



Sale to Grantor Trust

An Illustration of the Use of a Sale of Appreciating
Property to a Grantor Trust

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

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.

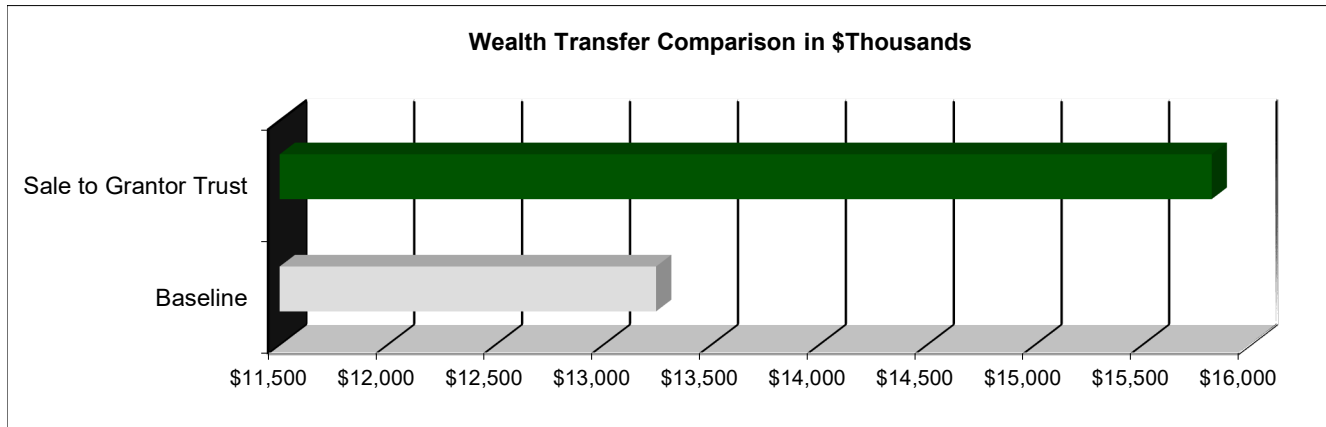
Customer Signature



Summary

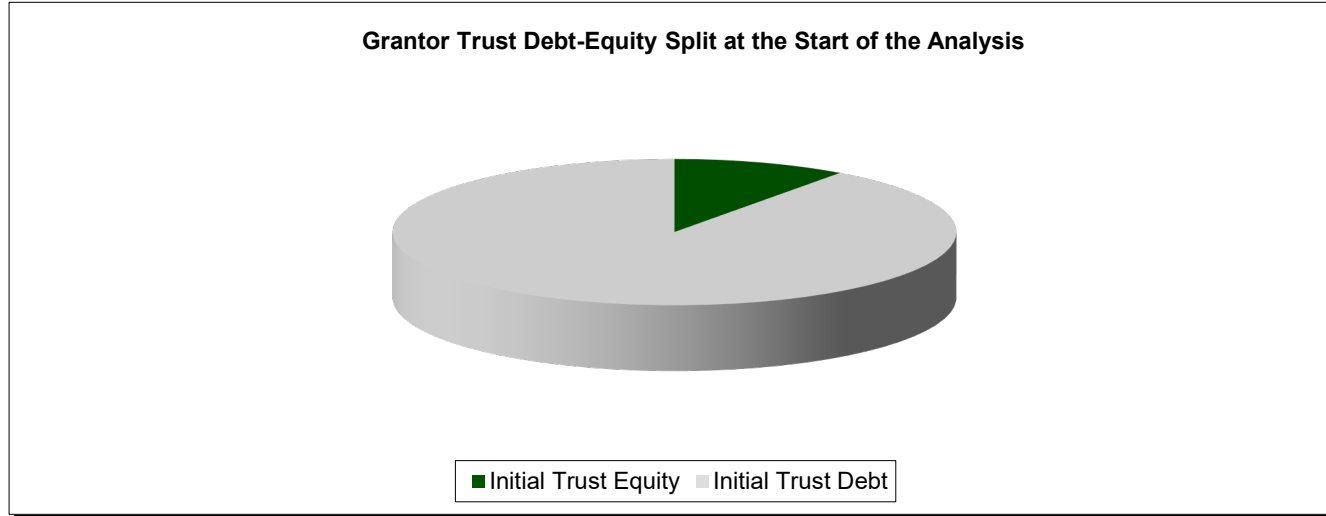
Jack & Jill Flash

In 2037	Baseline	Sale to Grantor Trust
Taxable gift	NA	325,000
Value of grantor trust at the end of 9 years in 2031	NA	8,216,049
Grantor's trust-related accumulations	20,704,895	5,783,052
Total transferable value in 2037	20,704,895	20,704,895
Estate taxes	-6,350,636	-2,238,109
Deferred capital gains and Medicare taxes	-1,110,510	-2,645,496
Net amount to 2nd generation	13,243,749	15,821,289
Planning advantage/-disadvantage to 2nd generation		2,577,541
Present value of advantage/-disadvantage @ 3.0%		1,654,425



Transaction Summary

Jack & Jill Flash



Transaction Summary	
Undiscounted value of property sold	4,500,000
Gift tax valuation discount	-1,575,000
Discounted value of property sold/face amount of note	2,925,000
Target percentage of trust equity	10.0%
Target equity	325,000
Less: Current value of existing trust property	0
Total taxable gift	325,000
Undiscounted value of property used to seed the trust	500,000



Assumptions

Jack & Jill Flash

Personal	Jack	Jill
Age	58.0	55.0
Calculated life expectancy	87.8	86.6
Life expectancy override	95.0	95.0
Year of death	2059	2062
Planning Illustration		
Transfer date		01-Jan-2023
Planning term		15 years
Tax Calculations		
Tax laws to apply - income taxes		TCJA provisions sunset
Tax laws to apply - estate, gift & GST		TCJA provisions sunset
Effective Year for Tax Law Changes		
Income taxes		2026
Estate, gift & GST		2026
Transfer of Property		
Transferor		Jack
Gift-splitting election		Yes
If Yes, adjust estate tax for consenting spouse's share		Yes
Note Assumptions		
Note term		9 years
Interest rate on note		3.70%
Amortization of note		Balloon
Allocation of excess trust cash flows		Debt service
Estate & Gift Tax		
DSUE amount inherited	0	0
Post-1976 adjusted taxable gifts	0	0
Unified credit used	0	0



