

Analysis of Municipal Bonds vs Income Legacy Plan

For: Mr. and Mrs. Valued Client



Presented By:

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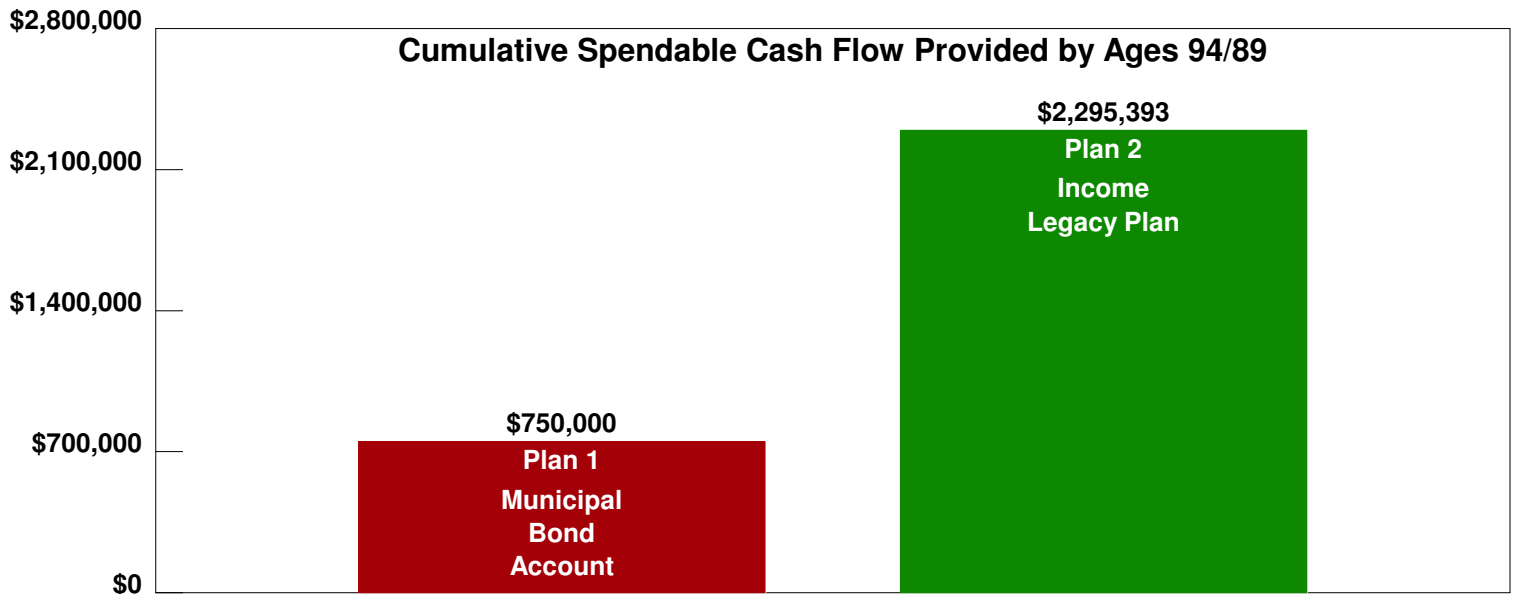
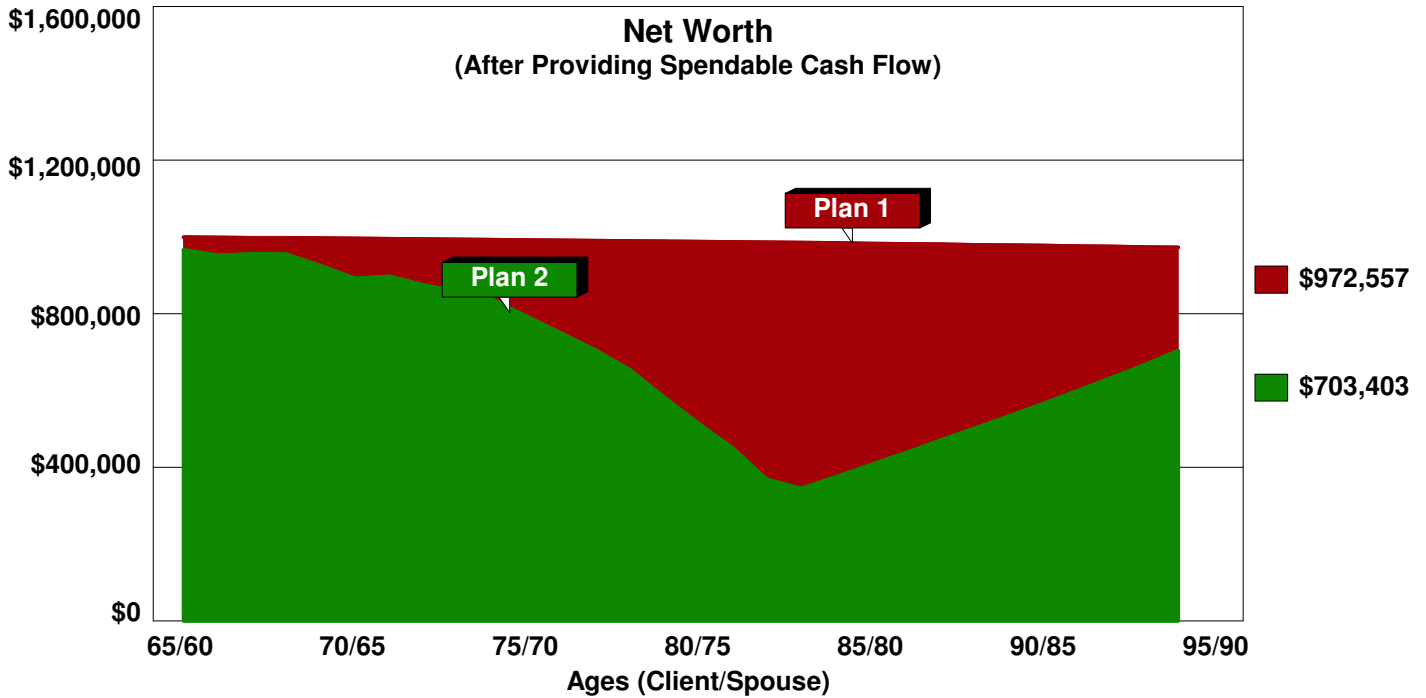
Analysis of Plan Comparison

