Welcome to

The Roth Conversion Strategy You Have Likely Never Heard Of

Thursday, October 1, 2026 | 8:30am PST

Available Via Zoom Video Conference



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Deep Dive Roadmap

Where we're going:

From retirement account problems to a multigenerational solution.

01: The $10m Question

Which account type would your ultra-affluent clients prefer to leave to their kids and grandkids?

02: The IRA Problem

Income tax, estate tax, and IRD erode a traditional IRA — heirs often keep less than 50%.

03: Why Roth Falls Short

Roth conversions fix income tax, but leave estate inclusion, no trust ownership, and the 10-year stretch.

04: The PPLI Solution

How private placement life insurance works and why it is a better alternative to legacy retirement accounts.

05: The Case Study

$10m in a retirement account, transferred from G1 to G2 to G3. Compare net assets and total costs across various scenarios.

06: Your Next Step

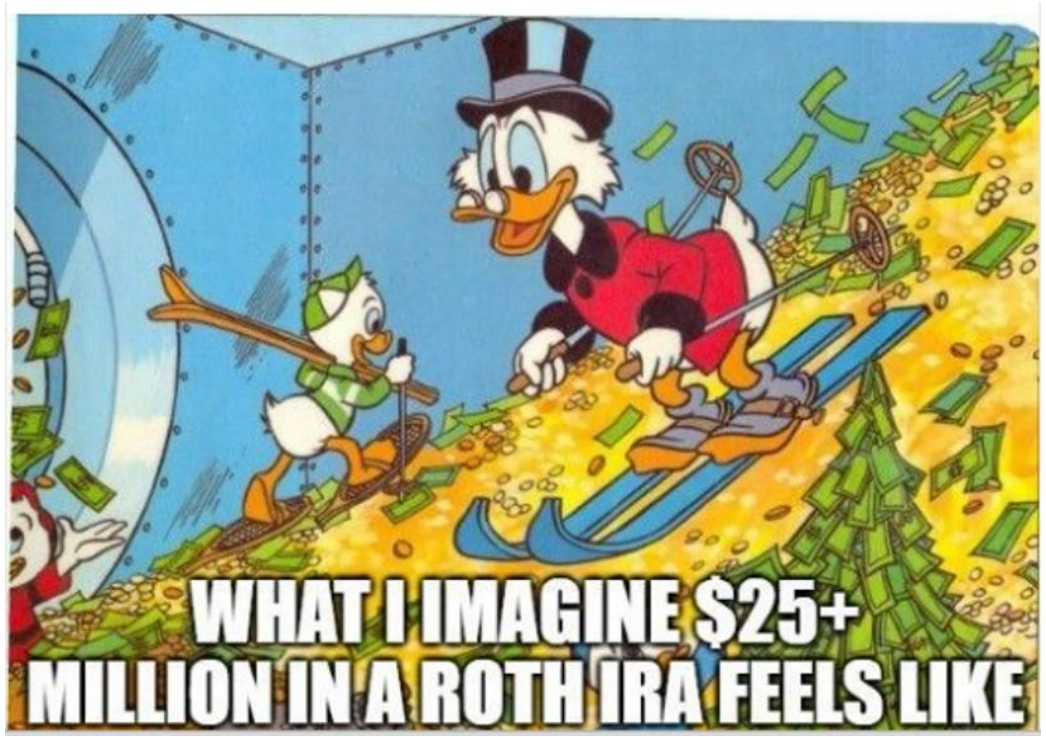
Which clients deserve a closer look, the two core PPLI questions, and the action to take.

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Large IRAs Aren't a Myth

According to the latest 2024 estimates from the Joint Committee on Taxation, there are:

- More than 32,000 taxpayers with combined retirement account values of at least $10 million (IRA, Roth, 401k, etc)
- Of those, over 1,000 taxpayers have retirement accounts worth $25+ million
  - IRA average balance: $83 million
  - Roth average balance: $115 million
- Of those with the largest balances, 208 taxpayers have a combined $85.1 billion in retirement account values
  - Average balance of $409 million



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Question

Which account would your ultra-affluent clients most prefer to leave to their kids and, ultimately their grandkids? As an advisor, which would you rather inherit?

A $10 million Traditional IRA

B $10 million Roth IRA

C $10 million PPLI Account

Most clients and advisors choose a Roth IRA, not knowing that PPLI is actually a viable option, much less that the math actually makes PPLI a better choice.



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Advisors Optimize Almost Everything

- ☑ Asset allocation
- ☑ Manager selection
- ☑ Tax-loss harvesting
- ☑ Tax-efficient investing
- ☑ Roth conversions
- ☑ Withdrawal sequencing

Investment selection matters.

Account type matters.

Asset location matters.

Combining it all creates multi-generational structural tax alpha and yields greatest results.

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The Problem: Taxes Erode Family Wealth

Income Tax

Estate Tax

Income in respect of a Decedent

Account	Income Tax	Estate Tax	IRD
A · $10 million Traditional IRA	Fully exposed	Fully exposed	Fully exposed
B · $10m Roth IRA	Not exposed	Fully exposed	Not exposed
C · $10m PPLI account	Not exposed	Not exposed if trust-owned	Not exposed

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The Traditional IRA Success Story

- ☑ Worked hard
- ☑ Saved consistently
- ☑ Invested successfully
- ☑ Sold a business for significant wealth
- ☑ Ended up with a $10 million IRA

The plan and the account did what it was supposed to do.

The IRA is often unneeded for lifestyle expenses.

The planning challenge appears only after the success.

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The Traditional IRA Problem

The Good: Accumulation

Traditional IRAs are terrific accounts to grow and accumulate assets on a tax-deferred basis.

The Bad: Transfer

A traditional IRA is a poor legacy asset.

It is exposed to income, estate, and ultimately IRD taxes on transfer.

In most cases, heirs can expect to receive less than 50% of the account value.

$10m Traditional IRA Case Study

Husband/Wife, age 61 and 60

Life Expectancy (LE) of 34 years

- IRA grows to $29.6m at LE
- RMD side account grows to $40.0m at LE
- Estate Tax: $25.3m
- Lost to tax: 56.9%
- G2 Stretch IRA income taxes: $25.4m (not in chart)

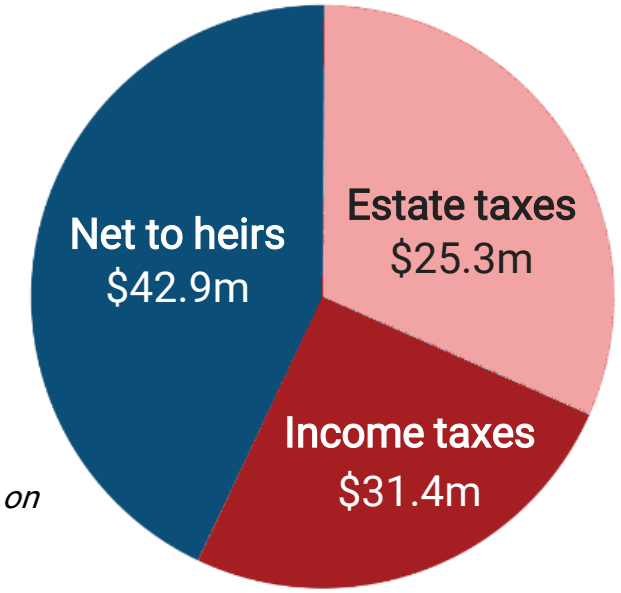
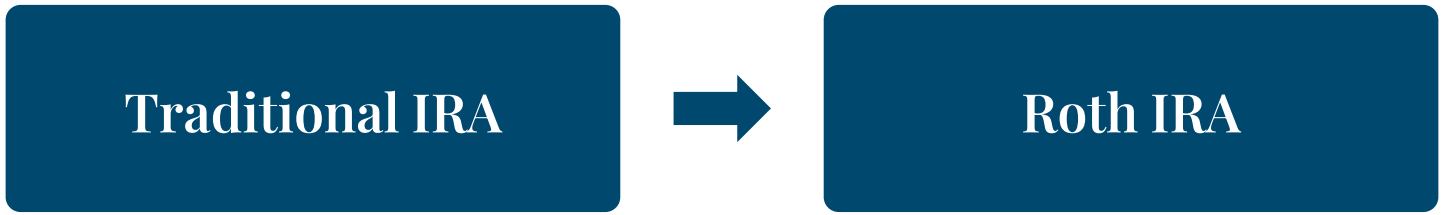


Chart represents income taxes paid over lifetime of G1along with estate taxes due on transfer, and what their heirs ultimately receive at death.

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Why Roth Conversions Became so Popular



Pay tax today and create a more favorable income-tax environment for tomorrow

A Roth IRA solves many of the Traditional IRA problems

Tax-free accumulation

No lifetime RMDs

Tax-free qualified distributions

No income tax on qualified inherited Roth distributions

10-year stretch for beneficiaries

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What the Roth Does Not Solve

Estate Inclusion

Can’t be owned by a trust - estate taxes are significant

Multigenerational Transfer

Full account liquidation after 10 years of inheritance (stretch); becomes taxable going forward

$10m Roth IRA Case Study

Husband/Wife, age 61 and 60

Life Expectancy (LE) of 34 years

- Roth Grows to $136.9m at LE
- Estate Tax: $50.8m
- Lost to tax: 40%

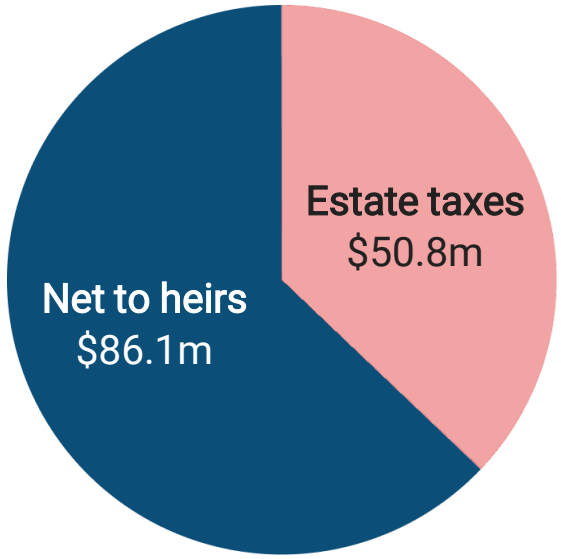


Chart represents estate taxes due on transfer to G2, and what their heirs ultimately receive at death.

