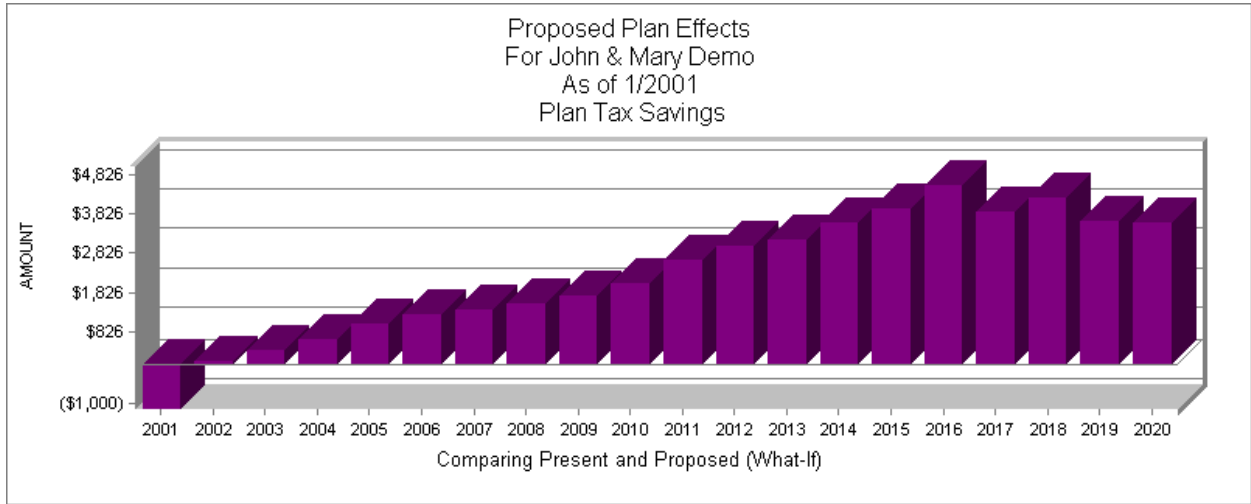


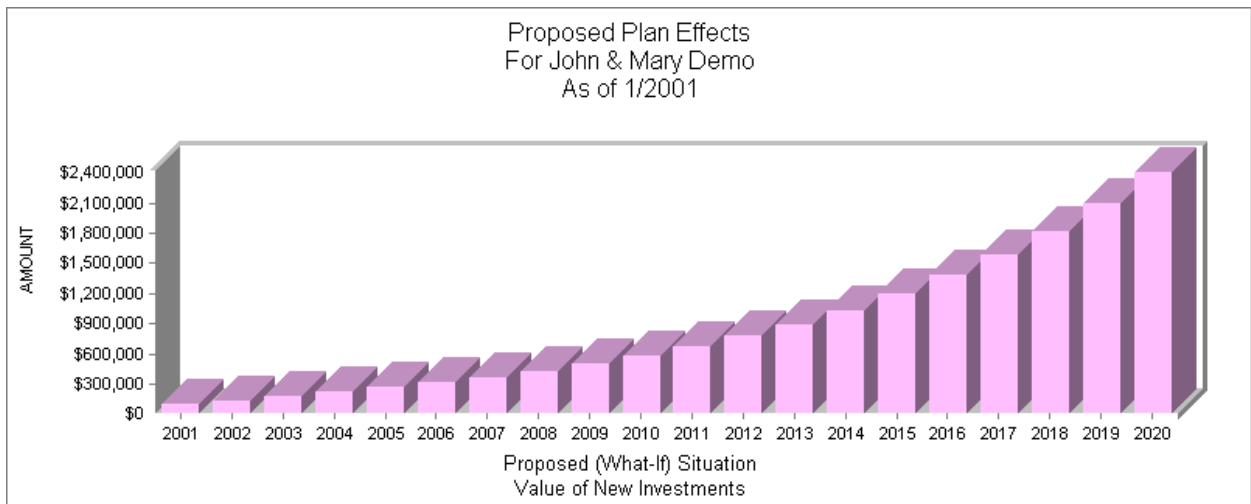
**PROPOSED PLAN EFFECTS
For
John and Mary Demo**

