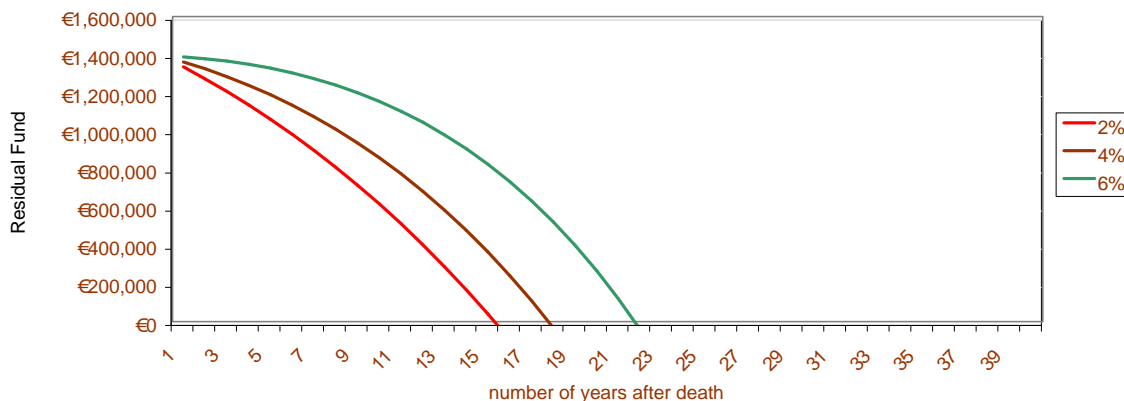


**John Sample**

Dependents income of €85,000 per annum  
Required for 25.0 years

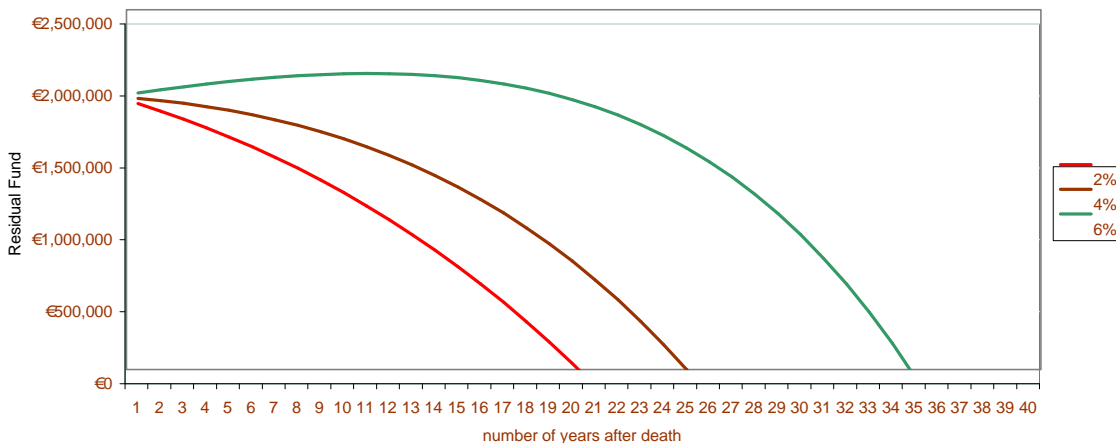
*Adequacy of Life cover presently, John Sample*



The life assurance adequacy report excludes income from property investments /State pension

With additional cover of €502,192

*Adequacy of Life cover, with additional insurance, John Sample*



Initial drawdown rate (annually): €85,000			
Income escalating : 3%			
Assumed fund growth/income rates (after charges / tax):		2%	4%
			6%
Assumed age at death	57.79	Total debt:	€186,000 (Life A & B,if applicable)
Assumed Savings Fund	€85,106	Mortgage protection / loan cover in place:	€350,000 Life A Only
Plus existing Life Assurance	€183,333	Net debt on death:	-€164,000 (a minus figure indicates a surplus on death)
Plus Pension fund	€26,333	Additional widows/ widowers pension	€5,000
Plus additional Life Assurance	€502,192	State widows / widowers benefits may also be payable	
Total fund for dependents	€1,896,964		