

SunSolutions for LifeSM

IRA Planning Analyzer

IRA Analysis and A Wealth Transfer Strategy using Life Insurance

Prepared for
Sample Client

Prepared by
Representative

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IRA Planning Analyzer
Sun Survivorship Universal Life (2009)

Client Name: Sample Client	Specified Face Amount: \$1,500,000
Sex/Age/Class: Male/67/Standard NonTobacco	

IRA Planning Analyzer Supplemental Illustration

Disclosure Notice

A complete understanding of the IRA Analysis illustration shown here requires an understanding of the risks associated with re-positioning your IRA to maximize assets left to your heirs. This understanding will allow you to evaluate the strategy of transferring all or some of your IRA required minimum distributions to fund insurance inside an irrevocable life insurance trust (ILIT). You are advised to consult a qualified tax and/or legal advisor to assist you in determining whether you should enter into such a program.

Use of Required Minimum Distributions (RMDs) to fund insurance inside an ILIT may require payment of gift taxes if the transfers exceed annual exclusion amounts and/or applicable lifetime gift tax exclusion. Any gift taxes that may be owed are not reflected in this illustration as it is assumed annual exclusions are available for RMD amounts transferred to the ILIT. The lifetime gift tax exclusion amount will be applied to estate tax calculations based on year of death.

The IRA Analysis leaves the IRA in the owner's estate and may be subject to estate taxes on the IRA account value at the owner's death. Any estate taxes attributable to that account value are generally deductible under IRC §691 from the income taxes owed by the recipient(s) of the income from the IRA. The §691 deduction is reflected on page 6 of this illustration. Each income payment to heirs reflects the payment net of income taxes and other credits or deductions. The calculations do not take into account any penalties for early withdrawals or special rules for surviving spouses under age 59-1/2. There is no guarantee that the designated beneficiaries will receive an amount from the life insurance policy equal to or greater than the current value of the IRA. Trust total amounts may include exchange of cash for assets with the estate to allow the estate to pay the estate tax.

The IRA Planning Analyzer illustrates various estate planning alternatives based on the assumptions and data provided by you, the client. The accuracy of this data will enhance the value of this analysis.

IRA Planning Analyzer
Sun Survivorship Universal Life (2009)

Client Name: Sample Client	Specified Face Amount: \$1,500,000
Sex/Age/Class: Male/67/Standard NonTobacco	