Assumptions

Jack & Jill Flash

Property Transferred

Undiscounted value of property sold	4,500,000
Basis of property sold	1,350,000
Type of property sold	S corp
Gift tax valuation discount	35.0%
Estate tax valuation discount	35.0%
Apply estate tax valuation discount in baseline scenario	Yes
Target percentage of trust equity	10.0%
Target percentage is based on which value	Total value transferred
Face amount of note	2,925,000
Type of property used to seed trust	S corp
Value of property used to seed trust	500,000
Value of taxable gift associated with seeding the trust	325,000

Sale of Trust Property

Trust sale during note term	No
Grantor tax reimbursement	NA
Reduce tax reimbursement by debt service payments	NA

Tax Rates

	Jack	Transferee
Federal tax bracket	See schedule	See schedule
Federal capital gains tax rate	See schedule	See schedule
State income tax rate	5.0%	5.0%
Estate tax rate	See schedule	NA

Transferred Property Investment Rates

Cash yield	5.0%
Inc/-dec in rate of cash yield	0.0%
Tax yield multiple	100.0%
Qualified dividend percentage	100.0%
Growth rate	7.0%
Percentage of taxable income and realized gains subject to Medicare surtax	0.0%



Assumptions

Jack & Jill Flash

Other Investment Rates

Current income rate	2.0%
Percentage of income subject to tax	100.0%
Qualified dividend percentage	100.0%
Growth rate	6.0%
Portfolio turnover rate	100.0%
Percentage of taxable income and realized gains subject to Medicare surtax	100.0%
Opportunity cost rate associated with payment of gift taxes	5.8%
Present value discount rate	3.0%

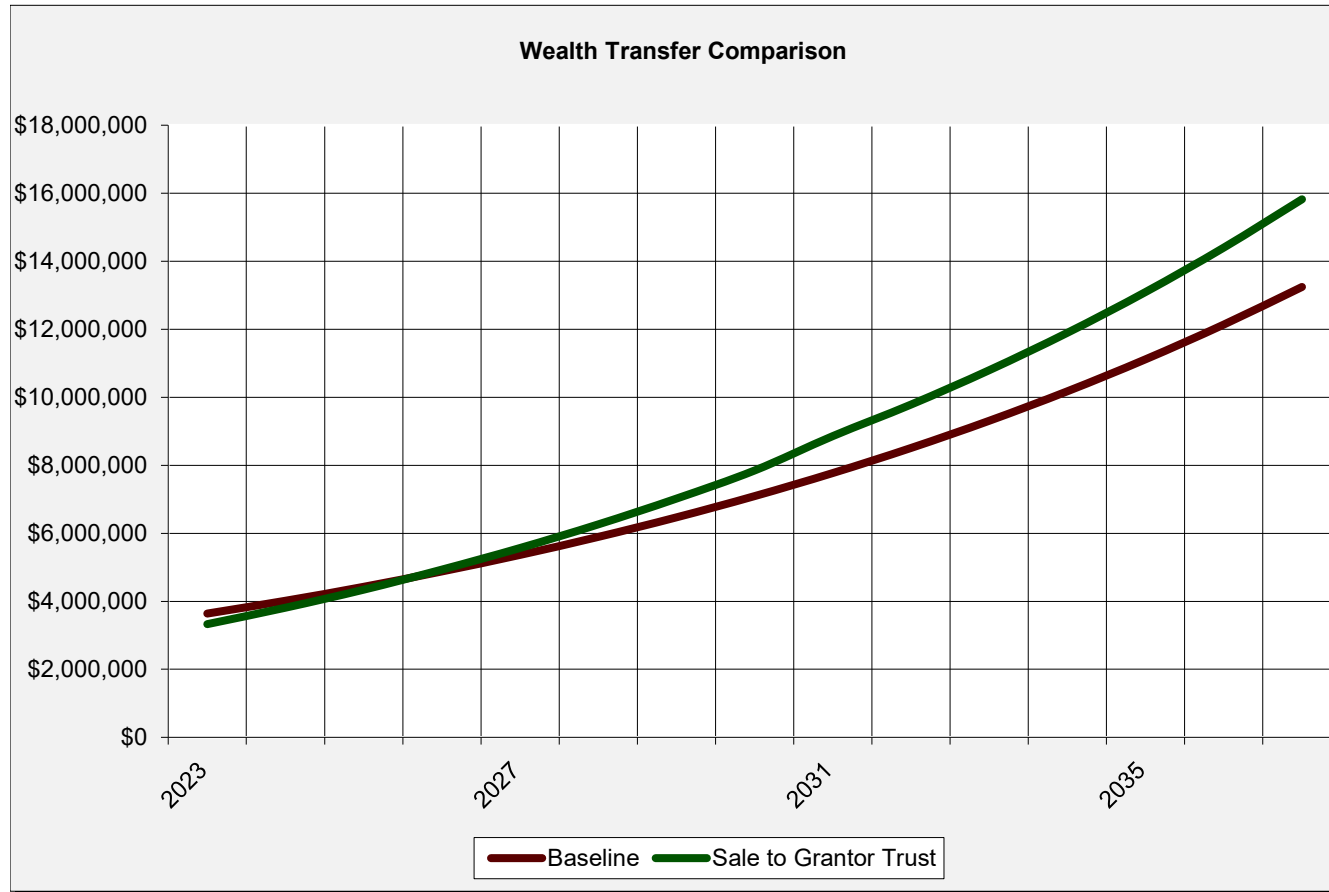
Other

Property distributions from the trust are grossed up for valuation discounts	Yes
Maintain grantor trust status after note term	No
Grantor's premature death triggers taxes	Neither
Summary results are shown net of deferred capital gains and Medicare taxes	Yes
Inflation rate	3.0%



Annual Net to Heirs Comparison

Jack & Jill Flash



The chart above compares an installment sale to a grantor trust to the baseline over the planning horizon.



