

FINANCIAL SNAPSHOT FOR JOHN AND JANE SMITH



XYZ Financial Services

Jack Johnson, Financial Advisor*

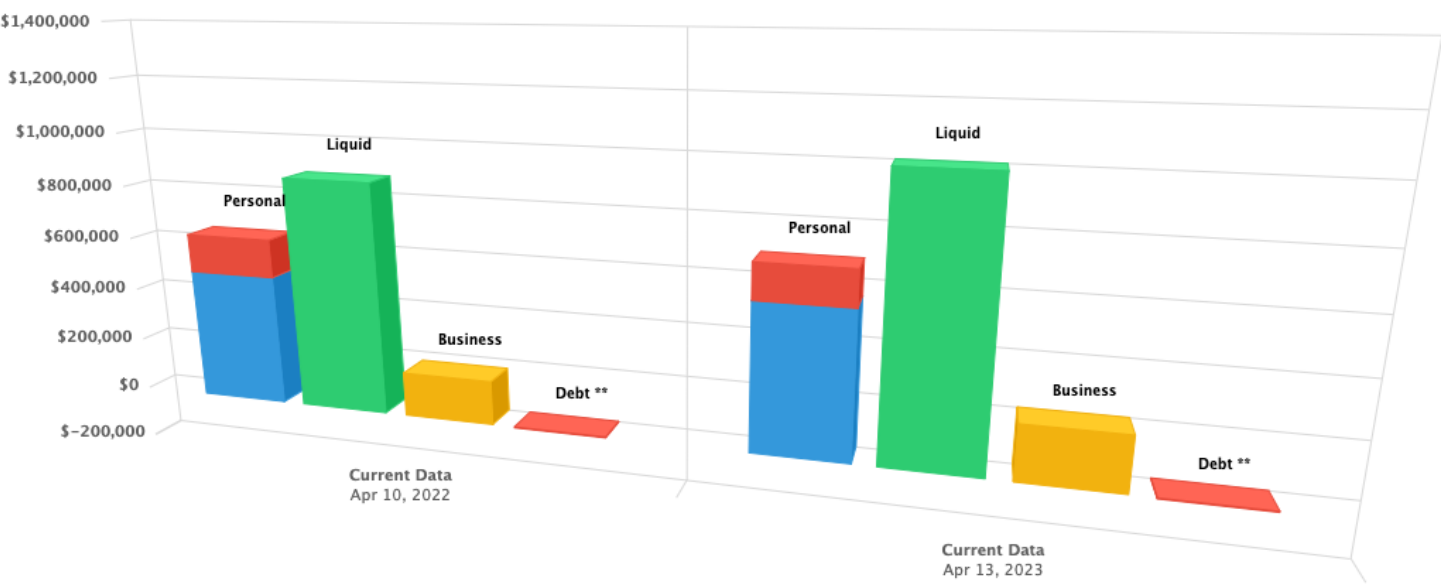
123 Main St., Ste 301 Anytown, USA, 12345

Apr 13, 2022

*Registered Representative offering securities through ABC Securities LLC.
Member FINRA/SIPC. A licensed insurance agency.
800-555-1212

*XYZ Financial Services is not owned or operated by ABC Life Insurance Company or its affiliates.

CROSS DATA SET FINANCIAL SNAPSHOT



Current Data - Apr 10, 2022

Value	\$627,500	\$860,501	\$162,500	-
Debt	\$140,000	\$0	\$0	\$2,500
Total	\$487,500	\$860,501	\$162,500	\$2,500

Current Data - Apr 13, 2023

Value	\$668,000	\$1,000,001	\$200,000	-
Debt	\$130,000	\$0	\$0	\$3,500
Total	\$538,000	\$1,000,001	\$200,000	\$3,500

Cash Flow During Life

Current Data - Apr 10, 2022

Current Cash Flow

Jane's Salary	\$255,000
John's Salary	\$150,000
Total	\$405,000

Current Data - Apr 13, 2023

Current Cash Flow

Jane's Salary	\$275,000
John's Salary	\$170,000
Total	\$445,000

Future Cash Flow

\$500K Joint Deferred Income Annuity (5/20/2040)	\$35,000
Jane's Soc	\$36,000
John's Soc	\$12,000
Total	\$83,000

Future Cash Flow

\$500K Joint Deferred Income Annuity (5/20/2040)	\$35,000
Jane's Soc	\$36,000
John's Soc	\$12,000
Total	\$83,000

During Life - Current Data - Apr 10, 2022

Personal Asset	John Smith	Jane Smith	Smith Family Trust	Total
Boat	\$20,000	\$20,000		\$40,000
Jane's Car	\$22,500	\$22,500		\$45,000
John's Car	\$8,750	\$8,750		\$17,500
Personal Residence	\$262,500	\$262,500		\$525,000
Mortgage 3.25% Int (loan)	\$-70,000	\$-70,000		\$-140,000
Total	\$243,750	\$243,750	\$0	\$487,500

Liquid Asset	John Smith	Jane Smith	Smith Family Trust	Total
Cash - CK/SAV	\$65,000	\$65,000		\$130,000
Cash - Secret Stash	\$500			\$500
Life - Jane's \$500K Term Ins.				\$0
Life - Jane's \$500K Whole Life		\$95,000		\$95,000
Life - John's \$500K Term Ins.				\$0
NQ - \$500K Joint Deferred Income Annuity (\$35K Payout 5/20/2040)	\$0.5	\$0.5		\$1
NQ - XYZ Investments	\$107,500	\$107,500		\$215,000
Q - Jane's 401K		\$225,000		\$225,000
Q - John's SEP IRA Variable Annuity	\$195,000			\$195,000
Total	\$368,000.5	\$492,500.5	\$0	\$860,501

