

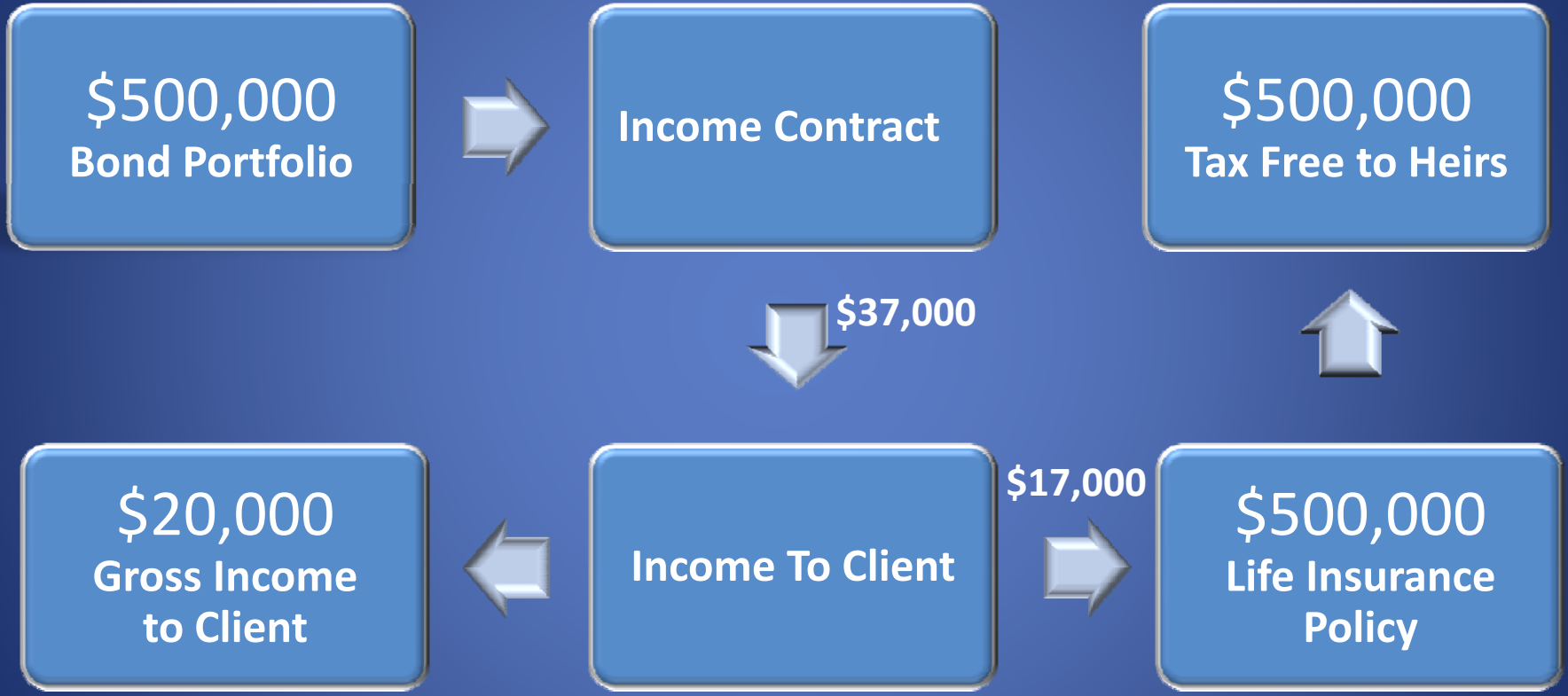
Increase Income

Assumptions:
70 Year Old Male
Income Tax Rate: 30%
Bond Interest Rate: 3%

Assumed Corporate Bond Portfolio Balance	\$500,000
Assumed Gross Income From Account Balance	\$15,000
Tax Due	\$4,500
Spendable Income	\$10,500

Client Goals

- **Increase Income**
- **Minimize Risk**
- **Maximize Inheritance For Heirs**



The Results

	BEFORE	AFTER
Assumed Gross income	\$15,000	\$37,000
Tax Due	\$4,500	\$3,330
Insurance Premium	\$0	\$17,000
Spendable Income	\$10,500	\$16,676
Tax Advantage Inheritance to Heirs?	\$0	YES
Size of Inheritance	\$250,000	\$500,000

Assumptions: 70 Year Old Male, Income Tax Rate: 30%

The “Before” Bond Interest Rate: 3%, Tax Exclusion Ration: 70%

Assumed Estate Tax Rate: 50%