



Strategic Estate Planning Illustration

An Integrated Analysis of
LIFETIME CASH FLOWS, NET WORTH & FAMILY WEALTH

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

Financial Assets	Jack	Jill	Joint	Total
Cash Management Fund	0	0	100,000	100,000
Taxable investments	1,670,395	430,000	325,000	2,425,395
Cash & Investments	1,670,395	430,000	425,000	2,525,395
Employer stock	0	40,000	0	40,000
Restricted stock	0	6,250	0	6,250
Vested nonqualified stock options	0	3,000	0	3,000
Vested incentive stock options	0	2,250	0	2,250
Nonvested stock options	0	2,700	0	2,700
Employer Stock & Options	0	54,200	0	54,200
Qualified plans & traditional IRAs	2,750,000	375,000	0	3,125,000
Nonqualified plans	0	512,000	0	512,000
Nonqualified annuities	55,000	55,000	0	110,000
Retirement Plans & Annuities	2,805,000	942,000	0	3,747,000
Financial Assets	4,475,395	1,426,200	425,000	6,326,595
Unmarketable Assets	Jack	Jill	Joint	Total
S corporations	10,000,000	0	0	10,000,000
LLCs	0	25,000	0	25,000
Investment real estate	0	0	525,000	525,000
Family limited partnership - general interests	10,000	0	0	10,000
Family limited partnership - limited interests	0	990,000	0	990,000
Notes receivable	29,752	10,919	0	40,670
Other assets	50,000	35,000	80,000	165,000
Unmarketable Assets	10,089,752	1,060,919	605,000	11,755,670
Personal Assets	Jack	Jill	Joint	Total
Personal residences	0	265,000	1,175,000	1,440,000
Personal property	35,000	0	205,000	240,000
Personal Assets	35,000	265,000	1,380,000	1,680,000
Total Assets	14,600,147	2,752,119	2,410,000	19,762,265
Current Liabilities	Jack	Jill	Joint	Total
25 Breezy Way	0	0	641,778	641,778
423 Sun Circle	0	0	239,259	239,259
1615 Grove Lane	0	261,648	0	261,648
Total Liabilities	0	261,648	881,038	1,142,686
Personal Net Worth	14,600,147	2,490,470	1,528,962	18,619,580



Net Worth Detail

Jack & Jill Flash

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	0	40,000	0	40,000
Restricted stock	0	6,250	0	6,250
Vested nonqualified stock options	0	3,000	0	3,000
Vested incentive stock options	0	2,250	0	2,250
Nonvested stock options	0	2,700	0	2,700
Employer Stock & Options	0	54,200	0	54,200
Jack's IRA	2,000,000	0	0	2,000,000
Jill's IRA	0	50,000	0	50,000
Jack's DC Plan	750,000	0	0	750,000
Jill's 401(k) Plan	0	200,000	0	200,000
Jill's Pension Plan	0	125,000	0	125,000
Qualified plans & traditional IRAs	2,750,000	375,000	0	3,125,000
Jill's SERP	0	187,000	0	187,000
Jill's Rabbi Trust	0	325,000	0	325,000
Nonqualified plans	0	512,000	0	512,000
Jack's FPDA	55,000	0	0	55,000
Jill's FPDA	0	55,000	0	55,000
Nonqualified annuities	55,000	55,000	0	110,000
Retirement Plans & Annuities	2,805,000	942,000	0	3,747,000
Financial Assets	4,475,395	1,426,200	425,000	6,326,595



Net Worth Detail

Jack & Jill Flash

Unmarketable Assets	Jack	Jill	Joint	Total
ShopRight, Inc.	10,000,000	0	0	10,000,000
S corporations	10,000,000	0	0	10,000,000
MNS Enterprises	0	25,000	0	25,000
LLCs	0	25,000	0	25,000
341 Lexite Court	0	0	200,000	200,000
856 Reed Way	0	0	325,000	325,000
Investment real estate	0	0	525,000	525,000
Family limited partnership - general interests	10,000	0	0	10,000
Family limited partnership - limited interests	0	990,000	0	990,000
ShopRight HQ FLP	10,000	990,000	0	1,000,000
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	80,000	80,000
Trading Cards	50,000	0	0	50,000
Jewelry	0	35,000	0	35,000
Other assets	50,000	35,000	80,000	165,000
Unmarketable Assets	10,089,752	1,060,919	605,000	11,755,670
Personal Assets	Jack	Jill	Joint	Total
25 Breezy Way	0	0	850,000	850,000
423 Sun Circle	0	0	325,000	325,000
1615 Grove Lane	0	265,000	0	265,000
Personal residences	0	265,000	1,175,000	1,440,000
Sedan	0	0	30,000	30,000
Roadster/SUV	35,000	0	25,000	60,000
Furnishings	0	0	150,000	150,000
Personal property	35,000	0	205,000	240,000
Personal Assets	35,000	265,000	1,380,000	1,680,000
Total Assets	14,600,147	2,752,119	2,410,000	19,762,265
Current Liabilities	Jack	Jill	Joint	Total
25 Breezy Way	0	0	641,778	641,778
423 Sun Circle	0	0	239,259	239,259
1615 Grove Lane	0	261,648	0	261,648
Total Liabilities	0	261,648	881,038	1,142,686
Personal Net Worth	14,600,147	2,490,470	1,528,962	18,619,580



Annual Cash Flows & Projected Net Worth Summary

Jack & Jill Flash

Year	Integrated Cash Flows Before Cash Flow Deficit Funding					Assets			Total Liabilities	Net Worth	Irrevocable Trusts	Pretax Family Wealth
	Pretax Cash Inflows Before Deficit Funding	Nontax Cash Outflows	Taxes	Cash Flow Surplus/ -Deficit	Debts Paid Down With Surpluses	Personal Financial Assets	Unmarketable Assets	Personal Assets				
Start						6,326,595	11,755,670	1,680,000	1,142,686	18,619,580	0	18,619,580
2023	792,752	744,714	266,616	-218,578	0	9,210,461	7,740,923	1,727,700	1,119,032	17,560,052	4,967,357	22,527,409
2024	772,712	758,776	320,180	-306,243	0	9,550,391	8,129,791	1,776,831	1,093,960	18,363,054	5,825,681	24,188,735
2025	838,247	773,866	354,771	-290,390	0	9,934,905	8,551,749	1,827,436	1,067,383	19,246,707	6,782,404	26,029,111
2026	904,681	763,161	423,446	-281,926	0	10,367,411	9,009,882	1,879,559	1,039,211	20,217,641	7,846,267	28,063,908
2027	1,171,043	774,611	579,194	-182,762	0	11,215,043	9,510,815	1,933,246	1,009,350	21,649,754	9,031,340	30,681,094
2028	1,280,843	789,603	629,587	-138,347	0	12,191,535	10,062,744	1,988,543	977,696	23,265,126	10,135,120	33,400,246
2029	1,417,630	801,645	690,274	-74,289	0	13,317,128	10,662,956	2,045,499	944,143	25,081,440	11,320,355	36,401,795
2030	1,561,387	1,378,395	752,907	-569,915	0	14,026,408	11,316,063	2,104,164	353,057	27,093,579	12,584,732	39,678,311
2031	5,202,854	482,402	746,228	3,974,225	329,248	18,304,817	9,492,154	1,055,532	0	28,852,503	13,928,165	42,780,668
2032	1,687,208	1,441,076	572,130	-325,998	0	18,911,194	10,266,839	2,114,498	0	31,292,531	14,981,893	46,274,424
2033	1,294,987	452,098	490,246	352,642	0	20,263,598	11,111,315	2,175,233	0	33,550,146	16,488,212	50,038,358
2034	1,357,160	422,534	518,079	416,547	0	21,767,970	12,032,420	2,237,790	0	36,038,180	18,091,978	54,130,158
2035	1,464,831	427,462	566,971	470,398	0	23,423,416	13,037,714	2,302,224	0	38,763,353	19,862,066	58,625,419
2036	1,527,961	407,651	603,564	516,745	0	25,231,783	14,135,548	2,368,590	0	41,735,922	21,818,902	63,554,824
2037	1,587,398	420,290	642,391	524,716	0	27,164,379	15,335,161	2,436,948	0	44,936,488	23,991,791	68,928,279
2038	1,679,663	433,249	690,323	556,091	0	29,253,335	16,646,769	2,507,357	0	48,407,460	26,394,392	74,801,852
2039	1,778,105	446,537	741,944	589,624	0	31,511,208	18,081,681	2,579,877	0	52,172,767	29,035,650	81,208,417
2040	2,414,737	460,163	1,024,181	930,393	0	33,724,911	19,652,418	2,654,574	0	56,031,903	31,939,135	87,971,038
2041	2,421,914	472,138	1,039,431	910,345	0	36,162,720	21,372,848	2,731,511	0	60,267,079	35,128,563	95,395,642
2042	2,599,556	486,472	1,129,667	983,417	0	38,765,675	23,258,336	2,810,756	0	64,834,767	38,634,385	103,469,152
2043	2,886,558	501,176	1,268,232	1,117,150	0	41,503,011	25,325,916	2,892,379	0	69,721,306	42,487,864	112,209,170
2044	3,106,410	516,261	1,380,297	1,209,851	0	44,416,342	27,594,475	2,976,450	0	74,987,267	46,723,365	121,710,632
2045	3,343,326	531,739	1,502,146	1,309,441	0	47,514,848	30,084,963	3,063,044	0	80,662,855	51,378,652	132,041,507
2046	3,595,116	547,621	1,633,051	1,414,444	0	50,809,472	32,820,630	3,152,235	0	86,782,337	56,495,232	143,277,569
2047	3,871,310	563,920	1,777,384	1,530,006	0	54,308,030	35,827,283	3,244,102	0	93,379,416	62,118,725	155,498,141
2048	4,163,714	580,647	1,932,011	1,651,055	0	58,022,400	39,133,578	3,338,725	0	100,494,703	68,299,271	168,793,974
2049	4,484,127	597,817	2,102,357	1,783,953	0	61,960,386	42,771,345	3,436,187	0	108,167,918	75,091,976	183,259,894
2050	4,823,279	615,441	2,284,905	1,922,933	0	66,134,321	46,775,952	3,536,573	0	116,446,846	82,557,411	199,004,257
2051	5,187,050	633,535	2,482,651	2,070,864	0	70,554,951	51,186,708	3,639,970	0	125,381,629	90,762,150	216,143,779
2052	5,579,102	654,111	2,697,702	2,227,289	0	75,230,217	56,047,315	3,746,469	0	135,024,001	99,781,550	234,805,551
2053	5,988,237	673,184	2,925,878	2,389,176	0	80,177,333	61,406,375	3,856,163	0	145,439,870	109,694,055	255,133,925
2054	6,438,041	692,769	3,177,905	2,567,367	0	85,402,701	67,317,949	3,969,148	0	156,689,798	120,588,088	277,277,886
2055	6,906,678	712,882	3,445,211	2,748,585	0	90,922,293	73,842,195	4,085,522	0	168,850,010	132,560,838	301,410,848
2056	7,405,145	735,539	3,733,307	2,936,299	0	96,746,443	81,046,062	4,205,388	0	181,997,893	145,721,316	327,719,209
2057	7,938,485	756,755	4,045,268	3,136,462	0	102,887,810	89,004,085	4,328,849	0	196,220,745	160,184,965	356,405,710
2058	8,504,131	778,548	4,381,008	3,344,575	0	109,358,804	97,799,257	4,456,015	0	211,614,077	176,080,875	387,694,952
2059	9,082,653	802,934	4,733,377	3,546,342	0	116,178,632	107,524,015	4,586,995	0	228,289,643	193,553,126	421,842,769
2060	7,683,869	775,932	3,885,524	3,022,412	0	77,076,361	75,698,453	4,686,905	0	157,461,719	299,882,333	457,344,052
2061	8,263,915	799,560	4,135,484	3,328,871	0	82,391,622	84,657,228	4,825,862	0	171,874,713	327,227,682	499,102,395
2062	8,860,635	822,837	4,497,337	3,540,461	0	88,015,002	94,686,373	4,968,988	377,515	187,292,847	364,252,424	551,545,271



