



Luke and Jen Smith

LIFE INSURANCE
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Basics of Life Insurance

Prepared for Luke and Jen Smith

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 Luke and Jen Smith

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 **2011**, the year after **Luke's** death, and last through **Jen's** death in **2049**. Survivor living expenses are **\$400,000 (in today's dollars)** and grow at **3.52%** beginning immediately. Expenses taken into account include:

Survivor Living Expenses	\$33,577,127
Liability Payments	\$349,072
Education Expenses	\$445,386
529 Plan Withdrawals	(\$234,469)
Net Education Expenses	\$210,917
Additional Expenses	\$3,880,750

SUMMARY	
Survivor Years	2011 - 2049 (39 years)
Living Expenses (2011)	\$414,080
Total Living Expenses	\$33,577,127
Total Survivor Costs	\$38,017,866

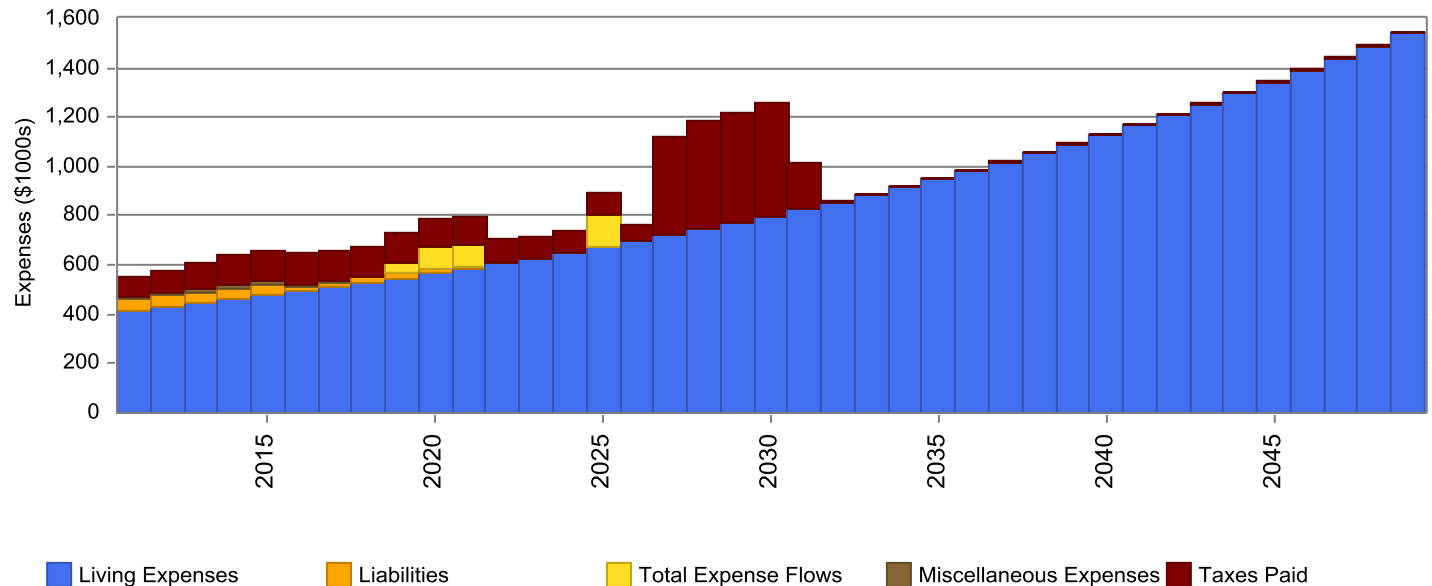
Additional expenses may include taxes, premiums, and other defined expenses.

Jen's living expenses are projected to be **\$414,080** in **2011** and **\$1,541,730** in **2049**. Total survivor costs are projected to be **\$38,017,866**.

Survivor Costs

The chart below illustrates total expenses from **2011** through **2049**.

Survivor Costs



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Survivor Costs

Base Facts with Premature Death - Client

Prepared for Luke and Jen Smith

Year	Age	Living Expenses	Liability Payments	Total Expense Flows	Miscellaneous Expenses	Taxes Paid	Total Expenses	Total Outflows
2011	54/52	\$414,080	\$46,588	\$0	\$10,000	\$81,291	\$551,959	\$551,959
2012	55/53	428,656	46,588	0	10,000	90,812	576,056	576,056
2013	56/54	443,745	46,588	0	10,000	111,402	611,735	611,735
2014	57/55	459,365	46,588	0	10,000	123,065	639,018	639,018
2015	58/56	475,535	46,588	0	10,000	124,309	656,432	656,432
2016	59/57	492,274	21,588	0	5,000	126,895	645,757	645,757
2017	60/58	509,602	21,588	0	5,000	124,138	660,328	660,328
2018	61/59	527,540	21,588	0	0	124,922	674,050	674,050
2019	62/60	546,109	21,588	39,074	0	120,987	727,758	727,758
2020	63/61	565,332	21,588	83,419	0	119,838	790,177	790,177
2021	64/62	585,232	8,192	88,424	0	113,103	794,951	794,951
2022	65/63	605,832	0	0	0	98,981	704,813	704,813
2023	66/64	627,157	0	0	0	91,612	718,769	718,769
2024	67/65	649,233	0	0	0	89,233	738,466	738,466
2025	68/66	672,086	0	134,419	0	90,694	897,199	897,199
2026	69/67	695,743	0	0	0	64,878	760,621	760,621
2027	70/68	720,233	0	0	0	402,637	1,122,870	1,122,870

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Year	Age	Living Expenses	Liability Payments	Total Expense Flows	Miscellaneous Expenses	Taxes Paid	Total Expenses	Total Outflows
2028	71/69	745,585	0	0	0	442,236	1,187,821	1,187,821
2029	72/70	771,830	0	0	0	449,455	1,221,285	1,221,285
2030	73/71	798,998	0	0	0	459,676	1,258,674	1,258,674
2031	74/72	827,123	0	0	0	185,278	1,012,401	1,012,401
2032	75/73	856,238	0	0	0	2,240	858,478	858,478
2033	76/74	886,378	0	0	0	2,296	888,674	888,674
2034	77/75	917,579	0	0	0	2,355	919,934	919,934
2035	78/76	949,878	0	0	0	2,416	952,294	952,294
2036	79/77	983,314	0	0	0	2,480	985,794	985,794
2037	80/78	1,017,927	0	0	0	2,545	1,020,472	1,020,472
2038	81/79	1,053,758	0	0	0	2,612	1,056,370	1,056,370
2039	82/80	1,090,850	0	0	0	2,683	1,093,533	1,093,533
2040	83/81	1,129,248	0	0	0	2,755	1,132,003	1,132,003
2041	84/82	1,168,998	0	0	0	2,829	1,171,827	1,171,827
2042	85/83	1,210,147	0	0	0	2,908	1,213,055	1,213,055
2043	86/84	1,252,744	0	0	0	2,988	1,255,732	1,255,732
2044	87/85	1,296,841	0	0	0	3,071	1,299,912	1,299,912
2045	88/86	1,342,490	0	0	0	3,157	1,345,647	1,345,647
2046	89/87	1,389,746	0	0	0	3,247	1,392,993	1,392,993
2047	90/88	1,438,665	0	0	0	3,339	1,442,004	1,442,004

