

Client Information Summary

Client Information Summary Page: 1
Date: 01/17/2013

Presented By: Richard Hall

For: Mr. Client, Age 51
& Mrs. Client, Age 49

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 4,173,053	
	Liquid Assets (Tax Exempt Interest)	0	
	Equity Assets	1,294,812	
	Tax Deferred Assets	0	
	Defined Contribution Plan Assets for Mr. Client		
	Retirement Plan Assets	276,000	
	Defined Contribution Plan AssetsMrs. Client		
	Retirement Plan Asset	114,000	
	Total Defined Contribution Plan Assets:	390,000	
	Total Liquid Assets		5,857,865
<u>Illiquid Assets:</u>	Principal Residence	800,000	
	Personal Property	150,000	
	Closely-held Stock	25,000,000	
	Less Total Liabilities	(580,000)	
	Total Illiquid Assets		25,370,000
<u>Other Assets:</u>	Total Other Assets Inside the Estate		0
	Total Estate Assets		\$31,227,865
	Total Other Assets Outside the Estate		0

Funding Options for Required Cash Flow

<u>Retirement Plan Assets:</u>	Minimum Distribution, Unless More Is Needed
<u>Cash Flow Funding:</u>	Sequential Use of Liquid Assets --
	Cash, Equities/RE Fund, Fixed Income, Commodities,
	Retirement Plan Assets, Spouse's Retirement Plan Assets

The information in this presentation is not guaranteed; it is for illustration 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.

Client Information Summary

Client Information Summary Page: 2
Date: 01/17/2013

Presented By: Richard Hall

For: Mr. Client, Age 51
& Mrs. Client, Age 49

Assumptions Used

<u>Income Tax Rates:</u>	Retirement	20.00%	
<u>Life Expectancy:</u>	Mr. Client	Age 83	
	Mrs. Client	Age 83	
<u>Taxable Accounts:</u>		Cash	Fixed Income
	Yield Assumption	2.00%	3.50%
<u>Equities:</u>		Commodities	Equities/RE Fund
	Growth Rate	3.50%	4.00%
	Dividend Rate	0.00%	1.00%
<u>Retirement Plan Assets Mr. Client:</u>			
	Defined Contr. Yield Assumption		5.00%
<u>Retirement Plan Assets Mrs. Client:</u>			
	Defined Contr. Yield Assumption		5.00%

Details of Defined Contribution Plan Assets for Mr. Client

Defined Contribution Assets Page: 1
Date: 01/17/2013

Presented By: Richard Hall

For: Mr. Client
& Mrs. Client

Retirement Plan Assets		Retirement Plan Assets		Retirement Plan Assets		Retirement
Initial Value		Cost Basis		Yield		Income Tax Rate
276,000		0		5.00%		20.00%
		(1)	(2)	(3)	(4)	(5)
	Client	Beginning	Required	Distribution	Year End	After Tax
Year	Age	of Year	Minimum	from	Retirement	Cash Flow
		Plan Assets	Distribution	Retirement	Plan Assets	from
				Plan Assets		Retirement
1	51	276,000	0	0	289,800	0
2	52	289,800	0	0	304,290	0
3	53	304,290	0	0	319,505	0
4	54	319,505	0	0	335,480	0
5	55	335,480	0	0	352,254	0
6	56	352,254	0	0	369,867	0
7	57	369,867	0	0	388,360	0
8	58	388,360	0	0	407,778	0
9	59	407,778	0	0	428,167	0
10	60	428,167	0	0	449,575	0
11	61	449,575	0	0	472,054	0
12	62	472,054	0	0	495,657	0
13	63	495,657	0	0	520,440	0
14	64	520,440	0	0	546,462	0
15	65	546,462	0	0	573,785	0
16	66	573,785	0	0	602,474	0
17	67	602,474	0	0	632,598	0
18	68	632,598	0	0	664,228	0
19	69	664,228	0	0	697,439	0
20	70	697,439	25,454	25,454	705,584	20,363
21	71	705,584	26,626	26,626	712,906	21,301
22	72	712,906	27,848	27,848	719,311	22,278
23	73	719,311	29,122	29,122	724,698	23,298
24	74	724,698	30,450	30,450	728,960	24,360
25	75	728,960	31,832	31,832	731,984	25,466
26	76	731,984	33,272	33,272	733,648	26,618
27	77	733,648	34,606	34,606	733,994	27,685
28	78	733,994	36,157	36,157	732,729	28,926
29	79	732,729	37,576	37,576	729,911	30,061
30	80	729,911	39,033	39,033	725,422	31,226
31	81	725,422	40,526	40,526	719,141	32,421
32	82	719,141	42,055	42,055	710,940	33,644
33	83	710,940	43,616	43,616	700,690	34,893
34	84	700,690	45,206	45,206	688,258	36,165
35	85	688,258	46,504	46,504	673,842	37,203
36	86	673,842	47,790	47,790	657,355	38,232
37	87	657,355	49,056	49,056	638,714	39,245
38	88	638,714	50,292	50,292	617,843	40,234
39	89	617,843	51,487	51,487	594,674	41,190
40	90	594,674	52,164	52,164	569,636	41,731
			820,672	820,672		656,540

