

Asset-Map[®]

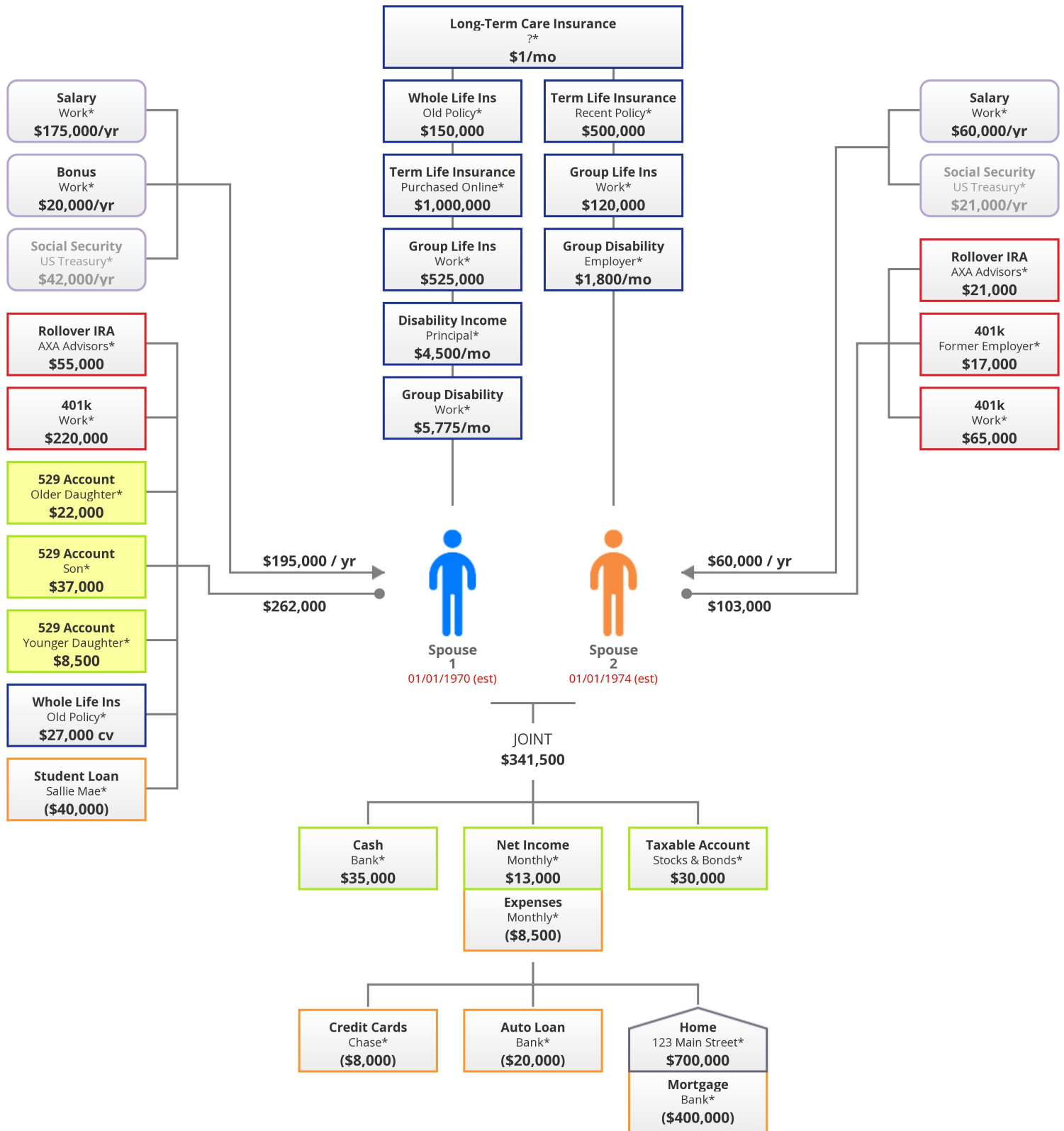
Sample Family

January 2018

Lead Advisor

Todd Buss
Financial Consultant
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Spouse 1 (48e) Primary
 Spouse 2 (44e) Spouse
 Only Son (18) Dependent
 Older Daughter (13) Dependent
 Younger Daughter (8) Dependent

