Protecting Your Family's Lifestyle

for

Mr. Client
and
Mrs. Client

February 18, 2010

Valued Producer

Important Notes

This report provides only broad, general guidelines, which may be helpful in shaping your thinking about and discussing your estate planning needs with your professional advisors. The quality of this report is dependent upon the accuracy of data furnished by you. No legal or accounting advice is being rendered by this report or through any other oral or written communications. This report provides estimates based on our general understanding of current tax laws. Unless otherwise indicated, the tax aspect of the federal Generation-Skipping Transfer Tax (GSTT) is not reflected. The GSTT is similar to an additional level of estate tax on certain transfers to grandchildren, or individuals two or more generations removed from the transferor, whether by direct gift or where such transfers may occur through trust or other arrangements where such persons may be beneficiaries. Please discuss legal and accounting matters directly with your counselors in each of those areas.

Calculations contained in this report are estimates only. Actual results may vary substantially from the figures shown. All rates of return are hypothetical and are not a guarantee of future performance of any asset, including insurance or other financial products. All inflation rates are estimates provided by you. This analysis is based on information provided by you. It should be kept in mind that property passes by deed first, next by contract, and then by will. To implement any planning option it may be necessary to change ownership or designated beneficiary before your revised will and any planning options will be effective.

Because your estate planning concerns and goals may change in the future, periodically monitoring actual results and making appropriate adjustments are essential components of your program.

During the course of planning, gifting strategies may be proposed that include the acquisition of insurance and other financial products. When this occurs, additional information about the specific product, including a prospectus when required will be provided for your review.

You should consult your own tax and legal advisor before utilizing any planning option shown so that it can be evaluated based on your own needs and circumstances. Nothing contained in this report is intended to be used on any tax form or to support any tax deduction. Only your tax advisor should provide you with that type of information.

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Protecting Your Family's Lifestyle

Important Planning Notes

When you think of protection, you think of your family. You think about protecting the lifestyle you have and are continuing to build together. Protection is best achieved through planning. The following report uses the information you have shared—your assets, your wishes, and your thoughts about the future. This report uses estimated calculations based on this information so that you can better consider your plans. Of course, the actual results may vary substantially from the figures shown. There are many areas of protection for your lifestyle. This report just considers the following:

Immediate Cash Needs

Life can be unpredictable. If something were to happen to you, would your family have the ability to pay the expenses associated with your death? These expenses are immediate cash needs such as funeral expenses, legal fees, taxes, mortgages and debts.

Income Replacement Needs

You provide for your family's lifestyle through your income. In the event of your death, your survivors will need to replace a portion of that income to maintain the lifestyle you have established. Social Security benefits may provide a portion of needed income. Usually this is only a part of the income needed. Withdrawals or liquidations of some of your assets may be necessary.

Family Income Needs if Disabled

Should you lose your ability to provide income through an accident or illness, how would you maintain your lifestyle? Social Security benefits may provide a portion of needed income. How long would your present assets provide the necessary funds?

Building and Planning for Retirement

A financially secure retirement requires careful planning as well as coordination of your existing assets and qualified retirement plans.

If any new life insurance is proposed, a complete insurance illustration should be attached, including any required prospectus.

Survivor Income Needs

Assumes Mr. dies today

for

Mr. Client

and

Mrs. Client

Mrs.'s Immediate Needs

for Mr. Client and Mrs. Client

If Mr. should die today, Mrs. will face a number of financial needs. This analysis illustrates the immediate cash needs at Mr.'s death and compares it to the assets that you have designated to be used for these needs.

Immediate Cash Needs

Upon Mr.'s death, many liabilities require immediate funding. Although you could use any of your assets to meet these needs, you have indicated that you would prefer to use only those shown as available below. Any other assets will be conserved for your family.

Assets Available		Liabilities	
Cash Account	$20,000	Mortgage	$0
		Other Debts	$0
		Final Expenses	$15,000
		Emergency Funds	$10,000
		Estate Transfer Costs	$15,000
Total Assets Available	**$20,000**	**Total Liabilities**	**$40,000**

Assets Available for Immediate Cash Needs	$20,000
Immediate Cash Needs at Mr.'s Death	$40,000
Additional Amount Necessary for Cash Needs	**$20,000**

Mrs.'s Continuing Income Needs

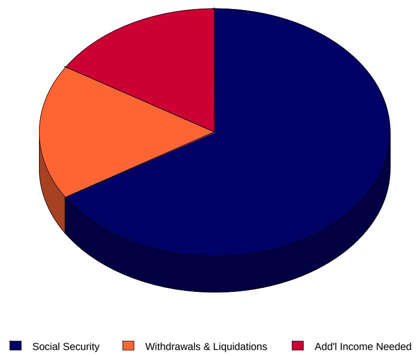
for Mr. Client and Mrs. Client

Survivor Income Needed

If Mr. should die today, an initial monthly income of $3,000 is required. Income requirements may change in later years. The monthly income required will increase each year based on an assumed inflation rate of 3.000%.

Monthly Income Required (Today's Dollars)	
During Readjustment Period	$3,000
During Retirement	$3,000

Mrs.'s Income Sources



Possible sources of income for your family in the event of death include Social Security benefits, Mrs.'s salary and other income, and withdrawals and liquidations of existing assets. Social Security provides **66%** of the income desired. Withdrawals and liquidations of assets will contribute **18%** more.

Approximately **16%** of the total cash and income needs remain after all other sources of income have been exhausted.

Social Security Benefits

Social Security benefits are available to those who fulfill work requirements in positions covered by Social Security. If you die, benefits are payable to your spouse and children under 18 years of age, subject to a family maximum benefit. The monthly benefit is based on your earnings record at the date of your death. Survivor benefits each year may increase to reflect changes in the cost of living. In addition, there is a one-time lump sum death benefit of $255. The estimated initial monthly Social Security survivor benefit is **$0**.

Survivor Income Replacement

Additional income is necessary to maintain your family's lifestyle. This income can be provided by increasing spouse's earnings, added withdrawals and possible liquidation of existing assets, or through a fund provided by life insurance death proceeds. Life insurance death proceeds can provide the monthly income needed to maintain your family's lifestyle and provide cash to pay immediate expenses at your death.

Summary of Mrs.'s Needs

for Mr. Client and Mrs. Client

Cash Needs at Mr.'s Death

Mr., in the event of your death, you want to ensure that your family has the ability to pay the expenses associated with your death, such as funeral expenses, legal fees and taxes that your death may create. In addition, there are other needs for cash funds for emergencies, educational expenses and to pay off liabilities such as mortgages and other debts.

Emergency Funds	$10,000
Final Expenses	$15,000
Additional Estate Transfer Costs	$15,000
Total Immediate Cash Needs	**$40,000**

Income Replacement Needs

To maintain your family's lifestyle, supplemental income sources may be needed after your death. Social Security provides monthly benefits to children under 18 and your spouse while caring for children under age 16. Usually, this is only a portion of the income necessary to maintain their lifestyle. Additional income can be provided by withdrawals from a fund earning interest.

Lump Sum Needed at Death	**$90,158**

Total Cash Needs

Immediate Cash Needs	$40,000	
Assets Available for Immediate Cash Needs	$20,000	
Remaining Amount Needed		**$20,000**
Lump Sum to Fund Income Needs through Life Expectancy		$90,158
Total Cash Needed if Mr. Dies Today		**$110,158** [1]

[1] Lump sum is assumed to be deposited into an account earning 5.000% annually. Withdrawals for income needs occur at the end of each year.

