



## *Generation-Skipping Transfer Trust*

An Illustration of the Use of a Lifetime Gift  
to a Generation-Skipping Transfer Trust

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Transfer \$1M ShopRight, Inc. to GST-Exempt Trust*

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## 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.



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## 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.

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Customer Signature



Generation-Skipping Transfer Trust - Transfer \$1M ShopRight, Inc. to GST-Exempt Trust

## Summary

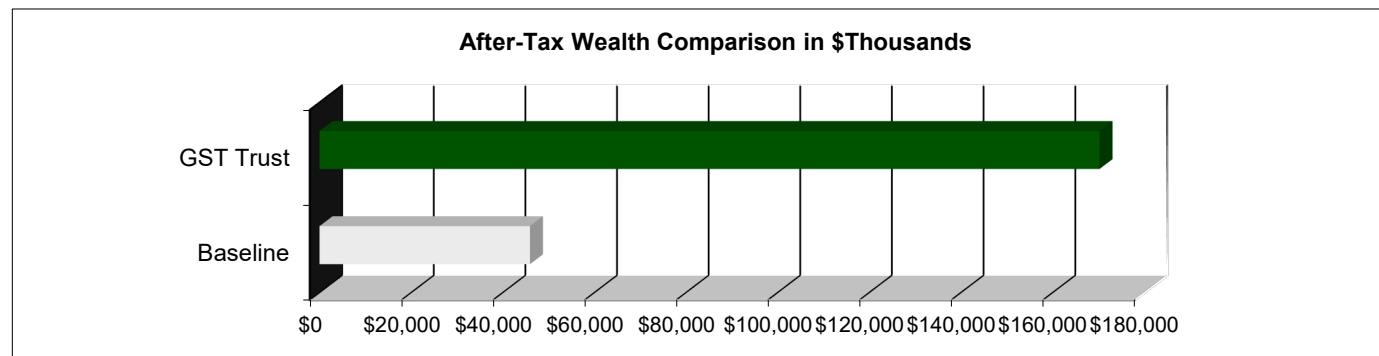
Jack & Jill Flash

At the End of the Senior Generation in 2059	Baseline	GST Trust	GST Trust Adv/ -Disadv	PV of Adv/ -Disadv
Value of transferred property	12,223,618	12,223,618	0	0
Value of investment fund	9,813,546	25,110,037	15,296,491	5,124,582
Grantor's cumulative estate depletion	NA	-14,446,372	-14,446,372	-4,839,778
Net transferable value	22,037,164	22,887,283	850,119	284,804
Estate taxes or tax savings	-7,103,559	5,518,549	-12,622,108	-4,228,619
<b>Net to heirs</b>	<b>14,933,605</b>	<b>28,405,832</b>	<b>13,472,227</b>	<b>4,513,423</b>

Transfers to Heirs at the Start of 2060	Baseline	GST Trust	GST Trust Adv/ -Disadv	PV of Adv/ -Disadv
Proceeds from the sale of transferred property	12,223,618	12,223,618	0	0
Less: capital gains taxes	-984,001	-2,742,432	-1,758,431	-589,104
Net proceeds from the sale of property	11,239,617	9,481,186	-1,758,431	-589,104
Value of investment fund	9,813,546	25,110,037	15,296,491	5,124,582
Less: capital gains and Medicare taxes	0	-847,858	-847,858	-284,047
Net value of investment fund	21,053,163	33,743,365	12,690,202	4,251,431
Less: estate taxes paid by Jack's estate	-7,103,559	NA	7,103,559	2,379,812
<b>Starting investment fund</b>	<b>13,949,604</b>	<b>33,743,365</b>	<b>19,793,761</b>	<b>6,631,243</b>
<b>Estate tax savings by Jack's estate</b>	<b>NA</b>	<b>5,518,549</b>	<b>5,518,549</b>	<b>1,848,807</b>

At the End of the 2nd Generation in 2088	Baseline	GST Trust	GST Trust Adv/ -Disadv	PV of Adv/ -Disadv
Ending investment fund balance	76,571,924	89,482,446	12,910,522	1,835,289
2nd gen estate taxes	-30,628,770	-35,792,979	-5,164,209	-734,116
Net to 3rd generation from 2nd gen estate	45,943,155	53,689,468	7,746,313	1,101,174
Generation-skipping transfer trust value	NA	142,260,800	142,260,800	20,223,019
Deferred capital gains and Medicare taxes	NA	-25,727,771	-25,727,771	-3,657,320
<b>Aggregate Net to 3rd generation</b>	<b>45,943,155</b>	<b>170,222,497</b>	<b>124,279,342</b>	<b>17,666,873</b>

On the basis of current assumptions, utilizing a generation-skipping transfer trust in this manner will maximize the after-tax wealth transfer to the 3rd generation.



## Generation-Skipping Transfer Tax Calculations

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At the End of the 2nd Generation in 2088	
Value of trust at termination	142,260,800
Less: Deferred capital gains and Medicare taxes	-25,727,771
Net value subject to generation-skipping transfer tax	116,533,029
Value of taxable transfer at time of trust funding	650,000
Maximum generation-skipping transfer exemption allocation allowable	25,840,000
Generation-skipping transfer exemption allocated	650,000
Generation-skipping transfer inclusion ratio	0.000
Amount subject to generation-skipping transfer tax	0
<b>Generation-skipping transfer tax</b>	<b>0</b>



## Assumptions

Jack & Jill Flash

Personal	Jack	Jill
Age	58.0	55.0
Calculated life expectancy	87.8	86.6
Life expectancy override	95.0	95.0
Planning Illustration		
Transfer date		01-Jan-2023
Number of years during 2nd generation period		30
Tax Calculations		
Tax laws to apply - income taxes		TCJA provisions sunset
Tax laws to apply - estate, gift & GST		TCJA provisions sunset
Effective Year for Tax Law Changes		
Income taxes		2026
Estate, gift & GST		2026
Transfer of Property		
Transferor		Jack
Gift-splitting election		Yes
If Yes, adjust estate tax for consenting spouse's share		Yes
Allocation of generation-skipping transfer exemption to trust		Optimized
Generation-skipping transfer exemption allocated		650,000
Generation-skipping transfer inclusion ratio		0.000
Property Transferred		
Undiscounted fair market value		1,000,000
Tax basis		300,000
Gift tax valuation discount		35.0%
Estate tax valuation discount		35.0%
Percentage of realized gain subject to Medicare surtax		0.0%
Tax Rates	Jack	Transferee
Federal tax bracket	See schedule	See schedule
Federal capital gains tax rate	See schedule	See schedule
State income tax rate	5.0%	5.0%
Estate tax rate	See schedule	See schedule



## Assumptions

*Jack & Jill Flash*

### Transferred Property Investment Rates

Cash yield	5.0%
Inc/-dec rate of cash yield	0.0%
Percentage of yield subject to tax	100.0%
Qualified dividend percentage	0.0%
Growth rate	7.0%

### Other Investment Rates

	GST Trust	Other
<b>Senior Generation Period</b>		
Current income rate	2.0%	2.0%
Qualified dividend percentage	60.0%	60.0%
Growth rate	6.0%	6.0%
Portfolio turnover rate	25.0%	25.0%
Percentage of taxable income and realized gains subject to Medicare surtax	100.0%	100.0%
<b>2nd Generation Period</b>		
Current income rate	2.0%	2.0%
Qualified dividend percentage	60.0%	60.0%
Growth rate	6.0%	6.0%
Portfolio turnover rate	25.0%	25.0%
Percentage of taxable income and realized gains subject to Medicare surtax	100.0%	100.0%

### Trust Distributions During 2nd Generation Period

#### Income Distributions

Percentage of income distributed to 2nd generation	100.0%
First year of distributions	2060
Last year of distributions	2088

### Other

Last year of grantor trust status	37
Final summary results are shown net of deferred capital gains and Medicare taxes	Yes
Present value discount rate	3.0%
Inflation rate	3.0%