Sale to Grantor Trust - Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Annual Net to Heirs Comparison

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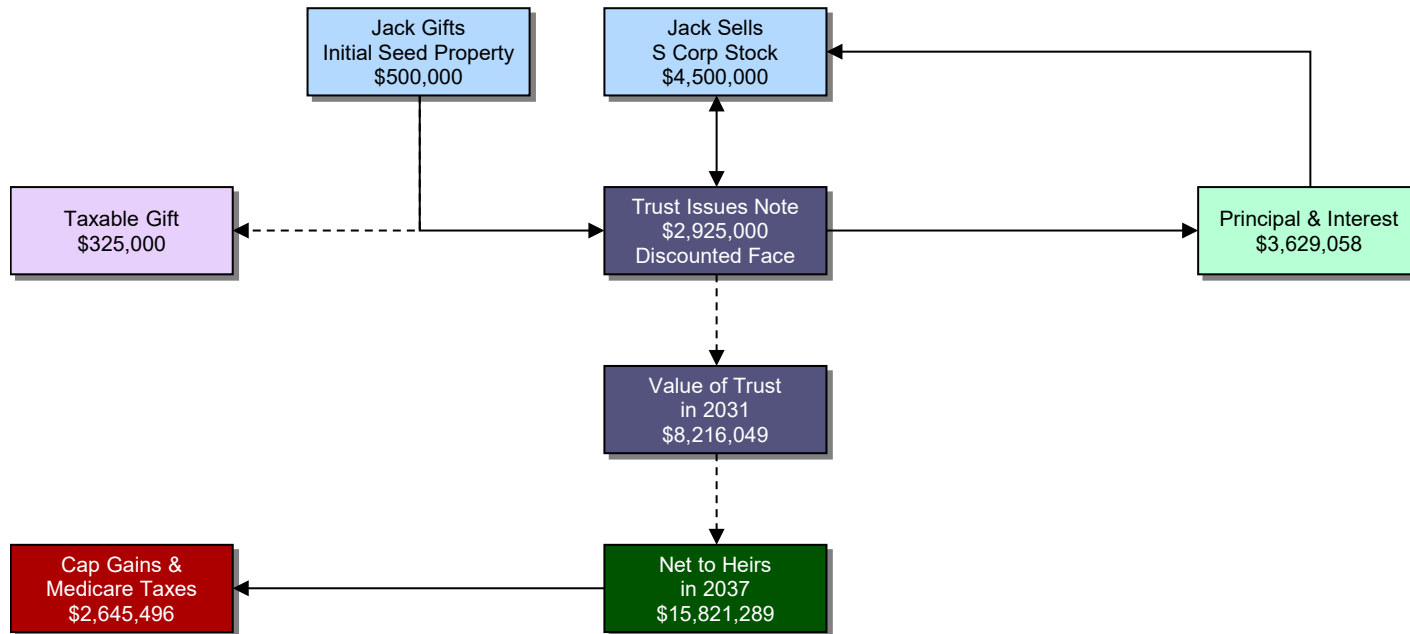
Year Ending In	Net to Heirs		Comparison	
	Baseline	Sale to Grantor Trust	Projected Sale to Grantor Trust Adv/-Disadv	Present Value Sale to Trust Adv/-Disadv 3.0%
2023	3,639,780	3,328,710	-311,070	-302,010
2024	4,016,492	3,812,126	-204,366	-192,635
2025	4,426,695	4,341,820	-84,875	-77,673
2026	4,878,166	4,932,182	54,016	47,993
2027	5,364,676	5,567,714	203,038	175,142
2028	5,893,735	6,262,158	368,423	308,548
2029	6,468,820	7,020,354	551,534	448,448
2030	7,093,677	7,847,519	753,842	595,090
2031	7,772,349	8,858,582	1,086,233	832,507
2032	8,509,193	9,785,504	1,276,312	949,696
2033	9,308,905	10,796,010	1,487,105	1,074,316
2034	10,176,547	11,897,044	1,720,497	1,206,722
2035	11,117,574	13,096,103	1,978,529	1,347,282
2036	12,137,864	14,401,276	2,263,412	1,496,382
2037	13,243,749	15,821,289	2,577,541	1,654,425



Sale to Grantor Trust Illustration - 2nd Generation Transfer

Jack & Jill Flash

Assuming a 9-Year Balloon Note and No Sale of Transferred Property during the Note Term



Assuming the transferred property is sold following Jack's death, the use of an installment sale to a grantor trust in this manner is projected to produce a net after-tax benefit of \$2,577,541, or \$1,654,425 in today's dollars.

If, however, the property is not sold, the projected benefit of an installment sale to a grantor trust would be \$4,112,527, or \$2,639,674 in today's dollars.