*Sun Solutions for Life*SM
The Simple Stretch IRA

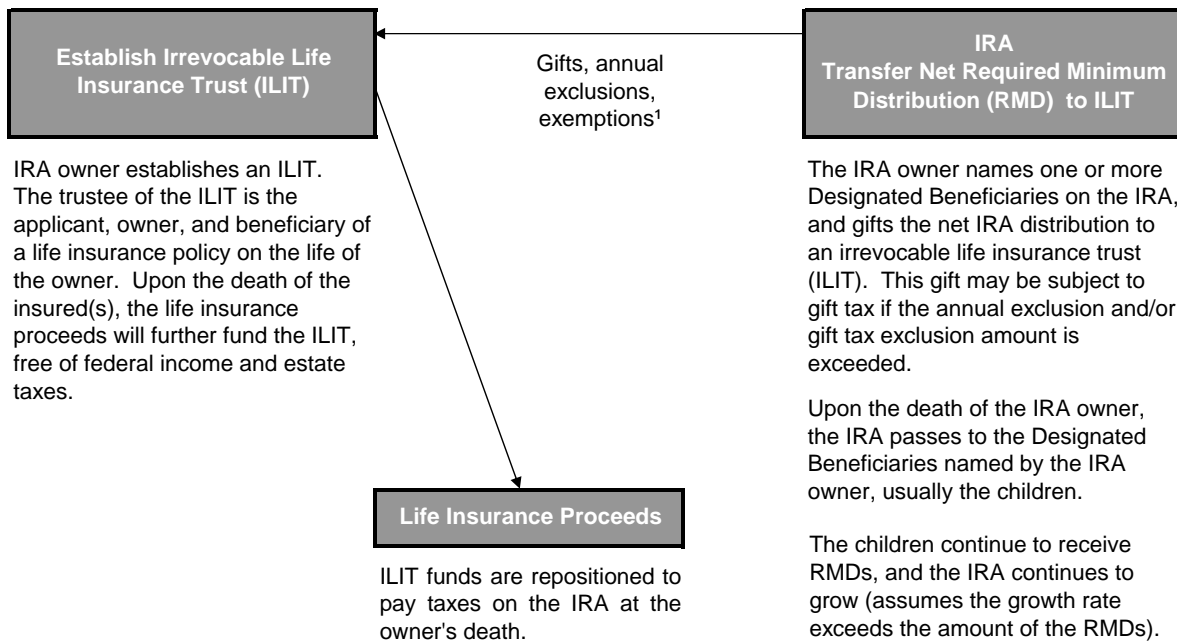
Financial Situation

Having worked hard and planned well, the accumulated funds of an IRA may not be needed to fund retirement, and the focus can be shifted to transferring wealth to heirs. When the IRA owner reaches age 70 ½, Required Minimum Distributions (RMDs) must be taken even if not needed or wanted. Since an IRA is subject to estate and income taxes, less than half its value could be transferred to heirs. The following is an alternative plan for transferring wealth.

Possible Solution

Consider a Stretch IRA, supplemented with life insurance, to transfer wealth and offset taxes on the IRA at the owner's death.

Strategy



Results

The transfer of wealth to heirs is potentially maximized and the IRA can continue to grow. With additional planning, the IRA can provide an income stream to heirs for succeeding generations.

¹As a result of the Worker, Retiree and Employer Recovery Act of 2008, RMD's may not be required for 2009.

²For gifts to the ILIT to qualify for the annual exclusion, the trust beneficiaries should be given "Crummey" rights of withdrawal over the gift. In 2009, the annual exclusion gift amount is \$13,000, the estate tax exclusion is \$3,500,000 per person, and the lifetime gift tax exclusion is \$1,000,000.

BENEFITS OF USING LIFE INSURANCE:

Help Maximize Transfer of Wealth

Upon death, the life insurance proceeds will pass from the ILIT to heirs free of income and estate taxes, assuming no transfer-for-value has been made and that the insured had no incidents of ownership in the policy.

Maintain IRA

The life insurance can be used to pay taxes on the IRA at the owner's death, protecting the IRA's value and allowing it to potentially grow.

Greater Lifetime Income to Heirs

If properly structured, the heirs will inherit greater income potential without depleting the IRA. With additional planning, succeeding generations may also benefit from the IRA.

Plan Information and Assumptions

General Information		Beneficiary Information	
Income Tax Bracket:	35%	Name:	Child Client
Current Net Worth Not Including IRA:	\$7,000,000	Age:	37
Estate Growth Rate:	4%		
Present Value Rate:	4%		
IRA Information		Life Insurance Information	
Current Value of IRA:	\$1,725,000	Name of Policy:	Sun Survivorship Universal Life (2009)
Hypothetical IRA Growth Rate:	6%	Specified Face Amount:	\$1,500,000
Year to Change Hypothetical IRA Growth Rate:	25	Initial Premium	\$20,304
Years to Participant's Death:	15		

This illustration assumes that the currently illustrated nonguaranteed elements of interest rates, COI charges, and expense charges continue unchanged for all years shown. This will not occur and actual results will be more or less favorable than illustrated. The nonguaranteed elements will change over time and are dependent on the company's investment, mortality, and expense experience. This illustration must be accompanied by a basic illustration with the same date and premium outlay as this illustration. Please refer to the basic illustration for additional information, including guaranteed policy values.

IRA Planning Analyzer
Sun Survivorship Universal Life (2009)

