



## *Leveraged IRA Illustration*

An Illustration of Accelerating Distributions from IRAs  
for Leveraged Lifetime Gifting Purposes

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Accelerated IRA Distributions to Fund Annual Gifts to ILIT*

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## 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.



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## 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.

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Customer Signature



## Summary

Jack & Jill Flash

At the End of the Senior Generation's Lifetime in 2062	Minimum Distributions	Accelerated Distributions
IRA balance	9,334,330	7,376,010
Taxable investment balance	16,545,991	12,648,519
Combined balances	25,880,322	20,024,529
Estate taxes	-10,352,129	-8,009,811
IRD deduction	2,800,299	2,212,803
Income tax assuming total IRA distribution	-2,783,497	-2,199,526
Cumulative gifts [informational purposes only]	NA	564,180
Gift fund balance	NA	3,483,906
<b>Net to heirs</b>	<b>12,744,696</b>	<b>13,299,097</b>

<b>Accelerated distributions advantage</b>	<b>554,401</b>
Present value of planning advantage @ 3.0%	169,969

At the End of the Heir's Lifetime in 2089	Minimum Distributions	Accelerated Distributions
IRA balance	0	0
Income tax assuming total IRA distribution	0	0
After-tax IRA funds	0	0
Taxable investment balance	63,378,662	48,854,951
Gift fund balance	NA	16,747,502
<b>Net amount available to heirs before 2nd generation death taxes</b>	<b>63,378,662</b>	<b>65,602,453</b>

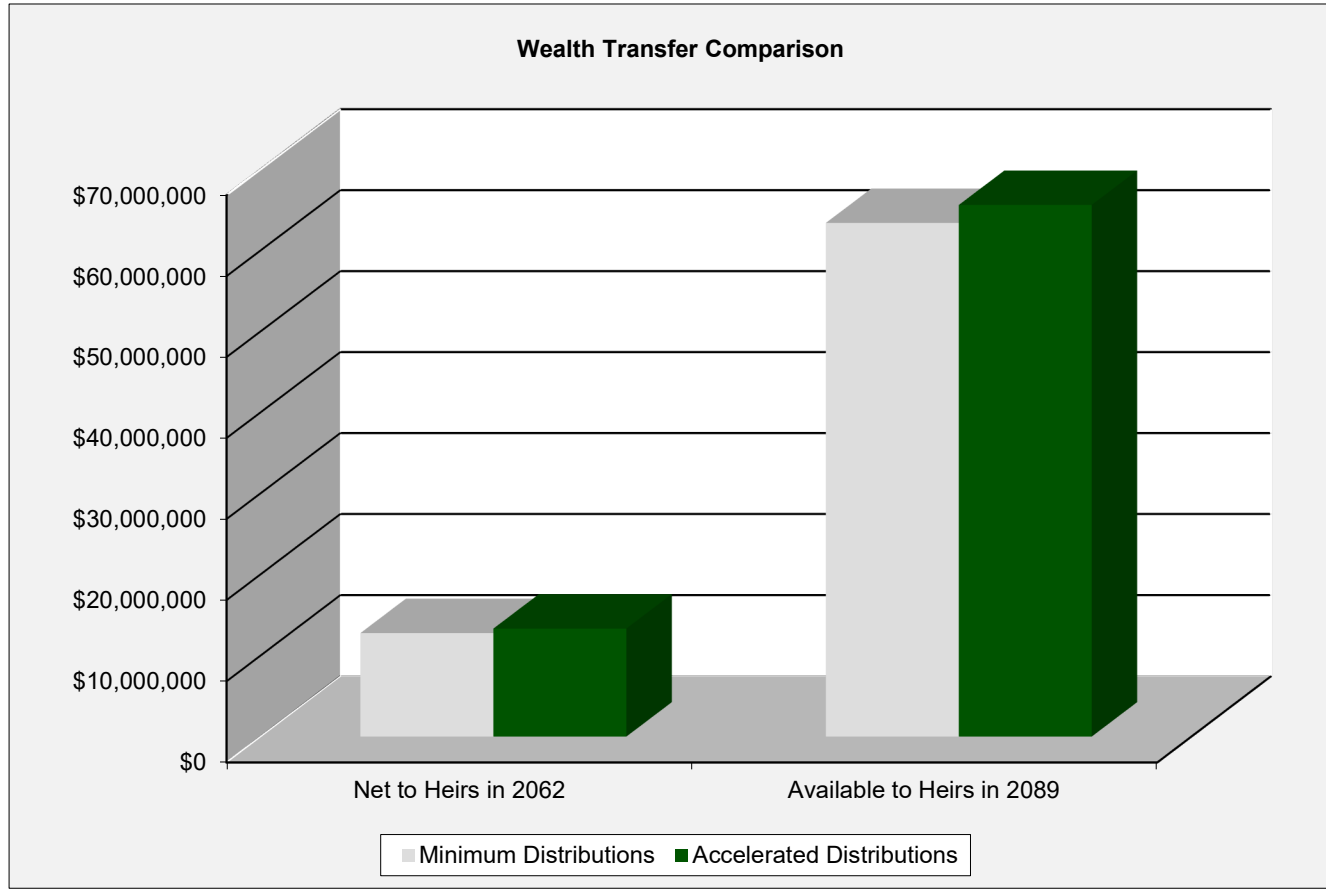
<b>Accelerated distributions advantage</b>	<b>2,223,791</b>
Present value of planning advantage @ 3.0%	306,921

This analysis assumes that accelerated distributions are used to fund a lifetime gifting program, with the gifts used to purchase life insurance covering the senior generation.



## Summary

Jack & Jill Flash



This analysis assumes that accelerated distributions are used to fund a lifetime gifting program, with the gifts used to purchase life insurance covering the senior generation.



## Assumptions

Jack & Jill Flash

Personal	Jack	Jill
Age	58.0	55.0
Attained age at year end	58.9	55.9
Calculated life expectancy	87.8	86.6
Life expectancy override	95.0	95.0
Year of death	2059	2062
Post-1976 adjusted taxable gifts	0	0
<b>Next Generation Beneficiary</b>		
Age		28.0
Attained age at year-end		28.9
Year of death		2089
<b>Planning Illustration</b>		
Analysis date		01-Jan-2023
<b>Tax Calculations</b>		
Tax laws to apply - income taxes		TCJA provisions sunset
Tax laws to apply - estate, gift & GST		TCJA provisions sunset
<b>Effective Year for Tax Law Changes</b>		
Income taxes		2026
Estate, gift & GST		2026
<b>Participant or Account Owner</b>		
Participant or account owner illustrated		Jack
Beneficiary		Jill
Beneficiary qualifies as designated beneficiary		Yes
First required distribution = April 1 in post-75 year		No
<b>Spousal Rollover</b>		
Surviving spouse elects to treat account as own		Yes
Surviving spouse's designated beneficiary		Heir
<b>NextGen Postmortem Distributions</b>		
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
<b>IRAs</b>		
		<b>Jack</b>
Current account balance		2,000,000
Current account basis		0



## Assumptions

Jack & Jill Flash

### Accelerated Distributions

Method for determining distributions	User-defined
First distribution year	2023
Last distribution year	2040
Target distributions include RMDs	Yes
See the Accelerated Distributions Scenario - Accelerated Distribution Illustration schedule for details	

### Tax Rates

	Minimum	Accelerated
Federal ordinary income tax rate	See schedule	See schedule
Federal capital gains tax rate	See schedule	See schedule
State income tax rate	See schedule	See schedule
Estate tax rate	See schedule	See schedule
IRD deduction rate	See schedule	See schedule

### 10-Percent Premature Distribution Tax

Coronavirus-related distribution exception applies	No
Accelerated distributions qualify for other exceptions	Yes

### IRA Investment Rates

	Minimum	Heirs
Current income rate	2.0%	2.0%
Growth rate	6.0%	6.0%

### Taxable Investment Rates

	Minimum	Heirs & Trust
Current income rate	2.0%	2.0%
Qualified dividend percentage	80.0%	80.0%
Growth rate	6.0%	6.0%
Portfolio turnover rate	25.0%	25.0%
Percentage of income and cap gains subject to Medicare surtax - MinDis Scenario	100.0%	100.0%
Percentage of income and cap gains subject to Medicare surtax - AccDis Scenario	100.0%	100.0%
Present value discount rate	3.0%	NA
Inflation rate	3.0%	NA



## Assumptions

Jack & Jill Flash

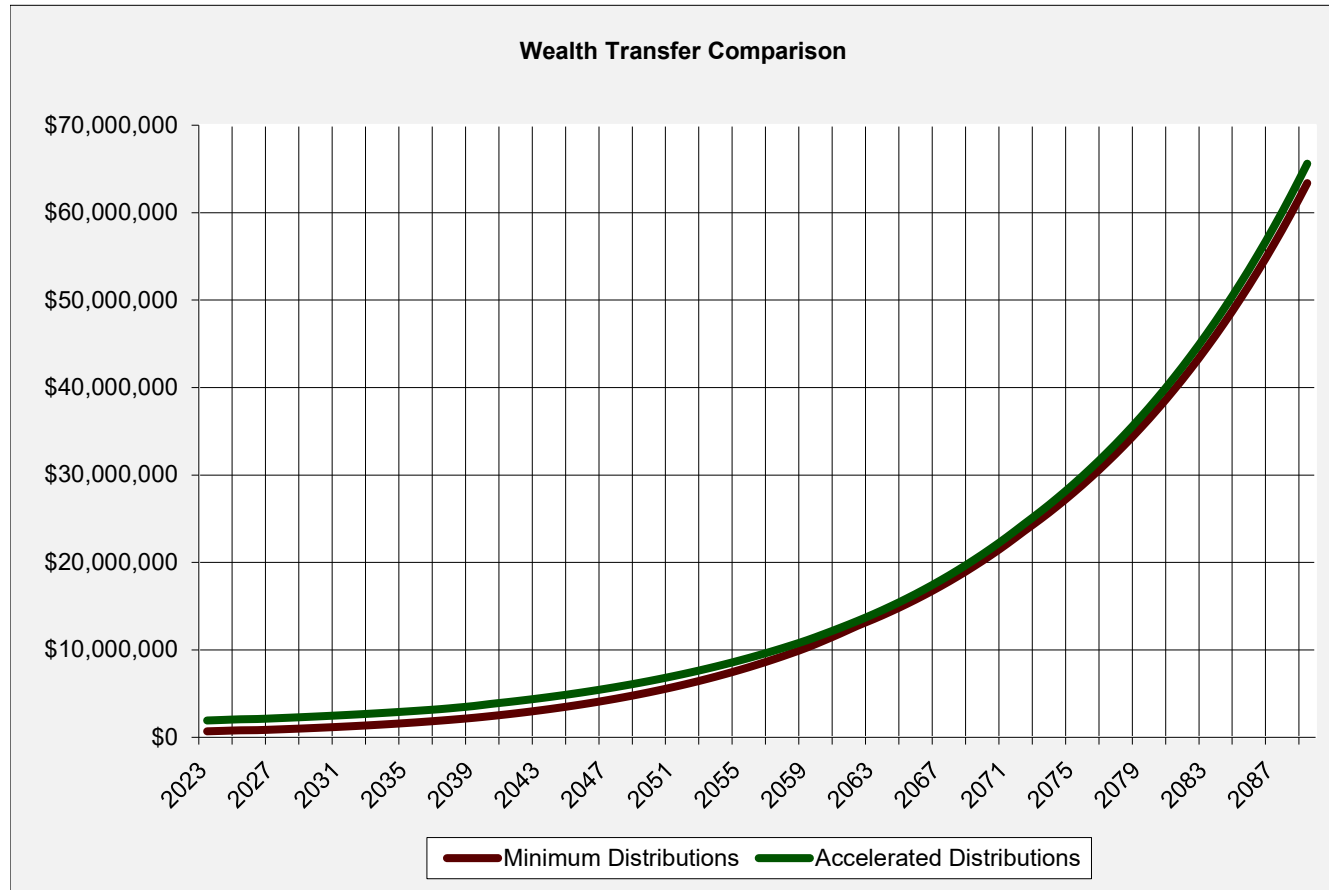
<b>Lifetime Gifts in Accelerated Distributions Scenario</b>	<b>Annual Gifts</b>	<b>1-Time Gifts</b>
Gift amount	Annual exclusion	NA
Gift-splitting	Yes	Yes
If Yes, adjust estate tax for consenting spouse's share	Yes	Yes
Number of donees	2	NA
First year of transfer	2023	NA
Last year of transfer	2040	NA
<b>Life Insurance in Accelerated Distributions Scenario</b>		
Gifts are used to fund insurance		Yes
Insured		Second-to-die
Type of Irrevocable life insurance trust		Funded
If Funded, first-year premium		25,000
If Funded, inc/-dec in premium		0.0%
First premium year		2023
Last premium year		2037
Initial death benefit		1,250,000
Death benefit growth rate		2.0%
<b>Other</b>		
Gift fund assets are available to pay death taxes		Yes





