

Paul and Lynn Price

LIFE INSURANCE
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Sample

Disclaimer

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

This report is based upon information and assumptions provided by you (the client). This report provides broad and general guidelines on the advantages of certain financial planning concepts and does not constitute a recommendation of any particular technique. The consolidated report is provided for informational purposes as a courtesy to you. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. All reports should be reviewed in conjunction with your fact summary and this Disclaimer page.

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

Additionally, this report may not reflect all holdings or transactions, their costs, or proceeds received by you. It may contain information on assets that are not held at the broker/dealer with whom your financial representative is registered. As such, those assets will not be included on the broker/dealer's books and records. Prices that may be indicated in this report are obtained from sources we consider reliable but are not guaranteed. Past performance is no guarantee of future performance and it is important to realize that actual results may differ from the projections contained in this report. The presentation of investment returns set forth in this report does not reflect the deduction of any commissions. Projected valuations and/or rates of return may not take into account surrender charges on products you might own. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges will result in a lower rate of return.

It is important to compare the information on this report with the statements you receive from the custodian(s) for your account(s). Please note that there may be minor variations due to calculation methodologies. If you have any questions, please contact your financial representative. Also, your account(s) may not be covered by FDIC or SIPC. FDIC and SIPC coverages apply only to certain assets and may be subject to limitations. Questions about coverage that may apply should be directed to the asset provider or sponsor.

The information contained in this report is not written or intended as financial, tax or legal advice. The information provided herein may not be relied on for purposes of avoiding any federal tax penalties. You are encouraged to seek financial, tax and legal advice from your professional advisors.

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

Monte Carlo Analysis is a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by

generating hundreds of possible economic scenarios that could affect the performance of your investments.

The Monte Carlo simulation uses at most 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between.

The outcomes presented using the Monte Carlo simulation represent only a few of the many possible outcomes. Since past performance and market conditions may not be repeated in the future, your investment goals may not be fulfilled by following advice that is based on the projections.

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

Client(s): _____
Paul Price _____ Date _____

Lynn Price _____ Date _____

Advisor: _____
Michael George _____ Date _____



Basics of Life Insurance

Prepared for Paul and Lynn Price

A comprehensive financial plan often includes an insurance and risk management analysis. This type of analysis is meant to help define lifestyle expectations in the event of your (or your spouse's) death and whether adequate and appropriate resources exist to meet your family's future financial needs.

Lifestyle Expectations

Clearly, replacing the lost income of a decedent is a significant factor when determining the necessary resources in the event of a premature death. However, there are other financial and lifestyle considerations that could affect your resource needs, such as:

- What type of family environment is desirable after the death of one parent?
- Will the survivor work full-time? Part-time? Return to work in several years?
- Would the survivor need extra day-care or nanny services?
- Would the survivor want to pay off large debts such as mortgages?
- Would the survivor want to pre-fund large expenditures such as college in advance?

Amount of Coverage

There are several "rules of thumb" that are sometimes used to help determine the necessary life insurance coverage. Unfortunately, those types of estimates are too often inaccurate and fail to accommodate any unique situations or expectations. Determining the proper amount of insurance coverage is often part science and part art and an experienced advisor can help you with that process.

Type of Coverage

In addition to the amount of insurance, the type of insurance should be considered as well. Term policies may be appropriate for some clients while for others permanent coverage might be a necessity or provide additional advantages.

Quality of Existing Policies and Insurers

Especially with recent market turmoil, the value of highly rated and conservative insurance companies has never been more obvious. Existing policies should be regularly examined for their performance as well as the ratings of the insurer in general. Your insurance should be reviewed periodically to determine if the policy continues to meet your needs.

Non-Financial Considerations

It is also vital to have plans relating to the care of children or other dependents in the event both parents are deceased. Your wishes must be detailed in your will or other estate planning documents or you risk having the state determine the guardian of any children. Estate planning attorneys are used to help craft the necessary documents to ensure your wishes are followed.

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Survivor Costs

Base Facts with Premature Death - Client

Prepared for Paul and Lynn Price

When a person dies, their family members are left with many expenses they must face. 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.

Survivor costs start in **2018**, the year after **Paul's** death, and last through **Lynn's** death in **2059**. Survivor living expenses are **\$300,000 (in today's dollars)** and grow at **3.76%** beginning immediately. Expenses taken into account include:

Survivor Living Expenses	\$25,932,083
Liability Payments	\$483,758
Additional Expenses	\$2,148,684

Additional expenses may include taxes, premiums, and other defined expenses.

Lynn's living expenses are projected to be **\$311,280** in **2018** and **\$1,178,142** in **2059**. Total survivor costs are projected to be **\$28,564,525**.

SUMMARY

Survivor Years

2018 - 2059 (42 years)

Living Expenses (2018)

\$311,280

Total Living Expenses

\$25,932,083

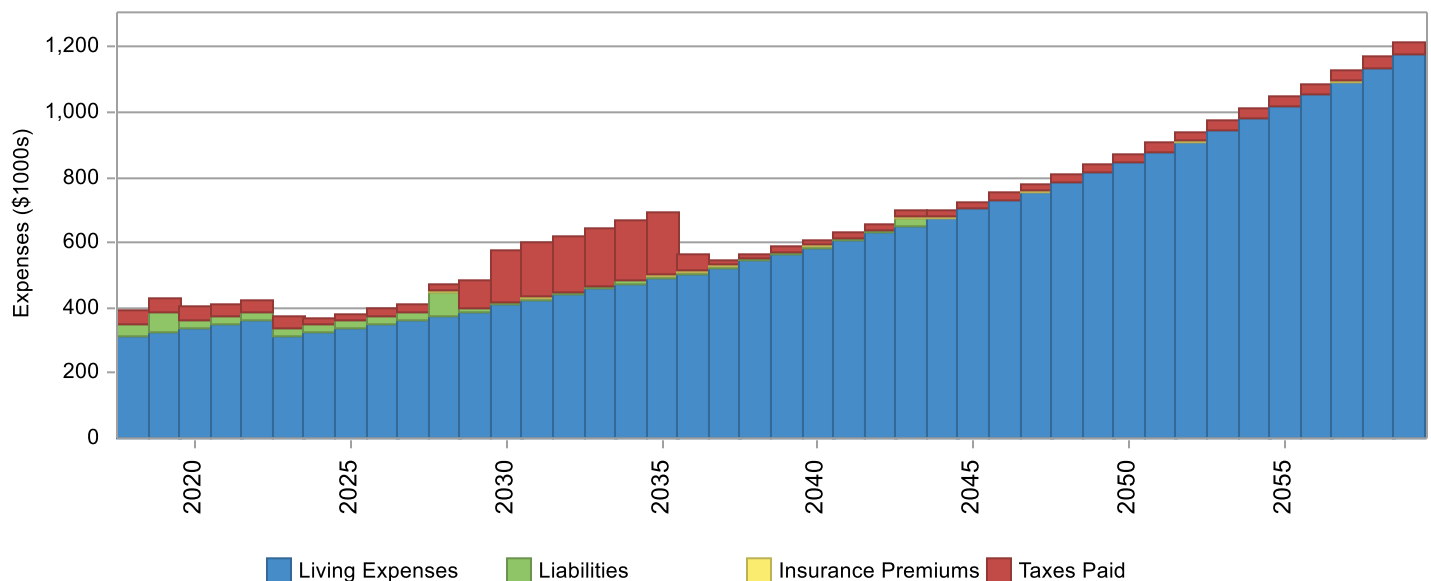
Total Survivor Costs

\$28,564,525

Survivor Costs

The chart below illustrates total expenses from **2018** through **2059**.

