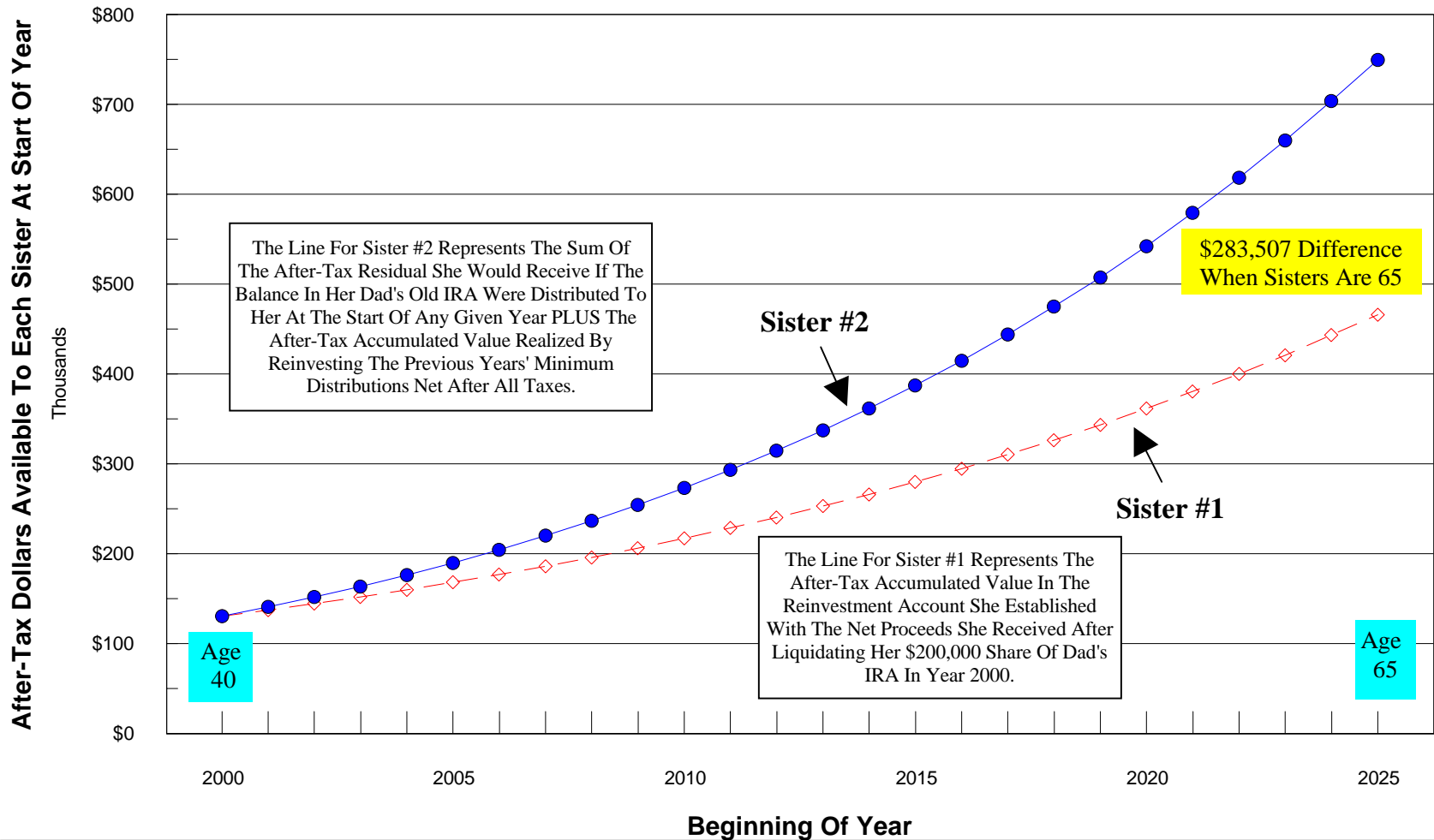


Table 6

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



Sister #1 Reinvests The Net Proceeds Of An Immediate Lump Sum Settlement And Accumulates Future Earnings. Sister #2 Reinvests And Accumulates Net Minimum Distributions But Leaves Balance To Accumulate In Father's IRA. Each Sister's Combined Net Top Dollar Tax Bracket Is 34.7%. All Investments Yield 8% BEFORE Taxes.