



John and Katie Winters

360 WEALTH MANAGEMENT -ESTATE PLAN
December 03, 2012

PREPARED BY:

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Sample

Disclaimer

The following report is a diagnostic tool intended to review your current financial situation and suggest potential planning ideas and concepts that may be of benefit. The purpose of the report is to illustrate how accepted financial and estate planning principles may improve your current situation.

This report is based upon information and assumptions provided by you (the client). This report provides broad and general guidelines on the advantages of certain financial planning concepts and does not constitute a recommendation of any particular technique. The consolidated report is provided for informational purposes as a courtesy to you. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. All reports should be reviewed in conjunction with your fact summary and this Disclaimer page.

The term "plan" or "planning," when used within this report, does not imply that a recommendation has been made to implement one or more financial plans or make a particular investment. Nor does the plan or report provide legal, accounting, financial, tax or other advice. Rather, the report and the illustrations therein provide a summary of certain potential financial strategies. The reports provide projections based on various assumptions and are therefore hypothetical in nature and not guarantees of investment returns. You should consult your tax and/or legal advisors before implementing any transactions and/or strategies concerning your finances.

Additionally, this report may not reflect all holdings or transactions, their costs, or proceeds received by you. It may contain information on assets that are not held at the broker/dealer with whom your financial representative is registered. As such, those assets will not be included on the broker/dealer's books and records. Prices that may be indicated in this report are obtained from sources we consider reliable but are not guaranteed. Past performance is no guarantee of future performance and it is important to realize that actual results may differ from the projections contained in this report. The presentation of investment returns set forth in this report does not reflect the deduction of any commissions. Projected valuations and/or rates of return may not take into account surrender charges on products you might own. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges will result in a lower rate of return.

It is important to compare the information on this report with the statements you receive from the custodian(s) for your account(s). Please note that there may be minor variations due to calculation methodologies. If you have any questions, please contact your financial representative. Also, your account(s) may not be covered by FDIC or SIPC. FDIC and SIPC coverages apply only to certain assets and may be subject to limitations. Questions about coverage that may apply should be directed to the asset provider or sponsor.

The information contained in this report is not written or intended as financial, tax or legal advice. The information provided herein may not be relied on for purposes of avoiding any federal tax penalties. You are encouraged to seek financial, tax and legal advice from your professional advisors.

Tools such as the Monte Carlo simulation will yield different results depending on the variables inputted, and the assumptions underlying the calculation. For those reports that perform a Monte Carlo analysis, the term 'Monte Carlo' will be included in the report title. The assumptions with respect to the simulation include the assumed rates of return and standard deviations of the portfolio model associated with each asset. The assumed rates of return are based on the historical rates of returns and standard deviations, for certain periods of time, for the benchmark indexes comprising the asset classes in the model portfolio. Since the market data used to generate these rates of return change over time your results will vary with each use over time.

Monte Carlo Analysis is a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments.

The Monte Carlo simulation uses at most 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between.

The outcomes presented using the Monte Carlo simulation represent only a few of the many possible outcomes. Since past performance and market conditions may not be repeated in the future, your investment goals may not be fulfilled by following advice that is based on the projections.

I/We have received and read this Disclaimer page and understand its contents and, therefore, the limitations of the report. Furthermore, I understand that none of the calculations and presentations of investment returns are guaranteed.

