



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



Annual Cash Flows, Financial Assets & Net Worth Comparison - Inflation-Adjusted 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	1,015,235	996,711	-18,524	152,277	46,106	-106,171	4,121,782	3,671,506	-450,277	17,751,494	12,027,713	-5,723,782
2016	1,057,770	1,034,727	-23,043	166,420	65,320	-101,100	4,493,221	3,971,372	-521,850	18,696,701	12,807,846	-5,888,855
2017	1,103,108	1,075,860	-27,248	183,837	84,534	-99,303	4,862,686	4,275,290	-587,396	19,672,576	13,588,830	-6,083,746
2018	1,149,230	1,117,633	-31,597	204,420	103,251	-101,168	5,289,220	4,639,085	-650,136	20,731,633	14,429,159	-6,302,473
2019	1,194,944	1,158,933	-36,011	240,664	111,753	-128,911	5,760,853	5,025,353	-735,500	21,854,173	15,309,148	-6,545,025
2020	1,250,207	1,208,636	-41,571	280,426	130,648	-149,778	6,290,291	5,453,647	-836,644	23,038,627	16,221,215	-6,817,412
2021	1,313,340	1,265,004	-48,336	369,074	188,888	-180,187	6,907,400	5,944,804	-962,596	24,296,759	17,168,036	-7,128,723
2022	15,380,675	1,968,768	-13,411,907	12,307,608	200,547	-12,107,060	19,421,005	6,371,436	-13,049,569	21,187,896	13,611,644	-7,576,252
2023	1,275,472	1,148,210	-127,262	-145,042	6,977	152,020	18,762,505	5,933,029	-12,829,476	21,122,060	13,096,657	-8,025,403
2024	924,328	521,489	-402,839	178,816	-342,288	-521,104	18,858,693	5,570,508	-13,288,185	21,260,823	12,642,360	-8,618,463
2025	924,767	493,971	-430,796	185,474	-296,337	-481,812	19,047,502	5,328,958	-13,718,544	21,467,565	12,228,312	-9,239,253
2026	952,317	494,751	-457,566	232,390	-256,439	-488,829	19,300,511	5,134,026	-14,166,485	21,738,647	11,853,251	-9,885,395
2027	964,416	479,275	-485,142	228,345	-287,825	-516,170	19,481,336	4,829,463	-14,651,873	21,938,907	11,368,951	-10,569,956
2028	1,401,535	887,082	-514,453	636,237	85,865	-550,373	20,170,076	4,988,043	-15,182,034	22,208,996	10,920,496	-11,288,499
2029	1,010,017	463,472	-546,544	230,496	-347,163	-577,658	20,470,224	4,725,221	-15,745,002	22,537,408	10,482,876	-12,054,532
2030	1,133,681	561,666	-572,016	306,381	-315,361	-621,742	20,747,040	4,375,844	-16,371,195	22,827,979	9,955,053	-12,872,925
2031	1,085,398	4,345,793	3,260,395	252,146	3,455,051	3,202,905	21,043,877	7,863,271	-13,180,606	23,160,303	9,424,104	-13,736,199
2032	1,093,849	480,841	-613,008	256,177	-191,129	-447,306	21,362,836	7,747,275	-13,615,561	23,510,117	9,312,044	-14,198,073
2033	1,776,933	1,059,391	-717,542	754,421	262,421	-492,000	22,043,688	7,957,733	-14,085,955	23,614,297	8,942,079	-14,672,217
2034	1,117,684	385,018	-732,666	187,928	-319,488	-507,416	22,339,976	7,757,083	-14,582,894	23,996,058	8,818,441	-15,177,617
2035	1,132,721	377,456	-755,264	256,785	-273,010	-529,795	22,714,258	7,601,510	-15,112,748	24,388,221	8,674,438	-15,713,783
2036	1,151,860	371,538	-780,321	262,200	-284,856	-547,057	23,102,828	7,433,217	-15,669,611	24,795,071	8,517,621	-16,277,450
2037	1,172,601	365,796	-806,805	268,444	-301,175	-569,619	23,505,818	7,246,947	-16,258,871	25,216,964	8,343,555	-16,873,409
2038	1,194,338	359,319	-835,019	275,286	-317,786	-593,071	23,923,732	7,042,247	-16,881,485	25,654,439	8,151,753	-17,502,686
2039	1,217,088	352,167	-864,921	282,734	-334,947	-617,681	24,357,077	6,818,306	-17,538,771	26,107,973	7,941,127	-18,166,845
2040	1,241,754	344,995	-896,759	291,336	-352,665	-644,001	24,806,029	6,573,595	-18,232,433	26,577,625	7,710,423	-18,867,202
2041	1,267,523	337,135	-930,388	300,414	-371,354	-671,768	25,270,856	6,306,783	-18,964,074	27,063,745	7,458,059	-19,605,686
2042	1,294,915	328,902	-966,012	310,369	-391,210	-701,579	25,751,718	6,015,918	-19,735,801	27,566,424	7,181,987	-20,384,437
2043	1,324,044	320,250	-1,003,794	321,196	-409,109	-730,305	26,248,641	5,702,061	-20,546,581	28,085,673	6,883,315	-21,202,358
2044	1,354,455	310,710	-1,043,745	332,555	-432,382	-764,937	26,761,722	5,359,432	-21,402,289	28,621,640	6,555,997	-22,065,643
2045	1,386,766	300,622	-1,086,144	344,891	-460,872	-805,764	27,290,833	4,981,685	-22,309,148	29,174,131	6,193,656	-22,980,475
2046	1,421,096	289,775	-1,131,321	358,041	-488,379	-846,420	27,835,513	4,568,487	-23,267,026	29,742,455	5,770,035	-23,972,420
2047	1,456,337	274,843	-1,181,494	371,342	-546,574	-917,916	28,395,656	4,093,656	-24,302,001	30,326,498	5,127,827	-25,198,671
2048	1,493,530	242,119	-1,251,412	385,301	-775,312	-1,160,613	28,970,613	3,414,379	-25,556,234	30,926,479	4,365,692	-26,560,787
2049	1,928,478	558,480	-1,369,998	-3,445,215	-2,220,601	1,224,614	25,707,058	1,216,567	-24,490,491	27,709,222	1,540,364	-26,168,858
2050	1,458,023	65,145	-1,392,878	474,664	-1,625,113	-2,099,776	26,383,068	56,706	-26,326,362	28,450,943	850,057	-27,600,886
2051	1,509,052	65,176	-1,443,875	516,352	-849,403	-1,365,755	27,092,683	56,572	-27,036,111	29,178,210	133,244	-29,044,966



