



Flip Charitable Remainder Unitrust

An Illustration of the Use of a Net Income with Makeup Charitable Remainder Unitrust that "Flips" or Converts to a Standard Charitable Remainder Unitrust in Year 10

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Transfer ShopRight HQ to Two-Life FlipCRUT; Sale in Year 9

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

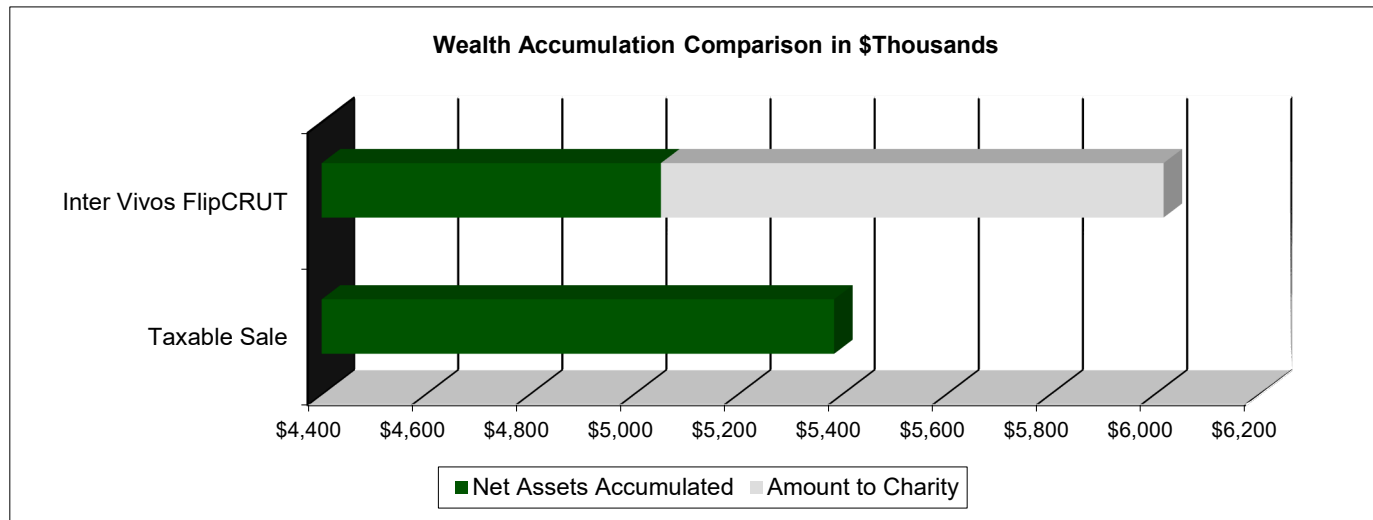


Summary

Jack & Jill Flash

Projected Results in 2054	Taxable Sale	Inter Vivos FlipCRUT	FlipCRUT Adv/ -Disadv	PV of Adv/ -Disadv
Charitable deduction	NA	100,030	40,212	40,212
Cap gains and Medicare taxes on conversion	253,230	0	253,230	199,902
Pretax value accumulated	5,581,258	5,228,271	-352,987	-138,951
Deferred capital gains and Medicare taxes	-196,870	-176,526	20,344	8,008
Net assets accumulated	5,384,388	5,051,745	-332,643	-130,943
Amount to charity	0	965,261	965,261	85,199
Combined wealth accumulation	5,384,388	6,017,006	632,619	-45,744

On the basis of current assumptions, utilizing a FlipCRUT in this manner will not maximize the income beneficiary's wealth, but may be advantageous when combined with the amount left to charity.

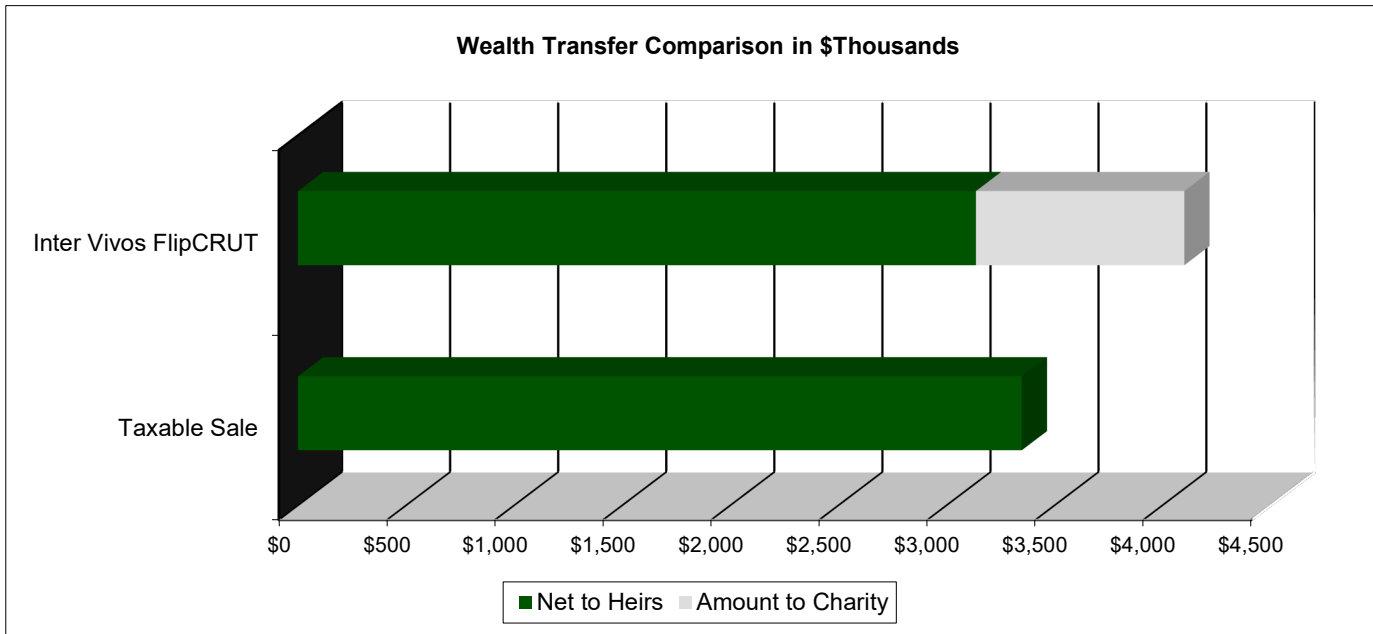


Wealth Transfer Summary

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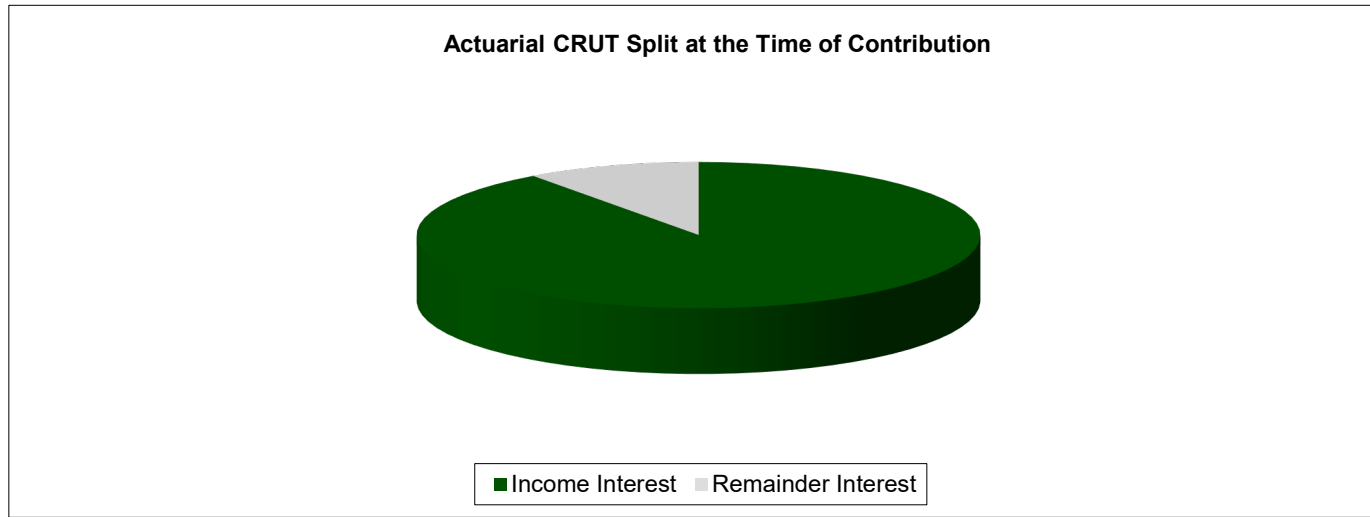
Projected Results in 2054	Taxable Sale	Inter Vivos FlipCRUT	FlipCRUT Adv/ -Disadv	PV of Adv/ -Disadv
Pretax value accumulated	5,581,258	5,228,271	-352,987	-138,951
Estate taxes	-2,232,503	-2,091,308	141,195	55,581
Net to heirs	3,348,755	3,136,963	-211,792	-83,371
Amount to charity	0	965,261	965,261	85,199
Combined wealth transfer	3,348,755	4,102,224	753,469	1,828

On the basis of current assumptions, utilizing a FlipCRUT in this manner will not maximize the family's after-tax wealth, but may be advantageous when combined with the amount left to charity.



Actuarial Summary

Jack & Jill Flash



Relevant Actuarial Calculations & Applicable Tests	
FlipCRUT payout rate	8.426%
Income factor	89.997%
Remainder factor	10.003%
10% actuarial remainder test under IRC sec. 664(d)	Passed
Calculation of Charitable Deduction	
Amount on which charitable deduction is based	Fair market value
Value of transfer	1,000,000
Total percentage of remainder interest deductible	100.0%
Remainder factor	10.003%
Charitable deduction	100,030



Assumptions

Jack & Jill Flash

Planning Illustration

Transfer date	01-Jan-2023
Transferor	Jack
Type of analysis	Inter vivos
Tax Calculations	
Tax laws to apply - income taxes	TCJA provisions sunset
Tax laws to apply - estate, gift & GST	TCJA provisions sunset
Effective Year for Tax Law Changes	
Income taxes	2026
Estate, gift & GST	2026
Trust Assumptions	
Type of trust	Life
Life 1 actuarial age	58.0
Life 2 actuarial age	55.0
FlipCRUT payout rate method	Maximum
FlipCRUT payout rate	8.426%
FlipCRUT valuation date	Start of year
Months valuation date precedes payout	12
FlipCRUT payout frequency	Annual
\$7520 rate	4.6%
\$7520 mortality table	2000CM

Property Transferred

Initial Transfer	
Undiscounted fair market value	1,000,000
Valuation discount	0.0%
Tax basis	450,000
Future Transfers	
Undiscounted fair market value	0
Valuation discount	0.0%
Tax basis percentage	0.0%
First transfer year	2
Last transfer year	9

Conversion of NIMCRUT to Standard CRUT

Year in which triggering event occurs	9
Timing of triggering event	Start of year
Conversion value equals calculated value	Yes



Assumptions

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Charitable Deduction

Deduction is based on fair market value or tax basis	Fair market value
Total percentage of remainder interest deductible	100.0%
Years needed to utilize deduction	1

Tax Rates

	Baseline	FlipCRUT
Senior Generation		
Federal income tax rate	See schedule	See schedule
Federal capital gains tax rate	See schedule	See schedule
State income tax rate	5.0%	5.0%
Charitable income tax deduction rate	NA	See schedule
Estate tax rate	See schedule	See schedule
Heirs		
Federal income tax rate	NA	NA
Federal capital gains tax rate	NA	NA
State income tax rate	NA	NA
Estate tax rate	NA	NA

NIMCRUT Phase Investment Rates

	Income	Growth
Baseline rate	5.0%	4.0%
Percentage subject to tax annually	100.0%	0.0%
Qualified dividend percentage	65.0%	NA
New rate	2.0%	6.0%
Percentage subject to tax annually	100.0%	0.0%
Qualified dividend percentage	0.0%	NA
First year for new rate	1	1
Last year for new rate	1	1

Standard CRUT Phase Investment Rates

	FlipCRUT	Non-FlipCRUT
Taxable income rate	2.0%	2.0%
Qualified dividend percentage	100.0%	100.0%
Growth rate	6.0%	6.0%
Tax-exempt income rate	0.0%	0.0%
Portfolio turnover rate	25.0%	25.0%
% of short-term capital gains	50.0%	50.0%
Present value discount rate	NA	3.0%
Discount rate for remainder interest	8.0%	NA