Integrated Cash Flows Illustration

Jack & Jill Flash

Year	Net Spendable Income Before Cash Flow Deficit Funding						Allocation of Net Cash Flows		Cash Flow Surplus/ -Deficit	Deficit Satisfied by After-Tax Distributions
	Pretax Cash Inflows Before Deficit Funding	Contributions & Transfers to Other Assets	Cash Flows Net of Contributions & Transfers	Expenses, Insurance Premiums & Debt Service	Taxes	Net Spendable Income	Debts Paid Down With Surpluses	Reinvested Cash Flows		
2023	792,752	383,250	409,502	361,464	266,616	0	0	0	-218,578	218,578
2024	772,712	385,148	387,565	373,629	320,180	0	0	0	-306,243	306,243
2025	838,247	390,307	447,940	383,559	354,771	0	0	0	-290,390	290,390
2026	904,681	382,051	522,630	381,110	423,446	0	0	0	-281,926	281,926
2027	1,171,043	384,658	786,385	389,953	579,194	0	0	0	-182,762	182,762
2028	1,280,843	390,518	890,325	399,085	629,587	0	0	0	-138,347	138,347
2029	1,417,630	393,131	1,024,499	408,515	690,274	0	0	0	-74,289	74,289
2030	1,561,387	394,997	1,166,390	983,398	752,907	0	0	0	-569,915	569,915
2031	5,202,854	96,117	5,106,737	386,285	746,228	3,974,225	329,248	3,644,977	3,644,977	0
2032	1,687,208	1,095,631	591,577	345,445	572,130	0	0	0	-325,998	325,998
2033	1,294,987	95,680	1,199,307	356,419	490,246	352,642	0	352,642	352,642	0
2034	1,357,160	47,730	1,309,430	374,804	518,079	416,547	0	416,547	416,547	0
2035	1,464,831	49,782	1,415,048	377,679	566,971	470,398	0	470,398	470,398	0
2036	1,527,961	48,000	1,479,961	359,651	603,564	516,745	0	516,745	516,745	0
2037	1,587,398	50,000	1,537,398	370,290	642,391	524,716	0	524,716	524,716	0
2038	1,679,663	52,000	1,627,663	381,249	690,323	556,091	0	556,091	556,091	0
2039	1,778,105	54,000	1,724,105	392,537	741,944	589,624	0	589,624	589,624	0
2040	2,414,737	56,000	2,358,737	404,163	1,024,181	930,393	0	930,393	930,393	0
2041	2,421,914	56,000	2,365,914	416,138	1,039,431	910,345	0	910,345	910,345	0
2042	2,599,556	58,000	2,541,556	428,472	1,129,667	983,417	0	983,417	983,417	0
2043	2,886,558	60,000	2,826,558	441,176	1,268,232	1,117,150	0	1,117,150	1,117,150	0
2044	3,106,410	62,000	3,044,410	454,261	1,380,297	1,209,851	0	1,209,851	1,209,851	0
2045	3,343,326	64,000	3,279,326	467,739	1,502,146	1,309,441	0	1,309,441	1,309,441	0
2046	3,595,116	66,000	3,529,116	481,621	1,633,051	1,414,444	0	1,414,444	1,414,444	0
2047	3,871,310	68,000	3,803,310	495,920	1,777,384	1,530,006	0	1,530,006	1,530,006	0
2048	4,163,714	70,000	4,093,714	510,647	1,932,011	1,651,055	0	1,651,055	1,651,055	0
2049	4,484,127	72,000	4,412,127	525,817	2,102,357	1,783,953	0	1,783,953	1,783,953	0
2050	4,823,279	74,000	4,749,279	541,441	2,284,905	1,922,933	0	1,922,933	1,922,933	0
2051	5,187,050	76,000	5,111,050	557,535	2,482,651	2,070,864	0	2,070,864	2,070,864	0
2052	5,579,102	80,000	5,499,102	574,111	2,697,702	2,227,289	0	2,227,289	2,227,289	0
2053	5,988,237	82,000	5,906,237	591,184	2,925,878	2,389,176	0	2,389,176	2,389,176	0
2054	6,438,041	84,000	6,354,041	608,769	3,177,905	2,567,367	0	2,567,367	2,567,367	0
2055	6,906,678	86,000	6,820,678	626,882	3,445,211	2,748,585	0	2,748,585	2,748,585	0
2056	7,405,145	90,000	7,315,145	645,539	3,733,307	2,936,299	0	2,936,299	2,936,299	0
2057	7,938,485	92,000	7,846,485	664,755	4,045,268	3,136,462	0	3,136,462	3,136,462	0
2058	8,504,131	94,000	8,410,131	684,548	4,381,008	3,344,575	0	3,344,575	3,344,575	0
2059	9,082,653	98,000	8,984,653	704,934	4,733,377	3,546,342	0	3,546,342	3,546,342	0
2060	7,683,869	50,000	7,633,869	725,932	3,885,524	3,022,412	0	3,022,412	3,022,412	0
2061	8,263,915	52,000	8,211,915	747,560	4,135,484	3,328,871	0	3,328,871	3,328,871	0
2062	8,860,635	53,000	8,807,635	769,837	4,497,337	3,540,461	0	3,540,461	3,540,461	0



Income Tax Illustration

Jack & Jill Flash

Year	Adjusted Gross Income					Taxable Income		Taxes				
	Ordinary Income	Qualified Dividends	Capital Gains/- Losses Before Deficit Funding	One-Half Self-Employment Taxes	Adjusted Gross Income	Tax Deductions Including QBID	Taxable Income	Federal & State Income Taxes	Social Security & Medicare Taxes	Total Taxes Before Cash Flow Deficit Funding	Taxes Attributable To Cash Flow Deficit Funding	Total Taxes
2023	1,045,185	93,709	80,236	335	1,218,795	420,755	798,040	240,703	25,913	266,616	3,276	269,892
2024	1,126,003	94,108	94,239	345	1,314,005	424,935	889,070	273,462	46,717	320,180	9,882	330,062
2025	1,200,883	90,606	113,870	355	1,405,004	429,397	975,607	304,827	49,944	354,771	10,574	365,345
2026	1,285,851	87,091	134,645	366	1,507,221	455,604	1,051,617	371,189	52,256	423,446	11,321	434,767
2027	1,389,318	88,413	155,863	377	1,633,216	226,451	1,406,766	524,389	54,805	579,194	8,009	587,203
2028	1,495,687	91,884	174,995	388	1,762,179	235,004	1,527,174	572,214	57,373	629,587	6,532	636,119
2029	1,619,136	96,560	202,924	400	1,918,220	244,971	1,673,249	629,542	60,732	690,274	3,741	694,015
2030	1,744,681	102,961	233,084	412	2,080,314	255,294	1,825,020	688,598	64,308	752,907	30,362	783,269
2031	1,451,010	150,908	676,099	0	2,278,017	186,955	2,091,062	709,797	36,431	746,228	0	746,228
2032	1,172,141	230,468	264,048	0	1,666,657	135,645	1,531,012	519,399	52,731	572,130	13,801	585,931
2033	990,550	234,098	276,230	0	1,500,878	128,951	1,371,927	442,835	47,411	490,246	0	490,246
2034	1,041,656	251,760	298,796	0	1,592,212	135,162	1,457,050	470,989	47,090	518,079	0	518,079
2035	1,133,547	271,488	323,272	0	1,728,308	141,773	1,586,534	516,216	50,755	566,971	0	566,971
2036	1,191,236	293,170	349,694	0	1,834,099	148,770	1,685,329	548,793	54,771	603,564	0	603,564
2037	1,251,467	316,742	378,111	0	1,946,320	156,141	1,790,179	583,249	59,142	642,391	0	642,391
2038	1,330,854	341,520	408,220	0	2,080,594	164,668	1,915,927	626,449	63,874	690,323	0	690,323
2039	1,416,390	368,025	440,358	0	2,224,773	173,745	2,051,028	673,035	68,909	741,944	0	741,944
2040	2,040,223	396,375	474,663	0	2,911,261	209,996	2,701,265	949,862	74,320	1,024,181	0	1,024,181
2041	2,029,445	432,798	514,708	0	2,976,951	215,265	2,761,686	959,295	80,137	1,039,431	0	1,039,431
2042	2,190,377	470,424	557,034	0	3,217,836	229,355	2,988,481	1,042,611	87,056	1,129,667	0	1,129,667
2043	2,460,547	511,171	602,742	0	3,574,460	249,294	3,325,166	1,173,868	94,364	1,268,232	0	1,268,232
2044	2,662,624	556,387	652,716	0	3,871,727	266,330	3,605,397	1,278,006	102,291	1,380,297	0	1,380,297
2045	2,881,797	605,446	706,797	0	4,194,040	284,685	3,909,355	1,391,136	111,010	1,502,146	0	1,502,146
2046	3,116,079	658,653	765,311	0	4,540,043	304,292	4,235,750	1,512,566	120,485	1,633,051	0	1,633,051
2047	3,375,268	716,297	828,585	0	4,920,150	325,675	4,594,475	1,646,602	130,782	1,777,384	0	1,777,384
2048	3,651,411	778,782	897,024	0	5,327,217	348,479	4,978,738	1,790,043	141,968	1,932,011	0	1,932,011
2049	3,956,688	846,429	970,997	0	5,774,114	373,349	5,400,764	1,948,231	154,126	2,102,357	0	2,102,357
2050	4,282,164	919,699	1,050,969	0	6,252,832	399,887	5,852,944	2,117,570	167,335	2,284,905	0	2,284,905
2051	4,634,236	998,958	1,137,365	0	6,770,560	428,456	6,342,104	2,300,959	181,693	2,482,651	0	2,482,651
2052	5,017,121	1,084,646	1,230,667	0	7,332,434	459,313	6,873,120	2,500,410	197,291	2,697,702	0	2,697,702
2053	5,420,278	1,177,211	1,331,377	0	7,928,866	491,983	7,436,883	2,711,640	214,237	2,925,878	0	2,925,878
2054	5,868,119	1,277,063	1,439,988	0	8,585,171	527,733	8,057,438	2,945,262	232,643	3,177,905	0	3,177,905
2055	6,339,573	1,384,844	1,557,143	0	9,281,559	565,577	8,715,982	3,192,588	252,623	3,445,211	0	3,445,211
2056	6,846,775	1,500,958	1,683,371	0	10,031,104	606,172	9,424,933	3,458,983	274,324	3,733,307	0	3,733,307
2057	7,396,012	1,625,897	1,819,267	0	10,841,176	649,888	10,191,288	3,747,391	297,877	4,045,268	0	4,045,268
2058	7,986,039	1,760,294	1,965,517	0	11,711,850	696,732	11,015,118	4,057,578	323,430	4,381,008	0	4,381,008
2059	8,599,038	1,904,718	2,122,797	0	12,626,553	745,878	11,880,675	4,382,223	351,154	4,733,377	0	4,733,377
2060	6,391,064	2,824,354	1,360,488	0	10,575,906	649,396	9,926,510	3,504,297	381,227	3,885,524	0	3,885,524
2061	6,957,005	3,056,298	1,474,226	0	11,487,529	698,639	10,788,890	3,819,615	315,869	4,135,484	0	4,135,484
2062	7,547,828	3,307,861	1,597,447	0	12,453,136	750,692	11,702,444	4,152,074	345,262	4,497,337	0	4,497,337