Client Name: Sample Client
Sex/Age/Class: Male/67/Standard NonTobacco

Specified Face Amount: \$1,500,000

IRA Distributions to Sample Client / Next Generation

Year	Age	Life Exp. ¹	Beginning of Year IRA Balance	Required Minimum Distribution	Beginning of Year Actual Distribution	After Tax Distribution ²	Annual Earnings ³	End of Year Account Balance	Estate Tax on IRA ⁴	Income Taxes (IRD) Due on IRA ⁵	Net to Heirs
1	67		1,725,000	0	0	0	103,500	1,828,500	506,649	351,986	969,865
2	68		1,828,500	0	0	0	109,710	1,938,210	0	390,385	1,547,825
3	69		1,938,210	0	0	0	116,293	2,054,503	984,092	719,076	351,335
4	70	27.4	2,054,503	74,982	74,982	48,738	118,771	2,098,292	1,013,192	338,910	746,189
5	71	26.5	2,098,292	79,181	79,181	51,468	121,147	2,140,258	1,042,149	340,141	757,967
6	72	25.6	2,140,258	83,604	83,604	54,342	123,399	2,180,053	1,070,024	339,525	770,505
7	73	24.7	2,180,053	88,261	88,261	57,370	125,508	2,217,300	1,096,598	338,242	782,459
8	74	23.8	2,217,300	93,164	93,164	60,556	127,448	2,251,584	1,121,635	336,220	793,729
9	75	22.9	2,251,584	98,322	98,322	63,910	129,196	2,282,457	1,144,875	333,378	804,204
10	76	22.0	2,282,457	103,748	103,748	67,436	130,723	2,309,432	1,166,037	329,629	813,766
11	77	21.2	2,309,432	108,935	108,935	70,808	132,030	2,332,526	1,185,101	331,403	816,021
12	78	20.3	2,332,526	114,903	114,903	74,687	133,057	2,350,680	1,201,484	332,908	816,288
13	79	19.5	2,350,680	120,548	120,548	78,356	133,808	2,363,941	1,215,179	333,736	815,025
14	80	18.7	2,363,941	126,414	126,414	82,169	134,252	2,371,778	1,225,876	333,695	812,208
15	81	17.9	2,371,778	132,502	132,502	86,126	134,357	2,373,633	1,233,247	332,698	807,689

Assumes death occurs at the end of year 15

Totals			1,224,564	1,224,564	1,224,564	795,966					
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- Life expectancy is based on the IRS Uniform Lifetime Table using the participant's age at the beginning of each year.
- After Tax Distribution is based on Actual Distribution multiplied by the income tax rate of 35%.
- Assumes IRA earns annual interest at 6%.
- Assumes use of marital deduction (if married.) The estate tax rate used is based on the input of current net worth and the assumed estate growth rate; the calculation of the estate tax is based on federal estate tax law in effect on 1/1/2009. The estate tax calculation is based on the percentage of the IRA in relation to the gross estate multiplied by the total amount of estate tax due in the applicable year. These laws change frequently; please consult your legal or tax advisor for any changes to these laws that may affect your specific situation. Some states may impose death taxes; this illustration does not reflect such taxes.
- Assumes use of marital deduction (if married.) Income tax is based on Income in Respect of a Decedent (IRD), which refers to those amounts a decedent was entitled to as gross income and were not included in federal taxable income for the year of death. Income tax rate used is 35%.

IRA Planning Analyzer
Sun Survivorship Universal Life (2009)

Client Name: Sample Client **Specified Face Amount:** \$1,500,000
Sex/Age/Class: Male/67/Standard NonTobacco

IRA Distributions to the Next Generation over Life Expectancy
Estate Tax Funded by IRA Values

