

## Client Information Summary

Client Information Summary Page: 1  
Date: 04/11/2007

Presented By: Kenneth B. Sapon, LUTCF

For: Harold Fontaine, Age 65  
& Martha Fontaine, Age 60

### Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 1,000,000	
	Liquid Assets (Tax Exempt Interest)	475,000	
	Equity Assets	1,000,000	
	Tax Deferred Assets	0	
	Pension Assets	500,000	
	Total Liquid Assets		2,975,000
<u>Illiquid Assets:</u>	Principal Residence	250,000	
	Personal Property	100,000	
	Vacation Home	150,000	
	Total Illiquid Assets		500,000
<u>Other Assets:</u>	Inside the Estate		
	Current Life Insurance Death Benefit	100,000	
	Total Other Assets Inside the Estate		100,000
	Total Estate Assets		\$3,575,000
	Outside the Estate		
	Proposed Life Insurance Outside the Estate	548,197	
	Total Other Assets Outside the Estate		548,197

### Funding Options for Required Cash Flow

<u>Pension Assets:</u>	Minimum Distribution, Unless More Is Needed
<u>Cash Flow Funding:</u>	Sequential Use of Liquid Assets -- CD, Bonds, Stocks, Pension Assets

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.

## Client Information Summary

Client Information Summary Page: 2  
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For: Harold Fontaine, Age 65  
& Martha Fontaine, Age 60

### Assumptions Used

<u>Income Tax Rates:</u>	Retirement	35.00%
<u>Life Expectancy:</u>	Joint	29 Years
	Harold Fontaine	Age 93
	Martha Fontaine	Age 88
<u>Taxable Account:</u>		CD
	Yield Assumption	6.00%
<u>Tax Exempt Account:</u>		Bonds
	Yield Assumption	5.00%
<u>Equities:</u>		Stocks
	Growth Rate	9.00%
	Dividend Rate	1.00%
<u>Pension Assets Harold Fontaine:</u>		
	Yield Assumption	10.00%

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# Analysis of After Tax Cash Flow Requirements

For: Harold Fontaine  
Martha Fontaine

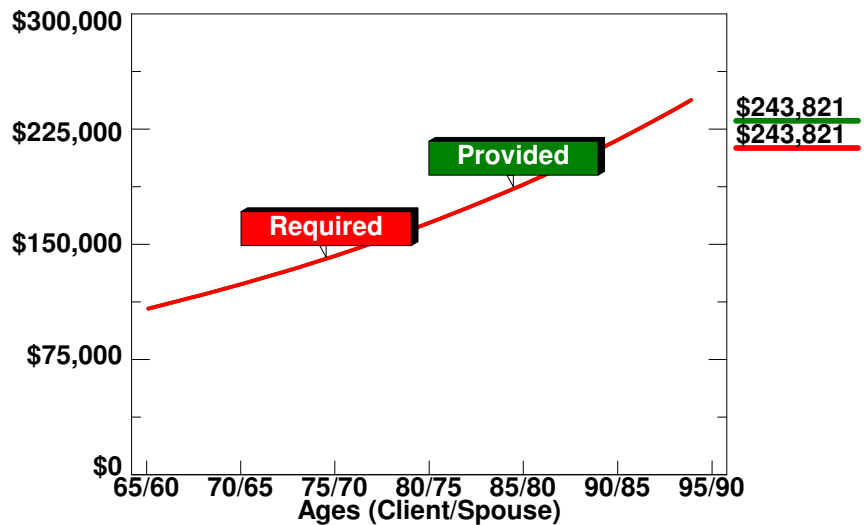
Presented By: Kenneth B. Sapon, LUTCF  
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Below is a list of your liquid assets. It is suggested that you withdraw funds to meet your after tax cash flow requirements from each liquid asset in the order presented. The Cash Flow graph on the right illustrates whether your liquid assets are sufficient to provide the required cash flow.

### Withdrawal Order

- 1st. CD
- 2nd. Bonds
- 3rd. Stocks
- 4th. Pension Assets\*

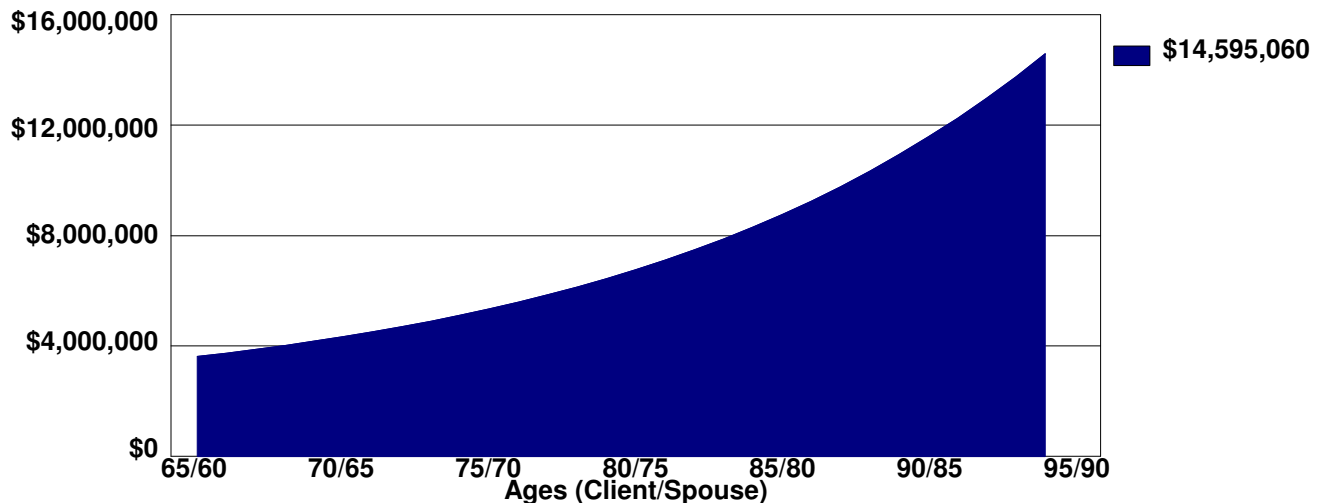
### Comparison of Annual Cash Flow (Required vs. Provided)



\*As needed, but no less than required minimum distributions.