Business Asset	John Smith	Jane Smith	Smith Family Trust	Total
Smith's Gym	\$162,500			\$162,500
Total	\$162,500	\$0	\$0	\$162,500

Unsecured Loans	John Smith	Jane Smith	Smith Family Trust	Total
Line of Credit 5% Int	\$-2,500			\$-2,500
Total	\$-2,500	\$0	\$0	\$-2,500

* All Insurance and annuity values reflect accumulated cash value

Totals Summary	John Smith	Jane Smith	Smith Family Trust	Total
Personal Asset	\$243,750	\$243,750		\$487,500
Liquid Asset	\$368,000.5	\$492,500.5		\$860,501
Business Asset	\$162,500			\$162,500
Unsecured Loans	\$-2,500			\$-2,500
Total	\$771,750.5	\$736,250.5	\$0	\$1,508,001

* All Insurance and annuity values reflect accumulated cash value

During Life - Current Data - Apr 13, 2023

Personal Asset	John Smith	Jane Smith	Smith Family Trust	Total	Balance Sheet Comparison
Boat	\$19,000	\$19,000		\$38,000	↓ \$2,000
Jane's Car	\$20,000	\$20,000		\$40,000	↓ \$5,000
John's Car	\$7,500	\$7,500		\$15,000	↓ \$2,500
Personal Residence	\$287,500	\$287,500		\$575,000	↑ \$50,000
Mortgage 3.25% Int (loan)	\$-65,000	\$-65,000		\$-130,000	↓ \$10,000
Total	\$269,000	\$269,000	\$0	\$538,000	↑ \$50,500

Liquid Asset	John Smith	Jane Smith	Smith Family Trust	Total	Balance Sheet Comparison
Cash - CK/SAV	\$72,500	\$72,500		\$145,000	↑ \$15,000
Cash - Secret Stash	\$3,000			\$3,000	↑ \$2,500
Life - Jane's \$500K Term Ins.				\$0	- \$0
Life - Jane's \$500K Whole Life		\$105,000		\$105,000	↑ \$10,000
Life - John's \$500K Term Ins.				\$0	- \$0
NQ - \$500K Joint Deferred Income Annuity (\$35K Payout 5/20/2040)	\$0.5	\$0.5		\$1	- \$0
NQ - XYZ Investments	\$142,500	\$142,500		\$285,000	↑ \$70,000
Q - Jane's 401K		\$242,000		\$242,000	↑ \$17,000
Q - John's SEP IRA Variable Annuity	\$220,000			\$220,000	↑ \$25,000
Total	\$438,000.5	\$562,000.5	\$0	\$1,000,001	↑ \$139,500

Business Asset	John Smith	Jane Smith	Smith Family Trust	Total	Balance Sheet Comparison
Smith's Gym	\$200,000			\$200,000	↑ \$37,500
Total	\$200,000	\$0	\$0	\$200,000	↑ \$37,500

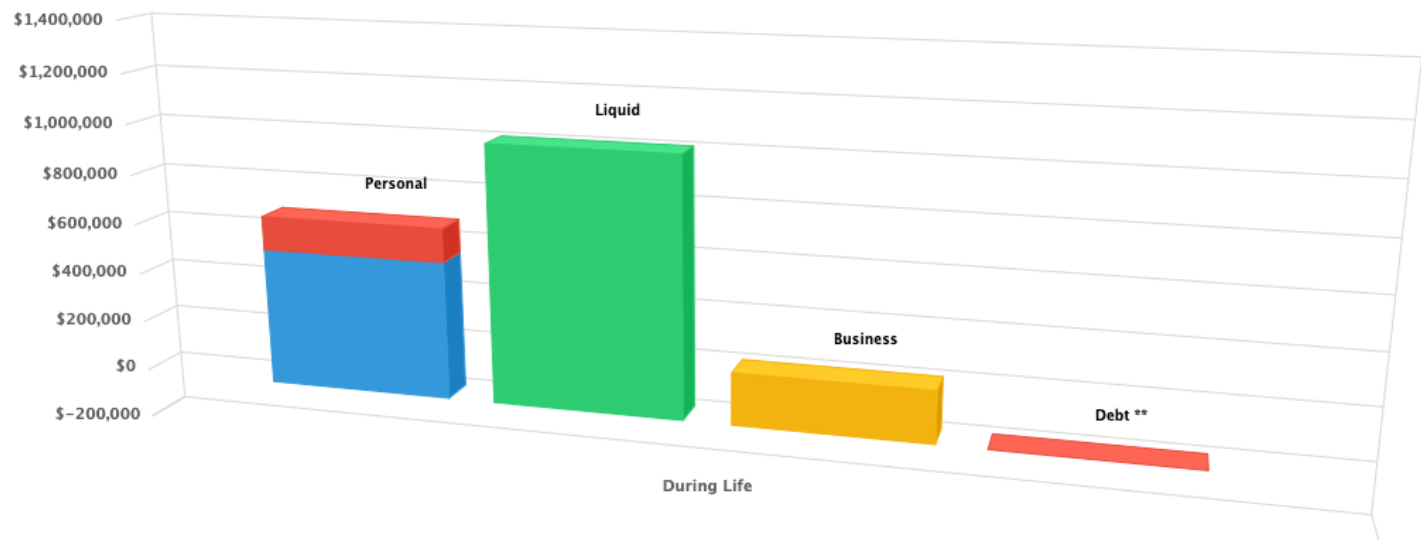
Unsecured Loans	John Smith	Jane Smith	Smith Family Trust	Total	Balance Sheet Comparison
Line of Credit 5% Int	\$-3,500			\$-3,500	↑ \$1,000
Total	\$-3,500	\$0	\$0	\$-3,500	↑ \$1,000

