41	90/90					0		0			
42	91/91	0	0	0	0	0	0	0	0	0	0
43	92/92	0	0	0	0	0	0	0	0	0	0
44	93/93	0	0	0	0	0	0	0	0	0	0
45	94/94	0	0	0	0	0	0	0	0	0	0
46	95/95	0	0	0	0	0	0	0	0	0	0
47	96/96	0	0	0	0	0	0	0	0	0	0
48	97/97	0	0	0	0	0	0	0	0	0	0
49	98/98	0	0	0	0	0	0	0	0	0	0
50	99/99	0	0	0	0	0	0	0	0	0	0

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

Date: [Current date appears here] Page 21 of 77 3a. Strategy 3a - Current Plan

^{*}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.

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 V Equity A 0	ccount Gr	owth Divide 00% 1.00%		te Income 1	Γax Rate		ement Tax Rate 00%	Ta 30.11%	e Capital Gain x Rate* 5 in Yrs 1-20 6 thereafter	Turnov Assumpt 20.00%	ion
	(1)  Beginning of Year	(2)	(3) Sale of Equities to Fund	(4)	(5) After Tax Reinvested	(6) Asset Value Before	Adjı	(7)	(8) Sale of Equities Caused by	(9) Cost Basis Used by	(10) After Tax Reinvested	(11)*** Net Year End Value of Asset After
Yr —	Cost Basis	Deposits	Needs	Growth	Dividends	Turnover	Cost	Basis	Turnover**	Turnover	Turnover	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 4	0	0	0 0	0 0	0		0 0	0 0	0 0	0	0	0
5	0	0	0	0	0		0	0	0	0	0	0
6	ő	Ö	Ö	Ö	Ö		0	Ö	Ö	Ö	Ö	Ö
7	0	0	0	0	0		0	Ō	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 16	0	0	0 0	0 0	0		0 0	0 0	0 0	0	0	0
17	0	0	0	0	0		0	0	0	0	0	0
18	Ŏ	Ö	Ö	Ö	0		0	0	0	Ö	0	Ö
19	Ō	0	Ō	0	0		0	Ō	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	1,250,43		68,626	250,086	233,725	243,133	1,241,612
22	1,178,033	0	311,277	65,123	0	995,45		882,696	199,092	176,539	189,507	984,395
23	895,664	0	331,649	45,692	0	698,43		93,908	139,688	118,782	130,803	688,519
24 25	605,930	0	351,991 354,119	23,557 0	0	360,08	5 2 0	296,161 0	72,017 0	59,232 0	66,583 0	354,119 0
26	303,512 0	0	354,119	0	0		0	0	0	0	0	0
27	Ŏ	Ö	Ö	ő	0		0	Ö	0	Ö	0	Ö
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 35	0	0	0	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	Ö	Ö	0	0		0	0	0	Ö	0	ő
38	0	Ō	Ö	Ō	0		0	Ö	Ō	0	Ō	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%.

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

^{**}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.

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 Va Equity A 0	ccount Gro	owth Divide 00% 1.00%		e Income T	ax Rate In	Retirement come Tax Rate 75.00%	Ta 30.11%	e Capital Gair x Rate* 5 in Yrs 1-20 6 thereafter	Turnov Assump 20.00%	tion
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 48	0	0	0	0	U	U	0	0	0	0	0
46 49	0	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0	0

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

^{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.

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Details of Tax Deferred Asset* (Indexed Annuity)

		Tax Deferred A Initial Valu 400,000	e Co	Initial st Basis 50,000	Tax Deferred Yield 7.00%	Pre-Retiren Income Tax 39.60%	Rate Inc	Retirement ome Tax Rate 75.00%	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		Beginning	Beginning	After Tax	Balance in	Annualized		Remaining	Net Year End
		of Year	of Year	Cash Flow	Account	Tax Deferred	Year End	Income Tax	Value of
	M/F	Value of	Pre Tax	from	l I I	Interest =	Value of	On	Account
Year	Ages	Account	Withdrawal	Withdrawal	(1) - (2)	Accrued*	Account	Account	(6) - (7)
1	50/50	400,000			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	, ,	82,660	1,263,524	361,756	901,769
18	67/67	1,263,524	0	0	, ,	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		124,051	1,896,210	1,159,658	736,553
24	73/73	1,896,210	0	0	, ,	132,735	2,028,945	1,259,209	769,736
25	74/74	2,028,945	0	0		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	, ,	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		80,689	1,233,395	662,546	
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
39	88/88	0	0	0		0	0	0	0
40	89/89	0	0	0	0	0	0	0	0
				4 042 004					

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.

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Details of Tax Deferred Asset* (Indexed Annuity)

		Tax Deferred A Initial Valu 400,000	e Cos	nitial st Basis 50,000	Tax Deferred Yield 7.00%	Pre-Retiren Income Tax 39.60%	Rate Inc	Retirement ome Tax Rate 75.00%	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Year	M/F Ages	Beginning of Year Value of Account	Beginning of Year Pre Tax Withdrawal	After Tax Cash Flow from Withdrawal	Balance in Account to Accrue (1) - (2)	Annualized Tax Deferred Interest Accrued*	Year End Value of Account	Remaining Income Tax On Account	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.

## Details of Tax Deferred Cash Flow (Indexed Annuity)

			eferred Assets nitial Value 400,000	Initial Cost Bas 350,000	sis Incom	Retirement le Tax Rate 9.60%	Retireme Income Tax 75.00%	Rate	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		Danianian I	Danimain a	Danim mim m	Coin	Tavabla		T	After Tax
		Beginning of Year	Beginning of Year	Beginning of Year	Gain in	Taxable Portion of	After Tax	Tax Free Portion of	Cash Flow from the
	M/F	Value of	Cost	Pre Tax	Contract	Withdrawal	Value of	Withdrawal	Account
Year	Ages	Account	Basis	Withdrawal	Withdrawn	(3) - (7)	Column (5)	(3) - (5)	(6) + (7)
1	50/50	400,000	350,000						
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

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Details of Tax Deferred Cash Flow (Indexed Annuity)

		In	eferred Assets itial Value 400,000	Initial Cost Bas 350,000	is Incom	Retirement ne Tax Rate 9.60%	Retireme Income Tax 75.00%	Rate	
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					
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

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

## Summary of Illiquid Assets

		(1)	(2)	(3)	(4)
		Principal	Personal	Medical	
		Residence	Property	Practice	Total
	M/F	(3.00%	+ (-5.00%	+ (4.00%	Illiquid
Year	Ages	Growth)	Growth)	Growth)	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).

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).

Date: [Current date appears here] Page 29 of 77 3a. Strategy 3a - Current Plan

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

#### Summary of Liabilities

		(4)	(2)
		(1)	(2)
		Principal	
		Residence	
	NA/E	Loan	Total
Voor	M/F	(@ 4.00%	Total
Year	Ages	Interest)	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	227 252	227 252
12	60/60	237,353	237,353
13	61/61 62/62	224,443 211,007	224,443 211,007
		•	
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
32 33	82/82	0	0
34	83/83	0	0
3 <del>4</del> 35	84/84	0	0
36	85/85	0	0
36 37	85/85 86/86	0	0
38	87/87	0	0
39	88/88	0	0
40	89/89	0	0
40	09/09	U	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.

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

#### Summary of Liabilities

		(1) Principal Residence	(2)
		Loan	
	M/F	(@ 4.00%	Total
Yea	ar Ages	Interest)	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.

