



Lump-Sum Distribution

A Comparative Illustration of Alternative Qualified Retirement
Plan Lump-Sum Distribution Scenarios

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Jill Elects NUA Treatment for SoftCo. Stock Distributed from 401(k) Plan

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

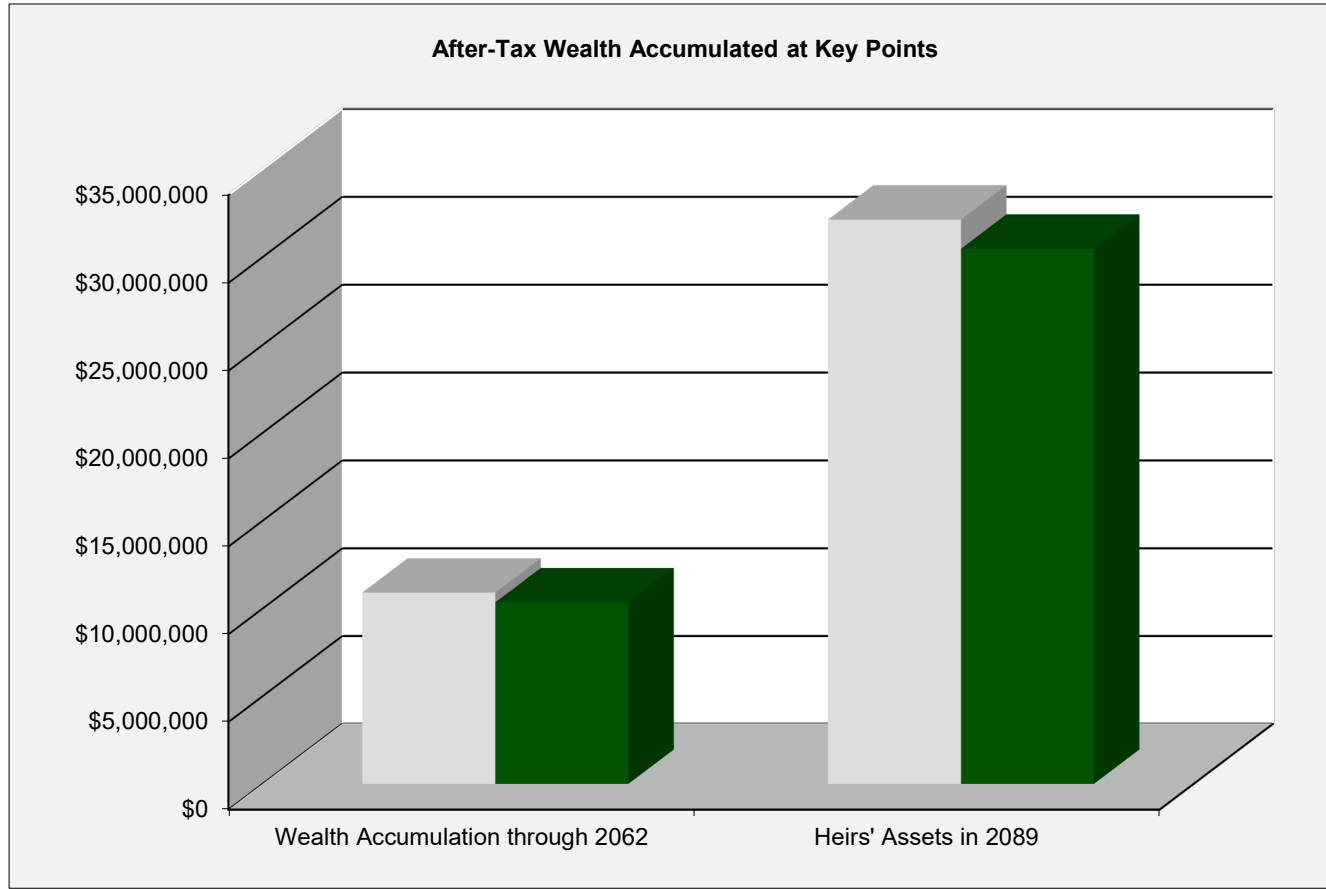
| At the End of the Senior Generation's Lifetime in 2062 | IRA Rollover | Employer Stock NUA |
|---|-------------------|--------------------|
| Retirement plan balance | 5,970,271 | 3,956,436 |
| Taxable investment balance | 7,482,519 | 8,082,551 |
| Taxable employer stock | 0 | 387 |
| Combined balances | 13,452,790 | 12,039,374 |
| Estate taxes | -5,381,116 | -4,815,750 |
| Ordinary IRD deduction | 1,791,081 | 1,186,931 |
| Income taxes assuming total retirement plan distribution | -1,780,335 | -1,179,809 |
| IRD deduction attributable to employer stock NUA | 0 | 17 |
| Capital gains taxes on IRD assuming total liquidation of employer stock | 0 | -9 |
| Net to heirs | 6,291,339 | 6,043,806 |
| IRA rollover advantage | 247,533 | |
| Present value of planning advantage @ 3.0% | 75,889 | |
| At the End of the Heir's Lifetime in 2089 | IRA Rollover | Employer Stock NUA |
| Retirement plan balance | 0 | 0 |
| Taxable investment balance | 32,134,091 | 30,477,192 |
| After-tax employer stock held in taxable accounts | 0 | 1 |
| Net amount available to heirs before 2nd generation death taxes | 32,134,091 | 30,477,193 |
| IRA rollover advantage | 1,656,898 | |
| Present value of planning advantage @ 3.0% | 228,680 | |

The illustration above assumes that lifetime and postmortem distributions from IRA rollover accounts are limited to required minimum distributions. In addition, after-tax retirement plan distributions are assumed to be reinvested in a diversified taxable fund, along with the proceeds of any sales of employer stock.



Wealth Accumulation Comparison in 2062 & in 2089

Jack & Jill Flash



The illustration above assumes that lifetime and postmortem distributions from IRA rollover accounts are limited to required minimum distributions. In addition, after-tax retirement plan distributions are assumed to be reinvested in a diversified taxable fund, along with the proceeds of any sales of employer stock.



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 |
| Retirement age | 65.0 | 62.0 |
| 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 |
| 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 | | |
| Participant illustrated | | Jill |
| Beneficiary | | Heirs |
| 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 | | NA |
| Surviving spouse's designated beneficiary | | NA |
| 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 |



Assumptions

Jack & Jill Flash

| Qualified Retirement Plans | Jill |
|---|-------------|
| Current plan balance | 1,000,000 |
| Current employer stock value | 375,000 |
| Current net unrealized appreciation in employer stock | 325,000 |
| Current plan basis | 0 |

| Qualified Plan Lump-Sum Distribution | Jill |
|---|-------------|
| First year of participation in plan | 2007 |
| Timing of lump-sum distribution | 2031 |
| In-kind distribution of employer stock with net unrealized appreciation | Yes |
| Rollover balance of lump-sum distribution | Yes |

| 10-Percent Premature Distribution Tax | |
|---|-----|
| Coronavirus-related distribution exception applies to lump-sum distribution | Yes |
| Other penalty exception applies to lump-sum distribution | Yes |

| 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 | 5.0% | 5.0% |
| Estate tax rate | See schedule | NA |

| Employer Stock | Jill |
|---------------------------------------|-------------|
| Current stock price | 25.00 |
| Growth Rates | |
| Current rate | 6.0% |
| Dividend Rates | |
| Current dividends per share | 0.10 |
| Dividend growth rate | 3.0% |
| Qualified dividend percentage | 100.0% |
| Stock Sales | |
| Turnover rate | 25.0% |
| Year of total liquidation of position | Indefinite |

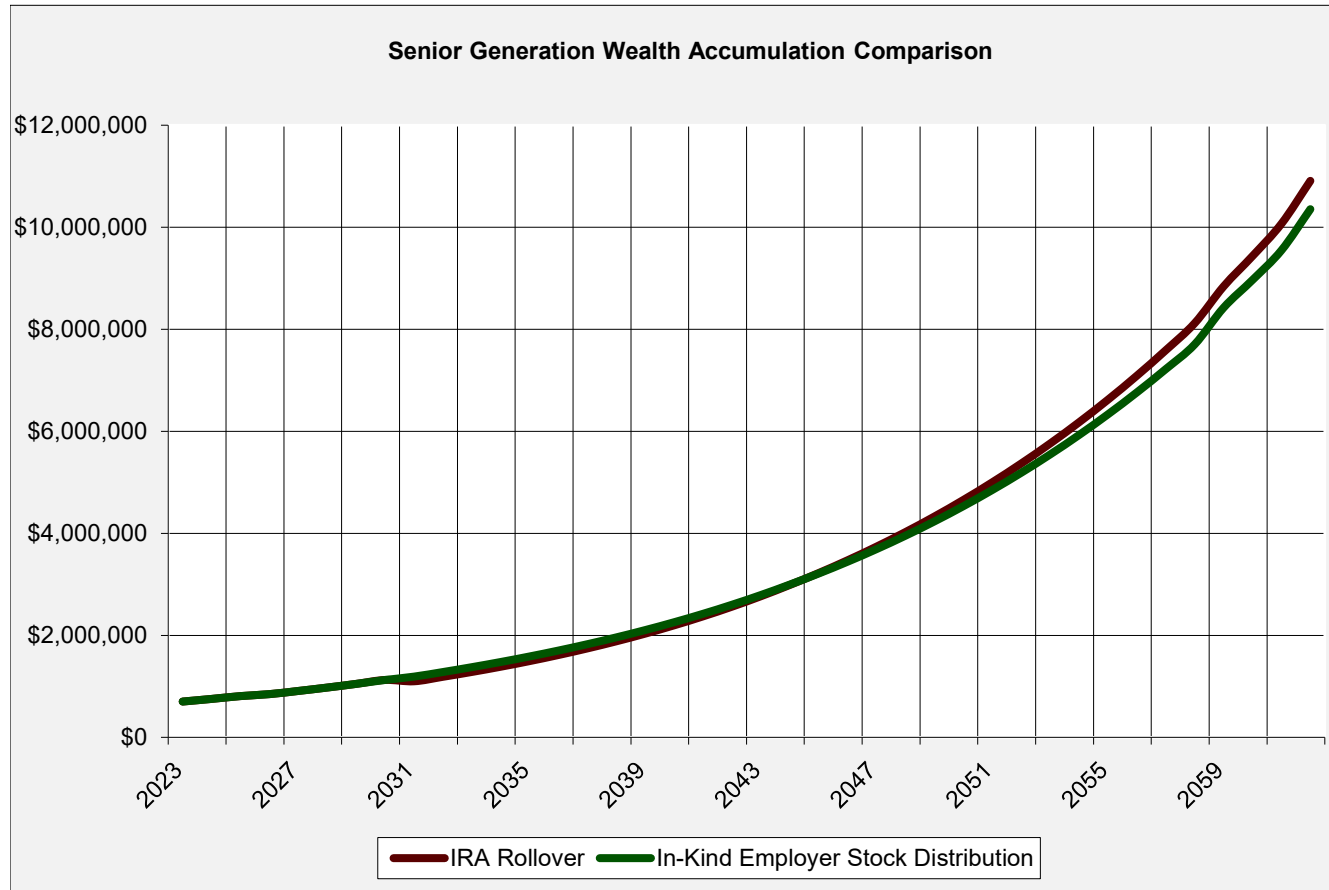
| Qualified Plan & IRA Investment Rates | Senior Generation | Heirs |
|--|--------------------------|--------------|
| Current income rate | 2.0% | 2.0% |
| Growth rate | 6.0% | 6.0% |

| 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 taxable income and realized gains subject to Medicare surtax | 100.0% | 100.0% |
| Present value discount rate | 3.0% | NA |



Annual After-Tax Assets Illustration

Jack & Jill Flash



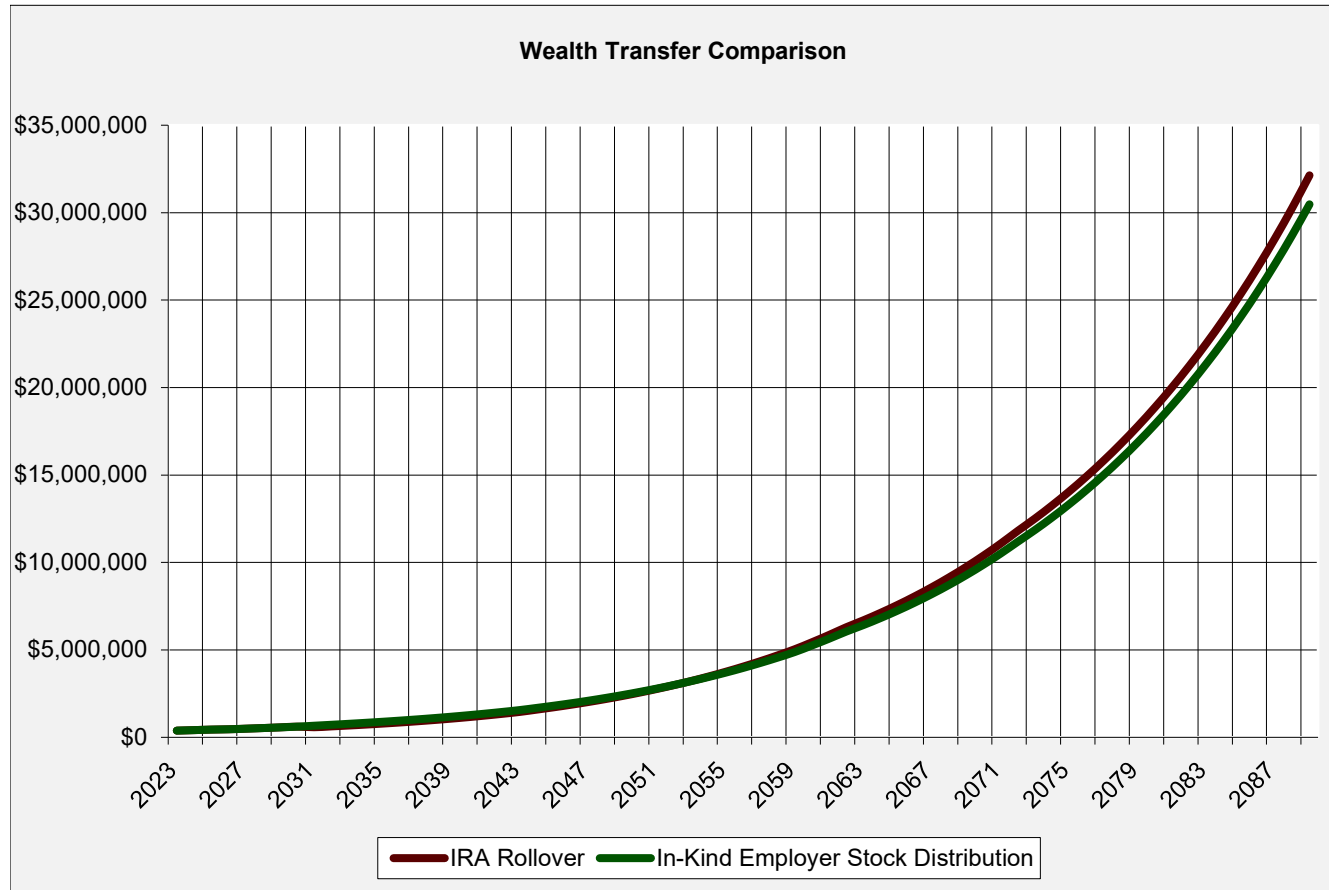
The chart above compares the senior generation's wealth accumulations under two alternative distribution scenarios:

- 1) A lifetime rollover of the entire qualified plan lump-sum distribution to an IRA, and
- 2) An in-kind distribution of employer stock coupled with an IRA rollover of the balance of the distribution.



Annual Net to Heirs Illustration

Jack & Jill Flash



The chart above compares the wealth transferred to heirs & postmortem accumulations under two alternative scenarios:

- 1) A lifetime rollover of the entire qualified plan lump-sum distribution to an IRA, and
- 2) An in-kind distribution of employer stock coupled with an IRA rollover of the balance of the distribution.



Lump-Sum Distribution - Jill Elects NUA Treatment for SoftCo. Stock Distributed from Plan

Annual After-Tax Assets Comparison

Jack & Jill Flash

| Year | After-Tax Assets | | Comparison | |
|------|-----------------------|--|-----------------------------------|--------------------------------|
| | IRA Rollover Scenario | Employer Stock NUA Distribution Scenario | IRA Rollover Scenario Adv-/Disadv | Present Value Adv-/Disadv 3.0% |
| 2031 | 1,098,564 | 1,190,149 | -91,585 | -70,199 |
| 2032 | 1,186,449 | 1,280,037 | -93,588 | -69,641 |
| 2033 | 1,281,365 | 1,375,457 | -94,092 | -67,978 |
| 2034 | 1,383,874 | 1,477,040 | -93,166 | -65,350 |
| 2035 | 1,494,584 | 1,585,594 | -91,010 | -61,979 |
| 2036 | 1,614,151 | 1,701,769 | -87,618 | -57,928 |
| 2037 | 1,743,283 | 1,826,262 | -82,979 | -53,264 |
| 2038 | 1,882,746 | 1,959,802 | -77,056 | -48,023 |
| 2039 | 2,033,365 | 2,103,111 | -69,746 | -42,202 |
| 2040 | 2,196,035 | 2,256,980 | -60,945 | -35,800 |
| 2041 | 2,371,717 | 2,422,229 | -50,512 | -28,808 |
| 2042 | 2,561,455 | 2,599,740 | -38,285 | -21,199 |
| 2043 | 2,766,371 | 2,790,448 | -24,077 | -12,944 |
| 2044 | 2,987,681 | 2,995,360 | -7,679 | -4,008 |
| 2045 | 3,221,960 | 3,212,414 | 9,546 | 4,837 |
| 2046 | 3,472,270 | 3,443,861 | 28,410 | 13,977 |
| 2047 | 3,739,576 | 3,690,570 | 49,006 | 23,408 |
| 2048 | 4,024,878 | 3,953,448 | 71,430 | 33,123 |
| 2049 | 4,329,215 | 4,233,445 | 95,771 | 43,117 |
| 2050 | 4,653,684 | 4,531,559 | 122,126 | 53,383 |
| 2051 | 4,999,404 | 4,848,823 | 150,581 | 63,905 |
| 2052 | 5,367,555 | 5,186,329 | 181,227 | 74,666 |
| 2053 | 5,759,338 | 5,545,197 | 214,141 | 85,659 |
| 2054 | 6,176,019 | 5,926,615 | 249,404 | 96,860 |
| 2055 | 6,618,907 | 6,331,819 | 287,089 | 108,251 |
| 2056 | 7,089,358 | 6,762,096 | 327,262 | 119,798 |
| 2057 | 7,588,809 | 7,218,814 | 369,996 | 131,498 |
| 2058 | 8,118,708 | 7,703,371 | 415,337 | 143,316 |
| 2059 | 8,839,737 | 8,422,192 | 417,545 | 139,885 |
| 2060 | 9,435,210 | 8,966,957 | 468,253 | 152,294 |
| 2061 | 10,068,254 | 9,547,226 | 521,028 | 164,526 |
| 2062 | 10,909,455 | 10,353,918 | 555,537 | 170,317 |



