



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

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



Net Worth Summary

Jack & Jill Flash

As of January 1, 2023

Financial Assets	Jack	Jill	Joint	Total
Cash management fund	0	0	100,000	100,000
Account #1	1,670,395	0	0	1,670,395
Account #2	0	430,000	0	430,000
Account #3	0	0	325,000	325,000
Cash & Investments	1,670,395	430,000	425,000	2,525,395
Employer stock held in taxable accounts	0	40,000	0	40,000
Restricted stock or restricted share units	0	6,250	0	6,250
Other nonvested employer shares	0	25,000	0	25,000
Nonqualified stock options	0	5,550	0	5,550
Nonvested stock options	0	2,400	0	2,400
Employer Stock & Options	0	79,200	0	79,200
Qualified retirement plans	2,023	325,000	0	327,023
Traditional IRAs	2,000,000	50,000	0	2,050,000
Nonqualified plans	0	512,000	0	512,000
Nonqualified annuities	2,023	55,000	0	57,023
Life insurance cash values	25,000	0	0	25,000
Retirement Plans, Annuities, & Insurance Cash Values	2,029,046	942,000	0	2,971,046
Financial Assets	3,699,441	1,451,200	425,000	5,575,641
Unmarketable Assets	Jack	Jill	Joint	Total
Closely held businesses	10,000,000	25,000	0	10,025,000
Investment real estate	1,000,000	0	525,000	1,525,000
Notes receivable	29,752	10,919	0	40,670
Art & collectibles	0	0	150,000	150,000
Other unmarketable assets	0	35,000	0	35,000
Unmarketable Assets	11,029,752	70,919	675,000	11,775,670
Personal Assets	Jack	Jill	Joint	Total
Principal residence	0	0	1,250,000	1,250,000
Other residences	0	0	625,000	625,000
Personal property	0	0	275,000	275,000
Personal Assets	0	0	2,150,000	2,150,000
Total Assets	14,729,193	1,522,119	3,250,000	19,501,311



Net Worth Summary

Jack & Jill Flash

As of January 1, 2023

Current Liabilities	Jack	Jill	Joint	Total
2,023	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	807,828	340,172	0	1,148,001
Capital gains taxes on unrealized gains	1,853,424	19,163	98,600	1,971,187
Estimated Deferred Tax Obligations	2,661,252	359,336	98,600	3,119,187
Total Liabilities	2,661,252	359,336	1,241,286	4,261,873
Net Worth	12,067,941	1,162,783	2,008,714	15,239,438
After-tax education funds			51,000	
Total Family Wealth				15,290,438



Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Net Worth Detail

Jack & Jill Flash

As of January 1, 2023

Financial Assets	Jack	Jill	Joint	Total
Cash management fund	0	0	100,000	100,000
Account #1	1,670,395	0	0	1,670,395
Account #2	0	430,000	0	430,000
Account #3	0	0	325,000	325,000
Cash & Investments	1,670,395	430,000	425,000	2,525,395
SoftCo. stock held in taxable accounts	0	40,000	0	40,000
SoftCo. RSUs	0	6,250	0	6,250
SoftCo. PSUs	0	25,000	0	25,000
Vested SoftCo. nonqualified stock options	0	5,550	0	5,550
Nonvested SoftCo. stock options	0	2,400	0	2,400
Employer Stock & Options	0	79,200	0	79,200
Jack's DC Plan	2,023	0	0	2,023
Jill's 401(k) Plan	0	200,000	0	200,000
Jill's Pension Plan	0	125,000	0	125,000
Jack's IRA	2,000,000	0	0	2,000,000
Jill's IRA	0	50,000	0	50,000
Jill's SERP	0	187,000	0	187,000
Jill's Rabbi Trust	0	325,000	0	325,000
Jack's FPDA	2,023	0	0	2,023
Jill's FPDA	0	55,000	0	55,000
Jack's UL Policy cash value	25,000	0	0	25,000
Retirement Plans, Annuities, & Insurance Cash Values	2,029,046	942,000	0	2,971,046
Financial Assets	3,699,441	1,451,200	425,000	5,575,641
Unmarketable Assets	Jack	Jill	Joint	Total
ShopRight, Inc.	10,000,000	0	0	10,000,000
MNS Enterprises	0	25,000	0	25,000
Closely Held Businesses	10,000,000	25,000	0	10,025,000
ShopRight HQ	1,000,000	0	0	1,000,000
341 Lexite Court	0	0	200,000	200,000
856 Reed Way	0	0	325,000	325,000
Investment Real Estate Property	1,000,000	0	525,000	1,525,000
Loan to Jerry	29,752	0	0	29,752
Loan to Jackie	0	10,919	0	10,919
Notes Receivable	29,752	10,919	0	40,670
Artwork	0	0	150,000	150,000
Jewelry	0	35,000	0	35,000
Unmarketable Assets	11,029,752	70,919	675,000	11,775,670



Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Net Worth Detail

Jack & Jill Flash

As of January 1, 2023

Personal Assets	Jack	Jill	Joint	Total
25 Breezy Way	0	0	1,250,000	1,250,000
Vacation Homes	0	0	625,000	625,000
Personal Property	0	0	275,000	275,000
Personal Assets	0	0	2,150,000	2,150,000
Total Assets	14,729,193	1,522,119	3,250,000	19,501,311
Current Liabilities	Jack	Jill	Joint	Total
2,023	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	807,828	340,172	0	1,148,001
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Estimated Deferred Tax Obligations	2,661,252	359,336	98,600	3,119,187
Total Liabilities	2,661,252	359,336	1,241,286	4,261,873
Net Worth	12,067,941	1,162,783	2,008,714	15,239,438
After-tax education funds				51,000
Total Family Wealth				15,290,438



Estimated Taxes on Unrealized Gains & Deferred Ordinary Income

Jack & Jill Flash

As of January 1, 2023

Financial Assets	Tax Rate	Jack	Jill	Joint	Total
Account #1	23.2%	101,824	0	0	101,824
Account #2	23.2%	0	23	0	23
Account #3	23.2%	0	0	8,120	8,120
Taxable Portfolios		101,824	23	8,120	109,967
Employer stock held in taxable account	23.2%	0	2,900	0	2,900
Restricted stock or restricted share units	40.2%	0	2,513	0	2,513
Other nonvested employer shares	40.2%	0	10,050	0	10,050
Nonqualified stock options	40.2%	0	2,231	0	2,231
Nonvested stock options	40.2%	0	965	0	965
Employer Stock & Options		0	18,658	0	18,658
Qualified plan 1 ordinary income	40.2%	813	54,270	0	55,083
Qualified plan 1 NUA in employer stock	23.2%	0	15,080	0	15,080
Qualified plan 2 ordinary income	40.2%	0	50,250	0	50,250
Traditional IRAs	40.2%	804,000	20,100	0	824,100
Nonqualified plans	40.2%	0	205,824	0	205,824
Nonqualified annuities	40.2%	0	4,020	0	4,020
Life insurance cash values	40.2%	3,015	0	0	3,015
Retirement Plans, Annuities, & Insurance Cash Values		807,828	349,544	0	1,157,372
Financial Assets		909,652	368,226	8,120	1,285,997
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Unmarketable Assets		Jack	Jill	Joint	Total
Closely held businesses	23.2%	1,624,000	0	0	1,624,000
Investment real estate	23.2%	127,600	0	47,560	175,160
Art & collectibles	23.2%	0	0	9,280	9,280
Other unmarketable assets	23.2%	0	1,160	0	1,160
Unmarketable Assets		1,751,600	1,160	56,840	1,809,600
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Personal Assets		Jack	Jill	Joint	Total
Principal residence	23.2%	0	0	0	0
Other residences	23.2%	0	0	33,640	33,640
Personal property	23.2%	0	0	0	0
Personal Assets		0	0	33,640	33,640
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Estimated Taxes		Jack	Jill	Joint	Total
Income taxes on deferred ordinary income		807,828	340,172	0	1,148,001
Capital gains taxes on unrealized gains		1,853,424	19,163	98,600	1,971,187
Total Estimated Taxes		2,661,252	359,336	98,600	3,119,187



Financial Assets & Cash Flow Summary

Jack & Jill Flash

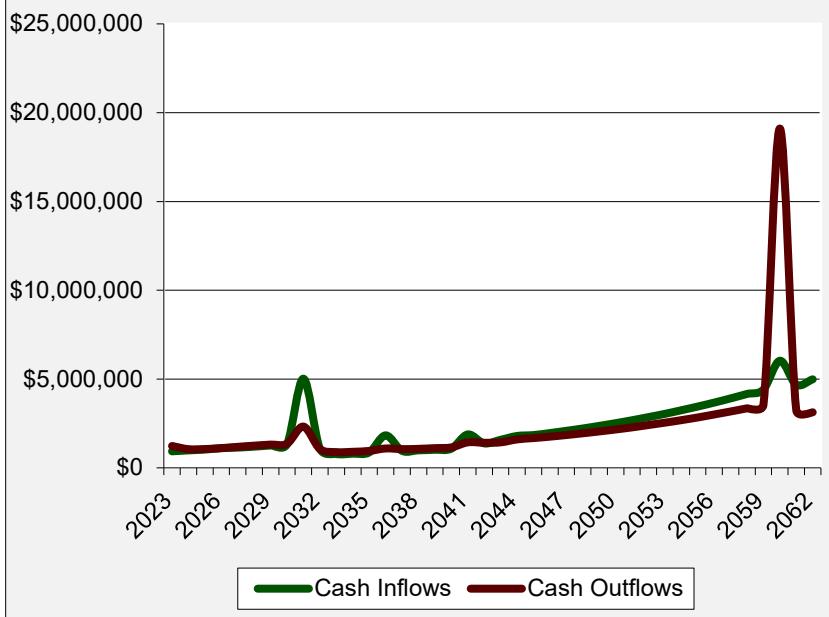
Cash Flow Sufficiency & Financial Asset Depletion

Cash flow needs are met in all years between 2023 and 2062	Yes
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	40,266,115
Outstanding balance of deficit-funding loan in 2062	0

Projected Cash Flows Discounted @ 3.0%

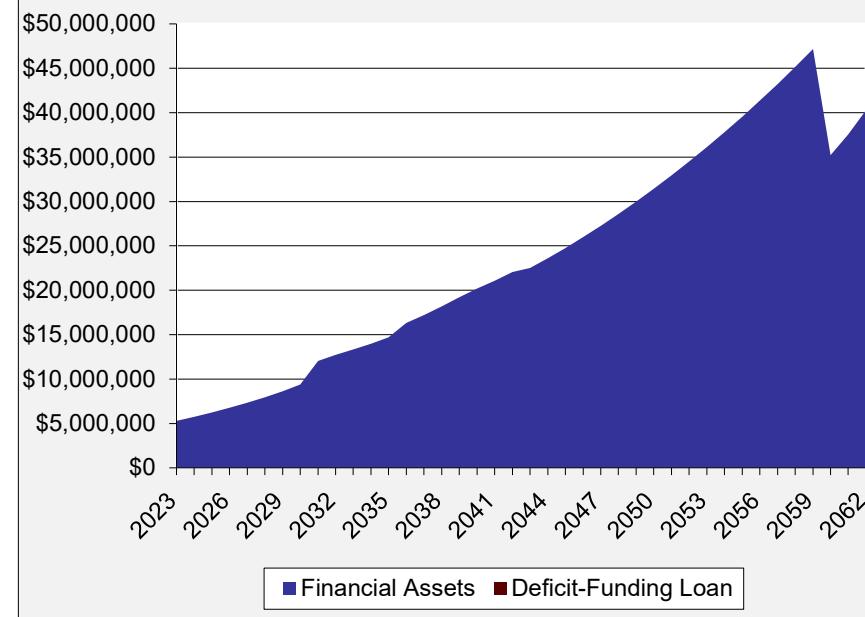
Present value of projected cash inflows between 2023 and 2062	45,606,948
Present value of projected cash outflows between 2023 and 2062	43,952,005
Present value of cash flow surplus/-deficit	1,654,943

Projected Cash Flows



The chart above illustrates the projected cash flows through 2062.

Projected Financial Assets



The chart above illustrates financial asset trends through 2062.



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, & Insurance Cash				
A	93,898	2,072,923	5,794,998	7,165,255	2,476,271	16,651,948	29,820,864
B	282,049	5,275,275	7,760,701	5,878,116	2,885,552	22,079,619	42,274,101
C	0	25,724,174	21,445,318	33,216,317	5,672,222	85,627,941	281,342,676
D	0	18,194,168	22,071,947	41,218,035	6,442,831	87,611,066	352,161,436

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	412,286	5,912,204	2,685,267	16,788,825	8,869,085	3,322,676	26,499,213
B	421,672	7,773,044	2,605,542	16,180,188	20,924,016	4,538,934	37,492,311
C	1,531,480	53,494,478	2,898,278	56,119,276	182,268,494	19,416,695	230,138,893
D	1,512,016	66,249,923	3,167,027	67,790,619	230,490,022	23,515,926	287,756,545

Legend	Year	Event	Net to Heirs as % of Family Wealth
A	2028	Current year + 5	A 88.9%
B	2033	Current year + 10	B 88.7%
C	2059	1st death	C 81.8%
D	2062	2nd death	D 81.7%

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



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
2023	929,925	868,625	361,888	-300,588	5,304,823	5,347,678	2,191,250	1,167,582	11,676,169	8,295,077	19,971,246	21,103,867
2024	982,683	607,882	442,897	-68,096	5,727,613	5,691,324	2,237,938	1,103,486	12,553,389	9,068,198	21,621,587	22,387,724
2025	1,030,056	618,964	439,038	-27,946	6,229,576	6,038,016	2,289,899	1,059,732	13,497,759	9,934,146	23,431,905	23,795,190
2026	1,107,249	629,884	480,354	-2,989	6,768,295	6,397,343	2,347,005	1,043,065	14,469,579	10,894,051	25,363,630	23,405,134
2027	1,139,694	647,983	535,263	-43,552	7,343,334	6,771,901	2,409,153	1,006,291	15,518,098	11,979,364	27,497,462	24,897,328
2028	1,193,649	663,764	585,881	-55,996	7,961,819	7,165,255	2,476,271	951,398	16,651,948	13,168,917	29,820,864	26,499,213
2029	1,259,748	681,665	627,594	-49,511	8,645,006	7,569,369	2,548,312	905,765	17,856,922	14,486,955	32,343,876	28,238,045
2030	1,334,832	674,906	683,158	-23,232	9,401,235	7,982,744	2,625,251	856,213	19,153,016	15,936,004	35,089,021	30,107,677
2031	5,020,882	1,327,014	996,263	2,697,605	12,045,139	5,184,374	2,707,087	116,895	19,819,705	16,951,305	36,771,010	32,236,183
2032	1,079,128	550,217	512,793	16,118	12,717,172	5,579,443	2,793,841	18,417	21,072,039	18,352,754	39,424,792	35,292,062
2033	778,183	561,547	324,308	-107,672	13,318,025	5,878,116	2,885,552	2,075	22,079,619	20,194,482	42,274,101	37,492,311
2034	798,853	581,232	322,343	-104,722	13,973,822	6,197,219	2,982,279	3,215	23,150,106	22,195,923	45,346,029	39,846,257
2035	868,483	601,284	350,874	-83,675	14,707,115	6,538,332	3,084,099	1,605	24,327,942	24,443,102	48,771,043	42,481,184
2036	1,829,662	613,715	475,956	739,991	16,326,376	6,903,163	2,245,737	27,571	25,447,705	26,877,057	52,324,762	45,217,291
2037	957,239	634,535	420,024	-97,320	17,209,245	7,293,559	2,329,680	3,723	26,828,760	29,520,504	56,349,264	48,289,692
2038	986,532	655,761	413,611	-82,840	18,180,724	7,711,515	2,418,196	4,318	28,306,117	32,389,855	60,695,972	51,598,680
2039	1,017,658	677,403	432,064	-91,809	19,224,334	8,159,189	2,511,403	5,412	29,889,515	35,502,794	65,392,309	55,171,943
2040	1,079,117	699,477	451,284	-71,644	20,182,583	8,638,914	2,609,434	15,477	31,415,454	38,878,371	70,293,825	58,970,832
2041	1,881,023	713,995	721,061	445,967	21,053,542	9,266,275	2,712,434	91,188	32,941,062	42,543,136	75,484,199	63,472,899
2042	1,378,460	736,973	674,975	-33,488	22,059,113	9,939,981	2,820,564	52,738	34,766,920	46,514,282	81,281,202	68,043,137
2043	1,578,340	760,426	673,702	144,212	22,494,172	10,663,524	2,934,001	112,562	35,979,135	50,815,732	86,794,868	72,827,212
2044	1,793,935	784,370	815,853	193,712	23,600,983	11,440,668	3,052,934	134,594	37,959,990	55,473,240	93,433,230	78,178,561
2045	1,844,950	808,820	866,810	169,320	24,763,780	12,275,463	3,177,567	138,875	40,077,936	60,514,519	100,592,454	83,949,949
2046	1,958,122	833,796	921,390	202,936	25,985,629	13,172,277	3,308,120	150,062	42,315,963	65,969,399	108,285,362	90,122,018
2047	2,083,725	859,313	987,989	236,423	27,261,606	14,135,814	3,444,825	162,695	44,679,550	71,869,981	116,549,531	96,749,898
2048	2,215,580	885,389	1,059,242	270,949	28,593,895	15,171,146	3,587,933	176,149	47,176,825	78,250,814	125,427,638	103,885,731
2049	2,361,579	912,044	1,137,256	312,279	29,982,926	16,283,739	3,737,707	191,306	49,813,066	85,149,068	134,962,134	111,585,163
2050	2,514,844	939,299	1,220,789	354,756	31,430,568	17,479,486	3,894,428	207,455	52,597,027	92,604,742	145,201,768	119,874,132
2051	2,679,238	967,170	1,310,548	401,520	32,938,360	18,764,741	4,058,391	225,043	55,536,449	100,660,880	156,197,329	128,792,059
2052	2,856,797	1,003,683	1,407,801	445,313	34,498,918	20,146,358	4,229,911	244,333	58,630,853	109,371,783	168,002,636	138,427,430
2053	3,039,226	1,032,856	1,510,219	496,151	36,122,752	21,631,727	4,409,317	264,465	61,899,331	118,779,802	180,679,133	148,806,720
2054	3,242,653	1,062,713	1,622,428	557,512	37,808,905	23,228,823	4,596,958	288,765	65,345,920	128,938,547	194,284,467	159,986,262
2055	3,451,600	1,093,278	1,742,842	615,480	39,558,185	24,946,247	4,793,201	314,925	68,982,707	139,905,690	208,888,398	172,002,432
2056	3,673,243	1,132,573	1,871,708	668,962	41,363,481	26,793,284	4,998,432	342,505	72,812,692	151,751,263	224,563,955	184,970,515
2057	3,910,017	1,164,627	2,009,561	735,829	43,232,830	28,779,954	5,213,057	370,188	76,855,654	164,534,533	241,390,187	198,919,682
2058	4,160,339	1,197,463	2,154,787	808,089	45,168,921	30,917,072	5,437,504	399,874	81,123,624	178,327,288	259,450,912	213,963,216
2059	4,410,138	1,239,110	2,304,882	866,146	47,169,492	33,216,317	5,672,222	430,090	85,627,941	195,714,735	281,342,676	230,138,893
2060	6,030,374	16,934,802	2,172,607	-13,077,035	35,232,615	35,690,297	5,917,681	548,405	76,292,189	227,731,124	304,023,313	248,163,821
2061	4,683,815	1,103,949	2,128,537	1,451,329	37,531,915	38,352,633	6,174,378	287,452	81,771,474	245,462,799	327,234,273	267,232,045
2062	4,984,943	1,136,201	1,990,690	1,858,052								

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

Jack & Jill Flash

Inflation Rate 3.0%

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
2023	929,925	868,625	361,888	-300,588	5,304,823	5,347,678	2,191,250	1,167,582	11,676,169	8,295,077	19,971,246	21,103,867
2024	954,061	590,177	429,997	-66,113	5,560,789	5,525,558	2,172,755	1,071,345	12,187,756	8,804,076	20,991,832	21,735,654
2025	970,927	583,433	413,835	-26,342	5,871,972	5,691,409	2,158,450	998,899	12,722,933	9,363,885	22,086,818	22,429,249
2026	1,013,290	576,433	439,592	-2,735	6,193,949	5,854,475	2,147,842	954,552	13,241,715	9,969,600	23,211,315	21,419,014
2027	1,012,603	575,725	475,574	-38,695	6,524,457	6,016,746	2,140,502	894,076	13,787,629	10,643,510	24,431,139	22,120,953
2028	1,029,652	572,569	505,386	-48,303	6,867,935	6,180,812	2,136,053	820,684	14,364,116	11,359,623	25,723,739	22,858,454
2029	1,055,019	570,884	525,600	-41,465	7,240,056	6,339,228	2,134,171	758,564	14,954,891	12,132,597	27,087,487	23,648,919
2030	1,085,341	548,760	555,470	-18,890	7,644,064	6,490,701	2,134,569	696,180	15,573,155	12,957,430	28,530,585	24,480,297
2031	3,963,531	1,047,557	786,459	2,129,514	9,508,544	4,092,593	2,137,000	92,278	15,645,858	13,381,517	29,027,375	25,447,540
2032	827,062	421,696	393,013	12,353	9,746,654	4,276,178	2,141,247	14,115	16,149,963	14,065,857	30,215,821	27,048,427
2033	579,041	417,844	241,316	-80,118	9,909,862	4,373,871	2,147,122	1,544	16,429,310	15,026,591	31,455,902	27,897,801
2034	577,108	419,894	232,867	-75,653	10,094,986	4,477,003	2,154,462	2,323	16,724,129	16,034,807	32,758,936	28,785,784
2035	609,137	421,728	246,096	-58,688	10,315,275	4,585,855	2,163,125	1,126	17,063,129	17,143,900	34,207,028	29,795,448
2036	1,245,911	417,910	324,103	503,898	11,117,468	4,700,718	1,529,238	18,775	17,328,649	18,301,968	35,630,617	30,790,775
2037	632,848	419,502	277,685	-64,340	11,377,338	4,821,902	1,540,193	2,461	17,736,971	19,516,531	37,253,502	31,925,175
2038	633,217	420,908	265,481	-53,172	11,669,515	4,949,728	1,552,148	2,772	18,168,619	20,789,816	38,958,435	33,119,229
2039	634,171	422,135	269,248	-57,212	11,979,970	5,084,537	1,565,024	3,373	18,626,158	22,124,168	40,750,325	34,381,331
2040	652,884	423,195	273,034	-43,346	12,210,795	5,226,685	1,578,750	9,364	19,006,866	23,522,054	42,528,920	35,678,323
2041	1,104,903	419,397	423,547	261,959	12,366,737	5,442,960	1,593,269	53,563	19,349,402	24,989,609	44,339,011	37,283,639
2042	786,116	420,285	384,929	-19,098	12,580,004	5,668,632	1,608,528	30,076	19,827,089	26,526,445	46,353,534	38,804,050
2043	873,889	421,029	373,012	79,847	12,454,478	5,904,135	1,624,485	62,323	19,920,775	28,135,439	48,056,214	40,322,661
2044	964,328	421,638	438,561	104,130	12,686,691	6,149,923	1,641,102	72,351	20,405,365	29,819,600	50,224,965	42,024,829
2045	962,866	422,117	452,382	88,367	12,924,031	6,406,472	1,658,348	72,478	20,916,374	31,582,073	52,498,447	43,812,849
2046	992,164	422,478	466,861	102,826	13,166,704	6,674,284	1,676,197	76,035	21,441,149	33,426,150	54,867,300	45,664,083
2047	1,025,055	422,725	486,025	116,304	13,410,903	6,953,884	1,694,626	80,035	21,979,378	35,355,268	57,334,646	47,594,539
2048	1,058,173	422,867	505,900	129,407	13,656,603	7,245,824	1,713,617	84,130	22,531,914	37,373,024	59,904,939	49,616,404
2049	1,095,052	422,910	527,340	144,802	13,902,925	7,550,684	1,733,155	88,708	23,098,056	39,483,174	62,581,230	51,741,452
2050	1,132,155	422,862	549,586	159,707	14,149,698	7,869,073	1,753,229	93,394	23,678,606	41,689,641	65,368,247	53,966,022
2051	1,171,033	422,728	572,810	175,495	14,396,591	8,201,632	1,773,828	98,361	24,273,691	43,996,531	68,270,221	56,292,015
2052	1,212,271	425,909	597,395	188,967	14,639,490	8,549,034	1,794,947	103,682	24,879,789	46,411,518	71,291,308	58,741,176
2053	1,252,121	425,523	622,190	204,408	14,882,096	8,911,985	1,816,580	108,956	25,501,705	48,935,706	74,437,410	61,306,398
2054	1,297,020	425,072	648,950	222,998	15,123,076	9,291,230	1,838,724	115,502	26,137,528	51,573,761	77,711,289	63,992,448
2055	1,340,384	424,560	676,810	239,014	15,361,908	9,687,552	1,861,377	122,297	26,788,540	54,330,561	81,119,101	66,794,914
2056	1,384,909	427,010	705,683	252,216	15,595,118	10,101,771	1,884,540	129,133	27,452,296	57,214,209	84,666,505	69,738,739
2057	1,431,242	426,306	735,590	269,346	15,825,157	10,534,755	1,908,213	135,505	28,132,620	60,227,027	88,359,647	72,813,535
2058	1,478,515	425,558	765,776	287,181	16,052,285	10,987,414	1,932,399	142,109	28,829,989	63,374,558	92,204,547	76,038,975
2059	1,521,641	427,533	795,259	298,848	16,275,004	11,460,706	1,957,100	148,395	29,544,416	67,527,930	97,072,346	79,405,380
2060	2,020,072	5,672,870	727,786	-4,380,584	11,802,325	11,955,641	1,982,322	183,706	25,556,581	76,286,041	101,842,622	83,130,646
2061	1,523,299	359,033	692,256	472,010	12,206,360	12,473,279	2,008,069	93,487	26,594,222	79,830,922	106,425,143	86,910,850
2062	1,574,013	358,759	628,567	586,687	12,714,169	13,014,741	2,034,347	99,751	27,663,505	83,532,717	111,196,222	90,860,150</

Pretax Cash Flows Summary

Jack & Jill Flash

Year	Beginning of Year Cash Flow		End of Year Cash Flows								Total Pretax Cash Inflows
	Life Insurance Proceeds	Loan Proceeds & Disposition of Unmarketable Assets	Income & Distributions from Cash & Other Portfolios	Planned Employer Stock/Option Cash Inflows	Planned IRA, HSA, QRP & NQ Plan Distributions	Nonqualified Annuity Distributions	Trust Distributions	Business & Real Estate Income	Payments on Notes Receivable	Non-Asset-Based & Miscellaneous Income	
2023	0	0	91,788	3,611	0	0	250,000	76,351	205,675	302,500	929,925
2024	0	0	86,288	1,566	0	0	254,981	92,424	205,675	341,750	982,683
2025	0	0	86,659	349	0	0	260,693	108,633	205,675	368,048	1,030,056
2026	0	0	88,891	23,920	0	0	267,245	125,441	205,675	396,077	1,107,249
2027	0	0	92,363	257	0	0	274,760	142,822	202,451	427,040	1,139,694
2028	0	0	94,109	265	0	0	283,378	160,737	195,000	460,158	1,193,649
2029	0	0	95,354	321	0	0	293,263	179,136	195,000	496,673	1,259,748
2030	0	0	96,948	4,483	0	0	304,600	197,951	195,000	535,850	1,334,832
2031	0	1,467,012	126,800	24,616	506,009	0	317,603	144,993	2,433,849	0	5,020,882
2032	0	76,380	227,958	33,812	116,880	0	332,516	235,432	0	56,150	1,079,128
2033	0	79,436	239,175	32,226	116,880	0	0	253,195	0	57,270	778,183
2034	0	82,613	244,273	30,722	116,880	0	0	265,954	0	58,410	798,853
2035	0	85,918	249,352	29,282	116,880	0	0	279,532	0	107,520	868,483
2036	0	1,007,188	274,017	27,920	116,880	0	0	293,987	0	109,670	1,829,662
2037	0	92,928	299,560	26,616	116,880	0	0	309,383	0	111,870	957,239
2038	0	96,646	307,744	25,372	116,880	0	0	325,790	0	114,100	986,532
2039	0	100,511	316,418	24,189	116,880	0	0	343,280	0	116,380	1,017,658
2040	0	104,532	325,021	23,061	116,880	28,980	0	361,932	0	118,710	1,079,117
2041	0	0	332,859	215,505	795,322	28,980	0	387,267	0	121,090	1,881,023
2042	0	0	366,887	0	444,706	28,980	0	414,376	0	123,510	1,378,460
2043	0	0	380,243	0	481,745	146,991	0	443,382	0	125,980	1,578,340
2044	0	0	402,314	0	641,711	146,991	0	474,419	0	128,500	1,793,935
2045	0	0	427,559	0	631,702	146,991	0	507,628	0	131,070	1,844,950
2046	0	0	452,707	0	681,572	146,991	0	543,162	0	133,690	1,958,122
2047	0	0	480,421	0	738,769	146,991	0	581,183	0	136,360	2,083,725
2048	0	0	510,802	0	796,831	146,991	0	621,866	0	139,090	2,215,580
2049	0	0	544,004	0	863,307	146,991	0	665,397	0	141,880	2,361,579
2050	0	0	580,456	0	930,713	146,991	0	711,975	0	144,710	2,514,844
2051	0	0	620,341	0	1,002,493	146,991	0	761,813	0	147,600	2,679,238
2052	0	0	663,997	0	1,080,110	146,991	0	815,140	0	150,560	2,856,797
2053	0	0	711,439	0	1,155,026	146,991	0	872,200	0	153,570	3,039,226
2054	0	0	763,147	0	1,242,621	146,991	0	933,254	0	156,640	3,242,653
2055	0	0	819,776	0	1,326,471	146,991	0	998,581	0	159,780	3,451,600
2056	0	0	881,371	0	1,413,429	146,991	0	1,068,482	0	162,970	3,673,243
2057	0	0	947,927	0	1,505,603	146,991	0	1,143,276	0	166,220	3,910,017
2058	0	0	1,020,261	0	1,600,232	146,991	0	1,223,305	0	169,550	4,160,339
2059	0	0	1,098,856	0	1,682,415	146,991	0	1,308,937	0	172,940	4,410,138
2060	1,008,745	0	1,183,312	0	1,492,256	132,501	715,249	1,400,562	0	97,750	6,030,374
2061	0	0	629,811	0	1,585,362	132,501	737,829	1,498,601	0	99,710	4,683,815
2062	0	0	722,142	0	1,663,974	132,501	761,122	1,603,504	0	101,700	4,984,943



Income & Employment Tax Summary

Jack & Jill Flash

Year	Federal Taxes				State Income Tax	Total Taxes	Tax Rate Analysis			
	Federal Income Taxes	FICA & SECA Employment Taxes	Unearned Income Medicare Surtax	Total Federal Taxes			Federal Marginal Income Tax Rate	Combined Federal & State Marginal Tax Rate	Average Tax Rate on Gross Income	
2023	327,044	25,954	13,069	366,067	57,283	423,350	37.0%	40.1%	34.3%	36.8% NA
2024	322,740	26,907	11,776	361,422	56,455	417,877	37.0%	40.1%	34.3%	37.0% NA
2025	342,257	27,878	11,909	382,044	59,481	441,524	37.0%	40.1%	34.5%	37.1% NA
2026	413,509	29,508	12,555	455,572	65,018	520,591	39.6%	42.6%	37.3%	41.1% NA
2027	437,401	30,310	13,862	481,573	68,872	550,445	39.6%	42.6%	37.4%	41.0% NA
2028	465,852	31,787	15,143	512,781	73,280	586,061	39.6%	42.6%	37.6%	41.0% NA
2029	510,369	33,577	16,590	560,536	79,803	640,338	39.6%	42.6%	37.9%	41.2% NA
2030	555,519	35,274	18,226	609,019	86,467	695,486	39.6%	42.6%	38.1%	41.3% NA
2031	795,071	355	61,340	856,766	146,401	1,003,167	39.6%	42.6%	33.2%	35.1% NA
2032	336,168	0	20,544	356,712	57,602	414,314	39.6%	42.6%	33.0%	35.5% NA
2033	240,936	0	22,540	263,476	44,490	307,966	28.0%	33.0%	31.0%	33.8% NA
2034	252,856	0	23,811	276,666	46,816	323,483	28.0%	33.0%	31.0%	33.8% NA
2035	275,408	0	24,898	300,305	48,959	349,264	28.0%	33.0%	30.9%	33.5% NA
2036	383,163	0	43,954	427,116	74,806	501,923	28.0%	33.0%	30.4%	32.4% NA
2037	311,264	0	28,976	340,240	55,936	396,176	28.0%	33.0%	31.0%	33.5% NA
2038	325,296	0	30,311	355,606	58,599	414,206	28.0%	33.0%	31.1%	33.5% NA
2039	340,034	0	31,708	371,741	61,417	433,159	28.0%	33.0%	31.1%	33.5% NA
2040	362,233	0	33,839	396,071	65,278	461,349	39.6%	42.6%	31.3%	33.7% NA
2041	655,285	0	36,146	691,431	105,341	796,772	39.6%	42.6%	34.9%	36.9% NA
2042	517,407	0	34,461	551,867	84,658	636,526	39.6%	42.6%	34.0%	36.3% NA
2043	597,319	0	40,461	637,780	95,747	733,527	39.6%	42.6%	35.0%	37.2% NA
2044	686,767	0	42,824	729,591	108,294	837,885	39.6%	42.6%	35.6%	37.7% NA
2045	712,891	0	45,431	758,322	112,769	871,091	39.6%	42.6%	35.6%	37.7% NA
2046	763,929	0	48,151	812,079	120,498	932,577	39.6%	42.6%	35.8%	37.9% NA
2047	820,496	0	51,105	871,600	129,023	1,000,623	39.6%	42.6%	36.0%	38.0% NA
2048	880,325	0	54,315	934,639	138,057	1,072,696	39.6%	42.6%	36.2%	38.2% NA
2049	946,592	0	57,804	1,004,395	148,018	1,152,413	39.6%	42.6%	36.3%	38.3% NA
2050	1,016,744	0	61,607	1,078,351	158,588	1,236,939	39.6%	42.6%	36.5%	38.5% NA
2051	1,092,398	0	65,753	1,158,151	169,985	1,328,135	39.6%	42.6%	36.7%	38.6% NA
2052	1,174,482	0	70,273	1,244,755	182,336	1,427,091	39.6%	42.6%	36.9%	38.7% NA
2053	1,259,910	0	75,187	1,335,096	195,255	1,530,351	39.6%	42.6%	37.0%	38.8% NA
2054	1,356,333	0	80,659	1,436,992	209,737	1,646,728	39.6%	42.6%	37.2%	39.0% NA
2055	1,457,343	0	86,688	1,544,031	224,972	1,769,003	39.6%	42.6%	37.3%	39.1% NA
2056	1,564,868	0	93,199	1,658,066	241,222	1,899,287	39.6%	42.6%	37.4%	39.2% NA
2057	1,678,699	0	100,083	1,778,781	258,463	2,037,245	39.6%	42.6%	37.6%	39.3% NA
2058	1,800,038	0	107,565	1,907,603	276,871	2,184,473	39.6%	42.6%	37.7%	39.3% NA
2059	1,923,621	0	115,695	2,039,315	295,783	2,335,099	39.6%	42.6%	37.8%	39.4% NA
2060	1,888,130	0	98,706	1,986,836	304,086	2,290,922	39.6%	42.6%	36.4%	38.0% NA
2061	1,589,664	0	40,250	1,629,914	237,670	1,867,584	39.6%	42.6%	37.6%	39.5% NA
2062	1,715,469	0	46,993	1,762,462	256,692	2,019,154	39.6%	42.6%	37.7%	39.6% NA

Tax Bracket Management Summary

Jack & Jill Flash

Year	Federal Taxable Income	Tax Bracket Thresholds						Taxable Income Threshold of Next Highest Tax Bracket	Additional Taxable Income to Next Highest Tax Bracket
		Highest Bracket	2nd Highest Bracket	3rd Highest Bracket	4th Highest Bracket	5th Highest Bracket	6th Highest Bracket		
2023	1,149,284	693,750	462,500	364,200	190,750	89,450	22,000	NA	NA
2024	1,130,607	714,550	476,350	375,100	196,450	92,100	22,650	NA	NA
2025	1,188,913	735,950	490,650	386,350	202,350	94,850	23,300	NA	NA
2026	1,266,940	514,300	455,300	254,950	167,250	82,900	20,350	NA	NA
2027	1,342,148	529,750	468,950	262,600	172,300	85,400	20,950	NA	NA
2028	1,428,212	545,650	483,050	270,500	177,450	87,950	21,600	NA	NA
2029	1,555,718	562,000	497,550	278,600	182,800	90,600	22,250	NA	NA
2030	1,685,978	578,900	512,450	286,950	188,250	93,300	22,900	NA	NA
2031	2,860,308	596,250	527,850	295,600	193,900	96,100	23,600	NA	NA
2032	1,167,504	614,150	543,650	304,450	199,750	99,000	24,300	NA	NA
2033	911,166	632,550	560,000	313,600	205,750	102,000	25,050	NA	NA
2034	957,434	651,550	576,800	323,000	211,900	105,050	25,800	NA	NA
2035	1,042,083	671,100	594,100	332,700	218,250	108,200	26,550	NA	NA
2036	1,550,218	691,200	611,900	342,650	224,800	111,450	27,350	NA	NA
2037	1,181,939	711,950	630,250	352,950	231,550	114,800	28,200	NA	NA
2038	1,235,715	733,300	649,200	363,550	238,500	118,200	29,050	NA	NA
2039	1,292,562	755,300	668,650	374,450	245,650	121,750	29,900	NA	NA
2040	1,369,883	777,950	688,700	385,650	253,050	125,450	30,800	NA	NA
2041	2,156,796	801,300	709,400	397,250	260,600	129,200	31,750	NA	NA
2042	1,753,114	825,350	730,650	409,150	268,450	133,050	32,700	NA	NA
2043	1,972,179	850,100	752,600	421,450	276,500	137,050	33,650	NA	NA
2044	2,219,874	875,600	775,150	434,050	284,800	141,150	34,650	NA	NA
2045	2,309,364	901,900	798,400	447,100	293,350	145,400	35,700	NA	NA
2046	2,462,688	928,950	822,350	460,500	302,150	149,750	36,800	NA	NA
2047	2,631,626	956,800	847,050	474,350	311,200	154,250	37,900	NA	NA
2048	2,810,582	985,500	872,450	488,550	320,550	158,900	39,000	NA	NA
2049	3,007,743	1,015,100	898,650	503,200	330,150	163,650	40,200	NA	NA
2050	3,216,868	1,045,550	925,600	518,300	340,050	168,550	41,400	NA	NA
2051	3,442,232	1,076,900	953,350	533,850	350,250	173,650	42,650	NA	NA
2052	3,686,361	1,109,200	981,950	549,900	360,750	178,850	43,900	NA	NA
2053	3,941,615	1,142,500	1,011,400	566,400	371,600	184,200	45,250	NA	NA
2054	4,227,552	1,176,750	1,041,750	583,350	382,750	189,750	46,600	NA	NA
2055	4,528,305	1,212,050	1,073,000	600,850	394,200	195,400	48,000	NA	NA
2056	4,848,958	1,248,450	1,105,200	618,900	406,050	201,300	49,450	NA	NA
2057	5,189,091	1,285,900	1,138,350	637,450	418,250	207,350	50,950	NA	NA
2058	5,552,120	1,324,450	1,172,500	656,600	430,800	213,550	52,450	NA	NA
2059	5,925,088	1,364,200	1,207,700	676,300	443,700	219,950	54,050	NA	NA
2060	6,025,958	1,249,000	1,243,900	572,100	274,300	113,250	27,800	NA	NA
2061	4,725,343	1,286,450	1,281,250	589,250	282,550	116,650	28,650	NA	NA
2062	5,099,294	1,325,050	1,319,700	606,950	291,000	120,150	29,500	NA	NA

Current-Year Cash Outflows For Taxes Reconciliation

Jack & Jill Flash

Year	Unpaid Prior-Year Taxes			Estimated Payments & Withholdings			Total Current-Year Cash Outflows For Taxes
	Total Computed Prior-Year Taxes	Prior-Year Estimated Payments & Withholdings	Current-Year Cash Outflows For Prior-Year Taxes	Ordinary Income	Capital Gains	Current-Year Estimated Payments & Withholdings	
2023	0	0	0	319,332	42,556	361,888	361,888
2024	423,350	362,550	60,800	344,423	37,675	382,097	442,897
2025	417,877	383,151	34,726	367,849	36,463	404,312	439,038
2026	441,524	404,312	37,212	406,104	37,038	443,142	480,354
2027	520,591	451,032	69,559	426,664	39,041	465,704	535,263
2028	550,445	465,704	84,740	459,608	41,532	501,141	585,881
2029	586,061	501,141	84,920	497,817	44,857	542,674	627,594
2030	640,338	542,674	97,664	536,374	49,121	585,494	683,158
2031	695,486	585,494	109,991	576,249	310,022	886,272	996,263
2032	1,003,167	886,272	116,895	335,963	59,935	395,898	512,793
2033	414,314	395,898	18,417	237,681	68,210	305,891	324,308
2034	307,966	305,891	2,075	245,605	74,662	320,268	322,343
2035	323,483	320,268	3,215	267,402	80,257	347,659	350,874
2036	349,264	347,659	1,605	282,946	191,405	474,351	475,956
2037	501,923	474,351	27,571	299,284	93,169	392,453	420,024
2038	396,176	392,453	3,723	310,429	99,459	409,888	413,611
2039	414,206	409,888	4,318	322,317	105,429	427,746	432,064
2040	433,159	427,746	5,412	334,808	111,064	445,872	451,284
2041	461,349	445,872	15,477	573,418	132,167	705,584	721,061
2042	796,772	705,584	91,188	481,801	101,986	583,787	674,975
2043	636,526	583,787	52,738	512,382	108,583	620,964	673,702
2044	733,527	620,964	112,562	587,408	115,883	703,291	815,853
2045	837,885	703,291	134,594	608,467	123,748	732,216	866,810
2046	871,091	732,216	138,875	650,412	132,103	782,515	921,390
2047	932,577	782,515	150,062	696,867	141,061	837,927	987,989
2048	1,000,623	837,927	162,695	745,826	150,721	896,547	1,059,242
2049	1,072,696	896,547	176,149	799,932	161,174	961,107	1,137,256
2050	1,152,413	961,107	191,306	856,960	172,523	1,029,483	1,220,789
2051	1,236,939	1,029,483	207,455	918,227	184,865	1,103,093	1,310,548
2052	1,328,135	1,103,093	225,043	984,455	198,303	1,182,758	1,407,801
2053	1,427,091	1,182,758	244,333	1,052,961	212,925	1,265,886	1,510,219
2054	1,530,351	1,265,886	264,465	1,129,125	228,838	1,357,963	1,622,428
2055	1,646,728	1,357,963	288,765	1,207,902	246,175	1,454,077	1,742,842
2056	1,769,003	1,454,077	314,925	1,291,731	265,052	1,556,783	1,871,708
2057	1,899,287	1,556,783	342,505	1,381,488	285,569	1,667,056	2,009,561
2058	2,037,245	1,667,056	370,188	1,476,732	307,867	1,784,599	2,154,787
2059	2,184,473	1,784,599	399,874	1,572,908	332,101	1,905,008	2,304,882
2060	2,335,099	1,905,008	430,090	1,608,574	133,943	1,742,517	2,172,607
2061	2,290,922	1,742,517	548,405	1,496,998	83,134	1,580,132	2,128,537
2062	1,867,584	1,580,132	287,452	1,596,272	106,966	1,703,238	1,990,690



Cash Flow Deficit Funding Summary

Jack & Jill Flash

Year	Cash Flows			Deficit-Funding Sources				
	Cash Inflows	Cash Outflows	Taxes	Cash Flow Surplus/-Deficit	Cash Management Fund	Sales from Account #1	Sales from Account #2	
2023	929,925	868,625	361,888	-300,588	100,000	100,294	0	100,294
2024	982,683	607,882	442,897	-68,096	0	34,048	0	34,048
2025	1,030,056	618,964	439,038	-27,946	0	13,973	0	13,973
2026	1,107,249	629,884	480,354	-2,989	0	1,494	0	1,494
2027	1,139,694	647,983	535,263	-43,552	0	21,776	0	21,776
2028	1,193,649	663,764	585,881	-55,996	0	27,998	0	27,998
2029	1,259,748	681,665	627,594	-49,511	0	24,756	0	24,756
2030	1,334,832	674,906	683,158	-23,232	0	11,616	0	11,616
2031	5,020,882	1,327,014	996,263	2,697,605	0	0	0	0
2032	1,079,128	550,217	512,793	16,118	0	0	0	0
2033	778,183	561,547	324,308	-107,672	0	53,836	53,836	0
2034	798,853	581,232	322,343	-104,722	0	52,361	52,361	0
2035	868,483	601,284	350,874	-83,675	0	41,837	41,837	0
2036	1,829,662	613,715	475,956	739,991	0	0	0	0
2037	957,239	634,535	420,024	-97,320	0	48,660	48,660	0
2038	986,532	655,761	413,611	-82,840	0	41,420	41,420	0
2039	1,017,658	677,403	432,064	-91,809	0	45,905	45,905	0
2040	1,079,117	699,477	451,284	-71,644	0	35,822	35,822	0
2041	1,881,023	713,995	721,061	445,967	0	0	0	0
2042	1,378,460	736,973	674,975	-33,488	0	16,744	16,744	0
2043	1,578,340	760,426	673,702	144,212	0	0	0	0
2044	1,793,935	784,370	815,853	193,712	0	0	0	0
2045	1,844,950	808,820	866,810	169,320	0	0	0	0
2046	1,958,122	833,796	921,390	202,936	0	0	0	0
2047	2,083,725	859,313	987,989	236,423	0	0	0	0
2048	2,215,580	885,389	1,059,242	270,949	0	0	0	0
2049	2,361,579	912,044	1,137,256	312,279	0	0	0	0
2050	2,514,844	939,299	1,220,789	354,756	0	0	0	0
2051	2,679,238	967,170	1,310,548	401,520	0	0	0	0
2052	2,856,797	1,003,683	1,407,801	445,313	0	0	0	0
2053	3,039,226	1,032,856	1,510,219	496,151	0	0	0	0
2054	3,242,653	1,062,713	1,622,428	557,512	0	0	0	0
2055	3,451,600	1,093,278	1,742,842	615,480	0	0	0	0
2056	3,673,243	1,132,573	1,871,708	668,962	0	0	0	0
2057	3,910,017	1,164,627	2,009,561	735,829	0	0	0	0
2058	4,160,339	1,197,463	2,154,787	808,089	0	0	0	0
2059	4,410,138	1,239,110	2,304,882	866,146	0	0	0	0
2060	6,030,374	16,934,802	2,172,607	-13,077,035	1	6,538,517	6,538,517	0
2061	4,683,815	1,103,949	2,128,537	1,451,329	0	0	0	0
2062	4,984,943	1,136,201	1,990,690	1,858,052	0	0	0	0

Net Worth after Taxes & Cash Flow Equivalents in 2030

Jack & Jill Flash

Jack's Financial Assets	Tax Rate	Fair Market Value	Basis	Taxable Income	Estimated Taxes	After-Tax Value
Qualified plan ordinary income	42.6%	592,385	0	592,385	252,356	340,029
Traditional IRA	42.6%	3,696,103	0	3,696,103	1,574,540	2,121,563
Roth IRA	0.0%	283,567	196,545	87,022	0	283,567
Nonqualified annuities	42.6%	65,169	85,000	0	0	65,169
Life insurance cash values	42.6%	46,963	57,500	0	0	46,963
Jill's Financial Assets	Tax Rate	Fair Market Value	Basis	Taxable Income	Estimated Taxes	After-Tax Value
Employer stock held in taxable accounts	23.0%	107,070	61,230	45,840	10,543	96,527
Vested nonqualified stock options	42.6%	4,168	0	4,168	1,776	2,392
Vested incentive stock options	23.0%	1,926	0	1,926	443	1,483
Qualified plan ordinary income	42.6%	785,973	0	785,973	334,824	451,148
Qualified plan NUA	23.0%	125,234	0	125,234	28,804	96,430
Roth IRA	0.0%	184,132	123,830	60,302	0	184,132
Nonqualified plans	42.6%	1,147,093	0	1,147,093	488,661	658,431
Nonqualified annuities	42.6%	191,545	85,000	106,545	45,388	146,157
Other Assets	Tax Rate	Fair Market Value	Basis	Taxable Income	Estimated Taxes	After-Tax Value
Taxable portfolios	23.0%	2,169,908	1,919,386	250,522	57,620	2,112,288
Business interests	23.0%	2,263,873	389,447	1,874,425	431,118	1,832,755
Investment real estate	23.0%	2,102,996	603,743	1,499,252	344,828	1,758,168
Notes receivable	23.0%	3,250,000	1,500,000	1,750,000	402,500	2,847,500
Art, collectibles & other assets	23.0%	365,875	140,000	225,875	51,951	313,924
Personal residences [net of exclusion]	23.0%	2,506,872	1,355,000	651,872	149,931	2,356,942
Personal property	23.0%	118,378	390,000	0	0	118,378
Net after-tax assets						15,833,946
Less: total liabilities						856,213
After-tax net worth						14,977,733

Cash Flow Equivalents: After-tax payments made each January 1 between 2030 and 2062	Initial Payment	Final Payment
Level payments, assuming a 2.9% real return on net assets	704,223	704,223
Increasing payments, assuming payments increase at an annual rate of 2.9%	468,054	1,135,462

NOTE: The purpose of the above analysis is to illustrate the post-2030 income potential associated with a worst-case scenario, where all assets are liquidated in full at the end of 2030. Elsewhere in this report are the graphs and schedules that illustrate the anticipated post-2030 scenario.



Net Worth after Taxes & Cash Flow Equivalents in 2030

Jack & Jill Flash

Jill's Financial Assets	Tax Rate	Fair Market Value	Basis	Taxable Income	Estimated Taxes	After-Tax Value
Employer stock held in taxable accounts	23.0%	107,070	61,230	45,840	10,543	96,527
Vested nonqualified stock options	42.6%	4,168	0	4,168	1,776	2,392
Vested incentive stock options	23.0%	1,926	0	1,926	443	1,483
Qualified plan ordinary income	42.6%	785,973	0	785,973	334,824	451,148
Qualified plan NUA	23.0%	125,234	0	125,234	28,804	96,430
Roth IRA	0.0%	184,132	123,830	60,302	0	184,132
Nonqualified plans	42.6%	1,147,093	0	1,147,093	488,661	658,431
Nonqualified annuities	42.6%	191,545	85,000	106,545	45,388	146,157
Jack's Financial Assets	Tax Rate	Fair Market Value	Basis	Taxable Income	Estimated Taxes	After-Tax Value
Qualified plan ordinary income	42.6%	592,385	0	592,385	252,356	340,029
Traditional IRA	42.6%	3,696,103	0	3,696,103	1,574,540	2,121,563
Roth IRA	0.0%	283,567	196,545	87,022	0	283,567
Nonqualified annuities	42.6%	65,169	85,000	0	0	65,169
Life insurance cash values	42.6%	46,963	57,500	0	0	46,963
Other Assets	Tax Rate	Fair Market Value	Basis	Taxable Income	Estimated Taxes	After-Tax Value
Taxable portfolios	23.0%	2,169,908	1,919,386	250,522	57,620	2,112,288
Business interests	23.0%	2,263,873	389,447	1,874,425	431,118	1,832,755
Investment real estate	23.0%	2,102,996	603,743	1,499,252	344,828	1,758,168
Notes receivable	23.0%	3,250,000	0	3,250,000	747,500	2,502,500
Art, collectibles & other assets	23.0%	365,875	140,000	225,875	51,951	313,924
Personal residences [net of exclusion]	23.0%	2,506,872	1,355,000	651,872	149,931	2,356,942
Personal property	23.0%	118,378	390,000	0	0	118,378
Net after-tax assets						15,488,946
Less: total liabilities						856,213
After-tax net worth						14,632,733

Cash Flow Equivalents: After-tax payments made each January 1 between 2030 and 2062	Initial Payment	Final Payment
Level payments, assuming a 2.9% real return on net assets	688,001	688,001
Increasing payments, assuming payments increase at an annual rate of 2.9%	457,273	1,109,308

NOTE: The purpose of the above analysis is to illustrate the post-2030 income potential associated with a worst-case scenario, where all assets are liquidated in full at the end of 2030. Elsewhere in this report are the graphs and schedules that illustrate the anticipated post-2030 scenario.



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
2023	11,497,674	3,314,750	827,300	15,639,724	312,794	1,070,196	308,354	13,948,380	14,256,734	791,111	0	308,354
2024	12,278,159	3,389,013	829,715	16,496,887	329,938	1,148,417	393,676	14,624,856	15,018,532	791,111	0	393,676
2025	13,123,285	3,474,188	832,251	17,429,723	348,594	1,232,571	492,627	15,355,931	15,848,558	791,111	0	492,627
2026	13,992,561	3,571,876	834,913	18,399,351	367,987	2,415,896	464,656	15,150,812	15,615,468	791,111	1,576,769	464,656
2027	14,935,531	3,683,917	837,709	19,457,157	389,143	2,546,281	576,782	15,944,951	16,521,733	791,111	1,750,425	576,782
2028	15,961,214	3,812,419	840,644	20,614,278	412,286	2,685,267	707,475	16,809,250	17,516,725	791,111	1,952,145	707,475
2029	17,055,910	3,959,802	843,727	21,859,439	437,189	2,833,554	857,172	17,731,524	18,588,696	791,111	2,161,054	857,172
2030	18,240,255	4,128,838	846,963	23,216,056	464,321	2,991,903	1,031,094	18,728,737	19,759,831	791,111	2,407,939	1,031,094
2031	18,266,445	4,322,709	800,361	23,389,515	467,790	2,619,771	1,115,113	19,186,841	20,301,954	791,111	2,431,181	1,115,113
2032	19,376,810	0	803,929	20,180,740	403,615	2,613,632	659,435	16,504,057	17,163,492	791,118	1,190,070	659,435
2033	20,275,921	0	807,676	21,083,596	421,672	2,605,542	780,868	17,275,514	18,056,382	791,118	1,322,653	780,868
2034	21,230,579	0	811,609	22,042,188	440,844	2,595,339	917,265	18,088,741	19,006,006	791,118	1,471,943	917,265
2035	22,284,712	0	815,740	23,100,452	462,009	2,582,850	1,076,050	18,979,543	20,055,593	791,118	1,644,264	1,076,050
2036	23,272,347	0	820,077	24,092,424	481,848	2,567,893	1,233,629	19,809,054	21,042,683	791,118	1,792,069	1,233,629
2037	24,512,259	0	824,631	25,336,889	506,738	2,550,272	1,431,581	20,848,299	22,279,880	791,118	2,015,766	1,431,581
2038	25,838,824	0	829,412	26,668,236	533,365	2,529,778	1,643,615	21,961,478	23,605,093	791,118	2,261,038	1,643,615
2039	27,261,106	0	834,433	28,095,539	561,911	2,506,191	1,871,190	23,156,248	25,027,438	791,118	2,530,946	1,871,190
2040	28,614,880	0	839,704	29,454,584	589,092	2,479,271	2,088,595	24,297,626	26,386,221	791,118	2,779,498	2,088,595
2041	29,945,192	0	845,240	30,790,432	615,809	1,702,433	2,422,350	26,049,840	28,472,190	791,118	3,256,383	2,422,350
2042	31,562,194	0	851,052	32,413,245	648,265	1,753,506	2,668,636	27,342,838	30,011,474	791,118	3,549,582	2,668,636
2043	32,551,049	0	857,154	33,408,204	668,164	1,806,111	2,816,229	28,117,699	30,933,928	791,118	3,627,527	2,816,229
2044	34,293,031	0	863,562	35,156,593	703,132	1,860,295	3,081,707	29,511,460	32,593,167	791,118	3,953,031	3,081,707
2045	36,155,511	0	870,290	37,025,801	740,516	1,916,103	3,365,869	31,003,312	34,369,181	791,118	4,301,772	3,365,869
2046	38,120,324	0	877,355	38,997,679	779,954	1,973,587	3,665,862	32,578,277	36,244,139	791,118	4,683,758	3,665,862
2047	40,191,714	0	884,772	41,076,486	821,530	2,032,794	3,982,346	34,239,816	38,222,162	791,118	5,084,374	3,982,346
2048	42,376,485	0	892,561	43,269,046	865,381	2,093,778	4,316,382	35,993,505	40,309,887	791,118	5,521,849	4,316,382
2049	44,678,504	0	900,739	45,579,243	911,585	2,156,591	4,668,571	37,842,495	42,511,066	791,118	5,981,445	4,668,571
2050	47,105,010	0	909,326	48,014,336	960,287	2,221,289	5,040,042	39,792,718	44,832,760	791,118	6,481,534	5,040,042
2051	49,662,128	0	918,342	50,580,470	1,011,609	2,287,928	5,431,749	41,849,184	47,280,933	791,118	7,008,121	5,431,749
2052	52,347,646	0	927,809	53,275,456	1,065,509	2,356,566	5,843,341	44,010,040	49,853,381	791,118	7,568,463	5,843,341
2053	55,178,806	0	937,750	56,116,556	1,122,331	2,427,262	6,277,514	46,289,448	52,566,962	791,118	8,168,226	6,277,514
2054	58,157,663	0	948,187	59,105,850	1,182,117	2,500,080	6,734,584	48,689,069	55,423,653	791,118	8,808,075	6,734,584
2055	61,294,186	0	959,147	62,253,333	1,245,067	2,575,083	7,216,109	51,217,074	58,433,183	791,118	9,491,277	7,216,109
2056	64,589,107	0	970,654	65,559,761	1,311,195	2,652,335	7,722,197	53,874,033	61,596,230	791,118	10,218,060	7,722,197
2057	68,059,781	0	982,737	69,042,517	1,380,850	2,731,905	8,255,562	56,674,200	64,929,762	791,118	10,986,127	8,255,562
2058	71,715,644	0	995,424	72,711,068	1,454,221	2,813,862	8,817,677	59,625,307	68,442,984	791,118	11,806,570	8,817,677
2059	75,565,261	0	1,008,745	76,574,006	1,531,480	2,898,278	9,409,880	62,734,368	72,144,248	791,118	12,682,194	9,409,880
2060	65,801,979	0	0	65,801,979	1,316,040	2,985,227	10,248,020	51,252,693	72,382,623	430,000	14,117,077	10,248,020
2061	70,546,949	0	0	70,546,949	1,410,939	3,074,783	11,032,669	55,028,558	77,286,679	430,000	15,431,423	11,032,669
2062	75,600,825	0	0	75,600,825	1,512,016	3,167,027	11,867,059	59,054,722	82,501,621	430,000	16,837,889	11,867,059

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
2023	13,948,380	1,936,060	15,884,440	832,954	4,922,142	10,129,345	0	5,635,615	2,119,847	1,703,081	21,103,867
2024	14,624,856	2,070,368	16,695,224	941,679	5,011,049	10,742,496	0	6,156,053	2,320,079	1,841,953	22,387,724
2025	15,355,931	2,212,940	17,568,871	1,058,165	5,103,190	11,407,517	0	6,732,361	2,542,335	1,990,212	23,795,190
2026	13,574,043	2,365,422	15,939,465	551,412	9,749,164	5,638,889	0	7,370,177	2,779,699	2,132,793	23,405,134
2027	14,194,526	2,528,506	16,723,032	654,860	10,249,283	5,818,889	0	8,088,312	3,042,036	2,301,192	24,897,328
2028	14,857,106	2,702,930	17,560,036	771,211	10,789,937	5,998,889	0	8,869,085	3,322,676	2,481,374	26,499,213
2029	15,570,470	2,889,486	18,459,956	902,428	11,358,638	6,198,889	0	9,722,948	3,631,753	2,674,182	28,238,045
2030	16,320,797	3,089,018	19,409,816	1,039,103	11,981,824	6,388,889	0	10,654,601	3,962,885	2,880,522	30,107,677
2031	16,755,660	3,830,512	20,586,172	1,049,966	12,947,317	6,588,889	168,000	11,098,548	4,143,982	2,710,553	32,236,183
2032	15,313,987	1,641,299	16,955,287	1,370,967	8,785,437	6,798,882	355,327	18,849,514	4,335,745	3,832,844	35,292,062
2033	15,952,861	1,746,022	17,698,884	1,518,696	9,161,306	7,018,882	554,936	20,369,080	4,538,934	4,150,827	37,492,311
2034	16,616,798	1,857,917	18,474,715	1,684,263	9,551,569	7,238,882	775,354	22,017,723	4,754,368	4,491,640	39,846,257
2035	17,335,279	1,977,490	19,312,768	1,855,028	9,988,858	7,468,882	1,017,732	23,879,506	4,982,931	4,856,725	42,481,184
2036	18,016,985	2,105,281	20,122,266	2,059,551	10,363,832	7,698,882	1,275,321	25,901,340	5,225,576	5,247,660	45,217,291
2037	18,832,533	2,241,871	21,074,403	2,255,056	10,880,465	7,938,882	1,556,925	28,096,178	5,483,335	5,666,094	48,289,692
2038	19,700,440	2,387,881	22,088,321	2,475,017	11,424,421	8,188,882	1,863,969	30,477,978	5,757,322	6,113,891	51,598,680
2039	20,625,302	2,543,976	23,169,278	2,712,765	12,007,630	8,448,882	2,197,970	33,061,781	6,048,738	6,593,058	55,171,943
2040	21,518,128	2,710,870	24,228,998	2,935,652	12,584,463	8,708,882	2,560,547	35,863,805	6,358,884	7,105,750	58,970,832
2041	22,793,457	2,900,630	25,694,088	3,114,028	13,591,177	8,988,882	2,945,420	38,901,523	6,703,205	7,657,309	63,472,899
2042	23,793,256	3,103,675	26,896,931	3,232,942	14,395,107	9,268,882	3,361,879	42,193,751	7,070,875	8,247,356	68,043,137
2043	24,490,173	3,320,932	27,811,105	3,141,640	15,110,582	9,558,882	3,811,846	45,760,767	7,463,709	8,878,574	72,827,212
2044	25,558,429	3,553,397	29,111,826	3,184,884	16,078,059	9,848,882	4,297,360	49,624,416	7,883,671	9,553,828	78,178,561
2045	26,701,540	3,802,135	30,503,675	3,239,236	17,105,557	10,158,882	4,820,584	53,808,221	8,332,887	10,276,181	83,949,949
2046	27,894,519	4,068,284	31,962,803	3,326,861	18,167,060	10,468,882	5,383,810	58,337,516	8,813,662	11,048,912	90,122,018
2047	29,155,443	4,353,064	33,508,507	3,440,624	19,269,001	10,798,882	5,989,470	63,239,577	9,328,490	11,875,523	96,749,898
2048	30,471,656	4,657,779	35,129,435	3,547,936	20,452,617	11,128,882	6,640,143	68,543,778	9,880,075	12,759,765	103,885,731
2049	31,861,050	4,983,823	36,844,874	3,645,712	21,720,279	11,478,882	7,338,565	74,281,736	10,471,346	13,705,645	111,585,163
2050	33,311,184	5,332,691	38,643,875	3,732,887	23,082,106	11,828,882	8,087,637	80,487,483	11,105,477	14,717,453	119,874,132
2051	34,841,063	5,705,979	40,547,042	3,829,218	24,518,942	12,198,882	8,890,438	87,197,665	11,785,908	15,799,776	128,792,059
2052	36,441,577	6,105,398	42,546,975	3,888,332	26,079,760	12,578,882	9,758,230	94,451,709	12,516,369	16,957,521	138,427,430
2053	38,121,222	6,532,776	44,653,998	3,931,239	27,753,876	12,968,882	10,687,018	102,292,043	13,300,901	18,196,001	148,806,720
2054	39,880,994	6,990,070	46,871,064	3,952,695	29,549,487	13,368,882	11,680,494	110,764,332	14,143,887	19,520,819	159,986,262
2055	41,725,797	7,479,375	49,205,172	3,975,129	31,451,161	13,778,882	12,742,578	119,917,706	15,050,078	20,937,972	172,002,432
2056	43,655,973	8,002,931	51,658,904	3,949,586	33,510,436	14,198,882	13,885,431	129,805,017	16,024,626	22,453,878	184,970,515
2057	45,688,073	8,563,136	54,251,209	3,918,316	35,694,011	14,638,882	15,106,008	140,483,130	17,073,120	24,075,470	198,919,682
2058	47,818,737	9,162,556	56,981,293	3,831,838	38,060,572	15,088,882	16,409,015	152,013,212	18,201,619	25,810,083	213,963,216
2059	50,052,174	9,803,935	59,856,108	3,736,832	40,570,394	15,548,882	17,807,446	164,461,048	19,416,695	27,665,572	230,138,893
2060	37,135,616	10,490,210	47,625,825	3,692,290	43,933,535	16,039,761	19,099,142	178,055,828	20,685,961	29,650,405	248,163,821
2061	39,597,135	11,224,525	50,821,659	3,614,550	47,207,109	16,546,136	20,476,265	192,724,587	22,049,865	31,771,917	267,232,045
2062	42,216,833	12,010,241	54,227,075	3,504,953	50,722,122	17,068,497	21,940,314	208,549,708	23,515,926	34,040,022	287,756,545





Strategic Wealth Planning Illustration

ESTATE DISTRIBUTION FLOWCHART ILLUSTRATIONS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

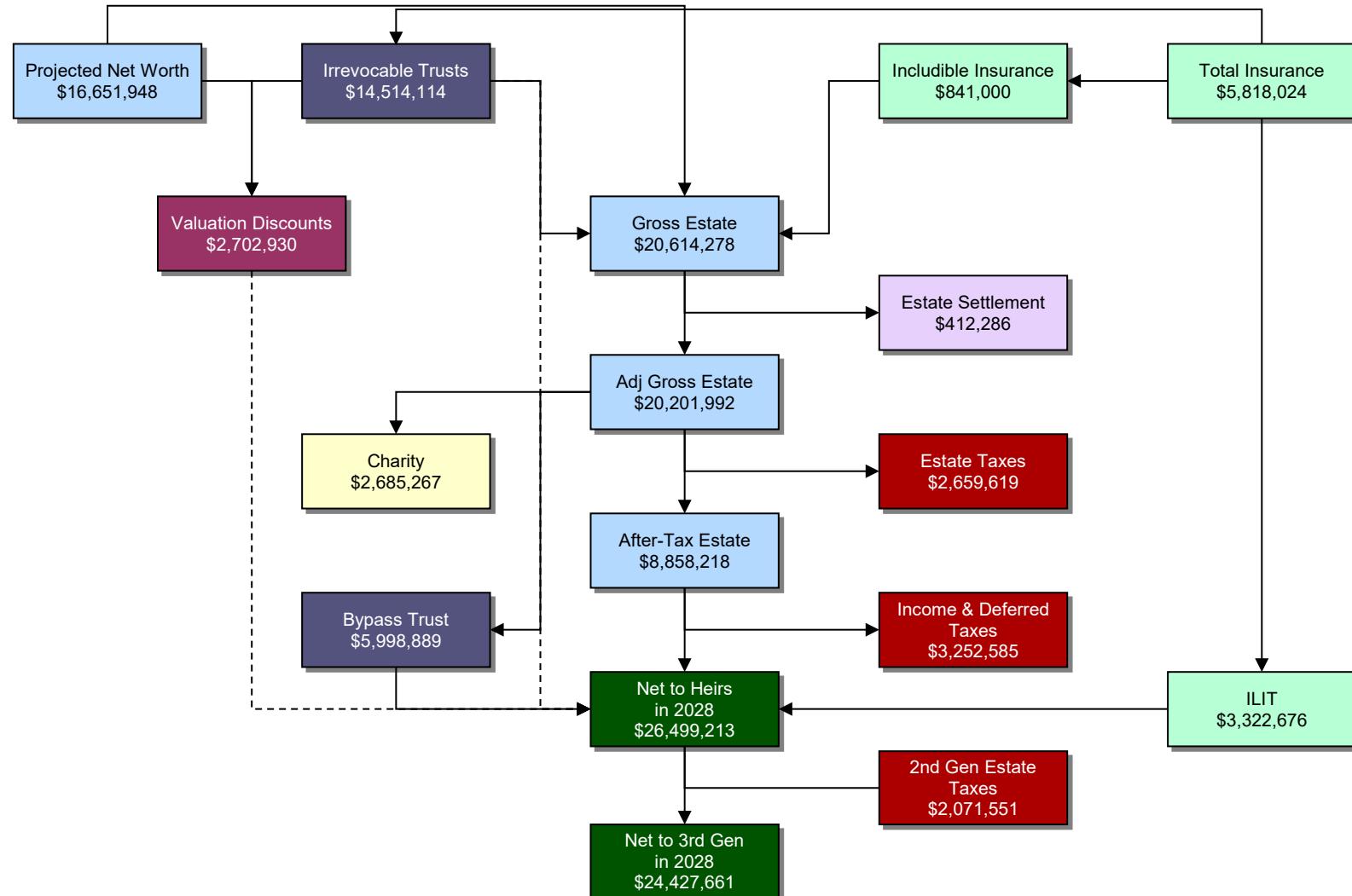
Jack & Jill Flash

Recommended Allocations & Advanced Planning

Estate Flow Illustration in 2028

Jack & Jill Flash

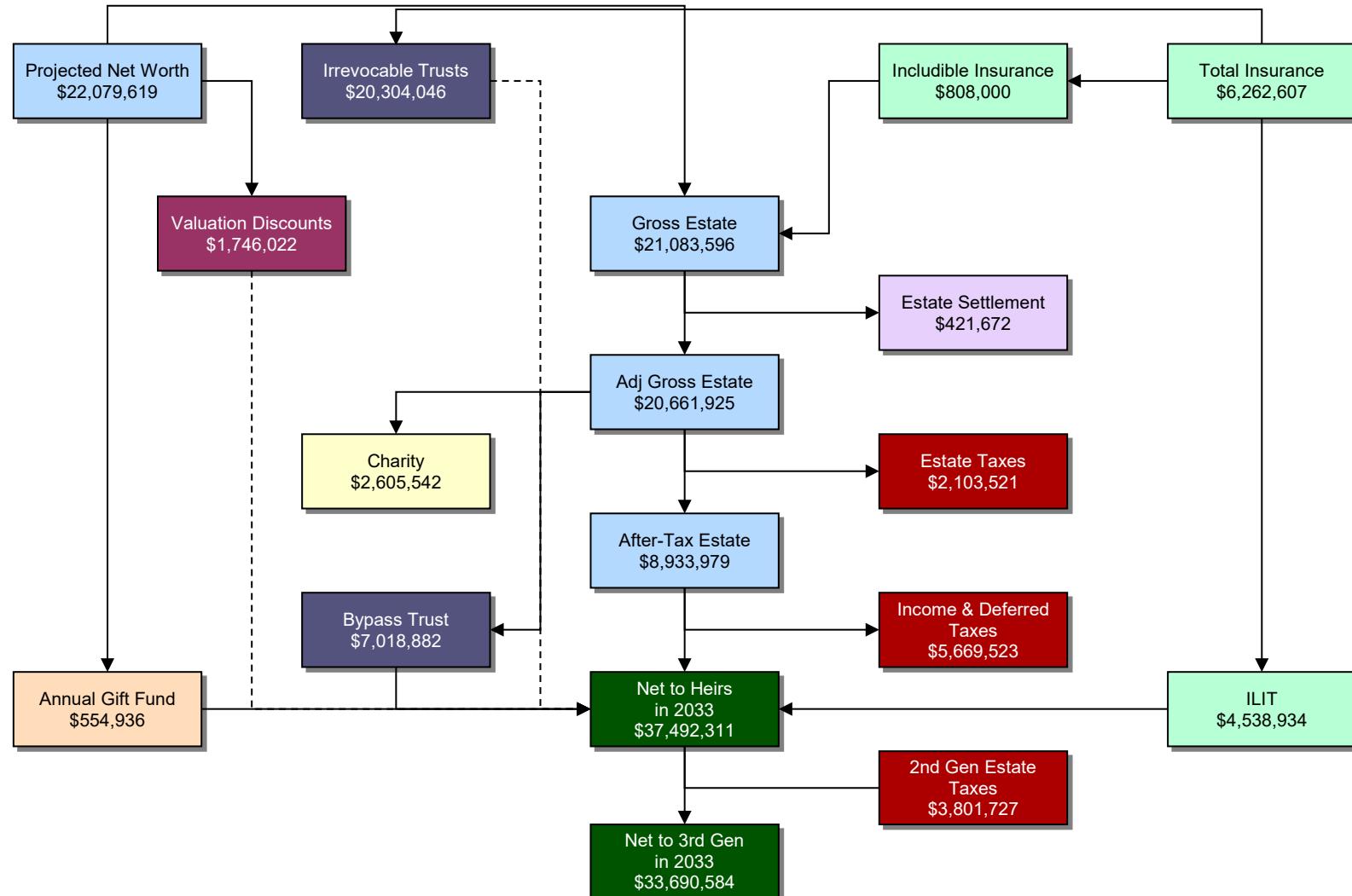
Illustration Assumes That Death Occurs in 2028



