

*PlanWiz, LLP*



*Strategic Plan*

An Integrated Analysis of  
**CASH FLOWS, NET WORTH & ESTATE PLANNING**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

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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

**Net Worth Summary**

Jack &amp; Jill Flash

As of January 1, 2010

<b>Personal Financial Assets</b>	<b>Jack</b>	<b>Jill</b>	<b>Joint</b>	<b>Total</b>
Cash management fund	0	0	100,000	100,000
Account #1	670,395	0	0	670,395
Account #2	0	430,000	0	430,000
Account #3	0	0	325,000	325,000
<b>Cash &amp; Investments</b>	<b>670,395</b>	<b>430,000</b>	<b>425,000</b>	<b>1,525,395</b>
Employer stock held in taxable accounts	0	40,000	0	40,000
Restricted stock	0	6,250	0	6,250
Nonqualified stock options	0	5,700	0	5,700
Incentive stock options	0	2,250	0	2,250
<b>Employer Stock &amp; Vested Options</b>	<b>0</b>	<b>54,200</b>	<b>0</b>	<b>54,200</b>
Qualified retirement plans	500,000	325,000	0	825,000
Traditional IRAs	165,000	50,000	0	215,000
Nonqualified plans	0	512,000	0	512,000
Nonqualified annuities	55,000	55,000	0	110,000
Life insurance cash values	25,000	0	0	25,000
<b>Retirement Plans, Annuities &amp; Insurance Cash Values</b>	<b>745,000</b>	<b>942,000</b>	<b>0</b>	<b>1,687,000</b>
<b>Personal Financial Assets</b>	<b>1,415,395</b>	<b>1,426,200</b>	<b>425,000</b>	<b>3,266,595</b>
<b>Unmarketable Assets</b>	<b>Jack</b>	<b>Jill</b>	<b>Joint</b>	<b>Total</b>
Closely held businesses	10,000,000	25,000	0	10,025,000
Investment real estate	0	1,000,000	525,000	1,525,000
Notes receivable	29,752	10,919	0	40,670
Art & collectibles	0	0	80,000	80,000
Other unmarketable assets	50,000	35,000	0	85,000
<b>Unmarketable Assets</b>	<b>10,079,752</b>	<b>1,070,919</b>	<b>605,000</b>	<b>11,755,670</b>
<b>Personal Assets</b>	<b>Jack</b>	<b>Jill</b>	<b>Joint</b>	<b>Total</b>
Principal residence	0	0	850,000	850,000
Other residences	0	0	590,000	590,000
Personal property	0	0	240,000	240,000
<b>Personal Assets</b>	<b>0</b>	<b>0</b>	<b>1,680,000</b>	<b>1,680,000</b>
<b>Total Assets</b>	<b>11,495,147</b>	<b>2,497,119</b>	<b>2,710,000</b>	<b>16,702,265</b>

## Net Worth Summary

Jack & Jill Flash

As of January 1, 2010

<b>Current Liabilities</b>	<b>Jack</b>	<b>Jill</b>	<b>Joint</b>	<b>Total</b>
25 Breezy Way	0	0	641,778	641,778
423 Sun Circle	0	0	239,259	239,259
1615 Grove Lane	0	0	261,648	261,648
<b>Outstanding Debts</b>	<b>0</b>	<b>0</b>	<b>1,142,686</b>	<b>1,142,686</b>
Income taxes on deferred ordinary income	290,745	359,523	0	650,268
Capital gains taxes on unrealized gains	1,621,246	144,866	59,800	42,261
<b>Estimated Deferred Tax Obligations</b>	<b>1,911,991</b>	<b>504,388</b>	<b>59,800</b>	<b>692,529</b>
<b>Total Liabilities</b>	<b>1,911,991</b>	<b>504,388</b>	<b>1,202,486</b>	<b>1,835,215</b>
<b>Net Worth</b>	<b>9,583,156</b>	<b>1,992,730</b>	<b>1,507,514</b>	<b>14,867,050</b>
After-tax education funds				39,945
<b>Total Family Wealth</b>				<b>14,906,995</b>

**Net Worth Detail**

Jack &amp; Jill Flash

As of January 1, 2010

<b>Personal Financial Assets</b>	<b>Jack</b>	<b>Jill</b>	<b>Joint</b>	<b>Total</b>
Cash management fund	0	0	100,000	100,000
Account #1	670,395	0	0	670,395
Account #2	0	430,000	0	430,000
Account #3	0	0	325,000	325,000
<b>Cash &amp; Investments</b>	<b>670,395</b>	<b>430,000</b>	<b>425,000</b>	<b>1,525,395</b>
SoftCo. stock held in taxable accounts	0	40,000	0	40,000
Restricted SoftCo. stock	0	6,250	0	6,250
Vested SoftCo. nonqualified stock options	0	5,700	0	5,700
Vested SoftCo. incentive stock options	0	2,250	0	2,250
<b>Employer Stock &amp; Vested Options</b>	<b>0</b>	<b>54,200</b>	<b>0</b>	<b>54,200</b>
Jack's DC Plan	500,000	0	0	500,000
Jill's 401(k) Plan	0	200,000	0	200,000
Jill's Pension Plan	0	125,000	0	125,000
Jack's IRA	165,000	0	0	165,000
Jill's IRA	0	50,000	0	50,000
Jill's SERP	0	187,000	0	187,000
Jill's Rabbi Trust	0	325,000	0	325,000
Jack's FPDA	55,000	0	0	55,000
Jill's FPDA	0	55,000	0	55,000
Jack's UL Policy cash value	25,000	0	0	25,000
<b>Retirement Plans, Annuities &amp; Insurance Cash Values</b>	<b>745,000</b>	<b>942,000</b>	<b>0</b>	<b>1,687,000</b>
<b>Personal Financial Assets</b>	<b>1,415,395</b>	<b>1,426,200</b>	<b>425,000</b>	<b>3,266,595</b>
<b>Unmarketable Assets</b>	<b>Jack</b>	<b>Jill</b>	<b>Joint</b>	<b>Total</b>
ShopRight, Inc.	10,000,000	0	0	10,000,000
MSN Enterprises	0	25,000	0	25,000
<b>Closely Held Businesses</b>	<b>10,000,000</b>	<b>25,000</b>	<b>0</b>	<b>10,025,000</b>
ShopRight HQ	0	1,000,000	0	1,000,000
341 Lexite Court	0	0	200,000	200,000
856 Reed Way	0	0	325,000	325,000
<b>Investment Real Estate Property</b>	<b>0</b>	<b>1,000,000</b>	<b>525,000</b>	<b>1,525,000</b>
Loan to Jerry	29,752	0	0	29,752
Loan to Jackie	0	10,919	0	10,919
<b>Notes Receivable</b>	<b>29,752</b>	<b>10,919</b>	<b>0</b>	<b>40,670</b>
Artwork	0	0	80,000	80,000
Trading Cards	50,000	35,000	0	85,000
<b>Unmarketable Assets</b>	<b>10,079,752</b>	<b>1,070,919</b>	<b>605,000</b>	<b>11,755,670</b>

## Net Worth Detail

Jack & Jill Flash

As of January 1, 2010

<b>Personal Assets</b>	<b>Jack</b>	<b>Jill</b>	<b>Joint</b>	<b>Total</b>
25 Breezy Way	0	0	850,000	850,000
Vacation Homes	0	0	590,000	590,000
Personal Property	0	0	240,000	240,000
<b>Personal Assets</b>	<b>0</b>	<b>0</b>	<b>1,680,000</b>	<b>1,680,000</b>
	0	0	0	0
<b>Total Assets</b>	<b>11,495,147</b>	<b>2,497,119</b>	<b>2,710,000</b>	<b>16,702,265</b>
<b>Current Liabilities</b>	<b>Jack</b>	<b>Jill</b>	<b>Joint</b>	<b>Total</b>
25 Breezy Way	0	0	641,778	641,778
423 Sun Circle	0	0	239,259	239,259
1615 Grove Lane	0	0	261,648	261,648
<b>Outstanding Debts</b>	<b>0</b>	<b>0</b>	<b>1,142,686</b>	<b>1,142,686</b>
Income taxes on deferred ordinary income	290,745	359,523	0	650,268
Capital gains taxes on unrealized gains	1,621,246	144,866	59,800	42,261
<b>Estimated Deferred Tax Obligations</b>	<b>1,911,991</b>	<b>504,388</b>	<b>59,800</b>	<b>692,529</b>
<b>Total Liabilities</b>	<b>1,911,991</b>	<b>504,388</b>	<b>1,202,486</b>	<b>1,835,215</b>
<b>Net Worth</b>	<b>9,583,156</b>	<b>1,992,730</b>	<b>1,507,514</b>	<b>14,867,050</b>
After-tax education funds				39,945
<b>Total Family Wealth</b>				<b>14,906,995</b>

**Estimated Taxes on Unrealized Gains & Deferred Ordinary Income**

Jack &amp; Jill Flash

As of January 1, 2010

<b>Personal Financial Assets</b>	<b>Tax Rate</b>	<b>Jack</b>	<b>Jill</b>	<b>Joint</b>	<b>Total</b>
Account #1	23.0%	8,946	0	0	8,946
Account #2	23.0%	0	23	0	23
Account #3	23.0%	0	0	8,050	8,050
<b>Taxable Portfolios</b>		<b>8,946</b>	<b>23</b>	<b>8,050</b>	<b>17,019</b>
Employer stock held in taxable account	23.0%	0	2,875	0	2,875
Restricted stock	42.6%	0	2,663	0	2,663
Nonqualified stock options	42.6%	0	2,428	0	2,428
Incentive stock options	23.0%	0	518	0	518
<b>Employer Stock &amp; Vested Options</b>		<b>0</b>	<b>8,483</b>	<b>0</b>	<b>8,483</b>
Qualified plan 1 ordinary income	42.6%	213,000	57,510	0	270,510
Qualified plan 1 NUA in employer stock	23.0%	0	14,950	0	14,950
Qualified plan 2 ordinary income	42.6%	0	53,250	0	53,250
Traditional IRAs	42.6%	70,290	21,300	0	91,590
Nonqualified plans	42.6%	0	218,112	0	218,112
Nonqualified annuities	42.6%	4,260	4,260	0	8,520
Life insurance cash values	42.6%	3,195	0	0	3,195
<b>Retirement Plans, Annuities &amp; Cash Values</b>		<b>290,745</b>	<b>369,382</b>	<b>0</b>	<b>660,127</b>
<b>Personal Financial Assets</b>		<b>299,691</b>	<b>377,888</b>	<b>8,050</b>	<b>685,629</b>
<b>Unmarketable Assets</b>		<b>Jack</b>	<b>Jill</b>	<b>Joint</b>	<b>Total</b>
Closely held businesses	23.0%	1,610,000	0	0	0
Investment real estate	23.0%	0	126,500	47,150	0
Art & collectibles	23.0%	0	0	4,600	4,600
Other unmarketable assets	23.0%	2,300	0	0	2,300
<b>Unmarketable Assets</b>		<b>1,612,300</b>	<b>126,500</b>	<b>51,750</b>	<b>6,900</b>
<b>Personal Assets</b>		<b>Jack</b>	<b>Jill</b>	<b>Joint</b>	<b>Total</b>
Principal residence	23.0%	0	0	0	0
Other residences	23.0%	0	0	0	0
Personal property	23.0%	0	0	0	0
<b>Personal Assets</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Estimated Taxes</b>		<b>Jack</b>	<b>Jill</b>	<b>Joint</b>	<b>Total</b>
Income taxes on deferred ordinary income		290,745	359,523	0	650,268
Capital gains taxes on unrealized gains		1,621,246	144,866	59,800	42,261
<b>Total Estimated Taxes</b>		<b>1,911,991</b>	<b>504,388</b>	<b>59,800</b>	<b>692,529</b>

## Financial Assets & Cash Flow Summary

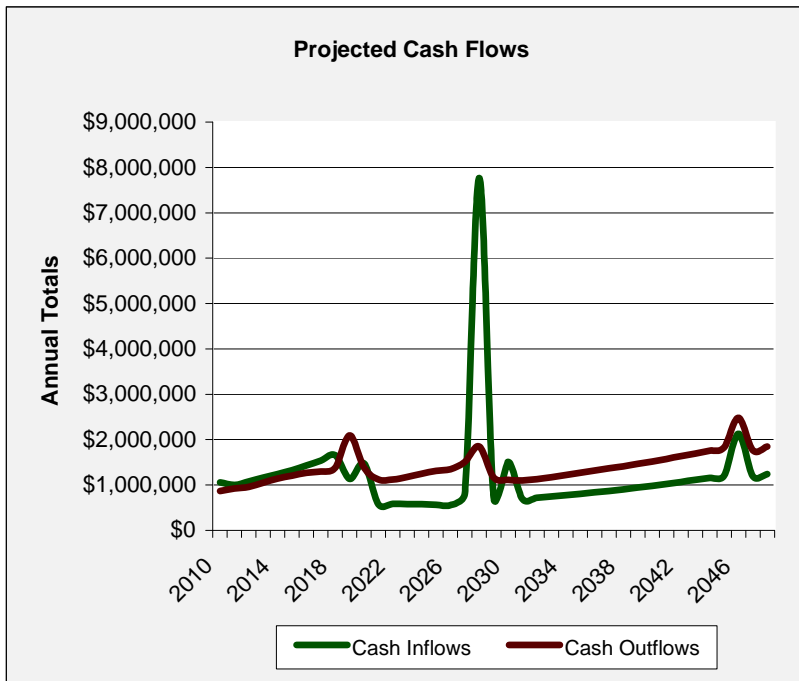
Jack & Jill Flash

### Cash Flow Sufficiency & Financial Asset Depletion

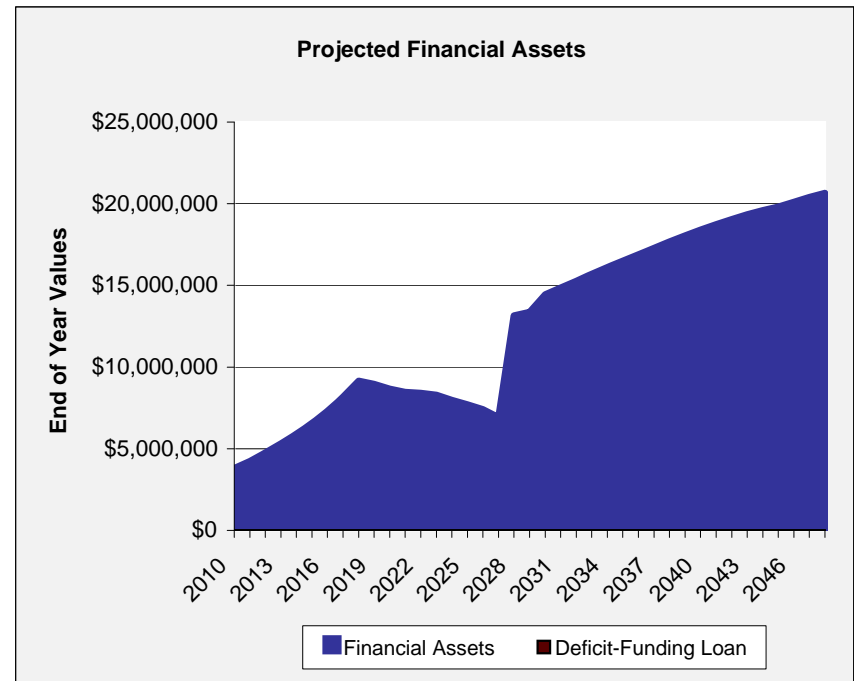
Cash flow needs are met in all years between 2010 and 2048	Yes
First year when financial assets are depleted	NA
Jack's attained age at year end when financial assets are depleted	NA
<b>Aggregate ending financial asset balances</b>	<b>20,659,128</b>
<b>Outstanding balance of deficit-funding loan in 2048</b>	<b>0</b>

### Projected Cash Flows Discounted @ 3.0%

Present value of projected cash inflows between 2010 and 2048	28,202,081
Present value of projected cash outflows between 2010 and 2048	31,040,902
<b>Present value of cash flow surplus/-deficit</b>	<b>-2,838,820</b>



The chart above illustrates the projected cash flows through 2048.



The chart above illustrates financial asset trends through 2048.

## Projected Financial & Estate Summary

Jack & Jill Flash

FINANCIAL ANALYSIS							
Legend	Financial Assets			Unmarketable Assets	Personal Assets	Net Worth	Pretax Family Wealth
	Taxable Employer Stock & Stock Options	Cash Fund & Other Taxable Investments	Retirement Plans, Annuities & Cash Values				
A	32,314	2,766,766	3,757,721	9,502,548	1,979,417	17,415,965	25,932,214
B	0	3,302,695	5,348,031	8,033,382	2,371,909	18,899,280	38,617,970
C	0	3,211,963	16,595,933	2,458,051	6,044,054	28,171,716	245,817,427
D	0	2,126,979	18,532,149	2,764,697	7,074,997	30,332,257	307,372,142

ESTATE ANALYSIS							
Legend	Estate Shrinkage		Charitable Gifts, Bequests & Lead/Remainder Trust Transfers	Net to Heirs			
	Estate Settlement Costs	Estate, Income, Capital Gains & Medicare Taxes		Bypass Trust & Other Bequests fr Taxable Estate	Irrevocable Trusts	Irrevocable Life Insurance Trusts	Net to Heirs
A	383,556	2,885,828	10,500,000	12,112,325	4,057,664	3,057,117	17,850,935
B	391,277	5,270,461	10,500,000	6,769,865	20,791,124	4,196,034	28,474,700
C	573,624	32,857,787	10,500,000	11,288,319	207,215,205	16,227,063	208,432,573
D	601,184	39,248,013	10,500,000	12,115,371	263,319,166	19,732,589	263,856,999

Legend	Year	Event
A	2015	Current year + 5
B	2020	Current year + 10
C	2045	1st death
D	2048	2nd death



Net to Heirs as % of Family Wealth	
A	68.8%
B	73.7%
C	84.8%
D	85.8%

NOTE: In all cases, the estate analysis assumes that death occurs at the end of the year indicated.

## Annual Cash Flows, Net Worth & Net to Heirs Summary - Future Dollars

Jack & Jill Flash

Year	Cash Flows				Net Worth					Intrafamily Wealth Transfers		
	Cash Inflows	Cash Outflows	Taxes	Cash Flow Surplus/ -Deficit	Financial Assets	Unmarketable Assets	Personal Assets	Total Liabilities	Net Worth	Irrevocable Trusts & Education Funds	Total Pretax Family Wealth	Net to Heirs
2010	1,059,421	593,333	274,479	191,609	3,793,045	7,278,074	1,716,900	1,090,229	11,697,790	5,253,614	16,951,404	10,687,901
2011	998,310	567,291	353,281	77,738	4,240,467	6,832,999	1,759,089	1,003,995	11,828,560	6,652,961	18,481,522	12,067,815
2012	1,081,163	580,257	377,475	123,431	4,762,674	7,455,662	1,806,477	899,554	13,125,259	7,035,490	20,160,749	13,608,272
2013	1,162,118	594,127	455,989	112,002	5,312,674	8,106,046	1,859,008	829,203	14,448,525	7,470,045	21,918,569	15,073,864
2014	1,243,184	617,588	526,155	99,441	5,903,716	8,787,073	1,916,654	734,355	15,873,088	7,964,874	23,837,962	16,445,958
2015	1,329,114	629,931	574,352	124,831	6,556,802	9,502,548	1,979,417	622,801	17,415,965	8,516,249	25,932,214	17,850,935
2016	1,428,542	640,806	627,428	160,308	7,305,095	10,244,564	2,047,326	496,204	19,100,781	9,139,839	28,240,619	19,382,064
2017	1,535,120	628,088	673,137	233,895	8,179,655	11,011,613	2,120,437	388,509	20,923,196	9,835,697	30,758,893	21,029,457
2018	1,654,493	648,715	736,609	269,169	9,156,433	11,801,595	2,198,831	266,233	22,890,627	10,612,950	33,503,577	22,812,657
2019	1,133,741	1,368,459	728,031	-962,749	8,954,421	8,023,209	2,282,612	206,304	19,053,938	17,259,352	36,313,290	26,388,066
2020	1,476,879	549,402	833,820	93,657	8,650,726	8,033,382	2,371,909	156,738	18,899,280	19,718,690	38,617,970	28,474,700
2021	573,656	549,645	572,281	-548,270	8,467,132	8,069,957	2,466,876	115,885	18,888,080	22,422,434	41,310,514	30,894,615
2022	583,600	562,474	560,285	-539,159	8,402,588	8,107,989	2,567,686	124,782	18,953,481	25,384,285	44,337,766	33,594,882
2023	581,717	583,871	597,455	-599,609	8,287,904	8,147,537	2,674,539	135,886	18,974,094	28,657,445	47,631,539	36,572,599
2024	578,712	616,707	634,912	-672,907	7,964,967	8,188,665	2,787,656	152,683	18,788,604	32,261,485	51,050,089	39,747,245
2025	561,312	631,516	680,627	-750,831	7,702,927	8,231,434	2,907,280	164,745	18,676,897	36,208,331	54,885,228	43,249,671
2026	556,090	616,725	727,853	-788,488	7,407,097	8,275,914	3,033,682	194,275	18,522,417	40,537,604	59,060,021	47,043,690
2027	809,112	630,276	880,735	-701,899	6,920,203	8,322,173	3,167,151	500,398	17,909,129	45,276,373	63,185,502	51,104,194
2028	7,763,141	652,235	1,196,055	5,914,851	13,154,705	1,269,051	3,308,004	196,761	17,534,998	50,470,340	68,005,338	54,614,111
2029	728,333	674,612	486,629	-432,908	13,368,928	1,319,090	3,456,583	42,571	18,102,030	55,236,959	73,338,989	59,167,849
2030	1,510,054	689,420	422,076	398,558	14,449,207	1,371,137	2,822,628	73,075	18,569,897	60,400,116	78,970,013	64,124,573
2031	694,059	712,673	388,579	-407,193	14,853,365	1,425,273	2,964,066	55,105	19,187,598	65,999,340	85,186,938	69,465,992
2032	720,215	736,384	392,207	-408,376	15,272,094	1,481,584	3,113,698	62,885	19,804,490	72,069,172	91,873,663	75,235,684
2033	746,868	752,564	419,634	-425,330	15,689,800	1,540,160	3,271,953	69,636	20,432,277	78,638,808	99,071,084	81,463,792
2034	776,197	777,231	445,404	-446,438	16,099,679	1,601,094	3,439,289	75,767	21,064,295	85,755,758	106,820,052	88,190,763
2035	806,094	802,398	469,750	-466,054	16,502,013	1,664,484	3,616,194	81,141	21,701,550	93,463,149	115,164,699	95,456,686
2036	837,080	828,081	493,118	-484,119	16,896,647	1,730,430	3,803,188	86,043	22,344,222	101,807,416	124,151,638	103,305,140
2037	870,716	854,292	516,614	-500,190	17,282,300	1,799,039	4,000,825	90,837	22,991,327	110,838,559	133,829,886	111,781,150
2038	905,740	873,051	540,455	-507,766	17,665,315	1,870,421	4,209,694	95,276	23,650,154	120,602,421	144,252,574	120,938,880
2039	943,410	900,373	565,085	-522,048	18,036,181	1,944,691	4,430,420	100,196	24,311,096	131,164,414	155,475,510	130,831,479
2040	983,630	928,275	591,395	-536,040	18,391,561	2,021,968	4,663,670	105,391	24,971,808	142,586,926	167,558,734	141,491,152
2041	1,024,103	956,773	618,584	-551,254	18,728,745	2,102,379	4,910,149	110,709	25,630,564	154,937,114	180,567,678	152,906,889
2042	1,066,933	985,886	647,281	-566,234	19,043,959	2,186,053	5,170,607	116,407	26,284,212	168,287,259	194,571,471	165,232,080
2043	1,112,277	1,015,632	677,910	-581,265	19,332,655	2,273,127	5,445,840	123,530	26,928,092	182,715,179	209,643,271	178,548,339
2044	1,158,299	1,046,032	711,041	-598,774	19,589,246	2,363,744	5,736,690	131,219	27,558,461	198,304,615	225,863,076	192,915,473
2045	1,206,511	1,077,102	746,385	-616,976	19,807,896	2,458,051	6,044,054	138,284	28,171,716	217,645,711	245,817,427	208,432,573
2046	2,132,010	1,743,000	741,610	-352,600	20,095,389	2,556,203	6,368,879	136,746	28,883,725	236,134,990	265,018,715	226,021,034
2047	1,190,661	988,341	776,779	-574,459	20,402,081	2,658,362	6,712,171	155,629	29,616,985	255,806,467	285,423,452	244,227,596
2048	1,244,137	1,017,551	830,869	-604,283	20,659,128	2,764,697	7,074,997	166,565	30,332,257	277,039,885	307,372,142	263,856,999

## Annual Cash Flows, Net Worth & Net to Heirs Summary - Inflation-Adjusted Dollars

Jack & Jill Flash

Year	Cash Flows				Net Worth					Intrafamily Wealth Transfers		
	Cash Inflows	Cash Outflows	Taxes	Cash Flow Surplus/-Deficit	Financial Assets	Unmarketable Assets	Personal Assets	Total Liabilities	Net Worth	Irrevocable Trusts & Education Funds	Total Pretax Family Wealth	Net to Heirs
2010	1,059,421	593,333	274,479	191,609	3,793,045	7,278,074	1,716,900	1,090,229	11,697,790	5,253,614	16,951,404	10,687,901
2011	969,233	550,768	342,991	75,474	4,116,958	6,633,980	1,707,853	974,753	11,484,039	6,459,186	17,943,225	11,716,325
2012	1,019,100	546,948	355,806	116,346	4,489,277	7,027,677	1,702,778	847,916	12,371,815	6,631,624	19,003,439	12,827,102
2013	1,063,503	543,710	417,295	102,498	4,861,849	7,418,181	1,701,256	758,839	13,222,447	6,836,149	20,058,596	13,794,721
2014	1,104,553	548,719	467,482	88,352	5,245,375	7,807,201	1,702,922	652,465	14,103,033	7,076,687	21,179,720	14,612,020
2015	1,146,505	543,384	495,441	107,680	5,655,955	8,196,982	1,707,462	537,234	15,023,165	7,346,191	22,369,356	15,398,373
2016	1,196,381	536,665	525,461	134,255	6,117,902	8,579,661	1,714,603	415,563	15,996,603	7,654,471	23,651,074	16,232,173
2017	1,248,193	510,693	547,322	190,178	6,650,808	8,953,449	1,724,109	315,894	17,012,473	7,997,321	25,009,795	17,098,873
2018	1,306,072	512,102	581,486	212,484	7,228,173	9,316,288	1,735,777	210,167	18,070,072	8,377,961	26,448,033	18,008,522
2019	868,918	1,048,810	557,975	-737,867	6,862,818	6,149,121	1,749,432	158,115	14,603,257	13,227,856	27,831,113	20,224,255
2020	1,098,937	408,807	620,440	69,690	6,436,953	5,977,591	1,764,923	116,628	14,062,839	14,672,557	28,735,396	21,187,851
2021	414,421	397,075	413,428	-396,082	6,116,836	5,829,909	1,782,124	83,718	13,645,151	16,198,444	29,843,594	22,318,927
2022	409,325	394,508	392,973	-378,155	5,893,406	5,686,780	1,800,923	87,520	13,293,590	17,804,027	31,097,617	23,562,774
2023	396,121	397,588	406,838	-408,305	5,643,659	5,548,077	1,821,231	92,532	12,920,435	19,514,325	32,434,760	24,904,160
2024	382,597	407,716	419,752	-444,871	5,265,781	5,413,672	1,842,969	100,941	12,421,480	21,328,642	33,750,123	26,277,612
2025	360,285	405,346	436,869	-481,930	4,944,216	5,283,444	1,866,073	105,744	11,987,989	23,240,750	35,228,739	27,760,318
2026	346,537	384,323	453,574	-491,360	4,615,858	5,157,276	1,890,490	121,066	11,542,558	25,261,695	36,804,253	29,316,073
2027	489,526	381,327	532,859	-424,660	4,186,837	5,035,051	1,916,178	302,749	10,835,317	27,392,950	38,228,268	30,918,878
2028	4,560,027	383,119	702,556	3,474,352	7,727,002	745,433	1,943,104	115,576	10,299,963	29,646,006	39,945,969	32,080,034
2029	415,358	384,722	277,518	-246,881	7,624,113	752,259	1,971,241	24,278	10,323,335	31,500,866	41,824,201	33,742,597
2030	836,080	381,715	233,693	220,672	8,000,176	759,165	1,562,821	40,460	10,281,702	33,442,080	43,723,781	35,504,221
2031	373,091	383,097	208,880	-218,886	7,984,415	766,154	1,593,331	29,622	10,314,279	35,477,898	45,792,177	37,341,394
2032	375,875	384,313	204,690	-213,128	7,970,391	773,228	1,625,015	32,819	10,335,815	37,612,361	47,948,176	39,264,939
2033	378,432	381,318	212,625	-215,511	7,949,892	780,386	1,657,872	35,284	10,352,866	39,845,635	50,198,501	41,277,031
2034	381,837	382,346	219,109	-219,618	7,919,975	787,632	1,691,902	37,272	10,362,237	42,186,150	52,548,387	43,384,011
2035	384,995	383,230	224,355	-222,590	7,881,453	794,967	1,727,114	38,753	10,364,781	44,638,520	55,003,302	45,590,645
2036	388,150	383,977	228,656	-224,483	7,834,886	802,391	1,763,518	39,898	10,360,898	47,207,562	57,568,460	47,902,049
2037	391,987	384,593	232,574	-225,180	7,780,302	809,908	1,801,128	40,894	10,350,444	49,898,306	60,248,750	50,322,650
2038	395,878	381,590	236,220	-221,933	7,721,099	817,518	1,839,959	41,643	10,336,932	52,712,515	63,049,447	52,859,573
2039	400,333	382,070	239,792	-221,529	7,653,588	825,222	1,880,033	42,518	10,316,325	55,659,142	65,975,467	55,517,862
2040	405,243	382,437	243,647	-220,841	7,577,080	833,024	1,921,370	43,420	10,288,054	58,743,926	69,031,980	58,292,481
2041	409,628	382,697	247,426	-220,495	7,491,257	840,925	1,963,997	44,282	10,251,896	61,972,854	72,224,750	61,160,790
2042	414,330	382,856	251,363	-219,890	7,395,474	848,925	2,007,938	45,205	10,207,133	65,352,175	75,559,308	64,165,736
2043	419,358	382,920	255,590	-219,152	7,288,918	857,029	2,053,225	46,574	10,152,597	68,888,418	79,041,016	67,317,410
2044	423,989	382,895	260,273	-219,178	7,170,544	865,236	2,099,886	48,032	10,087,634	72,588,393	82,676,027	70,615,725
2045	428,774	382,784	265,253	-219,263	7,039,397	873,550	2,147,956	49,144	10,011,760	77,347,672	87,359,433	74,073,476
2046	735,613	601,392	255,879	-121,658	6,933,561	881,973	2,197,470	47,182	9,965,822	81,474,228	91,440,050	77,984,586
2047	398,851	331,077	260,208	-192,434	6,834,349	890,506	2,248,463	52,133	9,921,185	85,690,802	95,611,986	81,812,077
2048	404,626	330,934	270,220	-196,529	6,718,889	899,152	2,300,974	54,171	9,864,843	90,100,616	99,965,459	85,813,197

**Net Worth after Taxes in 2018***Jack & Jill Flash*

<b>Jack's Financial Assets</b>	<b>Tax Rate</b>	<b>Fair Market Value</b>	<b>Basis</b>	<b>Taxable Income</b>	<b>Estimated Taxes</b>	<b>After-Tax Value</b>
Cash management fund	23.0%	0	0	0	0	0
Qualified plan ordinary income	42.6%	1,805,614	0	1,805,614	769,192	1,036,423
Traditional IRA	42.6%	115,628	0	115,628	49,257	66,370
Roth IRA	0.0%	244,861	150,000	94,861	0	244,861
Nonqualified annuities	42.6%	172,972	90,000	82,972	35,346	137,626
Life insurance cash values	42.6%	50,361	26,500	23,861	10,165	40,196
<b>Jill's Financial Assets</b>	<b>Tax Rate</b>	<b>Fair Market Value</b>	<b>Basis</b>	<b>Taxable Income</b>	<b>Estimated Taxes</b>	<b>After-Tax Value</b>
Employer stock held in taxable accounts	23.0%	20,179	12,582	7,597	1,747	18,432
Qualified plan ordinary income	42.6%	924,709	0	924,709	393,926	530,783
Qualified plan NUA	23.0%	136,406	0	136,406	31,373	105,033
Traditional IRA	42.6%	0	0	0	0	0
Roth IRA	0.0%	109,420	56,885	52,535	0	109,420
Nonqualified plans	42.6%	1,580,734	0	1,580,734	673,393	907,341
Nonqualified annuities	42.6%	172,972	90,000	82,972	35,346	137,626
<b>Other Assets</b>	<b>Tax Rate</b>	<b>Fair Market Value</b>	<b>Basis</b>	<b>Taxable Income</b>	<b>Estimated Taxes</b>	<b>After-Tax Value</b>
Taxable portfolios	23.0%	3,722,575	3,389,426	333,149	76,624	3,645,951
Business interests	23.0%	10,949,975	2,528,403	8,421,572	1,936,962	9,013,013
Investment real estate	23.0%	747,239	264,440	482,798	111,044	636,195
Art, collectibles & other assets	23.0%	104,382	60,000	44,382	10,208	94,174
Personal residences [net of exclusion]	23.0%	2,105,850	1,240,000	456,793	105,062	2,000,787
Personal property	23.0%	92,981	92,981	0	0	92,981
<b>Net after-tax assets</b>						<b>18,917,214</b>
Less: total liabilities						266,233
<b>After-tax net worth</b>						<b>18,650,981</b>

<b>Cash Flow Equivalents: After-tax payments made each January 1 between 2018 and 2048</b>	<b>Initial Payment</b>	<b>Final Payment</b>
Level payments, assuming a 0.0% real return on net assets	621,699	621,699
Increasing payments, assuming payments increase at an annual rate of 0.0%	621,699	621,699

NOTE: The purpose of the above analysis is to illustrate the post-2018 income potential associated with a worst-case scenario, where all assets are liquidated in full at the end of 2018. Elsewhere in this report are the graphs and schedules that illustrate the anticipated post-2018 scenario.

**Net Worth after Taxes in 2019**

Jack &amp; Jill Flash

<b>Jill's Financial Assets</b>	<b>Tax Rate</b>	<b>Fair Market Value</b>	<b>Basis</b>	<b>Taxable Income</b>	<b>Estimated Taxes</b>	<b>After-Tax Value</b>
Employer stock held in taxable accounts	23.0%	16,041	9,436	6,605	1,519	14,522
Qualified plan ordinary income	42.6%	1,036,056	0	1,036,056	441,360	594,696
Qualified plan NUA	23.0%	149,641	0	149,641	34,417	115,224
Traditional IRA	42.6%	0	0	0	0	0
Roth IRA	0.0%	119,378	56,885	62,492	0	119,378
Nonqualified plans	42.6%	1,774,697	0	1,774,697	756,021	1,018,676
Nonqualified annuities	42.6%	191,897	95,000	96,897	41,278	150,619
<b>Jack's Financial Assets</b>	<b>Tax Rate</b>	<b>Fair Market Value</b>	<b>Basis</b>	<b>Taxable Income</b>	<b>Estimated Taxes</b>	<b>After-Tax Value</b>
Traditional IRA	42.6%	2,102,799	0	2,102,799	895,793	1,207,007
Roth IRA	0.0%	267,878	150,000	117,878	0	267,878
Nonqualified annuities	42.6%	187,589	90,000	97,589	41,573	146,016
Life insurance cash values	42.6%	53,929	27,500	26,429	11,259	42,670
<b>Other Assets</b>	<b>Tax Rate</b>	<b>Fair Market Value</b>	<b>Basis</b>	<b>Taxable Income</b>	<b>Estimated Taxes</b>	<b>After-Tax Value</b>
Cash management fund	23.0%	100,000	100,000	0	0	100,000
Taxable portfolios	23.0%	2,954,516	2,656,390	298,126	68,569	2,885,947
Business interests	23.0%	37,333	36,084	1,249	287	37,046
Investment real estate	23.0%	777,128	256,968	520,160	119,637	657,491
Notes receivable	23.0%	7,101,234	2,503,403	4,597,831	1,057,501	6,043,733
Art, collectibles & other assets	23.0%	107,513	60,000	47,513	10,928	96,585
Personal residences [net of exclusion]	23.0%	2,198,929	1,240,000	516,600	118,818	2,080,111
Personal property	23.0%	83,683	83,683	0	0	83,683
<b>Net after-tax assets</b>						<b>15,661,282</b>
Less: total liabilities						206,304
<b>After-tax net worth</b>						<b>15,454,978</b>

<b>Cash Flow Equivalents: After-tax payments made each January 1 between 2019 and 2044</b>	<b>Initial Payment</b>	<b>Final Payment</b>
Level payments, assuming a 0.0% real return on net assets	532,930	532,930
Increasing payments, assuming payments increase at an annual rate of 0.0%	532,930	532,930

NOTE: The purpose of the above analysis is to illustrate the post-2019 income potential associated with a worst-case scenario, where all assets are liquidated in full at the end of 2019. Elsewhere in this report are the graphs and schedules that illustrate the anticipated post-2019 scenario.

*PlanWiz, LLP*



*Strategic Plan*

**Analysis of Projected Financial Assets & Net to Heirs Obtained From  
VARIABLE INVESTMENT RATE SIMULATIONS**

**AN ANALYSIS PREPARED EXCLUSIVELY FOR**

**Jack & Jill Flash**

*Monte Carlo Simulations with Advanced Planning*

## Monte Carlo Simulation Overview

Jack & Jill Flash

Traditional financial planning models use rate of return assumptions that do not vary with time. These assumptions often reflect average historical rates of return earned by particular asset classes or combinations thereof over an extended period. Returns have historically fluctuated from year to year in an unpredictable fashion, and future rates of return cannot be guaranteed or even predicted with certainty.

Since rates of return are inherently uncertain, utilizing unvarying return assumptions in a financial model would imply a level of certainty with respect to achieving certain outcomes that does not exist. Nevertheless, this is the basic approach used by traditional financial planning models: to project cash flows, net worth and net to heirs values under a defined set of conditions, where the value of all variables (including the assumed annual rate of return) is set and unchanging so that a single outcome is achieved at the end of the projection period (e.g., life expectancy). This type of projection is usually called "deterministic." A different type of projection, called "stochastic," produces a **range of results**, rather than a single result, by varying one or more of the dependent variables in the equation. One type of stochastic projection is Monte Carlo simulation (MCS).

MCS projects cash flows, net worth and net to heirs values multiple times—each under a different set of conditions—to yield a range of possible outcomes. Monte Carlo analysis is, therefore, able to incorporate uncertainty into the planning process by demonstrating how different assumptions about the future can impact the likelihood of your meeting or exceeding clearly defined financial and estate planning goals. It is then up to you and your advisor to evaluate the reasonableness of these assumptions, and to modify your proposed financial plan accordingly.

The report that follows illustrates a type of MCS that relies on variable rates of return, which fluctuate from year to year in a random fashion.\* The software tool used to produce this Monte Carlo analysis applies these variable rates to selected assets (or combinations thereof) over time, and records the aggregate net asset and net to heirs values at the end of each defined projection period for each iteration or trial. The results of the individual trials are then analyzed, summarized and plotted graphically. A trial whose ending net asset and/or net to heirs value equals or exceeds your target is considered a success. Conversely, a trial whose ending net asset and/or net to heirs value falls below your target is considered unsuccessful. A success rate can then be computed simply as the number of successful trials divided by the total number of trials.

Note that the results of any individual trial may not be significant. However, by evaluating the results of all trials together against benchmarks you set, you and your advisor may gain valuable insights into the merits of your proposed financial plan. For instance, if a series of MCS trials yields a success rate that is less than acceptable (e.g., a success rate of only 60% where you consider a minimum success rate of 80% to be acceptable), you might consider adopting a different asset allocation design, reducing your post-retirement cash flow needs or delaying your retirement to name just a few examples.

**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 used to generate the MCS analysis that follows and over time.**

\* Despite the randomness of the return rate series, its basic character is determined by the average rate expected to be earned in the future over an extended period along with an expected range of deviations (i.e., standard deviation) from that average in a given year. In a normally distributed series (i.e., a bell-shaped curve), returns that deviate from the average by one standard deviation are expected to occur approximately 67% of the time, while returns that deviate from the average by two standard deviations are expected to occur approximately 95% of the time. This means that variable return series with larger standard deviations will normally produce greater year-over-year fluctuations in projected cash flows and net asset values than series with smaller standard deviations.

