

ULTIMATE WEALTH TRANSFER PLAN



Approved for Continuing Legal Education (CLE) in Washington, California and Texas



GoodeSelling
Systems

ULTIMATE WEALTH TRANSFER PLAN

What if there was a way

- to move your existing assets
- into a protected place
- forever beyond exposure to estate transfer taxes –

All WITHOUT

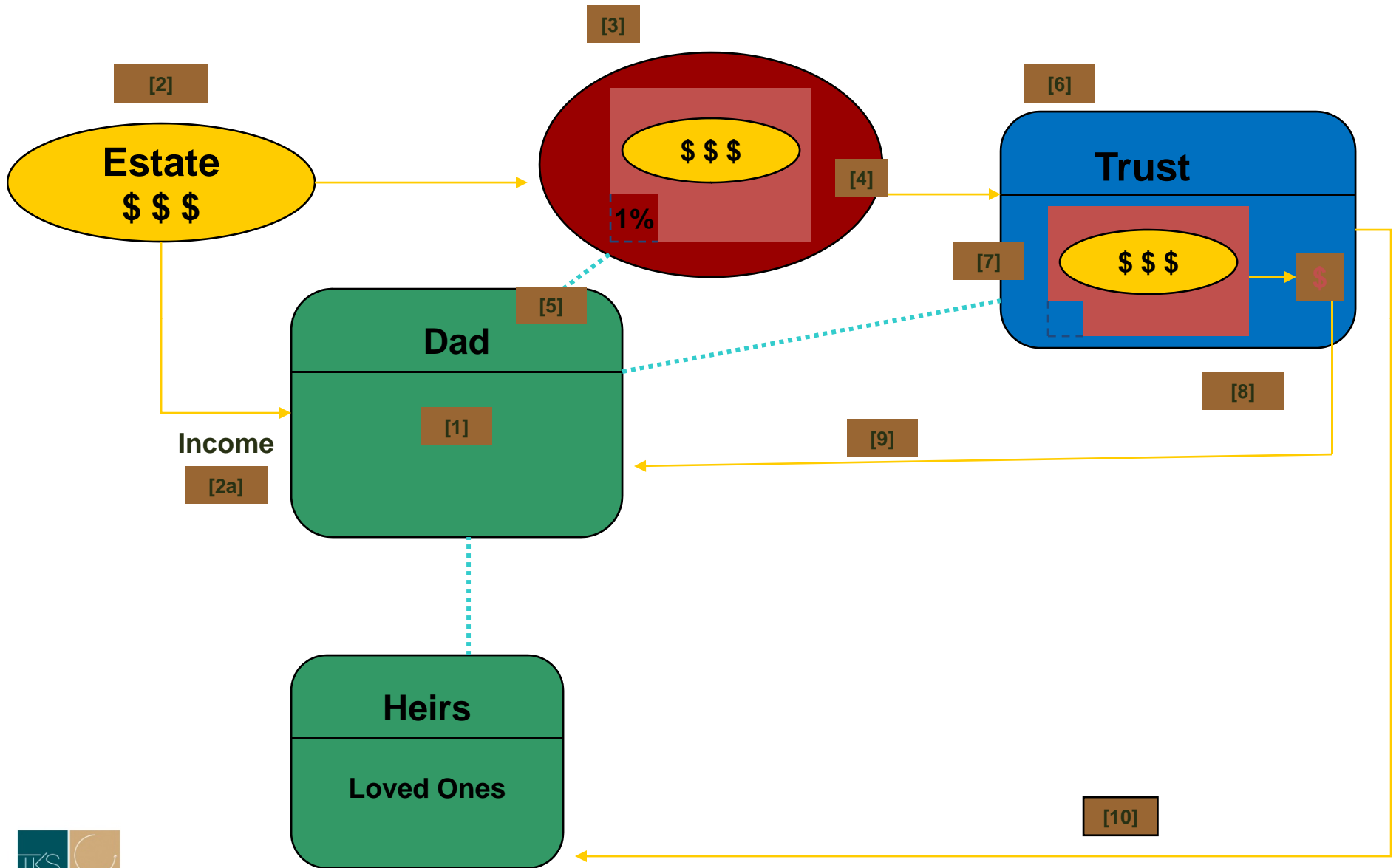
- giving up control –
- reducing your current income –
- or changing the nature of the assets themselves ?

Well, there is a way

- and the Attorneys you work with
- use it every day –
- may I show you how it is done !?!