## Annual Net to Heirs Comparison

Jack & Jill Flash



The chart above illustrates the advantages or disadvantages of receiving only required minimum distributions over the planning horizon, in order to maximize the deferral of income taxes. The alternative distribution strategy involves making additional distributions, the after-tax proceeds of which are transferred to a trust for the benefit of heirs. Through 2062, amounts represent the net after-tax transfer to heirs, assuming income taxes were paid on a total distribution of IRA funds. Amounts shown from 2063 onward represent the after-tax assets available to heirs, assuming death taxes were paid in 2062 but IRAs were transferred to heirs intact. Thereafter, it is assumed that only minimum distributions are received.



## Annual Net to Heirs Comparison

Jack & Jill Flash

Year	Net to Heirs		Comparison	
	Minimum Distributions Scenario	Accelerated Distributions Scenario	Accelerated Distributions Adv/-Disadv	Present Value Adv/-Disadv 3.0%
2023	688,176	1,926,028	1,237,852	1,201,920
2024	743,230	1,992,907	1,249,677	1,177,988
2025	802,688	2,063,579	1,260,890	1,153,963
2026	821,191	2,094,982	1,273,791	1,131,838
2027	886,886	2,170,302	1,283,415	1,107,197
2028	957,837	2,250,016	1,292,179	1,082,223
2029	1,034,464	2,334,442	1,299,978	1,057,065
2030	1,117,221	2,423,922	1,306,700	1,031,605
2031	1,206,599	2,518,823	1,312,224	1,005,812
2032	1,303,127	2,619,544	1,316,417	979,578
2033	1,407,377	2,726,513	1,319,136	953,030
2034	1,519,967	2,840,190	1,320,223	926,053
2035	1,641,565	2,961,074	1,319,509	898,613
2036	1,772,890	3,089,701	1,316,811	870,602
2037	1,914,721	3,226,649	1,311,927	842,127
2038	2,067,899	3,397,541	1,329,642	828,656
2039	2,233,331	3,579,495	1,346,164	814,534
2040	2,424,812	3,815,742	1,390,930	817,058
2041	2,631,569	4,022,102	1,390,533	793,050
2042	2,854,368	4,242,559	1,388,191	768,670
2043	3,094,192	4,477,890	1,383,698	743,881
2044	3,352,049	4,728,902	1,376,854	718,599
2045	3,629,025	4,996,479	1,367,455	692,920
2046	3,926,180	5,281,490	1,355,310	666,777
2047	4,244,849	5,585,030	1,340,181	640,143
2048	4,586,215	5,908,079	1,321,864	612,966
2049	4,951,789	6,251,884	1,300,095	585,324
2050	5,342,868	6,617,526	1,274,658	557,169
2051	5,760,956	7,006,256	1,245,300	528,492
2052	6,207,634	7,419,390	1,211,756	499,248
2053	6,684,313	7,858,113	1,173,800	469,533
2054	7,192,945	8,324,043	1,131,099	439,283
2055	7,735,028	8,818,445	1,083,417	408,518
2056	8,312,386	9,342,844	1,030,458	377,209
2057	8,926,912	9,898,825	971,913	345,423
2058	9,580,572	10,488,035	907,464	313,130
2059	10,274,915	11,111,799	836,885	280,370
2060	11,061,796	11,809,157	747,360	243,071
2061	11,883,443	12,536,974	653,531	206,367
2062	12,744,696	13,299,097	554,401	169,969
2063	13,531,185	14,108,913	577,728	171,966
2064	14,374,497	14,976,329	601,831	173,912
2065	15,277,451	15,904,004	626,553	175,786
2066	16,243,173	16,894,947	651,774	177,539
2067	17,275,074	17,952,485	677,411	179,152
2068	18,376,827	19,080,232	703,406	180,597
2069	19,552,352	20,282,082	729,730	181,903



## Annual Net to Heirs Comparison

Jack & Jill Flash

Year	Net to Heirs		Comparison	
	Minimum Distributions Scenario	Accelerated Distributions Scenario	Accelerated Distributions Adv/-Disadv	Present Value Adv/-Disadv 3.0%
2070	20,805,806	21,562,183	756,377	183,057
2071	22,141,575	22,924,941	783,365	184,071
2072	23,564,266	24,375,006	810,740	184,943
2073	24,959,525	25,823,099	863,573	191,261
2074	26,443,771	27,362,370	918,598	197,526
2075	28,021,125	28,997,309	976,184	203,799
2076	29,696,250	30,732,912	1,036,662	210,109
2077	31,474,315	32,574,660	1,100,345	216,525
2078	33,360,970	34,528,497	1,167,527	223,058
2079	35,362,332	36,600,832	1,238,500	229,730
2080	37,484,987	38,798,536	1,313,550	236,540
2081	39,735,989	41,128,955	1,392,967	243,540
2082	42,122,875	43,599,923	1,477,049	250,724
2083	44,653,676	46,219,778	1,566,102	258,103
2084	47,336,941	48,997,387	1,660,446	265,665
2085	50,181,756	51,942,169	1,760,413	273,461
2086	53,197,773	55,064,125	1,866,353	281,479
2087	56,395,237	58,373,870	1,978,633	289,727
2088	59,785,022	61,882,664	2,097,643	298,189
2089	63,378,662	65,602,453	2,223,791	306,921





## *Leveraged IRA Illustration*

Sensitivity Analyses

AN ANALYSIS PREPARED EXCLUSIVELY FOR

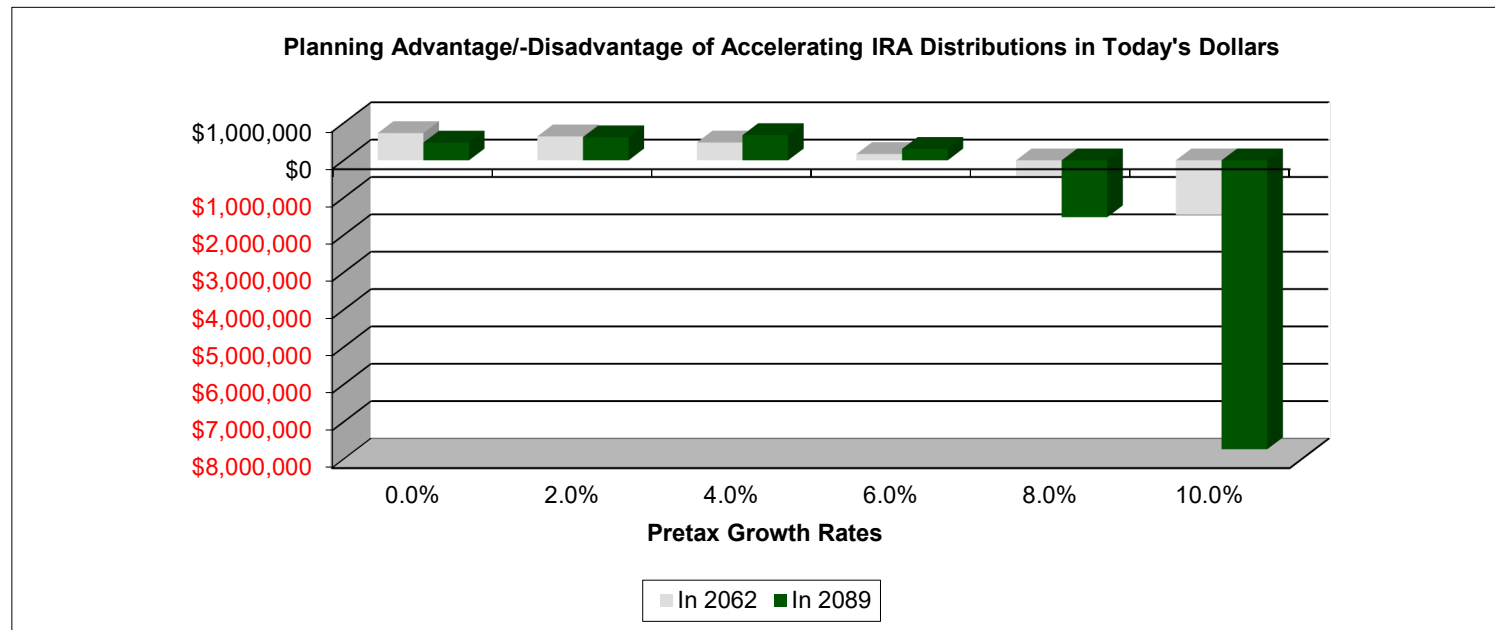
**Jack & Jill Flash**

*Accelerated IRA Distributions to Fund Annual Gifts to ILIT*

## Sensitivity Analysis - Growth Rates

Jack & Jill Flash

Beneficiary = Jill	Net to Heirs in 2062		Available to Heirs in 2089		Planning Adv/-Disadv	
	Minimum Distributions	Accelerated Distributions	Minimum Distributions	Accelerated Distributions	In 2062	In 2089
0.0%	1,400,264	3,780,988	2,049,394	5,495,114	2,380,724	3,445,720
2.0%	2,955,884	5,047,568	6,482,559	10,961,238	2,091,685	4,478,679
4.0%	6,171,536	7,731,122	20,356,369	25,248,574	1,559,585	4,892,205
6.0%	12,744,696	13,299,097	63,378,662	65,602,453	554,401	2,223,791
8.0%	26,032,916	24,707,810	195,443,684	184,422,529	-1,325,106	-11,021,155
10.0%	52,604,132	47,848,257	596,438,804	540,406,319	-4,755,875	-56,032,485



