



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
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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
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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

Annual Cash Flows & Projected Net Worth Summary - Inflation-Adjusted Dollars

Jack & Jill Flash

Inflation Rate 3.0%

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	769,662	723,024	258,851	-212,212	0	8,942,195	7,515,459	1,677,379	1,086,439	17,048,594	4,822,677	21,871,271
2024	728,356	715,219	301,800	-288,664	0	9,002,160	7,663,108	1,674,834	1,031,162	17,308,940	5,491,263	22,800,203
2025	767,115	708,197	324,666	-265,748	0	9,091,846	7,826,061	1,672,363	976,807	17,613,463	6,206,861	23,820,324
2026	803,798	678,059	376,226	-250,487	0	9,211,310	8,005,164	1,669,964	923,326	17,963,112	6,971,307	24,934,419
2027	1,010,152	668,186	499,618	-157,652	0	9,674,195	8,204,112	1,667,635	870,674	18,675,268	7,790,513	26,465,781
2028	1,072,686	661,280	527,269	-115,863	0	10,210,219	8,427,390	1,665,374	818,805	19,484,177	8,488,004	27,972,181
2029	1,152,663	651,811	561,256	-60,404	0	10,828,044	8,669,959	1,663,178	767,675	20,393,506	9,204,485	29,597,991
2030	1,232,573	1,088,118	594,351	-449,896	0	11,072,576	8,933,005	1,661,047	278,706	21,387,921	9,934,504	31,322,425
2031	3,987,554	369,721	571,921	3,045,912	252,341	14,029,118	7,274,946	808,978	0	22,113,041	10,674,778	32,787,819
2032	1,255,441	1,072,296	425,718	-242,573	0	14,071,704	7,639,493	1,573,385	0	23,284,582	11,147,935	34,432,517
2033	935,526	326,606	354,164	254,756	0	14,638,854	8,027,050	1,571,435	0	24,237,339	11,911,436	36,148,775
2034	951,885	296,357	363,370	292,157	0	15,267,616	8,439,298	1,569,541	0	25,276,454	12,689,349	37,965,803
2035	997,478	291,081	386,080	320,318	0	15,950,206	8,878,049	1,567,702	0	26,395,957	13,525,101	39,921,058
2036	1,010,162	269,505	399,027	341,630	0	16,681,181	9,345,263	1,565,917	0	27,592,361	14,424,865	42,017,226
2037	1,018,890	269,768	412,326	336,795	0	17,435,781	9,843,056	1,564,184	0	28,843,022	15,399,418	44,242,439
2038	1,046,711	269,987	430,186	346,538	0	18,229,711	10,373,716	1,562,502	0	30,165,929	16,448,112	46,614,041
2039	1,075,783	270,162	448,888	356,732	0	19,064,799	10,939,714	1,560,868	0	31,565,382	17,567,046	49,132,428
2040	1,418,404	270,297	601,599	546,508	0	19,809,831	11,543,724	1,559,282	0	32,912,838	18,760,876	51,673,713
2041	1,381,184	269,253	592,773	519,157	0	20,623,094	12,188,637	1,557,742	0	34,369,473	20,033,329	54,402,802
2042	1,439,311	269,348	625,469	544,494	0	21,463,614	12,877,577	1,556,248	0	35,897,439	21,390,922	57,288,361
2043	1,551,667	269,407	681,737	600,523	0	22,309,913	13,613,928	1,554,796	0	37,478,638	22,839,321	60,317,958
2044	1,621,212	269,433	720,367	631,412	0	23,180,556	14,401,349	1,553,387	0	39,135,292	24,384,574	63,519,866
2045	1,694,036	269,428	761,125	663,483	0	24,075,381	15,243,803	1,552,019	0	40,871,203	26,033,139	66,904,342
2046	1,768,559	269,393	803,353	695,813	0	24,994,893	16,145,575	1,550,691	0	42,691,159	27,791,911	70,483,070
2047	1,848,959	269,331	848,889	730,739	0	25,937,818	17,111,310	1,549,401	0	44,598,529	29,668,249	74,266,778
2048	1,930,692	269,243	895,863	765,586	0	26,904,681	18,146,034	1,548,149	0	46,598,864	31,670,012	78,268,876
2049	2,018,705	269,131	946,458	803,116	0	27,893,887	19,255,191	1,546,934	0	48,696,013	33,805,586	82,501,599
2050	2,108,143	268,995	998,679	840,469	0	28,905,774	20,444,681	1,545,754	0	50,896,209	36,083,925	86,980,135
2051	2,201,106	268,838	1,053,504	878,764	0	29,939,737	21,720,893	1,544,608	0	53,205,238	38,514,588	91,719,826
2052	2,298,516	269,485	1,111,417	917,614	0	30,993,853	23,090,752	1,543,496	0	55,628,101	41,108,677	96,736,778
2053	2,395,218	269,265	1,170,313	955,640	0	32,069,902	24,561,760	1,542,416	0	58,174,078	43,876,212	102,050,290
2054	2,500,130	269,028	1,234,098	997,004	0	33,165,032	26,142,053	1,541,367	0	60,848,451	46,828,820	107,677,272
2055	2,603,999	268,775	1,298,935	1,036,289	0	34,280,091	27,840,445	1,540,349	0	63,660,886	49,978,915	113,639,801
2056	2,710,616	269,240	1,366,558	1,074,817	0	35,413,542	29,666,498	1,539,361	0	66,619,400	53,340,545	119,959,945
2057	2,821,206	268,938	1,437,621	1,114,646	0	36,564,620	31,630,574	1,538,401	0	69,733,595	56,927,077	126,660,672
2058	2,934,201	268,624	1,511,590	1,153,987	0	37,732,333	33,743,915	1,537,470	0	73,013,718	60,753,611	133,767,329
2059	3,042,534	268,969	1,585,601	1,187,964	0	38,917,860	36,018,710	1,536,565	0	76,473,135	64,836,995	141,310,130
2060	2,498,995	252,353	1,263,674	982,967	0	25,067,248	24,619,116	1,524,304	0	51,210,669	97,529,577	148,740,246
2061	2,609,360	252,464	1,305,794	1,051,103	0	26,015,447	26,730,820	1,523,783	0	54,270,050	103,323,301	157,593,351
2062	2,716,288	252,246	1,378,689	1,085,353	0	26,981,601	29,026,755	1,523,277	115,730	57,415,903	111,664,072	169,079,976

Financial Assets & Cash Flow Summary

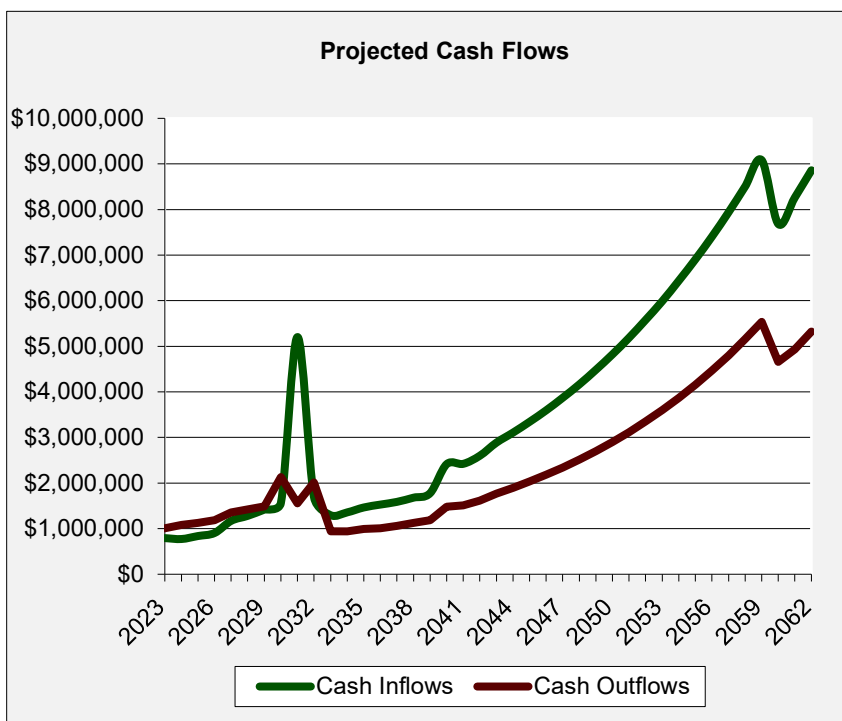
Jack & Jill Flash

Cash Flow Sufficiency & Financial Asset Depletion

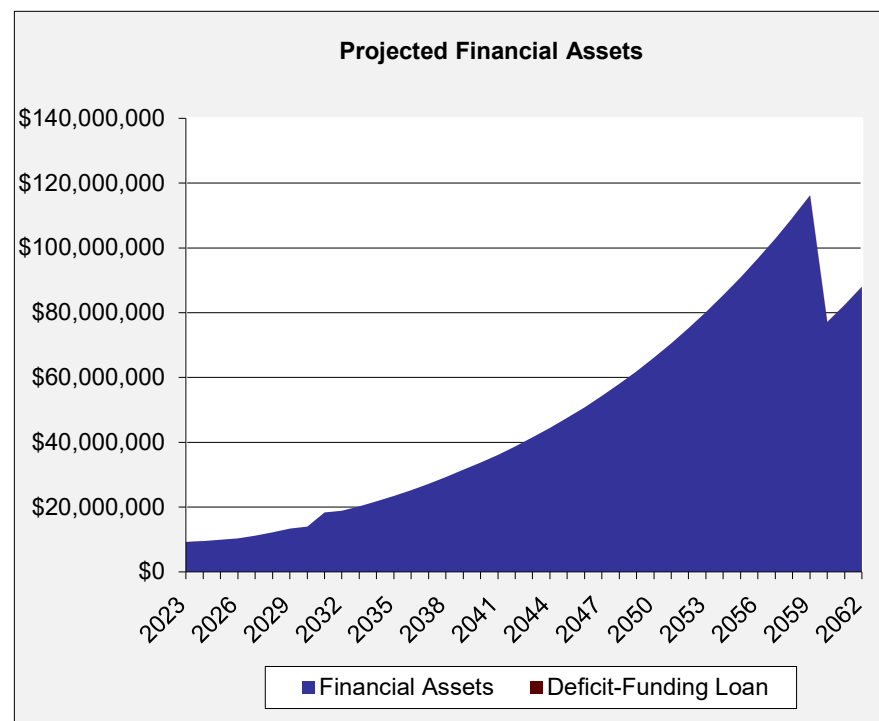
Cash flow needs are met in all years between 2023 and 2062	Yes
First year when financial assets are depleted	NA
Jack's attained age at year end when financial assets are depleted	NA
Aggregate ending financial asset balances	88,015,002
Outstanding balance of deficit-funding loan in 2062	0

Projected Cash Flows Discounted @ 3.0%

Present value of projected cash inflows between 2023 and 2062	69,929,473
Present value of projected cash outflows between 2023 and 2062	46,900,686
Present value of cash flow surplus/-deficit	23,028,787



The chart above illustrates the projected cash flows through 2062.



The chart above illustrates financial asset trends through 2062.



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



Tax Bracket Management Illustration*Jack & Jill Flash*

Year	Federal Taxable Income			Tax Bracket Thresholds						Taxable Income Threshold of Next Highest Tax Bracket	Additional Taxable Income to Next Highest Tax Bracket
	Taxable Income Before Deficit Funding	Taxable Income Attributable to Deficit Funding	Total Taxable Income	Highest Bracket	2nd Highest Bracket	3rd Highest Bracket	4th Highest Bracket	5th Highest Bracket	6th Highest Bracket		
2023	798,040	14,091	812,131	693,750	462,500	364,200	190,750	89,450	22,000	NA	NA
2024	889,070	42,503	931,573	714,550	476,350	375,100	196,450	92,100	22,650	NA	NA
2025	975,607	45,676	1,021,283	735,950	490,650	386,350	202,350	94,850	23,300	NA	NA
2026	1,051,617	49,178	1,100,795	514,300	455,300	254,950	167,250	82,900	20,350	NA	NA
2027	1,406,766	34,790	1,441,556	529,750	468,950	262,600	172,300	85,400	20,950	NA	NA
2028	1,527,174	28,377	1,555,551	545,650	483,050	270,500	177,450	87,950	21,600	NA	NA
2029	1,673,249	16,253	1,689,502	562,000	497,550	278,600	182,800	90,600	22,250	NA	NA
2030	1,825,020	131,893	1,956,913	578,900	512,450	286,950	188,250	93,300	22,900	NA	NA
2031	2,091,062	0	2,091,062	596,250	527,850	295,600	193,900	96,100	23,600	NA	NA
2032	1,531,012	59,953	1,590,965	614,150	543,650	304,450	199,750	99,000	24,300	NA	NA
2033	1,371,927	0	1,371,927	632,550	560,000	313,600	205,750	102,000	25,050	NA	NA
2034	1,457,050	0	1,457,050	651,550	576,800	323,000	211,900	105,050	25,800	NA	NA
2035	1,586,534	0	1,586,534	671,100	594,100	332,700	218,250	108,200	26,550	NA	NA
2036	1,685,329	0	1,685,329	691,200	611,900	342,650	224,800	111,450	27,350	NA	NA
2037	1,790,179	0	1,790,179	711,950	630,250	352,950	231,550	114,800	28,200	NA	NA
2038	1,915,927	0	1,915,927	733,300	649,200	363,550	238,500	118,200	29,050	NA	NA
2039	2,051,028	0	2,051,028	755,300	668,650	374,450	245,650	121,750	29,900	NA	NA
2040	2,701,265	0	2,701,265	777,950	688,700	385,650	253,050	125,450	30,800	NA	NA
2041	2,761,686	0	2,761,686	801,300	709,400	397,250	260,600	129,200	31,750	NA	NA
2042	2,988,481	0	2,988,481	825,350	730,650	409,150	268,450	133,050	32,700	NA	NA
2043	3,325,166	0	3,325,166	850,100	752,600	421,450	276,500	137,050	33,650	NA	NA
2044	3,605,397	0	3,605,397	875,600	775,150	434,050	284,800	141,150	34,650	NA	NA
2045	3,909,355	0	3,909,355	901,900	798,400	447,100	293,350	145,400	35,700	NA	NA
2046	4,235,750	0	4,235,750	928,950	822,350	460,500	302,150	149,750	36,800	NA	NA
2047	4,594,475	0	4,594,475	956,800	847,050	474,350	311,200	154,250	37,900	NA	NA
2048	4,978,738	0	4,978,738	985,500	872,450	488,550	320,550	158,900	39,000	NA	NA
2049	5,400,764	0	5,400,764	1,015,100	898,650	503,200	330,150	163,650	40,200	NA	NA
2050	5,852,944	0	5,852,944	1,045,550	925,600	518,300	340,050	168,550	41,400	NA	NA
2051	6,342,104	0	6,342,104	1,076,900	953,350	533,850	350,250	173,650	42,650	NA	NA
2052	6,873,120	0	6,873,120	1,109,200	981,950	549,900	360,750	178,850	43,900	NA	NA
2053	7,436,883	0	7,436,883	1,142,500	1,011,400	566,400	371,600	184,200	45,250	NA	NA
2054	8,057,438	0	8,057,438	1,176,750	1,041,750	583,350	382,750	189,750	46,600	NA	NA
2055	8,715,982	0	8,715,982	1,212,050	1,073,000	600,850	394,200	195,400	48,000	NA	NA
2056	9,424,933	0	9,424,933	1,248,450	1,105,200	618,900	406,050	201,300	49,450	NA	NA
2057	10,191,288	0	10,191,288	1,285,900	1,138,350	637,450	418,250	207,350	50,950	NA	NA
2058	11,015,118	0	11,015,118	1,324,450	1,172,500	656,600	430,800	213,550	52,450	NA	NA
2059	11,880,675	0	11,880,675	1,364,200	1,207,700	676,300	443,700	219,950	54,050	NA	NA
2060	9,926,510	0	9,926,510	1,249,000	1,243,900	572,100	274,300	113,250	27,800	NA	NA
2061	10,788,890	0	10,788,890	1,286,450	1,281,250	589,250	282,550	116,650	28,650	NA	NA
2062	11,702,444	0	11,702,444	1,325,050	1,319,700	606,950	291,000	120,150	29,500	NA	NA

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



Gross Estate Detail on Jack's Death

Jack & Jill Flash

Net Worth Includible in Jack's Gross Estate in 2059

Cash Management Fund	1,773,171
Account #1	44,044,812
Account #3	4,215,202
Jack's IRA	12,461,794
Jack's DC Plan	7,408,950
Jack's FPDA	64,315
ShopRight, Inc.	25,160,281
341 Lexite Court	426,809
856 Reed Way	693,565
Artwork	119,409
25 Breezy Way	1,143,964
423 Sun Circle	485,099
Sedan	15,000
Roadster	35,000
SUV	12,500
Furnishings	223,892
Family limited partnership - general interests	662,318
Net Worth Includible in Gross Estate	98,946,081



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%



Wealth Transfer Summary - Inflation-Adjusted Dollars

Jack & Jill Flash

Inflation Rate 3.0%

Value of Cumulative Transfers to Heirs	2062	2082
Fund 4 Children & testamentary trust remainder interests	21,321,260	167,480,386
Family Trust	7,140,993	0
Marital Trust	23,587,572	0
Annual Gift Fund & ShopRight LP Gift 1	5,091,374	16,393,197
Irrevocable life insurance trusts	2,495,157	7,542,452
ShopRight IDGT 1 & ShopRight IDGT 2	45,170,535	168,024,343
GRATs	27,522,305	102,376,852
T-CLAT	656,136	6,664,512
Net to Heirs	132,985,333	468,481,741

Settlement Costs & Taxes	
Federal & state death taxes	29,256,708
Estate settlement costs	1,966,336
Income taxes on income in respect of a decedent	1,764,211
Total Settlement Costs & Taxes	32,987,255

Value of Cumulative Transfers to Charity	2062	2082
Aggregate bequests from Jack's & Jill's estates	183,657	101,687
Cumulative payments from charitable lead trusts	0	2,632,337
Remainder interests in charitable remainder trusts	4,066,424	2,251,480
Other charitable transfers	768,852	425,695
Cumulative income & growth on charitable transfers	7,479,493	32,851,780
Total Value of Charitable Transfers	12,498,426	38,262,979

Net to 3rd Generation Summary in 2082	
Net to heirs in 2062	73,630,754
Aggregate growth between 2062 and 2082 net of T-CLAT annuity payments to charity	394,850,987
Total transferable family wealth	468,481,741
Amount subject to second generation death taxes	240,670,225
Less: second generation federal & state death taxes	-96,268,090
Net to 3rd Generation	372,213,651

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

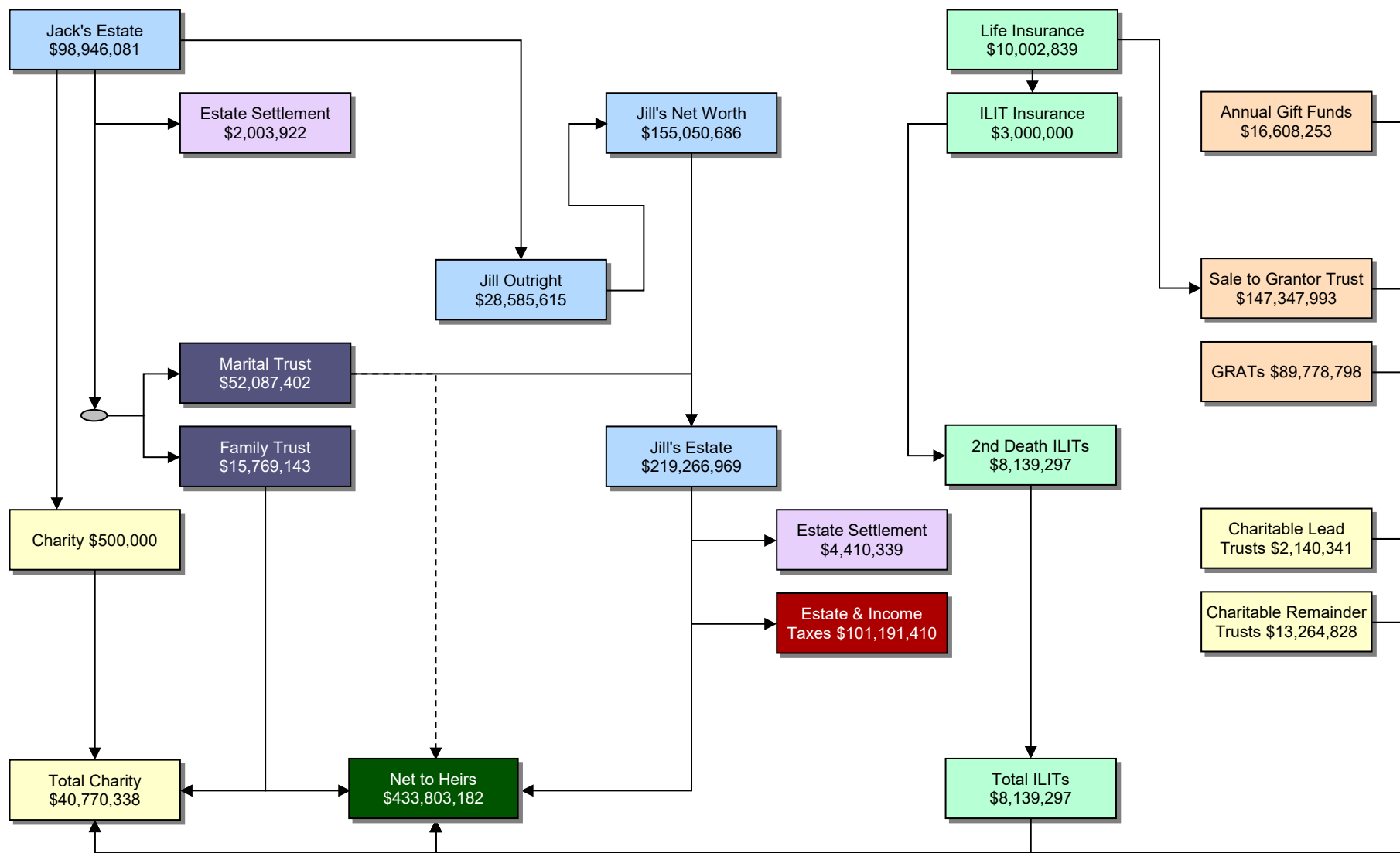
Jack & Jill Flash

Recommended Allocations & Advanced Planning

Estate Flow Illustration

Jack & Jill Flash

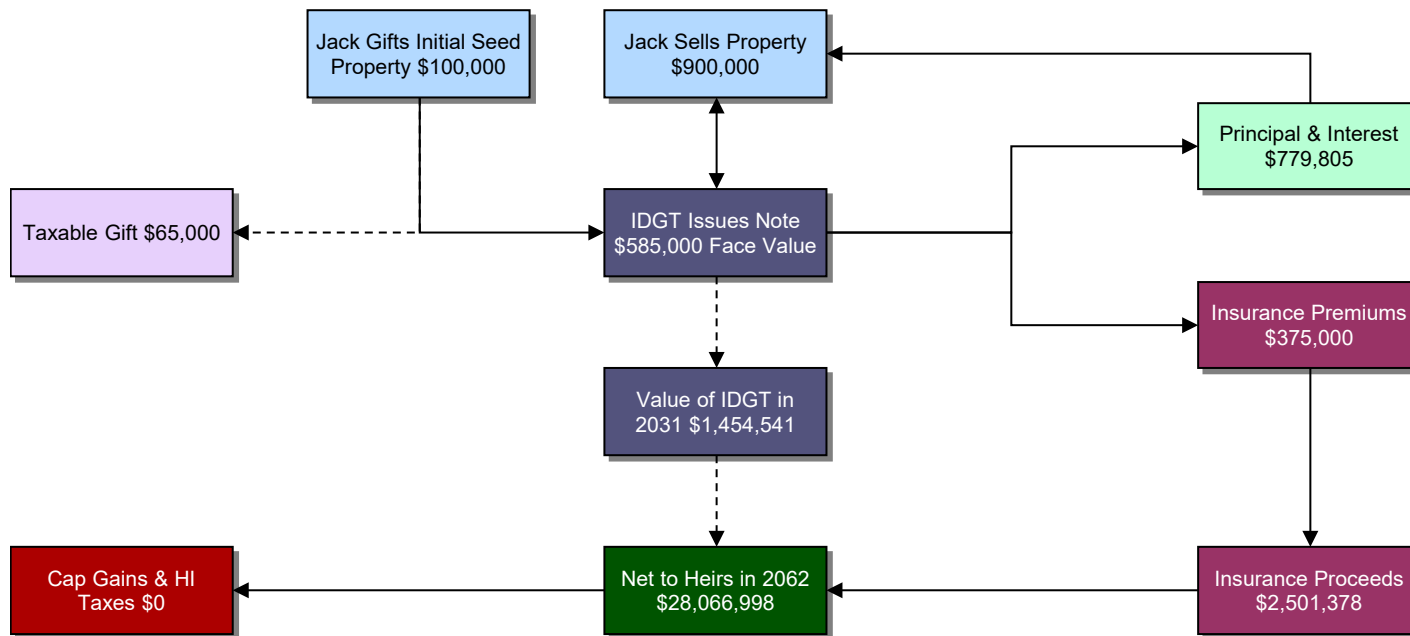
Jack Dies in 2059 & Jill Dies in 2062



ShopRight IDGT-ILIT Flow Illustration

Jack & Jill Flash

Property Transferred in 2023 in Exchange for 9-Year Note with 3.70% Interest Rate.

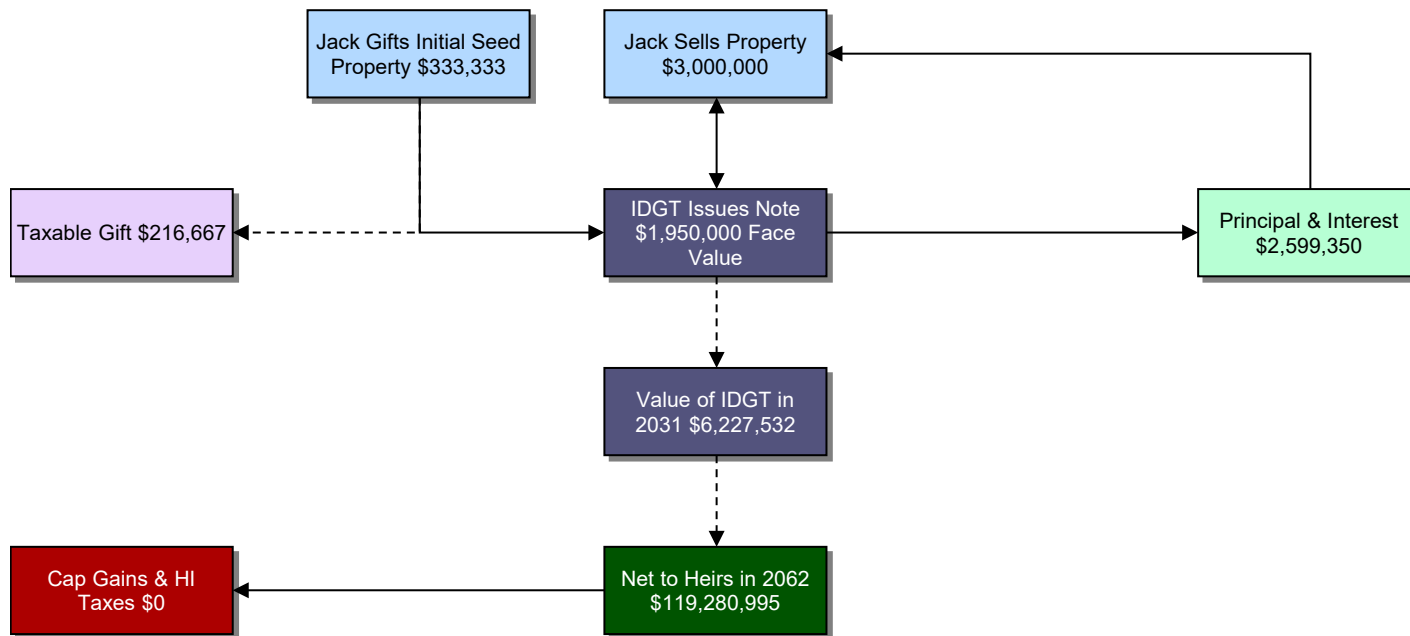


This illustration assumes that trust assets earn an annual pretax total return of 12.0%.

ShopRight IDGT Flow Illustration

Jack & Jill Flash

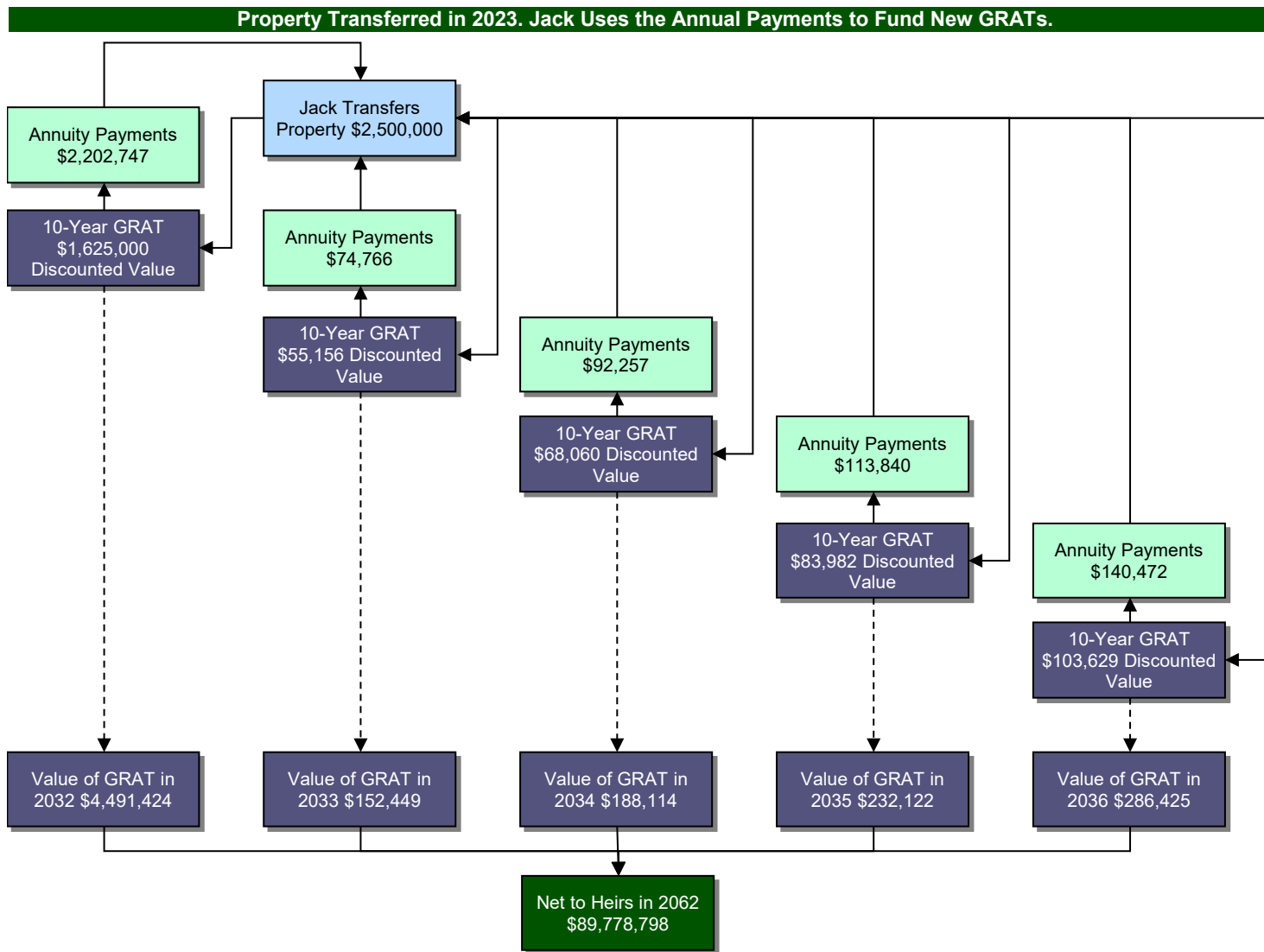
Property Transferred in 2023 in Exchange for 9-Year Note with 3.70% Interest Rate.



This illustration assumes that trust assets earn an annual pretax total return of 12.0%.

Rolling GRAT Flow Illustration

Jack & Jill Flash



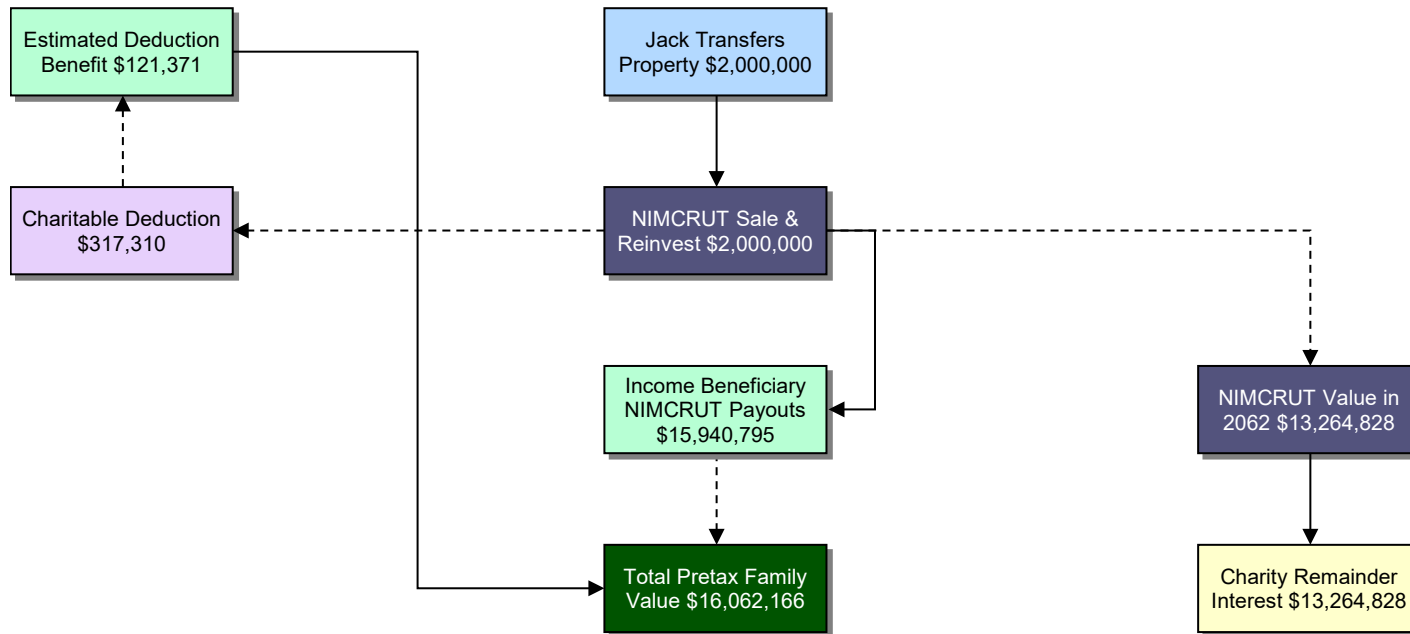
This illustration assumes that trust assets earn an annual pretax total return of 12.0%.



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

A Series of Charts Illustrating
ESTATE VALUES, LIFETIME CASH FLOWS & NET WORTH

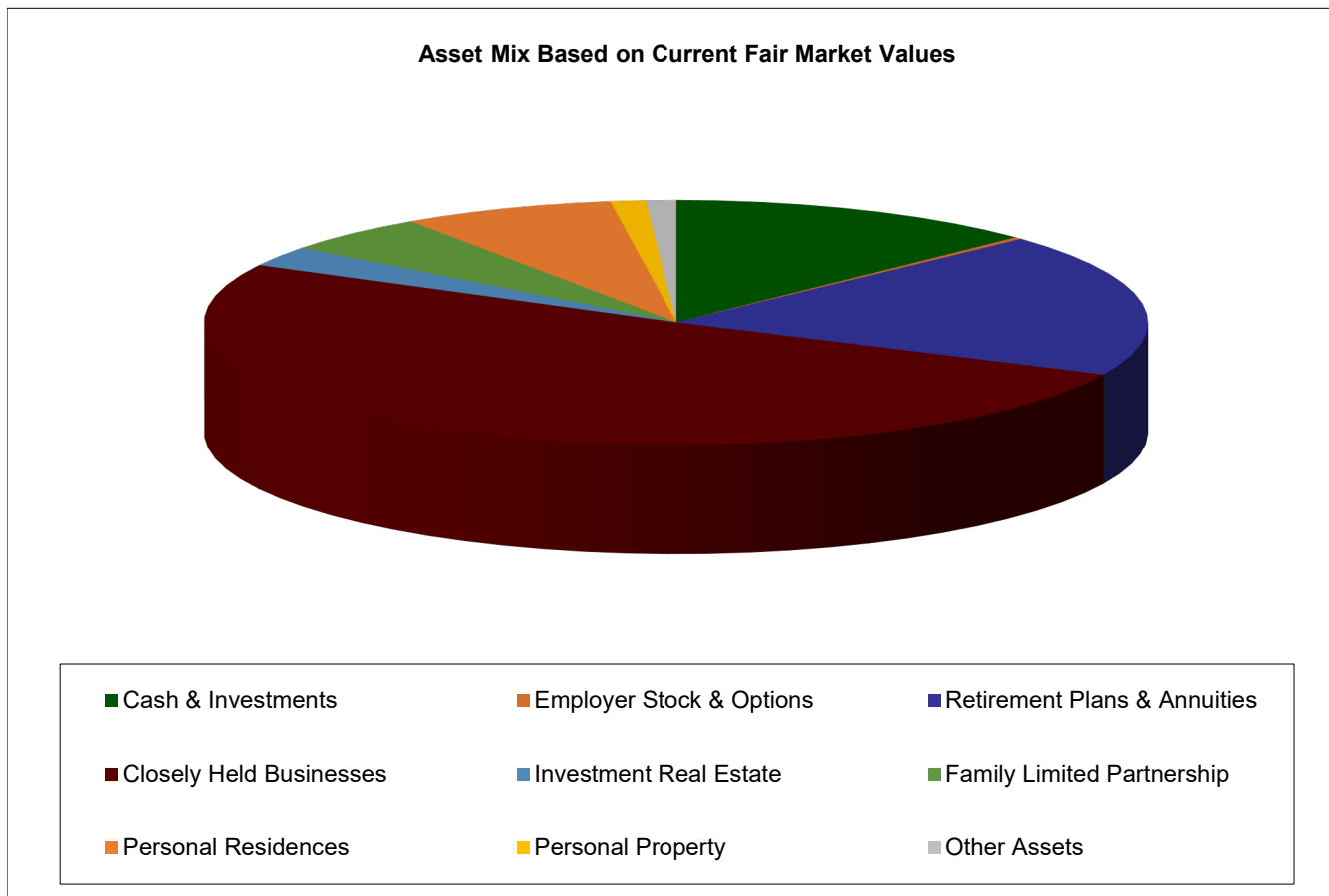
AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Current Asset Mix

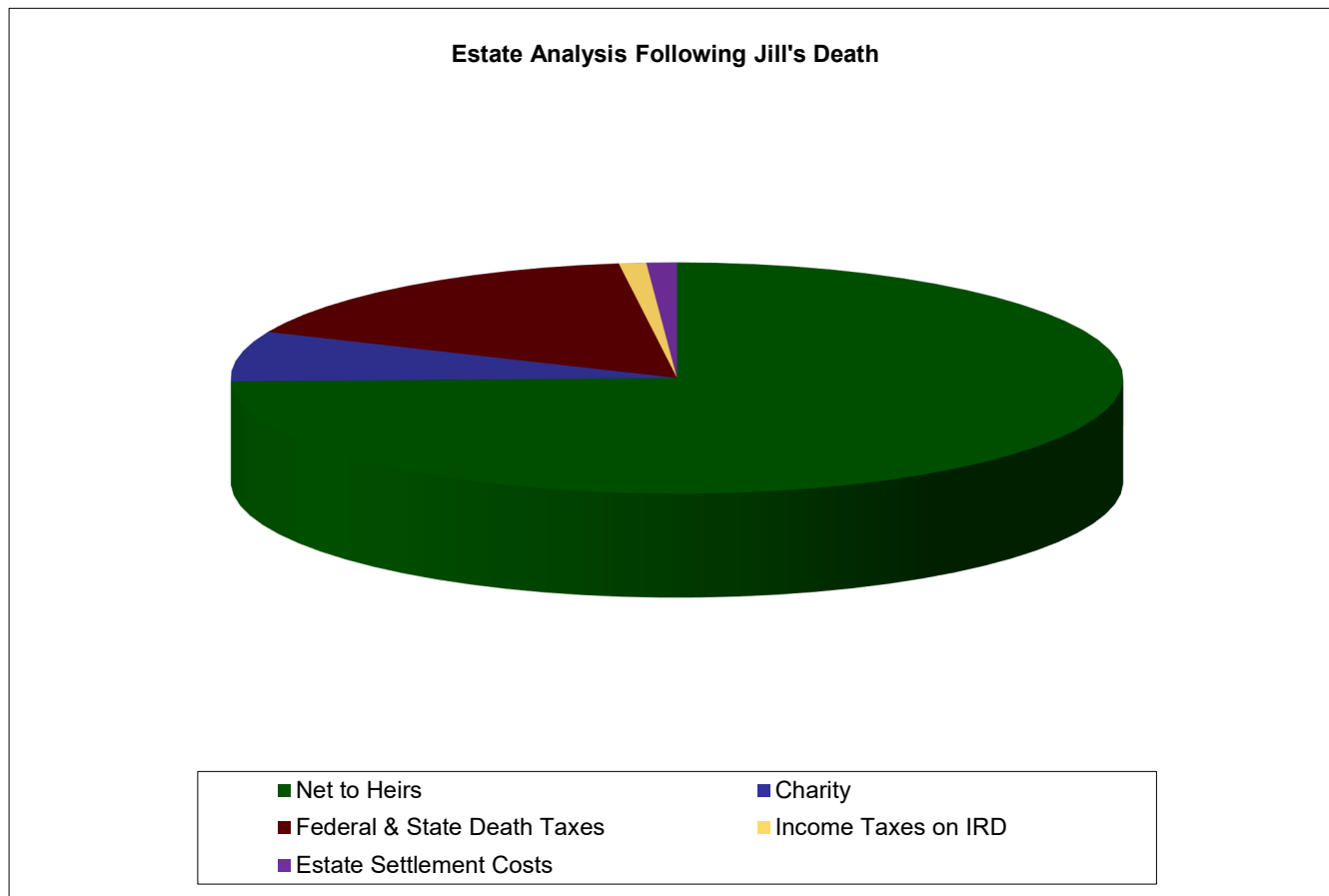
Jack & Jill Flash



The chart above illustrates the current asset mix before taxes.