Date: [Current date appears here] Page 31 of 77 3a. Strategy 3a - Current Plan

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

		Proceeds from sale of Medical Practice Cost basis of Medical Practice	1,862,455
	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	1,459,341
		Cash flow reinvested in Sale of Medical Practice	1,459,341
		Total cash flow reinvested:	1.459.341

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

Hypothetical Net Worth (After Providing Required Cash Flow)

		(1)	(2)	(3)	(4)	(5)
			Year End			
		Year End	Value of	Year End	Year End	
		Net Equity	Taxable	Value of	Value of	Year End
	M/F	of Illiquid +		Tax Deferred		Hypothetical
Year	Ages	Assets	Plan Assets	Assets	Assets	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
	00/00	1,700,007	1,200,004	0.0,111	043,100	4,000,224
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	2,417,974
3 <del>4</del> 35	84/84	1,369,802	1,038,964	0	0	2,413,942
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
40	09/09	1,373,170	700,300	U		2,301,330

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

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

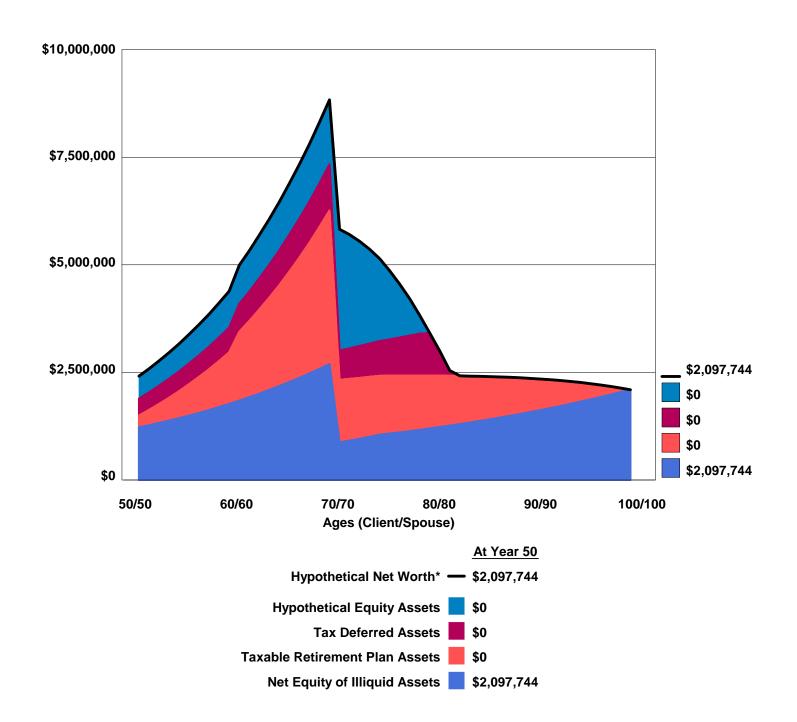
For: Wayne Rawlings, MD & Lauren Rawlings, MD

Hypothetical Net Worth (After Providing Required Cash Flow)

		(1)		(2) Year End		(3)		(4)		(5)
		Year End		Value of		Year End		Year End		
		Net Equity		Taxable		Value of		Value of		Year End
	M/F	of Illiquid	+	Retirement	+	Tax Deferred	+	Equity	l_	Hypothetical
Year	Ages	Assets		Plan Assets		Assets		Assets		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.

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



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

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

### Wealth Transfer Summary (After Providing Required Cash Flow)

		(1)	(2)	(3)	(4)	(5)
					Year End	Year End
		Total	Total	1	Total Assets	Wealth
	M/F	Estate _		Net Estate	+ Outside	= Transferred
Year	Ages	Assets*	Taxes**	to Heirs	the Estate	to Heirs
1	50/50	2,724,218	249,020	2,475,198		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		5,702,526
23	72/72	10,956,201	5,409,448	5,546,753	Ö	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		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	Ö	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		2,540,698
33	82/82				0	
34	83/83	5,781,900 5,657,908	3,363,928 3,243,966	2,417,972 2,413,942	0	2,417,972 2,413,942
3 <del>4</del> 35	84/84	5,525,656		2,413,942	0	2,408,766
36	85/85	5,325,656 5,384,610	3,116,890	2,400,700	0	
36 37	86/86	5,364,610 5,234,209	2,982,280 2,839,686	2,402,330 2,394,523	0	2,402,330 2,394,523
3 <i>1</i> 38	87/87	5,234,209 5,073,851	2,639,666 2,688,638	2,394,523 2,385,213	0	2,385,213
39	88/88	4,902,901	2,528,632	2,303,213	0	2,374,269
40	89/89	4,720,686	2,359,138	2,361,548	0	2,361,548
40	09/09	,120,000	2,333,130	2,301,340		2,301,340

Summary at Life Expectancy (Year 40)

Total Estate Assets Wealth Transferred to Heirs

\$ 4,720,686 \$ 2,361,548

^{*}Net of cash flow provided

^{**}See Transfer Tax Details report for details.

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

### Wealth Transfer Summary (After Providing Required Cash Flow)

		(1)	(2)		(3)		(4)		(5)
Year	M/F Ages	Total Estate - Assets*	Total Transfer Taxes**	=	Net Estate to Heirs	+	Year End Total Assets Outside the Estate	=	Year End Wealth Transferred to Heirs
41	90/90	4,526,491	2,179,592	,	2,346,899			•	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

*Net of cash flow provided
**See Transfer Tax Details report for details.

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

#### **Estate Assets Details**

W/F Year         Ages         Liquid Assets*         + Iliquid Assets**         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			(1)	(2)	(3)
Year         Ages         Assets*         +         Assets**         =         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           <		M/E	Liquid	Net	Total Estate
1 50/50 1,502,647 1,221,571 2,724,218 2 51/51 1,718,674 1,270,768 2,989,442 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 5,6551,505 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 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,827 76/76 9,002,646 1,105,181 10,107,8	Voor	_		• 1	_
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	——		Assets	Assets	Assets
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         2,990,916         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 <td>1</td> <td>50/50</td> <td>1,502,647</td> <td>1,221,571</td> <td>2,724,218</td>	1	50/50	1,502,647	1,221,571	2,724,218
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 </td <td>2</td> <td>51/51</td> <td>1,718,674</td> <td>1,270,768</td> <td>2,989,442</td>	2	51/51	1,718,674	1,270,768	2,989,442
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	3	52/52	1,948,695	1,322,647	3,271,342
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	4	53/53	2,193,397	1,377,270	3,570,667
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         7	5	54/54	2,453,544	1,434,700	3,888,244
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       7	6	55/55	2,729,969	1,495,007	4,224,976
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	7	56/56	3,023,577	1,558,266	4,581,843
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 <td< td=""><td>8</td><td>57/57</td><td>3,335,344</td><td>1,624,555</td><td>4,959,899</td></td<>	8	57/57	3,335,344	1,624,555	4,959,899
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 <t< td=""><td>9</td><td>58/58</td><td>3,666,319</td><td>1,693,955</td><td>5,360,274</td></t<>	9	58/58	3,666,319	1,693,955	5,360,274
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       <	10	59/59	4,017,629	1,766,557	5,784,186
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       <					
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	11	60/60	4,390,476	1,842,454	6,232,930
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	12	61/61	4,786,142	1,921,742	6,707,884
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	13	62/62	5,206,000	2,004,527	7,210,527
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	14	63/63	5,651,505	2,090,916	7,742,421
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	15	64/64	6,124,206	2,181,024	8,305,230
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	16	65/65	6,625,753	2,274,970	8,900,723
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       <	17	66/66	7,157,899	2,372,880	9,530,779
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 <t< td=""><td>18</td><td>67/67</td><td>7,722,509</td><td>2,474,886</td><td>10,197,395</td></t<>	18	67/67	7,722,509	2,474,886	10,197,395
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 <td< td=""><td>19</td><td>68/68</td><td>8,321,558</td><td>2,581,125</td><td>10,902,683</td></td<>	19	68/68	8,321,558	2,581,125	10,902,683
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 <td< td=""><td>20</td><td>69/69</td><td>8,957,149</td><td>2,691,741</td><td>11,648,890</td></td<>	20	69/69	8,957,149	2,691,741	11,648,890
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 <td< td=""><td>21</td><td>70/70</td><td>10,309,638</td><td>869,932</td><td>11,179,570</td></td<>	21	70/70	10,309,638	869,932	11,179,570
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 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
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 <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
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				•	
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					
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					
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					
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					
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					
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			*		
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			.,,	1,100,010	0,010,100
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	31	80/80	6,012,167	1,228,319	7,240,486
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	32	81/81	4,762,142	1,261,906	6,024,048
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	33	82/82	4,485,236	1,296,664	5,781,900
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	34	83/83	4,325,288	1,332,620	5,657,908
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	35	84/84		1,369,802	5,525,656
38 87/87 3,584,850 1,489,001 5,073,851 39 88/88 3,371,508 1,531,393 4,902,901	36	85/85	3,976,372	1,408,238	5,384,610
38 87/87 3,584,850 1,489,001 5,073,851 39 88/88 3,371,508 1,531,393 4,902,901	37	86/86	3,786,248	1,447,961	5,234,209
	38	87/87	3,584,850		5,073,851
	39	88/88	3,371,508	1,531,393	4,902,901
	40	89/89	3,145,516		4,720,686

