



John and Jane Doe

NEEDS ANALYSIS PRESENTATION
May 18, 2010

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Disclaimer

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

This report is based upon information and assumptions provided by you (the client). This report provides broad and general guidelines on the advantages of certain financial planning concepts and does not constitute a recommendation of any particular technique. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review.

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

Additionally, this report may not reflect all holdings or transactions, their costs, or proceeds received by you. Prices that may be indicated in this report are obtained from sources we consider reliable but are not guaranteed. Past performance is no guarantee of future performance and it is important to realize that actual results may differ from the projections contained in this report. The presentation of investment returns set forth in this report does not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges will result in a lower rate of return.

It is important to compare the information on this report with the statements you receive from the custodian(s) for your account(s). Please note that there may be minor variations due to calculation methodologies. If you have any questions, please contact your financial representative. The information contained in this report is not written or intended as financial, tax or legal advice. The information provided herein may not be relied on for purposes of avoiding any federal tax penalties. You are encouraged to seek financial, tax and legal advice from your professional advisors.

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

Monte Carlo Analysis is a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments. The Monte Carlo simulation uses at most 500 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between. The outcomes presented using the Monte Carlo simulation represent only a few of the many possible outcomes. Since past performance and market conditions may not be repeated in the future, your investment goals may not be fulfilled by following advice that is based on the projections.

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

Client(s): _____
John Doe

_____ Date

_____ Jane Doe

_____ Date

Advisor: _____
Kevin MacWilliams

_____ Date

Life Insurance Analysis

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Types of Life Insurance

Term Insurance

This type of Life Insurance provides coverage on the insured for a specified period of time (5, 10, or 20 years for example) as long as the premiums are paid and the policy is not canceled.

Annual Renewable Term

Provides a fixed amount of coverage for one year and allows the policy owner to renew the coverage each year, without evidence of insurability.

Level Term

Provides a fixed amount of coverage with premiums that are fixed over a certain period of time, often in 10 year increments.

Decreasing Term

Provides for coverage that decreases throughout the term of coverage, while the premiums remain level. Often times used for a short term decreasing liability like a mortgage.

Permanent Insurance*

Permanent Life Insurance provides coverage for the insured's entire life - as long as premiums are paid on time and the policy is not canceled - and generally allows for a build up of cash value. The most common types of Permanent Insurance are:

Whole Life

The oldest kind of permanent insurance, where premiums are fixed and guaranteed and remain level throughout policy's lifetime. Provided premiums are paid on time, this coverage also provides a guaranteed cash value and guaranteed death benefit. Guarantees are dependent upon the claims-paying ability of the issuing insurance company.

Universal Life

Universal Life allows the owner after the initial payment to pay flexible premiums. The owner may change the death benefit from time to time (increase in coverage may require evidence of insurability) and vary the amount and timing of premium payments subject to certain minimums and standards.

Variable Universal Life

A form of permanent coverage that combines premium and death benefit flexibility with allowing the policy owner to choose among different investment options. Values fluctuate based on market volatility. The extent to which this form of coverage is permanent is also dependent on the performance of the underlying investments. Variable life insurance policy holders are subject to investment risks, including the possible loss of principal.

Variable universal life insurance is sold by prospectus. Before purchasing a variable universal life insurance policy, investors should carefully consider the investment objectives, risks, charges and expenses of the variable universal life insurance policy and its underlying investment choices. For this and other information, obtain the prospectuses for the variable universal life insurance policy and its underlying investment choices from your registered representative. Please read the prospectuses carefully before investing or sending money.

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A Feature Comparison of Term and Permanent Life Insurance

Feature	Term	Permanent*
Length of Coverage	Specific Period of time as long as premiums are paid.	Lifetime as long as premiums are paid
Premiums	<ul style="list-style-type: none"> • Determined by age and health • Typically lower than permanent coverage 	<ul style="list-style-type: none"> • Determined by age and health • Initially higher than term coverage with portion to cash value
Cash Value	Not Available	Potential for cash value accumulation on a Tax Deferred Basis
Face Amount	Typically Level	Level and/or Flexible
Key Advantage	Provides the highest death benefit for lowest premium when need is temporary.	Provides lifetime protection combined with the potential for cash value accumulation.

**Length of coverage is permanent for whole life as long as premiums are paid. This may not be true of universal life or variable universal life insurance.*

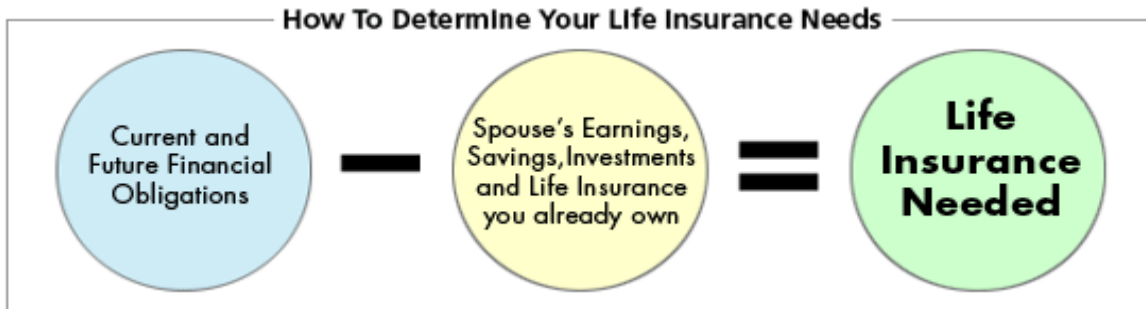
Most insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Your representative can provide you with costs and complete details.

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Q & A on Life Insurance

How do I determine how much insurance I need?

The amount of coverage you need depends upon your individual circumstances. Things to consider include anticipated final expenses, ongoing living expenses for your spouse and children, any outstanding debts (like mortgages), anticipated education costs for children, and any expenses required for business continuity. Remember that needs will change over time and inflation can greatly impact future costs.



How are life insurance cash values and death benefits taxed?

Under current tax law:

- Cash value growth in a life insurance policy is typically tax deferred.
- If policy is surrendered for cash value, the difference between the gross cash value and your basis in the policy is subject to income tax.
- Policy loans are typically not treated as a taxable distribution.
- Generally, death benefit proceeds are not subject to income tax.

Note: Policy loans and withdrawals reduce the policy's cash value and death benefit. While withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, substantial tax ramifications could result upon contract lapse or surrender.

What are some features to consider when purchasing an insurance policy?

- **Accelerated benefits rider** – A life insurance rider that allows for the early payment of some portion of the policy face amount if the insured suffers from a terminal illness or injury.
- **Accidental death benefit rider** – A life insurance rider providing for an additional benefit when death occurs by accidental means.
- **Convertible Term Insurance** – Term insurance which can be exchanged (converted), at the option of the policy owner and without evidence of insurability, for a permanent policy.
- **Waiver of premium** – A rider exempting the insured from paying premiums after he or she has been disabled for a specified period of time.

Note: The above features may be available for an additional charge.

What is Cash Surrender Value?

This contract term refers to the amount payable to a permanent life policy owner upon surrender of the policy. It is equal to the current cash value of the policy, less any charges due upon surrender.

What is an Irrevocable Life Insurance Trust (ILIT)?

An ILIT is a trust which holds a life insurance policy and in which the grantor has completely given up all rights in the property in the trust and retains no rights to revoke, terminate, or modify the trust in any way. This type of trust is often times utilized to remove the value of the life insurance from the insured's estate and provide tax free liquidity for an estate.

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The Need for Life Insurance



Do you need life insurance? Keep in mind that life insurance isn't for the people who die, it is for the people who live. If you have one or more people in your life that depend upon you financially – such as a spouse, children or other loved ones – you likely have a need for life insurance.

Ask yourself: when you die, will your family's financial security be protected?

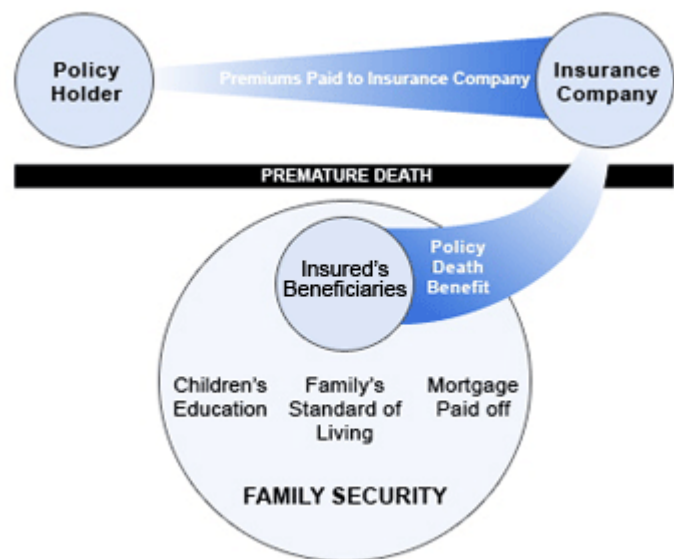
Life insurance is used by most people to replace the income lost due to a premature death. Your ability to earn an income could be considered your family's biggest asset, and without it your family's standard of living and financial security could be lost. By supplying your loved ones with an income even after your death, you can help to ensure their financial future.