Analysis of Plan Comparison

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For: Valued Client & Mrs. Valued Client

Comparison of Alternatives



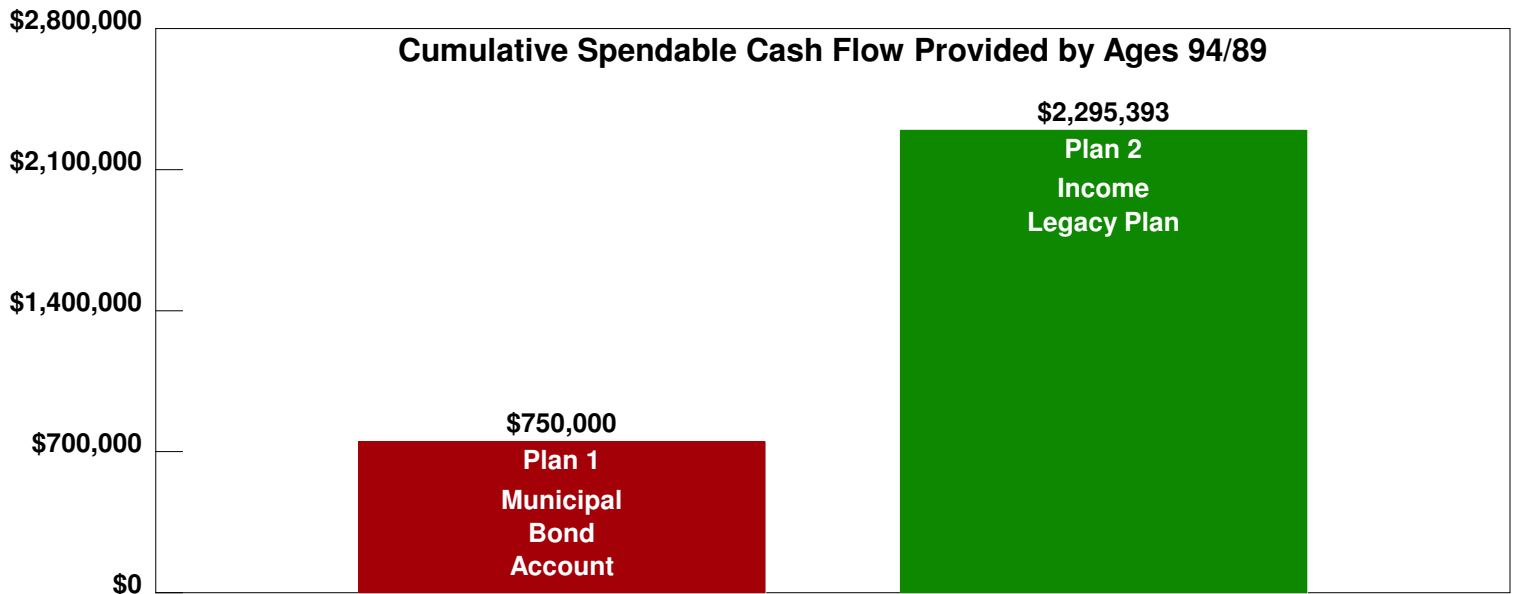
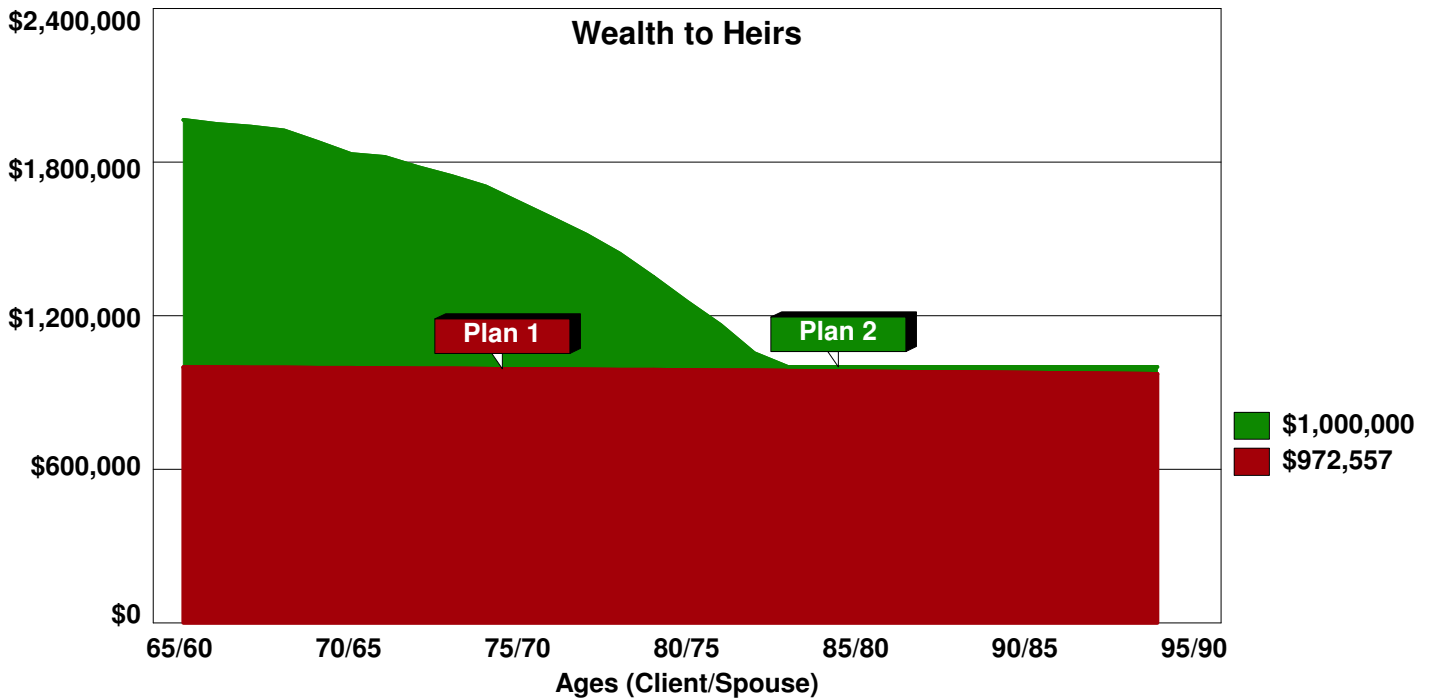
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Analysis of Plan Comparison