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



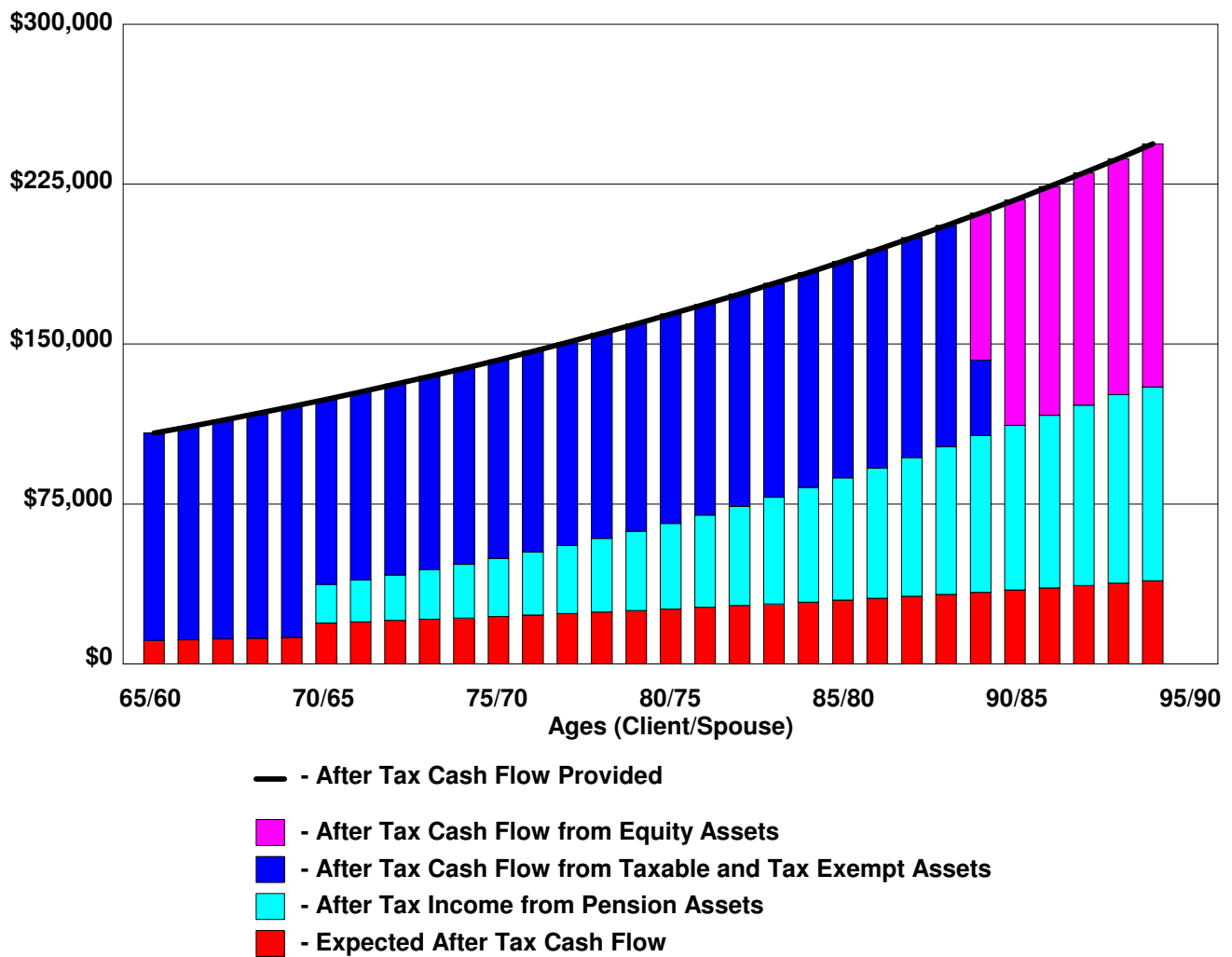


# Sources of Desired Cash Flow

Presented By: Kenneth B. Sapon, LUTCF  
Date: 04/11/2007

For: Harold Fontaine  
& Martha Fontaine

## 30 Year Graphic Analysis



## Desired Cash Flow Details

Desired Cash Flow Details Page: 1  
Date: 04/11/2007

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For: Harold Fontaine  
& Martha Fontaine

Year	Client Age	Spouse Age	(1) Living Expenses	(2) After Tax Spendable Cash Flow Desired
1	65	60	100,000	100,000
2	66	61	103,000	103,000
3	67	62	106,090	106,090
4	68	63	109,273	109,273
5	69	64	112,551	112,551
6	70	65	115,927	115,927
7	71	66	119,405	119,405
8	72	67	122,987	122,987
9	73	68	126,677	126,677
10	74	69	130,477	130,477
11	75	70	134,392	134,392
12	76	71	138,423	138,423
13	77	72	142,576	142,576
14	78	73	146,853	146,853
15	79	74	151,259	151,259
16	80	75	155,797	155,797
17	81	76	160,471	160,471
18	82	77	165,285	165,285
19	83	78	170,243	170,243
20	84	79	175,351	175,351
21	85	80	180,611	180,611
22	86	81	186,029	186,029
23	87	82	191,610	191,610
24	88	83	197,359	197,359
25	89	84	203,279	203,279
26	90	85	209,378	209,378
27	91	86	215,659	215,659
28	92	87	222,129	222,129
29	93	88	228,793	228,793
30	94	89	235,657	235,657

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4,757,541

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4,757,541

All values are assumed to be after tax.

Column (1) assumes 3.00% inflation.

## Gifting Cash Flow Details

Gifting Cash Flow Details Page: 1  
Date: 04/11/2007

Presented By: Kenneth B. Sapon, LUTCF

For: Harold Fontaine  
& Martha Fontaine

Year	Client Age	Spouse Age	(1) Gifts to Heirs for Life Insurance Premium	=	(2) Total After Tax Cash Flow for Gifts
1	65	60	8,164		8,164
2	66	61	8,164		8,164
3	67	62	8,164		8,164
4	68	63	8,164		8,164
5	69	64	8,164		8,164
6	70	65	8,164		8,164
7	71	66	8,164		8,164
8	72	67	8,164		8,164
9	73	68	8,164		8,164
10	74	69	8,164		8,164
11	75	70	8,164		8,164
12	76	71	8,164		8,164
13	77	72	8,164		8,164
14	78	73	8,164		8,164
15	79	74	8,164		8,164
16	80	75	8,164		8,164
17	81	76	8,164		8,164
18	82	77	8,164		8,164
19	83	78	8,164		8,164
20	84	79	8,164		8,164
21	85	80	8,164		8,164
22	86	81	8,164		8,164
23	87	82	8,164		8,164
24	88	83	8,164		8,164
25	89	84	8,164		8,164
26	90	85	8,164		8,164
27	91	86	8,164		8,164
28	92	87	8,164		8,164
29	93	88	8,164		8,164
30	94	89	8,164		8,164

244,920

244,920

# Expected Cash Flow

Expected Cash Flow Page: 1  
Date: 04/11/2007

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For: Harold Fontaine  
& Martha Fontaine

Year	Client Age	Spouse Age	(1) Social Security*	(2) Total Expected After Tax Cash Flow
1	65	60	11,018	11,018
2	66	61	11,349	11,349
3	67	62	11,689	11,689
4	68	63	12,040	12,040
5	69	64	12,401	12,401
6	70	65	19,159	19,159
7	71	66	19,734	19,734
8	72	67	20,326	20,326
9	73	68	20,936	20,936
10	74	69	21,564	21,564
11	75	70	22,211	22,211
12	76	71	22,877	22,877
13	77	72	23,564	23,564
14	78	73	24,270	24,270
15	79	74	24,999	24,999
16	80	75	25,749	25,749
17	81	76	26,521	26,521
18	82	77	27,317	27,317
19	83	78	28,136	28,136
20	84	79	28,980	28,980
21	85	80	29,850	29,850
22	86	81	30,745	30,745
23	87	82	31,667	31,667
24	88	83	32,617	32,617
25	89	84	33,596	33,596
26	90	85	34,604	34,604
27	91	86	35,642	35,642
28	92	87	36,711	36,711
29	93	88	37,813	37,813
30	94	89	38,947	38,947

All values are assumed to be after tax.