* All Insurance and annuity values reflect accumulated cash value

Totals Summary	John Smith	Jane Smith	Smith Family Trust	Total	Balance Sheet Comparison
Personal Asset	\$269,000	\$269,000		\$538,000	↑ \$50,500
Liquid Asset	\$438,000.5	\$562,000.5		\$1,000,001	↑ \$139,500
Business Asset	\$200,000			\$200,000	↑ \$37,500
Unsecured Loans	\$-3,500			\$-3,500	↑ \$1,000
Total	\$903,500.5	\$831,000.5	\$0	\$1,734,501	↑ \$226,500

* All Insurance and annuity values reflect accumulated cash value

FINANCIAL SNAPSHOT (DURING LIFE)



During Life

Value	\$668,000	\$1,000,001	\$200,000	-
Debt	\$130,000	\$0	\$0	\$3,500
Total	\$538,000	\$1,000,001	\$200,000	\$3,500

Current Pre Tax / After Tax Allocation

\$1,000,001.00	100.00%	Total Liquidity
\$462,000.00	46.20%	Pre Tax
\$538,001.00	53.80%	After Tax

Current Variable / Fixed Allocation

\$1,000,001.00	100.00%	Total Liquidity
\$747,000.00	74.70%	Variable
\$253,001.00	25.30%	Fixed

Ideal Pre Tax / After Tax Allocation

\$1,000,001.00	100.00%	Total Liquidity
\$500,000.50	50.00%	Pre Tax
\$500,000.50	50.00%	After Tax

Ideal Variable / Fixed Allocation

\$1,000,001.00	100.00%	Total Liquidity
\$700,000.70	70.00%	Variable
\$300,000.30	30.00%	Fixed

* For details behind all values shown refer to the following Financial Snapshot Detail page

** Represents all unsecured debt. Secured debt is represented against the asset column it is

secured against.
Financial Snapshot

Apr 13th, 2022

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This document is not complete without the "Assumptions" and "Important Disclosures" pages appearing at the end.

Cash Flow

During Life

Current Cash Flow

Jane's Salary	\$275,000
John's Salary	\$170,000
Total	\$445,000

Future Cash Flow

\$500K Joint Deferred Income Annuity (5/20/2040)	\$35,000
Jane's Soc	\$36,000
John's Soc	\$12,000
Total	\$83,000

* For details behind all values shown refer to the following Financial Snapshot Detail page

Financial Snapshot Detail - During Life

Personal Asset	John Smith	Jane Smith	Total
Boat	\$19,000	\$19,000	\$38,000
Jane's Car	\$20,000	\$20,000	\$40,000
John's Car	\$7,500	\$7,500	\$15,000
Personal Residence	\$287,500	\$287,500	\$575,000
Mortgage 3.25% Int (loan)	\$-65,000	\$-65,000	\$-130,000
Total	\$269,000	\$269,000	\$538,000

Liquid Asset	John Smith	Jane Smith	Total
Cash - CK/SAV	\$72,500	\$72,500	\$145,000
Cash - Secret Stash	\$3,000		\$3,000
Life - Jane's \$500K Term Ins.			\$0
Life - Jane's \$500K Whole Life		\$105,000	\$105,000
Life - John's \$500K Term Ins.			\$0
NQ - \$500K Joint Deferred Income Annuity (\$35K Payout 5/20/2040)	\$0.5	\$0.5	\$1
NQ - XYZ Investments	\$142,500	\$142,500	\$285,000
Q - Jane's 401K		\$242,000	\$242,000
Q - John's SEP IRA Variable Annuity	\$220,000		\$220,000
Total	\$438,000.5	\$562,000.5	\$1,000,001

Business Asset	John Smith	Jane Smith	Total
Smith's Gym	\$200,000		\$200,000
Total	\$200,000	\$0	\$200,000

Unsecured Loans	John Smith	Jane Smith	Total
Line of Credit 5% Int	\$-3,500		\$-3,500
Total	\$-3,500	\$0	\$-3,500

* All Insurance and annuity values reflect accumulated cash value

Totals Summary	John Smith	Jane Smith	Total
Personal Asset	\$269,000	\$269,000	\$538,000
Liquid Asset	\$438,000.5	\$562,000.5	\$1,000,001
Business Asset	\$200,000		\$200,000
Unsecured Loans	\$-3,500		\$-3,500
Total	\$903,500.5	\$831,000.5	\$1,734,501

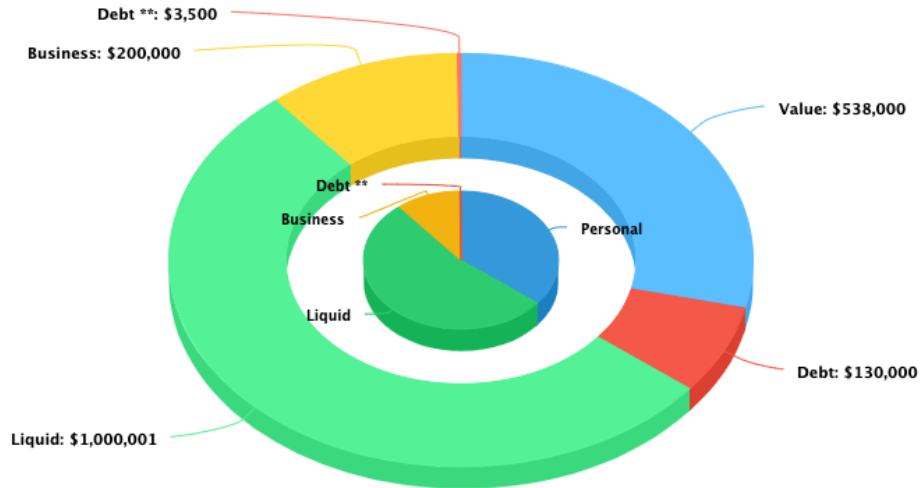
* All Insurance and annuity values reflect accumulated cash value

