



IRA to CRUT Illustration

**An Illustration of Bequeathing IRAs to Family Members vs.
to a Charitable Remainder Unitrust for Their Benefit**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Jack's IRA to Heirs vs. CRUT Following Jill's Death

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



IRA to CRUT Illustration - Jack's IRA to Heirs vs. CRUT Following Jill's Death

Summary

Jack & Jill Flash

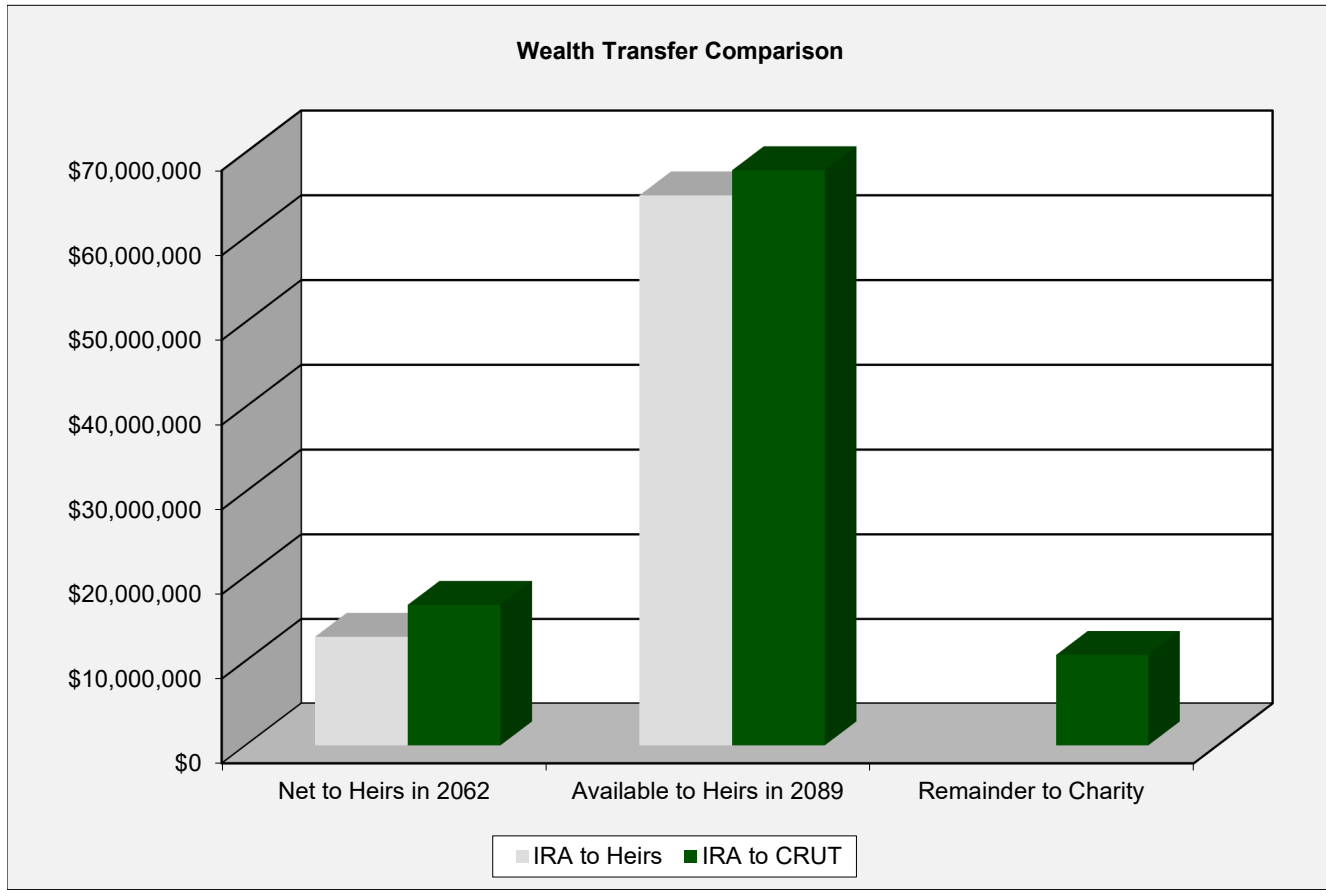
At the End of the Senior Generation's Lifetime in 2062	IRA to Heirs	IRA to CRUT
IRA balances	9,347,630	9,347,630
Less: actuarial value of CRUT remainder interest	NA	-3,487,040
IRAs subject to estate tax	9,347,630	5,860,590
Taxable investment balance	16,692,902	16,692,902
Combined balances	26,040,532	26,040,532
Estate taxes	-10,416,213	-9,021,397
IRD deduction	2,804,289	1,758,177
Income taxes assuming total distribution of IRAs	-2,787,463	0
Discounted value of future after-tax CRUT payouts	NA	8,940,980
Net to heirs	12,836,856	16,612,486
IRA-to-CRUT advantage		3,775,630
Present value of planning advantage @ 3.0%		1,157,539
At the End of the Heir's Lifetime in 2089	IRA to Heirs	IRA to CRUT
IRA balances	0	0
Taxable investment balance	64,941,135	67,902,724
Combined balances	64,941,135	67,902,724
Estate taxes	0	0
IRD deduction	0	0
Income taxes assuming total distribution of IRAs	0	0
Net amount available to heirs before 2nd generation death taxes	64,941,135	67,902,724
Projected value to charity		10,695,108
IRA-to-CRUT advantage exclusive of charitable transfer		2,961,589
Present value of planning advantage @ 3.0%		408,749

This illustration assumes that Jack's IRAs are either bequeathed outright to heirs after the senior generation's interests terminate at death or to a CRUT for their benefit.



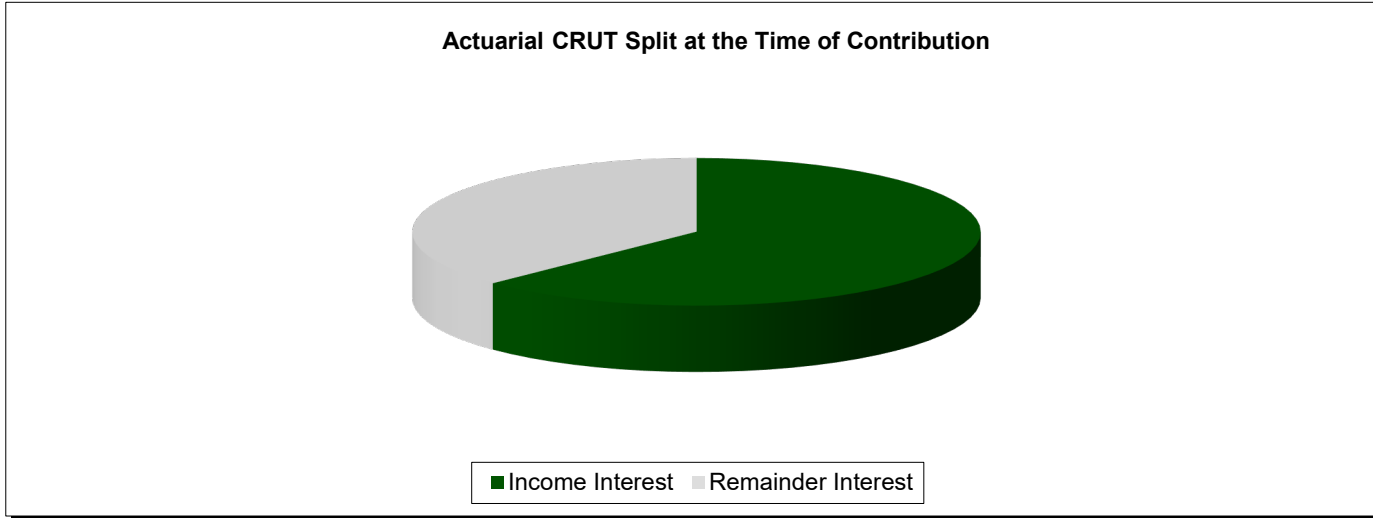
Summary

Jack & Jill Flash



Actuarial Summary

Jack & Jill Flash



Relevant Actuarial Calculations & Applicable Tests	
CRUT payout rate	7.500%
Income factor	62.696%
Remainder factor	37.304%
10% actuarial remainder test under IRC sec. 664(d)	Passed
IRA-to-CRUT Bequest	
IRAs transferred	9,347,630
Less: actuarial value of CRUT remainder interest	3,487,040
Net estate tax savings	1,394,816
Taxable investments includible in the gross estate	16,692,902
Total estate taxes payable in IRA-to-CRUT scenario	-9,021,397
Taxable investments transferred outright to CRUT income beneficiary	7,671,505



Assumptions

Jack & Jill Flash

Personal	Jack	Jill
Age	58.0	55.0
Attained age at year end	58.9	55.9
Calculated life expectancy	87.8	86.6
Life expectancy override	95.0	95.0
Year of death	2059	2062
Next Generation Beneficiary		
Age		28.0
Attained age at year-end		28.9
Year of death		2089
Planning Illustration		
Analysis date		01-Jan-2023
Jill is the beneficiary of the CRUT		No
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
Required Minimum Distribution Planning		
Account owner		Jack
Beneficiary		Jill
Beneficiary qualifies as designated beneficiary		Yes
First required distribution = April 1 in post-75 year		Yes
Spousal Rollover		
Surviving spouse elects to treat account as own		Yes
Surviving spouse's designated beneficiary		Heir
NextGen Postmortem Distributions		
Compute RMDs starting with first postmortem year		Yes
For a minor child RMDs cease upon reaching the age of majority		NA
Age of majority		NA
Year of final IRA distribution		2072
IRAs		
		Jack
Current IRA balance		2,000,000
Current IRA basis		0



