

**John and Mary Sample**  
**CURRENT ALLOCATION OF NET WORTH - SIMPLE WILL**  
**June 2000**

	<u>John</u>	<u>Mary</u>	<u>Joint</u>	<u>Total</u>
<b>LIQUID ASSETS</b>				
Clientco Credit Union:				
Checking	\$0	\$0	\$150,000	\$150,000
Savings	0	0	5,000	5,000
Charles Schwab Account:				
Cash	242,474	0	0	242,474
Large US Stock Funds	3,087,973	0	0	3,087,973
Foreign Stock Funds	2,274,435	0	0	2,274,435
Clientco Stock—John	1,911,240	0	0	1,911,240
<b>TOTAL LIQUID ASSETS</b>	<b>\$7,516,122</b>	<b>\$0</b>	<b>\$155,000</b>	<b>\$7,671,122</b>
<b>ILLIQUID ASSETS</b>				
Chicago Residence	\$0	\$0	\$2,950,000	\$2,950,000
Pleasant Lake Residence	0	0	890,000	890,000
Autos	0	0	180,000	180,000
Personal Property	0	0	700,000	700,000
Jewelry & Furs	0	0	65,000	65,000
CLIENTCO STOCK PLANS:				
Restricted Stock Vesting 3/31/01 (15,000 shs) *	527,310	0	0	527,310
Restricted Stock Vesting 1/1/02 (20,000 shs) *	703,080	0	0	703,080
NQSO - Vested *	2,243,070	0	0	2,243,070
NQSO - Unvested *	500,332	0	0	500,332
CLIENTCO SAVINGS PLANS:				
Savings Plan *	698,337	0	0	698,337
Savings Plan - Excess & Deferred Comp *	367,517	0	0	367,517
BOARD COMPENSATION PLANS:				
Boardco Options—Vested *	0	0	0	0
Boardco Options—Nonvested *	59,997	0	0	59,997
Restricted Stock Vesting 12/31/00 (5,000 shs) *	64,449	0	0	64,449
VENTURE CAPITAL:				
High Beta Venture Partners *	449,723	0	0	449,723
White Knuckle Fund, LP *	350,878	0	0	350,878
Vulture Debt Partners	179,716	0	0	179,716
IRA - John *				
Cash	4,537	0	0	4,537
Pimco High Yield	180,788	0	0	180,788
Agency Bonds	191,223	0	0	191,223
IRA - Mary *				
Clientco CU CD 6.20% 4/1/01	0	4,265	0	4,265
Clientco CU CD 6.70% 9/1/01	0	6,766	0	6,766
<b>TOTAL ILLIQUID ASSETS</b>	<b>\$6,520,956</b>	<b>\$11,031</b>	<b>\$4,785,000</b>	<b>\$11,316,988</b>
<b>TOTAL NET WORTH</b>	<b>\$14,037,078</b>	<b>\$11,031</b>	<b>\$4,940,000</b>	<b>\$18,988,110</b>

\* Assets are net of income taxes paid on "income with respect to a decedent".

**John and Mary Sample**  
**ESTATE TAX CALCULATION**  
**AND ESTATE DISTRIBUTION**  
**John Dies First**

	<u>Amount</u>
<b>John's Death:</b>	
John's Separate Assets	\$14,037,078
John's One-Half Interest in Joint Property	2,470,000
John's Life Insurance @ Clientco (4x Salary)	1,500,000
John's Life Insurance Personally Held	<u>0</u>
John's Gross Estate	\$18,007,078
Less: Administration & Other Estate Expenses (Estimated)	(50,000)
Less Non-Taxable Transfer of Assets to Mary	<u>(17,957,078)</u>
John's Taxable Estate	<u>\$0</u>
Estate Tax on John's Death	\$0
Less Unified Credit	<u>0</u>
Net Estate Tax on John's Death	<u>\$0</u>
Net Estate to Family Trust	<u>\$0</u>
John and Mary's Children:	
Tom	\$0
Jane	0
Mortimer	<u>0</u>
Total to Children	<u>\$0</u>

