

Indexed Universal Life vs. Term Insurance and an Equity Account

For: Cliff Havers



Presented By: _____

[Licensed user's name appears here]

Indexed Universal Life vs. Term Insurance and an Equity Account

Presented By: [Licensed user's name appears here]

Insured: Cliff Havers

Preface

A decision to acquire additional life insurance can represent one of several significant phases in your overall financial planning.

An important part of this decision will involve your selection of the appropriate life insurance policy.

There are several important factors to consider which include:

1. The time frame for the insurance need;
2. Your available cash flow;
3. Your alternative uses for the cash flow;
4. The income tax considerations.

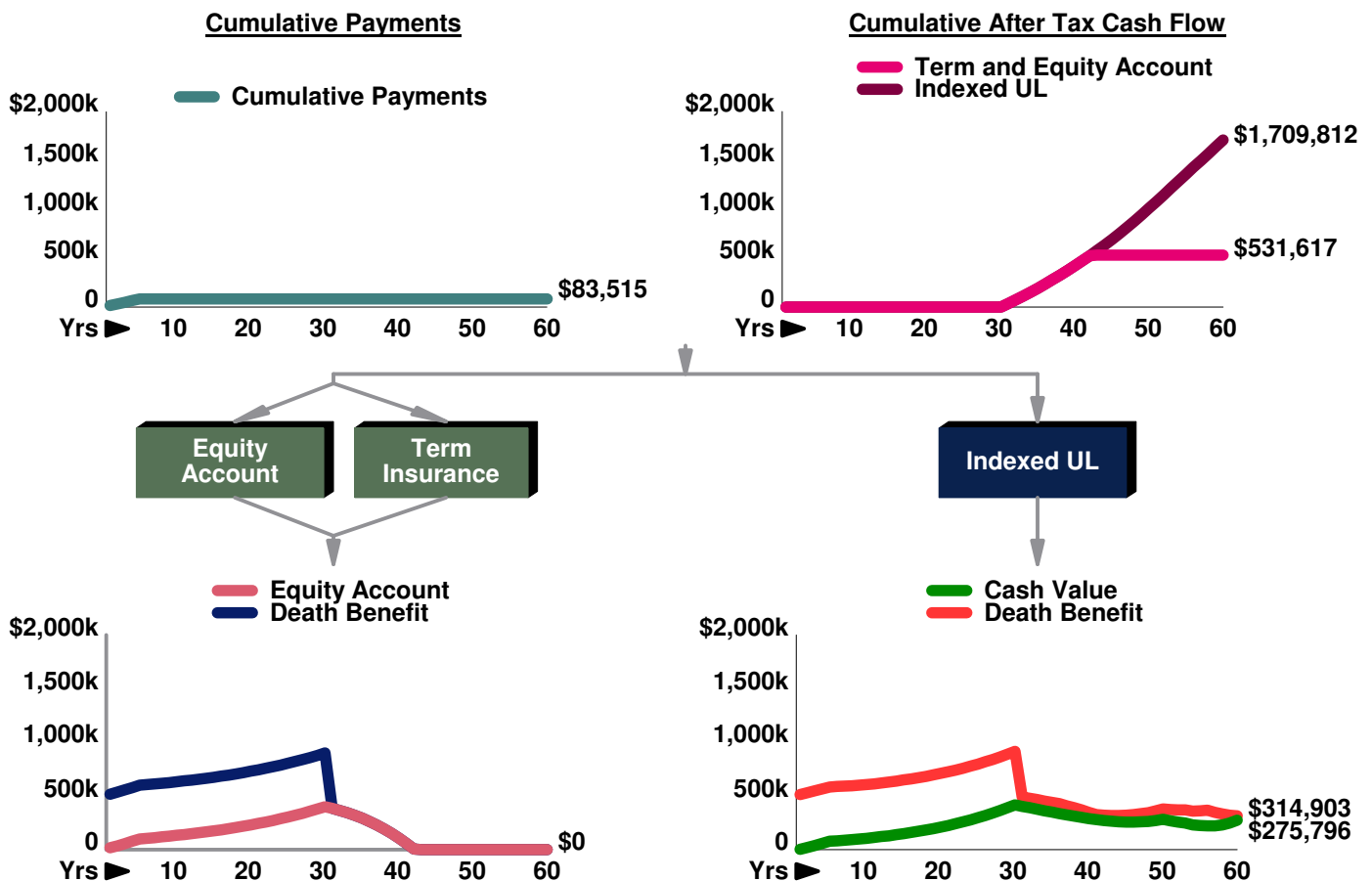
An integrated analysis of these points creates useful information that helps guide your purchasing evaluation. The precision of the conclusions, however, is contingent upon the accuracy of the data utilized. You should be positive that all premises

and conditions accurately reflect your goals and expectations.

The accompanying analysis contrasts a cash value policy to a term insurance alternative. Any difference in premiums between the two choices has been evaluated regarding time/use of money.

The study produces information which should form a basis from which you and your advisors can draw informed conclusions.

Based upon the results of the analysis, we recommend funding your life insurance requirement with the cash value policy illustrated rather than a term life insurance policy.



This graphic assumes the non-guaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable.