## Monte Carlo Simulation Assumptions

Jack & Jill Flash

### General Assumptions

Number of MCS trials	1,000
<b>Accumulated Values Analysis</b>	
Target ending net financial asset value in current dollars	25,000,000
Annual rate of increase in target ending value	0.0%
<b>Wealth Transfer Values Analysis</b>	
Target net to heirs value in current dollars	250,000,000
Annual rate of increase in target net to heirs value	0.0%

### Investment Rates for Portfolio Simulations

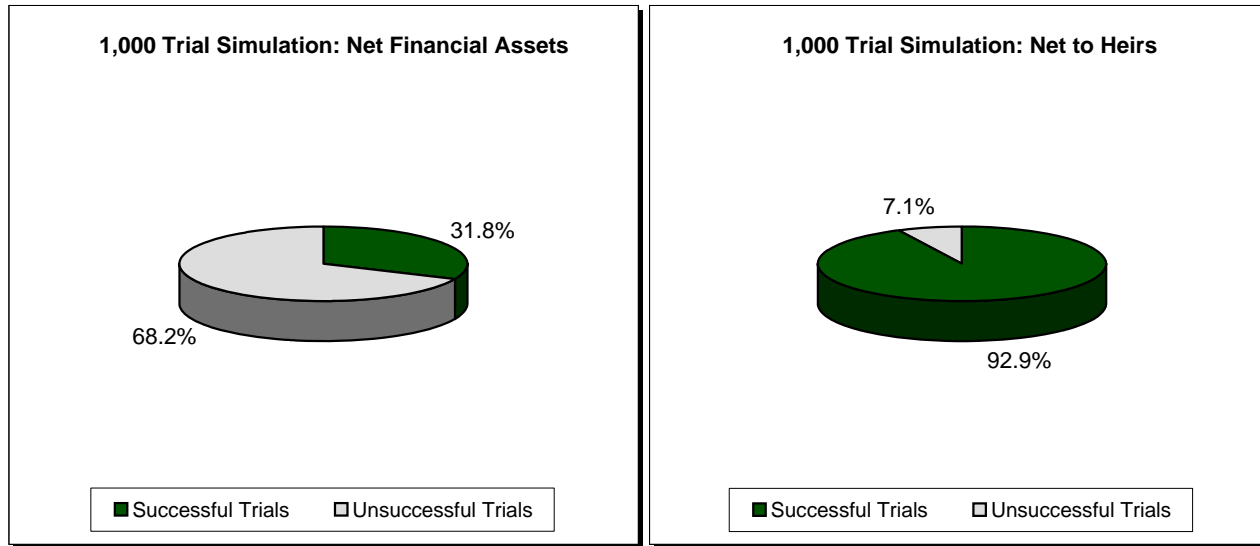
	Taxable	Tax-Deferred
Apply variable investment rates to portfolios	Various	Various
<b>Current Income Rate</b>		
Average rate for period 1	4.7%	4.7%
Standard deviation of rate for period 1	0.0%	0.0%
Average rate for period 2	4.2%	4.2%
Standard deviation of rate for period 2	0.0%	0.0%
Timing of change in portfolio assumptions	2019	2019
<b>Capital Appreciation Rate</b>		
Average rate for period 1	4.4%	4.4%
Standard deviation of rate for period 1	11.1%	11.1%
Average rate for period 2	5.2%	5.2%
Standard deviation of rate for period 2	11.6%	11.6%
Timing of change in portfolio assumptions	2019	2019

## Monte Carlo Simulations Summary

Jack & Jill Flash

Analysis of 1,000 Simulations Run Through 2048	Financial Assets	Net to Heirs
Median terminal value	8,968,621	258,619,992
Target terminal value	25,000,000	250,000,000
Number of successful trials	318	929
Number of unsuccessful trials	682	71
<b>Success rate</b>	<b>31.8%</b>	<b>92.9%</b>

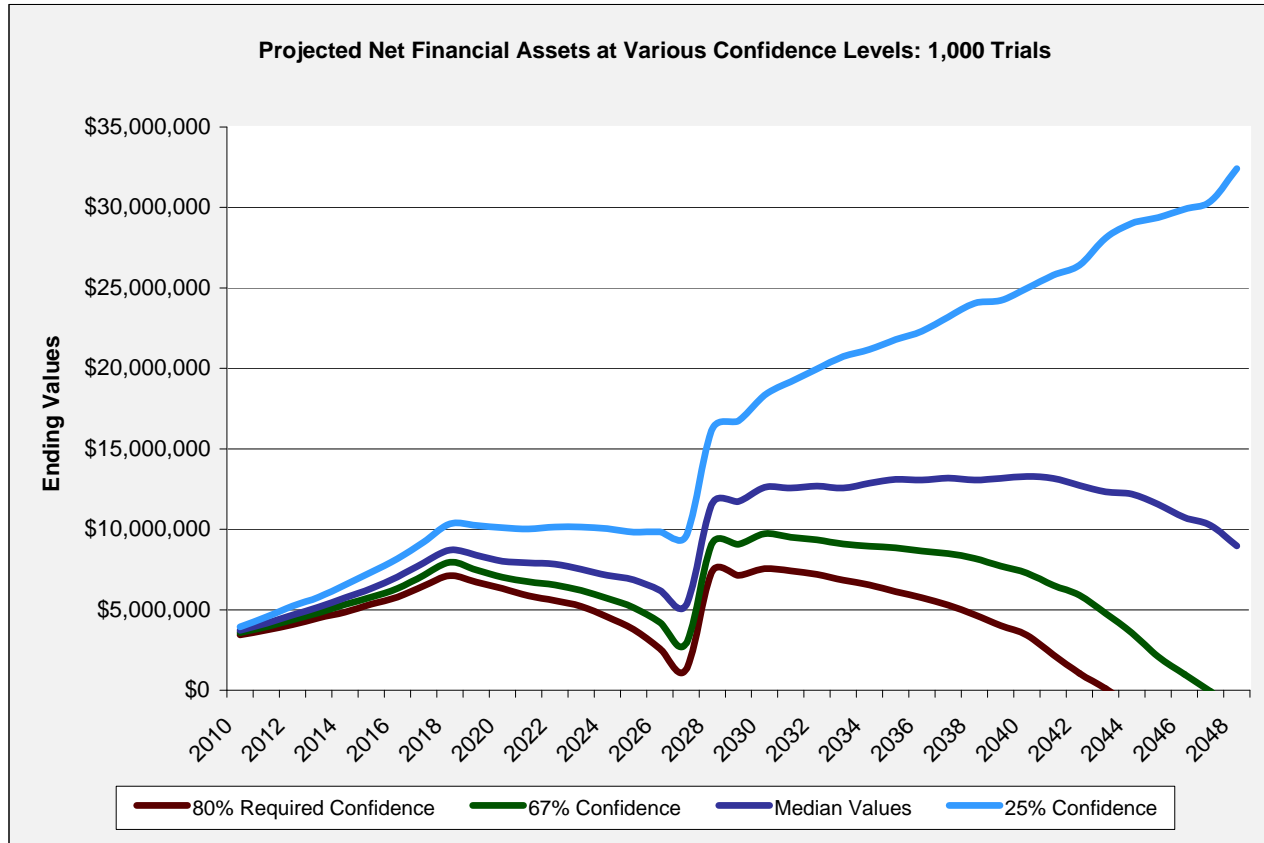
NOTE: A successful trial is one where the terminal value is greater than or equal to the target value.



Please see the accompanying charts which are an integral part of this analysis.

## Variable Investment Rates Illustration

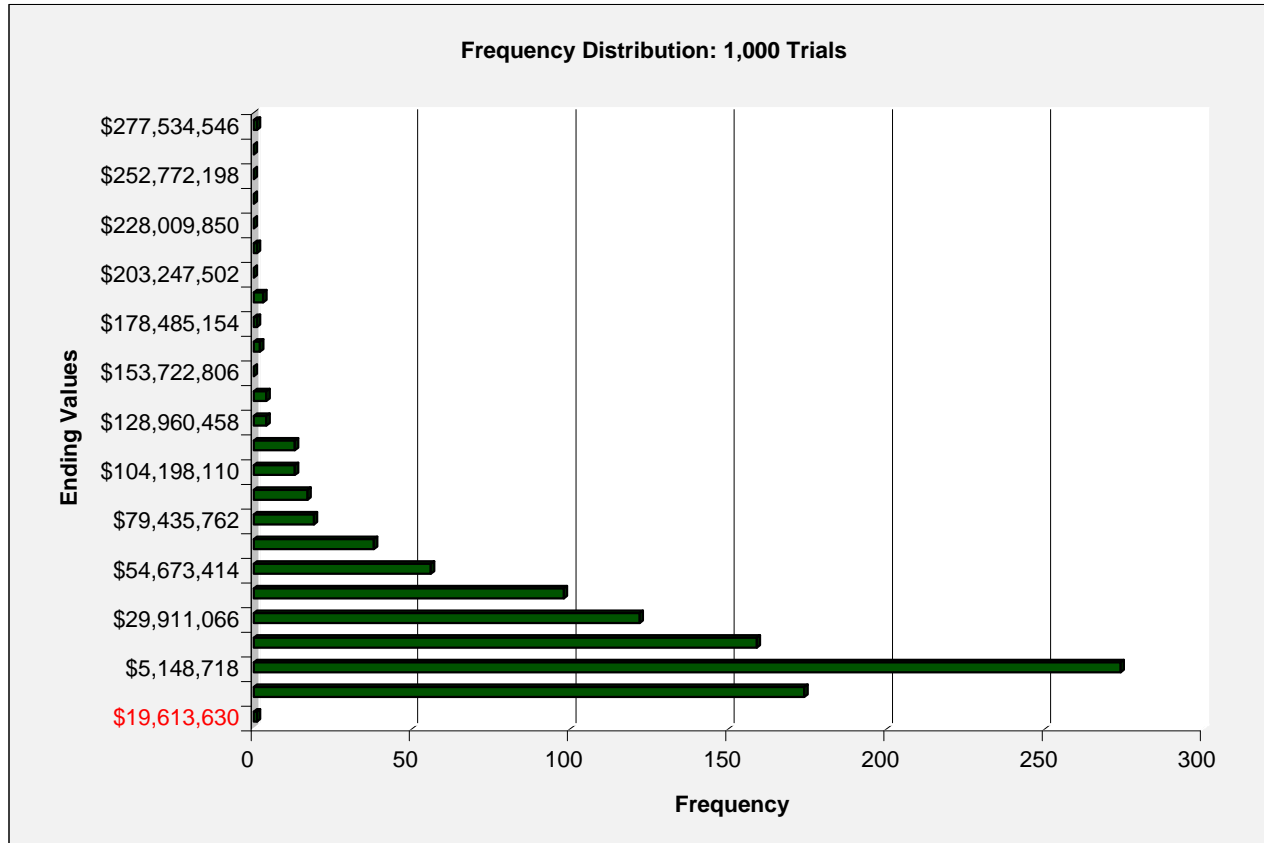
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The chart above shows projected net financial assets over the planning horizon using variable investment returns. Each year a return is randomly generated on the basis of the investment portfolios' average return for the portfolios' combined asset classes. A normal distribution model is used and the range of returns is determined by the standard deviations associated with the different asset classes. Each line in the chart represents the probability that net financial assets will exceed the amount shown on the graph at the end of each year. Values and results are not guaranteed.

## Frequency Distribution for Net Financial Asset Values in 2048

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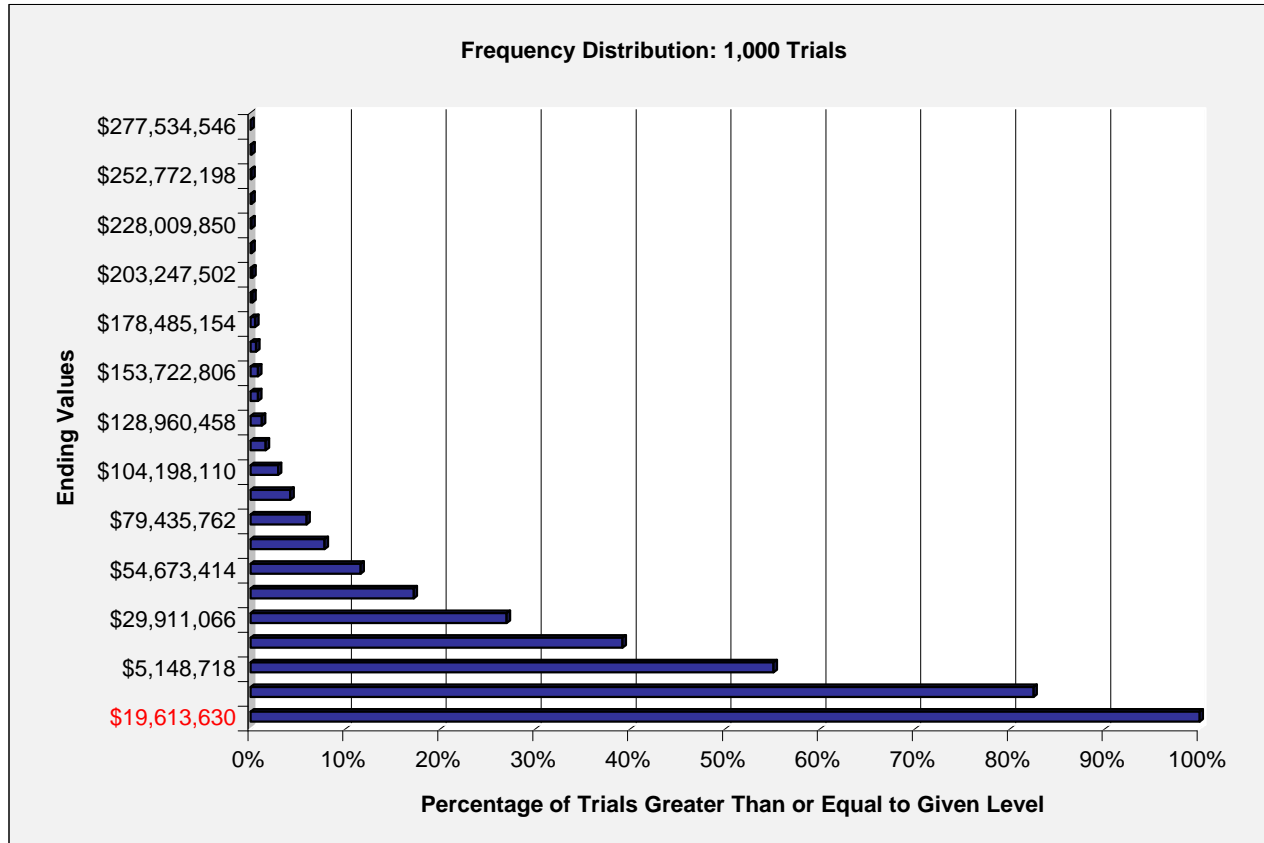


The chart above shows the frequency with which the total net financial asset value falls within a given range of values shown on the vertical axis.

Average net financial asset value for 1,000 trials: \$8,968,621

## Percentage of Trials Producing a Given Net Financial Asset Value in 2048

Jack & Jill Flash

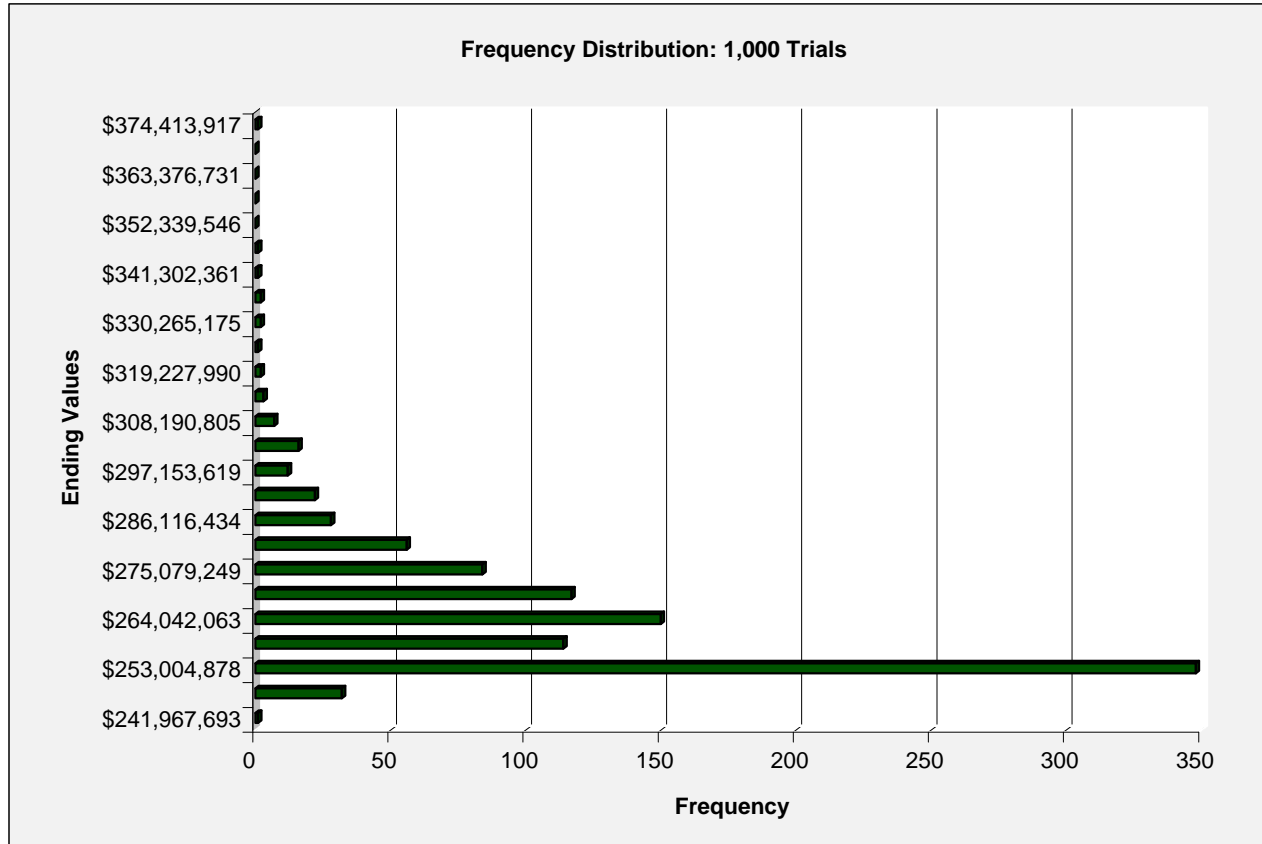


The chart above shows the cumulative percentage of trials in which the total net financial asset value falls within a given range of values shown on the vertical axis.

Average net financial asset value for 1,000 trials: \$8,968,621

## Frequency Distribution for Net to Heirs Values in 2048

Jack & Jill Flash

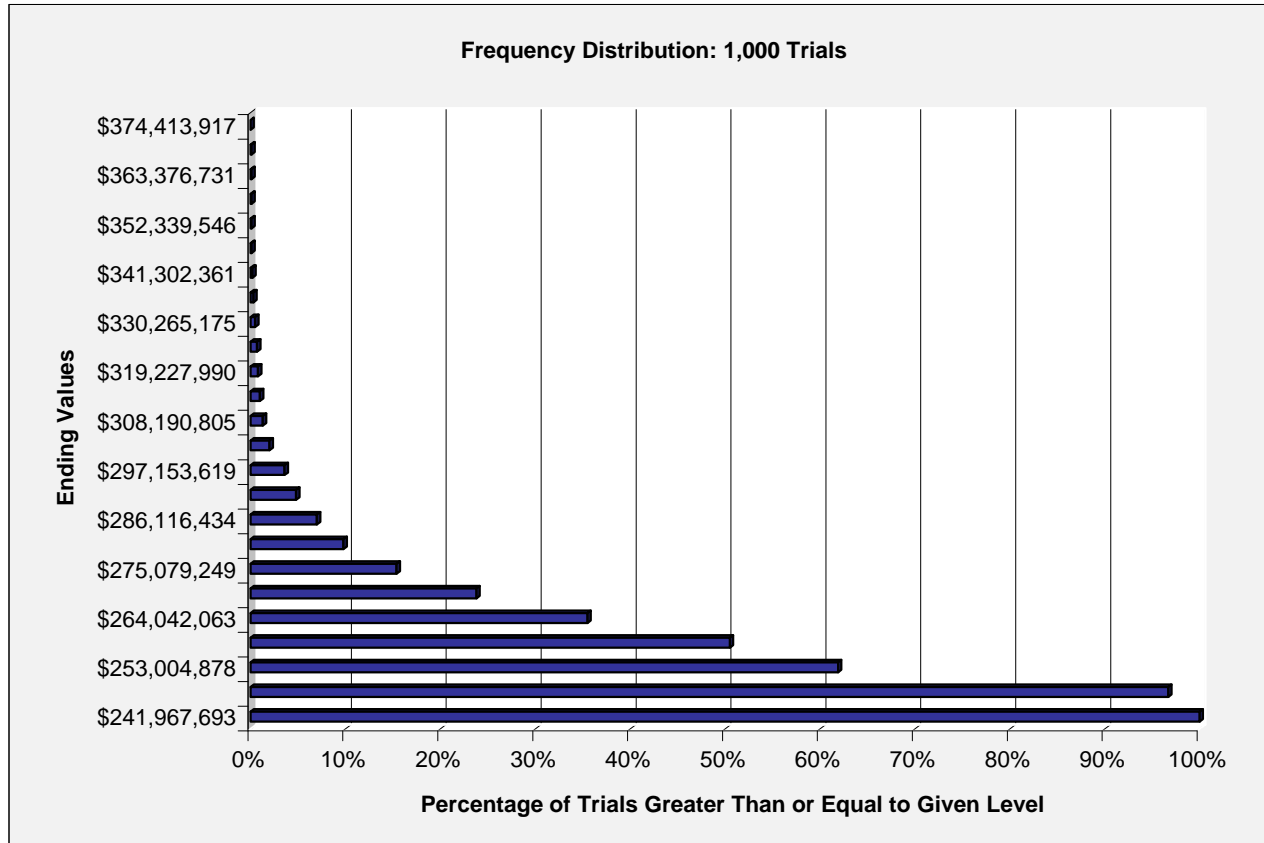


The chart above shows the frequency with which the net wealth transfer to heirs falls within a given range of values shown on the vertical axis.

Average net to heirs value for 1,000 trials: \$258,619,992

## Percentage of Trials Producing a Given Net to Heirs Value in 2048

Jack & Jill Flash



The chart above shows the cumulative percentage of trials in which the net wealth transfer to heirs falls within a given range of values shown on the vertical axis.

Average net to heirs value for 1,000 trials: \$258,619,992

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**SUMMARY CHART ILLUSTRATIONS**

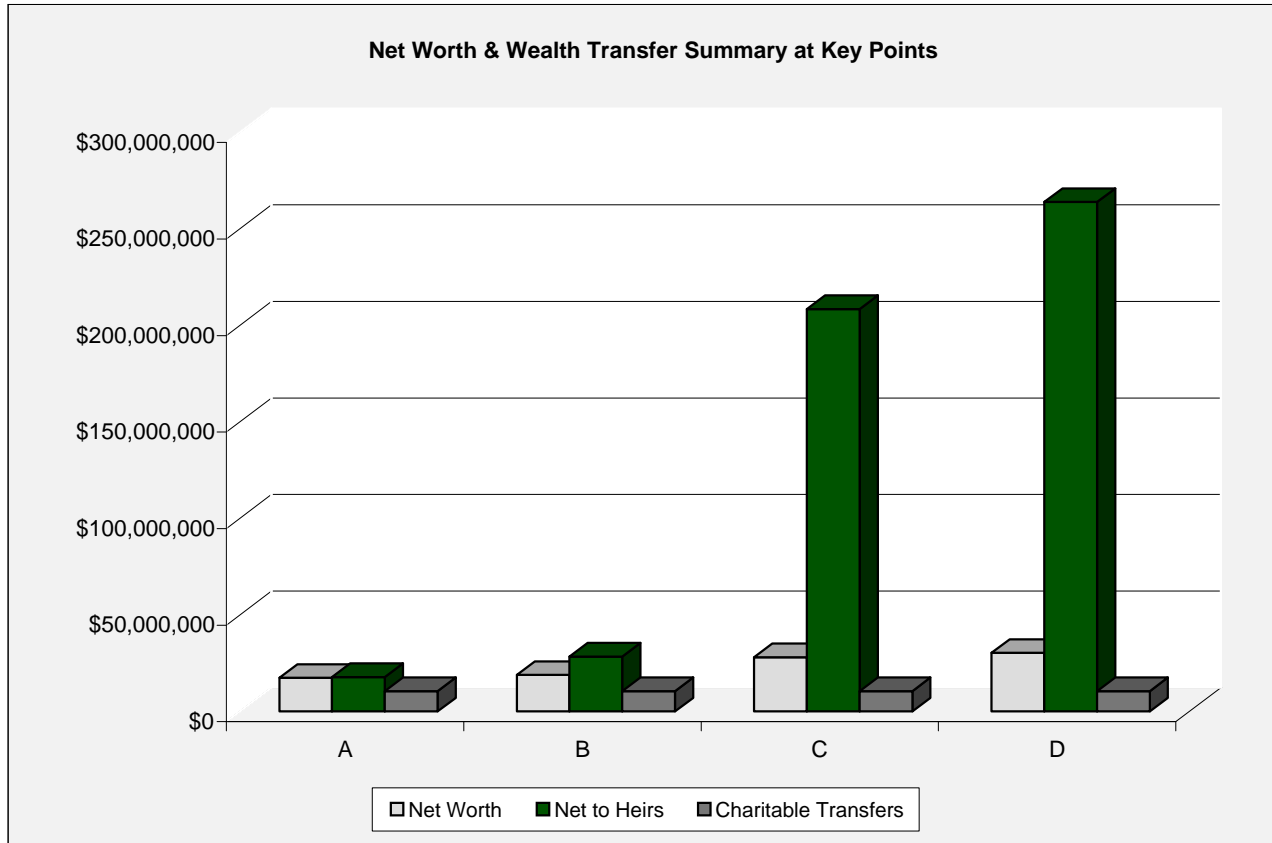
**AN ANALYSIS PREPARED EXCLUSIVELY FOR**

**Jack & Jill Flash**

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## Projected Financial & Estate Summary

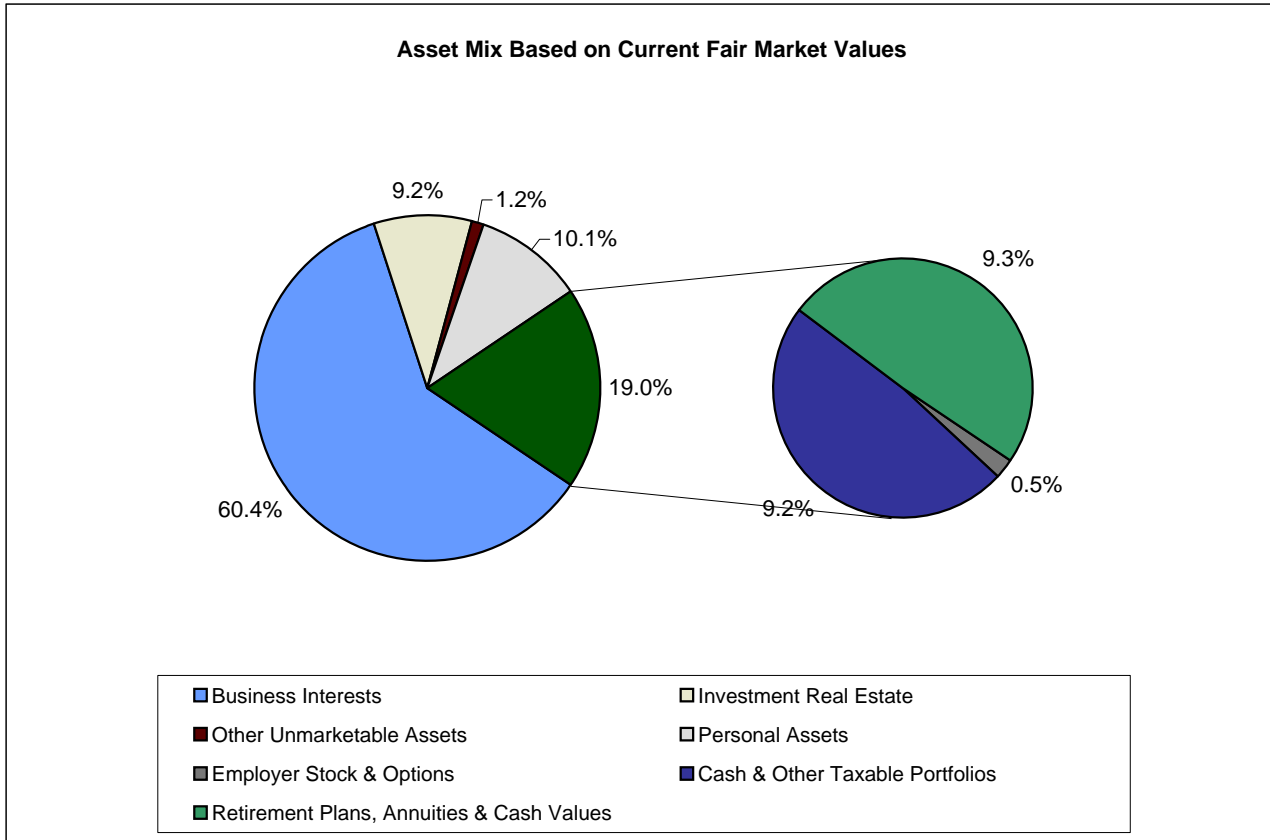
Jack & Jill Flash



Legend	Year	Event
A	2015	Current year + 5
B	2020	Current year + 10
C	2045	1st death
D	2048	2nd death

## Current Asset Mix

Jack & Jill Flash

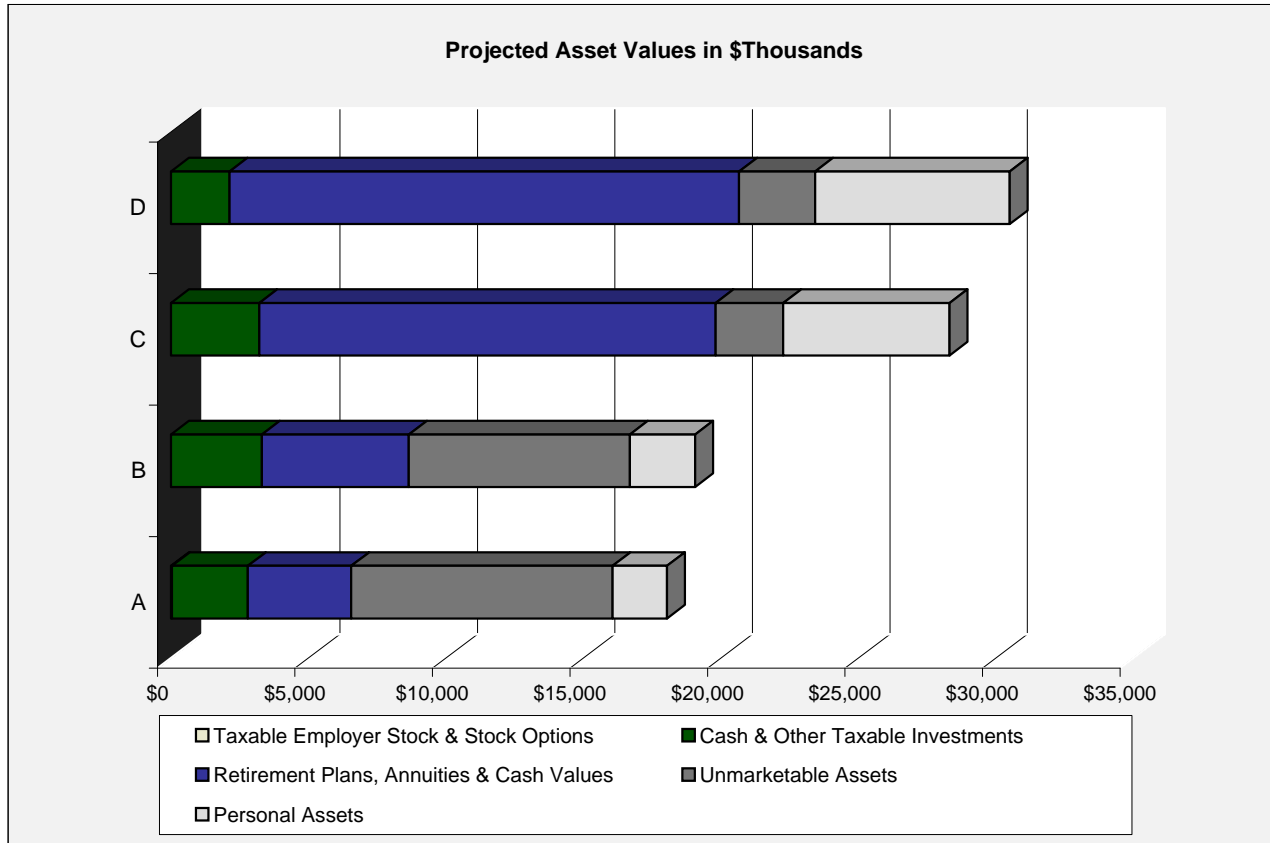


The charts above illustrate the current asset mix with the right chart limited to financial assets only.

NOTE: The Employer Stock & Options category includes employer stock held in qualified retirement plans.

## Asset Value Snapshots at Key Points

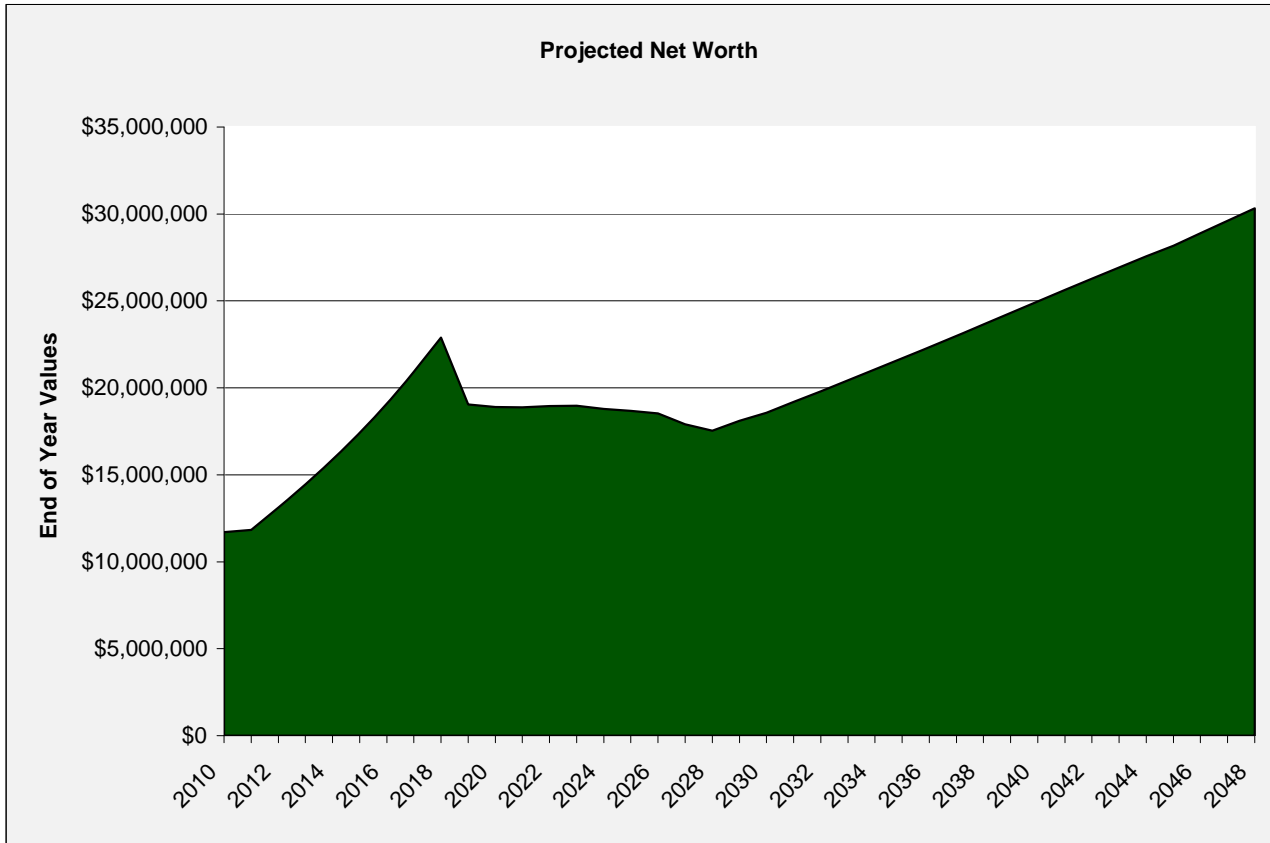
Jack & Jill Flash



Legend	Year	Event
A	2015	Current year + 5
B	2020	Current year + 10
C	2045	1st death
D	2048	2nd death

## Net Worth Illustration

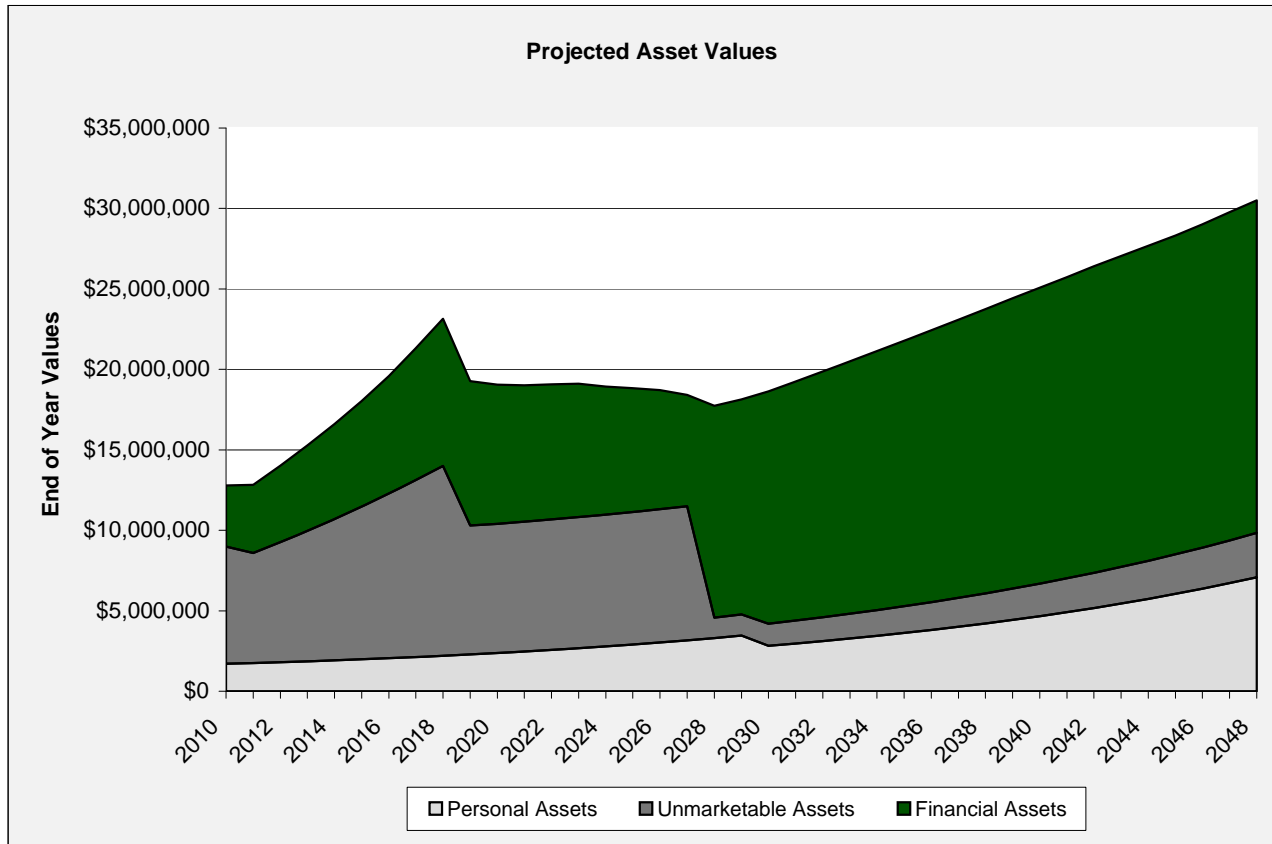
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The chart above illustrates the changes in projected net worth during the analysis period.

## Asset Values Illustration

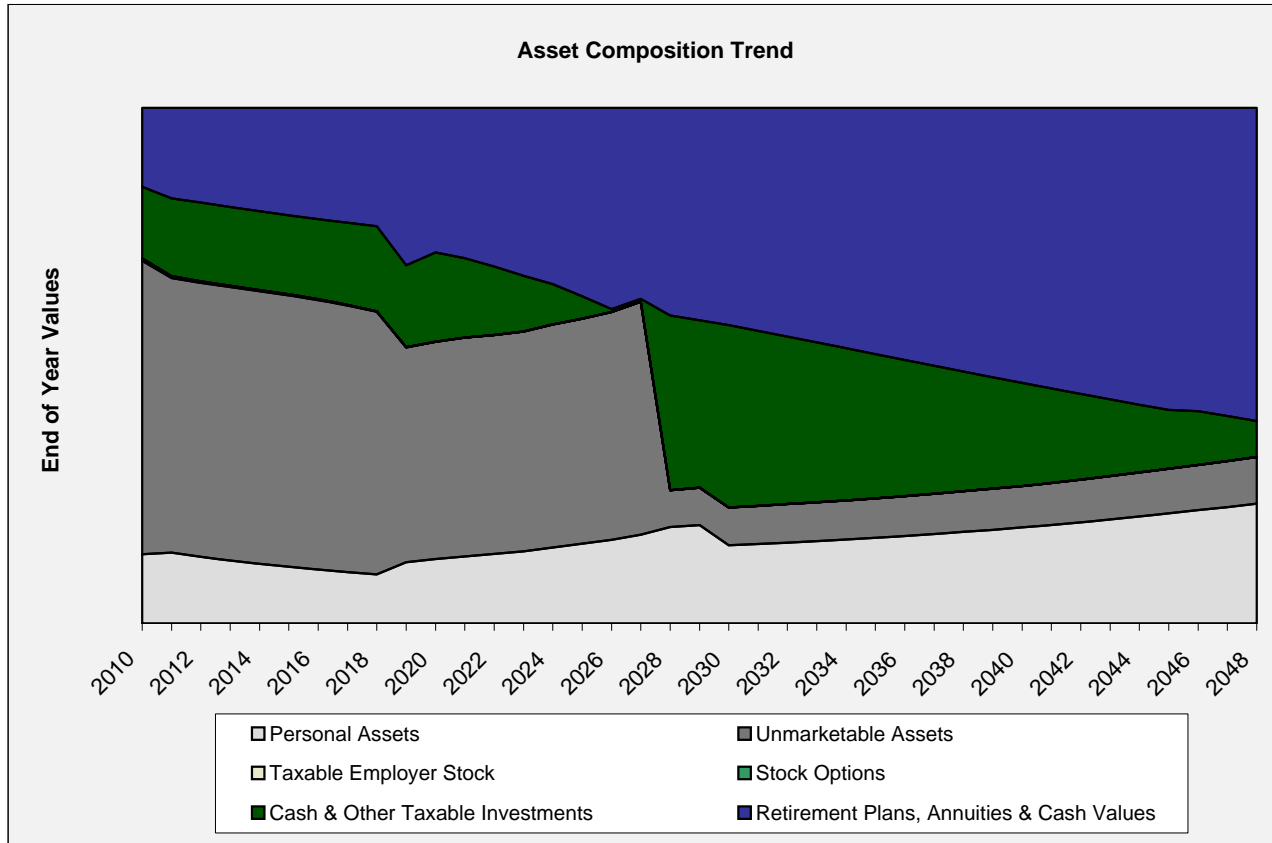
Jack & Jill Flash



The chart above illustrates the changes in projected asset values during the analysis period.

## Asset Composition Illustration

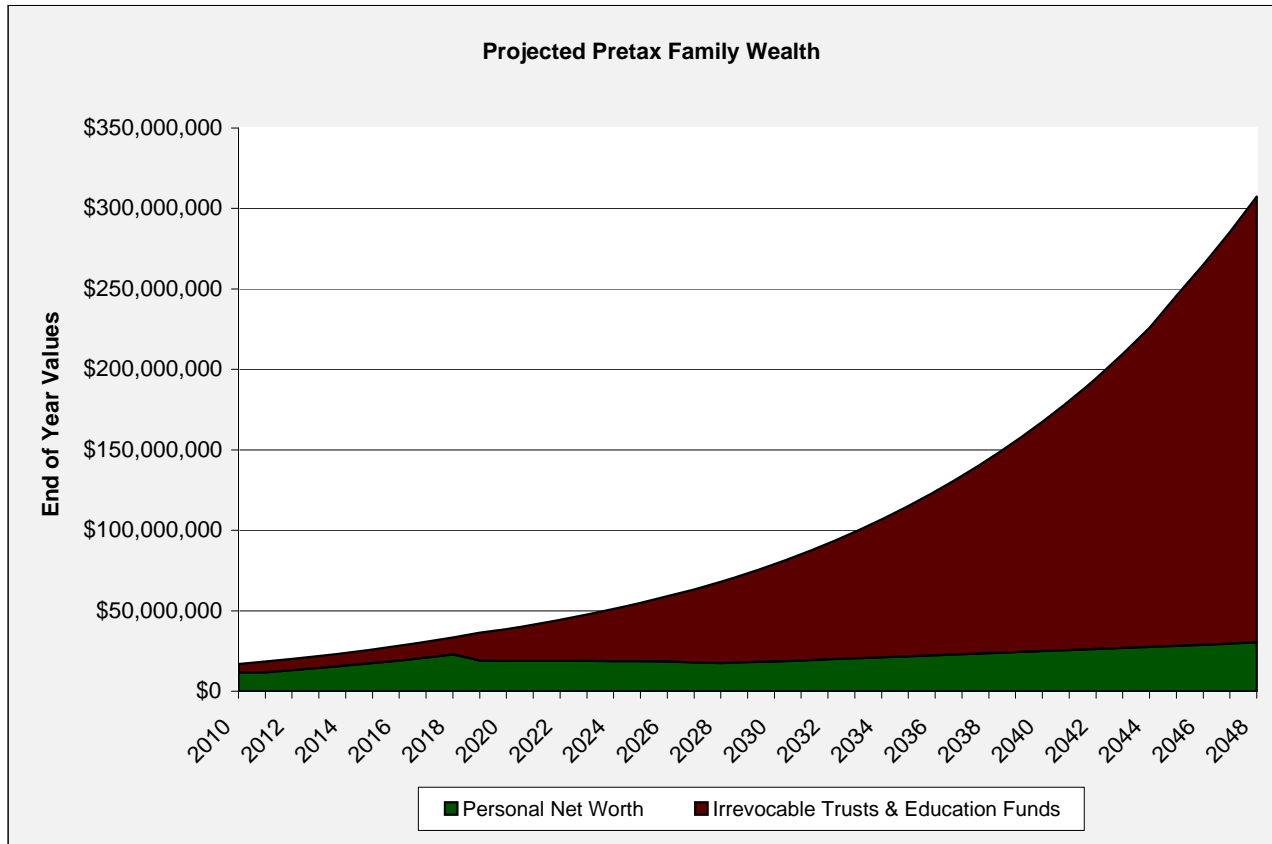
Jack & Jill Flash



The chart above illustrates the changes in asset mix during the analysis period.