Mrs.'s Income Sources

for Mr. Client and Mrs. Client

Mrs.'s Earning Potential

	Percent of Current Salary	Additional Monthly Earnings
During Readjustment Period (2 years)	0%	$0
During Mrs.'s Retirement	0%	$0

Note: Additional monthly earnings during the above periods are in addition to the indicated percentage of Mrs.'s current monthly salary of $0.

Social Security Benefits

	Monthly Benefits
During Mrs.'s Retirement	$0

Lump sum survivor's death benefit is $255.

Note: Calculations represent the monthly benefit that would be available in the current year. Future increases in benefits for cost of living adjustments or reductions for earnings limitations are not considered here. Based on your suggestion, Mr.'s Social Security assumes 100% of the maximum benefits.

Assets Available to Supplement Income

Although you could use any of your assets to meet your survivors' needs, you have indicated that you would prefer to use only those shown as available below. This is in addition to any planned distributions or withdrawals from these assets.

Available Asset	Initial Value
Cash Account	$20,000
Total Assets Available	**$20,000**

Assets Used for Cash Needs at Mr.'s Death	**$20,000**
Remaining Assets Available for Survivor Income Needs	**$0**

Survivor Income Needs

for Mr. Client and Mrs. Client

If Mr. Should Die Today

Period	Through Year	Lump Sum to Fund Period	Cumulative Fund Needed
Readjustment Period	2	$39,206	$39,206
Before Retirement	0	$0	$0
During Retirement	23	$70,952	$110,158

Lump Sum Needed to Fully Fund Income Requirements **$90,158**

An additional $20,000 is required to pay immediate cash needs, for a total need of $110,158. If provided by life insurance death proceeds, the sum is assumed to be deposited into an account earning 3.000% annually. Withdrawals for income needs occur at the end of each year.

Survivor Income Needs

for Mr. Client and Mrs. Client

If Mr. Should Die Today

End of Year	Age	Salary & Other Income	Est. Social Security[1]	W'drawals from Assets	Total Income Available	Annual Income Desired	Excess to Cash Account[2]	Remaining Need
	Mrs. retires at age 65							
1	66	$0	$25,441	$20,000	$45,441	$76,000	$0	$30,559
2	67	0	25,942	0	25,942	37,080	0	11,138
	Readjustment period ends							
3	68	0	26,720	0	26,720	38,192	0	11,472
4	69	0	27,522	0	27,522	39,338	0	11,816
5	70	0	28,347	0	28,347	40,518	0	12,171
6	71	0	29,198	7,946	37,144	41,734	0	4,590
7	72	0	30,074	8,327	38,401	42,986	0	4,585
8	73	0	30,976	8,725	39,701	44,275	0	4,574
9	74	0	31,905	9,141	41,046	45,604	0	4,557
10	75	0	32,862	9,576	42,438	46,972	0	4,533
11	76	0	33,848	10,031	43,879	48,381	0	4,502
12	77	0	34,864	10,457	45,321	49,832	0	4,512
13	78	0	35,910	10,952	46,862	51,327	0	4,466
14	79	0	36,987	11,409	48,396	52,867	0	4,471
15	80	0	38,097	11,881	49,978	54,453	0	4,476
16	81	0	39,240	12,369	51,609	56,087	0	4,478
17	82	0	40,417	12,872	53,289	57,769	0	4,481
18	83	0	41,629	13,389	55,018	59,503	0	4,484
19	84	0	42,878	13,921	56,799	61,288	0	4,488
20	85	0	44,164	14,367	58,531	63,126	0	4,595
21	86	0	45,489	14,816	60,305	65,020	0	4,715
22	87	0	46,854	15,264	62,118	66,971	0	4,853
	Mrs.'s year of death							
23	88	0	48,260	15,708	63,968	68,980	0	5,012

[1] Social Security estimates are adjusted for spousal earnings, the survivor death benefit, and inflation.
[2] In years where Total Income Available exceeds Annual Income Desired, the excess is deposited in the Cash Account earning an annual interest rate of 3.000%. The Cash Account is available for use in years where the need is greater than the income available.

Sources of Cash

for Mr. Client and Mrs. Client

If Mr. Should Die Today

To maintain your net spending each year, it may be necessary to withdraw the earnings, or even liquidate one or more of your assets. Based on the information you supplied, each of your assets has been prioritized as to which asset you would use first, which would be last, and with all others ranked in between. To provide the Annual Cash Flow shown on the prior page, the following assets were used:

Cash Account (Liquid)
Any unspent income is reinvested each year in the Cash Account assumed to grow at 3.000% annually. This account is always the first asset used to satisfy cash flow needs.

No other assets were needed to provide cash flow.

Cash Account *If Mr. Should Die Today*

Initial Value:	$20,000	(Liquid) Appreciation Rate:	0.000%
		Earnings Rate:	3.000%

End of Year	Age	Beginning of Year Value	Additions	Growth	With- drawals	End of Year Value
1	68/66	$20,000	$0	$0	$20,000	$0
2	69/67	0	0	0	0	0
3	70/68	0	0	0	0	0
4	71/69	0	0	0	0	0
5	72/70	0	0	0	0	0
6	73/71	0	0	0	0	0
7	74/72	0	0	0	0	0
8	75/73	0	0	0	0	0
9	76/74	0	0	0	0	0
10	77/75	0	0	0	0	0
11	78/76	0	0	0	0	0
12	79/77	0	0	0	0	0
13	80/78	0	0	0	0	0
14	81/79	0	0	0	0	0
15	82/80	0	0	0	0	0
16	83/81	0	0	0	0	0
17	84/82	0	0	0	0	0
18	85/83	0	0	0	0	0
19	86/84	0	0	0	0	0
20	87/85	0	0	0	0	0
21	88/86	0	0	0	0	0
22	89/87	0	0	0	0	0
23	90/88	0	0	0	0	0

Survivor
Income Needs

Assumes Mrs. dies today

for

Mr. Client

and

Mrs. Client

Mr.'s Immediate Needs

for Mr. Client and Mrs. Client

If Mrs. should die today, Mr. will face a number of financial needs. This analysis illustrates the immediate cash needs at Mrs.'s death and compares it to the assets that you have designated to be used for these needs.

Immediate Cash Needs

Upon Mrs.'s death, many liabilities require immediate funding. Although you could use any of your assets to meet these needs, you have indicated that you would prefer to use only those shown as available below. Any other assets will be conserved for your family.

Assets Available		Liabilities	
Cash Account	$20,000	Mortgage	$0
		Other Debts	$0
		Final Expenses	$15,000
		Emergency Funds	$10,000
		Estate Transfer Costs	$15,000
Total Assets Available	**$20,000**	**Total Liabilities**	**$40,000**

Assets Available for Immediate Cash Needs	$20,000
Immediate Cash Needs at Mrs.'s Death	$40,000
Additional Amount Necessary for Cash Needs	**$20,000**

Mr.'s Continuing Income Needs

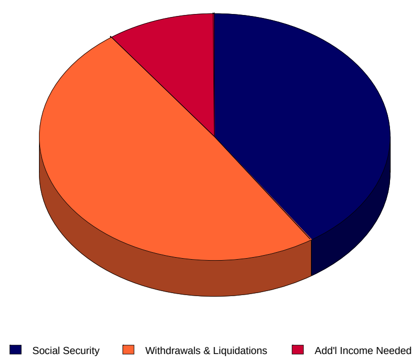
for Mr. Client and Mrs. Client

Survivor Income Needed

If Mrs. should die today, an initial monthly income of $3,000 is required. Income requirements may change in later years. The monthly income required will increase each year based on an assumed inflation rate of 3.000%.

