

INCREMENTAL ANNUAL CASH		Mr. EqualSh. #1's Age:	52	53	54	55	56	57	58
Mr. EqualSh. #1 Shareholder #1	Growth	Mr. EqualSh. #1's Age:	52	53	54	55	56	57	58
Base Case - Alternate Portfolio	Rate	2012	2013	2014	2015	2016	2017	2018	2019
Allocation Strategy / Implement									
Mr. EqualSh. #1 Shareholder #1's wages	3.00%		\$350,000	\$357,000	\$364,140	\$371,423	\$378,851	\$386,428	\$394,157
Sales Proceeds of Valued Construction, Inc.			\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sale of Investment Home			\$0	\$0	\$0	\$0	\$0	\$0	\$0
Corporate LLC #1			\$59,140	\$60,323	\$61,529	\$62,760	\$64,015	\$65,295	\$66,601
Land Development, LLC			\$0	\$0	\$0	\$0	\$0	\$0	\$0
Land Dev. #II, LLC			\$0	\$0	\$0	\$0	\$0	\$0	\$0
S-Distribution			\$200,375	\$241,883	\$287,219	\$336,531	\$390,140	\$448,422	\$511,687
Annual Social Security Income	2.00%		\$0	\$0	\$0	\$0	\$0	\$0	\$0
401(k) & IRA Plan withdrawals			\$0	\$0	\$0	\$0	\$0	\$0	\$0
Investment Income	2.92%		\$32,139	\$61,398	\$66,110	\$70,648	\$75,804	\$81,449	\$87,640
Withdrawals from Personal Investments			\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Annual Gross Cash Flow/Income			\$641,654	\$720,604	\$778,999	\$841,362	\$908,811	\$981,595	\$1,060,085
Total Annual Taxable Income:			\$580,866	\$602,199	\$832,291	\$908,888	\$1,006,850	\$1,113,358	\$1,227,660

ANNUAL EXPENSE		Mr. EqualSh. #1's Age:	52	53	54	55	56	57	58
Base Case - Alternate Portfolio	Growth	Mr. EqualSh. #1's Age:	52	53	54	55	56	57	58
Allocation Strategy / Implement	Rate	2012	2013	2014	2015	2016	2017	2018	2019
Corporate Pension Plan - Portfolio									
Household/Lifestyle Expenses	3.00%		\$262,000	\$269,620	\$277,466	\$285,545	\$294,112	\$302,935	\$312,023
Primary Residence - LOC			\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000
Secondary Residence			\$0	\$0	\$0	\$0	\$0	\$0	\$0
Retirement Plan Contributions			\$0	\$23,500	\$24,500	\$25,000	\$26,000	\$26,500	\$27,500
Purchase of Large Discretionary Items			\$0	\$0	\$0	\$0	\$0	\$0	\$0
Taxes									
Social Security/Medicare			\$15,274	\$15,615	\$15,964	\$16,320	\$16,684	\$17,057	\$17,438
Income Tax			\$171,166	\$227,578	\$264,860	\$292,583	\$328,679	\$368,084	\$410,489
State Income Tax			\$69,467	\$69,746	\$93,524	\$103,747	\$114,851	\$126,916	\$139,872
Total Annual Cash Expenses:			\$547,908	\$636,058	\$706,314	\$753,195	\$810,326	\$871,492	\$937,322
Additions to Personal Investments			\$93,746	\$84,545	\$72,685	\$88,166	\$98,484	\$110,103	\$122,763



FOR DISCUSSION PURPOSES ONLY

INCREMENTAL ANNUAL CASH		59	60	61	62	63	64	65	66
Mr. EqualSh. #1 Shareholder #1	Growth	59	60	61	62	63	64	65	66
Base Case - Alternate Portfolio	Rate	2020	2021	2022	2023	2024	2025	2026	2027
Allocation Strategy / Implement									
Mr. EqualSh. #1 Shareholder #1's wages	3.00%	\$402,040	\$410,081	\$418,282	\$426,648	\$435,181	\$443,885	\$452,762	\$461,818
Sales Proceeds of Valued Construction, Inc.		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sale of Investment Home		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Corporate LLC #1		\$67,933	\$69,292	\$70,678	\$72,091	\$73,533	\$75,004	\$76,504	\$78,034
Land Development, LLC		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Land Dev. #II, LLC		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
S-Distribution		\$580,406	\$655,001	\$735,949	\$823,763	\$918,993	\$1,022,251	\$1,134,180	\$1,255,481
Annual Social Security Income	2.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
401(k) & IRA Plan withdrawals		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Investment Income	2.92%	\$94,426	\$101,868	\$80,847	\$86,446	\$95,430	\$105,016	\$115,601	\$127,279
Withdrawals from Personal Investments		\$0	\$847,732	\$0	\$0	\$0	\$0	\$0	\$0
Total Annual Gross Cash Flow/Income		\$1,144,806	\$2,083,974	\$1,305,756	\$1,408,949	\$1,523,137	\$1,646,156	\$1,779,047	\$1,922,612
Total Annual Taxable Income:		\$1,351,368	\$1,485,651	\$1,889,233	\$1,751,020	\$1,945,472	\$2,125,726	\$2,321,036	\$2,532,456