Ultimate Wealth Transfer Plan - Overview



Ultimate Wealth Transfer Plan: Cash Flow Summary

Presented to: VIP client

Initial Asset Value = \$10,000,000 Growth Rate = 4.0% Income Rate = 9.0%
Initial Discount for Lack of Control & Marketability = 30.0%

Initial Note Balance = \$7,000,000; Note Interest Rate = 3.0%
Note Down Payment = \$0; Down Payment % = 0.0%

Year	ENTITY VALUES & CASH FLOWS							NOTE TRANSACTION			
	Beginning Entity Value	Annual Growth @ 4.0%	Income Earned @ 9.0%	Note Interest Payments	Principal Repayments	Re-Invested Income	Ending Entity Value	Beginning Note Balance	Principal Repayments	Note Interest Payments	Ending Note Balance
1	10,000,000	400,000	900,000	(210,000)	(690,000)	0	10,400,000	(7,000,000)	690,000	210,000	(6,310,000)
2	10,400,000	416,000	900,000	(189,300)	(710,700)	0	10,816,000	(6,310,000)	710,700	189,300	(5,599,300)
3	10,816,000	432,640	900,000	(167,979)	(732,021)	0	11,248,640	(5,599,300)	732,021	167,979	(4,867,279)
4	11,248,640	449,946	900,000	(146,018)	(753,982)	0	11,698,586	(4,867,279)	753,982	146,018	(4,113,297)
5	11,698,586	467,943	900,000	(123,399)	(776,601)	0	12,166,529	(4,113,297)	776,601	123,399	(3,336,696)
6	12,166,529	486,661	900,000	(100,101)	(799,899)	0	12,653,190	(3,336,696)	799,899	100,101	(2,536,797)
7	12,653,190	506,128	900,000	(76,104)	(823,896)	0	13,159,318	(2,536,797)	823,896	76,104	(1,712,901)
8	13,159,318	526,373	900,000	(51,387)	(848,613)	0	13,685,691	(1,712,901)	848,613	51,387	(864,288)
9	13,685,691	547,428	900,000	(25,929)	(864,288)	9,783	14,242,901	(864,288)	864,288	25,929	0
10	14,242,901	569,716	900,000	0	0	900,000	15,712,617	0	0	0	0
11	15,712,617	628,505	900,000	0	0	900,000	17,241,122	0	0	0	0
12	17,241,122	689,645	900,000	0	0	900,000	18,830,767	0	0	0	0
13	18,830,767	753,231	900,000	0	0	900,000	20,483,998	0	0	0	0
14	20,483,998	819,360	900,000	0	0	900,000	22,203,358	0	0	0	0
15	22,203,358	888,134	900,000	0	0	900,000	23,991,492	0	0	0	0
16	23,991,492	959,660	900,000	0	0	900,000	25,851,152	0	0	0	0
17	25,851,152	1,034,046	900,000	0	0	900,000	27,785,198	0	0	0	0
18	27,785,198	1,111,408	900,000	0	0	900,000	29,796,606	0	0	0	0
19	29,796,606	1,191,864	900,000	0	0	900,000	31,888,470	0	0	0	0
20	31,888,470	1,275,539	900,000	0	0	900,000	34,064,009	0	0	0	0
21	34,064,009	1,362,560	900,000	0	0	900,000	36,326,569	0	0	0	0
22	36,326,569	1,453,063	900,000	0	0	900,000	38,679,632	0	0	0	0
23	38,679,632	1,547,185	900,000	0	0	900,000	41,126,817	0	0	0	0
24	41,126,817	1,645,073	900,000	0	0	900,000	43,671,890	0	0	0	0
25	43,671,890	1,746,876	900,000	0	0	900,000	46,318,765	0	0	0	0

Analysis of Insurance Options

Male
 age 45
 Pref NS
 \$10,500,000 face amount

(to pay the estate taxes on the note as well as to pay off the note)

		NACOLAH - UL to age 100		NACOLAH - UL to end of note		NACOLAH - 10YT	
		Paid in Cash	Financed	Paid in Cash	Financed	Paid in Cash	Financed
Annual Outlay	1	82,485	-	82,485	-	8,150	-
	2	82,485	-	34,957	-	8,150	-
	3	82,485	-	34,957	-	8,150	-
	4	82,485	17,554	34,957	10,220	8,150	1,773
	5	82,485	21,596	34,957	11,932	8,150	2,172
	6	82,485	25,638	34,957	13,645	8,150	2,571
	7	82,485	29,679	34,957	15,358	8,150	2,971
	8	82,485	33,721	34,957	17,071	8,150	3,370
	9	82,485	37,763	34,957	18,784	8,150	3,769
IRR should death occur in year 9		52.60%	158.59%	61.85%	190.28%	105.84%	300.14%
		\$742,366	\$165,953	\$362,142	\$87,012	\$73,351	\$16,629