Estate Composition Illustration

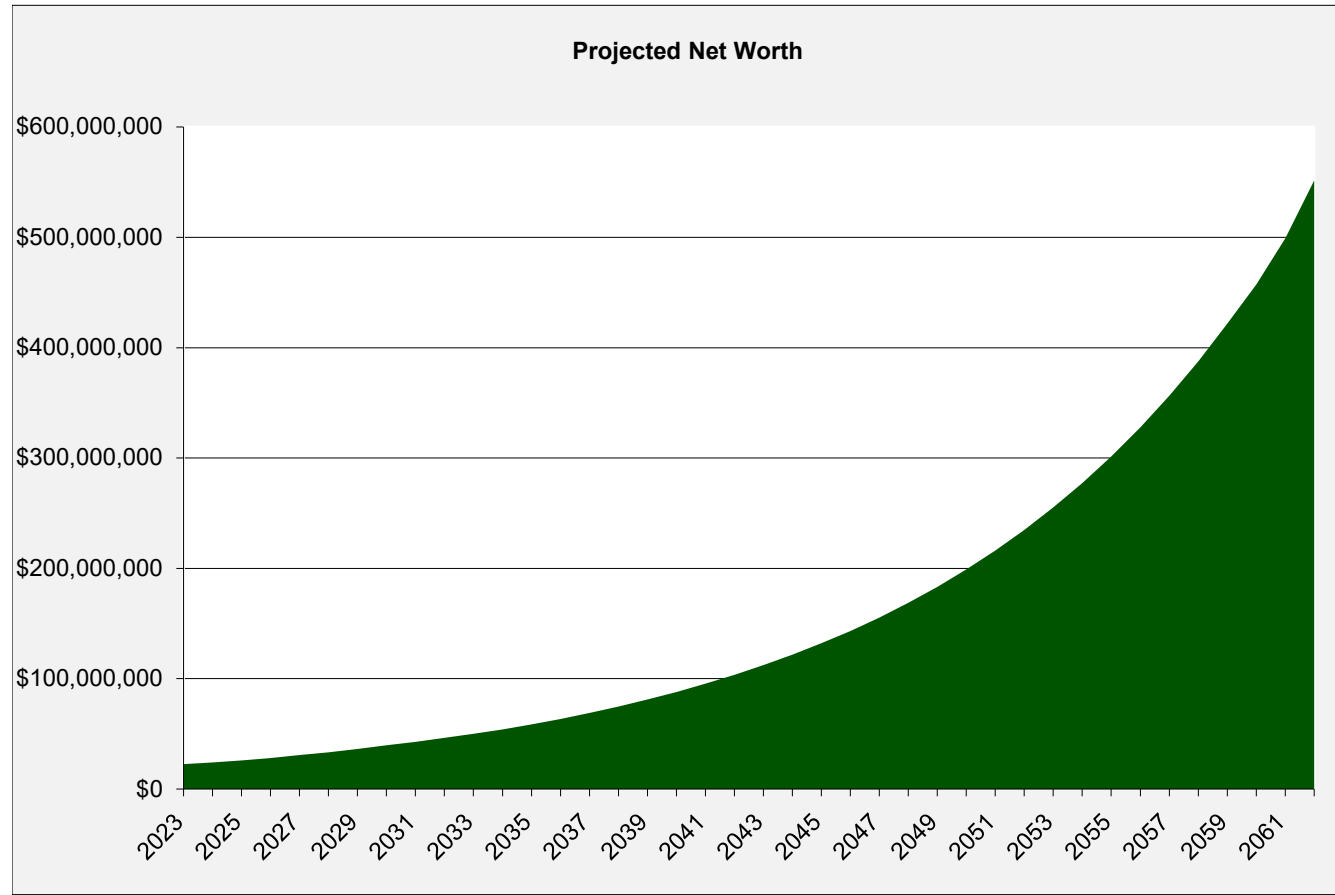
Jack & Jill Flash



The chart above illustrates the estate composition of the senior generation, assuming Jack dies in 2059 and Jill dies in 2062.

Net Worth Illustration

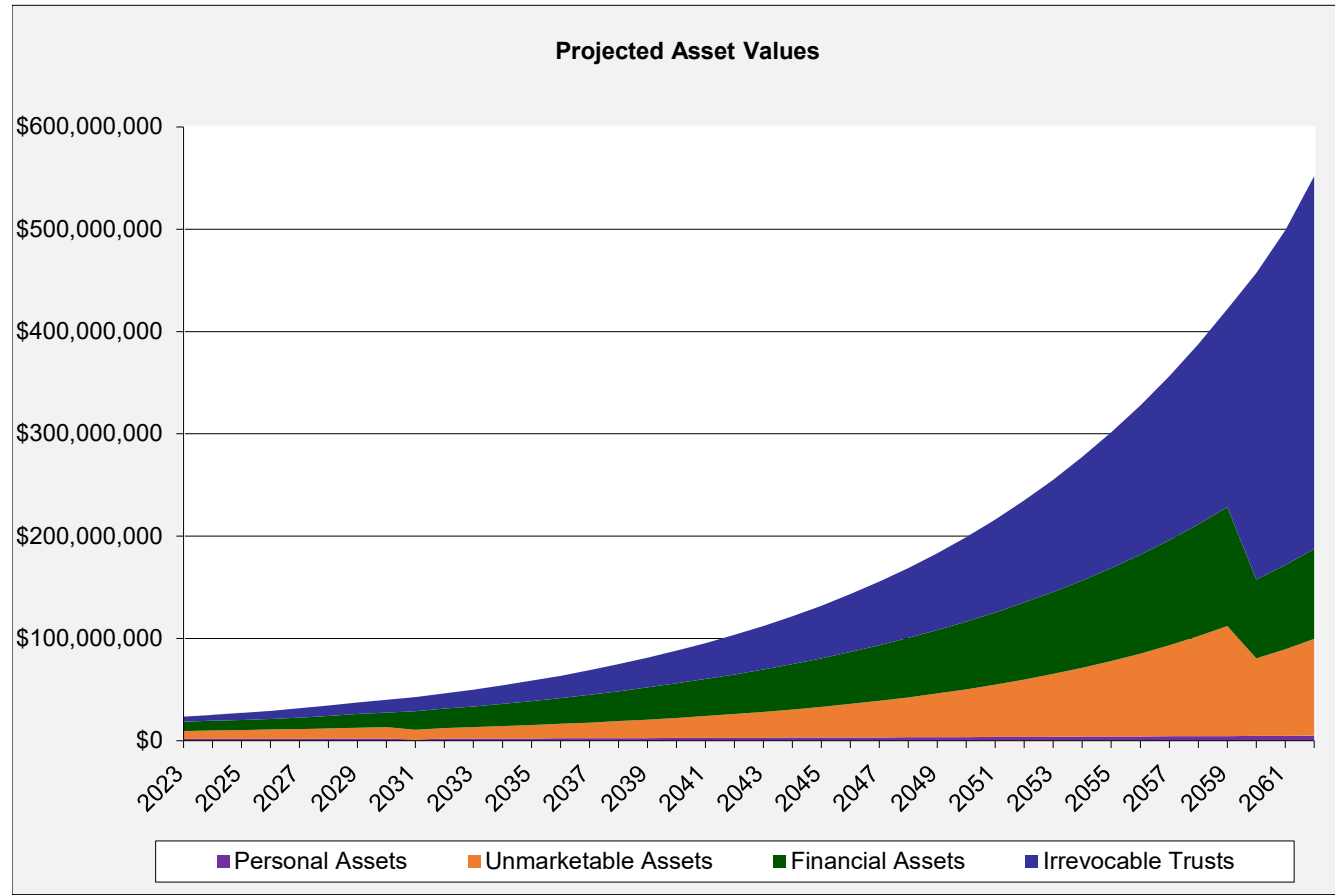
Jack & Jill Flash



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

Asset Values Illustration

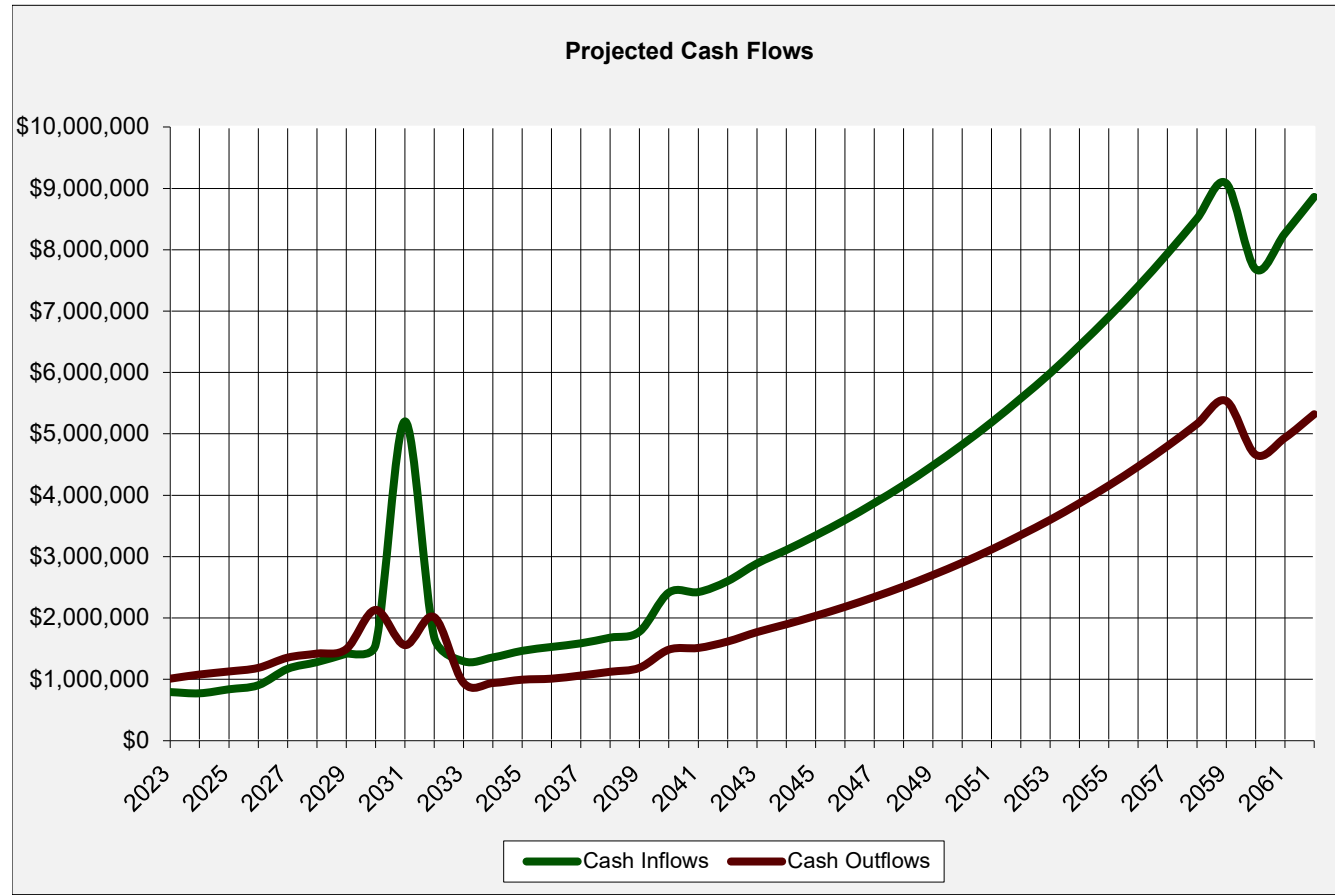
Jack & Jill Flash



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

Annual Cash Flow Illustration

Jack & Jill Flash



The chart above illustrates the annual cash inflows and outflows (expenses and taxes) during the analysis period.



Strategic Estate Planning Illustration

Supporting Schedules for
INDIVIDUAL ASSETS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Projected Asset Values by Asset Type Illustration*Jack & Jill Flash*

Year	Personal Financial Assets			Businesses & Real Estate			Notes Receivable	Personal Assets		Irrevocable Trusts	Other Assets	Total Assets
	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	40,670	1,440,000	240,000	0	165,000	19,762,265
2023	4,943,262	61,175	4,206,024	3,388,333	1,120,000	546,000	2,568,140	1,483,200	244,500	4,967,357	118,450	23,646,442
2024	4,767,799	72,283	4,710,310	3,625,517	1,254,400	567,840	2,560,031	1,527,696	249,135	5,825,681	122,004	25,282,695
2025	4,591,679	76,786	5,266,440	3,879,303	1,404,928	590,554	2,551,301	1,573,527	253,909	6,782,404	125,664	27,096,494
2026	4,407,377	82,861	5,877,173	4,150,854	1,573,519	614,176	2,541,900	1,620,733	258,826	7,846,267	129,434	29,103,119
2027	4,580,554	89,299	6,545,190	4,441,414	1,762,342	638,743	2,535,000	1,669,355	263,891	9,031,340	133,317	31,690,444
2028	4,813,901	96,124	7,281,511	4,752,313	1,973,823	664,292	2,535,000	1,719,435	269,108	10,135,120	137,316	34,377,943
2029	5,133,551	97,122	8,086,454	5,084,975	2,210,681	690,864	2,535,000	1,771,018	274,481	11,320,355	141,435	37,345,939
2030	4,957,852	99,735	8,968,821	5,440,923	2,475,963	718,499	2,535,000	1,824,149	280,016	12,584,732	145,679	40,031,368
2031	8,815,342	0	9,489,476	5,821,788	2,773,079	747,239	0	769,816	285,716	13,928,165	150,049	42,780,668
2032	8,853,314	0	10,057,879	6,229,313	3,105,848	777,128	0	1,822,911	291,587	14,981,893	154,550	46,274,424
2033	9,585,281	0	10,678,317	6,665,365	3,478,550	808,213	0	1,877,598	297,635	16,488,212	159,187	50,038,358
2034	10,412,515	0	11,355,455	7,131,940	3,895,976	840,542	0	1,933,926	303,864	18,091,978	163,963	54,130,158
2035	11,329,047	0	12,094,368	7,631,176	4,363,493	874,164	0	1,991,944	310,280	19,862,066	168,881	58,625,420
2036	12,331,199	0	12,900,585	8,165,358	4,887,112	909,130	0	2,051,702	316,888	21,818,902	173,948	63,554,824
2037	13,384,262	0	13,780,117	8,736,933	5,473,566	945,495	0	2,113,253	323,695	23,991,791	179,166	68,928,279
2038	14,513,823	0	14,739,512	9,348,519	6,130,394	983,315	0	2,176,651	330,706	26,394,392	184,541	74,801,852
2039	15,725,318	0	15,785,890	10,002,915	6,866,041	1,022,648	0	2,241,950	337,927	29,035,650	190,077	81,208,417
2040	17,329,495	0	16,395,416	10,703,119	7,689,966	1,063,554	0	2,309,209	345,365	31,939,135	195,780	87,971,038
2041	18,982,358	0	17,180,362	11,452,337	8,612,762	1,106,096	0	2,378,485	353,026	35,128,563	201,653	95,395,642
2042	20,779,117	0	17,986,558	12,254,001	9,646,293	1,150,340	0	2,449,839	360,917	38,634,385	207,703	103,469,152
2043	22,786,596	0	18,716,415	13,111,781	10,803,848	1,196,353	0	2,523,335	369,044	42,487,864	213,934	112,209,170
2044	24,972,794	0	19,443,548	14,029,606	12,100,310	1,244,207	0	2,599,035	377,416	46,723,365	220,352	121,710,632
2045	27,352,257	0	20,162,590	15,011,678	13,552,347	1,293,976	0	2,677,006	386,038	51,378,652	226,962	132,041,507
2046	29,938,680	0	20,870,791	16,062,495	15,178,629	1,345,735	0	2,757,316	394,919	56,495,232	233,771	143,277,569
2047	32,751,490	0	21,556,540	17,186,870	17,000,064	1,399,564	0	2,840,035	404,067	62,118,725	240,784	155,498,141
2048	35,805,874	0	22,216,526	18,389,951	19,040,072	1,455,547	0	2,925,236	413,489	68,299,271	248,008	168,793,974
2049	39,124,034	0	22,836,351	19,677,247	21,324,881	1,513,769	0	3,012,994	423,193	75,091,976	255,448	183,259,893
2050	42,723,353	0	23,410,967	21,054,655	23,883,866	1,574,319	0	3,103,383	433,189	82,557,411	263,112	199,004,257
2051	46,624,832	0	23,930,119	22,528,481	26,749,930	1,637,292	0	3,196,485	443,485	90,762,150	271,005	216,143,779
2052	50,849,911	0	24,380,306	24,105,474	29,959,922	1,702,784	0	3,292,379	454,089	99,781,550	279,135	234,805,550
2053	55,417,919	0	24,759,414	25,792,858	33,555,113	1,770,895	0	3,391,151	465,012	109,694,055	287,509	255,133,925
2054	60,359,855	0	25,042,846	27,598,358	37,581,726	1,841,731	0	3,492,885	476,262	120,588,088	296,135	277,277,886
2055	65,694,768	0	25,227,525	29,530,243	42,091,533	1,915,400	0	3,597,672	487,850	132,560,838	305,019	301,410,847
2056	71,445,997	0	25,300,446	31,597,360	47,142,517	1,992,016	0	3,705,602	499,786	145,721,316	314,169	327,719,209
2057	77,643,828	0	25,243,982	33,809,175	52,799,620	2,071,697	0	3,816,770	512,079	160,184,965	323,594	356,405,710
2058	84,315,350	0	25,043,454	36,175,817	59,135,574	2,154,565	0	3,931,273	524,742	176,080,875	333,302	387,694,952
2059	91,474,515	0	24,704,117	38,708,124	66,231,843	2,240,747	0	4,049,211	537,784	193,553,126	343,301	421,842,769
2060	52,470,381	0	24,605,980	0	74,179,664	1,165,189	0	4,170,688	516,218	299,882,333	353,600	457,344,052
2061	58,029,918	0	24,361,704	0	83,081,224	1,211,796	0	4,295,808	530,054	327,227,682	364,208	499,102,395
2062	64,035,229	0	23,979,773	0	93,050,970	1,260,268	0	4,424,683	544,306	364,252,424	375,134	551,922,787

Cash Management Fund Illustration*Jack & Jill Flash*

Year	Beginning Balance	Prior Year Cash Flow Surpluses Reallocated	Contributions & Transfers to Other Assets	Total Reinvested Cash Flows	Withdrawals to Fund Cash Flow Deficit	Ending Balance	Remaining Cash Flow Deficit	Cash Flow Deficit Satisfied from Other Assets
2023	100,000	0	383,250	0	100,000	0	118,578	118,578
2024	0	0	385,148	0	0	0	306,243	306,243
2025	0	0	390,307	0	0	0	290,390	290,390
2026	0	0	382,051	0	0	0	281,926	281,926
2027	0	0	384,658	0	0	0	182,762	182,762
2028	0	0	390,518	0	0	0	138,347	138,347
2029	0	0	393,131	0	0	0	74,289	74,289
2030	0	0	394,997	0	0	0	569,915	569,915
2031	0	0	96,117	3,644,977	0	3,644,977	0	0
2032	3,644,977	3,644,977	1,095,631	0	0	0	325,998	325,998
2033	0	0	95,680	352,642	0	352,642	0	0
2034	352,642	352,642	47,730	416,547	0	416,547	0	0
2035	416,547	416,547	49,782	470,398	0	470,398	0	0
2036	470,398	470,398	48,000	516,745	0	516,745	0	0
2037	516,745	516,745	50,000	524,716	0	524,716	0	0
2038	524,716	524,716	52,000	556,091	0	556,091	0	0
2039	556,091	556,091	54,000	589,624	0	589,624	0	0
2040	589,624	589,624	56,000	930,393	0	930,393	0	0
2041	930,393	930,393	56,000	910,345	0	910,345	0	0
2042	910,345	910,345	58,000	983,417	0	983,417	0	0
2043	983,417	983,417	60,000	1,117,150	0	1,117,150	0	0
2044	1,117,150	1,117,150	62,000	1,209,851	0	1,209,851	0	0
2045	1,209,851	1,209,851	64,000	1,309,441	0	1,309,441	0	0
2046	1,309,441	1,309,441	66,000	1,414,444	0	1,414,444	0	0
2047	1,414,444	1,414,444	68,000	1,530,006	0	1,530,006	0	0
2048	1,530,006	1,530,006	70,000	1,651,055	0	1,651,055	0	0
2049	1,651,055	1,651,055	72,000	1,783,953	0	1,783,953	0	0
2050	1,783,953	1,783,953	74,000	1,922,933	0	1,922,933	0	0
2051	1,922,933	1,922,933	76,000	2,070,864	0	2,070,864	0	0
2052	2,070,864	2,070,864	80,000	2,227,289	0	2,227,289	0	0
2053	2,227,289	2,227,289	82,000	2,389,176	0	2,389,176	0	0
2054	2,389,176	2,389,176	84,000	2,567,367	0	2,567,367	0	0
2055	2,567,367	2,567,367	86,000	2,748,585	0	2,748,585	0	0
2056	2,748,585	2,748,585	90,000	2,936,299	0	2,936,299	0	0
2057	2,936,299	2,936,299	92,000	3,136,462	0	3,136,462	0	0
2058	3,136,462	3,136,462	94,000	3,344,575	0	3,344,575	0	0
2059	3,344,575	3,344,575	98,000	3,546,342	0	3,546,342	0	0
2060	3,546,342	3,546,342	50,000	3,022,412	0	3,022,412	0	0
2061	3,022,412	3,022,412	52,000	3,328,871	0	3,328,871	0	0
2062	3,328,871	3,328,871	53,000	3,540,461	0	3,540,461	0	0

Account #1 Illustration*Jack & Jill Flash*

Year	Beginning Value	Bequests	Lifetime Transfers	Total Additions	Current-Year Returns		Total Planned Distributions & Dispositions	Cash Flow Deficit-Funding Distributions	Taxes		Ending Value
					Income	Growth			Taxable Income	Taxable Gains/-Losses	
2023	1,670,395	0	250,000	2,500,000	180,142	159,168	0	121,855	180,142	53,883	4,137,851
2024	4,137,851	0	250,000	0	178,647	157,847	0	316,125	178,647	81,965	3,908,219
2025	3,908,219	0	250,000	0	168,095	148,524	0	300,964	168,095	82,807	3,673,874
2026	3,673,874	0	250,000	0	157,327	139,009	0	293,246	157,327	83,930	3,426,963
2027	3,426,963	0	0	0	157,469	139,135	0	190,771	157,469	69,574	3,532,796
2028	3,532,796	0	0	0	162,332	143,432	0	144,879	162,332	64,235	3,693,681
2029	3,693,681	0	0	0	169,725	149,963	0	78,031	169,725	53,744	3,935,338
2030	3,935,338	0	0	0	180,829	159,775	0	600,277	180,829	171,837	3,675,665
2031	3,675,665	0	0	0	168,897	149,232	159,752	0	168,897	74,090	3,834,042
2032	3,834,042	0	0	1,640,240	251,543	222,256	237,923	339,799	251,543	157,495	5,370,358
2033	5,370,358	0	0	0	246,768	218,037	233,407	0	246,768	98,951	5,601,756
2034	5,601,756	0	0	158,689	264,692	233,874	250,360	0	264,692	108,149	6,008,651
2035	6,008,651	0	0	187,446	284,711	251,562	269,295	0	284,711	118,131	6,463,075
2036	6,463,075	0	0	211,679	306,705	270,995	290,098	0	306,705	128,909	6,962,356
2037	6,962,356	0	0	232,535	330,605	292,113	312,704	0	330,605	140,506	7,504,904
2038	7,504,904	0	0	236,122	355,700	314,286	336,441	0	355,700	152,778	8,074,572
2039	8,074,572	0	0	250,241	382,525	337,987	361,813	0	382,525	165,875	8,683,513
2040	8,683,513	0	0	265,331	411,199	363,323	388,935	0	411,199	179,854	9,334,431
2041	9,334,431	0	0	418,677	448,155	395,976	423,890	0	448,155	196,335	10,173,350
2042	10,173,350	0	0	409,655	486,289	429,670	459,959	0	486,289	213,755	11,039,006
2043	11,039,006	0	0	442,538	527,577	466,151	499,011	0	527,577	232,606	11,976,261
2044	11,976,261	0	0	502,717	573,409	506,647	542,361	0	573,409	253,287	13,016,672
2045	13,016,672	0	0	544,433	623,133	550,581	589,393	0	623,133	275,723	14,145,426
2046	14,145,426	0	0	589,248	677,058	598,228	640,398	0	677,058	300,058	15,369,562
2047	15,369,562	0	0	636,500	735,479	649,846	695,655	0	735,479	326,438	16,695,731
2048	16,695,731	0	0	688,503	798,806	705,800	755,554	0	798,806	355,042	18,133,286
2049	18,133,286	0	0	742,975	867,364	766,376	820,400	0	867,364	386,033	19,689,601
2050	19,689,601	0	0	802,779	941,625	831,991	890,640	0	941,625	419,619	21,375,356
2051	21,375,356	0	0	865,320	1,021,959	902,971	966,624	0	1,021,959	455,989	23,198,982
2052	23,198,982	0	0	931,889	1,108,813	979,713	1,048,776	0	1,108,813	495,356	25,170,621
2053	25,170,621	0	0	1,002,280	1,202,645	1,062,620	1,137,527	0	1,202,645	537,944	27,300,640
2054	27,300,640	0	0	1,075,129	1,303,867	1,152,056	1,233,268	0	1,303,867	583,973	29,598,424
2055	29,598,424	0	0	1,155,315	1,413,134	1,248,602	1,336,619	0	1,413,134	633,729	32,078,856
2056	32,078,856	0	0	1,236,863	1,530,857	1,352,618	1,447,968	0	1,530,857	687,449	34,751,227
2057	34,751,227	0	0	1,321,335	1,657,534	1,464,546	1,567,786	0	1,657,534	745,395	37,626,856
2058	37,626,856	0	0	1,411,408	1,793,808	1,584,954	1,696,681	0	1,793,808	807,875	40,720,345
2059	40,720,345	0	0	1,505,059	1,940,257	1,714,351	1,835,200	0	1,940,257	875,190	44,044,812
2060	44,044,812	44,044,812	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0	0	0

Account #2 Illustration*Jack & Jill Flash*

Year	Beginning Value	Total Additions	Current-Year Returns		Total Planned Distributions & Dispositions	Taxes		Ending Value
			Income	Growth		Taxable Income	Taxable Gains/-Losses	
2023	430,000	0	19,759	17,458	0	19,759	4,365	467,217
2024	467,217	0	21,469	18,969	0	21,469	4,742	507,654
2025	507,654	0	23,327	20,611	0	23,327	5,153	551,592
2026	551,592	0	25,346	22,395	0	25,346	5,599	599,332
2027	599,332	0	27,539	24,333	0	27,539	6,083	651,204
2028	651,204	0	29,923	26,439	0	29,923	6,610	707,566
2029	707,566	0	32,513	28,727	0	32,513	7,182	768,805
2030	768,805	0	35,327	31,214	0	35,327	7,803	835,346
2031	835,346	0	38,384	33,915	36,306	38,384	15,205	871,339
2032	871,339	1,640,240	115,407	101,970	109,158	115,407	35,008	2,619,798
2033	2,619,798	0	120,380	106,364	113,862	120,380	38,917	2,732,679
2034	2,732,679	158,689	132,858	117,390	125,665	132,858	44,702	3,015,952
2035	3,015,952	187,446	147,196	130,058	139,226	147,196	51,157	3,341,426
2036	3,341,426	211,679	163,265	144,256	154,425	163,265	58,288	3,706,201
2037	3,706,201	232,535	180,985	159,913	171,185	180,985	66,111	4,108,448
2038	4,108,448	236,122	199,633	176,390	188,824	199,633	74,476	4,531,770
2039	4,531,770	250,241	219,733	194,150	207,836	219,733	83,526	4,988,058
2040	4,988,058	265,331	241,393	213,288	228,323	241,393	93,309	5,479,747
2041	5,479,747	418,677	271,033	239,476	256,357	271,033	105,441	6,152,575
2042	6,152,575	409,655	301,534	266,427	285,208	301,534	118,349	6,844,984
2043	6,844,984	442,538	334,862	295,873	316,730	334,862	132,517	7,601,526
2044	7,601,526	502,717	372,390	329,032	352,227	372,390	148,336	8,453,439
2045	8,453,439	544,433	413,452	365,314	391,066	413,452	165,722	9,385,573
2046	9,385,573	589,248	458,343	404,978	433,526	458,343	184,812	10,404,616
2047	10,404,616	636,500	507,339	448,269	479,869	507,339	205,740	11,516,856
2048	11,516,856	688,503	560,836	495,538	530,469	560,836	228,677	12,731,263
2049	12,731,263	742,975	619,141	547,054	585,617	619,141	253,776	14,054,816
2050	14,054,816	802,779	682,706	603,218	645,741	682,706	281,233	15,497,779
2051	15,497,779	865,320	751,884	664,342	711,173	751,884	311,227	17,068,151
2052	17,068,151	931,889	827,102	730,802	782,318	827,102	343,960	18,775,626
2053	18,775,626	1,002,280	908,795	802,983	859,587	908,795	379,645	20,630,097
2054	20,630,097	1,075,129	997,355	881,232	943,353	997,355	418,488	22,640,460
2055	22,640,460	1,155,315	1,093,416	966,108	1,034,212	1,093,416	460,763	24,821,088
2056	24,821,088	1,236,863	1,197,363	1,057,953	1,132,531	1,197,363	506,693	27,180,736
2057	27,180,736	1,321,335	1,309,670	1,157,184	1,238,757	1,309,670	556,528	29,730,168
2058	29,730,168	1,411,408	1,430,955	1,264,348	1,353,475	1,430,955	610,560	32,483,404
2059	32,483,404	1,505,059	1,561,770	1,379,932	1,477,207	1,561,770	669,075	35,452,958
2060	35,452,958	1,773,171	1,710,541	1,511,381	1,617,922	1,710,541	734,315	38,830,128
2061	38,830,128	1,511,206	1,853,684	1,637,858	1,753,315	1,853,684	800,812	42,079,561
2062	42,079,561	1,664,435	2,010,037	1,776,006	1,901,202	2,010,037	872,975	45,628,838

Account #3 Illustration*Jack & Jill Flash*

Year	Beginning Value	Total Additions	Current-Year Returns		Total Planned Distributions & Dispositions	Taxes		Ending Value
			Income	Growth		Taxable Income	Taxable Gains/-Losses	
2023	325,000	0	14,934	13,195	14,934	14,934	3,299	338,195
2024	338,195	0	15,540	13,731	15,540	15,540	3,433	351,926
2025	351,926	0	16,171	14,288	16,171	16,171	3,572	366,214
2026	366,214	0	16,828	14,868	16,828	16,828	3,717	381,082
2027	381,082	0	17,511	15,472	17,511	17,511	3,868	396,554
2028	396,554	0	18,222	16,100	18,222	18,222	4,025	412,654
2029	412,654	0	18,961	16,754	18,961	18,961	4,188	429,408
2030	429,408	0	19,731	17,434	19,731	19,731	4,358	446,842
2031	446,842	0	20,532	18,142	20,532	20,532	4,535	464,984
2032	464,984	364,498	38,115	33,677	38,115	38,115	8,419	863,158
2033	863,158	0	39,662	35,044	39,662	39,662	8,761	898,203
2034	898,203	35,264	42,893	37,899	42,893	42,893	9,475	971,366
2035	971,366	41,655	46,548	41,129	46,548	46,548	10,282	1,054,149
2036	1,054,149	47,040	50,600	44,708	50,600	50,600	11,177	1,145,897
2037	1,145,897	51,675	55,028	48,621	55,028	55,028	12,155	1,246,193
2038	1,246,193	52,472	59,674	52,726	59,674	59,674	13,181	1,351,390
2039	1,351,390	55,609	64,652	57,124	64,652	64,652	14,281	1,464,124
2040	1,464,124	58,962	69,986	61,837	69,986	69,986	15,459	1,584,923
2041	1,584,923	93,039	77,102	68,125	77,102	77,102	17,031	1,746,088
2042	1,746,088	91,034	84,416	74,587	84,416	84,416	18,647	1,911,710
2043	1,911,710	98,342	92,362	81,608	92,362	92,362	20,402	2,091,659
2044	2,091,659	111,715	101,245	89,457	101,245	101,245	22,364	2,292,831
2045	2,292,831	120,985	110,915	98,001	110,915	110,915	24,500	2,511,817
2046	2,511,817	130,944	121,435	107,296	121,435	121,435	26,824	2,750,058
2047	2,750,058	141,444	132,865	117,395	132,865	132,865	29,349	3,008,897
2048	3,008,897	153,001	145,289	128,373	145,289	145,289	32,093	3,290,271
2049	3,290,271	165,106	158,775	140,288	158,775	158,775	35,072	3,595,664
2050	3,595,664	178,395	173,418	153,227	173,418	173,418	38,307	3,927,287
2051	3,927,287	192,293	189,295	167,255	189,295	189,295	41,814	4,286,835
2052	4,286,835	207,086	206,496	182,453	206,496	206,496	45,613	4,676,374
2053	4,676,374	222,729	225,114	198,904	225,114	225,114	49,726	5,098,007
2054	5,098,007	238,918	245,232	216,679	245,232	245,232	54,170	5,553,604
2055	5,553,604	256,737	266,985	235,900	266,985	266,985	58,975	6,046,240
2056	6,046,240	274,858	290,454	256,637	290,454	290,454	64,159	6,577,735
2057	6,577,735	293,630	315,739	278,977	315,739	315,739	69,744	7,150,342
2058	7,150,342	313,646	342,970	303,038	342,970	342,970	75,759	7,767,027
2059	7,767,027	334,458	372,263	328,920	372,263	372,263	82,230	8,430,404
2060	8,430,404	1,773,171	468,854	414,265	468,854	468,854	103,566	10,617,840
2061	10,617,840	1,511,206	557,330	492,439	557,330	557,330	123,110	12,621,486
2062	12,621,486	1,664,435	656,438	580,008	656,438	656,438	145,002	14,865,930

Jack's IRA Illustration

Jack & Jill Flash

Year	Beginning Value	Current-Year Returns		Applicable Divisor	Total Planned Distributions & Dispositions	Taxes		Ending Value
		Income	Growth			Taxable Income	Taxable Gains/-Losses	
2023	2,000,000	91,900	81,200	0.0	0	0	0	2,173,100
2024	2,173,100	99,854	88,228	0.0	0	0	0	2,361,182
2025	2,361,182	108,496	95,864	0.0	0	0	0	2,565,542
2026	2,565,542	117,887	104,161	0.0	0	0	0	2,787,590
2027	2,787,590	128,090	113,176	0.0	0	0	0	3,028,856
2028	3,028,856	139,176	122,972	0.0	0	0	0	3,291,003
2029	3,291,003	151,222	133,615	0.0	0	0	0	3,575,839
2030	3,575,839	164,310	145,179	0.0	0	0	0	3,885,328
2031	3,885,328	178,531	157,744	0.0	0	0	0	4,221,603
2032	4,221,603	193,983	171,397	0.0	0	0	0	4,586,983
2033	4,586,983	210,772	186,232	0.0	0	0	0	4,983,987
2034	4,983,987	229,014	202,350	0.0	0	0	0	5,415,351
2035	5,415,351	248,835	219,863	0.0	0	0	0	5,884,049
2036	5,884,049	270,372	238,892	0.0	0	0	0	6,393,314
2037	6,393,314	293,773	259,569	0.0	0	0	0	6,946,655
2038	6,946,655	319,199	282,034	0.0	0	0	0	7,547,888
2039	7,547,888	346,825	306,444	0.0	0	0	0	8,201,158
2040	8,201,158	376,843	332,967	24.6	333,380	333,380	0	8,577,588
2041	8,577,588	394,140	348,250	23.7	361,924	361,924	0	8,958,054
2042	8,958,054	411,623	363,697	22.9	391,181	391,181	0	9,342,193
2043	9,342,193	429,274	379,293	22.0	424,645	424,645	0	9,726,114
2044	9,726,114	446,915	394,880	21.1	460,953	460,953	0	10,106,956
2045	10,106,956	464,415	410,342	20.2	500,344	500,344	0	10,481,369
2046	10,481,369	481,619	425,544	19.4	540,277	540,277	0	10,848,254
2047	10,848,254	498,477	440,439	18.5	586,392	586,392	0	11,200,779
2048	11,200,779	514,676	454,752	17.7	632,812	632,812	0	11,537,394
2049	11,537,394	530,143	468,418	16.8	686,750	686,750	0	11,849,206
2050	11,849,206	544,471	481,078	16.0	740,575	740,575	0	12,134,179
2051	12,134,179	557,566	492,648	15.2	798,301	798,301	0	12,386,091
2052	12,386,091	569,141	502,875	14.4	860,145	860,145	0	12,597,962
2053	12,597,962	578,876	511,477	13.7	919,559	919,559	0	12,768,756
2054	12,768,756	586,724	518,412	12.9	989,826	989,826	0	12,884,066
2055	12,884,066	592,023	523,093	12.2	1,056,071	1,056,071	0	12,943,111
2056	12,943,111	594,736	525,490	11.5	1,125,488	1,125,488	0	12,937,849
2057	12,937,849	594,494	525,277	10.8	1,197,949	1,197,949	0	12,859,671
2058	12,859,671	590,902	522,103	10.1	1,273,235	1,273,235	0	12,699,441
2059	12,699,441	583,539	515,597	9.5	1,336,783	1,336,783	0	12,461,794
2060	12,461,794	572,619	505,949	10.8	1,153,870	1,153,870	0	12,386,493
2061	12,386,493	569,159	502,892	10.1	1,226,385	1,226,385	0	12,232,158
2062	12,232,158	562,068	496,626	9.5	1,287,596	1,287,596	0	12,003,256