Column (1) assumes 3.00% inflation.

\*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213.



## Summary of Pension Assets for Harold Fontaine

Pension Assets Page: 1  
Date: 04/11/2007

Presented By: Kenneth B. Sapon, LUTCF

For: Harold Fontaine  
& Martha Fontaine

		Pension Account Initial Value 500,000	Pension Account Yield 10.00%	Retirement Income Tax Rate 35.00%		
		(1)	(2)	(3)	(4)	(5)
Year	Client Age	Beginning of Year Pension Assets	Required Minimum Distribution	Distribution from Pension Assets	Year End Pension Assets	Total After Tax Income from Pension Assets
1	65	500,000	0	0	544,500	0
2	66	544,500	0	0	592,961	0
3	67	592,961	0	0	645,735	0
4	68	645,735	0	0	703,205	0
5	69	703,205	0	0	765,790	0
6	70	765,790	27,949	27,949	803,509	18,167
7	71	803,509	30,321	30,321	842,002	19,709
8	72	842,002	32,891	32,891	881,122	21,379
9	73	881,122	35,673	35,673	920,694	23,187
10	74	920,694	38,685	38,685	960,508	25,145
11	75	960,508	41,944	41,944	1,000,316	27,264
12	76	1,000,316	45,469	45,469	1,039,828	29,555
13	77	1,039,828	49,048	49,048	1,078,959	31,881
14	78	1,078,959	53,151	53,151	1,117,105	34,548
15	79	1,117,105	57,287	57,287	1,154,142	37,237
16	80	1,154,142	61,719	61,719	1,189,649	40,117
17	81	1,189,649	66,461	66,461	1,223,152	43,200
18	82	1,223,152	71,529	71,529	1,254,117	46,494
19	83	1,254,117	76,940	76,940	1,281,946	50,011
20	84	1,281,946	82,706	82,706	1,305,972	53,759
21	85	1,305,972	88,241	88,241	1,326,109	57,357
22	86	1,326,109	94,050	94,050	1,341,712	61,133
23	87	1,341,712	100,128	100,128	1,352,085	65,083
24	88	1,352,085	106,463	106,463	1,356,482	69,201
25	89	1,356,482	113,040	113,040	1,354,108	73,476
26	90	1,354,108	118,781	118,781	1,345,271	77,208
27	91	1,345,271	124,562	124,562	1,329,352	80,965
28	92	1,329,352	130,329	130,329	1,305,736	84,714
29	93	1,305,736	136,014	136,014	1,273,827	88,409
30	94	1,273,827	139,981	139,981	1,234,758	90,988

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 1.00%.

## Details of Taxable Account\* (CD)

Taxable Account Detail Page: 1  
Date: 04/11/2007

Presented By: Kenneth B. Sapon, LUTCF

For: Harold Fontaine  
& Martha Fontaine

			Taxable Assets Initial Value 1,000,000	Taxable Yield 6.00%			Retirement Income Tax Rate 35.00%		
Year	Client Age	Spouse Age	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account		
1	65	60	1,000,000	97,146	902,854	35,211	938,065		
2	66	61	938,065	99,815	838,250	32,692	870,942		
3	67	62	870,942	102,565	768,377	29,967	798,344		
4	68	63	798,344	105,397	692,947	27,025	719,972		
5	69	64	719,972	108,314	611,658	23,855	635,513		
6	70	65	635,513	86,765	548,748	21,401	570,149		
7	71	66	570,149	88,126	482,023	18,799	500,822		
8	72	67	500,822	89,446	411,376	16,044	427,420		
9	73	68	427,420	90,718	336,702	13,131	349,833		
10	74	69	349,833	91,932	257,901	10,058	267,959		
11	75	70	267,959	93,081	174,878	6,820	181,698		
12	76	71	181,698	94,155	87,543	3,414	90,957		
13	77	72	90,957	90,957	0	0	0		
14	78	73	0	0	0	0	0		
15	79	74	0	0	0	0	0		
16	80	75	0	0	0	0	0		
17	81	76	0	0	0	0	0		
18	82	77	0	0	0	0	0		
19	83	78	0	0	0	0	0		
20	84	79	0	0	0	0	0		
21	85	80	0	0	0	0	0		
22	86	81	0	0	0	0	0		
23	87	82	0	0	0	0	0		
24	88	83	0	0	0	0	0		
25	89	84	0	0	0	0	0		
26	90	85	0	0	0	0	0		
27	91	86	0	0	0	0	0		
28	92	87	0	0	0	0	0		
29	93	88	0	0	0	0	0		
30	94	89	0	0	0	0	0		

\*Assumes yield is subject to income tax.

## Details of Tax Exempt Account\* (Bonds)

Tax Exempt Account Detail Page: 1  
Date: 04/11/2007

Presented By: Kenneth B. Sapon, LUTCF

For: Harold Fontaine  
& Martha Fontaine

			Tax Exempt Assets Initial Value 475,000			Tax Exempt Yield 5.00%			
			(1)	(2)	(3)	(4)	(5)		
			Beginning of Year Balance in Account	Tax Exempt Account Withdrawal	Balance in Account to Accrue	Tax Exempt Interest Earned	Year End Value of Account		
Year	Client Age	Spouse Age	-	=	+	=			
1	65	60	475,000	0	475,000	23,750	498,750		
2	66	61	498,750	0	498,750	24,938	523,688		
3	67	62	523,688	0	523,688	26,184	549,872		
4	68	63	549,872	0	549,872	27,494	577,366		
5	69	64	577,366	0	577,366	28,868	606,234		
6	70	65	606,234	0	606,234	30,312	636,546		
7	71	66	636,546	0	636,546	31,827	668,373		
8	72	67	668,373	0	668,373	33,419	701,792		
9	73	68	701,792	0	701,792	35,090	736,882		
10	74	69	736,882	0	736,882	36,844	773,726		
11	75	70	773,726	0	773,726	38,686	812,412		
12	76	71	812,412	0	812,412	40,621	853,033		
13	77	72	853,033	4,338	848,695	42,435	891,130		
14	78	73	891,130	96,199	794,931	39,747	834,678		
15	79	74	834,678	97,187	737,491	36,875	774,366		
16	80	75	774,366	98,095	676,271	33,814	710,085		
17	81	76	710,085	98,914	611,171	30,559	641,730		
18	82	77	641,730	99,638	542,092	27,105	569,197		
19	83	78	569,197	100,260	468,937	23,447	492,384		
20	84	79	492,384	100,776	391,608	19,580	411,188		
21	85	80	411,188	101,568	309,620	15,481	325,101		
22	86	81	325,101	102,315	222,786	11,139	233,925		
23	87	82	233,925	103,024	130,901	6,545	137,446		
24	88	83	137,446	103,705	33,741	1,687	35,428		
25	89	84	35,428	35,428	0	0	0		
26	90	85	0	0	0	0	0		
27	91	86	0	0	0	0	0		
28	92	87	0	0	0	0	0		
29	93	88	0	0	0	0	0		
30	94	89	0	0	0	0	0		

\*Assumes yield is not subject to income tax.