Survivor Costs



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Survivor Costs

Base Facts with Premature Death - Client

Prepared for Paul and Lynn Price

Year	Age	Living Expenses	Liability Payments	Total Expense Flows	Insurance Premiums	Taxes Paid	Total Expenses	Total Outflows
2018	60/59	\$311,280	\$37,782	\$0	\$2,000	\$43,776	\$394,838	\$394,838
2019	61/60	322,984	63,591	0	2,000	42,711	431,286	431,286
2020	62/61	335,128	24,195	0	2,000	41,126	402,449	402,449
2021	63/62	347,729	24,195	0	2,000	39,777	413,701	413,701
2022	64/63	360,804	24,195	0	2,000	37,780	424,779	424,779
2023	65/64	311,975	24,195	0	2,000	35,619	373,789	373,789
2024	66/65	323,705	24,195	0	2,000	18,913	368,813	368,813
2025	67/66	335,961	24,195	0	2,000	18,735	380,891	380,891
2026	68/67	348,729	24,195	0	2,000	20,973	395,897	395,897
2027	69/68	361,871	24,195	0	2,000	21,005	409,071	409,071
2028	70/69	375,563	74,294	0	2,000	21,899	473,756	473,756
2029	71/70	389,324	6,442	0	2,000	86,376	484,142	484,142
2030	72/71	409,770	6,442	0	2,000	158,365	576,577	576,577
2031	73/72	425,250	6,442	0	2,000	164,189	597,881	597,881
2032	74/73	441,332	6,442	0	2,000	170,251	620,025	620,025
2033	75/74	457,900	6,442	0	2,000	176,495	642,837	642,837
2034	76/75	474,999	6,442	0	2,000	182,906	666,347	666,347

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Year	Age	Living Expenses	Liability Payments	Total Expense Flows	Insurance Premiums	Taxes Paid	Total Expenses	Total Outflows
2035	77/76	492,744	6,442	0	2,000	189,537	690,723	690,723
2036	78/77	504,091	6,442	0	2,000	49,255	561,788	561,788
2037	79/78	523,045	6,442	0	2,000	15,341	546,828	546,828
2038	80/79	542,711	6,442	0	2,000	15,910	567,063	567,063
2039	81/80	563,117	6,442	0	2,000	16,510	588,069	588,069
2040	82/81	584,290	6,442	0	2,000	17,133	609,865	609,865
2041	83/82	606,259	6,442	0	2,000	17,763	632,464	632,464
2042	84/83	629,054	6,442	0	2,000	18,442	655,938	655,938
2043	85/84	652,706	24,343	0	2,000	19,133	698,182	698,182
2044	86/85	677,248	0	0	2,000	19,852	699,100	699,100
2045	87/86	702,713	0	0	2,000	20,593	725,306	725,306
2046	88/87	729,135	0	0	2,000	21,366	752,501	752,501
2047	89/88	756,550	0	0	2,000	22,182	780,732	780,732
2048	90/89	784,996	0	0	2,000	22,988	809,984	809,984
2049	91/90	814,512	0	0	2,000	23,859	840,371	840,371
2050	92/91	845,138	0	0	2,000	24,749	871,887	871,887
2051	93/92	876,915	0	0	2,000	25,674	904,589	904,589
2052	94/93	909,887	0	0	2,000	26,653	938,540	938,540
2053	95/94	944,099	0	0	2,000	27,659	973,758	973,758
2054	96/95	979,597	0	0	2,000	28,683	1,010,280	1,010,280

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Year	Age	Living Expenses	Liability Payments	Total Expense Flows	Insurance Premiums	Taxes Paid	Total Expenses	Total Outflows
2055	97/96	1,016,430	0	0	2,000	29,789	1,048,219	1,048,219
2056	98/97	1,054,648	0	0	2,000	30,894	1,087,542	1,087,542
2057	99/98	1,094,303	0	0	2,000	32,061	1,128,364	1,128,364
2058	100/99	1,135,449	0	0	2,000	33,253	1,170,702	1,170,702
2059	101/100	1,178,142	0	0	2,000	34,509	1,214,651	1,214,651
Totals		\$25,932,083	\$483,758	\$0	\$84,000	\$2,064,684	\$28,564,525	\$28,564,525

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Survivor Costs vs. Resources

Base Facts with Premature Death - Client

Prepared for Paul and Lynn Price

Income sources like salary and Social Security can help offset the survivor's expenses. Investment income and other inflows such as insurance benefits, asset sales, and income from a business may also be available to the survivor.

Income and portfolio assets available to **Lynn** at the beginning of **2018**, the year after **Paul's** death, include:

Salary & Other Income	\$103,760
Taxable, Cash, & Options	\$826,890
Tax Advantaged Assets	\$1,476,319
Current Life Insurance	\$1,750,000

Salary, other income, and investment income total **\$103,760**. Portfolio assets at the beginning of **2018** total **\$4,053,209** and result in cumulative withdrawals of **\$7,045,282**.

Survivor costs total **\$28,564,525** and your income and withdrawals combine for **\$13,465,995** which accounts for **47%** of survivor's costs.

SUMMARY

Total Survivor Costs

\$28,564,525

Income + Withdrawals

\$13,465,995

Pct Funded by Resources

47%

Unfunded Years

24

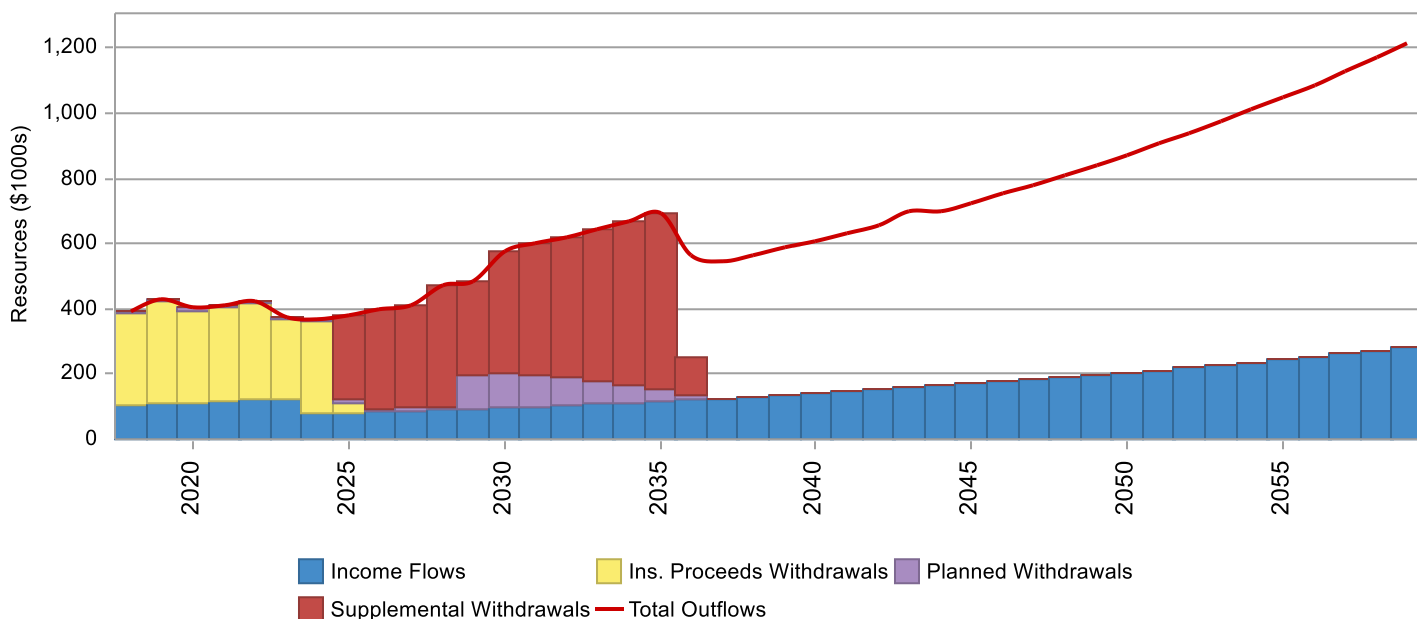
Portfolio Assets (2059)

(\$15,074,087)

Survivor Resource Usage

The chart below highlights how the survivor's resources are used after first death. These resources are expected to fund approximately **47%** of the survivor's costs.