ANNUAL EXPENSE		59	60	61	62	63	64	65	66
Base Case - Alternate Portfolio	Growth	59	60	61	62	63	64	65	66
Allocation Strategy / Implement	Rate	2020	2021	2022	2023	2024	2025	2026	2027
Corporate Pension Plan - Portfolio									
Household/Lifestyle Expenses	3.00%	\$321,384	\$331,025	\$340,956	\$351,185	\$361,720	\$372,572	\$383,749	\$395,262
Primary Residence - LOC		\$30,000	\$1,030,000	\$0	\$0	\$0	\$0	\$0	\$0
Secondary Residence		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Retirement Plan Contributions		\$28,500	\$29,000	\$30,000	\$31,000	\$32,000	\$33,000	\$34,000	\$35,000
Purchase of Large Discretionary Items		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Taxes									
Social Security/Medicare		\$17,827	\$18,226	\$18,633	\$19,050	\$19,476	\$19,912	\$20,358	\$20,813
Income Tax		\$456,527	\$506,652	\$614,128	\$606,604	\$680,486	\$748,674	\$822,675	\$902,903
State Income Tax		\$153,878	\$169,070	\$211,437	\$201,589	\$220,519	\$240,881	\$262,927	\$286,787
Total Annual Cash Expenses:		\$1,008,116	\$2,083,974	\$1,215,155	\$1,209,428	\$1,314,201	\$1,415,040	\$1,523,709	\$1,640,765
Additions to Personal Investments		\$136,690	\$0	\$90,601	\$199,521	\$208,936	\$231,116	\$255,338	\$281,847



FOR DISCUSSION PURPOSES ONLY

INCREMENTAL ANNUAL CASH		67	68	69	70	71	72	73	74
Mr. EqualSh. #1 Shareholder #1	Growth								
Base Case - Alternate Portfolio	Rate								
Allocation Strategy / Implement		2028	2029	2030	2031	2032	2033	2034	2035
Mr. EqualSh. #1 Shareholder #1's wages	3.00%	\$471,054	\$480,475	\$490,084	\$499,886	\$509,884	\$520,082	\$530,483	\$541,093
Sales Proceeds of Valued Construction, Inc.		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sale of Investment Home		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Corporate LLC #1		\$79,595	\$81,187	\$82,810	\$84,467	\$86,156	\$87,879	\$89,637	\$91,429
Land Development, LLC		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Land Dev. #II, LLC		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
S-Distribution		\$1,386,910	\$1,529,286	\$1,683,493	\$1,850,483	\$2,031,288	\$2,227,020	\$2,438,882	\$2,668,172
Annual Social Security Income	2.00%	\$54,876	\$55,974	\$57,093	\$58,235	\$59,400	\$60,588	\$61,799	\$63,035
401(k) & IRA Plan withdrawals		\$0	\$0	\$0	\$308,802	\$335,342	\$363,659	\$393,889	\$426,133
Investment Income	2.92%	\$140,158	\$155,257	\$171,922	\$190,241	\$214,760	\$242,227	\$272,571	\$306,048
Withdrawals from Personal Investments		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Annual Gross Cash Flow/Income		\$2,132,594	\$2,302,179	\$2,485,402	\$2,992,114	\$3,236,829	\$3,501,455	\$3,787,261	\$4,095,910
Total Annual Taxable Income:		\$2,809,350	\$3,054,018	\$3,323,894	\$3,934,026	\$4,248,872	\$4,622,071	\$5,025,400	\$5,462,516

ANNUAL EXPENSE		67	68	69	70	71	72	73	74
Base Case - Alternate Portfolio	Growth	67	68	69	70	71	72	73	74
Allocation Strategy / Implement	Rate	2028	2029	2030	2031	2032	2033	2034	2035
Corporate Pension Plan - Portfolio									
Household/Lifestyle Expenses	3.00%	\$407,119	\$419,333	\$431,913	\$444,870	\$458,216	\$471,963	\$486,122	\$500,706
Primary Residence - LOC		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Secondary Residence		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Retirement Plan Contributions		\$36,000	\$37,000	\$38,000	\$39,000	\$40,500	\$41,500	\$43,000	\$44,000
Purchase of Large Discretionary Items		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Taxes									
Social Security/Medicare		\$21,279	\$21,756	\$22,243	\$22,742	\$23,252	\$23,773	\$24,306	\$24,852
Income Tax		\$1,008,895	\$1,101,953	\$1,204,818	\$1,442,214	\$1,562,451	\$1,705,607	\$1,860,389	\$2,028,214
State Income Tax		\$317,520	\$345,649	\$376,094	\$441,522	\$480,308	\$522,378	\$567,855	\$617,127
Total Annual Cash Expenses:		\$1,790,814	\$1,925,692	\$2,073,068	\$2,390,348	\$2,564,727	\$2,765,221	\$2,981,673	\$3,214,898
Additions to Personal Investments		\$341,780	\$376,487	\$412,334	\$601,766	\$672,102	\$736,234	\$805,588	\$881,012