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PPLI: A Replacement for Legacy Retirement Assets

PPLI may help address certain income and estate planning considerations when owned by an irrevocable trust

Solves the income tax problem

- Avoids income and IRD tax

Solves the estate tax

- PPLI can be owned in an irrevocable trust, unlike a Roth

Solves the 10-year “stretch” issue

- Can exist for 50 years or more beyond the death of the IRA/Roth owner
- Preserving the income tax-free nature of the account

Recreates a step-up in basis at death for irrevocable trusts

- This is an issue with taxable investment accounts

This is the IRA to PPLI Conversion Strategy.

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What is Private Placement Life Insurance?

PPLI is an institutionally priced life insurance contract

- Investments may be managed by the client's advisor
- Policy pricing is transparent and institutionally oriented
- Growth is tax-deferred and death benefits are income-tax-free

PPLI has many of the same tax attributes as retirement accounts, but with more flexibility

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Same Investments. Different Tax Exposures.

	Taxable Account	Traditional IRA	Roth IRA	PPLI
Income Tax on Growth	Taxed annually	Deferred, then taxed	Not exposed	Not exposed
Estate Tax	Fully exposed (if not trust-owned)	Fully exposed	Fully exposed	Not exposed if trust-owned
IRD	Not exposed	Fully exposed	Not exposed	Not exposed
Can be Trust Owned	Yes	No	No	Yes

The account type and location affects current taxation, transfer taxes in the future, liquidity, and ultimately generational impact.

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Case Study Assumptions

$10m	8%	CA	G1 to G3	50.30%	32.46%
Starting account value	Illustrated gross return	State of Residence	Planning horizon	Traditional IRA income tax rate	Taxable-account effective rate

Case Study Details:

- Husband and wife are 61 and 60 respectively. They've amassed a $10 million retirement portfolio that is unneeded for their lifestyle in retirement. The retirement portfolio will be given to their kids upon their death.
- In our case study we're going to look at both a Traditional IRA and a Roth IRA.

Full Liquidation of Retirement Accounts

- Both scenarios will examine two options after fully liquidating the accounts: either gift the remaining after-tax proceeds to a trust if exemption is available, or loan the proceeds to a trust under a split-dollar loan arrangement using the current long-term AFR rate of 4.92%. Advanced planning strategies on the note, for example discounting the note and/or gifting the note to a trust, are not contemplated in these numbers, though obviously would significantly enhance the results.

Implement PPLI on G2

- Once the funds are in the trust, use the after-tax retirement account proceeds to buy PPLI on G2 who are currently in their late 20s and have a 60 year plus life expectancy. This strategy also works if we buy PPLI on G1, but G2 provides the best possible outcome for the family.

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Results: Net Family Assets at G1 Life Expectancy

Scenario	$10 Million Traditional IRA	$10 Million Roth IRA
Status quo	$42.9 million	$86.1 million
Gift to trust for PPLI	$52.1 million	$104.9 million
Loan to trust for PPLI	$41.9 million	$84.4 million

Net Assets at G1 LE with PPLI scenarios are account values minus the estate tax liability on the loan

Due to the insurance being on G2, values do not include death benefits.

Traditional IRA Notes:

- Net proceeds to gift/loan: $4.97 million
- Loan balance at LE: $25.4 million
- Estate tax liability on note: $10.2 million

Roth IRA Notes:

- Net proceeds to gift/loan: $10 million
- Loan balance at LE: $51.2 million
- Estate tax liability on note: $20.5 million

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Results: Net Family Assets at G2 Life Expectancy

Scenario	$10 Million Traditional IRA	$10 Million Roth IRA
Status quo	$101.8 million	$482.6 million
Gift to trust for PPLI	$545.2 million	$1.098 billion
Loan to trust for PPLI	$437.6 million	$881.5 million

Notes:

- Life Expectancy of G2 is 66 years (early 90s)
- Status quo includes 10-year stretch on both traditional and Roth IRAs
- Loan scenario: Estate tax liability is paid from PPLI account values at LE

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Why Does the Gap Become So Large?

Tax Drag vs Policy Costs

Every dollar lost to tax or structural friction is a dollar that can no longer compound.

PPLI can mitigate long-term tax exposure when structured within a trust.

Duration

Small annual differences in cost structure compound across decades.

PPLI allows for maximum income tax deferral and is not limited to the lifetime of the retirement account owner.

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Total Expected Costs from G1 to G3

Scenario	$10 Million Traditional IRA	$10 Million Roth IRA
Status quo	$212.4 million	$482.6 million
Gift to trust for PPLI	$41.3 million	$72.9 million
Loan to trust for PPLI	$45.3 million	$81.0 million

Notes:

Cumulative taxes and PPLI costs include all costs over both G1 and G2's life expectancy.
See appendix for full accounting of all income, estate, IRD, and PPLI costs.

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Cost Breakdown

$10 Million Traditional IRA

Scenario	Estate Taxes	Income Taxes	PPLI Policy Costs	Total
Status quo	$119.2 million	$93.2 million	–	$212.4 million
Gift to trust for PPLI	–	$5.0 million	$36.2 million	$41.3 million
Loan to trust for PPLI	$10.2 million	$5.0 million	$30.1 million	$45.3 million

$10 Million Roth IRA

Scenario	Estate Taxes	Income Taxes	PPLI Policy Costs	Total
Status quo	$287.5 million	$195.1 million	–	$482.6 million
Gift to trust for PPLI	–	–	$72.9 million	$72.9 million
Loan to trust for PPLI	$20.5 million	–	$60.5 million	$81.0 million

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Which Clients Deserve a Closer Look?

$5 million or more in retirement assets

Roth or Traditional IRA

All or a portion of these retirement assets not needed for income/lifestyle needs

Taxable estate

Multigenerational or philanthropic objectives

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Two Core PPLI Questions

1. Will this account face future income taxes?

2. Will this account face future estate taxes?

If either answer is yes, then PPLI should be evaluated.

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Next Step

Identify one client whose retirement account is a legacy asset.

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Contact Us



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For Access to Our Entire PPLI Library:

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Technical Appendix

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Technical Appendix

Illustration Assumptions and Modeling Inputs	
Starting account balance	$10,000,000
Gross return	8.00%
State	California
Estate tax rate	40.00%
Traditional IRA Income Tax Rate	50.30%
Taxable-account effective rate	32.46%
Long-term AFR used in loan illustration	4.92%

Illustrated values are hypothetical and depend on investment performance, policy charges, tax assumptions, longevity, and timing.

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Portfolio and Tax Assumptions

Current Portfolio - Returns & Tax Treatment

Assumptions

State	CA	*Federal*	*State*	*NIIT*	*City*
OI/STCG Tax Rate*	**54.10%**	37.00%	13.30%	3.80%	0.00%
LTCG Tax Rate	**37.10%**	20.00%	13.30%	3.80%	0.00%

Portfolio Allocation	Investment Allocation	Investment Balance	Investment Assumption	Assumed Tax Treatment	Assumed Turnover	Assumed Tax Rate*
Fund I	100.00%	$ 10,000,000	**8.00%**	Blended Rate (60% OI; 40% LTCG)	0.00%	**32.46%**
Total/Weighted Average	**100.00%**	**$ 10,000,000**	**8.00%**			**32.46%**

*Assumes the tax treatment of each fund, factors in the marginal ordinary and long-tern capital gain tax rates and frequency of when they are incurred/realized.

Current Investment Portfolio Return & Tax Rate:

Portfolio Weighted Return	8.00%
Portfolio Weighted Tax Rate	32.46%
Portfolio Net Return	5.40%
Cost of Taxes	2.60%

Assumed Transfer Tax Rates:

Gift Tax	40.00%
Estate Tax	40.00%
IRD Tax	54.10%
Long Term AFR	4.92%

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Technical Appendix

PPLI Cost Components in the Illustrations	
State and Federal Premium Tax	Applied to premiums during funding years
WealthPoint structuring fee	Applied to premiums during funding years
Mortality and expense charge	Percentage of account value
Cost of insurance	Varies by age, underwriting rating, and net amount at risk
Investment expenses	Separate from policy charges

The detailed annual expense schedules remain in the underlying carrier and supplemental illustrations.