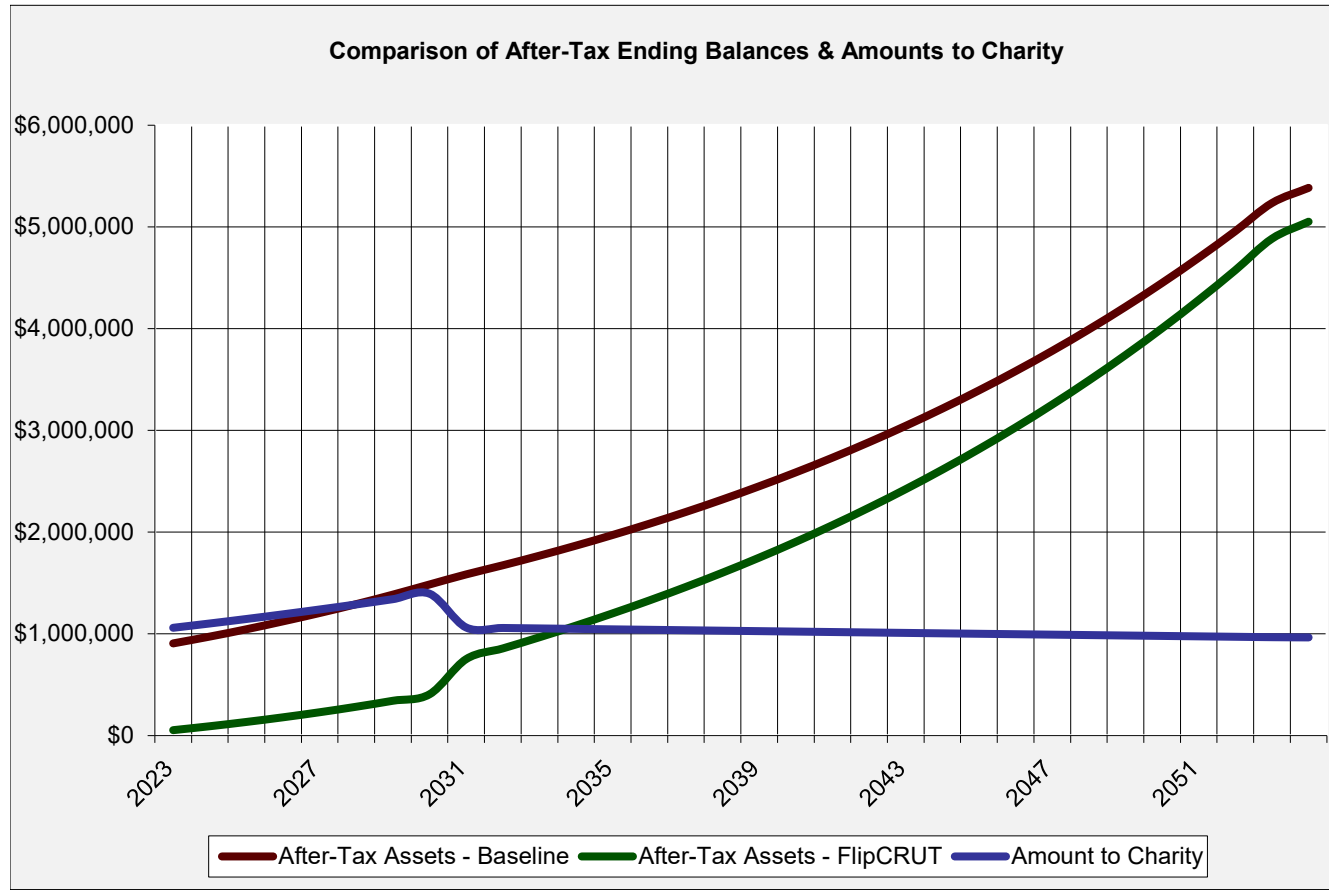
Medicare Surtax

	Baseline	FlipCRUT
% of taxable income and realized gains subject to Medicare surtax in trust	NA	100.0%
% of taxable income and realized gains subject to Medicare surtax outside of trust	100.0%	100.0%



Annual After-Tax Assets Illustration

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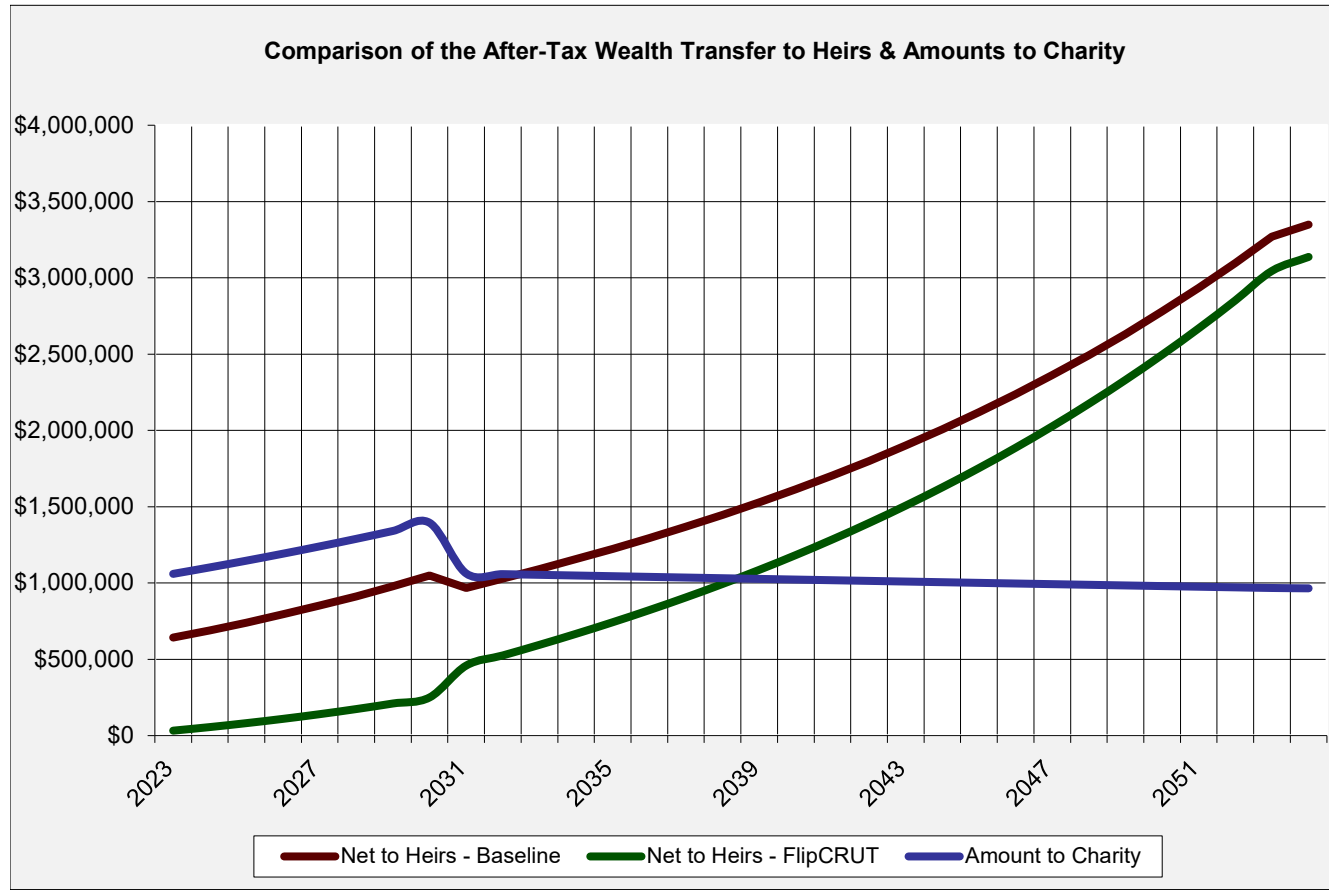


The illustration above compares the after-tax assets available to the income beneficiaries of the FlipCRUT with the assets accumulated by the family in the baseline scenario. The annual year-end values of the FlipCRUT are also shown.



Annual Net to Heirs Illustration

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The illustration above compares the after-tax wealth transferred to heirs with a FlipCRUT to the net transfer to heirs in the baseline scenario. The annual year-end values of the FlipCRUT are also shown.



Annual After-Tax Assets Comparison

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Year	Taxable Sale Scenario			FlipCRUT Scenario - Income Bene Accumulations			FlipCRUT Summary		
	Combined Ending Balances	Deferred Capital Gains & Medicare Taxes	Combined After-Tax Balances	Ending Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Balance	FlipCRUT Adv/ -Disadv to Income Beneficiary	Amount to Charity	Combined Adv/ -Disadv
2023	1,071,200	164,700	906,500	54,198	489	53,709	-852,791	1,060,000	207,209
2024	1,149,912	176,284	973,628	93,328	1,025	92,303	-881,325	1,102,400	221,075
2025	1,234,213	188,733	1,045,480	136,414	1,903	134,511	-910,968	1,146,496	235,528
2026	1,323,938	200,515	1,123,423	183,232	3,062	180,170	-943,252	1,192,356	249,104
2027	1,419,747	214,493	1,205,254	234,408	4,506	229,902	-975,352	1,240,050	264,698
2028	1,521,966	229,264	1,292,702	290,211	6,206	284,005	-1,008,697	1,289,652	280,955
2029	1,630,947	244,831	1,386,116	350,938	8,155	342,783	-1,043,333	1,341,238	297,905
2030	1,747,078	261,208	1,485,869	416,910	10,348	406,562	-1,079,308	1,394,888	315,580
2031	1,611,934	27,054	1,584,881	764,951	12,789	752,162	-832,719	1,062,770	230,051
2032	1,714,163	39,730	1,674,433	875,931	18,817	857,114	-817,319	1,058,243	240,923
2033	1,819,133	50,470	1,768,662	991,467	24,677	966,790	-801,872	1,053,734	251,862
2034	1,927,694	59,792	1,867,903	1,112,135	30,465	1,081,670	-786,232	1,049,246	263,013
2035	2,040,581	68,092	1,972,489	1,238,467	36,261	1,202,206	-770,283	1,044,776	274,493
2036	2,158,439	75,678	2,082,761	1,370,966	42,131	1,328,835	-753,926	1,040,325	286,399
2037	2,281,857	82,789	2,199,068	1,510,119	48,132	1,461,987	-737,081	1,035,893	298,812
2038	2,411,382	89,611	2,321,771	1,656,407	54,311	1,602,096	-719,675	1,031,480	311,805
2039	2,547,534	96,290	2,451,244	1,810,312	60,710	1,749,602	-701,642	1,027,086	325,444
2040	2,690,821	102,941	2,587,880	1,972,322	67,365	1,904,957	-682,923	1,022,711	339,788
2041	2,841,745	109,657	2,732,089	2,142,938	74,310	2,068,628	-663,461	1,018,354	354,894
2042	3,000,813	116,514	2,884,299	2,322,678	81,576	2,241,102	-643,198	1,014,016	370,818
2043	3,168,540	123,575	3,044,964	2,512,079	89,194	2,422,885	-622,079	1,009,696	387,617
2044	3,345,453	130,894	3,214,559	2,711,701	97,191	2,614,510	-600,049	1,005,395	405,346
2045	3,532,102	138,517	3,393,585	2,922,132	105,596	2,816,536	-577,050	1,001,112	424,062
2046	3,729,055	146,485	3,582,570	3,143,986	114,438	3,029,548	-553,022	996,847	443,825
2047	3,936,906	154,836	3,782,070	3,377,911	123,745	3,254,166	-527,905	992,601	464,696
2048	4,156,280	163,606	3,992,674	3,624,587	133,546	3,491,041	-501,633	988,372	486,739
2049	4,387,828	172,829	4,214,999	3,884,730	143,872	3,740,858	-474,141	984,162	510,020
2050	4,632,240	182,539	4,449,701	4,159,096	154,754	4,004,342	-445,359	979,969	534,610
2051	4,890,237	192,769	4,697,468	4,448,481	166,224	4,282,257	-415,211	975,794	560,583
2052	5,162,582	203,553	4,959,029	4,753,725	178,317	4,575,408	-383,621	971,638	588,017
2053	5,450,078	214,926	5,235,152	5,075,714	191,068	4,884,646	-350,506	967,498	616,993
2054	5,581,258	196,870	5,384,388	5,228,271	176,526	5,051,745	-332,643	965,261	632,619