Indexed Universal Life vs. Term Insurance and an Equity Account

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Insured: Cliff Havers

Comparison

		Equity Account Growth 7.00%	Equity Account Dividend 2.00%	Dividend Tax Rate 25.00%	Income Tax Rate 30.00%	Indexed UL Interest Rate 7.00%	Initial Death Benefit 500,000				
		Payment Allocation			500,000 Scheduled Term Insurance Along with an Equity Account*			Indexed UL			
		(1) Cost of the Proposed Premium	(2) Alternative Term Policy Premium	(3) Net to Equity Account (1) - (2)	(4) After Tax Cash Flow from the Account	(5) Year End Equity Account Value	(6) Scheduled Term Death Benefit	(7) Combined Death Benefit (5) + (6)	(8) After Tax Policy Loan Proceeds	(9) Year End Cash Value**	(10) Death Benefit
Year	Male Age										
1	35	16,703	1	16,702	0	17,775	500,000	517,775	0	3,705	514,760
2	36	16,703	1	16,702	0	36,651	500,000	536,651	0	20,585	530,535
3	37	16,703	1	16,702	0	56,668	500,000	556,668	0	38,543	547,388
4	38	16,703	1	16,702	0	77,872	500,000	577,872	0	57,649	565,389
5	39	16,703	1	16,702	0	100,318	500,000	600,318	0	77,931	584,566
6	40	0	1	-1	0	106,289	500,000	606,289	0	82,661	588,186
7	41	0	1	-1	0	112,524	500,000	612,524	0	87,664	592,084
8	42	0	1	-1	0	119,057	500,000	619,057	0	92,968	596,283
9	43	0	1	-1	0	125,917	500,000	625,917	0	98,603	600,813
10	44	0	1	-1	0	133,133	500,000	633,133	0	104,603	605,708
11	45	0	1	-1	0	140,733	500,000	640,733	0	113,294	613,294
12	46	0	1	-1	0	148,743	500,000	648,743	0	121,427	621,427
13	47	0	1	-1	0	157,193	500,000	657,193	0	130,146	630,146
14	48	0	1	-1	0	166,111	500,000	666,111	0	139,496	639,496
15	49	0	1	-1	0	175,525	500,000	675,525	0	149,513	649,513
16	50	0	1	-1	0	185,465	500,000	685,465	0	160,239	660,239
17	51	0	1	-1	0	195,962	500,000	695,962	0	171,725	671,725
18	52	0	1	-1	0	207,047	500,000	707,047	0	184,027	684,027
19	53	0	1	-1	0	218,756	500,000	718,756	0	197,198	697,198
20	54	0	1	-1	0	231,125	500,000	731,125	0	211,301	711,301
21	55	0	1	-1	0	244,193	500,000	744,193	0	226,397	726,397
22	56	0	1	-1	0	257,999	500,000	757,999	0	242,545	742,545
23	57	0	1	-1	0	272,583	500,000	772,583	0	259,805	759,805
24	58	0	1	-1	0	287,991	500,000	787,991	0	278,241	778,241
25	59	0	1	-1	0	304,269	500,000	804,269	0	297,923	797,923
26	60	0	1	-1	0	321,467	500,000	821,467	0	318,883	818,883
27	61	0	1	-1	0	339,637	500,000	839,637	0	341,173	841,173
28	62	0	1	-1	0	358,834	500,000	858,834	0	364,891	864,891
29	63	0	1	-1	0	379,115	500,000	879,115	0	390,115	890,115
30	64	0	1	-1	0	400,543	500,000	900,543	0	416,937	916,937
		83,515	30	83,485	0				0		

Management fees reflected in column (5): 1.50%

30 Year Summary

	Term/Equity Account	Indexed UL
After Tax Payments	83,515	83,515
After Tax Cash Flow	0	0
Living Values	400,543	416,937
Death Benefit	900,543	916,937

*See the accompanying reports entitled "Equity Account Details" and "Portfolio Turnover Details" for year-by-year equity calculation and turnover details.