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Traditional IRA + RMD Account

Pre-Tax Return: 8.00%

Income Tax Rate: 50.30%

EOY G1 Age	Year	Traditional IRA BOY Balance	Traditional IRA Gross RMD Distributions	Traditional IRA Tax on RMDs	Traditional IRA Total Net Distributions	Traditional IRA EOY Balance	Traditional IRA Estate Tax Liability @ 40%*	Traditional IRA Net To Heirs**	RMD Side Account RMD Deposits	RMD Side Account Annual Growth	RMD Side Account Annual Tax	RMD Side Account Account Balance	RMD Side Account Estate Tax Liability @ 40%	RMD Side Account Net to Heirs**
										Gross: 8.00% - Net: 5.40%				
										Tax Rate Assumptions: Effective Rate 32.46%				
										See Taxable Account Projection Slide For More Information				
62/61	1	$10,000,000	$0	$0	$0	$10,800,000	($2,332,000)	$10,800,000	$0	$0	$0	$0	$0	$0
63/62	2	$10,800,000	$0	$0	$0	$11,664,000	($2,677,600)	$11,664,000	$0	$0	$0	$0	$0	$0
64/63	3	$11,664,000	$0	$0	$0	$12,597,120	($3,050,848)	$12,597,120	$0	$0	$0	$0	$0	$0
65/64	4	$12,597,120	$0	$0	$0	$13,604,890	($3,453,956)	$13,604,890	$0	$0	$0	$0	$0	$0
66/65	5	$13,604,890	$0	$0	$0	$14,693,281	($3,889,312)	$14,693,281	$0	$0	$0	$0	$0	$0
67/66	6	$14,693,281	$0	$0	$0	$15,868,743	($4,359,497)	$15,868,743	$0	$0	$0	$0	$0	$0
68/67	7	$15,868,743	$0	$0	$0	$17,138,243	($4,867,297)	$17,138,243	$0	$0	$0	$0	$0	$0
69/68	8	$17,138,243	$0	$0	$0	$18,509,302	($5,415,721)	$18,509,302	$0	$0	$0	$0	$0	$0
70/69	9	$18,509,302	$0	$0	$0	$19,990,046	($6,008,019)	$19,990,046	$0	$0	$0	$0	$0	$0
71/70	10	$19,990,046	$0	$0	$0	$21,589,250	($6,647,700)	$21,589,250	$0	$0	$0	$0	$0	$0
72/71	11	$21,589,250	$729,564	($366,971)	$362,593	$22,528,461	($7,023,384)	$22,528,461	$362,593	$29,007	($9,416)	$382,185	($152,874)	$382,185
73/72	12	$22,528,461	$814,689	($409,788)	$404,900	$23,450,874	($7,392,350)	$23,450,874	$404,900	$62,967	($20,439)	$829,613	($331,845)	$829,613
74/73	13	$23,450,874	$883,469	($444,385)	$439,084	$24,372,798	($7,761,119)	$24,372,798	$439,084	$101,496	($32,946)	$1,337,247	($534,899)	$1,337,247
75/74	14	$24,372,798	$953,288	($479,504)	$473,784	$25,293,071	($8,129,228)	$25,293,071	$473,784	$144,882	($47,029)	$1,908,885	($763,554)	$1,908,885
76/75	15	$25,293,071	$1,028,388	($517,279)	$511,109	$26,205,857	($8,494,343)	$26,205,857	$511,109	$193,599	($62,842)	$2,550,751	($1,020,300)	$2,550,751
77/76	16	$26,205,857	$1,104,501	($555,564)	$548,937	$27,109,465	($8,855,786)	$27,109,465	$548,937	$247,975	($80,493)	$3,267,170	($1,306,868)	$3,267,170
78/77	17	$27,109,465	$1,191,175	($599,161)	$592,014	$27,991,753	($9,208,701)	$27,991,753	$592,014	$308,735	($100,215)	$4,067,704	($1,627,081)	$4,067,704
79/78	18	$27,991,753	$1,284,809	($646,259)	$638,550	$28,843,500	($9,549,400)	$28,843,500	$638,550	$376,500	($122,212)	$4,960,542	($1,984,217)	$4,960,542
80/79	19	$28,843,500	$1,385,730	($697,022)	$688,708	$29,654,391	($9,873,756)	$29,654,391	$688,708	$451,940	($146,700)	$5,954,490	($2,381,796)	$5,954,490
81/80	20	$29,654,391	$1,486,778	($747,849)	$738,929	$30,421,021	($10,180,409)	$30,421,021	$738,929	$535,474	($173,815)	$7,055,078	($2,822,031)	$7,055,078
86/85	25	$32,737,138	$2,124,802	($1,068,775)	$1,056,027	$33,061,323	($11,236,529)	$33,061,323	$1,056,027	$1,104,821	($358,625)	$14,556,456	($5,822,582)	$14,556,456
91/90	30	$32,891,840	$2,885,679	($1,451,496)	$1,434,182	$32,406,655	($10,974,662)	$32,406,655	$1,434,182	$2,004,270	($650,586)	$26,407,064	($10,562,825)	$26,407,064
92/91	31	$32,406,655	$3,045,541	($1,531,907)	$1,513,634	$31,710,003	($10,696,001)	$31,710,003	$1,513,634	$2,233,656	($725,045)	$29,429,309	($11,771,723)	$29,429,309
93/92	32	$31,710,003	$3,208,580	($1,613,916)	$1,594,664	$30,781,537	($10,324,615)	$30,781,537	$1,594,664	$2,481,918	($805,631)	$32,700,260	($13,080,104)	$32,700,260
94/93	33	$30,781,537	$3,337,895	($1,678,961)	$1,658,934	$29,639,134	($9,867,653)	$29,639,134	$1,658,934	$2,748,736	($892,240)	$36,215,690	($14,486,276)	$36,215,690
95/94	34	$29,639,134	$3,458,600	($1,739,676)	$1,718,924	$28,274,977	($9,321,991)	$28,274,977	$1,718,924	$3,034,769	($985,086)	$39,984,297	($15,993,719)	$39,984,297
96/95	35	$28,274,977	$3,528,468	($1,774,820)	$1,753,649	$26,726,229	($8,702,492)	$26,726,229	$1,753,649	$3,339,036	($1,083,851)	$43,993,130	($17,597,252)	$43,993,130
101/100	40	$18,657,686	$3,478,003	($1,749,436)	$1,728,568	$16,394,057	($4,569,623)	$16,394,057	$1,728,568	$5,143,266	($1,669,504)	$67,764,589	($27,105,836)	$67,764,589
			$46,076,681	($23,176,570)							($8,210,730)			

*** Estate tax liability is calculated using the Traditional IRA account reduced by the $4.97 million gift utilized in the gifting strategy.**

**** Assumes Estate Tax Liability is paid from G2 taxable account**

G1 Life Expectancy

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Inherited IRA + Taxable Account

			Inherited Retirement Plan Assets						Taxable Account						
Pre-Tax Return			8.00%						Gross: 8.00% - Net: 5.40%						
Income Tax Rate			50.30%						Tax Rate Assumptions: Effective Rate 32.46%						
									See Taxable Account Projection Slide For More Information						
EOY Owner Age	EOY G2 Age	Year	BOY Balance	Total Gross Distributions*	Tax on Distributions	Total Net Distributions	EOY Balance	Net to Heirs After Estate Tax and IRD	Annual Investment**	Distribution for Estate Taxes	Annual Growth	Annual Tax	Account Balance	Estate Tax Liability @ 40%	Net to Heirs
62	62/62	1	$28,274,977	$1,166,895	($586,948)	**$579,947**	$29,276,728	$13,438,018	$40,564,244	($25,315,709)	$1,219,883	($395,974)	$16,072,443	($6,428,977)	$9,643,466
63	63/63	2	$29,276,728	$1,154,081	($580,503)	**$573,578**	$30,372,459	$13,940,959	$573,578	$0	$1,331,682	($432,264)	$17,545,439	($7,018,176)	$10,527,263
64	64/64	3	$30,372,459	$1,235,305	($621,358)	**$613,947**	$31,468,127	$14,443,870	$613,947	$0	$1,452,751	($471,563)	$19,140,574	($7,656,229)	$11,484,344
65	65/65	4	$31,468,127	$1,326,308	($667,133)	**$659,175**	$32,553,164	$14,941,902	$659,175	$0	$1,583,980	($514,160)	$20,869,569	($8,347,827)	$12,521,741
66	66/66	5	$32,553,164	$1,430,369	($719,476)	**$710,894**	$33,612,618	$15,428,192	$710,894	$0	$1,726,437	($560,401)	$22,746,498	($9,098,599)	$13,647,899
67	67/67	6	$33,612,618	$1,535,527	($772,370)	**$763,157**	$34,643,259	$15,901,256	$763,157	$0	$1,880,772	($610,499)	$24,779,928	($9,911,971)	$14,867,957
68	68/68	7	$34,643,259	$1,647,677	($828,782)	**$818,896**	$35,635,228	$16,356,570	$818,896	$0	$2,047,906	($664,750)	$26,981,980	($10,792,792)	$16,189,188
69	69/69	8	$35,635,228	$1,767,513	($889,059)	**$878,454**	$36,577,132	$16,788,904	$878,454	$0	$2,228,835	($723,480)	$29,365,789	($11,746,315)	$17,619,473
70	70/70	9	$36,577,132	$1,895,491	($953,432)	**$942,059**	$37,456,172	$17,192,383	$942,059	$0	$2,424,628	($787,034)	$31,945,441	($12,778,176)	$19,167,265
71	71/71	10	$37,456,172	$37,456,172	($18,840,455)	**$18,615,718**	$0	$0	$18,615,718	$0	$4,044,893	($1,312,972)	$53,293,079	($21,317,232)	$31,975,848
72	72/72	11	$0	$0	$0	**$0**	$0	$0	$0	$0	$4,263,446	($1,383,915)	$56,172,611	($22,469,044)	$33,703,567
73	73/73	12	$0	$0	$0	**$0**	$0	$0	$0	$0	$4,493,809	($1,458,690)	$59,207,729	($23,683,092)	$35,524,638
74	74/74	13	$0	$0	$0	**$0**	$0	$0	$0	$0	$4,736,618	($1,537,506)	$62,406,841	($24,962,737)	$37,444,105
75	75/75	14	$0	$0	$0	**$0**	$0	$0	$0	$0	$4,992,547	($1,620,581)	$65,778,808	($26,311,523)	$39,467,285
76	76/76	15	$0	$0	$0	**$0**	$0	$0	$0	$0	$5,262,305	($1,708,144)	$69,332,968	($27,733,187)	$41,599,781
77	77/77	16	$0	$0	$0	**$0**	$0	$0	$0	$0	$5,546,637	($1,800,439)	$73,079,167	($29,231,667)	$43,847,500
78	78/78	17	$0	$0	$0	**$0**	$0	$0	$0	$0	$5,846,333	($1,897,720)	$77,027,781	($30,811,112)	$46,216,669
79	79/79	18	$0	$0	$0	**$0**	$0	$0	$0	$0	$6,162,222	($2,000,257)	$81,189,746	($32,475,898)	$48,713,848
80	80/80	19	$0	$0	$0	**$0**	$0	$0	$0	$0	$6,495,180	($2,108,335)	$85,576,590	($34,230,636)	$51,345,954
81	81/81	20	$0	$0	$0	**$0**	$0	$0	$0	$0	$6,846,127	($2,222,253)	$90,200,465	($36,080,186)	$54,120,279
86	86/86	25	$0	$0	$0	**$0**	$0	$0	$0	$0	$8,906,641	($2,891,096)	$117,348,558	($46,939,423)	$70,409,135
91	91/91	30	$0	$0	$0	**$0**	$0	$0	$0	$0	$11,587,318	($3,761,243)	$152,667,550	($61,067,020)	$91,600,530
93	93/93	32	$0	$0	$0	**$0**	$0	$0	$0	$0	$12,873,319	($4,178,679)	$169,611,123	($67,844,449)	$101,766,674
96	96/96	35	$0	$0	$0	**$0**	$0	$0	$0	$0	$15,074,812	($4,893,284)	$198,616,679	($79,446,672)	$119,170,008
101	101/101	40	$0	$0	$0	**$0**	$0	$0	$0	$0	$19,611,955	($6,366,041)	$258,395,352	($103,358,141)	$155,037,211
					($25,459,515)	**$25,155,823**						**($62,376,024)**			

*** Includes required RMD distributions plus required full liquidation in year 11**

**** Includes net RMD distributions plus ending balance of G1 RMD Side Account**

G2 Life Expectancy

Hypothetical illustration for educational purposes only. Does not reflect actual performance, advisory fees, or policy charges, which would reduce values.