Column (1) includes only deductible contributions.

Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Details of Defined Contribution Plan Assets for Mrs. Client

Defined Contribution Assets Page: 2
Date: 01/17/2013

Presented By: Richard Hall

For: Mr. Client
& Mrs. Client

Retirement Plan Assets		Retirement Plan Assets		Retirement Plan Assets		Retirement Plan Assets	
Initial Value		Cost Basis		Yield		Income Tax Rate	
114,000		0		5.00%		20.00%	
		(1)	(2)	(3)	(4)	(5)	
				Distribution		After Tax	
Spouse		Beginning	Required	from	Year End	Cash Flow	
Year	Age	of Year	Minimum	Retirement	Retirement	from	
		Plan Assets	Distribution	Plan Assets	Plan Assets	Retirement	
						Plan Assets	
1	49	114,000	0	0	119,700	0	
2	50	119,700	0	0	125,685	0	
3	51	125,685	0	0	131,969	0	
4	52	131,969	0	0	138,567	0	
5	53	138,567	0	0	145,495	0	
6	54	145,495	0	0	152,770	0	
7	55	152,770	0	0	160,409	0	
8	56	160,409	0	0	168,429	0	
9	57	168,429	0	0	176,850	0	
10	58	176,850	0	0	185,693	0	
11	59	185,693	0	0	194,978	0	
12	60	194,978	0	0	204,727	0	
13	61	204,727	0	0	214,963	0	
14	62	214,963	0	0	225,711	0	
15	63	225,711	0	0	236,997	0	
16	64	236,997	0	0	248,847	0	
17	65	248,847	0	0	261,289	0	
18	66	261,289	0	0	274,353	0	
19	67	274,353	0	0	288,071	0	
20	68	288,071	0	0	302,475	0	
21	69	302,475	0	0	317,599	0	
22	70	317,599	11,591	11,591	321,308	9,273	
23	71	321,308	12,125	12,125	324,642	9,700	
24	72	324,642	12,681	12,681	327,559	10,145	
25	73	327,559	13,262	13,262	330,012	10,610	
26	74	330,012	13,866	13,866	331,953	11,093	
27	75	331,953	14,496	14,496	333,330	11,597	
28	76	333,330	15,151	15,151	334,088	12,121	
29	77	334,088	15,759	15,759	334,245	12,607	
30	78	334,245	16,465	16,465	333,669	13,172	
31	79	333,669	17,111	17,111	332,386	13,689	
32	80	332,386	17,775	17,775	330,342	14,220	
33	81	330,342	18,455	18,455	327,481	14,764	
34	82	327,481	19,151	19,151	323,747	15,321	
35	83	323,747	19,862	19,862	319,079	15,890	
36	84	319,079	20,586	20,586	313,418	16,469	
37	85	313,418	21,177	21,177	306,853	16,942	
38	86	306,853	21,763	21,763	299,345	17,410	
39	87	299,345	22,339	22,339	290,856	17,871	
40	88	290,856	22,902	22,902	281,352	18,322	
			326,517	326,517		261,216	

Column (1) includes only deductible contributions.

Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Summary of Liquid Assets

Liquid Assets Summary Page: 1
Date: 01/17/2013

Presented By: Richard Hall

For: Mr. Client
& Mrs. Client

Year	Client Age	Spouse Age	(1) Year End Value of Retirement Plan Assets +	(2) Year End Value of Taxable Assets +	(3) Year End Value of Equity Assets =	(4) Total Liquid Assets
1	51	49	409,500	3,954,297	4,223,646	8,587,443
2	52	50	429,975	3,723,436	7,173,959	11,327,370
3	53	51	451,474	3,480,018	10,224,882	14,156,374
4	54	52	474,047	3,223,574	13,380,678	17,078,299
5	55	53	497,749	2,953,621	16,645,759	20,097,129
6	56	54	522,637	2,669,661	20,024,689	23,216,987
7	57	55	548,769	2,371,176	23,522,188	26,442,133
8	58	56	576,207	2,057,635	27,143,141	29,776,983
9	59	57	605,017	2,059,392	30,564,599	33,229,008
10	60	58	635,268	2,117,055	33,645,489	36,397,812
11	61	59	667,032	2,176,333	34,514,208	37,357,573
12	62	60	700,384	2,237,270	35,402,853	38,340,507
13	63	61	735,403	2,299,914	36,311,762	39,347,079
14	64	62	772,173	2,364,312	37,241,275	40,377,760
15	65	63	810,782	2,430,513	38,191,730	41,433,025
16	66	64	851,321	2,498,567	39,163,464	42,513,352
17	67	65	893,887	2,568,527	40,156,808	43,619,222
18	68	66	938,581	2,640,446	41,172,098	44,751,125
19	69	67	985,510	2,714,378	42,209,661	45,909,549
20	70	68	1,008,059	2,790,381	43,292,581	47,091,021
21	71	69	1,030,505	2,868,512	44,400,459	48,299,476
22	72	70	1,040,619	2,948,830	45,544,189	49,533,638
23	73	71	1,049,340	3,031,397	46,714,708	50,795,445
24	74	72	1,056,519	3,116,276	47,912,528	52,085,323
25	75	73	1,061,996	3,203,532	49,138,168	53,403,696
26	76	74	1,065,601	3,293,231	50,392,146	54,750,978
27	77	75	1,067,324	3,385,441	51,674,834	56,127,599
28	78	76	1,066,817	3,480,233	52,986,895	57,533,945
29	79	77	1,064,156	3,577,680	54,328,606	58,970,442
30	80	78	1,059,091	3,677,855	55,700,525	60,437,471
31	81	79	1,051,527	3,780,835	57,103,062	61,935,424
32	82	80	1,041,282	3,886,698	58,536,690	63,464,670
33	83	81	1,028,171	3,995,526	60,001,870	65,025,567
34	84	82	1,012,005	4,107,401	61,499,057	66,618,463
35	85	83	992,921	4,222,408	63,028,390	68,243,719
36	86	84	970,773	4,340,635	64,590,250	69,901,658
37	87	85	945,567	4,462,173	66,184,859	71,592,599
38	88	86	917,188	4,587,114	67,812,529	73,316,831
39	89	87	885,530	4,715,553	69,473,539	75,074,622
40	90	88	850,988	4,847,588	71,167,690	76,866,266