Carryover Deductible Amount¹: \$1,233,247

Year	Beneficiary Age	Life Exp. ²	Beginning of Year IRA Balance	RMD Distribution to Beneficiary	Beginning of Year Actual Distribution	Allowable Deductible Amount ³	Taxable Amount	Income Tax Due ⁴	After Tax Distribution	Annual Earnings ⁵	End of Year Account Balance	Carryover Deductible Amount
16	52	32.3	2,373,633	73,487	1,233,247	640,746	592,500	207,375	1,025,872	68,423	1,208,810	592,500
17	53	31.3	1,208,810	38,620	38,620	20,066	18,555	6,494	32,126	70,211	1,240,401	572,435
18	54	30.3	1,240,401	40,937	40,937	21,269	19,668	6,884	34,054	71,968	1,271,432	551,165
19	55	29.3	1,271,432	43,394	43,394	22,546	20,848	7,297	36,097	73,682	1,301,720	528,620
20	56	28.3	1,301,720	45,997	45,997	23,898	22,099	7,735	38,263	75,343	1,331,067	504,721
21	57	27.3	1,331,067	48,757	48,757	25,332	23,425	8,199	40,558	76,939	1,359,248	479,389
22	58	26.3	1,359,248	51,682	51,682	26,852	24,830	8,691	42,992	78,454	1,386,020	452,537
23	59	25.3	1,386,020	54,783	54,783	28,463	26,320	9,212	45,571	79,874	1,411,111	424,074
24	60	24.3	1,411,111	58,070	58,070	30,171	27,899	9,765	48,306	81,182	1,434,223	393,903
25	61	23.3	1,434,223	61,555	61,555	31,981	29,573	10,351	51,204	82,360	1,455,028	361,921
26	62	22.3	1,455,028	65,248	65,248	33,900	31,348	10,972	54,276	83,387	1,473,167	328,021
27	63	21.3	1,473,167	69,163	69,163	35,934	33,229	11,630	57,533	84,240	1,488,244	292,087
28	64	20.3	1,488,244	73,313	73,313	38,090	35,222	12,328	60,985	84,896	1,499,828	253,996
29	65	19.3	1,499,828	77,711	77,711	40,376	37,336	13,067	64,644	85,327	1,507,444	213,621
30	66	18.3	1,507,444	82,374	82,374	42,798	39,576	13,851	68,522	85,504	1,510,574	170,822
31	67	17.3	1,510,574	87,316	87,316	45,366	41,950	14,683	72,634	85,395	1,508,653	125,456
32	68	16.3	1,508,653	92,555	92,555	48,088	44,467	15,564	76,992	84,966	1,501,063	77,368
33	69	15.3	1,501,063	98,109	98,109	50,973	47,135	16,497	81,611	84,177	1,487,132	26,395
34	70	14.3	1,487,132	103,995	103,995	26,395	77,601	27,160	76,835	82,988	1,466,125	0
35	71	13.3	1,466,125	110,235	110,235	0	110,235	38,582	71,653	81,353	1,437,243	0
36	72	12.3	1,437,243	116,849	116,849	0	116,849	40,897	75,952	79,224	1,399,618	0
37	73	11.3	1,399,618	123,860	123,860	0	123,860	43,351	80,509	76,545	1,352,303	0
38	74	10.3	1,352,303	131,292	131,292	0	131,292	45,952	85,340	73,261	1,294,272	0
39	75	9.3	1,294,272	139,169	139,169	0	139,169	48,709	90,460	69,306	1,224,410	0
40	76	8.3	1,224,410	147,519	147,519	0	147,519	51,632	95,887	64,613	1,141,504	0
41	77	7.3	1,141,504	156,370	156,370	0	156,370	54,730	101,641	59,108	1,044,241	0
42	78	6.3	1,044,241	165,753	165,753	0	165,753	58,013	107,739	52,709	931,198	0
43	79	5.3	931,198	175,698	175,698	0	175,698	61,494	114,204	45,330	800,830	0
44	80	4.3	800,830	186,240	186,240	0	186,240	65,184	121,056	36,875	651,466	0
45	81	3.3	651,466	197,414	197,414	0	197,414	69,095	128,319	27,243	481,295	0
Totals				2,533,812	3,693,571			861,114	2,832,458			

- The Carryover Deductible Amount is the amount a beneficiary is entitled to deduct against his or her income tax based upon the net federal estate taxes paid on the IRA at the owner's death.
- Life expectancy is based on the IRS RMD Single Life Table using the oldest age beneficiary at the beginning of year one.
- The Allowable Deductible Amount represents a deduction against the income tax for the portion of net federal estate tax applied to the Actual Distribution.
- Income Tax Due is the Taxable Amount multiplied by the income tax rate of 35%.
- Assumes IRA earns annual interest at 6%.

IRA Planning Analyzer
Sun Survivorship Universal Life (2009)

Client Name: Sample Client
Sex/Age/Class: Male/67/Standard NonTobacco

Specified Face Amount: \$1,500,000

Proposed Plan - Stretch IRA to the Next Generation
Estate Tax Funded with Life Insurance