What can Life Insurance Protect?

Life insurance can guard against the need for your family to make drastic changes to their plans should the unexpected occur. Death benefits are almost always free from income tax and can help protect your ability to meet:

- Final expenses
- Day to day living expenses
- Education expenses for your children
- Outstanding liabilities like mortgages
- Family business continuity needs
- A legacy for your grandchildren
- A comfortable retirement for your spouse

Remember: Your financial needs today may not be the same as your needs tomorrow. Changes in your life such as marriage, the birth of a child, a new job, starting a business or getting a divorce necessitate a re-evaluation of your life insurance needs.



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Premature Client Death

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The Cost of a Premature Death

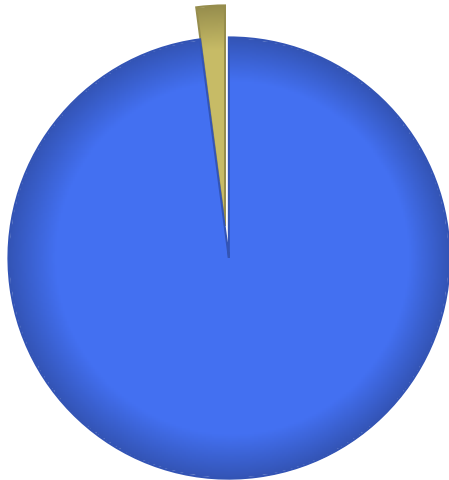
When a person dies prematurely, they leave behind many expenses with which their dependents must cope. Everyday living expenses, ongoing liabilities such as mortgage payments, and the funding of education for children are just a few examples of the expenses that may need to be covered. Life Insurance provides a safety net by which you can ensure that those you leave behind are able to meet their expenses and enjoy the standard of living that you would want.

The first step in determining what the right level of protection is for you and your family is to get an idea of the expenses that will need to be funded in the event of your premature death.

Total Future Living Expenses	\$4,632,069
Total Liabilities & Education	\$98,256
Total Expenses	\$4,730,325

What will your expenses be?

Based upon the anticipated expenses listed below, you can expect to incur **\$4,730,325** of total expenses over the **46** years following **John's** premature death in **2010**. The chart below shows the portion of the total cost associated with each type of expense.



- Living Expenses (97.92%)
- Education Costs (2.08%)

YOUR ANTICIPATED EXPENSES	
Living Expenses:	\$4,000 per month (\$48,000 per year)
Expenses Grow at:	3.00% per year
Fund Expenses Until:	Death of Spouse 2055
Liabilities to Pay Off:	\$0
Educations to Fund:	College

Keep in Mind...

The cost of a premature death does not remain constant. As certain life events occur, it makes sense to review how these costs may change and whether you are properly protected. These life events may include purchasing a new home, the birth of a child, changing jobs, divorce or retirement.

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Your Current Resources

Your capital resources, insurance proceeds and continuing income sources can be used to offset the expenses that will occur after a premature death. But these resources may not be enough. Let's take a look at how your assets and income stack up against your projected expenses in the event that **John** dies prematurely in **2010**.

Jane will have the following sources of income to help cover expenses until **2055**:

- ▶ Jane's Social Security **\$9,000/yr** 2022-2055
- ▶ Jane salary **\$105,000/yr** 2010-2022

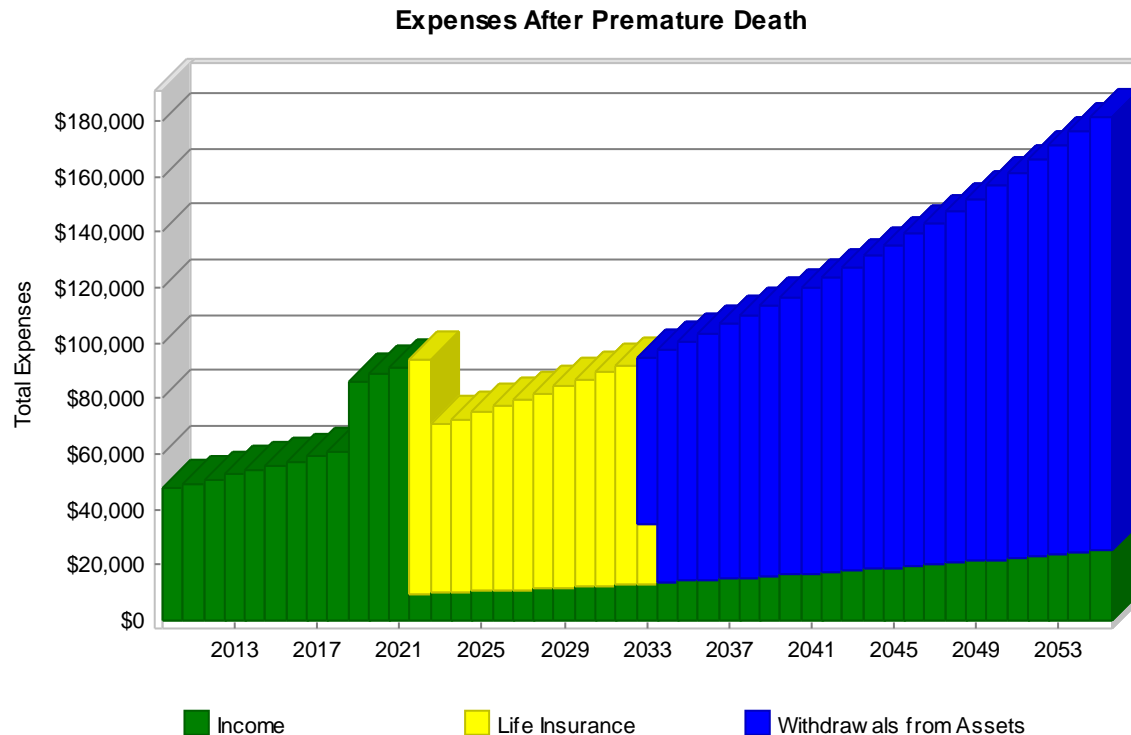
You currently have **\$646,465** of available capital resources and **\$800,000** in existing life insurance coverage. Together, these assets provide a total of **\$1,446,465** to offset your projected expenses.

Total Years to Fund	46
Years Currently Funded	46
Unfunded Years	0
Assets Remaining in Estate	\$7,142,999

For purposes of this analysis, we'll assume that capital resources and insurance proceeds will grow at **5.00%** and withdrawals from capital resources will be taxed at a rate of **25.0%**. Income will be indexed at **3.00%** and will be subject to a **25.0%** income tax.

How will you cover your expenses?

The chart below illustrates how your income, capital resources and insurance benefits would stack up against your projected expenses. Each column represents the total expenses in a given year, and the colors in each column indicate the resources used to meet those expenses.



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Survivor Income Details

Year	Age	Income from Flows	SS Income	Total Income Sources	Income Taxes @ 25.0%	Net Income Applied to Needs	Surplus Income
2010	50	\$108,150	\$0	\$108,150	\$27,038	\$48,000	\$33,112
2011	51	111,394	0	111,394	27,849	49,440	34,105
2012	52	114,736	0	114,736	28,684	50,923	35,129
2013	53	118,178	0	118,178	29,545	52,451	36,182
2014	54	121,724	0	121,724	30,431	54,024	37,269
2015	55	125,375	0	125,375	31,344	55,645	38,386
2016	56	129,137	0	129,137	32,284	57,315	39,538
2017	57	133,011	0	133,011	33,253	59,034	40,724
2018	58	137,001	0	137,001	34,250	60,805	41,946
2019	59	141,111	0	141,111	35,278	61,115	41,946
2020	60	145,345	0	145,345	36,336	61,115	19,718
2021	61	149,705	0	149,705	37,426	61,115	20,311
2022	62	0	12,832	12,832	3,208	9,624	0
2023	63	0	13,217	13,217	3,304	9,913	0
2024	64	0	13,613	13,613	3,403	10,210	0
2025	65	0	14,022	14,022	3,506	10,516	0
2026	66	0	14,442	14,442	3,611	10,831	0
2027	67	0	14,876	14,876	3,719	11,157	0
2028	68	0	15,322	15,322	3,831	11,491	0
2029	69	0	15,782	15,782	3,946	11,836	0
2030	70	0	16,255	16,255	4,064	12,191	0
2031	71	0	16,743	16,743	4,186	12,557	0
2032	72	0	17,245	17,245	4,311	12,934	0
2033	73	0	17,762	17,762	4,441	13,321	0
2034	74	0	18,295	18,295	4,574	13,721	0
2035	75	0	18,844	18,844	4,711	14,133	0
2036	76	0	19,409	19,409	4,852	14,557	0
2037	77	0	19,992	19,992	4,998	14,994	0
2038	78	0	20,591	20,591	5,148	15,443	0
2039	79	0	21,209	21,209	5,302	15,907	0
2040	80	0	21,845	21,845	5,461	16,384	0
2041	81	0	22,501	22,501	5,625	16,876	0
2042	82	0	23,176	23,176	5,794	17,382	0
2043	83	0	23,871	23,871	5,968	17,903	0
2044	84	0	24,587	24,587	6,147	18,440	0
2045	85	0	25,325	25,325	6,331	18,994	0
2046	86	0	26,085	26,085	6,521	19,564	0
2047	87	0	26,867	26,867	6,717	20,150	0
2048	88	0	27,673	27,673	6,918	20,755	0
2049	89	0	28,503	28,503	7,126	21,377	0
2050	90	0	29,358	29,358	7,340	22,018	0
2051	91	0	30,239	30,239	7,560	22,679	0
2052	92	0	31,146	31,146	7,787	23,359	0
2053	93	0	32,081	32,081	8,020	24,061	0
2054	94	0	33,043	33,043	8,261	24,782	0
2055	95	0	34,034	34,034	8,509	25,525	0
				2,275,652	568,918	1,309,394	

