



Strategic Wealth Planning Summary

A Comparison of Key Values under Alternative Planning Scenarios

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Current Allocations vs. Recommended Allocations & Advanced Planning

Disclaimer

This financial plan is designed to provide educational and/or general information and is not intended to provide specific legal, accounting and/or tax advice. Any comparisons and projections including expected rates of return are presented for purposes of illustration only. Nevertheless, we believe that the comparisons as well as the other projections shown provide an important and valid basis for consideration when planning for your financial future.

IMPORTANT: *The projections or other information generated by this financial plan regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results herein may vary with each use of the software tool(s) used to generate this financial plan and over time.*

The financial plan may contain ideas for your consideration concerning aspects of your life such as tax, retirement and estate planning, but these are not presented as, and must not be taken for, legal or tax advice. It is your responsibility to determine if, and how, the suggestions contained in the financial plan should be implemented or otherwise followed. You must carefully consider all relevant factors in making these types of decisions. For specific advice on these aspects of your overall financial plan, you should consult your professional tax and legal advisors. The report that follows is based upon:

- information and assumptions that you have provided or reviewed;
- current tax laws;
- appropriate financial planning concepts;
- historic asset class characteristics;
- additional assumptions and information discussed with your advisor.

The outcome of the analysis will be dependent to a significant extent upon the information and the reasonableness of the planning assumptions. It is your responsibility to provide accurate and complete information. Please contact your advisor with any changes to your information and/or planning assumptions. Inaccurate information and/or unreasonable planning assumptions can materially impact the results of this financial plan.

The simulation of returns at the individual asset, account and/or portfolio level drives the investment projections and proposed financial plan. In all cases investment projections are not to be considered definitive estimates of how the individual assets you own now or in the future will perform. Therefore, it is important that you recognize that the comparisons shown may include comparisons of two asset allocation models—the asset allocation of your current portfolio and the asset allocation projected in our proposed plan—and not comparisons of the individual securities you own. Model comparisons and the projected rates of return are based on past performance of the relevant asset classes. Past performance is not a guarantee of future results. No future rate of return can be predicted with certainty.

The report that follows does not make specific investment recommendations or analyze particular securities. Rather, the report typically contains a proposed asset allocation model based upon your stated risk tolerance, age, current asset allocation and value of your assets. The asset allocation models we use are continuously re-evaluated and are periodically changed as a result. We are under no obligation to revise any financial planning report already prepared if an allocation model is changed after it is issued to you.

Actual results are influenced by events that are both within and outside of your control. The rates actually returned by asset classes will differ from our projections. The rates actually returned by any allocation model noted within the financial plan will likely differ from those returned by any individual portfolio of securities constructed to follow a specific allocation model. Any rate of return shown or used in the financial plan is not intended to predict nor guarantee the actual results of an investment product.



Disclaimer

IMPORTANT: *Investments in stocks, bonds, mutual funds, and other securities are not bank products, are not FDIC insured, and may be subject to loss of principal.*

We have read and understand the above information and disclosures. We understand the basis upon which the report that follows was prepared. We recognize the nature of the asset allocation comparisons and estimated returns as illustrations only. We acknowledge that the report may contain a recommendation for adjusting the asset allocation of our current investment portfolio(s), but it does not provide any guaranteed rates of return, advice on particular securities or any specific legal, tax or accounting advice.

Customer Signature



Summary Comparison in 2028

Jack & Jill Flash

Financial Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Cash and other investments	4,456,755	2,072,923	-2,383,832	-53.5%
Employer stock and stock options	93,898	93,898	0	0.0%
Retirement plans, annuities & insurance cash values	5,794,998	5,794,998	0	0.0%
Financial Assets	10,345,651	7,961,819	-2,383,832	-23.0%
Unmarketable assets	17,284,167	7,165,255	-10,118,912	-58.5%
Personal assets	2,476,271	2,476,271	0	0.0%
Total Assets	30,106,089	17,603,345	-12,502,744	-41.5%
Less: liabilities	403,330	951,397	548,067	135.9%
Net Worth	29,702,759	16,651,948	-13,050,811	-43.9%
Pretax Family Wealth	29,922,991	29,820,864	-102,127	-0.3%

Estate Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Estate settlement costs	503,471	412,286	-91,185	-18.1%
Estate taxes, income taxes, capital gains & Medicare taxes	6,445,578	5,912,204	-533,374	-8.3%
Estate Shrinkage	6,949,049	6,324,490	-624,559	-9.0%

Bypass trust and other bequests from the taxable estate	22,094,729	16,788,825	-5,305,904	-24.0%
Annual gift fund and other irrevocable trusts	220,231	8,869,085	8,648,854	3927.2%
Irrevocable life insurance trusts & other excludable insurance	0	3,322,676	3,322,676	100.0%
Net to Heirs	21,088,675	26,499,213	5,410,538	25.7%
Charitable bequests and transfers from charitable trusts	2,685,267	2,685,267	0	0.0%
Combined Wealth Transfer	23,773,942	29,184,480	5,410,538	22.8%

Planning Assumptions	Scenario 1	Scenario 2
Jack retires at age 65 and Jill retires at age 62.	x	x
Projections are based on current asset allocations.	x	
Projections are based on recommended asset allocations.		x
Jack sells ShopRight, Inc. stock at retirement.	x	
Jack sells ShopRight office building at retirement.	x	x
Jack transfers 50% of ShopRight, Inc. to a 10-year GRAT in 2023.		x
Account #2 gifted in trust in 2023.		x
Jack sells 50% ShopRight stock to IDGT in 2023 for 9-year SCIN.		x
ShopRight IDGT trustee buys \$2.5MM insurance policy on Jack's life.		x
ILIT established in 2023; ILIT buys \$2MM 2nd-to-die life insurance.		x
Rental properties are sold over 10 years starting at Jill's retirement.		x
Jill bequeathes both nonqualified plans to charity at death.	x	x
Scenario 1 - Current Allocations		
Scenario 2 - Recommended Allocations & Advanced Planning		



Summary Comparison in 2033

Jack & Jill Flash

Financial Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Cash and other investments	22,150,003	5,275,275	-16,874,728	-76.2%
Employer stock and stock options	282,049	282,049	0	0.0%
Retirement plans, annuities & insurance cash values	7,760,701	7,760,701	0	0.0%
Financial Assets	30,192,753	13,318,025	-16,874,728	-55.9%
Unmarketable assets	1,302,546	5,878,116	4,575,570	351.3%
Personal assets	2,885,552	2,885,552	0	0.0%
Total Assets	34,380,851	22,081,693	-12,299,158	-35.8%
Less: liabilities	54,239	2,074	-52,165	-96.2%
Net Worth	34,326,612	22,079,619	-12,246,993	-35.7%
Pretax Family Wealth	34,946,582	42,274,101	7,327,519	21.0%

Estate Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Estate settlement costs	699,880	421,672	-278,208	-39.8%
Estate taxes, income taxes, capital gains & Medicare taxes	9,716,124	7,773,044	-1,943,080	-20.0%
Estate Shrinkage	10,416,004	8,194,716	-2,221,288	-21.3%

Bypass trust and other bequests from the taxable estate	22,081,173	16,180,188	-5,900,985	-26.7%
Annual gift fund and other irrevocable trusts	619,970	20,924,016	20,304,046	3275.0%
Irrevocable life insurance trusts & other excludable insurance	0	4,538,934	4,538,934	100.0%
Net to Heirs	22,675,036	37,492,311	14,817,275	65.3%
Charitable bequests and transfers from charitable trusts	2,605,542	2,605,542	0	0.0%
Combined Wealth Transfer	25,280,578	40,097,853	14,817,275	58.6%

Planning Assumptions	Scenario 1	Scenario 2
Jack retires at age 65 and Jill retires at age 62.	x	x
Projections are based on current asset allocations.	x	
Projections are based on recommended asset allocations.		x
Jack sells ShopRight, Inc. stock at retirement.	x	
Jack sells ShopRight office building at retirement.	x	x
Jack transfers 50% of ShopRight, Inc. to a 10-year GRAT in 2023.		x
Account #2 gifted in trust in 2023.		x
Jack sells 50% ShopRight stock to IDGT in 2023 for 9-year SCIN.		x
ShopRight IDGT trustee buys \$2.5MM insurance policy on Jack's life.		x
ILIT established in 2023; ILIT buys \$2MM 2nd-to-die life insurance.		x
Rental properties are sold over 10 years starting at Jill's retirement.		x
Jill bequeathes both nonqualified plans to charity at death.	x	x
Scenario 1 - Current Allocations		
Scenario 2 - Recommended Allocations & Advanced Planning		



Summary Comparison in 2059

Jack & Jill Flash

Financial Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Cash and other investments	75,298,367	25,724,174	-49,574,193	-65.8%
Employer stock and stock options	0	0	0	0.0%
Retirement plans, annuities & insurance cash values	21,445,318	21,445,318	0	0.0%
Financial Assets	96,743,685	47,169,492	-49,574,193	-51.2%
Unmarketable assets	7,495,496	33,216,317	25,720,821	343.2%
Personal assets	5,672,222	5,672,222	0	0.0%
Total Assets	109,911,403	86,058,031	-23,853,372	-21.7%
Less: liabilities	567,182	430,090	-137,092	-24.2%
Net Worth	109,344,221	85,627,941	-23,716,280	-21.7%
Pretax Family Wealth	127,151,667	281,342,676	154,191,009	121.3%

Estate Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Estate settlement costs	2,197,304	1,531,480	-665,824	-30.3%
Estate taxes, income taxes, capital gains & Medicare taxes	41,869,363	53,494,478	11,625,115	27.8%
Estate Shrinkage	44,066,667	55,025,958	10,959,291	24.9%

Bypass trust and other bequests from the taxable estate	63,623,928	56,119,276	-7,504,652	-11.8%
Annual gift fund and other irrevocable trusts	17,807,446	182,268,494	164,461,048	923.6%
Irrevocable life insurance trusts & other excludable insurance	0	19,416,695	19,416,695	100.0%
Net to Heirs	80,936,722	230,138,893	149,202,171	184.3%
Charitable bequests and transfers from charitable trusts	2,898,278	2,898,278	0	0.0%
Combined Wealth Transfer	83,835,000	233,037,171	149,202,171	178.0%

Planning Assumptions	Scenario 1	Scenario 2
Jack retires at age 65 and Jill retires at age 62.	x	x
Projections are based on current asset allocations.	x	
Projections are based on recommended asset allocations.		x
Jack sells ShopRight, Inc. stock at retirement.	x	
Jack sells ShopRight office building at retirement.	x	x
Jack transfers 50% of ShopRight, Inc. to a 10-year GRAT in 2023.		x
Account #2 gifted in trust in 2023.		x
Jack sells 50% ShopRight stock to IDGT in 2023 for 9-year SCIN.		x
ShopRight IDGT trustee buys \$2.5MM insurance policy on Jack's life.		x
ILIT established in 2023; ILIT buys \$2MM 2nd-to-die life insurance.		x
Rental properties are sold over 10 years starting at Jill's retirement.		x
Jill bequeathes both nonqualified plans to charity at death.	x	x
Scenario 1 - Current Allocations		
Scenario 2 - Recommended Allocations & Advanced Planning		



Summary Comparison in 2062

Jack & Jill Flash

Financial Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Cash and other investments	74,234,547	18,194,168	-56,040,379	-75.5%
Employer stock and stock options	0	0	0	0.0%
Retirement plans, annuities & insurance cash values	22,071,947	22,071,947	0	0.0%
Financial Assets	96,306,494	40,266,115	-56,040,379	-58.2%
Unmarketable assets	9,479,472	41,218,035	31,738,563	334.8%
Personal assets	6,442,831	6,442,831	0	0.0%
Total Assets	112,228,797	87,926,981	-24,301,816	-21.7%
Less: liabilities	486,430	315,915	-170,515	-35.1%
Net Worth	111,742,367	87,611,066	-24,131,301	-21.6%
Pretax Family Wealth	149,816,699	352,161,436	202,344,737	135.1%

Estate Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Estate settlement costs	2,229,695	1,512,016	-717,679	-32.2%
Estate taxes, income taxes, capital gains & Medicare taxes	48,989,855	66,249,923	17,260,068	35.2%
Estate Shrinkage	51,219,550	67,761,939	16,542,389	32.3%

Bypass trust and other bequests from the taxable estate	74,110,980	67,790,619	-6,320,361	-8.5%
Annual gift fund and other irrevocable trusts	21,940,314	230,490,022	208,549,708	950.5%
Irrevocable life insurance trusts & other excludable insurance	0	23,515,926	23,515,926	100.0%
Net to Heirs	95,430,122	287,756,545	192,326,423	201.5%
Charitable bequests and transfers from charitable trusts	3,167,027	3,167,027	0	0.0%
Combined Wealth Transfer	98,597,149	290,923,572	192,326,423	195.1%