## Combined Wealth Illustration

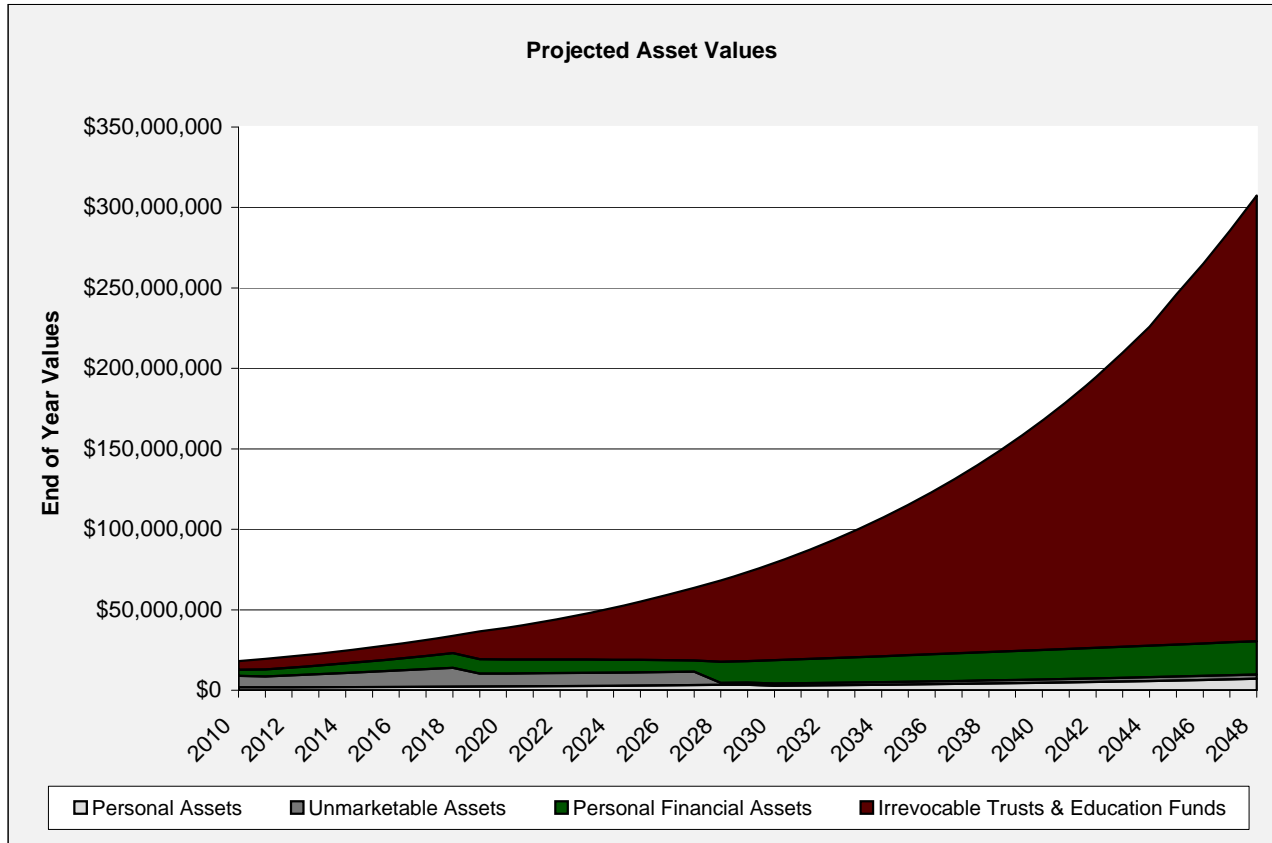
Jack & Jill Flash



The chart above illustrates the changes in projected total wealth during the analysis period.

## Combined Asset Values Illustration

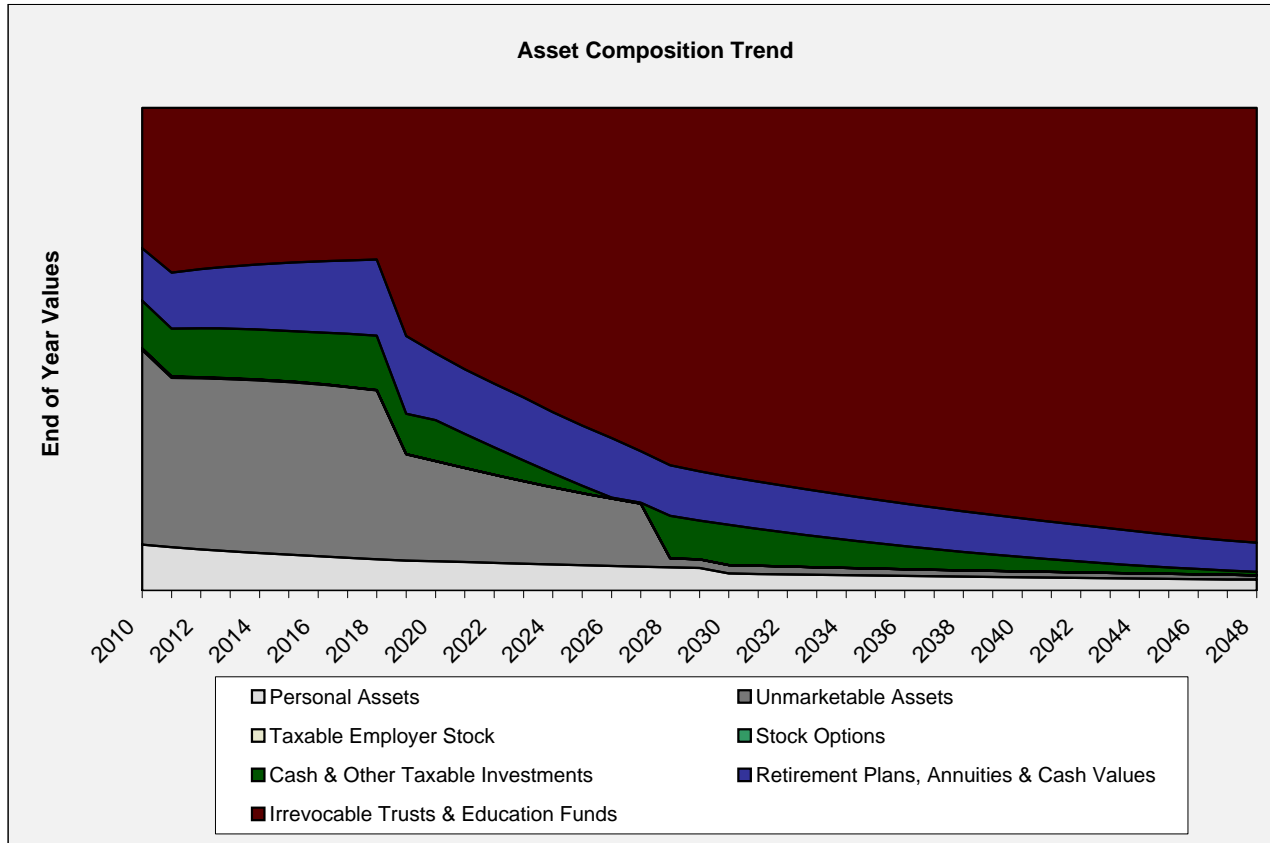
Jack & Jill Flash



The chart above illustrates the changes in projected asset values during the analysis period.

## Combined Asset Composition Illustration

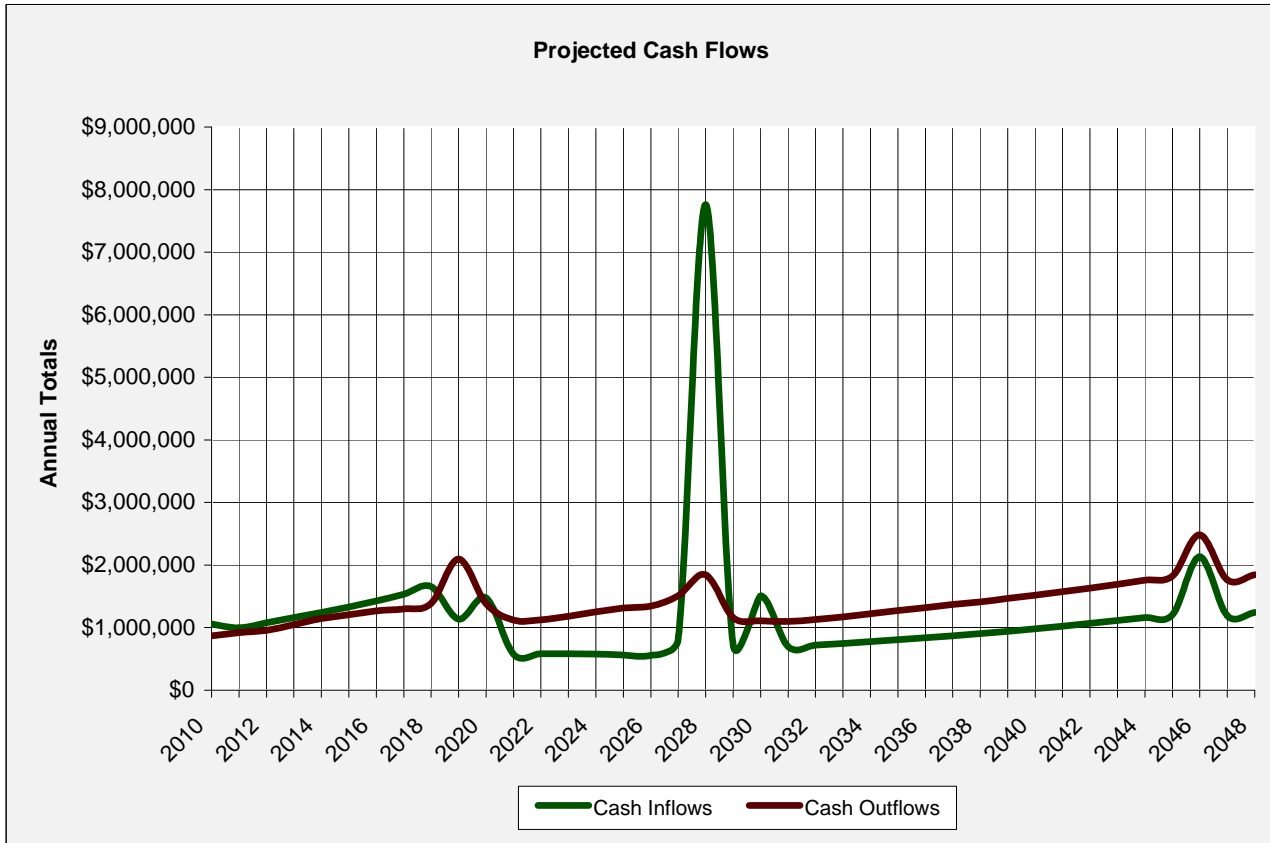
Jack & Jill Flash



The chart above illustrates the changes in asset mix during the analysis period.

## Annual Cash Flow Illustration

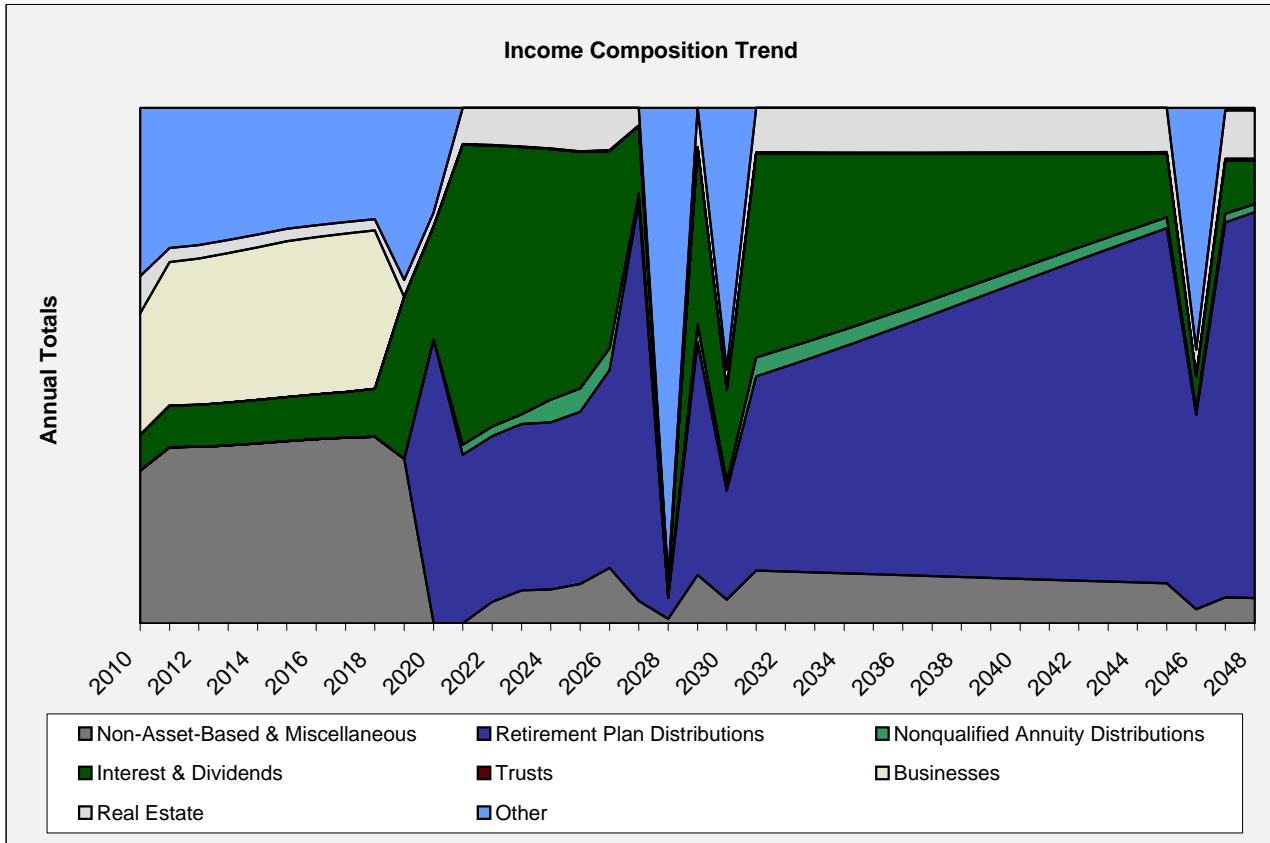
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The chart above illustrates the projected cash inflows and outflows during the analysis period.

## Sources of Income Composition Illustration

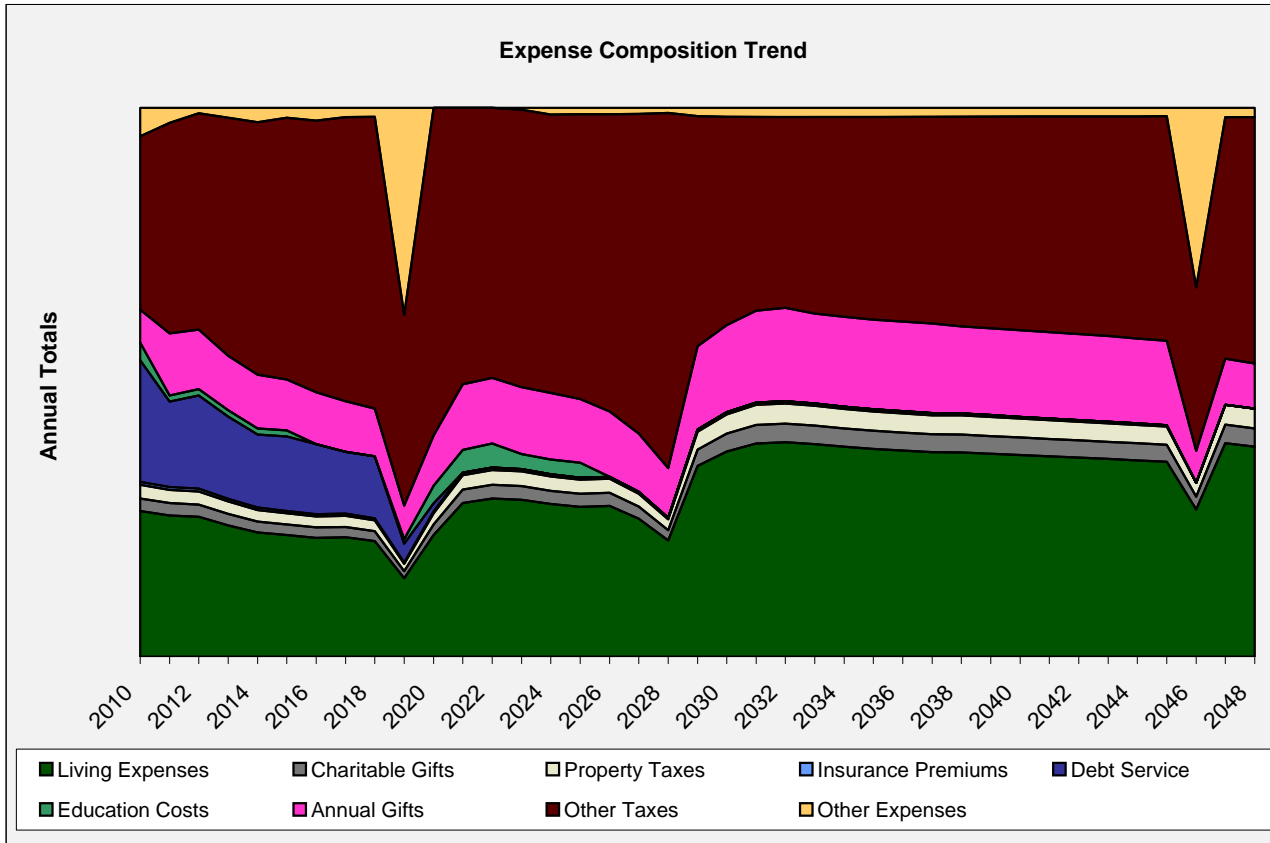
Jack & Jill Flash



The chart above illustrates the changes in income composition during the analysis period.

## Expense Composition Illustration

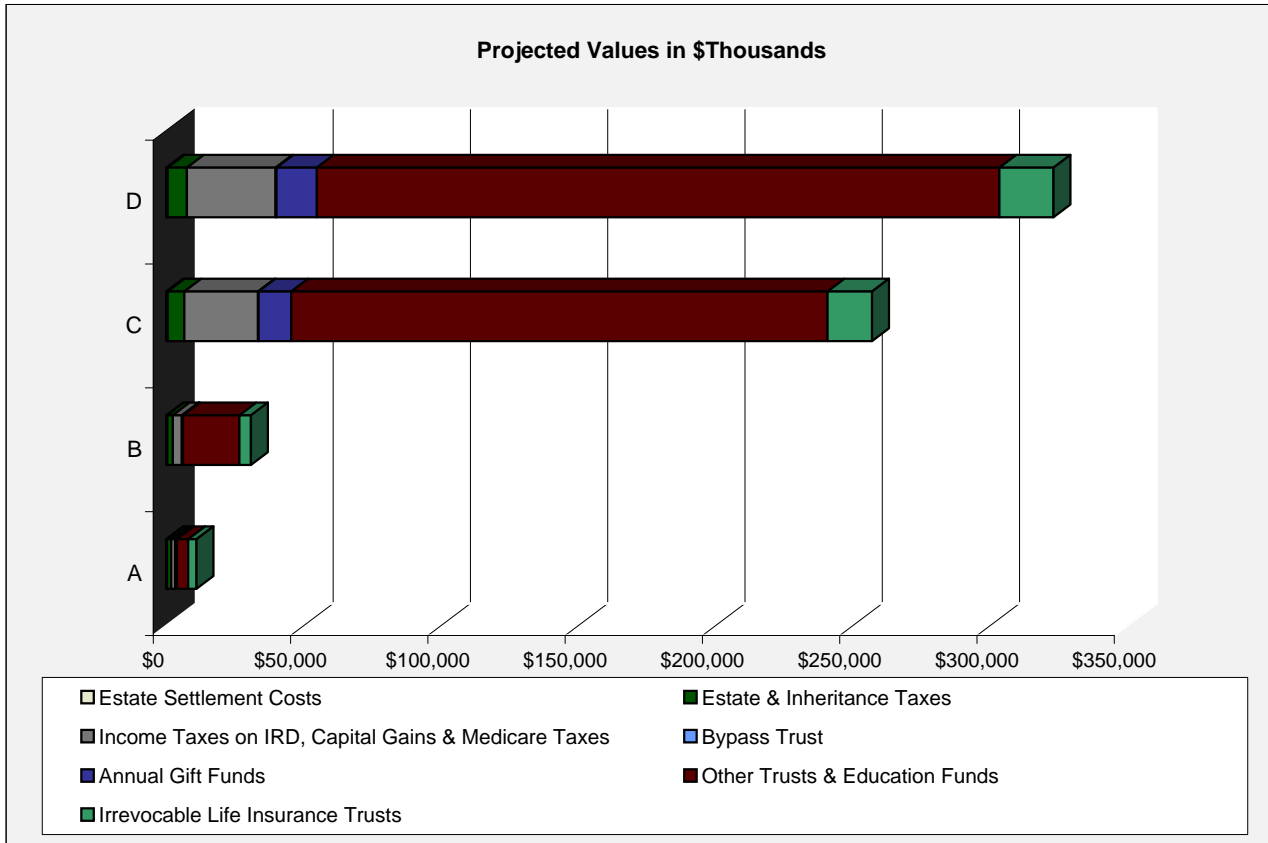
Jack & Jill Flash



The chart above illustrates the changes in expense composition during the analysis period.

## Wealth Transfer Snapshots at Key Points

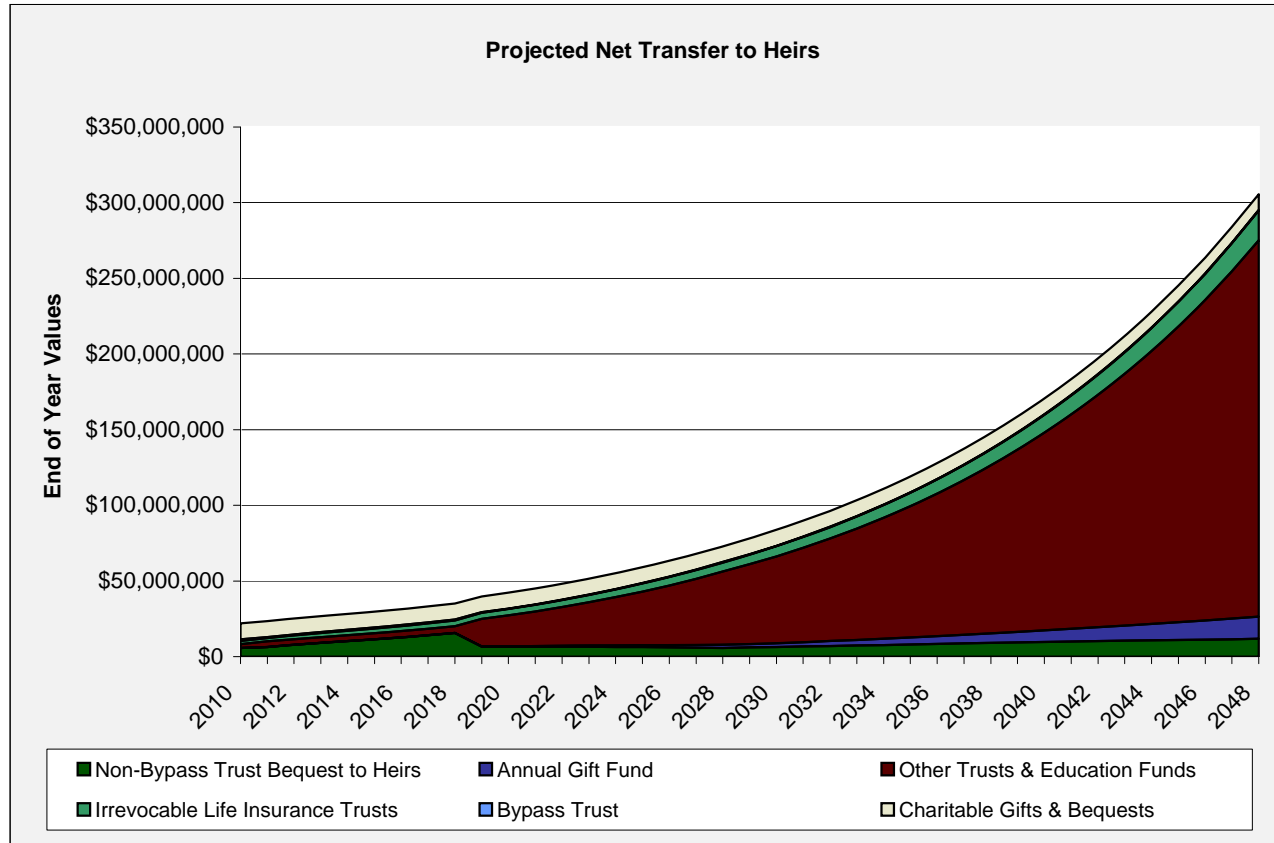
Jack & Jill Flash



Legend	Year	Event
A	2015	Current year + 5
B	2020	Current year + 10
C	2045	1st death
D	2048	2nd death

## Wealth Transfer Illustration

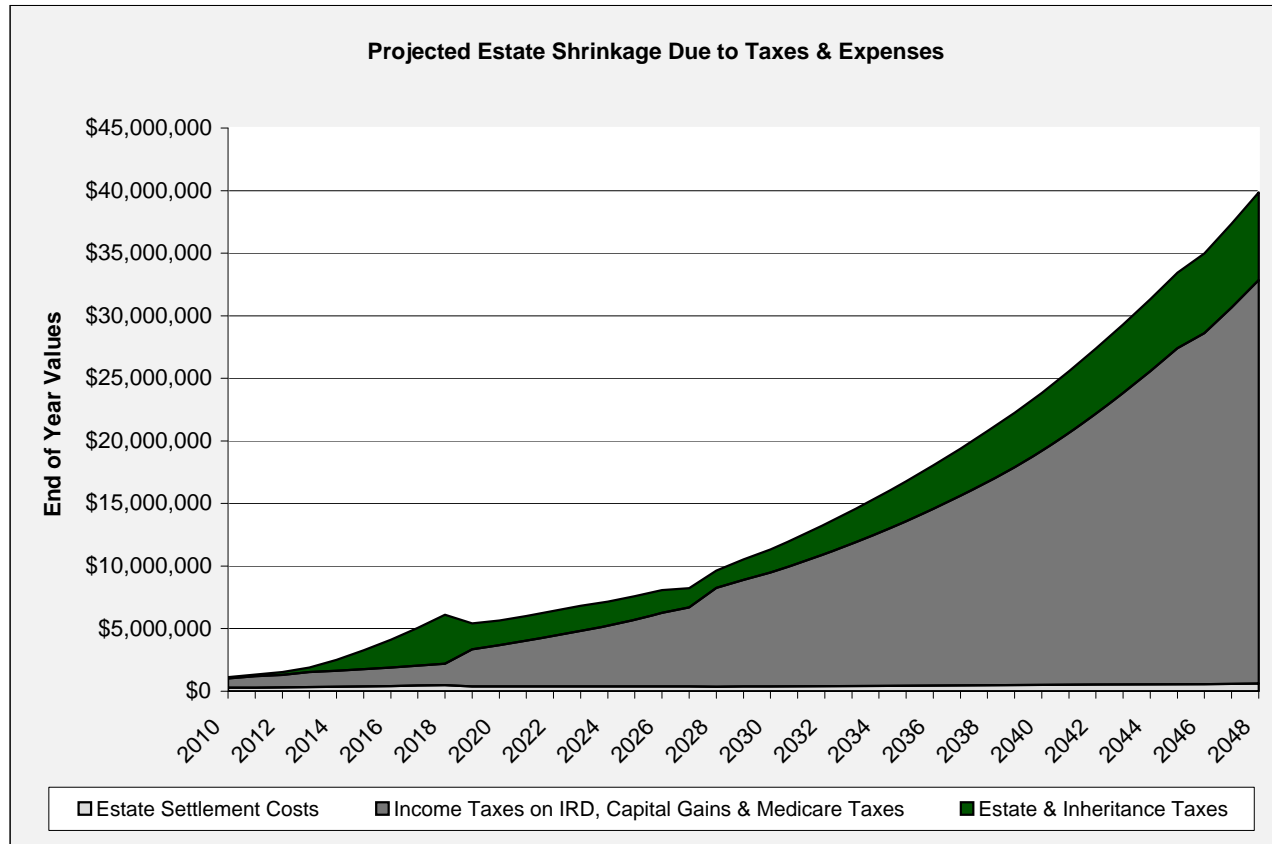
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The chart above illustrates the projected after-tax transfer to heirs, assuming each spouse dies at the end of each year.

## Estate Shrinkage Illustration

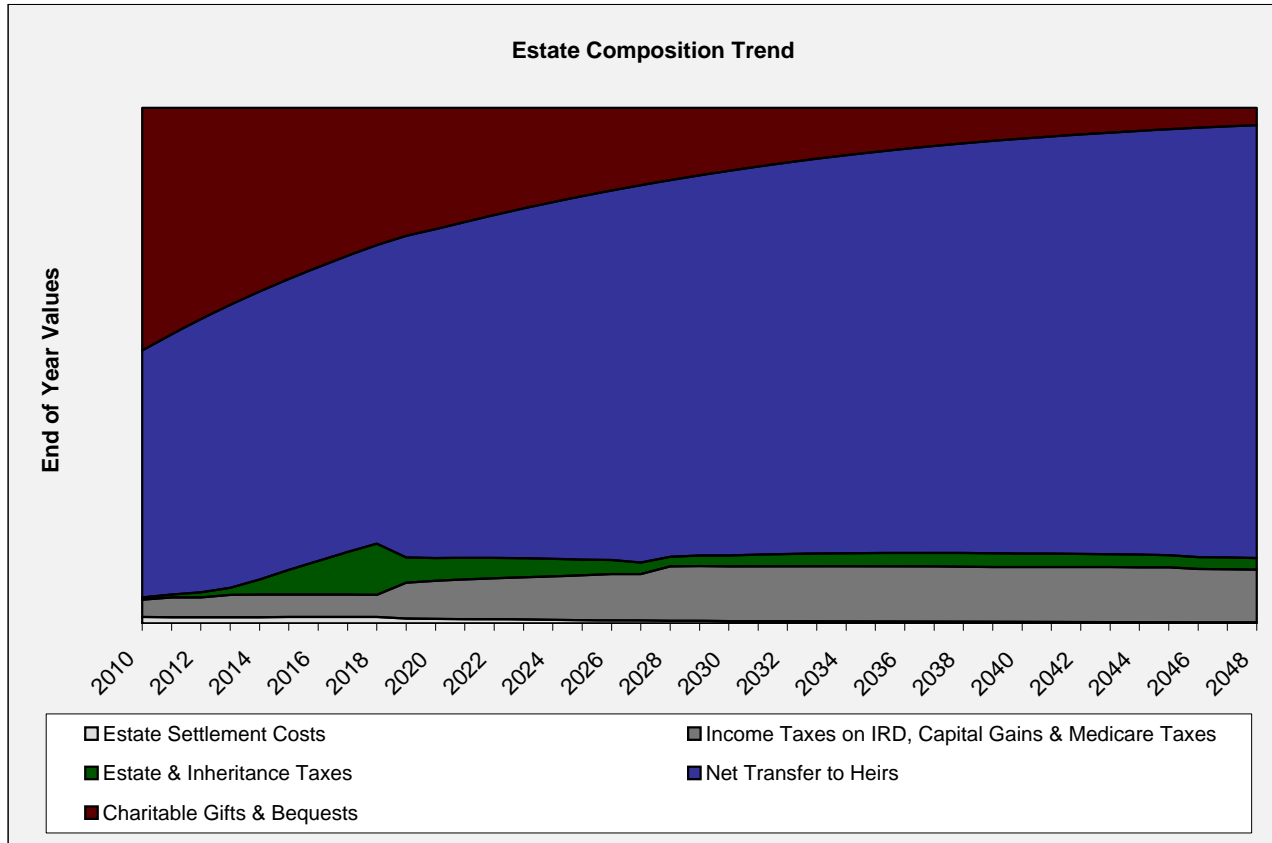
Jack & Jill Flash



The chart above illustrates the projected estate shrinkage over time, assuming each spouse dies at the end of each year. Capital gains taxes include those associated with postmortem sales of property subject to estate tax valuation discounts.

## Estate Composition Illustration

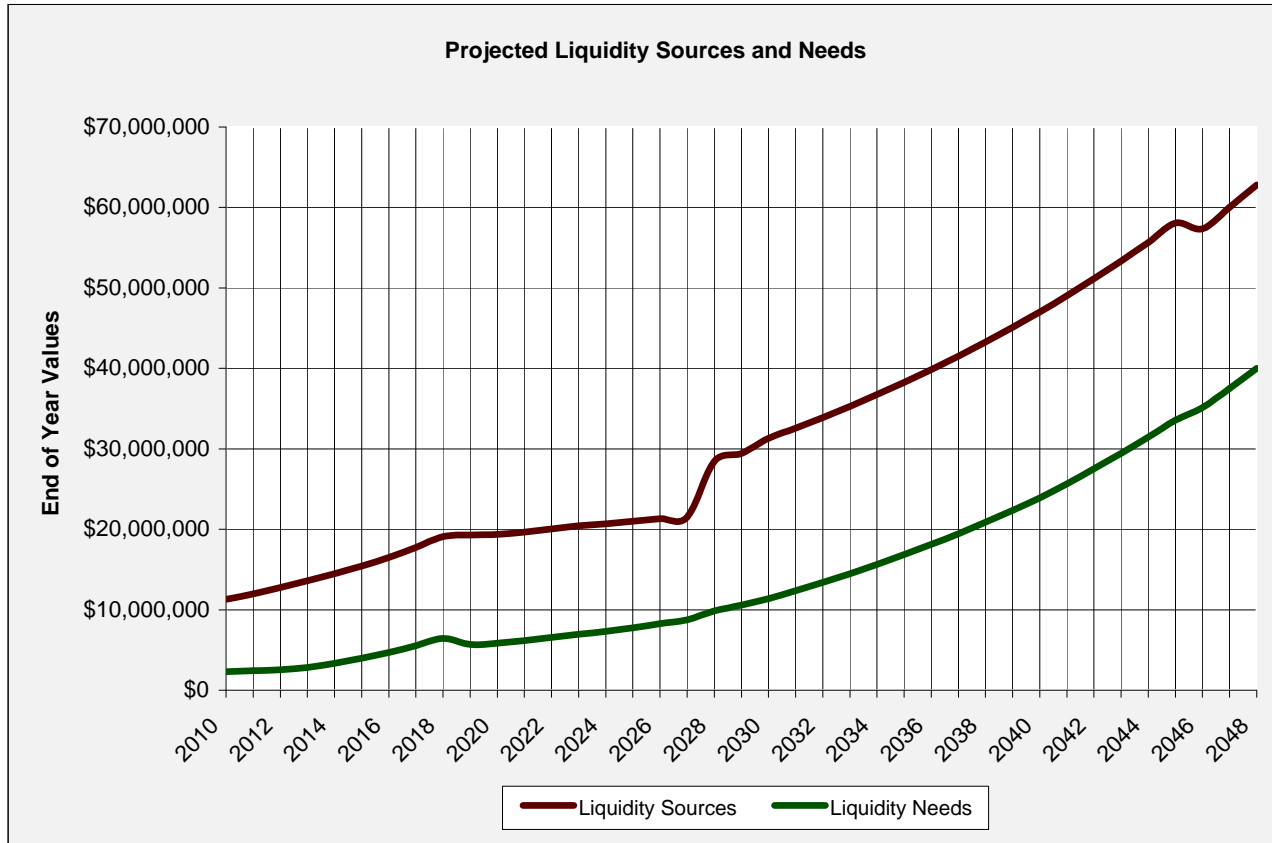
Jack & Jill Flash



The chart above illustrates the changes in estate composition over time, assuming each spouse dies at the end of each year.

## Liquidity Sources vs. Needs Illustration

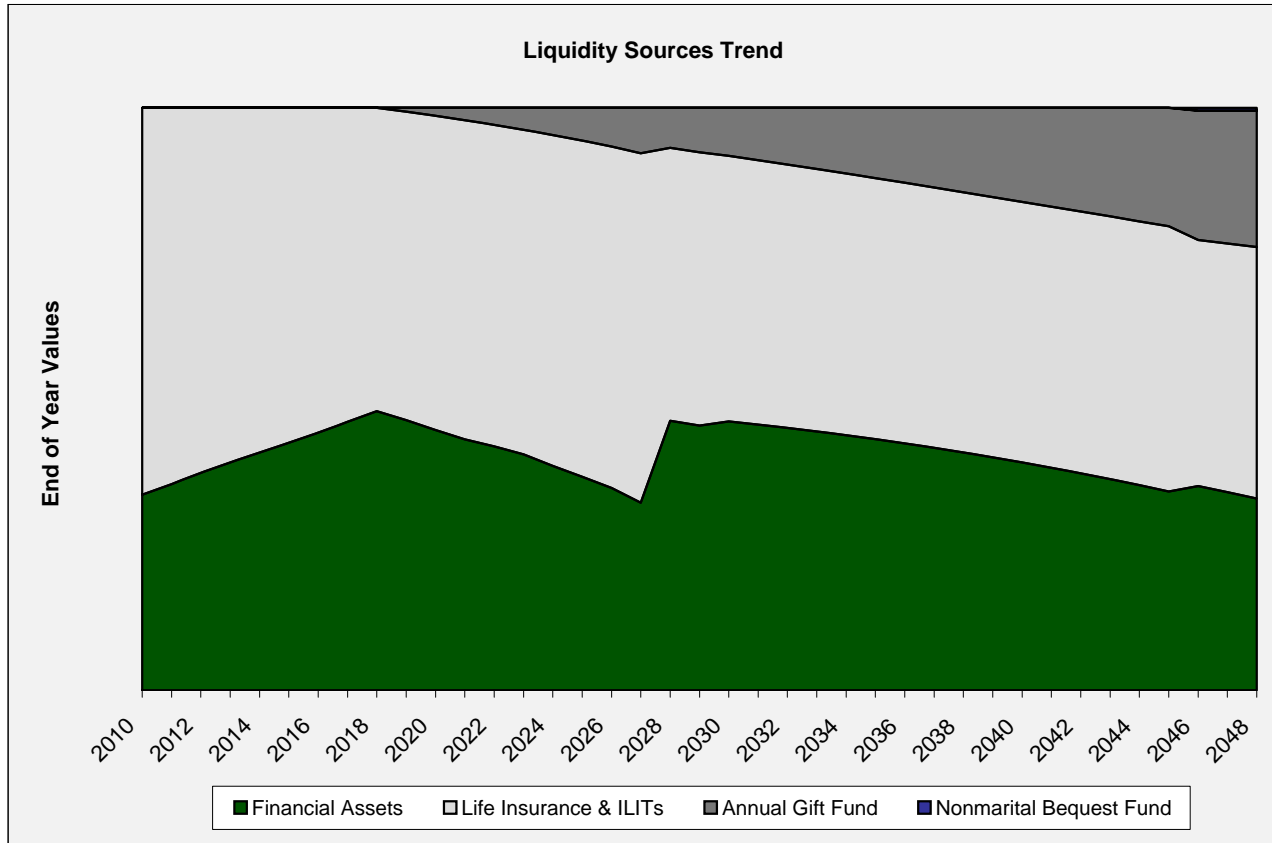
Jack & Jill Flash



The chart above illustrates the sources of and needs for estate liquidity, assuming each spouse dies at the end of each year.

## Liquidity Sources Composition

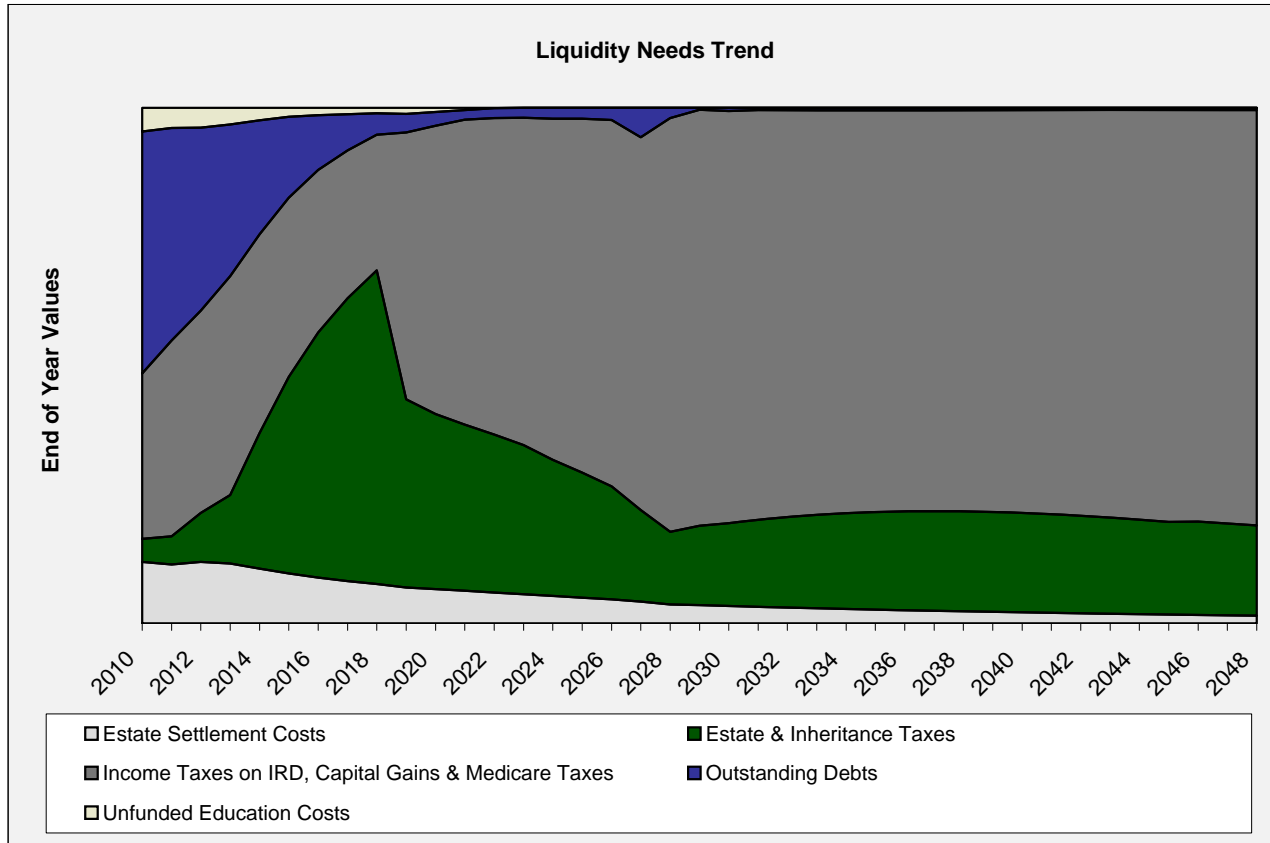
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The chart above illustrates the changes in liquidity sources over time, assuming each spouse dies at the end of each year.