Assumptions

Jack & Jill Flash

Tax Rates	Senior Generation	Heirs
Federal ordinary income tax rate	See schedule	See schedule
Federal capital gains tax rate	See schedule	See schedule
State income tax rate	See schedule	See schedule
Estate tax rate	See schedule	NA
IRD deduction rate	See schedule	NA

IRA Investment Rates	Senior Generation	Heirs
Current income rate	2.0%	2.0%
Growth rate	6.0%	6.0%

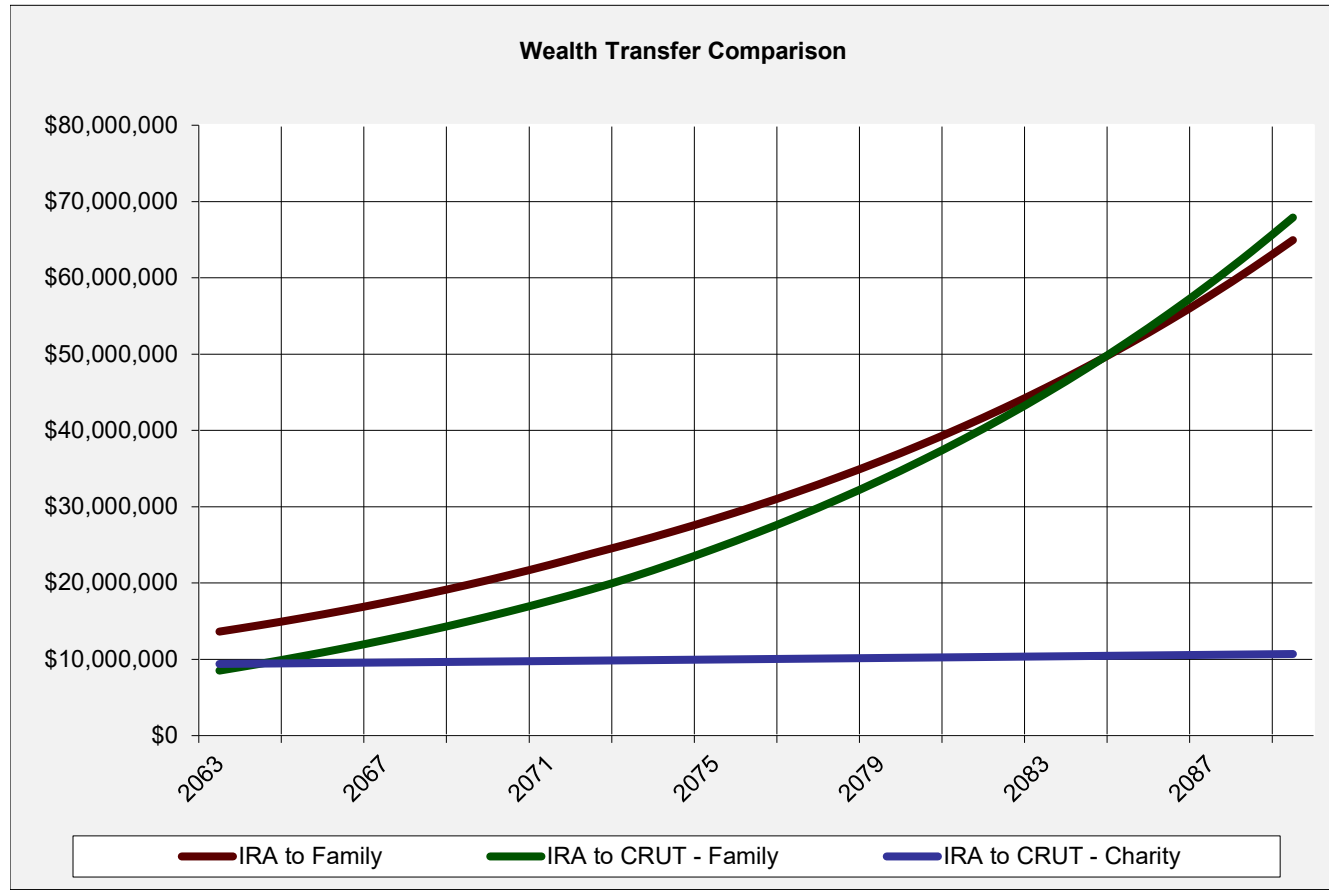
Taxable Investment Rates	Senior Generation	Heirs
Current income rate	2.0%	2.0%
Qualified dividend percentage	100.0%	100.0%
Growth rate	6.0%	6.0%
Portfolio turnover rate	25.0%	25.0%
Percentage of income and capital gains subject to Medicare surtax	100.0%	100.0%
Present value discount rate	3.0%	NA

Charitable Remainder Unitrust		
Type of trust		Life
Noncharitable beneficiary's actuarial age at funding		68.0
CRUT payout rate		7.500%
CRUT valuation date		Start of year
Months valuation date precedes payout		12
CRUT payout frequency		Annual
§7520 rate		4.6%
§7520 mortality table		2000CM
Taxable income rate		2.0%
Qualified dividend percentage		100.0%
Growth rate		6.0%
Portfolio turnover rate		25.0%
Percentage of income and capital gains subject to Medicare surtax		100.0%
Discount rate for remainder interest		8.0%



Annual Net to Family and Charity Comparison

Jack & Jill Flash



The chart above illustrates the advantages or disadvantages of naming a charitable remainder unitrust (for the benefit of heirs) as IRA beneficiary, as opposed to bequeathing the IRA directly to heirs. For purposes of this illustration, it is assumed that only required minimum distributions (RMDs) are received. Amounts shown represent the after-tax assets available to the family, assuming death taxes were paid in 2062--net of the estate tax charitable deduction equal to value of the remainder interest transferred.



Annual Snapshot Comparison

Jack & Jill Flash

Year	Net to Family		Remainder Interest to Charity	Comparison without Charity		Comparison with Charity	
	IRA to Heirs Scenario	IRA to CRUT Scenario		IRA to CRUT Adv/-Disadv	Present Value Adv/-Disadv 3.0%	IRA to CRUT Adv/-Disadv	Present Value Adv/-Disadv Blended
2063	13,633,662	8,523,164	9,394,368	-5,110,498	-1,521,181	4,283,870	-1,120,676
2064	14,488,555	9,432,126	9,441,340	-5,056,429	-1,461,161	4,384,911	-1,088,528
2065	15,404,468	10,401,069	9,488,546	-5,003,399	-1,403,753	4,485,148	-1,056,979
2066	16,384,659	11,433,032	9,535,989	-4,951,627	-1,348,793	4,584,362	-1,026,083
2067	17,432,688	12,531,390	9,583,669	-4,901,298	-1,296,224	4,682,371	-995,908
2068	18,552,392	13,699,837	9,631,587	-4,852,555	-1,245,879	4,779,032	-966,463
2069	19,747,878	14,942,379	9,679,745	-4,805,499	-1,197,885	4,874,247	-937,860
2070	21,023,505	16,263,332	9,728,144	-4,760,173	-1,152,050	4,967,971	-910,069
2071	22,383,887	17,667,325	9,776,785	-4,716,562	-1,108,270	5,060,223	-883,081
2072	23,833,879	19,159,308	9,825,669	-4,674,571	-1,066,346	5,151,097	-856,829
2073	25,264,363	20,794,812	9,874,797	-4,633,551	-989,901	5,242,246	-794,923
2074	26,787,175	22,598,915	9,924,171	-4,593,260	-900,602	5,335,911	-719,155
2075	28,406,695	24,515,538	9,973,792	-4,553,157	-812,362	5,432,635	-643,507
2076	30,127,870	26,551,568	10,023,661	-4,513,301	-724,839	5,532,359	-567,734
2077	31,956,174	28,714,307	10,073,779	-4,473,667	-637,932	5,635,912	-491,729
2078	33,897,589	31,011,499	10,124,148	-4,434,291	-551,392	5,742,057	-415,335
2079	35,958,592	33,451,355	10,174,769	-4,395,126	-465,069	5,850,532	-338,454
2080	38,146,152	36,042,589	10,225,643	-4,356,164	-378,804	5,961,079	-261,000
2081	40,467,742	38,794,440	10,276,771	-4,317,302	-292,553	6,073,468	-182,924
2082	42,931,345	41,716,711	10,328,155	-4,278,034	-206,180	6,187,521	-104,159
2083	45,545,474	44,819,801	10,379,795	-4,238,264	-119,595	6,303,122	-24,654
2084	48,319,196	48,114,742	10,431,694	-4,197,054	-32,712	6,420,240	55,622
2085	51,262,153	51,613,238	10,483,853	-4,154,285	54,537	6,538,938	136,741
2086	54,384,596	55,327,705	10,536,272	-4,109,943	142,238	6,659,382	218,737
2087	57,697,413	59,271,317	10,588,954	-4,064,004	230,464	6,781,858	301,654
2088	61,212,167	63,458,047	10,641,898	-4,016,581	319,262	6,906,779	385,499
2089	64,941,135	67,902,724	10,695,108	-3,967,589	408,749	7,034,697	470,389