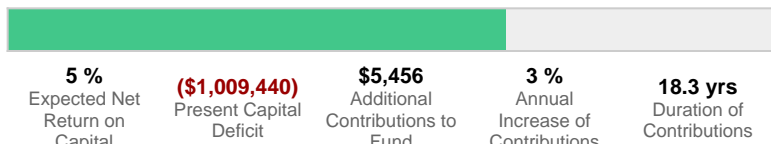


Income
 Residence
 Retirement Asset
 Non-Retirement Asset
 Liability
 Insurance
 Owned By Another
 Deferred Annuity
 Stencil

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Target-Map® Summary

Retirement Funding - Spouse 1 & Spouse 2



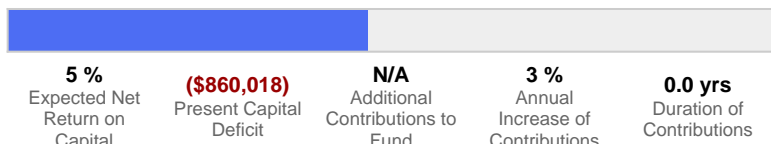
Based on the analysis performed, this Target-Map® is 65% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 1,009,440 or \$ 5,457 of monthly contributions inflated by 3% annually for 18.3 years.

Loss of Life - Spouse 1



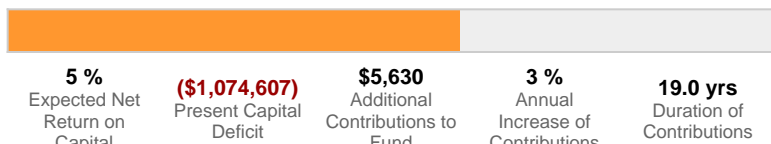
Based on the analysis performed, this Target-Map® is 70% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 834,420.

Loss of Life - Spouse 2



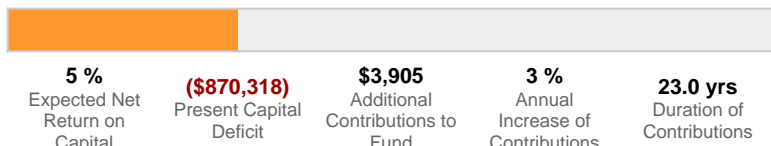
Based on the analysis performed, this Target-Map® is 47% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 860,018.

Long-term Disability - Spouse 1



Based on the analysis performed, this Target-Map® is 59% funded to meet the capital required in the event of an untimely disability. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 1,074,607 or \$ 5,631 of monthly contributions inflated by 3% annually for 19.0 years.

Long-term Disability - Spouse 2



Based on the analysis performed, this Target-Map® is 30% funded to meet the capital required in the event of an untimely disability. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 870,318 or \$ 3,906 of monthly contributions inflated by 3% annually for 23.0 years.

Long-term Care Event - Spouse 1



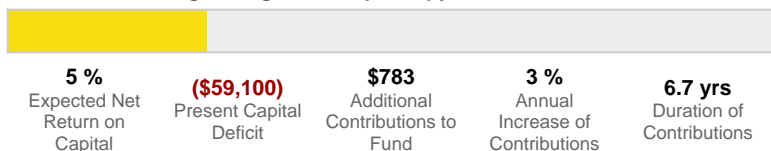
Based on the analysis performed, this Target-Map® is 59% funded to meet the capital required in the event of an untimely long-term care event. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 558,324 or \$ 12,079 of monthly contributions inflated by 3% annually for 4.0 years.

Long-term Care Event - Spouse 2



Based on the analysis performed, this Target-Map® is 77% funded to meet the capital required in the event of an untimely long-term care event. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 306,885 or \$ 6,639 of monthly contributions inflated by 3% annually for 4.0 years.

Education Funding - Daughter Sample copy



Based on the analysis performed, this Target-Map® is 26% funded to meet the capital required to fund educational expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 59,100 or \$ 783 of monthly contributions inflated by 3% annually for 6.7 years.

Education Funding - Son Sample

5 %	(\$43,906)	\$2,186	3 %	1.7 yrs
Expected Net Return on Capital	Present Capital Deficit	Additional Contributions to Fund	Annual Increase of Contributions	Duration of Contributions

Based on the analysis performed, this Target-Map® is 44% funded to meet the capital required to fund educational expenses.

Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 43,906 or \$ 2,186 of monthly contributions inflated by 3% annually for 1.7 years.