## Annual Net to 3rd Gen Comparison - Senior Generation Period

Jack & Jill Flash

Part 1 of 2

Year	Baseline Scenario					
	Ending Balance	Estate Taxes	Deferred Capital Gains & Medicare Taxes	Net to Heirs	2nd Generation Estate Taxes	Net to 3rd Generation
2023	1,098,000	289,400	86,884	721,716	210,236	511,480
2024	1,204,797	321,633	93,306	789,858	229,623	560,236
2025	1,321,057	356,917	100,456	863,684	250,676	613,007
2026	1,446,027	394,899	107,409	943,719	273,293	670,426
2027	1,581,778	436,354	115,954	1,029,470	297,810	731,660
2028	1,729,158	481,561	125,256	1,122,341	324,375	797,966
2029	1,889,091	530,827	135,356	1,222,908	353,149	869,759
2030	2,062,571	584,482	146,299	1,331,790	384,303	947,487
2031	2,250,675	642,886	158,138	1,449,652	418,025	1,031,627
2032	2,454,567	706,426	170,933	1,577,208	454,517	1,122,691
2033	2,675,500	775,521	184,752	1,715,227	493,995	1,221,233
2034	2,914,826	850,624	199,667	1,864,536	536,693	1,327,843
2035	3,174,003	932,223	215,758	2,026,022	582,863	1,443,159
2036	3,454,602	1,020,846	233,112	2,200,644	632,776	1,567,867
2037	3,758,313	1,117,061	251,822	2,389,430	686,726	1,702,704
2038	4,086,960	1,221,481	271,991	2,593,488	745,024	1,848,463
2039	4,442,503	1,334,767	293,726	2,814,010	808,011	2,005,998
2040	4,827,058	1,457,633	317,147	3,052,278	876,051	2,176,227
2041	5,242,896	1,590,845	342,380	3,309,672	954,507	2,355,165
2042	5,692,468	1,735,231	369,561	3,587,676	1,041,139	2,546,537
2043	6,178,407	1,891,684	398,836	3,887,887	1,135,011	2,752,876
2044	6,703,551	2,061,164	430,365	4,212,022	1,236,698	2,975,324
2045	7,270,950	2,244,706	464,315	4,561,929	1,346,823	3,215,106
2046	7,883,888	2,443,424	500,869	4,939,595	1,466,054	3,473,541
2047	8,545,899	2,658,519	540,223	5,347,157	1,595,111	3,752,046
2048	9,260,782	2,891,283	582,586	5,786,912	1,734,770	4,052,142
2049	10,032,626	3,143,109	628,186	6,261,332	1,885,865	4,375,466
2050	10,865,829	3,415,494	677,263	6,773,072	2,049,297	4,723,776
2051	11,765,121	3,710,052	730,078	7,324,990	2,226,031	5,098,959
2052	12,735,587	4,028,519	786,911	7,920,157	2,417,111	5,503,045
2053	13,782,698	4,372,764	848,062	8,561,872	2,623,658	5,938,214
2054	14,912,337	4,744,797	913,854	9,253,686	2,846,878	6,406,808
2055	16,130,826	5,146,783	984,633	9,999,410	3,088,070	6,911,341
2056	17,444,966	5,581,050	1,060,769	10,803,146	3,348,630	7,454,516
2057	18,862,065	6,050,105	1,142,664	11,669,297	3,630,063	8,039,234
2058	20,389,983	6,556,641	1,230,743	12,602,598	3,933,985	8,668,614
2059	22,037,164	7,103,559	984,001	13,949,604	4,262,136	9,687,468





**Annual Net to 3rd Gen Comparison - Senior Generation Period**

Jack & Jill Flash

Part 2 of 2

Year	Generation-Skipping Transfer Scenario								
	Grantor's Cumulative -Estate Depletion	Taxable Gift	Estate Taxes	Net Passing Through 2nd Generation Estate	2nd Generation Estate Taxes	Ending GST Trust Balance	Deferred Capital Gains & Medicare Taxes	Aggregate Net to 3rd Generation	GST Trust Planning Adv/ -Disadv
2023	-22,000	650,000	251,200	-273,200	-109,280	1,120,000	178,640	777,440	265,960
2024	-47,335	650,000	241,066	-288,401	-115,360	1,252,400	196,624	882,735	322,499
2025	-76,537	650,000	229,385	-305,922	-122,369	1,398,388	216,372	998,463	385,456
2026	-111,655	650,000	215,338	-326,993	-130,797	1,559,261	235,885	1,127,180	456,754
2027	-152,000	650,000	199,200	-351,200	-140,480	1,736,433	259,135	1,266,579	534,919
2028	-198,244	650,000	180,702	-378,946	-151,579	1,931,450	284,356	1,419,727	621,761
2029	-251,122	650,000	159,551	-410,673	-164,269	2,145,995	311,665	1,587,927	718,167
2030	-311,436	650,000	135,426	-446,862	-178,745	2,381,906	341,199	1,772,590	825,103
2031	-380,068	650,000	107,973	-488,041	-195,216	2,641,186	373,112	1,975,250	943,623
2032	-457,986	650,000	76,806	-534,791	-213,917	2,926,020	407,576	2,197,569	1,074,878
2033	-546,256	650,000	41,498	-587,753	-235,101	3,238,787	444,778	2,441,357	1,220,124
2034	-646,050	650,000	1,580	-647,630	-259,052	3,582,084	484,926	2,708,580	1,380,737
2035	-758,661	650,000	-43,464	-715,196	-286,079	3,958,739	528,244	3,001,376	1,558,217
2036	-885,509	650,000	-94,204	-791,305	-316,522	4,371,832	574,977	3,322,071	1,754,203
2037	-1,028,160	650,000	-151,264	-876,896	-350,758	4,824,719	625,390	3,673,192	1,970,487
2038	-1,188,335	650,000	-215,334	-973,001	-389,200	5,321,058	679,770	4,057,488	2,209,025
2039	-1,367,928	650,000	-287,171	-1,080,757	-432,303	5,864,829	738,425	4,477,950	2,471,952
2040	-1,569,023	650,000	-367,609	-1,201,414	-480,566	6,460,368	801,692	4,937,828	2,761,600
2041	-1,793,911	650,000	-457,564	-1,336,347	-534,539	7,112,395	869,932	5,440,655	3,085,490
2042	-2,045,109	650,000	-558,043	-1,487,065	-594,826	7,826,048	943,536	5,990,273	3,443,736
2043	-2,325,382	650,000	-670,153	-1,655,229	-662,092	8,606,919	1,022,924	6,590,857	3,837,981
2044	-2,637,767	650,000	-795,107	-1,842,660	-737,064	9,461,095	1,108,553	7,246,946	4,271,622
2045	-2,985,600	650,000	-934,240	-2,051,360	-820,544	10,395,199	1,200,912	7,963,470	4,748,364
2046	-3,372,541	650,000	-1,089,016	-2,283,525	-913,410	11,416,436	1,300,533	8,745,789	5,272,247
2047	-3,802,605	650,000	-1,261,042	-2,541,563	-1,016,625	12,532,645	1,407,985	9,599,723	5,847,677
2048	-4,280,196	650,000	-1,452,078	-2,828,117	-1,131,247	13,752,354	1,523,887	10,531,597	6,479,455
2049	-4,810,144	650,000	-1,664,058	-3,146,086	-1,258,435	15,084,837	1,648,903	11,548,282	7,172,816
2050	-5,397,743	650,000	-1,899,097	-3,498,646	-1,399,458	16,540,178	1,783,752	12,657,239	7,933,464
2051	-6,048,795	650,000	-2,159,518	-3,889,277	-1,555,711	18,129,346	1,929,208	13,866,572	8,767,613
2052	-6,769,654	650,000	-2,447,861	-4,321,792	-1,728,717	19,864,264	2,086,107	15,185,082	9,682,036
2053	-7,567,281	650,000	-2,766,913	-4,800,369	-1,920,148	21,757,896	2,255,352	16,622,323	10,684,108
2054	-8,449,299	650,000	-3,119,720	-5,329,579	-2,131,832	23,824,332	2,437,914	18,188,670	11,781,862
2055	-9,424,050	650,000	-3,509,620	-5,914,430	-2,365,772	26,078,889	2,634,845	19,895,386	12,984,045
2056	-10,500,666	650,000	-3,940,266	-6,560,399	-2,624,160	28,538,214	2,847,276	21,754,698	14,300,182
2057	-11,689,135	650,000	-4,415,654	-7,273,481	-2,909,392	31,220,396	3,076,431	23,779,876	15,740,641
2058	-13,000,387	650,000	-4,940,155	-8,060,232	-3,224,093	34,145,090	3,323,628	25,985,323	17,316,709
2059	-14,446,372	650,000	-5,518,549	-8,927,823	-3,571,129	37,333,655	3,590,290	28,386,671	18,699,203



**Annual Net to 3rd Gen Comparison - 2nd Generation Period**

Jack & Jill Flash

Part 1 of 2

Year	Baseline Scenario				
	Ending Balance	2nd Generation Estate Taxes	Unrealized Gains	Deferred Capital Gains & Medicare Taxes	Net to 3rd Generation
2060	14,912,852	5,965,141	627,732	168,232	8,779,479
2061	15,900,556	6,360,222	1,141,877	306,023	9,234,311
2062	16,922,016	6,768,806	1,571,933	421,278	9,731,931
2063	17,985,195	7,194,078	1,940,441	520,038	10,271,079
2064	19,097,099	7,638,840	2,264,664	606,930	10,851,330
2065	20,264,060	8,105,624	2,557,868	685,509	11,472,927
2066	21,491,956	8,596,783	2,830,283	758,516	12,136,658
2067	22,786,390	9,114,556	3,089,851	828,080	12,843,754
2068	24,152,816	9,661,126	3,342,775	895,864	13,595,826
2069	25,596,650	10,238,660	3,593,958	963,181	14,394,809
2070	27,123,355	10,849,342	3,847,318	1,031,081	15,242,932
2071	28,738,506	11,495,402	4,106,039	1,100,419	16,142,685
2072	30,447,853	12,179,141	4,372,762	1,171,900	17,096,811
2073	32,257,363	12,902,945	4,649,725	1,246,126	18,108,291
2074	34,173,267	13,669,307	4,938,875	1,323,619	19,180,342
2075	36,202,095	14,480,838	5,241,953	1,404,844	20,316,413
2076	38,350,711	15,340,284	5,560,559	1,490,230	21,520,197
2077	40,626,347	16,250,539	5,896,201	1,580,182	22,795,626
2078	43,036,632	17,214,653	6,250,337	1,675,090	24,146,889
2079	45,589,624	18,235,850	6,624,401	1,775,339	25,578,435
2080	48,293,844	19,317,538	7,019,834	1,881,315	27,094,991
2081	51,158,302	20,463,321	7,438,098	1,993,410	28,701,571
2082	54,192,532	21,677,013	7,880,697	2,112,027	30,403,493
2083	57,406,628	22,962,651	8,349,187	2,237,582	32,206,395
2084	60,811,275	24,324,510	8,845,189	2,370,511	34,116,255
2085	64,417,788	25,767,115	9,370,399	2,511,267	36,139,406
2086	68,238,148	27,295,259	9,926,600	2,660,329	38,282,560
2087	72,285,047	28,914,019	10,515,666	2,818,199	40,552,830
2088	76,571,924	30,628,770	0	0	45,943,155