Postmortem Annual Cash Flow Comparison

Jack & Jill Flash

Year	RMDs vs Annual CRUT Payouts			Net Present Value Comparison		
	IRA to Heirs Scenario (A)	IRA to CRUT Scenario (B)	Difference (A) - (B)	IRA to Heirs Scenario 3.0%	IRA to CRUT Scenario 3.0%	Difference
2063	458,217	701,072	-242,855	6,432,813	208,659	6,224,155
2064	496,764	704,578	-207,814	6,576,358	412,253	6,164,105
2065	538,665	708,100	-169,435	6,727,476	610,906	6,116,571
2066	584,235	711,641	-127,406	6,886,606	804,736	6,081,869
2067	633,824	715,199	-81,376	7,054,213	993,863	6,060,350
2068	687,822	718,775	-30,953	7,230,802	1,178,399	6,052,404
2069	746,669	722,369	24,300	7,416,916	1,358,455	6,058,460
2070	810,860	725,981	84,879	7,613,143	1,534,142	6,079,001
2071	880,960	729,611	151,350	7,820,125	1,705,564	6,114,561
2072	11,790,211	733,259	11,056,952	10,509,556	1,872,826	8,636,730
2073	0	736,925	-736,925	10,509,556	2,036,027	8,473,528
2074	0	740,610	-740,610	10,509,556	2,195,268	8,314,288
2075	0	744,313	-744,313	10,509,556	2,350,644	8,158,912
2076	0	748,034	-748,034	10,509,556	2,502,248	8,007,308
2077	0	751,775	-751,775	10,509,556	2,650,172	7,859,383
2078	0	755,533	-755,533	10,509,556	2,794,507	7,715,049
2079	0	759,311	-759,311	10,509,556	2,935,337	7,574,218
2080	0	763,108	-763,108	10,509,556	3,072,750	7,436,806
2081	0	766,923	-766,923	10,509,556	3,206,828	7,302,728
2082	0	770,758	-770,758	10,509,556	3,337,651	7,171,905
2083	0	774,612	-774,612	10,509,556	3,465,298	7,044,257
2084	0	778,485	-778,485	10,509,556	3,589,848	6,919,708
2085	0	782,377	-782,377	10,509,556	3,711,374	6,798,181
2086	0	786,289	-786,289	10,509,556	3,829,951	6,679,604
2087	0	790,220	-790,220	10,509,556	3,945,650	6,563,906
2088	0	794,172	-794,172	10,509,556	4,058,541	6,451,015
2089	0	798,142	-798,142	10,509,556	4,168,691	6,340,865





IRA to CRUT Illustration

Sensitivity Analyses

AN ANALYSIS PREPARED EXCLUSIVELY FOR

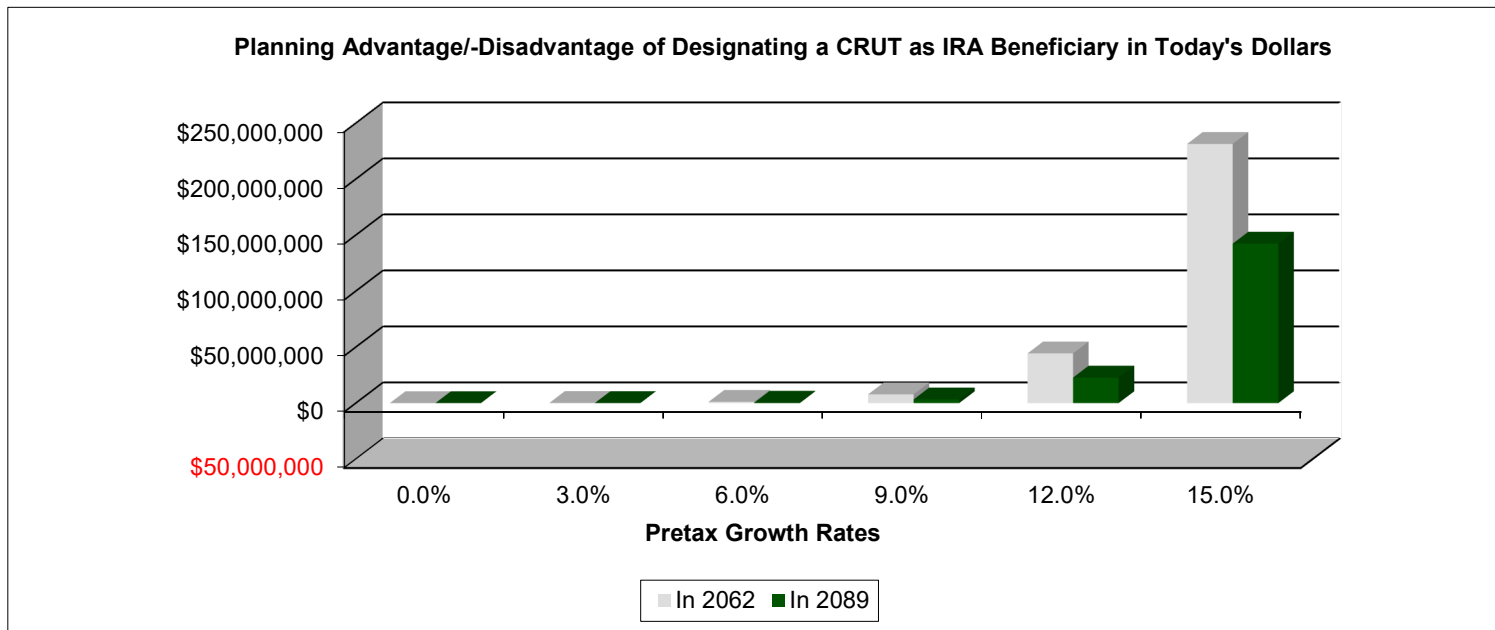
Jack & Jill Flash

Jack's IRA to Heirs vs. CRUT Following Jill's Death

Sensitivity Analysis - Growth Rates

Jack & Jill Flash

Beneficiary = Jill	Net to Heirs in 2062		Available to Heirs in 2089		Planning Adv-/Disadv	
	IRA to Heirs	IRA to CRUT	IRA to Heirs	IRA to CRUT	In 2062	In 2089
0.0%	1,410,805	1,346,892	2,102,680	2,094,598	-63,913	-8,082
3.0%	4,308,343	4,632,207	11,789,830	12,042,906	323,865	253,076
6.0%	12,836,856	16,612,486	64,941,135	67,902,724	3,775,630	2,961,589
9.0%	37,322,274	62,796,406	350,108,035	374,062,576	25,474,132	23,954,541
12.0%	105,924,952	250,692,802	1,842,318,776	2,007,565,643	144,767,850	165,246,867
15.0%	293,615,179	1,048,362,114	9,444,313,715	10,475,817,289	754,746,935	1,031,503,574



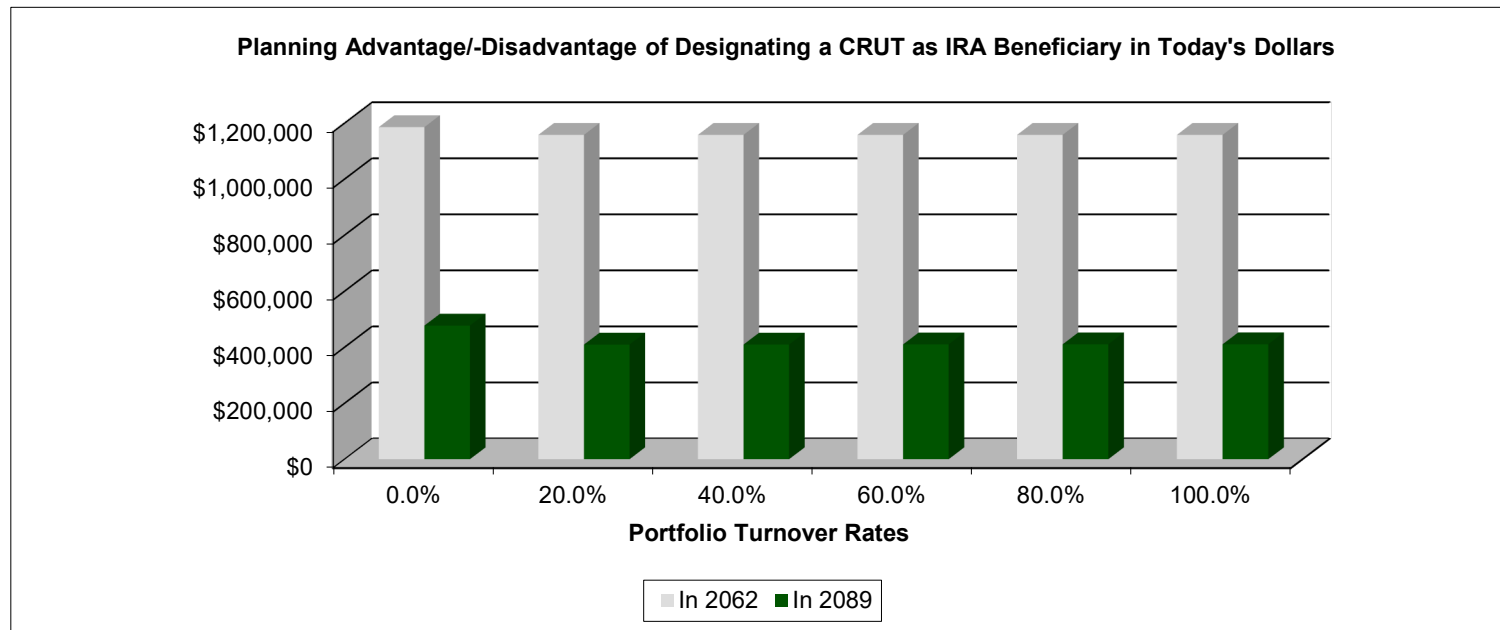
The illustration above shows the impact of pretax growth rate assumptions on the projected results. The graph shows the advantages or disadvantages of naming a CRUT as IRA beneficiary, as compared to bequeathing IRA balances to heirs in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.



