



Lifetime Gifting Alternatives

An Illustration of the Use of Outright Lifetime Gifts

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Annual Exclusion and Applicable Exclusion Gifts

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

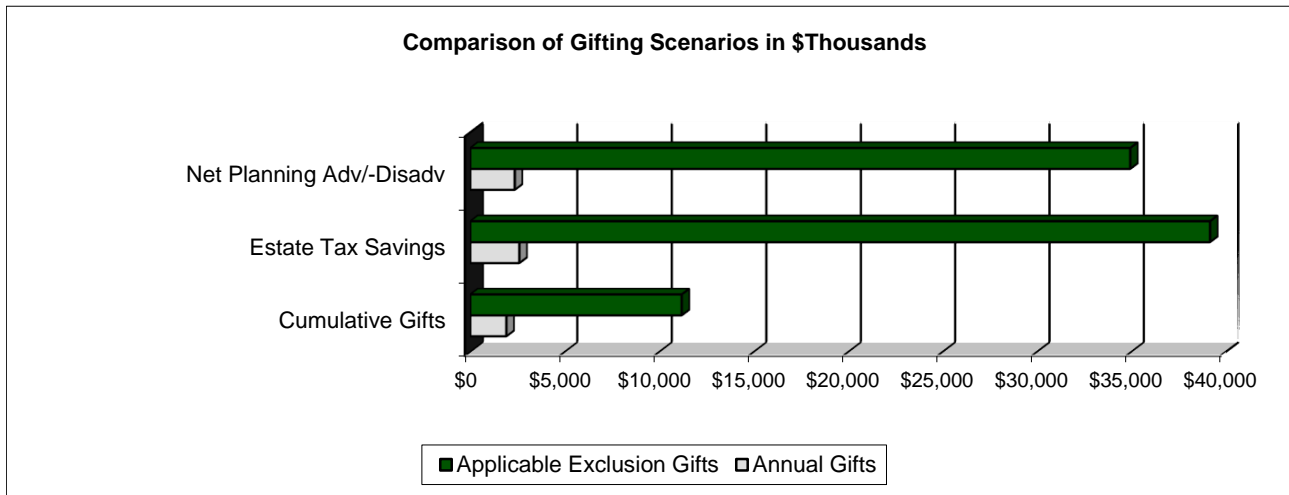


Summary

Jack & Jill Flash

At Jill's Death in 2055	Annual Gifts	Applicable Exclusion Gifts
Cumulative gifts	1,909,000	11,180,000
Projected estate tax savings	2,594,316	39,166,714
Planning adv/-disadv net of capital gains & Medicare taxes *	2,349,685	34,935,109
Present value of adv/-disadv @ 3.0%	764,179	11,361,811
Present value of adv/-disadv as a % of gifts	40.0%	101.6%

* NOTE: Includes capital gains and Medicare taxes payable by heirs on cumulative unrealized gains associated with investment property, assuming such property were sold following Jill's death.



Lifetime Gifting Alternatives - Annual Exclusion and Applicable Exclusion Gifts

Assumptions

Jack & Jill Flash

Personal	Jack	Jill
Age	55.0	52.0
Calculated life expectancy	84.6	84.3
Life expectancy override	90.0	90.0
Year of death	2052	2055

Planning Illustration

Analysis date		01-Jan-2018
Tax laws to apply - income taxes	TCJA provisions sunset after 2025	
Tax laws to apply - estate, gift & GST	TCJA provisions sunset after 2025	
Inflation rate - estate, gift & GST		3.0%

Gift Planning

Transferor		Jack
Gift-splitting		Yes
Number of donees		1
First year of annual gifts		2018
Last year of annual gifts		2nd death
Year of applicable exclusion gift		2018

Lifetime Taxable Gifts	Jack	Jill
Post-1976 adjusted taxable gifts	0	0

Applicable Exclusions	Jack	Jill
Basic exclusion without indexing	11,180,000	11,180,000
DSUE amount clawed back after 2025	No	No
Applicable exclusion amount	11,180,000	11,180,000

Property Transferred	Annual Gifts	One-Time Gift
Undiscounted value of initial transfer	Annual exclusion	11,180,000
Type of property transferred	Investment	Investment
Basis = % of pro rata value	100.0%	100.0%

Tax Rates	Sr Generation	Heirs
Federal tax bracket	See schedule	See schedule
Federal capital gains tax rate	See schedule	See schedule
State income tax rate	5.0%	5.0%
Estate tax rate	See schedule	NA



Assumptions

Jack & Jill Flash

Investment Rates

Current income rate	2.0%
Qualified dividend percentage	100.0%
Growth rate	6.0%
Portfolio turnover rate	25.0%
Present value discount rate	3.0%

Unearned Income Medicare Surtax

	Sr Generation	Heirs
Percentage of income and capital gains subject to Medicare surtax - investments	100.0%	100.0%
Percentage of income and capital gains subject to Medicare surtax - business	NA	NA





Lifetime Gifting Alternatives

Charts

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Annual Exclusion and Applicable Exclusion Gifts

Annual Snapshot Illustration - Annual Gifting

Jack & Jill Flash

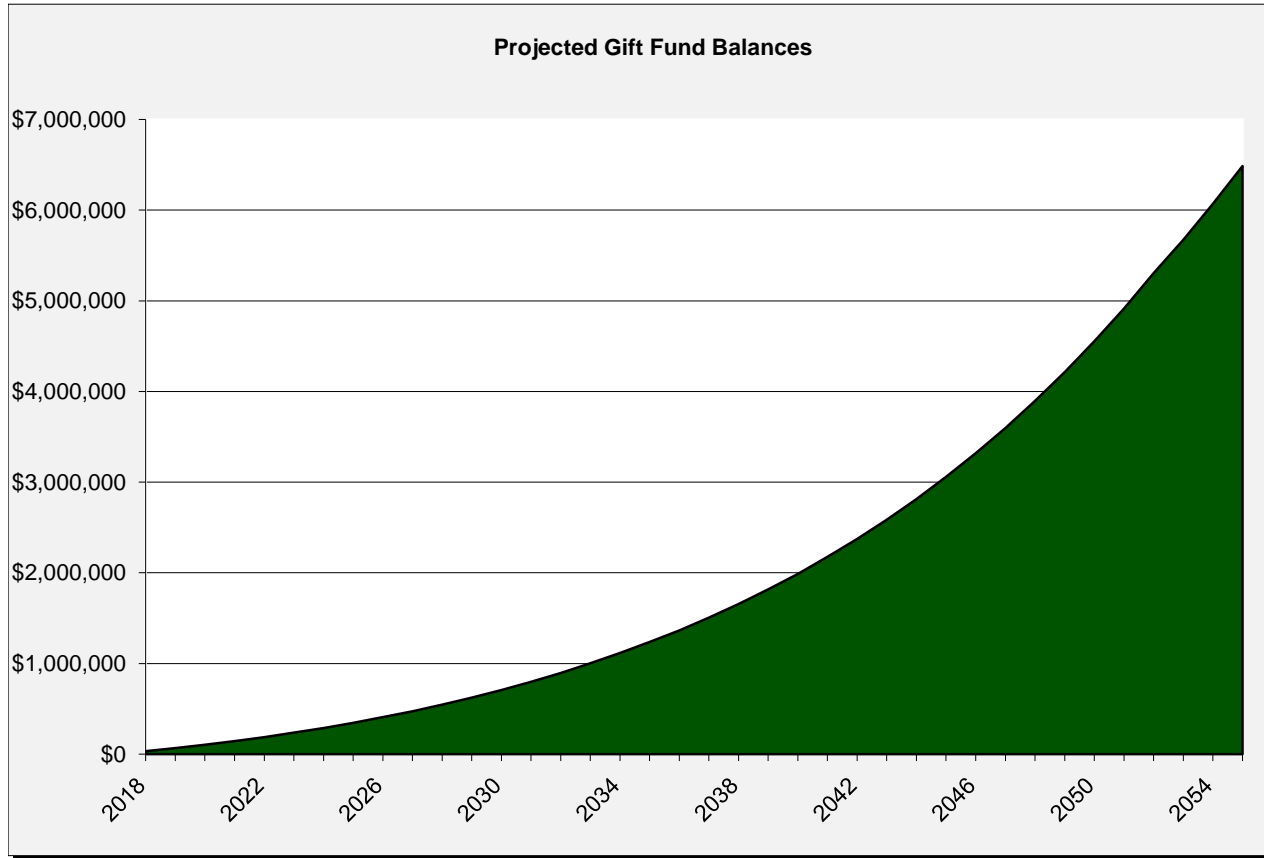


The chart above illustrates the projected estate planning benefits and costs of annual gifting.