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Traditional IRA – Gifted Assets for PPLI

Carrier	Prudential Life Ins. Co.
Product	Magnastar PPLI
Design	2 Pay Non-MEC - Composite
UW Rating	*Preferred Non-Tobacco (Him) and Standard Non-Tobacco (Her)*

PPLI Account - Composite

		A	B	C	D	E	F	G
G2 Age	Year	Annual Gift to Trust	Annual PPLI Investment	Annual Cost	PPLI Account Balance	Policy Death Benefit	Net Assets Available to G2	Net Assets to G3
			From Illustrated Values					
28/28	1	$4,970,000	$2,485,000	($73,595)	$2,411,406	$49,268,668	$4,896,406*	$51,753,668*
29/29	2	$0	$2,485,000	($86,220)	$5,196,564	$52,053,826	$5,196,564	$52,053,826
30/30	3	$0	$0	($40,677)	$5,569,881	$46,857,262	$5,569,881	$46,857,262
31/31	4	$0	$0	($37,354)	$5,976,530	$31,913,833	$5,976,530	$31,913,833
32/32	5	$0	$0	($39,744)	$6,413,221	$31,913,833	$6,413,221	$31,913,833
33/33	6	$0	$0	($41,172)	$6,883,356	$28,883,330	$6,883,356	$28,883,330
34/34	7	$0	$0	($40,673)	$7,391,627	$20,792,826	$7,391,627	$20,792,826
35/35	8	$0	$0	($42,296)	$7,938,869	$19,847,172	$7,938,869	$19,847,172
36/36	9	$0	$0	($45,796)	$8,526,243	$21,315,608	$8,526,243	$21,315,608
37/37	10	$0	$0	($49,722)	$9,156,516	$22,891,288	$9,156,516	$22,891,288
38/38	11	$0	$0	($49,281)	$9,837,669	$24,594,172	$9,837,669	$24,594,172
39/39	12	$0	$0	($53,482)	$10,568,935	$26,422,338	$10,568,935	$26,422,338
40/40	13	$0	$0	($58,022)	$11,353,971	$28,384,928	$11,353,971	$28,384,928
41/41	14	$0	$0	($62,952)	$12,196,671	$30,491,678	$12,196,671	$30,491,678
42/42	15	$0	$0	($67,527)	$13,102,016	$31,837,901	$13,102,016	$31,837,901
47/47	20	$0	$0	($96,969)	$18,741,115	$39,168,932	$18,741,115	$39,168,932
52/52	25	$0	$0	($103,518)	$26,998,670	$48,057,632	$26,998,670	$48,057,632
57/57	30	$0	$0	($148,454)	$38,886,833	$56,774,777	$38,886,833	$56,774,777
61/61	34	$0	$0	($192,734)	$52,086,533	$67,712,493	$52,086,533	$67,712,493
62/62	35	$0	$0	($208,378)	$56,036,255	$71,726,407	$0	$71,726,407
67/67	40	$0	$0	($307,262)	$80,739,060	$96,079,482	$0	$96,079,482
72/72	45	$0	$0	($455,487)	$116,246,145	$131,358,145	$0	$131,358,145
77/77	50	$0	$0	($597,379)	$167,576,531	$175,955,358	$0	$175,955,358
82/82	55	$0	$0	($987,832)	$241,338,199	$253,405,110	$0	$253,405,110
87/87	60	$0	$0	($1,758,236)	$346,182,592	$363,491,721	$0	$363,491,721
92/92	65	$0	$0	($3,065,512)	$493,081,400	$512,804,656	$0	$512,804,656
93/93	66	$0	$0	($3,033,952)	$529,365,463	$545,246,427	$0	$545,246,427
97/97	70	$0	$0	($2,041,593)	$709,162,422	$709,162,422	$0	$709,162,422
102/102	75	$0	$0	($2,955,164)	$1,026,498,219	$1,026,498,219	$0	$1,026,498,219

***Includes remaining year 1 trust balance**

G1 Life Expectancy G2 Life Expectancy

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Traditional IRA – Gifted Assets for PPLI - Expenses

Carrier	PPLI Account - Composite													
Product	Prudential Life Ins. Co.													
Design	Magnastar PPLI													
	Current Charges													
G2 Age	Plan Year	Annual Investment	Premium Tax Charge*	WP Structuring Fee	Policy Load	% of Annual Investment	% of Account Balance	M&E Charge	% of Account Balance	COI Charge	% of Account Balance	Total Annual Charges	% of Account Balance	% of Death Benefit	Total Cumulative Charges
28/28	1	$2,485,000	($32,079)	($12,425)	$0	1.79%	1.85%	($12,108)	0.50%	($16,983)	0.70%	($73,595)	3.05%	0.15%	($73,595)
29/29	2	$2,485,000	($32,079)	($12,425)	$0	1.79%	0.86%	($24,982)	0.50%	($16,734)	0.32%	($86,220)	1.66%	0.17%	($159,815)
30/30	3	$0	$0	$0	$0	0.00%	0.00%	($26,765)	0.50%	($13,912)	0.25%	($40,677)	0.73%	0.09%	($200,492)
31/31	4	$0	$0	$0	$0	0.00%	0.00%	($28,703)	0.50%	($8,651)	0.14%	($37,354)	0.63%	0.12%	($237,846)
32/32	5	$0	$0	$0	$0	0.00%	0.00%	($30,800)	0.50%	($8,944)	0.14%	($39,744)	0.62%	0.12%	($277,590)
33/33	6	$0	$0	$0	$0	0.00%	0.00%	($33,053)	0.50%	($8,119)	0.12%	($41,172)	0.60%	0.14%	($318,762)
34/34	7	$0	$0	$0	$0	0.00%	0.00%	($35,485)	0.50%	($5,188)	0.07%	($40,673)	0.55%	0.20%	($359,435)
35/35	8	$0	$0	$0	$0	0.00%	0.00%	($38,108)	0.50%	($4,188)	0.05%	($42,296)	0.53%	0.21%	($401,731)
36/36	9	$0	$0	$0	$0	0.00%	0.00%	($40,930)	0.50%	($4,866)	0.06%	($45,796)	0.54%	0.21%	($447,527)
37/37	10	$0	$0	$0	$0	0.00%	0.00%	($43,956)	0.50%	($5,766)	0.06%	($49,722)	0.54%	0.22%	($497,249)
38/38	11	$0	$0	$0	$0	0.00%	0.00%	($42,504)	0.45%	($6,777)	0.07%	($49,281)	0.50%	0.20%	($546,530)
39/39	12	$0	$0	$0	$0	0.00%	0.00%	($45,664)	0.45%	($7,818)	0.07%	($53,482)	0.51%	0.20%	($600,012)
40/40	13	$0	$0	$0	$0	0.00%	0.00%	($49,057)	0.45%	($8,965)	0.08%	($58,022)	0.51%	0.20%	($658,034)
41/41	14	$0	$0	$0	$0	0.00%	0.00%	($52,700)	0.45%	($10,252)	0.08%	($62,952)	0.52%	0.21%	($720,986)
42/42	15	$0	$0	$0	$0	0.00%	0.00%	($56,611)	0.45%	($10,916)	0.08%	($67,527)	0.52%	0.21%	($788,513)
43/43	16	$0	$0	$0	$0	0.00%	0.00%	($60,813)	0.45%	($12,165)	0.09%	($72,978)	0.52%	0.22%	($861,491)
44/44	17	$0	$0	$0	$0	0.00%	0.00%	($65,326)	0.45%	($12,359)	0.08%	($77,685)	0.51%	0.22%	($939,176)
45/45	18	$0	$0	$0	$0	0.00%	0.00%	($70,175)	0.45%	($13,776)	0.08%	($83,951)	0.52%	0.23%	($1,023,127)
46/46	19	$0	$0	$0	$0	0.00%	0.00%	($75,384)	0.45%	($14,698)	0.08%	($90,082)	0.52%	0.24%	($1,113,209)
47/47	20	$0	$0	$0	$0	0.00%	0.00%	($80,978)	0.45%	($15,991)	0.09%	($96,969)	0.52%	0.25%	($1,210,178)
52/52	25	$0	$0	$0	$0	0.00%	0.00%	($77,767)	0.30%	($25,751)	0.10%	($103,518)	0.38%	0.22%	($1,655,580)
57/57	30	$0	$0	$0	$0	0.00%	0.00%	($112,009)	0.30%	($36,445)	0.09%	($148,454)	0.38%	0.26%	($2,302,847)
62/62	35	$0	$0	$0	$0	0.00%	0.00%	($161,397)	0.30%	($46,981)	0.08%	($208,378)	0.37%	0.29%	($3,212,697)
67/67	40	$0	$0	$0	$0	0.00%	0.00%	($232,558)	0.30%	($74,704)	0.09%	($307,262)	0.38%	0.32%	($4,533,709)
72/72	45	$0	$0	$0	$0	0.00%	0.00%	($334,852)	0.30%	($120,635)	0.10%	($455,487)	0.39%	0.35%	($6,508,321)
77/77	50	$0	$0	$0	$0	0.00%	0.00%	($482,617)	0.30%	($114,762)	0.07%	($597,379)	0.36%	0.34%	($9,167,445)
82/82	55	$0	$0	$0	$0	0.00%	0.00%	($695,253)	0.30%	($292,579)	0.12%	($987,832)	0.41%	0.39%	($13,226,218)
87/87	60	$0	$0	$0	$0	0.00%	0.00%	($997,838)	0.30%	($760,398)	0.22%	($1,758,236)	0.51%	0.48%	($20,238,372)
92/92	65	$0	$0	$0	$0	0.00%	0.00%	($1,422,158)	0.30%	($1,643,354)	0.33%	($3,065,512)	0.62%	0.60%	($33,192,494)
93/93	66	$0	$0	$0	$0	0.00%	0.00%	($1,526,398)	0.30%	($1,507,554)	0.28%	($3,033,952)	0.57%	0.56%	($36,226,446)
97/97	70	$0	$0	$0	$0	0.00%	0.00%	($2,041,593)	0.30%	$0	0.00%	($2,041,593)	0.29%	0.29%	($45,504,625)
102/102	75	$0	$0	$0	$0	0.00%	0.00%	($2,955,164)	0.30%	$0	0.00%	($2,955,164)	0.29%	0.29%	($58,318,479)
Total at LE:		**$4,970,000**													