**Annual Net to 3rd Gen Comparison - 2nd Generation Period**

Jack & Jill Flash

Part 2 of 2

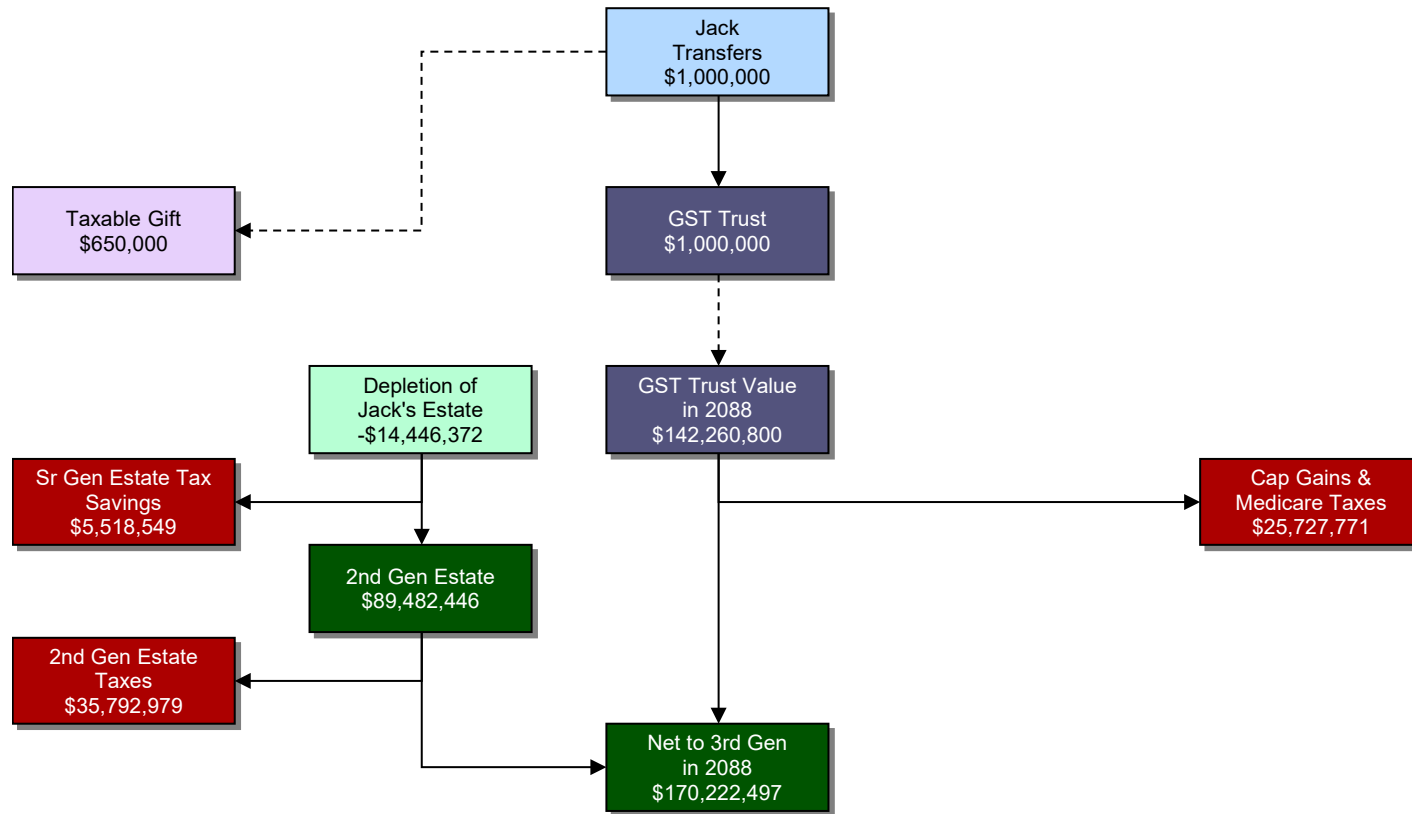
Year	Generation-Skipping Transfer Scenario								
	Trust Beneficiaries Ending Balance	2nd Generation Estate Taxes	Net to 3rd Generation from 2nd Gen Estate	Ending GST Trust Balance	Unrealized Gains	Deferred Capital Gains & Medicare Taxes	Aggregate Net to 3rd Generation	GST Trust Planning Adv/-Disadv	PV Planning Adv/-Disadv 3.0%
2060	6,340,709	2,536,284	3,804,425	35,459,822	1,766,786	473,499	38,790,749	30,011,270	9,760,845
2061	7,225,440	2,890,176	4,335,264	37,263,593	3,585,726	960,975	40,637,882	31,403,572	9,916,391
2062	8,179,885	3,271,954	4,907,931	39,159,117	5,469,837	1,465,916	42,601,132	32,869,200	10,077,094
2063	9,211,128	3,684,451	5,526,677	41,151,063	7,430,384	1,991,343	44,686,397	34,415,318	10,243,999
2064	10,326,328	4,130,531	6,195,797	43,244,335	9,477,378	2,539,937	46,900,195	36,048,866	10,417,074
2065	11,532,820	4,613,128	6,919,692	45,444,088	11,619,954	3,114,148	49,249,633	37,776,705	10,598,631
2066	12,838,207	5,135,283	7,702,924	47,755,738	13,866,666	3,716,267	51,742,396	39,605,738	10,788,358
2067	14,250,435	5,700,174	8,550,261	50,184,977	16,225,713	4,348,491	54,386,747	41,542,993	10,986,683
2068	15,777,863	6,311,145	9,466,718	52,737,786	18,705,116	5,012,971	57,191,533	43,595,708	11,193,064
2069	17,429,321	6,971,728	10,457,593	55,420,452	21,312,860	5,711,846	60,166,198	45,771,389	11,409,612
2070	19,214,169	7,685,668	11,528,501	58,239,580	24,057,003	6,447,277	63,320,804	48,077,873	11,635,729
2071	21,142,351	8,456,940	12,685,410	61,202,111	26,945,770	7,221,466	66,666,055	50,523,370	11,871,681
2072	23,224,449	9,289,779	13,934,669	64,315,340	29,987,622	8,036,683	70,213,326	53,116,515	12,116,743
2073	25,471,736	10,188,694	15,283,042	67,586,932	33,191,325	8,895,275	73,974,699	55,866,407	12,373,103
2074	27,896,232	11,158,493	16,737,739	71,024,944	36,565,999	9,799,688	77,962,996	58,782,654	12,640,046
2075	30,510,757	12,204,303	18,306,454	74,637,841	40,121,171	10,752,474	82,191,822	61,875,408	12,917,816
2076	33,328,992	13,331,597	19,997,395	78,434,519	43,866,814	11,756,306	86,675,608	65,155,411	13,205,594
2077	36,365,537	14,546,215	21,819,322	82,424,326	47,813,393	12,813,989	91,429,659	68,634,033	13,505,744
2078	39,635,975	15,854,390	23,781,585	86,617,087	51,971,902	13,928,470	96,470,202	72,323,313	13,817,481
2079	43,156,941	17,262,776	25,894,165	91,023,125	56,353,901	15,102,845	101,814,444	76,236,009	14,141,070
2080	46,946,189	18,778,475	28,167,713	95,653,289	60,971,557	16,340,377	107,480,625	80,385,634	14,475,614
2081	51,022,669	20,409,068	30,613,601	100,518,980	65,837,684	17,644,499	113,488,082	84,786,512	14,823,709
2082	55,406,607	22,162,643	33,243,964	105,632,180	70,965,776	19,018,828	119,857,316	89,453,823	15,184,503
2083	60,119,586	24,047,835	36,071,752	111,005,478	76,370,054	20,467,175	126,610,055	94,403,660	15,558,297
2084	65,184,641	26,073,856	39,110,785	116,652,104	82,065,508	21,993,556	133,769,333	99,653,078	15,944,113
2085	70,626,346	28,250,539	42,375,808	122,585,964	88,067,935	23,602,207	141,359,565	105,220,159	16,344,821
2086	76,470,923	30,588,369	45,882,554	128,821,666	94,393,992	25,297,590	149,406,630	111,124,070	16,759,494
2087	82,746,344	33,098,538	49,647,806	135,374,567	101,061,240	27,084,412	157,937,961	117,385,132	17,188,478
2088	89,482,446	35,792,979	53,689,468	142,260,800	95,999,147	25,727,771	170,222,497	124,279,342	17,666,873



## Generation-Skipping Transfer Trust Illustration

Jack & Jill Flash

### Grantor Trust-Type GST Planning Trust



On the basis of current assumptions, utilizing a GST trust in the illustrated manner is projected to produce a net after-tax advantage of \$124,279,342 in 2088, or \$17,666,873 in today's dollars.