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

^{**}Net of any liabilities.

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

Date: [Current date appears here] Page 39 of 77 3a. Strategy 3a - Current Plan

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

^{**}Net of any liabilities.

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

#### Transfer Tax Details

		(1)	(2)	(3) Remaining	(4)	(5) Income Tax	(6) Income Tax	(7)
				Available		on	on	Total
		Total		Unified	Federal	Tax	Retirement	Transfer
	M/F	Estate	Taxable	Credit	Estate	Deferred	Plan	Taxes
Year	Ages	Assets	Estate	Equivalent*	Tax	Assets	Assets	(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	Ö	1,066,619	4,313,446	5,380,065
23	72/72	10,956,201	10,956,201	21,060,000	Ö	1,159,658	4,249,790	5,409,448
24	73/73	10,801,100	10,801,100	21,680,000	Ō	1,259,209	4,182,360	5,441,569
25	74/74	10,619,120	10,619,120	22,340,000	Ō	1,365,728	4,110,932	5,476,660
26	75/75	10,377,370	10,377,370	23,000,000	Ō	1,479,704	4,035,268	5,514,972
27	76/76	10,107,827	10,107,827	23,700,000	Ō	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	7 240 496	7 240 496	26 690 000	0	662 F46	2 504 000	1 246 626
32	81/81	7,240,486	7,240,486	26,680,000		662,546	3,584,080	4,246,626
32 33	82/82	6,024,048	6,024,048 5,781,900	27,480,000	0	6,178	3,477,172	3,483,350
	83/83	5,781,900	, ,	28,300,000	0 0	0	3,363,928	3,363,928
34 35	84/84	5,657,908 5,525,656	5,657,908 5,525,656	29,140,000 30,020,000	0	0	3,243,966 3,116,890	3,243,966 3,116,890
36	85/85	5,384,610	5,384,610	30,020,000	0	0	2,982,280	2,982,280
36 37	86/86	5,234,209	5,364,610	31,840,000	0	0	2,962,260 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
-10	90/00	1,1 20,000	1,1 20,000	J-1,000,000			2,000,100	2,000,100

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.

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

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

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

#### Transfer Tax Details

		(1) Total	(2)	(3) Remaining Available Unified	(4) Federal	(5) Income Tax on Tax	(6) Income Tax on Retirement	(7) Total Transfer
	M/F	Estate	Taxable	Credit	Estate	Deferred	Plan	Tansier
	-						1	
Year	Ages	Assets	Estate	Equivalent*	Tax	Assets	Assets	(4)+(5)+(6)
	00/00	4 500 404	4 500 404	25 040 000			0.470.500	0.470.500
41	90/90	4,526,491	4,526,491	35,840,000	U	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.



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

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

0

1,300,000

### Client Information Summary

#### **Current Assets**

**Liquid Assets:** 

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

Liquid Assets (Taxable Interest)

Total Defined Contribution Plan Assets: 400,000

Total Liquid Assets

Illiquid Assets: Principal Residence 475,000

Personal Property 200,000

Medical Practice 850,000

Less Total Liabilities (350,000)

Total Illiquid Assets 1,175,000

Other Assets: 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**

Retirement Plan Assets: 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.

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

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

### Client Information Summary

#### **Assumptions Used**

Income Tax Rates: Pre-Retirement 39.60%

Retirement 75.00%

<u>Life Expectancy:</u> Joint 40 Years

Wayne Rawlings, MD Age 89 Lauren Rawlings, MD Age 89

Hypothetical Equities: 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%

Retirement Plan Assets Wayne Rawlings, MD:

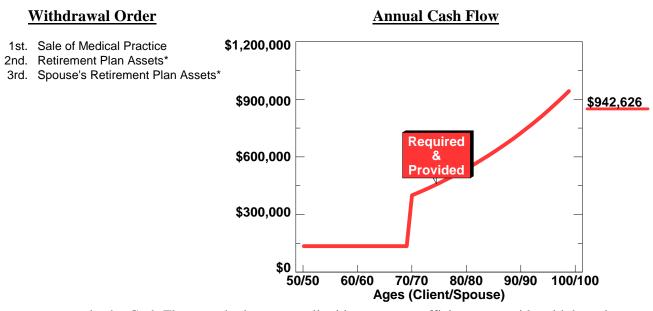
Defined Contr. Yield Assumption 7.00% Retirement Plan Assets Lauren Rawlings, MD:

Defined Contr. Yield Assumption 7.00%

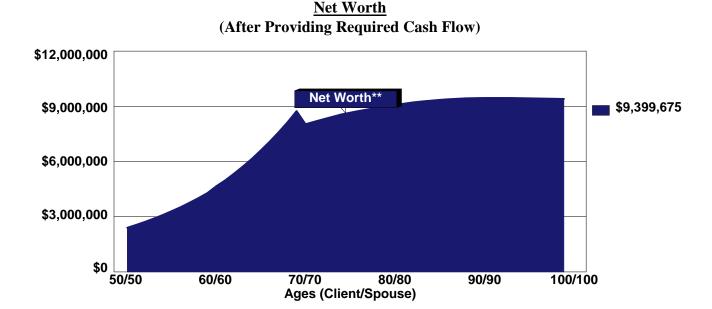
Date: [Current date appears here] Page 44 of 77 3b. Strategy 3b - Add SIUL

### 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.



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.



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

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

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

### Cash Flow Analysis

		Annual	Cash Flow Re	quired			Annual Cash F	low Provided		
		(1)	(2)	(3)	(4)	(5) Total After Tax	(6) After Tax	(7) After Tax	(8)	(9)
		After Tax	After Tax	Total		Cash Flow	Cash Flow	Cash Flow		Total
		Spendable	Dedicated	After Tax	Expected	from	from	from Tax	Reinvested	After Tax
	M/F	Cash Flow +			After Tax +			Deferred -	Excess =	
Year	Ages	Required	Required*	Required*	Cash Flow	Plan Assets	Assets	Assets	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".