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Capital Resources Details

Capital Resources Today: \$646,465
 Existing Life Insurance Benefits: \$800,000
 Total Capital Resources: **\$1,446,465**

Year	Age	BOY Capital Resources	Withdrawals from Insurance Proceeds	Withdrawals from Savings	Taxation on Savings Withdrawals at 25.0%	Net Withdrawals Applied to Expenses	Income Added to Capital	Total Capital after Withdrawals	Growth at 5.00%	EOY Capital Resources
2010	50	\$1,446,465	\$0	\$0	\$0	\$0	\$33,112	\$1,479,577	\$73,979	\$1,553,556
2011	51	1,553,556	0	0	0	0	34,105	1,587,661	79,383	1,667,044
2012	52	1,667,044	0	0	0	0	35,129	1,702,173	85,109	1,787,282
2013	53	1,787,282	0	0	0	0	36,182	1,823,464	91,173	1,914,637
2014	54	1,914,637	0	0	0	0	37,269	1,951,906	97,595	2,049,501
2015	55	2,049,501	0	0	0	0	38,386	2,087,887	104,394	2,192,281
2016	56	2,192,281	0	0	0	0	39,538	2,231,819	111,591	2,343,410
2017	57	2,343,410	0	0	0	0	40,724	2,384,134	119,207	2,503,341
2018	58	2,503,341	0	0	0	0	41,946	2,545,287	127,264	2,672,551
2019	59	2,672,551	0	0	0	0	19,718	2,692,269	134,613	2,826,882
2020	60	2,826,882	0	0	0	0	20,311	2,847,193	142,360	2,989,553
2021	61	2,989,553	0	0	0	0	20,920	3,010,473	150,524	3,160,997
2022	62	3,160,997	84,477	0	0	84,477	0	3,076,520	153,826	3,230,346
2023	63	3,230,346	60,577	0	0	60,577	0	3,169,769	158,488	3,328,257
2024	64	3,328,257	62,394	0	0	62,394	0	3,265,863	163,294	3,429,157
2025	65	3,429,157	64,266	0	0	64,266	0	3,364,891	168,244	3,533,135
2026	66	3,533,135	66,195	0	0	66,195	0	3,466,940	173,347	3,640,287
2027	67	3,640,287	68,180	0	0	68,180	0	3,572,107	178,606	3,750,713
2028	68	3,750,713	70,226	0	0	70,226	0	3,680,487	184,024	3,864,511
2029	69	3,864,511	72,332	0	0	72,332	0	3,792,179	189,609	3,981,788
2030	70	3,981,788	74,502	0	0	74,502	0	3,907,286	195,365	4,102,651
2031	71	4,102,651	76,737	0	0	76,737	0	4,025,914	201,296	4,227,210
2032	72	4,227,210	79,039	0	0	79,039	0	4,148,171	207,409	4,355,580
2033	73	4,355,580	21,075	80,448	20,112	81,411	0	4,254,057	212,703	4,466,760
2034	74	4,466,760	0	111,804	27,951	83,853	0	4,354,956	217,748	4,572,704
2035	75	4,572,704	0	115,157	28,789	86,368	0	4,457,547	222,877	4,680,424
2036	76	4,680,424	0	118,612	29,653	88,959	0	4,561,812	228,091	4,789,903
2037	77	4,789,903	0	122,171	30,543	91,628	0	4,667,732	233,387	4,901,119
2038	78	4,901,119	0	125,837	31,459	94,378	0	4,775,282	238,764	5,014,046
2039	79	5,014,046	0	129,611	32,403	97,208	0	4,884,435	244,222	5,128,657
2040	80	5,128,657	0	133,500	33,375	100,125	0	4,995,157	249,758	5,244,915
2041	81	5,244,915	0	137,504	34,376	103,128	0	5,107,411	255,371	5,362,782
2042	82	5,362,782	0	141,629	35,407	106,222	0	5,221,153	261,058	5,482,211
2043	83	5,482,211	0	145,879	36,470	109,409	0	5,336,332	266,817	5,603,149
2044	84	5,603,149	0	150,255	37,564	112,691	0	5,452,894	272,645	5,725,539
2045	85	5,725,539	0	154,761	38,690	116,071	0	5,570,778	278,539	5,849,317

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2046	86	5,849,317	0	159,404	39,851	119,553	0	5,689,913	284,496	5,974,409
2047	87	5,974,409	0	164,188	41,047	123,141	0	5,810,221	290,511	6,100,732
2048	88	6,100,732	0	169,113	42,278	126,835	0	5,931,619	296,581	6,228,200
2049	89	6,228,200	0	174,187	43,547	130,640	0	6,054,013	302,701	6,356,714
2050	90	6,356,714	0	179,413	44,853	134,560	0	6,177,301	308,865	6,486,166
2051	91	6,486,166	0	184,795	46,199	138,596	0	6,301,371	315,069	6,616,440
2052	92	6,616,440	0	190,339	47,585	142,754	0	6,426,101	321,305	6,747,406
2053	93	6,747,406	0	196,048	49,012	147,036	0	6,551,358	327,568	6,878,926
2054	94	6,878,926	0	201,931	50,483	151,448	0	6,676,995	333,850	7,010,845
2055	95	7,010,845	0	207,989	51,997	155,992	0	6,802,856	340,143	7,142,999

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Survivor Needs Details

Year	Age	Education Costs	Living Expenses @ 3.00%	Total Expenses	Income Applied Towards Needs	Capital Withdrawal to Meet Needs
2010	50	\$0	\$48,000	\$48,000	\$48,000	\$0
2011	51	0	49,440	49,440	49,440	0
2012	52	0	50,923	50,923	50,923	0
2013	53	0	52,451	52,451	52,451	0
2014	54	0	54,024	54,024	54,024	0
2015	55	0	55,645	55,645	55,645	0
2016	56	0	57,315	57,315	57,315	0
2017	57	0	59,034	59,034	59,034	0
2018	58	0	60,805	60,805	60,805	0
2019	59	23,486	62,629	86,115	86,115	0
2020	60	24,190	64,508	88,698	88,698	0
2021	61	24,916	66,443	91,359	91,359	0
2022	62	25,664	68,437	94,101	9,624	84,477
2023	63	0	70,490	70,490	9,913	60,577
2024	64	0	72,604	72,604	10,210	62,394
2025	65	0	74,782	74,782	10,516	64,266
2026	66	0	77,026	77,026	10,831	66,195
2027	67	0	79,337	79,337	11,157	68,180
2028	68	0	81,717	81,717	11,491	70,226
2029	69	0	84,168	84,168	11,836	72,332
2030	70	0	86,693	86,693	12,191	74,502
2031	71	0	89,294	89,294	12,557	76,737
2032	72	0	91,973	91,973	12,934	79,039
2033	73	0	94,732	94,732	13,321	81,411
2034	74	0	97,574	97,574	13,721	83,853
2035	75	0	100,501	100,501	14,133	86,368
2036	76	0	103,516	103,516	14,557	88,959
2037	77	0	106,622	106,622	14,994	91,628
2038	78	0	109,821	109,821	15,443	94,378
2039	79	0	113,115	113,115	15,907	97,208
2040	80	0	116,509	116,509	16,384	100,125
2041	81	0	120,004	120,004	16,876	103,128
2042	82	0	123,604	123,604	17,382	106,222
2043	83	0	127,312	127,312	17,903	109,409
2044	84	0	131,131	131,131	18,440	112,691
2045	85	0	135,065	135,065	18,994	116,071
2046	86	0	139,117	139,117	19,564	119,553
2047	87	0	143,291	143,291	20,150	123,141
2048	88	0	147,590	147,590	20,755	126,835
2049	89	0	152,017	152,017	21,377	130,640
2050	90	0	156,578	156,578	22,018	134,560
2051	91	0	161,275	161,275	22,679	138,596
2052	92	0	166,113	166,113	23,359	142,754
2053	93	0	171,097	171,097	24,061	147,036
2054	94	0	176,230	176,230	24,782	151,448
2055	95	0	181,517	181,517	25,525	155,992
				4,730,325	1,309,394	3,420,931

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Your Resources plus Additional Insurance

Your capital resources, insurance proceeds and continuing income sources can be used to offset the expenses that will occur after a premature death. But these resources may not be enough. Let's take a look at how your assets and income stack up against your projected expenses in the event that **John** dies prematurely in **2010**.