Page1

G2 Life Expectancy

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Traditional IRA – Loaned Assets for PPLI

PPLI Account - Composite with §7872 Loan Regime

Carrier: Prudential Life Ins. Co.
Product: Magnastar PPLI
Design: 2 Pay Non-MEC - Composite
UW Rating: *Preferred Non-Tobacco (Him) and Standard Non-Tobacco (Her)*

G2 Age	Year	A Annual Loan to Trust	B Annual PPLI Investment	C Annual Cost	D PPLI Account Balance	E Policy Death Benefit	F Cumulative Loan Balance @ 4.92%	G Estate Tax Liability	H Net Assets Available to G2	I Net Assets to G3
				From Illustrated Values				(F x 40%)		
28/28	1	$4,970,000	$2,485,000	($73,595)	$2,411,406	$49,268,668	($5,214,524)	($2,085,810)	$2,810,596*	$49,667,858*
29/29	2	$0	$2,485,000	($86,220)	$5,196,564	$52,053,826	($5,471,079)	($2,188,431)	$3,008,133	$49,865,395
30/30	3	$0	$0	($40,677)	$5,569,881	$46,857,262	($5,740,256)	($2,296,102)	$3,273,779	$44,561,160
31/31	4	$0	$0	($37,354)	$5,976,530	$31,913,833	($6,022,676)	($2,409,070)	$3,567,460	$29,504,763
32/32	5	$0	$0	($39,744)	$6,413,221	$31,913,833	($6,318,992)	($2,527,597)	$3,885,624	$29,386,236
33/33	6	$0	$0	($41,172)	$6,883,356	$28,883,330	($6,629,886)	($2,651,955)	$4,231,401	$26,231,375
34/34	7	$0	$0	($40,673)	$7,391,627	$20,792,826	($6,956,077)	($2,782,431)	$4,609,196	$18,010,395
35/35	8	$0	$0	($42,296)	$7,938,869	$19,847,172	($7,298,316)	($2,919,326)	$5,019,543	$16,927,846
36/36	9	$0	$0	($45,796)	$8,526,243	$21,315,608	($7,657,393)	($3,062,957)	$5,463,286	$18,252,651
37/37	10	$0	$0	($49,722)	$9,156,516	$22,891,288	($8,034,137)	($3,213,655)	$5,942,861	$19,677,633
38/38	11	$0	$0	($49,281)	$9,837,669	$24,594,172	($8,429,416)	($3,371,766)	$6,465,903	$21,222,406
39/39	12	$0	$0	($53,482)	$10,568,935	$26,422,338	($8,844,143)	($3,537,657)	$7,031,278	$22,884,681
40/40	13	$0	$0	($58,022)	$11,353,971	$28,384,928	($9,279,275)	($3,711,710)	$7,642,261	$24,673,218
41/41	14	$0	$0	($62,952)	$12,196,671	$30,491,678	($9,735,816)	($3,894,326)	$8,302,345	$26,597,352
42/42	15	$0	$0	($67,527)	$13,102,016	$31,837,901	($10,214,818)	($4,085,927)	$9,016,089	$27,751,974
47/47	20	$0	$0	($96,969)	$18,741,115	$39,168,932	($12,987,394)	($5,194,958)	$13,546,157	$33,973,974
52/52	25	$0	$0	($103,518)	$26,998,670	$48,057,632	($16,512,523)	($6,605,009)	$20,393,661	$41,452,623
57/57	30	$0	$0	($148,454)	$38,886,833	$56,774,777	($20,994,467)	($8,397,787)	$30,489,046	$48,376,990
61/61	34	$0	$0	($192,734)	$52,086,533	$67,712,493	($25,441,222)	($10,176,489)	$41,910,044	$57,536,004
62/62	35	$0	($10,176,489)	($172,235)	$45,080,715	$59,191,018	$0	$0	$0	$59,191,018
67/67	40	$0	$0	($252,622)	$64,906,942	$78,356,579	$0	$0	$0	$78,356,579
72/72	45	$0	$0	($372,907)	$93,394,032	$106,381,375	$0	$0	$0	$106,381,375
77/77	50	$0	$0	($484,822)	$134,579,921	$141,669,100	$0	$0	$0	$141,669,100
82/82	55	$0	$0	($802,974)	$193,750,327	$203,836,489	$0	$0	$0	$203,836,489
87/87	60	$0	$0	($1,430,857)	$277,807,343	$292,138,928	$0	$0	$0	$292,138,928
92/92	65	$0	$0	($2,492,129)	$395,488,490	$411,698,698	$0	$0	$0	$411,698,698
93/93	66	$0	$0	($2,462,285)	$424,556,105	$437,591,796	$0	$0	$0	$437,591,796
97/97	70	$0	$0	($1,637,201)	$568,688,530	$568,688,530	$0	$0	$0	$568,688,530
102/102	75	$0	$0	($2,369,715)	$823,132,385	$823,132,385	$0	$0	$0	$823,132,385

***Includes remaining year 1 trust balance**

G1 Life Expectancy G2 Life Expectancy

Hypothetical illustration for educational purposes only. Does not reflect actual performance, advisory fees, or policy charges, which would reduce values.

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Traditional IRA – Loaned Assets for PPLI - Expenses

Carrier	PPLI Account - Composite													
Product	Prudential Life Ins. Co.													
Design	Magnastar PPLI													
	Current Charges													
G2 Age	Plan Year	Annual Investment	Premium Tax Charge*	WP Structuring Fee	Policy Load	% of Annual Investment	% of Account Balance	M&E Charge	% of Account Balance	COI Charge	% of Account Balance	Total Annual Charges	% of Account Balance	% of Death Benefit	Total Cumulative Charges
28/28	1	$2,485,000	($32,079)	($12,425)	$0	1.79%	1.85%	($12,108)	0.50%	($16,983)	0.70%	($73,595)	3.05%	0.15%	($73,595)
29/29	2	$2,485,000	($32,079)	($12,425)	$0	1.79%	0.86%	($24,982)	0.50%	($16,734)	0.32%	($86,220)	1.66%	0.17%	($159,815)
30/30	3	$0	$0	$0	$0	0.00%	0.00%	($26,765)	0.50%	($13,912)	0.25%	($40,677)	0.73%	0.09%	($200,492)
31/31	4	$0	$0	$0	$0	0.00%	0.00%	($28,703)	0.50%	($8,651)	0.14%	($37,354)	0.63%	0.12%	($237,846)
32/32	5	$0	$0	$0	$0	0.00%	0.00%	($30,800)	0.50%	($8,944)	0.14%	($39,744)	0.62%	0.12%	($277,590)
33/33	6	$0	$0	$0	$0	0.00%	0.00%	($33,053)	0.50%	($8,119)	0.12%	($41,172)	0.60%	0.14%	($318,762)
34/34	7	$0	$0	$0	$0	0.00%	0.00%	($35,485)	0.50%	($5,188)	0.07%	($40,673)	0.55%	0.20%	($359,435)
35/35	8	$0	$0	$0	$0	0.00%	0.00%	($38,108)	0.50%	($4,188)	0.05%	($42,296)	0.53%	0.21%	($401,731)
36/36	9	$0	$0	$0	$0	0.00%	0.00%	($40,930)	0.50%	($4,866)	0.06%	($45,796)	0.54%	0.21%	($447,527)
37/37	10	$0	$0	$0	$0	0.00%	0.00%	($43,956)	0.50%	($5,766)	0.06%	($49,722)	0.54%	0.22%	($497,249)
38/38	11	$0	$0	$0	$0	0.00%	0.00%	($42,504)	0.45%	($6,777)	0.07%	($49,281)	0.50%	0.20%	($546,530)
39/39	12	$0	$0	$0	$0	0.00%	0.00%	($45,664)	0.45%	($7,818)	0.07%	($53,482)	0.51%	0.20%	($600,012)
40/40	13	$0	$0	$0	$0	0.00%	0.00%	($49,057)	0.45%	($8,965)	0.08%	($58,022)	0.51%	0.20%	($658,034)
41/41	14	$0	$0	$0	$0	0.00%	0.00%	($52,700)	0.45%	($10,252)	0.08%	($62,952)	0.52%	0.21%	($720,986)
42/42	15	$0	$0	$0	$0	0.00%	0.00%	($56,611)	0.45%	($10,916)	0.08%	($67,527)	0.52%	0.21%	($788,513)
43/43	16	$0	$0	$0	$0	0.00%	0.00%	($60,813)	0.45%	($12,165)	0.09%	($72,978)	0.52%	0.22%	($861,491)
44/44	17	$0	$0	$0	$0	0.00%	0.00%	($65,326)	0.45%	($12,359)	0.08%	($77,685)	0.51%	0.22%	($939,176)
45/45	18	$0	$0	$0	$0	0.00%	0.00%	($70,175)	0.45%	($13,776)	0.08%	($83,951)	0.52%	0.23%	($1,023,127)
46/46	19	$0	$0	$0	$0	0.00%	0.00%	($75,384)	0.45%	($14,698)	0.08%	($90,082)	0.52%	0.24%	($1,113,209)
47/47	20	$0	$0	$0	$0	0.00%	0.00%	($80,978)	0.45%	($15,991)	0.09%	($96,969)	0.52%	0.25%	($1,210,178)
52/52	25	$0	$0	$0	$0	0.00%	0.00%	($77,767)	0.30%	($25,751)	0.10%	($103,518)	0.38%	0.22%	($1,655,580)
57/57	30	$0	$0	$0	$0	0.00%	0.00%	($112,009)	0.30%	($36,445)	0.09%	($148,454)	0.38%	0.26%	($2,302,847)
62/62	35	$0	$0	$0	$0	0.00%	0.00%	($129,857)	0.30%	($42,378)	0.09%	($172,235)	0.38%	0.29%	($3,176,554)
67/67	40	$0	$0	$0	$0	0.00%	0.00%	($186,973)	0.30%	($65,649)	0.10%	($252,622)	0.39%	0.32%	($4,264,584)
72/72	45	$0	$0	$0	$0	0.00%	0.00%	($269,046)	0.30%	($103,861)	0.11%	($372,907)	0.40%	0.35%	($5,884,454)
77/77	50	$0	$0	$0	$0	0.00%	0.00%	($387,605)	0.30%	($97,217)	0.07%	($484,822)	0.36%	0.34%	($8,048,161)
82/82	55	$0	$0	$0	$0	0.00%	0.00%	($558,188)	0.30%	($244,786)	0.13%	($802,974)	0.41%	0.39%	($11,345,506)
87/87	60	$0	$0	$0	$0	0.00%	0.00%	($800,796)	0.30%	($630,061)	0.23%	($1,430,857)	0.52%	0.49%	($17,049,685)
92/92	65	$0	$0	$0	$0	0.00%	0.00%	($1,140,744)	0.30%	($1,351,385)	0.34%	($2,492,129)	0.63%	0.61%	($27,591,549)
93/93	66	$0	$0	$0	$0	0.00%	0.00%	($1,224,245)	0.30%	($1,238,040)	0.29%	($2,462,285)	0.58%	0.56%	($30,053,834)
97/97	70	$0	$0	$0	$0	0.00%	0.00%	($1,637,201)	0.30%	$0	0.00%	($1,637,201)	0.29%	0.29%	($37,528,845)
102/102	75	$0	$0	$0	$0	0.00%	0.00%	($2,369,715)	0.30%	$0	0.00%	($2,369,715)	0.29%	0.29%	($47,804,290)
Total at LE:		**$4,970,000**													

