



Strategic Wealth Planning Summary

A Comparison of Key Values under Alternative Planning Scenarios

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Current Allocations vs. Recommended Allocations & Advanced Planning

Disclaimer

This financial plan is designed to provide educational and/or general information and is not intended to provide specific legal, accounting and/or tax advice. Any comparisons and projections including expected rates of return are presented for purposes of illustration only. Nevertheless, we believe that the comparisons as well as the other projections shown provide an important and valid basis for consideration when planning for your financial future.

IMPORTANT: *The projections or other information generated by this financial plan regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results herein may vary with each use of the software tool(s) used to generate this financial plan and over time.*

The financial plan may contain ideas for your consideration concerning aspects of your life such as tax, retirement and estate planning, but these are not presented as, and must not be taken for, legal or tax advice. It is your responsibility to determine if, and how, the suggestions contained in the financial plan should be implemented or otherwise followed. You must carefully consider all relevant factors in making these types of decisions. For specific advice on these aspects of your overall financial plan, you should consult your professional tax and legal advisors. The report that follows is based upon:

- information and assumptions that you have provided or reviewed;
- current tax laws;
- appropriate financial planning concepts;
- historic asset class characteristics;
- additional assumptions and information discussed with your advisor.

The outcome of the analysis will be dependent to a significant extent upon the information and the reasonableness of the planning assumptions. It is your responsibility to provide accurate and complete information. Please contact your advisor with any changes to your information and/or planning assumptions. Inaccurate information and/or unreasonable planning assumptions can materially impact the results of this financial plan.

The simulation of returns at the individual asset, account and/or portfolio level drives the investment projections and proposed financial plan. In all cases investment projections are not to be considered definitive estimates of how the individual assets you own now or in the future will perform. Therefore, it is important that you recognize that the comparisons shown may include comparisons of two asset allocation models—the asset allocation of your current portfolio and the asset allocation projected in our proposed plan—and not comparisons of the individual securities you own. Model comparisons and the projected rates of return are based on past performance of the relevant asset classes. Past performance is not a guarantee of future results. No future rate of return can be predicted with certainty.

The report that follows does not make specific investment recommendations or analyze particular securities. Rather, the report typically contains a proposed asset allocation model based upon your stated risk tolerance, age, current asset allocation and value of your assets. The asset allocation models we use are continuously re-evaluated and are periodically changed as a result. We are under no obligation to revise any financial planning report already prepared if an allocation model is changed after it is issued to you.

Actual results are influenced by events that are both within and outside of your control. The rates actually returned by asset classes will differ from our projections. The rates actually returned by any allocation model noted within the financial plan will likely differ from those returned by any individual portfolio of securities constructed to follow a specific allocation model. Any rate of return shown or used in the financial plan is not intended to predict nor guarantee the actual results of an investment product.



Disclaimer

IMPORTANT: *Investments in stocks, bonds, mutual funds, and other securities are not bank products, are not FDIC insured, and may be subject to loss of principal.*

We have read and understand the above information and disclosures. We understand the basis upon which the report that follows was prepared. We recognize the nature of the asset allocation comparisons and estimated returns as illustrations only. We acknowledge that the report may contain a recommendation for adjusting the asset allocation of our current investment portfolio(s), but it does not provide any guaranteed rates of return, advice on particular securities or any specific legal, tax or accounting advice.

Customer Signature



Summary Comparison in 2019

Jack & Jill Flash

Financial Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Cash and other investments	3,145,947	2,137,805	-1,008,142	-32.0%
Employer stock and stock options	95,072	95,072	0	0.0%
Retirement plans, annuities & insurance cash values	3,437,388	3,592,884	155,496	4.5%
Financial Assets	6,678,407	5,825,761	-852,646	-12.8%
Unmarketable assets	17,057,439	10,599,655	-6,457,784	-37.9%
Personal assets	1,979,417	1,979,417	0	0.0%
Total Assets	25,715,263	18,404,833	-7,310,430	-28.4%
Less: liabilities	380,286	657,334	277,048	72.9%
Net Worth	25,334,977	17,747,499	-7,587,478	-29.9%
Pretax Family Wealth	25,431,782	25,639,742	207,960	0.8%

Estate Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Estate settlement costs	416,145	394,225	-21,919	-5.3%
Estate taxes, income taxes, capital gains & Medicare taxes	4,019,094	3,746,358	-272,736	-6.8%
Estate Shrinkage	4,435,239	4,140,583	-294,656	-6.6%

Bypass trust and other bequests from the taxable estate	20,238,218	19,560,533	-677,685	-3.3%
Annual gift fund and other irrevocable trusts	96,806	3,069,603	2,972,797	3070.9%
Irrevocable life insurance trusts & other excludable insurance	0	3,215,487	3,215,487	100.0%
Net to Heirs	19,107,120	24,497,839	5,390,719	28.2%
Charitable bequests and transfers from charitable trusts	2,689,424	2,689,424	0	0.0%
Combined Wealth Transfer	21,796,544	27,187,263	5,390,719	24.7%

Planning Assumptions	Scenario 1	Scenario 2
Jack retires at age 62 and Jill retires at age 60.	x	x
Projections are based on current asset allocations.	x	
Projections are based on recommended asset allocations.		x
Jack sells ShopRight, Inc. stock at retirement.	x	
Jack sells ShopRight office building at retirement.	x	x
Jack transfers 50% of ShopRight, Inc. to a 10-year GRAT in 2014.		x
Account #2 gifted in trust in 2015.		x
Jack sells remaining ShopRight stock to IDGT in 2022 for 10-year SCIN.		x
ShopRight IDGT trustee buys \$2.5MM insurance policy on Jack's life.		x
ILIT established in 2014; ILIT buys \$2MM 2nd-to-die life insurance.		x
Rental properties are sold over 10 years starting at Jill's retirement.		x
Jill bequeathes both nonqualified plans to charity at death.	x	x
Scenario 1 - Current Allocations		
Scenario 2 - Recommended Allocations & Advanced Planning		



Summary Comparison in 2024

Jack & Jill Flash

Financial Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Cash and other investments	20,998,515	2,847,354	-18,151,161	-86.4%
Employer stock and stock options	332,010	332,010	0	0.0%
Retirement plans, annuities & insurance cash values	4,013,981	4,306,932	292,951	7.3%
Financial Assets	25,344,507	7,486,297	-17,858,210	-70.5%
Unmarketable assets	918,952	7,193,273	6,274,321	682.8%
Personal assets	2,371,909	2,371,909	0	0.0%
Total Assets	28,635,368	17,051,479	-11,583,889	-40.5%
Less: liabilities	62,600	61,204	-1,396	-2.2%
Net Worth	28,572,768	16,990,275	-11,582,493	-40.5%
Pretax Family Wealth	28,572,768	36,617,525	8,044,757	28.2%

Estate Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Estate settlement costs	584,839	353,439	-231,400	-39.6%
Estate taxes, income taxes, capital gains & Medicare taxes	6,206,242	7,489,535	1,283,293	20.7%
Estate Shrinkage	6,791,081	7,842,975	1,051,894	15.5%

Bypass trust and other bequests from the taxable estate	19,812,853	12,228,881	-7,583,972	-38.3%
Annual gift fund and other irrevocable trusts	0	20,317,313	20,317,313	100.0%
Irrevocable life insurance trusts & other excludable insurance	0	4,578,404	4,578,404	100.0%
Net to Heirs	19,791,193	32,052,523	12,261,330	62.0%
Charitable bequests and transfers from charitable trusts	2,740,495	2,740,495	0	0.0%
Combined Wealth Transfer	22,531,688	34,793,018	12,261,330	54.4%

Planning Assumptions	Scenario 1	Scenario 2
Jack retires at age 62 and Jill retires at age 60.	x	x
Projections are based on current asset allocations.	x	
Projections are based on recommended asset allocations.		x
Jack sells ShopRight, Inc. stock at retirement.	x	
Jack sells ShopRight office building at retirement.	x	x
Jack transfers 50% of ShopRight, Inc. to a 10-year GRAT in 2014.		x
Account #2 gifted in trust in 2015.		x
Jack sells remaining ShopRight stock to IDGT in 2022 for 10-year SCIN.		x
ShopRight IDGT trustee buys \$2.5MM insurance policy on Jack's life.		x
ILIT established in 2014; ILIT buys \$2MM 2nd-to-die life insurance.		x
Rental properties are sold over 10 years starting at Jill's retirement.		x
Jill bequeathes both nonqualified plans to charity at death.	x	x
Scenario 1 - Current Allocations		
Scenario 2 - Recommended Allocations & Advanced Planning		



Summary Comparison in 2048

Jack & Jill Flash

Financial Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Cash and other investments	67,033,464	100,000	-66,933,464	-99.9%
Employer stock and stock options	56,046	56,046	0	0.0%
Retirement plans, annuities & insurance cash values	12,055,463	9,171,715	-2,883,748	-23.9%
Financial Assets	79,144,972	9,327,760	-69,817,212	-88.2%
Unmarketable assets	2,296,806	225,109	-2,071,697	-90.2%
Personal assets	3,469,295	3,469,295	0	0.0%
Total Assets	84,911,072	13,022,164	-71,888,909	-84.7%
Less: liabilities	422,862	1,095,507	672,644	159.1%
Net Worth	84,488,210	11,926,657	-72,561,553	-85.9%
Pretax Family Wealth	84,488,210	223,537,652	139,049,442	164.6%

Estate Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Estate settlement costs	1,700,621	253,533	-1,447,088	-85.1%
Estate taxes, income taxes, capital gains & Medicare taxes	28,873,834	31,318,516	2,444,682	8.5%
Estate Shrinkage	30,574,455	31,572,049	997,594	3.3%

Bypass trust and other bequests from the taxable estate	50,621,419	9,549,406	-41,072,013	-81.1%
Annual gift fund and other irrevocable trusts	0	183,501,133	183,501,133	100.0%
Irrevocable life insurance trusts & other excludable insurance	0	33,737,587	33,737,587	100.0%
Net to Heirs	50,565,897	198,343,328	147,777,431	292.2%
Charitable bequests and transfers from charitable trusts	4,097,858	0	-4,097,858	-100.0%
Combined Wealth Transfer	54,663,755	198,343,328	143,679,573	262.8%