# *Generation-Skipping Transfer Trust*

Sensitivity Analyses

AN ANALYSIS PREPARED EXCLUSIVELY FOR

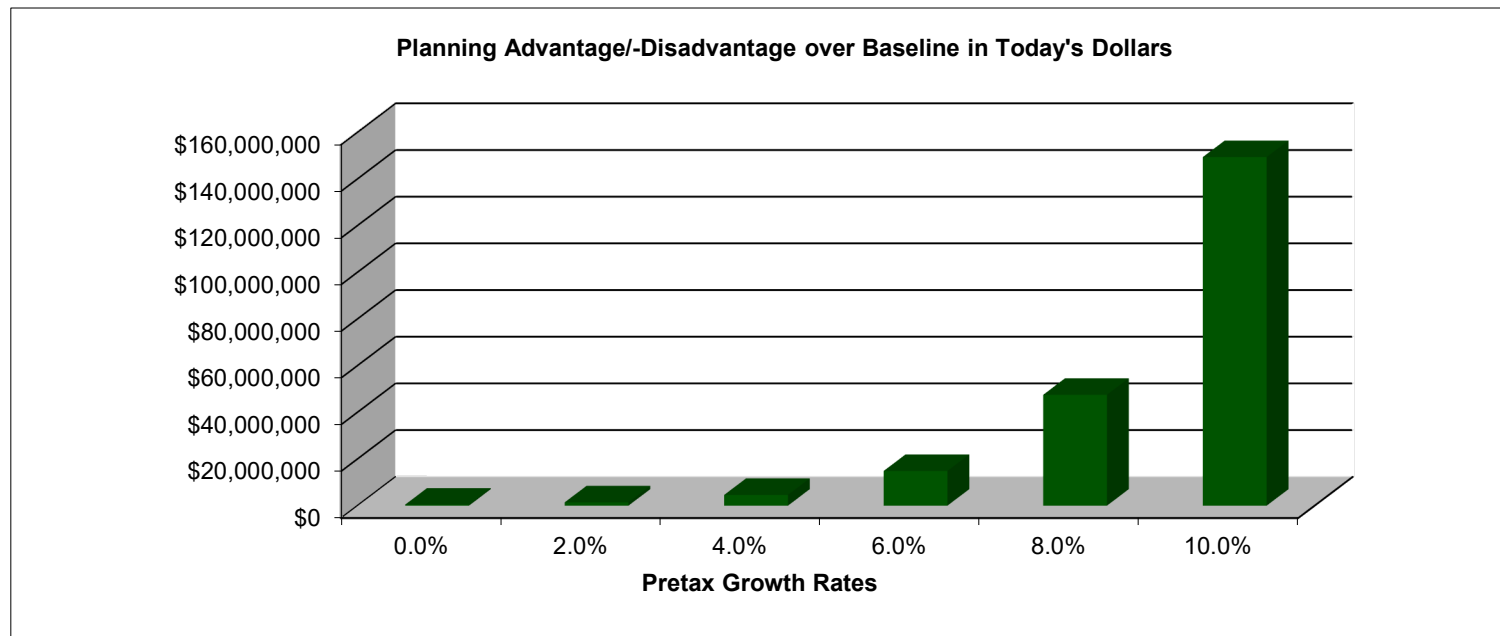
**Jack & Jill Flash**

*Transfer \$1M ShopRight, Inc. to GST-Exempt Trust*

## Sensitivity Analysis - Growth Rates

Jack & Jill Flash

Year	Net to 3rd Generation		Comparison to Baseline	
	Baseline	GST Trust	Projected Adv/-Disadv	PV of Adv/-Disadv
2059				
0.0%	1,243,260	4,234,352	2,991,092	425,197
2.0%	3,803,705	13,654,570	9,850,865	1,400,345
4.0%	11,585,530	43,840,606	32,255,076	4,585,206
6.0%	35,058,105	139,581,188	104,523,082	14,858,431
8.0%	105,225,303	439,277,384	334,052,081	47,487,021
10.0%	312,871,891	1,363,525,414	1,050,653,523	149,355,171



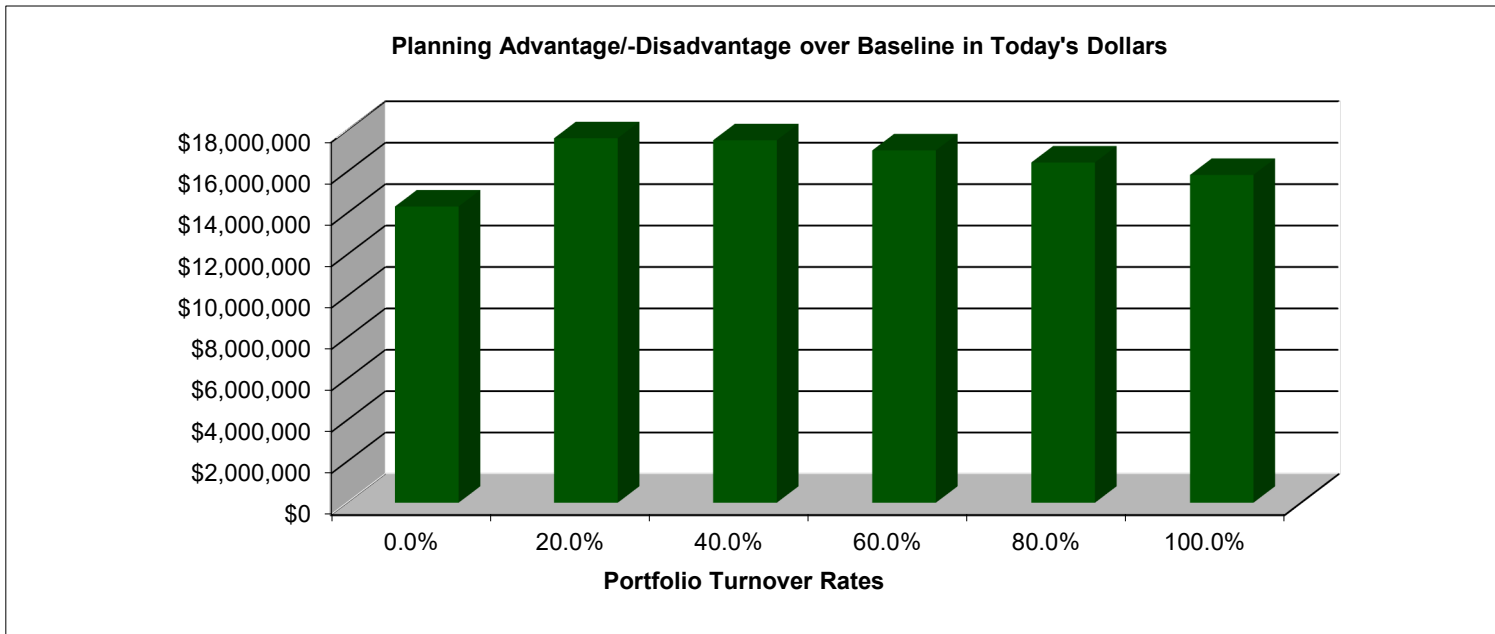
The illustration above shows the impact of pretax growth rate assumptions (inside and outside the trust) on the projected results. The graph shows the advantages or disadvantages of a GST trust, as compared to the baseline scenario, in today's dollars. Note that all other assumptions are the same as those listed on the Assumptions schedule.



## Sensitivity Analysis - Portfolio Turnover Rates

Jack & Jill Flash

Year	Net to 3rd Generation		Comparison to Baseline	
2059	Baseline	GST Trust	Projected Adv/-Disadv	PV of Adv/-Disadv
0.0%	70,734,002	171,415,326	100,681,324	14,312,308
20.0%	47,407,998	171,284,031	123,876,033	17,609,541
40.0%	43,474,576	166,664,415	123,189,839	17,511,995
60.0%	41,951,198	161,689,283	119,738,085	17,021,313
80.0%	41,146,716	156,787,520	115,640,804	16,438,866
100.0%	40,650,069	152,069,977	111,419,908	15,838,846



The illustration above shows the impact of portfolio turnover rate assumptions (inside and outside the trust) on the projected results. The graph shows the advantages or disadvantages of a GST trust, as compared to the baseline scenario, in today's dollars. Note that all other assumptions are the same as those listed on the Assumptions schedule.





