

Foresters Permanent Protection needs

With Lifestyle Enhancement

Client Details

Client Name _____
 Date of Birth (MM/DD/YYYY) ____/____/____
 Sex Male Female
 Insurance Class _____

Permanent needs

Real estate

A. Home \$ _____
 B. Other \$ _____

Personal Property

C. Home \$ _____
 D. Jewelry \$ _____
 E. Household items \$ _____

Investments

F. Retirement accounts \$ _____
 G. Stocks \$ _____
 H. Mutual funds \$ _____
 I. Bonds \$ _____
 J. CV Life Insurance \$ _____

Cash

K. Checking \$ _____
 L. Savings \$ _____
 M. Other \$ _____

Existing coverage

N. Total of all permanent insurance \$ _____

Current Assets

O. Total today (Sum of A thru M less N) \$ _____

Additional Savings

P. Annual amount \$ _____
 Q. Number of years Yrs _____
 R. Projected growth rate % _____

Projected Federal Estate tax for years 2012 on...

S. Projection period (in years) Yrs _____
 T. Future Value of today's assets \$ _____
(O x (1+R)^A) Where A is an exponent sign
 U. Future value of additional savings \$ _____
(P x Value from Table 1) x (1+R)^{A(S-Q)}
Where A is an exponent sign
 V. Total projected estate \$ _____
 W. Total projected estate taxes* (See Table 2) \$ _____
 X. Percentage estate tax liability to insure % _____
 Y. Permanent protection need (W x X) \$ _____

Table 1 – Future value income factors

| Years to Protect Income | Assumed Inflation Rate | | | | |
|-------------------------|------------------------|-------|-------|-------|-------|
| | 2% | 3% | 4% | 5% | 6% |
| 1 | 1.02 | 1.03 | 1.04 | 1.05 | 1.06 |
| 2 | 2.06 | 2.09 | 2.12 | 2.15 | 2.18 |
| 3 | 3.12 | 3.18 | 3.25 | 3.31 | 3.37 |
| 4 | 4.20 | 4.31 | 4.42 | 4.53 | 4.64 |
| 5 | 5.31 | 5.47 | 5.63 | 5.80 | 5.98 |
| 6 | 6.43 | 6.66 | 6.90 | 7.14 | 7.39 |
| 7 | 7.58 | 7.89 | 8.21 | 8.55 | 8.90 |
| 8 | 8.75 | 9.16 | 9.58 | 10.03 | 10.49 |
| 9 | 9.95 | 10.46 | 11.01 | 11.58 | 12.18 |
| 10 | 11.17 | 11.81 | 12.49 | 13.21 | 13.97 |
| 11 | 12.41 | 13.19 | 14.03 | 14.92 | 15.87 |
| 12 | 13.68 | 14.62 | 15.63 | 16.71 | 17.88 |
| 13 | 14.97 | 16.09 | 17.29 | 18.60 | 20.02 |
| 14 | 16.29 | 17.60 | 19.02 | 20.58 | 22.28 |
| 15 | 17.64 | 19.16 | 20.82 | 22.66 | 24.67 |
| 16 | 19.01 | 20.76 | 22.70 | 24.84 | 27.21 |
| 17 | 20.41 | 22.41 | 24.65 | 27.13 | 29.91 |
| 18 | 21.84 | 24.12 | 26.67 | 29.54 | 32.76 |
| 19 | 23.30 | 25.87 | 28.78 | 32.07 | 35.79 |
| 20 | 24.78 | 27.68 | 30.97 | 34.72 | 38.99 |

Table 2 – Projected Estate Tax Schedule

| From | To | Tax + | % | On excess over |
|-----------|-----------|-----------|----|----------------|
| \$0 | \$10,000 | \$0 | 18 | \$0 |
| 10,001 | 20,000 | 1,800 | 20 | 10,000 |
| 20,001 | 40,000 | 3,800 | 22 | 20,000 |
| 40,001 | 60,000 | 8,200 | 24 | 40,000 |
| 60,001 | 80,000 | 13,000 | 26 | 60,000 |
| 80,001 | 100,000 | 18,200 | 28 | 80,000 |
| 100,001 | 150,000 | 23,800 | 30 | 100,000 |
| 150,001 | 250,000 | 38,800 | 32 | 150,000 |
| 250,001 | 500,000 | 70,800 | 34 | 250,000 |
| 500,001 | 750,000 | 155,800 | 37 | 500,000 |
| 750,001 | 1,000,000 | 248,300 | 39 | 750,000 |
| 1,000,001 | 1,250,000 | 345,800 | 41 | 1,000,000 |
| 1,250,001 | 1,500,000 | 448,300 | 43 | 1,250,000 |
| 1,500,001 | 2,000,000 | 555,800 | 45 | 1,500,000 |
| 2,000,001 | 2,500,000 | 780,800 | 49 | 2,000,000 |
| 2,500,001 | 3,000,000 | 1,025,800 | 53 | 2,500,000 |
| 3,000,001 | — | 1,290,800 | 55 | 3,000,000 |