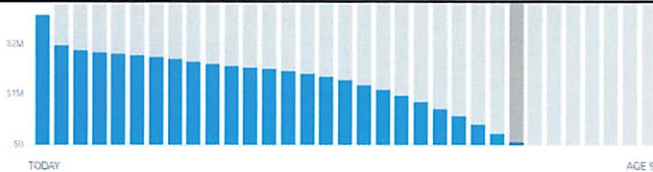


Selected Plan
Underinsured \$500K Fire Loss

TECHNIQUES
No techniques added

ADVANCED TECHNIQUES
Under Insured \$500K Fire Loss

\$500,000 UNDERINSURED OR UNINSURED LOSS RUNS OUT OF MONEY IN 22 YEARS



ASSETS LAST UNTIL Age 88
FUNDING LOST 7 Years
VALUE LOST \$3,405,477

Details by Year: 2044

	Portfolio Assets	Net Worth
BEFORE	\$3,475,176	\$6,148,955
AFTER	\$69,701	\$2,743,482
NET	○ \$3,405,477	○ \$3,405,477

Selected Plan
Underinsured \$1M Loss

TECHNIQUES
No techniques added

ADVANCED TECHNIQUES
Under Insured \$1M Loss

\$1,000,000 UNDERINSURED OR UNINSURED LOSS RUNS OUT OF MONEY IN 9 YEARS



ASSETS LAST UNTIL Age 72
FUNDING LOST 23 Years
VALUE LOST \$3,000,662

Details by Year: 2028

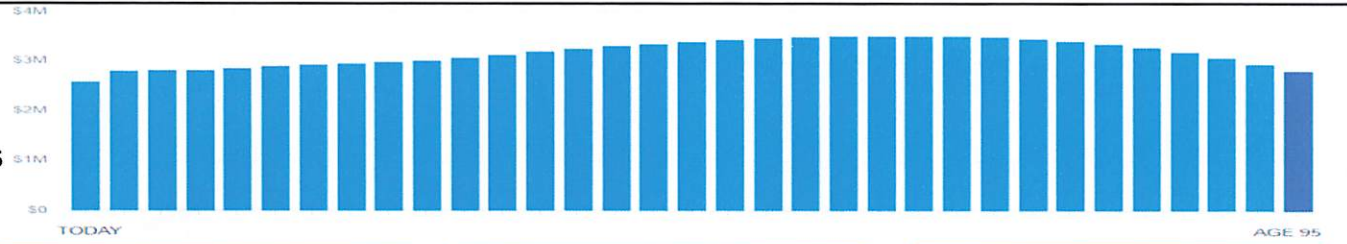
	Portfolio Assets	Net Worth
BEFORE	\$3,069,006	\$4,959,793
AFTER	\$69,344	\$1,959,131
NET	○ \$3,000,662	○ \$3,000,662

Selected Plan
Base Facts

TECHNIQUES
No techniques added

ADVANCED TECHNIQUES
No techniques added

COMPARED TO LONG-TERM PERFORMANCE IF 100% OF LOSS IS INSURED 2.8 MILLION IN ASSETS AT AGE 95!



ASSETS LAST UNTIL Age 95
FUNDING GAINED 0 Years
VALUE GAINED \$0

Details by Year: 2051

	Portfolio Assets	Net Worth
BEFORE	\$2,500,000	\$2,500,000
AFTER	\$2,800,000	\$2,800,000
NET	○ \$300,000	○ \$300,000

The example here is for a 63 year old single woman who was recently forced to retire and currently has Portfolio Assets of 2.5 million and what would happen if today she had to pull out of her Portfolio Assets either \$500,000 or \$1,000,000 due to an uninsured or underinsured property or liability claim. It demonstrates the value of having a professional insurance agent reviewing and updating the property and liability insurance of the financial planner's client on an annual basis.