Projected Net Worth Illustration

Jack & Jill Flash

Year	Personal Financial Assets			Businesses & Real Estate			Personal Assets		Notes Receivable & Other Assets	Irrevocable Trusts	Total Liabilities	Personal Net Worth + Estate Planning Vehicles
	Cash & Investments	Employer Stock & Options	Retirement Plans & Annuities	Businesses	Family Limited Partnership	Investment Real Estate	Personal Residences	Personal Property				
Start	2,525,395	54,200	3,747,000	10,025,000	1,000,000	525,000	1,440,000	240,000	205,670	0	1,142,686	18,619,580
2023	4,943,262	61,175	4,206,024	3,388,333	1,120,000	546,000	1,483,200	244,500	2,686,590	4,967,357	1,119,032	22,527,409
2024	4,767,799	72,283	4,710,310	3,625,517	1,254,400	567,840	1,527,696	249,135	2,682,035	5,825,681	1,093,960	24,188,735
2025	4,591,679	76,786	5,266,440	3,879,303	1,404,928	590,554	1,573,527	253,909	2,676,964	6,782,404	1,067,383	26,029,111
2026	4,407,377	82,861	5,877,173	4,150,854	1,573,519	614,176	1,620,733	258,826	2,671,333	7,846,267	1,039,211	28,063,908
2027	4,580,554	89,299	6,545,190	4,441,414	1,762,342	638,743	1,669,355	263,891	2,668,317	9,031,340	1,009,350	30,681,095
2028	4,813,901	96,124	7,281,511	4,752,313	1,973,823	664,292	1,719,435	269,108	2,672,316	10,135,120	977,696	33,400,247
2029	5,133,551	97,122	8,086,454	5,084,975	2,210,681	690,864	1,771,018	274,481	2,676,435	11,320,355	944,143	36,401,795
2030	4,957,852	99,735	8,968,821	5,440,923	2,475,963	718,499	1,824,149	280,016	2,680,679	12,584,732	353,057	39,678,311
2031	8,815,342	0	9,489,476	5,821,788	2,773,079	747,239	769,816	285,716	150,049	13,928,165	0	42,780,668
2032	8,853,314	0	10,057,879	6,229,313	3,105,848	777,128	1,822,911	291,587	154,550	14,981,893	0	46,274,424
2033	9,585,281	0	10,678,317	6,665,365	3,478,550	808,213	1,877,598	297,635	159,187	16,488,212	0	50,038,358
2034	10,412,515	0	11,355,455	7,131,940	3,895,976	840,542	1,933,926	303,864	163,963	18,091,978	0	54,130,158
2035	11,329,047	0	12,094,368	7,631,176	4,363,493	874,164	1,991,944	310,280	168,881	19,862,066	0	58,625,420
2036	12,331,199	0	12,900,585	8,165,358	4,887,112	909,130	2,051,702	316,888	173,948	21,818,902	0	63,554,824
2037	13,384,262	0	13,780,117	8,736,933	5,473,566	945,495	2,113,253	323,695	179,166	23,991,791	0	68,928,279
2038	14,513,823	0	14,739,512	9,348,519	6,130,394	983,315	2,176,651	330,706	184,541	26,394,392	0	74,801,852
2039	15,725,318	0	15,785,890	10,002,915	6,866,041	1,022,648	2,241,950	337,927	190,077	29,035,650	0	81,208,417
2040	17,329,495	0	16,395,416	10,703,119	7,689,966	1,063,554	2,309,209	345,365	195,780	31,939,135	0	87,971,038
2041	18,982,358	0	17,180,362	11,452,337	8,612,762	1,106,096	2,378,485	353,026	201,653	35,128,563	0	95,395,642
2042	20,779,117	0	17,986,558	12,254,001	9,646,293	1,150,340	2,449,839	360,917	207,703	38,634,385	0	103,469,152
2043	22,786,596	0	18,716,415	13,111,781	10,803,848	1,196,353	2,523,335	369,044	213,934	42,487,864	0	112,209,170
2044	24,972,794	0	19,443,548	14,029,606	12,100,310	1,244,207	2,599,035	377,416	220,352	46,723,365	0	121,710,632
2045	27,352,257	0	20,162,590	15,011,678	13,552,347	1,293,976	2,677,006	386,038	226,962	51,378,652	0	132,041,507
2046	29,938,680	0	20,870,791	16,062,495	15,178,629	1,345,735	2,757,316	394,919	233,771	56,495,232	0	143,277,569
2047	32,751,490	0	21,556,540	17,186,870	17,000,064	1,399,564	2,840,035	404,067	240,784	62,118,725	0	155,498,141
2048	35,805,874	0	22,216,526	18,389,951	19,040,072	1,455,547	2,925,236	413,489	248,008	68,299,271	0	168,793,974
2049	39,124,034	0	22,836,351	19,677,247	21,324,881	1,513,769	3,012,994	423,193	255,448	75,091,976	0	183,259,893
2050	42,723,353	0	23,410,967	21,054,655	23,883,866	1,574,319	3,103,383	433,189	263,112	82,557,411	0	199,004,257
2051	46,624,832	0	23,930,119	22,528,481	26,749,930	1,637,292	3,196,485	443,485	271,005	90,762,150	0	216,143,779
2052	50,849,911	0	24,380,306	24,105,474	29,959,922	1,702,784	3,292,379	454,089	279,135	99,781,550	0	234,805,550
2053	55,417,919	0	24,759,414	25,792,858	33,555,113	1,770,895	3,391,151	465,012	287,509	109,694,055	0	255,133,925
2054	60,359,855	0	25,042,846	27,598,358	37,581,726	1,841,731	3,492,885	476,262	296,135	120,588,088	0	277,277,886
2055	65,694,768	0	25,227,525	29,530,243	42,091,533	1,915,400	3,597,672	487,850	305,019	132,560,838	0	301,410,847
2056	71,445,997	0	25,300,446	31,597,360	47,142,517	1,992,016	3,705,602	499,786	314,169	145,721,316	0	327,719,209
2057	77,643,828	0	25,243,982	33,809,175	52,799,620	2,071,697	3,816,770	512,079	323,594	160,184,965	0	356,405,710
2058	84,315,350	0	25,043,454	36,175,817	59,135,574	2,154,565	3,931,273	524,742	333,302	176,080,875	0	387,694,952
2059	91,474,515	0	24,704,117	38,708,124	66,231,843	2,240,747	4,049,211	537,784	343,301	193,553,126	0	421,842,769
2060	52,470,381	0	24,605,980	0	74,179,664	1,165,189	4,170,688	516,218	353,600	299,882,333	0	457,344,052
2061	58,029,918	0	24,361,704	0	83,081,224	1,211,796	4,295,808	530,054	364,208	327,227,682	0	499,102,395
2062	64,035,229	0	23,979,773	0	93,050,970	1,260,268	4,424,683	544,306	375,134	364,252,424	377,515	551,545,272





Strategic Estate Planning Illustration

An Integrated Analysis of Family Wealth
ESTATE PLANNING

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Estate Analysis Summary*Jack & Jill Flash***Jack's Estate Analysis in 2059**

Combined net worth plus the value of estate planning vehicles	421,842,769
Net worth includible in Jack's gross estate	98,946,081
Gross estate	98,946,081
Less: nontax estate settlement costs	-2,003,922
Adjusted gross estate	96,942,159
Specific outright bequests to Jill	28,585,615
Residuary bequests to Jill in trust	52,087,402
Total marital bequests	80,673,016
Residuary charitable bequests	500,000
Total charitable bequests	500,000
Federal taxable estate	15,769,143
Post-1976 adjusted taxable gifts	140,857
Federal estate tax base	15,910,000
State taxable estate	5,000,000
Federal estate tax	0
State death taxes	0
Total Death Taxes	0

Jill's Estate Analysis in 2062

Personal net worth plus the value of estate planning vehicles	551,545,272
Net worth includible in gross estate plus value of marital trust	219,266,969
Gross estate	219,266,969
Less: nontax estate settlement costs	-4,410,339
Adjusted gross estate	214,856,629
Residuary charitable bequests	10,000,000
Total charitable bequests	10,000,000
Taxable estate before state death tax deduction	204,856,629
Less: state death tax deduction	-33,989,171
Federal taxable estate	170,867,458
Post-1976 adjusted taxable gifts	140,833
Federal estate tax base	171,008,292
State taxable estate [includes value of state QTIP trust]	220,764,816
Federal estate tax	61,447,317
State death taxes	33,989,171
Total Death Taxes	95,436,487

Income in respect of a decedent bequeathed to heirs	21,104,536
Less: allocable 691(c) deduction	-7,595,327
Amount subject to income taxes	13,509,210
Income Taxes on Income in Respect of a Decedent	5,754,923



Wealth Transfer Summary*Jack & Jill Flash*

Value of Cumulative Transfers to Heirs	2062	2082
Fund 4 Children & testamentary trust remainder interests	69,550,757	986,727,960
Family Trust	23,294,190	0
Marital Trust	76,943,551	0
Annual Gift Fund & ShopRight LP Gift 1	16,608,253	96,582,210
Irrevocable life insurance trusts	8,139,297	44,437,132
ShopRight IDGT 1 & ShopRight IDGT 2	147,347,993	989,932,741
GRATs	89,778,798	603,163,777
T-CLAT	2,140,341	39,264,660
Net to Heirs	433,803,182	2,760,108,481

Settlement Costs & Taxes	
Federal & state death taxes	95,436,487
Estate settlement costs	6,414,261
Income taxes on income in respect of a decedent	5,754,923
Total Settlement Costs & Taxes	107,605,671

Value of Cumulative Transfers to Charity	2062	2082
Aggregate bequests from Jack's & Jill's estates	599,097	599,097
Cumulative payments from charitable lead trusts	0	15,508,685
Remainder interests in charitable remainder trusts	13,264,828	13,264,828
Other charitable transfers	2,508,025	2,508,025
Cumulative income & growth on charitable transfers	24,398,387	193,549,649
Total Value of Charitable Transfers	40,770,338	225,430,285

Net to 3rd Generation Summary in 2082	
Net to heirs in 2062	433,803,182
Aggregate growth between 2062 and 2082 net of T-CLAT annuity payments to charity	2,326,305,299
Total transferable family wealth	2,760,108,481
Amount subject to second generation death taxes	1,417,933,445
Less: second generation federal & state death taxes	-567,173,378
Net to 3rd Generation	2,192,935,103
Net transfer as a percentage of wealth - 2nd generation	74.5%
Net transfer as a percentage of wealth - 3rd generation	70.9%





Strategic Estate Planning Illustration

A Series of Flowcharts Illustrating
ESTATE DISTRIBUTION & PLANNING TECHNIQUES

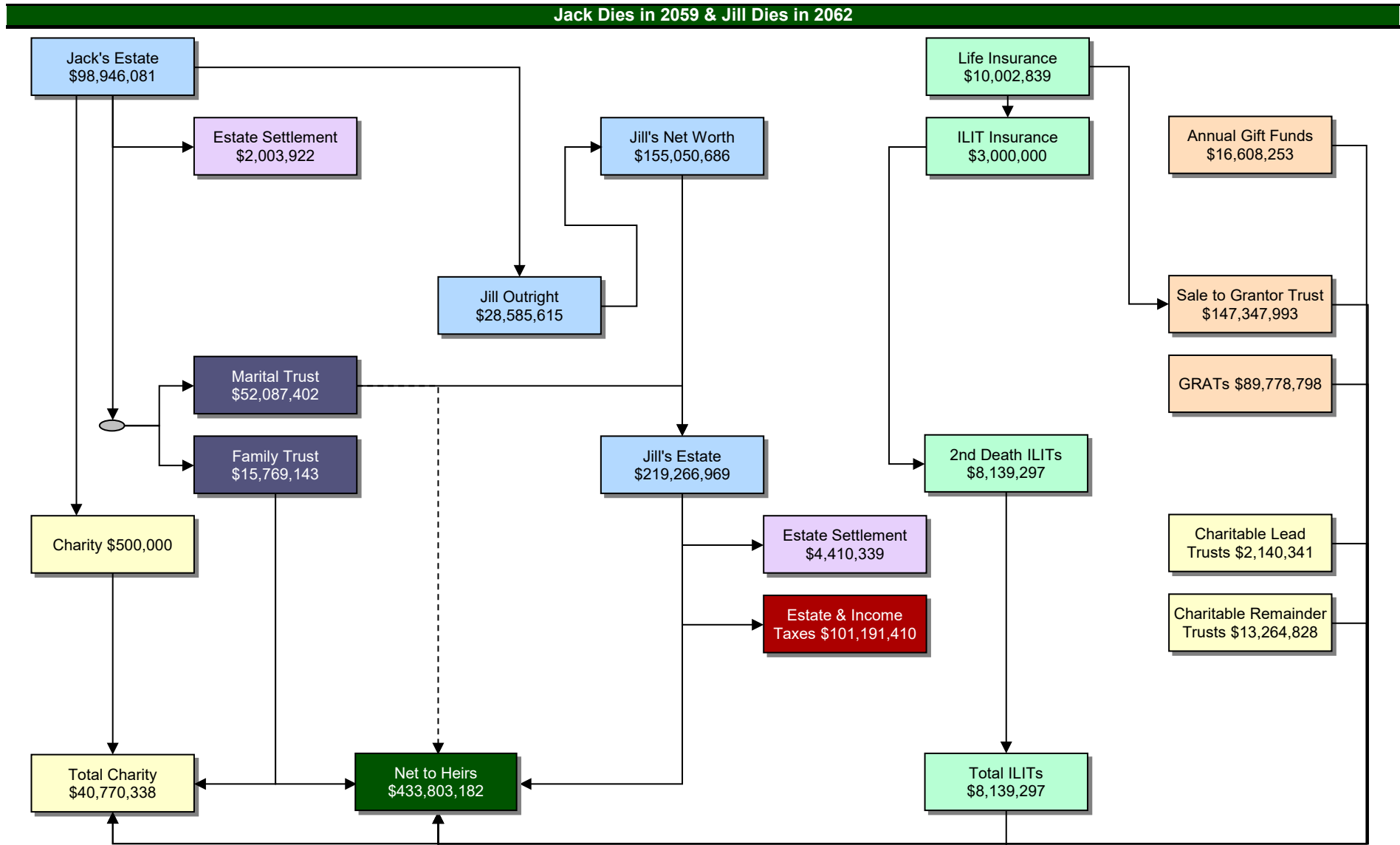
AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Estate Flow Illustration