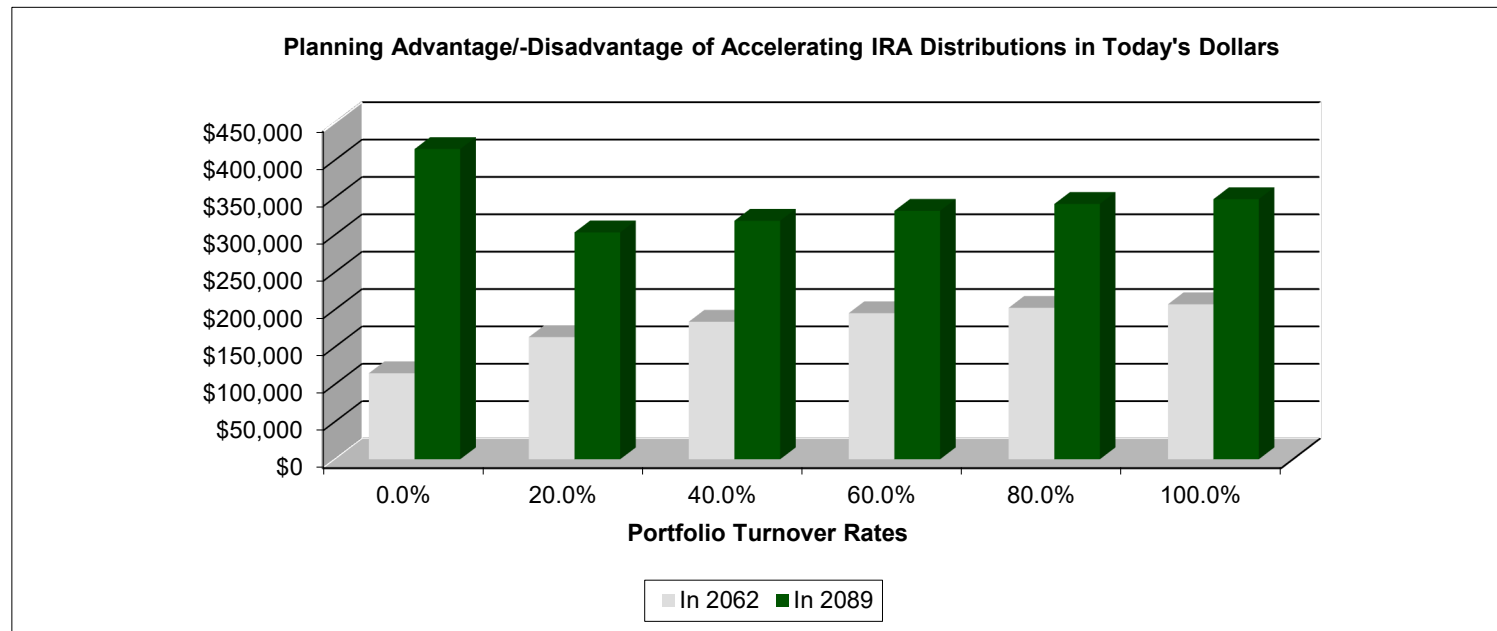
The illustration above shows the impact of pretax growth rate assumptions on the projected results. The graph shows the advantages or disadvantages of Jack accelerating IRA distributions, as compared to receiving only required minimum distributions, in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.



## Sensitivity Analysis - Portfolio Turnover Rates

Jack & Jill Flash

Beneficiary = Jill	Net to Heirs in 2062		Available to Heirs in 2089		Planning Adv/-Disadv	
	Minimum Distributions	Accelerated Distributions	Minimum Distributions	Accelerated Distributions	In 2062	In 2089
0.0%	13,813,886	14,189,127	76,893,247	79,900,472	375,241	3,007,225
20.0%	12,862,777	13,395,738	64,590,995	66,790,073	532,961	2,199,078
40.0%	12,499,976	13,100,027	61,066,520	63,378,483	600,051	2,311,963
60.0%	12,306,690	12,944,007	59,416,285	61,824,239	637,317	2,407,954
80.0%	12,187,348	12,848,124	58,460,213	60,935,277	660,776	2,475,064
100.0%	12,108,465	12,784,838	57,845,211	60,366,275	676,373	2,521,064



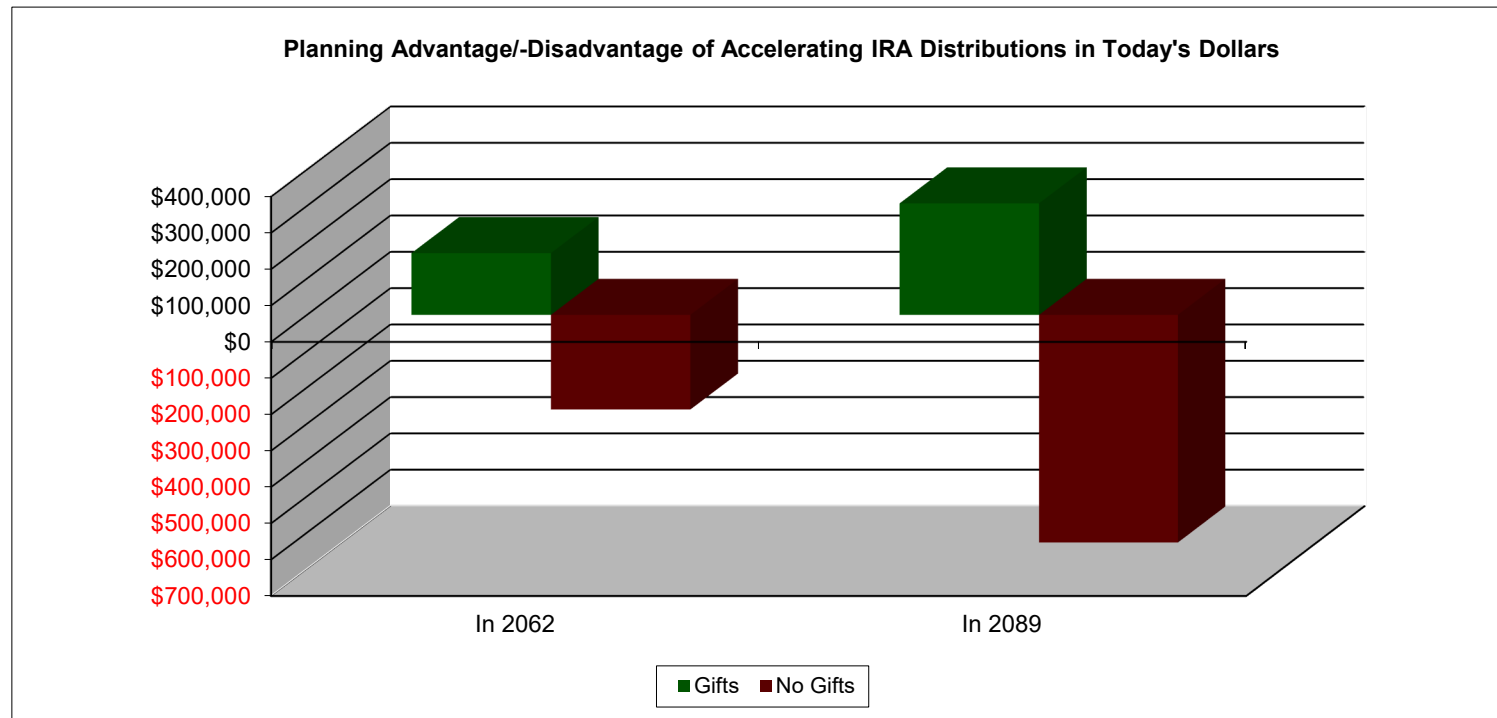
The illustration above shows the impact of portfolio turnover rate assumptions on the projected results. The graph shows the advantages or disadvantages of Jack accelerating IRA distributions, as compared to receiving only required minimum distributions, in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.



## Sensitivity Analysis - Gifts vs. No Gifts

Jack & Jill Flash

Beneficiary = Jill	Net to Heirs in 2062		Available to Heirs in 2089		Planning Adv/-Disadv	
	Minimum Distributions	Accelerated Distributions	Minimum Distributions	Accelerated Distributions	In 2062	In 2089
Gifts	12,744,696	13,299,097	63,378,662	65,602,453	554,401	2,223,791
No Gifts	12,744,696	11,894,995	63,378,662	58,835,317	-849,701	-4,543,345



The illustration above shows the impact of lifetime gifting on the accelerated distributions strategy. The graph shows the advantages or disadvantages of Jack accelerating IRA distributions, as compared to receiving only required minimum distributions, in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.





## *Leveraged IRA Illustration*

Supporting Schedules for  
**MINIMUM DISTRIBUTIONS SCENARIO**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Accelerated IRA Distributions to Fund Annual Gifts to ILIT*



## Minimum Distributions Scenario - Senior Generation Estate Analysis

Jack & Jill Flash

Year	Pretax transfer			Net to Heirs			
	IRA Balance	Taxable Investment Balance	Combined Balances	Estate Tax	IRD Deduction	Income Tax	Net to Heirs
2023	2,160,000	0	2,160,000	864,000	648,000	607,824	688,176
2024	2,332,800	0	2,332,800	933,120	699,840	656,450	743,230
2025	2,519,424	0	2,519,424	1,007,770	755,827	708,966	802,688
2026	2,720,978	0	2,720,978	1,088,391	816,293	811,396	821,191
2027	2,938,656	0	2,938,656	1,175,462	881,597	876,307	886,886
2028	3,173,749	0	3,173,749	1,269,499	952,125	946,412	957,837
2029	3,427,649	0	3,427,649	1,371,059	1,028,295	1,022,125	1,034,464
2030	3,701,860	0	3,701,860	1,480,744	1,110,558	1,103,895	1,117,221
2031	3,998,009	0	3,998,009	1,599,204	1,199,403	1,192,206	1,206,599
2032	4,317,850	0	4,317,850	1,727,140	1,295,355	1,287,583	1,303,127
2033	4,663,278	0	4,663,278	1,865,311	1,398,983	1,390,589	1,407,377
2034	5,036,340	0	5,036,340	2,014,536	1,510,902	1,501,837	1,519,967
2035	5,439,247	0	5,439,247	2,175,699	1,631,774	1,621,984	1,641,565
2036	5,874,387	0	5,874,387	2,349,755	1,762,316	1,751,742	1,772,890
2037	6,344,338	0	6,344,338	2,537,735	1,903,301	1,891,882	1,914,721
2038	6,851,885	0	6,851,885	2,740,754	2,055,566	2,043,232	2,067,899
2039	7,400,036	0	7,400,036	2,960,014	2,220,011	2,206,691	2,233,331
2040	7,691,225	172,668	7,863,892	3,145,557	2,307,367	2,293,523	2,424,812
2041	7,981,998	371,003	8,353,001	3,341,200	2,394,599	2,380,232	2,631,569
2042	8,271,999	596,464	8,868,464	3,547,385	2,481,600	2,466,710	2,854,368
2043	8,557,759	852,434	9,410,193	3,764,077	2,567,328	2,551,924	3,094,192
2044	8,836,799	1,141,838	9,978,637	3,991,455	2,651,040	2,635,133	3,352,049
2045	9,106,278	1,467,917	10,574,194	4,229,678	2,731,883	2,715,492	3,629,025
2046	9,365,384	1,832,845	11,198,229	4,479,292	2,809,615	2,792,758	3,926,180
2047	9,608,378	2,241,734	11,850,112	4,740,045	2,882,513	2,865,218	4,244,849
2048	9,834,202	2,697,088	12,531,290	5,012,516	2,950,261	2,932,559	4,586,215
2049	10,035,569	3,205,090	13,240,659	5,296,264	3,010,671	2,992,607	4,951,789
2050	10,211,191	3,768,550	13,979,741	5,591,897	3,063,357	3,044,977	5,342,868
2051	10,356,298	4,392,376	14,748,674	5,899,470	3,106,889	3,088,248	5,760,956
2052	10,465,614	5,081,853	15,547,467	6,218,987	3,139,684	3,120,846	6,207,634
2053	10,538,950	5,839,430	16,378,380	6,551,352	3,161,685	3,142,715	6,684,313
2054	10,565,093	6,673,999	17,239,092	6,895,637	3,169,528	3,150,511	7,192,945
2055	10,544,309	7,587,926	18,132,235	7,252,894	3,163,293	3,144,313	7,735,028
2056	10,470,957	8,587,084	19,058,042	7,623,217	3,141,287	3,122,439	8,312,386
2057	10,339,101	9,677,619	20,016,720	8,006,688	3,101,730	3,083,120	8,926,912
2058	10,142,556	10,865,914	21,008,470	8,403,388	3,042,767	3,024,510	9,580,572
2059	9,886,323	12,152,038	22,038,360	8,815,344	2,965,897	2,948,101	10,274,915
2060	9,761,828	13,526,127	23,287,955	9,315,182	2,928,548	2,910,977	11,061,796
2061	9,576,257	14,988,881	24,565,137	9,826,055	2,872,877	2,855,640	11,883,443
2062	9,334,330	16,545,991	25,880,322	10,352,129	2,800,299	2,783,497	12,744,696