Sensitivity Analysis - Portfolio Turnover Rates

Jack & Jill Flash

Beneficiary = Jill	Net to Heirs in 2062		Available to Heirs in 2089		Planning Adv-/Disadv	
	IRA to Heirs	IRA to CRUT	IRA to Heirs	IRA to CRUT	In 2062	In 2089
0.0%	13,909,670	17,775,589	78,865,288	82,319,789	3,865,919	3,454,501
20.0%	12,955,905	16,731,535	66,193,156	69,156,749	3,775,630	2,963,593
40.0%	12,589,881	16,365,511	62,552,099	65,516,402	3,775,630	2,964,303
60.0%	12,394,658	16,170,288	60,846,342	63,814,642	3,775,630	2,968,300
80.0%	12,274,068	16,049,697	59,857,918	62,828,424	3,775,630	2,970,506
100.0%	12,194,331	15,969,960	59,221,985	62,193,755	3,775,630	2,971,770



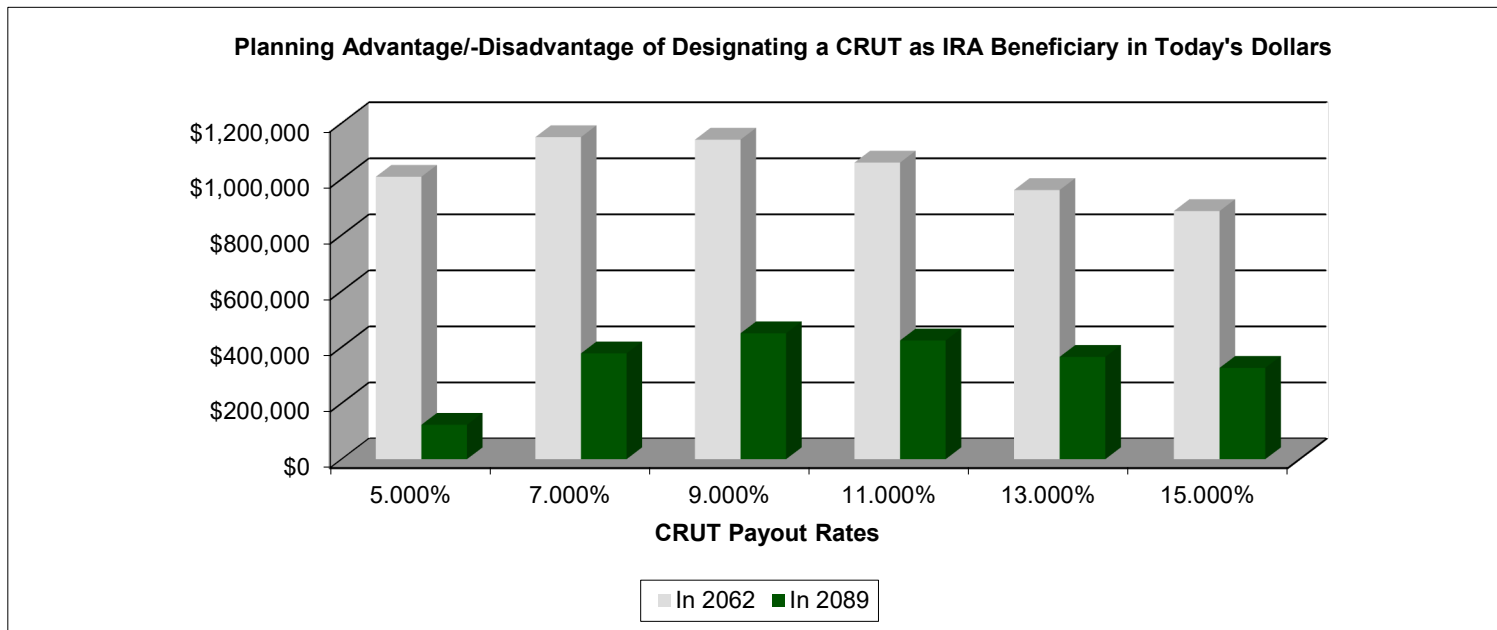
The illustration above shows the impact of portfolio turnover rate assumptions on the projected results. The graph shows the advantages or disadvantages of naming a CRUT as IRA beneficiary, as compared to bequeathing IRA balances to heirs in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.



Sensitivity Analysis - CRUT Payout Rates

Jack & Jill Flash

Beneficiary = Jill Payout	Net to Heirs in 2062		Available to Heirs in 2089		Planning Adv-/Disadv	
	IRA to Heirs	IRA to CRUT	IRA to Heirs	IRA to CRUT	In 2062	In 2089
5.000%	12,836,856	16,124,657	64,941,135	65,830,907	3,287,801	889,772
7.000%	12,836,856	16,586,085	64,941,135	67,677,427	3,749,229	2,736,292
9.000%	12,836,856	16,556,478	64,941,135	68,196,661	3,719,622	3,255,526
11.000%	12,836,856	16,289,799	64,941,135	68,012,205	3,452,943	3,071,070
13.000%	12,836,856	15,970,333	64,941,135	67,586,552	3,133,478	2,645,417
15.000%	12,836,856	15,725,676	64,941,135	67,303,063	2,888,820	2,361,928



The illustration above shows the impact of CRUT payout rate assumptions on the projected results. The graph shows the advantages or disadvantages of naming a CRUT as IRA beneficiary, as compared to bequeathing IRA balances to heirs in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.





IRA to CRUT Illustration

Supporting Schedules for
SENIOR GENERATION ESTATE ANALYSIS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Jack's IRA to Heirs vs. CRUT Following Jill's Death

Senior Generation Estate Analysis

Jack & Jill Flash

Year	Pretax Transfer			Net to Heirs			
	IRA Balance	Taxable Investment Balance	Combined Balances	Estate Tax	IRD Deduction	Income Taxes	Net to Heirs
2023	2,160,000	0	2,160,000	864,000	648,000	607,824	688,176
2024	2,332,800	0	2,332,800	933,120	699,840	656,450	743,230
2025	2,519,424	0	2,519,424	1,007,770	755,827	708,966	802,688
2026	2,720,978	0	2,720,978	1,088,391	816,293	811,396	821,191
2027	2,938,656	0	2,938,656	1,175,462	881,597	876,307	886,886
2028	3,173,749	0	3,173,749	1,269,499	952,125	946,412	957,837
2029	3,427,649	0	3,427,649	1,371,059	1,028,295	1,022,125	1,034,464
2030	3,701,860	0	3,701,860	1,480,744	1,110,558	1,103,895	1,117,221
2031	3,998,009	0	3,998,009	1,599,204	1,199,403	1,192,206	1,206,599
2032	4,317,850	0	4,317,850	1,727,140	1,295,355	1,287,583	1,303,127
2033	4,663,278	0	4,663,278	1,865,311	1,398,983	1,390,589	1,407,377
2034	5,036,340	0	5,036,340	2,014,536	1,510,902	1,501,837	1,519,967
2035	5,439,247	0	5,439,247	2,175,699	1,631,774	1,621,984	1,641,565
2036	5,874,387	0	5,874,387	2,349,755	1,762,316	1,751,742	1,772,890
2037	6,344,338	0	6,344,338	2,537,735	1,903,301	1,891,882	1,914,721
2038	6,851,885	0	6,851,885	2,740,754	2,055,566	2,043,232	2,067,899
2039	7,400,036	0	7,400,036	2,960,014	2,220,011	2,206,691	2,233,331
2040	7,992,039	0	7,992,039	3,196,816	2,397,612	2,383,226	2,411,997
2041	7,993,371	366,230	8,359,601	3,343,840	2,398,011	2,383,623	2,632,137
2042	8,283,785	592,451	8,876,236	3,550,494	2,485,135	2,470,225	2,855,517
2043	8,569,952	849,317	9,419,269	3,767,708	2,570,986	2,555,560	3,096,002
2044	8,849,389	1,139,817	9,989,206	3,995,682	2,654,817	2,638,888	3,354,636
2045	9,119,252	1,467,252	10,586,504	4,234,602	2,735,776	2,719,361	3,632,541
2046	9,378,728	1,833,859	11,212,586	4,485,035	2,813,618	2,796,737	3,930,815
2047	9,622,068	2,244,815	11,866,883	4,746,753	2,886,620	2,869,301	4,250,829
2048	9,848,213	2,702,694	12,550,908	5,020,363	2,954,464	2,936,737	4,593,807
2049	10,049,867	3,213,756	13,263,623	5,305,449	3,014,960	2,996,870	4,961,303
2050	10,225,740	3,780,889	14,006,628	5,602,651	3,067,722	3,049,316	5,354,661
2051	10,371,053	4,409,091	14,780,144	5,912,057	3,111,316	3,092,648	5,775,438
2052	10,480,525	5,103,743	15,584,268	6,233,707	3,144,158	3,125,293	6,225,268
2053	10,553,965	5,867,397	16,421,362	6,568,545	3,166,190	3,147,192	6,705,625
2054	10,580,146	6,709,063	17,289,208	6,915,683	3,174,044	3,154,999	7,218,526
2055	10,559,332	7,631,228	18,190,561	7,276,224	3,167,800	3,148,793	7,765,544
2056	10,485,876	8,639,905	19,125,781	7,650,312	3,145,763	3,126,888	8,348,580
2057	10,353,832	9,741,385	20,095,216	8,038,087	3,106,150	3,087,513	8,969,617
2058	10,157,006	10,942,216	21,099,223	8,439,689	3,047,102	3,028,819	9,630,714
2059	9,900,408	12,242,634	22,143,043	8,857,217	2,970,123	2,952,302	10,333,524
2060	9,775,737	13,633,397	23,409,134	9,363,654	2,932,721	2,915,125	11,130,356
2061	9,589,901	15,114,848	24,704,749	9,881,900	2,876,970	2,859,708	11,963,141
2062	9,347,630	16,692,902	26,040,532	10,416,213	2,804,289	2,787,463	12,836,856