Monthly Income Required (Today's Dollars)	
During Readjustment Period	$3,000
During Retirement	$3,000

Mr.'s Income Sources



Possible sources of income for your family in the event of death include Social Security benefits, Mr.'s salary and other income, and withdrawals and liquidations of existing assets. Social Security provides **41%** of the income desired. Withdrawals and liquidations of assets will contribute **49%** more.

Approximately **10%** of the total cash and income needs remain after all other sources of income have been exhausted.

Social Security Benefits

Social Security benefits are available to those who fulfill work requirements in positions covered by Social Security. If you die, benefits are payable to your spouse and children under 18 years of age, subject to a family maximum benefit. The monthly benefit is based on your earnings record at the date of your death. Survivor benefits each year may increase to reflect changes in the cost of living. In addition, there is a one-time lump sum death benefit of $255. The estimated initial monthly Social Security survivor benefit is **$0**.

Survivor Income Replacement

Additional income is necessary to maintain your family's lifestyle. This income can be provided by increasing spouse's earnings, added withdrawals and possible liquidation of existing assets, or through a fund provided by life insurance death proceeds. Life insurance death proceeds can provide the monthly income needed to maintain your family's lifestyle and provide cash to pay immediate expenses at your death.

Summary of Mr.'s Needs

for Mr. Client and Mrs. Client

Cash Needs at Mrs.'s Death

Mrs., in the event of your death, you want to ensure that your family has the ability to pay the expenses associated with your death, such as funeral expenses, legal fees and taxes that your death may create. In addition, there are other needs for cash funds for emergencies, educational expenses and to pay off liabilities such as mortgages and other debts.

Emergency Funds	$10,000
Final Expenses	$15,000
Additional Estate Transfer Costs	$15,000
Total Immediate Cash Needs	**$40,000**

Income Replacement Needs

To maintain your family's lifestyle, supplemental income sources may be needed after your death. Social Security provides monthly benefits to children under 18 and your spouse while caring for children under age 16. Usually, this is only a portion of the income necessary to maintain their lifestyle. Additional income can be provided by withdrawals from a fund earning interest.

Lump Sum Needed at Death	**$29,116**

Total Cash Needs

Immediate Cash Needs	$40,000	
Assets Available for Immediate Cash Needs	$20,000	
Remaining Amount Needed		**$20,000**
Lump Sum to Fund Income Needs through Life Expectancy		$29,116
Total Cash Needed if Mrs. Dies Today		**$49,116** [1]

[1] Lump sum is assumed to be deposited into an account earning 5.000% annually. Withdrawals for income needs occur at the end of each year.

Mr.'s Income Sources

for Mr. Client and Mrs. Client

Mr.'s Earning Potential

	Percent of Current Salary	Additional Monthly Earnings
During Readjustment Period (2 years)	0%	$0
During Mr.'s Retirement	0%	$0

Note: Additional monthly earnings during the above periods are in addition to the indicated percentage of Mr.'s current monthly salary of $0.

Social Security Benefits

	Monthly Benefits
During Mr.'s Retirement	$0

Lump sum survivor's death benefit is $255.

Note: Calculations represent the monthly benefit that would be available in the current year. Future increases in benefits for cost of living adjustments or reductions for earnings limitations are not considered here. Based on your suggestion, Mrs.'s Social Security assumes 100% of the maximum benefits.

Assets Available to Supplement Income

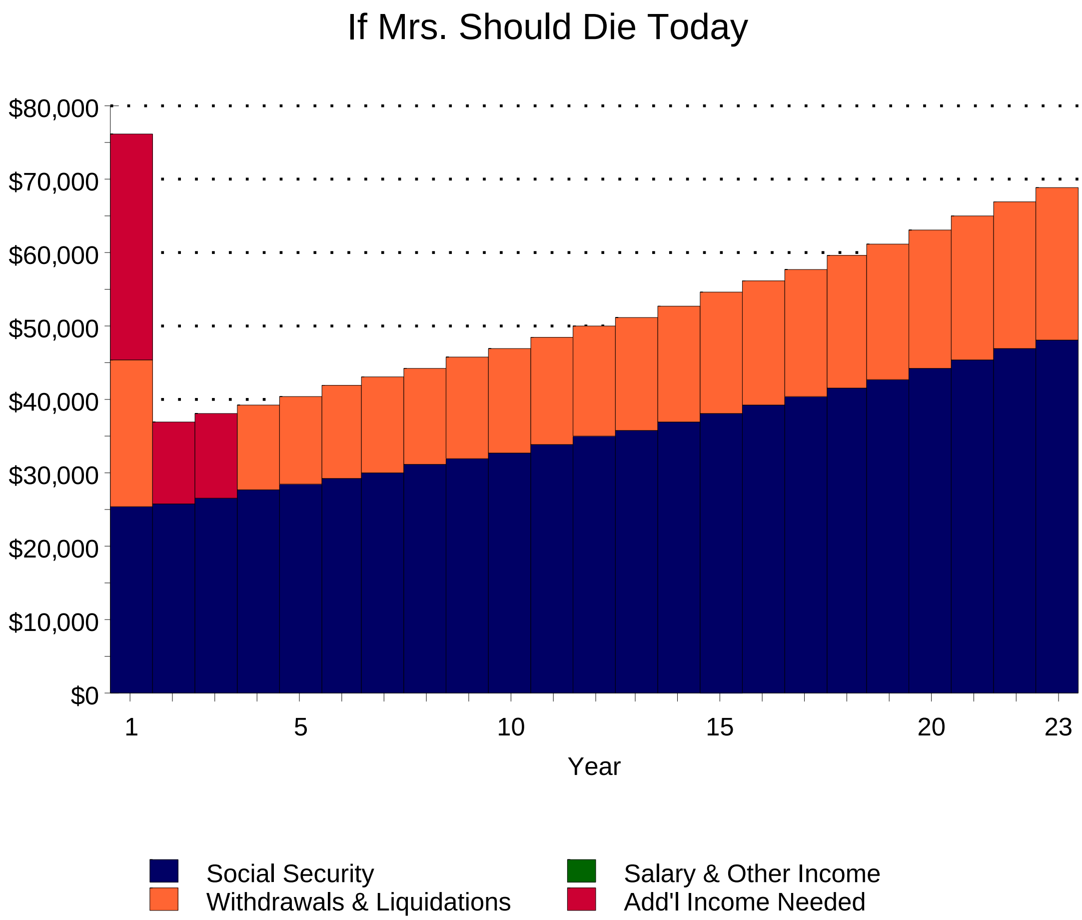
Although you could use any of your assets to meet your survivors' needs, you have indicated that you would prefer to use only those shown as available below. This is in addition to any planned distributions or withdrawals from these assets.

Available Asset	Initial Value
Cash Account	$20,000
Total Assets Available	**$20,000**

Assets Used for Cash Needs at Mrs.'s Death	**$20,000**
Remaining Assets Available for Survivor Income Needs	**$0**

Survivor Income Needs

for Mr. Client and Mrs. Client



Period	Through Year	Lump Sum to Fund Period	Cumulative Fund Needed
Readjustment Period	2	$39,206	$39,206
Before Retirement	-2	$0	$0
During Retirement	15	$9,910	$49,116

Lump Sum Needed to Fully Fund Income Requirements **$29,116**

An additional $20,000 is required to pay immediate cash needs, for a total need of $49,116. If provided by life insurance death proceeds, the sum is assumed to be deposited into an account earning 3.000% annually. Withdrawals for income needs occur at the end of each year.