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Year	Age	Living Expenses	Liability Payments	Total Expense Flows	Miscellaneous Expenses	Taxes Paid	Total Expenses	Total Outflows
2048	91/89	1,489,306	0	0	0	3,435	1,492,741	1,492,741
2049	92/90	1,541,730	0	0	0	3,533	1,545,263	1,545,263
Totals		\$33,577,127	\$349,072	\$345,336	\$60,000	\$3,686,331	\$38,017,866	\$38,017,866

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Survivor Costs vs. Resources

Base Facts with Premature Death - Client

Prepared for **Luke and Jen Smith**

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 **Jen** at the beginning of **2011**, the year after **Luke's** death, include:

Salary & Other Income	\$62,437
Investment Income	\$23,212
Taxable, Cash, & Options	\$5,056,340
Tax Advantaged Assets	\$1,976,198
Current Life Insurance	\$250,000

Salary, other income, and investment income total **\$85,649**. Portfolio assets at the beginning of **2011** total **\$7,282,538** and result in cumulative withdrawals of **\$16,865,509**.

SUMMARY

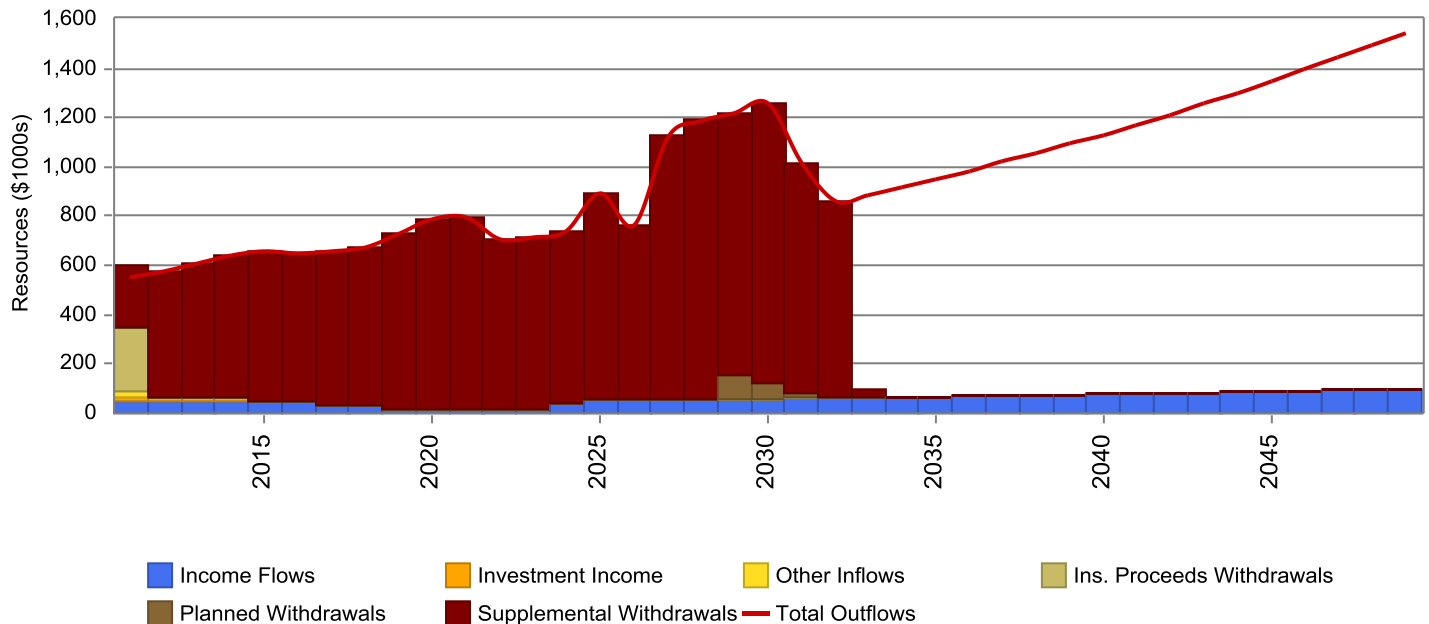
Total Survivor Costs	\$38,017,866
Income + Withdrawals	\$19,289,418
Pct Funded by Resources	51%
Unfunded Years	17
Portfolio Assets (2049)	(\$18,790,047)

Survivor costs total **\$38,017,866** and your income and withdrawals combine for **\$19,289,418** which accounts for **51%** of survivor's costs.

Survivor Resource Usage

The chart below highlights how the survivor's resources are used after first death. These resources are expected to fund approximately **51%** of the survivor's costs.

Survivor Resources



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Survivor Costs vs. Resources

Base Facts with Premature Death - Client

Prepared for Luke and Jen Smith

Year	Age	Income Flows	Investment Income	Other Inflows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2011	54/52	\$45,557	\$23,212	\$16,880	\$265,300	\$248,834	\$0	\$599,783	\$551,959	\$47,824	\$7,337,911
2012	55/53	46,611	20,699	0	0	508,746	0	576,056	576,056	0	7,383,711
2013	56/54	47,703	17,152	0	0	546,880	0	611,735	611,735	0	7,406,417
2014	57/55	48,833	17,666	0	0	572,519	0	639,018	639,018	0	7,400,543
2015	58/56	50,003	783	0	0	605,646	0	656,432	656,432	0	7,389,873
2016	59/57	51,215	814	0	0	593,730	0	645,759	645,757	2	7,385,601
2017	60/58	34,032	845	0	0	625,451	0	660,328	660,328	0	7,344,384
2018	61/59	34,681	0	0	0	639,369	0	674,050	674,050	0	7,283,776
2019	62/60	15,595	0	0	0	712,163	0	727,758	727,758	0	7,139,576
2020	63/61	15,595	0	0	0	774,582	0	790,177	790,177	0	6,914,263
2021	64/62	15,595	0	0	0	779,356	0	794,951	794,951	0	6,657,794
2022	65/63	15,595	0	0	0	689,222	0	704,817	704,813	4	6,461,889
2023	66/64	15,595	0	0	0	703,174	0	718,769	718,769	0	6,227,542
2024	67/65	42,619	0	0	0	695,847	0	738,466	738,466	0	5,972,139
2025	68/66	52,895	0	0	0	844,304	0	897,199	897,199	0	5,537,546
2026	69/67	54,208	0	0	0	706,413	0	760,621	760,621	0	5,193,422
2027	70/68	55,567	0	0	0	1,071,367	0	1,126,934	1,122,870	4,064	4,448,673