## Liquidity Needs Composition

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The chart above illustrates the changes in liquidity needs over time, assuming each spouse dies at the end of each year. Capital gains taxes include those associated with postmortem sales of property subject to estate tax valuation discounts.

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## **ESTATE DISTRIBUTION FLOWCHART ILLUSTRATIONS**

**AN ANALYSIS PREPARED EXCLUSIVELY FOR**

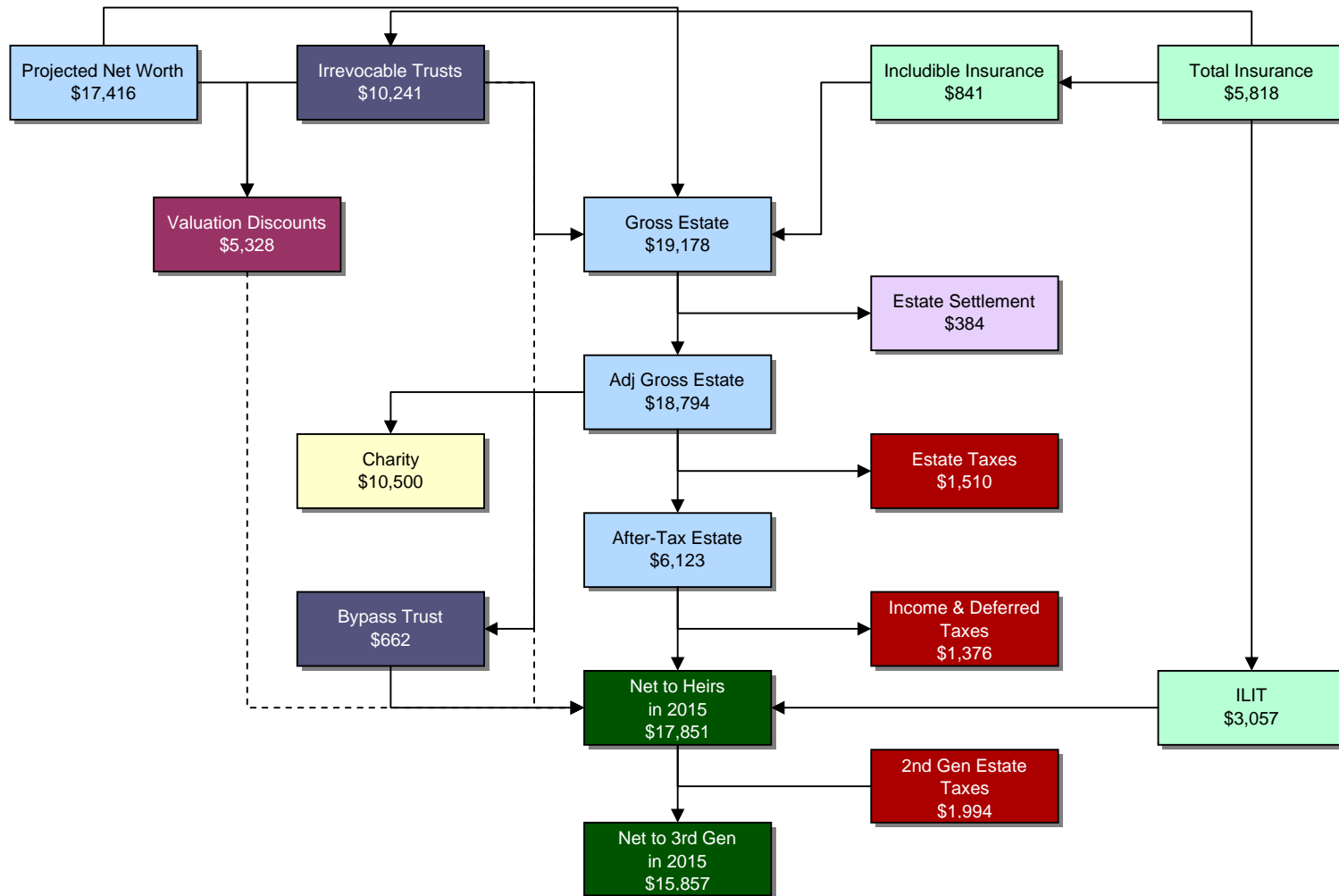
**Jack & Jill Flash**

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## Estate Flow Illustration in 2015

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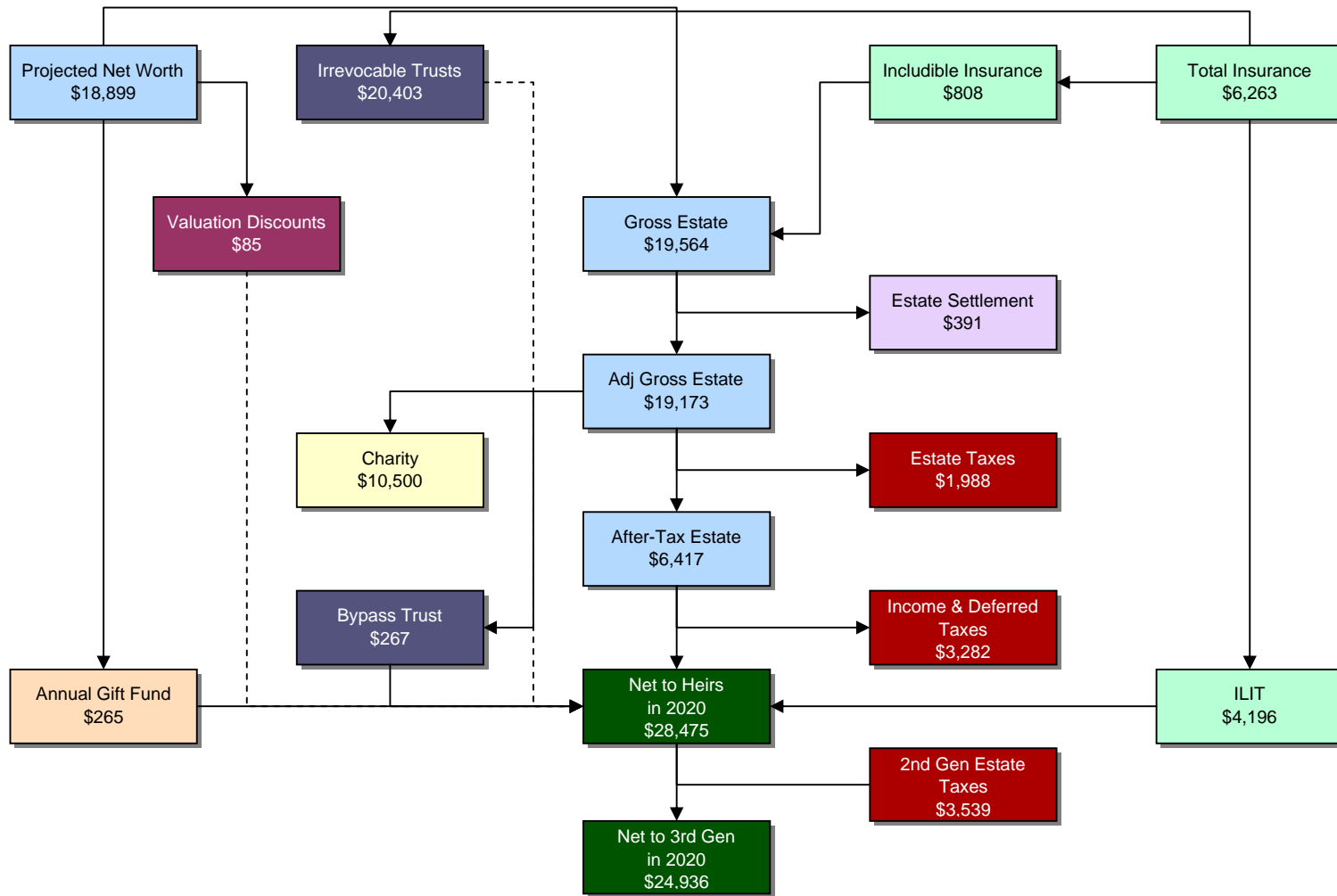
### Estate Flow in \$Thousands, Assuming Death Occurs in 2015



## Estate Flow Illustration in 2020

Jack & Jill Flash

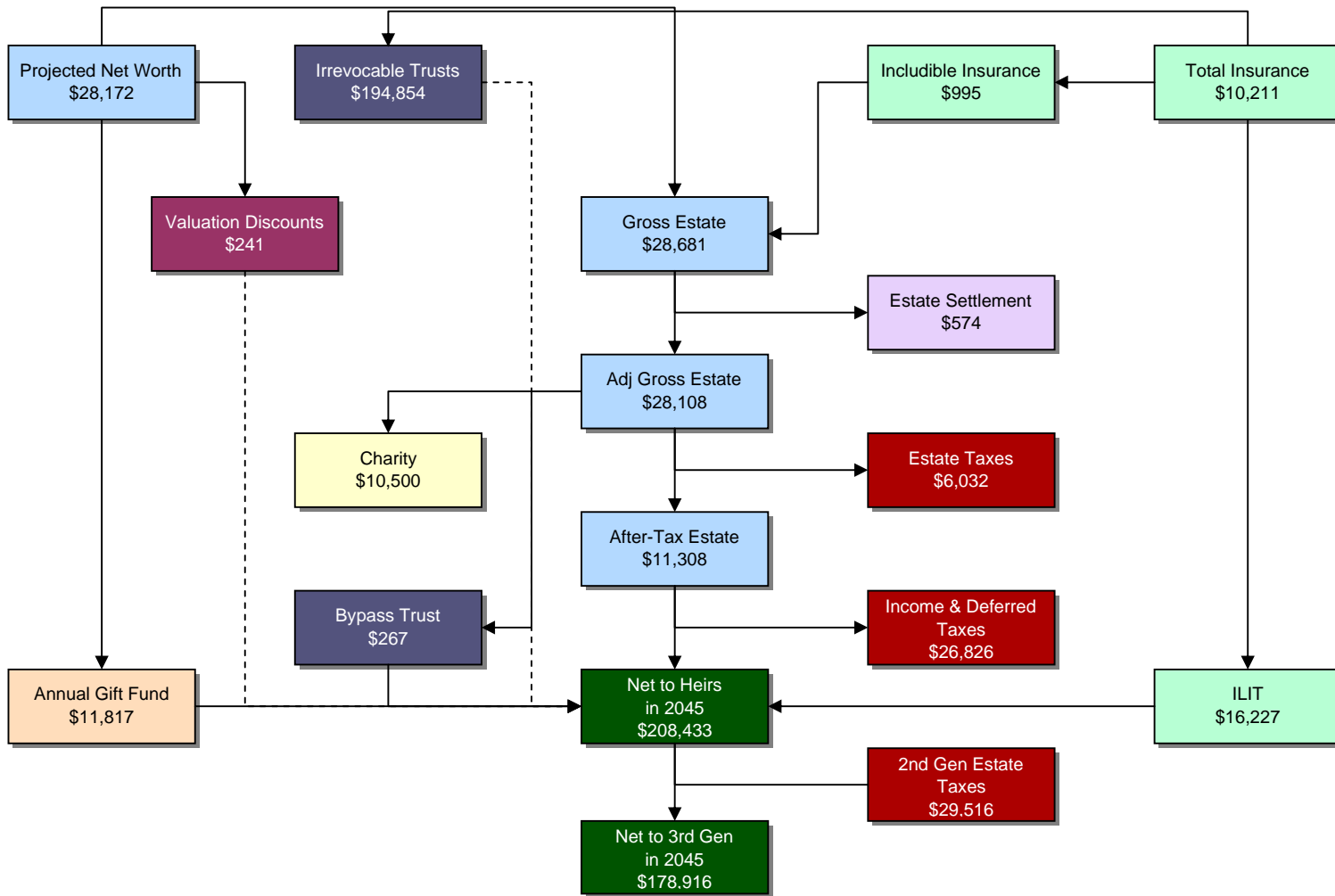
### Estate Flow in \$Thousands, Assuming Death Occurs in 2020



## Estate Flow Illustration in 2045

Jack & Jill Flash

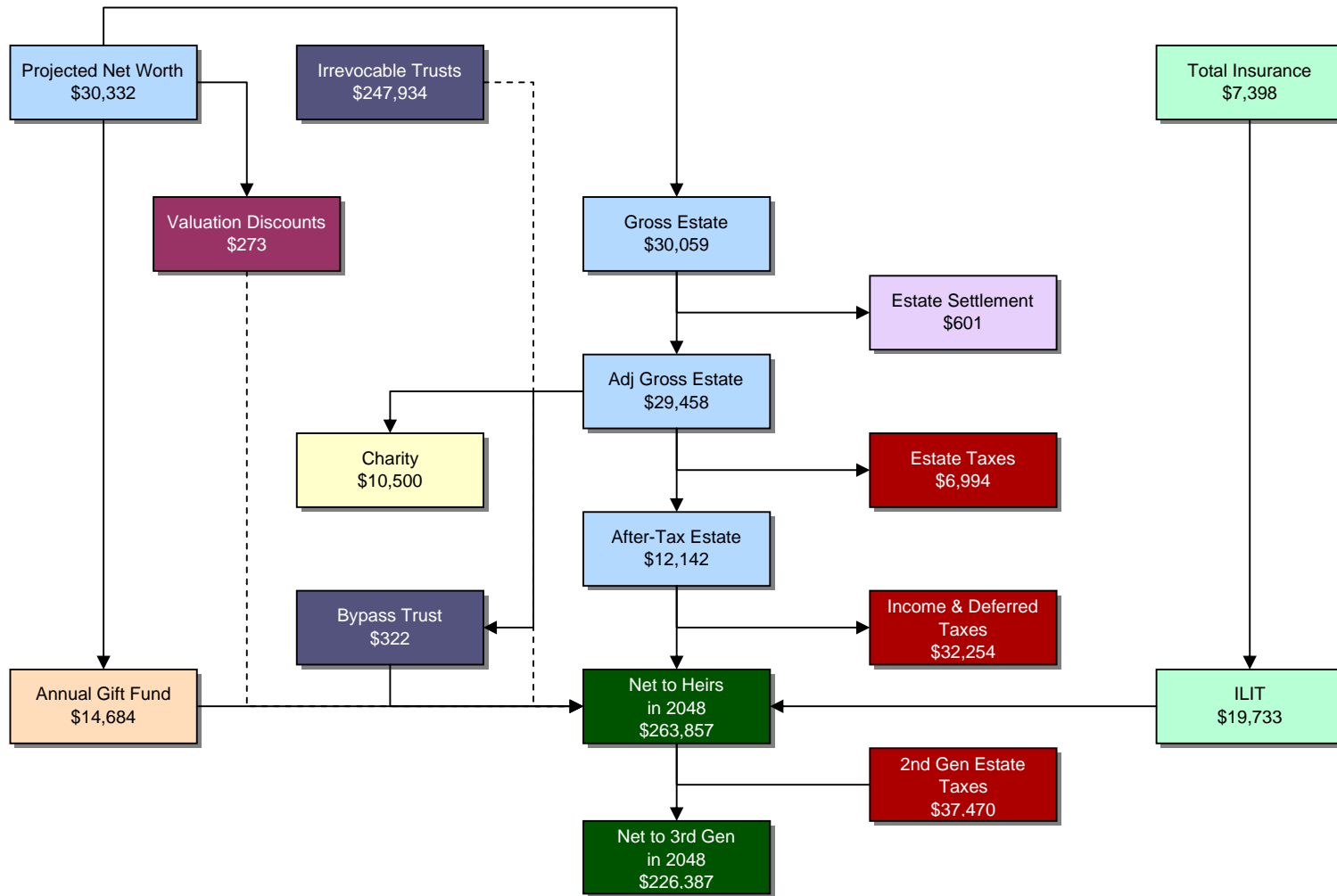
### Estate Flow in \$Thousands, Assuming Death Occurs in 2045



## Estate Flow Illustration in 2048

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### Estate Flow in \$Thousands, Assuming Death Occurs in 2048



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**SENSITIVITY ANALYSES**

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**Jack & Jill Flash**

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## Sensitivity Analyses

Jack & Jill Flash

RETIREMENT AGE SENSITIVITY							
Retirement Age	Present Value of Projected Cash Inflows	Present Value of Projected Cash Outflows	Projected Cash Flow Surplus/-Deficit	Jack's Age When Funds Are Depleted	Ending Financial Asset Balances	Outstanding Deficit-Funding Loan	
60	27,185,961	30,149,142	-2,963,181	NA	19,786,069		0
61	27,682,070	30,603,566	-2,921,496	NA	20,165,284		0
62	28,202,081	31,040,902	-2,838,820	NA	20,659,128		0
63	28,704,186	31,477,115	-2,772,929	NA	21,086,150		0
64	29,214,462	31,900,315	-2,685,853	NA	21,599,060		0
65	29,726,716	32,315,212	-2,588,496	NA	22,119,035		0

The table above illustrates the impact of Jack's retirement age on the results of this 39-year illustration.

PORTFOLIO GROWTH RATE SENSITIVITY							
Pretax Growth Rate	Present Value of Projected Cash Inflows	Present Value of Projected Cash Outflows	Projected Cash Flow Surplus/-Deficit	Jack's Age When Funds Are Depleted	Ending Financial Asset Balances	Outstanding Deficit-Funding Loan	
0.0%	21,922,081	28,778,842	-6,856,761	NA	100,000	12,360,529	
2.0%	22,770,021	29,122,626	-6,352,604	NA	100,000	6,977,378	
4.0%	25,859,160	30,187,212	-4,328,052	NA	7,597,614		0
6.0%	31,464,236	32,893,458	-1,429,222	NA	37,439,354		0
8.0%	39,514,516	38,527,551	986,966	NA	90,380,943		0
10.0%	52,998,774	48,406,121	4,592,653	NA	192,947,332		0

The table above illustrates the impact of annual pretax portfolio growth rates on the results of this 39-year illustration.

NOTE: Each analysis tests the sensitivity of the model to the variable displayed in the first column, holding other assumptions constant. In this case, it is assumed that Jack dies in 2045.

## Sensitivity Analyses

Jack & Jill Flash

EXPENSE SENSITIVITY						
Adjustment to Expenses	Present Value of Projected Cash Inflows	Present Value of Projected Cash Outflows	Projected Cash Flow Surplus/-Deficit	Jack's Age When Funds Are Depleted	Ending Financial Asset Balances	Outstanding Deficit-Funding Loan
-20.0%	31,031,988	30,817,660	214,328	NA	33,701,059	0
-10.0%	29,846,501	30,893,709	-1,047,208	NA	27,916,326	0
0.0%	28,202,081	31,040,902	-2,838,820	NA	20,659,128	0
10.0%	25,976,307	31,768,154	-5,791,847	NA	10,193,954	0
20.0%	23,583,458	32,538,070	-8,954,612	NA	100,000	1,680,578
30.0%	22,318,355	33,373,167	-11,054,811	NA	100,000	10,499,477

The table above illustrates the impact of higher-than-expected or lower-than-expected expenses on the results of this 39-year illustration.

STARTING EXPENSES AS A PERCENTAGE OF EXPECTED EXPENSES						
Description	80.0%	90.0%	100.0%	110.0%	120.0%	130.0%
Lifestyle	184,000	207,000	230,000	253,000	276,000	299,000
Medical	4,000	4,500	5,000	5,500	6,000	6,500
Property Taxes	17,200	19,350	21,500	23,650	25,800	27,950
Charitable Gifts	16,000	18,000	20,000	22,000	24,000	26,000
Tax Consulting	4,000	4,500	5,000	5,500	6,000	6,500
<b>Total</b>	<b>225,200</b>	<b>253,350</b>	<b>281,500</b>	<b>309,650</b>	<b>337,800</b>	<b>365,950</b>

NOTE: This analysis tests the sensitivity of the model to expenses, holding other assumptions constant. In this case, it is assumed that Jack dies in 2045.

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Summary Schedules for

**NET WORTH**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

## Projected Net Worth Illustration

Jack & Jill Flash

Part 1 of 2

Year	Assets										
	Cash Management Fund	Taxable Investment Portfolios	Jack's Separate Financial	Jill's Separate Financial	Business Interests	Investment Real Estate	Notes Receivable	Art, Collectibles & Other Assets	Personal Residences	Personal Property	Total Assets
2010	100,000	1,679,721	871,410	1,141,914	5,576,535	1,586,000	33,140	82,400	1,500,900	216,000	12,788,019
2011	100,000	1,831,367	1,009,085	1,300,014	6,155,256	567,840	25,031	84,872	1,564,689	194,400	12,832,555
2012	100,000	2,035,379	1,159,034	1,468,261	6,761,390	590,554	16,301	87,418	1,631,517	174,960	14,024,813
2013	100,000	2,236,938	1,322,355	1,653,381	7,394,930	614,176	6,900	90,041	1,701,544	157,464	15,277,728
2014	100,001	2,434,803	1,500,746	1,868,165	8,055,589	638,743	0	92,742	1,774,936	141,718	16,607,443
2015	100,000	2,666,766	1,695,058	2,094,978	8,742,732	664,292	0	95,524	1,851,871	127,546	18,038,767
2016	100,000	2,944,412	1,906,717	2,353,966	9,455,309	690,864	0	98,390	1,932,535	114,791	19,596,984
2017	100,001	3,307,860	2,137,764	2,634,031	10,191,773	718,499	0	101,342	2,017,125	103,312	21,311,706
2018	100,000	3,722,575	2,389,437	2,944,421	10,949,975	747,239	0	104,382	2,105,850	92,981	23,156,860
2019	100,000	2,954,516	2,612,196	3,287,710	37,333	777,128	7,101,234	107,513	2,198,929	83,683	19,260,242
2020	100,000	3,202,694	2,855,689	2,492,343	13,197	808,213	7,101,234	110,739	2,296,595	75,315	19,056,018
2021	100,000	2,821,926	3,011,538	2,533,668	14,120	840,542	7,101,234	114,061	2,399,093	67,783	19,003,965
2022	100,000	2,430,354	3,293,174	2,579,060	15,109	874,164	7,101,234	117,483	2,506,681	61,005	19,078,263
2023	100,000	1,957,852	3,601,131	2,628,920	16,166	909,130	7,101,234	121,007	2,619,635	54,904	19,109,980
2024	100,000	1,387,341	3,937,881	2,539,745	17,298	945,495	7,101,234	124,637	2,738,242	49,414	18,941,287
2025	100,000	709,067	4,306,122	2,587,738	18,509	983,315	7,101,234	128,377	2,862,808	44,472	18,841,642
2026	100,000	0	4,666,475	2,640,621	19,805	1,022,648	7,101,234	132,228	2,993,656	40,025	18,716,692
2027	100,000	0	4,121,311	2,698,892	21,191	1,063,554	7,101,234	136,195	3,131,128	36,023	18,409,527
2028	100,000	5,914,851	4,376,760	2,763,094	22,674	1,106,096	0	140,280	3,275,584	32,420	17,731,759
2029	100,000	5,791,289	4,643,812	2,833,827	24,261	1,150,340	0	144,489	3,427,404	29,178	18,144,601
2030	100,000	6,492,731	4,922,403	2,934,073	25,960	1,196,353	0	148,824	2,796,368	26,261	18,642,972
2031	100,000	6,425,108	5,212,353	3,115,904	27,777	1,244,207	0	153,288	2,940,431	23,635	19,242,703
2032	100,000	6,352,766	5,513,349	3,305,979	29,721	1,293,976	0	157,887	3,092,427	21,271	19,867,375
2033	100,000	6,259,684	5,825,874	3,504,242	31,802	1,345,735	0	162,624	3,252,809	19,144	20,501,913
2034	100,000	6,140,628	6,148,497	3,710,553	34,028	1,399,564	0	167,502	3,422,059	17,230	21,140,062
2035	100,000	5,995,728	6,481,609	3,924,676	36,410	1,455,547	0	172,527	3,600,687	15,507	21,782,691
2036	100,000	5,825,186	6,824,516	4,146,946	38,959	1,513,769	0	177,703	3,789,232	13,956	22,430,265
2037	100,000	5,629,653	7,176,329	4,376,318	41,686	1,574,319	0	183,034	3,988,264	12,560	23,082,164
2038	100,000	5,416,317	7,535,941	4,613,057	44,604	1,637,292	0	188,525	4,198,389	11,304	23,745,430
2039	100,000	5,177,543	7,901,992	4,856,646	47,726	1,702,784	0	194,181	4,420,246	10,174	24,411,292
2040	100,000	4,912,289	8,272,846	5,106,426	51,067	1,770,895	0	200,006	4,654,514	9,156	25,077,199
2041	100,000	4,617,948	8,649,221	5,361,576	54,641	1,841,731	0	206,007	4,901,908	8,241	25,741,273
2042	100,000	4,293,232	9,029,633	5,621,093	58,466	1,915,400	0	212,187	5,163,191	7,417	26,400,619
2043	100,000	3,936,503	9,412,381	5,883,771	62,559	1,992,016	0	218,552	5,439,165	6,675	27,051,622
2044	100,000	3,543,608	9,795,542	6,150,096	66,938	2,071,697	0	225,109	5,730,683	6,008	27,689,680
2045	100,000	3,111,963	10,176,969	6,418,964	71,624	2,154,565	0	231,862	6,038,647	5,407	28,310,000
2046	100,000	2,922,118	10,384,157	6,689,114	76,637	2,240,747	0	238,818	6,364,013	4,866	29,020,471
2047	100,000	2,500,486	10,842,479	6,959,116	82,002	2,330,377	0	245,983	6,707,792	4,380	29,772,614
2048	100,000	2,026,979	11,304,773	7,227,376	87,742	2,423,592	0	253,362	7,071,056	3,942	30,498,822

## Projected Net Worth Illustration

Jack & Jill Flash

Part 2 of 2

Year	Liabilities				Net Worth	Irrevocable Trusts & Education Funds	Total Pretax Family Wealth
	Taxes Due	Option Exercise Loans	Other Outstanding Debts	Total Liabilities			
2010	65,565	5,250	1,019,414	1,090,229	11,697,790	5,253,614	16,951,404
2011	66,447	0	937,548	1,003,995	11,828,560	6,652,961	18,481,522
2012	68,367	0	831,187	899,554	13,125,259	7,035,490	20,160,749
2013	105,860	0	723,343	829,203	14,448,525	7,470,045	21,918,569
2014	119,943	0	614,412	734,355	15,873,088	7,964,874	23,837,962
2015	134,738	0	488,063	622,801	17,415,965	8,516,249	25,932,214
2016	140,687	0	355,517	496,204	19,100,781	9,139,839	28,240,619
2017	158,540	0	229,969	388,509	20,923,196	9,835,697	30,758,893
2018	179,585	0	86,648	266,233	22,890,627	10,612,950	33,503,577
2019	187,265	0	19,039	206,304	19,053,938	17,259,352	36,313,290
2020	156,738	0	0	156,738	18,899,280	19,718,690	38,617,970
2021	115,885	0	0	115,885	18,888,080	22,422,434	41,310,514
2022	124,782	0	0	124,782	18,953,481	25,384,285	44,337,766
2023	135,886	0	0	135,886	18,974,094	28,657,445	47,631,539
2024	152,683	0	0	152,683	18,788,604	32,261,485	51,050,089
2025	164,745	0	0	164,745	18,676,897	36,208,331	54,885,228
2026	194,275	0	0	194,275	18,522,417	40,537,604	59,060,021
2027	500,398	0	0	500,398	17,909,129	45,276,373	63,185,502
2028	196,761	0	0	196,761	17,534,998	50,470,340	68,005,338
2029	42,571	0	0	42,571	18,102,030	55,236,959	73,338,989
2030	73,075	0	0	73,075	18,569,897	60,400,116	78,970,013
2031	55,105	0	0	55,105	19,187,598	65,999,340	85,186,938
2032	62,885	0	0	62,885	19,804,490	72,069,172	91,873,663
2033	69,636	0	0	69,636	20,432,277	78,638,808	99,071,084
2034	75,767	0	0	75,767	21,064,295	85,755,758	106,820,052
2035	81,141	0	0	81,141	21,701,550	93,463,149	115,164,699
2036	86,043	0	0	86,043	22,344,222	101,807,416	124,151,638
2037	90,837	0	0	90,837	22,991,327	110,838,559	133,829,886
2038	95,276	0	0	95,276	23,650,154	120,602,421	144,252,574
2039	100,196	0	0	100,196	24,311,096	131,164,414	155,475,510
2040	105,391	0	0	105,391	24,971,808	142,586,926	167,558,734
2041	110,709	0	0	110,709	25,630,564	154,937,114	180,567,678
2042	116,407	0	0	116,407	26,284,212	168,287,259	194,571,471
2043	123,530	0	0	123,530	26,928,092	182,715,179	209,643,271
2044	131,219	0	0	131,219	27,558,461	198,304,615	225,863,076
2045	138,284	0	0	138,284	28,171,716	217,645,711	245,817,427
2046	136,746	0	0	136,746	28,883,725	236,134,990	265,018,715
2047	155,629	0	0	155,629	29,616,985	255,806,467	285,423,452
2048	166,565	0	0	166,565	30,332,257	277,039,885	307,372,142

*PlanWiz, LLP*



*Strategic Plan*

Supporting Schedules for  
**CASH & TAXABLE PORTFOLIOS**

**AN ANALYSIS PREPARED EXCLUSIVELY FOR**

**Jack & Jill Flash**

## Cash Management Fund Illustration

Jack & Jill Flash

Year	Beginning Balance	Beginning of Year			Investable Balance	End of Year			Estimated Tax Payments & Withholdings	Transfers to Taxable Investments	Ending Balance	Cash Outflows Satisfied from Other Sources
		Total Cash Inflows	Total Nontax Cash Outflows	Unpaid Prior-Year Taxes		Investment Income Generated by this Fund	Total Other Cash Inflows	Total Nontax Cash Outflows				
2010	100,000	85,000	45,000	0	140,000	4,200	970,221	548,333	274,479	191,609	100,000	0
2011	100,000	0	15,000	65,565	19,435	583	997,727	552,291	287,716	77,738	100,000	0
2012	100,000	0	0	66,447	33,553	1,007	1,080,157	580,257	311,028	123,431	100,000	0
2013	100,000	0	0	68,367	31,633	949	1,161,169	594,127	387,622	112,002	100,000	0
2014	100,000	0	0	105,860	0	0	1,243,184	617,587	420,295	99,441	100,001	0
2015	100,001	0	0	119,943	0	0	1,329,114	629,931	454,409	124,831	100,000	0
2016	100,000	0	0	134,738	0	0	1,428,542	640,806	492,690	160,308	100,000	0
2017	100,000	0	0	140,687	0	0	1,535,120	628,088	532,450	233,894	100,001	0
2018	100,001	0	0	158,540	0	0	1,654,493	648,715	578,069	269,169	100,000	0
2019	100,000	0	789,026	179,585	0	0	1,133,741	579,434	548,446	0	100,000	962,750
2020	100,000	25,000	0	187,265	0	0	1,451,879	549,402	646,555	93,657	100,000	0
2021	100,000	0	0	156,738	0	0	573,656	549,645	415,543	0	100,000	548,269
2022	100,000	0	0	115,885	0	0	583,600	562,474	444,400	0	100,000	539,158
2023	100,000	0	0	124,782	0	0	581,717	583,871	472,673	0	100,000	599,609
2024	100,000	0	0	135,886	0	0	578,712	616,708	499,026	0	100,000	672,907
2025	100,000	0	0	152,683	0	0	561,312	631,516	527,944	0	100,000	750,832
2026	100,000	0	0	164,745	0	0	556,090	616,725	563,108	0	100,000	788,488
2027	100,000	0	0	194,275	0	0	809,112	630,277	686,460	0	100,000	701,900
2028	100,000	0	0	500,398	0	0	7,763,141	652,235	695,657	5,914,851	100,000	0
2029	100,000	0	0	196,761	0	0	728,333	674,612	289,868	0	100,000	432,908
2030	100,000	767,597	0	42,571	825,026	24,751	717,706	689,420	379,505	398,558	100,000	0
2031	100,000	0	0	73,075	26,925	808	693,251	712,673	315,504	0	100,000	407,193
2032	100,000	0	0	55,105	44,895	1,347	718,868	736,383	337,102	0	100,000	408,375
2033	100,000	0	0	62,885	37,115	1,113	745,754	752,565	356,749	0	100,000	425,331
2034	100,000	0	0	69,636	30,364	911	775,287	777,232	375,768	0	100,000	446,438
2035	100,000	0	0	75,767	24,233	727	805,367	802,398	393,983	0	100,000	466,055
2036	100,000	0	0	81,141	18,859	566	836,514	828,080	411,977	0	100,000	484,119
2037	100,000	0	0	86,043	13,957	419	870,298	854,293	430,571	0	100,000	500,190
2038	100,000	0	0	90,837	9,163	275	905,465	873,052	449,618	0	100,000	507,767
2039	100,000	0	0	95,276	4,724	142	943,268	900,373	469,809	0	100,000	522,048
2040	100,000	0	0	100,196	0	0	983,630	928,274	491,199	0	100,000	536,040
2041	100,000	0	0	105,391	0	0	1,024,103	956,773	513,193	0	100,000	551,253
2042	100,000	0	0	110,709	0	0	1,066,933	985,886	536,572	0	100,000	566,234
2043	100,000	0	0	116,407	0	0	1,112,277	1,015,632	561,503	0	100,000	581,265
2044	100,000	0	0	123,530	0	0	1,158,299	1,046,031	587,511	0	100,000	598,774
2045	100,000	0	0	131,219	0	0	1,206,511	1,077,102	615,166	0	100,000	616,976
2046	100,000	995,424	783,135	138,284	174,005	5,220	1,131,366	959,865	603,326	0	100,000	352,600
2047	100,000	0	0	136,746	0	0	1,190,661	988,341	640,033	0	100,000	574,459
2048	100,000	0	0	155,629	0	0	1,244,137	1,017,552	675,240	0	100,000	604,283

### Allocation of Cash Surpluses

Jack & Jill Flash

Year	Surplus Available for Spending or Reinvestment	Cash Flow Surplus Applied to Debt Service	Account #1 45.0%	Account #2 45.0%	Account #3 10.0%	Total Transfers from Cash Mgmt Fund to Taxable Investments
2010	273,727	82,118	86,224	86,224	19,161	191,609
2011	111,055	33,316	34,982	34,982	7,774	77,738
2012	176,331	52,899	55,544	55,544	12,343	123,431
2013	160,003	48,001	50,401	50,401	11,200	112,002
2014	142,058	42,617	44,748	44,748	9,944	99,441
2015	178,330	53,499	56,174	56,174	12,483	124,831
2016	212,424	52,116	72,139	72,139	16,031	160,308
2017	301,799	67,905	105,252	105,252	23,389	233,894
2018	347,315	78,146	121,126	121,126	26,917	269,169
2019	0	0	0	0	0	0
2020	93,657	0	42,146	42,146	9,366	93,657
2021	0	0	0	0	0	0
2022	0	0	0	0	0	0
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	5,914,851	0	2,661,683	2,661,683	591,485	5,914,851
2029	0	0	0	0	0	0
2030	398,558	0	179,351	179,351	39,856	398,558
2031	0	0	0	0	0	0
2032	0	0	0	0	0	0
2033	0	0	0	0	0	0
2034	0	0	0	0	0	0
2035	0	0	0	0	0	0
2036	0	0	0	0	0	0
2037	0	0	0	0	0	0
2038	0	0	0	0	0	0
2039	0	0	0	0	0	0
2040	0	0	0	0	0	0
2041	0	0	0	0	0	0
2042	0	0	0	0	0	0
2043	0	0	0	0	0	0
2044	0	0	0	0	0	0
2045	0	0	0	0	0	0
2046	0	0	0	0	0	0
2047	0	0	0	0	0	0
2048	0	0	0	0	0	0

**Account #1 Illustration**

*Jack & Jill Flash*

Year	Net Worth					Investment Income to Cash Mgmt Fund	Capital Gains		
	Beginning Balance	Growth	Cash Flow Deficit-Funding Investment Sales	Additions from Cash Mgmt Fund Surpluses	Ending Balance		Short-Term from Planned Portfolio Turnover	Long-Term from Planned Portfolio Turnover	Long-Term from Deficit-Funding Sales
2010	670,395	29,497	0	86,224	786,116	31,173	8,549	8,549	0
2011	786,116	34,589	0	34,982	855,688	36,554	10,735	10,735	0
2012	855,688	37,650	0	55,544	948,882	39,789	12,758	12,758	0
2013	948,882	41,751	0	50,401	1,041,034	44,123	14,787	14,787	0
2014	1,041,034	45,805	0	44,748	1,131,588	48,408	16,816	16,816	0
2015	1,131,588	49,790	0	56,174	1,237,551	52,619	18,836	18,836	0
2016	1,237,551	54,452	0	72,139	1,364,142	57,546	20,933	20,933	0
2017	1,364,142	60,022	0	105,252	1,529,417	63,433	23,203	23,203	0
2018	1,529,417	67,294	0	121,126	1,717,837	71,118	25,814	25,814	0
2019	1,717,837	89,843	962,750	0	844,931	72,493	30,591	30,591	97,754
2020	844,931	44,190	0	42,146	931,266	35,656	16,248	16,248	0
2021	931,266	48,705	548,269	0	431,702	39,299	18,274	18,274	61,343
2022	431,702	22,578	454,280	0	0	18,218	8,860	8,860	53,159
2023	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0
2028	0	0	0	2,661,683	2,661,683	0	0	0	0
2029	2,661,683	139,206	432,908	0	2,367,981	112,323	17,401	17,401	16,137
2030	2,367,981	123,845	0	179,351	2,671,177	99,929	26,514	26,514	0
2031	2,671,177	139,703	407,193	0	2,403,686	112,724	37,348	37,348	32,462
2032	2,403,686	125,713	408,375	0	2,121,024	101,436	39,668	39,668	38,426
2033	2,121,024	110,930	425,331	0	1,806,622	89,507	38,814	38,814	44,379
2034	1,806,622	94,486	446,438	0	1,454,671	76,239	35,374	35,374	49,841
2035	1,454,671	76,079	466,055	0	1,064,695	61,387	29,810	29,810	54,456
2036	1,064,695	55,684	484,119	0	636,260	44,930	22,511	22,511	58,362
2037	636,260	33,276	500,190	0	169,346	26,850	13,747	13,747	61,622
2038	169,346	8,857	178,203	0	0	7,146	3,715	3,715	22,290
2039	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0

### Account #1 Basis Illustration

Jack & Jill Flash

Year	Adjusted Basis Prior to Year-End Deficit-Funding Sales				Deficit-Funding Sales			Ending Basis	Unrealized Gains
	Beginning Basis	Planned & Cash Flow Surplus Additions	Net Basis Adj Due to Planned Turnover	Adjusted Basis	Investment Bal Prior to Deficit-Funding Sales	Deficit-Funding Investment Sales	Basis Recovery		
2010	631,500	86,224	17,098	734,822	699,892	0	0	734,822	51,294
2011	734,822	34,982	21,471	791,275	820,706	0	0	791,275	64,413
2012	791,275	55,544	25,516	872,335	893,338	0	0	872,335	76,547
2013	872,335	50,401	29,574	952,310	990,633	0	0	952,310	88,723
2014	952,310	44,748	33,632	1,030,691	1,086,839	0	0	1,030,691	100,897
2015	1,030,691	56,174	37,672	1,124,537	1,181,377	0	0	1,124,537	113,015
2016	1,124,537	72,139	41,867	1,238,542	1,292,004	0	0	1,238,542	125,600
2017	1,238,542	105,252	46,406	1,390,200	1,424,165	0	0	1,390,200	139,217
2018	1,390,200	121,126	51,628	1,562,954	1,596,711	0	0	1,562,954	154,884
2019	1,562,954	0	61,182	1,624,136	1,807,680	962,750	864,996	759,140	85,791
2020	759,140	42,146	32,495	833,781	889,121	0	0	833,781	97,486
2021	833,781	0	36,548	870,328	979,972	548,269	486,927	383,402	48,301
2022	383,402	0	17,720	401,121	454,280	454,280	401,121	0	0
2023	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0
2028	0	2,661,683	0	2,661,683	0	0	0	2,661,683	0
2029	2,661,683	0	34,802	2,696,484	2,800,889	432,908	416,771	2,279,713	88,268
2030	2,279,713	179,351	53,028	2,512,092	2,491,826	0	0	2,512,092	159,085
2031	2,512,092	0	74,697	2,586,789	2,810,879	407,193	374,731	2,212,058	191,628
2032	2,212,058	0	79,335	2,291,393	2,529,399	408,375	369,949	1,921,444	199,579
2033	1,921,444	0	77,627	1,999,072	2,231,953	425,331	380,952	1,618,120	188,503
2034	1,618,120	0	70,747	1,688,867	1,901,109	446,438	396,597	1,292,270	162,401
2035	1,292,270	0	59,620	1,351,890	1,530,750	466,055	411,599	940,291	124,404
2036	940,291	0	45,022	985,313	1,120,379	484,119	425,757	559,557	76,703
2037	559,557	0	27,495	587,052	669,536	500,190	438,568	148,483	20,863
2038	148,483	0	7,430	155,913	178,203	178,203	155,913	0	0
2039	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0