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



Wealth Transfer Comparison - Inflation-Adjusted 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	1,025,812	920,448	-105,364	14,255,665	18,772,080	4,516,415	2,115,940	2,115,940	0
2016	1,362,825	1,207,128	-155,697	14,745,914	19,269,882	4,523,969	2,163,353	2,163,353	0
2017	1,707,778	1,498,527	-209,251	15,220,377	19,785,582	4,565,205	2,213,045	2,213,045	0
2018	2,076,499	1,814,113	-262,386	15,737,209	20,327,967	4,590,758	2,265,177	2,265,177	0
2019	2,262,424	1,948,380	-314,043	16,481,970	21,132,051	4,650,082	2,319,920	2,319,920	0
2020	2,727,604	2,361,854	-365,750	16,999,832	21,703,578	4,703,746	2,377,456	2,377,456	0
2021	3,223,150	2,802,868	-420,282	17,530,615	22,308,297	4,777,681	2,437,977	2,437,977	0
2022	4,036,722	2,779,933	-1,256,789	14,540,162	21,197,991	6,657,830	2,501,689	2,501,689	0
2023	4,208,041	925,488	-3,282,553	14,688,610	22,930,737	8,242,127	2,108,561	2,108,561	0
2024	4,338,992	782,237	-3,556,755	14,726,506	23,850,087	9,123,581	2,039,185	2,039,185	0
2025	4,501,843	658,725	-3,843,119	14,788,587	24,856,254	10,067,667	1,970,381	1,970,381	0
2026	4,688,410	547,830	-4,140,580	14,884,235	25,967,195	11,082,960	1,902,091	1,902,091	0
2027	4,850,766	395,730	-4,455,035	14,954,692	27,116,956	12,162,264	1,834,259	1,834,259	0
2028	5,039,504	255,012	-4,784,493	15,044,297	28,364,052	13,319,755	1,766,827	1,766,827	0
2029	5,249,893	122,656	-5,127,237	15,171,445	29,706,224	14,534,779	1,699,741	1,699,741	0
2030	5,450,476	40,172	-5,410,304	15,297,272	31,176,455	15,879,184	1,632,944	1,460,817	-172,127
2031	5,665,402	39,861	-5,625,541	15,436,006	33,547,865	18,111,859	1,566,382	1,004,587	-561,795
2032	5,884,142	39,586	-5,844,555	15,585,875	34,995,933	19,410,058	1,500,000	950,794	-549,206
2033	5,968,479	39,251	-5,929,229	15,584,485	36,433,019	20,848,535	1,500,000	653,207	-846,793
2034	6,174,049	38,949	-6,135,100	15,718,598	38,053,756	22,335,157	1,500,000	588,974	-911,026
2035	6,385,697	38,636	-6,347,061	15,857,078	39,768,414	23,911,337	1,500,000	508,339	-991,661
2036	6,605,242	5,689	-6,599,553	16,002,294	41,555,202	25,552,908	1,500,000	500,000	-1,000,000
2037	6,828,082	0	-6,828,082	16,159,446	43,476,546	27,317,100	1,500,000	399,511	-1,100,489
2038	7,059,292	0	-7,059,292	16,324,018	45,515,570	29,191,552	1,500,000	270,807	-1,229,193
2039	7,294,585	0	-7,294,585	16,500,801	47,679,761	31,178,960	1,500,000	117,249	-1,382,751
2040	7,538,539	0	-7,538,539	16,685,610	49,940,393	33,254,783	1,500,000	0	-1,500,000
2041	7,791,203	0	-7,791,203	16,872,965	52,257,295	35,384,329	1,500,000	0	-1,500,000
2042	8,052,514	0	-8,052,514	17,074,833	54,704,309	37,629,477	1,500,000	0	-1,500,000
2043	8,318,476	0	-8,318,476	17,289,773	57,288,283	39,998,510	1,500,000	0	-1,500,000
2044	8,589,404	0	-8,589,404	17,511,594	60,016,227	42,504,633	1,500,000	0	-1,500,000
2045	8,872,803	0	-8,872,803	17,745,197	62,895,601	45,150,404	1,500,000	0	-1,500,000
2046	9,160,791	0	-9,160,791	17,985,791	65,945,422	47,959,632	1,500,000	0	-1,500,000
2047	9,453,539	0	-9,453,539	18,245,784	69,181,003	50,935,219	1,500,000	0	-1,500,000
2048	9,754,722	0	-9,754,722	18,509,389	72,602,564	54,093,175	1,500,000	0	-1,500,000
2049	10,221,446	0	-10,221,446	18,909,004	76,333,817	57,424,813	1,485,437	0	-1,485,437
2050	10,572,271	0	-10,572,271	19,321,814	80,148,675	60,826,861	1,471,298	0	-1,471,298
2051	10,917,105	0	-10,917,105	19,725,501	84,074,050	64,348,548	1,457,571	0	-1,457,571





Strategic Wealth Planning Summary

Graphic Comparison under Alternative Planning Scenarios

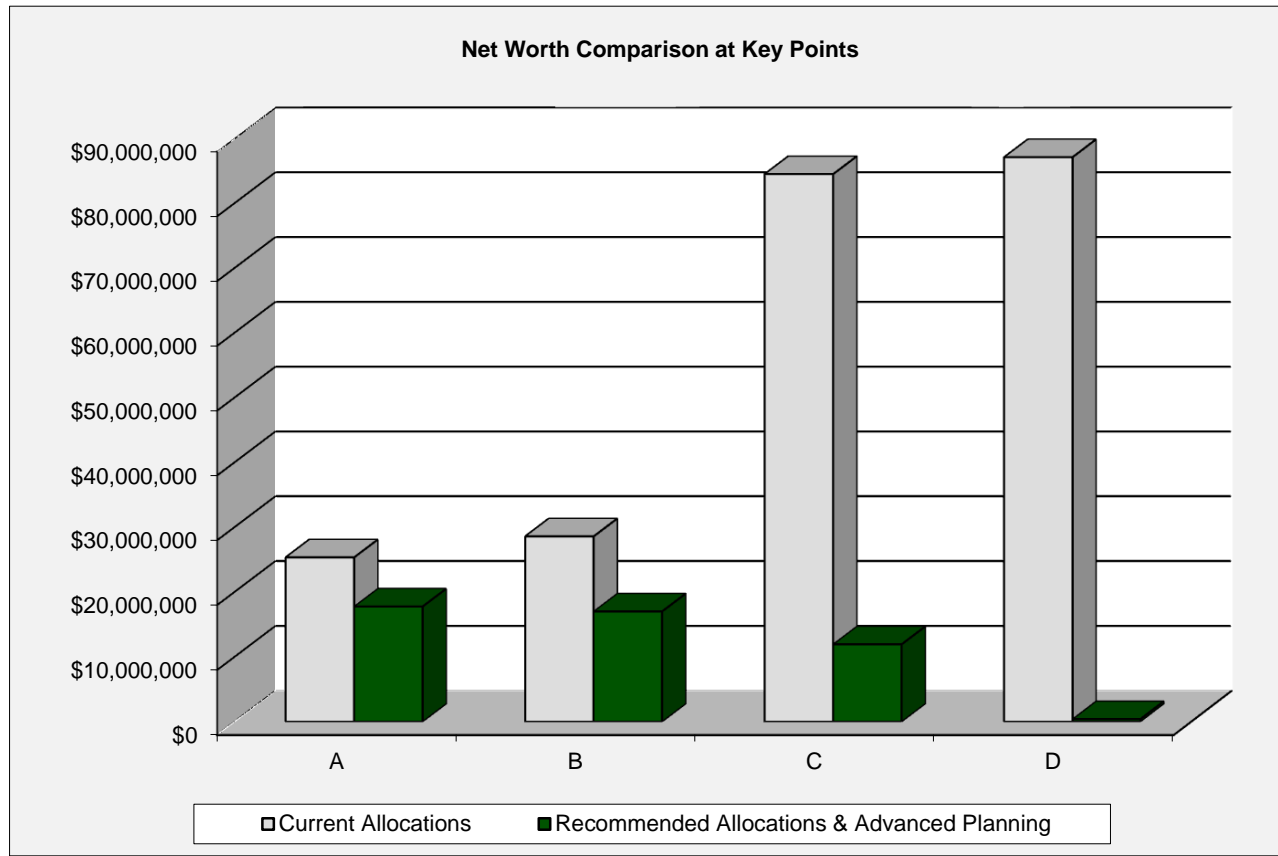
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Current Allocations vs. Recommended Allocations & Advanced Planning

