



**planner
portal**

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AUGUST 21, 2013

PLEASE READ THIS DISCLOSURE CAREFULLY.

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations do not infer that the company assumes any fiduciary duties. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.

SURVIVOR LIFE INSURANCE

Introduction

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YOUR GREATEST ASSET

Your ability to earn an income is one of your greatest assets. This income is spent on maintaining the standard of living to which you are accustomed.

In the event of your death, your future earnings would be lost forever. The loss of future earnings would have a great impact on your finances in the following areas:

- Standard of living
- Education opportunities
- Dependent needs
- Liability payments
- Long-term financial well-being

NEIL		JUDY
\$105,000	salary	\$25,000
22	years	24
5%	raises	3%
\$4,043,048		\$860,662

RISK AND INSURANCE

As you can see by this table, your odds of dying increase with age and the time period you want to consider. The cost of insurance will mirror this table. Because of this, it might be less expensive to buy insurance at a younger age and "lock-in" the rate for a longer period of time. Typically your insurance needs will decrease as debts are paid off and dependents leave the home.

CHANCE OF DYING								
YOUR AGE	IN 5 YRS MALE	IN 5 YRS FEMALE	IN 10 YRS MALE	IN 10 YRS FEMALE	IN 20 YRS MALE	IN 20 YRS FEMALE	IN 30 YRS MALE	IN 30 YRS FEMALE
20	1%	< 1%	1%	1%	3%	1%	6%	3%
30	1%	< 1%	2%	1%	5%	3%	12%	7%
40	1%	1%	3%	2%	11%	7%	25%	16%
50	3%	2%	8%	5%	22%	14%	48%	35%
60	7%	4%	15%	10%	44%	32%	82%	70%
70	15%	10%	33%	24%	78%	67%	99%	97%

PLANNING FOR DEATH

Death is a certainty each one of us must face. However, the financial risk associated with death is a risk we can eliminate through planning and a relatively small financial commitment. Our analysis is designed to assess the risks that you face and evaluate what you can do to minimize those risks over the long term.

WHY YOU NEED PLANNING

Planning to meet the financial needs of your survivors is one of the most important and fundamental steps in creating sound financial strategies for you and your family.

When we compare our survivors' needs to the total resources we can provide at death, most of us will find a shortfall. A shortfall situation means that our survivors will be left with the choice of either finding additional resources that we have not been able to identify, or do without many of the financial needs that you hope to cover.

YOUR OBJECTIVES

DESIRED ANNUAL SPENDING	FIRST SPENDING PERIOD		SUBSEQUENT SPENDING PERIOD	
	DESIRED SPENDING (\$)	DURATION (YRS)	DESIRED SPENDING (\$)	DURATION (YRS)
For Survivors of Neil	\$200,000	1	\$150,000	25
For Survivors of Judy	\$50,000	1	\$85,000	25

Marital Status	married
Portfolio Before-Tax Return	5.0%
Average Tax Rate	25.0%
Estimated Inflation Rate	5.0%
Funeral and Related Costs	\$10,000
Estate and Administrative Expenses	\$5,000

SUMMARY OF RESULTS

YOUR SURVIVOR NEEDS SUMMARY	Immediate Need	Survivor Income Need	Totals
For Survivors of Neil	\$193,100	\$-3,403,187	\$-3,210,087
For Survivors of Judy	\$-481,900	\$165,384	\$-316,516

TIMELY SOLUTIONS

Life insurance is uniquely suited for covering financial needs created upon one's death. It is a means of sharing the financial risk of premature death with many, many others who have similar concerns.

You pay a relatively small premium to an insurance company in exchange for the promise of the life insurer to pay your beneficiaries a specified death benefit in the event of your death. A financial need that arises from your death can be eliminated by a financial resource that is created upon your death.

DETAILS OF RESULTS (IN THE EVENT OF NEIL'S DEATH)

By undertaking proper life insurance planning, you can provide income for your survivors, provide a hedge against possible future decline in your asset value and provide a means to retire your debts upon your death. You currently need an additional \$3,210,087 in life insurance coverage on Neil's life in order to meet your stated objectives.