Jill's IRA Illustration*Jack & Jill Flash*

Year	Beginning Value	Current-Year Returns		Applicable Divisor	Total Planned Distributions & Dispositions	Taxes		Ending Value
		Income	Growth			Taxable Income	Taxable Gains/-Losses	
2023	50,000	2,298	2,030	0.0	0	0	0	54,328
2024	54,328	2,496	2,206	0.0	0	0	0	59,030
2025	59,030	2,712	2,397	0.0	0	0	0	64,139
2026	64,139	2,947	2,604	0.0	0	0	0	69,690
2027	69,690	3,202	2,829	0.0	0	0	0	75,721
2028	75,721	3,479	3,074	0.0	0	0	0	82,275
2029	82,275	3,781	3,340	0.0	0	0	0	89,396
2030	89,396	4,108	3,629	0.0	0	0	0	97,133
2031	97,133	4,463	3,944	0.0	0	0	0	105,540
2032	105,540	4,850	4,285	0.0	0	0	0	114,675
2033	114,675	5,269	4,656	0.0	0	0	0	124,600
2034	124,600	5,725	5,059	0.0	0	0	0	135,384
2035	135,384	6,221	5,497	0.0	0	0	0	147,101
2036	147,101	6,759	5,972	0.0	0	0	0	159,833
2037	159,833	7,344	6,489	0.0	0	0	0	173,666
2038	173,666	7,980	7,051	0.0	0	0	0	188,697
2039	188,697	8,671	7,661	0.0	0	0	0	205,029
2040	205,029	9,421	8,324	0.0	0	0	0	222,774
2041	222,774	10,236	9,045	0.0	0	0	0	242,055
2042	242,055	11,122	9,827	0.0	0	0	0	263,005
2043	263,005	12,085	10,678	24.6	10,691	10,691	0	275,077
2044	275,077	12,640	11,168	23.7	11,607	11,607	0	287,278
2045	287,278	13,200	11,663	22.9	12,545	12,545	0	299,597
2046	299,597	13,766	12,164	22.0	13,618	13,618	0	311,909
2047	311,909	14,332	12,664	21.1	14,782	14,782	0	324,123
2048	324,123	14,893	13,159	20.2	16,046	16,046	0	336,130
2049	336,130	15,445	13,647	19.4	17,326	17,326	0	347,896
2050	347,896	15,986	14,125	18.5	18,805	18,805	0	359,201
2051	359,201	16,505	14,584	17.7	20,294	20,294	0	369,996
2052	369,996	17,001	15,022	16.8	22,024	22,024	0	379,995
2053	379,995	17,461	15,428	16.0	23,750	23,750	0	389,134
2054	389,134	17,881	15,799	15.2	25,601	25,601	0	397,213
2055	397,213	18,252	16,127	14.4	27,584	27,584	0	404,008
2056	404,008	18,564	16,403	13.7	29,490	29,490	0	409,485
2057	409,485	18,816	16,625	12.9	31,743	31,743	0	413,183
2058	413,183	18,986	16,775	12.2	33,867	33,867	0	415,076
2059	415,076	19,073	16,852	11.5	36,094	36,094	0	414,907
2060	414,907	19,065	16,845	10.8	38,417	38,417	0	412,400
2061	412,400	18,950	16,743	10.1	40,832	40,832	0	407,262
2062	407,262	18,714	16,535	9.5	42,870	42,870	0	399,641

Jack's DC Plan Illustration

Jack & Jill Flash

Year	Beginning Value	Total Contributions	Current-Year Returns		Applicable Divisor	Total Planned Distributions & Dispositions	Taxes		Ending Value
			Income	Growth			Taxable Income	Taxable Gains/-Losses	
2023	750,000	66,000	37,495	33,130	0.0	0	0	0	886,625
2024	886,625	67,000	43,819	38,717	0.0	0	0	0	1,036,161
2025	1,036,161	70,000	50,828	44,910	0.0	0	0	0	1,201,899
2026	1,201,899	72,000	58,536	51,720	0.0	0	0	0	1,384,155
2027	1,384,155	74,000	67,002	59,201	0.0	0	0	0	1,584,359
2028	1,584,359	76,000	76,293	67,411	0.0	0	0	0	1,804,063
2029	1,804,063	78,000	86,481	76,412	0.0	0	0	0	2,044,955
2030	2,044,955	81,000	97,688	86,314	0.0	0	0	0	2,309,957
2031	2,309,957	0	106,143	93,784	0.0	0	0	0	2,509,883
2032	2,509,883	0	115,329	101,901	0.0	0	0	0	2,727,114
2033	2,727,114	0	125,311	110,721	0.0	0	0	0	2,963,145
2034	2,963,145	0	136,157	120,304	0.0	0	0	0	3,219,606
2035	3,219,606	0	147,941	130,716	0.0	0	0	0	3,498,262
2036	3,498,262	0	160,745	142,029	0.0	0	0	0	3,801,037
2037	3,801,037	0	174,658	154,322	0.0	0	0	0	4,130,017
2038	4,130,017	0	189,774	167,679	0.0	0	0	0	4,487,470
2039	4,487,470	0	206,199	182,191	0.0	0	0	0	4,875,860
2040	4,875,860	0	224,046	197,960	24.6	198,206	198,206	0	5,099,660
2041	5,099,660	0	234,329	207,046	23.7	215,176	215,176	0	5,325,860
2042	5,325,860	0	244,723	216,230	22.9	232,570	232,570	0	5,554,243
2043	5,554,243	0	255,217	225,502	22.0	252,466	252,466	0	5,782,497
2044	5,782,497	0	265,706	234,769	21.1	274,052	274,052	0	6,008,921
2045	6,008,921	0	276,110	243,962	20.2	297,471	297,471	0	6,231,521
2046	6,231,521	0	286,338	253,000	19.4	321,212	321,212	0	6,449,647
2047	6,449,647	0	296,361	261,856	18.5	348,630	348,630	0	6,659,234
2048	6,659,234	0	305,992	270,365	17.7	376,228	376,228	0	6,859,363
2049	6,859,363	0	315,188	278,490	16.8	408,295	408,295	0	7,044,746
2050	7,044,746	0	323,706	286,017	16.0	440,297	440,297	0	7,214,172
2051	7,214,172	0	331,491	292,895	15.2	474,617	474,617	0	7,363,942
2052	7,363,942	0	338,373	298,976	14.4	511,385	511,385	0	7,489,906
2053	7,489,906	0	344,161	304,090	13.7	546,708	546,708	0	7,591,449
2054	7,591,449	0	348,827	308,213	12.9	588,484	588,484	0	7,660,005
2055	7,660,005	0	351,977	310,996	12.2	627,869	627,869	0	7,695,109
2056	7,695,109	0	353,590	312,421	11.5	669,140	669,140	0	7,691,981
2057	7,691,981	0	353,447	312,294	10.8	712,220	712,220	0	7,645,501
2058	7,645,501	0	351,311	310,407	10.1	756,980	756,980	0	7,550,239
2059	7,550,239	0	346,933	306,540	9.5	794,762	794,762	0	7,408,950
2060	7,408,950	0	340,441	300,803	10.8	686,014	686,014	0	7,364,181
2061	7,364,181	0	338,384	298,986	10.1	729,127	729,127	0	7,272,424
2062	7,272,424	0	334,168	295,260	9.5	765,518	765,518	0	7,136,334



Jill's 401(k) Plan Illustration

Jack & Jill Flash

Year	Beginning Value	Total Contributions	Current-Year Returns		Applicable Divisor	Total Planned Distributions & Dispositions	Taxes		Ending Value
			Income	Growth			Taxable Income	Taxable Gains/-Losses	
2023	200,000	29,375	10,540	9,313	0.0	0	0	0	249,227
2024	249,227	25,000	12,601	11,134	0.0	0	0	0	297,962
2025	297,962	28,438	14,998	13,252	0.0	0	0	0	354,649
2026	354,649	30,625	17,703	15,642	0.0	0	0	0	418,620
2027	418,620	31,250	20,672	18,265	0.0	0	0	0	488,806
2028	488,806	32,500	23,954	21,165	0.0	0	0	0	566,425
2029	566,425	33,125	27,549	24,342	0.0	0	0	0	651,441
2030	651,441	34,375	31,513	27,844	0.0	0	0	0	745,173
2031	745,173	0	34,241	30,254	0.0	0	0	0	809,668
2032	809,668	0	37,204	32,873	0.0	0	0	0	879,745
2033	879,745	0	40,424	35,718	0.0	0	0	0	955,887
2034	955,887	0	43,923	38,809	0.0	0	0	0	1,038,619
2035	1,038,619	0	47,725	42,168	0.0	0	0	0	1,128,511
2036	1,128,511	0	51,855	45,818	0.0	0	0	0	1,226,184
2037	1,226,184	0	56,343	49,783	0.0	0	0	0	1,332,310
2038	1,332,310	0	61,220	54,092	0.0	0	0	0	1,447,621
2039	1,447,621	0	66,518	58,773	0.0	0	0	0	1,572,913
2040	1,572,913	0	72,275	63,860	0.0	0	0	0	1,709,049
2041	1,709,049	0	78,531	69,387	0.0	0	0	0	1,856,967
2042	1,856,967	0	85,328	75,393	0.0	0	0	0	2,017,687
2043	2,017,687	0	92,713	81,918	24.6	82,020	82,020	0	2,110,298
2044	2,110,298	0	96,968	85,678	23.7	89,042	89,042	0	2,203,903
2045	2,203,903	0	101,269	89,478	22.9	96,240	96,240	0	2,298,410
2046	2,298,410	0	105,612	93,315	22.0	104,473	104,473	0	2,392,864
2047	2,392,864	0	109,952	97,150	21.1	113,406	113,406	0	2,486,561
2048	2,486,561	0	114,257	100,954	20.2	123,097	123,097	0	2,578,675
2049	2,578,675	0	118,490	104,694	19.4	132,921	132,921	0	2,668,938
2050	2,668,938	0	122,638	108,359	18.5	144,267	144,267	0	2,755,668
2051	2,755,668	0	126,623	111,880	17.7	155,687	155,687	0	2,838,484
2052	2,838,484	0	130,428	115,242	16.8	168,957	168,957	0	2,915,197
2053	2,915,197	0	133,953	118,357	16.0	182,200	182,200	0	2,985,308
2054	2,985,308	0	137,175	121,203	15.2	196,402	196,402	0	3,047,284
2055	3,047,284	0	140,023	123,720	14.4	211,617	211,617	0	3,099,410
2056	3,099,410	0	142,418	125,836	13.7	226,234	226,234	0	3,141,429
2057	3,141,429	0	144,349	127,542	12.9	243,522	243,522	0	3,169,798
2058	3,169,798	0	145,652	128,694	12.2	259,820	259,820	0	3,184,325
2059	3,184,325	0	146,320	129,284	11.5	276,898	276,898	0	3,183,030
2060	3,183,030	0	146,260	129,231	10.8	294,725	294,725	0	3,163,797
2061	3,163,797	0	145,376	128,450	10.1	313,247	313,247	0	3,124,376
2062	3,124,376	0	143,565	126,850	9.5	328,882	328,882	0	3,065,909



Jill's Catchup Contributions Roth Account Illustration

Jack & Jill Flash

Year	Beginning Value	401(k) Plan Catchup Contributions	Current-Year Returns		Ending Value
			Income	Growth	
2023	0	0	0	0	0
2024	0	7,500	345	308	8,153
2025	8,153	7,500	720	642	17,014
2026	17,014	8,000	1,151	1,026	27,191
2027	27,191	8,000	1,619	1,443	38,252
2028	38,252	12,750	2,346	2,091	55,439
2029	55,439	12,750	3,137	2,796	74,122
2030	74,122	13,500	4,031	3,592	95,245
2031	95,245	0	4,381	3,905	103,531
2032	103,531	0	4,762	4,245	112,538
2033	112,538	0	5,177	4,614	122,329
2034	122,329	0	5,627	5,015	132,972
2035	132,972	0	6,117	5,452	144,540
2036	144,540	0	6,649	5,926	157,115
2037	157,115	0	7,227	6,442	170,784
2038	170,784	0	7,856	7,002	185,643
2039	185,643	0	8,540	7,611	201,794
2040	201,794	0	9,283	8,274	219,350
2041	219,350	0	10,090	8,993	238,433
2042	238,433	0	10,968	9,776	259,177
2043	259,177	0	11,922	10,626	281,725
2044	281,725	0	12,959	11,551	306,235
2045	306,235	0	14,087	12,556	332,878
2046	332,878	0	15,312	13,648	361,838
2047	361,838	0	16,645	14,835	393,318
2048	393,318	0	18,093	16,126	427,536
2049	427,536	0	19,667	17,529	464,732
2050	464,732	0	21,378	19,054	505,164
2051	505,164	0	23,238	20,712	549,113
2052	549,113	0	25,259	22,514	596,886
2053	596,886	0	27,457	24,472	648,815
2054	648,815	0	29,845	26,601	705,262
2055	705,262	0	32,442	28,916	766,620
2056	766,620	0	35,265	31,431	833,316
2057	833,316	0	38,333	34,166	905,814
2058	905,814	0	41,667	37,138	984,620
2059	984,620	0	45,293	40,369	1,070,282
2060	1,070,282	0	49,233	43,882	1,163,396
2061	1,163,396	0	53,516	47,699	1,264,612
2062	1,264,612	0	58,172	51,849	1,374,633



Jill's Pension Plan Illustration*Jack & Jill Flash*

Year	Beginning Value	Current-Year Returns		Applicable Divisor	Total Planned Distributions & Dispositions	Taxes		Ending Value
		Income	Growth			Taxable Income	Taxable Gains/-Losses	
2023	125,000	6,631	613	0.0	0	0	0	132,244
2024	132,244	7,016	648	0.0	0	0	0	139,907
2025	139,907	7,422	686	0.0	0	0	0	148,015
2026	148,015	7,852	725	0.0	0	0	0	156,592
2027	156,592	8,307	767	0.0	0	0	0	165,667
2028	165,667	8,789	812	0.0	0	0	0	175,267
2029	175,267	9,298	859	0.0	0	0	0	185,424
2030	185,424	9,837	909	0.0	0	0	0	196,169
2031	196,169	10,407	961	0.0	13,612	13,612	0	193,925
2032	193,925	10,288	950	0.0	13,612	13,612	0	191,551
2033	191,551	10,162	939	0.0	13,612	13,612	0	189,039
2034	189,039	10,029	926	0.0	13,612	13,612	0	186,382
2035	186,382	9,888	913	0.0	13,612	13,612	0	183,571
2036	183,571	9,738	899	0.0	13,612	13,612	0	180,597
2037	180,597	9,581	885	0.0	13,612	13,612	0	177,450
2038	177,450	9,414	870	0.0	13,612	13,612	0	174,121
2039	174,121	9,237	853	0.0	13,612	13,612	0	170,600
2040	170,600	9,050	836	0.0	13,612	13,612	0	166,874
2041	166,874	8,853	818	0.0	13,612	13,612	0	162,932
2042	162,932	8,644	798	0.0	13,612	13,612	0	158,762
2043	158,762	8,422	778	24.6	13,612	13,612	0	154,350
2044	154,350	8,188	756	23.7	13,612	13,612	0	149,682
2045	149,682	7,941	733	22.9	13,612	13,612	0	144,744
2046	144,744	7,679	709	22.0	13,612	13,612	0	139,520
2047	139,520	7,402	684	21.1	13,612	13,612	0	133,993
2048	133,993	7,108	657	20.2	13,612	13,612	0	128,146
2049	128,146	6,798	628	19.4	13,612	13,612	0	121,960
2050	121,960	6,470	598	18.5	13,612	13,612	0	115,415
2051	115,415	6,123	566	17.7	13,612	13,612	0	108,492
2052	108,492	5,755	532	16.8	13,612	13,612	0	101,167
2053	101,167	5,367	496	16.0	13,612	13,612	0	93,417
2054	93,417	4,956	458	15.2	13,612	13,612	0	85,218
2055	85,218	4,521	418	14.4	13,612	13,612	0	76,545
2056	76,545	4,061	375	13.7	13,612	13,612	0	67,368
2057	67,368	3,574	330	12.9	13,612	13,612	0	57,660
2058	57,660	3,059	283	12.2	13,612	13,612	0	47,390
2059	47,390	2,514	232	11.5	13,612	13,612	0	36,524
2060	36,524	1,938	179	10.8	13,612	13,612	0	25,028
2061	25,028	1,328	123	10.1	13,612	13,612	0	12,866
2062	12,866	683	63	9.5	13,612	13,612	0	0

Jack's FPDA Illustration*Jack & Jill Flash*

Year	Beginning Value	Total Additions	Current-Year Returns		Total Planned Distributions & Dispositions	Taxes		Ending Value
			Income	Growth		Taxable Income	Taxable Gains/-Losses	
2023	55,000	5,000	1,650	5,838	0	0	0	67,488
2024	67,488	5,000	1,993	7,053	0	0	0	81,535
2025	81,535	5,000	2,380	8,420	0	0	0	97,334
2026	97,334	5,000	2,814	9,957	0	0	0	115,105
2027	115,105	5,000	3,303	11,686	0	0	0	135,094
2028	135,094	5,000	3,853	13,631	0	0	0	157,578
2029	157,578	5,000	4,471	15,819	0	0	0	182,868
2030	182,868	5,000	5,166	18,280	0	0	0	211,314
2031	211,314	0	5,811	20,561	26,998	17,343	0	210,687
2032	210,687	0	5,794	20,500	26,998	18,415	0	209,983
2033	209,983	0	5,775	20,431	26,998	19,367	0	209,190
2034	209,190	0	5,753	20,354	26,998	20,214	0	208,298
2035	208,298	0	5,728	20,267	26,998	20,967	0	207,296
2036	207,296	0	5,701	20,170	26,998	21,636	0	206,168
2037	206,168	0	5,670	20,060	26,998	22,231	0	204,899
2038	204,899	0	5,635	19,937	26,998	22,760	0	203,472
2039	203,472	0	5,595	19,798	26,998	23,230	0	201,867
2040	201,867	0	5,551	19,642	26,998	23,648	0	200,061
2041	200,061	0	5,502	19,466	26,998	24,020	0	198,030
2042	198,030	0	5,446	19,268	26,998	24,350	0	195,746
2043	195,746	0	5,383	19,046	26,998	24,644	0	193,176
2044	193,176	0	5,312	18,796	26,998	24,905	0	190,286
2045	190,286	0	5,233	18,515	26,998	25,138	0	187,036
2046	187,036	0	5,143	18,199	26,998	25,344	0	183,379
2047	183,379	0	5,043	17,843	26,998	25,528	0	179,266
2048	179,266	0	4,930	17,443	26,998	25,691	0	174,640
2049	174,640	0	4,803	16,993	26,998	25,836	0	169,437
2050	169,437	0	4,660	16,486	26,998	25,965	0	163,584
2051	163,584	0	4,499	15,917	26,998	26,080	0	157,001
2052	157,001	0	4,318	15,276	26,998	26,182	0	149,596
2053	149,596	0	4,114	14,556	26,998	26,272	0	141,267
2054	141,267	0	3,885	13,745	26,998	26,353	0	131,899
2055	131,899	0	3,627	12,834	26,998	26,424	0	121,362
2056	121,362	0	3,337	11,808	26,998	26,488	0	109,509
2057	109,509	0	3,011	10,655	26,998	26,545	0	96,177
2058	96,177	0	2,645	9,358	26,998	26,595	0	81,182
2059	81,182	0	2,232	7,899	26,998	26,640	0	64,315
2060	64,315	0	1,769	6,258	26,998	26,680	0	45,343
2061	45,343	0	1,247	4,412	26,998	26,715	0	24,003
2062	24,003	0	660	2,335	26,998	26,746	0	0

Jill's FPDA Illustration*Jack & Jill Flash*

Year	Beginning Value	Total Additions	Current-Year Returns		Total Planned Distributions & Dispositions	Taxes		Ending Value
			Income	Growth		Taxable Income	Taxable Gains/-Losses	
2023	55,000	5,000	1,650	5,838	0	0	0	67,488
2024	67,488	5,000	1,993	7,053	0	0	0	81,535
2025	81,535	5,000	2,380	8,420	0	0	0	97,334
2026	97,334	5,000	2,814	9,957	0	0	0	115,105
2027	115,105	5,000	3,303	11,686	0	0	0	135,094
2028	135,094	5,000	3,853	13,631	0	0	0	157,578
2029	157,578	5,000	4,471	15,819	0	0	0	182,868
2030	182,868	5,000	5,166	18,280	0	0	0	211,314
2031	211,314	0	5,811	20,561	26,998	17,343	0	210,687
2032	210,687	0	5,794	20,500	26,998	18,415	0	209,983
2033	209,983	0	5,775	20,431	26,998	19,367	0	209,190
2034	209,190	0	5,753	20,354	26,998	20,214	0	208,298
2035	208,298	0	5,728	20,267	26,998	20,967	0	207,296
2036	207,296	0	5,701	20,170	26,998	21,636	0	206,168
2037	206,168	0	5,670	20,060	26,998	22,231	0	204,899
2038	204,899	0	5,635	19,937	26,998	22,760	0	203,472
2039	203,472	0	5,595	19,798	26,998	23,230	0	201,867
2040	201,867	0	5,551	19,642	26,998	23,648	0	200,061
2041	200,061	0	5,502	19,466	26,998	24,020	0	198,030
2042	198,030	0	5,446	19,268	26,998	24,350	0	195,746
2043	195,746	0	5,383	19,046	26,998	24,644	0	193,176
2044	193,176	0	5,312	18,796	26,998	24,905	0	190,286
2045	190,286	0	5,233	18,515	26,998	25,138	0	187,036
2046	187,036	0	5,143	18,199	26,998	25,344	0	183,379
2047	183,379	0	5,043	17,843	26,998	25,528	0	179,266
2048	179,266	0	4,930	17,443	26,998	25,691	0	174,640
2049	174,640	0	4,803	16,993	26,998	25,836	0	169,437
2050	169,437	0	4,660	16,486	26,998	25,965	0	163,584
2051	163,584	0	4,499	15,917	26,998	26,080	0	157,001
2052	157,001	0	4,318	15,276	26,998	26,182	0	149,596
2053	149,596	0	4,114	14,556	26,998	26,272	0	141,267
2054	141,267	0	3,885	13,745	26,998	26,353	0	131,899
2055	131,899	0	3,627	12,834	26,998	26,424	0	121,362
2056	121,362	0	3,337	11,808	26,998	26,488	0	109,509
2057	109,509	0	3,011	10,655	26,998	26,545	0	96,177
2058	96,177	0	2,645	9,358	26,998	26,595	0	81,182
2059	81,182	0	2,232	7,899	26,998	26,640	0	64,315
2060	64,315	0	1,769	6,258	26,998	26,680	0	45,343
2061	45,343	0	1,247	4,412	26,998	26,715	0	24,003
2062	24,003	0	660	2,335	26,998	26,746	0	0

Jill's SERP Illustration

Jack & Jill Flash

Year	Beginning Value	Total Contributions	Current-Year Returns		Total Planned Distributions & Dispositions	Taxes		Ending Value
			Income	Growth		Taxable Income	Taxable Gains/-Losses	
2023	187,000	12,000	10,557	975	0	0	0	210,532
2024	210,532	12,000	11,805	1,090	0	0	0	235,428
2025	235,428	12,000	13,126	1,212	0	0	0	261,766
2026	261,766	12,000	14,523	1,341	0	0	0	289,631
2027	289,631	12,000	16,002	1,478	0	0	0	319,110
2028	319,110	12,000	17,565	1,622	0	0	0	350,298
2029	350,298	12,000	19,220	1,775	0	0	0	383,294
2030	383,294	12,000	20,970	1,937	0	0	0	418,201
2031	418,201	0	22,186	2,049	56,270	56,270	0	386,166
2032	386,166	0	20,486	1,892	56,270	56,270	0	352,275
2033	352,275	0	18,688	1,726	56,270	56,270	0	316,420
2034	316,420	0	16,786	1,550	56,270	56,270	0	278,487
2035	278,487	0	14,774	1,365	56,270	56,270	0	238,355
2036	238,355	0	12,645	1,168	56,270	56,270	0	195,899
2037	195,899	0	10,392	960	56,270	56,270	0	150,981
2038	150,981	0	8,010	740	56,270	56,270	0	103,461
2039	103,461	0	5,489	507	56,270	56,270	0	53,187
2040	53,187	0	2,822	261	56,270	56,270	0	0
2041	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0



Jill's Rabbi Trust Illustration

Jack & Jill Flash

Year	Beginning Value	Total Contributions	Current-Year Returns		Total Planned Distributions & Dispositions	Taxes		Ending Value
			Income	Growth		Taxable Income	Taxable Gains/-Losses	
2023	325,000	20,000	18,302	1,691	0	0	0	364,993
2024	364,993	22,000	20,530	1,896	0	0	0	409,419
2025	409,419	24,200	23,003	2,125	0	0	0	458,747
2026	458,747	26,620	25,749	2,378	0	0	0	513,494
2027	513,494	29,282	28,794	2,660	0	0	0	574,230
2028	574,230	32,210	32,172	2,972	0	0	0	641,584
2029	641,584	35,431	35,916	3,317	0	0	0	716,248
2030	716,248	38,974	40,065	3,701	0	0	0	798,987
2031	798,987	0	42,386	3,915	107,505	107,505	0	737,784
2032	737,784	0	39,139	3,615	107,505	107,505	0	673,033
2033	673,033	0	35,704	3,298	107,505	107,505	0	604,531
2034	604,531	0	32,070	2,962	107,505	107,505	0	532,058
2035	532,058	0	28,226	2,607	107,505	107,505	0	455,386
2036	455,386	0	24,158	2,231	107,505	107,505	0	374,271
2037	374,271	0	19,855	1,834	107,505	107,505	0	288,455
2038	288,455	0	15,303	1,413	107,505	107,505	0	197,666
2039	197,666	0	10,486	969	107,505	107,505	0	101,616
2040	101,616	0	5,391	498	107,505	107,505	0	0
2041	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0



ShopRight, Inc. Illustration

Jack & Jill Flash

Year	Beginning Value	Bequests	Lifetime Transfers	Current-Year Returns		Total Planned Distributions & Dispositions	Taxes		Ending Value
				Income	Growth		Taxable Income	Taxable Gains/-Losses	
2023	10,000,000	0	6,833,333	158,333	221,667	158,333	158,333	0	3,388,333
2024	3,388,333	0	0	169,417	237,183	169,417	169,417	0	3,625,517
2025	3,625,517	0	0	181,276	253,786	181,276	181,276	0	3,879,303
2026	3,879,303	0	0	193,965	271,551	193,965	193,965	0	4,150,854
2027	4,150,854	0	0	207,543	290,560	207,543	207,543	0	4,441,414
2028	4,441,414	0	0	222,071	310,899	222,071	222,071	0	4,752,313
2029	4,752,313	0	0	237,616	332,662	237,616	237,616	0	5,084,975
2030	5,084,975	0	0	254,249	355,948	254,249	254,249	0	5,440,923
2031	5,440,923	0	0	272,046	380,865	272,046	272,046	0	5,821,788
2032	5,821,788	0	0	291,089	407,525	291,089	291,089	0	6,229,313
2033	6,229,313	0	0	311,466	436,052	311,466	311,466	0	6,665,365
2034	6,665,365	0	0	333,268	466,576	333,268	333,268	0	7,131,940
2035	7,131,940	0	0	356,597	499,236	356,597	356,597	0	7,631,176
2036	7,631,176	0	0	381,559	534,182	381,559	381,559	0	8,165,358
2037	8,165,358	0	0	408,268	571,575	408,268	408,268	0	8,736,933
2038	8,736,933	0	0	436,847	611,585	436,847	436,847	0	9,348,519
2039	9,348,519	0	0	467,426	654,396	467,426	467,426	0	10,002,915
2040	10,002,915	0	0	500,146	700,204	500,146	500,146	0	10,703,119
2041	10,703,119	0	0	535,156	749,218	535,156	535,156	0	11,452,337
2042	11,452,337	0	0	572,617	801,664	572,617	572,617	0	12,254,001
2043	12,254,001	0	0	612,700	857,780	612,700	612,700	0	13,111,781
2044	13,111,781	0	0	655,589	917,825	655,589	655,589	0	14,029,606
2045	14,029,606	0	0	701,480	982,072	701,480	701,480	0	15,011,678
2046	15,011,678	0	0	750,584	1,050,817	750,584	750,584	0	16,062,495
2047	16,062,495	0	0	803,125	1,124,375	803,125	803,125	0	17,186,870
2048	17,186,870	0	0	859,344	1,203,081	859,344	859,344	0	18,389,951
2049	18,389,951	0	0	919,498	1,287,297	919,498	919,498	0	19,677,247
2050	19,677,247	0	0	983,862	1,377,407	983,862	983,862	0	21,054,655
2051	21,054,655	0	0	1,052,733	1,473,826	1,052,733	1,052,733	0	22,528,481
2052	22,528,481	0	0	1,126,424	1,576,994	1,126,424	1,126,424	0	24,105,474
2053	24,105,474	0	0	1,205,274	1,687,383	1,205,274	1,205,274	0	25,792,858
2054	25,792,858	0	0	1,289,643	1,805,500	1,289,643	1,289,643	0	27,598,358
2055	27,598,358	0	0	1,379,918	1,931,885	1,379,918	1,379,918	0	29,530,243
2056	29,530,243	0	0	1,476,512	2,067,117	1,476,512	1,476,512	0	31,597,360
2057	31,597,360	0	0	1,579,868	2,211,815	1,579,868	1,579,868	0	33,809,175
2058	33,809,175	0	0	1,690,459	2,366,642	1,690,459	1,690,459	0	36,175,817
2059	36,175,817	0	0	1,808,791	2,532,307	1,808,791	1,808,791	0	38,708,124
2060	38,708,124	38,708,124	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0



341 Lexite Court Illustration*Jack & Jill Flash*

Year	Beginning Value	Bequests	Current-Year Returns		Total Planned Distributions & Dispositions	Taxes		Ending Value
			Income	Growth		Taxable Income	Taxable Gains/-Losses	
2023	200,000	0	10,000	8,000	10,000	8,000	0	208,000
2024	208,000	0	10,400	8,320	10,400	8,320	0	216,320
2025	216,320	0	10,816	8,653	10,816	8,653	0	224,973
2026	224,973	0	11,249	8,999	11,249	8,999	0	233,972
2027	233,972	0	11,699	9,359	11,699	9,359	0	243,331
2028	243,331	0	12,167	9,733	12,167	9,733	0	253,064
2029	253,064	0	12,653	10,123	12,653	10,123	0	263,186
2030	263,186	0	13,159	10,527	13,159	10,527	0	273,714
2031	273,714	0	13,686	10,949	13,686	10,949	0	284,662
2032	284,662	0	14,233	11,386	14,233	11,386	0	296,049
2033	296,049	0	14,802	11,842	14,802	11,842	0	307,891
2034	307,891	0	15,395	12,316	15,395	12,316	0	320,206
2035	320,206	0	16,010	12,808	16,010	12,808	0	333,015
2036	333,015	0	16,651	13,321	16,651	13,321	0	346,335
2037	346,335	0	17,317	13,853	17,317	13,853	0	360,189
2038	360,189	0	18,009	14,408	18,009	14,408	0	374,596
2039	374,596	0	18,730	14,984	18,730	14,984	0	389,580
2040	389,580	0	19,479	15,583	19,479	15,583	0	405,163
2041	405,163	0	20,258	16,207	20,258	16,207	0	421,370
2042	421,370	0	21,068	16,855	21,068	16,855	0	438,225
2043	438,225	0	21,911	17,529	21,911	17,529	0	455,754
2044	455,754	0	22,788	18,230	22,788	18,230	0	473,984
2045	473,984	0	23,699	18,959	23,699	18,959	0	492,943
2046	492,943	0	24,647	19,718	24,647	19,718	0	512,661
2047	512,661	0	25,633	20,506	25,633	20,506	0	533,167
2048	533,167	0	26,658	21,327	26,658	21,327	0	554,494
2049	554,494	0	27,725	22,180	27,725	22,180	0	576,674
2050	576,674	0	28,834	23,067	28,834	23,067	0	599,741
2051	599,741	0	29,987	23,990	29,987	23,990	0	623,730
2052	623,730	0	31,187	24,949	31,187	24,949	0	648,680
2053	648,680	0	32,434	25,947	32,434	25,947	0	674,627
2054	674,627	0	33,731	26,985	33,731	26,985	0	701,612
2055	701,612	0	35,081	28,064	35,081	28,064	0	729,676
2056	729,676	0	36,484	29,187	36,484	29,187	0	758,863
2057	758,863	0	37,943	30,355	37,943	30,355	0	789,218
2058	789,218	0	39,461	31,569	39,461	31,569	0	820,787
2059	820,787	0	41,039	32,831	41,039	32,831	0	853,618
2060	853,618	426,809	21,340	17,072	21,340	17,072	0	443,881
2061	443,881	0	22,194	17,755	22,194	17,755	0	461,637
2062	461,637	0	23,082	18,465	23,082	18,465	0	480,102

856 Reed Way Illustration

Jack & Jill Flash

Year	Beginning Value	Bequests	Current-Year Returns		Total Planned Distributions & Dispositions	Taxes		Ending Value
			Income	Growth		Taxable Income	Taxable Gains/-Losses	
2023	325,000	0	16,250	13,000	16,250	13,000	0	338,000
2024	338,000	0	16,900	13,520	16,900	13,520	0	351,520
2025	351,520	0	17,576	14,061	17,576	14,061	0	365,581
2026	365,581	0	18,279	14,623	18,279	14,623	0	380,204
2027	380,204	0	19,010	15,208	19,010	15,208	0	395,412
2028	395,412	0	19,771	15,816	19,771	15,816	0	411,229
2029	411,229	0	20,561	16,449	20,561	16,449	0	427,678
2030	427,678	0	21,384	17,107	21,384	17,107	0	444,785
2031	444,785	0	22,239	17,791	22,239	17,791	0	462,576
2032	462,576	0	23,129	18,503	23,129	18,503	0	481,079
2033	481,079	0	24,054	19,243	24,054	19,243	0	500,323
2034	500,323	0	25,016	20,013	25,016	20,013	0	520,335
2035	520,335	0	26,017	20,813	26,017	20,813	0	541,149
2036	541,149	0	27,057	21,646	27,057	21,646	0	562,795
2037	562,795	0	28,140	22,512	28,140	22,512	0	585,307
2038	585,307	0	29,265	23,412	29,265	23,412	0	608,719
2039	608,719	0	30,436	24,349	30,436	24,349	0	633,068
2040	633,068	0	31,653	25,323	31,653	25,323	0	658,390
2041	658,390	0	32,920	26,336	32,920	26,336	0	684,726
2042	684,726	0	34,236	27,389	34,236	27,389	0	712,115
2043	712,115	0	35,606	28,485	35,606	28,485	0	740,600
2044	740,600	0	37,030	29,624	37,030	29,624	0	770,224
2045	770,224	0	38,511	30,809	38,511	30,809	0	801,033
2046	801,033	0	40,052	32,041	40,052	32,041	0	833,074
2047	833,074	0	41,654	33,323	41,654	33,323	0	866,397
2048	866,397	0	43,320	34,656	43,320	34,656	0	901,053
2049	901,053	0	45,053	36,042	45,053	36,042	0	937,095
2050	937,095	0	46,855	37,484	46,855	37,484	0	974,579
2051	974,579	0	48,729	38,983	48,729	38,983	0	1,013,562
2052	1,013,562	0	50,678	40,542	50,678	40,542	0	1,054,104
2053	1,054,104	0	52,705	42,164	52,705	42,164	0	1,096,268
2054	1,096,268	0	54,813	43,851	54,813	43,851	0	1,140,119
2055	1,140,119	0	57,006	45,605	57,006	45,605	0	1,185,724
2056	1,185,724	0	59,286	47,429	59,286	47,429	0	1,233,153
2057	1,233,153	0	61,658	49,326	61,658	49,326	0	1,282,479
2058	1,282,479	0	64,124	51,299	64,124	51,299	0	1,333,778
2059	1,333,778	0	66,689	53,351	66,689	53,351	0	1,387,129
2060	1,387,129	693,565	34,678	27,743	34,678	27,743	0	721,307
2061	721,307	0	36,065	28,852	36,065	28,852	0	750,159
2062	750,159	0	37,508	30,006	37,508	30,006	0	780,166



25 Breezy Way Illustration

Jack & Jill Flash

Year	Beginning Value	Total Additions	Current-Year Returns		Total Planned Distributions & Dispositions	Taxes		Ending Value
			Income	Growth		Taxable Income	Taxable Gains/-Losses	
2023	850,000	0	0	25,500	0	0	0	875,500
2024	875,500	0	0	26,265	0	0	0	901,765
2025	901,765	0	0	27,053	0	0	0	928,818
2026	928,818	0	0	27,865	0	0	0	956,682
2027	956,682	0	0	28,700	0	0	0	985,383
2028	985,383	0	0	29,561	0	0	0	1,014,944
2029	1,014,944	0	0	30,448	0	0	0	1,045,393
2030	1,045,393	0	0	31,362	0	0	0	1,076,755
2031	1,076,755	0	0	32,303	1,109,057	0	409,057	0
2032	0	1,000,000	0	30,000	0	0	0	1,030,000
2033	1,030,000	0	0	30,900	0	0	0	1,060,900
2034	1,060,900	0	0	31,827	0	0	0	1,092,727
2035	1,092,727	0	0	32,782	0	0	0	1,125,509
2036	1,125,509	0	0	33,765	0	0	0	1,159,274
2037	1,159,274	0	0	34,778	0	0	0	1,194,052
2038	1,194,052	0	0	35,822	0	0	0	1,229,874
2039	1,229,874	0	0	36,896	0	0	0	1,266,770
2040	1,266,770	0	0	38,003	0	0	0	1,304,773
2041	1,304,773	0	0	39,143	0	0	0	1,343,916
2042	1,343,916	0	0	40,317	0	0	0	1,384,234
2043	1,384,234	0	0	41,527	0	0	0	1,425,761
2044	1,425,761	0	0	42,773	0	0	0	1,468,534
2045	1,468,534	0	0	44,056	0	0	0	1,512,590
2046	1,512,590	0	0	45,378	0	0	0	1,557,967
2047	1,557,967	0	0	46,739	0	0	0	1,604,706
2048	1,604,706	0	0	48,141	0	0	0	1,652,848
2049	1,652,848	0	0	49,585	0	0	0	1,702,433
2050	1,702,433	0	0	51,073	0	0	0	1,753,506
2051	1,753,506	0	0	52,605	0	0	0	1,806,111
2052	1,806,111	0	0	54,183	0	0	0	1,860,295
2053	1,860,295	0	0	55,809	0	0	0	1,916,103
2054	1,916,103	0	0	57,483	0	0	0	1,973,587
2055	1,973,587	0	0	59,208	0	0	0	2,032,794
2056	2,032,794	0	0	60,984	0	0	0	2,093,778
2057	2,093,778	0	0	62,813	0	0	0	2,156,591
2058	2,156,591	0	0	64,698	0	0	0	2,221,289
2059	2,221,289	0	0	66,639	0	0	0	2,287,928
2060	2,287,928	0	0	68,638	0	0	0	2,356,566
2061	2,356,566	0	0	70,697	0	0	0	2,427,262
2062	2,427,262	0	0	72,818	0	0	0	2,500,080



ShopRight HQ FLP Illustration - Jack's Interests

Jack & Jill Flash

Year	General Interest		Current-Year Returns		Taxable Returns		Combined Ending Value	Gross Estate Values	
	Beginning Value	Adjusted Beginning Value	Income	Growth	Taxable Income	Taxable Gains		General Interest	Limited Interest
2023	10,000	10,000	300	900	300	0	11,200	11,200	0
2024	11,200	11,200	336	1,008	336	0	12,544	12,544	0
2025	12,544	12,544	376	1,129	376	0	14,049	14,049	0
2026	14,049	14,049	421	1,264	421	0	15,735	15,735	0
2027	15,735	15,735	472	1,416	472	0	17,623	17,623	0
2028	17,623	17,623	529	1,586	529	0	19,738	19,738	0
2029	19,738	19,738	592	1,776	592	0	22,107	22,107	0
2030	22,107	22,107	663	1,990	663	0	24,760	24,760	0
2031	24,760	24,760	743	2,228	743	0	27,731	27,731	0
2032	27,731	27,731	832	2,496	832	0	31,058	31,058	0
2033	31,058	31,058	932	2,795	932	0	34,785	34,785	0
2034	34,785	34,785	1,044	3,131	1,044	0	38,960	38,960	0
2035	38,960	38,960	1,169	3,506	1,169	0	43,635	43,635	0
2036	43,635	43,635	1,309	3,927	1,309	0	48,871	48,871	0
2037	48,871	48,871	1,466	4,398	1,466	0	54,736	54,736	0
2038	54,736	54,736	1,642	4,926	1,642	0	61,304	61,304	0
2039	61,304	61,304	1,839	5,517	1,839	0	68,660	68,660	0
2040	68,660	68,660	2,060	6,179	2,060	0	76,900	76,900	0
2041	76,900	76,900	2,307	6,921	2,307	0	86,128	86,128	0
2042	86,128	86,128	2,584	7,751	2,584	0	96,463	96,463	0
2043	96,463	96,463	2,894	8,682	2,894	0	108,038	108,038	0
2044	108,038	108,038	3,241	9,723	3,241	0	121,003	121,003	0
2045	121,003	121,003	3,630	10,890	3,630	0	135,523	135,523	0
2046	135,523	135,523	4,066	12,197	4,066	0	151,786	151,786	0
2047	151,786	151,786	4,554	13,661	4,554	0	170,001	170,001	0
2048	170,001	170,001	5,100	15,300	5,100	0	190,401	190,401	0
2049	190,401	190,401	5,712	17,136	5,712	0	213,249	213,249	0
2050	213,249	213,249	6,397	19,192	6,397	0	238,839	238,839	0
2051	238,839	238,839	7,165	21,495	7,165	0	267,499	267,499	0
2052	267,499	267,499	8,025	24,075	8,025	0	299,599	299,599	0
2053	299,599	299,599	8,988	26,964	8,988	0	335,551	335,551	0
2054	335,551	335,551	10,067	30,200	10,067	0	375,817	375,817	0
2055	375,817	375,817	11,275	33,824	11,275	0	420,915	420,915	0
2056	420,915	420,915	12,627	37,882	12,627	0	471,425	471,425	0
2057	471,425	471,425	14,143	42,428	14,143	0	527,996	527,996	0
2058	527,996	527,996	15,840	47,520	15,840	0	591,356	591,356	0
2059	591,356	591,356	17,741	53,222	17,741	0	662,318	662,318	0
2060	662,318	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0