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Year	Age	Income Flows	Investment Income	Other Inflows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2028	71/69	56,974	0	0	0	1,140,552	0	1,197,526	1,187,821	9,705	3,594,159
2029	72/70	58,431	0	0	0	1,067,966	94,888	1,221,285	1,221,285	0	2,655,033
2030	73/71	59,939	0	0	0	1,138,466	60,269	1,258,674	1,258,674	0	1,622,912
2031	74/72	61,500	0	0	0	931,196	19,705	1,012,401	1,012,401	0	776,291
2032	75/73	63,116	0	0	0	795,362	0	858,478	858,478	0	32,087
2033	76/74	64,789	0	0	0	34,202	0	98,991	888,674	(789,683)	(789,683)
2034	77/75	66,521	0	0	0	0	0	66,521	919,934	(853,413)	(1,643,096)
2035	78/76	68,314	0	0	0	0	0	68,314	952,294	(883,980)	(2,527,076)
2036	79/77	70,170	0	0	0	0	0	70,170	985,794	(915,624)	(3,442,700)
2037	80/78	72,091	0	0	0	0	0	72,091	1,020,472	(948,381)	(4,391,081)
2038	81/79	74,080	0	0	0	0	0	74,080	1,056,370	(982,290)	(5,373,371)
2039	82/80	76,139	0	0	0	0	0	76,139	1,093,533	(1,017,394)	(6,390,765)
2040	83/81	78,270	0	0	0	0	0	78,270	1,132,003	(1,053,733)	(7,444,498)
2041	84/82	80,476	0	0	0	0	0	80,476	1,171,827	(1,091,351)	(8,535,849)
2042	85/83	82,760	0	0	0	0	0	82,760	1,213,055	(1,130,295)	(9,666,144)
2043	86/84	85,124	0	0	0	0	0	85,124	1,255,732	(1,170,608)	(10,836,752)
2044	87/85	87,571	0	0	0	0	0	87,571	1,299,912	(1,212,341)	(12,049,093)
2045	88/86	90,105	0	0	0	0	0	90,105	1,345,647	(1,255,542)	(13,304,635)
2046	89/87	92,728	0	0	0	0	0	92,728	1,392,993	(1,300,265)	(14,604,900)
2047	90/88	95,443	0	0	0	0	0	95,443	1,442,004	(1,346,561)	(15,951,461)

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Year	Age	Income Flows	Investment Income	Other Inflows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2048	91/89	98,254	0	0	0	0	0	98,254	1,492,741	(1,394,487)	(17,345,948)
2049	92/90	101,164	0	0	0	0	0	101,164	1,545,263	(1,444,099)	(18,790,047)
Totals		\$2,325,858	\$81,171	\$16,880	\$265,300	\$16,425,347	\$174,862	\$19,289,418	\$38,017,866	(\$18,728,448)	

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Survivor Portfolio Assets

Base Facts with Premature Death - Client

Prepared for Luke and Jen Smith

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 **\$7,282,538** at the beginning of **2011**, the year after **Luke's** death. Portfolio assets include **\$250,000** of life insurance death benefits payable to **Jen**. These assets, combined with their cumulative projected investment growth and savings of **\$9,633,519**, are projected to produce **\$16,865,509** in total withdrawals.

Portfolio assets are projected to be **\$7,282,538** at the beginning of **2011**. Based upon projected growth, savings, and withdrawals, **Jen** is projected to first deplete portfolio assets at age **74** in **2033**, resulting in **17** unfunded years.

Planned withdrawals such as required minimum distributions are projected to total **\$174,862**. Supplemental withdrawals are projected to total **\$16,690,647**, and are required when income and planned withdrawals are not enough to cover your expenses in any year.

SUMMARY

Portfolio Assets (2011) at Beginning of Year
\$7,282,538

Growth & Savings
\$9,633,519 (2011 - 2049)

