

# Analysis of Equity Account With and Without Volatility Buffer

For: Valued Client



*"Success isn't about what you accomplish in your life, it's about what you inspire others to accomplish."*

Anonymous

Presented By: \_\_\_\_\_

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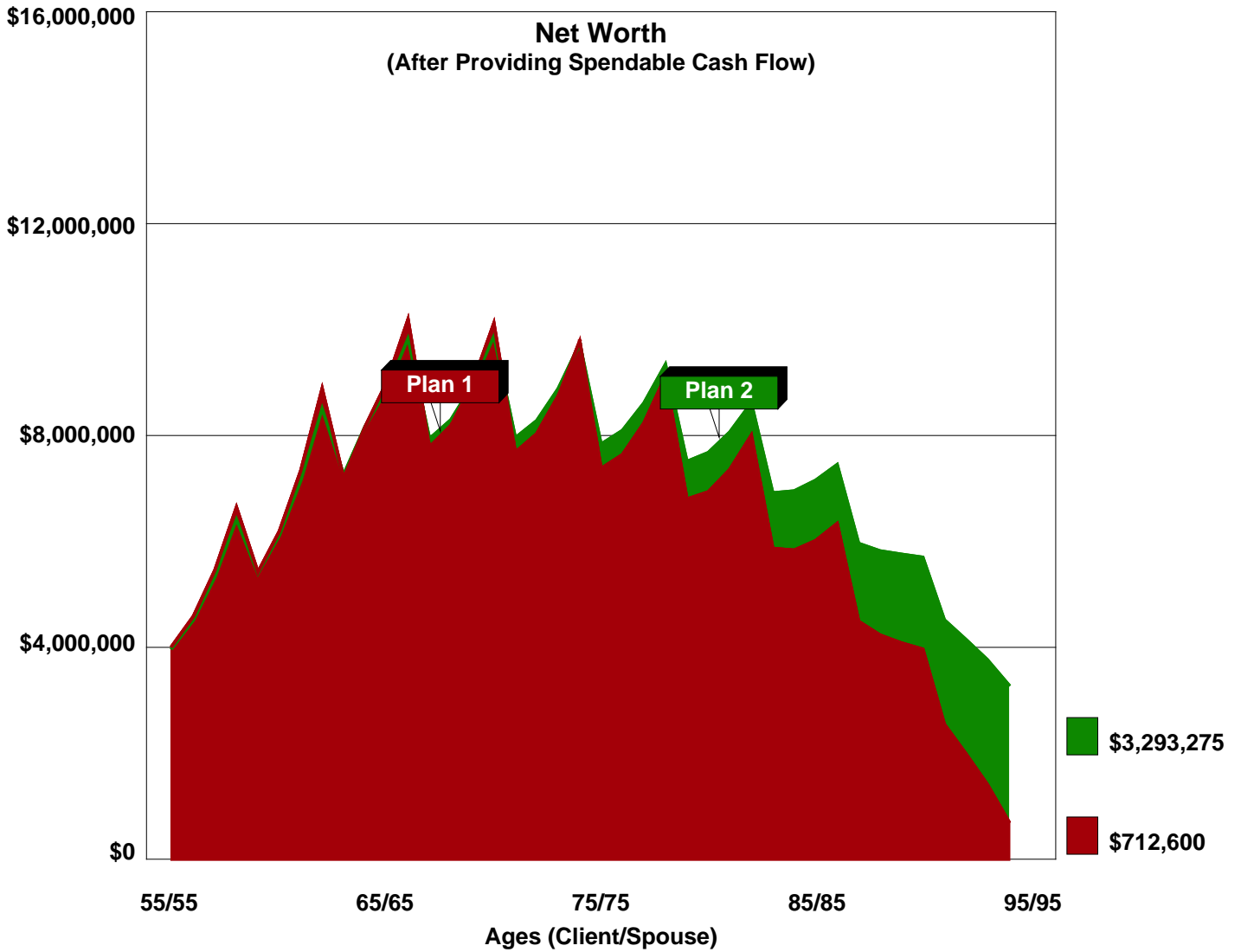
## **Analysis of Equity Account With and Without Volatility Buffer**

# Analysis of Equity Account With and Without Volatility Buffer

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

## Comparison of Alternatives



**At Year 40**

Plan 1: Equity Account ■ \$712,600

Plan 2: Equity Account w/ Volatility Buffer ■ \$3,293,275

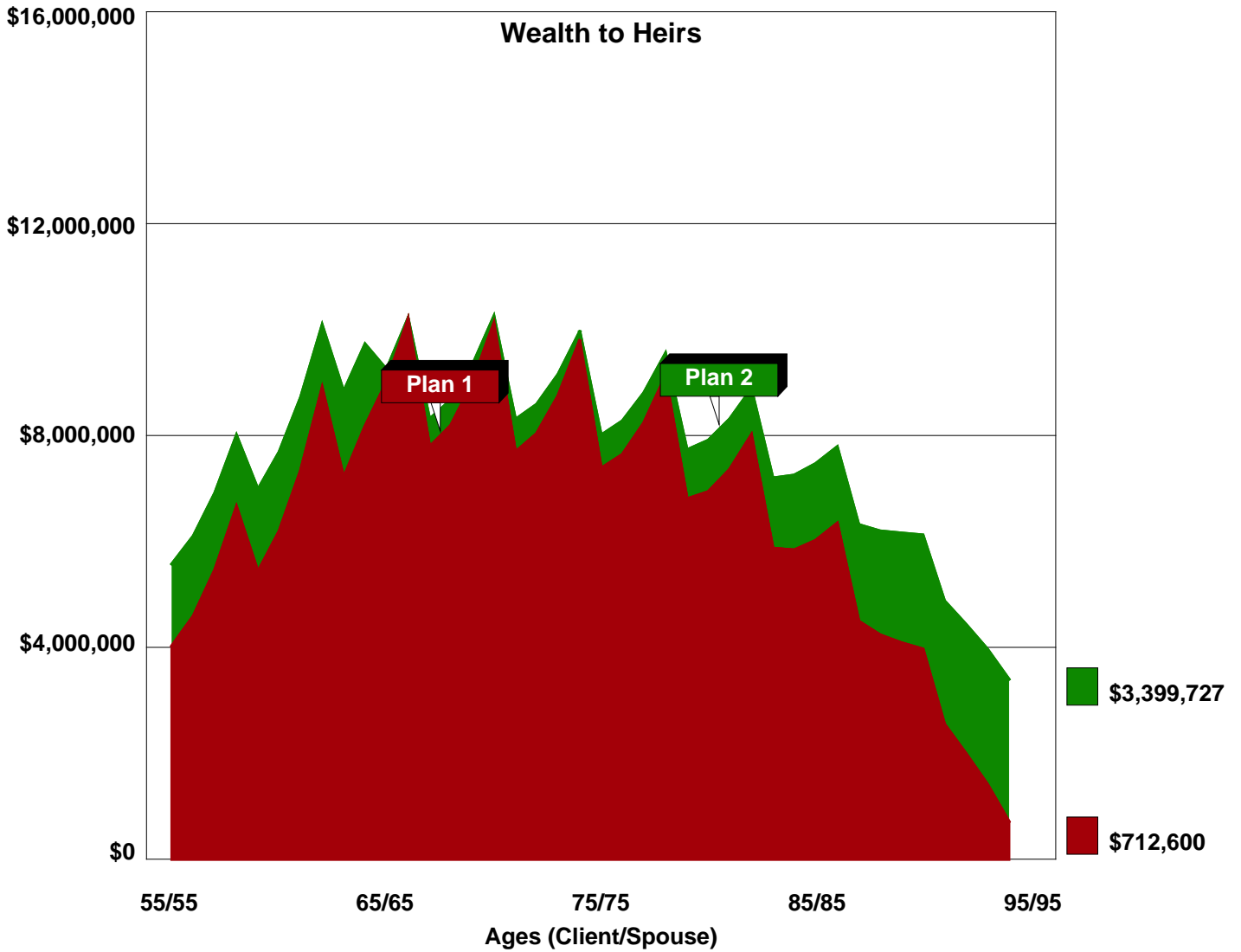
Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