ANALYSIS OF IMMEDIATE NEEDS

IMMEDIATE CASH NEEDS	\$606,900
Funeral and Related Costs	\$10,000
Estate and Administrative Expenses	\$5,000
Mortgages	\$0
Other Debts	\$240,800
Emergency Fund (6 months)	\$100,000
Net Education Funding Need	\$251,100
IMMEDIATE RESOURCES	\$800,000
Existing Life Insurance	\$750,000
Current Cash	\$50,000
SURPLUS / (SHORTFALL)	\$193,100

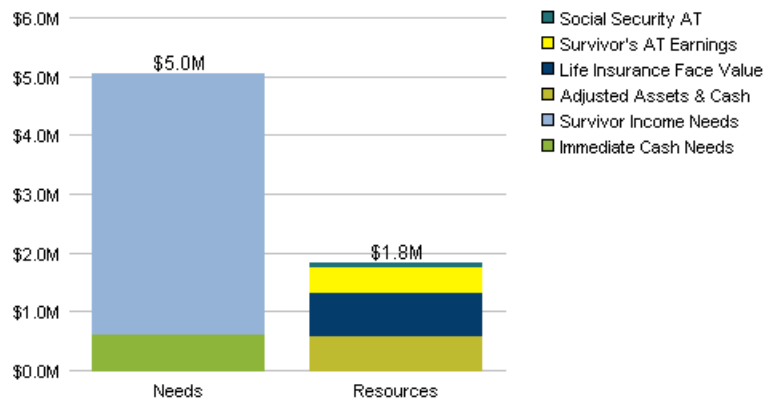
ANALYSIS OF SURVIVOR INCOME NEEDS

SURVIVOR INCOME NEEDS	\$4,431,904
The present value of your stated income needs.	
CAPITAL AND OTHER AVAILABLE RESOURCES	\$1,028,716
Adjusted Assets	\$518,750
Pension Plans less Taxes	\$0
Present Value of After-Tax Survivor's Earnings	\$414,703
Present Value of Expected Social Security Benefits	\$95,264
SURPLUS / (SHORTFALL)	(\$-3,403,187)

SUMMARY

SUMMARY	\$-3,210,087
Total Immediate Needs	\$193,100
Total Income Needs	\$-3,403,187

NEEDS VS RESOURCES



These projections are hypothetical. This information is meant to provide you with a general idea about your retirement income needs. The results given are for illustrative purposes only and do not represent the actual performance of any current or future investment. Rates of return will vary over time, especially for long-term investments.

SURVIVOR LIFE INSURANCE

Results (annual review)

PREPARED FOR: Neil and Judy Saunders

PRESENTED BY: Bill Whitman

August 21, 2013

DETAILS OF RESULTS (IN THE EVENT OF NEIL'S DEATH)

IMMEDIATE NEEDS		SURVIVOR INCOME NEEDS	
Immediate Cash Needs	\$606,900	Survivor Income Needs	\$4,431,904
Immediate Resources	\$800,000	Survivor Capital & Other Resources	\$1,028,716
SURPLUS/(SHORTFALL) \$193,100		SURPLUS/(SHORTFALL) (\$-3,403,187)	
TOTAL COMBINED SURVIVOR NEEDS SHORTFALL (\$-3,210,087)			

ANNUAL SUMMARY OF SURVIVOR INCOME NEEDS

(up to first 40 years of detailed cash flows)

Surviving Spouse Age	Desired Income	Personal Income	Employer Programs	Government Programs	From Investments	Surplus / (Shortfall)
41	200,000	18,750	0	40,065	141,185	0
42	157,500	19,312	0	17,855	120,333	0
43	165,375	19,892	0	18,569	126,914	0
44	173,644	20,489	0	0	153,155	0
45	182,326	21,103	0	0	161,223	0
46	191,442	21,736	0	0	169,706	0
47	201,014	22,388	0	0	178,626	0
48	211,065	23,060	0	0	188,005	0
49	221,618	23,752	0	0	197,866	0
50	232,699	24,464	0	0	208,235	0
51	244,334	25,198	0	0	219,136	0
52	256,551	25,954	0	0	230,597	0
53	269,378	26,733	0	0	242,645	0
54	282,847	27,535	0	0	255,312	0
55	296,990	28,361	0	0	268,629	0
56	311,839	29,212	0	0	282,627	0
57	327,431	30,088	0	0	297,343	0
58	343,803	30,991	0	0	312,812	0
59	360,993	31,921	0	0	329,072	0
60	379,043	32,878	0	0	346,164	0
61	397,995	33,865	0	0	364,130	0
62	417,894	34,881	0	0	383,014	0
63	438,789	35,927	0	0	402,862	0
64	460,729	37,005	0	0	423,724	0
65	483,765	38,115	0	0	445,650	0
66	507,953	0	0	61,024	446,930	0

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DETAILS OF RESULTS (IN THE EVENT OF JUDY'S DEATH)

By undertaking proper life insurance planning, you can provide income for your survivors, provide a hedge against possible future decline in your asset value and provide a means to retire your debts upon your death. You currently need an additional \$3,210,087 in life insurance coverage on Neil's life in order to meet your stated objectives.