IRA to CRUT Illustration

Supporting Schedules for
IRA TO FAMILY SCENARIO

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Jack's IRA to Heirs vs. CRUT Following Jill's Death

IRA to Heirs Scenario - IRA Illustration

Jack & Jill Flash

Year	Year-End Attained Ages			Beginning Balance	Growth	Required Distributions		Ending Balance
	Jack's Age	Jill's Age	Heir's Age			Applicable Divisor	Minimum Distribution	
2023	58.9	55.9	28.9	2,000,000	160,000	0.0	0	2,160,000
2024	59.9	56.9	29.9	2,160,000	172,800	0.0	0	2,332,800
2025	60.9	57.9	30.9	2,332,800	186,624	0.0	0	2,519,424
2026	61.9	58.9	31.9	2,519,424	201,554	0.0	0	2,720,978
2027	62.9	59.9	32.9	2,720,978	217,678	0.0	0	2,938,656
2028	63.9	60.9	33.9	2,938,656	235,092	0.0	0	3,173,749
2029	64.9	61.9	34.9	3,173,749	253,900	0.0	0	3,427,649
2030	65.9	62.9	35.9	3,427,649	274,212	0.0	0	3,701,860
2031	66.9	63.9	36.9	3,701,860	296,149	0.0	0	3,998,009
2032	67.9	64.9	37.9	3,998,009	319,841	0.0	0	4,317,850
2033	68.9	65.9	38.9	4,317,850	345,428	0.0	0	4,663,278
2034	69.9	66.9	39.9	4,663,278	373,062	0.0	0	5,036,340
2035	70.9	67.9	40.9	5,036,340	402,907	0.0	0	5,439,247
2036	71.9	68.9	41.9	5,439,247	435,140	0.0	0	5,874,387
2037	72.9	69.9	42.9	5,874,387	469,951	0.0	0	6,344,338
2038	73.9	70.9	43.9	6,344,338	507,547	0.0	0	6,851,885
2039	74.9	71.9	44.9	6,851,885	548,151	0.0	0	7,400,036
2040	75.9	72.9	45.9	7,400,036	592,003	24.6	0	7,992,039
2041	76.9	73.9	46.9	7,992,039	639,363	23.7	638,031	7,993,371
2042	77.9	74.9	47.9	7,993,371	639,470	22.9	349,055	8,283,785
2043	78.9	75.9	48.9	8,283,785	662,703	22.0	376,536	8,569,952
2044	79.9	76.9	49.9	8,569,952	685,596	21.1	406,159	8,849,389
2045	80.9	77.9	50.9	8,849,389	707,951	20.2	438,089	9,119,252
2046	81.9	78.9	51.9	9,119,252	729,540	19.4	470,065	9,378,728
2047	82.9	79.9	52.9	9,378,728	750,298	18.5	506,958	9,622,068
2048	83.9	80.9	53.9	9,622,068	769,765	17.7	543,620	9,848,213
2049	84.9	81.9	54.9	9,848,213	787,857	16.8	586,203	10,049,867
2050	85.9	82.9	55.9	10,049,867	803,989	16.0	628,117	10,225,740
2051	86.9	83.9	56.9	10,225,740	818,059	15.2	672,746	10,371,053
2052	87.9	84.9	57.9	10,371,053	829,684	14.4	720,212	10,480,525
2053	88.9	85.9	58.9	10,480,525	838,442	13.7	765,002	10,553,965
2054	89.9	86.9	59.9	10,553,965	844,317	12.9	818,137	10,580,146
2055	90.9	87.9	60.9	10,580,146	846,412	12.2	867,225	10,559,332
2056	91.9	88.9	61.9	10,559,332	844,747	11.5	918,203	10,485,876
2057	92.9	89.9	62.9	10,485,876	838,870	10.8	970,914	10,353,832
2058	93.9	90.9	63.9	10,353,832	828,307	10.1	1,025,132	10,157,006
2059	94.9	91.9	64.9	10,157,006	812,561	9.5	1,069,159	9,900,408
2060	0.0	92.9	65.9	9,900,408	792,033	10.8	916,704	9,775,737
2061	0.0	93.9	66.9	9,775,737	782,059	10.1	967,895	9,589,901
2062	0.0	94.9	67.9	9,589,901	767,192	9.5	1,009,463	9,347,630
2063	0.0	0.0	68.9	9,347,630	747,810	20.4	458,217	9,637,223
2064	0.0	0.0	69.9	9,637,223	770,978	19.4	496,764	9,911,437
2065	0.0	0.0	70.9	9,911,437	792,915	18.4	538,665	10,165,687
2066	0.0	0.0	71.9	10,165,687	813,255	17.4	584,235	10,394,707
2067	0.0	0.0	72.9	10,394,707	831,577	16.4	633,824	10,592,460
2068	0.0	0.0	73.9	10,592,460	847,397	15.4	687,822	10,752,034
2069	0.0	0.0	74.9	10,752,034	860,163	14.4	746,669	10,865,528



IRA to Heirs Scenario - IRA Illustration

Jack & Jill Flash

Year	Year-End Attained Ages			Beginning Balance	Growth	Required Distributions		Ending Balance
	Jack's Age	Jill's Age	Heir's Age			Applicable Divisor	Minimum Distribution	
2070	0.0	0.0	75.9	10,865,528	869,242	13.4	810,860	10,923,910
2071	0.0	0.0	76.9	10,923,910	873,913	12.4	880,960	10,916,862
2072	0.0	0.0	77.9	10,916,862	873,349	1.0	11,790,211	0
2073	0.0	0.0	78.9	0	0	0.0	0	0
2074	0.0	0.0	79.9	0	0	0.0	0	0
2075	0.0	0.0	80.9	0	0	0.0	0	0
2076	0.0	0.0	81.9	0	0	0.0	0	0
2077	0.0	0.0	82.9	0	0	0.0	0	0
2078	0.0	0.0	83.9	0	0	0.0	0	0
2079	0.0	0.0	84.9	0	0	0.0	0	0
2080	0.0	0.0	85.9	0	0	0.0	0	0
2081	0.0	0.0	86.9	0	0	0.0	0	0
2082	0.0	0.0	87.9	0	0	0.0	0	0
2083	0.0	0.0	88.9	0	0	0.0	0	0
2084	0.0	0.0	89.9	0	0	0.0	0	0
2085	0.0	0.0	90.9	0	0	0.0	0	0
2086	0.0	0.0	91.9	0	0	0.0	0	0
2087	0.0	0.0	92.9	0	0	0.0	0	0
2088	0.0	0.0	93.9	0	0	0.0	0	0
2089	0.0	0.0	94.9	0	0	0.0	0	0



IRA to Heirs Scenario - Taxable Investments Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Current-Year Returns		Realized Gains	Unrealized Gains	IRA Distributions		
		Current Income	Growth			Gross Distributions	Current-Year IRD Deduction	Taxable Distributions
2023	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0
2032	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	638,031	0	638,031
2042	366,230	7,325	21,974	5,493	16,480	349,055	0	349,055
2043	592,451	11,849	35,547	13,007	39,021	376,536	0	376,536
2044	849,317	16,986	50,959	22,495	67,485	406,159	0	406,159
2045	1,139,817	22,796	68,389	33,968	101,905	438,089	0	438,089
2046	1,467,252	29,345	88,035	47,485	142,455	470,065	0	470,065
2047	1,833,859	36,677	110,032	63,122	189,365	506,958	0	506,958
2048	2,244,815	44,896	134,689	81,014	243,041	543,620	0	543,620
2049	2,702,694	54,054	162,162	101,301	303,902	586,203	0	586,203
2050	3,213,756	64,275	192,825	124,182	372,545	628,117	0	628,117
2051	3,780,889	75,618	226,853	149,850	449,549	672,746	0	672,746
2052	4,409,091	88,182	264,545	178,524	535,571	720,212	0	720,212
2053	5,103,743	102,075	306,225	210,449	631,346	765,002	0	765,002
2054	5,867,397	117,348	352,044	245,848	737,543	818,137	0	818,137
2055	6,709,063	134,181	402,544	285,022	855,065	867,225	0	867,225
2056	7,631,228	152,625	457,874	328,235	984,704	918,203	0	918,203
2057	8,639,905	172,798	518,394	375,775	1,127,324	970,914	0	970,914
2058	9,741,385	194,828	584,483	427,952	1,283,855	1,025,132	0	1,025,132
2059	10,942,216	218,844	656,533	485,097	0	1,069,159	0	1,069,159
2060	12,242,634	244,853	734,558	183,640	550,919	916,704	0	916,704
2061	13,633,397	272,668	818,004	342,231	1,026,692	967,895	0	967,895
2062	15,114,848	302,297	906,891	483,396	0	1,009,463	0	1,009,463
2063	6,276,689	125,534	376,601	94,150	282,451	458,217	137,465	320,752
2064	7,041,526	140,831	422,492	176,236	528,707	496,764	149,029	347,735
2065	7,868,503	157,370	472,110	250,204	750,613	538,665	161,600	377,066
2066	8,766,789	175,336	526,007	319,155	957,465	584,235	175,270	408,964
2067	9,745,624	194,912	584,737	385,551	1,156,652	633,824	190,147	443,677
2068	10,814,528	216,291	648,872	451,381	1,354,143	687,822	206,347	481,475
2069	11,983,467	239,669	719,008	518,288	1,554,863	746,669	224,001	522,668