# Analysis of Equity Account With and Without Volatility Buffer

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

## Comparison of Alternatives



**At Year 40**  
Plan 1: Equity Account \$712,600  
Plan 2: Equity Account w/ Volatility Buffer \$3,399,727

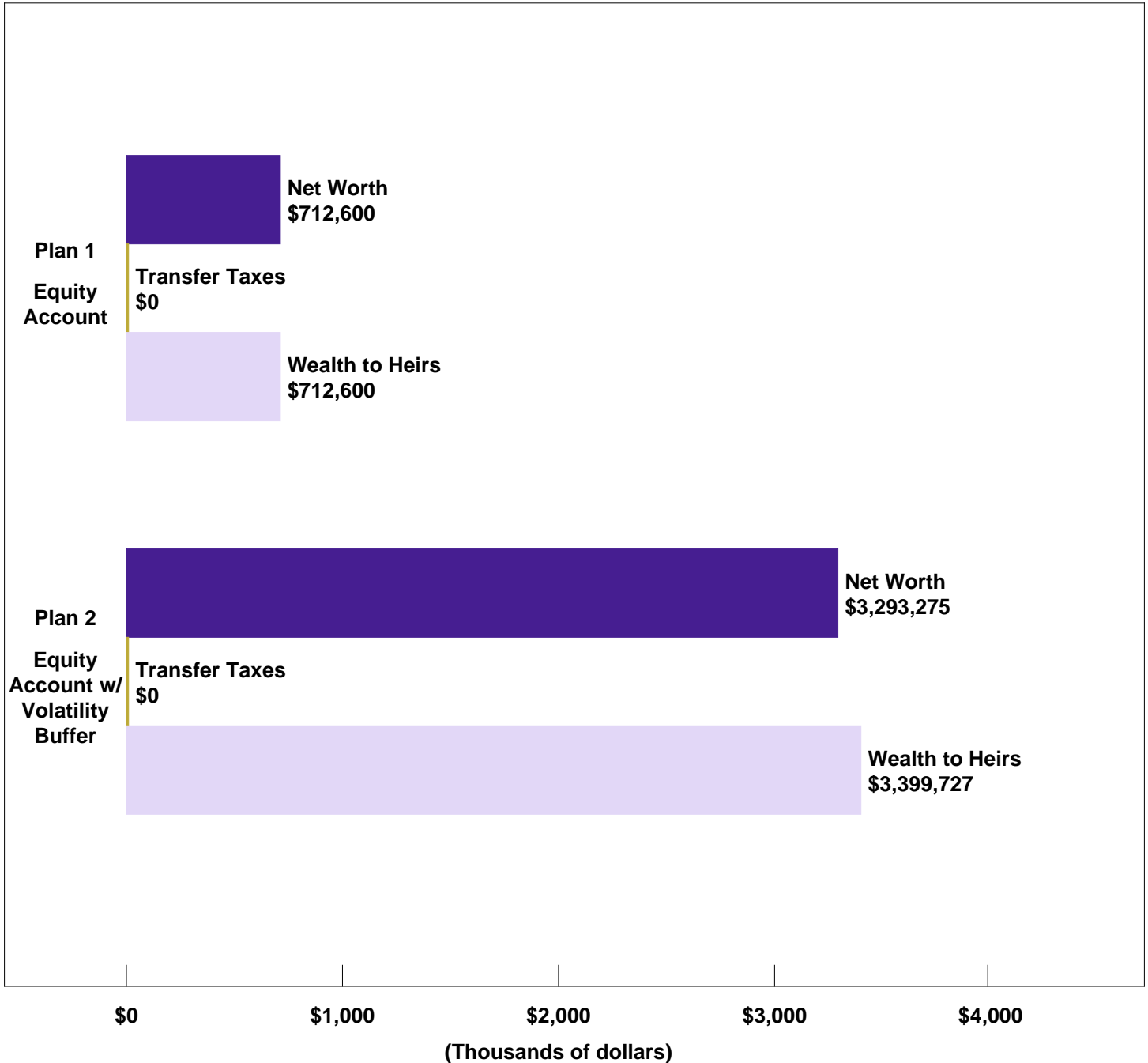
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# Analysis of Equity Account With and Without Volatility Buffer

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

## Comparison of Alternatives at Ages 94/94



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# Analysis of Equity Account With and Without Volatility Buffer

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

## Comparison of Alternatives

Year	M/F Ages	Spendable Cash Flow		Net Worth*		Wealth to Heirs	
		Plan 1 Equity Account	Plan 2 Equity Account w/ Volatility Buffer	Plan 1 Equity Account	Plan 2 Equity Account w/ Volatility Buffer	Plan 1 Equity Account	Plan 2 Equity Account w/ Volatility Buffer
1	55/55	0	0	4,027,922	3,987,735	4,027,922	5,573,558
2	56/56	0	0	4,589,651	4,518,908	4,589,651	6,103,031
3	57/57	0	0	5,459,423	5,329,993	5,459,423	6,912,416
4	58/58	0	0	6,641,795	6,413,385	6,641,795	7,994,128
5	59/59	0	0	5,418,701	5,395,888	5,418,701	6,974,961
6	60/60	0	0	6,190,722	6,113,292	6,190,722	7,690,705
7	61/61	0	0	7,339,542	7,147,464	7,339,542	8,723,247
8	62/62	0	0	8,881,258	8,507,705	8,881,258	10,076,368
9	63/63	0	0	7,192,356	7,259,247	7,192,356	8,820,790
10	64/64	0	0	8,164,519	8,166,777	8,164,519	9,721,200
11	65/65	335,979	335,979	9,000,083	8,864,293	9,000,083	9,242,235
12	66/66	346,058	346,058	10,189,069	9,829,648	10,189,069	10,204,387
13	67/67	356,440	356,440	7,777,094	7,937,665	7,777,094	8,307,322
14	68/68	367,133	367,133	8,187,366	8,296,386	8,187,366	8,667,004
15	69/69	378,147	378,147	8,979,926	8,952,158	8,979,926	9,322,524
16	70/70	389,492	389,492	10,114,291	9,871,654	10,114,291	10,241,425
17	71/71	401,177	401,177	7,681,199	7,957,231	7,681,199	8,298,388
18	72/72	413,212	413,212	8,031,544	8,279,300	8,031,544	8,586,625
19	73/73	425,608	425,608	8,746,669	8,885,485	8,746,669	9,153,206
20	74/74	438,377	438,377	9,780,907	9,730,644	9,780,907	9,952,379
21	75/75	451,528	451,528	7,375,849	7,834,723	7,375,849	8,003,353
22	76/76	465,074	465,074	7,637,523	8,093,648	7,637,523	8,273,177
23	77/77	479,026	479,026	8,232,362	8,611,916	8,232,362	8,803,033
24	78/78	493,397	493,397	9,108,758	9,338,265	9,108,758	9,541,702
25	79/79	508,199	508,199	6,797,006	7,509,478	6,797,006	7,725,943
26	80/80	523,444	523,444	6,934,162	7,676,264	6,934,162	7,906,560
27	81/81	539,148	539,148	7,354,613	8,063,345	7,354,613	8,308,317
28	82/82	555,322	555,322	7,999,975	8,612,608	7,999,975	8,873,141
29	83/83	571,982	571,982	5,866,522	6,914,669	5,866,522	7,191,619
30	84/84	589,141	589,141	5,834,311	6,952,638	5,834,311	7,246,965
31	85/85	606,816	606,816	6,012,328	7,152,984	6,012,328	7,465,679
32	86/86	625,020	625,020	6,334,420	7,449,624	6,334,420	7,781,721
33	87/87	643,771	643,771	4,488,529	5,961,042	4,488,529	6,313,520
34	88/88	663,084	663,084	4,231,054	5,819,729	4,231,054	6,193,644
35	89/89	682,976	682,976	4,081,623	5,757,800	4,081,623	6,154,216
36	90/90	703,466	703,466	3,964,962	5,698,801	3,964,962	6,118,772
37	91/91	724,570	724,570	2,545,725	4,519,455	2,545,725	4,875,457
38	92/92	746,307	746,307	1,993,611	4,150,138	1,993,611	4,433,237
39	93/93	768,696	768,696	1,411,113	3,767,424	1,411,113	3,967,737
40	94/94	791,757	791,757	712,600	3,293,275	712,600	3,399,727
		15,984,347	15,984,347				

\*After providing spendable cash flow.

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

## **Analysis of Equity Account**



# Analysis of Equity Account

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client, Ages 55/55

## Client Information Summary

### Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	0
	Liquid Assets (Tax Exempt Interest)		0
	Equity Assets		5,000,000
	Tax Deferred Assets		0
			<hr/>
	Total Liquid Assets		5,000,000
<u>Illiquid Assets:</u>			<hr/>
	Total Illiquid Assets		0
<u>Other Assets:</u>	Total Other Assets Inside the Estate		0
			<hr/>
	Total Estate Assets		\$5,000,000
	Total Other Assets Outside the Estate		0

### Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	50.00%
	Retirement	50.00%
<u>Life Expectancy:</u>	Joint	35 Years
	Valued Client	Age 89
	Mrs. Valued Client	Age 89
<u>Equities:</u>		Brokerage
	Growth Rate	Variable
	Dividend Rate	0.00%

The information in this presentation is not guaranteed; it is for illustrative purposes only. Tax rates, interest and inflation rates, and IRS tax codes may, and probably will, change in the future; therefore, you should consult your tax adviser for additional information about potential taxes and IRS revisions.

# Analysis of Equity Account

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

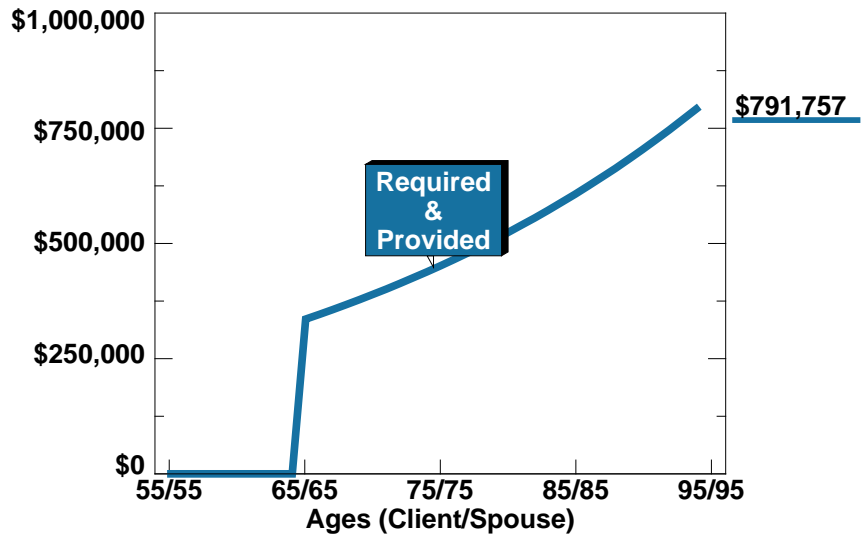
## Analysis of After Tax Cash Flow Requirements

It is suggested that you withdraw funds to meet your after tax cash flow requirements from your liquid asset. The Cash Flow graph (below, right) illustrates whether your liquid assets are sufficient to provide the required cash flow.