## *Generation-Skipping Transfer Trust*

Supporting Schedules for  
**BASELINE SCENARIO**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Transfer \$1M ShopRight, Inc. to GST-Exempt Trust*



**Baseline Illustration - Senior Generation Period**

Jack & Jill Flash

Part 1 of 2

Year	Property Retained					Gross Estate Value 65.0%
	Beginning Balance	Taxable Income	Growth	Unrealized Gains	Ending Balance	
Start	1,000,000			700,000	1,000,000	650,000
2023	1,000,000	50,000	70,000	770,000	1,070,000	695,500
2024	1,070,000	53,500	74,900	844,900	1,144,900	744,185
2025	1,144,900	57,245	80,143	925,043	1,225,043	796,278
2026	1,225,043	61,252	85,753	1,010,796	1,310,796	852,017
2027	1,310,796	65,540	91,756	1,102,552	1,402,552	911,659
2028	1,402,552	70,128	98,179	1,200,730	1,500,730	975,475
2029	1,500,730	75,037	105,051	1,305,781	1,605,781	1,043,758
2030	1,605,781	80,289	112,405	1,418,186	1,718,186	1,116,821
2031	1,718,186	85,909	120,273	1,538,459	1,838,459	1,194,998
2032	1,838,459	91,923	128,692	1,667,151	1,967,151	1,278,648
2033	1,967,151	98,358	137,701	1,804,852	2,104,852	1,368,154
2034	2,104,852	105,243	147,340	1,952,192	2,252,192	1,463,925
2035	2,252,192	112,610	157,653	2,109,845	2,409,845	1,566,399
2036	2,409,845	120,492	168,689	2,278,534	2,578,534	1,676,047
2037	2,578,534	128,927	180,497	2,459,032	2,759,032	1,793,371
2038	2,759,032	137,952	193,132	2,652,164	2,952,164	1,918,906
2039	2,952,164	147,608	206,651	2,858,815	3,158,815	2,053,230
2040	3,158,815	157,941	221,117	3,079,932	3,379,932	2,196,956
2041	3,379,932	168,997	236,595	3,316,528	3,616,528	2,350,743
2042	3,616,528	180,826	253,157	3,569,684	3,869,684	2,515,295
2043	3,869,684	193,484	270,878	3,840,562	4,140,562	2,691,366
2044	4,140,562	207,028	289,839	4,130,402	4,430,402	2,879,761
2045	4,430,402	221,520	310,128	4,440,530	4,740,530	3,081,344
2046	4,740,530	237,026	331,837	4,772,367	5,072,367	3,297,039
2047	5,072,367	253,618	355,066	5,127,433	5,427,433	3,527,831
2048	5,427,433	271,372	379,920	5,507,353	5,807,353	3,774,779
2049	5,807,353	290,368	406,515	5,913,868	6,213,868	4,039,014
2050	6,213,868	310,693	434,971	6,348,838	6,648,838	4,321,745
2051	6,648,838	332,442	465,419	6,814,257	7,114,257	4,624,267
2052	7,114,257	355,713	497,998	7,312,255	7,612,255	4,947,966
2053	7,612,255	380,613	532,858	7,845,113	8,145,113	5,294,323
2054	8,145,113	407,256	570,158	8,415,271	8,715,271	5,664,926
2055	8,715,271	435,764	610,069	9,025,340	9,325,340	6,061,471
2056	9,325,340	466,267	652,774	9,678,114	9,978,114	6,485,774
2057	9,978,114	498,906	698,468	10,376,581	10,676,581	6,939,778
2058	10,676,581	533,829	747,361	11,123,942	11,423,942	7,425,562
2059	11,423,942	571,197	799,676	11,923,618	12,223,618	7,945,352



**Baseline Illustration - Senior Generation Period**

Jack & Jill Flash

Part 2 of 2

Year	Investment Fund								
	Beginning Investment Balance	Taxable Income 2.0%	Growth 6.0%	Realized Gains 25.0%	Unrealized Gains	Transferred Property Cash Return	Income & Medicare Taxes	Capital Gains Taxes	Ending Investment Balance
Start	0				0				0
2023	0	0	0	0	0	50,000	22,000	0	28,000
2024	28,000	560	1,680	420	1,260	53,500	23,667	175	59,897
2025	59,897	1,198	3,594	1,213	3,640	57,245	25,472	448	96,014
2026	96,014	1,920	5,761	2,350	7,051	61,252	28,910	806	135,231
2027	135,231	2,705	8,114	3,791	11,374	65,540	31,118	1,245	179,226
2028	179,226	3,585	10,754	5,532	16,595	70,128	33,496	1,767	228,428
2029	228,428	4,569	13,706	7,575	22,726	75,037	36,057	2,373	283,309
2030	283,309	5,666	16,999	9,931	29,793	80,289	38,812	3,066	344,385
2031	344,385	6,888	20,663	12,614	37,842	85,909	41,777	3,852	412,216
2032	412,216	8,244	24,733	15,644	46,931	91,923	44,965	4,736	487,416
2033	487,416	9,748	29,245	19,044	57,132	98,358	48,393	5,725	570,648
2034	570,648	11,413	34,239	22,843	68,528	105,243	52,079	6,829	662,635
2035	662,635	13,253	39,758	27,072	81,215	112,610	56,041	8,055	764,158
2036	764,158	15,283	45,850	31,766	95,298	120,492	60,301	9,415	876,067
2037	876,067	17,521	52,564	36,966	110,897	128,927	64,878	10,920	999,281
2038	999,281	19,986	59,957	42,713	128,140	137,952	69,798	12,582	1,134,796
2039	1,134,796	22,696	68,088	49,057	147,171	147,608	75,084	14,415	1,283,688
2040	1,283,688	25,674	77,021	56,048	168,144	157,941	80,765	16,434	1,447,125
2041	1,447,125	28,943	86,828	63,743	191,229	168,997	86,868	18,655	1,626,369
2042	1,626,369	32,527	97,582	72,203	216,608	180,826	93,426	21,095	1,822,783
2043	1,822,783	36,456	109,367	81,494	244,481	193,484	100,471	23,774	2,037,845
2044	2,037,845	40,757	122,271	91,688	275,064	207,028	108,039	26,713	2,273,149
2045	2,273,149	45,463	136,389	102,863	308,590	221,520	116,169	29,932	2,530,420
2046	2,530,420	50,608	151,825	115,104	345,311	237,026	124,901	33,458	2,811,521
2047	2,811,521	56,230	168,691	128,501	385,502	253,618	134,280	37,315	3,118,466
2048	3,118,466	62,369	187,108	143,152	429,457	271,372	144,354	41,532	3,453,429
2049	3,453,429	69,069	207,206	159,166	477,497	290,368	155,173	46,140	3,818,759
2050	3,818,759	76,375	229,126	176,656	529,967	310,693	166,791	51,171	4,216,991
2051	4,216,991	84,340	253,019	195,747	587,240	332,442	179,268	56,661	4,650,864
2052	4,650,864	93,017	279,052	216,573	649,719	355,713	192,665	62,648	5,123,332
2053	5,123,332	102,467	307,400	239,280	717,839	380,613	207,051	69,175	5,637,586
2054	5,637,586	112,752	338,255	264,024	792,071	407,256	222,497	76,285	6,197,066
2055	6,197,066	123,941	371,824	290,974	872,921	435,764	239,081	84,028	6,805,486
2056	6,805,486	136,110	408,329	320,313	960,938	466,267	256,885	92,455	7,466,852
2057	7,466,852	149,337	448,011	352,237	1,056,712	498,906	275,999	101,623	8,185,484
2058	8,185,484	163,710	491,129	386,960	1,160,880	533,829	296,518	111,593	8,966,040
2059	8,966,040	179,321	537,962	424,711	0	571,197	318,545	122,430	9,813,546