Planning Assumptions	Scenario 1	Scenario 2
Jack retires at age 65 and Jill retires at age 62.	x	x
Projections are based on current asset allocations.	x	
Projections are based on recommended asset allocations.		x
Jack sells ShopRight, Inc. stock at retirement.	x	
Jack sells ShopRight office building at retirement.	x	x
Jack transfers 50% of ShopRight, Inc. to a 10-year GRAT in 2023.		x
Account #2 gifted in trust in 2023.		x
Jack sells 50% ShopRight stock to IDGT in 2023 for 9-year SCIN.		x
ShopRight IDGT trustee buys \$2.5MM insurance policy on Jack's life.		x
ILIT established in 2023; ILIT buys \$2MM 2nd-to-die life insurance.		x
Rental properties are sold over 10 years starting at Jill's retirement.		x
Jill bequeathes both nonqualified plans to charity at death.	x	x
Scenario 1 - Current Allocations		
Scenario 2 - Recommended Allocations & Advanced Planning		



Projected Financial & Estate Summary

Jack & Jill Flash

FINANCIAL ANALYSIS							
Legend	Financial Assets			Unmarketable Assets	Personal Assets	Net Worth	Pretax Family Wealth
	Taxable Employer Stock & Stock Options	Cash Fund & Other Taxable Investments	Retirement Plans, Annuities, & Insurance Cash				
A	0	-2,383,832	0	-10,118,912	0	-13,050,811	-102,127
B	0	-16,874,728	0	4,575,571	0	-12,246,993	7,327,519
C	0	-49,574,192	0	25,720,821	0	-23,716,280	154,191,009
D	0	-56,040,379	0	31,738,563	0	-24,131,301	202,344,737

ESTATE ANALYSIS							
Legend	Estate Shrinkage		Charitable Gifts, Bequests & Lead/Remainder Trust Transfers	Net to Heirs			
	Estate Settlement Costs	Estate, Income, Capital Gains & Medicare Taxes		Bypass Trust & Other Bequests fr Taxable Estate	Irrevocable Trusts	Irrevocable Life Insurance Trusts	Net to Heirs
A	-91,185	-533,374	0	-5,305,904	8,648,853	3,322,676	5,410,538
B	-278,208	-1,943,080	0	-5,900,985	20,304,046	4,538,934	14,817,275
C	-665,823	11,625,115	0	-7,504,651	164,461,048	19,416,695	149,202,171
D	-717,678	17,260,068	0	-6,320,361	208,549,708	23,515,926	192,326,423

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

This Summary Compares Projected Values Under Two Scenarios:

Current Allocations
 Recommended Allocations & Advanced Planning

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



Annual Cash Flows, Financial Assets & Net Worth Comparison - Future Dollars

Jack & Jill Flash

Year	Pretax Cash Flows			Cash Flow Surplus/-Deficit			Financial Assets			Net Worth		
	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference
2023	1,000,857	929,925	-70,932	141,926	-300,588	-442,514	6,193,519	5,304,823	-888,696	19,870,161	11,676,169	-8,193,992
2024	1,086,871	982,683	-104,188	150,949	-68,096	-219,045	6,864,971	5,727,613	-1,137,358	21,547,106	12,553,389	-8,993,717
2025	1,164,716	1,030,056	-134,660	201,576	-27,946	-229,522	7,634,981	6,229,576	-1,405,406	23,385,311	13,497,759	-9,887,551
2026	1,273,941	1,107,249	-166,692	242,042	-2,989	-245,031	8,466,384	6,768,295	-1,698,089	25,299,551	14,469,579	-10,829,972
2027	1,339,434	1,139,694	-199,740	211,493	-43,552	-255,045	9,353,813	7,343,334	-2,010,479	27,402,214	15,518,098	-11,884,116
2028	1,430,333	1,193,649	-236,684	249,078	-55,996	-305,074	10,345,651	7,961,819	-2,383,832	29,702,759	16,651,948	-13,050,812
2029	1,537,773	1,259,748	-278,025	322,115	-49,511	-371,626	11,481,762	8,645,006	-2,836,757	32,206,505	17,856,922	-14,349,584
2030	1,659,586	1,334,832	-324,754	415,726	-23,232	-438,958	12,773,681	9,401,235	-3,372,446	34,937,963	19,153,016	-15,784,947
2031	19,756,032	5,020,882	-14,735,150	15,121,951	2,697,605	-12,424,346	27,956,400	12,045,139	-15,911,261	31,486,519	19,819,705	-11,666,814
2032	1,205,190	1,079,128	-126,062	-149,690	16,118	165,808	28,902,260	12,717,172	-16,185,087	32,880,780	21,072,039	-11,808,741
2033	1,231,127	778,183	-452,944	123,640	-107,672	-231,312	30,192,753	13,318,025	-16,874,728	34,326,612	22,079,619	-12,246,993
2034	1,266,507	798,853	-467,654	96,380	-104,722	-201,102	31,537,502	13,973,822	-17,563,681	35,837,519	23,150,106	-12,687,414
2035	1,350,114	868,483	-481,631	107,299	-83,675	-190,974	32,979,677	14,707,115	-18,272,562	37,453,121	24,327,942	-13,125,179
2036	2,323,581	1,829,662	-493,919	915,503	739,991	-175,512	35,323,322	16,326,376	-18,996,946	39,015,955	25,447,705	-13,568,250
2037	1,467,209	957,239	-509,970	75,298	-97,320	-172,618	36,949,631	17,209,245	-19,740,387	40,837,379	26,828,760	-14,008,619
2038	1,508,886	986,532	-522,354	81,770	-82,840	-164,610	38,689,897	18,180,724	-20,509,173	42,763,686	28,306,117	-14,457,570
2039	1,552,724	1,017,658	-535,066	69,377	-91,809	-161,186	40,533,453	19,224,334	-21,309,118	44,806,114	29,889,515	-14,916,599
2040	1,626,905	1,079,117	-547,788	87,348	-71,644	-158,992	42,325,743	20,182,583	-22,143,160	46,799,899	31,415,454	-15,384,445
2041	2,546,920	1,881,023	-665,897	689,908	445,967	-243,941	44,153,456	21,053,542	-23,099,914	48,774,236	32,941,062	-15,833,174
2042	2,060,250	1,378,460	-681,790	207,413	-33,488	-240,901	46,148,433	22,059,113	-24,089,320	51,052,096	34,766,920	-16,285,176
2043	2,275,015	1,578,340	-696,675	387,946	144,212	-243,734	47,619,061	22,494,172	-25,124,889	52,722,957	35,979,135	-16,743,822
2044	2,505,607	1,793,935	-711,672	440,032	193,712	-246,320	49,807,395	23,600,983	-26,206,412	55,167,548	37,959,990	-17,207,558
2045	2,571,438	1,844,950	-726,488	418,943	169,320	-249,623	52,100,031	24,763,780	-27,336,250	57,753,021	40,077,936	-17,675,085
2046	2,699,123	1,958,122	-741,001	455,775	202,936	-252,839	54,502,606	25,985,629	-28,516,977	60,461,932	42,315,963	-18,145,968
2047	2,838,934	2,083,725	-755,209	492,592	236,423	-256,169	57,012,392	27,261,606	-29,750,786	63,298,440	44,679,550	-18,618,890
2048	2,984,606	2,215,580	-769,026	530,430	270,949	-259,481	59,633,750	28,593,895	-31,039,855	66,269,237	47,176,825	-19,092,412
2049	3,143,930	2,361,579	-782,351	575,051	312,279	-262,772	62,369,392	29,982,926	-32,386,466	69,378,005	49,813,066	-19,564,939
2050	3,309,924	2,514,844	-795,080	620,800	354,756	-266,044	65,223,509	31,430,568	-33,792,941	72,631,665	52,597,027	-20,034,638
2051	3,486,328	2,679,238	-807,090	670,800	401,520	-269,280	68,200,064	32,938,360	-35,261,704	76,035,942	55,536,449	-20,499,492
2052	3,675,048	2,856,797	-818,251	717,794	445,313	-272,481	71,294,178	34,498,918	-36,795,260	79,588,102	58,630,853	-20,957,249
2053	3,867,637	3,039,226	-828,411	771,780	496,151	-275,629	74,519,025	36,122,752	-38,396,272	83,304,823	61,899,331	-21,405,492
2054	4,080,069	3,242,653	-837,416	836,243	557,512	-278,731	77,876,382	37,808,905	-40,067,478	87,187,423	65,345,920	-21,841,503
2055	4,296,702	3,451,600	-845,102	896,840	615,480	-281,360	81,369,392	39,558,185	-41,811,207	91,244,282	68,982,707	-22,261,574
2056	4,524,491	3,673,243	-851,248	953,104	668,962	-284,142	84,994,088	41,363,481	-43,630,607	95,475,703	72,812,692	-22,663,011
2057	4,765,665	3,910,017	-855,648	1,022,864	735,829	-287,035	88,761,846	43,232,830	-45,529,016	99,897,947	76,855,654	-23,042,293
2058	5,018,440	4,160,339	-858,101	1,097,350	808,089	-289,261	92,677,931	45,168,921	-47,509,010	104,518,173	81,123,624	-23,394,550
2059	5,268,472	4,410,138	-858,334	1,157,890	866,146	-291,744	96,743,684	47,169,492	-49,574,192	109,344,221	85,627,941	-23,716,281
2060	6,847,292	6,030,374	-816,918	-13,138,972	-13,077,035	61,937	86,604,737	35,232,615	-51,372,122	100,087,149	76,292,189	-23,794,960
2061	5,463,850	4,683,815	-780,035	1,729,239	1,451,329	-277,910	91,311,318	37,531,915	-53,779,403	105,818,820	81,771,474	-24,047,346
2062	5,764,883	4,984,943	-779,940	1,895,804	1,858,052	-37,752	96,306,494	40,266,115	-56,040,379	111,742,367	87,611,066	-24,131,301



Annual Cash Flows, Financial Assets & Net Worth Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash

Inflation Rate 3.0%

Year	Pretax Cash Flows			Cash Flow Surplus/-Deficit			Financial Assets			Net Worth		
	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference
2023	1,000,857	929,925	-70,932	141,926	-300,588	-442,514	6,193,519	5,304,823	-888,696	19,870,161	11,676,169	-8,193,992
2024	1,055,215	954,061	-101,153	146,552	-66,113	-212,665	6,665,020	5,560,789	-1,104,231	20,919,520	12,187,756	-8,731,764
2025	1,097,857	970,927	-126,930	190,005	-26,342	-216,346	7,196,702	5,871,972	-1,324,730	22,042,898	12,722,933	-9,319,965
2026	1,165,836	1,013,290	-152,547	221,503	-2,735	-224,238	7,747,941	6,193,949	-1,553,992	23,152,673	13,241,715	-9,910,959
2027	1,190,070	1,012,603	-177,466	187,909	-38,695	-226,604	8,310,742	6,524,457	-1,786,284	24,346,512	13,787,629	-10,558,883
2028	1,233,818	1,029,652	-204,166	214,857	-48,303	-263,160	8,924,250	6,867,935	-2,056,315	25,621,861	14,364,116	-11,257,745
2029	1,287,861	1,055,019	-232,842	269,766	-41,465	-311,231	9,615,795	7,240,056	-2,375,739	26,972,441	14,954,891	-12,017,550
2030	1,349,395	1,085,341	-264,055	338,023	-18,890	-356,913	10,386,171	7,644,064	-2,742,107	28,407,761	15,573,155	-12,834,606
2031	15,595,594	3,963,531	-11,632,063	11,937,408	2,129,514	-9,807,893	22,069,040	9,508,544	-12,560,496	24,855,749	15,645,858	-9,209,891
2032	923,678	827,062	-96,616	-114,725	12,353	127,078	22,151,175	9,746,654	-12,404,522	25,200,380	16,149,963	-9,050,417
2033	916,074	579,041	-337,033	92,000	-80,118	-172,118	22,466,244	9,909,862	-12,556,382	25,542,223	16,429,310	-9,112,913
2034	914,952	577,108	-337,843	69,627	-75,653	-145,280	22,783,363	10,094,986	-12,688,377	25,889,786	16,724,129	-9,165,657
2035	946,943	609,137	-337,806	75,257	-58,688	-133,945	23,131,282	10,315,275	-12,816,007	26,268,865	17,063,129	-9,205,737
2036	1,582,246	1,245,911	-336,335	623,413	503,898	-119,515	24,053,463	11,117,468	-12,935,996	26,567,967	17,328,649	-9,239,318
2037	969,998	632,848	-337,150	49,781	-64,340	-114,121	24,428,059	11,377,338	-13,050,721	26,998,318	17,736,971	-9,261,347
2038	968,497	633,217	-335,279	52,485	-53,172	-105,657	24,833,573	11,669,515	-13,164,058	27,448,383	18,168,619	-9,279,764
2039	967,606	634,171	-333,435	43,233	-57,212	-100,446	25,259,108	11,979,970	-13,279,138	27,921,689	18,626,158	-9,295,531
2040	984,304	652,884	-331,421	52,847	-43,346	-96,193	25,607,771	12,210,795	-13,396,976	28,314,709	19,006,866	-9,307,842
2041	1,496,047	1,104,903	-391,144	405,248	261,959	-143,290	25,935,502	12,366,737	-13,568,765	28,649,723	19,349,402	-9,300,321
2042	1,174,932	786,116	-388,815	118,285	-19,098	-137,382	26,317,807	12,580,004	-13,737,803	29,114,297	19,827,089	-9,287,209
2043	1,259,621	873,889	-385,732	214,796	79,847	-134,950	26,365,519	12,454,478	-13,911,042	29,191,423	19,920,775	-9,270,648
2044	1,346,887	964,328	-382,559	236,539	104,130	-132,409	26,773,929	12,686,691	-14,087,238	29,655,275	20,405,365	-9,249,910
2045	1,342,014	962,866	-379,149	218,643	88,367	-130,276	27,190,615	12,924,031	-14,266,584	30,140,868	20,916,374	-9,224,494
2046	1,367,623	992,164	-375,459	230,937	102,826	-128,111	27,616,021	13,166,704	-14,449,317	30,635,562	21,441,149	-9,194,412
2047	1,396,567	1,025,055	-371,513	242,323	116,304	-126,018	28,046,319	13,410,903	-14,635,415	31,138,638	21,979,378	-9,159,260
2048	1,425,464	1,058,173	-367,291	253,336	129,407	-123,930	28,481,411	13,656,603	-14,824,808	31,650,556	22,531,914	-9,118,642
2049	1,457,824	1,095,052	-362,772	266,648	144,802	-121,846	28,920,358	13,902,925	-15,017,433	32,170,215	23,098,056	-9,072,159
2050	1,490,092	1,132,155	-357,936	279,477	159,707	-119,770	29,362,910	14,149,698	-15,213,212	32,697,981	23,678,606	-9,019,375
2051	1,523,793	1,171,033	-352,760	293,191	175,495	-117,696	29,808,663	14,396,591	-15,412,071	33,233,543	24,273,691	-8,959,852
2052	1,559,493	1,212,271	-347,222	304,593	188,967	-115,626	30,253,425	14,639,490	-15,613,935	33,772,922	24,879,789	-8,893,132
2053	1,593,415	1,252,121	-341,294	317,963	204,408	-113,555	30,700,851	14,882,096	-15,818,756	34,320,484	25,501,705	-8,818,779
2054	1,631,975	1,297,020	-334,956	334,486	222,998	-111,489	31,149,552	15,123,076	-16,026,476	34,873,848	26,137,528	-8,736,320
2055	1,668,569	1,340,384	-328,184	348,276	239,014	-109,263	31,598,748	15,361,908	-16,236,840	35,433,534	26,788,540	-8,644,994
2056	1,705,852	1,384,909	-320,943	359,345	252,216	-107,129	32,045,002	15,595,118	-16,449,884	35,996,846	27,452,296	-8,544,550
2057	1,744,447	1,431,242	-313,206	374,414	269,346	-105,068	32,490,821	15,825,157	-16,665,664	36,567,134	28,132,620	-8,434,514
2058	1,783,470	1,478,515	-304,955	389,980	287,181	-102,799	32,936,198	16,052,285	-16,883,913	37,144,024	28,829,989	-8,314,035
2059	1,817,794	1,521,641	-296,153	399,510	298,848	-100,661	33,379,708	16,275,004	-17,104,704	37,727,302	29,544,416	-8,182,886
2060	2,293,726	2,020,072	-273,654	-4,401,331	-4,380,584	20,748	29,011,109	11,802,325	-17,208,784	33,527,487	25,556,581	-7,970,906
2061	1,776,987	1,523,299	-253,688	562,394	472,010	-90,384	29,696,829	12,206,360	-17,490,468	34,415,048	26,594,222	-7,820,826
2062	1,820,282	1,574,013	-246,269	598,607	586,687	-11,920	30,409,117	12,714,169	-17,694,948	35,283,049	27,663,505	-7,619,544



Wealth Transfer Comparison - Future Dollars

Jack & Jill Flash

Year	Estate & Inheritance Taxes			Net to Heirs			Value of Charitable Transfers		
	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference
2023	762,320	308,354	-453,966	16,922,049	21,103,867	4,181,818	1,070,196	1,070,196	0
2024	817,040	393,676	-423,364	18,231,466	22,387,724	4,156,257	1,231,195	1,148,417	-82,778
2025	874,640	492,627	-382,013	19,305,451	23,795,190	4,489,739	2,022,439	1,232,571	-789,868
2026	3,089,050	2,041,425	-1,047,625	18,716,481	23,405,134	4,688,654	2,415,896	2,415,896	0
2027	3,718,092	2,327,207	-1,390,885	19,871,272	24,897,328	5,026,055	2,546,281	2,546,281	0
2028	4,439,251	2,659,619	-1,779,632	21,088,675	26,499,213	5,410,537	2,685,267	2,685,267	0
2029	5,231,160	3,018,226	-2,212,934	22,396,601	28,238,045	5,841,445	2,833,554	2,833,554	0
2030	6,125,497	3,439,034	-2,686,463	23,792,992	30,107,677	6,314,685	2,991,903	2,991,903	0
2031	7,363,474	3,546,294	-3,817,180	20,865,974	32,236,183	11,370,209	2,619,771	2,619,771	0
2032	7,863,956	1,849,505	-6,014,451	21,756,774	35,292,062	13,535,288	2,613,632	2,613,632	0
2033	8,382,654	2,103,521	-6,279,133	22,675,036	37,492,311	14,817,275	2,605,542	2,605,542	0
2034	8,933,970	2,389,208	-6,544,762	23,617,198	39,846,257	16,229,059	2,595,339	2,595,339	0
2035	9,529,870	2,720,314	-6,809,556	24,703,092	42,481,184	17,778,092	2,582,850	2,582,850	0
2036	10,101,278	3,025,698	-7,075,580	25,754,584	45,217,291	19,462,707	2,567,893	2,567,893	0
2037	10,792,161	3,447,347	-7,344,814	26,963,174	48,289,692	21,326,518	2,550,272	2,550,272	0
2038	11,527,186	3,904,653	-7,622,533	28,229,883	51,598,680	23,368,798	2,529,778	2,529,778	0
2039	12,312,738	4,402,136	-7,910,602	29,571,333	55,171,943	25,600,610	2,506,191	2,506,191	0
2040	13,076,461	4,868,093	-8,208,368	30,937,052	58,970,832	28,033,780	2,479,271	2,479,271	0
2041	14,187,137	5,678,733	-8,508,404	32,610,959	63,472,899	30,861,940	1,702,433	1,702,433	0
2042	15,034,764	6,218,218	-8,816,546	34,199,329	68,043,137	33,843,808	1,753,506	1,753,506	0
2043	15,578,206	6,443,755	-9,134,451	35,730,303	72,827,212	37,096,909	1,806,111	1,806,111	0
2044	16,497,396	7,034,738	-9,462,658	37,515,341	78,178,561	40,663,220	1,860,295	1,860,295	0
2045	17,468,549	7,667,641	-9,800,908	39,407,658	83,949,949	44,542,291	1,916,103	1,916,103	0
2046	18,498,773	8,349,620	-10,149,153	41,421,506	90,122,018	48,700,512	1,973,587	1,973,587	0
2047	19,573,870	9,066,719	-10,507,151	43,542,310	96,749,898	53,207,588	2,032,794	2,032,794	0
2048	20,714,549	9,838,231	-10,876,318	45,777,577	103,885,731	58,108,154	2,093,778	2,093,778	0
2049	21,904,891	10,650,016	-11,254,875	48,152,527	111,585,163	63,432,636	2,156,591	2,156,591	0
2050	23,165,043	11,521,576	-11,643,467	50,657,628	119,874,132	69,216,504	2,221,289	2,221,289	0
2051	24,482,285	12,439,870	-12,042,415	53,294,390	128,792,059	75,497,669	2,287,928	2,287,928	0
2052	25,862,149	13,411,804	-12,450,345	56,112,091	138,427,430	82,315,338	2,356,566	2,356,566	0
2053	27,313,810	14,445,740	-12,868,070	59,092,674	148,806,720	89,714,047	2,427,262	2,427,262	0
2054	28,837,587	15,542,659	-13,294,928	62,245,895	159,986,262	97,740,367	2,500,080	2,500,080	0
2055	30,436,940	16,707,386	-13,729,554	65,557,841	172,002,432	106,444,591	2,575,083	2,575,083	0
2056	32,113,609	17,940,257	-14,173,352	69,088,011	184,970,515	115,882,504	2,652,335	2,652,335	0
2057	33,865,636	19,241,689	-14,623,947	72,808,757	198,919,682	126,110,925	2,731,905	2,731,905	0
2058	35,706,187	20,624,247	-15,081,940	76,767,931	213,963,216	137,195,285	2,813,862	2,813,862	0
2059	37,637,880	22,092,074	-15,545,806	80,936,722	230,138,893	149,202,171	2,898,278	2,898,278	0
2060	39,697,983	24,365,097	-15,332,886	85,439,874	248,163,821	162,723,947	2,985,227	2,985,227	0
2061	42,238,982	26,464,092	-15,774,890	90,318,037	267,232,045	176,914,007	3,074,783	3,074,783	0
2062	44,863,730	28,704,948	-16,158,782	95,430,122	287,756,545	192,326,423	3,167,027	3,167,027	0



Wealth Transfer Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash

Inflation Rate 3.0%

Year	Estate & Inheritance Taxes			Net to Heirs			Value of Charitable Transfers		
	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference
2023	762,320	308,354	-453,966	16,922,049	21,103,867	4,181,818	1,070,196	1,070,196	0
2024	793,243	382,210	-411,033	17,700,453	21,735,654	4,035,201	1,195,335	1,114,968	-80,367
2025	824,432	464,348	-360,084	18,197,239	22,429,249	4,232,010	1,906,343	1,161,816	-744,527
2026	2,826,918	1,868,193	-958,725	17,128,231	21,419,014	4,290,782	2,210,887	2,210,887	0
2027	3,303,477	2,067,693	-1,235,783	17,655,368	22,120,953	4,465,585	2,262,337	2,262,337	0
2028	3,829,337	2,294,211	-1,535,126	18,191,276	22,858,454	4,667,177	2,316,335	2,316,335	0
2029	4,381,014	2,527,717	-1,853,297	18,756,800	23,648,919	4,892,118	2,373,057	2,373,057	0
2030	4,980,590	2,796,249	-2,184,340	19,345,880	24,480,297	5,134,416	2,432,691	2,432,691	0
2031	5,812,794	2,799,477	-3,013,317	16,471,792	25,447,540	8,975,748	2,068,071	2,068,071	0
2032	6,027,067	1,417,492	-4,609,576	16,674,756	27,048,427	10,373,671	2,003,132	2,003,132	0
2033	6,237,482	1,565,217	-4,672,265	16,872,356	27,897,801	11,025,444	1,938,768	1,938,768	0
2034	6,454,090	1,726,015	-4,728,075	17,061,566	28,785,784	11,724,218	1,874,928	1,874,928	0
2035	6,684,059	1,907,974	-4,776,086	17,326,252	29,795,448	12,469,196	1,811,559	1,811,559	0
2036	6,878,479	2,060,353	-4,818,126	17,537,619	30,790,775	13,253,156	1,748,610	1,748,610	0
2037	7,134,890	2,279,102	-4,855,787	17,825,834	31,925,175	14,099,341	1,686,030	1,686,030	0
2038	7,398,862	2,506,248	-4,892,614	18,119,687	33,119,229	14,999,542	1,623,769	1,623,769	0
2039	7,672,891	2,743,266	-4,929,626	18,427,877	34,381,331	15,953,454	1,561,775	1,561,775	0
2040	7,911,474	2,945,276	-4,966,198	18,717,425	35,678,323	16,960,898	1,500,000	1,500,000	0
2041	8,333,448	3,335,657	-4,997,791	19,155,502	37,283,639	18,128,137	1,000,000	1,000,000	0
2042	8,574,116	3,546,163	-5,027,953	19,503,399	38,804,050	19,300,651	1,000,000	1,000,000	0
2043	8,625,275	3,567,751	-5,057,524	19,783,002	40,322,661	20,539,659	1,000,000	1,000,000	0
2044	8,868,163	3,781,518	-5,086,645	20,166,344	42,024,829	21,858,484	1,000,000	1,000,000	0
2045	9,116,705	4,001,684	-5,115,020	20,566,561	43,812,849	23,246,288	1,000,000	1,000,000	0
2046	9,373,176	4,230,684	-5,142,492	20,987,935	45,664,083	24,676,148	1,000,000	1,000,000	0
2047	9,629,047	4,460,225	-5,168,822	21,419,931	47,594,539	26,174,607	1,000,000	1,000,000	0
2048	9,893,384	4,698,794	-5,194,590	21,863,626	49,616,404	27,752,778	1,000,000	1,000,000	0
2049	10,157,182	4,938,356	-5,218,826	22,328,073	51,741,452	29,413,379	1,000,000	1,000,000	0
2050	10,428,649	5,186,887	-5,241,761	22,805,510	53,966,022	31,160,513	1,000,000	1,000,000	0
2051	10,700,638	5,437,178	-5,263,460	23,293,739	56,292,015	32,998,276	1,000,000	1,000,000	0
2052	10,974,509	5,691,250	-5,283,259	23,810,962	58,741,176	34,930,214	1,000,000	1,000,000	0
2053	11,252,928	5,951,454	-5,301,474	24,345,399	61,306,398	36,960,999	1,000,000	1,000,000	0
2054	11,534,664	6,216,864	-5,317,800	24,897,558	63,992,448	39,094,890	1,000,000	1,000,000	0
2055	11,819,791	6,488,097	-5,331,694	25,458,537	66,794,914	41,336,377	1,000,000	1,000,000	0
2056	12,107,673	6,763,948	-5,343,726	26,047,994	69,738,739	43,690,745	1,000,000	1,000,000	0
2057	12,396,343	7,043,322	-5,353,021	26,651,274	72,813,535	46,162,261	1,000,000	1,000,000	0
2058	12,689,386	7,329,515	-5,359,871	27,282,048	76,038,975	48,756,927	1,000,000	1,000,000	0
2059	12,986,289	7,622,482	-5,363,807	27,925,794	79,405,380	51,479,587	1,000,000	1,000,000	0
2060	13,298,147	8,161,892	-5,136,255	28,620,900	83,130,646	54,509,746	1,000,000	1,000,000	0
2061	13,737,222	8,606,815	-5,130,407	29,373,788	86,910,850	57,537,062	1,000,000	1,000,000	0
2062	14,165,882	9,063,689	-5,102,193	30,132,399	90,860,150	60,727,750	1,000,000	1,000,000	0