### Withdrawal Order

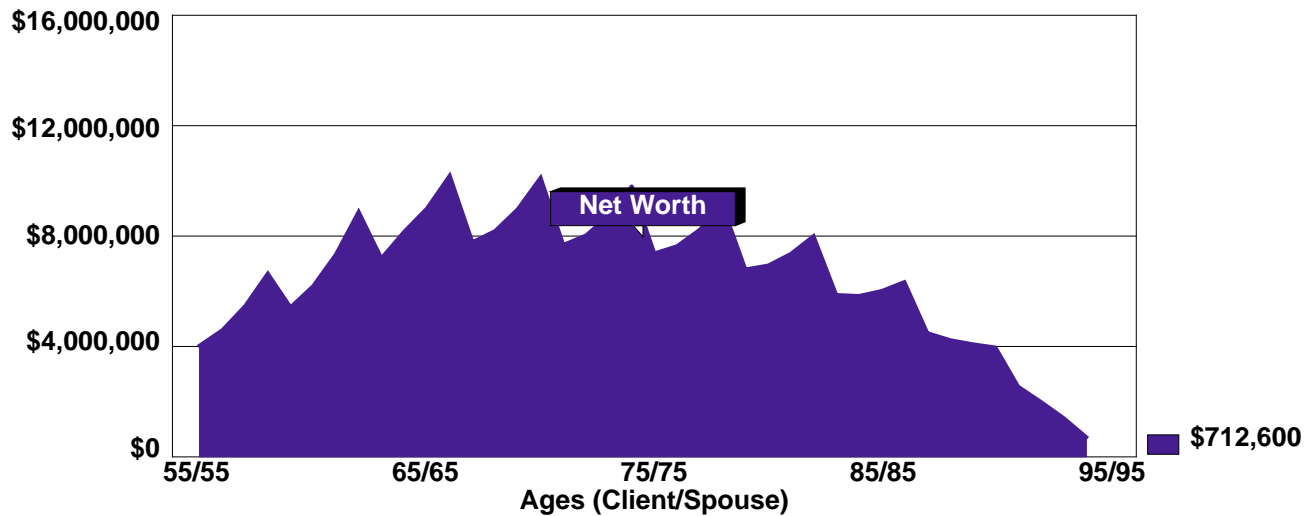
1st. Brokerage

### Annual Cash Flow



As you can see in the Cash Flow graph above, your liquid assets are sufficient to provide withdrawals to meet your required after tax cash flow in all years illustrated. The graph below shows your remaining total Net Worth.

### Net Worth (After Providing Required Cash Flow)



# Analysis of Equity Account

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

## Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided	
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required	(3) Total After Tax Cash Flow Required*	(4) After Tax Cash Flow from Equity Assets	(5) Total After Tax Cash Flow Provided*
1	55/55	0	0	0	0	0
2	56/56	0	0	0	0	0
3	57/57	0	0	0	0	0
4	58/58	0	0	0	0	0
5	59/59	0	0	0	0	0
6	60/60	0	0	0	0	0
7	61/61	0	0	0	0	0
8	62/62	0	0	0	0	0
9	63/63	0	0	0	0	0
10	64/64	0	0	0	0	0
11	65/65	335,979	0	335,979	335,979	335,979
12	66/66	346,058	0	346,058	346,058	346,058
13	67/67	356,440	0	356,440	356,440	356,440
14	68/68	367,133	0	367,133	367,133	367,133
15	69/69	378,147	0	378,147	378,147	378,147
16	70/70	389,492	0	389,492	389,492	389,492
17	71/71	401,177	0	401,177	401,177	401,177
18	72/72	413,212	0	413,212	413,212	413,212
19	73/73	425,608	0	425,608	425,608	425,608
20	74/74	438,377	0	438,377	438,377	438,377
21	75/75	451,528	0	451,528	451,528	451,528
22	76/76	465,074	0	465,074	465,074	465,074
23	77/77	479,026	0	479,026	479,026	479,026
24	78/78	493,397	0	493,397	493,397	493,397
25	79/79	508,199	0	508,199	508,199	508,199
26	80/80	523,444	0	523,444	523,444	523,444
27	81/81	539,148	0	539,148	539,148	539,148
28	82/82	555,322	0	555,322	555,322	555,322
29	83/83	571,982	0	571,982	571,982	571,982
30	84/84	589,141	0	589,141	589,141	589,141
31	85/85	606,816	0	606,816	606,816	606,816
32	86/86	625,020	0	625,020	625,020	625,020
33	87/87	643,771	0	643,771	643,771	643,771
34	88/88	663,084	0	663,084	663,084	663,084
35	89/89	682,976	0	682,976	682,976	682,976
36	90/90	703,466	0	703,466	703,466	703,466
37	91/91	724,570	0	724,570	724,570	724,570
38	92/92	746,307	0	746,307	746,307	746,307
39	93/93	768,696	0	768,696	768,696	768,696
40	94/94	791,757	0	791,757	791,757	791,757
		15,984,347	0	15,984,347	15,984,347	15,984,347

\*IMPORTANT NOTE: For this plan to be financially sound, column (5) must be sufficient to provide the values in column (3).

Column (1): assumes 3.00% inflation.

Column (4): see "Details of Equity Assets" and "Details of Portfolio Turnover" reports.

# Analysis of Equity Account

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

## Cash Flow Required

Spendable Cash Flow			
Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	(2) Total After Tax Cash Flow Required
1	55/55	0	0
2	56/56	0	0
3	57/57	0	0
4	58/58	0	0
5	59/59	0	0
6	60/60	0	0
7	61/61	0	0
8	62/62	0	0
9	63/63	0	0
10	64/64	0	0
11	65/65	335,979	335,979
12	66/66	346,058	346,058
13	67/67	356,440	356,440
14	68/68	367,133	367,133
15	69/69	378,147	378,147
16	70/70	389,492	389,492
17	71/71	401,177	401,177
18	72/72	413,212	413,212
19	73/73	425,608	425,608
20	74/74	438,377	438,377
21	75/75	451,528	451,528
22	76/76	465,074	465,074
23	77/77	479,026	479,026
24	78/78	493,397	493,397
25	79/79	508,199	508,199
26	80/80	523,444	523,444
27	81/81	539,148	539,148
28	82/82	555,322	555,322
29	83/83	571,982	571,982
30	84/84	589,141	589,141
31	85/85	606,816	606,816
32	86/86	625,020	625,020
33	87/87	643,771	643,771
34	88/88	663,084	663,084
35	89/89	682,976	682,976
36	90/90	703,466	703,466
37	91/91	724,570	724,570
38	92/92	746,307	746,307
39	93/93	768,696	768,696
40	94/94	791,757	791,757
		15,984,347	15,984,347

Column (1) assumes 3.00% inflation.

# Analysis of Equity Account

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

## Details of Equity Asset (Brokerage)

Initial Cost Basis 3,000,000    Growth See Col. 7    Pre-Retirement Income Tax Rate 50.00%    Retirement Income Tax Rate 50.00%    Capital Gains Tax Rate 23.80%    Turnover Assumption 40.00%

Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Fund Deposits	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Year End Value of Assets Before Turnover	(7) Assumed Growth (Avg. 8.00%)	(8)* Net Year End Value of Assets After Turnover	(9) After Tax Dividend Cash Flow	(10) After Tax Equity Sales Cash Flow	(11) Combined After Tax Cash Flow
1	55/55	5,000,000	200,000	0	-1,040,000	0	4,160,000	-20.00%	4,027,922	0	0	0
2	56/56	4,027,922	200,000	0	507,351	0	4,735,273	12.00%	4,589,651	0	0	0
3	57/57	4,589,651	200,000	0	862,137	0	5,651,788	18.00%	5,459,423	0	0	0
4	58/58	5,459,423	200,000	0	1,245,073	0	6,904,496	22.00%	6,641,795	0	0	0
5	59/59	6,641,795	200,000	0	-1,368,359	0	5,473,436	-20.00%	5,418,701	0	0	0
6	60/60	5,418,701	200,000	0	674,244	0	6,292,945	12.00%	6,190,722	0	0	0
7	61/61	6,190,722	200,000	0	1,150,330	0	7,541,052	18.00%	7,339,542	0	0	0
8	62/62	7,339,542	200,000	0	1,658,699	0	9,198,241	22.00%	8,881,258	0	0	0
9	63/63	8,881,258	200,000	0	-1,816,252	0	7,265,006	-20.00%	7,192,356	0	0	0
10	64/64	7,192,356	200,000	0	887,083	0	8,279,439	12.00%	8,164,519	0	0	0
11	65/65	8,164,519	0	337,179	1,408,921	0	9,236,261	18.00%	9,000,083	0	335,979	335,979
12	66/66	9,000,083	0	353,773	1,902,188	0	10,548,498	22.00%	10,189,069	0	346,058	346,058
13	67/67	10,189,069	0	369,505	-1,963,913	0	7,855,651	-20.00%	7,777,094	0	356,440	356,440
14	68/68	7,777,094	0	367,133	889,195	0	8,299,156	12.00%	8,187,366	0	367,133	367,133
15	69/69	8,187,366	0	379,257	1,405,460	0	9,213,569	18.00%	8,979,926	-1	378,148	378,147
16	70/70	8,979,926	0	398,039	1,888,015	0	10,469,902	22.00%	10,114,291	0	389,492	389,492
17	71/71	10,114,291	0	415,807	-1,939,697	0	7,758,787	-20.00%	7,681,199	0	401,177	401,177
18	72/72	7,681,199	0	413,212	872,158	0	8,140,145	12.00%	8,031,544	0	413,212	413,212
19	73/73	8,031,544	0	426,772	1,368,859	0	8,973,631	18.00%	8,746,669	0	425,608	425,608
20	74/74	8,746,669	0	447,948	1,825,719	0	10,124,440	22.00%	9,780,907	0	438,377	438,377
21	75/75	9,780,907	0	467,967	-1,862,588	0	7,450,352	-20.00%	7,375,849	0	451,528	451,528
22	76/76	7,375,849	0	465,074	829,293	0	7,740,068	12.00%	7,637,523	0	465,074	465,074
23	77/77	7,637,523	0	480,267	1,288,306	0	8,445,562	18.00%	8,232,362	0	479,026	479,026
24	78/78	8,232,362	0	504,130	1,700,211	0	9,428,443	22.00%	9,108,758	0	493,397	493,397
25	79/79	9,108,758	0	526,680	-1,716,416	0	6,865,662	-20.00%	6,797,006	0	508,199	508,199
26	80/80	6,797,006	0	523,444	752,827	0	7,026,389	12.00%	6,934,162	0	523,444	523,444
27	81/81	6,934,162	0	540,442	1,150,870	0	7,544,590	18.00%	7,354,613	0	539,148	539,148
28	82/82	7,354,613	0	567,345	1,493,199	0	8,280,467	22.00%	7,999,975	0	555,322	555,322
29	83/83	7,999,975	0	592,750	-1,481,445	0	5,925,780	-20.00%	5,866,522	0	571,982	571,982
30	84/84	5,866,522	0	589,141	633,286	0	5,910,667	12.00%	5,834,311	0	589,141	589,141
31	85/85	5,834,311	0	608,078	940,722	0	6,166,955	18.00%	6,012,328	0	606,816	606,816
32	86/86	6,012,328	0	638,441	1,182,255	0	6,556,142	22.00%	6,334,420	0	625,020	625,020
33	87/87	6,334,420	0	667,085	-1,133,467	0	4,533,868	-20.00%	4,488,529	0	643,771	643,771
34	88/88	4,488,529	0	663,084	459,053	0	4,284,498	12.00%	4,231,054	0	663,084	663,084
35	89/89	4,231,054	0	683,928	638,483	0	4,185,609	18.00%	4,081,623	0	682,976	682,976
36	90/90	4,081,623	0	718,306	739,930	0	4,103,247	22.00%	3,964,962	0	703,466	703,466
37	91/91	3,964,962	0	750,663	-642,860	0	2,571,439	-20.00%	2,545,725	0	724,570	724,570
38	92/92	2,545,725	0	746,307	215,930	0	2,015,348	12.00%	1,993,611	0	746,307	746,307
39	93/93	1,993,611	0	768,696	220,485	0	1,445,400	18.00%	1,411,113	0	768,696	768,696
40	94/94	1,411,113	0	807,002	132,904	0	737,015	22.00%	712,600	0	791,757	791,757
			2,000,000	16,217,455		0				-1	15,984,348	15,984,347