FOR DISCUSSION PURPOSES ONLY

INCREMENTAL ANNUAL CASH		75	76	77	78	79	80	81	82
Mr. EqualSh. #1 Shareholder #1	Growth								
Base Case - Alternate Portfolio	Rate								
Allocation Strategy / Implement		2036	2037	2038	2039	2040	2041	2042	2043
Mr. EqualSh. #1 Shareholder #1's wages	3.00%	\$551,915	\$562,953	\$574,212	\$585,696	\$597,410	\$609,358	\$621,546	\$633,977
Sales Proceeds of Valued Construction, Inc.		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sale of Investment Home		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Corporate LLC #1		\$93,258	\$95,123	\$97,026	\$98,966	\$100,945	\$102,964	\$105,024	\$107,124
Land Development, LLC		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Land Dev. #II, LLC		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
S-Distribution		\$2,916,292	\$3,184,758	\$3,475,206	\$3,789,403	\$4,129,258	\$4,496,833	\$4,894,355	\$5,324,230
Annual Social Security Income	2.00%	\$64,296	\$65,582	\$66,894	\$68,231	\$69,596	\$70,988	\$72,408	\$73,856
401(k) & IRA Plan withdrawals		\$460,542	\$497,258	\$531,394	\$567,229	\$604,841	\$644,312	\$685,667	\$728,956
Investment Income	2.92%	\$342,950	\$383,581	\$428,276	\$477,330	\$531,120	\$590,050	\$654,554	\$725,115
Withdrawals from Personal Investments		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Annual Gross Cash Flow/Income		\$4,429,253	\$4,789,255	\$5,173,008	\$5,586,855	\$6,033,171	\$6,514,506	\$7,033,554	\$7,593,258
Total Annual Taxable Income:		\$5,934,985	\$6,446,309	\$6,994,374	\$7,587,767	\$8,228,518	\$8,920,546	\$9,668,940	\$10,477,504

ANNUAL EXPENSE		75	76	77	78	79	80	81	82
Base Case - Alternate Portfolio	Growth	75	76	77	78	79	80	81	82
Allocation Strategy / Implement	Rate	2036	2037	2038	2039	2040	2041	2042	2043
Corporate Pension Plan - Portfolio									
Household/Lifestyle Expenses	3.00%	\$515,727	\$531,198	\$547,134	\$563,548	\$580,455	\$597,869	\$615,805	\$634,279
Primary Residence - LOC		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Secondary Residence		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Retirement Plan Contributions		\$45,500	\$47,000	\$48,500	\$49,500	\$51,000	\$53,000	\$54,500	\$56,000
Purchase of Large Discretionary Items		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Taxes									
Social Security/Medicare		\$25,409	\$25,980	\$26,563	\$27,160	\$27,770	\$28,394	\$29,032	\$29,685
Income Tax		\$2,209,676	\$2,406,134	\$2,616,722	\$2,844,807	\$3,091,159	\$3,357,291	\$3,645,179	\$3,956,286
State Income Tax		\$670,391	\$728,026	\$789,853	\$856,731	\$928,954	\$1,006,951	\$1,091,286	\$1,182,404
Total Annual Cash Expenses:		\$3,466,703	\$3,738,338	\$4,028,772	\$4,341,746	\$4,679,338	\$5,043,505	\$5,435,802	\$5,858,653
Additions to Personal Investments		\$962,550	\$1,050,917	\$1,144,236	\$1,245,109	\$1,353,834	\$1,471,001	\$1,597,752	\$1,734,604



FOR DISCUSSION PURPOSES ONLY

INCREMENTAL ANNUAL CASH		83	84	85	86	87	88	89	90
Mr. EqualSh. #1 Shareholder #1									
Base Case - Alternate Portfolio	Growth								
Allocation Strategy / Implement	Rate	2044	2045	2046	2047	2048	2049	2050	2051
Mr. EqualSh. #1 Shareholder #1's wages	3.00%	\$646,656	\$659,589	\$672,781	\$686,237	\$699,961	\$713,961	\$728,240	\$742,805
Sales Proceeds of Valued Construction, Inc.		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sale of Investment Home		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Corporate LLC #1		\$109,267	\$111,452	\$113,681	\$115,955	\$118,274	\$120,639	\$123,052	\$125,513
Land Development, LLC		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Land Dev. #II, LLC		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
S-Distribution		\$5,789,054	\$6,291,634	\$6,835,001	\$7,422,427	\$8,057,448	\$8,743,883	\$9,485,854	\$10,287,817
Annual Social Security Income	2.00%	\$75,333	\$76,840	\$78,376	\$79,944	\$81,543	\$83,174	\$84,837	\$86,534
401(k) & IRA Plan withdrawals		\$774,220	\$821,526	\$870,873	\$922,311	\$975,846	\$1,031,469	\$1,089,151	\$1,148,835
Investment Income	2.92%	\$802,250	\$886,516	\$978,508	\$1,078,881	\$1,188,330	\$1,307,611	\$1,437,541	\$1,579,001
Withdrawals from Personal Investments		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Annual Gross Cash Flow/Income		\$8,196,780	\$8,847,558	\$9,549,220	\$10,305,754	\$11,121,402	\$12,000,737	\$12,948,675	\$13,970,504
Total Annual Taxable Income:		\$11,351,051	\$12,294,228	\$13,313,612	\$14,414,109	\$15,602,726	\$16,886,345	\$18,272,431	\$19,769,025