Survivor Income Needs

for Mr. Client and Mrs. Client

If Mrs. Should Die Today

End of Year	Age	Salary & Other Income	Est. Social Security[1]	W'drawals from Assets	Total Income Available	Annual Income Desired	Excess to Cash Account[2]	Remaining Need
1	68	$0	$25,441	$20,000	$45,441	$76,000	$0	$30,559
2	69	0	25,942	0	25,942	37,080	0	11,138
	Readjustment period ends							
3	70	0	26,720	0	26,720	38,192	0	11,472
4	71	0	27,522	22,934	50,456	39,338	11,118	0
5	72	0	28,347	24,031	52,378	40,518	11,860	0
6	73	0	29,198	25,180	54,378	41,734	12,644	0
7	74	0	30,074	26,380	56,454	42,986	13,468	0
8	75	0	30,976	27,636	58,612	44,275	14,337	0
9	76	0	31,905	28,949	60,854	45,604	15,251	0
10	77	0	32,862	30,178	63,040	46,972	16,069	0
11	78	0	33,848	31,605	65,453	48,381	17,072	0
12	79	0	34,864	32,926	67,790	49,832	17,957	0
13	80	0	35,910	34,290	70,200	51,327	18,872	0
14	81	0	36,987	35,698	72,685	52,867	19,818	0
	Mr.'s year of death							
15	82	0	38,097	37,149	75,246	54,453	20,792	0

[1] Social Security estimates are adjusted for spousal earnings, the survivor death benefit, and inflation.
[2] In years where Total Income Available exceeds Annual Income Desired, the excess is deposited in the Cash Account earning an annual interest rate of 3.000%. The Cash Account is available for use in years where the need is greater than the income available.

Sources of Cash

for Mr. Client and Mrs. Client

If Mrs. Should Die Today

To maintain your net spending each year, it may be necessary to withdraw the earnings, or even liquidate one or more of your assets. Based on the information you supplied, each of your assets has been prioritized as to which asset you would use first, which would be last, and with all others ranked in between. To provide the Annual Cash Flow shown on the prior page, the following assets were used:

Cash Account (Liquid)
Any unspent income is reinvested each year in the Cash Account assumed to grow at 3.000% annually. This account is always the first asset used to satisfy cash flow needs.

No other assets were needed to provide cash flow.

Cash Account *If Mrs. Should Die Today*

		(Liquid)	
Initial Value:	$20,000	Appreciation Rate:	0.000%
		Earnings Rate:	3.000%

End of Year	Age	Beginning of Year Value	Additions	Growth	With-drawals	End of Year Value
1	68/66	$20,000	$0	$0	$20,000	$0
2	69/67	0	0	0	0	0
3	70/68	0	0	0	0	0
4	71/69	0	11,118	0	0	11,118
5	72/70	11,118	11,860	334	0	23,311
6	73/71	23,311	12,644	699	0	36,655
7	74/72	36,655	13,468	1,100	0	51,222
8	75/73	51,222	14,337	1,537	0	67,096
9	76/74	67,096	15,251	2,013	0	84,359
10	77/75	84,359	16,069	2,531	0	102,958
11	78/76	102,958	17,072	3,089	0	123,120
12	79/77	123,120	17,957	3,694	0	144,771
13	80/78	144,771	18,872	4,343	0	167,986
14	81/79	167,986	19,818	5,040	0	192,843
15	82/80	192,843	20,792	5,785	0	219,421

Retirement Needs

for

Mr. Client

and

Mrs. Client

Retirement Funding

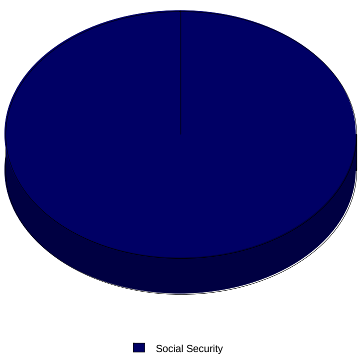
for Mr. Client and Mrs. Client

Retirement Objectives

Mr.'s objective is to retire at age 65 (starting Social Security at age 65). Mrs. plans to retire at age 65 (starting Social Security at age 65). The desired initial monthly income is $3,000, starting with retirement in year 1. Assuming an inflation rate of 3.000% per year, the monthly income will need to increase to $3,000 at the start of retirement. To provide a financially secure retirement, you would like to coordinate the use of your existing assets and qualified retirement plans.

Monthly Income Required (Today's Dollars)	**$3,000**
Adjusted for Inflation (Real Dollars)	**$3,000**

Retirement Income Sources



Available sources of retirement income can include Social Security benefits, qualified plan distributions, salaries and other income, and withdrawals and liquidations of existing assets. Social Security provides **100%** of the income desired.

Fund Needed at Retirement

To provide **$3,000** in monthly income at retirement, Mr. and Mrs. will need to have an additional **$0** available at the start of retirement in an account assumed to earn 5.000% annually. This is only an estimate of the fund needed based on funding for 23 years of retirement; more or less money may be required depending on the actual growth rate of the fund values. Other factors may also affect the amount needed: Mr. and Mrs. may choose to withdraw earnings or liquidate selected assets to provide needed income.

Saving for Retirement

A savings plan can provide the additional **$0** needed at retirement. Regular annual deposits are made into an account at the end of each year. These deposits are assumed to earn 5.000% annually. The size of the deposit will change as current salaries increase—each deposit represents a fixed percentage of current salaries.

Annual Deposit to Savings Required	**$0**

Retirement Income Sources

for Mr. Client and Mrs. Client

Social Security Benefits

Social Security benefits are based on a number of factors. One factor is the portion of your wages each year that are subject to Social Security taxes. Based on your suggestion, Mr.'s Social Security assumes 100% of the maximum benefits. Mrs.'s Social Security assumes 100% of the maximum benefits.

	Monthly Benefits
During Retirement	$4,198

Note: This is an estimate of the monthly benefit available in the first year of retirement. Reductions for earnings limitations are not considered here. Actual retirement benefits may be greater or less than the amount shown here.

Obtaining Social Security Records

You may obtain a copy of your earnings record by requesting a Personal Earnings and Benefits Statement (PEBES) from the Social Security Administration. This report allows you to verify your earnings record and provides an estimate of the benefits you are eligible to receive. You may request an PEBES form on the Internet by visiting the Social Security web site at www.ssa.gov or calling the Social Security Administration at 1-800-772-1213.

Qualified Retirement Plans

IRA_Mr	Current Value:	$25,000
IRA_Mrs	Current Value:	$15,000
401K_Mr	Current Value:	$500,000
401K_Mrs	Current Value:	$150,000