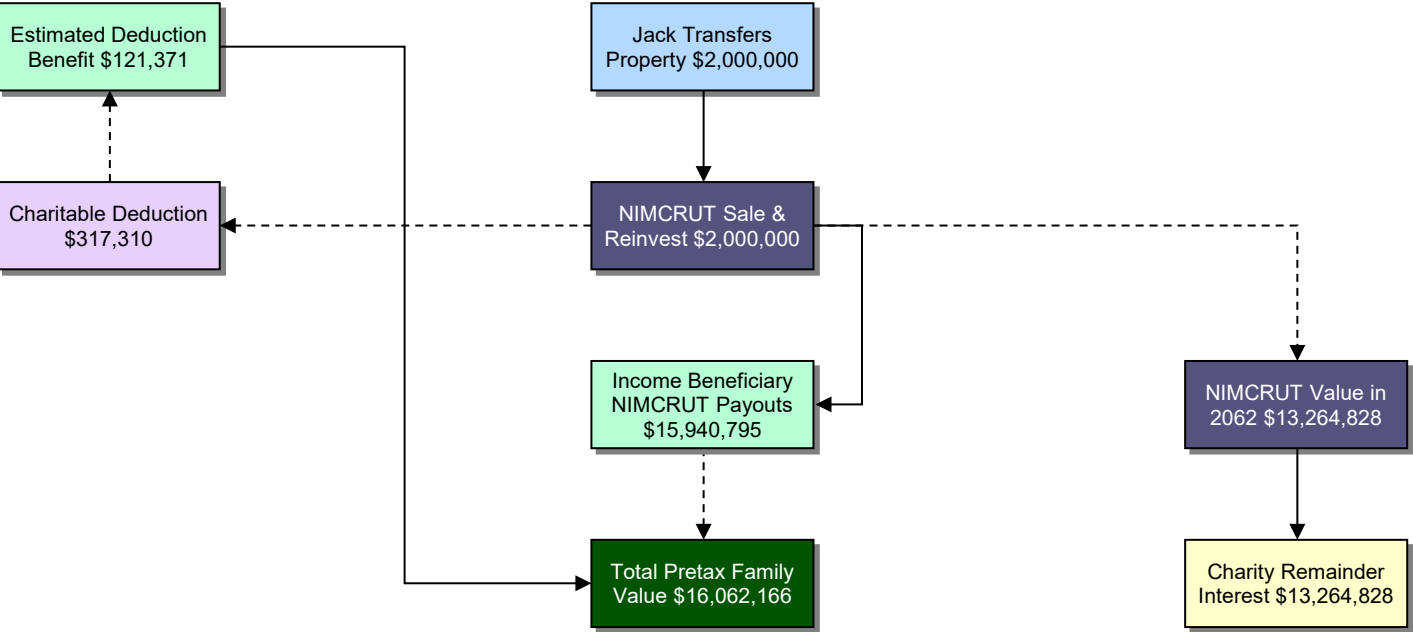
Jack & Jill Flash



Flash NIMCRUT Flow Illustration

Jack & Jill Flash

Property Transferred in 2023 in Exchange for an Annual Payment Equal to 7.500% of Trust Property, Revalued Annually.



This illustration assumes that trust assets earn an annual pretax total return of 12.8%.





Strategic Estate Planning Illustration

Supporting Schedules for
CHARITABLE PLANNING

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Public Charities Illustration

Jack & Jill Flash

Year	Beginning Value	Beginning of Year		Current-Year Returns		End of Year			Ending Value
		First Death Bequests	Private Foundation Distributions	Income	Growth	CRT Remainder Interests Received	Other Charitable Gifts	Private Foundation Distributions	
2023	0	0	0	0	0	0	20,000	13,498	33,498
2024	33,498	0	0	670	2,010	0	20,600	27,343	84,121
2025	84,121	0	0	1,682	5,047	0	21,218	41,547	153,615
2026	153,615	0	0	3,072	9,217	0	21,855	56,116	243,875
2027	243,875	0	0	4,878	14,633	0	22,510	57,565	343,460
2028	343,460	0	0	6,869	20,608	0	23,185	59,051	453,173
2029	453,173	0	0	9,063	27,190	0	23,881	60,575	573,882
2030	573,882	0	0	11,478	34,433	0	24,597	62,138	706,528
2031	706,528	0	0	14,131	42,392	0	25,335	63,742	852,128
2032	852,128	0	0	17,043	51,128	0	26,095	65,387	1,011,781
2033	1,011,781	0	0	20,236	60,707	0	26,878	67,075	1,186,676
2034	1,186,676	0	0	23,734	71,201	0	27,685	68,806	1,378,101
2035	1,378,101	0	0	27,562	82,686	0	28,515	70,582	1,587,446
2036	1,587,446	0	0	31,749	95,247	0	29,371	72,403	1,816,216
2037	1,816,216	0	0	36,324	108,973	0	30,252	74,272	2,066,037
2038	2,066,037	0	0	41,321	123,962	0	31,159	76,189	2,338,668
2039	2,338,668	0	0	46,773	140,320	0	32,094	78,156	2,636,011
2040	2,636,011	0	0	52,720	158,161	0	33,057	80,173	2,960,122
2041	2,960,122	0	0	59,202	177,607	0	34,049	82,242	3,313,223
2042	3,313,223	0	0	66,264	198,793	0	35,070	84,365	3,697,715
2043	3,697,715	0	0	73,954	221,863	0	36,122	86,542	4,116,197
2044	4,116,197	0	0	82,324	246,972	0	37,206	88,776	4,571,474
2045	4,571,474	0	0	91,429	274,288	0	38,322	91,067	5,066,581
2046	5,066,581	0	0	101,332	303,995	0	39,472	93,418	5,604,797
2047	5,604,797	0	0	112,096	336,288	0	40,656	95,829	6,189,666
2048	6,189,666	0	0	123,793	371,380	0	41,876	98,302	6,825,016
2049	6,825,016	0	0	136,500	409,501	0	43,132	100,839	7,514,989
2050	7,514,989	0	0	150,300	450,899	0	44,426	103,442	8,264,055
2051	8,264,055	0	0	165,281	495,843	0	45,759	106,112	9,077,050
2052	9,077,050	0	0	181,541	544,623	0	47,131	108,850	9,959,196
2053	9,959,196	0	0	199,184	597,552	0	48,545	111,660	10,916,137
2054	10,916,137	0	0	218,323	654,968	0	50,002	114,542	11,953,971
2055	11,953,971	0	0	239,079	717,238	0	51,502	117,498	13,079,288
2056	13,079,288	0	0	261,586	784,757	0	53,047	120,531	14,299,209
2057	14,299,209	0	0	285,984	857,953	0	54,638	123,642	15,621,425
2058	15,621,425	0	0	312,429	937,286	0	56,277	126,833	17,054,249
2059	17,054,249	0	0	341,085	1,023,255	0	57,966	130,106	18,606,661
2060	18,606,661	599,097	0	384,115	1,152,345	0	59,705	133,464	20,935,388
2061	20,935,388	0	0	418,708	1,256,123	0	61,496	136,909	22,808,624
2062	22,808,624	0	0	456,172	1,368,517	13,264,828	63,341	140,443	38,101,925
2063	38,101,925	0	0	762,039	2,286,116	0	0	182,839	41,332,918
2064	41,332,918	0	0	826,658	2,479,975	0	0	226,330	44,865,882
2065	44,865,882	0	0	897,318	2,691,953	0	0	270,943	48,726,096
2066	48,726,096	0	0	974,522	2,923,566	0	0	316,708	52,940,892
2067	52,940,892	0	0	1,058,818	3,176,454	0	0	363,654	57,539,817
2068	57,539,817	0	0	1,150,796	3,452,389	0	0	411,812	62,554,814
2069	62,554,814	0	0	1,251,096	3,753,289	0	0	461,212	68,020,412



Public Charities Illustration

Jack & Jill Flash

Year	Beginning Value	Beginning of Year		Current-Year Returns		End of Year			Ending Value
		First Death Bequests	Private Foundation Distributions	Income	Growth	CRT Remainder Interests Received	Other Charitable Gifts	Private Foundation Distributions	
2070	68,020,412	0	0	1,360,408	4,081,225	0	0	511,888	73,973,933
2071	73,973,933	0	0	1,479,479	4,438,436	0	0	563,871	80,455,719
2072	80,455,719	0	0	1,609,114	4,827,343	0	0	617,197	87,509,373
2073	87,509,373	0	0	1,750,187	5,250,562	0	0	671,898	95,182,021
2074	95,182,021	0	0	1,903,640	5,710,921	0	0	728,012	103,524,594
2075	103,524,594	0	0	2,070,492	6,211,476	0	0	785,573	112,592,135
2076	112,592,135	0	0	2,251,843	6,755,528	0	0	844,621	122,444,127
2077	122,444,127	0	0	2,448,883	7,346,648	0	0	905,192	133,144,849
2078	133,144,849	0	0	2,662,897	7,988,691	0	0	967,327	144,763,763
2079	144,763,763	0	0	2,895,275	8,685,826	0	0	1,031,065	157,375,930
2080	157,375,930	0	0	3,147,519	9,442,556	0	0	1,096,449	171,062,453
2081	171,062,453	0	0	3,421,249	10,263,747	0	0	1,163,520	185,910,969
2082	185,910,969	0	0	3,718,219	11,154,658	0	0	24,646,438	225,430,285



T-CLAT Illustration

Jack & Jill Flash

Year	Beginning Value	Current-Year Returns		Annuity Payments		Taxes			Ending Value	Present Value of Remaining Annuity Payments	Net to Heirs
		Income	Growth	Annuity Rate	Annuity Payments	Net Taxable Income	Net Taxable Gains	Taxes			
2062	0	0	0	0.000%	0	0	0	0	12,140,340	9,999,999	2,140,341
2063	12,140,340	352,070	1,201,894	7.754%	775,434	176,386	602,144	239,799	12,679,070	9,684,525	2,994,545
2064	12,679,070	367,693	1,255,228	7.754%	775,434	192,009	655,478	261,039	13,265,518	9,354,579	3,910,939
2065	13,265,518	384,700	1,313,286	7.754%	775,434	209,016	713,536	284,160	13,903,910	9,009,456	4,894,454
2066	13,903,910	403,213	1,376,487	7.754%	775,434	227,529	776,737	309,330	14,598,846	8,648,456	5,950,390
2067	14,598,846	423,367	1,445,286	7.754%	775,434	247,682	845,536	336,728	15,355,336	8,270,851	7,084,485
2068	15,355,336	445,305	1,520,178	7.754%	775,434	269,620	920,428	366,554	16,178,831	7,875,876	8,302,955
2069	16,178,831	469,186	1,601,704	7.754%	775,434	293,502	1,001,954	399,021	17,075,267	7,462,732	9,612,535
2070	17,075,267	495,183	1,690,451	7.754%	775,434	319,498	1,090,701	434,364	18,051,103	7,030,584	11,020,519
2071	18,051,103	523,482	1,787,059	7.754%	775,434	347,798	1,187,309	472,837	19,113,373	6,578,556	12,534,817
2072	19,113,373	554,288	1,892,224	7.754%	775,434	378,603	1,292,474	514,718	20,269,732	6,105,735	14,163,997
2073	20,269,732	587,822	2,006,704	7.754%	775,434	412,138	1,406,954	560,309	21,528,515	5,611,165	15,917,350
2074	21,528,515	624,327	2,131,323	7.754%	775,434	448,643	1,531,573	609,937	22,898,794	5,093,844	17,804,949
2075	22,898,794	664,065	2,266,981	7.754%	775,434	488,381	1,667,231	663,962	24,390,443	4,552,727	19,837,716
2076	24,390,443	707,323	2,414,654	7.754%	775,434	531,639	1,814,904	722,772	26,014,214	3,986,718	22,027,496
2077	26,014,214	754,412	2,575,407	7.754%	775,434	578,728	1,975,657	786,791	27,781,808	3,394,673	24,387,135
2078	27,781,808	805,672	2,750,399	7.754%	775,434	629,988	2,150,649	856,480	29,705,966	2,775,394	26,930,572
2079	29,705,966	861,473	2,940,891	7.754%	775,434	685,789	2,341,141	932,342	31,800,554	2,127,628	29,672,926
2080	31,800,554	922,216	3,148,255	7.754%	775,434	746,532	2,548,505	1,014,923	34,080,668	1,450,064	32,630,603
2081	34,080,668	988,339	3,373,986	7.754%	775,434	812,655	2,774,236	1,104,819	36,562,740	741,333	35,821,407
2082	36,562,740	1,060,319	3,619,711	7.754%	775,434	884,635	3,019,961	1,202,677	39,264,660	0	39,264,660