## Details of Equity Asset (Stocks)

Equity Assets Detail Page: 1  
Date: 04/11/2007

Presented By: Kenneth B. Sapon, LUTCF

For: Harold Fontaine  
& Martha Fontaine

Year	Client Age	Spouse Age	Initial	Growth	Dividend	Dividend	Income Tax Rate	Capital Gains	After Tax Dividend Cash Flow	After Tax Equity Sales Cash Flow	Combined After Tax Cash Flow
			Cost Basis 675,000	Rate 9.00%	Rate 1.00%	15.00% for 3 Yrs (ordinary income tax thereafter)	35.00%	Tax Rate 15.00% in Yrs 1-3 20.00% thereafter			
			(1) Beginning of Year Assets Value	(2) Sale of Equities	(3) Capital Growth	(4) After Tax Reinvested Dividends	(5) Net Year End Value of Assets*	(6)	(7)	(8)	
1	65	60	1,000,000	0	90,000	8,500	1,087,515	0	0	0	
2	66	61	1,087,515	0	97,876	9,244	1,182,689	0	0	0	
3	67	62	1,182,689	0	106,442	10,053	1,286,192	0	0	0	
4	68	63	1,286,192	0	115,757	8,360	1,396,206	0	0	0	
5	69	64	1,396,206	0	125,659	9,075	1,515,631	0	0	0	
6	70	65	1,515,631	0	136,407	9,852	1,645,271	0	0	0	
7	71	66	1,645,271	0	148,074	10,694	1,785,999	0	0	0	
8	72	67	1,785,999	0	160,740	11,609	1,938,765	0	0	0	
9	73	68	1,938,765	0	174,489	12,602	2,104,597	0	0	0	
10	74	69	2,104,597	0	189,414	13,680	2,284,614	0	0	0	
11	75	70	2,284,614	0	205,615	14,850	2,480,028	0	0	0	
12	76	71	2,480,028	0	223,203	16,120	2,692,157	0	0	0	
13	77	72	2,692,157	0	242,294	17,499	2,922,431	0	0	0	
14	78	73	2,922,431	0	263,019	18,996	3,172,402	0	0	0	
15	79	74	3,172,402	0	285,516	20,621	3,443,754	0	0	0	
16	80	75	3,443,754	0	309,938	22,384	3,738,315	0	0	0	
17	81	76	3,738,315	0	336,448	24,299	4,058,071	0	0	0	
18	82	77	4,058,071	0	365,226	26,377	4,405,177	0	0	0	
19	83	78	4,405,177	0	396,466	28,634	4,781,974	0	0	0	
20	84	79	4,781,974	0	430,378	31,083	5,191,001	0	0	0	
21	85	80	5,191,001	0	467,190	33,742	5,635,014	0	0	0	
22	86	81	5,635,014	0	507,151	36,628	6,117,005	0	0	0	
23	87	82	6,117,005	0	550,530	39,761	6,640,223	0	0	0	
24	88	83	6,640,223	0	597,620	43,161	7,208,194	0	0	0	
25	89	84	7,208,194	26,760	646,329	0	7,749,485	46,679	22,264	68,943	
26	90	85	7,749,485	67,253	691,401	0	8,289,897	49,934	55,796	105,730	
27	91	86	8,289,897	64,962	740,244	0	8,875,527	53,462	53,754	107,216	
28	92	87	8,875,527	62,491	793,173	0	9,510,147	57,284	51,584	108,868	
29	93	88	9,510,147	59,870	850,525	0	10,197,794	61,427	49,308	110,735	
30	94	89	10,197,794	58,380	912,547	0	10,941,441	65,906	47,980	113,886	

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

\*Column (5) has been reduced by a 1.00% management fee.

## Summary of Illiquid Assets

Illiquid Assets Page: 1  
Date: 04/11/2007

Presented By: Kenneth B. Sapon, LUTCF

For: Harold Fontaine  
& Martha Fontaine

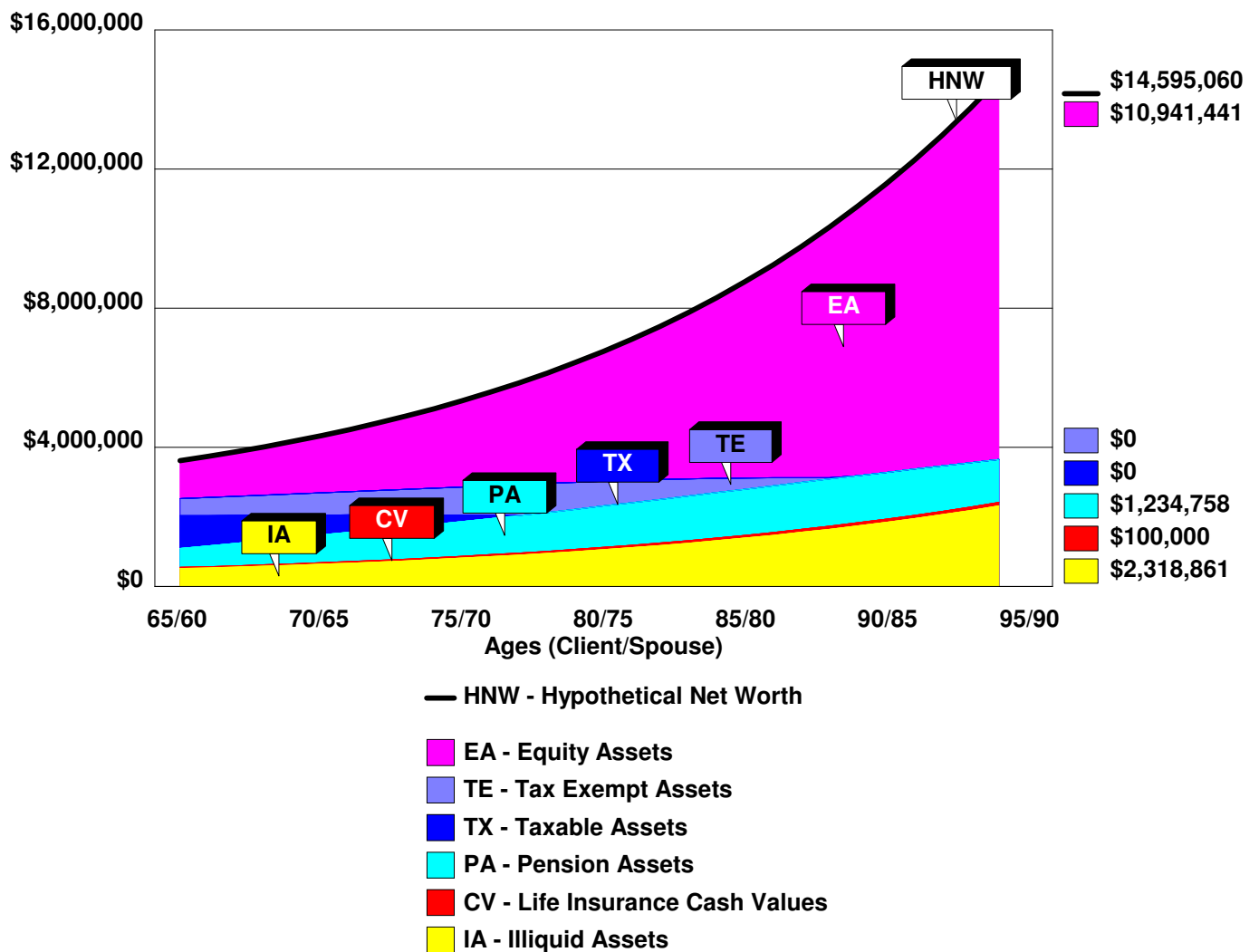
Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)
			Principal Residence (6.00% Growth) +	Personal Property (-5.00% Growth) +	Vacation Home (6.00% Growth) =	Total Assets
1	65	60	265,000	95,000	159,000	519,000
2	66	61	280,900	90,250	168,540	539,690
3	67	62	297,754	85,738	178,652	562,144
4	68	63	315,619	81,451	189,372	586,442
5	69	64	334,556	77,378	200,734	612,668
6	70	65	354,630	73,509	212,778	640,917
7	71	66	375,908	69,834	225,545	671,287
8	72	67	398,462	66,342	239,077	703,881
9	73	68	422,370	63,025	253,422	738,817
10	74	69	447,712	59,874	268,627	776,213
11	75	70	474,575	56,880	284,745	816,200
12	76	71	503,049	54,036	301,829	858,914
13	77	72	533,232	51,334	319,939	904,505
14	78	73	565,226	48,768	339,136	953,130
15	79	74	599,140	46,329	359,484	1,004,953
16	80	75	635,088	44,013	381,053	1,060,154
17	81	76	673,193	41,812	403,916	1,118,921
18	82	77	713,585	39,721	428,151	1,181,457
19	83	78	756,400	37,735	453,840	1,247,975
20	84	79	801,784	35,849	481,070	1,318,703
21	85	80	849,891	34,056	509,935	1,393,882
22	86	81	900,884	32,353	540,531	1,473,768
23	87	82	954,937	30,736	572,962	1,558,635
24	88	83	1,012,234	29,199	607,340	1,648,773
25	89	84	1,072,968	27,739	643,781	1,744,488
26	90	85	1,137,346	26,352	682,407	1,846,105
27	91	86	1,205,586	25,034	723,352	1,953,972
28	92	87	1,277,922	23,783	766,753	2,068,458
29	93	88	1,354,597	22,594	812,758	2,189,949
30	94	89	1,435,873	21,464	861,524	2,318,861

