

Disability



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Important Note...

What this material is intended to be:

This illustration is based on the information you provided with regard to your financial needs and objectives. It is intended to provide only broad hypothetical guidelines and information which may be helpful in making decisions about financial products and services available that may help meet those needs and objectives. You should understand that your actual experience will differ from this analysis.

What it is not intended to be:

It is not intended to be investment advice or a projection of future investment performance. The projections or other information generated by Profiles Professional by Emerging Information Systems (USA), Inc. (the software used to create this analysis) regarding the likelihood of various investment outcomes are hypothetical in nature. It is not a projection of future inflation rates or the state of the world or domestic economy. It is not a guarantee that your objectives will be reached. Although this illustration may contain income tax calculations and legal concepts, it does not constitute tax or legal advice. The application of some concepts may be considered practicing law and should, therefore, be handled by an attorney, while other concepts may require the guidance of a tax or accounting advisor. As tax laws change, so may conclusions reached by this report. Therefore, you should have this report reviewed and regularly updated.

Certain assumptions were made:

In creating the illustration certain assumptions were made with respect to investment returns, the economy, and your situation. The reports and graphics included are directly dependent on the quality and the accuracy of the data and assumptions furnished by you. A key group of assumptions are the rates of returns for the assets illustrated in this analysis - also furnished by you. You indicated that one or more investment assets should grow at a specified rate while other assets use a weighted average rate of return based on how they are classified across broad asset classes (e.g., Large Capital Stocks). The illustrated asset growth from all assumed returns is simply an estimate - it is not a projection and not a guarantee. The value of investments will vary. They may be worth more or less than your original investment when you begin withdrawals.

In this analysis, eligible accounts were subjected to simulated rebalancing calculations on an annual basis causing the overall asset allocation of your hypothetical portfolio to avoid the typical drift toward an ever increasing stock position. Additionally, one or more reallocations were simulated in this analysis. To accomplish the calculations, withdrawals were made and new assets purchased in one or more accounts in an attempt to align the portfolio allocation with the desired allocation. When appropriate, taxes were paid on the withdrawals. The hypothetical return for any purchased asset was calculated each year using the weighted average return of asset classes which comprise the asset's allocation. Where future rates of return and transactions are assumed, this analysis does not reflect the fees and charges associated with investments, which would reduce the results.

You are encouraged to review and consider performance information, which you can request from your investment professional, for the mutual funds and other securities that may be referenced in this material when assuming any future rates of return. Keep in mind that past performance is not a guarantee of future results. **A current prospectus must be read carefully when considering any investment in securities.**

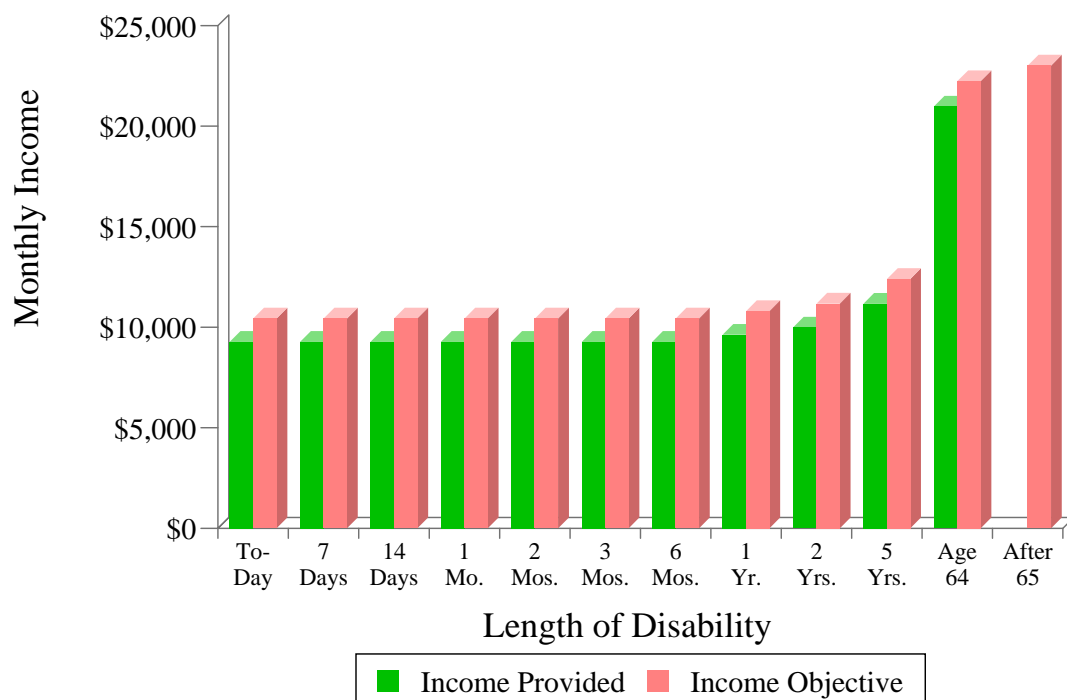
A final word:

No liability is assumed resulting from the use of the information contained in this financial illustration. Responsibilities for financial decisions are assumed by you. You should seek the guidance of a financial or investment professional before proceeding with any investment decision.