**This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a basic illustration from the issuing life insurance company.

Indexed Universal Life vs. Term Insurance and an Equity Account

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Comparison

		Equity Account Growth 7.00%	Equity Account Dividend 2.00%	Dividend Tax Rate 25.00%	Income Tax Rate 30.00%	Indexed UL Interest Rate 7.00%	Initial Death Benefit 500,000				
		Payment Allocation			500,000 Scheduled Term Insurance Along with an Equity Account*				Indexed UL		
Year	Male Age	(1) Cost of the Proposed Premium	(2) Alternative Term Policy Premium	(3) Net to Equity Account (1) - (2)	(4) After Tax Cash Flow from the Account	(5) Year End Equity Account Value	(6) Scheduled Term Death Benefit	(7) Combined Death Benefit (5) + (6)	(8) After Tax Policy Loan Proceeds	(9) Year End Cash Value**	(10) Death Benefit
31	65	0	0	0	36,242	384,244	0	384,244	36,242	403,472	491,777
32	66	0	0	0	37,493	365,569	0	365,569	37,493	389,912	479,067
33	67	0	0	0	38,781	344,359	0	344,359	38,781	376,314	466,372
34	68	0	0	0	40,108	320,440	0	320,440	40,108	362,756	453,719
35	69	0	0	0	41,475	293,622	0	293,622	41,475	349,328	441,139
36	70	0	0	0	42,883	263,698	0	263,698	42,883	336,132	428,663
37	71	0	0	0	44,333	230,450	0	230,450	44,333	323,353	409,761
38	72	0	0	0	45,826	193,642	0	193,642	45,826	311,153	390,096
39	73	0	0	0	47,365	153,019	0	153,019	47,365	299,724	369,591
40	74	0	0	0	48,949	108,315	0	108,315	48,949	289,292	348,168
41	75	0	0	0	50,581	59,244	0	59,244	50,581	280,124	325,755
42	76	0	0	0	52,262	5,500	0	5,500	52,262	272,193	321,752
43	77	0	0	0	5,319	0	0	0	53,994	265,712	319,579
44	78	0	0	0	0	0	0	0	55,777	260,911	319,496
45	79	0	0	0	0	0	0	0	57,614	258,041	321,784
46	80	0	0	0	0	0	0	0	59,506	257,369	326,744
47	81	0	0	0	0	0	0	0	61,454	259,180	334,698
48	82	0	0	0	0	0	0	0	63,462	263,781	345,989
49	83	0	0	0	0	0	0	0	65,529	271,494	360,978
50	84	0	0	0	0	0	0	0	67,658	282,651	380,041
51	85	0	0	0	0	0	0	0	69,852	269,488	374,050
52	86	0	0	0	0	0	0	0	69,852	258,333	370,558
53	87	0	0	0	0	0	0	0	69,852	249,290	369,696
54	88	0	0	0	0	0	0	0	69,852	231,521	360,102
55	89	0	0	0	0	0	0	0	69,852	224,113	361,842
56	90	0	0	0	0	0	0	0	69,852	220,582	368,128
57	91	0	0	0	0	0	0	0	69,852	222,212	348,709
58	92	0	0	0	0	0	0	0	69,852	230,513	332,245
59	93	0	0	0	0	0	0	0	69,852	247,492	320,280
60	94	0	0	0	0	0	0	0	69,852	275,796	314,903
		83,515	30	83,485	531,617				1,709,812		

Management fees reflected in column (5): 1.50%

60 Year Summary

	Term/Equity Account	Indexed UL
After Tax Payments	83,515	83,515
After Tax Cash Flow	531,617	1,709,812
Living Values	0	275,796
Death Benefit	0	314,903

*See the accompanying reports entitled "Equity Account Details" and "Portfolio Turnover Details" for year-by-year equity calculation and turnover details.

**This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a basic illustration from the issuing life insurance company.

Indexed Universal Life vs. Term Insurance and an Equity Account

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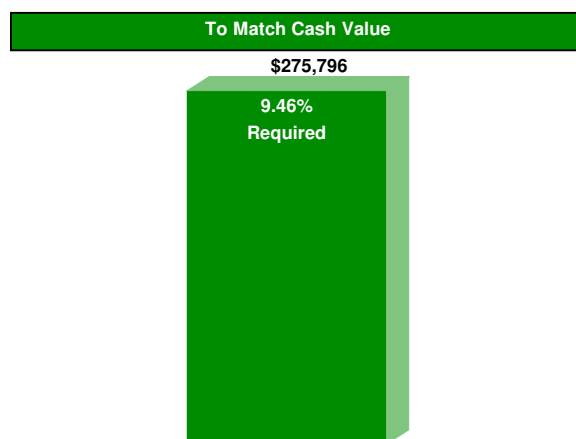
Insured: Cliff Havers

Matching Values

Equity Account Growth	Equity Account Dividend	Dividend Tax Rate	Income Tax Rate	Indexed UL Interest Rate	Initial Death Benefit
7.00%	2.00%	25.00%	30.00%	7.00%	500,000

Growth Required on an Equity Account in Addition to the Dividend Illustrated to Match Indexed Universal Life Policy Values over 60 Years After Applying the Term Payment Illustrated

To Match Cash Value of: \$275,796	Growth Required (Plus 2.00% Dividend)
	9.46%



Income Tax Considerations

1. Equity Account: Capital gains tax calculations are taxed based on a ratio of asset value to remaining cost basis in any given year.
2. Indexed Universal Life:
 - a. Death Benefit including available cash value component is income tax free.
 - b. Loans are income tax free as long as the policy is kept in force.
 - c. Withdrawals and other non-loan policy cash flow up to cost basis (not in violation of IRC Section 7702) are income tax free as a return of premium.
 - d. Cash values shown assume most favorable combination of b and/or c.

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Taxation of Cash Flow

With equity accounts, dividends are taxed and the after tax balance is either reinvested or used for scheduled cash flow. Capital gains tax calculations are based upon a ratio of asset value to remaining cost basis in any given year.

With cash value life insurance policies, withdrawals (also known as partial surrenders) are income-tax free up to cost basis and taxable thereafter. Policy loans are income-tax free so long as the policy stays in force until death. The source of the cash flow from the life insurance policy in this presentation is policy loans.

