



General | Life Insurance

Client's Name
John Doe

Report Preparation Date
2/14/2013

Projected Home Value
\$1,000,000

Surviving Spouse's Assets
\$5,250,000

Bypass Trust Value
\$0

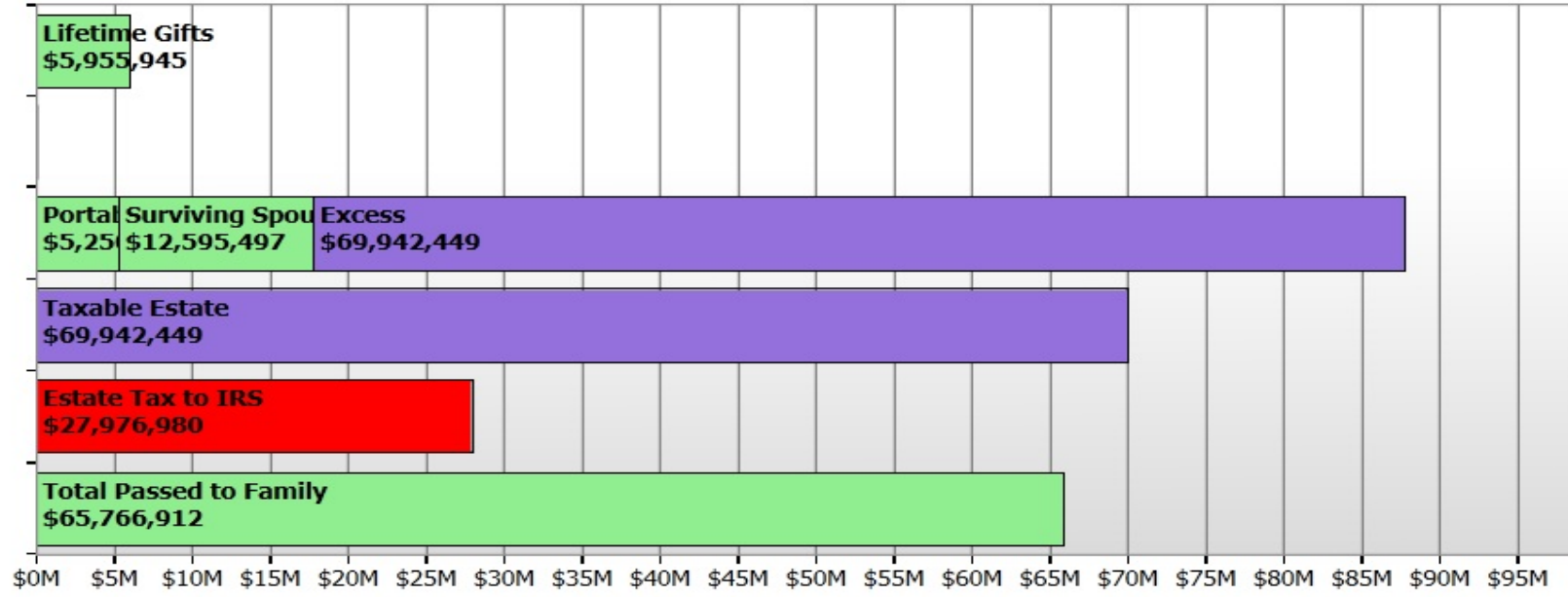
Annual Additional Investment Amount
\$100,000

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: No Bypass Trust
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	\$0	\$6,250,000	\$10,500,000	\$0	\$0	\$0
5	\$0	\$9,807,987	\$11,324,380	\$0	\$0	\$198,846
10	\$0	\$15,258,624	\$12,278,209	\$2,980,416	\$1,192,166	\$543,200
15	\$0	\$23,651,200	\$13,381,812	\$10,269,388	\$4,107,755	\$1,114,004
20	\$0	\$36,611,691	\$14,658,708	\$21,952,983	\$8,781,193	\$2,046,318
25	\$0	\$56,674,449	\$16,136,108	\$40,538,341	\$16,215,336	\$3,550,382
30	\$0	\$87,787,947	\$17,845,497	\$69,942,449	\$27,976,980	\$5,955,945

Projected Value of Estate Based on 10.96 % Compound Rate of Return

