

## IRA Assumptions for this Illustration

### Current Value of IRA

**\$1,000,000**

### Owner:

#### **John J. Sample**

Date of Birth: September 6, 1936  
Age on December 31, 2006: 70  
Assumed Age at Death: 88  
Hypothetical Annual Rate of Return 6.00%

### Primary Beneficiary:

#### **Jane G. Sample (Spouse)**

Date of Birth: August 12, 1941  
Age on December 31, 2006: 65  
Age at John's Death: 83  
Assumed Age at Death: 90  
Inherits this Percentage: 100%  
Hypothetical Annual Rate of Return 6.00%

### 2nd Level Beneficiaries:

#### **Timothy G. Sample**

Date of Birth: January 1, 1959  
Age at Jane's Death: 72  
Inherits this Percentage: 30.00%  
Hypothetical Annual Rate of Return 7.00%

#### **Theresa Sample Jones**

Date of Birth: January 1, 1964  
Age at Jane's Death: 67  
Inherits this Percentage: 40.00%  
Hypothetical Annual Rate of Return 7.00%

#### **Timmy G. Sample**

Date of Birth: January 1, 1996  
Age at Jane's Death: 35  
Inherits this Percentage: 10.00%  
Hypothetical Annual Rate of Return 8.00%

#### **Suzie G. Sample**

Date of Birth: January 1, 2000  
Age at Jane's Death: 31  
Inherits this Percentage: 10.00%  
Hypothetical Annual Rate of Return 8.00%

#### **Ashley R. Jones**

Date of Birth: January 1, 2002  
Age at Jane's Death: 29  
Inherits this Percentage: 10.00%  
Hypothetical Annual Rate of Return 8.00%

Rates of return are hypothetical. This example does not represent the performance of a specific investment product. Had the example used a 0% rate of return, the owner, spouse, and beneficiaries would have only received the initial IRA value over this time period, less income taxes due.