ANNUAL EXPENSE		83	84	85	86	87	88	89	90
Base Case - Alternate Portfolio	Growth	83	84	85	86	87	88	89	90
Allocation Strategy / Implement	Rate	2044	2045	2046	2047	2048	2049	2050	2051
Corporate Pension Plan - Portfolio									
Household/Lifestyle Expenses	3.00%	\$653,307	\$672,906	\$693,094	\$713,886	\$735,303	\$757,362	\$780,083	\$803,485
Primary Residence - LOC		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Secondary Residence		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Retirement Plan Contributions		\$57,500	\$59,500	\$61,000	\$63,000	\$65,000	\$67,000	\$69,000	\$71,000
Purchase of Large Discretionary Items		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Taxes									
Social Security/Medicare		\$30,353	\$31,036	\$31,734	\$32,448	\$33,179	\$33,926	\$34,690	\$35,472
Income Tax		\$4,292,470	\$4,655,523	\$5,047,994	\$5,471,767	\$5,929,553	\$6,424,009	\$6,958,017	\$7,534,681
State Income Tax		\$1,280,840	\$1,387,123	\$1,501,978	\$1,625,978	\$1,759,897	\$1,904,514	\$2,060,671	\$2,229,274
Total Annual Cash Expenses:		\$6,314,470	\$6,806,088	\$7,335,799	\$7,907,079	\$8,522,931	\$9,186,811	\$9,902,461	\$10,673,913
Additions to Personal Investments		\$1,882,311	\$2,041,470	\$2,213,421	\$2,398,674	\$2,598,470	\$2,813,926	\$3,046,214	\$3,296,592



FOR DISCUSSION PURPOSES ONLY

INCREMENTAL ANNUAL CASH		95	100
Mr. EqualSh. #1 Shareholder #1			
Base Case - Alternate Portfolio	Growth		
Allocation Strategy / Implement	Rate	2056	2061
Mr. EqualSh. #1 Shareholder #1's wages	3.00%	\$820,116	\$905,475
Sales Proceeds of Valued Construction, Inc.		\$0	\$0
Sale of Investment Home		\$0	\$0
Corporate LLC #1		\$138,576	\$153,000
Land Development, LLC		\$0	\$0
Land Dev. #II, LLC		\$0	\$0
S-Distribution		\$15,380,008	\$22,882,733
Annual Social Security Income	2.00%	\$95,540	\$105,484
401(k) & IRA Plan withdrawals		\$1,472,877	\$1,805,221
Investment Income	2.92%	\$3,772,928	\$7,823,806
Withdrawals from Personal Investments		\$0	\$0
Total Annual Gross Cash Flow/Income		\$21,680,046	\$33,675,718
Total Annual Taxable Income:		\$6,520,483	\$11,532,036

ANNUAL EXPENSE		95	100
Base Case - Alternate Portfolio	Growth	95	100
Allocation Strategy / Implement	Rate	2056	2061
Corporate Pension Plan - Portfolio			
Household/Lifestyle Expenses	3.00%	\$931,460	\$1,079,817
Primary Residence - LOC		\$0	\$0
Secondary Residence		\$0	\$0
Retirement Plan Contributions		\$82,500	\$95,500
Purchase of Large Discretionary Items		\$0	\$0
Taxes			
Social Security/Medicare		\$39,656	\$44,341
Income Tax		\$2,188,097	\$3,950,376
State Income Tax		\$735,862	\$1,299,256
Total Annual Cash Expenses:		\$3,977,575	\$6,469,290
Additions to Personal Investments		\$17,702,471	\$27,206,429



FOR DISCUSSION PURPOSES ONLY

PERSONAL BALANCE SHEET

(Values are determined as of the end of the calendar year)