Flash NIMCRUT Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Value	NIMCRUT Contributions	Current-Year Returns		Scheduled Unitrust Payments	Actual Payouts	Ending Value	NIMCRUT Payouts		
			Taxable Income	Growth				Qualified Dividends + Ordinary Income	Qualified Dividends	Capital Gains
2023	0	250,000	0	32,000	18,750	18,750	263,250	0	0	18,750
2024	263,250	250,000	0	65,696	38,494	38,494	540,452	0	0	38,494
2025	540,452	250,000	0	101,178	59,284	59,284	832,346	0	0	59,284
2026	832,346	250,000	0	138,540	81,176	81,176	1,139,711	0	0	81,176
2027	1,139,711	250,000	0	177,883	104,228	104,228	1,463,365	0	0	104,228
2028	1,463,365	250,000	0	219,311	128,502	128,502	1,804,174	0	0	128,502
2029	1,804,174	250,000	0	262,934	154,063	154,063	2,163,045	0	0	154,063
2030	2,163,045	250,000	0	308,870	180,978	180,978	2,540,936	0	0	180,978
2031	2,540,936	0	73,687	251,553	190,570	190,570	2,675,606	73,687	51,434	116,883
2032	2,675,606	0	77,593	264,885	200,670	200,670	2,817,413	77,593	54,160	123,078
2033	2,817,413	0	81,705	278,924	211,306	211,306	2,966,736	81,705	57,030	129,601
2034	2,966,736	0	86,035	293,707	222,505	222,505	3,123,973	86,035	60,053	136,470
2035	3,123,973	0	90,595	309,273	234,298	234,298	3,289,543	90,595	63,235	143,703
2036	3,289,543	0	95,397	325,665	246,716	246,716	3,463,889	95,397	66,587	151,319
2037	3,463,889	0	100,453	342,925	259,792	259,792	3,647,475	100,453	70,116	159,339
2038	3,647,475	0	105,777	361,100	273,561	273,561	3,840,791	105,777	73,832	167,784
2039	3,840,791	0	111,383	380,238	288,059	288,059	4,044,353	111,383	77,745	176,676
2040	4,044,353	0	117,286	400,391	303,327	303,327	4,258,704	117,286	81,866	186,040
2041	4,258,704	0	123,502	421,612	319,403	319,403	4,484,415	123,502	86,205	195,900
2042	4,484,415	0	130,048	443,957	336,331	336,331	4,722,089	130,048	90,774	206,283
2043	4,722,089	0	136,941	467,487	354,157	354,157	4,972,360	136,941	95,585	217,216
2044	4,972,360	0	144,198	492,264	372,927	372,927	5,235,895	144,198	100,651	228,729
2045	5,235,895	0	151,841	518,354	392,692	392,692	5,513,398	151,841	105,985	240,851
2046	5,513,398	0	159,889	545,826	413,505	413,505	5,805,608	159,889	111,602	253,616
2047	5,805,608	0	168,363	574,755	435,421	435,421	6,113,305	168,363	117,517	267,058
2048	6,113,305	0	177,286	605,217	458,498	458,498	6,437,310	177,286	123,746	281,212
2049	6,437,310	0	186,682	637,294	482,798	482,798	6,778,488	186,682	130,304	296,116
2050	6,778,488	0	196,576	671,070	508,387	508,387	7,137,747	196,576	137,210	311,810
2051	7,137,747	0	206,995	706,637	535,331	535,331	7,516,048	206,995	144,482	328,336
2052	7,516,048	0	217,965	744,089	563,704	563,704	7,914,399	217,965	152,140	345,738
2053	7,914,399	0	229,518	783,525	593,580	593,580	8,333,862	229,518	160,203	364,062
2054	8,333,862	0	241,682	825,052	625,040	625,040	8,775,556	241,682	168,694	383,358
2055	8,775,556	0	254,491	868,780	658,167	658,167	9,240,661	254,491	177,635	403,676
2056	9,240,661	0	267,979	914,825	693,050	693,050	9,730,416	267,979	187,049	425,070
2057	9,730,416	0	282,182	963,311	729,781	729,781	10,246,128	282,182	196,963	447,599
2058	10,246,128	0	297,138	1,014,367	768,460	768,460	10,789,173	297,138	207,402	471,322
2059	10,789,173	0	312,886	1,068,128	809,188	809,188	11,360,999	312,886	218,394	496,302
2060	11,360,999	0	329,469	1,124,739	852,075	852,075	11,963,132	329,469	229,969	522,606
2061	11,963,132	0	346,931	1,184,350	897,235	897,235	12,597,178	346,931	242,158	550,304
2062	12,597,178	0	365,318	1,247,121	944,788	944,788	13,264,828	365,318	254,992	579,470



Flash NIMCRUT Illustration

Jack & Jill Flash

Part 2 of 2

Year	Beginning of Year Arrearage	Fiduciary Accounting Income				NIMCRUT Payouts	End of Year Arrearage	Undistributed Income	
		Taxable Income	Allocable Growth	Investment Earnings Distributed to NIMCRUT	Total Fiduciary Accounting Income			Qualified Dividends + Ordinary Income	Capital Gains
2023	0	0	32,000	18,750	18,750	18,750	0	0	13,250
2024	0	0	65,696	38,494	38,494	38,494	0	0	40,452
2025	0	0	101,178	59,284	59,284	59,284	0	0	82,346
2026	0	0	138,540	81,176	81,176	81,176	0	0	139,711
2027	0	0	177,883	104,228	104,228	104,228	0	0	213,365
2028	0	0	219,311	128,502	128,502	128,502	0	0	304,174
2029	0	0	262,934	154,063	154,063	154,063	0	0	413,045
2030	0	0	308,870	180,978	180,978	180,978	0	0	540,936
2031	0	73,687	251,553	190,570	190,570	190,570	0	0	675,606
2032	0	77,593	264,885	200,670	200,670	200,670	0	0	817,413
2033	0	81,705	278,924	211,306	211,306	211,306	0	0	966,736
2034	0	86,035	293,707	222,505	222,505	222,505	0	0	1,123,973
2035	0	90,595	309,273	234,298	234,298	234,298	0	0	1,289,543
2036	0	95,397	325,665	246,716	246,716	246,716	0	0	1,463,889
2037	0	100,453	342,925	259,792	259,792	259,792	0	0	1,647,475
2038	0	105,777	361,100	273,561	273,561	273,561	0	0	1,840,791
2039	0	111,383	380,238	288,059	288,059	288,059	0	0	2,044,353
2040	0	117,286	400,391	303,327	303,327	303,327	0	0	2,258,704
2041	0	123,502	421,612	319,403	319,403	319,403	0	0	2,484,415
2042	0	130,048	443,957	336,331	336,331	336,331	0	0	2,722,089
2043	0	136,941	467,487	354,157	354,157	354,157	0	0	2,972,360
2044	0	144,198	492,264	372,927	372,927	372,927	0	0	3,235,895
2045	0	151,841	518,354	392,692	392,692	392,692	0	0	3,513,398
2046	0	159,889	545,826	413,505	413,505	413,505	0	0	3,805,608
2047	0	168,363	574,755	435,421	435,421	435,421	0	0	4,113,305
2048	0	177,286	605,217	458,498	458,498	458,498	0	0	4,437,310
2049	0	186,682	637,294	482,798	482,798	482,798	0	0	4,778,488
2050	0	196,576	671,070	508,387	508,387	508,387	0	0	5,137,747
2051	0	206,995	706,637	535,331	535,331	535,331	0	0	5,516,048
2052	0	217,965	744,089	563,704	563,704	563,704	0	0	5,914,399
2053	0	229,518	783,525	593,580	593,580	593,580	0	0	6,333,862
2054	0	241,682	825,052	625,040	625,040	625,040	0	0	6,775,556
2055	0	254,491	868,780	658,167	658,167	658,167	0	0	7,240,661
2056	0	267,979	914,825	693,050	693,050	693,050	0	0	7,730,416
2057	0	282,182	963,311	729,781	729,781	729,781	0	0	8,246,128
2058	0	297,138	1,014,367	768,460	768,460	768,460	0	0	8,789,173
2059	0	312,886	1,068,128	809,188	809,188	809,188	0	0	9,360,999
2060	0	329,469	1,124,739	852,075	852,075	852,075	0	0	9,963,132
2061	0	346,931	1,184,350	897,235	897,235	897,235	0	0	10,597,178
2062	0	365,318	1,247,121	1,889,577	1,889,577	944,788	0	0	11,264,828



Flash NIMCRUT Charitable Deduction Illustration

Jack & Jill Flash

Year	NIMCRUT Contributions	Income Interest	Remainder Interest	Tentative Charitable Deduction	Deduction for Transfer 1	Deduction for Transfer 2	Deduction for Transfer 3	Deduction for Transfer 4	Deduction for Transfer 5	Deduction for Transfer 6	Deduction for Transfer 7	Deduction for Transfer 8
2023	250,000	87.339%	12.661%	31,653	31,653	0	0	0	0	0	0	0
2024	250,000	86.514%	13.486%	33,715	0	33,715	0	0	0	0	0	0
2025	250,000	85.646%	14.354%	35,885	0	0	35,885	0	0	0	0	0
2026	250,000	84.733%	15.267%	38,168	0	0	0	38,168	0	0	0	0
2027	250,000	83.773%	16.227%	40,568	0	0	0	0	40,568	0	0	0
2028	250,000	82.765%	17.235%	43,088	0	0	0	0	0	43,088	0	0
2029	250,000	81.707%	18.293%	45,733	0	0	0	0	0	0	45,733	0
2030	250,000	80.599%	19.401%	48,503	0	0	0	0	0	0	0	48,503
2031	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2032	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2033	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2034	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2035	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2036	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2037	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2038	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2039	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2040	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2041	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2042	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2043	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2044	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2045	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2046	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2047	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2048	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2049	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2050	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2051	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2052	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2053	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2054	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2055	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2056	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2057	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2058	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2059	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2060	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2061	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0
2062	0	0.000%	0.000%	0	0	0	0	0	0	0	0	0



Private Foundation Illustration

Jack & Jill Flash

Year	Beginning Value	Lifetime Transfers	Current-Year Returns		CLAT Annuity Distributions Received	Taxes		Transferable Value	Transfers to Main Charitable Fund	Ending Value
			Income	Growth		Taxable Income	Excise Taxes			
2023	0	250,000	5,000	15,000	0	5,000	50	269,950	13,498	256,453
2024	256,453	250,000	10,129	30,387	0	10,129	101	546,867	27,343	519,524
2025	519,524	250,000	15,390	46,171	0	15,390	154	830,932	41,547	789,385
2026	789,385	250,000	20,788	62,363	0	20,788	208	1,122,328	56,116	1,066,212
2027	1,066,212	0	21,324	63,973	0	21,324	213	1,151,296	57,565	1,093,731
2028	1,093,731	0	21,875	65,624	0	21,875	219	1,181,011	59,051	1,121,960
2029	1,121,960	0	22,439	67,318	0	22,439	224	1,211,493	60,575	1,150,918
2030	1,150,918	0	23,018	69,055	0	23,018	230	1,242,761	62,138	1,180,623
2031	1,180,623	0	23,612	70,837	0	23,612	236	1,274,837	63,742	1,211,095
2032	1,211,095	0	24,222	72,666	0	24,222	242	1,307,740	65,387	1,242,353
2033	1,242,353	0	24,847	74,541	0	24,847	248	1,341,493	67,075	1,274,418
2034	1,274,418	0	25,488	76,465	0	25,488	255	1,376,117	68,806	1,307,311
2035	1,307,311	0	26,146	78,439	0	26,146	261	1,411,635	70,582	1,341,053
2036	1,341,053	0	26,821	80,463	0	26,821	268	1,448,069	72,403	1,375,666
2037	1,375,666	0	27,513	82,540	0	27,513	275	1,485,444	74,272	1,411,171
2038	1,411,171	0	28,223	84,670	0	28,223	282	1,523,783	76,189	1,447,594
2039	1,447,594	0	28,952	86,856	0	28,952	290	1,563,112	78,156	1,484,956
2040	1,484,956	0	29,699	89,097	0	29,699	297	1,603,456	80,173	1,523,283
2041	1,523,283	0	30,466	91,397	0	30,466	305	1,644,841	82,242	1,562,599
2042	1,562,599	0	31,252	93,756	0	31,252	313	1,687,294	84,365	1,602,929
2043	1,602,929	0	32,059	96,176	0	32,059	321	1,730,843	86,542	1,644,301
2044	1,644,301	0	32,886	98,658	0	32,886	329	1,775,516	88,776	1,686,741
2045	1,686,741	0	33,735	101,204	0	33,735	337	1,821,342	91,067	1,730,275
2046	1,730,275	0	34,606	103,817	0	34,606	346	1,868,351	93,418	1,774,934
2047	1,774,934	0	35,499	106,496	0	35,499	355	1,916,573	95,829	1,820,745
2048	1,820,745	0	36,415	109,245	0	36,415	364	1,966,040	98,302	1,867,738
2049	1,867,738	0	37,355	112,064	0	37,355	374	2,016,784	100,839	1,915,944
2050	1,915,944	0	38,319	114,957	0	38,319	383	2,068,837	103,442	1,965,395
2051	1,965,395	0	39,308	117,924	0	39,308	393	2,122,234	106,112	2,016,122
2052	2,016,122	0	40,322	120,967	0	40,322	403	2,177,008	108,850	2,068,158
2053	2,068,158	0	41,363	124,089	0	41,363	414	2,233,197	111,660	2,121,537
2054	2,121,537	0	42,431	127,292	0	42,431	424	2,290,836	114,542	2,176,294
2055	2,176,294	0	43,526	130,578	0	43,526	435	2,349,962	117,498	2,232,464
2056	2,232,464	0	44,649	133,948	0	44,649	446	2,410,615	120,531	2,290,084
2057	2,290,084	0	45,802	137,405	0	45,802	458	2,472,833	123,642	2,349,191
2058	2,349,191	0	46,984	140,951	0	46,984	470	2,536,657	126,833	2,409,824
2059	2,409,824	0	48,196	144,589	0	48,196	482	2,602,128	130,106	2,472,021
2060	2,472,021	0	49,440	148,321	0	49,440	494	2,669,289	133,464	2,535,824
2061	2,535,824	0	50,716	152,149	0	50,716	507	2,738,183	136,909	2,601,274
2062	2,601,274	0	52,025	156,076	0	52,025	520	2,808,855	140,443	2,668,413
2063	2,668,413	0	53,368	160,105	775,434	53,368	534	3,656,786	182,839	3,473,947
2064	3,473,947	0	69,479	208,437	775,434	69,479	695	4,526,602	226,330	4,300,272
2065	4,300,272	0	86,005	258,016	775,434	86,005	860	5,418,868	270,943	5,147,925
2066	5,147,925	0	102,958	308,875	775,434	102,958	1,030	6,334,163	316,708	6,017,455
2067	6,017,455	0	120,349	361,047	775,434	120,349	1,203	7,273,082	363,654	6,909,428
2068	6,909,428	0	138,189	414,566	775,434	138,189	1,382	8,236,235	411,812	7,824,423
2069	7,824,423	0	156,488	469,465	775,434	156,488	1,565	9,224,246	461,212	8,763,034