Strategic Wealth Planning Summary

Graphic Comparison under Alternative Planning Scenarios

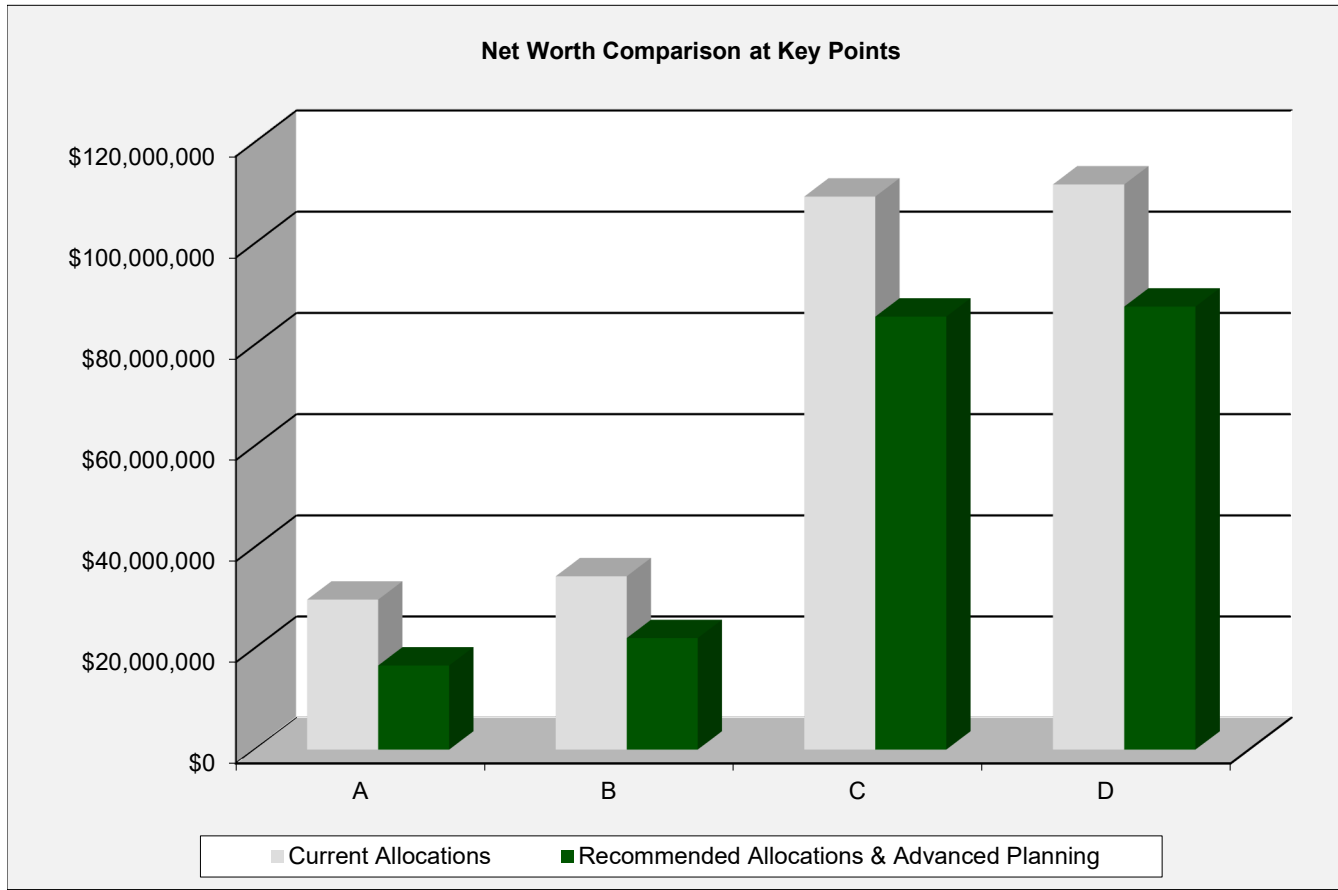
AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Current Allocations vs. Recommended Allocations & Advanced Planning

Projected Financial Summary

Jack & Jill Flash

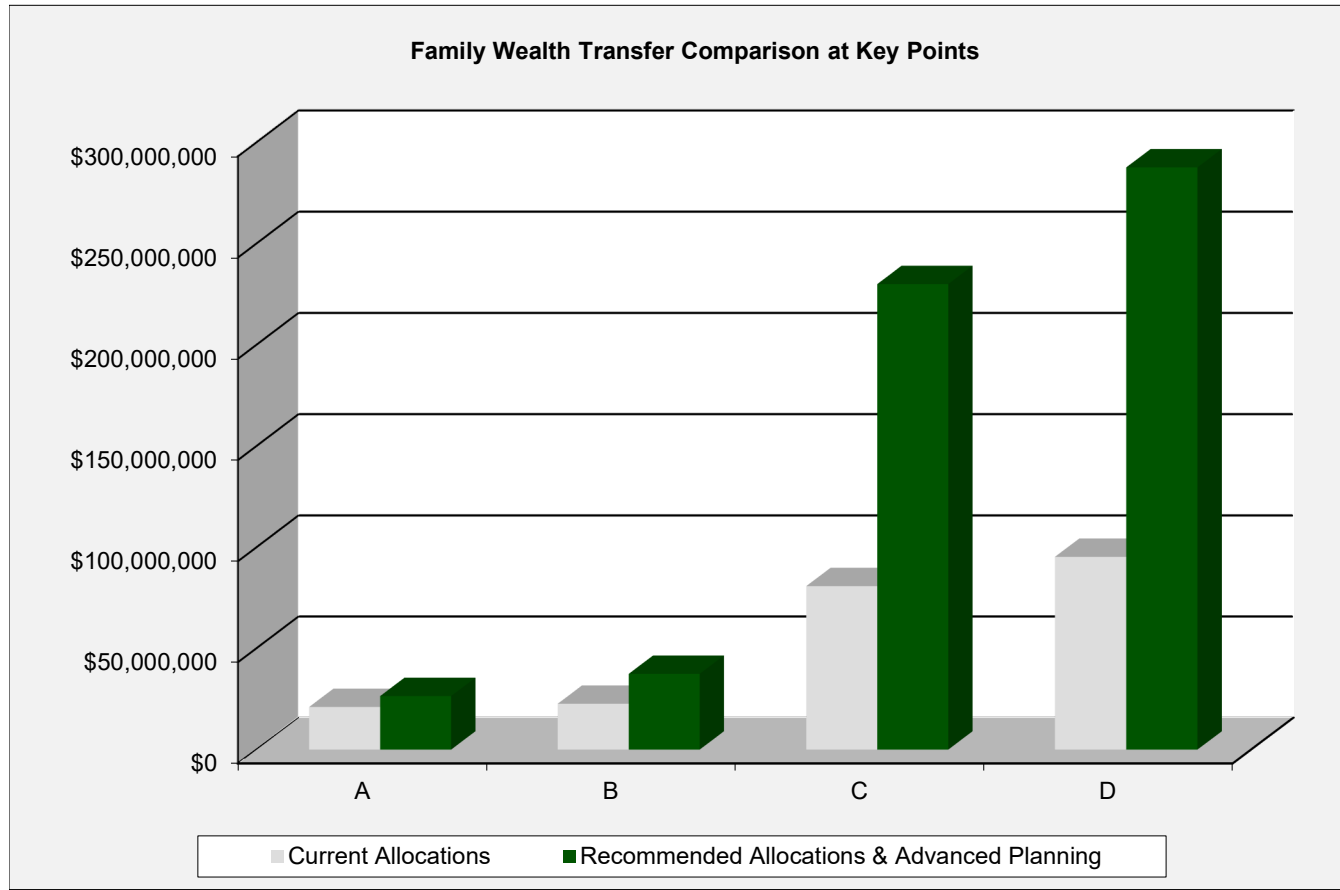


Legend	Year	Event
A	2028	Current year + 5
B	2033	Current year + 10
C	2059	1st death
D	2062	2nd death



Projected Estate Summary

Jack & Jill Flash

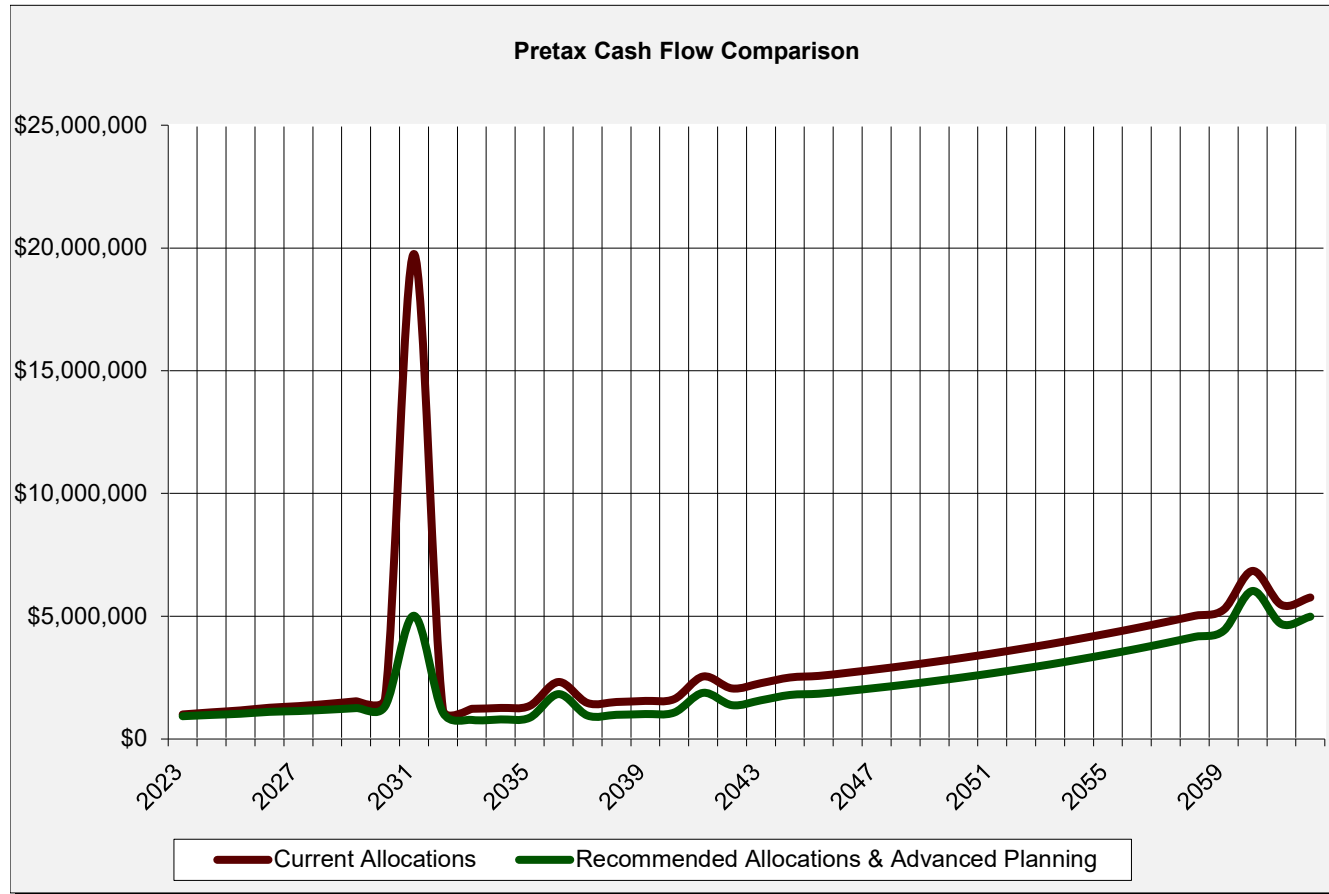


Legend	Year	Event
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Pretax Cash Flow Comparison - Future Dollars