Annual Net to Heirs Comparison

Jack & Jill Flash

Part 1 of 2

Year	Taxable Sale Scenario			
	Combined Ending Balances	Combined Gross Estate	Estate Taxes	Net to Heirs
2023	1,071,200	1,071,200	428,480	642,720
2024	1,149,912	1,149,912	459,965	689,947
2025	1,234,213	1,234,213	493,685	740,528
2026	1,323,938	1,323,938	529,575	794,363
2027	1,419,747	1,419,747	567,899	851,848
2028	1,521,966	1,521,966	608,786	913,179
2029	1,630,947	1,630,947	652,379	978,568
2030	1,747,078	1,747,078	698,831	1,048,247
2031	1,611,934	1,611,934	644,774	967,161
2032	1,714,163	1,714,163	685,665	1,028,498
2033	1,819,133	1,819,133	727,653	1,091,480
2034	1,927,694	1,927,694	771,078	1,156,617
2035	2,040,581	2,040,581	816,232	1,224,348
2036	2,158,439	2,158,439	863,376	1,295,063
2037	2,281,857	2,281,857	912,743	1,369,114
2038	2,411,382	2,411,382	964,553	1,446,829
2039	2,547,534	2,547,534	1,019,014	1,528,520
2040	2,690,821	2,690,821	1,076,328	1,614,493
2041	2,841,745	2,841,745	1,136,698	1,705,047
2042	3,000,813	3,000,813	1,200,325	1,800,488
2043	3,168,540	3,168,540	1,267,416	1,901,124
2044	3,345,453	3,345,453	1,338,181	2,007,272
2045	3,532,102	3,532,102	1,412,841	2,119,261
2046	3,729,055	3,729,055	1,491,622	2,237,433
2047	3,936,906	3,936,906	1,574,763	2,362,144
2048	4,156,280	4,156,280	1,662,512	2,493,768
2049	4,387,828	4,387,828	1,755,131	2,632,697
2050	4,632,240	4,632,240	1,852,896	2,779,344
2051	4,890,237	4,890,237	1,956,095	2,934,142
2052	5,162,582	5,162,582	2,065,033	3,097,549
2053	5,450,078	5,450,078	2,180,031	3,270,047
2054	5,581,258	5,581,258	2,232,503	3,348,755



Annual Net to Heirs Comparison

Jack & Jill Flash

Part 2 of 2

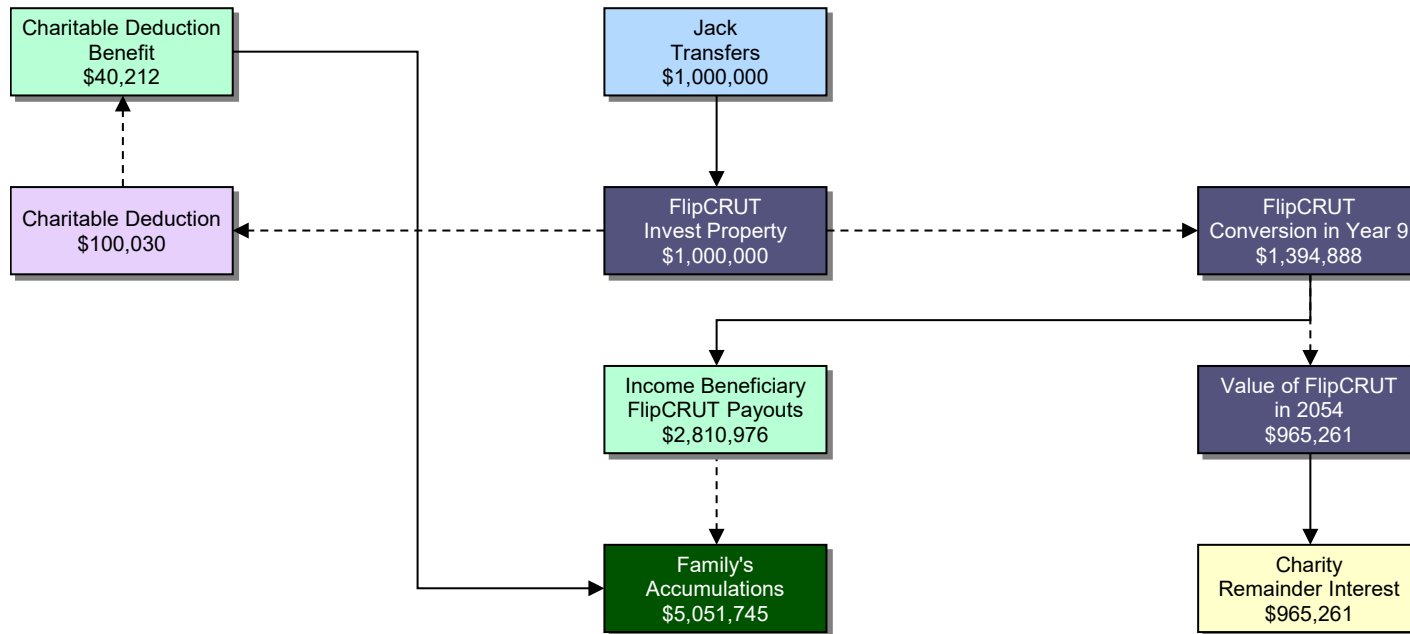
Year	FlipCRUT Scenario				FlipCRUT Adv/-Disadv	
	Ending Balance	Estate Taxes	Net to Heirs	Amount to Charity	Excluding Amount to Charity	Including Amount to Charity
2023	54,198	21,679	32,519	1,060,000	-610,201	449,799
2024	93,328	37,331	55,997	1,102,400	-633,951	468,449
2025	136,414	54,566	81,848	1,146,496	-658,679	487,817
2026	183,232	73,293	109,939	1,192,356	-684,423	507,933
2027	234,408	93,763	140,645	1,240,050	-711,204	528,847
2028	290,211	116,084	174,127	1,289,652	-739,053	550,599
2029	350,938	140,375	210,563	1,341,238	-768,006	573,233
2030	416,910	166,764	250,146	1,394,888	-798,101	596,787
2031	764,951	305,980	458,971	1,062,770	-508,190	554,580
2032	875,931	350,372	525,559	1,058,243	-502,939	555,303
2033	991,467	396,587	594,880	1,053,734	-496,600	557,135
2034	1,112,135	444,854	667,281	1,049,246	-489,336	559,910
2035	1,238,467	495,387	743,080	1,044,776	-481,268	563,508
2036	1,370,966	548,386	822,580	1,040,325	-472,484	567,841
2037	1,510,119	604,048	906,071	1,035,893	-463,043	572,850
2038	1,656,407	662,563	993,844	1,031,480	-452,985	578,495
2039	1,810,312	724,125	1,086,187	1,027,086	-442,333	584,753
2040	1,972,322	788,929	1,183,393	1,022,711	-431,099	591,611
2041	2,142,938	857,175	1,285,763	1,018,354	-419,284	599,070
2042	2,322,678	929,071	1,393,607	1,014,016	-406,881	607,135
2043	2,512,079	1,004,832	1,507,247	1,009,696	-393,876	615,820
2044	2,711,701	1,084,680	1,627,021	1,005,395	-380,251	625,143
2045	2,922,132	1,168,853	1,753,279	1,001,112	-365,982	635,130
2046	3,143,986	1,257,594	1,886,392	996,847	-351,041	645,806
2047	3,377,911	1,351,164	2,026,747	992,601	-335,397	657,203
2048	3,624,587	1,449,835	2,174,752	988,372	-319,016	669,356
2049	3,884,730	1,553,892	2,330,838	984,162	-301,859	682,303
2050	4,159,096	1,663,638	2,495,458	979,969	-283,886	696,083
2051	4,448,481	1,779,392	2,669,089	975,794	-265,054	710,741
2052	4,753,725	1,901,490	2,852,235	971,638	-245,314	726,323
2053	5,075,714	2,030,286	3,045,428	967,498	-224,618	742,880
2054	5,228,271	2,091,308	3,136,963	965,261	-211,792	753,469



Wealth Accumulation with a Charitable Remainder Unitrust

Jack & Jill Flash

Inter Vivos FlipCRUT Illustration



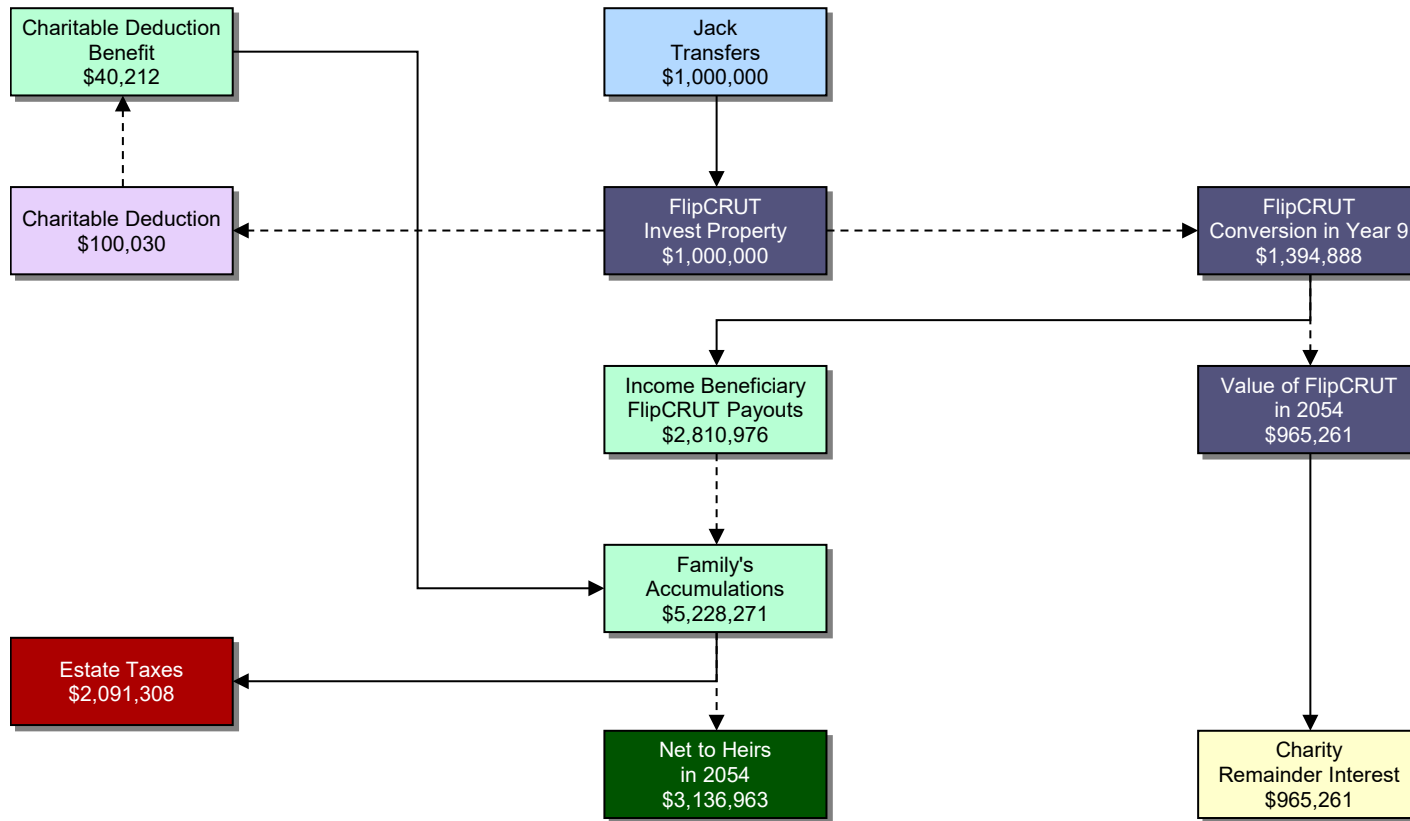
On the basis of current assumptions, utilizing a FlipCRUT in the illustrated manner is projected to produce a net accumulation disadvantage of \$332,643 in 2054, or \$130,943 in today's dollars, not including the amount that ultimately passes to charity.



Wealth Transfer with a Charitable Remainder Unitrust

Jack & Jill Flash

Inter Vivos FlipCRUT Illustration



On the basis of current assumptions, utilizing a FlipCRUT in the illustrated manner is projected to produce a wealth transfer disadvantage of \$211,792 in 2054, or \$83,371 in today's dollars, not including the amount that ultimately passes to charity.