**Account #2 Illustration**

Jack & Jill Flash

Year	Net Worth					Investment Income to Cash Mgmt Fund	Capital Gains		
	Beginning Balance	Growth	Cash Flow Deficit-Funding Investment Sales	Additions from Cash Mgmt Fund Surpluses	Ending Balance		Short-Term from Planned Portfolio Turnover	Long-Term from Planned Portfolio Turnover	Long-Term from Deficit-Funding Sales
2010	430,000	18,920	0	86,224	535,144	19,995	2,378	2,378	0
2011	535,144	23,546	0	34,982	593,673	24,884	4,726	4,726	0
2012	593,673	26,122	0	55,544	675,338	27,606	6,810	6,810	0
2013	675,338	29,715	0	50,401	755,454	31,403	8,822	8,822	0
2014	755,454	33,240	0	44,748	833,442	35,129	10,771	10,771	0
2015	833,442	36,671	0	56,174	926,288	38,755	12,662	12,662	0
2016	926,288	40,757	0	72,139	1,039,183	43,072	14,591	14,591	0
2017	1,039,183	45,724	0	105,252	1,190,160	48,322	16,659	16,659	0
2018	1,190,160	52,367	0	121,126	1,363,653	55,342	19,040	19,040	0
2019	1,363,653	71,319	0	0	1,434,972	57,546	23,195	23,195	0
2020	1,434,972	75,049	0	42,146	1,552,166	60,556	26,777	26,777	0
2021	1,552,166	81,178	0	0	1,633,345	65,501	30,230	30,230	0
2022	1,633,345	85,424	84,878	0	1,633,891	68,927	33,351	33,351	9,882
2023	1,633,891	85,452	599,609	0	1,119,734	68,950	34,459	34,459	72,105
2024	1,119,734	58,562	672,907	0	505,389	47,253	24,152	24,152	82,756
2025	505,389	26,432	531,821	0	0	21,327	11,073	11,073	66,439
2026	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0
2028	0	0	0	2,661,683	2,661,683	0	0	0	0
2029	2,661,683	139,206	0	0	2,800,889	112,323	17,401	17,401	0
2030	2,800,889	146,486	0	179,351	3,126,726	118,198	31,361	31,361	0
2031	3,126,726	163,528	0	0	3,290,254	131,948	43,962	43,962	0
2032	3,290,254	172,080	0	0	3,462,334	138,849	54,482	54,482	0
2033	3,462,334	181,080	0	0	3,643,414	146,111	63,496	63,496	0
2034	3,643,414	190,551	0	0	3,833,965	153,752	71,441	71,441	0
2035	3,833,965	200,516	0	0	4,034,481	161,793	78,645	78,645	0
2036	4,034,481	211,003	0	0	4,245,485	170,255	85,359	85,359	0
2037	4,245,485	222,039	0	0	4,467,524	179,159	91,774	91,774	0
2038	4,467,524	233,651	329,563	0	4,371,612	188,529	98,037	98,037	41,236
2039	4,371,612	228,635	522,048	0	4,078,199	184,482	96,953	96,953	66,015
2040	4,078,199	213,290	536,040	0	3,755,449	172,100	91,124	91,124	68,292
2041	3,755,449	196,410	551,253	0	3,400,606	158,480	84,358	84,358	70,603
2042	3,400,606	177,852	566,234	0	3,012,223	143,506	76,674	76,674	72,795
2043	3,012,223	157,539	581,265	0	2,588,497	127,116	68,099	68,099	74,927
2044	2,588,497	135,378	598,774	0	2,125,102	109,235	58,631	58,631	77,330
2045	2,125,102	111,143	616,976	0	1,619,268	89,679	48,199	48,199	79,789
2046	1,619,268	84,688	352,600	0	1,351,356	68,333	36,762	36,762	45,643
2047	1,351,356	70,676	574,459	0	847,573	57,027	30,701	30,701	74,413
2048	847,573	44,328	604,283	0	287,618	35,768	19,265	19,265	78,314

## Account #2 Basis Illustration

Jack & Jill Flash

Year	Adjusted Basis Prior to Year-End Deficit-Funding Sales				Deficit-Funding Sales			Ending Basis	Unrealized Gains
	Beginning Basis	Planned & Cash Flow Surplus Additions	Net Basis Adj Due to Planned Turnover	Adjusted Basis	Investment Bal Prior to Deficit-Funding Sales	Deficit-Funding Investment Sales	Basis Recovery		
2010	429,900	86,224	4,755	520,879	448,920	0	0	520,879	14,265
2011	520,879	34,982	9,453	565,314	558,690	0	0	565,314	28,359
2012	565,314	55,544	13,620	634,478	619,794	0	0	634,478	40,860
2013	634,478	50,401	17,644	702,523	705,053	0	0	702,523	52,931
2014	702,523	44,748	21,543	768,814	788,694	0	0	768,814	64,628
2015	768,814	56,174	25,325	850,313	870,114	0	0	850,313	75,975
2016	850,313	72,139	29,183	951,634	967,044	0	0	951,634	87,549
2017	951,634	105,252	33,318	1,090,205	1,084,907	0	0	1,090,205	99,955
2018	1,090,205	121,126	38,080	1,249,411	1,242,527	0	0	1,249,411	114,241
2019	1,249,411	0	46,390	1,295,802	1,434,972	0	0	1,295,802	139,170
2020	1,295,802	42,146	53,555	1,391,502	1,510,021	0	0	1,391,502	160,664
2021	1,391,502	0	60,461	1,451,963	1,633,345	0	0	1,451,963	181,382
2022	1,451,963	0	66,701	1,518,664	1,718,769	84,878	74,996	1,443,668	190,223
2023	1,443,668	0	68,919	1,512,587	1,719,343	599,609	527,505	985,082	134,651
2024	985,082	0	48,303	1,033,386	1,178,296	672,907	590,151	443,235	62,154
2025	443,235	0	22,146	465,381	531,821	531,821	465,381	0	0
2026	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0
2028	0	2,661,683	0	2,661,683	0	0	0	2,661,683	0
2029	2,661,683	0	34,802	2,696,484	2,800,889	0	0	2,696,484	104,405
2030	2,696,484	179,351	62,723	2,938,558	2,947,375	0	0	2,938,558	188,168
2031	2,938,558	0	87,924	3,026,482	3,290,254	0	0	3,026,482	263,772
2032	3,026,482	0	108,963	3,135,445	3,462,334	0	0	3,135,445	326,889
2033	3,135,445	0	126,992	3,262,437	3,643,414	0	0	3,262,437	380,977
2034	3,262,437	0	142,882	3,405,319	3,833,965	0	0	3,405,319	428,646
2035	3,405,319	0	157,291	3,562,610	4,034,481	0	0	3,562,610	471,872
2036	3,562,610	0	170,719	3,733,329	4,245,485	0	0	3,733,329	512,156
2037	3,733,329	0	183,549	3,916,877	4,467,524	0	0	3,916,877	550,646
2038	3,916,877	0	196,074	4,112,952	4,701,175	329,563	288,328	3,824,624	546,987
2039	3,824,624	0	193,906	4,018,530	4,600,247	522,048	456,033	3,562,497	515,702
2040	3,562,497	0	182,248	3,744,745	4,291,489	536,040	467,747	3,276,998	478,452
2041	3,276,998	0	168,715	3,445,713	3,951,859	551,253	480,650	2,965,063	435,543
2042	2,965,063	0	153,349	3,118,412	3,578,457	566,234	493,439	2,624,972	387,251
2043	2,624,972	0	136,198	2,761,170	3,169,763	581,265	506,338	2,254,832	333,666
2044	2,254,832	0	117,261	2,372,093	2,723,876	598,774	521,444	1,850,649	274,453
2045	1,850,649	0	96,399	1,947,048	2,236,245	616,976	537,188	1,409,861	209,408
2046	1,409,861	0	73,524	1,483,384	1,703,956	352,600	306,957	1,176,427	174,929
2047	1,176,427	0	61,401	1,237,828	1,422,032	574,459	500,046	737,782	109,791
2048	737,782	0	38,530	776,312	891,901	604,283	525,968	250,343	0

**Account #3 Illustration**

Jack & Jill Flash

Year	Net Worth					Investment Income to Cash Mgmt Fund	Capital Gains		
	Beginning Balance	Growth	Cash Flow Deficit-Funding Investment Sales	Additions from Cash Mgmt Fund Surpluses	Ending Balance		Short-Term from Planned Portfolio Turnover	Long-Term from Planned Portfolio Turnover	Long-Term from Deficit-Funding Sales
2010	325,000	14,300	0	19,161	358,461	15,113	6,163	6,163	0
2011	358,461	15,772	0	7,774	382,007	16,668	6,593	6,593	0
2012	382,007	16,808	0	12,343	411,158	17,763	7,046	7,046	0
2013	411,158	18,091	0	11,200	440,450	19,119	7,546	7,546	0
2014	440,450	19,380	0	9,944	469,773	20,481	8,082	8,082	0
2015	469,773	20,670	0	12,483	502,927	21,844	8,645	8,645	0
2016	502,927	22,129	0	16,031	541,086	23,386	9,250	9,250	0
2017	541,086	23,808	0	23,389	588,283	25,161	9,913	9,913	0
2018	588,283	25,884	0	26,917	641,085	27,355	10,671	10,671	0
2019	641,085	33,529	0	0	674,614	27,054	12,194	12,194	0
2020	674,614	35,282	0	9,366	719,261	28,469	13,556	13,556	0
2021	719,261	37,617	0	0	756,879	30,353	14,869	14,869	0
2022	756,879	39,585	0	0	796,464	31,940	16,100	16,100	0
2023	796,464	41,655	0	0	838,119	33,611	17,282	17,282	0
2024	838,119	43,834	0	0	881,952	35,369	18,441	18,441	0
2025	881,952	46,126	219,011	0	709,067	37,218	19,596	19,596	27,746
2026	709,067	37,084	746,152	0	0	29,923	15,864	15,864	95,186
2027	0	0	0	0	0	0	0	0	0
2028	0	0	0	591,485	591,485	0	0	0	0
2029	591,485	30,935	0	0	622,420	24,961	3,867	3,867	0
2030	622,420	32,553	0	39,856	694,828	26,266	6,969	6,969	0
2031	694,828	36,340	0	0	731,168	29,322	9,769	9,769	0
2032	731,168	38,240	0	0	769,408	30,855	12,107	12,107	0
2033	769,408	40,240	0	0	809,648	32,469	14,110	14,110	0
2034	809,648	42,345	0	0	851,992	34,167	15,876	15,876	0
2035	851,992	44,559	0	0	896,551	35,954	17,477	17,477	0
2036	896,551	46,890	0	0	943,441	37,834	18,969	18,969	0
2037	943,441	49,342	0	0	992,783	39,813	20,394	20,394	0
2038	992,783	51,923	0	0	1,044,706	41,895	21,786	21,786	0
2039	1,044,706	54,638	0	0	1,099,344	44,087	23,169	23,169	0
2040	1,099,344	57,496	0	0	1,156,839	46,392	24,564	24,564	0
2041	1,156,839	60,503	0	0	1,217,342	48,819	25,986	25,986	0
2042	1,217,342	63,667	0	0	1,281,009	51,372	27,448	27,448	0
2043	1,281,009	66,997	0	0	1,348,006	54,059	28,960	28,960	0
2044	1,348,006	70,501	0	0	1,418,506	56,886	30,533	30,533	0
2045	1,418,506	74,188	0	0	1,492,694	59,861	32,173	32,173	0
2046	1,492,694	78,068	0	0	1,570,762	62,992	21,823	21,823	0
2047	1,570,762	82,151	0	0	1,652,913	66,286	26,636	26,636	0
2048	1,652,913	86,447	0	0	1,739,361	69,753	30,783	30,783	0

### Account #3 Basis Illustration

Jack & Jill Flash

Year	Adjusted Basis Prior to Year-End Deficit-Funding Sales					Deficit-Funding Sales			Ending Basis	Unrealized Gains
	Beginning Basis	Basis Adjustment at Death	Planned & Cash Flow Surplus Additions	Net Basis Adj Due to Planned Turnover	Adjusted Basis	Investment Bal Prior to Deficit-Funding Sales	Deficit-Funding Investment Sales	Basis Recovery		
2010	290,000	0	19,161	12,325	321,486	339,300	0	0	321,486	36,975
2011	321,486	0	7,774	13,187	342,447	374,233	0	0	342,447	39,560
2012	342,447	0	12,343	14,092	368,882	398,815	0	0	368,882	42,277
2013	368,882	0	11,200	15,092	395,174	429,249	0	0	395,174	45,276
2014	395,174	0	9,944	16,164	421,282	459,829	0	0	421,282	48,492
2015	421,282	0	12,483	17,290	451,055	490,444	0	0	451,055	51,871
2016	451,055	0	16,031	18,500	485,586	525,055	0	0	485,586	55,500
2017	485,586	0	23,389	19,827	528,803	564,894	0	0	528,803	59,481
2018	528,803	0	26,917	21,341	577,061	614,168	0	0	577,061	64,024
2019	577,061	0	0	24,388	601,449	674,614	0	0	601,449	73,165
2020	601,449	0	9,366	27,112	637,926	709,896	0	0	637,926	81,335
2021	637,926	0	0	29,738	667,665	756,879	0	0	667,665	89,214
2022	667,665	0	0	32,200	699,864	796,464	0	0	699,864	96,599
2023	699,864	0	0	34,564	734,428	838,119	0	0	734,428	103,691
2024	734,428	0	0	36,881	771,309	881,952	0	0	771,309	110,643
2025	771,309	0	0	39,192	810,501	928,078	219,011	191,265	619,237	89,831
2026	619,237	0	0	31,729	650,965	746,152	746,152	650,965	0	0
2027	0	0	0	0	0	0	0	0	0	0
2028	0	0	591,485	0	591,485	0	0	0	591,485	0
2029	591,485	0	0	7,734	599,219	622,420	0	0	599,219	23,201
2030	599,219	0	39,856	13,938	653,013	654,972	0	0	653,013	41,815
2031	653,013	0	0	19,539	672,552	731,168	0	0	672,552	58,616
2032	672,552	0	0	24,214	696,766	769,408	0	0	696,766	72,642
2033	696,766	0	0	28,221	724,986	809,648	0	0	724,986	84,662
2034	724,986	0	0	31,752	756,738	851,992	0	0	756,738	95,255
2035	756,738	0	0	34,953	791,691	896,551	0	0	791,691	104,860
2036	791,691	0	0	37,937	829,629	943,441	0	0	829,629	113,812
2037	829,629	0	0	40,789	870,417	992,783	0	0	870,417	122,366
2038	870,417	0	0	43,572	913,989	1,044,706	0	0	913,989	130,716
2039	913,989	0	0	46,339	960,328	1,099,344	0	0	960,328	139,016
2040	960,328	0	0	49,128	1,009,456	1,156,839	0	0	1,009,456	147,384
2041	1,009,456	0	0	51,972	1,061,427	1,217,342	0	0	1,061,427	155,915
2042	1,061,427	0	0	54,895	1,116,323	1,281,009	0	0	1,116,323	164,686
2043	1,116,323	0	0	57,921	1,174,243	1,348,006	0	0	1,174,243	173,762
2044	1,174,243	0	0	61,066	1,235,309	1,418,506	0	0	1,235,309	183,197
2045	1,235,309	0	0	64,346	1,299,656	1,492,694	0	0	1,299,656	193,039
2046	1,299,656	96,519	0	43,647	1,439,822	1,570,762	0	0	1,439,822	130,941
2047	1,439,822	0	0	53,273	1,493,095	1,652,913	0	0	1,493,095	159,819
2048	1,493,095	0	0	61,566	1,554,661	1,739,361	0	0	1,554,661	0

*PlanWiz, LLP*



*Strategic Plan*

Supporting Schedules for  
**EMPLOYER STOCK & OPTIONS**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

**Jill's SoftCo./Option Exercise Cash Flow Summary Illustration**

*Jack & Jill Flash*

Year	Planned Stock Sales Proceeds	Loan Payoff	Cashless Option Exercises	Dividends Received	Total Planned Cash Inflows	Loan Interest
2010	0	0	3,300	215	3,515	0
2011	16,503	10,850	0	242	5,895	315
2012	13,122	0	0	187	13,309	0
2013	10,430	0	2,268	144	12,842	0
2014	11,636	0	0	157	11,792	0
2015	9,251	0	2,838	121	12,210	0
2016	10,644	0	0	135	10,779	0
2017	8,461	0	0	104	8,565	0
2018	6,726	0	0	81	6,807	0
2019	5,347	0	0	62	5,409	0
2020	275,028	0	0	779	275,807	0
2021	0	0	0	0	0	0
2022	0	0	0	0	0	0
2023	0	0	0	0	0	0
2024	0	0	0	0	0	0
2025	0	0	0	0	0	0
2026	0	0	0	0	0	0
2027	0	0	0	0	0	0
2028	0	0	0	0	0	0
2029	0	0	0	0	0	0
2030	0	0	0	0	0	0
2031	0	0	0	0	0	0
2032	0	0	0	0	0	0
2033	0	0	0	0	0	0
2034	0	0	0	0	0	0
2035	0	0	0	0	0	0
2036	0	0	0	0	0	0
2037	0	0	0	0	0	0
2038	0	0	0	0	0	0
2039	0	0	0	0	0	0
2040	0	0	0	0	0	0
2041	0	0	0	0	0	0
2042	0	0	0	0	0	0
2043	0	0	0	0	0	0
2044	0	0	0	0	0	0
2045	0	0	0	0	0	0
2046	0	0	0	0	0	0
2047	0	0	0	0	0	0
2048	0	0	0	0	0	0

**Jill's SoftCo. Illustration**

Jack & Jill Flash

Year	Beginning Shares	Shares from Qualified Plan	Option Exercises			Shares Vesting or Subject to Section 83(b) Election	Shares Sold Other than Cashless Ex's	Ending Shares	Ending Value
			NQSOs Exercised	ISOs Exercised	Cashless Exercises				
2010	1,600	0	200	300	200	100	0	2,000	53,000
2011	2,000	0	0	200	0	150	588	1,763	49,509
2012	1,763	0	350	0	350	0	441	1,322	39,365
2013	1,322	0	300	0	300	0	330	991	31,289
2014	991	0	400	0	0	0	348	1,044	34,907
2015	1,044	0	300	0	300	0	261	783	27,753
2016	783	0	200	150	0	0	283	849	31,933
2017	849	0	0	0	0	0	212	637	25,383
2018	637	0	0	0	0	0	159	478	20,179
2019	478	0	0	0	0	0	119	358	16,041
2020	358	5,437	0	0	0	0	5,795	0	0
2021	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0

**Jill's SoftCo. Basis Reconciliation Illustration**

Jack & Jill Flash

Part 1 of 2

Year	Regular Tax					
	Beginning Basis	Basis Additions	Adjusted Basis	Basis Recovered With Planned Sales	Adjusted Basis	Ending Basis
2010	27,500	7,900	35,400	0	35,400	35,400
2011	35,400	9,814	45,214	11,303	33,910	33,910
2012	33,910	0	33,910	8,478	25,433	25,433
2013	25,433	0	25,433	6,358	19,074	19,074
2014	19,074	13,380	32,454	8,114	24,341	24,341
2015	24,341	0	24,341	6,085	18,256	18,256
2016	18,256	11,568	29,824	7,456	22,368	22,368
2017	22,368	0	22,368	5,592	16,776	16,776
2018	16,776	0	16,776	4,194	12,582	12,582
2019	12,582	0	12,582	3,145	9,436	9,436
2020	9,436	93,700	103,136	103,136	0	0
2021	0	0	0	0	0	0
2022	0	0	0	0	0	0
2023	0	0	0	0	0	0
2024	0	0	0	0	0	0
2025	0	0	0	0	0	0
2026	0	0	0	0	0	0
2027	0	0	0	0	0	0
2028	0	0	0	0	0	0
2029	0	0	0	0	0	0
2030	0	0	0	0	0	0
2031	0	0	0	0	0	0
2032	0	0	0	0	0	0
2033	0	0	0	0	0	0
2034	0	0	0	0	0	0
2035	0	0	0	0	0	0
2036	0	0	0	0	0	0
2037	0	0	0	0	0	0
2038	0	0	0	0	0	0
2039	0	0	0	0	0	0
2040	0	0	0	0	0	0
2041	0	0	0	0	0	0
2042	0	0	0	0	0	0
2043	0	0	0	0	0	0
2044	0	0	0	0	0	0
2045	0	0	0	0	0	0
2046	0	0	0	0	0	0
2047	0	0	0	0	0	0
2048	0	0	0	0	0	0

**Jill's SoftCo. Basis Reconciliation Illustration**

Jack & Jill Flash

Part 2 of 2

Year	Alternative Minimum Tax						Negative AMT Adjustment
	Beginning Basis	Basis Additions	Adjusted Basis	Basis Recovered With Planned Sales	Adjusted Basis	Ending Basis	
2010	32,500	10,600	43,100	0	43,100	43,100	0
2011	43,100	9,832	52,932	13,233	39,699	39,699	1,930
2012	39,699	0	39,699	9,925	29,774	29,774	1,447
2013	29,774	0	29,774	7,443	22,330	22,330	1,085
2014	22,330	13,380	35,710	8,928	26,783	26,783	814
2015	26,783	0	26,783	6,696	20,087	20,087	611
2016	20,087	13,157	33,244	8,311	24,933	24,933	855
2017	24,933	0	24,933	6,233	18,700	18,700	641
2018	18,700	0	18,700	4,675	14,025	14,025	481
2019	14,025	0	14,025	3,506	10,518	10,518	361
2020	10,518	93,700	104,218	104,218	0	0	1,082
2021	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0

**Jill's SoftCo. Restricted Stock & Other Stock Grants Illustration**

Jack & Jill Flash

Year	Cumulative Stock Grants	Vesting & Sec 83(b) Elections			Cumulative Shares Vesting or Subject to Section 83(b) Election	Nonvested Restricted Stock		
		Shares Vesting or Subject to Section 83(b) Election	Stock Price	Ordinary Income		Nonvested Grants	Ordinary Income Potential	Dividends Received on Restricted Shares
2010	250	100	26.50	2,650	100	150	3,975	15
2011	250	150	28.09	4,214	250	0	0	0
2012	250	0	29.78	0	250	0	0	0
2013	250	0	31.56	0	250	0	0	0
2014	250	0	33.45	0	250	0	0	0
2015	250	0	35.46	0	250	0	0	0
2016	250	0	37.59	0	250	0	0	0
2017	250	0	39.84	0	250	0	0	0
2018	250	0	42.23	0	250	0	0	0
2019	250	0	44.76	0	250	0	0	0
2020	250	0	47.46	0	250	0	0	0
2021	250	0	50.30	0	250	0	0	0
2022	250	0	53.31	0	250	0	0	0
2023	250	0	56.51	0	250	0	0	0
2024	250	0	59.91	0	250	0	0	0
2025	250	0	63.50	0	250	0	0	0
2026	250	0	67.31	0	250	0	0	0
2027	250	0	71.35	0	250	0	0	0
2028	250	0	75.64	0	250	0	0	0
2029	250	0	80.17	0	250	0	0	0
2030	250	0	84.98	0	250	0	0	0
2031	250	0	90.07	0	250	0	0	0
2032	250	0	95.49	0	250	0	0	0
2033	250	0	101.21	0	250	0	0	0
2034	250	0	107.28	0	250	0	0	0
2035	250	0	113.72	0	250	0	0	0
2036	250	0	120.56	0	250	0	0	0
2037	250	0	127.77	0	250	0	0	0
2038	250	0	135.44	0	250	0	0	0
2039	250	0	143.56	0	250	0	0	0
2040	250	0	152.20	0	250	0	0	0
2041	250	0	161.31	0	250	0	0	0
2042	250	0	170.99	0	250	0	0	0
2043	250	0	181.25	0	250	0	0	0
2044	250	0	192.15	0	250	0	0	0
2045	250	0	203.65	0	250	0	0	0
2046	250	0	215.87	0	250	0	0	0
2047	250	0	228.82	0	250	0	0	0
2048	250	0	242.59	0	250	0	0	0

**Jill's SoftCo. Stock Option Values Illustration**

Jack & Jill Flash

Year	Nonqualified Stock Options				Incentive Stock Options			
	Vested Options Remaining	Exercise Cost	Total Price	Total Spread of Vested Options	Vested Options Remaining	Exercise Cost	Total Price	Total Spread of Vested Options
2010	1,550	38,800	41,075	2,275	350	9,650	9,275	0
2011	1,550	38,800	43,540	4,740	150	4,050	4,214	164
2012	1,200	27,600	35,736	8,136	150	4,050	4,467	417
2013	900	20,400	28,404	8,004	150	4,050	4,734	684
2014	500	11,600	16,725	5,125	150	4,050	5,018	968
2015	200	3,800	7,092	3,292	150	4,050	5,319	1,269
2016	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0

**Jill's SoftCo. Compensatory Stock Option & Stock Grant Summary**

Jack &amp; Jill Flash

Current stock price of \$25.00

Grant	No. Options	Option Type	Grant Date	Vesting Date	Expire Date	Exercise Date	Exercise Price	Exercise Method	Current Spread	After-Tax Value
1	200	NQSO	01-Jul-2000	01-Jul-2003	30-Jun-2010	30-Jun-2010	10.00	Cashless	3,000	1,722
2	300	ISO	01-Jul-2000	01-Jul-2003	30-Jun-2010	30-Jun-2010	17.50	Loan	2,250	1,733
3	200	ISO	01-Jul-2001	01-Jul-2004	30-Jun-2011	30-Jun-2011	28.00	Loan	0	0
4	350	NQSO	01-Jul-2002	01-Jul-2005	30-Jun-2012	30-Jun-2012	32.00	Cashless	0	0
5	300	NQSO	01-Jul-2003	01-Jul-2006	30-Jun-2013	30-Jun-2013	24.00	Cashless	300	172
6	400	NQSO	01-Jul-2004	01-Jul-2007	30-Jun-2014	30-Jun-2014	22.00	Cash	1,200	689
7	300	NQSO	01-Jul-2005	01-Jul-2008	30-Jun-2015	30-Jun-2015	26.00	Cashless	0	0
8	200	NQSO	01-Jul-2006	01-Jul-2009	30-Jun-2016	30-Jun-2016	19.00	Cash	1,200	689
9	150	ISO	01-Jul-2006	01-Jul-2009	30-Jun-2016	30-Jun-2016	27.00	Cash	0	0
<b>Total grants</b>	<b>2,400</b>								<b>7,950</b>	<b>5,004</b>

Grant	No. Shares	Grant Date	Vesting Date	83(b) Election	Current Value	After-Tax Value
1	100	01-Jan-2007	31-Dec-2010	No	2,500	1,435
2	150	01-Jan-2008	31-Dec-2011	No	3,750	2,153
<b>Total grants</b>	<b>250</b>				<b>6,250</b>	<b>3,588</b>

\* Signifies a nonvested option grant.

### Jill's SoftCo. Stock Option Exercise Illustration - Cumulative Record

Jack & Jill Flash

Year	Nonqualified Stock Options						Incentive Stock Options					
	Cumulative Grants	Exercise Cost of Cumulative Grants	Options Exercised	Cumulative Options Exercised	Exercise Cost	Cumulative Exercise Cost	Cumulative Grants	Exercise Cost of Cumulative Grants	Options Exercised	Cumulative Options Exercised	Exercise Cost	Cumulative Exercise Cost
2010	1,750	40,800	200	200	2,000	2,000	650	14,900	300	300	5,250	5,250
2011	1,750	40,800	0	200	0	2,000	650	14,900	200	500	5,600	10,850
2012	1,750	40,800	350	550	11,200	13,200	650	14,900	0	500	0	10,850
2013	1,750	40,800	300	850	7,200	20,400	650	14,900	0	500	0	10,850
2014	1,750	40,800	400	1,250	8,800	29,200	650	14,900	0	500	0	10,850
2015	1,750	40,800	300	1,550	7,800	37,000	650	14,900	0	500	0	10,850
2016	1,750	40,800	200	1,750	3,800	40,800	650	14,900	150	650	4,050	14,900
2017	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2018	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2019	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2020	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2021	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2022	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2023	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2024	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2025	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2026	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2027	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2028	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2029	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2030	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2031	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2032	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2033	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2034	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2035	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2036	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2037	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2038	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2039	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2040	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2041	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2042	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2043	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2044	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2045	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2046	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2047	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900
2048	1,750	40,800	0	1,750	0	40,800	650	14,900	0	650	0	14,900

*PlanWiz, LLP*



*Strategic Plan*

Supporting Schedules for  
**QUALIFIED RETIREMENT PLANS & IRAs**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

## Jack's Qualified Plan Lump-Sum Distribution Illustration

Jack & Jill Flash

Key Assumptions	Qualified Plan 1
Born before 1936	No
5 years of participation before the year of distribution	Yes
Years of plan participation before 1974	0.0
Years of plan participation after 1973	29.0
10-year averaging elected	No
Capital gain treatment elected	No

IRA Rollover Treatment	Qualified Plan 1
Total value of lump-sum distribution	1,805,614
Less: participant's basis in plan not rolled over	0
Less: value of employer stock included in lump-sum distribution	0
<b>IRA rollover amount</b>	<b>1,805,614</b>
<b>Cash basis distributed to taxable investments</b>	<b>0</b>

**Jack's DC Plan Illustration**

Jack & Jill Flash

Year	Eligible Compensation	Beginning Investment Balance	Investment Fund Distribution	Contributions		Growth	Ending Balances	
				Employee	Investment Fund		Investment Fund	Total
2010	200,000	500,000	0	54,500	54,500	45,250	599,750	599,750
2011	210,000	599,750	0	54,500	54,500	54,277	708,527	708,527
2012	220,500	708,527	0	54,500	54,500	64,122	827,149	827,149
2013	231,525	827,149	0	54,500	54,500	74,857	956,506	956,506
2014	243,101	956,506	0	55,000	55,000	86,564	1,098,070	1,098,070
2015	255,256	1,098,070	0	55,000	55,000	99,375	1,252,445	1,252,445
2016	268,019	1,252,445	0	55,000	55,000	113,346	1,420,792	1,420,792
2017	281,420	1,420,792	0	55,500	55,500	128,582	1,604,873	1,604,873
2018	295,491	1,604,873	0	55,500	55,500	145,241	1,805,614	1,805,614
2019	0	1,805,614	1,805,614	0	0	0	0	0
2020	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0

## Jack's IRA Illustration

Jack & Jill Flash

Year	Year-End Attained Ages		Beginning Balance	Rollover Contributions	Growth	IRA Distributions				Roth IRA Conversion	Ending Balance
	Jack's Age	Jill's Age				Distributable Balance	Applicable Divisor	Minimum Distributions	Total Discretionary Distributions		
2010	54.9	51.9	165,000	0	14,933	179,933	0.0	0	0	25,000	154,933
2011	55.9	52.9	154,933	0	14,021	168,954	0.0	0	0	25,000	143,954
2012	56.9	53.9	143,954	0	13,028	156,982	0.0	0	0	25,000	131,982
2013	57.9	54.9	131,982	0	11,944	143,926	0.0	0	0	25,000	118,926
2014	58.9	55.9	118,926	0	10,763	129,689	0.0	0	0	25,000	104,689
2015	59.9	56.9	104,689	0	9,474	114,163	0.0	0	0	25,000	89,163
2016	60.9	57.9	89,163	0	8,069	97,232	0.0	0	0	0	97,232
2017	61.9	58.9	97,232	0	8,800	106,032	0.0	0	0	0	106,032
2018	62.9	59.9	106,032	0	9,596	115,628	0.0	0	0	0	115,628
2019	63.9	60.9	115,628	1,805,614	181,557	2,102,799	0.0	0	0	0	2,102,799
2020	64.9	61.9	2,102,799	0	198,715	2,301,514	0.0	0	0	0	2,301,514
2021	65.9	62.9	2,301,514	0	217,493	2,519,007	0.0	0	0	0	2,519,007
2022	66.9	63.9	2,519,007	0	238,046	2,757,053	0.0	0	0	0	2,757,053
2023	67.9	64.9	2,757,053	0	260,542	3,017,595	0.0	0	0	0	3,017,595
2024	68.9	65.9	3,017,595	0	285,163	3,302,758	0.0	0	0	0	3,302,758
2025	69.9	66.9	3,302,758	0	312,111	3,614,868	0.0	0	0	0	3,614,868
2026	70.9	67.9	3,614,868	0	341,605	3,956,473	27.4	0	42,336	0	3,914,137
2027	71.9	68.9	3,914,137	0	369,886	4,284,023	26.5	279,633	701,900	0	3,302,491
2028	72.9	69.9	3,302,491	0	312,085	3,614,576	25.6	129,004	0	0	3,485,572
2029	73.9	70.9	3,485,572	0	329,387	3,814,959	24.7	141,116	0	0	3,673,843
2030	74.9	71.9	3,673,843	0	347,178	4,021,021	23.8	154,363	0	0	3,866,658
2031	75.9	72.9	3,866,658	0	365,399	4,232,057	22.9	168,850	0	0	4,063,207
2032	76.9	73.9	4,063,207	0	383,973	4,447,180	22.0	184,691	0	0	4,262,489
2033	77.9	74.9	4,262,489	0	402,805	4,665,294	21.2	201,061	0	0	4,464,233
2034	78.9	75.9	4,464,233	0	421,870	4,886,103	20.3	219,913	0	0	4,666,190
2035	79.9	76.9	4,666,190	0	440,955	5,107,145	19.5	239,292	0	0	4,867,854
2036	80.9	77.9	4,867,854	0	460,012	5,327,866	18.7	260,313	0	0	5,067,553
2037	81.9	78.9	5,067,553	0	478,884	5,546,436	17.9	283,104	0	0	5,263,333
2038	82.9	79.9	5,263,333	0	497,385	5,760,718	17.1	307,797	0	0	5,452,921
2039	83.9	80.9	5,452,921	0	515,301	5,968,222	16.3	334,535	0	0	5,633,687
2040	84.9	81.9	5,633,687	0	532,383	6,166,070	15.5	363,464	0	0	5,802,606
2041	85.9	82.9	5,802,606	0	548,346	6,350,953	14.8	392,068	0	0	5,958,885
2042	86.9	83.9	5,958,885	0	563,115	6,521,999	14.1	422,616	0	0	6,099,383
2043	87.9	84.9	6,099,383	0	576,392	6,675,775	13.4	455,178	0	0	6,220,597
2044	88.9	85.9	6,220,597	0	587,846	6,808,444	12.7	489,811	0	0	6,318,633
2045	89.9	86.9	6,318,633	0	597,111	6,915,744	12.0	526,553	0	0	6,389,191
2046	0.0	87.9	6,389,191	0	603,779	6,992,969	13.4	476,805	0	0	6,516,164
2047	0.0	88.9	6,516,164	0	615,778	7,131,942	12.7	513,084	0	0	6,618,858
2048	0.0	89.9	6,618,858	0	625,482	7,244,340	12.0	551,571	0	0	6,692,768

### Jack's Roth IRA Illustration

Jack & Jill Flash

Year	Year-End Attained Ages		Beginning Balance	Growth	Roth IRA Conversion	Ending Balance
	Jack's Age	Jill's Age				
2010	54.9	51.9	0	0	25,000	25,000
2011	55.9	52.9	25,000	2,275	25,000	52,275
2012	56.9	53.9	52,275	4,757	25,000	82,032
2013	57.9	54.9	82,032	7,465	25,000	114,497
2014	58.9	55.9	114,497	10,419	25,000	149,916
2015	59.9	56.9	149,916	13,642	25,000	188,559
2016	60.9	57.9	188,559	17,159	0	205,717
2017	61.9	58.9	205,717	18,720	0	224,438
2018	62.9	59.9	224,438	20,424	0	244,861
2019	63.9	60.9	244,861	23,017	0	267,878
2020	64.9	61.9	267,878	25,181	0	293,059
2021	65.9	62.9	293,059	27,548	0	320,607
2022	66.9	63.9	320,607	30,137	0	350,744
2023	67.9	64.9	350,744	32,970	0	383,713
2024	68.9	65.9	383,713	36,069	0	419,783
2025	69.9	66.9	419,783	39,460	0	459,242
2026	70.9	67.9	459,242	43,169	0	502,411
2027	71.9	68.9	502,411	47,227	0	549,637
2028	72.9	69.9	549,637	51,666	0	601,303
2029	73.9	70.9	601,303	56,523	0	657,826
2030	74.9	71.9	657,826	61,836	0	719,662
2031	75.9	72.9	719,662	67,648	0	787,310
2032	76.9	73.9	787,310	74,007	0	861,317
2033	77.9	74.9	861,317	80,964	0	942,281
2034	78.9	75.9	942,281	88,574	0	1,030,855
2035	79.9	76.9	1,030,855	96,900	0	1,127,755
2036	80.9	77.9	1,127,755	106,009	0	1,233,764
2037	81.9	78.9	1,233,764	115,974	0	1,349,738
2038	82.9	79.9	1,349,738	126,875	0	1,476,614
2039	83.9	80.9	1,476,614	138,802	0	1,615,415
2040	84.9	81.9	1,615,415	151,849	0	1,767,264
2041	85.9	82.9	1,767,264	166,123	0	1,933,387
2042	86.9	83.9	1,933,387	181,738	0	2,115,126
2043	87.9	84.9	2,115,126	198,822	0	2,313,947
2044	88.9	85.9	2,313,947	217,511	0	2,531,458
2045	89.9	86.9	2,531,458	237,957	0	2,769,416
2046	0.0	87.9	2,769,416	260,325	0	3,029,741
2047	0.0	88.9	3,029,741	284,796	0	3,314,536
2048	0.0	89.9	3,314,536	311,566	0	3,626,103

## Jill's Qualified Plan Lump-Sum Distribution Illustration

Jack & Jill Flash

Key Assumptions	Qualified Plan 1	Qualified Plan 2
Born before 1936	No	No
5 years of participation before the year of distribution	Yes	Yes
Years of plan participation before 1974	0.0	0.0
Years of plan participation after 1973	25.0	30.0
10-year averaging elected	No	No
Capital gain treatment elected	No	No

IRA Rollover Treatment	Qualified Plan 1	Qualified Plan 2
Total value of lump-sum distribution	888,417	297,281
Less: participant's basis in plan not rolled over	0	0
Less: value of employer stock included in lump-sum distribution	243,341	0
<b>IRA rollover amount</b>	<b>645,076</b>	<b>297,281</b>
<b>Cash basis distributed to taxable investments</b>	<b>0</b>	<b>0</b>

Employer Stock Treatment If IRA Rollover	Qualified Plan 1	Qualified Plan 2
Value of employer stock included in lump-sum distribution	243,341	0
Less: if elected, net unrealized appreciation in employer stock	149,641	0
<b>Amount includible in gross income</b>	<b>93,700</b>	<b>0</b>

**Jill's 401(k) Plan Illustration**

Jack & Jill Flash

Year	Eligible Compensation	Beginning Investment Balance	Investment Fund Distribution	Contributions			Growth	SoftCo. Dividends Received	Ending Balances		
				Employee	Employer	Non-SoftCo. Investment Fund			Investment Fund	SoftCo. Account	Total
2010	165,000	125,000	0	22,000	5,500	19,800	12,208	329	157,338	87,200	244,538
2011	181,500	157,338	0	22,000	5,500	19,800	15,135	367	192,640	100,132	292,772
2012	199,650	192,640	0	22,000	5,500	19,800	18,330	406	231,175	113,856	345,031
2013	219,615	231,175	0	23,000	5,500	20,700	21,858	445	274,178	128,462	402,640
2014	241,577	274,178	0	24,000	6,000	21,600	25,791	486	322,055	144,555	466,610
2015	265,734	322,055	0	24,500	6,000	22,050	30,144	529	374,777	161,691	536,468
2016	292,308	374,777	0	25,000	6,000	22,500	34,935	571	432,784	179,903	612,687
2017	321,538	432,784	0	26,000	6,500	23,400	40,226	617	497,027	199,772	696,798
2018	353,692	497,027	0	26,500	6,500	23,850	46,060	663	567,599	220,906	788,505
2019	389,061	567,599	0	27,000	6,500	24,300	52,467	709	645,076	243,341	888,417
2020	0	645,076	645,076	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0	0

**Jill's 401(k) Plan SoftCo. Illustration**

Jack & Jill Flash

Year	Beginning Shares	Beginning Balance	Shares Distributed	End of Year Stock Price	Contributions			Shares Acquired	Ending Balances		
					Employee	Employer	Total		Ending Shares	Total	Net Unrealized Appreciation
2010	3,000	75,000	0	26.50	2,200	5,500	7,700	291	3,291	87,200	69,500
2011	3,291	87,200	0	28.09	2,200	5,500	7,700	274	3,565	100,132	74,732
2012	3,565	100,132	0	29.78	2,200	5,500	7,700	259	3,823	113,856	80,756
2013	3,823	113,856	0	31.56	2,300	5,500	7,800	247	4,070	128,462	87,562
2014	4,070	128,462	0	33.45	2,400	6,000	8,400	251	4,322	144,555	95,255
2015	4,322	144,555	0	35.46	2,450	6,000	8,450	238	4,560	161,691	103,941
2016	4,560	161,691	0	37.59	2,500	6,000	8,500	226	4,786	179,903	113,653
2017	4,786	179,903	0	39.84	2,600	6,500	9,100	228	5,014	199,772	124,422
2018	5,014	199,772	0	42.23	2,650	6,500	9,150	217	5,231	220,906	136,406
2019	5,231	220,906	0	44.76	2,700	6,500	9,200	206	5,437	243,341	149,641
2020	5,437	243,341	5,437	47.46	0	0	0	0	0	0	0
2021	0	0	0	50.30	0	0	0	0	0	0	0
2022	0	0	0	53.31	0	0	0	0	0	0	0
2023	0	0	0	56.51	0	0	0	0	0	0	0
2024	0	0	0	59.91	0	0	0	0	0	0	0
2025	0	0	0	63.50	0	0	0	0	0	0	0
2026	0	0	0	67.31	0	0	0	0	0	0	0
2027	0	0	0	71.35	0	0	0	0	0	0	0
2028	0	0	0	75.64	0	0	0	0	0	0	0
2029	0	0	0	80.17	0	0	0	0	0	0	0
2030	0	0	0	84.98	0	0	0	0	0	0	0
2031	0	0	0	90.07	0	0	0	0	0	0	0
2032	0	0	0	95.49	0	0	0	0	0	0	0
2033	0	0	0	101.21	0	0	0	0	0	0	0
2034	0	0	0	107.28	0	0	0	0	0	0	0
2035	0	0	0	113.72	0	0	0	0	0	0	0
2036	0	0	0	120.56	0	0	0	0	0	0	0
2037	0	0	0	127.77	0	0	0	0	0	0	0
2038	0	0	0	135.44	0	0	0	0	0	0	0
2039	0	0	0	143.56	0	0	0	0	0	0	0
2040	0	0	0	152.20	0	0	0	0	0	0	0
2041	0	0	0	161.31	0	0	0	0	0	0	0
2042	0	0	0	170.99	0	0	0	0	0	0	0
2043	0	0	0	181.25	0	0	0	0	0	0	0
2044	0	0	0	192.15	0	0	0	0	0	0	0
2045	0	0	0	203.65	0	0	0	0	0	0	0
2046	0	0	0	215.87	0	0	0	0	0	0	0
2047	0	0	0	228.82	0	0	0	0	0	0	0
2048	0	0	0	242.59	0	0	0	0	0	0	0

### Jill's Pension Plan Illustration

Jack & Jill Flash

Year	Beginning Investment Balance	Investment Fund Distribution	Growth	Ending Balances	
				Investment Fund	Total
2010	125,000	0	11,313	136,313	136,313
2011	136,313	0	12,336	148,649	148,649
2012	148,649	0	13,453	162,101	162,101
2013	162,101	0	14,670	176,772	176,772
2014	176,772	0	15,998	192,770	192,770
2015	192,770	0	17,446	210,215	210,215
2016	210,215	0	19,024	229,240	229,240
2017	229,240	0	20,746	249,986	249,986
2018	249,986	0	22,624	272,610	272,610
2019	272,610	0	24,671	297,281	297,281
2020	297,281	297,281	0	0	0
2021	0	0	0	0	0
2022	0	0	0	0	0
2023	0	0	0	0	0
2024	0	0	0	0	0
2025	0	0	0	0	0
2026	0	0	0	0	0
2027	0	0	0	0	0
2028	0	0	0	0	0
2029	0	0	0	0	0
2030	0	0	0	0	0
2031	0	0	0	0	0
2032	0	0	0	0	0
2033	0	0	0	0	0
2034	0	0	0	0	0
2035	0	0	0	0	0
2036	0	0	0	0	0
2037	0	0	0	0	0
2038	0	0	0	0	0
2039	0	0	0	0	0
2040	0	0	0	0	0
2041	0	0	0	0	0
2042	0	0	0	0	0
2043	0	0	0	0	0
2044	0	0	0	0	0
2045	0	0	0	0	0
2046	0	0	0	0	0
2047	0	0	0	0	0
2048	0	0	0	0	0