Total Withdrawals
\$16,865,509

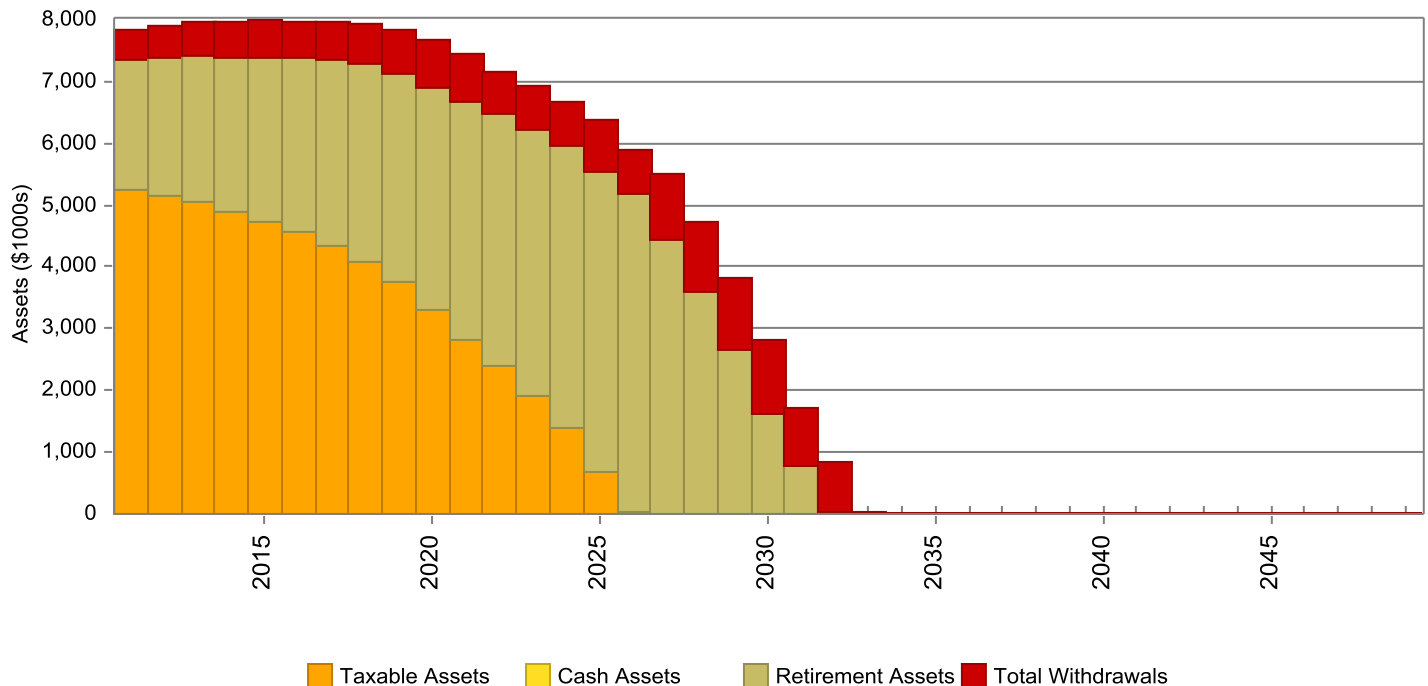
First Unfunded Year
2033

Unfunded Years
17

Portfolio Assets and Withdrawals

The chart below shows total annual withdrawals in relation to total portfolio assets from **2011** to **2049**.

Survivor's Portfolio Assets



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Survivor Portfolio Assets

Base Facts with Premature Death - Client

Prepared for Luke and Jen Smith

Year	Age	Taxable Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Total Withdrawals
2011	54/52	\$5,238,988	\$321	\$2,098,602	\$7,337,911	\$514,134
2012	55/53	5,155,099	18	2,228,594	7,383,711	508,746
2013	56/54	5,039,773	0	2,366,644	7,406,417	546,880
2014	57/55	4,887,292	0	2,513,251	7,400,543	572,519
2015	58/56	4,720,926	0	2,668,947	7,389,873	605,646
2016	59/57	4,551,302	2	2,834,297	7,385,601	593,730
2017	60/58	4,334,485	0	3,009,899	7,344,384	625,451
2018	61/59	4,087,387	0	3,196,389	7,283,776	639,369
2019	62/60	3,745,133	0	3,394,443	7,139,576	712,163
2020	63/61	3,309,486	0	3,604,777	6,914,263	774,582
2021	64/62	2,829,638	0	3,828,156	6,657,794	779,356
2022	65/63	2,396,498	4	4,065,387	6,461,889	689,222
2023	66/64	1,910,209	2	4,317,331	6,227,542	703,174
2024	67/65	1,387,238	0	4,584,901	5,972,139	695,847
2025	68/66	668,479	0	4,869,067	5,537,546	844,304
2026	69/67	22,563	0	5,170,859	5,193,422	706,413
2027	70/68	0	4,064	4,444,609	4,448,673	1,071,367

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Year	Age	Taxable Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Total Withdrawals
2028	71/69	0	13,769	3,580,390	3,594,159	1,140,552
2029	72/70	0	12,846	2,642,187	2,655,033	1,162,854
2030	73/71	0	4,532	1,618,380	1,622,912	1,198,735
2031	74/72	0	0	776,291	776,291	950,901
2032	75/73	0	0	32,087	32,087	795,362
2033	76/74	0	(789,683)	0	(789,683)	34,202
2034	77/75	0	(1,643,096)	0	(1,643,096)	0
2035	78/76	0	(2,527,076)	0	(2,527,076)	0
2036	79/77	0	(3,442,700)	0	(3,442,700)	0
2037	80/78	0	(4,391,081)	0	(4,391,081)	0
2038	81/79	0	(5,373,371)	0	(5,373,371)	0
2039	82/80	0	(6,390,765)	0	(6,390,765)	0
2040	83/81	0	(7,444,498)	0	(7,444,498)	0
2041	84/82	0	(8,535,849)	0	(8,535,849)	0
2042	85/83	0	(9,666,144)	0	(9,666,144)	0
2043	86/84	0	(10,836,752)	0	(10,836,752)	0
2044	87/85	0	(12,049,093)	0	(12,049,093)	0
2045	88/86	0	(13,304,635)	0	(13,304,635)	0
2046	89/87	0	(14,604,900)	0	(14,604,900)	0
2047	90/88	0	(15,951,461)	0	(15,951,461)	0

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Year	Age	Taxable Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Total Withdrawals
2048	91/89	0	(17,345,948)	0	(17,345,948)	0
2049	92/90	0	(18,790,047)	0	(18,790,047)	0
Totals						\$16,865,509

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Survivor Costs vs. Resources w/ Add'l Insurance

Base Facts with Premature Death - Client

Prepared for Luke and Jen Smith

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 Jen at the beginning of 2011, the year after Luke's death, include:

Salary & Other Income	\$62,437
Investment Income	\$23,212
Taxable, Cash, & Options	\$5,056,340
Tax Advantaged Assets	\$1,976,198
Current Life Insurance	\$250,000
Additional Life Insurance	\$3,150,000

SUMMARY

Additional Insurance	\$3,150,000
Total Survivor Costs	\$45,003,535
Income + Withdrawals	\$45,127,100
Pct Funded by Resources	100%
Portfolio Assets (2049)	\$1,076,636