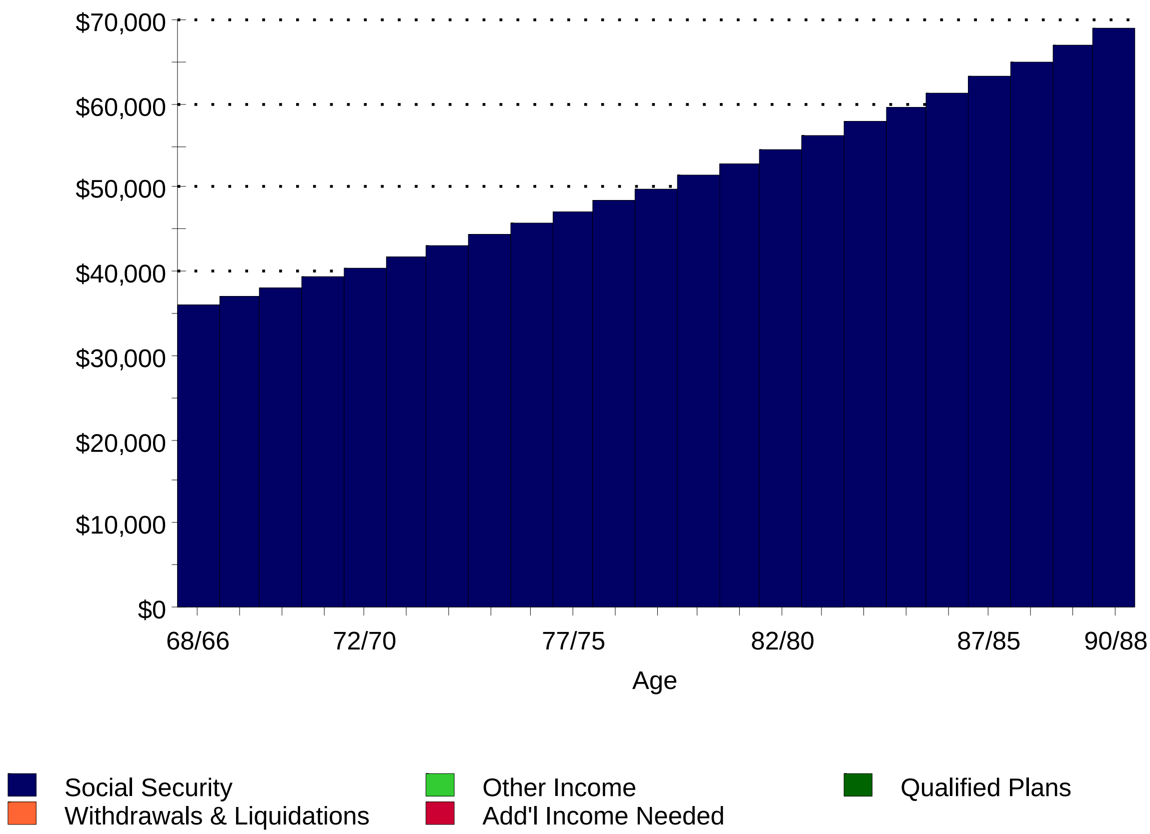
Assets Available for Retirement Needs

Although you could use any of your assets to meet your retirement needs, you have indicated that you would prefer to use only those shown as available below. This is in addition to any planned distributions or withdrawals from these assets.

Available Asset	Initial Value
Cash Account	$20,000

Retirement Income Needs

for Mr. Client and Mrs. Client



Retirement Income Needs

for Mr. Client and Mrs. Client

Assumes Mr. and Mrs. Are Both Living

End of Year	Age	Salary & Other Income	Est. Social Security[1]	W'drawals from Assets	Total Income Available	Annual Income Desired	Excess to Cash Account[2]	Remaining Need
1	68/66	$0	$50,373	$0	$50,373	$36,000	$14,373	$0
2	69/67	0	51,884	0	51,884	37,080	14,804	0
3	70/68	0	53,440	0	53,440	38,192	15,248	0
4	71/69	0	55,044	22,934	77,978	39,338	38,639	0
5	72/70	0	56,695	24,031	80,726	40,518	40,208	0
6	73/71	0	58,396	33,126	91,522	41,734	49,788	0
7	74/72	0	60,148	34,707	94,855	42,986	51,869	0
8	75/73	0	61,952	36,361	98,313	44,275	54,038	0
9	76/74	0	63,811	38,090	101,901	45,604	56,297	0
10	77/75	0	65,725	39,754	105,479	46,972	58,507	0
11	78/76	0	67,697	41,636	109,333	48,381	60,952	0
12	79/77	0	69,728	43,383	113,111	49,832	63,278	0
13	80/78	0	71,819	45,242	117,061	51,327	65,734	0
14	81/79	0	73,974	47,107	121,081	52,867	68,214	0
15	82/80	0	76,193	49,030	125,223	54,453	70,770	0
16	83/81	0	78,479	51,011	129,490	56,087	73,403	0
17	84/82	0	80,833	53,047	133,880	57,769	76,111	0
18	85/83	0	83,258	54,854	138,112	59,503	78,610	0
19	86/84	0	85,756	56,679	142,435	61,288	81,148	0
20	87/85	0	88,329	58,418	146,747	63,126	83,621	0
21	88/86	0	90,979	60,151	151,130	65,020	86,110	0
22	89/87	0	93,708	61,864	155,572	66,971	88,602	0
	End of funding period							
23	90/88	0	96,519	63,125	159,644	68,980	90,665	0

[1] Social Security estimates are adjusted for inflation.
[2] In years where Total Income Available exceeds Annual Income Desired, the excess is deposited in the Cash Account earning an annual interest rate of 3.000%. The Cash Account is available for use in years where the need is greater than the income available.

Sources of Cash

for Mr. Client and Mrs. Client

During Retirement

To maintain your net spending each year, it may be necessary to withdraw the earnings, or even liquidate one or more of your assets. Based on the information you supplied, each of your assets has been prioritized as to which asset you would use first, which would be last, and with all others ranked in between. To provide the Annual Cash Flow shown on the prior page, the following assets were used:

Cash Account (Liquid)
Any unspent income is reinvested each year in the Cash Account assumed to grow at 3.000% annually. This account is always the first asset used to satisfy cash flow needs.

No other assets were needed to provide cash flow.

Cash Account — *Annual Summary*

Assumes Mr. Client and Mrs. Client are both living

(Liquid)

Initial Value:	$20,000	Appreciation Rate:	0.000%
		Earnings Rate:	3.000%

End of Year	Age	Beginning of Year Value	Additions	Growth	With-drawals	End of Year Value
1	68/66	$20,000	$14,373	$600	$0	$34,973
2	69/67	34,973	14,804	1,049	0	50,826
3	70/68	50,826	15,248	1,525	0	67,599
4	71/69	67,599	38,639	2,028	0	108,266
5	72/70	108,266	40,208	3,248	0	151,722
6	73/71	151,722	49,788	4,552	0	206,061
7	74/72	206,061	51,869	6,182	0	264,112
8	75/73	264,112	54,038	7,923	0	326,073
9	76/74	326,073	56,297	9,782	0	392,152
10	77/75	392,152	58,507	11,765	0	462,424
11	78/76	462,424	60,952	13,873	0	537,248
12	79/77	537,248	63,278	16,117	0	616,644
13	80/78	616,644	65,734	18,499	0	700,877
14	81/79	700,877	68,214	21,026	0	790,117
15	82/80	790,117	70,770	23,704	0	884,591
16	83/81	884,591	73,403	26,538	0	984,532
17	84/82	984,532	76,111	29,536	0	1,090,179
18	85/83	1,090,179	78,610	32,705	0	1,201,494
19	86/84	1,201,494	81,148	36,045	0	1,318,687
20	87/85	1,318,687	83,621	39,561	0	1,441,868
21	88/86	1,441,868	86,110	43,256	0	1,571,234
22	89/87	1,571,234	88,602	47,137	0	1,706,972
23	90/88	1,706,972	90,665	51,209	0	1,848,846

Planning Needs for Mr.

for Mr. Client and Mrs. Client

Needs for Mr.'s Survivors

If Mr. should die today

Remaining Immediate Cash Need	**$20,000**	
Income Replacement—Lump Sum Needed	**$90,158**	
Total Cash Needs at Death		**$110,158**

Immediate cash needs include family emergency funds and final expenses at death such as estate taxes, probate fees and funeral expenses totaling $40,000.
In addition, Mr. wishes to provide funds for payment of $0 in debts.
Available assets of $20,000 reduce the remaining immediate cash needed. To provide continuing income for living expenses an additional lump sum is needed if Mr. should die.

Retirement Needs

Monthly Income Required (Today's Dollars)	**$3,000**
Adjusted for Inflation (Real Dollars)	**$3,000**

Projected income during retirement is sufficient to provide income as requested.