# Hypothetical Net Worth (After Providing Required Cash Flow)

Presented By: Kenneth B. Sapon, LUTCF  
Date: 04/11/2007

For: Harold Fontaine  
& Martha Fontaine

## 30 Year Graphic Analysis



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.

## Wealth Transfer Summary (After Providing Required Cash Flow)

Wealth Transfer Page: 1  
Date: 04/11/2007

Presented By: Kenneth B. Sapon, LUTCF

For: Harold Fontaine  
& Martha Fontaine

Year	Client Age	Spouse Age	(1) Total Estate Assets*	(2) Total Charitable Bequests	(3) Total Transfer Taxes	(4) Net Estate to Heirs	(5) Year End Total Assets Outside the Estate	(6) Year End Wealth Transferred to Heirs	(7) Wealth Transferred to Charity
1	65	60	3,687,830	544,500	0	3,143,330	548,197	3,691,527	544,500
2	66	61	3,809,970	592,961	0	3,217,009	556,633	3,773,642	592,961
3	67	62	3,942,287	645,735	0	3,296,552	565,718	3,862,270	645,735
4	68	63	4,083,191	703,205	0	3,379,986	575,505	3,955,491	703,205
5	69	64	4,235,836	765,790	665,323	2,804,723	586,018	3,390,741	765,790
6	70	65	4,396,392	803,509	729,228	2,863,655	597,269	3,460,924	803,509
7	71	66	4,568,483	842,002	800,035	2,926,446	609,443	3,535,889	842,002
8	72	67	4,752,980	881,122	877,085	2,994,773	622,621	3,617,394	881,122
9	73	68	4,950,823	920,694	961,571	3,068,558	636,734	3,705,292	920,694
10	74	69	5,163,020	960,508	1,056,382	3,146,130	651,823	3,797,953	960,508
11	75	70	5,390,654	1,000,316	1,159,686	3,230,652	667,789	3,898,441	1,000,316
12	76	71	5,634,889	1,039,828	1,272,284	3,322,777	684,724	4,007,501	1,039,828
13	77	72	5,897,025	1,078,959	1,394,936	3,423,130	702,411	4,125,541	1,078,959
14	78	73	6,177,315	1,117,105	1,528,116	3,532,094	720,850	4,252,944	1,117,105
15	79	74	6,477,215	1,154,142	1,672,690	3,650,383	740,433	4,390,816	1,154,142
16	80	75	6,798,203	1,189,649	1,829,705	3,778,849	761,261	4,540,110	1,189,649
17	81	76	7,141,874	1,223,152	2,000,297	3,918,425	783,305	4,701,730	1,223,152
18	82	77	7,509,948	1,254,117	2,185,707	4,070,124	806,373	4,876,497	1,254,117
19	83	78	7,904,279	1,281,946	2,387,283	4,235,050	830,270	5,065,320	1,281,946
20	84	79	8,326,864	1,305,972	2,606,491	4,414,401	854,932	5,269,333	1,305,972
21	85	80	8,780,106	1,326,109	2,844,698	4,609,299	880,365	5,489,664	1,326,109
22	86	81	9,266,410	1,341,712	3,103,584	4,821,114	906,535	5,727,649	1,341,712
23	87	82	9,788,389	1,352,085	3,384,967	5,051,337	933,317	5,984,654	1,352,085
24	88	83	10,348,877	1,356,482	3,690,817	5,301,578	960,513	6,262,091	1,356,482
25	89	84	10,948,081	1,354,108	4,021,685	5,572,288	987,657	6,559,945	1,354,108
26	90	85	11,581,273	1,345,271	4,374,801	5,861,201	1,013,942	6,875,143	1,345,271
27	91	86	12,258,851	1,329,352	4,756,224	6,173,275	1,038,466	7,211,741	1,329,352
28	92	87	12,984,341	1,305,736	5,202,163	6,476,442	1,060,259	7,536,701	1,305,736
29	93	88	13,761,570	1,273,827	5,687,646	6,800,097	1,078,187	7,878,284	1,273,827
30	94	89	14,595,060	1,234,758	6,211,181	7,149,121	1,090,368	8,239,489	1,234,758

\*Net of cash flow provided

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	\$ 13,761,570
Wealth Transferred to Heirs	\$ 7,878,284
Wealth Transferred to Charity	\$ 1,273,827