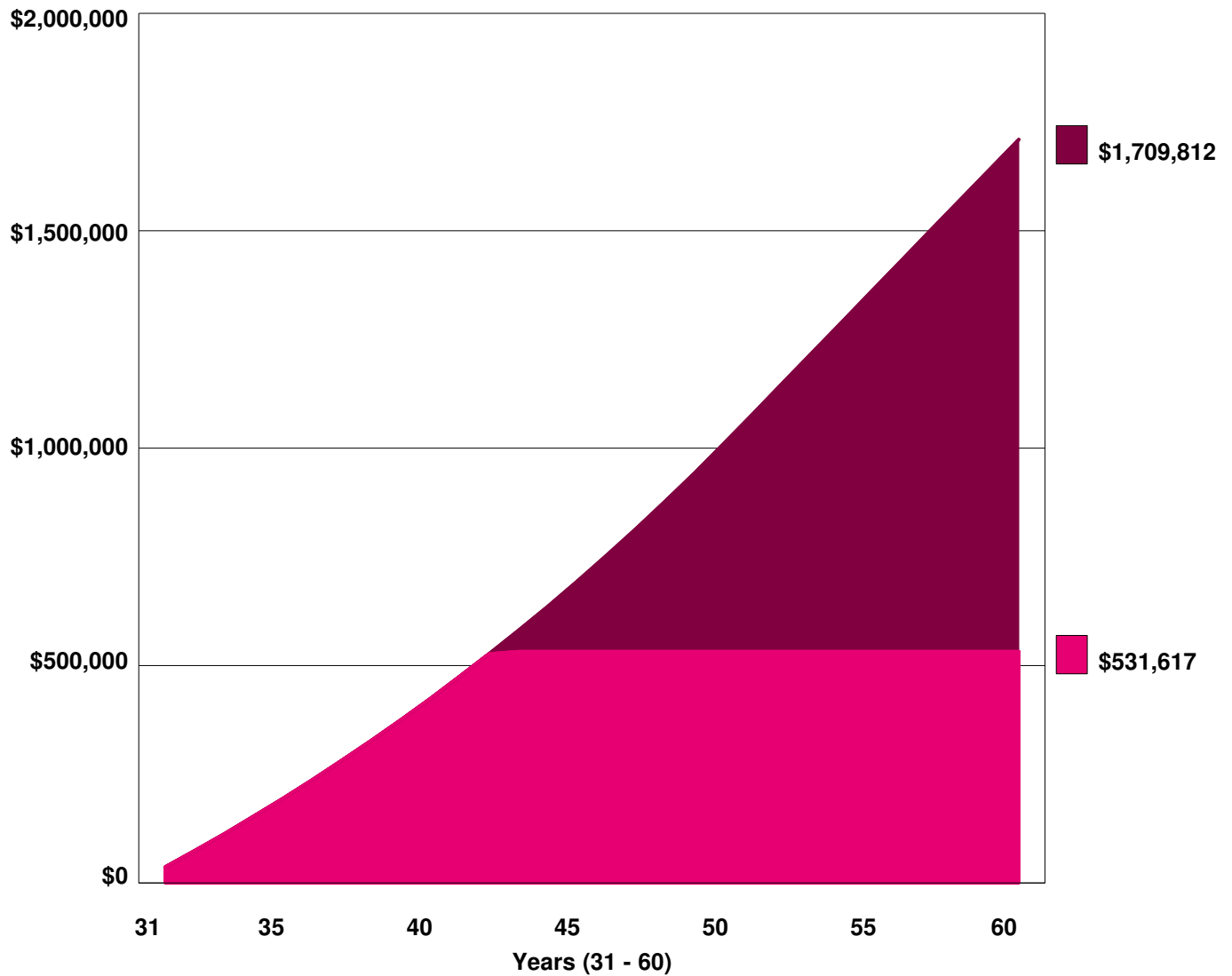
Note: Policy loans reduce policy cash values and death benefits, and the lapse of a loaned policy could result in severe tax ramifications to the policy owner. Be sure to consult a professional tax adviser if you have any questions about this issue.

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Cash Flow Comparison of Years 31 - 60