Estate Flow Illustration in 2033

Jack & Jill Flash

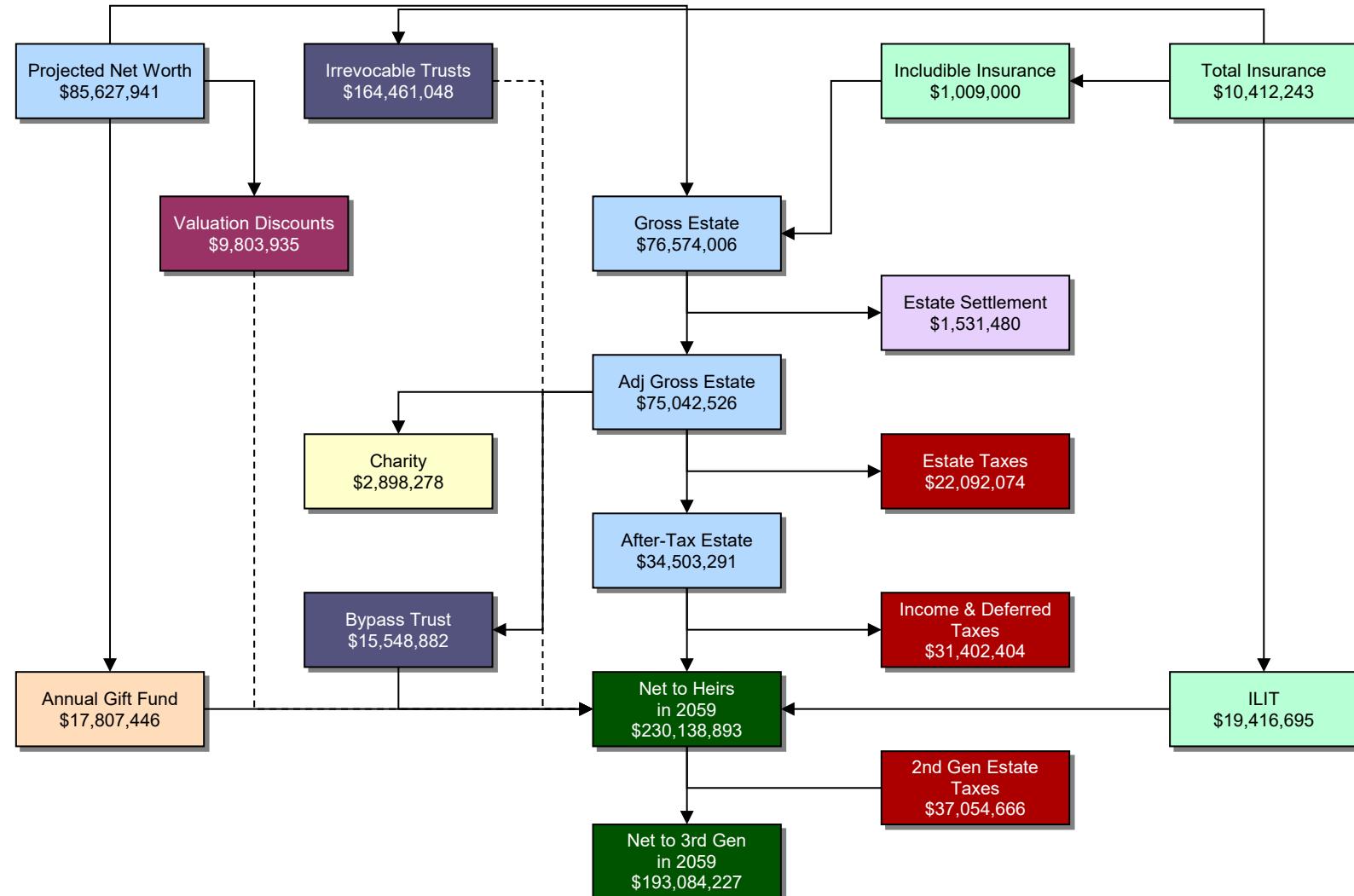
Illustration Assumes That Death Occurs in 2033



Estate Flow Illustration in 2059

Jack & Jill Flash

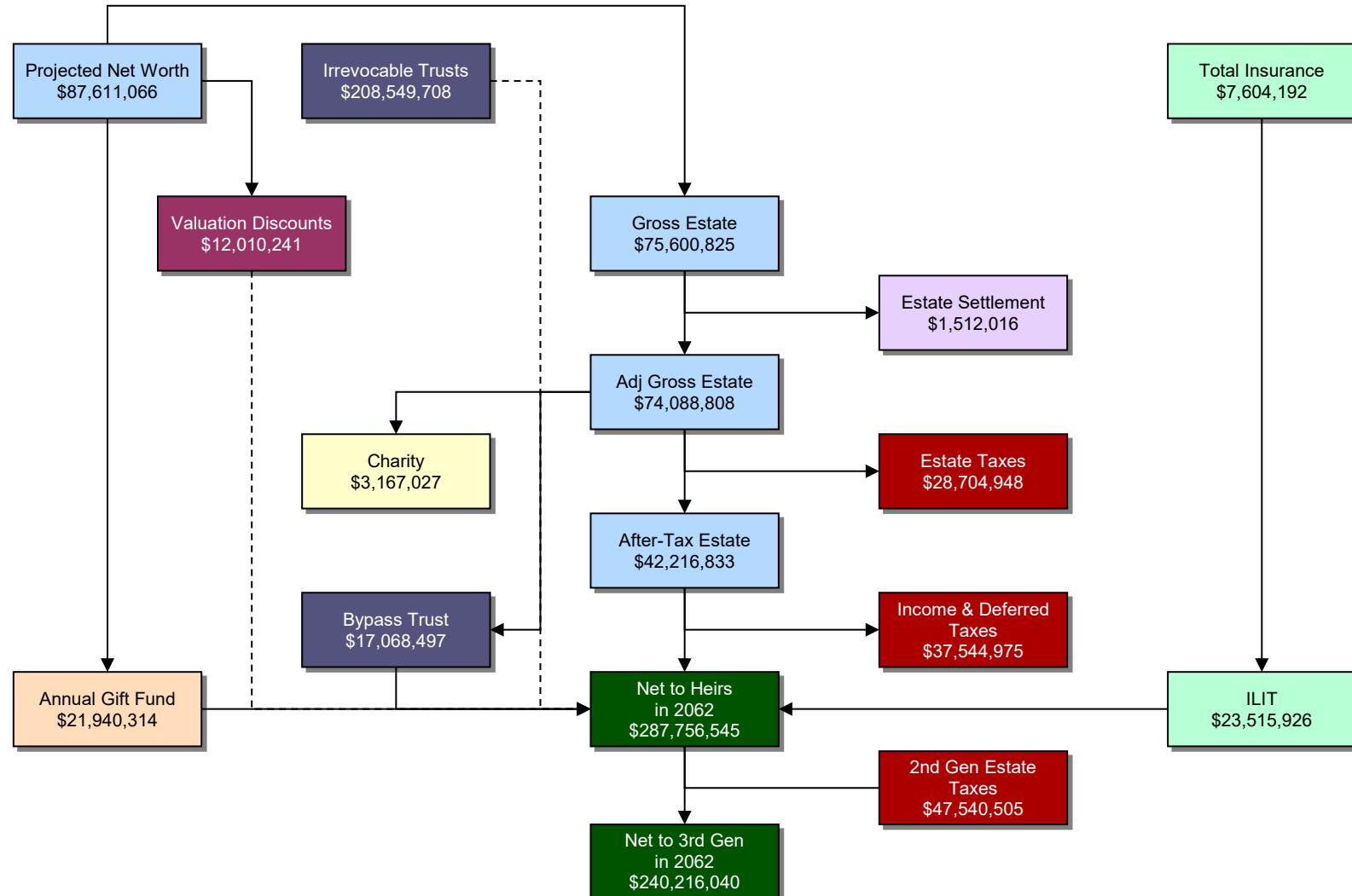
Illustration Assumes That Death Occurs in 2059



Estate Flow Illustration in 2062

Jack & Jill Flash

Illustration Assumes That Death Occurs in 2062





Strategic Wealth Planning Illustration

SUMMARY CHART ILLUSTRATIONS

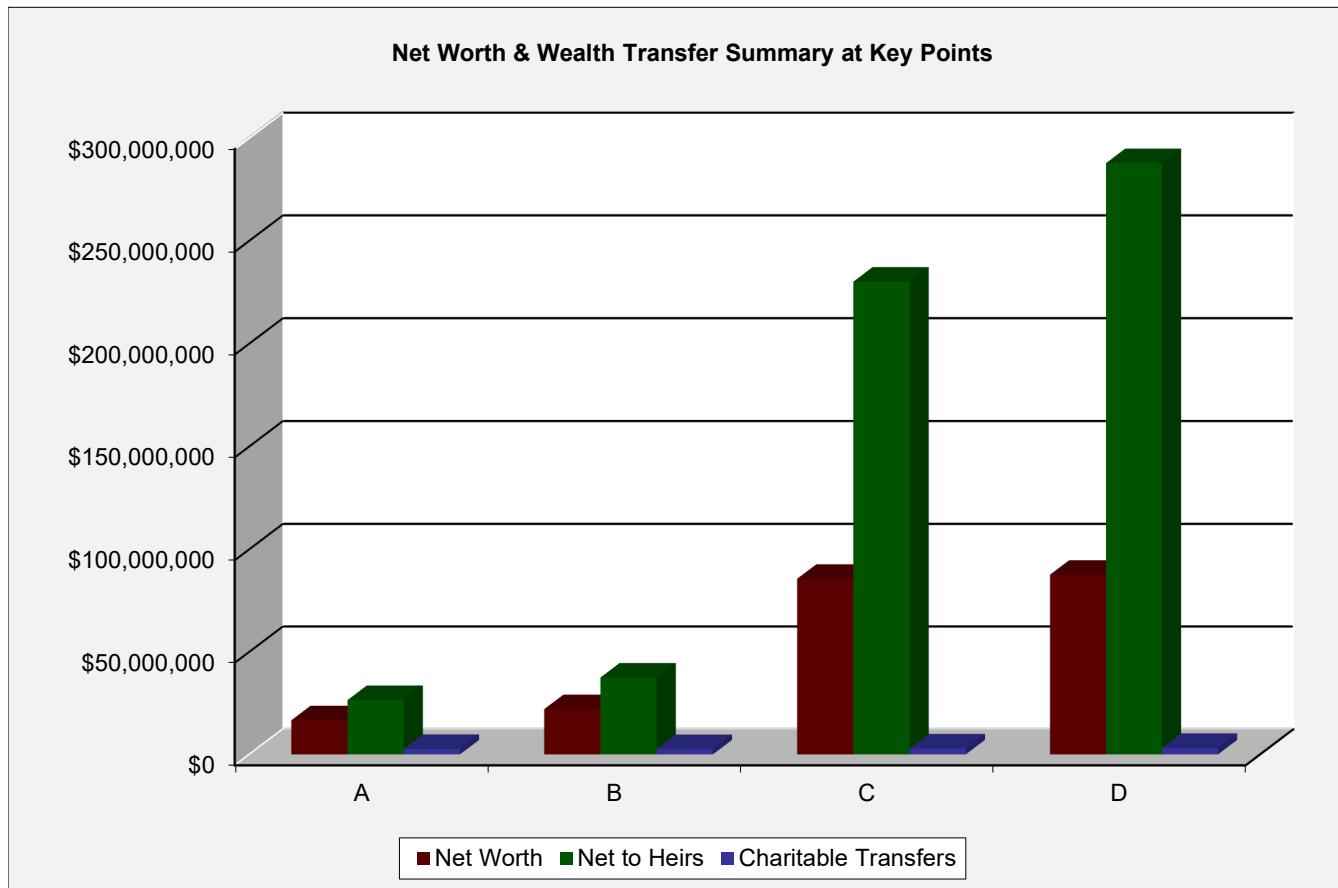
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Projected Financial & Estate Summary

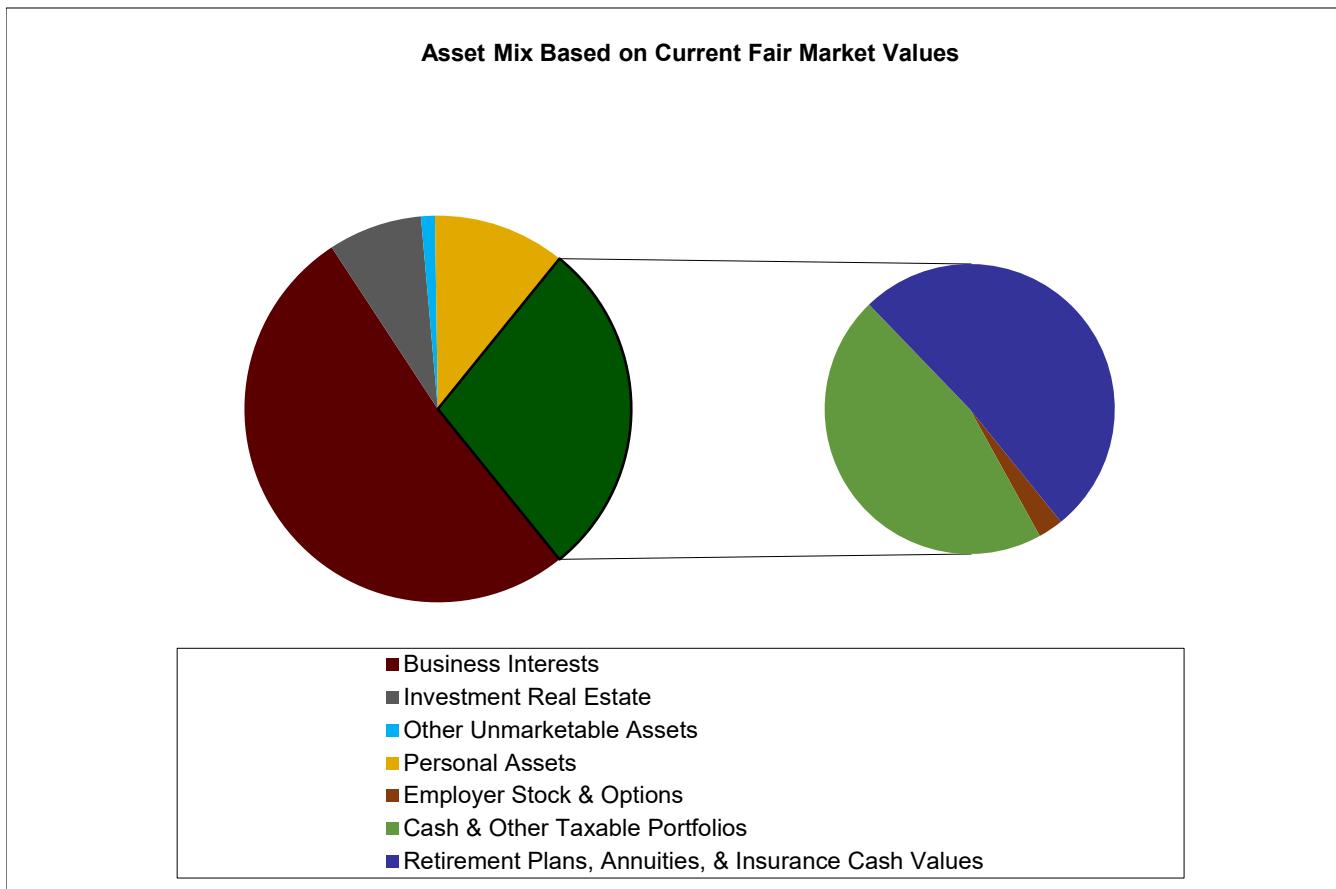
Jack & Jill Flash



Legend	Year	Event
A	2028	Current year + 5
B	2033	Current year + 10
C	2059	1st death
D	2062	2nd death

Current Asset Mix

Jack & Jill Flash

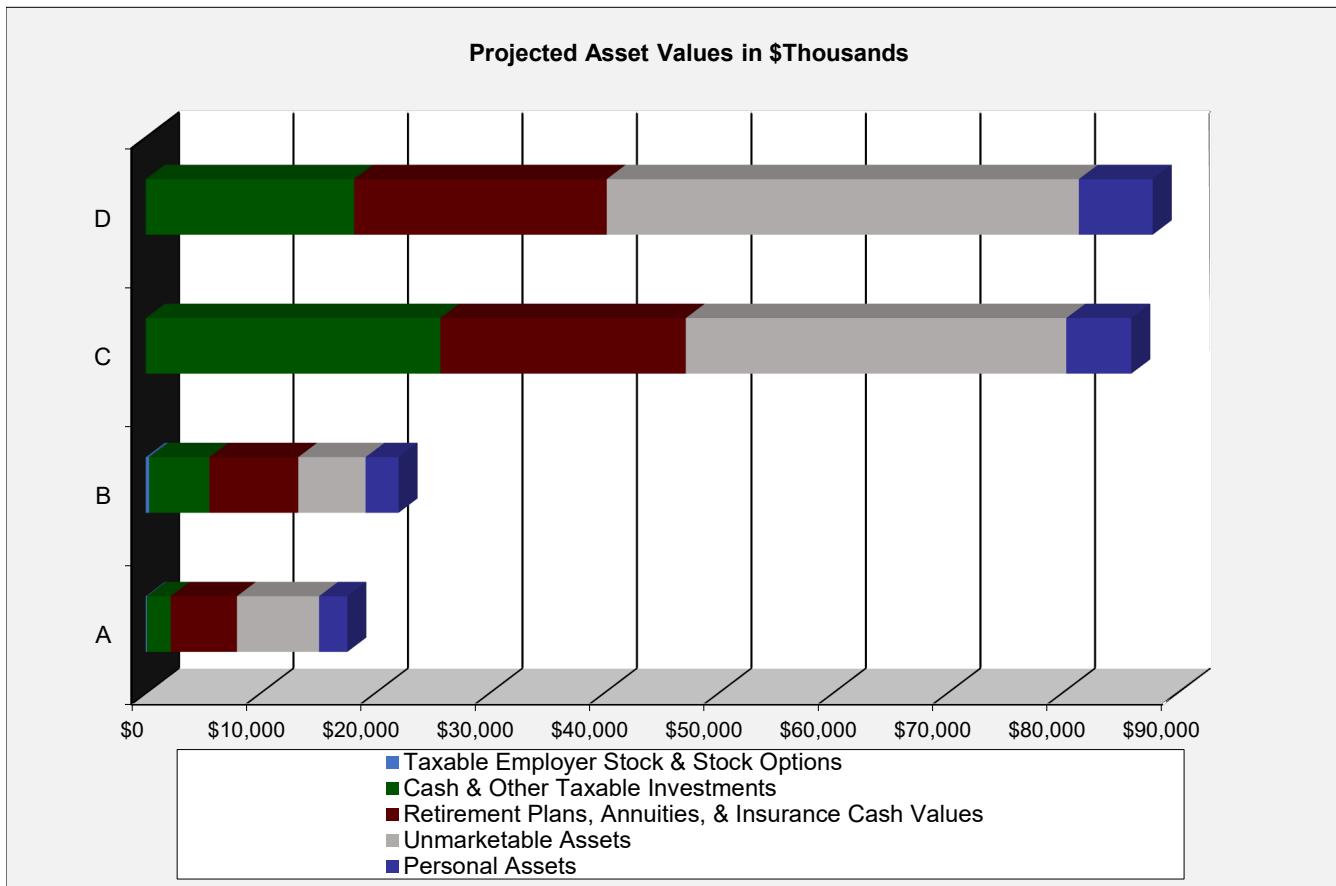


The charts above illustrate the current asset mix with the right chart limited to financial assets only.

NOTE: The Employer Stock & Options category includes employer stock held in tax-deferred retirement plans.

Asset Value Snapshots at Key Points

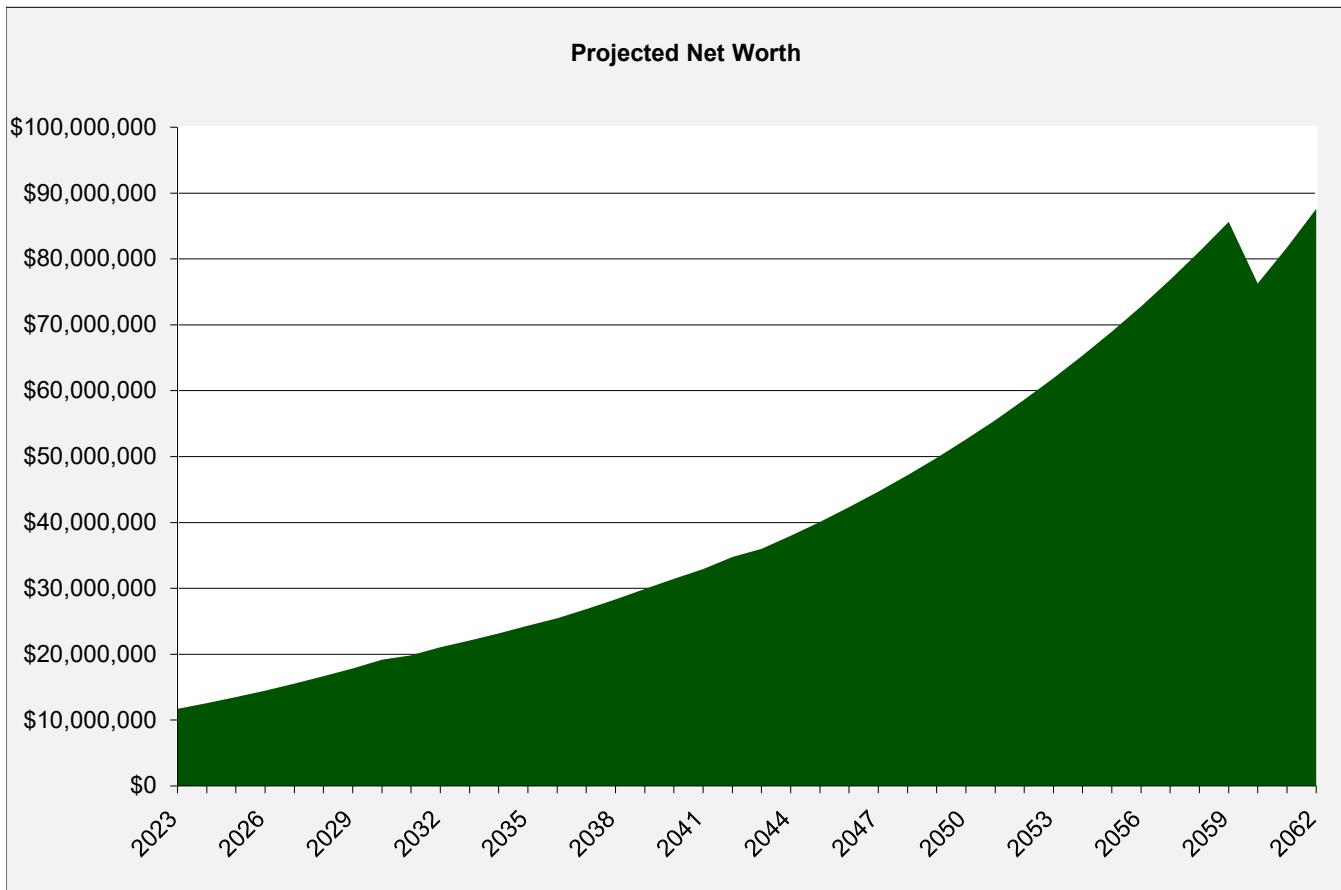
Jack & Jill Flash



Legend	Year	Event
A	2028	Current year + 5
B	2033	Current year + 10
C	2059	1st death
D	2062	2nd death

Net Worth Illustration

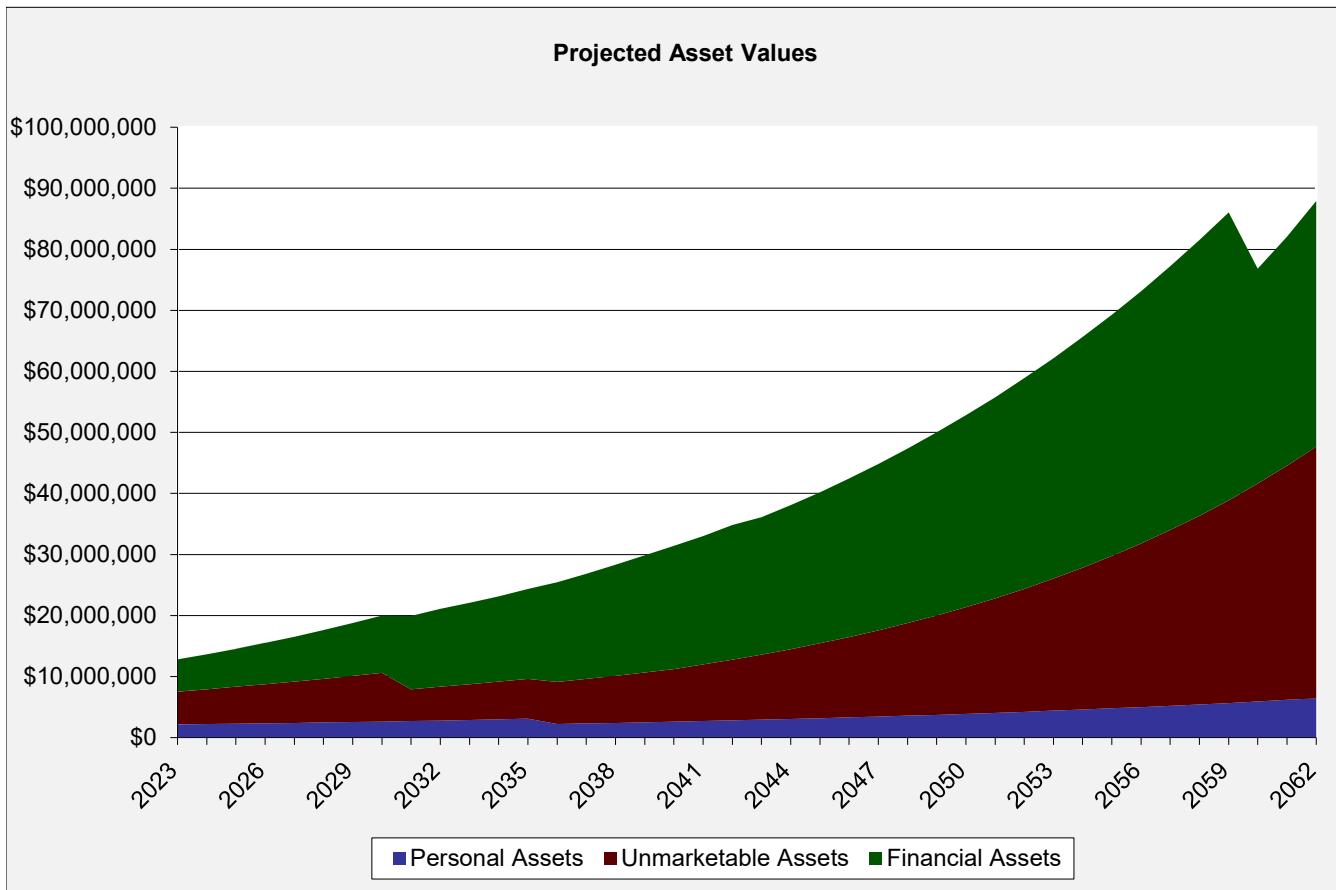
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The chart above illustrates the changes in projected net worth during the analysis period.

Asset Values Illustration

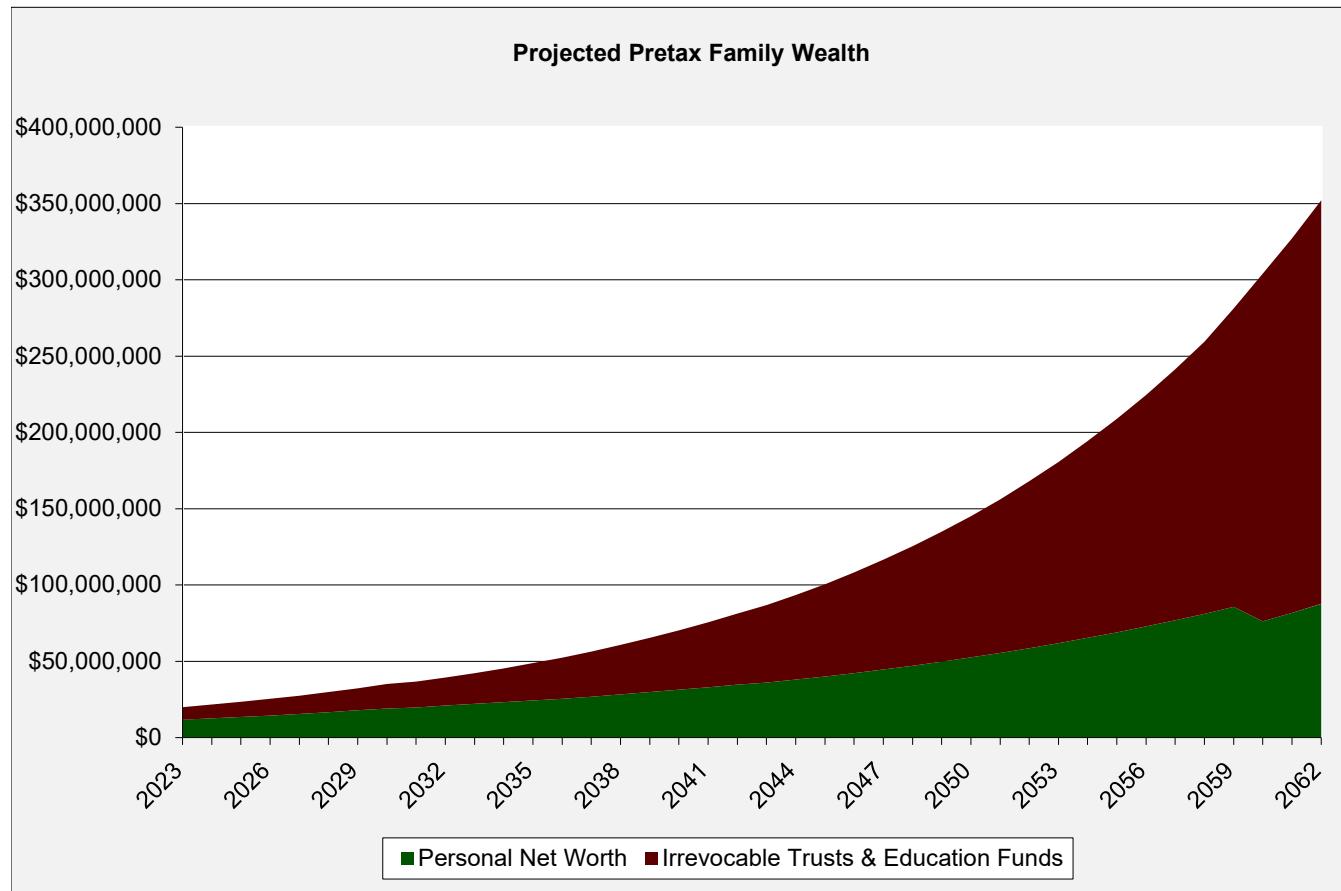
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The chart above illustrates the changes in projected asset values during the analysis period.

Combined Wealth Illustration

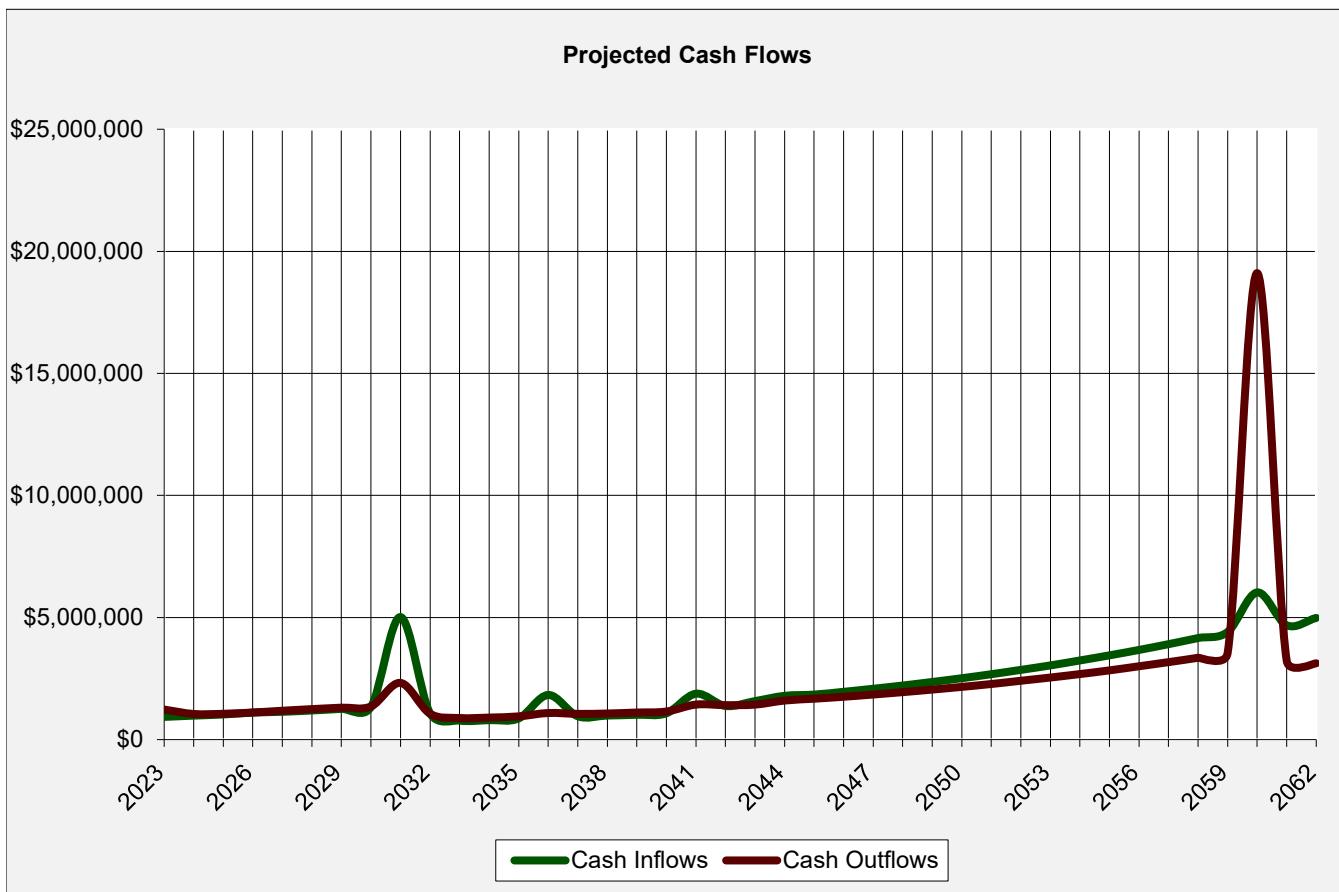
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The chart above illustrates the changes in projected total wealth during the analysis period.

Annual Cash Flow Illustration

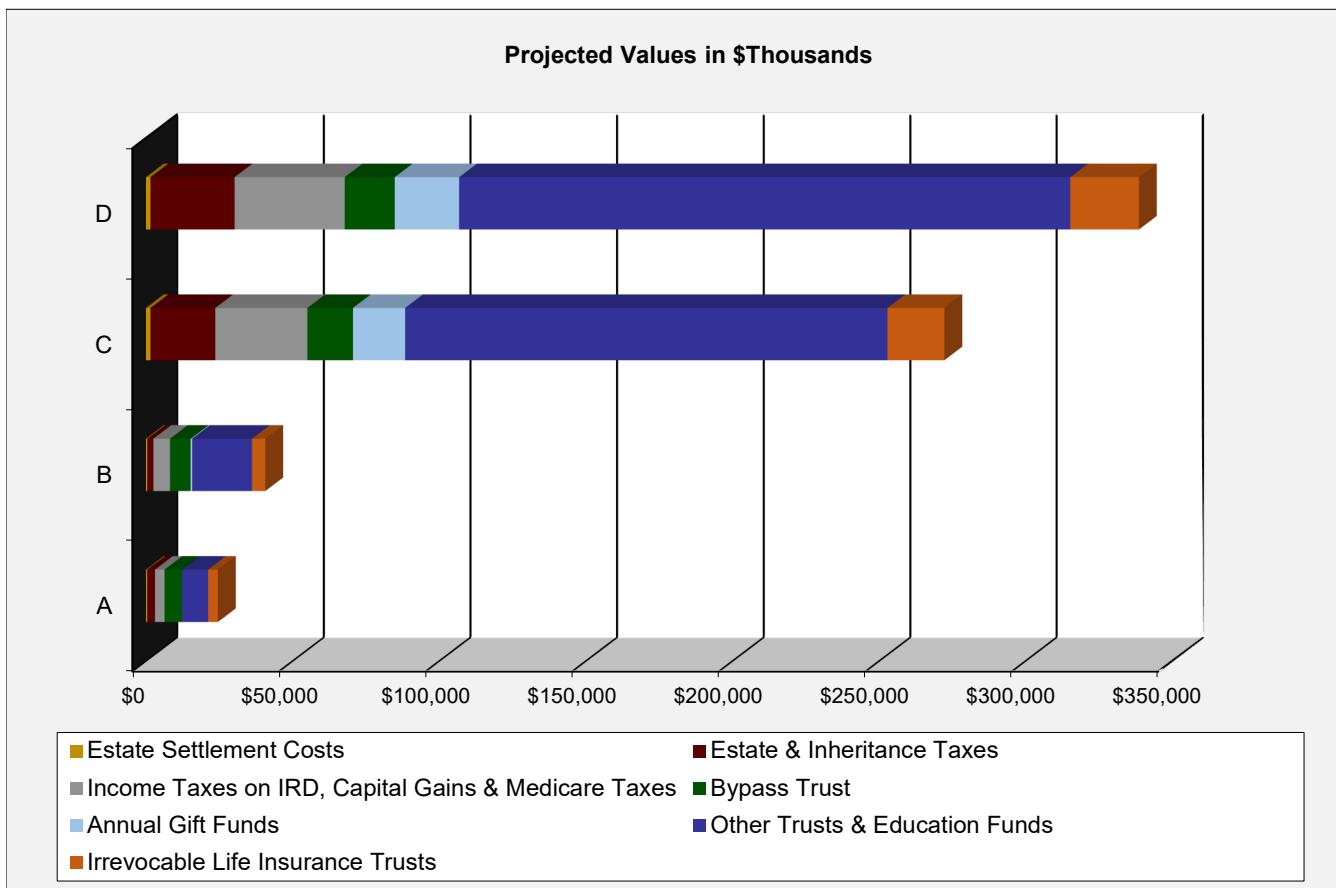
Jack & Jill Flash



The chart above illustrates the projected cash inflows and outflows during the analysis period.

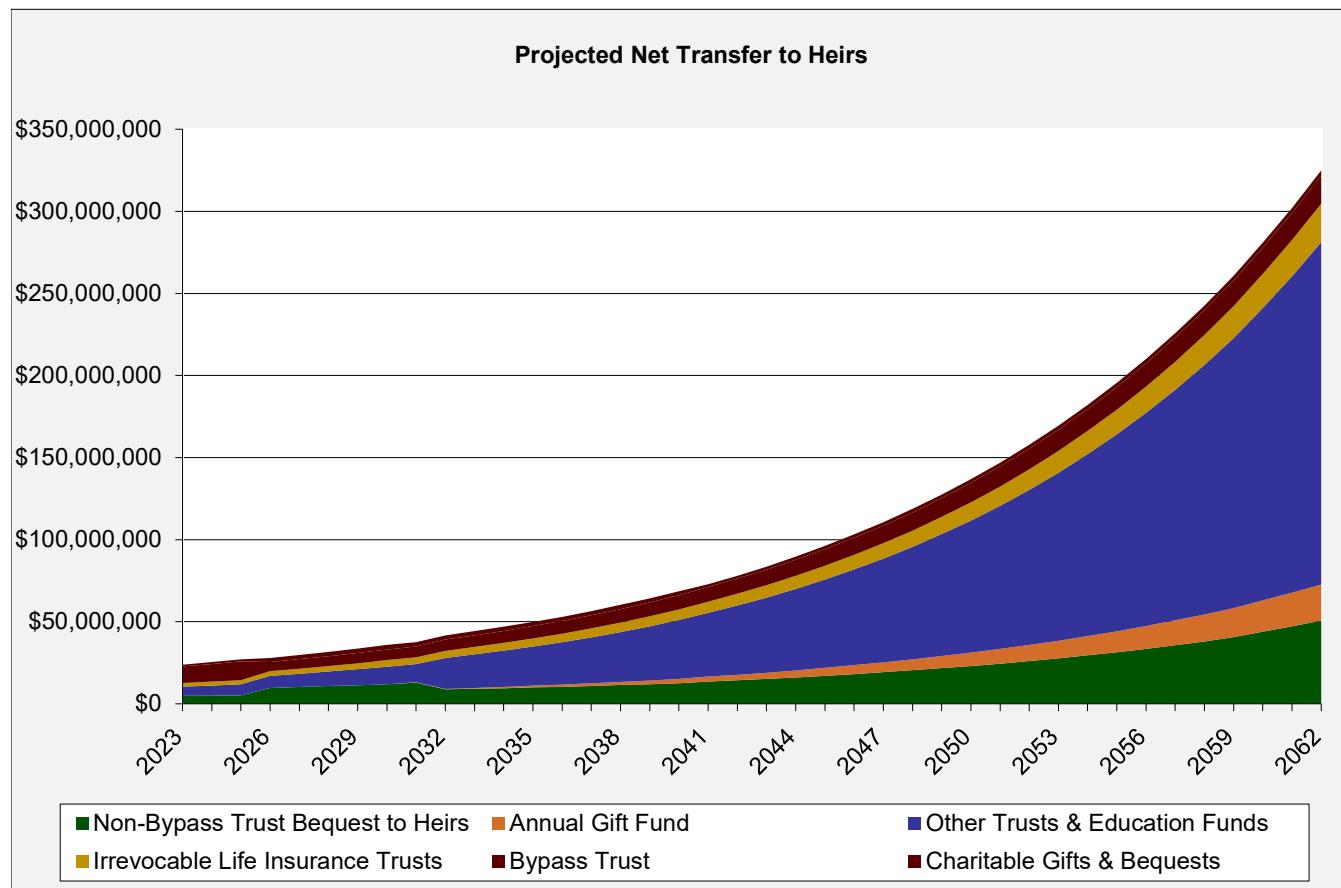
Wealth Transfer Snapshots at Key Points

Jack & Jill Flash



Wealth Transfer Illustration

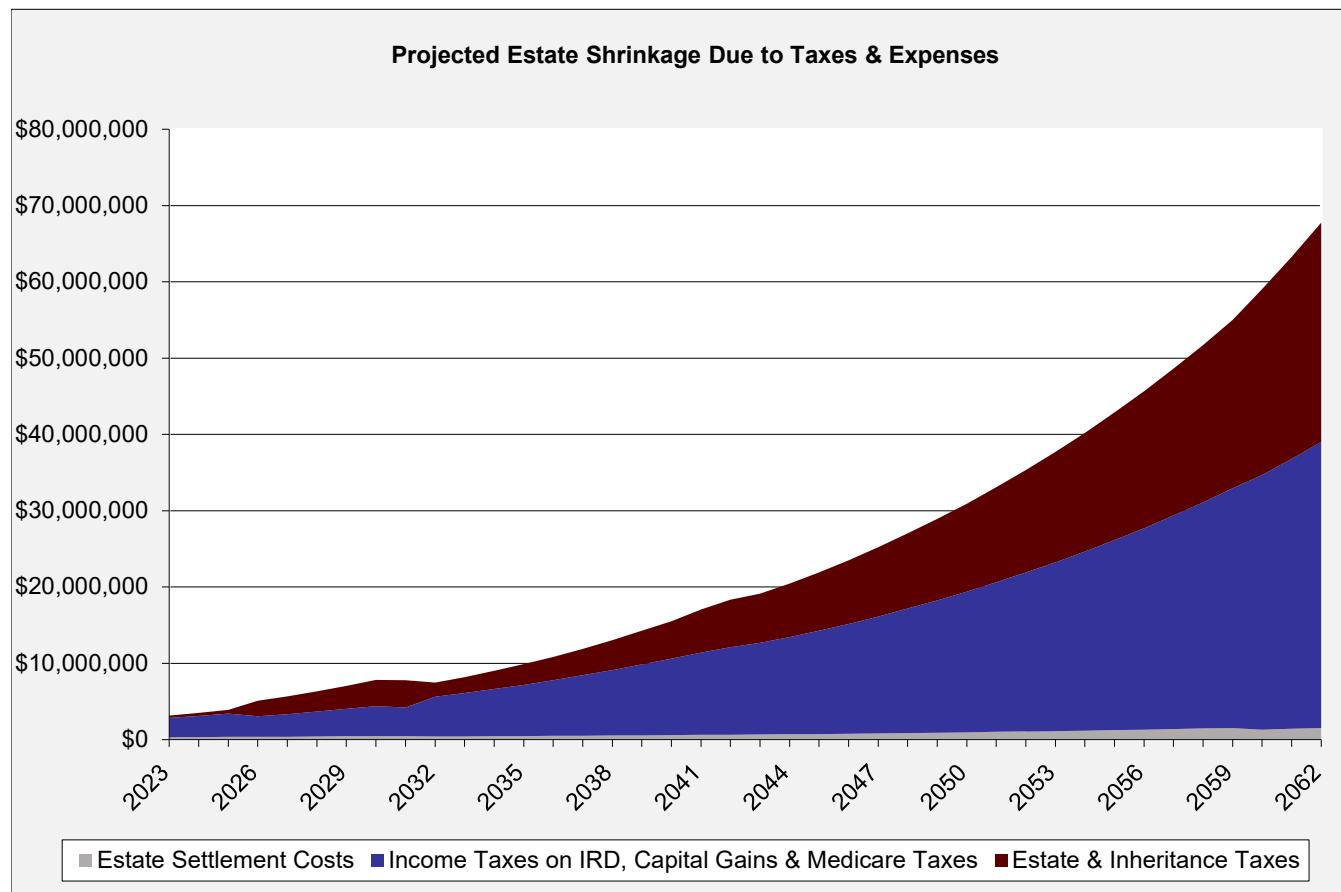
Jack & Jill Flash



The chart above illustrates the projected after-tax transfer to heirs, assuming each spouse dies at the end of each year.

Estate Shrinkage Illustration

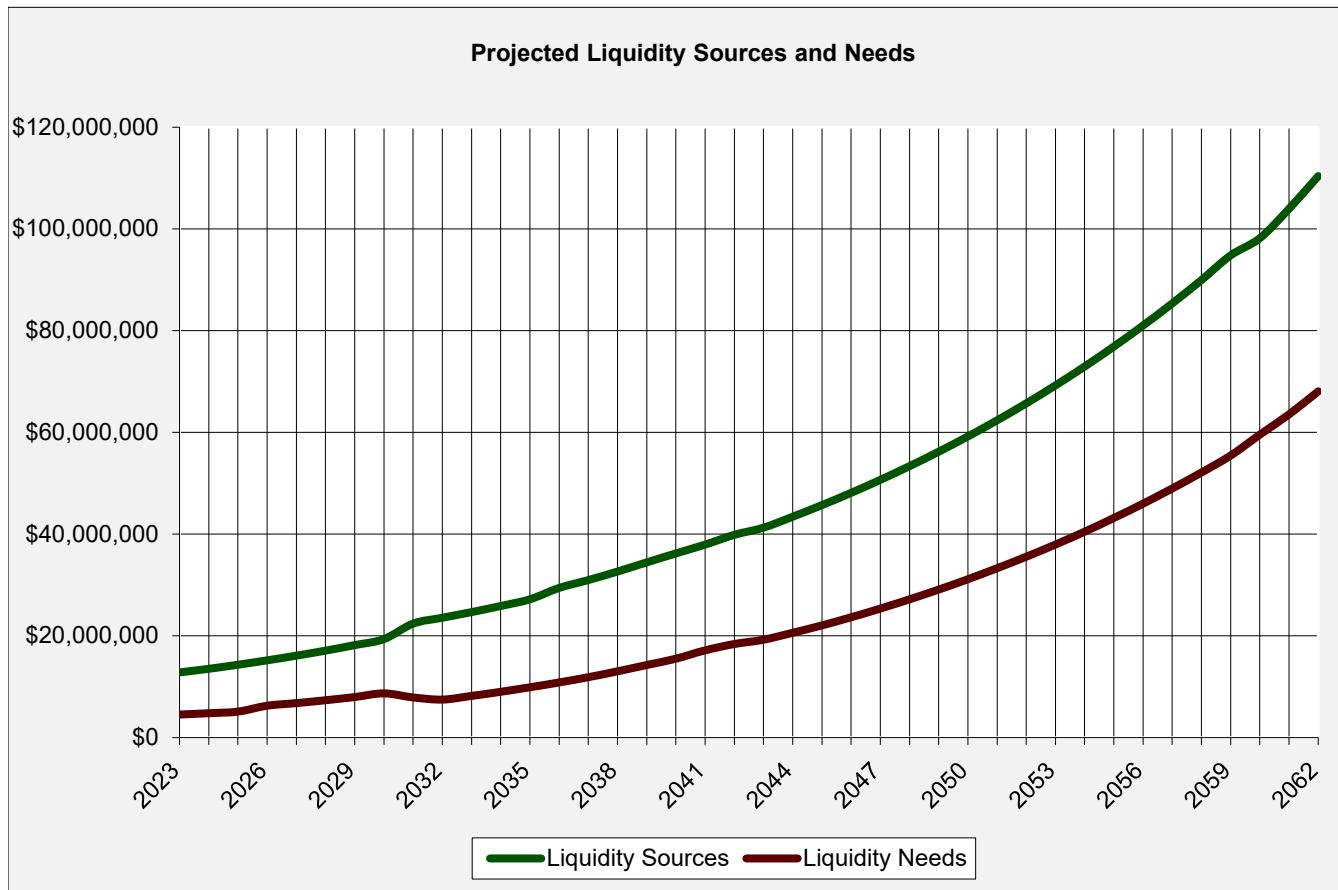
Jack & Jill Flash



The chart above illustrates the projected estate shrinkage over time, assuming each spouse dies at the end of each year. Capital gains taxes include those associated with postmortem sales of property subject to estate tax valuation discounts.

Liquidity Sources vs. Needs Illustration

Jack & Jill Flash



The chart above illustrates the sources of and needs for estate liquidity, assuming each spouse dies at the end of each year.



Strategic Wealth Planning Illustration

SENSITIVITY ANALYSES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Sensitivity Analyses

Jack & Jill Flash

(a) = Jack's Age; (b) = Jill's Age.

RETIREMENT AGE SENSITIVITY						
Retirement Age	Present Value of Projected Cash Inflows	Present Value of Projected Cash Outflows	Projected Cash Flow Surplus/-Deficit	Age When Funds Are Depleted	Ending Financial Asset Balances	Outstanding Deficit-Funding Loan
60	43,484,727	41,228,882	2,255,845	NA	40,199,035	0
61	43,896,863	41,806,046	2,090,817	NA	40,125,573	0
62	44,306,122	42,369,376	1,936,747	NA	40,060,212	0
63	44,729,407	42,910,289	1,819,118	NA	40,111,560	0
64	45,160,415	43,440,246	1,720,169	NA	40,138,359	0
65	45,606,948	43,952,005	1,654,943	NA	40,266,115	0

The table above illustrates the impact of Jack's retirement age on the results of this 40-year illustration.

PORTFOLIO GROWTH RATE SENSITIVITY						
Pretax Growth Rate	Present Value of Projected Cash Inflows	Present Value of Projected Cash Outflows	Projected Cash Flow Surplus/-Deficit	Age When Funds Are Depleted	Ending Financial Asset Balances	Outstanding Deficit-Funding Loan
0.0%	32,776,366	37,064,726	-4,288,360	92.9 (b)	0	8,682,393
2.0%	36,835,539	39,649,817	-2,814,278	NA	5,523,958	0
4.0%	44,304,896	43,284,445	1,020,451	NA	37,375,551	0
6.0%	56,488,173	50,839,888	5,648,284	NA	96,334,121	0
8.0%	77,058,081	64,004,055	13,054,026	NA	211,605,767	0
10.0%	112,027,683	86,920,332	25,107,351	NA	434,246,095	0

The table above illustrates the impact of annual pretax portfolio growth rates on the results of this 40-year illustration.

INFLATION RATE SENSITIVITY						
Inflation Rate	Present Value of Projected Cash Inflows	Present Value of Projected Cash Outflows	Projected Cash Flow Surplus/-Deficit	Age When Funds Are Depleted	Ending Financial Asset Balances	Outstanding Deficit-Funding Loan
3.0%	45,606,948	43,952,005	1,654,943	NA	40,266,115	0
3.5%	40,628,705	40,490,142	138,563	NA	34,078,521	0
4.0%	36,271,037	37,669,131	-1,398,094	NA	26,307,794	0
4.5%	32,467,057	35,524,924	-3,057,867	NA	16,206,030	0
5.0%	29,117,825	33,943,927	-4,826,102	NA	3,116,917	0
5.5%	26,061,294	32,085,473	-6,024,179	92.9 (b)	0	8,846,463

The table above illustrates the impact of the annual inflation rate on the results of this 40-year illustration.

NOTE: Each analysis tests the sensitivity of the model to the variable displayed in the first column, holding other assumptions constant. In this case, it is assumed that Jack dies in 2059.



Sensitivity Analyses

Jack & Jill Flash

(a) = Jack's Age; (b) = Jill's Age.

EXPENSE SENSITIVITY						
Adjustment to Expenses	Present Value of Projected Cash Inflows	Present Value of Projected Cash Outflows	Projected Cash Flow Surplus/-Deficit	Age When Funds Are Depleted	Ending Financial Asset Balances	Outstanding Deficit-Funding Loan
-20.0%	48,016,857	43,542,093	4,474,765	NA	50,955,429	0
-10.0%	46,817,296	43,749,359	3,067,938	NA	45,624,450	0
0.0%	45,606,948	43,952,005	1,654,943	NA	40,266,115	0
10.0%	44,391,069	44,152,485	238,584	NA	34,893,099	0
20.0%	43,002,478	44,329,966	-1,327,488	NA	29,019,175	0
30.0%	41,440,189	44,778,826	-3,338,637	NA	21,942,960	0

The table above illustrates the impact of higher-than-expected or lower-than-expected expenses on the results of this 40-year illustration.

STARTING EXPENSES AS A PERCENTAGE OF EXPECTED EXPENSES						
Description	80.0%	90.0%	100.0%	110.0%	120.0%	130.0%
Living Exp	184,000	207,000	230,000	253,000	276,000	299,000
Medical Exp	4,000	4,500	5,000	5,500	6,000	6,500
Property Taxes	21,500	21,500	21,500	21,500	21,500	21,500
Charitable Gifts	20,000	20,000	20,000	20,000	20,000	20,000
Tax Services	5,000	5,000	5,000	5,000	5,000	5,000
Total	234,500	258,000	281,500	305,000	328,500	352,000

NOTE: This analysis tests the sensitivity of the model to expenses, holding all other assumptions constant. Only the amount of each expense is tested. The timing, category, etc. of each expense remains constant, as reflected on the expense assumptions schedule.



Strategic Wealth Planning Illustration

Summary Schedules for
NET WORTH

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Projected Net Worth Illustration

Jack & Jill Flash

Part 1 of 2

Year	Assets										Total Assets
	Cash Management Fund	Taxable Investment Portfolios	Jack's Separate Financial	Jill's Separate Financial	Business Interests	Investment Real Estate	Notes Receivable	Art, Collectibles & Other Assets	Personal Residences	Personal Property	
2023	0	1,875,819	2,267,396	1,161,608	275,385	1,588,104	3,283,140	201,050	1,943,750	247,500	12,843,752
2024	0	1,883,882	2,527,302	1,316,429	535,633	1,662,028	3,275,031	218,632	2,015,188	222,750	13,656,874
2025	0	1,932,422	2,814,191	1,482,962	805,311	1,728,509	3,266,301	237,895	2,089,424	200,475	14,557,491
2026	0	2,007,890	3,127,748	1,632,657	1,083,786	1,797,650	3,256,900	259,008	2,166,577	180,428	15,512,644
2027	0	2,045,858	3,469,616	1,827,861	1,370,194	1,869,556	3,250,000	282,151	2,246,769	162,385	16,524,389
2028	0	2,072,923	3,843,069	2,045,827	1,663,391	1,944,338	3,250,000	307,526	2,330,125	146,146	17,603,346
2029	0	2,107,573	4,245,654	2,291,779	1,961,905	2,022,111	3,250,000	335,353	2,416,780	131,532	18,762,687
2030	0	2,169,908	4,684,187	2,547,140	2,263,873	2,102,996	3,250,000	365,875	2,506,872	118,378	20,009,229
2031	0	4,955,610	5,091,007	1,998,522	4,097,591	687,423	0	399,359	2,600,547	106,541	19,936,600
2032	0	5,172,927	5,533,144	2,011,102	4,507,859	635,485	0	436,098	2,697,955	95,887	21,090,456
2033	0	5,275,275	6,013,674	2,029,076	4,823,410	578,291	0	476,416	2,799,254	86,298	22,081,694
2034	0	5,384,730	6,535,943	2,053,149	5,161,048	515,505	0	520,666	2,904,611	77,668	23,153,321
2035	0	5,519,675	7,103,590	2,083,850	5,522,322	446,771	0	569,239	3,014,198	69,901	24,329,547
2036	0	6,483,765	7,720,569	2,122,042	5,908,884	371,714	0	622,565	2,182,826	62,911	25,475,276
2037	0	6,649,686	8,391,183	2,168,376	6,322,506	289,937	0	681,116	2,273,060	56,620	26,832,483
2038	0	6,836,823	9,120,110	2,223,790	6,765,081	201,023	0	745,411	2,367,238	50,958	28,310,435
2039	0	7,022,589	9,912,439	2,289,306	7,238,637	104,532	0	816,020	2,465,541	45,862	29,894,927
2040	0	7,236,062	10,580,502	2,366,019	7,745,342	0	0	893,573	2,568,158	41,276	31,430,931
2041	0	7,975,814	10,711,218	2,366,510	8,287,516	0	0	978,759	2,675,285	37,148	33,032,250
2042	0	8,266,144	11,203,668	2,589,302	8,867,642	0	0	1,072,339	2,787,131	33,434	34,819,658
2043	0	8,745,961	11,701,512	2,046,698	9,488,377	0	0	1,175,148	2,903,911	30,090	36,091,697
2044	0	9,294,759	12,202,058	2,104,165	10,152,563	0	0	1,288,105	3,025,853	27,081	38,094,584
2045	1	9,841,447	12,702,113	2,220,220	10,863,242	0	0	1,412,221	3,153,194	24,373	40,216,811
2046	1	10,443,945	13,201,020	2,340,663	11,623,669	0	0	1,548,608	3,286,184	21,936	42,466,025
2047	1	11,104,393	13,691,822	2,465,390	12,437,326	0	0	1,698,488	3,425,083	19,742	44,842,245
2048	1	11,826,180	14,173,461	2,594,252	13,307,939	0	0	1,863,207	3,570,165	17,768	47,352,974
2049	1	12,618,602	14,636,809	2,727,513	14,239,495	0	0	2,044,244	3,721,716	15,991	50,004,372
2050	1	13,485,674	15,080,384	2,864,509	15,236,259	0	0	2,243,227	3,880,036	14,392	52,804,482
2051	1	14,434,713	15,498,137	3,005,509	16,302,798	0	0	2,461,944	4,045,438	12,953	55,761,492
2052	1	15,466,076	15,883,252	3,149,589	17,443,993	0	0	2,702,365	4,218,253	11,658	58,875,186
2053	1	16,590,150	16,235,568	3,297,033	18,665,073	0	0	2,966,654	4,398,825	10,492	62,163,796
2054	1	17,821,222	16,540,210	3,447,472	19,971,628	0	0	3,257,194	4,587,515	9,443	65,634,685
2055	1	19,160,243	16,797,475	3,600,466	21,369,642	0	0	3,576,605	4,784,702	8,498	69,297,632
2056	1	20,607,111	16,999,721	3,756,648	22,865,517	0	0	3,927,767	4,990,783	7,649	73,155,197
2057	1	22,179,588	17,138,786	3,914,455	24,466,103	0	0	4,313,851	5,206,174	6,884	77,225,842
2058	1	23,888,168	17,206,043	4,074,709	26,178,730	0	0	4,738,342	5,431,309	6,195	81,523,498
2059	1	25,724,174	17,208,236	4,237,082	28,011,242	0	0	5,205,075	5,666,646	5,576	86,058,031
2060	0	13,691,541	17,139,833	4,401,242	29,972,028	0	0	5,718,269	5,912,663	5,018	76,840,594
2061	0	15,698,746	17,266,305	4,566,864	32,070,070	0	0	6,282,563	6,169,861	4,516	82,058,926
2062	0	18,194,168	17,335,887	4,736,060	34,314,975	0	0	6,903,060	6,438,767	4,065	87,926,981



Projected Net Worth Illustration

Jack & Jill Flash

Part 2 of 2

Year	Liabilities				Net Worth	Irrevocable Trusts & Education Funds	Total Pretax Family Wealth
	Taxes Due	Option Exercise Loans	Other Outstanding Debts	Total Liabilities			
2023	60,800	5,250	1,101,532	1,167,582	11,676,169	8,295,077	19,971,246
2024	34,726	10,850	1,057,910	1,103,486	12,553,389	9,068,198	21,621,587
2025	37,212	10,850	1,011,670	1,059,732	13,497,759	9,934,146	23,431,905
2026	69,559	10,850	962,656	1,043,065	14,469,579	10,894,051	25,363,630
2027	84,740	10,850	910,701	1,006,291	15,518,098	11,979,364	27,497,462
2028	84,920	10,850	855,628	951,398	16,651,948	13,168,917	29,820,864
2029	97,664	10,850	797,251	905,765	17,856,922	14,486,955	32,343,876
2030	109,991	10,850	735,372	856,213	19,153,016	15,936,004	35,089,021
2031	116,895	0	0	116,895	19,819,705	16,951,305	36,771,010
2032	18,417	0	0	18,417	21,072,039	18,352,754	39,424,792
2033	2,075	0	0	2,075	22,079,619	20,194,482	42,274,101
2034	3,215	0	0	3,215	23,150,106	22,195,923	45,346,029
2035	1,605	0	0	1,605	24,327,942	24,443,102	48,771,043
2036	27,571	0	0	27,571	25,447,705	26,877,057	52,324,762
2037	3,723	0	0	3,723	26,828,760	29,520,504	56,349,264
2038	4,318	0	0	4,318	28,306,117	32,389,855	60,695,972
2039	5,412	0	0	5,412	29,889,515	35,502,794	65,392,309
2040	15,477	0	0	15,477	31,415,454	38,878,371	70,293,825
2041	91,188	0	0	91,188	32,941,062	42,543,136	75,484,199
2042	52,738	0	0	52,738	34,766,920	46,514,282	81,281,202
2043	112,562	0	0	112,562	35,979,135	50,815,732	86,794,868
2044	134,594	0	0	134,594	37,959,990	55,473,240	93,433,230
2045	138,875	0	0	138,875	40,077,936	60,514,519	100,592,454
2046	150,062	0	0	150,062	42,315,963	65,969,399	108,285,362
2047	162,695	0	0	162,695	44,679,550	71,869,981	116,549,531
2048	176,149	0	0	176,149	47,176,825	78,250,814	125,427,638
2049	191,306	0	0	191,306	49,813,066	85,149,068	134,962,134
2050	207,455	0	0	207,455	52,597,027	92,604,742	145,201,768
2051	225,043	0	0	225,043	55,536,449	100,660,880	156,197,329
2052	244,333	0	0	244,333	58,630,853	109,371,783	168,002,636
2053	264,465	0	0	264,465	61,899,331	118,779,802	180,679,133
2054	288,765	0	0	288,765	65,345,920	128,938,547	194,284,467
2055	314,925	0	0	314,925	68,982,707	139,905,690	208,888,398
2056	342,505	0	0	342,505	72,812,692	151,751,263	224,563,955
2057	370,188	0	0	370,188	76,855,654	164,534,533	241,390,187
2058	399,874	0	0	399,874	81,123,624	178,327,288	259,450,912
2059	430,090	0	0	430,090	85,627,941	195,714,735	281,342,676
2060	548,405	0	0	548,405	76,292,189	227,731,124	304,023,313
2061	287,452	0	0	287,452	81,771,474	245,462,799	327,234,273
2062	315,915	0	0	315,915	87,611,066	264,550,370	352,161,436



Strategic Wealth Planning Illustration

Summary Schedules for
FINANCIAL ASSETS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Jack's Financial Asset Summary

Jack & Jill Flash

Year	Tax-Deferred Accounts				Separate Financial Assets
	Jack's DC Plan	Jack's IRA	Jack's Roth IRA	Jack's FPDA & Cash Values	
2023	59,640	2,148,200	25,000	34,555	2,267,396
2024	115,599	2,309,234	59,665	42,803	2,527,302
2025	177,429	2,484,214	100,707	51,841	2,814,191
2026	245,601	2,674,347	146,047	61,753	3,127,748
2027	320,622	2,880,945	195,419	72,630	3,469,616
2028	403,032	3,130,435	225,029	84,574	3,843,069
2029	493,412	3,401,531	253,011	97,700	4,245,654
2030	592,385	3,696,103	283,567	112,132	4,684,187
2031	0	4,659,872	308,124	123,012	5,091,007
2032	0	5,063,416	334,807	134,920	5,533,144
2033	0	5,501,908	363,802	147,964	6,013,674
2034	0	5,978,374	395,307	162,263	6,535,943
2035	0	6,496,101	429,541	177,948	7,103,590
2036	0	7,058,663	466,739	195,167	7,720,569
2037	0	7,669,943	507,158	214,081	8,391,183
2038	0	8,334,160	551,078	234,872	9,120,110
2039	0	9,055,899	598,802	257,739	9,912,439
2040	0	9,840,139	650,658	89,704	10,580,502
2041	0	9,908,974	707,005	95,240	10,711,218
2042	0	10,334,385	768,231	101,052	11,203,668
2043	0	10,759,598	834,760	107,154	11,701,512
2044	0	11,181,445	907,051	113,562	12,202,058
2045	0	11,596,222	985,601	120,290	12,702,113
2046	0	12,002,711	1,070,954	127,355	13,201,020
2047	0	12,393,351	1,163,699	134,772	13,691,822
2048	0	12,766,425	1,264,475	142,561	14,173,461
2049	0	13,112,092	1,373,979	150,739	14,636,809
2050	0	13,428,093	1,492,965	159,326	15,080,384
2051	0	13,707,539	1,622,256	168,342	15,498,137
2052	0	13,942,699	1,762,743	177,809	15,883,252
2053	0	14,132,422	1,915,397	187,750	16,235,568
2054	0	14,260,753	2,081,270	198,187	16,540,210
2055	0	14,326,820	2,261,508	209,147	16,797,475
2056	0	14,321,712	2,457,355	220,654	16,999,721
2057	0	14,235,888	2,670,162	232,737	17,138,786
2058	0	14,059,222	2,901,398	245,424	17,206,043
2059	0	13,796,832	3,152,659	258,745	17,208,236
2060	0	13,714,153	3,425,679	0	17,139,833
2061	0	13,543,962	3,722,343	0	17,266,305
2062	0	13,291,189	4,044,698	0	17,335,887