Liquid Asset Allocations	Pre Tax	After Tax	
Cash - CK/SAV	\$0.00	\$145,000.00	Fixed
	\$0.00	\$0.00	Variable
Cash - Secret Stash	\$0.00	\$3,000.00	Fixed
	\$0.00	\$0.00	Variable
Life - Jane's \$500K Whole Life	\$0.00	\$105,000.00	Fixed
	\$0.00	\$0.00	Variable
NQ - \$500K Joint Deferred Income Annuity (\$35K Payout 5/20/2040)	\$0.00	\$1.00	Fixed
	\$0.00	\$0.00	Variable
NQ - XYZ Investments	\$0.00	\$0.00	Fixed
	\$0.00	\$285,000.00	Variable
Q - Jane's 401K	\$0.00	\$0.00	Fixed
	\$242,000.00	\$0.00	Variable
Q - John's SEP IRA Variable Annuity	\$0.00	\$0.00	Fixed
	\$220,000.00	\$0.00	Variable
	\$462,000.00	\$538,001.00	
	\$1,000,001.00		

* All Insurance and annuity values reflect accumulated cash value

FINANCIAL SNAPSHOT (DURING LIFE) - PIE CHART

During Life



During Life

Value	\$668,000	\$1,000,001	\$200,000	-
Debt	\$130,000	\$0	\$0	\$3,500
Total	\$538,000	\$1,000,001	\$200,000	\$3,500

Current Pre Tax / After Tax Allocation

\$1,000,001.00	100.00%	Total Liquidity
\$462,000.00	46.20%	Pre Tax
\$538,001.00	53.80%	After Tax

Current Variable / Fixed Allocation

\$1,000,001.00	100.00%	Total Liquidity
\$747,000.00	74.70%	Variable
\$253,001.00	25.30%	Fixed

Ideal Pre Tax / After Tax Allocation

\$1,000,001.00	100.00%	Total Liquidity
\$500,000.50	50.00%	Pre Tax
\$500,000.50	50.00%	After Tax

Ideal Variable / Fixed Allocation

\$1,000,001.00	100.00%	Total Liquidity
\$700,000.70	70.00%	Variable
\$300,000.30	30.00%	Fixed

* For details behind all values shown refer to the following Financial Snapshot Detail page.
 ** Represents all unsecured debt. Secured debt is represented against the asset column it is secured against.

Cash Flow

During Life

Current Cash Flow

Jane's Salary	\$275,000
John's Salary	\$170,000
Total	\$445,000

Future Cash Flow

\$500K Joint Deferred Income Annuity (5/20/2040)	\$35,000
Jane's Soc	\$36,000
John's Soc	\$12,000
Total	\$83,000

* For details behind all values shown refer to the following Financial Snapshot Detail page

Financial Snapshot Detail - During Life

Personal Asset	John Smith	Jane Smith	Total
Boat	\$19,000	\$19,000	\$38,000
Jane's Car	\$20,000	\$20,000	\$40,000
John's Car	\$7,500	\$7,500	\$15,000
Personal Residence	\$287,500	\$287,500	\$575,000
Mortgage 3.25% Int (loan)	\$-65,000	\$-65,000	\$-130,000
Total	\$269,000	\$269,000	\$538,000

Liquid Asset	John Smith	Jane Smith	Total
Cash - CK/SAV	\$72,500	\$72,500	\$145,000
Cash - Secret Stash	\$3,000		\$3,000
Life - Jane's \$500K Term Ins.			\$0
Life - Jane's \$500K Whole Life		\$105,000	\$105,000
Life - John's \$500K Term Ins.			\$0
NQ - \$500K Joint Deferred Income Annuity (\$35K Payout 5/20/2040)	\$0.5	\$0.5	\$1
NQ - XYZ Investments	\$142,500	\$142,500	\$285,000
Q - Jane's 401K		\$242,000	\$242,000
Q - John's SEP IRA Variable Annuity	\$220,000		\$220,000
Total	\$438,000.5	\$562,000.5	\$1,000,001

Business Asset	John Smith	Jane Smith	Total
Smith's Gym	\$200,000		\$200,000
Total	\$200,000	\$0	\$200,000

Unsecured Loans	John Smith	Jane Smith	Total
Line of Credit 5% Int	\$-3,500		\$-3,500
Total	\$-3,500	\$0	\$-3,500