Jack & Jill Flash

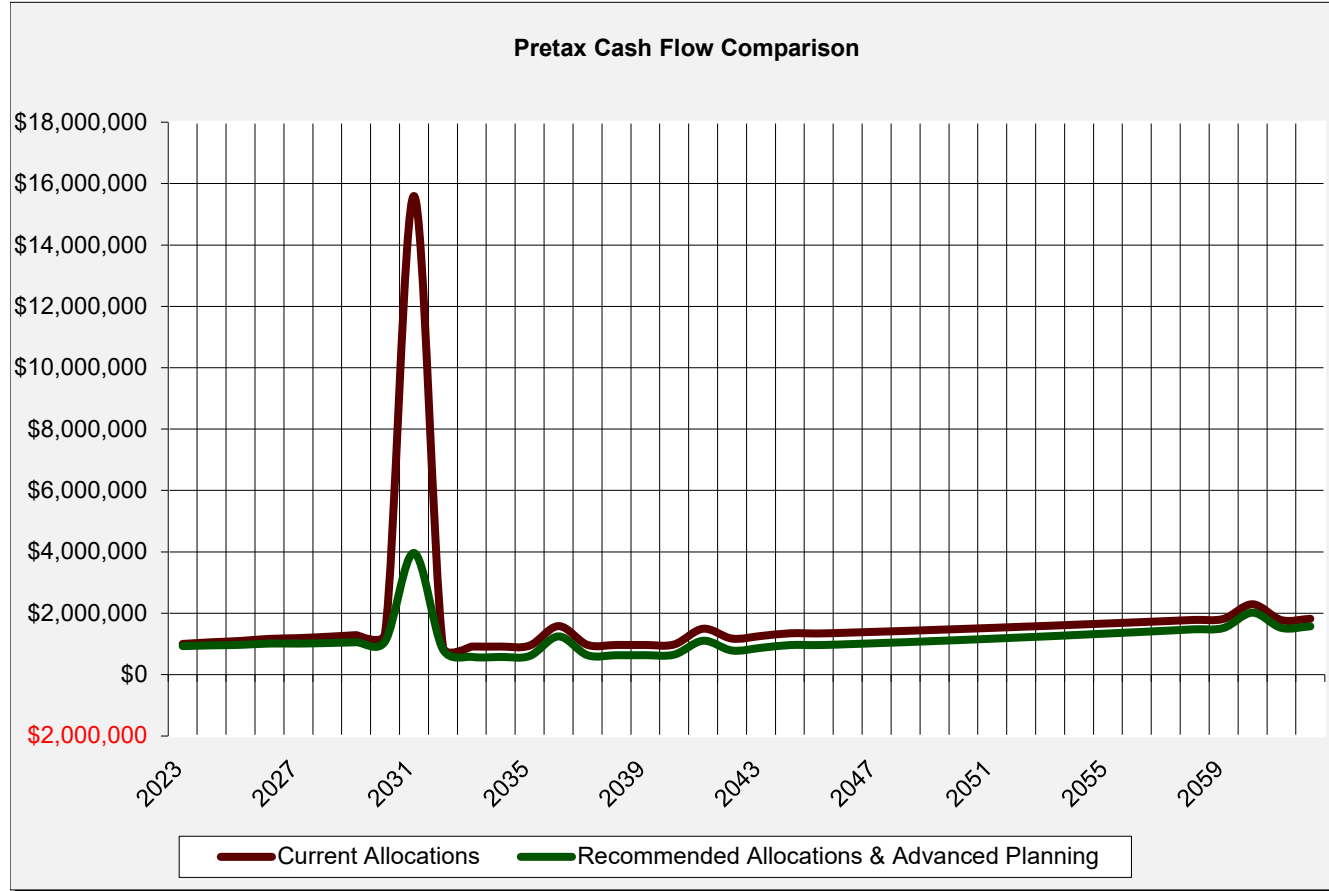


The chart above compares the pretax cash flows under alternative planning scenarios in future dollars.



Pretax Cash Flow Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash

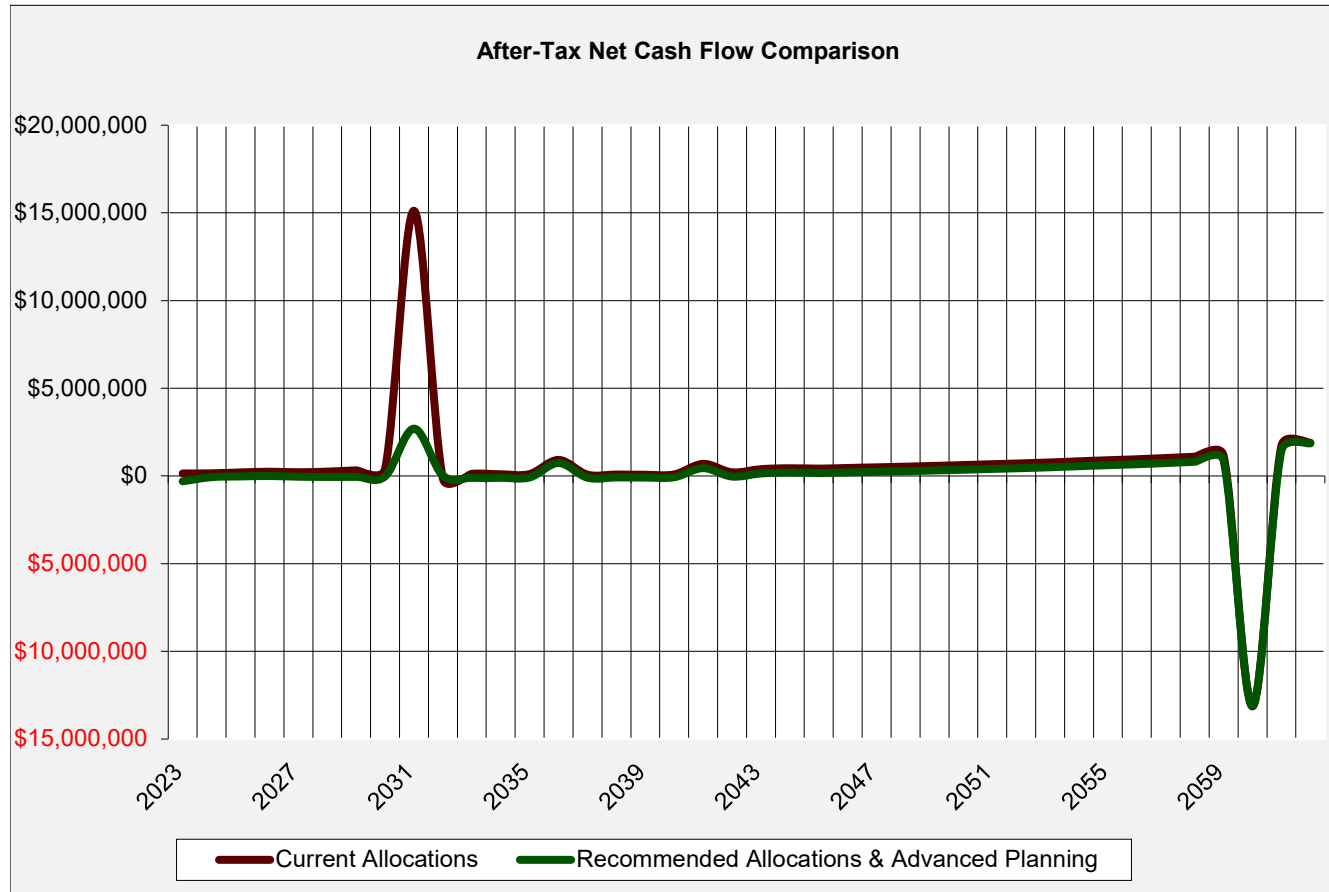


The chart above compares the pretax cash flows under alternative planning scenarios in inflation-adjusted dollars.



After-Tax Net Cash Flow Comparison - Future Dollars

Jack & Jill Flash

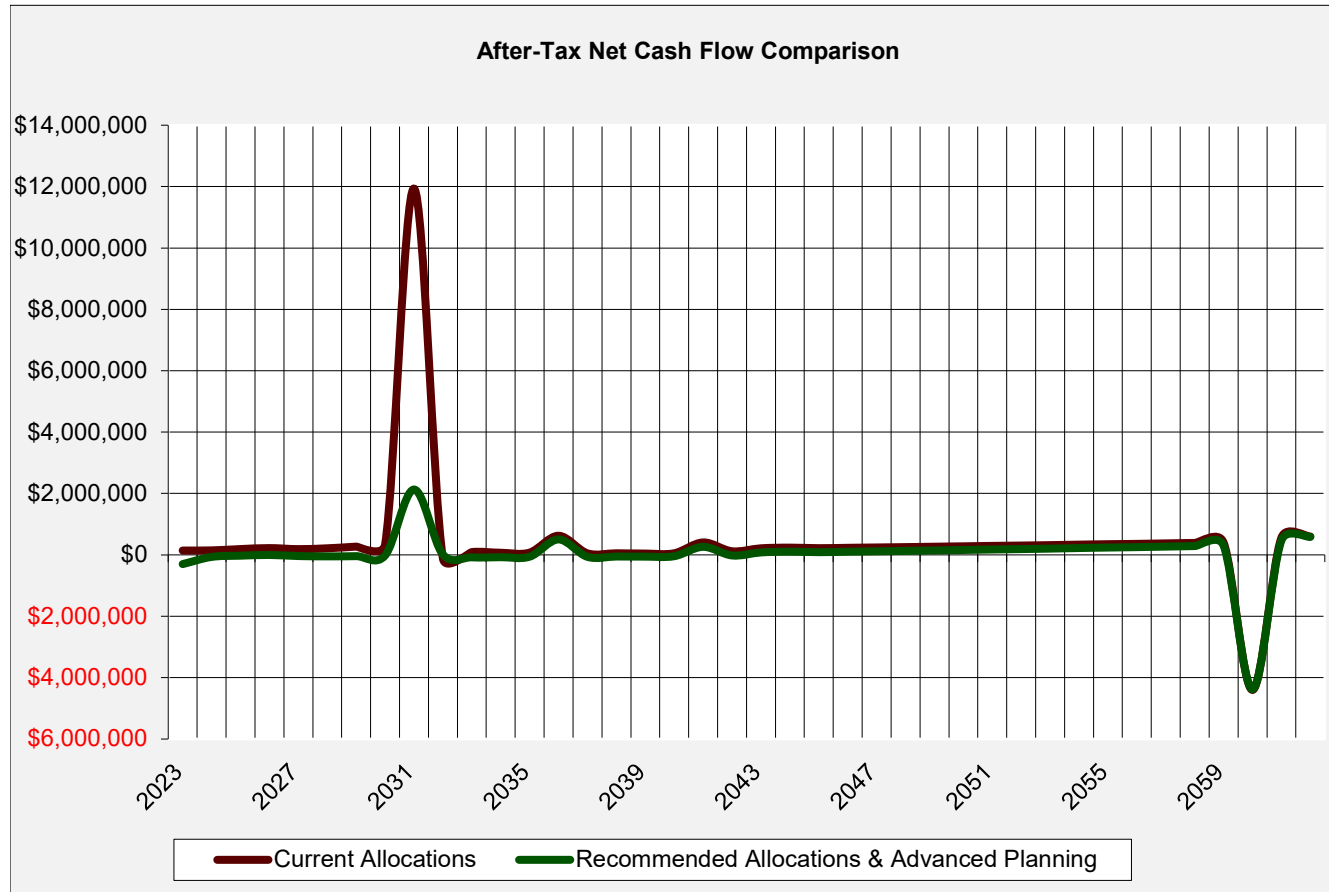


The chart above compares the after-tax net cash flows under alternative planning scenarios in future dollars.