Planning Assumptions	Scenario 1	Scenario 2
Jack retires at age 62 and Jill retires at age 60.	x	x
Projections are based on current asset allocations.	x	
Projections are based on recommended asset allocations.		x
Jack sells ShopRight, Inc. stock at retirement.	x	
Jack sells ShopRight office building at retirement.	x	x
Jack transfers 50% of ShopRight, Inc. to a 10-year GRAT in 2014.		x
Account #2 gifted in trust in 2015.		x
Jack sells remaining ShopRight stock to IDGT in 2022 for 10-year SCIN.		x
ShopRight IDGT trustee buys \$2.5MM insurance policy on Jack's life.		x
ILIT established in 2014; ILIT buys \$2MM 2nd-to-die life insurance.		x
Rental properties are sold over 10 years starting at Jill's retirement.		x
Jill bequeathes both nonqualified plans to charity at death.	x	x
Scenario 1 - Current Allocations		
Scenario 2 - Recommended Allocations & Advanced Planning		



Summary Comparison in 2051

Jack & Jill Flash

Financial Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Cash and other investments	67,011,888	100,000	-66,911,888	-99.9%
Employer stock and stock options	68,880	68,880	0	0.0%
Retirement plans, annuities & insurance cash values	13,797,030	0	-13,797,030	-100.0%
Financial Assets	80,877,799	168,880	-80,708,919	-99.8%
Unmarketable assets	2,576,360	245,983	-2,330,377	-90.5%
Personal assets	4,011,667	4,011,667	0	0.0%
Total Assets	87,465,825	4,426,530	-83,039,296	-94.9%
Less: liabilities	362,254	4,028,766	3,666,511	1012.1%
Net Worth	87,103,571	397,764	-86,705,807	-99.5%
Pretax Family Wealth	99,298,908	279,910,644	180,611,736	181.9%

Estate Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Estate settlement costs	1,737,411	7,955	-1,729,455	-99.5%
Estate taxes, income taxes, capital gains & Medicare taxes	35,691,177	35,072,159	-619,019	-1.7%
Estate Shrinkage	37,428,588	35,080,114	-2,348,474	-6.3%

Bypass trust and other bequests from the taxable estate	58,947,547	5,731,420	-53,216,128	-90.3%
Annual gift fund and other irrevocable trusts	0	233,980,165	233,980,165	100.0%
Irrevocable life insurance trusts & other excludable insurance	0	46,311,328	46,311,328	100.0%
Net to Heirs	58,885,093	250,980,097	192,095,004	326.2%
Charitable bequests and transfers from charitable trusts	4,351,179	0	-4,351,179	-100.0%
Combined Wealth Transfer	63,236,272	250,980,097	187,743,825	296.9%

Planning Assumptions	Scenario 1	Scenario 2
Jack retires at age 62 and Jill retires at age 60.	x	x
Projections are based on current asset allocations.	x	
Projections are based on recommended asset allocations.		x
Jack sells ShopRight, Inc. stock at retirement.	x	
Jack sells ShopRight office building at retirement.	x	x
Jack transfers 50% of ShopRight, Inc. to a 10-year GRAT in 2014.		x
Account #2 gifted in trust in 2015.		x
Jack sells remaining ShopRight stock to IDGT in 2022 for 10-year SCIN.		x
ShopRight IDGT trustee buys \$2.5MM insurance policy on Jack's life.		x
ILIT established in 2014; ILIT buys \$2MM 2nd-to-die life insurance.		x
Rental properties are sold over 10 years starting at Jill's retirement.		x
Jill bequeathes both nonqualified plans to charity at death.	x	x
Scenario 1 - Current Allocations		
Scenario 2 - Recommended Allocations & Advanced Planning		



Projected Financial & Estate Summary

Jack & Jill Flash

FINANCIAL ANALYSIS							
Legend	Financial Assets			Unmarketable Assets	Personal Assets	Net Worth	Pretax Family Wealth
	Taxable Employer Stock & Stock Options	Cash Fund & Other Taxable Investments	Retirement Plans, Annuities & Cash Values				
A	0	-1,008,142	155,496	-6,457,784	0	-7,587,478	207,960
B	0	-18,151,161	292,951	6,274,321	0	-11,582,493	8,044,757
C	0	-66,933,464	-2,883,748	-2,071,697	0	-72,561,553	139,049,442
D	0	-66,911,888	-13,797,030	-2,330,377	0	-86,705,807	180,611,736

ESTATE ANALYSIS							
Legend	Estate Shrinkage		Charitable Gifts, Bequests & Lead/Remainder Trust Transfers	Net to Heirs			
	Estate Settlement Costs	Estate, Income, Capital Gains & Medicare Taxes		Bypass Trust & Other Bequests fr Taxable Estate	Irrevocable Trusts	Irrevocable Life Insurance Trusts	Net to Heirs
A	-21,919	-272,736	0	-677,685	2,972,797	3,215,487	5,390,719
B	-231,400	1,283,293	0	-7,583,972	20,317,313	4,578,404	12,261,330
C	-1,447,088	2,444,682	-4,097,858	-41,072,013	183,501,133	33,737,587	147,777,431
D	-1,729,455	-619,019	-4,351,179	-53,216,128	233,980,165	46,311,328	192,095,004

Legend	Year	Event
A	2019	Current year + 5
B	2024	Current year + 10
C	2048	1st death
D	2051	2nd death

This Summary Compares Projected Values Under Two Scenarios:
 Current Allocations
 Recommended Allocations & Advanced Planning

NOTE: In all cases, the estate analysis assumes that death occurs at the end of the year indicated.



Annual Cash Flows, Financial Assets & Net Worth Comparison - Future Dollars

Jack & Jill Flash

Year	Pretax Cash Flows			Cash Flow Surplus/-Deficit			Financial Assets			Net Worth		
	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference
2014	1,061,182	1,045,015	-16,167	192,449	132,847	-59,602	3,770,444	3,399,425	-371,019	16,856,894	11,288,952	-5,567,942
2015	1,045,692	1,026,612	-19,080	156,845	47,489	-109,356	4,245,436	3,781,651	-463,785	18,284,039	12,388,544	-5,895,495
2016	1,122,188	1,097,742	-24,446	176,555	69,298	-107,257	4,766,859	4,213,228	-553,630	19,835,330	13,587,844	-6,247,486
2017	1,205,396	1,175,621	-29,775	200,884	92,373	-108,511	5,313,588	4,671,724	-641,864	21,496,755	14,848,881	-6,647,874
2018	1,293,469	1,257,906	-35,563	230,076	116,210	-113,866	5,953,064	5,221,331	-731,733	23,333,635	16,240,146	-7,093,489
2019	1,385,268	1,343,521	-41,747	278,995	129,552	-149,443	6,678,407	5,825,761	-852,646	25,334,977	17,747,499	-7,587,478
2020	1,492,813	1,443,175	-49,638	334,843	156,000	-178,843	7,510,936	6,511,939	-998,997	27,509,325	19,368,979	-8,140,347
2021	1,615,242	1,555,795	-59,447	453,915	232,308	-221,607	8,495,231	7,311,359	-1,183,872	29,881,948	21,114,519	-8,767,430
2022	19,483,779	2,493,976	-16,989,803	15,590,909	254,047	-15,336,862	24,601,947	8,071,144	-16,530,803	26,840,193	17,242,823	-9,597,370
2023	1,664,202	1,498,154	-166,048	-189,247	9,104	198,351	24,480,814	7,741,257	-16,739,557	27,559,497	17,088,167	-10,471,331
2024	1,242,220	700,838	-541,382	240,314	-460,006	-700,320	25,344,507	7,486,297	-17,858,210	28,572,768	16,990,275	-11,582,493
2025	1,280,094	683,772	-596,322	256,740	-410,200	-666,940	26,366,198	7,376,525	-18,989,673	29,716,130	16,926,843	-12,789,287
2026	1,357,777	705,397	-652,380	331,332	-365,621	-696,953	27,517,914	7,319,894	-20,198,020	30,994,112	16,899,902	-14,094,210
2027	1,416,278	703,831	-712,447	335,332	-422,681	-758,013	28,608,998	7,092,229	-21,516,769	32,218,025	16,695,688	-15,522,337
2028	2,119,947	1,341,791	-778,156	962,366	129,878	-832,488	30,509,050	7,544,862	-22,964,188	33,593,099	16,518,230	-17,074,868
2029	1,573,573	722,075	-851,498	359,105	-540,868	-899,973	31,891,942	7,361,741	-24,530,201	35,112,547	16,331,979	-18,780,567
2030	1,819,226	901,309	-917,917	491,651	-506,062	-997,713	33,292,908	7,021,946	-26,270,963	36,632,204	15,974,938	-20,657,266
2031	1,793,998	7,182,934	5,388,936	416,759	5,710,673	5,293,914	34,782,323	12,996,790	-21,785,533	38,280,452	15,576,608	-22,703,844
2032	1,862,205	818,600	-1,043,605	436,124	-325,385	-761,509	36,368,798	13,189,217	-23,179,581	40,024,400	15,853,132	-24,171,268
2033	3,115,863	1,857,648	-1,258,215	1,322,881	460,156	-862,725	38,653,740	13,953,933	-24,699,807	41,407,812	15,679,990	-25,727,822
2034	2,018,661	695,385	-1,323,276	339,418	-577,031	-916,449	40,348,482	14,010,154	-26,338,328	43,339,549	15,927,085	-27,412,465
2035	2,107,194	702,180	-1,405,014	477,695	-507,879	-985,574	42,255,210	14,141,048	-28,114,162	45,369,276	16,137,010	-29,232,266
2036	2,207,082	711,906	-1,495,176	502,403	-545,814	-1,048,217	44,267,408	14,242,812	-30,024,596	47,509,920	16,320,642	-31,189,278
2037	2,314,230	721,930	-1,592,300	529,798	-594,394	-1,124,192	46,390,765	14,302,477	-32,088,288	49,767,860	16,466,728	-33,301,133
2038	2,427,843	730,422	-1,697,421	559,599	-645,993	-1,205,592	48,632,021	14,315,438	-34,316,582	52,150,193	16,570,836	-35,579,357
2039	2,548,312	737,360	-1,810,952	591,982	-701,304	-1,293,286	50,998,311	14,276,019	-36,722,291	54,664,297	16,626,957	-38,037,340
2040	2,677,955	744,013	-1,933,942	628,292	-760,554	-1,388,846	53,496,464	14,176,558	-39,319,906	57,317,075	16,628,231	-40,688,844
2041	2,815,536	748,875	-2,066,661	667,306	-824,884	-1,492,190	56,133,875	14,009,187	-42,124,688	60,116,400	16,566,504	-43,549,896
2042	2,962,671	752,505	-2,210,166	710,101	-895,061	-1,605,162	58,918,069	13,763,985	-45,154,085	63,069,985	16,431,868	-46,638,117
2043	3,120,197	754,690	-2,365,507	756,919	-964,093	-1,721,012	61,856,643	13,437,279	-48,419,363	66,185,729	16,220,983	-49,964,745
2044	3,287,618	754,174	-2,533,444	807,198	-1,049,504	-1,856,702	64,957,723	13,008,749	-51,948,974	69,472,233	15,913,126	-53,559,107
2045	3,467,027	751,579	-2,715,448	862,256	-1,152,218	-2,014,474	68,229,275	12,454,613	-55,774,662	72,937,672	15,484,637	-57,453,035
2046	3,659,440	746,195	-2,913,245	921,985	-1,257,617	-2,179,602	71,678,748	11,764,232	-59,914,517	76,589,283	14,858,318	-61,730,965
2047	3,862,694	728,977	-3,133,717	984,924	-1,449,697	-2,434,621	75,314,800	10,857,748	-64,457,053	80,436,040	13,600,716	-66,835,324
2048	4,080,183	661,445	-3,418,738	1,052,606	-2,118,080	-3,170,686	79,144,972	9,327,760	-69,817,212	84,488,210	11,926,657	-72,561,554
2049	5,426,471	1,571,485	-3,854,986	-9,694,361	-6,248,467	-3,445,894	72,336,126	3,423,253	-68,912,873	77,969,938	4,334,372	-73,635,566
2050	4,225,756	188,808	-4,036,948	1,375,707	-4,710,029	-6,085,736	76,465,475	164,351	-76,301,124	82,458,751	2,463,702	-79,995,049
2051	4,504,861	194,566	-4,310,295	1,541,428	-2,535,661	-4,077,089	80,877,799	168,880	-80,708,919	87,103,571	397,764	-86,705,807