Sale to Grantor Trust

Sensitivity Analyses

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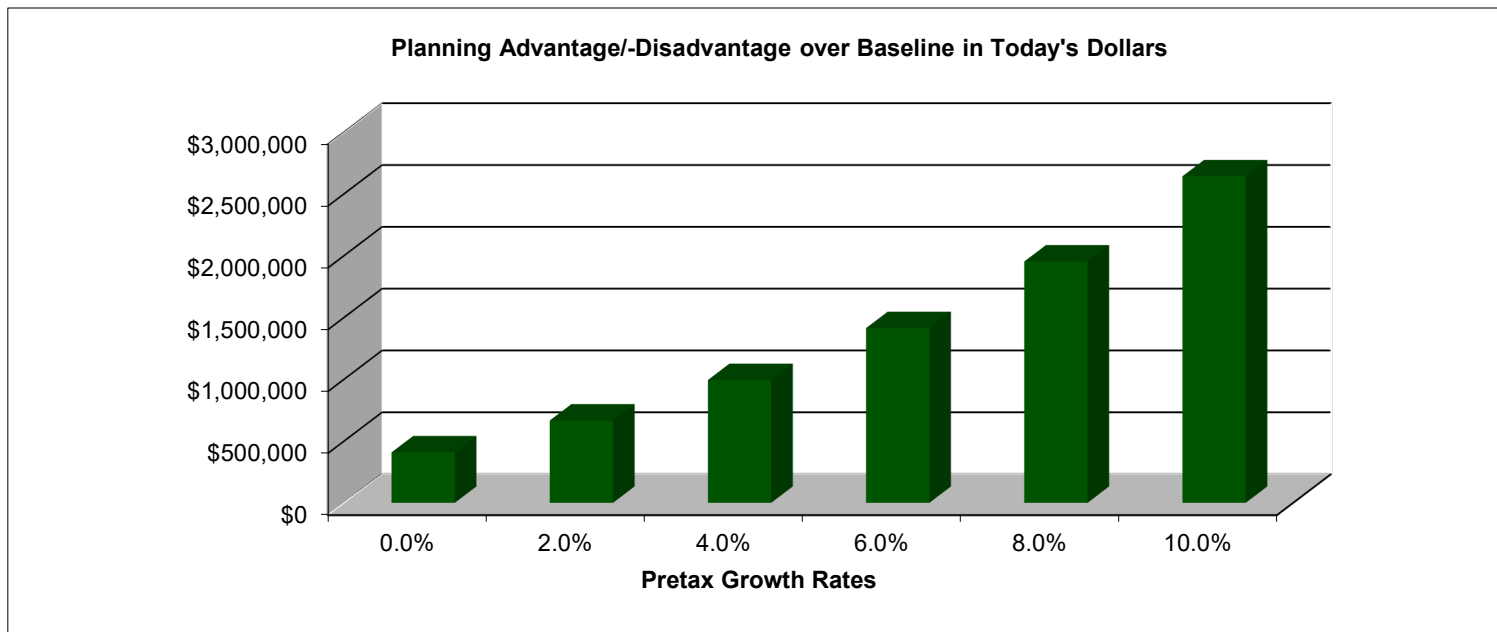
Jack & Jill Flash

Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Sensitivity Analysis - Growth Rates

Jack & Jill Flash

2037 Growth	Net to Heirs		Comparison to Baseline	
	Baseline	Sale to Grantor Trust	Projected Adv/-Disadv	PV of Adv/-Disadv
0.0%	5,218,217	5,853,713	635,495	407,900
2.0%	6,874,108	7,910,866	1,036,758	665,455
4.0%	9,017,497	10,565,117	1,547,620	993,359
6.0%	11,780,521	13,982,453	2,201,932	1,413,336
8.0%	15,328,033	18,368,845	3,040,812	1,951,781
10.0%	19,864,925	23,979,311	4,114,385	2,640,867



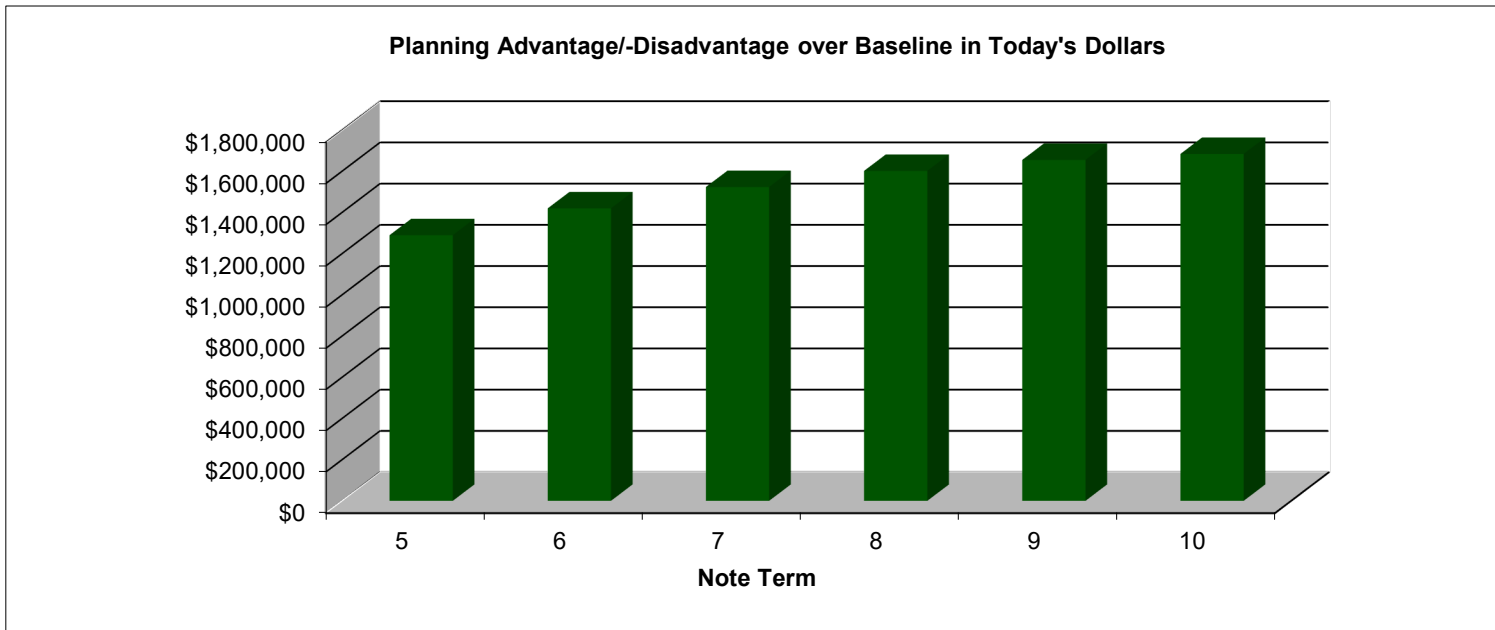
The illustration above shows the impact of pretax growth rate assumptions on the projected results. The graph shows the advantages/-disadvantages of a sale to a grantor trust, as compared to the baseline scenario in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.