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

Jack & Jill Flash

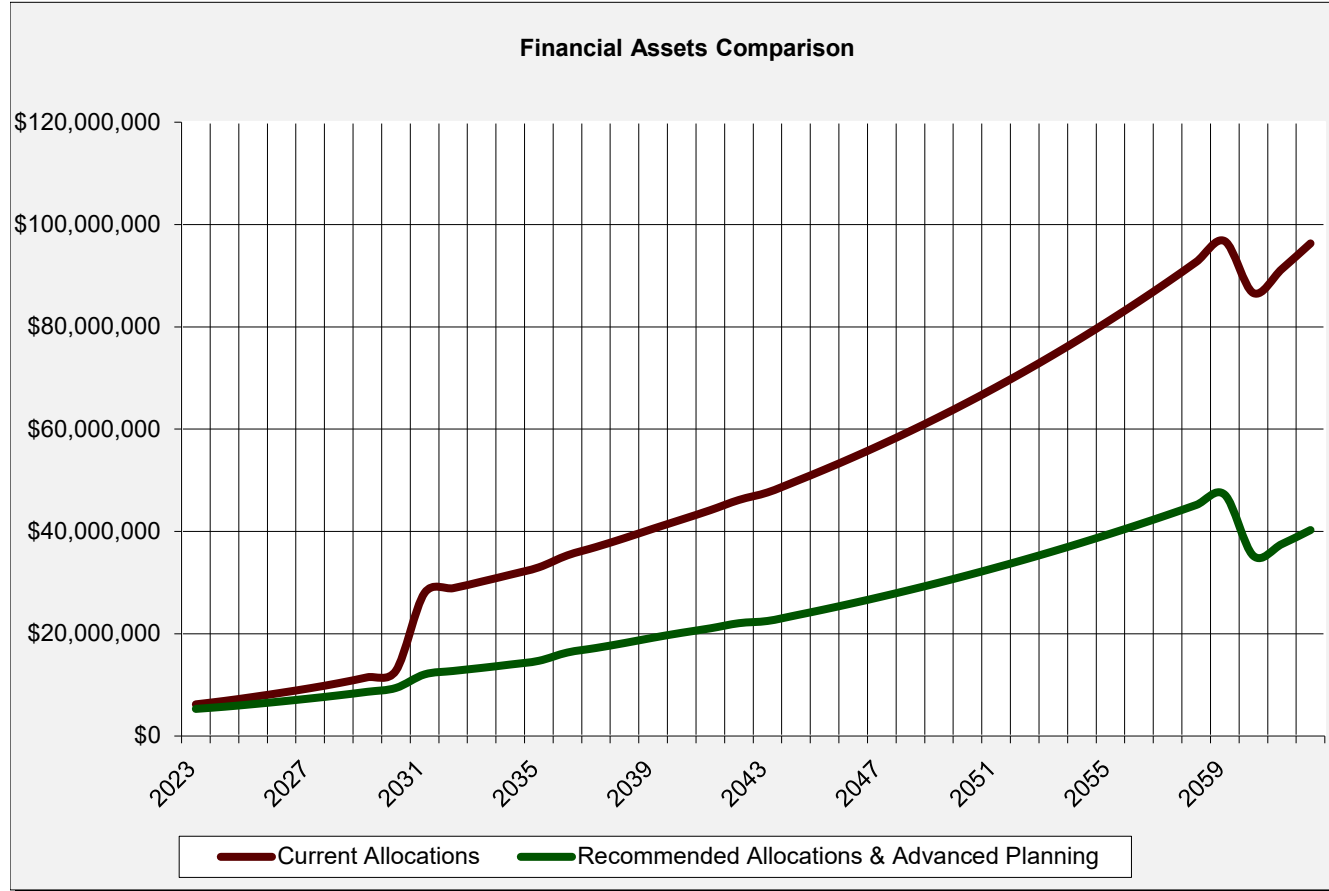


The chart above compares the after-tax net cash flows under alternative planning scenarios in inflation-adjusted dollars.



Financial Assets Comparison - Future Dollars

Jack & Jill Flash

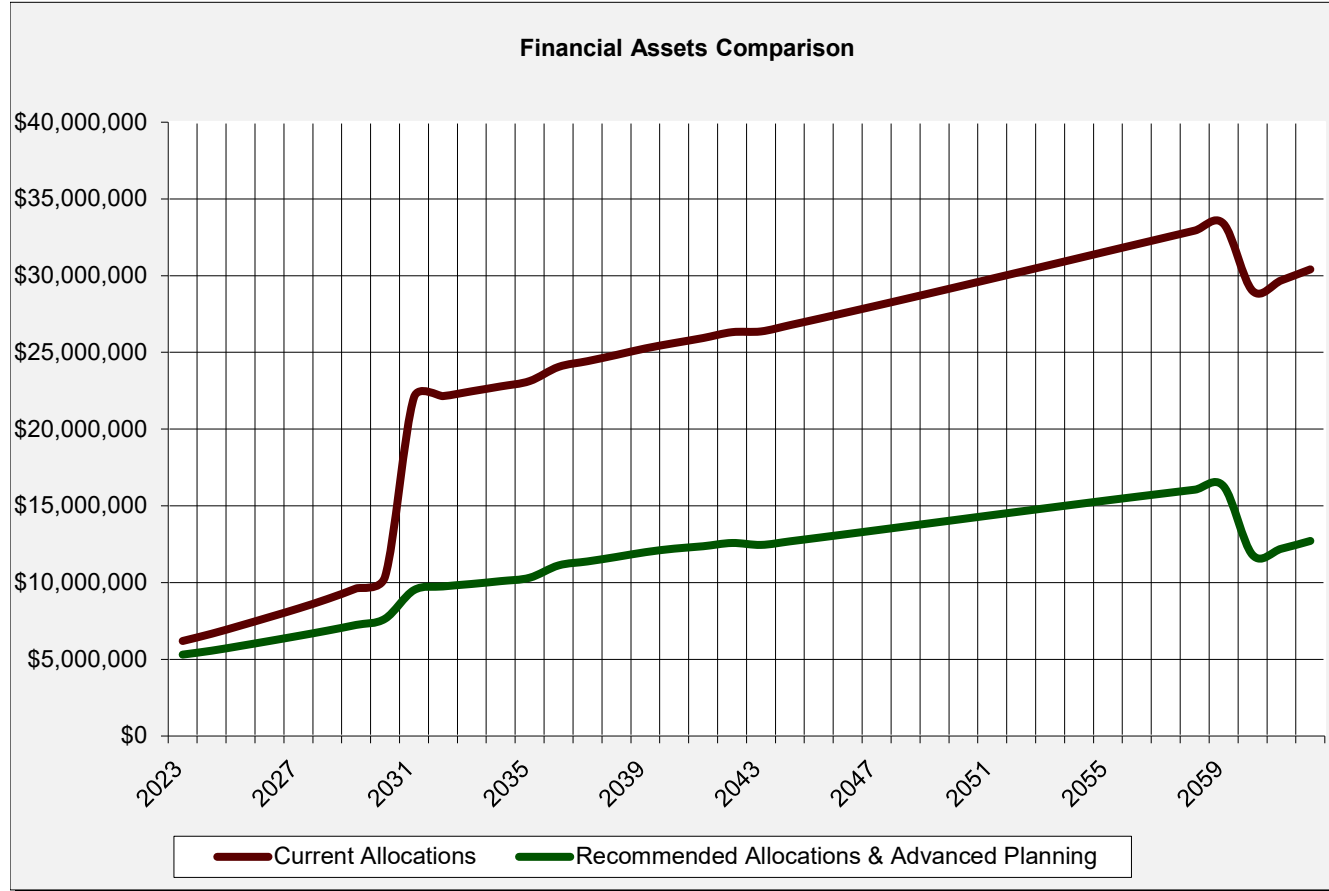


The chart above compares the financial assets under alternative planning scenarios in future dollars.



Financial Assets Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash

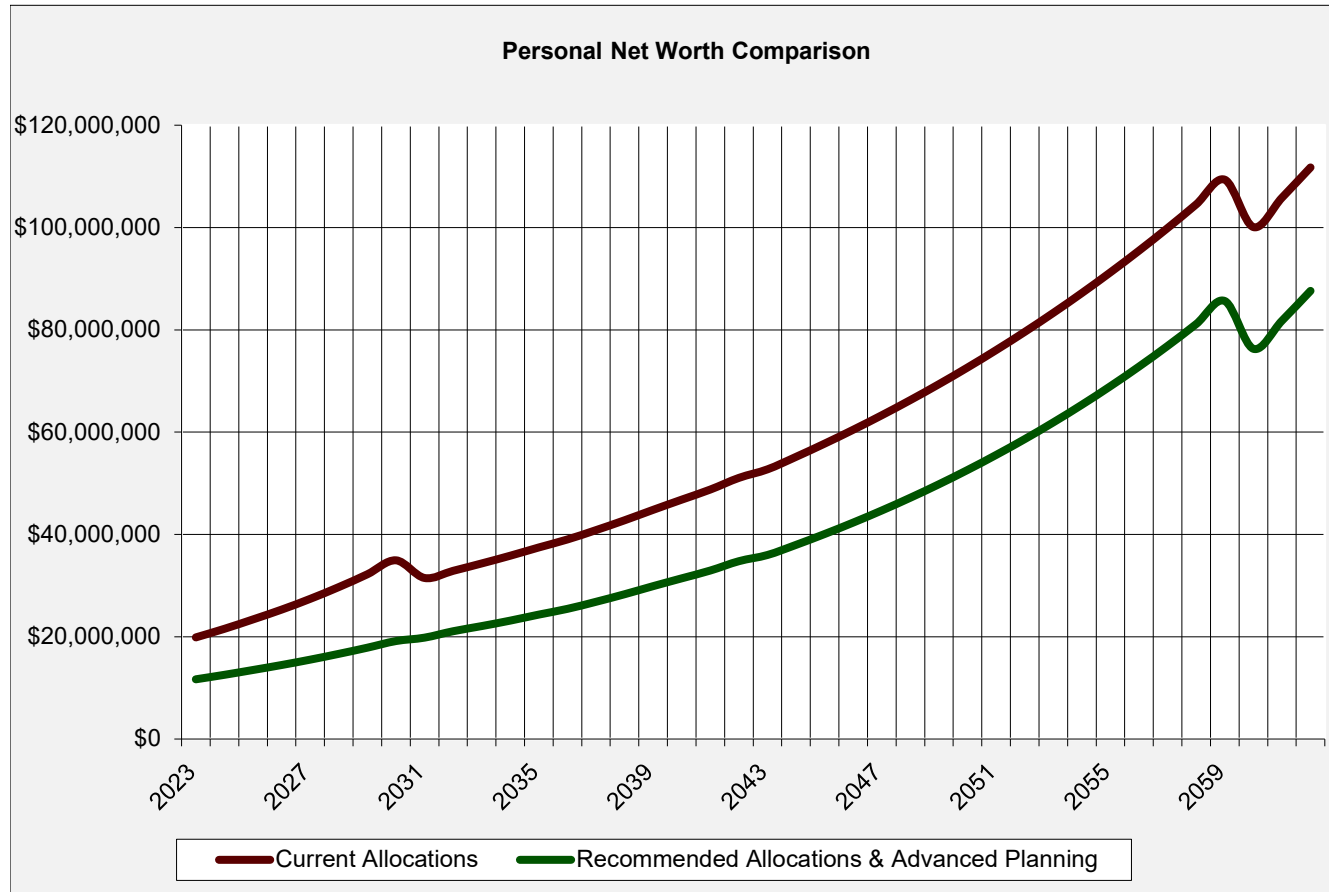


The chart above compares the financial assets under alternative planning scenarios in inflation-adjusted dollars.



