



General Life Insurance

Client's Name  
John Doe

Report Preparation Date  
2/14/2013

Projected Home Value  
\$1,000,000

Surviving Spouse's Assets  
\$2,250,000

Bypass Trust Value  
\$3,000,000

Annual Additional Investment Amount  
\$100,000

Number of \$14,000 Gifts per Year (Indexed for Inflation)  
2

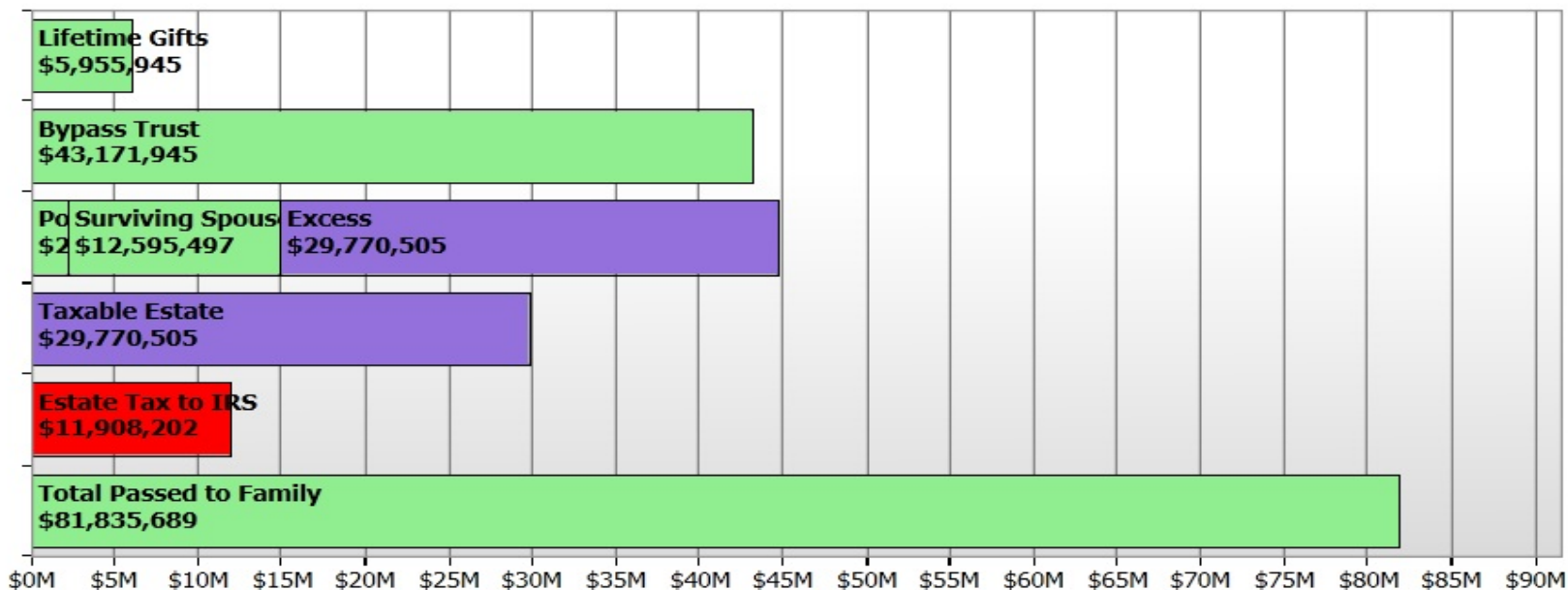
Percentage of \$14,000 Gifts to Gifting Trust (rest to be spent)  
100.00 %

Discount Percentage for Gifting  
33.33 %

Prepared for John Doe on 2/14/2013

### Scenario: First Spouse Funds Bypass Trust with \$3,000,000, Surviving Spouse Retains and Invests \$2,250,000

Visualization over 30 Year Time Span



#### Projected Tax Liability

Years after First Spouse's Death	Amount Passing Outside of Surviving Spouse's Estate	Surviving Spouse's Gross Estate	- Projected Exclusion Available	= Taxable Value of Estate	Estate Tax 40 %	Projected Total Annual Gift Value
0	\$3,000,000	\$3,250,000	\$7,500,000	\$0	\$0	\$0
5	\$4,678,802	\$5,129,185	\$8,324,380	\$0	\$0	\$198,846
10	\$7,297,062	\$7,961,562	\$9,278,209	\$0	\$0	\$543,200
15	\$11,380,502	\$12,270,697	\$10,381,812	\$1,888,886	\$755,554	\$1,114,004
20	\$17,749,038	\$18,862,653	\$11,658,708	\$7,203,945	\$2,881,578	\$2,046,318
25	\$27,681,411	\$28,993,038	\$13,136,108	\$15,856,930	\$6,342,772	\$3,550,382
30	\$43,171,945	\$44,616,002	\$14,845,497	\$29,770,505	\$11,908,202	\$5,955,945

Start

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