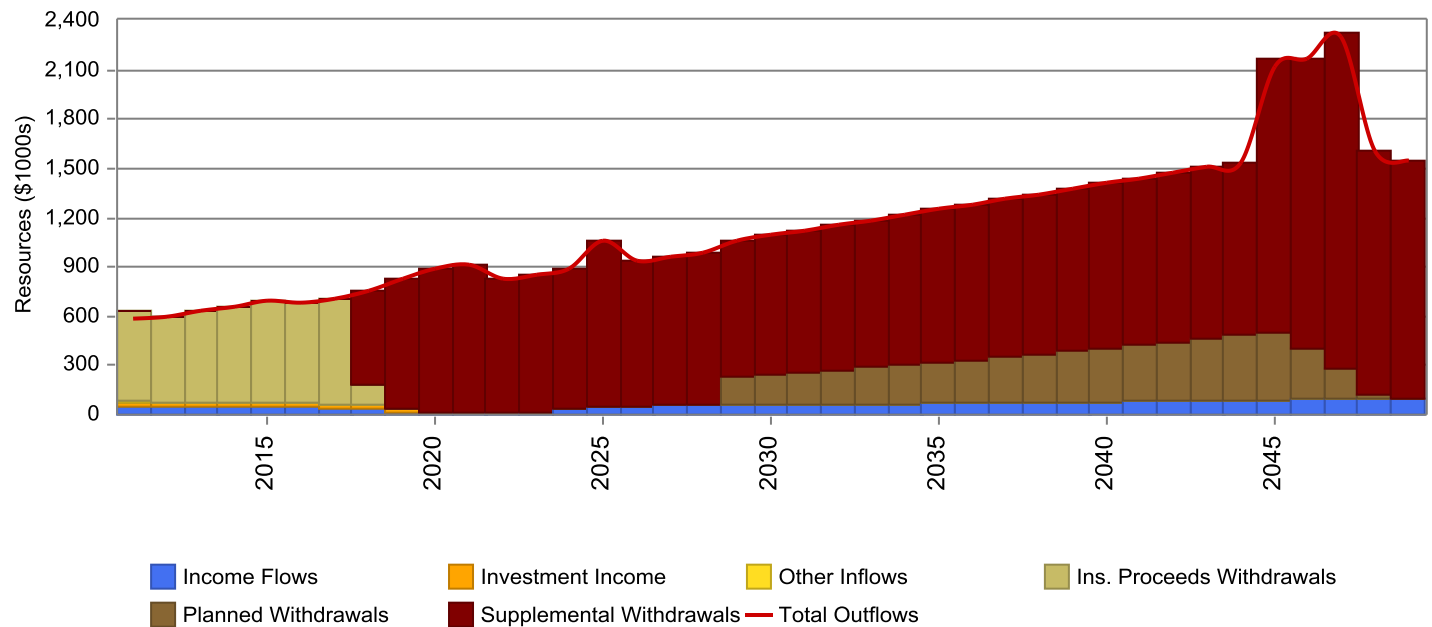
Salary, other income, and investment income total \$85,649. Portfolio assets at the beginning of 2011 total \$10,432,538 and result in cumulative withdrawals of \$42,551,697.

An additional \$3,150,000 of life insurance is needed to meet survivor's costs with desired remaining assets of \$1,000,000.

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 Luke and Jen Smith

Year	Age	Income Flows	Investment Income	Other Inflows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2011	54/52	\$45,557	\$23,212	\$16,880	\$542,784	\$613	\$0	\$629,046	\$581,543	\$47,503	\$10,624,647
2012	55/53	46,611	23,975	0	531,612	724	0	602,922	602,922	0	10,817,138
2013	56/54	47,703	24,764	0	563,292	828	0	636,587	636,587	0	11,003,407
2014	57/55	48,833	25,577	0	587,641	923	0	662,974	662,974	0	11,191,864
2015	58/56	50,003	26,415	0	612,434	1,011	0	689,863	689,863	0	11,383,716
2016	59/57	51,215	27,280	0	607,822	1,095	0	687,412	687,412	0	11,610,210
2017	60/58	34,032	28,174	0	645,766	1,174	0	709,146	709,146	0	11,832,432
2018	61/59	34,681	29,096	0	113,812	578,368	0	755,957	755,793	164	12,045,078
2019	62/60	15,595	22,430	0	0	789,591	0	827,616	827,616	0	12,204,901
2020	63/61	15,595	1,742	0	0	877,009	0	894,346	894,346	0	12,330,360
2021	64/62	15,595	0	0	0	896,028	0	911,623	911,623	0	12,447,376
2022	65/63	15,595	0	0	0	817,293	0	832,888	832,888	0	12,647,353
2023	66/64	15,595	0	0	0	842,395	0	857,990	857,989	1	12,833,571
2024	67/65	42,619	0	0	0	847,035	0	889,654	889,654	0	13,024,826
2025	68/66	52,895	0	0	0	1,007,243	0	1,060,138	1,060,138	0	13,065,562
2026	69/67	54,208	0	0	0	884,340	0	938,548	938,548	0	13,224,797
2027	70/68	55,567	0	0	0	907,448	0	963,015	963,015	0	13,366,742

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Year	Age	Income Flows	Investment Income	Other Inflows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2028	71/69	56,974	0	0	0	930,307	0	987,281	987,281	0	13,489,551
2029	72/70	58,431	0	0	0	830,424	177,056	1,065,911	1,065,911	0	13,536,614
2030	73/71	59,939	0	0	0	847,991	187,591	1,095,521	1,095,521	0	13,554,732
2031	74/72	61,500	0	0	0	865,234	198,742	1,125,476	1,125,476	0	13,540,983
2032	75/73	63,116	0	0	0	882,127	210,544	1,155,787	1,155,787	0	13,492,189
2033	76/74	64,789	0	0	0	898,638	223,032	1,186,459	1,186,459	0	13,404,899
2034	77/75	66,521	0	0	0	914,724	236,244	1,217,489	1,217,489	0	13,275,376
2035	78/76	68,314	0	0	0	930,337	250,220	1,248,871	1,248,871	0	13,099,577
2036	79/77	70,170	0	0	0	946,324	263,750	1,280,244	1,280,244	0	12,873,480
2037	80/78	72,091	0	0	0	960,836	279,308	1,312,235	1,312,235	0	12,592,068
2038	81/79	74,080	0	0	0	975,780	294,239	1,344,099	1,344,098	1	12,250,683
2039	82/80	76,139	0	0	0	990,119	309,869	1,376,127	1,376,127	0	11,843,942
2040	83/81	78,270	0	0	0	1,003,780	326,219	1,408,269	1,408,269	0	11,366,061
2041	84/82	80,476	0	0	0	1,016,689	343,301	1,440,466	1,440,466	0	10,810,820
2042	85/83	82,760	0	0	0	1,028,827	361,130	1,472,717	1,472,652	65	10,171,541
2043	86/84	85,124	0	0	0	1,039,897	379,713	1,504,734	1,504,734	0	9,441,065
2044	87/85	87,571	0	0	0	1,051,993	396,353	1,535,917	1,535,917	0	8,612,439
2045	88/86	90,105	0	0	0	1,660,501	413,382	2,163,988	2,119,001	44,987	7,125,227
2046	89/87	92,728	0	0	0	1,767,391	311,854	2,171,973	2,171,973	0	5,492,930
2047	90/88	95,443	0	0	0	2,048,205	188,391	2,332,039	2,301,195	30,844	3,637,405

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Year	Age	Income Flows	Investment Income	Other Inflows	Insurance Proceeds Withdrawals	Supplemental Withdrawals	Planned Withdrawals	Total Resources	Total Outflows	Deficit/Surplus	Total Portfolio Assets
2048	91/89	98,254	0	0	0	1,483,055	25,200	1,606,509	1,606,509	0	2,364,889
2049	92/90	101,164	0	0	0	1,444,099	0	1,545,263	1,545,263	0	1,076,636
Totals		\$2,325,858	\$232,665	\$16,880	\$4,205,163	\$32,970,396	\$5,376,138	\$45,127,100	\$45,003,535	\$123,565	

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Survivor Portfolio Assets w/ Add'l Insurance

Base Facts with Premature Death - Client

Prepared for Luke and Jen Smith

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 **\$10,432,538** at the beginning of **2011**, the year after **Luke's** death. Portfolio assets include **\$3,400,000** of life insurance benefits payable to **Jen**. These assets, combined with their cumulative projected investment growth and savings of **\$33,397,837**, are projected to produce **\$42,551,697** in total withdrawals. Remaining portfolio assets are projected to be **\$1,076,636**.