Planning Needs for Mrs.

for Mr. Client and Mrs. Client

Needs for Mrs.'s Survivors

If Mrs. should die today

Remaining Immediate Cash Need	**$20,000**	
Income Replacement—Lump Sum Needed	**$29,116**	
Total Cash Needs at Death		**$49,116**

Immediate cash needs include family emergency funds and final expenses at death such as estate taxes, probate fees and funeral expenses totaling $40,000.
In addition, Mrs. wishes to provide funds for payment of $0 in debts.
Available assets of $20,000 reduce the remaining immediate cash needed. To provide continuing income for living expenses an additional lump sum is needed if Mrs. should die.

Retirement Needs

Monthly Income Required (Today's Dollars)	**$3,000**
Adjusted for Inflation (Real Dollars)	**$3,000**

Projected income during retirement is sufficient to provide income as requested.

Action Plan

for Mr. Client and Mrs. Client

You protect your family's lifestyle by planning. But—planning alone does not assure protection—you must take action to implement those plans! In addition, you must coordinate all of your family plans.

Put your plan in action

You do not have a plan until you take actions to put it into effect!

Put your plan in writing

Your survivors need to know your wishes and plans. This plan should be in addition to the legal documents and in a style that is easily understood. A copy of this proposal can serve this purpose when stored with your important papers.

Review your will

At your death, will your remaining property be distributed according to your desired plans? Can your named executor still serve? Are you satisfied with the trustees and/or guardians to manage the assets for your children? Is your will consistent with your other plans, especially your estate planning? (If you don't have a will, the state will make many of these decisions for you.)

Keep your financial advisors up-to-date

All members of your financial team need to know your goals. You need to advise them of any changes.

Get complete illustrations or sales information

Before purchasing any new life insurance or making any other investment, review a complete, company-provided illustration, prospectus, or other sales materials.

Annual reviews

Many situations change from year to year. Schedule annual reviews so that all of your plans remain current.

Annual Details

Income, Assets, Liabilities, Expenses, Gifts &
Insurance

for

Mr. Client

and

Mrs. Client

Assumptions

for Mr. Client and Mrs. Client

Family Information

Mr. Client, age 67
Use estimated Social Security benefits at 100% of maximum benefits
Assumed life expectancy is age 82

Mrs. Client, age 65
Use estimated Social Security benefits at 100% of maximum benefits
Assumed life expectancy is age 88

Inflation Rates
General Inflation Rate (Cost of Living) is 3.000%
Inflation Rate for Federal Indexed Values is 3.000%

Assets

Cash Account		(Liquid)	
Initial Value:	$20,000	Appreciation Rate:	0.000%
		Earnings Rate:	3.000%
Stocks		(Liquid)	
Initial Value:	$400,000	Appreciation Rate:	5.000%
		Earnings Rate:	1.000%
Residence		(Residence)	
Initial Value:	$350,000	Appreciation Rate:	1.000%

Qualified Retirement Plans

IRA_Mr		(Qualified Plan)	
Initial Value:	$25,000	Interest Rate:	5.000%
Owner:	Husband	Distributions occur at end of year	
IRA_Mrs		(Qualified Plan)	
Initial Value:	$15,000	Interest Rate:	5.000%
Owner:	Wife	Distributions occur at end of year	
401K_Mr		(Qualified Plan)	
Initial Value:	$500,000	Interest Rate:	5.000%
Owner:	Husband	Distributions occur at end of year	

Assumptions

for Mr. Client and Mrs. Client

401K_Mrs (Qualified Plan)

Initial Value:	$150,000	Interest Rate:	5.000%
Owner:	Wife	Distributions occur at end of year	

Social Security

End of Year	Age	Annual Benefit If Mr. Dies Today	Annual Benefit If Mrs. Dies Today	Annual Benefit If Mr. Is Disabled	Annual Benefit If Mrs. Is Disabled	Annual Retirement Benefit
		Mrs. retires at age 65				
1	68/66	$25,186	$25,186	$52,172	$52,172	$50,373
2	69/67	25,942	25,942	53,737	53,737	51,884
		Readjustment period ends				
3	70/68	26,720	26,720	55,349	55,349	53,440
4	71/69	27,522	27,522	57,009	57,009	55,044
5	72/70	28,347	28,347	58,720	58,720	56,695
6	73/71	29,198	29,198	60,481	60,481	58,396
7	74/72	30,074	30,074	62,296	62,296	60,148
8	75/73	30,976	30,976	64,164	64,164	61,952
9	76/74	31,905	31,905	66,089	66,089	63,811
10	77/75	32,862	32,862	68,072	68,072	65,725
11	78/76	33,848	33,848	70,114	70,114	67,697
12	79/77	34,864	34,864	72,218	72,218	69,728
13	80/78	35,910	35,910	74,384	74,384	71,819
14	81/79	36,987	36,987	76,616	76,616	73,974
15	82/80	38,097	38,097	78,914	78,914	76,193
16	83/81	39,240	39,240	81,282	81,282	78,479
17	84/82	40,417	40,417	83,720	83,720	80,833
18	85/83	41,629	41,629	86,232	86,232	83,258
19	86/84	42,878	42,878	88,819	88,819	85,756
20	87/85	44,164	44,164	91,483	91,483	88,329
21	88/86	45,489	45,489	94,228	94,228	90,979
22	89/87	46,854	46,854	97,054	97,054	93,708
		Mrs.'s year of death				
23	90/88	48,260	48,260	99,966	99,966	96,519

Social Security Benefits shown here are not adjusted for earned income. For income in excess of $12,960 prior to age 65, benefits are reduced $1 for every $2 of earnings. For ages 65-69, the earnings limitation in 2010 is $34,440 and benefits are reduced $1 for each $3 of income over the limitation.

IRA_Mr *Annual Summary*

Assumes Mr. Client and Mrs. Client are both living

(IRA)

Initial Value: $25,000 Interest Rate: 5.000%

Owner: Husband Distributions occur at end of year

End of Year	Age	Beginning of Year Plan Value	Deposits	Distributions	Growth	End of Year Plan Value
1	68/66	$25,000	$0	$0	$1,250	$26,250
2	69/67	26,250	0	0	1,313	27,563
3	70/68	27,563	0	0	1,378	28,941
4	71/69	28,941	0	1,092	1,447	29,296
5	72/70	29,296	0	1,144	1,465	29,616
6	73/71	29,616	0	1,199	1,481	29,898
7	74/72	29,898	0	1,256	1,495	30,137
8	75/73	30,137	0	1,316	1,507	30,328
9	76/74	30,328	0	1,379	1,516	30,465
10	77/75	30,465	0	1,437	1,523	30,552
11	78/76	30,552	0	1,505	1,528	30,574
12	79/77	30,574	0	1,568	1,529	30,535
13	80/78	30,535	0	1,633	1,527	30,429
14	81/79	30,429	0	1,700	1,521	30,250
15	82/80	30,250	0	1,769	1,513	29,994
16	83/81	29,994	0	1,840	1,500	29,653
17	84/82	29,653	0	1,913	1,483	29,223
18	85/83	29,223	0	1,975	1,461	28,709
19	86/84	28,709	0	2,036	1,435	28,109
20	87/85	28,109	0	2,098	1,405	27,416
21	88/86	27,416	0	2,159	1,371	26,628
22	89/87	26,628	0	2,219	1,331	25,740
23	90/88	25,740	0	2,258	1,287	24,769

IRA_Mrs *Annual Summary*

Assumes Mr. Client and Mrs. Client are both living

(IRA)

Initial Value: $15,000 Interest Rate: 5.000%
Owner: Wife Distributions occur at end of year