Disability Income Needs

In the event of Tom's disability



Need	Monthly Income Objective ¹	----- Estimated Monthly Income Provided -----				Income Surplus/ (Shortage)
		Marilyn's Earnings ²	Group Insurance	Personal Disability Insurance	Other	
Today	\$10,430	\$5,084	\$4,182	\$0	\$0	(\$1,164)
After 7 Days	10,430	5,084	4,182	0	0	(1,164)
After 14 Days	10,430	5,084	4,182	0	0	(1,164)
After 1 Month	10,430	5,084	4,182	0	0	(1,164)
After 2 Months	10,430	5,084	4,182	0	0	(1,164)
After 3 Months	10,430	5,084	4,182	0	0	(1,164)
After 6 Months	10,430	5,084	4,182	0	0	(1,164)
After 1 Year	10,795	5,287	4,328	0	0	(1,179)
After 2 Years	11,173	5,499	4,480	0	0	(1,194)
After 5 Years	12,388	6,185	4,967	0	0	(1,235)
Age 64	22,232	12,049	8,914	0	0	(1,269)
After 65	23,010	0	0	0	0	(23,010)

¹ Increases at the assumed rate of inflation of 3.50%.

² Increases annually by 4.00%.

Potential Social Security Benefits have not been included.

Disability Income Needs

In the event of Tom's disability

Need	Monthly Income Objective Inflating at 3.50%	-----Estimated Monthly Income Provided -----				Income Surplus/ (Shortage)
		Marilyn's Earnings Increasing at 4.00%	Group Insurance	Personal Disability Income Insurance ¹	Other	
Today	\$10,430	\$5,084	\$4,182	\$0	\$0	(\$1,164)
After 7 Days	10,430	5,084	4,182	0	0	(1,164)
After 14 Days	10,430	5,084	4,182	0	0	(1,164)
After 1 Month	10,430	5,084	4,182	0	0	(1,164)
After 2 Months	10,430	5,084	4,182	0	0	(1,164)
After 3 Months	10,430	5,084	4,182	0	0	(1,164)
After 6 Months	10,430	5,084	4,182	0	0	(1,164)
After 1 Year	10,795	5,287	4,328	0	0	(1,179)
After 2 Years	11,173	5,499	4,480	0	0	(1,194)
After 5 Years	12,388	6,185	4,967	0	0	(1,235)
Tom's Age						
48	12,821	6,433	5,141	0	0	(1,248)
49	13,270	6,690	5,321	0	0	(1,259)
50	13,734	6,958	5,507	0	0	(1,270)
51	14,215	7,236	5,700	0	0	(1,279)
52	14,713	7,526	5,899	0	0	(1,288)
53	15,227	7,827	6,106	0	0	(1,295)
54	15,760	8,140	6,319	0	0	(1,302)
55	16,312	8,465	6,540	0	0	(1,306)
56	16,883	8,804	6,769	0	0	(1,310)
57	17,474	9,156	7,006	0	0	(1,312)
58	18,085	9,522	7,252	0	0	(1,312)
59	18,718	9,903	7,505	0	0	(1,310)
60	19,374	10,299	7,768	0	0	(1,306)
61	20,052	10,711	8,040	0	0	(1,301)
62	20,753	11,140	8,321	0	0	(1,293)
63	21,480	11,585	8,613	0	0	(1,282)
64	22,232	12,049	8,914	0	0	(1,269)
65	23,010	0	0	0	0	(23,010)

Need Consecutive periods of disability.

Tom's Age Tom's age starting at the beginning of the seventh year of disability.

Monthly Income Objective Monthly income needs increasing at the assumed inflation rate are shown for each respective period.

Marilyn's Earnings Ongoing earnings increasing at the assumed inflation rate are shown for each respective period.

Group Insurance Group long-term disability benefits.

Continued...

Country Club Financial Services, Inc.