An additional **\$3,150,000** of life insurance is needed to meet survivor's costs with desired remaining assets of **\$1,000,000**.

Planned withdrawals such as required minimum distributions are projected to total **\$5,376,138**. Supplemental withdrawals are projected to total **\$37,175,559**, and are required when income and planned withdrawals are not enough to cover your expenses in any year.

SUMMARY

Additional Insurance
\$3,150,000

Portfolio Assets (2011)
at Beginning of Year
\$10,432,538

Growth & Savings
\$33,397,837 (2011 - 2049)

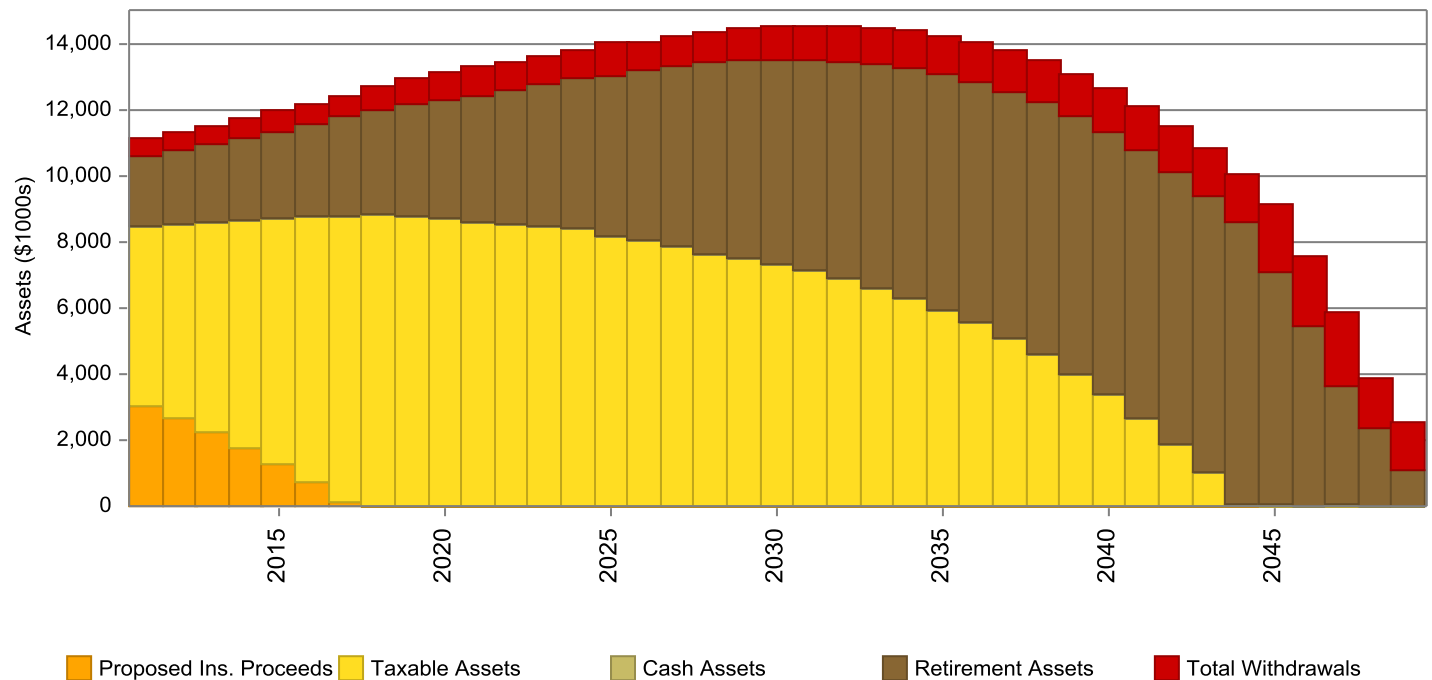
Total Withdrawals
\$42,551,697

Portfolio Assets 2049
\$1,076,636

Portfolio Assets and Withdrawals

The chart below shows total annual withdrawals in relation to total portfolio assets from **2011** to **2049**.

Survivor's Portfolio Assets



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Survivor Portfolio Assets w/ Add'l Insurance

Base Facts with Premature Death - Client

Prepared for Luke and Jen Smith

Year	Age	Insurance Proceeds	Taxable Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Total Withdrawals
2011	54/52	\$3,038,836	\$5,487,209	\$0	\$2,098,602	\$10,624,647	\$543,397
2012	55/53	2,667,675	5,920,869	0	2,228,594	10,817,138	532,336
2013	56/54	2,245,236	6,391,527	0	2,366,644	11,003,407	564,120
2014	57/55	1,776,143	6,902,470	0	2,513,251	11,191,864	588,564
2015	58/56	1,257,489	7,457,280	0	2,668,947	11,383,716	613,445
2016	59/57	716,062	8,059,851	0	2,834,297	11,610,210	608,917
2017	60/58	108,104	8,714,429	0	3,009,899	11,832,432	646,940
2018	61/59	0	8,848,525	164	3,196,389	12,045,078	692,180
2019	62/60	0	8,810,456	2	3,394,443	12,204,901	789,591
2020	63/61	0	8,725,582	1	3,604,777	12,330,360	877,009
2021	64/62	0	8,619,220	0	3,828,156	12,447,376	896,028
2022	65/63	0	8,581,966	0	4,065,387	12,647,353	817,293
2023	66/64	0	8,516,239	1	4,317,331	12,833,571	842,395
2024	67/65	0	8,439,924	1	4,584,901	13,024,826	847,035
2025	68/66	0	8,196,494	1	4,869,067	13,065,562	1,007,243
2026	69/67	0	8,053,938	0	5,170,859	13,224,797	884,340
2027	70/68	0	7,875,371	0	5,491,371	13,366,742	907,448