**Baseline Illustration - 2nd Generation Period**

*Jack & Jill Flash*

Year	Beginning Balance	Current-Year Returns			Realized Gains 25.0%	Unrealized Gains	Taxes		Ending Balance
		Taxable Income 2.0%	Qualified Dividends 60.0%	Growth 6.0%			Income & Medicare Taxes	Capital Gains Taxes	
Start	13,949,604					0			13,949,604
2060	13,949,604	278,992	167,395	836,976	209,244	627,732	66,093	86,627	14,912,852
2061	14,912,852	298,257	178,954	894,771	380,626	1,141,877	76,621	128,703	15,900,556
2062	15,900,556	318,011	190,807	954,033	523,978	1,571,933	86,185	164,400	16,922,016
2063	16,922,016	338,440	203,064	1,015,321	646,814	1,940,441	95,110	195,472	17,985,195
2064	17,985,195	359,704	215,822	1,079,112	754,888	2,264,664	103,648	223,263	19,097,099
2065	19,097,099	381,942	229,165	1,145,826	852,623	2,557,868	111,996	248,811	20,264,060
2066	20,264,060	405,281	243,169	1,215,844	943,428	2,830,283	120,311	272,917	21,491,956
2067	21,491,956	429,839	257,903	1,289,517	1,029,950	3,089,851	128,717	296,206	22,786,390
2068	22,786,390	455,728	273,437	1,367,183	1,114,258	3,342,775	137,315	319,170	24,152,816
2069	24,152,816	483,056	289,834	1,449,169	1,197,986	3,593,958	146,192	342,199	25,596,650
2070	25,596,650	511,933	307,160	1,535,799	1,282,439	3,847,318	155,420	365,608	27,123,355
2071	27,123,355	542,467	325,480	1,627,401	1,368,680	4,106,039	165,060	389,657	28,738,506
2072	28,738,506	574,770	344,862	1,724,310	1,457,587	4,372,762	175,170	414,563	30,447,853
2073	30,447,853	608,957	365,374	1,826,871	1,549,908	4,649,725	185,803	440,515	32,257,363
2074	32,257,363	645,147	387,088	1,935,442	1,646,292	4,938,875	197,008	467,677	34,173,267
2075	34,173,267	683,465	410,079	2,050,396	1,747,318	5,241,953	208,832	496,201	36,202,095
2076	36,202,095	724,042	434,425	2,172,126	1,853,520	5,560,559	221,324	526,227	38,350,711
2077	38,350,711	767,014	460,209	2,301,043	1,965,400	5,896,201	234,531	557,890	40,626,347
2078	40,626,347	812,527	487,516	2,437,581	2,083,446	6,250,337	248,502	591,321	43,036,632
2079	43,036,632	860,733	516,440	2,582,198	2,208,134	6,624,401	263,286	626,652	45,589,624
2080	45,589,624	911,792	547,075	2,735,377	2,339,945	7,019,834	278,935	664,015	48,293,844
2081	48,293,844	965,877	579,526	2,897,631	2,479,366	7,438,098	295,505	703,545	51,158,302
2082	51,158,302	1,023,166	613,900	3,069,498	2,626,899	7,880,697	313,050	745,384	54,192,532
2083	54,192,532	1,083,851	650,310	3,251,552	2,783,062	8,349,187	331,631	789,676	57,406,628
2084	57,406,628	1,148,133	688,880	3,444,398	2,948,396	8,845,189	351,310	836,573	60,811,275
2085	60,811,275	1,216,226	729,735	3,648,677	3,123,466	9,370,399	372,153	886,236	64,417,788
2086	64,417,788	1,288,356	773,013	3,865,067	3,308,867	9,926,600	394,230	938,832	68,238,148
2087	68,238,148	1,364,763	818,858	4,094,289	3,505,222	10,515,666	417,615	994,538	72,285,047
2088	72,285,047	1,445,701	867,421	4,337,103	3,713,192	0	442,385	1,053,541	76,571,924





## *Generation-Skipping Transfer Trust*

Supporting Schedules for  
**GENERATION-SKIPPING TRANSFER TRUST SCENARIO**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Transfer \$1M ShopRight, Inc. to GST-Exempt Trust*

## GST Trust Illustration - Senior Generation Period

Jack & Jill Flash

Part 1 of 2

Year	Property Transferred				
	Beginning Balance	Taxable Income to Investments	Growth	Unrealized Gains	Ending Balance
Start	1,000,000			700,000	1,000,000
2023	1,000,000	50,000	70,000	770,000	1,070,000
2024	1,070,000	53,500	74,900	844,900	1,144,900
2025	1,144,900	57,245	80,143	925,043	1,225,043
2026	1,225,043	61,252	85,753	1,010,796	1,310,796
2027	1,310,796	65,540	91,756	1,102,552	1,402,552
2028	1,402,552	70,128	98,179	1,200,730	1,500,730
2029	1,500,730	75,037	105,051	1,305,781	1,605,781
2030	1,605,781	80,289	112,405	1,418,186	1,718,186
2031	1,718,186	85,909	120,273	1,538,459	1,838,459
2032	1,838,459	91,923	128,692	1,667,151	1,967,151
2033	1,967,151	98,358	137,701	1,804,852	2,104,852
2034	2,104,852	105,243	147,340	1,952,192	2,252,192
2035	2,252,192	112,610	157,653	2,109,845	2,409,845
2036	2,409,845	120,492	168,689	2,278,534	2,578,534
2037	2,578,534	128,927	180,497	2,459,032	2,759,032
2038	2,759,032	137,952	193,132	2,652,164	2,952,164
2039	2,952,164	147,608	206,651	2,858,815	3,158,815
2040	3,158,815	157,941	221,117	3,079,932	3,379,932
2041	3,379,932	168,997	236,595	3,316,528	3,616,528
2042	3,616,528	180,826	253,157	3,569,684	3,869,684
2043	3,869,684	193,484	270,878	3,840,562	4,140,562
2044	4,140,562	207,028	289,839	4,130,402	4,430,402
2045	4,430,402	221,520	310,128	4,440,530	4,740,530
2046	4,740,530	237,026	331,837	4,772,367	5,072,367
2047	5,072,367	253,618	355,066	5,127,433	5,427,433
2048	5,427,433	271,372	379,920	5,507,353	5,807,353
2049	5,807,353	290,368	406,515	5,913,868	6,213,868
2050	6,213,868	310,693	434,971	6,348,838	6,648,838
2051	6,648,838	332,442	465,419	6,814,257	7,114,257
2052	7,114,257	355,713	497,998	7,312,255	7,612,255
2053	7,612,255	380,613	532,858	7,845,113	8,145,113
2054	8,145,113	407,256	570,158	8,415,271	8,715,271
2055	8,715,271	435,764	610,069	9,025,340	9,325,340
2056	9,325,340	466,267	652,774	9,678,114	9,978,114
2057	9,978,114	498,906	698,468	10,376,581	10,676,581
2058	10,676,581	533,829	747,361	11,123,942	11,423,942
2059	11,423,942	571,197	799,676	11,923,618	12,223,618



**GST Trust Illustration - Senior Generation Period**

Jack & Jill Flash

Part 2 of 2

Year	Investment Fund							Combined Balance
	Beginning Investment Balance	Taxable Income 2.0%	Growth 6.0%	Realized Gains 25.0%	Unrealized Gains	Transferred Property Cash Return	Ending Investment Balance	
Start	0				0		0	1,000,000
2023	0	0	0	0	0	50,000	50,000	1,120,000
2024	50,000	1,000	3,000	750	2,250	53,500	107,500	1,252,400
2025	107,500	2,150	6,450	2,175	6,525	57,245	173,345	1,398,388
2026	173,345	3,467	10,401	4,231	12,694	61,252	248,465	1,559,261
2027	248,465	4,969	14,908	6,901	20,702	65,540	333,882	1,736,433
2028	333,882	6,678	20,033	10,184	30,551	70,128	430,720	1,931,450
2029	430,720	8,614	25,843	14,099	42,296	75,037	540,214	2,145,995
2030	540,214	10,804	32,413	18,677	56,031	80,289	663,720	2,381,906
2031	663,720	13,274	39,823	23,964	71,891	85,909	802,727	2,641,186
2032	802,727	16,055	48,164	30,014	90,041	91,923	958,868	2,926,020
2033	958,868	19,177	57,532	36,893	110,680	98,358	1,133,935	3,238,787
2034	1,133,935	22,679	68,036	44,679	134,037	105,243	1,329,893	3,582,084
2035	1,329,893	26,598	79,794	53,458	160,373	112,610	1,548,894	3,958,739
2036	1,548,894	30,978	92,934	63,327	189,980	120,492	1,793,297	4,371,832
2037	1,793,297	35,866	107,598	74,394	223,183	128,927	2,065,688	4,824,719
2038	2,065,688	41,314	123,941	86,781	260,343	137,952	2,368,894	5,321,058
2039	2,368,894	47,378	142,134	100,619	301,858	147,608	2,706,014	5,864,829
2040	2,706,014	54,120	162,361	116,055	348,164	157,941	3,080,436	6,460,368
2041	3,080,436	61,609	184,826	133,248	399,743	168,997	3,495,868	7,112,395
2042	3,495,868	69,917	209,752	152,374	457,121	180,826	3,956,363	7,826,048
2043	3,956,363	79,127	237,382	173,626	520,877	193,484	4,466,357	8,606,919
2044	4,466,357	89,327	267,981	197,215	591,644	207,028	5,030,693	9,461,095
2045	5,030,693	100,614	301,842	223,371	670,114	221,520	5,654,669	10,395,199
2046	5,654,669	113,093	339,280	252,349	757,046	237,026	6,344,069	11,416,436
2047	6,344,069	126,881	380,644	284,422	853,267	253,618	7,105,213	12,532,645
2048	7,105,213	142,104	426,313	319,895	959,685	271,372	7,945,001	13,752,354
2049	7,945,001	158,900	476,700	359,096	1,077,289	290,368	8,870,969	15,084,837
2050	8,870,969	177,419	532,258	402,387	1,207,160	310,693	9,891,340	16,540,178
2051	9,891,340	197,827	593,480	450,160	1,350,481	332,442	11,015,089	18,129,346
2052	11,015,089	220,302	660,905	502,846	1,508,539	355,713	12,252,009	19,864,264
2053	12,252,009	245,040	735,121	560,915	1,682,745	380,613	13,612,783	21,757,896
2054	13,612,783	272,256	816,767	624,878	1,874,634	407,256	15,109,061	23,824,332
2055	15,109,061	302,181	906,544	695,294	2,085,883	435,764	16,753,549	26,078,889
2056	16,753,549	335,071	1,005,213	772,774	2,318,322	466,267	18,560,100	28,538,214
2057	18,560,100	371,202	1,113,606	857,982	2,573,946	498,906	20,543,814	31,220,396
2058	20,543,814	410,876	1,232,629	951,644	2,854,931	533,829	22,721,148	34,145,090
2059	22,721,148	454,423	1,363,269	1,054,550	3,163,650	571,197	25,110,037	37,333,655