Jane will have the following sources of income to help cover expenses until **2055**:

- ▶ Jane's Social Security **\$9,000/yr** 2022-2055
- ▶ Jane salary **\$105,000/yr** 2010-2022

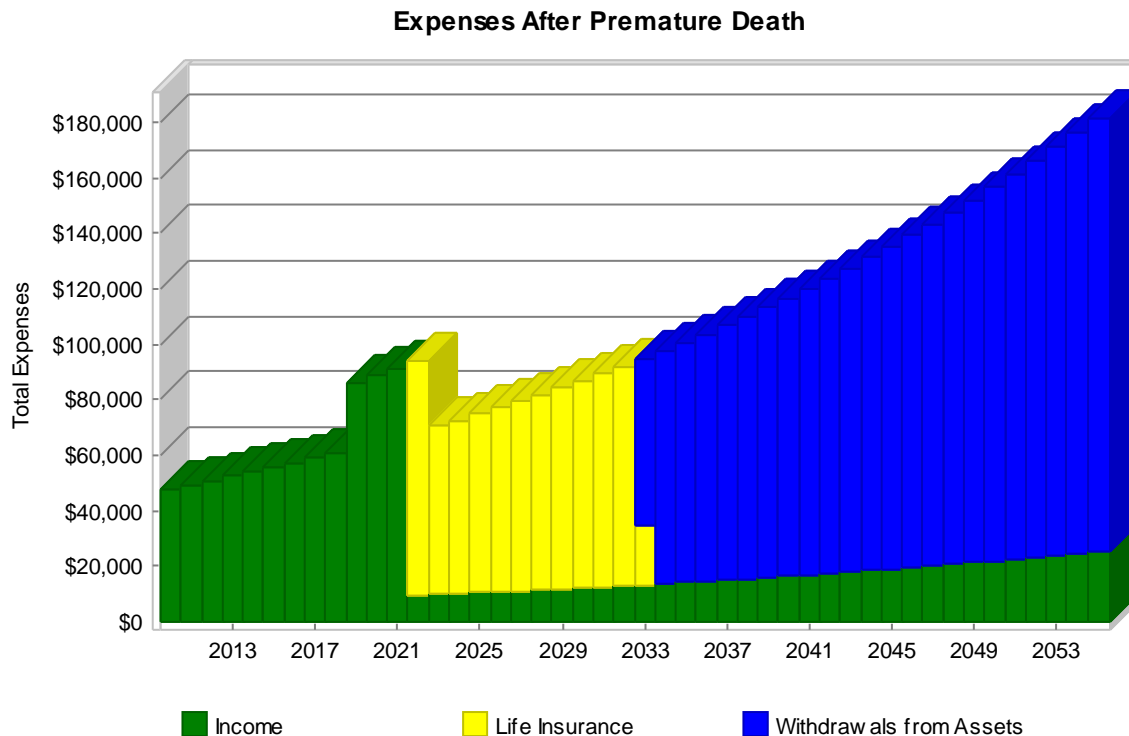
You currently have **\$646,465** of available capital resources and **\$800,000** in existing life insurance coverage. Together, these assets provide a total of **\$1,446,465** to offset your projected expenses. With additional life insurance benefits of **\$0** you will be able to fully offset your projected expenses.

For purposes of this analysis, we'll assume that capital resources and insurance proceeds will grow at **5.00%** and withdrawals from capital resources will be taxed at a rate of **25.0%**. Income will be indexed at **3.00%** and will be subject to a **25.0%** income tax.

Additional Insurance	\$0
Years Funded	46
Unfunded Years	0
Assets Remaining in Estate	\$7,142,999

How will you cover your expenses?

The chart below illustrates how your income, capital resources and insurance benefits would stack up against your projected expenses. Each column represents the total expenses in a given year, and the colors in each column indicate the resources used to meet those expenses.



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Capital Resources plus Insurance Details

Capital Resources Today: \$646,465
 Existing Life Insurance Benefits: \$800,000
 Additional Life Insurance Benefits: \$0
 Total Capital Resources: **\$1,446,465**

Year	Age	BOY Capital Resources	Withdrawals from Insurance Proceeds	Withdrawals from Savings	Taxation on Savings Withdrawals at 25.0%	Net Withdrawals Applied to Expenses	Income Added to Capital	Total Capital after Withdrawals	Growth at 5.00%	EOY Capital Resources
2010	50	\$1,446,465	\$0	\$0	\$0	\$0	\$33,112	\$1,479,577	\$73,979	\$1,553,556
2011	51	1,553,556	0	0	0	0	34,105	1,587,661	79,383	1,667,044
2012	52	1,667,044	0	0	0	0	35,129	1,702,173	85,109	1,787,282
2013	53	1,787,282	0	0	0	0	36,182	1,823,464	91,173	1,914,637
2014	54	1,914,637	0	0	0	0	37,269	1,951,906	97,595	2,049,501
2015	55	2,049,501	0	0	0	0	38,386	2,087,887	104,394	2,192,281
2016	56	2,192,281	0	0	0	0	39,538	2,231,819	111,591	2,343,410
2017	57	2,343,410	0	0	0	0	40,724	2,384,134	119,207	2,503,341
2018	58	2,503,341	0	0	0	0	41,946	2,545,287	127,264	2,672,551
2019	59	2,672,551	0	0	0	0	19,718	2,692,269	134,613	2,826,882
2020	60	2,826,882	0	0	0	0	20,311	2,847,193	142,360	2,989,553
2021	61	2,989,553	0	0	0	0	20,920	3,010,473	150,524	3,160,997
2022	62	3,160,997	84,477	0	0	84,477	0	3,076,520	153,826	3,230,346
2023	63	3,230,346	60,577	0	0	60,577	0	3,169,769	158,488	3,328,257
2024	64	3,328,257	62,394	0	0	62,394	0	3,265,863	163,294	3,429,157
2025	65	3,429,157	64,266	0	0	64,266	0	3,364,891	168,244	3,533,135
2026	66	3,533,135	66,195	0	0	66,195	0	3,466,940	173,347	3,640,287
2027	67	3,640,287	68,180	0	0	68,180	0	3,572,107	178,606	3,750,713
2028	68	3,750,713	70,226	0	0	70,226	0	3,680,487	184,024	3,864,511
2029	69	3,864,511	72,332	0	0	72,332	0	3,792,179	189,609	3,981,788
2030	70	3,981,788	74,502	0	0	74,502	0	3,907,286	195,365	4,102,651
2031	71	4,102,651	76,737	0	0	76,737	0	4,025,914	201,296	4,227,210
2032	72	4,227,210	79,039	0	0	79,039	0	4,148,171	207,409	4,355,580
2033	73	4,355,580	21,075	80,448	20,112	81,411	0	4,254,057	212,703	4,466,760
2034	74	4,466,760	0	111,804	27,951	83,853	0	4,354,956	217,748	4,572,704
2035	75	4,572,704	0	115,157	28,789	86,368	0	4,457,547	222,877	4,680,424
2036	76	4,680,424	0	118,612	29,653	88,959	0	4,561,812	228,091	4,789,903
2037	77	4,789,903	0	122,171	30,543	91,628	0	4,667,732	233,387	4,901,119
2038	78	4,901,119	0	125,837	31,459	94,378	0	4,775,282	238,764	5,014,046
2039	79	5,014,046	0	129,611	32,403	97,208	0	4,884,435	244,222	5,128,657
2040	80	5,128,657	0	133,500	33,375	100,125	0	4,995,157	249,758	5,244,915
2041	81	5,244,915	0	137,504	34,376	103,128	0	5,107,411	255,371	5,362,782
2042	82	5,362,782	0	141,629	35,407	106,222	0	5,221,153	261,058	5,482,211
2043	83	5,482,211	0	145,879	36,470	109,409	0	5,336,332	266,817	5,603,149
2044	84	5,603,149	0	150,255	37,564	112,691	0	5,452,894	272,645	5,725,539