Education Funding - Daughter Sample

5 %	(\$61,000)	\$808	3 %	6.7 yrs
Expected Net Return on Capital	Present Capital Deficit	Additional Contributions to Fund	Annual Increase of Contributions	Duration of Contributions

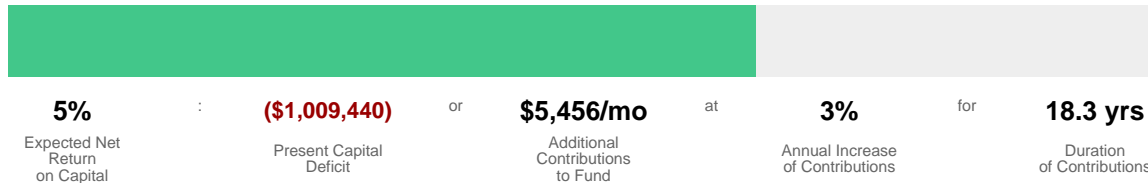
Based on the analysis performed, this Target-Map® is 24% funded to meet the capital required to fund educational expenses.

Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 61,000 or \$ 808 of monthly contributions inflated by 3% annually for 6.7 years.

Retirement Funding - Spouse 1 & Spouse 2

Based on the analysis performed, this Target-Map® is 65% funded to meet the capital required to fund retirement expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 1,009,440 or \$ 5,457 of monthly contributions inflated by 3% annually for 18.3 years.

65% Funded



What You Want

Capital Required (Present Value) **(\$2,911,617)**

After-tax Cash-flow Desired

• Living Expenses: Starting at Spouse 1 age 65 (\$153,000 inflated at 3%/year for 25 years)	\$2,213,012
• Travel Expenses (10% Primary/Spouse Ann. Earned Income): Starting at Spouse 1 age 65 (\$25,500 inflated at 3%/year for 15 years)	\$242,144
• Medical Expenses (15% Primary/Spouse Ann. Earned Income): Starting at Spouse 1 age 75 (\$38,250 inflated at 3%/year for 25 years)	\$456,460

What You Have

Capital Available (Present Value Equivalent) **\$1,902,177**

Cash-flow Sources Available 29%

• Social Security : US Treasury * Starting at Spouse 2 age 66 (\$21,000 for 29 years COLA 3% less 15% Tax)	\$262,641
• Social Security : US Treasury * Starting at Spouse 1 age 66 (\$42,000 for 29 years COLA 3% less 15% Tax)	\$567,285

Assets Available 37%

• Rollover IRA: AXA Advisors * (\$55,000 less 25% Tax)	\$41,250
• Taxable Account: Stocks & Bonds * (\$30,000 less 5% Tax)	\$28,500
• 401k: Work * (\$220,000 less 25% Tax)	\$165,000
• Rollover IRA: AXA Advisors * (\$21,000 less 25% Tax)	\$15,750
• Home: 123 Main Street * (\$700,000 less 0% Tax)	\$700,000
• 401k: Work * (\$65,000 less 25% Tax)	\$48,750
• 401k: Former Employer * (\$17,000 less 25% Tax)	\$12,750
• Whole Life Ins: Old Policy * (\$27,000 less 0% Tax)	\$27,000
• Cash: Bank * (\$35,000 less 5% Tax)	\$33,250

Insurance Available 0%

- *No Active Insurance Policies*

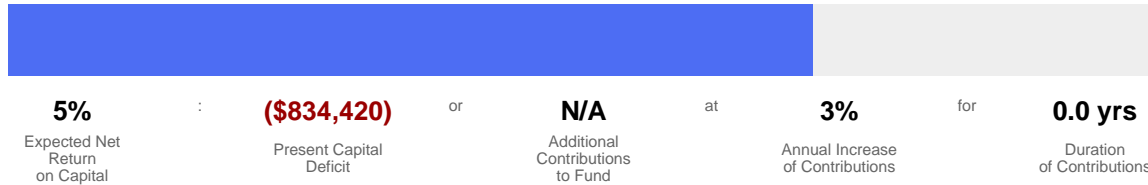
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Loss of Life - Spouse 1

Based on the analysis performed, this Target-Map[®] is 70% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 834,420.