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For: Valued Client & Mrs. Valued Client

Comparison of Alternatives



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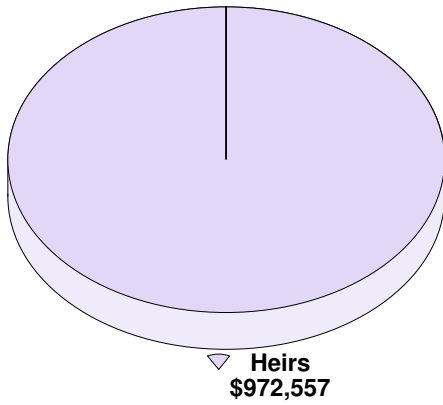
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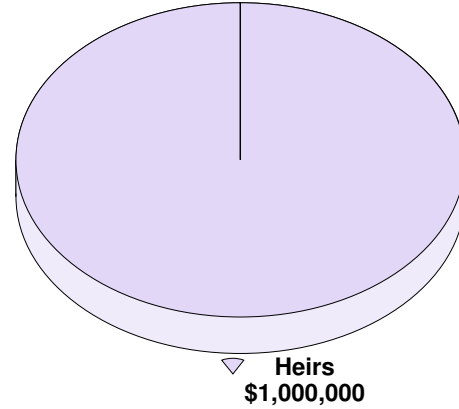
For: Valued Client & Mrs. Valued Client

Comparison of Alternatives at Ages 94/89

Plan 1
Municipal Bond Account
Total Wealth Distributed: \$972,557



Plan 2
Income Legacy Plan
Total Wealth Distributed: \$1,000,000



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Analysis of Plan Comparison

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 Municipal Bond Account	Plan 2 Income Legacy Plan	Plan 1 Municipal Bond Account	Plan 2 Income Legacy Plan	Plan 1 Municipal Bond Account	Plan 2 Income Legacy Plan
1	65/60	25,000	29,078	999,375	965,989	999,375	1,965,989
2	66/61	25,000	27,165	998,734	951,792	998,734	1,948,667
3	67/62	25,000	25,179	998,077	955,018	998,077	1,938,798
4	68/63	25,000	27,160	997,404	954,288	997,404	1,924,358
5	69/64	25,000	30,870	996,714	924,204	996,714	1,879,540
6	70/65	25,000	40,206	996,007	892,322	996,007	1,832,142
7	71/66	25,000	39,830	995,282	897,079	995,282	1,820,568
8	72/67	25,000	35,171	994,539	874,268	994,539	1,780,578
9	73/68	25,000	48,534	993,777	857,111	993,777	1,745,355
10	74/69	25,000	47,937	992,996	836,508	992,996	1,705,777
11	75/70	25,000	55,088	992,196	792,984	992,196	1,642,305
12	76/71	25,000	62,992	991,376	749,303	991,376	1,579,787
13	77/72	25,000	65,299	990,535	705,602	990,535	1,516,305
14	78/73	25,000	71,586	989,673	653,457	989,673	1,443,435
15	79/74	25,000	77,883	988,790	582,945	988,790	1,351,274
16	80/75	25,000	83,088	987,885	514,113	987,885	1,255,757
17	81/76	25,000	85,735	986,957	449,941	986,957	1,163,868
18	82/77	25,000	96,238	986,006	368,416	986,006	1,053,690
19	83/78	25,000	87,218	985,031	344,182	985,031	1,000,000
20	84/79	25,000	81,150	984,032	374,275	984,032	1,000,000
21	85/80	25,000	88,756	983,008	404,968	983,008	1,000,000
22	86/81	25,000	91,806	981,958	436,117	981,958	1,000,000
23	87/82	25,000	98,916	980,882	467,586	980,882	1,000,000
24	88/83	25,000	107,907	979,779	499,237	979,779	1,000,000
25	89/84	25,000	115,250	978,648	530,948	978,648	1,000,000
26	90/85	25,000	116,533	977,489	563,734	977,489	1,000,000
27	91/86	25,000	120,819	976,301	597,030	976,301	1,000,000
28	92/87	25,000	137,526	975,084	631,105	975,084	1,000,000
29	93/88	25,000	143,907	973,836	666,360	973,836	1,000,000
30	94/89	25,000	156,566	972,557	703,403	972,557	1,000,000

750,000 2,295,393

*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 Municipal Bond Account

Analysis of Municipal Bond Account

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client, Ages 65/60

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$	0
	Liquid Assets (Tax Exempt Interest)		1,000,000
	Equity Assets		0
	Tax Deferred Assets		0
			<hr/>
	Total Liquid Assets		1,000,000
<u>Illiquid Assets:</u>			<hr/>
	Total Illiquid Assets		0
<u>Other Assets:</u>	Total Other Assets Inside the Estate		0
			<hr/>
	Total Estate Assets		\$1,000,000
	Total Other Assets Outside the Estate		0

Assumptions Used

<u>Income Tax Rates:</u>	Retirement	25.00%
<u>Life Expectancy:</u>	Joint	29 Years
	Valued Client	Age 93
	Mrs. Valued Client	Age 88
<u>Tax Exempt Account:</u>	Municipal Bonds	
	Yield Assumption	2.50%

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 Municipal Bond Account

Presented By: LifePro Financial Services, Inc.