Gift Fund Illustration - Annual Gifting

Jack & Jill Flash

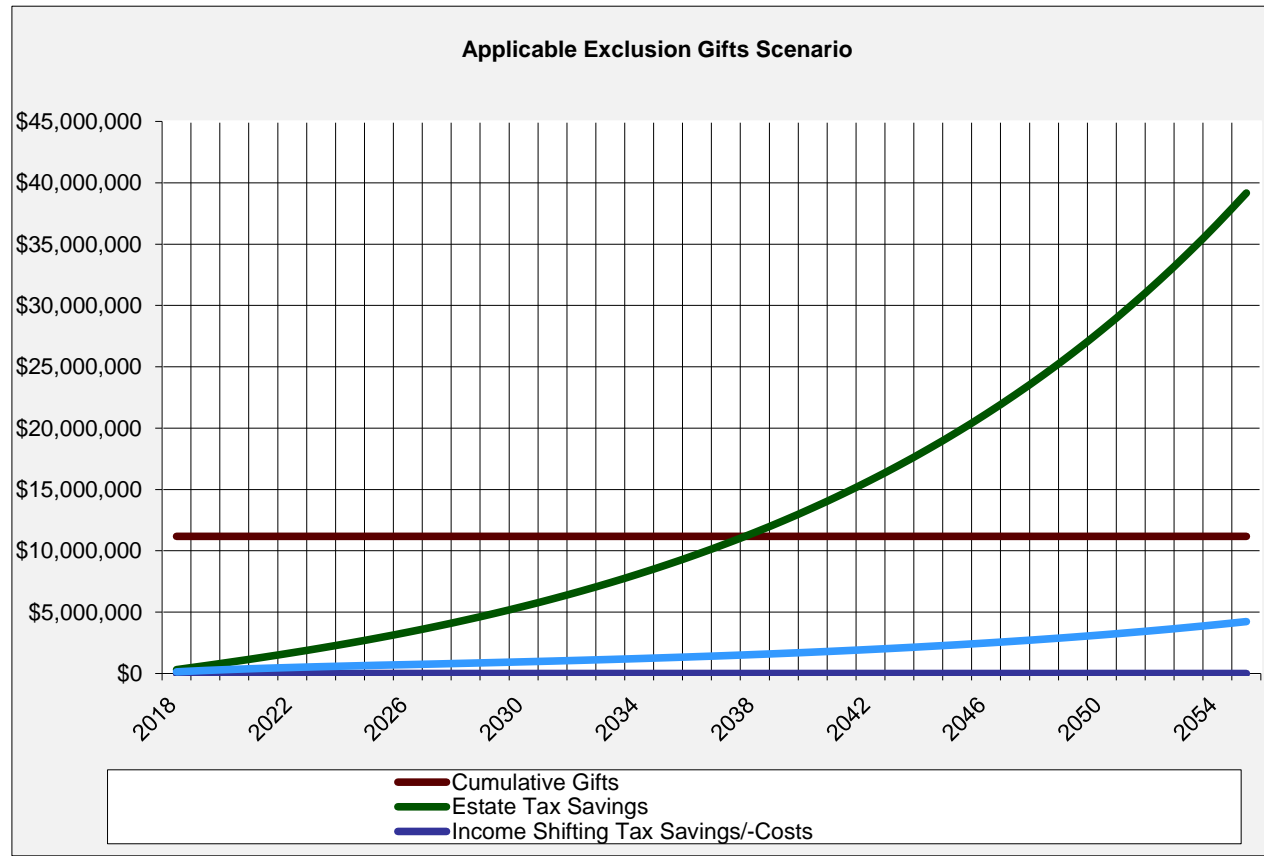


The chart above illustrates the projected value of the gift fund over the planning horizon.



Annual Snapshot Illustration - Applicable Exclusion Gifting

Jack & Jill Flash

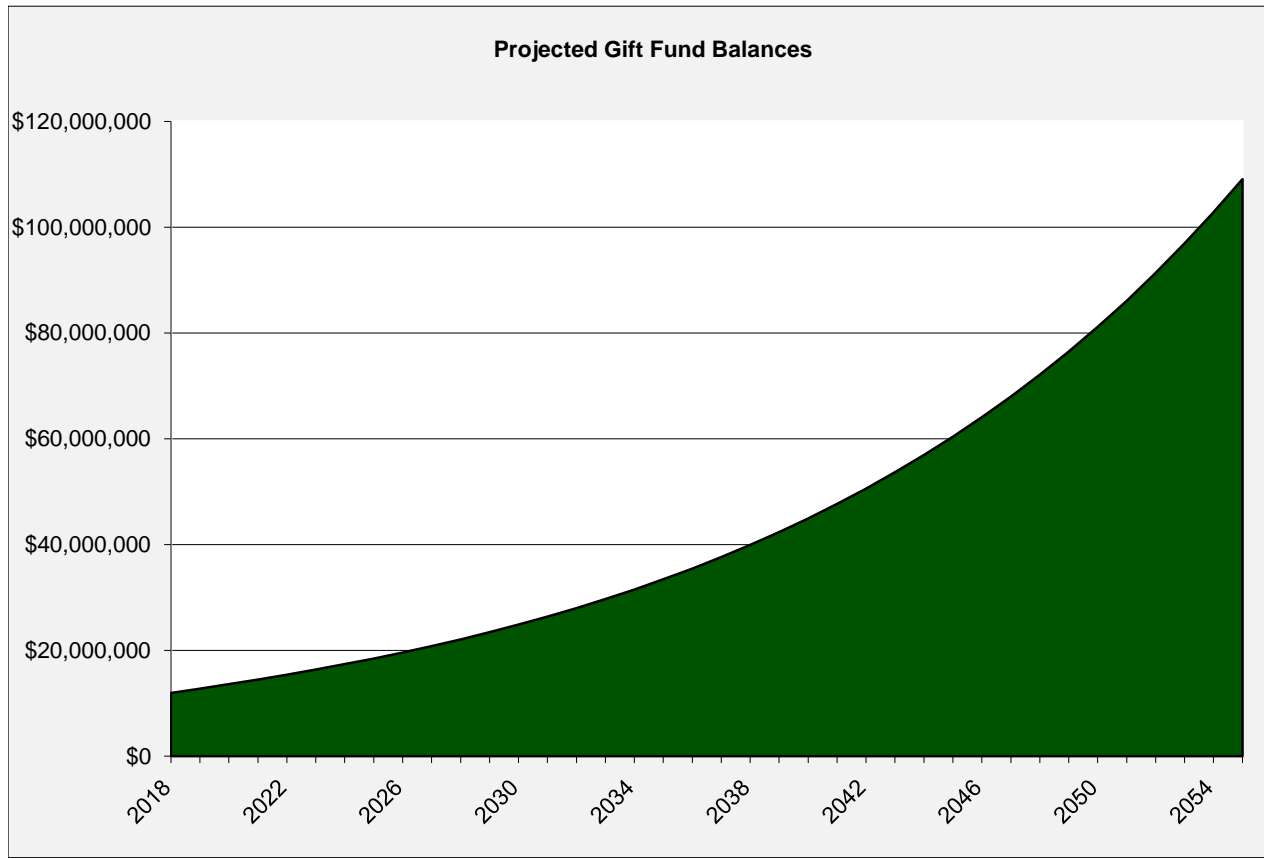


The chart above illustrates the projected estate planning benefits and costs of applicable exclusion gifting.