Annual Net to Heirs Comparison

Jack & Jill Flash

| Year | Net to Heirs | | Comparison | |
|------|-----------------------|--|-----------------------------------|--------------------------------|
| | IRA Rollover Scenario | Employer Stock NUA Distribution Scenario | IRA Rollover Scenario Adv-/Disadv | Present Value Adv-/Disadv 3.0% |
| 2031 | 577,607 | 664,301 | -86,694 | -66,450 |
| 2032 | 623,816 | 717,038 | -93,222 | -69,369 |
| 2033 | 673,721 | 772,044 | -98,322 | -71,035 |
| 2034 | 727,619 | 829,874 | -102,255 | -71,725 |
| 2035 | 785,828 | 891,164 | -105,336 | -71,736 |
| 2036 | 848,695 | 956,380 | -107,685 | -71,195 |
| 2037 | 916,590 | 1,025,988 | -109,398 | -70,223 |
| 2038 | 989,918 | 1,100,452 | -110,534 | -68,887 |
| 2039 | 1,069,111 | 1,180,204 | -111,093 | -67,220 |
| 2040 | 1,154,640 | 1,265,708 | -111,068 | -65,243 |
| 2041 | 1,247,011 | 1,357,432 | -110,421 | -62,975 |
| 2042 | 1,346,772 | 1,455,871 | -109,099 | -60,410 |
| 2043 | 1,454,514 | 1,561,545 | -107,031 | -57,540 |
| 2044 | 1,587,265 | 1,685,869 | -98,604 | -51,463 |
| 2045 | 1,721,970 | 1,813,698 | -91,728 | -46,481 |
| 2046 | 1,866,991 | 1,950,715 | -83,724 | -41,190 |
| 2047 | 2,022,956 | 2,097,481 | -74,526 | -35,598 |
| 2048 | 2,190,542 | 2,254,598 | -64,056 | -29,704 |
| 2049 | 2,370,411 | 2,422,668 | -52,257 | -23,527 |
| 2050 | 2,563,390 | 2,602,408 | -39,018 | -17,055 |
| 2051 | 2,770,217 | 2,794,490 | -24,273 | -10,301 |
| 2052 | 2,991,829 | 2,999,727 | -7,898 | -3,254 |
| 2053 | 3,229,037 | 3,218,861 | 10,176 | 4,071 |
| 2054 | 3,482,779 | 3,452,729 | 30,050 | 11,671 |
| 2055 | 3,754,041 | 3,702,214 | 51,827 | 19,542 |
| 2056 | 4,043,712 | 3,968,150 | 75,562 | 27,660 |
| 2057 | 4,353,008 | 4,251,600 | 101,408 | 36,041 |
| 2058 | 4,682,878 | 4,553,468 | 129,410 | 44,654 |
| 2059 | 5,034,468 | 4,874,804 | 159,664 | 53,490 |
| 2060 | 5,432,845 | 5,247,450 | 185,395 | 60,298 |
| 2061 | 5,851,097 | 5,636,301 | 214,796 | 67,827 |
| 2062 | 6,291,339 | 6,043,806 | 247,533 | 75,889 |
| 2063 | 6,688,552 | 6,416,801 | 271,752 | 80,889 |
| 2064 | 7,114,977 | 6,816,914 | 298,062 | 86,131 |
| 2065 | 7,572,265 | 7,245,450 | 326,815 | 91,691 |
| 2066 | 8,062,203 | 7,703,883 | 358,320 | 97,604 |
| 2067 | 8,586,702 | 8,193,834 | 392,867 | 103,900 |
| 2068 | 9,147,792 | 8,717,063 | 430,729 | 110,588 |
| 2069 | 9,747,624 | 9,275,459 | 472,165 | 117,698 |
| 2070 | 10,388,459 | 9,871,034 | 517,425 | 125,226 |
| 2071 | 11,072,674 | 10,505,924 | 566,751 | 133,172 |
| 2072 | 11,802,752 | 11,182,380 | 620,372 | 141,517 |
| 2073 | 12,508,338 | 11,854,432 | 653,906 | 144,825 |
| 2074 | 13,260,147 | 12,569,641 | 690,507 | 148,480 |
| 2075 | 14,060,220 | 13,330,104 | 730,115 | 152,427 |
| 2076 | 14,910,903 | 14,138,175 | 772,728 | 156,615 |
| 2077 | 15,814,833 | 14,996,447 | 818,386 | 161,041 |



Lump-Sum Distribution - Jill Elects NUA Treatment for SoftCo. Stock Distributed from Plan

Annual Net to Heirs Comparison

Jack & Jill Flash

| Year | Net to Heirs | | Comparison | |
|------|-----------------------|--|-----------------------------------|--------------------------------|
| | IRA Rollover Scenario | Employer Stock NUA Distribution Scenario | IRA Rollover Scenario Adv/-Disadv | Present Value Adv/-Disadv 3.0% |
| 2078 | 16,774,912 | 15,907,745 | 867,166 | 165,673 |
| 2079 | 17,794,300 | 16,875,123 | 919,177 | 170,499 |
| 2080 | 18,876,416 | 17,901,862 | 974,554 | 175,495 |
| 2081 | 20,024,930 | 18,991,476 | 1,033,454 | 180,685 |
| 2082 | 21,243,774 | 20,147,718 | 1,096,056 | 186,052 |
| 2083 | 22,537,147 | 21,374,589 | 1,162,559 | 191,597 |
| 2084 | 23,909,524 | 22,676,346 | 1,233,178 | 197,304 |
| 2085 | 25,365,668 | 24,057,518 | 1,308,150 | 203,207 |
| 2086 | 26,910,644 | 25,522,917 | 1,387,726 | 209,294 |
| 2087 | 28,549,835 | 27,077,655 | 1,472,180 | 215,568 |
| 2088 | 30,288,960 | 28,727,160 | 1,561,801 | 222,017 |
| 2089 | 32,134,091 | 30,477,193 | 1,656,898 | 228,680 |





Lump-Sum Distribution

Sensitivity Analyses

AN ANALYSIS PREPARED EXCLUSIVELY FOR

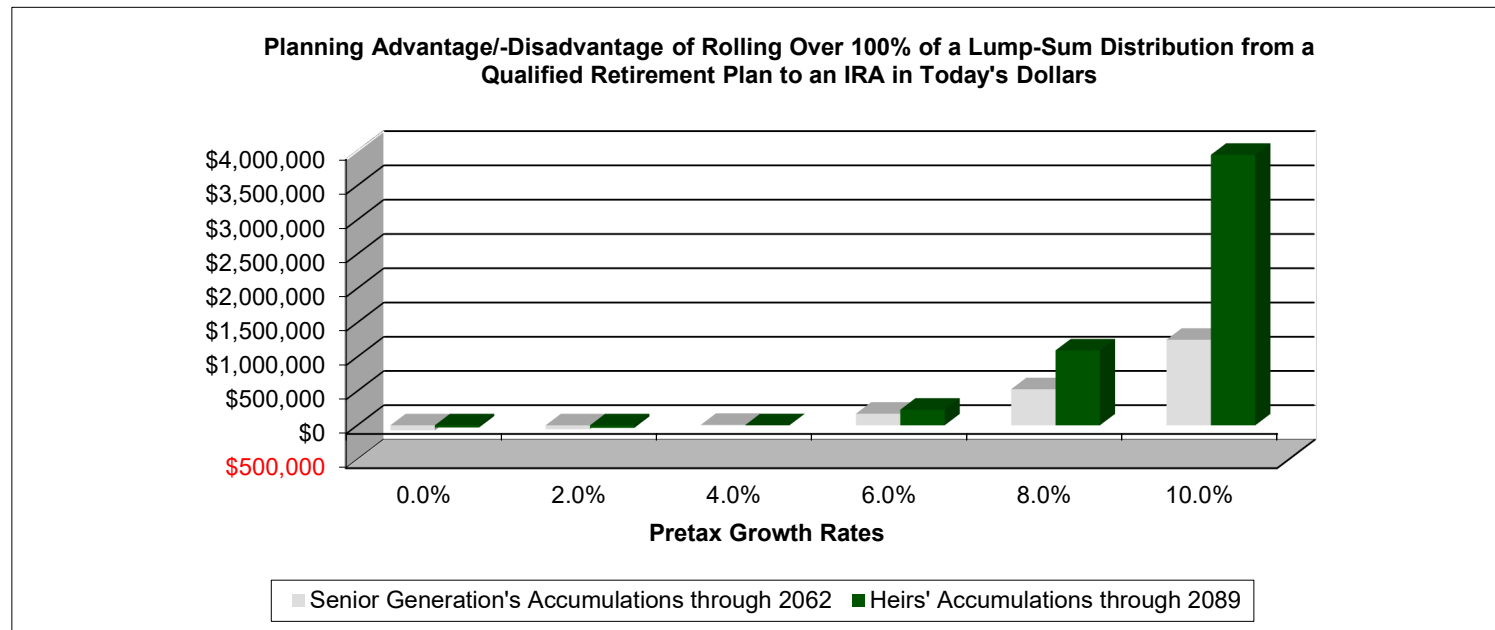
Jack & Jill Flash

Jill Elects NUA Treatment for SoftCo. Stock Distributed from 401(k) Plan

Sensitivity Analysis - Portfolio Growth Rates

Jack & Jill Flash

| Beneficiary = Heirs Growth | Sr Gen's Accumulations | | Heirs' Accumulations | | Rollover Planning Adv-/Disadv | |
|----------------------------------|------------------------|----------------------|-----------------------|----------------------|-------------------------------|----------------------|
| | IRA Rollover Scenario | Alternative Scenario | IRA Rollover Scenario | Alternative Scenario | Sr Generation's Accumulations | Heirs' Accumulations |
| 0.0% | 1,400,503 | 1,643,225 | 1,212,552 | 1,442,283 | -242,722 | -229,731 |
| 2.0% | 2,791,090 | 2,978,342 | 3,622,426 | 3,895,522 | -187,252 | -273,097 |
| 4.0% | 5,533,492 | 5,510,379 | 10,805,904 | 10,792,459 | 23,113 | 13,444 |
| 6.0% | 10,909,455 | 10,353,918 | 32,134,091 | 30,477,193 | 555,537 | 1,656,898 |
| 8.0% | 21,381,572 | 19,661,453 | 95,120,838 | 87,190,462 | 1,720,119 | 7,930,375 |
| 10.0% | 41,646,330 | 37,568,751 | 279,918,057 | 251,309,620 | 4,077,579 | 28,608,437 |



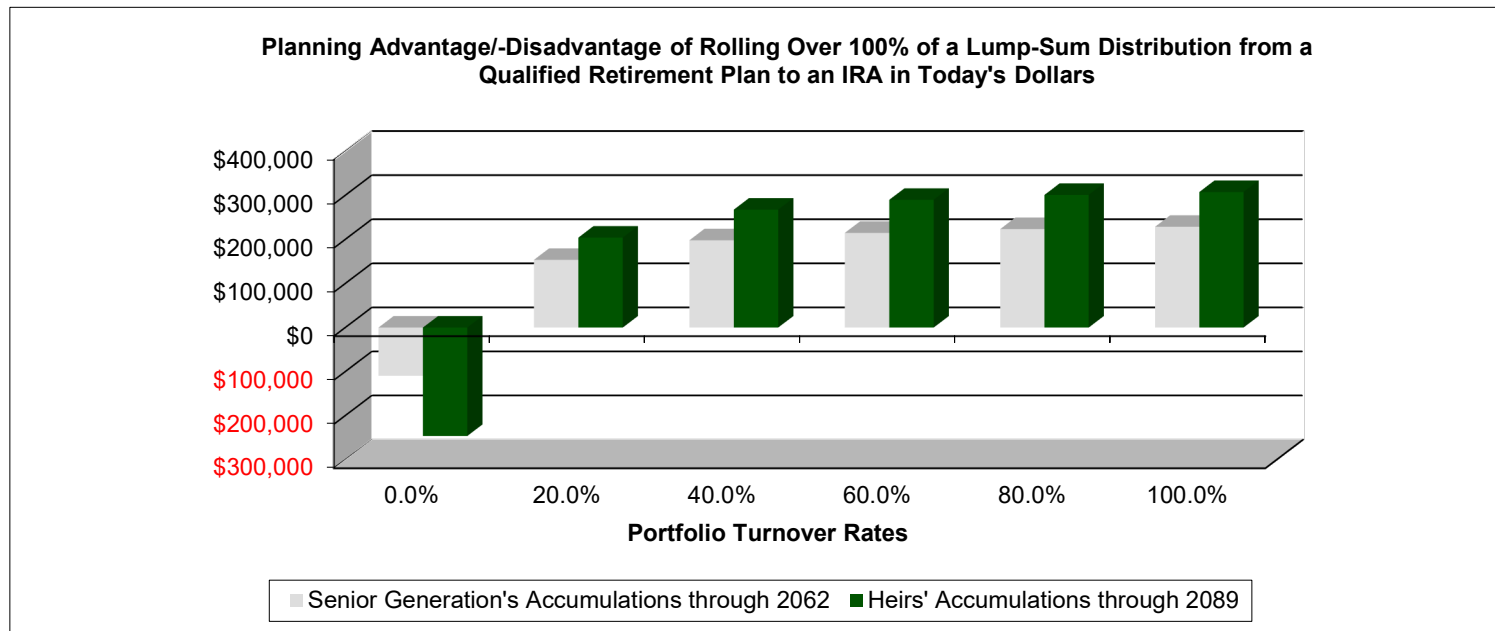
The illustration above shows the impact of pretax portfolio growth rate assumptions on the projected results. The graph shows the advantages or disadvantages of rolling over Jill's entire qualified plan lump-sum distribution to an IRA in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.



Sensitivity Analysis - Portfolio Turnover Rates

Jack & Jill Flash

| Beneficiary = Heirs Turnover | Sr Gen's Accumulations | | Heirs' Accumulations | | Rollover Planning Adv-/Disadv | |
|------------------------------------|------------------------|----------------------|-----------------------|----------------------|-------------------------------|----------------------|
| | IRA Rollover Scenario | Alternative Scenario | IRA Rollover Scenario | Alternative Scenario | Sr Generation's Accumulations | Heirs' Accumulations |
| 0.0% | 11,539,998 | 11,897,584 | 37,760,459 | 39,545,537 | -357,586 | -1,785,077 |
| 20.0% | 10,985,534 | 10,484,713 | 32,663,438 | 31,184,727 | 500,822 | 1,478,711 |
| 40.0% | 10,746,849 | 10,100,959 | 31,109,822 | 29,171,559 | 645,890 | 1,938,263 |
| 60.0% | 10,614,415 | 9,913,949 | 30,368,464 | 28,269,045 | 700,467 | 2,099,419 |
| 80.0% | 10,531,200 | 9,802,404 | 29,935,452 | 27,755,221 | 728,796 | 2,180,231 |
| 100.0% | 10,475,657 | 9,729,795 | 29,655,423 | 27,427,497 | 745,862 | 2,227,926 |



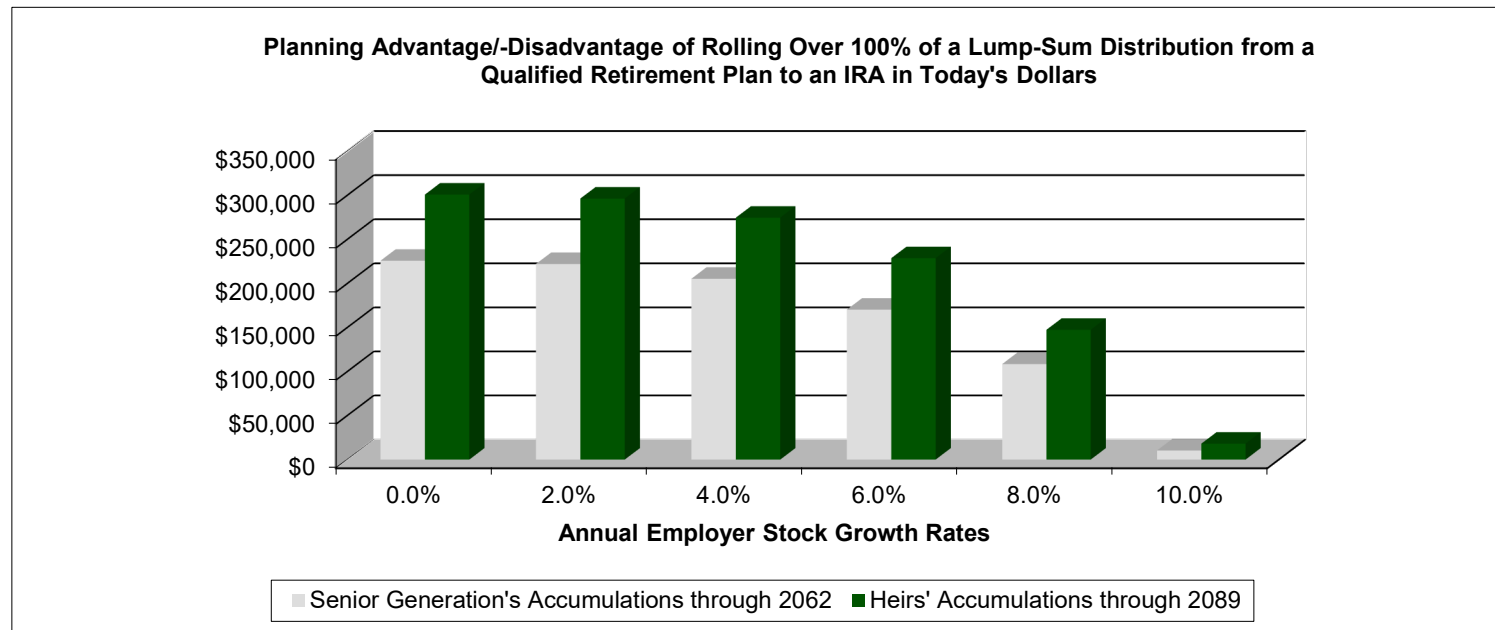
The illustration above shows the impact of portfolio turnover rate assumptions on the projected results. The graph shows the advantages or disadvantages of rolling over Jill's entire qualified plan lump-sum distribution to an IRA in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.



Sensitivity Analysis - Employer Stock Growth

Jack & Jill Flash

| Beneficiary = Heirs Growth | Sr Gen's Accumulations | | Heirs' Accumulations | | Rollover Planning Adv-/Disadv | |
|----------------------------------|------------------------|----------------------|-----------------------|----------------------|-------------------------------|----------------------|
| | IRA Rollover Scenario | Alternative Scenario | IRA Rollover Scenario | Alternative Scenario | Sr Generation's Accumulations | Heirs' Accumulations |
| 0.0% | 9,538,159 | 8,801,739 | 28,094,904 | 25,915,436 | 736,420 | 2,179,467 |
| 2.0% | 9,934,311 | 9,209,862 | 29,261,780 | 27,114,875 | 724,450 | 2,146,905 |
| 4.0% | 10,388,639 | 9,718,752 | 30,600,016 | 28,610,462 | 669,887 | 1,989,553 |
| 6.0% | 10,909,455 | 10,353,918 | 32,134,091 | 30,477,193 | 555,537 | 1,656,898 |
| 8.0% | 11,502,297 | 11,148,323 | 33,880,325 | 32,812,051 | 353,975 | 1,068,274 |
| 10.0% | 12,178,249 | 12,144,508 | 35,871,359 | 35,740,381 | 33,741 | 130,978 |



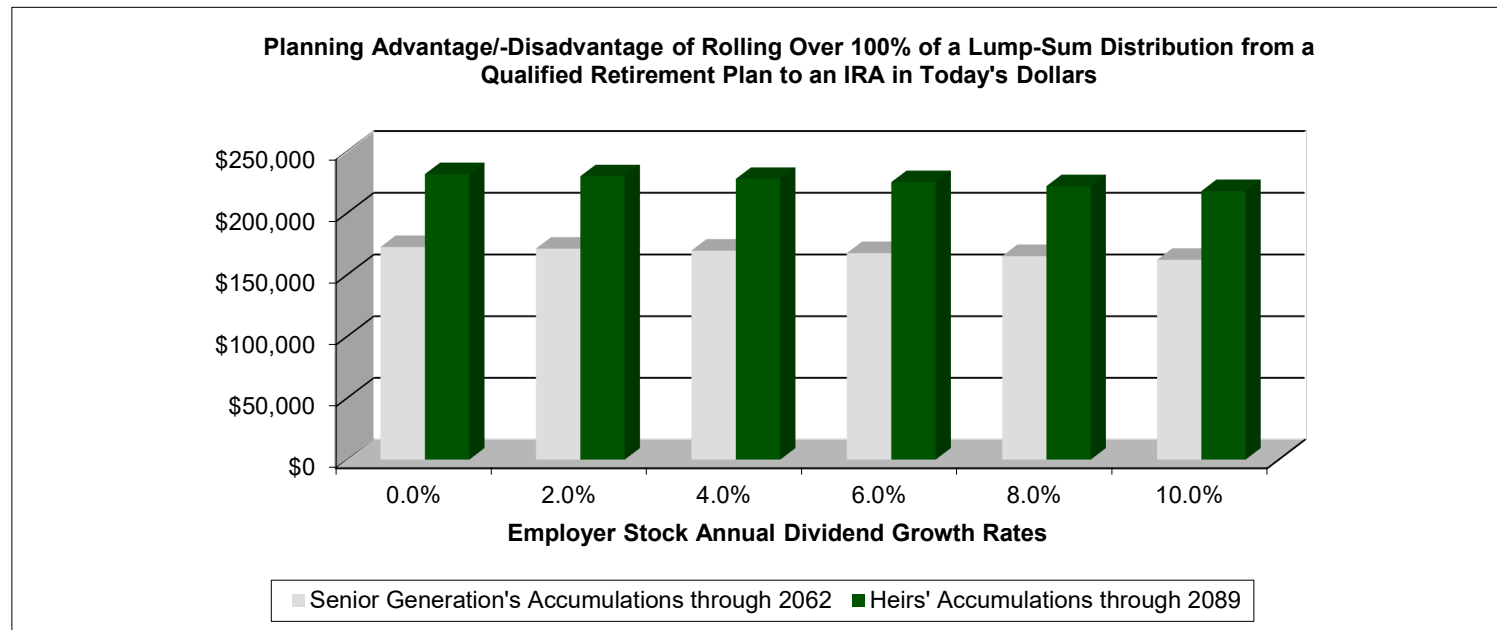
The illustration above shows the impact of employer stock growth assumptions on the projected results. The graph shows the advantages or disadvantages of rolling over Jill's entire qualified plan lump-sum distribution to an IRA in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.



