

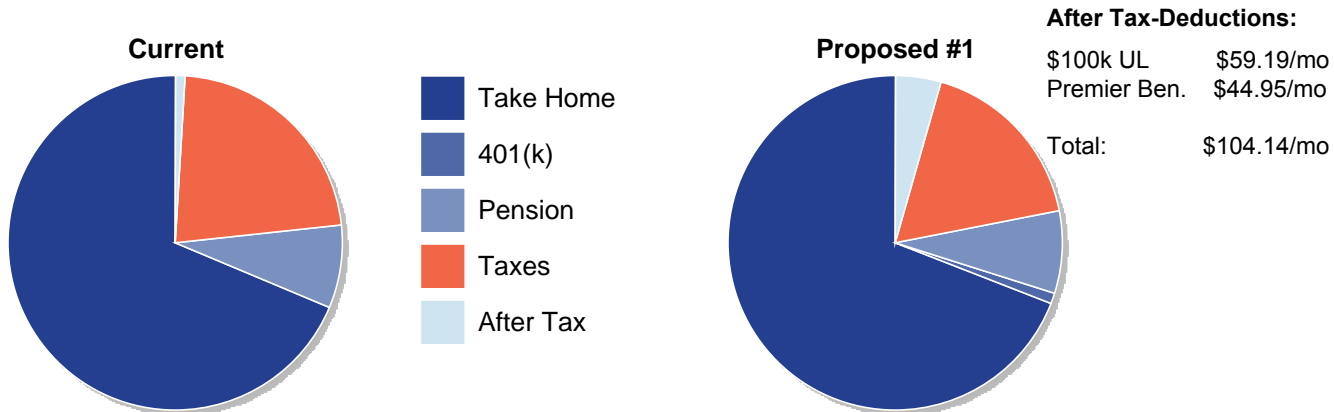
# Paycheck Report

Prepared For Bob Smith  
September 21, 2015

Data Input	
Employer	12 Pay Monthly
Gross Income per Paycheck	\$2,375.00
Pre-Tax Withdrawals	
Pre-Tax 125	\$0.00
401(k)	\$0.00
The employer does not contribute to the retirement plan.	
TSA	\$0.00
The employer does not contribute to the retirement plan.	
Pension	0%
Federal Withholdings	
W-4 Status	Single
W-4 Allowances	0
Additional Federal Tax	\$0.00
State Withholdings	
Status	Single
Allowances	0
Additional State Tax	\$0.00
After-Tax Deductions	\$21.00

Calculations	Current	Proposed #1
Tax Filing Information		
Federal Status/Allow	S/0	S/2
State Status/Allow.	S/0	S/1
Gross Income per Paycheck	\$2,375.00	\$2,375.00
Pre-Tax Withdrawals		
Pre-Tax 125	\$0.00	\$0.00
401(k)	\$0.00	\$25.00
	0%	1.0526%
TSA	\$0.00	\$0.00
	0%	0%
Pension	\$190.00	\$190.00
Total Taxable	\$2,185.00	\$2,160.00
Taxation		
Federal Taxes	\$260.56	\$156.81
State Taxes	\$89.70	\$76.28
FICA	\$147.25	\$147.25
Medicare	\$34.44	\$34.44
Marginal Tax Bracket	20.75%	20.75%
Tax Savings	N/A	\$117.17
After-Tax Deductions	\$21.00	\$104.14
Net Pay	\$1,632.05	\$1,641.08
<i>Estimated Change in Take Home Pay:</i>		\$9.03

After-Tax Deductions: \$25,000 Term Ins \$21.00



We added a contribution to Bob's 401k of \$25 per month - increase of \$25 per month

We replaced Bob's \$25,000 term policy with a \$100,000 Universal life with an increase of \$38.17 per month

Bob also has the option of increasing his policy by \$25,000 at ages: 25, 28, 31, 34, 37 and 40. Plus marriage birth/adoption of a child or purchase or refinancing of a home. Without any evidence of insurability!

Bob also has a tax free income of \$9433 at age 65 - 120

We also added Premier Benefits which adds Critical illness, Term, Accident, AD&D and Accident Disability, a monthly increase of \$44.95

**PLUS, Bob's income went up \$9.03**