Survivor Resources



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Survivor Costs vs. Resources

Base Facts with Premature Death - Client

Prepared for Paul and Lynn Price

Year	Age	Income Flows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2018	60/59	\$103,760	\$282,789	\$0	\$8,289	\$394,838	\$394,838	\$0	\$3,956,241
2019	61/60	107,661	315,336	0	8,289	431,286	431,286	0	3,826,840
2020	62/61	111,709	282,451	0	8,289	402,449	402,449	0	3,729,444
2021	63/62	115,909	289,503	0	8,289	413,701	413,701	0	3,625,559
2022	64/63	120,267	296,223	0	8,289	424,779	424,779	0	3,515,526
2023	65/64	124,789	240,711	0	8,289	373,789	373,789	0	3,461,619
2024	66/65	77,689	282,835	0	8,289	368,813	368,813	0	3,368,600
2025	67/66	80,610	32,675	259,317	8,289	380,891	380,891	0	3,268,276
2026	68/67	83,641	0	303,967	8,289	395,897	395,897	0	3,158,231
2027	69/68	86,786	0	313,996	8,289	409,071	409,071	0	3,033,339
2028	70/69	90,049	0	375,418	8,289	473,756	473,756	0	2,841,410
2029	71/70	93,435	0	287,801	102,906	484,142	484,142	0	2,632,998
2030	72/71	96,948	0	376,259	103,370	576,577	576,577	0	2,323,245
2031	73/72	100,593	0	402,363	94,925	597,881	597,881	0	1,975,535
2032	74/73	104,375	0	431,323	84,327	620,025	620,025	0	1,586,611
2033	75/74	108,300	0	463,341	71,196	642,837	642,837	0	1,153,173
2034	76/75	112,372	0	498,887	55,088	666,347	666,347	0	671,675

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Year	Age	Income Flows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2035	77/76	116,597	0	538,649	35,477	690,723	690,723	0	138,168
2036	78/77	120,981	0	121,259	11,711	253,951	561,788	(307,837)	(297,377)
2037	79/78	125,530	0	0	0	125,530	546,828	(421,298)	(718,282)
2038	80/79	130,250	0	0	0	130,250	567,063	(436,813)	(1,154,687)
2039	81/80	135,147	0	0	0	135,147	588,069	(452,922)	(1,607,186)
2040	82/81	140,229	0	0	0	140,229	609,865	(469,636)	(2,076,383)
2041	83/82	145,502	0	0	0	145,502	632,464	(486,962)	(2,562,889)
2042	84/83	150,973	0	0	0	150,973	655,938	(504,965)	(3,067,381)
2043	85/84	156,650	0	0	0	156,650	698,182	(541,532)	(3,608,422)
2044	86/85	162,540	0	0	0	162,540	699,100	(536,560)	(4,144,473)
2045	87/86	168,652	0	0	0	168,652	725,306	(556,654)	(4,700,599)
2046	88/87	174,993	0	0	0	174,993	752,501	(577,508)	(5,277,559)
2047	89/88	181,573	0	0	0	181,573	780,732	(599,159)	(5,876,149)
2048	90/89	188,400	0	0	0	188,400	809,984	(621,584)	(6,497,143)
2049	91/90	195,484	0	0	0	195,484	840,371	(644,887)	(7,141,418)
2050	92/91	202,834	0	0	0	202,834	871,887	(669,053)	(7,809,836)
2051	93/92	210,461	0	0	0	210,461	904,589	(694,128)	(8,503,305)
2052	94/93	218,374	0	0	0	218,374	938,540	(720,166)	(9,222,787)
2053	95/94	226,585	0	0	0	226,585	973,758	(747,173)	(9,969,250)
2054	96/95	235,105	0	0	0	235,105	1,010,280	(775,175)	(10,743,689)

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Year	Age	Income Flows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2055	97/96	243,945	0	0	0	243,945	1,048,219	(804,274)	(11,547,199)
2056	98/97	253,117	0	0	0	253,117	1,087,542	(834,425)	(12,380,831)
2057	99/98	262,634	0	0	0	262,634	1,128,364	(865,730)	(13,245,738)
2058	100/99	272,509	0	0	0	272,509	1,170,702	(898,193)	(14,143,077)
2059	101/100	282,755	0	0	0	282,755	1,214,651	(931,896)	(15,074,087)
Totals		\$6,420,713	\$2,022,523	\$4,372,580	\$650,179	\$13,465,995	\$28,564,525	(\$15,098,530)	

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Survivor Portfolio Assets

Base Facts with Premature Death - Client

Prepared for Paul and Lynn Price

In the event of a death, the survivor has two resources: income and portfolio assets. Portfolio assets are a survivor's last safety net, and should be managed wisely in order to achieve the correct balance between growth and withdrawals.

Portfolio assets are projected to be **\$4,053,209** at the beginning of **2018**, the year after **Paul's** death. Portfolio assets include **\$1,750,000** of life insurance death benefits payable to **Lynn**. These assets, combined with their cumulative projected investment growth and savings of **\$3,016,516**, are projected to produce **\$7,045,282** in total withdrawals.

Portfolio assets are projected to be **\$4,053,209** at the beginning of **2018**. Based upon projected growth, savings, and withdrawals, **Lynn** is projected to first deplete portfolio assets at age **77** in **2036**, resulting in **24** unfunded years.

Planned withdrawals such as required minimum distributions are projected to total **\$650,179**. Supplemental withdrawals are projected to total **\$6,395,103**, and are required when income and planned withdrawals are not enough to cover your expenses in any year.

SUMMARY

Portfolio Assets (2018) at Beginning of Year
\$4,053,209

Growth & Savings
\$3,016,516 (2018 - 2059)