Sensitivity Analysis - Employer Stock Dividends

Jack & Jill Flash

| Beneficiary = Heirs Div Growth | Sr Gen's Accumulations | | Heirs' Accumulations | | Rollover Planning Adv/-Disadv | |
|--------------------------------------|------------------------|----------------------|-----------------------|----------------------|-------------------------------|----------------------|
| | IRA Rollover Scenario | Alternative Scenario | IRA Rollover Scenario | Alternative Scenario | Sr Generation's Accumulations | Heirs' Accumulations |
| 0.0% | 10,899,790 | 10,337,487 | 32,105,624 | 30,428,837 | 562,303 | 1,676,787 |
| 2.0% | 10,906,112 | 10,348,085 | 32,124,244 | 30,460,027 | 558,027 | 1,664,217 |
| 4.0% | 10,912,925 | 10,360,148 | 32,144,313 | 30,495,528 | 552,777 | 1,648,785 |
| 6.0% | 10,920,267 | 10,373,945 | 32,165,939 | 30,536,133 | 546,323 | 1,629,806 |
| 8.0% | 10,928,176 | 10,389,807 | 32,189,236 | 30,582,824 | 538,369 | 1,606,412 |
| 10.0% | 10,936,693 | 10,408,152 | 32,214,323 | 30,636,837 | 528,542 | 1,577,486 |



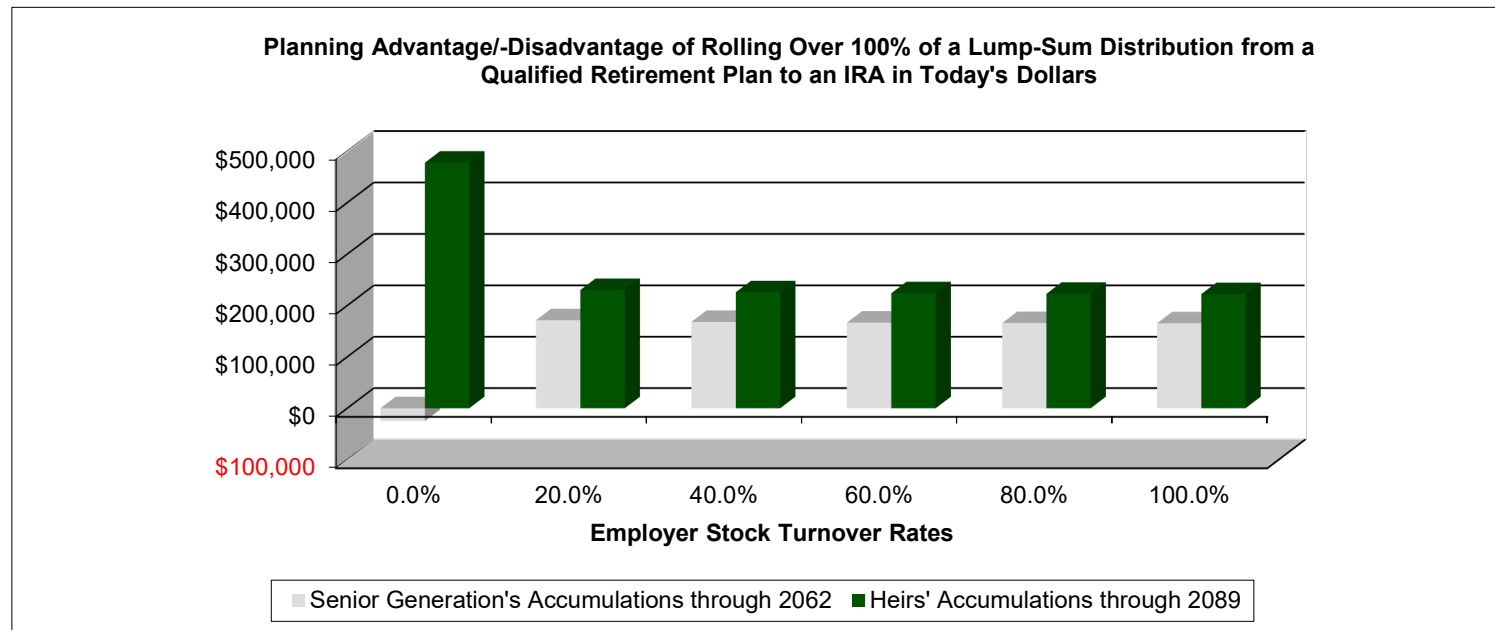
The illustration above shows the impact of employer stock dividend growth assumptions on the projected results. The graph shows the advantages or disadvantages of rolling over Jill's entire qualified plan lump-sum distribution to an IRA in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.



Sensitivity Analysis - Employer Stock Turnover

Jack & Jill Flash

| Beneficiary = Heirs Turnover | Sr Gen's Accumulations | | Heirs' Accumulations | | Rollover Planning Adv-/Disadv | |
|------------------------------------|------------------------|----------------------|-----------------------|----------------------|-------------------------------|----------------------|
| | IRA Rollover Scenario | Alternative Scenario | IRA Rollover Scenario | Alternative Scenario | Sr Generation's Accumulations | Heirs' Accumulations |
| 0.0% | 10,909,455 | 10,990,979 | 32,134,091 | 28,672,976 | -81,524 | 3,461,115 |
| 20.0% | 10,909,455 | 10,350,502 | 32,134,091 | 30,466,404 | 558,953 | 1,667,687 |
| 40.0% | 10,909,455 | 10,361,019 | 32,134,091 | 30,498,152 | 548,436 | 1,635,939 |
| 60.0% | 10,909,455 | 10,365,689 | 32,134,091 | 30,511,878 | 543,765 | 1,622,213 |
| 80.0% | 10,909,455 | 10,368,254 | 32,134,091 | 30,519,415 | 541,201 | 1,614,676 |
| 100.0% | 10,909,455 | 10,369,889 | 32,134,091 | 30,524,220 | 539,566 | 1,609,871 |



The illustration above shows the impact of employer stock turnover rate assumptions on the projected results. The graph shows the advantages or disadvantages of rolling over Jill's entire qualified plan lump-sum distribution to an IRA in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.





Lump-Sum Distribution

Supporting Schedules for
QUALIFIED RETIREMENT PLAN

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Jill Elects NUA Treatment for SoftCo. Stock Distributed from 401(k) Plan

Qualified Plan Lump-Sum Distribution Analysis

Jack & Jill Flash

Key Assumptions

| | |
|---|-----|
| Born before 1936? | No |
| 5 years of participation before the year of distribution? | Yes |
| Years of plan participation before 1974 | 0.0 |
| Years of plan participation after 1973 | 0.0 |
| Elect 10-year averaging? | No |
| Elect capital gains treatment? | No |

IRA Rollover Treatment

| | |
|---|------------------|
| Total value of lump-sum distribution | 1,772,106 |
| Less: Participant's basis in plan | 0 |
| Less: Value of employer stock included in lump-sum distribution | 597,750 |
| IRA rollover amount | 1,174,356 |
| Cash basis distributed to taxable investments | 0 |

Employer Stock Treatment If IRA Rollover

| | |
|---|---------------|
| Value of employer stock included in lump-sum distribution | 597,750 |
| Less: If elected, net unrealized appreciation in employer stock | 547,750 |
| Amount includible in gross income | 50,000 |



Lump-Sum Distribution - Jill Elects NUA Treatment for SoftCo. Stock Distributed from 401(k) Plan

Jill's Qualified Retirement Plan Illustration

Jack & Jill Flash

| Year | Year-End Attained Age | Beginning Investment Balance | Investment Fund Distribution | Income & Growth 8.0% | Employer Stock Dividends Received | Ending Balances | | |
|------|-----------------------|------------------------------|------------------------------|----------------------|-----------------------------------|-----------------|------------------|-----------|
| | | | | | | Investment Fund | ER Stock Account | Total |
| 2023 | 55.9 | 625,000 | 0 | 50,000 | 1,500 | 676,500 | 397,500 | 1,074,000 |
| 2024 | 56.9 | 676,500 | 0 | 54,120 | 1,545 | 732,165 | 421,350 | 1,153,515 |
| 2025 | 57.9 | 732,165 | 0 | 58,573 | 1,591 | 792,330 | 446,700 | 1,239,030 |
| 2026 | 58.9 | 792,330 | 0 | 63,386 | 1,639 | 857,355 | 473,400 | 1,330,755 |
| 2027 | 59.9 | 857,355 | 0 | 68,588 | 1,688 | 927,632 | 501,900 | 1,429,532 |
| 2028 | 60.9 | 927,632 | 0 | 74,211 | 1,739 | 1,003,581 | 531,900 | 1,535,481 |
| 2029 | 61.9 | 1,003,581 | 0 | 80,286 | 1,791 | 1,085,659 | 563,850 | 1,649,509 |
| 2030 | 62.9 | 1,085,659 | 0 | 86,853 | 1,845 | 1,174,356 | 597,750 | 1,772,106 |
| 2031 | 63.9 | 1,174,356 | 1,174,356 | 0 | 0 | 0 | 0 | 0 |



Lump-Sum Distribution - Jill Elects NUA Treatment for SoftCo. Stock Distributed from 401(k) Plan

Jill's Qualified Retirement Plan Employer Stock Illustration

Jack & Jill Flash

| Year | Employer Stock Shares Reconciliation | | | | | Net Unrealized Appreciation | | | |
|------|--------------------------------------|-------------------|--------------------|----------------------------------|---------------|-----------------------------|---------------------|----------------|-----------------------------|
| | Beginning Shares | Beginning Balance | Shares Distributed | End of Year Employer Stock Price | Ending Shares | Ending Balance | NUA Existing Shares | NUA New Shares | Net Unrealized Appreciation |
| 2023 | 15,000 | 375,000 | 0 | 26.50 | 15,000 | 397,500 | 347,500 | 0 | 347,500 |
| 2024 | 15,000 | 397,500 | 0 | 28.09 | 15,000 | 421,350 | 371,350 | 0 | 371,350 |
| 2025 | 15,000 | 421,350 | 0 | 29.78 | 15,000 | 446,700 | 396,700 | 0 | 396,700 |
| 2026 | 15,000 | 446,700 | 0 | 31.56 | 15,000 | 473,400 | 423,400 | 0 | 423,400 |
| 2027 | 15,000 | 473,400 | 0 | 33.46 | 15,000 | 501,900 | 451,900 | 0 | 451,900 |
| 2028 | 15,000 | 501,900 | 0 | 35.46 | 15,000 | 531,900 | 481,900 | 0 | 481,900 |
| 2029 | 15,000 | 531,900 | 0 | 37.59 | 15,000 | 563,850 | 513,850 | 0 | 513,850 |
| 2030 | 15,000 | 563,850 | 0 | 39.85 | 15,000 | 597,750 | 547,750 | 0 | 547,750 |
| 2031 | 15,000 | 597,750 | 15,000 | 42.24 | 0 | 0 | 0 | 0 | 0 |





Lump-Sum Distribution

Supporting Schedules for
IRA ROLLOVER SCENARIO

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Jill Elects NUA Treatment for SoftCo. Stock Distributed from 401(k) Plan

IRA Rollover Scenario - Combined After-Tax Assets

Jack & Jill Flash

| Year | Retirement Plan Assets | | | | | | After-Tax Investment Balance | Total After-Tax Assets |
|------|------------------------------|----------------|-----------------------------|-----------------------|------------------------|---|------------------------------------|------------------------------|
| | Qualified Plan Balance | IRA Balance | Ordinary Income Taxes | Employer Stock NUA | Capital Gains Taxes | After-Tax Retirement Plan Balances | | |
| 2023 | 1,074,000 | 0 | 292,053 | 347,500 | 80,620 | 701,327 | 0 | 701,327 |
| 2024 | 1,153,515 | 0 | 314,430 | 371,350 | 86,153 | 752,931 | 0 | 752,931 |
| 2025 | 1,239,030 | 0 | 338,616 | 396,700 | 92,034 | 808,379 | 0 | 808,379 |
| 2026 | 1,330,755 | 0 | 386,533 | 423,400 | 97,382 | 846,840 | 0 | 846,840 |
| 2027 | 1,429,532 | 0 | 416,471 | 451,900 | 103,937 | 909,124 | 0 | 909,124 |
| 2028 | 1,535,481 | 0 | 448,826 | 481,900 | 110,837 | 975,819 | 0 | 975,819 |
| 2029 | 1,649,509 | 0 | 483,791 | 513,850 | 118,186 | 1,047,533 | 0 | 1,047,533 |
| 2030 | 1,772,106 | 0 | 521,576 | 547,750 | 125,983 | 1,124,548 | 0 | 1,124,548 |
| 2031 | 0 | 1,913,875 | 815,311 | 0 | 0 | 1,098,564 | 0 | 1,098,564 |
| 2032 | 0 | 2,066,985 | 880,535 | 0 | 0 | 1,186,449 | 0 | 1,186,449 |
| 2033 | 0 | 2,232,343 | 950,978 | 0 | 0 | 1,281,365 | 0 | 1,281,365 |
| 2034 | 0 | 2,410,931 | 1,027,057 | 0 | 0 | 1,383,874 | 0 | 1,383,874 |
| 2035 | 0 | 2,603,805 | 1,109,221 | 0 | 0 | 1,494,584 | 0 | 1,494,584 |
| 2036 | 0 | 2,812,110 | 1,197,959 | 0 | 0 | 1,614,151 | 0 | 1,614,151 |
| 2037 | 0 | 3,037,079 | 1,293,795 | 0 | 0 | 1,743,283 | 0 | 1,743,283 |
| 2038 | 0 | 3,280,045 | 1,397,299 | 0 | 0 | 1,882,746 | 0 | 1,882,746 |
| 2039 | 0 | 3,542,448 | 1,509,083 | 0 | 0 | 2,033,365 | 0 | 2,033,365 |
| 2040 | 0 | 3,825,844 | 1,629,810 | 0 | 0 | 2,196,035 | 0 | 2,196,035 |
| 2041 | 0 | 4,131,912 | 1,760,194 | 0 | 0 | 2,371,717 | 0 | 2,371,717 |
| 2042 | 0 | 4,462,465 | 1,901,010 | 0 | 0 | 2,561,455 | 0 | 2,561,455 |
| 2043 | 0 | 4,819,462 | 2,053,091 | 0 | 0 | 2,766,371 | 0 | 2,766,371 |
| 2044 | 0 | 4,820,265 | 2,053,433 | 0 | 0 | 2,766,832 | 220,849 | 2,987,681 |
| 2045 | 0 | 4,995,394 | 2,128,038 | 0 | 0 | 2,867,356 | 354,604 | 3,221,960 |
| 2046 | 0 | 5,167,963 | 2,201,552 | 0 | 0 | 2,966,411 | 505,860 | 3,472,270 |
| 2047 | 0 | 5,336,472 | 2,273,337 | 0 | 0 | 3,063,135 | 676,441 | 3,739,576 |
| 2048 | 0 | 5,499,208 | 2,342,663 | 0 | 0 | 3,156,546 | 868,332 | 4,024,878 |
| 2049 | 0 | 5,655,681 | 2,409,320 | 0 | 0 | 3,246,361 | 1,082,854 | 4,329,215 |
| 2050 | 0 | 5,802,423 | 2,471,832 | 0 | 0 | 3,330,591 | 1,323,094 | 4,653,684 |
| 2051 | 0 | 5,938,796 | 2,529,927 | 0 | 0 | 3,408,869 | 1,590,535 | 4,999,404 |
| 2052 | 0 | 6,060,400 | 2,581,730 | 0 | 0 | 3,478,670 | 1,888,886 | 5,367,555 |
| 2053 | 0 | 6,166,457 | 2,626,911 | 0 | 0 | 3,539,546 | 2,219,792 | 5,759,338 |
| 2054 | 0 | 6,254,086 | 2,664,240 | 0 | 0 | 3,589,845 | 2,586,174 | 6,176,019 |
| 2055 | 0 | 6,320,101 | 2,692,363 | 0 | 0 | 3,627,738 | 2,991,169 | 6,618,907 |
| 2056 | 0 | 6,364,388 | 2,711,229 | 0 | 0 | 3,653,159 | 3,436,199 | 7,089,358 |
| 2057 | 0 | 6,380,175 | 2,717,955 | 0 | 0 | 3,662,221 | 3,926,589 | 7,588,809 |
| 2058 | 0 | 6,367,624 | 2,712,608 | 0 | 0 | 3,655,016 | 4,463,692 | 8,118,708 |
| 2059 | 0 | 6,323,328 | 2,693,738 | 0 | 0 | 3,629,590 | 5,210,146 | 8,839,737 |
| 2060 | 0 | 6,243,701 | 2,659,816 | 0 | 0 | 3,583,884 | 5,851,326 | 9,435,210 |
| 2061 | 0 | 6,125,009 | 2,609,254 | 0 | 0 | 3,515,755 | 6,552,499 | 10,068,254 |
| 2062 | 0 | 5,970,271 | 2,543,336 | 0 | 0 | 3,426,936 | 7,482,519 | 10,909,455 |