At Year 60

Cumulative After Tax Cash Flow - Equity Account \$531,617

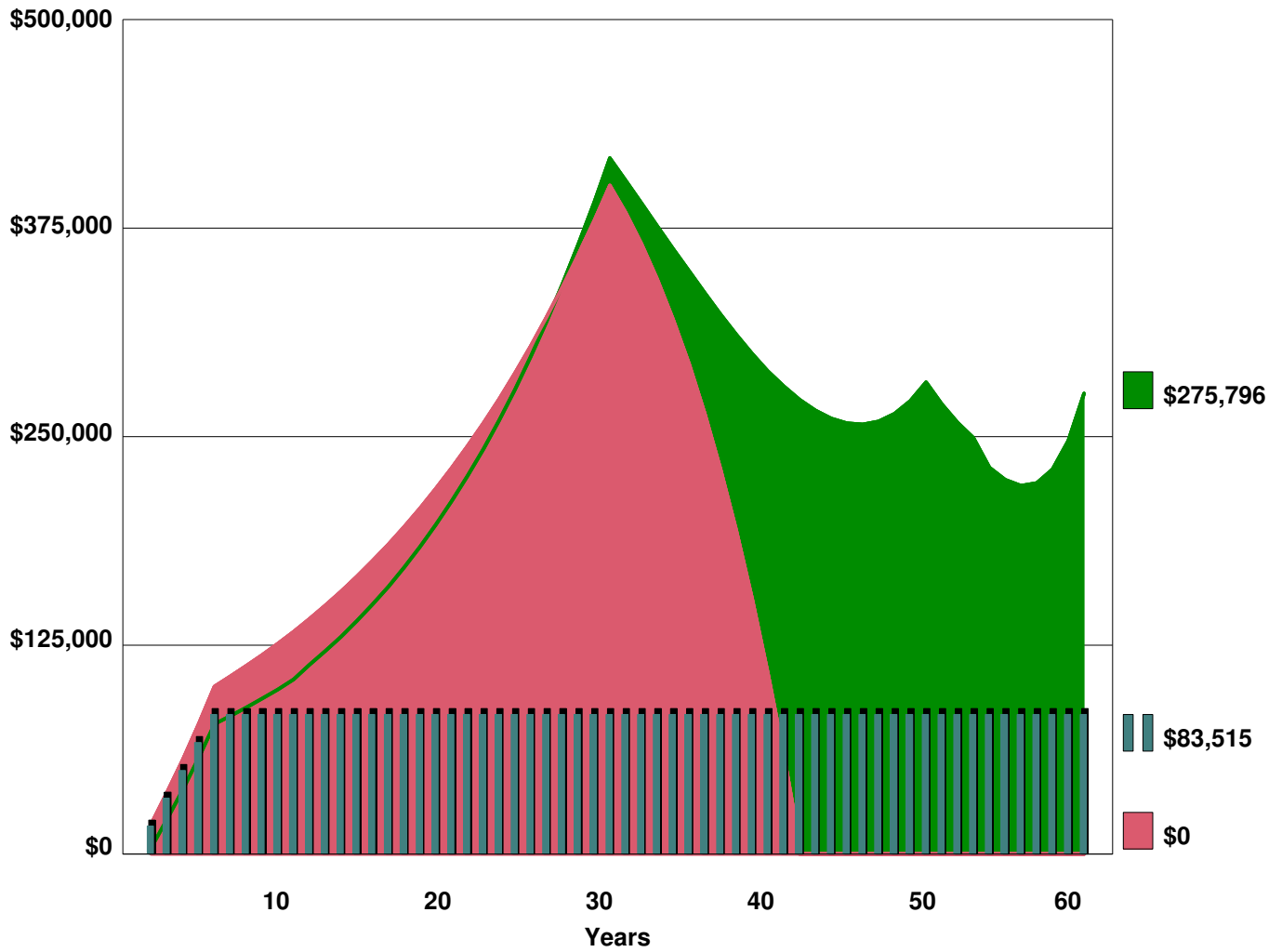
Cumulative After Tax Policy Cash Flow - Indexed UL \$1,709,812

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60 Year Analysis



At Year 60

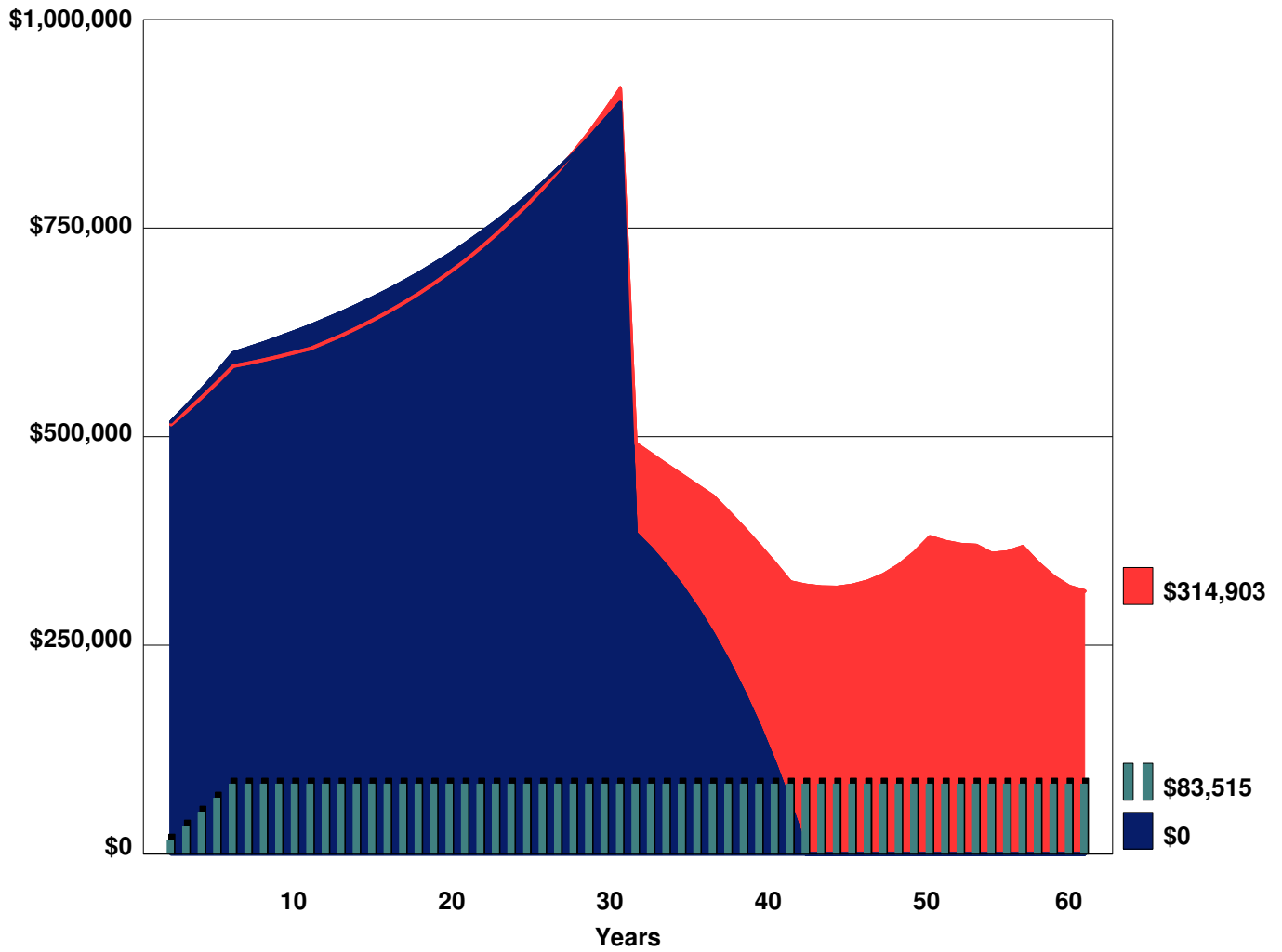
Payments (Cumulative)	\$83,515
Equity Account Values	\$0
Indexed UL Cash Values	\$275,796