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

\*Column (8) has been reduced by a 1.00% management fee.

# Analysis of Equity Account

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

## Details of Equity Asset (Brokerage) - Portfolio Turnover

	Initial Value of Equity Account 5,000,000	Growth*	Pre-Retirement Income Tax Rate 50.00%	Retirement Income Tax Rate 50.00%	Capital Gains Tax Rate 23.80%	Turnover Assumption 40.00%					
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover**	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)*** Net Year End Value of Asset After Turnover
1	3,000,000	200,000	0	-1,040,000	0	4,160,000	3,200,000	1,664,000	1,280,000	1,572,608	4,027,922
2	3,492,608	200,000	0	507,351	0	4,735,273	3,692,608	1,894,109	1,477,043	1,794,847	4,589,651
3	4,010,412	200,000	0	862,137	0	5,651,788	4,210,413	2,260,715	1,684,165	2,123,496	5,459,423
4	4,649,744	200,000	0	1,245,073	0	6,904,496	4,849,744	2,761,798	1,939,897	2,566,186	6,641,795
5	5,476,032	200,000	0	-1,368,359	0	5,473,436	5,676,033	2,189,374	2,189,374	2,189,374	5,418,701
6	5,676,032	200,000	0	674,244	0	6,292,945	5,876,032	2,517,178	2,350,413	2,477,488	6,190,722
7	6,003,107	200,000	0	1,150,330	0	7,541,052	6,203,108	3,016,421	2,481,243	2,889,048	7,339,542
8	6,610,913	200,000	0	1,658,699	0	9,198,241	6,810,913	3,679,296	2,724,365	3,452,023	8,881,258
9	7,538,570	200,000	0	-1,816,252	0	7,265,006	7,738,571	2,906,002	2,906,002	2,906,002	7,192,356
10	7,738,570	200,000	0	887,083	0	8,279,439	7,938,570	3,311,776	3,175,428	3,279,325	8,164,519
11	8,042,467	0	337,179	1,408,921	0	9,236,261	7,710,328	3,694,504	3,084,131	3,549,236	9,000,083
12	8,175,433	0	353,773	1,902,188	0	10,548,498	7,854,075	4,219,399	3,141,630	3,962,890	10,189,069
13	8,675,335	0	369,505	-1,963,913	0	7,855,651	8,360,726	3,142,260	3,142,260	3,142,260	7,777,094
14	8,360,725	0	367,133	889,195	0	8,299,156	7,993,592	3,319,662	3,197,437	3,290,573	8,187,366
15	8,086,728	0	379,257	1,405,460	0	9,213,569	7,712,133	3,685,428	3,084,853	3,542,491	8,979,926
16	8,169,771	0	398,039	1,888,015	0	10,469,902	7,807,642	4,187,961	3,123,057	3,934,514	10,114,291
17	8,619,099	0	415,807	-1,939,697	0	7,758,787	8,264,760	3,103,515	3,103,515	3,103,515	7,681,199
18	8,264,761	0	413,212	872,158	0	8,140,145	7,851,548	3,256,058	3,140,619	3,228,584	8,031,544
19	7,939,513	0	426,772	1,368,859	0	8,973,631	7,517,631	3,589,452	3,007,052	3,450,841	8,746,669
20	7,961,420	0	447,948	1,825,719	0	10,124,440	7,553,688	4,049,776	3,021,475	3,805,040	9,780,907
21	8,337,253	0	467,967	-1,862,588	0	7,450,352	7,938,357	2,980,141	2,980,141	2,980,141	7,375,849
22	7,938,357	0	465,074	829,293	0	7,740,068	7,473,284	3,096,027	2,989,313	3,070,629	7,637,523
23	7,554,599	0	480,267	1,288,306	0	8,445,562	7,079,547	3,378,225	2,831,819	3,248,180	8,232,362
24	7,495,908	0	504,130	1,700,211	0	9,428,443	7,036,877	3,771,377	2,814,751	3,543,700	9,108,758
25	7,765,826	0	526,680	-1,716,416	0	6,865,662	7,316,796	2,746,265	2,746,265	2,746,265	6,797,006
26	7,316,796	0	523,444	752,827	0	7,026,389	6,793,352	2,810,556	2,717,341	2,788,371	6,934,162
27	6,864,382	0	540,442	1,150,870	0	7,544,590	6,329,378	3,017,836	2,531,751	2,902,148	7,354,613
28	6,699,775	0	567,345	1,493,199	0	8,280,467	6,182,945	3,312,187	2,473,178	3,112,503	7,999,975
29	6,822,270	0	592,750	-1,481,445	0	5,925,780	6,316,781	2,370,312	2,370,312	2,370,312	5,866,522
30	6,316,781	0	589,141	633,286	0	5,910,667	5,727,639	2,364,267	2,291,056	2,346,843	5,834,311
31	5,783,426	0	608,078	940,722	0	6,166,955	5,180,652	2,466,782	2,072,261	2,372,886	6,012,328
32	5,481,277	0	638,441	1,182,255	0	6,556,142	4,899,227	2,622,457	1,959,691	2,464,719	6,334,420
33	5,404,255	0	667,085	-1,133,467	0	4,533,868	4,835,127	1,813,547	1,813,547	1,813,547	4,488,529
34	4,835,127	0	663,084	459,053	0	4,284,498	4,172,043	1,713,799	1,668,817	1,703,093	4,231,054
35	4,206,319	0	683,928	638,483	0	4,185,609	3,526,389	1,674,244	1,410,556	1,611,486	4,081,623
36	3,727,320	0	718,306	739,930	0	4,103,247	3,071,365	1,641,299	1,228,546	1,543,064	3,964,962
37	3,385,883	0	750,663	-642,860	0	2,571,439	2,744,853	1,028,576	1,028,576	1,028,576	2,545,725
38	2,744,854	0	746,307	215,930	0	2,015,348	1,998,547	806,139	799,419	804,540	1,993,611
39	2,003,668	0	768,696	220,485	0	1,445,400	1,234,972	578,160	493,989	558,127	1,411,113
40	1,299,110	0	807,002	132,904	0	737,015	556,161	294,806	222,465	277,589	712,600
		2,000,000	16,217,455		0						

\*See column (7) on the "Details of Equity Asset" report for growth assumptions.

\*\*Calculation assumes column (6) times turnover assumption.

\*\*\*Column (11) = column (6) - column (8) + column (10) and has been reduced by a 1.00% management fee.

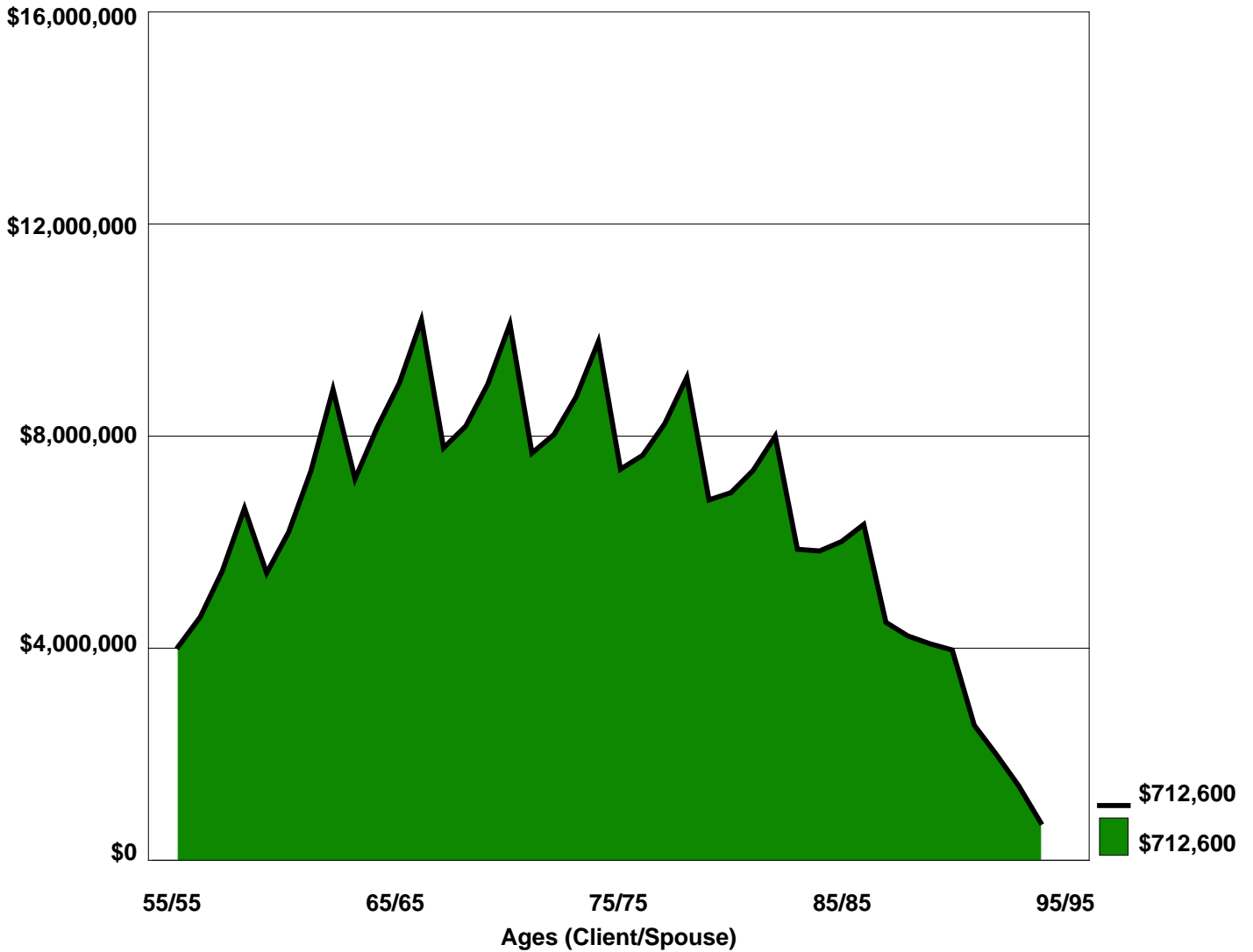
Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