* All Insurance and annuity values reflect accumulated cash value

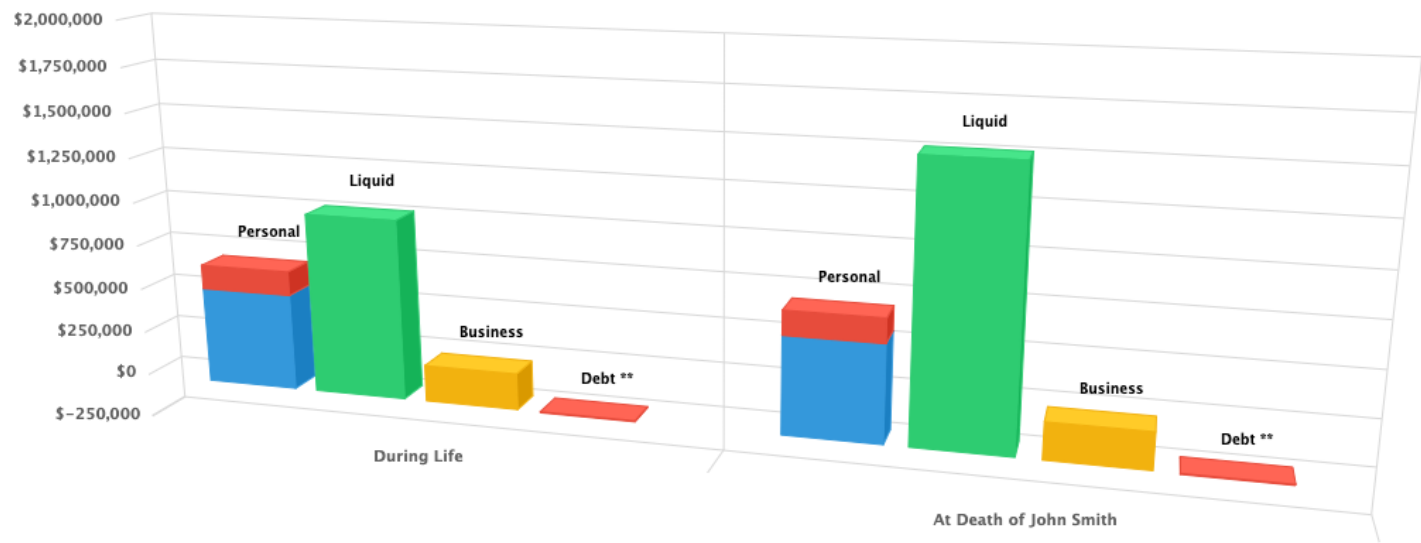
Totals Summary	John Smith	Jane Smith	Total
Personal Asset	\$269,000	\$269,000	\$538,000
Liquid Asset	\$438,000.5	\$562,000.5	\$1,000,001
Business Asset	\$200,000		\$200,000
Unsecured Loans	\$-3,500		\$-3,500
Total	\$903,500.5	\$831,000.5	\$1,734,501

* All Insurance and annuity values reflect accumulated cash value

Liquid Asset Allocations	Pre Tax	After Tax	
Cash - CK/SAV	\$0.00	\$145,000.00	Fixed
	\$0.00	\$0.00	Variable
Cash - Secret Stash	\$0.00	\$3,000.00	Fixed
	\$0.00	\$0.00	Variable
Life - Jane's \$500K Whole Life	\$0.00	\$105,000.00	Fixed
	\$0.00	\$0.00	Variable
NQ - \$500K Joint Deferred Income Annuity (\$35K Payout 5/20/2040)	\$0.00	\$1.00	Fixed
	\$0.00	\$0.00	Variable
NQ - XYZ Investments	\$0.00	\$0.00	Fixed
	\$0.00	\$285,000.00	Variable
Q - Jane's 401K	\$0.00	\$0.00	Fixed
	\$242,000.00	\$0.00	Variable
Q - John's SEP IRA Variable Annuity	\$0.00	\$0.00	Fixed
	\$220,000.00	\$0.00	Variable
	\$462,000.00	\$538,001.00	
	\$1,000,001.00		

* All Insurance and annuity values reflect accumulated cash value

FINANCIAL SNAPSHOT (DURING LIFE & AT JOHN SMITH'S DEATH)



During Life

Value	\$668,000	\$1,000,001	\$200,000	-
Debt	\$130,000	\$0	\$0	\$3,500
Total	\$538,000	\$1,000,001	\$200,000	\$3,500

At Death of John Smith

Value	\$668,000	\$1,500,001	\$200,000	-
Debt	\$130,000	\$0	\$0	\$3,500
Total	\$538,000	\$1,500,001	\$200,000	\$3,500

* For details behind all values shown refer to the following Financial Snapshot Detail page
 ** Represents all unsecured debt. Secured debt is represented against the asset column it is secured against.

Cash Flow

During Life Current Cash Flow

Jane's Salary	\$275,000
John's Salary	\$170,000
Total	\$445,000

Future Cash Flow

\$500K Joint Deferred Income Annuity (5/20/2040)	\$35,000
Jane's Soc	\$36,000
John's Soc	\$12,000
Total	\$83,000

At Death of John Smith Current Cash Flow

Liquidity @ 5% Assumed Rate	\$75,000.05
Jane's Salary	\$275,000
John's Salary	\$0
Total	\$350,000.05

Future Cash Flow

\$500K Joint Deferred Income Annuity (5/20/2040)	\$35,000
Jane's Soc	\$36,000
John's Soc	\$0
Total	\$71,000

* For details behind all values shown refer to the following Financial Snapshot Detail page

Financial Snapshot Detail - During Life

Personal Asset	John Smith	Jane Smith	Total
Boat	\$19,000	\$19,000	\$38,000
Jane's Car	\$20,000	\$20,000	\$40,000
John's Car	\$7,500	\$7,500	\$15,000
Personal Residence	\$287,500	\$287,500	\$575,000
Mortgage 3.25% Int (loan)	\$-65,000	\$-65,000	\$-130,000
Total	\$269,000	\$269,000	\$538,000