ShopRight HQ FLP Illustration - Jill's Interests*Jack & Jill Flash*

Year	General Interest		Limited Interest		Current-Year Returns		Taxable Returns		Combined Ending Value	Gross Estate Values	
	Beginning Value	Adjusted Beginning Value	Beginning Value	Adjusted Beginning Value	Income	Growth	Taxable Income	Taxable Gains		General Interest	Limited Interest
2023	0	0	990,000	990,000	29,700	89,100	29,700	0	1,108,800	0	720,720
2024	0	0	1,108,800	1,108,800	33,264	99,792	33,264	0	1,241,856	0	807,206
2025	0	0	1,241,856	1,241,856	37,256	111,767	37,256	0	1,390,879	0	904,071
2026	0	0	1,390,879	1,390,879	41,726	125,179	41,726	0	1,557,784	0	1,012,560
2027	0	0	1,557,784	1,557,784	46,734	140,201	46,734	0	1,744,718	0	1,134,067
2028	0	0	1,744,718	1,744,718	52,342	157,025	52,342	0	1,954,084	0	1,270,155
2029	0	0	1,954,084	1,954,084	58,623	175,868	58,623	0	2,188,575	0	1,422,573
2030	0	0	2,188,575	2,188,575	65,657	196,972	65,657	0	2,451,204	0	1,593,282
2031	0	0	2,451,204	2,451,204	73,536	220,608	73,536	0	2,745,348	0	1,784,476
2032	0	0	2,745,348	2,745,348	82,360	247,081	82,360	0	3,074,790	0	1,998,613
2033	0	0	3,074,790	3,074,790	92,244	276,731	92,244	0	3,443,764	0	2,238,447
2034	0	0	3,443,764	3,443,764	103,313	309,939	103,313	0	3,857,016	0	2,507,061
2035	0	0	3,857,016	3,857,016	115,710	347,131	115,710	0	4,319,858	0	2,807,908
2036	0	0	4,319,858	4,319,858	129,596	388,787	129,596	0	4,838,241	0	3,144,857
2037	0	0	4,838,241	4,838,241	145,147	435,442	145,147	0	5,418,830	0	3,522,240
2038	0	0	5,418,830	5,418,830	162,565	487,695	162,565	0	6,069,090	0	3,944,908
2039	0	0	6,069,090	6,069,090	182,073	546,218	182,073	0	6,797,380	0	4,418,297
2040	0	0	6,797,380	6,797,380	203,921	611,764	203,921	0	7,613,066	0	4,948,493
2041	0	0	7,613,066	7,613,066	228,392	685,176	228,392	0	8,526,634	0	5,542,312
2042	0	0	8,526,634	8,526,634	255,799	767,397	255,799	0	9,549,830	0	6,207,390
2043	0	0	9,549,830	9,549,830	286,495	859,485	286,495	0	10,695,810	0	6,952,276
2044	0	0	10,695,810	10,695,810	320,874	962,623	320,874	0	11,979,307	0	7,786,550
2045	0	0	11,979,307	11,979,307	359,379	1,078,138	359,379	0	13,416,824	0	8,720,935
2046	0	0	13,416,824	13,416,824	402,505	1,207,514	402,505	0	15,026,843	0	9,767,448
2047	0	0	15,026,843	15,026,843	450,805	1,352,416	450,805	0	16,830,064	0	10,939,541
2048	0	0	16,830,064	16,830,064	504,902	1,514,706	504,902	0	18,849,671	0	12,252,286
2049	0	0	18,849,671	18,849,671	565,490	1,696,470	565,490	0	21,111,632	0	13,722,561
2050	0	0	21,111,632	21,111,632	633,349	1,900,047	633,349	0	23,645,028	0	15,369,268
2051	0	0	23,645,028	23,645,028	709,351	2,128,053	709,351	0	26,482,431	0	17,213,580
2052	0	0	26,482,431	26,482,431	794,473	2,383,419	794,473	0	29,660,323	0	19,279,210
2053	0	0	29,660,323	29,660,323	889,810	2,669,429	889,810	0	33,219,562	0	21,592,715
2054	0	0	33,219,562	33,219,562	996,587	2,989,761	996,587	0	37,205,909	0	24,183,841
2055	0	0	37,205,909	37,205,909	1,116,177	3,348,532	1,116,177	0	41,670,618	0	27,085,902
2056	0	0	41,670,618	41,670,618	1,250,119	3,750,356	1,250,119	0	46,671,092	0	30,336,210
2057	0	0	46,671,092	46,671,092	1,400,133	4,200,398	1,400,133	0	52,271,623	0	33,976,555
2058	0	0	52,271,623	52,271,623	1,568,149	4,704,446	1,568,149	0	58,544,218	0	38,053,742
2059	0	0	58,544,218	58,544,218	1,756,327	5,268,980	1,756,327	0	65,569,524	0	42,620,191
2060	0	662,318	65,569,524	65,569,524	1,986,955	5,960,866	1,986,955	0	74,179,664	741,797	47,734,614
2061	741,797	741,797	73,437,867	73,437,867	2,225,390	6,676,170	2,225,390	0	83,081,224	830,812	53,462,767
2062	830,812	830,812	82,250,411	82,250,411	2,492,437	7,477,310	2,492,437	0	93,050,970	930,510	59,878,299



Strategic Estate Planning Illustration

Supporting Schedules for
EMPLOYER STOCK & OPTIONS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Jill's SoftCo. Stock & Options Summary

Jack & Jill Flash

Year	Ending Stock Price	SoftCo. Stock Held Outright			Nonqualified Stock Options			Incentive Stock Options			Aggregate Position	
		Ending Shares	Ending Value	Unrealized Gains/-Losses	Total NQSOs	Vested NQSOs	Vested NQSO Spread	Total ISOs	Vested ISOs	Vested ISO Spread	Total Value of Stock Position	Total Unrealized Gains/-Losses
Start	25.00	1,600	40,000	12,500	1,750	550	3,000	650	500	2,250	45,250	17,750
2023	26.50	2,000	53,000	17,600	1,750	850	750	650	500	0	53,750	18,350
2024	28.09	2,350	66,012	20,798	1,550	1,050	3,663	350	200	0	69,675	24,461
2025	29.78	2,350	69,972	24,759	1,200	1,000	4,243	150	0	0	74,215	29,001
2026	31.56	2,350	74,171	28,957	900	900	8,006	150	150	684	82,861	37,647
2027	33.46	2,350	78,621	33,407	900	900	9,710	150	150	968	89,299	44,086
2028	35.46	2,350	83,338	38,124	900	900	11,517	150	150	1,269	96,124	50,911
2029	37.59	2,350	88,338	43,125	900	900	7,195	150	150	1,589	97,122	51,909
2030	39.85	2,350	93,639	48,425	500	500	4,169	150	150	1,927	99,735	54,521
2031	42.24	0	0	0	200	200	0	150	150	0	0	0
2032	44.77	0	0	0	0	0	0	0	0	0	0	0
2033	47.46	0	0	0	0	0	0	0	0	0	0	0
2034	50.30	0	0	0	0	0	0	0	0	0	0	0
2035	53.32	0	0	0	0	0	0	0	0	0	0	0
2036	56.52	0	0	0	0	0	0	0	0	0	0	0
2037	59.91	0	0	0	0	0	0	0	0	0	0	0
2038	63.51	0	0	0	0	0	0	0	0	0	0	0
2039	67.32	0	0	0	0	0	0	0	0	0	0	0
2040	71.36	0	0	0	0	0	0	0	0	0	0	0
2041	75.64	0	0	0	0	0	0	0	0	0	0	0
2042	80.18	0	0	0	0	0	0	0	0	0	0	0
2043	84.99	0	0	0	0	0	0	0	0	0	0	0
2044	90.09	0	0	0	0	0	0	0	0	0	0	0
2045	95.49	0	0	0	0	0	0	0	0	0	0	0
2046	101.22	0	0	0	0	0	0	0	0	0	0	0
2047	107.30	0	0	0	0	0	0	0	0	0	0	0
2048	113.73	0	0	0	0	0	0	0	0	0	0	0
2049	120.56	0	0	0	0	0	0	0	0	0	0	0
2050	127.79	0	0	0	0	0	0	0	0	0	0	0
2051	135.46	0	0	0	0	0	0	0	0	0	0	0
2052	143.59	0	0	0	0	0	0	0	0	0	0	0
2053	152.20	0	0	0	0	0	0	0	0	0	0	0
2054	161.33	0	0	0	0	0	0	0	0	0	0	0
2055	171.01	0	0	0	0	0	0	0	0	0	0	0
2056	181.28	0	0	0	0	0	0	0	0	0	0	0
2057	192.15	0	0	0	0	0	0	0	0	0	0	0
2058	203.68	0	0	0	0	0	0	0	0	0	0	0
2059	215.90	0	0	0	0	0	0	0	0	0	0	0
2060	228.86	0	0	0	0	0	0	0	0	0	0	0
2061	242.59	0	0	0	0	0	0	0	0	0	0	0
2062	257.14	0	0	0	0	0	0	0	0	0	0	0



Jill's SoftCo. Stock Illustration

Jack & Jill Flash

Year	Beginning of Year		Share Activity				End of Year		Tax Basis & Gains			
	Beginning Shares	Beginning Value	Shares Acquired	Dividends Received	Shares Sold	Sales Proceeds	Ending Shares	Ending Value	Basis Recovered On Sale	Ending Basis	Taxable Gains/-Losses	Unrealized Gains/-Losses
2023	1,600	40,000	400	200	0	0	2,000	53,000	0	35,400	0	17,600
2024	2,000	53,000	350	242	0	0	2,350	66,012	0	45,214	0	20,798
2025	2,350	66,012	0	249	0	0	2,350	69,972	0	45,214	0	24,759
2026	2,350	69,972	0	257	0	0	2,350	74,171	0	45,214	0	28,957
2027	2,350	74,171	0	264	0	0	2,350	78,621	0	45,214	0	33,407
2028	2,350	78,621	0	272	0	0	2,350	83,338	0	45,214	0	38,124
2029	2,350	83,338	0	281	0	0	2,350	88,338	0	45,214	0	43,125
2030	2,350	88,338	0	289	0	0	2,350	93,639	0	45,214	0	48,425
2031	2,350	93,639	150	317	2,500	105,592	0	0	49,264	0	56,329	0
2032	0	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0	0	0	0



Jill's SoftCo. Restricted Stock Illustration

Jack & Jill Flash

Year	Ending Stock Price	Beginning Restricted Shares	Vesting Shares	Ending Restricted Shares	Ending Value	Ordinary Income Recognized on Vesting	Restricted Share Dividends
Start	25.00	250	0	250	6,250	0	0
2023	26.50	250	100	150	3,975	2,650	15
2024	28.09	150	150	0	0	4,214	0
2025	29.78	0	0	0	0	0	0
2026	31.56	0	0	0	0	0	0
2027	33.46	0	0	0	0	0	0
2028	35.46	0	0	0	0	0	0
2029	37.59	0	0	0	0	0	0
2030	39.85	0	0	0	0	0	0
2031	42.24	0	0	0	0	0	0
2032	44.77	0	0	0	0	0	0
2033	47.46	0	0	0	0	0	0
2034	50.30	0	0	0	0	0	0
2035	53.32	0	0	0	0	0	0
2036	56.52	0	0	0	0	0	0
2037	59.91	0	0	0	0	0	0
2038	63.51	0	0	0	0	0	0
2039	67.32	0	0	0	0	0	0
2040	71.36	0	0	0	0	0	0
2041	75.64	0	0	0	0	0	0
2042	80.18	0	0	0	0	0	0
2043	84.99	0	0	0	0	0	0
2044	90.09	0	0	0	0	0	0
2045	95.49	0	0	0	0	0	0
2046	101.22	0	0	0	0	0	0
2047	107.30	0	0	0	0	0	0
2048	113.73	0	0	0	0	0	0
2049	120.56	0	0	0	0	0	0
2050	127.79	0	0	0	0	0	0
2051	135.46	0	0	0	0	0	0
2052	143.59	0	0	0	0	0	0
2053	152.20	0	0	0	0	0	0
2054	161.33	0	0	0	0	0	0
2055	171.01	0	0	0	0	0	0
2056	181.28	0	0	0	0	0	0
2057	192.15	0	0	0	0	0	0
2058	203.68	0	0	0	0	0	0
2059	215.90	0	0	0	0	0	0
2060	228.86	0	0	0	0	0	0
2061	242.59	0	0	0	0	0	0
2062	257.14	0	0	0	0	0	0



Jill's SoftCo. Nonqualified Stock Option Grant Summary

Jack & Jill Flash

Grant Year	Number of Options		Normal Vesting Year	Actual Vesting Year	Exercise Year	Exercise Price	Vested NQSOs		Nonvested NQSOs	
	Vested NQSOs	Nonvested NQSOs					Exercise Cost	Gain@ 25.00	Exercise Cost	Gain@ 25.00
2017	200	0	2021	2021	2023	10.00	2,000	3,000	0	0
2018	350	0	2022	2022	2024	32.00	11,200	0	0	0
2019	0	300	2023	2023	2025	24.00	0	0	7,200	300
2020	0	400	2024	2024	2029	22.00	0	0	8,800	1,200
2021	0	300	2025	2025	2030	26.00	0	0	7,800	0
2022	0	200	2026	2026	2031	19.00	0	0	3,800	1,200
Totals	550	1,200					13,200	3,000	27,600	2,700

Planning Assumptions	
Option Stock	
Current share price	25.00
Growth rate	6.0%
Option Grants	
Terminate at retirement	Yes
Option Vesting	
Accelerate at retirement	No
If No, lapse nonvested options following retirement	Yes
Accelerate at death	No
Option Exercises	
Accelerate at retirement	Yes



Jill's SoftCo. Incentive Stock Option Grant Summary

Jack & Jill Flash

Grant Year	Number of Options		Normal Vesting Year	Actual Vesting Year	Exercise Year	Exercise Price	Vested ISOs		Nonvested ISOs	
	Vested ISOs	Nonvested ISOs					Exercise Cost	Gain@ 25.00	Exercise Cost	Gain@ 25.00
2017	300	0	2021	2021	2023	17.50	5,250	2,250	0	0
2018	200	0	2022	2022	2024	28.00	5,600	0	0	0
2022	0	150	2026	2026	2031	27.00	0	0	4,050	0
Totals	500	150					10,850	2,250	4,050	0

Planning Assumptions

Option Stock	
Current share price	25.00
Growth rate	6.0%
Option Grants	
Terminate at retirement	Yes
Option Vesting	
Accelerate at retirement	No
If No, lapse nonvested options following retirement	Yes
Accelerate at death	No
Option Exercises	
Accelerate at retirement	Yes



Jill's SoftCo. Stock Options Illustration

Jack & Jill Flash

Year	Ending Stock Price	Nonqualified Stock Options				Incentive Stock Options						
		Total NQSOs	Vested NQSOs	NQSO Exercise Proceeds	Vested NQSO Spread	Total ISOs	Vested ISOs	Shares of ISO Stock Acquired	ISO Exercise Costs	ISO Spread	Value of ISO Stock Acquired	Vested ISO Spread
2023	26.50	1,750	850	3,300	750	650	500	300	5,250	2,700	7,950	0
2024	28.09	1,550	1,050	0	3,663	350	200	200	5,600	18	5,618	0
2025	29.78	1,200	1,000	1,733	4,243	150	0	0	0	0	0	0
2026	31.56	900	900	0	8,006	150	150	0	0	0	0	684
2027	33.46	900	900	0	9,710	150	150	0	0	0	0	968
2028	35.46	900	900	0	11,517	150	150	0	0	0	0	1,269
2029	37.59	900	900	6,236	7,195	150	150	0	0	0	0	1,589
2030	39.85	500	500	4,154	4,169	150	150	0	0	0	0	1,927
2031	42.24	200	200	4,647	0	150	150	150	4,050	2,286	6,336	0
2032	44.77	0	0	0	0	0	0	0	0	0	0	0
2033	47.46	0	0	0	0	0	0	0	0	0	0	0
2034	50.30	0	0	0	0	0	0	0	0	0	0	0
2035	53.32	0	0	0	0	0	0	0	0	0	0	0
2036	56.52	0	0	0	0	0	0	0	0	0	0	0
2037	59.91	0	0	0	0	0	0	0	0	0	0	0
2038	63.51	0	0	0	0	0	0	0	0	0	0	0
2039	67.32	0	0	0	0	0	0	0	0	0	0	0
2040	71.36	0	0	0	0	0	0	0	0	0	0	0
2041	75.64	0	0	0	0	0	0	0	0	0	0	0
2042	80.18	0	0	0	0	0	0	0	0	0	0	0
2043	84.99	0	0	0	0	0	0	0	0	0	0	0
2044	90.09	0	0	0	0	0	0	0	0	0	0	0
2045	95.49	0	0	0	0	0	0	0	0	0	0	0
2046	101.22	0	0	0	0	0	0	0	0	0	0	0
2047	107.30	0	0	0	0	0	0	0	0	0	0	0
2048	113.73	0	0	0	0	0	0	0	0	0	0	0
2049	120.56	0	0	0	0	0	0	0	0	0	0	0
2050	127.79	0	0	0	0	0	0	0	0	0	0	0
2051	135.46	0	0	0	0	0	0	0	0	0	0	0
2052	143.59	0	0	0	0	0	0	0	0	0	0	0
2053	152.20	0	0	0	0	0	0	0	0	0	0	0
2054	161.33	0	0	0	0	0	0	0	0	0	0	0
2055	171.01	0	0	0	0	0	0	0	0	0	0	0
2056	181.28	0	0	0	0	0	0	0	0	0	0	0
2057	192.15	0	0	0	0	0	0	0	0	0	0	0
2058	203.68	0	0	0	0	0	0	0	0	0	0	0
2059	215.90	0	0	0	0	0	0	0	0	0	0	0
2060	228.86	0	0	0	0	0	0	0	0	0	0	0
2061	242.59	0	0	0	0	0	0	0	0	0	0	0
2062	257.14	0	0	0	0	0	0	0	0	0	0	0





Strategic Estate Planning Illustration

Supporting Schedules for
NOTES RECEIVABLE

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Loan to Jerry Illustration

Jack & Jill Flash

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



Loan to Jackie Illustration

Jack & Jill Flash

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





Strategic Estate Planning Illustration

Supporting Schedules for
INTEGRATED CASH FLOWS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Pretax Cash Flows Illustration*Jack & Jill Flash*

Year	Cash Flows From Asset Distributions & Dispositions						Non-Asset-Based & Miscellaneous Income	Total Cash Inflows		
	Investments	NQSO Exercises & Employer Stock Div's & Sales	Retirement Plans & Annuities	Businesses, Real Estate & FLP	Irrevocable Trusts	Other Assets		Cash Inflows Before Cash Flow Deficit Funding	Pretax Cash Flows Needed to Fund Deficits	Total Pretax Cash Inflows
2023	14,934	3,515	0	209,583	18,750	155,970	390,000	792,752	121,855	914,607
2024	15,540	242	0	196,717	38,494	104,470	417,250	772,712	316,125	1,088,838
2025	16,171	1,982	0	209,668	59,284	104,470	446,673	838,247	300,964	1,139,211
2026	16,828	257	0	223,493	81,176	104,470	478,458	904,681	293,246	1,197,928
2027	17,511	264	0	238,251	300,954	101,246	512,815	1,171,043	190,771	1,361,814
2028	18,222	272	0	254,008	364,573	93,795	549,972	1,280,843	144,879	1,425,722
2029	18,961	6,517	0	270,830	437,348	93,795	590,178	1,417,630	78,031	1,495,661
2030	19,731	4,443	0	288,792	520,921	93,795	633,705	1,561,387	600,277	2,161,664
2031	216,590	110,557	231,383	307,971	598,501	3,737,852	0	5,202,854	0	5,202,854
2032	385,196	0	231,383	328,451	690,187	0	51,990	1,687,208	339,799	2,027,007
2033	386,930	0	231,383	350,322	273,321	0	53,030	1,294,987	0	1,294,987
2034	418,918	0	231,383	373,679	279,090	0	54,090	1,357,160	0	1,357,160
2035	455,069	0	231,383	398,624	280,194	0	99,560	1,464,831	0	1,464,831
2036	495,123	0	231,383	425,267	274,637	0	101,550	1,527,961	0	1,527,961
2037	538,918	0	231,383	453,724	259,792	0	103,580	1,587,398	0	1,587,398
2038	584,938	0	231,383	484,121	273,561	0	105,660	1,679,663	0	1,679,663
2039	634,300	0	231,383	516,592	288,059	0	107,770	1,778,105	0	1,778,105
2040	687,243	0	762,970	551,278	303,327	0	109,920	2,414,737	0	2,414,737
2041	757,349	0	644,708	588,334	319,403	0	112,120	2,421,914	0	2,421,914
2042	829,582	0	691,361	627,922	336,331	0	114,360	2,599,556	0	2,599,556
2043	908,103	0	837,431	670,217	354,157	0	116,650	2,886,558	0	2,886,558
2044	995,833	0	903,263	715,407	372,927	0	118,980	3,106,410	0	3,106,410
2045	1,091,373	0	974,210	763,691	392,692	0	121,360	3,343,326	0	3,343,326
2046	1,195,359	0	1,047,190	815,283	413,505	0	123,780	3,595,116	0	3,595,116
2047	1,308,389	0	1,130,819	870,412	435,421	0	126,270	3,871,310	0	3,871,310
2048	1,431,312	0	1,215,792	929,322	458,498	0	128,790	4,163,714	0	4,163,714
2049	1,564,792	0	1,312,902	992,275	482,798	0	131,360	4,484,127	0	4,484,127
2050	1,709,799	0	1,411,553	1,059,551	508,387	0	133,990	4,823,279	0	4,823,279
2051	1,867,092	0	1,516,508	1,131,449	535,331	0	136,670	5,187,050	0	5,187,050
2052	2,037,589	0	1,630,120	1,208,289	563,704	0	139,400	5,579,102	0	5,579,102
2053	2,222,228	0	1,739,826	1,290,413	593,580	0	142,190	5,988,237	0	5,988,237
2054	2,421,852	0	1,867,922	1,378,188	625,040	0	145,040	6,438,041	0	6,438,041
2055	2,637,816	0	1,990,750	1,472,004	658,167	0	147,940	6,906,678	0	6,906,678
2056	2,870,953	0	2,117,961	1,572,282	693,050	0	150,900	7,405,145	0	7,405,145
2057	3,122,282	0	2,253,043	1,679,469	729,781	0	153,910	7,938,485	0	7,938,485
2058	3,393,126	0	2,391,511	1,794,044	768,460	0	156,990	8,504,131	0	8,504,131
2059	3,684,670	0	2,512,146	1,916,519	809,188	0	160,130	9,082,653	0	9,082,653
2060	2,086,776	0	2,240,635	56,019	3,209,928	0	90,510	7,683,869	0	7,683,869
2061	2,310,645	0	2,377,200	58,259	3,425,490	0	92,320	8,263,915	0	8,263,915
2062	2,557,640	0	2,492,474	60,590	3,655,761	0	94,170	8,860,635	0	8,860,635

Miscellaneous Income Illustration

Jack & Jill Flash

Year	Total	Jack's Salary	Jill's Salary	Jill's Bonus	Jack's Director Fees
2023	390,000	200,000	150,000	15,000	25,000
2024	417,250	210,000	165,000	16,500	25,750
2025	446,673	220,500	181,500	18,150	26,523
2026	478,458	231,525	199,650	19,965	27,318
2027	512,815	243,101	219,615	21,962	28,138
2028	549,972	255,256	241,577	24,158	28,982
2029	590,178	268,019	265,734	26,573	29,851
2030	633,705	281,420	292,308	29,231	30,747
2031	0	0	0	0	0
2032	0	0	0	0	0
2033	0	0	0	0	0
2034	0	0	0	0	0
2035	0	0	0	0	0
2036	0	0	0	0	0
2037	0	0	0	0	0
2038	0	0	0	0	0
2039	0	0	0	0	0
2040	0	0	0	0	0
2041	0	0	0	0	0
2042	0	0	0	0	0
2043	0	0	0	0	0
2044	0	0	0	0	0
2045	0	0	0	0	0
2046	0	0	0	0	0
2047	0	0	0	0	0
2048	0	0	0	0	0
2049	0	0	0	0	0
2050	0	0	0	0	0
2051	0	0	0	0	0
2052	0	0	0	0	0
2053	0	0	0	0	0
2054	0	0	0	0	0
2055	0	0	0	0	0
2056	0	0	0	0	0
2057	0	0	0	0	0
2058	0	0	0	0	0
2059	0	0	0	0	0
2060	0	0	0	0	0
2061	0	0	0	0	0
2062	0	0	0	0	0



Social Security Benefits Illustration

Jack & Jill Flash

Year	Retirement Benefits		Survivor Benefits			Actual Benefits		Total Social Security
	Jack	Jill	Minimum For Jack's Survivor	Minimum For Jill's Survivor	Jill	Jack	Jill	
2023	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0
2032	51,990	0	42,890	0	0	51,990	0	51,990
2033	53,030	0	43,750	0	0	53,030	0	53,030
2034	54,090	0	44,620	0	0	54,090	0	54,090
2035	55,170	44,390	45,510	36,620	0	55,170	44,390	99,560
2036	56,270	45,280	46,420	37,350	0	56,270	45,280	101,550
2037	57,400	46,180	47,350	38,100	0	57,400	46,180	103,580
2038	58,550	47,110	48,300	38,860	0	58,550	47,110	105,660
2039	59,720	48,050	49,270	39,640	0	59,720	48,050	107,770
2040	60,910	49,010	50,250	40,430	0	60,910	49,010	109,920
2041	62,130	49,990	51,260	41,240	0	62,130	49,990	112,120
2042	63,370	50,990	52,280	42,070	0	63,370	50,990	114,360
2043	64,640	52,010	53,330	42,910	0	64,640	52,010	116,650
2044	65,930	53,050	54,390	43,760	0	65,930	53,050	118,980
2045	67,250	54,110	55,480	44,640	0	67,250	54,110	121,360
2046	68,590	55,190	56,590	45,530	0	68,590	55,190	123,780
2047	69,970	56,300	57,720	46,440	0	69,970	56,300	126,270
2048	71,370	57,420	58,880	47,370	0	71,370	57,420	128,790
2049	72,790	58,570	60,050	48,320	0	72,790	58,570	131,360
2050	74,250	59,740	61,260	49,290	0	74,250	59,740	133,990
2051	75,730	60,940	62,480	50,270	0	75,730	60,940	136,670
2052	77,250	62,150	63,730	51,280	0	77,250	62,150	139,400
2053	78,790	63,400	65,010	52,300	0	78,790	63,400	142,190
2054	80,370	64,670	66,310	53,350	0	80,370	64,670	145,040
2055	81,980	65,960	67,630	54,420	0	81,980	65,960	147,940
2056	83,620	67,280	68,980	55,500	0	83,620	67,280	150,900
2057	85,290	68,620	70,360	56,610	0	85,290	68,620	153,910
2058	86,990	70,000	71,770	57,750	0	86,990	70,000	156,990
2059	88,730	71,400	73,210	58,900	0	88,730	71,400	160,130
2060	0	72,820	74,670	60,080	90,510	0	90,510	90,510
2061	0	74,280	76,160	61,280	92,320	0	92,320	92,320
2062	0	75,770	77,690	62,510	94,170	0	94,170	94,170



Nontax Cash Outflows Illustration*Jack & Jill Flash*

Year	Expenses										Contributions & Transfers to Other Assets	Total Nontax Cash Outflows
	Living Expenses	Insurance Premiums	Planned Principal & Interest Payments	Education Costs Funded from General Assets	ISO Exercise Costs	Medical Expenses	Real Estate Taxes	Personal Property Taxes	Charitable Contributions	Other Expenses		
2023	190,000	14,500	92,214	8,000	5,250	5,000	20,000	1,500	20,000	5,000	383,250	744,714
2024	195,700	14,810	92,214	12,259	5,600	5,150	20,600	1,545	20,600	5,150	385,148	758,776
2025	201,571	15,134	92,214	20,003	0	5,305	21,218	1,591	21,218	5,305	390,307	773,866
2026	207,618	15,474	92,214	9,528	0	5,464	21,855	1,639	21,855	5,464	382,051	763,161
2027	213,847	15,829	92,214	10,100	0	5,628	22,510	1,688	22,510	5,628	384,658	774,611
2028	220,262	16,200	92,214	10,706	0	5,796	23,185	1,739	23,185	5,796	390,518	789,603
2029	226,870	16,589	92,214	11,348	0	5,970	23,881	1,791	23,881	5,970	393,131	801,645
2030	233,676	16,995	647,735	21,653	0	6,149	24,597	1,845	24,597	6,149	394,997	1,378,395
2031	240,686	5,000	44,993	26,317	4,050	6,334	25,335	1,900	25,335	6,334	96,117	482,402
2032	247,907	5,000	0	25,342	0	6,524	26,095	1,957	26,095	6,524	1,095,631	1,441,076
2033	255,344	5,000	0	26,863	0	6,720	26,878	2,016	26,878	6,720	95,680	452,098
2034	263,004	5,000	0	35,511	0	6,921	27,685	2,076	27,685	6,921	47,730	422,534
2035	270,895	5,000	0	28,358	0	7,129	28,515	2,139	28,515	7,129	49,782	427,462
2036	279,021	5,000	0	0	0	7,343	29,371	2,203	29,371	7,343	48,000	407,651
2037	287,392	5,000	0	0	0	7,563	30,252	2,269	30,252	7,563	50,000	420,290
2038	296,014	5,000	0	0	0	7,790	31,159	2,337	31,159	7,790	52,000	433,249
2039	304,894	5,000	0	0	0	8,024	32,094	2,407	32,094	8,024	54,000	446,537
2040	314,041	5,000	0	0	0	8,264	33,057	2,479	33,057	8,264	56,000	460,163
2041	323,462	5,000	0	0	0	8,512	34,049	2,554	34,049	8,512	56,000	472,138
2042	333,166	5,000	0	0	0	8,768	35,070	2,630	35,070	8,768	58,000	486,472
2043	343,161	5,000	0	0	0	9,031	36,122	2,709	36,122	9,031	60,000	501,176
2044	353,456	5,000	0	0	0	9,301	37,206	2,790	37,206	9,301	62,000	516,261
2045	364,060	5,000	0	0	0	9,581	38,322	2,874	38,322	9,581	64,000	531,739
2046	374,981	5,000	0	0	0	9,868	39,472	2,960	39,472	9,868	66,000	547,621
2047	386,231	5,000	0	0	0	10,164	40,656	3,049	40,656	10,164	68,000	563,920
2048	397,818	5,000	0	0	0	10,469	41,876	3,141	41,876	10,469	70,000	580,647
2049	409,752	5,000	0	0	0	10,783	43,132	3,235	43,132	10,783	72,000	597,817
2050	422,045	5,000	0	0	0	11,106	44,426	3,332	44,426	11,106	74,000	615,441
2051	434,706	5,000	0	0	0	11,440	45,759	3,432	45,759	11,440	76,000	633,535
2052	447,747	5,000	0	0	0	11,783	47,131	3,535	47,131	11,783	80,000	654,111
2053	461,180	5,000	0	0	0	12,136	48,545	3,641	48,545	12,136	82,000	673,184
2054	475,015	5,000	0	0	0	12,500	50,002	3,750	50,002	12,500	84,000	692,769
2055	489,266	5,000	0	0	0	12,875	51,502	3,863	51,502	12,875	86,000	712,882
2056	503,944	5,000	0	0	0	13,262	53,047	3,979	53,047	13,262	90,000	735,539
2057	519,062	5,000	0	0	0	13,660	54,638	4,098	54,638	13,660	92,000	756,755
2058	534,634	5,000	0	0	0	14,069	56,277	4,221	56,277	14,069	94,000	778,548
2059	550,673	5,000	0	0	0	14,491	57,966	4,347	57,966	14,491	98,000	802,934
2060	567,193	5,000	0	0	0	14,926	59,705	4,478	59,705	14,926	50,000	775,932
2061	584,209	5,000	0	0	0	15,374	61,496	4,612	61,496	15,374	52,000	799,560
2062	601,735	5,000	0	0	0	15,835	63,341	4,751	63,341	15,835	53,000	822,837





Strategic Estate Planning Illustration

Supporting Schedules for
NON-ASSET-BASED & OTHER INCOME & EXPENSES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Expense Illustration*Jack & Jill Flash*

Year	Total	Household	Food & Clothing	Travel & Entertainment 1	Travel & Entertainment 2	Medical Expenses	Real Estate Taxes	Auto Taxes	Various Charities	Tax Consulting & Prep	LTC Insurance Premiums	Disability Premiums
2023	248,500	100,000	50,000	25,000	15,000	5,000	20,000	1,500	20,000	5,000	5,000	2,000
2024	255,805	103,000	51,500	25,750	15,450	5,150	20,600	1,545	20,600	5,150	5,000	2,060
2025	263,329	106,090	53,045	26,523	15,914	5,305	21,218	1,591	21,218	5,305	5,000	2,122
2026	271,079	109,273	54,636	27,318	16,391	5,464	21,855	1,639	21,855	5,464	5,000	2,185
2027	279,061	112,551	56,275	28,138	16,883	5,628	22,510	1,688	22,510	5,628	5,000	2,251
2028	287,283	115,927	57,964	28,982	17,389	5,796	23,185	1,739	23,185	5,796	5,000	2,319
2029	295,752	119,405	59,703	29,851	17,911	5,970	23,881	1,791	23,881	5,970	5,000	2,388
2030	304,474	122,987	61,494	30,747	18,448	6,149	24,597	1,845	24,597	6,149	5,000	2,460
2031	310,925	126,677	63,339	31,669	19,002	6,334	25,335	1,900	25,335	6,334	5,000	0
2032	320,103	130,477	65,239	32,619	19,572	6,524	26,095	1,957	26,095	6,524	5,000	0
2033	329,556	134,392	67,196	33,598	20,159	6,720	26,878	2,016	26,878	6,720	5,000	0
2034	339,292	138,423	69,212	34,606	20,764	6,921	27,685	2,076	27,685	6,921	5,000	0
2035	349,321	142,576	71,288	35,644	21,386	7,129	28,515	2,139	28,515	7,129	5,000	0
2036	359,651	146,853	73,427	36,713	22,028	7,343	29,371	2,203	29,371	7,343	5,000	0
2037	370,290	151,259	75,629	37,815	22,689	7,563	30,252	2,269	30,252	7,563	5,000	0
2038	381,249	155,797	77,898	38,949	23,370	7,790	31,159	2,337	31,159	7,790	5,000	0
2039	392,537	160,471	80,235	40,118	24,071	8,024	32,094	2,407	32,094	8,024	5,000	0
2040	404,163	165,285	82,642	41,321	24,793	8,264	33,057	2,479	33,057	8,264	5,000	0
2041	416,138	170,243	85,122	42,561	25,536	8,512	34,049	2,554	34,049	8,512	5,000	0
2042	428,472	175,351	87,675	43,838	26,303	8,768	35,070	2,630	35,070	8,768	5,000	0
2043	441,176	180,611	90,306	45,153	27,092	9,031	36,122	2,709	36,122	9,031	5,000	0
2044	454,261	186,029	93,015	46,507	27,904	9,301	37,206	2,790	37,206	9,301	5,000	0
2045	467,739	191,610	95,805	47,903	28,742	9,581	38,322	2,874	38,322	9,581	5,000	0
2046	481,621	197,359	98,679	49,340	29,604	9,868	39,472	2,960	39,472	9,868	5,000	0
2047	495,920	203,279	101,640	50,820	30,492	10,164	40,656	3,049	40,656	10,164	5,000	0
2048	510,647	209,378	104,689	52,344	31,407	10,469	41,876	3,141	41,876	10,469	5,000	0
2049	525,817	215,659	107,830	53,915	32,349	10,783	43,132	3,235	43,132	10,783	5,000	0
2050	541,441	222,129	111,064	55,532	33,319	11,106	44,426	3,332	44,426	11,106	5,000	0
2051	557,535	228,793	114,396	57,198	34,319	11,440	45,759	3,432	45,759	11,440	5,000	0
2052	574,111	235,657	117,828	58,914	35,348	11,783	47,131	3,535	47,131	11,783	5,000	0
2053	591,184	242,726	121,363	60,682	36,409	12,136	48,545	3,641	48,545	12,136	5,000	0
2054	608,769	250,008	125,004	62,502	37,501	12,500	50,002	3,750	50,002	12,500	5,000	0
2055	626,882	257,508	128,754	64,377	38,626	12,875	51,502	3,863	51,502	12,875	5,000	0
2056	645,539	265,234	132,617	66,308	39,785	13,262	53,047	3,979	53,047	13,262	5,000	0
2057	664,755	273,191	136,595	68,298	40,979	13,660	54,638	4,098	54,638	13,660	5,000	0
2058	684,548	281,386	140,693	70,347	42,208	14,069	56,277	4,221	56,277	14,069	5,000	0
2059	704,934	289,828	144,914	72,457	43,474	14,491	57,966	4,347	57,966	14,491	5,000	0
2060	725,932	298,523	149,261	74,631	44,778	14,926	59,705	4,478	59,705	14,926	5,000	0
2061	747,560	307,478	153,739	76,870	46,122	15,374	61,496	4,612	61,496	15,374	5,000	0
2062	769,837	316,703	158,351	79,176	47,505	15,835	63,341	4,751	63,341	15,835	5,000	0



Strategic Estate Planning Illustration

Supporting Schedules for
EDUCATION COSTS & FUNDING

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Education Costs Summary

Jack & Jill Flash

Year	Education Costs				After-Tax Education Fund Distributions	Education Costs Funded from General Assets
	Jeff's 529 Plan	Jenny's 529 Plan	Billy's K-12 & College	Joe's Grad School & Fellowship		
2023	0	0	8,000	20,000	20,000	8,000
2024	0	0	8,480	21,200	17,421	12,259
2025	0	0	8,989	22,472	11,458	20,003
2026	0	0	9,528	0	0	9,528
2027	0	0	10,100	0	0	10,100
2028	0	13,382	10,706	0	13,382	10,706
2029	21,278	14,185	11,348	0	35,463	11,348
2030	22,554	15,036	12,029	0	27,967	21,653
2031	23,908	15,938	25,502	0	39,031	26,317
2032	25,342	0	27,032	0	27,032	25,342
2033	26,863	0	28,654	0	28,654	26,863
2034	28,474	0	30,373	0	23,336	35,511
2035	0	0	32,195	0	3,837	28,358
2036	0	0	0	0	0	0
2037	0	0	0	0	0	0
2038	0	0	0	0	0	0
2039	0	0	0	0	0	0
2040	0	0	0	0	0	0
2041	0	0	0	0	0	0
2042	0	0	0	0	0	0
2043	0	0	0	0	0	0
2044	0	0	0	0	0	0
2045	0	0	0	0	0	0
2046	0	0	0	0	0	0
2047	0	0	0	0	0	0
2048	0	0	0	0	0	0
2049	0	0	0	0	0	0
2050	0	0	0	0	0	0
2051	0	0	0	0	0	0
2052	0	0	0	0	0	0
2053	0	0	0	0	0	0
2054	0	0	0	0	0	0
2055	0	0	0	0	0	0
2056	0	0	0	0	0	0
2057	0	0	0	0	0	0
2058	0	0	0	0	0	0
2059	0	0	0	0	0	0
2060	0	0	0	0	0	0
2061	0	0	0	0	0	0
2062	0	0	0	0	0	0