Mr. EqualSh. #1 Shareholder #1 Base Case - Alternate Portfolio Allocation Strategy / Implement Corporate Pension Plan - Portfolio	Appreciation Rate	Mr. EqualSh. #1's Age:	52	53	54	55	56	57	58
		's Age:	2012	2013	2014	2015	2016	2017	2018
Valued Construction, Inc.	8.75%	\$4,771,533	\$7,060,730	\$7,706,869	\$8,417,175	\$9,196,673	\$10,050,771	\$10,985,304	\$12,006,504
Corporate LLC #1	3.00%	\$750,000	\$750,000	\$772,500	\$795,675	\$819,545	\$844,132	\$869,456	\$895,539
Land Development, LLC	3.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Land Dev. #II, LLC	3.00%	\$30,788	\$63,413	\$97,017	\$131,629	\$167,279	\$203,999	\$241,820	\$280,776
Land Dev. #II, LLC	3.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Land Dev. #II, LLC	3.00%	\$444,500	\$469,100	\$494,438	\$520,536	\$547,417	\$575,105	\$603,623	\$632,997
Primary Residence	4.00%	\$2,000,000	\$2,080,000	\$2,163,200	\$2,249,728	\$2,339,717	\$2,433,306	\$2,530,638	\$2,631,864
Mortgage		(\$1,000,000)	(\$1,000,000)	(\$1,000,000)	(\$1,000,000)	(\$1,000,000)	(\$1,000,000)	(\$1,000,000)	(\$1,000,000)
Second Residence	6.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Mortgage		(\$0)	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)
Automobiles/Other	1.00%	\$100,000	\$101,000	\$102,010	\$103,030	\$104,060	\$105,101	\$106,152	\$107,214
Furniture Jewelry, Antiques	1.00%	\$50,000	\$50,500	\$51,005	\$51,515	\$52,030	\$52,551	\$53,076	\$53,607
Cuesta Defined Ben.-Pension-Mr. Sh.#1	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cuesta Defined Ben.-Pension-Mrs. Sh.#1	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Mr. EqualSh. #1's 401(k)/IRA	5.53%	\$75,652	\$300,440	\$562,270	\$840,698	\$1,136,149	\$1,450,070	\$1,782,988	\$2,136,461
UL Life Insurance CSV	3.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Personal Investments	3.66%	\$1,900,000	\$2,103,462	\$2,264,891	\$2,420,360	\$2,596,993	\$2,790,399	\$3,002,494	\$3,235,001
Net Worth:		\$9,122,473	\$11,978,644	\$13,214,200	\$14,530,347	\$15,959,864	\$17,505,433	\$19,175,551	\$20,979,962
Life Insurance owned Personally		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Charitable Contributions		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incremental Gross Estate Value		\$9,122,473	\$11,978,644	\$13,214,200	\$14,530,347	\$15,959,864	\$17,505,433	\$19,175,551	\$20,979,962
Cumulative Taxable Gifts:		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cumulative Gift Taxes Paid:		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Estate Tax:		\$0	\$597,258	\$1,091,480	\$1,617,939	\$2,189,746	\$2,807,973	\$3,476,020	\$4,197,785
IRD Taxable Income		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Taxes on IRD		\$34,422	\$129,884	\$234,701	\$339,925	\$446,021	\$553,949	\$664,200	\$777,589
Total Taxes @ Second Death		\$34,422	\$727,142	\$1,326,181	\$1,957,864	\$2,635,767	\$3,361,922	\$4,140,220	\$4,975,374
Assets Available to Pay Estate Tax Liability									
Personal Investment Portfolio		\$1,900,000	\$2,103,462	\$2,264,891	\$2,420,360	\$2,596,993	\$2,790,399	\$3,002,494	\$3,235,001
401(k)/IRA & Defined Ben. Plan Liquidity		\$75,652	\$300,440	\$562,270	\$840,698	\$1,136,149	\$1,450,070	\$1,782,988	\$2,136,461
Insurance in Estate incl CSV		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Insurance not in Estate		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Misc. Liquid Assets		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Estate Liquidity Surplus / (Shortfall)		\$1,941,230	\$1,676,759	\$1,500,979	\$1,303,195	\$1,097,375	\$878,547	\$645,262	\$396,089
Effective Estate Tax Rate		0.00%	4.99%	8.26%	11.13%	13.72%	16.04%	18.13%	20.01%



FOR DISCUSSION PURPOSES ONLY

PERSONAL BALANCE SHEET		59	60	61	62	63	64	65	66
Mr. EqualSh. #1 Shareholder #1	Appreciation	59	60	61	62	63	64	65	66
Base Case - Alternate Portfolio									
Allocation Strategy / Implement	Rate	2020	2021	2022	2023	2024	2025	2026	2027
Corporate Pension Plan - Portfolio									
Valued Construction, Inc.	8.75%	\$13,121,122	\$14,336,408	\$15,660,163	\$17,100,778	\$18,667,281	\$20,369,392	\$22,217,564	\$24,223,047
Corporate LLC #1	3.00%	\$922,405	\$950,078	\$978,580	\$1,007,937	\$1,038,175	\$1,069,321	\$1,101,400	\$1,134,442
Land Development, LLC	3.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Land Dev. #II, LLC	3.00%	\$320,900	\$362,229	\$404,797	\$448,642	\$493,803	\$540,318	\$588,229	\$637,578
Primary Residence	4.00%	\$2,737,138	\$2,846,624	\$2,960,489	\$3,078,908	\$3,202,064	\$3,330,147	\$3,463,353	\$3,601,887
Mortgage		(\$1,000,000)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Second Residence	6.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Mortgage		(\$0)	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)
Automobiles/Other	1.00%	\$108,286	\$109,369	\$110,462	\$111,567	\$112,683	\$113,809	\$114,947	\$116,097
Furniture Jewelry, Antiques	1.00%	\$54,143	\$54,684	\$55,231	\$55,783	\$56,341	\$56,905	\$57,474	\$58,048
Cuesta Defined Ben.-Pension-Mr. Sh.#1	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cuesta Defined Ben.-Pension-Mrs. Sh.#1	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Mr. EqualSh. #1's 401(k)/IRA	5.53%	\$2,511,632	\$2,909,207	\$3,330,931	\$3,778,147	\$4,252,272	\$4,754,800	\$5,287,309	\$5,851,463
UL Life Insurance CSV	3.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Personal Investments	3.66%	\$3,489,934	\$2,769,763	\$2,961,601	\$3,269,372	\$3,597,807	\$3,960,426	\$4,360,522	\$4,801,750
Net Worth:		\$22,928,812	\$25,032,775	\$27,188,765	\$29,610,708	\$32,214,051	\$35,023,816	\$38,055,622	\$41,326,347
Life Insurance owned Personally		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Charitable Contributions		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incremental Gross Estate Value		\$22,928,812	\$25,032,775	\$27,188,765	\$29,610,708	\$32,214,051	\$35,023,816	\$38,055,622	\$41,326,347
Cumulative Taxable Gifts:		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cumulative Gift Taxes Paid:		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Estate Tax:		\$4,977,325	\$5,818,910	\$6,681,306	\$7,650,083	\$8,691,420	\$9,815,326	\$11,028,049	\$12,336,339
IRD Taxable Income		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Taxes on IRD		\$894,718	\$1,015,995	\$1,143,140	\$1,274,930	\$1,412,775	\$1,557,138	\$1,708,576	\$1,867,657
Total Taxes @ Second Death		\$5,872,043	\$6,834,905	\$7,824,446	\$8,925,013	\$10,104,195	\$11,372,464	\$12,736,625	\$14,203,996
Assets Available to Pay Estate Tax Liability									
Personal Investment Portfolio		\$3,489,934	\$2,769,763	\$2,961,601	\$3,269,372	\$3,597,807	\$3,960,426	\$4,360,522	\$4,801,750
401(k)/IRA & Defined Ben. Plan Liquidity		\$2,511,632	\$2,909,207	\$3,330,931	\$3,778,147	\$4,252,272	\$4,754,800	\$5,287,309	\$5,851,463
Insurance in Estate incl CSV		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Insurance not in Estate		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Misc. Liquid Assets		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Estate Liquidity Surplus / (Shortfall)		\$129,523	(\$1,155,936)	(\$1,531,914)	(\$1,877,493)	(\$2,254,117)	(\$2,657,238)	(\$3,088,794)	(\$3,550,782)
Effective Estate Tax Rate		21.71%	23.25%	24.57%	25.84%	26.98%	28.02%	28.98%	29.85%