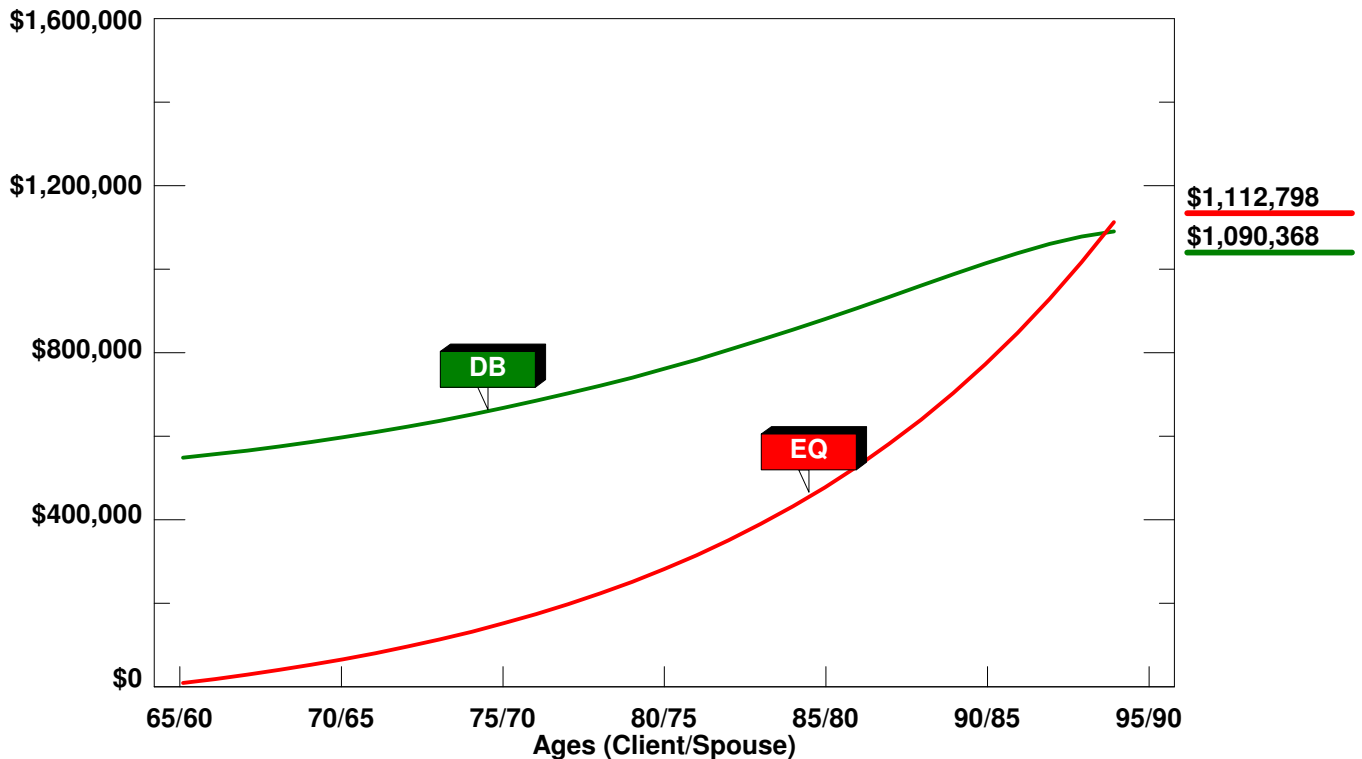
# Summary Comparison

Presented By: Kenneth B. Sapon, LUTCF  
Date: 04/11/2007

For: Harold Fontaine  
& Martha Fontaine

Heirs' Income Tax Rate	Hypothetical Equity Asset Growth Rate	Hypothetical Equity Asset Dividend Income Rate	Hypothetical Equity Asset Dividend Tax Rate	Hypothetical Equity Asset Capital Gains Tax Rate
35.00%	9.00%	1.00%	15.00% for 3 yrs (ordinary income tax rates thereafter)	15.00% in yrs 1-3 20.00% thereafter

## 30 Year Graphic Analysis



EQ - Hypothetical Equity Asset\*  
DB - Life Insurance Death Benefit

The composite capital gains tax rate includes 0.00% short-term gains \*Hypothetical Equity Asset includes management fee: 1.00% subject to ordinary income tax and 100.00% long-term gains subject to capital gains tax of 15.00% in years 1-3; 20.00% thereafter. Capital gains tax calculations are based upon a ratio of asset value to remaining cost basis in any given year.

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.



## Estate Assets Details

Estate Assets Page: 1  
Date: 04/11/2007

Presented By: Kenneth B. Sapon, LUTCF

For: Harold Fontaine  
& Martha Fontaine

Year	Client Age	Spouse Age	(1)	(2)	(3)	(4)
			Liquid Assets*	+ Net Illiquid Assets**	+ Current Life Insurance Death Benefit	= Total Estate Assets
1	65	60	3,068,830	519,000	100,000	3,687,830
2	66	61	3,170,280	539,690	100,000	3,809,970
3	67	62	3,280,143	562,144	100,000	3,942,287
4	68	63	3,396,749	586,442	100,000	4,083,191
5	69	64	3,523,168	612,668	100,000	4,235,836
6	70	65	3,655,475	640,917	100,000	4,396,392
7	71	66	3,797,196	671,287	100,000	4,568,483
8	72	67	3,949,099	703,881	100,000	4,752,980
9	73	68	4,112,006	738,817	100,000	4,950,823
10	74	69	4,286,807	776,213	100,000	5,163,020
11	75	70	4,474,454	816,200	100,000	5,390,654
12	76	71	4,675,975	858,914	100,000	5,634,889
13	77	72	4,892,520	904,505	100,000	5,897,025
14	78	73	5,124,185	953,130	100,000	6,177,315
15	79	74	5,372,262	1,004,953	100,000	6,477,215
16	80	75	5,638,049	1,060,154	100,000	6,798,203
17	81	76	5,922,953	1,118,921	100,000	7,141,874
18	82	77	6,228,491	1,181,457	100,000	7,509,948
19	83	78	6,556,304	1,247,975	100,000	7,904,279
20	84	79	6,908,161	1,318,703	100,000	8,326,864
21	85	80	7,286,224	1,393,882	100,000	8,780,106
22	86	81	7,692,642	1,473,768	100,000	9,266,410
23	87	82	8,129,754	1,558,635	100,000	9,788,389
24	88	83	8,600,104	1,648,773	100,000	10,348,877
25	89	84	9,103,593	1,744,488	100,000	10,948,081
26	90	85	9,635,168	1,846,105	100,000	11,581,273
27	91	86	10,204,879	1,953,972	100,000	12,258,851
28	92	87	10,815,883	2,068,458	100,000	12,984,341
29	93	88	11,471,621	2,189,949	100,000	13,761,570
30	94	89	12,176,199	2,318,861	100,000	14,595,060

\*Including taxable assets, tax exempt assets, equity assets, and pension assets.

\*\*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.