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2045	85	5,725,539	0	154,761	38,690	116,071	0	5,570,778	278,539	5,849,317
2046	86	5,849,317	0	159,404	39,851	119,553	0	5,689,913	284,496	5,974,409
2047	87	5,974,409	0	164,188	41,047	123,141	0	5,810,221	290,511	6,100,732
2048	88	6,100,732	0	169,113	42,278	126,835	0	5,931,619	296,581	6,228,200
2049	89	6,228,200	0	174,187	43,547	130,640	0	6,054,013	302,701	6,356,714
2050	90	6,356,714	0	179,413	44,853	134,560	0	6,177,301	308,865	6,486,166
2051	91	6,486,166	0	184,795	46,199	138,596	0	6,301,371	315,069	6,616,440
2052	92	6,616,440	0	190,339	47,585	142,754	0	6,426,101	321,305	6,747,406
2053	93	6,747,406	0	196,048	49,012	147,036	0	6,551,358	327,568	6,878,926
2054	94	6,878,926	0	201,931	50,483	151,448	0	6,676,995	333,850	7,010,845
2055	95	7,010,845	0	207,989	51,997	155,992	0	6,802,856	340,143	7,142,999

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Survivor Needs plus Insurance Details

Year	Age	Education Costs	Living Expenses @ 3.00%	Total Expenses	Income Applied Towards Needs	Capital Withdrawal to Meet Needs
2010	50	\$0	\$48,000	\$48,000	\$48,000	\$0
2011	51	0	49,440	49,440	49,440	0
2012	52	0	50,923	50,923	50,923	0
2013	53	0	52,451	52,451	52,451	0
2014	54	0	54,024	54,024	54,024	0
2015	55	0	55,645	55,645	55,645	0
2016	56	0	57,315	57,315	57,315	0
2017	57	0	59,034	59,034	59,034	0
2018	58	0	60,805	60,805	60,805	0
2019	59	23,486	62,629	86,115	86,115	0
2020	60	24,190	64,508	88,698	88,698	0
2021	61	24,916	66,443	91,359	91,359	0
2022	62	25,664	68,437	94,101	9,624	84,477
2023	63	0	70,490	70,490	9,913	60,577
2024	64	0	72,604	72,604	10,210	62,394
2025	65	0	74,782	74,782	10,516	64,266
2026	66	0	77,026	77,026	10,831	66,195
2027	67	0	79,337	79,337	11,157	68,180
2028	68	0	81,717	81,717	11,491	70,226
2029	69	0	84,168	84,168	11,836	72,332
2030	70	0	86,693	86,693	12,191	74,502
2031	71	0	89,294	89,294	12,557	76,737
2032	72	0	91,973	91,973	12,934	79,039
2033	73	0	94,732	94,732	13,321	81,411
2034	74	0	97,574	97,574	13,721	83,853
2035	75	0	100,501	100,501	14,133	86,368
2036	76	0	103,516	103,516	14,557	88,959
2037	77	0	106,622	106,622	14,994	91,628
2038	78	0	109,821	109,821	15,443	94,378
2039	79	0	113,115	113,115	15,907	97,208
2040	80	0	116,509	116,509	16,384	100,125
2041	81	0	120,004	120,004	16,876	103,128
2042	82	0	123,604	123,604	17,382	106,222
2043	83	0	127,312	127,312	17,903	109,409
2044	84	0	131,131	131,131	18,440	112,691
2045	85	0	135,065	135,065	18,994	116,071
2046	86	0	139,117	139,117	19,564	119,553
2047	87	0	143,291	143,291	20,150	123,141
2048	88	0	147,590	147,590	20,755	126,835
2049	89	0	152,017	152,017	21,377	130,640
2050	90	0	156,578	156,578	22,018	134,560
2051	91	0	161,275	161,275	22,679	138,596
2052	92	0	166,113	166,113	23,359	142,754
2053	93	0	171,097	171,097	24,061	147,036
2054	94	0	176,230	176,230	24,782	151,448
2055	95	0	181,517	181,517	25,525	155,992
				4,730,325	1,309,394	3,420,931

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Premature Spouse Death

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The Cost of a Premature Spouse Death

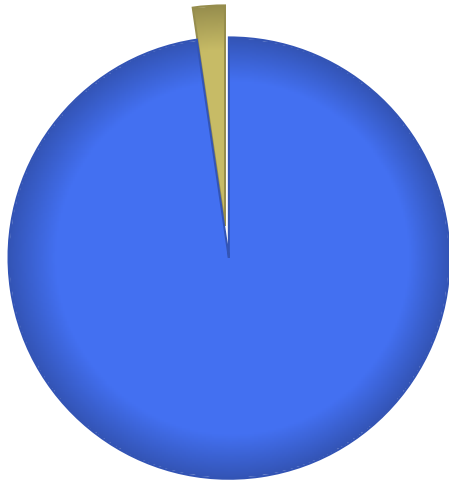
When a person dies prematurely, they leave behind many expenses with which their dependents must cope. Everyday living expenses, ongoing liabilities such as mortgage payments, and the funding of education for children are just a few examples of the expenses that may need to be covered. Life Insurance provides a safety net by which you can ensure that those you leave behind are able to meet their expenses and enjoy the standard of living that you would want.

The first step in determining what the right level of protection is for you and your family is to get an idea of the expenses that will need to be funded in the event of your premature death.

Total Future Living Expenses	\$4,103,225
Total Liabilities & Education	\$98,256
Total Expenses	\$4,201,481

What will your expenses be?

Based upon the anticipated expenses listed below, you can expect to incur **\$4,201,481** of total expenses over the **43** years following **Jane's** premature death in **2010**. The chart below shows the portion of the total cost associated with each type of expense.



- Living Expenses (97.66%)
- Education Costs (2.34%)

YOUR ANTICIPATED EXPENSES	
Living Expenses:	\$4,000 per month (\$48,000 per year)
Expenses Grow at:	3.00% per year
Fund Expenses Until:	Death of Spouse 2052
Liabilities to Pay Off:	\$0
Educations to Fund:	College

Keep in Mind...

The cost of a premature death does not remain constant. As certain life events occur, it makes sense to review how these costs may change and whether you are properly protected. These life events may include purchasing a new home, the birth of a child, changing jobs, divorce or retirement.

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Your Current Resources

Your capital resources, insurance proceeds and continuing income sources can be used to offset the expenses that will occur after a premature death. But these resources may not be enough. Let's take a look at how your assets and income stack up against your projected expenses in the event that **Jane** dies prematurely in **2010**.

John will have the following sources of income to help cover expenses until **2052**:

- ▶ John's Social Security **\$25,000/yr** 2022-2052
- ▶ John salary **\$12,000/yr** 2010-2017

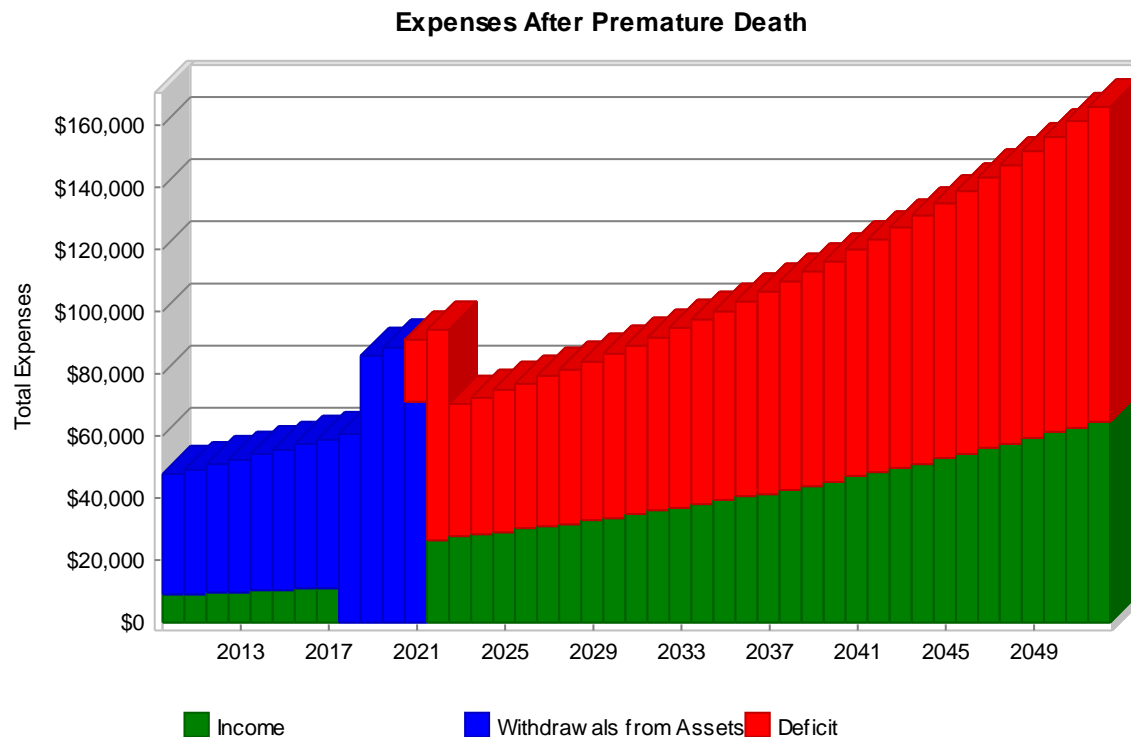
You currently have **\$646,465** of available capital resources and **\$0** in existing life insurance coverage. Together, these assets provide a total of **\$646,465** to offset your projected expenses.