# Analysis of Equity Account

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

## Hypothetical Net Worth (After Providing Required Cash Flow) 40 Year Analysis



At Year 40

Hypothetical Net Worth — \$712,600

Equity Assets ■ \$712,600

# Analysis of Equity Account

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

## Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
1	55/55	4,027,922	0	4,027,922	0	4,027,922
2	56/56	4,589,651	0	4,589,651	0	4,589,651
3	57/57	5,459,423	0	5,459,423	0	5,459,423
4	58/58	6,641,795	0	6,641,795	0	6,641,795
5	59/59	5,418,701	0	5,418,701	0	5,418,701
6	60/60	6,190,722	0	6,190,722	0	6,190,722
7	61/61	7,339,542	0	7,339,542	0	7,339,542
8	62/62	8,881,258	0	8,881,258	0	8,881,258
9	63/63	7,192,356	0	7,192,356	0	7,192,356
10	64/64	8,164,519	0	8,164,519	0	8,164,519
11	65/65	9,000,083	0	9,000,083	0	9,000,083
12	66/66	10,189,069	0	10,189,069	0	10,189,069
13	67/67	7,777,094	0	7,777,094	0	7,777,094
14	68/68	8,187,366	0	8,187,366	0	8,187,366
15	69/69	8,979,926	0	8,979,926	0	8,979,926
16	70/70	10,114,291	0	10,114,291	0	10,114,291
17	71/71	7,681,199	0	7,681,199	0	7,681,199
18	72/72	8,031,544	0	8,031,544	0	8,031,544
19	73/73	8,746,669	0	8,746,669	0	8,746,669
20	74/74	9,780,907	0	9,780,907	0	9,780,907
21	75/75	7,375,849	0	7,375,849	0	7,375,849
22	76/76	7,637,523	0	7,637,523	0	7,637,523
23	77/77	8,232,362	0	8,232,362	0	8,232,362
24	78/78	9,108,758	0	9,108,758	0	9,108,758
25	79/79	6,797,006	0	6,797,006	0	6,797,006
26	80/80	6,934,162	0	6,934,162	0	6,934,162
27	81/81	7,354,613	0	7,354,613	0	7,354,613
28	82/82	7,999,975	0	7,999,975	0	7,999,975
29	83/83	5,866,522	0	5,866,522	0	5,866,522
30	84/84	5,834,311	0	5,834,311	0	5,834,311
31	85/85	6,012,328	0	6,012,328	0	6,012,328
32	86/86	6,334,420	0	6,334,420	0	6,334,420
33	87/87	4,488,529	0	4,488,529	0	4,488,529
34	88/88	4,231,054	0	4,231,054	0	4,231,054
35	89/89	4,081,623	0	4,081,623	0	4,081,623
36	90/90	3,964,962	0	3,964,962	0	3,964,962
37	91/91	2,545,725	0	2,545,725	0	2,545,725
38	92/92	1,993,611	0	1,993,611	0	1,993,611
39	93/93	1,411,113	0	1,411,113	0	1,411,113
40	94/94	712,600	0	712,600	0	712,600

Summary at Life Expectancy (Year 35)

Total Estate Assets	\$ 4,081,623
Wealth Transferred to Heirs	\$ 4,081,623

\*Net of cash flow provided

\*\*See Transfer Tax Details report for details.



# Analysis of Equity Account

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

## Transfer Tax Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Illiquid Assets	=	(3) Total Estate Assets	(4) Taxable Estate	(5) Remaining Available Unified Credit Equivalent*	(6) Federal Estate Tax	(7) Total Transfer Taxes
1	55/55	4,027,922		0		4,027,922	4,027,922	25,840,000	0	0
2	56/56	4,589,651		0		4,589,651	4,589,651	26,620,000	0	0
3	57/57	5,459,423		0		5,459,423	5,459,423	27,420,000	0	0
4	58/58	6,641,795		0		6,641,795	6,641,795	14,120,000	0	0
5	59/59	5,418,701		0		5,418,701	5,418,701	14,540,000	0	0
6	60/60	6,190,722		0		6,190,722	6,190,722	14,980,000	0	0
7	61/61	7,339,542		0		7,339,542	7,339,542	15,420,000	0	0
8	62/62	8,881,258		0		8,881,258	8,881,258	15,880,000	0	0
9	63/63	7,192,356		0		7,192,356	7,192,356	16,360,000	0	0
10	64/64	8,164,519		0		8,164,519	8,164,519	16,860,000	0	0
11	65/65	9,000,083		0		9,000,083	9,000,083	17,360,000	0	0
12	66/66	10,189,069		0		10,189,069	10,189,069	17,880,000	0	0
13	67/67	7,777,094		0		7,777,094	7,777,094	18,420,000	0	0
14	68/68	8,187,366		0		8,187,366	8,187,366	18,980,000	0	0
15	69/69	8,979,926		0		8,979,926	8,979,926	19,540,000	0	0
16	70/70	10,114,291		0		10,114,291	10,114,291	20,120,000	0	0
17	71/71	7,681,199		0		7,681,199	7,681,199	20,740,000	0	0
18	72/72	8,031,544		0		8,031,544	8,031,544	21,360,000	0	0
19	73/73	8,746,669		0		8,746,669	8,746,669	22,000,000	0	0
20	74/74	9,780,907		0		9,780,907	9,780,907	22,660,000	0	0
21	75/75	7,375,849		0		7,375,849	7,375,849	23,340,000	0	0
22	76/76	7,637,523		0		7,637,523	7,637,523	24,040,000	0	0
23	77/77	8,232,362		0		8,232,362	8,232,362	24,760,000	0	0
24	78/78	9,108,758		0		9,108,758	9,108,758	25,500,000	0	0
25	79/79	6,797,006		0		6,797,006	6,797,006	26,260,000	0	0
26	80/80	6,934,162		0		6,934,162	6,934,162	27,060,000	0	0
27	81/81	7,354,613		0		7,354,613	7,354,613	27,860,000	0	0
28	82/82	7,999,975		0		7,999,975	7,999,975	28,700,000	0	0
29	83/83	5,866,522		0		5,866,522	5,866,522	29,560,000	0	0
30	84/84	5,834,311		0		5,834,311	5,834,311	30,440,000	0	0
31	85/85	6,012,328		0		6,012,328	6,012,328	31,360,000	0	0
32	86/86	6,334,420		0		6,334,420	6,334,420	32,300,000	0	0
33	87/87	4,488,529		0		4,488,529	4,488,529	33,280,000	0	0
34	88/88	4,231,054		0		4,231,054	4,231,054	34,260,000	0	0
35	89/89	4,081,623		0		4,081,623	4,081,623	35,300,000	0	0
36	90/90	3,964,962		0		3,964,962	3,964,962	36,360,000	0	0
37	91/91	2,545,725		0		2,545,725	2,545,725	37,440,000	0	0
38	92/92	1,993,611		0		1,993,611	1,993,611	38,560,000	0	0
39	93/93	1,411,113		0		1,411,113	1,411,113	39,720,000	0	0
40	94/94	712,600		0		712,600	712,600	40,920,000	0	0

Column (2) is net of any liabilities.

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

\*Unified Credit Equivalent is indexed for inflation at 3.00%.

Column (6) assumes half the amount shown in column (5) is transferred to a credit shelter trust by the first spouse to die.

**Analysis of Equity Account w/ Volatility Buffer**

# Analysis of Equity Account w/ Volatility Buffer

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client, Ages 55/55

## Client Information Summary

### Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	0
	Liquid Assets (Tax Exempt Interest)		0
	Equity Assets		5,000,000
	Tax Deferred Assets		0
	Total Liquid Assets		5,000,000
<u>Illiquid Assets:</u>			
	Total Illiquid Assets		0
<u>Other Assets:</u>	Inside the Estate		
	Indexed Universal Life Death Benefit		1,659,155
	Current cash value: \$73,332		
	Total Other Assets Inside the Estate		1,659,155
	Total Estate Assets		\$6,659,155
	Total Other Assets Outside the Estate		0

### Assumptions Used

<u>Income Tax Rates:</u>	Pre-Retirement	50.00%
	Retirement	50.00%
<u>Life Expectancy:</u>	Joint	35 Years
	Valued Client	Age 89
	Mrs. Valued Client	Age 89
<u>Equities:</u>		Brokerage
	Growth Rate	Variable
	Dividend Rate	0.00%

The information in this presentation is not guaranteed; it is for illustrative purposes only. Tax rates, interest and inflation rates, and IRS tax codes may, and probably will, change in the future; therefore, you should consult your tax adviser for additional information about potential taxes and IRS revisions.