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

### Cash Flow Analysis

		Annual	Cash Flow Re	quired	Annual Cash Flow Provided							
		(1)	(2)	(3)	(4)	(5) Total	(6)	(7)	(8)	(9)		
	M/F	After Tax Spendable Cash Flow	After Tax Dedicated Cash Flow	Total After Tax Cash Flow	Expected After Tax	After Tax Cash Flow from Retirement	After Tax Cash Flow from Equity	After Tax Cash Flow from Tax Deferred	Reinvested Excess	Total After Tax Cash Flow		
Year	Ages	Required	Required*	Required*	Cash Flow	Plan Assets	Assets	Assets	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

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".

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

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

R	Retirement Plan		tirement Plan	Retireme				
	Asset		Assets	Asse		Pre-Retirement	On Retirement Plan Assets (5) - (6)  105,083	
	Initial Va		Cost Basis	Yiel		ncome Tax Rate		
	200,00	0	0	7.00	%	39.60%	75.	00%
		(1)	(2)	(3)	(4)	(5)		(7)
					After Tax		Remaining	Net
				Distribution	Cash Flow		Income Tax	Year End
		Beginning	Required	from	from	Year End	On	
	M/F	of Year	Minimum	Retirement	Retirement	Retirement	Retirement	<b>Plan Assets</b>
Year	Ages	Plan Assets	Distribution	Plan Assets	Plan Assets	Plan Assets	Plan Assets	(5) - (6)
1	50/50	200,000				211,860	105.083	106.777
2	51/51	211,860	0	Ō	Ċ			
3	52/52	224,423	Ö	Ö	ď	,	•	
4	53/53	237,731	Ŏ	Ö	ď		•	
5	54/54	251,828	Ö	Ö	Č		•	
6	55/55	266,761	Ö	Ö	Č	/	•	
7	56/56	282,580	0	0	Č	- ,	•	
8	57/57	299,337	ő	0	ď		•	
9	58/58	317,088	Ö	0	Č		•	_ ′
10	59/59	335,891	0	0	Č		•	
10	39/39	333,031	Ū	v		333,009	170,401	179,320
11	60/60	355,809	0	0	0	376,908	149,256	227,652
12	61/61	376,908	0	0	C	399,259	158,107	241,152
13	62/62	399,259	0	0	C	422,935	167,482	255,453
14	63/63	422,935	0	0	O	448,015	177,414	270,601
15	64/64	448,015	0	0	C	474,582	187,934	286,648
16	65/65	474,582	0	0	C	502,725	199,079	303,646
17	66/66	502,725	0	0	C	532,537	210,885	321,652
18	67/67	532,537	0	0	C	564,116	223,390	340,726
19	68/68	564,116	0	0	C	597,568	236,637	360,931
20	69/69	597,568	0	0	C	633,004	250,670	382,334
21	70/70	633,004	23,102	23,102	5,776	646,069	191 552	161 517
22	71/71	646,069	24,380	24,380	6,095		•	
23	72/72	658,555	25,725	25,725	6,431		•	
24	73/73	670,357	27,140	27,140	6,785		•	
25	74/74	681,360	28,629	28,629	7,157			
26	75/75	691,438	30,194	30,194	7,549			
27	76/76	700,456	31,839	31,839	7,960		•	
28	77/77	708,266	33,409	33,409	8,352			
29	78/78	714,876	35,216	35,216	8,804			
30	79/79	719,964	36,921	36,921	9,230		•	
30	13/13	7 13,304	30,321	30,321	3,230	125,541	342,000	100,007
31	80/80	723,547	38,692	38,692	9,673		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		519,835	173,279
38	87/87	693,114	51,725	51,725	12,931		509,567	169,856
39	88/88	679,423	53,498	53,498	13,375		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.

Date: [Current date appears here] Page 48 of 77 3b. Strategy 3b - Add SIUL

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.

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	Asse Yiel	Retirement Plan Assets Yield II 7.00%		Income	ement Tax Rate 00%
		(1)	(2)	(3)	(4) After Tax	(5)	(6) Remaining	(7) Net
				Distribution	Cash Flow		Income Tax	Year End
		Beginning	Required	from	from	Year End	On	Retirement
	M/F	of Year	Minimum	Retirement	Retirement	Retirement	Retirement	<b>Plan Assets</b>
Year	Ages	Plan Assets	Distribution	Plan Assets	Plan Assets	Plan Assets	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	14,772	444,406	333,304	111,102
48	97/97	444,406	,	58,474	14,619	408,818	306,613	102,205
49	98/98	408,818	•	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.

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

R	Retirement Plan		tirement Plan	Retireme				
	Asset		Assets	Asse		Pre-Retirement	On Retirement Plan Assets (5) - (6)  105,083	
	Initial Va		Cost Basis	Yiel		ncome Tax Rate		
	200,00	0	0	7.00	%	39.60%	75.	00%
		(1)	(2)	(3)	(4)	(5)		(7)
					After Tax		Remaining	Net
				Distribution	Cash Flow		Income Tax	Year End
		Beginning	Required	from	from	Year End	On	
	M/F	of Year	Minimum	Retirement	Retirement	Retirement	Retirement	<b>Plan Assets</b>
Year	Ages	Plan Assets	Distribution	Plan Assets	Plan Assets	Plan Assets	Plan Assets	(5) - (6)
1	50/50	200,000				211,860	105.083	106.777
2	51/51	211,860	0	Ō	Ċ			
3	52/52	224,423	Ö	Ö	ď	,	•	
4	53/53	237,731	Ŏ	Ö	ď		•	
5	54/54	251,828	Ö	Ö	Č		•	
6	55/55	266,761	Ö	Ö	Č	/	•	
7	56/56	282,580	0	0	Č	- ,	•	
8	57/57	299,337	ő	0	ď		•	
9	58/58	317,088	Ö	0	Č		•	_ ′
10	59/59	335,891	0	0	Č		•	
10	39/39	333,031	Ū	v		333,009	170,401	179,320
11	60/60	355,809	0	0	0	376,908	149,256	227,652
12	61/61	376,908	0	0	C	399,259	158,107	241,152
13	62/62	399,259	0	0	C	422,935	167,482	255,453
14	63/63	422,935	0	0	O	448,015	177,414	270,601
15	64/64	448,015	0	0	C	474,582	187,934	286,648
16	65/65	474,582	0	0	C	502,725	199,079	303,646
17	66/66	502,725	0	0	C	532,537	210,885	321,652
18	67/67	532,537	0	0	C	564,116	223,390	340,726
19	68/68	564,116	0	0	C	597,568	236,637	360,931
20	69/69	597,568	0	0	C	633,004	250,670	382,334
21	70/70	633,004	23,102	23,102	5,776	646,069	191 552	161 517
22	71/71	646,069	24,380	24,380	6,095		•	
23	72/72	658,555	25,725	25,725	6,431		•	
24	73/73	670,357	27,140	27,140	6,785		•	
25	74/74	681,360	28,629	28,629	7,157			
26	75/75	691,438	30,194	30,194	7,549			
27	76/76	700,456	31,839	31,839	7,960		•	
28	77/77	708,266	33,409	33,409	8,352			
29	78/78	714,876	35,216	35,216	8,804			
30	79/79	719,964	36,921	36,921	9,230		•	
30	13/13	7 13,304	30,321	30,321	3,230	125,541	342,000	100,007
31	80/80	723,547	38,692	38,692	9,673		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		519,835	173,279
38	87/87	693,114	51,725	51,725	12,931		509,567	169,856
39	88/88	679,423	53,498	53,498	13,375		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.