Projected Financial Summary

Jack & Jill Flash

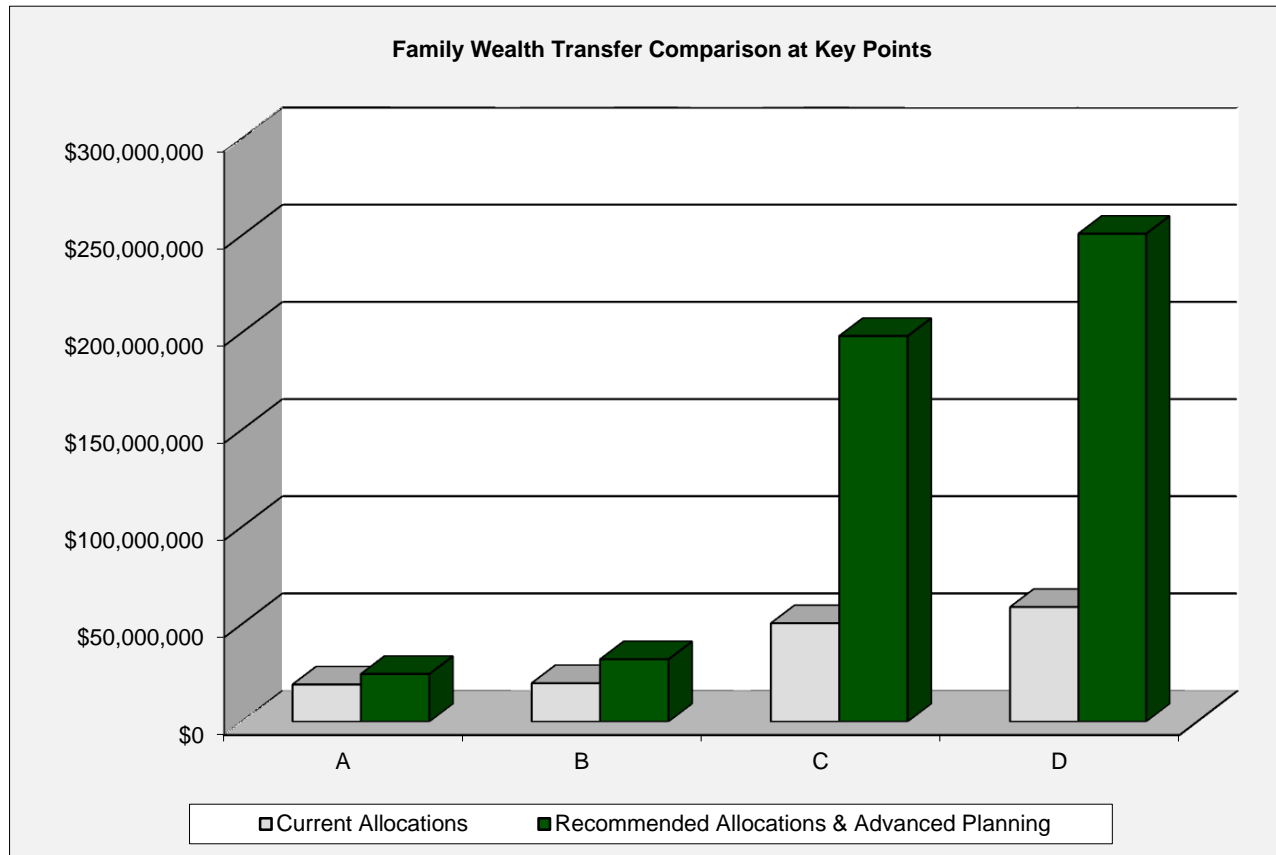


Legend	Year	Event
A	2019	Current year + 5
B	2024	Current year + 10
C	2048	1st death
D	2051	2nd death



Projected Estate Summary

Jack & Jill Flash

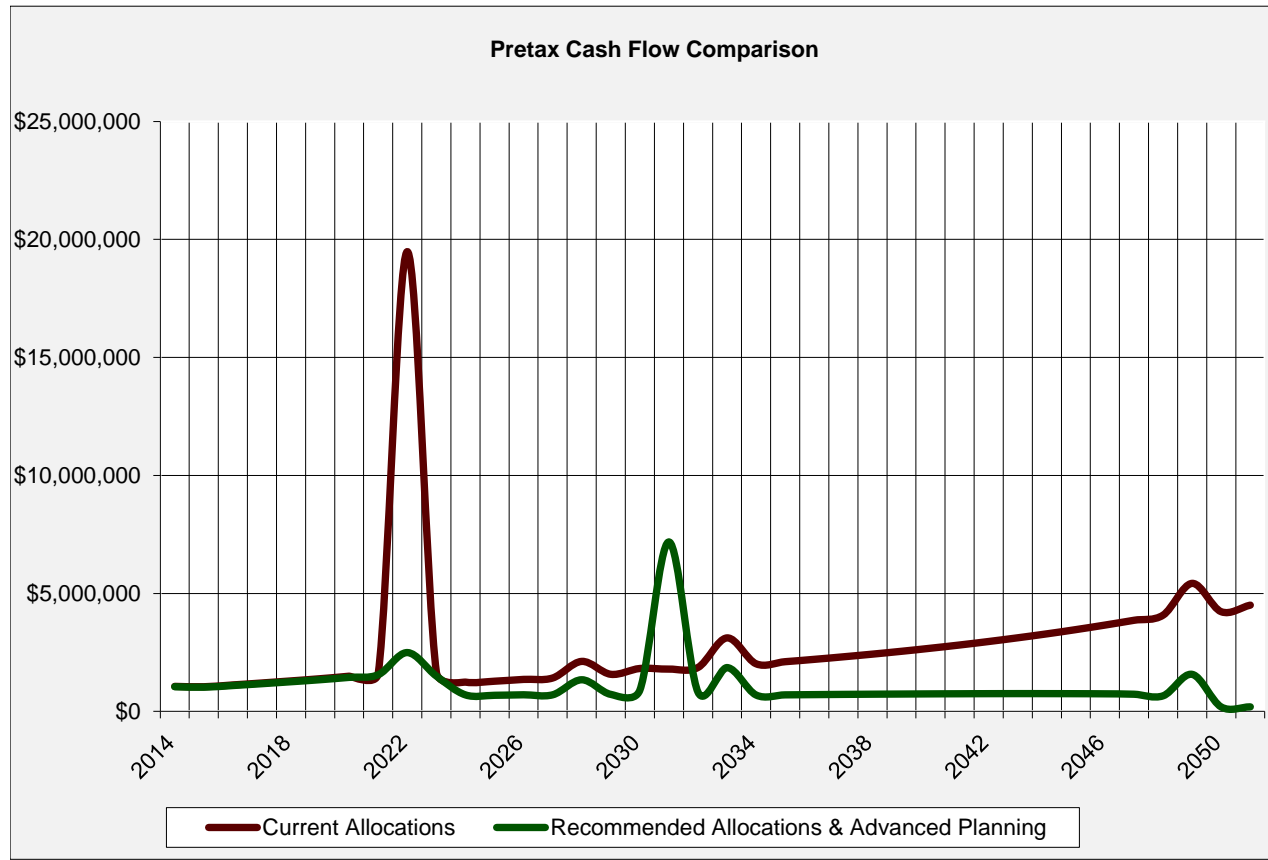


Legend	Year	Event
A	2019	Current year + 5
B	2024	Current year + 10
C	2048	1st death
D	2051	2nd death



Pretax Cash Flow Comparison - Future Dollars

Jack & Jill Flash

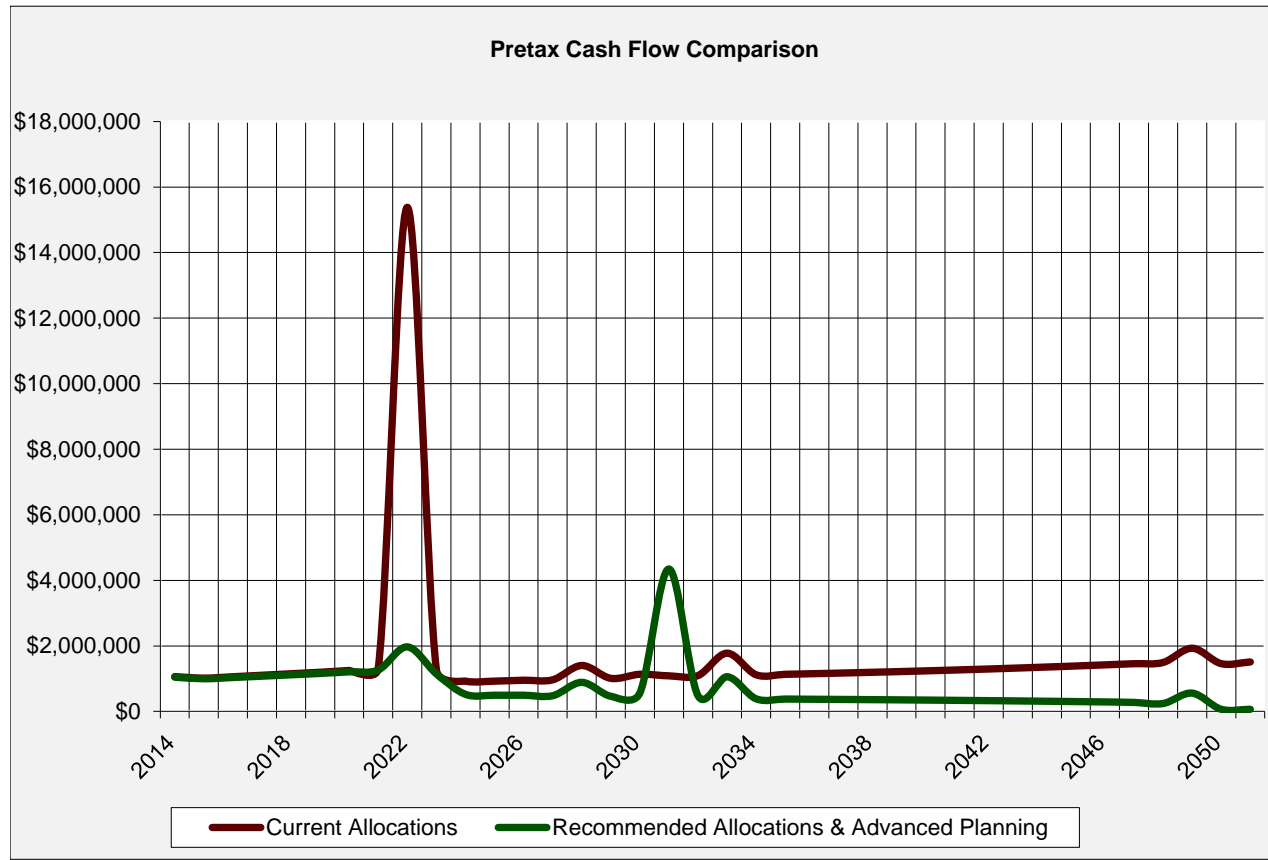


The chart above compares the pretax cash flows under alternative planning scenarios in future dollars.