Client(s): _____
John Winters _____ Date

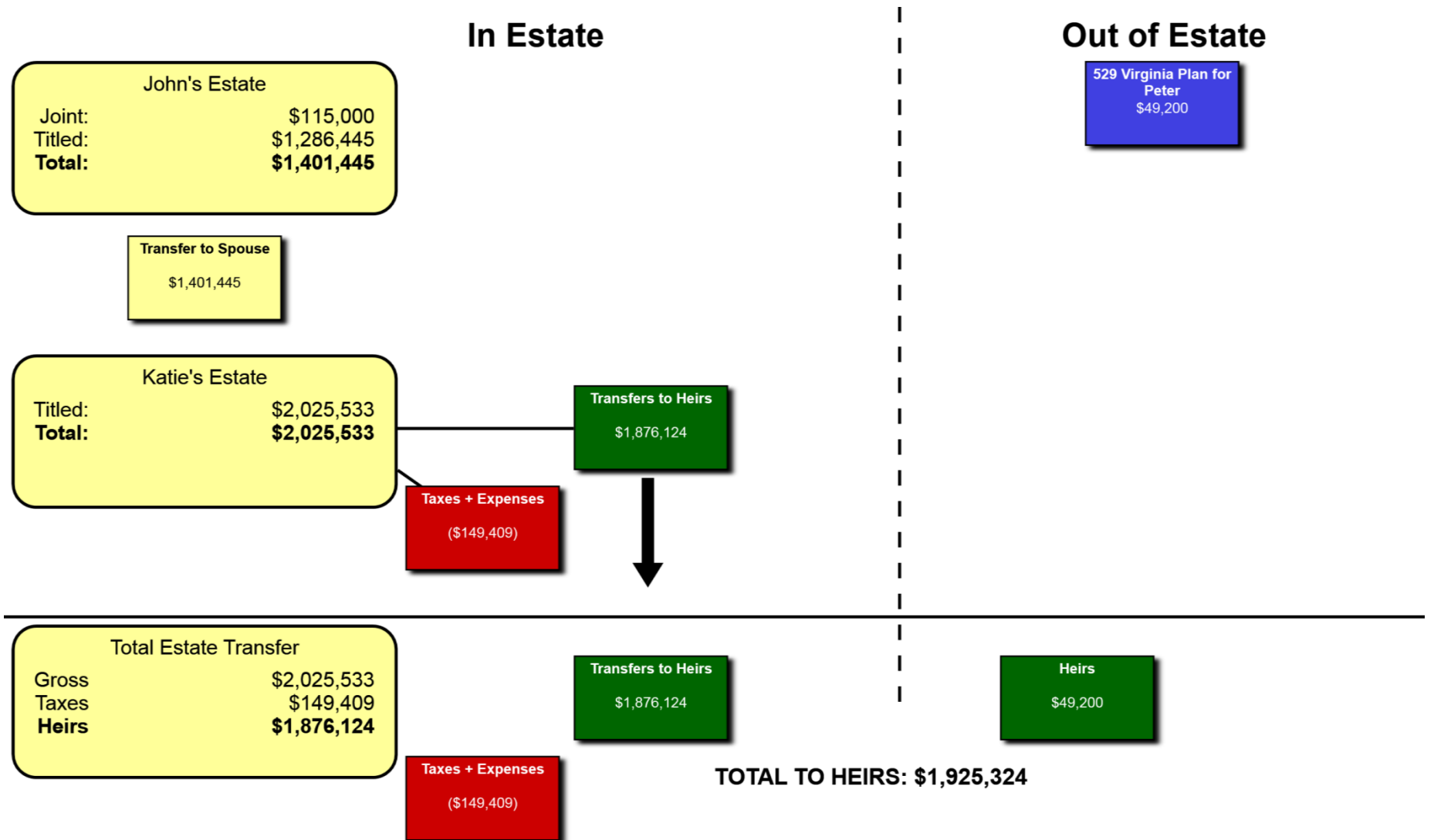
Katie Winters _____ Date

Advisor: _____
William Wilkinson, CFP ChFC, CLU, CASL, AIF _____ Date

Estate Flow Chart

Base Facts as of December 3, 2012

Prepared for John and Katie Winters



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Estate Flow Chart

Base Facts as of December 3, 2012

Prepared for John and Katie Winters

JOHN'S ESTATE

Estate Value

Home	\$95,000
Jon's 401K	\$324,844
Merrill Lynch Account	\$211,601
Term Life on Jon	\$750,000
Vanguard Money Market	\$20,000
Estate Value:	\$1,401,445

Transfers to Spouse

Home	\$95,000
Jon's 401K	\$324,844
Merrill Lynch Account	\$211,601
Term Life on Jon	\$750,000
Vanguard Money Market	\$20,000
Transfers to Spouse:	\$1,401,445

KATIE'S ESTATE

Estate Value

Home	\$190,000
Jon's 401K	\$324,844
Katie's Roth 403b	\$147,038
Katie's Roth IRA (converted)	\$112,050
Merrill Lynch Account	\$211,601
Term Life on Jon	\$750,000
Term Policy for Katie	\$250,000
Vanguard Money Market	\$40,000
Estate Value:	\$2,025,533