Sensitivity Analysis - Note Term

Jack & Jill Flash

Varies Note Term	Sale to Grantor Trust Summary		Comparison to Baseline	
	Total Interest	Net to Heirs	Projected Adv/-Disadv	PV of Adv/-Disadv
5	479,864	15,252,209	2,008,460	1,289,154
6	552,650	15,454,921	2,211,172	1,419,267
7	615,155	15,616,547	2,372,799	1,523,009
8	666,091	15,738,286	2,494,537	1,601,148
9	704,058	15,821,289	2,577,541	1,654,425
10	727,537	15,866,669	2,622,920	1,683,553



The illustration above shows the impact of the note term (in years) on the projected results. The graph shows the advantages/-disadvantages of a sale to a grantor trust, as compared to the baseline scenario, in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.





Sale to Grantor Trust

Supporting Schedules for
BASELINE SCENARIO

AN ANALYSIS PREPARED EXCLUSIVELY FOR

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Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Baseline Illustration

Jack & Jill Flash

Part 1 of 3

Year Ending In	S Corp Stock					Gross Estate Value 65.0%
	Beginning Property Value	Cash Yield	Growth	Unrealized Gains	Ending Property Value	
Start	5,000,000			3,500,000		
2023	5,000,000	250,000	350,000	3,850,000	5,350,000	3,477,500
2024	5,350,000	267,500	374,500	4,224,500	5,724,500	3,720,925
2025	5,724,500	286,225	400,715	4,625,215	6,125,215	3,981,390
2026	6,125,215	306,261	428,765	5,053,980	6,553,980	4,260,087
2027	6,553,980	327,699	458,779	5,512,759	7,012,759	4,558,293
2028	7,012,759	350,638	490,893	6,003,652	7,503,652	4,877,374
2029	7,503,652	375,183	525,256	6,528,907	8,028,907	5,218,790
2030	8,028,907	401,445	562,024	7,090,931	8,590,931	5,584,105
2031	8,590,931	429,547	601,365	7,692,296	9,192,296	5,974,992
2032	9,192,296	459,615	643,461	8,335,757	9,835,757	6,393,242
2033	9,835,757	491,788	688,503	9,024,260	10,524,260	6,840,769
2034	10,524,260	526,213	736,698	9,760,958	11,260,958	7,319,623
2035	11,260,958	563,048	788,267	10,549,225	12,049,225	7,831,996
2036	12,049,225	602,461	843,446	11,392,671	12,892,671	8,380,236
2037	12,892,671	644,634	902,487	12,295,158	13,795,158	8,966,853



Baseline Illustration

Jack & Jill Flash

Part 2 of 3

Year Ending In	Investments							
	Beginning Investment Balance	Current Income 2.0%	Growth 6.0%	Cash from S Corp Stock	Qualified Dividends + Ordinary Income	Income & Medicare Taxes	Capital Gains Taxes	Ending Investment Balance
Start	0							
2023	0	0	0	250,000	250,000	0	58,000	192,000
2024	192,000	3,840	11,520	267,500	271,340	584	65,624	408,653
2025	408,653	8,173	24,519	286,225	294,398	1,242	73,989	652,339
2026	652,339	13,047	39,140	306,261	319,308	1,983	82,443	926,361
2027	926,361	18,527	55,582	327,699	346,226	2,816	92,416	1,232,937
2028	1,232,937	24,659	73,976	350,638	375,297	3,748	103,333	1,575,129
2029	1,575,129	31,503	94,508	375,183	406,685	4,788	115,274	1,956,259
2030	1,956,259	39,125	117,376	401,445	440,571	5,947	128,328	2,379,930
2031	2,379,930	47,599	142,796	429,547	477,145	7,235	142,586	2,850,050
2032	2,850,050	57,001	171,003	459,615	516,616	8,664	158,152	3,370,852
2033	3,370,852	67,417	202,251	491,788	559,205	10,247	175,135	3,946,926
2034	3,946,926	78,939	236,816	526,213	605,152	11,999	193,652	4,583,242
2035	4,583,242	91,665	274,995	563,048	654,713	13,933	213,833	5,285,183
2036	5,285,183	105,704	317,111	602,461	708,165	16,067	235,813	6,058,579
2037	6,058,579	121,172	363,515	644,634	765,805	18,418	259,744	6,909,737



Baseline Illustration

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Part 3 of 3

Year Ending In	Net to Heirs				
	Gross Estate Value	Estate Taxes	Unrealized Gains Subject to Deferred Taxes	Deferred Capital Gains Taxes	Net to Heirs
Start					
2023	3,669,500	1,467,800	1,872,500	434,420	3,639,780
2024	4,129,578	1,651,831	2,003,575	464,829	4,016,492
2025	4,633,729	1,853,491	2,143,825	497,367	4,426,695
2026	5,186,448	2,074,579	2,293,893	527,595	4,878,166
2027	5,791,230	2,316,492	2,454,466	564,527	5,364,676
2028	6,452,502	2,581,001	2,626,278	604,044	5,893,735
2029	7,175,048	2,870,019	2,810,118	646,327	6,468,820
2030	7,964,035	3,185,614	3,006,826	691,570	7,093,677
2031	8,825,042	3,530,017	3,217,304	739,980	7,772,349
2032	9,764,094	3,905,638	3,442,515	791,778	8,509,193
2033	10,787,695	4,315,078	3,683,491	847,203	9,308,905
2034	11,902,864	4,761,146	3,941,335	906,507	10,176,547
2035	13,117,179	5,246,872	4,217,229	969,963	11,117,574
2036	14,438,815	5,775,526	4,512,435	1,037,860	12,137,864
2037	15,876,589	6,350,636	4,828,305	1,110,510	13,243,749





Sale to Grantor Trust

Supporting Schedules for
SALE TO GRANTOR TRUST SCENARIO

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Sale to Grantor Trust Illustration - Wealth Transfer Summary