Total Withdrawals
\$7,045,282

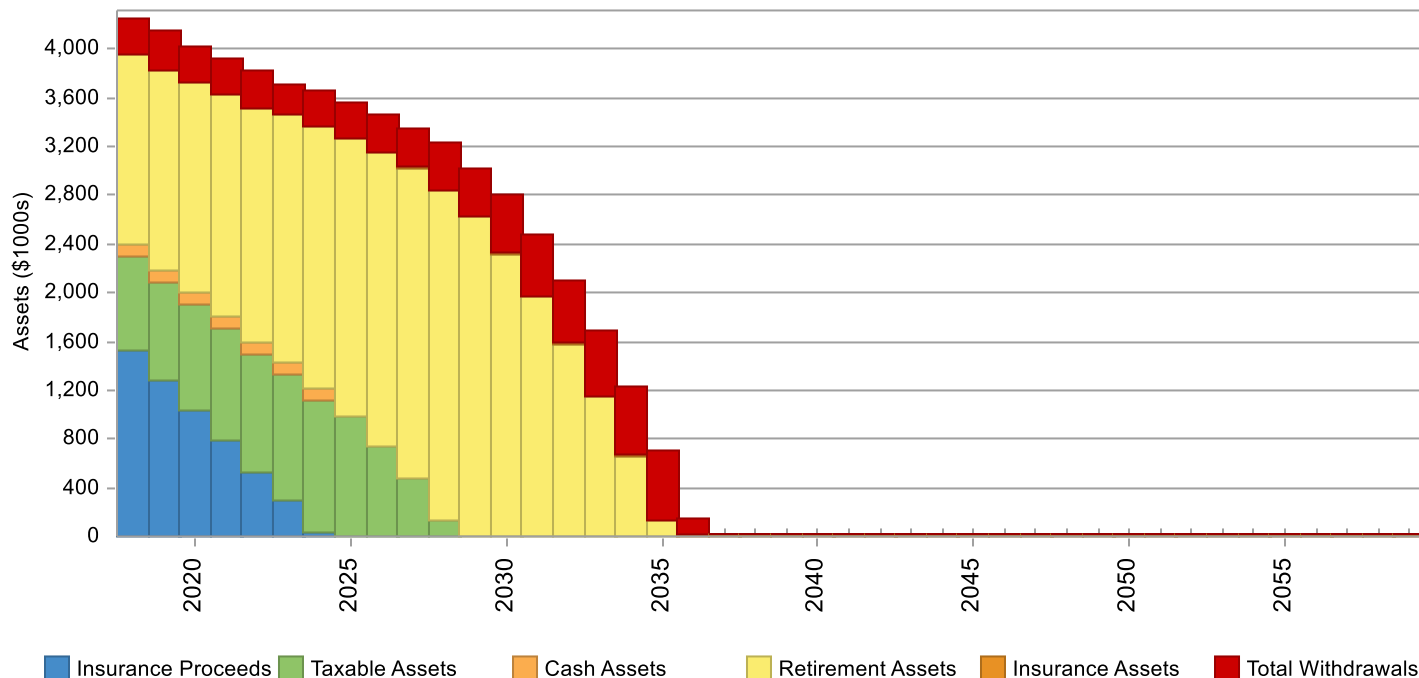
First Unfunded Year
2036

Unfunded Years
24

Portfolio Assets and Withdrawals

The chart below shows total annual withdrawals in relation to total portfolio assets from **2018** to **2059**.

Survivor's Portfolio Assets



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Survivor Portfolio Assets

Base Facts with Premature Death - Client

Prepared for Paul and Lynn Price

Year	Age	Insurance Proceeds	Taxable Assets	Cash Assets	Retirement Assets	Insurance Assets	Total Portfolio Assets	Total Withdrawals
2018	60/59	\$1,533,011	\$769,777	\$100,000	\$1,548,070	\$5,383	\$3,956,241	\$291,078
2019	61/60	1,275,316	815,194	100,000	1,630,745	5,585	3,826,840	323,625
2020	62/61	1,040,817	863,290	100,000	1,719,542	5,795	3,729,444	290,740
2021	63/62	790,449	914,224	100,000	1,814,873	6,013	3,625,559	297,792
2022	64/63	523,947	968,163	100,000	1,917,177	6,239	3,515,526	304,512
2023	65/64	302,936	1,025,285	100,000	2,026,924	6,474	3,461,619	249,000
2024	66/65	31,491	1,085,777	100,000	2,144,615	6,717	3,368,600	291,124
2025	67/66	0	990,521	0	2,270,785	6,970	3,268,276	300,281
2026	68/67	0	744,995	0	2,406,004	7,232	3,158,231	312,256
2027	69/68	0	474,954	0	2,550,881	7,504	3,033,339	322,285
2028	70/69	0	127,558	0	2,706,066	7,786	2,841,410	383,707
2029	71/70	0	0	0	2,624,919	8,079	2,632,998	390,707
2030	72/71	0	0	0	2,314,862	8,383	2,323,245	479,629
2031	73/72	0	0	0	1,966,837	8,698	1,975,535	497,288
2032	74/73	0	0	0	1,577,586	9,025	1,586,611	515,650
2033	75/74	0	0	0	1,143,809	9,364	1,153,173	534,537
2034	76/75	0	0	0	661,959	9,716	671,675	553,975

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Year	Age	Insurance Proceeds	Taxable Assets	Cash Assets	Retirement Assets	Insurance Assets	Total Portfolio Assets	Total Withdrawals
2035	77/76	0	0	0	128,087	10,081	138,168	574,126
2036	78/77	0	0	(307,837)	0	10,460	(297,377)	132,970
2037	79/78	0	0	(729,135)	0	10,853	(718,282)	0
2038	80/79	0	0	(1,165,948)	0	11,261	(1,154,687)	0
2039	81/80	0	0	(1,618,870)	0	11,684	(1,607,186)	0
2040	82/81	0	0	(2,088,506)	0	12,123	(2,076,383)	0
2041	83/82	0	0	(2,575,468)	0	12,579	(2,562,889)	0
2042	84/83	0	0	(3,080,433)	0	13,052	(3,067,381)	0
2043	85/84	0	0	(3,621,965)	0	13,543	(3,608,422)	0
2044	86/85	0	0	(4,158,525)	0	14,052	(4,144,473)	0
2045	87/86	0	0	(4,715,179)	0	14,580	(4,700,599)	0
2046	88/87	0	0	(5,292,687)	0	15,128	(5,277,559)	0
2047	89/88	0	0	(5,891,846)	0	15,697	(5,876,149)	0
2048	90/89	0	0	(6,513,430)	0	16,287	(6,497,143)	0
2049	91/90	0	0	(7,158,317)	0	16,899	(7,141,418)	0
2050	92/91	0	0	(7,827,370)	0	17,534	(7,809,836)	0
2051	93/92	0	0	(8,521,498)	0	18,193	(8,503,305)	0
2052	94/93	0	0	(9,241,664)	0	18,877	(9,222,787)	0
2053	95/94	0	0	(9,988,837)	0	19,587	(9,969,250)	0
2054	96/95	0	0	(10,764,012)	0	20,323	(10,743,689)	0

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Year	Age	Insurance Proceeds	Taxable Assets	Cash Assets	Retirement Assets	Insurance Assets	Total Portfolio Assets	Total Withdrawals
2055	97/96	0	0	(11,568,286)	0	21,087	(11,547,199)	0
2056	98/97	0	0	(12,402,711)	0	21,880	(12,380,831)	0
2057	99/98	0	0	(13,268,441)	0	22,703	(13,245,738)	0
2058	100/99	0	0	(14,166,634)	0	23,557	(14,143,077)	0
2059	101/100	0	0	(15,098,530)	0	24,443	(15,074,087)	0
Totals								\$7,045,282

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Survivor Costs vs. Resources w/ Add'l Insurance

Base Facts with Premature Death - Client

Prepared for Paul and Lynn Price

Income sources like salary and Social Security can help offset the survivor's expenses. Investment income and other inflows such as insurance benefits, asset sales, and income from a business may also be available to the survivor.

Income and portfolio assets available to **Lynn** at the beginning of **2018**, the year after **Paul's** death, include:

Salary & Other Income	\$103,760
Taxable, Cash, & Options	\$826,890
Tax Advantaged Assets	\$1,476,319
Current Life Insurance	\$1,750,000
Additional Life Insurance	\$7,300,000

Salary, other income, and investment income total **\$103,760**. Portfolio assets at the beginning of **2018** total **\$11,353,209** and result in cumulative withdrawals of **\$24,045,845**.

An additional **\$7,300,000** of life insurance is needed to meet survivor's costs.