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G2 Life Expectancy

Hypothetical illustration for educational purposes only. Does not reflect actual performance, advisory fees, or policy charges, which would reduce values.

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Roth IRA

Pre-Tax Return

G1 Age	Year	Roth IRA 8.00% BOY Balance	Growth	EOY Balance	Estate Tax Liability @ 40%*	Net to Heirs After Estate Tax
62/61	1	$10,000,000	$800,000	$10,800,000	($320,000)	$10,480,000
63/62	2	$10,800,000	$864,000	$11,664,000	($665,600)	$10,998,400
64/63	3	$11,664,000	$933,120	$12,597,120	($1,038,848)	$11,558,272
65/64	4	$12,597,120	$1,007,770	$13,604,890	($1,441,956)	$12,162,934
66/65	5	$13,604,890	$1,088,391	$14,693,281	($1,877,312)	$12,815,968
67/66	6	$14,693,281	$1,175,462	$15,868,743	($2,347,497)	$13,521,246
68/67	7	$15,868,743	$1,269,499	$17,138,243	($2,855,297)	$14,282,946
69/68	8	$17,138,243	$1,371,059	$18,509,302	($3,403,721)	$15,105,581
70/69	9	$18,509,302	$1,480,744	$19,990,046	($3,996,019)	$15,994,028
71/70	10	$19,990,046	$1,599,204	$21,589,250	($4,635,700)	$16,953,550
72/71	11	$21,589,250	$1,727,140	$23,316,390	($5,326,556)	$17,989,834
73/72	12	$23,316,390	$1,865,311	$25,181,701	($6,072,680)	$19,109,021
74/73	13	$25,181,701	$2,014,536	$27,196,237	($6,878,495)	$20,317,742
75/74	14	$27,196,237	$2,175,699	$29,371,936	($7,748,774)	$21,623,162
76/75	15	$29,371,936	$2,349,755	$31,721,691	($8,688,676)	$23,033,015
77/76	16	$31,721,691	$2,537,735	$34,259,426	($9,703,771)	$24,555,656
78/77	17	$34,259,426	$2,740,754	$37,000,181	($10,800,072)	$26,200,108
79/78	18	$37,000,181	$2,960,014	$39,960,195	($11,984,078)	$27,976,117
80/79	19	$39,960,195	$3,196,816	$43,157,011	($13,262,804)	$29,894,206
81/80	20	$43,157,011	$3,452,561	$46,609,571	($14,643,829)	$31,965,743
86/85	25	$63,411,807	$5,072,945	$68,484,752	($23,393,901)	$45,090,851
91/90	30	$93,172,749	$7,453,820	$100,626,569	($36,250,628)	$64,375,941
95/94	34	$126,760,496	$10,140,840	$136,901,336	($50,760,534)	$86,140,802
96/95	35	$136,901,336	$10,952,107	$147,853,443	($55,141,377)	$92,712,066
101/100	40	$201,152,977	$16,092,238	$217,245,215	($82,898,086)	$134,347,129

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***Estate tax liability is calculated using the Roth IRA account reduced by the $10 million gift utilized in the gifting strategy.**

G1 Life Expectancy

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Inherited Roth IRA then Taxable Account

Pre-Tax Return

Income Tax Rate

Inherited Roth IRA then Taxable Account After Year 11

Gross: 8.00%

Effective Rate for Taxable Account: 32.46%

See Taxable Account Projection Slide For More Information

G2 Age	Year	Annual Investment	Annual Growth	Annual Tax	Account Balance	Estate Tax Liability @ 40%	Net to Heirs
62/62	1	$86,140,802	$6,891,264	$0	$93,032,066	($37,212,826)	$55,819,239
63/63	2	$0	$7,442,565	$0	$100,474,631	($40,189,852)	$60,284,779
64/64	3	$0	$8,037,970	$0	$108,512,602	($43,405,041)	$65,107,561
65/65	4	$0	$8,681,008	$0	$117,193,610	($46,877,444)	$70,316,166
66/66	5	$0	$9,375,489	$0	$126,569,098	($50,627,639)	$75,941,459
67/67	6	$0	$10,125,528	$0	$136,694,626	($54,677,851)	$82,016,776
68/68	7	$0	$10,935,570	$0	$147,630,196	($59,052,079)	$88,578,118
69/69	8	$0	$11,810,416	$0	$159,440,612	($63,776,245)	$95,664,367
70/70	9	$0	$12,755,249	$0	$172,195,861	($68,878,344)	$103,317,517
71/71	10	$0	$13,775,669	$0	$185,971,530	($74,388,612)	$111,582,918
72/72	11	$0	$14,877,722	($4,829,309)	$196,019,944	($78,407,977)	$117,611,966
73/73	12	$0	$15,681,595	($5,090,246)	$206,611,293	($82,644,517)	$123,966,776
74/74	13	$0	$16,528,903	($5,365,282)	$217,774,915	($87,109,966)	$130,664,949
75/75	14	$0	$17,421,993	($5,655,179)	$229,541,729	($91,816,692)	$137,725,037
76/76	15	$0	$18,363,338	($5,960,740)	$241,944,328	($96,777,731)	$145,166,597
77/77	16	$0	$19,355,546	($6,282,810)	$255,017,063	($102,006,825)	$153,010,238
78/78	17	$0	$20,401,365	($6,622,283)	$268,796,145	($107,518,458)	$161,277,687
79/79	18	$0	$21,503,692	($6,980,098)	$283,319,739	($113,327,895)	$169,991,843
80/80	19	$0	$22,665,579	($7,357,247)	$298,628,071	($119,451,228)	$179,176,843
81/81	20	$0	$23,890,246	($7,754,774)	$314,763,543	($125,905,417)	$188,858,126
86/86	25	$0	$31,080,614	($10,088,767)	$409,499,528	($163,799,811)	$245,699,717
91/91	30	$0	$40,435,105	($13,125,235)	$532,748,684	($213,099,474)	$319,649,210
93/93	32	$0	$44,922,733	($14,581,919)	$591,874,975	($236,749,990)	$355,124,985
96/96	35	$0	$52,605,064	($17,075,604)	$693,092,766	($277,237,106)	$415,855,660
101/101	40	$0	$68,437,878	($22,214,935)	$901,696,422	($360,678,569)	$541,017,853
				($195,078,854)			

Year that inherited Roth IRA is liquidated and converted into taxable account

G2 Life Expectancy

Hypothetical illustration for educational purposes only. Does not reflect actual performance, advisory fees, or policy charges, which would reduce values.