Jill's Financial Asset Summary

Jack & Jill Flash

Year	SoftCo.			Tax-Deferred Accounts							Separate Financial Assets
	Vested & Nonvested Taxable Account	Vested & Nonvested Nonqualified Stock Options	Vested & Nonvested Incentive Stock Options	Jill's 401(k) Plan	Jill's Pension Plan	Jill's IRA	Jill's Roth IRA	Jill's SERP	Jill's Rabbi Trust	Jill's FPDA	
2023	82,781	3,441	0	252,296	132,250	0	54,330	209,846	360,350	66,314	1,161,608
2024	92,346	3,513	164	301,607	139,921	0	66,535	234,017	399,400	78,927	1,316,429
2025	97,869	6,393	416	355,344	148,036	0	79,797	259,590	442,531	92,988	1,482,962
2026	72,194	8,004	684	414,979	156,622	0	94,707	286,646	490,159	108,663	1,632,657
2027	76,517	9,705	968	479,902	165,706	0	110,909	315,272	542,746	126,137	1,827,861
2028	81,115	11,514	1,269	551,625	175,317	0	133,014	345,558	600,798	145,618	2,045,827
2029	101,023	7,195	1,589	629,645	185,485	0	157,033	377,600	664,875	167,335	2,291,779
2030	107,070	4,168	1,926	714,963	196,244	0	184,132	411,501	735,592	191,545	2,547,140
2031	309,902	0	0	0	0	555,393	200,078	379,987	339,629	213,534	1,998,522
2032	295,688	0	0	0	0	603,490	217,404	346,645	309,828	238,048	2,011,102
2033	282,049	0	0	0	0	655,752	236,231	311,369	278,299	265,375	2,029,076
2034	269,091	0	0	0	0	712,540	256,689	274,047	244,941	295,841	2,053,149
2035	256,674	0	0	0	0	774,246	278,918	234,560	209,648	329,803	2,083,850
2036	244,917	0	0	0	0	841,296	303,073	192,784	172,309	367,664	2,122,042
2037	233,646	0	0	0	0	914,152	329,319	148,584	132,803	409,872	2,168,376
2038	222,882	0	0	0	0	993,318	357,838	101,821	91,007	456,926	2,223,790
2039	212,629	0	0	0	0	1,079,339	388,827	52,345	46,786	509,381	2,289,306
2040	202,852	0	0	0	0	1,172,810	422,499	0	0	567,858	2,366,019
2041	0	0	0	0	0	1,274,375	459,087	0	0	633,048	2,366,510
2042	0	0	0	0	0	1,384,736	498,844	0	0	705,721	2,589,302
2043	0	0	0	0	0	1,504,654	542,044	0	0	0	2,046,698
2044	0	0	0	0	0	1,515,180	588,985	0	0	0	2,104,165
2045	0	0	0	0	0	1,580,229	639,991	0	0	0	2,220,220
2046	0	0	0	0	0	1,645,248	695,415	0	0	0	2,340,663
2047	0	0	0	0	0	1,709,753	755,637	0	0	0	2,465,390
2048	0	0	0	0	0	1,773,176	821,076	0	0	0	2,594,252
2049	0	0	0	0	0	1,835,333	892,181	0	0	0	2,727,513
2050	0	0	0	0	0	1,895,065	969,444	0	0	0	2,864,509
2051	0	0	0	0	0	1,952,112	1,053,398	0	0	0	3,005,509
2052	0	0	0	0	0	2,004,968	1,144,622	0	0	0	3,149,589
2053	0	0	0	0	0	2,053,287	1,243,746	0	0	0	3,297,033
2054	0	0	0	0	0	2,096,017	1,351,454	0	0	0	3,447,472
2055	0	0	0	0	0	2,131,976	1,468,490	0	0	0	3,600,466
2056	0	0	0	0	0	2,160,986	1,595,662	0	0	0	3,756,648
2057	0	0	0	0	0	2,180,609	1,733,846	0	0	0	3,914,455
2058	0	0	0	0	0	2,190,712	1,883,997	0	0	0	4,074,709
2059	0	0	0	0	0	2,189,931	2,047,151	0	0	0	4,237,082
2060	0	0	0	0	0	2,176,807	2,224,434	0	0	0	4,401,242
2061	0	0	0	0	0	2,149,793	2,417,070	0	0	0	4,566,864
2062	0	0	0	0	0	2,109,671	2,626,389	0	0	0	4,736,060



Strategic Wealth Planning Illustration

Supporting Schedules for
CASH & TAXABLE PORTFOLIOS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Cash Management Fund Illustration

Jack & Jill Flash

Year	Beginning Balance	Beginning of Year			Investable Balance	End of Year			Estimated Tax Payments & Withholdings	Transfers to Taxable Investments	Ending Balance	Cash Outflows Satisfied from Other Sources
		Total Cash Inflows	Total Nontax Cash Outflows	Unpaid Prior-Year Taxes		Investment Income Generated by this Fund	Total Other Cash Inflows	Total Nontax Cash Outflows				
2023	100,000	0	386,411	0	0	0	929,925	482,214	361,888	0	0	200,589
2024	0	0	33,277	60,800	0	0	982,683	574,604	382,097	0	0	68,096
2025	0	0	23,277	34,726	0	0	1,030,056	595,686	404,312	0	0	27,946
2026	0	0	23,277	37,212	0	0	1,107,249	606,606	443,142	0	0	2,988
2027	0	0	23,277	69,559	0	0	1,139,694	624,706	465,704	0	0	43,553
2028	0	0	23,277	84,740	0	0	1,193,649	640,488	501,141	0	0	55,997
2029	0	0	17,908	84,920	0	0	1,259,748	663,757	542,674	0	0	49,511
2030	0	0	7,788	97,664	0	0	1,334,832	667,118	585,494	0	0	23,232
2031	0	1,467,012	7,788	109,991	1,349,232	26,985	3,526,885	1,319,226	886,272	2,697,604	0	0
2032	0	76,380	0	116,895	0	0	1,002,748	550,217	395,898	16,119	0	0
2033	0	79,436	0	18,417	61,019	1,220	697,527	561,547	305,891	0	0	107,672
2034	0	82,613	0	2,075	80,538	1,611	714,629	581,232	320,268	0	0	104,722
2035	0	85,918	0	3,215	82,703	1,654	780,912	601,284	347,659	0	0	83,675
2036	0	1,007,188	0	1,605	1,005,583	20,112	802,362	613,714	474,351	739,991	0	0
2037	0	92,928	0	27,571	65,358	1,307	863,003	634,536	392,453	0	0	97,320
2038	0	96,646	0	3,723	92,923	1,858	888,028	655,761	409,888	0	0	82,839
2039	0	100,511	0	4,318	96,193	1,924	915,223	677,403	427,746	0	0	91,810
2040	0	104,532	0	5,412	99,120	1,982	972,603	699,476	445,872	0	0	71,643
2041	0	0	0	15,477	0	0	1,881,023	713,994	705,584	445,967	0	0
2042	0	0	0	91,188	0	0	1,378,460	736,972	583,787	0	0	33,488
2043	0	0	0	52,738	0	0	1,578,340	760,425	620,964	144,213	0	0
2044	0	0	0	112,562	0	0	1,793,935	784,369	703,291	193,712	0	0
2045	0	0	0	134,594	0	0	1,844,950	808,820	732,216	169,320	1	0
2046	1	0	0	138,875	0	0	1,958,122	833,795	782,515	202,936	1	0
2047	1	0	0	150,062	0	0	2,083,725	859,312	837,927	236,423	1	0
2048	1	0	0	162,695	0	0	2,215,580	885,389	896,547	270,949	1	0
2049	1	0	0	176,149	0	0	2,361,579	912,044	961,107	312,279	1	0
2050	1	0	0	191,306	0	0	2,514,844	939,298	1,029,483	354,757	1	0
2051	1	0	0	207,455	0	0	2,679,238	967,170	1,103,093	401,520	1	0
2052	1	0	0	225,043	0	0	2,856,797	1,003,682	1,182,758	445,314	1	0
2053	1	0	0	244,333	0	0	3,039,226	1,032,856	1,265,886	496,151	1	0
2054	1	0	0	264,465	0	0	3,242,653	1,062,713	1,357,963	557,512	1	0
2055	1	0	0	288,765	0	0	3,451,600	1,093,277	1,454,077	615,480	1	0
2056	1	0	0	314,925	0	0	3,673,243	1,132,574	1,556,783	668,962	1	0
2057	1	0	0	342,505	0	0	3,910,017	1,164,627	1,667,056	735,828	1	0
2058	1	0	0	370,188	0	0	4,160,339	1,197,463	1,784,599	808,089	1	0
2059	1	0	0	399,874	0	0	4,410,138	1,239,110	1,905,008	866,146	1	0
2060	1	1,008,745	15,866,207	430,090	0	0	5,021,629	1,068,596	1,742,517	0	0	13,077,034
2061	0	0	0	548,405	0	0	4,683,815	1,103,949	1,580,132	1,451,329	0	0
2062	0	0	0	287,452	0	0	4,984,943	1,136,200	1,703,238	1,858,053	0	0



Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Allocation of Cash Surpluses

Jack & Jill Flash

Year	Surplus Available for Spending or Reinvestment	Cash Flow Surplus Applied to Debt Service	Account #1 45.0%	Account #2 45.0%	Account #3 10.0%	Total Transfers from Cash Mgmt Fund to Taxable Investments
2023	0	0	0	0	0	0
2024	0	0	0	0	0	0
2025	0	0	0	0	0	0
2026	0	0	0	0	0	0
2027	0	0	0	0	0	0
2028	0	0	0	0	0	0
2029	0	0	0	0	0	0
2030	0	0	0	0	0	0
2031	3,367,384	669,780	1,213,922	1,213,922	269,760	2,697,604
2032	16,119	0	7,253	7,253	1,612	16,119
2033	0	0	0	0	0	0
2034	0	0	0	0	0	0
2035	0	0	0	0	0	0
2036	739,991	0	332,996	332,996	73,999	739,991
2037	0	0	0	0	0	0
2038	0	0	0	0	0	0
2039	0	0	0	0	0	0
2040	0	0	0	0	0	0
2041	445,967	0	200,685	200,685	44,597	445,967
2042	0	0	0	0	0	0
2043	144,213	0	64,896	64,896	14,421	144,213
2044	193,712	0	87,170	87,170	19,371	193,712
2045	169,320	0	76,194	76,194	16,932	169,320
2046	202,936	0	91,321	91,321	20,294	202,936
2047	236,423	0	106,390	106,390	23,642	236,423
2048	270,949	0	121,927	121,927	27,095	270,949
2049	312,279	0	140,526	140,526	31,228	312,279
2050	354,757	0	159,641	159,641	35,476	354,757
2051	401,520	0	180,684	180,684	40,152	401,520
2052	445,314	0	200,391	200,391	44,531	445,314
2053	496,151	0	223,268	223,268	49,615	496,151
2054	557,512	0	250,880	250,880	55,751	557,512
2055	615,480	0	276,966	276,966	61,548	615,480
2056	668,962	0	301,033	301,033	66,896	668,962
2057	735,828	0	331,123	331,123	73,583	735,828
2058	808,089	0	363,640	363,640	80,809	808,089
2059	866,146	0	389,766	389,766	86,615	866,146
2060	0	0	0	0	0	0
2061	1,451,329	0	653,098	653,098	145,133	1,451,329
2062	1,858,053	0	836,124	836,124	185,805	1,858,053



Account #1 Illustration

Jack & Jill Flash

Year	Net Worth					Portfolio Income to Cash Mgmt Fund	Capital Gains/-Losses		
	Beginning Balance	Growth	Cash Flow Deficit-Funding Portfolio Liquidations	Additions from Cash Mgmt Fund Surpluses	Ending Balance		Short-Term from Planned Portfolio Turnover	Long-Term from Planned Portfolio Turnover	Long-Term from Deficit-Funding Liquidations
2023	1,670,395	67,818	100,294	0	1,637,919	76,838	63,339	63,339	21,928
2024	1,637,919	66,500	34,048	0	1,670,370	75,344	53,076	53,076	6,362
2025	1,670,370	67,817	13,973	0	1,724,215	76,837	47,489	47,489	2,290
2026	1,724,215	70,003	1,494	0	1,792,724	79,314	44,081	44,081	220
2027	1,792,724	72,785	21,776	0	1,843,732	82,465	42,131	42,131	2,951
2028	1,843,732	74,856	27,998	0	1,890,589	84,812	40,586	40,586	3,554
2029	1,890,589	76,758	24,756	0	1,942,591	86,967	39,590	39,590	2,989
2030	1,942,591	78,869	11,616	0	2,009,844	89,359	39,178	39,178	1,351
2031	2,009,844	81,600	0	1,213,922	3,305,366	92,453	39,414	39,414	0
2032	3,305,366	134,198	0	7,253	3,446,817	152,047	46,336	46,336	0
2033	3,446,817	139,941	53,836	0	3,532,922	158,554	52,244	52,244	4,705
2034	3,532,922	143,437	52,361	0	3,623,998	162,514	56,525	56,525	4,830
2035	3,623,998	147,134	41,837	0	3,729,295	166,704	60,181	60,181	4,006
2036	3,729,295	151,409	0	332,996	4,213,700	171,548	63,562	63,562	0
2037	4,213,700	171,076	48,660	0	4,336,116	193,830	69,056	69,056	4,598
2038	4,336,116	176,046	41,420	0	4,470,743	199,461	73,223	73,223	4,033
2039	4,470,743	181,512	45,905	0	4,606,350	205,654	77,102	77,102	4,565
2040	4,606,350	187,018	35,822	0	4,757,546	211,892	80,633	80,633	3,616
2041	4,757,546	193,156	0	200,685	5,151,388	218,847	84,167	84,167	0
2042	5,151,388	209,146	16,744	0	5,343,790	236,964	89,269	89,269	1,673
2043	5,343,790	216,958	0	64,896	5,625,644	245,814	93,862	93,862	0
2044	5,625,644	228,401	0	87,170	5,941,215	258,780	98,947	98,947	0
2045	5,941,215	241,213	0	76,194	6,258,623	273,296	104,362	104,362	0
2046	6,258,623	254,100	0	91,321	6,604,044	287,897	110,034	110,034	0
2047	6,604,044	268,124	0	106,390	6,978,558	303,786	116,041	116,041	0
2048	6,978,558	283,329	0	121,927	7,383,815	321,014	122,447	122,447	0
2049	7,383,815	299,783	0	140,526	7,824,123	339,655	129,308	129,308	0
2050	7,824,123	317,659	0	159,641	8,301,423	359,910	136,688	136,688	0
2051	8,301,423	337,038	0	180,684	8,819,145	381,865	144,646	144,646	0
2052	8,819,145	358,057	0	200,391	9,377,594	405,681	153,242	153,242	0
2053	9,377,594	380,730	0	223,268	9,981,592	431,369	162,523	162,523	0
2054	9,981,592	405,253	0	250,880	10,637,725	459,153	172,549	172,549	0
2055	10,637,725	431,892	0	276,966	11,346,583	489,335	183,398	183,398	0
2056	11,346,583	460,671	0	301,033	12,108,287	521,943	195,132	195,132	0
2057	12,108,287	491,596	0	331,123	12,931,006	556,981	207,799	207,799	0
2058	12,931,006	524,999	0	363,640	13,819,645	594,826	221,474	221,474	0
2059	13,819,645	561,078	0	389,766	14,770,488	635,704	236,240	236,240	0
2060	14,770,488	599,682	6,538,517	0	8,831,653	679,442	74,960	74,960	191,330
2061	8,831,653	358,565	0	653,098	9,843,316	406,256	77,125	77,125	0
2062	9,843,316	399,639	0	836,124	11,079,078	452,793	107,798	107,798	0

Account #1 Basis Illustration

Jack & Jill Flash

Year	Adjusted Basis Prior to Year-End Deficit-Funding Liquidations				Deficit-Funding Liquidations			Ending Basis	Unrealized Gains/-Losses
	Beginning Basis	Basis Adjustment at Death	Planned & Cash Flow Surplus Additions	Reinvested Portfolio Income & Turnover	Adjusted Basis	Deficit-Funding Portfolio Liquidations	Basis Recovery		
2023	1,231,500	0	0	126,678	1,358,178	100,294	78,366	1,279,812	358,107
2024	1,279,812	0	0	106,152	1,385,963	34,048	27,686	1,358,277	312,093
2025	1,358,277	0	0	94,978	1,453,255	13,973	11,682	1,441,572	282,642
2026	1,441,572	0	0	88,161	1,529,734	1,494	1,274	1,528,460	264,264
2027	1,528,460	0	0	84,262	1,612,722	21,776	18,825	1,593,897	249,835
2028	1,593,897	0	0	81,173	1,675,069	27,998	24,445	1,650,625	239,965
2029	1,650,625	0	0	79,181	1,729,805	24,756	21,767	1,708,039	234,553
2030	1,708,039	0	0	78,355	1,786,394	11,616	10,265	1,776,129	233,716
2031	1,776,129	0	1,213,922	78,829	3,068,880	0	0	3,068,880	236,487
2032	3,068,880	0	7,253	92,671	3,168,804	0	0	3,168,804	278,013
2033	3,168,804	0	0	104,489	3,273,293	53,836	49,131	3,224,162	308,761
2034	3,224,162	0	0	113,049	3,337,211	52,361	47,531	3,289,680	334,318
2035	3,289,680	0	0	120,363	3,410,043	41,837	37,831	3,372,212	357,083
2036	3,372,212	0	332,996	127,123	3,832,331	0	0	3,832,331	381,369
2037	3,832,331	0	0	138,111	3,970,442	48,660	44,062	3,926,380	409,736
2038	3,926,380	0	0	146,446	4,072,826	41,420	37,387	4,035,439	435,304
2039	4,035,439	0	0	154,204	4,189,643	45,905	41,340	4,148,303	458,047
2040	4,148,303	0	0	161,266	4,309,569	35,822	32,206	4,277,363	480,183
2041	4,277,363	0	200,685	168,335	4,646,383	0	0	4,646,383	505,005
2042	4,646,383	0	0	178,538	4,824,921	16,744	15,071	4,809,850	533,940
2043	4,809,850	0	64,896	187,725	5,062,470	0	0	5,062,470	563,174
2044	5,062,470	0	87,170	197,894	5,347,534	0	0	5,347,534	593,681
2045	5,347,534	0	76,194	208,724	5,632,452	0	0	5,632,452	626,171
2046	5,632,452	0	91,321	220,068	5,943,841	0	0	5,943,841	660,203
2047	5,943,841	0	106,390	232,082	6,282,313	0	0	6,282,313	696,246
2048	6,282,313	0	121,927	244,894	6,649,134	0	0	6,649,134	734,681
2049	6,649,134	0	140,526	258,616	7,048,275	0	0	7,048,275	775,848
2050	7,048,275	0	159,641	273,377	7,481,293	0	0	7,481,293	820,131
2051	7,481,293	0	180,684	289,292	7,951,269	0	0	7,951,269	867,876
2052	7,951,269	0	200,391	306,483	8,458,144	0	0	8,458,144	919,450
2053	8,458,144	0	223,268	325,045	9,006,457	0	0	9,006,457	975,135
2054	9,006,457	0	250,880	345,097	9,602,434	0	0	9,602,434	1,035,291
2055	9,602,434	0	276,966	366,796	10,246,196	0	0	10,246,196	1,100,387
2056	10,246,196	0	301,033	390,265	10,937,493	0	0	10,937,493	1,170,794
2057	10,937,493	0	331,123	415,598	11,684,213	0	0	11,684,213	1,246,793
2058	11,684,213	0	363,640	442,948	12,490,801	0	0	12,490,801	1,328,844
2059	12,490,801	0	389,766	472,480	13,353,047	0	0	13,353,047	1,417,441
2060	13,353,047	1,417,441	0	149,920	14,920,408	6,538,517	6,347,187	8,573,221	258,432
2061	8,573,221	0	653,098	154,249	9,380,568	0	0	9,380,568	462,747
2062	9,380,568	0	836,124	215,597	10,432,288	0	0	10,432,288	0

Account #2 Illustration

Jack & Jill Flash

Year	Net Worth						Portfolio Income to Cash Mgmt Fund	Capital Gains/-Losses		
	Beginning Balance	Lifetime Transfer in Trust	Growth	Cash Flow Deficit-Funding Portfolio Liquidations	Additions from Cash Mgmt Fund Surpluses	Ending Balance		Short-Term from Planned Portfolio Turnover	Long-Term from Planned Portfolio Turnover	Long-Term from Deficit-Funding Liquidations
2023	430,000	430,000	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	1,213,922	1,213,922	0	0	0	0
2032	1,213,922	0	49,285	0	7,253	1,270,460	55,840	6,161	6,161	0
2033	1,270,460	0	51,581	53,836	0	1,268,205	58,441	11,068	11,068	2,704
2034	1,268,205	0	51,489	52,361	0	1,267,333	58,337	14,399	14,399	3,428
2035	1,267,333	0	51,454	41,837	0	1,276,950	58,297	16,803	16,803	3,198
2036	1,276,950	0	51,844	0	332,996	1,661,790	58,740	18,683	18,683	0
2037	1,661,790	0	67,469	48,660	0	1,680,599	76,442	22,446	22,446	3,790
2038	1,680,599	0	68,232	41,420	0	1,707,411	77,308	24,890	24,890	3,537
2039	1,707,411	0	69,321	45,905	0	1,730,827	78,541	26,890	26,890	4,169
2040	1,730,827	0	70,272	35,822	0	1,765,277	79,618	28,430	28,430	3,393
2041	1,765,277	0	71,670	0	200,685	2,037,632	81,203	29,858	29,858	0
2042	2,037,632	0	82,728	16,744	0	2,103,616	93,731	32,734	32,734	1,551
2043	2,103,616	0	85,407	0	64,896	2,253,919	96,766	35,033	35,033	0
2044	2,253,919	0	91,509	0	87,170	2,432,598	103,680	37,713	37,713	0
2045	2,432,598	0	98,763	0	76,194	2,607,556	111,900	40,630	40,630	0
2046	2,607,556	0	105,867	0	91,321	2,804,744	119,948	43,706	43,706	0
2047	2,804,744	0	113,873	0	106,390	3,025,007	129,018	47,014	47,014	0
2048	3,025,007	0	122,815	0	121,927	3,269,749	139,150	50,612	50,612	0
2049	3,269,749	0	132,752	0	140,526	3,543,026	150,408	54,553	54,553	0
2050	3,543,026	0	143,847	0	159,641	3,846,514	162,979	58,896	58,896	0
2051	3,846,514	0	156,168	0	180,684	4,183,366	176,940	63,693	63,693	0
2052	4,183,366	0	169,845	0	200,391	4,553,602	192,435	69,000	69,000	0
2053	4,553,602	0	184,876	0	223,268	4,961,746	209,466	74,860	74,860	0
2054	4,961,746	0	201,447	0	250,880	5,414,074	228,240	81,326	81,326	0
2055	5,414,074	0	219,811	0	276,966	5,910,851	249,047	88,471	88,471	0
2056	5,910,851	0	239,981	0	301,033	6,451,865	271,899	96,351	96,351	0
2057	6,451,865	0	261,946	0	331,123	7,044,933	296,786	105,006	105,006	0
2058	7,044,933	0	286,024	0	363,640	7,694,597	324,067	114,508	114,508	0
2059	7,694,597	0	312,401	0	389,766	8,396,764	353,951	124,931	124,931	0
2060	8,396,764	0	340,909	6,538,517	0	2,199,155	386,251	136,312	136,312	612,023
2061	2,199,155	0	89,286	0	653,098	2,941,539	101,161	36,892	36,892	0
2062	2,941,539	0	119,426	0	836,124	3,897,089	135,311	42,597	42,597	0



Account #2 Basis Illustration

Jack & Jill Flash

Year	Adjusted Basis Prior to Year-End Deficit-Funding Liquidations				Deficit-Funding Liquidations			Ending Basis	Unrealized Gains/-Losses
	Beginning Basis	Lifetime Transfer in Trust	Planned & Cash Flow Surplus Additions	Reinvested Portfolio Income & Turnover	Adjusted Basis	Deficit-Funding Portfolio Liquidations	Basis Recovery		
2023	429,900	429,900	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0
2031	0	0	1,213,922	0	1,213,922	0	0	1,213,922	0
2032	1,213,922	0	7,253	12,321	1,233,497	0	0	1,233,497	36,964
2033	1,233,497	0	0	22,136	1,255,633	53,836	51,132	1,204,501	63,704
2034	1,204,501	0	0	28,798	1,233,299	52,361	48,933	1,184,366	82,967
2035	1,184,366	0	0	33,605	1,217,972	41,837	38,639	1,179,332	97,617
2036	1,179,332	0	332,996	37,365	1,549,694	0	0	1,549,694	112,096
2037	1,549,694	0	0	44,891	1,594,585	48,660	44,870	1,549,715	130,884
2038	1,549,715	0	0	49,779	1,599,494	41,420	37,883	1,561,611	145,800
2039	1,561,611	0	0	53,780	1,615,391	45,905	41,736	1,573,655	157,172
2040	1,573,655	0	0	56,861	1,630,516	35,822	32,429	1,598,087	167,190
2041	1,598,087	0	200,685	59,715	1,858,487	0	0	1,858,487	179,145
2042	1,858,487	0	0	65,468	1,923,955	16,744	15,193	1,908,762	194,854
2043	1,908,762	0	64,896	70,065	2,043,723	0	0	2,043,723	210,196
2044	2,043,723	0	87,170	75,426	2,206,320	0	0	2,206,320	226,279
2045	2,206,320	0	76,194	81,261	2,363,774	0	0	2,363,774	243,782
2046	2,363,774	0	91,321	87,412	2,542,507	0	0	2,542,507	262,236
2047	2,542,507	0	106,390	94,027	2,742,925	0	0	2,742,925	282,082
2048	2,742,925	0	121,927	101,224	2,966,076	0	0	2,966,076	303,673
2049	2,966,076	0	140,526	109,106	3,215,708	0	0	3,215,708	327,318
2050	3,215,708	0	159,641	117,791	3,493,140	0	0	3,493,140	353,374
2051	3,493,140	0	180,684	127,386	3,801,209	0	0	3,801,209	382,157
2052	3,801,209	0	200,391	138,000	4,139,601	0	0	4,139,601	414,001
2053	4,139,601	0	223,268	149,719	4,512,588	0	0	4,512,588	449,158
2054	4,512,588	0	250,880	162,651	4,926,120	0	0	4,926,120	487,954
2055	4,926,120	0	276,966	176,941	5,380,027	0	0	5,380,027	530,824
2056	5,380,027	0	301,033	192,701	5,873,761	0	0	5,873,761	578,103
2057	5,873,761	0	331,123	210,012	6,414,896	0	0	6,414,896	630,037
2058	6,414,896	0	363,640	229,015	7,007,551	0	0	7,007,551	687,046
2059	7,007,551	0	389,766	249,862	7,647,179	0	0	7,647,179	749,585
2060	7,647,179	0	0	272,623	7,919,802	6,538,517	5,926,494	1,993,308	205,847
2061	1,993,308	0	653,098	73,783	2,720,189	0	0	2,720,189	221,349
2062	2,720,189	0	836,124	85,194	3,641,507	0	0	3,641,507	0



Account #3 Illustration

Jack & Jill Flash

Year	Net Worth					Portfolio Income to Cash Mgmt Fund	Capital Gains/-Losses		
	Beginning Balance	Growth	Cash Flow Deficit-Funding Portfolio Liquidations	Additions from Cash Mgmt Fund Surpluses	Ending Balance		Short-Term from Planned Portfolio Turnover	Long-Term from Planned Portfolio Turnover	Long-Term from Deficit-Funding Liquidations
2023	325,000	13,195	100,294	0	237,901	14,950	6,024	6,024	10,719
2024	237,901	9,659	34,048	0	213,512	10,943	4,386	4,386	3,619
2025	213,512	8,669	13,973	0	208,207	9,822	3,920	3,920	1,479
2026	208,207	8,453	1,494	0	215,167	9,578	3,812	3,812	158
2027	215,167	8,736	21,776	0	202,126	9,898	3,931	3,931	2,294
2028	202,126	8,206	27,998	0	182,334	9,298	3,688	3,688	2,945
2029	182,334	7,403	24,756	0	164,981	8,387	3,323	3,323	2,601
2030	164,981	6,698	11,616	0	160,063	7,589	3,004	3,004	1,220
2031	160,063	6,499	0	269,760	436,322	7,363	2,913	2,913	0
2032	436,322	17,715	0	1,612	455,649	20,071	4,399	4,399	0
2033	455,649	18,499	0	0	474,148	20,960	5,612	5,612	0
2034	474,148	19,250	0	0	493,398	21,811	6,615	6,615	0
2035	493,398	20,032	0	0	513,430	22,696	7,465	7,465	0
2036	513,430	20,845	0	73,999	608,275	23,618	8,205	8,205	0
2037	608,275	24,696	0	0	632,971	27,981	9,240	9,240	0
2038	632,971	25,699	0	0	658,669	29,117	10,143	10,143	0
2039	658,669	26,742	0	0	685,411	30,299	10,950	10,950	0
2040	685,411	27,828	0	0	713,239	31,529	11,691	11,691	0
2041	713,239	28,958	0	44,597	786,793	32,809	12,388	12,388	0
2042	786,793	31,944	0	0	818,737	36,192	13,284	13,284	0
2043	818,737	33,241	0	14,421	866,399	37,662	14,118	14,118	0
2044	866,399	35,176	0	19,371	920,946	39,854	14,985	14,985	0
2045	920,946	37,390	0	16,932	975,268	42,364	15,913	15,913	0
2046	975,268	39,596	0	20,294	1,035,158	44,862	16,884	16,884	0
2047	1,035,158	42,027	0	23,642	1,100,828	47,617	17,917	17,917	0
2048	1,100,828	44,694	0	27,095	1,172,616	50,638	19,024	19,024	0
2049	1,172,616	47,608	0	31,228	1,251,452	53,940	20,219	20,219	0
2050	1,251,452	50,809	0	35,476	1,337,737	57,567	21,515	21,515	0
2051	1,337,737	54,312	0	40,152	1,432,201	61,536	22,926	22,926	0
2052	1,432,201	58,147	0	44,531	1,534,880	65,881	24,463	24,463	0
2053	1,534,880	62,316	0	49,615	1,646,811	70,604	26,136	26,136	0
2054	1,646,811	66,861	0	55,751	1,769,423	75,753	27,960	27,960	0
2055	1,769,423	71,839	0	61,548	1,902,809	81,393	29,950	29,950	0
2056	1,902,809	77,254	0	66,896	2,046,960	87,529	32,119	32,119	0
2057	2,046,960	83,107	0	73,583	2,203,649	94,160	34,478	34,478	0
2058	2,203,649	89,468	0	80,809	2,373,926	101,368	37,042	37,042	0
2059	2,373,926	96,381	0	86,615	2,556,922	109,201	39,829	39,829	0
2060	2,556,922	103,811	0	0	2,660,733	117,618	27,912	27,912	0
2061	2,660,733	108,026	0	145,133	2,913,892	122,394	34,437	34,437	0
2062	2,913,892	118,304	0	185,805	3,218,001	134,039	40,616	40,616	0

Account #3 Basis Illustration

Jack & Jill Flash

Year	Adjusted Basis Prior to Year-End Deficit-Funding Liquidations					Deficit-Funding Liquidations		Ending Basis	Unrealized Gains/-Losses
	Beginning Basis	Basis Adjustment at Death	Planned & Cash Flow Surplus Additions	Reinvested Portfolio Income & Turnover	Adjusted Basis	Deficit-Funding Portfolio Liquidations	Basis Recovery		
2023	290,000	0	0	12,049	302,049	100,294	89,575	212,474	25,427
2024	212,474	0	0	8,771	221,245	34,048	30,429	190,817	22,695
2025	190,817	0	0	7,841	198,657	13,973	12,493	186,164	22,043
2026	186,164	0	0	7,624	193,788	1,494	1,336	192,452	22,715
2027	192,452	0	0	7,863	200,314	21,776	19,482	180,832	21,294
2028	180,832	0	0	7,375	188,207	27,998	25,053	163,154	19,180
2029	163,154	0	0	6,646	169,800	24,756	22,154	147,645	17,336
2030	147,645	0	0	6,008	153,654	11,616	10,397	143,257	16,806
2031	143,257	0	269,760	5,826	418,844	0	0	418,844	17,478
2032	418,844	0	1,612	8,798	429,254	0	0	429,254	26,395
2033	429,254	0	0	11,224	440,478	0	0	440,478	33,671
2034	440,478	0	0	13,230	453,708	0	0	453,708	39,691
2035	453,708	0	0	14,931	468,638	0	0	468,638	44,792
2036	468,638	0	73,999	16,409	559,047	0	0	559,047	49,228
2037	559,047	0	0	18,481	577,528	0	0	577,528	55,443
2038	577,528	0	0	20,285	597,813	0	0	597,813	60,856
2039	597,813	0	0	21,900	619,713	0	0	619,713	65,699
2040	619,713	0	0	23,382	643,094	0	0	643,094	70,145
2041	643,094	0	44,597	24,776	712,467	0	0	712,467	74,327
2042	712,467	0	0	26,568	739,034	0	0	739,034	79,703
2043	739,034	0	14,421	28,236	781,691	0	0	781,691	84,708
2044	781,691	0	19,371	29,971	831,033	0	0	831,033	89,913
2045	831,033	0	16,932	31,826	879,791	0	0	879,791	95,477
2046	879,791	0	20,294	33,768	933,853	0	0	933,853	101,305
2047	933,853	0	23,642	35,833	993,328	0	0	993,328	107,499
2048	993,328	0	27,095	38,048	1,058,472	0	0	1,058,472	114,145
2049	1,058,472	0	31,228	40,438	1,130,138	0	0	1,130,138	121,315
2050	1,130,138	0	35,476	43,031	1,208,644	0	0	1,208,644	129,093
2051	1,208,644	0	40,152	45,851	1,294,648	0	0	1,294,648	137,554
2052	1,294,648	0	44,531	48,925	1,388,104	0	0	1,388,104	146,776
2053	1,388,104	0	49,615	52,273	1,489,992	0	0	1,489,992	156,819
2054	1,489,992	0	55,751	55,920	1,601,663	0	0	1,601,663	167,760
2055	1,601,663	0	61,548	59,900	1,723,111	0	0	1,723,111	179,699
2056	1,723,111	0	66,896	64,238	1,854,245	0	0	1,854,245	192,714
2057	1,854,245	0	73,583	68,955	1,996,783	0	0	1,996,783	206,866
2058	1,996,783	0	80,809	74,083	2,151,676	0	0	2,151,676	222,250
2059	2,151,676	0	86,615	79,658	2,317,948	0	0	2,317,948	238,974
2060	2,317,948	119,487	0	55,824	2,493,260	0	0	2,493,260	167,473
2061	2,493,260	0	145,133	68,875	2,707,267	0	0	2,707,267	206,624
2062	2,707,267	0	185,805	81,232	2,974,305	0	0	2,974,305	0





Strategic Wealth Planning Illustration

Supporting Schedules for
EMPLOYER STOCK & OPTIONS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Combined Employer Stock/Option Exercise Summary Illustration

Jack & Jill Flash

Part 1 of 2

Year	Cash Flows						
	Employer Stock Sales Proceeds	Loan Payoff	Cashless Option Exercises	Vesting Stock & Stock Rights Paid In Cash	Dividends Received	Total Cash Inflows	Loan Interest
2023	0	0	3,298	0	313	3,611	0
2024	0	0	1,227	0	339	1,566	315
2025	0	0	0	0	349	349	651
2026	0	0	0	23,670	250	23,920	651
2027	0	0	0	0	257	257	651
2028	0	0	0	0	265	265	651
2029	0	0	0	0	321	321	651
2030	0	0	4,152	0	331	4,483	651
2031	34,434	10,850	0	0	1,033	24,616	651
2032	32,854	0	0	0	957	33,812	0
2033	31,339	0	0	0	888	32,226	0
2034	29,899	0	0	0	823	30,722	0
2035	28,519	0	0	0	763	29,282	0
2036	27,213	0	0	0	707	27,920	0
2037	25,961	0	0	0	655	26,616	0
2038	24,765	0	0	0	608	25,372	0
2039	23,625	0	0	0	563	24,189	0
2040	22,539	0	0	0	522	23,061	0
2041	215,021	0	0	0	484	215,505	0
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0

Combined Employer Stock/Option Exercise Summary Illustration

Jack & Jill Flash

Part 2 of 2

Year	Taxes								
	Ordinary Income from Exercises & Other Shares	Portfolio Dividends Received	Dividends Received on Nonvested Shares	Total Ordinary Income	Capital Gains/-Losses	Loan Interest	Positive AMT Adjustments	Negative AMT Adjustments	Net AMT Adjustments
2023	8,644	198	115	8,759	0	0	0	0	0
2024	5,441	236	103	5,544	0	315	18	0	18
2025	0	243	106	106	0	651	0	0	0
2026	31,560	250	0	31,560	0	651	0	0	0
2027	0	257	0	0	0	651	0	0	0
2028	0	265	0	0	0	651	0	0	0
2029	6,236	321	0	6,236	0	651	0	0	0
2030	4,152	331	0	4,152	0	651	0	0	0
2031	4,646	1,033	0	4,646	19,201	651	2,285	730	1,554
2032	0	957	0	0	19,145	0	0	657	-657
2033	0	888	0	0	19,000	0	0	592	-592
2034	0	823	0	0	18,794	0	0	532	-532
2035	0	763	0	0	18,525	0	0	479	-479
2036	0	707	0	0	18,218	0	0	431	-431
2037	0	655	0	0	17,865	0	0	388	-388
2038	0	608	0	0	17,479	0	0	349	-349
2039	0	563	0	0	17,068	0	0	314	-314
2040	0	522	0	0	16,638	0	0	283	-283
2041	0	484	0	0	161,908	0	0	2,546	-2,546
2042	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0

Jill's SoftCo./Option Exercise Cash Flow Summary Illustration

Jack & Jill Flash

Year	Planned Stock Sales Proceeds	Loan Payoff	Cashless Option Exercises	Vesting Stock & Stock Rights Paid In Cash	Dividends Received	Total Planned Cash Inflows	Loan Interest
2023	0	0	3,298	0	313	3,611	0
2024	0	0	1,227	0	339	1,566	315
2025	0	0	0	0	349	349	651
2026	0	0	0	23,670	250	23,920	651
2027	0	0	0	0	257	257	651
2028	0	0	0	0	265	265	651
2029	0	0	0	0	321	321	651
2030	0	0	4,152	0	331	4,483	651
2031	34,434	10,850	0	0	1,033	24,616	651
2032	32,854	0	0	0	957	33,812	0
2033	31,339	0	0	0	888	32,226	0
2034	29,899	0	0	0	823	30,722	0
2035	28,519	0	0	0	763	29,282	0
2036	27,213	0	0	0	707	27,920	0
2037	25,961	0	0	0	655	26,616	0
2038	24,765	0	0	0	608	25,372	0
2039	23,625	0	0	0	563	24,189	0
2040	22,539	0	0	0	522	23,061	0
2041	215,021	0	0	0	484	215,505	0
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0

Jill's SoftCo. Illustration

Jack & Jill Flash

Year	Beginning Shares	Shares from Qualified Plan	Option Exercises			Shares Vesting or Subject to Section 83(b) Election	Shares Sold Other than Cashless Ex's	Ending Shares	Ending Value
			NQSOs Exercised	ISOs Exercised	Cashless Exercises				
2023	1,600	0	500	0	200	75	0	1,975	52,318
2024	1,975	0	300	200	300	113	0	2,288	64,256
2025	2,288	0	0	0	0	0	0	2,288	68,099
2026	2,288	0	0	0	0	0	0	2,288	72,194
2027	2,288	0	0	0	0	0	0	2,288	76,517
2028	2,288	0	0	0	0	0	0	2,288	81,115
2029	2,288	0	400	0	0	0	0	2,688	101,023
2030	2,688	0	300	0	300	0	0	2,688	107,070
2031	2,688	5,116	200	150	0	0	815	7,338	309,902
2032	7,338	0	0	0	0	0	734	6,605	295,688
2033	6,605	0	0	0	0	0	660	5,944	282,049
2034	5,944	0	0	0	0	0	594	5,350	269,091
2035	5,350	0	0	0	0	0	535	4,815	256,674
2036	4,815	0	0	0	0	0	481	4,333	244,917
2037	4,333	0	0	0	0	0	433	3,900	233,646
2038	3,900	0	0	0	0	0	390	3,510	222,882
2039	3,510	0	0	0	0	0	351	3,159	212,629
2040	3,159	0	0	0	0	0	316	2,843	202,852
2041	2,843	0	0	0	0	0	2,843	0	0
2042	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0

Jill's SoftCo. Basis Reconciliation Illustration

Jack & Jill Flash

Part 1 of 2

Year	Regular Tax					
	Beginning Basis	Basis Additions	Adjusted Basis	Basis Recovered With Planned Sales	Adjusted Basis	Ending Basis
2023	27,500	9,934	37,434	0	37,434	37,434
2024	37,434	8,760	46,194	0	46,194	46,194
2025	46,194	0	46,194	0	46,194	46,194
2026	46,194	0	46,194	0	46,194	46,194
2027	46,194	0	46,194	0	46,194	46,194
2028	46,194	0	46,194	0	46,194	46,194
2029	46,194	15,036	61,230	0	61,230	61,230
2030	61,230	0	61,230	0	61,230	61,230
2031	61,230	91,096	152,326	15,233	137,093	137,093
2032	137,093	0	137,093	13,709	123,384	123,384
2033	123,384	0	123,384	12,338	111,046	111,046
2034	111,046	0	111,046	11,105	99,941	99,941
2035	99,941	0	99,941	9,994	89,947	89,947
2036	89,947	0	89,947	8,995	80,952	80,952
2037	80,952	0	80,952	8,095	72,857	72,857
2038	72,857	0	72,857	7,286	65,571	65,571
2039	65,571	0	65,571	6,557	59,014	59,014
2040	59,014	0	59,014	5,901	53,113	53,113
2041	53,113	0	53,113	53,113	0	0
2042	0	0	0	0	0	0
2043	0	0	0	0	0	0
2044	0	0	0	0	0	0
2045	0	0	0	0	0	0
2046	0	0	0	0	0	0
2047	0	0	0	0	0	0
2048	0	0	0	0	0	0
2049	0	0	0	0	0	0
2050	0	0	0	0	0	0
2051	0	0	0	0	0	0
2052	0	0	0	0	0	0
2053	0	0	0	0	0	0
2054	0	0	0	0	0	0
2055	0	0	0	0	0	0
2056	0	0	0	0	0	0
2057	0	0	0	0	0	0
2058	0	0	0	0	0	0
2059	0	0	0	0	0	0
2060	0	0	0	0	0	0
2061	0	0	0	0	0	0
2062	0	0	0	0	0	0

Jill's SoftCo. Basis Reconciliation Illustration

Jack & Jill Flash

Part 2 of 2

Year	Alternative Minimum Tax						Negative AMT Adjustment
	Beginning Basis	Basis Additions	Adjusted Basis	Basis Recovered With Planned Sales	Adjusted Basis	Ending Basis	
2023	32,500	9,934	42,434	0	42,434	42,434	0
2024	42,434	8,778	51,212	0	51,212	51,212	0
2025	51,212	0	51,212	0	51,212	51,212	0
2026	51,212	0	51,212	0	51,212	51,212	0
2027	51,212	0	51,212	0	51,212	51,212	0
2028	51,212	0	51,212	0	51,212	51,212	0
2029	51,212	15,036	66,248	0	66,248	66,248	0
2030	66,248	0	66,248	0	66,248	66,248	0
2031	66,248	93,381	159,629	15,963	143,666	143,666	730
2032	143,666	0	143,666	14,367	129,299	129,299	657
2033	129,299	0	129,299	12,930	116,369	116,369	592
2034	116,369	0	116,369	11,637	104,732	104,732	532
2035	104,732	0	104,732	10,473	94,259	94,259	479
2036	94,259	0	94,259	9,426	84,833	84,833	431
2037	84,833	0	84,833	8,483	76,350	76,350	388
2038	76,350	0	76,350	7,635	68,715	68,715	349
2039	68,715	0	68,715	6,871	61,843	61,843	314
2040	61,843	0	61,843	6,184	55,659	55,659	283
2041	55,659	0	55,659	55,659	0	0	2,546
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0

Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Jill's Nonvested Employer Shares Summary

Jack & Jill Flash

Current stock price of \$25.00

SoftCo. RSUs

Dividends are paid on restricted shares or units	Yes
Percentage of vesting shares or units withheld for taxes	25.0%
Percentage of vesting shares or units paid in cash	0.0%

Grant	No. Shares	Grant Date	Vesting Date	83(b) Election	Current Value	After-Tax Value
1	100	01-Jan-2020	31-Dec-2023	No	2,500	1,495
2	150	01-Jan-2021	31-Dec-2024	No	3,750	2,243
Totals	250				6,250	3,738

SoftCo. PSUs

Dividends are paid on nonvested shares or units	Yes
Percentage of vesting shares or units withheld for taxes	25.0%
Percentage of vesting shares or units paid in cash	75.0%

Grant	No. Shares	Grant Date	Vesting Date	Award %	Current Value	After-Tax Value
1	1,000	01-Jan-2023	31-Dec-2026	100.0%	25,000	14,950
Totals	1,000				25,000	14,950



Jill's SoftCo. RSUs Illustration

Jack & Jill Flash

Year	Cumulative Grants	Vesting & Sec 83(b) Elections			Shares Withheld 25.0%	Value of Shares Withheld	Net Shares Retained	Nonvested SoftCo. RSUs		
		Shares Vesting or Subject to Section 83(b) Election	Stock Price	Ordinary Income				Nonvested Grants	Ordinary Income Potential	Dividends Received
2023	250	100	26.49	2,649	25	662	75	150	3,974	15
2024	250	150	28.09	4,214	38	1,053	113	0	0	0
2025	250	0	29.77	0	0	0	0	0	0	0
2026	250	0	31.56	0	0	0	0	0	0	0
2027	250	0	33.45	0	0	0	0	0	0	0
2028	250	0	35.46	0	0	0	0	0	0	0
2029	250	0	37.59	0	0	0	0	0	0	0
2030	250	0	39.84	0	0	0	0	0	0	0
2031	250	0	42.23	0	0	0	0	0	0	0
2032	250	0	44.77	0	0	0	0	0	0	0
2033	250	0	47.45	0	0	0	0	0	0	0
2034	250	0	50.30	0	0	0	0	0	0	0
2035	250	0	53.31	0	0	0	0	0	0	0
2036	250	0	56.52	0	0	0	0	0	0	0
2037	250	0	59.91	0	0	0	0	0	0	0
2038	250	0	63.50	0	0	0	0	0	0	0
2039	250	0	67.31	0	0	0	0	0	0	0
2040	250	0	71.35	0	0	0	0	0	0	0
2041	250	0	75.63	0	0	0	0	0	0	0
2042	250	0	80.17	0	0	0	0	0	0	0
2043	250	0	84.97	0	0	0	0	0	0	0
2044	250	0	90.08	0	0	0	0	0	0	0
2045	250	0	95.48	0	0	0	0	0	0	0
2046	250	0	101.21	0	0	0	0	0	0	0
2047	250	0	107.28	0	0	0	0	0	0	0
2048	250	0	113.73	0	0	0	0	0	0	0
2049	250	0	120.54	0	0	0	0	0	0	0
2050	250	0	127.77	0	0	0	0	0	0	0
2051	250	0	135.43	0	0	0	0	0	0	0
2052	250	0	143.58	0	0	0	0	0	0	0
2053	250	0	152.18	0	0	0	0	0	0	0
2054	250	0	161.31	0	0	0	0	0	0	0
2055	250	0	170.98	0	0	0	0	0	0	0
2056	250	0	181.26	0	0	0	0	0	0	0
2057	250	0	192.13	0	0	0	0	0	0	0
2058	250	0	203.65	0	0	0	0	0	0	0
2059	250	0	215.86	0	0	0	0	0	0	0
2060	250	0	228.84	0	0	0	0	0	0	0
2061	250	0	242.56	0	0	0	0	0	0	0
2062	250	0	257.10	0	0	0	0	0	0	0



Jill's Performance Shares Illustration

Jack & Jill Flash

Year	Cumulative Grants	Vesting & Distribution			Shares Withheld 25.0%	Value of Shares Withheld	Shares Paid In Cash 75.0%	Value of Shares Paid In Cash	Nonvested Performance Shares		
		Shares Vesting	Stock Price	Ordinary Income					Nonvested Grants	Ordinary Income Potential	Dividends Received
2023	1,000	0	26.49	0	0	0	0	0	1,000	26,490	100
2024	1,000	0	28.09	0	0	0	0	0	1,000	28,090	103
2025	1,000	0	29.77	0	0	0	0	0	1,000	29,770	106
2026	1,000	1,000	31.56	31,560	250	7,890	750	23,670	0	0	0
2027	1,000	0	33.45	0	0	0	0	0	0	0	0
2028	1,000	0	35.46	0	0	0	0	0	0	0	0
2029	1,000	0	37.59	0	0	0	0	0	0	0	0
2030	1,000	0	39.84	0	0	0	0	0	0	0	0
2031	1,000	0	42.23	0	0	0	0	0	0	0	0
2032	1,000	0	44.77	0	0	0	0	0	0	0	0
2033	1,000	0	47.45	0	0	0	0	0	0	0	0
2034	1,000	0	50.30	0	0	0	0	0	0	0	0
2035	1,000	0	53.31	0	0	0	0	0	0	0	0
2036	1,000	0	56.52	0	0	0	0	0	0	0	0
2037	1,000	0	59.91	0	0	0	0	0	0	0	0
2038	1,000	0	63.50	0	0	0	0	0	0	0	0
2039	1,000	0	67.31	0	0	0	0	0	0	0	0
2040	1,000	0	71.35	0	0	0	0	0	0	0	0
2041	1,000	0	75.63	0	0	0	0	0	0	0	0
2042	1,000	0	80.17	0	0	0	0	0	0	0	0
2043	1,000	0	84.97	0	0	0	0	0	0	0	0
2044	1,000	0	90.08	0	0	0	0	0	0	0	0
2045	1,000	0	95.48	0	0	0	0	0	0	0	0
2046	1,000	0	101.21	0	0	0	0	0	0	0	0
2047	1,000	0	107.28	0	0	0	0	0	0	0	0
2048	1,000	0	113.73	0	0	0	0	0	0	0	0
2049	1,000	0	120.54	0	0	0	0	0	0	0	0
2050	1,000	0	127.77	0	0	0	0	0	0	0	0
2051	1,000	0	135.43	0	0	0	0	0	0	0	0
2052	1,000	0	143.58	0	0	0	0	0	0	0	0
2053	1,000	0	152.18	0	0	0	0	0	0	0	0
2054	1,000	0	161.31	0	0	0	0	0	0	0	0
2055	1,000	0	170.98	0	0	0	0	0	0	0	0
2056	1,000	0	181.26	0	0	0	0	0	0	0	0
2057	1,000	0	192.13	0	0	0	0	0	0	0	0
2058	1,000	0	203.65	0	0	0	0	0	0	0	0
2059	1,000	0	215.86	0	0	0	0	0	0	0	0
2060	1,000	0	228.84	0	0	0	0	0	0	0	0
2061	1,000	0	242.56	0	0	0	0	0	0	0	0
2062	1,000	0	257.10	0	0	0	0	0	0	0	0

Jill's SoftCo. Stock Option Values Illustration

Jack & Jill Flash

Year	Nonqualified Stock Options					Incentive Stock Options						
	Vested Options Remaining	Exercise Cost	Total Price	Total Spread of Vested Options	Nonvested Options Remaining	Nonvested Options Spread	Vested Options Remaining	Exercise Cost	Total Price	Total Spread of Vested Options	Nonvested Options Remaining	Nonvested Options Spread
2023	650	18,400	17,219	0	900	3,441	200	5,600	5,298	0	150	0
2024	750	20,000	21,068	1,068	500	2,445	0	0	0	0	150	164
2025	700	16,600	20,839	4,239	200	2,154	0	0	0	0	150	416
2026	900	20,400	28,404	8,004	0	0	150	4,050	4,734	684	0	0
2027	900	20,400	30,105	9,705	0	0	150	4,050	5,018	968	0	0
2028	900	20,400	31,914	11,514	0	0	150	4,050	5,319	1,269	0	0
2029	500	11,600	18,795	7,195	0	0	150	4,050	5,639	1,589	0	0
2030	200	3,800	7,968	4,168	0	0	150	4,050	5,976	1,926	0	0
2031	0	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0	0	0	0



Jill's SoftCo. Compensatory Stock Option Grant Summary

Jack & Jill Flash

Current stock price of \$25.00

Grant	No. Options	Option Type	Grant Date	Vesting Date	Expire Date	Exercise Date	Exercise Price	Exercise Method	Current Spread	After-Tax Value
1	200	NQSO	01-Jan-2016	01-Jan-2021	31-Dec-2026	31-Dec-2023	10.00	Cashless	3,000	1,794
2	300	NQSO	01-Jan-2016	01-Jan-2021	31-Dec-2026	31-Dec-2023	17.50	Loan	2,250	1,346
3	200	ISO	01-Jan-2018	01-Jan-2022	31-Dec-2027	31-Dec-2024	28.00	Loan	0	0
4	350	NQSO	01-Jan-2018	01-Jan-2022	31-Dec-2027	31-Dec-2024	32.00	Cashless	0	0
5	300	NQSO	01-Jan-2019	01-Jan-2023	31-Dec-2028	31-Dec-2024	24.00	Cashless	300	179
6 *	400	NQSO	01-Jan-2020	01-Jan-2024	31-Dec-2029	31-Dec-2029	22.00	Cash	1,200	718
7 *	300	NQSO	01-Jan-2021	01-Jan-2025	31-Dec-2030	31-Dec-2030	26.00	Cashless	0	0
8 *	200	NQSO	01-Jan-2022	01-Jan-2026	31-Dec-2031	31-Dec-2031	19.00	Cash	1,200	718
9 *	150	ISO	01-Jan-2022	01-Jan-2026	31-Dec-2031	31-Dec-2031	27.00	Cash	0	0
Totals	2,400								7,950	4,754

* Signifies a nonvested option grant.



Jill's SoftCo. Stock Option Exercise Illustration - Cumulative Record

Jack & Jill Flash

Year	Nonqualified Stock Options						Incentive Stock Options					
	Cumulative Grants	Exercise Cost of Cumulative Grants	Options Exercised	Cumulative Options Exercised	Exercise Cost	Cumulative Exercise Cost	Cumulative Grants	Exercise Cost of Cumulative Grants	Options Exercised	Cumulative Options Exercised	Exercise Cost	Cumulative Exercise Cost
2023	2,050	46,050	500	500	7,250	7,250	350	9,650	0	0	0	0
2024	2,050	46,050	300	800	7,200	14,450	350	9,650	200	200	5,600	5,600
2025	2,050	46,050	0	800	0	14,450	350	9,650	0	200	0	5,600
2026	2,050	46,050	0	800	0	14,450	350	9,650	0	200	0	5,600
2027	2,050	46,050	0	800	0	14,450	350	9,650	0	200	0	5,600
2028	2,050	46,050	0	800	0	14,450	350	9,650	0	200	0	5,600
2029	2,050	46,050	400	1,200	8,800	23,250	350	9,650	0	200	0	5,600
2030	2,050	46,050	300	1,500	7,800	31,050	350	9,650	0	200	0	5,600
2031	2,050	46,050	200	1,700	3,800	34,850	350	9,650	150	350	4,050	9,650
2032	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2033	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2034	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2035	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2036	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2037	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2038	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2039	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2040	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2041	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2042	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2043	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2044	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2045	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2046	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2047	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2048	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2049	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2050	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2051	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2052	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2053	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2054	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2055	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2056	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2057	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2058	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2059	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2060	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2061	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650
2062	2,050	46,050	0	1,700	0	34,850	350	9,650	0	350	0	9,650



Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Jill's Loan to Finance SoftCo. Option Exercises

Jack & Jill Flash

Year	Beginning Balance	Interest 6.0%	Additional Loan	Sales Proceeds	Ending Balance
2023	0	0	5,250	0	5,250
2024	5,250	315	5,600	0	10,850
2025	10,850	651	0	0	10,850
2026	10,850	651	0	0	10,850
2027	10,850	651	0	0	10,850
2028	10,850	651	0	0	10,850
2029	10,850	651	0	0	10,850
2030	10,850	651	0	0	10,850
2031	10,850	651	0	10,850	0
2032	0	0	0	0	0
2033	0	0	0	0	0
2034	0	0	0	0	0
2035	0	0	0	0	0
2036	0	0	0	0	0
2037	0	0	0	0	0
2038	0	0	0	0	0
2039	0	0	0	0	0
2040	0	0	0	0	0
2041	0	0	0	0	0
2042	0	0	0	0	0
2043	0	0	0	0	0
2044	0	0	0	0	0
2045	0	0	0	0	0
2046	0	0	0	0	0
2047	0	0	0	0	0
2048	0	0	0	0	0
2049	0	0	0	0	0
2050	0	0	0	0	0
2051	0	0	0	0	0
2052	0	0	0	0	0
2053	0	0	0	0	0
2054	0	0	0	0	0
2055	0	0	0	0	0
2056	0	0	0	0	0
2057	0	0	0	0	0
2058	0	0	0	0	0
2059	0	0	0	0	0
2060	0	0	0	0	0
2061	0	0	0	0	0
2062	0	0	0	0	0



Strategic Wealth Planning Illustration

Supporting Schedules for
QUALIFIED RETIREMENT PLANS & IRAs

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Jack's Qualified Plan Lump-Sum Distribution Illustration

Jack & Jill Flash

Key Assumptions	Qualified Plan 1
Born before 1936	No
5 years of participation before the year of distribution	Yes
Years of plan participation before 1974	0.0
Years of plan participation after 1973	21.0
10-year averaging elected	No
Capital gain treatment elected	No

IRA Rollover Treatment	Qualified Plan 1
Total value of lump-sum distribution	592,385
Less: participant's basis in plan not rolled over	0
Less: value of employer stock included in lump-sum distribution	0
IRA rollover amount	592,385
Rollover amount allocated to Roth IRA	0
Non-Roth IRA rollover amount	592,385
Cash basis distributed to taxable investments	0

Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Jack's DC Plan Illustration

Jack & Jill Flash

Year	Eligible Compensation	Beginning Investment Balance	Investment Fund Distribution	Contributions		Growth	Ending Balances	
				Employee	Investment Fund		Investment Fund	Total
2023	200,000	2,023	0	57,500	57,500	117	59,640	59,640
2024	210,000	59,640	0	52,500	52,500	3,459	115,599	115,599
2025	220,500	115,599	0	55,125	55,125	6,705	177,429	177,429
2026	231,525	177,429	0	57,881	57,881	10,291	245,601	245,601
2027	243,101	245,601	0	60,775	60,775	14,245	320,622	320,622
2028	255,256	320,622	0	63,814	63,814	18,596	403,032	403,032
2029	268,019	403,032	0	67,005	67,005	23,376	493,412	493,412
2030	281,420	493,412	0	70,355	70,355	28,618	592,385	592,385
2031	0	592,385	592,385	0	0	0	0	0
2032	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0

Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Jack's IRA Illustration

Jack & Jill Flash

Year	Year-End Attained Ages		Beginning Balance	Rollover Contributions	Growth	IRA Distributions		Roth IRA Conversion	Ending Balance
	Jack's Age	Jill's Age				Distributable Balance	Minimum Distributions		
2023	58.9	55.9	2,000,000	0	173,200	2,173,200	0	25,000	2,148,200
2024	59.9	56.9	2,148,200	0	186,034	2,334,234	0	25,000	2,309,234
2025	60.9	57.9	2,309,234	0	199,980	2,509,214	0	25,000	2,484,214
2026	61.9	58.9	2,484,214	0	215,133	2,699,347	0	25,000	2,674,347
2027	62.9	59.9	2,674,347	0	231,598	2,905,945	0	25,000	2,880,945
2028	63.9	60.9	2,880,945	0	249,490	3,130,435	0	0	3,130,435
2029	64.9	61.9	3,130,435	0	271,096	3,401,531	0	0	3,401,531
2030	65.9	62.9	3,401,531	0	294,573	3,696,103	0	0	3,696,103
2031	66.9	63.9	3,696,103	592,385	371,383	4,659,872	0	0	4,659,872
2032	67.9	64.9	4,659,872	0	403,545	5,063,416	0	0	5,063,416
2033	68.9	65.9	5,063,416	0	438,492	5,501,908	0	0	5,501,908
2034	69.9	66.9	5,501,908	0	476,465	5,978,374	0	0	5,978,374
2035	70.9	67.9	5,978,374	0	517,727	6,496,101	0	0	6,496,101
2036	71.9	68.9	6,496,101	0	562,562	7,058,663	0	0	7,058,663
2037	72.9	69.9	7,058,663	0	611,280	7,669,943	0	0	7,669,943
2038	73.9	70.9	7,669,943	0	664,217	8,334,160	0	0	8,334,160
2039	74.9	71.9	8,334,160	0	721,738	9,055,899	0	0	9,055,899
2040	75.9	72.9	9,055,899	0	784,241	9,840,139	0	0	9,840,139
2041	76.9	73.9	9,840,139	0	852,156	10,692,296	783,322	0	9,908,974
2042	77.9	74.9	9,908,974	0	858,117	10,767,091	432,706	0	10,334,385
2043	78.9	75.9	10,334,385	0	894,958	11,229,342	469,745	0	10,759,598
2044	79.9	76.9	10,759,598	0	931,781	11,691,379	509,934	0	11,181,445
2045	80.9	77.9	11,181,445	0	968,313	12,149,758	553,537	0	11,596,222
2046	81.9	78.9	11,596,222	0	1,004,233	12,600,454	597,743	0	12,002,711
2047	82.9	79.9	12,002,711	0	1,039,435	13,042,146	648,795	0	12,393,351
2048	83.9	80.9	12,393,351	0	1,073,264	13,466,615	700,189	0	12,766,425
2049	84.9	81.9	12,766,425	0	1,105,572	13,871,998	759,906	0	13,112,092
2050	85.9	82.9	13,112,092	0	1,135,507	14,247,599	819,506	0	13,428,093
2051	86.9	83.9	13,428,093	0	1,162,873	14,590,966	883,427	0	13,707,539
2052	87.9	84.9	13,707,539	0	1,187,073	14,894,611	951,912	0	13,942,699
2053	88.9	85.9	13,942,699	0	1,207,438	15,150,137	1,017,715	0	14,132,422
2054	89.9	86.9	14,132,422	0	1,223,868	15,356,289	1,095,537	0	14,260,753
2055	90.9	87.9	14,260,753	0	1,234,981	15,495,734	1,168,914	0	14,326,820
2056	91.9	88.9	14,326,820	0	1,240,703	15,567,522	1,245,810	0	14,321,712
2057	92.9	89.9	14,321,712	0	1,240,260	15,561,972	1,326,084	0	14,235,888
2058	93.9	90.9	14,235,888	0	1,232,828	15,468,716	1,409,494	0	14,059,222
2059	94.9	91.9	14,059,222	0	1,217,529	15,276,750	1,479,918	0	13,796,832
2060	0.0	92.9	13,796,832	0	1,194,806	14,991,638	1,277,484	0	13,714,153
2061	0.0	93.9	13,714,153	0	1,187,646	14,901,799	1,357,837	0	13,543,962
2062	0.0	94.9	13,543,962	0	1,172,907	14,716,869	1,425,680	0	13,291,189

Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Jack's IRA Distributions

Jack & Jill Flash

Year	Year-End Attained Ages		Required Distributions		Total Pretax Distributions	Taxable Distributions	
	Jack's Age	Jill's Age	Applicable Divisor	Minimum Distributions		Total Taxable Distributions	Taxable Distributions + Roth IRA Conversion
2023	58.9	55.9		0.0	0	0	25,000
2024	59.9	56.9		0.0	0	0	25,000
2025	60.9	57.9		0.0	0	0	25,000
2026	61.9	58.9		0.0	0	0	25,000
2027	62.9	59.9		0.0	0	0	25,000
2028	63.9	60.9		0.0	0	0	0
2029	64.9	61.9		0.0	0	0	0
2030	65.9	62.9		0.0	0	0	0
2031	66.9	63.9		0.0	0	0	0
2032	67.9	64.9		0.0	0	0	0
2033	68.9	65.9		0.0	0	0	0
2034	69.9	66.9		0.0	0	0	0
2035	70.9	67.9		0.0	0	0	0
2036	71.9	68.9		0.0	0	0	0
2037	72.9	69.9		0.0	0	0	0
2038	73.9	70.9		0.0	0	0	0
2039	74.9	71.9		0.0	0	0	0
2040	75.9	72.9		24.6	0	0	0
2041	76.9	73.9		23.7	783,322	783,322	783,322
2042	77.9	74.9		22.9	432,706	432,706	432,706
2043	78.9	75.9		22.0	469,745	469,745	469,745
2044	79.9	76.9		21.1	509,934	509,934	509,934
2045	80.9	77.9		20.2	553,537	553,537	553,537
2046	81.9	78.9		19.4	597,743	597,743	597,743
2047	82.9	79.9		18.5	648,795	648,795	648,795
2048	83.9	80.9		17.7	700,189	700,189	700,189
2049	84.9	81.9		16.8	759,906	759,906	759,906
2050	85.9	82.9		16.0	819,506	819,506	819,506
2051	86.9	83.9		15.2	883,427	883,427	883,427
2052	87.9	84.9		14.4	951,912	951,912	951,912
2053	88.9	85.9		13.7	1,017,715	1,017,715	1,017,715
2054	89.9	86.9		12.9	1,095,537	1,095,537	1,095,537
2055	90.9	87.9		12.2	1,168,914	1,168,914	1,168,914
2056	91.9	88.9		11.5	1,245,810	1,245,810	1,245,810
2057	92.9	89.9		10.8	1,326,084	1,326,084	1,326,084
2058	93.9	90.9		10.1	1,409,494	1,409,494	1,409,494
2059	94.9	91.9		9.5	1,479,918	1,479,918	1,479,918
2060	0.0	92.9		10.8	1,277,484	1,277,484	1,277,484
2061	0.0	93.9		10.1	1,357,837	1,357,837	1,357,837
2062	0.0	94.9		9.5	1,425,680	1,425,680	1,425,680

Jack's Roth IRA & QRP Catchup Contribution Roth Account Illustration

Jack & Jill Flash

Year	Year-End Attained Ages		Beginning Balance	Qualified Plan Catchup Contributions	Growth	Roth IRA Conversion	Ending Balance
	Jack's Age	Jill's Age					
2023	58.9	55.9	0	0	0	25,000	25,000
2024	59.9	56.9	25,000	7,500	2,165	25,000	59,665
2025	60.9	57.9	59,665	10,875	5,167	25,000	100,707
2026	61.9	58.9	100,707	11,619	8,721	25,000	146,047
2027	62.9	59.9	146,047	11,725	12,648	25,000	195,419
2028	63.9	60.9	195,419	12,686	16,923	0	225,029
2029	64.9	61.9	225,029	8,495	19,487	0	253,011
2030	65.9	62.9	253,011	8,645	21,911	0	283,567
2031	66.9	63.9	283,567	0	24,557	0	308,124
2032	67.9	64.9	308,124	0	26,684	0	334,807
2033	68.9	65.9	334,807	0	28,994	0	363,802
2034	69.9	66.9	363,802	0	31,505	0	395,307
2035	70.9	67.9	395,307	0	34,234	0	429,541
2036	71.9	68.9	429,541	0	37,198	0	466,739
2037	72.9	69.9	466,739	0	40,420	0	507,158
2038	73.9	70.9	507,158	0	43,920	0	551,078
2039	74.9	71.9	551,078	0	47,723	0	598,802
2040	75.9	72.9	598,802	0	51,856	0	650,658
2041	76.9	73.9	650,658	0	56,347	0	707,005
2042	77.9	74.9	707,005	0	61,227	0	768,231
2043	78.9	75.9	768,231	0	66,529	0	834,760
2044	79.9	76.9	834,760	0	72,290	0	907,051
2045	80.9	77.9	907,051	0	78,551	0	985,601
2046	81.9	78.9	985,601	0	85,353	0	1,070,954
2047	82.9	79.9	1,070,954	0	92,745	0	1,163,699
2048	83.9	80.9	1,163,699	0	100,776	0	1,264,475
2049	84.9	81.9	1,264,475	0	109,504	0	1,373,979
2050	85.9	82.9	1,373,979	0	118,987	0	1,492,965
2051	86.9	83.9	1,492,965	0	129,291	0	1,622,256
2052	87.9	84.9	1,622,256	0	140,487	0	1,762,743
2053	88.9	85.9	1,762,743	0	152,654	0	1,915,397
2054	89.9	86.9	1,915,397	0	165,873	0	2,081,270
2055	90.9	87.9	2,081,270	0	180,238	0	2,261,508
2056	91.9	88.9	2,261,508	0	195,847	0	2,457,355
2057	92.9	89.9	2,457,355	0	212,807	0	2,670,162
2058	93.9	90.9	2,670,162	0	231,236	0	2,901,398
2059	94.9	91.9	2,901,398	0	251,261	0	3,152,659
2060	0.0	92.9	3,152,659	0	273,020	0	3,425,679
2061	0.0	93.9	3,425,679	0	296,664	0	3,722,343
2062	0.0	94.9	3,722,343	0	322,355	0	4,044,698