IRA													ILIT	
Year	Age	Life Exp. ¹	Beginning of Year Account Balance	Required Minimum Distribution	Beginning of Year Actual Distribution	After Tax Distribution ²	Annual Earnings ³	End of Year Account Balance	Estate Tax on IRA ⁴	Income Taxes (IRD) Due on IRA ⁵	Insurance Premium Outlay (Gifts to ILIT)	Life Insurance Death Benefit	Net to Heirs ⁶	
1	67	30.2	1,725,000	0	31,237	20,304	101,626	1,795,389	496,342	253,186	20,304	1,500,000	2,545,861	
2	68	29.2	1,795,389	0	31,237	20,304	105,849	1,870,001	0	268,160	20,304	1,500,000	3,101,841	
3	69	28.3	1,870,001	0	31,237	20,304	110,326	1,949,090	932,115	281,748	20,304	1,500,000	2,235,227	
4	70	27.4	1,949,090	71,135	71,135	46,238	112,677	1,990,633	958,741	282,398	20,304	1,500,000	2,249,493	
5	71	26.5	1,990,633	75,118	75,118	48,827	114,931	2,030,445	986,288	282,712	20,304	1,500,000	2,261,445	
6	72	25.6	2,030,445	79,314	79,314	51,554	117,068	2,068,199	1,012,811	282,647	20,304	1,500,000	2,272,740	
7	73	24.7	2,068,199	83,733	83,733	54,426	119,068	2,103,534	1,038,104	282,158	20,304	1,500,000	2,283,272	
8	74	23.8	2,103,534	88,384	88,384	57,449	120,909	2,136,059	1,061,941	287,524	20,304	1,500,000	2,286,595	
9	75	22.9	2,136,059	93,278	93,278	60,631	122,567	2,165,349	1,084,076	293,174	20,304	1,500,000	2,288,098	
10	76	22.0	2,165,349	98,425	98,425	63,976	124,015	2,190,939	1,104,243	298,514	20,304	1,500,000	2,288,183	
11	77	21.2	2,190,939	103,346	103,346	67,175	125,256	2,212,848	1,122,422	303,540	20,304	1,500,000	2,286,887	
12	78	20.3	2,212,848	109,007	109,007	70,855	126,230	2,230,072	1,138,060	308,007	20,304	1,500,000	2,284,005	
13	79	19.5	2,230,072	114,363	114,363	74,336	126,943	2,242,651	1,151,148	312,040	20,304	1,500,000	2,279,463	
14	80	18.7	2,242,651	119,928	119,928	77,953	127,363	2,250,087	1,161,394	286,269	20,304	1,500,000	2,302,423	
15	81	17.9	2,250,087	125,703	125,703	81,707	127,463	2,251,847	1,168,486	256,810	20,304	1,500,000	2,326,551	
Totals				1,161,734	1,255,444	816,039					304,560			

Assumes death occurs at the end of year 15

- Life expectancy is based on the IRS Uniform Lifetime Table using the participant's age at the beginning of each year.
- After Tax Distribution is based on Actual Distribution multiplied by the income tax rate of 35%.
- Assumes IRA earns annual interest at 6%.
- Assumes use of marital deduction (if married.) The estate tax rate used is based on the input of current net worth and the assumed estate growth rate; the calculation of the estate tax is based on federal estate tax law in effect on 1/1/2009. The estate tax calculation is based on the percentage of the IRA in relation to the gross estate multiplied by the total amount of estate tax due in the applicable year. These laws change frequently; please consult your legal or tax advisor for any changes to these laws that may affect your specific situation. Some states may impose death taxes; this illustration does not reflect such taxes.
- Assumes use of marital deduction (if married.) Income tax is based on Income in Respect of a Decedent (IRD), which refers to those amounts a decedent was entitled to as gross income and were not included in federal taxable income for the year of death. The income is distributed to the beneficiary (ies) and taxed at his, her, or their income tax rates. The income tax rate used is 35%
- Net to Heirs assumes the IRA payments continue over the lives of the next generation and equals the remaining IRA balance plus the life insurance death benefit net of estate tax.

This illustration assumes that the currently illustrated nonguaranteed elements of interest rates, COI charges and expense charges will continue unchanged for all years shown. This will not occur and actual results will be more or less favorable than illustrated. The nonguaranteed elements will change over time and are dependent on the company's investment, mortality and expense experience. This illustration must be accompanied by a basic illustration with the same date and premium outlay as this illustration. Please refer to the basic illustration for additional information, including guaranteed policy values.

IRA Planning Analyzer
Sun Survivorship Universal Life (2009)

Client Name: Sample Client
Sex/Age/Class: Male/67/Standard NonTobacco

Specified Face Amount: \$1,500,000

IRA Distributions to the Next Generation over Life Expectancy
Estate Tax Funded with Life Insurance