**John and Mary Sample**  
**ESTATE TAX CALCULATION**  
**AND ESTATE DISTRIBUTION**  
**Mary Dies Second**

	<u>Amount</u>
<b>Mary's Death:</b>	
Mary's Separate Assets	\$11,031
Mary's One-Half Interest in Joint Property	2,470,000
Direct Transfer from John's Estate	17,957,078
Mary's Life Insurance	<u>0</u>
Mary's Gross Estate	\$20,438,110
Less: Administration & Other Estate Expenses (Estimated)	<u>(50,000)</u>
Mary's Taxable Estate	<u>\$20,388,110</u>
Estate Tax on Mary's Death	\$10,854,260
Less: Unified Credit Available	<u>(220,550)</u>
Net Estate Tax on Mary's Death	<u>\$10,633,710</u>
Estate to Distribute	<u>\$9,754,399</u>
<b>John and Mary's Children:</b>	
Tom	\$3,251,466
Jane	3,251,466
Mortimer	<u>3,251,466</u>
Total to Children from Mary's Estate	\$9,754,399
Total to Children from John's Estate	<u>\$0</u>
Total Estate to Children	<u>\$9,754,399</u>

**John and Mary Sample**  
**ESTATE TAX CALCULATION**  
**AND ESTATE DISTRIBUTION**  
**Mary Dies First**

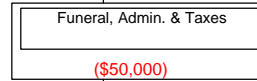
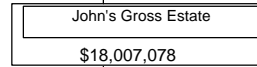
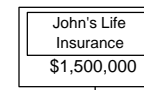
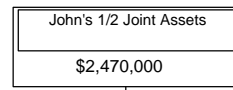
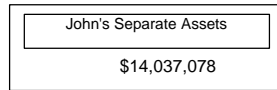
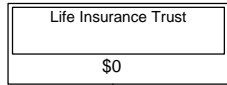
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<b>Mary's Death:</b>	
Mary's Separate Assets	\$11,031
Mary's One-Half Interest in Joint Property	2,470,000
Mary's Life Insurance	<u>0</u>
Mary's Gross Estate	\$2,481,031
Less: Administration & Other Estate Expenses (Estimated)	(50,000)
Less Non-Taxable Transfer of Assets to John	<u>(2,431,031)</u>
Mary's Taxable Estate	<u>\$0</u>
Estate Tax on Mary's Death	\$0
Less Unified Credit	<u>0</u>
Net Estate Tax on Mary's Death	<u>\$0</u>
Net Estate to Family Trust	\$0
John and Mary's Children:	
Tom	\$0
Jane	0
Mortimer	<u>0</u>
Total to Children	<u>\$0</u>

**John and Mary Sample**  
**ESTATE TAX CALCULATION**  
**AND ESTATE DISTRIBUTION**  
**John Dies Second**

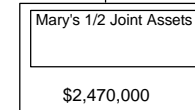
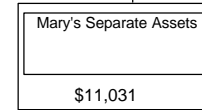
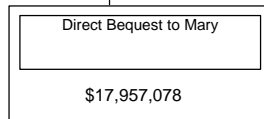
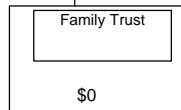
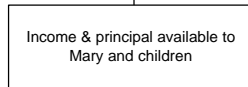
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<b>John's Death:</b>	
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John's Life Insurance @ Clientco (Estimated)	1,500,000
John's Life Insurance Personal	<u>0</u>
John's Gross Estate	\$20,438,110
Less: Administration & Other Estate Expenses (Estimated)	<u>(50,000)</u>
John's Taxable Estate	<u>\$20,388,110</u>
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Total to Children from John's Estate	<u>\$0</u>
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**John and Mary Sample  
Estate Strategy  
John Dies First**

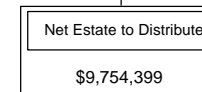
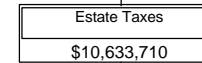
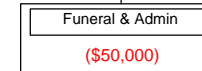
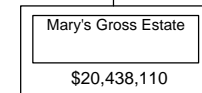
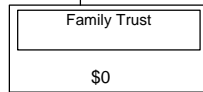
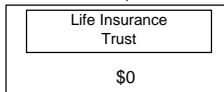
**John's Death**



**Mary's Death**



Income & Principal Available  
Mary and Children



Split 3 Shares

Split 3 Shares

**Total Wealth Transferred:**

**\$9,754,399**

## John and Mary Sample Estate Strategy Mary Dies First