IRA Rollover Scenario - Senior Generation Estate Illustration

Jack & Jill Flash

| Year | Pretax transfer | | | | Net to Heirs | | | | | | |
|------|------------------------|-------------|----------------------------|-------------------|--------------|------------------------|-----------------------|--------------------|----------------------------------|----------------------------|--------------|
| | Qualified Plan Balance | IRA Balance | Taxable Investment Balance | Combined Balances | Estate Taxes | Ordinary IRD Deduction | Ordinary Income Taxes | Employer Stock NUA | Employer Stock NUA IRD Deduction | Capital Gains Taxes on IRD | Net to Heirs |
| 2023 | 1,074,000 | 0 | 0 | 1,074,000 | 429,600 | 217,950 | 204,437 | 347,500 | 104,250 | 56,434 | 383,529 |
| 2024 | 1,153,515 | 0 | 0 | 1,153,515 | 461,406 | 234,650 | 220,101 | 371,350 | 111,405 | 60,307 | 411,701 |
| 2025 | 1,239,030 | 0 | 0 | 1,239,030 | 495,612 | 252,699 | 237,032 | 396,700 | 119,010 | 64,424 | 441,962 |
| 2026 | 1,330,755 | 0 | 0 | 1,330,755 | 532,302 | 272,207 | 270,573 | 423,400 | 127,020 | 68,167 | 459,712 |
| 2027 | 1,429,532 | 0 | 0 | 1,429,532 | 571,813 | 293,290 | 291,530 | 451,900 | 135,570 | 72,756 | 493,433 |
| 2028 | 1,535,481 | 0 | 0 | 1,535,481 | 614,192 | 316,074 | 314,178 | 481,900 | 144,570 | 77,586 | 529,525 |
| 2029 | 1,649,509 | 0 | 0 | 1,649,509 | 659,803 | 340,698 | 338,653 | 513,850 | 154,155 | 82,730 | 568,322 |
| 2030 | 1,772,106 | 0 | 0 | 1,772,106 | 708,842 | 367,307 | 365,103 | 547,750 | 164,325 | 88,188 | 609,973 |
| 2031 | 0 | 1,913,875 | 0 | 1,913,875 | 765,550 | 574,162 | 570,717 | 0 | 0 | 0 | 577,607 |
| 2032 | 0 | 2,066,985 | 0 | 2,066,985 | 826,794 | 620,095 | 616,375 | 0 | 0 | 0 | 623,816 |
| 2033 | 0 | 2,232,343 | 0 | 2,232,343 | 892,937 | 669,703 | 665,685 | 0 | 0 | 0 | 673,721 |
| 2034 | 0 | 2,410,931 | 0 | 2,410,931 | 964,372 | 723,279 | 718,940 | 0 | 0 | 0 | 727,619 |
| 2035 | 0 | 2,603,805 | 0 | 2,603,805 | 1,041,522 | 1,041,522 | 776,455 | 0 | 0 | 0 | 785,828 |
| 2036 | 0 | 2,812,110 | 0 | 2,812,110 | 1,124,844 | 843,633 | 838,571 | 0 | 0 | 0 | 848,695 |
| 2037 | 0 | 3,037,079 | 0 | 3,037,079 | 1,214,831 | 911,124 | 905,657 | 0 | 0 | 0 | 916,590 |
| 2038 | 0 | 3,280,045 | 0 | 3,280,045 | 1,312,018 | 984,013 | 978,109 | 0 | 0 | 0 | 989,918 |
| 2039 | 0 | 3,542,448 | 0 | 3,542,448 | 1,416,979 | 1,062,735 | 1,056,358 | 0 | 0 | 0 | 1,069,111 |
| 2040 | 0 | 3,825,844 | 0 | 3,825,844 | 1,530,338 | 1,147,753 | 1,140,867 | 0 | 0 | 0 | 1,154,640 |
| 2041 | 0 | 4,131,912 | 0 | 4,131,912 | 1,652,765 | 1,239,574 | 1,232,136 | 0 | 0 | 0 | 1,247,011 |
| 2042 | 0 | 4,462,465 | 0 | 4,462,465 | 1,784,986 | 1,338,739 | 1,330,707 | 0 | 0 | 0 | 1,346,772 |
| 2043 | 0 | 4,819,462 | 0 | 4,819,462 | 1,927,785 | 1,445,839 | 1,437,164 | 0 | 0 | 0 | 1,454,514 |
| 2044 | 0 | 4,820,265 | 220,849 | 5,041,114 | 2,016,446 | 1,446,080 | 1,437,403 | 0 | 0 | 0 | 1,587,265 |
| 2045 | 0 | 4,995,394 | 357,267 | 5,352,662 | 2,141,065 | 1,498,618 | 1,489,627 | 0 | 0 | 0 | 1,721,970 |
| 2046 | 0 | 5,167,963 | 512,166 | 5,680,129 | 2,272,052 | 1,550,389 | 1,541,086 | 0 | 0 | 0 | 1,866,991 |
| 2047 | 0 | 5,336,472 | 687,347 | 6,023,819 | 2,409,528 | 1,600,942 | 1,591,336 | 0 | 0 | 0 | 2,022,956 |
| 2048 | 0 | 5,499,208 | 884,801 | 6,384,010 | 2,553,604 | 1,649,763 | 1,639,864 | 0 | 0 | 0 | 2,190,542 |
| 2049 | 0 | 5,655,681 | 1,105,877 | 6,761,558 | 2,704,623 | 1,696,704 | 1,686,524 | 0 | 0 | 0 | 2,370,411 |
| 2050 | 0 | 5,802,423 | 1,353,697 | 7,156,120 | 2,862,448 | 1,740,727 | 1,730,282 | 0 | 0 | 0 | 2,563,390 |
| 2051 | 0 | 5,938,796 | 1,629,814 | 7,568,610 | 3,027,444 | 1,781,639 | 1,770,949 | 0 | 0 | 0 | 2,770,217 |
| 2052 | 0 | 6,060,400 | 1,938,000 | 7,998,400 | 3,199,360 | 1,818,120 | 1,807,211 | 0 | 0 | 0 | 2,991,829 |
| 2053 | 0 | 6,166,457 | 2,280,000 | 8,446,457 | 3,378,583 | 1,849,937 | 1,838,837 | 0 | 0 | 0 | 3,229,037 |
| 2054 | 0 | 6,254,086 | 2,658,826 | 8,912,912 | 3,565,165 | 1,876,226 | 1,864,968 | 0 | 0 | 0 | 3,482,779 |
| 2055 | 0 | 6,320,101 | 3,077,724 | 9,397,825 | 3,759,130 | 1,896,030 | 1,884,654 | 0 | 0 | 0 | 3,754,041 |
| 2056 | 0 | 6,364,388 | 3,538,233 | 9,902,621 | 3,961,048 | 1,909,316 | 1,897,860 | 0 | 0 | 0 | 4,043,712 |
| 2057 | 0 | 6,380,175 | 4,045,785 | 10,425,961 | 4,170,384 | 1,914,053 | 1,902,568 | 0 | 0 | 0 | 4,353,008 |
| 2058 | 0 | 6,367,624 | 4,601,881 | 10,969,506 | 4,387,802 | 1,910,287 | 1,898,826 | 0 | 0 | 0 | 4,682,878 |
| 2059 | 0 | 6,323,328 | 5,210,146 | 11,533,474 | 4,613,390 | 1,896,998 | 1,885,616 | 0 | 0 | 0 | 5,034,468 |
| 2060 | 0 | 6,243,701 | 5,914,160 | 12,157,861 | 4,863,144 | 1,873,110 | 1,861,872 | 0 | 0 | 0 | 5,432,845 |
| 2061 | 0 | 6,125,009 | 6,670,950 | 12,795,958 | 5,118,383 | 1,837,503 | 1,826,478 | 0 | 0 | 0 | 5,851,097 |
| 2062 | 0 | 5,970,271 | 7,482,519 | 13,452,790 | 5,381,116 | 1,791,081 | 1,780,335 | 0 | 0 | 0 | 6,291,339 |



IRA Rollover Scenario - IRA Illustration

Jack & Jill Flash

| Year | Year-End Attained Ages | | | Beginning Balance | Rollover Contributions | Income & Growth | Required Distributions | | Ending Balance |
|------|------------------------|------------|------------|-------------------|------------------------|-----------------|------------------------|-----------------------|----------------|
| | Jill's Age | Jack's Age | Heir's Age | | | | Applicable Divisor | Minimum Distributions | |
| 2031 | 63.9 | 66.9 | 36.9 | 0 | 1,772,106 | 141,768 | 0.0 | 0 | 1,913,875 |
| 2032 | 64.9 | 67.9 | 37.9 | 1,913,875 | 0 | 153,110 | 0.0 | 0 | 2,066,985 |
| 2033 | 65.9 | 68.9 | 38.9 | 2,066,985 | 0 | 165,359 | 0.0 | 0 | 2,232,343 |
| 2034 | 66.9 | 69.9 | 39.9 | 2,232,343 | 0 | 178,587 | 0.0 | 0 | 2,410,931 |
| 2035 | 67.9 | 70.9 | 40.9 | 2,410,931 | 0 | 192,874 | 0.0 | 0 | 2,603,805 |
| 2036 | 68.9 | 71.9 | 41.9 | 2,603,805 | 0 | 208,304 | 0.0 | 0 | 2,812,110 |
| 2037 | 69.9 | 72.9 | 42.9 | 2,812,110 | 0 | 224,969 | 0.0 | 0 | 3,037,079 |
| 2038 | 70.9 | 73.9 | 43.9 | 3,037,079 | 0 | 242,966 | 0.0 | 0 | 3,280,045 |
| 2039 | 71.9 | 74.9 | 44.9 | 3,280,045 | 0 | 262,404 | 0.0 | 0 | 3,542,448 |
| 2040 | 72.9 | 75.9 | 45.9 | 3,542,448 | 0 | 283,396 | 0.0 | 0 | 3,825,844 |
| 2041 | 73.9 | 76.9 | 46.9 | 3,825,844 | 0 | 306,068 | 0.0 | 0 | 4,131,912 |
| 2042 | 74.9 | 77.9 | 47.9 | 4,131,912 | 0 | 330,553 | 0.0 | 0 | 4,462,465 |
| 2043 | 75.9 | 78.9 | 48.9 | 4,462,465 | 0 | 356,997 | 24.6 | 0 | 4,819,462 |
| 2044 | 76.9 | 79.9 | 49.9 | 4,819,462 | 0 | 385,557 | 23.7 | 384,754 | 4,820,265 |
| 2045 | 77.9 | 80.9 | 50.9 | 4,820,265 | 0 | 385,621 | 22.9 | 210,492 | 4,995,394 |
| 2046 | 78.9 | 81.9 | 51.9 | 4,995,394 | 0 | 399,632 | 22.0 | 227,063 | 5,167,963 |
| 2047 | 79.9 | 82.9 | 52.9 | 5,167,963 | 0 | 413,437 | 21.1 | 244,927 | 5,336,472 |
| 2048 | 80.9 | 83.9 | 53.9 | 5,336,472 | 0 | 426,918 | 20.2 | 264,182 | 5,499,208 |
| 2049 | 81.9 | 84.9 | 54.9 | 5,499,208 | 0 | 439,937 | 19.4 | 283,464 | 5,655,681 |
| 2050 | 82.9 | 85.9 | 55.9 | 5,655,681 | 0 | 452,454 | 18.5 | 305,712 | 5,802,423 |
| 2051 | 83.9 | 86.9 | 56.9 | 5,802,423 | 0 | 464,194 | 17.7 | 327,820 | 5,938,796 |
| 2052 | 84.9 | 87.9 | 57.9 | 5,938,796 | 0 | 475,104 | 16.8 | 353,500 | 6,060,400 |
| 2053 | 85.9 | 88.9 | 58.9 | 6,060,400 | 0 | 484,832 | 16.0 | 378,775 | 6,166,457 |
| 2054 | 86.9 | 89.9 | 59.9 | 6,166,457 | 0 | 493,317 | 15.2 | 405,688 | 6,254,086 |
| 2055 | 87.9 | 90.9 | 60.9 | 6,254,086 | 0 | 500,327 | 14.4 | 434,312 | 6,320,101 |
| 2056 | 88.9 | 91.9 | 61.9 | 6,320,101 | 0 | 505,608 | 13.7 | 461,321 | 6,364,388 |
| 2057 | 89.9 | 92.9 | 62.9 | 6,364,388 | 0 | 509,151 | 12.9 | 493,363 | 6,380,175 |
| 2058 | 90.9 | 93.9 | 63.9 | 6,380,175 | 0 | 510,414 | 12.2 | 522,965 | 6,367,624 |
| 2059 | 91.9 | 94.9 | 64.9 | 6,367,624 | 0 | 509,410 | 11.5 | 553,706 | 6,323,328 |
| 2060 | 92.9 | 0.0 | 65.9 | 6,323,328 | 0 | 505,866 | 10.8 | 585,493 | 6,243,701 |
| 2061 | 93.9 | 0.0 | 66.9 | 6,243,701 | 0 | 499,496 | 10.1 | 618,188 | 6,125,009 |
| 2062 | 94.9 | 0.0 | 67.9 | 6,125,009 | 0 | 490,001 | 9.5 | 644,738 | 5,970,271 |
| 2063 | 0.0 | 0.0 | 68.9 | 5,970,271 | 0 | 477,622 | 20.4 | 292,660 | 6,155,233 |
| 2064 | 0.0 | 0.0 | 69.9 | 6,155,233 | 0 | 492,419 | 19.4 | 317,280 | 6,330,371 |
| 2065 | 0.0 | 0.0 | 70.9 | 6,330,371 | 0 | 506,430 | 18.4 | 344,042 | 6,492,759 |
| 2066 | 0.0 | 0.0 | 71.9 | 6,492,759 | 0 | 519,421 | 17.4 | 373,147 | 6,639,033 |
| 2067 | 0.0 | 0.0 | 72.9 | 6,639,033 | 0 | 531,123 | 16.4 | 404,819 | 6,765,336 |
| 2068 | 0.0 | 0.0 | 73.9 | 6,765,336 | 0 | 541,227 | 15.4 | 439,308 | 6,867,256 |
| 2069 | 0.0 | 0.0 | 74.9 | 6,867,256 | 0 | 549,380 | 14.4 | 476,893 | 6,939,743 |
| 2070 | 0.0 | 0.0 | 75.9 | 6,939,743 | 0 | 555,179 | 13.4 | 517,891 | 6,977,032 |
| 2071 | 0.0 | 0.0 | 76.9 | 6,977,032 | 0 | 558,163 | 12.4 | 562,664 | 6,972,530 |
| 2072 | 0.0 | 0.0 | 77.9 | 6,972,530 | 0 | 557,802 | 1.0 | 7,530,333 | 0 |
| 2073 | 0.0 | 0.0 | 78.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2074 | 0.0 | 0.0 | 79.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2075 | 0.0 | 0.0 | 80.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2076 | 0.0 | 0.0 | 81.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2077 | 0.0 | 0.0 | 82.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |



IRA Rollover Scenario - IRA Illustration

Jack & Jill Flash

| Year | Year-End Attained Ages | | | Beginning Balance | Rollover Contributions | Income & Growth | Required Distributions | | Ending Balance |
|------|------------------------|------------|------------|-------------------|------------------------|-----------------|------------------------|-----------------------|----------------|
| | Jill's Age | Jack's Age | Heir's Age | | | | Applicable Divisor | Minimum Distributions | |
| 2078 | 0.0 | 0.0 | 83.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2079 | 0.0 | 0.0 | 84.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2080 | 0.0 | 0.0 | 85.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2081 | 0.0 | 0.0 | 86.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2082 | 0.0 | 0.0 | 87.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2083 | 0.0 | 0.0 | 88.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2084 | 0.0 | 0.0 | 89.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2085 | 0.0 | 0.0 | 90.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2086 | 0.0 | 0.0 | 91.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2087 | 0.0 | 0.0 | 92.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2088 | 0.0 | 0.0 | 93.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2089 | 0.0 | 0.0 | 94.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |



IRA Rollover Scenario - Taxable Investments

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 |
| 2031 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2032 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2033 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2034 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2035 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2036 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2037 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2038 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2039 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2040 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2041 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2042 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2043 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2044 | 0 | 0 | 0 | 0 | 0 | 384,754 | 0 | 384,754 |
| 2045 | 220,849 | 4,417 | 13,251 | 3,313 | 9,938 | 210,492 | 0 | 210,492 |
| 2046 | 357,267 | 7,145 | 21,436 | 7,844 | 23,531 | 227,063 | 0 | 227,063 |
| 2047 | 512,166 | 10,243 | 30,730 | 13,565 | 40,695 | 244,927 | 0 | 244,927 |
| 2048 | 687,347 | 13,747 | 41,241 | 20,484 | 61,452 | 264,182 | 0 | 264,182 |
| 2049 | 884,801 | 17,696 | 53,088 | 28,635 | 85,905 | 283,464 | 0 | 283,464 |
| 2050 | 1,105,877 | 22,118 | 66,353 | 38,064 | 114,193 | 305,712 | 0 | 305,712 |
| 2051 | 1,353,697 | 27,074 | 81,222 | 48,854 | 146,561 | 327,820 | 0 | 327,820 |
| 2052 | 1,629,814 | 32,596 | 97,789 | 61,088 | 183,263 | 353,500 | 0 | 353,500 |
| 2053 | 1,938,000 | 38,760 | 116,280 | 74,886 | 224,657 | 378,775 | 0 | 378,775 |
| 2054 | 2,280,000 | 45,600 | 136,800 | 90,364 | 271,093 | 405,688 | 0 | 405,688 |
| 2055 | 2,658,826 | 53,177 | 159,530 | 107,656 | 322,967 | 434,312 | 0 | 434,312 |
| 2056 | 3,077,724 | 61,554 | 184,663 | 126,908 | 380,723 | 461,321 | 0 | 461,321 |
| 2057 | 3,538,233 | 70,765 | 212,294 | 148,254 | 444,762 | 493,363 | 0 | 493,363 |
| 2058 | 4,045,785 | 80,916 | 242,747 | 171,877 | 515,632 | 522,965 | 0 | 522,965 |
| 2059 | 4,601,881 | 92,038 | 276,113 | 197,936 | 0 | 553,706 | 0 | 553,706 |
| 2060 | 5,210,146 | 104,203 | 312,609 | 78,152 | 234,457 | 585,493 | 0 | 585,493 |
| 2061 | 5,914,160 | 118,283 | 354,850 | 147,327 | 441,980 | 618,188 | 0 | 618,188 |
| 2062 | 6,670,950 | 133,419 | 400,257 | 210,559 | 0 | 644,738 | 0 | 644,738 |
| 2063 | 2,101,403 | 42,028 | 126,084 | 31,521 | 94,563 | 292,660 | 87,798 | 204,862 |
| 2064 | 2,455,193 | 49,104 | 147,312 | 60,469 | 181,406 | 317,280 | 95,184 | 222,096 |
| 2065 | 2,844,910 | 56,898 | 170,695 | 88,025 | 264,075 | 344,042 | 103,213 | 240,829 |
| 2066 | 3,275,112 | 65,502 | 196,507 | 115,146 | 345,437 | 373,147 | 111,944 | 261,203 |
| 2067 | 3,750,582 | 75,012 | 225,035 | 142,618 | 427,854 | 404,819 | 121,446 | 283,373 |
| 2068 | 4,276,406 | 85,528 | 256,584 | 171,109 | 513,328 | 439,308 | 131,792 | 307,515 |
| 2069 | 4,858,045 | 97,161 | 291,483 | 201,203 | 603,608 | 476,893 | 143,068 | 333,825 |
| 2070 | 5,501,411 | 110,028 | 330,085 | 233,423 | 700,270 | 517,891 | 155,367 | 362,524 |
| 2071 | 6,212,935 | 124,259 | 372,776 | 268,261 | 804,784 | 562,664 | 168,799 | 393,865 |
| 2072 | 6,999,652 | 139,993 | 419,979 | 306,191 | 918,573 | 7,530,333 | 672,470 | 6,857,863 |
| 2073 | 12,048,930 | 240,979 | 722,936 | 410,377 | 1,231,131 | 0 | 0 | 0 |
| 2074 | 12,838,281 | 256,766 | 770,297 | 500,357 | 1,501,071 | 0 | 0 | 0 |
| 2075 | 13,662,434 | 273,249 | 819,746 | 580,204 | 1,740,613 | 0 | 0 | 0 |
| 2076 | 14,526,704 | 290,534 | 871,602 | 653,054 | 1,959,161 | 0 | 0 | 0 |
| 2077 | 15,435,959 | 308,719 | 926,158 | 721,330 | 2,163,989 | 0 | 0 | 0 |



IRA Rollover Scenario - Taxable Investments

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 |
| 2078 | 16,394,782 | 327,896 | 983,687 | 786,919 | 2,360,757 | 0 | 0 | 0 |
| 2079 | 17,407,594 | 348,152 | 1,044,456 | 851,303 | 2,553,910 | 0 | 0 | 0 |
| 2080 | 18,478,748 | 369,575 | 1,108,725 | 915,659 | 2,746,976 | 0 | 0 | 0 |
| 2081 | 19,612,605 | 392,252 | 1,176,756 | 980,933 | 2,942,799 | 0 | 0 | 0 |
| 2082 | 20,813,600 | 416,272 | 1,248,816 | 1,047,904 | 3,143,711 | 0 | 0 | 0 |
| 2083 | 22,086,289 | 441,726 | 1,325,177 | 1,117,222 | 3,351,666 | 0 | 0 | 0 |
| 2084 | 23,435,394 | 468,708 | 1,406,124 | 1,189,448 | 3,568,343 | 0 | 0 | 0 |
| 2085 | 24,865,840 | 497,317 | 1,491,950 | 1,265,073 | 3,795,220 | 0 | 0 | 0 |
| 2086 | 26,382,787 | 527,656 | 1,582,967 | 1,344,547 | 4,033,640 | 0 | 0 | 0 |
| 2087 | 27,991,659 | 559,833 | 1,679,500 | 1,428,285 | 4,284,855 | 0 | 0 | 0 |
| 2088 | 29,698,176 | 593,964 | 1,781,891 | 1,516,686 | 4,550,059 | 0 | 0 | 0 |
| 2089 | 31,508,376 | 630,168 | 1,890,503 | 1,610,140 | 4,830,421 | 0 | 0 | 0 |