SUMMARY

Additional Insurance
\$7,300,000

Total Survivor Costs
\$30,489,515

Income + Withdrawals
\$30,466,558

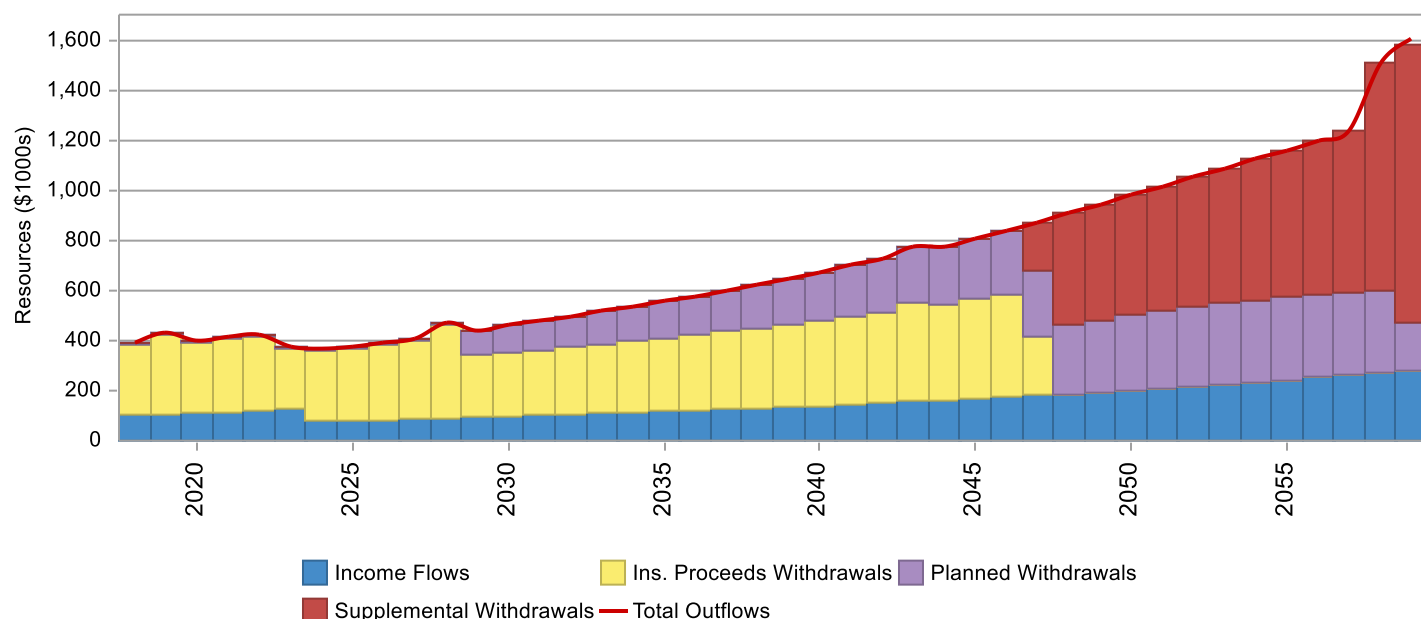
Pct Funded by Resources
100%

Portfolio Assets (2059)
\$1,486

Survivor Resource Usage

The chart below highlights how the survivor's resources are used after first death.

Survivor Resources



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Survivor Costs vs. Resources w/ Add'l Insurance

Base Facts with Premature Death - Client

Prepared for Paul and Lynn Price

Year	Age	Income Flows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2018	60/59	\$103,760	\$282,789	\$0	\$8,289	\$394,838	\$394,838	\$0	\$11,256,241
2019	61/60	107,661	315,336	0	8,289	431,286	431,286	0	11,126,840
2020	62/61	111,709	282,451	0	8,289	402,449	402,449	0	11,029,444
2021	63/62	115,909	289,503	0	8,289	413,701	413,701	0	10,925,559
2022	64/63	120,267	296,223	0	8,289	424,779	424,779	0	10,815,526
2023	65/64	124,789	240,711	0	8,289	373,789	373,789	0	10,761,619
2024	66/65	77,689	282,835	0	8,289	368,813	368,813	0	10,668,600
2025	67/66	80,610	290,245	0	8,289	379,144	379,144	0	10,570,023
2026	68/67	83,641	300,244	0	8,289	392,174	392,174	0	10,473,100
2027	69/68	86,786	310,962	0	8,289	406,037	406,037	0	10,379,130
2028	70/69	90,049	372,205	0	8,289	470,543	470,543	0	10,238,474
2029	71/70	93,435	247,424	0	102,906	443,765	443,765	0	10,143,484
2030	72/71	96,948	255,098	0	109,133	461,179	461,179	0	10,044,731
2031	73/72	100,593	262,795	0	115,764	479,152	479,152	0	9,942,012
2032	74/73	104,375	270,666	0	122,826	497,867	497,867	0	9,834,933
2033	75/74	108,300	278,709	0	130,345	517,354	517,354	0	9,723,054
2034	76/75	112,372	286,902	0	138,349	537,623	537,623	0	9,605,913

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Year	Age	Income Flows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2035	77/76	116,597	295,246	0	146,869	558,712	558,712	0	9,482,990
2036	78/77	120,981	304,293	0	155,240	580,514	580,514	0	9,353,850
2037	79/78	125,530	313,024	0	164,844	603,398	603,398	0	9,217,710
2038	80/79	130,250	322,513	0	174,207	626,970	626,970	0	9,074,111
2039	81/80	135,147	332,276	0	184,076	651,499	651,499	0	8,922,346
2040	82/81	140,229	342,311	0	194,471	677,011	677,011	0	8,761,658
2041	83/82	145,502	352,611	0	205,410	703,523	703,523	0	8,591,244
2042	84/83	150,973	365,028	0	214,422	730,423	730,423	0	8,410,877
2043	85/84	156,650	398,036	0	220,692	775,378	775,378	0	8,202,626
2044	86/85	162,540	386,099	0	231,774	780,413	780,413	0	8,006,496
2045	87/86	168,652	399,029	0	243,215	810,896	810,896	0	7,797,184
2046	88/87	174,993	412,543	0	254,994	842,530	842,530	0	7,573,659
2047	89/88	181,573	234,416	192,288	267,077	875,354	875,354	0	7,334,823
2048	90/89	188,400	0	449,267	279,423	917,090	917,090	0	7,066,382
2049	91/90	195,484	0	465,123	289,414	950,021	950,021	0	6,755,797
2050	92/91	202,834	0	481,796	299,254	983,884	983,884	0	6,399,802
2051	93/92	210,461	0	499,400	308,844	1,018,705	1,018,705	0	5,994,918
2052	94/93	218,374	0	518,070	318,059	1,054,503	1,054,503	0	5,537,443
2053	95/94	226,585	0	540,571	323,165	1,090,321	1,090,321	0	5,024,421
2054	96/95	235,105	0	564,503	327,390	1,126,998	1,126,998	0	4,451,919

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Year	Age	Income Flows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2055	97/96	243,945	0	590,072	330,574	1,164,591	1,164,591	0	3,815,726
2056	98/97	253,117	0	617,336	332,537	1,202,990	1,202,990	0	3,111,506
2057	99/98	262,634	0	646,536	333,075	1,242,245	1,242,245	0	2,334,634
2058	100/99	272,509	0	916,448	327,001	1,515,958	1,515,958	0	1,246,627
2059	101/100	282,755	0	1,111,245	194,138	1,588,138	1,611,095	(22,957)	1,486
Totals		\$6,420,713	\$9,322,523	\$7,592,655	\$7,130,667	\$30,466,558	\$30,489,515	(\$22,957)	

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Survivor Portfolio Assets w/ Add'l Insurance

Base Facts with Premature Death - Client

Prepared for Paul and Lynn Price

In the event of a death, the survivor has two resources: income and portfolio assets. Portfolio assets are a survivor's last safety net, and should be managed wisely in order to achieve the correct balance between growth and withdrawals.

