

Example, 50, Restricted Property Trust Plan Summary

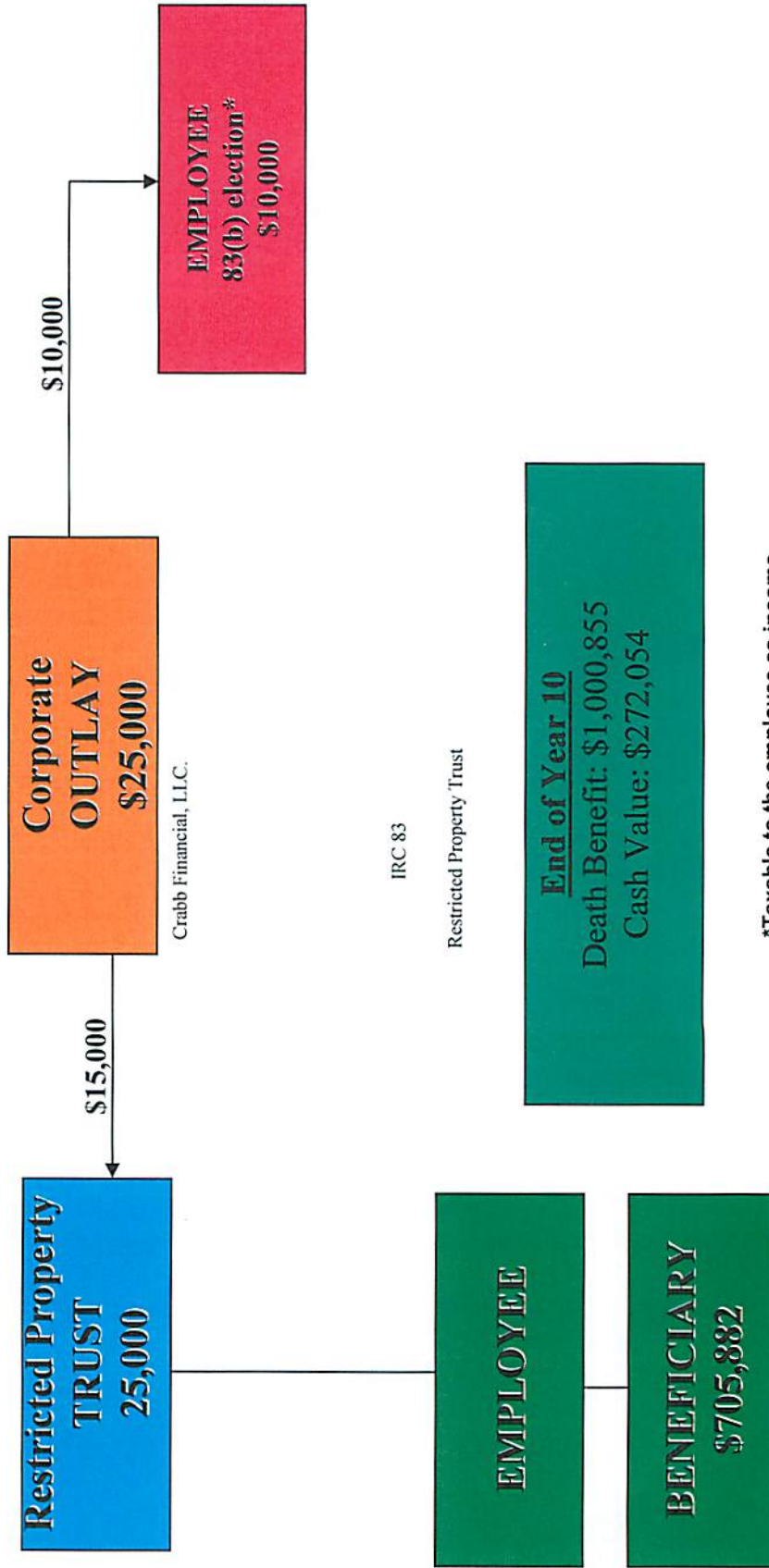
\$250,000 of taxable income into the plan over 10 years
@ \$25,000 per year

Tax rate during plan participation:
19.5% vs. 45%
Net tax savings of: \$63,750

Cash Value: \$272,054
Death Benefit: \$1,000,855

CASH FLOW DIAGRAM

Example Client age 50



*Taxable to the employee as income
By: Crabb Financial, LLC.