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

# Analysis of Equity Account w/ Volatility Buffer

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

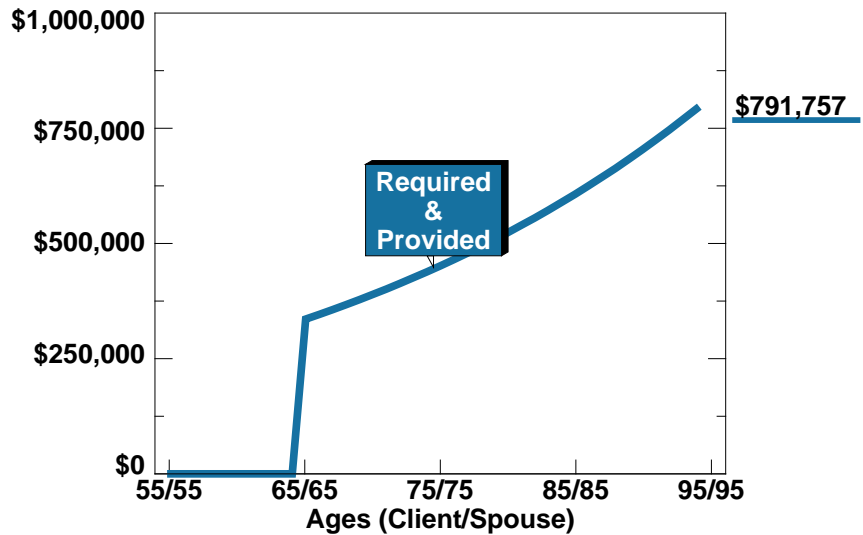
## Analysis of After Tax Cash Flow Requirements

It is suggested that you withdraw funds to meet your after tax cash flow requirements from your liquid asset. The Cash Flow graph (below, right) illustrates whether your liquid assets are sufficient to provide the required cash flow.

### Withdrawal Order

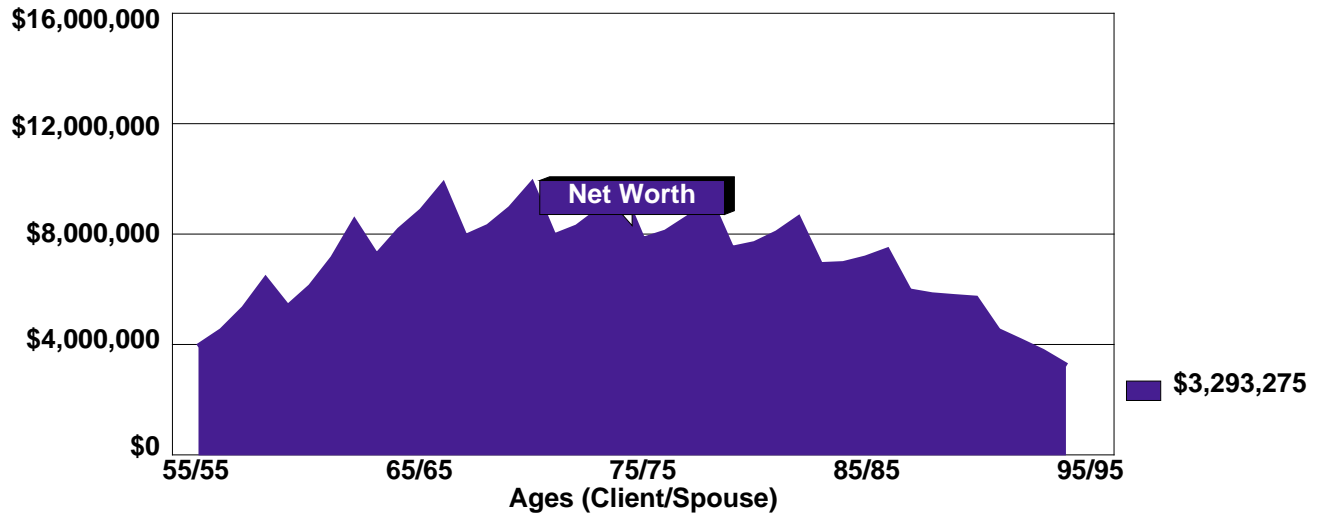
1st. Brokerage

### Annual Cash Flow



As you can see in the Cash Flow graph above, your liquid assets are sufficient to provide withdrawals to meet your required after tax cash flow in all years illustrated. The graph below shows your remaining total Net Worth.

### Net Worth (After Providing Required Cash Flow)



# Analysis of Equity Account w/ Volatility Buffer

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

## Cash Flow Analysis

Year	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided		
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) After Tax Cash Flow from Equity Assets	(6) Total After Tax Cash Flow Provided*
1	55/55	0	0	0	0	0	0
2	56/56	0	0	0	0	0	0
3	57/57	0	0	0	0	0	0
4	58/58	0	0	0	0	0	0
5	59/59	0	0	0	0	0	0
6	60/60	0	0	0	0	0	0
7	61/61	0	0	0	0	0	0
8	62/62	0	0	0	0	0	0
9	63/63	0	0	0	0	0	0
10	64/64	0	0	0	0	0	0
11	65/65	335,979	0	335,979	0	335,979	335,979
12	66/66	346,058	0	346,058	0	346,058	346,058
13	67/67	356,440	0	356,440	356,440	0	356,440
14	68/68	367,133	0	367,133	0	367,133	367,133
15	69/69	378,147	0	378,147	0	378,147	378,147
16	70/70	389,492	0	389,492	0	389,492	389,492
17	71/71	401,177	0	401,177	401,177	0	401,177
18	72/72	413,212	0	413,212	0	413,212	413,212
19	73/73	425,608	0	425,608	0	425,608	425,608
20	74/74	438,377	0	438,377	0	438,377	438,377
21	75/75	451,528	0	451,528	451,528	0	451,528
22	76/76	465,074	0	465,074	0	465,074	465,074
23	77/77	479,026	0	479,026	0	479,026	479,026
24	78/78	493,397	0	493,397	0	493,397	493,397
25	79/79	508,199	0	508,199	508,199	0	508,199
26	80/80	523,444	0	523,444	0	523,444	523,444
27	81/81	539,148	0	539,148	0	539,148	539,148
28	82/82	555,322	0	555,322	0	555,322	555,322
29	83/83	571,982	0	571,982	571,982	0	571,982
30	84/84	589,141	0	589,141	0	589,141	589,141
31	85/85	606,816	0	606,816	0	606,816	606,816
32	86/86	625,020	0	625,020	0	625,020	625,020
33	87/87	643,771	0	643,771	643,771	0	643,771
34	88/88	663,084	0	663,084	0	663,084	663,084
35	89/89	682,976	0	682,976	0	682,976	682,976
36	90/90	703,466	0	703,466	0	703,466	703,466
37	91/91	724,570	0	724,570	724,570	0	724,570
38	92/92	746,307	0	746,307	0	746,307	746,307
39	93/93	768,696	0	768,696	0	768,696	768,696
40	94/94	791,757	0	791,757	0	791,757	791,757
		15,984,347	0	15,984,347	3,657,667	12,326,680	15,984,347

\*IMPORTANT NOTE: For this plan to be financially sound, column (6) must be sufficient to provide the values in column (3).

Column (1): assumes 3.00% inflation.

Column (4): see "Expected Cash Flow" report.

Column (5): see "Details of Equity Assets" and "Details of Portfolio Turnover" reports.

# Analysis of Equity Account w/ Volatility Buffer

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

## Cash Flow Required

Spendable Cash Flow			
Year	M/F Ages	(1) After Tax Cash Flow for Living Expenses	(2) Total After Tax Cash Flow Required
1	55/55	0	0
2	56/56	0	0
3	57/57	0	0
4	58/58	0	0
5	59/59	0	0
6	60/60	0	0
7	61/61	0	0
8	62/62	0	0
9	63/63	0	0
10	64/64	0	0
11	65/65	335,979	335,979
12	66/66	346,058	346,058
13	67/67	356,440	356,440
14	68/68	367,133	367,133
15	69/69	378,147	378,147
16	70/70	389,492	389,492
17	71/71	401,177	401,177
18	72/72	413,212	413,212
19	73/73	425,608	425,608
20	74/74	438,377	438,377
21	75/75	451,528	451,528
22	76/76	465,074	465,074
23	77/77	479,026	479,026
24	78/78	493,397	493,397
25	79/79	508,199	508,199
26	80/80	523,444	523,444
27	81/81	539,148	539,148
28	82/82	555,322	555,322
29	83/83	571,982	571,982
30	84/84	589,141	589,141
31	85/85	606,816	606,816
32	86/86	625,020	625,020
33	87/87	643,771	643,771
34	88/88	663,084	663,084
35	89/89	682,976	682,976
36	90/90	703,466	703,466
37	91/91	724,570	724,570
38	92/92	746,307	746,307
39	93/93	768,696	768,696
40	94/94	791,757	791,757
		15,984,347	15,984,347

Column (1) assumes 3.00% inflation.