Wealth Transfer Comparison - Future Dollars

Jack & Jill Flash

Year	Estate & Inheritance Taxes			Net to Heirs			Value of Charitable Transfers		
	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference
2014	778,422	729,059	-49,363	13,725,319	18,250,064	4,524,745	2,070,657	2,070,657	0
2015	1,056,586	948,061	-108,525	14,683,335	19,335,243	4,651,907	2,179,418	2,179,418	0
2016	1,445,821	1,280,642	-165,179	15,643,940	20,443,418	4,799,479	2,295,101	2,295,101	0
2017	1,866,135	1,637,481	-228,654	16,631,717	21,620,240	4,988,523	2,418,254	2,418,254	0
2018	2,337,118	2,041,800	-295,318	17,712,367	22,879,306	5,166,938	2,549,477	2,549,477	0
2019	2,622,769	2,258,707	-364,062	19,107,120	24,497,839	5,390,719	2,689,424	2,689,424	0
2020	3,256,902	2,820,177	-436,725	20,298,688	25,915,207	5,616,519	2,838,807	2,838,807	0
2021	3,964,068	3,447,174	-516,894	21,560,446	27,436,391	5,875,946	2,998,404	2,998,404	0
2022	5,113,599	3,521,536	-1,592,063	18,419,042	26,852,981	8,433,939	3,169,064	3,169,064	0
2023	5,490,539	1,207,552	-4,282,987	19,165,304	29,919,410	10,754,106	2,751,194	2,751,194	0
2024	5,831,242	1,051,261	-4,779,981	19,791,193	32,052,523	12,261,330	2,740,495	2,740,495	0
2025	6,231,604	911,829	-5,319,775	20,470,863	34,406,868	13,936,005	2,727,469	2,727,469	0
2026	6,684,551	781,075	-5,903,477	21,221,359	37,023,011	15,801,651	2,711,928	2,711,928	0
2027	7,123,513	581,143	-6,542,370	21,961,470	39,822,164	17,860,694	2,693,671	2,693,671	0
2028	7,622,703	385,728	-7,236,975	22,755,848	42,903,173	20,147,325	2,672,485	2,672,485	0
2029	8,179,163	191,094	-7,988,069	23,636,618	46,281,329	22,644,711	2,648,141	2,648,141	0
2030	8,746,414	64,464	-8,681,950	24,547,631	50,029,059	25,481,428	2,620,396	2,344,182	-276,214
2031	9,364,046	65,885	-9,298,162	25,513,365	55,449,509	29,936,144	2,588,991	1,660,430	-928,562
2032	10,017,357	67,393	-9,949,964	26,533,909	59,578,233	33,044,324	2,553,650	1,618,663	-934,987
2033	10,465,765	68,826	-10,396,939	27,327,488	63,885,520	36,558,032	2,630,259	1,145,402	-1,484,858
2034	11,151,020	70,347	-11,080,673	28,389,537	68,729,316	40,339,778	2,709,167	1,063,752	-1,645,415
2035	11,879,277	71,874	-11,807,403	29,498,835	73,980,965	44,482,130	2,790,442	945,661	-1,844,781
2036	12,656,327	10,901	-12,645,426	30,662,051	79,624,065	48,962,014	2,874,155	958,052	-1,916,103
2037	13,475,811	0	-13,475,811	31,892,065	85,804,724	53,912,659	2,960,380	788,469	-2,171,910
2038	14,350,086	0	-14,350,086	33,183,368	92,523,782	59,340,414	3,049,191	550,495	-2,498,696
2039	15,273,242	0	-15,273,242	34,549,012	99,830,832	65,281,819	3,140,667	245,494	-2,895,173
2040	16,257,548	0	-16,257,548	35,984,041	107,701,015	71,716,975	3,234,887	0	-3,234,887
2041	17,306,513	0	-17,306,513	37,479,733	116,078,555	78,598,822	3,331,934	0	-3,331,934
2042	18,423,569	0	-18,423,569	39,065,982	125,159,503	86,093,521	3,431,892	0	-3,431,892
2043	19,603,034	0	-19,603,034	40,744,483	135,003,592	94,259,109	3,534,848	0	-3,534,848
2044	20,848,739	0	-20,848,739	42,505,235	145,675,136	103,169,901	3,640,894	0	-3,640,894
2045	22,182,721	0	-22,182,721	44,364,418	157,244,055	112,879,638	3,750,121	0	-3,750,121
2046	23,589,795	0	-23,589,795	46,314,899	169,814,920	123,500,020	3,862,624	0	-3,862,624
2047	25,073,955	0	-25,073,955	48,393,936	183,491,213	135,097,277	3,978,503	0	-3,978,503
2048	26,648,978	0	-26,648,978	50,565,897	198,343,328	147,777,431	4,097,858	0	-4,097,858
2049	28,761,743	0	-28,761,743	53,207,338	214,792,862	161,585,524	4,179,815	0	-4,179,815
2050	30,641,384	0	-30,641,384	55,999,994	232,293,168	176,293,174	4,264,231	0	-4,264,231
2051	32,590,032	0	-32,590,032	58,885,093	250,980,097	192,095,003	4,351,179	0	-4,351,179





Strategic Wealth Planning Summary

Graphic Comparison under Alternative Planning Scenarios

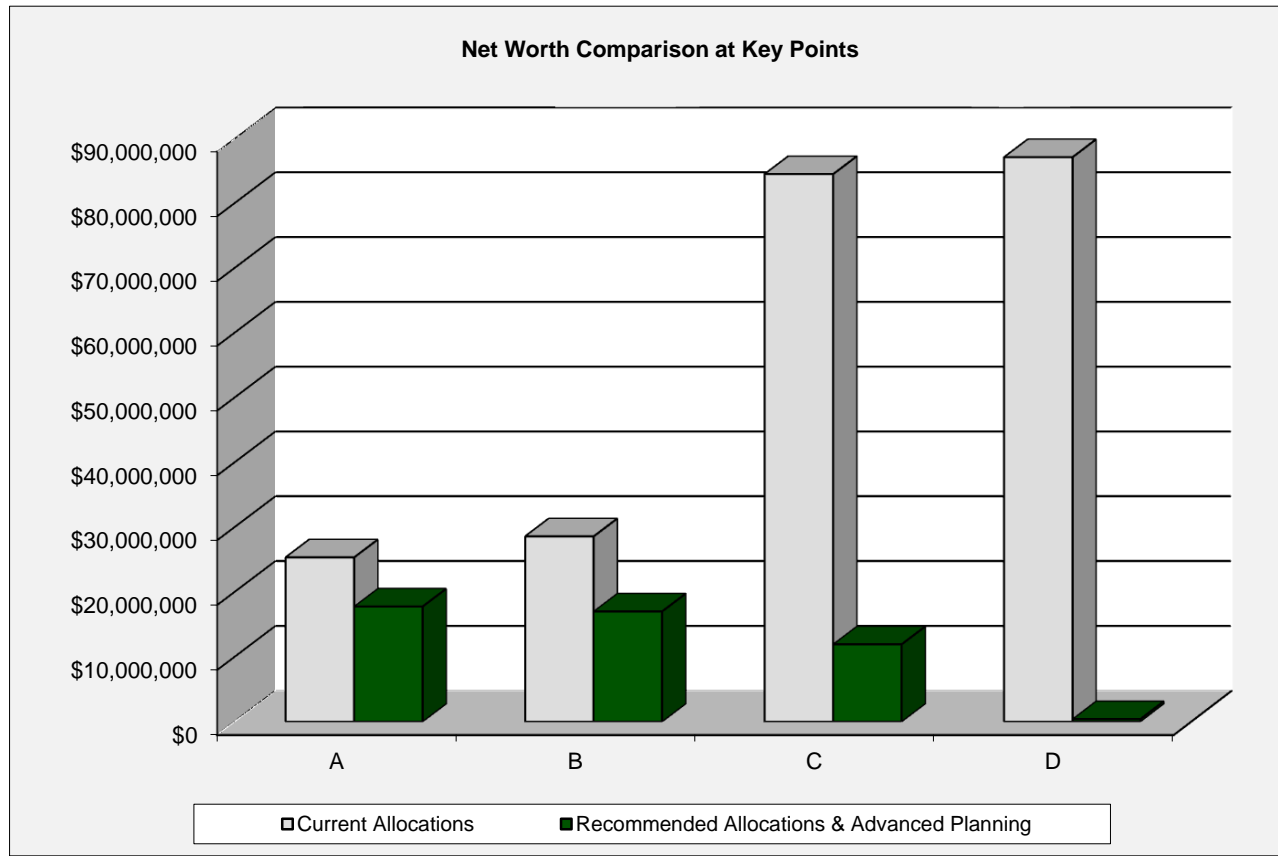
AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Current Allocations vs. Recommended Allocations & Advanced Planning