IRA Rollover Scenario - Taxable Investments

Jack & Jill Flash

Part 2 of 2

| Year | Taxes | | | After-Tax Investments | | |
|------|--------------------------|--|------------------------|-----------------------|--|----------------------|
| | Ordinary Income Taxes | Unearned Income Medicare Surtax | Capital Gains Taxes | Ending Balance | Deferred Capital Gains & Medicare Taxes | After-Tax Balance |
| 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 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2042 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2043 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2044 | 163,905 | 0 | 0 | 220,849 | 0 | 220,849 |
| 2045 | 89,670 | 294 | 1,778 | 357,267 | 2,663 | 354,604 |
| 2046 | 96,729 | 570 | 3,447 | 512,166 | 6,306 | 505,860 |
| 2047 | 104,339 | 905 | 5,476 | 687,347 | 10,906 | 676,441 |
| 2048 | 112,541 | 1,301 | 7,873 | 884,801 | 16,469 | 868,332 |
| 2049 | 120,756 | 1,761 | 10,656 | 1,105,877 | 23,023 | 1,082,854 |
| 2050 | 130,234 | 2,287 | 13,842 | 1,353,697 | 30,604 | 1,323,094 |
| 2051 | 139,652 | 2,885 | 17,463 | 1,629,814 | 39,278 | 1,590,535 |
| 2052 | 150,591 | 3,560 | 21,547 | 1,938,000 | 49,114 | 1,888,886 |
| 2053 | 161,358 | 4,319 | 26,139 | 2,280,000 | 60,208 | 2,219,792 |
| 2054 | 172,823 | 5,167 | 31,272 | 2,658,826 | 72,653 | 2,586,174 |
| 2055 | 185,017 | 6,112 | 36,991 | 3,077,724 | 86,555 | 2,991,169 |
| 2056 | 196,523 | 7,162 | 43,346 | 3,538,233 | 102,034 | 3,436,199 |
| 2057 | 210,173 | 8,323 | 50,374 | 4,045,785 | 119,196 | 3,926,589 |
| 2058 | 222,783 | 9,606 | 58,142 | 4,601,881 | 138,189 | 4,463,692 |
| 2059 | 235,879 | 11,019 | 66,694 | 5,210,146 | 0 | 5,210,146 |
| 2060 | 249,420 | 6,929 | 41,942 | 5,914,160 | 62,834 | 5,851,326 |
| 2061 | 263,348 | 10,093 | 61,090 | 6,670,950 | 118,451 | 6,552,499 |
| 2062 | 274,658 | 13,071 | 79,115 | 7,482,519 | 0 | 7,482,519 |
| 2063 | 87,271 | 2,795 | 16,916 | 2,455,193 | 25,343 | 2,429,850 |
| 2064 | 94,613 | 4,164 | 25,202 | 2,844,910 | 48,617 | 2,796,293 |
| 2065 | 102,593 | 5,507 | 33,332 | 3,275,112 | 70,772 | 3,204,340 |
| 2066 | 111,272 | 6,865 | 41,549 | 3,750,582 | 92,577 | 3,658,005 |
| 2067 | 120,717 | 8,270 | 50,055 | 4,276,406 | 114,665 | 4,161,741 |
| 2068 | 131,002 | 9,752 | 59,027 | 4,858,045 | 137,572 | 4,720,473 |
| 2069 | 142,209 | 11,338 | 68,624 | 5,501,411 | 161,767 | 5,339,644 |
| 2070 | 154,435 | 13,051 | 78,994 | 6,212,935 | 187,672 | 6,025,262 |
| 2071 | 167,786 | 14,916 | 90,280 | 6,999,652 | 215,682 | 6,783,969 |
| 2072 | 2,921,449 | 16,955 | 102,622 | 12,048,930 | 246,177 | 11,802,752 |
| 2073 | 0 | 24,752 | 149,812 | 12,838,281 | 329,943 | 12,508,338 |
| 2074 | 0 | 28,771 | 174,138 | 13,662,434 | 402,287 | 13,260,147 |
| 2075 | 0 | 32,431 | 196,294 | 14,526,704 | 466,484 | 14,060,220 |
| 2076 | 0 | 35,856 | 217,025 | 15,435,959 | 525,055 | 14,910,903 |
| 2077 | 0 | 39,142 | 236,911 | 16,394,782 | 579,949 | 15,814,833 |



IRA Rollover Scenario - Taxable Investments

Jack & Jill Flash

Part 2 of 2

| Year | Taxes | | | After-Tax Investments | | |
|------|--------------------------|--|------------------------|-----------------------|--|----------------------|
| | Ordinary Income Taxes | Unearned Income Medicare Surtax | Capital Gains Taxes | Ending Balance | Deferred Capital Gains & Medicare Taxes | After-Tax Balance |
| 2078 | 0 | 42,363 | 256,407 | 17,407,594 | 632,683 | 16,774,912 |
| 2079 | 0 | 45,579 | 275,875 | 18,478,748 | 684,448 | 17,794,300 |
| 2080 | 0 | 48,839 | 295,604 | 19,612,605 | 736,190 | 18,876,416 |
| 2081 | 0 | 52,181 | 315,833 | 20,813,600 | 788,670 | 20,024,930 |
| 2082 | 0 | 55,639 | 336,760 | 22,086,289 | 842,515 | 21,243,774 |
| 2083 | 0 | 59,240 | 358,558 | 23,435,394 | 898,247 | 22,537,147 |
| 2084 | 0 | 63,010 | 381,376 | 24,865,840 | 956,316 | 23,909,524 |
| 2085 | 0 | 66,971 | 405,350 | 26,382,787 | 1,017,119 | 25,365,668 |
| 2086 | 0 | 71,144 | 430,607 | 27,991,659 | 1,081,016 | 26,910,644 |
| 2087 | 0 | 75,548 | 457,267 | 29,698,176 | 1,148,341 | 28,549,835 |
| 2088 | 0 | 80,205 | 485,449 | 31,508,376 | 1,219,416 | 30,288,960 |
| 2089 | 0 | 85,132 | 515,271 | 33,428,644 | 1,294,553 | 32,134,091 |





Lump-Sum Distribution

Supporting Schedules for
EMPLOYER STOCK NUA DISTRIBUTION SCENARIO

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Jill Elects NUA Treatment for SoftCo. Stock Distributed from 401(k) Plan

Employer Stock NUA Distribution Scenario - Combined After-Tax Assets

Jack & Jill Flash

| Year | Retirement Plan Assets | | | | | | Non-Retirement Plan Assets | | | | | Total After-Tax Assets |
|------|------------------------|-------------|-----------------------|--------------------|---------------------|------------------------------------|--------------------------------------|--------------------------------|------------------|---|----------------------------------|------------------------|
| | Qualified Plan Balance | IRA Balance | Ordinary Income Taxes | Employer Stock NUA | Capital Gains Taxes | After-Tax Retirement Plan Balances | After-Tax Taxable Investment Balance | Taxable Employer Stock Balance | Unrealized Gains | Deferred Capital Gains & Medicare Taxes | After-Tax Employer Stock Balance | |
| 2023 | 1,074,000 | 0 | 292,053 | 347,500 | 80,620 | 701,327 | 0 | 0 | 0 | 0 | 0 | 701,327 |
| 2024 | 1,153,515 | 0 | 314,430 | 371,350 | 86,153 | 752,931 | 0 | 0 | 0 | 0 | 0 | 752,931 |
| 2025 | 1,239,030 | 0 | 338,616 | 396,700 | 92,034 | 808,379 | 0 | 0 | 0 | 0 | 0 | 808,379 |
| 2026 | 1,330,755 | 0 | 386,533 | 423,400 | 97,382 | 846,840 | 0 | 0 | 0 | 0 | 0 | 846,840 |
| 2027 | 1,429,532 | 0 | 416,471 | 451,900 | 103,937 | 909,124 | 0 | 0 | 0 | 0 | 0 | 909,124 |
| 2028 | 1,535,481 | 0 | 448,826 | 481,900 | 110,837 | 975,819 | 0 | 0 | 0 | 0 | 0 | 975,819 |
| 2029 | 1,649,509 | 0 | 483,791 | 513,850 | 118,186 | 1,047,533 | 0 | 0 | 0 | 0 | 0 | 1,047,533 |
| 2030 | 1,772,106 | 0 | 521,576 | 547,750 | 125,983 | 1,124,548 | 0 | 0 | 0 | 0 | 0 | 1,124,548 |
| 2031 | 0 | 1,268,305 | 540,298 | 0 | 0 | 728,007 | 104,246 | 475,200 | 437,700 | 117,304 | 357,896 | 1,190,149 |
| 2032 | 0 | 1,369,769 | 583,522 | 0 | 0 | 786,247 | 209,742 | 377,747 | 349,622 | 93,699 | 284,048 | 1,280,037 |
| 2033 | 0 | 1,479,351 | 630,203 | 0 | 0 | 849,147 | 300,813 | 300,333 | 279,239 | 74,836 | 225,497 | 1,375,457 |
| 2034 | 0 | 1,597,699 | 680,620 | 0 | 0 | 917,079 | 380,972 | 238,729 | 222,908 | 59,739 | 178,989 | 1,477,040 |
| 2035 | 0 | 1,725,515 | 735,069 | 0 | 0 | 990,445 | 453,038 | 189,796 | 177,931 | 47,686 | 142,111 | 1,585,594 |
| 2036 | 0 | 1,863,556 | 793,875 | 0 | 0 | 1,069,681 | 519,251 | 150,890 | 141,991 | 38,054 | 112,837 | 1,701,769 |
| 2037 | 0 | 2,012,640 | 857,385 | 0 | 0 | 1,155,255 | 581,411 | 119,955 | 113,281 | 30,359 | 89,596 | 1,826,262 |
| 2038 | 0 | 2,173,651 | 925,975 | 0 | 0 | 1,247,676 | 640,972 | 95,373 | 90,367 | 24,218 | 71,154 | 1,959,802 |
| 2039 | 0 | 2,347,543 | 1,000,054 | 0 | 0 | 1,347,490 | 699,115 | 75,821 | 72,066 | 19,314 | 56,507 | 2,103,111 |
| 2040 | 0 | 2,535,347 | 1,080,058 | 0 | 0 | 1,455,289 | 756,813 | 60,278 | 57,462 | 15,400 | 44,878 | 2,256,980 |
| 2041 | 0 | 2,738,175 | 1,166,462 | 0 | 0 | 1,571,712 | 814,873 | 47,920 | 45,808 | 12,277 | 35,643 | 2,422,229 |
| 2042 | 0 | 2,957,229 | 1,259,779 | 0 | 0 | 1,697,449 | 873,979 | 38,097 | 36,513 | 9,786 | 28,312 | 2,599,740 |
| 2043 | 0 | 3,193,807 | 1,360,562 | 0 | 0 | 1,833,245 | 934,715 | 30,287 | 29,099 | 7,799 | 22,488 | 2,790,448 |
| 2044 | 0 | 3,194,339 | 1,360,788 | 0 | 0 | 1,833,551 | 1,143,945 | 24,078 | 23,187 | 6,214 | 17,864 | 2,995,360 |
| 2045 | 0 | 3,310,396 | 1,410,228 | 0 | 0 | 1,900,167 | 1,298,057 | 19,141 | 18,473 | 4,951 | 14,190 | 3,212,414 |
| 2046 | 0 | 3,424,755 | 1,458,945 | 0 | 0 | 1,965,809 | 1,466,778 | 15,217 | 14,716 | 3,944 | 11,273 | 3,443,861 |
| 2047 | 0 | 3,536,424 | 1,506,517 | 0 | 0 | 2,029,908 | 1,651,706 | 12,099 | 11,723 | 3,142 | 8,957 | 3,690,570 |
| 2048 | 0 | 3,644,268 | 1,552,458 | 0 | 0 | 2,091,810 | 1,854,523 | 9,618 | 9,336 | 2,502 | 7,116 | 3,953,448 |
| 2049 | 0 | 3,747,960 | 1,596,631 | 0 | 0 | 2,151,329 | 2,076,462 | 7,646 | 7,435 | 1,993 | 5,654 | 4,233,445 |
| 2050 | 0 | 3,845,205 | 1,638,057 | 0 | 0 | 2,207,148 | 2,319,919 | 6,079 | 5,920 | 1,587 | 4,492 | 4,531,559 |
| 2051 | 0 | 3,935,578 | 1,676,556 | 0 | 0 | 2,259,022 | 2,586,232 | 4,833 | 4,714 | 1,263 | 3,569 | 4,848,823 |
| 2052 | 0 | 4,016,164 | 1,710,886 | 0 | 0 | 2,305,278 | 2,878,215 | 3,842 | 3,753 | 1,006 | 2,836 | 5,186,329 |
| 2053 | 0 | 4,086,446 | 1,740,826 | 0 | 0 | 2,345,620 | 3,197,323 | 3,054 | 2,987 | 801 | 2,254 | 5,545,197 |
| 2054 | 0 | 4,144,517 | 1,765,564 | 0 | 0 | 2,378,953 | 3,545,872 | 2,428 | 2,378 | 637 | 1,791 | 5,926,615 |
| 2055 | 0 | 4,188,265 | 1,784,201 | 0 | 0 | 2,404,064 | 3,926,332 | 1,930 | 1,893 | 507 | 1,423 | 6,331,819 |
| 2056 | 0 | 4,217,613 | 1,796,703 | 0 | 0 | 2,420,910 | 4,340,055 | 1,535 | 1,507 | 404 | 1,131 | 6,762,096 |
| 2057 | 0 | 4,228,075 | 1,801,160 | 0 | 0 | 2,426,915 | 4,791,000 | 1,220 | 1,199 | 321 | 899 | 7,218,814 |
| 2058 | 0 | 4,219,758 | 1,797,617 | 0 | 0 | 2,422,141 | 5,280,516 | 970 | 954 | 256 | 714 | 7,703,371 |
| 2059 | 0 | 4,190,403 | 1,785,112 | 0 | 0 | 2,405,291 | 6,016,164 | 771 | 130 | 35 | 736 | 8,422,192 |
| 2060 | 0 | 4,137,635 | 1,762,632 | 0 | 0 | 2,375,002 | 6,591,377 | 613 | 133 | 36 | 578 | 8,966,957 |
| 2061 | 0 | 4,058,979 | 1,729,125 | 0 | 0 | 2,329,854 | 7,216,918 | 487 | 127 | 34 | 453 | 9,547,226 |
| 2062 | 0 | 3,956,436 | 1,685,442 | 0 | 0 | 2,270,994 | 8,082,551 | 387 | 55 | 15 | 373 | 10,353,918 |



Employer Stock NUA Distribution Scenario - Senior Generation Estate Illustration

Jack & Jill Flash

| Year | Pretax Transfer | | | | | Net to Heirs | | | | | | |
|------|------------------------|-------------|----------------------------|--------------------------------|-------------------|--------------|------------------------|-----------------------|--------------------|----------------------------------|----------------------------|--------------|
| | Qualified Plan Balance | IRA Balance | Taxable Investment Balance | Taxable Employer Stock Balance | Combined Balances | Estate Taxes | Ordinary IRD Deduction | Ordinary Income Taxes | Employer Stock NUA | Employer Stock NUA IRD Deduction | Capital Gains Taxes on IRD | Net to Heirs |
| 2023 | 1,074,000 | 0 | 0 | 0 | 1,074,000 | 429,600 | 217,950 | 204,437 | 347,500 | 104,250 | 56,434 | 383,529 |
| 2024 | 1,153,515 | 0 | 0 | 0 | 1,153,515 | 461,406 | 234,650 | 220,101 | 371,350 | 111,405 | 60,307 | 411,701 |
| 2025 | 1,239,030 | 0 | 0 | 0 | 1,239,030 | 495,612 | 252,699 | 237,032 | 396,700 | 119,010 | 64,424 | 441,962 |
| 2026 | 1,330,755 | 0 | 0 | 0 | 1,330,755 | 532,302 | 272,207 | 270,573 | 423,400 | 127,020 | 68,167 | 459,712 |
| 2027 | 1,429,532 | 0 | 0 | 0 | 1,429,532 | 571,813 | 293,290 | 291,530 | 451,900 | 135,570 | 72,756 | 493,433 |
| 2028 | 1,535,481 | 0 | 0 | 0 | 1,535,481 | 614,192 | 316,074 | 314,178 | 481,900 | 144,570 | 77,586 | 529,525 |
| 2029 | 1,649,509 | 0 | 0 | 0 | 1,649,509 | 659,803 | 340,698 | 338,653 | 513,850 | 154,155 | 82,730 | 568,322 |
| 2030 | 1,772,106 | 0 | 0 | 0 | 1,772,106 | 708,842 | 367,307 | 365,103 | 547,750 | 164,325 | 88,188 | 609,973 |
| 2031 | 0 | 1,268,305 | 104,246 | 475,200 | 1,847,750 | 739,100 | 380,491 | 378,208 | 410,813 | 123,244 | 66,141 | 664,301 |
| 2032 | 0 | 1,369,769 | 210,999 | 377,747 | 1,958,515 | 783,406 | 410,931 | 408,465 | 308,109 | 92,433 | 49,606 | 717,038 |
| 2033 | 0 | 1,479,351 | 304,300 | 300,333 | 2,083,984 | 833,593 | 443,805 | 441,142 | 231,082 | 69,325 | 37,204 | 772,044 |
| 2034 | 0 | 1,597,699 | 387,257 | 238,729 | 2,223,684 | 889,474 | 479,310 | 476,434 | 173,312 | 51,993 | 27,903 | 829,874 |
| 2035 | 0 | 1,725,515 | 462,422 | 189,796 | 2,377,733 | 951,093 | 517,654 | 514,548 | 129,984 | 38,995 | 20,927 | 891,164 |
| 2036 | 0 | 1,863,556 | 531,866 | 150,890 | 2,546,312 | 1,018,525 | 559,067 | 555,712 | 97,488 | 29,246 | 15,696 | 956,380 |
| 2037 | 0 | 2,012,640 | 597,286 | 119,955 | 2,729,882 | 1,091,953 | 603,792 | 600,169 | 73,116 | 21,935 | 11,772 | 1,025,988 |
| 2038 | 0 | 2,173,651 | 660,082 | 95,373 | 2,929,105 | 1,171,642 | 652,095 | 648,183 | 54,837 | 16,451 | 8,829 | 1,100,452 |
| 2039 | 0 | 2,347,543 | 721,408 | 75,821 | 3,144,772 | 1,257,909 | 704,263 | 700,037 | 41,128 | 12,338 | 6,622 | 1,180,204 |
| 2040 | 0 | 2,535,347 | 782,233 | 60,278 | 3,377,858 | 1,351,143 | 760,604 | 756,040 | 30,846 | 9,254 | 4,966 | 1,265,708 |
| 2041 | 0 | 2,738,175 | 843,372 | 47,920 | 3,629,467 | 1,451,787 | 821,452 | 816,524 | 23,134 | 6,940 | 3,725 | 1,357,432 |
| 2042 | 0 | 2,957,229 | 905,524 | 38,097 | 3,900,850 | 1,560,340 | 887,169 | 881,846 | 17,351 | 5,205 | 2,793 | 1,455,871 |
| 2043 | 0 | 3,193,807 | 969,294 | 30,287 | 4,193,388 | 1,677,355 | 958,142 | 952,393 | 13,013 | 3,904 | 2,095 | 1,561,545 |
| 2044 | 0 | 3,194,339 | 1,181,570 | 24,078 | 4,399,987 | 1,759,995 | 958,302 | 952,552 | 9,760 | 2,928 | 1,571 | 1,685,869 |
| 2045 | 0 | 3,310,396 | 1,340,525 | 19,141 | 4,670,061 | 1,868,025 | 993,119 | 987,160 | 7,320 | 2,196 | 1,178 | 1,813,698 |
| 2046 | 0 | 3,424,755 | 1,514,796 | 15,217 | 4,954,768 | 1,981,907 | 1,027,426 | 1,021,262 | 5,490 | 1,647 | 884 | 1,950,715 |
| 2047 | 0 | 3,536,424 | 1,705,987 | 12,099 | 5,254,510 | 2,101,804 | 1,060,927 | 1,054,562 | 4,117 | 1,235 | 663 | 2,097,481 |
| 2048 | 0 | 3,644,268 | 1,915,808 | 9,618 | 5,569,694 | 2,227,877 | 1,093,280 | 1,086,721 | 3,088 | 926 | 497 | 2,254,598 |
| 2049 | 0 | 3,747,960 | 2,145,530 | 7,646 | 5,901,137 | 2,360,455 | 1,124,388 | 1,117,642 | 2,316 | 695 | 373 | 2,422,668 |
| 2050 | 0 | 3,845,205 | 2,397,596 | 6,079 | 6,248,879 | 2,499,552 | 1,153,561 | 1,146,640 | 1,737 | 521 | 280 | 2,602,408 |
| 2051 | 0 | 3,935,578 | 2,673,405 | 4,833 | 6,613,815 | 2,645,526 | 1,180,673 | 1,173,589 | 1,303 | 391 | 210 | 2,794,490 |
| 2052 | 0 | 4,016,164 | 2,975,835 | 3,842 | 6,995,841 | 2,798,336 | 1,204,849 | 1,197,620 | 977 | 293 | 157 | 2,999,727 |
| 2053 | 0 | 4,086,446 | 3,306,428 | 3,054 | 7,395,928 | 2,958,371 | 1,225,934 | 1,218,578 | 733 | 220 | 118 | 3,218,861 |
| 2054 | 0 | 4,144,517 | 3,667,575 | 2,428 | 7,814,520 | 3,125,808 | 1,243,355 | 1,235,895 | 550 | 165 | 88 | 3,452,729 |
| 2055 | 0 | 4,188,265 | 4,061,840 | 1,930 | 8,252,035 | 3,300,814 | 1,256,479 | 1,248,941 | 412 | 124 | 66 | 3,702,214 |
| 2056 | 0 | 4,217,613 | 4,490,672 | 1,535 | 8,709,820 | 3,483,928 | 1,265,284 | 1,257,692 | 309 | 93 | 50 | 3,968,150 |
| 2057 | 0 | 4,228,075 | 4,958,120 | 1,220 | 9,187,416 | 3,674,966 | 1,268,423 | 1,260,812 | 232 | 70 | 37 | 4,251,600 |
| 2058 | 0 | 4,219,758 | 5,465,651 | 970 | 9,686,379 | 3,874,552 | 1,265,927 | 1,258,332 | 174 | 52 | 28 | 4,553,468 |
| 2059 | 0 | 4,190,403 | 6,016,164 | 771 | 10,207,338 | 4,082,935 | 1,257,121 | 1,249,578 | 130 | 39 | 21 | 4,874,804 |
| 2060 | 0 | 4,137,635 | 6,663,932 | 613 | 10,802,180 | 4,320,872 | 1,241,290 | 1,233,843 | 98 | 29 | 16 | 5,247,450 |
| 2061 | 0 | 4,058,979 | 7,351,702 | 487 | 11,411,168 | 4,564,467 | 1,217,694 | 1,210,388 | 73 | 22 | 12 | 5,636,301 |
| 2062 | 0 | 3,956,436 | 8,082,551 | 387 | 12,039,374 | 4,815,750 | 1,186,931 | 1,179,809 | 55 | 17 | 9 | 6,043,806 |