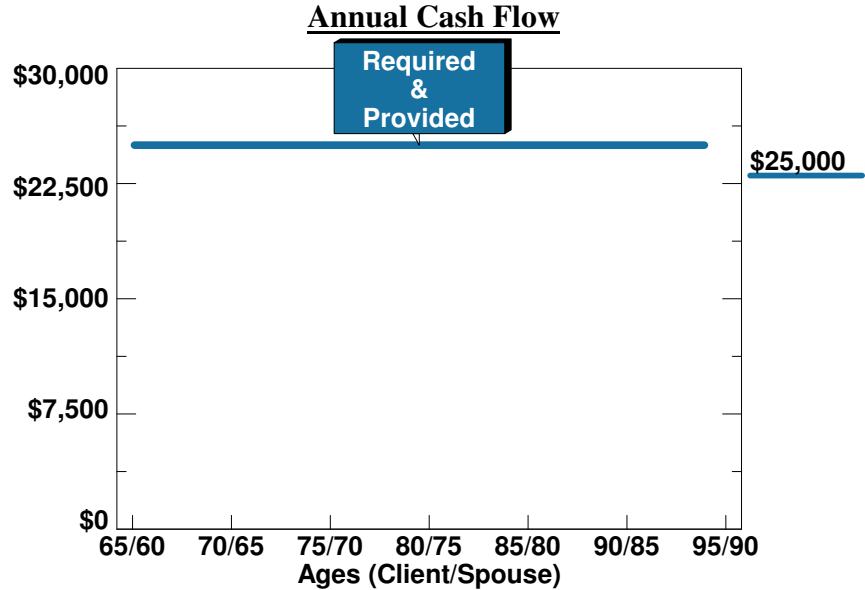
For: Valued Client & Mrs. Valued Client

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.

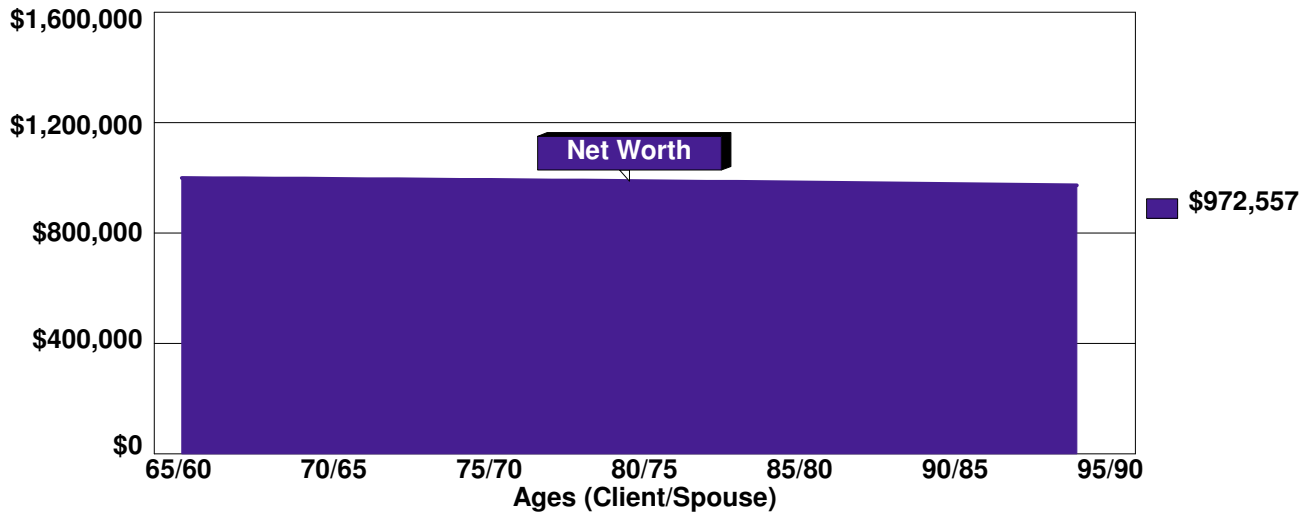
Withdrawal Order

1st. Municipal Bonds



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 Municipal Bond 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 Spensible Cash Flow Required	(2) After Tax Dedicated Cash Flow Required*	(3) Total After Tax Cash Flow Required*	(4) After Tax Cash Flow from Tax Exempt Account	(5) Total After Tax Cash Flow Provided*
1	65/60	25,000	0	25,000	25,000	25,000
2	66/61	25,000	0	25,000	25,000	25,000
3	67/62	25,000	0	25,000	25,000	25,000
4	68/63	25,000	0	25,000	25,000	25,000
5	69/64	25,000	0	25,000	25,000	25,000
6	70/65	25,000	0	25,000	25,000	25,000
7	71/66	25,000	0	25,000	25,000	25,000
8	72/67	25,000	0	25,000	25,000	25,000
9	73/68	25,000	0	25,000	25,000	25,000
10	74/69	25,000	0	25,000	25,000	25,000
11	75/70	25,000	0	25,000	25,000	25,000
12	76/71	25,000	0	25,000	25,000	25,000
13	77/72	25,000	0	25,000	25,000	25,000
14	78/73	25,000	0	25,000	25,000	25,000
15	79/74	25,000	0	25,000	25,000	25,000
16	80/75	25,000	0	25,000	25,000	25,000
17	81/76	25,000	0	25,000	25,000	25,000
18	82/77	25,000	0	25,000	25,000	25,000
19	83/78	25,000	0	25,000	25,000	25,000
20	84/79	25,000	0	25,000	25,000	25,000
21	85/80	25,000	0	25,000	25,000	25,000
22	86/81	25,000	0	25,000	25,000	25,000
23	87/82	25,000	0	25,000	25,000	25,000
24	88/83	25,000	0	25,000	25,000	25,000
25	89/84	25,000	0	25,000	25,000	25,000
26	90/85	25,000	0	25,000	25,000	25,000
27	91/86	25,000	0	25,000	25,000	25,000
28	92/87	25,000	0	25,000	25,000	25,000
29	93/88	25,000	0	25,000	25,000	25,000
30	94/89	25,000	0	25,000	25,000	25,000
		750,000	0	750,000	750,000	750,000

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

Column (4): see "Details of Tax Exempt Account".