Summary of all Taxable Accounts

Taxable Assets Summary Page: 1
Date: 01/17/2013

Presented By: Richard Hall

For: Mr. Client
& Mrs. Client

			Taxable Assets Initial Value 4,173,053	Retirement Income Tax Rate 20.00%			
Year	Client Age	Spouse Age	(1) Total Beginning of Year Balance in Taxable Accounts	(2) Total Net After Tax Withdrawals	(3) Balance in Taxable Accounts to Accrue	(4) Total After Tax Interest Earned	(5) Total Year End After Tax Value of Taxable Accounts
1	51	49	4,173,053	300,000	3,873,053	81,244	3,954,297
2	52	50	3,954,297	309,000	3,645,297	78,139	3,723,436
3	53	51	3,723,436	318,270	3,405,166	74,852	3,480,018
4	54	52	3,480,018	327,818	3,152,200	71,374	3,223,574
5	55	53	3,223,574	337,653	2,885,921	67,700	2,953,621
6	56	54	2,953,621	347,782	2,605,839	63,822	2,669,661
7	57	55	2,669,661	358,216	2,311,445	59,731	2,371,176
8	58	56	2,371,176	368,962	2,002,214	55,421	2,057,635
9	59	57	2,057,635	54,335	2,003,300	56,092	2,059,392
10	60	58	2,059,392	0	2,059,392	57,663	2,117,055
11	61	59	2,117,055	0	2,117,055	59,278	2,176,333
12	62	60	2,176,333	0	2,176,333	60,937	2,237,270
13	63	61	2,237,270	0	2,237,270	62,644	2,299,914
14	64	62	2,299,914	0	2,299,914	64,398	2,364,312
15	65	63	2,364,312	0	2,364,312	66,201	2,430,513
16	66	64	2,430,513	0	2,430,513	68,054	2,498,567
17	67	65	2,498,567	0	2,498,567	69,960	2,568,527
18	68	66	2,568,527	0	2,568,527	71,919	2,640,446
19	69	67	2,640,446	0	2,640,446	73,932	2,714,378
20	70	68	2,714,378	0	2,714,378	76,003	2,790,381
21	71	69	2,790,381	0	2,790,381	78,131	2,868,512
22	72	70	2,868,512	0	2,868,512	80,318	2,948,830
23	73	71	2,948,830	0	2,948,830	82,567	3,031,397
24	74	72	3,031,397	0	3,031,397	84,879	3,116,276
25	75	73	3,116,276	0	3,116,276	87,256	3,203,532
26	76	74	3,203,532	0	3,203,532	89,699	3,293,231
27	77	75	3,293,231	0	3,293,231	92,210	3,385,441
28	78	76	3,385,441	0	3,385,441	94,792	3,480,233
29	79	77	3,480,233	0	3,480,233	97,447	3,577,680
30	80	78	3,577,680	0	3,577,680	100,175	3,677,855
31	81	79	3,677,855	0	3,677,855	102,980	3,780,835
32	82	80	3,780,835	0	3,780,835	105,863	3,886,698
33	83	81	3,886,698	0	3,886,698	108,828	3,995,526
34	84	82	3,995,526	0	3,995,526	111,875	4,107,401
35	85	83	4,107,401	0	4,107,401	115,007	4,222,408
36	86	84	4,222,408	0	4,222,408	118,227	4,340,635
37	87	85	4,340,635	0	4,340,635	121,538	4,462,173
38	88	86	4,462,173	0	4,462,173	124,941	4,587,114
39	89	87	4,587,114	0	4,587,114	128,439	4,715,553
40	90	88	4,715,553	0	4,715,553	132,035	4,847,588
				2,722,036			3,396,571