70% Funded



What You Want

Capital Required (Present Value) **(\$2,804,420)**

After-tax Cash-flow Desired

• Income Replacement (60% Ann. Earned Income): Starting at Spouse 1 age 48 (\$117,000 inflated at 3%/year for 17 years)	\$1,708,922
• Transitional Income (30% Ann. Earned Inc. for 3 years): Starting at Spouse 1 age 48 (\$58,500 inflated at 3%/year for 3 years)	\$172,178
• Debt Obligations: Spouse 1 age 48 (\$456,500)	\$456,500
• Final Expenses: Spouse 1 age 48 (\$15,000)	\$15,000
• Education Expenses: Starting at Only Son age 18 (\$25,000 inflated at 5%/year for 4 years)	\$98,819
• Education Expenses: Starting at Older Daughter age 18 (\$25,000 inflated at 5%/year for 4 years)	\$100,000
• Education Expenses: Starting at Younger Daughter age 18 (\$25,000 inflated at 5%/year for 4 years)	\$100,000
• Emergency Reserves (60% Ann. Household Income): Spouse 1 age 48 (\$153,000)	\$153,000

What You Have

Capital Available (Present Value Equivalent) **\$1,970,000**

Cash-flow Sources Available 0%

- *No Active Incomes*

Assets Available 11%

• Rollover IRA: AXA Advisors * (\$55,000 less 25% Tax)	\$41,250
• Taxable Account: Stocks & Bonds * (\$30,000 less 5% Tax)	\$28,500
• 401k: Work * (\$220,000 less 25% Tax)	\$165,000
• Whole Life Ins: Old Policy * (\$27,000 less 0% Tax)	\$27,000
• Cash: Bank * (\$35,000 less 5% Tax)	\$33,250

Insurance Available 60%

• Term Life Insurance: Purchased Online * Spouse 1 age 48 (\$1,000,000 less 0% Tax)	\$1,000,000
• Group Life Ins: Work * Spouse 1 age 48 (\$525,000 less 0% Tax)	\$525,000
• Whole Life Ins: Old Policy * Spouse 1 age 48 (\$150,000 less 0% Tax)	\$150,000

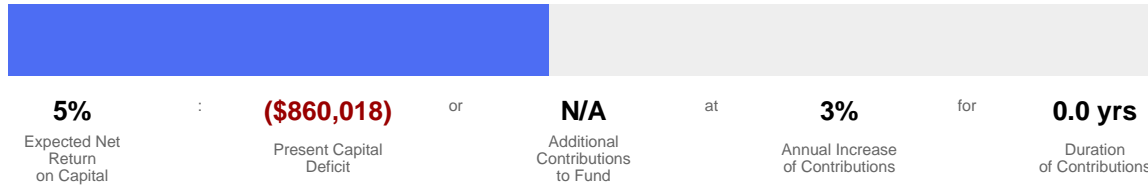
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Loss of Life - Spouse 2

Based on the analysis performed, this Target-Map® is 47% funded to meet the capital required in the event of an untimely death. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 860,018.

47% Funded



What You Want

Capital Required (Present Value) **(\$1,619,018)**

After-tax Cash-flow Desired

• Income Replacement (60% Ann. Earned Income): Starting at Spouse 2 age 44 (\$36,000 inflated at 3%/year for 21 years)	\$626,828
• Transitional Income (30% Ann. Earned Inc. for 3 years): Starting at Spouse 2 age 44 (\$23,400 inflated at 3%/year for 3 years)	\$68,871
• Debt Obligations: Spouse 2 age 44 (\$456,500)	\$456,500
• Final Expenses: Spouse 2 age 44 (\$15,000)	\$15,000
• Education Expenses: Starting at Only Son age 18 (\$25,000 inflated at 5%/year for 4 years)	\$98,819
• Education Expenses: Starting at Older Daughter age 18 (\$25,000 inflated at 5%/year for 4 years)	\$100,000
• Education Expenses: Starting at Younger Daughter age 18 (\$25,000 inflated at 5%/year for 4 years)	\$100,000
• Emergency Reserves (60% Ann. Household Income): Spouse 2 age 44 (\$153,000)	\$153,000

What You Have

Capital Available (Present Value Equivalent) **\$759,000**

Cash-flow Sources Available **0%**

- *No Active Incomes*

Assets Available **9%**

• Taxable Account: Stocks & Bonds * (\$30,000 less 5% Tax)	\$28,500
• Rollover IRA: AXA Advisors * (\$21,000 less 25% Tax)	\$15,750
• 401k: Work * (\$65,000 less 25% Tax)	\$48,750
• 401k: Former Employer * (\$17,000 less 25% Tax)	\$12,750
• Cash: Bank * (\$35,000 less 5% Tax)	\$33,250

Insurance Available **38%**

• Term Life Insurance: Recent Policy * Spouse 2 age 44 (\$500,000 less 0% Tax)	\$500,000
• Group Life Ins: Work * Spouse 2 age 44 (\$120,000 less 0% Tax)	\$120,000

