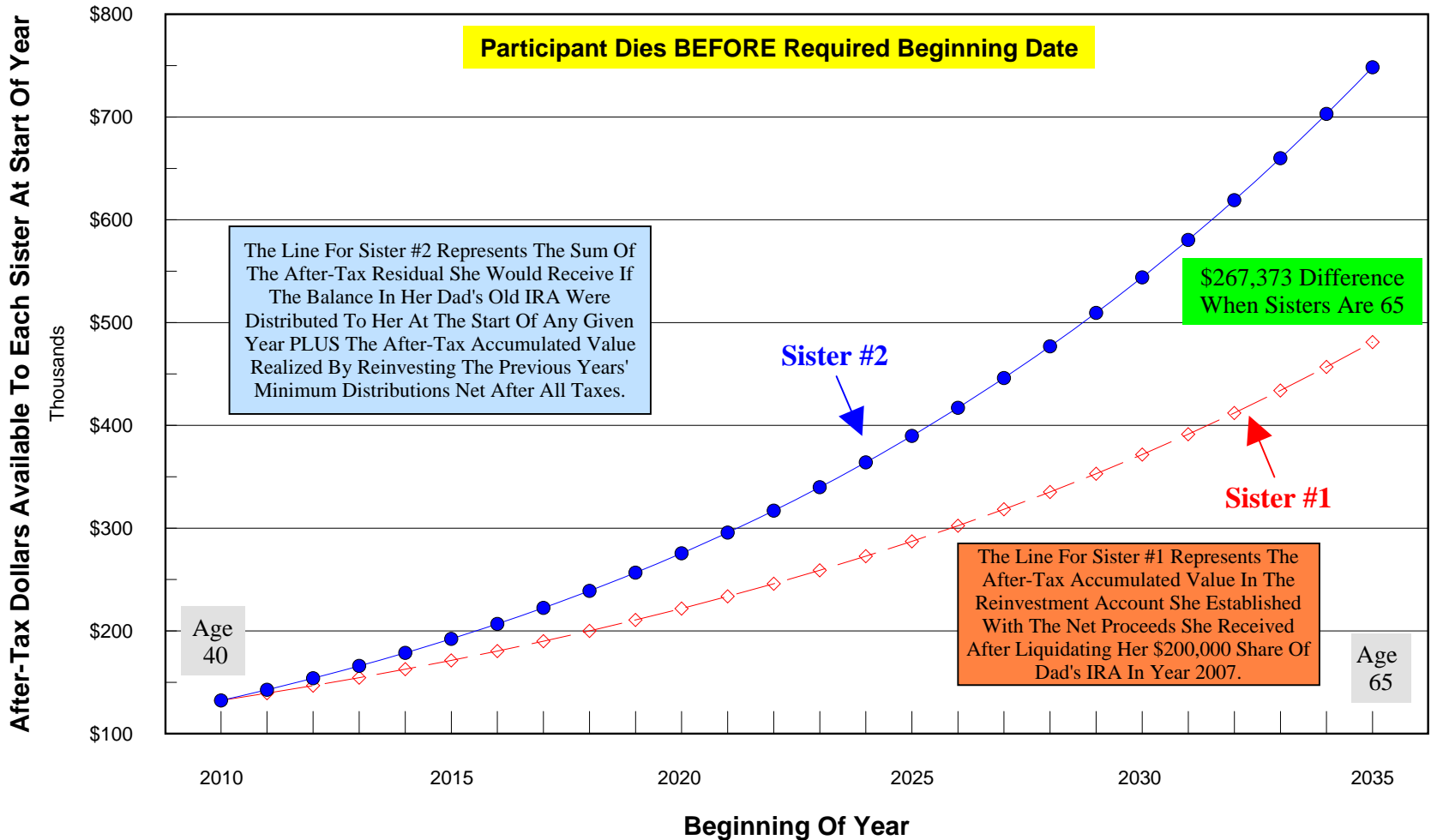


Table 26

Net Available To Each Sister After All Income Taxes In Any Given Year

Twin Sisters Age 40 Receive \$200,000 Each From Their 68 Year Old Deceased Father's IRA



Assumptions: Sister #1 Reinvests The Net Proceeds Of An Immediate Lump Sum Settlement & Accumulates Future Earnings. Sister #2 Reinvests & Accumulates Net Minimum Distributions But Accumulates Undistributed Balance In Father's IRA. Each Sister's Combined Net Top Dollar Tax Bracket Is 33.8%. All Investments Yield 8% BEFORE Taxes.