CASH FLOW EFFECTS

Year	2001	2002	2003	2004	2005	Total
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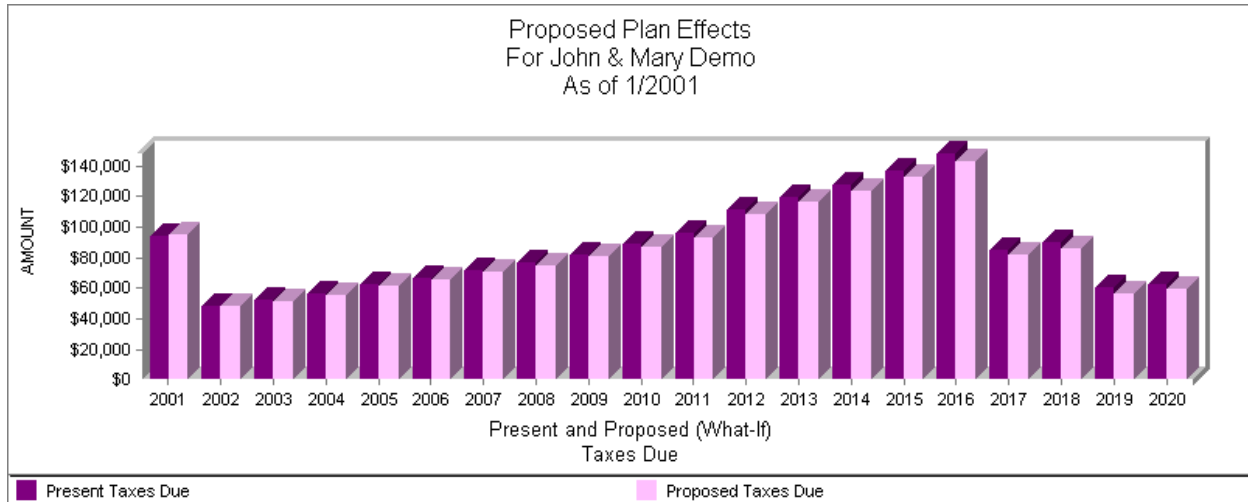


Plan Tax Savings	-1,174	64	335	634	1,016	876
Repositioned Assets	7,610	10,000	0	0	0	17,610
New Invest. Cash Flow	0	0	0	0	0	0
New Investments	120,000	20,019	20,044	20,069	5,075	185,206
Out-Of-Pocket	121,174	19,955	19,708	19,435	4,059	184,331
New Investment Value	101,250	138,331	181,000	230,093	269,682	



PROPOSED PLAN EFFECTS
For
John and Mary Demo

TAX EFFECTS						
Year	2001	2002	2003	2004	2005	Total
Present Taxes Due	93,583	48,617	52,079	55,932	62,000	312,212
Proposed Taxes Due	94,758	48,553	51,744	55,298	60,984	311,337
Proposed Taxes Saved	-1,174	64	335	634	1,016	876
Annual Tax Savings	-1%	0%	1%	1%	2%	
Tax Savings Efficiency	-1%	0%	2%	3%	20%	



IF INVESTMENT RETURN IS:

	Modified IRR Is (5% Safe Rate)	Total Value In 2005 Is
Tax Savings + New Investment Value + New Investment Cash Flow	10.95%	\$ 270,381
Total Present Tax Liability	\$ 312,212	
Total Proposed Tax Liability	- <u>311,337</u>	
Total Taxes Saved For Period	\$ 876	= 0.28% Of Present Tax Liability
Total Taxes Saved For Period Divided by	\$ 876 -----	= 0.47% Tax Savings Efficiency
Total New Investment Cost	185,206	

CAUTION!

The achievement of any financial forecast may be affected by fluctuating economic conditions and is dependent on the occurrence of other future events which cannot be assured. Therefore, actual results achieved may vary from this illustration and such variation could be material. The financial data shown on this schedule does not represent operating results and/or financial position in accordance with generally accepted accounting principles. The body of tax law is in a continuous state of change. Accordingly, there are likely to be developments, Congressional and otherwise, that will alter the indicated results. **NO FIGURES ILLUSTRATED ON THIS REPORT SHOULD BE CONSIDERED GUARANTEES OR ASSURANCES OF TAX SAVINGS, CASH FLOW, PROFIT OR PROTECTION FROM LOSS.**