FOR DISCUSSION PURPOSES ONLY

PERSONAL BALANCE SHEET		67	68	69	70	71	72	73	74
Mr. EqualSh. #1 Shareholder #1	Appreciation	67	68	69	70	71	72	73	74
Base Case - Alternate Portfolio									
Allocation Strategy / Implement	Rate	2028	2029	2030	2031	2032	2033	2034	2035
Corporate Pension Plan - Portfolio									
Valued Construction, Inc.	8.75%	\$26,397,945	\$28,755,281	\$31,309,068	\$34,074,384	\$37,067,452	\$40,305,730	\$43,808,001	\$47,594,477
Corporate LLC #1	3.00%	\$1,168,476	\$1,203,530	\$1,239,636	\$1,276,825	\$1,315,130	\$1,354,583	\$1,395,221	\$1,437,078
Land Development, LLC	3.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Land Dev. #II, LLC	3.00%	\$688,406	\$740,760	\$794,684	\$850,226	\$907,434	\$966,358	\$1,027,050	\$1,089,563
Primary Residence	4.00%	\$3,745,962	\$3,895,801	\$4,051,633	\$4,213,698	\$4,382,246	\$4,557,536	\$4,739,838	\$4,929,431
Mortgage		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Second Residence	6.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Mortgage		(\$0)	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)	(\$0)
Automobiles/Other	1.00%	\$117,258	\$118,430	\$119,615	\$120,811	\$122,019	\$123,239	\$124,472	\$125,716
Furniture Jewelry, Antiques	1.00%	\$58,629	\$59,215	\$59,807	\$60,405	\$61,010	\$61,620	\$62,236	\$62,858
Cuesta Defined Ben.-Pension-Mr. Sh.#1	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cuesta Defined Ben.-Pension-Mrs. Sh.#1	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Mr. EqualSh. #1's 401(k)/IRA	5.53%	\$6,449,021	\$7,081,837	\$7,751,867	\$8,152,375	\$8,551,214	\$8,946,020	\$9,335,164	\$9,715,823
UL Life Insurance CSV	3.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Personal Investments	3.66%	\$5,319,039	\$5,889,943	\$6,517,560	\$7,357,550	\$8,298,577	\$9,338,132	\$10,485,038	\$11,749,288
Net Worth:		\$44,885,096	\$48,724,632	\$52,864,365	\$57,168,649	\$61,810,593	\$66,803,161	\$72,172,724	\$77,947,076
Life Insurance owned Personally		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Charitable Contributions		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incremental Gross Estate Value		\$44,885,096	\$48,724,632	\$52,864,365	\$57,168,649	\$61,810,593	\$66,803,161	\$72,172,724	\$77,947,076
Cumulative Taxable Gifts:		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cumulative Gift Taxes Paid:		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Estate Tax:		\$13,759,839	\$15,295,653	\$16,951,546	\$18,673,259	\$20,530,037	\$22,527,064	\$24,674,890	\$26,984,630
IRD Taxable Income		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Taxes on IRD		\$2,034,773	\$2,210,710	\$2,396,096	\$2,497,735	\$2,598,494	\$2,697,824	\$2,795,336	\$2,890,290
Total Taxes @ Second Death		\$15,794,612	\$17,506,363	\$19,347,642	\$21,170,994	\$23,128,532	\$25,224,888	\$27,470,226	\$29,874,921
Assets Available to Pay Estate Tax Liability									
Personal Investment Portfolio		\$5,319,039	\$5,889,943	\$6,517,560	\$7,357,550	\$8,298,577	\$9,338,132	\$10,485,038	\$11,749,288
401(k)/IRA & Defined Ben. Plan Liquidity		\$6,449,021	\$7,081,837	\$7,751,867	\$8,152,375	\$8,551,214	\$8,946,020	\$9,335,164	\$9,715,823
Insurance in Estate incl CSV		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Insurance not in Estate		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Misc. Liquid Assets		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Estate Liquidity Surplus / (Shortfall)		(\$4,026,551)	(\$4,534,584)	(\$5,078,215)	(\$5,661,070)	(\$6,278,741)	(\$6,940,736)	(\$7,650,024)	(\$8,409,809)
Effective Estate Tax Rate		30.66%	31.39%	32.07%	32.66%	33.21%	33.72%	34.19%	34.62%