For purposes of this analysis, we'll assume that capital resources and insurance proceeds will grow at **5.00%** and withdrawals from capital resources will be taxed at a rate of **25.0%**. Income will be indexed at **3.00%** and will be subject to a **25.0%** income tax.

Total Years to Fund
43
Years Currently Funded
11
Unfunded Years
32
Additional Insurance Needed to cover shortfall
\$612,000

How will you cover your expenses?

The chart below illustrates how your income, capital resources and insurance benefits would stack up against your projected expenses. Each column represents the total expenses in a given year, and the colors in each column indicate the resources used to meet those expenses.



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Survivor Income Details

Year	Age	Income from Flows	SS Income	Total Income Sources	Income Taxes @ 25.0%	Net Income Applied to Needs
2010	53	\$12,000	\$0	\$12,000	\$3,000	\$9,000
2011	54	12,360	0	12,360	3,090	9,270
2012	55	12,731	0	12,731	3,183	9,548
2013	56	13,113	0	13,113	3,278	9,835
2014	57	13,506	0	13,506	3,377	10,129
2015	58	13,911	0	13,911	3,478	10,433
2016	59	14,329	0	14,329	3,582	10,747
2017	60	14,758	0	14,758	3,690	11,068
2018	61	0	0	0	0	0
2019	62	0	0	0	0	0
2020	63	0	0	0	0	0
2021	64	0	0	0	0	0
2022	65	0	35,644	35,644	8,911	26,733
2023	66	0	36,713	36,713	9,178	27,535
2024	67	0	37,815	37,815	9,454	28,361
2025	68	0	38,949	38,949	9,737	29,212
2026	69	0	40,118	40,118	10,030	30,088
2027	70	0	41,321	41,321	10,330	30,991
2028	71	0	42,561	42,561	10,640	31,921
2029	72	0	43,838	43,838	10,960	32,878
2030	73	0	45,153	45,153	11,288	33,865
2031	74	0	46,507	46,507	11,627	34,880
2032	75	0	47,903	47,903	11,976	35,927
2033	76	0	49,340	49,340	12,335	37,005
2034	77	0	50,820	50,820	12,705	38,115
2035	78	0	52,344	52,344	13,086	39,258
2036	79	0	53,915	53,915	13,479	40,436
2037	80	0	55,532	55,532	13,883	41,649
2038	81	0	57,198	57,198	14,300	42,898
2039	82	0	58,914	58,914	14,729	44,185
2040	83	0	60,682	60,682	15,171	45,511
2041	84	0	62,502	62,502	15,626	46,876
2042	85	0	64,377	64,377	16,094	48,283
2043	86	0	66,308	66,308	16,577	49,731
2044	87	0	68,298	68,298	17,075	51,223
2045	88	0	70,347	70,347	17,587	52,760
2046	89	0	72,457	72,457	18,114	54,343
2047	90	0	74,631	74,631	18,658	55,973
2048	91	0	76,870	76,870	19,218	57,652
2049	92	0	79,176	79,176	19,794	59,382
2050	93	0	81,551	81,551	20,388	61,163
2051	94	0	83,997	83,997	20,999	62,998
2052	95	0	86,517	86,517	21,629	64,888
				1,889,006	472,256	1,416,750

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Capital Resources Details

Capital Resources Today: \$646,465
 Existing Life Insurance Benefits: \$0
 Total Capital Resources: **\$646,465**

Year	Age	BOY Capital Resources	Withdrawals from Savings	Taxation on Savings Withdrawals at 25.0%	Net Withdrawals Applied to Expenses	Total Capital after Withdrawals	Growth at 5.00%	EOY Capital Resources
2010	53	\$646,465	\$52,000	\$13,000	\$39,000	\$594,465	\$29,723	\$624,188
2011	54	624,188	53,560	13,390	40,170	570,628	28,531	599,159
2012	55	599,159	55,167	13,792	41,375	543,992	27,200	571,192
2013	56	571,192	56,821	14,205	42,616	514,371	25,719	540,090
2014	57	540,090	58,527	14,632	43,895	481,563	24,078	505,641
2015	58	505,641	60,283	15,071	45,212	445,358	22,268	467,626
2016	59	467,626	62,091	15,523	46,568	405,535	20,277	425,812
2017	60	425,812	63,955	15,989	47,966	361,857	18,093	379,950
2018	61	379,950	81,073	20,268	60,805	298,877	14,944	313,821
2019	62	313,821	114,820	28,705	86,115	199,001	9,950	208,951
2020	63	208,951	118,264	29,566	88,698	90,687	4,534	95,221
2021	64	95,221	95,221	23,805	71,416	0	0	0
2022	65	0	0	0	0	0	0	0
2023	66	0	0	0	0	0	0	0
2024	67	0	0	0	0	0	0	0
2025	68	0	0	0	0	0	0	0
2026	69	0	0	0	0	0	0	0
2027	70	0	0	0	0	0	0	0
2028	71	0	0	0	0	0	0	0
2029	72	0	0	0	0	0	0	0
2030	73	0	0	0	0	0	0	0
2031	74	0	0	0	0	0	0	0
2032	75	0	0	0	0	0	0	0
2033	76	0	0	0	0	0	0	0
2034	77	0	0	0	0	0	0	0
2035	78	0	0	0	0	0	0	0
2036	79	0	0	0	0	0	0	0
2037	80	0	0	0	0	0	0	0
2038	81	0	0	0	0	0	0	0
2039	82	0	0	0	0	0	0	0
2040	83	0	0	0	0	0	0	0
2041	84	0	0	0	0	0	0	0
2042	85	0	0	0	0	0	0	0
2043	86	0	0	0	0	0	0	0
2044	87	0	0	0	0	0	0	0
2045	88	0	0	0	0	0	0	0

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2046	89	0	0	0	0	0	0	0	0
2047	90	0	0	0	0	0	0	0	0
2048	91	0	0	0	0	0	0	0	0
2049	92	0	0	0	0	0	0	0	0
2050	93	0	0	0	0	0	0	0	0
2051	94	0	0	0	0	0	0	0	0
2052	95	0	0	0	0	0	0	0	0

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Survivor Needs Details

Year	Age	Education Costs	Living Expenses @3.00%	Total Expenses	Income Applied Towards Needs	Capital Withdrawal to Meet Needs	Remaining Need (Deficit)
2010	53	\$0	\$48,000	\$48,000	\$9,000	\$39,000	\$0
2011	54	0	49,440	49,440	9,270	40,170	0
2012	55	0	50,923	50,923	9,548	41,375	0
2013	56	0	52,451	52,451	9,835	42,616	0
2014	57	0	54,024	54,024	10,129	43,895	0
2015	58	0	55,645	55,645	10,433	45,212	0
2016	59	0	57,315	57,315	10,747	46,568	0
2017	60	0	59,034	59,034	11,068	47,966	0
2018	61	0	60,805	60,805	0	60,805	0
2019	62	23,486	62,629	86,115	0	86,115	0
2020	63	24,190	64,508	88,698	0	88,698	0
2021	64	24,916	66,443	91,359	0	71,416	19,943
2022	65	25,664	68,437	94,101	26,733	0	67,368
2023	66	0	70,490	70,490	27,535	0	42,955
2024	67	0	72,604	72,604	28,361	0	44,243
2025	68	0	74,782	74,782	29,212	0	45,570
2026	69	0	77,026	77,026	30,088	0	46,938
2027	70	0	79,337	79,337	30,991	0	48,346
2028	71	0	81,717	81,717	31,921	0	49,796
2029	72	0	84,168	84,168	32,878	0	51,290
2030	73	0	86,693	86,693	33,865	0	52,828
2031	74	0	89,294	89,294	34,880	0	54,414
2032	75	0	91,973	91,973	35,927	0	56,046
2033	76	0	94,732	94,732	37,005	0	57,727
2034	77	0	97,574	97,574	38,115	0	59,459
2035	78	0	100,501	100,501	39,258	0	61,243
2036	79	0	103,516	103,516	40,436	0	63,080
2037	80	0	106,622	106,622	41,649	0	64,973
2038	81	0	109,821	109,821	42,898	0	66,923
2039	82	0	113,115	113,115	44,185	0	68,930
2040	83	0	116,509	116,509	45,511	0	70,998
2041	84	0	120,004	120,004	46,876	0	73,128
2042	85	0	123,604	123,604	48,283	0	75,321
2043	86	0	127,312	127,312	49,731	0	77,581
2044	87	0	131,131	131,131	51,223	0	79,908
2045	88	0	135,065	135,065	52,760	0	82,305
2046	89	0	139,117	139,117	54,343	0	84,774
2047	90	0	143,291	143,291	55,973	0	87,318
2048	91	0	147,590	147,590	57,652	0	89,938
2049	92	0	152,017	152,017	59,382	0	92,635
2050	93	0	156,578	156,578	61,163	0	95,415
2051	94	0	161,275	161,275	62,998	0	98,277
2052	95	0	166,113	166,113	64,888	0	101,225
				4,201,481	1,416,750	653,836	2,130,895

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Your Resources plus Additional Insurance

Your capital resources, insurance proceeds and continuing income sources can be used to offset the expenses that will occur after a premature death. But these resources may not be enough. Let's take a look at how your assets and income stack up against your projected expenses in the event that **Jane** dies prematurely in **2010**.