Transfers to Heirs

Amanda Traditional	\$625,375
Kevin and Haley Traditional	\$625,374
Peter Traditional	\$625,375
Transfers to Heirs:	\$1,876,124

Taxes & Expenses

Income Tax on IRD	(\$149,409)
Taxes & Expenses:	(\$149,409)

OUT OF ESTATE

Out of Estate

529 Virginia Plan for Peter	\$49,200
Out of Estate:	\$49,200

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Liquidity of Insurance & Portfolio Assets

Base Facts (All Years)

Prepared for John and Katie Winters

Estate liquidity is the ability of your life insurance and/or liquid assets to cover the expenses associated with settling your estate. You can determine whether or not your heirs will face a deficit situation by looking at estate taxes and expenses as compared to the resources available to pay them. The chart and table below show the expected expenses and resources associated with settling your estate.

You are projected to have an estate liquidity surplus of **\$1,750,320** in **2012**.

ASSUMPTIONS

- **John and Katie Winters** die simultaneously in each year analyzed.
- Resources available include **insurance and portfolio assets**.

Resources available at **John and Katie Winters's** death in **2012** are:

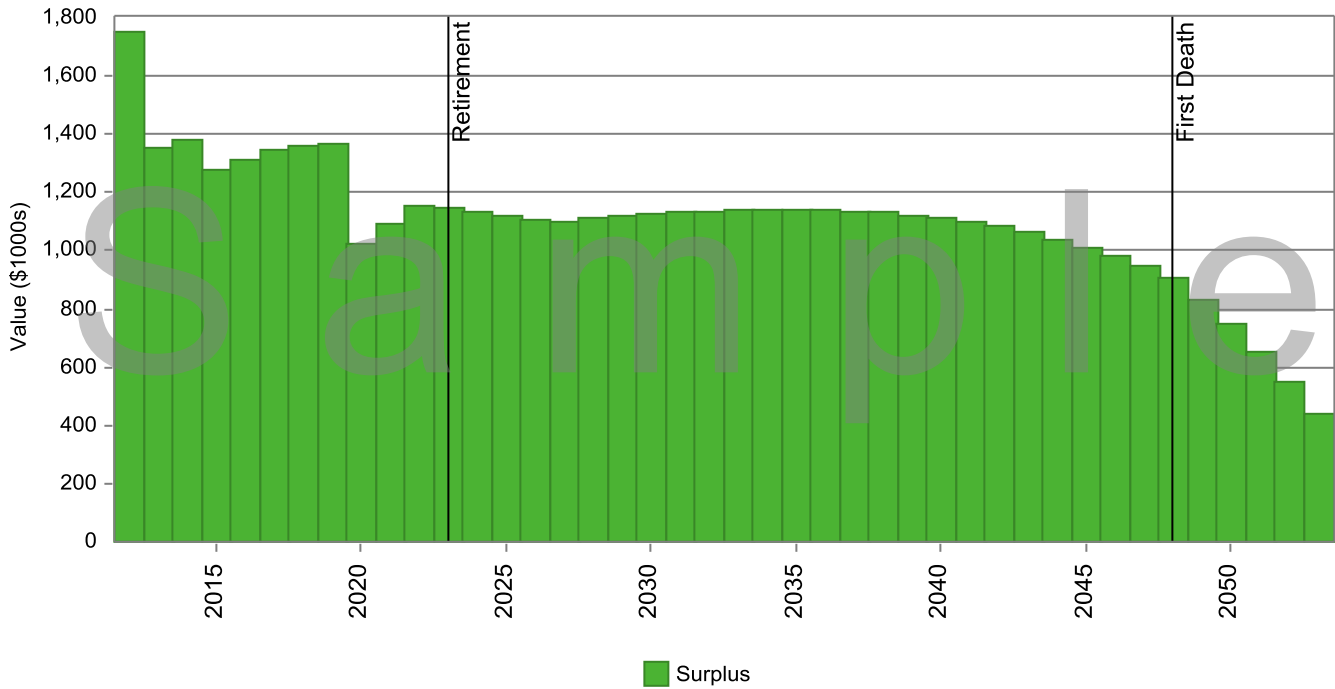
- Insurance proceeds on John's life will total **\$750,000**.
- Insurance proceeds on Katie's life will total **\$250,000**.
- Portfolio assets will total **\$917,615**.