With additional insurance, portfolio assets are projected to be **\$11,353,209** at the beginning of **2018**, the year after **Paul's** death. Portfolio assets include **\$9,050,000** of life insurance benefits payable to **Lynn**. These assets, combined with their cumulative projected investment growth and savings of **\$12,717,079**, are projected to produce **\$24,045,845** in total withdrawals. Remaining portfolio assets are projected to be **\$1,486**.

An additional **\$7,300,000** of life insurance is needed to meet survivor's costs.

Planned withdrawals such as required minimum distributions are projected to total **\$7,130,667**. Supplemental withdrawals are projected to total **\$16,915,178**, and are required when income and planned withdrawals are not enough to cover your expenses in any year.

SUMMARY

Additional Insurance
\$7,300,000

Portfolio Assets (2018)
at Beginning of Year
\$11,353,209

Growth & Savings
\$12,717,079 (2018 - 2059)

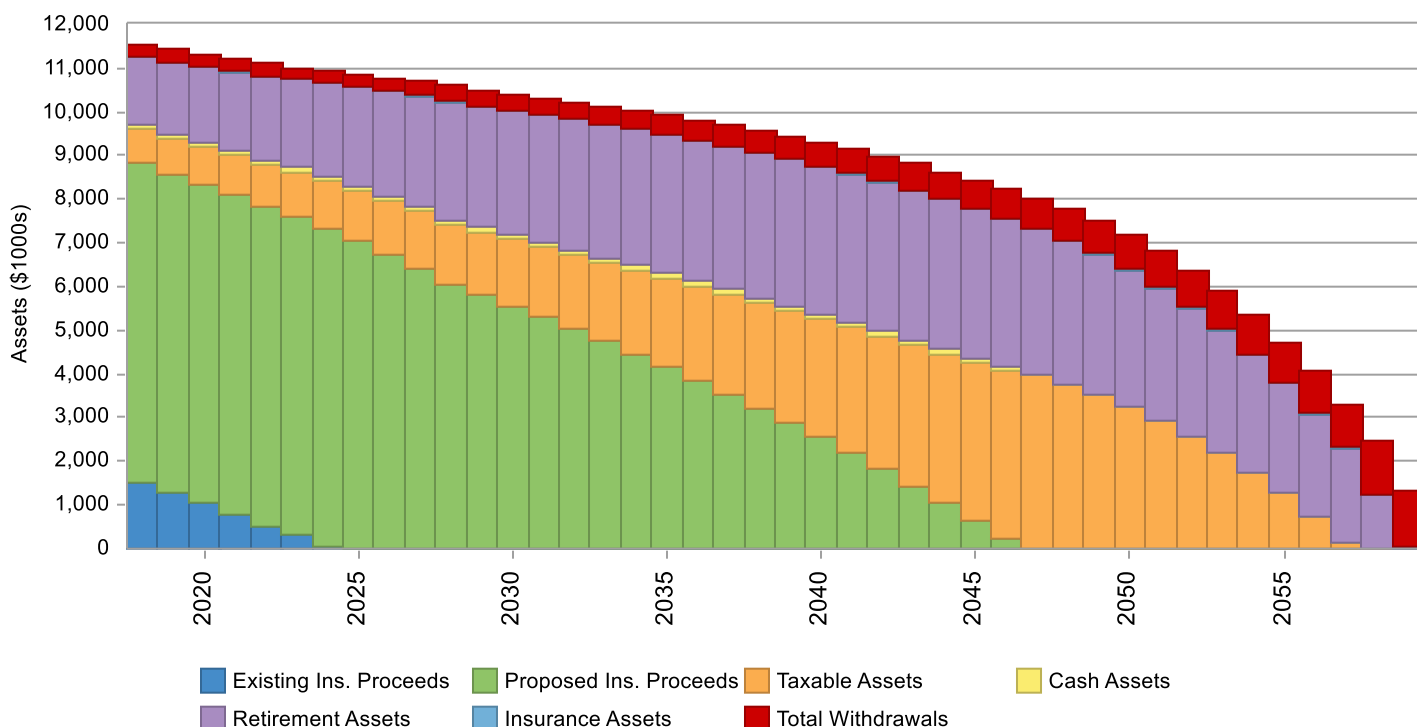
Total Withdrawals
\$24,045,845

Portfolio Assets 2059
\$1,486

Portfolio Assets and Withdrawals

The chart below shows total annual withdrawals in relation to total portfolio assets from **2018** to **2059**.

Survivor's Portfolio Assets



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Survivor Portfolio Assets w/ Add'l Insurance

Base Facts with Premature Death - Client

Prepared for Paul and Lynn Price

Year	Age	Insurance Proceeds	Taxable Assets	Cash Assets	Retirement Assets	Insurance Assets	Total Portfolio Assets	Total Withdrawals
2018	60/59	\$8,833,011	\$769,777	\$100,000	\$1,548,070	\$5,383	\$11,256,241	\$291,078
2019	61/60	8,575,316	815,194	100,000	1,630,745	5,585	11,126,840	323,625
2020	62/61	8,340,817	863,290	100,000	1,719,542	5,795	11,029,444	290,740
2021	63/62	8,090,449	914,224	100,000	1,814,873	6,013	10,925,559	297,792
2022	64/63	7,823,947	968,163	100,000	1,917,177	6,239	10,815,526	304,512
2023	65/64	7,602,936	1,025,285	100,000	2,026,924	6,474	10,761,619	249,000
2024	66/65	7,331,491	1,085,777	100,000	2,144,615	6,717	10,668,600	291,124
2025	67/66	7,042,430	1,149,838	100,000	2,270,785	6,970	10,570,023	298,534
2026	68/67	6,742,186	1,217,678	100,000	2,406,004	7,232	10,473,100	308,533
2027	69/68	6,431,224	1,289,521	100,000	2,550,881	7,504	10,379,130	319,251
2028	70/69	6,059,019	1,365,603	100,000	2,706,066	7,786	10,238,474	380,494
2029	71/70	5,811,595	1,446,174	100,000	2,777,636	8,079	10,143,484	350,330
2030	72/71	5,556,497	1,531,498	100,000	2,848,353	8,383	10,044,731	364,231
2031	73/72	5,293,702	1,621,856	100,000	2,917,756	8,698	9,942,012	378,559
2032	74/73	5,023,036	1,717,546	100,000	2,985,326	9,025	9,834,933	393,492
2033	75/74	4,744,327	1,818,881	100,000	3,050,482	9,364	9,723,054	409,054
2034	76/75	4,457,425	1,926,195	100,000	3,112,577	9,716	9,605,913	425,251