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Year	Age	Insurance Proceeds	Taxable Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Total Withdrawals
2028	71/69	0	7,657,785	0	5,831,766	13,489,551	930,307
2029	72/70	0	7,520,391	0	6,016,223	13,536,614	1,007,480
2030	73/71	0	7,352,995	0	6,201,737	13,554,732	1,035,582
2031	74/72	0	7,153,207	0	6,387,776	13,540,983	1,063,976
2032	75/73	0	6,918,445	0	6,573,744	13,492,189	1,092,671
2033	76/74	0	6,645,926	0	6,758,973	13,404,899	1,121,670
2034	77/75	0	6,332,658	0	6,942,718	13,275,376	1,150,968
2035	78/76	0	5,975,427	0	7,124,150	13,099,577	1,180,557
2036	79/77	0	5,569,879	0	7,303,601	12,873,480	1,210,074
2037	80/78	0	5,113,117	0	7,478,951	12,592,068	1,240,144
2038	81/79	0	4,600,074	1	7,650,608	12,250,683	1,270,019
2039	82/80	0	4,026,263	0	7,817,679	11,843,942	1,299,988
2040	83/81	0	3,386,860	0	7,979,201	11,366,061	1,329,999
2041	84/82	0	2,676,682	0	8,134,138	10,810,820	1,359,990
2042	85/83	0	1,890,095	65	8,281,381	10,171,541	1,389,957
2043	86/84	0	1,021,316	1	8,419,748	9,441,065	1,419,610
2044	87/85	0	61,752	1	8,550,686	8,612,439	1,448,346
2045	88/86	0	0	44,988	7,080,239	7,125,227	2,073,883
2046	89/87	0	0	7,772	5,485,158	5,492,930	2,079,245
2047	90/88	0	0	38,616	3,598,789	3,637,405	2,236,596

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Year	Age	Insurance Proceeds	Taxable Assets	Cash Assets	Retirement Assets	Total Portfolio Assets	Total Withdrawals
2048	91/89	0	0	0	2,364,889	2,364,889	1,508,255
2049	92/90	0	0	0	1,076,636	1,076,636	1,444,099
Totals							\$42,551,697

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Life Insurance Gap Analysis

Base Facts with Premature Death - Client

Prepared for **Luke and Jen Smith**

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 **Luke** dies at age **53** in **2010** and that the survivor, **Jen**, will live until age **90** in **2049**.

Comparative Value	Current Scenario	w/ Additional Insurance
Total Survivor Costs	\$38,017,866	\$45,003,535
Life Insurance Benefits	\$250,000	\$3,400,000
Portfolio Assets After Luke's Death	\$7,032,538	\$7,032,538
Portfolio Assets + Insurance	\$7,282,538	\$10,432,538
Portfolio Assets After Jen's Death	(\$18,790,047)	\$1,076,636

The additional life insurance needed on **Luke** is **\$3,150,000** for total life insurance coverage of **\$3,400,000**.

SUMMARY

Additional Insurance
\$3,150,000

Existing Life Insurance
\$250,000

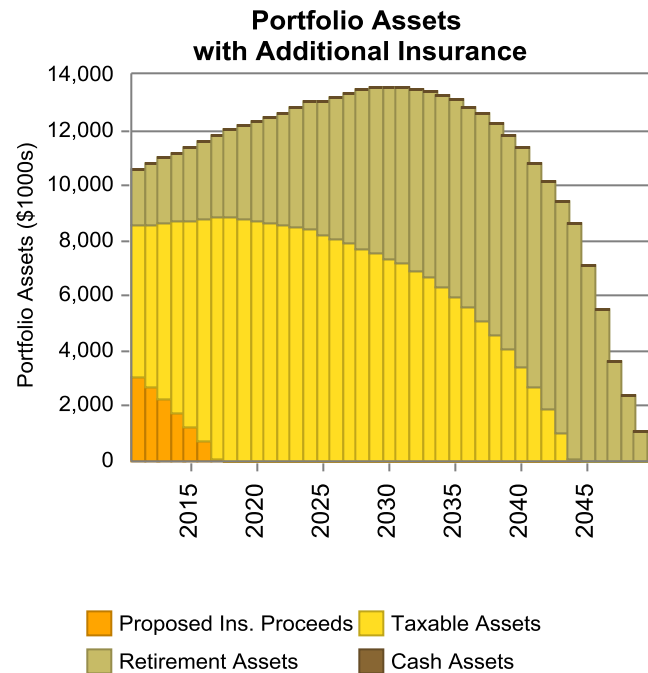
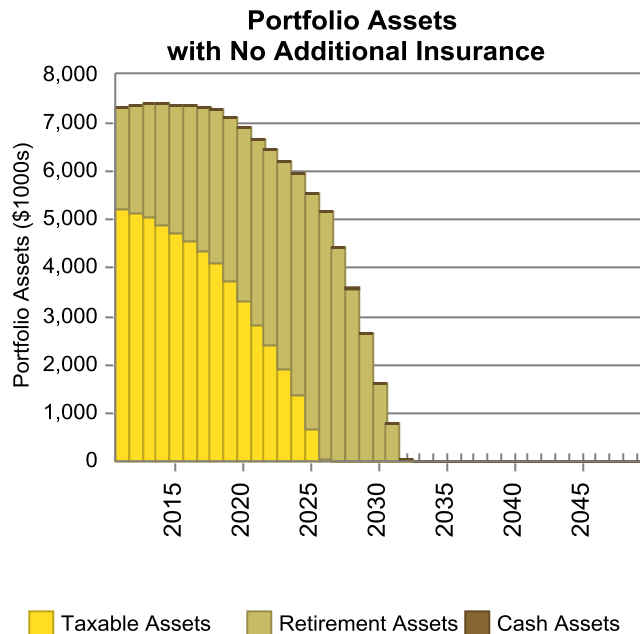
Survivor's Assets (2011) at Beginning of Year
\$7,282,538 (current)
\$10,432,538 (new)

Survivor's Assets (2049)
(\$18,790,047) (current)
\$1,076,636 (new)

Assuming the additional life insurance benefits can be invested at **5.28%**, you are projected to have assets remaining of **\$1,076,636** after **Jen's** death in **2049**.