Gift Fund Illustration - Applicable Exclusion Gifting

Jack & Jill Flash



The chart above illustrates the projected value of the gift fund over the planning horizon.



Lifetime Gifting Alternatives - Annual Exclusion and Applicable Exclusion Gifts

Annual Snapshot Comparison

Jack & Jill Flash

Year	Annual Gifting		Applicable Exclusion Gifting	
	Cumulative Gifts	Net Planning Advantage/ -Disadvantage	Cumulative Gifts	Net Planning Advantage/ -Disadvantage
2018	30,000	12,482	11,180,000	179,663
2019	60,000	25,535	11,180,000	392,376
2020	90,000	39,238	11,180,000	634,832
2021	122,000	54,499	11,180,000	904,799
2022	154,000	70,591	11,180,000	1,200,881
2023	188,000	88,422	11,180,000	1,522,332
2024	222,000	107,269	11,180,000	1,868,922
2025	258,000	128,042	11,180,000	2,240,835
2026	296,000	150,966	11,180,000	2,645,003
2027	334,000	175,158	11,180,000	3,070,928
2028	374,000	201,617	11,180,000	3,524,643
2029	414,000	229,646	11,180,000	4,007,399
2030	456,000	260,183	11,180,000	4,520,630
2031	500,000	293,376	11,180,000	5,065,935
2032	544,000	328,551	11,180,000	5,645,076
2033	590,000	366,671	11,180,000	6,259,965
2034	638,000	407,910	11,180,000	6,912,670
2035	686,000	451,622	11,180,000	7,605,409
2036	736,000	498,799	11,180,000	8,340,556
2037	788,000	549,647	11,180,000	9,120,645
2038	842,000	604,386	11,180,000	9,948,378
2039	896,000	662,418	11,180,000	10,826,628
2040	952,000	724,786	11,180,000	11,758,452
2041	1,010,000	791,749	11,180,000	12,747,098
2042	1,070,000	863,584	11,180,000	13,796,014
2043	1,132,000	940,584	11,180,000	14,908,863
2044	1,196,000	1,023,063	11,180,000	16,089,533
2045	1,262,000	1,111,352	11,180,000	17,342,150
2046	1,330,000	1,205,804	11,180,000	18,671,094
2047	1,400,000	1,306,794	11,180,000	20,081,010
2048	1,472,000	1,414,720	11,180,000	21,576,831
2049	1,546,000	1,530,003	11,180,000	23,163,788
2050	1,622,000	1,653,091	11,180,000	24,847,431
2051	1,700,000	1,784,460	11,180,000	26,633,650
2052	1,780,000	1,924,614	11,180,000	28,528,694
2053	1,822,000	2,057,440	11,180,000	30,539,191
2054	1,865,000	2,198,971	11,180,000	32,672,176
2055	1,909,000	2,349,685	11,180,000	34,935,109





Lifetime Gifting Alternatives

Sensitivity Analyses

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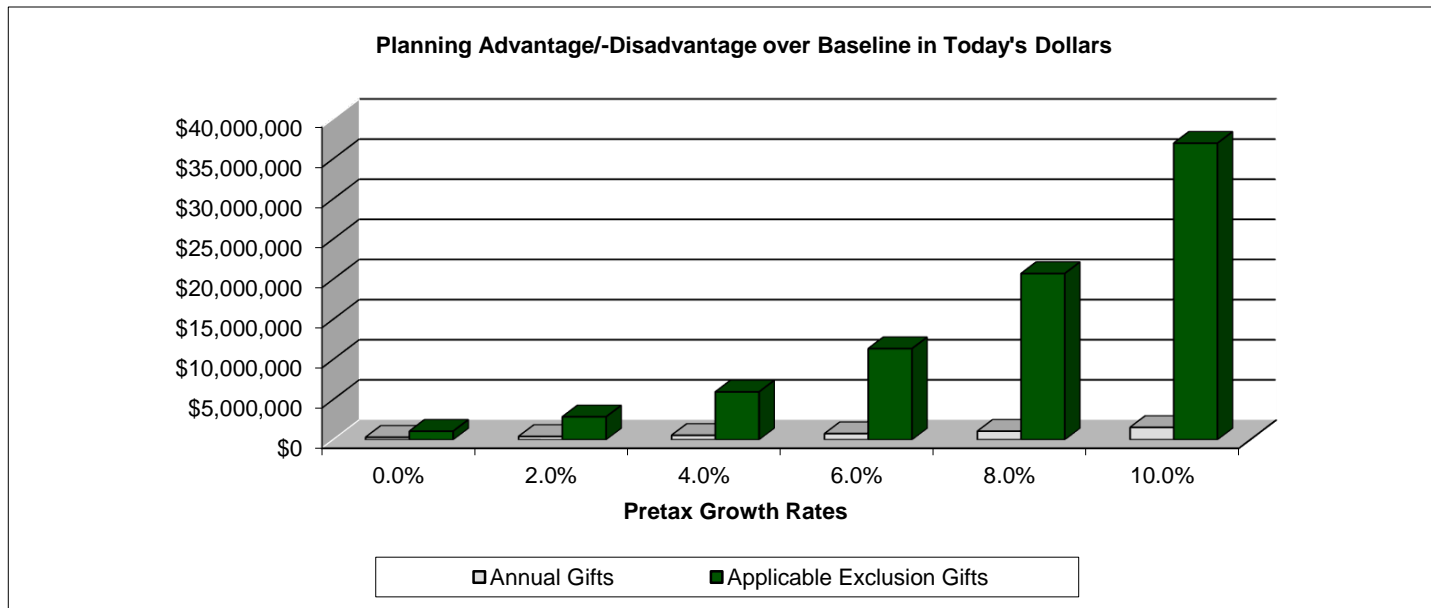
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Annual Exclusion and Applicable Exclusion Gifts

Sensitivity Analysis - Growth Rates

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2055 Growth	Projected Planning Adv/-Disadv		PV Net Planning Adv/-Disadv	
	Annual Gifts	Applicable Exclusion Gifts	Annual Gifts	Applicable Exclusion Gifts
0.0%	987,520	3,294,405	321,167	1,071,427
2.0%	1,283,531	8,805,653	417,438	2,863,829
4.0%	1,713,811	18,357,282	557,376	5,970,268
6.0%	2,349,685	34,935,109	764,179	11,361,811
8.0%	3,303,294	63,715,745	1,074,318	20,722,027
10.0%	4,751,729	113,646,063	1,545,387	36,960,672



