

The following chart illustrates the potential tax avoidance that could be realized by using the **TaxSaver Plan™** approach for the deduction of health care expenses based upon currently available tax code information (reflects changes made by Public Law 108-27, The Jobs and Growth Tax Relief Reconciliation Act of 2003 signed into law on May 28, 2003).

Gross Income = \$30,000

Health Insurance Premium = \$300

Monthly Uninsured Expense	Total Taxes Paid		Total Tax Savings
	W/O Plan	With Plan	
\$375	\$ 5,482	\$ 3,102	\$2,380
\$500	\$ 5,482	\$ 2,788	\$2,694
\$625	\$ 5,482	\$ 2,576	\$2,906
\$750	\$ 5,482	\$ 2,364	\$3,118

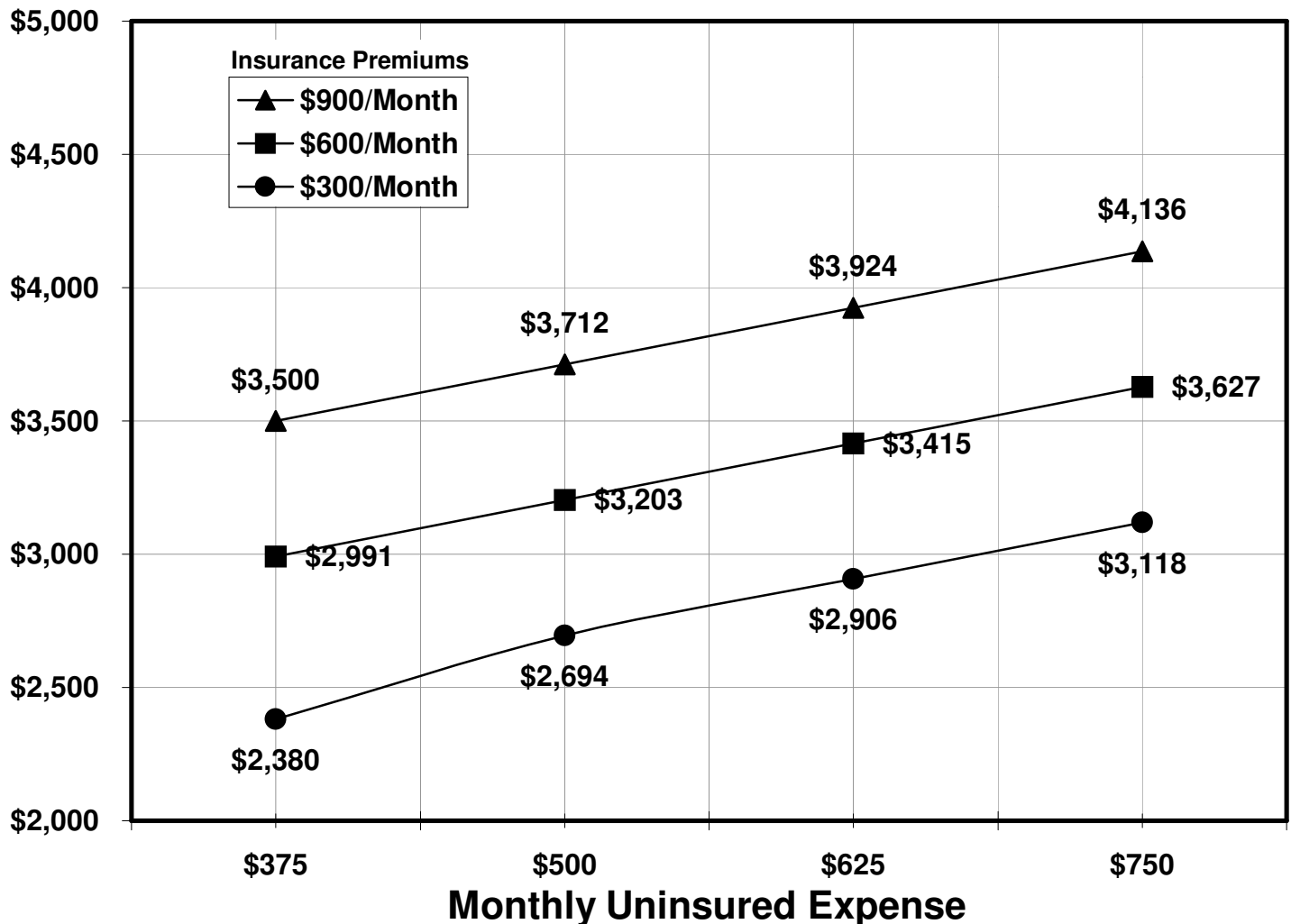
Health Insurance Premium = \$600

Monthly Uninsured Expense	Total Taxes Paid		Total Tax Savings
	W/O Plan	With Plan	
\$375	\$ 5,482	\$ 2,491	\$2,991
\$500	\$ 5,482	\$ 2,279	\$3,203
\$625	\$ 5,482	\$ 2,067	\$3,415
\$750	\$ 5,482	\$ 1,855	\$3,627

Health Insurance Premium = \$900

Monthly Uninsured Expense	Total Taxes Paid		Total Tax Savings
	W/O Plan	With Plan	
\$375	\$ 5,482	\$ 1,982	\$3,500
\$500	\$ 5,482	\$ 1,770	\$3,712
\$625	\$ 5,482	\$ 1,558	\$3,924
\$750	\$ 5,482	\$ 1,347	\$4,136