Jack & Jill Flash

Part 1 of 2

Year Ending In	Trust Property & Investments					Grantor Trust-Derived Accumulations			
	Trust S Corp Stock	Trust Investments	Trust Unrealized Gains	Note Face Amount	Combined Net Trust Value	Gross Estate Value	Grantor S Corp Stock	Gross Estate Value 65.0%	Grantor Investments/ -Defunding
Start	5,000,000	0	3,500,000	2,925,000	2,075,000				
2023	5,350,000	0	3,850,000	2,783,225	2,566,775	2,783,225	0	0	192,000
2024	5,724,500	0	4,224,500	2,618,704	3,105,796	2,618,704	0	0	408,653
2025	6,125,215	0	4,625,215	2,429,371	3,695,844	2,429,371	0	0	652,339
2026	6,553,980	0	5,053,980	2,212,997	4,340,983	2,212,997	0	0	926,361
2027	7,012,759	0	5,512,759	1,967,179	5,045,579	1,967,179	0	0	1,232,937
2028	7,503,652	0	6,003,652	1,689,327	5,814,325	1,689,327	0	0	1,575,129
2029	8,028,907	0	6,528,907	1,376,649	6,652,258	1,376,649	0	0	1,956,259
2030	8,590,931	0	7,090,931	1,026,140	7,564,791	1,026,140	0	0	2,379,930
2031	8,216,049	0	6,875,353	0	8,216,049	0	976,247	634,561	2,850,050
2032	8,791,172	316,318	7,450,476	0	9,107,490	0	1,044,585	678,980	3,054,534
2033	9,406,554	673,302	8,065,858	0	10,079,856	0	1,117,706	726,509	3,273,624
2034	10,065,013	1,074,882	8,724,317	0	11,139,895	0	1,195,945	777,364	3,508,359
2035	10,769,564	1,525,331	9,428,868	0	12,294,894	0	1,279,661	831,780	3,759,853
2036	11,523,433	2,029,282	10,182,737	0	13,552,715	0	1,369,237	890,004	4,029,297
2037	12,330,074	2,591,769	10,989,378	0	14,921,843	0	1,465,084	952,305	4,317,968



Sale to Grantor Trust Illustration - Wealth Transfer Summary

Jack & Jill Flash

Part 2 of 2

Year Ending In	Transfer to Heirs						
	Total Transferable Value	Gross Estate	Trust Taxable Gift	Estate Tax Base	Estate Taxes	Deferred Capital Gains Taxes	Net to Heirs
2023	5,542,000	2,975,225	325,000	3,300,225	1,320,090	893,200	3,328,710
2024	6,133,153	3,027,357	325,000	3,352,357	1,340,943	980,084	3,812,126
2025	6,777,554	3,081,710	325,000	3,406,710	1,362,684	1,073,050	4,341,820
2026	7,480,341	3,139,358	325,000	3,464,358	1,385,743	1,162,415	4,932,182
2027	8,245,695	3,200,116	325,000	3,525,116	1,410,046	1,267,934	5,567,714
2028	9,078,780	3,264,456	325,000	3,589,456	1,435,782	1,380,840	6,262,158
2029	9,985,166	3,332,908	325,000	3,657,908	1,463,163	1,501,649	7,020,354
2030	10,970,861	3,406,070	325,000	3,731,070	1,492,428	1,630,914	7,847,519
2031	12,042,346	3,484,610	325,000	3,809,610	1,523,844	1,659,919	8,858,582
2032	13,206,609	3,733,514	325,000	4,058,514	1,623,406	1,797,699	9,785,504
2033	14,471,185	4,000,133	325,000	4,325,133	1,730,053	1,945,123	10,796,010
2034	15,844,200	4,285,723	325,000	4,610,723	1,844,289	2,102,867	11,897,044
2035	17,334,408	4,591,632	325,000	4,916,632	1,966,653	2,271,652	13,096,103
2036	18,951,249	4,919,301	325,000	5,244,301	2,097,720	2,452,253	14,401,276
2037	20,704,895	5,270,272	325,000	5,595,272	2,238,109	2,645,496	15,821,289



Sale to Grantor Trust - Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Sale to Grantor Trust Illustration - Note Amortization & Debt Service

Jack & Jill Flash

Year Ending In	Original Note Face Amount = \$2,925,000							Source of Note Payments			
	Interest 3.70%	Scheduled Principal	Additional Principal	Total Principal	Total Planned Payment	Total Actual Payment	Outstanding Note Balance	Cash from S Corp Stock	Trust Property Distribution	Undiscounted Value of Property Distribution	Present Value of Note Payments 3.0%
2023	108,225	0	141,775	141,775	250,000	250,000	2,783,225	250,000	0	0	242,718
2024	102,979	0	164,521	164,521	267,500	267,500	2,618,704	267,500	0	0	252,144
2025	96,892	0	189,333	189,333	286,225	286,225	2,429,371	286,225	0	0	261,936
2026	89,887	0	216,374	216,374	306,261	306,261	2,212,997	306,261	0	0	272,109
2027	81,881	0	245,818	245,818	327,699	327,699	1,967,179	327,699	0	0	282,676
2028	72,786	0	277,852	277,852	350,638	350,638	1,689,327	350,638	0	0	293,654
2029	62,505	0	312,677	312,677	375,183	375,183	1,376,649	375,183	0	0	305,058
2030	50,936	0	350,509	350,509	401,445	401,445	1,026,140	401,445	0	0	316,905
2031	37,967	1,026,140	0	1,026,140	1,064,107	1,064,107	0	429,547	634,561	976,247	815,550