Projected Financial Summary

Jack & Jill Flash

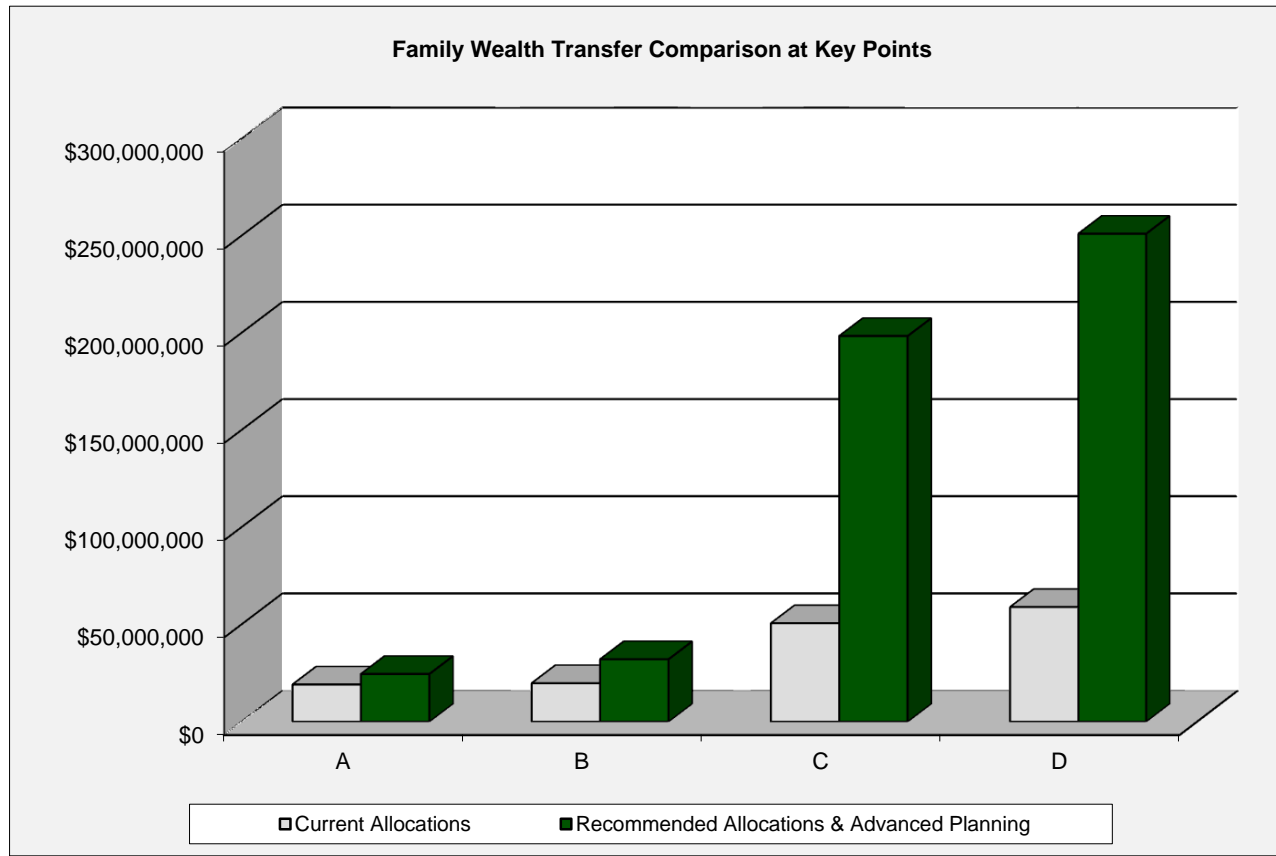


Legend	Year	Event
A	2019	Current year + 5
B	2024	Current year + 10
C	2048	1st death
D	2051	2nd death



Projected Estate Summary

Jack & Jill Flash



Legend	Year	Event
A	2019	Current year + 5
B	2024	Current year + 10
C	2048	1st death
D	2051	2nd death





Strategic Wealth Planning Illustration

An Integrated Analysis of
CASH FLOWS, NET WORTH & ESTATE PLANNING

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Net Worth Summary

Jack & Jill Flash

As of January 1, 2014

Financial Assets	Jack	Jill	Joint	Total
Cash management fund	0	0	100,000	100,000
Account #1	670,395	0	0	670,395
Account #2	0	430,000	0	430,000
Account #3	0	0	325,000	325,000
Cash & Investments	670,395	430,000	425,000	1,525,395
Employer stock held in taxable accounts	0	40,000	0	40,000
Restricted share units	0	6,250	0	6,250
Other nonvested employer shares	0	25,000	0	25,000
Nonqualified stock options	0	3,300	0	3,300
Incentive stock options	0	2,250	0	2,250
Nonvested stock options	0	2,400	0	2,400
Employer Stock & Options	0	79,200	0	79,200
Qualified retirement plans	500,000	325,000	0	825,000
Traditional IRAs	165,000	50,000	0	215,000
Nonqualified plans	0	512,000	0	512,000
Nonqualified annuities	55,000	55,000	0	110,000
Life insurance cash values	25,000	0	0	25,000
Retirement Plans, Annuities & Insurance Cash Values	745,000	942,000	0	1,687,000
Financial Assets	1,415,395	1,451,200	425,000	3,291,595
Unmarketable Assets	Jack	Jill	Joint	Total
Closely held businesses	10,000,000	25,000	0	10,025,000
Investment real estate	0	1,000,000	525,000	1,525,000
Notes receivable	29,752	10,919	0	40,670
Art & collectibles	0	0	80,000	80,000
Other unmarketable assets	50,000	35,000	0	85,000
Unmarketable Assets	10,079,752	1,070,919	605,000	11,755,670
Personal Assets	Jack	Jill	Joint	Total
Principal residence	0	0	850,000	850,000
Other residences	0	0	590,000	590,000
Personal property	0	0	240,000	240,000
Personal Assets	0	0	1,680,000	1,680,000
Total Assets	11,495,147	2,522,119	2,710,000	16,727,265



Net Worth Summary

Jack & Jill Flash

As of January 1, 2014

Current Liabilities	Jack	Jill	Joint	Total
25 Breezy Way	0	0	641,778	641,778
423 Sun Circle	0	0	239,259	239,259
1615 Grove Lane	0	0	261,648	261,648
Outstanding Debts	0	0	1,142,686	1,142,686
Income taxes on deferred ordinary income	290,745	359,523	0	650,268
Capital gains taxes on unrealized gains	1,621,246	144,866	71,300	1,837,411
Estimated Deferred Tax Obligations	1,911,991	504,388	71,300	2,487,679
Total Liabilities	1,911,991	504,388	1,213,986	3,630,365
Net Worth	9,583,156	2,017,730	1,496,014	13,096,900
After-tax education funds				39,945
Total Family Wealth				13,136,845



Financial Assets & Cash Flow Summary

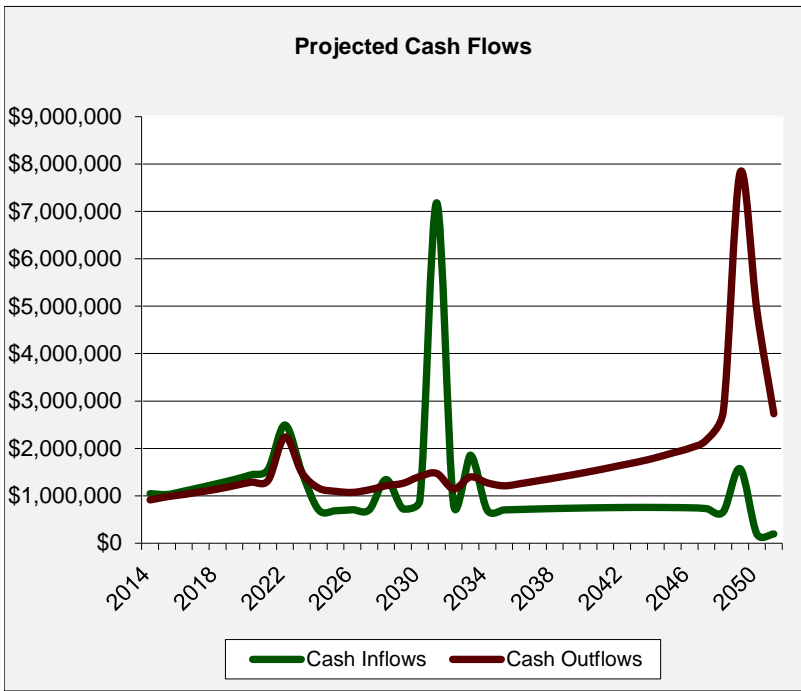
Jack & Jill Flash

Cash Flow Sufficiency & Financial Asset Depletion

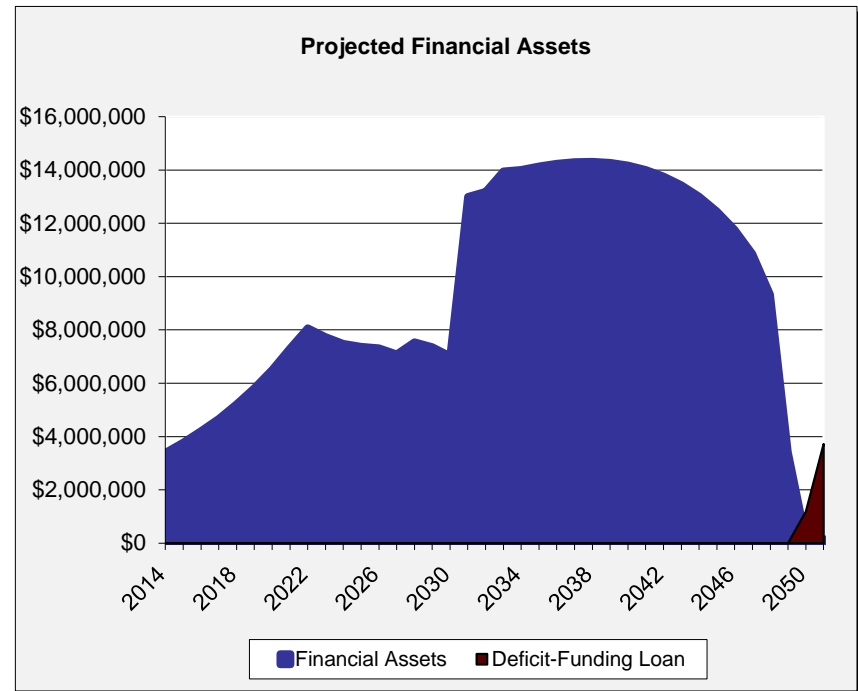
Cash flow needs are met in all years between 2014 and 2051	No
First year when financial assets are depleted	NA
Jack's attained age at year end when financial assets are depleted	NA
Aggregate ending financial asset balances	168,880
Outstanding balance of deficit-funding loan in 2051	3,721,787

Projected Cash Flows Discounted @ 3.0%

Present value of projected cash inflows between 2014 and 2051	27,456,676
Present value of projected cash outflows between 2014 and 2051	35,373,248
Present value of cash flow surplus/deficit	-7,916,572



The chart above illustrates the projected cash flows through 2051.