### Jill's IRA Illustration

Jack & Jill Flash

Year	Year-End Attained Ages		Beginning Balance	Rollover Contributions	Growth	IRA Distributions			Roth IRA Conversion	Ending Balance
	Jill's Age	Jack's Age				Distributable Balance	Applicable Divisor	Minimum Distributions		
2010	51.9	54.9	50,000	0	4,525	54,525	0.0	0	28,443	26,082
2011	52.9	55.9	26,082	0	2,360	28,443	0.0	0	28,443	0
2012	53.9	56.9	0	0	0	0	0.0	0	0	0
2013	54.9	57.9	0	0	0	0	0.0	0	0	0
2014	55.9	58.9	0	0	0	0	0.0	0	0	0
2015	56.9	59.9	0	0	0	0	0.0	0	0	0
2016	57.9	60.9	0	0	0	0	0.0	0	0	0
2017	58.9	61.9	0	0	0	0	0.0	0	0	0
2018	59.9	62.9	0	0	0	0	0.0	0	0	0
2019	60.9	63.9	0	0	0	0	0.0	0	0	0
2020	61.9	64.9	0	942,357	89,053	1,031,409	0.0	0	0	1,031,409
2021	62.9	65.9	1,031,409	0	97,468	1,128,878	0.0	0	0	1,128,878
2022	63.9	66.9	1,128,878	0	106,679	1,235,557	0.0	0	0	1,235,557
2023	64.9	67.9	1,235,557	0	116,760	1,352,317	0.0	0	0	1,352,317
2024	65.9	68.9	1,352,317	0	127,794	1,480,111	0.0	0	0	1,480,111
2025	66.9	69.9	1,480,111	0	139,870	1,619,981	0.0	0	0	1,619,981
2026	67.9	70.9	1,619,981	0	153,088	1,773,069	0.0	0	0	1,773,069
2027	68.9	71.9	1,773,069	0	167,555	1,940,624	0.0	0	0	1,940,624
2028	69.9	72.9	1,940,624	0	183,389	2,124,013	0.0	0	0	2,124,013
2029	70.9	73.9	2,124,013	0	200,719	2,324,732	27.4	0	0	2,324,732
2030	71.9	74.9	2,324,732	0	219,687	2,544,420	26.5	165,244	0	2,379,175
2031	72.9	75.9	2,379,175	0	224,832	2,604,007	25.6	92,937	0	2,511,071
2032	73.9	76.9	2,511,071	0	237,296	2,748,367	24.7	101,663	0	2,646,704
2033	74.9	77.9	2,646,704	0	250,114	2,896,818	23.8	111,206	0	2,785,612
2034	75.9	78.9	2,785,612	0	263,240	3,048,852	22.9	121,642	0	2,927,209
2035	76.9	79.9	2,927,209	0	276,621	3,203,831	22.0	133,055	0	3,070,776
2036	77.9	80.9	3,070,776	0	290,188	3,360,964	21.2	144,848	0	3,216,116
2037	78.9	81.9	3,216,116	0	303,923	3,520,039	20.3	158,429	0	3,361,610
2038	79.9	82.9	3,361,610	0	317,672	3,679,282	19.5	172,390	0	3,506,892
2039	80.9	83.9	3,506,892	0	331,401	3,838,293	18.7	187,534	0	3,650,759
2040	81.9	84.9	3,650,759	0	344,997	3,995,755	17.9	203,953	0	3,791,802
2041	82.9	85.9	3,791,802	0	358,325	4,150,128	17.1	221,743	0	3,928,385
2042	83.9	86.9	3,928,385	0	371,232	4,299,617	16.3	241,005	0	4,058,612
2043	84.9	87.9	4,058,612	0	383,539	4,442,151	15.5	261,846	0	4,180,305
2044	85.9	88.9	4,180,305	0	395,039	4,575,344	14.8	282,453	0	4,292,891
2045	86.9	89.9	4,292,891	0	405,678	4,698,569	14.1	304,460	0	4,394,109
2046	87.9	0.0	4,394,109	0	415,243	4,809,352	13.4	327,919	0	4,481,433
2047	88.9	0.0	4,481,433	0	423,495	4,904,929	12.7	352,869	0	4,552,060
2048	89.9	0.0	4,552,060	0	430,170	4,982,230	12.0	379,338	0	4,602,891

### Jill's Roth IRA Illustration

Jack & Jill Flash

Year	Year-End Attained Ages		Beginning Balance	Growth	Roth IRA Conversion	Ending Balance
	Jill's Age	Jack's Age				
2010	51.9	54.9	0	0	28,443	28,443
2011	52.9	55.9	28,443	2,588	28,443	59,474
2012	53.9	56.9	59,474	5,412	0	64,886
2013	54.9	57.9	64,886	5,905	0	70,790
2014	55.9	58.9	70,790	6,442	0	77,232
2015	56.9	59.9	77,232	7,028	0	84,261
2016	57.9	60.9	84,261	7,668	0	91,928
2017	58.9	61.9	91,928	8,365	0	100,294
2018	59.9	62.9	100,294	9,127	0	109,420
2019	60.9	63.9	109,420	9,957	0	119,378
2020	61.9	64.9	119,378	11,222	0	130,599
2021	62.9	65.9	130,599	12,276	0	142,876
2022	63.9	66.9	142,876	13,430	0	156,306
2023	64.9	67.9	156,306	14,693	0	170,999
2024	65.9	68.9	170,999	16,074	0	187,072
2025	66.9	69.9	187,072	17,585	0	204,657
2026	67.9	70.9	204,657	19,238	0	223,895
2027	68.9	71.9	223,895	21,046	0	244,941
2028	69.9	72.9	244,941	23,024	0	267,966
2029	70.9	73.9	267,966	25,189	0	293,154
2030	71.9	74.9	293,154	27,557	0	320,711
2031	72.9	75.9	320,711	30,147	0	350,858
2032	73.9	76.9	350,858	32,981	0	383,838
2033	74.9	77.9	383,838	36,081	0	419,919
2034	75.9	78.9	419,919	39,472	0	459,392
2035	76.9	79.9	459,392	43,183	0	502,574
2036	77.9	80.9	502,574	47,242	0	549,816
2037	78.9	81.9	549,816	51,683	0	601,499
2038	79.9	82.9	601,499	56,541	0	658,040
2039	80.9	83.9	658,040	61,856	0	719,896
2040	81.9	84.9	719,896	67,670	0	787,566
2041	82.9	85.9	787,566	74,031	0	861,597
2042	83.9	86.9	861,597	80,990	0	942,587
2043	84.9	87.9	942,587	88,603	0	1,031,191
2044	85.9	88.9	1,031,191	96,932	0	1,128,122
2045	86.9	89.9	1,128,122	106,044	0	1,234,166
2046	87.9	0.0	1,234,166	116,012	0	1,350,178
2047	88.9	0.0	1,350,178	126,917	0	1,477,094
2048	89.9	0.0	1,477,094	138,847	0	1,615,941

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*Strategic Plan*

Supporting Schedules for  
**NONQUALIFIED PLANS**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

**Jill's SERP Illustration**

Jack & Jill Flash

Year	Year-End Attained Age	Eligible Compensation	Beginning Balance	Contributions	Growth	Plan Distributions		Ending Balance
						Applicable Divisor	Annual Distributions	
2010	51.9	165,000	187,000	12,000	16,924	0.0	0	215,924
2011	52.9	181,500	215,924	12,000	19,541	0.0	0	247,465
2012	53.9	199,650	247,465	12,000	22,396	0.0	0	281,860
2013	54.9	219,615	281,860	12,000	25,508	0.0	0	319,368
2014	55.9	241,577	319,368	12,000	28,903	0.0	0	360,271
2015	56.9	265,734	360,271	12,000	32,605	0.0	0	404,876
2016	57.9	292,308	404,876	12,000	36,641	0.0	0	453,517
2017	58.9	321,538	453,517	12,000	41,043	0.0	0	506,560
2018	59.9	353,692	506,560	12,000	45,844	0.0	0	564,404
2019	60.9	389,061	564,404	12,000	51,079	0.0	0	627,483
2020	61.9	0	627,483	0	56,787	10.0	97,990	586,280
2021	62.9	0	586,280	0	53,058	9.0	97,990	541,349
2022	63.9	0	541,349	0	48,992	8.0	97,990	492,351
2023	64.9	0	492,351	0	44,558	7.0	97,990	438,919
2024	65.9	0	438,919	0	39,722	6.0	97,990	380,652
2025	66.9	0	380,652	0	34,449	5.0	97,990	317,111
2026	67.9	0	317,111	0	28,699	4.0	97,990	247,820
2027	68.9	0	247,820	0	22,428	3.0	97,990	172,258
2028	69.9	0	172,258	0	15,589	2.0	97,990	89,858
2029	70.9	0	89,858	0	8,132	1.0	97,990	0
2030	71.9	0	0	0	0	0.0	0	0
2031	72.9	0	0	0	0	0.0	0	0
2032	73.9	0	0	0	0	0.0	0	0
2033	74.9	0	0	0	0	0.0	0	0
2034	75.9	0	0	0	0	0.0	0	0
2035	76.9	0	0	0	0	0.0	0	0
2036	77.9	0	0	0	0	0.0	0	0
2037	78.9	0	0	0	0	0.0	0	0
2038	79.9	0	0	0	0	0.0	0	0
2039	80.9	0	0	0	0	0.0	0	0
2040	81.9	0	0	0	0	0.0	0	0
2041	82.9	0	0	0	0	0.0	0	0
2042	83.9	0	0	0	0	0.0	0	0
2043	84.9	0	0	0	0	0.0	0	0
2044	85.9	0	0	0	0	0.0	0	0
2045	86.9	0	0	0	0	0.0	0	0
2046	87.9	0	0	0	0	0.0	0	0
2047	88.9	0	0	0	0	0.0	0	0
2048	89.9	0	0	0	0	0.0	0	0

**Jill's Rabbi Trust Illustration**

*Jack & Jill Flash*

Year	Year-End Attained Age	Eligible Compensation	Beginning Balance	Contributions	Growth	Plan Distributions			Ending Balance
						Lump Sum	Applicable Divisor	Annual Distributions	
2010	51.9	165,000	325,000	16,500	29,413	0	0.0	0	370,913
2011	52.9	181,500	370,913	18,150	33,568	0	0.0	0	422,630
2012	53.9	199,650	422,630	19,965	38,248	0	0.0	0	480,843
2013	54.9	219,615	480,843	21,962	43,516	0	0.0	0	546,321
2014	55.9	241,577	546,321	24,158	49,442	0	0.0	0	619,921
2015	56.9	265,734	619,921	26,573	56,103	0	0.0	0	702,597
2016	57.9	292,308	702,597	29,231	63,585	0	0.0	0	795,413
2017	58.9	321,538	795,413	32,154	71,985	0	0.0	0	899,551
2018	59.9	353,692	899,551	35,369	81,409	0	0.0	0	1,016,330
2019	60.9	389,061	1,016,330	38,906	91,978	0	0.0	0	1,147,214
2020	61.9	0	1,147,214	0	103,823	625,518	10.0	89,576	535,942
2021	62.9	0	535,942	0	48,503	0	9.0	89,576	494,869
2022	63.9	0	494,869	0	44,786	0	8.0	89,576	450,078
2023	64.9	0	450,078	0	40,732	0	7.0	89,576	401,234
2024	65.9	0	401,234	0	36,312	0	6.0	89,576	347,969
2025	66.9	0	347,969	0	31,491	0	5.0	89,576	289,884
2026	67.9	0	289,884	0	26,234	0	4.0	89,576	226,542
2027	68.9	0	226,542	0	20,502	0	3.0	89,576	157,468
2028	69.9	0	157,468	0	14,251	0	2.0	89,576	82,142
2029	70.9	0	82,142	0	7,434	0	1.0	89,576	0
2030	71.9	0	0	0	0	0	0.0	0	0
2031	72.9	0	0	0	0	0	0.0	0	0
2032	73.9	0	0	0	0	0	0.0	0	0
2033	74.9	0	0	0	0	0	0.0	0	0
2034	75.9	0	0	0	0	0	0.0	0	0
2035	76.9	0	0	0	0	0	0.0	0	0
2036	77.9	0	0	0	0	0	0.0	0	0
2037	78.9	0	0	0	0	0	0.0	0	0
2038	79.9	0	0	0	0	0	0.0	0	0
2039	80.9	0	0	0	0	0	0.0	0	0
2040	81.9	0	0	0	0	0	0.0	0	0
2041	82.9	0	0	0	0	0	0.0	0	0
2042	83.9	0	0	0	0	0	0.0	0	0
2043	84.9	0	0	0	0	0	0.0	0	0
2044	85.9	0	0	0	0	0	0.0	0	0
2045	86.9	0	0	0	0	0	0.0	0	0
2046	87.9	0	0	0	0	0	0.0	0	0
2047	88.9	0	0	0	0	0	0.0	0	0
2048	89.9	0	0	0	0	0	0.0	0	0

*PlanWiz, LLP*



*Strategic Plan*

Supporting Schedules for  
**NONQUALIFIED ANNUITIES**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

### Jack's FPDA Illustration

Jack & Jill Flash

Year	Beginning Balance	Annuity Premiums	Current Inside Build-Up	Exchange For Immediate Annuity	Ending Balance
2010	55,000	5,000	4,428	0	64,428
2011	64,428	5,000	5,186	0	74,614
2012	74,614	5,000	6,006	0	85,620
2013	85,620	5,000	6,892	0	97,513
2014	97,513	5,000	7,850	0	110,363
2015	110,363	5,000	8,884	0	124,247
2016	124,247	5,000	10,002	0	139,249
2017	139,249	5,000	11,210	0	155,458
2018	155,458	5,000	12,514	0	172,972
2019	172,972	0	14,616	0	187,589
2020	187,589	0	15,851	0	203,440
2021	203,440	0	17,191	110,315	110,315
2022	110,315	0	9,322	0	119,637
2023	119,637	0	10,109	0	129,746
2024	129,746	0	10,964	0	140,710
2025	140,710	0	11,890	0	152,600
2026	152,600	0	12,895	0	165,494
2027	165,494	0	13,984	0	179,479
2028	179,479	0	15,166	0	194,645
2029	194,645	0	16,447	0	211,092
2030	211,092	0	17,837	0	228,929
2031	228,929	0	19,345	0	248,274
2032	248,274	0	20,979	0	269,253
2033	269,253	0	22,752	0	292,005
2034	292,005	0	24,674	0	316,679
2035	316,679	0	26,759	0	343,439
2036	343,439	0	29,021	0	372,459
2037	372,459	0	31,473	0	403,932
2038	403,932	0	34,132	0	438,065
2039	438,065	0	37,016	0	475,081
2040	475,081	0	40,144	0	515,225
2041	515,225	0	43,537	0	558,762
2042	558,762	0	47,215	0	605,977
2043	605,977	0	51,205	0	657,182
2044	657,182	0	55,532	0	712,714
2045	712,714	0	60,224	0	772,939
2046	772,939	0	65,313	0	838,252
2047	838,252	0	70,832	0	909,084
2048	909,084	0	76,818	0	985,902

**Jack's FPDA Basis**

Jack & Jill Flash

Year	Beginning Basis	Annuity Premiums	Basis Reduction Re Exchange For Immediate Annuity	Basis Recovery				Ending Basis
				Distributable Basis	Pre-Distribution Inside Build-Up	Distributable Basis	Pre-Distribution Inside Build-Up	
2010	45,000	5,000	0	50,000	14,428	50,000	14,428	50,000
2011	50,000	5,000	0	55,000	19,614	55,000	19,614	55,000
2012	55,000	5,000	0	60,000	25,620	60,000	25,620	60,000
2013	60,000	5,000	0	65,000	32,513	65,000	32,513	65,000
2014	65,000	5,000	0	70,000	40,363	70,000	40,363	70,000
2015	70,000	5,000	0	75,000	49,247	75,000	49,247	75,000
2016	75,000	5,000	0	80,000	59,249	80,000	59,249	80,000
2017	80,000	5,000	0	85,000	70,458	85,000	70,458	85,000
2018	85,000	5,000	0	90,000	82,972	90,000	82,972	90,000
2019	90,000	0	0	90,000	97,589	90,000	97,589	90,000
2020	90,000	0	0	90,000	113,440	90,000	113,440	90,000
2021	90,000	0	45,000	45,000	65,315	45,000	65,315	45,000
2022	45,000	0	0	45,000	74,637	45,000	74,637	45,000
2023	45,000	0	0	45,000	84,746	45,000	84,746	45,000
2024	45,000	0	0	45,000	95,710	45,000	95,710	45,000
2025	45,000	0	0	45,000	107,600	45,000	107,600	45,000
2026	45,000	0	0	45,000	120,494	45,000	120,494	45,000
2027	45,000	0	0	45,000	134,479	45,000	134,479	45,000
2028	45,000	0	0	45,000	149,645	45,000	149,645	45,000
2029	45,000	0	0	45,000	166,092	45,000	166,092	45,000
2030	45,000	0	0	45,000	183,929	45,000	183,929	45,000
2031	45,000	0	0	45,000	203,274	45,000	203,274	45,000
2032	45,000	0	0	45,000	224,253	45,000	224,253	45,000
2033	45,000	0	0	45,000	247,005	45,000	247,005	45,000
2034	45,000	0	0	45,000	271,679	45,000	271,679	45,000
2035	45,000	0	0	45,000	298,439	45,000	298,439	45,000
2036	45,000	0	0	45,000	327,459	45,000	327,459	45,000
2037	45,000	0	0	45,000	358,932	45,000	358,932	45,000
2038	45,000	0	0	45,000	393,065	45,000	393,065	45,000
2039	45,000	0	0	45,000	430,081	45,000	430,081	45,000
2040	45,000	0	0	45,000	470,225	45,000	470,225	45,000
2041	45,000	0	0	45,000	513,762	45,000	513,762	45,000
2042	45,000	0	0	45,000	560,977	45,000	560,977	45,000
2043	45,000	0	0	45,000	612,182	45,000	612,182	45,000
2044	45,000	0	0	45,000	667,714	45,000	667,714	45,000
2045	45,000	0	0	45,000	727,939	45,000	727,939	45,000
2046	45,000	0	0	45,000	793,252	45,000	793,252	45,000
2047	45,000	0	0	45,000	864,084	45,000	864,084	45,000
2048	45,000	0	0	45,000	940,902	45,000	940,902	45,000

**Jack's FPDA Annuization Illustration**

Jack & Jill Flash

Year	Jack's Annuity Payments	Jill's Annuity Payments	Gross Annuity Payments	Taxable Annuity Payments		
				Tax-Free Recovery of Investment 18.3%	Cumulative Tax-Free Recovery of Investment	Taxable Annuity Payments
2021	11,032	0	11,032	2,019	2,019	9,013
2022	11,032	0	11,032	2,019	4,038	9,013
2023	11,032	0	11,032	2,019	6,056	9,013
2024	11,032	0	11,032	2,019	8,075	9,013
2025	11,032	0	11,032	2,019	10,094	9,013
2026	11,032	0	11,032	2,019	12,113	9,013
2027	11,032	0	11,032	2,019	14,131	9,013
2028	11,032	0	11,032	2,019	16,150	9,013
2029	11,032	0	11,032	2,019	18,169	9,013
2030	11,032	0	11,032	2,019	20,188	9,013
2031	11,032	0	11,032	2,019	22,206	9,013
2032	11,032	0	11,032	2,019	24,225	9,013
2033	11,032	0	11,032	2,019	26,244	9,013
2034	11,032	0	11,032	2,019	28,263	9,013
2035	11,032	0	11,032	2,019	30,282	9,013
2036	11,032	0	11,032	2,019	32,300	9,013
2037	11,032	0	11,032	2,019	34,319	9,013
2038	11,032	0	11,032	2,019	36,338	9,013
2039	11,032	0	11,032	2,019	38,357	9,013
2040	11,032	0	11,032	2,019	40,375	9,013
2041	11,032	0	11,032	2,019	42,394	9,013
2042	11,032	0	11,032	2,019	44,413	9,013
2043	11,032	0	11,032	587	45,000	10,444
2044	11,032	0	11,032	0	45,000	11,032
2045	11,032	0	11,032	0	45,000	11,032
2046	0	5,516	5,516	0	45,000	5,516
2047	0	5,516	5,516	0	45,000	5,516
2048	0	5,516	5,516	0	45,000	5,516

**Jill's FPDA Illustration**

*Jack & Jill Flash*

Year	Beginning Balance	Annuity Premiums	Current Inside Build-Up	Exchange For Immediate Annuity	Ending Balance
2010	55,000	5,000	4,428	0	64,428
2011	64,428	5,000	5,186	0	74,614
2012	74,614	5,000	6,006	0	85,620
2013	85,620	5,000	6,892	0	97,513
2014	97,513	5,000	7,850	0	110,363
2015	110,363	5,000	8,884	0	124,247
2016	124,247	5,000	10,002	0	139,249
2017	139,249	5,000	11,210	0	155,458
2018	155,458	5,000	12,514	0	172,972
2019	172,972	5,000	13,924	0	191,897
2020	191,897	0	16,215	0	208,112
2021	208,112	0	17,585	0	225,698
2022	225,698	0	19,071	0	244,769
2023	244,769	0	20,683	0	265,452
2024	265,452	0	22,431	143,941	143,941
2025	143,941	0	12,163	0	156,104
2026	156,104	0	13,191	0	169,295
2027	169,295	0	14,305	0	183,601
2028	183,601	0	15,514	0	199,115
2029	199,115	0	16,825	0	215,940
2030	215,940	0	18,247	0	234,187
2031	234,187	0	19,789	0	253,976
2032	253,976	0	21,461	0	275,437
2033	275,437	0	23,274	0	298,711
2034	298,711	0	25,241	0	323,952
2035	323,952	0	27,374	0	351,326
2036	351,326	0	29,687	0	381,013
2037	381,013	0	32,196	0	413,209
2038	413,209	0	34,916	0	448,125
2039	448,125	0	37,867	0	485,992
2040	485,992	0	41,066	0	527,058
2041	527,058	0	44,536	0	571,594
2042	571,594	0	48,300	0	619,894
2043	619,894	0	52,381	0	672,275
2044	672,275	0	56,807	0	729,082
2045	729,082	0	61,607	0	790,690
2046	790,690	0	66,813	0	857,503
2047	857,503	0	72,459	0	929,962
2048	929,962	0	78,582	0	1,008,544

**Jill's FPDA Basis**

Jack & Jill Flash

Year	Beginning Basis	Annuity Premiums	Basis Reduction Re Exchange For Immediate Annuity	Basis Recovery				Ending Basis
				Distributable Basis	Pre-Distribution Inside Build-Up	Distributable Basis	Pre-Distribution Inside Build-Up	
2010	45,000	5,000	0	50,000	14,428	50,000	14,428	50,000
2011	50,000	5,000	0	55,000	19,614	55,000	19,614	55,000
2012	55,000	5,000	0	60,000	25,620	60,000	25,620	60,000
2013	60,000	5,000	0	65,000	32,513	65,000	32,513	65,000
2014	65,000	5,000	0	70,000	40,363	70,000	40,363	70,000
2015	70,000	5,000	0	75,000	49,247	75,000	49,247	75,000
2016	75,000	5,000	0	80,000	59,249	80,000	59,249	80,000
2017	80,000	5,000	0	85,000	70,458	85,000	70,458	85,000
2018	85,000	5,000	0	90,000	82,972	90,000	82,972	90,000
2019	90,000	5,000	0	95,000	96,897	95,000	96,897	95,000
2020	95,000	0	0	95,000	113,112	95,000	113,112	95,000
2021	95,000	0	0	95,000	130,698	95,000	130,698	95,000
2022	95,000	0	0	95,000	149,769	95,000	149,769	95,000
2023	95,000	0	0	95,000	170,452	95,000	170,452	95,000
2024	95,000	0	47,500	47,500	96,441	47,500	96,441	47,500
2025	47,500	0	0	47,500	108,604	47,500	108,604	47,500
2026	47,500	0	0	47,500	121,795	47,500	121,795	47,500
2027	47,500	0	0	47,500	136,101	47,500	136,101	47,500
2028	47,500	0	0	47,500	151,615	47,500	151,615	47,500
2029	47,500	0	0	47,500	168,440	47,500	168,440	47,500
2030	47,500	0	0	47,500	186,687	47,500	186,687	47,500
2031	47,500	0	0	47,500	206,476	47,500	206,476	47,500
2032	47,500	0	0	47,500	227,937	47,500	227,937	47,500
2033	47,500	0	0	47,500	251,211	47,500	251,211	47,500
2034	47,500	0	0	47,500	276,452	47,500	276,452	47,500
2035	47,500	0	0	47,500	303,826	47,500	303,826	47,500
2036	47,500	0	0	47,500	333,513	47,500	333,513	47,500
2037	47,500	0	0	47,500	365,709	47,500	365,709	47,500
2038	47,500	0	0	47,500	400,625	47,500	400,625	47,500
2039	47,500	0	0	47,500	438,492	47,500	438,492	47,500
2040	47,500	0	0	47,500	479,558	47,500	479,558	47,500
2041	47,500	0	0	47,500	524,094	47,500	524,094	47,500
2042	47,500	0	0	47,500	572,394	47,500	572,394	47,500
2043	47,500	0	0	47,500	624,775	47,500	624,775	47,500
2044	47,500	0	0	47,500	681,582	47,500	681,582	47,500
2045	47,500	0	0	47,500	743,190	47,500	743,190	47,500
2046	47,500	0	0	47,500	810,003	47,500	810,003	47,500
2047	47,500	0	0	47,500	882,462	47,500	882,462	47,500
2048	47,500	0	0	47,500	961,044	47,500	961,044	47,500

**Jill's FPDA Annuitization Illustration**

*Jack & Jill Flash*

Year	Jill's Annuity Payments	Gross Annuity Payments	Taxable Annuity Payments		
			Tax-Free Recovery of Investment 16.7%	Cumulative Tax-Free Recovery of Investment	Taxable Annuity Payments
2024	14,394	14,394	2,404	2,404	11,990
2025	14,394	14,394	2,404	4,808	11,990
2026	14,394	14,394	2,404	7,211	11,990
2027	14,394	14,394	2,404	9,615	11,990
2028	14,394	14,394	2,404	12,019	11,990
2029	14,394	14,394	2,404	14,423	11,990
2030	14,394	14,394	2,404	16,827	11,990
2031	14,394	14,394	2,404	19,231	11,990
2032	14,394	14,394	2,404	21,634	11,990
2033	14,394	14,394	2,404	24,038	11,990
2034	14,394	14,394	2,404	26,442	11,990
2035	14,394	14,394	2,404	28,846	11,990
2036	14,394	14,394	2,404	31,250	11,990
2037	14,394	14,394	2,404	33,653	11,990
2038	14,394	14,394	2,404	36,057	11,990
2039	14,394	14,394	2,404	38,461	11,990
2040	14,394	14,394	2,404	40,865	11,990
2041	14,394	14,394	2,404	43,269	11,990
2042	14,394	14,394	2,404	45,673	11,990
2043	14,394	14,394	1,827	47,500	12,567
2044	14,394	14,394	0	47,500	14,394
2045	14,394	14,394	0	47,500	14,394
2046	14,394	14,394	0	47,500	14,394
2047	14,394	14,394	0	47,500	14,394
2048	14,394	14,394	0	47,500	14,394

*PlanWiz, LLP*



*Strategic Plan*

Supporting Schedules for  
**BUSINESS INTERESTS**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

## ShopRight, Inc. Illustration

Jack & Jill Flash

Year	Net Worth					Cash Flows		Unrealized Gains
	Beginning Value	Lifetime Transfer in Trust	Growth	In-Kind Trust Distribution	Ending Value	Business Income	Taxable Business Income 100.0%	
2010	10,000,000	5,000,000	350,000	201,535	5,551,535	250,000	250,000	3,896,353
2011	5,551,535	0	388,607	190,114	6,130,256	277,577	277,577	4,325,330
2012	6,130,256	0	429,118	177,016	6,736,390	306,513	306,513	4,789,093
2013	6,736,390	0	471,547	161,993	7,369,930	336,820	336,820	5,289,803
2014	7,369,930	0	515,895	144,763	8,030,589	368,497	368,497	5,829,610
2015	8,030,589	0	562,141	125,002	8,717,732	401,529	401,529	6,410,641
2016	8,717,732	0	610,241	102,337	9,430,309	435,887	435,887	7,034,979
2017	9,430,309	0	660,122	76,342	10,166,773	471,515	471,515	7,704,646
2018	10,166,773	0	711,674	46,528	10,924,975	508,339	508,339	8,421,572
2019	10,924,975	10,924,975	0	12,333	12,333	0	0	1,249
2020	12,333	0	863	0	13,197	617	617	2,113
2021	13,197	0	924	0	14,120	660	660	3,036
2022	14,120	0	988	0	15,109	706	706	4,025
2023	15,109	0	1,058	0	16,166	755	755	5,082
2024	16,166	0	1,132	0	17,298	808	808	6,214
2025	17,298	0	1,211	0	18,509	865	865	7,425
2026	18,509	0	1,296	0	19,805	925	925	8,721
2027	19,805	0	1,386	0	21,191	990	990	10,107
2028	21,191	0	1,483	0	22,674	1,060	1,060	11,590
2029	22,674	0	1,587	0	24,261	1,134	1,134	13,177
2030	24,261	0	1,698	0	25,960	1,213	1,213	14,876
2031	25,960	0	1,817	0	27,777	1,298	1,298	16,693
2032	27,777	0	1,944	0	29,721	1,389	1,389	18,637
2033	29,721	0	2,080	0	31,802	1,486	1,486	20,718
2034	31,802	0	2,226	0	34,028	1,590	1,590	22,944
2035	34,028	0	2,382	0	36,410	1,701	1,701	25,326
2036	36,410	0	2,549	0	38,959	1,820	1,820	27,875
2037	38,959	0	2,727	0	41,686	1,948	1,948	30,602
2038	41,686	0	2,918	0	44,604	2,084	2,084	33,520
2039	44,604	0	3,122	0	47,726	2,230	2,230	36,642
2040	47,726	0	3,341	0	51,067	2,386	2,386	39,983
2041	51,067	0	3,575	0	54,641	2,553	2,553	43,557
2042	54,641	0	3,825	0	58,466	2,732	2,732	47,382
2043	58,466	0	4,093	0	62,559	2,923	2,923	51,475
2044	62,559	0	4,379	0	66,938	3,128	3,128	55,854
2045	66,938	0	4,686	0	71,624	3,347	3,347	25,068
2046	71,624	0	5,014	0	76,637	3,581	3,581	30,082
2047	76,637	0	5,365	0	82,002	3,832	3,832	35,447
2048	82,002	0	5,740	0	87,742	4,100	4,100	41,187

**MSN Enterprises Illustration**

*Jack & Jill Flash*

Year	Net Worth			
	Beginning Value	Disposition Proceeds	Growth	Ending Value
2010	25,000	0	0	25,000
2011	25,000	0	0	25,000
2012	25,000	0	0	25,000
2013	25,000	0	0	25,000
2014	25,000	0	0	25,000
2015	25,000	0	0	25,000
2016	25,000	0	0	25,000
2017	25,000	0	0	25,000
2018	25,000	0	0	25,000
2019	25,000	0	0	25,000
2020	25,000	25,000	0	0
2021	0	0	0	0
2022	0	0	0	0
2023	0	0	0	0
2024	0	0	0	0
2025	0	0	0	0
2026	0	0	0	0
2027	0	0	0	0
2028	0	0	0	0
2029	0	0	0	0
2030	0	0	0	0
2031	0	0	0	0
2032	0	0	0	0
2033	0	0	0	0
2034	0	0	0	0
2035	0	0	0	0
2036	0	0	0	0
2037	0	0	0	0
2038	0	0	0	0
2039	0	0	0	0
2040	0	0	0	0
2041	0	0	0	0
2042	0	0	0	0
2043	0	0	0	0
2044	0	0	0	0
2045	0	0	0	0
2046	0	0	0	0
2047	0	0	0	0
2048	0	0	0	0

*PlanWiz, LLP*



*Strategic Plan*

Supporting Schedules for  
**INVESTMENT REAL ESTATE**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

### ShopRight HQ Illustration

Jack & Jill Flash

Year	Net Worth				Cash Flows		Capital Gains		
	Beginning Value	Lifetime Transfer in Trust	Growth	Ending Value	Real Estate Income	Taxable Real Estate Income 65.0%	Realized Gains	Unrealized Gains	Recognized Capital Gains
2010	1,000,000	0	40,000	1,040,000	50,000	32,500	0	607,500	0
2011	1,040,000	1,040,000	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0

### 341 Lexite Court Illustration

Jack & Jill Flash

Year	Net Worth			Cash Flows		Unrealized Gains
	Beginning Value	Growth	Ending Value	Real Estate Income	Taxable Real Estate Income 80.0%	
2010	200,000	8,000	208,000	10,000	8,000	65,000
2011	208,000	8,320	216,320	10,400	8,320	75,400
2012	216,320	8,653	224,973	10,816	8,653	86,216
2013	224,973	8,999	233,972	11,249	8,999	97,465
2014	233,972	9,359	243,331	11,699	9,359	109,163
2015	243,331	9,733	253,064	12,167	9,733	121,330
2016	253,064	10,123	263,186	12,653	10,123	133,983
2017	263,186	10,527	273,714	13,159	10,527	147,142
2018	273,714	10,949	284,662	13,686	10,949	160,828
2019	284,662	11,386	296,049	14,233	11,386	175,061
2020	296,049	11,842	307,891	14,802	11,842	189,864
2021	307,891	12,316	320,206	15,395	12,316	205,258
2022	320,206	12,808	333,015	16,010	12,808	221,268
2023	333,015	13,321	346,335	16,651	13,321	237,919
2024	346,335	13,853	360,189	17,317	13,853	255,236
2025	360,189	14,408	374,596	18,009	14,408	273,245
2026	374,596	14,984	389,580	18,730	14,984	291,975
2027	389,580	15,583	405,163	19,479	15,583	311,454
2028	405,163	16,207	421,370	20,258	16,207	331,712
2029	421,370	16,855	438,225	21,068	16,855	352,781
2030	438,225	17,529	455,754	21,911	17,529	374,692
2031	455,754	18,230	473,984	22,788	18,230	397,480
2032	473,984	18,959	492,943	23,699	18,959	421,179
2033	492,943	19,718	512,661	24,647	19,718	445,826
2034	512,661	20,506	533,167	25,633	20,506	471,459
2035	533,167	21,327	554,494	26,658	21,327	498,117
2036	554,494	22,180	576,674	27,725	22,180	525,842
2037	576,674	23,067	599,741	28,834	23,067	554,676
2038	599,741	23,990	623,730	29,987	23,990	584,663
2039	623,730	24,949	648,680	31,187	24,949	615,849
2040	648,680	25,947	674,627	32,434	25,947	648,283
2041	674,627	26,985	701,612	33,731	26,985	682,015
2042	701,612	28,064	729,676	35,081	28,064	717,095
2043	729,676	29,187	758,863	36,484	29,187	753,579
2044	758,863	30,355	789,218	37,943	30,355	789,218
2045	789,218	31,569	820,787	39,461	31,569	826,364
2046	820,787	32,831	853,618	41,039	32,831	864,031
2047	853,618	34,145	887,763	42,681	34,145	901,884
2048	887,763	35,511	923,273	44,388	35,511	940,042

## 856 Reed Way Illustration

Jack & Jill Flash

Year	Net Worth			Cash Flows		Unrealized Gains
	Beginning Value	Growth	Ending Value	Real Estate Income	Taxable Real Estate Income 80.0%	
2010	325,000	13,000	338,000	16,250	13,000	166,250
2011	338,000	13,520	351,520	16,900	13,520	183,150
2012	351,520	14,061	365,581	17,576	14,061	200,726
2013	365,581	14,623	380,204	18,279	14,623	219,005
2014	380,204	15,208	395,412	19,010	15,208	238,015
2015	395,412	15,816	411,229	19,771	15,816	257,786
2016	411,229	16,449	427,678	20,561	16,449	278,347
2017	427,678	17,107	444,785	21,384	17,107	299,731
2018	444,785	17,791	462,576	22,239	17,791	321,970
2019	462,576	18,503	481,079	23,129	18,503	345,099
2020	481,079	19,243	500,323	24,054	19,243	369,153
2021	500,323	20,013	520,335	25,016	20,013	394,169
2022	520,335	20,813	541,149	26,017	20,813	420,186
2023	541,149	21,646	562,795	27,057	21,646	447,244
2024	562,795	22,512	585,307	28,140	22,512	475,383
2025	585,307	23,412	608,719	29,265	23,412	504,649
2026	608,719	24,349	633,068	30,436	24,349	535,085
2027	633,068	25,323	658,390	31,653	25,323	566,738
2028	658,390	26,336	684,726	32,920	26,336	599,657
2029	684,726	27,389	712,115	34,236	27,389	633,894
2030	712,115	28,485	740,600	35,606	28,485	669,500
2031	740,600	29,624	770,224	37,030	29,624	706,530
2032	770,224	30,809	801,033	38,511	30,809	745,041
2033	801,033	32,041	833,074	40,052	32,041	785,092
2034	833,074	33,323	866,397	41,654	33,323	826,746
2035	866,397	34,656	901,053	43,320	34,656	870,066
2036	901,053	36,042	937,095	45,053	36,042	915,118
2037	937,095	37,484	974,579	46,855	37,484	961,973
2038	974,579	38,983	1,013,562	48,729	38,983	1,010,702
2039	1,013,562	40,542	1,054,104	50,678	40,542	1,054,104
2040	1,054,104	42,164	1,096,268	52,705	42,164	1,096,268
2041	1,096,268	43,851	1,140,119	54,813	43,851	1,140,119
2042	1,140,119	45,605	1,185,724	57,006	45,605	1,185,724
2043	1,185,724	47,429	1,233,153	59,286	47,429	1,233,153
2044	1,233,153	49,326	1,282,479	61,658	49,326	1,282,479
2045	1,282,479	51,299	1,333,778	64,124	51,299	813,092
2046	1,333,778	53,351	1,387,129	66,689	53,351	879,781
2047	1,387,129	55,485	1,442,614	69,356	55,485	949,137
2048	1,442,614	57,705	1,500,319	72,131	57,705	1,021,268

*PlanWiz, LLP*



*Strategic Plan*

Supporting Schedules for  
**NOTES RECEIVABLE**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

**Note Receivable - Loan to Jerry Illustration**

Jack & Jill Flash

Year	Beginning Balance	Note Amortization			Ending Balance	Cash Flows	
		Total Scheduled Payments	Interest 8.00%	Scheduled Principal		Principal	Interest
2010	29,752	7,451	2,380	5,071	24,680	5,071	2,380
2011	24,680	7,451	1,974	5,477	19,203	5,477	1,974
2012	19,203	7,451	1,536	5,915	13,288	5,915	1,536
2013	13,288	7,451	1,063	6,388	6,900	6,388	1,063
2014	6,900	7,451	552	6,900	0	6,900	552
2015	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0

**Note Receivable - Loan to Jackie Illustration**

*Jack & Jill Flash*

Year	Beginning Balance	Note Amortization			Ending Balance	Cash Flows	
		Total Scheduled Payments	Interest 7.00%	Scheduled Principal		Principal	Interest
2010	10,919	3,223	764	2,459	8,459	2,459	764
2011	8,459	3,223	592	2,631	5,828	2,631	592
2012	5,828	3,223	408	2,815	3,013	2,815	408
2013	3,013	3,223	211	3,013	0	3,013	211
2014	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0

**Note Payments Illustration - ShopRight IDGT**

Jack & Jill Flash

Year	Beginning Balance	Note Amortization			Outstanding Balance	Source of Note Payments		
		Interest 2.80%	Principal	Total Payments		Cash Yield	Trust Investments	Trust Property
2019	7,101,234	198,835	0	198,835	7,101,234	198,835	0	0
2020	7,101,234	198,835	0	198,835	7,101,234	198,835	0	0
2021	7,101,234	198,835	0	198,835	7,101,234	198,835	0	0
2022	7,101,234	198,835	0	198,835	7,101,234	198,835	0	0
2023	7,101,234	198,835	0	198,835	7,101,234	198,835	0	0
2024	7,101,234	198,835	0	198,835	7,101,234	198,835	0	0
2025	7,101,234	198,835	0	198,835	7,101,234	198,835	0	0
2026	7,101,234	198,835	0	198,835	7,101,234	198,835	0	0
2027	7,101,234	198,835	0	198,835	7,101,234	198,835	0	0
2028	7,101,234	198,835	7,101,234	7,300,068	0	1,004,256	6,295,812	0
2029	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0

*PlanWiz, LLP*



*Strategic Plan*

Supporting Schedules for  
**OTHER UNMARKETABLE & PERSONAL ASSETS**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

## Artwork Illustration

Jack & Jill Flash

Year	Net Worth			Unrealized Gains
	Beginning Value	Growth	Ending Value	
2010	80,000	2,400	82,400	22,400
2011	82,400	2,472	84,872	24,872
2012	84,872	2,546	87,418	27,418
2013	87,418	2,623	90,041	30,041
2014	90,041	2,701	92,742	32,742
2015	92,742	2,782	95,524	35,524
2016	95,524	2,866	98,390	38,390
2017	98,390	2,952	101,342	41,342
2018	101,342	3,040	104,382	44,382
2019	104,382	3,131	107,513	47,513
2020	107,513	3,225	110,739	50,739
2021	110,739	3,322	114,061	54,061
2022	114,061	3,422	117,483	57,483
2023	117,483	3,524	121,007	61,007
2024	121,007	3,630	124,637	64,637
2025	124,637	3,739	128,377	68,377
2026	128,377	3,851	132,228	72,228
2027	132,228	3,967	136,195	76,195
2028	136,195	4,086	140,280	80,280
2029	140,280	4,208	144,489	84,489
2030	144,489	4,335	148,824	88,824
2031	148,824	4,465	153,288	93,288
2032	153,288	4,599	157,887	97,887
2033	157,887	4,737	162,624	102,624
2034	162,624	4,879	167,502	107,502
2035	167,502	5,025	172,527	112,527
2036	172,527	5,176	177,703	117,703
2037	177,703	5,331	183,034	123,034
2038	183,034	5,491	188,525	128,525
2039	188,525	5,656	194,181	134,181
2040	194,181	5,825	200,006	140,006
2041	200,006	6,000	206,007	146,007
2042	206,007	6,180	212,187	152,187
2043	212,187	6,366	218,552	158,552
2044	218,552	6,557	225,109	165,109
2045	225,109	6,753	231,862	85,931
2046	231,862	6,956	238,818	92,887
2047	238,818	7,165	245,983	100,052
2048	245,983	7,379	253,362	107,431

