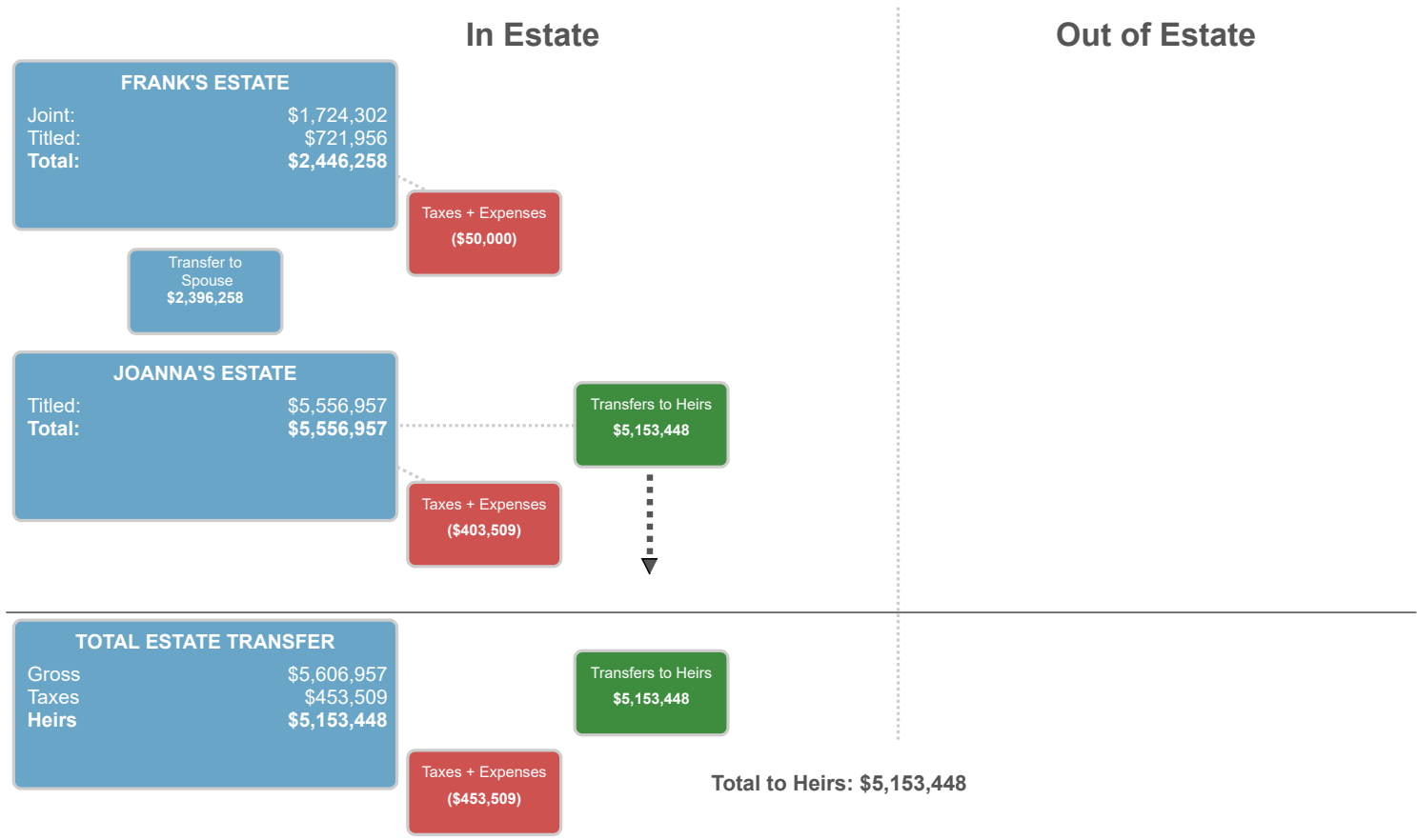


Detailed Estate Flow Chart Base Facts in First Death Year (2071)



FRANK'S ESTATE**Estate Value**

Cars	\$30,000
Frank and Joanna Joint Investments	323,345
Frank's 401(k)	221,956
Home	1,370,957
Whole Life Policy on Frank	500,000
Estate Value:	2,446,258

Transfers to Spouse

Cars	\$30,000
Frank and Joanna Joint Investments	323,345
Frank's 401(k)	221,956
Home	1,370,957
Probate and Final Expenses	(50,000)
Whole Life Policy on Frank	500,000
Transfers to Spouse:	2,396,258

Taxes & Expenses

Probate and Final Expenses	(\$50,000)
Taxes & Expenses:	(50,000)

JOANNA'S ESTATE**Estate Value**

Cars	\$60,000
Frank and Joanna Joint Investments	646,690
Frank's 401(k)	221,956
Home	2,741,914
Jewelry	35,000
Joanna's 403B	64,836
Joanna's Roth IRA (converted)	207,534
Probate and Final Expenses	(50,000)
Vacation Mountain Home	1,129,027
Whole Life Policy on Frank	500,000
Estate Value:	5,556,957

Transfers to Heirs

Lucas Miller	\$1,717,818
Mary Beth Miller	1,717,815
Peter Miller	1,717,815
Transfers to Heirs:	5,153,448

Taxes & Expenses

Income Tax on IRD	(\$100,377)
Probate and Final Expenses	(303,132)
Taxes & Expenses:	(403,509)

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do 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 would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.