Sale to Grantor Trust Illustration - Trust Flows

Jack & Jill Flash

Part 1 of 2

Year Ending In	S Corp Stock						
	Beginning Property Value	Cash Yield	Growth	Unrealized Gains Distributed	Ending Unrealized Gains	Distribution to Satisfy Debt Service	Ending Property Value
Start	5,000,000				3,500,000		
2023	5,000,000	250,000	350,000	0	3,850,000	0	5,350,000
2024	5,350,000	267,500	374,500	0	4,224,500	0	5,724,500
2025	5,724,500	286,225	400,715	0	4,625,215	0	6,125,215
2026	6,125,215	306,261	428,765	0	5,053,980	0	6,553,980
2027	6,553,980	327,699	458,779	0	5,512,759	0	7,012,759
2028	7,012,759	350,638	490,893	0	6,003,652	0	7,503,652
2029	7,503,652	375,183	525,256	0	6,528,907	0	8,028,907
2030	8,028,907	401,445	562,024	0	7,090,931	0	8,590,931
2031	8,590,931	429,547	601,365	816,943	6,875,353	976,247	8,216,049
2032	8,216,049	410,802	575,123	0	7,450,476	0	8,791,172
2033	8,791,172	439,559	615,382	0	8,065,858	0	9,406,554
2034	9,406,554	470,328	658,459	0	8,724,317	0	10,065,013
2035	10,065,013	503,251	704,551	0	9,428,868	0	10,769,564
2036	10,769,564	538,478	753,869	0	10,182,737	0	11,523,433
2037	11,523,433	576,172	806,640	0	10,989,378	0	12,330,074



Sale to Grantor Trust Illustration - Trust Flows

Jack & Jill Flash

Part 2 of 2

Year Ending In	Investments								Outstanding Note Balance	Total Ending Trust Value
	Beginning Investment Balance	Current Income 2.0%	Growth 6.0%	Cash from S Corp Stock	Qualified Dividends + Ordinary Income	Income & Medicare Taxes	Capital Gains Taxes	Ending Investment Balance		
Start	0								2,925,000	2,075,000
2023	0	0	0	250,000	250,000	0	0	0	2,783,225	2,566,775
2024	0	0	0	267,500	267,500	0	0	0	2,618,704	3,105,796
2025	0	0	0	286,225	286,225	0	0	0	2,429,371	3,695,844
2026	0	0	0	306,261	306,261	0	0	0	2,212,997	4,340,983
2027	0	0	0	327,699	327,699	0	0	0	1,967,179	5,045,579
2028	0	0	0	350,638	350,638	0	0	0	1,689,327	5,814,325
2029	0	0	0	375,183	375,183	0	0	0	1,376,649	6,652,258
2030	0	0	0	401,445	401,445	0	0	0	1,026,140	7,564,791
2031	0	0	0	429,547	429,547	0	0	0	0	8,216,049
2032	0	0	0	410,802	410,802	0	94,485	316,318	0	9,107,490
2033	316,318	6,326	18,979	439,559	445,885	962	106,919	673,302	0	10,079,856
2034	673,302	13,466	40,398	470,328	483,794	2,047	120,564	1,074,882	0	11,139,895
2035	1,074,882	21,498	64,493	503,251	524,748	3,268	135,525	1,525,331	0	12,294,894
2036	1,525,331	30,507	91,520	538,478	568,985	4,637	151,916	2,029,282	0	13,552,715
2037	2,029,282	40,586	121,757	576,172	616,757	6,169	169,858	2,591,769	0	14,921,843



Sale to Grantor Trust Illustration - Grantor-Seller

Jack & Jill Flash

Part 1 of 2

Year Ending In	S Corp Stock						
	Beginning Property Value	Cash Yield	Growth	Gains Transferred In	Unrealized Gains	Grantor Trust Debt Service	Ending Property Value
2023	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0
2031	0	0	0	816,943	816,943	976,247	976,247
2032	976,247	48,812	68,337	0	885,281	0	1,044,585
2033	1,044,585	52,229	73,121	0	958,401	0	1,117,706
2034	1,117,706	55,885	78,239	0	1,036,641	0	1,195,945
2035	1,195,945	59,797	83,716	0	1,120,357	0	1,279,661
2036	1,279,661	63,983	89,576	0	1,209,933	0	1,369,237
2037	1,369,237	68,462	95,847	0	1,305,780	0	1,465,084



Sale to Grantor Trust Illustration - Grantor-Seller

Jack & Jill Flash

Part 2 of 2

Year Ending In	Investments and/or Estate Defunding									Total Combined Value
	Beginning Investment Balance	Current Income 2.0%	Growth 6.0%	Cash from S Corp Stock	Grantor Trust Debt Service	Qualified Dividends + Ordinary Income	Income & Medicare Taxes	Capital Gains Taxes	Ending Investment Balance	
2023	0	0	0	0	250,000	250,000	0	58,000	192,000	192,000
2024	192,000	3,840	11,520	0	267,500	271,340	584	65,624	408,653	408,653
2025	408,653	8,173	24,519	0	286,225	294,398	1,242	73,989	652,339	652,339
2026	652,339	13,047	39,140	0	306,261	319,308	1,983	82,443	926,361	926,361
2027	926,361	18,527	55,582	0	327,699	346,226	2,816	92,416	1,232,937	1,232,937
2028	1,232,937	24,659	73,976	0	350,638	375,297	3,748	103,333	1,575,129	1,575,129
2029	1,575,129	31,503	94,508	0	375,183	406,685	4,788	115,274	1,956,259	1,956,259
2030	1,956,259	39,125	117,376	0	401,445	440,571	5,947	128,328	2,379,930	2,379,930
2031	2,379,930	47,599	142,796	0	429,547	477,145	7,235	142,586	2,850,050	3,826,297
2032	2,850,050	57,001	171,003	48,812	0	105,813	8,664	63,668	3,054,534	4,099,119
2033	3,054,534	61,091	183,272	52,229	0	113,320	9,286	68,216	3,273,624	4,391,330
2034	3,273,624	65,472	196,417	55,885	0	121,358	9,952	73,088	3,508,359	4,704,304
2035	3,508,359	70,167	210,502	59,797	0	129,964	10,665	78,307	3,759,853	5,039,514
2036	3,759,853	75,197	225,591	63,983	0	139,180	11,430	83,897	4,029,297	5,398,534
2037	4,029,297	80,586	241,758	68,462	0	149,048	12,249	89,885	4,317,968	5,783,052



Sale to Grantor Trust - Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Sale to Grantor Trust Illustration - Deferred Taxes