Flip Charitable Remainder Unitrust

Sensitivity Analyses

AN ANALYSIS PREPARED EXCLUSIVELY FOR

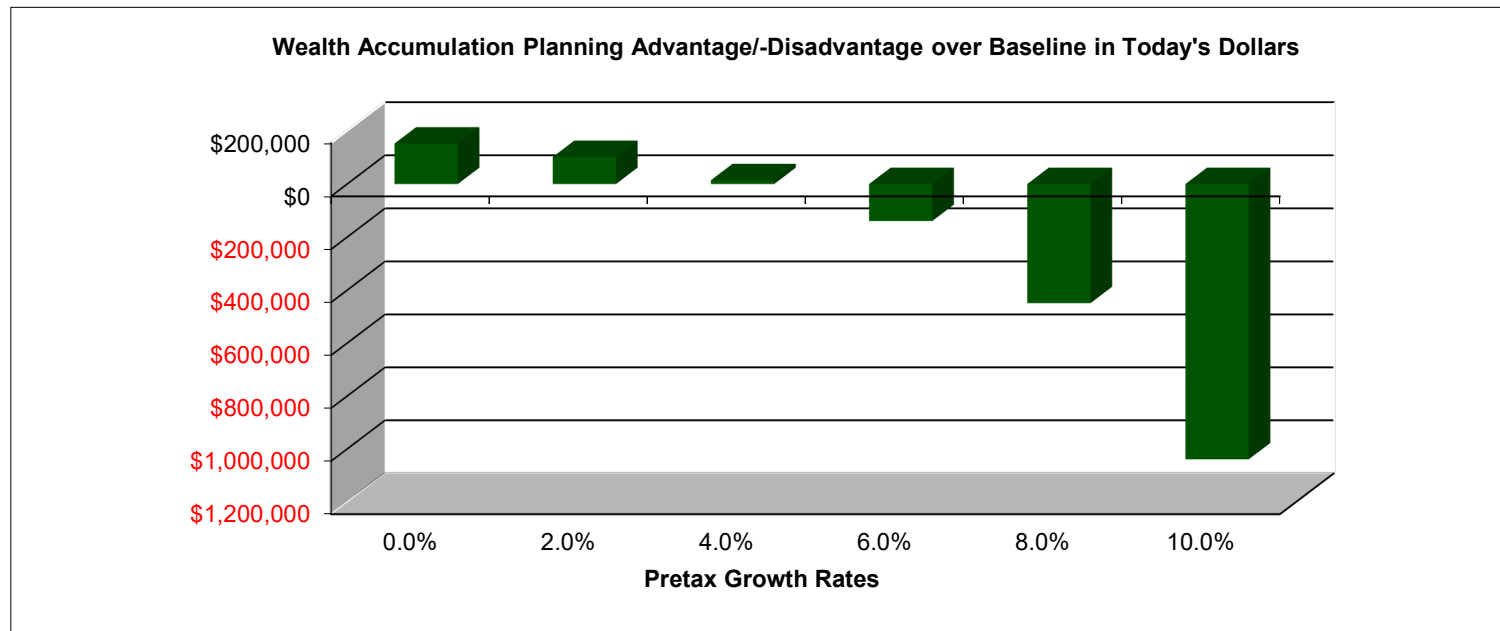
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Transfer ShopRight HQ to Two-Life FlipCRUT; Sale in Year 9

Wealth Accumulation Sensitivity Analysis - Growth Rates

Jack & Jill Flash

2054 Growth	Baseline	FlipCRUT Ending Values			Planning Adv/-Disadv	
		Cumulative Payouts	Income Beneficiary	Charity	Projected to Income Bene	PV to Income Bene
0.0%	1,563,668	2,301,409	1,951,320	949,122	387,652	152,597
2.0%	2,434,514	2,522,244	2,693,540	956,138	259,026	101,964
4.0%	3,810,173	2,773,688	3,846,517	964,186	36,344	14,307
6.0%	5,986,265	3,178,566	5,632,449	1,106,223	-353,816	-139,278
8.0%	9,430,114	3,681,105	8,289,526	1,315,723	-1,140,588	-448,987
10.0%	14,878,416	4,252,256	12,238,322	1,555,527	-2,640,094	-1,039,259



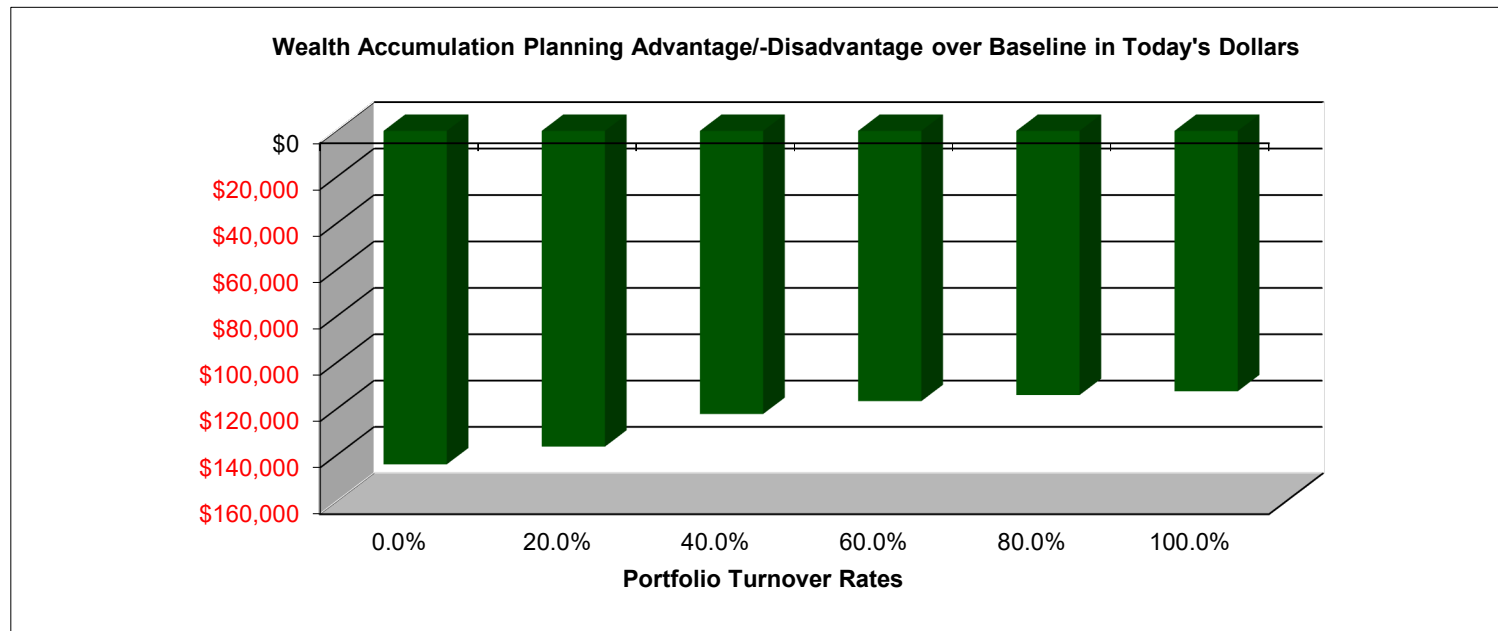
The illustration above shows the impact of pretax growth rate assumptions (inside and outside the trust) on the projected results. The graph shows the advantages or disadvantages of a FlipCRUT, as compared to the baseline scenario, in today's dollars. Note that all other assumptions are the same as those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



Wealth Accumulation Sensitivity Analysis - Portfolio Turnover Rates

Jack & Jill Flash

2054 Turnover	Baseline	FlipCRUT Ending Values			Planning Adv/-Disadv	
		Cumulative Payouts	Income Beneficiary	Charity	Projected to Income Bene	PV to Income Bene
0.0%	6,820,089	2,828,023	6,454,802	984,265	-365,287	-143,793
20.0%	5,486,381	2,814,385	5,140,543	969,062	-345,837	-136,137
40.0%	5,208,478	2,800,747	4,898,469	953,859	-310,009	-122,034
60.0%	5,098,760	2,790,676	4,802,834	942,632	-295,926	-116,490
80.0%	5,041,370	2,790,676	4,752,119	942,632	-289,251	-113,862
100.0%	5,006,708	2,790,676	4,721,629	942,632	-285,079	-112,220



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

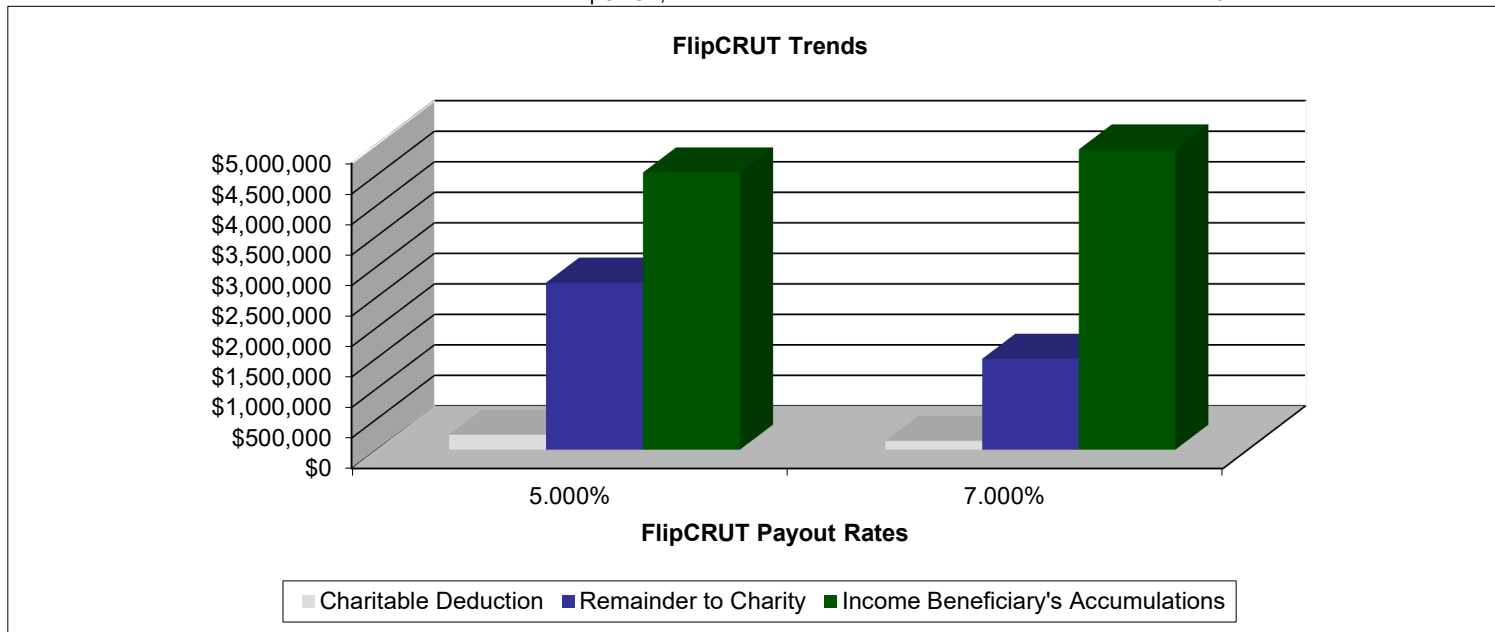


Wealth Accumulation Sensitivity Analysis - FlipCRUT Payout Rates

Jack & Jill Flash

2054 Payout	Charity		Income Beneficiary		Planning Adv/-Disadv	
	Charitable Deduction	Remainder Value	Cumulative Payouts	Ending Value	Projected to Income Bene	PV to Income Bene
5.000%	245,110	2,739,340	2,759,363	4,543,545	-840,843	-330,993
7.000%	144,140	1,490,995	2,850,908	4,920,228	-464,160	-182,714
9.000%	NA	NA	NA	NA	NA	NA
11.000%	NA	NA	NA	NA	NA	NA
13.000%	NA	NA	NA	NA	NA	NA
15.000%	NA	NA	NA	NA	NA	NA

NA = a trust that is not a valid FlipCRUT; the actuarial value of the remainder interest is less than 10%.