Summary of all Equity Assets

Equity Assets Summary Page: 1
Date: 01/17/2013

Presented By: Richard Hall

For: Mr. Client
& Mrs. Client

			Initial Cost Basis 1,294,812	Retirement Income Tax Rate 20.00%							
Year	Client Age	Spouse Age	(1) Total Beginning of Year Value of Equity Assets+	(2) Total Fund Deposits -	(3) Total Sale of Equities +	(4) Total Capital Growth +	(5) Total After Tax Reinvested Dividends =	(6) Total Net Year End Value of Equity Assets	(7) Total After Tax Dividend Cash Flow	(8) Total After Tax Equity Sales Cash Flow +	(9) Total Combined After Tax Cash Flow =
1	51	49	1,294,812	2,775,000	0	161,332	32,111	4,223,646	0	0	0
2	52	50	4,223,646	2,688,462	0	274,972	56,183	7,173,959	0	0	0
3	53	51	7,173,959	2,677,367	0	392,489	81,077	10,224,882	0	0	0
4	54	52	10,224,882	2,666,699	0	514,044	106,826	13,380,678	0	0	0
5	55	53	13,380,678	2,656,441	0	639,809	133,466	16,645,759	0	0	0
6	56	54	16,645,759	2,646,578	0	769,959	161,036	20,024,689	0	0	0
7	57	55	20,024,689	2,637,094	0	904,676	189,573	23,522,188	0	0	0
8	58	56	23,522,188	2,627,975	0	1,044,148	219,118	27,143,141	0	0	0
9	59	57	27,143,141	2,619,207	78,469	1,185,432	0	30,564,599	249,044	76,652	325,696
10	60	58	30,564,599	2,231,756	120,230	1,305,055	0	33,645,489	274,363	117,069	391,432
11	61	59	33,645,489	0	125,691	1,338,731	0	34,514,208	281,416	121,759	403,175
12	62	60	34,514,208	0	131,389	1,373,180	0	35,402,853	288,629	126,641	415,270
13	63	61	35,402,853	0	137,333	1,408,413	0	36,311,762	296,005	131,723	427,728
14	64	62	36,311,762	0	143,533	1,444,445	0	37,241,275	303,547	137,013	440,560
15	65	63	37,241,275	0	150,000	1,481,287	0	38,191,730	311,257	142,520	453,777
16	66	64	38,191,730	0	156,745	1,518,953	0	39,163,464	319,138	148,252	467,390
17	67	65	39,163,464	0	163,781	1,557,454	0	40,156,808	327,192	154,220	481,412
18	68	66	40,156,808	0	171,118	1,596,807	0	41,172,098	335,422	160,432	495,854
19	69	67	41,172,098	0	178,769	1,637,020	0	42,209,661	343,831	166,899	510,730
20	70	68	42,209,661	0	164,645	1,678,993	0	43,292,581	352,609	153,080	505,689
21	71	69	43,292,581	0	171,641	1,721,932	0	44,400,459	361,588	158,944	520,532
22	72	70	44,400,459	0	168,777	1,766,260	0	45,544,189	370,856	155,681	526,537
23	73	71	45,544,189	0	175,749	1,811,625	0	46,714,708	380,340	161,493	541,833
24	74	72	46,714,708	0	182,998	1,858,046	0	47,912,528	390,042	167,529	557,571
25	75	73	47,912,528	0	190,533	1,905,545	0	49,138,168	399,968	173,794	573,762
26	76	74	49,138,168	0	198,368	1,954,141	0	50,392,146	410,120	180,302	590,422
27	77	75	50,392,146	0	206,660	2,003,847	0	51,674,834	420,504	187,191	607,695
28	78	76	51,674,834	0	215,140	2,054,691	0	52,986,895	431,122	194,218	625,340
29	79	77	52,986,895	0	224,198	2,106,681	0	54,328,606	441,977	201,733	643,710
30	80	78	54,328,606	0	233,572	2,159,841	0	55,700,525	453,075	209,497	662,572
31	81	79	55,700,525	0	243,421	2,214,185	0	57,103,062	464,416	217,653	682,069
32	82	80	57,103,062	0	253,696	2,269,732	0	58,536,690	476,006	226,154	702,160
33	83	81	58,536,690	0	264,421	2,326,499	0	60,001,870	487,849	235,019	722,868
34	84	82	60,001,870	0	275,619	2,384,505	0	61,499,057	499,947	244,268	744,215
35	85	83	61,499,057	0	287,606	2,443,754	0	63,028,390	512,300	254,179	766,479
36	86	84	63,028,390	0	300,154	2,504,261	0	64,590,250	524,913	264,545	789,458
37	87	85	64,590,250	0	313,427	2,566,034	0	66,184,859	537,786	275,511	813,297
38	88	86	66,184,859	0	327,345	2,629,085	0	67,812,529	550,923	287,001	837,924
39	89	87	67,812,529	0	341,949	2,693,425	0	69,473,539	564,323	299,051	863,374
40	90	88	69,473,539	0	357,711	2,759,046	0	71,167,690	577,986	312,069	890,055
				26,226,579	6,654,688		979,390		12,938,494	6,042,092	18,980,586

Column (6) has been reduced by assumed account fees. See the
Details of Equity Asset pages for more information.