Employer Stock NUA Distribution Scenario - IRA Illustration

Jack & Jill Flash

| Year | Year-End Attained Ages | | | Beginning Balance | Rollover Contributions | Income & Growth | Required Distributions | | Ending Balance |
|------|------------------------|------------|------------|-------------------|------------------------|-----------------|------------------------|-----------------------|----------------|
| | Jill's Age | Jack's Age | Heir's Age | | | | Applicable Divisor | Minimum Distributions | |
| 2031 | 63.9 | 66.9 | 36.9 | 0 | 1,174,356 | 93,948 | 0.0 | 0 | 1,268,305 |
| 2032 | 64.9 | 67.9 | 37.9 | 1,268,305 | 0 | 101,464 | 0.0 | 0 | 1,369,769 |
| 2033 | 65.9 | 68.9 | 38.9 | 1,369,769 | 0 | 109,582 | 0.0 | 0 | 1,479,351 |
| 2034 | 66.9 | 69.9 | 39.9 | 1,479,351 | 0 | 118,348 | 0.0 | 0 | 1,597,699 |
| 2035 | 67.9 | 70.9 | 40.9 | 1,597,699 | 0 | 127,816 | 0.0 | 0 | 1,725,515 |
| 2036 | 68.9 | 71.9 | 41.9 | 1,725,515 | 0 | 138,041 | 0.0 | 0 | 1,863,556 |
| 2037 | 69.9 | 72.9 | 42.9 | 1,863,556 | 0 | 149,084 | 0.0 | 0 | 2,012,640 |
| 2038 | 70.9 | 73.9 | 43.9 | 2,012,640 | 0 | 161,011 | 0.0 | 0 | 2,173,651 |
| 2039 | 71.9 | 74.9 | 44.9 | 2,173,651 | 0 | 173,892 | 0.0 | 0 | 2,347,543 |
| 2040 | 72.9 | 75.9 | 45.9 | 2,347,543 | 0 | 187,803 | 0.0 | 0 | 2,535,347 |
| 2041 | 73.9 | 76.9 | 46.9 | 2,535,347 | 0 | 202,828 | 0.0 | 0 | 2,738,175 |
| 2042 | 74.9 | 77.9 | 47.9 | 2,738,175 | 0 | 219,054 | 0.0 | 0 | 2,957,229 |
| 2043 | 75.9 | 78.9 | 48.9 | 2,957,229 | 0 | 236,578 | 24.6 | 0 | 3,193,807 |
| 2044 | 76.9 | 79.9 | 49.9 | 3,193,807 | 0 | 255,505 | 23.7 | 254,972 | 3,194,339 |
| 2045 | 77.9 | 80.9 | 50.9 | 3,194,339 | 0 | 255,547 | 22.9 | 139,491 | 3,310,396 |
| 2046 | 78.9 | 81.9 | 51.9 | 3,310,396 | 0 | 264,832 | 22.0 | 150,473 | 3,424,755 |
| 2047 | 79.9 | 82.9 | 52.9 | 3,424,755 | 0 | 273,980 | 21.1 | 162,311 | 3,536,424 |
| 2048 | 80.9 | 83.9 | 53.9 | 3,536,424 | 0 | 282,914 | 20.2 | 175,071 | 3,644,268 |
| 2049 | 81.9 | 84.9 | 54.9 | 3,644,268 | 0 | 291,541 | 19.4 | 187,849 | 3,747,960 |
| 2050 | 82.9 | 85.9 | 55.9 | 3,747,960 | 0 | 299,837 | 18.5 | 202,592 | 3,845,205 |
| 2051 | 83.9 | 86.9 | 56.9 | 3,845,205 | 0 | 307,616 | 17.7 | 217,243 | 3,935,578 |
| 2052 | 84.9 | 87.9 | 57.9 | 3,935,578 | 0 | 314,846 | 16.8 | 234,261 | 4,016,164 |
| 2053 | 85.9 | 88.9 | 58.9 | 4,016,164 | 0 | 321,293 | 16.0 | 251,010 | 4,086,446 |
| 2054 | 86.9 | 89.9 | 59.9 | 4,086,446 | 0 | 326,916 | 15.2 | 268,845 | 4,144,517 |
| 2055 | 87.9 | 90.9 | 60.9 | 4,144,517 | 0 | 331,561 | 14.4 | 287,814 | 4,188,265 |
| 2056 | 88.9 | 91.9 | 61.9 | 4,188,265 | 0 | 335,061 | 13.7 | 305,713 | 4,217,613 |
| 2057 | 89.9 | 92.9 | 62.9 | 4,217,613 | 0 | 337,409 | 12.9 | 326,947 | 4,228,075 |
| 2058 | 90.9 | 93.9 | 63.9 | 4,228,075 | 0 | 338,246 | 12.2 | 346,564 | 4,219,758 |
| 2059 | 91.9 | 94.9 | 64.9 | 4,219,758 | 0 | 337,581 | 11.5 | 366,935 | 4,190,403 |
| 2060 | 92.9 | 0.0 | 65.9 | 4,190,403 | 0 | 335,232 | 10.8 | 388,000 | 4,137,635 |
| 2061 | 93.9 | 0.0 | 66.9 | 4,137,635 | 0 | 331,011 | 10.1 | 409,667 | 4,058,979 |
| 2062 | 94.9 | 0.0 | 67.9 | 4,058,979 | 0 | 324,718 | 9.5 | 427,261 | 3,956,436 |
| 2063 | 0.0 | 0.0 | 68.9 | 3,956,436 | 0 | 316,515 | 20.4 | 193,943 | 4,079,008 |
| 2064 | 0.0 | 0.0 | 69.9 | 4,079,008 | 0 | 326,321 | 19.4 | 210,258 | 4,195,071 |
| 2065 | 0.0 | 0.0 | 70.9 | 4,195,071 | 0 | 335,606 | 18.4 | 227,993 | 4,302,683 |
| 2066 | 0.0 | 0.0 | 71.9 | 4,302,683 | 0 | 344,215 | 17.4 | 247,281 | 4,399,617 |
| 2067 | 0.0 | 0.0 | 72.9 | 4,399,617 | 0 | 351,969 | 16.4 | 268,269 | 4,483,317 |
| 2068 | 0.0 | 0.0 | 73.9 | 4,483,317 | 0 | 358,665 | 15.4 | 291,125 | 4,550,858 |
| 2069 | 0.0 | 0.0 | 74.9 | 4,550,858 | 0 | 364,069 | 14.4 | 316,032 | 4,598,895 |
| 2070 | 0.0 | 0.0 | 75.9 | 4,598,895 | 0 | 367,912 | 13.4 | 343,201 | 4,623,606 |
| 2071 | 0.0 | 0.0 | 76.9 | 4,623,606 | 0 | 369,888 | 12.4 | 372,871 | 4,620,623 |
| 2072 | 0.0 | 0.0 | 77.9 | 4,620,623 | 0 | 369,650 | 1.0 | 4,990,273 | 0 |
| 2073 | 0.0 | 0.0 | 78.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2074 | 0.0 | 0.0 | 79.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2075 | 0.0 | 0.0 | 80.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2076 | 0.0 | 0.0 | 81.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2077 | 0.0 | 0.0 | 82.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |



Employer Stock NUA Distribution Scenario - IRA Illustration

Jack & Jill Flash

| Year | Year-End Attained Ages | | | Beginning Balance | Rollover Contributions | Income & Growth | Required Distributions | | Ending Balance |
|------|------------------------|------------|------------|-------------------|------------------------|-----------------|------------------------|-----------------------|----------------|
| | Jill's Age | Jack's Age | Heir's Age | | | | Applicable Divisor | Minimum Distributions | |
| 2078 | 0.0 | 0.0 | 83.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2079 | 0.0 | 0.0 | 84.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2080 | 0.0 | 0.0 | 85.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2081 | 0.0 | 0.0 | 86.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2082 | 0.0 | 0.0 | 87.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2083 | 0.0 | 0.0 | 88.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2084 | 0.0 | 0.0 | 89.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2085 | 0.0 | 0.0 | 90.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2086 | 0.0 | 0.0 | 91.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2087 | 0.0 | 0.0 | 92.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2088 | 0.0 | 0.0 | 93.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |
| 2089 | 0.0 | 0.0 | 94.9 | 0 | 0 | 0 | 0.0 | 0 | 0 |



Employer Stock NUA Distribution Scenario - Taxable Investments

Jack & Jill Flash

Part 1 of 2

| Year | Beginning Balance | Current-Year Returns | | Realized Gains | Unrealized Gains | Employer Stock | | | | | |
|------|-------------------|----------------------|---------|----------------|------------------|----------------|----------------|--------------------------------|-----------------------------|-------------------------|-----------|
| | | Current Income | Growth | | | Sales Proceeds | Realized Gains | Current-Year NUA IRD Deduction | Remaining NUA IRD Deduction | Net Capital Gain Income | Dividends |
| 2031 | 0 | 0 | 0 | 0 | 0 | 158,400 | 145,900 | 0 | 0 | 145,900 | 1,425 |
| 2032 | 104,246 | 2,085 | 6,255 | 1,564 | 4,691 | 125,916 | 116,541 | 0 | 0 | 116,541 | 1,101 |
| 2033 | 210,999 | 4,220 | 12,660 | 4,338 | 13,013 | 100,111 | 93,080 | 0 | 0 | 93,080 | 850 |
| 2034 | 304,300 | 6,086 | 18,258 | 7,818 | 23,453 | 79,576 | 74,303 | 0 | 0 | 74,303 | 657 |
| 2035 | 387,257 | 7,745 | 23,235 | 11,672 | 35,017 | 63,265 | 59,310 | 0 | 0 | 59,310 | 508 |
| 2036 | 462,422 | 9,248 | 27,745 | 15,690 | 47,071 | 50,297 | 47,330 | 0 | 0 | 47,330 | 392 |
| 2037 | 531,866 | 10,637 | 31,912 | 19,746 | 59,238 | 39,985 | 37,760 | 0 | 0 | 37,760 | 303 |
| 2038 | 597,286 | 11,946 | 35,837 | 23,769 | 71,306 | 31,791 | 30,122 | 0 | 0 | 30,122 | 234 |
| 2039 | 660,082 | 13,202 | 39,605 | 27,728 | 83,183 | 25,274 | 24,022 | 0 | 0 | 24,022 | 181 |
| 2040 | 721,408 | 14,428 | 43,284 | 31,617 | 94,851 | 20,093 | 19,154 | 0 | 0 | 19,154 | 140 |
| 2041 | 782,233 | 15,645 | 46,934 | 35,446 | 106,339 | 15,973 | 15,269 | 0 | 0 | 15,269 | 108 |
| 2042 | 843,372 | 16,867 | 50,602 | 39,235 | 117,706 | 12,699 | 12,171 | 0 | 0 | 12,171 | 83 |
| 2043 | 905,524 | 18,110 | 54,331 | 43,009 | 129,028 | 10,096 | 9,700 | 0 | 0 | 9,700 | 64 |
| 2044 | 969,294 | 19,386 | 58,158 | 46,796 | 140,389 | 8,026 | 7,729 | 0 | 0 | 7,729 | 50 |
| 2045 | 1,181,570 | 23,631 | 70,894 | 52,821 | 158,462 | 6,380 | 6,158 | 0 | 0 | 6,158 | 38 |
| 2046 | 1,340,525 | 26,810 | 80,431 | 59,723 | 179,170 | 5,072 | 4,905 | 0 | 0 | 4,905 | 30 |
| 2047 | 1,514,796 | 30,296 | 90,888 | 67,515 | 202,544 | 4,033 | 3,908 | 0 | 0 | 3,908 | 23 |
| 2048 | 1,705,987 | 34,120 | 102,359 | 76,226 | 228,677 | 3,206 | 3,112 | 0 | 0 | 3,112 | 18 |
| 2049 | 1,915,808 | 38,316 | 114,948 | 85,906 | 257,719 | 2,549 | 2,478 | 0 | 0 | 2,478 | 14 |
| 2050 | 2,145,530 | 42,911 | 128,732 | 96,613 | 289,838 | 2,026 | 1,973 | 0 | 0 | 1,973 | 11 |
| 2051 | 2,397,596 | 47,952 | 143,856 | 108,424 | 325,271 | 1,611 | 1,571 | 0 | 0 | 1,571 | 8 |
| 2052 | 2,673,405 | 53,468 | 160,404 | 121,419 | 364,256 | 1,281 | 1,251 | 0 | 0 | 1,251 | 6 |
| 2053 | 2,975,835 | 59,517 | 178,550 | 135,702 | 407,105 | 1,018 | 996 | 0 | 0 | 996 | 5 |
| 2054 | 3,306,428 | 66,129 | 198,386 | 151,373 | 454,118 | 809 | 793 | 0 | 0 | 793 | 4 |
| 2055 | 3,667,575 | 73,352 | 220,055 | 168,543 | 505,629 | 643 | 631 | 0 | 0 | 631 | 3 |
| 2056 | 4,061,840 | 81,237 | 243,710 | 187,335 | 562,005 | 512 | 502 | 0 | 0 | 502 | 2 |
| 2057 | 4,490,672 | 89,813 | 269,440 | 207,861 | 623,584 | 407 | 400 | 0 | 0 | 400 | 2 |
| 2058 | 4,958,120 | 99,162 | 297,487 | 230,268 | 690,803 | 323 | 318 | 0 | 0 | 318 | 1 |
| 2059 | 5,465,651 | 109,313 | 327,939 | 254,686 | 0 | 257 | 253 | 0 | 0 | 253 | 1 |
| 2060 | 6,016,164 | 120,323 | 360,970 | 90,242 | 270,727 | 204 | 44 | 0 | 0 | 44 | 1 |
| 2061 | 6,663,932 | 133,279 | 399,836 | 167,641 | 502,922 | 162 | 42 | 0 | 0 | 42 | 1 |
| 2062 | 7,351,702 | 147,034 | 441,102 | 236,006 | 0 | 129 | 39 | 0 | 0 | 39 | 0 |
| 2063 | 3,266,801 | 65,336 | 196,008 | 49,002 | 147,006 | 103 | 20 | 4 | 12 | 15 | 0 |
| 2064 | 3,633,711 | 72,674 | 218,023 | 91,257 | 273,772 | 82 | 19 | 3 | 9 | 16 | 0 |
| 2065 | 4,028,111 | 80,562 | 241,687 | 128,865 | 386,594 | 65 | 18 | 2 | 7 | 16 | 0 |
| 2066 | 4,454,300 | 89,086 | 267,258 | 163,463 | 490,389 | 52 | 17 | 2 | 5 | 15 | 0 |
| 2067 | 4,916,551 | 98,331 | 294,993 | 196,345 | 589,036 | 41 | 15 | 1 | 4 | 13 | 0 |
| 2068 | 5,419,211 | 108,384 | 325,153 | 228,547 | 685,642 | 33 | 13 | 1 | 3 | 12 | 0 |
| 2069 | 5,966,791 | 119,336 | 358,007 | 260,912 | 782,737 | 26 | 11 | 1 | 2 | 10 | 0 |
| 2070 | 6,564,042 | 131,281 | 393,843 | 294,145 | 882,435 | 21 | 10 | 1 | 2 | 9 | 0 |
| 2071 | 7,216,028 | 144,321 | 432,962 | 328,849 | 986,547 | 16 | 8 | 0 | 1 | 8 | 0 |
| 2072 | 7,928,196 | 158,564 | 475,692 | 365,560 | 1,096,679 | 13 | 7 | 0 | 1 | 6 | 0 |
| 2073 | 11,476,257 | 229,525 | 688,575 | 446,314 | 1,338,941 | 10 | 6 | 0 | 1 | 5 | 0 |
| 2074 | 12,213,241 | 244,265 | 732,794 | 517,934 | 1,553,802 | 8 | 5 | 0 | 1 | 5 | 0 |
| 2075 | 12,986,039 | 259,721 | 779,162 | 583,241 | 1,749,723 | 7 | 4 | 0 | 0 | 4 | 0 |
| 2076 | 13,799,013 | 275,980 | 827,941 | 644,416 | 1,933,248 | 5 | 3 | 0 | 0 | 3 | 0 |
| 2077 | 14,656,273 | 293,125 | 879,376 | 703,156 | 2,109,468 | 4 | 3 | 0 | 0 | 3 | 0 |



Employer Stock NUA Distribution Scenario - Taxable Investments

Jack & Jill Flash

Part 1 of 2

| Year | Beginning Balance | Current-Year Returns | | Realized Gains | Unrealized Gains | Employer Stock | | | | | |
|------|-------------------|----------------------|-----------|----------------|------------------|----------------|----------------|--------------------------------|-----------------------------|-------------------------|-----------|
| | | Current Income | Growth | | | Sales Proceeds | Realized Gains | Current-Year NUA IRD Deduction | Remaining NUA IRD Deduction | Net Capital Gain Income | Dividends |
| 2078 | 15,561,775 | 311,235 | 933,706 | 760,794 | 2,282,381 | 3 | 2 | 0 | 0 | 2 | 0 |
| 2079 | 16,519,415 | 330,388 | 991,165 | 818,386 | 2,455,159 | 3 | 2 | 0 | 0 | 2 | 0 |
| 2080 | 17,533,099 | 350,662 | 1,051,986 | 876,786 | 2,630,359 | 2 | 1 | 0 | 0 | 1 | 0 |
| 2081 | 18,606,793 | 372,136 | 1,116,408 | 936,692 | 2,810,075 | 2 | 1 | 0 | 0 | 1 | 0 |
| 2082 | 19,744,572 | 394,891 | 1,184,674 | 998,687 | 2,996,062 | 1 | 1 | 0 | 0 | 1 | 0 |
| 2083 | 20,950,659 | 419,013 | 1,257,040 | 1,063,275 | 3,189,826 | 1 | 1 | 0 | 0 | 1 | 0 |
| 2084 | 22,229,460 | 444,589 | 1,333,768 | 1,130,898 | 3,392,695 | 1 | 1 | 0 | 0 | 1 | 0 |
| 2085 | 23,585,586 | 471,712 | 1,415,135 | 1,201,958 | 3,605,873 | 1 | 1 | 0 | 0 | 1 | 0 |
| 2086 | 25,023,890 | 500,478 | 1,501,433 | 1,276,827 | 3,830,480 | 1 | 0 | 0 | 0 | 0 | 0 |
| 2087 | 26,549,485 | 530,990 | 1,592,969 | 1,355,862 | 4,067,587 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2088 | 28,167,767 | 563,355 | 1,690,066 | 1,439,413 | 4,318,239 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2089 | 29,884,447 | 597,689 | 1,793,067 | 1,527,827 | 4,583,480 | 0 | 0 | 0 | 0 | 0 | 0 |