ANALYSIS OF IMMEDIATE NEEDS

IMMEDIATE CASH NEEDS	\$531,900
Funeral and Related Costs	\$10,000
Estate and Administrative Expenses	\$5,000
Mortgages	\$0
Other Debts	\$240,800
Emergency Fund (6 months)	\$25,000
Net Education Funding Need	\$251,100
IMMEDIATE RESOURCES	\$50,000
Existing Life Insurance	\$0
Current Cash	\$50,000
SURPLUS / (SHORTFALL)	(\$-481,900)

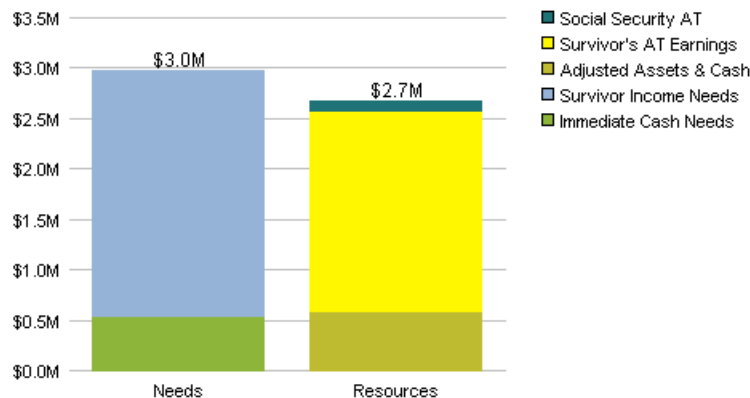
ANALYSIS OF SURVIVOR INCOME NEEDS

SURVIVOR INCOME NEEDS	\$2,450,368
The present value of your stated income needs.	
CAPITAL AND OTHER AVAILABLE RESOURCES	\$2,615,752
Adjusted Assets	\$518,750
Pension Plans less Taxes	\$0
Present Value of After-Tax Survivor's Earnings	\$1,997,896
Present Value of Expected Social Security Benefits	\$99,106
SURPLUS / (SHORTFALL)	\$165,384

SUMMARY

SUMMARY	\$-316,516
Total Immediate Needs	\$-481,900
Total Income Needs	\$165,384

NEEDS VS RESOURCES



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DETAILS OF RESULTS (IN THE EVENT OF JUDY'S DEATH)

IMMEDIATE NEEDS		SURVIVOR INCOME NEEDS	
Immediate Cash Needs	\$531,900	Survivor Income Needs	\$2,450,368
Immediate Resources	\$50,000	Survivor Capital & Other Resources	\$2,615,752
SURPLUS / (SHORTFALL) (\$-481,900)		SURPLUS / (SHORTFALL) \$165,384	
TOTAL COMBINED SURVIVOR NEEDS SHORTFALL (\$-316,516)			

ANNUAL SUMMARY OF SURVIVOR INCOME NEEDS (up to first 40 years of detailed cash flows)

Surviving Spouse Age	Desired Income	Personal Income	Employer Programs	Government Programs	From Investments	Surplus / (Shortfall)
43	50,000	78,750	0	15,006	-43,756	0
44	89,250	82,688	0	7,803	-1,240	0
45	93,712	86,822	0	8,115	-1,224	0
46	98,398	91,163	0	0	7,235	0
47	103,318	95,721	0	0	7,597	0
48	108,484	100,507	0	0	7,977	0
49	113,908	105,533	0	0	8,376	0
50	119,604	110,809	0	0	8,794	0
51	125,584	116,350	0	0	9,234	0
52	131,863	122,167	0	0	9,696	0
53	138,456	128,275	0	0	10,181	0
54	145,379	134,689	0	0	10,690	0
55	152,648	141,424	0	0	11,224	0
56	160,280	148,495	0	0	11,785	0
57	168,294	155,920	0	0	12,375	0
58	176,709	163,716	0	0	12,993	0
59	185,544	171,901	0	0	13,643	0
60	194,822	180,496	0	0	14,325	0
61	204,563	189,521	0	0	15,041	0
62	214,791	198,997	0	0	15,793	0
63	225,530	208,947	0	0	16,583	0
64	236,807	219,395	0	0	17,412	0
65	248,647	230,364	0	0	18,283	0
66	261,080	0	0	56,420	204,660	0
67	274,133	0	0	58,676	215,457	0
68	287,840	0	0	61,024	226,817	0

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