Jill's Qualified Plan Lump-Sum Distribution Illustration

Jack & Jill Flash

Key Assumptions	Qualified Plan 1	Qualified Plan 2
Born before 1936	No	No
5 years of participation before the year of distribution	Yes	Yes
Years of plan participation before 1974	0.0	0.0
Years of plan participation after 1973	21.0	8.0
10-year averaging elected	No	No
Capital gain treatment elected	No	No
IRA Rollover Treatment	Qualified Plan 1	Qualified Plan 2
Total value of lump-sum distribution	714,963	0
Less: participant's basis in plan not rolled over	0	0
Less: value of employer stock included in lump-sum distribution	203,834	0
IRA rollover amount	511,129	0
Rollover amount allocated to Roth IRA	0	0
Non-Roth IRA rollover amount	511,129	0
Cash basis distributed to taxable investments	0	0
Employer Stock Treatment If IRA Rollover	Qualified Plan 1	Qualified Plan 2
Value of employer stock included in lump-sum distribution	203,834	0
Less: if elected, net unrealized appreciation in employer stock	125,234	0
Amount includable in gross income	78,600	0



Jill's 401(k) Plan Illustration

Jack & Jill Flash

Year	Eligible Compensation	Beginning Investment Balance	Investment Fund Distribution	Contributions			Growth	SoftCo. Dividends Received	Ending Balances		
				Employee	Employer	Non-SoftCo. Investment Fund			Investment Fund	SoftCo. Account	Total
2023	165,000	125,000	0	30,000	5,500	27,000	11,994	332	164,326	87,970	252,296
2024	181,500	164,326	0	23,000	5,500	20,700	15,127	371	200,524	101,083	301,607
2025	199,650	200,524	0	23,500	5,500	21,150	18,281	410	240,365	114,979	355,344
2026	219,615	240,365	0	24,500	6,000	22,050	21,770	451	284,636	130,342	414,979
2027	241,577	284,636	0	25,000	6,000	22,500	25,624	493	333,254	146,648	479,902
2028	265,734	333,254	0	26,000	6,500	23,400	29,873	538	387,064	164,560	551,625
2029	292,308	387,064	0	26,500	6,500	23,850	34,552	583	446,050	183,595	629,645
2030	321,538	446,050	0	27,500	6,500	24,750	39,700	629	511,129	203,834	714,963
2031	0	511,129	511,129	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0	0	0

Jill's 401(k) Plan SoftCo. Illustration

Jack & Jill Flash

Year	Beginning Shares	Beginning Balance	Shares Distributed	End of Year Stock Price	Contributions			Shares Acquired	Ending Balances		
					Employee	Employer	Total		Ending Shares	Total	Net Unrealized Appreciation
2023	3,000	75,000	0	26.49	3,000	5,500	8,500	321	3,321	87,970	69,470
2024	3,321	87,970	0	28.09	2,300	5,500	7,800	278	3,599	101,083	74,783
2025	3,599	101,083	0	29.77	2,350	5,500	7,850	264	3,862	114,979	80,829
2026	3,862	114,979	0	31.56	2,450	6,000	8,450	268	4,130	130,342	87,742
2027	4,130	130,342	0	33.45	2,500	6,000	8,500	254	4,384	146,648	95,548
2028	4,384	146,648	0	35.46	2,600	6,500	9,100	257	4,641	164,560	104,360
2029	4,641	164,560	0	37.59	2,650	6,500	9,150	243	4,884	183,595	114,245
2030	4,884	183,595	0	39.84	2,750	6,500	9,250	232	5,116	203,834	125,234
2031	5,116	203,834	5,116	42.23	0	0	0	0	0	0	0
2032	0	0	0	0.00	0	0	0	0	0	0	0
2033	0	0	0	0.00	0	0	0	0	0	0	0
2034	0	0	0	0.00	0	0	0	0	0	0	0
2035	0	0	0	0.00	0	0	0	0	0	0	0
2036	0	0	0	0.00	0	0	0	0	0	0	0
2037	0	0	0	0.00	0	0	0	0	0	0	0
2038	0	0	0	0.00	0	0	0	0	0	0	0
2039	0	0	0	0.00	0	0	0	0	0	0	0
2040	0	0	0	0.00	0	0	0	0	0	0	0
2041	0	0	0	0.00	0	0	0	0	0	0	0
2042	0	0	0	0.00	0	0	0	0	0	0	0
2043	0	0	0	0.00	0	0	0	0	0	0	0
2044	0	0	0	0.00	0	0	0	0	0	0	0
2045	0	0	0	0.00	0	0	0	0	0	0	0
2046	0	0	0	0.00	0	0	0	0	0	0	0
2047	0	0	0	0.00	0	0	0	0	0	0	0
2048	0	0	0	0.00	0	0	0	0	0	0	0
2049	0	0	0	0.00	0	0	0	0	0	0	0
2050	0	0	0	0.00	0	0	0	0	0	0	0
2051	0	0	0	0.00	0	0	0	0	0	0	0
2052	0	0	0	0.00	0	0	0	0	0	0	0
2053	0	0	0	0.00	0	0	0	0	0	0	0
2054	0	0	0	0.00	0	0	0	0	0	0	0
2055	0	0	0	0.00	0	0	0	0	0	0	0
2056	0	0	0	0.00	0	0	0	0	0	0	0
2057	0	0	0	0.00	0	0	0	0	0	0	0
2058	0	0	0	0.00	0	0	0	0	0	0	0
2059	0	0	0	0.00	0	0	0	0	0	0	0
2060	0	0	0	0.00	0	0	0	0	0	0	0
2061	0	0	0	0.00	0	0	0	0	0	0	0
2062	0	0	0	0.00	0	0	0	0	0	0	0

Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Jill's Pension Plan Illustration

Jack & Jill Flash

Year	Beginning Investment Balance	Growth	Periodic Plan Distributions	Ending Balances	
				Investment Fund	Total
2023	125,000	7,250	0	132,250	132,250
2024	132,250	7,671	0	139,921	139,921
2025	139,921	8,115	0	148,036	148,036
2026	148,036	8,586	0	156,622	156,622
2027	156,622	9,084	0	165,706	165,706
2028	165,706	9,611	0	175,317	175,317
2029	175,317	10,168	0	185,485	185,485
2030	185,485	10,758	0	196,244	196,244
2031	0	0	12,000	0	0
2032	0	0	12,000	0	0
2033	0	0	12,000	0	0
2034	0	0	12,000	0	0
2035	0	0	12,000	0	0
2036	0	0	12,000	0	0
2037	0	0	12,000	0	0
2038	0	0	12,000	0	0
2039	0	0	12,000	0	0
2040	0	0	12,000	0	0
2041	0	0	12,000	0	0
2042	0	0	12,000	0	0
2043	0	0	12,000	0	0
2044	0	0	12,000	0	0
2045	0	0	12,000	0	0
2046	0	0	12,000	0	0
2047	0	0	12,000	0	0
2048	0	0	12,000	0	0
2049	0	0	12,000	0	0
2050	0	0	12,000	0	0
2051	0	0	12,000	0	0
2052	0	0	12,000	0	0
2053	0	0	12,000	0	0
2054	0	0	12,000	0	0
2055	0	0	12,000	0	0
2056	0	0	12,000	0	0
2057	0	0	12,000	0	0
2058	0	0	12,000	0	0
2059	0	0	12,000	0	0
2060	0	0	12,000	0	0
2061	0	0	12,000	0	0
2062	0	0	12,000	0	0



Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Jill's IRA Illustration

Jack & Jill Flash

Year	Year-End Attained Ages		Beginning Balance	Rollover Contributions	Growth	IRA Distributions		Roth IRA Conversion	Ending Balance
	Jill's Age	Jack's Age				Distributable Balance	Minimum Distributions		
2023	55.9	58.9	50,000	0	4,330	54,330	0	54,330	0
2024	56.9	59.9	0	0	0	0	0	0	0
2025	57.9	60.9	0	0	0	0	0	0	0
2026	58.9	61.9	0	0	0	0	0	0	0
2027	59.9	62.9	0	0	0	0	0	0	0
2028	60.9	63.9	0	0	0	0	0	0	0
2029	61.9	64.9	0	0	0	0	0	0	0
2030	62.9	65.9	0	0	0	0	0	0	0
2031	63.9	66.9	0	511,129	44,264	555,393	0	0	555,393
2032	64.9	67.9	555,393	0	48,097	603,490	0	0	603,490
2033	65.9	68.9	603,490	0	52,262	655,752	0	0	655,752
2034	66.9	69.9	655,752	0	56,788	712,540	0	0	712,540
2035	67.9	70.9	712,540	0	61,706	774,246	0	0	774,246
2036	68.9	71.9	774,246	0	67,050	841,296	0	0	841,296
2037	69.9	72.9	841,296	0	72,856	914,152	0	0	914,152
2038	70.9	73.9	914,152	0	79,166	993,318	0	0	993,318
2039	71.9	74.9	993,318	0	86,021	1,079,339	0	0	1,079,339
2040	72.9	75.9	1,079,339	0	93,471	1,172,810	0	0	1,172,810
2041	73.9	76.9	1,172,810	0	101,565	1,274,375	0	0	1,274,375
2042	74.9	77.9	1,274,375	0	110,361	1,384,736	0	0	1,384,736
2043	75.9	78.9	1,384,736	0	119,918	1,504,654	0	0	1,504,654
2044	76.9	79.9	1,504,654	0	130,303	1,634,957	119,778	0	1,515,180
2045	77.9	80.9	1,515,180	0	131,215	1,646,394	66,165	0	1,580,229
2046	78.9	81.9	1,580,229	0	136,848	1,717,077	71,829	0	1,645,248
2047	79.9	82.9	1,645,248	0	142,478	1,787,727	77,974	0	1,709,753
2048	80.9	83.9	1,709,753	0	148,065	1,857,818	84,641	0	1,773,176
2049	81.9	84.9	1,773,176	0	153,557	1,926,733	91,401	0	1,835,333
2050	82.9	85.9	1,835,333	0	158,940	1,994,272	99,207	0	1,895,065
2051	83.9	86.9	1,895,065	0	164,113	2,059,178	107,066	0	1,952,112
2052	84.9	87.9	1,952,112	0	169,053	2,121,165	116,197	0	2,004,968
2053	85.9	88.9	2,004,968	0	173,630	2,178,598	125,310	0	2,053,287
2054	86.9	89.9	2,053,287	0	177,815	2,231,102	135,085	0	2,096,017
2055	87.9	90.9	2,096,017	0	181,515	2,277,533	145,557	0	2,131,976
2056	88.9	91.9	2,131,976	0	184,629	2,316,605	155,619	0	2,160,986
2057	89.9	92.9	2,160,986	0	187,141	2,348,128	167,518	0	2,180,609
2058	90.9	93.9	2,180,609	0	188,841	2,369,450	178,738	0	2,190,712
2059	91.9	94.9	2,190,712	0	189,716	2,380,427	190,497	0	2,189,931
2060	92.9	0.0	2,189,931	0	189,648	2,379,579	202,771	0	2,176,807
2061	93.9	0.0	2,176,807	0	188,512	2,365,319	215,525	0	2,149,793
2062	94.9	0.0	2,149,793	0	186,172	2,335,965	226,294	0	2,109,671



Jill's IRA Distributions

Jack & Jill Flash

Year	Year-End Attained Ages		Required Distributions		Total Pretax Distributions	Taxable Distributions	
	Jill's Age	Jack's Age	Applicable Divisor	Minimum Distributions		Total Taxable Distributions	Taxable Distributions + Roth IRA Conversion
2023	55.9	58.9		0.0	0	0	54,330
2024	56.9	59.9		0.0	0	0	0
2025	57.9	60.9		0.0	0	0	0
2026	58.9	61.9		0.0	0	0	0
2027	59.9	62.9		0.0	0	0	0
2028	60.9	63.9		0.0	0	0	0
2029	61.9	64.9		0.0	0	0	0
2030	62.9	65.9		0.0	0	0	0
2031	63.9	66.9		0.0	0	0	0
2032	64.9	67.9		0.0	0	0	0
2033	65.9	68.9		0.0	0	0	0
2034	66.9	69.9		0.0	0	0	0
2035	67.9	70.9		0.0	0	0	0
2036	68.9	71.9		0.0	0	0	0
2037	69.9	72.9		0.0	0	0	0
2038	70.9	73.9		0.0	0	0	0
2039	71.9	74.9		0.0	0	0	0
2040	72.9	75.9		0.0	0	0	0
2041	73.9	76.9		0.0	0	0	0
2042	74.9	77.9		0.0	0	0	0
2043	75.9	78.9		24.6	0	0	0
2044	76.9	79.9		23.7	119,778	119,778	119,778
2045	77.9	80.9		22.9	66,165	66,165	66,165
2046	78.9	81.9		22.0	71,829	71,829	71,829
2047	79.9	82.9		21.1	77,974	77,974	77,974
2048	80.9	83.9		20.2	84,641	84,641	84,641
2049	81.9	84.9		19.4	91,401	91,401	91,401
2050	82.9	85.9		18.5	99,207	99,207	99,207
2051	83.9	86.9		17.7	107,066	107,066	107,066
2052	84.9	87.9		16.8	116,197	116,197	116,197
2053	85.9	88.9		16.0	125,310	125,310	125,310
2054	86.9	89.9		15.2	135,085	135,085	135,085
2055	87.9	90.9		14.4	145,557	145,557	145,557
2056	88.9	91.9		13.7	155,619	155,619	155,619
2057	89.9	92.9		12.9	167,518	167,518	167,518
2058	90.9	93.9		12.2	178,738	178,738	178,738
2059	91.9	94.9		11.5	190,497	190,497	190,497
2060	92.9	0.0		10.8	202,771	202,771	202,771
2061	93.9	0.0		10.1	215,525	215,525	215,525
2062	94.9	0.0		9.5	226,294	226,294	226,294

Jill's Roth IRA &QRP Catchup Contribution Roth Account Illustration

Jack & Jill Flash

Year	Year-End Attained Ages		Beginning Balance	401(k) Plan Catchup Contributions	Growth	Roth IRA Conversion	Ending Balance
	Jill's Age	Jack's Age					
2023	55.9	58.9	0	0	0	54,330	54,330
2024	56.9	59.9	54,330	7,500	4,705	0	66,535
2025	57.9	60.9	66,535	7,500	5,762	0	79,797
2026	58.9	61.9	79,797	8,000	6,910	0	94,707
2027	59.9	62.9	94,707	8,000	8,202	0	110,909
2028	60.9	63.9	110,909	12,500	9,605	0	133,014
2029	61.9	64.9	133,014	12,500	11,519	0	157,033
2030	62.9	65.9	157,033	13,500	13,599	0	184,132
2031	63.9	66.9	184,132	0	15,946	0	200,078
2032	64.9	67.9	200,078	0	17,327	0	217,404
2033	65.9	68.9	217,404	0	18,827	0	236,231
2034	66.9	69.9	236,231	0	20,458	0	256,689
2035	67.9	70.9	256,689	0	22,229	0	278,918
2036	68.9	71.9	278,918	0	24,154	0	303,073
2037	69.9	72.9	303,073	0	26,246	0	329,319
2038	70.9	73.9	329,319	0	28,519	0	357,838
2039	71.9	74.9	357,838	0	30,989	0	388,827
2040	72.9	75.9	388,827	0	33,672	0	422,499
2041	73.9	76.9	422,499	0	36,588	0	459,087
2042	74.9	77.9	459,087	0	39,757	0	498,844
2043	75.9	78.9	498,844	0	43,200	0	542,044
2044	76.9	79.9	542,044	0	46,941	0	588,985
2045	77.9	80.9	588,985	0	51,006	0	639,991
2046	78.9	81.9	639,991	0	55,423	0	695,415
2047	79.9	82.9	695,415	0	60,223	0	755,637
2048	80.9	83.9	755,637	0	65,438	0	821,076
2049	81.9	84.9	821,076	0	71,105	0	892,181
2050	82.9	85.9	892,181	0	77,263	0	969,444
2051	83.9	86.9	969,444	0	83,954	0	1,053,398
2052	84.9	87.9	1,053,398	0	91,224	0	1,144,622
2053	85.9	88.9	1,144,622	0	99,124	0	1,243,746
2054	86.9	89.9	1,243,746	0	107,708	0	1,351,454
2055	87.9	90.9	1,351,454	0	117,036	0	1,468,490
2056	88.9	91.9	1,468,490	0	127,171	0	1,595,662
2057	89.9	92.9	1,595,662	0	138,184	0	1,733,846
2058	90.9	93.9	1,733,846	0	150,151	0	1,883,997
2059	91.9	94.9	1,883,997	0	163,154	0	2,047,151
2060	92.9	0.0	2,047,151	0	177,283	0	2,224,434
2061	93.9	0.0	2,224,434	0	192,636	0	2,417,070
2062	94.9	0.0	2,417,070	0	209,318	0	2,626,389



Strategic Wealth Planning Illustration

Supporting Schedules for
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AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Jill's SERP Illustration

Jack & Jill Flash

Year	Year-End Attained Age	Eligible Compensation	Beginning Balance	Contributions	Growth	Plan Distributions		Ending Balance
						Applicable Divisor	Annual Distributions	
2023	55.9	165,000	187,000	12,000	10,846	0.0	0	209,846
2024	56.9	181,500	209,846	12,000	12,171	0.0	0	234,017
2025	57.9	199,650	234,017	12,000	13,573	0.0	0	259,590
2026	58.9	219,615	259,590	12,000	15,056	0.0	0	286,646
2027	59.9	241,577	286,646	12,000	16,625	0.0	0	315,272
2028	60.9	265,734	315,272	12,000	18,286	0.0	0	345,558
2029	61.9	292,308	345,558	12,000	20,042	0.0	0	377,600
2030	62.9	321,538	377,600	12,000	21,901	0.0	0	411,501
2031	63.9	0	411,501	0	23,867	10.0	55,381	379,987
2032	64.9	0	379,987	0	22,039	9.0	55,381	346,645
2033	65.9	0	346,645	0	20,105	8.0	55,381	311,369
2034	66.9	0	311,369	0	18,059	7.0	55,381	274,047
2035	67.9	0	274,047	0	15,895	6.0	55,381	234,560
2036	68.9	0	234,560	0	13,605	5.0	55,381	192,784
2037	69.9	0	192,784	0	11,181	4.0	55,381	148,584
2038	70.9	0	148,584	0	8,618	3.0	55,381	101,821
2039	71.9	0	101,821	0	5,906	2.0	55,381	52,345
2040	72.9	0	52,345	0	3,036	1.0	55,381	0
2041	73.9	0	0	0	0	0.0	0	0
2042	74.9	0	0	0	0	0.0	0	0
2043	75.9	0	0	0	0	0.0	0	0
2044	76.9	0	0	0	0	0.0	0	0
2045	77.9	0	0	0	0	0.0	0	0
2046	78.9	0	0	0	0	0.0	0	0
2047	79.9	0	0	0	0	0.0	0	0
2048	80.9	0	0	0	0	0.0	0	0
2049	81.9	0	0	0	0	0.0	0	0
2050	82.9	0	0	0	0	0.0	0	0
2051	83.9	0	0	0	0	0.0	0	0
2052	84.9	0	0	0	0	0.0	0	0
2053	85.9	0	0	0	0	0.0	0	0
2054	86.9	0	0	0	0	0.0	0	0
2055	87.9	0	0	0	0	0.0	0	0
2056	88.9	0	0	0	0	0.0	0	0
2057	89.9	0	0	0	0	0.0	0	0
2058	90.9	0	0	0	0	0.0	0	0
2059	91.9	0	0	0	0	0.0	0	0
2060	92.9	0	0	0	0	0.0	0	0
2061	93.9	0	0	0	0	0.0	0	0
2062	94.9	0	0	0	0	0.0	0	0

Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Jill's Rabbi Trust Illustration

Jack & Jill Flash

Year	Year-End Attained Age	Eligible Compensation	Beginning Balance	Contributions	Growth	Plan Distributions			Ending Balance
						Lump Sum	Applicable Divisor	Annual Distributions	
2023	55.9	165,000	325,000	16,500	18,850	0	0.0	0	360,350
2024	56.9	181,500	360,350	18,150	20,900	0	0.0	0	399,400
2025	57.9	199,650	399,400	19,965	23,165	0	0.0	0	442,531
2026	58.9	219,615	442,531	21,962	25,667	0	0.0	0	490,159
2027	59.9	241,577	490,159	24,158	28,429	0	0.0	0	542,746
2028	60.9	265,734	542,746	26,573	31,479	0	0.0	0	600,798
2029	61.9	292,308	600,798	29,231	34,846	0	0.0	0	664,875
2030	62.9	321,538	664,875	32,154	38,563	0	0.0	0	735,592
2031	63.9	0	735,592	0	42,664	389,128	10.0	49,499	339,629
2032	64.9	0	339,629	0	19,698	0	9.0	49,499	309,828
2033	65.9	0	309,828	0	17,970	0	8.0	49,499	278,299
2034	66.9	0	278,299	0	16,141	0	7.0	49,499	244,941
2035	67.9	0	244,941	0	14,207	0	6.0	49,499	209,648
2036	68.9	0	209,648	0	12,160	0	5.0	49,499	172,309
2037	69.9	0	172,309	0	9,994	0	4.0	49,499	132,803
2038	70.9	0	132,803	0	7,703	0	3.0	49,499	91,007
2039	71.9	0	91,007	0	5,278	0	2.0	49,499	46,786
2040	72.9	0	46,786	0	2,714	0	1.0	49,499	0
2041	73.9	0	0	0	0	0	0.0	0	0
2042	74.9	0	0	0	0	0	0.0	0	0
2043	75.9	0	0	0	0	0	0.0	0	0
2044	76.9	0	0	0	0	0	0.0	0	0
2045	77.9	0	0	0	0	0	0.0	0	0
2046	78.9	0	0	0	0	0	0.0	0	0
2047	79.9	0	0	0	0	0	0.0	0	0
2048	80.9	0	0	0	0	0	0.0	0	0
2049	81.9	0	0	0	0	0	0.0	0	0
2050	82.9	0	0	0	0	0	0.0	0	0
2051	83.9	0	0	0	0	0	0.0	0	0
2052	84.9	0	0	0	0	0	0.0	0	0
2053	85.9	0	0	0	0	0	0.0	0	0
2054	86.9	0	0	0	0	0	0.0	0	0
2055	87.9	0	0	0	0	0	0.0	0	0
2056	88.9	0	0	0	0	0	0.0	0	0
2057	89.9	0	0	0	0	0	0.0	0	0
2058	90.9	0	0	0	0	0	0.0	0	0
2059	91.9	0	0	0	0	0	0.0	0	0
2060	92.9	0	0	0	0	0	0.0	0	0
2061	93.9	0	0	0	0	0	0.0	0	0
2062	94.9	0	0	0	0	0	0.0	0	0





Strategic Wealth Planning Illustration

Supporting Schedules for
NONQUALIFIED ANNUITIES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Jack's FPDA Illustration

Jack & Jill Flash

Year	Beginning Balance	Annuity Premiums	Current Inside Build-Up	Exchanges & Distributions			Ending Balance
				Exchange For Immediate Annuity	Distributable Balance	Planned Distributions	
2023	2,023	5,000	232	0	7,255	0	7,255
2024	7,255	5,000	833	0	13,088	0	13,088
2025	13,088	5,000	1,503	0	19,591	0	19,591
2026	19,591	5,000	2,249	0	26,840	0	26,840
2027	26,840	5,000	3,081	0	34,921	0	34,921
2028	34,921	5,000	4,009	0	43,930	0	43,930
2029	43,930	5,000	5,043	0	53,973	0	53,973
2030	53,973	5,000	6,196	0	65,169	0	65,169
2031	65,169	0	7,481	0	72,650	0	72,650
2032	72,650	0	8,340	0	80,991	0	80,991
2033	80,991	0	9,298	0	90,288	0	90,288
2034	90,288	0	10,365	0	100,654	0	100,654
2035	100,654	0	11,555	0	112,209	0	112,209
2036	112,209	0	12,882	0	125,090	0	125,090
2037	125,090	0	14,360	0	139,450	0	139,450
2038	139,450	0	16,009	0	155,459	0	155,459
2039	155,459	0	17,847	0	173,306	0	173,306
2040	173,306	0	19,896	193,202	0	0	0
2041	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0



Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Jack's FPDA Basis

Jack & Jill Flash

Year	Beginning Basis	Annuity Premiums	Basis Reduction Re Exchange For Immediate Annuity	Basis Recovery			Ending Basis
				Distributable Basis	Pre-Distribution Inside Build-Up	Recovery with Planned Distributions	
2023	45,000	5,000	0	50,000	0	0	50,000
2024	50,000	5,000	0	55,000	0	0	55,000
2025	55,000	5,000	0	60,000	0	0	60,000
2026	60,000	5,000	0	65,000	0	0	65,000
2027	65,000	5,000	0	70,000	0	0	70,000
2028	70,000	5,000	0	75,000	0	0	75,000
2029	75,000	5,000	0	80,000	0	0	80,000
2030	80,000	5,000	0	85,000	0	0	85,000
2031	85,000	0	0	85,000	0	0	85,000
2032	85,000	0	0	85,000	0	0	85,000
2033	85,000	0	0	85,000	5,288	0	85,000
2034	85,000	0	0	85,000	15,654	0	85,000
2035	85,000	0	0	85,000	27,209	0	85,000
2036	85,000	0	0	85,000	40,090	0	85,000
2037	85,000	0	0	85,000	54,450	0	85,000
2038	85,000	0	0	85,000	70,459	0	85,000
2039	85,000	0	0	85,000	88,306	0	85,000
2040	85,000	0	85,000	0	0	0	0
2041	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0

Jack's FPDA Annuitization Illustration

Jack & Jill Flash

Year	Jack's Annuity Payments	Jill's Annuity Payments	Gross Annuity Payments	Taxable Annuity Payments		
				Tax-Free Recovery of Investment 20.3%	Cumulative Tax-Free Recovery of Investment	Taxable Annuity Payments
2040	28,980	0	28,980	5,883	5,883	23,097
2041	28,980	0	28,980	5,883	11,766	23,097
2042	28,980	0	28,980	5,883	17,649	23,097
2043	28,980	0	28,980	5,883	23,532	23,097
2044	28,980	0	28,980	5,883	29,415	23,097
2045	28,980	0	28,980	5,883	35,298	23,097
2046	28,980	0	28,980	5,883	41,181	23,097
2047	28,980	0	28,980	5,883	47,064	23,097
2048	28,980	0	28,980	5,883	52,947	23,097
2049	28,980	0	28,980	5,883	58,830	23,097
2050	28,980	0	28,980	5,883	64,713	23,097
2051	28,980	0	28,980	5,883	70,596	23,097
2052	28,980	0	28,980	5,883	76,479	23,097
2053	28,980	0	28,980	5,883	82,362	23,097
2054	28,980	0	28,980	2,638	85,000	26,342
2055	28,980	0	28,980	0	85,000	28,980
2056	28,980	0	28,980	0	85,000	28,980
2057	28,980	0	28,980	0	85,000	28,980
2058	28,980	0	28,980	0	85,000	28,980
2059	28,980	0	28,980	0	85,000	28,980
2060	0	14,490	14,490	0	85,000	14,490
2061	0	14,490	14,490	0	85,000	14,490
2062	0	14,490	14,490	0	85,000	14,490

Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Jill's FPDA Illustration

Jack & Jill Flash

Year	Beginning Balance	Annuity Premiums	Current Inside Build-Up	Exchanges & Distributions			Ending Balance
				Exchange For Immediate Annuity	Distributable Balance	Planned Distributions	
2023	55,000	5,000	6,314	0	66,314	0	66,314
2024	66,314	5,000	7,613	0	78,927	0	78,927
2025	78,927	5,000	9,061	0	92,988	0	92,988
2026	92,988	5,000	10,675	0	108,663	0	108,663
2027	108,663	5,000	12,474	0	126,137	0	126,137
2028	126,137	5,000	14,481	0	145,618	0	145,618
2029	145,618	5,000	16,717	0	167,335	0	167,335
2030	167,335	5,000	19,210	0	191,545	0	191,545
2031	191,545	0	21,989	0	213,534	0	213,534
2032	213,534	0	24,514	0	238,048	0	238,048
2033	238,048	0	27,328	0	265,375	0	265,375
2034	265,375	0	30,465	0	295,841	0	295,841
2035	295,841	0	33,962	0	329,803	0	329,803
2036	329,803	0	37,861	0	367,664	0	367,664
2037	367,664	0	42,208	0	409,872	0	409,872
2038	409,872	0	47,053	0	456,926	0	456,926
2039	456,926	0	52,455	0	509,381	0	509,381
2040	509,381	0	58,477	0	567,858	0	567,858
2041	567,858	0	65,190	0	633,048	0	633,048
2042	633,048	0	72,674	0	705,721	0	705,721
2043	705,721	0	81,017	786,738	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0

Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Jill's FPDA Basis

Jack & Jill Flash

Year	Beginning Basis	Annuity Premiums	Basis Reduction Re Exchange For Immediate Annuity	Basis Recovery			Ending Basis
				Distributable Basis	Pre-Distribution Inside Build-Up	Recovery with Planned Distributions	
2023	45,000	5,000	0	50,000	16,314	0	50,000
2024	50,000	5,000	0	55,000	23,927	0	55,000
2025	55,000	5,000	0	60,000	32,988	0	60,000
2026	60,000	5,000	0	65,000	43,663	0	65,000
2027	65,000	5,000	0	70,000	56,137	0	70,000
2028	70,000	5,000	0	75,000	70,618	0	75,000
2029	75,000	5,000	0	80,000	87,335	0	80,000
2030	80,000	5,000	0	85,000	106,545	0	85,000
2031	85,000	0	0	85,000	128,534	0	85,000
2032	85,000	0	0	85,000	153,048	0	85,000
2033	85,000	0	0	85,000	180,375	0	85,000
2034	85,000	0	0	85,000	210,841	0	85,000
2035	85,000	0	0	85,000	244,803	0	85,000
2036	85,000	0	0	85,000	282,664	0	85,000
2037	85,000	0	0	85,000	324,872	0	85,000
2038	85,000	0	0	85,000	371,926	0	85,000
2039	85,000	0	0	85,000	424,381	0	85,000
2040	85,000	0	0	85,000	482,858	0	85,000
2041	85,000	0	0	85,000	548,048	0	85,000
2042	85,000	0	0	85,000	620,721	0	85,000
2043	85,000	0	85,000	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0

Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Jill's FPDA Annuitization Illustration

Jack & Jill Flash

Year	Jill's Annuity Payments	Gross Annuity Payments	Taxable Annuity Payments		
			Tax-Free Recovery of Investment 5.7%	Cumulative Tax-Free Recovery of Investment	Taxable Annuity Payments
2043	118,011	118,011	6,727	6,727	111,284
2044	118,011	118,011	6,727	13,453	111,284
2045	118,011	118,011	6,727	20,180	111,284
2046	118,011	118,011	6,727	26,906	111,284
2047	118,011	118,011	6,727	33,633	111,284
2048	118,011	118,011	6,727	40,360	111,284
2049	118,011	118,011	6,727	47,086	111,284
2050	118,011	118,011	6,727	53,813	111,284
2051	118,011	118,011	6,727	60,540	111,284
2052	118,011	118,011	6,727	67,266	111,284
2053	118,011	118,011	6,727	73,993	111,284
2054	118,011	118,011	6,727	80,719	111,284
2055	118,011	118,011	4,281	85,000	113,730
2056	118,011	118,011	0	85,000	118,011
2057	118,011	118,011	0	85,000	118,011
2058	118,011	118,011	0	85,000	118,011
2059	118,011	118,011	0	85,000	118,011
2060	118,011	118,011	0	85,000	118,011
2061	118,011	118,011	0	85,000	118,011
2062	118,011	118,011	0	85,000	118,011



Strategic Wealth Planning Illustration

Supporting Schedules for
BUSINESS INTERESTS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

ShopRight, Inc. Illustration

Jack & Jill Flash

Year	Net Worth					Cash Flows		Capital Gains/-Losses		
	Beginning Value	Lifetime Transfer in Trust	Growth	In-Kind Trust Distribution Received	Ending Value	Business Income	Taxable Business Income 100.0%	Realized Gains/-Losses	Unrealized Gains/-Losses	Recognized Capital Gains/-Losses
2023	10,000,000	10,000,000	0	250,385	250,385	0	0	0	192,796	0
2024	250,385	0	17,527	242,722	510,633	12,519	12,519	0	401,382	0
2025	510,633	0	35,744	233,933	780,311	25,532	25,532	0	625,036	0
2026	780,311	0	54,622	223,854	1,058,786	39,016	39,016	0	862,862	0
2027	1,058,786	0	74,115	212,293	1,345,194	52,939	52,939	0	1,113,750	0
2028	1,345,194	0	94,164	199,034	1,638,391	67,260	67,260	0	1,376,331	0
2029	1,638,391	0	114,687	183,826	1,936,905	81,920	81,920	0	1,648,913	0
2030	1,936,905	0	135,583	166,384	2,238,873	96,845	96,845	0	1,929,425	0
2031	2,238,873	0	156,721	1,701,997	4,097,591	111,944	111,944	0	3,608,233	0
2032	4,097,591	0	286,831	123,437	4,507,859	204,880	204,880	0	4,005,363	0
2033	4,507,859	0	315,550	0	4,823,410	225,393	225,393	0	4,320,913	0
2034	4,823,410	0	337,639	0	5,161,048	241,170	241,170	0	4,658,552	0
2035	5,161,048	0	361,273	0	5,522,322	258,052	258,052	0	5,019,825	0
2036	5,522,322	0	386,563	0	5,908,884	276,116	276,116	0	5,406,388	0
2037	5,908,884	0	413,622	0	6,322,506	295,444	295,444	0	5,820,010	0
2038	6,322,506	0	442,575	0	6,765,081	316,125	316,125	0	6,262,585	0
2039	6,765,081	0	473,556	0	7,238,637	338,254	338,254	0	6,736,141	0
2040	7,238,637	0	506,705	0	7,745,342	361,932	361,932	0	7,242,845	0
2041	7,745,342	0	542,174	0	8,287,516	387,267	387,267	0	7,785,019	0
2042	8,287,516	0	580,126	0	8,867,642	414,376	414,376	0	8,365,145	0
2043	8,867,642	0	620,735	0	9,488,377	443,382	443,382	0	8,985,880	0
2044	9,488,377	0	664,186	0	10,152,563	474,419	474,419	0	9,650,067	0
2045	10,152,563	0	710,679	0	10,863,242	507,628	507,628	0	10,360,746	0
2046	10,863,242	0	760,427	0	11,623,669	543,162	543,162	0	11,121,173	0
2047	11,623,669	0	813,657	0	12,437,326	581,183	581,183	0	11,934,830	0
2048	12,437,326	0	870,613	0	13,307,939	621,866	621,866	0	12,805,443	0
2049	13,307,939	0	931,556	0	14,239,495	665,397	665,397	0	13,736,998	0
2050	14,239,495	0	996,765	0	15,236,259	711,975	711,975	0	14,733,763	0
2051	15,236,259	0	1,066,538	0	16,302,798	761,813	761,813	0	15,800,301	0
2052	16,302,798	0	1,141,196	0	17,443,993	815,140	815,140	0	16,941,497	0
2053	17,443,993	0	1,221,080	0	18,665,073	872,200	872,200	0	18,162,577	0
2054	18,665,073	0	1,306,555	0	19,971,628	933,254	933,254	0	19,469,132	0
2055	19,971,628	0	1,398,014	0	21,369,642	998,581	998,581	0	20,867,146	0
2056	21,369,642	0	1,495,875	0	22,865,517	1,068,482	1,068,482	0	22,363,021	0
2057	22,865,517	0	1,600,586	0	24,466,103	1,143,276	1,143,276	0	23,963,607	0
2058	24,466,103	0	1,712,627	0	26,178,730	1,223,305	1,223,305	0	25,676,234	0
2059	26,178,730	0	1,832,511	0	28,011,242	1,308,937	1,308,937	0	9,803,935	0
2060	28,011,242	0	1,960,787	0	29,972,028	1,400,562	1,400,562	0	11,764,721	0
2061	29,972,028	0	2,098,042	0	32,070,070	1,498,601	1,498,601	0	13,862,763	0
2062	32,070,070	0	2,244,905	0	34,314,975	1,603,504	1,603,504	0	16,107,668	0

Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

MNS Enterprises Illustration

Jack & Jill Flash

Year	Net Worth			Capital Gains/-Losses	
	Beginning Value	Disposition Proceeds	Ending Value	Realized Gains/-Losses	Unrealized Gains/-Losses
2023	25,000	0	25,000	0	-55,000
2024	25,000	0	25,000	0	-55,000
2025	25,000	0	25,000	0	-55,000
2026	25,000	0	25,000	0	-55,000
2027	25,000	0	25,000	0	-55,000
2028	25,000	0	25,000	0	-55,000
2029	25,000	0	25,000	0	-55,000
2030	25,000	0	25,000	0	-55,000
2031	25,000	25,000	0	-55,000	0
2032	0	0	0	0	0
2033	0	0	0	0	0
2034	0	0	0	0	0
2035	0	0	0	0	0
2036	0	0	0	0	0
2037	0	0	0	0	0
2038	0	0	0	0	0
2039	0	0	0	0	0
2040	0	0	0	0	0
2041	0	0	0	0	0
2042	0	0	0	0	0
2043	0	0	0	0	0
2044	0	0	0	0	0
2045	0	0	0	0	0
2046	0	0	0	0	0
2047	0	0	0	0	0
2048	0	0	0	0	0
2049	0	0	0	0	0
2050	0	0	0	0	0
2051	0	0	0	0	0
2052	0	0	0	0	0
2053	0	0	0	0	0
2054	0	0	0	0	0
2055	0	0	0	0	0
2056	0	0	0	0	0
2057	0	0	0	0	0
2058	0	0	0	0	0
2059	0	0	0	0	0
2060	0	0	0	0	0
2061	0	0	0	0	0
2062	0	0	0	0	0



Strategic Wealth Planning Illustration

Supporting Schedules for
INVESTMENT REAL ESTATE

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

ShopRight HQ Illustration

Jack & Jill Flash

Year	Net Worth			Cash Flows		Capital Gains/-Losses			
	Beginning Value	Disposition Proceeds	Growth	Ending Value	Real Estate Income	Taxable Real Estate Income	Realized Gains/-Losses	Unrealized Gains/-Losses	Recognized Capital Gains/-Losses
2023	1,000,000	0	40,000	1,040,000	50,000	25,000	0	672,500	0
2024	1,040,000	0	41,600	1,081,600	52,000	26,300	0	721,600	0
2025	1,081,600	0	43,264	1,124,864	54,080	27,652	0	772,364	0
2026	1,124,864	0	44,995	1,169,859	56,243	29,058	0	824,859	0
2027	1,169,859	0	46,794	1,216,653	58,493	30,520	0	879,153	0
2028	1,216,653	0	48,666	1,265,319	60,833	32,041	0	935,319	0
2029	1,265,319	0	50,613	1,315,932	63,266	33,623	0	993,432	0
2030	1,315,932	0	52,637	1,368,569	65,797	35,268	0	1,053,569	0
2031	1,368,569	1,368,569	0	0	0	0	1,053,569	0	1,053,569
2032	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0

ShopRight HQ Depreciation Illustration

Jack & Jill Flash

Year	Depreciable Basis			Depreciation		Adjusted Tax Basis of Depreciable Property
	Beginning Depreciable Basis	Postmortem Basis Adjustment Percentage	Allocable Postmortem Basis Adjustment	Adjusted Depreciable Basis	Annual Depreciation	
2023	300,000	66.7%	0	300,000	7,500	82,500
2024	300,000	66.7%	0	300,000	7,500	90,000
2025	300,000	66.7%	0	300,000	7,500	97,500
2026	300,000	66.7%	0	300,000	7,500	105,000
2027	300,000	66.7%	0	300,000	7,500	112,500
2028	300,000	66.7%	0	300,000	7,500	120,000
2029	300,000	66.7%	0	300,000	7,500	127,500
2030	300,000	66.7%	0	300,000	7,500	135,000
2031	0	0.0%	0	0	0	0
2032	0	0.0%	0	0	0	0
2033	0	0.0%	0	0	0	0
2034	0	0.0%	0	0	0	0
2035	0	0.0%	0	0	0	0
2036	0	0.0%	0	0	0	0
2037	0	0.0%	0	0	0	0
2038	0	0.0%	0	0	0	0
2039	0	0.0%	0	0	0	0
2040	0	0.0%	0	0	0	0
2041	0	0.0%	0	0	0	0
2042	0	0.0%	0	0	0	0
2043	0	0.0%	0	0	0	0
2044	0	0.0%	0	0	0	0
2045	0	0.0%	0	0	0	0
2046	0	0.0%	0	0	0	0
2047	0	0.0%	0	0	0	0
2048	0	0.0%	0	0	0	0
2049	0	0.0%	0	0	0	0
2050	0	0.0%	0	0	0	0
2051	0	0.0%	0	0	0	0
2052	0	0.0%	0	0	0	0
2053	0	0.0%	0	0	0	0
2054	0	0.0%	0	0	0	0
2055	0	0.0%	0	0	0	0
2056	0	0.0%	0	0	0	0
2057	0	0.0%	0	0	0	0
2058	0	0.0%	0	0	0	0
2059	0	0.0%	0	0	0	0
2060	0	0.0%	0	0	0	0
2061	0	0.0%	0	0	0	0
2062	0	0.0%	0	0	0	0



341 Lexite Court Illustration

Jack & Jill Flash

Year	Net Worth					Cash Flows		Capital Gains/-Losses		
	Beginning Value	Disposition Proceeds	Additions	Growth	Ending Value	Real Estate Income	Taxable Real Estate Income	Realized Gains/-Losses	Unrealized Gains/-Losses	Recognized Capital Gains/-Losses
2023	200,000	0	2,023	8,081	210,104	10,101	6,780	0	74,381	0
2024	210,104	0	0	8,404	218,508	10,505	7,104	0	84,086	0
2025	218,508	0	0	8,740	227,248	10,925	7,440	0	94,127	0
2026	227,248	0	0	9,090	236,338	11,362	7,789	0	104,518	0
2027	236,338	0	0	9,454	245,792	11,817	8,153	0	115,272	0
2028	245,792	0	0	9,832	255,624	12,290	8,531	0	126,404	0
2029	255,624	0	0	10,225	265,848	12,781	8,924	0	137,930	0
2030	265,848	0	0	10,634	276,482	13,292	9,333	0	149,864	0
2031	276,482	27,648	0	9,953	258,788	12,442	9,953	14,986	144,831	14,986
2032	258,788	28,754	0	9,201	239,235	11,502	9,201	16,092	137,940	16,092
2033	239,235	29,904	0	8,373	217,704	10,467	8,373	17,242	129,071	17,242
2034	217,704	31,101	0	7,464	194,067	9,330	7,464	18,439	118,096	18,439
2035	194,067	32,345	0	6,469	168,192	8,086	6,469	19,683	104,882	19,683
2036	168,192	33,638	0	5,382	139,935	6,728	5,382	20,976	89,288	20,976
2037	139,935	34,984	0	4,198	109,150	5,248	4,198	22,322	71,164	22,322
2038	109,150	36,383	0	2,911	75,677	3,638	2,911	23,721	50,353	23,721
2039	75,677	37,839	0	1,514	39,352	1,892	1,514	25,177	26,690	25,177
2040	39,352	39,352	0	0	0	0	0	26,690	0	26,690
2041	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0	0



341 Lexite Court Depreciation Illustration

Jack & Jill Flash

Year	Depreciable Basis				Depreciation		Adjusted Tax Basis of Depreciable Property
	Beginning Depreciable Basis	Postmortem Basis Adjustment Percentage	Allocable Postmortem Basis Adjustment	Depreciable Basis Additions 100.0%	Adjusted Depreciable Basis	Annual Depreciation	
2023	50,000	34.5%	0	2,023	52,023	1,301	11,301 40,722
2024	52,023	35.4%	0	0	52,023	1,301	12,601 39,422
2025	52,023	35.4%	0	0	52,023	1,301	13,902 38,121
2026	52,023	35.4%	0	0	52,023	1,301	15,202 36,821
2027	52,023	35.4%	0	0	52,023	1,301	16,503 35,520
2028	52,023	35.4%	0	0	52,023	1,301	17,803 34,220
2029	52,023	35.4%	0	0	52,023	1,301	19,104 32,919
2030	52,023	35.4%	0	0	52,023	1,301	20,405 31,618
2031	0	0.0%	0	0	0	0	0 0
2032	0	0.0%	0	0	0	0	0 0
2033	0	0.0%	0	0	0	0	0 0
2034	0	0.0%	0	0	0	0	0 0
2035	0	0.0%	0	0	0	0	0 0
2036	0	0.0%	0	0	0	0	0 0
2037	0	0.0%	0	0	0	0	0 0
2038	0	0.0%	0	0	0	0	0 0
2039	0	0.0%	0	0	0	0	0 0
2040	0	0.0%	0	0	0	0	0 0
2041	0	0.0%	0	0	0	0	0 0
2042	0	0.0%	0	0	0	0	0 0
2043	0	0.0%	0	0	0	0	0 0
2044	0	0.0%	0	0	0	0	0 0
2045	0	0.0%	0	0	0	0	0 0
2046	0	0.0%	0	0	0	0	0 0
2047	0	0.0%	0	0	0	0	0 0
2048	0	0.0%	0	0	0	0	0 0
2049	0	0.0%	0	0	0	0	0 0
2050	0	0.0%	0	0	0	0	0 0
2051	0	0.0%	0	0	0	0	0 0
2052	0	0.0%	0	0	0	0	0 0
2053	0	0.0%	0	0	0	0	0 0
2054	0	0.0%	0	0	0	0	0 0
2055	0	0.0%	0	0	0	0	0 0
2056	0	0.0%	0	0	0	0	0 0
2057	0	0.0%	0	0	0	0	0 0
2058	0	0.0%	0	0	0	0	0 0
2059	0	0.0%	0	0	0	0	0 0
2060	0	0.0%	0	0	0	0	0 0
2061	0	0.0%	0	0	0	0	0 0
2062	0	0.0%	0	0	0	0	0 0

856 Reed Way Illustration

Jack & Jill Flash

Year	Net Worth					Cash Flows		Capital Gains/-Losses		
	Beginning Value	Disposition Proceeds	Additions	Growth	Ending Value	Real Estate Income	Taxable Real Estate Income	Realized Gains/-Losses	Unrealized Gains/-Losses	Recognized Capital Gains/-Losses
2023	325,000	0	0	13,000	338,000	16,250	11,375	0	172,750	0
2024	338,000	0	10,000	13,920	361,920	17,400	12,045	0	188,545	0
2025	361,920	0	0	14,477	376,397	18,096	12,602	0	204,897	0
2026	376,397	0	0	15,056	391,453	18,820	13,181	0	221,828	0
2027	391,453	0	0	15,658	407,111	19,573	13,783	0	239,361	0
2028	407,111	0	0	16,284	423,395	20,356	14,409	0	257,520	0
2029	423,395	0	0	16,936	440,331	21,170	15,061	0	276,331	0
2030	440,331	0	0	17,613	457,944	22,017	15,738	0	295,819	0
2031	457,944	45,794	0	16,486	428,636	20,607	16,486	29,582	282,723	29,582
2032	428,636	47,626	0	15,240	396,250	19,050	15,240	31,414	266,550	31,414
2033	396,250	49,531	0	13,869	360,588	17,336	13,869	33,319	247,100	33,319
2034	360,588	51,513	0	12,363	321,438	15,454	12,363	35,300	224,163	35,300
2035	321,438	53,573	0	10,715	278,580	13,393	10,715	37,361	197,517	37,361
2036	278,580	55,716	0	8,915	231,778	11,143	8,915	39,503	166,928	39,503
2037	231,778	57,945	0	6,953	180,787	8,692	6,953	41,732	132,150	41,732
2038	180,787	60,262	0	4,821	125,346	6,026	4,821	44,050	92,921	44,050
2039	125,346	62,673	0	2,507	65,180	3,134	2,507	46,460	48,967	46,460
2040	65,180	65,180	0	0	0	0	0	48,967	0	48,967
2041	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0	0

856 Reed Way Depreciation Illustration

Jack & Jill Flash

Year	Depreciable Basis				Depreciation		Adjusted Tax Basis of Depreciable Property
	Beginning Depreciable Basis	Postmortem Basis Adjustment Percentage	Allocable Postmortem Basis Adjustment	Depreciable Basis Additions 100.0%	Adjusted Depreciable Basis	Annual Depreciation	
2023	65,000	37.1%	0	0	65,000	1,625	9,750 55,250
2024	65,000	37.1%	0	10,000	75,000	1,875	11,625 63,375
2025	75,000	40.5%	0	0	75,000	1,875	13,500 61,500
2026	75,000	40.5%	0	0	75,000	1,875	15,375 59,625
2027	75,000	40.5%	0	0	75,000	1,875	17,250 57,750
2028	75,000	40.5%	0	0	75,000	1,875	19,125 55,875
2029	75,000	40.5%	0	0	75,000	1,875	21,000 54,000
2030	75,000	40.5%	0	0	75,000	1,875	22,875 52,125
2031	0	0.0%	0	0	0	0	0 0
2032	0	0.0%	0	0	0	0	0 0
2033	0	0.0%	0	0	0	0	0 0
2034	0	0.0%	0	0	0	0	0 0
2035	0	0.0%	0	0	0	0	0 0
2036	0	0.0%	0	0	0	0	0 0
2037	0	0.0%	0	0	0	0	0 0
2038	0	0.0%	0	0	0	0	0 0
2039	0	0.0%	0	0	0	0	0 0
2040	0	0.0%	0	0	0	0	0 0
2041	0	0.0%	0	0	0	0	0 0
2042	0	0.0%	0	0	0	0	0 0
2043	0	0.0%	0	0	0	0	0 0
2044	0	0.0%	0	0	0	0	0 0
2045	0	0.0%	0	0	0	0	0 0
2046	0	0.0%	0	0	0	0	0 0
2047	0	0.0%	0	0	0	0	0 0
2048	0	0.0%	0	0	0	0	0 0
2049	0	0.0%	0	0	0	0	0 0
2050	0	0.0%	0	0	0	0	0 0
2051	0	0.0%	0	0	0	0	0 0
2052	0	0.0%	0	0	0	0	0 0
2053	0	0.0%	0	0	0	0	0 0
2054	0	0.0%	0	0	0	0	0 0
2055	0	0.0%	0	0	0	0	0 0
2056	0	0.0%	0	0	0	0	0 0
2057	0	0.0%	0	0	0	0	0 0
2058	0	0.0%	0	0	0	0	0 0
2059	0	0.0%	0	0	0	0	0 0
2060	0	0.0%	0	0	0	0	0 0
2061	0	0.0%	0	0	0	0	0 0
2062	0	0.0%	0	0	0	0	0 0



Strategic Wealth Planning Illustration

Supporting Schedules for
NOTES RECEIVABLE

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Loan to Jerry Illustration

Jack & Jill Flash

Year	Beginning Balance	Note Amortization			Ending Balance	Cash Flows		Taxes	
		Total Scheduled Payments	Interest 8.00%	Scheduled Principal		Principal	Interest	Principal Pmts Subject to Tax 0.0%	Interest Pmts Subject to Tax 100.0%
2023	29,752	7,451	2,380	5,071	24,680	5,071	2,380	0	2,380
2024	24,680	7,451	1,974	5,477	19,203	5,477	1,974	0	1,974
2025	19,203	7,451	1,536	5,915	13,288	5,915	1,536	0	1,536
2026	13,288	7,451	1,063	6,388	6,900	6,388	1,063	0	1,063
2027	6,900	7,451	552	6,900	0	6,900	552	0	552
2028	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0



Loan to Jackie Illustration

Jack & Jill Flash

Year	Beginning Balance	Note Amortization			Ending Balance	Cash Flows		Taxes	
		Total Scheduled Payments	Interest 7.00%	Scheduled Principal		Principal	Interest	Principal Pmts Subject to Tax 0.0%	Interest Pmts Subject to Tax 100.0%
2023	10,919	3,223	764	2,459	8,459	2,459	764	0	764
2024	8,459	3,223	592	2,631	5,828	2,631	592	0	592
2025	5,828	3,223	408	2,815	3,013	2,815	408	0	408
2026	3,013	3,223	211	3,013	0	3,013	211	0	211
2027	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0

Self-Canceling Installment Note Payments Illustration - ShopRight IDGT

Jack & Jill Flash

Year	Beginning Balance	Note Amortization			Outstanding Balance	Source of Note Payments		
		Interest 6.00%	Principal	Total Payments		Cash Yield	Trust Investments	Trust Property
2023	3,250,000	195,000	0	195,000	3,250,000	195,000	0	0
2024	3,250,000	195,000	0	195,000	3,250,000	195,000	0	0
2025	3,250,000	195,000	0	195,000	3,250,000	195,000	0	0
2026	3,250,000	195,000	0	195,000	3,250,000	195,000	0	0
2027	3,250,000	195,000	0	195,000	3,250,000	195,000	0	0
2028	3,250,000	195,000	0	195,000	3,250,000	195,000	0	0
2029	3,250,000	195,000	0	195,000	3,250,000	195,000	0	0
2030	3,250,000	195,000	0	195,000	3,250,000	195,000	0	0
2031	3,250,000	195,000	3,250,000	3,445,000	0	429,547	2,004,302	1,011,151
2032	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0

Self-Canceling Installment Note Taxation - ShopRight IDGT

Jack & Jill Flash

Year	Total Payments	Taxation of Note Payments - Unrecognized			Outstanding Balance	Gain Realized on Jack's Death	Capital Gains & Medicare Taxes Owed by Jack's Estate
		Ordinary Income	Capital Gain	Tax-Free Return of Capital			
2023	195,000	0	0	0	3,250,000	2,275,000	614,250
2024	195,000	0	0	0	3,250,000	2,275,000	614,250
2025	195,000	0	0	0	3,250,000	2,275,000	614,250
2026	195,000	0	0	0	3,250,000	2,275,000	609,700
2027	195,000	0	0	0	3,250,000	2,275,000	609,700
2028	195,000	0	0	0	3,250,000	2,275,000	609,700
2029	195,000	0	0	0	3,250,000	2,275,000	609,700
2030	195,000	0	0	0	3,250,000	2,275,000	609,700
2031	3,445,000	0	0	0	0	0	0
2032	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0



Strategic Wealth Planning Illustration

Supporting Schedules for
OTHER UNMARKETABLE & PERSONAL ASSETS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Artwork Illustration

Jack & Jill Flash

Year	Net Worth			Capital Gains/-Losses		
	Beginning Value	Growth	Ending Value	Realized Gains/-Losses	Unrealized Gains/-Losses	Recognized Capital Gains/-Losses
2023	150,000	15,000	165,000	0	55,000	0
2024	165,000	16,500	181,500	0	71,500	0
2025	181,500	18,150	199,650	0	89,650	0
2026	199,650	19,965	219,615	0	109,615	0
2027	219,615	21,962	241,577	0	131,577	0
2028	241,577	24,158	265,734	0	155,734	0
2029	265,734	26,573	292,308	0	182,308	0
2030	292,308	29,231	321,538	0	211,538	0
2031	321,538	32,154	353,692	0	243,692	0
2032	353,692	35,369	389,061	0	279,061	0
2033	389,061	38,906	427,968	0	317,968	0
2034	427,968	42,797	470,764	0	360,764	0
2035	470,764	47,076	517,841	0	407,841	0
2036	517,841	51,784	569,625	0	459,625	0
2037	569,625	56,962	626,587	0	516,587	0
2038	626,587	62,659	689,246	0	579,246	0
2039	689,246	68,925	758,171	0	648,171	0
2040	758,171	75,817	833,988	0	723,988	0
2041	833,988	83,399	917,386	0	807,386	0
2042	917,386	91,739	1,009,125	0	899,125	0
2043	1,009,125	100,912	1,110,037	0	1,000,037	0
2044	1,110,037	111,004	1,221,041	0	1,111,041	0
2045	1,221,041	122,104	1,343,145	0	1,233,145	0
2046	1,343,145	134,315	1,477,460	0	1,367,460	0
2047	1,477,460	147,746	1,625,206	0	1,515,206	0
2048	1,625,206	162,521	1,787,726	0	1,677,726	0
2049	1,787,726	178,773	1,966,499	0	1,856,499	0
2050	1,966,499	196,650	2,163,149	0	2,053,149	0
2051	2,163,149	216,315	2,379,464	0	2,269,464	0
2052	2,379,464	237,946	2,617,410	0	2,507,410	0
2053	2,617,410	261,741	2,879,151	0	2,769,151	0
2054	2,879,151	287,915	3,167,067	0	3,057,067	0
2055	3,167,067	316,707	3,483,773	0	3,373,773	0
2056	3,483,773	348,377	3,832,150	0	3,722,150	0
2057	3,832,150	383,215	4,215,366	0	4,105,366	0
2058	4,215,366	421,537	4,636,902	0	4,526,902	0
2059	4,636,902	463,690	5,100,592	0	2,495,296	0
2060	5,100,592	510,059	5,610,652	0	3,005,355	0
2061	5,610,652	561,065	6,171,717	0	3,566,421	0
2062	6,171,717	617,172	6,788,888	0	4,183,592	0

Jewelry Illustration

Jack & Jill Flash

Year	Net Worth			Capital Gains/-Losses		
	Beginning Value	Growth	Ending Value	Realized Gains/-Losses	Unrealized Gains/-Losses	Recognized Capital Gains/-Losses
2023	35,000	1,050	36,050	0	6,050	0
2024	36,050	1,082	37,132	0	7,132	0
2025	37,132	1,114	38,245	0	8,245	0
2026	38,245	1,147	39,393	0	9,393	0
2027	39,393	1,182	40,575	0	10,575	0
2028	40,575	1,217	41,792	0	11,792	0
2029	41,792	1,254	43,046	0	13,046	0
2030	43,046	1,291	44,337	0	14,337	0
2031	44,337	1,330	45,667	0	15,667	0
2032	45,667	1,370	47,037	0	17,037	0
2033	47,037	1,411	48,448	0	18,448	0
2034	48,448	1,453	49,902	0	19,902	0
2035	49,902	1,497	51,399	0	21,399	0
2036	51,399	1,542	52,941	0	22,941	0
2037	52,941	1,588	54,529	0	24,529	0
2038	54,529	1,636	56,165	0	26,165	0
2039	56,165	1,685	57,850	0	27,850	0
2040	57,850	1,735	59,585	0	29,585	0
2041	59,585	1,788	61,373	0	31,373	0
2042	61,373	1,841	63,214	0	33,214	0
2043	63,214	1,896	65,110	0	35,110	0
2044	65,110	1,953	67,064	0	37,064	0
2045	67,064	2,012	69,076	0	39,076	0
2046	69,076	2,072	71,148	0	41,148	0
2047	71,148	2,134	73,282	0	43,282	0
2048	73,282	2,198	75,481	0	45,481	0
2049	75,481	2,264	77,745	0	47,745	0
2050	77,745	2,332	80,077	0	50,077	0
2051	80,077	2,402	82,480	0	52,480	0
2052	82,480	2,474	84,954	0	54,954	0
2053	84,954	2,549	87,503	0	57,503	0
2054	87,503	2,625	90,128	0	60,128	0
2055	90,128	2,704	92,832	0	62,832	0
2056	92,832	2,785	95,617	0	65,617	0
2057	95,617	2,869	98,485	0	68,485	0
2058	98,485	2,955	101,440	0	71,440	0
2059	101,440	3,043	104,483	0	74,483	0
2060	104,483	3,134	107,617	0	77,617	0
2061	107,617	3,229	110,846	0	80,846	0
2062	110,846	3,325	114,171	0	84,171	0

25 Breezy Way Illustration

Jack & Jill Flash

Year	Net Worth					Capital Gains/-Losses		
	Beginning Value	Disposition Proceeds	Proceeds Reinvested	Growth	Ending Value	Realized Gains/-Losses	Unrealized Gains/-Losses	Recognized Capital Gains/-Losses
2023	1,250,000	0	0	37,500	1,287,500	0	412,500	0
2024	1,287,500	0	0	38,625	1,326,125	0	451,125	0
2025	1,326,125	0	0	39,784	1,365,909	0	490,909	0
2026	1,365,909	0	0	40,977	1,406,886	0	531,886	0
2027	1,406,886	0	0	42,207	1,449,093	0	574,093	0
2028	1,449,093	0	0	43,473	1,492,565	0	617,565	0
2029	1,492,565	0	0	44,777	1,537,342	0	662,342	0
2030	1,537,342	0	0	46,120	1,583,463	0	708,463	0
2031	1,583,463	0	0	47,504	1,630,966	0	755,966	0
2032	1,630,966	0	0	48,929	1,679,895	0	804,895	0
2033	1,679,895	0	0	50,397	1,730,292	0	855,292	0
2034	1,730,292	0	0	51,909	1,782,201	0	907,201	0
2035	1,782,201	0	0	53,466	1,835,667	0	960,667	0
2036	1,835,667	1,835,667	917,834	27,535	945,369	960,667	27,535	460,667
2037	945,369	0	0	28,361	973,730	0	55,896	0
2038	973,730	0	0	29,212	1,002,942	0	85,108	0
2039	1,002,942	0	0	30,088	1,033,030	0	115,196	0
2040	1,033,030	0	0	30,991	1,064,021	0	146,187	0
2041	1,064,021	0	0	31,921	1,095,941	0	178,108	0
2042	1,095,941	0	0	32,878	1,128,820	0	210,986	0
2043	1,128,820	0	0	33,865	1,162,684	0	244,851	0
2044	1,162,684	0	0	34,881	1,197,565	0	279,731	0
2045	1,197,565	0	0	35,927	1,233,492	0	315,658	0
2046	1,233,492	0	0	37,005	1,270,496	0	352,663	0
2047	1,270,496	0	0	38,115	1,308,611	0	390,778	0
2048	1,308,611	0	0	39,258	1,347,870	0	430,036	0
2049	1,347,870	0	0	40,436	1,388,306	0	470,472	0
2050	1,388,306	0	0	41,649	1,429,955	0	512,121	0
2051	1,429,955	0	0	42,899	1,472,853	0	555,020	0
2052	1,472,853	0	0	44,186	1,517,039	0	599,205	0
2053	1,517,039	0	0	45,511	1,562,550	0	644,717	0
2054	1,562,550	0	0	46,877	1,609,427	0	691,593	0
2055	1,609,427	0	0	48,283	1,657,710	0	739,876	0
2056	1,657,710	0	0	49,731	1,707,441	0	789,607	0
2057	1,707,441	0	0	51,223	1,758,664	0	840,830	0
2058	1,758,664	0	0	52,760	1,811,424	0	893,590	0
2059	1,811,424	0	0	54,343	1,865,767	0	473,967	0
2060	1,865,767	0	0	55,973	1,921,740	0	529,940	0
2061	1,921,740	0	0	57,652	1,979,392	0	587,592	0
2062	1,979,392	0	0	59,382	2,038,774	0	646,973	0

Vacation Homes Illustration

Jack & Jill Flash

Year	Net Worth			Capital Gains/-Losses		
	Beginning Value	Growth	Ending Value	Realized Gains/-Losses	Unrealized Gains/-Losses	Recognized Capital Gains/-Losses
2023	625,000	31,250	656,250	0	176,250	0
2024	656,250	32,813	689,063	0	209,063	0
2025	689,063	34,453	723,516	0	243,516	0
2026	723,516	36,176	759,691	0	279,691	0
2027	759,691	37,985	797,676	0	317,676	0
2028	797,676	39,884	837,560	0	357,560	0
2029	837,560	41,878	879,438	0	399,438	0
2030	879,438	43,972	923,410	0	443,410	0
2031	923,410	46,170	969,580	0	489,580	0
2032	969,580	48,479	1,018,059	0	538,059	0
2033	1,018,059	50,903	1,068,962	0	588,962	0
2034	1,068,962	53,448	1,122,410	0	642,410	0
2035	1,122,410	56,121	1,178,531	0	698,531	0
2036	1,178,531	58,927	1,237,457	0	757,457	0
2037	1,237,457	61,873	1,299,330	0	819,330	0
2038	1,299,330	64,967	1,364,297	0	884,297	0
2039	1,364,297	68,215	1,432,511	0	952,511	0
2040	1,432,511	71,626	1,504,137	0	1,024,137	0
2041	1,504,137	75,207	1,579,344	0	1,099,344	0
2042	1,579,344	78,967	1,658,311	0	1,178,311	0
2043	1,658,311	82,916	1,741,227	0	1,261,227	0
2044	1,741,227	87,061	1,828,288	0	1,348,288	0
2045	1,828,288	91,414	1,919,702	0	1,439,702	0
2046	1,919,702	95,985	2,015,687	0	1,535,687	0
2047	2,015,687	100,784	2,116,472	0	1,636,472	0
2048	2,116,472	105,824	2,222,295	0	1,742,295	0
2049	2,222,295	111,115	2,333,410	0	1,853,410	0
2050	2,333,410	116,671	2,450,081	0	1,970,081	0
2051	2,450,081	122,504	2,572,585	0	2,092,585	0
2052	2,572,585	128,629	2,701,214	0	2,221,214	0
2053	2,701,214	135,061	2,836,275	0	2,356,275	0
2054	2,836,275	141,814	2,978,088	0	2,498,088	0
2055	2,978,088	148,904	3,126,993	0	2,646,993	0
2056	3,126,993	156,350	3,283,342	0	2,803,342	0
2057	3,283,342	164,167	3,447,510	0	2,967,510	0
2058	3,447,510	172,375	3,619,885	0	3,139,885	0
2059	3,619,885	180,994	3,800,879	0	1,660,440	0
2060	3,800,879	190,044	3,990,923	0	1,850,484	0
2061	3,990,923	199,546	4,190,469	0	2,050,030	0
2062	4,190,469	209,523	4,399,993	0	2,259,553	0



Personal Property Illustration

Jack & Jill Flash

Year	Net Worth			Capital Gains/-Losses		
	Beginning Value	Growth	Ending Value	Realized Gains/-Losses	Unrealized Gains/-Losses	Recognized Capital Gains/-Losses
2023	275,000	-27,500	247,500	0	-142,500	0
2024	247,500	-24,750	222,750	0	-167,250	0
2025	222,750	-22,275	200,475	0	-189,525	0
2026	200,475	-20,048	180,428	0	-209,573	0
2027	180,428	-18,043	162,385	0	-227,615	0
2028	162,385	-16,238	146,146	0	-243,854	0
2029	146,146	-14,615	131,532	0	-258,468	0
2030	131,532	-13,153	118,378	0	-271,622	0
2031	118,378	-11,838	106,541	0	-283,459	0
2032	106,541	-10,654	95,887	0	-294,113	0
2033	95,887	-9,589	86,298	0	-303,702	0
2034	86,298	-8,630	77,668	0	-312,332	0
2035	77,668	-7,767	69,901	0	-320,099	0
2036	69,901	-6,990	62,911	0	-327,089	0
2037	62,911	-6,291	56,620	0	-333,380	0
2038	56,620	-5,662	50,958	0	-339,042	0
2039	50,958	-5,096	45,862	0	-344,138	0
2040	45,862	-4,586	41,276	0	-348,724	0
2041	41,276	-4,128	37,148	0	-352,852	0
2042	37,148	-3,715	33,434	0	-356,566	0
2043	33,434	-3,343	30,090	0	-359,910	0
2044	30,090	-3,009	27,081	0	-362,919	0
2045	27,081	-2,708	24,373	0	-365,627	0
2046	24,373	-2,437	21,936	0	-368,064	0
2047	21,936	-2,194	19,742	0	-370,258	0
2048	19,742	-1,974	17,768	0	-372,232	0
2049	17,768	-1,777	15,991	0	-374,009	0
2050	15,991	-1,599	14,392	0	-375,608	0
2051	14,392	-1,439	12,953	0	-377,047	0
2052	12,953	-1,295	11,658	0	-378,342	0
2053	11,658	-1,166	10,492	0	-379,508	0
2054	10,492	-1,049	9,443	0	-380,557	0
2055	9,443	-944	8,498	0	-381,502	0
2056	8,498	-850	7,649	0	-382,351	0
2057	7,649	-765	6,884	0	-383,116	0
2058	6,884	-688	6,195	0	-383,805	0
2059	6,195	-620	5,576	0	-192,212	0
2060	5,576	-558	5,018	0	-192,770	0
2061	5,018	-502	4,516	0	-193,272	0
2062	4,516	-452	4,065	0	-193,723	0