Education Funding Illustration for Jeff's 529 Plan

Jack & Jill Flash

Year	Beginning Balance	Fund Contributions	Current-Year Returns		Distributions			Ending Balance
			Income	Growth	Pretax Fund Distributions	Estimated Tax on Distributions	After-Tax Fund Distributions	
2023	0	30,000	600	1,800	0	0	0	32,400
2024	32,400	0	648	1,944	0	0	0	34,992
2025	34,992	0	700	2,100	0	0	0	37,791
2026	37,791	0	756	2,267	0	0	0	40,815
2027	40,815	0	816	2,449	0	0	0	44,080
2028	44,080	0	882	2,645	0	0	0	47,606
2029	47,606	0	952	2,856	21,278	0	21,278	30,137
2030	30,137	0	603	1,808	22,554	0	22,554	9,993
2031	9,993	0	200	600	10,793	0	10,793	0
2032	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0



Education Funding Illustration for Jenny's 529 Plan

Jack & Jill Flash

Year	Beginning Balance	Fund Contributions	Current-Year Returns		Distributions			Ending Balance
			Income	Growth	Pretax Fund Distributions	Estimated Tax on Distributions	After-Tax Fund Distributions	
2023	6,000	2,000	160	480	0	0	0	8,640
2024	8,640	2,060	214	642	0	0	0	11,556
2025	11,556	2,122	274	821	0	0	0	14,772
2026	14,772	2,185	339	1,017	0	0	0	18,314
2027	18,314	2,251	411	1,234	0	0	0	22,210
2028	22,210	2,319	491	1,472	13,382	0	13,382	13,109
2029	13,109	2,388	310	930	14,185	0	14,185	2,552
2030	2,552	2,460	100	301	5,412	0	5,412	0
2031	0	2,534	51	152	2,736	0	2,736	0
2032	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0



Education Funding Illustration for Billy's K-12 & College

Jack & Jill Flash

Year	Beginning Balance	Fund Contributions	Current-Year Returns			Distributions			Ending Balance
			Income	Growth	Taxes	Pretax Fund Distributions	Estimated Tax on Distributions	After-Tax Fund Distributions	
2023	25,000	2,500	550	1,650	97	0	0	0	29,603
2024	29,603	2,575	644	1,931	113	0	0	0	34,639
2025	34,639	2,652	746	2,237	131	0	0	0	40,143
2026	40,143	2,732	858	2,573	151	0	0	0	46,154
2027	46,154	2,814	979	2,938	172	0	0	0	52,713
2028	52,713	2,898	1,112	3,337	196	0	0	0	59,865
2029	59,865	2,985	1,257	3,771	221	0	0	0	67,656
2030	67,656	3,075	1,415	4,244	249	0	0	0	76,141
2031	76,141	3,167	1,586	4,758	279	25,724	222	25,502	59,649
2032	59,649	3,262	1,258	3,775	221	27,242	210	27,032	40,481
2033	40,481	3,360	877	2,630	154	28,849	196	28,654	18,344
2034	18,344	3,461	436	1,308	77	23,472	137	23,336	0
2035	0	3,564	71	214	13	3,837	0	3,837	0
2036	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0	0



Education Funding Illustration for Joe's Grad School & Fellowship

Jack & Jill Flash

Year	Beginning Balance	Fund Contributions	Current-Year Returns		Distributions			Ending Balance
			Income	Growth	Pretax Fund Distributions	Estimated Tax on Distributions	After-Tax Fund Distributions	
2023	10,000	15,000	500	1,500	20,906	906	20,000	6,094
2024	6,094	10,300	328	984	17,705	284	17,421	0
2025	0	10,609	212	637	11,458	0	11,458	0
2026	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0	0





Strategic Estate Planning Illustration

Supporting Schedules for
DEBTS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

25 Breezy Way Illustration

Jack & Jill Flash

Year	Beginning Balance	Debt Amortization				Ending Balance	Deductible Interest
		Total Scheduled Payments	Interest	Scheduled Principal	Additional Principal Planned		
2023	641,778	47,222	38,507	8,715	0	633,063	38,507
2024	633,063	47,222	37,984	9,238	0	623,825	37,984
2025	623,825	47,222	37,430	9,792	0	614,033	37,430
2026	614,033	47,222	36,842	10,380	0	603,653	36,842
2027	603,653	47,222	36,219	11,003	0	592,650	36,219
2028	592,650	47,222	35,559	11,663	0	580,988	35,559
2029	580,988	47,222	34,859	12,363	0	568,625	34,859
2030	568,625	47,222	34,118	13,104	555,521	0	34,118
2031	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0



423 Sun Circle Illustration

Jack & Jill Flash

Year	Beginning Balance	Debt Amortization				Ending Balance	Deductible Interest
		Total Scheduled Payments	Interest	Scheduled Principal	Principal Paid Down With Cash Flow Surplus		
2023	239,259	25,741	14,356	11,385	0	227,874	14,356
2024	227,874	25,741	13,672	12,068	0	215,806	13,672
2025	215,806	25,741	12,948	12,792	0	203,014	12,948
2026	203,014	25,741	12,181	13,560	0	189,454	12,181
2027	189,454	25,741	11,367	14,373	0	175,080	11,367
2028	175,080	25,741	10,505	15,236	0	159,844	10,505
2029	159,844	25,741	9,591	16,150	0	143,694	9,591
2030	143,694	25,741	8,622	17,119	0	126,575	8,622
2031	126,575	25,741	7,595	18,146	108,429	0	7,595
2032	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0



1615 Grove Lane Illustration

Jack & Jill Flash

Year	Beginning Balance	Debt Amortization				Ending Balance	Deductible Interest
		Total Scheduled Payments	Interest	Scheduled Principal	Principal Paid Down With Cash Flow Surplus		
2023	261,648	19,252	15,699	3,553	0	258,095	15,699
2024	258,095	19,252	15,486	3,766	0	254,329	15,486
2025	254,329	19,252	15,260	3,992	0	250,336	15,260
2026	250,336	19,252	15,020	4,232	0	246,105	15,020
2027	246,105	19,252	14,766	4,486	0	241,619	14,766
2028	241,619	19,252	14,497	4,755	0	236,864	14,497
2029	236,864	19,252	14,212	5,040	0	231,824	14,212
2030	231,824	19,252	13,909	5,343	0	226,482	13,909
2031	226,482	19,252	13,589	5,663	220,818	0	13,589
2032	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0
2062	0	0	0	0	0	0	0





Strategic Estate Planning Illustration

Supporting Schedules for
INCOME & EMPLOYMENT TAXES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

State Tax Illustration*Jack & Jill Flash*

Year	Federal Adjusted Gross Income	Additions/-Subtractions		Deductions for State Tax Purposes			State Taxable Income	State Taxes
		Social Security Benefits	Investment Income	Federal Deductions Other Than State Taxes	Other State Tax Deduction Adjustments	State Level Tax Deductions		
2023	1,218,795	0	5,250	391,714	-41,500	350,214	873,831	43,692
2024	1,314,005	0	5,460	393,602	-42,745	350,857	968,608	48,430
2025	1,405,004	0	5,678	395,550	-44,027	351,523	1,059,160	52,958
2026	1,507,221	0	5,906	397,559	-45,348	352,210	1,160,916	58,046
2027	1,633,216	0	6,142	149,629	-46,709	102,920	1,536,438	76,822
2028	1,762,179	0	6,387	151,758	-48,110	103,648	1,664,918	83,246
2029	1,918,220	0	6,643	153,947	-49,553	104,394	1,820,468	91,023
2030	2,080,314	0	6,909	156,191	-51,040	105,151	1,982,072	99,104
2031	2,278,017	0	7,185	73,754	-52,571	21,183	2,264,019	113,201
2032	1,666,657	-44,192	7,472	54,148	-54,148	0	1,629,938	81,497
2033	1,500,878	-45,076	7,771	55,773	-55,773	0	1,463,574	73,179
2034	1,592,212	-45,977	8,082	57,446	-57,446	0	1,554,317	77,716
2035	1,728,308	-84,626	8,405	59,169	-59,169	0	1,652,087	82,604
2036	1,834,099	-86,318	8,742	60,944	-60,944	0	1,756,523	87,826
2037	1,946,320	-88,043	9,091	62,772	-62,772	0	1,867,368	93,368
2038	2,080,594	-89,811	9,455	64,656	-64,656	0	2,000,238	100,012
2039	2,224,773	-91,605	9,833	66,595	-66,595	0	2,143,002	107,150
2040	2,911,261	-93,432	10,226	68,593	-68,593	0	2,828,056	141,403
2041	2,976,951	-95,302	10,636	70,651	-70,651	0	2,892,285	144,614
2042	3,217,836	-97,206	11,061	72,771	-72,771	0	3,131,691	156,585
2043	3,574,460	-99,153	11,503	74,954	-74,954	0	3,486,811	174,341
2044	3,871,727	-101,133	11,964	77,202	-77,202	0	3,782,557	189,128
2045	4,194,040	-103,156	12,442	79,518	-79,518	0	4,103,326	205,166
2046	4,540,043	-105,213	12,940	81,904	-81,904	0	4,447,769	222,388
2047	4,920,150	-107,330	13,457	84,361	-84,361	0	4,826,278	241,314
2048	5,327,217	-109,472	13,996	86,892	-86,892	0	5,231,741	261,587
2049	5,774,114	-111,656	14,555	89,499	-89,499	0	5,677,013	283,851
2050	6,252,832	-113,892	15,138	92,183	-92,183	0	6,154,078	307,704
2051	6,770,560	-116,170	15,743	94,949	-94,949	0	6,670,133	333,507
2052	7,332,434	-118,490	16,373	97,797	-97,797	0	7,230,316	361,516
2053	7,928,866	-120,862	17,028	100,731	-100,731	0	7,825,032	391,252
2054	8,585,171	-123,284	17,709	103,753	-103,753	0	8,479,596	423,980
2055	9,281,559	-125,749	18,417	106,866	-106,866	0	9,174,228	458,711
2056	10,031,104	-128,265	19,154	110,072	-110,072	0	9,921,993	496,100
2057	10,841,176	-130,824	19,920	113,374	-113,374	0	10,730,273	536,514
2058	11,711,850	-133,442	20,717	116,775	-116,775	0	11,599,125	579,956
2059	12,626,553	-136,111	21,546	120,279	-120,279	0	12,511,988	625,599
2060	10,575,906	-76,934	11,204	123,887	-123,887	0	10,510,176	525,509
2061	11,487,529	-78,472	11,652	127,604	-127,604	0	11,420,709	571,035
2062	12,453,136	-80,045	12,118	131,432	-131,432	0	12,385,210	619,260

Ordinary Income Illustration*Jack & Jill Flash**Part 1 of 3*

Year	Account #1	Account #2	Account #3	Jack's IRA	Jill's IRA	Jack's DC Plan	Jill's 401(k) Plan	Jill's Pension Plan	Jack's FPDA	Jill's FPDA	Jill's SERP	Jill's Rabbi Trust
2023	180,142	19,759	14,934	0	0	0	0	0	0	0	0	0
2024	178,647	21,469	15,540	0	0	0	0	0	0	0	0	0
2025	168,095	23,327	16,171	0	0	0	0	0	0	0	0	0
2026	157,327	25,346	16,828	0	0	0	0	0	0	0	0	0
2027	157,469	27,539	17,511	0	0	0	0	0	0	0	0	0
2028	162,332	29,923	18,222	0	0	0	0	0	0	0	0	0
2029	169,725	32,513	18,961	0	0	0	0	0	0	0	0	0
2030	180,829	35,327	19,731	0	0	0	0	0	0	0	0	0
2031	168,897	38,384	20,532	0	0	0	0	13,612	17,343	17,343	56,270	107,505
2032	251,543	115,407	38,115	0	0	0	0	13,612	18,415	18,415	56,270	107,505
2033	246,768	120,380	39,662	0	0	0	0	13,612	19,367	19,367	56,270	107,505
2034	264,692	132,858	42,893	0	0	0	0	13,612	20,214	20,214	56,270	107,505
2035	284,711	147,196	46,548	0	0	0	0	13,612	20,967	20,967	56,270	107,505
2036	306,705	163,265	50,600	0	0	0	0	13,612	21,636	21,636	56,270	107,505
2037	330,605	180,985	55,028	0	0	0	0	13,612	22,231	22,231	56,270	107,505
2038	355,700	199,633	59,674	0	0	0	0	13,612	22,760	22,760	56,270	107,505
2039	382,525	219,733	64,652	0	0	0	0	13,612	23,230	23,230	56,270	107,505
2040	411,199	241,393	69,986	333,380	0	198,206	0	13,612	23,648	23,648	56,270	107,505
2041	448,155	271,033	77,102	361,924	0	215,176	0	13,612	24,020	24,020	0	0
2042	486,289	301,534	84,416	391,181	0	232,570	0	13,612	24,350	24,350	0	0
2043	527,577	334,862	92,362	424,645	10,691	252,466	82,020	13,612	24,644	24,644	0	0
2044	573,409	372,390	101,245	460,953	11,607	274,052	89,042	13,612	24,905	24,905	0	0
2045	623,133	413,452	110,915	500,344	12,545	297,471	96,240	13,612	25,138	25,138	0	0
2046	677,058	458,343	121,435	540,277	13,618	321,212	104,473	13,612	25,344	25,344	0	0
2047	735,479	507,339	132,865	586,392	14,782	348,630	113,406	13,612	25,528	25,528	0	0
2048	798,806	560,836	145,289	632,812	16,046	376,228	123,097	13,612	25,691	25,691	0	0
2049	867,364	619,141	158,775	686,750	17,326	408,295	132,921	13,612	25,836	25,836	0	0
2050	941,625	682,706	173,418	740,575	18,805	440,297	144,267	13,612	25,965	25,965	0	0
2051	1,021,959	751,884	189,295	798,301	20,294	474,617	155,687	13,612	26,080	26,080	0	0
2052	1,108,813	827,102	206,496	860,145	22,024	511,385	168,957	13,612	26,182	26,182	0	0
2053	1,202,645	908,795	225,114	919,559	23,750	546,708	182,200	13,612	26,272	26,272	0	0
2054	1,303,867	997,355	245,232	989,826	25,601	588,484	196,402	13,612	26,353	26,353	0	0
2055	1,413,134	1,093,416	266,985	1,056,071	27,584	627,869	211,617	13,612	26,424	26,424	0	0
2056	1,530,857	1,197,363	290,454	1,125,488	29,490	669,140	226,234	13,612	26,488	26,488	0	0
2057	1,657,534	1,309,670	315,739	1,197,949	31,743	712,220	243,522	13,612	26,545	26,545	0	0
2058	1,793,808	1,430,955	342,970	1,273,235	33,867	756,980	259,820	13,612	26,595	26,595	0	0
2059	1,940,257	1,561,770	372,263	1,336,783	36,094	794,762	276,898	13,612	26,640	26,640	0	0
2060	0	1,710,541	468,854	1,153,870	38,417	866,014	294,725	13,612	26,680	26,680	0	0
2061	0	1,853,684	557,330	1,226,385	40,832	729,127	313,247	13,612	26,715	26,715	0	0
2062	0	2,010,037	656,438	1,287,596	42,870	765,518	328,882	13,612	26,746	26,746	0	0



Ordinary Income Illustration*Jack & Jill Flash**Part 2 of 3*

Year	Jill Vesting of Restricted Shares	Jill Restricted Share Dividends	Jill NQSO Exercise Proceeds	Jill Dividends Received	ShopRight, Inc.	341 Lexite Court	856 Reed Way	Jack FLP Interests	Jill FLP Interests	Notes Receivable Interest Payments	Non-Asset-Based & Other Miscellaneous Income
2023	2,650	15	3,300	200	158,333	8,000	13,000	300	29,700	3,144	390,000
2024	4,214	0	0	242	169,417	8,320	13,520	336	33,264	2,567	417,250
2025	0	0	1,733	249	181,276	8,653	14,061	376	37,256	1,944	446,673
2026	0	0	0	257	193,965	8,999	14,623	421	41,726	1,274	478,458
2027	0	0	0	264	207,543	9,359	15,208	472	46,734	552	512,815
2028	0	0	0	272	222,071	9,733	15,816	529	52,342	0	549,972
2029	0	0	6,236	281	237,616	10,123	16,449	592	58,623	0	590,178
2030	0	0	4,154	289	254,249	10,527	17,107	663	65,657	0	633,705
2031	0	0	4,647	317	272,046	10,949	17,791	743	73,536	0	0
2032	0	0	0	0	291,089	11,386	18,503	832	82,360	0	44,192
2033	0	0	0	0	311,466	11,842	19,243	932	92,244	0	45,076
2034	0	0	0	0	333,268	12,316	20,013	1,044	103,313	0	45,977
2035	0	0	0	0	356,597	12,808	20,813	1,169	115,710	0	84,626
2036	0	0	0	0	381,559	13,321	21,646	1,309	129,596	0	86,318
2037	0	0	0	0	408,268	13,853	22,512	1,466	145,147	0	88,043
2038	0	0	0	0	436,847	14,408	23,412	1,642	162,565	0	89,811
2039	0	0	0	0	467,426	14,984	24,349	1,839	182,073	0	91,605
2040	0	0	0	0	500,146	15,583	25,323	2,060	203,921	0	93,432
2041	0	0	0	0	535,156	16,207	26,336	2,307	228,392	0	95,302
2042	0	0	0	0	572,617	16,855	27,389	2,584	255,799	0	97,206
2043	0	0	0	0	612,700	17,529	28,485	2,894	286,495	0	99,153
2044	0	0	0	0	655,589	18,230	29,624	3,241	320,874	0	101,133
2045	0	0	0	0	701,480	18,959	30,809	3,630	359,379	0	103,156
2046	0	0	0	0	750,584	19,718	32,041	4,066	402,505	0	105,213
2047	0	0	0	0	803,125	20,506	33,323	4,554	450,805	0	107,330
2048	0	0	0	0	859,344	21,327	34,656	5,100	504,902	0	109,472
2049	0	0	0	0	919,498	22,180	36,042	5,712	565,490	0	111,656
2050	0	0	0	0	983,862	23,067	37,484	6,397	633,349	0	113,892
2051	0	0	0	0	1,052,733	23,990	38,983	7,165	709,351	0	116,170
2052	0	0	0	0	1,126,424	24,949	40,542	8,025	794,473	0	118,490
2053	0	0	0	0	1,205,274	25,947	42,164	8,988	889,810	0	120,862
2054	0	0	0	0	1,289,643	26,985	43,851	10,067	996,587	0	123,284
2055	0	0	0	0	1,379,918	28,064	45,605	11,275	1,116,177	0	125,749
2056	0	0	0	0	1,476,512	29,187	47,429	12,627	1,250,119	0	128,265
2057	0	0	0	0	1,579,868	30,355	49,326	14,143	1,400,133	0	130,824
2058	0	0	0	0	1,690,459	31,569	51,299	15,840	1,568,149	0	133,442
2059	0	0	0	0	1,808,791	32,831	53,351	17,741	1,756,327	0	136,111
2060	0	0	0	0	0	17,072	27,743	0	1,986,955	0	76,934
2061	0	0	0	0	0	17,755	28,852	0	2,225,390	0	78,472
2062	0	0	0	0	0	18,465	30,006	0	2,492,437	0	80,045

Ordinary Income Illustration*Jack & Jill Flash**Part 3 of 3*

Year	ShopRight IDGT-ILIT & ShopRight IDGT	Rolling GRAT	Flash NIMCRUT	Marital Trust	Family Trust	Less: Qualified Dividends	Less: Deductible Contributions	Ordinary Income
2023	215,417	125,000	0	0	0	93,709	25,000	1,045,185
2024	235,327	140,000	0	0	0	94,108	20,000	1,126,003
2025	257,626	156,800	0	0	0	90,606	22,750	1,200,883
2026	282,602	175,616	0	0	0	87,091	24,500	1,285,851
2027	310,574	196,690	0	0	0	88,413	25,000	1,389,318
2028	341,903	210,456	0	0	0	91,884	26,000	1,495,687
2029	376,992	223,908	0	0	0	96,560	26,500	1,619,136
2030	416,291	236,612	0	0	0	102,961	27,500	1,744,681
2031	460,307	248,009	73,687	0	0	150,908	0	1,451,010
2032	0	257,373	77,593	0	0	230,468	0	1,172,141
2033	0	39,211	81,705	0	0	234,098	0	990,550
2034	0	33,193	86,035	0	0	251,760	0	1,041,656
2035	0	24,941	90,595	0	0	271,488	0	1,133,547
2036	0	14,033	95,397	0	0	293,170	0	1,191,236
2037	0	0	100,453	0	0	316,742	0	1,251,467
2038	0	0	105,777	0	0	341,520	0	1,330,854
2039	0	0	111,383	0	0	368,025	0	1,416,390
2040	0	0	117,286	0	0	396,375	0	2,040,223
2041	0	0	123,502	0	0	432,798	0	2,029,445
2042	0	0	130,048	0	0	470,424	0	2,190,377
2043	0	0	136,941	0	0	511,171	0	2,460,547
2044	0	0	144,198	0	0	556,387	0	2,662,624
2045	0	0	151,841	0	0	605,446	0	2,881,797
2046	0	0	159,889	0	0	658,653	0	3,116,079
2047	0	0	168,363	0	0	716,297	0	3,375,268
2048	0	0	177,286	0	0	778,782	0	3,651,411
2049	0	0	186,682	0	0	846,429	0	3,956,688
2050	0	0	196,576	0	0	919,699	0	4,282,164
2051	0	0	206,995	0	0	998,958	0	4,634,236
2052	0	0	217,965	0	0	1,084,646	0	5,017,121
2053	0	0	229,518	0	0	1,177,211	0	5,420,278
2054	0	0	241,682	0	0	1,277,063	0	5,868,119
2055	0	0	254,491	0	0	1,384,844	0	6,339,573
2056	0	0	267,979	0	0	1,500,958	0	6,846,775
2057	0	0	282,182	0	0	1,625,897	0	7,396,012
2058	0	0	297,138	0	0	1,760,294	0	7,986,039
2059	0	0	312,886	0	0	1,904,718	0	8,599,038
2060	0	0	329,469	1,809,913	547,940	2,824,354	0	6,391,064
2061	0	0	346,931	1,940,716	587,540	3,056,298	0	6,957,005
2062	0	0	365,318	2,080,971	630,001	3,307,861	0	7,547,828

Income Tax Deductions Illustration

Jack & Jill Flash

Year	Real Estate Taxes	Personal Property Taxes	Charitable Contributions	Deductible Interest Payments	Total Deductions					
					Deductions For State Taxes	SALT Deduction	Itemized Deductions For Federal Taxes	Federal Standard Deduction	Pre-QBID Deductions For Federal Taxes	Qualified Business Income Deduction
2023	20,000	1,500	301,653	68,561	391,714	10,000	380,214	27,700	380,214	40,542
2024	20,600	1,545	304,315	67,142	393,602	10,000	381,457	28,500	381,457	43,478
2025	21,218	1,591	307,103	65,638	395,550	10,000	382,741	29,350	382,741	46,657
2026	21,855	1,639	310,022	64,043	397,559	81,539	455,604	13,850	455,604	0
2027	22,510	1,688	63,078	62,353	149,629	101,020	226,451	14,250	226,451	0
2028	23,185	1,739	66,273	60,561	151,758	108,170	235,004	14,700	235,004	0
2029	23,881	1,791	69,614	58,662	153,947	116,696	244,971	15,150	244,971	0
2030	24,597	1,845	73,100	56,649	156,191	125,546	255,294	17,400	255,294	0
2031	25,335	1,900	25,335	21,183	73,754	140,436	186,955	17,950	186,955	0
2032	26,095	1,957	26,095	0	54,148	109,550	135,645	18,500	135,645	0
2033	26,878	2,016	26,878	0	55,773	102,073	128,951	21,050	128,951	0
2034	27,685	2,076	27,685	0	57,446	107,477	135,162	21,650	135,162	0
2035	28,515	2,139	28,515	0	59,169	113,258	141,773	22,300	141,773	0
2036	29,371	2,203	29,371	0	60,944	119,400	148,770	23,050	148,770	0
2037	30,252	2,269	30,252	0	62,772	125,889	156,141	23,700	156,141	0
2038	31,159	2,337	31,159	0	64,656	133,508	164,668	24,350	164,668	0
2039	32,094	2,407	32,094	0	66,595	141,651	173,745	25,150	173,745	0
2040	33,057	2,479	33,057	0	68,593	176,939	209,996	25,850	209,996	0
2041	34,049	2,554	34,049	0	70,651	181,217	215,265	26,700	215,265	0
2042	35,070	2,630	35,070	0	72,771	194,285	229,355	27,450	229,355	0
2043	36,122	2,709	36,122	0	74,954	213,172	249,294	28,300	249,294	0
2044	37,206	2,790	37,206	0	77,202	229,124	266,330	29,100	266,330	0
2045	38,322	2,874	38,322	0	79,518	246,363	284,685	30,000	284,685	0
2046	39,472	2,960	39,472	0	81,904	264,821	304,292	30,950	304,292	0
2047	40,656	3,049	40,656	0	84,361	285,019	325,675	31,800	325,675	0
2048	41,876	3,141	41,876	0	86,892	306,603	348,479	32,750	348,479	0
2049	43,132	3,235	43,132	0	89,499	330,217	373,349	33,750	373,349	0
2050	44,426	3,332	44,426	0	92,183	355,462	399,887	34,800	399,887	0
2051	45,759	3,432	45,759	0	94,949	382,697	428,456	35,850	428,456	0
2052	47,131	3,535	47,131	0	97,797	412,182	459,313	36,900	459,313	0
2053	48,545	3,641	48,545	0	100,731	443,438	491,983	38,000	491,983	0
2054	50,002	3,750	50,002	0	103,753	477,732	527,733	39,250	527,733	0
2055	51,502	3,863	51,502	0	106,866	514,076	565,577	40,400	565,577	0
2056	53,047	3,979	53,047	0	110,072	553,125	606,172	41,550	606,172	0
2057	54,638	4,098	54,638	0	113,374	595,250	649,888	42,750	649,888	0
2058	56,277	4,221	56,277	0	116,775	640,454	696,732	44,100	696,732	0
2059	57,966	4,347	57,966	0	120,279	687,912	745,878	45,400	745,878	0
2060	59,705	4,478	59,705	0	123,887	589,691	649,396	24,450	649,396	0
2061	61,496	4,612	61,496	0	127,604	637,143	698,639	25,150	698,639	0
2062	63,341	4,751	63,341	0	131,432	687,352	750,692	25,950	750,692	0



Qualified Business Income Deduction Illustration*Jack & Jill Flash*

Year	ShopRight, Inc.	341 Lexite Court	856 Reed Way	Jack FLP Interests	Jill FLP Interests	Aggregate Deductible Qualified Business Income	Adjusted Federal Taxable Income			Qualified Business Income Deduction
							Taxable Income Before QBID	Adjusted Net Gain	Adjusted Taxable Income	
2023	31,667	1,250	1,625	60	5,940	40,542	838,581	173,945	664,637	40,542
2024	33,883	1,250	1,625	67	6,653	43,478	932,548	188,347	744,201	43,478
2025	36,255	1,250	1,625	75	7,451	46,657	1,022,264	204,476	817,787	46,657
2026	0	0	0	0	0	0	1,051,617	221,736	829,880	0
2027	0	0	0	0	0	0	1,406,766	244,276	1,162,490	0
2028	0	0	0	0	0	0	1,527,174	266,879	1,260,295	0
2029	0	0	0	0	0	0	1,673,249	299,484	1,373,765	0
2030	0	0	0	0	0	0	1,825,020	336,045	1,488,975	0
2031	0	0	0	0	0	0	2,091,062	827,007	1,264,055	0
2032	0	0	0	0	0	0	1,531,012	494,516	1,036,496	0
2033	0	0	0	0	0	0	1,371,927	510,328	861,599	0
2034	0	0	0	0	0	0	1,457,050	550,556	906,494	0
2035	0	0	0	0	0	0	1,586,534	594,760	991,774	0
2036	0	0	0	0	0	0	1,685,329	642,864	1,042,465	0
2037	0	0	0	0	0	0	1,790,179	694,853	1,095,326	0
2038	0	0	0	0	0	0	1,915,927	749,740	1,166,187	0
2039	0	0	0	0	0	0	2,051,028	808,383	1,242,645	0
2040	0	0	0	0	0	0	2,701,265	871,038	1,830,227	0
2041	0	0	0	0	0	0	2,761,686	947,506	1,814,180	0
2042	0	0	0	0	0	0	2,988,481	1,027,458	1,961,022	0
2043	0	0	0	0	0	0	3,325,166	1,113,912	2,211,253	0
2044	0	0	0	0	0	0	3,605,397	1,209,102	2,396,294	0
2045	0	0	0	0	0	0	3,909,355	1,312,243	2,597,113	0
2046	0	0	0	0	0	0	4,235,750	1,423,963	2,811,787	0
2047	0	0	0	0	0	0	4,594,475	1,544,882	3,049,594	0
2048	0	0	0	0	0	0	4,978,738	1,675,805	3,302,933	0
2049	0	0	0	0	0	0	5,400,764	1,817,426	3,583,339	0
2050	0	0	0	0	0	0	5,852,944	1,970,668	3,882,277	0
2051	0	0	0	0	0	0	6,342,104	2,136,323	4,205,781	0
2052	0	0	0	0	0	0	6,873,120	2,315,313	4,557,807	0
2053	0	0	0	0	0	0	7,436,883	2,508,588	4,928,295	0
2054	0	0	0	0	0	0	8,057,438	2,717,052	5,340,386	0
2055	0	0	0	0	0	0	8,715,982	2,941,986	5,773,996	0
2056	0	0	0	0	0	0	9,424,933	3,184,329	6,240,604	0
2057	0	0	0	0	0	0	10,191,288	3,445,164	6,746,124	0
2058	0	0	0	0	0	0	11,015,118	3,725,811	7,289,307	0
2059	0	0	0	0	0	0	11,880,675	4,027,515	7,853,160	0
2060	0	0	0	0	0	0	9,926,510	4,184,842	5,741,668	0
2061	0	0	0	0	0	0	10,788,890	4,530,524	6,258,366	0
2062	0	0	0	0	0	0	11,702,444	4,905,308	6,797,136	0

Jack's Social Security & Medicare Employment Tax Illustration

Jack & Jill Flash

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



Jill's Social Security & Medicare Employment Tax Illustration

Jack & Jill Flash

Year	Applicable Threshold	Income		FICA Taxes on Wages			Total FICA & SECA Taxes
		FICA Wages	Net SE Income	Social Security Tax	Base Medicare Tax	Additional Medicare Tax	
2023	250,000	170,965	0	9,932	2,479	0	12,411
2024	250,000	185,714	0	10,230	2,693	0	12,923
2025	250,000	201,383	0	10,537	2,920	0	13,457
2026	250,000	219,615	0	10,853	3,184	0	14,038
2027	250,000	241,577	0	11,179	3,503	0	14,681
2028	250,000	265,734	0	11,513	3,853	142	15,508
2029	250,000	298,544	0	11,858	4,329	437	16,623
2030	250,000	325,692	0	12,214	4,723	681	17,618
2031	250,000	4,647	0	288	67	0	356
2032	250,000	0	0	0	0	0	0
2033	250,000	0	0	0	0	0	0
2034	250,000	0	0	0	0	0	0
2035	250,000	0	0	0	0	0	0
2036	250,000	0	0	0	0	0	0
2037	250,000	0	0	0	0	0	0
2038	250,000	0	0	0	0	0	0
2039	250,000	0	0	0	0	0	0
2040	250,000	0	0	0	0	0	0
2041	250,000	0	0	0	0	0	0
2042	250,000	0	0	0	0	0	0
2043	250,000	0	0	0	0	0	0
2044	250,000	0	0	0	0	0	0
2045	250,000	0	0	0	0	0	0
2046	250,000	0	0	0	0	0	0
2047	250,000	0	0	0	0	0	0
2048	250,000	0	0	0	0	0	0
2049	250,000	0	0	0	0	0	0
2050	250,000	0	0	0	0	0	0
2051	250,000	0	0	0	0	0	0
2052	250,000	0	0	0	0	0	0
2053	250,000	0	0	0	0	0	0
2054	250,000	0	0	0	0	0	0
2055	250,000	0	0	0	0	0	0
2056	250,000	0	0	0	0	0	0
2057	250,000	0	0	0	0	0	0
2058	250,000	0	0	0	0	0	0
2059	250,000	0	0	0	0	0	0
2060	200,000	0	0	0	0	0	0
2061	200,000	0	0	0	0	0	0
2062	200,000	0	0	0	0	0	0





Strategic Estate Planning Illustration

Supporting Schedules for
LIFE INSURANCE

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Life Insurance Coverage Illustration

Jack & Jill Flash

Year	Mary's Group Term	Level Premium Term	Yearly Renewable Term	Whole Life-Term Blend	VUL	Total Coverage In Force
2023	50,000	250,000	500,000	2,012,875	3,042,800	5,855,675
2024	50,000	250,000	500,000	2,026,136	3,088,596	5,914,732
2025	50,000	250,000	500,000	2,039,795	3,137,598	5,977,393
2026	50,000	250,000	500,000	2,053,864	3,190,030	6,043,894
2027	50,000	250,000	500,000	2,068,355	3,246,132	6,114,487
2028	50,000	250,000	500,000	2,083,281	3,306,161	6,189,442
2029	50,000	250,000	500,000	2,098,654	3,370,392	6,269,046
2030	50,000	250,000	500,000	2,114,489	3,439,120	6,353,608
2031	0	0	0	2,130,798	3,512,658	5,643,456
2032	0	0	0	2,147,597	3,591,344	5,738,941
2033	0	0	0	2,164,900	3,632,738	5,797,638
2034	0	0	0	2,182,722	3,677,030	5,859,752
2035	0	0	0	2,201,079	3,724,422	5,925,501
2036	0	0	0	2,219,986	3,775,131	5,995,118
2037	0	0	0	2,239,461	3,829,391	6,068,852
2038	0	0	0	2,246,645	3,887,448	6,134,093
2039	0	0	0	2,254,044	3,949,569	6,203,613
2040	0	0	0	2,261,666	4,016,039	6,277,705
2041	0	0	0	2,269,515	4,087,162	6,356,677
2042	0	0	0	2,277,601	4,163,263	6,440,864
2043	0	0	0	2,285,929	4,244,692	6,530,620
2044	0	0	0	2,294,507	4,331,820	6,626,327
2045	0	0	0	2,303,342	4,425,047	6,728,389
2046	0	0	0	2,312,442	4,524,801	6,837,243
2047	0	0	0	2,321,816	4,631,537	6,953,352
2048	0	0	0	2,331,470	4,745,744	7,077,214
2049	0	0	0	2,341,414	4,867,946	7,209,360
2050	0	0	0	2,351,657	4,998,703	7,350,359
2051	0	0	0	2,362,206	5,138,612	7,500,818
2052	0	0	0	2,373,072	5,288,315	7,661,387
2053	0	0	0	2,384,265	5,448,497	7,832,761
2054	0	0	0	2,395,793	5,619,891	8,015,684
2055	0	0	0	2,407,666	5,803,284	8,210,950
2056	0	0	0	2,419,896	5,999,514	8,419,410
2057	0	0	0	2,432,493	6,209,480	8,641,973
2058	0	0	0	2,445,468	6,434,143	8,879,611
2059	0	0	0	2,458,832	6,674,533	9,133,365
2060	0	0	0	2,472,597	6,931,750	9,404,348
2061	0	0	0	2,486,775	7,206,973	9,693,748
2062	0	0	0	2,501,378	7,501,461	10,002,839



Life Insurance Premiums Illustration

Jack & Jill Flash

Year	Level Premium Term	Yearly Renewable Term	Whole Life- Term Blend	VUL	Total Premiums	Senior Generation Cash Outflows
2023	2,500	5,000	25,000	50,000	82,500	7,500
2024	2,500	5,250	25,000	50,000	82,750	7,750
2025	2,500	5,513	25,000	50,000	83,013	8,013
2026	2,500	5,788	25,000	50,000	83,288	8,288
2027	2,500	6,078	25,000	50,000	83,578	8,578
2028	2,500	6,381	25,000	50,000	83,881	8,881
2029	2,500	6,700	25,000	50,000	84,200	9,200
2030	2,500	7,036	25,000	50,000	84,536	9,536
2031	0	0	25,000	50,000	75,000	0
2032	0	0	25,000	50,000	75,000	0
2033	0	0	25,000	0	25,000	0
2034	0	0	25,000	0	25,000	0
2035	0	0	25,000	0	25,000	0
2036	0	0	25,000	0	25,000	0
2037	0	0	25,000	0	25,000	0
2038	0	0	0	0	0	0
2039	0	0	0	0	0	0
2040	0	0	0	0	0	0
2041	0	0	0	0	0	0
2042	0	0	0	0	0	0
2043	0	0	0	0	0	0
2044	0	0	0	0	0	0
2045	0	0	0	0	0	0
2046	0	0	0	0	0	0
2047	0	0	0	0	0	0
2048	0	0	0	0	0	0
2049	0	0	0	0	0	0
2050	0	0	0	0	0	0
2051	0	0	0	0	0	0
2052	0	0	0	0	0	0
2053	0	0	0	0	0	0
2054	0	0	0	0	0	0
2055	0	0	0	0	0	0
2056	0	0	0	0	0	0
2057	0	0	0	0	0	0
2058	0	0	0	0	0	0
2059	0	0	0	0	0	0
2060	0	0	0	0	0	0
2061	0	0	0	0	0	0
2062	0	0	0	0	0	0





Strategic Estate Planning Illustration

Supporting Schedules for
IRREVOCABLE LIFE INSURANCE TRUSTS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

2nd-to-Die ILIT Illustration

Jack & Jill Flash

Year	Beginning Value	Gifts Received	Insurance Premiums	Total Return	Taxes			Ending Value	Life Insurance Death Benefit
					Taxable Income	Taxable Gains	Taxes		
2023	0	50,000	50,000	0	0	0	0	0	3,042,800
2024	0	50,000	50,000	0	0	0	0	0	3,088,596
2025	0	50,000	50,000	0	0	0	0	0	3,137,598
2026	0	50,000	50,000	0	0	0	0	0	3,190,030
2027	0	50,000	50,000	0	0	0	0	0	3,246,132
2028	0	50,000	50,000	0	0	0	0	0	3,306,161
2029	0	50,000	50,000	0	0	0	0	0	3,370,392
2030	0	50,000	50,000	0	0	0	0	0	3,439,120
2031	0	50,000	50,000	0	0	0	0	0	3,512,658
2032	0	50,000	50,000	0	0	0	0	0	3,591,344
2033	0	50,000	0	6,400	1,450	4,950	1,971	54,429	3,632,738
2034	54,429	0	0	6,967	1,578	5,388	2,146	59,250	3,677,030
2035	59,250	0	0	7,584	1,718	5,866	2,336	64,498	3,724,422
2036	64,498	0	0	8,256	1,870	6,385	2,543	70,210	3,775,131
2037	70,210	0	0	8,987	2,036	6,951	2,768	76,429	3,829,391
2038	76,429	0	0	9,783	2,216	7,566	3,013	83,199	3,887,448
2039	83,199	0	0	10,649	2,413	8,237	3,280	90,568	3,949,569
2040	90,568	0	0	11,593	2,626	8,966	3,571	98,590	4,016,039
2041	98,590	0	0	12,620	2,859	9,760	3,887	107,323	4,087,162
2042	107,323	0	0	13,737	3,112	10,625	4,231	116,829	4,163,263
2043	116,829	0	0	14,954	3,388	11,566	4,606	127,177	4,244,692
2044	127,177	0	0	16,279	3,688	12,590	5,014	138,441	4,331,820
2045	138,441	0	0	17,720	4,015	13,706	5,458	150,704	4,425,047
2046	150,704	0	0	19,290	4,370	14,920	5,942	164,052	4,524,801
2047	164,052	0	0	20,999	4,758	16,241	6,468	178,583	4,631,537
2048	178,583	0	0	22,859	5,179	17,680	7,041	194,400	4,745,744
2049	194,400	0	0	24,883	5,638	19,246	7,664	211,619	4,867,946
2050	211,619	0	0	27,087	6,137	20,950	8,343	230,363	4,998,703
2051	230,363	0	0	29,486	6,681	22,806	9,082	250,767	5,138,612
2052	250,767	0	0	32,098	7,272	24,826	9,887	272,979	5,288,315
2053	272,979	0	0	34,941	7,916	27,025	10,762	297,158	5,448,497
2054	297,158	0	0	38,036	8,618	29,419	11,716	323,478	5,619,891
2055	323,478	0	0	41,405	9,381	32,024	12,753	352,130	5,803,284
2056	352,130	0	0	45,073	10,212	34,861	13,883	383,320	5,999,514
2057	383,320	0	0	49,065	11,116	37,949	15,113	417,272	6,209,480
2058	417,272	0	0	53,411	12,101	41,310	16,451	454,231	6,434,143
2059	454,231	0	0	58,142	13,173	44,969	17,909	494,464	6,674,533
2060	494,464	0	0	63,291	14,339	48,952	19,495	538,261	6,931,750
2061	538,261	0	0	68,897	15,610	53,288	21,221	585,937	7,206,973
2062	585,937	0	0	75,000	16,992	58,008	23,101	637,836	7,501,461
2063	8,139,297	0	0	1,041,830	236,040	805,790	320,900	8,860,227	0
2064	8,860,227	0	0	1,134,109	256,947	877,162	349,323	9,645,012	0
2065	9,645,012	0	0	1,234,562	279,705	954,856	380,264	10,499,310	0
2066	10,499,310	0	0	1,343,912	304,480	1,039,432	413,946	11,429,276	0
2067	11,429,276	0	0	1,462,947	331,449	1,131,498	450,611	12,441,612	0
2068	12,441,612	0	0	1,592,526	360,807	1,231,720	490,523	13,543,616	0
2069	13,543,616	0	0	1,733,583	392,765	1,340,818	533,971	14,743,228	0