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Roth IRA – Gifted Assets for PPLI

PPLI Account - Composite

Carrier: Prudential Life Ins. Co.
Product: Magnastar PPLI
Design: 2 Pay Non-MEC - Composite
UW Rating: *Preferred Non-Tobacco (Him) and Standard Non-Tobacco (Her)*

		A	B	C	D	E	F	G
G2 Age	Year	Annual Gift to Trust	Annual PPLI Investment	Annual Cost	PPLI Account Balance	Policy Death Benefit	Net Assets Available to G2	Net Assets to G3
		From Illustrated Values						
28/28	1	$10,000,000	$5,000,000	($142,799)	$4,857,201	$99,137,405	$9,857,201*	$104,137,405*
29/29	2	$0	$5,000,000	($168,231)	$10,467,234	$104,747,438	$10,467,234	$104,747,438
30/30	3	$0	$0	($81,902)	$11,219,227	$94,280,204	$11,219,227	$94,280,204
31/31	4	$0	$0	($75,248)	$12,038,319	$64,302,047	$12,038,319	$64,302,047
32/32	5	$0	$0	($80,060)	$12,917,923	$64,302,047	$12,917,923	$64,302,047
33/33	6	$0	$0	($83,859)	$13,863,935	$60,755,932	$13,863,935	$60,755,932
34/34	7	$0	$0	($83,194)	$14,886,329	$45,140,246	$14,886,329	$45,140,246
35/35	8	$0	$0	($85,184)	$15,988,443	$39,971,109	$15,988,443	$39,971,109
36/36	9	$0	$0	($92,229)	$17,171,384	$42,928,458	$17,171,384	$42,928,458
37/37	10	$0	$0	($100,136)	$18,440,716	$46,101,791	$18,440,716	$46,101,791
38/38	11	$0	$0	($99,249)	$19,812,521	$49,531,305	$19,812,521	$49,531,305
39/39	12	$0	$0	($107,710)	$21,285,252	$53,213,130	$21,285,252	$53,213,130
40/40	13	$0	$0	($116,853)	$22,866,271	$57,165,676	$22,866,271	$57,165,676
41/41	14	$0	$0	($126,780)	$24,563,422	$61,408,556	$24,563,422	$61,408,556
42/42	15	$0	$0	($135,998)	$26,386,739	$64,119,774	$26,386,739	$64,119,774
47/47	20	$0	$0	($195,289)	$37,743,572	$78,884,065	$37,743,572	$78,884,065
52/52	25	$0	$0	($208,480)	$54,373,830	$96,785,418	$54,373,830	$96,785,418
57/57	30	$0	$0	($298,978)	$78,315,935	$114,341,265	$78,315,935	$114,341,265
61/61	34	$0	$0	($388,155)	$104,899,402	$136,369,223	$104,899,402	$136,369,223
62/62	35	$0	$0	($419,660)	$112,853,925	$144,453,023	$0	$144,453,023
67/67	40	$0	$0	($618,808)	$162,604,012	$193,498,774	$0	$193,498,774
72/72	45	$0	$0	($917,326)	$234,113,323	$264,548,055	$0	$264,548,055
77/77	50	$0	$0	($1,203,087)	$337,489,889	$354,364,383	$0	$354,364,383
82/82	55	$0	$0	($1,989,438)	$486,041,822	$510,343,914	$0	$510,343,914
87/87	60	$0	$0	($3,540,989)	$697,192,654	$732,052,286	$0	$732,052,286
92/92	65	$0	$0	($6,173,769)	$993,038,772	$1,032,760,323	$0	$1,032,760,323
93/93	66	$0	$0	($6,110,211)	$1,066,112,880	$1,098,096,267	$0	$1,098,096,267
97/97	70	$0	$0	($4,111,656)	$1,428,214,055	$1,428,214,055	$0	$1,428,214,055
102/102	75	$0	$0	($5,951,538)	$2,067,310,869	$2,067,310,869	$0	$2,067,310,869

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***Includes remaining year 1 trust balance**

G1 Life Expectancy G2 Life Expectancy

Hypothetical illustration for educational purposes only. Does not reflect actual performance, advisory fees, or policy charges, which would reduce values.

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Roth IRA – Gifted Assets for PPLI - Expenses

PPLI Account - Composite

Carrier: Prudential Life Ins. Co.
Product: Magnastar PPLI
Design: Current Charges

G2 Age	Plan Year	Annual Investment	Premium Tax Charge*	WP Structuring Fee	Policy Load	% of Annual Investment	% of Account Balance	M&E Charge	% of Account Balance	COI Charge	% of Account Balance	Total Annual Charges	% of Account Balance	% of Death Benefit	Total Cumulative Charges
28/28	1	$5,000,000	($59,240)	($25,000)	$0	1.68%	1.73%	($24,389)	0.50%	($34,170)	0.70%	($142,799)	2.94%	0.14%	($142,799)
29/29	2	$5,000,000	($59,240)	($25,000)	$0	1.68%	0.80%	($50,320)	0.50%	($33,671)	0.32%	($168,231)	1.61%	0.16%	($311,030)
30/30	3	$0	$0	$0	$0	0.00%	0.00%	($53,914)	0.50%	($27,988)	0.25%	($81,902)	0.73%	0.09%	($392,932)
31/31	4	$0	$0	$0	$0	0.00%	0.00%	($57,816)	0.50%	($17,432)	0.14%	($75,248)	0.63%	0.12%	($468,180)
32/32	5	$0	$0	$0	$0	0.00%	0.00%	($62,039)	0.50%	($18,021)	0.14%	($80,060)	0.62%	0.12%	($548,240)
33/33	6	$0	$0	$0	$0	0.00%	0.00%	($66,576)	0.50%	($17,283)	0.12%	($83,859)	0.60%	0.14%	($632,099)
34/34	7	$0	$0	$0	$0	0.00%	0.00%	($71,469)	0.50%	($11,725)	0.08%	($83,194)	0.56%	0.18%	($715,293)
35/35	8	$0	$0	$0	$0	0.00%	0.00%	($76,749)	0.50%	($8,435)	0.05%	($85,184)	0.53%	0.21%	($800,477)
36/36	9	$0	$0	$0	$0	0.00%	0.00%	($82,429)	0.50%	($9,800)	0.06%	($92,229)	0.54%	0.21%	($892,706)
37/37	10	$0	$0	$0	$0	0.00%	0.00%	($88,525)	0.50%	($11,611)	0.06%	($100,136)	0.54%	0.22%	($992,842)
38/38	11	$0	$0	$0	$0	0.00%	0.00%	($85,600)	0.45%	($13,649)	0.07%	($99,249)	0.50%	0.20%	($1,092,091)
39/39	12	$0	$0	$0	$0	0.00%	0.00%	($91,965)	0.45%	($15,745)	0.07%	($107,710)	0.51%	0.20%	($1,199,801)
40/40	13	$0	$0	$0	$0	0.00%	0.00%	($98,799)	0.45%	($18,054)	0.08%	($116,853)	0.51%	0.20%	($1,316,654)
41/41	14	$0	$0	$0	$0	0.00%	0.00%	($106,134)	0.45%	($20,646)	0.08%	($126,780)	0.52%	0.21%	($1,443,434)
42/42	15	$0	$0	$0	$0	0.00%	0.00%	($114,013)	0.45%	($21,985)	0.08%	($135,998)	0.52%	0.21%	($1,579,432)
47/47	20	$0	$0	$0	$0	0.00%	0.00%	($163,085)	0.45%	($32,204)	0.09%	($195,289)	0.52%	0.25%	($2,428,640)
52/52	25	$0	$0	$0	$0	0.00%	0.00%	($156,619)	0.30%	($51,861)	0.10%	($208,480)	0.38%	0.22%	($3,325,653)
57/57	30	$0	$0	$0	$0	0.00%	0.00%	($225,580)	0.30%	($73,398)	0.09%	($298,978)	0.38%	0.26%	($4,629,214)
62/62	35	$0	$0	$0	$0	0.00%	0.00%	($325,044)	0.30%	($94,616)	0.08%	($419,660)	0.37%	0.29%	($6,461,598)
67/67	40	$0	$0	$0	$0	0.00%	0.00%	($468,359)	0.30%	($150,449)	0.09%	($618,808)	0.38%	0.32%	($9,122,045)
72/72	45	$0	$0	$0	$0	0.00%	0.00%	($674,374)	0.30%	($242,952)	0.10%	($917,326)	0.39%	0.35%	($13,098,805)
77/77	50	$0	$0	$0	$0	0.00%	0.00%	($971,963)	0.30%	($231,124)	0.07%	($1,203,087)	0.36%	0.34%	($18,454,130)
82/82	55	$0	$0	$0	$0	0.00%	0.00%	($1,400,201)	0.30%	($589,237)	0.12%	($1,989,438)	0.41%	0.39%	($26,628,266)
87/87	60	$0	$0	$0	$0	0.00%	0.00%	($2,009,590)	0.30%	($1,531,399)	0.22%	($3,540,989)	0.51%	0.48%	($40,750,352)
92/92	65	$0	$0	$0	$0	0.00%	0.00%	($2,864,147)	0.30%	($3,309,622)	0.33%	($6,173,769)	0.62%	0.60%	($66,839,224)
93/93	66	$0	$0	$0	$0	0.00%	0.00%	($3,074,081)	0.30%	($3,036,130)	0.28%	($6,110,211)	0.57%	0.56%	($72,949,435)
97/97	70	$0	$0	$0	$0	0.00%	0.00%	($4,111,656)	0.30%	$0	0.00%	($4,111,656)	0.29%	0.29%	($91,635,177)
102/102	75	$0	$0	$0	$0	0.00%	0.00%	($5,951,538)	0.30%	$0	0.00%	($5,951,538)	0.29%	0.29%	($117,441,572)

Total at LE: **$10,000,000**

G2 Life Expectancy

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Roth IRA – Loaned Assets for PPLI

PPLI Account - Composite with §7872 Loan Regime

Carrier: Prudential Life Ins. Co.
Product: Magnastar PPLI
Design: 2 Pay Non-MEC - Composite
UW Rating: *Preferred Non-Tobacco (Him) and Standard Non-Tobacco (Her)*