Indexed Universal Life vs. Term Insurance and an Equity Account

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60 Year Analysis



	At Year 60
Payments (Cumulative)	\$83,515
Term Plus Equity Account Death Benefit	\$0
Indexed UL Policy Death Benefit	\$314,903

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Equity Account Details

		Equity Account Growth 7.00%	Equity Account Dividend 2.00%	Dividend Tax Rate 25.00%	Income Tax Rate 30.00%	Composite Capital Gains Tax Rate* 26.25%	Turnover Assumption 25.00%				
Yr	Age	(1) Beginning of Year Account Value	(2) Annual Deposit	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Year End Value of Account Before Turnover	(7)** Year End Value of Account After Turnover	(8) After Tax Dividend Cash Flow	(9) After Tax Cash Flow from Equity Sales	(10) Combined After Tax Cash Flow
1	35	0	16,702	0	1,169	251	18,122	17,775	0	0	0
2	36	17,775	16,702	0	2,413	517	37,407	36,651	0	0	0
3	37	36,651	16,702	0	3,735	800	57,888	56,668	0	0	0
4	38	56,668	16,702	0	5,136	1,101	79,607	77,872	0	0	0
5	39	77,872	16,702	0	6,620	1,419	102,613	100,318	0	0	0
6	40	100,318	0	0	7,022	1,504	108,844	106,289	1	0	1
7	41	106,289	0	0	7,440	1,593	115,322	112,524	1	0	1
8	42	112,524	0	0	7,877	1,687	122,088	119,057	1	0	1
9	43	119,057	0	0	8,334	1,785	129,176	125,917	1	0	1
10	44	125,917	0	0	8,814	1,888	136,619	133,133	1	0	1
11	45	133,133	0	0	9,319	1,996	144,448	140,733	1	0	1
12	46	140,733	0	0	9,851	2,110	152,694	148,743	1	0	1
13	47	148,743	0	0	10,412	2,230	161,385	157,193	1	0	1
14	48	157,193	0	0	11,004	2,357	170,554	166,111	1	0	1
15	49	166,111	0	0	11,628	2,491	180,230	175,525	1	0	1
16	50	175,525	0	0	12,287	2,632	190,444	185,465	1	0	1
17	51	185,465	0	0	12,983	2,781	201,229	195,962	1	0	1
18	52	195,962	0	0	13,717	2,938	212,617	207,047	1	0	1
19	53	207,047	0	0	14,493	3,105	224,645	218,756	1	0	1
20	54	218,756	0	0	15,313	3,280	237,349	231,125	1	0	1
21	55	231,125	0	0	16,179	3,466	250,770	244,193	1	0	1
22	56	244,193	0	0	17,094	3,662	264,949	257,999	1	0	1
23	57	257,999	0	0	18,060	3,869	279,928	272,583	1	0	1
24	58	272,583	0	0	19,081	4,088	295,752	287,991	1	0	1
25	59	287,991	0	0	20,159	4,319	312,469	304,269	1	0	1
26	60	304,269	0	0	21,299	4,563	330,131	321,467	1	0	1
27	61	321,467	0	0	22,503	4,821	348,791	339,637	1	0	1
28	62	339,637	0	0	23,775	5,094	368,506	358,834	1	0	1
29	63	358,834	0	0	25,118	5,382	389,334	379,115	1	0	1
30	64	379,115	0	0	26,538	5,686	411,339	400,543	1	0	1
			83,510	0	389,373	83,415			25	0	25

*The composite capital gains tax rate includes 25.00% short-term gains subject to ordinary income tax and 75.00% long-term gains subject to capital gains tax. The individual tax rates used to create the composite tax rate are:

Capital Gains Tax: 25.00%
Income Tax: 30.00%

**Column (7) is reduced by a 1.50% management fee.

(To review turnover calculations, see the Portfolio Turnover Details report.)