# Analysis of Equity Account w/ Volatility Buffer

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

## Expected Cash Flow

Year	M/F Ages	(1) Indexed Universal Life Loans	(2) Total Expected After Tax Cash Flow
1	55/55	0	0
2	56/56	0	0
3	57/57	0	0
4	58/58	0	0
5	59/59	0	0
6	60/60	0	0
7	61/61	0	0
8	62/62	0	0
9	63/63	0	0
10	64/64	0	0
11	65/65	0	0
12	66/66	0	0
13	67/67	356,440	356,440
14	68/68	0	0
15	69/69	0	0
16	70/70	0	0
17	71/71	401,177	401,177
18	72/72	0	0
19	73/73	0	0
20	74/74	0	0
21	75/75	451,528	451,528
22	76/76	0	0
23	77/77	0	0
24	78/78	0	0
25	79/79	508,199	508,199
26	80/80	0	0
27	81/81	0	0
28	82/82	0	0
29	83/83	571,982	571,982
30	84/84	0	0
31	85/85	0	0
32	86/86	0	0
33	87/87	643,771	643,771
34	88/88	0	0
35	89/89	0	0
36	90/90	0	0
37	91/91	724,570	724,570
38	92/92	0	0
39	93/93	0	0
40	94/94	0	0
		<u>3,657,667</u>	<u>3,657,667</u>

# Analysis of Equity Account w/ Volatility Buffer

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

## Details of Equity Asset (Brokerage)

Initial Cost Basis 3,000,000    Growth See Col. 7    Pre-Retirement Income Tax Rate 50.00%    Retirement Income Tax Rate 50.00%    Capital Gains Tax Rate 23.80%    Turnover Assumption 40.00%

Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Fund Deposits	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Year End Value of Assets Before Turnover	(7) Assumed Growth (Avg. 8.00%)	(8)* Net Year End Value of Assets After Turnover	(9) After Tax Dividend Cash Flow	(10) After Tax Equity Sales Cash Flow	(11) Combined After Tax Cash Flow
1	55/55	5,000,000	60,000	0	-1,012,000	0	4,048,000	-20.00%	3,914,403	0	0	0
2	56/56	3,914,403	60,000	0	476,928	0	4,451,331	12.00%	4,309,724	0	0	0
3	57/57	4,309,724	60,000	0	786,550	0	5,156,274	18.00%	4,976,427	0	0	0
4	58/58	4,976,427	60,000	0	1,108,014	0	6,144,441	22.00%	5,906,336	0	0	0
5	59/59	5,906,336	60,000	0	-1,193,267	0	4,773,069	-20.00%	4,725,339	0	0	0
6	60/60	4,725,339	60,000	0	574,241	0	5,359,580	12.00%	5,268,451	0	0	0
7	61/61	5,268,451	60,000	0	959,121	0	6,287,572	18.00%	6,116,796	0	0	0
8	62/62	6,116,796	60,000	0	1,358,895	0	7,535,691	22.00%	7,273,344	0	0	0
9	63/63	7,273,344	60,000	0	-1,466,669	0	5,866,675	-20.00%	5,808,008	0	0	0
10	64/64	5,808,008	60,000	0	704,161	0	6,572,169	12.00%	6,478,572	0	0	0
11	65/65	6,478,572	0	337,367	1,105,417	0	7,246,622	18.00%	7,059,964	0	335,979	335,979
12	66/66	7,059,964	0	353,880	1,475,338	0	8,181,422	22.00%	7,901,864	0	346,058	346,058
13	67/67	7,901,864	0	0	-1,580,373	0	6,321,491	-20.00%	6,258,276	0	0	0
14	68/68	6,258,276	0	367,133	706,937	0	6,598,080	12.00%	6,509,253	0	367,133	367,133
15	69/69	6,509,253	0	379,252	1,103,400	0	7,233,401	18.00%	7,050,000	0	378,147	378,147
16	70/70	7,050,000	0	398,036	1,463,432	0	8,115,396	22.00%	7,839,772	0	389,492	389,492
17	71/71	7,839,772	0	0	-1,567,954	0	6,271,818	-20.00%	6,209,100	0	0	0
18	72/72	6,209,100	0	413,212	695,507	0	6,491,395	12.00%	6,405,400	0	413,212	413,212
19	73/73	6,405,400	0	426,710	1,076,164	0	7,054,854	18.00%	6,876,765	0	425,608	425,608
20	74/74	6,876,765	0	447,913	1,414,347	0	7,843,199	22.00%	7,577,266	0	438,377	438,377
21	75/75	7,577,266	0	0	-1,515,453	0	6,061,813	-20.00%	6,001,195	0	0	0
22	76/76	6,001,195	0	465,074	664,335	0	6,200,456	12.00%	6,119,094	0	465,074	465,074
23	77/77	6,119,094	0	480,173	1,015,006	0	6,653,927	18.00%	6,486,390	0	479,026	479,026
24	78/78	6,486,390	0	504,077	1,316,109	0	7,298,422	22.00%	7,051,203	0	493,397	493,397
25	79/79	7,051,203	0	0	-1,410,241	0	5,640,962	-20.00%	5,584,553	0	0	0
26	80/80	5,584,553	0	523,444	607,333	0	5,668,442	12.00%	5,594,919	0	523,444	523,444
27	81/81	5,594,919	0	540,313	909,829	0	5,964,435	18.00%	5,814,725	0	539,148	539,148
28	82/82	5,814,725	0	567,271	1,154,440	0	6,401,894	22.00%	6,185,300	0	555,322	555,322
29	83/83	6,185,300	0	0	-1,237,060	0	4,948,240	-20.00%	4,898,758	0	0	0
30	84/84	4,898,758	0	589,141	517,154	0	4,826,771	12.00%	4,765,360	0	589,141	589,141
31	85/85	4,765,360	0	607,895	748,344	0	4,905,809	18.00%	4,783,299	0	606,816	606,816
32	86/86	4,783,299	0	638,337	911,892	0	5,056,854	22.00%	4,886,098	0	625,020	625,020
33	87/87	4,886,098	0	0	-977,220	0	3,908,878	-20.00%	3,869,789	0	0	0
34	88/88	3,869,789	0	663,084	384,805	0	3,591,510	12.00%	3,547,652	0	663,084	663,084
35	89/89	3,547,652	0	683,652	515,520	0	3,379,520	18.00%	3,296,017	0	682,976	682,976
36	90/90	3,296,017	0	718,149	567,131	0	3,144,999	22.00%	3,039,226	0	703,466	703,466
37	91/91	3,039,226	0	0	-607,845	0	2,431,381	-20.00%	2,407,067	0	0	0
38	92/92	2,407,067	0	746,307	199,291	0	1,860,051	12.00%	1,840,547	0	746,307	746,307
39	93/93	1,840,547	0	768,696	192,933	0	1,264,784	18.00%	1,235,163	0	768,696	768,696
40	94/94	1,235,163	0	806,613	94,281	0	522,831	22.00%	505,592	0	791,757	791,757
			600,000	12,425,729		0				0	12,326,680	12,326,680

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

\*Column (8) has been reduced by a 1.00% management fee.

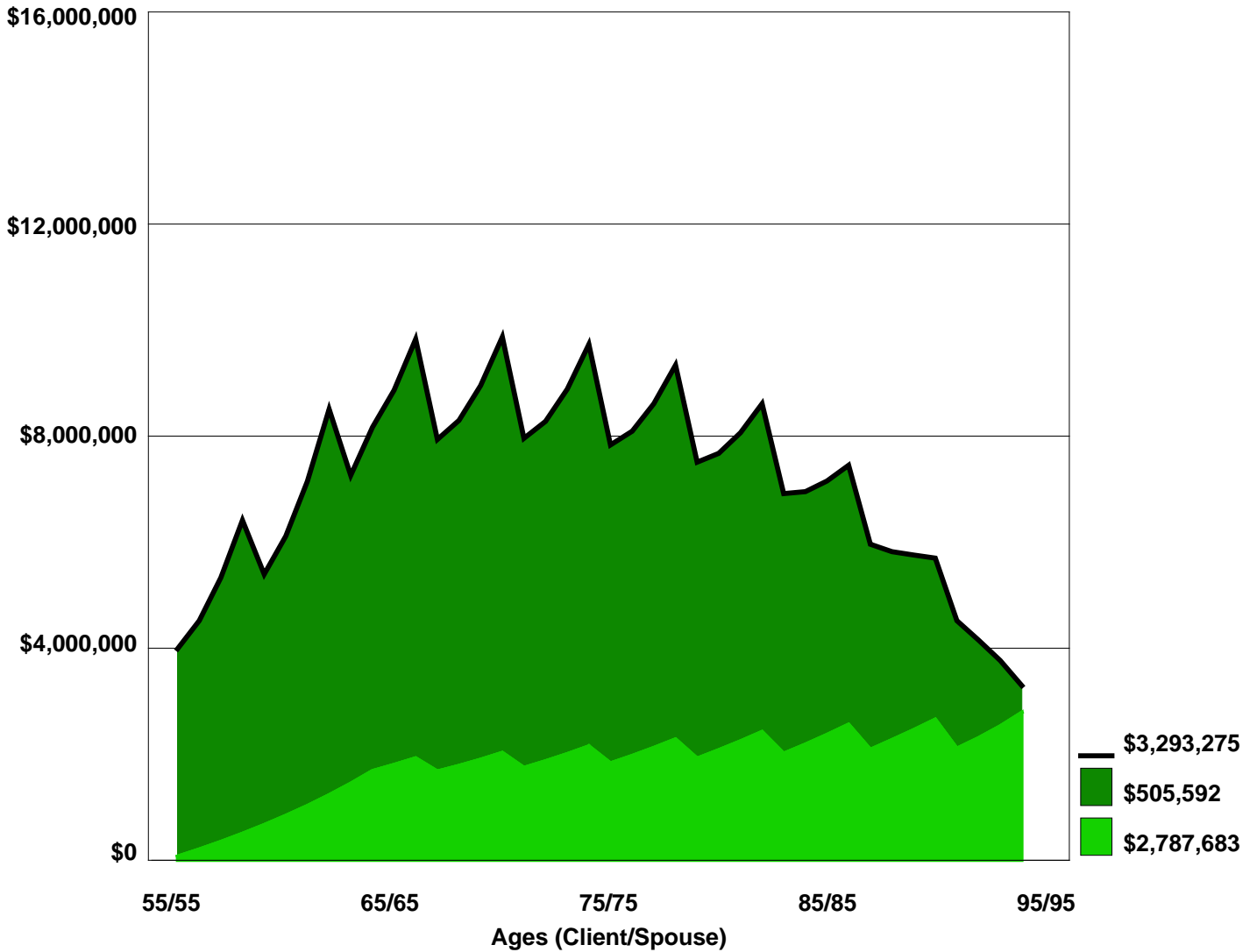


# Analysis of Equity Account w/ Volatility Buffer

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

## Hypothetical Net Worth (After Providing Required Cash Flow) 40 Year Analysis



**At Year 40**  
**Hypothetical Net Worth** — \$3,293,275  
**Equity Assets** ■ \$505,592  
**Life Insurance Cash Values** ■ \$2,787,683