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Turn Key Solutions

April 22, 2009

**Look at the Accum Premiums - Page 1 of 5 (CURRENT Annual Premiums)
Guaranteed Premiums are Shown on Page 3**

Prepared for M45 - Pref NS - \$10.5mm DB by Don Goode

California

Face Amount: \$10,500,000 Age Last: 45 Nearest: 45 Male Preferred Non-Smoker

- | | | |
|--|----|--|
| 1) Lincoln National Life Insurance Company - LifeElement (SM) Level Term - 10 Year | Pf | 7) American General Life Insurance Company - ContinUL Extend - no lapse U/L (\$500K) |
| 2) Pruco Life Insurance Company - Term Essential 10 (<250K PruXpress ONLY) | Pf | 8) Security Life of Denver Ins Co (ING) - ING Guaranteed Death Benefit UL II |
| 3) North American Co for Life and Health - ADDvantage 10 | Pf | 9) John Hancock Life Insurance Company USA - Protection UL-G09 |
| 4) Transamerica Life Insurance Co (TIIG) - Trendsetter Super 10 | Pf | 10) MetLife USA Investors Insurance Company - Guaranteed Advantage UL (2001 CBO) |
| 5) North American Co for Life and Health - TermGUL - pay to 100 no lapse UL (\$250K) | Pf | 11) Transamerica Life Insurance Co (TIIG) - TransACE 2007 - No Lapse UL to 121 |
| 6) Pruco Life Insurance Company - UL Protector with NLG to 121 (1000K+/08) | Pf | 12) United of Omaha Life Insurance Company - GUL Complete - Guaranteed to 120 |

Year	1) 10 Year	2) 10 Year	3) 10 Year	4) 10 Year	5) to 121/p1006	6) to age 121	7) to age 121	8) to age 121	9) to age 121	10) to age 121	11) to age 121	12) to age 121
1	7,320	7,540	8,150	8,745	82,485	73,101	77,504	79,331	79,598	80,522	82,006	82,211
2	7,320	7,540	8,150	8,745	82,485	73,101	77,504	79,331	79,598	80,522	82,006	82,211
3	7,320	7,540	8,150	8,745	82,485	73,101	77,504	79,331	79,598	80,522	82,006	82,211
4	7,320	7,540	8,150	8,745	82,485	73,101	77,504	79,331	79,598	80,522	82,006	82,211
5	7,320	7,540	8,150	8,745	82,485	73,101	77,504	79,331	79,598	80,522	82,006	82,211
Accum.	36,600	37,700	40,750	43,725	412,425	365,503	387,519	396,657	397,988	402,612	410,030	411,056
6	7,320	7,540	8,150	8,745	82,485	73,101	77,504	79,331	79,598	80,522	82,006	82,211
7	7,320	7,540	8,150	8,745	82,485	73,101	77,504	79,331	79,598	80,522	82,006	82,211
8	7,320	7,540	8,150	8,745	82,485	73,101	77,504	79,331	79,598	80,522	82,006	82,211
9	7,320	7,540	8,150	8,745	82,485	73,101	77,504	79,331	79,598	80,522	82,006	82,211
10	7,320	7,540	8,150	8,745	82,485	73,101	77,504	79,331	79,598	80,522	82,006	82,211
Accum.	73,200	75,400	81,500	87,450	824,850	731,006	775,038	793,314	795,976	805,224	820,060	822,112
11	91,005	174,280	102,755*	170,235	82,485	73,101	77,504	79,331	79,598	80,522	82,006	82,211
12	102,555	194,020	113,360*	187,665	82,485	73,101	77,504	79,331	79,598	80,522	82,006	82,211
13	115,155	213,130	124,595*	206,145	82,485	73,101	77,504	79,331	79,598	80,522	82,006	82,211
14	126,285	232,345	136,880*	226,725	82,485	73,101	77,504	79,331	79,598	80,522	82,006	82,211
15	139,515	254,710	150,635*	249,825	82,485	73,101	77,504	79,331	79,598	80,522	82,006	82,211
Accum.	647,715	1,143,885	709,725	1,128,045	1,237,275	1,096,509	1,162,556	1,189,970	1,193,965	1,207,837	1,230,090	1,233,168
16	153,375	282,010	165,965*	275,550	82,485	73,101	77,504	79,331	79,598	80,522	82,006	82,211
17	170,385	315,190	183,080*	304,215	82,485	73,101	77,504	79,331	79,598	80,522	82,006	82,211
18	191,175	353,830	202,505*	337,290	82,485	73,101	77,504	79,331	79,598	80,522	82,006	82,211
19	214,485	396,040	224,660*	374,670	82,485	73,101	77,504	79,331	79,598	80,522	82,006	82,211
20	238,845	440,035	249,755*	416,355	82,485	73,101	77,504	79,331	79,598	80,522	82,006	82,211
Accum.	1,615,980	2,930,990	1,735,690	2,836,125	1,649,700	1,462,012	1,550,075	1,586,627	1,591,953	1,610,449	1,640,120	1,644,224