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

Indexed Universal Life vs. Term Insurance and an Equity Account

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Insured: Cliff Havers

Equity Account Details

		Equity Account Growth 7.00%	Equity Account Dividend 2.00%	Dividend Tax Rate 25.00%	Income Tax Rate 30.00%	Composite Capital Gains Tax Rate* 26.25%	Turnover Assumption 25.00%				
Yr	Age	(1) Beginning of Year Account Value	(2) Annual Deposit	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Year End Value of Account Before Turnover	(7)** Year End Value of Account After Turnover	(8) After Tax Dividend Cash Flow	(9) After Tax Cash Flow from Equity Sales	(10) Combined After Tax Cash Flow
31	65	400,543	0	31,698	25,819	0	394,664	384,244	5,532	30,710	36,242
32	66	384,244	0	33,283	24,567	0	375,528	365,569	5,264	32,229	37,493
33	67	365,569	0	34,942	23,144	0	353,771	344,359	4,959	33,822	38,781
34	68	344,359	0	36,678	21,538	0	329,219	320,440	4,615	35,493	40,108
35	69	320,440	0	38,497	19,736	0	301,679	293,622	4,229	37,246	41,475
36	70	293,622	0	40,404	17,725	0	270,943	263,698	3,798	39,085	42,883
37	71	263,698	0	42,402	15,491	0	236,787	230,450	3,319	41,014	44,333
38	72	230,450	0	44,497	13,017	0	198,970	193,642	2,789	43,037	45,826
39	73	193,642	0	46,696	10,286	0	157,232	153,019	2,204	45,161	47,365
40	74	153,019	0	49,002	7,281	0	111,298	108,315	1,560	47,389	48,949
41	75	108,315	0	51,422	3,983	0	60,876	59,244	853	49,728	50,581
42	76	59,244	0	53,962	370	0	5,652	5,500	79	52,183	52,262
43	77	5,500	0	5,500	0	0	0	0	0	5,319	5,319
44	78	0	0	0	0	0	0	0	0	0	0
45	79	0	0	0	0	0	0	0	0	0	0
46	80	0	0	0	0	0	0	0	0	0	0
47	81	0	0	0	0	0	0	0	0	0	0
48	82	0	0	0	0	0	0	0	0	0	0
49	83	0	0	0	0	0	0	0	0	0	0
50	84	0	0	0	0	0	0	0	0	0	0
51	85	0	0	0	0	0	0	0	0	0	0
52	86	0	0	0	0	0	0	0	0	0	0
53	87	0	0	0	0	0	0	0	0	0	0
54	88	0	0	0	0	0	0	0	0	0	0
55	89	0	0	0	0	0	0	0	0	0	0
56	90	0	0	0	0	0	0	0	0	0	0
57	91	0	0	0	0	0	0	0	0	0	0
58	92	0	0	0	0	0	0	0	0	0	0
59	93	0	0	0	0	0	0	0	0	0	0
60	94	0	0	0	0	0	0	0	0	0	0
			83,510	508,983	572,330	83,415			39,226	492,416	531,642

*The composite capital gains tax rate includes 25.00% short-term gains subject to ordinary income tax and 75.00% long-term gains subject to capital gains tax. The individual tax rates used to create the composite tax rate are:

Capital Gains Tax: 25.00%
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**Column (7) is reduced by a 1.50% management fee.

(To review turnover calculations, see the Portfolio Turnover Details report.)

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

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Portfolio Turnover Details

Yr	Age	(1) Beginning of Year Cost Basis	(2) Annual Deposit to the Account	(3) Sale of Equities to Fund Cash Flow	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Account Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)** Year End Value of Account After Turnover
					Equity Account Dividend 2.00%	Dividend Tax Rate 25.00%	Income Tax Rate 30.00%	Composite Capital Gains Tax Rate* 26.25%	Turnover Assumption 25.00%			
1	35	0	16,702	0	1,169	251	18,122	16,953	4,531	4,238	4,454	17,775
2	36	17,169	16,702	0	2,413	517	37,407	34,387	9,352	8,597	9,154	36,651
3	37	34,944	16,702	0	3,735	800	57,888	52,446	14,472	13,112	14,115	56,668
4	38	53,450	16,702	0	5,136	1,101	79,607	71,253	19,902	17,813	19,353	77,872
5	39	72,793	16,702	0	6,620	1,419	102,613	90,913	25,653	22,728	24,886	100,318
6	40	93,071	0	0	7,022	1,504	108,844	94,575	27,211	23,644	26,275	106,289
7	41	97,206	0	0	7,440	1,593	115,322	98,799	28,831	24,700	27,746	112,524
8	42	101,845	0	0	7,877	1,687	122,088	103,533	30,522	25,883	29,304	119,057
9	43	106,953	0	0	8,334	1,785	129,176	108,738	32,294	27,185	30,953	125,917
10	44	112,507	0	0	8,814	1,888	136,619	114,395	34,155	28,599	32,696	133,133
11	45	118,492	0	0	9,319	1,996	144,448	120,488	36,112	30,122	34,540	140,733
12	46	124,906	0	0	9,851	2,110	152,694	127,016	38,174	31,754	36,488	148,743
13	47	131,750	0	0	10,412	2,230	161,385	133,980	40,346	33,495	38,548	157,193
14	48	139,033	0	0	11,004	2,357	170,554	141,390	42,639	35,348	40,725	166,111
15	49	146,767	0	0	11,628	2,491	180,230	149,258	45,058	37,315	43,025	175,525
16	50	154,969	0	0	12,287	2,632	190,444	157,600	47,611	39,400	45,456	185,465
17	51	163,656	0	0	12,983	2,781	201,229	166,437	50,307	41,609	48,024	195,962
18	52	172,852	0	0	13,717	2,938	212,617	175,790	53,154	43,947	50,737	207,047
19	53	182,580	0	0	14,493	3,105	224,645	185,685	56,161	46,421	53,604	218,756
20	54	192,868	0	0	15,313	3,280	237,349	196,149	59,337	49,037	56,633	231,125
21	55	203,745	0	0	16,179	3,466	250,770	207,210	62,693	51,803	59,834	244,193
22	56	215,242	0	0	17,094	3,662	264,949	218,903	66,237	54,726	63,216	257,999
23	57	227,393	0	0	18,060	3,869	279,928	231,263	69,982	57,816	66,788	272,583
24	58	240,235	0	0	19,081	4,088	295,752	244,323	73,938	61,081	70,563	287,991
25	59	253,805	0	0	20,159	4,319	312,469	258,124	78,117	64,531	74,551	304,269
26	60	268,144	0	0	21,299	4,563	330,131	272,707	82,533	68,177	78,764	321,467
27	61	283,295	0	0	22,503	4,821	348,791	288,116	87,198	72,029	83,216	339,637
28	62	299,303	0	0	23,775	5,094	368,506	304,397	92,127	76,099	87,919	358,834
29	63	316,217	0	0	25,118	5,382	389,334	321,599	97,334	80,400	92,888	379,115
30	64	334,088	0	0	26,538	5,686	411,339	339,774	102,835	84,943	98,138	400,543
			83,510									