John will have the following sources of income to help cover expenses until **2052**:

- ▶ John's Social Security **\$25,000/yr** 2022-2052
- ▶ John salary **\$12,000/yr** 2010-2017

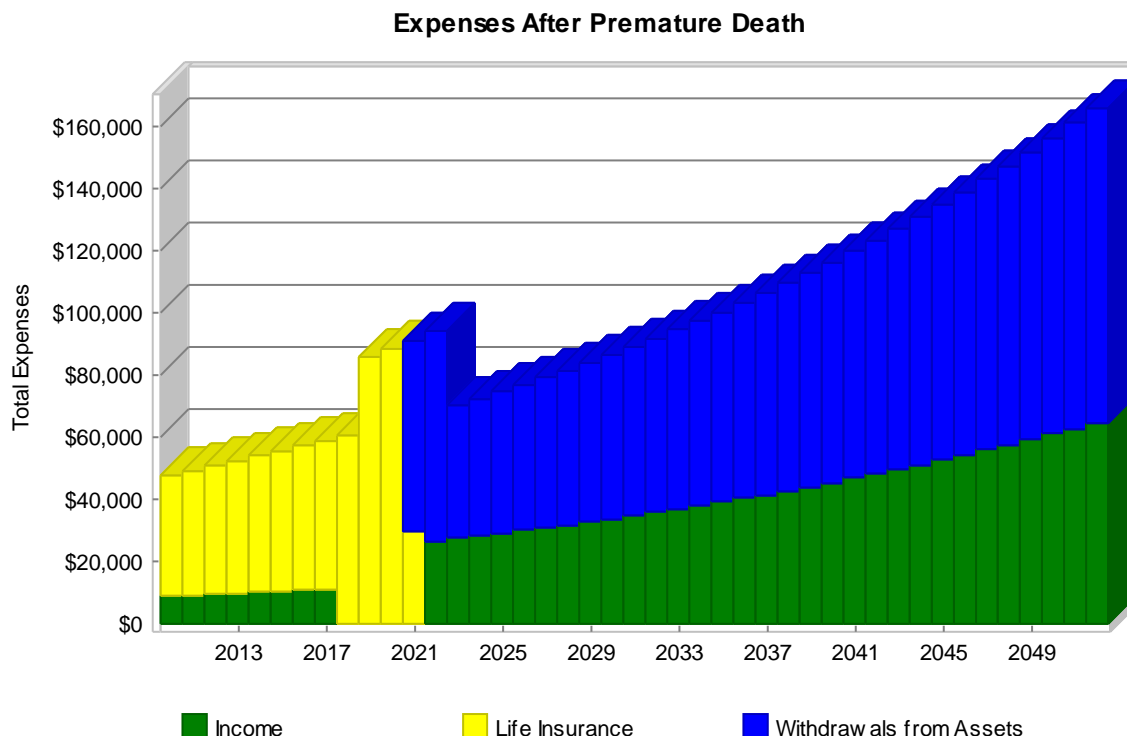
You currently have **\$646,465** of available capital resources and **\$0** in existing life insurance coverage. Together, these assets provide a total of **\$646,465** to offset your projected expenses. With additional life insurance benefits of **\$612,000** you will be able to fully offset your projected expenses.

For purposes of this analysis, we'll assume that capital resources and insurance proceeds will grow at **5.00%** and withdrawals from capital resources will be taxed at a rate of **25.0%**. Income will be indexed at **3.00%** and will be subject to a **25.0%** income tax.

Additional Insurance	\$612,000
Years Funded	43
Unfunded Years	0
Assets Remaining in Estate	\$6,991

How will you cover your expenses?

The chart below illustrates how your income, capital resources and insurance benefits would stack up against your projected expenses. Each column represents the total expenses in a given year, and the colors in each column indicate the resources used to meet those expenses.



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Capital Resources plus Insurance Details

Capital Resources Today: \$646,465
 Existing Life Insurance Benefits: \$0
 Additional Life Insurance Benefits: \$612,000
 Total Capital Resources: **\$1,258,465**

Year	Age	BOY Capital Resources	Withdrawals from Insurance Proceeds	Withdrawals from Savings	Taxation on Savings Withdrawals at 25.0%	Net Withdrawals Applied to Expenses	Total Capital after Withdrawals	Growth at 5.00%	EOY Capital Resources
2010	53	\$1,258,465	\$39,000	\$0	\$0	\$39,000	\$1,219,465	\$60,973	\$1,280,438
2011	54	1,280,438	40,170	0	0	40,170	1,240,268	62,014	1,302,282
2012	55	1,302,282	41,375	0	0	41,375	1,260,907	63,046	1,323,953
2013	56	1,323,953	42,616	0	0	42,616	1,281,337	64,067	1,345,404
2014	57	1,345,404	43,895	0	0	43,895	1,301,509	65,075	1,366,584
2015	58	1,366,584	45,212	0	0	45,212	1,321,372	66,069	1,387,441
2016	59	1,387,441	46,568	0	0	46,568	1,340,873	67,043	1,407,916
2017	60	1,407,916	47,966	0	0	47,966	1,359,950	67,998	1,427,948
2018	61	1,427,948	60,805	0	0	60,805	1,367,143	68,358	1,435,501
2019	62	1,435,501	86,115	0	0	86,115	1,349,386	67,469	1,416,855
2020	63	1,416,855	88,698	0	0	88,698	1,328,157	66,408	1,394,565
2021	64	1,394,565	29,580	82,372	20,593	91,359	1,282,613	64,131	1,346,744
2022	65	1,346,744	0	89,824	22,456	67,368	1,256,920	62,846	1,319,766
2023	66	1,319,766	0	57,273	14,318	42,955	1,262,493	63,125	1,325,618
2024	67	1,325,618	0	58,991	14,748	44,243	1,266,627	63,331	1,329,958
2025	68	1,329,958	0	60,760	15,190	45,570	1,269,198	63,460	1,332,658
2026	69	1,332,658	0	62,584	15,646	46,938	1,270,074	63,504	1,333,578
2027	70	1,333,578	0	64,461	16,115	48,346	1,269,117	63,456	1,332,573
2028	71	1,332,573	0	66,395	16,599	49,796	1,266,178	63,309	1,329,487
2029	72	1,329,487	0	68,387	17,097	51,290	1,261,100	63,055	1,324,155
2030	73	1,324,155	0	70,437	17,609	52,828	1,253,718	62,686	1,316,404
2031	74	1,316,404	0	72,552	18,138	54,414	1,243,852	62,193	1,306,045
2032	75	1,306,045	0	74,728	18,682	56,046	1,231,317	61,566	1,292,883
2033	76	1,292,883	0	76,969	19,242	57,727	1,215,914	60,796	1,276,710
2034	77	1,276,710	0	79,279	19,820	59,459	1,197,431	59,872	1,257,303
2035	78	1,257,303	0	81,657	20,414	61,243	1,175,646	58,782	1,234,428
2036	79	1,234,428	0	84,107	21,027	63,080	1,150,321	57,516	1,207,837
2037	80	1,207,837	0	86,631	21,658	64,973	1,121,206	56,060	1,177,266
2038	81	1,177,266	0	89,231	22,308	66,923	1,088,035	54,402	1,142,437
2039	82	1,142,437	0	91,907	22,977	68,930	1,050,530	52,527	1,103,057
2040	83	1,103,057	0	94,664	23,666	70,998	1,008,393	50,420	1,058,813
2041	84	1,058,813	0	97,504	24,376	73,128	961,309	48,065	1,009,374
2042	85	1,009,374	0	100,428	25,107	75,321	908,946	45,447	954,393
2043	86	954,393	0	103,441	25,860	77,581	850,952	42,548	893,500
2044	87	893,500	0	106,544	26,636	79,908	786,956	39,348	826,304