FOR DISCUSSION PURPOSES ONLY

PERSONAL BALANCE SHEET		75	76	77	78	79	80	81	82
Mr. EqualSh. #1 Shareholder #1	Appreciation	75	76	77	78	79	80	81	82
Base Case - Alternate Portfolio Allocation Strategy / Implement Corporate Pension Plan - Portfolio	Rate	2036	2037	2038	2039	2040	2041	2042	2043
Valued Construction, Inc.	8.75%	\$51,686,904	\$56,108,685	\$60,885,001	\$66,042,947	\$71,611,681	\$77,622,578	\$84,109,399	\$91,108,478
Corporate LLC #1	3.00%	\$1,480,190	\$1,524,596	\$1,570,333	\$1,617,443	\$1,665,967	\$1,715,946	\$1,767,424	\$1,820,447
Land Development, LLC	3.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Land Dev. #II, LLC	3.00%	\$1,153,952	\$1,220,271	\$1,288,581	\$1,358,940	\$1,431,409	\$1,506,053	\$1,582,936	\$1,662,125
Primary Residence Mortgage	4.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Second Residence Mortgage	6.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Automobiles/Other Furniture Jewelry, Antiques	1.00%	\$126,973	\$128,243	\$129,526	\$130,821	\$132,129	\$133,450	\$134,785	\$136,133
Cuesta Defined Ben.-Pension-Mr. Sh.#1	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cuesta Defined Ben.-Pension-Mrs. Sh.#1	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Mr. EqualSh. #1's 401(k)/IRA	5.53%	\$10,085,871	\$10,442,417	\$10,787,302	\$11,117,688	\$11,431,501	\$11,726,471	\$11,999,178	\$12,246,463
UL Life Insurance CSV	3.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Personal Investments	3.66%	\$13,141,286	\$14,672,530	\$16,353,062	\$18,195,891	\$20,214,803	\$22,424,675	\$24,842,071	\$27,484,678
Net Worth:		\$84,156,663	\$90,833,936	\$98,016,413	\$105,741,836	\$114,051,562	\$122,990,085	\$132,604,837	\$142,947,224
Life Insurance owned Personally		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Charitable Contributions		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incremental Gross Estate Value		\$84,156,663	\$90,833,936	\$98,016,413	\$105,741,836	\$114,051,562	\$122,990,085	\$132,604,837	\$142,947,224
Cumulative Taxable Gifts:		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cumulative Gift Taxes Paid:		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Estate Tax:		\$29,468,465	\$32,139,374	\$35,012,365	\$38,102,534	\$41,426,425	\$45,001,834	\$48,847,735	\$52,984,689
IRD Taxable Income		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Taxes on IRD		\$2,982,153	\$3,070,168	\$3,154,960	\$3,235,774	\$3,312,077	\$3,383,279	\$3,448,460	\$3,506,776
Total Taxes @ Second Death		\$32,450,618	\$35,209,543	\$38,167,325	\$41,338,308	\$44,738,501	\$48,385,113	\$52,296,195	\$56,491,465
Assets Available to Pay Estate Tax Liability									
Personal Investment Portfolio		\$13,141,286	\$14,672,530	\$16,353,062	\$18,195,891	\$20,214,803	\$22,424,675	\$24,842,071	\$27,484,678
401(k)/IRA & Defined Ben. Plan Liquidity		\$10,085,871	\$10,442,417	\$10,787,302	\$11,117,688	\$11,431,501	\$11,726,471	\$11,999,178	\$12,246,463
Insurance in Estate incl CSV		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Insurance not in Estate		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Misc. Liquid Assets		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Estate Liquidity Surplus / (Shortfall)		(\$9,223,461)	(\$10,094,595)	(\$11,026,961)	(\$12,024,729)	(\$13,092,198)	(\$14,233,967)	(\$15,454,946)	(\$16,760,325)
Effective Estate Tax Rate		35.02%	35.38%	35.72%	36.03%	36.32%	36.59%	36.84%	37.07%