## Grantor Illustration - Senior Generation Period

Jack & Jill Flash

Year	Beginning Balance	Current-Year Returns		Grantor Trust Taxable Income		Taxes		Cumulative Estate Depletion
		Taxable Income 2.0%	Growth 6.0%	Qualified Dividends + Ordinary Income	Capital Gains	Income & Medicare Taxes	Capital Gains Taxes	
2023	0	0	0	50,000	0	22,000	0	-22,000
2024	-22,000	-440	-1,320	54,500	750	23,630	-54	-47,335
2025	-47,335	-947	-2,840	59,395	2,175	25,402	13	-76,537
2026	-76,537	-1,531	-4,592	64,719	4,231	28,811	184	-111,655
2027	-111,655	-2,233	-6,699	70,509	6,901	30,988	424	-152,000
2028	-152,000	-3,040	-9,120	76,805	10,184	33,338	747	-198,244
2029	-198,244	-3,965	-11,895	83,651	14,099	35,870	1,149	-251,122
2030	-251,122	-5,022	-15,067	91,093	18,677	38,596	1,628	-311,436
2031	-311,436	-6,229	-18,686	99,184	23,964	41,531	2,186	-380,068
2032	-380,068	-7,601	-22,804	107,978	30,014	44,688	2,825	-457,986
2033	-457,986	-9,160	-27,479	117,535	36,893	48,083	3,548	-546,256
2034	-546,256	-10,925	-32,775	127,921	44,679	51,734	4,360	-646,050
2035	-646,050	-12,921	-38,763	139,207	53,458	55,659	5,267	-758,661
2036	-758,661	-15,173	-45,520	151,470	63,327	59,879	6,277	-885,509
2037	-885,509	-17,710	-53,131	164,793	74,394	64,414	7,396	-1,028,160
2038	-1,028,160	-20,563	-61,690	179,265	86,781	69,287	8,635	-1,188,335
2039	-1,188,335	-23,767	-71,300	194,986	100,619	74,525	10,002	-1,367,928
2040	-1,367,928	-27,359	-82,076	212,061	116,055	80,153	11,508	-1,569,023
2041	-1,569,023	-31,380	-94,141	230,605	133,248	86,200	13,166	-1,793,911
2042	-1,793,911	-35,878	-107,635	250,744	152,374	92,697	14,987	-2,045,109
2043	-2,045,109	-40,902	-122,707	272,611	173,626	99,678	16,986	-2,325,382
2044	-2,325,382	-46,508	-139,523	296,355	197,215	107,177	19,178	-2,637,767
2045	-2,637,767	-52,755	-158,266	322,134	223,371	115,233	21,579	-2,985,600
2046	-2,985,600	-59,712	-179,136	350,120	252,349	123,887	24,206	-3,372,541
2047	-3,372,541	-67,451	-202,352	380,500	284,422	133,183	27,078	-3,802,605
2048	-3,802,605	-76,052	-228,156	413,476	319,895	143,168	30,215	-4,280,196
2049	-4,280,196	-85,604	-256,812	449,268	359,096	153,892	33,640	-4,810,144
2050	-4,810,144	-96,203	-288,609	488,113	402,387	165,411	37,377	-5,397,743
2051	-5,397,743	-107,955	-323,865	530,269	450,160	177,782	41,450	-6,048,795
2052	-6,048,795	-120,976	-362,928	576,015	502,846	191,067	45,888	-6,769,654
2053	-6,769,654	-135,393	-406,179	625,653	560,915	205,335	50,721	-7,567,281
2054	-7,567,281	-151,346	-454,037	679,511	624,878	220,656	55,979	-8,449,299
2055	-8,449,299	-168,986	-506,958	737,945	695,294	237,109	61,698	-9,424,050
2056	-9,424,050	-188,481	-565,443	801,338	772,774	254,776	67,916	-10,500,666
2057	-10,500,666	-210,013	-630,040	870,108	857,982	273,746	74,671	-11,689,135
2058	-11,689,135	-233,783	-701,348	944,705	951,644	294,114	82,007	-13,000,387
2059	-13,000,387	-260,008	-780,023	1,025,620	1,054,550	315,984	89,970	-14,446,372



## Generation-Skipping Transfer Trust Illustration - 2nd Generation Period

Jack & Jill Flash

Year	Beginning Balance	Current-Year Returns			Realized Gains 25.0%	Unrealized Gains	Trust Income Distributions	Taxes		Ending Balance
		Taxable Income 2.0%	Qualified Dividends 60.0%	Growth 6.0%				Income & Medicare Taxes	Capital Gains Taxes	
Start	33,743,365					0				33,743,365
2060	33,743,365	674,867	404,920	2,024,602	506,150	1,518,451	674,867	191,730	116,415	35,459,822
2061	35,459,822	709,196	425,518	2,127,589	531,897	3,114,143	709,196	201,483	122,336	37,263,593
2062	37,263,593	745,272	447,163	2,235,816	558,954	4,791,005	745,272	211,732	128,559	39,159,117
2063	39,159,117	783,182	469,909	2,349,547	587,387	6,553,165	783,182	222,502	135,099	41,151,063
2064	41,151,063	823,021	493,813	2,469,064	617,266	8,404,963	823,021	233,820	141,971	43,244,335
2065	43,244,335	864,887	518,932	2,594,660	648,665	10,350,958	864,887	245,714	149,193	45,444,088
2066	45,444,088	908,882	545,329	2,726,645	681,661	12,395,942	908,882	258,213	156,782	47,755,738
2067	47,755,738	955,115	573,069	2,865,344	716,336	14,544,950	955,115	271,348	164,757	50,184,977
2068	50,184,977	1,003,700	602,220	3,011,099	752,775	16,803,274	1,003,700	285,151	173,138	52,737,786
2069	52,737,786	1,054,756	632,853	3,164,267	791,067	19,176,475	1,054,756	299,656	181,945	55,420,452
2070	55,420,452	1,108,409	665,045	3,325,227	831,307	21,670,395	1,108,409	314,899	191,201	58,239,580
2071	58,239,580	1,164,792	698,875	3,494,375	873,594	24,291,176	1,164,792	330,917	200,927	61,202,111
2072	61,202,111	1,224,042	734,425	3,672,127	918,032	27,045,271	1,224,042	347,750	211,147	64,315,340
2073	64,315,340	1,286,307	771,784	3,858,920	964,730	29,939,462	1,286,307	365,440	221,888	67,586,932
2074	67,586,932	1,351,739	811,043	4,055,216	1,013,804	32,980,873	1,351,739	384,029	233,175	71,024,944
2075	71,024,944	1,420,499	852,299	4,261,497	1,065,374	36,176,996	1,420,499	403,564	245,036	74,637,841
2076	74,637,841	1,492,757	895,654	4,478,270	1,119,568	39,535,699	1,492,757	424,092	257,501	78,434,519
2077	78,434,519	1,568,690	941,214	4,706,071	1,176,518	43,065,252	1,568,690	445,665	270,599	82,424,326
2078	82,424,326	1,648,487	989,092	4,945,460	1,236,365	46,774,347	1,648,487	468,335	284,364	86,617,087
2079	86,617,087	1,732,342	1,039,405	5,197,025	1,299,256	50,672,116	1,732,342	492,158	298,829	91,023,125
2080	91,023,125	1,820,462	1,092,277	5,461,387	1,365,347	54,768,156	1,820,462	517,193	314,030	95,653,289
2081	95,653,289	1,913,066	1,147,839	5,739,197	1,434,799	59,072,554	1,913,066	543,502	330,004	100,518,980
2082	100,518,980	2,010,380	1,206,228	6,031,139	1,507,785	63,595,908	2,010,380	571,149	346,790	105,632,180
2083	105,632,180	2,112,644	1,267,586	6,337,931	1,584,483	68,349,357	2,112,644	600,202	364,431	111,005,478
2084	111,005,478	2,220,110	1,332,066	6,660,329	1,665,082	73,344,603	2,220,110	630,733	382,969	116,652,104
2085	116,652,104	2,333,042	1,399,825	6,999,126	1,749,782	78,593,948	2,333,042	662,817	402,450	122,585,964
2086	122,585,964	2,451,719	1,471,032	7,355,158	1,838,789	84,110,316	2,451,719	696,533	422,922	128,821,666
2087	128,821,666	2,576,433	1,545,860	7,729,300	1,932,325	89,907,291	2,576,433	731,965	444,435	135,374,567
2088	135,374,567	2,707,491	1,624,495	8,122,474	2,030,619	95,999,147	2,707,491	769,198	467,042	142,260,800