The chart above illustrates financial asset trends through 2051.



Annual Cash Flows, Net Worth & Net to Heirs Summary - Future Dollars

Jack & Jill Flash

Year	Cash Flows				Net Worth					Intrafamily Wealth Transfers		
	Cash Inflows	Cash Outflows	Taxes	Cash Flow Surplus/ -Deficit	Financial Assets	Unmarketable Assets	Personal Assets	Total Liabilities	Net Worth	Irrevocable Trusts & Education Funds	Total Pretax Family Wealth	Net to Heirs
2014	1,045,015	592,148	320,020	132,847	3,399,425	7,275,194	1,716,900	1,102,567	11,288,952	5,630,047	16,918,999	18,250,064
2015	1,026,612	580,806	398,317	47,489	3,781,651	7,895,792	1,759,089	1,047,988	12,388,544	5,969,659	18,358,203	19,335,243
2016	1,097,742	595,849	432,595	69,298	4,213,228	8,531,851	1,806,477	963,713	13,587,844	6,357,940	19,945,783	20,443,418
2017	1,175,621	613,994	469,254	92,373	4,671,724	9,192,836	1,859,008	874,687	14,848,881	6,807,744	21,656,625	21,620,240
2018	1,257,906	634,726	506,970	116,210	5,221,331	9,881,068	1,916,654	778,907	16,240,146	7,316,997	23,557,143	22,879,306
2019	1,343,521	662,064	551,905	129,552	5,825,761	10,599,655	1,979,417	657,335	17,747,499	7,892,243	25,639,742	24,497,839
2020	1,443,175	690,682	596,493	156,000	6,511,939	11,339,883	2,047,326	530,169	19,368,979	8,533,814	27,902,793	25,915,207
2021	1,555,795	667,950	655,537	232,308	7,311,359	12,099,310	2,120,437	416,587	21,114,519	9,245,582	30,360,101	27,436,391
2022	2,493,976	1,394,544	845,385	254,047	8,071,144	7,318,263	2,198,831	345,415	17,242,823	15,183,475	32,426,298	26,852,981
2023	1,498,154	644,043	845,007	9,104	7,741,257	7,245,873	2,282,612	181,575	17,088,167	17,198,085	34,286,252	29,919,410
2024	700,838	659,352	501,492	-460,006	7,486,297	7,193,273	2,371,909	61,204	16,990,275	19,627,250	36,617,525	32,052,523
2025	683,772	621,022	472,950	-410,200	7,376,525	7,135,121	2,466,876	51,678	16,926,843	22,307,489	39,234,333	34,406,868
2026	705,397	558,352	512,666	-365,621	7,319,894	7,071,058	2,567,686	58,736	16,899,902	25,254,272	42,154,175	37,023,011
2027	703,831	578,392	548,120	-422,681	7,092,229	7,000,705	2,674,539	71,785	16,695,688	28,501,192	45,196,880	39,822,164
2028	1,341,791	598,794	613,119	129,878	7,544,862	6,923,660	2,125,519	75,811	16,518,230	32,077,000	48,595,231	42,903,173
2029	722,075	611,568	651,375	-540,868	7,361,741	6,839,502	2,225,280	94,544	16,331,979	36,005,200	52,337,180	46,281,329
2030	901,309	632,725	774,646	-506,062	7,021,946	6,747,785	2,331,221	126,014	15,974,938	40,327,687	56,302,625	50,029,059
2031	7,182,934	654,277	817,984	5,710,673	12,996,790	248,550	2,443,617	112,348	15,576,608	45,082,252	60,658,860	55,449,509
2032	818,600	668,235	475,750	-325,385	13,189,217	140,280	2,562,764	39,130	15,853,132	49,545,674	65,398,806	59,578,233
2033	1,857,648	690,612	706,880	460,156	13,953,933	144,489	1,742,881	161,312	15,679,990	54,412,717	70,092,707	63,885,520
2034	695,385	713,421	558,995	-577,031	14,010,154	148,824	1,819,757	51,650	15,927,085	59,718,502	75,645,587	68,729,316
2035	702,180	736,673	473,386	-507,879	14,141,048	153,288	1,901,022	58,348	16,137,010	65,501,247	81,638,258	73,980,965
2036	711,906	752,383	505,337	-545,814	14,242,812	157,887	1,986,871	66,928	16,320,642	71,794,559	88,115,201	79,624,065
2037	721,930	776,564	539,760	-594,394	14,302,477	162,624	2,077,517	75,890	16,466,728	78,651,125	95,117,853	85,804,724
2038	730,422	801,231	575,184	-645,993	14,315,438	167,502	2,173,187	85,292	16,570,836	86,120,268	102,691,103	92,523,782
2039	737,360	826,398	612,266	-701,304	14,276,019	172,527	2,274,126	95,715	16,626,957	94,255,737	110,882,694	99,830,832
2040	744,013	852,081	652,486	-760,554	14,176,558	177,703	2,380,596	106,626	16,628,231	103,116,114	119,744,346	107,701,015
2041	748,875	878,293	695,466	-824,884	14,009,187	183,034	2,492,877	118,594	16,566,504	112,765,282	129,331,786	116,078,555
2042	752,505	905,051	742,515	-895,061	13,763,985	188,525	2,611,269	131,911	16,431,868	123,272,928	139,704,796	125,159,503
2043	754,690	924,373	794,410	-964,093	13,437,279	194,181	2,736,090	146,567	16,220,983	134,707,094	150,928,078	135,003,592
2044	754,174	952,275	851,403	-1,049,504	13,008,749	200,006	2,867,680	163,310	15,913,126	147,158,175	163,071,301	145,675,136
2045	751,579	988,772	915,025	-1,152,218	12,454,613	206,007	3,006,400	182,382	15,484,637	160,724,803	176,209,441	157,244,055
2046	746,195	1,017,886	985,926	-1,257,617	11,764,232	212,187	3,152,633	270,734	14,858,318	175,498,620	190,356,938	169,814,920
2047	728,977	1,047,632	1,131,042	-1,449,697	10,857,748	218,552	3,306,787	782,371	13,600,716	191,587,887	205,188,603	183,491,213
2048	661,445	1,078,031	1,701,494	-2,118,080	9,327,760	225,109	3,469,295	1,095,507	11,926,657	211,610,995	223,537,652	198,343,328
2049	1,571,485	5,734,195	2,085,757	-6,248,467	3,423,253	231,862	3,640,614	2,961,358	4,334,372	235,611,260	239,945,632	214,792,862
2050	188,808	975,865	3,922,972	-4,710,029	164,351	3,821,233	3,821,233	1,760,700	2,463,702	256,629,992	259,093,694	232,293,168
2051	194,566	1,075,509	1,654,718	-2,535,661	168,880	245,983	4,011,667	4,028,765	397,764	279,512,879	279,910,644	250,980,097





Strategic Wealth Planning Illustration

Supporting Schedules for
INTEGRATED CASH FLOWS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Integrated Cash Flows Illustration

Jack & Jill Flash

Part 1 of 3

Year	Cash Management Fund Beginning Balance	Beginning of Year Cash Flows					Investable Balance	End of Year Cash Inflows		
		Life Insurance Proceeds	Loan Proceeds & Disposition of Unmarketable Assets	IDGT Gift, Bypass Trust Funding & Purchases	Ed Fund & Nonqualified Annuity Contributions	Unpaid Prior-Year Taxes		Investment Income Generated by this Fund	Other Portfolio Income & Planned Distributions	Planned Employer Stock/Option Cash Inflows
2014	100,000	0	85,000	20,000	45,000	0	120,000	2,400	54,580	3,611
2015	100,000	0	0	10,000	15,000	53,382	21,618	432	63,352	1,563
2016	100,000	0	0	0	0	60,984	39,016	780	68,241	349
2017	100,000	0	0	0	0	56,437	43,563	871	74,408	250
2018	100,000	0	0	0	0	70,817	29,183	584	81,966	257
2019	100,001	0	0	0	0	78,612	21,389	428	91,009	265
2020	100,000	0	0	0	0	80,910	19,090	382	101,075	321
2021	100,000	0	0	0	0	96,382	3,618	72	112,856	4,483
2022	100,000	0	1,368,569	711,054	0	112,477	645,038	12,901	128,892	385
2023	100,000	0	103,939	0	0	176,438	27,501	550	146,649	28,294
2024	100,000	0	82,097	0	0	95,578	86,519	1,730	152,966	37,317
2025	100,000	0	85,380	0	0	46,570	138,810	2,776	136,269	35,575
2026	100,000	0	88,796	0	0	51,678	137,118	2,742	121,374	33,908
2027	100,000	0	92,348	0	0	58,736	133,612	2,672	108,094	32,325
2028	100,000	0	738,892	0	0	71,785	767,107	15,342	91,453	30,820
2029	100,000	0	99,883	0	0	75,811	124,072	2,481	101,553	29,380
2030	100,000	0	103,878	0	0	94,544	109,334	2,187	78,788	28,010
2031	100,000	0	108,034	0	0	126,014	82,020	1,640	56,839	26,700
2032	100,000	0	112,355	0	0	112,348	100,007	2,000	342,362	25,459
2033	100,000	0	892,552	0	0	39,130	953,422	19,068	339,917	238,059
2034	100,000	0	0	0	0	161,312	0	0	376,337	0
2035	100,000	0	0	0	0	51,650	48,350	967	362,770	0
2036	100,000	0	0	0	0	58,348	41,652	833	352,090	0
2037	100,000	0	0	0	0	66,928	33,072	661	339,101	0
2038	100,000	0	0	0	0	75,890	24,110	482	323,183	0
2039	100,000	0	0	0	0	85,292	14,708	294	304,069	0
2040	100,000	0	0	0	0	95,715	4,285	86	281,448	0
2041	100,000	0	0	0	0	106,626	0	0	254,982	0
2042	100,000	0	0	0	0	118,594	0	0	224,267	0
2043	100,000	0	0	0	0	131,911	0	0	188,843	0
2044	100,000	0	0	0	0	146,567	0	0	148,577	0
2045	100,000	0	0	0	0	163,310	0	0	102,465	0
2046	100,000	0	0	0	0	182,382	0	0	49,414	0
2047	100,000	0	0	0	0	270,734	0	0	0	0
2048	100,000	0	0	0	0	782,371	0	0	0	0
2049	100,000	982,737	0	4,786,093	0	1,095,507	0	0	0	0
2050	100,000	0	0	0	0	2,961,358	0	0	0	0
2051	100,000	0	0	0	0	574,574	0	0	0	0