## Charitable Bequests Details

Charitable Bequests Page: 1  
Date: 04/11/2007

Presented By: Kenneth B. Sapon, LUTCF

For: Harold Fontaine  
& Martha Fontaine

Year	Client Age	Spouse Age	(1) 100.00% of Pension Assets	(2) Total Charitable Bequests
1	65	60	544,500	544,500
2	66	61	592,961	592,961
3	67	62	645,735	645,735
4	68	63	703,205	703,205
5	69	64	765,790	765,790
6	70	65	803,509	803,509
7	71	66	842,002	842,002
8	72	67	881,122	881,122
9	73	68	920,694	920,694
10	74	69	960,508	960,508
11	75	70	1,000,316	1,000,316
12	76	71	1,039,828	1,039,828
13	77	72	1,078,959	1,078,959
14	78	73	1,117,105	1,117,105
15	79	74	1,154,142	1,154,142
16	80	75	1,189,649	1,189,649
17	81	76	1,223,152	1,223,152
18	82	77	1,254,117	1,254,117
19	83	78	1,281,946	1,281,946
20	84	79	1,305,972	1,305,972
21	85	80	1,326,109	1,326,109
22	86	81	1,341,712	1,341,712
23	87	82	1,352,085	1,352,085
24	88	83	1,356,482	1,356,482
25	89	84	1,354,108	1,354,108
26	90	85	1,345,271	1,345,271
27	91	86	1,329,352	1,329,352
28	92	87	1,305,736	1,305,736
29	93	88	1,273,827	1,273,827
30	94	89	1,234,758	1,234,758

## Transfer Tax Details

Transfer Tax Page: 1  
Date: 04/11/2007

Presented By: Kenneth B. Sapon, LUTCF

For: Harold Fontaine  
& Martha Fontaine

Year	Client Age	Spouse Age	(1) Total Estate Assets	(2) Total Charitable Bequests	(3) Taxable Estate*	(4) Available Unified Credit Equivalent	(5) Estate Tax*	(6) Income Tax on Pension Assets	(7) Total Transfer Taxes
1	65	60	3,687,830	544,500	3,143,330	4,000,000	0	0	0
2	66	61	3,809,970	592,961	3,217,009	4,000,000	0	0	0
3	67	62	3,942,287	645,735	3,296,552	7,000,000	0	0	0
4	68	63	4,083,191	703,205	0	0	0	0	0
5	69	64	4,235,836	765,790	3,470,046	2,000,000	665,323	0	665,323
6	70	65	4,396,392	803,509	3,592,883	2,000,000	729,228	0	729,228
7	71	66	4,568,483	842,002	3,726,481	2,000,000	800,035	0	800,035
8	72	67	4,752,980	881,122	3,871,858	2,000,000	877,085	0	877,085
9	73	68	4,950,823	920,694	4,030,129	2,000,000	961,571	0	961,571
10	74	69	5,163,020	960,508	4,202,512	2,000,000	1,056,382	0	1,056,382
11	75	70	5,390,654	1,000,316	4,390,338	2,000,000	1,159,686	0	1,159,686
12	76	71	5,634,889	1,039,828	4,595,061	2,000,000	1,272,284	0	1,272,284
13	77	72	5,897,025	1,078,959	4,818,066	2,000,000	1,394,936	0	1,394,936
14	78	73	6,177,315	1,117,105	5,060,210	2,000,000	1,528,116	0	1,528,116
15	79	74	6,477,215	1,154,142	5,323,073	2,000,000	1,672,690	0	1,672,690
16	80	75	6,798,203	1,189,649	5,608,554	2,000,000	1,829,705	0	1,829,705
17	81	76	7,141,874	1,223,152	5,918,722	2,000,000	2,000,297	0	2,000,297
18	82	77	7,509,948	1,254,117	6,255,831	2,000,000	2,185,707	0	2,185,707
19	83	78	7,904,279	1,281,946	6,622,333	2,000,000	2,387,283	0	2,387,283
20	84	79	8,326,864	1,305,972	7,020,892	2,000,000	2,606,491	0	2,606,491
21	85	80	8,780,106	1,326,109	7,453,997	2,000,000	2,844,698	0	2,844,698
22	86	81	9,266,410	1,341,712	7,924,698	2,000,000	3,103,584	0	3,103,584
23	87	82	9,788,389	1,352,085	8,436,304	2,000,000	3,384,967	0	3,384,967
24	88	83	10,348,877	1,356,482	8,992,395	2,000,000	3,690,817	0	3,690,817
25	89	84	10,948,081	1,354,108	9,593,973	2,000,000	4,021,685	0	4,021,685
26	90	85	11,581,273	1,345,271	10,236,002	2,000,000	4,374,801	0	4,374,801
27	91	86	12,258,851	1,329,352	10,929,499	2,000,000	4,756,224	0	4,756,224
28	92	87	12,984,341	1,305,736	11,678,605	2,000,000	5,202,163	0	5,202,163
29	93	88	13,761,570	1,273,827	12,487,743	2,000,000	5,687,646	0	5,687,646
30	94	89	14,595,060	1,234,758	13,360,302	2,000,000	6,211,181	0	6,211,181

\*Calculations on this page assume the estate tax rules enacted in June 2001 remain unchanged, i.e., after one year of repeal in 2010, they revert to the rules in effect prior to June 2001.

Column (5) assumes half the amount shown in column (4) is transferred to a credit shelter trust by the first spouse to die.

## Wealth Transfer Details

Wealth Transfer Details Page: 1  
Date: 04/11/2007

Presented By: Kenneth B. Sapon, LUTCF

For: Harold Fontaine  
& Martha Fontaine

Year	Client Spouse		Wealth Transfer to Heirs		Wealth Transfer to Charity	
	Age	Age	(1) Proposed Life Insurance Outside the Estate	(2) Total Assets Outside the Estate	(3) Total Charitable Bequests	(4) Wealth Transferred to Charity
1	65	60	548,197	548,197	544,500	544,500
2	66	61	556,633	556,633	592,961	592,961
3	67	62	565,718	565,718	645,735	645,735
4	68	63	575,505	575,505	703,205	703,205
5	69	64	586,018	586,018	765,790	765,790
6	70	65	597,269	597,269	803,509	803,509
7	71	66	609,443	609,443	842,002	842,002
8	72	67	622,621	622,621	881,122	881,122
9	73	68	636,734	636,734	920,694	920,694
10	74	69	651,823	651,823	960,508	960,508
11	75	70	667,789	667,789	1,000,316	1,000,316
12	76	71	684,724	684,724	1,039,828	1,039,828
13	77	72	702,411	702,411	1,078,959	1,078,959
14	78	73	720,850	720,850	1,117,105	1,117,105
15	79	74	740,433	740,433	1,154,142	1,154,142
16	80	75	761,261	761,261	1,189,649	1,189,649
17	81	76	783,305	783,305	1,223,152	1,223,152
18	82	77	806,373	806,373	1,254,117	1,254,117
19	83	78	830,270	830,270	1,281,946	1,281,946
20	84	79	854,932	854,932	1,305,972	1,305,972
21	85	80	880,365	880,365	1,326,109	1,326,109
22	86	81	906,535	906,535	1,341,712	1,341,712
23	87	82	933,317	933,317	1,352,085	1,352,085
24	88	83	960,513	960,513	1,356,482	1,356,482
25	89	84	987,657	987,657	1,354,108	1,354,108
26	90	85	1,013,942	1,013,942	1,345,271	1,345,271
27	91	86	1,038,466	1,038,466	1,329,352	1,329,352
28	92	87	1,060,259	1,060,259	1,305,736	1,305,736
29	93	88	1,078,187	1,078,187	1,273,827	1,273,827
30	94	89	1,090,368	1,090,368	1,234,758	1,234,758

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.