Potential Tax Avoidance With TaxSaver™

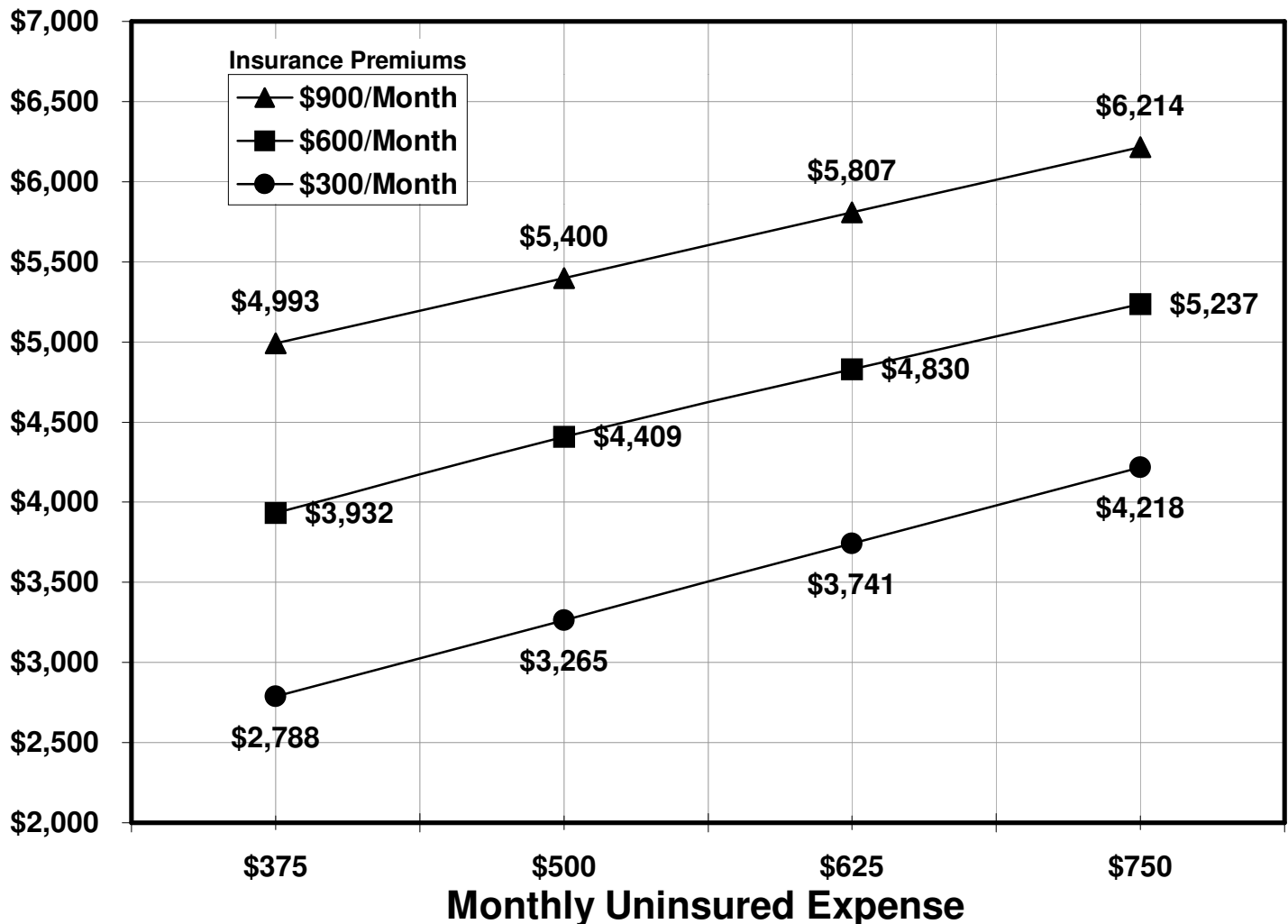


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Gross Income = \$50,000

Health Insurance Premium = \$300				Health Insurance Premium = \$600				Health Insurance Premium = \$900			
Monthly Uninsured Expense	Total Taxes Paid		Total Tax Savings	Monthly Uninsured Expense	Total Taxes Paid		Total Tax Savings	Monthly Uninsured Expense	Total Taxes Paid		Total Tax Savings
	W/O Plan	With Plan			W/O Plan	With Plan			W/O Plan	With Plan	
\$375	\$ 11,569	\$ 8,781	\$ 2,788	\$375	\$ 11,569	\$ 7,637	\$ 3,932	\$375	\$ 11,569	\$ 6,576	\$ 4,993
\$500	\$ 11,569	\$ 8,304	\$ 3,265	\$500	\$ 11,569	\$ 7,160	\$ 4,409	\$500	\$ 11,569	\$ 6,169	\$ 5,400
\$625	\$ 11,569	\$ 7,827	\$ 3,741	\$625	\$ 11,569	\$ 6,739	\$ 4,830	\$625	\$ 11,569	\$ 5,762	\$ 5,807
\$750	\$ 11,569	\$ 7,350	\$ 4,218	\$750	\$ 11,569	\$ 6,332	\$ 5,237	\$750	\$ 11,569	\$ 5,355	\$ 6,214