FOR DISCUSSION PURPOSES ONLY

PERSONAL BALANCE SHEET		83	84	85	86	87	88	89	90
Mr. EqualSh. #1 Shareholder #1	Appreciation	83	84	85	86	87	88	89	90
Base Case - Alternate Portfolio Allocation Strategy / Implement Corporate Pension Plan - Portfolio	Rate	2044	2045	2046	2047	2048	2049	2050	2051
Valued Construction, Inc.	8.75%	\$98,658,912	\$106,802,773	\$115,585,340	\$125,055,337	\$135,265,201	\$146,271,364	\$158,134,559	\$170,920,146
Corporate LLC #1	3.00%	\$1,875,060	\$1,931,312	\$1,989,251	\$2,048,929	\$2,110,397	\$2,173,709	\$2,238,920	\$2,306,088
Land Development, LLC	3.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Land Dev. #II, LLC	3.00%	\$1,743,690	\$1,827,703	\$1,914,235	\$2,003,363	\$2,095,166	\$2,189,722	\$2,287,115	\$2,387,430
Primary Residence Mortgage	4.00%	\$7,016,117	\$7,296,762	\$7,588,633	\$7,892,178	\$8,207,865	\$8,536,180	\$8,877,627	\$9,232,732
Second Residence Mortgage	6.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Automobiles/Other Furniture Jewelry, Antiques	1.00%	\$137,494	\$138,869	\$140,258	\$141,660	\$143,077	\$144,508	\$145,953	\$147,412
Cuesta Defined Ben.-Pension-Mr. Sh.#1	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cuesta Defined Ben.-Pension-Mrs. Sh.#1	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Mr. EqualSh. #1's 401(k)/IRA	5.53%	\$12,464,949	\$12,651,507	\$12,801,836	\$12,912,348	\$12,978,747	\$12,996,511	\$12,960,896	\$12,866,952
UL Life Insurance CSV	3.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Personal Investments	3.66%	\$30,371,581	\$33,523,162	\$36,961,888	\$40,711,556	\$44,798,075	\$49,249,415	\$54,095,744	\$59,369,589
Net Worth:		\$154,072,619	\$166,040,938	\$178,916,233	\$192,768,070	\$207,671,155	\$223,706,049	\$240,959,613	\$259,525,518
Life Insurance owned Personally		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Charitable Contributions		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incremental Gross Estate Value		\$154,072,619	\$166,040,938	\$178,916,233	\$192,768,070	\$207,671,155	\$223,706,049	\$240,959,613	\$259,525,518
Cumulative Taxable Gifts:		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cumulative Gift Taxes Paid:		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Estate Tax:		\$57,434,848	\$62,222,175	\$67,372,293	\$72,913,028	\$78,874,262	\$85,288,220	\$92,189,645	\$99,616,007
IRD Taxable Income		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Taxes on IRD		\$3,557,323	\$3,599,269	\$3,631,449	\$3,652,900	\$3,662,464	\$3,658,916	\$3,640,973	\$3,607,292
Total Taxes @ Second Death		\$60,992,171	\$65,821,444	\$71,003,742	\$76,565,928	\$82,536,726	\$88,947,136	\$95,830,618	\$103,223,299
Assets Available to Pay Estate Tax Liability									
Personal Investment Portfolio		\$30,371,581	\$33,523,162	\$36,961,888	\$40,711,556	\$44,798,075	\$49,249,415	\$54,095,744	\$59,369,589
401(k)/IRA & Defined Ben. Plan Liquidity		\$12,464,949	\$12,651,507	\$12,801,836	\$12,912,348	\$12,978,747	\$12,996,511	\$12,960,896	\$12,866,952
Insurance in Estate incl CSV		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Insurance not in Estate		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Misc. Liquid Assets		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Estate Liquidity Surplus / (Shortfall)		(\$18,155,642)	(\$19,646,776)	(\$21,240,017)	(\$22,942,024)	(\$24,759,904)	(\$26,701,210)	(\$28,773,978)	(\$30,986,758)
Effective Estate Tax Rate		37.28%	37.47%	37.66%	37.82%	37.98%	38.13%	38.26%	38.38%



FOR DISCUSSION PURPOSES ONLY

PERSONAL BALANCE SHEET			
Mr. EqualSh. #1 Shareholder #1	Appreciation	95	100
Base Case - Alternate Portfolio		95	100
Allocation Strategy / Implement	Rate	2056	2061
Corporate Pension Plan - Portfolio			
Valued Construction, Inc.	8.75%	\$259,960,167	\$395,385,155
Corporate LLC #1	3.00%	\$2,673,388	\$3,099,189
		\$0	\$0
Land Development, LLC	3.00%	\$2,935,992	\$3,571,927
		\$0	\$0
Land Dev. #II, LLC	3.00%	\$2,635,091	\$3,114,600
Primary Residence	4.00%	\$11,233,030	\$13,666,699
Mortgage		\$0	\$0
Second Residence	6.00%	\$0	\$0
Mortgage		(\$0)	(\$0)
Automobiles/Other	1.00%	\$154,932	\$162,835
Furniture Jewelry, Antiques	1.00%	\$77,466	\$81,417
Cuesta Defined Ben.-Pension-Mr. Sh.#1	0.00%	\$0	\$0
Cuesta Defined Ben.-Pension-Mrs. Sh.#1	0.00%	\$0	\$0
Mr. EqualSh. #1's 401(k)/IRA	5.53%	\$11,341,152	\$7,581,928
UL Life Insurance CSV	3.00%	\$0	\$0
Total Personal Investments	3.66%	\$151,685,547	\$305,043,062
Net Worth:		\$442,696,766	\$731,706,813
Life Insurance owned Personally		\$0	\$0
Charitable Contributions		\$0	\$0
Incremental Gross Estate Value		\$442,696,766	\$731,706,813
Cumulative Taxable Gifts:		\$0	\$0
Cumulative Gift Taxes Paid:		\$0	\$0
Estate Tax:		\$172,884,506	\$288,488,525
IRD Taxable Income		\$0	\$0
Taxes on IRD		\$3,145,024	\$2,089,641
Total Taxes @ Second Death		\$176,029,530	\$290,578,166
Assets Available to Pay Estate Tax Liability			
Personal Investment Portfolio		\$151,685,547	\$305,043,062
401(k)/IRA & Defined Ben. Plan Liquidity		\$11,341,152	\$7,581,928
Insurance in Estate incl CSV		\$0	\$0
Insurance not in Estate		\$0	\$0
Other Misc. Liquid Assets		\$0	\$0
Estate Liquidity Surplus / (Shortfall)		(\$13,002,831)	\$22,046,824
Effective Estate Tax Rate		39.05%	39.43%



FOR DISCUSSION PURPOSES ONLY