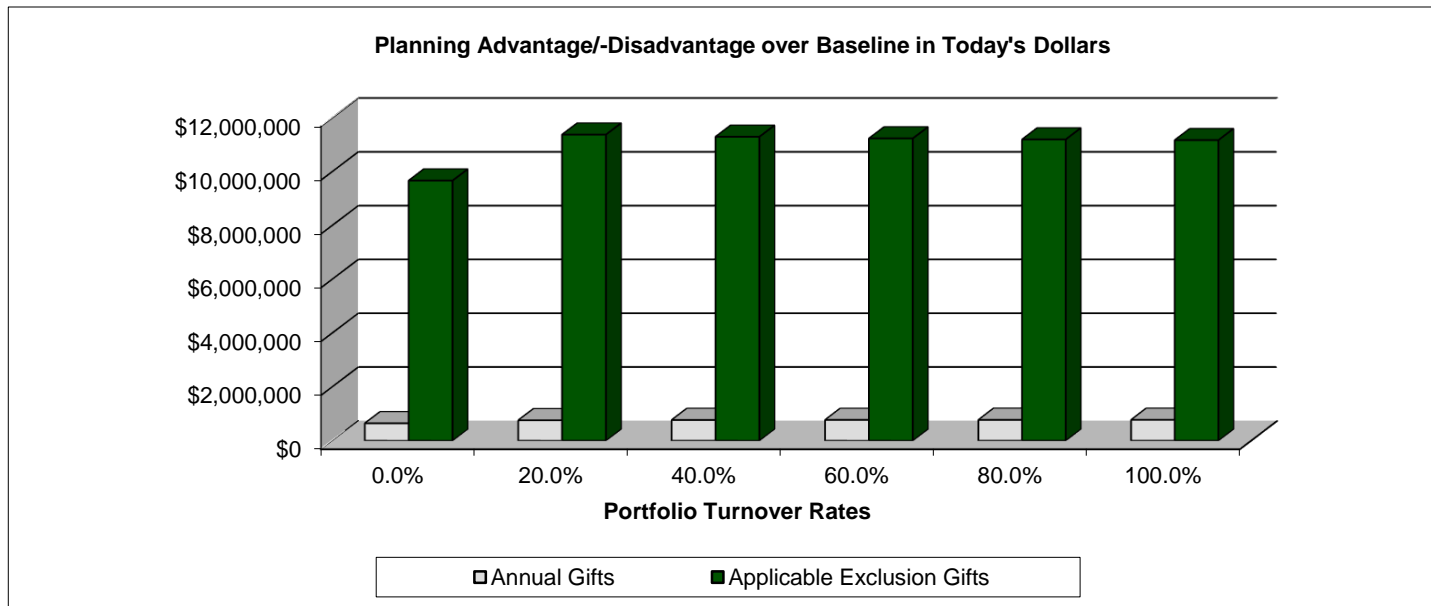
The illustration above shows the impact of pretax growth rate assumptions on the projected results. The graph shows the advantages or disadvantages of alternative lifetime gifting approaches, as compared to a no-gift scenario, in today's dollars. Note that all other assumptions are the same as those listed on the Assumptions schedule.



Sensitivity Analysis - Portfolio Turnover Rates

Jack & Jill Flash

2055 Turnover	Projected Planning Adv/-Disadv		PV Net Planning Adv/-Disadv	
	Annual Gifts	Applicable Exclusion Gifts	Annual Gifts	Applicable Exclusion Gifts
0.0%	1,992,738	29,737,813	648,091	9,671,514
20.0%	2,335,344	34,988,967	759,515	11,379,327
40.0%	2,370,510	34,738,650	770,952	11,297,917
60.0%	2,380,952	34,553,418	774,348	11,237,675
80.0%	2,385,613	34,436,470	775,864	11,199,641
100.0%	2,388,171	34,357,770	776,696	11,174,045



The illustration above shows the impact of portfolio turnover rate assumptions on the projected results. The graph shows the advantages or disadvantages of alternative lifetime gifting approaches, as compared to a no-gift scenario, in today's dollars. Note that all other assumptions are the same as those listed on the Assumptions schedule.





Lifetime Gifting Alternatives

Supporting Schedules for
ANNUAL GIFTING SCENARIO

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Annual Exclusion and Applicable Exclusion Gifts

Annual Gifting Summary

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Year	Estate Tax Savings		Lost Basis Step-Up Tax Cost		Net Planning Advantage/-Disadvantage
	Property Removed from Gross Estate	Estate Tax Savings	Unrealized Investment Gains	Net Effective Cap Gains & Medicare Tax Cost	
2018	32,117	12,847	1,350	365	12,482
2019	66,408	26,563	3,808	1,028	25,535
2020	102,952	41,181	7,194	1,942	39,238
2021	143,988	57,595	11,468	3,096	54,499
2022	187,629	75,052	16,521	4,461	70,591
2023	236,150	94,460	22,364	6,038	88,422
2024	287,700	115,080	28,930	7,811	107,269
2025	344,584	137,834	36,264	9,791	128,042
2026	407,172	162,869	44,414	11,903	150,966
2027	473,635	189,454	53,343	14,296	175,158
2028	546,333	218,533	63,121	16,916	201,617
2029	623,511	249,404	73,726	19,759	229,646
2030	707,570	283,028	85,242	22,845	260,183
2031	798,935	319,574	97,752	26,198	293,376
2032	895,913	358,365	111,246	29,814	328,551
2033	1,000,978	400,391	125,821	33,720	366,671
2034	1,114,627	445,851	141,570	37,941	407,910
2035	1,235,246	494,098	158,495	42,477	451,622
2036	1,365,391	546,156	176,708	47,358	498,799
2037	1,505,648	602,259	196,313	52,612	549,647
2038	1,656,637	662,655	217,419	58,268	604,386
2039	1,816,875	726,750	240,043	64,332	662,418
2040	1,989,055	795,622	264,312	70,836	724,786
2041	2,173,909	869,563	290,351	77,814	791,749
2042	2,372,214	948,886	318,289	85,302	863,584
2043	2,584,793	1,033,917	348,257	93,333	940,584
2044	2,812,517	1,125,007	380,388	101,944	1,023,063
2045	3,056,312	1,222,525	414,824	111,173	1,111,352
2046	3,317,158	1,326,863	451,712	121,059	1,205,804
2047	3,596,094	1,438,438	491,206	131,643	1,306,794
2048	3,894,224	1,557,690	533,469	142,970	1,414,720
2049	4,212,718	1,685,087	578,672	155,084	1,530,003
2050	4,552,816	1,821,126	626,996	168,035	1,653,091
2051	4,915,835	1,966,334	678,634	181,874	1,784,460
2052	5,303,173	2,121,269	733,788	196,655	1,924,614
2053	5,673,485	2,269,394	790,874	211,954	2,057,440
2054	6,067,195	2,426,878	850,397	227,906	2,198,971
2055	6,485,791	2,594,316	912,802	244,631	2,349,685



Annual Gifting Illustration - Investment Fund Using Senior Generation's Tax Rates