Non-RPT Investment Assumptions:		Amount Needed		Annual		Total Before Tax		RPT Investment Assumptions:		
Amount earned in current year is taxed.		per each \$1 in RPT		RPT Amt		Amount		Male Age 50 Pref Non-Tobacco		
The residual amount after taxes is invested.		At 4.5% Tax Rate Only		25,000 (1)		33,182		Policy accumulations will be based on an actual illustration and will		
Taxes on dividends are withdrawn from investment and paid each year.		1.327272						have to be entered manually.		
Taxes on capital gains are paid at the end when the amount is withdrawn.				Available to Invest:		18,250		40% of policy grows tax free, additional cash value is subject to ordinary income taxes.		
Before Tax Amount:										
Tax Rate on Income:	33,182									
Investment Return on Bonds	45%									
Tax Rate on Bonds	8.3% (7)									
		41% (5)								
# of Years Contributing	10 (2)									
First Withdrawal Year	17 (3)									
Annual Withdrawal Amount	25,000 (4)									
Year	Beginning Value	Contributions	Withdrawals	Interest	Tax on Interest	Ending Value	Year	Cash Value	Death Benefit	Income Tax
1	0	18,250	0	1,515	(621)	19,144	1	9,541	732,232	0
2	19,144	18,250	0	3,104	(1,273)	39,225	2	23,707	759,823	0
3	39,225	18,250	0	4,770	(1,956)	60,289	3	49,065	787,242	0
4	60,289	18,250	0	6,519	(2,673)	82,385	4	75,743	814,470	0
5	82,385	18,250	0	8,353	(3,425)	105,564	5	103,070	841,495	0
6	105,564	18,250	0	10,277	(4,213)	129,877	6	132,210	868,382	0
7	129,877	18,250	0	12,295	(5,041)	155,380	7	164,263	897,934	0
8	155,380	18,250	0	14,411	(5,909)	182,133	8	197,845	930,782	0
9	182,133	18,250	0	16,632	(6,819)	210,196	9	233,809	965,056	0
10	210,196	18,250	0	18,961	(7,774)	239,633	10	272,054	1,000,855	0
11	239,633	0	0	19,890	(8,155)	251,368	11	251,791	509,368	0
12	251,368	0	0	20,864	(8,554)	263,677	12	266,192	522,908	0
13	263,677	0	0	21,885	(8,973)	276,589	13	281,387	537,131	0
14	276,589	0	0	22,957	(9,412)	290,134	14	297,385	552,042	0
15	290,134	0	0	24,081	(9,873)	304,342	15	314,233	567,637	0
16	304,342	0	0	25,260	(10,357)	319,245	16	331,972	583,923	0
17	319,245	0	(25,000)	24,422	(10,013)	308,655	17	324,292	555,675	(25,000)
18	308,655	0	(25,000)	23,543	(9,653)	297,545	18	316,167	528,019	(25,000)
19	297,545	0	(25,000)	22,621	(9,275)	285,892	19	307,545	500,847	(25,000)
20	285,892	0	(25,000)	21,654	(8,878)	273,668	20	298,359	474,053	(25,000)
21	273,668	0	(25,000)	20,639	(8,462)	260,845	21	288,538	447,492	(25,000)
22	260,845	0	(25,000)	19,575	(8,026)	247,394	22	278,101	421,116	(25,000)
23	247,394	0	(25,000)	18,459	(7,568)	233,285	23	266,984	394,970	(25,000)
24	233,285	0	(25,000)	17,288	(7,088)	218,485	24	255,152	369,058	(25,000)
25	218,485	0	(25,000)	16,059	(6,584)	202,960	25	242,517	347,705	(25,000)
26	202,960	0	(25,000)	14,771	(6,056)	186,674	26	228,867	333,322	(25,000)
27	186,674	0	(25,000)	13,419	(5,502)	169,591	27	214,113	317,636	(25,000)
28	169,591	0	(25,000)	12,001	(4,920)	151,672	28	198,167	300,552	(25,000)
29	151,672	0	(25,000)	10,514	(4,311)	132,875	29	180,938	282,030	(25,000)
30	132,875	0	(25,000)	8,954	(3,671)	113,158	30	162,256	262,038	(25,000)