Personal Net Worth Comparison - Future Dollars

Jack & Jill Flash

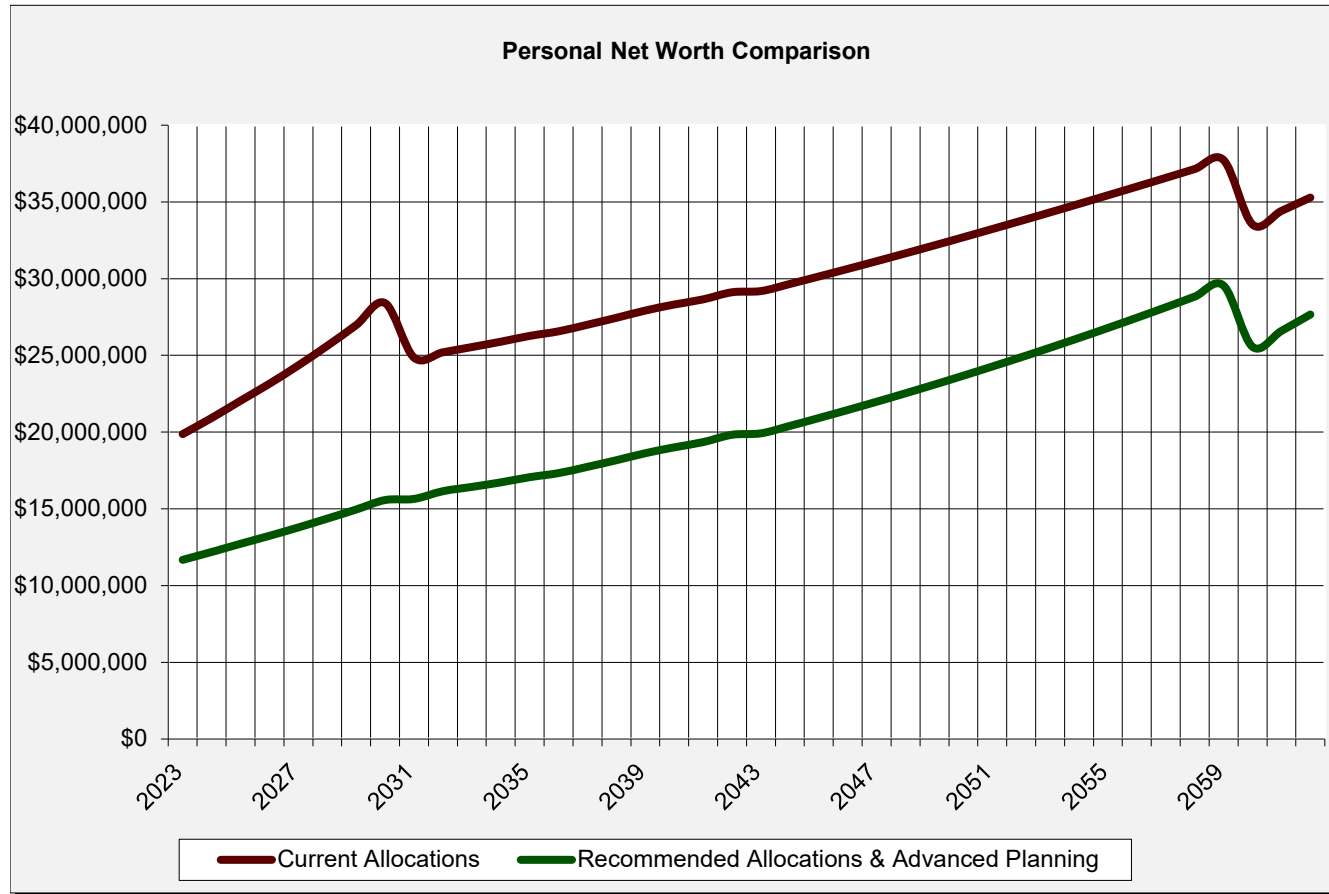


The chart above compares personal net worth under alternative planning scenarios in future dollars.



Personal Net Worth Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash

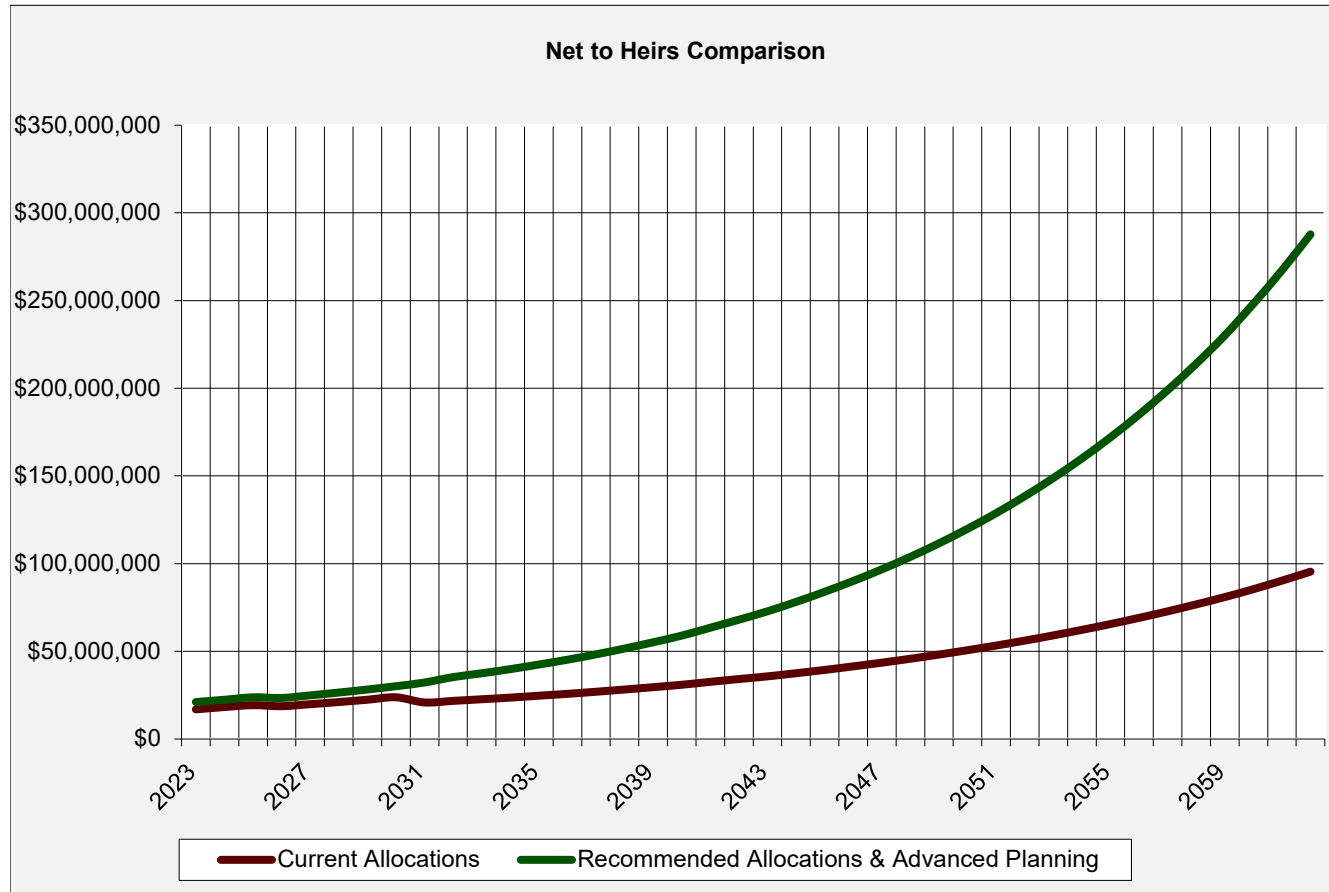


The chart above compares personal net worth under alternative planning scenarios in inflation-adjusted dollars.



Net to Heirs Comparison - Future Dollars

Jack & Jill Flash

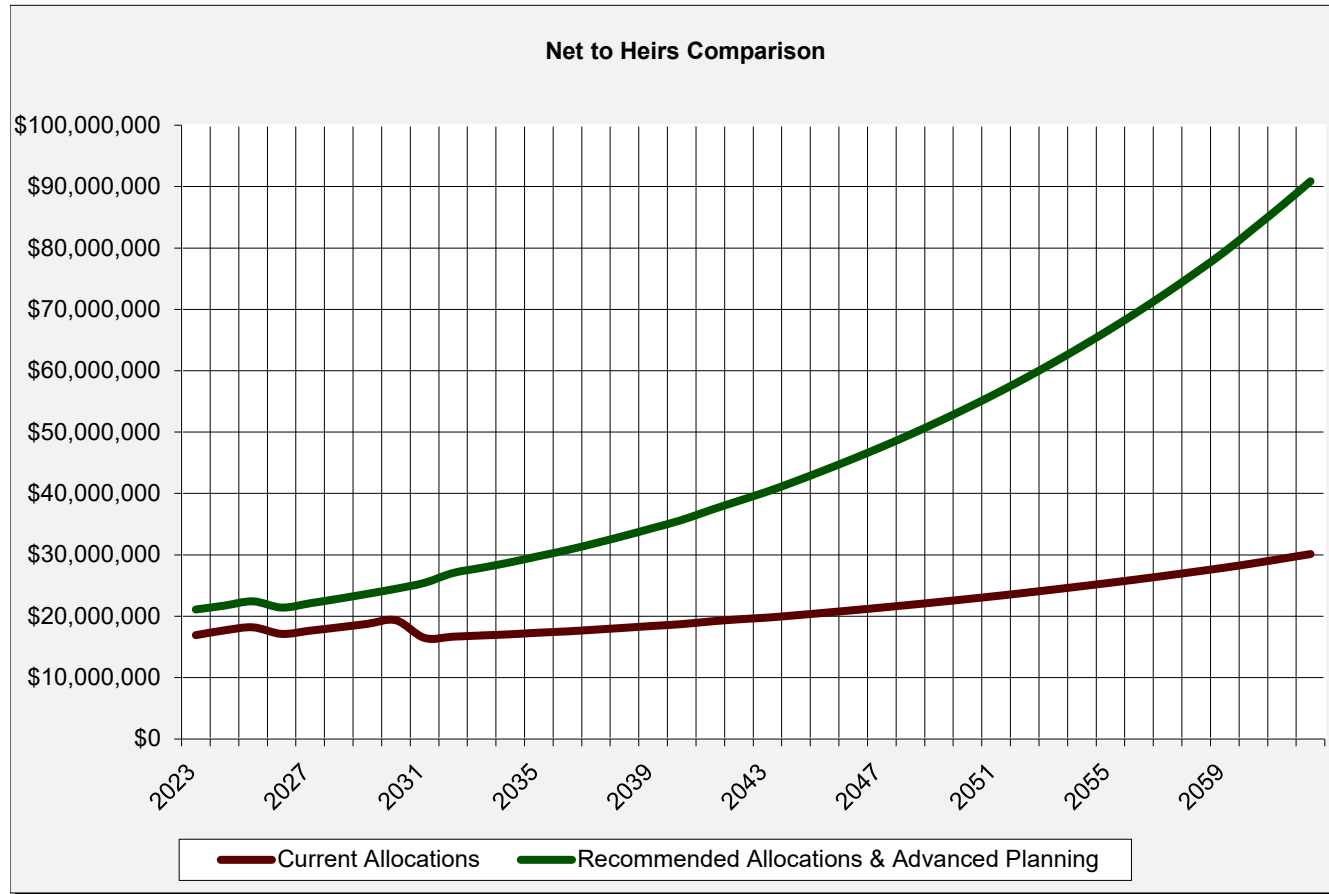


The chart above compares the net transfer to heirs under alternative planning scenarios in future dollars.



Net to Heirs Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash

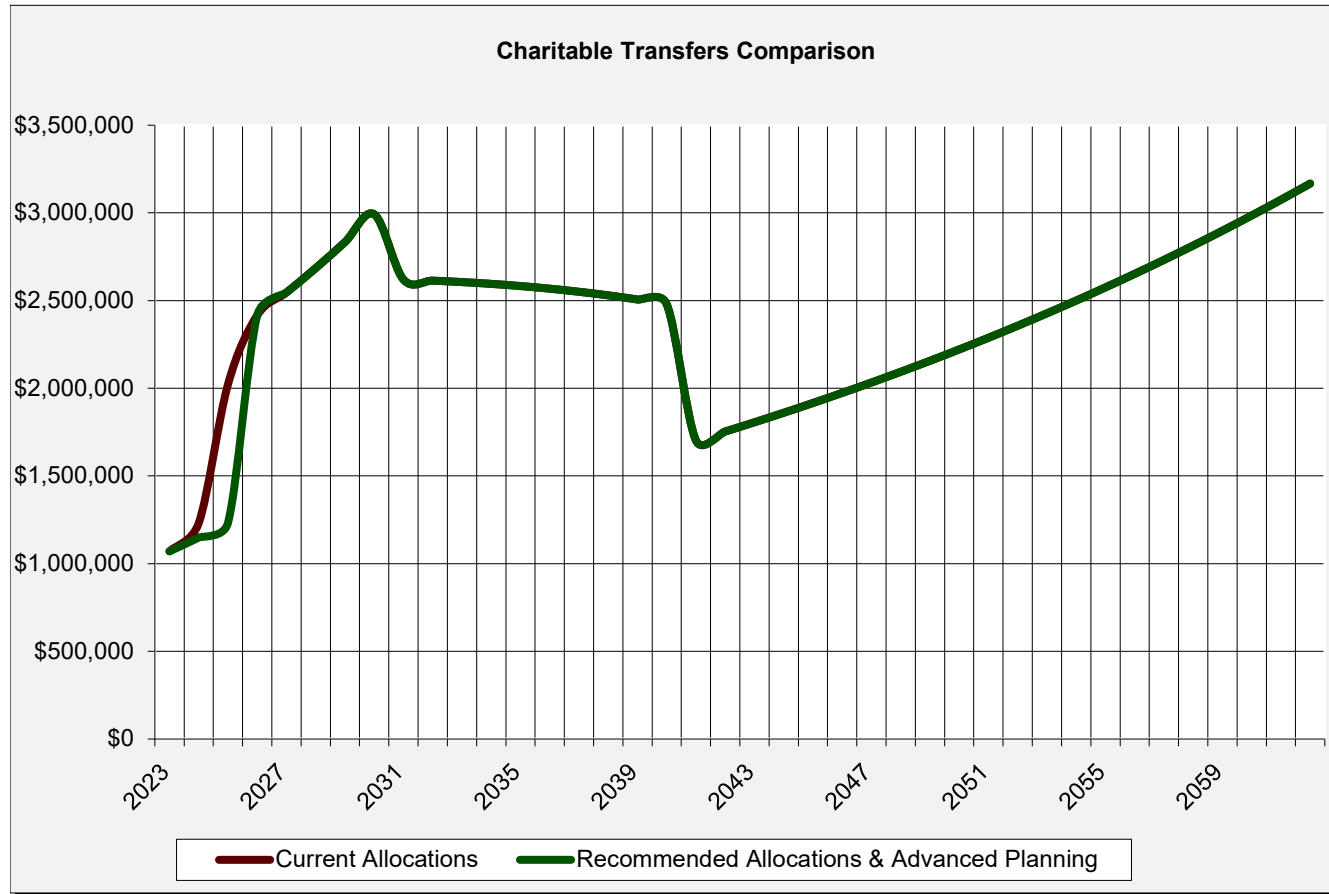


The chart above compares the net transfer to heirs under alternative planning scenarios in inflation-adjusted dollars.