Analysis of Municipal Bond Account

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

Details of Tax Exempt Account* (Municipal Bonds)

		Tax Exempt Assets Initial Value 1,000,000		Tax Exempt Yield 2.50%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Year End Value of Account
1	65/60	1,000,000	25,000	975,000	24,375	999,375
2	66/61	999,375	25,000	974,375	24,359	998,734
3	67/62	998,734	25,000	973,734	24,343	998,077
4	68/63	998,077	25,000	973,077	24,327	997,404
5	69/64	997,404	25,000	972,404	24,310	996,714
6	70/65	996,714	25,000	971,714	24,293	996,007
7	71/66	996,007	25,000	971,007	24,275	995,282
8	72/67	995,282	25,000	970,282	24,257	994,539
9	73/68	994,539	25,000	969,539	24,238	993,777
10	74/69	993,777	25,000	968,777	24,219	992,996
11	75/70	992,996	25,000	967,996	24,200	992,196
12	76/71	992,196	25,000	967,196	24,180	991,376
13	77/72	991,376	25,000	966,376	24,159	990,535
14	78/73	990,535	25,000	965,535	24,138	989,673
15	79/74	989,673	25,000	964,673	24,117	988,790
16	80/75	988,790	25,000	963,790	24,095	987,885
17	81/76	987,885	25,000	962,885	24,072	986,957
18	82/77	986,957	25,000	961,957	24,049	986,006
19	83/78	986,006	25,000	961,006	24,025	985,031
20	84/79	985,031	25,000	960,031	24,001	984,032
21	85/80	984,032	25,000	959,032	23,976	983,008
22	86/81	983,008	25,000	958,008	23,950	981,958
23	87/82	981,958	25,000	956,958	23,924	980,882
24	88/83	980,882	25,000	955,882	23,897	979,779
25	89/84	979,779	25,000	954,779	23,869	978,648
26	90/85	978,648	25,000	953,648	23,841	977,489
27	91/86	977,489	25,000	952,489	23,812	976,301
28	92/87	976,301	25,000	951,301	23,783	975,084
29	93/88	975,084	25,000	950,084	23,752	973,836
30	94/89	973,836	25,000	948,836	23,721	972,557

750,000

722,557

*Assumes yield is not subject to income tax.

Analysis of Municipal Bond 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	65/60	999,375	0	999,375	0	999,375
2	66/61	998,734	0	998,734	0	998,734
3	67/62	998,077	0	998,077	0	998,077
4	68/63	997,404	0	997,404	0	997,404
5	69/64	996,714	0	996,714	0	996,714
6	70/65	996,007	0	996,007	0	996,007
7	71/66	995,282	0	995,282	0	995,282
8	72/67	994,539	0	994,539	0	994,539
9	73/68	993,777	0	993,777	0	993,777
10	74/69	992,996	0	992,996	0	992,996
11	75/70	992,196	0	992,196	0	992,196
12	76/71	991,376	0	991,376	0	991,376
13	77/72	990,535	0	990,535	0	990,535
14	78/73	989,673	0	989,673	0	989,673
15	79/74	988,790	0	988,790	0	988,790
16	80/75	987,885	0	987,885	0	987,885
17	81/76	986,957	0	986,957	0	986,957
18	82/77	986,006	0	986,006	0	986,006
19	83/78	985,031	0	985,031	0	985,031
20	84/79	984,032	0	984,032	0	984,032
21	85/80	983,008	0	983,008	0	983,008
22	86/81	981,958	0	981,958	0	981,958
23	87/82	980,882	0	980,882	0	980,882
24	88/83	979,779	0	979,779	0	979,779
25	89/84	978,648	0	978,648	0	978,648
26	90/85	977,489	0	977,489	0	977,489
27	91/86	976,301	0	976,301	0	976,301
28	92/87	975,084	0	975,084	0	975,084
29	93/88	973,836	0	973,836	0	973,836
30	94/89	972,557	0	972,557	0	972,557

Summary at Life Expectancy (Year 29)

Total Estate Assets	\$ 973,836
Wealth Transferred to Heirs	\$ 973,836

*Net of cash flow provided

**See Transfer Tax Details report for details.

Analysis of Income Legacy Plan

Analysis of Income Legacy Plan

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client, Ages 65/60

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		1,000,000
	Total Liquid Assets		1,000,000
<u>Illiquid Assets:</u>			
	Total Illiquid Assets		0
<u>Other Assets:</u>	Inside the Estate		
	Survivorship Indexed UL Death Benefit		1,000,000
	Total Other Assets Inside the Estate		1,000,000
	Total Estate Assets		\$2,000,000
	Total Other Assets Outside the Estate		0

Assumptions Used

<u>Income Tax Rates:</u>	Retirement	25.00%
<u>Life Expectancy:</u>	Joint	29 Years
	Valued Client	Age 93
	Mrs. Valued Client	Age 88
<u>Tax Deferred Account:</u>		Fixed Indexed Annuity
	Yield Assumption	Variable

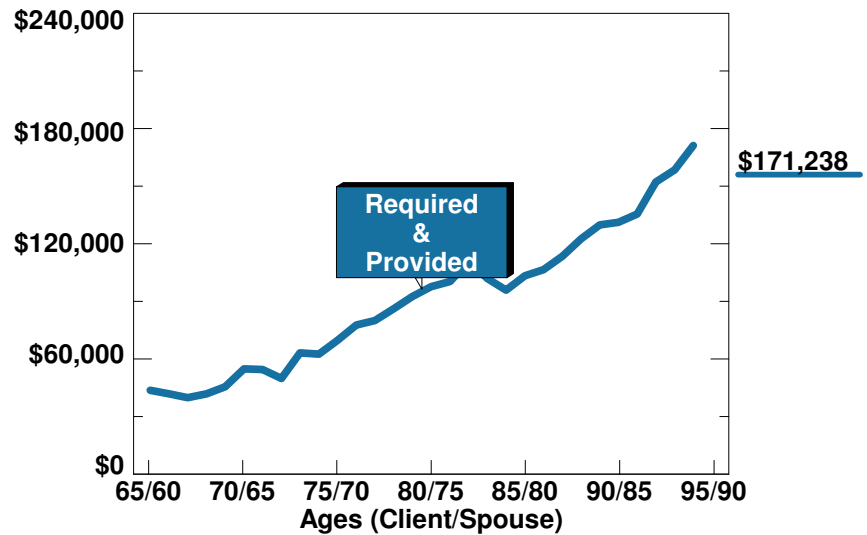
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Analysis of After Tax Cash Flow Requirements

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.