Pretax Cash Flow Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash

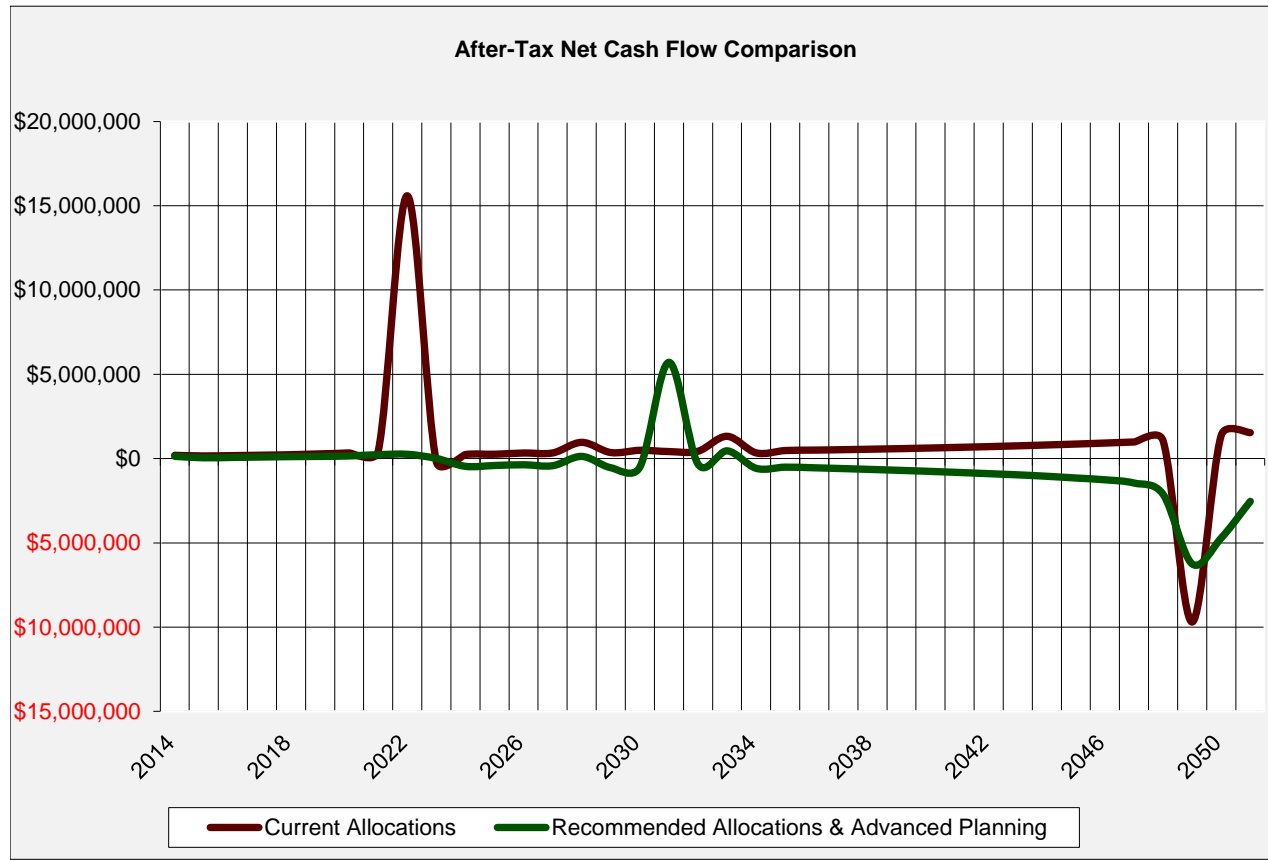


The chart above compares the pretax cash flows under alternative planning scenarios in inflation-adjusted dollars.



After-Tax Net Cash Flow Comparison - Future Dollars

Jack & Jill Flash

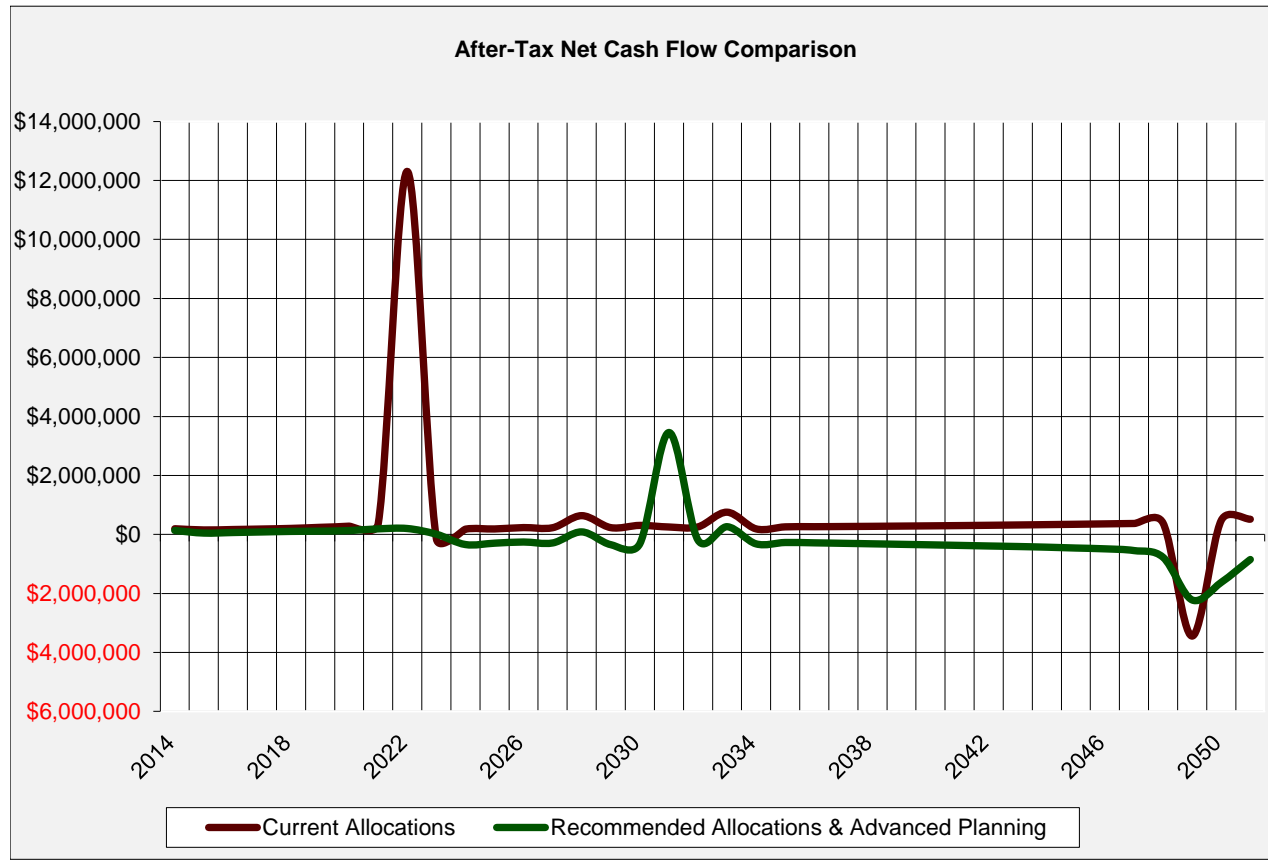


The chart above compares the after-tax net cash flows under alternative planning scenarios in future dollars.



