

IRA Rescue

For: Valued Client & Valued Client



Presented By: _____

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 0	
	Liquid Assets (Tax Exempt Interest)	0	
	Equity Assets	0	
	Tax Deferred Assets	0	
	Retirement Plan Assets	1,000,000	
		Total Liquid Assets	1,000,000
 <u>Illiquid Assets:</u>			
		Total Illiquid Assets	0
 <u>Other Assets:</u>	Inside the Estate		
	Allianz LifePro+ Death Benefit	2,562,620	
		Total Other Assets Inside the Estate	2,562,620
		Total Estate Assets	\$3,562,620
		Total Other Assets Outside the Estate	0

Funding Options for Required Cash Flow

Retirement Plan Assets:

Assumptions Used

<u>Income Tax Rates:</u>	Retirement	28.00%
 <u>Life Expectancy:</u>	Joint	26 Years
	Valued Client	Age 90
	Valued Client	Age 90
 <u>Retirement Plan Assets Valued Client:</u>	Defined Contr. Yield Assumption	7.00%

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.

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Details of Defined Contribution Plan Assets for Valued Client

		Retirement Plan Assets Initial Value 1,000,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Retirement Income Tax Rate 28.00%		
		(1)	(2)	(3)	(4)	(5)	
Year	M/F Ages	Beginning of Year Plan Assets	Required Minimum Distribution	Distribution from Retirement Plan Assets	Year End Retirement Plan Assets	After Tax Cash Flow from Retirement Plan Assets	
1	65/65	1,000,000	0	125,243	921,950	90,175	
2	66/66	921,950	0	125,243	839,689	90,175	
3	67/67	839,689	0	125,243	752,990	90,175	
4	68/68	752,990	0	125,243	661,614	90,175	
5	69/69	661,614	0	125,243	565,308	90,175	
6	70/70	565,308	20,632	125,243	463,807	90,175	
7	71/71	463,807	17,502	125,243	356,830	90,175	
8	72/72	356,830	13,939	125,243	244,081	90,175	
9	73/73	244,081	9,882	125,243	125,249	90,175	
10	74/74	125,249	5,263	125,249	0	90,179	
11	75/75	0	0	0	0	0	
12	76/76	0	0	0	0	0	
13	77/77	0	0	0	0	0	
14	78/78	0	0	0	0	0	
15	79/79	0	0	0	0	0	
16	80/80	0	0	0	0	0	
17	81/81	0	0	0	0	0	
18	82/82	0	0	0	0	0	
19	83/83	0	0	0	0	0	
20	84/84	0	0	0	0	0	
21	85/85	0	0	0	0	0	
22	86/86	0	0	0	0	0	
23	87/87	0	0	0	0	0	
24	88/88	0	0	0	0	0	
25	89/89	0	0	0	0	0	
26	90/90	0	0	0	0	0	
27	91/91	0	0	0	0	0	
28	92/92	0	0	0	0	0	
29	93/93	0	0	0	0	0	
30	94/94	0	0	0	0	0	
31	95/95	0	0	0	0	0	
32	96/96	0	0	0	0	0	
33	97/97	0	0	0	0	0	
34	98/98	0	0	0	0	0	
35	99/99	0	0	0	0	0	
36	100/100	0	0	0	0	0	
			67,218	1,252,436		901,754	

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.

Column (4) has been reduced by an assumed management fee of 1.50%.

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) Income Tax on Retirement Plan Assets	(6) Total Transfer Taxes (4)+(5)
1	65/65	3,484,570	3,484,570	10,900,000	0	414,878	414,878
2	66/66	3,402,309	3,402,309	10,900,000	0	377,860	377,860
3	67/67	3,315,610	3,315,610	10,900,000	0	338,846	338,846
4	68/68	3,224,234	3,224,234	10,900,000	0	297,726	297,726
5	69/69	3,127,928	3,127,928	10,900,000	0	254,389	254,389
6	70/70	3,026,427	3,026,427	10,900,000	0	208,713	208,713
7	71/71	2,919,450	2,919,450	10,900,000	0	160,574	160,574
8	72/72	2,806,701	2,806,701	10,900,000	0	109,836	109,836
9	73/73	2,687,869	2,687,869	10,900,000	0	56,362	56,362
10	74/74	2,562,620	2,562,620	10,900,000	0	0	0
11	75/75	2,562,620	2,562,620	10,900,000	0	0	0
12	76/76	2,562,620	2,562,620	10,900,000	0	0	0
13	77/77	2,562,620	2,562,620	10,900,000	0	0	0
14	78/78	2,562,620	2,562,620	10,900,000	0	0	0
15	79/79	2,562,620	2,562,620	10,900,000	0	0	0
16	80/80	2,562,620	2,562,620	10,900,000	0	0	0
17	81/81	2,562,620	2,562,620	10,900,000	0	0	0
18	82/82	2,562,620	2,562,620	10,900,000	0	0	0
19	83/83	2,562,620	2,562,620	10,900,000	0	0	0
20	84/84	2,562,620	2,562,620	10,900,000	0	0	0
21	85/85	2,562,620	2,562,620	10,900,000	0	0	0
22	86/86	2,562,620	2,562,620	10,900,000	0	0	0
23	87/87	2,562,620	2,562,620	10,900,000	0	0	0
24	88/88	2,706,385	2,706,385	10,900,000	0	0	0
25	89/89	2,905,717	2,905,717	10,900,000	0	0	0
26	90/90	3,117,955	3,117,955	10,900,000	0	0	0
27	91/91	3,314,178	3,314,178	10,900,000	0	0	0
28	92/92	3,523,537	3,523,537	10,900,000	0	0	0
29	93/93	3,747,746	3,747,746	10,900,000	0	0	0
30	94/94	3,989,226	3,989,226	10,900,000	0	0	0
31	95/95	4,250,780	4,250,780	10,900,000	0	0	0
32	96/96	4,574,784	4,574,784	10,900,000	0	0	0
33	97/97	4,923,492	4,923,492	10,900,000	0	0	0
34	98/98	5,298,788	5,298,788	10,900,000	0	0	0
35	99/99	5,702,697	5,702,697	10,900,000	0	0	0
36	100/100	6,137,402	6,137,402	10,900,000	0	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.

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