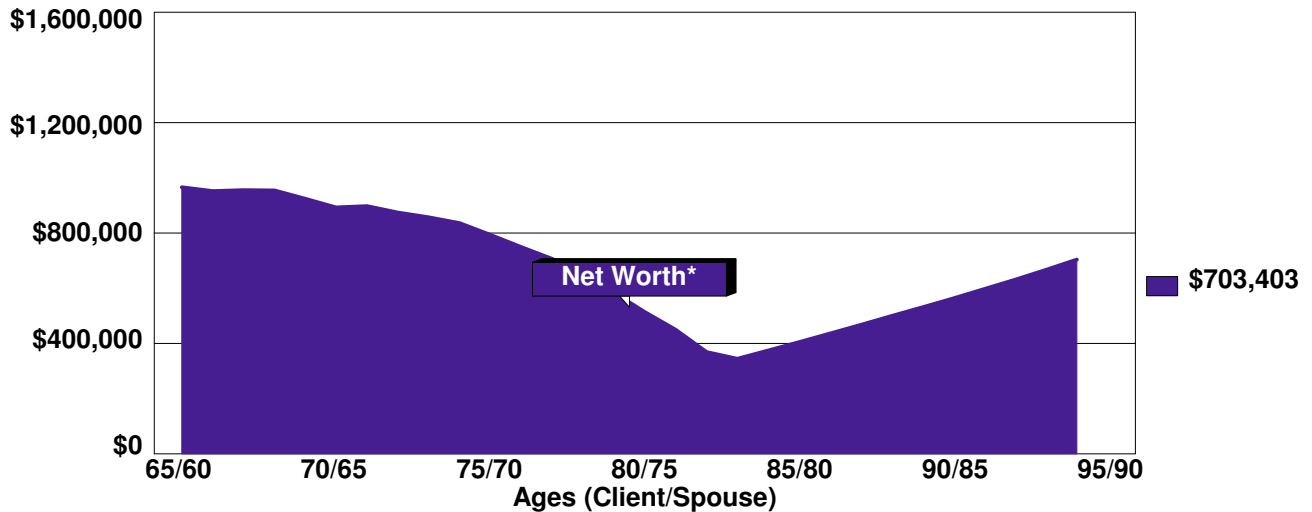
Withdrawal Order

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)



*Net Worth has been reduced by income tax due if deferred assets are liquidated.

Analysis of Income Legacy Plan

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 Tax Deferred Assets	(5) Total After Tax Cash Flow Provided*
1	65/60	29,078	14,672	43,750	43,750	43,750
2	66/61	27,165	14,672	41,837	41,837	41,837
3	67/62	25,179	14,672	39,851	39,851	39,851
4	68/63	27,160	14,672	41,832	41,832	41,832
5	69/64	30,870	14,672	45,542	45,542	45,542
6	70/65	40,206	14,672	54,878	54,878	54,878
7	71/66	39,830	14,672	54,502	54,502	54,502
8	72/67	35,171	14,672	49,843	49,843	49,843
9	73/68	48,534	14,672	63,206	63,206	63,206
10	74/69	47,937	14,672	62,609	62,609	62,609
11	75/70	55,088	14,672	69,760	69,760	69,760
12	76/71	62,992	14,672	77,664	77,664	77,664
13	77/72	65,299	14,672	79,971	79,971	79,971
14	78/73	71,586	14,672	86,258	86,258	86,258
15	79/74	77,883	14,672	92,555	92,555	92,555
16	80/75	83,088	14,672	97,760	97,760	97,760
17	81/76	85,735	14,672	100,407	100,407	100,407
18	82/77	96,238	14,672	110,910	110,910	110,910
19	83/78	87,218	14,672	101,890	101,890	101,890
20	84/79	81,150	14,672	95,822	95,822	95,822
21	85/80	88,756	14,672	103,428	103,428	103,428
22	86/81	91,806	14,672	106,478	106,478	106,478
23	87/82	98,916	14,672	113,588	113,588	113,588
24	88/83	107,907	14,672	122,579	122,579	122,579
25	89/84	115,250	14,672	129,922	129,922	129,922
26	90/85	116,533	14,672	131,205	131,205	131,205
27	91/86	120,819	14,672	135,491	135,491	135,491
28	92/87	137,526	14,672	152,198	152,198	152,198
29	93/88	143,907	14,672	158,579	158,579	158,579
30	94/89	156,566	14,672	171,238	171,238	171,238
		2,295,393	440,160	2,735,553	2,735,553	2,735,553

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

Column (1): see "Cash Flow Required".

Column (4): see "Summary of Tax Deferred Assets".

Analysis of Income Legacy Plan

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

Cash Flow Required

Year	M/F Ages	Spendable Cash Flow		Dedicated Cash Flow		
		(1) After Tax Cash Flow for Living Expenses	(2) After Tax Cash Flow for Additional Spendable Income	(3) Total After Tax Spendable Cash Flow Required	(4) Survivorship Indexed UL Premiums	(5) Total After Tax Cash Flow Required
1	65/60	25,000	4,078	29,078	14,672	43,750
2	66/61	25,000	2,165	27,165	14,672	41,837
3	67/62	25,000	179	25,179	14,672	39,851
4	68/63	25,000	2,160	27,160	14,672	41,832
5	69/64	25,000	5,870	30,870	14,672	45,542
6	70/65	25,000	15,206	40,206	14,672	54,878
7	71/66	25,000	14,830	39,830	14,672	54,502
8	72/67	25,000	10,171	35,171	14,672	49,843
9	73/68	25,000	23,534	48,534	14,672	63,206
10	74/69	25,000	22,937	47,937	14,672	62,609
11	75/70	25,000	30,088	55,088	14,672	69,760
12	76/71	25,000	37,992	62,992	14,672	77,664
13	77/72	25,000	40,299	65,299	14,672	79,971
14	78/73	25,000	46,586	71,586	14,672	86,258
15	79/74	25,000	52,883	77,883	14,672	92,555
16	80/75	25,000	58,088	83,088	14,672	97,760
17	81/76	25,000	60,735	85,735	14,672	100,407
18	82/77	25,000	71,238	96,238	14,672	110,910
19	83/78	25,000	62,218	87,218	14,672	101,890
20	84/79	25,000	56,150	81,150	14,672	95,822
21	85/80	25,000	63,756	88,756	14,672	103,428
22	86/81	25,000	66,806	91,806	14,672	106,478
23	87/82	25,000	73,916	98,916	14,672	113,588
24	88/83	25,000	82,907	107,907	14,672	122,579
25	89/84	25,000	90,250	115,250	14,672	129,922
26	90/85	25,000	91,533	116,533	14,672	131,205
27	91/86	25,000	95,819	120,819	14,672	135,491
28	92/87	25,000	112,526	137,526	14,672	152,198
29	93/88	25,000	118,907	143,907	14,672	158,579
30	94/89	25,000	131,566	156,566	14,672	171,238