End of Year	Age	Beginning of Year Plan Value	Deposits	Distributions	Growth	End of Year Plan Value
1	68/66	$15,000	$0	$0	$750	$15,750
2	69/67	15,750	0	0	788	16,538
3	70/68	16,538	0	0	827	17,364
4	71/69	17,364	0	0	868	18,233
5	72/70	18,233	0	0	912	19,144
6	73/71	19,144	0	722	957	19,379
7	74/72	19,379	0	757	969	19,591
8	75/73	19,591	0	793	980	19,778
9	76/74	19,778	0	831	989	19,936
10	77/75	19,936	0	871	997	20,062
11	78/76	20,062	0	912	1,003	20,153
12	79/77	20,153	0	951	1,008	20,209
13	80/78	20,209	0	996	1,010	20,224
14	81/79	20,224	0	1,037	1,011	20,198
15	82/80	20,198	0	1,080	1,010	20,128
16	83/81	20,128	0	1,124	1,006	20,010
17	84/82	20,010	0	1,170	1,001	19,841
18	85/83	19,841	0	1,217	992	19,616
19	86/84	19,616	0	1,266	981	19,331
20	87/85	19,331	0	1,306	967	18,991
21	88/86	18,991	0	1,347	950	18,594
22	89/87	18,594	0	1,388	930	18,135
23	90/88	18,135	0	1,428	907	17,614

401K_Mr *Annual Summary*

Assumes Mr. Client and Mrs. Client are both living

(Salary Reduction)

Initial Value:	$500,000	Interest Rate:	5.000%
Owner:	Husband	Distributions occur at end of year	

End of Year	Age	Beginning of Year Plan Value	Deposits	Distributions	Growth	End of Year Plan Value
1	68/66	$500,000	$0	$0	$25,000	$525,000
2	69/67	525,000	0	0	26,250	551,250
3	70/68	551,250	0	0	27,563	578,813
4	71/69	578,813	0	21,842	28,941	585,911
5	72/70	585,911	0	22,887	29,296	592,320
6	73/71	592,320	0	23,981	29,616	597,955
7	74/72	597,955	0	25,124	29,898	602,728
8	75/73	602,728	0	26,320	30,136	606,545
9	76/74	606,545	0	27,570	30,327	609,302
10	77/75	609,302	0	28,741	30,465	611,026
11	78/76	611,026	0	30,100	30,551	611,477
12	79/77	611,477	0	31,358	30,574	610,693
13	80/78	610,693	0	32,657	30,535	608,571
14	81/79	608,571	0	33,998	30,429	605,002
15	82/80	605,002	0	35,380	30,250	599,872
16	83/81	599,872	0	36,802	29,994	593,063
17	84/82	593,063	0	38,262	29,653	584,454
18	85/83	584,454	0	39,490	29,223	574,187
19	86/84	574,187	0	40,722	28,709	562,174
20	87/85	562,174	0	41,953	28,109	548,330
21	88/86	548,330	0	43,176	27,417	532,571
22	89/87	532,571	0	44,381	26,629	514,818
23	90/88	514,818	0	45,159	25,741	495,400

401K_Mrs *Annual Summary*

Assumes Mr. Client and Mrs. Client are both living

(Salary Reduction)

Initial Value:	$150,000	Interest Rate:	5.000%
Owner:	Wife	Distributions occur at end of year	

End of Year	Age	Beginning of Year Plan Value	Deposits	Distributions	Growth	End of Year Plan Value
1	68/66	$150,000	$0	$0	$7,500	$157,500
2	69/67	157,500	0	0	7,875	165,375
3	70/68	165,375	0	0	8,269	173,644
4	71/69	173,644	0	0	8,682	182,326
5	72/70	182,326	0	0	9,116	191,442
6	73/71	191,442	0	7,224	9,572	193,790
7	74/72	193,790	0	7,570	9,690	195,910
8	75/73	195,910	0	7,932	9,795	197,773
9	76/74	197,773	0	8,310	9,889	199,352
10	77/75	199,352	0	8,705	9,968	200,615
11	78/76	200,615	0	9,119	10,031	201,526
12	79/77	201,526	0	9,506	10,076	202,097
13	80/78	202,097	0	9,956	10,105	202,246
14	81/79	202,246	0	10,372	10,112	201,986
15	82/80	201,986	0	10,801	10,099	201,284
16	83/81	201,284	0	11,245	10,064	200,103
17	84/82	200,103	0	11,702	10,005	198,406
18	85/83	198,406	0	12,172	9,920	196,155
19	86/84	196,155	0	12,655	9,808	193,308
20	87/85	193,308	0	13,061	9,665	189,912
21	88/86	189,912	0	13,469	9,496	185,938
22	89/87	185,938	0	13,876	9,297	181,359
23	90/88	181,359	0	14,280	9,068	176,147

Assumes Mr. Client and Mrs. Client are both living

Initial Value: $400,000

(Liquid)
Appreciation Rate: 5.000%
Earnings Rate: 1.000%

End of Year	Age	Beginning of Year Value	Additions	Liquid-ations	With-drawals	Appre-ciation	Earnings	End of Year Value
1	68/66	$400,000	$0	$0	$0	$20,000	$4,200	$424,200
2	69/67	424,200	0	0	0	21,210	4,454	449,864
3	70/68	449,864	0	0	0	22,493	4,724	477,081
4	71/69	477,081	0	0	0	23,854	5,009	505,944
5	72/70	505,944	0	0	0	25,297	5,312	536,554
6	73/71	536,554	0	0	0	26,828	5,634	569,015
7	74/72	569,015	0	0	0	28,451	5,975	603,441
8	75/73	603,441	0	0	0	30,172	6,336	639,949
9	76/74	639,949	0	0	0	31,997	6,719	678,666
10	77/75	678,666	0	0	0	33,933	7,126	719,725
11	78/76	719,725	0	0	0	35,986	7,557	763,269
12	79/77	763,269	0	0	0	38,163	8,014	809,446
13	80/78	809,446	0	0	0	40,472	8,499	858,418
14	81/79	858,418	0	0	0	42,921	9,013	910,352
15	82/80	910,352	0	0	0	45,518	9,559	965,428
16	83/81	965,428	0	0	0	48,271	10,137	1,023,837
17	84/82	1,023,837	0	0	0	51,192	10,750	1,085,779
18	85/83	1,085,779	0	0	0	54,289	11,401	1,151,469
19	86/84	1,151,469	0	0	0	57,573	12,090	1,221,132
20	87/85	1,221,132	0	0	0	61,057	12,822	1,295,011
21	88/86	1,295,011	0	0	0	64,751	13,598	1,373,359
22	89/87	1,373,359	0	0	0	68,668	14,420	1,456,447
23	90/88	1,456,447	0	0	0	72,822	15,293	1,544,562

Residence *Annual Summary*

Assumes Mr. Client and Mrs. Client are both living

Initial Value: $350,000 (Residence) Appreciation Rate: 1.000%

End of Year	Age	Beginning of Year Value	Additions	Liquid-ations	With-drawals	Appre-ciation	Earnings	End of Year Value
1	68/66	$350,000	$0	$0	$0	$3,500	$0	$353,500
2	69/67	353,500	0	0	0	3,535	0	357,035
3	70/68	357,035	0	0	0	3,570	0	360,605
4	71/69	360,605	0	0	0	3,606	0	364,211
5	72/70	364,211	0	0	0	3,642	0	367,854
6	73/71	367,854	0	0	0	3,679	0	371,532
7	74/72	371,532	0	0	0	3,715	0	375,247
8	75/73	375,247	0	0	0	3,752	0	379,000
9	76/74	379,000	0	0	0	3,790	0	382,790
10	77/75	382,790	0	0	0	3,828	0	386,618
11	78/76	386,618	0	0	0	3,866	0	390,484
12	79/77	390,484	0	0	0	3,905	0	394,389
13	80/78	394,389	0	0	0	3,944	0	398,333
14	81/79	398,333	0	0	0	3,983	0	402,316
15	82/80	402,316	0	0	0	4,023	0	406,339
16	83/81	406,339	0	0	0	4,063	0	410,403
17	84/82	410,403	0	0	0	4,104	0	414,507
18	85/83	414,507	0	0	0	4,145	0	418,652
19	86/84	418,652	0	0	0	4,187	0	422,838
20	87/85	422,838	0	0	0	4,228	0	427,067
21	88/86	427,067	0	0	0	4,271	0	431,337
22	89/87	431,337	0	0	0	4,313	0	435,651
23	90/88	435,651	0	0	0	4,357	0	440,007

Additional Details

for Mr. Client and Mrs. Client

Personal Information

Mr. Client's current age is 67. Mr. plans to retire at age 65 and will start receiving Social Security retirement benefits at age 65 at 100% of estimated maximum benefits. Mr.'s estimated life expectancy is age 85. Calculations assume Mr. lives to age 82. Estimated life expectancy is based on IRS Table V, Single Life Multiples.