Carryover Deductible Amount¹: \$1,168,486

Year	Age	Life Exp. ²	Beginning of Year IRA Balance	RMD Distribution to Beneficiary	Beginning of Year Actual Distribution	Allowable Deductible Amount ³	Taxable Amount	Income Tax Due ⁴	After Tax Distribution	Annual Earnings ⁵	End of Year Account Balance	Carryover Deductible Amount
16	52	32.3	2,251,847	69,717	69,717	36,176	33,541	11,739	57,977	130,928	2,313,058	1,132,310
17	53	31.3	2,313,058	73,900	73,900	38,347	35,553	12,444	61,456	134,350	2,373,508	1,093,964
18	54	30.3	2,373,508	78,334	78,334	40,647	37,686	13,190	65,143	137,710	2,432,885	1,053,316
19	55	29.3	2,432,885	83,034	83,034	43,086	39,947	13,982	69,052	140,991	2,490,842	1,010,230
20	56	28.3	2,490,842	88,016	88,016	45,671	42,344	14,820	73,195	144,170	2,546,996	964,559
21	57	27.3	2,546,996	93,297	93,297	48,412	44,885	15,710	77,587	147,222	2,600,922	916,147
22	58	26.3	2,600,922	98,894	98,894	51,316	47,578	16,652	82,242	150,122	2,652,149	864,831
23	59	25.3	2,652,149	104,828	104,828	54,395	50,433	17,651	87,177	152,839	2,700,160	810,435
24	60	24.3	2,700,160	111,118	111,118	57,659	53,459	18,711	92,407	155,343	2,744,385	752,776
25	61	23.3	2,744,385	117,785	117,785	61,119	56,666	19,833	97,952	157,596	2,784,196	691,657
26	62	22.3	2,784,196	124,852	124,852	64,786	60,066	21,023	103,829	159,561	2,818,905	626,872
27	63	21.3	2,818,905	132,343	132,343	68,673	63,670	22,285	110,058	161,194	2,847,756	558,199
28	64	20.3	2,847,756	140,284	140,284	72,793	67,490	23,622	116,662	162,448	2,869,921	485,405
29	65	19.3	2,869,921	148,701	148,701	77,161	71,540	25,039	123,662	163,273	2,884,493	408,244
30	66	18.3	2,884,493	157,623	157,623	81,791	75,832	26,541	131,081	163,612	2,890,483	326,454
31	67	17.3	2,890,483	167,080	167,080	86,698	80,382	28,134	138,946	163,404	2,886,807	239,756
32	68	16.3	2,886,807	177,105	177,105	91,900	85,205	29,822	147,283	162,582	2,872,285	147,856
33	69	15.3	2,872,285	187,731	187,731	97,414	90,317	31,611	156,120	161,073	2,845,627	50,442
34	70	14.3	2,845,627	198,995	198,995	50,442	148,553	51,994	147,001	158,798	2,805,430	0
35	71	13.3	2,805,430	210,935	210,935	0	210,935	73,827	137,107	155,670	2,750,165	0
36	72	12.3	2,750,165	223,591	223,591	0	223,591	78,257	145,334	151,594	2,678,169	0
37	73	11.3	2,678,169	237,006	237,006	0	237,006	82,952	154,054	146,470	2,587,632	0
38	74	10.3	2,587,632	251,226	251,226	0	251,226	87,929	163,297	140,184	2,476,590	0
39	75	9.3	2,476,590	266,300	266,300	0	266,300	93,205	173,095	132,617	2,342,908	0
40	76	8.3	2,342,908	282,278	282,278	0	282,278	98,797	183,481	123,638	2,184,267	0
41	77	7.3	2,184,267	299,215	299,215	0	299,215	104,725	194,490	113,103	1,998,156	0
42	78	6.3	1,998,156	317,168	317,168	0	317,168	111,009	206,159	100,859	1,781,848	0
43	79	5.3	1,781,848	336,198	336,198	0	336,198	117,669	218,528	86,739	1,532,389	0
44	80	4.3	1,532,389	356,370	356,370	0	356,370	124,729	231,640	70,561	1,246,581	0
45	81	3.3	1,246,581	377,752	377,752	0	377,752	132,213	245,539	52,130	920,959	0
Totals				3,025,164	3,025,164			649,837	2,375,327			

1. The Carryover Deductible Amount is the amount a beneficiary is entitled to deduct against his or her income tax based upon the net federal estate taxes paid on the IRA at the owner's death
2. Life expectancy is based on the IRS RMD Single Life Table using the oldest age beneficiary at the beginning of year one
3. The Allowable Deductible Amount represents a deduction against the income tax for the portion of net federal estate tax applied to the Actual Distributor
4. Income Tax Due is the Taxable Amount multiplied by the income tax rate of 35%
5. Assumes IRA earns annual interest at 6%.

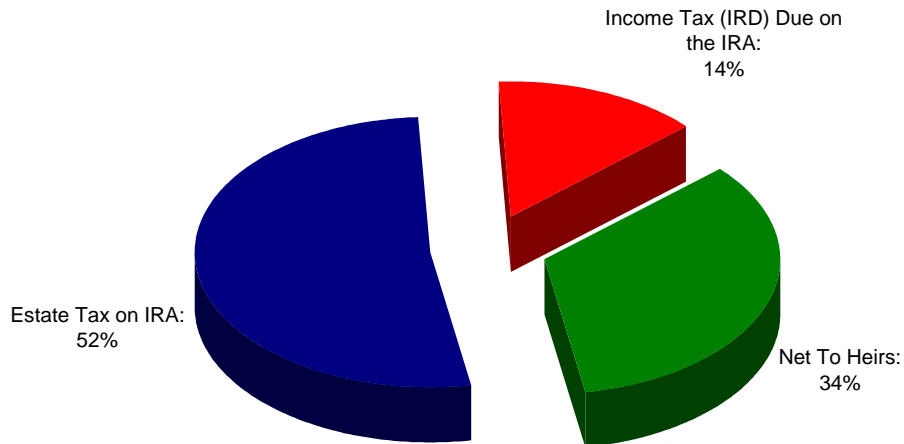
IRA Planning Analyzer
Sun Survivorship Universal Life (2009)