After-Tax Net Cash Flow Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash

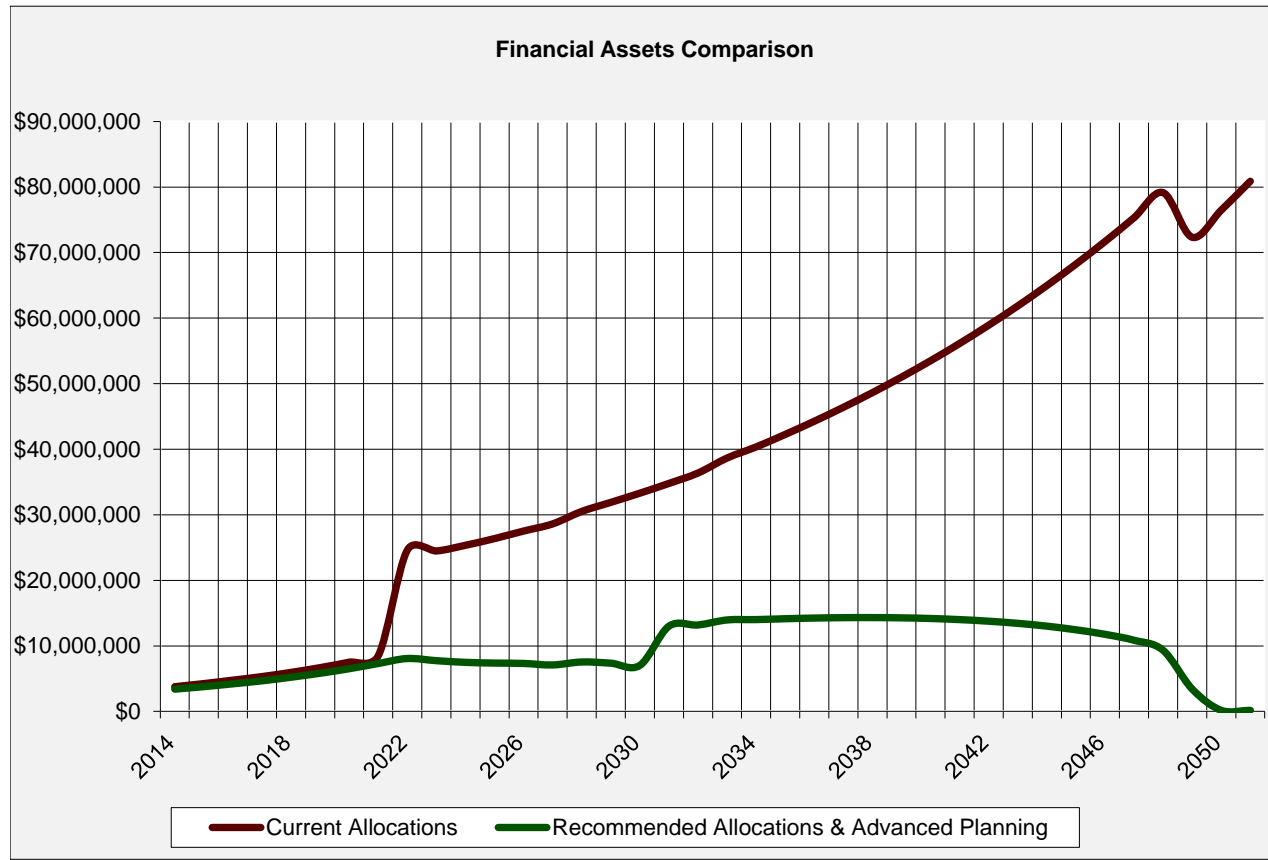


The chart above compares the after-tax net cash flows under alternative planning scenarios in inflation-adjusted dollars.



Financial Assets Comparison - Future Dollars

Jack & Jill Flash

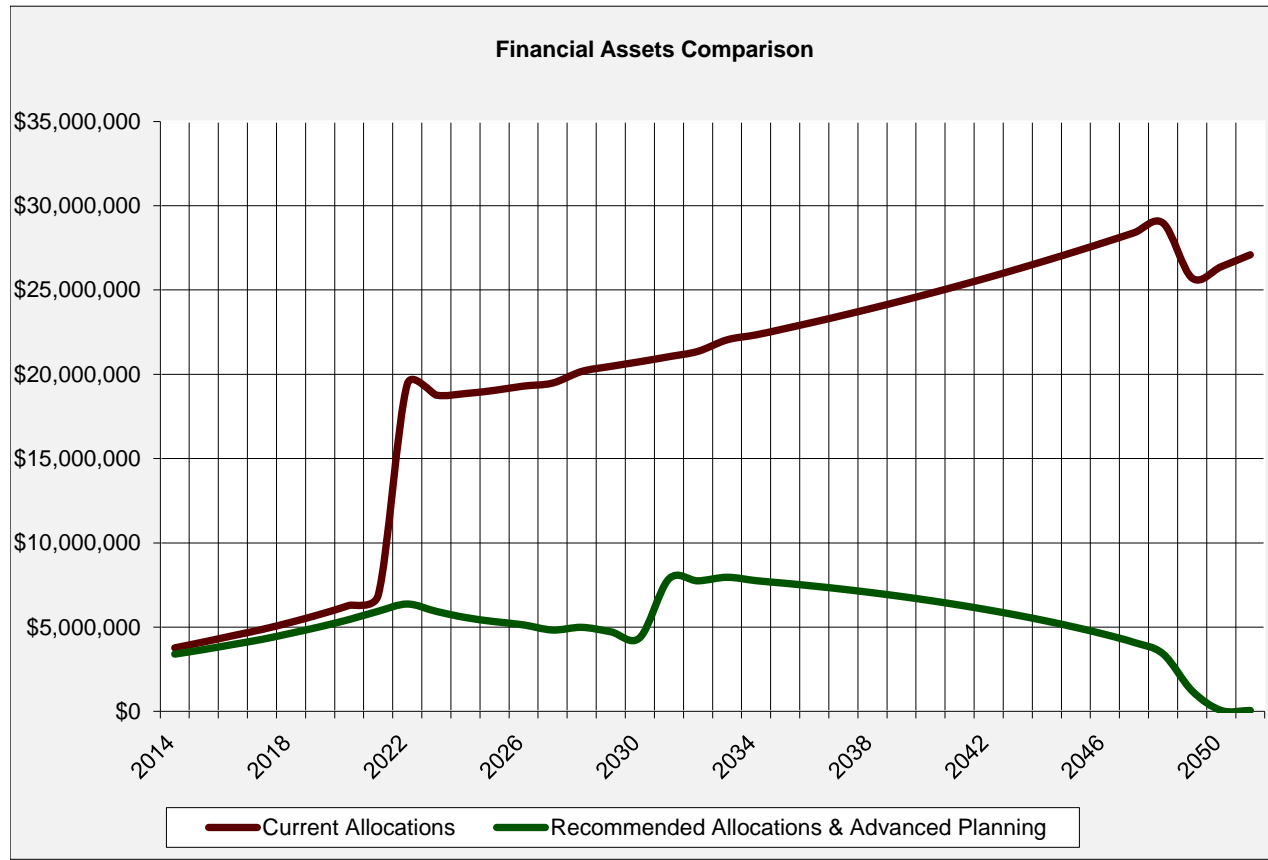


The chart above compares the financial assets under alternative planning scenarios in future dollars.



Financial Assets Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash



The chart above compares the financial assets under alternative planning scenarios in inflation-adjusted dollars.