Potential Tax Avoidance With TaxSaver™

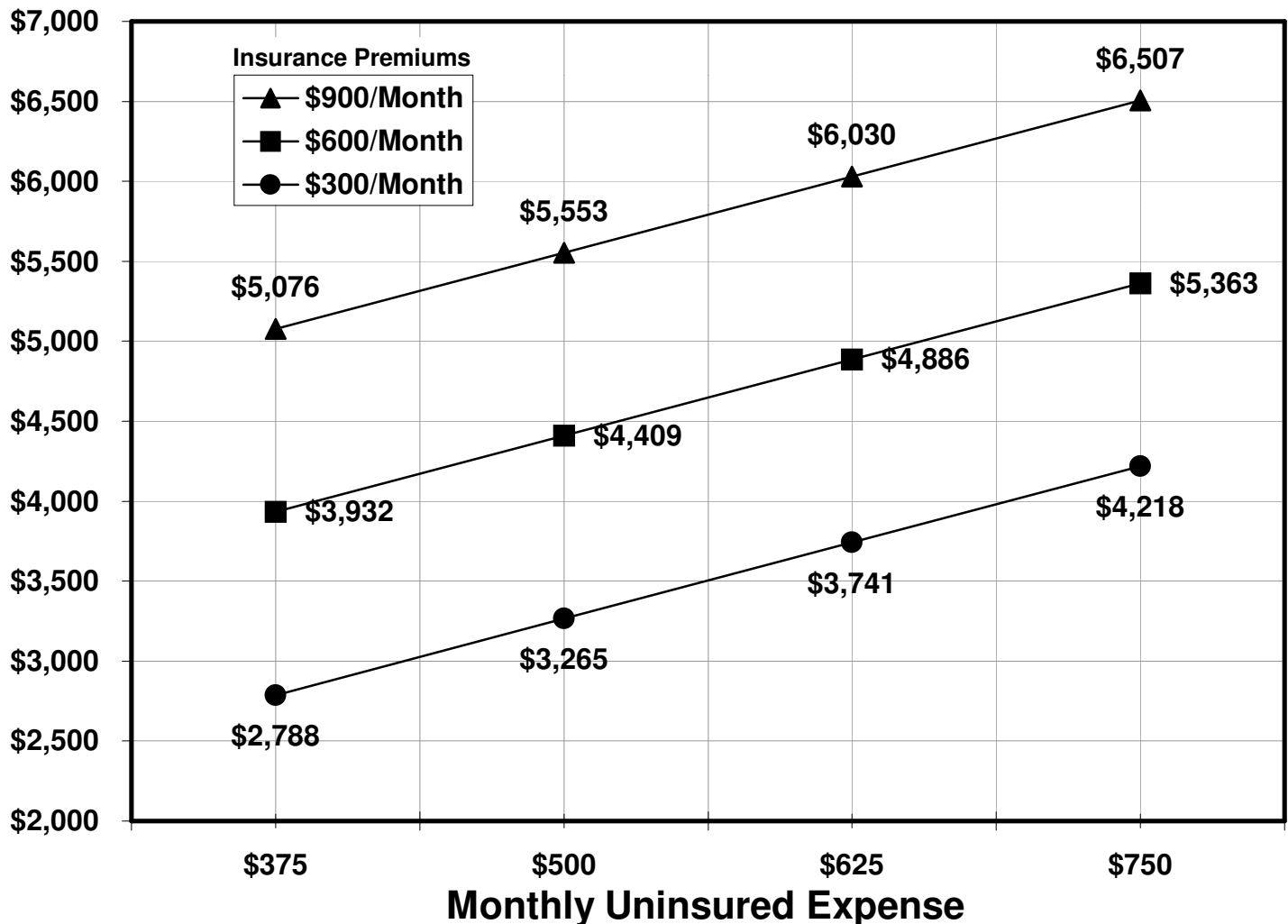


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Gross Income = \$70,000

Health Insurance Premium = \$300				Health Insurance Premium = \$600				Health Insurance Premium = \$900			
Monthly Uninsured Expense	Total Taxes Paid		Total Tax Savings	Monthly Uninsured Expense	Total Taxes Paid		Total Tax Savings	Monthly Uninsured Expense	Total Taxes Paid		Total Tax Savings
	W/O Plan	With Plan			W/O Plan	With Plan			W/O Plan	With Plan	
\$375	\$ 17,926	\$ 15,138	\$ 2,788	\$375	\$ 17,926	\$ 13,994	\$ 3,932	\$375	\$ 17,926	\$ 12,850	\$ 5,076
\$500	\$ 17,926	\$ 14,662	\$ 3,265	\$500	\$ 17,926	\$ 13,517	\$ 4,409	\$500	\$ 17,926	\$ 12,373	\$ 5,553
\$625	\$ 17,926	\$ 14,185	\$ 3,741	\$625	\$ 17,926	\$ 13,040	\$ 4,886	\$625	\$ 17,926	\$ 11,896	\$ 6,030
\$750	\$ 17,926	\$ 13,708	\$ 4,218	\$750	\$ 17,926	\$ 12,564	\$ 5,363	\$750	\$ 17,926	\$ 11,419	\$ 6,507