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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.

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		etirement Plan Assets Cost Basis 0	Asse Yield	Retirement Plan Assets Yield I 7.00%		Income	ement Tax Rate 00%
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
				Distribution	After Tax Cash Flow		Remaining Income Tax	Net Year End
		Beginning	Required	from	from	Year End	On	Retirement
	M/F	of Year	Minimum	Retirement	Retirement	Retirement	Retirement	<b>Plan Assets</b>
Yea	Ages	Plan Assets	Distribution	Plan Assets	Plan Assets	Plan Assets	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.

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)

								mposite Capital		
	Initial			Dividend	Pre-Retirement	Retire		Tax Rate*		ırnover
	Cost Bas		Dividend	Tax Rate	Income Tax Rate			30.11% in Yrs 1		umption
	300,000	7.00%	1.00%	25.00%	39.60%	75.0	00%	42.50% thereaf	fter 2	0.00%
		(1)	(2)	(3)	(4)	(5)	(6)**	(7)	(8)	(9)
		(')	(2)	(3)		Year End	Net Year End		(6)	(3)
		Beginning				Value of	Value of		After Tax	
		of Year			After Tax	Assets	Assets	After Tax	Equity	Combined
	M/F	Value of _	Sale of	Capital	Reinvested _	Before	After	Dividend	Sales .	After Tax
Yr	Ages	Asset	Equities	Growth	Dividends	Turnover	Turnover	Cash Flow	Cash Flow	Cash Flow
_	<del></del>				] [ [		_			
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		311,945	306,119	2,186	34,293	36,479
11	60/60	306,119	37,041	18,835		287,913	282,605	2,018	34,461	36,479
12	61/61	282,605	37,192	17,179		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
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	0
24	00/00	•	•	•		•	•	•	•	•
31	80/80	0	U	0		0	0	0	U	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	0
			748,302		0			39,289	690,310	729,599
			1 70,302		U			33,203	030,310	1 23,333

^{*}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%.

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

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

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 Bas 300,000	is Growth	Dividend 1.00%		Pre-Retirement ncome Tax Rate 39.60%	Retire Income T 75.0	ment ax Rate	mposite Capital Tax Rate* 30.11% in Yrs 1 42.50% thereaft	Tu -20 Assı	rnover umption 0.00%
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

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

^{*}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.)

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

							Co	mposite Capital	Gains	
	Initial Value of			Dividend	Pre-Retirement	Retiren		Tax Rate*		rnover
	<b>Equity Account</b>	Growth	Dividend		Income Tax Rate			30.11% in Yrs 1		umption
	500,000	7.00%	1.00%	25.00%	39.60%	75.00		42.50% thereaf		0.00%
	,									
					1			1		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)***
		Coloref					Cala af			Net Year End
	Danimaina	Sale of		After Test	Asset		Sale of	Cast Dasia	After Test	Value of
	Beginning of Year	Equities	Camital	After Tax	Value	Adjusted	Equities	Cost Basis	After Tax Reinvested	Asset
V		to Fund	Capital	Reinvested			Caused by	Used by		After
Yr —	Cost Basis	Needs	Growth	Dividends	Turnover	Cost Basis	Turnover**	Turnover	Turnover	Turnover
1	300,000	37,531	32,373	C	494,842	277,481	98,968	55,496	85,879	481,030
2	307,864	37,180	31,070	(	474,920	284,068	94,984	56,814	83,491	462,732
3	310,746	36,939	29,806	(	455,599	285,939	91,120		80,903	444,714
4	309,654	36,784	28,555	(	436,485	284,042	87,297	56,808	78,117	426,664
5	305,350	36,696	27,298	(	417,266	279,088	83,453		75,132	408,331
6	298,403	36,663	26,017	(		271,610	79,537		71,945	389,508
7	289,233	36,676	24,698	(	•	261,998	75,506		68,549	370,017
8	278,147	36,725	23,330	Ċ	•	250,541	71,324		64,936	349,708
9	265,369	36,805	21,903	Ċ	•	237,440	66,961		61,098	328,449
10	251,050	36,912	20,408	Č	•	222,836	62,389		57,023	306,119
		07.044	40.005	_		222 224	55 500	44.004	50.000	222 225
11	235,292	37,041	18,835	(	,	206,821	57,583		52,699	282,605
12	218,156	37,192	17,179	(	,	189,445	52,518		48,114	257,800
13	199,670	37,363	15,431	C	,	170,732	47,174		43,251	231,597
14	179,837	37,551	13,583	C	,	150,678	41,526		38,096	203,893
15	158,639	37,756	11,630	C	,	129,263	35,553		32,632	174,583
16	136,043	37,979	9,562	C	-,	106,448	29,233		26,841	143,558
17	112,000	38,219	7,374	C	, -	82,182	22,543		20,704	110,708
18	86,450	38,476	5,056	(	,	56,405	15,458		14,200	75,916
19	59,324	38,750	2,602	(	39,768	29,043	7,954	5,809	7,308	39,064
20	30,542	39,064	0	(	0	0	0	0	0	0
21	0	0	0	(	0	0	0	0	0	0
22	Ö	ŏ	ő	ò		Ö	Ö		ő	Ö
23	Ŏ	Ö	Ö	Č		Ö	Ö		Ö	Ö
24	Ö	ő	ő	ò		Ö	Ö		Ö	Ö
25	Ö	ŏ	Ö	Č		Ö	Ö		Ö	Ö
26	Ö	0	0	Č		Ö	Ö		Ö	0
27	Ö	0	Ö	Č	-	Ö	0		Ö	0
28	0	0	0	Č		0	0		0	0
29	0	0	0	Č		0	Ö		0	0
30	0	0	0	(		0	0		0	0
30	v	v	Ū	`	,	·	•	•	Ū	Ū
31	0	0	0	(	0	0	0	0	0	0
32	0	0	0	(	0	0	0	0	0	0
33	0	0	0	(	0	0	0	0	0	0
34	0	0	0	(	0	0	0	0	0	0
35	0	0	0	(	0	0	0	0	0	0
36	0	0	0	C	0	0	0	0	0	0
37	0	0	0	C	0	0	0	0	0	0
38	0	0	0	C	0	0	0	0	0	0
39	0	0	0	(		0	0		0	0
40	0	0	0	(	0	0	0	0	0	0
	_	748,302			- 1					
		740,302		,	,					

^{*}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%.

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

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^{**}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.

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		Dividend 1.00%		Pre-Retirement ncome Tax Rate 39.60%	Retiren Income Ta 75.00	nent ax Rate	nposite Capital Tax Rate* 30.11% in Yrs 1 42.50% thereaf	Tu -20 Ass	rnover umption 0.00%
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

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

Date: [Current date appears here] Page 55 of 77 3b. Strategy 3b - Add SIUL

^{748,302} 

^{*}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.