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Year	Age	Insurance Proceeds	Taxable Assets	Cash Assets	Retirement Assets	Insurance Assets	Total Portfolio Assets	Total Withdrawals
2035	77/76	4,162,179	2,039,841	100,000	3,170,889	10,081	9,482,990	442,115
2036	78/77	3,857,886	2,160,192	100,000	3,225,312	10,460	9,353,850	459,533
2037	79/78	3,544,862	2,287,643	100,000	3,274,352	10,853	9,217,710	477,868
2038	80/79	3,222,349	2,422,614	100,000	3,317,887	11,261	9,074,111	496,720
2039	81/80	2,890,073	2,565,548	100,000	3,355,041	11,684	8,922,346	516,352
2040	82/81	2,547,762	2,716,915	100,000	3,384,858	12,123	8,761,658	536,782
2041	83/82	2,195,151	2,877,213	100,000	3,406,301	12,579	8,591,244	558,021
2042	84/83	1,830,123	3,046,969	100,000	3,420,733	13,052	8,410,877	579,450
2043	85/84	1,432,087	3,226,740	100,000	3,430,256	13,543	8,202,626	618,728
2044	86/85	1,045,988	3,417,118	100,000	3,429,338	14,052	8,006,496	617,873
2045	87/86	646,959	3,618,728	100,000	3,416,917	14,580	7,797,184	642,244
2046	88/87	234,416	3,832,233	100,000	3,391,882	15,128	7,573,659	667,537
2047	89/88	0	3,966,047	0	3,353,079	15,697	7,334,823	693,781
2048	90/89	0	3,750,777	0	3,299,318	16,287	7,066,382	728,690
2049	91/90	0	3,506,950	0	3,231,948	16,899	6,755,797	754,537
2050	92/91	0	3,232,064	0	3,150,204	17,534	6,399,802	781,050
2051	93/92	0	2,923,356	0	3,053,369	18,193	5,994,918	808,244
2052	94/93	0	2,577,764	0	2,940,802	18,877	5,537,443	836,129
2053	95/94	0	2,189,281	0	2,815,553	19,587	5,024,421	863,736
2054	96/95	0	1,753,946	0	2,677,650	20,323	4,451,919	891,893

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Year	Age	Insurance Proceeds	Taxable Assets	Cash Assets	Retirement Assets	Insurance Assets	Total Portfolio Assets	Total Withdrawals
2055	97/96	0	1,267,357	0	2,527,282	21,087	3,815,726	920,646
2056	98/97	0	724,795	0	2,364,831	21,880	3,111,506	949,873
2057	99/98	0	121,022	0	2,190,909	22,703	2,334,634	979,611
2058	100/99	0	0	0	1,223,070	23,557	1,246,627	1,243,449
2059	101/100	0	0	(22,957)	0	24,443	1,486	1,305,383
Totals								\$24,045,845

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Life Insurance Gap Analysis

Base Facts with Premature Death - Client

Prepared for Paul and Lynn Price

When considering additional life insurance, it can be useful to look at how some key numbers compare with and without that insurance.

In this scenario, it is assumed that **Paul** dies at age **59** in **2017** and that the survivor, **Lynn**, will live until age **100** in **2059**.

Comparative Value	Current Scenario	w/ Additional Insurance
Total Survivor Costs	\$28,564,525	\$30,489,515
Life Insurance Benefits	\$1,750,000	\$9,050,000
Portfolio Assets After Paul's Death	\$2,303,209	\$2,303,209
Portfolio Assets + Insurance	\$4,053,209	\$11,353,209
Portfolio Assets After Lynn's Death	(\$15,074,087)	\$1,486

The additional life insurance needed on **Paul** is **\$7,300,000** for total life insurance coverage of **\$9,050,000**.

SUMMARY

Additional Insurance
\$7,300,000

Existing Life Insurance
\$1,750,000

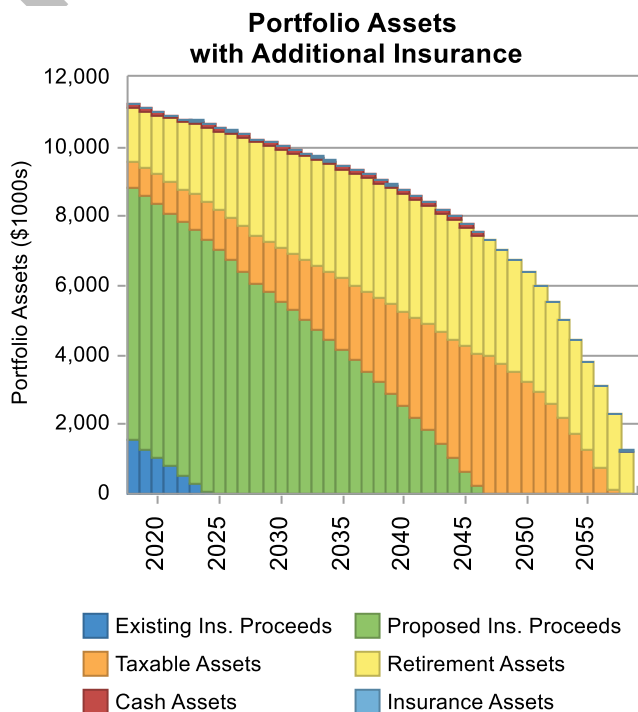
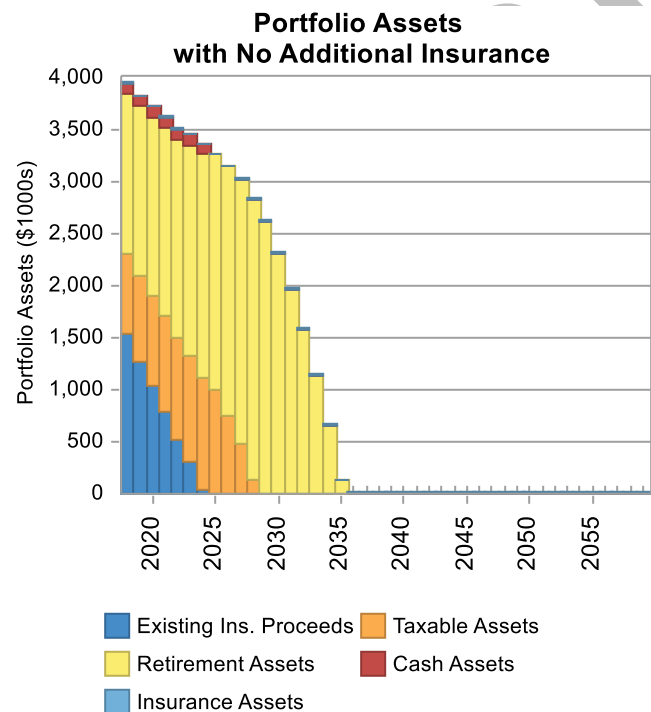
Survivor's Assets (2018) at Beginning of Year
\$4,053,209 (current)
\$11,353,209 (new)

Survivor's Assets (2059)
(\$15,074,087) (current)
\$1,486 (new)

Assuming the additional life insurance benefits can be invested at **0.00%**, you are projected to have assets remaining of **\$1,486** after **Lynn's** death in **2059**.

Portfolio Assets

The charts below project the amount of portfolio assets in the Current Scenario and the Additional Insurance Scenario.