Summary of Illiquid Assets

Illiquid Assets Page: 1
Date: 01/17/2013

Presented By: Richard Hall

For: Mr. Client
& Mrs. Client

Year	Client Age	Spouse Age	(1) Principal Residence (3.00% Growth)	+	(2) Personal Property	+	(3) Closely-held Stock (4.00% Growth)	=	(4) Total Illiquid Assets
1	51	49	824,000		150,000		22,880,000		23,854,000
2	52	50	848,720		150,000		20,675,200		21,673,920
3	53	51	874,182		150,000		18,382,208		19,406,390
4	54	52	900,407		150,000		15,997,496		17,047,903
5	55	53	927,419		150,000		13,517,396		14,594,815
6	56	54	955,242		150,000		10,938,092		12,043,334
7	57	55	983,899		150,000		8,255,616		9,389,515
8	58	56	1,013,416		150,000		5,465,840		6,629,256
9	59	57	1,043,819		150,000		2,564,474		3,758,293
10	60	58	1,075,133		150,000		0		1,225,133
11	61	59	1,107,387		150,000		0		1,257,387
12	62	60	1,140,609		150,000		0		1,290,609
13	63	61	1,174,827		150,000		0		1,324,827
14	64	62	1,210,072		150,000		0		1,360,072
15	65	63	1,246,374		150,000		0		1,396,374
16	66	64	1,283,765		150,000		0		1,433,765
17	67	65	1,322,278		150,000		0		1,472,278
18	68	66	1,361,946		150,000		0		1,511,946
19	69	67	1,402,805		150,000		0		1,552,805
20	70	68	1,444,889		150,000		0		1,594,889
21	71	69	1,488,236		150,000		0		1,638,236
22	72	70	1,532,883		150,000		0		1,682,883
23	73	71	1,578,869		150,000		0		1,728,869
24	74	72	1,626,235		150,000		0		1,776,235
25	75	73	1,675,022		150,000		0		1,825,022
26	76	74	1,725,273		150,000		0		1,875,273
27	77	75	1,777,031		150,000		0		1,927,031
28	78	76	1,830,342		150,000		0		1,980,342
29	79	77	1,885,252		150,000		0		2,035,252
30	80	78	1,941,810		150,000		0		2,091,810
31	81	79	2,000,064		150,000		0		2,150,064
32	82	80	2,060,066		150,000		0		2,210,066
33	83	81	2,121,868		150,000		0		2,271,868
34	84	82	2,185,524		150,000		0		2,335,524
35	85	83	2,251,090		150,000		0		2,401,090
36	86	84	2,318,623		150,000		0		2,468,623
37	87	85	2,388,181		150,000		0		2,538,181
38	88	86	2,459,827		150,000		0		2,609,827
39	89	87	2,533,622		150,000		0		2,683,622
40	90	88	2,609,630		150,000		0		2,759,630

Assumed asset liquidations: Closely-held Stock in years 1-10.

Capital gains tax and illustrated outstanding loan balances, if any, are deducted from proceeds. After tax proceeds from the sale(s) appear as a deposit on the Liquid Assets Report(s).

Summary of Liabilities

Liabilities Page: 1
Date: 01/17/2013

Presented By: Richard Hall

For: Mr. Client
& Mrs. Client

Year	Client Age	Spouse Age	(1) Principal Residence Loan (@ 4.50% Interest)	(2) Total Liabilities
1	51	49	570,643	570,643
2	52	50	560,857	560,857
3	53	51	550,621	550,621
4	54	52	539,914	539,914
5	55	53	528,716	528,716
6	56	54	517,003	517,003
7	57	55	504,752	504,752
8	58	56	491,939	491,939
9	59	57	478,537	478,537
10	60	58	464,519	464,519
11	61	59	449,857	449,857
12	62	60	434,521	434,521
13	63	61	418,481	418,481
14	64	62	401,705	401,705
15	65	63	384,157	384,157
16	66	64	365,803	365,803
17	67	65	346,606	346,606
18	68	66	326,528	326,528
19	69	67	305,526	305,526
20	70	68	283,560	283,560
21	71	69	260,585	260,585
22	72	70	236,555	236,555
23	73	71	211,420	211,420
24	74	72	185,131	185,131
25	75	73	157,634	157,634
26	76	74	128,874	128,874
27	77	75	98,793	98,793
28	78	76	67,329	67,329
29	79	77	34,421	34,421
30	80	78	0	0
31	81	79	0	0
32	82	80	0	0
33	83	81	0	0
34	84	82	0	0
35	85	83	0	0
36	86	84	0	0
37	87	85	0	0
38	88	86	0	0
39	89	87	0	0
40	90	88	0	0

Cash flow required for above illustrated loan payments is not explicitly withdrawn from liquid accounts. Any needed cash flow for such payments should be included in a schedule of Desired Spendable Cash Flow.

Wealth Transfer Summary (After Providing Required Cash Flow)