Integrated Cash Flows Illustration

Jack & Jill Flash

Part 2 of 3

Year	End of Year Cash Inflows							End of Year Cash Outflows				
	Planned IRA Distributions	Qualified & Nonqualified Plan Distributions	Nonqualified Annuity Distributions	Trust Distributions	Business & Real Estate Income	Payments on Notes Receivable	Non-Asset-Based & Miscellaneous Income	Interest Paid on Option Exercise Loan	Interest Paid on Deficit-Funding Loan	Other Nontax Cash Outflows	Nonqualified Annuity Contributions	Estimated Tax Payments & Withholdings
2014	0	0	0	250,000	327,250	10,675	311,500	0	0	461,149	10,000	320,020
2015	0	0	0	258,607	357,233	10,675	334,750	315	0	433,492	10,000	344,935
2016	0	0	0	268,479	388,044	10,675	361,173	651	0	473,198	10,000	371,611
2017	0	0	0	279,801	420,157	10,675	389,458	651	0	483,343	10,000	412,817
2018	0	0	0	292,787	453,545	7,451	421,315	651	0	504,074	10,000	436,153
2019	0	0	0	307,681	488,166	0	455,972	651	0	523,414	10,000	473,293
2020	0	0	0	324,763	523,957	0	492,678	651	0	552,031	10,000	515,583
2021	0	0	0	344,354	560,825	0	533,205	651	0	521,299	10,000	559,155
2022	0	0	0	365,606	37,951	255,980	323,692	651	0	541,839	5,000	732,908
2023	0	561,614	0	365,606	35,523	255,980	0	651	0	499,392	0	668,569
2024	0	128,182	9,727	0	32,839	255,980	0	0	0	515,352	0	405,914
2025	0	128,182	9,727	0	29,883	255,980	0	0	0	469,021	0	426,380
2026	0	128,182	9,727	0	26,639	255,980	38,050	0	0	406,352	0	460,988
2027	0	128,182	22,334	0	23,087	255,980	38,810	0	0	418,392	0	489,384
2028	0	128,182	22,334	0	19,208	255,980	39,580	0	0	430,794	0	541,334
2029	0	128,182	22,334	0	14,982	255,980	67,300	0	0	443,568	0	575,564
2030	202,923	128,182	22,334	0	10,388	255,980	68,640	0	0	456,725	0	680,102
2031	108,324	128,182	22,334	0	5,402	6,655,470	70,010	0	0	470,277	0	691,970
2032	114,498	128,182	22,334	0	0	0	71,410	0	0	484,235	0	363,402
2033	260,879	12,000	22,334	0	0	0	72,840	0	0	498,612	0	667,750
2034	210,414	12,000	22,334	0	0	0	74,300	0	0	513,420	0	397,683
2035	228,330	12,000	22,334	0	0	0	75,780	0	0	528,673	0	421,736
2036	247,350	12,000	22,334	0	0	0	77,300	0	0	544,383	0	446,989
2037	268,984	12,000	22,334	0	0	0	78,850	0	0	560,565	0	472,832
2038	292,003	12,000	22,334	0	0	0	80,420	0	0	577,232	0	499,294
2039	316,633	12,000	22,334	0	0	0	82,030	0	0	594,398	0	526,974
2040	344,476	12,000	22,334	0	0	0	83,670	0	0	612,080	0	556,771
2041	374,210	12,000	22,334	0	0	0	85,350	0	0	630,293	0	588,840
2042	406,855	12,000	22,334	0	0	0	87,050	0	0	649,052	0	623,921
2043	442,714	12,000	22,334	0	0	0	88,800	0	0	668,373	0	662,499
2044	480,693	12,000	22,334	0	0	0	90,570	0	0	688,274	0	704,836
2045	522,400	12,000	22,334	0	0	0	92,380	0	0	708,773	0	751,715
2046	568,218	12,000	22,334	0	0	0	94,230	0	0	729,886	0	803,544
2047	598,534	12,000	22,334	0	0	0	96,110	0	0	751,632	0	860,308
2048	529,081	12,000	22,334	0	0	0	98,030	0	0	774,031	0	919,123
2049	405,474	12,000	17,470	93,807	0	0	59,997	0	0	792,102	0	990,250
2050	0	12,000	17,470	98,141	0	0	61,197	0	0	815,865	0	961,614
2051	0	12,000	17,470	102,675	0	0	62,421	0	71,168	840,341	0	1,080,144



Integrated Cash Flows Illustration

Jack & Jill Flash

Part 3 of 3

Year	Annual Gifts	Transfers to Taxable Investments	Cash Management Fund Ending Balance	Cash Flow Surplus/-Deficit	Cash Flow Deficit-Funding Sources							
					Cash Management Fund	Sales from Account #1	Sales from Account #2	Sales from Account #3	Additional Nonqualified Annuity Distributions	Additional Roth IRA Distributions	Additional Traditional IRA Distributions	
2014	56,000	132,847	100,000	132,847	0	0	0	0	0	0	0	0
2015	112,000	47,489	100,000	47,489	0	0	0	0	0	0	0	0
2016	112,000	69,298	100,000	69,298	0	0	0	0	0	0	0	0
2017	120,000	92,372	100,000	92,372	0	0	0	0	0	0	0	0
2018	120,000	116,211	100,001	116,211	0	0	0	0	0	0	0	0
2019	128,000	129,553	100,000	129,553	0	0	0	0	0	0	0	0
2020	128,000	156,000	100,000	156,001	0	0	0	0	0	0	0	0
2021	136,000	232,308	100,000	232,308	0	0	0	0	0	0	0	0
2022	136,000	254,046	100,000	254,047	0	0	0	0	0	0	0	0
2023	144,000	9,104	100,000	9,104	0	0	0	0	0	0	0	0
2024	144,000	0	100,000	-460,006	0	460,005	0	0	0	0	0	0
2025	152,000	0	100,000	-410,199	0	410,199	0	0	0	0	0	0
2026	152,000	0	100,000	-365,621	0	365,621	0	0	0	0	0	0
2027	160,000	0	100,000	-422,681	0	422,681	0	0	0	0	0	0
2028	168,000	129,878	100,000	129,878	0	0	0	0	0	0	0	0
2029	168,000	0	100,000	-540,867	0	236,984	303,883	0	0	0	0	0
2030	176,000	0	100,000	-506,063	0	0	506,063	0	0	0	0	0
2031	184,000	5,710,674	100,000	5,710,674	0	0	0	0	0	0	0	0
2032	184,000	0	100,000	-325,386	0	325,386	0	0	0	0	0	0
2033	192,000	460,156	100,000	460,156	0	0	0	0	0	0	0	0
2034	200,000	0	100,000	-577,031	0	577,030	0	0	0	0	0	0
2035	208,000	0	100,000	-507,878	0	507,878	0	0	0	0	0	0
2036	208,000	0	100,000	-545,813	0	545,813	0	0	0	0	0	0
2037	216,000	0	100,000	-594,394	0	594,394	0	0	0	0	0	0
2038	224,000	0	100,000	-645,994	0	645,994	0	0	0	0	0	0
2039	232,000	0	100,000	-701,304	0	125,890	575,414	0	0	0	0	0
2040	240,000	0	100,000	-760,554	0	0	760,554	0	0	0	0	0
2041	248,000	0	100,000	-824,884	0	0	824,884	0	0	0	0	0
2042	256,000	0	100,000	-895,061	0	0	895,061	0	0	0	0	0
2043	256,000	0	100,000	-964,093	0	0	964,093	0	0	0	0	0
2044	264,000	0	100,000	-1,049,504	0	0	1,049,504	0	0	0	0	0
2045	280,000	0	100,000	-1,152,218	0	0	715,730	436,489	0	0	0	0
2046	288,000	0	100,000	-1,257,617	0	0	0	1,036,094	0	0	0	221,523
2047	296,000	0	100,000	-1,449,697	0	0	0	0	0	0	0	1,449,697
2048	304,000	0	100,000	-2,118,080	0	0	0	0	0	0	0	2,118,080
2049	156,000	0	100,000	-6,248,468	0	0	0	0	522,409	0	0	5,726,059
2050	160,000	0	100,000	-4,710,029	0	0	0	0	882,470	2,641,433	0	0
2051	164,000	0	100,000	-2,535,661	0	0	0	0	0	0	0	0



Cash Outflows Other Than Purchases, Gifts & Savings

Jack & Jill Flash

Year	Scheduled Expenses						Stock Option Exercise Costs	Planned Debt Service	Education Costs Funded from General Assets	Cash Flow Surplus Applied to Debt Service	Total Cash Outflows
	Living Expenses	Charitable Contributions	Property Taxes	Miscellaneous Deductions Subject to 2% of AGI Floor	Medical Expenses	Insurance Premiums					
2014	230,000	20,000	21,500	5,000	5,000	5,000	0	109,714	8,000	56,934	461,149
2015	236,900	20,600	22,145	5,150	5,150	5,000	0	109,714	8,480	20,352	433,492
2016	244,007	21,218	22,809	5,305	5,305	5,000	0	109,714	30,141	29,699	473,198
2017	251,327	21,855	23,494	5,464	5,464	5,000	0	109,714	21,438	39,588	483,343
2018	258,867	22,510	24,198	5,628	5,628	5,000	0	109,714	22,725	49,805	504,074
2019	266,633	23,185	24,924	5,796	5,796	5,000	0	109,714	26,841	55,523	523,414
2020	274,632	23,881	25,672	5,970	5,970	5,000	8,800	109,714	25,533	66,857	552,031
2021	282,871	24,597	26,442	6,149	6,149	5,000	0	87,609	15,036	67,444	521,299
2022	291,357	25,335	27,236	6,334	6,334	5,000	7,850	78,974	19,664	73,755	541,839
2023	300,098	26,095	28,053	6,524	6,524	5,000	0	78,974	45,482	2,643	499,392
2024	309,101	26,878	28,894	6,720	6,720	5,000	0	76,523	55,516	0	515,352
2025	318,374	27,685	29,761	6,921	6,921	5,000	0	15,512	58,847	0	469,021
2026	327,925	28,515	30,654	7,129	7,129	5,000	0	0	0	0	406,352
2027	337,763	29,371	31,573	7,343	7,343	5,000	0	0	0	0	418,392
2028	347,896	30,252	32,521	7,563	7,563	5,000	0	0	0	0	430,794
2029	358,333	31,159	33,496	7,790	7,790	5,000	0	0	0	0	443,568
2030	369,082	32,094	34,501	8,024	8,024	5,000	0	0	0	0	456,725
2031	380,155	33,057	35,536	8,264	8,264	5,000	0	0	0	0	470,277
2032	391,560	34,049	36,602	8,512	8,512	5,000	0	0	0	0	484,235
2033	403,306	35,070	37,700	8,768	8,768	5,000	0	0	0	0	498,612
2034	415,406	36,122	38,831	9,031	9,031	5,000	0	0	0	0	513,420
2035	427,868	37,206	39,996	9,301	9,301	5,000	0	0	0	0	528,673
2036	440,704	38,322	41,196	9,581	9,581	5,000	0	0	0	0	544,383
2037	453,925	39,472	42,432	9,868	9,868	5,000	0	0	0	0	560,565
2038	467,543	40,656	43,705	10,164	10,164	5,000	0	0	0	0	577,232
2039	481,569	41,876	45,016	10,469	10,469	5,000	0	0	0	0	594,398
2040	496,016	43,132	46,367	10,783	10,783	5,000	0	0	0	0	612,080
2041	510,896	44,426	47,758	11,106	11,106	5,000	0	0	0	0	630,293
2042	526,223	45,759	49,190	11,440	11,440	5,000	0	0	0	0	649,052
2043	542,010	47,131	50,666	11,783	11,783	5,000	0	0	0	0	668,373
2044	558,270	48,545	52,186	12,136	12,136	5,000	0	0	0	0	688,274
2045	575,018	50,002	53,752	12,500	12,500	5,000	0	0	0	0	708,773
2046	592,269	51,502	55,364	12,875	12,875	5,000	0	0	0	0	729,886
2047	610,037	53,047	57,025	13,262	13,262	5,000	0	0	0	0	751,632
2048	628,338	54,638	58,736	13,660	13,660	5,000	0	0	0	0	774,031
2049	647,188	56,277	60,498	14,069	14,069	0	0	0	0	0	792,102
2050	666,604	57,966	62,313	14,491	14,491	0	0	0	0	0	815,865
2051	686,602	59,705	64,182	14,926	14,926	0	0	0	0	0	840,341