Jack & Jill Flash

Year Ending In	S Corp Stock In Trust			Deferred Taxes		
	Trust S Corp Stock	Ending Basis	Unrealized Gains	Balance of Unrealized Gains	Grantor's Other Unrealized Gains Subject to Taxes	Deferred Capital Gains Taxes
2023	5,350,000	1,500,000	3,850,000	3,850,000	0	893,200
2024	5,724,500	1,500,000	4,224,500	4,224,500	0	980,084
2025	6,125,215	1,500,000	4,625,215	4,625,215	0	1,073,050
2026	6,553,980	1,500,000	5,053,980	5,053,980	0	1,162,415
2027	7,012,759	1,500,000	5,512,759	5,512,759	0	1,267,934
2028	7,503,652	1,500,000	6,003,652	6,003,652	0	1,380,840
2029	8,028,907	1,500,000	6,528,907	6,528,907	0	1,501,649
2030	8,590,931	1,500,000	7,090,931	7,090,931	0	1,630,914
2031	8,216,049	1,340,696	6,875,353	6,875,353	341,687	1,659,919
2032	8,791,172	1,340,696	7,450,476	7,450,476	365,605	1,797,699
2033	9,406,554	1,340,696	8,065,858	8,065,858	391,197	1,945,123
2034	10,065,013	1,340,696	8,724,317	8,724,317	418,581	2,102,867
2035	10,769,564	1,340,696	9,428,868	9,428,868	447,881	2,271,652
2036	11,523,433	1,340,696	10,182,737	10,182,737	479,233	2,452,253
2037	12,330,074	1,340,696	10,989,378	10,989,378	512,779	2,645,496



Sale to Grantor Trust - Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Sale to Grantor Trust Illustration - Basis of Property

Jack & Jill Flash

Part 1 of 2

Year Ending In	Total Adjusted Basis of Property				
	Beginning Basis	Net Basis Adjustments	Ending Basis	Beginning Value	Ending Value
2023	1,500,000	0	1,500,000	5,000,000	5,350,000
2024	1,500,000	0	1,500,000	5,350,000	5,724,500
2025	1,500,000	0	1,500,000	5,724,500	6,125,215
2026	1,500,000	0	1,500,000	6,125,215	6,553,980
2027	1,500,000	0	1,500,000	6,553,980	7,012,759
2028	1,500,000	0	1,500,000	7,012,759	7,503,652
2029	1,500,000	0	1,500,000	7,503,652	8,028,907
2030	1,500,000	0	1,500,000	8,028,907	8,590,931
2031	1,500,000	0	1,500,000	8,590,931	9,192,296
2032	1,500,000	0	1,500,000	9,192,296	9,835,757
2033	1,500,000	0	1,500,000	9,835,757	10,524,260
2034	1,500,000	0	1,500,000	10,524,260	11,260,958
2035	1,500,000	0	1,500,000	11,260,958	12,049,225
2036	1,500,000	0	1,500,000	12,049,225	12,892,671
2037	1,500,000	0	1,500,000	12,892,671	13,795,158



Sale to Grantor Trust Illustration - Basis of Transferred Property

Jack & Jill Flash

Part 2 of 2

Year Ending In	Adjusted Basis & Unrealized Gains Apportioned to Trust					Adjusted Basis & Unrealized Gains Apportioned to Grantor				
	Beginning Value	Beginning Basis	Ending Value	Ending Basis	Ending Unrealized Gains	Beginning Value	Beginning Basis	Ending Value	Ending Basis	Ending Unrealized Gains
2023	5,000,000	1,500,000	5,350,000	1,500,000	3,850,000	0	0	0	0	0
2024	5,350,000	1,500,000	5,724,500	1,500,000	4,224,500	0	0	0	0	0
2025	5,724,500	1,500,000	6,125,215	1,500,000	4,625,215	0	0	0	0	0
2026	6,125,215	1,500,000	6,553,980	1,500,000	5,053,980	0	0	0	0	0
2027	6,553,980	1,500,000	7,012,759	1,500,000	5,512,759	0	0	0	0	0
2028	7,012,759	1,500,000	7,503,652	1,500,000	6,003,652	0	0	0	0	0
2029	7,503,652	1,500,000	8,028,907	1,500,000	6,528,907	0	0	0	0	0
2030	8,028,907	1,500,000	8,590,931	1,500,000	7,090,931	0	0	0	0	0
2031	8,590,931	1,500,000	8,216,049	1,340,696	6,875,353	0	0	976,247	159,304	816,943
2032	8,216,049	1,340,696	8,791,172	1,340,696	7,450,476	976,247	159,304	1,044,585	159,304	885,281
2033	8,791,172	1,340,696	9,406,554	1,340,696	8,065,858	1,044,585	159,304	1,117,706	159,304	958,401
2034	9,406,554	1,340,696	10,065,013	1,340,696	8,724,317	1,117,706	159,304	1,195,945	159,304	1,036,641
2035	10,065,013	1,340,696	10,769,564	1,340,696	9,428,868	1,195,945	159,304	1,279,661	159,304	1,120,357
2036	10,769,564	1,340,696	11,523,433	1,340,696	10,182,737	1,279,661	159,304	1,369,237	159,304	1,209,933
2037	11,523,433	1,340,696	12,330,074	1,340,696	10,989,378	1,369,237	159,304	1,465,084	159,304	1,305,780





Sale to Grantor Trust

Supporting Schedules for
TAX RATES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Tax Rates

Jack & Jill Flash

Year Ending In	Jack						Transferee				
	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined Capital Gains Tax Rate	Estate Tax Rate	IRD Deduction Tax Rate	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined Capital Gains Tax Rate	
2023	37.0%	3.2%	40.2%	23.2%	40.0%	40.0%	37.0%	3.2%	40.2%	23.2%	
2024	37.0%	3.2%	40.2%	23.2%	40.0%	40.0%	37.0%	3.2%	40.2%	23.2%	
2025	37.0%	3.2%	40.2%	23.2%	40.0%	40.0%	37.0%	3.2%	40.2%	23.2%	
2026	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	
2027	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	
2028	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	
2029	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	
2030	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	
2031	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	
2032	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	
2033	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	
2034	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	
2035	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	
2036	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	
2037	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	