Employer Stock NUA Distribution Scenario - Taxable Investments

Jack & Jill Flash

Part 2 of 2

| Year | Retirement Plan Distributions | | | Taxes | | | After-Tax Investments | | |
|------|-------------------------------|----------------------------|-----------------------|-----------------------|---------------------------------|---------------------|-----------------------|---|-------------------|
| | Gross Distributions | Current-Year IRD Deduction | Taxable Distributions | Ordinary Income Taxes | Unearned Income Medicare Surtax | Capital Gains Taxes | Ending Balance | Deferred Capital Gains & Medicare Taxes | After-Tax Balance |
| 2031 | 0 | 0 | 50,000 | 21,300 | 395 | 33,885 | 104,246 | 0 | 104,246 |
| 2032 | 0 | 0 | 0 | 0 | 706 | 27,897 | 210,999 | 1,257 | 209,742 |
| 2033 | 0 | 0 | 0 | 0 | 967 | 23,572 | 304,300 | 3,488 | 300,813 |
| 2034 | 0 | 0 | 0 | 0 | 1,182 | 20,439 | 387,257 | 6,286 | 380,972 |
| 2035 | 0 | 0 | 0 | 0 | 1,364 | 18,224 | 462,422 | 9,384 | 453,038 |
| 2036 | 0 | 0 | 0 | 0 | 1,526 | 16,712 | 531,866 | 12,615 | 519,251 |
| 2037 | 0 | 0 | 0 | 0 | 1,675 | 15,743 | 597,286 | 15,876 | 581,411 |
| 2038 | 0 | 0 | 0 | 0 | 1,816 | 15,196 | 660,082 | 19,110 | 640,972 |
| 2039 | 0 | 0 | 0 | 0 | 1,954 | 14,980 | 721,408 | 22,293 | 699,115 |
| 2040 | 0 | 0 | 0 | 0 | 2,092 | 15,028 | 782,233 | 25,420 | 756,813 |
| 2041 | 0 | 0 | 0 | 0 | 2,233 | 15,288 | 843,372 | 28,499 | 814,873 |
| 2042 | 0 | 0 | 0 | 0 | 2,378 | 15,722 | 905,524 | 31,545 | 873,979 |
| 2043 | 0 | 0 | 0 | 0 | 2,529 | 16,303 | 969,294 | 34,579 | 934,715 |
| 2044 | 254,972 | 0 | 254,972 | 108,618 | 2,687 | 17,011 | 1,181,570 | 37,624 | 1,143,945 |
| 2045 | 139,491 | 0 | 139,491 | 59,423 | 3,048 | 19,009 | 1,340,525 | 42,468 | 1,298,057 |
| 2046 | 150,473 | 0 | 150,473 | 64,101 | 3,406 | 21,038 | 1,514,796 | 48,018 | 1,466,778 |
| 2047 | 162,311 | 0 | 162,311 | 69,144 | 3,814 | 23,400 | 1,705,987 | 54,282 | 1,651,706 |
| 2048 | 175,071 | 0 | 175,071 | 74,580 | 4,273 | 26,099 | 1,915,808 | 61,285 | 1,854,523 |
| 2049 | 187,849 | 0 | 187,849 | 80,024 | 4,786 | 29,144 | 2,145,530 | 69,069 | 2,076,462 |
| 2050 | 202,592 | 0 | 202,592 | 86,304 | 5,355 | 32,547 | 2,397,596 | 77,677 | 2,319,919 |
| 2051 | 217,243 | 0 | 217,243 | 92,546 | 5,986 | 36,330 | 2,673,405 | 87,173 | 2,586,232 |
| 2052 | 234,261 | 0 | 234,261 | 99,795 | 6,681 | 40,513 | 2,975,835 | 97,621 | 2,878,215 |
| 2053 | 251,010 | 0 | 251,010 | 106,930 | 7,447 | 45,130 | 3,306,428 | 109,104 | 3,197,323 |
| 2054 | 268,845 | 0 | 268,845 | 114,528 | 8,288 | 50,208 | 3,667,575 | 121,704 | 3,545,872 |
| 2055 | 287,814 | 0 | 287,814 | 122,609 | 9,211 | 55,782 | 4,061,840 | 135,509 | 3,926,332 |
| 2056 | 305,713 | 0 | 305,713 | 130,234 | 10,221 | 61,888 | 4,490,672 | 150,617 | 4,340,055 |
| 2057 | 326,947 | 0 | 326,947 | 139,279 | 11,324 | 68,557 | 4,958,120 | 167,120 | 4,791,000 |
| 2058 | 346,564 | 0 | 346,564 | 147,636 | 12,528 | 75,842 | 5,465,651 | 185,135 | 5,280,516 |
| 2059 | 366,935 | 0 | 366,935 | 156,315 | 13,840 | 83,778 | 6,016,164 | 0 | 6,016,164 |
| 2060 | 388,000 | 0 | 388,000 | 165,288 | 8,002 | 48,440 | 6,663,932 | 72,555 | 6,591,377 |
| 2061 | 409,667 | 0 | 409,667 | 174,518 | 11,436 | 69,221 | 7,351,702 | 134,783 | 7,216,918 |
| 2062 | 427,261 | 0 | 427,261 | 182,013 | 14,556 | 88,108 | 8,082,551 | 0 | 8,082,551 |
| 2063 | 193,943 | 58,183 | 135,760 | 57,834 | 4,345 | 26,301 | 3,633,711 | 39,398 | 3,594,313 |
| 2064 | 210,258 | 63,077 | 147,181 | 62,699 | 6,230 | 37,708 | 4,028,111 | 73,371 | 3,954,740 |
| 2065 | 227,993 | 68,398 | 159,595 | 67,988 | 7,959 | 48,172 | 4,454,300 | 103,607 | 4,350,693 |
| 2066 | 247,281 | 74,184 | 173,096 | 73,739 | 9,597 | 58,090 | 4,916,551 | 131,424 | 4,785,126 |
| 2067 | 268,269 | 80,481 | 187,789 | 79,998 | 11,198 | 67,779 | 5,419,211 | 157,862 | 5,261,349 |
| 2068 | 291,125 | 87,337 | 203,787 | 86,813 | 12,804 | 77,497 | 5,966,791 | 183,752 | 5,783,039 |
| 2069 | 316,032 | 94,810 | 221,222 | 94,241 | 14,450 | 87,459 | 6,564,042 | 209,773 | 6,354,268 |
| 2070 | 343,201 | 102,960 | 240,241 | 102,343 | 16,166 | 97,850 | 7,216,028 | 236,492 | 6,979,535 |
| 2071 | 372,871 | 111,861 | 261,010 | 111,190 | 17,981 | 108,831 | 7,928,196 | 264,395 | 7,663,802 |
| 2072 | 4,990,273 | 445,639 | 4,544,634 | 1,936,014 | 19,917 | 120,550 | 11,476,257 | 293,910 | 11,182,347 |
| 2073 | 0 | 0 | 0 | 0 | 25,682 | 155,444 | 12,213,241 | 358,836 | 11,854,405 |
| 2074 | 0 | 0 | 0 | 0 | 28,964 | 175,307 | 12,986,039 | 416,419 | 12,569,620 |
| 2075 | 0 | 0 | 0 | 0 | 32,033 | 193,882 | 13,799,013 | 468,926 | 13,330,088 |
| 2076 | 0 | 0 | 0 | 0 | 34,975 | 211,692 | 14,656,273 | 518,110 | 14,138,162 |
| 2077 | 0 | 0 | 0 | 0 | 37,859 | 229,145 | 15,561,775 | 565,337 | 14,996,437 |



Employer Stock NUA Distribution Scenario - Taxable Investments

Jack & Jill Flash

Part 2 of 2

| Year | Retirement Plan Distributions | | | Taxes | | | After-Tax Investments | | |
|------|-------------------------------|----------------------------|-----------------------|-----------------------|---------------------------------|---------------------|-----------------------|---|-------------------|
| | Gross Distributions | Current-Year IRD Deduction | Taxable Distributions | Ordinary Income Taxes | Unearned Income Medicare Surtax | Capital Gains Taxes | Ending Balance | Deferred Capital Gains & Medicare Taxes | After-Tax Balance |
| 2078 | 0 | 0 | 0 | 0 | 40,737 | 246,567 | 16,519,415 | 611,678 | 15,907,737 |
| 2079 | 0 | 0 | 0 | 0 | 43,654 | 264,219 | 17,533,099 | 657,983 | 16,875,116 |
| 2080 | 0 | 0 | 0 | 0 | 46,643 | 282,313 | 18,606,793 | 704,936 | 17,901,856 |
| 2081 | 0 | 0 | 0 | 0 | 49,735 | 301,031 | 19,744,572 | 753,100 | 18,991,472 |
| 2082 | 0 | 0 | 0 | 0 | 52,956 | 320,523 | 20,950,659 | 802,945 | 20,147,715 |
| 2083 | 0 | 0 | 0 | 0 | 56,327 | 340,927 | 22,229,460 | 854,873 | 21,374,586 |
| 2084 | 0 | 0 | 0 | 0 | 59,869 | 362,362 | 23,585,586 | 909,242 | 22,676,344 |
| 2085 | 0 | 0 | 0 | 0 | 63,599 | 384,944 | 25,023,890 | 966,374 | 24,057,517 |
| 2086 | 0 | 0 | 0 | 0 | 67,538 | 408,780 | 26,549,485 | 1,026,569 | 25,522,916 |
| 2087 | 0 | 0 | 0 | 0 | 71,700 | 433,976 | 28,167,767 | 1,090,113 | 27,077,654 |
| 2088 | 0 | 0 | 0 | 0 | 76,105 | 460,637 | 29,884,447 | 1,157,288 | 28,727,159 |
| 2089 | 0 | 0 | 0 | 0 | 80,770 | 488,869 | 31,705,565 | 1,228,373 | 30,477,192 |



Employer Stock NUA Distribution Scenario - Taxable Employer Stock Illustration

Jack & Jill Flash

| Year | Employer Stock Shares Reconciliation | | | | | | Employer Stock Cash Flows | | | Ending Value | Unrealized Gains |
|------|--------------------------------------|-------------------|-------------------------------------|----------------------------------|-------------------------------|---------------|---------------------------|-----------------------------------|--|--------------|------------------|
| | Beginning Shares | Beginning Balance | Shares Received from Qualified Plan | End of Year Employer Stock Price | Employer Stock Turnover 25.0% | Ending Shares | Sales Proceeds | Employer Stock Dividends Received | Pretax Cash Flows to Taxable Investments | | |
| 2031 | 0 | 0 | 15,000 | 42.24 | 3,750 | 11,250 | 158,400 | 1,425 | 159,825 | 475,200 | 437,700 |
| 2032 | 11,250 | 475,200 | 0 | 44.77 | 2,813 | 8,438 | 125,916 | 1,101 | 127,017 | 377,747 | 349,622 |
| 2033 | 8,438 | 377,747 | 0 | 47.46 | 2,109 | 6,328 | 100,111 | 850 | 100,961 | 300,333 | 279,239 |
| 2034 | 6,328 | 300,333 | 0 | 50.30 | 1,582 | 4,746 | 79,576 | 657 | 80,233 | 238,729 | 222,908 |
| 2035 | 4,746 | 238,729 | 0 | 53.32 | 1,187 | 3,560 | 63,265 | 508 | 63,773 | 189,796 | 177,931 |
| 2036 | 3,560 | 189,796 | 0 | 56.52 | 890 | 2,670 | 50,297 | 392 | 50,689 | 150,890 | 141,991 |
| 2037 | 2,670 | 150,890 | 0 | 59.91 | 667 | 2,002 | 39,985 | 303 | 40,288 | 119,955 | 113,281 |
| 2038 | 2,002 | 119,955 | 0 | 63.51 | 501 | 1,502 | 31,791 | 234 | 32,025 | 95,373 | 90,367 |
| 2039 | 1,502 | 95,373 | 0 | 67.32 | 375 | 1,126 | 25,274 | 181 | 25,454 | 75,821 | 72,066 |
| 2040 | 1,126 | 75,821 | 0 | 71.36 | 282 | 845 | 20,093 | 140 | 20,232 | 60,278 | 57,462 |
| 2041 | 845 | 60,278 | 0 | 75.64 | 211 | 634 | 15,973 | 108 | 16,081 | 47,920 | 45,808 |
| 2042 | 634 | 47,920 | 0 | 80.18 | 158 | 475 | 12,699 | 83 | 12,782 | 38,097 | 36,513 |
| 2043 | 475 | 38,097 | 0 | 84.99 | 119 | 356 | 10,096 | 64 | 10,160 | 30,287 | 29,099 |
| 2044 | 356 | 30,287 | 0 | 90.09 | 89 | 267 | 8,026 | 50 | 8,076 | 24,078 | 23,187 |
| 2045 | 267 | 24,078 | 0 | 95.49 | 67 | 200 | 6,380 | 38 | 6,419 | 19,141 | 18,473 |
| 2046 | 200 | 19,141 | 0 | 101.22 | 50 | 150 | 5,072 | 30 | 5,102 | 15,217 | 14,716 |
| 2047 | 150 | 15,217 | 0 | 107.30 | 38 | 113 | 4,033 | 23 | 4,056 | 12,099 | 11,723 |
| 2048 | 113 | 12,099 | 0 | 113.73 | 28 | 85 | 3,206 | 18 | 3,224 | 9,618 | 9,336 |
| 2049 | 85 | 9,618 | 0 | 120.56 | 21 | 63 | 2,549 | 14 | 2,562 | 7,646 | 7,435 |
| 2050 | 63 | 7,646 | 0 | 127.79 | 16 | 48 | 2,026 | 11 | 2,037 | 6,079 | 5,920 |
| 2051 | 48 | 6,079 | 0 | 135.46 | 12 | 36 | 1,611 | 8 | 1,619 | 4,833 | 4,714 |
| 2052 | 36 | 4,833 | 0 | 143.59 | 9 | 27 | 1,281 | 6 | 1,287 | 3,842 | 3,753 |
| 2053 | 27 | 3,842 | 0 | 152.20 | 7 | 20 | 1,018 | 5 | 1,023 | 3,054 | 2,987 |
| 2054 | 20 | 3,054 | 0 | 161.33 | 5 | 15 | 809 | 4 | 813 | 2,428 | 2,378 |
| 2055 | 15 | 2,428 | 0 | 171.01 | 4 | 11 | 643 | 3 | 646 | 1,930 | 1,893 |
| 2056 | 11 | 1,930 | 0 | 181.28 | 3 | 8 | 512 | 2 | 514 | 1,535 | 1,507 |
| 2057 | 8 | 1,535 | 0 | 192.15 | 2 | 6 | 407 | 2 | 408 | 1,220 | 1,199 |
| 2058 | 6 | 1,220 | 0 | 203.68 | 2 | 5 | 323 | 1 | 325 | 970 | 954 |
| 2059 | 5 | 970 | 0 | 215.90 | 1 | 4 | 257 | 1 | 258 | 771 | 754 |
| 2060 | 4 | 771 | 0 | 228.86 | 1 | 3 | 204 | 1 | 205 | 613 | 599 |
| 2061 | 3 | 613 | 0 | 242.59 | 1 | 2 | 162 | 1 | 163 | 487 | 471 |
| 2062 | 2 | 487 | 0 | 257.14 | 1 | 2 | 129 | 0 | 130 | 387 | 371 |
| 2063 | 2 | 387 | 0 | 272.57 | 0 | 1 | 103 | 0 | 103 | 308 | 299 |
| 2064 | 1 | 308 | 0 | 288.93 | 0 | 1 | 82 | 0 | 82 | 245 | 237 |
| 2065 | 1 | 245 | 0 | 306.26 | 0 | 1 | 65 | 0 | 65 | 195 | 189 |
| 2066 | 1 | 195 | 0 | 324.64 | 0 | 0 | 52 | 0 | 52 | 155 | 149 |
| 2067 | 0 | 155 | 0 | 344.12 | 0 | 0 | 41 | 0 | 41 | 123 | 119 |
| 2068 | 0 | 123 | 0 | 364.76 | 0 | 0 | 33 | 0 | 33 | 98 | 95 |
| 2069 | 0 | 98 | 0 | 386.65 | 0 | 0 | 26 | 0 | 26 | 78 | 75 |
| 2070 | 0 | 78 | 0 | 409.85 | 0 | 0 | 21 | 0 | 21 | 62 | 59 |
| 2071 | 0 | 62 | 0 | 434.44 | 0 | 0 | 16 | 0 | 16 | 49 | 47 |
| 2072 | 0 | 49 | 0 | 460.50 | 0 | 0 | 13 | 0 | 13 | 39 | 37 |
| 2073 | 0 | 39 | 0 | 488.13 | 0 | 0 | 10 | 0 | 10 | 31 | 29 |
| 2074 | 0 | 31 | 0 | 517.42 | 0 | 0 | 8 | 0 | 8 | 25 | 24 |
| 2075 | 0 | 25 | 0 | 548.47 | 0 | 0 | 7 | 0 | 7 | 20 | 19 |
| 2076 | 0 | 20 | 0 | 581.38 | 0 | 0 | 5 | 0 | 5 | 16 | 15 |
| 2077 | 0 | 16 | 0 | 616.26 | 0 | 0 | 4 | 0 | 4 | 12 | 11 |



Employer Stock NUA Distribution Scenario - Taxable Employer Stock Illustration

Jack & Jill Flash

| Year | Employer Stock Shares Reconciliation | | | | | | Employer Stock Cash Flows | | | Ending Value | Unrealized Gains |
|------|--------------------------------------|-------------------|-------------------------------------|----------------------------------|-------------------------------|---------------|---------------------------|-----------------------------------|--|--------------|------------------|
| | Beginning Shares | Beginning Balance | Shares Received from Qualified Plan | End of Year Employer Stock Price | Employer Stock Turnover 25.0% | Ending Shares | Sales Proceeds | Employer Stock Dividends Received | Pretax Cash Flows to Taxable Investments | | |
| 2078 | 0 | 12 | 0 | 653.23 | 0 | 0 | 3 | 0 | 3 | 10 | 7 |
| 2079 | 0 | 10 | 0 | 692.43 | 0 | 0 | 3 | 0 | 3 | 8 | 5 |
| 2080 | 0 | 8 | 0 | 733.97 | 0 | 0 | 2 | 0 | 2 | 6 | 4 |
| 2081 | 0 | 6 | 0 | 778.01 | 0 | 0 | 2 | 0 | 2 | 5 | 4 |
| 2082 | 0 | 5 | 0 | 824.69 | 0 | 0 | 1 | 0 | 1 | 4 | 3 |
| 2083 | 0 | 4 | 0 | 874.17 | 0 | 0 | 1 | 0 | 1 | 3 | 2 |
| 2084 | 0 | 3 | 0 | 926.62 | 0 | 0 | 1 | 0 | 1 | 2 | 2 |
| 2085 | 0 | 2 | 0 | 982.22 | 0 | 0 | 1 | 0 | 1 | 2 | 2 |
| 2086 | 0 | 2 | 0 | 1041.15 | 0 | 0 | 1 | 0 | 1 | 2 | 1 |
| 2087 | 0 | 2 | 0 | 1103.62 | 0 | 0 | 0 | 0 | 0 | 1 | 1 |
| 2088 | 0 | 1 | 0 | 1169.84 | 0 | 0 | 0 | 0 | 0 | 1 | 1 |
| 2089 | 0 | 1 | 0 | 1240.03 | 0 | 0 | 0 | 0 | 0 | 1 | 1 |



Employer Stock NUA Distribution Scenario - Taxable Employer Stock Sales & Net Unrealized Appreciation