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	Education Funding Contributions	Unpaid Prior-Year Taxes		Investment Income Generated by this Fund	Other Portfolio Income & Planned Distributions	Planned Employer Stock/Option Cash Inflows
2023	100,000	0	0	363,134	23,277	0	0	0	91,788	3,611
2024	0	0	0	10,000	23,277	60,800	0	0	86,288	1,566
2025	0	0	0	0	23,277	34,726	0	0	86,659	349
2026	0	0	0	0	23,277	37,212	0	0	88,891	23,920
2027	0	0	0	0	23,277	69,559	0	0	92,363	257
2028	0	0	0	0	23,277	84,740	0	0	94,109	265
2029	0	0	0	0	17,908	84,920	0	0	95,354	321
2030	0	0	0	0	7,788	97,664	0	0	96,948	4,483
2031	0	0	1,467,012	0	7,788	109,991	1,349,232	26,985	99,816	24,616
2032	0	0	76,380	0	0	116,895	0	0	227,958	33,812
2033	0	0	79,436	0	0	18,417	61,019	1,220	237,955	32,226
2034	0	0	82,613	0	0	2,075	80,538	1,611	242,663	30,722
2035	0	0	85,918	0	0	3,215	82,703	1,654	247,698	29,282
2036	0	0	1,007,188	0	0	1,605	1,005,583	20,112	253,905	27,920
2037	0	0	92,928	0	0	27,571	65,358	1,307	298,253	26,616
2038	0	0	96,646	0	0	3,723	92,923	1,858	305,886	25,372
2039	0	0	100,511	0	0	4,318	96,193	1,924	314,494	24,189
2040	0	0	104,532	0	0	5,412	99,120	1,982	323,039	23,061
2041	0	0	0	0	0	15,477	0	0	332,859	215,505
2042	0	0	0	0	0	91,188	0	0	366,887	0
2043	0	0	0	0	0	52,738	0	0	380,243	0
2044	0	0	0	0	0	112,562	0	0	402,314	0
2045	0	0	0	0	0	134,594	0	0	427,559	0
2046	1	0	0	0	0	138,875	0	0	452,707	0
2047	1	0	0	0	0	150,062	0	0	480,421	0
2048	1	0	0	0	0	162,695	0	0	510,802	0
2049	1	0	0	0	0	176,149	0	0	544,004	0
2050	1	0	0	0	0	191,306	0	0	580,456	0
2051	1	0	0	0	0	207,455	0	0	620,341	0
2052	1	0	0	0	0	225,043	0	0	663,997	0
2053	1	0	0	0	0	244,333	0	0	711,439	0
2054	1	0	0	0	0	264,465	0	0	763,147	0
2055	1	0	0	0	0	288,765	0	0	819,776	0
2056	1	0	0	0	0	314,925	0	0	881,371	0
2057	1	0	0	0	0	342,505	0	0	947,927	0
2058	1	0	0	0	0	370,188	0	0	1,020,261	0
2059	1	0	0	0	0	399,874	0	0	1,098,856	0
2060	1	1,008,745	0	15,866,207	0	430,090	0	0	1,183,312	0
2061	0	0	0	0	0	548,405	0	0	629,811	0
2062	0	0	0	0	0	287,452	0	0	722,142	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	Other Nontax Cash Outflows	IRA/Roth Contributions & Annuity Premiums	Estimated Tax Payments & Withholdings
2023	0	0	0	250,000	76,351	205,675	302,500	0	404,214	10,000	361,888
2024	0	0	0	254,981	92,424	205,675	341,750	315	413,289	25,000	382,097
2025	0	0	0	260,693	108,633	205,675	368,048	651	422,660	28,375	404,312
2026	0	0	0	267,245	125,441	205,675	396,077	651	432,337	29,619	443,142
2027	0	0	0	274,760	142,822	202,451	427,040	651	442,330	29,725	465,704
2028	0	0	0	283,378	160,737	195,000	460,158	651	452,651	35,186	501,141
2029	0	0	0	293,263	179,136	195,000	496,673	651	472,111	30,995	542,674
2030	0	0	0	304,600	197,951	195,000	535,850	651	474,322	32,145	585,494
2031	0	506,009	0	317,603	144,993	2,433,849	0	651	1,150,575	0	886,272
2032	0	116,880	0	332,516	235,432	0	56,150	0	374,217	0	395,898
2033	0	116,880	0	0	253,195	0	57,270	0	385,547	0	305,891
2034	0	116,880	0	0	265,954	0	58,410	0	397,232	0	320,268
2035	0	116,880	0	0	279,532	0	107,520	0	409,284	0	347,659
2036	0	116,880	0	0	293,987	0	109,670	0	421,714	0	474,351
2037	0	116,880	0	0	309,383	0	111,870	0	434,536	0	392,453
2038	0	116,880	0	0	325,790	0	114,100	0	447,761	0	409,888
2039	0	116,880	0	0	343,280	0	116,380	0	461,403	0	427,746
2040	0	116,880	28,980	0	361,932	0	118,710	0	475,476	0	445,872
2041	783,322	12,000	28,980	0	387,267	0	121,090	0	489,994	0	705,584
2042	432,706	12,000	28,980	0	414,376	0	123,510	0	504,972	0	583,787
2043	469,745	12,000	146,991	0	443,382	0	125,980	0	520,425	0	620,964
2044	629,711	12,000	146,991	0	474,419	0	128,500	0	536,369	0	703,291
2045	619,702	12,000	146,991	0	507,628	0	131,070	0	552,820	0	732,216
2046	669,572	12,000	146,991	0	543,162	0	133,690	0	569,795	0	782,515
2047	726,769	12,000	146,991	0	581,183	0	136,360	0	587,312	0	837,927
2048	784,831	12,000	146,991	0	621,866	0	139,090	0	605,389	0	896,547
2049	851,307	12,000	146,991	0	665,397	0	141,880	0	624,044	0	961,107
2050	918,713	12,000	146,991	0	711,975	0	144,710	0	643,298	0	1,029,483
2051	990,493	12,000	146,991	0	761,813	0	147,600	0	663,170	0	1,103,093
2052	1,068,110	12,000	146,991	0	815,140	0	150,560	0	683,682	0	1,182,758
2053	1,143,026	12,000	146,991	0	872,200	0	153,570	0	704,856	0	1,265,886
2054	1,230,621	12,000	146,991	0	933,254	0	156,640	0	726,713	0	1,357,963
2055	1,314,471	12,000	146,991	0	998,581	0	159,780	0	749,277	0	1,454,077
2056	1,401,429	12,000	146,991	0	1,068,482	0	162,970	0	772,574	0	1,556,783
2057	1,493,603	12,000	146,991	0	1,143,276	0	166,220	0	796,627	0	1,667,056
2058	1,588,232	12,000	146,991	0	1,223,305	0	169,550	0	821,463	0	1,784,599
2059	1,670,415	12,000	146,991	0	1,308,937	0	172,940	0	847,110	0	1,905,008
2060	1,480,256	12,000	132,501	715,249	1,400,562	0	97,750	0	868,596	0	1,742,517
2061	1,573,362	12,000	132,501	737,829	1,498,601	0	99,710	0	895,949	0	1,580,132
2062	1,651,974	12,000	132,501	761,122	1,603,504	0	101,700	0	924,200	0	1,703,238



Integrated Cash Flows Illustration

Jack & Jill Flash

Part 3 of 3

Year	Annual Gifts	Transfers to Taxable Investments	Cash Flow Surplus/ -Deficit	Deficit-Funding Sources			
				Cash Management Fund	Sales from Account #1	Sales from Account #2	Sales from Account #3
2023	68,000	0	-300,589	100,000	100,294	0	100,294
2024	136,000	0	-68,096	0	34,048	0	34,048
2025	144,000	0	-27,946	0	13,973	0	13,973
2026	144,000	0	-2,988	0	1,494	0	1,494
2027	152,000	0	-43,553	0	21,776	0	21,776
2028	152,000	0	-55,997	0	27,998	0	27,998
2029	160,000	0	-49,511	0	24,756	0	24,756
2030	160,000	0	-23,232	0	11,616	0	11,616
2031	168,000	2,697,604	2,697,604	0	0	0	0
2032	176,000	16,119	16,119	0	0	0	0
2033	176,000	0	-107,672	0	53,836	53,836	0
2034	184,000	0	-104,722	0	52,361	52,361	0
2035	192,000	0	-83,675	0	41,837	41,837	0
2036	192,000	739,991	739,991	0	0	0	0
2037	200,000	0	-97,320	0	48,660	48,660	0
2038	208,000	0	-82,839	0	41,420	41,420	0
2039	216,000	0	-91,810	0	45,905	45,905	0
2040	224,000	0	-71,643	0	35,822	35,822	0
2041	224,000	445,967	445,967	0	0	0	0
2042	232,000	0	-33,488	0	16,744	16,744	0
2043	240,000	144,213	144,213	0	0	0	0
2044	248,000	193,712	193,712	0	0	0	0
2045	256,000	169,320	169,320	0	0	0	0
2046	264,000	202,936	202,936	0	0	0	0
2047	272,000	236,423	236,423	0	0	0	0
2048	280,000	270,949	270,949	0	0	0	0
2049	288,000	312,279	312,279	0	0	0	0
2050	296,000	354,757	354,757	0	0	0	0
2051	304,000	401,520	401,520	0	0	0	0
2052	320,000	445,314	445,314	0	0	0	0
2053	328,000	496,151	496,151	0	0	0	0
2054	336,000	557,512	557,512	0	0	0	0
2055	344,000	615,480	615,480	0	0	0	0
2056	360,000	668,962	668,962	0	0	0	0
2057	368,000	735,828	735,828	0	0	0	0
2058	376,000	808,089	808,089	0	0	0	0
2059	392,000	866,146	866,146	0	0	0	0
2060	200,000	0	-13,077,035	1	6,538,517	6,538,517	0
2061	208,000	1,451,329	1,451,329	0	0	0	0
2062	212,000	1,858,053	1,858,053	0	0	0	0

Jack's Non-Asset-Based & Miscellaneous Income*Jack & Jill Flash*

Year	Own Income Sources		Social Security	Qualified & Nonqualified Plan Contributions	Total Non-Asset-Based & Miscellaneous Income
	Salary	Director Fees			
2023	200,000	25,000	0	57,500	167,500
2024	210,000	25,750	0	52,500	183,250
2025	220,500	26,523	0	55,125	191,898
2026	231,525	27,318	0	57,881	200,962
2027	243,101	28,138	0	60,775	210,464
2028	255,256	28,982	0	63,814	220,424
2029	268,019	29,851	0	67,005	230,866
2030	281,420	30,747	0	70,355	241,812
2031	0	0	0	0	0
2032	0	0	56,150	0	56,150
2033	0	0	57,270	0	57,270
2034	0	0	58,410	0	58,410
2035	0	0	59,580	0	59,580
2036	0	0	60,770	0	60,770
2037	0	0	61,990	0	61,990
2038	0	0	63,230	0	63,230
2039	0	0	64,490	0	64,490
2040	0	0	65,780	0	65,780
2041	0	0	67,100	0	67,100
2042	0	0	68,440	0	68,440
2043	0	0	69,810	0	69,810
2044	0	0	71,210	0	71,210
2045	0	0	72,630	0	72,630
2046	0	0	74,080	0	74,080
2047	0	0	75,560	0	75,560
2048	0	0	77,080	0	77,080
2049	0	0	78,620	0	78,620
2050	0	0	80,190	0	80,190
2051	0	0	81,790	0	81,790
2052	0	0	83,430	0	83,430
2053	0	0	85,100	0	85,100
2054	0	0	86,800	0	86,800
2055	0	0	88,540	0	88,540
2056	0	0	90,310	0	90,310
2057	0	0	92,110	0	92,110
2058	0	0	93,950	0	93,950
2059	0	0	95,830	0	95,830
2060	0	0	0	0	0
2061	0	0	0	0	0
2062	0	0	0	0	0

Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Jill's Non-Asset-Based & Miscellaneous Income

Jack & Jill Flash

Year	Own Income Sources		Social Security	Qualified & Nonqualified Plan Contributions	Total Non-Asset-Based & Miscellaneous Income
	Salary	Bonus			
2023	150,000	15,000	0	30,000	135,000
2024	165,000	16,500	0	23,000	158,500
2025	181,500	18,150	0	23,500	176,150
2026	199,650	19,965	0	24,500	195,115
2027	219,615	21,962	0	25,000	216,577
2028	241,577	24,158	0	26,000	239,734
2029	265,734	26,573	0	26,500	265,808
2030	292,308	29,231	0	27,500	294,038
2031	0	0	0	0	0
2032	0	0	0	0	0
2033	0	0	0	0	0
2034	0	0	0	0	0
2035	0	0	47,940	0	47,940
2036	0	0	48,900	0	48,900
2037	0	0	49,880	0	49,880
2038	0	0	50,870	0	50,870
2039	0	0	51,890	0	51,890
2040	0	0	52,930	0	52,930
2041	0	0	53,990	0	53,990
2042	0	0	55,070	0	55,070
2043	0	0	56,170	0	56,170
2044	0	0	57,290	0	57,290
2045	0	0	58,440	0	58,440
2046	0	0	59,610	0	59,610
2047	0	0	60,800	0	60,800
2048	0	0	62,010	0	62,010
2049	0	0	63,260	0	63,260
2050	0	0	64,520	0	64,520
2051	0	0	65,810	0	65,810
2052	0	0	67,130	0	67,130
2053	0	0	68,470	0	68,470
2054	0	0	69,840	0	69,840
2055	0	0	71,240	0	71,240
2056	0	0	72,660	0	72,660
2057	0	0	74,110	0	74,110
2058	0	0	75,600	0	75,600
2059	0	0	77,110	0	77,110
2060	0	0	97,750	0	97,750
2061	0	0	99,710	0	99,710
2062	0	0	101,700	0	101,700

Nontax Cash Outflows

Jack & Jill Flash

Year	Cash Outflows Other Than Purchases, Gifts & Savings	Purchases & Additions		Annual Gifts	Other Cash Gifts	Education Fund, IRA/Roth & Annuity Contributions	Bypass Trust Funding	Total Nontax Cash Outflows
		Improvements	Improvements					
2023	404,214	2,023	0	68,000	361,111	33,277	0	868,626
2024	413,289	0	10,000	136,000	0	48,277	0	607,567
2025	422,660	0	0	144,000	0	51,652	0	618,312
2026	432,337	0	0	144,000	0	52,896	0	629,233
2027	442,330	0	0	152,000	0	53,002	0	647,332
2028	452,651	0	0	152,000	0	58,463	0	663,114
2029	472,111	0	0	160,000	0	48,903	0	681,014
2030	474,322	0	0	160,000	0	39,933	0	674,255
2031	1,150,575	0	0	168,000	0	7,788	0	1,326,364
2032	374,217	0	0	176,000	0	0	0	550,217
2033	385,547	0	0	176,000	0	0	0	561,547
2034	397,232	0	0	184,000	0	0	0	581,232
2035	409,284	0	0	192,000	0	0	0	601,284
2036	421,714	0	0	192,000	0	0	0	613,714
2037	434,536	0	0	200,000	0	0	0	634,536
2038	447,761	0	0	208,000	0	0	0	655,761
2039	461,403	0	0	216,000	0	0	0	677,403
2040	475,476	0	0	224,000	0	0	0	699,476
2041	489,994	0	0	224,000	0	0	0	713,994
2042	504,972	0	0	232,000	0	0	0	736,972
2043	520,425	0	0	240,000	0	0	0	760,425
2044	536,369	0	0	248,000	0	0	0	784,369
2045	552,820	0	0	256,000	0	0	0	808,820
2046	569,795	0	0	264,000	0	0	0	833,795
2047	587,312	0	0	272,000	0	0	0	859,312
2048	605,389	0	0	280,000	0	0	0	885,389
2049	624,044	0	0	288,000	0	0	0	912,044
2050	643,298	0	0	296,000	0	0	0	939,298
2051	663,170	0	0	304,000	0	0	0	967,170
2052	683,682	0	0	320,000	0	0	0	1,003,682
2053	704,856	0	0	328,000	0	0	0	1,032,856
2054	726,713	0	0	336,000	0	0	0	1,062,713
2055	749,277	0	0	344,000	0	0	0	1,093,277
2056	772,574	0	0	360,000	0	0	0	1,132,574
2057	796,627	0	0	368,000	0	0	0	1,164,627
2058	821,463	0	0	376,000	0	0	0	1,197,463
2059	847,110	0	0	392,000	0	0	0	1,239,110
2060	868,596	0	0	200,000	0	0	15,866,207	16,934,802
2061	895,949	0	0	208,000	0	0	0	1,103,949
2062	924,200	0	0	212,000	0	0	0	1,136,200

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					
2023	230,000	20,000	21,500	5,000	5,000	5,000	0	109,714	8,000	0	404,214
2024	236,900	20,600	22,145	5,150	5,300	5,000	0	109,714	8,480	0	413,289
2025	244,007	21,218	22,809	5,305	5,618	5,000	0	109,714	8,989	0	422,660
2026	251,327	21,855	23,494	5,464	5,955	5,000	0	109,714	9,528	0	432,337
2027	258,867	22,510	24,198	5,628	6,312	5,000	0	109,714	10,100	0	442,330
2028	266,633	23,185	24,924	5,796	6,691	5,000	0	109,714	10,706	0	452,651
2029	274,632	23,881	25,672	5,970	7,093	5,000	8,800	109,714	11,348	0	472,111
2030	282,871	24,597	26,442	6,149	7,518	5,000	0	109,714	12,029	0	474,322
2031	291,357	25,335	27,236	6,334	7,969	5,000	7,850	109,714	0	669,780	1,150,575
2032	300,098	26,095	28,053	6,524	8,447	5,000	0	0	0	0	374,217
2033	309,101	26,878	28,894	6,720	8,954	5,000	0	0	0	0	385,547
2034	318,374	27,685	29,761	6,921	9,491	5,000	0	0	0	0	397,232
2035	327,925	28,515	30,654	7,129	10,061	5,000	0	0	0	0	409,284
2036	337,763	29,371	31,573	7,343	10,665	5,000	0	0	0	0	421,714
2037	347,896	30,252	32,521	7,563	11,305	5,000	0	0	0	0	434,536
2038	358,333	31,159	33,496	7,790	11,983	5,000	0	0	0	0	447,761
2039	369,082	32,094	34,501	8,024	12,702	5,000	0	0	0	0	461,403
2040	380,155	33,057	35,536	8,264	13,464	5,000	0	0	0	0	475,476
2041	391,560	34,049	36,602	8,512	14,272	5,000	0	0	0	0	489,994
2042	403,306	35,070	37,700	8,768	15,128	5,000	0	0	0	0	504,972
2043	415,406	36,122	38,831	9,031	16,036	5,000	0	0	0	0	520,425
2044	427,868	37,206	39,996	9,301	16,998	5,000	0	0	0	0	536,369
2045	440,704	38,322	41,196	9,581	18,018	5,000	0	0	0	0	552,820
2046	453,925	39,472	42,432	9,868	19,099	5,000	0	0	0	0	569,795
2047	467,543	40,656	43,705	10,164	20,245	5,000	0	0	0	0	587,312
2048	481,569	41,876	45,016	10,469	21,459	5,000	0	0	0	0	605,389
2049	496,016	43,132	46,367	10,783	22,747	5,000	0	0	0	0	624,044
2050	510,896	44,426	47,758	11,106	24,112	5,000	0	0	0	0	643,298
2051	526,223	45,759	49,190	11,440	25,558	5,000	0	0	0	0	663,170
2052	542,010	47,131	50,666	11,783	27,092	5,000	0	0	0	0	683,682
2053	558,270	48,545	52,186	12,136	28,717	5,000	0	0	0	0	704,856
2054	575,018	50,002	53,752	12,500	30,441	5,000	0	0	0	0	726,713
2055	592,269	51,502	55,364	12,875	32,267	5,000	0	0	0	0	749,277
2056	610,037	53,047	57,025	13,262	34,203	5,000	0	0	0	0	772,574
2057	628,338	54,638	58,736	13,660	36,255	5,000	0	0	0	0	796,627
2058	647,188	56,277	60,498	14,069	38,430	5,000	0	0	0	0	821,463
2059	666,604	57,966	62,313	14,491	40,736	5,000	0	0	0	0	847,110
2060	686,602	59,705	64,182	14,926	43,180	0	0	0	0	0	868,596
2061	707,200	61,496	66,108	15,374	45,771	0	0	0	0	0	895,949
2062	728,416	63,341	68,091	15,835	48,518	0	0	0	0	0	924,200

Scheduled Expenses

Jack & Jill Flash

Year	Scheduled Expenses					Total Expenses
	Living Expenses	Medical Expenses	Property Taxes	Charitable Gifts	Tax Cons. & Prep	
2023	230,000	5,000	21,500	20,000	5,000	281,500
2024	236,900	5,300	22,145	20,600	5,150	290,095
2025	244,007	5,618	22,809	21,218	5,305	298,957
2026	251,327	5,955	23,494	21,855	5,464	308,094
2027	258,867	6,312	24,198	22,510	5,628	317,516
2028	266,633	6,691	24,924	23,185	5,796	327,230
2029	274,632	7,093	25,672	23,881	5,970	337,248
2030	282,871	7,518	26,442	24,597	6,149	347,578
2031	291,357	7,969	27,236	25,335	6,334	358,231
2032	300,098	8,447	28,053	26,095	6,524	369,217
2033	309,101	8,954	28,894	26,878	6,720	380,547
2034	318,374	9,491	29,761	27,685	6,921	392,232
2035	327,925	10,061	30,654	28,515	7,129	404,284
2036	337,763	10,665	31,573	29,371	7,343	416,714
2037	347,896	11,305	32,521	30,252	7,563	429,536
2038	358,333	11,983	33,496	31,159	7,790	442,761
2039	369,082	12,702	34,501	32,094	8,024	456,403
2040	380,155	13,464	35,536	33,057	8,264	470,476
2041	391,560	14,272	36,602	34,049	8,512	484,994
2042	403,306	15,128	37,700	35,070	8,768	499,972
2043	415,406	16,036	38,831	36,122	9,031	515,425
2044	427,868	16,998	39,996	37,206	9,301	531,369
2045	440,704	18,018	41,196	38,322	9,581	547,820
2046	453,925	19,099	42,432	39,472	9,868	564,795
2047	467,543	20,245	43,705	40,656	10,164	582,312
2048	481,569	21,459	45,016	41,876	10,469	600,389
2049	496,016	22,747	46,367	43,132	10,783	619,044
2050	510,896	24,112	47,758	44,426	11,106	638,298
2051	526,223	25,558	49,190	45,759	11,440	658,170
2052	542,010	27,092	50,666	47,131	11,783	678,682
2053	558,270	28,717	52,186	48,545	12,136	699,856
2054	575,018	30,441	53,752	50,002	12,500	721,713
2055	592,269	32,267	55,364	51,502	12,875	744,277
2056	610,037	34,203	57,025	53,047	13,262	767,574
2057	628,338	36,255	58,736	54,638	13,660	791,627
2058	647,188	38,430	60,498	56,277	14,069	816,463
2059	666,604	40,736	62,313	57,966	14,491	842,110
2060	686,602	43,180	64,182	59,705	14,926	868,596
2061	707,200	45,771	66,108	61,496	15,374	895,949
2062	728,416	48,518	68,091	63,341	15,835	924,200



Strategic Wealth Planning Illustration

Supporting Schedules for
DEBTS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

25 Breezy Way Illustration

Jack & Jill Flash

Year	Beginning Balance	Debt Amortization					Ending Balance
		Total Scheduled Payments	Interest 6.00%	Scheduled Principal	Additional Planned Principal	Principal Paid With Cash Flow Surplus	
2023	641,778	47,222	38,507	8,715	10,000	0	623,063
2024	623,063	47,222	37,384	9,838	10,000	0	603,225
2025	603,225	47,222	36,194	11,028	10,000	0	582,197
2026	582,197	47,222	34,932	12,290	10,000	0	559,907
2027	559,907	47,222	33,594	13,627	10,000	0	536,279
2028	536,279	47,222	32,177	15,045	10,000	0	511,234
2029	511,234	47,222	30,674	16,548	10,000	0	484,687
2030	484,687	47,222	29,081	18,141	10,000	0	456,546
2031	456,546	47,222	27,393	19,829	10,000	426,717	0
2032	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0

423 Sun Circle Illustration

Jack & Jill Flash

Year	Beginning Balance	Debt Amortization					Ending Balance
		Total Scheduled Payments	Interest 6.00%	Scheduled Principal	Additional Planned Principal	Principal Paid With Cash Flow Surplus	
2023	239,259	25,741	14,356	11,385	5,000	0	222,874
2024	222,874	25,741	13,372	12,368	5,000	0	205,506
2025	205,506	25,741	12,330	13,410	5,000	0	187,096
2026	187,096	25,741	11,226	14,515	5,000	0	167,581
2027	167,581	25,741	10,055	15,686	5,000	0	146,895
2028	146,895	25,741	8,814	16,927	5,000	0	124,968
2029	124,968	25,741	7,498	18,243	5,000	0	101,725
2030	101,725	25,741	6,104	19,637	5,000	0	77,088
2031	77,088	25,741	4,625	21,115	5,000	50,973	0
2032	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0

1615 Grove Lane Illustration

Jack & Jill Flash

Year	Beginning Balance	Debt Amortization					Ending Balance
		Total Scheduled Payments	Interest 6.00%	Scheduled Principal	Additional Planned Principal	Principal Paid With Cash Flow Surplus	
2023	261,648	19,252	15,699	3,553	2,500	0	255,595
2024	255,595	19,252	15,336	3,916	2,500	0	249,179
2025	249,179	19,252	14,951	4,301	2,500	0	242,377
2026	242,377	19,252	14,543	4,709	2,500	0	235,168
2027	235,168	19,252	14,110	5,142	2,500	0	227,526
2028	227,526	19,252	13,652	5,600	2,500	0	219,426
2029	219,426	19,252	13,166	6,086	2,500	0	210,839
2030	210,839	19,252	12,650	6,602	2,500	0	201,738
2031	201,738	19,252	12,104	7,148	2,500	192,090	0
2032	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0



Strategic Wealth Planning Illustration

Supporting Schedules for
EDUCATION COSTS & FUNDING

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Education Costs Summary Illustration

Jack & Jill Flash

Year	Education Costs					Total Education Costs	After-Tax Education Fund Distributions	Education Costs Funded from General Assets
	Jeff	Jenny	Billy K-12	Billy College	Joe			
2023	0	0	8,000	0	20,000	28,000	20,000	8,000
2024	0	0	8,480	0	21,200	29,680	21,200	8,480
2025	0	0	8,989	0	22,472	31,461	22,472	8,989
2026	0	0	9,528	0	23,820	33,348	23,820	9,528
2027	0	0	10,100	0	12,625	22,725	12,625	10,100
2028	0	13,382	10,706	0	13,382	37,470	26,765	10,706
2029	17,022	14,185	11,348	0	0	42,556	31,207	11,348
2030	18,044	15,036	12,029	0	0	45,109	33,080	12,029
2031	19,126	15,938	0	39,846	0	74,911	74,911	0
2032	20,274	0	0	42,237	0	62,511	62,511	0
2033	21,490	0	0	44,771	0	66,261	66,261	0
2034	22,780	0	0	47,457	0	70,237	70,237	0
2035	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0

Education Funding Summary Illustration

Jack & Jill Flash

Year	Aggregate Beginning Balance	Total Fund Contributions	Aggregate Education Fund Earnings	Aggregate Education Costs	Aggregate Pretax Education Fund Distributions	Fund Balances	
						Aggregate Ending Pretax Balance	Aggregate Ending After-Tax Balance
2023	51,000	97,073	10,156	28,000	20,000	138,229	138,229
2024	138,229	23,277	11,486	29,680	21,200	151,792	151,792
2025	151,792	23,277	12,864	31,461	22,472	165,461	165,461
2026	165,461	23,277	14,292	33,348	23,820	179,210	179,210
2027	179,210	23,277	15,771	22,725	12,625	205,633	205,633
2028	205,633	23,277	18,086	37,470	26,765	220,231	220,231
2029	220,231	17,908	19,051	42,556	31,207	225,983	225,983
2030	225,983	7,788	18,702	45,109	33,080	219,393	219,393
2031	219,393	7,788	18,175	74,911	74,911	170,445	170,445
2032	170,445	0	13,636	62,511	62,511	121,570	121,570
2033	121,570	0	9,726	66,261	66,261	65,034	65,034
2034	65,034	0	5,203	70,237	70,237	0	0
2035	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0

Education Funding Illustration for Jeff

Jack & Jill Flash

Year	Beginning Balance	Fund Contributions			Current-Year Returns		Education Fund Distributions			Ending Balance
		Planned Fund Contributions	Additional Fund Contributions	Total Fund Contributions	Income 2.0%	Growth 6.0%	Pretax Fund Distributions	Estimated Tax on Distributions	After-Tax Fund Distributions	
2023	0	5,000	5,120	10,120	202	607	0	0	0	10,929
2024	10,929	5,000	5,120	10,120	421	1,263	0	0	0	22,733
2025	22,733	5,000	5,120	10,120	657	1,971	0	0	0	35,481
2026	35,481	5,000	5,120	10,120	912	2,736	0	0	0	49,249
2027	49,249	5,000	5,120	10,120	1,187	3,562	0	0	0	64,118
2028	64,118	5,000	5,120	10,120	1,485	4,454	0	0	0	80,177
2029	80,177	5,000	5,120	10,120	1,806	5,418	17,022	0	17,022	80,498
2030	80,498	0	0	0	1,610	4,830	18,044	0	18,044	68,894
2031	68,894	0	0	0	1,378	4,134	19,126	0	19,126	55,280
2032	55,280	0	0	0	1,106	3,317	20,274	0	20,274	39,428
2033	39,428	0	0	0	789	2,366	21,490	0	21,490	21,092
2034	21,092	0	0	0	422	1,266	22,780	0	22,780	0
2035	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0	0

Education Funding Illustration for Jenny

Jack & Jill Flash

Year	Beginning Balance	Fund Contributions			Current-Year Returns		Education Fund Distributions			Ending Balance
		Planned Fund Contributions	Additional Fund Contributions	Total Fund Contributions	Income 2.0%	Growth 6.0%	Pretax Fund Distributions	Estimated Tax on Distributions	After-Tax Fund Distributions	
2023	6,000	5,000	369	5,369	227	682	0	0	0	12,279
2024	12,279	5,000	369	5,369	353	1,059	0	0	0	19,060
2025	19,060	5,000	369	5,369	489	1,466	0	0	0	26,383
2026	26,383	5,000	369	5,369	635	1,905	0	0	0	34,293
2027	34,293	5,000	369	5,369	793	2,380	0	0	0	42,835
2028	42,835	5,000	369	5,369	964	2,892	13,382	0	13,382	38,678
2029	38,678	0	0	0	774	2,321	14,185	0	14,185	27,587
2030	27,587	0	0	0	552	1,655	15,036	0	15,036	14,758
2031	14,758	0	0	0	295	885	15,938	0	15,938	0
2032	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0	0

Education Funding Illustration for Billy College

Jack & Jill Flash

Year	Beginning Balance	Fund Contributions			Current-Year Returns		Education Fund Distributions			Ending Balance
		Planned Fund Contributions	Additional Fund Contributions	Total Fund Contributions	Income 2.0%	Growth 6.0%	Pretax Fund Distributions	Estimated Tax on Distributions	After-Tax Fund Distributions	
2023	25,000	5,000	2,788	7,788	656	1,967	0	0	0	35,411
2024	35,411	5,000	2,788	7,788	864	2,592	0	0	0	46,656
2025	46,656	5,000	2,788	7,788	1,089	3,267	0	0	0	58,799
2026	58,799	5,000	2,788	7,788	1,332	3,995	0	0	0	71,915
2027	71,915	5,000	2,788	7,788	1,594	4,782	0	0	0	86,079
2028	86,079	5,000	2,788	7,788	1,877	5,632	0	0	0	101,377
2029	101,377	5,000	2,788	7,788	2,183	6,550	0	0	0	117,898
2030	117,898	5,000	2,788	7,788	2,514	7,541	0	0	0	135,741
2031	135,741	5,000	2,788	7,788	2,871	8,612	39,846	0	39,846	115,166
2032	115,166	0	0	0	2,303	6,910	42,237	0	42,237	82,142
2033	82,142	0	0	0	1,643	4,929	44,771	0	44,771	43,942
2034	43,942	0	0	0	879	2,637	47,457	0	47,457	0
2035	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0	0



Education Funding Illustration for Joe

Jack & Jill Flash

Year	Beginning Balance	Fund Contributions			Current-Year Returns			Education Fund Distributions			Ending Balance
		Planned Fund Contributions	Additional Fund Contributions	Total Fund Contributions	Income 2.0%	Growth 6.0%	Taxes	Pretax Fund Distributions	Estimated Tax on Distributions	After-Tax Fund Distributions	
2023	20,000	35,000	38,796	73,796	1,876	5,628	1,690	20,000	0	20,000	79,609
2024	79,609	0	0	0	1,592	4,777	1,435	21,200	0	21,200	63,343
2025	63,343	0	0	0	1,267	3,801	1,141	22,472	0	22,472	44,798
2026	44,798	0	0	0	896	2,688	807	23,820	0	23,820	23,754
2027	23,754	0	0	0	475	1,425	428	12,625	0	12,625	12,601
2028	12,601	0	0	0	252	756	227	13,382	0	13,382	0
2029	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0	0	0





Strategic Wealth Planning Illustration

Supporting Schedules for
INCOME & EMPLOYMENT TAXES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Income & Employment Taxes

Jack & Jill Flash

Year	Federal Income Taxes				FICA & SECA Employment Taxes	Unearned Income Medicare Surtax	Total Federal Taxes	State Income Tax	Total Taxes
	Federal Regular Income Tax	Net Regular Income Tax	Alternative Minimum Tax	Current-Year Creditable AMT					
2023	327,044	327,044	0	0	25,954	13,069	366,067	57,283	423,350
2024	322,739	322,739	0	0	26,907	11,776	361,422	56,455	417,877
2025	342,257	342,257	0	0	27,878	11,909	382,044	59,481	441,524
2026	413,509	413,509	0	0	29,508	12,555	455,572	65,018	520,591
2027	437,400	437,400	0	0	30,310	13,862	481,573	68,872	550,445
2028	465,851	465,851	0	0	31,787	15,143	512,781	73,280	586,061
2029	510,369	510,369	0	0	33,577	16,590	560,536	79,803	640,338
2030	555,519	555,519	0	0	35,274	18,226	609,019	86,467	695,486
2031	795,071	795,071	0	0	355	61,340	856,766	146,401	1,003,167
2032	336,168	336,168	0	0	0	20,544	356,712	57,602	414,314
2033	227,972	227,972	12,964	0	0	22,540	263,476	44,490	307,966
2034	240,053	240,053	12,803	0	0	23,811	276,666	46,816	323,483
2035	267,245	267,245	8,163	0	0	24,898	300,305	48,959	349,264
2036	373,990	373,990	9,173	0	0	43,954	427,116	74,806	501,923
2037	306,927	306,927	4,337	0	0	28,976	340,240	55,936	396,176
2038	322,011	322,011	3,285	0	0	30,311	355,606	58,599	414,206
2039	337,803	337,803	2,230	0	0	31,708	371,741	61,417	433,159
2040	362,232	362,232	0	0	0	33,839	396,071	65,278	461,349
2041	655,284	655,284	0	0	0	36,146	691,431	105,341	796,772
2042	517,407	517,407	0	0	0	34,461	551,867	84,658	636,526
2043	597,319	597,319	0	0	0	40,461	637,780	95,747	733,527
2044	686,766	686,766	0	0	0	42,824	729,591	108,294	837,885
2045	712,891	712,891	0	0	0	45,431	758,322	112,769	871,091
2046	763,928	763,928	0	0	0	48,151	812,079	120,498	932,577
2047	820,495	820,495	0	0	0	51,105	871,600	129,023	1,000,623
2048	880,324	880,324	0	0	0	54,315	934,639	138,057	1,072,696
2049	946,592	946,592	0	0	0	57,804	1,004,395	148,018	1,152,413
2050	1,016,744	1,016,744	0	0	0	61,607	1,078,351	158,588	1,236,939
2051	1,092,398	1,092,398	0	0	0	65,753	1,158,151	169,985	1,328,135
2052	1,174,482	1,174,482	0	0	0	70,273	1,244,755	182,336	1,427,091
2053	1,259,910	1,259,910	0	0	0	75,187	1,335,096	195,255	1,530,351
2054	1,356,333	1,356,333	0	0	0	80,659	1,436,992	209,737	1,646,728
2055	1,457,343	1,457,343	0	0	0	86,688	1,544,031	224,972	1,769,003
2056	1,564,867	1,564,867	0	0	0	93,199	1,658,066	241,222	1,899,287
2057	1,678,698	1,678,698	0	0	0	100,083	1,778,781	258,463	2,037,245
2058	1,800,038	1,800,038	0	0	0	107,565	1,907,603	276,871	2,184,473
2059	1,923,621	1,923,621	0	0	0	115,695	2,039,315	295,783	2,335,099
2060	1,888,130	1,888,130	0	0	0	98,706	1,986,836	304,086	2,290,922
2061	1,589,664	1,589,664	0	0	0	40,250	1,629,914	237,670	1,867,584
2062	1,715,469	1,715,469	0	0	0	46,993	1,762,462	256,692	2,019,154



Federal Taxable Income Illustration

Jack & Jill Flash

Year	Regular Tax					Alternative Minimum Tax					
	Adjusted Gross Income	Greater of Itemized Deductions or Std Deduction	Pre-QBID Federal Taxable Income	Qualified Business Income Deduction	Federal Taxable Income	Less: Regular Long-Term Capital Gain	Plus: AMT Long-Term Capital Gain	Std Deduction or 3% Itemized	Allowable SALT Deduction	Positive AMT ISO Adjustment	AMTI Net of AMT Exemption
2023	1,232,159	75,000	1,157,159	7,875	1,149,284	-118,152	118,152	0	10,000	0	1,033,530
2024	1,217,161	75,915	1,141,246	10,639	1,130,607	-91,339	91,339	0	10,000	18	1,010,375
2025	1,279,294	76,869	1,202,425	13,512	1,188,913	-88,546	88,546	0	10,000	0	1,064,713
2026	1,395,842	128,902	1,266,940	0	1,266,940	-92,696	92,696	-31,590	88,512	0	1,323,862
2027	1,472,503	130,355	1,342,148	0	1,342,148	-108,898	108,898	-33,581	93,070	0	1,401,638
2028	1,560,188	131,976	1,428,212	0	1,428,212	-123,550	123,550	-35,893	98,204	0	1,490,524
2029	1,690,101	134,383	1,555,718	0	1,555,718	-139,050	139,050	-39,464	105,475	0	1,621,729
2030	1,822,762	136,783	1,685,978	0	1,685,978	-155,617	155,617	-43,106	112,909	0	1,755,782
2031	3,020,730	160,423	2,860,308	0	2,860,308	-1,287,193	1,286,463	-78,697	173,636	2,285	2,956,801
2032	1,253,918	86,415	1,167,504	0	1,167,504	-178,953	178,296	-25,336	85,655	0	1,227,166
2033	994,252	83,086	911,166	0	911,166	-205,083	204,491	-17,177	73,384	0	966,782
2034	1,043,424	85,990	957,434	0	957,434	-221,626	221,093	-18,272	76,577	0	1,015,207
2035	1,129,741	87,658	1,042,083	0	1,042,083	-234,981	234,502	-20,470	79,613	0	1,100,746
2036	1,650,284	100,066	1,550,218	0	1,550,218	-702,422	701,991	-35,685	106,379	0	1,620,482
2037	1,276,589	94,651	1,181,939	0	1,181,939	-268,926	268,538	-24,058	88,457	0	1,245,949
2038	1,333,626	97,912	1,235,715	0	1,235,715	-284,678	284,329	-25,343	92,096	0	1,302,118
2039	1,393,865	101,303	1,292,562	0	1,292,562	-302,204	301,890	-26,709	95,919	0	1,361,456
2040	1,475,062	105,179	1,369,883	0	1,369,883	-316,641	316,358	-28,692	100,814	0	1,441,722
2041	2,280,402	123,606	2,156,796	0	2,156,796	-393,263	390,717	-52,386	141,944	0	2,243,807
2042	1,870,923	117,809	1,753,114	0	1,753,114	-252,536	252,536	-39,620	122,359	0	1,835,853
2043	2,096,973	124,794	1,972,179	0	1,972,179	-266,906	266,906	-45,907	134,578	0	2,060,850
2044	2,352,314	132,440	2,219,874	0	2,219,874	-286,262	286,262	-53,057	148,291	0	2,315,108
2045	2,446,299	136,935	2,309,364	0	2,309,364	-307,173	307,173	-55,351	153,965	0	2,407,977
2046	2,605,503	142,816	2,462,688	0	2,462,688	-329,551	329,551	-59,586	162,930	0	2,566,032
2047	2,780,723	149,098	2,631,626	0	2,631,626	-353,653	353,653	-64,286	172,728	0	2,740,067
2048	2,966,253	155,671	2,810,582	0	2,810,582	-379,711	379,711	-69,278	183,073	0	2,924,378
2049	3,170,447	162,704	3,007,743	0	3,007,743	-407,947	407,947	-74,812	194,384	0	3,127,315
2050	3,386,941	170,073	3,216,868	0	3,216,868	-438,611	438,611	-80,698	206,345	0	3,342,515
2051	3,620,101	177,869	3,442,232	0	3,442,232	-471,948	471,948	-87,065	219,175	0	3,574,342
2052	3,872,503	186,142	3,686,361	0	3,686,361	-508,219	508,219	-93,992	233,003	0	3,825,372
2053	4,136,360	194,745	3,941,615	0	3,941,615	-547,668	547,668	-101,241	247,441	0	4,087,814
2054	4,431,628	204,076	4,227,552	0	4,227,552	-590,576	590,576	-109,414	263,488	0	4,381,627
2055	4,742,121	213,816	4,528,305	0	4,528,305	-637,282	637,282	-118,022	280,336	0	4,690,620
2056	5,073,029	224,072	4,848,958	0	4,848,958	-688,100	688,100	-127,222	298,247	0	5,019,983
2057	5,423,928	234,837	5,189,091	0	5,189,091	-743,328	743,328	-137,000	317,199	0	5,369,290
2058	5,798,305	246,185	5,552,120	0	5,552,120	-803,347	803,347	-147,461	337,369	0	5,742,028
2059	6,182,945	257,857	5,925,088	0	5,925,088	-868,568	868,568	-158,205	358,096	0	6,124,980
2060	6,288,688	262,730	6,025,958	0	6,025,958	-1,042,537	1,042,537	-165,243	368,268	0	6,228,984
2061	4,965,765	240,422	4,725,343	0	4,725,343	-148,454	148,454	-124,851	303,778	0	4,904,270
2062	5,351,711	252,417	5,099,294	0	5,099,294	-191,011	191,011	-135,707	324,783	0	5,288,370



State Taxable Income Illustration

Jack & Jill Flash

Year	Pre-QBID Federal Taxable Income	State Additions & Subtractions			State Taxable Income
		State Income Tax Deduction Addition	Social Security Subtraction	Other Adjustments	
2023	1,157,159	10,000	0	-21,500	1,145,659
2024	1,141,246	10,000	0	-22,145	1,129,101
2025	1,202,425	10,000	0	-22,809	1,189,615
2026	1,266,940	46,408	0	-18,740	1,300,368
2027	1,342,148	48,862	0	-19,417	1,377,439
2028	1,428,212	51,612	0	-20,164	1,465,599
2029	1,555,718	55,457	0	-21,280	1,596,057
2030	1,685,978	59,361	0	-22,311	1,729,340
2031	2,860,308	88,496	0	-30,383	2,928,011
2032	1,167,504	44,543	47,728	-12,276	1,152,043
2033	911,166	36,868	48,680	-9,555	889,800
2034	957,434	38,612	49,649	-10,068	936,329
2035	1,042,083	39,690	91,392	-11,202	979,179
2036	1,550,218	55,142	93,220	-16,020	1,496,120
2037	1,181,939	44,600	95,090	-12,722	1,118,727
2038	1,235,715	46,550	96,985	-13,294	1,171,986
2039	1,292,562	48,603	98,923	-13,895	1,228,347
2040	1,369,883	51,287	100,904	-14,701	1,305,565
2041	2,156,796	73,985	102,927	-21,030	2,106,824
2042	1,753,114	63,352	104,984	-18,314	1,693,169
2043	1,972,179	69,997	107,083	-20,157	1,914,936
2044	2,219,874	77,319	109,225	-22,082	2,165,886
2045	2,309,364	80,307	111,410	-22,890	2,255,372
2046	2,462,688	85,024	113,637	-24,112	2,409,963
2047	2,631,626	90,152	115,906	-25,415	2,580,456
2048	2,810,582	95,539	118,227	-26,760	2,761,135
2049	3,007,743	101,395	120,598	-28,190	2,960,350
2050	3,216,868	107,554	123,004	-29,665	3,171,754
2051	3,442,232	114,123	125,460	-31,203	3,399,692
2052	3,686,361	121,158	127,976	-32,813	3,646,730
2053	3,941,615	128,468	130,535	-34,455	3,905,094
2054	4,227,552	136,535	133,144	-36,212	4,194,731
2055	4,528,305	144,958	135,813	-38,008	4,499,442
2056	4,848,958	153,863	138,525	-39,863	4,824,433
2057	5,189,091	163,235	141,287	-41,772	5,169,267
2058	5,552,120	173,154	144,118	-43,744	5,537,413
2059	5,925,088	183,314	146,999	-45,735	5,915,668
2060	6,025,958	186,676	83,088	-47,833	6,081,714
2061	4,725,343	156,434	84,754	-43,615	4,753,408
2062	5,099,294	166,940	86,445	-45,955	5,133,834

Jack's Social Security & Medicare Employment Tax Illustration

Jack & Jill Flash

Year	Applicable Threshold	Income		FICA Taxes on Wages			SECA Taxes on Net SE Income			Total FICA & SECA Taxes
		FICA Wages	Net SE Income	Social Security Tax	Base Medicare Tax	Additional Medicare Tax	Social Security Tax	Base Medicare Tax	Additional Medicare Tax	
2023	250,000	200,000	25,000	9,932	2,900	0	0	670	0	13,502
2024	250,000	210,000	25,750	10,230	3,045	0	0	690	0	13,965
2025	250,000	220,500	26,523	10,537	3,197	0	0	710	0	14,444
2026	250,000	231,525	27,318	10,853	3,357	0	0	732	61	15,003
2027	250,000	243,101	28,138	11,179	3,525	0	0	754	172	15,629
2028	250,000	255,256	28,982	11,513	3,701	47	0	776	241	16,279
2029	250,000	268,019	29,851	11,858	3,886	162	0	799	248	16,954
2030	250,000	281,420	30,747	12,214	4,081	283	0	823	256	17,656
2031	250,000	0	0	0	0	0	0	0	0	0
2032	250,000	0	0	0	0	0	0	0	0	0
2033	250,000	0	0	0	0	0	0	0	0	0
2034	250,000	0	0	0	0	0	0	0	0	0
2035	250,000	0	0	0	0	0	0	0	0	0
2036	250,000	0	0	0	0	0	0	0	0	0
2037	250,000	0	0	0	0	0	0	0	0	0
2038	250,000	0	0	0	0	0	0	0	0	0
2039	250,000	0	0	0	0	0	0	0	0	0
2040	250,000	0	0	0	0	0	0	0	0	0
2041	250,000	0	0	0	0	0	0	0	0	0
2042	250,000	0	0	0	0	0	0	0	0	0
2043	250,000	0	0	0	0	0	0	0	0	0
2044	250,000	0	0	0	0	0	0	0	0	0
2045	250,000	0	0	0	0	0	0	0	0	0
2046	250,000	0	0	0	0	0	0	0	0	0
2047	250,000	0	0	0	0	0	0	0	0	0
2048	250,000	0	0	0	0	0	0	0	0	0
2049	250,000	0	0	0	0	0	0	0	0	0
2050	250,000	0	0	0	0	0	0	0	0	0
2051	250,000	0	0	0	0	0	0	0	0	0
2052	250,000	0	0	0	0	0	0	0	0	0
2053	250,000	0	0	0	0	0	0	0	0	0
2054	250,000	0	0	0	0	0	0	0	0	0
2055	250,000	0	0	0	0	0	0	0	0	0
2056	250,000	0	0	0	0	0	0	0	0	0
2057	250,000	0	0	0	0	0	0	0	0	0
2058	250,000	0	0	0	0	0	0	0	0	0
2059	250,000	0	0	0	0	0	0	0	0	0
2060	200,000	0	0	0	0	0	0	0	0	0
2061	200,000	0	0	0	0	0	0	0	0	0
2062	200,000	0	0	0	0	0	0	0	0	0

Jill's Social Security & Medicare Employment Tax Illustration

Jack & Jill Flash

Year	Applicable Threshold	Income		FICA Taxes on Wages			Total FICA & SECA Taxes
		FICA Wages	Net SE Income	Social Security Tax	Base Medicare Tax	Additional Medicare Tax	
2023	250,000	173,759	0	9,932	2,520	0	12,452
2024	250,000	187,044	0	10,230	2,712	0	12,942
2025	250,000	199,756	0	10,537	2,896	0	13,433
2026	250,000	251,175	0	10,853	3,642	11	14,506
2027	250,000	241,577	0	11,179	3,503	0	14,681
2028	250,000	265,734	0	11,513	3,853	142	15,508
2029	250,000	298,544	0	11,858	4,329	437	16,623
2030	250,000	325,690	0	12,214	4,723	681	17,618
2031	250,000	4,646	0	288	67	0	355
2032	250,000	0	0	0	0	0	0
2033	250,000	0	0	0	0	0	0
2034	250,000	0	0	0	0	0	0
2035	250,000	0	0	0	0	0	0
2036	250,000	0	0	0	0	0	0
2037	250,000	0	0	0	0	0	0
2038	250,000	0	0	0	0	0	0
2039	250,000	0	0	0	0	0	0
2040	250,000	0	0	0	0	0	0
2041	250,000	0	0	0	0	0	0
2042	250,000	0	0	0	0	0	0
2043	250,000	0	0	0	0	0	0
2044	250,000	0	0	0	0	0	0
2045	250,000	0	0	0	0	0	0
2046	250,000	0	0	0	0	0	0
2047	250,000	0	0	0	0	0	0
2048	250,000	0	0	0	0	0	0
2049	250,000	0	0	0	0	0	0
2050	250,000	0	0	0	0	0	0
2051	250,000	0	0	0	0	0	0
2052	250,000	0	0	0	0	0	0
2053	250,000	0	0	0	0	0	0
2054	250,000	0	0	0	0	0	0
2055	250,000	0	0	0	0	0	0
2056	250,000	0	0	0	0	0	0
2057	250,000	0	0	0	0	0	0
2058	250,000	0	0	0	0	0	0
2059	250,000	0	0	0	0	0	0
2060	200,000	0	0	0	0	0	0
2061	200,000	0	0	0	0	0	0
2062	200,000	0	0	0	0	0	0

Unearned Income Medicare Surtax Illustration

Jack & Jill Flash

Year	Interest, Dividends, Annuities, Rents, Royalties & Other Passive Income					Capital Gains		Investment Interest Expense	Unearned Income Medicare Surtax			
	Employer Stock & Other Portfolios	Nonqualified Annuity Distributions	Business & Real Estate Income	Interest on Notes Receivable	Trusts & Other Ordinary Income	Current-Year Net Capital Gains/-Losses	Less: Gains Not Subject to Surtax		Net Investment Income	Adjusted Gross Income	Applicable Threshold	Medicare Surtax 3.8%
2023	91,986	0	43,155	3,144	18,127	187,516	0	0	343,928	1,232,159	250,000	13,069
2024	86,523	0	45,449	2,567	26,874	148,800	0	315	309,897	1,217,161	250,000	11,776
2025	86,901	0	47,694	1,944	37,551	139,955	0	651	313,394	1,279,294	250,000	11,909
2026	89,141	0	50,028	1,274	50,017	140,589	0	651	330,398	1,395,842	250,000	12,555
2027	92,620	0	52,456	552	64,853	154,960	0	651	364,791	1,472,503	250,000	13,862
2028	94,375	0	54,982	0	81,962	167,824	0	651	398,491	1,560,188	250,000	15,143
2029	95,675	0	57,608	0	101,980	181,963	0	651	436,575	1,690,101	250,000	16,590
2030	97,279	0	60,339	0	124,863	197,799	0	651	479,630	1,822,762	250,000	18,226
2031	127,833	0	26,439	0	143,589	1,329,520	12,523	651	1,614,208	3,020,730	250,000	61,340
2032	228,916	0	24,442	0	62,709	235,849	11,271	0	540,644	1,253,918	250,000	20,544
2033	240,063	0	22,242	0	66,987	274,007	10,144	0	593,155	994,252	250,000	22,540
2034	245,096	0	19,827	0	71,636	299,165	9,130	0	626,595	1,043,424	250,000	23,811
2035	250,114	0	17,184	0	76,688	319,430	8,217	0	655,199	1,129,741	250,000	24,898
2036	274,724	0	14,297	0	82,176	792,871	7,395	0	1,156,673	1,650,284	250,000	43,954
2037	300,216	0	11,151	0	88,140	369,668	6,655	0	762,520	1,276,589	250,000	28,976
2038	308,352	0	7,732	0	94,619	392,933	5,990	0	797,646	1,333,626	250,000	30,311
2039	316,981	0	4,020	0	101,660	417,146	5,391	0	834,416	1,393,865	250,000	31,708
2040	325,544	23,097	0	0	109,310	437,395	4,852	0	890,494	1,475,062	250,000	33,839
2041	333,343	23,097	0	0	118,771	519,676	43,666	0	951,220	2,280,402	250,000	36,146
2042	366,887	23,097	0	0	129,050	387,823	0	0	906,857	1,870,923	250,000	34,461
2043	380,243	134,381	0	0	140,220	409,919	0	0	1,064,763	2,096,973	250,000	40,461
2044	402,314	134,381	0	0	152,356	437,907	0	0	1,126,959	2,352,314	250,000	42,824
2045	427,559	134,381	0	0	165,542	468,078	0	0	1,195,560	2,446,299	250,000	45,431
2046	452,707	134,381	0	0	179,870	500,175	0	0	1,267,133	2,605,503	250,000	48,151
2047	480,421	134,381	0	0	195,437	534,624	0	0	1,344,865	2,780,723	250,000	51,105
2048	510,802	134,381	0	0	212,352	571,794	0	0	1,429,330	2,966,253	250,000	54,315
2049	544,004	134,381	0	0	230,732	612,028	0	0	1,521,145	3,170,447	250,000	57,804
2050	580,456	134,381	0	0	250,701	655,711	0	0	1,621,249	3,386,941	250,000	61,607
2051	620,341	134,381	0	0	272,400	703,213	0	0	1,730,335	3,620,101	250,000	65,753
2052	663,997	134,381	0	0	295,976	754,924	0	0	1,849,278	3,872,503	250,000	70,273
2053	711,439	134,381	0	0	321,592	811,187	0	0	1,978,600	4,136,360	250,000	75,187
2054	763,147	137,626	0	0	349,426	872,410	0	0	2,122,610	4,431,628	250,000	80,659
2055	819,776	142,710	0	0	379,669	939,100	0	0	2,281,256	4,742,121	250,000	86,688
2056	881,371	146,991	0	0	412,529	1,011,702	0	0	2,452,594	5,073,029	250,000	93,199
2057	947,927	146,991	0	0	448,234	1,090,611	0	0	2,633,763	5,423,928	250,000	100,083
2058	1,020,261	146,991	0	0	487,028	1,176,370	0	0	2,830,650	5,798,305	250,000	107,565
2059	1,098,856	146,991	0	0	529,181	1,269,568	0	0	3,044,595	6,182,945	250,000	115,695
2060	1,183,312	132,501	0	0	0	1,281,721	0	0	2,597,534	6,288,688	200,000	98,706
2061	629,811	132,501	0	0	0	296,907	0	0	1,059,219	4,965,765	200,000	40,250
2062	722,142	132,501	0	0	0	382,023	0	0	1,236,666	5,351,711	200,000	46,993



Adjusted Gross Income Illustration

Jack & Jill Flash

Year	Gross Income					One-Half Deductible SECA Taxes	Adjusted Gross Income
	Ordinary Income	Qualified Dividends	Short-Term Capital Gains/-Losses	Long-Term Capital Gains/-Losses	Gross Income		
2023	999,826	47,175	67,341	118,152	1,232,494	335	1,232,159
2024	1,022,375	46,331	57,461	91,339	1,217,506	345	1,217,161
2025	1,091,201	48,492	51,409	88,546	1,279,649	355	1,279,294
2026	1,203,606	52,013	47,893	92,696	1,396,208	366	1,395,842
2027	1,261,225	56,695	46,062	108,898	1,472,880	377	1,472,503
2028	1,331,422	61,331	44,274	123,550	1,560,577	388	1,560,188
2029	1,441,946	66,592	42,913	139,050	1,690,501	400	1,690,101
2030	1,552,519	72,855	42,182	155,617	1,823,174	412	1,822,762
2031	1,609,835	81,375	42,327	1,287,193	3,020,730	0	3,020,730
2032	917,891	100,179	56,895	178,953	1,253,918	0	1,253,918
2033	615,785	104,460	68,924	205,083	994,252	0	994,252
2034	637,815	106,444	77,539	221,626	1,043,424	0	1,043,424
2035	701,735	108,576	84,449	234,981	1,129,741	0	1,129,741
2036	746,191	111,222	90,449	702,422	1,650,284	0	1,650,284
2037	776,448	130,473	100,742	268,926	1,276,589	0	1,276,589
2038	806,946	133,747	108,255	284,678	1,333,626	0	1,333,626
2039	839,269	137,450	114,942	302,204	1,393,865	0	1,393,865
2040	896,538	141,128	120,754	316,641	1,475,062	0	1,475,062
2041	1,615,362	145,364	126,413	393,263	2,280,402	0	2,280,402
2042	1,323,409	159,691	135,287	252,536	1,870,923	0	1,870,923
2043	1,521,549	165,504	143,013	266,906	2,096,973	0	2,096,973
2044	1,739,295	175,111	151,645	286,262	2,352,314	0	2,352,314
2045	1,792,123	186,099	160,905	307,173	2,446,299	0	2,446,299
2046	1,908,283	197,045	170,624	329,551	2,605,503	0	2,605,503
2047	2,036,990	209,108	180,971	353,653	2,780,723	0	2,780,723
2048	2,172,127	222,332	192,083	379,711	2,966,253	0	2,966,253
2049	2,321,636	236,783	204,080	407,947	3,170,447	0	3,170,447
2050	2,478,580	252,649	217,100	438,611	3,386,941	0	3,386,941
2051	2,646,878	270,010	231,264	471,948	3,620,101	0	3,620,101
2052	2,828,568	289,011	246,705	508,219	3,872,503	0	3,872,503
2053	3,015,512	309,661	263,519	547,668	4,136,360	0	4,136,360
2054	3,227,051	332,167	281,834	590,576	4,431,628	0	4,431,628
2055	3,446,205	356,816	301,818	637,282	4,742,121	0	4,742,121
2056	3,677,702	383,626	323,602	688,100	5,073,029	0	5,073,029
2057	3,920,723	412,595	347,283	743,328	5,423,928	0	5,423,928
2058	4,177,857	444,079	373,023	803,347	5,798,305	0	5,798,305
2059	4,435,090	478,288	401,000	868,568	6,182,945	0	6,182,945
2060	4,180,785	826,182	239,184	1,042,537	6,288,688	0	6,288,688
2061	4,073,771	595,087	148,454	148,454	4,965,765	0	4,965,765
2062	4,324,280	645,408	191,011	191,011	5,351,711	0	5,351,711

Ordinary Income Illustration

Jack & Jill Flash

Part 1 of 2

Year	Taxable Income							
	Net Non-Asset-Based & Miscellaneous Income	Stock Option Exercises & Employer Share Vesting	Employer Stock Dividends	Other Taxable Portfolio Income	Qualified Plan Lump-Sum Distributions	IRA Distributions	Qualified & Nonqualified Plan Distributions	Nonqualified Annuity Distributions
2023	302,500	8,644	313	91,788	0	79,330	0	0
2024	341,750	5,441	339	86,288	0	25,000	0	0
2025	368,048	0	349	86,659	0	25,000	0	0
2026	396,077	31,560	250	88,891	0	25,000	0	0
2027	427,040	0	257	92,363	0	25,000	0	0
2028	460,158	0	265	94,109	0	0	0	0
2029	496,673	6,236	321	95,354	0	0	0	0
2030	535,850	4,152	331	96,948	0	0	0	0
2031	0	4,646	1,033	126,800	78,600	0	506,009	0
2032	47,728	0	957	227,958	0	0	116,880	0
2033	48,680	0	888	239,175	0	0	116,880	0
2034	49,649	0	823	244,273	0	0	116,880	0
2035	91,392	0	763	249,352	0	0	116,880	0
2036	93,220	0	707	274,017	0	0	116,880	0
2037	95,090	0	655	299,560	0	0	116,880	0
2038	96,985	0	608	307,744	0	0	116,880	0
2039	98,923	0	563	316,418	0	0	116,880	0
2040	100,904	0	522	325,021	0	0	116,880	23,097
2041	102,927	0	484	332,859	0	783,322	12,000	23,097
2042	104,984	0	0	366,887	0	432,706	12,000	23,097
2043	107,083	0	0	380,243	0	469,745	12,000	134,381
2044	109,225	0	0	402,314	0	629,711	12,000	134,381
2045	111,410	0	0	427,559	0	619,702	12,000	134,381
2046	113,637	0	0	452,707	0	669,572	12,000	134,381
2047	115,906	0	0	480,421	0	726,769	12,000	134,381
2048	118,227	0	0	510,802	0	784,831	12,000	134,381
2049	120,598	0	0	544,004	0	851,307	12,000	134,381
2050	123,004	0	0	580,456	0	918,713	12,000	134,381
2051	125,460	0	0	620,341	0	990,493	12,000	134,381
2052	127,976	0	0	663,997	0	1,068,110	12,000	134,381
2053	130,535	0	0	711,439	0	1,143,026	12,000	134,381
2054	133,144	0	0	763,147	0	1,230,621	12,000	137,626
2055	135,813	0	0	819,776	0	1,314,471	12,000	142,710
2056	138,525	0	0	881,371	0	1,401,429	12,000	146,991
2057	141,287	0	0	947,927	0	1,493,603	12,000	146,991
2058	144,118	0	0	1,020,261	0	1,588,232	12,000	146,991
2059	146,999	0	0	1,098,856	0	1,670,415	12,000	146,991
2060	83,088	0	0	1,183,312	0	1,480,256	12,000	132,501
2061	84,754	0	0	629,811	0	1,573,362	12,000	132,501
2062	86,445	0	0	722,142	0	1,651,974	12,000	132,501

Ordinary Income Illustration

Jack & Jill Flash

Part 2 of 2

Year	Taxable Income						Less: Qualified Dividends	Total Ordinary Income
	Trust Distributions & Other Activity	Business Income	Real Estate Income	Interest on Notes Receivable	Other Net Income/ -Loss	Subtotal		
2023	518,127	0	43,155	3,144	0	1,047,001	47,175	999,826
2024	549,354	12,519	45,449	2,567	0	1,068,706	46,331	1,022,375
2025	584,470	25,532	47,694	1,944	0	1,139,694	48,492	1,091,201
2026	623,523	39,016	50,028	1,274	0	1,255,619	52,013	1,203,606
2027	667,312	52,939	52,456	552	0	1,317,920	56,695	1,261,225
2028	715,979	67,260	54,982	0	0	1,392,753	61,331	1,331,422
2029	770,425	81,920	57,608	0	0	1,508,537	66,592	1,441,946
2030	830,909	96,845	60,339	0	0	1,625,375	72,855	1,552,519
2031	890,739	111,944	26,439	0	-55,000	1,691,210	81,375	1,609,835
2032	395,225	204,880	24,442	0	0	1,018,069	100,179	917,891
2033	66,987	225,393	22,242	0	0	720,245	104,460	615,785
2034	71,636	241,170	19,827	0	0	744,259	106,444	637,815
2035	76,688	258,052	17,184	0	0	810,310	108,576	701,735
2036	82,176	276,116	14,297	0	0	857,413	111,222	746,191
2037	88,140	295,444	11,151	0	0	906,921	130,473	776,448
2038	94,619	316,125	7,732	0	0	940,693	133,747	806,946
2039	101,660	338,254	4,020	0	0	976,719	137,450	839,269
2040	109,310	361,932	0	0	0	1,037,667	141,128	896,538
2041	118,771	387,267	0	0	0	1,760,726	145,364	1,615,362
2042	129,050	414,376	0	0	0	1,483,100	159,691	1,323,409
2043	140,220	443,382	0	0	0	1,687,053	165,504	1,521,549
2044	152,356	474,419	0	0	0	1,914,406	175,111	1,739,295
2045	165,542	507,628	0	0	0	1,978,222	186,099	1,792,123
2046	179,870	543,162	0	0	0	2,105,328	197,045	1,908,283
2047	195,437	581,183	0	0	0	2,246,099	209,108	2,036,990
2048	212,352	621,866	0	0	0	2,394,459	222,332	2,172,127
2049	230,732	665,397	0	0	0	2,558,419	236,783	2,321,636
2050	250,701	711,975	0	0	0	2,731,230	252,649	2,478,580
2051	272,400	761,813	0	0	0	2,916,888	270,010	2,646,878
2052	295,976	815,140	0	0	0	3,117,579	289,011	2,828,568
2053	321,592	872,200	0	0	0	3,325,173	309,661	3,015,512
2054	349,426	933,254	0	0	0	3,559,218	332,167	3,227,051
2055	379,669	998,581	0	0	0	3,803,021	356,816	3,446,205
2056	412,529	1,068,482	0	0	0	4,061,327	383,626	3,677,702
2057	448,234	1,143,276	0	0	0	4,333,318	412,595	3,920,723
2058	487,028	1,223,305	0	0	0	4,621,935	444,079	4,177,857
2059	529,181	1,308,937	0	0	0	4,913,378	478,288	4,435,090
2060	715,249	1,400,562	0	0	0	5,006,967	826,182	4,180,785
2061	737,829	1,498,601	0	0	0	4,668,858	595,087	4,073,771
2062	761,122	1,603,504	0	0	0	4,969,688	645,408	4,324,280

Current-Year Capital Gains/-Losses Illustration

Jack & Jill Flash

Year	Short-Term Capital Gains/-Losses			Current-Year Short-Term Capital Gains/-Losses	Long-Term Capital Gains/-Losses					Current-Year Long-Term Capital Gains/-Losses
	Planned Portfolio Turnover	Trust Distributions & Other Activity	Other Net Gain/-Loss		Employer Stock Sales	Portfolio Turnover & Planned Distributions	Trust Distributions & Other Activity	Dispositions of Unmarketable & Personal Assets	Gains Triggered by Deficit-Funding Liquidations	
2023	69,364	0	0	69,364	0	69,364	16,141	0	32,647	118,152
2024	57,461	0	0	57,461	0	57,461	23,896	0	9,981	91,339
2025	51,409	0	0	51,409	0	51,409	33,366	0	3,770	88,546
2026	47,893	0	0	47,893	0	47,893	44,426	0	378	92,696
2027	46,062	0	0	46,062	0	46,062	57,591	0	5,245	108,898
2028	44,274	0	0	44,274	0	44,274	72,777	0	6,499	123,550
2029	42,913	0	0	42,913	0	42,913	90,547	0	5,590	139,050
2030	42,182	0	0	42,182	0	42,182	110,865	0	2,570	155,617
2031	42,327	0	0	42,327	19,201	42,327	127,527	1,098,137	0	1,287,193
2032	56,895	0	0	56,895	19,145	56,895	55,407	47,506	0	178,953
2033	68,924	0	0	68,924	19,000	68,924	59,188	50,561	7,409	205,083
2034	77,539	0	0	77,539	18,794	77,539	63,296	53,739	8,258	221,626
2035	84,449	0	0	84,449	18,525	84,449	67,759	57,043	7,204	234,981
2036	90,449	0	0	90,449	18,218	90,449	72,608	521,147	0	702,422
2037	100,742	0	0	100,742	17,865	100,742	77,877	64,054	8,388	268,926
2038	108,255	0	0	108,255	17,479	108,255	83,603	67,771	7,570	284,678
2039	114,942	0	0	114,942	17,068	114,942	89,824	71,637	8,733	302,204
2040	120,754	0	0	120,754	16,638	120,754	96,583	75,657	7,008	316,641
2041	126,413	0	0	126,413	161,908	126,413	104,942	0	0	393,263
2042	135,287	0	0	135,287	0	135,287	114,025	0	3,224	252,536
2043	143,013	0	0	143,013	0	143,013	123,894	0	0	266,906
2044	151,645	0	0	151,645	0	151,645	134,617	0	0	286,262
2045	160,905	0	0	160,905	0	160,905	146,268	0	0	307,173
2046	170,624	0	0	170,624	0	170,624	158,927	0	0	329,551
2047	180,971	0	0	180,971	0	180,971	172,682	0	0	353,653
2048	192,083	0	0	192,083	0	192,083	187,628	0	0	379,711
2049	204,080	0	0	204,080	0	204,080	203,867	0	0	407,947
2050	217,100	0	0	217,100	0	217,100	221,512	0	0	438,611
2051	231,264	0	0	231,264	0	231,264	240,684	0	0	471,948
2052	246,705	0	0	246,705	0	246,705	261,515	0	0	508,219
2053	263,519	0	0	263,519	0	263,519	284,149	0	0	547,668
2054	281,834	0	0	281,834	0	281,834	308,742	0	0	590,576
2055	301,818	0	0	301,818	0	301,818	335,464	0	0	637,282
2056	323,602	0	0	323,602	0	323,602	364,498	0	0	688,100
2057	347,283	0	0	347,283	0	347,283	396,046	0	0	743,328
2058	373,023	0	0	373,023	0	373,023	430,323	0	0	803,347
2059	401,000	0	0	401,000	0	401,000	467,568	0	0	868,568
2060	239,184	0	0	239,184	0	239,184	0	0	803,353	1,042,537
2061	148,454	0	0	148,454	0	148,454	0	0	0	148,454
2062	191,011	0	0	191,011	0	191,011	0	0	0	191,011

Combined Net Capital Gains/-Losses Illustration

Jack & Jill Flash

Year	Current-Year Short-Term Capital Gains/ -Losses	Short-Term Capital Loss Carryovers			Current-Year Long-Term Capital Gains/ -Losses	Net Capital Gains/-Losses		
		Beginning Short-Term Capital Loss Carryover	Short-Term Capital Loss Utilized	Ending Short-Term Capital Loss Carryover		Net Short-Term Capital Gains/ -Losses	Net Long-Term Capital Gains/ -Losses	Combined Net Capital Gains/ -Losses
2023	69,364	-2,023	2,023	0	118,152	67,341	118,152	185,493
2024	57,461	0	0	0	91,339	57,461	91,339	148,800
2025	51,409	0	0	0	88,546	51,409	88,546	139,955
2026	47,893	0	0	0	92,696	47,893	92,696	140,589
2027	46,062	0	0	0	108,898	46,062	108,898	154,960
2028	44,274	0	0	0	123,550	44,274	123,550	167,824
2029	42,913	0	0	0	139,050	42,913	139,050	181,963
2030	42,182	0	0	0	155,617	42,182	155,617	197,799
2031	42,327	0	0	0	1,287,193	42,327	1,287,193	1,329,520
2032	56,895	0	0	0	178,953	56,895	178,953	235,849
2033	68,924	0	0	0	205,083	68,924	205,083	274,007
2034	77,539	0	0	0	221,626	77,539	221,626	299,165
2035	84,449	0	0	0	234,981	84,449	234,981	319,430
2036	90,449	0	0	0	702,422	90,449	702,422	792,871
2037	100,742	0	0	0	268,926	100,742	268,926	369,668
2038	108,255	0	0	0	284,678	108,255	284,678	392,933
2039	114,942	0	0	0	302,204	114,942	302,204	417,146
2040	120,754	0	0	0	316,641	120,754	316,641	437,395
2041	126,413	0	0	0	393,263	126,413	393,263	519,676
2042	135,287	0	0	0	252,536	135,287	252,536	387,823
2043	143,013	0	0	0	266,906	143,013	266,906	409,919
2044	151,645	0	0	0	286,262	151,645	286,262	437,907
2045	160,905	0	0	0	307,173	160,905	307,173	468,078
2046	170,624	0	0	0	329,551	170,624	329,551	500,175
2047	180,971	0	0	0	353,653	180,971	353,653	534,624
2048	192,083	0	0	0	379,711	192,083	379,711	571,794
2049	204,080	0	0	0	407,947	204,080	407,947	612,028
2050	217,100	0	0	0	438,611	217,100	438,611	655,711
2051	231,264	0	0	0	471,948	231,264	471,948	703,213
2052	246,705	0	0	0	508,219	246,705	508,219	754,924
2053	263,519	0	0	0	547,668	263,519	547,668	811,187
2054	281,834	0	0	0	590,576	281,834	590,576	872,410
2055	301,818	0	0	0	637,282	301,818	637,282	939,100
2056	323,602	0	0	0	688,100	323,602	688,100	1,011,702
2057	347,283	0	0	0	743,328	347,283	743,328	1,090,611
2058	373,023	0	0	0	803,347	373,023	803,347	1,176,370
2059	401,000	0	0	0	868,568	401,000	868,568	1,269,568
2060	239,184	0	0	0	1,042,537	239,184	1,042,537	1,281,721
2061	148,454	0	0	0	148,454	148,454	148,454	296,907
2062	191,011	0	0	0	191,011	191,011	191,011	382,023