Mrs. Client's current age is 65. Mrs. plans to retire at age 65 and will start receiving Social Security retirement benefits at age 65 at 100% of estimated maximum benefits. Mrs.'s estimated life expectancy is age 85. Calculations assume Mrs. lives to age 88. Estimated life expectancy is based on IRS Table V, Single Life Multiples.

Income Sources

Income is available from several sources for illustrated needs. These sources include salaries, Social Security benefits, qualified retirement plans and withdrawals and liquidations of designated assets.

Important Notes

The numbers produced by this analysis in no way guarantee the right to purchase life insurance in the amounts illustrated.

Version: 2.410 (2/18/2010)

Social Security Benefits

for Mr. Client and Mrs. Client

Social Security provides benefits when you die, become disabled or retire. Most workers are covered by Social Security, exceptions include railroad employees, some state and local government employees, and federal workers hired prior to 1984. Benefits are based on earnings and the length of time employed. Spouses and children of eligible workers may also receive benefits based on the worker's record.

Qualifications differ for each kind of benefit, as does the size of the benefit payable. Monthly benefits increase each January based on changes in the cost of living during the preceding year. You and your employer each contribute 6.2% of earnings up to the maximum taxable amount for Social Security and 1.45% of all earnings for Medicare. Self-employed workers pay the both employee and employer amounts.

Calculations of benefits are based on the Primary Insurance Amount (PIA) which is based on your Average Indexed Monthly Earnings (AIME) over your employment history. Both the PIA and the AIME are calculated by formulas published each year by the Social Security Administration. You may get an estimate of your benefits by filling out a Request for Earnings and Benefit Estimate Statement from the Social Security Administration. In return you receive a report which shows your earnings history, AIME and estimated retirement, disability and survivor benefits.

Survivor Benefits

Family members of an eligible worker may receive monthly benefits based on the earnings record of the deceased individual. Benefits are paid to children under 18 and spouses who are retired, disabled or caring for children under 16. In addition, a one-time death benefit of $255 is payable.

Monthly survivor benefits are limited to a Maximum Family Benefit, approximately 150%-188% of the calculated PIA. Each child's benefit is equal to 75% of the PIA; a spouse caring for a child under age 16 receives an equal benefit. If there are no children under age 16, the spouse can receive a monthly benefit if disabled and over age 50 or retired and age 60 or more. The benefit is adjusted if the spouse is less than the normal retirement age.

Disability Benefits

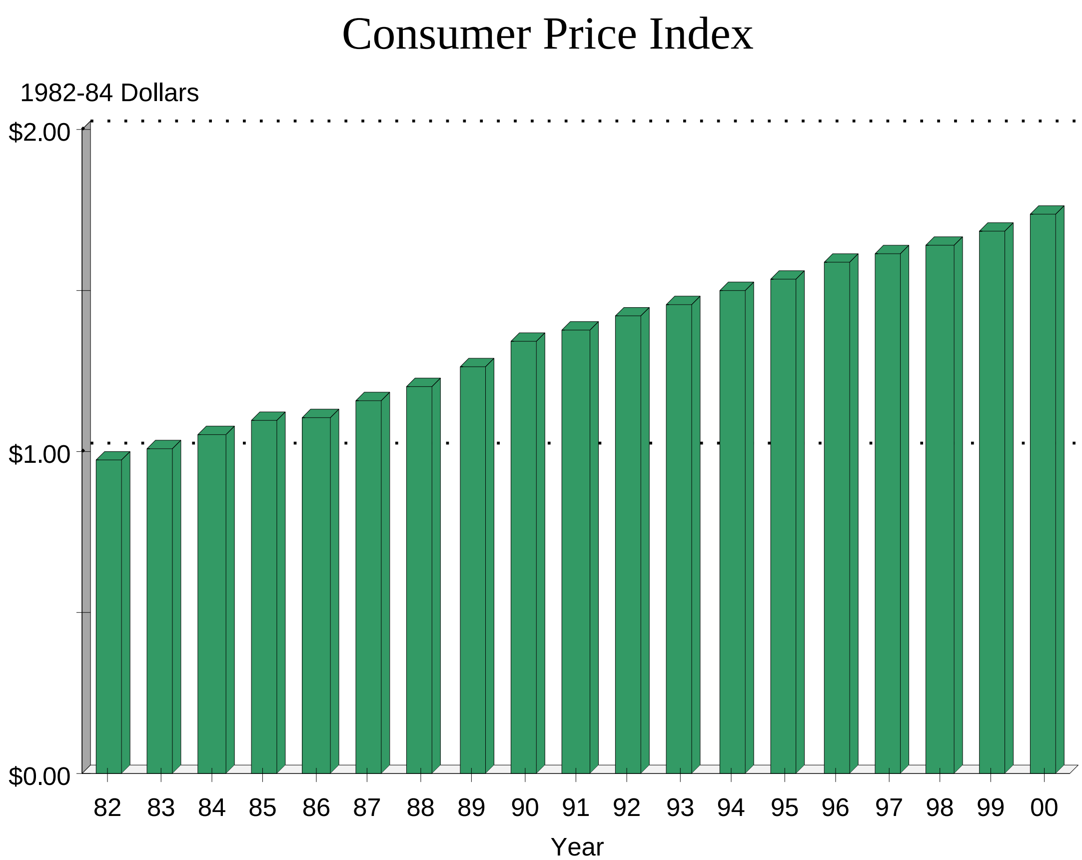
If you become fully disabled, you and your family may qualify for disability benefits. To be eligible, you must be disabled for more than 6 months and unable to perform any meaningful employment. Benefits start after a five-month waiting period and continue as long as you are fully disabled. Family members of an eligible worker may also receive monthly benefits. Benefits are paid to children under 18 and spouses who are retired, disabled or caring for children under 16. The maximum family benefit is 150% of the disabled individual's benefit.

Retirement Benefits

Retired workers who are age 62 or older receive retirement benefits based on earnings history. In addition, spouse is eligible for retirement benefits based on the workers record, if that benefit exceeds the spouse's own retirement benefit. Normal retirement age (NRA) is based on the year of birth. For persons born before 1938, NRA is age 65; NRA gradually increases to 67 for individuals born after 1960. If you retire before your normal retirement age, your benefits will be reduced by a percentage for each month prior to NRA. If you retire later than your normal retirement age, benefits will be increased by a percentage up to 8% of the PIA.

Inflation's Effects

for Mr. Client and Mrs. Client



Even in this period of moderate inflation
the dollar value of property has increased nearly 70%.

Source: Bureau of Labor Statistics, Consumer Price Index, Monthly, 1982-2000