## 25 Breezy Way Illustration

Jack & Jill Flash

Year	Net Worth					Capital Gains			
	Beginning Value	Disposition Proceeds	Proceeds Reinvested	Growth	Ending Value	Realized Gains	Unrealized Gains	Recognized Capital Gains	
2010	850,000	0	0	25,500	875,500	0	175,500	0	
2011	875,500	0	0	26,265	901,765	0	201,765	0	
2012	901,765	0	0	27,053	928,818	0	228,818	0	
2013	928,818	0	0	27,865	956,682	0	256,682	0	
2014	956,682	0	0	28,700	985,383	0	285,383	0	
2015	985,383	0	0	29,561	1,014,944	0	314,944	0	
2016	1,014,944	0	0	30,448	1,045,393	0	345,393	0	
2017	1,045,393	0	0	31,362	1,076,755	0	376,755	0	
2018	1,076,755	0	0	32,303	1,109,057	0	409,057	0	
2019	1,109,057	0	0	33,272	1,142,329	0	442,329	0	
2020	1,142,329	0	0	34,270	1,176,599	0	476,599	0	
2021	1,176,599	0	0	35,298	1,211,897	0	511,897	0	
2022	1,211,897	0	0	36,357	1,248,254	0	548,254	0	
2023	1,248,254	0	0	37,448	1,285,701	0	585,701	0	
2024	1,285,701	0	0	38,571	1,324,272	0	624,272	0	
2025	1,324,272	0	0	39,728	1,364,000	0	664,000	0	
2026	1,364,000	0	0	40,920	1,404,920	0	704,920	0	
2027	1,404,920	0	0	42,148	1,447,068	0	747,068	0	
2028	1,447,068	0	0	43,412	1,490,480	0	790,480	0	
2029	1,490,480	0	0	44,714	1,535,195	0	835,195	0	
2030	1,535,195	1,535,195	767,597	23,028	790,625	835,195	23,028	335,195	
2031	790,625	0	0	23,719	814,344	0	46,747	0	
2032	814,344	0	0	24,430	838,774	0	71,177	0	
2033	838,774	0	0	25,163	863,937	0	96,340	0	
2034	863,937	0	0	25,918	889,856	0	122,258	0	
2035	889,856	0	0	26,696	916,551	0	148,954	0	
2036	916,551	0	0	27,497	944,048	0	176,451	0	
2037	944,048	0	0	28,321	972,369	0	204,772	0	
2038	972,369	0	0	29,171	1,001,540	0	233,943	0	
2039	1,001,540	0	0	30,046	1,031,587	0	263,989	0	
2040	1,031,587	0	0	30,948	1,062,534	0	294,937	0	
2041	1,062,534	0	0	31,876	1,094,410	0	326,813	0	
2042	1,094,410	0	0	32,832	1,127,242	0	359,645	0	
2043	1,127,242	0	0	33,817	1,161,060	0	393,462	0	
2044	1,161,060	0	0	34,832	1,195,892	0	428,294	0	
2045	1,195,892	0	0	35,877	1,231,768	0	232,086	0	
2046	1,231,768	0	0	36,953	1,268,721	0	269,039	0	
2047	1,268,721	0	0	38,062	1,306,783	0	307,100	0	
2048	1,306,783	0	0	39,203	1,345,986	0	346,304	0	

## Vacation Homes Illustration

Jack & Jill Flash

Year	Net Worth			Unrealized Gains
	Beginning Value	Growth	Ending Value	
2010	590,000	35,400	625,400	85,400
2011	625,400	37,524	662,924	122,924
2012	662,924	39,775	702,699	162,699
2013	702,699	42,162	744,861	204,861
2014	744,861	44,692	789,553	249,553
2015	789,553	47,373	836,926	296,926
2016	836,926	50,216	887,142	347,142
2017	887,142	53,229	940,370	400,370
2018	940,370	56,422	996,793	456,793
2019	996,793	59,808	1,056,600	516,600
2020	1,056,600	63,396	1,119,996	579,996
2021	1,119,996	67,200	1,187,196	647,196
2022	1,187,196	71,232	1,258,428	718,428
2023	1,258,428	75,506	1,333,933	793,933
2024	1,333,933	80,036	1,413,969	873,969
2025	1,413,969	84,838	1,498,807	958,807
2026	1,498,807	89,928	1,588,736	1,048,736
2027	1,588,736	95,324	1,684,060	1,144,060
2028	1,684,060	101,044	1,785,104	1,245,104
2029	1,785,104	107,106	1,892,210	1,352,210
2030	1,892,210	113,533	2,005,743	1,465,743
2031	2,005,743	120,345	2,126,087	1,586,087
2032	2,126,087	127,565	2,253,652	1,713,652
2033	2,253,652	135,219	2,388,871	1,848,871
2034	2,388,871	143,332	2,532,204	1,992,204
2035	2,532,204	151,932	2,684,136	2,144,136
2036	2,684,136	161,048	2,845,184	2,305,184
2037	2,845,184	170,711	3,015,895	2,475,895
2038	3,015,895	180,954	3,196,849	2,656,849
2039	3,196,849	191,811	3,388,660	2,848,660
2040	3,388,660	203,320	3,591,979	3,051,979
2041	3,591,979	215,519	3,807,498	3,267,498
2042	3,807,498	228,450	4,035,948	3,495,948
2043	4,035,948	242,157	4,278,105	3,738,105
2044	4,278,105	256,686	4,534,791	3,994,791
2045	4,534,791	272,087	4,806,879	4,261,879
2046	4,806,879	288,413	5,095,291	4,534,886
2047	5,095,291	305,717	5,401,009	4,811,603
2048	5,401,009	324,061	5,725,069	5,095,564

*PlanWiz, LLP*



*Strategic Plan*

Supporting Schedules for  
**INTEGRATED CASH FLOWS**

**AN ANALYSIS PREPARED EXCLUSIVELY FOR**

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

## Integrated Cash Flows Illustration

Jack & Jill Flash

Part 1 of 3

Year	Cash Management Fund Beginning Balance	Beginning of Year Cash Flows					Investable Balance	End of Year Cash Inflows		
		Life Insurance Proceeds	Proceeds from Disposition of Unmarketable Assets	IDGT Seed Gift & Bypass Trust Funding	Ed Fund & Nonqualified Annuity Contributions	Unpaid Prior-Year Taxes		Investment Income Generated by this Fund	Investment Income from Other Portfolios	Planned Employer Stock/Option Cash Inflows
2010	100,000	0	85,000	0	45,000	0	140,000	4,200	66,281	3,515
2011	100,000	0	0	0	15,000	65,565	19,435	583	78,107	5,895
2012	100,000	0	0	0	0	66,447	33,553	1,007	85,159	13,309
2013	100,000	0	0	0	0	68,367	31,633	949	94,645	12,842
2014	100,000	0	0	0	0	105,860	0	0	104,018	11,792
2015	100,001	0	0	0	0	119,943	0	0	113,218	12,210
2016	100,000	0	0	0	0	134,738	0	0	124,005	10,779
2017	100,000	0	0	0	0	140,687	0	0	136,915	8,565
2018	100,001	0	0	0	0	158,540	0	0	153,815	6,807
2019	100,000	0	0	789,026	0	179,585	0	0	157,093	5,409
2020	100,000	0	25,000	0	0	187,265	0	0	124,681	275,807
2021	100,000	0	0	0	0	156,738	0	0	135,154	0
2022	100,000	0	0	0	0	115,885	0	0	119,085	0
2023	100,000	0	0	0	0	124,782	0	0	102,561	0
2024	100,000	0	0	0	0	135,886	0	0	82,621	0
2025	100,000	0	0	0	0	152,683	0	0	58,546	0
2026	100,000	0	0	0	0	164,745	0	0	29,923	0
2027	100,000	0	0	0	0	194,275	0	0	0	0
2028	100,000	0	0	0	0	500,398	0	0	0	0
2029	100,000	0	0	0	0	196,761	0	0	249,607	0
2030	100,000	0	767,597	0	0	42,571	825,026	24,751	244,392	0
2031	100,000	0	0	0	0	73,075	26,925	808	273,993	0
2032	100,000	0	0	0	0	55,105	44,895	1,347	271,140	0
2033	100,000	0	0	0	0	62,885	37,115	1,113	268,087	0
2034	100,000	0	0	0	0	69,636	30,364	911	264,159	0
2035	100,000	0	0	0	0	75,767	24,233	727	259,135	0
2036	100,000	0	0	0	0	81,141	18,859	566	253,020	0
2037	100,000	0	0	0	0	86,043	13,957	419	245,823	0
2038	100,000	0	0	0	0	90,837	9,163	275	237,571	0
2039	100,000	0	0	0	0	95,276	4,724	142	228,569	0
2040	100,000	0	0	0	0	100,196	0	0	218,492	0
2041	100,000	0	0	0	0	105,391	0	0	207,299	0
2042	100,000	0	0	0	0	110,709	0	0	194,877	0
2043	100,000	0	0	0	0	116,407	0	0	181,174	0
2044	100,000	0	0	0	0	123,530	0	0	166,120	0
2045	100,000	0	0	0	0	131,219	0	0	149,540	0
2046	100,000	995,424	0	783,135	0	138,284	174,005	5,220	131,325	0
2047	100,000	0	0	0	0	136,746	0	0	123,313	0
2048	100,000	0	0	0	0	155,629	0	0	105,520	0

## Integrated Cash Flows Illustration

Jack & Jill Flash

Part 2 of 3

Year	End of Year Cash Inflows							End of Year Cash Outflows				
	Planned IRA Distributions	Nonqualified Plan Distributions	Nonqualified Annuity Distributions	Trust Distributions	Business & Real Estate Income	Payments on Notes Receivable	Non-Asset-Based & Miscellaneous Income	Interest Paid on Option Exercise Loan	Other Nontax Cash Outflows	Nonqualified Annuity Contributions	Estimated Tax Payments & Withholdings	
2010	0	0	0	250,000	326,250	10,675	313,500	0	486,333	10,000	274,479	
2011	0	0	0	257,423	304,877	10,675	340,750	315	437,976	10,000	287,716	
2012	0	0	0	265,937	334,905	10,675	370,173	0	466,257	10,000	311,028	
2013	0	0	0	275,702	366,347	10,675	400,958	0	480,127	10,000	387,622	
2014	0	0	0	286,901	399,205	7,451	433,815	0	495,587	10,000	420,295	
2015	0	0	0	299,746	433,467	0	470,472	0	507,931	10,000	454,409	
2016	0	0	0	314,479	469,101	0	510,178	0	510,806	10,000	492,690	
2017	0	0	0	331,375	506,059	0	552,205	0	498,088	10,000	532,450	
2018	0	0	0	350,754	544,264	0	598,852	0	518,715	10,000	578,069	
2019	0	0	0	372,981	37,362	198,835	362,061	0	446,434	5,000	548,446	
2020	0	813,084	0	0	39,473	198,835	0	0	421,402	0	646,555	
2021	0	187,566	11,032	0	41,071	198,835	0	0	413,645	0	415,543	
2022	0	187,566	11,032	0	42,733	198,835	24,350	0	426,474	0	444,400	
2023	0	187,566	11,032	0	44,464	198,835	37,260	0	439,871	0	472,673	
2024	0	187,566	25,426	0	46,265	198,835	38,000	0	464,708	0	499,026	
2025	0	187,566	25,426	0	48,140	198,835	42,800	0	479,516	0	527,944	
2026	0	187,566	25,426	0	50,091	198,835	64,250	0	456,725	0	563,108	
2027	279,633	187,566	25,426	0	52,123	198,835	65,530	0	470,277	0	686,460	
2028	129,004	187,566	25,426	0	54,237	7,300,068	66,840	0	484,235	0	695,657	
2029	141,116	187,566	25,426	0	56,439	0	68,180	0	498,612	0	289,868	
2030	319,608	0	25,426	0	58,730	0	69,550	0	513,420	0	379,505	
2031	261,786	0	25,426	0	61,116	0	70,930	0	528,673	0	315,504	
2032	286,354	0	25,426	0	63,599	0	72,350	0	544,383	0	337,102	
2033	312,267	0	25,426	0	66,185	0	73,790	0	560,565	0	356,749	
2034	341,555	0	25,426	0	68,877	0	75,270	0	577,232	0	375,768	
2035	372,347	0	25,426	0	71,680	0	76,780	0	594,398	0	393,983	
2036	405,161	0	25,426	0	74,598	0	78,310	0	612,080	0	411,977	
2037	441,533	0	25,426	0	77,636	0	79,880	0	630,293	0	430,571	
2038	480,187	0	25,426	0	80,800	0	81,480	0	649,052	0	449,618	
2039	522,069	0	25,426	0	84,095	0	83,110	0	668,373	0	469,809	
2040	567,417	0	25,426	0	87,525	0	84,770	0	688,274	0	491,199	
2041	613,811	0	25,426	0	91,098	0	86,470	0	708,773	0	513,193	
2042	663,621	0	25,426	0	94,819	0	88,190	0	729,886	0	536,572	
2043	717,024	0	25,426	0	98,693	0	89,960	0	751,632	0	561,503	
2044	772,264	0	25,426	0	102,729	0	91,760	0	774,031	0	587,511	
2045	831,013	0	25,426	0	106,932	0	93,600	0	797,102	0	615,166	
2046	804,724	0	19,910	5,349	111,309	0	58,749	0	815,865	0	603,326	
2047	865,953	0	19,910	5,692	115,869	0	59,924	0	840,341	0	640,033	
2048	930,910	0	19,910	6,056	120,619	0	61,122	0	865,552	0	675,240	

## Integrated Cash Flows Illustration

Jack & Jill Flash

Part 3 of 3

Year	Annual Gifts	Transfers to Taxable Investments	Cash Management Fund Ending Balance	Cash Flow Surplus/-Deficit	Cash Flow Deficit-Funding Sources				
					Cash Management Fund	Sales from Account #1	Sales from Account #2	Sales from Account #3	Additional Traditional IRA Distributions
2010	52,000	191,609	100,000	191,609	0	0	0	0	0
2011	104,000	77,738	100,000	77,739	0	0	0	0	0
2012	104,000	123,431	100,000	123,432	0	0	0	0	0
2013	104,000	112,002	100,000	112,002	0	0	0	0	0
2014	112,000	99,441	100,001	99,441	0	0	0	0	0
2015	112,000	124,831	100,000	124,831	0	0	0	0	0
2016	120,000	160,308	100,000	160,308	0	0	0	0	0
2017	120,000	233,894	100,001	233,894	0	0	0	0	0
2018	120,000	269,169	100,000	269,169	0	0	0	0	0
2019	128,000	0	100,000	-962,750	0	962,750	0	0	0
2020	128,000	93,657	100,000	93,657	0	0	0	0	0
2021	136,000	0	100,000	-548,270	0	548,269	0	0	0
2022	136,000	0	100,000	-539,158	0	454,280	84,878	0	0
2023	144,000	0	100,000	-599,609	0	0	599,609	0	0
2024	152,000	0	100,000	-672,907	0	0	672,907	0	0
2025	152,000	0	100,000	-750,832	0	0	531,821	219,011	0
2026	160,000	0	100,000	-788,488	0	0	0	746,152	42,336
2027	160,000	0	100,000	-701,900	0	0	0	0	701,900
2028	168,000	5,914,851	100,000	5,914,851	0	0	0	0	0
2029	176,000	0	100,000	-432,908	0	432,908	0	0	0
2030	176,000	398,558	100,000	398,558	0	0	0	0	0
2031	184,000	0	100,000	-407,193	0	407,193	0	0	0
2032	192,000	0	100,000	-408,375	0	408,375	0	0	0
2033	192,000	0	100,000	-425,331	0	425,331	0	0	0
2034	200,000	0	100,000	-446,438	0	446,438	0	0	0
2035	208,000	0	100,000	-466,055	0	466,055	0	0	0
2036	216,000	0	100,000	-484,119	0	484,119	0	0	0
2037	224,000	0	100,000	-500,190	0	500,190	0	0	0
2038	224,000	0	100,000	-507,767	0	178,203	329,563	0	0
2039	232,000	0	100,000	-522,048	0	0	522,048	0	0
2040	240,000	0	100,000	-536,040	0	0	536,040	0	0
2041	248,000	0	100,000	-551,253	0	0	551,253	0	0
2042	256,000	0	100,000	-566,234	0	0	566,234	0	0
2043	264,000	0	100,000	-581,265	0	0	581,265	0	0
2044	272,000	0	100,000	-598,774	0	0	598,774	0	0
2045	280,000	0	100,000	-616,976	0	0	616,976	0	0
2046	144,000	0	100,000	-352,600	0	0	352,600	0	0
2047	148,000	0	100,000	-574,459	0	0	574,459	0	0
2048	152,000	0	100,000	-604,283	0	0	604,283	0	0

## Pretax Cash Flows Illustration

Jack & Jill Flash

Year	Beginning of Year Cash Flows			End of Year Cash Flows								Total Pretax Cash Inflows
	Life Insurance Proceeds	Proceeds from Disposition of Unmarketable Assets	Qualified Plan Lump-Sum Distributions	Investment Income from Cash & Other Portfolios	Planned Employer Stock/Option Cash Inflows	Planned IRA & Nonqualified Plan Distributions	Trust Distributions	Business & Real Estate Income	Payments on Notes Receivable	Non-Asset-Based & Miscellaneous Income		
2010	0	85,000	0	70,481	3,515	0	250,000	326,250	10,675	313,500	1,059,421	
2011	0	0	0	78,690	5,895	0	257,423	304,877	10,675	340,750	998,310	
2012	0	0	0	86,165	13,309	0	265,937	334,905	10,675	370,173	1,081,163	
2013	0	0	0	95,594	12,842	0	275,702	366,347	10,675	400,958	1,162,118	
2014	0	0	0	104,018	11,792	0	286,901	399,205	7,451	433,815	1,243,184	
2015	0	0	0	113,218	12,210	0	299,746	433,467	0	470,472	1,329,114	
2016	0	0	0	124,005	10,779	0	314,479	469,101	0	510,178	1,428,542	
2017	0	0	0	136,915	8,565	0	331,375	506,059	0	552,205	1,535,120	
2018	0	0	0	153,815	6,807	0	350,754	544,264	0	598,852	1,654,493	
2019	0	0	0	157,093	5,409	0	372,981	37,362	198,835	362,061	1,133,741	
2020	0	25,000	0	124,681	275,807	813,084	0	39,473	198,835	0	1,476,879	
2021	0	0	0	135,154	0	187,566	0	41,071	198,835	0	573,656	
2022	0	0	0	119,085	0	187,566	0	42,733	198,835	24,350	583,600	
2023	0	0	0	102,561	0	187,566	0	44,464	198,835	37,260	581,717	
2024	0	0	0	82,621	0	187,566	0	46,265	198,835	38,000	578,712	
2025	0	0	0	58,546	0	187,566	0	48,140	198,835	42,800	561,312	
2026	0	0	0	29,923	0	187,566	0	50,091	198,835	64,250	556,090	
2027	0	0	0	0	0	467,199	0	52,123	198,835	65,530	809,112	
2028	0	0	0	0	0	316,570	0	54,237	7,300,068	66,840	7,763,141	
2029	0	0	0	249,607	0	328,682	0	56,439	0	68,180	728,333	
2030	0	767,597	0	269,143	0	319,608	0	58,730	0	69,550	1,510,054	
2031	0	0	0	274,801	0	261,786	0	61,116	0	70,930	694,059	
2032	0	0	0	272,486	0	286,354	0	63,599	0	72,350	720,215	
2033	0	0	0	269,200	0	312,267	0	66,185	0	73,790	746,868	
2034	0	0	0	265,070	0	341,555	0	68,877	0	75,270	776,197	
2035	0	0	0	259,861	0	372,347	0	71,680	0	76,780	806,094	
2036	0	0	0	253,585	0	405,161	0	74,598	0	78,310	837,080	
2037	0	0	0	246,242	0	441,533	0	77,636	0	79,880	870,716	
2038	0	0	0	237,846	0	480,187	0	80,800	0	81,480	905,740	
2039	0	0	0	228,710	0	522,069	0	84,095	0	83,110	943,410	
2040	0	0	0	218,492	0	567,417	0	87,525	0	84,770	983,630	
2041	0	0	0	207,299	0	613,811	0	91,098	0	86,470	1,024,103	
2042	0	0	0	194,877	0	663,621	0	94,819	0	88,190	1,066,933	
2043	0	0	0	181,174	0	717,024	0	98,693	0	89,960	1,112,277	
2044	0	0	0	166,120	0	772,264	0	102,729	0	91,760	1,158,299	
2045	0	0	0	149,540	0	831,013	0	106,932	0	93,600	1,206,511	
2046	995,424	0	0	136,545	0	804,724	5,349	111,309	0	58,749	2,132,010	
2047	0	0	0	123,313	0	865,953	5,692	115,869	0	59,924	1,190,661	
2048	0	0	0	105,520	0	930,910	6,056	120,619	0	61,122	1,244,137	

## Jack's Non-Asset-Based Income Illustration

Jack & Jill Flash

Year	Own Income Sources		Social Security	Qualified & Nonqualified Plan Contributions	Total Non-Asset-Based & Miscellaneous Income
	Salary	Director Fees			
2010	200,000	25,000	0	54,500	170,500
2011	210,000	25,750	0	54,500	181,250
2012	220,500	26,523	0	54,500	192,523
2013	231,525	27,318	0	54,500	204,343
2014	243,101	28,138	0	55,000	216,239
2015	255,256	28,982	0	55,000	229,238
2016	268,019	29,851	0	55,000	242,870
2017	281,420	30,747	0	55,500	256,667
2018	295,491	31,669	0	55,500	271,660
2019	0	0	0	0	0
2020	0	0	0	0	0
2021	0	0	0	0	0
2022	0	0	24,350	0	24,350
2023	0	0	37,260	0	37,260
2024	0	0	38,000	0	38,000
2025	0	0	38,760	0	38,760
2026	0	0	39,540	0	39,540
2027	0	0	40,330	0	40,330
2028	0	0	41,130	0	41,130
2029	0	0	41,960	0	41,960
2030	0	0	42,800	0	42,800
2031	0	0	43,650	0	43,650
2032	0	0	44,520	0	44,520
2033	0	0	45,410	0	45,410
2034	0	0	46,320	0	46,320
2035	0	0	47,250	0	47,250
2036	0	0	48,190	0	48,190
2037	0	0	49,160	0	49,160
2038	0	0	50,140	0	50,140
2039	0	0	51,140	0	51,140
2040	0	0	52,170	0	52,170
2041	0	0	53,210	0	53,210
2042	0	0	54,270	0	54,270
2043	0	0	55,360	0	55,360
2044	0	0	56,470	0	56,470
2045	0	0	57,600	0	57,600
2046	0	0	0	0	0
2047	0	0	0	0	0
2048	0	0	0	0	0

**Jill's Non-Asset-Based Income Illustration**

Jack & Jill Flash

Year	Own Income Sources		Social Security	Qualified & Nonqualified Plan Contributions	Total Non-Asset-Based & Miscellaneous Income
	Salary	Bonus			
2010	150,000	15,000	0	22,000	143,000
2011	165,000	16,500	0	22,000	159,500
2012	181,500	18,150	0	22,000	177,650
2013	199,650	19,965	0	23,000	196,615
2014	219,615	21,962	0	24,000	217,577
2015	241,577	24,158	0	24,500	241,234
2016	265,734	26,573	0	25,000	267,308
2017	292,308	29,231	0	26,000	295,538
2018	321,538	32,154	0	26,500	327,192
2019	353,692	35,369	0	27,000	362,061
2020	0	0	0	0	0
2021	0	0	0	0	0
2022	0	0	0	0	0
2023	0	0	0	0	0
2024	0	0	0	0	0
2025	0	0	4,040	0	4,040
2026	0	0	24,710	0	24,710
2027	0	0	25,200	0	25,200
2028	0	0	25,710	0	25,710
2029	0	0	26,220	0	26,220
2030	0	0	26,750	0	26,750
2031	0	0	27,280	0	27,280
2032	0	0	27,830	0	27,830
2033	0	0	28,380	0	28,380
2034	0	0	28,950	0	28,950
2035	0	0	29,530	0	29,530
2036	0	0	30,120	0	30,120
2037	0	0	30,720	0	30,720
2038	0	0	31,340	0	31,340
2039	0	0	31,970	0	31,970
2040	0	0	32,600	0	32,600
2041	0	0	33,260	0	33,260
2042	0	0	33,920	0	33,920
2043	0	0	34,600	0	34,600
2044	0	0	35,290	0	35,290
2045	0	0	36,000	0	36,000
2046	0	0	58,749	0	58,749
2047	0	0	59,924	0	59,924
2048	0	0	61,122	0	61,122

## Cash Outflows Other Than Purchases, Gifts & Savings Illustration

Jack & Jill Flash

Year	Scheduled Expenses						Stock Option Exercise Costs	Planned Debt Service	Education Costs Funded from General Assets	Cash Flow Surplus Applied to Debt Service	Total Cash Outflows
	Living Expenses	Charitable Contributions	Property Taxes	Miscellaneous Deductions Subject to 2% of AGI Floor	Medical Expenses	Insurance Premiums					
2010	230,000	20,000	21,500	5,000	5,000	5,000	0	109,714	8,000	82,118	486,333
2011	236,900	20,600	22,145	5,150	5,150	5,000	0	109,714	0	33,316	437,976
2012	244,007	21,218	22,809	5,305	5,305	5,000	0	109,714	0	52,899	466,257
2013	251,327	21,855	23,494	5,464	5,464	5,000	0	109,714	9,809	48,001	480,127
2014	258,867	22,510	24,198	5,628	5,628	5,000	8,800	109,714	12,625	42,617	495,587
2015	266,633	23,185	24,924	5,796	5,796	5,000	0	109,714	13,382	53,499	507,931
2016	274,632	23,881	25,672	5,970	5,970	5,000	7,850	109,714	0	52,116	510,806
2017	282,871	24,597	26,442	6,149	6,149	5,000	0	78,974	0	67,905	498,088
2018	291,357	25,335	27,236	6,334	6,334	5,000	0	78,974	0	78,146	518,715
2019	300,098	26,095	28,053	6,524	6,524	5,000	0	72,808	1,332	0	446,434
2020	309,101	26,878	28,894	6,720	6,720	5,000	0	20,181	17,908	0	421,402
2021	318,374	27,685	29,761	6,921	6,921	5,000	0	0	18,983	0	413,645
2022	327,925	28,515	30,654	7,129	7,129	5,000	0	0	20,122	0	426,474
2023	337,763	29,371	31,573	7,343	7,343	5,000	0	0	21,479	0	439,871
2024	347,896	30,252	32,521	7,563	7,563	5,000	0	0	33,914	0	464,708
2025	358,333	31,159	33,496	7,790	7,790	5,000	0	0	35,948	0	479,516
2026	369,082	32,094	34,501	8,024	8,024	5,000	0	0	0	0	456,725
2027	380,155	33,057	35,536	8,264	8,264	5,000	0	0	0	0	470,277
2028	391,560	34,049	36,602	8,512	8,512	5,000	0	0	0	0	484,235
2029	403,306	35,070	37,700	8,768	8,768	5,000	0	0	0	0	498,612
2030	415,406	36,122	38,831	9,031	9,031	5,000	0	0	0	0	513,420
2031	427,868	37,206	39,996	9,301	9,301	5,000	0	0	0	0	528,673
2032	440,704	38,322	41,196	9,581	9,581	5,000	0	0	0	0	544,383
2033	453,925	39,472	42,432	9,868	9,868	5,000	0	0	0	0	560,565
2034	467,543	40,656	43,705	10,164	10,164	5,000	0	0	0	0	577,232
2035	481,569	41,876	45,016	10,469	10,469	5,000	0	0	0	0	594,398
2036	496,016	43,132	46,367	10,783	10,783	5,000	0	0	0	0	612,080
2037	510,896	44,426	47,758	11,106	11,106	5,000	0	0	0	0	630,293
2038	526,223	45,759	49,190	11,440	11,440	5,000	0	0	0	0	649,052
2039	542,010	47,131	50,666	11,783	11,783	5,000	0	0	0	0	668,373
2040	558,270	48,545	52,186	12,136	12,136	5,000	0	0	0	0	688,274
2041	575,018	50,002	53,752	12,500	12,500	5,000	0	0	0	0	708,773
2042	592,269	51,502	55,364	12,875	12,875	5,000	0	0	0	0	729,886
2043	610,037	53,047	57,025	13,262	13,262	5,000	0	0	0	0	751,632
2044	628,338	54,638	58,736	13,660	13,660	5,000	0	0	0	0	774,031
2045	647,188	56,277	60,498	14,069	14,069	5,000	0	0	0	0	797,102
2046	666,604	57,966	62,313	14,491	14,491	0	0	0	0	0	815,865
2047	686,602	59,705	64,182	14,926	14,926	0	0	0	0	0	840,341
2048	707,200	61,496	66,108	15,374	15,374	0	0	0	0	0	865,552

## Scheduled Expenses

Jack & Jill Flash

Year	Scheduled Expenses					Total Expenses
	Living Expenses	Medical Expenses	Property Taxes	Charitable Gifts	Tax Cons. & Prep	
2010	230,000	5,000	21,500	20,000	5,000	281,500
2011	236,900	5,150	22,145	20,600	5,150	289,945
2012	244,007	5,305	22,809	21,218	5,305	298,643
2013	251,327	5,464	23,494	21,855	5,464	307,603
2014	258,867	5,628	24,198	22,510	5,628	316,831
2015	266,633	5,796	24,924	23,185	5,796	326,336
2016	274,632	5,970	25,672	23,881	5,970	336,126
2017	282,871	6,149	26,442	24,597	6,149	346,209
2018	291,357	6,334	27,236	25,335	6,334	356,596
2019	300,098	6,524	28,053	26,095	6,524	367,294
2020	309,101	6,720	28,894	26,878	6,720	378,312
2021	318,374	6,921	29,761	27,685	6,921	389,662
2022	327,925	7,129	30,654	28,515	7,129	401,352
2023	337,763	7,343	31,573	29,371	7,343	413,392
2024	347,896	7,563	32,521	30,252	7,563	425,794
2025	358,333	7,790	33,496	31,159	7,790	438,568
2026	369,082	8,024	34,501	32,094	8,024	451,725
2027	380,155	8,264	35,536	33,057	8,264	465,277
2028	391,560	8,512	36,602	34,049	8,512	479,235
2029	403,306	8,768	37,700	35,070	8,768	493,612
2030	415,406	9,031	38,831	36,122	9,031	508,420
2031	427,868	9,301	39,996	37,206	9,301	523,673
2032	440,704	9,581	41,196	38,322	9,581	539,383
2033	453,925	9,868	42,432	39,472	9,868	555,565
2034	467,543	10,164	43,705	40,656	10,164	572,232
2035	481,569	10,469	45,016	41,876	10,469	589,398
2036	496,016	10,783	46,367	43,132	10,783	607,080
2037	510,896	11,106	47,758	44,426	11,106	625,293
2038	526,223	11,440	49,190	45,759	11,440	644,052
2039	542,010	11,783	50,666	47,131	11,783	663,373
2040	558,270	12,136	52,186	48,545	12,136	683,274
2041	575,018	12,500	53,752	50,002	12,500	703,773
2042	592,269	12,875	55,364	51,502	12,875	724,886
2043	610,037	13,262	57,025	53,047	13,262	746,632
2044	628,338	13,660	58,736	54,638	13,660	769,031
2045	647,188	14,069	60,498	56,277	14,069	792,102
2046	666,604	14,491	62,313	57,966	14,491	815,865
2047	686,602	14,926	64,182	59,705	14,926	840,341
2048	707,200	15,374	66,108	61,496	15,374	865,552

*PlanWiz, LLP*



*Strategic Plan*

Supporting Schedules for  
**DEBTS**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

## Debt Summary Illustration

Jack & Jill Flash

Year	Aggregate Beginning Balance	Debt Service					Aggregate Ending Balance	
		Aggregate Interest Payments	Aggregate Planned Principal Payments	Total Planned Payments	Total Planned Payments for Cash Flow Purposes	Cash Flow Surplus Applied to Debt Service		Aggregate Debt Service Payments
2010	1,142,686	68,561	41,153	109,714	109,714	82,118	191,833	1,019,414
2011	1,019,414	61,165	48,550	109,714	109,714	33,316	143,031	937,548
2012	937,548	56,253	53,462	109,714	109,714	52,899	162,614	831,187
2013	831,187	49,871	59,843	109,714	109,714	48,001	157,715	723,343
2014	723,343	43,401	66,314	109,714	109,714	42,617	152,332	614,412
2015	614,412	36,865	72,850	109,714	109,714	53,499	163,213	488,063
2016	488,063	29,284	80,431	109,714	109,714	52,116	161,830	355,517
2017	355,517	21,331	57,643	78,974	78,974	67,905	146,879	229,969
2018	229,969	13,798	65,176	78,974	78,974	78,146	157,120	86,648
2019	86,648	5,199	67,609	72,808	72,808	0	72,808	19,039
2020	19,039	1,142	19,039	20,181	20,181	0	20,181	0
2021	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0

## 25 Breezy Way Illustration

Jack & Jill Flash

Year	Beginning Balance	Debt Amortization					Ending Balance
		Total Scheduled Payments	Interest 6.00%	Scheduled Principal	Additional Planned Principal	Principal Paid With Cash Flow Surplus	
2010	641,778	47,222	38,507	8,715	10,000	41,059	582,004
2011	582,004	47,222	34,920	12,302	10,000	16,658	543,044
2012	543,044	47,222	32,583	14,639	10,000	26,450	491,956
2013	491,956	47,222	29,517	17,704	10,000	24,000	440,251
2014	440,251	47,222	26,415	20,807	10,000	21,309	388,135
2015	388,135	47,222	23,288	23,934	10,000	26,750	327,452
2016	327,452	47,222	19,647	27,575	10,000	31,864	258,014
2017	258,014	47,222	15,481	31,741	10,000	45,270	171,003
2018	171,003	47,222	10,260	36,962	10,000	52,097	71,944
2019	71,944	47,222	4,317	42,905	10,000	0	19,039
2020	19,039	20,181	1,142	19,039	0	0	0
2021	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0

### 423 Sun Circle Illustration

Jack & Jill Flash

Year	Beginning Balance	Debt Amortization					Ending Balance
		Total Scheduled Payments	Interest 6.00%	Scheduled Principal	Additional Planned Principal	Principal Paid With Cash Flow Surplus	
2010	239,259	25,741	14,356	11,385	5,000	20,530	202,345
2011	202,345	25,741	12,141	13,600	5,000	8,329	175,416
2012	175,416	25,741	10,525	15,216	5,000	13,225	141,975
2013	141,975	25,741	8,518	17,222	5,000	12,000	107,753
2014	107,753	25,741	6,465	19,276	5,000	10,654	72,823
2015	72,823	25,741	4,369	21,371	5,000	13,375	33,077
2016	33,077	25,741	1,985	23,756	5,000	4,321	0
2017	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0

### 1615 Grove Lane Illustration

Jack & Jill Flash

Year	Beginning Balance	Debt Amortization					Ending Balance
		Total Scheduled Payments	Interest 6.00%	Scheduled Principal	Additional Planned Principal	Principal Paid With Cash Flow Surplus	
2010	261,648	19,252	15,699	3,553	2,500	20,530	235,065
2011	235,065	19,252	14,104	5,148	2,500	8,329	219,088
2012	219,088	19,252	13,145	6,107	2,500	13,225	197,257
2013	197,257	19,252	11,835	7,417	2,500	12,000	175,340
2014	175,340	19,252	10,520	8,732	2,500	10,654	153,454
2015	153,454	19,252	9,207	10,045	2,500	13,375	127,535
2016	127,535	19,252	7,652	11,600	2,500	15,932	97,503
2017	97,503	19,252	5,850	13,402	2,500	22,635	58,966
2018	58,966	19,252	3,538	15,714	2,500	26,049	14,704
2019	14,704	15,586	882	14,704	0	0	0
2020	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0

*PlanWiz, LLP*



*Strategic Plan*

Supporting Schedules for  
**EDUCATION COSTS & FUNDING**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

## Education Costs Summary Illustration

Jack & Jill Flash

Year	Education Costs					Total Education Costs	After-Tax Education Fund Distributions	Education Costs Funded from General Assets
	Jeff	Jenny	Billy	Joe				
2010	0	0	8,000	20,000	28,000	20,000	8,000	
2011	0	0	0	10,600	10,600	10,600	0	
2012	0	0	0	11,236	11,236	11,236	0	
2013	0	0	0	11,910	11,910	2,101	9,809	
2014	0	0	0	12,625	12,625	0	12,625	
2015	0	0	0	13,382	13,382	0	13,382	
2016	0	0	0	0	0	0	0	
2017	0	0	0	0	0	0	0	
2018	0	0	0	0	0	0	0	
2019	0	16,895	0	0	16,895	15,562	1,332	
2020	26,863	17,908	0	0	44,771	26,863	17,908	
2021	28,474	18,983	0	0	47,457	28,474	18,983	
2022	30,183	20,122	0	0	50,305	30,183	20,122	
2023	31,994	0	0	0	31,994	10,515	21,479	
2024	33,914	0	0	0	33,914	0	33,914	
2025	35,948	0	0	0	35,948	0	35,948	
2026	0	0	0	0	0	0	0	
2027	0	0	0	0	0	0	0	
2028	0	0	0	0	0	0	0	
2029	0	0	0	0	0	0	0	
2030	0	0	0	0	0	0	0	
2031	0	0	0	0	0	0	0	
2032	0	0	0	0	0	0	0	
2033	0	0	0	0	0	0	0	
2034	0	0	0	0	0	0	0	
2035	0	0	0	0	0	0	0	
2036	0	0	0	0	0	0	0	
2037	0	0	0	0	0	0	0	
2038	0	0	0	0	0	0	0	
2039	0	0	0	0	0	0	0	
2040	0	0	0	0	0	0	0	
2041	0	0	0	0	0	0	0	
2042	0	0	0	0	0	0	0	
2043	0	0	0	0	0	0	0	
2044	0	0	0	0	0	0	0	
2045	0	0	0	0	0	0	0	
2046	0	0	0	0	0	0	0	
2047	0	0	0	0	0	0	0	
2048	0	0	0	0	0	0	0	

## Education Funding Summary Illustration

Jack & Jill Flash

Year	Aggregate Beginning Balance	Total Fund Contributions	Aggregate Education Fund Earnings	Aggregate Education Costs	Aggregate Pretax Education Fund Distributions	Fund Balances	
						Aggregate Ending Pretax Balance	Aggregate Ending After-Tax Balance
2010	41,000	45,000	8,195	28,000	20,888	73,307	72,580
2011	73,307	15,000	8,487	10,600	10,769	86,026	85,344
2012	86,026	0	8,405	11,236	11,284	83,146	82,509
2013	83,146	0	7,887	11,910	2,109	88,924	88,294
2014	88,924	0	8,472	12,625	0	97,396	96,766
2015	97,396	0	9,282	13,382	0	106,679	106,049
2016	106,679	0	10,170	0	0	116,849	116,219
2017	116,849	0	11,143	0	0	127,992	127,362
2018	127,992	0	12,210	0	0	140,202	139,572
2019	140,202	0	13,379	16,895	15,562	138,018	137,388
2020	138,018	0	13,103	44,771	26,863	124,259	123,629
2021	124,259	0	11,666	47,457	28,474	107,450	106,820
2022	107,450	0	9,918	50,305	30,183	87,185	86,555
2023	87,185	0	7,818	31,994	10,515	84,487	83,857
2024	84,487	0	7,469	33,914	0	91,956	91,326
2025	91,956	0	8,129	35,948	0	100,085	99,455
2026	100,085	0	8,848	0	0	108,933	108,303
2027	108,933	0	9,630	0	0	118,562	117,932
2028	118,562	0	10,481	0	0	129,043	128,413
2029	129,043	0	11,407	0	0	140,450	139,820
2030	140,450	0	12,416	0	0	152,866	152,236
2031	152,866	0	13,513	0	0	166,380	165,750
2032	166,380	0	14,708	0	0	181,088	180,458
2033	181,088	0	16,008	0	0	197,096	196,466
2034	197,096	0	17,423	0	0	214,519	213,889
2035	214,519	0	18,963	0	0	233,482	232,852
2036	233,482	0	20,640	0	0	254,122	253,492
2037	254,122	0	22,464	0	0	276,587	275,957
2038	276,587	0	24,450	0	0	301,037	300,407
2039	301,037	0	26,612	0	0	327,649	327,019
2040	327,649	0	28,964	0	0	356,613	355,983
2041	356,613	0	31,525	0	0	388,137	387,507
2042	388,137	0	34,311	0	0	422,449	421,819
2043	422,449	0	37,344	0	0	459,793	459,163
2044	459,793	0	40,646	0	0	500,439	499,809
2045	500,439	0	44,239	0	0	544,678	544,048
2046	544,678	0	48,150	0	0	592,827	592,197
2047	592,827	0	52,406	0	0	645,233	644,603
2048	645,233	0	57,039	0	0	702,272	701,642

*PlanWiz, LLP*



*Strategic Plan*

Supporting Schedules for  
**INCOME & EMPLOYMENT TAXES**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

## Income & Employment Taxes

Jack & Jill Flash

Year	Federal Income Taxes		FICA & SECA Employment Taxes	Unearned Income Medicare Surtax	Total Federal Taxes	State Income Tax	Total Taxes
	Federal Regular Income Tax	Alternative Minimum Tax					
2010	273,212	0	19,292	0	292,503	47,541	340,044
2011	288,593	0	15,399	0	303,991	50,172	354,163
2012	305,740	0	20,442	0	326,182	53,212	379,394
2013	403,742	0	21,416	8,342	433,501	59,981	493,482
2014	442,797	0	22,490	9,393	474,681	65,557	540,238
2015	483,520	0	23,732	10,520	517,772	71,375	589,147
2016	519,760	0	25,154	11,824	556,738	76,639	633,376
2017	567,688	0	26,559	13,268	607,515	83,475	690,991
2018	623,171	0	28,155	14,972	666,297	91,357	757,654
2019	605,076	0	15,278	22,566	642,921	92,790	735,711
2020	674,289	0	0	25,096	699,385	103,907	803,292
2021	436,338	0	0	24,122	460,460	70,969	531,428
2022	468,644	0	0	25,511	494,156	75,027	569,182
2023	501,239	0	0	27,408	528,647	79,912	608,559
2024	536,061	0	0	29,897	565,958	85,751	651,709
2025	569,341	0	0	32,043	601,384	91,305	692,689
2026	624,628	0	0	33,903	658,531	98,851	757,382
2027	1,007,266	0	0	32,540	1,039,807	147,051	1,186,858
2028	740,109	0	0	37,764	777,873	114,546	892,418
2029	264,802	0	0	23,437	288,238	44,201	332,440
2030	348,761	0	0	39,055	387,817	64,763	452,579
2031	289,854	0	0	30,588	320,443	50,166	370,609
2032	312,957	0	0	32,778	345,736	54,252	399,988
2033	333,818	0	0	34,627	368,445	57,940	426,385
2034	353,882	0	0	36,212	390,094	61,440	451,535
2035	372,813	0	0	37,585	410,398	64,725	475,123
2036	391,298	0	0	38,812	430,109	67,911	498,021
2037	410,321	0	0	39,942	450,263	71,144	521,407
2038	429,532	0	0	40,987	470,519	74,375	544,894
2039	450,106	0	0	42,075	492,180	77,824	570,004
2040	471,953	0	0	43,174	515,127	81,463	596,590
2041	494,369	0	0	44,320	538,690	85,212	623,902
2042	518,271	0	0	45,513	563,785	89,195	652,979
2043	544,640	0	0	46,846	591,486	93,547	685,033
2044	572,313	0	0	48,286	620,599	98,131	718,730
2045	600,842	0	0	49,722	650,564	102,886	753,449
2046	590,661	0	0	48,937	639,598	100,473	740,071
2047	634,787	0	0	52,557	687,344	108,318	795,662
2048	672,348	0	0	54,873	727,221	114,584	841,804