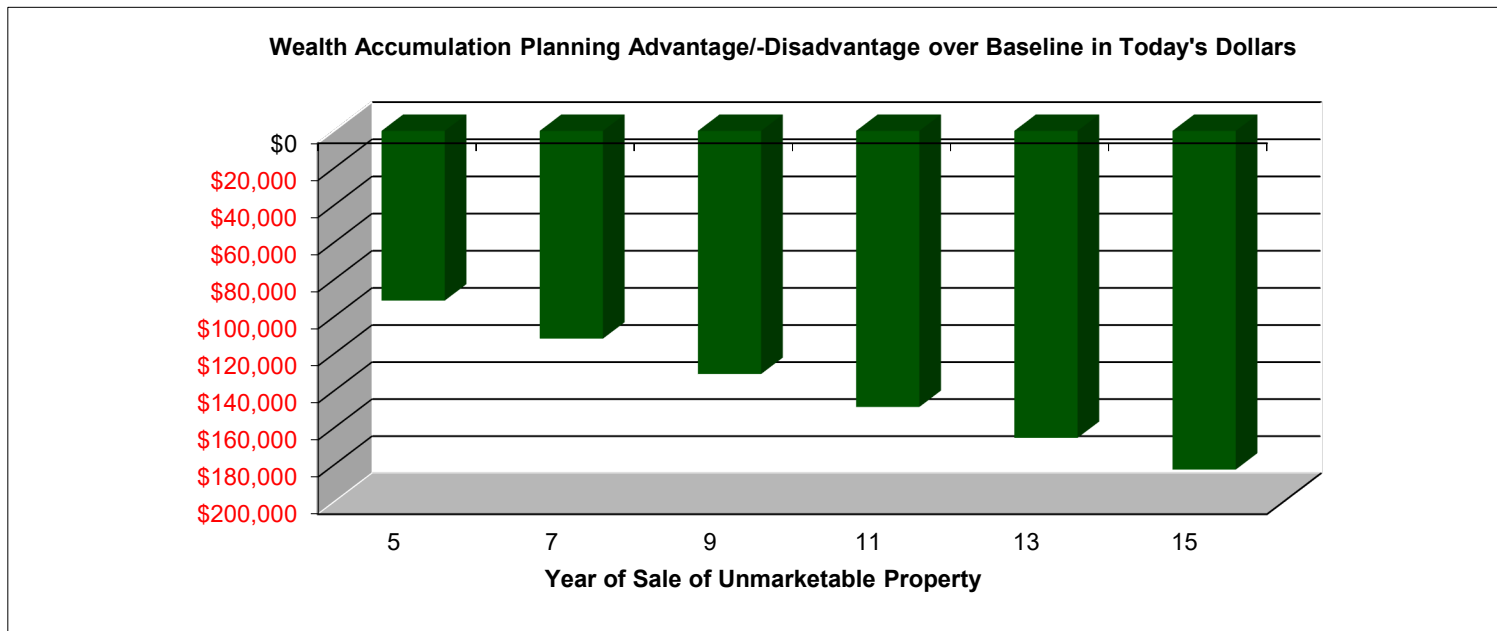
The illustration above shows the impact of the FlipCRUT payout rate assumption on the projected results. The graph shows the relationship between the FlipCRUT payout rate and a) the charitable deduction, b) the ending value to charity and c) the income beneficiary's accumulations. All other assumptions are the same as those listed on the Assumptions schedule.



Wealth Accumulation Sensitivity Analysis - Sale Year

Jack & Jill Flash

2054	FlipCRUT Ending Values				Planning Adv/-Disadv	
Sale Year	Baseline	Cumulative Payouts	Income Beneficiary	Charity	Projected to Income Bene	PV to Income Bene
5	5,060,344	2,652,137	4,828,307	940,780	-232,037	-91,340
7	5,222,845	2,723,514	4,938,663	952,790	-284,182	-111,867
9	5,384,388	2,810,976	5,051,745	965,261	-332,643	-130,943
11	5,544,605	2,915,856	5,166,735	978,230	-377,870	-148,747
13	5,703,182	3,039,593	5,282,895	991,737	-420,287	-165,444
15	5,859,845	3,187,208	5,396,095	1,015,106	-463,749	-182,553



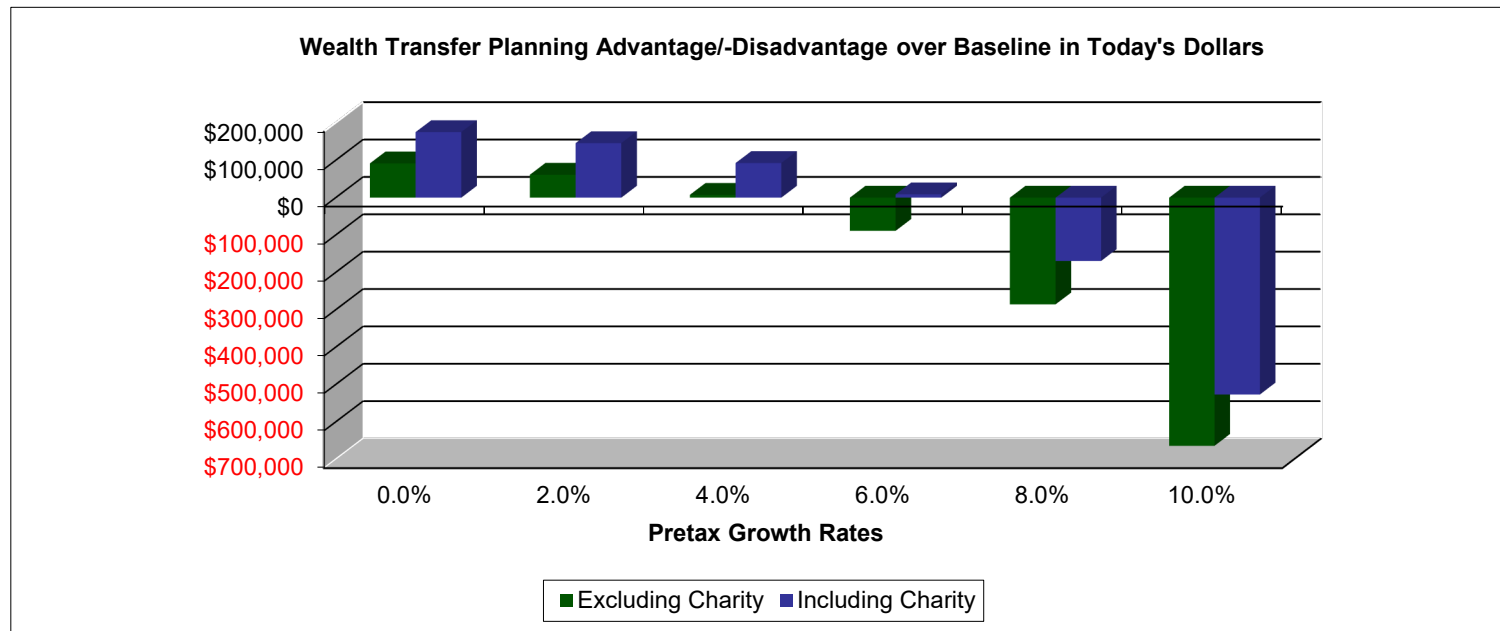
The illustration above shows the impact of the timing of sale of the unmarketable property on the projected results. The graph shows the advantages or disadvantages of a FlipCRUT, as compared to the baseline scenario, in today's dollars. Note that all other assumptions are the same as those listed on the Assumptions schedule.



Wealth Transfer Sensitivity Analysis - Growth Rates

Jack & Jill Flash

2054 Growth	Baseline	Wealth Transfer with FlipCRUT			Projected FlipCRUT Adv./Disadv	
	Net to Heirs	Net to Heirs	Amount to Charity	Combined Transfer	Excluding Amount to Charity	Including Amount to Charity
0.0%	938,201	1,170,792	949,122	2,119,914	232,591	1,181,713
2.0%	1,479,737	1,635,505	956,138	2,591,643	155,768	1,111,906
4.0%	2,343,724	2,362,757	964,186	3,326,942	19,032	983,218
6.0%	3,723,085	3,497,407	1,106,223	4,603,629	-225,678	880,545
8.0%	5,924,799	5,199,422	1,315,723	6,515,145	-725,377	590,345
10.0%	9,435,763	7,748,735	1,555,527	9,304,263	-1,687,028	-131,500



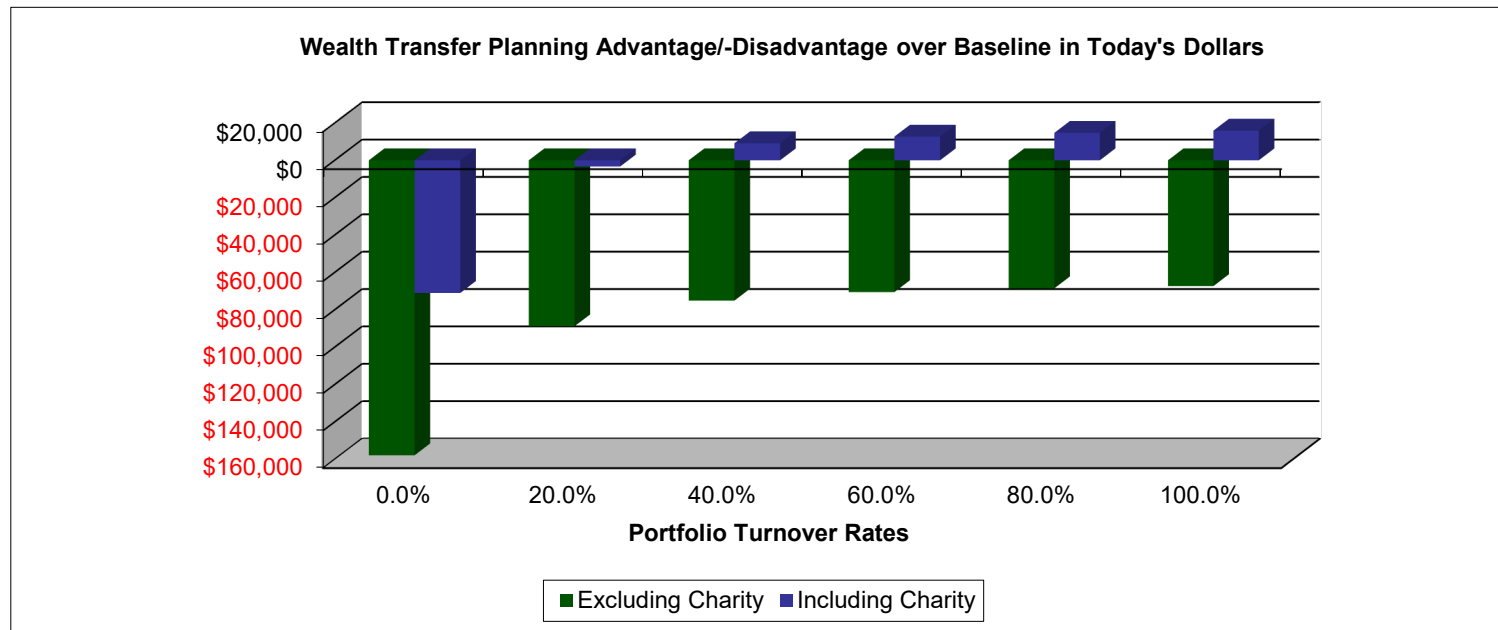
The illustration above shows the impact of pretax growth rate assumptions (inside and outside the trust) on the projected results. The graph shows the advantages or disadvantages of a FlipCRUT, as compared to the baseline scenario, in today's dollars. Note that all other assumptions are the same as those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



Wealth Transfer Sensitivity Analysis - Portfolio Turnover Rates

Jack & Jill Flash

2054 Turnover	Baseline Net to Heirs	Wealth Transfer with FlipCRUT			Projected FlipCRUT Adv/-Disadv	
		Net to Heirs	Amount to Charity	Transfer	Excluding Amount to Charity	Including Amount to Charity
0.0%	4,979,874	4,578,791	984,265	5,563,056	-401,083	583,182
20.0%	3,450,174	3,224,488	969,062	4,193,550	-225,686	743,376
40.0%	3,180,932	2,990,212	953,859	3,944,071	-190,720	763,139
60.0%	3,081,583	2,902,394	942,632	3,845,026	-179,189	763,442
80.0%	3,032,203	2,858,158	942,632	3,800,789	-174,046	768,586
100.0%	3,004,025	2,832,977	942,632	3,775,609	-171,048	771,584