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

# Analysis of Equity Account w/ Volatility Buffer

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

## Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs
1	55/55	5,573,558	0	5,573,558	0	5,573,558
2	56/56	6,103,031	0	6,103,031	0	6,103,031
3	57/57	6,912,416	0	6,912,416	0	6,912,416
4	58/58	7,994,128	0	7,994,128	0	7,994,128
5	59/59	6,974,961	0	6,974,961	0	6,974,961
6	60/60	7,690,705	0	7,690,705	0	7,690,705
7	61/61	8,723,247	0	8,723,247	0	8,723,247
8	62/62	10,076,368	0	10,076,368	0	10,076,368
9	63/63	8,820,790	0	8,820,790	0	8,820,790
10	64/64	9,721,200	0	9,721,200	0	9,721,200
11	65/65	9,242,235	0	9,242,235	0	9,242,235
12	66/66	10,204,387	0	10,204,387	0	10,204,387
13	67/67	8,307,322	0	8,307,322	0	8,307,322
14	68/68	8,667,004	0	8,667,004	0	8,667,004
15	69/69	9,322,524	0	9,322,524	0	9,322,524
16	70/70	10,241,425	0	10,241,425	0	10,241,425
17	71/71	8,298,388	0	8,298,388	0	8,298,388
18	72/72	8,586,625	0	8,586,625	0	8,586,625
19	73/73	9,153,206	0	9,153,206	0	9,153,206
20	74/74	9,952,379	0	9,952,379	0	9,952,379
21	75/75	8,003,353	0	8,003,353	0	8,003,353
22	76/76	8,273,177	0	8,273,177	0	8,273,177
23	77/77	8,803,033	0	8,803,033	0	8,803,033
24	78/78	9,541,702	0	9,541,702	0	9,541,702
25	79/79	7,725,943	0	7,725,943	0	7,725,943
26	80/80	7,906,560	0	7,906,560	0	7,906,560
27	81/81	8,308,317	0	8,308,317	0	8,308,317
28	82/82	8,873,141	0	8,873,141	0	8,873,141
29	83/83	7,191,619	0	7,191,619	0	7,191,619
30	84/84	7,246,965	0	7,246,965	0	7,246,965
31	85/85	7,465,679	0	7,465,679	0	7,465,679
32	86/86	7,781,721	0	7,781,721	0	7,781,721
33	87/87	6,313,520	0	6,313,520	0	6,313,520
34	88/88	6,193,644	0	6,193,644	0	6,193,644
35	89/89	6,154,216	0	6,154,216	0	6,154,216
36	90/90	6,118,772	0	6,118,772	0	6,118,772
37	91/91	4,875,457	0	4,875,457	0	4,875,457
38	92/92	4,433,237	0	4,433,237	0	4,433,237
39	93/93	3,967,737	0	3,967,737	0	3,967,737
40	94/94	3,399,727	0	3,399,727	0	3,399,727

\*Net of cash flow provided

\*\*See Transfer Tax Details report for details.

This page may include non-guaranteed life insurance values. If so, actual results are likely to vary. This page is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

### Summary at Life Expectancy (Year 35)

Total Estate Assets	\$ 6,154,216
Wealth Transferred to Heirs	\$ 6,154,216

# Analysis of Equity Account w/ Volatility Buffer

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

## Estate Assets Details

Year	M/F Ages	(3) Liquid Assets	+	(4) Net Illiquid Assets*	+	(5) Indexed Universal Life Death Benefit	=	(6) Total Estate Assets
1	55/55	3,914,403		0		1,659,155		5,573,558
2	56/56	4,309,724		0		1,793,307		6,103,031
3	57/57	4,976,427		0		1,935,989		6,912,416
4	58/58	5,906,336		0		2,087,792		7,994,128
5	59/59	4,725,339		0		2,249,622		6,974,961
6	60/60	5,268,451		0		2,422,254		7,690,705
7	61/61	6,116,796		0		2,606,451		8,723,247
8	62/62	7,273,344		0		2,803,024		10,076,368
9	63/63	5,808,008		0		3,012,782		8,820,790
10	64/64	6,478,572		0		3,242,628		9,721,200
11	65/65	7,059,964		0		2,182,271		9,242,235
12	66/66	7,901,864		0		2,302,523		10,204,387
13	67/67	6,258,276		0		2,049,046		8,307,322
14	68/68	6,509,253		0		2,157,751		8,667,004
15	69/69	7,050,000		0		2,272,524		9,322,524
16	70/70	7,839,772		0		2,401,653		10,241,425
17	71/71	6,209,100		0		2,089,288		8,298,388
18	72/72	6,405,400		0		2,181,225		8,586,625
19	73/73	6,876,765		0		2,276,441		9,153,206
20	74/74	7,577,266		0		2,375,113		9,952,379
21	75/75	6,001,195		0		2,002,158		8,003,353
22	76/76	6,119,094		0		2,154,083		8,273,177
23	77/77	6,486,390		0		2,316,643		8,803,033
24	78/78	7,051,203		0		2,490,499		9,541,702
25	79/79	5,584,553		0		2,141,390		7,725,943
26	80/80	5,594,919		0		2,311,641		7,906,560
27	81/81	5,814,725		0		2,493,592		8,308,317
28	82/82	6,185,300		0		2,687,841		8,873,141
29	83/83	4,898,758		0		2,292,861		7,191,619
30	84/84	4,765,360		0		2,481,605		7,246,965
31	85/85	4,783,299		0		2,682,380		7,465,679
32	86/86	4,886,098		0		2,895,623		7,781,721
33	87/87	3,869,789		0		2,443,731		6,313,520
34	88/88	3,547,652		0		2,645,992		6,193,644
35	89/89	3,296,017		0		2,858,199		6,154,216
36	90/90	3,039,226		0		3,079,546		6,118,772
37	91/91	2,407,067		0		2,468,390		4,875,457
38	92/92	1,840,547		0		2,592,690		4,433,237
39	93/93	1,235,163		0		2,732,574		3,967,737
40	94/94	505,592		0		2,894,135		3,399,727

\*Net of any liabilities.

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

# Analysis of Equity Account w/ Volatility Buffer

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

## Transfer Tax Details

Year	M/F Ages	(1) Total Estate Assets	(2) Taxable Estate	(3) Remaining Available Unified Credit Equivalent*	(4) Federal Estate Tax	(5) Total Transfer Taxes
1	55/55	5,573,558	5,573,558	25,840,000	0	0
2	56/56	6,103,031	6,103,031	26,620,000	0	0
3	57/57	6,912,416	6,912,416	27,420,000	0	0
4	58/58	7,994,128	7,994,128	14,120,000	0	0
5	59/59	6,974,961	6,974,961	14,540,000	0	0
6	60/60	7,690,705	7,690,705	14,980,000	0	0
7	61/61	8,723,247	8,723,247	15,420,000	0	0
8	62/62	10,076,368	10,076,368	15,880,000	0	0
9	63/63	8,820,790	8,820,790	16,360,000	0	0
10	64/64	9,721,200	9,721,200	16,860,000	0	0
11	65/65	9,242,235	9,242,235	17,360,000	0	0
12	66/66	10,204,387	10,204,387	17,880,000	0	0
13	67/67	8,307,322	8,307,322	18,420,000	0	0
14	68/68	8,667,004	8,667,004	18,980,000	0	0
15	69/69	9,322,524	9,322,524	19,540,000	0	0
16	70/70	10,241,425	10,241,425	20,120,000	0	0
17	71/71	8,298,388	8,298,388	20,740,000	0	0
18	72/72	8,586,625	8,586,625	21,360,000	0	0
19	73/73	9,153,206	9,153,206	22,000,000	0	0
20	74/74	9,952,379	9,952,379	22,660,000	0	0
21	75/75	8,003,353	8,003,353	23,340,000	0	0
22	76/76	8,273,177	8,273,177	24,040,000	0	0
23	77/77	8,803,033	8,803,033	24,760,000	0	0
24	78/78	9,541,702	9,541,702	25,500,000	0	0
25	79/79	7,725,943	7,725,943	26,260,000	0	0
26	80/80	7,906,560	7,906,560	27,060,000	0	0
27	81/81	8,308,317	8,308,317	27,860,000	0	0
28	82/82	8,873,141	8,873,141	28,700,000	0	0
29	83/83	7,191,619	7,191,619	29,560,000	0	0
30	84/84	7,246,965	7,246,965	30,440,000	0	0
31	85/85	7,465,679	7,465,679	31,360,000	0	0
32	86/86	7,781,721	7,781,721	32,300,000	0	0
33	87/87	6,313,520	6,313,520	33,280,000	0	0
34	88/88	6,193,644	6,193,644	34,260,000	0	0
35	89/89	6,154,216	6,154,216	35,300,000	0	0
36	90/90	6,118,772	6,118,772	36,360,000	0	0
37	91/91	4,875,457	4,875,457	37,440,000	0	0
38	92/92	4,433,237	4,433,237	38,560,000	0	0
39	93/93	3,967,737	3,967,737	39,720,000	0	0
40	94/94	3,399,727	3,399,727	40,920,000	0	0

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

\*Unified Credit Equivalent is indexed for inflation at 3.00%.

Column (4) assumes half the amount shown in column (3) is transferred to a credit shelter trust by the first spouse to die.

## **Disclosure**

## Supplemental Report

### **Important Note**

This material is for educational purposes only. In all cases, the approval of a client's legal and tax advisers must be secured regarding the implementation or modification of any planning technique as well as the applicability and consequences of new cases, rulings, or legislation upon existing or impending plans.

## Supplemental Report

### **Important Note**

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## Supplemental Report

### **Important Note**

This material is for educational purposes only. In all cases, the approval of a client's legal and tax advisers must be secured regarding the implementation or modification of any planning technique as well as the applicability and consequences of new cases, rulings, or legislation upon existing or impending plans.