2nd-to-Die ILIT Illustration

Jack & Jill Flash

Year	Beginning Value	Gifts Received	Insurance Premiums	Total Return	Taxes			Ending Value	Life Insurance Death Benefit
					Taxable Income	Taxable Gains	Taxes		
2070	14,743,228	0	0	1,887,133	427,554	1,459,580	581,267	16,049,095	0
2071	16,049,095	0	0	2,054,284	465,424	1,588,860	632,752	17,470,627	0
2072	17,470,627	0	0	2,236,240	506,648	1,729,592	688,797	19,018,070	0
2073	19,018,070	0	0	2,434,313	551,524	1,882,789	749,806	20,702,577	0
2074	20,702,577	0	0	2,649,930	600,375	2,049,555	816,220	22,536,287	0
2075	22,536,287	0	0	2,884,645	653,552	2,231,092	888,516	24,532,416	0
2076	24,532,416	0	0	3,140,149	711,440	2,428,709	967,215	26,705,350	0
2077	26,705,350	0	0	3,418,285	774,455	2,643,830	1,052,885	29,070,750	0
2078	29,070,750	0	0	3,721,056	843,052	2,878,004	1,146,143	31,645,663	0
2079	31,645,663	0	0	4,050,645	917,724	3,132,921	1,247,662	34,448,646	0
2080	34,448,646	0	0	4,409,427	999,011	3,410,416	1,358,172	37,499,900	0
2081	37,499,900	0	0	4,799,987	1,087,497	3,712,490	1,478,471	40,821,416	0
2082	40,821,416	0	0	5,225,141	1,183,821	4,041,320	1,609,425	44,437,132	0





Strategic Estate Planning Illustration

Supporting Schedules for
TESTAMENTARY INTRAFAMILY TRANSFERS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Marital Trust Illustration

Jack & Jill Flash

Year	Beginning Value	Net Bequests Received	Current-Year Returns		Total Distributions to Jill	Taxes				Ending Value	Value Included in Jill's Gross Estate
			Income	Growth		Gross Taxable Income	Gross Taxable Gains	Net Taxable Gains	Taxes		
2060	0	62,410,802	1,809,913	6,178,669	1,809,913	1,809,913	6,178,669	6,178,669	1,668,241	66,921,230	55,851,759
2061	66,921,230	0	1,940,716	6,625,202	1,940,716	1,940,716	6,625,202	6,625,202	1,788,804	71,757,628	59,888,165
2062	71,757,628	0	2,080,971	7,104,005	2,080,971	2,080,971	7,104,005	7,104,005	1,918,081	76,943,551	64,216,283



Family Trust Illustration
Jack & Jill Flash

Year	Beginning Value	Net Bequests Received	Current-Year Returns		Total Distributions to Jill	Taxes				Ending Value
			Income	Growth		Gross Taxable Income	Gross Taxable Gains	Net Taxable Gains	Taxes	
2060	0	18,894,489	547,940	1,870,554	547,940	547,940	1,870,554	1,870,554	505,050	20,259,994
2061	20,259,994	0	587,540	2,005,739	587,540	587,540	2,005,739	2,005,739	541,550	21,724,184
2062	21,724,184	0	630,001	2,150,694	630,001	630,001	2,150,694	2,150,694	580,687	23,294,190



Fund 4 Children Illustration

Jack & Jill Flash

Year	Beginning Value	Bequests From Jill's Estate	Family Trust Remainder Interest	Marital Trust Remainder Interest	Current-Year Returns		Taxes			Ending Value
					Income	Growth	Taxable Income	Taxable Gains	Taxes	
2063	0	69,550,757	23,294,190	76,943,551	4,923,866	16,809,061	4,923,866	16,809,061	6,115,878	185,405,549
2064	185,405,549	0	0	0	5,376,761	18,355,149	5,376,761	18,355,149	6,678,413	202,459,046
2065	202,459,046	0	0	0	5,871,312	20,043,446	5,871,312	20,043,446	7,292,690	221,081,114
2066	221,081,114	0	0	0	6,411,352	21,887,030	6,411,352	21,887,030	7,963,467	241,416,029
2067	241,416,029	0	0	0	7,001,065	23,900,187	7,001,065	23,900,187	8,695,942	263,621,338
2068	263,621,338	0	0	0	7,645,019	26,098,512	7,645,019	26,098,512	9,495,790	287,869,079
2069	287,869,079	0	0	0	8,348,203	28,499,039	8,348,203	28,499,039	10,369,208	314,347,114
2070	314,347,114	0	0	0	9,116,066	31,120,364	9,116,066	31,120,364	11,322,962	343,260,583
2071	343,260,583	0	0	0	9,954,557	33,982,798	9,954,557	33,982,798	12,364,441	374,833,496
2072	374,833,496	0	0	0	10,870,171	37,108,516	10,870,171	37,108,516	13,501,715	409,310,468
2073	409,310,468	0	0	0	11,870,004	40,521,736	11,870,004	40,521,736	14,743,596	446,958,612
2074	446,958,612	0	0	0	12,961,800	44,248,903	12,961,800	44,248,903	16,099,703	488,069,612
2075	488,069,612	0	0	0	14,154,019	48,318,892	14,154,019	48,318,892	17,580,545	532,961,977
2076	532,961,977	0	0	0	15,455,897	52,763,236	15,455,897	52,763,236	19,197,593	581,983,517
2077	581,983,517	0	0	0	16,877,522	57,616,368	16,877,522	57,616,368	20,963,377	635,514,031
2078	635,514,031	0	0	0	18,429,907	62,915,889	18,429,907	62,915,889	22,891,576	693,968,250
2079	693,968,250	0	0	0	20,125,079	68,702,857	20,125,079	68,702,857	24,997,131	757,799,056
2080	757,799,056	0	0	0	21,976,173	75,022,107	21,976,173	75,022,107	27,296,352	827,500,983
2081	827,500,983	0	0	0	23,997,528	81,922,597	23,997,528	81,922,597	29,807,055	903,614,053
2082	903,614,053	0	0	0	26,204,808	89,457,791	26,204,808	89,457,791	32,548,691	986,727,960





Strategic Estate Planning Illustration

Supporting Schedules for
OUTRIGHT LIFETIME INTRAFAMILY TRANSFERS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Annual Gift Fund Illustration*Jack & Jill Flash*

Year	Beginning Value	Gifts Received	Current-Year Returns		Taxes			Ending Value
			Income	Growth	Taxable Income	Taxable Gains	Taxes	
2024	0	34,000	986	3,366	986	3,366	1,223	37,129
2025	37,129	36,000	2,121	7,240	2,121	7,240	2,632	79,857
2026	79,857	36,000	3,360	11,470	3,360	11,470	4,169	126,518
2027	126,518	38,000	4,771	16,287	4,771	16,287	5,920	179,656
2028	179,656	38,000	6,312	21,548	6,312	21,548	7,832	237,684
2029	237,684	40,000	8,053	27,491	8,053	27,491	9,992	303,235
2030	303,235	40,000	9,954	33,980	9,954	33,980	12,351	374,818
2031	374,818	42,000	12,088	41,265	12,088	41,265	14,999	455,171
2032	455,171	44,000	14,476	49,418	14,476	49,418	17,963	545,103
2033	545,103	44,000	17,084	58,321	17,084	58,321	21,199	643,309
2034	643,309	46,000	19,990	68,242	19,990	68,242	24,805	752,736
2035	752,736	48,000	23,221	79,273	23,221	79,273	28,814	874,416
2036	874,416	48,000	26,750	91,319	26,750	91,319	33,193	1,007,292
2037	1,007,292	50,000	30,661	104,672	30,661	104,672	38,047	1,154,579
2038	1,154,579	52,000	34,991	119,451	34,991	119,451	43,419	1,317,602
2039	1,317,602	54,000	39,776	135,789	39,776	135,789	49,357	1,497,811
2040	1,497,811	56,000	45,061	153,827	45,061	153,827	55,914	1,696,785
2041	1,696,785	56,000	50,831	173,526	50,831	173,526	63,074	1,914,067
2042	1,914,067	58,000	57,190	195,235	57,190	195,235	70,965	2,153,528
2043	2,153,528	60,000	64,192	219,139	64,192	219,139	79,653	2,417,206
2044	2,417,206	62,000	71,897	245,441	71,897	245,441	89,214	2,707,330
2045	2,707,330	64,000	80,369	274,362	80,369	274,362	99,726	3,026,334
2046	3,026,334	66,000	89,678	306,141	89,678	306,141	111,277	3,376,876
2047	3,376,876	68,000	99,901	341,043	99,901	341,043	123,963	3,761,857
2048	3,761,857	70,000	111,124	379,354	111,124	379,354	137,889	4,184,445
2049	4,184,445	72,000	123,437	421,388	123,437	421,388	153,168	4,648,103
2050	4,648,103	74,000	136,941	467,488	136,941	467,488	169,924	5,156,608
2051	5,156,608	76,000	151,746	518,028	151,746	518,028	188,295	5,714,087
2052	5,714,087	80,000	168,029	573,615	168,029	573,615	208,499	6,327,231
2053	6,327,231	82,000	185,868	634,514	185,868	634,514	230,635	6,998,977
2054	6,998,977	84,000	205,406	701,215	205,406	701,215	254,880	7,734,718
2055	7,734,718	86,000	226,801	774,251	226,801	774,251	281,427	8,540,343
2056	8,540,343	90,000	250,280	854,404	250,280	854,404	310,562	9,424,465
2057	9,424,465	92,000	275,977	942,130	275,977	942,130	342,449	10,392,124
2058	10,392,124	94,000	304,098	1,038,126	304,098	1,038,126	377,342	11,451,006
2059	11,451,006	98,000	334,921	1,143,352	334,921	1,143,352	415,589	12,611,689
2060	12,611,689	50,000	367,189	1,253,507	367,189	1,253,507	455,629	13,826,756
2061	13,826,756	52,000	402,484	1,373,997	402,484	1,373,997	499,425	15,155,812
2062	15,155,812	53,000	441,056	1,505,672	441,056	1,505,672	547,287	16,608,253
2063	16,608,253	0	481,639	1,644,217	481,639	1,644,217	597,646	18,136,464
2064	18,136,464	0	525,957	1,795,510	525,957	1,795,510	652,638	19,805,293
2065	19,805,293	0	574,353	1,960,724	574,353	1,960,724	712,691	21,627,680
2066	21,627,680	0	627,203	2,141,140	627,203	2,141,140	778,269	23,617,753
2067	23,617,753	0	684,915	2,338,158	684,915	2,338,158	849,882	25,790,944
2068	25,790,944	0	747,937	2,553,303	747,937	2,553,303	928,084	28,164,102
2069	28,164,102	0	816,759	2,788,246	816,759	2,788,246	1,013,481	30,755,626
2070	30,755,626	0	891,913	3,044,807	891,913	3,044,807	1,106,737	33,585,609



Annual Gift Fund Illustration

Jack & Jill Flash

Year	Beginning Value	Gifts Received	Current-Year Returns		Taxes			Ending Value
			Income	Growth	Taxable Income	Taxable Gains	Taxes	
2071	33,585,609	0	973,983	3,324,975	973,983	3,324,975	1,208,573	36,675,993
2072	36,675,993	0	1,063,604	3,630,923	1,063,604	3,630,923	1,319,780	40,050,740
2073	40,050,740	0	1,161,471	3,965,023	1,161,471	3,965,023	1,441,220	43,736,014
2074	43,736,014	0	1,268,344	4,329,865	1,268,344	4,329,865	1,573,834	47,760,390
2075	47,760,390	0	1,385,051	4,728,279	1,385,051	4,728,279	1,718,651	52,155,069
2076	52,155,069	0	1,512,497	5,163,352	1,512,497	5,163,352	1,876,793	56,954,125
2077	56,954,125	0	1,651,670	5,638,458	1,651,670	5,638,458	2,049,486	62,194,766
2078	62,194,766	0	1,803,648	6,157,282	1,803,648	6,157,282	2,238,070	67,917,627
2079	67,917,627	0	1,969,611	6,723,845	1,969,611	6,723,845	2,444,006	74,167,076
2080	74,167,076	0	2,150,845	7,342,541	2,150,845	7,342,541	2,668,892	80,991,570
2081	80,991,570	0	2,348,756	8,018,165	2,348,756	8,018,165	2,914,470	88,444,021
2082	88,444,021	0	2,564,877	8,755,958	2,564,877	8,755,958	3,182,646	96,582,210





Strategic Estate Planning Illustration

Supporting Schedules for
ESTATE FREEZE PLANNING

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

ShopRight IDGT-ILIT Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Value	Insurance Premiums	Current-Year Returns		Note Payments	Taxes		Life Insurance Death Benefits	Ending Value	Outstanding Debts	Net Value
			Income	Growth		Taxable Income	Taxes				
2023	1,000,000	25,000	48,750	68,250	21,645	48,750	0	0	1,070,355	585,000	485,355
2024	1,070,355	25,000	52,268	73,175	21,645	52,268	0	0	1,149,153	585,000	564,153
2025	1,149,153	25,000	56,208	78,691	21,645	56,208	0	0	1,237,406	585,000	652,406
2026	1,237,406	25,000	60,620	84,868	21,645	60,620	0	0	1,336,250	585,000	751,250
2027	1,336,250	25,000	65,562	91,787	21,645	65,562	0	0	1,446,955	585,000	861,955
2028	1,446,955	25,000	71,098	99,537	21,645	71,098	0	0	1,570,944	585,000	985,944
2029	1,570,944	25,000	77,297	108,216	21,645	77,297	0	0	1,709,812	585,000	1,124,812
2030	1,709,812	25,000	84,241	117,937	21,645	84,241	0	0	1,865,345	585,000	1,280,345
2031	1,865,345	25,000	92,017	128,824	606,645	92,017	0	0	1,454,541	0	1,454,541
2032	1,454,541	25,000	71,477	100,068	0	71,477	28,698	0	1,572,388	0	1,572,388
2033	1,572,388	25,000	77,369	108,317	0	77,369	31,064	0	1,702,011	0	1,702,011
2034	1,702,011	25,000	83,851	117,391	0	83,851	33,666	0	1,844,586	0	1,844,586
2035	1,844,586	25,000	90,979	127,371	0	90,979	36,528	0	2,001,408	0	2,001,408
2036	2,001,408	25,000	98,820	138,349	0	98,820	39,676	0	2,173,901	0	2,173,901
2037	2,173,901	25,000	107,445	150,423	0	107,445	43,139	0	2,363,630	0	2,363,630
2038	2,363,630	0	118,182	165,454	0	118,182	47,450	0	2,599,816	0	2,599,816
2039	2,599,816	0	129,991	181,987	0	129,991	52,191	0	2,859,602	0	2,859,602
2040	2,859,602	0	142,980	200,172	0	142,980	57,407	0	3,145,348	0	3,145,348
2041	3,145,348	0	157,267	220,174	0	157,267	63,143	0	3,459,647	0	3,459,647
2042	3,459,647	0	172,982	242,175	0	172,982	69,452	0	3,805,352	0	3,805,352
2043	3,805,352	0	190,268	266,375	0	190,268	76,392	0	4,185,602	0	4,185,602
2044	4,185,602	0	209,280	292,992	0	209,280	84,026	0	4,603,848	0	4,603,848
2045	4,603,848	0	230,192	322,269	0	230,192	92,422	0	5,063,888	0	5,063,888
2046	5,063,888	0	253,194	354,472	0	253,194	101,658	0	5,569,897	0	5,569,897
2047	5,569,897	0	278,495	389,893	0	278,495	111,816	0	6,126,469	0	6,126,469
2048	6,126,469	0	306,323	428,853	0	306,323	122,989	0	6,738,656	0	6,738,656
2049	6,738,656	0	336,933	471,706	0	336,933	135,279	0	7,412,016	0	7,412,016
2050	7,412,016	0	370,601	518,841	0	370,601	148,796	0	8,152,662	0	8,152,662
2051	8,152,662	0	407,633	570,686	0	407,633	163,665	0	8,967,317	0	8,967,317
2052	8,967,317	0	448,366	627,712	0	448,366	180,019	0	9,863,376	0	9,863,376
2053	9,863,376	0	493,169	690,436	0	493,169	198,007	0	10,848,974	0	10,848,974
2054	10,848,974	0	542,449	759,428	0	542,449	217,793	0	11,933,058	0	11,933,058
2055	11,933,058	0	596,653	835,314	0	596,653	239,556	0	13,125,469	0	13,125,469
2056	13,125,469	0	656,273	918,783	0	656,273	263,494	0	14,437,031	0	14,437,031
2057	14,437,031	0	721,852	1,010,592	0	721,852	289,823	0	15,879,651	0	15,879,651
2058	15,879,651	0	793,983	1,111,576	0	793,983	318,784	0	17,466,425	0	17,466,425
2059	17,466,425	0	873,321	1,222,650	0	873,321	350,638	0	19,211,758	0	19,211,758
2060	19,211,758	0	960,588	1,344,823	0	960,588	385,676	0	21,131,493	0	21,131,493
2061	21,131,493	0	1,056,575	1,479,205	0	1,056,575	424,215	0	23,243,057	0	23,243,057
2062	23,243,057	0	1,162,153	1,627,014	0	1,162,153	466,604	2,501,378	28,066,998	0	28,066,998
2063	28,066,998	0	1,403,350	1,964,690	0	1,403,350	563,445	0	30,871,593	0	30,871,593
2064	30,871,593	0	1,543,580	2,161,011	0	1,543,580	619,747	0	33,956,437	0	33,956,437
2065	33,956,437	0	1,697,822	2,376,951	0	1,697,822	681,675	0	37,349,534	0	37,349,534
2066	37,349,534	0	1,867,477	2,614,467	0	1,867,477	749,792	0	41,081,686	0	41,081,686
2067	41,081,686	0	2,054,084	2,875,718	0	2,054,084	824,715	0	45,186,773	0	45,186,773
2068	45,186,773	0	2,259,339	3,163,074	0	2,259,339	907,124	0	49,702,062	0	49,702,062
2069	49,702,062	0	2,485,103	3,479,144	0	2,485,103	997,769	0	54,668,540	0	54,668,540



ShopRight IDGT-ILIT Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Value	Insurance Premiums	Current-Year Returns		Note Payments	Taxes		Life Insurance Death Benefits	Ending Value	Outstanding Debts	Net Value
			Income	Growth		Taxable Income	Taxes				
2070	54,668,540	0	2,733,427	3,826,798	0	2,733,427	1,097,471	0	60,131,294	0	60,131,294
2071	60,131,294	0	3,006,565	4,209,191	0	3,006,565	1,207,136	0	66,139,913	0	66,139,913
2072	66,139,913	0	3,306,996	4,629,794	0	3,306,996	1,327,759	0	72,748,944	0	72,748,944
2073	72,748,944	0	3,637,447	5,092,426	0	3,637,447	1,460,435	0	80,018,383	0	80,018,383
2074	80,018,383	0	4,000,919	5,601,287	0	4,000,919	1,606,369	0	88,014,219	0	88,014,219
2075	88,014,219	0	4,400,711	6,160,995	0	4,400,711	1,766,885	0	96,809,040	0	96,809,040
2076	96,809,040	0	4,840,452	6,776,633	0	4,840,452	1,943,441	0	106,482,684	0	106,482,684
2077	106,482,684	0	5,324,134	7,453,788	0	5,324,134	2,137,640	0	117,122,966	0	117,122,966
2078	117,122,966	0	5,856,148	8,198,608	0	5,856,148	2,351,244	0	128,826,478	0	128,826,478
2079	128,826,478	0	6,441,324	9,017,853	0	6,441,324	2,586,192	0	141,699,464	0	141,699,464
2080	141,699,464	0	7,084,973	9,918,962	0	7,084,973	2,844,617	0	155,858,783	0	155,858,783
2081	155,858,783	0	7,792,939	10,910,115	0	7,792,939	3,128,865	0	171,432,972	0	171,432,972
2082	171,432,972	0	8,571,649	12,000,308	0	8,571,649	3,441,517	0	188,563,412	0	188,563,412



ShopRight IDGT-ILIT - Note Illustration

Jack & Jill Flash

Part 2 of 2

Year	Beginning Balance	Note Amortization			Outstanding Balance
		Interest	Principal	Total Payments	
2023	585,000	21,645	0	21,645	585,000
2024	585,000	21,645	0	21,645	585,000
2025	585,000	21,645	0	21,645	585,000
2026	585,000	21,645	0	21,645	585,000
2027	585,000	21,645	0	21,645	585,000
2028	585,000	21,645	0	21,645	585,000
2029	585,000	21,645	0	21,645	585,000
2030	585,000	21,645	0	21,645	585,000
2031	585,000	21,645	585,000	606,645	0



ShopRight IDGT Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Value	Current-Year Returns		Note Payments	Taxes		Ending Value	Outstanding Debts	Net Value
		Income	Growth		Taxable Income	Taxes			
2023	3,333,333	166,667	233,333	72,150	166,667	0	3,661,183	1,950,000	1,711,183
2024	3,661,183	183,059	256,283	72,150	183,059	0	4,028,375	1,950,000	2,078,375
2025	4,028,375	201,419	281,986	72,150	201,419	0	4,439,630	1,950,000	2,489,630
2026	4,439,630	221,982	310,774	72,150	221,982	0	4,900,236	1,950,000	2,950,236
2027	4,900,236	245,012	343,017	72,150	245,012	0	5,416,114	1,950,000	3,466,114
2028	5,416,114	270,806	379,128	72,150	270,806	0	5,993,898	1,950,000	4,043,898
2029	5,993,898	299,695	419,573	72,150	299,695	0	6,641,016	1,950,000	4,691,016
2030	6,641,016	332,051	464,871	72,150	332,051	0	7,365,788	1,950,000	5,415,788
2031	7,365,788	368,289	515,605	2,022,150	368,289	0	6,227,532	0	6,227,532
2032	6,227,532	311,377	435,927	0	311,377	125,018	6,849,818	0	6,849,818
2033	6,849,818	342,491	479,487	0	342,491	137,510	7,534,287	0	7,534,287
2034	7,534,287	376,714	527,400	0	376,714	151,251	8,287,150	0	8,287,150
2035	8,287,150	414,358	580,101	0	414,358	166,365	9,115,244	0	9,115,244
2036	9,115,244	455,762	638,067	0	455,762	182,989	10,026,084	0	10,026,084
2037	10,026,084	501,304	701,826	0	501,304	201,274	11,027,941	0	11,027,941
2038	11,027,941	551,397	771,956	0	551,397	221,386	12,129,908	0	12,129,908
2039	12,129,908	606,495	849,094	0	606,495	243,508	13,341,989	0	13,341,989
2040	13,341,989	667,099	933,939	0	667,099	267,840	14,675,187	0	14,675,187
2041	14,675,187	733,759	1,027,263	0	733,759	294,604	16,141,605	0	16,141,605
2042	16,141,605	807,080	1,129,912	0	807,080	324,043	17,754,555	0	17,754,555
2043	17,754,555	887,728	1,242,819	0	887,728	356,423	19,528,679	0	19,528,679
2044	19,528,679	976,434	1,367,008	0	976,434	392,038	21,480,082	0	21,480,082
2045	21,480,082	1,074,004	1,503,606	0	1,074,004	431,213	23,626,479	0	23,626,479
2046	23,626,479	1,181,324	1,653,854	0	1,181,324	474,302	25,987,355	0	25,987,355
2047	25,987,355	1,299,368	1,819,115	0	1,299,368	521,696	28,584,142	0	28,584,142
2048	28,584,142	1,429,207	2,000,890	0	1,429,207	573,827	31,440,412	0	31,440,412
2049	31,440,412	1,572,021	2,200,829	0	1,572,021	631,166	34,582,095	0	34,582,095
2050	34,582,095	1,729,105	2,420,747	0	1,729,105	694,236	38,037,711	0	38,037,711
2051	38,037,711	1,901,886	2,662,640	0	1,901,886	763,607	41,838,629	0	41,838,629
2052	41,838,629	2,091,931	2,928,704	0	2,091,931	839,910	46,019,354	0	46,019,354
2053	46,019,354	2,300,968	3,221,355	0	2,300,968	923,839	50,617,838	0	50,617,838
2054	50,617,838	2,530,892	3,543,249	0	2,530,892	1,016,153	55,675,826	0	55,675,826
2055	55,675,826	2,783,791	3,897,308	0	2,783,791	1,117,692	61,239,233	0	61,239,233
2056	61,239,233	3,061,962	4,286,746	0	3,061,962	1,229,378	67,358,563	0	67,358,563
2057	67,358,563	3,367,928	4,715,099	0	3,367,928	1,352,223	74,089,368	0	74,089,368
2058	74,089,368	3,704,468	5,186,256	0	3,704,468	1,487,344	81,492,748	0	81,492,748
2059	81,492,748	4,074,637	5,704,492	0	4,074,637	1,635,967	89,635,910	0	89,635,910
2060	89,635,910	4,481,796	6,274,514	0	4,481,796	1,799,441	98,592,779	0	98,592,779
2061	98,592,779	4,929,639	6,901,495	0	4,929,639	1,979,250	108,444,662	0	108,444,662
2062	108,444,662	5,422,233	7,591,126	0	5,422,233	2,177,027	119,280,995	0	119,280,995
2063	119,280,995	5,964,050	8,349,670	0	5,964,050	2,394,566	131,200,149	0	131,200,149
2064	131,200,149	6,560,007	9,184,010	0	6,560,007	2,633,843	144,310,323	0	144,310,323
2065	144,310,323	7,215,516	10,101,723	0	7,215,516	2,897,030	158,730,532	0	158,730,532
2066	158,730,532	7,936,527	11,111,137	0	7,936,527	3,186,515	174,591,681	0	174,591,681
2067	174,591,681	8,729,584	12,221,418	0	8,729,584	3,504,928	192,037,755	0	192,037,755
2068	192,037,755	9,601,888	13,442,643	0	9,601,888	3,855,158	211,227,127	0	211,227,127
2069	211,227,127	10,561,356	14,785,899	0	10,561,356	4,240,385	232,333,998	0	232,333,998



ShopRight IDGT Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Value	Current-Year Returns		Note Payments	Taxes		Ending Value	Outstanding Debts	Net Value
		Income	Growth		Taxable Income	Taxes			
2070	232,333,998	11,616,700	16,263,380	0	11,616,700	4,664,105	255,549,973	0	255,549,973
2071	255,549,973	12,777,499	17,888,498	0	12,777,499	5,130,166	281,085,804	0	281,085,804
2072	281,085,804	14,054,290	19,676,006	0	14,054,290	5,642,798	309,173,303	0	309,173,303
2073	309,173,303	15,458,665	21,642,131	0	15,458,665	6,206,654	340,067,445	0	340,067,445
2074	340,067,445	17,003,372	23,804,721	0	17,003,372	6,826,854	374,048,684	0	374,048,684
2075	374,048,684	18,702,434	26,183,408	0	18,702,434	7,509,027	411,425,499	0	411,425,499
2076	411,425,499	20,571,275	28,799,785	0	20,571,275	8,259,367	452,537,192	0	452,537,192
2077	452,537,192	22,626,860	31,677,603	0	22,626,860	9,084,684	497,756,971	0	497,756,971
2078	497,756,971	24,887,849	34,842,988	0	24,887,849	9,992,471	547,495,336	0	547,495,336
2079	547,495,336	27,374,767	38,324,674	0	27,374,767	10,990,969	602,203,808	0	602,203,808
2080	602,203,808	30,110,190	42,154,267	0	30,110,190	12,089,241	662,379,023	0	662,379,023
2081	662,379,023	33,118,951	46,366,532	0	33,118,951	13,297,259	728,567,247	0	728,567,247
2082	728,567,247	36,428,362	50,999,707	0	36,428,362	14,625,987	801,369,330	0	801,369,330



ShopRight IDGT - Note Illustration

Jack & Jill Flash

Part 2 of 2

Year	Beginning Balance	Note Amortization			Outstanding Balance
		Interest	Principal	Total Payments	
2023	1,950,000	72,150	0	72,150	1,950,000
2024	1,950,000	72,150	0	72,150	1,950,000
2025	1,950,000	72,150	0	72,150	1,950,000
2026	1,950,000	72,150	0	72,150	1,950,000
2027	1,950,000	72,150	0	72,150	1,950,000
2028	1,950,000	72,150	0	72,150	1,950,000
2029	1,950,000	72,150	0	72,150	1,950,000
2030	1,950,000	72,150	0	72,150	1,950,000
2031	1,950,000	72,150	1,950,000	2,022,150	0



Rolling GRAT Illustration*Jack & Jill Flash*

Year	Beginning Value	Current-Year Returns		Annuity Payments		Taxes		Ending Value
		Income	Growth	Annuity Rate	Annuity Payments	Taxable Income	Taxes	
2023	2,500,000	125,000	175,000	5.22190%	84,856	125,000	0	2,715,144
2024	2,715,144	135,757	190,060	6.26628%	101,827	135,757	0	2,939,134
2025	2,939,134	146,957	205,739	7.51954%	122,192	146,957	0	3,169,638
2026	3,169,638	158,482	221,875	9.02344%	146,631	158,482	0	3,403,364
2027	3,403,364	170,168	238,235	10.82813%	175,957	170,168	0	3,635,810
2028	3,635,810	181,791	254,507	12.99376%	211,149	181,791	0	3,860,959
2029	3,860,959	193,048	270,267	15.59251%	253,378	193,048	0	4,070,896
2030	4,070,896	203,545	284,963	18.71101%	304,054	203,545	0	4,255,349
2031	4,255,349	212,767	297,874	22.45321%	364,865	212,767	0	4,401,126
2032	4,401,126	220,056	308,079	26.94386%	437,838	220,056	0	4,491,424
2033	4,491,424	224,571	314,400	0.00000%	0	224,571	90,165	4,940,229
2034	4,940,229	247,011	345,816	0.00000%	0	247,011	99,175	5,433,882
2035	5,433,882	271,694	380,372	0.00000%	0	271,694	109,085	5,976,862
2036	5,976,862	298,843	418,380	0.00000%	0	298,843	119,986	6,574,100
2037	6,574,100	328,705	460,187	0.00000%	0	328,705	131,975	7,231,017
2038	7,231,017	361,551	506,171	0.00000%	0	361,551	145,163	7,953,577
2039	7,953,577	397,679	556,750	0.00000%	0	397,679	159,668	8,748,338
2040	8,748,338	437,417	612,384	0.00000%	0	437,417	175,623	9,622,515
2041	9,622,515	481,126	673,576	0.00000%	0	481,126	193,172	10,584,045
2042	10,584,045	529,202	740,883	0.00000%	0	529,202	212,475	11,641,656
2043	11,641,656	582,083	814,916	0.00000%	0	582,083	233,706	12,804,948
2044	12,804,948	640,247	896,346	0.00000%	0	640,247	257,059	14,084,483
2045	14,084,483	704,224	985,914	0.00000%	0	704,224	282,746	15,491,875
2046	15,491,875	774,594	1,084,431	0.00000%	0	774,594	310,999	17,039,900
2047	17,039,900	851,995	1,192,793	0.00000%	0	851,995	342,076	18,742,612
2048	18,742,612	937,131	1,311,983	0.00000%	0	937,131	376,258	20,615,468
2049	20,615,468	1,030,773	1,443,083	0.00000%	0	1,030,773	413,856	22,675,469
2050	22,675,469	1,133,773	1,587,283	0.00000%	0	1,133,773	455,210	24,941,315
2051	24,941,315	1,247,066	1,745,892	0.00000%	0	1,247,066	500,697	27,433,576
2052	27,433,576	1,371,679	1,920,350	0.00000%	0	1,371,679	550,729	30,174,876
2053	30,174,876	1,508,744	2,112,241	0.00000%	0	1,508,744	605,761	33,190,100
2054	33,190,100	1,659,505	2,323,307	0.00000%	0	1,659,505	666,291	36,506,621
2055	36,506,621	1,825,331	2,555,463	0.00000%	0	1,825,331	732,870	40,154,545
2056	40,154,545	2,007,727	2,810,818	0.00000%	0	2,007,727	806,102	44,166,988
2057	44,166,988	2,208,349	3,091,689	0.00000%	0	2,208,349	886,652	48,580,374
2058	48,580,374	2,429,019	3,400,626	0.00000%	0	2,429,019	975,251	53,434,768
2059	53,434,768	2,671,738	3,740,434	0.00000%	0	2,671,738	1,072,703	58,774,237
2060	58,774,237	2,938,712	4,114,197	0.00000%	0	2,938,712	1,179,893	64,647,253
2061	64,647,253	3,232,363	4,525,308	0.00000%	0	3,232,363	1,297,794	71,107,130
2062	71,107,130	3,555,356	4,977,499	0.00000%	0	3,555,356	1,427,476	78,212,510
2063	78,212,510	3,910,625	5,474,876	0.00000%	0	3,910,625	1,570,116	86,027,895
2064	86,027,895	4,301,395	6,021,953	0.00000%	0	4,301,395	1,727,010	94,624,232
2065	94,624,232	4,731,212	6,623,696	0.00000%	0	4,731,212	1,899,581	104,079,559
2066	104,079,559	5,203,978	7,285,569	0.00000%	0	5,203,978	2,089,397	114,479,709
2067	114,479,709	5,723,985	8,013,580	0.00000%	0	5,723,985	2,298,180	125,919,093
2068	125,919,093	6,295,955	8,814,337	0.00000%	0	6,295,955	2,527,826	138,501,559
2069	138,501,559	6,925,078	9,695,109	0.00000%	0	6,925,078	2,780,419	152,341,327



Rolling GRAT Illustration

Jack & Jill Flash

Year	Beginning Value	Current-Year Returns		Annuity Payments		Taxes		Ending Value
		Income	Growth	Annuity Rate	Annuity Payments	Taxable Income	Taxes	
2070	152,341,327	7,617,066	10,663,893	0.00000%	0	7,617,066	3,058,252	167,564,034
2071	167,564,034	8,378,202	11,729,482	0.00000%	0	8,378,202	3,363,848	184,307,870
2072	184,307,870	9,215,394	12,901,551	0.00000%	0	9,215,394	3,699,980	202,724,834
2073	202,724,834	10,136,242	14,190,738	0.00000%	0	10,136,242	4,069,701	222,982,113
2074	222,982,113	11,149,106	15,608,748	0.00000%	0	11,149,106	4,476,366	245,263,601
2075	245,263,601	12,263,180	17,168,452	0.00000%	0	12,263,180	4,923,667	269,771,566
2076	269,771,566	13,488,578	18,884,010	0.00000%	0	13,488,578	5,415,664	296,728,490
2077	296,728,490	14,836,425	20,770,994	0.00000%	0	14,836,425	5,956,824	326,379,085
2078	326,379,085	16,318,954	22,846,536	0.00000%	0	16,318,954	6,552,060	358,992,515
2079	358,992,515	17,949,626	25,129,476	0.00000%	0	17,949,626	7,206,775	394,864,842
2080	394,864,842	19,743,242	27,640,539	0.00000%	0	19,743,242	7,926,912	434,321,711
2081	434,321,711	21,716,086	30,402,520	0.00000%	0	21,716,086	8,719,008	477,721,308
2082	477,721,308	23,886,065	33,440,492	0.00000%	0	23,886,065	9,590,255	525,457,610



Rolling GRAT Illustration - 2nd Sequential GRAT*Jack & Jill Flash*

Year	Beginning Value	Current-Year Returns		Annuity Payments		Taxes		Ending Value
		Income	Growth	Annuity Rate	Annuity Payments	Taxable Income	Taxes	
2024	84,856	4,243	5,940	5.22190%	2,880	4,243	0	92,158
2025	92,158	4,608	6,451	6.26628%	3,456	4,608	0	99,761
2026	99,761	4,988	6,983	7.51954%	4,147	4,988	0	107,585
2027	107,585	5,379	7,531	9.02344%	4,977	5,379	0	115,518
2028	115,518	5,776	8,086	10.82813%	5,972	5,776	0	123,408
2029	123,408	6,170	8,639	12.99376%	7,167	6,170	0	131,050
2030	131,050	6,553	9,174	15.59251%	8,600	6,553	0	138,176
2031	138,176	6,909	9,672	18.71101%	10,320	6,909	0	144,437
2032	144,437	7,222	10,111	22.45321%	12,384	7,222	0	149,385
2033	149,385	7,469	10,457	26.94386%	14,861	7,469	0	152,449
2034	152,449	7,622	10,671	0.00000%	0	7,622	3,060	167,683
2035	167,683	8,384	11,738	0.00000%	0	8,384	3,366	184,439
2036	184,439	9,222	12,911	0.00000%	0	9,222	3,703	202,869
2037	202,869	10,143	14,201	0.00000%	0	10,143	4,073	223,140
2038	223,140	11,157	15,620	0.00000%	0	11,157	4,480	245,438
2039	245,438	12,272	17,181	0.00000%	0	12,272	4,927	269,963
2040	269,963	13,498	18,897	0.00000%	0	13,498	5,420	296,939
2041	296,939	14,847	20,786	0.00000%	0	14,847	5,961	326,611
2042	326,611	16,331	22,863	0.00000%	0	16,331	6,557	359,247
2043	359,247	17,962	25,147	0.00000%	0	17,962	7,212	395,145
2044	395,145	19,757	27,660	0.00000%	0	19,757	7,933	434,630
2045	434,630	21,732	30,424	0.00000%	0	21,732	8,725	478,060
2046	478,060	23,903	33,464	0.00000%	0	23,903	9,597	525,831
2047	525,831	26,292	36,808	0.00000%	0	26,292	10,556	578,374
2048	578,374	28,919	40,486	0.00000%	0	28,919	11,611	636,168
2049	636,168	31,808	44,532	0.00000%	0	31,808	12,771	699,737
2050	699,737	34,987	48,982	0.00000%	0	34,987	14,047	769,659
2051	769,659	38,483	53,876	0.00000%	0	38,483	15,451	846,567
2052	846,567	42,328	59,260	0.00000%	0	42,328	16,995	931,160
2053	931,160	46,558	65,181	0.00000%	0	46,558	18,693	1,024,206
2054	1,024,206	51,210	71,694	0.00000%	0	51,210	20,561	1,126,550
2055	1,126,550	56,327	78,858	0.00000%	0	56,327	22,615	1,239,121
2056	1,239,121	61,956	86,738	0.00000%	0	61,956	24,875	1,362,940
2057	1,362,940	68,147	95,406	0.00000%	0	68,147	27,361	1,499,131
2058	1,499,131	74,957	104,939	0.00000%	0	74,957	30,095	1,648,932
2059	1,648,932	82,447	115,425	0.00000%	0	82,447	33,102	1,813,702
2060	1,813,702	90,685	126,959	0.00000%	0	90,685	36,410	1,994,936
2061	1,994,936	99,747	139,646	0.00000%	0	99,747	40,048	2,194,280
2062	2,194,280	109,714	153,600	0.00000%	0	109,714	44,050	2,413,543
2063	2,413,543	120,677	168,948	0.00000%	0	120,677	48,452	2,654,716
2064	2,654,716	132,736	185,830	0.00000%	0	132,736	53,293	2,919,989
2065	2,919,989	145,999	204,399	0.00000%	0	145,999	58,619	3,211,769
2066	3,211,769	160,588	224,824	0.00000%	0	160,588	64,476	3,532,705
2067	3,532,705	176,635	247,289	0.00000%	0	176,635	70,919	3,885,710
2068	3,885,710	194,286	272,000	0.00000%	0	194,286	78,006	4,273,990
2069	4,273,990	213,699	299,179	0.00000%	0	213,699	85,800	4,701,068
2070	4,701,068	235,053	329,075	0.00000%	0	235,053	94,374	5,170,823