*The composite capital gains tax rate includes 25.00% short-term gains subject to ordinary income tax and 75.00% long-term gains subject to capital gains tax. The individual tax rates used to create the composite tax rate are:

Capital Gains Tax: 25.00%
Income Tax: 30.00%

**Column (11) is reduced by a 1.50% management fee.

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

Indexed Universal Life vs. Term Insurance and an Equity Account

Presented By: [Licensed user's name appears here]

Insured: Cliff Havers

Portfolio Turnover Details

		Equity Account Dividend 2.00%	Dividend Tax Rate 25.00%	Income Tax Rate 30.00%	Composite Capital Gains Tax Rate* 26.25%	Turnover Assumption 25.00%						
Yr	Age	(1) Beginning of Year Cost Basis	(2) Annual Deposit to the Account	(3) Sale of Equities to Fund Cash Flow	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Account Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)** Year End Value of Account After Turnover
31	65	352,968	0	31,698	25,819	0	394,664	325,035	98,666	81,259	94,097	384,244
32	66	337,873	0	33,283	24,567	0	375,528	308,607	93,882	77,152	89,490	365,569
33	67	320,945	0	34,942	23,144	0	353,771	290,269	88,443	72,567	84,275	344,359
34	68	301,977	0	36,678	21,538	0	329,219	269,813	82,305	67,453	78,406	320,440
35	69	280,766	0	38,497	19,736	0	301,679	247,035	75,420	61,759	71,834	293,622
36	70	257,110	0	40,404	17,725	0	270,943	221,731	67,736	55,433	64,506	263,698
37	71	230,804	0	42,402	15,491	0	236,787	193,691	59,197	48,423	56,369	230,450
38	72	201,637	0	44,497	13,017	0	198,970	162,703	49,743	40,676	47,363	193,642
39	73	169,390	0	46,696	10,286	0	157,232	128,543	39,308	32,136	37,425	153,019
40	74	133,832	0	49,002	7,281	0	111,298	90,974	27,825	22,744	26,491	108,315
41	75	94,722	0	51,422	3,983	0	60,876	49,753	15,219	12,438	14,489	59,244
42	76	51,804	0	53,962	370	0	5,652	4,619	1,413	1,155	1,345	5,500
43	77	4,809	0	5,500	0	0	0	0	0	0	0	0
44	78	0	0	0	0	0	0	0	0	0	0	0
45	79	0	0	0	0	0	0	0	0	0	0	0
46	80	0	0	0	0	0	0	0	0	0	0	0
47	81	0	0	0	0	0	0	0	0	0	0	0
48	82	0	0	0	0	0	0	0	0	0	0	0
49	83	0	0	0	0	0	0	0	0	0	0	0
50	84	0	0	0	0	0	0	0	0	0	0	0
51	85	0	0	0	0	0	0	0	0	0	0	0
52	86	0	0	0	0	0	0	0	0	0	0	0
53	87	0	0	0	0	0	0	0	0	0	0	0
54	88	0	0	0	0	0	0	0	0	0	0	0
55	89	0	0	0	0	0	0	0	0	0	0	0
56	90	0	0	0	0	0	0	0	0	0	0	0
57	91	0	0	0	0	0	0	0	0	0	0	0
58	92	0	0	0	0	0	0	0	0	0	0	0
59	93	0	0	0	0	0	0	0	0	0	0	0
60	94	0	0	0	0	0	0	0	0	0	0	0
		83,510										

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