**Minimum Distributions Scenario - IRA Illustration**

Jack & Jill Flash

Year	Year-End Attained Ages			Beginning Balance	Growth	Required Distributions		Ending Balance
	Jack's Age	Jill's Age	Heir's Age			Applicable Divisor	Minimum Distribution	
2023	58.9	55.9	28.9	2,000,000	160,000	0.0	0	2,160,000
2024	59.9	56.9	29.9	2,160,000	172,800	0.0	0	2,332,800
2025	60.9	57.9	30.9	2,332,800	186,624	0.0	0	2,519,424
2026	61.9	58.9	31.9	2,519,424	201,554	0.0	0	2,720,978
2027	62.9	59.9	32.9	2,720,978	217,678	0.0	0	2,938,656
2028	63.9	60.9	33.9	2,938,656	235,092	0.0	0	3,173,749
2029	64.9	61.9	34.9	3,173,749	253,900	0.0	0	3,427,649
2030	65.9	62.9	35.9	3,427,649	274,212	0.0	0	3,701,860
2031	66.9	63.9	36.9	3,701,860	296,149	0.0	0	3,998,009
2032	67.9	64.9	37.9	3,998,009	319,841	0.0	0	4,317,850
2033	68.9	65.9	38.9	4,317,850	345,428	0.0	0	4,663,278
2034	69.9	66.9	39.9	4,663,278	373,062	0.0	0	5,036,340
2035	70.9	67.9	40.9	5,036,340	402,907	0.0	0	5,439,247
2036	71.9	68.9	41.9	5,439,247	435,140	0.0	0	5,874,387
2037	72.9	69.9	42.9	5,874,387	469,951	0.0	0	6,344,338
2038	73.9	70.9	43.9	6,344,338	507,547	0.0	0	6,851,885
2039	74.9	71.9	44.9	6,851,885	548,151	0.0	0	7,400,036
2040	75.9	72.9	45.9	7,400,036	592,003	24.6	300,814	7,691,225
2041	76.9	73.9	46.9	7,691,225	615,298	23.7	324,524	7,981,998
2042	77.9	74.9	47.9	7,981,998	638,560	22.9	348,559	8,271,999
2043	78.9	75.9	48.9	8,271,999	661,760	22.0	376,000	8,557,759
2044	79.9	76.9	49.9	8,557,759	684,621	21.1	405,581	8,836,799
2045	80.9	77.9	50.9	8,836,799	706,944	20.2	437,465	9,106,278
2046	81.9	78.9	51.9	9,106,278	728,502	19.4	469,396	9,365,384
2047	82.9	79.9	52.9	9,365,384	749,231	18.5	506,237	9,608,378
2048	83.9	80.9	53.9	9,608,378	768,670	17.7	542,846	9,834,202
2049	84.9	81.9	54.9	9,834,202	786,736	16.8	585,369	10,035,569
2050	85.9	82.9	55.9	10,035,569	802,846	16.0	627,223	10,211,191
2051	86.9	83.9	56.9	10,211,191	816,895	15.2	671,789	10,356,298
2052	87.9	84.9	57.9	10,356,298	828,504	14.4	719,187	10,465,614
2053	88.9	85.9	58.9	10,465,614	837,249	13.7	763,913	10,538,950
2054	89.9	86.9	59.9	10,538,950	843,116	12.9	816,973	10,565,093
2055	90.9	87.9	60.9	10,565,093	845,207	12.2	865,991	10,544,309
2056	91.9	88.9	61.9	10,544,309	843,545	11.5	916,896	10,470,957
2057	92.9	89.9	62.9	10,470,957	837,677	10.8	969,533	10,339,101
2058	93.9	90.9	63.9	10,339,101	827,128	10.1	1,023,673	10,142,556
2059	94.9	91.9	64.9	10,142,556	811,404	9.5	1,067,637	9,886,323
2060	0.0	92.9	65.9	9,886,323	790,906	10.8	915,400	9,761,828
2061	0.0	93.9	66.9	9,761,828	780,946	10.1	966,518	9,576,257
2062	0.0	94.9	67.9	9,576,257	766,101	9.5	1,008,027	9,334,330
2063	0.0	0.0	68.9	9,334,330	746,746	20.4	457,565	9,623,512
2064	0.0	0.0	69.9	9,623,512	769,881	19.4	496,057	9,897,335
2065	0.0	0.0	70.9	9,897,335	791,787	18.4	537,899	10,151,223
2066	0.0	0.0	71.9	10,151,223	812,098	17.4	583,404	10,379,918
2067	0.0	0.0	72.9	10,379,918	830,393	16.4	632,922	10,577,389
2068	0.0	0.0	73.9	10,577,389	846,191	15.4	686,843	10,736,737
2069	0.0	0.0	74.9	10,736,737	858,939	14.4	745,607	10,850,069



### Minimum Distributions Scenario - IRA Illustration

Jack & Jill Flash

Year	Year-End Attained Ages			Beginning Balance	Growth	Required Distributions		Ending Balance
	Jack's Age	Jill's Age	Heir's Age			Applicable Divisor	Minimum Distribution	
2070	0.0	0.0	75.9	10,850,069	868,006	13.4	809,707	10,908,368
2071	0.0	0.0	76.9	10,908,368	872,669	12.4	879,707	10,901,330
2072	0.0	0.0	77.9	10,901,330	872,106	1.0	11,773,437	0
2073	0.0	0.0	78.9	0	0	0.0	0	0
2074	0.0	0.0	79.9	0	0	0.0	0	0
2075	0.0	0.0	80.9	0	0	0.0	0	0
2076	0.0	0.0	81.9	0	0	0.0	0	0
2077	0.0	0.0	82.9	0	0	0.0	0	0
2078	0.0	0.0	83.9	0	0	0.0	0	0
2079	0.0	0.0	84.9	0	0	0.0	0	0
2080	0.0	0.0	85.9	0	0	0.0	0	0
2081	0.0	0.0	86.9	0	0	0.0	0	0
2082	0.0	0.0	87.9	0	0	0.0	0	0
2083	0.0	0.0	88.9	0	0	0.0	0	0
2084	0.0	0.0	89.9	0	0	0.0	0	0
2085	0.0	0.0	90.9	0	0	0.0	0	0
2086	0.0	0.0	91.9	0	0	0.0	0	0
2087	0.0	0.0	92.9	0	0	0.0	0	0
2088	0.0	0.0	93.9	0	0	0.0	0	0
2089	0.0	0.0	94.9	0	0	0.0	0	0



## Minimum Distributions Scenario - Taxable Investments Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Current-Year Returns		Realized Gains	Unrealized Gains	IRA Distributions		
		Current Income	Growth			Gross Distributions	Current-Year IRD Deduction	Taxable Distributions
2023	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	300,814	0	300,814
2041	172,668	3,453	10,360	2,590	7,770	324,524	0	324,524
2042	371,003	7,420	22,260	7,508	22,523	348,559	0	348,559
2043	596,464	11,929	35,788	14,578	43,733	376,000	0	376,000
2044	852,434	17,049	51,146	23,720	71,159	405,581	0	405,581
2045	1,141,838	22,837	68,510	34,917	104,752	437,465	0	437,465
2046	1,467,917	29,358	88,075	48,207	144,620	469,396	0	469,396
2047	1,832,845	36,657	109,971	63,648	190,943	506,237	0	506,237
2048	2,241,734	44,835	134,504	81,362	244,085	542,846	0	542,846
2049	2,697,088	53,942	161,825	101,478	304,433	585,369	0	585,369
2050	3,205,090	64,102	192,305	124,185	372,554	627,223	0	627,223
2051	3,768,550	75,371	226,113	149,667	449,000	671,789	0	671,789
2052	4,392,376	87,848	263,543	178,136	534,407	719,187	0	719,187
2053	5,081,853	101,637	304,911	209,830	629,489	763,913	0	763,913
2054	5,839,430	116,789	350,366	244,964	734,891	816,973	0	816,973
2055	6,673,999	133,480	400,440	283,833	851,498	865,991	0	865,991
2056	7,587,926	151,759	455,276	326,693	980,080	916,896	0	916,896
2057	8,587,084	171,742	515,225	373,826	1,121,479	969,533	0	969,533
2058	9,677,619	193,552	580,657	425,534	1,276,602	1,023,673	0	1,023,673
2059	10,865,914	217,318	651,955	482,139	0	1,067,637	0	1,067,637
2060	12,152,038	243,041	729,122	182,281	546,842	915,400	0	915,400
2061	13,526,127	270,523	811,568	339,602	1,018,807	966,518	0	966,518
2062	14,988,881	299,778	899,333	479,535	0	1,008,027	0	1,008,027
2063	6,193,863	123,877	371,632	92,908	278,724	457,565	137,270	320,296
2064	6,947,537	138,951	416,852	173,894	521,682	496,057	148,817	347,240
2065	7,762,183	155,244	465,731	246,853	740,560	537,899	161,370	376,529
2066	8,646,808	172,936	518,808	314,842	944,526	583,404	175,021	408,383
2067	9,610,481	192,210	576,629	380,289	1,140,866	632,922	189,877	443,045
2068	10,662,540	213,251	639,752	445,155	1,335,464	686,843	206,053	480,790
2069	11,812,758	236,255	708,765	511,057	1,533,172	745,607	223,682	521,925