Client Name:	Sample Client	Specified Face Amount:	\$1,500,000
Sex/Age/Class:	Male/67/Standard NonTobacco		

Taxation Analysis for the Lump Sum Option to the Next Generation

Assumes Death in 15 Years

Beginning IRA Balance:	\$1,725,000
Total Distributions for 15 Years from the IRA:	\$1,224,564
Income Tax on Total Distributions to the Owner of the IRA:	\$428,597
Remaining IRA Balance at Death of Sample Client:	\$2,373,633
Estate Tax on IRA:	\$1,233,247
Income Tax (IRD) Due on the IRA:	\$332,698
Net To Heirs:	\$807,689



Assumes IRA earns annual interest at 6%

IRA Planning Analyzer
Sun Survivorship Universal Life (2009)

Client Name: Sample Client	Specified Face Amount: \$1,500,000
Sex/Age/Class: Male/67/Standard NonTobacco	

Taxation Analysis for IRA Distributions to the Next Generation over Life Expectancy

Assumes Death in 15 Years

Assumes IRA Beneficiary Survives for 33 Years After Death of IRA Owner

Sample Client

Beginning IRA Balance:	\$1,725,000
Total Distributions for 15 Years from the IRA:	\$1,224,564
Income Tax on IRA Distributions:	\$428,597
Total After-Tax Distributions for 15 Years from the IRA:	\$795,966
Remaining IRA Balance at Death of Sample Client:	\$2,373,633
Estate Tax on IRA at Death of Sample Client:	\$1,233,247
Remaining IRA Balance to Heirs Net of Estate Tax:	\$1,140,387

Beneficiary

Total Distributions from IRA for 33 Years:	\$3,693,571
Income Tax Paid: (Taking into account the deductions for the estate tax paid on these amounts.)	\$861,114
Total After-Tax Distributions for 33 Years:	\$2,832,458
Remaining IRA Balance at Life Expectancy of Beneficiary:	\$0
Present Value at 4% of Net Distributions to Heirs at Time of Sample Client's Death:*	\$857,031

Assumes IRA earns annual interest at 6%

*The Present Value represents the current value of the Total After-Tax Distributions to Heirs at the time of Sample Client's death in year 15. Excludes Distribution to pay Estate Tax.

IRA Planning Analyzer
Sun Survivorship Universal Life (2009)

Client Name: Sample Client	Specified Face Amount: \$1,500,000
Sex/Age/Class: Male/67/Standard NonTobacco	

Taxation Analysis for the Stretch IRA Alternative With Life Insurance

Assumes Death in 15 Years

Assumes IRA Beneficiary Survives for 33 Years After Death of IRA Owner

Sample Client

Beginning IRA Balance:	\$1,725,000
Total Distributions for 15 Years from the IRA:	\$1,255,444
Income Tax on IRA Distributions:	\$439,406
Total After-Tax Distributions for 15 Years from the IRA:	\$816,039
Remaining IRA Balance to Heirs:	\$2,251,847

Life Insurance Summary:

Total Life Insurance Premiums Paid by Sample Client Over 15 Years:	\$304,560
Life Insurance Proceeds Received by Heirs at Death of Sample Client:	\$1,500,000
Estate Tax Due on IRA at Death of Sample Client:	\$1,168,486
Remaining Balance to Heirs: (IRA Balance + Life Insurance Death Benefit Net Estate Tax)	\$2,583,360

Beneficiary

Total Distributions from IRA for 33 Years:	\$3,025,164
Income Tax Paid: (Taking into account the deductions for the estate tax paid on these amounts.)	\$649,837
Total After Tax Distributions from IRA for 33 Years:	\$2,375,327
Remaining IRA Balance at Life Expectancy of Beneficiary:	\$0
Present Value at 4% of Net Distributions to Heirs at Time of Sample Client's Death:*	\$2,425,894

Assumes IRA earns annual interest at 6%

*The Present Value represents the current value of the Total After-Tax Distributions to Heirs at the time of Sample Client's death in year 15 + Life Insurance Death Benefit Net of Estate Tax.