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Life Insurance Gap Analysis

Base Facts with Premature Death - Client

Prepared for Paul and Lynn Price

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2018	60/59	\$103,760	\$0	\$8,289	\$0	\$112,049	\$394,838	\$0	\$394,838	\$11,256,241
2019	61/60	107,661	0	8,289	0	115,950	431,286	0	431,286	11,126,840
2020	62/61	111,709	0	8,289	0	119,998	402,449	0	402,449	11,029,444
2021	63/62	115,909	0	8,289	0	124,198	413,701	0	413,701	10,925,559
2022	64/63	120,267	0	8,289	0	128,556	424,779	0	424,779	10,815,526
2023	65/64	124,789	0	8,289	0	133,078	373,789	0	373,789	10,761,619
2024	66/65	77,689	0	8,289	0	85,978	368,813	0	368,813	10,668,600
2025	67/66	80,610	0	8,289	0	88,899	379,144	0	379,144	10,570,023
2026	68/67	83,641	0	8,289	0	91,930	392,174	0	392,174	10,473,100
2027	69/68	86,786	0	8,289	0	95,075	406,037	0	406,037	10,379,130
2028	70/69	90,049	0	8,289	0	98,338	470,543	0	470,543	10,238,474
2029	71/70	93,435	0	102,906	0	196,341	443,765	0	443,765	10,143,484
2030	72/71	96,948	0	109,133	0	206,081	461,179	0	461,179	10,044,731
2031	73/72	100,593	0	115,764	0	216,357	479,152	0	479,152	9,942,012
2032	74/73	104,375	0	122,826	0	227,201	497,867	0	497,867	9,834,933
2033	75/74	108,300	0	130,345	0	238,645	517,354	0	517,354	9,723,054
2034	76/75	112,372	0	138,349	0	250,721	537,623	0	537,623	9,605,913
2035	77/76	116,597	0	146,869	0	263,466	558,712	0	558,712	9,482,990
2036	78/77	120,981	0	155,240	0	276,221	580,514	0	580,514	9,353,850

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2037	79/78	125,530	0	164,844	0	290,374	603,398	0	603,398	9,217,710
2038	80/79	130,250	0	174,207	0	304,457	626,970	0	626,970	9,074,111
2039	81/80	135,147	0	184,076	0	319,223	651,499	0	651,499	8,922,346
2040	82/81	140,229	0	194,471	0	334,700	677,011	0	677,011	8,761,658
2041	83/82	145,502	0	205,410	0	350,912	703,523	0	703,523	8,591,244
2042	84/83	150,973	0	214,422	0	365,395	730,423	0	730,423	8,410,877
2043	85/84	156,650	0	220,692	0	377,342	775,378	0	775,378	8,202,626
2044	86/85	162,540	0	231,774	0	394,314	780,413	0	780,413	8,006,496
2045	87/86	168,652	0	243,215	0	411,867	810,896	0	810,896	7,797,184
2046	88/87	174,993	0	254,994	0	429,987	842,530	0	842,530	7,573,659
2047	89/88	181,573	0	267,077	0	448,650	875,354	0	875,354	7,334,823
2048	90/89	188,400	0	279,423	0	467,823	917,090	0	917,090	7,066,382
2049	91/90	195,484	0	289,414	0	484,898	950,021	0	950,021	6,755,797
2050	92/91	202,834	0	299,254	0	502,088	983,884	0	983,884	6,399,802
2051	93/92	210,461	0	308,844	0	519,305	1,018,705	0	1,018,705	5,994,918
2052	94/93	218,374	0	318,059	0	536,433	1,054,503	0	1,054,503	5,537,443
2053	95/94	226,585	0	323,165	0	549,750	1,090,321	0	1,090,321	5,024,421
2054	96/95	235,105	0	327,390	0	562,495	1,126,998	0	1,126,998	4,451,919
2055	97/96	243,945	0	330,574	0	574,519	1,164,591	0	1,164,591	3,815,726
2056	98/97	253,117	0	332,537	0	585,654	1,202,990	0	1,202,990	3,111,506
2057	99/98	262,634	0	333,075	0	595,709	1,242,245	0	1,242,245	2,334,634
2058	100/99	272,509	0	327,001	0	599,510	1,515,958	0	1,515,958	1,246,627

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2059	101/100	282,755	0	194,138	0	476,893	1,611,095	0	1,611,095	1,486

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Life Insurance Resource & Expense Summary

Base Facts with Premature Death - Client

Prepared for Paul and Lynn Price

The information below is a list of projected resources and expenses for **Lynn Price** in the year **2018**, based upon the death of **Paul Price** at age **59**.

Assumptions	
Paul Price dies	2017 (age 59)
Lynn Price retires	2024 (age 65)
Lynn Price dies	2059 (age 100)

Income Sources					
Source	Type	Starts	Ends	Amount in 2018	Income Grows At
Lynn's School Pension	Deferred Income	2024 (age 65)	2059 (age 100)	\$0	3.76%
Lynn's School Principal Sa...	Salary/Bonus	2014 (age 55)	2023 (age 64)	\$103,760	3.76%

Portfolio Assets	
Asset Type	Value (BOY) 2018
Cash & Cash Equivalents	\$100,000
Taxable Investments	\$726,890
Qualified Retirement Plans	\$1,471,131

Insurance Benefits		
Source	Type	Benefit (BOY) 2018
Paul's Term	Term	\$750,000
Paul's Whole Life	Whole	\$1,000,000

Expenses				
Source	Type	Total Expense Amount for 2018	% Funded if Premature Death	Survivor Expense in 2018
Living Expenses	Living Expense	\$349,062	--	\$349,062

Liabilities

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Name	Type	Balance (BOY) 2018	Paid Off at Death?
Home Mortgage	Mortgage	\$190,066	No
Lynn's Car Loan	Loan	\$16,389	No
Paul's Car Loan	Loan	\$32,778	No
Vacation Home Mortgage	Mortgage	\$98,524	No

Sample

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Life Insurance Summary

Base Facts with Premature Death - Client

Prepared for Paul and Lynn Price

This report lists your life insurance policies and shows the amount of coverage for each person insured.

Insured: Paul Price		
Paul's Term		
Death Benefit: \$750,000	Institution:	Policy Number:
Purchase Date: 9/25/2000	Type: Term	Insured: Paul Price
Owner: Paul Price	Premium Payer: Paul and Lynn (Joint/ROS)	Annual Premium: \$500
Term (years): 20	Premium Term (years): Lifetime	Exclusion Amount: \$0
Proceeds Reinvested: Inflation (3.76%)		
Primary Beneficiaries:		
Lynn Price (100.00%)		
Contingent Beneficiaries:		
Michael Price (50.00%) Stacy Price (50.00%)		
Paul's Whole Life		
Death Benefit: \$1,000,000	Institution:	Policy Number:
Purchase Date: 11/5/2014	Type: Whole	Insured: Paul Price
Owner: Paul Price	Premium Payer: Paul and Lynn (Joint/ROS)	Annual Premium: \$1,500
Term (years): n/a	Premium Term (years): Lifetime	Exclusion Amount: \$0
Cash Value: \$55,000 as of 11/5/2014	Basis: \$0	Cash Value Growth Rate: Inflation (3.76%)
Proceeds Reinvested: Inflation (3.76%)		
Primary Beneficiaries:		
Lynn Price (100.00%)		
Contingent Beneficiaries:		
Michael Price (50.00%) Stacy Price (50.00%)		

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Insured: Lynn Price

Lynn's Whole Life

Death Benefit: \$50,000	Institution:	Policy Number:
Purchase Date: 11/5/2014	Type: Whole	Insured: Lynn Price
Owner: Lynn Price	Premium Payer: Paul and Lynn (Joint/ROS)	Annual Premium: \$500
Term (years): n/a	Premium Term (years): Lifetime	Exclusion Amount: \$0
Cash Value: \$5,000 as of 11/5/2014	Basis: \$0	Cash Value Growth Rate: Inflation (3.76%)
Proceeds Reinvested: Inflation (3.76%)		
Primary Beneficiaries:		
Paul Price (100.00%)		
Contingent Beneficiaries:		
Michael Price (50.00%) Stacy Price (50.00%)		

Total Insurance

Insured	Payable to Spouse or Estate	Payable to Irrevocable Trust	Payable to Heirs	Total Benefit
Paul Price	\$1,750,000	\$0	\$0	\$1,750,000
Lynn Price	\$50,000	\$0	\$0	\$50,000
Survivorship	\$0	\$0	\$0	\$0
Total Insurance Coverage	\$1,800,000	\$0	\$0	\$1,800,000

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