**Minimum Distributions Scenario - Taxable Investments Illustration**

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Current-Year Returns		Realized Gains	Unrealized Gains	IRA Distributions		
		Current Income	Growth			Gross Distributions	Current-Year IRD Deduction	Taxable Distributions
2070	13,071,505	261,430	784,290	579,366	1,738,097	809,707	242,912	566,795
2071	14,449,896	288,998	866,994	651,273	1,953,818	879,707	263,912	615,795
2072	15,959,945	319,199	957,597	727,854	2,183,561	11,773,437	1,051,386	10,722,051
2073	24,149,461	482,989	1,448,968	908,132	2,724,396	0	0	0
2074	25,689,664	513,793	1,541,380	1,066,444	3,199,332	0	0	0
2075	27,301,192	546,024	1,638,072	1,209,351	3,628,053	0	0	0
2076	28,993,443	579,869	1,739,607	1,341,915	4,025,745	0	0	0
2077	30,775,150	615,503	1,846,509	1,468,063	4,404,190	0	0	0
2078	32,654,638	653,093	1,959,278	1,590,867	4,772,601	0	0	0
2079	34,640,027	692,801	2,078,402	1,712,751	5,138,252	0	0	0
2080	36,739,384	734,788	2,204,363	1,835,654	5,506,961	0	0	0
2081	38,960,852	779,217	2,337,651	1,961,153	5,883,459	0	0	0
2082	41,312,756	826,255	2,478,765	2,090,556	6,271,669	0	0	0
2083	43,803,682	876,074	2,628,221	2,224,972	6,674,917	0	0	0
2084	46,442,554	928,851	2,786,553	2,365,368	7,096,103	0	0	0
2085	49,238,697	984,774	2,954,322	2,512,606	7,537,818	0	0	0
2086	52,201,891	1,044,038	3,132,113	2,667,483	8,002,449	0	0	0
2087	55,342,429	1,106,849	3,320,546	2,830,749	8,492,246	0	0	0
2088	58,671,159	1,173,423	3,520,270	3,003,129	9,009,387	0	0	0
2089	62,199,537	1,243,991	3,731,972	3,185,340	9,556,019	0	0	0



**Minimum Distributions Scenario - Taxable Investments Illustration**

Jack & Jill Flash

Part 2 of 2

Year	Taxes			After-Tax Investments		
	Income Taxes	Unearned Income Medicare Surtax	Capital Gains Tax	Ending Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Balance
2023	0	0	0	0	0	0
2024	0	0	0	0	0	0
2025	0	0	0	0	0	0
2026	0	0	0	0	0	0
2027	0	0	0	0	0	0
2028	0	0	0	0	0	0
2029	0	0	0	0	0	0
2030	0	0	0	0	0	0
2031	0	0	0	0	0	0
2032	0	0	0	0	0	0
2033	0	0	0	0	0	0
2034	0	0	0	0	0	0
2035	0	0	0	0	0	0
2036	0	0	0	0	0	0
2037	0	0	0	0	0	0
2038	0	0	0	0	0	0
2039	0	0	0	0	0	0
2040	128,147	0	0	172,668	0	172,668
2041	138,542	230	1,231	371,003	2,082	368,920
2042	149,118	567	3,092	596,464	6,036	590,428
2043	161,192	1,007	5,548	852,434	11,720	840,714
2044	174,230	1,549	8,592	1,141,838	19,071	1,122,767
2045	188,306	2,195	12,233	1,467,917	28,074	1,439,843
2046	202,464	2,947	16,489	1,832,845	38,758	1,794,087
2047	218,780	3,812	21,384	2,241,734	51,173	2,190,561
2048	235,072	4,795	26,963	2,697,088	65,415	2,631,673
2049	253,963	5,906	33,265	3,205,090	81,588	3,123,502
2050	272,658	7,155	40,357	3,768,550	99,844	3,668,706
2051	292,604	8,551	48,292	4,392,376	120,332	4,272,044
2052	313,858	10,107	57,135	5,081,853	143,221	4,938,632
2053	334,087	11,836	66,962	5,839,430	168,703	5,670,727
2054	357,981	13,747	77,831	6,673,999	196,951	6,477,048
2055	380,285	15,858	89,842	7,587,926	228,201	7,359,724
2056	403,528	18,181	103,063	8,587,084	262,662	8,324,423
2057	427,653	20,732	117,581	9,677,619	300,556	9,377,062
2058	452,576	23,525	133,486	10,865,914	342,129	10,523,785
2059	473,329	26,579	150,879	12,152,038	0	12,152,038
2060	410,668	16,162	86,644	13,526,127	146,554	13,379,574
2061	434,785	23,185	127,885	14,988,881	273,040	14,715,840
2062	454,961	29,614	165,452	16,545,991	0	16,545,991
2063	147,000	8,238	44,162	6,947,537	74,698	6,872,839
2064	159,763	11,888	65,563	7,762,183	139,811	7,622,373
2065	173,628	15,280	85,341	8,646,808	198,470	8,448,338
2066	188,705	18,536	104,234	9,610,481	253,133	9,357,348
2067	205,114	21,755	122,833	10,662,540	305,752	10,356,788
2068	222,986	25,019	141,624	11,812,758	357,904	11,454,854
2069	242,469	28,398	161,014	13,071,505	410,890	12,660,614



**Minimum Distributions Scenario - Taxable Investments Illustration**

Jack & Jill Flash

Part 2 of 2

Year	Taxes			After-Tax Investments		
	Income Taxes	Unearned Income Medicare Surtax	Capital Gains Tax	Ending Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Balance
2070	263,728	31,950	181,357	14,449,896	465,810	13,984,086
2071	286,951	35,730	202,968	15,959,945	523,623	15,436,321
2072	4,594,789	39,788	226,139	24,149,461	585,194	23,564,266
2073	41,151	52,863	297,740	25,689,664	730,138	24,959,525
2074	43,775	60,049	339,820	27,301,192	857,421	26,443,771
2075	46,521	66,704	378,619	28,993,443	972,318	28,021,125
2076	49,405	73,028	415,336	30,775,150	1,078,900	29,696,250
2077	52,441	79,176	450,907	32,654,638	1,180,323	31,474,315
2078	55,644	85,270	486,069	34,640,027	1,279,057	33,360,970
2079	59,027	91,411	521,408	36,739,384	1,377,052	35,362,332
2080	62,604	97,677	557,401	38,960,852	1,475,866	37,484,987
2081	66,389	104,134	594,441	41,312,756	1,576,767	39,735,989
2082	70,397	110,839	632,859	43,803,682	1,680,807	42,122,875
2083	74,641	117,840	672,941	46,442,554	1,788,878	44,653,676
2084	79,138	125,180	714,943	49,238,697	1,901,756	47,336,941
2085	83,903	132,900	759,098	52,201,891	2,020,135	50,181,756
2086	88,952	141,038	805,624	55,342,429	2,144,656	53,197,773
2087	94,303	149,629	854,732	58,671,159	2,275,922	56,395,237
2088	99,976	158,709	906,630	62,199,537	2,414,516	59,785,022
2089	105,988	168,315	961,522	65,939,675	2,561,013	63,378,662





## *Leveraged IRA Illustration*

Supporting Schedules for  
**ACCELERATED DISTRIBUTIONS SCENARIO**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Accelerated IRA Distributions to Fund Annual Gifts to ILIT*



## Accelerated Distributions Scenario - Senior Generation Estate Analysis

Jack & Jill Flash

Year	Pretax Estate			Net to Heirs				
	IRA Balance	Taxable Investment Balance	Combined Balances	Estate Tax	IRD Deduction	Income Tax	Gift Fund	Net to Heirs
2023	2,114,000	0	2,114,000	845,600	634,200	594,880	1,252,508	1,926,028
2024	2,237,120	0	2,237,120	894,848	671,136	629,526	1,280,161	1,992,907
2025	2,370,090	0	2,370,090	948,036	711,027	666,943	1,308,468	2,063,579
2026	2,513,697	0	2,513,697	1,005,479	754,109	749,584	1,336,348	2,094,982
2027	2,668,793	0	2,668,793	1,067,517	800,638	795,834	1,364,860	2,170,302
2028	2,836,296	0	2,836,296	1,134,518	850,889	845,783	1,394,022	2,250,016
2029	3,017,200	0	3,017,200	1,206,880	905,160	899,729	1,423,851	2,334,442
2030	3,212,576	0	3,212,576	1,285,030	963,773	957,990	1,454,366	2,423,922
2031	3,423,582	0	3,423,582	1,369,433	1,027,074	1,020,912	1,485,586	2,518,823
2032	3,651,468	0	3,651,468	1,460,587	1,095,440	1,088,868	1,517,531	2,619,544
2033	3,897,586	0	3,897,586	1,559,034	1,169,276	1,162,260	1,550,222	2,726,513
2034	4,163,392	0	4,163,392	1,665,357	1,249,018	1,241,524	1,583,679	2,840,190
2035	4,450,464	0	4,450,464	1,780,186	1,335,139	1,327,128	1,617,924	2,961,074
2036	4,760,501	0	4,760,501	1,904,200	1,428,150	1,419,581	1,652,982	3,089,701
2037	5,095,341	0	5,095,341	2,038,136	1,528,602	1,519,431	1,688,875	3,226,649
2038	5,456,968	0	5,456,968	2,182,787	1,637,090	1,627,268	1,750,628	3,397,541
2039	5,847,526	0	5,847,526	2,339,010	1,754,258	1,743,732	1,814,712	3,579,495
2040	6,077,623	24,442	6,102,066	2,440,826	1,823,287	1,812,347	1,966,850	3,815,742
2041	6,307,394	173,346	6,480,739	2,592,296	1,892,218	1,880,865	2,014,523	4,022,102
2042	6,536,553	343,476	6,880,029	2,752,011	1,960,966	1,949,200	2,063,742	4,242,559
2043	6,762,361	537,429	7,299,791	2,919,916	2,028,708	2,016,536	2,114,552	4,477,890
2044	6,982,859	757,454	7,740,313	3,096,125	2,094,858	2,082,289	2,167,003	4,728,902
2045	7,195,802	1,006,053	8,201,855	3,280,742	2,158,741	2,145,788	2,221,154	4,996,479
2046	7,400,548	1,284,894	8,685,442	3,474,177	2,220,164	2,206,843	2,277,069	5,281,490
2047	7,592,562	1,597,965	9,190,528	3,676,211	2,277,769	2,264,102	2,334,815	5,585,030
2048	7,771,009	1,947,201	9,718,210	3,887,284	2,331,303	2,317,315	2,394,468	5,908,079
2049	7,930,130	2,337,441	10,267,571	4,107,028	2,379,039	2,364,765	2,456,106	6,251,884
2050	8,068,907	2,770,860	10,839,767	4,335,907	2,420,672	2,406,148	2,519,813	6,617,526
2051	8,183,570	3,251,292	11,434,863	4,573,945	2,455,071	2,440,341	2,585,679	7,006,256
2052	8,269,953	3,782,866	12,052,819	4,821,127	2,480,986	2,466,100	2,653,798	7,419,390
2053	8,327,903	4,367,469	12,695,372	5,078,149	2,498,371	2,483,381	2,724,271	7,858,113
2054	8,348,561	5,012,077	13,360,638	5,344,255	2,504,568	2,489,541	2,797,201	8,324,043
2055	8,332,138	5,718,507	14,050,645	5,620,258	2,499,641	2,484,643	2,872,702	8,818,445
2056	8,274,175	6,491,346	14,765,521	5,906,208	2,482,252	2,467,359	2,950,890	9,342,844
2057	8,169,982	7,335,391	15,505,372	6,202,149	2,450,994	2,436,289	3,031,890	9,898,825
2058	8,014,671	8,255,626	16,270,297	6,508,119	2,404,401	2,389,975	3,115,832	10,488,035
2059	7,812,195	9,252,039	17,064,234	6,825,694	2,343,659	2,329,597	3,202,855	11,111,799
2060	7,713,819	10,313,368	18,027,188	7,210,875	2,314,146	2,300,261	3,293,105	11,809,157
2061	7,567,180	11,444,107	19,011,288	7,604,515	2,270,154	2,256,533	3,386,734	12,536,974
2062	7,376,010	12,648,519	20,024,529	8,009,811	2,212,803	2,199,526	3,483,906	13,299,097