IRA to Heirs Scenario - Taxable Investments Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Current-Year Returns		Realized Gains	Unrealized Gains	IRA Distributions		
		Current Income	Growth			Gross Distributions	Current-Year IRD Deduction	Taxable Distributions
2070	13,263,025	265,260	795,781	587,661	1,762,983	810,860	243,258	567,602
2071	14,664,545	293,291	879,873	660,714	1,982,142	880,960	264,288	616,672
2072	16,200,294	324,006	972,018	738,540	2,215,620	11,790,211	1,052,884	10,737,327
2073	24,427,665	488,553	1,465,660	920,320	2,760,960	0	0	0
2074	26,004,300	520,086	1,560,258	1,080,304	3,240,913	0	0	0
2075	27,655,739	553,115	1,659,344	1,225,064	3,675,193	0	0	0
2076	29,391,646	587,833	1,763,499	1,359,673	4,079,019	0	0	0
2077	31,221,047	624,421	1,873,263	1,488,070	4,464,211	0	0	0
2078	33,152,583	663,052	1,989,155	1,613,342	4,840,025	0	0	0
2079	35,194,716	703,894	2,111,683	1,737,927	5,213,781	0	0	0
2080	37,355,885	747,118	2,241,353	1,863,783	5,591,350	0	0	0
2081	39,644,634	792,893	2,378,678	1,992,507	5,977,521	0	0	0
2082	42,069,718	841,394	2,524,183	2,125,426	6,376,278	0	0	0
2083	44,640,187	892,804	2,678,411	2,263,672	6,791,017	0	0	0
2084	47,365,467	947,309	2,841,928	2,408,236	7,224,709	0	0	0
2085	50,255,418	1,005,108	3,015,325	2,560,008	7,680,025	0	0	0
2086	53,320,400	1,066,408	3,199,224	2,719,812	8,159,437	0	0	0
2087	56,571,325	1,131,427	3,394,280	2,888,429	8,665,287	0	0	0
2088	60,019,710	1,200,394	3,601,183	3,066,618	9,199,853	0	0	0
2089	63,677,727	1,273,555	3,820,664	3,255,129	9,765,387	0	0	0



IRA to Heirs Scenario - Taxable Investments Illustration

Jack & Jill Flash

Part 2 of 2

Year	Taxes			After-Tax Investments		
	Ordinary Income Tax	Unearned Income Medicare Surtax	Capital Gains Tax	Ending Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Balance
2023	0	0	0	0	0	0
2024	0	0	0	0	0	0
2025	0	0	0	0	0	0
2026	0	0	0	0	0	0
2027	0	0	0	0	0	0
2028	0	0	0	0	0	0
2029	0	0	0	0	0	0
2030	0	0	0	0	0	0
2031	0	0	0	0	0	0
2032	0	0	0	0	0	0
2033	0	0	0	0	0	0
2034	0	0	0	0	0	0
2035	0	0	0	0	0	0
2036	0	0	0	0	0	0
2037	0	0	0	0	0	0
2038	0	0	0	0	0	0
2039	0	0	0	0	0	0
2040	0	0	0	0	0	0
2041	271,801	0	0	366,230	0	366,230
2042	148,698	487	2,948	592,451	4,417	588,034
2043	160,404	945	5,717	849,317	10,458	838,860
2044	173,024	1,500	9,081	1,139,817	18,086	1,121,731
2045	186,626	2,157	13,056	1,467,252	27,311	1,439,941
2046	200,247	2,920	17,671	1,833,859	38,178	1,795,681
2047	215,964	3,792	22,954	2,244,815	50,750	2,194,066
2048	231,582	4,785	28,959	2,702,694	65,135	2,637,560
2049	249,723	5,903	35,732	3,213,756	81,446	3,132,310
2050	267,578	7,161	43,345	3,780,889	99,842	3,681,046
2051	286,590	8,568	51,858	4,409,091	120,479	4,288,612
2052	306,810	10,135	61,342	5,103,743	143,533	4,960,210
2053	325,891	11,876	71,880	5,867,397	169,201	5,698,196
2054	348,526	13,801	83,535	6,709,063	197,661	6,511,401
2055	369,438	15,930	96,417	7,631,228	229,157	7,402,071
2056	391,154	18,273	110,598	8,639,905	263,901	8,376,004
2057	413,610	20,846	126,172	9,741,385	302,123	9,439,262
2058	436,706	23,666	143,239	10,942,216	344,073	10,598,143
2059	455,462	26,750	161,907	12,242,634	0	12,242,634
2060	390,516	16,283	98,553	13,633,397	147,646	13,485,751
2061	412,323	23,366	141,427	15,114,848	275,153	14,839,695
2062	430,031	29,856	180,709	16,692,902	0	16,692,902
2063	136,640	8,348	50,527	7,041,526	75,697	6,965,829
2064	148,135	12,049	72,925	7,868,503	141,693	7,726,810
2065	160,630	15,488	93,742	8,766,789	201,164	8,565,625
2066	174,219	18,791	113,733	9,745,624	256,601	9,489,024
2067	189,006	22,058	133,507	10,814,528	309,983	10,504,545
2068	205,109	25,372	153,564	11,983,467	362,910	11,620,557
2069	222,657	28,802	174,330	13,263,025	416,703	12,846,321



IRA to Heirs Scenario - Taxable Investments Illustration

Jack & Jill Flash

Part 2 of 2

Year	Taxes			After-Tax Investments		
	Ordinary Income Tax	Unearned Income Medicare Surtax	Capital Gains Tax	Ending Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Balance
2070	241,799	32,411	196,172	14,664,545	472,480	14,192,066
2071	262,702	36,252	219,421	16,200,294	531,214	15,669,080
2072	4,574,101	40,377	244,386	24,427,665	593,786	23,833,879
2073	0	53,537	324,041	26,004,300	739,937	25,264,363
2074	0	60,815	368,090	27,655,739	868,565	26,787,175
2075	0	67,571	408,981	29,391,646	984,952	28,406,695
2076	0	74,005	447,926	31,221,047	1,093,177	30,127,870
2077	0	80,275	485,873	33,152,583	1,196,409	31,956,174
2078	0	86,503	523,570	35,194,716	1,297,127	33,897,589
2079	0	92,789	561,619	37,355,885	1,397,293	35,958,592
2080	0	99,214	600,507	39,644,634	1,498,482	38,146,152
2081	0	105,845	640,642	42,069,718	1,601,976	40,467,742
2082	0	112,739	682,369	44,640,187	1,708,843	42,931,345
2083	0	119,946	725,990	47,365,467	1,819,993	45,545,474
2084	0	127,511	771,775	50,255,418	1,936,222	48,319,196
2085	0	135,474	819,977	53,320,400	2,058,247	51,262,153
2086	0	143,876	870,831	56,571,325	2,186,729	54,384,596
2087	0	152,755	924,567	60,019,710	2,322,297	57,697,413
2088	0	162,146	981,413	63,677,727	2,465,560	61,212,167
2089	0	172,090	1,041,597	67,558,258	2,617,124	64,941,135





IRA to CRUT Illustration

Supporting Schedules for
IRA TO CRUT SCENARIO

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Jack's IRA to Heirs vs. CRUT Following Jill's Death

IRA to CRUT Scenario - CRUT Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Current-Year Returns		Realized Gains 25.0%	Unrealized Gains	Valuation for Payout	End of Year Payout 7.500%
		Taxable Income 2.0%	Growth 6.0%				
2063	9,347,630	186,953	560,858	140,214	420,643	9,347,630	701,072
2064	9,394,368	187,887	563,662	246,076	738,229	9,394,368	704,578
2065	9,441,340	188,827	566,480	326,177	978,532	9,441,340	708,100
2066	9,488,546	189,771	569,313	386,961	1,160,884	9,488,546	711,641
2067	9,535,989	190,720	572,159	433,261	1,299,782	9,535,989	715,199
2068	9,583,669	191,673	575,020	468,701	1,406,102	9,583,669	718,775
2069	9,631,587	192,632	577,895	495,999	1,487,998	9,631,587	722,369
2070	9,679,745	193,595	580,785	517,196	1,551,587	9,679,745	725,981
2071	9,728,144	194,563	583,689	533,819	1,601,457	9,728,144	729,611
2072	9,776,785	195,536	586,607	547,016	1,641,048	9,776,785	733,259
2073	9,825,669	196,513	589,540	557,647	1,672,941	9,825,669	736,925
2074	9,874,797	197,496	592,488	566,357	1,699,072	9,874,797	740,610
2075	9,924,171	198,483	595,450	573,630	1,720,891	9,924,171	744,313
2076	9,973,792	199,476	598,428	579,830	1,739,489	9,973,792	748,034
2077	10,023,661	200,473	601,420	585,227	1,755,682	10,023,661	751,775
2078	10,073,779	201,476	604,427	590,027	1,770,081	10,073,779	755,533
2079	10,124,148	202,483	607,449	594,383	1,783,148	10,124,148	759,311
2080	10,174,769	203,495	610,486	598,408	1,795,225	10,174,769	763,108
2081	10,225,643	204,513	613,539	602,191	1,806,573	10,225,643	766,923
2082	10,276,771	205,535	616,606	605,795	1,817,384	10,276,771	770,758
2083	10,328,155	206,563	619,689	609,268	1,827,805	10,328,155	774,612
2084	10,379,795	207,596	622,788	612,648	1,837,945	10,379,795	778,485
2085	10,431,694	208,634	625,902	615,962	1,847,885	10,431,694	782,377
2086	10,483,853	209,677	629,031	619,229	1,857,687	10,483,853	786,289
2087	10,536,272	210,725	632,176	622,466	1,867,397	10,536,272	790,220
2088	10,588,954	211,779	635,337	625,684	1,877,051	10,588,954	794,172
2089	10,641,898	212,838	638,514	628,891	1,886,674	10,641,898	798,142