Combined AMT Net Capital Gains/-Losses Illustration

Jack & Jill Flash

Year	Current-Year Short-Term Capital Gains/ -Losses	Short-Term AMT Capital Loss Carryovers			Current-Year Long-Term Capital Gains/ -Losses	Net AMT Capital Gains/-Losses		
		Beginning Short-Term Capital Loss Carryover	Short-Term Capital Loss Utilized	Ending Short-Term Capital Loss Carryover		Net Short-Term Capital Gains/ -Losses	Net Long-Term Capital Gains/ -Losses	Combined Net Capital Gains/ -Losses
2023	69,364	-2,023	2,023	0	118,152	67,341	118,152	185,493
2024	57,461	0	0	0	91,339	57,461	91,339	148,800
2025	51,409	0	0	0	88,546	51,409	88,546	139,955
2026	47,893	0	0	0	92,696	47,893	92,696	140,589
2027	46,062	0	0	0	108,898	46,062	108,898	154,960
2028	44,274	0	0	0	123,550	44,274	123,550	167,824
2029	42,913	0	0	0	139,050	42,913	139,050	181,963
2030	42,182	0	0	0	155,617	42,182	155,617	197,799
2031	42,327	0	0	0	1,286,463	42,327	1,286,463	1,328,790
2032	56,895	0	0	0	178,296	56,895	178,296	235,192
2033	68,924	0	0	0	204,491	68,924	204,491	273,415
2034	77,539	0	0	0	221,093	77,539	221,093	298,632
2035	84,449	0	0	0	234,502	84,449	234,502	318,951
2036	90,449	0	0	0	701,991	90,449	701,991	792,440
2037	100,742	0	0	0	268,538	100,742	268,538	369,280
2038	108,255	0	0	0	284,329	108,255	284,329	392,584
2039	114,942	0	0	0	301,890	114,942	301,890	416,832
2040	120,754	0	0	0	316,358	120,754	316,358	437,112
2041	126,413	0	0	0	390,717	126,413	390,717	517,129
2042	135,287	0	0	0	252,536	135,287	252,536	387,823
2043	143,013	0	0	0	266,906	143,013	266,906	409,919
2044	151,645	0	0	0	286,262	151,645	286,262	437,907
2045	160,905	0	0	0	307,173	160,905	307,173	468,078
2046	170,624	0	0	0	329,551	170,624	329,551	500,175
2047	180,971	0	0	0	353,653	180,971	353,653	534,624
2048	192,083	0	0	0	379,711	192,083	379,711	571,794
2049	204,080	0	0	0	407,947	204,080	407,947	612,028
2050	217,100	0	0	0	438,611	217,100	438,611	655,711
2051	231,264	0	0	0	471,948	231,264	471,948	703,213
2052	246,705	0	0	0	508,219	246,705	508,219	754,924
2053	263,519	0	0	0	547,668	263,519	547,668	811,187
2054	281,834	0	0	0	590,576	281,834	590,576	872,410
2055	301,818	0	0	0	637,282	301,818	637,282	939,100
2056	323,602	0	0	0	688,100	323,602	688,100	1,011,702
2057	347,283	0	0	0	743,328	347,283	743,328	1,090,611
2058	373,023	0	0	0	803,347	373,023	803,347	1,176,370
2059	401,000	0	0	0	868,568	401,000	868,568	1,269,568
2060	239,184	0	0	0	1,042,537	239,184	1,042,537	1,281,721
2061	148,454	0	0	0	148,454	148,454	148,454	296,907
2062	191,011	0	0	0	191,011	191,011	191,011	382,023

Jack's Taxable Non-Asset-Based & Miscellaneous Income

Jack & Jill Flash

Year	Own Income Sources		Social Security	Qualified & Nonqualified Plan Contributions	Taxable Non-Asset-Based & Miscellaneous Income	FICA & SECA	
	Salary	Director Fees				FICA Wages	Net SE Income
2023	200,000	25,000	0	57,500	167,500	200,000	25,000
2024	210,000	25,750	0	52,500	183,250	210,000	25,750
2025	220,500	26,523	0	55,125	191,898	220,500	26,523
2026	231,525	27,318	0	57,881	200,962	231,525	27,318
2027	243,101	28,138	0	60,775	210,464	243,101	28,138
2028	255,256	28,982	0	63,814	220,424	255,256	28,982
2029	268,019	29,851	0	67,005	230,866	268,019	29,851
2030	281,420	30,747	0	70,355	241,812	281,420	30,747
2031	0	0	0	0	0	0	0
2032	0	0	47,728	0	47,728	0	0
2033	0	0	48,680	0	48,680	0	0
2034	0	0	49,649	0	49,649	0	0
2035	0	0	50,643	0	50,643	0	0
2036	0	0	51,655	0	51,655	0	0
2037	0	0	52,692	0	52,692	0	0
2038	0	0	53,746	0	53,746	0	0
2039	0	0	54,817	0	54,817	0	0
2040	0	0	55,913	0	55,913	0	0
2041	0	0	57,035	0	57,035	0	0
2042	0	0	58,174	0	58,174	0	0
2043	0	0	59,339	0	59,339	0	0
2044	0	0	60,529	0	60,529	0	0
2045	0	0	61,736	0	61,736	0	0
2046	0	0	62,968	0	62,968	0	0
2047	0	0	64,226	0	64,226	0	0
2048	0	0	65,518	0	65,518	0	0
2049	0	0	66,827	0	66,827	0	0
2050	0	0	68,162	0	68,162	0	0
2051	0	0	69,522	0	69,522	0	0
2052	0	0	70,916	0	70,916	0	0
2053	0	0	72,335	0	72,335	0	0
2054	0	0	73,780	0	73,780	0	0
2055	0	0	75,259	0	75,259	0	0
2056	0	0	76,764	0	76,764	0	0
2057	0	0	78,294	0	78,294	0	0
2058	0	0	79,858	0	79,858	0	0
2059	0	0	81,456	0	81,456	0	0
2060	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0

Jill's Taxable Non-Asset-Based & Miscellaneous Income

Jack & Jill Flash

Year	Own Income Sources		Social Security	Qualified & Nonqualified Plan Contributions	Taxable Non-Asset-Based & Miscellaneous Income	FICA & SECA	
	Salary	Bonus				FICA Wages	Net SE Income
2023	150,000	15,000	0	30,000	135,000	173,759	0
2024	165,000	16,500	0	23,000	158,500	187,044	0
2025	181,500	18,150	0	23,500	176,150	199,756	0
2026	199,650	19,965	0	24,500	195,115	251,175	0
2027	219,615	21,962	0	25,000	216,577	241,577	0
2028	241,577	24,158	0	26,000	239,734	265,734	0
2029	265,734	26,573	0	26,500	265,808	298,544	0
2030	292,308	29,231	0	27,500	294,038	325,690	0
2031	0	0	0	0	0	4,646	0
2032	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0
2035	0	0	40,749	0	40,749	0	0
2036	0	0	41,565	0	41,565	0	0
2037	0	0	42,398	0	42,398	0	0
2038	0	0	43,240	0	43,240	0	0
2039	0	0	44,107	0	44,107	0	0
2040	0	0	44,991	0	44,991	0	0
2041	0	0	45,892	0	45,892	0	0
2042	0	0	46,810	0	46,810	0	0
2043	0	0	47,745	0	47,745	0	0
2044	0	0	48,697	0	48,697	0	0
2045	0	0	49,674	0	49,674	0	0
2046	0	0	50,669	0	50,669	0	0
2047	0	0	51,680	0	51,680	0	0
2048	0	0	52,709	0	52,709	0	0
2049	0	0	53,771	0	53,771	0	0
2050	0	0	54,842	0	54,842	0	0
2051	0	0	55,939	0	55,939	0	0
2052	0	0	57,061	0	57,061	0	0
2053	0	0	58,200	0	58,200	0	0
2054	0	0	59,364	0	59,364	0	0
2055	0	0	60,554	0	60,554	0	0
2056	0	0	61,761	0	61,761	0	0
2057	0	0	62,994	0	62,994	0	0
2058	0	0	64,260	0	64,260	0	0
2059	0	0	65,544	0	65,544	0	0
2060	0	0	83,088	0	83,088	0	0
2061	0	0	84,754	0	84,754	0	0
2062	0	0	86,445	0	86,445	0	0

Jill's SoftCo. Stock Option Exercise Illustration

Jack & Jill Flash

Year	Options Exercised	Exercise Cost	Stock Price	Total Price	Total Spread	Ordinary Income	AMT Adjustment
2023	500	7,250	26.49	13,245	5,995	5,995	0
2024	500	12,800	28.09	14,045	1,245	1,227	18
2025	0	0	29.77	0	0	0	0
2026	0	0	31.56	0	0	0	0
2027	0	0	33.45	0	0	0	0
2028	0	0	35.46	0	0	0	0
2029	400	8,800	37.59	15,036	6,236	6,236	0
2030	300	7,800	39.84	11,952	4,152	4,152	0
2031	350	7,850	42.23	14,781	6,931	4,646	2,285
2032	0	0	44.77	0	0	0	0
2033	0	0	47.45	0	0	0	0
2034	0	0	50.30	0	0	0	0
2035	0	0	53.31	0	0	0	0
2036	0	0	56.52	0	0	0	0
2037	0	0	59.91	0	0	0	0
2038	0	0	63.50	0	0	0	0
2039	0	0	67.31	0	0	0	0
2040	0	0	71.35	0	0	0	0
2041	0	0	75.63	0	0	0	0
2042	0	0	80.17	0	0	0	0
2043	0	0	84.97	0	0	0	0
2044	0	0	90.08	0	0	0	0
2045	0	0	95.48	0	0	0	0
2046	0	0	101.21	0	0	0	0
2047	0	0	107.28	0	0	0	0
2048	0	0	113.73	0	0	0	0
2049	0	0	120.54	0	0	0	0
2050	0	0	127.77	0	0	0	0
2051	0	0	135.43	0	0	0	0
2052	0	0	143.58	0	0	0	0
2053	0	0	152.18	0	0	0	0
2054	0	0	161.31	0	0	0	0
2055	0	0	170.98	0	0	0	0
2056	0	0	181.26	0	0	0	0
2057	0	0	192.13	0	0	0	0
2058	0	0	203.65	0	0	0	0
2059	0	0	215.86	0	0	0	0
2060	0	0	228.84	0	0	0	0
2061	0	0	242.56	0	0	0	0
2062	0	0	257.10	0	0	0	0

Jill's Capital Gains/-Losses on SoftCo. Sales Illustration

Jack & Jill Flash

Year	Planned Sales				Cash Flow Deficit-Funding Sales			
	Sales Proceeds	Tax Basis	Realized Capital Gains/-Losses	Recognized Capital Gains/-Losses	Sales Proceeds	Tax Basis	Realized Capital Gains/-Losses	Recognized Capital Gains/-Losses
2023	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0
2031	34,434	15,233	19,201	19,201	0	0	0	0
2032	32,854	13,709	19,145	19,145	0	0	0	0
2033	31,339	12,338	19,000	19,000	0	0	0	0
2034	29,899	11,105	18,794	18,794	0	0	0	0
2035	28,519	9,994	18,525	18,525	0	0	0	0
2036	27,213	8,995	18,218	18,218	0	0	0	0
2037	25,961	8,095	17,865	17,865	0	0	0	0
2038	24,765	7,286	17,479	17,479	0	0	0	0
2039	23,625	6,557	17,068	17,068	0	0	0	0
2040	22,539	5,901	16,638	16,638	0	0	0	0
2041	215,021	53,113	161,908	161,908	0	0	0	0
2042	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0

Income Tax Deductions Illustration

Jack & Jill Flash

Year	Itemized Deductions								Standard Deduction	Greater of Itemized Deductions or Standard Deduction
	Deductible Investment Interest Expense	Other Deductible Interest Expense	Charitable Contributions	Property Taxes	State Income Taxes	Allowable SALT Deduction	3% Itemized Deduction Phase-Out	Itemized Deductions		
2023	0	45,000	20,000	21,500	57,283	10,000	0	75,000	27,700	75,000
2024	315	45,000	20,600	22,145	56,455	10,000	0	75,915	28,500	75,915
2025	651	45,000	21,218	22,809	59,481	10,000	0	76,869	29,350	76,869
2026	651	49,474	21,855	23,494	65,018	88,512	31,590	128,902	13,850	128,902
2027	651	47,704	22,510	24,198	68,872	93,070	33,581	130,355	14,250	130,355
2028	651	45,828	23,185	24,924	73,280	98,204	35,893	131,976	14,700	131,976
2029	651	43,840	23,881	25,672	79,803	105,475	39,464	134,383	15,150	134,383
2030	651	41,732	24,597	26,442	86,467	112,909	43,106	136,783	17,400	136,783
2031	651	39,497	25,335	27,236	146,401	173,636	78,697	160,423	17,950	160,423
2032	0	0	26,095	28,053	57,602	85,655	25,336	86,415	18,500	86,415
2033	0	0	26,878	28,894	44,490	73,384	17,177	83,086	21,050	83,086
2034	0	0	27,685	29,761	46,816	76,577	18,272	85,990	21,650	85,990
2035	0	0	28,515	30,654	48,959	79,613	20,470	87,658	22,300	87,658
2036	0	0	29,371	31,573	74,806	106,379	35,685	100,066	23,050	100,066
2037	0	0	30,252	32,521	55,936	88,457	24,058	94,651	23,700	94,651
2038	0	0	31,159	33,496	58,599	92,096	25,343	97,912	24,350	97,912
2039	0	0	32,094	34,501	61,417	95,919	26,709	101,303	25,150	101,303
2040	0	0	33,057	35,536	65,278	100,814	28,692	105,179	25,850	105,179
2041	0	0	34,049	36,602	105,341	141,944	52,386	123,606	26,700	123,606
2042	0	0	35,070	37,700	84,658	122,359	39,620	117,809	27,450	117,809
2043	0	0	36,122	38,831	95,747	134,578	45,907	124,794	28,300	124,794
2044	0	0	37,206	39,996	108,294	148,291	53,057	132,440	29,100	132,440
2045	0	0	38,322	41,196	112,769	153,965	55,351	136,935	30,000	136,935
2046	0	0	39,472	42,432	120,498	162,930	59,586	142,816	30,950	142,816
2047	0	0	40,656	43,705	129,023	172,728	64,286	149,098	31,800	149,098
2048	0	0	41,876	45,016	138,057	183,073	69,278	155,671	32,750	155,671
2049	0	0	43,132	46,367	148,018	194,384	74,812	162,704	33,750	162,704
2050	0	0	44,426	47,758	158,588	206,345	80,698	170,073	34,800	170,073
2051	0	0	45,759	49,190	169,985	219,175	87,065	177,869	35,850	177,869
2052	0	0	47,131	50,666	182,336	233,003	93,992	186,142	36,900	186,142
2053	0	0	48,545	52,186	195,255	247,441	101,241	194,745	38,000	194,745
2054	0	0	50,002	53,752	209,737	263,488	109,414	204,076	39,250	204,076
2055	0	0	51,502	55,364	224,972	280,336	118,022	213,816	40,400	213,816
2056	0	0	53,047	57,025	241,222	298,247	127,222	224,072	41,550	224,072
2057	0	0	54,638	58,736	258,463	317,199	137,000	234,837	42,750	234,837
2058	0	0	56,277	60,498	276,871	337,369	147,461	246,185	44,100	246,185
2059	0	0	57,966	62,313	295,783	358,096	158,205	257,857	45,400	257,857
2060	0	0	59,705	64,182	304,086	368,268	165,243	262,730	24,450	262,730
2061	0	0	61,496	66,108	237,670	303,778	124,851	240,422	25,150	240,422
2062	0	0	63,341	68,091	256,692	324,783	135,707	252,417	25,950	252,417

Qualified Business Income Deduction Summary

Jack & Jill Flash

Year	Deductible Qualified Business Income			Adjusted Taxable Income			Qualified Business Income Deduction
	Deductible Business QBI	Deductible Real Estate QBI	Total Deductible QBI	Taxable Income Before QBID	Adjusted Net Gain	Adjusted Taxable Income	
2023	0	7,875	7,875	1,157,159	165,327	991,832	7,875
2024	2,504	8,135	10,639	1,141,246	137,669	1,003,577	10,639
2025	5,106	8,405	13,512	1,202,425	137,038	1,065,387	13,512
2026	0	0	0	1,266,940	144,710	1,122,230	0
2027	0	0	0	1,342,148	165,593	1,176,555	0
2028	0	0	0	1,428,212	184,881	1,243,332	0
2029	0	0	0	1,555,718	205,642	1,350,076	0
2030	0	0	0	1,685,978	228,472	1,457,506	0
2031	0	0	0	2,860,308	1,368,568	1,491,740	0
2032	0	0	0	1,167,504	279,132	888,372	0
2033	0	0	0	911,166	309,543	601,623	0
2034	0	0	0	957,434	328,070	629,364	0
2035	0	0	0	1,042,083	343,556	698,526	0
2036	0	0	0	1,550,218	813,644	736,574	0
2037	0	0	0	1,181,939	399,400	782,539	0
2038	0	0	0	1,235,715	418,425	817,289	0
2039	0	0	0	1,292,562	439,654	852,908	0
2040	0	0	0	1,369,883	457,769	912,114	0
2041	0	0	0	2,156,796	538,627	1,618,169	0
2042	0	0	0	1,753,114	412,227	1,340,887	0
2043	0	0	0	1,972,179	432,411	1,539,768	0
2044	0	0	0	2,219,874	461,373	1,758,501	0
2045	0	0	0	2,309,364	493,272	1,816,092	0
2046	0	0	0	2,462,688	526,596	1,936,091	0
2047	0	0	0	2,631,626	562,762	2,068,864	0
2048	0	0	0	2,810,582	602,043	2,208,540	0
2049	0	0	0	3,007,743	644,731	2,363,012	0
2050	0	0	0	3,216,868	691,261	2,525,607	0
2051	0	0	0	3,442,232	741,958	2,700,274	0
2052	0	0	0	3,686,361	797,231	2,889,130	0
2053	0	0	0	3,941,615	857,329	3,084,286	0
2054	0	0	0	4,227,552	922,744	3,304,809	0
2055	0	0	0	4,528,305	994,098	3,534,207	0
2056	0	0	0	4,848,958	1,071,726	3,777,232	0
2057	0	0	0	5,189,091	1,155,923	4,033,168	0
2058	0	0	0	5,552,120	1,247,425	4,304,695	0
2059	0	0	0	5,925,088	1,346,856	4,578,233	0
2060	0	0	0	6,025,958	1,868,719	4,157,240	0
2061	0	0	0	4,725,343	743,541	3,981,802	0
2062	0	0	0	5,099,294	836,419	4,262,875	0

Qualified Business Income Deduction Details

Jack & Jill Flash

Year	Taxable Income Before QBID	Closely Held Businesses		Investment Real Estate			Total Deductible QBI
		ShopRight, Inc.	Deductible Business QBI	ShopRight HQ	341 Lexite Court	856 Reed Way	
2023	1,157,159	0	0	5,000	1,250	1,625	7,875
2024	1,141,246	2,504	2,504	5,260	1,250	1,625	8,135
2025	1,202,425	5,106	5,106	5,530	1,250	1,625	8,405
2026	1,266,940	0	0	0	0	0	0
2027	1,342,148	0	0	0	0	0	0
2028	1,428,212	0	0	0	0	0	0
2029	1,555,718	0	0	0	0	0	0
2030	1,685,978	0	0	0	0	0	0
2031	2,860,308	0	0	0	0	0	0
2032	1,167,504	0	0	0	0	0	0
2033	911,166	0	0	0	0	0	0
2034	957,434	0	0	0	0	0	0
2035	1,042,083	0	0	0	0	0	0
2036	1,550,218	0	0	0	0	0	0
2037	1,181,939	0	0	0	0	0	0
2038	1,235,715	0	0	0	0	0	0
2039	1,292,562	0	0	0	0	0	0
2040	1,369,883	0	0	0	0	0	0
2041	2,156,796	0	0	0	0	0	0
2042	1,753,114	0	0	0	0	0	0
2043	1,972,179	0	0	0	0	0	0
2044	2,219,874	0	0	0	0	0	0
2045	2,309,364	0	0	0	0	0	0
2046	2,462,688	0	0	0	0	0	0
2047	2,631,626	0	0	0	0	0	0
2048	2,810,582	0	0	0	0	0	0
2049	3,007,743	0	0	0	0	0	0
2050	3,216,868	0	0	0	0	0	0
2051	3,442,232	0	0	0	0	0	0
2052	3,686,361	0	0	0	0	0	0
2053	3,941,615	0	0	0	0	0	0
2054	4,227,552	0	0	0	0	0	0
2055	4,528,305	0	0	0	0	0	0
2056	4,848,958	0	0	0	0	0	0
2057	5,189,091	0	0	0	0	0	0
2058	5,552,120	0	0	0	0	0	0
2059	5,925,088	0	0	0	0	0	0
2060	6,025,958	0	0	0	0	0	0
2061	4,725,343	0	0	0	0	0	0
2062	5,099,294	0	0	0	0	0	0

Estimated Taxes & Withholdings Illustration: Ordinary Income

Jack & Jill Flash

Part 1 of 2

Year	Net Non-Asset-Based & Miscellaneous Income	Stock Option Exercises & Employer Share Vesting	Employer Stock Dividends	Other Taxable Portfolio Income	Qualified Plan Lump-Sum Distributions	Planned IRA Distributions	Nonqualified Plan Distributions
2023	99,825	2,853	103	30,290	0	0	0
2024	112,778	1,795	112	28,475	0	0	0
2025	121,456	0	115	28,597	0	0	0
2026	130,705	10,415	82	29,334	0	0	0
2027	140,923	0	85	30,480	0	0	0
2028	151,852	0	88	31,056	0	0	0
2029	163,902	2,058	106	31,467	0	0	0
2030	176,831	1,370	109	31,993	0	0	0
2031	0	1,533	341	41,844	25,938	0	166,983
2032	15,750	0	316	75,226	0	0	38,571
2033	16,064	0	293	78,928	0	0	38,571
2034	16,384	0	272	80,610	0	0	38,571
2035	30,159	0	252	82,286	0	0	38,571
2036	30,762	0	233	90,426	0	0	38,571
2037	31,380	0	216	98,855	0	0	38,571
2038	32,005	0	201	101,556	0	0	38,571
2039	32,645	0	186	104,418	0	0	38,571
2040	33,298	0	172	107,257	0	0	38,571
2041	33,966	0	160	109,843	0	258,496	3,960
2042	34,645	0	0	121,073	0	142,793	3,960
2043	35,337	0	0	125,480	0	155,016	3,960
2044	36,044	0	0	132,764	0	207,805	3,960
2045	36,765	0	0	141,094	0	204,502	3,960
2046	37,500	0	0	149,393	0	220,959	3,960
2047	38,249	0	0	158,539	0	239,834	3,960
2048	39,015	0	0	168,565	0	258,994	3,960
2049	39,797	0	0	179,521	0	280,931	3,960
2050	40,591	0	0	191,550	0	303,175	3,960
2051	41,402	0	0	204,713	0	326,863	3,960
2052	42,232	0	0	219,119	0	352,476	3,960
2053	43,076	0	0	234,775	0	377,198	3,960
2054	43,938	0	0	251,838	0	406,105	3,960
2055	44,818	0	0	270,526	0	433,775	3,960
2056	45,713	0	0	290,852	0	462,472	3,960
2057	46,625	0	0	312,816	0	492,889	3,960
2058	47,559	0	0	336,686	0	524,117	3,960
2059	48,510	0	0	362,622	0	551,237	3,960
2060	27,419	0	0	390,493	0	488,484	3,960
2061	27,969	0	0	207,838	0	519,210	3,960
2062	28,527	0	0	238,307	0	545,152	3,960

Estimated Taxes & Withholdings Illustration: Ordinary Income

Jack & Jill Flash

Part 2 of 2

Year	Trust Distributions	Business Income	Real Estate Income	Interest on Notes Receivable	Estimated Payments & Withholdings Paid in Cash	Total Estimated Payments & Withholdings
2023	170,982	0	14,241	1,038	319,332	319,994
2024	181,287	4,131	14,998	847	344,423	345,476
2025	192,875	8,425	15,739	642	367,849	367,849
2026	205,762	12,875	16,509	420	406,104	413,994
2027	220,213	17,470	17,311	182	426,664	426,664
2028	236,273	22,196	18,144	0	459,608	459,608
2029	254,240	27,033	19,011	0	497,817	497,817
2030	274,200	31,959	19,912	0	536,374	536,374
2031	293,944	36,941	8,725	0	576,249	576,249
2032	130,424	67,610	8,066	0	335,963	335,963
2033	22,106	74,380	7,340	0	237,681	237,681
2034	23,640	79,586	6,543	0	245,605	245,605
2035	25,307	85,157	5,671	0	267,402	267,402
2036	27,118	91,118	4,718	0	282,946	282,946
2037	29,086	97,497	3,680	0	299,284	299,284
2038	31,224	104,321	2,551	0	310,429	310,429
2039	33,548	111,624	1,327	0	322,317	322,317
2040	36,072	119,438	0	0	334,808	334,808
2041	39,194	127,798	0	0	573,418	573,418
2042	42,587	136,744	0	0	481,801	481,801
2043	46,272	146,316	0	0	512,382	512,382
2044	50,277	156,558	0	0	587,408	587,408
2045	54,629	167,517	0	0	608,467	608,467
2046	59,357	179,243	0	0	650,412	650,412
2047	64,494	191,791	0	0	696,867	696,867
2048	70,076	205,216	0	0	745,826	745,826
2049	76,141	219,581	0	0	799,932	799,932
2050	82,731	234,952	0	0	856,960	856,960
2051	89,892	251,398	0	0	918,227	918,227
2052	97,672	268,996	0	0	984,455	984,455
2053	106,125	287,826	0	0	1,052,961	1,052,961
2054	115,311	307,974	0	0	1,129,125	1,129,125
2055	125,291	329,532	0	0	1,207,902	1,207,902
2056	136,135	352,599	0	0	1,291,731	1,291,731
2057	147,917	377,281	0	0	1,381,488	1,381,488
2058	160,719	403,691	0	0	1,476,732	1,476,732
2059	174,630	431,949	0	0	1,572,908	1,572,908
2060	236,032	462,185	0	0	1,608,574	1,608,574
2061	243,484	494,538	0	0	1,496,998	1,496,998
2062	251,170	529,156	0	0	1,596,272	1,596,272

Estimated Taxes & Withholdings Illustration: Capital Gains

Jack & Jill Flash

Year	Short-Term Capital Gains		Long-Term Capital Gains			Total Estimated Payments & Withholdings	
	Planned Portfolio Turnover	Trust Distributions	Planned Employer Stock Sales	Portfolio Turnover & Planned Distributions	Trust Distributions		
2023	22,890	0	0	15,954	3,713	0	42,556
2024	18,962	0	0	13,216	5,496	0	37,675
2025	16,965	0	0	11,824	7,674	0	36,463
2026	15,805	0	0	11,015	10,218	0	37,038
2027	15,201	0	0	10,594	13,246	0	39,041
2028	14,610	0	0	10,183	16,739	0	41,532
2029	14,161	0	0	9,870	20,826	0	44,857
2030	13,920	0	0	9,702	25,499	0	49,121
2031	13,968	0	4,416	9,735	29,331	252,572	310,022
2032	18,775	0	4,403	13,086	12,744	10,926	59,935
2033	22,745	0	4,370	15,853	13,613	11,629	68,210
2034	25,588	0	4,323	17,834	14,558	12,360	74,662
2035	27,868	0	4,261	19,423	15,585	13,120	80,257
2036	29,848	0	4,190	20,803	16,700	119,864	191,405
2037	33,245	0	4,109	23,171	17,912	14,732	93,169
2038	35,724	0	4,020	24,899	19,229	15,587	99,459
2039	37,931	0	3,926	26,437	20,659	16,477	105,429
2040	39,849	0	3,827	27,774	22,214	17,401	111,064
2041	41,716	0	37,239	29,075	24,137	0	132,167
2042	44,645	0	0	31,116	26,226	0	101,986
2043	47,194	0	0	32,893	28,496	0	108,583
2044	50,043	0	0	34,878	30,962	0	115,883
2045	53,099	0	0	37,008	33,642	0	123,748
2046	56,306	0	0	39,244	36,553	0	132,103
2047	59,720	0	0	41,623	39,717	0	141,061
2048	63,387	0	0	44,179	43,154	0	150,721
2049	67,346	0	0	46,938	46,889	0	161,174
2050	71,643	0	0	49,933	50,948	0	172,523
2051	76,317	0	0	53,191	55,357	0	184,865
2052	81,412	0	0	56,742	60,148	0	198,303
2053	86,961	0	0	60,609	65,354	0	212,925
2054	93,005	0	0	64,822	71,011	0	228,838
2055	99,600	0	0	69,418	77,157	0	246,175
2056	106,789	0	0	74,428	83,835	0	265,052
2057	114,603	0	0	79,875	91,090	0	285,569
2058	123,098	0	0	85,795	98,974	0	307,867
2059	132,330	0	0	92,230	107,541	0	332,101
2060	78,931	0	0	55,012	0	0	133,943
2061	48,990	0	0	34,144	0	0	83,134
2062	63,034	0	0	43,933	0	0	106,966



Strategic Wealth Planning Illustration

Supporting Schedules for
LIFE INSURANCE PLANNING

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Life Insurance Death Benefits Illustration*Jack & Jill Flash*

Year	Jack's UL Policy	Jill's Group Term	2nd-to-Die Policy	ShopRight IDGT	Total Death Benefits
2023	777,300	50,000	2,073,125	2,500,000	5,400,425
2024	779,715	50,000	2,148,706	2,500,000	5,478,421
2025	782,251	50,000	2,226,831	2,500,000	5,559,081
2026	784,913	50,000	2,307,588	2,500,000	5,642,501
2027	787,709	50,000	2,391,072	2,500,000	5,728,781
2028	790,644	50,000	2,477,380	2,500,000	5,818,024
2029	793,727	50,000	2,566,612	2,500,000	5,910,338
2030	796,963	50,000	2,658,872	2,500,000	6,005,835
2031	800,361	0	2,754,270	2,500,000	6,054,631
2032	803,929	0	2,852,918	2,500,000	6,156,847
2033	807,676	0	2,954,932	2,500,000	6,262,607
2034	811,609	0	3,060,434	2,500,000	6,372,043
2035	815,740	0	3,169,550	2,500,000	6,485,290
2036	820,077	0	3,282,411	2,500,000	6,602,488
2037	824,631	0	3,399,153	2,500,000	6,723,784
2038	829,412	0	3,519,917	2,500,000	6,849,330
2039	834,433	0	3,644,850	2,500,000	6,979,283
2040	839,704	0	3,774,104	2,500,000	7,113,808
2041	845,240	0	3,894,712	2,500,000	7,239,951
2042	851,052	0	4,019,307	2,500,000	7,370,359
2043	857,154	0	4,148,028	2,500,000	7,505,182
2044	863,562	0	4,281,017	2,500,000	7,644,579
2045	870,290	0	4,418,424	2,500,000	7,788,714
2046	877,355	0	4,560,402	2,500,000	7,937,756
2047	884,772	0	4,707,110	2,500,000	8,091,882
2048	892,561	0	4,858,715	2,500,000	8,251,276
2049	900,739	0	5,015,387	2,500,000	8,416,126
2050	909,326	0	5,177,304	2,500,000	8,586,630
2051	918,342	0	5,344,653	2,500,000	8,762,995
2052	927,809	0	5,517,623	2,500,000	8,945,432
2053	937,750	0	5,696,413	2,500,000	9,134,163
2054	948,187	0	5,881,231	2,500,000	9,329,418
2055	959,147	0	6,072,289	2,500,000	9,531,435
2056	970,654	0	6,269,810	2,500,000	9,740,464
2057	982,737	0	6,474,024	2,500,000	9,956,761
2058	995,424	0	6,685,171	2,500,000	10,180,594
2059	1,008,745	0	6,903,498	2,500,000	10,412,243
2060	0	0	7,129,264	0	7,129,264
2061	0	0	7,362,736	0	7,362,736
2062	0	0	7,604,192	0	7,604,192

Life Insurance Premiums Illustration*Jack & Jill Flash*

Year	Jack's UL Policy	2nd-to-Die Policy	ShopRight IDGT	Total Premiums	Senior Generation Cash Outflows
2023	5,000	25,000	10,000	40,000	5,000
2024	5,000	25,000	10,000	40,000	5,000
2025	5,000	25,000	10,000	40,000	5,000
2026	5,000	25,000	10,000	40,000	5,000
2027	5,000	25,000	10,000	40,000	5,000
2028	5,000	25,000	10,000	40,000	5,000
2029	5,000	25,000	10,000	40,000	5,000
2030	5,000	25,000	10,000	40,000	5,000
2031	5,000	25,000	10,000	40,000	5,000
2032	5,000	25,000	10,000	40,000	5,000
2033	5,000	25,000	10,000	40,000	5,000
2034	5,000	25,000	10,000	40,000	5,000
2035	5,000	25,000	10,000	40,000	5,000
2036	5,000	25,000	10,000	40,000	5,000
2037	5,000	25,000	10,000	40,000	5,000
2038	5,000	25,000	10,000	40,000	5,000
2039	5,000	25,000	10,000	40,000	5,000
2040	5,000	25,000	10,000	40,000	5,000
2041	5,000	0	10,000	15,000	5,000
2042	5,000	0	10,000	15,000	5,000
2043	5,000	0	10,000	15,000	5,000
2044	5,000	0	10,000	15,000	5,000
2045	5,000	0	10,000	15,000	5,000
2046	5,000	0	10,000	15,000	5,000
2047	5,000	0	10,000	15,000	5,000
2048	5,000	0	10,000	15,000	5,000
2049	5,000	0	10,000	15,000	5,000
2050	5,000	0	10,000	15,000	5,000
2051	5,000	0	10,000	15,000	5,000
2052	5,000	0	10,000	15,000	5,000
2053	5,000	0	10,000	15,000	5,000
2054	5,000	0	10,000	15,000	5,000
2055	5,000	0	10,000	15,000	5,000
2056	5,000	0	10,000	15,000	5,000
2057	5,000	0	10,000	15,000	5,000
2058	5,000	0	10,000	15,000	5,000
2059	5,000	0	10,000	15,000	5,000
2060	0	0	0	0	0
2061	0	0	0	0	0
2062	0	0	0	0	0

Jack's UL Policy Cash Values Illustration

Jack & Jill Flash

Year	Cash Values				Tax Basis		
	Beginning Cash Value	Allocation of Premiums to Cash Values	Current Inside Buildup	Ending Cash Value	Beginning Basis	Basis Additions	Ending Basis
2023	25,000	1,000	1,300	27,300	17,500	5,000	22,500
2024	27,300	1,000	1,415	29,715	22,500	5,000	27,500
2025	29,715	1,000	1,536	32,251	27,500	5,000	32,500
2026	32,251	1,000	1,663	34,913	32,500	5,000	37,500
2027	34,913	1,000	1,796	37,709	37,500	5,000	42,500
2028	37,709	1,000	1,935	40,644	42,500	5,000	47,500
2029	40,644	1,000	2,082	43,727	47,500	5,000	52,500
2030	43,727	1,000	2,236	46,963	52,500	5,000	57,500
2031	46,963	1,000	2,398	50,361	57,500	5,000	62,500
2032	50,361	1,000	2,568	53,929	62,500	5,000	67,500
2033	53,929	1,000	2,746	57,676	67,500	5,000	72,500
2034	57,676	1,000	2,934	61,609	72,500	5,000	77,500
2035	61,609	1,000	3,130	65,740	77,500	5,000	82,500
2036	65,740	1,000	3,337	70,077	82,500	5,000	87,500
2037	70,077	1,000	3,554	74,631	87,500	5,000	92,500
2038	74,631	1,000	3,782	79,412	92,500	5,000	97,500
2039	79,412	1,000	4,021	84,433	97,500	5,000	102,500
2040	84,433	1,000	4,272	89,704	102,500	5,000	107,500
2041	89,704	1,000	4,535	95,240	107,500	5,000	112,500
2042	95,240	1,000	4,812	101,052	112,500	5,000	117,500
2043	101,052	1,000	5,103	107,154	117,500	5,000	122,500
2044	107,154	1,000	5,408	113,562	122,500	5,000	127,500
2045	113,562	1,000	5,728	120,290	127,500	5,000	132,500
2046	120,290	1,000	6,065	127,355	132,500	5,000	137,500
2047	127,355	1,000	6,418	134,772	137,500	5,000	142,500
2048	134,772	1,000	6,789	142,561	142,500	5,000	147,500
2049	142,561	1,000	7,178	150,739	147,500	5,000	152,500
2050	150,739	1,000	7,587	159,326	152,500	5,000	157,500
2051	159,326	1,000	8,016	168,342	157,500	5,000	162,500
2052	168,342	1,000	8,467	177,809	162,500	5,000	167,500
2053	177,809	1,000	8,940	187,750	167,500	5,000	172,500
2054	187,750	1,000	9,437	198,187	172,500	5,000	177,500
2055	198,187	1,000	9,959	209,147	177,500	5,000	182,500
2056	209,147	1,000	10,507	220,654	182,500	5,000	187,500
2057	220,654	1,000	11,083	232,737	187,500	5,000	192,500
2058	232,737	1,000	11,687	245,424	192,500	5,000	197,500
2059	245,424	1,000	12,321	258,745	197,500	5,000	202,500
2060	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0

2nd-to-Die Policy Death Benefits Illustration

Jack & Jill Flash

Year	Insurance Premiums	Death Benefits				
		Beginning Face Amount	Face Amount Growth	Ending Face Amount	Ending Cash Value	Ending Death Benefit
2023	25,000	2,000,000	60,000	2,060,000	13,125	2,073,125
2024	25,000	2,060,000	61,800	2,121,800	26,906	2,148,706
2025	25,000	2,121,800	63,654	2,185,454	41,377	2,226,831
2026	25,000	2,185,454	65,564	2,251,018	56,570	2,307,588
2027	25,000	2,251,018	67,531	2,318,548	72,524	2,391,072
2028	25,000	2,318,548	69,556	2,388,105	89,275	2,477,380
2029	25,000	2,388,105	71,643	2,459,748	106,864	2,566,612
2030	25,000	2,459,748	73,792	2,533,540	125,332	2,658,872
2031	25,000	2,533,540	76,006	2,609,546	144,724	2,754,270
2032	25,000	2,609,546	78,286	2,687,833	165,085	2,852,918
2033	25,000	2,687,833	80,635	2,768,468	186,464	2,954,932
2034	25,000	2,768,468	83,054	2,851,522	208,912	3,060,434
2035	25,000	2,851,522	85,546	2,937,067	232,483	3,169,550
2036	25,000	2,937,067	88,112	3,025,179	257,232	3,282,411
2037	25,000	3,025,179	90,755	3,115,935	283,219	3,399,153
2038	25,000	3,115,935	93,478	3,209,413	310,505	3,519,917
2039	25,000	3,209,413	96,282	3,305,695	339,155	3,644,850
2040	25,000	3,305,695	99,171	3,404,866	369,238	3,774,104
2041	0	3,404,866	102,146	3,507,012	387,699	3,894,712
2042	0	3,507,012	105,210	3,612,222	407,084	4,019,307
2043	0	3,612,222	108,367	3,720,589	427,439	4,148,028
2044	0	3,720,589	111,618	3,832,207	448,811	4,281,017
2045	0	3,832,207	114,966	3,947,173	471,251	4,418,424
2046	0	3,947,173	118,415	4,065,588	494,814	4,560,402
2047	0	4,065,588	121,968	4,187,556	519,554	4,707,110
2048	0	4,187,556	125,627	4,313,183	545,532	4,858,715
2049	0	4,313,183	129,395	4,442,578	572,809	5,015,387
2050	0	4,442,578	133,277	4,575,855	601,449	5,177,304
2051	0	4,575,855	137,276	4,713,131	631,522	5,344,653
2052	0	4,713,131	141,394	4,854,525	663,098	5,517,623
2053	0	4,854,525	145,636	5,000,161	696,252	5,696,413
2054	0	5,000,161	150,005	5,150,166	731,065	5,881,231
2055	0	5,150,166	154,505	5,304,670	767,618	6,072,289
2056	0	5,304,670	159,140	5,463,811	805,999	6,269,810
2057	0	5,463,811	163,914	5,627,725	846,299	6,474,024
2058	0	5,627,725	168,832	5,796,557	888,614	6,685,171
2059	0	5,796,557	173,897	5,970,453	933,045	6,903,498
2060	0	5,970,453	179,114	6,149,567	979,697	7,129,264
2061	0	6,149,567	184,487	6,334,054	1,028,682	7,362,736
2062	0	6,334,054	190,022	6,524,076	1,080,116	7,604,192

2nd-to-Die Policy Cash Values Illustration

Jack & Jill Flash

Year	Cash Values				Tax Basis		
	Beginning Cash Value	Allocation of Premiums to Cash Values	Current Inside Buildup	Ending Cash Value	Beginning Basis	Basis Additions	Ending Basis
2023	0	12,500	625	13,125	0	25,000	25,000
2024	13,125	12,500	1,281	26,906	25,000	25,000	50,000
2025	26,906	12,500	1,970	41,377	50,000	25,000	75,000
2026	41,377	12,500	2,694	56,570	75,000	25,000	100,000
2027	56,570	12,500	3,454	72,524	100,000	25,000	125,000
2028	72,524	12,500	4,251	89,275	125,000	25,000	150,000
2029	89,275	12,500	5,089	106,864	150,000	25,000	175,000
2030	106,864	12,500	5,968	125,332	175,000	25,000	200,000
2031	125,332	12,500	6,892	144,724	200,000	25,000	225,000
2032	144,724	12,500	7,861	165,085	225,000	25,000	250,000
2033	165,085	12,500	8,879	186,464	250,000	25,000	275,000
2034	186,464	12,500	9,948	208,912	275,000	25,000	300,000
2035	208,912	12,500	11,071	232,483	300,000	25,000	325,000
2036	232,483	12,500	12,249	257,232	325,000	25,000	350,000
2037	257,232	12,500	13,487	283,219	350,000	25,000	375,000
2038	283,219	12,500	14,786	310,505	375,000	25,000	400,000
2039	310,505	12,500	16,150	339,155	400,000	25,000	425,000
2040	339,155	12,500	17,583	369,238	425,000	25,000	450,000
2041	369,238	0	18,462	387,699	450,000	0	450,000
2042	387,699	0	19,385	407,084	450,000	0	450,000
2043	407,084	0	20,354	427,439	450,000	0	450,000
2044	427,439	0	21,372	448,811	450,000	0	450,000
2045	448,811	0	22,441	471,251	450,000	0	450,000
2046	471,251	0	23,563	494,814	450,000	0	450,000
2047	494,814	0	24,741	519,554	450,000	0	450,000
2048	519,554	0	25,978	545,532	450,000	0	450,000
2049	545,532	0	27,277	572,809	450,000	0	450,000
2050	572,809	0	28,640	601,449	450,000	0	450,000
2051	601,449	0	30,072	631,522	450,000	0	450,000
2052	631,522	0	31,576	663,098	450,000	0	450,000
2053	663,098	0	33,155	696,252	450,000	0	450,000
2054	696,252	0	34,813	731,065	450,000	0	450,000
2055	731,065	0	36,553	767,618	450,000	0	450,000
2056	767,618	0	38,381	805,999	450,000	0	450,000
2057	805,999	0	40,300	846,299	450,000	0	450,000
2058	846,299	0	42,315	888,614	450,000	0	450,000
2059	888,614	0	44,431	933,045	450,000	0	450,000
2060	933,045	0	46,652	979,697	450,000	0	450,000
2061	979,697	0	48,985	1,028,682	450,000	0	450,000
2062	1,028,682	0	51,434	1,080,116	450,000	0	450,000



Strategic Wealth Planning Illustration

Supporting Schedules for
IRREVOCABLE LIFE INSURANCE TRUSTS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

2nd-to-Die ILIT Illustration

Jack & Jill Flash

Year	Beginning Balance	Gifts Received	Insurance Premiums	Current-Year Returns			Taxes	Ending Balance	Life Insurance	
				Income 4.6%	Growth 4.1%	Realized Gains 100.0%			Insurance Death Benefits	Net Proceeds Available
2023	0	68,000	25,000	1,976	1,746	1,746	0	46,722	2,073,125	2,073,125
2024	46,722	136,000	25,000	7,247	6,403	6,403	0	171,372	2,148,706	2,148,706
2025	171,372	144,000	25,000	13,343	11,789	11,789	0	315,504	2,226,831	2,226,831
2026	315,504	144,000	25,000	19,965	17,641	17,641	0	472,111	2,307,588	2,307,588
2027	472,111	152,000	25,000	27,529	24,324	24,324	0	650,964	2,391,072	2,391,072
2028	650,964	152,000	25,000	35,747	31,585	31,585	0	845,296	2,477,380	2,477,380
2029	845,296	160,000	25,000	45,045	39,800	39,800	0	1,065,141	2,566,612	2,566,612
2030	1,065,141	160,000	25,000	55,146	48,726	48,726	0	1,304,013	2,658,872	2,658,872
2031	1,304,013	0	25,000	58,771	51,928	51,928	0	1,389,712	2,754,270	2,754,270
2032	1,389,712	0	25,000	62,709	55,407	55,407	0	1,482,828	2,852,918	2,852,918
2033	1,482,828	0	25,000	66,987	59,188	59,188	0	1,584,002	2,954,932	2,954,932
2034	1,584,002	0	25,000	71,636	63,296	63,296	0	1,693,934	3,060,434	3,060,434
2035	1,693,934	0	25,000	76,688	67,759	67,759	0	1,813,380	3,169,550	3,169,550
2036	1,813,380	0	25,000	82,176	72,608	72,608	0	1,943,165	3,282,411	3,282,411
2037	1,943,165	0	25,000	88,140	77,877	77,877	0	2,084,182	3,399,153	3,399,153
2038	2,084,182	0	25,000	94,619	83,603	83,603	0	2,237,404	3,519,917	3,519,917
2039	2,237,404	0	25,000	101,660	89,824	89,824	0	2,403,888	3,644,850	3,644,850
2040	2,403,888	0	25,000	109,310	96,583	96,583	0	2,584,780	3,774,104	3,774,104
2041	2,584,780	0	0	118,771	104,942	104,942	0	2,808,493	3,894,712	3,894,712
2042	2,808,493	0	0	129,050	114,025	114,025	0	3,051,568	4,019,307	4,019,307
2043	3,051,568	0	0	140,220	123,894	123,894	0	3,315,681	4,148,028	4,148,028
2044	3,315,681	0	0	152,356	134,617	134,617	0	3,602,654	4,281,017	4,281,017
2045	3,602,654	0	0	165,542	146,268	146,268	0	3,914,463	4,418,424	4,418,424
2046	3,914,463	0	0	179,870	158,927	158,927	0	4,253,260	4,560,402	4,560,402
2047	4,253,260	0	0	195,437	172,682	172,682	0	4,621,380	4,707,110	4,707,110
2048	4,621,380	0	0	212,352	187,628	187,628	0	5,021,360	4,858,715	4,858,715
2049	5,021,360	0	0	230,732	203,867	203,867	0	5,455,959	5,015,387	5,015,387
2050	5,455,959	0	0	250,701	221,512	221,512	0	5,928,172	5,177,304	5,177,304
2051	5,928,172	0	0	272,400	240,684	240,684	0	6,441,256	5,344,653	5,344,653
2052	6,441,256	0	0	295,976	261,515	261,515	0	6,998,746	5,517,623	5,517,623
2053	6,998,746	0	0	321,592	284,149	284,149	0	7,604,488	5,696,413	5,696,413
2054	7,604,488	0	0	349,426	308,742	308,742	0	8,262,656	5,881,231	5,881,231
2055	8,262,656	0	0	379,669	335,464	335,464	0	8,977,789	6,072,289	6,072,289
2056	8,977,789	0	0	412,529	364,498	364,498	0	9,754,817	6,269,810	6,269,810
2057	9,754,817	0	0	448,234	396,046	396,046	0	10,599,096	6,474,024	6,474,024
2058	10,599,096	0	0	487,028	430,323	430,323	0	11,516,448	6,685,171	6,685,171
2059	11,516,448	0	0	529,181	467,568	467,568	0	12,513,196	6,903,498	6,903,498
2060	12,513,196	0	0	574,981	508,036	508,036	39,517	13,556,697	7,129,264	7,129,264
2061	13,556,697	0	0	622,930	550,402	550,402	42,899	14,687,129	7,362,736	7,362,736
2062	14,687,129	0	0	674,874	596,297	596,297	46,566	15,911,734	7,604,192	7,604,192



Strategic Wealth Planning Illustration

Supporting Schedules for
ESTATE & WEALTH TRANSFER ANALYSIS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Net Worth Includible in Gross Estate Illustration

Jack & Jill Flash

Year	Net Worth	Estate Inclusion Value of Businesses			Estate Inclusion Value of Inv Real Estate			Other Net Assets	Net Worth Includible in Gross Estate
		Closely Held Business Interests	Aggregate Estate Tax Valuation Discount	Includible Closely Held Business Interests	Investment Real Estate Assets	Aggregate Estate Tax Valuation Discount	Includible Investment Real Estate Assets		
2023	11,676,169	275,385	96,385	179,000	1,588,104	54,810	1,533,294	9,785,381	11,497,674
2024	12,553,389	535,633	187,472	348,162	1,662,028	58,043	1,603,985	10,326,012	12,278,159
2025	13,497,759	805,311	281,859	523,452	1,728,509	60,365	1,668,145	10,931,688	13,123,285
2026	14,469,579	1,083,786	379,325	704,461	1,797,650	62,779	1,734,870	11,553,230	13,992,561
2027	15,518,098	1,370,194	479,568	890,626	1,869,556	65,290	1,804,265	12,240,639	14,935,531
2028	16,651,948	1,663,391	582,187	1,081,204	1,944,338	67,902	1,876,436	13,003,574	15,961,214
2029	17,856,922	1,961,905	686,667	1,275,238	2,022,111	70,618	1,951,493	13,829,179	17,055,910
2030	19,153,016	2,263,873	792,355	1,471,517	2,102,996	73,443	2,029,553	14,739,185	18,240,255
2031	19,819,705	4,097,591	1,434,157	2,663,434	687,423	68,742	618,681	14,984,329	18,266,445
2032	21,072,039	4,507,859	1,577,751	2,930,109	635,485	63,548	571,936	15,874,766	19,376,810
2033	22,079,619	4,823,410	1,688,193	3,135,216	578,291	57,829	520,462	16,620,243	20,275,921
2034	23,150,106	5,161,048	1,806,367	3,354,681	515,505	51,551	463,955	17,411,943	21,230,579
2035	24,327,942	5,522,322	1,932,813	3,589,509	446,771	44,677	402,094	18,293,109	22,284,712
2036	25,447,705	5,908,884	2,068,109	3,840,775	371,714	37,171	334,542	19,097,030	23,272,347
2037	26,828,760	6,322,506	2,212,877	4,109,629	289,937	28,994	260,943	20,141,687	24,512,259
2038	28,306,117	6,765,081	2,367,778	4,397,303	201,023	20,102	180,920	21,260,600	25,838,824
2039	29,889,515	7,238,637	2,533,523	4,705,114	104,532	10,453	94,079	22,461,913	27,261,106
2040	31,415,454	7,745,342	2,710,870	5,034,472	0	0	0	23,580,408	28,614,880
2041	32,941,062	8,287,516	2,900,630	5,386,885	0	0	0	24,558,307	29,945,192
2042	34,766,920	8,867,642	3,103,675	5,763,967	0	0	0	25,798,226	31,562,194
2043	35,979,135	9,488,377	3,320,932	6,167,445	0	0	0	26,383,604	32,551,049
2044	37,959,990	10,152,563	3,553,397	6,599,166	0	0	0	27,693,865	34,293,031
2045	40,077,936	10,863,242	3,802,135	7,061,108	0	0	0	29,094,403	36,155,511
2046	42,315,963	11,623,669	4,068,284	7,555,385	0	0	0	30,564,939	38,120,324
2047	44,679,550	12,437,326	4,353,064	8,084,262	0	0	0	32,107,452	40,191,714
2048	47,176,825	13,307,939	4,657,779	8,650,160	0	0	0	33,726,325	42,376,485
2049	49,813,066	14,239,495	4,983,823	9,255,672	0	0	0	35,422,832	44,678,504
2050	52,597,027	15,236,259	5,332,691	9,903,569	0	0	0	37,201,441	47,105,010
2051	55,536,449	16,302,798	5,705,979	10,596,818	0	0	0	39,065,309	49,662,128
2052	58,630,853	17,443,993	6,105,398	11,338,596	0	0	0	41,009,051	52,347,646
2053	61,899,331	18,665,073	6,532,776	12,132,297	0	0	0	43,046,508	55,178,806
2054	65,345,920	19,971,628	6,990,070	12,981,558	0	0	0	45,176,105	58,157,663
2055	68,982,707	21,369,642	7,479,375	13,890,267	0	0	0	47,403,919	61,294,186
2056	72,812,692	22,865,517	8,002,931	14,862,586	0	0	0	49,726,521	64,589,107
2057	76,855,654	24,466,103	8,563,136	15,902,967	0	0	0	52,156,814	68,059,781
2058	81,123,624	26,178,730	9,162,556	17,016,175	0	0	0	54,699,470	71,715,644
2059	85,627,941	28,011,242	9,803,935	18,207,307	0	0	0	57,357,954	75,565,261
2060	76,292,189	29,972,028	10,490,210	19,481,819	0	0	0	46,320,160	65,801,979
2061	81,771,474	32,070,070	11,224,525	20,845,546	0	0	0	49,701,403	70,546,949
2062	87,611,066	34,314,975	12,010,241	22,304,734	0	0	0	53,296,091	75,600,825

Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Estate Value of Closely Held Businesses Illustration

Jack & Jill Flash

Year	Aggregate Balance Sheet Value of Closely Held Businesses	Gross Estate Inclusion Value			Aggregate Estate Tax Valuation Discount
		ShopRight, Inc. 65.0%	MNS Enterprises 65.0%	Total Gross Estate Inclusion Value	
2023	275,385	162,750	16,250	179,000	96,385
2024	535,633	331,912	16,250	348,162	187,472
2025	805,311	507,202	16,250	523,452	281,859
2026	1,083,786	688,211	16,250	704,461	379,325
2027	1,370,194	874,376	16,250	890,626	479,568
2028	1,663,391	1,064,954	16,250	1,081,204	582,187
2029	1,961,905	1,258,988	16,250	1,275,238	686,667
2030	2,263,873	1,455,267	16,250	1,471,517	792,355
2031	4,097,591	2,663,434	0	2,663,434	1,434,157
2032	4,507,859	2,930,109	0	2,930,109	1,577,751
2033	4,823,410	3,135,216	0	3,135,216	1,688,193
2034	5,161,048	3,354,681	0	3,354,681	1,806,367
2035	5,522,322	3,589,509	0	3,589,509	1,932,813
2036	5,908,884	3,840,775	0	3,840,775	2,068,109
2037	6,322,506	4,109,629	0	4,109,629	2,212,877
2038	6,765,081	4,397,303	0	4,397,303	2,367,778
2039	7,238,637	4,705,114	0	4,705,114	2,533,523
2040	7,745,342	5,034,472	0	5,034,472	2,710,870
2041	8,287,516	5,386,885	0	5,386,885	2,900,630
2042	8,867,642	5,763,967	0	5,763,967	3,103,675
2043	9,488,377	6,167,445	0	6,167,445	3,320,932
2044	10,152,563	6,599,166	0	6,599,166	3,553,397
2045	10,863,242	7,061,108	0	7,061,108	3,802,135
2046	11,623,669	7,555,385	0	7,555,385	4,068,284
2047	12,437,326	8,084,262	0	8,084,262	4,353,064
2048	13,307,939	8,650,160	0	8,650,160	4,657,779
2049	14,239,495	9,255,672	0	9,255,672	4,983,823
2050	15,236,259	9,903,569	0	9,903,569	5,332,691
2051	16,302,798	10,596,818	0	10,596,818	5,705,979
2052	17,443,993	11,338,596	0	11,338,596	6,105,398
2053	18,665,073	12,132,297	0	12,132,297	6,532,776
2054	19,971,628	12,981,558	0	12,981,558	6,990,070
2055	21,369,642	13,890,267	0	13,890,267	7,479,375
2056	22,865,517	14,862,586	0	14,862,586	8,002,931
2057	24,466,103	15,902,967	0	15,902,967	8,563,136
2058	26,178,730	17,016,175	0	17,016,175	9,162,556
2059	28,011,242	18,207,307	0	18,207,307	9,803,935
2060	29,972,028	19,481,819	0	19,481,819	10,490,210
2061	32,070,070	20,845,546	0	20,845,546	11,224,525
2062	34,314,975	22,304,734	0	22,304,734	12,010,241



Estate Value of Investment Real Estate Illustration

Jack & Jill Flash

Year	Aggregate Balance Sheet Value of Investment Real Estate	Gross Estate Inclusion Value			Aggregate Estate Tax Valuation Discount	
		ShopRight HQ 100.0%	341 Lexite Court 90.0%	856 Reed Way 90.0%		
2023	1,588,104	1,040,000	189,094	304,200	1,533,294	54,810
2024	1,662,028	1,081,600	196,657	325,728	1,603,985	58,043
2025	1,728,509	1,124,864	204,524	338,757	1,668,145	60,365
2026	1,797,650	1,169,859	212,705	352,307	1,734,870	62,779
2027	1,869,556	1,216,653	221,213	366,400	1,804,265	65,290
2028	1,944,338	1,265,319	230,061	381,056	1,876,436	67,902
2029	2,022,111	1,315,932	239,264	396,298	1,951,493	70,618
2030	2,102,996	1,368,569	248,834	412,150	2,029,553	73,443
2031	687,423	0	232,909	385,772	618,681	68,742
2032	635,485	0	215,311	356,625	571,936	63,548
2033	578,291	0	195,933	324,529	520,462	57,829
2034	515,505	0	174,660	289,294	463,955	51,551
2035	446,771	0	151,372	250,722	402,094	44,677
2036	371,714	0	125,942	208,600	334,542	37,171
2037	289,937	0	98,235	162,708	260,943	28,994
2038	201,023	0	68,109	112,811	180,920	20,102
2039	104,532	0	35,417	58,662	94,079	10,453
2040	0	0	0	0	0	0
2041	0	0	0	0	0	0
2042	0	0	0	0	0	0
2043	0	0	0	0	0	0
2044	0	0	0	0	0	0
2045	0	0	0	0	0	0
2046	0	0	0	0	0	0
2047	0	0	0	0	0	0
2048	0	0	0	0	0	0
2049	0	0	0	0	0	0
2050	0	0	0	0	0	0
2051	0	0	0	0	0	0
2052	0	0	0	0	0	0
2053	0	0	0	0	0	0
2054	0	0	0	0	0	0
2055	0	0	0	0	0	0
2056	0	0	0	0	0	0
2057	0	0	0	0	0	0
2058	0	0	0	0	0	0
2059	0	0	0	0	0	0
2060	0	0	0	0	0	0
2061	0	0	0	0	0	0
2062	0	0	0	0	0	0

Strategic Wealth Planning Illustration - Rec Allocations & Advanced Planning

Irrevocable Trusts Included in Jack's Estate

Jack & Jill Flash

Year	Aggregate Undiscounted Value of Trust Property	Gross Estate Inclusion Value		Aggregate Estate Tax Valuation Discount
		ShopRight GRAT 65.0%	Total Gross Estate Inclusion Value	
2023	5,099,615	3,314,750	3,314,750	1,784,865
2024	5,213,867	3,389,013	3,389,013	1,824,853
2025	5,344,904	3,474,188	3,474,188	1,870,716
2026	5,495,194	3,571,876	3,571,876	1,923,318
2027	5,667,564	3,683,917	3,683,917	1,983,648
2028	5,865,260	3,812,419	3,812,419	2,052,841
2029	6,092,002	3,959,802	3,959,802	2,132,201
2030	6,352,058	4,128,838	4,128,838	2,223,220
2031	6,650,322	4,322,709	4,322,709	2,327,613
2032	0	0	0	0
2033	0	0	0	0
2034	0	0	0	0
2035	0	0	0	0
2036	0	0	0	0
2037	0	0	0	0
2038	0	0	0	0
2039	0	0	0	0
2040	0	0	0	0
2041	0	0	0	0
2042	0	0	0	0
2043	0	0	0	0
2044	0	0	0	0
2045	0	0	0	0
2046	0	0	0	0
2047	0	0	0	0
2048	0	0	0	0
2049	0	0	0	0
2050	0	0	0	0
2051	0	0	0	0
2052	0	0	0	0
2053	0	0	0	0
2054	0	0	0	0
2055	0	0	0	0
2056	0	0	0	0
2057	0	0	0	0
2058	0	0	0	0
2059	0	0	0	0
2060	0	0	0	0
2061	0	0	0	0
2062	0	0	0	0

IRC Section 691(c) Deduction Illustration

Jack & Jill Flash

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

Year	Federal Estate Tax without IRD Items										Federal Estate Tax With IRD Items	Sec. 691(c) IRD Deduction
	Gross Estate	Estate Value of IRD Items	Gross Estate Without IRD Items	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 Without IRD Items		
2023	15,639,724	3,170,056	12,469,668	249,393	1,500,000	18,973	10,701,301	10,720,275	791,111	0	0	0
2024	16,496,887	3,520,266	12,976,621	259,532	1,545,000	43,414	11,128,675	11,172,089	791,111	0	0	0
2025	17,429,723	3,895,884	13,533,839	270,677	1,591,350	75,970	11,595,842	11,671,812	791,111	0	0	0
2026	18,399,351	4,281,860	14,117,490	282,350	1,639,091	114,484	12,081,566	12,196,050	791,111	349,071	1,576,769	1,227,698
2027	19,457,157	4,735,955	14,721,202	294,424	1,688,263	158,989	12,579,525	12,738,515	791,111	404,255	1,750,425	1,346,170
2028	20,614,278	5,257,826	15,356,452	307,129	1,738,911	211,000	13,099,413	13,310,412	791,111	468,209	1,952,145	1,483,935
2029	21,859,439	5,821,051	16,038,387	320,768	1,791,078	272,760	13,653,781	13,926,541	791,111	529,957	2,161,054	1,631,097
2030	23,216,056	6,437,669	16,778,387	335,568	1,844,811	346,577	14,251,431	14,598,008	791,111	617,017	2,407,939	1,790,923
2031	23,389,515	6,163,775	17,225,741	344,515	1,900,155	389,480	14,591,591	14,981,071	791,111	593,081	2,431,181	1,838,100
2032	20,180,740	6,573,857	13,606,883	272,138	1,957,160	56,565	11,321,020	11,377,585	791,118	0	1,190,070	1,190,070
2033	21,083,596	7,024,287	14,059,309	281,186	2,015,875	82,482	11,679,766	11,762,248	791,118	0	1,322,653	1,322,653
2034	22,042,188	7,518,562	14,523,626	290,473	2,076,351	111,344	12,045,459	12,156,803	791,118	0	1,471,943	1,471,943
2035	23,100,452	8,060,517	15,039,935	300,799	2,138,641	146,844	12,453,652	12,600,495	791,118	0	1,644,264	1,644,264
2036	24,092,424	8,654,360	15,438,064	308,761	2,202,801	175,532	12,750,970	12,926,502	791,118	0	1,792,069	1,792,069
2037	25,336,889	9,304,704	16,032,185	320,644	2,268,885	223,695	13,218,962	13,442,657	791,118	0	2,015,766	2,015,766
2038	26,668,236	10,016,599	16,651,637	333,033	2,336,951	278,492	13,703,161	13,981,653	791,118	0	2,261,038	2,261,038
2039	28,095,539	10,795,573	17,299,965	345,999	2,407,060	340,854	14,206,053	14,546,906	791,118	0	2,530,946	2,530,946
2040	29,454,584	11,539,473	17,915,111	358,302	2,479,271	400,284	14,677,253	15,077,538	791,118	0	2,779,498	2,779,498
2041	30,790,432	11,731,396	19,059,035	381,181	1,702,433	634,854	16,340,568	16,975,422	791,118	0	3,256,383	3,256,383
2042	32,413,245	12,339,842	20,073,403	401,468	1,753,506	762,106	17,156,323	17,918,429	791,118	0	3,549,582	3,549,582
2043	33,408,204	12,264,252	21,143,952	422,879	1,806,111	904,154	18,010,807	18,914,962	791,118	0	3,627,527	3,627,527
2044	35,156,593	12,696,625	22,459,968	449,199	1,860,295	1,090,876	19,059,598	20,150,474	791,118	0	3,953,031	3,953,031
2045	37,025,801	13,176,451	23,849,350	476,987	1,916,103	1,299,802	20,156,458	21,456,260	791,118	0	4,301,772	4,301,772
2046	38,997,679	13,647,959	25,349,720	506,994	1,973,587	1,525,862	21,343,277	22,869,139	791,118	189,758	4,683,758	4,494,000
2047	41,076,486	14,103,103	26,973,383	539,468	2,032,794	1,770,979	22,630,141	24,401,121	791,118	440,504	5,084,374	4,643,870
2048	43,269,046	14,539,602	28,729,444	574,589	2,093,778	2,036,572	24,024,505	26,061,078	791,118	734,249	5,521,849	4,787,600
2049	45,579,243	14,947,424	30,631,819	612,636	2,156,591	2,324,815	25,537,776	27,862,591	791,118	1,059,558	5,981,445	4,921,888
2050	48,014,336	15,323,158	32,691,178	653,824	2,221,289	2,637,370	27,178,695	29,816,065	791,118	1,435,925	6,481,534	5,045,609
2051	50,580,470	15,659,651	34,920,820	698,416	2,287,928	2,976,316	28,958,159	31,934,475	791,118	1,851,711	7,008,121	5,156,410
2052	53,275,456	15,947,667	37,327,789	746,556	2,356,566	3,342,747	30,881,921	34,224,668	791,118	2,317,215	7,568,463	5,251,248
2053	56,116,556	16,185,709	39,930,847	798,617	2,427,262	3,739,595	32,965,372	36,704,967	791,118	2,838,596	8,168,226	5,329,630
2054	59,105,850	16,356,770	42,749,080	854,982	2,500,080	4,169,843	35,224,175	39,394,018	791,118	3,422,117	8,808,075	5,385,957
2055	62,253,333	16,458,796	45,794,537	915,891	2,575,083	4,635,370	37,668,194	42,303,564	791,118	4,071,724	9,491,277	5,419,552
2056	65,559,761	16,482,698	49,077,062	981,541	2,652,335	5,137,710	40,305,476	45,443,186	791,118	4,790,638	10,218,060	5,427,423
2057	69,042,517	16,416,497	52,626,020	1,052,520	2,731,905	5,681,455	43,160,140	48,841,595	791,118	5,580,503	10,986,127	5,405,624
2058	72,711,068	16,249,933	56,461,134	1,129,223	2,813,862	6,269,688	46,248,361	52,518,049	791,118	6,455,792	11,806,570	5,350,778
2059	76,574,006	15,986,763	60,587,243	1,211,745	2,898,278	6,903,155	49,574,065	56,477,220	791,118	7,418,073	12,682,194	5,264,121
2060	65,801,979	15,890,961	49,911,018	998,220	2,985,227	7,756,317	38,171,254	56,809,481	430,000	8,884,502	14,117,077	5,232,575
2061	70,546,949	15,693,755	54,853,194	1,097,064	3,074,783	8,571,888	42,109,459	61,906,799	430,000	10,263,783	15,431,423	5,167,640
2062	75,600,825	15,400,860	60,199,964	1,203,999	3,167,027	9,452,204	46,376,734	67,408,778	430,000	11,7		