Wealth Transfer Page: 1
Date: 01/17/2013

Presented By: Richard Hall

For: Mr. Client
& Mrs. Client

			(1)	(2)	(3)	(4)	(5)
Year	Client Age	Spouse Age	Total Estate Assets*	Total Transfer Taxes	Net Estate to Heirs	Year End Total Assets Outside the Estate	Year End Wealth Transferred to Heirs
1	51	49	31,870,800	8,634,315	23,236,485	0	23,236,485
2	52	50	32,440,433	8,866,468	23,573,965	0	23,573,965
3	53	51	33,012,143	9,099,667	23,912,476	0	23,912,476
4	54	52	33,586,288	9,334,065	24,252,223	0	24,252,223
5	55	53	34,163,228	9,569,819	24,593,409	0	24,593,409
6	56	54	34,743,318	9,807,081	24,936,237	0	24,936,237
7	57	55	35,326,896	10,046,000	25,280,896	0	25,280,896
8	58	56	35,914,300	10,286,723	25,627,577	0	25,627,577
9	59	57	36,508,764	10,530,560	25,978,204	0	25,978,204
10	60	58	37,158,426	10,796,777	26,361,649	0	26,361,649
11	61	59	38,165,103	11,206,117	26,958,986	0	26,958,986
12	62	60	39,196,595	11,625,719	27,570,876	0	27,570,876
13	63	61	40,253,425	12,055,804	28,197,621	0	28,197,621
14	64	62	41,336,127	12,496,607	28,839,520	0	28,839,520
15	65	63	42,445,242	12,948,361	29,496,881	0	29,496,881
16	66	64	43,581,314	13,411,303	30,170,011	0	30,170,011
17	67	65	44,744,894	13,885,675	30,859,219	0	30,859,219
18	68	66	45,936,543	14,371,719	31,564,824	0	31,564,824
19	69	67	47,156,828	14,869,688	32,287,140	0	32,287,140
20	70	68	48,402,350	15,372,633	33,029,717	0	33,029,717
21	71	69	49,677,127	15,887,257	33,789,870	0	33,789,870
22	72	70	50,979,966	16,410,516	34,569,450	0	34,569,450
23	73	71	52,312,894	16,945,520	35,367,374	0	35,367,374
24	74	72	53,676,427	17,492,440	36,183,987	0	36,183,987
25	75	73	55,071,084	18,051,453	37,019,631	0	37,019,631
26	76	74	56,497,377	18,622,727	37,874,650	0	37,874,650
27	77	75	57,955,837	19,206,473	38,749,364	0	38,749,364
28	78	76	59,446,958	19,802,815	39,644,143	0	39,644,143
29	79	77	60,971,273	20,411,981	40,559,292	0	40,559,292
30	80	78	62,529,281	21,034,122	41,495,159	0	41,495,159
31	81	79	64,085,488	21,655,015	42,430,473	0	42,430,473
32	82	80	65,674,736	22,288,564	43,386,172	0	43,386,172
33	83	81	67,297,435	22,934,890	44,362,545	0	44,362,545
34	84	82	68,953,987	23,594,116	45,359,871	0	45,359,871
35	85	83	70,644,809	24,266,437	46,378,372	0	46,378,372
36	86	84	72,370,281	24,951,975	47,418,306	0	47,418,306
37	87	85	74,130,780	25,650,881	48,479,899	0	48,479,899
38	88	86	75,926,658	26,363,272	49,563,386	0	49,563,386
39	89	87	77,758,244	27,089,259	50,668,985	0	50,668,985
40	90	88	79,625,896	27,829,066	51,796,830	0	51,796,830

Summary at Life Expectancy (Year 35)