G2 Age	Year	A Annual Loan to Trust	B Annual PPLI Investment	C Annual Cost	D PPLI Account Balance	E Policy Death Benefit	F Cumulative Loan Balance @ 4.92%	G Estate Tax Liability	H Net Assets Available to G2	I Net Assets to G3
				From Illustrated Values				(F x 40%)		
28/28	1	$4,970,000	$2,485,000	($73,595)	$2,411,406	$49,268,668	($5,214,524)	($2,085,810)	$2,810,596*	$49,667,858*
29/29	2	$0	$2,485,000	($86,220)	$5,196,564	$52,053,826	($5,471,079)	($2,188,431)	$3,008,133	$49,865,395
30/30	3	$0	$0	($40,677)	$5,569,881	$46,857,262	($5,740,256)	($2,296,102)	$3,273,779	$44,561,160
31/31	4	$0	$0	($37,354)	$5,976,530	$31,913,833	($6,022,676)	($2,409,070)	$3,567,460	$29,504,763
32/32	5	$0	$0	($39,744)	$6,413,221	$31,913,833	($6,318,992)	($2,527,597)	$3,885,624	$29,386,236
33/33	6	$0	$0	($41,172)	$6,883,356	$28,883,330	($6,629,886)	($2,651,955)	$4,231,401	$26,231,375
34/34	7	$0	$0	($40,673)	$7,391,627	$20,792,826	($6,956,077)	($2,782,431)	$4,609,196	$18,010,395
35/35	8	$0	$0	($42,296)	$7,938,869	$19,847,172	($7,298,316)	($2,919,326)	$5,019,543	$16,927,846
36/36	9	$0	$0	($45,796)	$8,526,243	$21,315,608	($7,657,393)	($3,062,957)	$5,463,286	$18,252,651
37/37	10	$0	$0	($49,722)	$9,156,516	$22,891,288	($8,034,137)	($3,213,655)	$5,942,861	$19,677,633
38/38	11	$0	$0	($49,281)	$9,837,669	$24,594,172	($8,429,416)	($3,371,766)	$6,465,903	$21,222,406
39/39	12	$0	$0	($53,482)	$10,568,935	$26,422,338	($8,844,143)	($3,537,657)	$7,031,278	$22,884,681
40/40	13	$0	$0	($58,022)	$11,353,971	$28,384,928	($9,279,275)	($3,711,710)	$7,642,261	$24,673,218
41/41	14	$0	$0	($62,952)	$12,196,671	$30,491,678	($9,735,816)	($3,894,326)	$8,302,345	$26,597,352
42/42	15	$0	$0	($67,527)	$13,102,016	$31,837,901	($10,214,818)	($4,085,927)	$9,016,089	$27,751,974
47/47	20	$0	$0	($96,969)	$18,741,115	$39,168,932	($12,987,394)	($5,194,958)	$13,546,157	$33,973,974
52/52	25	$0	$0	($103,518)	$26,998,670	$48,057,632	($16,512,523)	($6,605,009)	$20,393,661	$41,452,623
57/57	30	$0	$0	($148,454)	$38,886,833	$56,774,777	($20,994,467)	($8,397,787)	$30,489,046	$48,376,990
61/61	34	$0	$0	($192,734)	$52,086,533	$67,712,493	($25,441,222)	($10,176,489)	$41,910,044	$57,536,004
62/62	35	$0	($10,176,489)	($172,235)	$45,080,715	$59,191,018	$0	$0	$0	$59,191,018
67/67	40	$0	$0	($252,622)	$64,906,942	$78,356,579	$0	$0	$0	$78,356,579
72/72	45	$0	$0	($372,907)	$93,394,032	$106,381,375	$0	$0	$0	$106,381,375
77/77	50	$0	$0	($484,822)	$134,579,921	$141,669,100	$0	$0	$0	$141,669,100
82/82	55	$0	$0	($802,974)	$193,750,327	$203,836,489	$0	$0	$0	$203,836,489
87/87	60	$0	$0	($1,430,857)	$277,807,343	$292,138,928	$0	$0	$0	$292,138,928
92/92	65	$0	$0	($2,492,129)	$395,488,490	$411,698,698	$0	$0	$0	$411,698,698
93/93	66	$0	$0	($2,462,285)	$424,556,105	$437,591,796	$0	$0	$0	$437,591,796
97/97	70	$0	$0	($1,637,201)	$568,688,530	$568,688,530	$0	$0	$0	$568,688,530
102/102	75	$0	$0	($2,369,715)	$823,132,385	$823,132,385	$0	$0	$0	$823,132,385

***Includes remaining year 1 trust balance**

G1 Life Expectancy G2 Life Expectancy

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Roth IRA – Loaned Assets for PPLI – Expenses

PPLI Account - Composite

Carrier: Prudential Life Ins. Co.
Product: Magnastar PPLI
Design: Current Charges

G2 Age	Plan Year	Annual Investment	Premium Tax Charge*	WP Structuring Fee	Policy Load	% of Annual Investment	% of Account Balance	M&E Charge	% of Account Balance	COI Charge	% of Account Balance	Total Annual Charges	% of Account Balance	% of Death Benefit	Total Cumulative Charges
28/28	1	$5,000,000	($59,240)	($25,000)	$0	1.68%	1.73%	($24,389)	0.50%	($34,170)	0.70%	($142,799)	2.94%	0.14%	($142,799)
29/29	2	$5,000,000	($59,240)	($25,000)	$0	1.68%	0.80%	($50,320)	0.50%	($33,671)	0.32%	($168,231)	1.61%	0.16%	($311,030)
30/30	3	$0	$0	$0	$0	0.00%	0.00%	($53,914)	0.50%	($27,988)	0.25%	($81,902)	0.73%	0.09%	($392,932)
31/31	4	$0	$0	$0	$0	0.00%	0.00%	($57,816)	0.50%	($17,432)	0.14%	($75,248)	0.63%	0.12%	($468,180)
32/32	5	$0	$0	$0	$0	0.00%	0.00%	($62,039)	0.50%	($18,021)	0.14%	($80,060)	0.62%	0.12%	($548,240)
33/33	6	$0	$0	$0	$0	0.00%	0.00%	($66,576)	0.50%	($17,283)	0.12%	($83,859)	0.60%	0.14%	($632,099)
34/34	7	$0	$0	$0	$0	0.00%	0.00%	($71,469)	0.50%	($11,725)	0.08%	($83,194)	0.56%	0.18%	($715,293)
35/35	8	$0	$0	$0	$0	0.00%	0.00%	($76,749)	0.50%	($8,435)	0.05%	($85,184)	0.53%	0.21%	($800,477)
36/36	9	$0	$0	$0	$0	0.00%	0.00%	($82,429)	0.50%	($9,800)	0.06%	($92,229)	0.54%	0.21%	($892,706)
37/37	10	$0	$0	$0	$0	0.00%	0.00%	($88,525)	0.50%	($11,611)	0.06%	($100,136)	0.54%	0.22%	($992,842)
38/38	11	$0	$0	$0	$0	0.00%	0.00%	($85,600)	0.45%	($13,649)	0.07%	($99,249)	0.50%	0.20%	($1,092,091)
39/39	12	$0	$0	$0	$0	0.00%	0.00%	($91,965)	0.45%	($15,745)	0.07%	($107,710)	0.51%	0.20%	($1,199,801)
40/40	13	$0	$0	$0	$0	0.00%	0.00%	($98,799)	0.45%	($18,054)	0.08%	($116,853)	0.51%	0.20%	($1,316,654)
41/41	14	$0	$0	$0	$0	0.00%	0.00%	($106,134)	0.45%	($20,646)	0.08%	($126,780)	0.52%	0.21%	($1,443,434)
42/42	15	$0	$0	$0	$0	0.00%	0.00%	($114,013)	0.45%	($21,985)	0.08%	($135,998)	0.52%	0.21%	($1,579,432)
47/47	20	$0	$0	$0	$0	0.00%	0.00%	($163,085)	0.45%	($32,204)	0.09%	($195,289)	0.52%	0.25%	($2,428,640)
52/52	25	$0	$0	$0	$0	0.00%	0.00%	($156,619)	0.30%	($51,861)	0.10%	($208,480)	0.38%	0.22%	($3,325,653)
57/57	30	$0	$0	$0	$0	0.00%	0.00%	($225,580)	0.30%	($73,398)	0.09%	($298,978)	0.38%	0.26%	($4,629,214)
62/62	35	$0	$0	$0	$0	0.00%	0.00%	($261,585)	0.30%	($85,355)	0.09%	($346,940)	0.38%	0.29%	($6,388,878)
67/67	40	$0	$0	$0	$0	0.00%	0.00%	($376,638)	0.30%	($132,230)	0.10%	($508,868)	0.39%	0.32%	($8,580,546)
72/72	45	$0	$0	$0	$0	0.00%	0.00%	($541,967)	0.30%	($209,200)	0.11%	($751,167)	0.40%	0.35%	($11,843,539)
77/77	50	$0	$0	$0	$0	0.00%	0.00%	($780,794)	0.30%	($195,823)	0.07%	($976,617)	0.36%	0.34%	($16,202,058)
82/82	55	$0	$0	$0	$0	0.00%	0.00%	($1,124,416)	0.30%	($493,075)	0.13%	($1,617,491)	0.41%	0.39%	($22,844,157)
87/87	60	$0	$0	$0	$0	0.00%	0.00%	($1,613,129)	0.30%	($1,269,150)	0.23%	($2,882,279)	0.52%	0.49%	($34,334,500)
92/92	65	$0	$0	$0	$0	0.00%	0.00%	($2,297,923)	0.30%	($2,722,159)	0.34%	($5,020,082)	0.63%	0.61%	($55,569,735)
93/93	66	$0	$0	$0	$0	0.00%	0.00%	($2,466,129)	0.30%	($2,493,846)	0.29%	($4,959,975)	0.58%	0.56%	($60,529,710)
97/97	70	$0	$0	$0	$0	0.00%	0.00%	($3,297,990)	0.30%	$0	0.00%	($3,297,990)	0.29%	0.29%	($75,587,339)
102/102	75	$0	$0	$0	$0	0.00%	0.00%	($4,773,573)	0.30%	$0	0.00%	($4,773,573)	0.29%	0.29%	($96,286,277)

Total at LE: **$10,000,000**

G2 Life Expectancy

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