Income in Respect of a Decedent Illustration: Jack's IRD Items

Jack & Jill Flash

Part 1 of 2

Year	Ordinary Income Items						Total Estate Value of IRD Items
	Qualified Plan	Traditional IRA	Roth IRA	Nonqualified Annuities	Basis in IRD Items	Estate Value of Ordinary Income IRD Items	
2023	59,640	2,148,200	25,000	7,255	75,000	2,165,096	2,165,096
2024	115,599	2,309,234	59,665	13,088	112,500	2,385,087	2,385,087
2025	177,429	2,484,214	0	19,591	60,000	2,621,234	2,621,234
2026	245,601	2,674,347	0	26,840	65,000	2,881,788	2,881,788
2027	320,622	2,880,945	0	34,921	70,000	3,166,488	3,166,488
2028	403,032	3,130,435	0	43,930	75,000	3,502,396	3,502,396
2029	493,412	3,401,531	0	53,973	80,000	3,868,916	3,868,916
2030	592,385	3,696,103	0	65,169	85,000	4,268,657	4,268,657
2031	0	4,659,872	0	72,650	85,000	4,647,522	4,647,522
2032	0	5,063,416	0	80,991	85,000	5,059,407	5,059,407
2033	0	5,501,908	0	90,288	85,000	5,507,197	5,507,197
2034	0	5,978,374	0	100,654	85,000	5,994,027	5,994,027
2035	0	6,496,101	0	112,209	85,000	6,523,309	6,523,309
2036	0	7,058,663	0	125,090	85,000	7,098,753	7,098,753
2037	0	7,669,943	0	139,450	85,000	7,724,394	7,724,394
2038	0	8,334,160	0	155,459	85,000	8,404,620	8,404,620
2039	0	9,055,899	0	173,306	85,000	9,144,205	9,144,205
2040	0	9,840,139	0	0	0	9,840,139	9,840,139
2041	0	9,908,974	0	0	0	9,908,974	9,908,974
2042	0	10,334,385	0	0	0	10,334,385	10,334,385
2043	0	10,759,598	0	0	0	10,759,598	10,759,598
2044	0	11,181,445	0	0	0	11,181,445	11,181,445
2045	0	11,596,222	0	0	0	11,596,222	11,596,222
2046	0	12,002,711	0	0	0	12,002,711	12,002,711
2047	0	12,393,351	0	0	0	12,393,351	12,393,351
2048	0	12,766,425	0	0	0	12,766,425	12,766,425
2049	0	13,112,092	0	0	0	13,112,092	13,112,092
2050	0	13,428,093	0	0	0	13,428,093	13,428,093
2051	0	13,707,539	0	0	0	13,707,539	13,707,539
2052	0	13,942,699	0	0	0	13,942,699	13,942,699
2053	0	14,132,422	0	0	0	14,132,422	14,132,422
2054	0	14,260,753	0	0	0	14,260,753	14,260,753
2055	0	14,326,820	0	0	0	14,326,820	14,326,820
2056	0	14,321,712	0	0	0	14,321,712	14,321,712
2057	0	14,235,888	0	0	0	14,235,888	14,235,888
2058	0	14,059,222	0	0	0	14,059,222	14,059,222
2059	0	13,796,832	0	0	0	13,796,832	13,796,832
2060	0	13,714,153	0	0	0	13,714,153	13,714,153
2061	0	13,543,962	0	0	0	13,543,962	13,543,962
2062	0	13,291,189	0	0	0	13,291,189	13,291,189

Income in Respect of a Decedent Illustration: Jack's IRD Items

Jack & Jill Flash

Part 2 of 2

Year	Income & Medicare Taxes on Ordinary Income				Total Taxes on IRD Items
	Net Value of IRD Items	Allocable Sec. 691(c) IRD Deduction	Allocable Charitable Bequest	Taxable Income	
2023	2,165,096	0	747,303	1,417,793	569,953
2024	2,385,087	0	794,976	1,590,111	639,225
2025	2,621,234	0	846,870	1,774,364	713,294
2026	2,881,788	363,558	1,659,967	858,263	365,620
2027	3,166,488	414,026	1,737,513	1,014,948	432,368
2028	3,502,396	484,362	1,824,960	1,193,074	508,250
2029	3,868,916	552,889	1,921,001	1,395,026	594,281
2030	4,268,657	641,259	2,023,215	1,604,184	683,383
2031	4,647,522	789,985	2,012,116	1,845,421	786,150
2032	5,059,407	549,545	2,043,044	2,466,819	1,050,865
2033	5,507,197	653,303	2,069,703	2,784,191	1,186,266
2034	5,994,027	762,761	2,091,945	3,139,321	1,337,946
2035	6,523,309	904,869	2,109,634	3,508,807	1,495,786
2036	7,098,753	1,028,963	2,122,642	3,947,148	1,683,008
2037	7,724,394	1,221,588	2,130,851	4,371,954	1,864,522
2038	8,404,620	1,422,876	2,134,145	4,847,599	2,067,755
2039	9,144,205	1,650,722	2,132,409	5,361,074	2,287,173
2040	9,840,139	1,872,443	2,122,198	5,845,498	2,490,182
2041	9,908,974	2,337,940	1,437,967	6,133,066	2,612,686
2042	10,334,385	2,556,529	1,468,528	6,309,327	2,687,773
2043	10,759,598	2,705,107	1,584,526	6,469,964	2,756,205
2044	11,181,445	2,959,094	1,638,292	6,584,059	2,804,809
2045	11,596,222	3,217,988	1,686,308	6,691,925	2,850,760
2046	12,002,711	3,398,937	1,735,673	6,868,101	2,925,811
2047	12,393,351	3,509,559	1,786,354	7,097,438	3,023,509
2048	12,766,425	3,615,207	1,838,431	7,312,787	3,115,247
2049	13,112,092	3,713,092	1,891,792	7,507,207	3,198,070
2050	13,428,093	3,802,578	1,946,575	7,678,940	3,271,228
2051	13,707,539	3,836,576	2,002,718	7,868,245	3,351,873
2052	13,942,699	3,902,394	2,060,294	7,980,011	3,399,485
2053	14,132,422	3,955,495	2,119,345	8,057,582	3,432,530
2054	14,260,753	3,991,414	2,179,711	8,089,628	3,446,182
2055	14,326,820	3,962,730	2,241,522	8,122,568	3,460,214
2056	14,321,712	3,961,317	2,304,597	8,055,798	3,431,770
2057	14,235,888	3,890,702	2,369,025	7,976,160	3,397,844
2058	14,059,222	3,842,419	2,434,516	7,782,287	3,315,254
2059	13,796,832	3,725,277	2,501,261	7,570,295	3,224,946
2060	13,714,153	3,657,795	2,576,298	7,480,060	3,186,506
2061	13,543,962	3,567,805	2,653,587	7,322,570	3,119,415
2062	13,291,189	3,457,453	2,733,195	7,100,541	3,024,830

Income in Respect of a Decedent Illustration: Jill's IRD Items

Jack & Jill Flash

Part 1 of 2

Year	Ordinary Income Items								Net Unrealized Appreciation in Employer Shares	Total Estate Value of IRD Items
	NQSOs, RSUs & Performance Shares	Ordinary Inc Portion of Qualified Plan	Traditional IRA	Roth IRA	Nonqualified Plans	Nonqualified Annuities	Basis in IRD Items	Estate Value of Ordinary Income IRD Items		
2023	33,905	315,076	0	54,330	570,196	66,314	104,330	935,491	69,470	1,004,961
2024	31,603	366,745	0	66,535	633,417	78,927	116,830	1,060,396	74,783	1,135,179
2025	36,163	422,551	0	0	702,121	92,988	60,000	1,193,822	80,829	1,274,651
2026	8,004	483,859	0	0	776,805	108,663	65,000	1,312,330	87,742	1,400,072
2027	9,705	550,060	0	0	858,017	126,137	70,000	1,473,919	95,548	1,569,467
2028	11,514	622,582	0	0	946,356	145,618	75,000	1,651,069	104,360	1,755,429
2029	7,195	700,885	0	0	1,042,475	167,335	80,000	1,837,890	114,245	1,952,135
2030	4,168	785,973	0	0	1,147,093	191,545	85,000	2,043,778	125,234	2,169,012
2031	0	0	555,393	0	719,615	213,534	85,000	1,403,542	112,711	1,516,253
2032	0	0	603,490	0	656,473	238,048	85,000	1,413,010	101,440	1,514,450
2033	0	0	655,752	0	589,668	265,375	85,000	1,425,795	91,296	1,517,091
2034	0	0	712,540	0	518,988	295,841	85,000	1,442,369	82,166	1,524,535
2035	0	0	774,246	0	444,209	329,803	85,000	1,463,258	73,949	1,537,207
2036	0	0	841,296	0	365,092	367,664	85,000	1,489,053	66,554	1,555,607
2037	0	0	914,152	0	281,387	409,872	85,000	1,520,412	59,899	1,580,311
2038	0	0	993,318	0	192,827	456,926	85,000	1,558,071	53,909	1,611,980
2039	0	0	1,079,339	0	99,131	509,381	85,000	1,602,850	48,518	1,651,369
2040	0	0	1,172,810	0	0	567,858	85,000	1,655,667	43,666	1,699,334
2041	0	0	1,274,375	0	0	633,048	85,000	1,822,423	0	1,822,423
2042	0	0	1,384,736	0	0	705,721	85,000	2,005,457	0	2,005,457
2043	0	0	1,504,654	0	0	0	0	1,504,654	0	1,504,654
2044	0	0	1,515,180	0	0	0	0	1,515,180	0	1,515,180
2045	0	0	1,580,229	0	0	0	0	1,580,229	0	1,580,229
2046	0	0	1,645,248	0	0	0	0	1,645,248	0	1,645,248
2047	0	0	1,709,753	0	0	0	0	1,709,753	0	1,709,753
2048	0	0	1,773,176	0	0	0	0	1,773,176	0	1,773,176
2049	0	0	1,835,333	0	0	0	0	1,835,333	0	1,835,333
2050	0	0	1,895,065	0	0	0	0	1,895,065	0	1,895,065
2051	0	0	1,952,112	0	0	0	0	1,952,112	0	1,952,112
2052	0	0	2,004,968	0	0	0	0	2,004,968	0	2,004,968
2053	0	0	2,053,287	0	0	0	0	2,053,287	0	2,053,287
2054	0	0	2,096,017	0	0	0	0	2,096,017	0	2,096,017
2055	0	0	2,131,976	0	0	0	0	2,131,976	0	2,131,976
2056	0	0	2,160,986	0	0	0	0	2,160,986	0	2,160,986
2057	0	0	2,180,609	0	0	0	0	2,180,609	0	2,180,609
2058	0	0	2,190,712	0	0	0	0	2,190,712	0	2,190,712
2059	0	0	2,189,931	0	0	0	0	2,189,931	0	2,189,931
2060	0	0	2,176,807	0	0	0	0	2,176,807	0	2,176,807
2061	0	0	2,149,793	0	0	0	0	2,149,793	0	2,149,793
2062	0	0	2,109,671	0	0	0	0	2,109,671	0	2,109,671

Income in Respect of a Decedent Illustration: Jill's IRD Items

Jack & Jill Flash

Part 2 of 2

Year	Income & Medicare Taxes on Ordinary Income				Capital Gains Taxes				Total Taxes on IRD Items	
	Net Value of IRD Items	Allocable Sec. 691(c) IRD Deduction	Allocable Charitable Bequest	Taxable Income	Income & Medicare Taxes	Net Value of IRD Items	Allocable Sec. 691(c) IRD Deduction	Taxable Income		
2023	935,491	0	322,893	612,597	246,884	69,470	0	69,470	16,117	263,001
2024	1,060,396	0	353,442	706,955	285,105	74,783	0	74,783	17,350	302,455
2025	1,193,822	0	385,701	808,121	326,118	80,829	0	80,829	18,752	344,871
2026	1,312,330	165,560	755,928	390,842	168,158	87,742	11,069	76,673	17,635	185,793
2027	1,473,919	192,719	808,768	472,433	203,389	95,548	12,493	83,055	19,103	222,492
2028	1,651,069	228,334	860,307	562,429	242,278	104,360	14,432	89,928	20,683	262,961
2029	1,837,890	262,644	912,553	662,693	285,626	114,245	16,326	97,919	22,521	308,147
2030	2,043,778	307,026	968,689	768,063	331,243	125,234	18,813	106,421	24,477	355,720
2031	1,403,542	238,574	607,655	557,313	242,300	112,711	19,159	93,552	21,517	263,817
2032	1,413,010	153,479	570,589	688,942	299,305	101,440	11,018	90,421	20,797	320,102
2033	1,425,795	169,138	535,839	720,818	313,923	91,296	10,830	80,465	18,507	332,430
2034	1,442,369	183,546	503,394	755,428	329,824	82,166	10,456	71,710	16,493	346,318
2035	1,463,258	202,973	473,217	787,068	344,594	73,949	10,258	63,692	14,649	359,243
2036	1,489,053	215,838	445,251	827,964	363,454	66,554	9,647	56,907	13,089	376,543
2037	1,520,412	240,448	419,421	860,543	378,936	59,899	9,473	50,426	11,598	390,534
2038	1,558,071	263,776	395,633	898,661	396,963	53,909	9,127	44,782	10,300	407,263
2039	1,602,850	289,348	373,781	939,721	416,448	48,518	8,759	39,760	9,145	425,592
2040	1,655,667	315,051	357,074	983,543	437,338	43,666	8,309	35,357	8,132	445,470
2041	1,822,423	429,985	264,466	1,127,971	501,342	0	0	0	0	501,342
2042	2,005,457	496,112	284,978	1,224,368	545,168	0	0	0	0	545,168
2043	1,504,654	378,290	221,585	904,779	385,436	0	0	0	0	385,436
2044	1,515,180	400,982	222,002	892,195	380,075	0	0	0	0	380,075
2045	1,580,229	438,518	229,795	911,916	388,476	0	0	0	0	388,476
2046	1,645,248	465,903	237,914	941,432	401,050	0	0	0	0	401,050
2047	1,709,753	484,169	246,440	979,143	417,115	0	0	0	0	417,115
2048	1,773,176	502,129	255,347	1,015,700	432,688	0	0	0	0	432,688
2049	1,835,333	519,731	264,799	1,050,803	447,642	0	0	0	0	447,642
2050	1,895,065	536,646	274,714	1,083,705	461,658	0	0	0	0	461,658
2051	1,952,112	546,373	285,210	1,120,529	477,345	0	0	0	0	477,345
2052	2,004,968	561,166	296,271	1,147,530	488,848	0	0	0	0	488,848
2053	2,053,287	574,691	307,918	1,170,679	498,709	0	0	0	0	498,709
2054	2,096,017	586,650	320,370	1,188,998	506,513	0	0	0	0	506,513
2055	2,131,976	589,694	333,561	1,208,720	514,915	0	0	0	0	514,915
2056	2,160,986	597,718	347,738	1,215,530	517,816	0	0	0	0	517,816
2057	2,180,609	595,966	362,880	1,221,764	520,471	0	0	0	0	520,471
2058	2,190,712	598,727	379,347	1,212,638	516,584	0	0	0	0	516,584
2059	2,189,931	591,302	397,018	1,201,611	511,886	0	0	0	0	511,886
2060	2,176,807	580,591	408,928	1,187,288	505,785	0	0	0	0	505,785
2061	2,149,793	566,307	421,196	1,162,290	495,136	0	0	0	0	495,136
2062	2,109,671	548,791	433,832	1,127,048	480,122	0	0	0	0	480,122

State QTIP Election Illustration

Jack & Jill Flash

Year	State QTIP Trust Funding					State QTIP Trust Funding Without IRD Items				
	State QTIP Trust Election Allocation	Federal Credit Shelter Trust Funded	As Percentage of Federal Credit Shelter Trust	Value of Federal Credit Shelter Trust	Value of State QTIP Trust	State QTIP Trust Election Allocation	Non-IRD Federal Credit Shelter Trust Funded	As Percentage of Federal Credit Shelter Trust	Value of Federal Credit Shelter Trust	Value of State QTIP Trust
2023	5,129,345	10,129,345	50.64%	10,129,345	5,129,345	5,129,345	10,129,345	50.64%	10,129,345	5,129,345
2024	5,742,496	10,742,496	53.46%	10,742,496	5,742,496	5,742,496	10,742,496	53.46%	10,742,496	5,742,496
2025	6,407,517	11,407,517	56.17%	11,407,517	6,407,517	6,407,517	11,407,517	56.17%	11,407,517	6,407,517
2026	638,889	5,638,889	11.33%	5,638,889	638,889	638,889	5,638,889	11.33%	5,638,889	638,889
2027	818,889	5,818,889	14.07%	5,818,889	818,889	818,889	5,818,889	14.07%	5,818,889	818,889
2028	998,889	5,998,889	16.65%	5,998,889	998,889	998,889	5,998,889	16.65%	5,998,889	998,889
2029	1,198,889	6,198,889	19.34%	6,198,889	1,198,889	1,198,889	6,198,889	19.34%	6,198,889	1,198,889
2030	1,388,889	6,388,889	21.74%	6,388,889	1,388,889	1,388,889	6,388,889	21.74%	6,388,889	1,388,889
2031	1,588,889	6,588,889	24.11%	6,588,889	1,588,889	1,588,889	6,588,889	24.11%	6,588,889	1,588,889
2032	1,798,882	6,798,882	26.46%	6,798,882	1,798,882	1,798,882	6,798,882	26.46%	6,798,882	1,798,882
2033	2,018,882	7,018,882	28.76%	7,018,882	2,018,882	2,018,882	7,018,882	28.76%	7,018,882	2,018,882
2034	2,238,882	7,238,882	30.93%	7,238,882	2,238,882	2,238,882	7,238,882	30.93%	7,238,882	2,238,882
2035	2,468,882	7,468,882	33.06%	7,468,882	2,468,882	2,468,882	7,468,882	33.06%	7,468,882	2,468,882
2036	2,698,882	7,698,882	35.06%	7,698,882	2,698,882	2,698,882	7,698,882	35.06%	7,698,882	2,698,882
2037	2,938,882	7,938,882	37.02%	7,938,882	2,938,882	2,938,882	7,938,882	37.02%	7,938,882	2,938,882
2038	3,188,882	8,188,882	38.94%	8,188,882	3,188,882	3,188,882	8,188,882	38.94%	8,188,882	3,188,882
2039	3,448,882	8,448,882	40.82%	8,448,882	3,448,882	3,448,882	8,448,882	40.82%	8,448,882	3,448,882
2040	3,708,882	8,708,882	42.59%	8,708,882	3,708,882	3,708,882	8,708,882	42.59%	8,708,882	3,708,882
2041	3,988,882	8,988,882	44.38%	8,988,882	3,988,882	3,988,882	8,988,882	44.38%	8,988,882	3,988,882
2042	4,268,882	9,268,882	46.06%	9,268,882	4,268,882	4,268,882	9,268,882	46.06%	9,268,882	4,268,882
2043	4,558,882	9,558,882	47.69%	9,558,882	4,558,882	4,558,882	9,558,882	47.69%	9,558,882	4,558,882
2044	4,848,882	9,848,882	49.23%	9,848,882	4,848,882	4,848,882	9,848,882	49.23%	9,848,882	4,848,882
2045	5,158,882	10,158,882	50.78%	10,158,882	5,158,882	5,158,882	10,158,882	50.78%	10,158,882	5,158,882
2046	5,468,882	10,468,882	52.24%	10,468,882	5,468,882	5,468,882	10,468,882	52.24%	10,468,882	5,468,882
2047	5,798,882	10,798,882	53.70%	10,798,882	5,798,882	5,798,882	10,798,882	53.70%	10,798,882	5,798,882
2048	6,128,882	11,128,882	55.07%	11,128,882	6,128,882	6,128,882	11,128,882	55.07%	11,128,882	6,128,882
2049	6,478,882	11,478,882	56.44%	11,478,882	6,478,882	6,478,882	11,478,882	56.44%	11,478,882	6,478,882
2050	6,828,882	11,828,882	57.73%	11,828,882	6,828,882	6,828,882	11,828,882	57.73%	11,828,882	6,828,882
2051	7,198,882	12,198,882	59.01%	12,198,882	7,198,882	7,198,882	12,198,882	59.01%	12,198,882	7,198,882
2052	7,578,882	12,578,882	60.25%	12,578,882	7,578,882	7,578,882	12,578,882	60.25%	12,578,882	7,578,882
2053	7,968,882	12,968,882	61.45%	12,968,882	7,968,882	7,968,882	12,968,882	61.45%	12,968,882	7,968,882
2054	8,368,882	13,368,882	62.60%	13,368,882	8,368,882	8,368,882	13,368,882	62.60%	13,368,882	8,368,882
2055	8,778,882	13,778,882	63.71%	13,778,882	8,778,882	8,778,882	13,778,882	63.71%	13,778,882	8,778,882
2056	9,198,882	14,198,882	64.79%	14,198,882	9,198,882	9,198,882	14,198,882	64.79%	14,198,882	9,198,882
2057	9,638,882	14,638,882	65.84%	14,638,882	9,638,882	9,638,882	14,638,882	65.84%	14,638,882	9,638,882
2058	10,088,882	15,088,882	66.86%	15,088,882	10,088,882	10,088,882	15,088,882	66.86%	15,088,882	10,088,882
2059	10,548,882	15,548,882	67.84%	15,548,882	10,548,882	10,548,882	15,548,882	67.84%	15,548,882	10,548,882
2060	0	16,039,761	0.00%	16,039,761	10,881,910	0	0	0.00%	16,039,761	10,881,910
2061	0	16,546,136	0.00%	16,546,136	11,225,452	0	0	0.00%	16,546,136	11,225,452
2062	0	17,068,497	0.00%	17,068,497	11,579,840	0	0	0.00%	17,068,497	11,579,840

Applicable Exclusion Amount [Testamentary Planning] - Jack

Jack & Jill Flash

Year	Basic Exclusion	DSUE Inherited		Lifetime AEA Utilization		Applicable Exclusion Amount	DSUE Transferred		State Death Tax Exclusion
		Exclusion Inherited From Jill	Deceased Spousal Unused Exclusion	BOY Lifetime Utilization of AEA	EOY Lifetime Utilization of AEA		Maximum Transferable Exclusion Amount	Unused Spousal Exclusion Transferred	
2023	12,920,000	0	0	0	361,118	12,558,882	0	0	5,000,000
2024	13,310,000	0	0	361,118	361,118	12,948,882	0	0	5,000,000
2025	13,710,000	0	0	361,118	361,118	13,348,882	0	0	5,000,000
2026	6,000,000	0	0	361,118	361,118	5,638,882	0	0	5,000,000
2027	6,180,000	0	0	361,118	361,118	5,818,882	0	0	5,000,000
2028	6,360,000	0	0	361,118	361,118	5,998,882	0	0	5,000,000
2029	6,560,000	0	0	361,118	361,118	6,198,882	0	0	5,000,000
2030	6,750,000	0	0	361,118	361,118	6,388,882	0	0	5,000,000
2031	6,950,000	0	0	361,118	361,118	6,588,882	0	0	5,000,000
2032	7,160,000	0	0	361,118	361,118	6,798,882	0	0	5,000,000
2033	7,380,000	0	0	361,118	361,118	7,018,882	0	0	5,000,000
2034	7,600,000	0	0	361,118	361,118	7,238,882	0	0	5,000,000
2035	7,830,000	0	0	361,118	361,118	7,468,882	0	0	5,000,000
2036	8,060,000	0	0	361,118	361,118	7,698,882	0	0	5,000,000
2037	8,300,000	0	0	361,118	361,118	7,938,882	0	0	5,000,000
2038	8,550,000	0	0	361,118	361,118	8,188,882	0	0	5,000,000
2039	8,810,000	0	0	361,118	361,118	8,448,882	0	0	5,000,000
2040	9,070,000	0	0	361,118	361,118	8,708,882	0	0	5,000,000
2041	9,350,000	0	0	361,118	361,118	8,988,882	0	0	5,000,000
2042	9,630,000	0	0	361,118	361,118	9,268,882	0	0	5,000,000
2043	9,920,000	0	0	361,118	361,118	9,558,882	0	0	5,000,000
2044	10,210,000	0	0	361,118	361,118	9,848,882	0	0	5,000,000
2045	10,520,000	0	0	361,118	361,118	10,158,882	0	0	5,000,000
2046	10,830,000	0	0	361,118	361,118	10,468,882	0	0	5,000,000
2047	11,160,000	0	0	361,118	361,118	10,798,882	0	0	5,000,000
2048	11,490,000	0	0	361,118	361,118	11,128,882	0	0	5,000,000
2049	11,840,000	0	0	361,118	361,118	11,478,882	0	0	5,000,000
2050	12,190,000	0	0	361,118	361,118	11,828,882	0	0	5,000,000
2051	12,560,000	0	0	361,118	361,118	12,198,882	0	0	5,000,000
2052	12,940,000	0	0	361,118	361,118	12,578,882	0	0	5,000,000
2053	13,330,000	0	0	361,118	361,118	12,968,882	0	0	5,000,000
2054	13,730,000	0	0	361,118	361,118	13,368,882	0	0	5,000,000
2055	14,140,000	0	0	361,118	361,118	13,778,882	0	0	5,000,000
2056	14,560,000	0	0	361,118	361,118	14,198,882	0	0	5,000,000
2057	15,000,000	0	0	361,118	361,118	14,638,882	0	0	5,000,000
2058	15,450,000	0	0	361,118	361,118	15,088,882	0	0	5,000,000
2059	15,910,000	0	0	361,118	361,118	15,548,882	0	0	5,000,000
2060	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0



Applicable Exclusion Amount [Testamentary Planning] - Jill

Jack & Jill Flash

Year	Basic Exclusion	DSUE Inherited		Lifetime AEA Utilization		Applicable Exclusion Amount	DSUE Transferred		State Death Tax Exclusion
		Exclusion Inherited From Jack	Deceased Spousal Unused Exclusion	BOY Lifetime Utilization of AEA	EOY Lifetime Utilization of AEA		Maximum Transferable Exclusion Amount	Unused Spousal Exclusion Transferred	
2023	12,920,000	0	0	0	430,000	12,490,000	0	0	5,000,000
2024	13,310,000	0	0	430,000	430,000	12,880,000	0	0	5,000,000
2025	13,710,000	0	0	430,000	430,000	13,280,000	0	0	5,000,000
2026	6,000,000	0	0	430,000	430,000	5,570,000	0	0	5,000,000
2027	6,180,000	0	0	430,000	430,000	5,750,000	0	0	5,000,000
2028	6,360,000	0	0	430,000	430,000	5,930,000	0	0	5,000,000
2029	6,560,000	0	0	430,000	430,000	6,130,000	0	0	5,000,000
2030	6,750,000	0	0	430,000	430,000	6,320,000	0	0	5,000,000
2031	6,950,000	0	0	430,000	430,000	6,520,000	0	0	5,000,000
2032	7,160,000	0	0	430,000	430,000	6,730,000	0	0	5,000,000
2033	7,380,000	0	0	430,000	430,000	6,950,000	0	0	5,000,000
2034	7,600,000	0	0	430,000	430,000	7,170,000	0	0	5,000,000
2035	7,830,000	0	0	430,000	430,000	7,400,000	0	0	5,000,000
2036	8,060,000	0	0	430,000	430,000	7,630,000	0	0	5,000,000
2037	8,300,000	0	0	430,000	430,000	7,870,000	0	0	5,000,000
2038	8,550,000	0	0	430,000	430,000	8,120,000	0	0	5,000,000
2039	8,810,000	0	0	430,000	430,000	8,380,000	0	0	5,000,000
2040	9,070,000	0	0	430,000	430,000	8,640,000	0	0	5,000,000
2041	9,350,000	0	0	430,000	430,000	8,920,000	0	0	5,000,000
2042	9,630,000	0	0	430,000	430,000	9,200,000	0	0	5,000,000
2043	9,920,000	0	0	430,000	430,000	9,490,000	0	0	5,000,000
2044	10,210,000	0	0	430,000	430,000	9,780,000	0	0	5,000,000
2045	10,520,000	0	0	430,000	430,000	10,090,000	0	0	5,000,000
2046	10,830,000	0	0	430,000	430,000	10,400,000	0	0	5,000,000
2047	11,160,000	0	0	430,000	430,000	10,730,000	0	0	5,000,000
2048	11,490,000	0	0	430,000	430,000	11,060,000	0	0	5,000,000
2049	11,840,000	0	0	430,000	430,000	11,410,000	0	0	5,000,000
2050	12,190,000	0	0	430,000	430,000	11,760,000	0	0	5,000,000
2051	12,560,000	0	0	430,000	430,000	12,130,000	0	0	5,000,000
2052	12,940,000	0	0	430,000	430,000	12,510,000	0	0	5,000,000
2053	13,330,000	0	0	430,000	430,000	12,900,000	0	0	5,000,000
2054	13,730,000	0	0	430,000	430,000	13,300,000	0	0	5,000,000
2055	14,140,000	0	0	430,000	430,000	13,710,000	0	0	5,000,000
2056	14,560,000	0	0	430,000	430,000	14,130,000	0	0	5,000,000
2057	15,000,000	0	0	430,000	430,000	14,570,000	0	0	5,000,000
2058	15,450,000	0	0	430,000	430,000	15,020,000	0	0	5,000,000
2059	15,910,000	0	0	430,000	430,000	15,480,000	0	0	5,000,000
2060	16,390,000	0	0	430,000	430,000	15,960,000	0	0	5,000,000
2061	16,880,000	0	0	430,000	430,000	16,450,000	0	0	5,000,000
2062	17,390,000	0	0	430,000	430,000	16,960,000	0	0	5,000,000

Applicable Exclusion Amount [Lifetime Gifting] - Jack

Jack & Jill Flash

Year	Basic Exclusion	DSUE Inherited		Lifetime AEA Utilization		Applicable Exclusion Amount	DSUE Transferred	
		Exclusion Inherited From Jill	Deceased Spousal Unused Exclusion	BOY Lifetime Utilization of AEA	EOY Lifetime Utilization of AEA		Maximum Transferable Exclusion Amount	Unused Spousal Exclusion Transferred
2023	12,920,000	0	0	0	361,118	12,558,882	0	0
2024	13,310,000	0	0	361,118	361,118	12,948,882	0	0
2025	13,710,000	0	0	361,118	361,118	13,348,882	0	0
2026	6,000,000	0	0	361,118	361,118	5,638,882	0	0
2027	6,180,000	0	0	361,118	361,118	5,818,882	0	0
2028	6,360,000	0	0	361,118	361,118	5,998,882	0	0
2029	6,560,000	0	0	361,118	361,118	6,198,882	0	0
2030	6,750,000	0	0	361,118	361,118	6,388,882	0	0
2031	6,950,000	0	0	361,118	361,118	6,588,882	0	0
2032	7,160,000	0	0	361,118	361,118	6,798,882	0	0
2033	7,380,000	0	0	361,118	361,118	7,018,882	0	0
2034	7,600,000	0	0	361,118	361,118	7,238,882	0	0
2035	7,830,000	0	0	361,118	361,118	7,468,882	0	0
2036	8,060,000	0	0	361,118	361,118	7,698,882	0	0
2037	8,300,000	0	0	361,118	361,118	7,938,882	0	0
2038	8,550,000	0	0	361,118	361,118	8,188,882	0	0
2039	8,810,000	0	0	361,118	361,118	8,448,882	0	0
2040	9,070,000	0	0	361,118	361,118	8,708,882	0	0
2041	9,350,000	0	0	361,118	361,118	8,988,882	0	0
2042	9,630,000	0	0	361,118	361,118	9,268,882	0	0
2043	9,920,000	0	0	361,118	361,118	9,558,882	0	0
2044	10,210,000	0	0	361,118	361,118	9,848,882	0	0
2045	10,520,000	0	0	361,118	361,118	10,158,882	0	0
2046	10,830,000	0	0	361,118	361,118	10,468,882	0	0
2047	11,160,000	0	0	361,118	361,118	10,798,882	0	0
2048	11,490,000	0	0	361,118	361,118	11,128,882	0	0
2049	11,840,000	0	0	361,118	361,118	11,478,882	0	0
2050	12,190,000	0	0	361,118	361,118	11,828,882	0	0
2051	12,560,000	0	0	361,118	361,118	12,198,882	0	0
2052	12,940,000	0	0	361,118	361,118	12,578,882	0	0
2053	13,330,000	0	0	361,118	361,118	12,968,882	0	0
2054	13,730,000	0	0	361,118	361,118	13,368,882	0	0
2055	14,140,000	0	0	361,118	361,118	13,778,882	0	0
2056	14,560,000	0	0	361,118	361,118	14,198,882	0	0
2057	15,000,000	0	0	361,118	361,118	14,638,882	0	0
2058	15,450,000	0	0	361,118	361,118	15,088,882	0	0
2059	15,910,000	0	0	361,118	361,118	15,548,882	0	0
2060	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0

Applicable Exclusion Amount [Lifetime Gifting] - Jill

Jack & Jill Flash

Year	Basic Exclusion	DSUE Inherited		Lifetime AEA Utilization		Applicable Exclusion Amount	DSUE Transferred	
		Exclusion Inherited From Jack	Deceased Spousal Unused Exclusion	BOY Lifetime Utilization of AEA	EOY Lifetime Utilization of AEA		Maximum Transferable Exclusion Amount	Unused Spousal Exclusion Transferred
2023	12,920,000	0	0	0	430,000	12,490,000	0	0
2024	13,310,000	0	0	430,000	430,000	12,880,000	0	0
2025	13,710,000	0	0	430,000	430,000	13,280,000	0	0
2026	6,000,000	0	0	430,000	430,000	5,570,000	0	0
2027	6,180,000	0	0	430,000	430,000	5,750,000	0	0
2028	6,360,000	0	0	430,000	430,000	5,930,000	0	0
2029	6,560,000	0	0	430,000	430,000	6,130,000	0	0
2030	6,750,000	0	0	430,000	430,000	6,320,000	0	0
2031	6,950,000	0	0	430,000	430,000	6,520,000	0	0
2032	7,160,000	0	0	430,000	430,000	6,730,000	0	0
2033	7,380,000	0	0	430,000	430,000	6,950,000	0	0
2034	7,600,000	0	0	430,000	430,000	7,170,000	0	0
2035	7,830,000	0	0	430,000	430,000	7,400,000	0	0
2036	8,060,000	0	0	430,000	430,000	7,630,000	0	0
2037	8,300,000	0	0	430,000	430,000	7,870,000	0	0
2038	8,550,000	0	0	430,000	430,000	8,120,000	0	0
2039	8,810,000	0	0	430,000	430,000	8,380,000	0	0
2040	9,070,000	0	0	430,000	430,000	8,640,000	0	0
2041	9,350,000	0	0	430,000	430,000	8,920,000	0	0
2042	9,630,000	0	0	430,000	430,000	9,200,000	0	0
2043	9,920,000	0	0	430,000	430,000	9,490,000	0	0
2044	10,210,000	0	0	430,000	430,000	9,780,000	0	0
2045	10,520,000	0	0	430,000	430,000	10,090,000	0	0
2046	10,830,000	0	0	430,000	430,000	10,400,000	0	0
2047	11,160,000	0	0	430,000	430,000	10,730,000	0	0
2048	11,490,000	0	0	430,000	430,000	11,060,000	0	0
2049	11,840,000	0	0	430,000	430,000	11,410,000	0	0
2050	12,190,000	0	0	430,000	430,000	11,760,000	0	0
2051	12,560,000	0	0	430,000	430,000	12,130,000	0	0
2052	12,940,000	0	0	430,000	430,000	12,510,000	0	0
2053	13,330,000	0	0	430,000	430,000	12,900,000	0	0
2054	13,730,000	0	0	430,000	430,000	13,300,000	0	0
2055	14,140,000	0	0	430,000	430,000	13,710,000	0	0
2056	14,560,000	0	0	430,000	430,000	14,130,000	0	0
2057	15,000,000	0	0	430,000	430,000	14,570,000	0	0
2058	15,450,000	0	0	430,000	430,000	15,020,000	0	0
2059	15,910,000	0	0	430,000	430,000	15,480,000	0	0
2060	16,390,000	0	0	430,000	430,000	15,960,000	0	0
2061	16,880,000	0	0	430,000	430,000	16,450,000	0	0
2062	17,390,000	0	0	430,000	430,000	16,960,000	0	0

Charitable Transfers Illustration

Jack & Jill Flash

Year	Charitable Deduction from IRD Items	Jack's IRD Items & Charitable IRD Bequest			Jill's IRD Items & Charitable IRD Bequest			Cumulative Charitable Transfers
		Ordinary Inc Items after Sec. 691(c) Deduction	Cap Gain Items after Sec. 691(c) Deduction	Allocable Charitable Bequest from Ordinary Inc	Ordinary Inc Items after Sec. 691(c) Deduction	Cap Gain Items after Sec. 691(c) Deduction	Allocable Charitable Bequest from Ordinary Inc	
2023	1,070,196	2,165,096	0	747,303	935,491	69,470	322,893	1,070,196
2024	1,148,417	2,385,087	0	794,976	1,060,396	74,783	353,442	1,148,417
2025	1,232,571	2,621,234	0	846,870	1,193,822	80,829	385,701	1,232,571
2026	2,415,896	2,518,230	0	1,659,967	1,146,771	76,673	755,928	2,415,896
2027	2,546,281	2,752,461	0	1,737,513	1,281,200	83,055	808,768	2,546,281
2028	2,685,267	3,018,034	0	1,824,960	1,422,735	89,928	860,307	2,685,267
2029	2,833,554	3,316,027	0	1,921,001	1,575,246	97,919	912,553	2,833,554
2030	2,991,903	3,627,399	0	2,023,215	1,736,752	106,421	968,689	2,991,903
2031	2,619,771	3,857,537	0	2,012,116	1,164,968	93,552	607,655	2,619,771
2032	2,613,632	4,509,862	0	2,043,044	1,259,531	90,421	570,589	2,613,632
2033	2,605,542	4,853,894	0	2,069,703	1,256,657	80,465	535,839	2,605,542
2034	2,595,339	5,231,266	0	2,091,945	1,258,822	71,710	503,394	2,595,339
2035	2,582,850	5,618,441	0	2,109,634	1,260,285	63,692	473,217	2,582,850
2036	2,567,893	6,069,790	0	2,122,642	1,273,215	56,907	445,251	2,567,893
2037	2,550,272	6,502,805	0	2,130,851	1,279,963	50,426	419,421	2,550,272
2038	2,529,778	6,981,744	0	2,134,145	1,294,294	44,782	395,633	2,529,778
2039	2,506,191	7,493,483	0	2,132,409	1,313,502	39,760	373,781	2,506,191
2040	2,479,271	7,967,696	0	2,122,198	1,340,617	35,357	357,074	2,479,271
2041	1,702,433	7,571,034	0	1,437,967	1,392,437	0	264,466	1,702,433
2042	1,753,506	7,777,856	0	1,468,528	1,509,346	0	284,978	1,753,506
2043	1,806,111	8,054,490	0	1,584,526	1,126,364	0	221,585	1,806,111
2044	1,860,295	8,222,351	0	1,638,292	1,114,197	0	222,002	1,860,295
2045	1,916,103	8,378,234	0	1,686,308	1,141,711	0	229,795	1,916,103
2046	1,973,587	8,603,774	0	1,735,673	1,179,346	0	237,914	1,973,587
2047	2,032,794	8,883,792	0	1,786,354	1,225,584	0	246,440	2,032,794
2048	2,093,778	9,151,219	0	1,838,431	1,271,047	0	255,347	2,093,778
2049	2,156,591	9,398,999	0	1,891,792	1,315,602	0	264,799	2,156,591
2050	2,221,289	9,625,515	0	1,946,575	1,358,419	0	274,714	2,221,289
2051	2,287,928	9,870,963	0	2,002,718	1,405,739	0	285,210	2,287,928
2052	2,356,566	10,040,305	0	2,060,294	1,443,801	0	296,271	2,356,566
2053	2,427,262	10,176,926	0	2,119,345	1,478,597	0	307,918	2,427,262
2054	2,500,080	10,269,339	0	2,179,711	1,509,367	0	320,370	2,500,080
2055	2,575,083	10,364,090	0	2,241,522	1,542,281	0	333,561	2,575,083
2056	2,652,335	10,360,395	0	2,304,597	1,563,268	0	347,738	2,652,335
2057	2,731,905	10,345,185	0	2,369,025	1,584,644	0	362,880	2,731,905
2058	2,813,862	10,216,803	0	2,434,516	1,591,985	0	379,347	2,813,862
2059	2,898,278	10,071,555	0	2,501,261	1,598,628	0	397,018	2,898,278
2060	2,985,227	10,056,358	0	2,576,298	1,596,216	0	408,928	2,985,227
2061	3,074,783	9,976,158	0	2,653,587	1,583,486	0	421,196	3,074,783
2062	3,167,027	9,833,736	0	2,733,195	1,560,880	0	433,832	3,167,027



Strategic Wealth Planning Illustration

Supporting Schedules for
IRREVOCABLE TRUSTS & OTHER LIFETIME TRANSFERS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Annual Gift Fund Illustration

Jack & Jill Flash

Year	Beginning Balance	Current-Year Returns				Annual Gifts Received	Ending Balance	Ending Basis	Ending Unrealized Gains/-Losses
		Income 4.6%	Growth 4.1%	Realized Gains/-Losses 25.0%	Taxes				
2031	0	0	0	0	0	168,000	168,000	168,000	0
2032	168,000	7,728	6,888	1,722	3,289	176,000	355,327	350,161	5,166
2033	355,327	16,345	14,568	4,934	7,305	176,000	554,936	540,135	14,801
2034	554,936	25,527	22,752	9,388	11,862	184,000	775,354	747,189	28,165
2035	775,354	35,666	31,790	14,989	17,077	192,000	1,017,732	972,766	44,966
2036	1,017,732	46,816	41,727	21,673	22,954	192,000	1,275,321	1,210,301	65,020
2037	1,275,321	58,665	52,288	29,327	29,349	200,000	1,556,925	1,468,944	87,981
2038	1,556,925	71,619	63,834	37,954	36,409	208,000	1,863,969	1,750,108	113,861
2039	1,863,969	85,743	76,423	47,571	44,164	216,000	2,197,970	2,055,258	142,713
2040	2,197,970	101,107	90,117	58,207	52,646	224,000	2,560,547	2,385,925	174,622
2041	2,560,547	117,785	104,982	69,901	61,895	224,000	2,945,420	2,735,717	209,703
2042	2,945,420	135,489	120,762	82,616	71,793	232,000	3,361,879	3,114,029	247,849
2043	3,361,879	154,646	137,837	96,422	82,517	240,000	3,811,846	3,522,581	289,265
2044	3,811,846	175,345	156,286	111,388	94,116	248,000	4,297,360	3,963,197	334,163
2045	4,297,360	197,679	176,192	127,589	106,647	256,000	4,820,584	4,437,818	382,766
2046	4,820,584	221,747	197,644	145,102	120,165	264,000	5,383,810	4,948,502	435,307
2047	5,383,810	247,655	220,736	164,011	134,731	272,000	5,989,470	5,497,437	492,033
2048	5,989,470	275,516	245,568	184,400	150,411	280,000	6,640,143	6,086,942	553,201
2049	6,640,143	305,447	272,246	206,362	167,270	288,000	7,338,565	6,719,480	619,085
2050	7,338,565	337,574	300,881	229,992	185,383	296,000	8,087,637	7,397,663	689,975
2051	8,087,637	372,031	331,593	255,392	204,824	304,000	8,890,438	8,124,262	766,176
2052	8,890,438	408,960	364,508	282,671	225,675	320,000	9,758,230	8,910,218	848,013
2053	9,758,230	448,879	400,087	312,025	248,178	328,000	10,687,018	9,750,943	936,075
2054	10,687,018	491,603	438,168	343,561	272,295	336,000	11,680,494	10,649,812	1,030,682
2055	11,680,494	537,303	478,900	377,396	298,119	344,000	12,742,578	11,610,391	1,132,187
2056	12,742,578	586,159	522,446	413,658	325,751	360,000	13,885,431	12,644,456	1,240,974
2057	13,885,431	638,730	569,303	452,569	355,455	368,000	15,106,008	13,748,300	1,357,708
2058	15,106,008	694,876	619,346	494,264	387,216	376,000	16,409,015	14,926,224	1,482,791
2059	16,409,015	754,815	672,770	538,890	421,153	392,000	17,807,446	16,190,775	1,616,670
2060	17,807,446	819,142	730,105	586,694	457,552	200,000	19,099,142	17,339,060	1,760,082
2061	19,099,142	878,561	783,065	635,787	492,502	208,000	20,476,265	18,568,905	1,907,360
2062	20,476,265	941,908	839,527	686,722	529,386	212,000	21,940,314	19,880,149	2,060,165

ShopRight GRAT Illustration

Jack & Jill Flash

Part 1 of 2

Year	Transferred Property						
	Beginning Property Value	Cash Yield 5.0%	Growth 7.0%	Discounted Value Needed to Satisfy Annuity	Distribution to Satisfy Annuity	Ending Property Value	Ending Unrealized Gains/-Losses
2023	5,000,000	250,000	350,000	162,750	250,385	5,099,615	3,657,204
2024	5,099,615	254,981	356,973	157,769	242,722	5,213,867	3,823,118
2025	5,213,867	260,693	364,971	152,057	233,933	5,344,904	4,000,179
2026	5,344,904	267,245	374,143	145,505	223,854	5,495,194	4,191,118
2027	5,495,194	274,760	384,664	137,990	212,293	5,667,564	4,399,008
2028	5,667,564	283,378	396,730	129,372	199,034	5,865,260	4,627,321
2029	5,865,260	293,263	410,568	119,487	183,826	6,092,002	4,879,994
2030	6,092,002	304,600	426,440	108,150	166,384	6,352,058	5,161,505
2031	6,352,058	317,603	444,644	95,147	146,380	6,650,322	5,476,958
2032	6,650,322	332,516	465,523	80,234	123,437	6,992,408	5,832,183
2033	6,992,408	349,620	489,469	0	0	7,481,876	6,321,651
2034	7,481,876	374,094	523,731	0	0	8,005,608	6,845,382
2035	8,005,608	400,280	560,393	0	0	8,566,000	7,405,775
2036	8,566,000	428,300	599,620	0	0	9,165,620	8,005,395
2037	9,165,620	458,281	641,593	0	0	9,807,214	8,646,988
2038	9,807,214	490,361	686,505	0	0	10,493,719	9,333,493
2039	10,493,719	524,686	734,560	0	0	11,228,279	10,068,054
2040	11,228,279	561,414	785,980	0	0	12,014,259	10,854,033
2041	12,014,259	600,713	840,998	0	0	12,855,257	11,695,031
2042	12,855,257	642,763	899,868	0	0	13,755,125	12,594,899
2043	13,755,125	687,756	962,859	0	0	14,717,983	13,557,758
2044	14,717,983	735,899	1,030,259	0	0	15,748,242	14,588,017
2045	15,748,242	787,412	1,102,377	0	0	16,850,619	15,690,394
2046	16,850,619	842,531	1,179,543	0	0	18,030,163	16,869,937
2047	18,030,163	901,508	1,262,111	0	0	19,292,274	18,132,049
2048	19,292,274	964,614	1,350,459	0	0	20,642,733	19,482,508
2049	20,642,733	1,032,137	1,444,991	0	0	22,087,725	20,927,499
2050	22,087,725	1,104,386	1,546,141	0	0	23,633,865	22,473,640
2051	23,633,865	1,181,693	1,654,371	0	0	25,288,236	24,128,010
2052	25,288,236	1,264,412	1,770,177	0	0	27,058,412	25,898,187
2053	27,058,412	1,352,921	1,894,089	0	0	28,952,501	27,792,276
2054	28,952,501	1,447,625	2,026,675	0	0	30,979,176	29,818,951
2055	30,979,176	1,548,959	2,168,542	0	0	33,147,719	31,987,493
2056	33,147,719	1,657,386	2,320,340	0	0	35,468,059	34,307,834
2057	35,468,059	1,773,403	2,482,764	0	0	37,950,823	36,790,598
2058	37,950,823	1,897,541	2,656,558	0	0	40,607,381	39,447,155
2059	40,607,381	2,030,369	2,842,517	0	0	43,449,897	42,289,672
2060	43,449,897	2,172,495	3,041,493	0	0	46,491,390	45,331,165
2061	46,491,390	2,324,570	3,254,397	0	0	49,745,787	48,585,562
2062	49,745,787	2,487,289	3,482,205	0	0	53,227,993	52,067,767

ShopRight GRAT Illustration

Jack & Jill Flash

Part 2 of 2

Year	Investments							Total Ending Trust Value
	Beginning Investment Balance	Current Income 4.6%	Growth 4.1%	Cash from Transferred Property	Distribution to Satisfy Annuity	Taxes	Ending Investment Balance	
2023	0	0	0	250,000	250,000	0	0	5,099,615
2024	0	0	0	254,981	254,981	0	0	5,213,867
2025	0	0	0	260,693	260,693	0	0	5,344,904
2026	0	0	0	267,245	267,245	0	0	5,495,194
2027	0	0	0	274,760	274,760	0	0	5,667,564
2028	0	0	0	283,378	283,378	0	0	5,865,260
2029	0	0	0	293,263	293,263	0	0	6,092,002
2030	0	0	0	304,600	304,600	0	0	6,352,058
2031	0	0	0	317,603	317,603	0	0	6,650,322
2032	0	0	0	332,516	332,516	0	0	6,992,408
2033	0	0	0	349,620	0	140,373	209,248	7,691,124
2034	209,248	9,625	8,579	374,094	0	155,338	446,209	8,451,816
2035	446,209	20,526	18,295	400,280	0	172,363	712,946	9,278,946
2036	712,946	32,796	29,231	428,300	0	191,023	1,012,249	10,177,870
2037	1,012,249	46,563	41,502	458,281	0	211,376	1,347,220	11,154,434
2038	1,347,220	61,972	55,236	490,361	0	233,565	1,721,224	12,214,943
2039	1,721,224	79,176	70,570	524,686	0	257,743	2,137,914	13,366,193
2040	2,137,914	98,344	87,654	561,414	0	284,074	2,601,252	14,615,511
2041	2,601,252	119,658	106,651	600,713	0	312,735	3,115,539	15,970,796
2042	3,115,539	143,315	127,737	642,763	0	343,922	3,685,432	17,440,557
2043	3,685,432	169,530	151,103	687,756	0	377,838	4,315,983	19,033,966
2044	4,315,983	198,535	176,955	735,899	0	414,707	5,012,665	20,760,908
2045	5,012,665	230,583	205,519	787,412	0	454,772	5,781,407	22,632,026
2046	5,781,407	265,945	237,038	842,531	0	498,291	6,628,630	24,658,792
2047	6,628,630	304,917	271,774	901,508	0	545,546	7,561,283	26,853,557
2048	7,561,283	347,819	310,013	964,614	0	596,837	8,586,892	29,229,625
2049	8,586,892	394,997	352,063	1,032,137	0	652,491	9,713,597	31,801,321
2050	9,713,597	446,825	398,257	1,104,386	0	712,861	10,950,205	34,584,070
2051	10,950,205	503,709	448,958	1,181,693	0	778,319	12,306,247	37,594,483
2052	12,306,247	566,087	504,556	1,264,412	0	849,279	13,792,024	40,850,436
2053	13,792,024	634,433	565,473	1,352,921	0	926,178	15,418,673	44,371,174
2054	15,418,673	709,259	632,166	1,447,625	0	1,009,488	17,198,234	48,177,411
2055	17,198,234	791,119	705,128	1,548,959	0	1,099,719	19,143,721	52,291,440
2056	19,143,721	880,611	784,893	1,657,386	0	1,197,421	21,269,190	56,737,248
2057	21,269,190	978,383	872,037	1,773,403	0	1,303,184	23,589,828	61,540,651
2058	23,589,828	1,085,132	967,183	1,897,541	0	1,417,644	26,122,040	66,729,421
2059	26,122,040	1,201,614	1,071,004	2,030,369	0	1,541,488	28,883,539	72,333,436
2060	28,883,539	1,328,643	1,184,225	2,172,495	0	1,675,453	31,893,448	78,384,839
2061	31,893,448	1,467,099	1,307,631	2,324,570	0	1,820,332	35,172,416	84,918,203
2062	35,172,416	1,617,931	1,442,069	2,487,289	0	1,976,981	38,742,725	91,970,718

ShopRight IDGT-ILIT Illustration

Jack & Jill Flash

Part 1 of 2

Year	Transferred Property						
	Beginning Property Value	Cash Yield 5.0%	Growth 7.0%	Discounted Value Needed to Satisfy Debt Service	Distribution to Satisfy Debt Service	Ending Property Value	Ending Unrealized Gains/-Losses
2023	5,000,000	250,000	350,000	0	0	5,350,000	3,850,000
2024	5,350,000	267,500	374,500	0	0	5,724,500	4,224,500
2025	5,724,500	286,225	400,715	0	0	6,125,215	4,625,215
2026	6,125,215	306,261	428,765	0	0	6,553,980	5,053,980
2027	6,553,980	327,699	458,779	0	0	7,012,759	5,512,759
2028	7,012,759	350,638	490,893	0	0	7,503,652	6,003,652
2029	7,503,652	375,183	525,256	0	0	8,028,907	6,528,907
2030	8,028,907	401,445	562,024	0	0	8,590,931	7,090,931
2031	8,590,931	429,547	601,365	1,011,151	1,555,617	7,636,679	6,299,401
2032	7,636,679	381,834	534,568	0	0	8,171,246	6,833,968
2033	8,171,246	408,562	571,987	0	0	8,743,233	7,405,955
2034	8,743,233	437,162	612,026	0	0	9,355,260	8,017,982
2035	9,355,260	467,763	654,868	0	0	10,010,128	8,672,850
2036	10,010,128	500,506	700,709	0	0	10,710,837	9,373,559
2037	10,710,837	535,542	749,759	0	0	11,460,596	10,123,317
2038	11,460,596	573,030	802,242	0	0	12,262,837	10,925,559
2039	12,262,837	613,142	858,399	0	0	13,121,236	11,783,958
2040	13,121,236	656,062	918,487	0	0	14,039,722	12,702,444
2041	14,039,722	701,986	982,781	0	0	15,022,503	13,685,225
2042	15,022,503	751,125	1,051,575	0	0	16,074,078	14,736,800
2043	16,074,078	803,704	1,125,185	0	0	17,199,264	15,861,985
2044	17,199,264	859,963	1,203,948	0	0	18,403,212	17,065,934
2045	18,403,212	920,161	1,288,225	0	0	19,691,437	18,354,159
2046	19,691,437	984,572	1,378,401	0	0	21,069,837	19,732,559
2047	21,069,837	1,053,492	1,474,889	0	0	22,544,726	21,207,448
2048	22,544,726	1,127,236	1,578,131	0	0	24,122,857	22,785,579
2049	24,122,857	1,206,143	1,688,600	0	0	25,811,457	24,474,179
2050	25,811,457	1,290,573	1,806,802	0	0	27,618,259	26,280,981
2051	27,618,259	1,380,913	1,933,278	0	0	29,551,537	28,214,259
2052	29,551,537	1,477,577	2,068,608	0	0	31,620,145	30,282,866
2053	31,620,145	1,581,007	2,213,410	0	0	33,833,555	32,496,277
2054	33,833,555	1,691,678	2,368,349	0	0	36,201,904	34,864,625
2055	36,201,904	1,810,095	2,534,133	0	0	38,736,037	37,398,759
2056	38,736,037	1,936,802	2,711,523	0	0	41,447,559	40,110,281
2057	41,447,559	2,072,378	2,901,329	0	0	44,348,889	43,011,610
2058	44,348,889	2,217,444	3,104,422	0	0	47,453,311	46,116,033
2059	47,453,311	2,372,666	3,321,732	0	0	50,775,043	49,437,764
2060	50,775,043	2,538,752	3,554,253	0	0	54,329,296	52,992,017
2061	54,329,296	2,716,465	3,803,051	0	0	58,132,346	56,795,068
2062	58,132,346	2,906,617	4,069,264	0	0	62,201,610	60,864,332



ShopRight IDGT-ILIT Illustration

Jack & Jill Flash

Part 2 of 2

Year	Investments								Total Ending Value	Outstanding Debt Balance	Net Ending Value
	Beginning Investment Balance	Insurance Premiums	Current Income 4.6%	Growth 4.1%	Cash from Transferred Property	Distribution to Satisfy Debt Service	Taxes	Insurance Death Benefits			
2023	361,111	10,000	16,151	14,396	250,000	195,000	0	0	436,658	5,786,658	3,250,000 2,536,658
2024	436,658	10,000	19,626	17,493	267,500	195,000	0	0	536,277	6,260,777	3,250,000 3,010,777
2025	536,277	10,000	24,209	21,577	286,225	195,000	0	0	663,288	6,788,503	3,250,000 3,538,503
2026	663,288	10,000	30,051	26,785	306,261	195,000	0	0	821,385	7,375,365	3,250,000 4,125,365
2027	821,385	10,000	37,324	33,267	327,699	195,000	0	0	1,014,674	8,027,433	3,250,000 4,777,433
2028	1,014,674	10,000	46,215	41,192	350,638	195,000	0	0	1,247,719	8,751,371	3,250,000 5,501,371
2029	1,247,719	10,000	56,935	50,746	375,183	195,000	0	0	1,525,583	9,554,491	3,250,000 6,304,491
2030	1,525,583	10,000	69,717	62,139	401,445	195,000	0	0	1,853,884	10,444,815	3,250,000 7,194,815
2031	1,853,884	10,000	84,819	75,599	429,547	2,433,849	0	0	0	7,636,679	0 7,636,679
2032	0	10,000	0	0	381,834	0	153,306	0	218,528	8,389,774	0 8,389,774
2033	218,528	10,000	9,592	8,550	408,562	0	169,159	0	466,073	9,209,306	0 9,209,306
2034	466,073	10,000	20,979	18,699	437,162	0	187,469	0	745,444	10,100,704	0 10,100,704
2035	745,444	10,000	33,830	30,153	467,763	0	207,517	0	1,059,674	11,069,802	0 11,069,802
2036	1,059,674	10,000	48,285	43,037	500,506	0	229,397	0	1,412,105	12,122,942	0 12,122,942
2037	1,412,105	10,000	64,497	57,486	535,542	0	253,259	0	1,806,371	13,266,966	0 13,266,966
2038	1,806,371	10,000	82,633	73,651	573,030	0	279,272	0	2,246,413	14,509,250	0 14,509,250
2039	2,246,413	10,000	102,875	91,693	613,142	0	307,614	0	2,736,509	15,857,745	0 15,857,745
2040	2,736,509	10,000	125,419	111,787	656,062	0	338,476	0	3,281,301	17,321,023	0 17,321,023
2041	3,281,301	10,000	150,480	134,123	701,986	0	372,067	0	3,885,823	18,908,326	0 18,908,326
2042	3,885,823	10,000	178,288	158,909	751,125	0	408,614	0	4,555,531	20,629,609	0 20,629,609
2043	4,555,531	10,000	209,094	186,367	803,704	0	448,358	0	5,296,338	22,495,602	0 22,495,602
2044	5,296,338	10,000	243,172	216,740	859,963	0	491,558	0	6,114,655	24,517,867	0 24,517,867
2045	6,114,655	10,000	280,814	250,291	920,161	0	538,499	0	7,017,422	26,708,859	0 26,708,859
2046	7,017,422	10,000	322,341	287,304	984,572	0	589,483	0	8,012,156	29,081,994	0 29,081,994
2047	8,012,156	10,000	368,099	328,088	1,053,492	0	644,840	0	9,106,996	31,651,722	0 31,651,722
2048	9,106,996	10,000	418,462	372,977	1,127,236	0	704,922	0	10,310,749	34,433,606	0 34,433,606
2049	10,310,749	10,000	473,834	422,331	1,206,143	0	770,111	0	11,632,946	37,444,403	0 37,444,403
2050	11,632,946	10,000	534,656	476,541	1,290,573	0	840,818	0	13,083,897	40,702,156	0 40,702,156
2051	13,083,897	10,000	601,399	536,030	1,380,913	0	917,482	0	14,674,757	44,226,294	0 44,226,294
2052	14,674,757	10,000	674,579	601,255	1,477,577	0	1,000,584	0	16,417,584	48,037,728	0 48,037,728
2053	16,417,584	10,000	754,749	672,711	1,581,007	0	1,090,637	0	18,325,414	52,158,969	0 52,158,969
2054	18,325,414	10,000	842,509	750,932	1,691,678	0	1,188,192	0	20,412,341	56,614,244	0 56,614,244
2055	20,412,341	10,000	938,508	836,496	1,810,095	0	1,293,847	0	22,693,593	61,429,630	0 61,429,630
2056	22,693,593	10,000	1,043,445	930,027	1,936,802	0	1,408,244	0	25,185,623	66,633,182	0 66,633,182
2057	25,185,623	10,000	1,158,079	1,032,201	2,072,378	0	1,532,074	0	27,906,206	72,255,094	0 72,255,094
2058	27,906,206	10,000	1,283,225	1,143,744	2,217,444	0	1,666,081	0	30,874,539	78,327,849	0 78,327,849
2059	30,874,539	10,000	1,419,769	1,265,446	2,372,666	0	1,811,069	2,500,000	36,611,350	87,386,392	0 87,386,392
2060	36,611,350	0	1,684,122	1,501,065	2,538,752	0	2,037,839	0	40,297,450	94,626,746	0 94,626,746
2061	40,297,450	0	1,853,683	1,652,195	2,716,465	0	2,211,854	0	44,307,939	102,440,286	0 102,440,286
2062	44,307,939	0	2,038,165	1,816,626	2,906,617	0	2,399,900	0	48,669,447	110,871,058	0 110,871,058



Grandkids Trust Illustration

Jack & Jill Flash

Year	Transferred Property				Investments						Total Ending Value	Ending Unrealized Gains/-Losses
	Beginning Property Value	Cash Yield 4.6%	Growth 4.1%	Ending Property Value	Beginning Investment Balance	Current Income 4.6%	Growth 4.1%	Cash from Transferred Property	Taxes	Ending Investment Balance		
2023	430,000	19,780	17,630	447,630	0	0	0	19,780	6,681	13,099	460,729	17,730
2024	447,630	20,591	18,353	465,983	13,099	603	537	20,591	7,328	27,501	493,484	36,083
2025	465,983	21,435	19,105	485,088	27,501	1,265	1,128	21,435	8,021	43,309	528,397	55,188
2026	485,088	22,314	19,889	504,977	43,309	1,992	1,776	22,314	8,765	60,625	565,602	75,077
2027	504,977	23,229	20,704	525,681	60,625	2,789	2,486	23,229	9,563	79,566	605,246	95,781
2028	525,681	24,181	21,553	547,234	79,566	3,660	3,262	24,181	10,420	100,249	647,483	117,334
2029	547,234	25,173	22,437	569,670	100,249	4,611	4,110	25,173	11,340	122,804	692,474	139,770
2030	569,670	26,205	23,356	593,027	122,804	5,649	5,035	26,205	12,327	147,366	740,393	163,127
2031	593,027	27,279	24,314	617,341	147,366	6,779	6,042	27,279	13,383	174,083	791,424	187,441
2032	617,341	28,398	25,311	642,652	174,083	8,008	7,137	28,398	14,515	203,111	845,762	212,752
2033	642,652	29,562	26,349	669,001	203,111	9,343	8,328	29,562	15,729	234,614	903,615	239,101
2034	669,001	30,774	27,429	696,430	234,614	10,792	9,619	30,774	17,027	268,773	965,203	266,530
2035	696,430	32,036	28,554	724,983	268,773	12,364	11,020	32,036	18,417	305,775	1,030,758	295,083
2036	724,983	33,349	29,724	754,708	305,775	14,066	12,537	33,349	19,906	345,821	1,100,528	324,808
2037	754,708	34,717	30,943	785,651	345,821	15,908	14,179	34,717	21,497	389,127	1,174,778	355,751
2038	785,651	36,140	32,212	817,862	389,127	17,900	15,954	36,140	23,199	435,922	1,253,784	387,962
2039	817,862	37,622	33,532	851,395	435,922	20,052	17,873	37,622	25,020	486,449	1,337,844	421,495
2040	851,395	39,164	34,907	886,302	486,449	22,377	19,944	39,164	26,965	540,970	1,427,271	456,402
2041	886,302	40,770	36,338	922,640	540,970	24,885	22,180	40,770	29,043	599,761	1,522,401	492,740
2042	922,640	42,441	37,828	960,468	599,761	27,589	24,590	42,441	31,265	663,117	1,623,585	530,568
2043	960,468	44,182	39,379	999,848	663,117	30,503	27,188	44,182	33,638	731,351	1,731,199	569,948
2044	999,848	45,993	40,994	1,040,841	731,351	33,642	29,985	45,993	36,171	804,800	1,845,642	610,941
2045	1,040,841	47,879	42,674	1,083,516	804,800	37,021	32,997	47,879	38,877	883,820	1,967,335	653,616
2046	1,083,516	49,842	44,424	1,127,940	883,820	40,656	36,237	49,842	41,764	968,790	2,096,729	698,040
2047	1,127,940	51,885	46,246	1,174,185	968,790	44,564	39,720	51,885	44,846	1,060,113	2,234,298	744,285
2048	1,174,185	54,013	48,142	1,222,327	1,060,113	48,765	43,465	54,013	48,135	1,158,221	2,380,548	792,427
2049	1,222,327	56,227	50,115	1,272,442	1,158,221	53,278	47,487	56,227	51,644	1,263,569	2,536,012	842,542
2050	1,272,442	58,532	52,170	1,324,613	1,263,569	58,124	51,806	58,532	55,388	1,376,644	2,701,257	894,713
2051	1,324,613	60,932	54,309	1,378,922	1,376,644	63,326	56,442	60,932	59,378	1,497,967	2,876,889	949,022
2052	1,378,922	63,430	56,536	1,435,458	1,497,967	68,906	61,417	63,430	63,634	1,628,087	3,063,544	1,005,558
2053	1,435,458	66,031	58,854	1,494,311	1,628,087	74,892	66,752	66,031	68,172	1,767,589	3,261,901	1,064,411
2054	1,494,311	68,738	61,267	1,555,578	1,767,589	81,309	72,471	68,738	73,009	1,917,099	3,472,677	1,125,678
2055	1,555,578	71,557	63,779	1,619,357	1,917,099	88,187	78,601	71,557	78,163	2,077,280	3,696,636	1,189,457
2056	1,619,357	74,490	66,394	1,685,750	2,077,280	95,555	85,168	74,490	83,658	2,248,836	3,934,586	1,255,850
2057	1,685,750	77,545	69,116	1,754,866	2,248,836	103,446	92,202	77,545	89,511	2,432,518	4,187,385	1,324,966
2058	1,754,866	80,724	71,950	1,826,816	2,432,518	111,896	99,733	80,724	95,746	2,629,126	4,455,941	1,396,916
2059	1,826,816	84,034	74,899	1,901,715	2,629,126	120,940	107,794	84,034	102,388	2,839,505	4,741,220	1,471,815
2060	1,901,715	87,479	77,970	1,979,685	2,839,505	130,617	116,420	87,479	109,462	3,064,559	5,044,244	1,549,785
2061	1,979,685	91,066	81,167	2,060,852	3,064,559	140,970	125,647	91,066	116,995	3,305,246	5,366,098	1,630,952
2062	2,060,852	94,799	84,495	2,145,347	3,305,246	152,041	135,515	94,799	125,015	3,562,586	5,707,933	1,715,447



Gift Tax Illustration

Jack & Jill Flash

Year	Jack						Jill					
	Post-1976 Prior Taxable Gifts	Charitable Lead Trusts	Chapter 14 Split-Interest Trusts	Other Taxable Gifts	Total Current Taxable Gifts	Gift Tax	Post-1976 Prior Taxable Gifts	Charitable Lead Trusts	Chapter 14 Split-Interest Trusts	Other Taxable Gifts	Total Current Taxable Gifts	Gift Tax
2023	0	0	7	361,111	361,118	0	0	0	0	430,000	430,000	0
2024	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2025	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2026	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2027	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2028	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2029	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2030	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2031	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2032	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2033	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2034	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2035	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2036	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2037	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2038	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2039	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2040	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2041	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2042	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2043	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2044	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2045	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2046	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2047	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2048	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2049	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2050	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2051	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2052	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2053	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2054	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2055	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2056	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2057	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2058	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2059	361,118	0	0	0	0	0	430,000	0	0	0	0	0
2060	0	0	0	0	0	0	430,000	0	0	0	0	0
2061	0	0	0	0	0	0	430,000	0	0	0	0	0
2062	0	0	0	0	0	0	430,000	0	0	0	0	0





Strategic Wealth Planning Illustration

Supporting Schedules for
POSTMORTEM CAPITAL GAINS & MEDICARE TAXES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Postmortem Capital Gains & Medicare Taxes Upon Sale of Inherited Property