Rolling GRAT Illustration - 2nd Sequential GRAT

Jack & Jill Flash

Year	Beginning Value	Current-Year Returns		Annuity Payments		Taxes		Ending Value
		Income	Growth	Annuity Rate	Annuity Payments	Taxable Income	Taxes	
2071	5,170,823	258,541	361,958	0.00000%	0	258,541	103,804	5,687,517
2072	5,687,517	284,376	398,126	0.00000%	0	284,376	114,177	6,255,842
2073	6,255,842	312,792	437,909	0.00000%	0	312,792	125,586	6,880,957
2074	6,880,957	344,048	481,667	0.00000%	0	344,048	138,135	7,568,537
2075	7,568,537	378,427	529,798	0.00000%	0	378,427	151,938	8,324,823
2076	8,324,823	416,241	582,738	0.00000%	0	416,241	167,121	9,156,681
2077	9,156,681	457,834	640,968	0.00000%	0	457,834	183,820	10,071,662
2078	10,071,662	503,583	705,016	0.00000%	0	503,583	202,189	11,078,073
2079	11,078,073	553,904	775,465	0.00000%	0	553,904	222,392	12,185,050
2080	12,185,050	609,252	852,953	0.00000%	0	609,252	244,615	13,402,641
2081	13,402,641	670,132	938,185	0.00000%	0	670,132	269,058	14,741,900
2082	14,741,900	737,095	1,031,933	0.00000%	0	737,095	295,944	16,214,984



Rolling GRAT Illustration - 3rd Sequential GRAT*Jack & Jill Flash*

Year	Beginning Value	Current-Year Returns		Annuity Payments		Taxes		Ending Value
		Income	Growth	Annuity Rate	Annuity Payments	Taxable Income	Taxes	
2025	104,707	5,235	7,330	5.22190%	3,554	5,235	0	113,718
2026	113,718	5,686	7,960	6.26628%	4,265	5,686	0	123,099
2027	123,099	6,155	8,617	7.51954%	5,118	6,155	0	132,754
2028	132,754	6,638	9,293	9.02344%	6,141	6,638	0	142,543
2029	142,543	7,127	9,978	10.82813%	7,370	7,127	0	152,278
2030	152,278	7,614	10,659	12.99376%	8,844	7,614	0	161,708
2031	161,708	8,085	11,320	15.59251%	10,612	8,085	0	170,501
2032	170,501	8,525	11,935	18.71101%	12,735	8,525	0	178,226
2033	178,226	8,911	12,476	22.45321%	15,282	8,911	0	184,332
2034	184,332	9,217	12,903	26.94386%	18,338	9,217	0	188,114
2035	188,114	9,406	13,168	0.00000%	0	9,406	3,776	206,911
2036	206,911	10,346	14,484	0.00000%	0	10,346	4,154	227,587
2037	227,587	11,379	15,931	0.00000%	0	11,379	4,569	250,328
2038	250,328	12,516	17,523	0.00000%	0	12,516	5,025	275,342
2039	275,342	13,767	19,274	0.00000%	0	13,767	5,527	302,856
2040	302,856	15,143	21,200	0.00000%	0	15,143	6,080	333,119
2041	333,119	16,656	23,318	0.00000%	0	16,656	6,687	366,406
2042	366,406	18,320	25,648	0.00000%	0	18,320	7,356	403,019
2043	403,019	20,151	28,211	0.00000%	0	20,151	8,091	443,291
2044	443,291	22,165	31,030	0.00000%	0	22,165	8,899	487,586
2045	487,586	24,379	34,131	0.00000%	0	24,379	9,788	536,308
2046	536,308	26,815	37,542	0.00000%	0	26,815	10,766	589,899
2047	589,899	29,495	41,293	0.00000%	0	29,495	11,842	648,845
2048	648,845	32,442	45,419	0.00000%	0	32,442	13,026	713,680
2049	713,680	35,684	49,958	0.00000%	0	35,684	14,327	784,995
2050	784,995	39,250	54,950	0.00000%	0	39,250	15,759	863,436
2051	863,436	43,172	60,440	0.00000%	0	43,172	17,333	949,714
2052	949,714	47,486	66,480	0.00000%	0	47,486	19,066	1,044,615
2053	1,044,615	52,231	73,123	0.00000%	0	52,231	20,971	1,148,998
2054	1,148,998	57,450	80,430	0.00000%	0	57,450	23,066	1,263,811
2055	1,263,811	63,191	88,467	0.00000%	0	63,191	25,371	1,390,098
2056	1,390,098	69,505	97,307	0.00000%	0	69,505	27,906	1,529,003
2057	1,529,003	76,450	107,030	0.00000%	0	76,450	30,695	1,681,789
2058	1,681,789	84,089	117,725	0.00000%	0	84,089	33,762	1,849,842
2059	1,849,842	92,492	129,489	0.00000%	0	92,492	37,136	2,034,687
2060	2,034,687	101,734	142,428	0.00000%	0	101,734	40,846	2,238,003
2061	2,238,003	111,900	156,660	0.00000%	0	111,900	44,928	2,461,636
2062	2,461,636	123,082	172,314	0.00000%	0	123,082	49,417	2,707,615
2063	2,707,615	135,381	189,533	0.00000%	0	135,381	54,355	2,978,173
2064	2,978,173	148,909	208,472	0.00000%	0	148,909	59,787	3,275,767
2065	3,275,767	163,788	229,304	0.00000%	0	163,788	65,761	3,603,098
2066	3,603,098	180,155	252,217	0.00000%	0	180,155	72,332	3,963,138
2067	3,963,138	198,157	277,420	0.00000%	0	198,157	79,560	4,359,154
2068	4,359,154	217,958	305,141	0.00000%	0	217,958	87,510	4,794,743
2069	4,794,743	239,737	335,632	0.00000%	0	239,737	96,254	5,273,857
2070	5,273,857	263,693	369,170	0.00000%	0	263,693	105,873	5,800,847
2071	5,800,847	290,042	406,059	0.00000%	0	290,042	116,452	6,380,497



Rolling GRAT Illustration - 3rd Sequential GRAT

Jack & Jill Flash

Year	Beginning Value	Current-Year Returns		Annuity Payments		Taxes		Ending Value
		Income	Growth	Annuity Rate	Annuity Payments	Taxable Income	Taxes	
2072	6,380,497	319,025	446,635	0.00000%	0	319,025	128,088	7,018,068
2073	7,018,068	350,903	491,265	0.00000%	0	350,903	140,888	7,719,349
2074	7,719,349	385,967	540,354	0.00000%	0	385,967	154,966	8,490,705
2075	8,490,705	424,535	594,349	0.00000%	0	424,535	170,451	9,339,138
2076	9,339,138	466,957	653,740	0.00000%	0	466,957	187,483	10,272,352
2077	10,272,352	513,618	719,065	0.00000%	0	513,618	206,217	11,298,816
2078	11,298,816	564,941	790,917	0.00000%	0	564,941	226,824	12,427,851
2079	12,427,851	621,393	869,950	0.00000%	0	621,393	249,489	13,669,704
2080	13,669,704	683,485	956,879	0.00000%	0	683,485	274,419	15,035,649
2081	15,035,649	751,782	1,052,495	0.00000%	0	751,782	301,841	16,538,086
2082	16,538,086	826,904	1,157,666	0.00000%	0	826,904	332,002	18,190,654



Rolling GRAT Illustration - 4th Sequential GRAT*Jack & Jill Flash*

Year	Beginning Value	Current-Year Returns		Annuity Payments		Taxes		Ending Value
		Income	Growth	Annuity Rate	Annuity Payments	Taxable Income	Taxes	
2026	129,203	6,460	9,044	5.22190%	4,385	6,460	0	140,322
2027	140,322	7,016	9,823	6.26628%	5,263	7,016	0	151,898
2028	151,898	7,595	10,633	7.51954%	6,315	7,595	0	163,810
2029	163,810	8,191	11,467	9.02344%	7,578	8,191	0	175,890
2030	175,890	8,794	12,312	10.82813%	9,094	8,794	0	187,903
2031	187,903	9,395	13,153	12.99376%	10,912	9,395	0	199,539
2032	199,539	9,977	13,968	15.59251%	13,095	9,977	0	210,388
2033	210,388	10,519	14,727	18.71101%	15,714	10,519	0	219,921
2034	219,921	10,996	15,394	22.45321%	18,857	10,996	0	227,455
2035	227,455	11,373	15,922	26.94386%	22,628	11,373	0	232,122
2036	232,122	11,606	16,249	0.00000%	0	11,606	4,660	255,316
2037	255,316	12,766	17,872	0.00000%	0	12,766	5,125	280,829
2038	280,829	14,041	19,658	0.00000%	0	14,041	5,638	308,891
2039	308,891	15,445	21,622	0.00000%	0	15,445	6,201	339,757
2040	339,757	16,988	23,783	0.00000%	0	16,988	6,821	373,707
2041	373,707	18,685	26,159	0.00000%	0	18,685	7,502	411,049
2042	411,049	20,552	28,773	0.00000%	0	20,552	8,252	452,124
2043	452,124	22,606	31,649	0.00000%	0	22,606	9,076	497,302
2044	497,302	24,865	34,811	0.00000%	0	24,865	9,983	546,995
2045	546,995	27,350	38,290	0.00000%	0	27,350	10,981	601,653
2046	601,653	30,083	42,116	0.00000%	0	30,083	12,078	661,774
2047	661,774	33,089	46,324	0.00000%	0	33,089	13,285	727,901
2048	727,901	36,395	50,953	0.00000%	0	36,395	14,613	800,637
2049	800,637	40,032	56,045	0.00000%	0	40,032	16,073	880,641
2050	880,641	44,032	61,645	0.00000%	0	44,032	17,679	968,639
2051	968,639	48,432	67,805	0.00000%	0	48,432	19,445	1,065,430
2052	1,065,430	53,271	74,580	0.00000%	0	53,271	21,389	1,171,893
2053	1,171,893	58,595	82,033	0.00000%	0	58,595	23,526	1,288,994
2054	1,288,994	64,450	90,230	0.00000%	0	64,450	25,877	1,417,797
2055	1,417,797	70,890	99,246	0.00000%	0	70,890	28,462	1,559,470
2056	1,559,470	77,974	109,163	0.00000%	0	77,974	31,306	1,715,300
2057	1,715,300	85,765	120,071	0.00000%	0	85,765	34,435	1,886,702
2058	1,886,702	94,335	132,069	0.00000%	0	94,335	37,876	2,075,231
2059	2,075,231	103,762	145,266	0.00000%	0	103,762	41,660	2,282,598
2060	2,282,598	114,130	159,782	0.00000%	0	114,130	45,823	2,510,687
2061	2,510,687	125,534	175,748	0.00000%	0	125,534	50,402	2,761,567
2062	2,761,567	138,078	193,310	0.00000%	0	138,078	55,438	3,037,517
2063	3,037,517	151,876	212,626	0.00000%	0	151,876	60,978	3,341,040
2064	3,341,040	167,052	233,873	0.00000%	0	167,052	67,071	3,674,894
2065	3,674,894	183,745	257,243	0.00000%	0	183,745	73,773	4,042,108
2066	4,042,108	202,105	282,948	0.00000%	0	202,105	81,145	4,446,015
2067	4,446,015	222,301	311,221	0.00000%	0	222,301	89,254	4,890,283
2068	4,890,283	244,514	342,320	0.00000%	0	244,514	98,172	5,378,945
2069	5,378,945	268,947	376,526	0.00000%	0	268,947	107,982	5,916,436
2070	5,916,436	295,822	414,151	0.00000%	0	295,822	118,772	6,507,636
2071	6,507,636	325,382	455,535	0.00000%	0	325,382	130,641	7,157,911
2072	7,157,911	357,896	501,054	0.00000%	0	357,896	143,695	7,873,166



Rolling GRAT Illustration - 4th Sequential GRAT

Jack & Jill Flash

Year	Beginning Value	Current-Year Returns		Annuity Payments		Taxes		Ending Value
		Income	Growth	Annuity Rate	Annuity Payments	Taxable Income	Taxes	
2073	7,873,166	393,658	551,122	0.00000%	0	393,658	158,054	8,659,892
2074	8,659,892	432,995	606,192	0.00000%	0	432,995	173,847	9,525,231
2075	9,525,231	476,262	666,766	0.00000%	0	476,262	191,219	10,477,040
2076	10,477,040	523,852	733,393	0.00000%	0	523,852	210,327	11,523,958
2077	11,523,958	576,198	806,677	0.00000%	0	576,198	231,343	12,675,490
2078	12,675,490	633,774	887,284	0.00000%	0	633,774	254,460	13,942,088
2079	13,942,088	697,104	975,946	0.00000%	0	697,104	279,887	15,335,251
2080	15,335,251	766,763	1,073,468	0.00000%	0	766,763	307,855	16,867,626
2081	16,867,626	843,381	1,180,734	0.00000%	0	843,381	338,618	18,553,124
2082	18,553,124	927,656	1,298,719	0.00000%	0	927,656	372,454	20,407,045



Rolling GRAT Illustration - 5th Sequential GRAT*Jack & Jill Flash*

Year	Beginning Value	Current-Year Returns		Annuity Payments		Taxes		Ending Value
		Income	Growth	Annuity Rate	Annuity Payments	Taxable Income	Taxes	
2027	159,429	7,971	11,160	5.22190%	5,411	7,971	0	173,149
2028	173,149	8,657	12,120	6.26628%	6,494	8,657	0	187,433
2029	187,433	9,372	13,120	7.51954%	7,792	9,372	0	202,133
2030	202,133	10,107	14,149	9.02344%	9,351	10,107	0	217,038
2031	217,038	10,852	15,193	10.82813%	11,221	10,852	0	231,861
2032	231,861	11,593	16,230	12.99376%	13,465	11,593	0	246,219
2033	246,219	12,311	17,235	15.59251%	16,158	12,311	0	259,607
2034	259,607	12,980	18,172	18.71101%	19,390	12,980	0	271,370
2035	271,370	13,568	18,996	22.45321%	23,268	13,568	0	280,666
2036	280,666	14,033	19,647	26.94386%	27,922	14,033	0	286,425
2037	286,425	14,321	20,050	0.00000%	0	14,321	5,750	315,046
2038	315,046	15,752	22,053	0.00000%	0	15,752	6,325	346,527
2039	346,527	17,326	24,257	0.00000%	0	17,326	6,957	381,153
2040	381,153	19,058	26,681	0.00000%	0	19,058	7,652	419,240
2041	419,240	20,962	29,347	0.00000%	0	20,962	8,416	461,133
2042	461,133	23,057	32,279	0.00000%	0	23,057	9,257	507,211
2043	507,211	25,361	35,505	0.00000%	0	25,361	10,182	557,894
2044	557,894	27,895	39,053	0.00000%	0	27,895	11,200	613,642
2045	613,642	30,682	42,955	0.00000%	0	30,682	12,319	674,960
2046	674,960	33,748	47,247	0.00000%	0	33,748	13,550	742,406
2047	742,406	37,120	51,968	0.00000%	0	37,120	14,904	816,591
2048	816,591	40,830	57,161	0.00000%	0	40,830	16,393	898,188
2049	898,188	44,909	62,873	0.00000%	0	44,909	18,031	987,940
2050	987,940	49,397	69,156	0.00000%	0	49,397	19,833	1,086,660
2051	1,086,660	54,333	76,066	0.00000%	0	54,333	21,815	1,195,244
2052	1,195,244	59,762	83,667	0.00000%	0	59,762	23,995	1,314,679
2053	1,314,679	65,734	92,028	0.00000%	0	65,734	26,392	1,446,048
2054	1,446,048	72,302	101,223	0.00000%	0	72,302	29,029	1,590,545
2055	1,590,545	79,527	111,338	0.00000%	0	79,527	31,930	1,749,480
2056	1,749,480	87,474	122,464	0.00000%	0	87,474	35,121	1,924,297
2057	1,924,297	96,215	134,701	0.00000%	0	96,215	38,630	2,116,582
2058	2,116,582	105,829	148,161	0.00000%	0	105,829	42,490	2,328,081
2059	2,328,081	116,404	162,966	0.00000%	0	116,404	46,736	2,560,715
2060	2,560,715	128,036	179,250	0.00000%	0	128,036	51,406	2,816,594
2061	2,816,594	140,830	197,162	0.00000%	0	140,830	56,543	3,098,043
2062	3,098,043	154,902	216,863	0.00000%	0	154,902	62,193	3,407,614
2063	3,407,614	170,381	238,533	0.00000%	0	170,381	68,408	3,748,120
2064	3,748,120	187,406	262,368	0.00000%	0	187,406	75,244	4,122,651
2065	4,122,651	206,133	288,586	0.00000%	0	206,133	82,762	4,534,607
2066	4,534,607	226,730	317,422	0.00000%	0	226,730	91,032	4,987,728
2067	4,987,728	249,386	349,141	0.00000%	0	249,386	100,129	5,486,126
2068	5,486,126	274,306	384,029	0.00000%	0	274,306	110,134	6,034,328
2069	6,034,328	301,716	422,403	0.00000%	0	301,716	121,139	6,637,308
2070	6,637,308	331,865	464,612	0.00000%	0	331,865	133,244	7,300,541
2071	7,300,541	365,027	511,038	0.00000%	0	365,027	146,558	8,030,047
2072	8,030,047	401,502	562,103	0.00000%	0	401,502	161,203	8,832,450
2073	8,832,450	441,622	618,271	0.00000%	0	441,622	177,311	9,715,032



Rolling GRAT Illustration - 5th Sequential GRAT

Jack & Jill Flash

Year	Beginning Value	Current-Year Returns		Annuity Payments		Taxes		Ending Value
		Income	Growth	Annuity Rate	Annuity Payments	Taxable Income	Taxes	
2074	9,715,032	485,752	680,052	0.00000%	0	485,752	195,029	10,685,807
2075	10,685,807	534,290	748,006	0.00000%	0	534,290	214,518	11,753,586
2076	11,753,586	587,679	822,751	0.00000%	0	587,679	235,953	12,928,063
2077	12,928,063	646,403	904,964	0.00000%	0	646,403	259,531	14,219,900
2078	14,219,900	710,995	995,393	0.00000%	0	710,995	285,464	15,640,824
2079	15,640,824	782,041	1,094,858	0.00000%	0	782,041	313,990	17,203,733
2080	17,203,733	860,187	1,204,261	0.00000%	0	860,187	345,365	18,922,816
2081	18,922,816	946,141	1,324,597	0.00000%	0	946,141	379,876	20,813,678
2082	20,813,678	1,040,684	1,456,957	0.00000%	0	1,040,684	417,835	22,893,485





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





Strategic Estate Planning Illustration

Supporting Schedules for
ESTATE ANALYSIS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Jack's Federal & State Death Tax Illustration

Jack & Jill Flash

Year	Adjusted Gross Estate			Taxable Estate				Post-1976 Adjusted Taxable Gifts	Estate & Inheritance Taxes		
	Gross Estate	Estate Settlement Costs	Adjusted Gross Estate	Marital Bequests	Charitable Bequests	Federal Taxable Estate	State Taxable Estate		Federal Estate Tax	State Death Taxes	Total Death Taxes
2023	16,386,064	352,721	16,033,343	6,937,797	0	9,095,546	5,000,000	140,833	0	0	0
2024	17,044,279	365,886	16,678,393	7,324,554	0	9,353,839	5,000,000	140,833	0	0	0
2025	17,784,854	380,697	17,404,157	7,746,837	0	9,657,320	5,000,000	140,833	0	0	0
2026	18,607,548	397,151	18,210,397	11,851,230	500,000	5,859,167	5,000,000	140,833	0	0	0
2027	19,690,449	418,809	19,271,640	12,732,473	500,000	6,039,167	5,000,000	140,833	0	0	0
2028	20,887,598	442,752	20,444,846	13,725,679	500,000	6,219,167	5,000,000	140,833	0	0	0
2029	22,214,050	469,281	21,744,769	14,825,602	500,000	6,419,167	5,000,000	140,833	0	0	0
2030	23,360,585	492,212	22,868,373	15,759,206	500,000	6,609,167	5,000,000	140,833	0	0	0
2031	22,588,746	476,775	22,111,971	14,802,805	500,000	6,809,167	5,000,000	140,833	0	0	0
2032	19,529,348	415,587	19,113,761	11,594,613	500,000	7,019,148	5,000,000	140,852	0	0	0
2033	20,795,815	440,916	20,354,899	12,615,751	500,000	7,239,147	5,000,000	140,853	0	0	0
2034	22,144,191	467,884	21,676,308	13,717,161	500,000	7,459,146	5,000,000	140,854	0	0	0
2035	23,569,376	496,388	23,072,988	14,883,843	500,000	7,689,145	5,000,000	140,855	0	0	0
2036	25,066,995	526,340	24,540,655	16,121,512	500,000	7,919,143	5,000,000	140,857	0	0	0
2037	26,970,282	564,406	26,405,876	17,746,733	500,000	8,159,143	5,000,000	140,857	0	0	0
2038	29,019,384	605,388	28,413,996	19,504,854	500,000	8,409,143	5,000,000	140,857	0	0	0
2039	31,225,701	649,514	30,576,186	21,407,044	500,000	8,669,143	5,000,000	140,857	0	0	0
2040	33,222,414	689,448	32,532,966	23,103,823	500,000	8,929,143	5,000,000	140,857	0	0	0
2041	35,287,762	730,755	34,557,007	24,847,864	500,000	9,209,143	5,000,000	140,857	0	0	0
2042	37,471,297	774,426	36,696,871	26,707,729	500,000	9,489,143	5,000,000	140,857	0	0	0
2043	39,802,938	821,059	38,981,879	28,702,737	500,000	9,779,143	5,000,000	140,857	0	0	0
2044	42,265,012	870,300	41,394,712	30,825,570	500,000	10,069,143	5,000,000	140,857	0	0	0
2045	44,862,548	922,251	43,940,297	33,061,155	500,000	10,379,143	5,000,000	140,857	0	0	0
2046	47,603,954	977,079	46,626,875	35,437,732	500,000	10,689,143	5,000,000	140,857	0	0	0
2047	50,491,587	1,034,832	49,456,756	37,937,613	500,000	11,019,143	5,000,000	140,857	0	0	0
2048	53,534,366	1,095,687	52,438,679	40,589,536	500,000	11,349,143	5,000,000	140,857	0	0	0
2049	56,733,266	1,159,665	55,573,601	43,374,458	500,000	11,699,143	5,000,000	140,857	0	0	0
2050	60,098,077	1,226,962	58,871,116	46,321,973	500,000	12,049,143	5,000,000	140,857	0	0	0
2051	63,634,025	1,297,681	62,336,345	49,417,202	500,000	12,419,143	5,000,000	140,857	0	0	0
2052	67,345,679	1,371,914	65,973,766	52,674,623	500,000	12,799,143	5,000,000	140,857	0	0	0
2053	71,246,384	1,449,928	69,796,456	56,107,313	500,000	13,189,143	5,000,000	140,857	0	0	0
2054	75,334,372	1,531,687	73,802,685	59,713,542	500,000	13,589,143	5,000,000	140,857	0	0	0
2055	79,624,043	1,617,481	78,006,562	63,507,419	500,000	13,999,143	5,000,000	140,857	0	0	0
2056	84,120,792	1,707,416	82,413,376	67,494,234	500,000	14,419,143	5,000,000	140,857	0	0	0
2057	88,833,058	1,801,661	87,031,397	71,672,254	500,000	14,859,143	5,000,000	140,857	0	0	0
2058	93,767,343	1,900,347	91,866,996	76,057,853	500,000	15,309,143	5,000,000	140,857	0	0	0
2059	98,946,081	2,003,922	96,942,159	80,673,016	500,000	15,769,143	5,000,000	140,857	0	0	0



Jill's Federal & State Death Tax Illustration

Jack & Jill Flash

Year	Adjusted Gross Estate			Taxable Estate				Post-1976 Adjusted Taxable Gifts	Estate & Inheritance Taxes		
	Gross Estate	Nontax Estate Settlement Costs	Adjusted Gross Estate	Charitable Bequests	State Death Tax Deduction	Federal Taxable Estate	State Taxable Estate [Includes QTIP]		Federal Estate Tax	State Death Taxes	Total Death Taxes
2060	187,610,224	3,777,204	183,833,019	10,000,000	28,693,852	145,139,167	187,669,077	140,833	51,556,000	28,693,852	80,249,852
2061	202,975,234	4,084,505	198,890,729	10,000,000	31,263,075	157,627,654	203,726,719	140,833	56,355,395	31,263,075	87,618,470
2062	219,266,969	4,410,339	214,856,629	10,000,000	33,989,171	170,867,458	220,764,816	140,833	61,447,317	33,989,171	95,436,487



Applicable Exclusion Amount - Jack

Jack & Jill Flash

Year	Basic Exclusion	DSUE Inherited		Lifetime AEA Utilization		Applicable Exclusion Amount	DSUE Transferred		State Death Tax Exclusion
		Exclusion Inherited From Jill	Deceased Spousal Unused Exclusion	BOY Lifetime Utilization of AEA	EOY Lifetime Utilization of AEA		Maximum Transferable Exclusion Amount	Unused Spousal Exclusion Transferred	
2023	12,920,000	0	0	0	140,852	12,779,148	0	0	5,000,000
2024	13,310,000	0	0	140,852	140,853	13,169,147	0	0	5,000,000
2025	13,710,000	0	0	140,853	140,854	13,569,146	0	0	5,000,000
2026	6,000,000	0	0	140,854	140,855	5,859,145	0	0	5,000,000
2027	6,180,000	0	0	140,855	140,857	6,039,143	0	0	5,000,000
2028	6,360,000	0	0	140,857	140,857	6,219,143	0	0	5,000,000
2029	6,560,000	0	0	140,857	140,857	6,419,143	0	0	5,000,000
2030	6,750,000	0	0	140,857	140,857	6,609,143	0	0	5,000,000
2031	6,950,000	0	0	140,857	140,857	6,809,143	0	0	5,000,000
2032	7,160,000	0	0	140,857	140,857	7,019,143	0	0	5,000,000
2033	7,380,000	0	0	140,857	140,857	7,239,143	0	0	5,000,000
2034	7,600,000	0	0	140,857	140,857	7,459,143	0	0	5,000,000
2035	7,830,000	0	0	140,857	140,857	7,689,143	0	0	5,000,000
2036	8,060,000	0	0	140,857	140,857	7,919,143	0	0	5,000,000
2037	8,300,000	0	0	140,857	140,857	8,159,143	0	0	5,000,000
2038	8,550,000	0	0	140,857	140,857	8,409,143	0	0	5,000,000
2039	8,810,000	0	0	140,857	140,857	8,669,143	0	0	5,000,000
2040	9,070,000	0	0	140,857	140,857	8,929,143	0	0	5,000,000
2041	9,350,000	0	0	140,857	140,857	9,209,143	0	0	5,000,000
2042	9,630,000	0	0	140,857	140,857	9,489,143	0	0	5,000,000
2043	9,920,000	0	0	140,857	140,857	9,779,143	0	0	5,000,000
2044	10,210,000	0	0	140,857	140,857	10,069,143	0	0	5,000,000
2045	10,520,000	0	0	140,857	140,857	10,379,143	0	0	5,000,000
2046	10,830,000	0	0	140,857	140,857	10,689,143	0	0	5,000,000
2047	11,160,000	0	0	140,857	140,857	11,019,143	0	0	5,000,000
2048	11,490,000	0	0	140,857	140,857	11,349,143	0	0	5,000,000
2049	11,840,000	0	0	140,857	140,857	11,699,143	0	0	5,000,000
2050	12,190,000	0	0	140,857	140,857	12,049,143	0	0	5,000,000
2051	12,560,000	0	0	140,857	140,857	12,419,143	0	0	5,000,000
2052	12,940,000	0	0	140,857	140,857	12,799,143	0	0	5,000,000
2053	13,330,000	0	0	140,857	140,857	13,189,143	0	0	5,000,000
2054	13,730,000	0	0	140,857	140,857	13,589,143	0	0	5,000,000
2055	14,140,000	0	0	140,857	140,857	13,999,143	0	0	5,000,000
2056	14,560,000	0	0	140,857	140,857	14,419,143	0	0	5,000,000
2057	15,000,000	0	0	140,857	140,857	14,859,143	0	0	5,000,000
2058	15,450,000	0	0	140,857	140,857	15,309,143	0	0	5,000,000
2059	15,910,000	0	0	140,857	140,857	15,769,143	0	0	5,000,000



Applicable Exclusion Amount - Jill

Jack & Jill Flash

Year	Basic Exclusion	DSUE Inherited		Lifetime AEA Utilization		Applicable Exclusion Amount	DSUE Transferred		State Death Tax Exclusion
		Exclusion Inherited From Jack	Deceased Spousal Unused Exclusion	BOY Lifetime Utilization of AEA	EOY Lifetime Utilization of AEA		Maximum Transferable Exclusion Amount	Unused Spousal Exclusion Transferred	
2023	12,920,000	0	0	0	140,833	12,779,167	0	0	5,000,000
2024	13,310,000	0	0	140,833	140,833	13,169,167	0	0	5,000,000
2025	13,710,000	0	0	140,833	140,833	13,569,167	0	0	5,000,000
2026	6,000,000	0	0	140,833	140,833	5,859,167	0	0	5,000,000
2027	6,180,000	0	0	140,833	140,833	6,039,167	0	0	5,000,000
2028	6,360,000	0	0	140,833	140,833	6,219,167	0	0	5,000,000
2029	6,560,000	0	0	140,833	140,833	6,419,167	0	0	5,000,000
2030	6,750,000	0	0	140,833	140,833	6,609,167	0	0	5,000,000
2031	6,950,000	0	0	140,833	140,833	6,809,167	0	0	5,000,000
2032	7,160,000	0	0	140,833	140,833	7,019,167	0	0	5,000,000
2033	7,380,000	0	0	140,833	140,833	7,239,167	0	0	5,000,000
2034	7,600,000	0	0	140,833	140,833	7,459,167	0	0	5,000,000
2035	7,830,000	0	0	140,833	140,833	7,689,167	0	0	5,000,000
2036	8,060,000	0	0	140,833	140,833	7,919,167	0	0	5,000,000
2037	8,300,000	0	0	140,833	140,833	8,159,167	0	0	5,000,000
2038	8,550,000	0	0	140,833	140,833	8,409,167	0	0	5,000,000
2039	8,810,000	0	0	140,833	140,833	8,669,167	0	0	5,000,000
2040	9,070,000	0	0	140,833	140,833	8,929,167	0	0	5,000,000
2041	9,350,000	0	0	140,833	140,833	9,209,167	0	0	5,000,000
2042	9,630,000	0	0	140,833	140,833	9,489,167	0	0	5,000,000
2043	9,920,000	0	0	140,833	140,833	9,779,167	0	0	5,000,000
2044	10,210,000	0	0	140,833	140,833	10,069,167	0	0	5,000,000
2045	10,520,000	0	0	140,833	140,833	10,379,167	0	0	5,000,000
2046	10,830,000	0	0	140,833	140,833	10,689,167	0	0	5,000,000
2047	11,160,000	0	0	140,833	140,833	11,019,167	0	0	5,000,000
2048	11,490,000	0	0	140,833	140,833	11,349,167	0	0	5,000,000
2049	11,840,000	0	0	140,833	140,833	11,699,167	0	0	5,000,000
2050	12,190,000	0	0	140,833	140,833	12,049,167	0	0	5,000,000
2051	12,560,000	0	0	140,833	140,833	12,419,167	0	0	5,000,000
2052	12,940,000	0	0	140,833	140,833	12,799,167	0	0	5,000,000
2053	13,330,000	0	0	140,833	140,833	13,189,167	0	0	5,000,000
2054	13,730,000	0	0	140,833	140,833	13,589,167	0	0	5,000,000
2055	14,140,000	0	0	140,833	140,833	13,999,167	0	0	5,000,000
2056	14,560,000	0	0	140,833	140,833	14,419,167	0	0	5,000,000
2057	15,000,000	0	0	140,833	140,833	14,859,167	0	0	5,000,000
2058	15,450,000	0	0	140,833	140,833	15,309,167	0	0	5,000,000
2059	15,910,000	0	0	140,833	140,833	15,769,167	0	0	5,000,000
2060	16,390,000	0	0	140,833	140,833	16,249,167	0	0	5,000,000
2061	16,880,000	0	0	140,833	140,833	16,739,167	0	0	5,000,000
2062	17,390,000	0	0	140,833	140,833	17,249,167	0	0	5,000,000



State QTIP Election Illustration

Jack & Jill Flash

Year	State QTIP Trust Funding					State QTIP Trust Funding Without IRD Items				
	State QTIP Trust Election Allocation	Federal Credit Shelter Trust Funded	As Percentage of Federal Credit Shelter Trust	Value of Federal Credit Shelter Trust	Value of State QTIP Trust	State QTIP Trust Election Allocation	Non-IRD Federal Credit Shelter Trust Funded	As Percentage of Federal Credit Shelter Trust	Value of Federal Credit Shelter Trust	Value of State QTIP Trust
2023	4,095,546	9,095,546	45.03%	9,095,546	4,095,546	4,095,546	9,095,546	45.03%	9,095,546	4,095,546
2024	4,353,839	9,353,839	46.55%	9,353,839	4,353,839	4,353,839	9,353,839	46.55%	9,353,839	4,353,839
2025	4,657,320	9,657,320	48.23%	9,657,320	4,657,320	4,657,320	9,657,320	48.23%	9,657,320	4,657,320
2026	859,167	5,859,167	14.66%	5,859,167	859,167	859,167	5,859,167	14.66%	5,859,167	859,167
2027	1,039,167	6,039,167	17.21%	6,039,167	1,039,167	1,039,167	6,039,167	17.21%	6,039,167	1,039,167
2028	1,219,167	6,219,167	19.60%	6,219,167	1,219,167	1,219,167	6,219,167	19.60%	6,219,167	1,219,167
2029	1,419,167	6,419,167	22.11%	6,419,167	1,419,167	1,419,167	6,419,167	22.11%	6,419,167	1,419,167
2030	1,609,167	6,609,167	24.35%	6,609,167	1,609,167	1,609,167	6,609,167	24.35%	6,609,167	1,609,167
2031	1,809,167	6,809,167	26.57%	6,809,167	1,809,167	1,809,167	6,809,167	26.57%	6,809,167	1,809,167
2032	2,019,148	7,019,148	28.77%	7,019,148	2,019,148	2,019,148	7,019,148	28.77%	7,019,148	2,019,148
2033	2,239,147	7,239,147	30.93%	7,239,147	2,239,147	2,239,147	7,239,147	30.93%	7,239,147	2,239,147
2034	2,459,146	7,459,146	32.97%	7,459,146	2,459,146	2,459,146	7,459,146	32.97%	7,459,146	2,459,146
2035	2,689,145	7,689,145	34.97%	7,689,145	2,689,145	2,689,145	7,689,145	34.97%	7,689,145	2,689,145
2036	2,919,143	7,919,143	36.86%	7,919,143	2,919,143	2,919,143	7,919,143	36.86%	7,919,143	2,919,143
2037	3,159,143	8,159,143	38.72%	8,159,143	3,159,143	3,159,143	8,159,143	38.72%	8,159,143	3,159,143
2038	3,409,143	8,409,143	40.54%	8,409,143	3,409,143	3,409,143	8,409,143	40.54%	8,409,143	3,409,143
2039	3,669,143	8,669,143	42.32%	8,669,143	3,669,143	3,669,143	8,669,143	42.32%	8,669,143	3,669,143
2040	3,929,143	8,929,143	44.00%	8,929,143	3,929,143	3,929,143	8,929,143	44.00%	8,929,143	3,929,143
2041	4,209,143	9,209,143	45.71%	9,209,143	4,209,143	4,209,143	9,209,143	45.71%	9,209,143	4,209,143
2042	4,489,143	9,489,143	47.31%	9,489,143	4,489,143	4,489,143	9,489,143	47.31%	9,489,143	4,489,143
2043	4,779,143	9,779,143	48.87%	9,779,143	4,779,143	4,779,143	9,779,143	48.87%	9,779,143	4,779,143
2044	5,069,143	10,069,143	50.34%	10,069,143	5,069,143	5,069,143	10,069,143	50.34%	10,069,143	5,069,143
2045	5,379,143	10,379,143	51.83%	10,379,143	5,379,143	5,379,143	10,379,143	51.83%	10,379,143	5,379,143
2046	5,689,143	10,689,143	53.22%	10,689,143	5,689,143	5,689,143	10,689,143	53.22%	10,689,143	5,689,143
2047	6,019,143	11,019,143	54.62%	11,019,143	6,019,143	6,019,143	11,019,143	54.62%	11,019,143	6,019,143
2048	6,349,143	11,349,143	55.94%	11,349,143	6,349,143	6,349,143	11,349,143	55.94%	11,349,143	6,349,143
2049	6,699,143	11,699,143	57.26%	11,699,143	6,699,143	6,699,143	11,699,143	57.26%	11,699,143	6,699,143
2050	7,049,143	12,049,143	58.50%	12,049,143	7,049,143	7,049,143	12,049,143	58.50%	12,049,143	7,049,143
2051	7,419,143	12,419,143	59.74%	12,419,143	7,419,143	7,419,143	12,419,143	59.74%	12,419,143	7,419,143
2052	7,799,143	12,799,143	60.93%	12,799,143	7,799,143	7,799,143	12,799,143	60.93%	12,799,143	7,799,143
2053	8,189,143	13,189,143	62.09%	13,189,143	8,189,143	8,189,143	13,189,143	62.09%	13,189,143	8,189,143
2054	8,589,143	13,589,143	63.21%	13,589,143	8,589,143	8,589,143	13,589,143	63.21%	13,589,143	8,589,143
2055	8,999,143	13,999,143	64.28%	13,999,143	8,999,143	8,999,143	13,999,143	64.28%	13,999,143	8,999,143
2056	9,419,143	14,419,143	65.32%	14,419,143	9,419,143	9,419,143	14,419,143	65.32%	14,419,143	9,419,143
2057	9,859,143	14,859,143	66.35%	14,859,143	9,859,143	9,859,143	14,859,143	66.35%	14,859,143	9,859,143
2058	10,309,143	15,309,143	67.34%	15,309,143	10,309,143	10,309,143	15,309,143	67.34%	15,309,143	10,309,143
2059	10,769,143	15,769,143	68.29%	15,769,143	10,769,143	10,769,143	15,769,143	68.29%	15,769,143	10,769,143
2060	0	0	0.00%	20,259,994	13,836,058	0	0	0.00%	20,259,994	13,836,058
2061	0	0	0.00%	21,724,184	14,835,990	0	0	0.00%	21,724,184	14,835,990
2062	0	0	0.00%	23,294,190	15,908,187	0	0	0.00%	23,294,190	15,908,187



Consolidated Balance Sheet-Derived Gross Estate Illustration

Jack & Jill Flash

Year	Estate Ownership					Total
	Jack	Jill	Joint Tenants with Rights of Survivorship	Tenants in Common	Jill's Revocable Trust	
2023	12,073,360	2,365,007	489,704	273,000	14,855	15,215,926
2024	12,345,429	2,658,927	528,930	283,920	26,810	15,844,015
2025	12,657,533	2,972,800	569,724	295,277	39,236	16,534,571
2026	13,004,504	3,324,468	612,158	307,088	52,155	17,300,372
2027	13,755,647	3,712,026	656,302	319,371	65,589	18,508,935
2028	14,625,066	4,144,503	702,233	332,146	79,560	19,883,508
2029	15,636,341	4,614,339	750,031	345,432	94,093	21,440,235
2030	16,213,623	5,134,922	1,077,539	359,249	109,213	22,894,546
2031	14,623,109	5,248,784	2,444,555	373,619	345,765	23,035,831
2032	17,009,550	7,199,248	1,347,016	388,564	356,138	26,300,515
2033	18,160,351	7,541,570	1,567,497	404,107	366,822	28,040,347
2034	19,561,627	8,085,114	1,663,468	420,271	377,827	30,108,307
2035	21,091,582	8,705,493	1,760,046	437,082	389,161	32,383,364
2036	22,754,228	9,404,064	1,858,202	454,565	400,836	34,871,895
2037	24,555,218	10,183,763	1,942,317	472,748	412,861	37,566,906
2038	26,486,243	11,033,524	2,041,484	491,658	425,247	40,478,156
2039	28,567,953	11,971,210	2,146,424	511,324	438,005	43,634,915
2040	30,280,667	13,005,932	2,409,970	531,777	451,145	46,679,491
2041	32,220,442	14,454,677	2,514,273	553,048	464,679	50,207,119
2042	34,227,751	16,009,964	2,668,376	575,170	478,619	53,959,880
2043	36,343,745	17,633,540	2,861,017	598,177	492,978	57,929,456
2044	38,598,082	19,444,437	3,044,827	622,104	507,767	62,217,217
2045	40,973,466	21,438,249	3,242,094	646,988	523,000	66,823,797
2046	43,478,251	23,632,723	3,452,835	672,867	538,690	71,775,367
2047	46,111,477	26,046,940	3,680,328	699,782	554,851	77,093,378
2048	48,883,552	28,704,158	3,923,041	727,773	571,497	82,810,021
2049	51,791,449	31,628,085	4,184,933	756,884	588,642	88,949,992
2050	54,846,655	34,846,156	4,464,263	787,160	606,301	95,550,535
2051	58,052,027	38,387,297	4,763,352	818,646	624,490	102,645,812
2052	61,411,243	42,282,631	5,083,044	851,392	643,225	110,271,535
2053	64,938,021	46,568,256	5,422,915	885,448	662,521	118,477,161
2054	68,624,143	51,281,306	5,789,364	920,865	682,397	127,298,075
2055	72,489,010	56,467,765	6,177,333	957,700	702,869	136,794,676
2056	76,535,274	62,173,670	6,589,510	996,008	723,955	147,018,417
2057	80,767,165	68,447,841	7,030,045	1,035,848	745,674	158,026,573
2058	85,191,843	75,351,178	7,498,218	1,077,282	768,044	169,886,564
2059	89,837,470	82,946,690	7,988,237	1,120,374	791,085	182,683,855
2060	0	130,943,647	0	0	814,818	131,758,465
2061	0	142,247,806	0	0	839,262	143,087,069
2062	0	154,186,246	0	0	864,440	155,050,686