Jack & Jill Flash

Year	Beginning Balance	Investment Gift	Current-Year Returns		Realized Gains 25.0%	Total Unrealized Gains	Taxes		Ending Balance
			Investment Income 2.0%	Growth 6.0%			Income & Medicare Taxes	Capital Gains Tax	
2018	0	30,000	600	1,800	450	1,350	40	244	32,117
2019	32,117	30,000	1,242	3,727	1,269	3,808	95	583	66,408
2020	66,408	30,000	1,928	5,784	2,398	7,194	164	1,004	102,952
2021	102,952	32,000	2,699	8,097	3,823	11,468	248	1,513	143,988
2022	143,988	32,000	3,520	10,559	5,507	16,521	343	2,094	187,629
2023	187,629	34,000	4,433	13,298	7,455	22,364	452	2,758	236,150
2024	236,150	34,000	5,403	16,209	9,643	28,930	572	3,491	287,700
2025	287,700	36,000	6,474	19,422	12,088	36,264	705	4,306	344,584
2026	344,584	38,000	7,652	22,955	14,805	44,414	853	5,165	407,172
2027	407,172	38,000	8,903	26,710	17,781	53,343	1,014	6,137	473,635
2028	473,635	40,000	10,273	30,818	21,040	63,121	1,190	7,202	546,333
2029	546,333	40,000	11,727	35,180	24,575	73,726	1,379	8,349	623,511
2030	623,511	42,000	13,310	39,931	28,414	85,242	1,586	9,597	707,570
2031	707,570	44,000	15,031	45,094	32,584	97,752	1,809	10,952	798,935
2032	798,935	44,000	16,859	50,576	37,082	111,246	2,050	12,406	895,913
2033	895,913	46,000	18,838	56,515	41,940	125,821	2,310	13,979	1,000,978
2034	1,000,978	48,000	20,980	62,939	47,190	141,570	2,590	15,679	1,114,627
2035	1,114,627	48,000	23,253	69,758	52,832	158,495	2,891	17,499	1,235,246
2036	1,235,246	50,000	25,705	77,115	58,903	176,708	3,215	19,460	1,365,391
2037	1,365,391	52,000	28,348	85,043	65,438	196,313	3,564	21,571	1,505,648
2038	1,505,648	54,000	31,193	93,579	72,473	217,419	3,939	23,843	1,656,637
2039	1,656,637	54,000	34,213	102,638	80,014	240,043	4,341	26,272	1,816,875
2040	1,816,875	56,000	37,458	112,373	88,104	264,312	4,771	28,879	1,989,055
2041	1,989,055	58,000	40,941	122,823	96,784	290,351	5,234	31,677	2,173,909
2042	2,173,909	60,000	44,678	134,035	106,096	318,289	5,729	34,678	2,372,214
2043	2,372,214	62,000	48,684	146,053	116,086	348,257	6,261	37,897	2,584,793
2044	2,584,793	64,000	52,976	158,928	126,796	380,388	6,831	41,348	2,812,517
2045	2,812,517	66,000	57,570	172,711	138,275	414,824	7,442	45,044	3,056,312
2046	3,056,312	68,000	62,486	187,459	150,571	451,712	8,096	49,003	3,317,158
2047	3,317,158	70,000	67,743	203,229	163,735	491,206	8,796	53,240	3,596,094
2048	3,596,094	72,000	73,362	220,086	177,823	533,469	9,545	57,773	3,894,224
2049	3,894,224	74,000	79,364	238,093	192,891	578,672	10,346	62,619	4,212,718
2050	4,212,718	76,000	85,774	257,323	208,999	626,996	11,201	67,798	4,552,816
2051	4,552,816	78,000	92,616	277,849	226,211	678,634	12,115	73,330	4,915,835
2052	4,915,835	80,000	99,917	299,750	244,596	733,788	13,091	79,238	5,303,173
2053	5,303,173	42,000	106,903	320,710	263,625	790,874	14,080	85,221	5,673,485
2054	5,673,485	43,000	114,330	342,989	283,466	850,397	15,116	91,493	6,067,195
2055	6,067,195	44,000	122,224	366,672	304,267	912,802	16,207	98,093	6,485,791



Annual Gifting Illustration - Investment Fund Using Heirs' Tax Rates

Jack & Jill Flash

Year	Beginning Balance	Gift Received	Current-Year Returns		Realized Gains 25.0%	Total Unrealized Gains	Taxes		Ending Balance
			Investment Income 2.0%	Growth 6.0%			Income & Medicare Taxes	Capital Gains Tax	
2018	0	30,000	600	1,800	450	1,350	40	244	32,117
2019	32,117	30,000	1,242	3,727	1,269	3,808	95	583	66,408
2020	66,408	30,000	1,928	5,784	2,398	7,194	164	1,004	102,952
2021	102,952	32,000	2,699	8,097	3,823	11,468	248	1,513	143,988
2022	143,988	32,000	3,520	10,559	5,507	16,521	343	2,094	187,629
2023	187,629	34,000	4,433	13,298	7,455	22,364	452	2,758	236,150
2024	236,150	34,000	5,403	16,209	9,643	28,930	572	3,491	287,700
2025	287,700	36,000	6,474	19,422	12,088	36,264	705	4,306	344,584
2026	344,584	38,000	7,652	22,955	14,805	44,414	853	5,165	407,172
2027	407,172	38,000	8,903	26,710	17,781	53,343	1,014	6,137	473,635
2028	473,635	40,000	10,273	30,818	21,040	63,121	1,190	7,202	546,333
2029	546,333	40,000	11,727	35,180	24,575	73,726	1,379	8,349	623,511
2030	623,511	42,000	13,310	39,931	28,414	85,242	1,586	9,597	707,570
2031	707,570	44,000	15,031	45,094	32,584	97,752	1,809	10,952	798,935
2032	798,935	44,000	16,859	50,576	37,082	111,246	2,050	12,406	895,913
2033	895,913	46,000	18,838	56,515	41,940	125,821	2,310	13,979	1,000,978
2034	1,000,978	48,000	20,980	62,939	47,190	141,570	2,590	15,679	1,114,627
2035	1,114,627	48,000	23,253	69,758	52,832	158,495	2,891	17,499	1,235,246
2036	1,235,246	50,000	25,705	77,115	58,903	176,708	3,215	19,460	1,365,391
2037	1,365,391	52,000	28,348	85,043	65,438	196,313	3,564	21,571	1,505,648
2038	1,505,648	54,000	31,193	93,579	72,473	217,419	3,939	23,843	1,656,637
2039	1,656,637	54,000	34,213	102,638	80,014	240,043	4,341	26,272	1,816,875
2040	1,816,875	56,000	37,458	112,373	88,104	264,312	4,771	28,879	1,989,055
2041	1,989,055	58,000	40,941	122,823	96,784	290,351	5,234	31,677	2,173,909
2042	2,173,909	60,000	44,678	134,035	106,096	318,289	5,729	34,678	2,372,214
2043	2,372,214	62,000	48,684	146,053	116,086	348,257	6,261	37,897	2,584,793
2044	2,584,793	64,000	52,976	158,928	126,796	380,388	6,831	41,348	2,812,517
2045	2,812,517	66,000	57,570	172,711	138,275	414,824	7,442	45,044	3,056,312
2046	3,056,312	68,000	62,486	187,459	150,571	451,712	8,096	49,003	3,317,158
2047	3,317,158	70,000	67,743	203,229	163,735	491,206	8,796	53,240	3,596,094
2048	3,596,094	72,000	73,362	220,086	177,823	533,469	9,545	57,773	3,894,224
2049	3,894,224	74,000	79,364	238,093	192,891	578,672	10,346	62,619	4,212,718
2050	4,212,718	76,000	85,774	257,323	208,999	626,996	11,201	67,798	4,552,816
2051	4,552,816	78,000	92,616	277,849	226,211	678,634	12,115	73,330	4,915,835
2052	4,915,835	80,000	99,917	299,750	244,596	733,788	13,091	79,238	5,303,173
2053	5,303,173	42,000	106,903	320,710	263,625	790,874	14,080	85,221	5,673,485
2054	5,673,485	43,000	114,330	342,989	283,466	850,397	15,116	91,493	6,067,195
2055	6,067,195	44,000	122,224	366,672	304,267	912,802	16,207	98,093	6,485,791





Lifetime Gifting Alternatives

Supporting Schedules for
APPLICABLE EXCLUSION GIFTING SCENARIO

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Annual Exclusion and Applicable Exclusion Gifts