Personal Net Worth Comparison - Future Dollars

Jack & Jill Flash

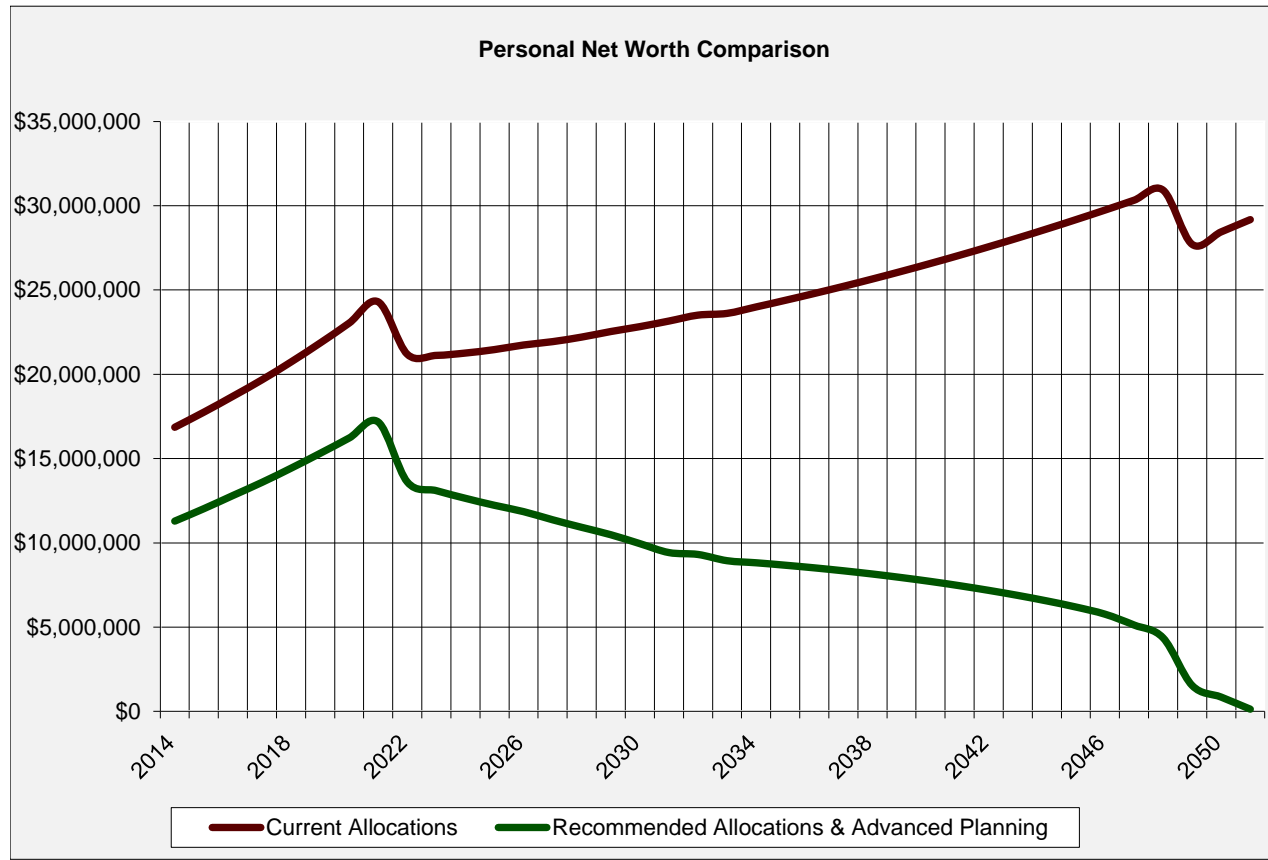


The chart above compares personal net worth under alternative planning scenarios in future dollars.



Personal Net Worth Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash

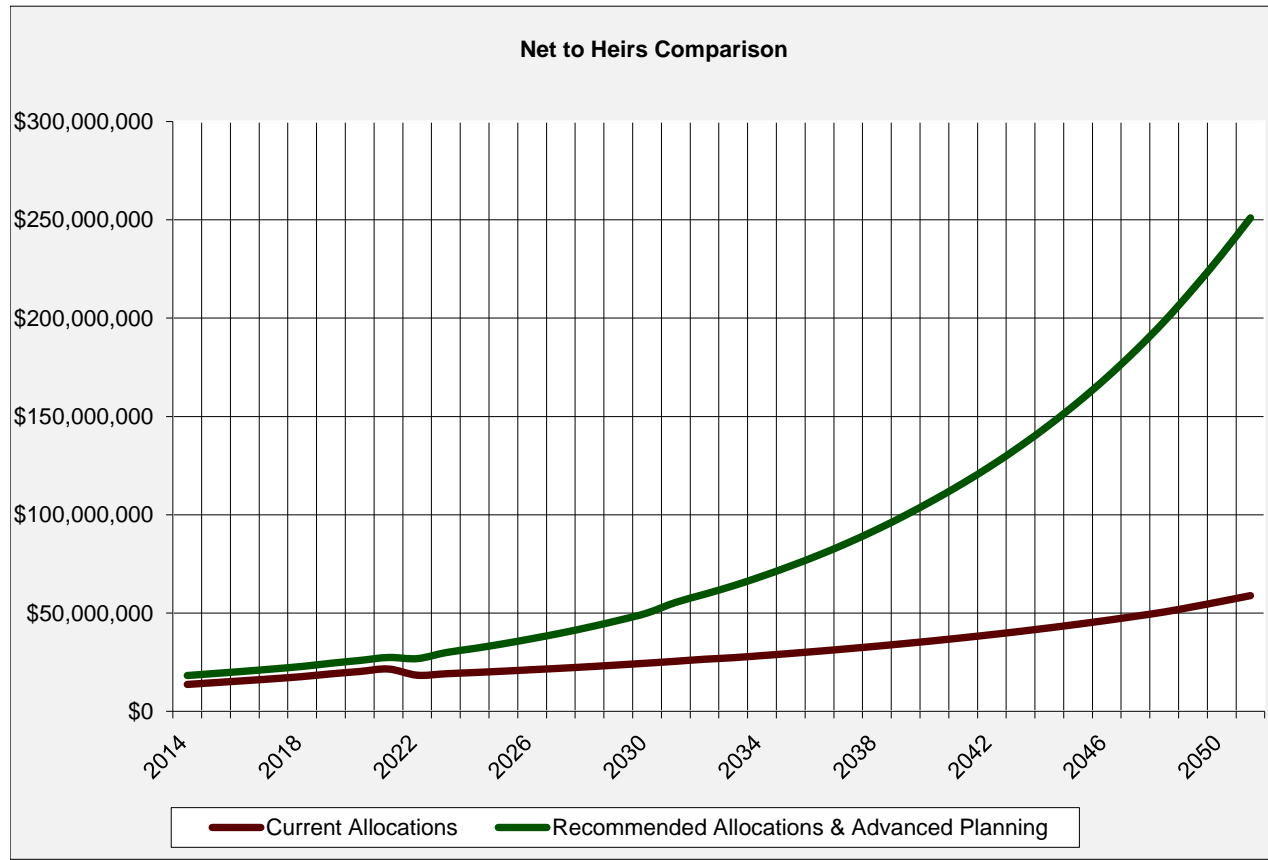


The chart above compares personal net worth under alternative planning scenarios in inflation-adjusted dollars.