Stretch IRA Analyzer
Sun Survivorship Universal Life (2009)

Client Name: Sample Client **Specified Face Amount:** \$1,500,000
Sex/Age/Class: Male/67/Standard NonTobacco

Summary of IRA Options

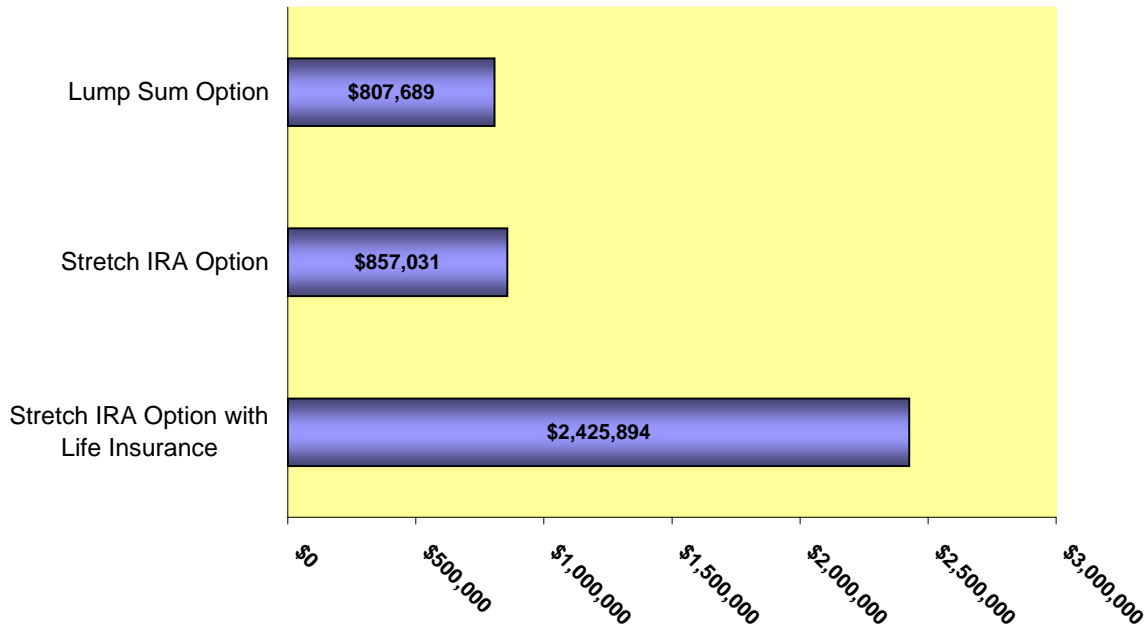
Assumes Death in 15 Years

Assumes IRA Beneficiary Survives for 33 Years After Death of IRA Owner

	Lump Sum Option	Stretch IRA Option	Stretch IRA Option with Life Insurance
Estate Tax on the IRA:	\$1,233,247	\$1,233,247	\$1,168,486
Income Tax on RMD's to Sample Client:	\$428,597	\$428,597	\$439,406
Income Tax on IRD to the Beneficiary:	\$332,698	\$861,114	\$649,837
Total Tax Paid:	\$1,994,542	\$2,522,958	\$2,257,729
Net Distribution to Heirs:	\$807,689	\$2,832,458 ¹	\$2,706,840 ²
Present Value at 4% of Net Distributions to Heirs at at Time of Sample Client's Death:	\$807,689	\$857,031 ³	\$2,425,894 ⁴

1. Net Distribution to Heirs for the Stretch IRA Option equals total After-Tax Distributions to the Beneficiary for 33 years.
2. Net Distribution to Heirs for the Stretch IRA Option equals total After-Tax Distributions to the Beneficiary for 33 years + Life Insurance Proceeds Net Estate Taxes.
3. The Present Value represents the current value of the Total After-Tax Distributions to Heirs at the time of Sample Client's death in year 15. Excludes Distribution to pay Estate Tax.
4. The Present Value represents the current value of the Total After-Tax Distributions to Heirs at the time of Sample Client's death in year 15+ Life Insurance Death Benefit Net Estate Tax.

**Present Value of Net Distributions to Heirs
(Net Total Income & Estate Tax)**



Assumes IRA earns annual interest at 6%