IRA to CRUT Scenario - CRUT Illustration

Jack & Jill Flash

Part 2 of 2

Year	Character of CRUT Payouts			Undistributed Baskets		Ending Balance
	Qualified Dividends + Ordinary Income	Qualified Dividends	Capital Gains	Qualified Dividends + Ordinary Income	Capital Gains	
2063	701,072	0	0	7,075,333	140,214	9,394,368
2064	704,578	0	0	6,558,643	386,291	9,441,340
2065	708,100	0	0	6,039,369	712,468	9,488,546
2066	711,641	0	0	5,517,499	1,099,429	9,535,989
2067	715,199	0	0	4,993,020	1,532,690	9,583,669
2068	718,775	0	0	4,465,918	2,001,391	9,631,587
2069	722,369	0	0	3,936,181	2,497,390	9,679,745
2070	725,981	0	0	3,403,795	3,014,586	9,728,144
2071	729,611	0	0	2,868,747	3,548,404	9,776,785
2072	733,259	0	0	2,331,023	4,095,420	9,825,669
2073	736,925	318,058	0	1,790,612	4,653,067	9,874,797
2074	740,610	740,610	0	1,247,498	5,219,425	9,924,171
2075	744,313	744,313	0	701,668	5,793,055	9,973,792
2076	748,034	748,034	0	153,110	6,372,885	10,023,661
2077	353,583	353,583	398,191	0	6,559,921	10,073,779
2078	201,476	201,476	554,058	0	6,595,890	10,124,148
2079	202,483	202,483	556,828	0	6,633,444	10,174,769
2080	203,495	203,495	559,612	0	6,672,240	10,225,643
2081	204,513	204,513	562,410	0	6,712,021	10,276,771
2082	205,535	205,535	565,222	0	6,752,593	10,328,155
2083	206,563	206,563	568,049	0	6,793,813	10,379,795
2084	207,596	207,596	570,889	0	6,835,573	10,431,694
2085	208,634	208,634	573,743	0	6,877,791	10,483,853
2086	209,677	209,677	576,612	0	6,920,408	10,536,272
2087	210,725	210,725	579,495	0	6,963,379	10,588,954
2088	211,779	211,779	582,392	0	7,006,670	10,641,898
2089	212,838	212,838	585,304	0	7,050,257	10,695,108



IRA to CRUT Scenario - Income Beneficiary Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Current-Year Returns		Realized Gains 25.0%	Unrealized Gains
		Taxable Income 2.0%	Growth 6.0%		
2063	7,671,505	153,430	460,290	115,073	345,218
2064	8,615,683	172,314	516,941	215,540	646,619
2065	9,605,420	192,108	576,325	305,736	917,208
2066	10,646,881	212,938	638,813	389,005	1,167,016
2067	11,745,793	234,916	704,748	467,941	1,403,822
2068	12,907,615	258,152	774,457	544,570	1,633,710
2069	14,137,671	282,753	848,260	620,492	1,861,477
2070	15,441,255	308,825	926,475	696,988	2,090,964
2071	16,823,710	336,474	1,009,423	775,097	2,325,290
2072	18,290,503	365,810	1,097,430	855,680	2,567,040
2073	19,847,274	396,945	1,190,836	939,469	2,818,408
2074	21,550,145	431,003	1,293,009	1,027,854	3,083,562
2075	23,425,310	468,506	1,405,519	1,122,270	3,366,811
2076	25,417,843	508,357	1,525,071	1,222,970	3,668,911
2077	27,534,836	550,697	1,652,090	1,330,250	3,990,751
2078	29,783,828	595,677	1,787,030	1,444,445	4,333,335
2079	32,172,832	643,457	1,930,370	1,565,926	4,697,779
2080	34,710,360	694,207	2,082,622	1,695,100	5,085,300
2081	37,405,449	748,109	2,244,327	1,832,407	5,497,221
2082	40,267,695	805,354	2,416,062	1,978,321	5,934,962
2083	43,307,280	866,146	2,598,437	2,133,350	6,400,049
2084	46,535,014	930,700	2,792,101	2,298,037	6,894,112
2085	49,962,364	999,247	2,997,742	2,472,964	7,418,891
2086	53,601,501	1,072,030	3,216,090	2,658,745	7,976,235
2087	57,465,337	1,149,307	3,447,920	2,856,039	8,568,117
2088	61,567,572	1,231,351	3,694,054	3,065,543	9,196,628
2089	65,922,744	1,318,455	3,955,365	3,287,998	9,863,995



IRA to CRUT Scenario - Income Beneficiary Illustration

Jack & Jill Flash

Part 2 of 2

Year	CRUT Payouts			Taxes		After-Tax Investments		
	Ordinary Income	Qualified Dividends	Capital Gains	Income & Medicare Taxes	Capital Gains Tax	Ending Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Balance
2063	701,072	0	0	308,860	61,756	8,615,683	92,518	8,523,164
2064	704,578	0	0	314,888	89,206	9,605,420	173,294	9,432,126
2065	708,100	0	0	320,569	114,504	10,646,881	245,812	10,401,069
2066	711,641	0	0	326,033	138,447	11,745,793	312,760	11,433,032
2067	715,199	0	0	331,383	161,657	12,907,615	376,224	12,531,390
2068	718,775	0	0	336,702	184,626	14,137,671	437,834	13,699,837
2069	722,369	0	0	342,053	207,747	15,441,255	498,876	14,942,379
2070	725,981	0	0	347,489	231,337	16,823,710	560,378	16,263,332
2071	729,611	0	0	353,054	255,661	18,290,503	623,178	17,667,325
2072	733,259	0	0	358,785	280,943	19,847,274	687,967	19,159,308
2073	418,867	318,058	0	241,307	380,529	21,550,145	755,333	20,794,812
2074	0	740,610	0	83,580	505,877	23,425,310	826,395	22,598,915
2075	0	744,313	0	88,733	537,071	25,417,843	902,305	24,515,538
2076	0	748,034	0	94,216	570,253	27,534,836	983,268	26,551,568
2077	0	353,583	398,191	100,043	605,526	29,783,828	1,069,521	28,714,307
2078	0	201,476	554,058	106,235	643,001	32,172,832	1,161,334	31,011,499
2079	0	202,483	556,828	112,810	682,800	34,710,360	1,259,005	33,451,355
2080	0	203,495	559,612	119,792	725,055	37,405,449	1,362,861	36,042,589
2081	0	204,513	562,410	127,203	769,911	40,267,695	1,473,255	38,794,440
2082	0	205,535	565,222	135,068	817,519	43,307,280	1,590,570	41,716,711
2083	0	206,563	568,049	143,416	868,045	46,535,014	1,715,213	44,819,801
2084	0	207,596	570,889	152,274	921,661	49,962,364	1,847,622	48,114,742
2085	0	208,634	573,743	161,674	978,555	53,601,501	1,988,263	51,613,238
2086	0	209,677	576,612	171,648	1,038,925	57,465,337	2,137,631	55,327,705
2087	0	210,725	579,495	182,232	1,102,980	61,567,572	2,296,255	59,271,317
2088	0	211,779	582,392	193,460	1,170,945	65,922,744	2,464,696	63,458,047
2089	0	212,838	585,304	205,375	1,243,057	70,546,274	2,643,551	67,902,724