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

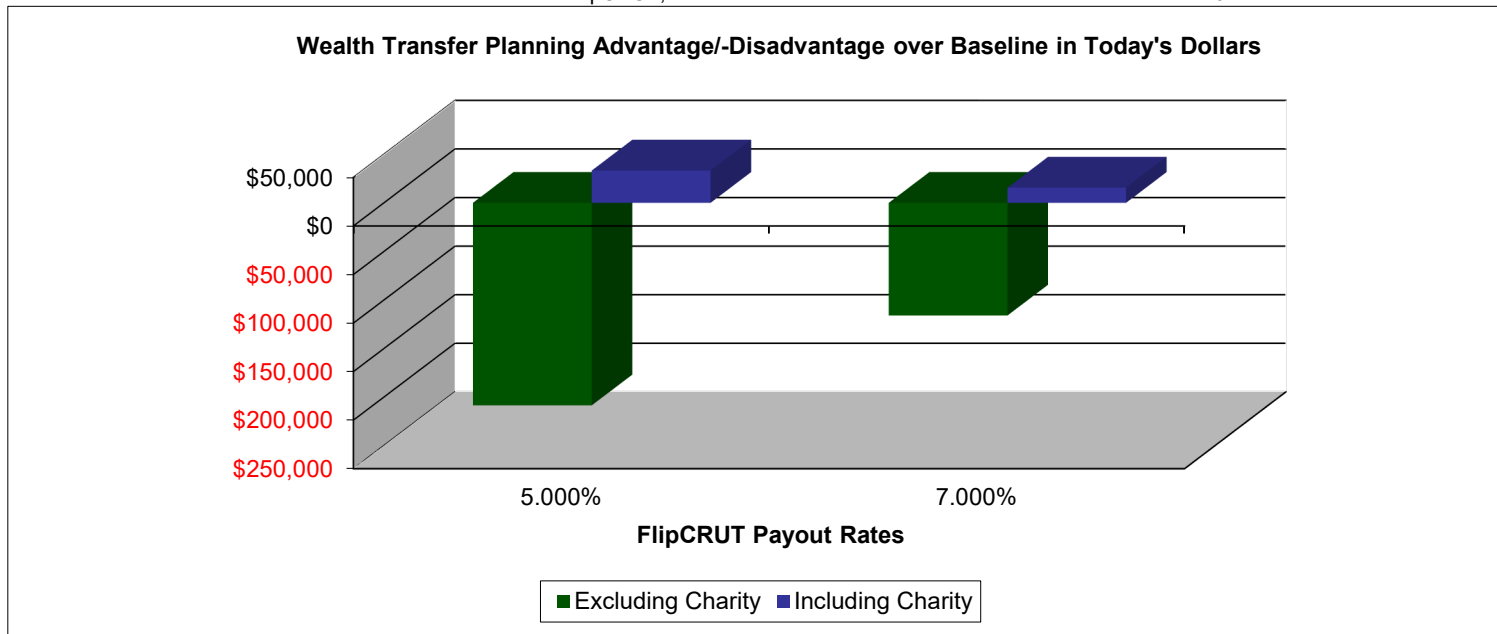


Wealth Transfer Sensitivity Analysis - FlipCRUT Payout Rates

Jack & Jill Flash

2054 Payout	Wealth Transfer with FlipCRUT		Projected FlipCRUT Adv/-Disadv		PV FlipCRUT Adv/-Disadv	
	Net to Heirs	Amount to Charity	Excluding Amount to Charity	Including Amount to Charity	Excluding Amount to Charity	Including Amount to Charity
5.000%	2,818,950	2,739,340	-529,805	2,209,535	-208,555	33,234
7.000%	3,054,245	1,490,995	-294,510	1,196,485	-115,932	15,671
9.000%	NA	NA	NA	NA	NA	NA
11.000%	NA	NA	NA	NA	NA	NA
13.000%	NA	NA	NA	NA	NA	NA
15.000%	NA	NA	NA	NA	NA	NA

NA = a trust that is not a valid FlipCRUT; the actuarial value of the remainder interest is less than 10%.



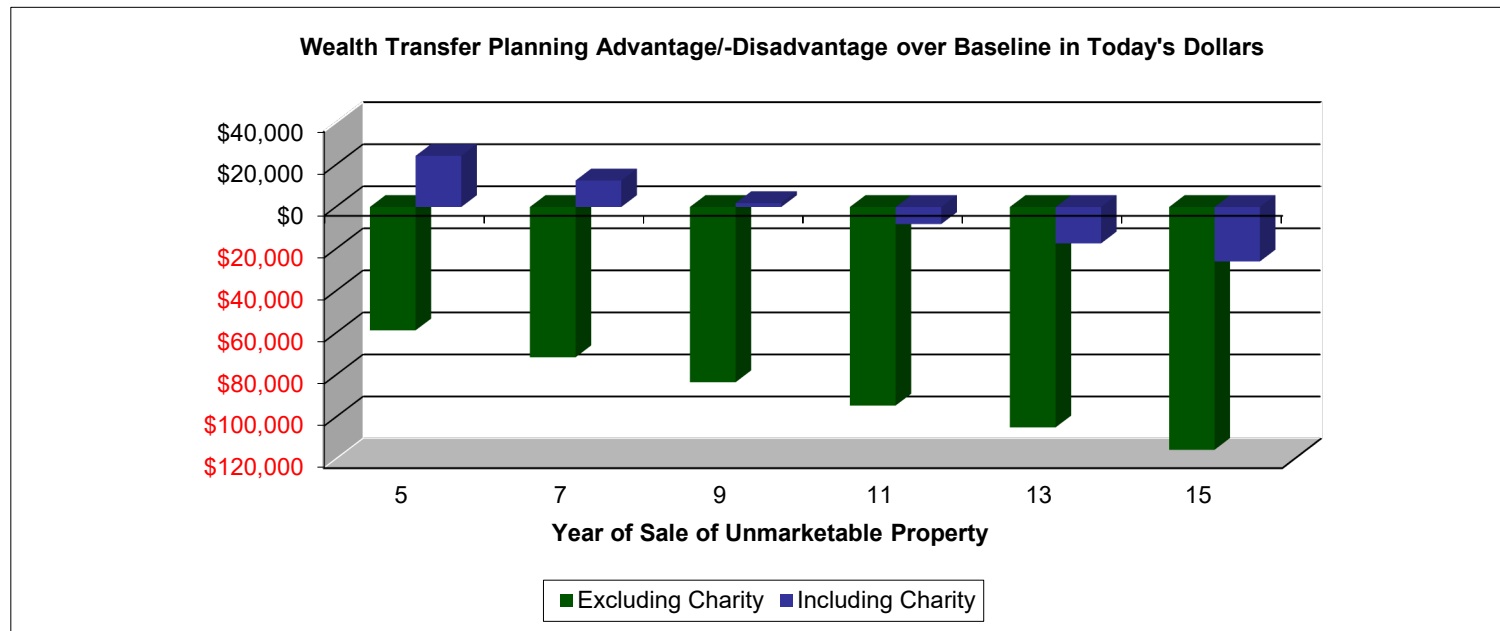
The illustration above shows the impact of FlipCRUT payout rate assumptions on the projected results. The graph shows the advantages or disadvantages of a FlipCRUT, as compared to the baseline scenario, in today's dollars. Note that all other assumptions are the same as those listed on the Assumptions schedule.



Wealth Transfer Sensitivity Analysis - Sale Year

Jack & Jill Flash

2054 Sale Year	Baseline Net to Heirs	Wealth Transfer with FlipCRUT			Projected FlipCRUT Adv/-Disadv	
		Net to Heirs	Amount to Charity	Combined Transfer	Excluding Amount to Charity	Including Amount to Charity
5	3,147,249	2,998,133	940,780	3,938,913	-149,116	791,664
7	3,248,305	3,066,703	952,790	4,019,493	-181,602	771,189
9	3,348,755	3,136,963	965,261	4,102,224	-211,792	753,469
11	3,448,363	3,208,397	978,230	4,186,627	-239,966	738,264
13	3,546,917	3,280,537	991,737	4,272,274	-266,380	725,356
15	3,644,222	3,350,751	1,015,106	4,365,857	-293,471	721,636



The illustration above shows the impact of the timing of sale of the unmarketable property on the projected results. The graph shows the advantages or disadvantages of a FlipCRUT, as compared to the baseline scenario, in today's dollars. Note that all other assumptions are the same as those listed on the Assumptions schedule.





Flip Charitable Remainder Unitrust

Supporting Schedules for
BASELINE SCENARIO

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Transfer ShopRight HQ to Two-Life FlipCRUT; Sale in Year 9

Taxable Sale Illustration - Retained Property

Jack & Jill Flash

Year	Beginning Balance	Beginning of Year Conversion Proceeds	Investable Balance	Growth [Variable]	Realized Gains	Unrealized Gains	Ending Balance	Valuation for Estate Tax Purposes 100.0%
Start	1,000,000					550,000		
2023	1,000,000	0	1,000,000	60,000	0	610,000	1,060,000	1,060,000
2024	1,060,000	0	1,060,000	42,400	0	652,400	1,102,400	1,102,400
2025	1,102,400	0	1,102,400	44,096	0	696,496	1,146,496	1,146,496
2026	1,146,496	0	1,146,496	45,860	0	742,356	1,192,356	1,192,356
2027	1,192,356	0	1,192,356	47,694	0	790,050	1,240,050	1,240,050
2028	1,240,050	0	1,240,050	49,602	0	839,652	1,289,652	1,289,652
2029	1,289,652	0	1,289,652	51,586	0	891,238	1,341,238	1,341,238
2030	1,341,238	0	1,341,238	53,650	0	944,888	1,394,888	1,394,888
2031	1,394,888	1,394,888	0	0	944,888	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



Taxable Sale Illustration - Investment Fund

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Beginning of Year Conversion Proceeds	Current-Year Returns			Realized Short-Term Capital Gains 12.5%	Realized Long-Term Capital Gains 12.5%	Unrealized Gains
			Taxable Income 2.0%	Income from Retained Property [Variable]	Growth 6.0%			
2023	0	0	0	20,000	0	0	0	0
2024	11,200	0	224	53,000	672	84	84	504
2025	47,512	0	950	55,120	2,851	419	419	2,516
2026	87,717	0	1,754	57,325	5,263	972	972	5,834
2027	131,582	0	2,632	59,618	7,895	1,716	1,716	10,297
2028	179,697	0	3,594	62,003	10,782	2,635	2,635	15,809
2029	232,314	0	4,646	64,483	13,939	3,718	3,718	22,311
2030	289,709	0	5,794	67,062	17,383	4,962	4,962	29,770
2031	352,190	1,394,888	34,942	0	104,825	16,824	16,824	100,946
2032	1,611,934	0	32,239	0	96,716	24,708	24,708	148,247
2033	1,714,163	0	34,283	0	102,850	31,387	31,387	188,322
2034	1,819,133	0	36,383	0	109,148	37,184	37,184	223,103
2035	1,927,694	0	38,554	0	115,662	42,346	42,346	254,073
2036	2,040,581	0	40,812	0	122,435	47,064	47,064	282,381
2037	2,158,439	0	43,169	0	129,506	51,486	51,486	308,916
2038	2,281,857	0	45,637	0	136,911	55,728	55,728	334,370
2039	2,411,382	0	48,228	0	144,683	59,882	59,882	359,290
2040	2,547,534	0	50,951	0	152,852	64,018	64,018	384,106
2041	2,690,821	0	53,816	0	161,449	68,194	68,194	409,167
2042	2,841,745	0	56,835	0	170,505	72,459	72,459	434,754
2043	3,000,813	0	60,016	0	180,049	76,850	76,850	461,102
2044	3,168,540	0	63,371	0	190,112	81,402	81,402	488,411
2045	3,345,453	0	66,909	0	200,727	86,142	86,142	516,853
2046	3,532,102	0	70,642	0	211,926	91,097	91,097	546,585
2047	3,729,055	0	74,581	0	223,743	96,291	96,291	577,746
2048	3,936,906	0	78,738	0	236,214	101,745	101,745	610,470
2049	4,156,280	0	83,126	0	249,377	107,481	107,481	644,885
2050	4,387,828	0	87,757	0	263,270	113,519	113,519	681,116
2051	4,632,240	0	92,645	0	277,934	119,881	119,881	719,288
2052	4,890,237	0	97,805	0	293,414	126,588	126,588	759,527
2053	5,162,582	0	103,252	0	309,755	133,660	133,660	801,961
2054	5,450,078	0	59,164	0	177,492	122,432	122,432	734,590



Taxable Sale Illustration - Investment Fund

Jack & Jill Flash

Part 2 of 2

Year	Taxes			Ending Balance
	Income & Medicare Taxes	Short-Term Capital Gains Taxes	Long-Term Capital Gains Taxes	
2023	8,800	0	0	11,200
2024	9,486	34	8,064	47,512
2025	9,918	169	8,630	87,717
2026	10,866	414	9,197	131,582
2027	11,385	731	9,913	179,697
2028	11,937	1,122	10,702	232,314
2029	12,524	1,584	11,564	289,709
2030	13,145	2,114	12,500	352,190
2031	38,512	7,167	229,230	1,611,934
2032	3,103	10,526	13,098	1,714,163
2033	3,688	13,371	15,104	1,819,133
2034	4,209	15,840	16,920	1,927,694
2035	4,683	18,039	18,607	2,040,581
2036	5,128	20,049	20,211	2,158,439
2037	5,553	21,933	21,771	2,281,857
2038	5,970	23,740	23,314	2,411,382
2039	6,384	25,510	24,865	2,547,534
2040	6,801	27,272	26,443	2,690,821
2041	7,228	29,051	28,063	2,841,745
2042	7,667	30,868	29,738	3,000,813
2043	8,121	32,738	31,479	3,168,540
2044	8,595	34,677	33,298	3,345,453
2045	9,089	36,697	35,202	3,532,102
2046	9,608	38,808	37,200	3,729,055
2047	10,152	41,020	39,301	3,936,906
2048	10,725	43,343	41,511	4,156,280
2049	11,327	45,787	43,839	4,387,828
2050	11,962	48,359	46,293	4,632,240
2051	12,631	51,069	48,881	4,890,237
2052	13,337	53,926	51,610	5,162,582
2053	14,082	56,939	54,490	5,450,078
2054	11,553	52,156	41,767	5,581,258