Private Foundation Illustration

Jack & Jill Flash

Year	Beginning Value	Lifetime Transfers	Current-Year Returns		CLAT Annuity Distributions Received	Taxes		Transferable Value	Transfers to Main Charitable Fund	Ending Value
			Income	Growth		Taxable Income	Excise Taxes			
2070	8,763,034	0	175,261	525,782	775,434	175,261	1,753	10,237,758	511,888	9,725,870
2071	9,725,870	0	194,517	583,552	775,434	194,517	1,945	11,277,429	563,871	10,713,557
2072	10,713,557	0	214,271	642,813	775,434	214,271	2,143	12,343,934	617,197	11,726,737
2073	11,726,737	0	234,535	703,604	775,434	234,535	2,345	13,437,965	671,898	12,766,067
2074	12,766,067	0	255,321	765,964	775,434	255,321	2,553	14,560,233	728,012	13,832,221
2075	13,832,221	0	276,644	829,933	775,434	276,644	2,766	15,711,467	785,573	14,925,893
2076	14,925,893	0	298,518	895,554	775,434	298,518	2,985	16,892,414	844,621	16,047,793
2077	16,047,793	0	320,956	962,868	775,434	320,956	3,210	18,103,841	905,192	17,198,649
2078	17,198,649	0	343,973	1,031,919	775,434	343,973	3,440	19,346,536	967,327	18,379,209
2079	18,379,209	0	367,584	1,102,753	775,434	367,584	3,676	20,621,304	1,031,065	19,590,239
2080	19,590,239	0	391,805	1,175,414	775,434	391,805	3,918	21,928,974	1,096,449	20,832,526
2081	20,832,526	0	416,651	1,249,952	775,434	416,651	4,167	23,270,395	1,163,520	22,106,876
2082	22,106,876	0	442,138	1,326,413	775,434	442,138	4,421	24,646,438	24,646,438	0



General Assumptions

Jack & Jill Flash

Personal	Jack	Jill
Age	58.0	55.0
Life expectancy	95.0	95.0
Year of death	2059	2062
Retirement age	65	62
Planning Illustration		
Analysis date		01-Jan-2023
Tax Calculations		
§7520 mortality table		2000CM
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%
Cash Flow Surplus Allocation		
Percentage of annual surplus	30.0%	0.0%
First year of surplus allocation	2023	2031
Last year of surplus allocation	2062	2062
Cash Flow Deficit Funding		
Interest rate on cash flow deficit-funding loan		6.0%



Estate Planning Assumptions*Jack & Jill Flash*

Lifetime Taxable Gifts	Jack	Jill
Prior Gifts		
Post-1976 adjusted taxable gifts	0	0
Unified credit used	0	0
Gift taxes paid on prior gifts	0	0
GST exemption used	0	0
Applicable Exclusion Amounts	Jack	Jill
Exclusion amount inherited from prior spouse	0	0
Exclusion transferred at death to surviving spouse	0	0
Credit Shelter Bypass Trust	Jack	Jill
Fund bypass from estate residue	Yes	Yes
If Yes, tier one target funding amount	Minimize FET	Minimize FET
Tier two funding amount	0	0
Annual inc/-dec in tier two amount	NA	NA
Estate Settlement Costs	Jack	Jill
Fixed settlement costs	25,000	25,000
Annual inc/-dec rate in settlement costs	0.0%	0.0%
Costs as a % of gross estate	2.0%	2.0%
State Death Taxes	1st Death	2nd Death
State death tax method	MD	MD
Percentage of taxable estate	NA	NA
State QTIP election made	Yes	NA
State Death Tax Exclusion		
Current exclusion from taxable estate	Maryland	Maryland
Current exclusion growth rate	NA	NA
New exclusion from taxable estate	Maryland	Maryland
New exclusion growth rate	NA	NA
Year of change	NA	NA
Residuary Specific Bequests	Jack	Jill
Charitable Bequests		
Fixed dollar bequest	500,000	0
Annual inc/-dec rate in fixed dollar bequest	0.0%	NA
Percentage of residue	0.0%	0.0%
Testamentary GST Planning	Jack	Jill
First Death		
Allocate exemption to bypass trust	Yes	Yes
Allocate exemption to reverse QTIP	Yes	Yes
Second Death		
Allocate exemption	Yes	Yes



Asset Type, Ownership, Legatee & Values Assumptions

Jack & Jill Flash

Asset Description	Asset Type	Asset Owner	Estate Legatee	Current Value	Tax Basis	Estate Discount	Value to FLP	Tax Basis to FLP	Surplus Share Period 1	Surplus Share Period 2	Surplus Share Change
Cash Management Fund	Cash	JTWROS	Surviving spouse	100,000	100,000	NA	0	0	0.0%	0.0%	
Account #1	Investments	Client	Estate	1,670,395	1,231,500	0.0%	0	0	45.0%	0.0%	2060
Account #2	Investments	Spouse	Estate	430,000	429,900	0.0%	0	0	45.0%	50.0%	2060
Account #3	Investments	JTWROS	Surviving spouse	325,000	290,000	0.0%	0	0	10.0%	50.0%	2060
Jack's IRA	Qualified plan	Client	Surviving spouse	2,000,000	0	0.0%	0	0	0.0%	0.0%	NA
Jill's IRA	Qualified plan	Spouse	Surviving spouse	50,000	0	0.0%	0	0	0.0%	0.0%	NA
Jack's DC Plan	Qualified plan	Client	Surviving spouse	750,000	0	0.0%	0	0	0.0%	0.0%	NA
Jill's 401(k) Plan	Qualified plan	Spouse	Surviving spouse	200,000	0	0.0%	0	0	0.0%	0.0%	NA
Jill's Pension Plan	Qualified plan	Spouse	Surviving spouse	125,000	0	0.0%	0	0	0.0%	0.0%	NA
Jack's FPDA	Nonqual annuity	Client	Surviving spouse	55,000	45,000	0.0%	0	0	0.0%	0.0%	NA
Jill's FPDA	Nonqual annuity	Spouse	Surviving spouse	55,000	45,000	0.0%	0	0	0.0%	0.0%	NA
Jill's SERP	Deferred comp	Spouse	Surviving spouse	187,000	0	0.0%	0	0	0.0%	0.0%	NA
Jill's Rabbi Trust	Deferred comp	Spouse	Surviving spouse	325,000	0	0.0%	0	0	0.0%	0.0%	NA
ShopRight, Inc.	S corp	Client	Estate	10,000,000	3,000,000	35.0%	0	0	0.0%	0.0%	NA
ShopRight HQ	Real estate	Client rev trust	Estate	1,000,000	450,000	0.0%	1,000,000	450,000	0.0%	0.0%	NA
MNS Enterprises	LLC	Spouse	Estate	25,000	80,000	0.0%	0	0	0.0%	0.0%	NA
341 Lexite Court	Real estate	TIC	Estate	200,000	145,000	0.0%	0	0	0.0%	0.0%	NA
856 Reed Way	Real estate	TIC	Estate	325,000	175,000	0.0%	0	0	0.0%	0.0%	NA
Artwork	Other	JTWROS	Surviving spouse	80,000	60,000	0.0%	0	0	0.0%	0.0%	NA
Trading Cards	Other	Client	Estate	50,000	45,000	0.0%	0	0	0.0%	0.0%	NA
25 Breezy Way	Residence	JTWROS	Surviving spouse	850,000	700,000	0.0%	0	0	0.0%	0.0%	NA
423 Sun Circle	Residence	JTWROS	Surviving spouse	325,000	275,000	0.0%	0	0	0.0%	0.0%	NA
1615 Grove Lane	Residence	Spouse rev trust	Estate	265,000	265,000	0.0%	0	0	0.0%	0.0%	NA
Sedan	Personal property	JTWROS	Surviving spouse	30,000	50,000	0.0%	0	0	0.0%	0.0%	NA
Roadster	Personal property	Client	Estate	35,000	60,000	0.0%	0	0	0.0%	0.0%	NA
SUV	Personal property	JTWROS	Surviving spouse	25,000	50,000	0.0%	0	0	0.0%	0.0%	NA
Jewelry	Other	Spouse	Estate	35,000	30,000	0.0%	0	0	0.0%	0.0%	NA
Furnishings	Personal property	JTWROS	Surviving spouse	150,000	200,000	0.0%	0	0	0.0%	0.0%	NA
Jill's Catchup Contributions Roth Account	Roth account	Spouse	Surviving spouse	0	0	0.0%	0	0	0.0%	0.0%	NA
Totals				19,667,395	7,726,400		1,000,000	450,000	100.0%	100.0%	
Existing FLP plus new transfers				-1,000,000	-450,000		0	0			
Adjusted totals				18,667,395	7,276,400		1,000,000	450,000	100.0%	100.0%	