### Accelerated Distributions Scenario - IRA Illustration

Jack & Jill Flash

Year	Year-End Attained Ages			Beginning Balance	Growth	IRA Distributions			Ending Balance
	Jack's Age	Jill's Age	Heir's Age			Applicable Divisor	Minimum Distribution	Additional Distribution	
2023	58.9	55.9	28.9	2,000,000	160,000	0.0	0	46,000	2,114,000
2024	59.9	56.9	29.9	2,114,000	169,120	0.0	0	46,000	2,237,120
2025	60.9	57.9	30.9	2,237,120	178,970	0.0	0	46,000	2,370,090
2026	61.9	58.9	31.9	2,370,090	189,607	0.0	0	46,000	2,513,697
2027	62.9	59.9	32.9	2,513,697	201,096	0.0	0	46,000	2,668,793
2028	63.9	60.9	33.9	2,668,793	213,503	0.0	0	46,000	2,836,296
2029	64.9	61.9	34.9	2,836,296	226,904	0.0	0	46,000	3,017,200
2030	65.9	62.9	35.9	3,017,200	241,376	0.0	0	46,000	3,212,576
2031	66.9	63.9	36.9	3,212,576	257,006	0.0	0	46,000	3,423,582
2032	67.9	64.9	37.9	3,423,582	273,887	0.0	0	46,000	3,651,468
2033	68.9	65.9	38.9	3,651,468	292,117	0.0	0	46,000	3,897,586
2034	69.9	66.9	39.9	3,897,586	311,807	0.0	0	46,000	4,163,392
2035	70.9	67.9	40.9	4,163,392	333,071	0.0	0	46,000	4,450,464
2036	71.9	68.9	41.9	4,450,464	356,037	0.0	0	46,000	4,760,501
2037	72.9	69.9	42.9	4,760,501	380,840	0.0	0	46,000	5,095,341
2038	73.9	70.9	43.9	5,095,341	407,627	0.0	0	46,000	5,456,968
2039	74.9	71.9	44.9	5,456,968	436,557	0.0	0	46,000	5,847,526
2040	75.9	72.9	45.9	5,847,526	467,802	24.6	237,704	0	6,077,623
2041	76.9	73.9	46.9	6,077,623	486,210	23.7	256,440	0	6,307,394
2042	77.9	74.9	47.9	6,307,394	504,591	22.9	275,432	0	6,536,553
2043	78.9	75.9	48.9	6,536,553	522,924	22.0	297,116	0	6,762,361
2044	79.9	76.9	49.9	6,762,361	540,989	21.1	320,491	0	6,982,859
2045	80.9	77.9	50.9	6,982,859	558,629	20.2	345,686	0	7,195,802
2046	81.9	78.9	51.9	7,195,802	575,664	19.4	370,918	0	7,400,548
2047	82.9	79.9	52.9	7,400,548	592,044	18.5	400,030	0	7,592,562
2048	83.9	80.9	53.9	7,592,562	607,405	17.7	428,958	0	7,771,009
2049	84.9	81.9	54.9	7,771,009	621,681	16.8	462,560	0	7,930,130
2050	85.9	82.9	55.9	7,930,130	634,410	16.0	495,633	0	8,068,907
2051	86.9	83.9	56.9	8,068,907	645,513	15.2	530,849	0	8,183,570
2052	87.9	84.9	57.9	8,183,570	654,686	14.4	568,304	0	8,269,953
2053	88.9	85.9	58.9	8,269,953	661,596	13.7	603,646	0	8,327,903
2054	89.9	86.9	59.9	8,327,903	666,232	12.9	645,574	0	8,348,561
2055	90.9	87.9	60.9	8,348,561	667,885	12.2	684,308	0	8,332,138
2056	91.9	88.9	61.9	8,332,138	666,571	11.5	724,534	0	8,274,175
2057	92.9	89.9	62.9	8,274,175	661,934	10.8	766,127	0	8,169,982
2058	93.9	90.9	63.9	8,169,982	653,599	10.1	808,909	0	8,014,671
2059	94.9	91.9	64.9	8,014,671	641,174	9.5	843,650	0	7,812,195
2060	0.0	92.9	65.9	7,812,195	624,976	10.8	723,351	0	7,713,819
2061	0.0	93.9	66.9	7,713,819	617,106	10.1	763,744	0	7,567,180
2062	0.0	94.9	67.9	7,567,180	605,374	9.5	796,545	0	7,376,010
2063	0.0	0.0	68.9	7,376,010	590,081	20.4	361,569	0	7,604,521
2064	0.0	0.0	69.9	7,604,521	608,362	19.4	391,986	0	7,820,897
2065	0.0	0.0	70.9	7,820,897	625,672	18.4	425,049	0	8,021,520
2066	0.0	0.0	71.9	8,021,520	641,722	17.4	461,007	0	8,202,235
2067	0.0	0.0	72.9	8,202,235	656,179	16.4	500,136	0	8,358,277
2068	0.0	0.0	73.9	8,358,277	668,662	15.4	542,745	0	8,484,194
2069	0.0	0.0	74.9	8,484,194	678,736	14.4	589,180	0	8,573,750



**Accelerated Distributions Scenario - IRA Illustration**

*Jack & Jill Flash*

Year	Year-End Attained Ages			Beginning Balance	Growth	IRA Distributions			Ending Balance
	Jack's Age	Jill's Age	Heir's Age			Applicable Divisor	Minimum Distribution	Additional Distribution	
2070	0.0	0.0	75.9	8,573,750	685,900	13.4	639,832	0	8,619,818
2071	0.0	0.0	76.9	8,619,818	689,585	12.4	695,147	0	8,614,257
2072	0.0	0.0	77.9	8,614,257	689,141	1.0	9,303,397	0	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
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



## Accelerated Distributions Scenario - Taxable Investments Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Current-Year Returns		Realized Gains	Tentative Unrealized Gains	IRA Distributions		
		Current Income	Growth			Gross Distributions	Current-Year IRD Deduction	Taxable Distributions
2023	0	0	0	0	0	46,000	0	46,000
2024	0	0	0	0	0	46,000	0	46,000
2025	0	0	0	0	0	46,000	0	46,000
2026	0	0	0	0	0	46,000	0	46,000
2027	0	0	0	0	0	46,000	0	46,000
2028	0	0	0	0	0	46,000	0	46,000
2029	0	0	0	0	0	46,000	0	46,000
2030	0	0	0	0	0	46,000	0	46,000
2031	0	0	0	0	0	46,000	0	46,000
2032	0	0	0	0	0	46,000	0	46,000
2033	0	0	0	0	0	46,000	0	46,000
2034	0	0	0	0	0	46,000	0	46,000
2035	0	0	0	0	0	46,000	0	46,000
2036	0	0	0	0	0	46,000	0	46,000
2037	0	0	0	0	0	46,000	0	46,000
2038	0	0	0	0	0	46,000	0	46,000
2039	0	0	0	0	0	46,000	0	46,000
2040	0	0	0	0	0	237,704	0	237,704
2041	24,442	489	1,467	367	1,100	256,440	0	256,440
2042	173,346	3,467	10,401	2,875	8,625	275,432	0	275,432
2043	343,476	6,870	20,609	7,309	21,926	297,116	0	297,116
2044	537,429	10,749	32,246	13,543	40,628	320,491	0	320,491
2045	757,454	15,149	45,447	21,519	64,557	345,686	0	345,686
2046	1,006,053	20,121	60,363	31,230	93,690	370,918	0	370,918
2047	1,284,894	25,698	77,094	42,696	128,088	400,030	0	400,030
2048	1,597,965	31,959	95,878	55,991	167,974	428,958	0	428,958
2049	1,947,201	38,944	116,832	71,202	213,605	462,560	0	462,560
2050	2,337,441	46,749	140,246	88,463	265,388	495,633	0	495,633
2051	2,770,860	55,417	166,252	107,910	323,730	530,849	0	530,849
2052	3,251,292	65,026	195,078	129,702	389,106	568,304	0	568,304
2053	3,782,866	75,657	226,972	154,019	462,058	603,646	0	603,646
2054	4,367,469	87,349	262,048	181,027	543,080	645,574	0	645,574
2055	5,012,077	100,242	300,725	210,951	632,853	684,308	0	684,308
2056	5,718,507	114,370	343,110	243,991	731,973	724,534	0	724,534
2057	6,491,346	129,827	389,481	280,363	841,090	766,127	0	766,127
2058	7,335,391	146,708	440,123	320,303	960,910	808,909	0	808,909
2059	8,255,626	165,113	495,338	364,062	1,092,186	843,650	0	843,650
2060	9,252,039	185,041	555,122	416,342	1,253,624	884,351	0	884,351
2061	10,313,368	206,267	618,802	478,786	1,442,358	930,744	0	930,744
2062	11,444,107	228,882	686,646	551,751	1,674,103	982,545	0	982,545
2063	4,638,708	92,774	278,322	69,581	208,742	361,569	108,471	253,098
2064	5,216,406	104,328	312,984	130,432	391,295	391,986	117,596	274,390
2065	5,841,808	116,836	350,508	185,451	556,352	425,049	127,515	297,534
2066	6,521,859	130,437	391,312	236,916	710,748	461,007	138,302	322,705
2067	7,263,579	145,272	435,815	286,641	859,922	500,136	150,041	350,095
2068	8,074,214	161,484	484,453	336,094	1,008,281	542,745	162,824	379,922
2069	8,961,368	179,227	537,682	386,491	1,159,472	589,180	176,754	412,426



## Accelerated Distributions Scenario - Taxable Investments Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Current-Year Returns		Realized Gains	Tentative Unrealized Gains	IRA Distributions		
		Current Income	Growth			Gross Distributions	Current-Year IRD Deduction	Taxable Distributions
2070	9,933,126	198,663	595,988	438,865	1,316,595	639,832	191,950	447,882
2071	10,998,166	219,963	659,890	494,121	1,482,364	695,147	208,544	486,603
2072	12,165,876	243,318	729,953	553,079	1,659,237	9,303,397	830,808	8,472,589
2073	18,610,247	372,205	1,116,615	693,963	2,081,889	0	0	0
2074	19,798,744	395,975	1,187,925	817,453	2,452,360	0	0	0
2075	21,041,922	420,838	1,262,515	928,719	2,786,157	0	0	0
2076	22,347,098	446,942	1,340,826	1,031,746	3,095,237	0	0	0
2077	23,721,057	474,421	1,423,263	1,129,625	3,388,875	0	0	0
2078	25,170,260	503,405	1,510,216	1,224,773	3,674,318	0	0	0
2079	26,700,995	534,020	1,602,060	1,319,094	3,957,283	0	0	0
2080	28,319,507	566,390	1,699,170	1,414,113	4,242,340	0	0	0
2081	30,032,090	600,642	1,801,925	1,511,066	4,533,199	0	0	0
2082	31,845,174	636,903	1,910,710	1,610,977	4,832,932	0	0	0
2083	33,765,389	675,308	2,025,923	1,714,714	5,144,142	0	0	0
2084	35,799,623	715,992	2,147,977	1,823,030	5,469,089	0	0	0
2085	37,955,068	759,101	2,277,304	1,936,598	5,809,795	0	0	0
2086	40,239,269	804,785	2,414,356	2,056,038	6,168,113	0	0	0
2087	42,660,162	853,203	2,559,610	2,181,931	6,545,792	0	0	0
2088	45,226,114	904,522	2,713,567	2,314,840	6,944,519	0	0	0
2089	47,945,956	958,919	2,876,757	2,455,319	7,365,958	0	0	0