Tom and Marilyn Clark
Presented by: John M. Ye



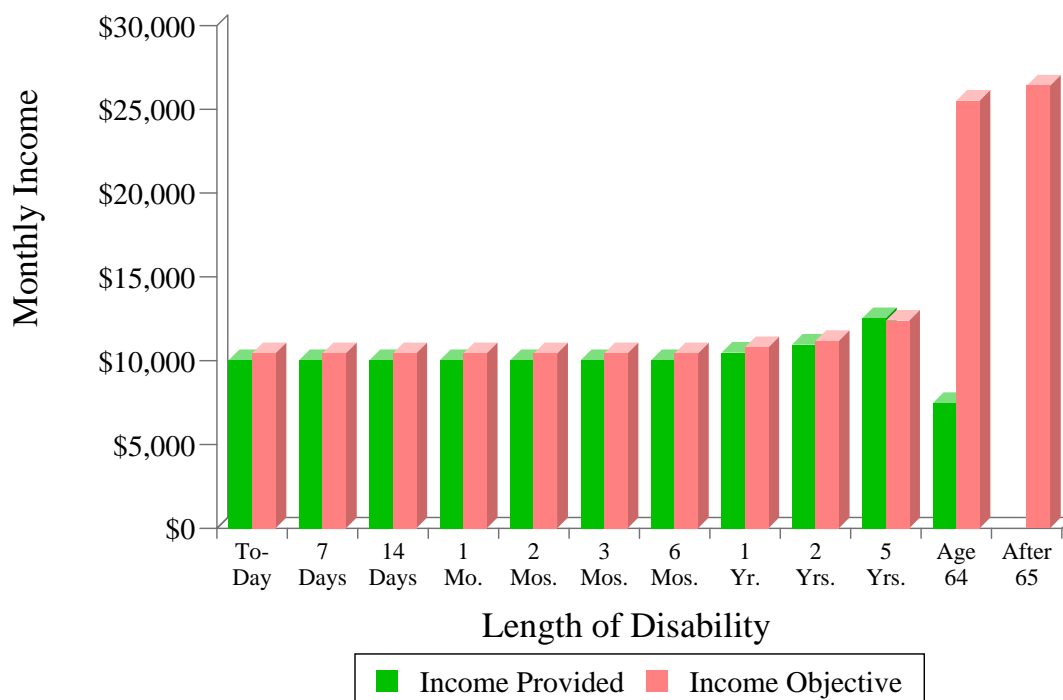
Potential Social Security Benefits have not been included.
'Disability Insurance Policies' benefits are as follows:

	<i>Policy Name</i>	<i>Elimination Period</i>	<i>Benefit Period</i>	<i>Monthly Benefit</i>	<i>Annual COLA%</i>
Group	Employer policy	Today	Age 65	\$5,100	3.50%



Disability Income Needs

In the event of Marilyn's disability



Need	Monthly Income Objective ¹	----- Estimated Monthly Income Provided -----				Income Surplus/ (Shortage)
		Tom's Earnings ²	Group Insurance	Personal Disability Insurance	Other	
Today	\$10,430	\$6,970	\$3,050	\$0	\$0	(\$410)
After 7 Days	10,430	6,970	3,050	0	0	(410)
After 14 Days	10,430	6,970	3,050	0	0	(410)
After 1 Month	10,430	6,970	3,050	0	0	(410)
After 2 Months	10,430	6,970	3,050	0	0	(410)
After 3 Months	10,430	6,970	3,050	0	0	(410)
After 6 Months	10,430	6,970	3,050	0	0	(410)
After 1 Year	10,795	7,319	3,157	0	0	(319)
After 2 Years	11,173	7,684	3,268	0	0	(221)
After 5 Years	12,388	8,896	3,623	0	0	131
Age 64	25,511	0	7,461	0	0	(18,050)
After 65	26,404	0	0	0	0	(26,404)

¹ Increases at the assumed rate of inflation of 3.50%.

² Increases annually by 5.00%.

Potential Social Security Benefits have not been included.

Disability Income Needs

In the event of Marilyn's disability

Need	Monthly Income Objective Inflating at 3.50%	-----Estimated Monthly Income Provided -----				Income Surplus/ (Shortage)
		Tom's Earnings Increasing at 5.00%	Group Insurance	Personal Disability Income Insurance ¹	Other	
Today	\$10,430	\$6,970	\$3,050	\$0	\$0	(\$410)
After 7 Days	10,430	6,970	3,050	0	0	(410)
After 14 Days	10,430	6,970	3,050	0	0	(410)
After 1 Month	10,430	6,970	3,050	0	0	(410)
After 2 Months	10,430	6,970	3,050	0	0	(410)
After 3 Months	10,430	6,970	3,050	0	0	(410)
After 6 Months	10,430	6,970	3,050	0	0	(410)
After 1 Year	10,795	7,319	3,157	0	0	(319)
After 2 Years	11,173	7,684	3,268	0	0	(221)
After 5 Years	12,388	8,896	3,623	0	0	131
Marilyn's Age						
44	12,821	9,340	3,750	0	0	269
45	13,270	9,807	3,881	0	0	419
46	13,734	10,298	4,017	0	0	580
47	14,215	10,813	4,157	0	0	755
48	14,713	11,353	4,303	0	0	944
49	15,227	11,921	4,453	0	0	1,147
50	15,760	12,517	4,609	0	0	1,366
51	16,312	13,143	4,771	0	0	1,602
52	16,883	13,800	4,938	0	0	1,855
53	17,474	14,490	5,110	0	0	2,127
54	18,085	15,215	5,289	0	0	2,419
55	18,718	15,975	5,474	0	0	2,731
56	19,374	16,774	5,666	0	0	3,067
57	20,052	17,613	5,864	0	0	3,426
58	20,753	18,493	6,070	0	0	3,810
59	21,480	19,418	6,282	0	0	4,220
60	22,232	20,389	6,502	0	0	4,659
61	23,010	0	6,730	0	0	(16,280)
62	23,815	0	6,965	0	0	(16,850)
63	24,649	0	7,209	0	0	(17,440)
64	25,511	0	7,461	0	0	(18,050)
65	26,404	0	0	0	0	(26,404)