Flip Charitable Remainder Unitrust

Supporting Schedules for
FLIP-CHARITABLE REMAINDER UNITRUST SCENARIO

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Transfer ShopRight HQ to Two-Life FlipCRUT; Sale in Year 9

Inter Vivos FlipCRUT Illustration - Trust Accounting

Jack & Jill Flash

Part 1 of 3

Year	Beginning of Year Balances			Total FlipCRUT Valuation for Payout	End of Year Pre-Payout Balances		
	Transferred Property	Valuation for Payout Purposes 100.0%	Investment Fund		Transferred Property	Valuation for Payout Purposes 100.0%	Distributable Investment Fund
Start	1,000,000	1,000,000					
2023	1,000,000	1,000,000	0	1,000,000	1,060,000	1,060,000	20,000
2024	1,060,000	1,060,000	0	1,060,000	1,102,400	1,102,400	53,000
2025	1,102,400	1,102,400	0	1,102,400	1,146,496	1,146,496	55,120
2026	1,146,496	1,146,496	0	1,146,496	1,192,356	1,192,356	57,325
2027	1,192,356	1,192,356	0	1,192,356	1,240,050	1,240,050	59,618
2028	1,240,050	1,240,050	0	1,240,050	1,289,652	1,289,652	62,003
2029	1,289,652	1,289,652	0	1,289,652	1,341,238	1,341,238	64,483
2030	1,341,238	1,341,238	0	1,341,238	1,394,888	1,394,888	67,062
2031	1,394,888	1,394,888	0	1,394,888	0	0	1,506,479
2032	0	0	1,062,770	1,062,770	0	0	1,147,792
2033	0	0	1,058,243	1,058,243	0	0	1,142,902
2034	0	0	1,053,734	1,053,734	0	0	1,138,033
2035	0	0	1,049,246	1,049,246	0	0	1,133,185
2036	0	0	1,044,776	1,044,776	0	0	1,128,358
2037	0	0	1,040,325	1,040,325	0	0	1,123,551
2038	0	0	1,035,893	1,035,893	0	0	1,118,765
2039	0	0	1,031,480	1,031,480	0	0	1,113,999
2040	0	0	1,027,086	1,027,086	0	0	1,109,253
2041	0	0	1,022,711	1,022,711	0	0	1,104,528
2042	0	0	1,018,354	1,018,354	0	0	1,099,822
2043	0	0	1,014,016	1,014,016	0	0	1,095,137
2044	0	0	1,009,696	1,009,696	0	0	1,090,472
2045	0	0	1,005,395	1,005,395	0	0	1,085,826
2046	0	0	1,001,112	1,001,112	0	0	1,081,201
2047	0	0	996,847	996,847	0	0	1,076,595
2048	0	0	992,601	992,601	0	0	1,072,009
2049	0	0	988,372	988,372	0	0	1,067,442
2050	0	0	984,162	984,162	0	0	1,062,895
2051	0	0	979,969	979,969	0	0	1,058,367
2052	0	0	975,794	975,794	0	0	1,053,858
2053	0	0	971,638	971,638	0	0	1,049,369
2054	0	0	967,498	967,498	0	0	1,009,509



Inter Vivos FlipCRUT Illustration - Trust Accounting

Jack & Jill Flash

Part 2 of 3

Year	FlipCRUT Payouts & Arrearage					Combined Ending FlipCRUT Balances
	Scheduled FlipCRUT Payout 8.426%	Fiduciary Accounting Income	Beginning of Year Arrearage	End of Year Payout	End of Year Arrearage	
Start						
2023	84,260	20,000	0	20,000	64,260	1,060,000
2024	89,316	53,000	64,260	53,000	100,576	1,102,400
2025	92,888	55,120	100,576	55,120	138,344	1,146,496
2026	96,604	57,325	138,344	57,325	177,623	1,192,356
2027	100,468	59,618	177,623	59,618	218,473	1,240,050
2028	104,487	62,003	218,473	62,003	260,957	1,289,652
2029	108,666	64,483	260,957	64,483	305,140	1,341,238
2030	113,013	67,062	305,140	67,062	351,091	1,394,888
2031	117,533	443,709	351,091	443,709	24,916	1,062,770
2032	89,549	52,889	0	89,549	0	1,058,243
2033	89,168	60,764	0	89,168	0	1,053,734
2034	88,788	66,580	0	88,788	0	1,049,246
2035	88,409	70,853	0	88,409	0	1,044,776
2036	88,033	73,968	0	88,033	0	1,040,325
2037	87,658	76,216	0	87,658	0	1,035,893
2038	87,284	77,813	0	87,284	0	1,031,480
2039	86,913	78,923	0	86,913	0	1,027,086
2040	86,542	79,668	0	86,542	0	1,022,711
2041	86,174	80,140	0	86,174	0	1,018,354
2042	85,807	80,407	0	85,807	0	1,014,016
2043	85,441	80,520	0	85,441	0	1,009,696
2044	85,077	80,519	0	85,077	0	1,005,395
2045	84,715	80,433	0	84,715	0	1,001,112
2046	84,354	80,283	0	84,354	0	996,847
2047	83,994	80,085	0	83,994	0	992,601
2048	83,637	79,852	0	83,637	0	988,372
2049	83,280	79,593	0	83,280	0	984,162
2050	82,925	79,315	0	82,925	0	979,969
2051	82,572	79,023	0	82,572	0	975,794
2052	82,220	78,720	0	82,220	0	971,638
2053	81,870	78,411	0	81,870	0	967,498
2054	44,248	62,613	0	44,248	0	965,261



Inter Vivos FlipCRUT Illustration - Trust Accounting

Jack & Jill Flash

Part 3 of 3

Year	Character of FlipCRUT Payouts				Undistributed Baskets		
	Qualified Dividends + Ordinary Income	Qualified Dividends	Short-Term Capital Gains	Long-Term Capital Gains	Qualified Dividends + Ordinary Income	Short-Term Capital Gains	Long-Term Capital Gains
2023	20,000	0	0	0	0	0	0
2024	53,000	34,450	0	0	0	0	0
2025	55,120	35,828	0	0	0	0	0
2026	57,325	37,261	0	0	0	0	0
2027	59,618	38,752	0	0	0	0	0
2028	62,003	40,302	0	0	0	0	0
2029	64,483	41,914	0	0	0	0	0
2030	67,062	43,590	0	0	0	0	0
2031	27,898	27,898	10,462	405,349	0	0	550,000
2032	21,255	21,255	15,817	52,477	0	0	513,340
2033	21,165	21,165	19,800	48,203	0	0	484,937
2034	21,075	21,075	22,753	44,960	0	0	462,729
2035	20,985	20,985	24,934	42,491	0	0	445,173
2036	20,896	20,896	26,536	40,601	0	0	431,108
2037	20,806	20,806	27,705	39,147	0	0	419,666
2038	20,718	20,718	28,548	38,019	0	0	410,194
2039	20,630	20,630	29,147	37,136	0	0	402,205
2040	20,542	20,542	29,563	36,437	0	0	395,331
2041	20,454	20,454	29,843	35,877	0	0	389,297
2042	20,367	20,367	30,020	35,420	0	0	383,897
2043	20,280	20,280	30,120	35,041	0	0	378,977
2044	20,194	20,194	30,163	34,720	0	0	374,419
2045	20,108	20,108	30,162	34,444	0	0	370,137
2046	20,022	20,022	30,130	34,201	0	0	366,066
2047	19,937	19,937	30,074	33,983	0	0	362,157
2048	19,852	19,852	30,000	33,785	0	0	358,372
2049	19,767	19,767	29,913	33,600	0	0	354,685
2050	19,683	19,683	29,816	33,426	0	0	351,074
2051	19,599	19,599	29,712	33,261	0	0	347,525
2052	19,516	19,516	29,602	33,102	0	0	344,025
2053	19,433	19,433	29,489	32,949	0	0	340,565
2054	10,503	10,503	26,055	7,690	0	0	358,930



Inter Vivos FlipCRUT Illustration - Property Transferred to FlipCRUT

Jack & Jill Flash

Year	Beginning Balance	Beginning of Year Conversion Proceeds	Investable Balance	Growth [Variable]	Realized Gains	Unrealized Gains	Ending Balance
Start	1,000,000					550,000	
2023	1,000,000	0	1,000,000	60,000	0	610,000	1,060,000
2024	1,060,000	0	1,060,000	42,400	0	652,400	1,102,400
2025	1,102,400	0	1,102,400	44,096	0	696,496	1,146,496
2026	1,146,496	0	1,146,496	45,860	0	742,356	1,192,356
2027	1,192,356	0	1,192,356	47,694	0	790,050	1,240,050
2028	1,240,050	0	1,240,050	49,602	0	839,652	1,289,652
2029	1,289,652	0	1,289,652	51,586	0	891,238	1,341,238
2030	1,341,238	0	1,341,238	53,650	0	944,888	1,394,888
2031	1,394,888	1,394,888	0	0	944,888	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