Asset Investment Return Assumptions

Jack & Jill Flash

Asset Description	Income Rate	Income Reinvest %	Fed Taxable Income %	Qualified Dividend %	Growth Rate	Taxable Gains %	Taxpayer	Medicare Surtax %	State Taxable Income %
Cash Management Fund	2.0%	100.0%	100.0%	0.0%	0.0%	NA	Senior generation	100.0%	100.0%
Account #1	4.6%	100.0%	100.0%	43.5%	4.1%	25.0%	Senior generation	100.0%	100.0%
Account #2	4.6%	100.0%	100.0%	43.5%	4.1%	25.0%	Senior generation	100.0%	100.0%
Account #3	4.6%	0.0%	100.0%	43.5%	4.1%	25.0%	Senior generation	100.0%	100.0%
Jack's IRA	4.6%	100.0%	0.0%	NA	4.1%	0.0%	Senior generation	NA	0.0%
Jill's IRA	4.6%	100.0%	0.0%	NA	4.1%	0.0%	Senior generation	NA	0.0%
Jack's DC Plan	4.6%	100.0%	0.0%	NA	4.1%	0.0%	Senior generation	NA	0.0%
Jill's 401(k) Plan	4.6%	100.0%	0.0%	NA	4.1%	0.0%	Senior generation	NA	0.0%
Jill's Pension Plan	5.3%	100.0%	0.0%	NA	0.5%	0.0%	Senior generation	NA	0.0%
Jack's FPDA	2.8%	100.0%	0.0%	NA	9.7%	0.0%	Senior generation	NA	0.0%
Jill's FPDA	2.8%	100.0%	0.0%	NA	9.7%	0.0%	Senior generation	NA	0.0%
Jill's SERP	5.3%	100.0%	0.0%	NA	0.5%	0.0%	Senior generation	NA	0.0%
Jill's Rabbi Trust	5.3%	100.0%	0.0%	NA	0.5%	0.0%	Senior generation	NA	0.0%
ShopRight, Inc.	5.0%	0.0%	100.0%	0.0%	7.0%	0.0%	Senior generation	100.0%	100.0%
ShopRight HQ	5.0%	0.0%	65.0%	0.0%	4.0%	0.0%	Senior generation	100.0%	100.0%
MNS Enterprises	0.0%	NA	NA	NA	0.0%	NA	Senior generation	100.0%	100.0%
341 Lexite Court	5.0%	0.0%	80.0%	0.0%	4.0%	0.0%	Senior generation	100.0%	100.0%
856 Reed Way	5.0%	0.0%	80.0%	0.0%	4.0%	0.0%	Senior generation	100.0%	100.0%
Artwork	0.0%	NA	NA	NA	3.0%	0.0%	Senior generation	100.0%	100.0%
Trading Cards	0.0%	NA	NA	NA	3.0%	0.0%	Senior generation	100.0%	100.0%
25 Breezy Way	0.0%	NA	NA	NA	3.0%	0.0%	Senior generation	100.0%	100.0%
423 Sun Circle	0.0%	NA	NA	NA	3.0%	0.0%	Senior generation	100.0%	100.0%
1615 Grove Lane	0.0%	NA	NA	NA	3.0%	0.0%	Senior generation	100.0%	100.0%
Sedan	0.0%	NA	NA	NA	0.0%	NA	Senior generation	100.0%	100.0%
Roadster	0.0%	NA	NA	NA	0.0%	NA	Senior generation	100.0%	100.0%
SUV	0.0%	NA	NA	NA	0.0%	NA	Senior generation	100.0%	100.0%
Jewelry	0.0%	NA	NA	NA	3.0%	0.0%	Senior generation	100.0%	100.0%
Furnishings	0.0%	NA	NA	NA	3.0%	0.0%	Senior generation	100.0%	100.0%
Jill's Catchup Contributions Roth Account	4.6%	100.0%	0.0%	NA	4.1%	0.0%	NA	NA	NA



Qualified Business Income Deduction Assumptions

Jack & Jill Flash

Asset Description	Eligible For QBID	Qualified Business Income %	Specified Service Business	Allocable Wages	Annual Inc/Dec in Wages	Unadjusted Basis in Qualified Prop
Account #1	No	NA	NA	NA	NA	0
Account #2	No	NA	NA	NA	NA	0
Account #3	No	NA	NA	NA	NA	0
Jack's IRA	No	NA	NA	NA	NA	0
Jill's IRA	No	NA	NA	NA	NA	0
Jack's DC Plan	No	NA	NA	NA	NA	0
Jill's 401(k) Plan	No	NA	NA	NA	NA	0
Jill's Pension Plan	No	NA	NA	NA	NA	0
Jack's FPDA	No	NA	NA	NA	NA	0
Jill's FPDA	No	NA	NA	NA	NA	0
Jill's SERP	No	NA	NA	NA	NA	0
Jill's Rabbi Trust	No	NA	NA	NA	NA	0
ShopRight, Inc.	Yes	100.0%	No	275,000	2.0%	0
ShopRight HQ	Yes	100.0%	No	175,000	2.0%	300,000
MNS Enterprises	Yes	100.0%	No	0	NA	0
341 Lexite Court	Yes	100.0%	No	0	NA	50,000
856 Reed Way	Yes	100.0%	No	0	NA	65,000
Artwork	No	NA	NA	NA	NA	0
Trading Cards	No	NA	NA	NA	NA	0
25 Breezy Way	No	NA	NA	NA	NA	0
423 Sun Circle	No	NA	NA	NA	NA	0
1615 Grove Lane	No	NA	NA	NA	NA	0
Sedan	No	NA	NA	NA	NA	0
Roadster	No	NA	NA	NA	NA	0
SUV	No	NA	NA	NA	NA	0
Jewelry	No	NA	NA	NA	NA	0
Furnishings	No	NA	NA	NA	NA	0



Employer Stock Assumptions

Jack & Jill Flash

Existing Taxable Employer Stock	Jack	Jill
Current share price	NA	25.00
Fair market value	NA	40,000
Tax basis	NA	27,500
Owner	NA	Spouse
Estate legatee	NA	Estate
Value transferred to family limited partnership	NA	0
Basis transferred to family limited partnership	NA	0

Annual Dispositions	Jack	Jill
Percentage of FMV disposed of or...	NA	20.0%
Disposition amount in current dollars	NA	0
Is the percentage or amount distributed the total distribution or an annual figure	NA	Annual
Annual inc/-dec rate of dispositions	NA	0.0%
Disposition as a percentage of EIPD	NA	0.0%
First year of dispositions	2031	2031
Last year of dispositions	2062	2062

One-Time Disposition	Jack	Jill
Percentage of FMV disposed of or...	0.0%	100.0%
Disposition amount in current dollars	0	0
Year of disposition	NA	2031

Investment Rates	Jack	Jill
Dividends per share	NA	0.10
Dividend growth rate	NA	3.0%
Growth rate	NA	6.0%



Sources of Income Assumptions

Jack & Jill Flash

Income Description	Income Category	Annual Income	Income Growth	Start Year	End Year	Ordinary Income %	Capital Gains %	FICA Status	Medicare Surtax %	State Taxable %	Income Type
Jack's Salary	Salary	200,000	5.0%	2023	2030	100.0%	0.0%	Client wages	0.0%	100.0%	Cash
Jill's Salary	Salary	150,000	10.0%	2023	2030	100.0%	0.0%	Spouse wages	0.0%	100.0%	Cash
Jill's Bonus	Bonus	15,000	10.0%	2023	2030	100.0%	0.0%	Spouse wages	0.0%	100.0%	Cash
Jack's Director Fees	Director fees	25,000	3.0%	2023	2030	100.0%	0.0%	Client SE inc	0.0%	100.0%	Cash

Social Security	FRA	FRA Date	Start Date	Own History	Annual PIA	Benefits	Growth Rate	Fed Taxable %	State Taxable %
Jack	67.00	Jan-2032	Jan-2032	Yes	43,500	43,500	2.0%	85.0%	0.0%
Jill	67.00	Jan-2035	Jan-2035	Yes	35,000	35,000	2.0%	85.0%	0.0%



Expense Assumptions

Jack & Jill Flash

Expense Description	Expense Category	Annual Expense	Expense Growth	Start Year	End Year	Federal Deduction %	State Deduction %	Expense Type
Household	Living expense	100,000	3.0%	2023	2062	0.0%	0.0%	Cash
Food & Clothing	Living expense	50,000	3.0%	2023	2062	0.0%	0.0%	Cash
Travel & Entertainment 1	Living expense	25,000	3.0%	2023	2062	0.0%	0.0%	Cash
Travel & Entertainment 2	Living expense	15,000	3.0%	2023	2062	0.0%	0.0%	Cash
Medical Expenses	Medical expense	5,000	3.0%	2023	2062	0.0%	0.0%	Cash
Real Estate Taxes	Real estate tax	20,000	3.0%	2023	2062	100.0%	0.0%	Cash
Auto Taxes	Personal prop tax	1,500	3.0%	2023	2062	100.0%	0.0%	Cash
Various Charities	Charitable gifts	20,000	3.0%	2023	2062	100.0%	0.0%	Cash
Tax Consulting & Prep	Misc 2% AGI	5,000	3.0%	2023	2062	0.0%	0.0%	Cash
LTC Insurance Premiums	LTC premiums	5,000	0.0%	2023	2062	0.0%	0.0%	Cash
Disability Premiums	DI premiums	2,000	3.0%	2023	2030	0.0%	0.0%	Cash



Education Costs & Funding Assumptions

Jack & Jill Flash

Education Costs

Description	Age	Annual Expense	Expense Growth	Start Year	End Year	1st Nonlinear Change %	Change Year	2nd Nonlinear Change %	Change Year
Jeff's 529 Plan	12.0	15,000	6.0%	2029	2034	NA	NA	NA	NA
Jenny's 529 Plan	13.0	10,000	6.0%	2028	2031	NA	NA	NA	NA
Billy's K-12 & Colle	10.0	8,000	6.0%	2023	2035	100.0%	2031	NA	NA
Joe's Grad School	25.0	20,000	6.0%	2020	2025	-50.0%	2027	NA	NA

Education Funding

Description	Existing Fund Value	Tax Basis	Lump-Sum Contribution	Indexing Rate	Contribution Year	Outside Source %	Annual Contribution	Contribution Growth	Start Year	End Year	Outside Source %
Jeff's 529 Plan	0	NA	30,000	3.0%	2023	0.0%	NA	NA	NA	NA	NA
Jenny's 529 Plan	6,000	4,000	NA	NA	NA	NA	2,000	3.0%	2023	2031	0.0%
Billy's K-12 & Colle	25,000	18,000	NA	NA	NA	NA	2,500	3.0%	2023	2035	50.0%
Joe's Grad School	10,000	7,500	15,000	3.0%	2023	0.0%	10,000	3.0%	2024	2025	0.0%

Investment & Tax Rates & Fund Distributions

Description	Funding Vehicle	Income Rate	Taxable Income %	Qualified Dividend %	Growth Rate	Ordinary Tax Rate	Cap Gains Tax Rate	State Tax Rate	Distrib'n Start Year	Distrib'n End Year	Distribution Tax Rate
Jeff's 529 Plan	529 plan	2.0%	NA	NA	6.0%	NA	0.0%	0.0%	2029	2034	Per plan
Jenny's 529 Plan	529 plan	2.0%	NA	NA	6.0%	NA	0.0%	0.0%	2028	2031	Per plan
Billy's K-12 & Colle	UTMA/UGMA	2.0%	100.0%	100.0%	6.0%	12.0%	5.0%	5.0%	2031	2035	Per plan
Joe's Grad School	Nonspecific fund	2.0%	NA	NA	6.0%	NA	0.0%	0.0%	2020	2025	Per plan



Life Insurance Assumptions

Jack & Jill Flash

Life Insurance Policy Description	Face Amount	Face Amount Growth	Insured	Beneficiary	First Coverage Year	Adjustment In Coverage	Adjustment Year	Insurance Premiums	Premium Growth	Premium Duration	Premium DB Allocation
Mary's Group Term	50,000	0.0%	Spouse	Surviving spouse	2023	-100.0%	2031	0	NA	NA	NA
Level Premium Term	250,000	0.0%	Client	Surviving spouse	2023	-100.0%	2031	2,500	0.0%	2030	0.0%
Yearly Renewable Term	500,000	0.0%	Client	Surviving spouse	2023	-100.0%	2031	5,000	5.0%	2030	0.0%
Whole Life-Term Blend	2,000,000	0.0%	2nd to die	IDGT 1	2023	0.0%	2031	25,000	0.0%	2037	0.0%
VUL	3,000,000	0.0%	2nd to die	2nd to die ILIT	2023	0.0%	2031	50,000	0.0%	2032	0.0%

Life Insurance Policy Distributions	Cash Value	Tax Basis	Policy Type	Growth Rate	Premium CV Allocation	Distribution As % FMV	Distribution Amount	Is % or Amount Annual or Total	Distribution Growth	Distrib'n Start Year	Distrib'n End Year
Mary's Group Term	0	0	Type B	3.0%	NA	0.0%	0	NA	NA	NA	NA
Level Premium Term	0	0	Type B	3.0%	0.0%	0.0%	0	NA	NA	NA	NA
Yearly Renewable Term	0	0	Type B	3.0%	0.0%	0.0%	0	NA	NA	NA	NA
Whole Life-Term Blend	0	0	Type B	3.0%	50.0%	0.0%	0	NA	NA	NA	NA
VUL	0	0	Type B	7.0%	80.0%	0.0%	0	NA	NA	NA	NA

Life Insurance Policy Loans	Loan As % Cash Value	Loan Amount	Annual Inc/-Dec In Loans	Loan Start Year	Loan End Year	Loan Interest Rate
Mary's Group Term	NA	NA	NA	NA	NA	NA
Level Premium Term	NA	NA	NA	NA	NA	NA
Yearly Renewable Term	NA	NA	NA	NA	NA	NA
Whole Life-Term Blend	NA	NA	NA	NA	NA	NA
VUL	NA	NA	NA	NA	NA	NA



Family Entity Assumptions

Jack & Jill Flash

Family Limited Partnership

Fair market value	1,000,000
Tax basis	450,000

FLP Structure

	Jack	Jill
General interests	1.0%	0.0%
Limited interests	0.0%	99.0%
Total ownership	1.0%	99.0%

Estate Legatee

	Jack	Jill
General interests	Surviving spouse	Select
Limited interests	Select	Estate