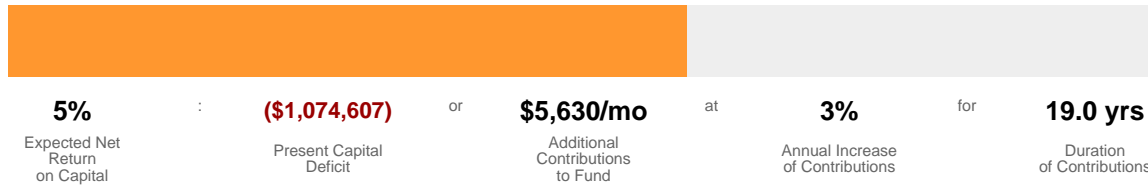
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Long-term Disability - Spouse 1

Based on the analysis performed, this Target-Map[®] is 59% funded to meet the capital required in the event of an untimely disability. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 1,074,607 or \$ 5,631 of monthly contributions inflated by 3% annually for 19.0 years.

59% Funded



What You Want

Capital Required (Present Value) **(\$2,620,348)**

After-tax Cash-flow Desired

- **Income Replacement (80% Ann. Earned Income):** Starting at Spouse 1 age 48 (\$156,000 inflated at 3%/year for 17 years) **\$2,278,563**
- **Lost Retirement Savings (12%):** Starting at Spouse 1 age 48 (\$23,400 inflated at 3%/year for 17 years) **\$341,784**

What You Have

Capital Available (Present Value Equivalent) **\$1,545,741**

Cash-flow Sources Available **0%**

- *No Active Incomes*

Assets Available **3%**

- **Taxable Account: Stocks & Bonds *** (\$30,000 less 5% Tax) **\$28,500**
- **Whole Life Ins: Old Policy *** (\$27,000 less 0% Tax) **\$27,000**
- **Cash: Bank *** (\$35,000 less 5% Tax) **\$33,250**

Insurance Available **56%**

- **Group Disability: Work *** Starting at Spouse 1 age 48 (\$5,775/mo until age 65 COLA 0% less 0% Tax) **\$818,893**
- **Disability Income: Principal *** Starting at Spouse 1 age 48 (\$4,500/mo until age 65 COLA 0% less 0% Tax) **\$638,098**

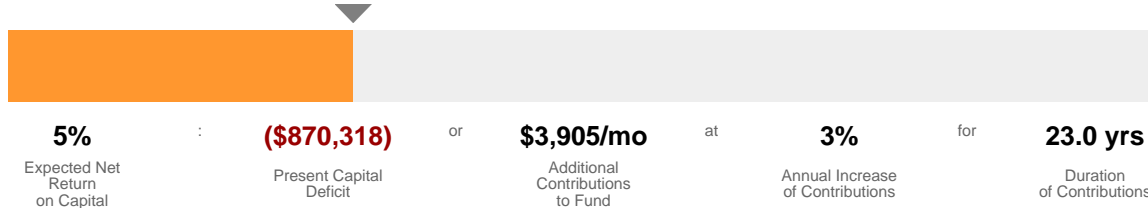
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Long-term Disability - Spouse 2

Based on the analysis performed, this Target-Map[®] is 30% funded to meet the capital required in the event of an untimely disability. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 870,318 or \$ 3,906 of monthly contributions inflated by 3% annually for 23.0 years.

30% Funded



What You Want

Capital Required (Present Value) **(\$1,249,476)**

After-tax Cash-flow Desired

- Income Replacement (80% Ann. Earned Income):** Starting at Spouse 2 age 44 (\$62,400 inflated at 3%/year for 21 years) **\$1,086,501**
- Lost Retirement Savings (12%):** Starting at Spouse 2 age 44 (\$9,360 inflated at 3%/year for 21 years) **\$162,975**

What You Have

Capital Available (Present Value Equivalent) **\$379,158**

Cash-flow Sources Available **0%**

- No Active Incomes*

Assets Available **7%**

- Taxable Account: Stocks & Bonds *** (\$30,000 less 5% Tax) **\$28,500**
- Whole Life Ins: Old Policy *** (\$27,000 less 0% Tax) **\$27,000**
- Cash: Bank *** (\$35,000 less 5% Tax) **\$33,250**

Insurance Available **23%**

- Group Disability: Employer *** Starting at Spouse 2 age 44 (\$1,800/mo until age 65 COLA 0% less 0% Tax) **\$290,408**