Tax & Nontax Settlement Cost Apportionment in Jack's Estate Illustration

Jack & Jill Flash

Year	Taxable Bequests		Nontax Settlement Costs		Death Taxes		Gross Bequests		Net Bequests	
	Heirs Outright	Family Trust	Heirs Outright	Family Trust	Heirs Outright	Family Trust	Heirs Outright	Family Trust	Heirs Outright	Family Trust
2023	0	9,095,546	0	352,721	0	0	0	10,634,184	0	10,281,463
2024	0	9,353,839	0	365,886	0	0	0	10,988,655	0	10,622,770
2025	0	9,657,320	0	380,697	0	0	0	11,395,773	0	11,015,076
2026	0	5,859,167	0	397,151	0	0	0	7,107,217	0	6,710,066
2027	0	6,039,167	0	418,809	0	0	0	7,346,606	0	6,927,797
2028	0	6,219,167	0	442,752	0	0	0	7,586,745	0	7,143,993
2029	0	6,419,167	0	469,281	0	0	0	7,849,781	0	7,380,500
2030	0	6,609,167	0	492,212	0	0	0	8,143,742	0	7,651,530
2031	0	6,809,167	0	476,775	0	0	0	8,378,639	0	7,901,864
2032	0	7,019,148	0	415,587	0	0	0	8,933,379	0	8,517,792
2033	0	7,239,147	0	440,916	0	0	0	9,273,832	0	8,832,916
2034	0	7,459,146	0	467,884	0	0	0	9,599,835	0	9,131,951
2035	0	7,689,145	0	496,388	0	0	0	9,943,884	0	9,447,497
2036	0	7,919,143	0	526,340	0	0	0	10,295,544	0	9,769,204
2037	0	8,159,143	0	564,406	0	0	0	10,624,179	0	10,059,773
2038	0	8,409,143	0	605,388	0	0	0	10,969,748	0	10,364,360
2039	0	8,669,143	0	649,514	0	0	0	11,331,016	0	10,681,502
2040	0	8,929,143	0	689,448	0	0	0	11,687,354	0	10,997,906
2041	0	9,209,143	0	730,755	0	0	0	12,052,281	0	11,321,525
2042	0	9,489,143	0	774,426	0	0	0	12,423,776	0	11,649,350
2043	0	9,779,143	0	821,059	0	0	0	12,809,724	0	11,988,665
2044	0	10,069,143	0	870,300	0	0	0	13,194,781	0	12,324,480
2045	0	10,379,143	0	922,251	0	0	0	13,605,983	0	12,683,732
2046	0	10,689,143	0	977,079	0	0	0	14,019,030	0	13,041,951
2047	0	11,019,143	0	1,034,832	0	0	0	14,458,453	0	13,423,621
2048	0	11,349,143	0	1,095,687	0	0	0	14,899,927	0	13,804,240
2049	0	11,699,143	0	1,159,665	0	0	0	15,367,912	0	14,208,247
2050	0	12,049,143	0	1,226,962	0	0	0	15,838,185	0	14,611,224
2051	0	12,419,143	0	1,297,681	0	0	0	16,335,234	0	15,037,554
2052	0	12,799,143	0	1,371,914	0	0	0	16,847,029	0	15,475,116
2053	0	13,189,143	0	1,449,928	0	0	0	17,373,901	0	15,923,973
2054	0	13,589,143	0	1,531,687	0	0	0	17,915,954	0	16,384,267
2055	0	13,999,143	0	1,617,481	0	0	0	18,473,345	0	16,855,864
2056	0	14,419,143	0	1,707,416	0	0	0	19,046,415	0	17,338,999
2057	0	14,859,143	0	1,801,661	0	0	0	19,647,476	0	17,845,815
2058	0	15,309,143	0	1,900,347	0	0	0	20,264,616	0	18,364,269
2059	0	15,769,143	0	2,003,922	0	0	0	20,898,411	0	18,894,489



Tax Apportionment in Jill's Estate Illustration

Jack & Jill Flash

Year	Taxable Bequests		Death Taxes		Income Taxes		Net Bequests	
	Heirs Outright & In Trust	Marital Trust	Heirs Outright & In Trust	Marital Trust	Heirs Outright & In Trust	Marital Trust	Heirs Outright & In Trust	Marital Trust
2060	117,981,261	55,851,759	0	0	0	0	0	66,921,230
2061	129,002,564	59,888,165	0	0	0	0	0	71,757,628
2062	140,640,347	64,216,283	95,436,487	0	5,754,923	0	69,550,757	76,943,551



2nd Generation Estate Tax Illustration

Jack & Jill Flash

Year	Amount Subject to 2nd Generation Estate Taxes					2nd Generation Estate Taxes
	Fund 4 Children	Marital Trust	Irrevocable Life Insurance Trusts	GRATs	T-CLAT	
2032	0	0	0	4,491,424	0	1,796,569
2033	0	0	54,429	5,092,679	0	2,058,843
2034	0	0	59,250	5,789,678	0	2,339,571
2035	0	0	64,498	6,600,334	0	2,665,933
2036	0	0	70,210	7,546,297	0	3,046,603
2037	0	0	76,429	8,300,361	0	3,350,716
2038	0	0	83,199	9,129,774	0	3,685,189
2039	0	0	90,568	10,042,067	0	4,053,054
2040	0	0	98,590	11,045,520	0	4,457,644
2041	0	0	107,323	12,149,244	0	4,902,627
2042	0	0	116,829	13,363,257	0	5,392,034
2043	0	0	127,177	14,698,581	0	5,930,303
2044	0	0	138,441	16,167,336	0	6,522,311
2045	0	0	150,704	17,782,857	0	7,173,424
2046	0	0	164,052	19,559,809	0	7,889,545
2047	0	0	178,583	21,514,323	0	8,677,162
2048	0	0	194,400	23,664,142	0	9,543,417
2049	0	0	211,619	26,028,782	0	10,496,160
2050	0	0	230,363	28,629,708	0	11,544,028
2051	0	0	250,767	31,490,531	0	12,696,519
2052	0	0	272,979	34,637,222	0	13,964,081
2053	0	0	297,158	38,098,347	0	15,358,202
2054	0	0	323,478	41,905,324	0	16,891,521
2055	0	0	352,130	46,092,714	0	18,577,937
2056	0	0	383,320	50,698,528	0	20,432,739
2057	0	0	417,272	55,764,578	0	22,472,740
2058	0	0	454,231	61,336,854	0	24,716,434
2059	0	0	494,464	67,465,939	0	27,184,161
2060	0	40,827,635	538,261	74,207,473	0	46,229,348
2061	0	43,778,249	585,937	81,622,655	0	50,394,736
2062	39,448,936	46,942,103	8,139,297	89,778,798	2,140,341	74,579,790
2063	137,367,183	0	8,860,227	98,749,945	2,994,545	99,188,760
2064	150,002,139	0	9,645,012	108,617,533	3,910,939	108,870,249
2065	163,799,250	0	10,499,310	119,471,140	4,894,454	119,465,662
2066	178,865,412	0	11,429,276	131,409,294	5,950,390	131,061,749
2067	195,317,351	0	12,441,612	144,540,368	7,084,485	143,753,526
2068	213,282,530	0	13,543,616	158,983,564	8,302,955	157,645,066
2069	232,900,136	0	14,743,228	174,869,996	9,612,535	172,850,358
2070	254,322,159	0	16,049,095	192,343,881	11,020,519	189,494,261
2071	277,714,566	0	17,470,627	211,563,843	12,534,817	207,713,541
2072	303,258,595	0	19,018,070	232,704,360	14,163,997	227,658,009
2073	331,152,148	0	20,702,577	255,957,343	15,917,350	249,491,767
2074	361,611,334	0	22,536,287	281,533,881	17,804,949	273,394,581
2075	394,872,139	0	24,532,416	309,666,154	19,837,716	299,563,370
2076	431,192,254	0	26,705,350	340,609,544	22,027,496	328,213,858
2077	470,853,073	0	29,070,750	374,644,953	24,387,135	359,582,365
2078	514,161,871	0	31,645,663	412,081,350	26,930,572	393,927,782



2nd Generation Estate Tax Illustration

Jack & Jill Flash

Year	Amount Subject to 2nd Generation Estate Taxes					2nd Generation Estate Taxes
	Fund 4 Children	Marital Trust	Irrevocable Life Insurance Trusts	GRATs	T-CLAT	
2079	561,454,188	0	34,448,646	453,258,579	29,672,926	431,533,735
2080	613,096,426	0	37,499,900	498,550,442	32,630,603	472,710,948
2081	669,488,687	0	40,821,416	548,368,095	35,821,407	517,799,842
2082	731,067,876	0	44,437,132	603,163,777	39,264,660	567,173,378



Net to 3rd Generation Illustration*Jack & Jill Flash*

Year	Testamentary Transfers				Inter Vivos Transfers				GST Taxes + 2nd Generation Estate Taxes	Net to 3rd Generation
	Fund 4 Children	Family Trust	Marital Trust	T-CLAT	Annual Gift Fund & ShopRight LP Gift	Irrevocable Life Insurance Trusts	ShopRight IDGT-ILIT & ShopRight IDGT	GRATs		
2023	0	0	0	0	0	0	2,196,538	0	0	2,196,538
2024	0	0	0	0	37,129	0	2,642,528	0	0	2,679,656
2025	0	0	0	0	79,857	0	3,142,036	0	0	3,221,894
2026	0	0	0	0	126,518	0	3,701,486	0	0	3,828,004
2027	0	0	0	0	179,656	0	4,328,069	0	0	4,507,725
2028	0	0	0	0	237,684	0	5,029,842	0	0	5,267,526
2029	0	0	0	0	303,235	0	5,815,828	0	0	6,119,063
2030	0	0	0	0	374,818	0	6,696,133	0	0	7,070,950
2031	0	0	0	0	455,171	0	7,682,074	0	0	8,137,245
2032	0	0	0	0	545,103	0	8,422,207	4,491,424	1,796,569	11,662,164
2033	0	0	0	0	643,309	54,429	9,236,298	5,092,679	2,058,843	12,967,871
2034	0	0	0	0	752,736	59,250	10,131,736	5,789,678	2,339,571	14,393,829
2035	0	0	0	0	874,416	64,498	11,116,652	6,600,334	2,665,933	15,989,967
2036	0	0	0	0	1,007,292	70,210	12,199,985	7,546,297	3,046,603	17,777,182
2037	0	0	0	0	1,154,579	76,429	13,391,571	8,300,361	3,350,716	19,572,224
2038	0	0	0	0	1,317,602	83,199	14,729,723	9,129,774	3,685,189	21,575,110
2039	0	0	0	0	1,497,811	90,568	16,201,591	10,042,067	4,053,054	23,778,983
2040	0	0	0	0	1,696,785	98,590	17,820,535	11,045,520	4,457,644	26,203,786
2041	0	0	0	0	1,914,067	107,323	19,601,252	12,149,244	4,902,627	28,869,260
2042	0	0	0	0	2,153,528	116,829	21,559,907	13,363,257	5,392,034	31,801,486
2043	0	0	0	0	2,417,206	127,177	23,714,281	14,698,581	5,930,303	35,026,941
2044	0	0	0	0	2,707,330	138,441	26,083,930	16,167,336	6,522,311	38,574,727
2045	0	0	0	0	3,026,334	150,704	28,690,367	17,782,857	7,173,424	42,476,838
2046	0	0	0	0	3,376,876	164,052	31,557,252	19,559,809	7,889,545	46,768,445
2047	0	0	0	0	3,761,857	178,583	34,710,611	21,514,323	8,677,162	51,488,211
2048	0	0	0	0	4,184,445	194,400	38,179,068	23,664,142	9,543,417	56,678,639
2049	0	0	0	0	4,648,103	211,619	41,994,112	26,028,782	10,496,160	62,386,455
2050	0	0	0	0	5,156,608	230,363	46,190,373	28,629,708	11,544,028	68,663,024
2051	0	0	0	0	5,714,087	250,767	50,805,946	31,490,531	12,696,519	75,564,812
2052	0	0	0	0	6,327,231	272,979	55,882,731	34,637,222	13,964,081	83,156,082
2053	0	0	0	0	6,998,977	297,158	61,466,812	38,098,347	15,358,202	91,503,092
2054	0	0	0	0	7,734,718	323,478	67,608,884	41,905,324	16,891,521	100,680,883
2055	0	0	0	0	8,540,343	352,130	74,364,701	46,092,714	18,577,937	110,771,950
2056	0	0	0	0	9,424,465	383,320	81,795,594	50,698,528	20,432,739	121,869,167
2057	0	0	0	0	10,392,124	417,272	89,969,019	55,764,578	22,472,740	134,070,253
2058	0	0	0	0	11,451,006	454,231	98,959,173	61,336,854	24,716,434	147,484,830
2059	0	18,894,489	0	0	12,611,689	494,464	108,847,668	67,465,939	27,184,161	181,130,089
2060	0	20,259,994	66,921,230	0	13,826,756	538,261	119,724,272	74,207,473	46,229,348	249,248,638
2061	0	21,724,184	71,757,628	0	15,155,812	585,937	131,687,720	81,622,655	50,394,736	272,139,198
2062	69,550,757	23,294,190	76,943,551	2,140,341	16,608,253	8,139,297	147,347,993	89,778,798	74,579,790	359,223,391
2063	185,405,549	0	0	2,994,545	18,136,464	8,860,227	162,071,741	98,749,945	99,188,760	377,029,710
2064	202,459,046	0	0	3,910,939	19,805,293	9,645,012	178,266,760	108,617,533	108,870,249	413,834,334
2065	221,081,114	0	0	4,894,454	21,627,680	10,499,310	196,080,066	119,471,140	119,465,662	454,188,102
2066	241,416,029	0	0	5,950,390	23,617,753	11,429,276	215,673,367	131,409,294	131,061,749	498,434,360
2067	263,621,338	0	0	7,084,485	25,790,944	12,441,612	237,224,528	144,540,368	143,753,526	546,949,749
2068	287,869,079	0	0	8,302,955	28,164,102	13,543,616	260,929,189	158,983,564	157,645,066	600,147,438
2069	314,347,114	0	0	9,612,535	30,755,626	14,743,228	287,002,538	174,869,996	172,850,358	658,480,678



Net to 3rd Generation Illustration

Jack & Jill Flash

Year	Testamentary Transfers				Inter Vivos Transfers				GST Taxes + 2nd Generation Estate Taxes	Net to 3rd Generation
	Fund 4 Children	Family Trust	Marital Trust	T-CLAT	Annual Gift Fund & ShopRight LP Gift	Irrevocable Life Insurance Trusts	ShopRight IDGT-ILIT & ShopRight IDGT	GRATs		
2070	343,260,583	0	0	11,020,519	33,585,609	16,049,095	315,681,267	192,343,881	189,494,261	722,446,691
2071	374,833,496	0	0	12,534,817	36,675,993	17,470,627	347,225,717	211,563,843	207,713,541	792,590,952
2072	409,310,468	0	0	14,163,997	40,050,740	19,018,070	381,922,247	232,704,360	227,658,009	869,511,874
2073	446,958,612	0	0	15,917,350	43,736,014	20,702,577	420,085,828	255,957,343	249,491,767	953,865,958
2074	488,069,612	0	0	17,804,949	47,760,390	22,536,287	462,062,904	281,533,881	273,394,581	1,046,373,442
2075	532,961,977	0	0	19,837,716	52,155,069	24,532,416	508,234,540	309,666,154	299,563,370	1,147,824,502
2076	581,983,517	0	0	22,027,496	56,954,125	26,705,350	559,019,876	340,609,544	328,213,858	1,259,086,050
2077	635,514,031	0	0	24,387,135	62,194,766	29,070,750	614,879,937	374,644,953	359,582,365	1,381,109,208
2078	693,968,250	0	0	26,930,572	67,917,627	31,645,663	676,321,815	412,081,350	393,927,782	1,514,937,494
2079	757,799,056	0	0	29,672,926	74,167,076	34,448,646	743,903,272	453,258,579	431,533,735	1,661,715,819
2080	827,500,983	0	0	32,630,603	80,991,570	37,499,900	818,237,806	498,550,442	472,710,948	1,822,700,357
2081	903,614,053	0	0	35,821,407	88,444,021	40,821,416	900,000,219	548,368,095	517,799,842	1,999,269,370
2082	986,727,960	0	0	39,264,660	96,582,210	44,437,132	989,932,741	603,163,777	567,173,378	2,192,935,103





Strategic Estate Planning Illustration

Supporting Schedules for
INCOME IN RESPECT OF A DECEDENT

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Jack's Federal Estate Tax Illustration without IRD Items*Jack & Jill Flash*

Year	Adjusted Gross Estate			Taxable Estate					Post-1976 Adjusted Taxable Gifts	Estate & Inheritance Taxes		Section 691(c) Deduction
	Gross Estate	Nontax Estate Settlement Costs	Adjusted Gross Estate	Marital Bequests	Charitable Bequests	State Death Tax Deduction	Federal Taxable Estate	State Taxable Estate		Federal Estate Tax	State Death Taxes	
2023	13,308,851	352,721	12,956,130	3,860,584	0	0	9,095,546	5,000,000	140,833	0	0	0
2024	13,620,401	365,886	13,254,516	3,900,677	0	0	9,353,839	5,000,000	140,833	0	0	0
2025	13,980,079	380,697	13,599,382	3,942,062	0	0	9,657,320	5,000,000	140,833	0	0	0
2026	14,385,697	397,151	13,988,546	7,629,380	500,000	0	5,859,167	5,000,000	140,833	0	0	0
2027	15,012,140	418,809	14,593,331	8,054,165	500,000	0	6,039,167	5,000,000	140,833	0	0	0
2028	15,709,954	442,752	15,267,202	8,548,035	500,000	0	6,219,167	5,000,000	140,833	0	0	0
2029	16,490,387	469,281	16,021,106	9,101,939	500,000	0	6,419,167	5,000,000	140,833	0	0	0
2030	17,038,986	492,212	16,546,774	9,437,608	500,000	0	6,609,167	5,000,000	140,833	0	0	0
2031	15,721,917	476,775	15,245,142	7,935,975	500,000	0	6,809,167	5,000,000	140,833	0	0	0
2032	12,072,030	415,587	11,656,443	4,137,295	500,000	0	7,019,148	5,000,000	140,852	0	0	0
2033	12,698,623	440,916	12,257,706	4,518,559	500,000	0	7,239,147	5,000,000	140,853	0	0	0
2034	13,353,282	467,884	12,885,398	4,926,252	500,000	0	7,459,146	5,000,000	140,854	0	0	0
2035	14,026,081	496,388	13,529,694	5,340,549	500,000	0	7,689,145	5,000,000	140,855	0	0	0
2036	14,707,427	526,340	14,181,087	5,761,944	500,000	0	7,919,143	5,000,000	140,857	0	0	0
2037	15,724,894	564,406	15,160,488	6,501,346	500,000	0	8,159,143	5,000,000	140,857	0	0	0
2038	16,812,499	605,388	16,207,111	7,297,968	500,000	0	8,409,143	5,000,000	140,857	0	0	0
2039	17,974,992	649,514	17,325,478	8,156,335	500,000	0	8,669,143	5,000,000	140,857	0	0	0
2040	19,369,931	689,448	18,680,482	9,251,340	500,000	0	8,929,143	5,000,000	140,857	0	0	0
2041	20,827,665	730,755	20,096,909	10,387,767	500,000	0	9,209,143	5,000,000	140,857	0	0	0
2042	22,398,314	774,426	21,623,889	11,634,746	500,000	0	9,489,143	5,000,000	140,857	0	0	0
2043	24,117,995	821,059	23,296,936	13,017,793	500,000	0	9,779,143	5,000,000	140,857	0	0	0
2044	25,973,601	870,300	25,103,301	14,534,158	500,000	0	10,069,143	5,000,000	140,857	0	0	0
2045	27,975,514	922,251	27,053,263	16,174,120	500,000	0	10,379,143	5,000,000	140,857	0	0	0
2046	30,133,910	977,079	29,156,830	17,967,688	500,000	0	10,689,143	5,000,000	140,857	0	0	0
2047	32,462,073	1,034,832	31,427,242	19,908,099	500,000	0	11,019,143	5,000,000	140,857	0	0	0
2048	34,971,427	1,095,687	33,875,740	22,026,597	500,000	0	11,349,143	5,000,000	140,857	0	0	0
2049	37,677,174	1,159,665	36,517,508	24,318,366	500,000	0	11,699,143	5,000,000	140,857	0	0	0
2050	40,592,405	1,226,962	39,365,443	26,816,300	500,000	0	12,049,143	5,000,000	140,857	0	0	0
2051	43,732,335	1,297,681	42,434,654	29,515,511	500,000	0	12,419,143	5,000,000	140,857	0	0	0
2052	47,112,742	1,371,914	45,740,828	32,441,685	500,000	0	12,799,143	5,000,000	140,857	0	0	0
2053	50,748,711	1,449,928	49,298,783	35,609,641	500,000	0	13,189,143	5,000,000	140,857	0	0	0
2054	54,661,557	1,531,687	53,129,870	39,040,727	500,000	0	13,589,143	5,000,000	140,857	0	0	0
2055	58,867,042	1,617,481	57,249,561	42,750,418	500,000	0	13,999,143	5,000,000	140,857	0	0	0
2056	63,383,523	1,707,416	61,676,108	46,756,965	500,000	0	14,419,143	5,000,000	140,857	0	0	0
2057	68,233,325	1,801,661	66,431,664	51,072,521	500,000	0	14,859,143	5,000,000	140,857	0	0	0
2058	73,437,694	1,900,347	71,537,347	55,728,205	500,000	0	15,309,143	5,000,000	140,857	0	0	0
2059	79,011,876	2,003,922	77,007,954	60,738,812	500,000	0	15,769,143	5,000,000	140,857	0	0	0

Jill's Federal Estate Tax Illustration without IRD Items

Jack & Jill Flash

Year	Adjusted Gross Estate			Taxable Estate				Post-1976 Adjusted Taxable Gifts	Estate & Inheritance Taxes		Section 691(c) Deduction
	Gross Estate	Nontax Estate Settlement Costs	Adjusted Gross Estate	Charitable Bequests	State Death Tax Deduction	Federal Taxable Estate	State Taxable Estate [Includes QTIP]		Federal Estate Tax	State Death Taxes	
2060	164,168,711	3,777,204	160,391,506	10,000,000	24,943,210	125,448,296	164,227,564	140,833	43,679,652	24,943,210	7,876,348
2061	179,878,646	4,084,505	175,794,141	10,000,000	27,567,621	138,226,520	180,630,131	140,833	48,594,941	27,567,621	7,760,454
2062	196,661,829	4,410,339	192,251,490	10,000,000	30,372,348	151,879,142	198,159,677	140,833	53,851,990	30,372,348	7,595,327





Strategic Estate Planning Illustration

Supporting Schedules for
GIFT & GENERATION-SKIPPING TRANSFER TAXES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

Gift Tax Illustration

Jack & Jill Flash

Year	Jack				Jill				Lifetime Gifting Analysis		
	Prior Taxable Gifts	Current Taxable Gifts	Cumulative Taxable Gifts	Gift Tax	Prior Taxable Gifts	Current Taxable Gifts	Cumulative Taxable Gifts	Gift Tax	Beginning of Year Net Worth	Aggregate Current Taxable Gifts	Aggregate Gifts As a Percentage of Net Worth
2023	0	140,852	140,852	0	0	140,833	140,833	0	18,619,580	281,685	1.5%
2024	140,852	1	140,853	0	140,833	0	140,833	0	17,560,052	1	0.0%
2025	140,853	1	140,854	0	140,833	0	140,833	0	18,363,054	1	0.0%
2026	140,854	1	140,855	0	140,833	0	140,833	0	19,246,707	1	0.0%
2027	140,855	2	140,857	0	140,833	0	140,833	0	20,217,641	2	0.0%
2028	140,857	0	140,857	0	140,833	0	140,833	0	21,649,754	0	0.0%
2029	140,857	0	140,857	0	140,833	0	140,833	0	23,265,126	0	0.0%
2030	140,857	0	140,857	0	140,833	0	140,833	0	25,081,440	0	0.0%
2031	140,857	0	140,857	0	140,833	0	140,833	0	27,093,579	0	0.0%
2032	140,857	0	140,857	0	140,833	0	140,833	0	28,852,503	0	0.0%
2033	140,857	0	140,857	0	140,833	0	140,833	0	31,292,531	0	0.0%
2034	140,857	0	140,857	0	140,833	0	140,833	0	33,550,146	0	0.0%
2035	140,857	0	140,857	0	140,833	0	140,833	0	36,038,180	0	0.0%
2036	140,857	0	140,857	0	140,833	0	140,833	0	38,763,353	0	0.0%
2037	140,857	0	140,857	0	140,833	0	140,833	0	41,735,922	0	0.0%
2038	140,857	0	140,857	0	140,833	0	140,833	0	44,936,488	0	0.0%
2039	140,857	0	140,857	0	140,833	0	140,833	0	48,407,460	0	0.0%
2040	140,857	0	140,857	0	140,833	0	140,833	0	52,172,767	0	0.0%
2041	140,857	0	140,857	0	140,833	0	140,833	0	56,031,903	0	0.0%
2042	140,857	0	140,857	0	140,833	0	140,833	0	60,267,079	0	0.0%
2043	140,857	0	140,857	0	140,833	0	140,833	0	64,834,767	0	0.0%
2044	140,857	0	140,857	0	140,833	0	140,833	0	69,721,306	0	0.0%
2045	140,857	0	140,857	0	140,833	0	140,833	0	74,987,267	0	0.0%
2046	140,857	0	140,857	0	140,833	0	140,833	0	80,662,855	0	0.0%
2047	140,857	0	140,857	0	140,833	0	140,833	0	86,782,337	0	0.0%
2048	140,857	0	140,857	0	140,833	0	140,833	0	93,379,416	0	0.0%
2049	140,857	0	140,857	0	140,833	0	140,833	0	100,494,703	0	0.0%
2050	140,857	0	140,857	0	140,833	0	140,833	0	108,167,918	0	0.0%
2051	140,857	0	140,857	0	140,833	0	140,833	0	116,446,846	0	0.0%
2052	140,857	0	140,857	0	140,833	0	140,833	0	125,381,629	0	0.0%
2053	140,857	0	140,857	0	140,833	0	140,833	0	135,024,001	0	0.0%
2054	140,857	0	140,857	0	140,833	0	140,833	0	145,439,870	0	0.0%
2055	140,857	0	140,857	0	140,833	0	140,833	0	156,689,798	0	0.0%
2056	140,857	0	140,857	0	140,833	0	140,833	0	168,850,010	0	0.0%
2057	140,857	0	140,857	0	140,833	0	140,833	0	181,997,893	0	0.0%
2058	140,857	0	140,857	0	140,833	0	140,833	0	196,220,745	0	0.0%
2059	140,857	0	140,857	0	140,833	0	140,833	0	211,614,077	0	0.0%
2060	0	0	0	0	140,833	0	140,833	0	228,289,643	0	0.0%
2061	0	0	0	0	140,833	0	140,833	0	157,461,719	0	0.0%
2062	0	0	0	0	140,833	0	140,833	0	171,874,713	0	0.0%



Generation-Skipping Transfer Tax Illustration

Jack & Jill Flash

Year	Associated with Jack's Inter Vivos Transfers					Associated with Jill's Inter Vivos Transfers				
	Prior GST Exemption Allocations	Current GST Exemption Allocations	Current Taxable GST Transfers	Cumulative GST Exemption Allocations	Remaining GST Exemption	Prior GST Exemption Allocations	Current GST Exemption Allocations	Current Taxable GST Transfers	Cumulative GST Exemption Allocations	Remaining GST Exemption
2023	0	140,833	0	140,833	12,779,167	0	140,833	0	140,833	12,779,167
2024	140,833	0	0	140,833	13,169,167	140,833	0	0	140,833	13,169,167
2025	140,833	0	0	140,833	13,569,167	140,833	0	0	140,833	13,569,167
2026	140,833	0	0	140,833	5,859,167	140,833	0	0	140,833	5,859,167
2027	140,833	0	0	140,833	6,039,167	140,833	0	0	140,833	6,039,167
2028	140,833	0	0	140,833	6,219,167	140,833	0	0	140,833	6,219,167
2029	140,833	0	0	140,833	6,419,167	140,833	0	0	140,833	6,419,167
2030	140,833	0	0	140,833	6,609,167	140,833	0	0	140,833	6,609,167
2031	140,833	0	0	140,833	6,809,167	140,833	0	0	140,833	6,809,167
2032	140,833	0	0	140,833	7,019,167	140,833	0	0	140,833	7,019,167
2033	140,833	0	0	140,833	7,239,167	140,833	0	0	140,833	7,239,167
2034	140,833	0	0	140,833	7,459,167	140,833	0	0	140,833	7,459,167
2035	140,833	0	0	140,833	7,689,167	140,833	0	0	140,833	7,689,167
2036	140,833	0	0	140,833	7,919,167	140,833	0	0	140,833	7,919,167
2037	140,833	0	0	140,833	8,159,167	140,833	0	0	140,833	8,159,167
2038	140,833	0	0	140,833	8,409,167	140,833	0	0	140,833	8,409,167
2039	140,833	0	0	140,833	8,669,167	140,833	0	0	140,833	8,669,167
2040	140,833	0	0	140,833	8,929,167	140,833	0	0	140,833	8,929,167
2041	140,833	0	0	140,833	9,209,167	140,833	0	0	140,833	9,209,167
2042	140,833	0	0	140,833	9,489,167	140,833	0	0	140,833	9,489,167
2043	140,833	0	0	140,833	9,779,167	140,833	0	0	140,833	9,779,167
2044	140,833	0	0	140,833	10,069,167	140,833	0	0	140,833	10,069,167
2045	140,833	0	0	140,833	10,379,167	140,833	0	0	140,833	10,379,167
2046	140,833	0	0	140,833	10,689,167	140,833	0	0	140,833	10,689,167
2047	140,833	0	0	140,833	11,019,167	140,833	0	0	140,833	11,019,167
2048	140,833	0	0	140,833	11,349,167	140,833	0	0	140,833	11,349,167
2049	140,833	0	0	140,833	11,699,167	140,833	0	0	140,833	11,699,167
2050	140,833	0	0	140,833	12,049,167	140,833	0	0	140,833	12,049,167
2051	140,833	0	0	140,833	12,419,167	140,833	0	0	140,833	12,419,167
2052	140,833	0	0	140,833	12,799,167	140,833	0	0	140,833	12,799,167
2053	140,833	0	0	140,833	13,189,167	140,833	0	0	140,833	13,189,167
2054	140,833	0	0	140,833	13,589,167	140,833	0	0	140,833	13,589,167
2055	140,833	0	0	140,833	13,999,167	140,833	0	0	140,833	13,999,167
2056	140,833	0	0	140,833	14,419,167	140,833	0	0	140,833	14,419,167
2057	140,833	0	0	140,833	14,859,167	140,833	0	0	140,833	14,859,167
2058	140,833	0	0	140,833	15,309,167	140,833	0	0	140,833	15,309,167
2059	140,833	0	0	140,833	15,769,167	140,833	0	0	140,833	15,769,167
2060	140,833	0	0	140,833	16,249,167	140,833	0	0	140,833	16,249,167
2061	140,833	0	0	140,833	16,739,167	140,833	0	0	140,833	16,739,167
2062	140,833	0	0	140,833	17,249,167	140,833	0	0	140,833	17,249,167
2063	140,833	0	0	140,833	17,769,167	140,833	0	0	140,833	17,769,167
2064	140,833	0	0	140,833	18,309,167	140,833	0	0	140,833	18,309,167
2065	140,833	0	0	140,833	18,859,167	140,833	0	0	140,833	18,859,167
2066	140,833	0	0	140,833	19,429,167	140,833	0	0	140,833	19,429,167
2067	140,833	0	0	140,833	20,019,167	140,833	0	0	140,833	20,019,167
2068	140,833	0	0	140,833	20,619,167	140,833	0	0	140,833	20,619,167
2069	140,833	0	0	140,833	21,239,167	140,833	0	0	140,833	21,239,167



Generation-Skipping Transfer Tax Illustration

Jack & Jill Flash

Year	Associated with Jack's Inter Vivos Transfers					Associated with Jill's Inter Vivos Transfers				
	Prior GST Exemption Allocations	Current GST Exemption Allocations	Current Taxable GST Transfers	Cumulative GST Exemption Allocations	Remaining GST Exemption	Prior GST Exemption Allocations	Current GST Exemption Allocations	Current Taxable GST Transfers	Cumulative GST Exemption Allocations	Remaining GST Exemption
2070	140,833	0	0	140,833	21,889,167	140,833	0	0	140,833	21,889,167
2071	140,833	0	0	140,833	22,549,167	140,833	0	0	140,833	22,549,167
2072	140,833	0	0	140,833	23,229,167	140,833	0	0	140,833	23,229,167
2073	140,833	0	0	140,833	23,929,167	140,833	0	0	140,833	23,929,167
2074	140,833	0	0	140,833	24,649,167	140,833	0	0	140,833	24,649,167
2075	140,833	0	0	140,833	25,389,167	140,833	0	0	140,833	25,389,167
2076	140,833	0	0	140,833	26,159,167	140,833	0	0	140,833	26,159,167
2077	140,833	0	0	140,833	26,949,167	140,833	0	0	140,833	26,949,167
2078	140,833	0	0	140,833	27,759,167	140,833	0	0	140,833	27,759,167
2079	140,833	0	0	140,833	28,599,167	140,833	0	0	140,833	28,599,167
2080	140,833	0	0	140,833	29,459,167	140,833	0	0	140,833	29,459,167
2081	140,833	0	0	140,833	30,349,167	140,833	0	0	140,833	30,349,167
2082	140,833	0	0	140,833	31,259,167	140,833	0	0	140,833	31,259,167



Testamentary Generation-Skipping Transfer Exemption Allocation Illustration Using Transfer Tax Values*Jack & Jill Flash*

Year	Nonmarital Bequests in Trust from Jack's Estate				Reverse QTIP Election		Bequests from Jill's Estate				
	After-Tax Credit Shelter Bypass Bequest	Available GST Exemption	GST Exemption Allocated	Percentage Subject to 2nd Gen Estate Tax	After-Tax Marital Trust Bequest	GST Exemption Allocated	Total After-Tax Bequests	Tentative Non-Exempt Marital Trust	Exemption Allocated to Non-Exempt Marital Trust	Marital Trust Subject to 2nd Gen Estate Tax	Other Bequests Subject to 2nd Gen Estate Tax
2023	9,095,546	12,779,167	9,095,546	0.0%	0	0	0	0	0	0.0%	0.0%
2024	9,353,839	13,169,167	9,353,839	0.0%	0	0	0	0	0	0.0%	0.0%
2025	9,657,320	13,569,167	9,657,320	0.0%	0	0	0	0	0	0.0%	0.0%
2026	5,859,167	5,859,167	5,859,167	0.0%	3,644,587	0	0	0	0	0.0%	0.0%
2027	6,039,167	6,039,167	6,039,167	0.0%	4,025,239	0	0	0	0	0.0%	0.0%
2028	6,219,167	6,219,167	6,219,167	0.0%	4,466,064	0	0	0	0	0.0%	0.0%
2029	6,419,167	6,419,167	6,419,167	0.0%	4,964,802	0	0	0	0	0.0%	0.0%
2030	6,609,167	6,609,167	6,609,167	0.0%	4,965,309	0	0	0	0	0.0%	0.0%
2031	6,809,167	6,809,167	6,809,167	0.0%	5,388,345	0	0	0	0	0.0%	0.0%
2032	7,019,148	7,019,167	7,019,148	0.0%	2,692,459	18	0	0	0	0.0%	0.0%
2033	7,239,147	7,239,167	7,239,147	0.0%	2,857,147	19	0	0	0	0.0%	0.0%
2034	7,459,146	7,459,167	7,459,146	0.0%	3,171,478	21	0	0	0	0.0%	0.0%
2035	7,689,145	7,689,167	7,689,145	0.0%	3,490,555	22	0	0	0	0.0%	0.0%
2036	7,919,143	7,919,167	7,919,143	0.0%	3,813,921	24	0	0	0	0.0%	0.0%
2037	8,159,143	8,159,167	8,159,143	0.0%	4,468,110	24	0	0	0	0.0%	0.0%
2038	8,409,143	8,409,167	8,409,143	0.0%	5,163,236	24	0	0	0	0.0%	0.0%
2039	8,669,143	8,669,167	8,669,143	0.0%	5,913,075	24	0	0	0	0.0%	0.0%
2040	8,929,143	8,929,167	8,929,143	0.0%	6,739,644	24	0	0	0	0.0%	0.0%
2041	9,209,143	9,209,167	9,209,143	0.0%	7,765,519	24	0	0	0	0.0%	0.0%
2042	9,489,143	9,489,167	9,489,143	0.0%	8,850,708	24	0	0	0	0.0%	0.0%
2043	9,779,143	9,779,167	9,779,143	0.0%	10,031,893	24	0	0	0	0.0%	0.0%
2044	10,069,143	10,069,167	10,069,143	0.0%	11,353,577	24	0	0	0	0.0%	0.0%
2045	10,379,143	10,379,167	10,379,143	0.0%	12,783,611	24	0	0	0	0.0%	0.0%
2046	10,689,143	10,689,167	10,689,143	0.0%	14,351,830	24	0	0	0	0.0%	0.0%
2047	11,019,143	11,019,167	11,019,143	0.0%	16,048,004	24	0	0	0	0.0%	0.0%
2048	11,349,143	11,349,167	11,349,143	0.0%	17,904,697	24	0	0	0	0.0%	0.0%
2049	11,699,143	11,699,167	11,699,143	0.0%	19,912,888	24	0	0	0	0.0%	0.0%
2050	12,049,143	12,049,167	12,049,143	0.0%	22,106,937	24	0	0	0	0.0%	0.0%
2051	12,419,143	12,419,167	12,419,143	0.0%	24,479,317	24	0	0	0	0.0%	0.0%
2052	12,799,143	12,799,167	12,799,143	0.0%	27,054,515	24	0	0	0	0.0%	0.0%
2053	13,189,143	13,189,167	13,189,143	0.0%	29,847,374	24	0	0	0	0.0%	0.0%
2054	13,589,143	13,589,167	13,589,143	0.0%	32,872,391	24	0	0	0	0.0%	0.0%
2055	13,999,143	13,999,167	13,999,143	0.0%	36,149,590	24	0	0	0	0.0%	0.0%
2056	14,419,143	14,419,167	14,419,143	0.0%	39,693,960	24	0	0	0	0.0%	0.0%
2057	14,859,143	14,859,167	14,859,143	0.0%	43,512,864	24	0	0	0	0.0%	0.0%
2058	15,309,143	15,309,167	15,309,143	0.0%	47,637,418	24	0	0	0	0.0%	0.0%
2059	15,769,143	15,769,167	15,769,143	0.0%	52,087,402	24	0	0	0	0.0%	0.0%
2060	0	0	0	0.0%	0	0	173,833,019	55,851,759	16,249,167	70.9%	100.0%
2061	0	0	0	0.0%	0	0	188,890,729	59,888,165	16,739,167	72.0%	100.0%
2062	0	0	0	0.0%	0	0	103,665,219	64,216,283	17,249,167	73.1%	100.0%



Strategic Estate Planning Illustration

Supporting Schedules for
ASSUMPTIONS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Recommended Allocations & Advanced Planning

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	Pay Down Debt	Spend
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



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%