Total Estate Assets	\$ 70,644,809
Wealth Transferred to Heirs	\$ 46,378,372

*Net of cash flow provided

Transfer Tax Details

Transfer Tax Page: 1
Date: 01/17/2013

Presented By: Richard Hall

For: Mr. Client
& Mrs. Client

			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
	Client	Spouse	Liquid		Illiquid	Total		Remaining		Income Tax	
Year	Age	Age	Assets	+	Assets	Estate	Taxable	Available	Estate	on Retirement	
						Assets	Estate	Credit	Tax	Plan	
								Equivalent		Assets	
										=	
										Total	
										Transfer	
										Taxes	
1	51	49	8,587,443		23,283,357	31,870,800	31,870,800	10,500,000	8,548,320	85,995	8,634,315
2	52	50	11,327,370		21,113,063	32,440,433	32,440,433	10,500,000	8,776,173	90,295	8,866,468
3	53	51	14,156,374		18,855,769	33,012,143	33,012,143	10,500,000	9,004,857	94,810	9,099,667
4	54	52	17,078,299		16,507,989	33,586,288	33,586,288	10,500,000	9,234,515	99,550	9,334,065
5	55	53	20,097,129		14,066,099	34,163,228	34,163,228	10,500,000	9,465,291	104,528	9,569,819
6	56	54	23,216,987		11,526,331	34,743,318	34,743,318	10,500,000	9,697,327	109,754	9,807,081
7	57	55	26,442,133		8,884,763	35,326,896	35,326,896	10,500,000	9,930,758	115,242	10,046,000
8	58	56	29,776,983		6,137,317	35,914,300	35,914,300	10,500,000	10,165,720	121,003	10,286,723
9	59	57	33,229,008		3,279,756	36,508,764	36,508,764	10,500,000	10,403,506	127,054	10,530,560
10	60	58	36,397,812		760,614	37,158,426	37,158,426	10,500,000	10,663,370	133,407	10,796,777
11	61	59	37,357,573		807,530	38,165,103	38,165,103	10,500,000	11,066,041	140,076	11,206,117
12	62	60	38,340,507		856,088	39,196,595	39,196,595	10,500,000	11,478,638	147,081	11,625,719
13	63	61	39,347,079		906,346	40,253,425	40,253,425	10,500,000	11,901,370	154,434	12,055,804
14	64	62	40,377,760		958,367	41,336,127	41,336,127	10,500,000	12,334,451	162,156	12,496,607
15	65	63	41,433,025		1,012,217	42,445,242	42,445,242	10,500,000	12,778,097	170,264	12,948,361
16	66	64	42,513,352		1,067,962	43,581,314	43,581,314	10,500,000	13,232,526	178,777	13,411,303
17	67	65	43,619,222		1,125,672	44,744,894	44,744,894	10,500,000	13,697,958	187,717	13,885,675
18	68	66	44,751,125		1,185,418	45,936,543	45,936,543	10,500,000	14,174,617	197,102	14,371,719
19	69	67	45,909,549		1,247,279	47,156,828	47,156,828	10,500,000	14,662,731	206,957	14,869,688
20	70	68	47,091,021		1,311,329	48,402,350	48,402,350	10,500,000	15,160,940	211,693	15,372,633
21	71	69	48,299,476		1,377,651	49,677,127	49,677,127	10,500,000	15,670,851	216,406	15,887,257
22	72	70	49,533,638		1,446,328	50,979,966	50,979,966	10,500,000	16,191,986	218,530	16,410,516
23	73	71	50,795,445		1,517,449	52,312,894	52,312,894	10,500,000	16,725,158	220,362	16,945,520
24	74	72	52,085,323		1,591,104	53,676,427	53,676,427	10,500,000	17,270,571	221,869	17,492,440
25	75	73	53,403,696		1,667,388	55,071,084	55,071,084	10,500,000	17,828,434	223,019	18,051,453
26	76	74	54,750,978		1,746,399	56,497,377	56,497,377	10,500,000	18,398,951	223,776	18,622,727
27	77	75	56,127,599		1,828,238	57,955,837	57,955,837	10,500,000	18,982,335	224,138	19,206,473
28	78	76	57,533,945		1,913,013	59,446,958	59,446,958	10,500,000	19,578,783	224,032	19,802,815
29	79	77	58,970,442		2,000,831	60,971,273	60,971,273	10,500,000	20,188,509	223,472	20,411,981
30	80	78	60,437,471		2,091,810	62,529,281	62,529,281	10,500,000	20,811,712	222,410	21,034,122
31	81	79	61,935,424		2,150,064	64,085,488	64,085,488	10,500,000	21,434,195	220,820	21,655,015
32	82	80	63,464,670		2,210,066	65,674,736	65,674,736	10,500,000	22,069,894	218,670	22,288,564
33	83	81	65,025,567		2,271,868	67,297,435	67,297,435	10,500,000	22,718,974	215,916	22,934,890
34	84	82	66,618,463		2,335,524	68,953,987	68,953,987	10,500,000	23,381,595	212,521	23,594,116
35	85	83	68,243,719		2,401,090	70,644,809	70,644,809	10,500,000	24,057,924	208,513	24,266,437
36	86	84	69,901,658		2,468,623	72,370,281	72,370,281	10,500,000	24,748,112	203,863	24,951,975
37	87	85	71,592,599		2,538,181	74,130,780	74,130,780	10,500,000	25,452,312	198,569	25,650,881
38	88	86	73,316,831		2,609,827	75,926,658	75,926,658	10,500,000	26,170,663	192,609	26,363,272
39	89	87	75,074,622		2,683,622	77,758,244	77,758,244	10,500,000	26,903,298	185,961	27,089,259
40	90	88	76,866,266		2,759,630	79,625,896	79,625,896	10,500,000	27,650,358	178,708	27,829,066

Column (1) includes taxable assets, equity assets, and retirement plan assets. Column (2) is net of any liabilities.

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

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.