Lifetime Gifting Alternatives - Annual Exclusion and Applicable Exclusion Gifts

Applicable Exclusion Gifting Summary

Jack & Jill Flash

Year	Estate Tax Savings		Lost Basis Step-Up Tax Cost		Net Planning Advantage/ -Disadvantage
	Property Removed from Gross Estate	Estate Tax Savings	Unrealized Investment Gains	Net Effective Cap Gains & Medicare Tax Cost	
2018	11,968,749	315,500	503,100	135,837	179,663
2019	12,779,185	639,674	915,919	247,298	392,376
2020	13,618,932	975,573	1,262,002	340,741	634,832
2021	14,494,562	1,325,825	1,559,354	421,026	904,799
2022	15,411,897	1,692,759	1,821,771	491,878	1,200,881
2023	16,376,237	2,078,495	2,059,863	556,163	1,522,332
2024	17,392,540	2,485,016	2,281,828	616,094	1,868,922
2025	18,465,560	2,914,224	2,494,035	673,390	2,240,835
2026	19,602,498	3,368,999	2,701,477	723,996	2,645,003
2027	20,805,827	3,850,331	2,908,220	779,403	3,070,928
2028	22,080,284	4,360,114	3,117,427	835,470	3,524,643
2029	23,430,726	4,900,290	3,331,683	892,891	4,007,399
2030	24,862,181	5,472,873	3,553,145	952,243	4,520,630
2031	26,379,888	6,079,955	3,783,657	1,014,020	5,065,935
2032	27,989,330	6,723,732	4,024,838	1,078,656	5,645,076
2033	29,696,273	7,406,509	4,278,148	1,146,544	6,259,965
2034	31,506,788	8,130,715	4,544,943	1,218,045	6,912,670
2035	33,427,286	8,898,914	4,826,513	1,293,505	7,605,409
2036	35,464,544	9,713,818	5,124,113	1,373,262	8,340,556
2037	37,625,735	10,578,294	5,438,989	1,457,649	9,120,645
2038	39,918,452	11,495,381	5,772,400	1,547,003	9,948,378
2039	42,350,742	12,468,297	6,125,630	1,641,669	10,826,628
2040	44,931,135	13,500,454	6,500,006	1,742,002	11,758,452
2041	47,668,671	14,595,468	6,896,906	1,848,371	12,747,098
2042	50,572,940	15,757,176	7,317,769	1,961,162	13,796,014
2043	53,654,110	16,989,644	7,764,109	2,080,781	14,908,863
2044	56,922,968	18,297,187	8,237,517	2,207,655	16,089,533
2045	60,390,955	19,684,382	8,739,671	2,342,232	17,342,150
2046	64,070,206	21,156,082	9,272,346	2,484,989	18,671,094
2047	67,973,597	22,717,439	9,837,419	2,636,428	20,081,010
2048	72,114,785	24,373,914	10,436,876	2,797,083	21,576,831
2049	76,508,260	26,131,304	11,072,822	2,967,516	23,163,788
2050	81,169,395	27,995,758	11,747,489	3,148,327	24,847,431
2051	86,114,496	29,973,798	12,463,239	3,340,148	26,633,650
2052	91,360,864	32,072,346	13,222,582	3,543,652	28,528,694
2053	96,926,855	34,298,742	14,028,175	3,759,551	30,539,191
2054	102,831,942	36,660,777	14,882,840	3,988,601	32,672,176
2055	109,096,784	39,166,714	15,789,567	4,231,604	34,935,109



Applicable Exclusion Gifting Illustration - Investment Fund Using Senior Generation's Tax Rates

Jack & Jill Flash

Year	Beginning Balance	Investment Gift	Current-Year Returns		Realized Gains 25.0%	Total Unrealized Gains	Taxes		Ending Balance
			Investment Income 2.0%	Growth 6.0%			Income & Medicare Taxes	Capital Gains Tax	
2018	0	11,180,000	223,600	670,800	167,700	503,100	14,869	90,782	11,968,749
2019	11,968,749	0	239,375	718,125	305,306	915,919	20,698	126,366	12,779,185
2020	12,779,185	0	255,584	766,751	420,667	1,262,002	25,698	156,890	13,618,932
2021	13,618,932	0	272,379	817,136	519,785	1,559,354	30,102	183,782	14,494,562
2022	14,494,562	0	289,891	869,674	607,257	1,821,771	34,092	208,138	15,411,897
2023	15,411,897	0	308,238	924,714	686,621	2,059,863	37,805	230,807	16,376,237
2024	16,376,237	0	327,525	982,574	760,609	2,281,828	41,349	252,447	17,392,540
2025	17,392,540	0	347,851	1,043,552	831,345	2,494,035	44,809	273,573	18,465,560
2026	18,465,560	0	369,311	1,107,934	900,492	2,701,477	48,253	292,055	19,602,498
2027	19,602,498	0	392,050	1,176,150	969,407	2,908,220	51,735	313,135	20,805,827
2028	20,805,827	0	416,117	1,248,350	1,039,142	3,117,427	55,300	334,710	22,080,284
2029	22,080,284	0	441,606	1,324,817	1,110,561	3,331,683	58,982	356,998	23,430,726
2030	23,430,726	0	468,615	1,405,844	1,184,382	3,553,145	62,814	380,189	24,862,181
2031	24,862,181	0	497,244	1,491,731	1,261,219	3,783,657	66,822	404,446	26,379,888
2032	26,379,888	0	527,598	1,582,793	1,341,613	4,024,838	71,030	429,918	27,989,330
2033	27,989,330	0	559,787	1,679,360	1,426,049	4,278,148	75,462	456,742	29,696,273
2034	29,696,273	0	593,925	1,781,776	1,514,981	4,544,943	80,138	485,049	31,506,788
2035	31,506,788	0	630,136	1,890,407	1,608,838	4,826,513	85,081	514,964	33,427,286
2036	33,427,286	0	668,546	2,005,637	1,708,038	5,124,113	90,310	546,614	35,464,544
2037	35,464,544	0	709,291	2,127,873	1,812,996	5,438,989	95,847	580,126	37,625,735
2038	37,625,735	0	752,515	2,257,544	1,924,133	5,772,400	101,713	615,629	39,918,452
2039	39,918,452	0	798,369	2,395,107	2,041,877	6,125,630	107,929	653,257	42,350,742
2040	42,350,742	0	847,015	2,541,045	2,166,669	6,500,006	114,520	693,147	44,931,135
2041	44,931,135	0	898,623	2,695,868	2,298,969	6,896,906	121,508	735,446	47,668,671
2042	47,668,671	0	953,373	2,860,120	2,439,256	7,317,769	128,920	780,305	50,572,940
2043	50,572,940	0	1,011,459	3,034,376	2,588,036	7,764,109	136,781	827,884	53,654,110
2044	53,654,110	0	1,073,082	3,219,247	2,745,839	8,237,517	145,119	878,352	56,922,968
2045	56,922,968	0	1,138,459	3,415,378	2,913,224	8,739,671	153,964	931,887	60,390,955
2046	60,390,955	0	1,207,819	3,623,457	3,090,782	9,272,346	163,347	988,678	64,070,206
2047	64,070,206	0	1,281,404	3,844,212	3,279,140	9,837,419	173,301	1,048,925	67,973,597
2048	67,973,597	0	1,359,472	4,078,416	3,478,959	10,436,876	183,860	1,112,839	72,114,785
2049	72,114,785	0	1,442,296	4,326,887	3,690,941	11,072,822	195,063	1,180,644	76,508,260
2050	76,508,260	0	1,530,165	4,590,496	3,915,830	11,747,489	206,948	1,252,579	81,169,395
2051	81,169,395	0	1,623,388	4,870,164	4,154,413	12,463,239	219,556	1,328,894	86,114,496
2052	86,114,496	0	1,722,290	5,166,870	4,407,527	13,222,582	232,933	1,409,858	91,360,864
2053	91,360,864	0	1,827,217	5,481,652	4,676,058	14,028,175	247,124	1,495,753	96,926,855
2054	96,926,855	0	1,938,537	5,815,611	4,960,947	14,882,840	262,180	1,586,881	102,831,942
2055	102,831,942	0	2,056,639	6,169,917	5,263,189	15,789,567	278,153	1,683,560	109,096,784



Applicable Exclusion Gifting Illustration - Investment Fund Using Heirs' Tax Rates