## Summary of Transfer Taxation of Pension Assets

Transfer Taxation Summary Page: 1  
Date: 04/11/2007

Presented By: Kenneth B. Sapon, LUTCF

For: Harold Fontaine  
& Martha Fontaine

			Pension Account Initial Value 500,000	Pension Account Yield 10.00%	Heirs' Income Tax Rate 35.00%				
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
Year	Client Age	Spouse Age	Year End Pension	Scheduled Charitable Bequests	Pension Assets in Estate	Estate Tax on Pension Assets	Income Tax on Pension Assets	Total Taxes Attributed to Pension Assets	Percent Loss Due to Tax
1	65	60	544,500	544,500	0	0	0	0	0%
2	66	61	592,961	592,961	0	0	0	0	0%
3	67	62	645,735	645,735	0	0	0	0	0%
4	68	63	703,205	703,205	0	0	0	0	0%
5	69	64	765,790	765,790	0	0	0	0	0%
6	70	65	803,509	803,509	0	0	0	0	0%
7	71	66	842,002	842,002	0	0	0	0	0%
8	72	67	881,122	881,122	0	0	0	0	0%
9	73	68	920,694	920,694	0	0	0	0	0%
10	74	69	960,508	960,508	0	0	0	0	0%
11	75	70	1,000,316	1,000,316	0	0	0	0	0%
12	76	71	1,039,828	1,039,828	0	0	0	0	0%
13	77	72	1,078,959	1,078,959	0	0	0	0	0%
14	78	73	1,117,105	1,117,105	0	0	0	0	0%
15	79	74	1,154,142	1,154,142	0	0	0	0	0%
16	80	75	1,189,649	1,189,649	0	0	0	0	0%
17	81	76	1,223,152	1,223,152	0	0	0	0	0%
18	82	77	1,254,117	1,254,117	0	0	0	0	0%
19	83	78	1,281,946	1,281,946	0	0	0	0	0%
20	84	79	1,305,972	1,305,972	0	0	0	0	0%
21	85	80	1,326,109	1,326,109	0	0	0	0	0%
22	86	81	1,341,712	1,341,712	0	0	0	0	0%
23	87	82	1,352,085	1,352,085	0	0	0	0	0%
24	88	83	1,356,482	1,356,482	0	0	0	0	0%
25	89	84	1,354,108	1,354,108	0	0	0	0	0%
26	90	85	1,345,271	1,345,271	0	0	0	0	0%
27	91	86	1,329,352	1,329,352	0	0	0	0	0%
28	92	87	1,305,736	1,305,736	0	0	0	0	0%
29	93	88	1,273,827	1,273,827	0	0	0	0	0%
30	94	89	1,234,758	1,234,758	0	0	0	0	0%

Calculations on this page assume the estate tax rules enacted in June 2001 remain unchanged, i.e., after one year of repeal in 2010, they revert to the rules in effect prior to June 2001.

## Details of Transfer Taxation of Pension Assets

Transfer Taxation Page: 1  
Date: 04/11/2007

Presented By: Kenneth B. Sapon, LUTCF

For: Harold Fontaine  
& Martha Fontaine

			Pension Account Initial Value 500,000			Pension Account Yield 10.00%			Heirs' Income Tax Rate 35.00%				
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Year	Client Age	Spouse Age	Year End Pension Assets	Scheduled Charitable Bequests	Pension Assets in Estate	Federal Estate Tax Including Pension Assets	Federal Estate Tax Without Pension Assets	Federal Estate Tax Attributable to Pension Assets*	Pension Assets Subject to Income Tax (3) - (6)	Income Tax on Pension Assets*	State Death Tax Attributable to Pension Assets**	Total Taxes Attributed to Pension Assets (6)+(8)+(9)	
1	65	60	544,500	544,500	0	0	0	0	0	0	0	0	
2	66	61	592,961	592,961	0	0	0	0	0	0	0	0	
3	67	62	645,735	645,735	0	0	0	0	0	0	0	0	
4	68	63	703,205	703,205	0	0	0	0	0	0	0	0	
5	69	64	765,790	765,790	0	528,919	528,919	0	0	0	0	0	
6	70	65	803,509	803,509	0	582,997	582,997	0	0	0	0	0	
7	71	66	842,002	842,002	0	642,105	642,105	0	0	0	0	0	
8	72	67	881,122	881,122	0	706,361	706,361	0	0	0	0	0	
9	73	68	920,694	920,694	0	776,920	776,920	0	0	0	0	0	
10	74	69	960,508	960,508	0	855,740	855,740	0	0	0	0	0	
11	75	70	1,000,316	1,000,316	0	941,013	941,013	0	0	0	0	0	
12	76	71	1,039,828	1,039,828	0	1,033,958	1,033,958	0	0	0	0	0	
13	77	72	1,078,959	1,078,959	0	1,133,457	1,133,457	0	0	0	0	0	
14	78	73	1,117,105	1,117,105	0	1,241,454	1,241,454	0	0	0	0	0	
15	79	74	1,154,142	1,154,142	0	1,356,906	1,356,906	0	0	0	0	0	
16	80	75	1,189,649	1,189,649	0	1,481,947	1,481,947	0	0	0	0	0	
17	81	76	1,223,152	1,223,152	0	1,617,800	1,617,800	0	0	0	0	0	
18	82	77	1,254,117	1,254,117	0	1,764,207	1,764,207	0	0	0	0	0	
19	83	78	1,281,946	1,281,946	0	1,921,803	1,921,803	0	0	0	0	0	
20	84	79	1,305,972	1,305,972	0	2,093,184	2,093,184	0	0	0	0	0	
21	85	80	1,326,109	1,326,109	0	2,276,587	2,276,587	0	0	0	0	0	
22	86	81	1,341,712	1,341,712	0	2,475,223	2,475,223	0	0	0	0	0	
23	87	82	1,352,085	1,352,085	0	2,688,430	2,688,430	0	0	0	0	0	
24	88	83	1,356,482	1,356,482	0	2,918,652	2,918,652	0	0	0	0	0	
25	89	84	1,354,108	1,354,108	0	3,163,753	3,163,753	0	0	0	0	0	
26	90	85	1,345,271	1,345,271	0	3,423,329	3,423,329	0	0	0	0	0	
27	91	86	1,329,352	1,329,352	0	3,699,341	3,699,341	0	0	0	0	0	
28	92	87	1,305,736	1,305,736	0	4,026,786	4,026,786	0	0	0	0	0	
29	93	88	1,273,827	1,273,827	0	4,382,807	4,382,807	0	0	0	0	0	
30	94	89	1,234,758	1,234,758	0	4,766,733	4,766,733	0	0	0	0	0	

\*\*Check with your legal and tax advisers for the precise calculations of the state death tax on your current and future circumstances.

Calculations on this page assume the estate tax rules enacted in June 2001 remain unchanged, i.e., after one year of repeal in 2010, they revert to the rules in effect prior to June 2001.