Strategic Wealth Planning Illustration

Supporting Schedules for
ESTATE & WEALTH TRANSFER ANALYSIS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Annual Net to Heirs Illustration

Jack & Jill Flash

Part 1 of 2

NOTE: Estate taxes are calculated assuming Jack's estate funds a bypass trust at death.

Year	Federal Estate & State Death Taxes											
	Net Worth Includible in Gross Estate	Irrevocable Trusts with Retained Interests	Includible Life Insurance Death Benefits	Gross Estate	Estate Settlement Costs	Estate Tax Charitable Deduction	State Death Tax Deduction	Federal Taxable Estate	State Taxable Estate	Post-1976 Adjusted Taxable Gifts	Federal Estate Tax	State Death Taxes
2014	9,261,473	3,361,895	827,300	13,450,668	269,013	2,070,657	711,100	10,399,898	11,110,998	325,000	17,959	711,100
2015	10,162,296	3,490,229	829,715	14,482,240	289,645	2,179,418	741,318	11,271,859	12,013,176	325,000	206,743	741,318
2016	11,155,416	3,637,419	832,251	15,625,085	312,502	2,295,101	772,748	12,244,734	13,017,483	325,000	507,894	772,748
2017	12,202,060	3,806,234	834,913	16,843,207	336,864	2,418,254	800,409	13,287,681	14,088,089	325,000	837,072	800,409
2018	13,371,045	3,999,852	837,709	18,208,606	364,172	2,549,477	829,696	14,465,261	15,294,957	325,000	1,212,104	829,696
2019	14,648,712	4,221,917	840,644	19,711,273	394,225	2,689,424	462,762	16,164,861	16,627,624	325,000	1,795,944	462,762
2020	16,033,765	4,476,608	843,727	21,354,100	427,082	2,838,807	584,821	17,503,390	18,088,211	325,000	2,235,356	584,821
2021	17,537,024	4,768,720	846,963	23,152,707	463,054	2,998,404	721,125	18,970,124	19,691,248	325,000	2,726,049	721,125
2022	17,104,773	5,103,323	850,361	23,058,457	461,169	3,169,064	706,375	18,721,848	19,428,223	1,036,054	2,815,161	706,375
2023	16,960,351	0	803,929	17,764,280	355,286	2,751,194	203,335	14,454,466	14,657,801	1,036,077	1,004,217	203,335
2024	16,864,295	0	807,676	17,671,970	353,439	2,740,495	169,359	14,408,678	14,578,037	1,036,077	881,902	169,359
2025	16,803,077	0	811,609	17,614,686	352,294	2,727,469	139,047	14,395,877	14,534,924	1,036,077	772,781	139,047
2026	16,778,754	0	815,740	17,594,494	351,890	2,711,928	110,623	14,420,054	14,530,676	1,036,077	670,452	110,623
2027	16,577,590	0	820,077	17,397,667	347,953	2,693,671	67,159	14,288,883	14,356,043	1,036,077	513,984	67,159
2028	16,403,646	0	824,631	17,228,277	344,566	2,672,485	24,678	14,186,549	14,211,227	1,036,077	361,050	24,678
2029	16,221,403	0	829,412	17,050,816	341,016	2,648,141	0	14,061,658	14,061,658	1,036,077	191,094	0
2030	15,868,899	0	834,433	16,703,332	334,067	2,344,182	0	14,025,083	14,025,083	1,036,077	64,464	0
2031	15,475,668	0	839,704	16,315,372	326,307	1,660,430	0	14,328,635	14,328,635	1,036,077	65,885	0
2032	15,757,892	0	845,240	16,603,132	332,063	1,618,663	0	14,652,406	14,652,406	1,036,077	67,393	0
2033	15,578,939	0	851,052	16,429,990	328,600	1,145,402	0	14,955,989	14,955,989	1,036,077	68,826	0
2034	15,819,930	0	857,154	16,677,085	333,542	1,063,752	0	15,279,791	15,279,791	1,036,077	70,347	0
2035	16,023,448	0	863,562	16,887,010	337,740	945,661	0	15,603,609	15,603,609	1,036,077	71,874	0
2036	16,200,352	0	870,290	17,070,642	341,413	958,052	0	15,771,177	15,771,177	1,036,077	10,901	0
2037	16,339,373	0	877,355	17,216,728	344,335	788,469	0	16,083,924	16,083,924	1,036,077	0	0
2038	16,436,063	0	884,772	17,320,836	346,417	550,495	0	16,423,924	16,423,924	1,036,077	0	0
2039	16,484,396	0	892,561	17,376,957	347,539	245,494	0	16,783,924	16,783,924	1,036,077	0	0
2040	16,477,492	0	900,739	17,378,231	347,565	0	0	17,030,666	17,030,666	1,036,077	0	0
2041	16,407,178	0	909,326	17,316,504	346,330	0	0	16,970,174	16,970,174	1,036,077	0	0
2042	16,263,526	0	918,342	17,181,868	343,637	0	0	16,838,231	16,838,231	1,036,077	0	0
2043	16,043,174	0	927,809	16,970,983	339,420	0	0	16,631,564	16,631,564	1,036,077	0	0
2044	15,725,376	0	937,750	16,663,126	333,263	0	0	16,329,863	16,329,863	1,036,077	0	0
2045	15,286,450	0	948,187	16,234,637	324,693	0	0	15,909,945	15,909,945	1,036,077	0	0
2046	14,649,171	0	959,147	15,608,318	312,166	0	0	15,296,151	15,296,151	1,036,077	0	0
2047	13,380,062	0	970,654	14,350,716	287,014	0	0	14,063,702	14,063,702	1,036,077	0	0
2048	11,693,920	0	982,737	12,676,657	253,533	0	0	12,423,124	12,423,124	1,036,077	0	0
2049	4,334,372	0	0	4,334,372	86,687	0	0	4,247,684	4,247,684	680,527	0	0
2050	2,463,702	0	0	2,463,702	49,274	0	0	2,414,428	2,414,428	680,527	0	0
2051	397,764	0	0	397,764	7,955	0	0	389,809	389,809	680,527	0	0