Need Consecutive periods of disability.

Marilyn's Age Marilyn's age starting at the beginning of the seventh year of disability.

Monthly Income Objective Monthly income needs increasing at the assumed inflation rate are shown for each respective period.

Tom's Earnings

Continued...

Ongoing earnings increasing at the assumed inflation rate are shown for each respective period.

Group Insurance

Group long-term disability benefits.

Potential Social Security Benefits have not been included.

¹ Disability Insurance Policies' benefits are as follows:

	<i>Policy Name</i>	<i>Elimination Period</i>	<i>Benefit Period</i>	<i>Monthly Benefit</i>	<i>Annual COLA%</i>
Group	Employer Policy	Today	Age 65	\$3,720	3.50%

Disability Income Insurance

Most people have insurance coverage on their homes, autos, etc., but many have not realized the value of their future earnings may far exceed the value of their tangible assets. If their future earnings cease because of an accident or illness, the loss of income could present serious financial problems.

Disability income insurance policies can help replace a portion of the loss of income due to disability during one's working years. The following is a list of features disability income policies can include:

- Non-cancelable, guaranteed renewable provisions.
- Protection against inflation for future benefits paid, referred to as Cost of Living Adjustment (COLA).
- Various elimination periods before benefits begin, typically 30, 60, or 90 days, 6 months, or one year. The longer the elimination period, the lower the premium. A person's liquid reserves, income, and existing disability income insurance must be considered when selecting an appropriate elimination period.
- Some policies provide "Own Occupation" coverage and will pay benefits if those insured are unable to work in their specialized field.
- Policies offer varying benefit periods. Some policies, for example, offer a lifetime benefit if the disability was caused by an accident, and to age 65 for a disability caused by illness. Disability can last for a long time. The longer the period covered by the policy, the higher the premium.
- Disability policies may be purchased by an individual or by a company. Others may be acquired on a group or association basis.

Other types of Disability Income Insurance policies include:

- Key Employee Disability Insurance - When the employer owns the policy, the insurance benefits can provide funds to help cover expenses related to the loss of services of a disabled employee, such as hiring and training a replacement.
- Disability Buy-out - Funds can be provided to help effect a buy-out of a disabled business owner or professional under the terms of a Buy-Sell agreement.
- Business Overhead Expense - If a business owner or professional becomes disabled, these policies can provide funds to help cover ongoing expenses such as rent, employee salaries, etc., to keep the business open during the period of disability.

Of Special Note: Some policies pay benefits when earnings drop by a certain percentage due to a disability. Others require a physician's certification to pay or continue benefits. Also, some policies provide for partial or residual disability benefits where the insured can perform some, but not all of their duties. Policy language and provisions should be carefully reviewed.

Odds of Death and Disability

At Age 40

Within
15 Years

Within
30 Years

Before
Age 65



1 in 20

1 in 4

1 in 7



1 in 15

1 in 4

1 in 5

Proper planning for death and disability should be considered by everyone.

Source for odds of death: 2001 Commissioners Standard Ordinary Table for Male, Age Last Birthday.

Source for odds of disability: 1985 Commissioners Individual Disability Table for Male, Occupation Class 1, 90-day elimination.

Disability Breakeven Analysis

Monthly Premium*

\$45



Annual Benefit*

\$12,000

Years Premium Paid	Time Until Benefits Paid Will Equal Premium Paid
2	2 months
5	3 months
10	6 months
20	11 months

Paying premiums year after year, with no creation of cash values, may seem a waste of funds until you measure how quickly the benefits from a disability income policy will equal the total premiums paid. Becoming disabled is a tragedy; becoming disabled and having no income is even worse.

*Hypothetical example only.