Expected estate expenses at **John and Katie Winters's** death in **2012** are:

- Income tax on IRD, skip gift tax and/or estate taxes will total **\$167,295**.
- Probate and expenses will total **\$0**.

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Year by Year Estate Surplus / Deficit



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Liquidity of Insurance & Portfolio Assets

Base Facts (All Years)

Prepared for John and Katie Winters

Year	Age	Insurance In Estate	Insurance Out Of Estate	Total Insurance Benefit	Total Portfolio Assets	Total Transfer Cost	Surplus / Deficit
2012	54/49	\$1,000,000	\$0	\$1,000,000	\$917,615	\$167,295	\$1,750,320
2013	55/50	1,000,000	0	1,000,000	1,002,557	650,541	1,352,016
2014	56/51	1,000,000	0	1,000,000	1,096,103	717,974	1,378,129
2015	57/52	750,000	0	750,000	1,198,932	672,314	1,276,618
2016	58/53	750,000	0	750,000	1,312,401	752,307	1,310,094
2017	59/54	750,000	0	750,000	1,435,542	839,155	1,346,387
2018	60/55	750,000	0	750,000	1,518,545	911,042	1,357,503
2019	61/56	750,000	0	750,000	1,598,799	983,512	1,365,287
2020	62/57	0	0	0	1,755,097	728,586	1,026,511
2021	63/58	0	0	0	1,925,315	836,275	1,089,040
2022	64/59	0	0	0	2,109,904	954,252	1,155,652
2023	65/60	0	0	0	2,135,117	989,413	1,145,704
2024	66/61	0	0	0	2,161,372	1,026,267	1,135,105
2025	67/62	0	0	0	2,185,967	1,063,483	1,122,484
2026	68/63	0	0	0	2,208,694	1,101,018	1,107,676
2027	69/64	0	0	0	2,204,905	1,103,939	1,100,966
2028	70/65	0	0	0	2,241,304	1,131,270	1,110,034
2029	71/66	0	0	0	2,275,277	1,157,119	1,118,158
2030	72/67	0	0	0	2,306,192	1,180,972	1,125,220
2031	73/68	0	0	0	2,333,688	1,202,313	1,131,375
2032	74/69	0	0	0	2,357,402	1,220,967	1,136,435
2033	75/70	0	0	0	2,376,649	1,237,230	1,139,419
2034	76/71	0	0	0	2,390,977	1,250,064	1,140,913
2035	77/72	0	0	0	2,399,900	1,258,939	1,140,961
2036	78/73	0	0	0	2,402,896	1,263,463	1,139,433
2037	79/74	0	0	0	2,399,409	1,263,223	1,136,186
2038	80/75	0	0	0	2,388,841	1,257,772	1,131,069
2039	81/76	0	0	0	2,370,556	1,247,823	1,122,733
2040	82/77	0	0	0	2,343,874	1,231,986	1,111,888
2041	83/78	0	0	0	2,308,066	1,209,492	1,098,574
2042	84/79	0	0	0	2,262,356	1,179,764	1,082,592
2043	85/80	0	0	0	2,205,985	1,142,894	1,063,091
2044	86/81	0	0	0	2,139,284	1,099,582	1,039,702
2045	87/82	0	0	0	2,061,564	1,048,285	1,013,279
2046	88/83	0	0	0	1,971,539	987,880	983,659
2047	89/84	0	0	0	1,910,272	962,302	947,970
2048	90/85	0	0	0	1,870,963	963,684	907,279
2049	91/86	0	0	0	1,756,978	925,583	831,395
2050	92/87	0	0	0	1,628,279	881,222	747,057
2051	93/88	0	0	0	1,483,679	829,323	654,356
2052	94/89	0	0	0	1,320,014	768,242	551,772
2053	95/90	0	0	0	1,135,523	697,080	438,443