750,000
1,545,393
2,295,393
440,160
2,735,553

Analysis of Income Legacy Plan

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

Details of Tax Deferred Asset* (Fixed Indexed Annuity)

		Tax Deferred Assets Initial Value 1,000,000	Initial Cost Basis 1,000,000	Tax Deferred Yield See Col. 5	Retirement Income Tax Rate 25.00%					
Year	M/F Ages	(1) Beginning of Year Value of Account	(2) Beginning of Year Guaranteed** Pre Tax Withdrawal	(3) After Tax Cash Flow from Withdrawal	(4) Balance in Account to Accrue (1) - (2)	(5) Tax Deferred Yield (Avg. 4.18%)	(6) Annualized Tax Deferred Interest Accrued*	(7) Net Year End Value of Account	(8) Income Tax Due if Account Is Liquidated	(9) Net Year End Value of Account if Liquidated (7) - (8)
1	65/60	1,000,000	43,750	43,750	956,250	2.33%	22,281	969,235	3,246	965,989
2	66/61	969,235	45,083	41,837	924,152	4.53%	41,864	956,839	8,172	948,667
3	67/62	956,839	48,023	39,851	908,816	5.40%	49,076	948,792	9,994	938,798
4	68/63	948,792	51,826	41,832	896,966	5.07%	45,476	933,489	9,131	924,358
5	69/64	933,489	54,673	45,542	878,816	1.07%	9,403	879,781	241	879,540
6	70/65	879,781	55,119	54,878	824,662	2.18%	17,978	834,635	2,493	832,142
7	71/66	834,635	56,995	54,502	777,640	8.39%	65,244	834,877	14,309	820,568
8	72/67	834,877	64,152	49,843	770,725	2.68%	20,655	783,862	3,284	780,578
9	73/68	783,862	66,490	63,206	717,372	6.21%	44,549	754,683	9,328	745,355
10	74/69	754,683	71,937	62,609	682,746	5.50%	37,551	713,454	7,677	705,777
11	75/70	713,454	77,437	69,760	636,017	2.29%	14,565	644,401	2,096	642,305
12	76/71	644,401	79,760	77,664	564,641	4.57%	25,804	584,836	5,049	579,787
13	77/72	584,836	85,020	79,971	499,816	5.40%	26,990	521,801	5,496	516,305
14	78/73	521,801	91,754	86,258	430,047	5.15%	22,147	447,898	4,463	443,435
15	79/74	447,898	97,018	92,555	350,880	1.11%	3,895	351,405	131	351,274
16	80/75	351,405	97,891	97,760	253,514	2.15%	5,451	256,505	748	255,757
17	81/76	256,505	101,155	100,407	155,350	8.34%	12,956	166,707	2,839	163,868
18	82/77	166,707	113,749	110,910	52,958	2.82%	1,493	53,934	244	53,690
19	83/78	53,934	118,200	101,890	0	0.00%	0	0	0	0
20	84/79	0	127,763	95,822	0	0.00%	0	0	0	0
21	85/80	0	137,904	103,428	0	0.00%	0	0	0	0
22	86/81	0	141,970	106,478	0	0.00%	0	0	0	0
23	87/82	0	151,451	113,588	0	0.00%	0	0	0	0
24	88/83	0	163,438	122,579	0	0.00%	0	0	0	0
25	89/84	0	173,229	129,922	0	0.00%	0	0	0	0
26	90/85	0	174,940	131,205	0	0.00%	0	0	0	0
27	91/86	0	180,654	135,491	0	0.00%	0	0	0	0
28	92/87	0	202,931	152,198	0	0.00%	0	0	0	0
29	93/88	0	211,439	158,579	0	0.00%	0	0	0	0
30	94/89	0	228,317	171,238	0	0.00%	0	0	0	0

3,314,068 2,735,553

*Assumes income tax on yield is tax deferred.

**Scheduled withdrawals are presumed guaranteed by the issuing life insurance company. This illustration is not valid without an accompanying basic illustration from the issuing life insurance company showing details, guarantees and caveats.

Column (7) has been reduced by an assumed management fee of 0.95%.

Column (8) illustrates the deferred income tax due if the account is liquidated.

Analysis of Income Legacy Plan

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

Details of Tax Deferred Cash Flow (Fixed Indexed Annuity)

