

SURVIVOR ANALYSIS

If John Sample dies

Total Estate Capital Requirement \$ **860,821**

Sources of Capital Available

Life Insurance

Group Policies	..... \$	25,000
Term Policies	..... \$	150,000
Permanent Policies	..... \$	0
CPP Death Benefit	..... \$	2,500

Total Life Insurance **177,500**

Non-Registered Investments

Cash/Liquid Investments	..... \$	10,000
GIC's/Term Deposit/Long Term	..... \$	0
Stocks/Bonds/Capital Investment	..... \$	0
Real Estate/Business Assets	..... \$	0
Other	..... \$	0

Total Non-Registered Assets **10,000**

Total Cash Available \$ **187,500**

Additional Capital Required to protect the
Survivors in the event of premature death

..... \$ **673,321**

SURVIVOR ANALYSIS

If John Sample dies

Year/Age	Total Cash Available	Immediate Cash Required	Income Shortfall	Interest on Balance @ 6.00%	Closing Balance
1/49	187,500	315,784	32,414	-9,642	-170,340

Year/Age	Starting Balance	Income Shortfall	Interest on Balance @ 6.00%	Closing Balance
2/50	-170,340	33,386	-12,224	-215,950
3/51	-215,950	34,388	-15,020	-265,358
4/52	-265,358	35,420	-18,047	-318,824
5/53	-318,824	36,482	-21,318	-376,625
6/54	-376,625	37,577	-24,852	-439,054
7/55	-439,054	38,704	-28,665	-506,423
8/56	-506,423	39,865	-32,777	-579,066
9/57	-579,066	41,061	-37,208	-657,334
10/58	-657,334	42,293	-41,978	-741,605
11/59	-741,605	43,562	-47,110	-832,277
12/60	-832,277	44,869	-52,629	-929,774
13/61	-929,774	46,215	-58,559	-1,034,548
14/62	-1,034,548	47,601	-64,929	-1,147,078
15/63	-1,147,078	49,029	-71,766	-1,267,873
16/64	-1,267,873	20,899	-77,326	-1,366,098
17/65	-1,366,098	21,526	-83,257	-1,470,881
18/66	-1,470,881	22,171	-89,583	-1,582,635
19/67	-1,582,635	22,836	-96,328	-1,701,800
20/68	-1,701,800	23,522	-103,519	-1,828,840
21/69	-1,828,840	24,227	-111,184	-1,964,252
22/70	-1,964,252	24,954	-119,352	-2,108,558
23/71	-2,108,558	25,703	-128,056	-2,262,316
24/72	-2,262,316	26,474	-137,327	-2,426,117
25/73	-2,426,117	27,268	-147,203	-2,600,588
26/74	-2,600,588	28,086	-157,720	-2,786,394
27/75	-2,786,394	28,929	-168,919	-2,984,242
28/76	-2,984,242	29,796	-180,842	-3,194,880
29/77	-3,194,880	30,690	-193,534	-3,419,104
30/78	-3,419,104	31,611	-207,043	-3,657,758
31/79	-3,657,758	32,559	-221,419	-3,911,736
32/80	-3,911,736	33,536	-236,716	-4,181,988
33/81	-4,181,988	34,542	-252,992	-4,469,522

SURVIVOR ANALYSIS

If Jan Sample dies

Total Estate Capital Requirement \$ **312,784**

Sources of Capital Available

Life Insurance

Group Policies	.....	\$	0
Term Policies	.....	\$	50,000
Permanent Policies	.....	\$	0
CPP Death Benefit	.....	\$	2,500

Total Life Insurance **52,500**

Non-Registered Investments

Cash/Liquid Investments	.....	\$	0
GIC's/Term Deposit/Long Term	.....	\$	0
Stocks/Bonds/Capital Investment	.....	\$	0
Real Estate/Business Assets	.....	\$	0
Other	.....	\$	0

Total Non-Registered Assets **0**

Total Cash Available \$ **52,500**

Additional Capital Required to protect the
Survivors in the event of premature death

..... \$ **260,284**

SURVIVOR ANALYSIS

If Jan Sample dies

Year/Age	Total Cash Available	Immediate Cash Required	Income Shortfall	Interest on Balance @ 6.00%	Closing Balance
1/48	52,500	312,784	-12,586	-14,862	-262,560

Year/Age	Starting Balance	Income Shortfall	Interest on Balance @ 6.00%	Closing Balance
2/49	-262,560	-12,964	-14,976	-264,572
3/50	-264,572	-13,352	-15,073	-266,293
4/51	-266,293	-13,753	-15,152	-267,692
5/52	-267,692	-14,166	-15,212	-268,738
6/53	-268,738	-14,591	-15,249	-269,396
7/54	-269,396	-15,028	-15,262	-269,630
8/55	-269,630	-15,479	-15,249	-269,400
9/56	-269,400	-15,944	-15,207	-268,664
10/57	-268,664	-16,422	-15,135	-267,376
11/58	-267,376	-16,915	-15,028	-265,489
12/59	-265,489	-17,422	-14,884	-262,951
13/60	-262,951	-17,945	-14,700	-259,707
14/61	-259,707	-18,483	-14,473	-255,698
15/62	-255,698	-19,037	-14,200	-250,860
16/63	-250,860	0	-15,052	-265,911
17/64	-265,911	0	-15,955	-281,866
18/65	-281,866	0	-16,912	-298,778
19/66	-298,778	0	-17,927	-316,705
20/67	-316,705	0	-19,002	-335,707
21/68	-335,707	0	-20,142	-355,849
22/69	-355,849	0	-21,351	-377,200
23/70	-377,200	0	-22,632	-399,832
24/71	-399,832	0	-23,990	-423,822
25/72	-423,822	0	-25,429	-449,251
26/73	-449,251	0	-26,955	-476,206
27/74	-476,206	0	-28,572	-504,779
28/75	-504,779	0	-30,287	-535,065
29/76	-535,065	0	-32,104	-567,169
30/77	-567,169	0	-34,030	-601,199
31/78	-601,199	0	-36,072	-637,271
32/79	-637,271	0	-38,236	-675,508
33/80	-675,508	0	-40,530	-716,038
34/81	-716,038	0	-42,962	-759,000
35/82	-759,000	0	-45,540	-804,540

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Year/Age	Starting Balance	Income Shortfall	Interest on Balance @ 6.00%	Closing Balance
36/83	-804,540	0	-48,272	-852,813
37/84	-852,813	0	-51,169	-903,981