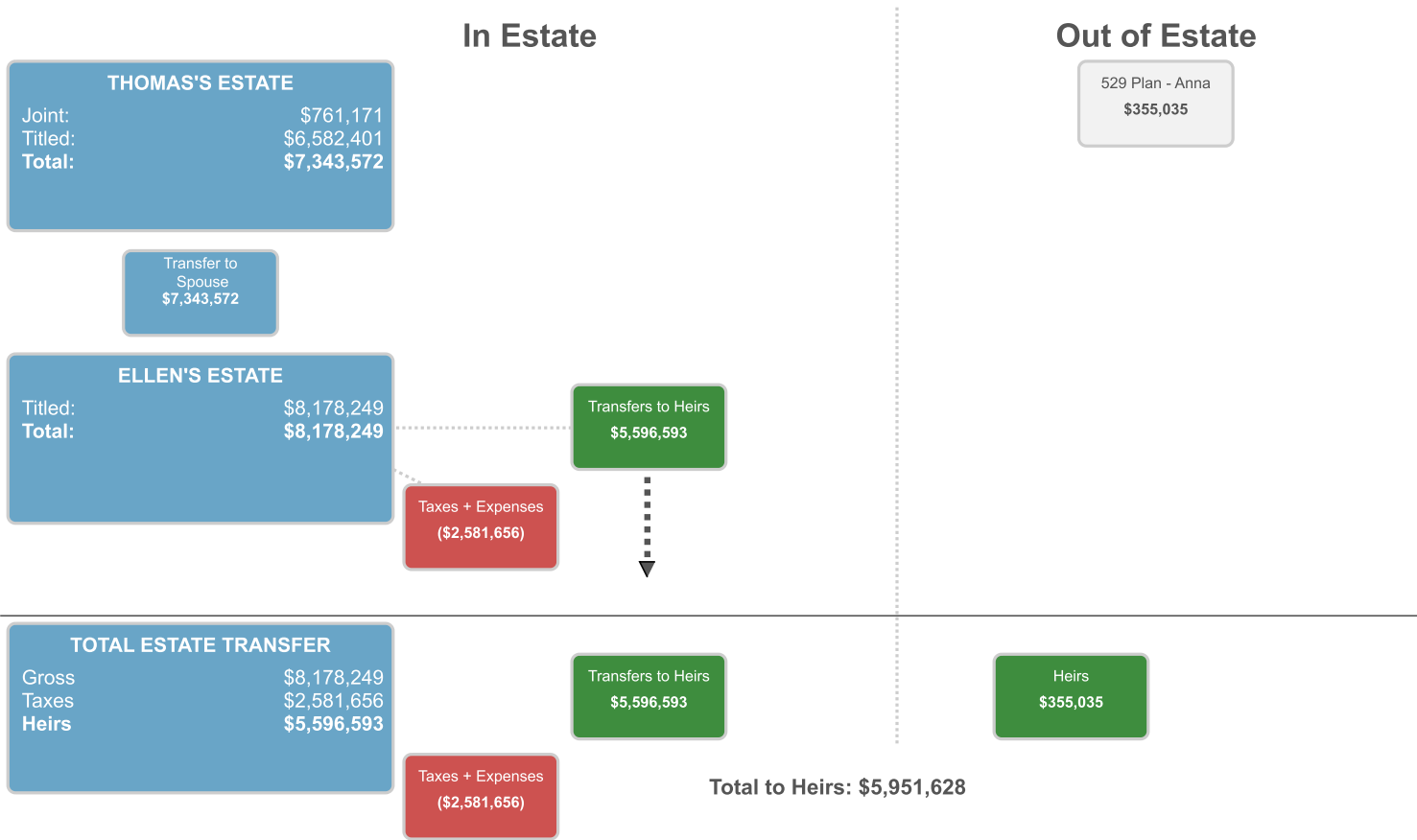


# Detailed Estate Flow Chart

Base Facts in 2043



**THOMAS'S ESTATE****Estate Value**

401(k) - Tom	\$5,690,457
Auto - Ellen	18,000
Auto - Tom	23,000
Brokerage Account - Joint	240,862
Indexed Annuity	403,327
IRA - Tom	388,617
Personal Property	62,500
Primary Residence	416,809
Whole Life Insurance - Tom	100,000
<b>Estate Value:</b>	<b>7,343,572</b>

**Transfers to Spouse**

401(k) - Tom	\$5,690,457
Auto - Ellen	18,000
Auto - Tom	23,000
Brokerage Account - Joint	240,862
Indexed Annuity	403,327
IRA - Tom	388,617
Personal Property	62,500
Primary Residence	416,809
Whole Life Insurance - Tom	100,000
<b>Transfers to Spouse:</b>	<b>7,343,572</b>

**ELLEN'S ESTATE****Estate Value**

401(k) - Tom	\$5,690,457
Auto - Ellen	36,000
Auto - Tom	46,000
Brokerage Account - Joint	481,723
Indexed Annuity	403,327
IRA - Ellen	57,594
IRA - Tom	388,617
Personal Property	125,000
Primary Residence	833,618
Whole Life Insurance - Ellen	15,913
Whole Life Insurance - Tom	100,000
<b>Estate Value:</b>	<b>8,178,249</b>

**Transfers to Heirs**

Anna Wilson	\$5,580,680
Other Heirs	15,913
<b>Transfers to Heirs:</b>	<b>5,596,593</b>

**Taxes & Expenses**

Income Tax on IRD	(\$2,214,351)
State Inheritance Tax (on \$8,162,336 - Pennsylvania)	(367,305)
<b>Taxes &amp; Expenses:</b>	<b>(2,581,656)</b>

**OUT OF ESTATE****Out of Estate**

529 Plan - Anna	\$355,035
<b>Out of Estate:</b>	<b>355,035</b>

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