Legend: * indicates a rate with a projected value (not guaranteed)

NOTE: Every effort has been made to assure the accuracy of this information but we cannot guarantee accuracy and are not liable for errors or omissions.

Analysis of Insurance Options

Male
age 75
Std NS
\$10,500,000 face amount

(to pay the estate taxes on the note as well as to pay off the note)

		MetLife - UL to age 100		MetLife - UL to end of note		NACOLAH - 10YT <small>conv to age 80</small>	
		Paid in Cash	Financed	Paid in Cash	Financed	Paid in Cash	Financed
Annual Outlay	1	502,453	-	502,453	-	313,070	-
	2	502,453	-	400,000	-	313,070	-
	3	502,453	-	400,000	-	313,070	-
	4	502,453	106,714	400,000	90,904	313,070	66,508
	5	502,453	131,334	400,000	110,504	313,070	81,848
	6	502,453	155,955	400,000	130,104	313,070	97,189
	7	502,453	180,575	400,000	149,704	313,070	112,529
	8	502,453	205,195	400,000	169,304	313,070	127,870
	9	502,453	229,815	400,000	188,904	313,070	143,210
IRR should death occur in year 9		16.54%	59.92%	19.98%	71.44%	25.76%	88.19%
		\$4,522,077	\$1,009,589	\$3,702,453	\$839,425	\$2,817,630	\$629,155

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April 22, 2009

**Look at the Accum Premiums - Page 1 of 5 (CURRENT Annual Premiums)
Guaranteed Premiums are Shown on Page 3**

Prepared for M75 - Std NS - \$10.5mm DB by Don Goode

California

Face Amount: \$10,500,000 Age Last: 75 Nearest: 75 Male Non-Smoker

- | | | | |
|--|----|---|----|
| 1) Guardian Life Insurance Co of America - Level Term Gold 10 | Rg | 7) Aviva Life and Annuity Company - Advantage Builder Series II w/NLG 175k+ | Rg |
| 2) Pruco Life Insurance Company - Term Essential 10 (<250K PruXpress ONLY) | Rg | 8) Lincoln National Life Insurance Company - LGUL | Rg |
| 3) Transamerica Life Ins Co (Family Mkt) - Ultima Elite Term II - 10 Year | Rg | 9) Security Life of Denver Ins Co (ING) - ING Guaranteed Death Benefit UL II | Rg |
| 4) North American Co for Life and Health - ADDvantage 10 | Rg | 10) MetLife USA Investors Insurance Company - Guaranteed Advantage UL (2001 CB) | Rg |
| 5) West Coast Life Insurance Company - LifeTime Platinum III 7/08 | Rg | 11) Transamerica Life Insurance Co (TLIG) - TransACE 2007 - No Lapse UL to 121 | Rg |
| 6) Genworth Life and Annuity Insurance Co - Lifetime FlexPlus II | Rg | 12) North American Co for Life and Health - TermGUL - pay to 100 no lapse UL (\$250k) | Rg |