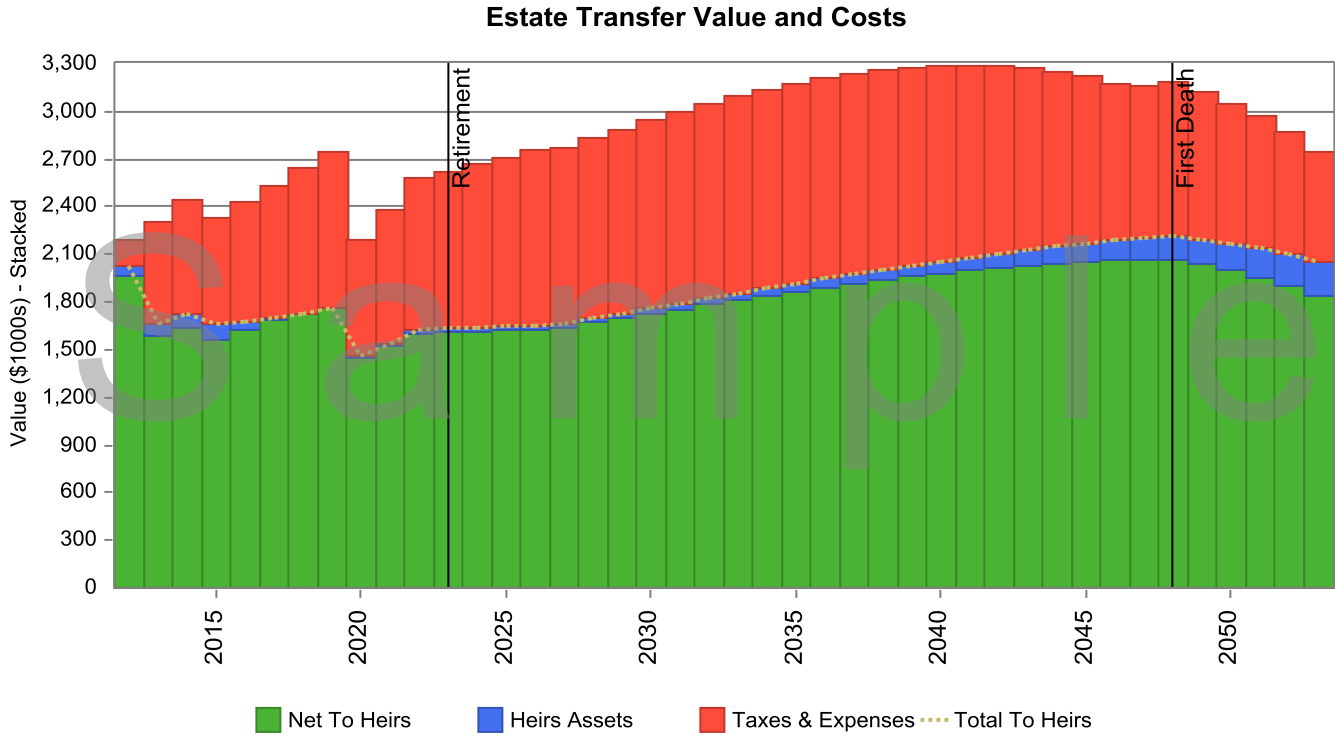
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Estate Transfer

Base Facts (All Years)

Prepared for John and Katie Winters

The Estate Transfer report shows the projected value of assets inside and outside of your estate, the reduction in value due to transfer taxes, and the net amount to your heirs.



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Base Facts (All Years)

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The Estate Transfer report shows the projected value of assets inside and outside of your estate, the reduction in value due to transfer taxes, and the net amount to your heirs.