		Tax Deferred Assets Initial Value 1,000,000			Initial Cost Basis 1,000,000	Retirement Income Tax Rate 25.00%			
Year	M/F Ages	(1) Beginning of Year Value of Account	(2) Beginning of Year Cost Basis	(3) Beginning of Year Guaranteed* Pre Tax Withdrawal	(4) Gain in Contract Withdrawn	(5) Taxable Portion of Withdrawal	(6) After Tax Value of Column (5)	(7) Tax Free Portion of Withdrawal (3) - (5)	(8) After Tax Cash Flow from the Account (6) + (7)
1	65/60	1,000,000	1,000,000	43,750	0	0	0	43,750	43,750
2	66/61	969,235	956,250	45,083	12,985	12,985	9,739	32,098	41,837
3	67/62	956,839	924,152	48,023	32,687	32,687	24,515	15,336	39,851
4	68/63	948,792	908,816	51,826	39,976	39,976	29,982	11,850	41,832
5	69/64	933,489	896,966	54,673	36,523	36,523	27,392	18,150	45,542
6	70/65	879,781	878,816	55,119	965	965	724	54,154	54,878
7	71/66	834,635	824,662	56,995	9,973	9,973	7,480	47,022	54,502
8	72/67	834,877	777,640	64,152	57,237	57,237	42,928	6,915	49,843
9	73/68	783,862	770,725	66,490	13,137	13,137	9,853	53,353	63,206
10	74/69	754,683	717,372	71,937	37,311	37,311	27,983	34,626	62,609
11	75/70	713,454	682,746	77,437	30,708	30,708	23,031	46,729	69,760
12	76/71	644,401	636,017	79,760	8,384	8,384	6,288	71,376	77,664
13	77/72	584,836	564,641	85,020	20,195	20,195	15,146	64,825	79,971
14	78/73	521,801	499,816	91,754	21,985	21,985	16,489	69,769	86,258
15	79/74	447,898	430,047	97,018	17,851	17,851	13,388	79,167	92,555
16	80/75	351,405	350,880	97,891	525	525	394	97,366	97,760
17	81/76	256,505	253,514	101,155	2,991	2,991	2,243	98,164	100,407
18	82/77	166,707	155,350	113,749	11,357	11,357	8,518	102,392	110,910
19	83/78	53,934	52,958	118,200	976	65,242	48,932	52,959	101,890
20	84/79	0	0	127,763	0	127,763	95,822	0	95,822
21	85/80	0	0	137,904	0	137,904	103,428	0	103,428
22	86/81	0	0	141,970	0	141,970	106,478	1	106,478
23	87/82	0	0	151,451	0	151,451	113,588	0	113,588
24	88/83	0	0	163,438	0	163,438	122,579	1	122,579
25	89/84	0	0	173,229	0	173,229	129,922	0	129,922
26	90/85	0	0	174,940	0	174,940	131,205	0	131,205
27	91/86	0	0	180,654	0	180,654	135,491	1	135,491
28	92/87	0	0	202,931	0	202,931	152,198	0	152,198
29	93/88	0	0	211,439	0	211,439	158,579	0	158,579
30	94/89	0	0	228,317	0	228,317	171,238	0	171,238

3,314,068

2,314,068

1,735,553

1,000,004

2,735,553

*Scheduled withdrawals are presumed guaranteed by the issuing life insurance company. This illustration is not valid without an accompanying basic illustration from the issuing life insurance company showing details, guarantees and caveats.

Analysis of Income Legacy Plan

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	65/60	1,969,235	3,246	1,965,989	0	1,965,989
2	66/61	1,956,839	8,172	1,948,667	0	1,948,667
3	67/62	1,948,792	9,994	1,938,798	0	1,938,798
4	68/63	1,933,489	9,131	1,924,358	0	1,924,358
5	69/64	1,879,781	241	1,879,540	0	1,879,540
6	70/65	1,834,635	2,493	1,832,142	0	1,832,142
7	71/66	1,834,877	14,309	1,820,568	0	1,820,568
8	72/67	1,783,862	3,284	1,780,578	0	1,780,578
9	73/68	1,754,683	9,328	1,745,355	0	1,745,355
10	74/69	1,713,454	7,677	1,705,777	0	1,705,777
11	75/70	1,644,401	2,096	1,642,305	0	1,642,305
12	76/71	1,584,836	5,049	1,579,787	0	1,579,787
13	77/72	1,521,801	5,496	1,516,305	0	1,516,305
14	78/73	1,447,898	4,463	1,443,435	0	1,443,435
15	79/74	1,351,405	131	1,351,274	0	1,351,274
16	80/75	1,256,505	748	1,255,757	0	1,255,757
17	81/76	1,166,707	2,839	1,163,868	0	1,163,868
18	82/77	1,053,934	244	1,053,690	0	1,053,690
19	83/78	1,000,000	0	1,000,000	0	1,000,000
20	84/79	1,000,000	0	1,000,000	0	1,000,000
21	85/80	1,000,000	0	1,000,000	0	1,000,000
22	86/81	1,000,000	0	1,000,000	0	1,000,000
23	87/82	1,000,000	0	1,000,000	0	1,000,000
24	88/83	1,000,000	0	1,000,000	0	1,000,000
25	89/84	1,000,000	0	1,000,000	0	1,000,000
26	90/85	1,000,000	0	1,000,000	0	1,000,000
27	91/86	1,000,000	0	1,000,000	0	1,000,000
28	92/87	1,000,000	0	1,000,000	0	1,000,000
29	93/88	1,000,000	0	1,000,000	0	1,000,000
30	94/89	1,000,000	0	1,000,000	0	1,000,000

*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 29)

Total Estate Assets	\$ 1,000,000
Wealth Transferred to Heirs	\$ 1,000,000

Analysis of Income Legacy Plan

Presented By: LifePro Financial Services, Inc.

For: Valued Client & Mrs. Valued Client

Estate Assets Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Net Illiquid Assets*	+	(3) Survivorship Indexed UL Death Benefit	=	(4) Total Estate Assets
1	65/60	969,235		0		1,000,000		1,969,235
2	66/61	956,839		0		1,000,000		1,956,839
3	67/62	948,792		0		1,000,000		1,948,792
4	68/63	933,489		0		1,000,000		1,933,489
5	69/64	879,781		0		1,000,000		1,879,781
6	70/65	834,635		0		1,000,000		1,834,635
7	71/66	834,877		0		1,000,000		1,834,877
8	72/67	783,862		0		1,000,000		1,783,862
9	73/68	754,683		0		1,000,000		1,754,683
10	74/69	713,454		0		1,000,000		1,713,454
11	75/70	644,401		0		1,000,000		1,644,401
12	76/71	584,836		0		1,000,000		1,584,836
13	77/72	521,801		0		1,000,000		1,521,801
14	78/73	447,898		0		1,000,000		1,447,898
15	79/74	351,405		0		1,000,000		1,351,405
16	80/75	256,505		0		1,000,000		1,256,505
17	81/76	166,707		0		1,000,000		1,166,707
18	82/77	53,934		0		1,000,000		1,053,934
19	83/78	0		0		1,000,000		1,000,000
20	84/79	0		0		1,000,000		1,000,000
21	85/80	0		0		1,000,000		1,000,000
22	86/81	0		0		1,000,000		1,000,000
23	87/82	0		0		1,000,000		1,000,000
24	88/83	0		0		1,000,000		1,000,000
25	89/84	0		0		1,000,000		1,000,000
26	90/85	0		0		1,000,000		1,000,000
27	91/86	0		0		1,000,000		1,000,000
28	92/87	0		0		1,000,000		1,000,000
29	93/88	0		0		1,000,000		1,000,000
30	94/89	0		0		1,000,000		1,000,000

*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.

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

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Supplemental Report

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