Liquid Asset	John Smith	Jane Smith	Total
Cash - CK/SAV	\$72,500	\$72,500	\$145,000
Cash - Secret Stash	\$3,000		\$3,000
Life - Jane's \$500K Term Ins.			\$0
Life - Jane's \$500K Whole Life		\$105,000	\$105,000
Life - John's \$500K Term Ins.			\$0
NQ - \$500K Joint Deferred Income Annuity (\$35K Payout 5/20/2040)	\$0.5	\$0.5	\$1
NQ - XYZ Investments	\$142,500	\$142,500	\$285,000
Q - Jane's 401K		\$242,000	\$242,000
Q - John's SEP IRA Variable Annuity	\$220,000		\$220,000
Total	\$438,000.5	\$562,000.5	\$1,000,001

Business Asset	John Smith	Jane Smith	Total
Smith's Gym	\$200,000		\$200,000
Total	\$200,000	\$0	\$200,000

Unsecured Loans	John Smith	Jane Smith	Total
Line of Credit 5% Int	\$-3,500		\$-3,500
Total	\$-3,500	\$0	\$-3,500

* All Insurance and annuity values reflect accumulated cash value

Totals Summary	John Smith	Jane Smith	Total
Personal Asset	\$269,000	\$269,000	\$538,000
Liquid Asset	\$438,000.5	\$562,000.5	\$1,000,001
Business Asset	\$200,000		\$200,000
Unsecured Loans	\$-3,500		\$-3,500
Total	\$903,500.5	\$831,000.5	\$1,734,501

* All Insurance and annuity values reflect accumulated cash value

Liquid Asset Allocations	Pre Tax	After Tax	
Cash - CK/SAV	\$0.00	\$145,000.00	Fixed
	\$0.00	\$0.00	Variable
Cash - Secret Stash	\$0.00	\$3,000.00	Fixed
	\$0.00	\$0.00	Variable
Life - Jane's \$500K Whole Life	\$0.00	\$105,000.00	Fixed
	\$0.00	\$0.00	Variable
NQ - \$500K Joint Deferred Income Annuity (\$35K Payout 5/20/2040)	\$0.00	\$1.00	Fixed
	\$0.00	\$0.00	Variable
NQ - XYZ Investments	\$0.00	\$0.00	Fixed
	\$0.00	\$285,000.00	Variable
Q - Jane's 401K	\$0.00	\$0.00	Fixed
	\$242,000.00	\$0.00	Variable
Q - John's SEP IRA Variable Annuity	\$0.00	\$0.00	Fixed
	\$220,000.00	\$0.00	Variable
	\$462,000.00	\$538,001.00	
	\$1,000,001.00		

* All Insurance and annuity values reflect accumulated cash value

Financial Snapshot Detail - At Death of John Smith

Personal Asset	John Smith	Jane Smith	Total
Boat	\$19,000	\$19,000	\$38,000
Jane's Car	\$20,000	\$20,000	\$40,000
John's Car	\$7,500	\$7,500	\$15,000
Personal Residence	\$287,500	\$287,500	\$575,000
Mortgage 3.25% Int (loan)	\$-65,000	\$-65,000	\$-130,000
Total	\$269,000	\$269,000	\$538,000

Liquid Asset	John Smith	Jane Smith	Total
Cash - CK/SAV	\$72,500	\$72,500	\$145,000
Cash - Secret Stash	\$3,000		\$3,000
Life - Jane's \$500K Term Ins.			\$0
Life - Jane's \$500K Whole Life		\$105,000	\$105,000
Life - John's \$500K Term Ins.	\$500,000		\$500,000
NQ - \$500K Joint Deferred Income Annuity (\$35K Payout 5/20/2040)	\$0.5	\$0.5	\$1
NQ - XYZ Investments	\$142,500	\$142,500	\$285,000
Q - Jane's 401K		\$242,000	\$242,000
Q - John's SEP IRA Variable Annuity	\$220,000		\$220,000
Total	\$938,000.5	\$562,000.5	\$1,500,001

Business Asset	John Smith	Jane Smith	Total
Smith's Gym	\$200,000		\$200,000
Total	\$200,000	\$0	\$200,000

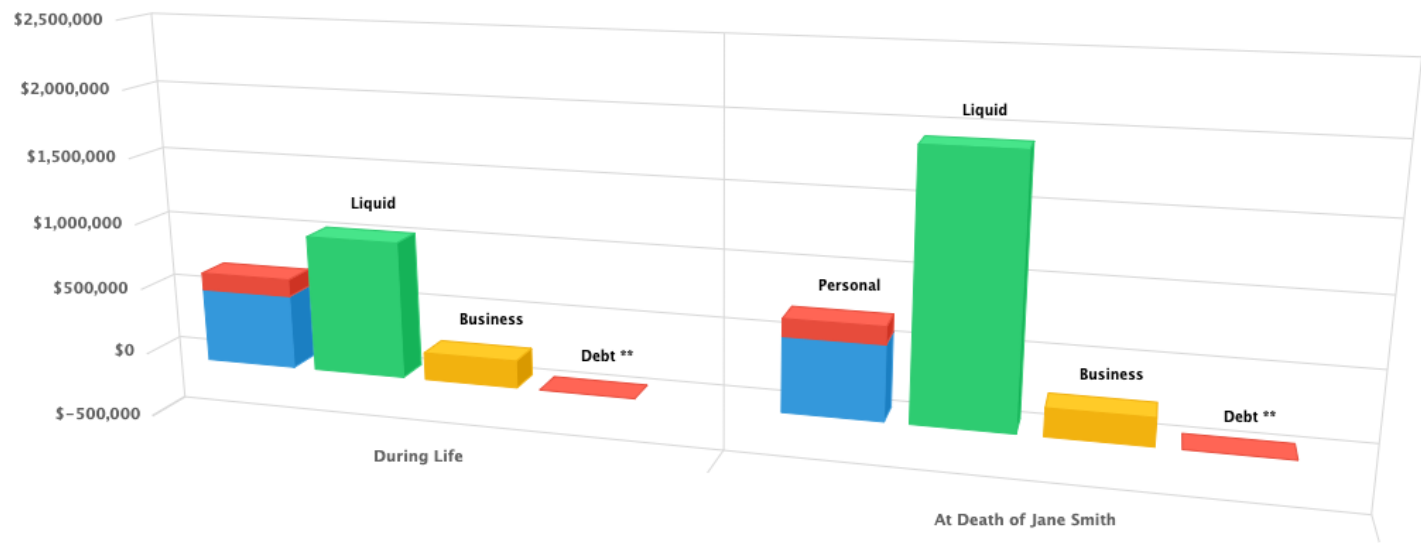
Unsecured Loans	John Smith	Jane Smith	Total
Line of Credit 5% Int	\$-3,500		\$-3,500
Total	\$-3,500	\$0	\$-3,500