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

### Details of Hypothetical Equity Asset (Sale of Medical Practice)

Composite Capital Gains Initial Dividend Pre-Retirement Retirement Tax Rate* Turnover											
				Dividend					Tax Rate*		
		Basis Grow				e Tax Rate	Income Tax		11% in Yrs 1-20	Assum	•
	(	0 7.00°	% 1.00%	25.00%	39	0.60%	75.00%	42.	50% thereafter	20.0	0%
		(4)	(0)**	(2)	(4)	<b>(5)</b>	(6)	/ <b>7</b> ***	(0)	(0)	(40)
		(1)	(2)**	(3)	(4)	(5)	(6) Year End	(7)*** Net Year End	(8)	(9)	(10)
		Beginning					Value of	Value of		After Tax	
		of Year				After Tax	Assets	Assets	After Tax	Equity	Combined
	M/F	Value of	Fund _	Sale of	Capital	Reinvested	1 1 1	After	Dividend .	Sales _	After Tax
Yr	Ages	Asset	Deposits	Equities	Growth	Dividends	Turnover	Turnover	Cash Flow	Cash Flow	Cash Flow
<u></u>	——	Asset	Deposits	Lquities	O.O.V.	Dividends	Turnover	Turriover	Gushirlow	Gusii i iow	ousii i iow
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	Ō	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	35	0	2	0	37	37	0	0	0
21	70/70	37	1,589,252	0	111,250	11,920	1,712,459	1,700,448	0	0	0
22	71/71	1,700,448	118,549	Ŏ	127,330	13,642	1,959,969	1,938,886	Ŏ	ő	Ö
23	72/72	1,938,886	106,861	Ö	143,202	15,343	2,204,292	2,174,564	Ö	Ö	Ö
24	73/73	2,174,564	94,838	Ö	158,858	17,021	2,445,281	2,407,270	0	Ö	Ō
25	74/74	2,407,270	82,469	Ō	174,282	18,673	2,682,694	2,636,711	Ō	Ō	0
26	75/75	2,636,711	69,747	0	189,452	20,298	2,916,208	2,862,523	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
28	77/77	3,084,273	43,113	0	218,917	23,455	3,369,758	3,301,376	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
30	79/79	3,513,347	14,910	0	246,978	26,462	3,801,697	3,719,458	0	0	0
24	00/00	2 740 450	420	•	260 272	27 907	4 007 965	2 040 000	•	^	^
31	80/80	3,719,458	138	0	260,372	27,897	4,007,865	3,919,000	0 45 074	0	0 45 074
32 33	81/81 82/82	3,919,000 4,112,274	0	0 0	274,330	14,322 113	4,207,652 4,400,246	4,112,274 4,298,485	15,071 30,729	0	15,071 30,729
33 34	82/82 83/83	4,112,274 4,298,485	0 0	16,162	287,859 299,763	113	4,400,246 4,582,086	4,298,485	30,729 32,117	14,739	30,729 46,856
35	84/84	4,296,465 4,474,475	0	33,123	299,763 310,895	0	4,752,247	4,639,305	32,117	30,157	40,030 63,467
36	85/85	4,639,305	0	50,950	321,185	0	4,752,247	4,791,780	34,413	46,327	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
38	87/87	4,930,768	0	88,807	338,937	0	5,180,898	5,055,036	36,315	80,603	116,918
39	88/88	5,055,036	ő	108,889	346,230	0	5,292,377	5,163,246	37,096	98,768	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
			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%.

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

Date: [Current date appears here] Page 56 of 77 3b. Strategy 3b - Add SIUL

^{**}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.

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

#### Details of Hypothetical Equity Asset (Sale of Medical Practice)

	Cost	itial Basis Grov 0 7.00			Incom	etirement e Tax Rate 9.60%	Retireme Income Tax 75.00%	nt Rate 30.	osite Capital Ga Tax Rate* 11% in Yrs 1-20 50% thereafter	Turno	ption
		(1) Beginning	(2)**	(3)	(4)	(5)	(6) Year End Value of	(7)*** Net Year End Value of	(8)	(9)	(10)
	M/F	of Year Value of	Fund _	Sale of	Canital	After Tax	Assets Before	Assets After	After Tax Dividend	Equity Sales	Combined After Tax
Yr	Ages	Asset	Deposits		Capital .	Reinvested :	Turnover	Turnover	Cash Flow	Cash Flow	Cash Flow
<u></u>		Asset	Deposits	Equities	Giowiii	Dividends	Turriover	Turriover	Casii i iow	Casii i iow	Casii i iow
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

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

Date: [Current date appears here] Page 57 of 77 3b. Strategy 3b - Add SIUL

^{*}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.

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

									e Capital Gain		
	Initial Value of Equity A		wth Divider	Dividen d Tax Rat			Retirement ncome Tax Rate		x Rate* 6 in Yrs 1-20	Turnov Assumpt	
	Equity A		0% 1.00%				75.00%		% thereafter	20.00%	
	ŭ	7.0	110070	20.00%			10.0070	12.007	o inordanor	20.007	•
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)***
			Solo of			Accet		Solo of			Net Year End
	Beginning		Sale of Equities		After Tax	Asset Value		Sale of Equities	Cost Basis	After Tax	Value of Asset
	of Year	Fund	to Fund	Capital	Reinvested	Before	Adjusted	Caused by	Used by	Reinvested	After
Yr	Cost Basis	Deposits	Needs	Growth	Dividends	Turnover	Cost Basis	Turnover**	Turnover	Turnover	Turnover
1	0	0	0	0	0		0 0	0	0	0	0
2	0	0	0	0	0	(		0	0	0	0
3	0	0	Ö	Ō	0	Č		Ō	Ö	Ō	0
4	0	0	0	0	0	(	0	0	0	0	0
5	0	0	0	0	0	(	0	0	0	0	0
6	0	0	0	0	0	(		0	0	0	0
7	0	0	0	0	0	C	-	0	0	0	0
8	0	0	0	0	0	C		0	0	0	0
9	0	0	0	0	0	(		0	0	0	0
10	0	0	0	0	0	C	0	0	0	0	0
11	0	0	0	0	0	(		0	0	0	0
12	0	0	0	0	0	C		0	0	0	0
13	0	0	0	0	0	(		0	0	0	0
14 15	0	0	0 0	0 0	0	(	-	0	0	0	0
15 16	0	0	0	0	0	(		0	0	0	0 0
17	0	0	0	0	0	(		0	0	0	0
18	Ŏ	Ö	Ö	Ö	Ö	ò	-	Ö	Ö	Ö	Ö
19	0	0	Ö	Ō	0	Č		Ō	Ö	Ō	0
20	0	35	0	2	0	37		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		440,858	378,596	414,397	2,174,564
24	1,928,781	94,838	0	158,858	17,021	2,445,281		489,056	408,128	454,662	
25	2,087,174	82,469	0	174,282	18,673	2,682,694		536,539	437,663	494,517	
26	2,245,170	69,747	0	189,452	20,298	2,916,208		583,242	467,043	533,857	2,862,523
27	2,402,029	56,658	0	204,343	21,894	3,145,418		629,084	496,116	572,572	
28 29	2,557,037	43,113	0 0	218,917	23,455	3,369,758		673,952	524,721 552,730	610,529	3,301,376 3,513,347
30	2,709,413 2,858,539	29,259 14,910	0	233,144 246,978	24,980 26,462	3,588,759 3,801,697		717,752 760,339	579,982	647,618 683,688	3,719,458
			_					·	•		
31	3,003,616	138	0	260,372	27,897	4,007,865		801,573	606,330	718,595	3,919,000
32	3,143,916	0	0	274,330	14,322	4,207,652	, ,	841,530	631,648	752,330	4,112,274
33 34	3,278,921	0	0 16 163	287,859 299,763	113	4,400,246		880,049 916,417	655,807	784,746	4,298,485
35	3,407,973 3,531,656	0 0	16,162 33,123	299,763 310,895	0	4,582,086 4,752,247		950,449	679,032 701,102	815,528 844,477	4,474,475 4,639,305
36	3,648,887	0	50,950	321,185	0	4,909,540		981,908	721,763	871,346	
37	3,758,397	Ö	69,503	330,559	0	5,052,836		1,010,567	740,777	895,906	4,930,768
38	3,859,013	0	88,807	338,937	Ö	5,180,898		1,036,180	757,902	917,912	
39	3,949,519	0	108,889	346,230	0	5,292,377		1,058,475	772,889	937,101	5,163,246
40	4,028,656	0	129,785	352,342	0	5,385,803		1,077,161	785,478	953,196	
		2,205,829	497,219		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%.