Year	Age	Gross Estate	Taxes & Expenses	Net To Heirs	Heirs Assets	Total To Heirs
2012	54/49	\$2,129,385	\$167,295	\$1,962,089	\$61,175	\$2,023,264
2013	55/50	2,237,056	650,541	1,586,513	74,118	1,660,631
2014	56/51	2,354,333	717,974	1,636,360	88,107	1,724,467
2015	57/52	2,231,940	672,314	1,559,626	103,226	1,662,852
2016	58/53	2,371,281	752,307	1,618,975	61,678	1,680,653
2017	59/54	2,521,438	839,155	1,682,284	14,614	1,696,898
2018	60/55	2,632,654	911,042	1,721,610	8,000	1,729,610
2019	61/56	2,742,371	983,512	1,758,857	8,000	1,766,857
2020	62/57	2,172,215	728,586	1,443,630	16,646	1,460,276
2021	63/58	2,357,992	836,275	1,521,715	17,991	1,539,706
2022	64/59	2,558,720	954,252	1,604,467	19,445	1,623,912
2023	65/60	2,600,674	989,413	1,611,261	21,016	1,632,277
2024	66/61	2,644,294	1,026,267	1,618,028	22,714	1,640,742
2025	67/62	2,686,902	1,063,483	1,623,420	24,549	1,647,969
2026	68/63	2,728,314	1,101,018	1,627,296	26,533	1,653,829
2027	69/64	2,743,907	1,103,939	1,639,966	28,677	1,668,643
2028	70/65	2,800,411	1,131,270	1,669,140	30,994	1,700,134
2029	71/66	2,855,239	1,157,119	1,698,120	33,498	1,731,618
2030	72/67	2,907,787	1,180,972	1,726,815	36,205	1,763,020
2031	73/68	2,957,722	1,202,313	1,755,409	39,130	1,794,539
2032	74/69	3,004,712	1,220,967	1,783,745	42,292	1,826,037
2033	75/70	3,048,104	1,237,230	1,810,874	45,709	1,856,583
2034	76/71	3,087,477	1,250,064	1,837,412	49,402	1,886,814
2035	77/72	3,122,379	1,258,939	1,863,437	53,394	1,916,831
2036	78/73	3,152,323	1,263,463	1,888,861	57,708	1,946,569
2037	79/74	3,176,790	1,263,223	1,913,565	62,371	1,975,936
2038	80/75	3,195,218	1,257,772	1,937,444	67,411	2,004,855
2039	81/76	3,207,011	1,247,823	1,959,188	72,858	2,032,046
2040	82/77	3,211,529	1,231,986	1,979,542	78,745	2,058,287
2041	83/78	3,208,085	1,209,492	1,998,592	85,108	2,083,700
2042	84/79	3,195,946	1,179,764	2,016,181	91,985	2,108,166
2043	85/80	3,174,398	1,142,894	2,031,503	99,417	2,130,920
2044	86/81	3,143,819	1,099,582	2,044,236	107,450	2,151,686
2045	87/82	3,103,568	1,048,285	2,055,283	116,132	2,171,415
2046	88/83	3,052,410	987,880	2,064,529	125,515	2,190,044

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Year	Age	Gross Estate	Taxes & Expenses	Net To Heirs	Heirs Assets	Total To Heirs
2047	89/84	3,031,459	962,302	2,069,157	135,657	2,204,814
2048	90/85	3,033,970	963,684	2,070,286	146,618	2,216,904
2049	91/86	2,963,365	925,583	2,037,782	158,465	2,196,247
2050	92/87	2,879,664	881,222	1,998,441	171,269	2,169,710
2051	93/88	2,781,741	829,323	1,952,418	185,108	2,137,526
2052	94/89	2,666,494	768,242	1,898,251	200,065	2,098,316
2053	95/90	2,532,227	697,080	1,835,147	216,230	2,051,377

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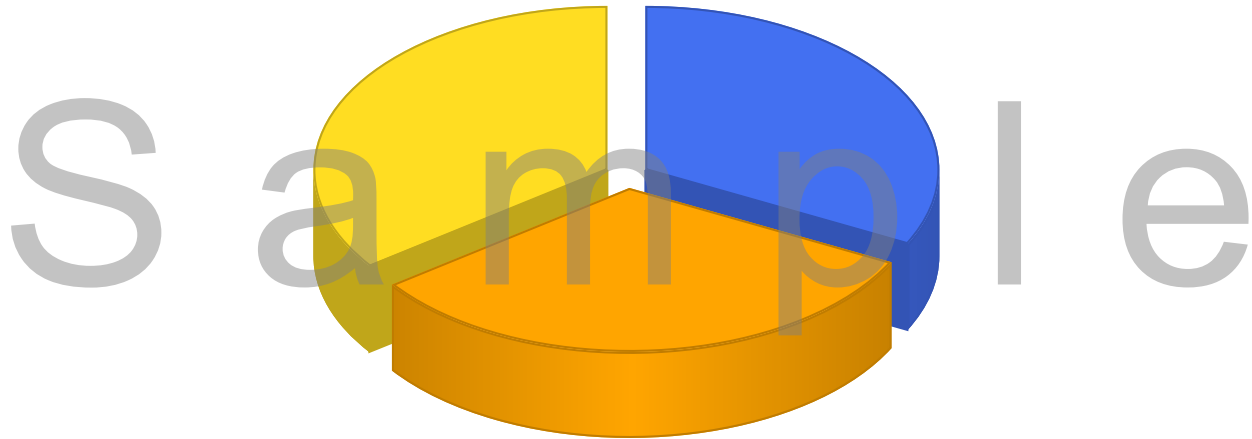
Estate Distribution