* Insurance and annuity values reflect death benefit for John Smith. All other Insurance and annuity values reflect accumulated cash value.

Totals Summary	John Smith	Jane Smith	Total
Personal Asset	\$269,000	\$269,000	\$538,000
Liquid Asset	\$938,000.5	\$562,000.5	\$1,500,001
Business Asset	\$200,000		\$200,000
Unsecured Loans	\$-3,500		\$-3,500
Total	\$1,403,500.5	\$831,000.5	\$2,234,501

* Insurance and annuity values reflect death benefit for John Smith. All other Insurance and annuity values reflect accumulated cash value.

FINANCIAL SNAPSHOT (DURING LIFE & AT JANE SMITH'S DEATH)



During Life

Value	\$668,000	\$1,000,001	\$200,000	-
Debt	\$130,000	\$0	\$0	\$3,500
Total	\$538,000	\$1,000,001	\$200,000	\$3,500

At Death of Jane Smith

Value	\$668,000	\$1,895,001	\$200,000	-
Debt	\$130,000	\$0	\$0	\$3,500
Total	\$538,000	\$1,895,001	\$200,000	\$3,500

* For details behind all values shown refer to the following Financial Snapshot Detail page

** Represents all unsecured debt. Secured debt is represented against the asset column it is secured against.

Cash Flow

During Life Current Cash Flow

Jane's Salary	\$275,000
John's Salary	\$170,000
Total	\$445,000

Future Cash Flow

\$500K Joint Deferred Income Annuity (5/20/2040)	\$35,000
Jane's Soc	\$36,000
John's Soc	\$12,000
Total	\$83,000

At Death of Jane Smith Current Cash Flow

Liquidity @ 5% Assumed Rate	\$94,750.05
Jane's Salary	\$0
John's Salary	\$170,000
Total	\$264,750.05

Future Cash Flow

\$500K Joint Deferred Income Annuity (5/20/2040)	\$35,000
Jane's Soc	\$36,000
John's Soc	\$0
Total	\$71,000

* For details behind all values shown refer to the following Financial Snapshot Detail page

Financial Snapshot Detail - During Life

Personal Asset	John Smith	Jane Smith	Total
Boat	\$19,000	\$19,000	\$38,000
Jane's Car	\$20,000	\$20,000	\$40,000
John's Car	\$7,500	\$7,500	\$15,000
Personal Residence	\$287,500	\$287,500	\$575,000
Mortgage 3.25% Int (loan)	\$-65,000	\$-65,000	\$-130,000
Total	\$269,000	\$269,000	\$538,000

Liquid Asset	John Smith	Jane Smith	Total
Cash - CK/SAV	\$72,500	\$72,500	\$145,000
Cash - Secret Stash	\$3,000		\$3,000
Life - Jane's \$500K Term Ins.			\$0
Life - Jane's \$500K Whole Life		\$105,000	\$105,000
Life - John's \$500K Term Ins.			\$0
NQ - \$500K Joint Deferred Income Annuity (\$35K Payout 5/20/2040)	\$0.5	\$0.5	\$1
NQ - XYZ Investments	\$142,500	\$142,500	\$285,000
Q - Jane's 401K		\$242,000	\$242,000
Q - John's SEP IRA Variable Annuity	\$220,000		\$220,000
Total	\$438,000.5	\$562,000.5	\$1,000,001

Business Asset	John Smith	Jane Smith	Total
Smith's Gym	\$200,000		\$200,000
Total	\$200,000	\$0	\$200,000

Unsecured Loans	John Smith	Jane Smith	Total
Line of Credit 5% Int	\$-3,500		\$-3,500
Total	\$-3,500	\$0	\$-3,500

* All Insurance and annuity values reflect accumulated cash value

Totals Summary	John Smith	Jane Smith	Total
Personal Asset	\$269,000	\$269,000	\$538,000
Liquid Asset	\$438,000.5	\$562,000.5	\$1,000,001
Business Asset	\$200,000		\$200,000
Unsecured Loans	\$-3,500		\$-3,500
Total	\$903,500.5	\$831,000.5	\$1,734,501