Charitable Transfers Comparison - Future Dollars

Jack & Jill Flash

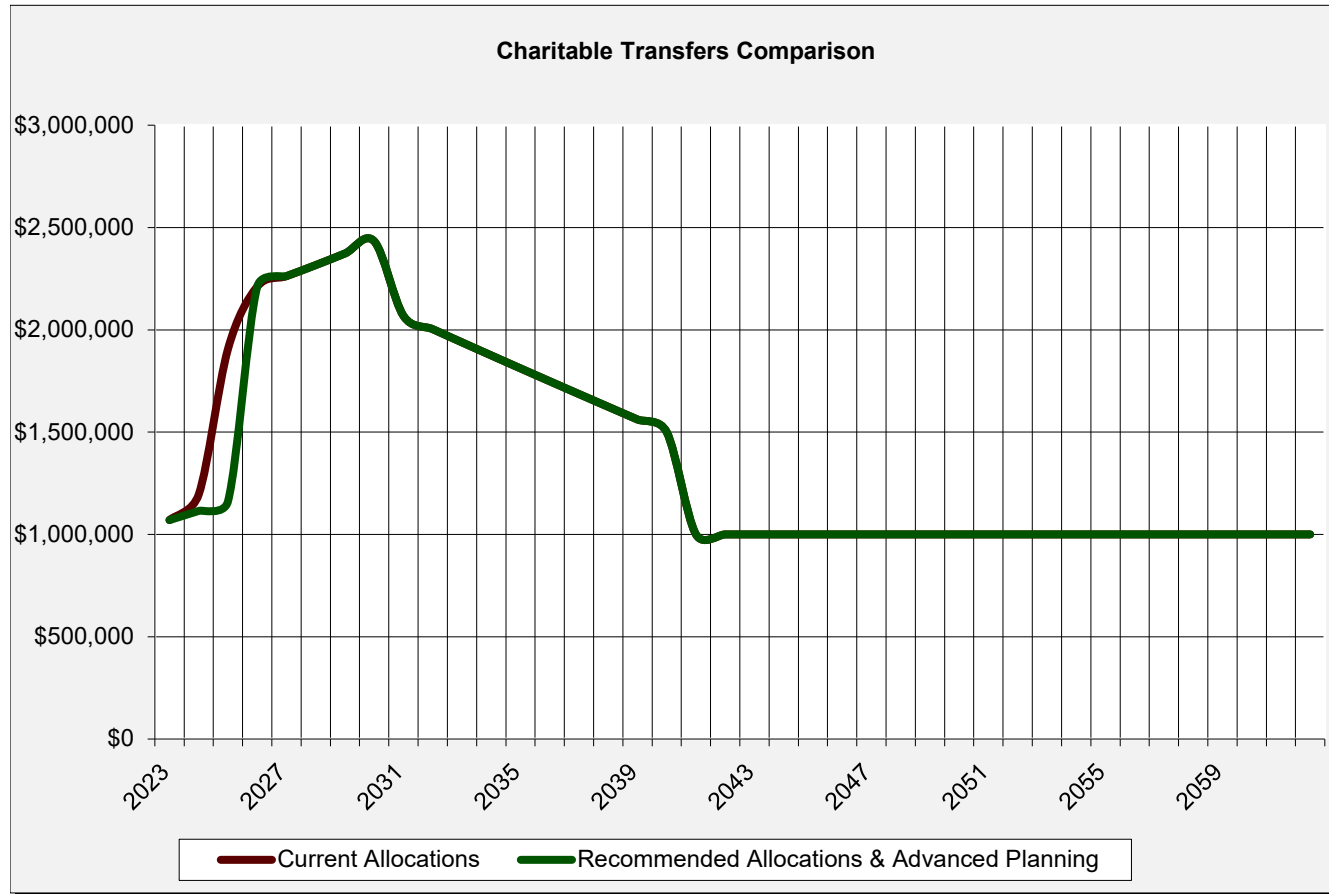


The chart above compares the transfers to charity under alternative planning scenarios in future dollars.



Charitable Transfers Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash

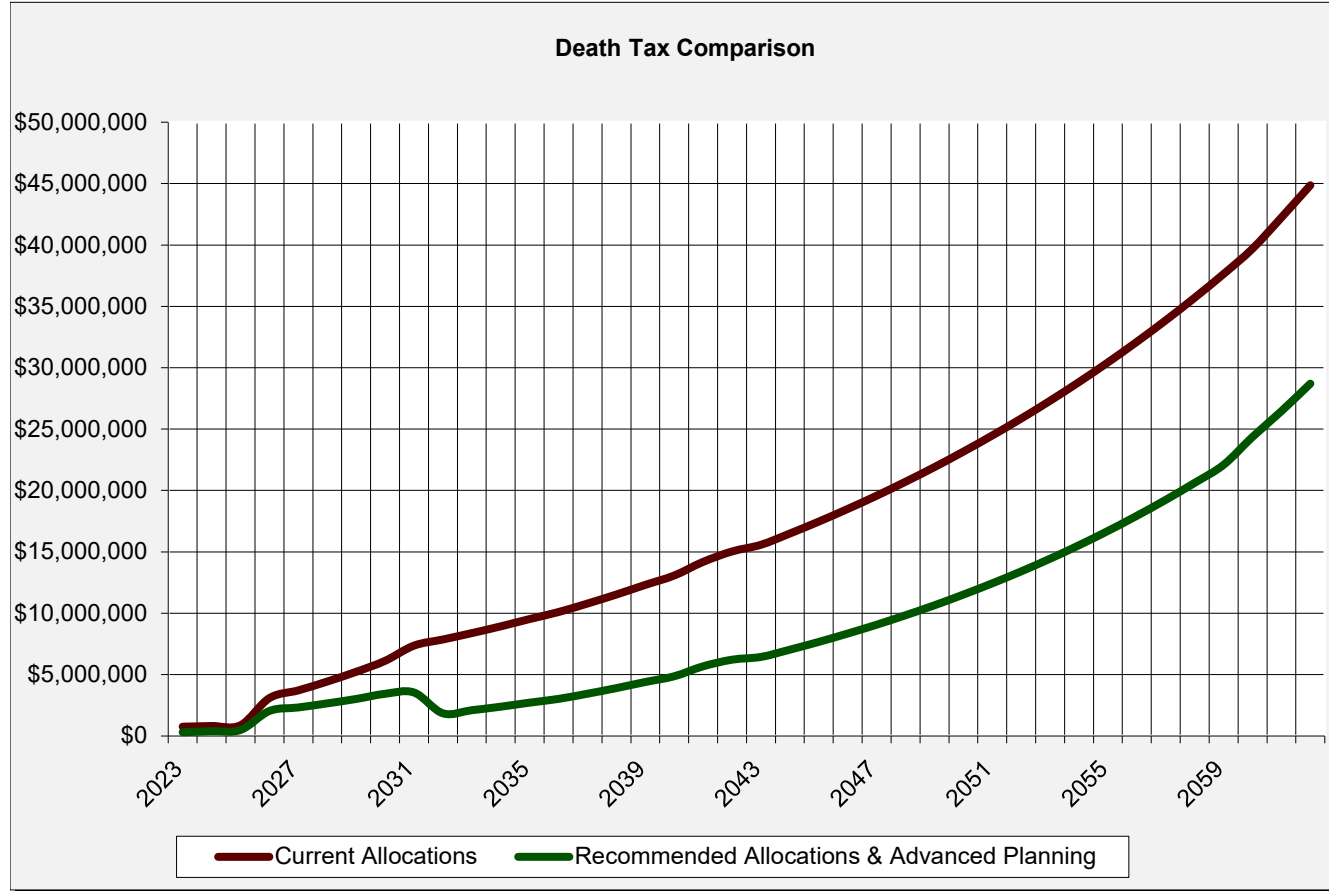


The chart above compares the transfers to charity under alternative planning scenarios in inflation-adjusted dollars.



Estate & Inheritance Taxes Comparison - Future Dollars

Jack & Jill Flash

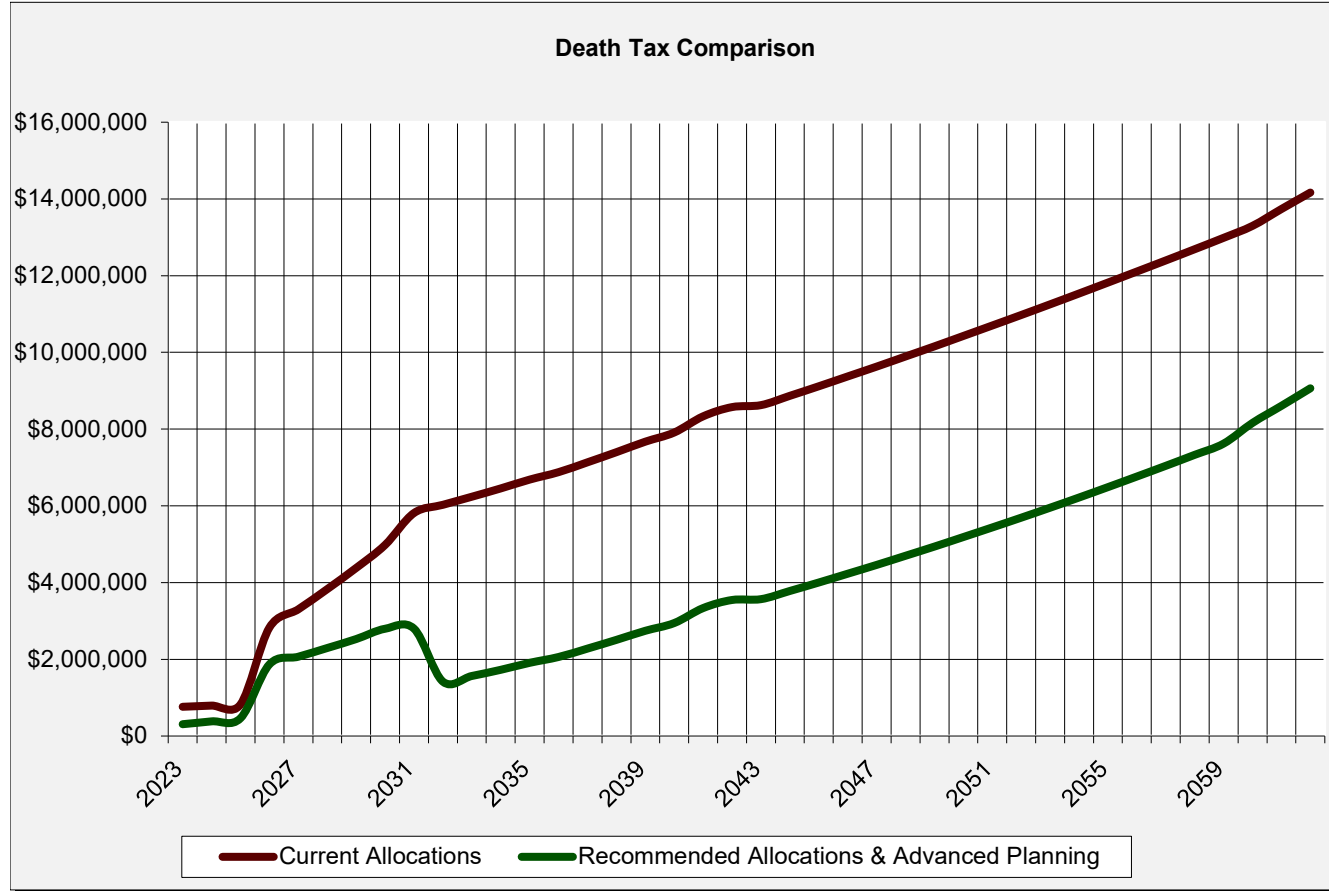


The chart above compares the projected death taxes under alternative planning scenarios in future dollars.



Estate & Inheritance Taxes Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash



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