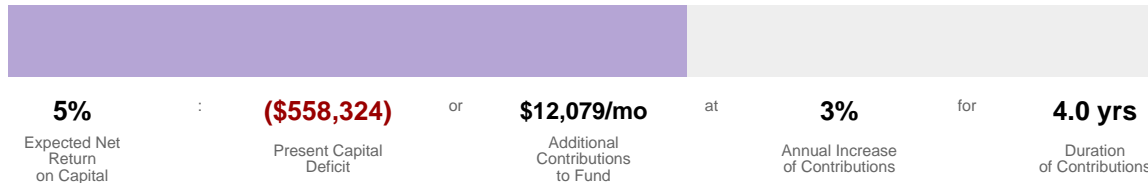
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Long-term Care Event - Spouse 1

Based on the analysis performed, this Target-Map[®] is 59% funded to meet the capital required in the event of an untimely long-term care event. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 558,324 or \$ 12,079 of monthly contributions inflated by 3% annually for 4.0 years.

59% Funded



What You Want

Capital Required (Present Value) **(\$1,365,676)**

After-tax Cash-flow Desired

• Annual Care (4 yr): Starting at Spouse 1 age 80 (\$108,000 inflated at 5%/year for 10 years)	\$1,080,000
• Home Modification: Starting at Spouse 1 age 80 (\$50,000 inflated at 3%/year for 10 years)	\$248,414
• Care Coordination: Starting at Spouse 1 age 80 (\$5,000 inflated at 3%/year for 10 years)	\$24,841
• Care Training: Starting at Spouse 1 age 80 (\$2,500 inflated at 3%/year for 10 years)	\$12,421

What You Have

Capital Available (Present Value Equivalent) **\$807,352**

Cash-flow Sources Available 36%

• Social Security : US Treasury * Starting at Spouse 1 age 66 (\$42,000 for 24 years COLA 3% less 15% Tax)	\$490,602
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Assets Available 23%

• Taxable Account: Stocks & Bonds * (\$30,000 less 5% Tax)	\$28,500
• 401k: Work * (\$220,000 less 25% Tax)	\$165,000
• Rollover IRA: AXA Advisors * (\$55,000 less 25% Tax)	\$41,250
• 401k: Work * (\$65,000 less 25% Tax)	\$48,750
• Cash: Bank * (\$35,000 less 5% Tax)	\$33,250

Insurance Available 0%

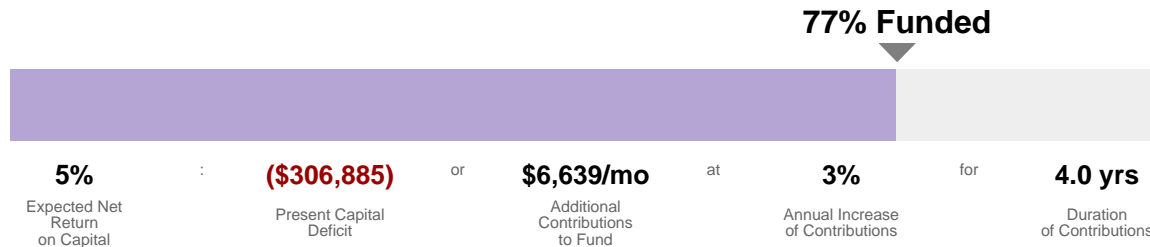
- *No Active Insurance Policies*

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Long-term Care Event - Spouse 2

Based on the analysis performed, this Target-Map[®] is 77% funded to meet the capital required in the event of an untimely long-term care event. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 306,885 or \$ 6,639 of monthly contributions inflated by 3% annually for 4.0 years.



What You Want

Capital Required (Present Value) **(\$1,344,524)**

After-tax Cash-flow Desired

• Annual Care (4 yr): Starting at Spouse 2 age 80 (\$108,000 inflated at 5%/year for 10 years)	\$1,080,000
• Home Modification: Starting at Spouse 2 age 80 (\$50,000 inflated at 3%/year for 10 years)	\$230,021
• Care Coordination: Starting at Spouse 2 age 80 (\$5,000 inflated at 3%/year for 10 years)	\$23,002
• Care Training: Starting at Spouse 2 age 80 (\$2,500 inflated at 3%/year for 10 years)	\$11,501

What You Have

Capital Available (Present Value Equivalent) **\$1,037,639**

Cash-flow Sources Available 17%

• Social Security : US Treasury * Starting at Spouse 2 age 66 (\$21,000 for 24 years COLA 3% less 15% Tax)	\$227,139
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Assets Available 60%

