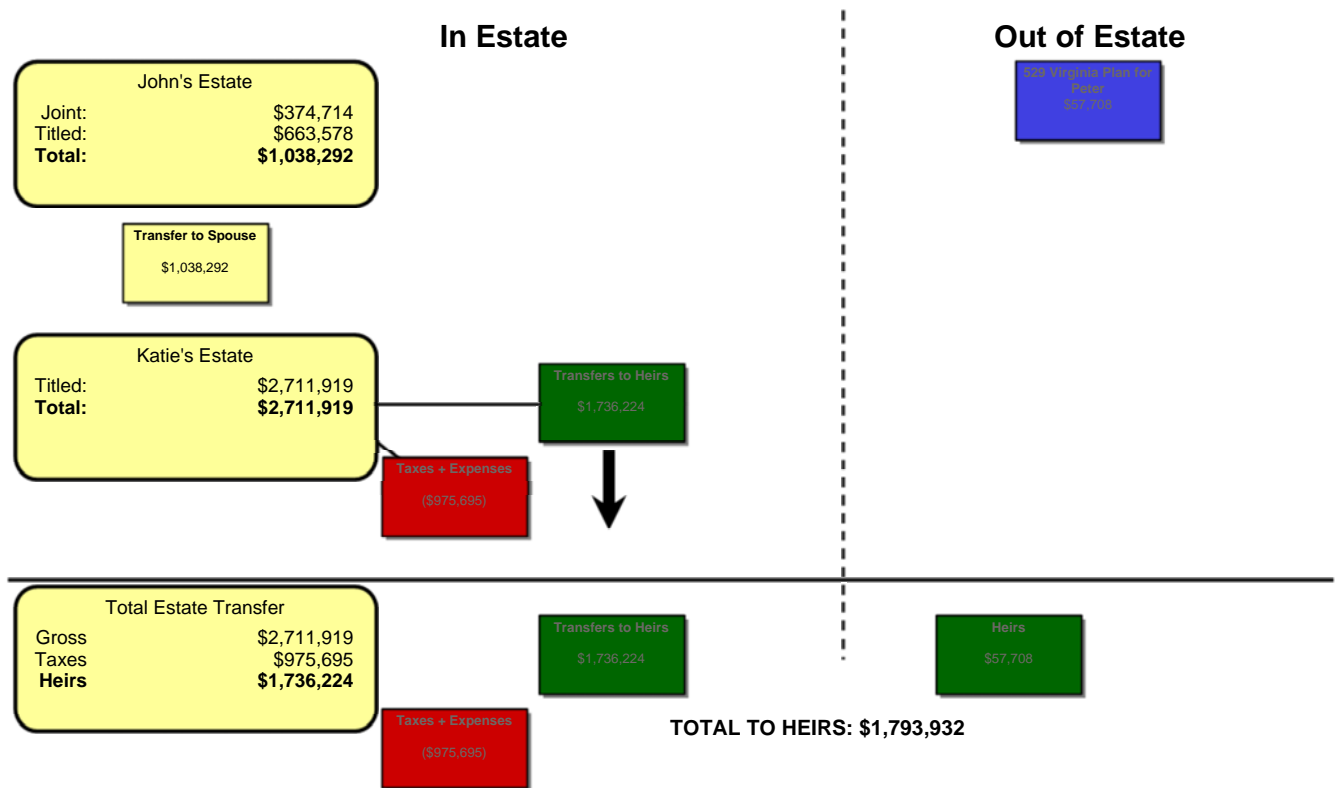


Estate Flow Chart

Base Facts in 2036

Prepared for John and Katie Winters



| JOHN'S ESTATE | |
|------------------------------|--------------------|
| Estate Value | |
| Qualified Retirement | \$663,578 |
| Real Estate | \$374,714 |
| Estate Value: | \$1,038,292 |
| Transfers to Spouse | |
| Qualified Retirement | \$663,578 |
| Real Estate | \$374,714 |
| Transfers to Spouse: | \$1,038,292 |
| KATIE'S ESTATE | |
| Estate Value | |
| Qualified Retirement | \$1,371,213 |
| Real Estate | \$749,427 |
| Roth IRAs | \$591,279 |
| Estate Value: | \$2,711,919 |
| Transfers to Heirs | |
| Amanda Traditional | \$578,741 |
| Kevin and Haley Traditional | \$578,742 |
| Peter Traditional | \$578,741 |
| Transfers to Heirs: | \$1,736,224 |
| Taxes & Expenses | |
| Estate Tax | (\$792,317) |
| Income Tax on IRD | (\$183,378) |
| Taxes & Expenses: | (\$975,695) |
| OUT OF ESTATE | |
| Out of Estate | |
| 529 Virginia Plan for Peter | \$57,708 |
| Out of Estate: | \$57,708 |

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.