Net to Heirs Comparison - Future Dollars

Jack & Jill Flash

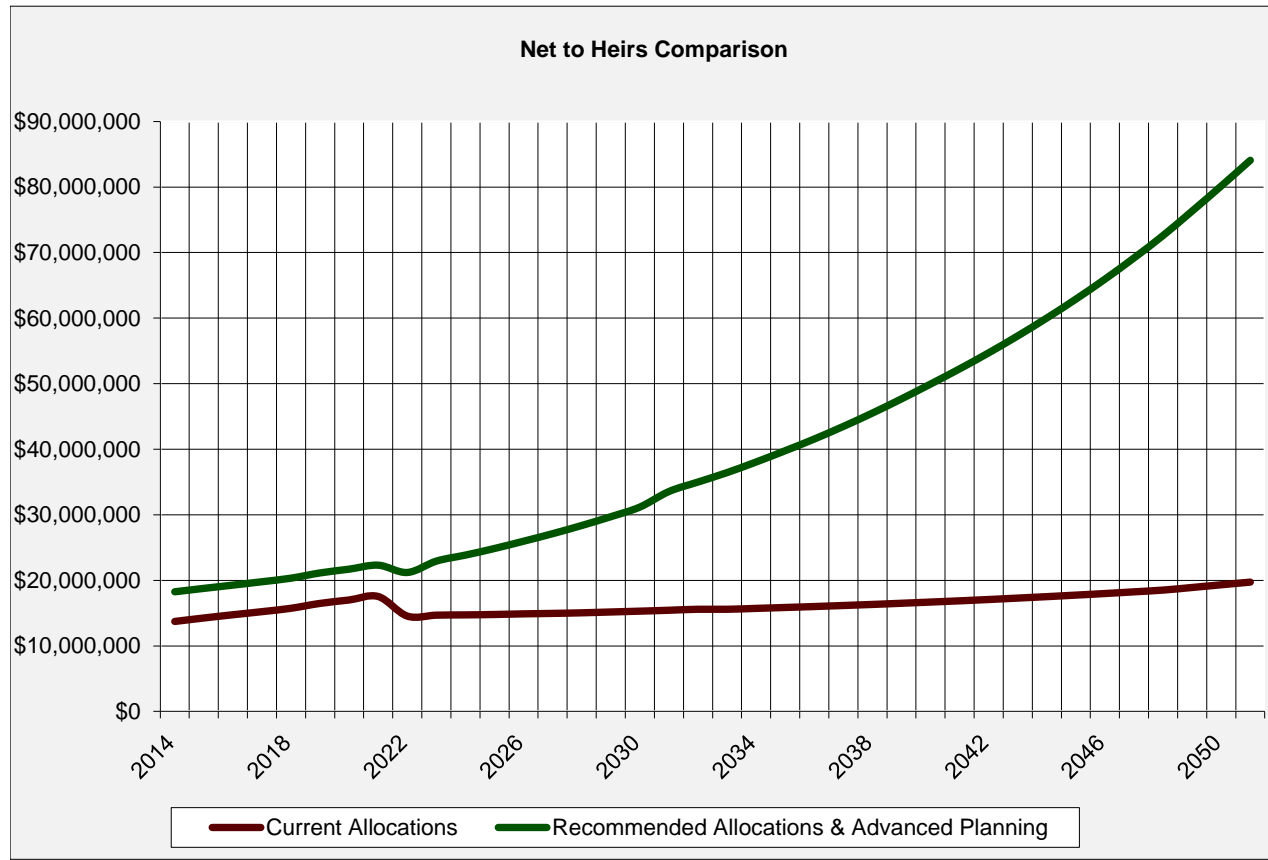


The chart above compares the net transfer to heirs under alternative planning scenarios in future dollars.



Net to Heirs Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash

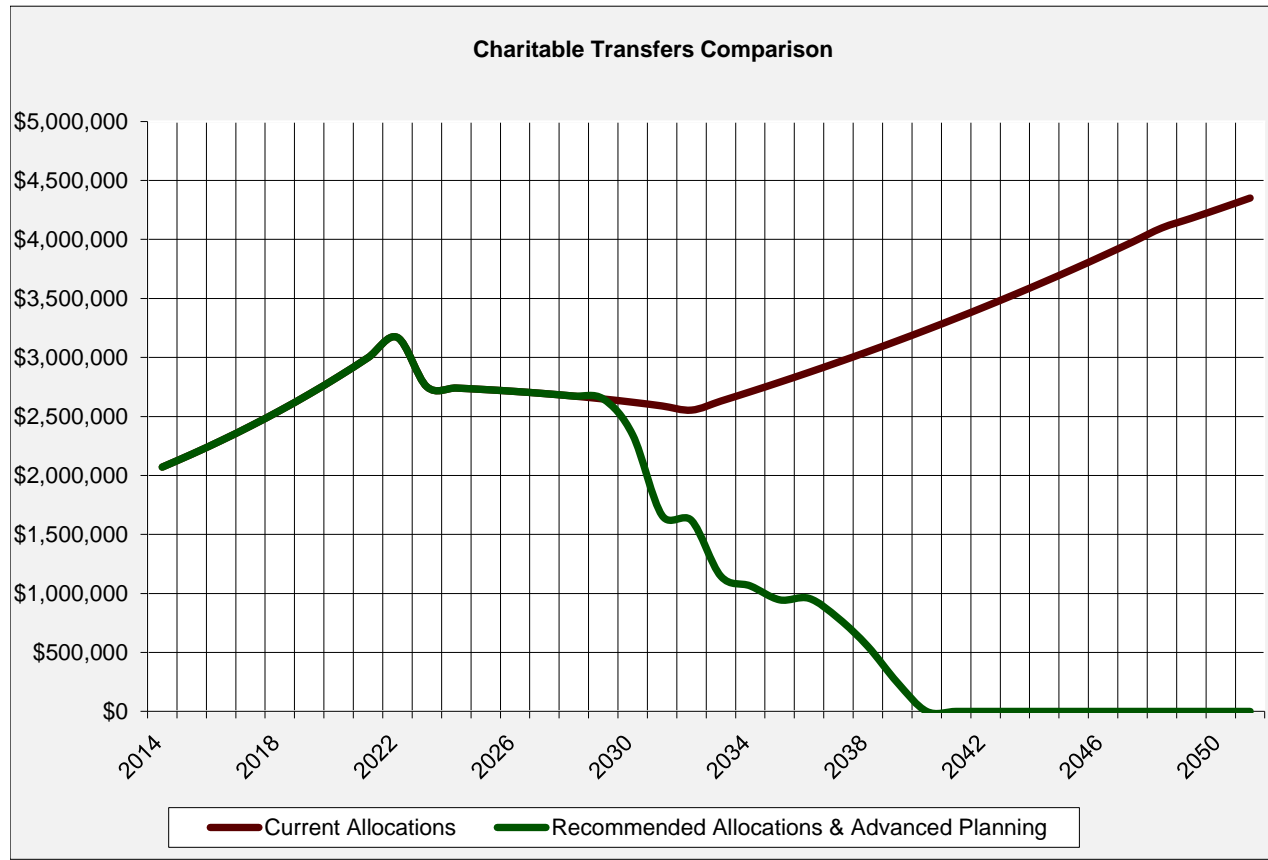


The chart above compares the net transfer to heirs under alternative planning scenarios in inflation-adjusted dollars.



Charitable Transfers Comparison - Future Dollars

Jack & Jill Flash

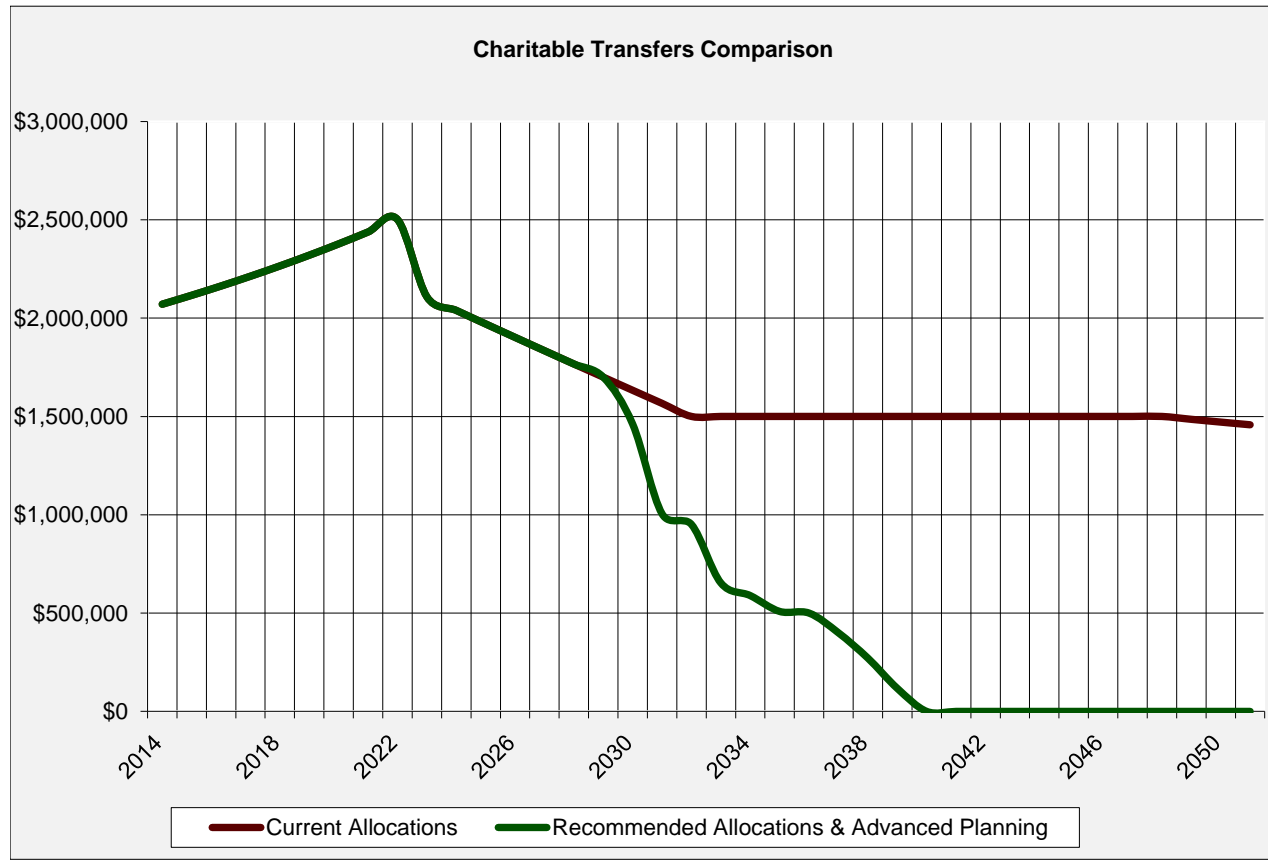


The chart above compares the transfers to charity under alternative planning scenarios in future dollars.