Year	1) 10 Year	2) 10 Year	3) 10 Year	4) 10 Year	5) to age 121	6) to age 121	7) to age 121	8) to age 121	9) to age 121	10) to age 121	11) to age 121	12) to 121/p10
1	297,780	299,965	306,870	313,070	492,930	496,647	497,060	499,506	501,353	502,453	503,476	532,200
2	297,780	299,965	306,870	313,070	492,930	496,647	497,060	499,506	501,353	502,453	503,476	532,200
3	297,780	299,965	306,870	313,070	492,930	496,647	497,060	499,506	501,353	502,453	503,476	532,200
4	297,780	299,965	306,870	313,070	492,930	496,647	497,060	499,506	501,353	502,453	503,476	532,200
5	297,780	299,965	306,870	313,070	492,930	496,647	497,060	499,506	501,353	502,453	503,476	532,200
Accum.	1,488,900	1,499,825	1,534,350	1,565,350	2,464,650	2,483,236	2,485,298	2,497,531	2,506,763	2,512,267	2,517,380	2,661,000
6	297,780	299,965	306,870	313,070	492,930	496,647	497,060	499,506	501,353	502,453	503,476	532,200
7	297,780	299,965	306,870	313,070	492,930	496,647	497,060	499,506	501,353	502,453	503,476	532,200
8	297,780	299,965	306,870	313,070	492,930	496,647	497,060	499,506	501,353	502,453	503,476	532,200
9	297,780	299,965	306,870	313,070	492,930	496,647	497,060	499,506	501,353	502,453	503,476	532,200
10	297,780	299,965	306,870	313,070	492,930	496,647	497,060	499,506	501,353	502,453	503,476	532,200
Accum.	2,977,800	2,999,650	3,068,700	3,130,700	4,929,300	4,966,472	4,970,595	4,995,062	5,013,526	5,024,534	5,034,760	5,322,000
11	6,038,760	3,586,045	3,557,985	2,275,730*	492,930	496,647	497,060	499,506	501,353	502,453	503,476	532,200
12		3,967,825	3,954,885	2,520,485*	492,930	496,647	497,060	499,506	501,353	502,453	503,476	532,200
13		4,380,475	4,373,730	2,787,815*	492,930	496,647	497,060	499,506	501,353	502,453	503,476	532,200
14		4,819,165	4,807,485	3,074,360*	492,930	496,647	497,060	499,506	501,353	502,453	503,476	532,200
15		5,279,485	5,261,820	3,376,550*	492,930	496,647	497,060	499,506	501,353	502,453	503,476	532,200
Accum.		2.503265E7	2.502461E7	1.716564E7	7,393,950	7,449,708	7,455,893	7,492,593	7,520,288	7,536,801	7,552,140	7,983,000
16		5,737,915	5,741,880	3,691,970*	492,930	496,647	497,060	499,506	501,353	502,453	503,476	532,200
17		6,189,205	6,255,015	3,988,490*	492,930	496,647	497,060	499,506	501,353	502,453	503,476	532,200
18		6,662,020	6,816,135	4,297,715*	492,930	496,647	497,060	499,506	501,353	502,453	503,476	532,200
19		7,160,560	7,446,450	4,624,055*	492,930	496,647	497,060	499,506	501,353	502,453	503,476	532,200
20		7,685,770	8,236,890	4,968,560*	492,930	496,647	497,060	499,506	501,353	502,453	503,476	532,200
Accum.		5.846812E7	5.952098E7	3.873643E7	9,858,600	9,932,944	9,941,190	9,990,124	1.002705E7	1.004907E7	1.006952E7	1.0644E7

Legend: * indicates a rate with a projected value (not guaranteed)

NOTE: Every effort has been made to assure the accuracy of this information but we cannot guarantee accuracy and are not liable for errors or omissions.

REQUEST FOR PRESENTATION

Agent Information

Agent Name: _____

Office Phone: _____ Cell Phone: _____

Email: _____

Main Support Person: _____

Phone Number: _____ Email: _____

Client Information

Client's Name: _____

Client's DOB: _____ Sex: M F

Expected Health Class: Std NS Pref NS Smoker Cigar Smoker Rated: _____

State of Residence: _____

Presentation Information

- | | |
|---|------------------------------------|
| <input type="radio"/> Versus IFL | <input type="radio"/> Buy-Sell |
| <input type="radio"/> Ultimate Wealth Transfer Plan | <input type="radio"/> OPM Planning |
| <input type="radio"/> Unbundle for Performance | <input type="radio"/> IRA Rescue |
| <input type="radio"/> LS | |

Net Worth: _____

Annual Income: Earned: _____ Unearned: _____

IRA Account Value: _____

Current Policy(s)

<u>Carrier</u>	<u>Existing CSV</u>	<u>Premium Schedule</u>	<u># of Years DB will last</u> <u>@current premium</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