**Accelerated Distributions Scenario - Taxable Investments Illustration**

Jack & Jill Flash

Part 2 of 2

Year	Taxes			Total Gifts	Unrealized Gains Transferred to Gift Fund	Ending Unrealized Gains	After-Tax Investments		
	Ordinary Income Tax	Unearned Income Medicare Surtax	Capital Gains Tax				Ending Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Balance
2023	18,492	0	0	27,508	0	0	0	0	0
2024	18,492	0	0	27,508	0	0	0	0	0
2025	18,492	0	0	27,508	0	0	0	0	0
2026	19,596	0	0	26,404	0	0	0	0	0
2027	19,596	0	0	26,404	0	0	0	0	0
2028	19,596	0	0	26,404	0	0	0	0	0
2029	19,596	0	0	26,404	0	0	0	0	0
2030	19,596	0	0	26,404	0	0	0	0	0
2031	19,596	0	0	26,404	0	0	0	0	0
2032	19,596	0	0	26,404	0	0	0	0	0
2033	19,596	0	0	26,404	0	0	0	0	0
2034	19,596	0	0	26,404	0	0	0	0	0
2035	19,596	0	0	26,404	0	0	0	0	0
2036	19,596	0	0	26,404	0	0	0	0	0
2037	19,596	0	0	26,404	0	0	0	0	0
2038	19,596	0	0	26,404	0	0	0	0	0
2039	19,596	0	0	26,404	0	0	0	0	0
2040	101,262	0	0	112,000	0	0	24,442	0	24,442
2041	109,285	33	174	0	0	1,100	173,346	295	173,051
2042	117,629	241	1,299	0	0	8,625	343,476	2,312	341,164
2043	127,157	539	2,945	0	0	21,926	537,429	5,876	531,553
2044	137,445	923	5,093	0	0	40,628	757,454	10,888	746,566
2045	148,553	1,393	7,737	0	0	64,557	1,006,053	17,301	988,752
2046	159,725	1,951	10,885	0	0	93,690	1,284,894	25,109	1,259,785
2047	172,602	2,599	14,548	0	0	128,088	1,597,965	34,328	1,563,638
2048	185,459	3,342	18,759	0	0	167,974	1,947,201	45,017	1,902,184
2049	200,369	4,186	23,542	0	0	213,605	2,337,441	57,246	2,280,195
2050	215,123	5,138	28,948	0	0	265,388	2,770,860	71,124	2,699,736
2051	230,863	6,206	35,016	0	0	323,730	3,251,292	86,760	3,164,533
2052	247,637	7,400	41,796	0	0	389,106	3,782,866	104,280	3,678,586
2053	263,599	8,728	49,345	0	0	462,058	4,367,469	123,832	4,243,637
2054	282,457	10,198	57,708	0	0	543,080	5,012,077	145,545	4,866,532
2055	300,056	11,825	66,963	0	0	632,853	5,718,507	169,605	5,548,902
2056	318,396	13,618	77,162	0	0	731,973	6,491,346	196,169	6,295,177
2057	337,431	15,587	88,372	0	0	841,090	7,335,391	225,412	7,109,978
2058	357,095	17,746	100,664	0	0	960,910	8,255,626	257,524	7,998,102
2059	373,462	20,109	114,115	0	0	0	9,252,039	0	9,252,039
2060	323,913	12,305	65,967	0	0	416,342	10,313,368	111,580	10,201,789
2061	342,929	17,672	97,474	0	0	776,358	11,444,107	208,064	11,236,043
2062	358,829	22,596	126,237	0	0	0	12,648,519	0	12,648,519
2063	115,724	6,169	33,074	0	0	208,742	5,216,406	55,943	5,160,463
2064	125,779	8,921	49,196	0	0	391,295	5,841,808	104,867	5,736,941
2065	136,704	11,487	64,152	0	0	556,352	6,521,859	149,102	6,372,757
2066	148,586	13,959	78,491	0	0	710,748	7,263,579	190,480	7,073,098
2067	161,518	16,413	92,657	0	0	859,922	8,074,214	230,459	7,843,755
2068	175,605	18,908	107,015	0	0	1,008,281	8,961,368	270,219	8,691,149
2069	190,964	21,497	121,871	0	0	1,159,472	9,933,126	310,739	9,622,388



**Accelerated Distributions Scenario - Taxable Investments Illustration**

Jack & Jill Flash

Part 2 of 2

Year	Taxes			Total Gifts	Unrealized Gains Transferred to Gift Fund	Ending Unrealized Gains	After-Tax Investments		
	Ordinary Income Tax	Unearned Income Medicare Surtax	Capital Gains Tax				Ending Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Balance
2070	207,724	24,226	137,493	0	0	1,316,595	10,998,166	352,847	10,645,318
2071	226,034	27,135	154,121	0	0	1,482,364	12,165,876	397,273	11,768,602
2072	3,630,054	30,263	171,979	0	0	1,659,237	18,610,247	444,676	18,165,572
2073	31,712	40,514	228,097	0	0	2,081,889	19,798,744	557,946	19,240,797
2074	33,737	46,110	260,874	0	0	2,452,360	21,041,922	657,233	20,384,689
2075	35,855	51,283	291,040	0	0	2,786,157	22,347,098	746,690	21,600,408
2076	38,079	56,190	319,539	0	0	3,095,237	23,721,057	829,523	22,891,533
2077	40,421	60,954	347,107	0	0	3,388,875	25,170,260	908,219	24,262,041
2078	42,890	65,671	374,324	0	0	3,674,318	26,700,995	984,717	25,716,278
2079	45,498	70,418	401,651	0	0	3,957,283	28,319,507	1,060,552	27,258,955
2080	48,256	75,259	429,462	0	0	4,242,340	30,032,090	1,136,947	28,895,143
2081	51,175	80,245	458,063	0	0	4,533,199	31,845,174	1,214,897	30,630,277
2082	54,264	85,419	487,715	0	0	4,832,932	33,765,389	1,295,226	32,470,164
2083	57,536	90,821	518,641	0	0	5,144,142	35,799,623	1,378,630	34,420,993
2084	61,003	96,483	551,039	0	0	5,469,089	37,955,068	1,465,716	36,489,352
2085	64,675	102,437	585,092	0	0	5,809,795	40,239,269	1,557,025	38,682,244
2086	68,568	108,711	620,969	0	0	6,168,113	42,660,162	1,653,054	41,007,108
2087	72,693	115,335	658,833	0	0	6,545,792	45,226,114	1,754,272	43,471,841
2088	77,065	122,336	698,845	0	0	6,944,519	47,945,956	1,861,131	46,084,825
2089	81,700	129,741	741,165	0	0	7,365,958	50,829,027	1,974,077	48,854,951



### Accelerated Distributions Scenario - Gift Fund Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Current-Year Returns		Realized Gains 25.0%	Tentative Unrealized Gains	Taxes on Returns			Gifts Received	Unrealized Gains Transferred In	Tentative Balance Available for Premiums	
		Current Income 2.0%	Growth 6.0%			Ordinary Income Tax	Unearned Income Medicare Surtax	Capital Gains Tax				
2023	0	0	0	0	0	0	0	0	0	27,508	0	27,508
2024	2,508	50	150	38	113	4	3	18	27,508	0	30,191	
2025	5,191	104	311	106	318	8	8	44	27,508	0	33,054	
2026	8,054	161	483	200	601	14	14	76	26,404	0	34,999	
2027	9,999	200	600	300	901	17	19	106	26,404	0	37,062	
2028	12,062	241	724	406	1,218	21	25	138	26,404	0	39,248	
2029	14,248	285	855	518	1,555	24	31	172	26,404	0	41,565	
2030	16,565	331	994	637	1,912	28	37	208	26,404	0	44,022	
2031	19,022	380	1,141	763	2,290	32	43	246	26,404	0	46,626	
2032	21,626	433	1,298	897	2,690	37	51	286	26,404	0	49,387	
2033	24,387	488	1,463	1,038	3,115	42	58	329	26,404	0	52,313	
2034	27,313	546	1,639	1,189	3,566	47	66	374	26,404	0	55,416	
2035	30,416	608	1,825	1,348	4,043	52	74	422	26,404	0	58,705	
2036	33,705	674	2,022	1,516	4,549	57	83	473	26,404	0	62,192	
2037	37,192	744	2,232	1,695	5,085	63	93	527	26,404	0	65,889	
2038	40,889	818	2,453	1,885	5,654	70	103	584	26,404	0	0	
2039	69,808	1,396	4,188	2,461	7,382	119	147	823	26,404	0	0	
2040	100,708	2,014	6,042	3,356	10,068	172	204	1,143	112,000	0	0	
2041	219,247	4,385	13,155	5,806	17,417	374	387	2,142	0	0	0	
2042	233,883	4,678	14,033	7,863	23,588	399	477	2,669	0	0	0	
2043	249,050	4,981	14,943	9,633	28,898	424	555	3,132	0	0	0	
2044	264,862	5,297	15,892	11,197	33,592	451	627	3,550	0	0	0	
2045	281,423	5,628	16,885	12,619	37,858	480	693	3,938	0	0	0	
2046	298,826	5,977	17,930	13,947	41,841	509	757	4,307	0	0	0	
2047	317,158	6,343	19,029	15,218	45,653	540	819	4,667	0	0	0	
2048	336,504	6,730	20,190	16,461	49,382	573	881	5,024	0	0	0	
2049	356,945	7,139	21,417	17,700	53,099	608	944	5,384	0	0	0	
2050	378,564	7,571	22,714	18,953	56,860	645	1,008	5,752	0	0	0	
2051	401,444	8,029	24,087	20,237	60,710	684	1,074	6,132	0	0	0	
2052	425,669	8,513	25,540	21,562	64,687	725	1,143	6,526	0	0	0	
2053	451,329	9,027	27,080	22,942	68,825	769	1,215	6,938	0	0	0	
2054	478,514	9,570	28,711	24,384	73,152	815	1,290	7,369	0	0	0	
2055	507,320	10,146	30,439	25,898	77,694	864	1,370	7,823	0	0	0	
2056	537,848	10,757	32,271	27,491	82,473	916	1,453	8,302	0	0	0	
2057	570,204	11,404	34,212	29,171	87,514	972	1,542	8,808	0	0	0	
2058	604,499	12,090	36,270	30,946	92,838	1,030	1,635	9,342	0	0	0	
2059	640,851	12,817	38,451	32,822	98,467	1,092	1,734	9,907	0	0	0	
2060	679,385	13,588	40,763	34,807	104,422	1,158	1,839	10,506	0	0	0	
2061	720,234	14,405	43,214	36,909	110,727	1,227	1,950	11,140	0	0	0	
2062	763,536	15,271	45,812	39,135	117,405	1,301	2,067	11,811	0	0	0	
2063	3,515,370	70,307	210,922	82,082	246,245	5,990	5,791	31,815	0	0	0	
2064	3,753,003	75,060	225,180	117,856	353,569	6,395	7,331	40,918	0	0	0	
2065	3,998,600	79,972	239,916	148,371	445,114	6,814	8,677	48,840	0	0	0	
2066	4,254,157	85,083	255,249	175,091	525,272	7,249	9,887	55,926	0	0	0	
2067	4,521,427	90,429	271,286	199,139	597,418	7,705	11,004	62,441	0	0	0	
2068	4,801,993	96,040	288,120	221,385	664,154	8,183	12,062	68,590	0	0	0	
2069	5,097,317	101,946	305,839	242,498	727,494	8,686	13,089	74,533	0	0	0	