Jack & Jill Flash

Year	Unrealized Gains Subject to Capital Gains Taxes					Unrealized Gains Subject to Medicare Surtax					Postmortem Capital Gains & Medicare Taxes
	Closely Held Businesses	Investment Real Estate	Irrevocable Trusts Includible in Gross Estate	Other Irrevocable Trusts & Gift Funds	Amount Subject to Capital Gains Taxes	Investment Real Estate	Irrevocable Trusts Includible in Gross Estate	Other Irrevocable Trusts & Gift Funds	Amount Subject to Medicare Surtax		
2023	87,635	54,810	1,784,865	2,117,730	4,045,040	54,810	1,784,865	2,117,730	3,957,406	1,703,081	
2024	178,722	58,043	1,824,853	2,510,583	4,572,201	58,043	1,824,853	2,510,583	4,393,479	1,841,953	
2025	273,109	60,365	1,870,716	2,930,403	5,134,593	60,365	1,870,716	2,930,403	4,861,484	1,990,212	
2026	370,575	62,779	1,923,318	3,379,057	5,735,729	62,779	1,923,318	3,379,057	5,365,154	2,132,793	
2027	470,818	65,290	1,983,648	3,858,539	6,378,295	65,290	1,983,648	3,858,539	5,907,477	2,301,192	
2028	573,437	67,902	2,052,841	4,370,985	7,065,165	67,902	2,052,841	4,370,985	6,491,728	2,481,374	
2029	677,917	70,618	2,132,201	4,918,678	7,799,413	70,618	2,132,201	4,918,678	7,121,496	2,674,182	
2030	783,605	73,443	2,223,220	5,504,058	8,584,326	73,443	2,223,220	5,504,058	7,800,721	2,880,522	
2031	1,434,157	68,742	2,327,613	6,486,841	10,317,353	68,742	2,327,613	6,486,841	8,883,197	2,710,553	
2032	1,577,751	63,548	0	12,884,068	14,525,368	63,548	0	12,884,068	12,947,617	3,832,844	
2033	1,688,193	57,829	0	13,981,508	15,727,530	57,829	0	13,981,508	14,039,337	4,150,827	
2034	1,806,387	51,551	0	15,158,059	17,015,976	51,551	0	15,158,059	15,209,609	4,491,640	
2035	1,932,813	44,677	0	16,418,674	18,396,163	44,677	0	16,418,674	16,463,351	4,856,725	
2036	2,068,109	37,171	0	17,768,781	19,874,062	37,171	0	17,768,781	17,805,952	5,247,660	
2037	2,212,877	28,994	0	19,214,037	21,455,908	28,994	0	19,214,037	19,243,031	5,666,094	
2038	2,367,778	20,102	0	20,760,876	23,148,756	20,102	0	20,760,876	20,780,978	6,113,891	
2039	2,533,523	10,453	0	22,416,219	24,960,195	10,453	0	22,416,219	22,426,672	6,593,058	
2040	2,710,870	0	0	24,187,501	26,898,371	0	0	24,187,501	24,187,501	7,105,750	
2041	2,900,630	0	0	26,082,700	28,983,330	0	0	26,082,700	26,082,700	7,657,309	
2042	3,103,675	0	0	28,110,117	31,213,792	0	0	28,110,117	28,110,117	8,247,356	
2043	3,320,932	0	0	30,278,956	33,599,888	0	0	30,278,956	30,278,956	8,878,574	
2044	3,553,397	0	0	32,599,055	36,152,452	0	0	32,599,055	32,599,055	9,553,828	
2045	3,802,135	0	0	35,080,934	38,883,069	0	0	35,080,934	35,080,934	10,276,181	
2046	4,068,284	0	0	37,735,844	41,804,128	0	0	37,735,844	37,735,844	11,048,912	
2047	4,353,064	0	0	40,575,815	44,928,879	0	0	40,575,815	40,575,815	11,875,523	
2048	4,657,779	0	0	43,613,714	48,271,493	0	0	43,613,714	43,613,714	12,759,765	
2049	4,983,823	0	0	46,863,305	51,847,128	0	0	46,863,305	46,863,305	13,705,645	
2050	5,332,691	0	0	50,339,308	55,671,999	0	0	50,339,308	50,339,308	14,717,453	
2051	5,705,979	0	0	54,057,467	59,763,446	0	0	54,057,467	54,057,467	15,799,776	
2052	6,105,398	0	0	58,034,624	64,140,021	0	0	58,034,624	58,034,624	16,957,521	
2053	6,532,776	0	0	62,289,039	68,821,814	0	0	62,289,039	62,289,039	18,196,001	
2054	6,990,070	0	0	66,839,936	73,830,006	0	0	66,839,936	66,839,936	19,520,819	
2055	7,479,375	0	0	71,707,895	79,187,270	0	0	71,707,895	71,707,895	20,937,972	
2056	8,002,931	0	0	76,914,939	84,917,870	0	0	76,914,939	76,914,939	22,453,878	
2057	8,563,136	0	0	82,484,882	91,048,018	0	0	82,484,882	82,484,882	24,075,470	
2058	9,162,556	0	0	88,442,894	97,605,450	0	0	88,442,894	88,442,894	25,810,083	
2059	9,803,935	0	0	94,815,921	104,619,856	0	0	94,815,921	94,815,921	27,665,572	
2060	10,490,210	0	0	101,633,049	112,123,259	0	0	101,633,049	101,633,049	29,650,405	
2061	11,224,525	0	0	108,918,942	120,143,467	0	0	108,918,942	108,918,942	31,771,917	
2062	12,010,241	0	0	116,707,712	128,717,953	0	0	116,707,712	116,707,712	34,040,022	



Strategic Wealth Planning Illustration

Supporting Schedules for
GENERATION-SKIPPING TRANSFER PLANNING

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

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		
2023	21,103,867	10,129,345	2,361,544	1,457,491	2,119,847	0	4,311,349	20,379,576	724,292	289,717	20,814,151
2024	22,387,724	10,742,496	2,070,393	1,811,967	2,320,079	0	4,712,154	21,657,089	730,635	292,254	22,095,470
2025	23,795,190	11,407,517	1,733,372	2,215,043	2,542,335	0	5,161,441	23,059,707	735,483	294,193	23,500,997
2026	23,405,134	5,356,944	0	5,356,229	2,779,699	0	5,675,680	19,168,552	4,236,583	1,694,633	21,710,501
2027	24,897,328	5,463,937	0	5,460,915	3,042,036	0	6,238,891	20,205,778	4,691,549	1,876,620	23,020,708
2028	26,499,213	5,566,969	0	5,562,961	3,322,676	0	6,867,729	21,320,335	5,178,878	2,071,551	24,427,661
2029	28,238,045	5,684,381	0	5,688,550	3,631,753	0	7,569,059	22,573,742	5,664,303	2,265,721	25,972,324
2030	30,107,677	5,794,722	0	5,800,235	3,962,885	0	8,350,420	23,908,262	6,199,415	2,479,766	27,627,911
2031	32,236,183	5,910,233	0	5,917,061	4,143,982	168,000	9,189,629	25,328,905	6,907,278	2,762,911	29,473,272
2032	35,292,062	6,037,408	0	6,037,209	4,335,745	353,942	9,847,015	26,611,320	8,680,742	3,472,297	31,819,765
2033	37,492,311	6,169,598	0	6,164,446	4,538,934	550,969	10,564,046	27,987,993	9,504,318	3,801,727	33,690,584
2034	39,846,257	6,297,828	0	6,292,581	4,754,368	767,806	11,345,657	29,458,240	10,388,017	4,155,207	35,691,050
2035	42,481,184	6,430,708	0	6,432,890	4,982,931	1,005,681	12,197,154	31,049,364	11,431,820	4,572,728	37,908,456
2036	45,217,291	6,559,448	0	6,562,313	5,225,576	1,257,895	13,124,308	32,729,541	12,487,750	4,995,100	40,222,191
2037	48,289,692	6,700,417	0	6,699,595	5,483,335	1,533,346	14,133,354	34,550,047	13,739,645	5,495,858	42,793,834
2038	51,598,680	6,845,906	0	6,849,377	5,757,322	1,833,454	15,231,011	36,517,069	15,081,611	6,032,645	45,566,036
2039	55,171,943	7,004,123	0	7,001,441	6,048,738	2,159,723	16,424,527	38,638,553	16,533,390	6,613,356	48,558,587
2040	58,970,832	7,149,992	0	7,147,559	6,358,884	2,513,749	17,721,724	40,891,908	18,078,924	7,231,569	51,739,262
2041	63,472,899	7,316,950	0	7,316,425	6,703,205	2,889,220	19,131,033	43,356,832	20,116,067	8,046,427	55,426,473
2042	68,043,137	7,479,988	0	7,480,053	7,070,875	3,295,455	20,661,539	45,987,910	22,055,227	8,822,091	59,221,046
2043	72,827,212	7,647,106	0	7,644,821	7,463,709	3,734,323	22,323,042	48,813,001	24,014,211	9,605,684	63,221,527
2044	78,178,561	7,820,013	0	7,823,354	7,883,671	4,207,804	24,126,106	51,860,948	26,317,613	10,527,045	67,651,516
2045	83,949,949	7,995,040	0	7,990,104	8,332,887	4,718,002	26,082,111	55,118,145	28,831,805	11,532,722	72,417,227
2046	90,122,018	8,176,197	0	8,172,624	8,813,662	5,267,147	28,203,323	58,632,953	31,489,065	12,595,626	77,526,392
2047	96,749,898	8,369,134	0	8,370,592	9,328,490	5,857,605	30,502,956	62,428,776	34,321,121	13,728,448	83,021,449
2048	103,885,731	8,558,111	0	8,568,849	9,880,075	6,491,885	32,995,248	66,494,167	37,391,563	14,956,625	88,929,105
2049	111,585,163	8,769,866	0	8,764,332	10,471,346	7,172,650	35,695,533	70,873,728	40,711,435	16,284,574	95,300,589
2050	119,874,132	8,966,293	0	8,958,120	11,105,477	7,902,724	38,620,327	75,552,940	44,321,192	17,728,477	102,145,655
2051	128,792,059	9,185,758	0	9,192,725	11,785,908	8,685,102	41,787,423	80,636,917	48,155,141	19,262,057	109,530,002
2052	138,427,430	9,409,004	0	9,401,902	12,516,369	9,530,963	45,215,975	86,074,212	52,353,217	20,941,287	117,486,143
2053	148,806,720	9,635,880	0	9,633,346	13,300,901	10,436,150	48,926,605	91,932,882	56,873,838	22,749,535	126,057,185
2054	159,986,262	9,866,235	0	9,862,505	14,143,887	11,404,271	52,941,520	98,218,418	61,767,844	24,707,138	135,279,125
2055	172,002,432	10,099,921	0	10,088,836	15,050,078	12,439,151	57,284,624	104,962,611	67,039,821	26,815,928	145,186,503
2056	184,970,515	10,336,786	0	10,339,439	16,024,626	13,552,850	61,981,645	112,235,346	72,735,168	29,094,067	155,876,447
2057	198,919,682	10,598,551	0	10,587,774	17,073,120	14,742,142	67,060,276	120,061,864	78,857,818	31,543,127	167,376,555
2058	213,963,216	10,863,995	0	10,866,312	18,201,619	16,011,627	72,550,321	128,493,873	85,469,343	34,187,737	179,775,479
2059	230,138,893	11,117,451	0	11,110,060	19,416,695	17,374,178	78,483,845	137,502,228	92,636,665	37,054,666	193,084,227
2060	248,163,821	11,468,429	0	11,400,634	20,685,961	18,627,440	85,053,787	147,236,250	100,927,571	40,371,028	207,792,793
2061	267,232,045	11,830,487	0	11,681,155	22,049,865	19,965,092	92,148,210	157,674,810	109,557,235	43,822,894	223,409,151
2062	287,756,545	12,203,976	0	11,989,581	23,515,926	21,388,190	99,807,610	168,905,282	118,851,263	47,540,505	240,216,040



Testamentary Generation-Skipping Transfer Exemption Allocation Illustration Using Transfer Tax Values

Jack & Jill Flash

Year	Nonmarital Bequests from Jack's Estate				Reverse QTIP Election			Allocation of GST Exemption in Jill's Estate				
	Credit Shelter Bypass Bequest	Available GST Exemption	GST Exemption Allocated	Percentage Subject to 2nd Gen Estate Taxes	Deemed Marital Trust Bequest	GST Exemption Allocated	Percentage Subject to 2nd Gen Estate Taxes	Bequests from Jill's Estate	Amounts Not Sheltered by Reverse QTIP Election Trust	Available GST Exemption	GST Exemption Allocated	Percentage Subject to 2nd Gen Estate Taxes
2023	10,129,345	12,490,889	10,129,345	0.0%	2,361,544	2,361,544	0.0%	3,819,035	1,457,491	12,490,000	1,457,491	0.0%
2024	10,742,496	12,812,889	10,742,496	0.0%	2,070,393	2,070,393	0.0%	3,882,361	1,811,967	12,812,000	1,811,967	0.0%
2025	11,407,517	13,140,889	11,407,517	0.0%	1,733,372	1,733,372	0.0%	3,948,415	2,215,043	13,140,000	2,215,043	0.0%
2026	5,638,889	5,358,889	5,358,889	5.0%	0	0	0.0%	7,935,154	7,935,154	5,358,000	5,358,000	32.5%
2027	5,818,889	5,462,889	5,462,889	6.1%	0	0	0.0%	8,375,637	8,375,637	5,462,000	5,462,000	34.8%
2028	5,998,889	5,566,889	5,566,889	7.2%	0	0	0.0%	8,858,218	8,858,218	5,566,000	5,566,000	37.2%
2029	6,198,889	5,686,889	5,686,889	8.3%	0	0	0.0%	9,371,581	9,371,581	5,686,000	5,686,000	39.3%
2030	6,388,889	5,796,889	5,796,889	9.3%	0	0	0.0%	9,931,909	9,931,909	5,796,000	5,796,000	41.6%
2031	6,588,889	5,912,889	5,912,889	10.3%	0	0	0.0%	10,166,772	10,166,772	5,912,000	5,912,000	41.8%
2032	6,798,882	6,034,889	6,034,889	11.2%	0	0	0.0%	8,515,105	8,515,105	6,034,000	6,034,000	29.1%
2033	7,018,882	6,166,889	6,166,889	12.1%	0	0	0.0%	8,933,979	8,933,979	6,166,000	6,166,000	31.0%
2034	7,238,882	6,294,889	6,294,889	13.0%	0	0	0.0%	9,377,915	9,377,915	6,294,000	6,294,000	32.9%
2035	7,468,882	6,428,889	6,428,889	13.9%	0	0	0.0%	9,866,396	9,866,396	6,428,000	6,428,000	34.8%
2036	7,698,882	6,562,889	6,562,889	14.8%	0	0	0.0%	10,318,102	10,318,102	6,562,000	6,562,000	36.4%
2037	7,938,882	6,702,889	6,702,889	15.6%	0	0	0.0%	10,893,650	10,893,650	6,702,000	6,702,000	38.5%
2038	8,188,882	6,848,889	6,848,889	16.4%	0	0	0.0%	11,511,557	11,511,557	6,848,000	6,848,000	40.5%
2039	8,448,882	7,000,889	7,000,889	17.1%	0	0	0.0%	12,176,419	12,176,419	7,000,000	7,000,000	42.5%
2040	8,708,882	7,148,889	7,148,889	17.9%	0	0	0.0%	12,809,246	12,809,246	7,148,000	7,148,000	44.2%
2041	8,988,882	7,316,889	7,316,889	18.6%	0	0	0.0%	13,804,575	13,804,575	7,316,000	7,316,000	47.0%
2042	9,268,882	7,480,889	7,480,889	19.3%	0	0	0.0%	14,524,374	14,524,374	7,480,000	7,480,000	48.5%
2043	9,558,882	7,650,889	7,650,889	20.0%	0	0	0.0%	14,931,291	14,931,291	7,650,000	7,650,000	48.8%
2044	9,848,882	7,816,889	7,816,889	20.6%	0	0	0.0%	15,709,546	15,709,546	7,816,000	7,816,000	50.2%
2045	10,158,882	7,998,889	7,998,889	21.3%	0	0	0.0%	16,542,658	16,542,658	7,998,000	7,998,000	51.7%
2046	10,468,882	8,176,889	8,176,889	21.9%	0	0	0.0%	17,425,636	17,425,636	8,176,000	8,176,000	53.1%
2047	10,798,882	8,370,889	8,370,889	22.5%	0	0	0.0%	18,356,561	18,356,561	8,370,000	8,370,000	54.4%
2048	11,128,882	8,560,889	8,560,889	23.1%	0	0	0.0%	19,342,774	19,342,774	8,560,000	8,560,000	55.7%
2049	11,478,882	8,766,889	8,766,889	23.6%	0	0	0.0%	20,382,168	20,382,168	8,766,000	8,766,000	57.0%
2050	11,828,882	8,968,889	8,968,889	24.2%	0	0	0.0%	21,482,302	21,482,302	8,968,000	8,968,000	58.3%
2051	12,198,882	9,186,889	9,186,889	24.7%	0	0	0.0%	22,642,181	22,642,181	9,186,000	9,186,000	59.4%
2052	12,578,882	9,406,889	9,406,889	25.2%	0	0	0.0%	23,862,695	23,862,695	9,406,000	9,406,000	60.6%
2053	12,968,882	9,632,889	9,632,889	25.7%	0	0	0.0%	25,152,340	25,152,340	9,632,000	9,632,000	61.7%
2054	13,368,882	9,864,889	9,864,889	26.2%	0	0	0.0%	26,512,111	26,512,111	9,864,000	9,864,000	62.8%
2055	13,778,882	10,102,889	10,102,889	26.7%	0	0	0.0%	27,946,915	27,946,915	10,102,000	10,102,000	63.9%
2056	14,198,882	10,342,889	10,342,889	27.2%	0	0	0.0%	29,457,091	29,457,091	10,342,000	10,342,000	64.9%
2057	14,638,882	10,598,889	10,598,889	27.6%	0	0	0.0%	31,049,190	31,049,190	10,598,000	10,598,000	65.9%
2058	15,088,882	10,860,889	10,860,889	28.0%	0	0	0.0%	32,729,855	32,729,855	10,860,000	10,860,000	66.8%
2059	15,548,882	11,124,889	11,124,889	28.5%	0	0	0.0%	34,503,291	34,503,291	11,124,000	11,124,000	67.8%
2060	0	0	0	0.0%	0	0	0.0%	37,135,616	37,135,616	11,404,000	11,404,000	69.3%
2061	0	0	0	0.0%	0	0	0.0%	39,597,135	39,597,135	11,686,000	11,686,000	70.5%
2062	0	0	0	0.0%	0	0	0.0%	42,216,833	42,216,833	11,984,000	11,984,000	71.6%



Inter Vivos Generation-Skipping Transfer Exemption Allocation Illustration

Jack & Jill Flash

Year	Associated with Jack's Inter Vivos Transfers						Associated with Jill's Inter Vivos Transfers					
	Prior GST Exemption Allocations	GST Exemption Used	Available GST Exemption	Current GST Exemption Allocations	Cumulative GST Exemption Allocations	Remaining GST Exemption	Prior GST Exemption Allocations	GST Exemption Used	Available GST Exemption	Current GST Exemption Allocations	Cumulative GST Exemption Allocations	Remaining GST Exemption
2023	0	0	12,920,000	429,111	429,111	12,490,889	0	0	12,920,000	430,000	430,000	12,490,000
2024	429,111	429,111	12,880,889	68,000	497,111	12,812,889	430,000	430,000	12,880,000	68,000	498,000	12,812,000
2025	497,111	497,111	13,212,889	72,000	569,111	13,140,889	498,000	498,000	13,212,000	72,000	570,000	13,140,000
2026	569,111	569,111	5,430,889	72,000	641,111	5,358,889	570,000	570,000	5,430,000	72,000	642,000	5,358,000
2027	641,111	641,111	5,538,889	76,000	717,111	5,462,889	642,000	642,000	5,538,000	76,000	718,000	5,462,000
2028	717,111	717,111	5,642,889	76,000	793,111	5,566,889	718,000	718,000	5,642,000	76,000	794,000	5,566,000
2029	793,111	793,111	5,766,889	80,000	873,111	5,686,889	794,000	794,000	5,766,000	80,000	874,000	5,686,000
2030	873,111	873,111	5,876,889	80,000	953,111	5,796,889	874,000	874,000	5,876,000	80,000	954,000	5,796,000
2031	953,111	953,111	5,996,889	84,000	1,037,111	5,912,889	954,000	954,000	5,996,000	84,000	1,038,000	5,912,000
2032	1,037,111	1,037,111	6,122,889	88,000	1,125,111	6,034,889	1,038,000	1,038,000	6,122,000	88,000	1,126,000	6,034,000
2033	1,125,111	1,125,111	6,254,889	88,000	1,213,111	6,166,889	1,126,000	1,126,000	6,254,000	88,000	1,214,000	6,166,000
2034	1,213,111	1,213,111	6,386,889	92,000	1,305,111	6,294,889	1,214,000	1,214,000	6,386,000	92,000	1,306,000	6,294,000
2035	1,305,111	1,305,111	6,524,889	96,000	1,401,111	6,428,889	1,306,000	1,306,000	6,524,000	96,000	1,402,000	6,428,000
2036	1,401,111	1,401,111	6,658,889	96,000	1,497,111	6,562,889	1,402,000	1,402,000	6,658,000	96,000	1,498,000	6,562,000
2037	1,497,111	1,497,111	6,802,889	100,000	1,597,111	6,702,889	1,498,000	1,498,000	6,802,000	100,000	1,598,000	6,702,000
2038	1,597,111	1,597,111	6,952,889	104,000	1,701,111	6,848,889	1,598,000	1,598,000	6,952,000	104,000	1,702,000	6,848,000
2039	1,701,111	1,701,111	7,108,889	108,000	1,809,111	7,000,889	1,702,000	1,702,000	7,108,000	108,000	1,810,000	7,000,000
2040	1,809,111	1,809,111	7,260,889	112,000	1,921,111	7,148,889	1,810,000	1,810,000	7,260,000	112,000	1,922,000	7,148,000
2041	1,921,111	1,921,111	7,428,889	112,000	2,033,111	7,316,889	1,922,000	1,922,000	7,428,000	112,000	2,034,000	7,316,000
2042	2,033,111	2,033,111	7,596,889	116,000	2,149,111	7,480,889	2,034,000	2,034,000	7,596,000	116,000	2,150,000	7,480,000
2043	2,149,111	2,149,111	7,770,889	120,000	2,269,111	7,650,889	2,150,000	2,150,000	7,770,000	120,000	2,270,000	7,650,000
2044	2,269,111	2,269,111	7,940,889	124,000	2,393,111	7,816,889	2,270,000	2,270,000	7,940,000	124,000	2,394,000	7,816,000
2045	2,393,111	2,393,111	8,126,889	128,000	2,521,111	7,998,889	2,394,000	2,394,000	8,126,000	128,000	2,522,000	7,998,000
2046	2,521,111	2,521,111	8,308,889	132,000	2,653,111	8,176,889	2,522,000	2,522,000	8,308,000	132,000	2,654,000	8,176,000
2047	2,653,111	2,653,111	8,506,889	136,000	2,789,111	8,370,889	2,654,000	2,654,000	8,506,000	136,000	2,790,000	8,370,000
2048	2,789,111	2,789,111	8,700,889	140,000	2,929,111	8,560,889	2,790,000	2,790,000	8,700,000	140,000	2,930,000	8,560,000
2049	2,929,111	2,929,111	8,910,889	144,000	3,073,111	8,766,889	2,930,000	2,930,000	8,910,000	144,000	3,074,000	8,766,000
2050	3,073,111	3,073,111	9,116,889	148,000	3,221,111	8,968,889	3,074,000	3,074,000	9,116,000	148,000	3,222,000	8,968,000
2051	3,221,111	3,221,111	9,338,889	152,000	3,373,111	9,186,889	3,222,000	3,222,000	9,338,000	152,000	3,374,000	9,186,000
2052	3,373,111	3,373,111	9,566,889	160,000	3,533,111	9,406,889	3,374,000	3,374,000	9,566,000	160,000	3,534,000	9,406,000
2053	3,533,111	3,533,111	9,796,889	164,000	3,697,111	9,632,889	3,534,000	3,534,000	9,796,000	164,000	3,698,000	9,632,000
2054	3,697,111	3,697,111	10,032,889	168,000	3,865,111	9,864,889	3,698,000	3,698,000	10,032,000	168,000	3,866,000	9,864,000
2055	3,865,111	3,865,111	10,274,889	172,000	4,037,111	10,102,889	3,866,000	3,866,000	10,274,000	172,000	4,038,000	10,102,000
2056	4,037,111	4,037,111	10,522,889	180,000	4,217,111	10,342,889	4,038,000	4,038,000	10,522,000	180,000	4,218,000	10,342,000
2057	4,217,111	4,217,111	10,782,889	184,000	4,401,111	10,598,889	4,218,000	4,218,000	10,782,000	184,000	4,402,000	10,598,000
2058	4,401,111	4,401,111	11,048,889	188,000	4,589,111	10,860,889	4,402,000	4,402,000	11,048,000	188,000	4,590,000	10,860,000
2059	4,589,111	4,589,111	11,320,889	196,000	4,785,111	11,124,889	4,590,000	4,590,000	11,320,000	196,000	4,786,000	11,124,000
2060	0	0	0	0	0	0	4,786,000	4,786,000	11,604,000	200,000	4,986,000	11,404,000
2061	0	0	0	0	0	0	4,986,000	4,986,000	11,894,000	208,000	5,194,000	11,686,000
2062	0	0	0	0	0	0	5,194,000	5,194,000	12,196,000	212,000	5,406,000	11,984,000





Strategic Wealth Planning Illustration

Supporting Schedules for
ESTATE LIQUIDITY ANALYSIS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Estate Liquidity Illustration

Jack & Jill Flash

Part 1 of 2

Year	Liquidity Sources				
	Financial Assets Includible in Estate	Life Insurance & ILITs	Annual Gift Fund	Bypass Trust	Total
2023	5,304,823	7,520,272	0	0	12,825,095
2024	5,727,613	7,798,500	0	0	13,526,112
2025	6,229,576	8,101,416	0	0	14,330,992
2026	6,768,295	8,422,200	0	0	15,190,495
2027	7,343,334	8,770,817	0	0	16,114,151
2028	7,961,819	9,140,700	0	0	17,102,519
2029	8,645,006	9,542,091	0	0	18,187,097
2030	9,401,235	9,968,721	0	0	19,369,955
2031	12,045,139	10,198,613	168,000	0	22,411,752
2032	12,717,172	10,492,592	355,327	0	23,565,091
2033	13,318,025	10,801,542	554,936	0	24,674,503
2034	13,973,822	11,126,412	775,354	0	25,875,587
2035	14,707,115	11,468,221	1,017,732	0	27,193,068
2036	16,326,376	11,828,065	1,275,321	0	29,429,761
2037	17,209,245	12,207,120	1,556,925	0	30,973,289
2038	18,180,724	12,606,651	1,863,969	0	32,651,344
2039	19,224,334	13,028,021	2,197,970	0	34,450,325
2040	20,182,583	13,472,692	2,560,547	0	36,215,823
2041	21,053,542	13,943,156	2,945,420	0	37,942,118
2042	22,059,113	14,441,234	3,361,879	0	39,862,225
2043	22,494,172	14,968,891	3,811,846	0	41,274,909
2044	23,600,983	15,528,250	4,297,360	0	43,426,593
2045	24,763,780	16,121,602	4,820,584	0	45,705,966
2046	25,985,629	16,751,418	5,383,810	0	48,120,857
2047	27,261,606	17,420,372	5,989,470	0	50,671,448
2048	28,593,895	18,131,350	6,640,143	0	53,365,388
2049	29,982,926	18,887,471	7,338,565	0	56,208,962
2050	31,430,568	19,692,107	8,087,637	0	59,210,312
2051	32,938,360	20,548,903	8,890,438	0	62,377,700
2052	34,498,918	21,461,801	9,758,230	0	65,718,949
2053	36,122,752	22,435,064	10,687,018	0	69,244,834
2054	37,808,905	23,473,305	11,680,494	0	72,962,703
2055	39,558,185	24,581,513	12,742,578	0	76,882,276
2056	41,363,481	25,765,090	13,885,431	0	81,014,002
2057	43,232,830	27,029,881	15,106,008	0	85,368,719
2058	45,168,921	28,382,213	16,409,015	0	89,960,149
2059	47,169,492	29,828,938	17,807,446	0	94,805,875
2060	35,232,615	27,815,225	19,099,142	16,039,761	98,186,742
2061	37,531,915	29,412,601	20,476,265	16,546,136	103,966,917
2062	40,266,115	31,120,118	21,940,314	17,068,497	110,395,044



Estate Liquidity Illustration

Jack & Jill Flash

Part 2 of 2

Year	Liquidity Needs							Liquidity Surplus/-Shortfall
	Estate Settlement Costs	Federal Estate & State Death Taxes	Income Taxes on IRD	Capital Gains & Medicare Taxes	Outstanding Debts	Present Value of Unfunded Education Costs	Total	
2023	312,794	308,354	832,954	1,703,081	1,167,582	209,771	4,534,537	8,290,558
2024	329,938	393,676	941,679	1,841,953	1,103,486	187,408	4,798,140	8,727,973
2025	348,594	492,627	1,058,165	1,990,212	1,059,732	162,630	5,111,960	9,219,031
2026	367,987	2,041,425	551,412	2,132,793	1,043,065	135,219	6,271,901	8,918,594
2027	389,143	2,327,207	654,860	2,301,192	1,006,291	104,936	6,783,629	9,330,522
2028	412,286	2,659,619	771,211	2,481,374	951,398	71,502	7,347,389	9,755,130
2029	437,189	3,018,226	902,428	2,674,182	905,765	40,698	7,978,489	10,208,608
2030	464,321	3,439,034	1,039,103	2,880,522	856,213	18,180	8,697,374	10,672,582
2031	467,790	3,546,294	1,049,966	2,710,553	116,895	6,472	7,897,970	14,513,782
2032	403,615	1,849,505	1,370,967	3,832,844	18,417	3,451	7,478,799	16,086,292
2033	421,672	2,103,521	1,518,696	4,150,827	2,075	1,227	8,198,018	16,476,485
2034	440,844	2,389,208	1,684,263	4,491,640	3,215	0	9,009,170	16,866,417
2035	462,009	2,720,314	1,855,028	4,856,725	1,605	0	9,895,681	17,297,387
2036	481,848	3,025,698	2,059,551	5,247,660	27,571	0	10,842,329	18,587,432
2037	506,738	3,447,347	2,255,056	5,666,094	3,723	0	11,878,958	19,094,331
2038	533,365	3,904,653	2,475,017	6,113,891	4,318	0	13,031,244	19,620,100
2039	561,911	4,402,136	2,712,765	6,593,058	5,412	0	14,275,283	20,175,043
2040	589,092	4,868,093	2,935,652	7,105,750	15,477	0	15,514,064	20,701,758
2041	615,809	5,678,733	3,114,028	7,657,309	91,188	0	17,157,066	20,785,052
2042	648,265	6,218,218	3,232,942	8,247,356	52,738	0	18,399,519	21,462,706
2043	668,164	6,443,755	3,141,640	8,878,574	112,562	0	19,244,696	22,030,213
2044	703,132	7,034,738	3,184,884	9,553,828	134,594	0	20,611,176	22,815,417
2045	740,516	7,667,641	3,239,236	10,276,181	138,875	0	22,062,450	23,643,516
2046	779,954	8,349,620	3,326,861	11,048,912	150,062	0	23,655,408	24,465,449
2047	821,530	9,066,719	3,440,624	11,875,523	162,695	0	25,367,090	25,304,357
2048	865,381	9,838,231	3,547,936	12,759,765	176,149	0	27,187,461	26,177,927
2049	911,585	10,650,016	3,645,712	13,705,645	191,306	0	29,104,264	27,104,698
2050	960,287	11,521,576	3,732,887	14,717,453	207,455	0	31,139,658	28,070,655
2051	1,011,609	12,439,870	3,829,218	15,799,776	225,043	0	33,305,517	29,072,184
2052	1,065,509	13,411,804	3,888,332	16,957,521	244,333	0	35,567,499	30,151,450
2053	1,122,331	14,445,740	3,931,239	18,196,001	264,465	0	37,959,776	31,285,058
2054	1,182,117	15,542,659	3,952,695	19,520,819	288,765	0	40,487,055	32,475,648
2055	1,245,067	16,707,386	3,975,129	20,937,972	314,925	0	43,180,479	33,701,797
2056	1,311,195	17,940,257	3,949,586	22,453,878	342,505	0	45,997,421	35,016,581
2057	1,380,850	19,241,689	3,918,316	24,075,470	370,188	0	48,986,513	36,382,207
2058	1,454,221	20,624,247	3,831,838	25,810,083	399,874	0	52,120,264	37,839,885
2059	1,531,480	22,092,074	3,736,832	27,665,572	430,090	0	55,456,048	39,349,827
2060	1,316,040	24,365,097	3,692,290	29,650,405	548,405	0	59,572,237	38,614,505
2061	1,410,939	26,464,092	3,614,550	31,771,917	287,452	0	63,548,951	40,417,966
2062	1,512,016	28,704,948	3,504,953	34,040,022	315,915	0	68,077,855	42,317,189

Present Value of Unfunded Education Costs Illustration

Jack & Jill Flash

Year	Jeff	Jenny	Billy K-12	Billy College	Joe	Present Value of Total Education Costs	Aggregate After-Tax Education Fund Balances	Education Costs Funded from General Assets
2023	72,000	40,000	56,000	100,000	80,000	348,000	138,229	209,771
2024	76,320	42,400	50,880	106,000	63,600	339,200	151,792	187,408
2025	80,899	44,944	44,944	112,360	44,944	328,091	165,461	162,630
2026	85,753	47,641	38,113	119,102	23,820	314,428	179,210	135,219
2027	90,898	50,499	30,299	126,248	12,625	310,569	205,633	104,936
2028	96,352	40,147	21,412	133,823	0	291,733	220,231	71,502
2029	85,111	28,370	11,348	141,852	0	266,682	225,983	40,698
2030	72,174	15,036	0	150,363	0	237,574	219,393	18,180
2031	57,379	0	0	119,539	0	176,917	170,445	6,472
2032	40,547	0	0	84,474	0	125,021	121,570	3,451
2033	21,490	0	0	44,771	0	66,261	65,034	1,227
2034	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0



Strategic Wealth Planning Illustration

Supporting Schedules for
ASSUMPTIONS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

General Assumptions

Jack & Jill Flash

	Jack	Jill
Personal		
Current age	58.0	55.0
Attained age at year end	58.9	55.9
Calculated life expectancy	87.8	86.6
Life expectancy override	95.0	95.0
Year of death	2059	2062
Retirement age used	65.0	62.0
Number of current personal exemptions	4	1
Number of future personal exemptions	1	1
Year of change	2023	NA
Planning Illustration		
Analysis date	01-Jan-2023	
Timing of non-asset-based income	End of year	
Timing of living expenses, scheduled debts & education	End of year	
Tax Calculations		
§7520 mortality table	2000CM	
Current income tax filing status	Married filing jointly	
New income tax filing status	Single	
Year of change	2060	
State income tax base before state-specific adjustments	Federal taxable income	
Tax laws to apply - income taxes	TCJA provisions sunset	
Tax laws to apply - SALT deduction	TCJA provisions sunset	
Tax laws to apply - QBID	TCJA provisions sunset	
Tax laws to apply - estate, gift & GST	TCJA provisions sunset	
Effective Year for Tax Law Changes		
Income taxes	2026	
SALT deduction	2026	
QBID	2026	
Estate, gift & GST	2026	
Inflation Rates		
Income taxes	3.0%	
Estate, gift & GST	3.0%	
Miscellaneous Rates		
Interest rate on option exercise loans	6.0%	
Interest rate on deficit-funding loans	6.0%	
Present value discount rate	6.0%	
Underpayment rate used to compute §453A deferred tax interest charges	3.0%	



General Assumptions

Jack & Jill Flash

Detailed Tax Withholdings & Estimated Payments	Current Rate	New Rate	Change Year
Ordinary Income			
Non-asset-based income	33.0%	33.0%	NA
Stock option exercises & vesting of restricted share units and other stock	33.0%	33.0%	NA
Investment income	33.0%	33.0%	NA
Distributions from retirement plans, annuities & insurance cash values	33.0%	33.0%	NA
Business & real estate income	33.0%	33.0%	NA
Trusts	33.0%	33.0%	NA
Note interest payments	33.0%	33.0%	NA
Other ordinary income	33.0%	33.0%	NA
Short-Term Capital Gains			
Planned portfolio turnover	33.0%	33.0%	NA
Trusts	33.0%	33.0%	NA
Other short-term capital gains	33.0%	33.0%	NA
Long-Term Capital Gains			
Employer stock sales	23.0%	23.0%	NA
Other planned portfolio turnover	23.0%	23.0%	NA
Trusts	23.0%	23.0%	NA
Dispositions of unmarketable & personal assets	23.0%	23.0%	NA
Note principal payments	23.0%	23.0%	NA
Other long-term capital gains	20.0%	20.0%	NA



Cash Management Fund and Cash Flow Surplus and Deficit Assumptions

Jack & Jill Flash

Cash Management Fund	
Expected current income rate for period 1	2.0%
Standard deviation for period 1	0.0%
Expected current income rate for period 2	2.0%
Standard deviation for period 2	0.0%
Timing of income rate change	NA
Year of income rate change	NA
Percentage of income subject to federal tax	100.0%
Percentage of income subject to state tax	100.0%

Allocation of Cash Flow Surpluses to Debt Service, Spending & Reinvestment	
Surplus Allocated to Unscheduled Debt Service	
Percentage of annual surpluses allocated to debt service	30.0%
Year in which debt service allocation starts	2023
Year in which debt service allocation ends	2062
Surplus Spending	
Percentage of remaining surpluses spent annually	0.0%
Year in which spending of surpluses starts	NA
Year in which spending of surpluses ends	NA
Surplus Reallocation & Reinvestment	
Percentage of unspent surpluses transferred to investments	100.0%
Year in which reallocation & reinvestment starts	2023
Year in which reallocation & reinvestment ends	2062
Allocation to Account #1	45.0%
Allocation to Account #2	45.0%
Allocation to Account #3	10.0%
Cash management fund minimum balance	0

Order in Which Withdrawals Are Made from Investment Portfolios to Satisfy Cash Flow Deficits	Percentage	Availability
Account #1	50.0%	2023
Account #2	50.0%	2023
Account #3	100.0%	2023
Taxable SoftCo. stock	100.0%	2031
Jack's IRA	100.0%	2024
Jill's IRA	100.0%	2027
Jack's FPDA	100.0%	2024
Jill's FPDA	100.0%	2027
Jack's Roth IRA	100.0%	2024
Jill's Roth IRA	100.0%	2027



Taxable Portfolio Assumptions

Jack & Jill Flash

Taxable Portfolio Investment Rates	Account #1	Account #2	Account #3
Income & Growth			
Current income rate	4.6%	4.6%	4.6%
New income rate	4.6%	4.6%	4.6%
Timing of income rate change	NA	NA	NA
Year of income rate change	NA	NA	NA
Current growth rate	4.1%	4.1%	4.1%
New growth rate	4.1%	4.1%	4.1%
Timing of growth rate change	NA	NA	NA
Year of growth rate change	NA	NA	NA
Income Taxation			
Current percentage subject to federal income tax	100.0%	100.0%	100.0%
New percentage subject to federal income tax	100.0%	100.0%	100.0%
Current qualified dividend percentage	43.5%	43.5%	43.5%
New qualified dividend percentage	43.5%	43.5%	43.5%
Current percentage subject to state income tax	100.0%	100.0%	100.0%
New percentage subject to state income tax	100.0%	100.0%	100.0%
Year of tax changes	NA	2031	NA
Portfolio turnover rate	25.0%	25.0%	25.0%
Percentage of total gains classified as short-term gains	50.0%	50.0%	50.0%
Reinvestment of Income & Portfolio Turnover			
Current percentage of income reinvested	0.0%	0.0%	0.0%
New percentage of income reinvested	0.0%	0.0%	0.0%
Current percentage of portfolio turnover reinvested	100.0%	100.0%	100.0%
New percentage of portfolio turnover reinvested	100.0%	100.0%	100.0%
Year of reinvestment rate changes	NA	NA	NA
Other Discretionary Distributions			
Percentage distributed annually	0.0%	0.0%	0.0%
First annual distribution amount	0	0	0
Growth rate of distributions	NA	NA	NA
First year of distributions	NA	NA	NA
Last year of distributions	NA	NA	NA
Cumulative discretionary distributions	NA	NA	NA
Basis recovery method	Pro rata	Pro rata	Pro rata
Percentage of realized gains recognized for tax purposes	NA	NA	NA
Cumulative unrecognized gains	NA	NA	NA

Taxable Portfolio Assumptions

Jack & Jill Flash

	Jack	Jill
Employer Stock Investment Rates		
Current stock price	NA	25.00
Stock price for 2023 stock option exercises	NA	Calculated
Stock price for other 2023 transactions and year-end valuations	NA	Calculated
Growth Rates		
Current rate	6.0%	6.0%
New rate	6.0%	6.0%
Year of growth rate change	NA	NA
Dividend Rates		
Current dividends per share	0.00	0.10
Dividend growth rate	NA	3.0%
Qualified dividend percentage	NA	100.0%
Employer Stock Sales		
Current turnover rate	0.0%	0.0%
New turnover rate	0.0%	10.0%
Year of turnover rate change	NA	2031
Additional planned sale	0.0%	0.0%
Year of additional planned sale	NA	NA
Timing of total liquidation of position	Client retirement	Spouse ret + 10
Year of total liquidation of position	2031	2041
Percentage of realized gains recognized for tax purposes	NA	100.0%
Year in which the recognized gain percentage applies	NA	All



Jack's Qualified Retirement Plan Assumptions

Jack & Jill Flash

Investment Rates

Current income rate	5.3%
New income rate	5.3%
Timing of income rate change	NA
Year of income rate change	NA
Current growth rate	0.5%
New growth rate	0.5%
Timing of growth rate change	NA
Year of growth rate change	NA

Plan Participation

Active participant	Yes
Type of plan	DC pension
Source of eligible compensation	EE wages
If employee wages, employer-pay-all	No
First year of plan participation	2010

Contributions

Primary Sequence

Method for calculating contributions	% of compensation
Percentage of compensation contributed	25.0%
Annual rate of inc-/dec in contribution rate	0.0%
First-year contribution amount	NA
Annual rate of inc-/dec in contributions	NA
Last contribution year	2030
Contribution timing	End of year
Percentage allocable to employer stock	0.0%
Percentage of contributions after tax	0.0%

Distributions

Timing of lifetime lump-sum distribution	Client retirement
Year of lifetime distribution	2031
Treatment of lump-sum distribution	IRA rollover
Distribute employer stock in-kind	Yes
Beneficiary	Jill



Jill's Qualified Retirement Plan Assumptions

Jack & Jill Flash

	401(k)	Pension
Investment Rates		
Current income rate	4.6%	5.3%
New income rate	4.6%	5.3%
Timing of income rate change	NA	NA
Year of income rate change	NA	NA
Current growth rate	4.1%	0.5%
New growth rate	4.1%	0.5%
Timing of growth rate change	NA	NA
Year of growth rate change	NA	NA
Plan Participation	401(k)	Pension
Active participant	Yes	No
Type of plan	Profit sharing	NA
Source of eligible compensation	EE wages	NA
If employee wages, employer-pay-all	No	NA
First year of plan participation	2010	NA
Contributions	401(k)	Pension
Primary Sequence		
Method for calculating contributions	% of compensation	NA
Percentage of compensation contributed	15.0%	NA
Annual rate of inc/-dec in contribution rate	0.0%	NA
First-year contribution amount	NA	NA
Annual rate of inc/-dec in contributions	NA	NA
Last contribution year	2030	NA
Contribution timing	Monthly	NA
Percentage allocable to employer stock	10.0%	NA
Percentage of contributions after tax	0.0%	NA
Matching Contributions		
Employer match	Yes	NA
Employer match rate - 1st level	25.0%	NA
Employer match rate - 1st limit	NA	NA
Employer match rate - 2nd level	NA	NA
Employer match rate - 2nd limit	NA	NA
Percentage allocable to employer stock	100.0%	NA
Overall dollar limit for matching contribution	43,500	NA
Growth rate for overall dollar limit	3.0%	NA
Distributions	401(k)	Pension
Timing of lifetime lump-sum distribution	Spouse retirement	Spouse retirement
Year of lifetime distribution	2031	2031
Treatment of lump-sum distribution	IRA rollover	IRA rollover
Distribute employer stock in-kind	Yes	Yes
Beneficiary	Jack	Jack



Traditional IRA Assumptions

Jack & Jill Flash

	Jack	Jill
Investment Rates		
Current income rate	4.6%	4.6%
New income rate	4.6%	4.6%
Timing of income rate change	NA	NA
Year of income rate change	NA	NA
Current growth rate	4.1%	4.1%
New growth rate	4.1%	4.1%
Timing of growth rate change	NA	NA
Year of growth rate change	NA	NA
Distributions	Jack	Jill
RMDs		
Beneficiary	Jill	Jack
Beneficiary qualifies as a designated beneficiary	Yes	Yes
First RMD on April 1 in the post-70 1/2 year	Yes	Yes
Surviving Spouse Postmortem IRA Rollover	Jack	Jill
Surviving spouse elects to treat IRA as own	Yes	Yes

Roth IRA Assumptions

Jack & Jill Flash

	Jack	Jill
Investment Rates		
Current income rate	4.6%	4.6%
New income rate	4.6%	4.6%
Timing of income rate change	NA	NA
Year of income rate change	NA	NA
Current growth rate	4.1%	4.1%
New growth rate	4.1%	4.1%
Timing of growth rate change	NA	NA
Year of growth rate change	NA	NA
Contributions	Jack	Jill
Periodic		
Year in which Roth IRA was established	2020	2020
Annual contributions	NA	NA
Last contribution year	NA	NA
Contribution timing	NA	NA
One-Time	0	0
Contribution amount	NA	NA
Contribution year	NA	NA
Roth IRA Conversions	Jack	Jill
Total conversion amount	125,000	54,330
Taxable conversion amount	125,000	54,330
First conversion year	2023	2023
Last conversion year	2027	2023

Jill's Nonqualified Plan Assumptions

Jack & Jill Flash

Investment Rates	SERP	Rabbi Trust
Current income rate	5.3%	5.3%
New income rate	5.3%	5.3%
Timing of income rate change	NA	NA
Year of income rate change	NA	NA
Current growth rate	0.5%	0.5%
New growth rate	0.5%	0.5%
Timing of growth rate change	NA	NA
Year of growth rate change	NA	NA
Contributions	SERP	Rabbi Trust
Type of plan	Other	Other
Age 50 catch-up contributions included	No	No
First year of plan participation	2010	2008
Method for calculating contributions	Dollars	% of compensation
Percentage of compensation contributed	NA	10.0%
Annual rate of inc/-dec in contribution rate	NA	0.0%
First-year contribution amount	12,000	NA
Annual rate of inc/-dec in contributions	0.0%	NA
Last contribution year	2030	2030
Contribution timing	End of year	End of year
After-tax contribution percentage	0.0%	0.0%
Employer matching percentage	0.0%	0.0%
Distributions	SERP	Rabbi Trust
Distribution method	Installments	Hybrid
Lump Sums		
Lump-sum distribution 1 percentage	NA	50.0%
Timing of lump-sum distribution 1	NA	Spouse retirement
Lump-sum distribution 2 percentage	NA	0.0%
Timing of lump-sum distribution 2	NA	Spouse ret + 5
Lump-sum distribution 3 percentage	NA	0.0%
Timing of lump-sum distribution 3	NA	Spouse ret + 10
Annual Installments		
Timing of first annual installment payout	2031	2031
Fixed or variable installments	Fixed	Fixed
Number of annual installments	10	10
Postmortem		
Beneficiary	Nonspouse	Nonspouse



Nonqualified Annuity Assumptions

Jack & Jill Flash

Investment Rates	Jack	Jill
Accumulation Contracts		
Current income rate	2.8%	2.8%
New income rate	2.8%	2.8%
Timing of income rate change	NA	NA
Year of income rate change	NA	NA
Current growth rate	9.7%	9.7%
New growth rate	9.7%	9.7%
Timing of growth rate change	NA	NA
Year of growth rate change	NA	NA
Mortality & administrative expense charge	1.00%	1.00%
Annuity Premiums		
Accumulation Contracts		
First-year premium	5,000	5,000
Annual rate of inc/-dec in premiums	0.0%	0.0%
First year of premiums	2023	2023
Last year of premiums	2030	2030
Premium timing	End of year	End of year
Planned Distributions		
Accumulation Contracts		
Commencement of distributions	Client retirement	Spouse retirement
Distribution method	Spigot	Spigot
If Installments, fixed or variable	NA	NA
If installments, number of annual installments	NA	NA
If Spigot, last distribution year	2062	2062
If Spigot, first year distribution amount	0	0
If Spigot, inc/-dec rate of distributions	3.0%	3.0%
If Spigot, distributions are guaranteed	No	No
Taxation of contract inside build-up	LIFO	LIFO
10% premature distribution tax exception for pre-59 1/2 distributions	No	No
Beneficiary	Jill	Jack
Nonspouse beneficiary's percentage interest	NA	NA

Nonqualified Annuity Assumptions

Jack & Jill Flash

Contract Annuitization	Jack	Jill
Accumulation Contracts		
Percentage of contract annuitized	100.00%	100.00%
Amount used to fund a single-premium fixed annuity	193,202	786,738
Investment in the annuitized portion of contract	85,000	85,000
Age when annuity starts	75	75
Annuity rate per \$thousand of premium	150.000	150.000
Annuity payment growth rate	0.00%	0.00%
Survivor benefit percentage	50.00%	50.00%
First-year annuity payment	28,980	118,011
Expected return multiple	Tables VI and VIA	Tables VI and VIA
Expected return	418,764	1,498,736
Exclusion ratio: investment in contract recovered ratably	20.3%	5.7%
10% premature distribution tax exception for pre-59 1/2 annuity payments	No	No
Calculation of Expected Return with Fixed Annuity	Jack	Jill
Accumulation Contracts		
J&S expected return multiple from Table VI	18.9	16.8
Portion of expected return	273,863	991,290
J&S expected return multiple from Table VIA	10.0	8.6
Difference between annuity payments before & after death	14,490	59,005
Portion of expected return	144,901	507,446
Expected return	418,764	1,498,736

Closely Held Business Assumptions

Jack & Jill Flash

Business Description	ShopRight, Inc.	MNS Enterprises
Fair market value	10,000,000	25,000
Tax basis	3,000,000	80,000
Owner	Jack	Jill
Estate tax valuation discount	35.0%	35.0%
Investment Returns	ShopRight, Inc.	MNS Enterprises
Current income rate	5.0%	0.0%
New income rate	5.0%	0.0%
Timing of income rate change	NA	NA
Year of income rate change	NA	NA
Percentage of income subject to tax	100.0%	100.0%
Qualified dividend percentage	0.0%	0.0%
% of income subject to Medicare surtax	0.0%	0.0%
Current growth rate	7.0%	0.0%
New growth rate	7.0%	0.0%
Timing of growth rate change	NA	NA
Year of growth rate change	NA	NA
Qualified Business Income Deduction	ShopRight, Inc.	MNS Enterprises
Taxation of business income	Pass through	Pass through
Qualified business income percentage	NA	NA
Specified service business	NA	NA
Allocable wages	NA	NA
Annual inc/-dec in allocable wages	NA	NA
Unadjusted basis of qualified property	NA	NA
Dispositions	ShopRight, Inc.	MNS Enterprises
Hold assets indefinitely	Yes	No
Amount of disposition	NA	% of assets
If Sum certain, total disposition amount	NA	NA
If Leave residual, amount remaining	NA	NA
If % of assets, disposition %	NA	100.0%
If % of assets, annual or total	NA	Total
If % of assets, disposition is fixed at start	NA	Yes
% of proceeds reinvested in similar prop	NA	0.0%
Timing of disposition	NA	Spouse retirement
First year of disposition	NA	2031
Last year of disposition	NA	2031
% of realized gains recognized for tax	NA	0.0%
% of gains subject to Medicare surtax	NA	0.0%
Gains extinguished at first death	See schedule	See schedule



Investment Real Estate Assumptions

Jack & Jill Flash

Property Description	ShopRight HQ	341 Lexite Court	856 Reed Way
Fair market value	1,000,000	200,000	325,000
Tax basis	450,000	145,000	175,000
Owner	Jack	TIC	TIC
Estate tax valuation discount	0.0%	10.0%	10.0%
Investment Returns	ShopRight HQ	341 Lexite Court	856 Reed Way
Current income rate	5.0%	5.0%	5.0%
New income rate	5.0%	5.0%	5.0%
Timing of income rate change	NA	NA	NA
Year of income rate change	NA	NA	NA
Percentage of income subject to tax	65.0%	80.0%	80.0%
% of income subject to Medicare surtax	100.0%	100.0%	100.0%
Current growth rate	4.0%	4.0%	4.0%
New growth rate	4.0%	4.0%	4.0%
Qualified Business Income Deduction	ShopRight HQ	341 Lexite Court	856 Reed Way
Qualified business income percentage	100.0%	100.0%	100.0%
Allocable wages	175,000	0	0
Annual inc/-dec in allocable wages	2.0%	NA	NA
Unadjusted basis of qualified property	300,000	50,000	65,000
Depreciation Deductions	ShopRight HQ	341 Lexite Court	856 Reed Way
Depreciation deductions are allowable	Yes	Yes	Yes
Depreciable basis	300,000	50,000	65,000
Accumulated depreciation	75,000	10,000	8,125
Depreciable percentage for additions	100.0%	100.0%	100.0%
Remaining recovery period in years	30.0	32.0	35.0
Dispositions	ShopRight HQ	341 Lexite Court	856 Reed Way
Hold assets indefinitely	No	No	No
Amount of disposition	% of assets	% of assets	% of assets
If Sum certain, total disposition amount	NA	NA	NA
If Leave residual, amount remaining	NA	NA	NA
If % of assets, disposition %	100.0%	100.0%	100.0%
If % of assets, annual or total	Total	Total	Total
If % of assets, disposition is fixed at start	No	No	No
Timing of disposition	Client retirement	Spouse retirement	Spouse retirement
First year of disposition	2031	2031	2031
Last year of disposition	2031	2040	2040
% of realized gains recognized for tax	100.0%	100.0%	100.0%
% of gains subject to Medicare surtax	100.0%	100.0%	100.0%
Gains extinguished at first death	See schedule	See schedule	See schedule



Notes Receivable Assumptions

Jack & Jill Flash

Notes Receivable	Loan to Jerry	Loan to Jackie
Original note balance	50,000	40,000
Outstanding note balance	29,752	10,919
Description	No IRD potential	No IRD potential
Creditor	Jack	Jill
Remaining note term in years	5	4
Amortization term in years	10	30
Type of note	Declining balance	Declining balance
Interest rate	8.00%	7.00%
Year note is satisfied in full	2027	2026
% of principal payments subject to tax	0.0%	0.0%
% of interest payments subject to tax	100.0%	100.0%

Other Unmarketable & Personal Asset Assumptions

Jack & Jill Flash

Investment Rates	Widely Held Biz	Art & Collectibles	Main Home	Other Homes	Personal Property	Other Assets
Current income rate	2.0%	NA	NA	NA	NA	NA
New income rate	2.0%	NA	NA	NA	NA	NA
Year of income rate change	NA	NA	NA	NA	NA	NA
Percentage of income subject to tax	100.0%	NA	NA	NA	NA	NA
Current growth rate	6.0%	10.0%	3.0%	5.0%	-10.0%	3.0%
New growth rate	6.0%	10.0%	3.0%	5.0%	-10.0%	3.0%
Year of growth rate change	NA	NA	NA	NA	NA	NA
Dispositions	Widely Held Biz	Art & Collectibles	Main Home	Other Homes	Personal Property	Other Assets
Hold assets indefinitely	NA	Yes	No	Yes	Yes	Yes
Amount of disposition	NA	NA	% of assets	NA	NA	NA
If Sum certain, total disposition amount	NA	NA	NA	NA	NA	NA
If Leave residual, amount remaining	NA	NA	NA	NA	NA	NA
If % of assets, disposition %	NA	NA	100.0%	NA	NA	NA
If % of assets, annual or total	NA	NA	Total	NA	NA	NA
If % of assets, disposition is fixed at start	NA	NA	Yes	NA	NA	NA
% of proceeds reinvested in similar prop	NA	NA	50.0%	NA	NA	NA
First year of disposition	NA	NA	2036	NA	NA	NA
Last year of disposition	NA	NA	2036	NA	NA	NA
% of realized gains recognized for tax *	NA	NA	500,000	NA	NA	NA
% of second disposition	NA	NA	0.0%	NA	NA	NA
% of proceeds reinvested in similar prop	NA	NA	NA	NA	NA	NA
Year of second disposition	NA	NA	2060	NA	NA	NA
% of realized gains recognized for tax *	NA	NA	250,000	NA	NA	NA

* For the principal residence (Main Home), entry represents the maximum amount of capital gain excludable from gross income.

Non-Asset-Based & Miscellaneous Income Assumptions

Jack & Jill Flash

Jack's Income Sources	Salary	Director Fees
First-year amount	200,000	25,000
First year received	2023	2023
Last year received	2030	2030
Annual rate of inc-/dec	5.0%	3.0%
Surviving spouse benefit %	NA	NA
New annual amount	0	0
Year in which income changes	2060	2060
Tax Assumptions		
Percentage taxable	100.0%	100.0%
% allocable to short-term capital gains	0.0%	0.0%
% allocable to long-term capital gains	0.0%	0.0%
% allocable to ordinary income	100.0%	100.0%
Percentage subject to Medicare surtax	NA	NA
FICA status	EE wages	SE earnings
Eligible comp for qualified plan	Yes	NA
Jill's Income Sources	Salary	Bonus
First-year amount	150,000	15,000
First year received	2023	2023
Last year received	2030	2030
Annual rate of inc-/dec	10.0%	10.0%
Surviving spouse benefit %	NA	NA
New annual amount	0	0
Year in which income changes	2060	2060
Tax Assumptions		
Percentage taxable	100.0%	100.0%
% allocable to short-term capital gains	0.0%	0.0%
% allocable to long-term capital gains	0.0%	0.0%
% allocable to ordinary income	100.0%	100.0%
Percentage subject to Medicare surtax	NA	NA
FICA status	EE wages	EE wages
Eligible comp for qualified plan	Yes	Yes
Social Security Benefits	Jack	Jill
Benefits are based on own history	Yes	Yes
If Yes, primary insurance amount	43,500	35,000
Age benefits start	67.0	67.0
Growth rate	2.0%	Same
Percentage subject to federal tax	85.0%	Same
Percentage subject to state tax	0.0%	Same



Expense Assumptions

Jack & Jill Flash

Expenses	Living Expenses	Medical Expenses	Property Taxes	Charitable Gifts	Tax Cons. & Prep
Expense calculation base	Dollar amount	Dollar amount	Dollar amount	Dollar amount	Dollar amount
Percentage of base expensed annually	NA	NA	NA	NA	NA
Annual amount in current dollars	230,000	5,000	21,500	20,000	5,000
First year of expense	2023	2023	2023	2023	2023
Last year of expense	2062	2062	2062	2062	2062
Baseline annual inc-dec rate	3.0%	6.0%	3.0%	3.0%	3.0%
Percentage deductible - regular tax	0.0%	See schedule	See schedule	See schedule	See schedule
Percentage deductible - AMT	0.0%	See schedule	See schedule	See schedule	See schedule

Education Cost & Funding Assumptions

Jack & Jill Flash

Education Costs	Jeff	Jenny	Billy K-12	Billy College	Joe
Annual amount in current dollars	12,000	10,000	8,000	25,000	20,000
Student's age	12.0	13.0	10.0	10.0	25.0
First year of education costs	2029	2028	2023	2031	2023
Last year of education costs	2034	2031	2030	2034	2028
Annual education cost inflation rate	6.0%	6.0%	6.0%	6.0%	6.0%
1st new annual cost in current dollars	NA	NA	NA	NA	10,000
Timing of 1st education cost change	NA	NA	NA	NA	2027
2nd new annual cost in current dollars	NA	NA	NA	NA	NA
Timing of 2nd education cost change	NA	NA	NA	NA	NA
Education Funding	Jeff	Jenny	Billy K-12	Billy College	Joe
Value of existing education fund	0	6,000	0	25,000	20,000
First-year contribution amount	5,000	5,000	0	5,000	35,000
Annual rate of inc/-dec in contribution	0.0%	0.0%	NA	0.0%	0.0%
First contribution year	2023	2023	NA	2023	2023
Last contribution year	2029	2028	NA	2031	2023
Nonlinear change in contributions	NA	NA	NA	NA	NA
Year of contribution change	NA	NA	NA	NA	NA
Education funding vehicle	529 Plan	529 Plan	NA	529 Plan	2503(b)
% of contributions from outside source	0.0%	0.0%	NA	0.0%	100.0%
State tax deductible percentage	0.0%	0.0%	NA	0.0%	NA
Expected funding shortfall	-28,788	-1,843	NA	-18,811	-38,796
Additional contributions to fund shortfall	5,120	369	NA	2,788	38,796
Additional contribution mode	Annual	Annual	NA	Annual	Lump sum
Investment & Tax Rates	Jeff	Jenny	Billy K-12	Billy College	Joe
Current income rate	2.0%	2.0%	NA	2.0%	2.0%
Qualified dividend percentage	0.0%	0.0%	0.0%	0.0%	50.0%
Growth rate	6.0%	6.0%	NA	6.0%	6.0%
Average tax on investment income	NA	NA	NA	NA	40.2%
Average tax on investment growth	NA	NA	NA	NA	23.2%

Debt Assumptions

Jack & Jill Flash

Debts	25 Breezy Way	423 Sun Circle	1615 Grove Lane
Original loan balance	650,000	250,000	265,000
Outstanding balance	641,778	239,259	261,648
Timing of future borrowings	NA	NA	NA
Use of loan proceeds (new debts only)	NA	NA	NA
Class	Home mortgage	Personal	Home mortgage
Applicable limit if home mortgage	750,000	NA	750,000
Debtor	JTWROS	JTWROS	JTWROS
Remaining note term in years	29	14	29
Amortization term in years	30	15	30
Type of note	Declining balance	Declining balance	Declining balance
Interest rate	6.00%	6.00%	6.00%
Additional annual principal	10,000	5,000	2,500
Cash flow surplus allocated to debt	50.0%	25.0%	25.0%
Timing of debt retirement	On schedule	On schedule	On schedule
Year debt is satisfied in full	2051	2036	2051

Life Insurance Assumptions

Jack & Jill Flash

Insurance Death Benefits	Policy 1	Policy 2	Policy 3	Policy 4
Face amount	750,000	50,000	2,000,000	2,500,000
Annual inc/-dec in face amount	0.0%	0.0%	3.0%	0.0%
Insured	Jack	Jill	2nd to die	Jack
Beneficiary	Jill	Jack	2nd to die ILIT	IDGT 1
First year of coverage	2023	2023	2023	2023
Last year of coverage	2059	2030	2062	2059
Nonlinear change in coverage	0.0%	0.0%	0.0%	0.0%
Year in which coverage changes	2031	2031	2031	2031
Insurance Premiums	Policy 1	Policy 2	Policy 3	Policy 4
Premium amount in current dollars	5,000	0	25,000	10,000
Annual inc/-dec in premiums	0.0%	NA	0.0%	0.0%
Premium duration	2059	NA	2040	2059
Allocation to death benefit increases	0.0%	NA	0.0%	0.0%
Allocation to cash value increases	20.0%	NA	50.0%	0.0%
Insurance Cash Values	Policy 1	Policy 2	Policy 3	Policy 4
Current cash value	25,000	0	0	0
Tax basis	17,500	NA	NA	NA
Policy type	Type B	Type A	Type B	Type A
Annual inc/-dec in cash values	5.0%	0.0%	5.0%	NA

Irrevocable Life Insurance Trusts

Jack & Jill Flash

Gifts To Fund Premiums	2nd-to-Die ILIT
Annual gift amount	Annual exclusion
Number of donees	4
Gift-splitting election	Yes
Recipient is a trust used for generation-skipping transfer planning purposes	Yes
Generation-skipping transfer exemption allocations are made	Yes
First year of gifts	2023
Last year of gifts	2030
Premium Financing	
Interest rate on premium financing debt	6.0%
Investment Rates	2nd-to-Die ILIT
Current income rate	4.6%
Growth rate	4.1%
Tax Rates	2nd-to-Die ILIT
Grantor trust	Yes
Federal income tax rate	NA
Federal capital gains tax rate	NA
State tax rate	NA
Planned Distributions	2nd-to-Die ILIT
Percentage of returns distributed to surviving spouse	NA
Trust Principal	
First annual distribution amount	NA
Growth rate of distributions	NA
First year of distributions	NA
Last year of distributions	NA



Annual Exclusion Gifts*Jack & Jill Flash*

Annual Gifts	
Gift amount	Annual exclusion
Gift-splitting election	Yes
Recipient is a trust used for generation-skipping transfer planning purposes	NA
Generation-skipping transfer exemption allocations are made	NA
Number of donees	4
Gift tax valuation discount	NA
First year of gifts	2031
Last year of gifts	2062
Investment Rates	
Current income rate	4.6%
Qualified dividend percentage	43.5%
Percentage of taxable income subject to Medicare surtax	100.0%
Growth rate	4.1%
Portfolio turnover rate	25.0%
Tax Rates	
Grantor trust	No
Federal income tax rate	37.0%
Federal capital gains tax rate	20.0%
State tax rate	5.0%



GRAT Assumptions

Jack & Jill Flash

Lifetime Transfer

Undiscounted value of transfer	5,000,000
Tax basis of property transferred	1,500,000
Gift tax valuation discount	35.0%
Estate tax valuation discount	35.0%
Year of transfer	2023
Transferor	Jack
Taxable gift	7

Trust Illustration

Type of trust	Fixed term
Trust term in whole years	10
Payout rate	12.70000%
Annual increase in annuity rate	0.0%
Payment frequency	Annual
Valuation date	Transfer date
Months valuation date precedes payout in first taxable year	NA
Contingent reversion	NA
Section 7520 rate	4.6%

Investment Rates

Transferred Property	
Current income rate	5.0%
Percentage taxable	100.0%
Qualified dividend percentage	0.0%
Growth rate	7.0%
Trust Accumulations	
Ordinary income rate	4.6%
Qualified dividend percentage	43.5%
Growth rate	4.1%

Trust Tax Rates

Maintain grantor trust until grantor's death	No
Federal income tax rate	37.0%
Federal capital gains tax rate	20.0%
State tax rate	5.0%

Other

Property distributions from trusts are adjusted for valuation discounts	Yes
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Other Large Lifetime Transfer Assumptions

Jack & Jill Flash

Lifetime Transfer	ShopRight IDGT	Grandkids Trust
Undiscounted value of property transferred	5,000,000	430,000
Tax basis of property transferred	1,500,000	429,900
Gift tax valuation discount	35.0%	0.0%
First year of transfers	2023	2023
Last year of transfers	2023	2023
Transferor	Jack	Jill
Cash transferred up front to seed the trust	361,111	NA
Taxable gift	361,111	430,000
Gift-splitting	Yes	Yes
Generation-skipping transfer exemption allocation is made	Yes	Yes
Charitable deduction	NA	NA
Exchanged Interest	ShopRight IDGT	Grandkids Trust
Interest received	Installment note	None
Transfer recipient	Grantor trust	Taxable trust
Note Receivable		
Face amount as a percentage of the total transfer	90.0%	NA
Note term	9	NA
Note amortization	Balloon	NA
Stated interest rate	3.70%	NA
Self-Canceling Installment Note		
Number of lives	One life	NA
Life status	NA	NA
SCIN mortality risk premium to use	Interest rate	NA
SCIN premium valuation method	Common	NA
§7520 rate	4.6%	NA
SCIN interest rate premium	2.30%	NA
SCIN principal premium	NA	NA
Investment Rates	ShopRight IDGT	Grandkids Trust
Transferred Property		
Current income rate	5.0%	4.6%
Percentage taxable	100.0%	100.0%
Qualified dividend percentage	0.0%	43.5%
Growth rate	7.0%	4.1%
Investment Accumulations		
Ordinary income rate	4.6%	4.6%
Qualified dividend percentage	43.5%	43.5%
Growth rate	4.1%	4.1%



Other Large Lifetime Transfer Assumptions

Jack & Jill Flash

Recipient Tax Rates	ShopRight IDGT	Grandkids Trust
Maintain grantor trust until grantor's death	No	NA
Federal income tax rate	37.0%	37.0%
Federal capital gains tax rate	20.0%	20.0%
State tax rate	5.0%	5.0%
Other	ShopRight IDGT	Grandkids Trust
Property distributions from trusts are adjusted for valuation discounts	Yes	NA
Transferor's death with note outstanding triggers capital gains tax	Yes	NA
§453A deferred tax interest charges apply to installment sale	No	NA



Estate & Liquidity Analysis & Wealth Transfer Assumptions

Jack & Jill Flash

	Jack	Jill
Lifetime Taxable Gifts		
Post-1976 adjusted taxable gifts	0	0
Unified credit used	0	0
Gift taxes paid on prior gifts	0	0
Generation-skipping transfer exemption used on prior gifts	0	0
Credit Shelter Bypass Funding & Certain Taxable Gifts	Jack	Jill
Fund bypass trust at death	Yes	Yes
First tier funding amount	Minimize FET	Minimize FET
Additional amount transferred to heirs at first death	0	0
Inc-/dec rate adjustment to amount transferred	3.0%	3.0%
Charitable Bequests Other Than From Excludable Trusts	Jack	Jill
Fixed dollar bequest	500,000	1,000,000
Annual inc-/dec in dollar bequest	3.0%	3.0%
Charitable bequests as a percentage of adjusted gross estate	0.0%	0.0%
Allocation of property used to satisfy charitable bequests	IRD property first	IRD property first
State Death Taxes	Jack	Jill
Calculation method	MD	MD
Other Estate Analysis Variables		
Estate settlement costs as a percentage of gross estate	2.0%	
Estate tax valuation discount on widely held business interests		35.0%
Apply capital gains & Medicare taxes to value of lost step-up in basis from valuation discounts		Yes
Bypass Trust & Other Non-Insurance Nonmarital Bequests		
Current income rate	4.6%	
Qualified dividend percentage		43.5%
Growth rate		4.1%
Percentage of income distributed to Jill		100.0%
Testamentary Generation-Skipping Transfer Planning	Jack	Jill
First Death		
Allocate generation-skipping transfer exemption to nonmarital bequests	Yes	Yes
Allocate generation-skipping transfer exemption to reverse QTIP marital trust	Yes	Yes
Reverse QTIP marital trust growth rate	6.0%	6.0%
Second Death		
Allocate generation-skipping transfer exemption	Yes	Yes
Liquidity Analysis Variables		
Ensure liquidity to payoff debts in full at death	Yes	
Ensure liquidity to cover education costs at death		Yes



Strategic Wealth Planning Illustration - Recommended Allocations & Advanced Planning

Tax Rates

Jack & Jill Flash

Year	Heirs					
	Federal Ordinary Income Tax Rate	State Tax Rate	Combined Effective Income Tax Rate	Federal Capital Gains Tax Rate	Combined Effective Capital Gains Tax Rate	Estate Tax Rate
2023	37.0%	5.0%	40.2%	20.0%	23.2%	40.0%
2024	37.0%	5.0%	40.2%	20.0%	23.2%	40.0%
2025	37.0%	5.0%	40.2%	20.0%	23.2%	40.0%
2026	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2027	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2028	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2029	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2030	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2031	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2032	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2033	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2034	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2035	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2036	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2037	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2038	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2039	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2040	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2041	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2042	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2043	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2044	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2045	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2046	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2047	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2048	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2049	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2050	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2051	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2052	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2053	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2054	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2055	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2056	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2057	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2058	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2059	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2060	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2061	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%
2062	39.6%	5.0%	42.6%	20.0%	23.0%	40.0%