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 Luke and Jen Smith

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2011	54/52	\$45,557	\$23,212	\$0	\$16,880	\$85,649	\$581,543	\$0	\$581,543	\$10,624,647
2012	55/53	46,611	23,975	0	0	70,586	602,922	0	602,922	10,817,138
2013	56/54	47,703	24,764	0	0	72,467	636,587	0	636,587	11,003,407
2014	57/55	48,833	25,577	0	0	74,410	662,974	0	662,974	11,191,864
2015	58/56	50,003	26,415	0	0	76,418	689,863	0	689,863	11,383,716
2016	59/57	51,215	27,280	0	0	78,495	687,412	0	687,412	11,610,210
2017	60/58	34,032	28,174	0	0	62,206	709,146	0	709,146	11,832,432
2018	61/59	34,681	29,096	0	0	63,777	755,793	0	755,793	12,045,078
2019	62/60	15,595	22,430	0	0	38,025	827,616	0	827,616	12,204,901
2020	63/61	15,595	1,742	0	0	17,337	894,346	0	894,346	12,330,360
2021	64/62	15,595	0	0	0	15,595	911,623	0	911,623	12,447,376
2022	65/63	15,595	0	0	0	15,595	832,888	0	832,888	12,647,353
2023	66/64	15,595	0	0	0	15,595	857,989	0	857,989	12,833,571
2024	67/65	42,619	0	0	0	42,619	889,654	0	889,654	13,024,826
2025	68/66	52,895	0	0	0	52,895	1,060,138	0	1,060,138	13,065,562
2026	69/67	54,208	0	0	0	54,208	938,548	0	938,548	13,224,797
2027	70/68	55,567	0	0	0	55,567	963,015	0	963,015	13,366,742
2028	71/69	56,974	0	0	0	56,974	987,281	0	987,281	13,489,551
2029	72/70	58,431	0	177,056	0	235,487	1,065,911	0	1,065,911	13,536,614

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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
2030	73/71	59,939	0	187,591	0	247,530	1,095,521	0	1,095,521	13,554,732
2031	74/72	61,500	0	198,742	0	260,242	1,125,476	0	1,125,476	13,540,983
2032	75/73	63,116	0	210,544	0	273,660	1,155,787	0	1,155,787	13,492,189
2033	76/74	64,789	0	223,032	0	287,821	1,186,459	0	1,186,459	13,404,899
2034	77/75	66,521	0	236,244	0	302,765	1,217,489	0	1,217,489	13,275,376
2035	78/76	68,314	0	250,220	0	318,534	1,248,871	0	1,248,871	13,099,577
2036	79/77	70,170	0	263,750	0	333,920	1,280,244	0	1,280,244	12,873,480
2037	80/78	72,091	0	279,308	0	351,399	1,312,235	0	1,312,235	12,592,068
2038	81/79	74,080	0	294,239	0	368,319	1,344,098	0	1,344,098	12,250,683
2039	82/80	76,139	0	309,869	0	386,008	1,376,127	0	1,376,127	11,843,942
2040	83/81	78,270	0	326,219	0	404,489	1,408,269	0	1,408,269	11,366,061
2041	84/82	80,476	0	343,301	0	423,777	1,440,466	0	1,440,466	10,810,820
2042	85/83	82,760	0	361,130	0	443,890	1,472,652	0	1,472,652	10,171,541
2043	86/84	85,124	0	379,713	0	464,837	1,504,734	0	1,504,734	9,441,065
2044	87/85	87,571	0	396,353	0	483,924	1,535,917	0	1,535,917	8,612,439
2045	88/86	90,105	0	413,382	0	503,487	2,119,001	0	2,119,001	7,125,227
2046	89/87	92,728	0	311,854	0	404,582	2,171,973	0	2,171,973	5,492,930
2047	90/88	95,443	0	188,391	0	283,834	2,301,195	0	2,301,195	3,637,405
2048	91/89	98,254	0	25,200	0	123,454	1,606,509	0	1,606,509	2,364,889
2049	92/90	101,164	0	0	0	101,164	1,545,263	0	1,545,263	1,076,636

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Life Insurance Resource & Expense Summary

Base Facts with Premature Death - Client

Prepared for Luke and Jen Smith

The information below is a list of projected resources and expenses for **Jen Smith** in the year **2011**, based upon the death of **Luke Smith** at age **53**.

Assumptions

Luke Smith dies	2010 (age 53)
Jen Smith retires	2024 (age 65)
Jen Smith dies	2049 (age 90)

Income Sources

Source	Type	Starts	Ends	Amount in 2011	Income Grows At
Variable Annuity TIAA CREF...	Immediate Annuity	2010 (age 50)	2049 (age 90)	\$15,595	0.00%
Social Security	Social Security			\$29,962	3.52%

Portfolio Assets

Asset Type	Value (BOY) 2011
Taxable Investments	\$5,087,533
Qualified Retirement Plans	\$1,665,363
Roth IRAs	\$310,835

Insurance Benefits

Source	Type	Benefit (BOY) 2011
Life Insurance - UL	Universal	\$250,000

Expenses

Source	Type	Total Expense Amount for 2011	% Funded if Premature Death	Survivor Expense in 2011
Jessica's Wedding (2025)	Other Expense	\$0	--	--
Living Expenses	Living Expense	\$460,668	--	\$460,668
Sam's Education (2016-2019)	Education Expense	\$0	--	--
Sienna's Education (2018-2021)	Education Expense	\$0	--	--

Liabilities

Name	Type	Balance (BOY) 2011	Paid Off at Death?
Home Mortgage	Mortgage	\$271,312	No

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Life Insurance Summary

Base Facts with Premature Death - Client

Prepared for Luke and Jen Smith

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

Insured: Luke Smith		
Life Insurance - UL		
Death Benefit: \$250,000	Institution:	Policy Number: 13245
Purchase Date: 8/29/2005	Type: Universal	Insured: Luke Smith
Owner: Luke Smith	Premium Payer: Luke and Jen (Joint/ROS)	Annual Premium: \$2,000
Term (years): n/a	Premium Term (years): 10	Exclusion Amount: \$0
Cash Value: \$25,000 as of 2/9/2009	Basis: \$10,000	Cash Value Growth Rate: No Growth (0.00%)
Proceeds Reinvested: Income (6.12%)	Beneficiary: Jen Smith	

Total Insurance				
Insured	Payable to Spouse or Estate	Payable to Irrevocable Trust	Payable to Heirs	Total Benefit
Luke Smith	\$250,000	\$0	\$0	\$250,000
Jen Smith	\$0	\$0	\$0	\$0
Survivorship	\$0	\$0	\$0	\$0
Total Insurance Coverage	\$250,000	\$0	\$0	\$250,000

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