Inter Vivos FlipCRUT Illustration - Investment Fund

Jack & Jill Flash

Year	Beginning Balance	Beginning of Year Conversion Proceeds	Current-Year Returns		Realized Short-Term Capital Gains 12.5%	Realized Long-Term Capital Gains 12.5%	Unrealized Gains	Income from Transferred Property [Variable]	End of Year Payout	Ending Balance
			Taxable Income 2.0%	Growth 6.0%						
2023	0	0	0	0	0	0	0	20,000	20,000	0
2024	0	0	0	0	0	0	0	53,000	53,000	0
2025	0	0	0	0	0	0	0	55,120	55,120	0
2026	0	0	0	0	0	0	0	57,325	57,325	0
2027	0	0	0	0	0	0	0	59,618	59,618	0
2028	0	0	0	0	0	0	0	62,003	62,003	0
2029	0	0	0	0	0	0	0	64,483	64,483	0
2030	0	0	0	0	0	0	0	67,062	67,062	0
2031	0	1,394,888	27,898	83,693	10,462	10,462	62,770	0	443,709	1,062,770
2032	1,062,770	0	21,255	63,766	15,817	15,817	94,902	0	89,549	1,058,243
2033	1,058,243	0	21,165	63,495	19,800	19,800	118,797	0	89,168	1,053,734
2034	1,053,734	0	21,075	63,224	22,753	22,753	136,516	0	88,788	1,049,246
2035	1,049,246	0	20,985	62,955	24,934	24,934	149,603	0	88,409	1,044,776
2036	1,044,776	0	20,896	62,687	26,536	26,536	159,217	0	88,033	1,040,325
2037	1,040,325	0	20,806	62,419	27,705	27,705	166,228	0	87,658	1,035,893
2038	1,035,893	0	20,718	62,154	28,548	28,548	171,286	0	87,284	1,031,480
2039	1,031,480	0	20,630	61,889	29,147	29,147	174,881	0	86,913	1,027,086
2040	1,027,086	0	20,542	61,625	29,563	29,563	177,380	0	86,542	1,022,711
2041	1,022,711	0	20,454	61,363	29,843	29,843	179,057	0	86,174	1,018,354
2042	1,018,354	0	20,367	61,101	30,020	30,020	180,118	0	85,807	1,014,016
2043	1,014,016	0	20,280	60,841	30,120	30,120	180,720	0	85,441	1,009,696
2044	1,009,696	0	20,194	60,582	30,163	30,163	180,976	0	85,077	1,005,395
2045	1,005,395	0	20,108	60,324	30,162	30,162	180,975	0	84,715	1,001,112
2046	1,001,112	0	20,022	60,067	30,130	30,130	180,781	0	84,354	996,847
2047	996,847	0	19,937	59,811	30,074	30,074	180,444	0	83,994	992,601
2048	992,601	0	19,852	59,556	30,000	30,000	180,000	0	83,637	988,372
2049	988,372	0	19,767	59,302	29,913	29,913	179,477	0	83,280	984,162
2050	984,162	0	19,683	59,050	29,816	29,816	178,895	0	82,925	979,969
2051	979,969	0	19,599	58,798	29,712	29,712	178,270	0	82,572	975,794
2052	975,794	0	19,516	58,548	29,602	29,602	177,613	0	82,220	971,638
2053	971,638	0	19,433	58,298	29,489	29,489	176,933	0	81,870	967,498
2054	967,498	0	19,350	58,048	29,376	29,376	176,248	0	81,520	963,368
2055	963,368	0	19,267	57,798	29,263	29,263	175,563	0	81,170	959,248
2056	959,248	0	19,184	57,548	29,150	29,150	174,878	0	80,820	955,128
2057	955,128	0	19,101	57,298	29,037	29,037	174,193	0	80,470	951,008
2058	951,008	0	19,018	57,048	28,924	28,924	173,508	0	80,120	946,888
2059	946,888	0	18,935	56,798	28,811	28,811	172,823	0	79,770	942,768
2060	942,768	0	18,852	56,548	28,698	28,698	172,138	0	79,420	938,648
2061	938,648	0	18,769	56,298	28,585	28,585	171,453	0	79,070	934,528
2062	934,528	0	18,686	56,048	28,472	28,472	170,768	0	78,720	930,408
2063	930,408	0	18,603	55,798	28,359	28,359	170,083	0	78,370	926,288
2064	926,288	0	18,520	55,548	28,246	28,246	169,398	0	78,020	922,168
2065	922,168	0	18,437	55,298	28,133	28,133	168,713	0	77,670	918,048
2066	918,048	0	18,354	55,048	28,020	28,020	168,028	0	77,320	913,928
2067	913,928	0	18,271	54,798	27,907	27,907	167,343	0	76,970	909,808
2068	909,808	0	18,188	54,548	27,794	27,794	166,658	0	76,620	905,688
2069	905,688	0	18,105	54,298	27,681	27,681	165,973	0	76,270	901,568
2070	901,568	0	18,022	54,048	27,568	27,568	165,288	0	75,920	897,448
2071	897,448	0	17,939	53,798	27,455	27,455	164,603	0	75,570	893,328
2072	893,328	0	17,856	53,548	27,342	27,342	163,918	0	75,220	889,208
2073	889,208	0	17,773	53,298	27,229	27,229	163,233	0	74,870	885,088
2074	885,088	0	17,690	53,048	27,116	27,116	162,548	0	74,520	880,968
2075	880,968	0	17,607	52,798	27,003	27,003	161,863	0	74,170	876,848
2076	876,848	0	17,524	52,548	26,890	26,890	161,178	0	73,820	872,728
2077	872,728	0	17,441	52,298	26,777	26,777	160,493	0	73,470	868,608
2078	868,608	0	17,358	52,048	26,664	26,664	159,808	0	73,120	864,488
2079	864,488	0	17,275	51,798	26,551	26,551	159,123	0	72,770	860,368
2080	860,368	0	17,192	51,548	26,438	26,438	158,438	0	72,420	856,248
2081	856,248	0	17,109	51,298	26,325	26,325	157,753	0	72,070	852,128
2082	852,128	0	17,026	51,048	26,212	26,212	157,068	0	71,720	848,008
2083	848,008	0	16,943	50,798	26,099	26,099	156,383	0	71,370	843,888
2084	843,888	0	16,860	50,548	25,986	25,986	155,698	0	71,020	839,768
2085	839,768	0	16,777	50,298	25,873	25,873	155,013	0	70,670	835,648
2086	835,648	0	16,694	50,048	25,760	25,760	154,328	0	70,320	831,528
2087	831,528	0	16,611	49,798	25,647	25,647	153,643	0	69,970	827,408
2088	827,408	0	16,528	49,548	25,534	25,534	152,958	0	69,620	823,288
2089	823,288	0	16,445	49,298	25,421	25,421	152,273	0	69,270	819,168
2090	819,168	0	16,362	49,048	25,308	25,308	151,588	0	68,920	815,048
2091	815,048	0	16,279	48,798	25,195	25,195	150,903	0	68,570	810,928
2092	810,928	0	16,196	48,548	25,082	25,082	150,218	0	68,220	806,808
2093	806,808	0	16,113	48,298	24,969	24,969	149,533	0	67,870	802,688
2094	802,688	0	16,030	48,048	24,856	24,856	148,848	0	67,520	798,568
2095	798,568	0	15,947	47,798	24,743	24,743	148,163	0	67,170	794,448
2096	794,448	0	15,864	47,548	24,630	24,630	147,478	0	66,820	790,328
2097	790,328	0	15,781	47,298	24,517	24,517	146,793	0	66,470	786,208
2098	786,208	0	15,698	47,048	24,404	24,404	146,108	0	66,120	782,088
2099	782,088	0	15,615	46,798	24,291	24,291	145,423	0	65,770	777,968
2100	777,968	0	15,532	46,548	24,178	24,178	144,738	0	65,420	773,848



FlipCRUT Income Beneficiary Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Charitable Deduction Benefit	Current-Year Returns		Realized Short-Term Capital Gains 12.5%	Realized Long-Term Capital Gains 12.5%	Unrealized Gains
			Taxable Income 2.0%	Growth 6.0%			
2023	0	40,212	804	2,413	302	302	1,810
2024	54,198		1,084	3,252	633	633	3,796
2025	93,328		1,867	5,600	1,174	1,174	7,047
2026	136,414		2,728	8,185	1,904	1,904	11,424
2027	183,232		3,665	10,994	2,802	2,802	16,813
2028	234,408		4,688	14,064	3,860	3,860	23,158
2029	290,211		5,804	17,413	5,071	5,071	30,428
2030	350,938		7,019	21,056	6,436	6,436	38,613
2031	416,910		8,338	25,015	7,953	7,953	47,721
2032	488,951		9,761	29,307	9,584	9,584	57,254
2033	567,931		11,289	33,944	11,336	11,336	67,210
2034	653,467		12,929	38,959	12,946	12,946	77,596
2035	746,135		14,683	44,372	14,650	14,650	88,521
2036	846,467		16,553	50,203	16,201	16,201	99,996
2037	954,966		18,540	56,474	17,933	17,933	112,021
2038	1,072,119		20,645	63,207	19,776	19,776	124,604
2039	1,208,407		22,870	70,414	21,725	21,725	137,349
2040	1,364,312		25,317	78,107	23,781	23,781	150,264
2041	1,540,322		27,988	86,300	25,946	25,946	163,359
2042	1,736,938		30,895	95,007	28,221	28,221	176,644
2043	1,954,678		34,040	104,234	30,616	30,616	190,129
2044	2,193,079		37,425	114,097	33,141	33,141	203,814
2045	2,451,701		41,050	124,604	35,806	35,806	217,709
2046	2,730,132		44,915	135,857	38,611	38,611	231,824
2047	3,028,986		49,030	147,864	41,556	41,556	246,159
2048	3,348,911		53,395	160,637	44,641	44,641	260,724
2049	3,689,587		58,020	174,184	47,866	47,866	275,519
2050	4,051,730		62,905	188,517	51,231	51,231	290,544
2051	4,435,096		68,050	203,644	54,736	54,736	305,799
2052	4,839,481		73,465	219,567	58,381	58,381	321,284
2053	5,264,725		79,150	236,384	62,166	62,166	336,999
2054	5,710,714		85,115	254,107	66,091	66,091	352,934



FlipCRUT Income Beneficiary Illustration

Jack & Jill Flash

Part 2 of 2

Year	Taxes on Returns			After-Tax FlipCRUT Payouts	Ending Balance
	Income & Medicare Taxes	Short-Term Capital Gains Taxes	Long-Term Capital Gains Taxes		
2023	53	121	257	11,200	54,198
2024	89	254	398	35,537	93,328
2025	160	472	706	36,958	136,414
2026	248	811	1,065	38,029	183,232
2027	352	1,194	1,487	39,550	234,408
2028	471	1,644	1,966	41,132	290,211
2029	606	2,160	2,501	42,778	350,938
2030	756	2,742	3,094	44,489	416,910
2031	921	3,388	3,747	322,744	764,951
2032	1,471	4,985	6,210	62,450	875,931
2033	1,832	6,537	7,559	61,390	991,467
2034	2,193	8,071	8,918	60,533	1,112,135
2035	2,559	9,606	10,302	59,829	1,238,467
2036	2,933	11,162	11,723	59,239	1,370,966
2037	3,317	12,752	13,191	58,735	1,510,119
2038	3,715	14,388	14,715	58,297	1,656,407
2039	4,128	16,084	16,303	57,907	1,810,312
2040	4,560	17,847	17,963	57,555	1,972,322
2041	5,011	19,687	19,702	57,230	2,142,938
2042	5,484	21,612	21,526	56,926	2,322,678
2043	5,981	23,630	23,442	56,639	2,512,079
2044	6,503	25,748	25,457	56,364	2,711,701
2045	7,052	27,975	27,578	56,099	2,922,132
2046	7,630	30,318	29,810	55,841	3,143,986
2047	8,238	32,783	32,162	55,589	3,377,911
2048	8,879	35,380	34,640	55,342	3,624,587
2049	9,555	38,115	37,252	55,098	3,884,730
2050	10,267	40,998	40,005	54,858	4,159,096
2051	11,017	44,037	42,908	54,619	4,448,481
2052	11,809	47,241	45,969	54,383	4,753,725
2053	12,643	50,619	49,196	54,149	5,075,714
2054	10,437	46,766	37,922	27,283	5,228,271



After-Tax FlipCRUT Payout Illustration

Jack & Jill Flash

Year	FlipCRUT Payouts				Taxes on Payouts			After-Tax FlipCRUT Payouts
	Ordinary Income	Qualified Dividends	Short-Term Capital Gains	Long-Term Capital Gains	Income & Medicare Taxes	Short-Term Capital Gains Taxes	Long-Term Capital Gains Taxes	
2023	20,000	0	0	0	8,800	0	0	11,200
2024	18,550	34,450	0	0	9,471	0	7,992	35,537
2025	19,292	35,828	0	0	9,850	0	8,312	36,958
2026	20,064	37,261	0	0	10,725	0	8,570	38,029
2027	20,866	38,752	0	0	11,154	0	8,913	39,550
2028	21,701	40,302	0	0	11,601	0	9,269	41,132
2029	22,569	41,914	0	0	12,065	0	9,640	42,778
2030	23,472	43,590	0	0	12,547	0	10,026	44,489
2031	0	27,898	10,462	405,349	16,861	4,457	99,647	322,744
2032	0	21,255	15,817	52,477	3,403	6,738	16,958	62,450
2033	0	21,165	19,800	48,203	3,388	8,435	15,955	61,390
2034	0	21,075	22,753	44,960	3,374	9,693	15,188	60,533
2035	0	20,985	24,934	42,491	3,360	10,622	14,599	59,829
2036	0	20,896	26,536	40,601	3,345	11,304	14,144	59,239
2037	0	20,806	27,705	39,147	3,331	11,802	13,789	58,735
2038	0	20,718	28,548	38,019	3,317	12,161	13,509	58,297
2039	0	20,630	29,147	37,136	3,303	12,417	13,286	57,907
2040	0	20,542	29,563	36,437	3,289	12,594	13,105	57,555
2041	0	20,454	29,843	35,877	3,275	12,713	12,956	57,230
2042	0	20,367	30,020	35,420	3,261	12,788	12,831	56,926
2043	0	20,280	30,120	35,041	3,247	12,831	12,724	56,639
2044	0	20,194	30,163	34,720	3,233	12,849	12,630	56,364
2045	0	20,108	30,162	34,444	3,219	12,849	12,547	56,099
2046	0	20,022	30,130	34,201	3,205	12,835	12,471	55,841
2047	0	19,937	30,074	33,983	3,192	12,812	12,402	55,589
2048	0	19,852	30,000	33,785	3,178	12,780	12,336	55,342
2049	0	19,767	29,913	33,600	3,165	12,743	12,275	55,098
2050	0	19,683	29,816	33,426	3,151	12,702	12,215	54,858
2051	0	19,599	29,712	33,261	3,138	12,657	12,158	54,619
2052	0	19,516	29,602	33,102	3,124	12,611	12,102	54,383
2053	0	19,433	29,489	32,949	3,111	12,562	12,048	54,149
2054	0	10,503	26,055	7,690	1,681	11,100	4,184	27,283





Flip Charitable Remainder Unitrust

Supporting Schedules for
TAX RATES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Transfer ShopRight HQ to Two-Life FlipCRUT; Sale in Year 9

Tax Rates - Baseline Scenario

Jack & Jill Flash

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



Tax Rates - FlipCRUT Scenario

Jack & Jill Flash

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