• Rollover IRA: AXA Advisors * (\$21,000 less 25% Tax)	\$15,750
• Home: 123 Main Street * (\$700,000 less 0% Tax)	\$700,000
• 401k: Work * (\$65,000 less 25% Tax)	\$48,750
• 401k: Former Employer * (\$17,000 less 25% Tax)	\$12,750
• Cash: Bank * (\$35,000 less 5% Tax)	\$33,250

Insurance Available 0%

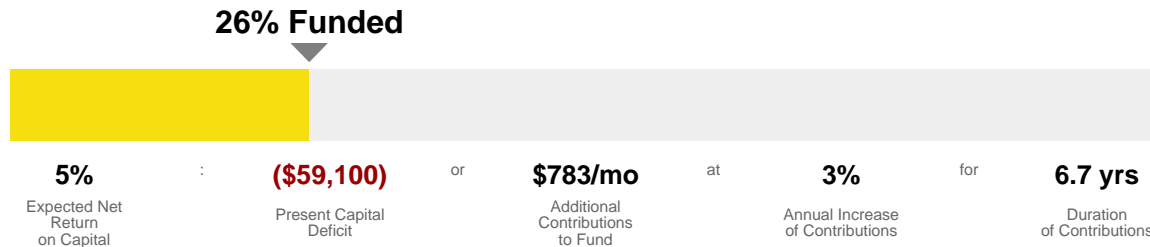
• <i>No Active Insurance Policies</i>

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Education Funding - Daughter Sample copy

Based on the analysis performed, this Target-Map[®] is 26% funded to meet the capital required to fund educational expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 59,100 or \$ 783 of monthly contributions inflated by 3% annually for 6.7 years.



What You Want

Capital Required (Present Value)	(\$80,000)
<hr/>	
After-tax Cash-flow Desired	
<hr/>	
• Education Funding: Starting at Older Daughter age 18 (\$20,000 inflated at 5%/year for 4 years)	\$80,000

What You Have

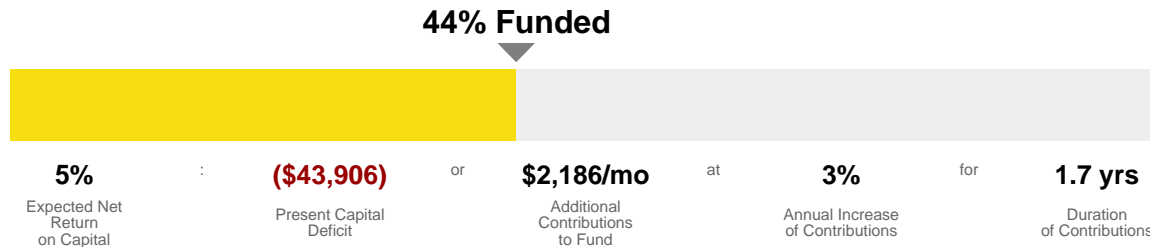
Capital Available (Present Value Equivalent)	\$20,900
<hr/>	
Cash-flow Sources Available 0%	
<hr/>	
• No Active Incomes	
<hr/>	
Assets Available 26%	
<hr/>	
• 529 Account: Older Daughter * (\$22,000 less 5% Tax)	\$20,900
<hr/>	
Insurance Available 0%	
<hr/>	
• No Active Insurance Policies	

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Education Funding - Son Sample

Based on the analysis performed, this Target-Map® is 44% funded to meet the capital required to fund educational expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 43,906 or \$ 2,186 of monthly contributions inflated by 3% annually for 1.7 years.



What You Want

Capital Required (Present Value)	(\$79,056)
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After-tax Cash-flow Desired

• Education Funding: Starting at Only Son age 18 (\$20,000 inflated at 5%/year for 4 years)	\$79,056
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What You Have

Capital Available (Present Value Equivalent)	\$35,150
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Cash-flow Sources Available 0%

- *No Active Incomes*

Assets Available 44%

• 529 Account: Son * (\$37,000 less 5% Tax)	\$35,150
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Insurance Available 0%