Jack & Jill Flash

| Year | Employer Stock Sales | | | Employer Stock Basis | | | Net Unrealized Appreciation | | | NUA IRD Deduction | |
|------|----------------------|----------------|----------------|----------------------|----------------|--------------|-----------------------------|-------------------------------|------------|----------------------------|-------------------------|
| | Sales Proceeds | Basis Recovery | Realized Gains | Beginning Basis | Basis Recovery | Ending Basis | Beginning NUA | NUA Portion of Realized Gains | Ending NUA | Current-Year IRD Deduction | Remaining IRD Deduction |
| 2031 | 158,400 | 12,500 | 145,900 | 50,000 | 12,500 | 37,500 | 547,750 | 136,938 | 410,813 | 0 | 0 |
| 2032 | 125,916 | 9,375 | 116,541 | 37,500 | 9,375 | 28,125 | 410,813 | 102,703 | 308,109 | 0 | 0 |
| 2033 | 100,111 | 7,031 | 93,080 | 28,125 | 7,031 | 21,094 | 308,109 | 77,027 | 231,082 | 0 | 0 |
| 2034 | 79,576 | 5,273 | 74,303 | 21,094 | 5,273 | 15,820 | 231,082 | 57,771 | 173,312 | 0 | 0 |
| 2035 | 63,265 | 3,955 | 59,310 | 15,820 | 3,955 | 11,865 | 173,312 | 43,328 | 129,984 | 0 | 0 |
| 2036 | 50,297 | 2,966 | 47,330 | 11,865 | 2,966 | 8,899 | 129,984 | 32,496 | 97,488 | 0 | 0 |
| 2037 | 39,985 | 2,225 | 37,760 | 8,899 | 2,225 | 6,674 | 97,488 | 24,372 | 73,116 | 0 | 0 |
| 2038 | 31,791 | 1,669 | 30,122 | 6,674 | 1,669 | 5,006 | 73,116 | 18,279 | 54,837 | 0 | 0 |
| 2039 | 25,274 | 1,251 | 24,022 | 5,006 | 1,251 | 3,754 | 54,837 | 13,709 | 41,128 | 0 | 0 |
| 2040 | 20,093 | 939 | 19,154 | 3,754 | 939 | 2,816 | 41,128 | 10,282 | 30,846 | 0 | 0 |
| 2041 | 15,973 | 704 | 15,269 | 2,816 | 704 | 2,112 | 30,846 | 7,711 | 23,134 | 0 | 0 |
| 2042 | 12,699 | 528 | 12,171 | 2,112 | 528 | 1,584 | 23,134 | 5,784 | 17,351 | 0 | 0 |
| 2043 | 10,096 | 396 | 9,700 | 1,584 | 396 | 1,188 | 17,351 | 4,338 | 13,013 | 0 | 0 |
| 2044 | 8,026 | 297 | 7,729 | 1,188 | 297 | 891 | 13,013 | 3,253 | 9,760 | 0 | 0 |
| 2045 | 6,380 | 223 | 6,158 | 891 | 223 | 668 | 9,760 | 2,440 | 7,320 | 0 | 0 |
| 2046 | 5,072 | 167 | 4,905 | 668 | 167 | 501 | 7,320 | 1,830 | 5,490 | 0 | 0 |
| 2047 | 4,033 | 125 | 3,908 | 501 | 125 | 376 | 5,490 | 1,372 | 4,117 | 0 | 0 |
| 2048 | 3,206 | 94 | 3,112 | 376 | 94 | 282 | 4,117 | 1,029 | 3,088 | 0 | 0 |
| 2049 | 2,549 | 70 | 2,478 | 282 | 70 | 211 | 3,088 | 772 | 2,316 | 0 | 0 |
| 2050 | 2,026 | 53 | 1,973 | 211 | 53 | 159 | 2,316 | 579 | 1,737 | 0 | 0 |
| 2051 | 1,611 | 40 | 1,571 | 159 | 40 | 119 | 1,737 | 434 | 1,303 | 0 | 0 |
| 2052 | 1,281 | 30 | 1,251 | 119 | 30 | 89 | 1,303 | 326 | 977 | 0 | 0 |
| 2053 | 1,018 | 22 | 996 | 89 | 22 | 67 | 977 | 244 | 733 | 0 | 0 |
| 2054 | 809 | 17 | 793 | 67 | 17 | 50 | 733 | 183 | 550 | 0 | 0 |
| 2055 | 643 | 13 | 631 | 50 | 13 | 38 | 550 | 137 | 412 | 0 | 0 |
| 2056 | 512 | 9 | 502 | 38 | 9 | 28 | 412 | 103 | 309 | 0 | 0 |
| 2057 | 407 | 7 | 400 | 28 | 7 | 21 | 309 | 77 | 232 | 0 | 0 |
| 2058 | 323 | 5 | 318 | 21 | 5 | 16 | 232 | 58 | 174 | 0 | 0 |
| 2059 | 257 | 4 | 253 | 16 | 4 | 12 | 174 | 43 | 130 | 0 | 0 |
| 2060 | 204 | 160 | 44 | 12 | 160 | 481 | 130 | 33 | 98 | 0 | 0 |
| 2061 | 162 | 120 | 42 | 481 | 120 | 360 | 98 | 24 | 73 | 0 | 0 |
| 2062 | 129 | 90 | 39 | 360 | 90 | 332 | 73 | 18 | 55 | 0 | 0 |
| 2063 | 103 | 83 | 20 | 332 | 83 | 249 | 55 | 14 | 41 | 4 | 12 |
| 2064 | 82 | 62 | 19 | 249 | 62 | 187 | 41 | 10 | 31 | 3 | 9 |
| 2065 | 65 | 47 | 18 | 187 | 47 | 140 | 31 | 8 | 23 | 2 | 7 |
| 2066 | 52 | 35 | 17 | 140 | 35 | 105 | 23 | 6 | 17 | 2 | 5 |
| 2067 | 41 | 26 | 15 | 105 | 26 | 79 | 17 | 4 | 13 | 1 | 4 |
| 2068 | 33 | 20 | 13 | 79 | 20 | 59 | 13 | 3 | 10 | 1 | 3 |
| 2069 | 26 | 15 | 11 | 59 | 15 | 44 | 10 | 2 | 7 | 1 | 2 |
| 2070 | 21 | 11 | 10 | 44 | 11 | 33 | 7 | 2 | 6 | 1 | 2 |
| 2071 | 16 | 8 | 8 | 33 | 8 | 25 | 6 | 1 | 4 | 0 | 1 |
| 2072 | 13 | 6 | 7 | 25 | 6 | 19 | 4 | 1 | 3 | 0 | 1 |
| 2073 | 10 | 5 | 6 | 19 | 5 | 14 | 3 | 1 | 2 | 0 | 1 |
| 2074 | 8 | 4 | 5 | 14 | 4 | 11 | 2 | 1 | 2 | 0 | 1 |
| 2075 | 7 | 3 | 4 | 11 | 3 | 8 | 2 | 0 | 1 | 0 | 0 |
| 2076 | 5 | 2 | 3 | 8 | 2 | 6 | 1 | 0 | 1 | 0 | 0 |
| 2077 | 4 | 1 | 3 | 6 | 1 | 4 | 1 | 0 | 1 | 0 | 0 |



Employer Stock NUA Distribution Scenario - Taxable Employer Stock Sales & Net Unrealized Appreciation

Jack & Jill Flash

| Year | Employer Stock Sales | | | Employer Stock Basis | | | Net Unrealized Appreciation | | | NUA IRD Deduction | |
|------|----------------------|----------------|----------------|----------------------|----------------|--------------|-----------------------------|-------------------------------|------------|----------------------------|-------------------------|
| | Sales Proceeds | Basis Recovery | Realized Gains | Beginning Basis | Basis Recovery | Ending Basis | Beginning NUA | NUA Portion of Realized Gains | Ending NUA | Current-Year IRD Deduction | Remaining IRD Deduction |
| 2078 | 3 | 1 | 2 | 4 | 1 | 3 | 1 | 0 | 1 | 0 | 0 |
| 2079 | 3 | 1 | 2 | 3 | 1 | 2 | 1 | 0 | 0 | 0 | 0 |
| 2080 | 2 | 1 | 1 | 2 | 1 | 2 | 0 | 0 | 0 | 0 | 0 |
| 2081 | 2 | 0 | 1 | 2 | 0 | 1 | 0 | 0 | 0 | 0 | 0 |
| 2082 | 1 | 0 | 1 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 |
| 2083 | 1 | 0 | 1 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 |
| 2084 | 1 | 0 | 1 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 |
| 2085 | 1 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2086 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2087 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2088 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2089 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



Employer Stock NUA Distribution Scenario - After-Tax Employer Stock

Jack & Jill Flash

| Year | Ending Employer Stock Value | Post-Distribution Employer Stock Unrealized Gains | Net Unrealized Appreciation | | | After-Tax Employer Stock | |
|------|-----------------------------|---|-----------------------------|-----------------------------|---------------------------|---|--------------------------------|
| | | | Ending NUA | Remaining NUA IRD Deduction | Net Taxable NUA Remaining | Deferred Capital Gains & Medicare Taxes | After-Tax Employer Stock Value |
| 2031 | 475,200 | 26,888 | 410,813 | 0 | 410,813 | 101,693 | 373,507 |
| 2032 | 377,747 | 41,513 | 308,109 | 0 | 308,109 | 81,991 | 295,756 |
| 2033 | 300,333 | 48,157 | 231,082 | 0 | 231,082 | 66,055 | 234,278 |
| 2034 | 238,729 | 49,597 | 173,312 | 0 | 173,312 | 53,154 | 185,575 |
| 2035 | 189,796 | 47,947 | 129,984 | 0 | 129,984 | 42,746 | 147,050 |
| 2036 | 150,890 | 44,504 | 97,488 | 0 | 97,488 | 34,349 | 116,541 |
| 2037 | 119,955 | 40,165 | 73,116 | 0 | 73,116 | 27,581 | 92,374 |
| 2038 | 95,373 | 35,530 | 54,837 | 0 | 54,837 | 22,135 | 73,238 |
| 2039 | 75,821 | 30,939 | 41,128 | 0 | 41,128 | 17,751 | 58,070 |
| 2040 | 60,278 | 26,617 | 30,846 | 0 | 30,846 | 14,228 | 46,050 |
| 2041 | 47,920 | 22,674 | 23,134 | 0 | 23,134 | 11,398 | 36,522 |
| 2042 | 38,097 | 19,163 | 17,351 | 0 | 17,351 | 9,126 | 28,971 |
| 2043 | 30,287 | 16,086 | 13,013 | 0 | 13,013 | 7,304 | 22,983 |
| 2044 | 24,078 | 13,428 | 9,760 | 0 | 9,760 | 5,843 | 18,235 |
| 2045 | 19,141 | 11,153 | 7,320 | 0 | 7,320 | 4,673 | 14,469 |
| 2046 | 15,217 | 9,226 | 5,490 | 0 | 5,490 | 3,735 | 11,482 |
| 2047 | 12,099 | 7,605 | 4,117 | 0 | 4,117 | 2,985 | 9,113 |
| 2048 | 9,618 | 6,248 | 3,088 | 0 | 3,088 | 2,385 | 7,233 |
| 2049 | 7,646 | 5,119 | 2,316 | 0 | 2,316 | 1,905 | 5,742 |
| 2050 | 6,079 | 4,183 | 1,737 | 0 | 1,737 | 1,521 | 4,558 |
| 2051 | 4,833 | 3,411 | 1,303 | 0 | 1,303 | 1,214 | 3,619 |
| 2052 | 3,842 | 2,776 | 977 | 0 | 977 | 969 | 2,873 |
| 2053 | 3,054 | 2,255 | 733 | 0 | 733 | 773 | 2,282 |
| 2054 | 2,428 | 1,828 | 550 | 0 | 550 | 616 | 1,812 |
| 2055 | 1,930 | 1,481 | 412 | 0 | 412 | 492 | 1,439 |
| 2056 | 1,535 | 1,197 | 309 | 0 | 309 | 392 | 1,143 |
| 2057 | 1,220 | 967 | 232 | 0 | 232 | 312 | 908 |
| 2058 | 970 | 780 | 174 | 0 | 174 | 249 | 721 |
| 2059 | 771 | 0 | 130 | 0 | 130 | 30 | 741 |
| 2060 | 613 | 35 | 98 | 0 | 98 | 32 | 581 |
| 2061 | 487 | 54 | 73 | 0 | 73 | 31 | 456 |
| 2062 | 387 | 0 | 55 | 0 | 55 | 13 | 375 |
| 2063 | 308 | 17 | 41 | 12 | 29 | 11 | 297 |
| 2064 | 245 | 27 | 31 | 9 | 22 | 12 | 233 |
| 2065 | 195 | 31 | 23 | 7 | 16 | 12 | 183 |
| 2066 | 155 | 32 | 17 | 5 | 12 | 11 | 143 |
| 2067 | 123 | 31 | 13 | 4 | 9 | 10 | 113 |
| 2068 | 98 | 29 | 10 | 3 | 7 | 9 | 89 |
| 2069 | 78 | 26 | 7 | 2 | 5 | 8 | 70 |
| 2070 | 62 | 23 | 6 | 2 | 4 | 7 | 55 |
| 2071 | 49 | 20 | 4 | 1 | 3 | 6 | 43 |
| 2072 | 39 | 17 | 3 | 1 | 2 | 5 | 34 |
| 2073 | 31 | 15 | 2 | 1 | 2 | 4 | 27 |
| 2074 | 25 | 12 | 2 | 1 | 1 | 4 | 21 |
| 2075 | 20 | 10 | 1 | 0 | 1 | 3 | 17 |
| 2076 | 16 | 9 | 1 | 0 | 1 | 2 | 13 |
| 2077 | 12 | 7 | 1 | 0 | 1 | 2 | 10 |



Lump-Sum Distribution - Jill Elects NUA Treatment for SoftCo. Stock Distributed from 401(k) Plan

Employer Stock NUA Distribution Scenario - After-Tax Employer Stock

Jack & Jill Flash

| Year | Ending Employer Stock Value | Post-Distribution Employer Stock Unrealized Gains | Net Unrealized Appreciation | | | After-Tax Employer Stock | |
|------|-----------------------------|---|-----------------------------|-----------------------------|---------------------------|---|--------------------------------|
| | | | Ending NUA | Remaining NUA IRD Deduction | Net Taxable NUA Remaining | Deferred Capital Gains & Medicare Taxes | After-Tax Employer Stock Value |
| 2078 | 10 | 6 | 1 | 0 | 0 | 2 | 8 |
| 2079 | 8 | 5 | 0 | 0 | 0 | 1 | 6 |
| 2080 | 6 | 4 | 0 | 0 | 0 | 1 | 5 |
| 2081 | 5 | 3 | 0 | 0 | 0 | 1 | 4 |
| 2082 | 4 | 3 | 0 | 0 | 0 | 1 | 3 |
| 2083 | 3 | 2 | 0 | 0 | 0 | 1 | 3 |
| 2084 | 2 | 2 | 0 | 0 | 0 | 0 | 2 |
| 2085 | 2 | 1 | 0 | 0 | 0 | 0 | 2 |
| 2086 | 2 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2087 | 1 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2088 | 1 | 1 | 0 | 0 | 0 | 0 | 1 |
| 2089 | 1 | 1 | 0 | 0 | 0 | 0 | 1 |





Lump-Sum Distribution

Supporting Schedules for
TAX & INVESTMENT RATES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Jill Elects NUA Treatment for SoftCo. Stock Distributed from 401(k) Plan

Tax Rates - IRA Rollover 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 Rollover 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 - Employer Stock NUA Distribution 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 - Employer Stock NUA Distribution 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% |



Investment Rates

Jack & Jill Flash

| Year | Employer Stock | | | | Qualified Plan & IRA | | Taxable Investments | | | |
|------|----------------|----------------------|------------------------------|----------------|----------------------|--------|---------------------|--------|--------------------|--|
| | Growth | Year-End Stock Price | Rounded Year-End Stock Price | Dividends 3.0% | Current Income | Growth | Current Income | Growth | Portfolio Turnover | |
| 2023 | 6.0% | 26.50 | 26.50 | 0.10 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2024 | 6.0% | 28.09 | 28.09 | 0.10 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2025 | 6.0% | 29.78 | 29.78 | 0.11 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2026 | 6.0% | 31.56 | 31.56 | 0.11 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2027 | 6.0% | 33.46 | 33.46 | 0.11 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2028 | 6.0% | 35.46 | 35.46 | 0.12 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2029 | 6.0% | 37.59 | 37.59 | 0.12 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2030 | 6.0% | 39.85 | 39.85 | 0.12 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2031 | 6.0% | 42.24 | 42.24 | 0.13 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2032 | 6.0% | 44.77 | 44.77 | 0.13 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2033 | 6.0% | 47.46 | 47.46 | 0.13 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2034 | 6.0% | 50.30 | 50.30 | 0.14 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2035 | 6.0% | 53.32 | 53.32 | 0.14 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2036 | 6.0% | 56.52 | 56.52 | 0.15 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2037 | 6.0% | 59.91 | 59.91 | 0.15 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2038 | 6.0% | 63.51 | 63.51 | 0.16 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2039 | 6.0% | 67.32 | 67.32 | 0.16 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2040 | 6.0% | 71.36 | 71.36 | 0.17 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2041 | 6.0% | 75.64 | 75.64 | 0.17 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2042 | 6.0% | 80.18 | 80.18 | 0.18 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2043 | 6.0% | 84.99 | 84.99 | 0.18 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2044 | 6.0% | 90.09 | 90.09 | 0.19 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2045 | 6.0% | 95.49 | 95.49 | 0.19 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2046 | 6.0% | 101.22 | 101.22 | 0.20 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2047 | 6.0% | 107.30 | 107.30 | 0.20 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2048 | 6.0% | 113.73 | 113.73 | 0.21 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2049 | 6.0% | 120.56 | 120.56 | 0.22 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2050 | 6.0% | 127.79 | 127.79 | 0.22 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2051 | 6.0% | 135.46 | 135.46 | 0.23 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2052 | 6.0% | 143.59 | 143.59 | 0.24 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2053 | 6.0% | 152.20 | 152.20 | 0.24 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2054 | 6.0% | 161.33 | 161.33 | 0.25 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2055 | 6.0% | 171.01 | 171.01 | 0.26 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2056 | 6.0% | 181.28 | 181.28 | 0.27 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2057 | 6.0% | 192.15 | 192.15 | 0.27 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2058 | 6.0% | 203.68 | 203.68 | 0.28 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2059 | 6.0% | 215.90 | 215.90 | 0.29 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2060 | 6.0% | 228.86 | 228.86 | 0.30 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2061 | 6.0% | 242.59 | 242.59 | 0.31 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2062 | 6.0% | 257.14 | 257.14 | 0.32 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2063 | 6.0% | 272.57 | 272.57 | 0.33 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2064 | 6.0% | 288.93 | 288.93 | 0.34 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2065 | 6.0% | 306.26 | 306.26 | 0.35 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2066 | 6.0% | 324.64 | 324.64 | 0.36 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2067 | 6.0% | 344.12 | 344.12 | 0.37 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2068 | 6.0% | 364.76 | 364.76 | 0.38 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |



Investment Rates

Jack & Jill Flash

| Year | Employer Stock | | | | Qualified Plan & IRA | | Taxable Investments | | | |
|------|----------------|----------------------|------------------------------|----------------|----------------------|--------|---------------------|--------|--------------------|--|
| | Growth | Year-End Stock Price | Rounded Year-End Stock Price | Dividends 3.0% | Current Income | Growth | Current Income | Growth | Portfolio Turnover | |
| 2069 | 6.0% | 386.65 | 386.65 | 0.39 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2070 | 6.0% | 409.85 | 409.85 | 0.40 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2071 | 6.0% | 434.44 | 434.44 | 0.41 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2072 | 6.0% | 460.50 | 460.50 | 0.43 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2073 | 6.0% | 488.13 | 488.13 | 0.44 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2074 | 6.0% | 517.42 | 517.42 | 0.45 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2075 | 6.0% | 548.47 | 548.47 | 0.47 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2076 | 6.0% | 581.38 | 581.38 | 0.48 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2077 | 6.0% | 616.26 | 616.26 | 0.49 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2078 | 6.0% | 653.23 | 653.23 | 0.51 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2079 | 6.0% | 692.43 | 692.43 | 0.52 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2080 | 6.0% | 733.97 | 733.97 | 0.54 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2081 | 6.0% | 778.01 | 778.01 | 0.56 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2082 | 6.0% | 824.69 | 824.69 | 0.57 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2083 | 6.0% | 874.17 | 874.17 | 0.59 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2084 | 6.0% | 926.62 | 926.62 | 0.61 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2085 | 6.0% | 982.22 | 982.22 | 0.63 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2086 | 6.0% | 1,041.15 | 1,041.15 | 0.64 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2087 | 6.0% | 1,103.62 | 1,103.62 | 0.66 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2088 | 6.0% | 1,169.84 | 1,169.84 | 0.68 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |
| 2089 | 6.0% | 1,240.03 | 1,240.03 | 0.70 | 2.0% | 6.0% | 2.0% | 6.0% | 25.0% | |