Potential Tax Avoidance With TaxSaver™



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Gross Income = \$90,000

Health Insurance Premium = \$300				Health Insurance Premium = \$600				Health Insurance Premium = \$900			
Monthly Uninsured Expense	Total Taxes Paid		Total Tax Savings	Monthly Uninsured Expense	Total Taxes Paid		Total Tax Savings	Monthly Uninsured Expense	Total Taxes Paid		Total Tax Savings
	W/O Plan	With Plan			W/O Plan	With Plan			W/O Plan	With Plan	
\$375	\$ 24,938	\$ 21,496	\$ 3,442	\$375	\$ 24,938	\$ 20,351	\$ 4,586	\$375	\$ 24,938	\$ 19,207	\$ 5,731
\$500	\$ 24,938	\$ 21,019	\$ 3,919	\$500	\$ 24,938	\$ 19,875	\$ 5,063	\$500	\$ 24,938	\$ 18,730	\$ 6,207
\$625	\$ 24,938	\$ 20,542	\$ 4,396	\$625	\$ 24,938	\$ 19,398	\$ 5,540	\$625	\$ 24,938	\$ 18,253	\$ 6,684
\$750	\$ 24,938	\$ 20,065	\$ 4,872	\$750	\$ 24,938	\$ 18,921	\$ 6,017	\$750	\$ 24,938	\$ 17,777	\$ 7,161

Potential Tax Avoidance With TaxSaver™