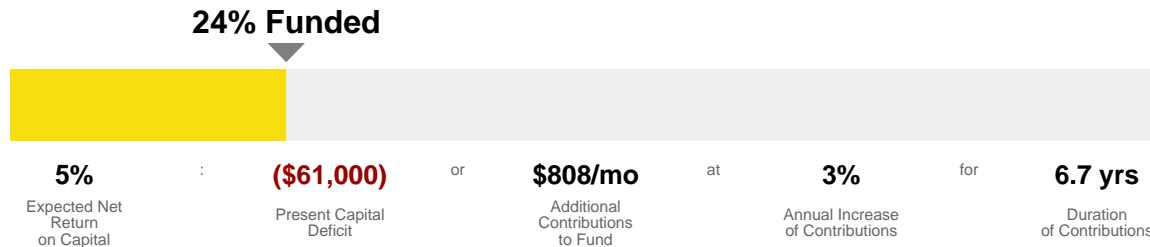
- *No Active Insurance Policies*

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Education Funding - Daughter Sample

Based on the analysis performed, this Target-Map® is 24% funded to meet the capital required to fund educational expenses. Assuming a hypothetical 5% expected net return on capital, the amount of additional capital required to fund this need today is \$ 61,000 or \$ 808 of monthly contributions inflated by 3% annually for 6.7 years.



What You Want

Capital Required (Present Value)	(\$80,000)
<hr/>	
After-tax Cash-flow Desired	
<hr/>	
• Education Funding: Starting at Younger Daughter age 18 (\$20,000 inflated at 5%/year for 4 years)	\$80,000

What You Have

Capital Available (Present Value Equivalent)	\$19,000
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Cash-flow Sources Available 0%	
<hr/>	
• <i>No Active Incomes</i>	
<hr/>	
Assets Available 24%	
<hr/>	
• 529 Account: Older Daughter * (\$20,000 less 5% Tax)	\$19,000
<hr/>	
Insurance Available 0%	
<hr/>	
• <i>No Active Insurance Policies</i>	

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Balance Sheet

Retirement Assets	Location	Data Collected	Spouse 1	Spouse 2	Only Son	Older Daughter	Younger Daughter	Total
Rollover IRA *	AXA Advisors	09/03/2016	\$55,000					\$55,000
Rollover IRA *	AXA Advisors	09/03/2016		\$21,000				\$21,000
401k *	Former Employer	09/02/2016		\$17,000				\$17,000
401k *	Work	09/03/2016	\$220,000					\$220,000
401k *	Work	09/03/2016		\$65,000				\$65,000
Total Retirement Assets			\$275,000	\$103,000	\$0	\$0	\$0	\$378,000
Non-Retirement Assets	Location	Data Collected	Spouse 1	Spouse 2	Only Son	Older Daughter	Younger Daughter	Total
Cash *	Bank	09/03/2016	\$17,500	\$17,500				\$35,000
Net Income *	Monthly	09/02/2016	\$6,500	\$6,500				\$13,000
529 Account *	Older Daughter	06/05/2016				\$22,000		\$22,000
529 Account *	Son	06/05/2016			\$37,000			\$37,000
Taxable Account *	Stocks & Bonds	09/02/2016	\$15,000	\$15,000				\$30,000
529 Account *	Younger Daughter	06/05/2016					\$8,500	\$8,500
Total Non-Retirement Assets			\$39,000	\$39,000	\$37,000	\$22,000	\$8,500	\$145,500
Residence Assets	Location	Data Collected	Spouse 1	Spouse 2	Only Son	Older Daughter	Younger Daughter	Total
Home *	123 Main Street	07/05/2016	\$350,000	\$350,000				\$700,000
Total Residence Assets			\$350,000	\$350,000	\$0	\$0	\$0	\$700,000
Liabilities	Location	Data Collected	Spouse 1	Spouse 2	Only Son	Older Daughter	Younger Daughter	Total
Credit Cards *	Chase	09/03/2016	(\$4,000)	(\$4,000)				(\$8,000)
Mortgage *	Bank	07/05/2016	(\$200,000)	(\$200,000)				(\$400,000)
Student Loan *	Sallie Mae	06/05/2016	(\$40,000)					(\$40,000)
Auto Loan *	Bank	09/03/2016	(\$10,000)	(\$10,000)				(\$20,000)
Expenses *	Monthly	09/02/2016	(\$4,250)	(\$4,250)				(\$8,500)
Total Liabilities			(\$258,250)	(\$218,250)	\$0	\$0	\$0	(\$476,500)
Insurance Cash Value	Location	Data Collected	Spouse 1	Spouse 2	Only Son	Older Daughter	Younger Daughter	Total
Whole Life Ins *	Old Policy	05/22/2016	\$27,000					\$27,000
Total Insurance Cash Value			\$27,000	\$0	\$0	\$0	\$0	\$27,000
Grand Totals			\$432,750	\$273,750	\$37,000	\$22,000	\$8,500	\$774,000

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