**Trust Beneficiaries Illustration - 2nd Generation Period**

Jack & Jill Flash

Year	Beginning Balance	Current-Year Returns			Realized Gains 25.0%	Unrealized Gains	Trust Distributions Received		Taxes		Ending Balance
		Taxable Income 2.0%	Qualified Dividends 60.0%	Growth 6.0%			Ordinary Income	Qualified Dividends	Income & Medicare Taxes	Capital Gains Taxes	
Start	5,518,549					0					5,518,549
2060	5,518,549	110,371	66,223	331,113	82,778	248,335	269,947	404,920	166,789	127,402	6,340,709
2061	6,340,709	126,814	76,089	380,443	157,194	471,583	283,679	425,518	180,198	151,524	7,225,440
2062	7,225,440	144,509	86,705	433,526	226,277	678,832	298,109	447,163	194,029	174,834	8,179,885
2063	8,179,885	163,598	98,159	490,793	292,406	877,219	313,273	469,909	208,420	197,909	9,211,128
2064	9,211,128	184,223	110,534	552,668	357,472	1,072,415	329,209	493,813	223,494	221,218	10,326,328
2065	10,326,328	206,527	123,916	619,580	422,999	1,268,996	345,955	518,932	239,356	245,145	11,532,820
2066	11,532,820	230,656	138,394	691,969	490,241	1,470,724	363,553	545,329	256,109	270,012	12,838,207
2067	12,838,207	256,764	154,058	770,292	560,254	1,680,762	382,046	573,069	273,845	296,098	14,250,435
2068	14,250,435	285,009	171,005	855,026	633,947	1,901,841	401,480	602,220	292,657	323,650	15,777,863
2069	15,777,863	315,557	189,334	946,672	712,128	2,136,385	421,902	632,853	312,634	352,893	17,429,321
2070	17,429,321	348,586	209,152	1,045,759	795,536	2,386,608	443,364	665,045	333,868	384,039	19,214,169
2071	19,214,169	384,283	230,570	1,152,850	884,865	2,654,594	465,917	698,875	356,452	417,291	21,142,351
2072	21,142,351	422,847	253,708	1,268,541	980,784	2,942,351	489,617	734,425	380,481	452,851	23,224,449
2073	23,224,449	464,489	278,693	1,393,467	1,083,954	3,251,863	514,523	771,784	406,056	490,919	25,471,736
2074	25,471,736	509,435	305,661	1,528,304	1,195,042	3,585,126	540,695	811,043	433,280	531,702	27,896,232
2075	27,896,232	557,925	334,755	1,673,774	1,314,725	3,944,175	568,200	852,299	462,263	575,409	30,510,757
2076	30,510,757	610,215	366,129	1,830,645	1,443,705	4,331,115	597,103	895,654	493,120	622,262	33,328,992
2077	33,328,992	666,580	399,948	1,999,740	1,582,714	4,748,141	627,476	941,214	525,973	672,491	36,365,537
2078	36,365,537	727,311	436,386	2,181,932	1,732,518	5,197,555	659,395	989,092	560,952	726,339	39,635,975
2079	39,635,975	792,720	475,632	2,378,159	1,893,928	5,681,785	692,937	1,039,405	598,192	784,062	43,156,941
2080	43,156,941	863,139	517,883	2,589,416	2,067,800	6,203,401	728,185	1,092,277	637,839	845,931	46,946,189
2081	46,946,189	938,924	563,354	2,816,771	2,255,043	6,765,129	765,226	1,147,839	680,046	912,234	51,022,669
2082	51,022,669	1,020,453	612,272	3,061,360	2,456,622	7,369,867	804,152	1,206,228	724,977	983,278	55,406,607
2083	55,406,607	1,108,132	664,879	3,324,396	2,673,566	8,020,698	845,057	1,267,586	772,805	1,059,387	60,119,586
2084	60,119,586	1,202,392	721,435	3,607,175	2,906,968	8,720,905	888,044	1,332,066	823,714	1,140,908	65,184,641
2085	65,184,641	1,303,693	782,216	3,911,078	3,157,996	9,473,987	933,217	1,399,825	877,899	1,228,208	70,626,346
2086	70,626,346	1,412,527	847,516	4,237,581	3,427,892	10,283,676	980,688	1,471,032	935,569	1,321,681	76,470,923
2087	76,470,923	1,529,418	917,651	4,588,255	3,717,983	11,153,949	1,030,573	1,545,860	996,943	1,421,744	82,746,344
2088	82,746,344	1,654,927	992,956	4,964,781	4,029,682	0	1,082,997	1,624,495	1,062,256	1,528,841	89,482,446





## *Generation-Skipping Transfer Trust*

Supporting Schedules for  
**TAX & INVESTMENT RATES**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Transfer \$1M ShopRight, Inc. to GST-Exempt Trust*

### Tax Rates - Senior Generation Period

Jack & Jill Flash

Year	Jack					GST Trust & Heirs				
	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined Capital Gains Tax Rate	Estate Tax Rate	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Heirs Combined Capital Gains Tax Rate	Estate Tax Rate
2023	37.0%	3.2%	40.2%	23.2%	40.0%	37.0%	3.2%	40.2%	23.2%	40.0%
2024	37.0%	3.2%	40.2%	23.2%	40.0%	37.0%	3.2%	40.2%	23.2%	40.0%
2025	37.0%	3.2%	40.2%	23.2%	40.0%	37.0%	3.2%	40.2%	23.2%	40.0%
2026	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2027	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2028	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2029	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2030	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2031	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2032	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2033	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2034	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2035	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2036	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2037	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2038	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2039	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2040	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2041	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2042	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2043	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2044	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2045	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2046	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2047	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2048	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2049	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2050	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2051	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2052	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2053	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2054	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2055	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2056	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2057	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2058	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2059	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%



## Tax Rates - 2nd Generation Period

Jack & Jill Flash

Year	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Heirs Combined Capital Gains Tax Rate	GST Trust Combined Capital Gains Tax Rate	Estate Tax Rate
2060	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2061	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2062	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2063	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2064	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2065	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2066	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2067	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2068	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2069	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2070	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2071	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2072	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2073	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2074	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2075	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2076	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2077	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2078	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2079	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2080	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2081	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2082	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2083	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2084	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2085	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2086	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2087	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%
2088	39.6%	3.0%	42.6%	23.0%	23.0%	40.0%



## Transferred Property Investment Rates

Jack & Jill Flash

Year	Cash Yield	Taxable Income	Tax-Exempt Income	Growth
2023	5.0%	5.0%	0.0%	7.0%
2024	5.0%	5.0%	0.0%	7.0%
2025	5.0%	5.0%	0.0%	7.0%
2026	5.0%	5.0%	0.0%	7.0%
2027	5.0%	5.0%	0.0%	7.0%
2028	5.0%	5.0%	0.0%	7.0%
2029	5.0%	5.0%	0.0%	7.0%
2030	5.0%	5.0%	0.0%	7.0%
2031	5.0%	5.0%	0.0%	7.0%
2032	5.0%	5.0%	0.0%	7.0%
2033	5.0%	5.0%	0.0%	7.0%
2034	5.0%	5.0%	0.0%	7.0%
2035	5.0%	5.0%	0.0%	7.0%
2036	5.0%	5.0%	0.0%	7.0%
2037	5.0%	5.0%	0.0%	7.0%
2038	5.0%	5.0%	0.0%	7.0%
2039	5.0%	5.0%	0.0%	7.0%
2040	5.0%	5.0%	0.0%	7.0%
2041	5.0%	5.0%	0.0%	7.0%
2042	5.0%	5.0%	0.0%	7.0%
2043	5.0%	5.0%	0.0%	7.0%
2044	5.0%	5.0%	0.0%	7.0%
2045	5.0%	5.0%	0.0%	7.0%
2046	5.0%	5.0%	0.0%	7.0%
2047	5.0%	5.0%	0.0%	7.0%
2048	5.0%	5.0%	0.0%	7.0%
2049	5.0%	5.0%	0.0%	7.0%
2050	5.0%	5.0%	0.0%	7.0%
2051	5.0%	5.0%	0.0%	7.0%
2052	5.0%	5.0%	0.0%	7.0%
2053	5.0%	5.0%	0.0%	7.0%
2054	5.0%	5.0%	0.0%	7.0%
2055	5.0%	5.0%	0.0%	7.0%
2056	5.0%	5.0%	0.0%	7.0%
2057	5.0%	5.0%	0.0%	7.0%
2058	5.0%	5.0%	0.0%	7.0%
2059	5.0%	5.0%	0.0%	7.0%