Annual Net to Heirs Illustration

Jack & Jill Flash

Part 2 of 2

Year	Net Wealth Transfer to Heirs										
	After-Tax Taxable Estate	Valuation Discounts for Unmarketable Property	Total Bequest Before Income Taxes	Income Taxes on IRD	Net Bequest to Heirs Other Than Bypass Trust	Bypass Trust	Annual Gift Fund	Other Trusts & Education Funds	Irrevocable Life Insurance Trusts	Deferred Capital Gains & Medicare Taxes	Net to Heirs
2014	10,381,939	3,810,430	14,192,369	0	8,852,369	5,340,000	0	2,909,793	2,108,109	960,206	18,250,064
2015	11,065,115	4,075,887	15,141,003	0	9,601,002	5,540,000	0	2,935,512	2,286,365	1,027,636	19,335,243
2016	11,736,841	4,358,787	16,095,628	0	10,445,628	5,650,000	0	2,967,007	2,480,358	1,099,575	20,443,418
2017	12,450,608	4,661,418	17,112,027	18,156	11,333,871	5,760,000	0	3,002,116	2,700,901	1,176,648	21,620,240
2018	13,253,157	4,985,158	18,238,315	81,692	12,276,623	5,880,000	0	3,039,794	2,942,133	1,259,244	22,879,306
2019	14,368,917	5,331,483	19,700,400	139,867	13,560,533	6,000,000	0	3,069,603	3,215,487	1,347,784	24,497,839
2020	15,268,034	5,701,969	20,970,003	218,546	14,631,457	6,120,000	0	3,090,670	3,515,802	1,442,722	25,915,207
2021	16,244,074	6,098,305	22,342,379	304,066	15,798,313	6,240,000	0	3,087,334	3,855,297	1,544,552	27,436,391
2022	15,906,687	2,835,632	18,742,320	993,405	11,744,441	6,004,473	136,000	8,229,533	4,076,223	3,337,689	26,852,981
2023	13,450,249	73,887	13,524,136	1,293,537	6,096,149	6,134,450	290,637	17,778,753	4,316,529	4,697,107	29,919,410
2024	13,526,776	68,304	13,595,080	1,366,200	5,964,431	6,264,450	457,120	19,860,193	4,578,404	5,072,075	32,052,523
2025	13,623,095	62,157	13,685,252	1,463,559	5,827,243	6,394,450	644,158	22,150,543	4,864,310	5,473,836	34,406,868
2026	13,749,601	55,409	13,805,010	1,569,187	5,701,373	6,534,450	845,171	24,669,157	5,177,012	5,904,152	37,023,011
2027	13,774,899	48,021	13,822,920	1,662,264	5,496,206	6,664,450	1,069,075	27,437,677	5,519,620	6,364,864	39,822,164
2028	13,825,499	39,953	13,865,452	1,797,163	5,263,839	6,804,450	1,317,503	30,479,802	5,895,630	6,858,051	42,903,173
2029	13,870,564	31,164	13,901,728	1,949,063	4,998,215	6,954,450	1,584,213	33,821,422	6,308,979	7,385,949	46,281,329
2030	13,960,619	21,607	13,982,226	2,135,662	4,752,113	7,094,450	1,878,468	37,490,820	6,764,093	7,950,886	50,029,059
2031	14,262,750	11,235	14,273,986	1,413,072	5,616,463	7,244,450	2,202,268	41,518,892	7,265,957	8,398,523	55,449,509
2032	14,585,013	0	14,585,013	1,513,986	5,666,577	7,404,450	2,549,755	45,167,663	7,835,268	9,045,480	59,578,233
2033	14,887,163	0	14,887,163	1,785,601	5,547,112	7,554,450	2,930,601	49,128,113	8,466,225	9,740,981	63,885,520
2034	15,209,444	0	15,209,444	1,934,009	5,560,985	7,714,450	3,347,239	53,425,477	9,166,375	10,485,211	68,729,316
2035	15,531,735	0	15,531,735	2,102,637	5,554,648	7,874,450	3,802,273	58,086,959	9,944,222	11,281,587	73,980,965
2036	15,760,276	0	15,760,276	2,244,181	5,481,645	8,034,450	4,290,495	63,141,885	10,809,351	12,133,762	79,624,065
2037	16,083,924	0	16,083,924	2,450,342	5,429,132	8,204,450	4,822,275	68,621,875	11,772,563	13,045,571	85,804,724
2038	16,423,924	0	16,423,924	2,686,761	5,362,713	8,374,450	5,400,787	74,561,003	12,846,034	14,021,205	92,523,782
2039	16,783,924	0	16,783,924	2,956,870	5,272,603	8,554,450	6,029,433	80,995,996	14,043,490	15,065,141	99,830,832
2040	17,030,666	0	17,030,666	3,206,178	5,090,038	8,734,450	6,711,860	87,966,426	15,380,406	16,182,166	107,701,015
2041	16,970,174	0	16,970,174	3,355,359	4,700,365	8,914,450	7,451,978	95,514,931	16,874,229	17,377,398	116,078,555
2042	16,838,231	0	16,838,231	3,508,475	4,235,305	9,094,450	8,253,977	103,687,451	18,544,631	18,656,312	125,159,503
2043	16,631,564	0	16,631,564	3,664,828	3,682,285	9,284,451	9,114,352	112,533,469	20,413,799	20,024,763	135,003,592
2044	16,329,863	0	16,329,863	3,824,118	3,021,294	9,484,451	10,045,297	122,106,291	22,506,748	21,488,944	145,675,136
2045	15,909,945	0	15,909,945	3,985,288	3,277,350	8,647,306	11,059,946	132,463,330	24,851,693	23,055,570	157,244,055
2046	15,296,151	0	15,296,151	4,052,635	3,643,945	7,599,571	12,156,429	143,666,405	27,480,456	24,731,888	169,814,920
2047	14,063,702	0	14,063,702	3,598,624	4,544,061	5,921,017	13,340,682	155,782,089	30,428,927	26,525,563	183,491,213
2048	12,423,124	0	12,423,124	2,873,718	4,859,034	4,690,371	14,619,070	168,882,063	33,737,587	28,444,798	198,343,328
2049	4,247,684	0	4,247,684	364,269	3,883,416	4,907,067	15,842,424	183,206,223	37,452,102	30,498,370	214,792,862
2050	2,414,428	0	2,414,428	27,414	2,387,015	5,133,773	17,157,869	198,684,823	41,623,980	32,694,292	232,293,168
2051	389,809	0	389,809	29,343	360,466	5,370,953	18,572,278	215,407,887	46,311,328	35,042,816	250,980,097



Annual Net to Third Generation Illustration

Jack & Jill Flash

Year	Net to Heirs	Exclusions From Second Generation Estates						Estate Taxes			Net to Third Generation
		Nonmarital Bequests from Jack's Estate	Reverse QTIP Election Marital Trust	Bequests from Jill's Estate	Irrevocable Life Insurance Trusts	Annual Gift Fund	ShopRight IDGT & Grandkids Trust	Total Estate Exclusions	Amount Subject to Estate Taxes	Second Generation Estate Taxes	
2014	18,250,064	5,286,600	2,280,101	2,761,837	2,108,109	0	2,824,460	15,261,108	2,988,956	1,195,583	17,054,481
2015	19,335,243	5,429,200	2,280,101	3,245,014	2,286,365	0	2,844,621	16,085,301	3,249,941	1,299,977	18,035,266
2016	20,443,418	5,480,500	2,280,101	3,806,739	2,480,358	0	2,866,191	16,913,889	3,529,529	1,411,812	19,031,607
2017	21,620,240	5,529,600	2,280,101	4,410,507	2,700,901	0	2,889,261	17,810,370	3,809,870	1,523,948	20,096,292
2018	22,879,306	5,591,880	2,280,101	5,093,055	2,942,133	0	2,913,932	18,821,102	4,058,204	1,623,282	21,256,024
2019	24,497,839	5,646,000	2,280,101	5,376,424	3,215,487	0	2,940,308	19,458,321	5,039,518	2,015,807	22,482,032
2020	25,915,207	5,703,840	2,280,101	5,432,535	3,515,802	0	2,968,501	19,900,779	6,014,428	2,405,771	23,509,436
2021	27,436,391	5,753,280	2,280,101	5,484,021	3,855,297	0	2,998,631	20,371,329	7,065,062	2,826,025	24,610,367
2022	26,852,981	5,452,061	2,280,101	5,183,037	4,076,223	136,000	5,645,196	22,772,618	4,080,363	1,632,145	25,220,836
2023	29,919,410	5,508,736	2,280,101	5,035,697	4,316,529	289,434	6,570,317	24,000,814	5,918,596	2,367,438	27,551,972
2024	32,052,523	5,569,096	2,280,101	4,982,225	4,578,404	453,648	7,604,371	25,467,845	6,584,678	2,633,871	29,418,652
2025	34,406,868	5,620,722	2,280,101	4,948,544	4,864,310	637,511	8,758,998	27,110,186	7,296,683	2,918,673	31,488,195
2026	37,023,011	5,684,972	2,280,101	4,935,050	5,177,012	834,489	10,046,997	28,958,620	8,064,391	3,225,756	33,797,255
2027	39,822,164	5,738,092	2,280,101	4,830,348	5,519,620	1,053,589	11,482,430	30,904,179	8,917,985	3,567,194	36,254,970
2028	42,903,173	5,790,587	2,280,101	4,740,947	5,895,630	1,296,434	13,080,825	33,084,525	9,818,649	3,927,460	38,975,714
2029	46,281,329	5,855,647	2,280,101	4,636,013	6,308,979	1,556,758	14,859,271	35,496,770	10,784,559	4,313,824	41,967,505
2030	50,029,059	5,909,677	2,280,101	4,586,067	6,764,093	1,843,867	16,836,570	38,220,376	11,808,683	4,723,473	45,305,586
2031	55,449,509	5,969,427	2,280,101	4,738,199	7,265,957	2,159,704	19,190,330	41,603,718	13,845,791	5,538,316	49,911,193
2032	59,578,233	6,034,627	2,280,101	4,900,462	7,835,268	2,498,355	20,857,717	44,406,531	15,171,702	6,068,681	53,509,552
2033	63,885,520	6,088,887	2,280,101	5,052,611	8,466,225	2,869,501	22,674,792	47,432,118	16,453,402	6,581,361	57,304,159
2034	68,729,316	6,148,417	2,280,101	5,214,892	9,166,375	3,275,495	24,654,028	50,739,309	17,990,006	7,196,003	61,533,313
2035	73,980,965	6,205,067	2,280,101	5,377,183	9,944,222	3,718,862	26,808,888	54,334,324	19,646,641	7,858,657	66,122,309
2036	79,624,065	6,258,837	2,280,101	5,445,724	10,809,351	4,194,310	29,153,906	58,142,230	21,481,835	8,592,734	71,031,331
2037	85,804,724	6,325,631	2,280,101	5,599,372	11,772,563	4,712,191	31,704,773	62,394,632	23,410,093	9,364,037	76,440,687
2038	92,523,782	6,381,331	2,280,101	5,769,372	12,846,034	5,275,576	34,478,419	67,030,833	25,492,949	10,197,179	82,326,602
2039	99,830,832	6,450,056	2,280,101	5,949,372	14,043,490	5,887,760	37,493,115	72,103,895	27,726,937	11,090,775	88,740,057
2040	107,701,015	6,507,166	2,280,101	6,016,115	15,380,406	6,552,281	40,768,571	77,504,640	30,196,376	12,078,550	95,622,465
2041	116,078,555	6,561,036	2,280,101	5,775,622	16,874,229	7,272,934	44,326,047	83,089,968	32,988,587	13,195,435	102,883,120
2042	125,159,503	6,611,665	2,280,101	5,463,679	18,544,631	8,053,788	48,188,477	89,142,343	36,017,160	14,406,864	110,752,639
2043	135,003,592	6,675,520	2,280,101	5,067,012	20,413,799	8,891,212	52,380,593	95,708,237	39,295,355	15,718,142	119,285,450
2044	145,675,136	6,743,444	2,280,101	4,565,311	22,506,748	9,797,335	56,929,065	102,822,004	42,853,132	17,141,253	128,533,883
2045	157,244,055	6,796,783	2,280,101	4,982,537	24,851,693	10,785,134	61,862,647	111,558,896	45,685,160	18,274,064	138,969,992
2046	169,814,920	6,847,214	2,280,101	5,416,479	27,480,456	11,852,506	67,212,337	121,089,093	48,725,827	19,490,331	150,324,589
2047	183,491,213	5,921,017	2,280,101	5,862,584	30,428,927	13,005,228	73,011,544	130,509,400	52,981,812	21,192,725	162,298,488
2048	198,343,328	4,690,371	2,280,101	5,452,651	33,737,587	14,249,495	79,296,280	139,706,486	58,636,842	23,454,737	174,888,591
2049	214,792,862	4,907,067	2,416,907	1,830,777	37,452,102	15,435,952	86,268,078	148,310,883	66,481,979	26,592,792	188,200,070
2050	232,293,168	5,133,773	2,561,922	0	41,623,980	16,712,904	93,815,931	159,848,510	72,444,658	28,977,863	203,315,305
2051	250,980,097	5,370,953	2,715,637	0	46,311,328	18,086,810	101,985,494	174,470,222	76,509,874	30,603,950	220,376,147