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

^{**}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.

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 Va Equity A 0	ccount Gr	owth Divide 00% 1.00%		te Income T	ax Rate I	Retirement ncome Tax Rate 75.00%	Ta 9 30.11%	e Capital Gair ix Rate* 6 in Yrs 1-20 6 thereafter	Turnov Assumpt 20.00%	ion
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)*** Net Year End
			Sale of			Asset		Sale of			Value of
	Beginning		Equities		After Tax	Value		Equities	Cost Basis	After Tax	Asset
	of Year	Fund	to Fund	Capital	Reinvested	Before	Adjusted	Caused by	Used by	Reinvested	After
Yr	Cost Basis	Deposits	Needs	Growth	Dividends	Turnover	Cost Basis	Turnover**	Turnover	Turnover	Turnover
_	4.005.400		454.040			- 450 00¢		1 221 255	705.050	205.044	E 005 070
41	4,095,108	0	151,812	357,149	0	5,459,283		1,091,857	795,356	965,844	5,325,270
42	4,147,268	0	174,753	360,536	0	5,511,053	, ,	1,102,211	802,234	974,721	5,375,488
43	4,183,658	0	198,659	362,378	0	5,539,207	, ,	1,107,841	805,809	979,478	5,402,727
44	4,202,714	0	223,575	362,541	0	5,541,693	, ,	1,108,339	805,759	979,742	5,404,977
45	4,202,780	0	249,928	360,853	0	5,515,902		1,103,180	801,688	975,046	
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	5,079,27	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

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

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^{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.

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

### Details of Tax Deferred Asset* (Indexed Annuity)

	In	eferred Assets itial Value 400,000	Initial Cost Basi 350,000	Tax De s Yie 7.00	ld Inc	e-Retirement ome Tax Rate 39.60%	Retiren Income Ta 75.00	x Rate	enalty Tax 0.00%
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		Beginning	Beginning	After Tax	Balance in	Annualized		Remaining	Net Year End
		of Year	of Year	Cash Flow	Account	Tax Deferred	Year End	Income Tax	Value of
	M/F	Value of	Pre Tax	from	to Accrue	1		On	Account
Year	Ages	Account	Withdrawal	Withdrawal	(1) - (2)	Accrued*	Account	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 27	75/75 76/76	0	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	ő	Ŏ	0	0	Ö	Ö	0	Ö
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	Ö	Ö	0	0	Ö	0	Ö	0
34	83/83	Ö	Ö	Ö	ő	Ö	Ö	Ö	Ö
35	84/84	Ö	Ö	0	0	Ö	0	Ö	Ö
36	85/85	Ö	Ö	Ö	Ö	Ö	0	Ö	0
37	86/86	Ö	Ö	Ŏ	Ö	Ö	Ö	Ö	Ö
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					

Date: [Current date appears here] Page 60 of 77 3b. Strategy 3b - Add SIUL

^{*}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.

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

# Details of Tax Deferred Asset* (Indexed Annuity)

	Ini	eferred Assets itial Value 400,000	Initial Cost Basi 350,000	Tax Def s Yiel 7.00	ld In	re-Retirement come Tax Rate 39.60%	Retiren Income Ta 75.00	ax Rate	enalty Tax 0.00%
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) Net
		Beginning	Beginning	After Tax	Balance in	Annualized		Remaining	Year End
		of Year	of Year	Cash Flow	Account	Tax Deferred	Year End	Income Tax	Value of
.,	M/F	Value of	Pre Tax	from	to Accrue			On	Account
Year	Ages	Account	Withdrawal	Withdrawal	(1) - (2)	Accrued*	Account	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.

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 Initial Va 400,00	alue	Initial Cost Basis 350,000	Pre-Retireme Income Tax R 39.60%	Rate Inco	etirement me Tax Rate 75.00%	Penalty Tax 10.00%	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		Beginning	Beginning	Beginning	Gain	Taxable		Tax Free	After Tax Cash Flow
		of Year	of Year	of Year	in	Portion of	After Tax	Portion of	from the
	M/F	Value of	Cost	Pre Tax	Contract	Withdrawal	Value of	Withdrawal	Account
Year	Ages	Account	Basis	Withdrawal	Withdrawn	(3) - (7)	Column (5)	(3) - (5)	(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	Ō	Ō	0	Ō	Ō	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	Ō	0	Ō	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

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 Initial Va 400,00	alue (	Initial Cost Basis 350,000	Pre-Retirem Income Tax I 39.60%		etirement me 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	
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

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

### Summary of Illiquid Assets

		(1) Principal	(2) Personal	(3) Medical	(4)
		Residence	Property	Practice	Total
	M/F	(3.00%	+ (-5.00%	+ (4.00%	Illiquid
Year	Ages	Growth)	Growth)	Growth)	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).

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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).

Date: [Current date appears here] Page 65 of 77 3b. Strategy 3b - Add SIUL

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

### Summary of Liabilities

		(1)	(2)
		Principal	
		Residence	
		Loan	
	M/F	(@ 4.00%	Total
Year	Ages	Interest)	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	Ō	0
33	82/82	Ō	Ō
34	83/83	Ö	Ö
35	84/84	0	0
36	85/85	Ō	Ō
37	86/86	Ö	Ö
38	87/87	Ō	Ō
39	88/88	Ō	Ō
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.

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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	
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.

Date: [Current date appears here] Page 67 of 77 3b. Strategy 3b - Add SIUL

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

-		Proceeds from sale of Medical Practice Cost basis of Medical Practice	1,862,455
	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	1,459,341
		Cash flow reinvested in Sale of Medical Practice	1,459,341
		Total cash flow reinvested:	1.459.341

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For: Wayne Rawlings, MD & Lauren Rawlings, MD

### Hypothetical Net Worth (After Providing Required Cash Flow)

		(1)	(2)	(3) Year End	(4)	(5)	(6)
		Year End	Year End	Value of	Year End	Year End	
		Net Equity	Value of	Taxable	Value of	Value of	Year End
	M/F		Life Insurance +		Tax Deferred +	Equity _	Hypothetical
Year	Ages	Assets	Assets	Plan Assets	Assets	Assets	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.

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For: Wayne Rawlings, MD & Lauren Rawlings, MD

### Hypothetical Net Worth (After Providing Required Cash Flow)

		(1)	(2)	(3) Year End	(4)	(5)	(6)
		Year End	Year End	Value of	Year End	Year End	
		Net Equity	Value of	Taxable	Value of	Value of	Year End
	M/F	of Illiquid +	Life Insurance +	Retirement	Tax Deferred +	Equity ₌	Hypothetical
Year	Ages	Assets	Assets	Plan Assets	Assets	Assets	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.