Charitable Transfers Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash

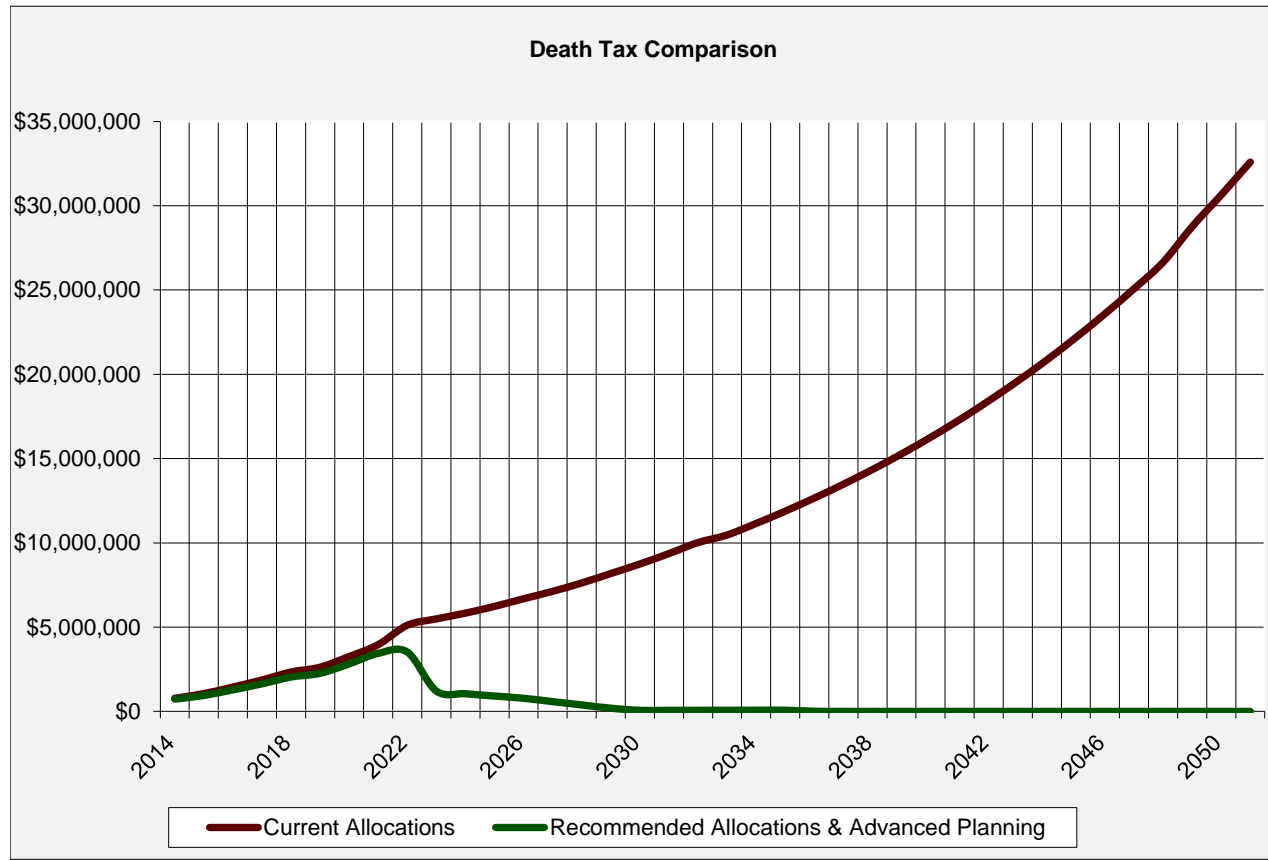


The chart above compares the transfers to charity under alternative planning scenarios in inflation-adjusted dollars.



Estate & Inheritance Taxes Comparison - Future Dollars

Jack & Jill Flash

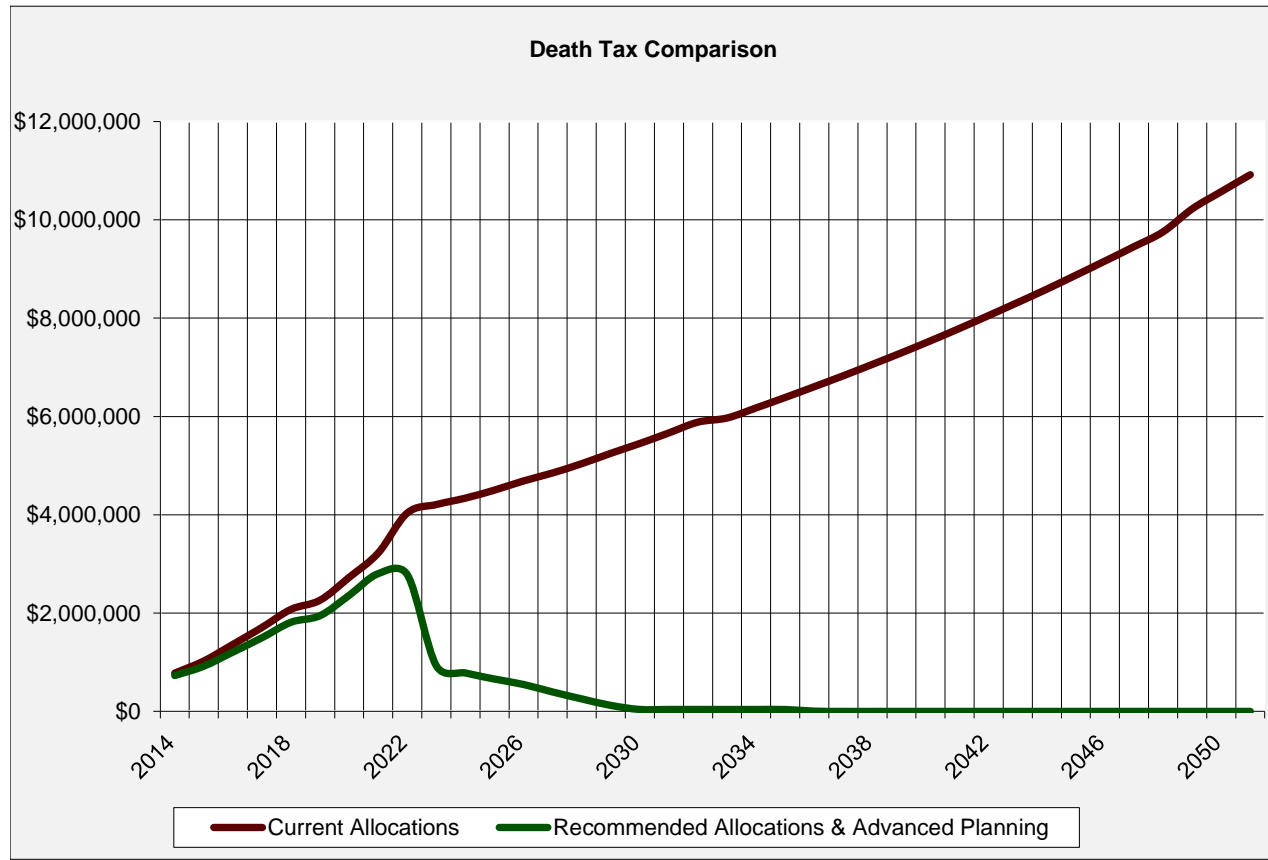


The chart above compares the projected death taxes under alternative planning scenarios in future dollars.



Estate & Inheritance Taxes Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash



The chart above compares the projected death taxes under alternative planning scenarios in inflation-adjusted dollars.