Base Facts as of December 3, 2012

Prepared for John and Katie Winters

The Estate Distribution report shows the projected value of assets outside your estate, transfers made at the time of death, and the total assets your heirs receive after taxes.

Breakdown of Estate Distribution - Current Year (2012)



■ Amanda Traditional (32.48%)

■ Kevin and Haley Traditional (32.48%)

■ Peter Traditional (35.04%)

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Estate Distribution

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The Estate Distribution report shows the projected value of assets outside your estate, transfers made at the time of death, and the total assets your heirs receive after taxes.

To HEIRS			
Amanda Traditional			
From	Asset	Amount	Total
At Katie's Death	Bequest: Home	\$190,000	
	Bequest: Merrill Lynch Account	132,500	
	Bequest: Katie's Roth IRA (converted)	112,050	
	Beneficiary: Jon's 401K	108,281	
	Beneficiary: Term Policy for Katie	83,333	
	Beneficiary: Katie's Roth 403b	49,013	
	Bequest: Vanguard Money Market	1	
	Income Tax on IRD (Katie's Roth 403b)	(11,905)	
	Income Tax on IRD (Jon's 401K)	(37,898)	
	Total		625,375
Kevin and Haley Traditional			
From	Asset	Amount	Total
At Katie's Death	Bequest: Term Life on Jon	\$355,449	
	Beneficiary: Jon's 401K	108,281	
	Beneficiary: Term Policy for Katie	83,333	
	Bequest: Merrill Lynch Account	79,101	
	Beneficiary: Katie's Roth 403b	49,013	
	Income Tax on IRD (Katie's Roth 403b)	(11,905)	
	Income Tax on IRD (Jon's 401K)	(37,898)	
		Total	
Peter Traditional			
From	Asset	Amount	Total
Prior Transfers	529 Virginia Plan for Peter	\$49,200	
At Katie's Death	Bequest: Term Life on Jon	394,551	
	Beneficiary: Jon's 401K	108,282	
	Beneficiary: Term Policy for Katie	83,334	
	Beneficiary: Katie's Roth 403b	49,012	
	Bequest: Vanguard Money Market	39,999	
	Income Tax on IRD (Katie's Roth 403b)	(11,904)	
	Income Tax on IRD (Jon's 401K)	(37,899)	
	Total		674,575

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Total to Heirs:

1,925,324

Sample

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Charitable Lead Trust Analysis

Base Facts

Prepared for John and Katie Winters

The Charitable Lead Trust (CLT) Analysis report illustrates the projected value of trust assets over time. A Charitable Lead Trust is an irrevocable split interest trust where one party (a charitable organization) receives an income stream from the trust and another party (typically the grantor's children) receives the remaining trust assets at the end of the income period.

You have no Charitable Lead Trusts.

Sample

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Estate Growth and Tax Impact

Base Facts

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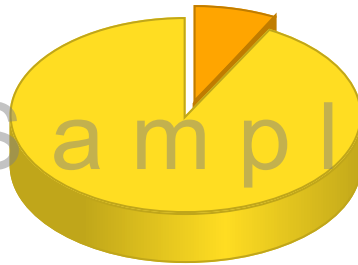
The Estate Growth and Tax Impact report shows the value of assets inside your estate, the reduction in value due to taxes and expenses, and the net amount to your heirs at multiple periods of time assuming the death of you and your spouse at those time periods.