IRA to CRUT Scenario - After-Tax CRUT Payout Illustration

Jack & Jill Flash

Year	CRUT Payouts			CRUT Payouts Subject to Medicare Surtax			Taxes		After-Tax CRUT Payouts	Present Value of After-Tax CRUT Payouts 3.0%
	Ordinary Income	Qualified Dividends	Capital Gains	Cumulative Ordinary Income Payouts	Undistributed IRD [Not Subject to Surtax]	Ordinary Inc Payouts Subject to Surtax	Income & Medicare Taxes	Capital Gains Tax		
2063	701,072	0	0	701,072	6,888,380	0	298,657	0	402,415	390,695
2064	704,578	0	0	1,405,650	6,183,803	0	300,150	0	404,428	381,212
2065	708,100	0	0	2,113,750	5,475,702	0	301,651	0	406,450	371,959
2066	711,641	0	0	2,825,391	4,764,061	0	303,159	0	408,482	362,931
2067	715,199	0	0	3,540,590	4,048,862	0	304,675	0	410,524	354,122
2068	718,775	0	0	4,259,366	3,330,087	0	306,198	0	412,577	345,527
2069	722,369	0	0	4,981,735	2,607,718	0	307,729	0	414,640	337,140
2070	725,981	0	0	5,707,716	1,881,737	0	309,268	0	416,713	328,957
2071	729,611	0	0	6,437,326	1,152,126	0	310,814	0	418,797	320,973
2072	733,259	0	0	7,170,585	418,867	0	312,368	0	420,891	313,182
2073	418,867	318,058	0	7,589,453	0	0	190,524	73,153	473,248	341,885
2074	0	740,610	0	7,589,453	0	0	28,143	170,340	542,126	380,237
2075	0	744,313	0	7,589,453	0	0	28,284	171,192	544,837	371,007
2076	0	748,034	0	7,589,453	0	0	28,425	172,048	547,561	362,002
2077	0	353,583	398,191	7,589,453	0	0	28,567	172,908	550,299	353,216
2078	0	201,476	554,058	7,589,453	0	0	28,710	173,773	553,050	344,643
2079	0	202,483	556,828	7,589,453	0	0	28,854	174,642	555,816	336,278
2080	0	203,495	559,612	7,589,453	0	0	28,998	175,515	558,595	328,116
2081	0	204,513	562,410	7,589,453	0	0	29,143	176,392	561,388	320,152
2082	0	205,535	565,222	7,589,453	0	0	29,289	177,274	564,195	312,381
2083	0	206,563	568,049	7,589,453	0	0	29,435	178,161	567,016	304,799
2084	0	207,596	570,889	7,589,453	0	0	29,582	179,051	569,851	297,401
2085	0	208,634	573,743	7,589,453	0	0	29,730	179,947	572,700	290,182
2086	0	209,677	576,612	7,589,453	0	0	29,879	180,846	575,564	283,139
2087	0	210,725	579,495	7,589,453	0	0	30,028	181,751	578,441	276,267
2088	0	211,779	582,392	7,589,453	0	0	30,179	182,659	581,334	269,561
2089	0	212,838	585,304	7,589,453	0	0	30,329	183,573	584,240	263,019





IRA to CRUT Illustration

Supporting Schedules for
TAX & INVESTMENT RATES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Jack's IRA to Heirs vs. CRUT Following Jill's Death

Tax Rates - IRA to Family Scenario

Jack & Jill Flash

Year	Senior Generation						Heirs				Applicable Tax Rates	
	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	Ordinary Income Tax Rate	Capital Gains Tax Rate
2023	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
2024	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
2025	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
2026	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2027	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2028	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2029	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2030	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2031	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2032	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2033	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2034	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2035	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2036	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2037	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2038	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2039	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2040	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2041	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2042	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2043	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2044	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2045	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2046	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2047	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2048	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2049	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2050	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2051	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2052	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2053	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2054	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2055	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2056	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2057	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2058	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2059	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2060	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2061	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2062	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2063	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2064	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2065	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2066	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2067	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2068	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2069	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%



Tax Rates - IRA to Family Scenario

Jack & Jill Flash

Year	Senior Generation						Heirs				Applicable Tax Rates	
	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	Ordinary Income Tax Rate	Capital Gains Tax Rate
2070	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2071	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2072	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2073	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2074	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2075	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2076	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2077	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2078	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2079	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2080	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2081	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2082	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2083	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2084	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2085	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2086	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2087	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2088	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2089	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%



Tax Rates - IRA to CRUT Scenario

Jack & Jill Flash

Year	Senior Generation						Heirs				Applicable Tax Rates	
	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	Ordinary Income Tax Rate	Capital Gains Tax Rate
2023	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
2024	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
2025	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%	40.2%	23.2%
2026	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2027	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2028	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2029	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2030	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2031	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2032	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2033	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2034	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2035	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2036	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2037	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2038	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2039	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2040	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2041	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2042	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2043	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2044	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2045	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2046	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2047	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2048	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2049	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2050	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2051	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2052	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2053	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2054	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2055	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2056	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2057	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2058	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2059	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2060	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2061	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2062	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2063	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2064	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2065	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2066	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2067	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2068	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%



Tax Rates - IRA to CRUT Scenario

Jack & Jill Flash

Year	Senior Generation						Heirs				Applicable Tax Rates	
	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	Ordinary Income Tax Rate	Capital Gains Tax Rate
2069	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2070	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2071	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2072	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2073	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2074	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2075	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2076	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2077	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2078	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2079	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2080	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2081	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2082	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2083	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2084	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2085	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2086	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2087	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2088	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%
2089	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%	42.6%	23.0%



IRA to CRUT Illustration - Jack's IRA to Heirs vs. CRUT Following Jill's Death

Investment Rates

Jack & Jill Flash

Year	IRA		Taxable Investments		
	Current Income	Growth	Current Income	Growth	Portfolio Turnover
2023	2.0%	6.0%	2.0%	6.0%	25.0%
2024	2.0%	6.0%	2.0%	6.0%	25.0%
2025	2.0%	6.0%	2.0%	6.0%	25.0%
2026	2.0%	6.0%	2.0%	6.0%	25.0%
2027	2.0%	6.0%	2.0%	6.0%	25.0%
2028	2.0%	6.0%	2.0%	6.0%	25.0%
2029	2.0%	6.0%	2.0%	6.0%	25.0%
2030	2.0%	6.0%	2.0%	6.0%	25.0%
2031	2.0%	6.0%	2.0%	6.0%	25.0%
2032	2.0%	6.0%	2.0%	6.0%	25.0%
2033	2.0%	6.0%	2.0%	6.0%	25.0%
2034	2.0%	6.0%	2.0%	6.0%	25.0%
2035	2.0%	6.0%	2.0%	6.0%	25.0%
2036	2.0%	6.0%	2.0%	6.0%	25.0%
2037	2.0%	6.0%	2.0%	6.0%	25.0%
2038	2.0%	6.0%	2.0%	6.0%	25.0%
2039	2.0%	6.0%	2.0%	6.0%	25.0%
2040	2.0%	6.0%	2.0%	6.0%	25.0%
2041	2.0%	6.0%	2.0%	6.0%	25.0%
2042	2.0%	6.0%	2.0%	6.0%	25.0%
2043	2.0%	6.0%	2.0%	6.0%	25.0%
2044	2.0%	6.0%	2.0%	6.0%	25.0%
2045	2.0%	6.0%	2.0%	6.0%	25.0%
2046	2.0%	6.0%	2.0%	6.0%	25.0%
2047	2.0%	6.0%	2.0%	6.0%	25.0%
2048	2.0%	6.0%	2.0%	6.0%	25.0%
2049	2.0%	6.0%	2.0%	6.0%	25.0%
2050	2.0%	6.0%	2.0%	6.0%	25.0%
2051	2.0%	6.0%	2.0%	6.0%	25.0%
2052	2.0%	6.0%	2.0%	6.0%	25.0%
2053	2.0%	6.0%	2.0%	6.0%	25.0%
2054	2.0%	6.0%	2.0%	6.0%	25.0%
2055	2.0%	6.0%	2.0%	6.0%	25.0%
2056	2.0%	6.0%	2.0%	6.0%	25.0%
2057	2.0%	6.0%	2.0%	6.0%	25.0%
2058	2.0%	6.0%	2.0%	6.0%	25.0%
2059	2.0%	6.0%	2.0%	6.0%	25.0%
2060	2.0%	6.0%	2.0%	6.0%	25.0%
2061	2.0%	6.0%	2.0%	6.0%	25.0%
2062	2.0%	6.0%	2.0%	6.0%	25.0%
2063	2.0%	6.0%	2.0%	6.0%	25.0%
2064	2.0%	6.0%	2.0%	6.0%	25.0%
2065	2.0%	6.0%	2.0%	6.0%	25.0%
2066	2.0%	6.0%	2.0%	6.0%	25.0%
2067	2.0%	6.0%	2.0%	6.0%	25.0%
2068	2.0%	6.0%	2.0%	6.0%	25.0%



Investment Rates

Jack & Jill Flash

Year	IRA		Taxable Investments		
	Current Income	Growth	Current Income	Growth	Portfolio Turnover
2069	2.0%	6.0%	2.0%	6.0%	25.0%
2070	2.0%	6.0%	2.0%	6.0%	25.0%
2071	2.0%	6.0%	2.0%	6.0%	25.0%
2072	2.0%	6.0%	2.0%	6.0%	25.0%
2073	2.0%	6.0%	2.0%	6.0%	25.0%
2074	2.0%	6.0%	2.0%	6.0%	25.0%
2075	2.0%	6.0%	2.0%	6.0%	25.0%
2076	2.0%	6.0%	2.0%	6.0%	25.0%
2077	2.0%	6.0%	2.0%	6.0%	25.0%
2078	2.0%	6.0%	2.0%	6.0%	25.0%
2079	2.0%	6.0%	2.0%	6.0%	25.0%
2080	2.0%	6.0%	2.0%	6.0%	25.0%
2081	2.0%	6.0%	2.0%	6.0%	25.0%
2082	2.0%	6.0%	2.0%	6.0%	25.0%
2083	2.0%	6.0%	2.0%	6.0%	25.0%
2084	2.0%	6.0%	2.0%	6.0%	25.0%
2085	2.0%	6.0%	2.0%	6.0%	25.0%
2086	2.0%	6.0%	2.0%	6.0%	25.0%
2087	2.0%	6.0%	2.0%	6.0%	25.0%
2088	2.0%	6.0%	2.0%	6.0%	25.0%
2089	2.0%	6.0%	2.0%	6.0%	25.0%