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2045	88	826,304	0	109,740	27,435	82,305	716,564	35,828	752,392
2046	89	752,392	0	113,032	28,258	84,774	639,360	31,968	671,328
2047	90	671,328	0	116,424	29,106	87,318	554,904	27,745	582,649
2048	91	582,649	0	119,917	29,979	89,938	462,732	23,137	485,869
2049	92	485,869	0	123,513	30,878	92,635	362,356	18,118	380,474
2050	93	380,474	0	127,220	31,805	95,415	253,254	12,663	265,917
2051	94	265,917	0	131,036	32,759	98,277	134,881	6,744	141,625
2052	95	141,625	0	134,967	33,742	101,225	6,658	333	6,991

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Survivor Needs plus Insurance Details

Year	Age	Education Costs	Living Expenses @ 3.00%	Total Expenses	Income Applied Towards Needs	Capital Withdrawal to Meet Needs
2010	53	\$0	\$48,000	\$48,000	\$9,000	\$39,000
2011	54	0	49,440	49,440	9,270	40,170
2012	55	0	50,923	50,923	9,548	41,375
2013	56	0	52,451	52,451	9,835	42,616
2014	57	0	54,024	54,024	10,129	43,895
2015	58	0	55,645	55,645	10,433	45,212
2016	59	0	57,315	57,315	10,747	46,568
2017	60	0	59,034	59,034	11,068	47,966
2018	61	0	60,805	60,805	0	60,805
2019	62	23,486	62,629	86,115	0	86,115
2020	63	24,190	64,508	88,698	0	88,698
2021	64	24,916	66,443	91,359	0	91,359
2022	65	25,664	68,437	94,101	26,733	67,368
2023	66	0	70,490	70,490	27,535	42,955
2024	67	0	72,604	72,604	28,361	44,243
2025	68	0	74,782	74,782	29,212	45,570
2026	69	0	77,026	77,026	30,088	46,938
2027	70	0	79,337	79,337	30,991	48,346
2028	71	0	81,717	81,717	31,921	49,796
2029	72	0	84,168	84,168	32,878	51,290
2030	73	0	86,693	86,693	33,865	52,828
2031	74	0	89,294	89,294	34,880	54,414
2032	75	0	91,973	91,973	35,927	56,046
2033	76	0	94,732	94,732	37,005	57,727
2034	77	0	97,574	97,574	38,115	59,459
2035	78	0	100,501	100,501	39,258	61,243
2036	79	0	103,516	103,516	40,436	63,080
2037	80	0	106,622	106,622	41,649	64,973
2038	81	0	109,821	109,821	42,898	66,923
2039	82	0	113,115	113,115	44,185	68,930
2040	83	0	116,509	116,509	45,511	70,998
2041	84	0	120,004	120,004	46,876	73,128
2042	85	0	123,604	123,604	48,283	75,321
2043	86	0	127,312	127,312	49,731	77,581
2044	87	0	131,131	131,131	51,223	79,908
2045	88	0	135,065	135,065	52,760	82,305
2046	89	0	139,117	139,117	54,343	84,774
2047	90	0	143,291	143,291	55,973	87,318
2048	91	0	147,590	147,590	57,652	89,938
2049	92	0	152,017	152,017	59,382	92,635
2050	93	0	156,578	156,578	61,163	95,415
2051	94	0	161,275	161,275	62,998	98,277
2052	95	0	166,113	166,113	64,888	101,225
				4,201,481	1,416,750	2,784,731

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Analysis Result Summary

This report summarizes the results of the analyses for John and Jane Doe. It provides the information that is the basis for the "takeaway" message. All of the details concerning the process of how these results were arrived at are contained in the specific chapters for each selected analysis.

Family Information

Client: John and Jane Doe
Address: 123 Main St
Hendersonville, TN 37075
H: (615) 123-4567

Client: John Doe
Date of Birth: 4/1/1957
Current Age: 53
Spouse: Jane Doe
Date of Birth: 4/1/1960
Current Age: 50

Advisor Information

Prepared By: Kevin MacWilliams

Analysis Performed

- Life Insurance Analysis
for: *Premature Client Death*
for: *Premature Spouse Death*

Result Summary

Total Years to Fund	46
Years Currently Funded	46
Unfunded Years	0
Assets Remaining in Estate	\$7,142,999

The life insurance analysis looks at the impact of an unexpected premature death to **John**. It compares the survivors' expected needs to the income and capital resources that may be available. If a shortfall exists, the required amount of life insurance needed to cover the shortfall is calculated.

Based upon the assumptions utilized in this analysis, the survivor needs in the event of a premature death to **John** are projected to be sufficient, funding all of the **46** required years. No additional life insurance is currently required to cover the survivors' needs.

Review with your financial professional, your life insurance needs on a regular basis. Your needs may change with certain life events; a new child, divorce, new marriage, job change, etc.

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Result Summary

Total Years to Fund	43
Years Currently Funded	11
Unfunded Years	32
Additional Insurance Needed to Cover Shortfall	\$612,000

The life insurance analysis looks at the impact of an unexpected premature death to **Jane**. It compares the survivors' expected needs to the income and capital resources that may be available. If a shortfall exists, the required amount of life insurance needed to cover the shortfall is calculated.

Based upon the assumptions utilized in this analysis, **Jane** is projected to have a funding **shortfall** based upon the survivor needs expected with a premature death in **2010**. This projected shortfall is estimated to result in **32** unfunded years. The amount of new life insurance necessary to cover all assumed survivor needs is **\$612,000**.

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Information Summary

The following financial information and assumptions were used in the preparation of this analysis.

Family Information

Client: John and Jane Doe
Address: 123 Main St
Hendersonville, TN 37075
H: (615) 123-4567

Client: John Doe
Date of Birth: 4/1/1957
Current Age: 53
Spouse: Jane Doe
Date of Birth: 4/1/1960
Current Age: 50

Information Summary

Basic Assumptions

Analysis for: John Doe
Date of Birth: 4/1/1957
Current Age: 53
Premature Death Occurs in: 2010
Analysis Ends in: 2055

Financial Assumptions

Assets Grow at: 5.00%
Income is Indexed at: 3.00%
Expenses Grow at: 3.00%
Withdrawals are Taxed at: 25.0%
Income is Taxed at: 25.0%
Survivor's Living Expenses: \$4,000/month
(\$48,000/yr)

Existing Life Insurance

Policy Name	Type	Insured	Death Benefit
Cherie Term	Term Life	John Doe	\$400,000
John Term	Term Life	John Doe	\$400,000
Total			\$800,000

Assets

Asset	Current Value
Checking (Cash Equivalent - Cash)	\$13,000
Hancock (Annuity - Variable)	\$60,000
Jane IRA (Qualified Retirement - IRA)	\$27,289
Jane Roth (Roth IRA)	\$5,005
Janes 401(k) (Qualified Retirement - Traditional 401(k))	\$45,000
John IRA (Qualified Retirement - IRA)	\$314,000
John Qualified Plan (Qualified Retirement - IRA)	\$65,585
John Roth (Roth IRA)	\$6,006
Taxable Investment 1 (Taxable Investment)	\$110,580
Total	\$646,465

Income Sources

	From	Until	Annual Amount
Jane's Social Security	2025	2055	\$9,000
Jane salary	2010	2022	\$105,000

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Information Summary

Basic Assumptions

Analysis for: Jane Doe
Date of Birth: 4/1/1960
Current Age: 50

Premature Death Occurs in: 2010
Analysis Ends in: 2052

Financial Assumptions

Assets Grow at: 5.00%
Income is Indexed at: 3.00%
Expenses Grow at: 3.00%

Withdrawals are Taxed at: 25.0%
Income is Taxed at: 25.0%
Survivor's Living Expenses: \$4,000/month
(\$48,000/yr)

Existing Life Insurance

Policy Name	Type	Insured	Death Benefit
None			

Assets

Asset	Current Value
Checking (Cash Equivalent - Cash)	\$13,000
Hancock (Annuity - Variable)	\$60,000
Jane IRA (Qualified Retirement - IRA)	\$27,289
Jane Roth (Roth IRA)	\$5,005
Janes 401(k) (Qualified Retirement - Traditional 401(k))	\$45,000
John IRA (Qualified Retirement - IRA)	\$314,000
John Qualified Plan (Qualified Retirement - IRA)	\$65,585
John Roth (Roth IRA)	\$6,006
Taxable Investment 1 (Taxable Investment)	\$110,580
Total	\$646,465

Income Sources

	From	Until	Annual Amount
John's Social Security	2022	2052	\$25,000
John salary	2010	2017	\$12,000

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