	Current Situation (2012)	In 10 Years (2022)	In 20 Years (2032)
Gross Estate	\$2,129,385	\$2,558,720	\$3,004,712
Taxes & Expenses	\$167,295	\$954,252	\$1,220,967
Net To Heirs	\$1,962,089	\$1,604,467	\$1,783,745

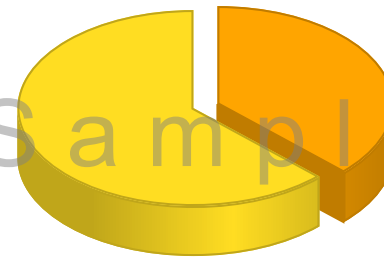
Current Situation

In 10 Years

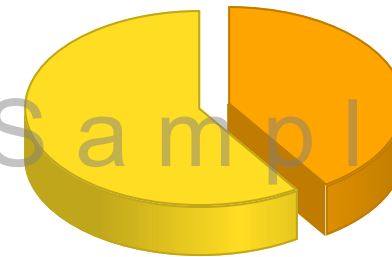
In 20 Years



■ Taxes & Expenses (7.86%)
■ Net To Heirs (92.14%)



■ Taxes & Expenses (37.29%)
■ Net To Heirs (62.71%)



■ Taxes & Expenses (40.64%)
■ Net To Heirs (59.36%)

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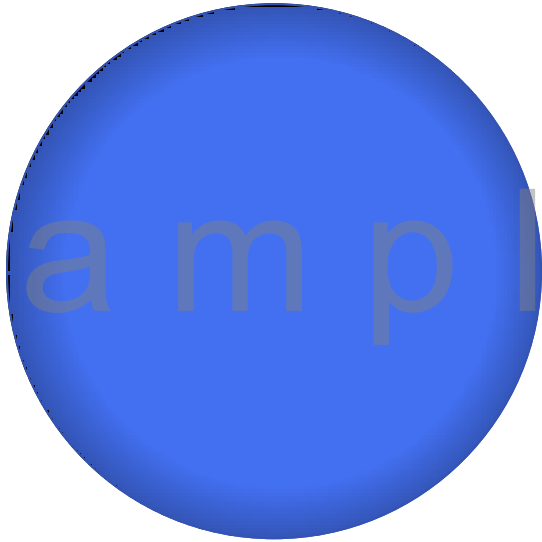
Multi-Generational Transfer Summary

Base Facts (All Years)

Prepared for John and Katie Winters

The Multi-Generational Summary shows the distributions being received by each generation, individuals and charity.

Transfer Summary



■ Children (100.00%)

DETAILS

Recipient	Distributions
Children	\$2,051,377
Total Distributions	2,051,377

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Multi-Generational Transfer Summary

Base Facts (All Years)

Prepared for John and Katie Winters

The Multi-Generational Summary shows the distributions being received by each generation, individuals and charity.

Year	Age	Children	Total Distributions
2012	54/49	\$0	\$0
2013	55/50	0	0
2014	56/51	0	0
2015	57/52	0	0
2016	58/53	0	0
2017	59/54	0	0
2018	60/55	0	0
2019	61/56	0	0
2020	62/57	0	0
2021	63/58	0	0
2022	64/59	0	0
2023	65/60	0	0
2024	66/61	0	0
2025	67/62	0	0
2026	68/63	0	0
2027	69/64	0	0
2028	70/65	0	0
2029	71/66	0	0
2030	72/67	0	0
2031	73/68	0	0
2032	74/69	0	0
2033	75/70	0	0
2034	76/71	0	0
2035	77/72	0	0
2036	78/73	0	0
2037	79/74	0	0
2038	80/75	0	0
2039	81/76	0	0
2040	82/77	0	0
2041	83/78	0	0
2042	84/79	0	0
2043	85/80	0	0
2044	86/81	0	0
2045	87/82	0	0
2046	88/83	0	0
2047	89/84	0	0

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Year	Age	Children	Total Distributions
2048	90/85	0	0
2049	91/86	0	0
2050	92/87	0	0
2051	93/88	0	0
2052	94/89	0	0
2053	95/90	2,051,377	2,051,377
Totals		2,051,377	2,051,377

Sample

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