Jack & Jill Flash

Year	Beginning Balance	Gift Received	Current-Year Returns		Realized Gains 25.0%	Total Unrealized Gains	Taxes		Ending Balance
			Investment Income 2.0%	Growth 6.0%			Income & Medicare Taxes	Capital Gains Tax	
2018	0	11,180,000	223,600	670,800	167,700	503,100	14,869	90,782	11,968,749
2019	11,968,749	0	239,375	718,125	305,306	915,919	20,698	126,366	12,779,185
2020	12,779,185	0	255,584	766,751	420,667	1,262,002	25,698	156,890	13,618,932
2021	13,618,932	0	272,379	817,136	519,785	1,559,354	30,102	183,782	14,494,562
2022	14,494,562	0	289,891	869,674	607,257	1,821,771	34,092	208,138	15,411,897
2023	15,411,897	0	308,238	924,714	686,621	2,059,863	37,805	230,807	16,376,237
2024	16,376,237	0	327,525	982,574	760,609	2,281,828	41,349	252,447	17,392,540
2025	17,392,540	0	347,851	1,043,552	831,345	2,494,035	44,809	273,573	18,465,560
2026	18,465,560	0	369,311	1,107,934	900,492	2,701,477	48,253	292,055	19,602,498
2027	19,602,498	0	392,050	1,176,150	969,407	2,908,220	51,735	313,135	20,805,827
2028	20,805,827	0	416,117	1,248,350	1,039,142	3,117,427	55,300	334,710	22,080,284
2029	22,080,284	0	441,606	1,324,817	1,110,561	3,331,683	58,982	356,998	23,430,726
2030	23,430,726	0	468,615	1,405,844	1,184,382	3,553,145	62,814	380,189	24,862,181
2031	24,862,181	0	497,244	1,491,731	1,261,219	3,783,657	66,822	404,446	26,379,888
2032	26,379,888	0	527,598	1,582,793	1,341,613	4,024,838	71,030	429,918	27,989,330
2033	27,989,330	0	559,787	1,679,360	1,426,049	4,278,148	75,462	456,742	29,696,273
2034	29,696,273	0	593,925	1,781,776	1,514,981	4,544,943	80,138	485,049	31,506,788
2035	31,506,788	0	630,136	1,890,407	1,608,838	4,826,513	85,081	514,964	33,427,286
2036	33,427,286	0	668,546	2,005,637	1,708,038	5,124,113	90,310	546,614	35,464,544
2037	35,464,544	0	709,291	2,127,873	1,812,996	5,438,989	95,847	580,126	37,625,735
2038	37,625,735	0	752,515	2,257,544	1,924,133	5,772,400	101,713	615,629	39,918,452
2039	39,918,452	0	798,369	2,395,107	2,041,877	6,125,630	107,929	653,257	42,350,742
2040	42,350,742	0	847,015	2,541,045	2,166,669	6,500,006	114,520	693,147	44,931,135
2041	44,931,135	0	898,623	2,695,868	2,298,969	6,896,906	121,508	735,446	47,668,671
2042	47,668,671	0	953,373	2,860,120	2,439,256	7,317,769	128,920	780,305	50,572,940
2043	50,572,940	0	1,011,459	3,034,376	2,588,036	7,764,109	136,781	827,884	53,654,110
2044	53,654,110	0	1,073,082	3,219,247	2,745,839	8,237,517	145,119	878,352	56,922,968
2045	56,922,968	0	1,138,459	3,415,378	2,913,224	8,739,671	153,964	931,887	60,390,955
2046	60,390,955	0	1,207,819	3,623,457	3,090,782	9,272,346	163,347	988,678	64,070,206
2047	64,070,206	0	1,281,404	3,844,212	3,279,140	9,837,419	173,301	1,048,925	67,973,597
2048	67,973,597	0	1,359,472	4,078,416	3,478,959	10,436,876	183,860	1,112,839	72,114,785
2049	72,114,785	0	1,442,296	4,326,887	3,690,941	11,072,822	195,063	1,180,644	76,508,260
2050	76,508,260	0	1,530,165	4,590,496	3,915,830	11,747,489	206,948	1,252,579	81,169,395
2051	81,169,395	0	1,623,388	4,870,164	4,154,413	12,463,239	219,556	1,328,894	86,114,496
2052	86,114,496	0	1,722,290	5,166,870	4,407,527	13,222,582	232,933	1,409,858	91,360,864
2053	91,360,864	0	1,827,217	5,481,652	4,676,058	14,028,175	247,124	1,495,753	96,926,855
2054	96,926,855	0	1,938,537	5,815,611	4,960,947	14,882,840	262,180	1,586,881	102,831,942
2055	102,831,942	0	2,056,639	6,169,917	5,263,189	15,789,567	278,153	1,683,560	109,096,784



Applicable Exclusion Gifting - Estate Tax Savings Illustration

Jack & Jill Flash

Year	Lifetime Utilization of AEA's				Combined Estate Tax Savings			
	Beginning Applicable Exclusion Amounts	Lifetime Utilization of AEA's	Deceased Spousal Unused Exclusion	Ending Applicable Exclusion Amounts	Wealth Removed From Gross Estates	Amounts Effectively Included in Estate Tax Base	Base For Computing Estate Tax Savings	Estate Tax Savings
2018	22,360,000	11,180,000	0	11,180,000	11,968,749	11,180,000	788,749	315,500
2019	23,040,000	11,180,000	0	11,860,000	12,779,185	11,180,000	1,599,185	639,674
2020	23,720,000	11,180,000	0	12,540,000	13,618,932	11,180,000	2,438,932	975,573
2021	24,440,000	11,180,000	0	13,260,000	14,494,562	11,180,000	3,314,562	1,325,825
2022	25,160,000	11,180,000	0	13,980,000	15,411,897	11,180,000	4,231,897	1,692,759
2023	25,920,000	11,180,000	0	14,740,000	16,376,237	11,180,000	5,196,237	2,078,495
2024	26,700,000	11,180,000	0	15,520,000	17,392,540	11,180,000	6,212,540	2,485,016
2025	27,500,000	11,180,000	0	16,320,000	18,465,560	11,180,000	7,285,560	2,914,224
2026	13,900,000	11,180,000	0	2,720,000	19,602,498	11,180,000	8,422,498	3,368,999
2027	14,320,000	11,180,000	0	3,140,000	20,805,827	11,180,000	9,625,827	3,850,331
2028	14,760,000	11,180,000	0	3,580,000	22,080,284	11,180,000	10,900,284	4,360,114
2029	15,200,000	11,180,000	0	4,020,000	23,430,726	11,180,000	12,250,726	4,900,290
2030	15,660,000	11,180,000	0	4,480,000	24,862,181	11,180,000	13,682,181	5,472,873
2031	16,120,000	11,180,000	0	4,940,000	26,379,888	11,180,000	15,199,888	6,079,955
2032	16,600,000	11,180,000	0	5,420,000	27,989,330	11,180,000	16,809,330	6,723,732
2033	17,100,000	11,180,000	0	5,920,000	29,696,273	11,180,000	18,516,273	7,406,509
2034	17,620,000	11,180,000	0	6,440,000	31,506,788	11,180,000	20,326,788	8,130,715
2035	18,140,000	11,180,000	0	6,960,000	33,427,286	11,180,000	22,247,286	8,898,914
2036	18,700,000	11,180,000	0	7,520,000	35,464,544	11,180,000	24,284,544	9,713,818
2037	19,260,000	11,180,000	0	8,080,000	37,625,735	11,180,000	26,445,735	10,578,294
2038	19,840,000	11,180,000	0	8,660,000	39,918,452	11,180,000	28,738,452	11,495,381
2039	20,420,000	11,180,000	0	9,240,000	42,350,742	11,180,000	31,170,742	12,468,297
2040	21,040,000	11,180,000	0	9,860,000	44,931,135	11,180,000	33,751,135	13,500,454
2041	21,660,000	11,180,000	0	10,480,000	47,668,671	11,180,000	36,488,671	14,595,468
2042	22,320,000	11,180,000	0	11,140,000	50,572,940	11,180,000	39,392,940	15,757,176
2043	22,980,000	11,180,000	0	11,800,000	53,654,110	11,180,000	42,474,110	16,989,644
2044	23,680,000	11,180,000	0	12,500,000	56,922,968	11,180,000	45,742,968	18,297,187
2045	24,380,000	11,180,000	0	13,200,000	60,390,955	11,180,000	49,210,955	19,684,382
2046	25,120,000	11,180,000	0	13,940,000	64,070,206	11,180,000	52,890,206	21,156,082
2047	25,880,000	11,180,000	0	14,700,000	67,973,597	11,180,000	56,793,597	22,717,439
2048	26,660,000	11,180,000	0	15,480,000	72,114,785	11,180,000	60,934,785	24,373,914
2049	27,460,000	11,180,000	0	16,280,000	76,508,260	11,180,000	65,328,260	26,131,304
2050	28,280,000	11,180,000	0	17,100,000	81,169,395	11,180,000	69,989,395	27,995,758
2051	29,120,000	11,180,000	0	17,940,000	86,114,496	11,180,000	74,934,496	29,973,798
2052	30,000,000	11,180,000	0	18,820,000	91,360,864	11,180,000	80,180,864	32,072,346
2053	15,450,000	5,590,000	9,410,000	19,270,000	96,926,855	11,180,000	85,746,855	34,298,742
2054	15,910,000	5,590,000	9,410,000	19,730,000	102,831,942	11,180,000	91,651,942	36,660,777
2055	16,390,000	5,590,000	9,410,000	20,210,000	109,096,784	11,180,000	97,916,784	39,166,714