Estate Tax Valuation Discounts

	Jack	Jill
General interests	0.0%	0.0%
Limited interests	35.0%	35.0%

One-Time FLP Distribution

Percentage of FMV distributed or...	0.0%
Distribution amount in current dollars	0
Year of distribution	NA

Investment Rates

	Income	Growth
Cash flows	3.0%	9.0%
Percentage reinvested	100.0%	NA
Percentage subject to federal tax	100.0%	0.0%
Qualified dividend percentage	0.0%	NA
State taxable income percentage	100.0%	0.0%



Testamentary Trust + Noncharitable & Main Charitable Fund Assumptions

Jack & Jill Flash

Annual Distributions	Bypass Trust	Marital Trust
Percentage of FMV distributed or...	0.0%	0.0%
Distribution amount in current dollars	0	0
Is the percentage or amount distributed the total distribution or an annual figure	NA	NA
Annual inc/-dec rate of distributions	NA	NA
Distribution as a percentage of EIPD	0.0%	0.0%
First year of distributions	NA	NA
Last year of distributions	NA	NA

One-Time Distribution	Bypass Trust	Marital Trust
Percentage of FMV distributed or...	0.0%	0.0%
Distribution amount in current dollars	0	0
Year of distribution	NA	NA

Investment Rates	Bypass Trust	Marital Trust
Income		
Cash flows	2.9%	2.9%
Percentage reinvested	0.0%	0.0%
Percentage taxable	100.0%	100.0%
Qualified dividend percentage	69.8%	69.8%
Growth		
Cash flows	9.9%	9.9%
Percentage taxable	100.0%	100.0%

Tax Rates	Bypass Trust	Marital Trust
Grantor trust	No	No
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	Bypass Trust	Marital Trust
Estate tax valuation discount	NA	16.5%
Percentage of trust available for charitable bequests	NA	100.0%
Percentage of trust bequeathed to charity at Jill's death	0.0%	NA

Investment Rates	Heirs' Fund #1	Heirs' Fund #2	Main Charity
Income			
Income rate	2.0%	2.9%	2.0%
Taxable income percentage	100.0%	100.0%	NA
Qualified dividend percentage	100.0%	69.8%	NA
Growth			
Cash flows	6.0%	9.9%	6.0%
Percentage taxable	100.0%	100.0%	NA



Outright Gift Assumptions

Jack & Jill Flash

New Gifts	Annual 1	Annual 2
Transferor	Jack	Jack
Undiscounted value of transfer	Annual exclusion	10,000
Primary source gift tax valuation discount	0.0%	0.0%
Secondary source gift tax valuation discount	NA	NA
Number of donees	1	1
Gift-splitting election	Yes	Yes
Recipient is a GST-exempt trust	Yes	Yes
Allocate GST exemption	0.0%	0.0%
First year of gifts	2024	2023
Last year of gifts	2062	2023

Investment Rates	Annual 1	Annual 2
Income		
Cash flows	2.9%	5.0%
Percentage taxable	100.0%	65.0%
Qualified dividend percentage	69.8%	0.0%
Growth		
Cash flows	9.9%	4.0%
Percentage taxable	100.0%	0.0%

Tax Rates	Annual 1	Annual 2
Grantor trust	Yes	Yes
Federal income tax rate	NA	NA
Federal capital gains tax rate	NA	NA
State tax rate	NA	NA

SLAT Distributions	Annual 1	Annual 2
Percentage of income distributed annually	NA	NA

Other	Annual 1	Annual 2
If GST inclusion ratio exceeds 0, transfer tax to apply at the death of the second generation	NA	NA



Irrevocable Life Insurance Trust Assumptions

Jack & Jill Flash

Existing Trust	2nd-to-Die ILIT
Fair market value	NA
Tax basis	NA
First year of trust	NA
Premium Financing	2nd-to-Die ILIT
Financing source	Gifts & debt
Interest rate on debt	6.0%
Gifts to Fund Premiums	2nd-to-Die ILIT
First-year gift	50,000
Annual gift growth rate	0.0%
Number of donees	NA
Transferor	Jack
Gift-splitting election	Yes
Allocate GST exemption	No
Gift tax valuation discount	0.0%
First year of gifts	2023
Last year of gifts	2033
Investment Rates	2nd-to-Die ILIT
Income	
Cash flows	2.9%
Percentage taxable	100.0%
Growth	
Cash flows	9.9%
Percentage taxable	100.0%
Tax Rates	2nd-to-Die ILIT
Grantor trust	No
Federal income tax rate	37.0%
Federal capital gains tax rate	20.0%
State tax rate	5.0%
Other	2nd-to-Die ILIT
Percentage of after-tax returns distributed annually	NA
Distribution as a percentage of EIPD	NA
If GST inclusion ratio exceeds 0, transfer tax to apply at the death of the second generation	NA



Sale to Grantor Trust Assumptions*Jack & Jill Flash*

Existing Trust	IDGT 1	IDGT 2
Undiscounted value	NA	NA
Tax basis	NA	NA
First year of trust	NA	NA
Property Sold	IDGT 1	IDGT 2
Undiscounted value of property sold	900,000	3,000,000
Gift tax valuation discount	35.0%	35.0%
Year of sale	2023	2023
Transferor-seller	Jack	Jack
Property Gifted	IDGT 1	IDGT 2
Gift-splitting election	Yes	Yes
Allocate GST exemption	Yes	Yes
Gift tax valuation discount	35.0%	35.0%
Taxable gift	65,000	216,667
Note Receivable	IDGT 1	IDGT 2
Face amount of note as a percentage of total transfer	90.0%	90.0%
Note term	9	9
Note amortization	Balloon	Balloon
Interest rate	3.70%	3.70%
Downpayment	0	0
Investment Rates	IDGT 1	IDGT 2
Income rate	5.0%	5.0%
Taxable income percentage	100.0%	100.0%
Qualified dividend percentage	0.0%	0.0%
Growth rate	7.0%	7.0%
Taxable gains percentage	0.0%	0.0%
Tax Rates	IDGT 1	IDGT 2
Permanent grantor trust status	No	No
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	IDGT 1	IDGT 2
If GST inclusion ratio exceeds 0, transfer tax to apply at the death of the second generation	Estate tax	Estate tax



GRAT Assumptions

Jack & Jill Flash

Property transferred	
Undiscounted value of transfer	2,500,000
Gift tax valuation discount	35.0%
Gift tax valuation discount - sequential GRATs	35.0%
Year of transfer	2023
Transferor	Jack
Taxable gift	18
Taxable gift - 2nd sequential GRAT	1
Taxable gift - 3rd sequential GRAT	1
Taxable gift - 4th sequential GRAT	1
Taxable gift - 5th sequential GRAT	2
Planning Structure	
Trust term	10
Trust term - additional cascading GRATs	10
Type of trust	Fixed term
Initial annuity rate	5.22190%
Initial annuity rate - 2nd sequential GRAT	5.22190%
Initial annuity rate - 3rd sequential GRAT	5.22190%
Initial annuity rate - 4th sequential GRAT	5.22190%
Initial annuity rate - 5th sequential GRAT	5.22190%
Annual increase in annuity rate	20.0%
Payment frequency	Annual
Valuation date	NA
Months valuation date precedes payout	NA
Contingent reversion	NA
Section 7520 rate	4.6%
Section 7520 rate - additional cascading GRATs	4.6%
Investment Rates	
Income	
Cash flows	5.0%
Percentage taxable	100.0%
Qualified dividend percentage	0.0%
Growth	
Cash flows	7.0%
Percentage taxable	0.0%
Tax Rates	
Permanent grantor trust status	No
Federal income tax rate	37.0%
Federal capital gains tax rate	20.0%
State tax rate	5.0%



Testamentary Charitable Lead Annuity Trust Assumptions

Jack & Jill Flash

Property Transferred

Value of estate residue bequeathed	12,140,340
Estate of transferor	Jill's
Year of transfer	2062
Lead interest factor	100.000%
Remainder interest factor	0.000%
Estate tax charitable deduction	12,140,340

Charitable Lead Trust Structure

Trust term	20
Payout rate	7.754%
Payment frequency	Annual
\$7520 rate	4.6%

Investment Rates

Income

Cash flows	2.9%
Percentage taxable	100.0%

Growth

Cash flows	9.9%
Percentage taxable	100.0%

Tax Rates

Federal income tax rate	37.0%
Federal capital gains tax rate	20.0%
State tax rate	5.0%

Other

Recipient of charitable lead trust income distributions	Separate charity
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Charitable Remainder Trust Assumptions

Jack & Jill Flash

Property Transferred	NIMCRUT
Undiscounted value of transfers	2,000,000
First year of transfers	2023
Transferor	Jack
Income interest factor	See schedule
Remainder interest factor	See schedule

Charitable Remainder Trust Structure	NIMCRUT
Type of trust	Life
Trust term	NA
Number of lives	Two lives
Life 1 actuarial age	58
Life 2 actuarial age	55
Payout rate	7.500%
Payment frequency	Annual
Valuation date	Start of year
Months valuation date precedes payout	12
§7520 rate	4.6%

Tax Treatment of Initial Realized Gain	NIMCRUT
Ordinary income	NA
Capital gain	NA

Income Tax Charitable Deduction	NIMCRUT
Deduction base	Fair market value
Percentage of base used in calculating deduction	100.0%
Income tax charitable deductions	317,310
Years needed to utilize deductions	1

Investment Rates	NIMCRUT
Taxable Income - Period 1	
Cash flows	0.0%
Qualified dividend percentage	NA
Taxable Income - Period 2	
Cash flows	2.9%
Qualified dividend percentage	69.8%
Tax-Exempt Income - Period 1	
Cash flows	0.0%
Tax-Exempt Income - Period 2	
Cash flows	0.0%
Growth - Period 1	
Cash flows	12.8%
Growth - Period 2	
Cash flows	12.8%
Year in which investment rates change	2031



Private Foundation Assumptions

Jack & Jill Flash

Property Transferred		
Periodic Transfers		
Percentage of property transferred		0.0%
Value of property transferred		250,000
Annual inc/-dec rate of transfers		0.0%
First year of transfers		2023
Last year of transfers		2026
One-Time Transfer		
Percentage of property transferred		0.0%
Value of property transferred		0
Year of transfer		2023
Income Tax Charitable Deduction		
Deduction base		Fair market value
Percentage of base used in calculating deduction		100.0%
Years needed to utilize deduction for each transfer		1
Charitable Entity		
Track these transfers as a separate charitable fund		Yes
Periodic Distributions to Main Charity		
Percentage of FMV distributed or...		5.0%
Distribution amount in current dollars		NA
Annual inc/-dec rate of distributions		0.0%
First year of distributions		2023
Last year of distributions		2082
Transfer of Total Balance to Main Charity		
Timing of ultimate transfer to main charitable fund		2082
Investment Rates		
	Income	Growth
Cash flows	2.0%	6.0%
Percentage taxable	100.0%	0.0%
Tax Rates		
Federal excise tax rate on net investment income		1.0%



Tax Rate Assumptions

Jack & Jill Flash

Year	Taxable Trusts					Heirs					
	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate	Combined Ordinary Income Tax Rate	Federal Capital Gains Tax Rate	Combined Capital Gains Tax Rate	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate	Combined Ordinary Income Tax Rate	Federal Capital Gains Tax Rate	Combined Capital Gains Tax Rate	Heirs' Estate Tax
2023	37.0%	3.2%	40.2%	20.0%	23.2%	37.0%	3.2%	40.2%	20.0%	23.2%	40.0%
2024	37.0%	3.2%	40.2%	20.0%	23.2%	37.0%	3.2%	40.2%	20.0%	23.2%	40.0%
2025	37.0%	3.2%	40.2%	20.0%	23.2%	37.0%	3.2%	40.2%	20.0%	23.2%	40.0%
2026	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2027	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2028	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2029	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2030	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2031	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2032	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2033	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2034	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2035	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2036	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2037	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2038	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2039	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2040	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2041	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2042	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2043	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2044	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2045	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2046	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2047	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2048	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2049	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2050	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2051	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2052	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2053	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2054	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2055	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2056	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2057	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2058	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2059	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2060	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2061	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2062	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2063	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2064	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2065	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2066	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2067	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2068	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%



Tax Rate Assumptions

Jack & Jill Flash

Year	Taxable Trusts					Heirs					
	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate	Combined Ordinary Income Tax Rate	Federal Capital Gains Tax Rate	Combined Capital Gains Tax Rate	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate	Combined Ordinary Income Tax Rate	Federal Capital Gains Tax Rate	Combined Capital Gains Tax Rate	Heirs' Estate Tax
2069	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2070	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2071	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2072	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2073	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2074	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2075	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2076	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2077	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2078	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2079	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2080	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2081	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%
2082	39.6%	3.0%	42.6%	20.0%	23.0%	39.6%	3.0%	42.6%	20.0%	23.0%	40.0%