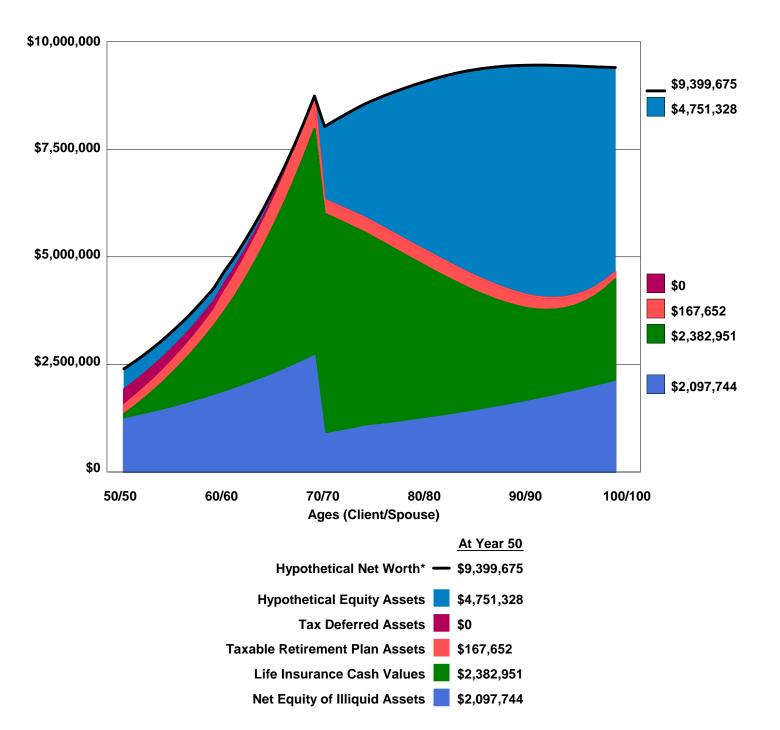
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Date: [Current date appears here] Page 70 of 77 3b. Strategy 3b - Add SIUL

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



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

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

### Wealth Transfer Summary (After Providing Required Cash Flow)

		(1)	(2)		(3)		(4)		(5)
					` ′				
							Year End		Year End
	BA/E	Total	Total		Not Fototo		Total Assets		Wealth
Voor	M/F	Estate _	Transfer	=	Net Estate	+	Outside	=	Transferred
Year	Ages	Assets*	Taxes**		to Heirs		the Estate		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		Ō		8,490,735
13	62/62	9,195,195	339,243		8,855,952		Ō		8,855,952
14	63/63	9,605,455	358,569		9,246,886		Ö		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		Ō		10,113,206
17	66/66	11,016,302	423,757		10,592,545		Ö		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
24	70/70	0 047 475	060 404		0 070 274		0		0 070 274
21	70/70 71/71	9,847,475	969,104		8,878,371		0		8,878,371
22 23	71/71 72/72	9,944,570	987,832		8,956,738		0		8,956,738
23 24	73/73	10,022,841	1,005,536		9,017,305		0		9,017,305
2 <del>4</del> 25	74/74	10,080,733	1,022,040		9,058,693		0		9,058,693
26	74/74 75/75	10,116,516 10,105,709	1,037,158 1,050,684		9,079,358		0		9,079,358
20 27	76/76	10,105,709	1,050,664		9,055,025 9,178,090		0		9,055,025 9,178,090
28	77/77	10,240,490	1,002,400		9,297,971		0		9,297,971
29	78/78	10,370,283	1,072,314		9,414,585		0		9,414,585
30	79/79	10,494,331	1,075,340		9,527,847		0		9,527,847
00	10/10	10,010,101	1,000,020		0,021,041		ŭ		0,021,041
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

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Summary at Life Expectancy (Year 40)

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

^{*}Net of cash flow provided

^{**}See Transfer Tax Details report for details.

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

#### Wealth Transfer Summary (After Providing Required Cash Flow)

		(1)	(2)	(3)	(4)	(5)
Year	M/F Ages	Total Estate _ Assets*	Total Transfer = Taxes**	Net Estate to Heirs	Year End Total Assets Outside the Estate	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

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.

50 Year Summary

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

^{*}Net of cash flow provided

^{**}See Transfer Tax Details report for details.

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

#### **Estate Assets Details**

		(1)	(2)	(3)	(4)
				Indexed	
			Net	Survivor UL	Total
	M/F	Liquid	Illiquid	Death	Estate
Year	Ages	Assets*	+ Assets**	+ Benefit	Assets
		1 279 466	4 224 E74	3 633 540	6 400 577
1	50/50 54/54	1,278,466	1,221,571	3,623,540	6,123,577
2	51/51 52/52	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 E4/E4	1,258,785	1,377,270	4,031,263	6,667,318
5	54/54 EE/EE	1,254,158	1,434,700	4,186,609	6,875,467
6	55/55 56/56	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			
23			912,282	5,776,292	9,944,570
	72/72	3,515,278	956,382	5,551,181	10,022,841
24 25	73/73	3,769,990	1,002,279	5,308,464	10,080,733
25 26	74/74 75/75	4,019,587	1,050,023	5,046,906	10,116,516
26 27	75/75 76/76	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 70/70	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
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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.

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

^{**}Net of any liabilities.

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

#### **Estate Assets Details**

		(1)	(2)	(3) Indexed		(4)
			Net	Survivor UL		Total
	M/F	Liquid	Illiquid	Death		Estate
Year	Ages	Assets*	Assets**	[▼] Benefit	=	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

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.

Date: [Current date appears here] Page 75 of 77 3b. Strategy 3b - Add SIUL

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

^{**}Net of any liabilities.

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

#### Transfer Tax Details

		(1)	(2)	(3) Remaining	(4)	(5) Income Tax	(6) Income Tax	(7)
				Available		on	on	Total
		Total		Unified	Federal	Tax	Retirement	Transfer
	M/F	Estate	Taxable	Credit	Estate	Deferred	Plan	Taxes
Year	Ages	Assets	Estate	Equivalent*	Tax	Assets	Assets	(4)+(5)+(6)
1	50/50	6,123,577	6,123,577	10,980,000		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	Ö	4,795	316,214	321,009
13	62/62	9,195,195	9,195,195	15,660,000	Ŏ	4,279	334,964	339,243
14	63/63	9,605,455	9,605,455	16,140,000	ő	3,741	354,828	358,569
15	64/64	10,044,385	10,044,385	16,620,000	Ö	3,180	375,868	379,048
16	65/65	10,513,960	10,513,960	17,120,000	Ö	2,596	398,158	400,754
17	66/66	11,016,302	11,016,302	17,640,000	ő	1,987	421,770	423,757
18	67/67	11,553,677	11,553,677	18,160,000	Ö	1,352	446,780	448,132
19	68/68	12,128,495	12,128,495	18,700,000	Ö	690	473,274	473,964
20	69/69	12,743,317	12,743,317	19,260,000	ő	0	501,340	501,340
04	70/70	0.047.475	0.047.475	10 010 000	•	•	000 404	000 404
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 76/76	10,105,709	10,105,709	23,000,000	0	0	1,050,684	1,050,684
27	76/76 77/77	10,240,490	10,240,490	23,700,000	0	0	1,062,400	1,062,400
28	-	10,370,285	10,370,285	24,420,000	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	U	U	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.

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

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

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

For: Wayne Rawlings, MD & Lauren Rawlings, MD

#### Transfer Tax Details

		(1)	(2)	(3) Remaining Available	(4)	(5) Income Tax on	(6) Income Tax on	(7) Total
		Total		Unified	Federal	Tax	Retirement	Transfer
	M/F	Estate	Taxable	Credit	Estate	Deferred	Plan	Taxes
Year	Ages	Assets	Estate	Equivalent*	Tax	Assets	Assets	(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.

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

Date: [Current date appears here] Page 77 of 77 3b. Strategy 3b - Add SIUL

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