Applicable Exclusion Amounts

Jack & Jill Flash

Year	Jack			Jill				
	Basic Exclusion Amount	Lifetime Utilization of AEA	Ending Applicable Exclusion Amount	Basic Exclusion Amount	Lifetime Utilization of AEA	DSUE Amount Inherited From Jack	Deceased Spousal Unused Exclusion	Ending Applicable Exclusion Amount
2018	11,180,000	5,590,000	5,590,000	11,180,000	5,590,000	0	0	5,590,000
2019	11,520,000	5,590,000	5,930,000	11,520,000	5,590,000	0	0	5,930,000
2020	11,860,000	5,590,000	6,270,000	11,860,000	5,590,000	0	0	6,270,000
2021	12,220,000	5,590,000	6,630,000	12,220,000	5,590,000	0	0	6,630,000
2022	12,580,000	5,590,000	6,990,000	12,580,000	5,590,000	0	0	6,990,000
2023	12,960,000	5,590,000	7,370,000	12,960,000	5,590,000	0	0	7,370,000
2024	13,350,000	5,590,000	7,760,000	13,350,000	5,590,000	0	0	7,760,000
2025	13,750,000	5,590,000	8,160,000	13,750,000	5,590,000	0	0	8,160,000
2026	6,950,000	5,590,000	1,360,000	6,950,000	5,590,000	0	0	1,360,000
2027	7,160,000	5,590,000	1,570,000	7,160,000	5,590,000	0	0	1,570,000
2028	7,380,000	5,590,000	1,790,000	7,380,000	5,590,000	0	0	1,790,000
2029	7,600,000	5,590,000	2,010,000	7,600,000	5,590,000	0	0	2,010,000
2030	7,830,000	5,590,000	2,240,000	7,830,000	5,590,000	0	0	2,240,000
2031	8,060,000	5,590,000	2,470,000	8,060,000	5,590,000	0	0	2,470,000
2032	8,300,000	5,590,000	2,710,000	8,300,000	5,590,000	0	0	2,710,000
2033	8,550,000	5,590,000	2,960,000	8,550,000	5,590,000	0	0	2,960,000
2034	8,810,000	5,590,000	3,220,000	8,810,000	5,590,000	0	0	3,220,000
2035	9,070,000	5,590,000	3,480,000	9,070,000	5,590,000	0	0	3,480,000
2036	9,350,000	5,590,000	3,760,000	9,350,000	5,590,000	0	0	3,760,000
2037	9,630,000	5,590,000	4,040,000	9,630,000	5,590,000	0	0	4,040,000
2038	9,920,000	5,590,000	4,330,000	9,920,000	5,590,000	0	0	4,330,000
2039	10,210,000	5,590,000	4,620,000	10,210,000	5,590,000	0	0	4,620,000
2040	10,520,000	5,590,000	4,930,000	10,520,000	5,590,000	0	0	4,930,000
2041	10,830,000	5,590,000	5,240,000	10,830,000	5,590,000	0	0	5,240,000
2042	11,160,000	5,590,000	5,570,000	11,160,000	5,590,000	0	0	5,570,000
2043	11,490,000	5,590,000	5,900,000	11,490,000	5,590,000	0	0	5,900,000
2044	11,840,000	5,590,000	6,250,000	11,840,000	5,590,000	0	0	6,250,000
2045	12,190,000	5,590,000	6,600,000	12,190,000	5,590,000	0	0	6,600,000
2046	12,560,000	5,590,000	6,970,000	12,560,000	5,590,000	0	0	6,970,000
2047	12,940,000	5,590,000	7,350,000	12,940,000	5,590,000	0	0	7,350,000
2048	13,330,000	5,590,000	7,740,000	13,330,000	5,590,000	0	0	7,740,000
2049	13,730,000	5,590,000	8,140,000	13,730,000	5,590,000	0	0	8,140,000
2050	14,140,000	5,590,000	8,550,000	14,140,000	5,590,000	0	0	8,550,000
2051	14,560,000	5,590,000	8,970,000	14,560,000	5,590,000	0	0	8,970,000
2052	15,000,000	5,590,000	9,410,000	15,000,000	5,590,000	0	0	9,410,000
2053	0	0	0	15,450,000	5,590,000	9,410,000	9,410,000	19,270,000
2054	0	0	0	15,910,000	5,590,000	9,410,000	9,410,000	19,730,000
2055	0	0	0	16,390,000	5,590,000	9,410,000	9,410,000	20,210,000





Lifetime Gifting Alternatives

Supporting Schedules for
TAX RATES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Annual Exclusion and Applicable Exclusion Gifts

Tax Rates

Jack & Jill Flash

Year	Senior Generation					Heirs			
	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	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined Capital Gains Tax Rate
2018	37.0%	3.2%	40.2%	23.2%	40.0%	37.0%	3.2%	40.2%	23.2%
2019	37.0%	3.2%	40.2%	23.2%	40.0%	37.0%	3.2%	40.2%	23.2%
2020	37.0%	3.2%	40.2%	23.2%	40.0%	37.0%	3.2%	40.2%	23.2%
2021	37.0%	3.2%	40.2%	23.2%	40.0%	37.0%	3.2%	40.2%	23.2%
2022	37.0%	3.2%	40.2%	23.2%	40.0%	37.0%	3.2%	40.2%	23.2%
2023	37.0%	3.2%	40.2%	23.2%	40.0%	37.0%	3.2%	40.2%	23.2%
2024	37.0%	3.2%	40.2%	23.2%	40.0%	37.0%	3.2%	40.2%	23.2%
2025	37.0%	3.2%	40.2%	23.2%	40.0%	37.0%	3.2%	40.2%	23.2%
2026	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2027	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2028	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2029	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2030	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2031	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2032	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2033	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2034	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2035	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2036	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2037	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2038	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2039	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2040	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2041	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2042	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2043	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2044	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2045	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2046	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2047	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2048	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2049	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2050	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2051	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2052	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2053	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2054	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%
2055	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%