* All Insurance and annuity values reflect accumulated cash value

Liquid Asset Allocations	Pre Tax	After Tax	
Cash - CK/SAV	\$0.00	\$145,000.00	Fixed
	\$0.00	\$0.00	Variable
Cash - Secret Stash	\$0.00	\$3,000.00	Fixed
	\$0.00	\$0.00	Variable
Life - Jane's \$500K Whole Life	\$0.00	\$105,000.00	Fixed
	\$0.00	\$0.00	Variable
NQ - \$500K Joint Deferred Income Annuity (\$35K Payout 5/20/2040)	\$0.00	\$1.00	Fixed
	\$0.00	\$0.00	Variable
NQ - XYZ Investments	\$0.00	\$0.00	Fixed
	\$0.00	\$285,000.00	Variable
Q - Jane's 401K	\$0.00	\$0.00	Fixed
	\$242,000.00	\$0.00	Variable
Q - John's SEP IRA Variable Annuity	\$0.00	\$0.00	Fixed
	\$220,000.00	\$0.00	Variable
	\$462,000.00	\$538,001.00	
	\$1,000,001.00		

* All Insurance and annuity values reflect accumulated cash value

Financial Snapshot Detail - At Death of Jane Smith

Personal Asset	John Smith	Jane Smith	Total
Boat	\$19,000	\$19,000	\$38,000
Jane's Car	\$20,000	\$20,000	\$40,000
John's Car	\$7,500	\$7,500	\$15,000
Personal Residence	\$287,500	\$287,500	\$575,000
Mortgage 3.25% Int (loan)	\$-65,000	\$-65,000	\$-130,000
Total	\$269,000	\$269,000	\$538,000

Liquid Asset	John Smith	Jane Smith	Total
Cash - CK/SAV	\$72,500	\$72,500	\$145,000
Cash - Secret Stash	\$3,000		\$3,000
Life - Jane's \$500K Term Ins.		\$500,000	\$500,000
Life - Jane's \$500K Whole Life		\$500,000	\$500,000
Life - John's \$500K Term Ins.			\$0
NQ - \$500K Joint Deferred Income Annuity (\$35K Payout 5/20/2040)	\$0.5	\$0.5	\$1
NQ - XYZ Investments	\$142,500	\$142,500	\$285,000
Q - Jane's 401K		\$242,000	\$242,000
Q - John's SEP IRA Variable Annuity	\$220,000		\$220,000
Total	\$438,000.5	\$1,457,000.5	\$1,895,001

Business Asset	John Smith	Jane Smith	Total
Smith's Gym	\$200,000		\$200,000
Total	\$200,000	\$0	\$200,000

Unsecured Loans	John Smith	Jane Smith	Total
Line of Credit 5% Int	\$-3,500		\$-3,500
Total	\$-3,500	\$0	\$-3,500

* Insurance and annuity values reflect death benefit for Jane Smith. All other Insurance and annuity values reflect accumulated cash value.

Totals Summary	John Smith	Jane Smith	Total
Personal Asset	\$269,000	\$269,000	\$538,000
Liquid Asset	\$438,000.5	\$1,457,000.5	\$1,895,001
Business Asset	\$200,000		\$200,000
Unsecured Loans	\$-3,500		\$-3,500
Total	\$903,500.5	\$1,726,000.5	\$2,629,501

* Insurance and annuity values reflect death benefit for Jane Smith. All other Insurance and annuity values reflect accumulated cash value.

APPENDIX

Appendix

INITIAL DISCOVERY ASSUMPTIONS & IMPORTANT DISCLOSURES

ABC Life Insurance Company, its agent, employees or affiliates as well as any other company, its employees and principals that may be referenced, may not give legal, tax or accounting advice. We must necessarily insist that everyone seek and rely upon the advice of his or her own professional advisors and that such advisors must form their own opinions on these matters based upon their independent knowledge and research.

This report provides a general overview of some aspects of your personal financial situation. It is not a financial plan and it may not be used as a substitute for a financial plan. This report does not attempt to address all financial issues that may impact you, but it is limited to the areas included in the report. The data is based on information and assumptions that you have provided. You are solely responsible for the accuracy and completeness of the information that you have provided. The accuracy and completeness may affect the results of any recommendations or suggested strategies contained in the report.

Assumed rates of return, rate of inflation, and other variables used for projections unless otherwise noted are hypothetical and should not be interpreted as a guarantee of future returns or results. There can not be assurances that any investments or estate conservation strategy will be successful. Your actual results will vary over time based upon your individual specific situation.

Any tax aspects presented are for illustrative purposes only and are intended to provide general information and not specific tax advice. The information is based on current general tax law and assumed average tax rates. Any income tax estimates are made for the current year only and do not consider the possible effect of the Alternative Minimum Tax.

Any results depicting the disposition of property at death and proposed alternatives are general in nature and do not attempt to examine all potential estate conservation techniques.

The information provided in this report is not intended to constitute legal or tax advice. Please consult with your tax or legal professional before enacting any of the strategies represented in this report.

Please remember that when reading this report and its scenarios, the higher the potential rate of return, the higher the degree of risk to your principal.

Factors such as tax volatility, interest rates, and behavioral and fundamental market dynamics should be incorporated into overall strategy.

Liquid Assets = "Although proceeds from these assets are easily available and therefore considered relatively liquid, there are consequences that would apply depending on individual circumstances at the time of withdrawal, such as tax penalty and income tax due, which would need to be considered."

Life Insurance Cash Value = "Life insurance accumulated cash value may be accessed through loans and partial surrenders, which if not paid back would decrease the ultimate death benefit. Loans are subject to interest."

Lifetime Income Annuity IRA = "Lifetime income annuity cash value is equal to the amount of the premium recommended to meet your discretionary goals. This is not a cash value or a surrender value."

In the context of this document the following terms are intended to refer to the corresponding definitions:

Human Capital - the stock of a person's competences and character embodied in the ability to produce economic value. In essence their ability to trade time for money.

Liquidity - Assets that can be quickly traded for, or converted to cash.