## Accelerated Distributions Scenario - Gift Fund Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Current-Year Returns		Realized Gains 25.0%	Tentative Unrealized Gains	Taxes on Returns			Gifts Received	Unrealized Gains Transferred In	Tentative Balance Available for Premiums
		Current Income 2.0%	Growth 6.0%			Ordinary Income Tax	Unearned Income Medicare Surtax	Capital Gains Tax			
2070	5,408,795	108,176	324,528	263,006	789,017	9,217	14,105	80,396	0	0	0
2071	5,737,782	114,756	344,267	283,321	849,963	9,777	15,127	86,279	0	0	0
2072	6,085,622	121,712	365,137	303,775	911,325	10,370	16,169	92,263	0	0	0
2073	6,453,669	129,073	387,220	324,636	973,909	10,997	17,241	98,416	0	0	0
2074	6,843,309	136,866	410,599	346,127	1,038,381	11,661	18,354	104,793	0	0	0
2075	7,255,967	145,119	435,358	368,435	1,105,304	12,364	19,515	111,442	0	0	0
2076	7,693,123	153,862	461,587	391,723	1,175,168	13,109	20,732	118,407	0	0	0
2077	8,156,324	163,126	489,379	416,137	1,248,411	13,898	22,012	125,727	0	0	0
2078	8,647,193	172,944	518,832	441,811	1,325,432	14,735	23,361	133,438	0	0	0
2079	9,167,435	183,349	550,046	468,869	1,406,608	15,621	24,784	141,576	0	0	0
2080	9,718,848	194,377	583,131	497,435	1,492,305	16,561	26,289	150,175	0	0	0
2081	10,303,331	206,067	618,200	527,626	1,582,878	17,557	27,880	159,270	0	0	0
2082	10,922,890	218,458	655,373	559,563	1,678,689	18,613	29,565	168,896	0	0	0
2083	11,579,648	231,593	694,779	593,367	1,780,101	19,732	31,348	179,087	0	0	0
2084	12,275,852	245,517	736,551	629,163	1,887,489	20,918	33,238	189,883	0	0	0
2085	13,013,882	260,278	780,833	667,080	2,001,241	22,176	35,240	201,320	0	0	0
2086	13,796,257	275,925	827,775	707,254	2,121,763	23,509	37,361	213,439	0	0	0
2087	14,625,650	292,513	877,539	749,825	2,249,476	24,922	39,609	226,282	0	0	0
2088	15,504,888	310,098	930,293	794,942	2,384,827	26,420	41,992	239,895	0	0	0
2089	16,436,973	328,739	986,218	842,761	2,528,284	28,009	44,517	254,323	0	0	0



## Accelerated Distributions Scenario - Gift Fund Illustration

Jack & Jill Flash

Part 2 of 2

Year	Total Current-Year Cash Available for Premiums	Life Insurance Premiums	After-Tax Investments				Insurance & Total Liquidity	
			Ending Balance	Ending Unrealized Gains	Deferred Capital Gains & Medicare Taxes	After-Tax Balance	Life Insurance 2.0%	Tax-Paying Liquidity
2023	27,508	25,000	2,508	0	0	2,508	1,250,000	1,252,508
2024	27,570	25,000	5,191	113	30	5,161	1,275,000	1,280,161
2025	27,658	25,000	8,054	318	86	7,968	1,300,500	1,308,468
2026	26,662	25,000	9,999	601	161	9,838	1,326,510	1,336,348
2027	26,762	25,000	12,062	901	241	11,820	1,353,040	1,364,860
2028	26,868	25,000	14,248	1,218	327	13,921	1,380,101	1,394,022
2029	26,981	25,000	16,565	1,555	417	16,148	1,407,703	1,423,851
2030	27,100	25,000	19,022	1,912	512	18,509	1,435,857	1,454,366
2031	27,226	25,000	21,626	2,290	614	21,012	1,464,574	1,485,586
2032	27,360	25,000	24,387	2,690	721	23,666	1,493,866	1,517,531
2033	27,502	25,000	27,313	3,115	835	26,479	1,523,743	1,550,222
2034	27,652	25,000	30,416	3,566	956	29,461	1,554,218	1,583,679
2035	27,812	25,000	33,705	4,043	1,083	32,622	1,585,302	1,617,924
2036	27,981	25,000	37,192	4,549	1,219	35,973	1,617,008	1,652,982
2037	28,160	25,000	40,889	5,085	1,363	39,526	1,649,348	1,688,875
2038	28,350	0	69,808	5,654	1,515	68,293	1,682,335	1,750,628
2039	29,172	0	100,708	7,382	1,978	98,730	1,715,982	1,814,712
2040	115,852	0	219,247	10,068	2,698	216,548	1,750,302	1,966,850
2041	7,288	0	233,883	17,417	4,668	229,216	1,785,308	2,014,523
2042	8,996	0	249,050	23,588	6,322	242,728	1,821,014	2,063,742
2043	10,502	0	264,862	28,898	7,745	257,117	1,857,434	2,114,552
2044	11,866	0	281,423	33,592	9,003	272,420	1,894,583	2,167,003
2045	13,137	0	298,826	37,858	10,146	288,680	1,932,475	2,221,154
2046	14,350	0	317,158	41,841	11,213	305,945	1,971,124	2,277,069
2047	15,534	0	336,504	45,653	12,235	324,269	2,010,547	2,334,815
2048	16,712	0	356,945	49,382	13,234	343,711	2,050,757	2,394,468
2049	17,902	0	378,564	53,099	14,231	364,333	2,091,773	2,456,106
2050	19,119	0	401,444	56,860	15,238	386,205	2,133,608	2,519,813
2051	20,376	0	425,669	60,710	16,270	409,399	2,176,280	2,585,679
2052	21,682	0	451,329	64,687	17,336	433,993	2,219,806	2,653,798
2053	23,047	0	478,514	68,825	18,445	460,069	2,264,202	2,724,271
2054	24,479	0	507,320	73,152	19,605	487,715	2,309,486	2,797,201
2055	25,987	0	537,848	77,694	20,822	517,026	2,355,676	2,872,702
2056	27,576	0	570,204	82,473	22,103	548,101	2,402,789	2,950,890
2057	29,254	0	604,499	87,514	23,454	581,045	2,450,845	3,031,890
2058	31,028	0	640,851	92,838	24,881	615,970	2,499,862	3,115,832
2059	32,906	0	679,385	98,467	26,389	652,996	2,549,859	3,202,855
2060	34,893	0	720,234	104,422	27,985	692,248	2,600,856	3,293,105
2061	36,997	0	763,536	110,727	29,675	733,861	2,652,873	3,386,734
2062	39,226	0	809,439	117,405	31,464	777,975	2,705,931	3,483,906
2063	108,793	0	3,753,003	246,245	65,994	3,687,010	0	3,687,010
2064	138,272	0	3,998,600	353,569	94,756	3,903,843	0	3,903,843
2065	164,012	0	4,254,157	445,114	119,290	4,134,866	0	4,134,866
2066	187,112	0	4,521,427	525,272	140,773	4,380,654	0	4,380,654
2067	208,419	0	4,801,993	597,418	160,108	4,641,884	0	4,641,884
2068	228,590	0	5,097,317	664,154	177,993	4,919,324	0	4,919,324
2069	248,137	0	5,408,795	727,494	194,969	5,213,827	0	5,213,827



## Accelerated Distributions Scenario - Gift Fund Illustration

Jack & Jill Flash

Part 2 of 2

Year	Total Current-Year Cash Available for Premiums	Life Insurance Premiums	After-Tax Investments				Insurance & Total Liquidity	
			Ending Balance	Ending Unrealized Gains	Deferred Capital Gains & Medicare Taxes	After-Tax Balance	Life Insurance 2.0%	Tax-Paying Liquidity
2070	267,464	0	5,737,782	789,017	211,456	5,526,325	0	5,526,325
2071	286,894	0	6,085,622	849,963	227,790	5,857,832	0	5,857,832
2072	306,686	0	6,453,669	911,325	244,235	6,209,434	0	6,209,434
2073	327,056	0	6,843,309	973,909	261,008	6,582,302	0	6,582,302
2074	348,186	0	7,255,967	1,038,381	278,286	6,977,681	0	6,977,681
2075	370,233	0	7,693,123	1,105,304	296,221	7,396,901	0	7,396,901
2076	393,337	0	8,156,324	1,175,168	314,945	7,841,379	0	7,841,379
2077	417,626	0	8,647,193	1,248,411	334,574	8,312,619	0	8,312,619
2078	443,221	0	9,167,435	1,325,432	355,216	8,812,219	0	8,812,219
2079	470,236	0	9,718,848	1,406,608	376,971	9,341,877	0	9,341,877
2080	498,787	0	10,303,331	1,492,305	399,938	9,903,393	0	9,903,393
2081	528,985	0	10,922,890	1,582,878	424,211	10,498,678	0	10,498,678
2082	560,948	0	11,579,648	1,678,689	449,889	11,129,759	0	11,129,759
2083	594,792	0	12,275,852	1,780,101	477,067	11,798,785	0	11,798,785
2084	630,641	0	13,013,882	1,887,489	505,847	12,508,035	0	12,508,035
2085	668,623	0	13,796,257	2,001,241	536,333	13,259,925	0	13,259,925
2086	708,871	0	14,625,650	2,121,763	568,632	14,057,017	0	14,057,017
2087	751,525	0	15,504,888	2,249,476	602,860	14,902,029	0	14,902,029
2088	796,734	0	16,436,973	2,384,827	639,134	15,797,839	0	15,797,839
2089	844,652	0	17,425,082	2,528,284	677,580	16,747,502	0	16,747,502





## *Leveraged IRA Illustration*

Supporting Schedules for  
**TAX & INVESTMENT RATES**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Accelerated IRA Distributions to Fund Annual Gifts to ILIT*

### Tax Rates - Minimum Distributions 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 - Minimum Distributions 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 - Accelerated Distributions Scenario

Jack & Jill Flash

Year	Senior Generation						Heirs & Trust				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 - Accelerated Distributions Scenario

Jack & Jill Flash

Year	Senior Generation						Heirs & Trust				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%





Leveraged IRA Illustration - Accelerated IRA Distributions to Fund Annual Gifts to ILIT

## Investment Rates

Jack & Jill Flash

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



## Investment Rates

Jack & Jill Flash

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