## Federal Taxable Income Illustration

Jack & Jill Flash

Year	Regular Tax				Alternative Minimum Tax							
	Adjusted Gross Income	Greater of Itemized Deductions or Std Deduction	Deductible Personal Exemptions	Federal Taxable Income	Less: Regular Long-Term Capital Gain	Plus: AMT Long-Term Capital Gain	Std Deduction or 3% Itemized Deduction Phase-Out	Deductible Personal Exemptions	State Income Tax Deduction	Positive AMT ISO Adjustment	Other Net AMT Adjustments	AMTI Net of AMT Exemption
2010	1,046,520	143,246	7,300	895,974	-28,277	28,277	0	7,300	47,541	2,700	21,500	975,014
2011	1,095,524	142,256	7,400	945,868	-32,026	30,097	0	7,400	50,172	18	22,145	1,023,674
2012	1,154,001	142,968	7,600	1,003,434	-39,938	38,490	0	7,600	53,212	0	22,809	1,085,608
2013	1,254,015	114,370	0	1,139,645	-48,167	47,082	-32,312	0	59,981	0	23,494	1,189,722
2014	1,359,470	113,885	0	1,245,585	-57,131	56,317	-35,317	0	65,557	0	24,198	1,299,210
2015	1,469,652	113,522	0	1,356,130	-66,701	66,090	-38,459	0	71,375	0	24,924	1,413,361
2016	1,568,375	112,240	0	1,456,134	-77,652	76,797	-41,251	0	76,639	1,589	25,672	1,517,928
2017	1,696,946	110,912	0	1,586,034	-89,200	88,558	-44,934	0	83,475	0	26,442	1,650,376
2018	1,844,329	108,549	0	1,735,780	-102,101	101,620	-49,177	0	91,357	0	27,236	1,804,715
2019	1,867,668	102,444	0	1,765,223	-247,142	246,781	-49,693	0	92,790	0	28,053	1,836,012
2020	2,089,531	104,664	0	1,984,866	-330,792	329,710	-56,158	0	103,907	0	28,894	2,060,428
2021	1,440,331	91,929	0	1,348,402	-251,750	251,750	-36,485	0	70,969	0	29,761	1,412,646
2022	1,541,093	94,888	0	1,446,205	-277,147	277,147	-39,307	0	75,027	0	30,654	1,512,578
2023	1,648,537	98,534	0	1,550,003	-312,946	312,946	-42,322	0	79,912	0	31,573	1,619,166
2024	1,764,497	102,937	0	1,661,561	-352,842	352,842	-45,586	0	85,751	0	32,521	1,734,245
2025	1,878,359	107,178	0	1,771,181	-396,439	396,439	-48,783	0	91,305	0	33,496	1,847,200
2026	2,044,953	111,893	0	1,933,059	-433,095	433,095	-53,553	0	98,851	0	34,501	2,012,858
2027	3,010,447	133,361	0	2,877,086	-379,618	379,618	-82,284	0	147,051	0	35,536	2,977,390
2028	2,361,856	122,610	0	2,239,245	-445,131	445,131	-62,586	0	114,546	0	36,602	2,327,807
2029	993,463	95,686	0	897,777	-150,763	150,763	-21,285	0	44,201	0	37,700	958,393
2030	1,396,211	106,603	0	1,289,608	-504,681	504,681	-33,113	0	64,763	0	38,831	1,360,089
2031	1,116,362	102,915	0	1,013,447	-237,654	237,654	-24,453	0	50,166	0	39,996	1,079,156
2032	1,199,385	107,096	0	1,092,289	-269,121	269,121	-26,674	0	54,252	0	41,196	1,161,063
2033	1,274,767	111,189	0	1,163,579	-296,500	296,500	-28,655	0	57,940	0	42,432	1,235,296
2034	1,346,620	115,277	0	1,231,343	-320,513	320,513	-30,524	0	61,440	0	43,705	1,305,964
2035	1,414,395	119,356	0	1,295,039	-341,762	341,762	-32,260	0	64,725	0	45,016	1,372,520
2036	1,480,351	123,475	0	1,356,876	-361,180	361,180	-33,935	0	67,911	0	46,367	1,437,219
2037	1,547,341	127,699	0	1,419,642	-379,442	379,442	-35,629	0	71,144	0	47,758	1,502,915
2038	1,614,388	132,007	0	1,482,381	-396,336	396,336	-37,317	0	74,375	0	49,190	1,568,629
2039	1,685,795	136,496	0	1,549,300	-414,348	414,348	-39,126	0	77,824	0	50,666	1,638,664
2040	1,761,000	141,156	0	1,619,845	-432,844	432,844	-41,039	0	81,463	0	52,186	1,712,455
2041	1,838,483	145,956	0	1,692,527	-452,333	452,333	-43,009	0	85,212	0	53,752	1,788,482
2042	1,920,611	150,952	0	1,769,659	-472,863	472,863	-45,108	0	89,195	0	55,364	1,869,110
2043	2,010,056	156,202	0	1,853,854	-494,716	494,716	-47,417	0	93,547	0	57,025	1,957,009
2044	2,104,141	161,653	0	1,942,488	-518,430	518,430	-49,852	0	98,131	0	58,736	2,049,503
2045	2,201,668	167,280	0	2,034,387	-543,948	543,948	-52,381	0	102,886	0	60,498	2,145,390
2046	2,129,861	170,936	0	1,958,924	-522,748	522,748	-49,815	0	100,473	0	62,313	2,071,895
2047	2,287,074	178,095	0	2,108,979	-588,145	588,145	-54,110	0	108,318	0	64,182	2,227,370
2048	2,413,753	184,711	0	2,229,041	-626,062	626,062	-57,476	0	114,584	0	66,108	2,352,527

## State Taxable Income Illustration

Jack & Jill Flash

Year	Federal Taxable Income	Std Deduction & Deductible Personal Exemptions	Additions & Subtractions		State Taxable Income
			State Income Tax Deduction Addition	Social Security Subtraction	
2010	895,974	7,300	47,541	0	950,814
2011	945,868	7,400	50,172	0	1,003,440
2012	1,003,434	7,600	53,212	0	1,064,246
2013	1,139,645	0	59,981	0	1,199,626
2014	1,245,585	0	65,557	0	1,311,143
2015	1,356,130	0	71,375	0	1,427,505
2016	1,456,134	0	76,639	0	1,532,773
2017	1,586,034	0	83,475	0	1,669,509
2018	1,735,780	0	91,357	0	1,827,137
2019	1,765,223	0	90,575	0	1,855,798
2020	1,984,866	0	93,281	0	2,078,148
2021	1,348,402	0	70,969	0	1,419,371
2022	1,446,205	0	75,027	20,698	1,500,534
2023	1,550,003	0	79,912	31,671	1,598,244
2024	1,661,561	0	85,751	32,300	1,715,011
2025	1,771,181	0	91,305	36,380	1,826,107
2026	1,933,059	0	98,574	54,613	1,977,021
2027	2,877,086	0	119,642	55,701	2,941,028
2028	2,239,245	0	108,480	56,814	2,290,911
2029	897,777	0	44,201	57,953	884,025
2030	1,289,608	0	64,763	59,118	1,295,253
2031	1,013,447	0	50,166	60,291	1,003,323
2032	1,092,289	0	54,252	61,498	1,085,043
2033	1,163,579	0	57,940	62,722	1,158,797
2034	1,231,343	0	61,440	63,980	1,228,803
2035	1,295,039	0	64,725	65,263	1,294,501
2036	1,356,876	0	67,911	66,564	1,358,224
2037	1,419,642	0	71,144	67,898	1,422,888
2038	1,482,381	0	74,375	69,258	1,487,497
2039	1,549,300	0	77,824	70,644	1,556,480
2040	1,619,845	0	81,463	72,055	1,629,253
2041	1,692,527	0	85,212	73,500	1,704,239
2042	1,769,659	0	89,195	74,962	1,783,892
2043	1,853,854	0	93,547	76,466	1,870,935
2044	1,942,488	0	98,131	77,996	1,962,624
2045	2,034,387	0	102,886	79,560	2,057,713
2046	1,958,924	0	100,473	49,936	2,009,461
2047	2,108,979	0	108,318	50,935	2,166,362
2048	2,229,041	0	114,584	51,954	2,291,671

## Jack's Social Security & Medicare Employment Tax Illustration

Jack & Jill Flash

Year	Applicable Threshold	Income		FICA Taxes on Wages			SECA Taxes on Net SE Income			Total FICA & SECA Taxes
		FICA Wages	Net SE Income	Social Security Tax	Base Medicare Tax	Additional Medicare Tax	Social Security Tax	Base Medicare Tax	Additional Medicare Tax	
2010	0	200,000	25,000	6,622	2,900	0	0	670	0	10,191
2011	0	210,000	25,750	4,486	3,045	0	0	690	0	8,220
2012	0	220,500	26,523	6,820	3,197	0	0	710	0	10,728
2013	250,000	231,525	27,318	7,025	3,357	0	0	732	61	11,174
2014	250,000	243,101	28,138	7,235	3,525	0	0	754	172	11,686
2015	250,000	255,256	28,982	7,452	3,701	47	0	776	241	12,218
2016	250,000	268,019	29,851	7,676	3,886	162	0	799	248	12,772
2017	250,000	281,420	30,747	7,905	4,081	283	0	823	256	13,347
2018	250,000	295,491	31,669	8,144	4,285	409	0	848	263	13,949
2019	250,000	0	0	0	0	0	0	0	0	0
2020	250,000	0	0	0	0	0	0	0	0	0
2021	250,000	0	0	0	0	0	0	0	0	0
2022	250,000	0	0	0	0	0	0	0	0	0
2023	250,000	0	0	0	0	0	0	0	0	0
2024	250,000	0	0	0	0	0	0	0	0	0
2025	250,000	0	0	0	0	0	0	0	0	0
2026	250,000	0	0	0	0	0	0	0	0	0
2027	250,000	0	0	0	0	0	0	0	0	0
2028	250,000	0	0	0	0	0	0	0	0	0
2029	250,000	0	0	0	0	0	0	0	0	0
2030	250,000	0	0	0	0	0	0	0	0	0
2031	250,000	0	0	0	0	0	0	0	0	0
2032	250,000	0	0	0	0	0	0	0	0	0
2033	250,000	0	0	0	0	0	0	0	0	0
2034	250,000	0	0	0	0	0	0	0	0	0
2035	250,000	0	0	0	0	0	0	0	0	0
2036	250,000	0	0	0	0	0	0	0	0	0
2037	250,000	0	0	0	0	0	0	0	0	0
2038	250,000	0	0	0	0	0	0	0	0	0
2039	250,000	0	0	0	0	0	0	0	0	0
2040	250,000	0	0	0	0	0	0	0	0	0
2041	250,000	0	0	0	0	0	0	0	0	0
2042	250,000	0	0	0	0	0	0	0	0	0
2043	250,000	0	0	0	0	0	0	0	0	0
2044	250,000	0	0	0	0	0	0	0	0	0
2045	250,000	0	0	0	0	0	0	0	0	0
2046	200,000	0	0	0	0	0	0	0	0	0
2047	200,000	0	0	0	0	0	0	0	0	0
2048	200,000	0	0	0	0	0	0	0	0	0

**Jill's Social Security & Medicare Employment Tax Illustration**

Jack & Jill Flash

Year	Applicable Threshold	Income		FICA Taxes on Wages			Total FICA & SECA Taxes
		FICA Wages	Net SE Income	Social Security Tax	Base Medicare Tax	Additional Medicare Tax	
2010	0	170,965	0	6,622	2,479	0	9,101
2011	0	185,714	0	4,486	2,693	0	7,178
2012	0	199,650	0	6,820	2,895	0	9,715
2013	250,000	221,883	0	7,025	3,217	0	10,242
2014	250,000	246,157	0	7,235	3,569	0	10,805
2015	250,000	268,572	0	7,452	3,894	167	11,514
2016	250,000	296,026	0	7,676	4,292	414	12,382
2017	250,000	321,538	0	7,905	4,662	644	13,211
2018	250,000	353,692	0	8,144	5,129	933	14,205
2019	250,000	389,061	0	8,386	5,641	1,252	15,278
2020	250,000	0	0	0	0	0	0
2021	250,000	0	0	0	0	0	0
2022	250,000	0	0	0	0	0	0
2023	250,000	0	0	0	0	0	0
2024	250,000	0	0	0	0	0	0
2025	250,000	0	0	0	0	0	0
2026	250,000	0	0	0	0	0	0
2027	250,000	0	0	0	0	0	0
2028	250,000	0	0	0	0	0	0
2029	250,000	0	0	0	0	0	0
2030	250,000	0	0	0	0	0	0
2031	250,000	0	0	0	0	0	0
2032	250,000	0	0	0	0	0	0
2033	250,000	0	0	0	0	0	0
2034	250,000	0	0	0	0	0	0
2035	250,000	0	0	0	0	0	0
2036	250,000	0	0	0	0	0	0
2037	250,000	0	0	0	0	0	0
2038	250,000	0	0	0	0	0	0
2039	250,000	0	0	0	0	0	0
2040	250,000	0	0	0	0	0	0
2041	250,000	0	0	0	0	0	0
2042	250,000	0	0	0	0	0	0
2043	250,000	0	0	0	0	0	0
2044	250,000	0	0	0	0	0	0
2045	250,000	0	0	0	0	0	0
2046	200,000	0	0	0	0	0	0
2047	200,000	0	0	0	0	0	0
2048	200,000	0	0	0	0	0	0

## Unearned Income Medicare Surtax Illustration

Jack & Jill Flash

Year	Interest, Dividends, Annuities, Rents, Royalties & Other Passive Income					Capital Gains			Unearned Income Medicare Surtax			
	Employer Stock & Other Portfolios	Nonqualified Annuity Distributions	Business & Real Estate Income	Interest on Notes Receivable	Trusts & Other Ordinary Income	Current-Year Net Capital Gains/-Losses	Less: Gains Not Subject to Surtax	Net Gains Subject to Medicare Surtax	Net Investment Income	Adjusted Gross Income	Applicable Threshold	Medicare Surtax 3.8%
2010	0	0	0	0	0	0	0	0	0	1,046,520	0	0
2011	0	0	0	0	0	0	0	0	0	1,095,524	0	0
2012	0	0	0	0	0	0	0	0	0	1,154,001	0	0
2013	95,739	0	29,528	1,274	13,676	79,322	0	79,322	219,539	1,254,015	250,000	8,342
2014	104,174	0	30,709	552	18,959	92,801	0	92,801	247,195	1,359,470	250,000	9,393
2015	113,339	0	31,937	0	24,721	106,844	0	106,844	276,842	1,469,652	250,000	10,520
2016	124,140	0	33,215	0	31,375	122,426	0	122,426	311,156	1,568,375	250,000	11,824
2017	137,020	0	34,543	0	38,632	138,975	0	138,975	349,170	1,696,946	250,000	13,268
2018	153,896	0	35,925	0	46,546	157,626	0	157,626	393,993	1,844,329	250,000	14,972
2019	157,155	0	37,362	0	86,210	313,122	0	313,122	593,849	1,867,668	250,000	22,566
2020	125,459	0	38,856	0	108,726	387,373	0	387,373	660,415	2,089,531	250,000	25,096
2021	135,154	9,013	40,411	0	135,087	315,123	0	315,123	634,787	1,440,331	250,000	24,122
2022	119,085	9,013	42,027	0	165,768	335,458	0	335,458	671,351	1,541,093	250,000	25,511
2023	102,561	9,013	43,708	0	201,296	364,687	0	364,687	721,265	1,648,537	250,000	27,408
2024	82,621	21,003	45,457	0	242,257	395,434	0	395,434	786,772	1,764,497	250,000	29,897
2025	58,546	21,003	47,275	0	289,299	427,109	0	427,109	843,231	1,878,359	250,000	32,043
2026	29,923	21,003	49,166	0	343,139	448,959	0	448,959	892,190	2,044,953	250,000	33,903
2027	0	21,003	51,132	0	404,573	379,618	0	379,618	856,327	3,010,447	250,000	32,540
2028	0	21,003	53,178	0	474,481	445,131	0	445,131	993,792	2,361,856	250,000	37,764
2029	249,607	21,003	55,305	0	101,410	189,431	0	189,431	616,755	993,463	250,000	23,437
2030	269,143	21,003	57,517	0	110,587	569,526	0	569,526	1,027,776	1,396,211	250,000	39,055
2031	274,801	21,003	59,818	0	120,595	328,734	0	328,734	804,951	1,116,362	250,000	30,588
2032	272,486	21,003	62,210	0	131,509	375,378	0	375,378	862,587	1,199,385	250,000	32,778
2033	269,200	21,003	64,699	0	143,411	412,920	0	412,920	911,233	1,274,767	250,000	34,627
2034	265,070	21,003	67,287	0	156,390	443,203	0	443,203	952,952	1,346,620	250,000	36,212
2035	259,861	21,003	69,978	0	170,543	467,694	0	467,694	989,080	1,414,395	250,000	37,585
2036	253,585	21,003	72,777	0	185,977	488,019	0	488,019	1,021,362	1,480,351	250,000	38,812
2037	246,242	21,003	75,688	0	202,808	505,359	0	505,359	1,051,100	1,547,341	250,000	39,942
2038	237,846	21,003	78,716	0	221,162	519,874	0	519,874	1,078,601	1,614,388	250,000	40,987
2039	228,710	21,003	81,865	0	241,177	534,470	0	534,470	1,107,225	1,685,795	250,000	42,075
2040	218,492	21,003	85,139	0	263,004	548,532	0	548,532	1,136,171	1,761,000	250,000	43,174
2041	207,299	21,003	88,545	0	286,806	562,676	0	562,676	1,166,329	1,838,483	250,000	44,320
2042	194,877	21,003	92,087	0	312,762	576,985	0	576,985	1,197,714	1,920,611	250,000	45,513
2043	181,174	23,011	95,770	0	341,067	591,775	0	591,775	1,232,797	2,010,056	250,000	46,846
2044	166,120	25,426	99,601	0	371,933	607,594	0	607,594	1,270,674	2,104,141	250,000	48,286
2045	149,540	25,426	103,585	0	405,593	624,321	0	624,321	1,308,465	2,201,668	250,000	49,722
2046	136,545	19,910	107,728	0	442,299	581,333	0	581,333	1,287,815	2,129,861	200,000	48,937
2047	123,313	19,910	112,037	0	482,327	645,482	0	645,482	1,383,070	2,287,074	200,000	52,557
2048	105,520	19,910	116,519	0	525,978	676,110	0	676,110	1,444,037	2,413,753	200,000	54,873

**Adjusted Gross Income Illustration***Jack & Jill Flash*

Year	Gross Income					One-Half Deductible SECA Taxes	Adjusted Gross Income
	Ordinary Income	Qualified Dividends	Short-Term Capital Gains/ -Losses	Long-Term Capital Gains/ -Losses	Gross Income		
2010	976,329	25,159	17,089	28,277	1,046,855	335	1,046,520
2011	1,012,151	29,637	22,055	32,026	1,095,869	345	1,095,524
2012	1,055,569	32,236	26,614	39,938	1,154,356	355	1,154,001
2013	1,175,058	0	31,155	48,167	1,254,381	366	1,254,015
2014	1,267,046	0	35,669	57,131	1,359,847	377	1,359,470
2015	1,363,196	0	40,144	66,701	1,470,040	388	1,469,652
2016	1,446,348	0	44,775	77,652	1,568,774	400	1,568,375
2017	1,558,382	0	49,775	89,200	1,697,358	412	1,696,946
2018	1,687,128	0	55,525	102,101	1,844,753	424	1,844,329
2019	1,554,546	0	65,980	247,142	1,867,668	0	1,867,668
2020	1,702,158	0	56,581	330,792	2,089,531	0	2,089,531
2021	1,125,208	0	63,373	251,750	1,440,331	0	1,440,331
2022	1,205,635	0	58,310	277,147	1,541,093	0	1,541,093
2023	1,283,850	0	51,741	312,946	1,648,537	0	1,648,537
2024	1,369,063	0	42,592	352,842	1,764,497	0	1,764,497
2025	1,451,250	0	30,669	396,439	1,878,359	0	1,878,359
2026	1,595,993	0	15,864	433,095	2,044,953	0	2,044,953
2027	2,630,829	0	0	379,618	3,010,447	0	3,010,447
2028	1,916,725	0	0	445,131	2,361,856	0	2,361,856
2029	804,032	0	38,668	150,763	993,463	0	993,463
2030	826,685	0	64,845	504,681	1,396,211	0	1,396,211
2031	787,628	0	91,080	237,654	1,116,362	0	1,116,362
2032	824,007	0	106,256	269,121	1,199,385	0	1,199,385
2033	861,848	0	116,420	296,500	1,274,767	0	1,274,767
2034	903,417	0	122,690	320,513	1,346,620	0	1,346,620
2035	946,701	0	125,932	341,762	1,414,395	0	1,414,395
2036	992,332	0	126,839	361,180	1,480,351	0	1,480,351
2037	1,041,982	0	125,916	379,442	1,547,341	0	1,547,341
2038	1,094,514	0	123,538	396,336	1,614,388	0	1,614,388
2039	1,151,325	0	120,122	414,348	1,685,795	0	1,685,795
2040	1,212,468	0	115,688	432,844	1,761,000	0	1,761,000
2041	1,275,807	0	110,343	452,333	1,838,483	0	1,838,483
2042	1,343,626	0	104,122	472,863	1,920,611	0	1,920,611
2043	1,418,281	0	97,059	494,716	2,010,056	0	2,010,056
2044	1,496,548	0	89,163	518,430	2,104,141	0	2,104,141
2045	1,577,347	0	80,373	543,948	2,201,668	0	2,201,668
2046	1,548,527	0	58,585	522,748	2,129,861	0	2,129,861
2047	1,641,592	0	57,337	588,145	2,287,074	0	2,287,074
2048	1,737,643	0	50,048	626,062	2,413,753	0	2,413,753

## Ordinary Income Illustration

Jack & Jill Flash

Part 1 of 2

Year	Taxable Income							
	Net Non-Asset-Based & Miscellaneous Income	Stock Option Exercises & R-Share Vesting	Employer Stock Dividends	Other Taxable Investment Income	Qualified Plan Lump-Sum Distributions	IRA Distributions	Nonqualified Plan Distributions	Nonqualified Annuity Distributions
2010	313,500	5,950	215	70,481	0	53,443	0	0
2011	340,750	4,214	242	78,690	0	53,443	0	0
2012	370,173	0	187	86,165	0	25,000	0	0
2013	400,958	2,268	144	95,594	0	25,000	0	0
2014	433,815	4,580	157	104,018	0	25,000	0	0
2015	470,472	2,838	121	113,218	0	25,000	0	0
2016	510,178	3,718	135	124,005	0	0	0	0
2017	552,205	0	104	136,915	0	0	0	0
2018	598,852	0	81	153,815	0	0	0	0
2019	362,061	0	62	157,093	0	0	0	0
2020	0	0	779	124,681	93,700	0	813,084	0
2021	0	0	0	135,154	0	0	187,566	9,013
2022	20,698	0	0	119,085	0	0	187,566	9,013
2023	31,671	0	0	102,561	0	0	187,566	9,013
2024	32,300	0	0	82,621	0	0	187,566	21,003
2025	36,380	0	0	58,546	0	0	187,566	21,003
2026	54,613	0	0	29,923	0	42,336	187,566	21,003
2027	55,701	0	0	0	0	981,533	187,566	21,003
2028	56,814	0	0	0	0	129,004	187,566	21,003
2029	57,953	0	0	249,607	0	141,116	187,566	21,003
2030	59,118	0	0	269,143	0	319,608	0	21,003
2031	60,291	0	0	274,801	0	261,786	0	21,003
2032	61,498	0	0	272,486	0	286,354	0	21,003
2033	62,722	0	0	269,200	0	312,267	0	21,003
2034	63,980	0	0	265,070	0	341,555	0	21,003
2035	65,263	0	0	259,861	0	372,347	0	21,003
2036	66,564	0	0	253,585	0	405,161	0	21,003
2037	67,898	0	0	246,242	0	441,533	0	21,003
2038	69,258	0	0	237,846	0	480,187	0	21,003
2039	70,644	0	0	228,710	0	522,069	0	21,003
2040	72,055	0	0	218,492	0	567,417	0	21,003
2041	73,500	0	0	207,299	0	613,811	0	21,003
2042	74,962	0	0	194,877	0	663,621	0	21,003
2043	76,466	0	0	181,174	0	717,024	0	23,011
2044	77,996	0	0	166,120	0	772,264	0	25,426
2045	79,560	0	0	149,540	0	831,013	0	25,426
2046	49,936	0	0	136,545	0	804,724	0	19,910
2047	50,935	0	0	123,313	0	865,953	0	19,910
2048	51,954	0	0	105,520	0	930,910	0	19,910

## Ordinary Income Illustration

Jack & Jill Flash

Part 2 of 2

Year	Taxable Income						Less: Qualified Dividends	Total Ordinary Income
	Trust Distributions & Other Activity	Business Income	Real Estate Income	Interest on Notes Receivable	Other Net Income/ -Loss	Subtotal		
2010	251,256	250,000	53,500	3,144	0	1,001,489	25,159	976,329
2011	262,466	277,577	21,840	2,567	0	1,041,788	29,637	1,012,151
2012	275,110	306,513	22,714	1,944	0	1,087,805	32,236	1,055,569
2013	289,378	336,820	23,622	1,274	0	1,175,058	0	1,175,058
2014	305,861	368,497	24,567	552	0	1,267,046	0	1,267,046
2015	324,467	401,529	25,550	0	0	1,363,196	0	1,363,196
2016	345,854	435,887	26,572	0	0	1,446,348	0	1,446,348
2017	370,008	471,515	27,635	0	0	1,558,382	0	1,558,382
2018	397,300	508,339	28,740	0	0	1,687,128	0	1,687,128
2019	1,005,440	0	29,890	0	0	1,554,546	0	1,554,546
2020	693,213	617	31,085	0	-55,000	1,702,158	0	1,702,158
2021	760,487	660	32,329	0	0	1,125,208	0	1,125,208
2022	834,946	706	33,622	0	0	1,205,635	0	1,205,635
2023	917,317	755	34,967	0	0	1,283,850	0	1,283,850
2024	1,008,399	808	36,365	0	0	1,369,063	0	1,369,063
2025	1,109,071	865	37,820	0	0	1,451,250	0	1,451,250
2026	1,220,295	925	39,333	0	0	1,595,993	0	1,595,993
2027	1,343,130	990	40,906	0	0	2,630,829	0	2,630,829
2028	1,478,737	1,060	42,542	0	0	1,916,725	0	1,916,725
2029	101,410	1,134	44,244	0	0	804,032	0	804,032
2030	110,587	1,213	46,014	0	0	826,685	0	826,685
2031	120,595	1,298	47,854	0	0	787,628	0	787,628
2032	131,509	1,389	49,768	0	0	824,007	0	824,007
2033	143,411	1,486	51,759	0	0	861,848	0	861,848
2034	156,390	1,590	53,829	0	0	903,417	0	903,417
2035	170,543	1,701	55,983	0	0	946,701	0	946,701
2036	185,977	1,820	58,222	0	0	992,332	0	992,332
2037	202,808	1,948	60,551	0	0	1,041,982	0	1,041,982
2038	221,162	2,084	62,973	0	0	1,094,514	0	1,094,514
2039	241,177	2,230	65,492	0	0	1,151,325	0	1,151,325
2040	263,004	2,386	68,111	0	0	1,212,468	0	1,212,468
2041	286,806	2,553	70,836	0	0	1,275,807	0	1,275,807
2042	312,762	2,732	73,669	0	0	1,343,626	0	1,343,626
2043	341,067	2,923	76,616	0	0	1,418,281	0	1,418,281
2044	371,933	3,128	79,681	0	0	1,496,548	0	1,496,548
2045	405,593	3,347	82,868	0	0	1,577,347	0	1,577,347
2046	447,649	3,581	86,183	0	0	1,548,527	0	1,548,527
2047	488,019	3,832	89,630	0	0	1,641,592	0	1,641,592
2048	532,034	4,100	93,215	0	0	1,737,643	0	1,737,643

## Current-Year Capital Gains/-Losses Illustration

Jack & Jill Flash

Year	Short-Term Capital Gains		Current-Year Short-Term Capital Gains/-Losses	Long-Term Capital Gains					Current-Year Long-Term Capital Gains/-Losses
	Planned Portfolio Turnover	Trust Distributions		Employer Stock Sales	Planned Portfolio Turnover	Trust Distributions & Other Activity	Dispositions of Unmarketable & Personal Assets	Gains Triggered by Deficit-Funding Sales	
2010	17,089	0	17,089	0	17,089	1,188	10,000	0	28,277
2011	22,055	0	22,055	5,200	22,055	4,772	0	0	32,026
2012	26,614	0	26,614	4,644	26,614	8,679	0	0	39,938
2013	31,155	0	31,155	4,071	31,155	12,941	0	0	48,167
2014	35,669	0	35,669	3,522	35,669	17,940	0	0	57,131
2015	40,144	0	40,144	3,166	40,144	23,392	0	0	66,701
2016	44,775	0	44,775	3,188	44,775	29,688	0	0	77,652
2017	49,775	0	49,775	2,869	49,775	36,555	0	0	89,200
2018	55,525	0	55,525	2,532	55,525	44,044	0	0	102,101
2019	65,980	0	65,980	2,202	65,980	81,207	0	97,754	247,142
2020	56,581	0	56,581	171,892	56,581	102,319	0	0	330,792
2021	63,373	0	63,373	0	63,373	127,034	0	61,343	251,750
2022	58,310	0	58,310	0	58,310	155,796	0	63,041	277,147
2023	51,741	0	51,741	0	51,741	189,100	0	72,105	312,946
2024	42,592	0	42,592	0	42,592	227,494	0	82,756	352,842
2025	30,669	0	30,669	0	30,669	271,584	0	94,186	396,439
2026	15,864	0	15,864	0	15,864	322,044	0	95,186	433,095
2027	0	0	0	0	0	379,618	0	0	379,618
2028	0	0	0	0	0	445,131	0	0	445,131
2029	38,668	0	38,668	0	38,668	95,958	0	16,137	150,763
2030	64,845	0	64,845	0	64,845	104,642	335,195	0	504,681
2031	91,080	0	91,080	0	91,080	114,112	0	32,462	237,654
2032	106,256	0	106,256	0	106,256	124,439	0	38,426	269,121
2033	116,420	0	116,420	0	116,420	135,701	0	44,379	296,500
2034	122,690	0	122,690	0	122,690	147,982	0	49,841	320,513
2035	125,932	0	125,932	0	125,932	161,374	0	54,456	341,762
2036	126,839	0	126,839	0	126,839	175,978	0	58,362	361,180
2037	125,916	0	125,916	0	125,916	191,904	0	61,622	379,442
2038	123,538	0	123,538	0	123,538	209,272	0	63,526	396,336
2039	120,122	0	120,122	0	120,122	228,211	0	66,015	414,348
2040	115,688	0	115,688	0	115,688	248,864	0	68,292	432,844
2041	110,343	0	110,343	0	110,343	271,386	0	70,603	452,333
2042	104,122	0	104,122	0	104,122	295,946	0	72,795	472,863
2043	97,059	0	97,059	0	97,059	322,730	0	74,927	494,716
2044	89,163	0	89,163	0	89,163	351,937	0	77,330	518,430
2045	80,373	0	80,373	0	80,373	383,787	0	79,789	543,948
2046	58,585	0	58,585	0	58,585	418,520	0	45,643	522,748
2047	57,337	0	57,337	0	57,337	456,396	0	74,413	588,145
2048	50,048	0	50,048	0	50,048	497,699	0	78,314	626,062

### Jack's Taxable Non-Asset-Based Income Illustration

Jack & Jill Flash

Year	Own Income Sources		Social Security	Deductible Qualified & Nonqualified Plan Contributions	Total Non-Asset-Based & Miscellaneous Income	FICA & SECA	
	Salary	Director Fees				FICA Wages	Net SE Income
2010	200,000	25,000	0	54,500	170,500	200,000	25,000
2011	210,000	25,750	0	54,500	181,250	210,000	25,750
2012	220,500	26,523	0	54,500	192,523	220,500	26,523
2013	231,525	27,318	0	54,500	204,343	231,525	27,318
2014	243,101	28,138	0	55,000	216,239	243,101	28,138
2015	255,256	28,982	0	55,000	229,238	255,256	28,982
2016	268,019	29,851	0	55,000	242,870	268,019	29,851
2017	281,420	30,747	0	55,500	256,667	281,420	30,747
2018	295,491	31,669	0	55,500	271,660	295,491	31,669
2019	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0
2022	0	0	20,698	0	20,698	0	0
2023	0	0	31,671	0	31,671	0	0
2024	0	0	32,300	0	32,300	0	0
2025	0	0	32,946	0	32,946	0	0
2026	0	0	33,609	0	33,609	0	0
2027	0	0	34,281	0	34,281	0	0
2028	0	0	34,961	0	34,961	0	0
2029	0	0	35,666	0	35,666	0	0
2030	0	0	36,380	0	36,380	0	0
2031	0	0	37,103	0	37,103	0	0
2032	0	0	37,842	0	37,842	0	0
2033	0	0	38,599	0	38,599	0	0
2034	0	0	39,372	0	39,372	0	0
2035	0	0	40,163	0	40,163	0	0
2036	0	0	40,962	0	40,962	0	0
2037	0	0	41,786	0	41,786	0	0
2038	0	0	42,619	0	42,619	0	0
2039	0	0	43,469	0	43,469	0	0
2040	0	0	44,345	0	44,345	0	0
2041	0	0	45,229	0	45,229	0	0
2042	0	0	46,130	0	46,130	0	0
2043	0	0	47,056	0	47,056	0	0
2044	0	0	48,000	0	48,000	0	0
2045	0	0	48,960	0	48,960	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0

**Jill's Taxable Non-Asset-Based Income Illustration**

Jack & Jill Flash

Year	Own Income Sources		Social Security	Deductible Qualified & Nonqualified Plan Contributions	Total Non-Asset-Based & Miscellaneous Income	FICA & SECA	
	Salary	Bonus				FICA Wages	Net SE Income
2010	150,000	15,000	0	22,000	143,000	170,965	0
2011	165,000	16,500	0	22,000	159,500	185,714	0
2012	181,500	18,150	0	22,000	177,650	199,650	0
2013	199,650	19,965	0	23,000	196,615	221,883	0
2014	219,615	21,962	0	24,000	217,577	246,157	0
2015	241,577	24,158	0	24,500	241,234	268,572	0
2016	265,734	26,573	0	25,000	267,308	296,026	0
2017	292,308	29,231	0	26,000	295,538	321,538	0
2018	321,538	32,154	0	26,500	327,192	353,692	0
2019	353,692	35,369	0	27,000	362,061	389,061	0
2020	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0
2025	0	0	3,434	0	3,434	0	0
2026	0	0	21,004	0	21,004	0	0
2027	0	0	21,420	0	21,420	0	0
2028	0	0	21,854	0	21,854	0	0
2029	0	0	22,287	0	22,287	0	0
2030	0	0	22,738	0	22,738	0	0
2031	0	0	23,188	0	23,188	0	0
2032	0	0	23,656	0	23,656	0	0
2033	0	0	24,123	0	24,123	0	0
2034	0	0	24,608	0	24,608	0	0
2035	0	0	25,101	0	25,101	0	0
2036	0	0	25,602	0	25,602	0	0
2037	0	0	26,112	0	26,112	0	0
2038	0	0	26,639	0	26,639	0	0
2039	0	0	27,175	0	27,175	0	0
2040	0	0	27,710	0	27,710	0	0
2041	0	0	28,271	0	28,271	0	0
2042	0	0	28,832	0	28,832	0	0
2043	0	0	29,410	0	29,410	0	0
2044	0	0	29,997	0	29,997	0	0
2045	0	0	30,600	0	30,600	0	0
2046	0	0	49,936	0	49,936	0	0
2047	0	0	50,935	0	50,935	0	0
2048	0	0	51,954	0	51,954	0	0

## Income Tax Deductions Illustration

Jack & Jill Flash

Year	Itemized Deductions							Standard Deduction	Greater of Itemized Deductions or Standard Deduction
	Deductible Investment Interest Expense	Other Deductible Interest Expense	Charitable Contributions	Property Taxes	State Income Tax Deduction	3% Itemized Deduction Phase-Out	Itemized Deductions		
2010	0	54,206	20,000	21,500	47,541	0	143,246	11,400	143,246
2011	315	49,024	20,600	22,145	50,172	0	142,256	11,600	142,256
2012	0	45,728	21,218	22,809	53,212	0	142,968	11,900	142,968
2013	0	41,353	21,855	23,494	59,981	32,312	114,370	10,250	114,370
2014	0	36,935	22,510	24,198	65,557	35,317	113,885	10,550	113,885
2015	0	32,495	23,185	24,924	71,375	38,459	113,522	10,900	113,522
2016	0	27,299	23,881	25,672	76,639	41,251	112,240	11,200	112,240
2017	0	21,331	24,597	26,442	83,475	44,934	110,912	11,550	110,912
2018	0	13,798	25,335	27,236	91,357	49,177	108,549	11,900	108,549
2019	0	5,199	26,095	28,053	92,790	49,693	102,444	12,250	102,444
2020	0	1,142	26,878	28,894	103,907	56,158	104,664	12,650	104,664
2021	0	0	27,685	29,761	70,969	36,485	91,929	14,500	91,929
2022	0	0	28,515	30,654	75,027	39,307	94,888	14,950	94,888
2023	0	0	29,371	31,573	79,912	42,322	98,534	15,400	98,534
2024	0	0	30,252	32,521	85,751	45,586	102,937	17,500	102,937
2025	0	0	31,159	33,496	91,305	48,783	107,178	18,050	107,178
2026	0	0	32,094	34,501	98,851	53,553	111,893	18,600	111,893
2027	0	0	33,057	35,536	147,051	82,284	133,361	19,150	133,361
2028	0	0	34,049	36,602	114,546	62,586	122,610	19,800	122,610
2029	0	0	35,070	37,700	44,201	21,285	95,686	20,400	95,686
2030	0	0	36,122	38,831	64,763	33,113	106,603	21,000	106,603
2031	0	0	37,206	39,996	50,166	24,453	102,915	21,600	102,915
2032	0	0	38,322	41,196	54,252	26,674	107,096	22,200	107,096
2033	0	0	39,472	42,432	57,940	28,655	111,189	22,950	111,189
2034	0	0	40,656	43,705	61,440	30,524	115,277	23,600	115,277
2035	0	0	41,876	45,016	64,725	32,260	119,356	24,300	119,356
2036	0	0	43,132	46,367	67,911	33,935	123,475	25,100	123,475
2037	0	0	44,426	47,758	71,144	35,629	127,699	25,800	127,699
2038	0	0	45,759	49,190	74,375	37,317	132,007	26,600	132,007
2039	0	0	47,131	50,666	77,824	39,126	136,496	27,350	136,496
2040	0	0	48,545	52,186	81,463	41,039	141,156	28,250	141,156
2041	0	0	50,002	53,752	85,212	43,009	145,956	29,000	145,956
2042	0	0	51,502	55,364	89,195	45,108	150,952	29,950	150,952
2043	0	0	53,047	57,025	93,547	47,417	156,202	30,850	156,202
2044	0	0	54,638	58,736	98,131	49,852	161,653	31,800	161,653
2045	0	0	56,277	60,498	102,886	52,381	167,280	32,650	167,280
2046	0	0	57,966	62,313	100,473	49,815	170,936	20,350	170,936
2047	0	0	59,705	64,182	108,318	54,110	178,095	21,000	178,095
2048	0	0	61,496	66,108	114,584	57,476	184,711	21,600	184,711

## Estimated Taxes & Withholdings Illustration: Ordinary Income

Jack & Jill Flash

Year	Net Non-Asset-Based & Miscellaneous Income	Stock Option Exercises & R-Share Vesting	Employer Stock Dividends	Other Taxable Investment Income	Qualified Plan Lump-Sum Distributions	Planned IRA Distributions	Nonqualified Plan Distributions	Trust Distributions	Business Income	Real Estate Income	Interest on Notes Receivable	Total Estimated Payments & Withholdings
2010	87,780	1,666	60	19,735	0	0	0	70,352	70,000	14,980	880	265,453
2011	95,410	1,180	68	22,033	0	0	0	73,490	77,721	6,115	719	276,737
2012	103,648	0	52	24,126	0	0	0	77,031	85,824	6,360	544	297,585
2013	128,307	726	46	30,590	0	0	0	92,601	107,782	7,559	408	368,019
2014	138,821	1,466	50	33,286	0	0	0	97,875	117,919	7,861	177	397,455
2015	150,551	908	39	36,230	0	0	0	103,829	128,489	8,176	0	428,223
2016	163,257	1,190	43	39,681	0	0	0	110,673	139,484	8,503	0	462,831
2017	176,706	0	33	43,813	0	0	0	118,402	150,885	8,843	0	498,682
2018	191,633	0	26	49,221	0	0	0	127,136	162,668	9,197	0	539,881
2019	115,860	0	20	50,270	0	0	0	321,741	0	9,565	0	497,455
2020	0	0	249	39,898	29,984	0	260,187	221,828	197	9,947	0	562,290
2021	0	0	0	43,249	0	0	60,021	243,356	211	10,345	0	357,183
2022	6,623	0	0	38,107	0	0	60,021	267,183	226	10,759	0	382,919
2023	10,135	0	0	32,820	0	0	60,021	293,541	242	11,189	0	407,948
2024	10,336	0	0	26,439	0	0	60,021	322,688	259	11,637	0	431,379
2025	11,642	0	0	18,735	0	0	60,021	354,903	277	12,102	0	457,679
2026	17,476	0	0	9,575	0	0	60,021	390,494	296	12,586	0	490,449
2027	17,824	0	0	0	0	89,482	60,021	429,802	317	13,090	0	610,536
2028	18,180	0	0	0	0	41,281	60,021	473,196	339	13,613	0	606,631
2029	18,545	0	0	79,874	0	45,157	60,021	32,451	363	14,158	0	250,569
2030	18,918	0	0	86,126	0	102,274	0	35,388	388	14,724	0	257,818
2031	19,293	0	0	87,936	0	83,772	0	38,591	415	15,313	0	245,320
2032	19,679	0	0	87,196	0	91,633	0	42,083	444	15,926	0	256,961
2033	20,071	0	0	86,144	0	99,925	0	45,892	476	16,563	0	269,070
2034	20,473	0	0	84,822	0	109,298	0	50,045	509	17,225	0	282,372
2035	20,884	0	0	83,156	0	119,151	0	54,574	544	17,914	0	296,223
2036	21,300	0	0	81,147	0	129,652	0	59,513	583	18,631	0	310,825
2037	21,727	0	0	78,797	0	141,291	0	64,899	623	19,376	0	326,713
2038	22,163	0	0	76,111	0	153,660	0	70,772	667	20,151	0	343,523
2039	22,606	0	0	73,187	0	167,062	0	77,177	714	20,957	0	361,703
2040	23,057	0	0	69,918	0	181,573	0	84,161	764	21,796	0	381,269
2041	23,520	0	0	66,336	0	196,419	0	91,778	817	22,667	0	401,537
2042	23,988	0	0	62,361	0	212,359	0	100,084	874	23,574	0	423,239
2043	24,469	0	0	57,976	0	229,448	0	109,141	935	24,517	0	446,486
2044	24,959	0	0	53,159	0	247,124	0	119,019	1,001	25,498	0	470,759
2045	25,459	0	0	47,853	0	265,924	0	129,790	1,071	26,518	0	496,615
2046	15,980	0	0	43,694	0	257,512	0	143,248	1,146	27,578	0	489,158
2047	16,299	0	0	39,460	0	277,105	0	156,166	1,226	28,682	0	518,938
2048	16,625	0	0	33,767	0	297,891	0	170,251	1,312	29,829	0	549,675

## Estimated Taxes & Withholdings Illustration: Capital Gains

Jack & Jill Flash

Year	Short-Term Gains From Planned Portfolio Turnover	Long-Term Capital Gains				Total Estimated Payments & Withholdings
		Planned Employer Stock Sales	Planned Portfolio Turnover	Trust Distributions	Dispositions of Unmarketable Assets	
2010	4,785	0	2,563	178	1,500	9,026
2011	6,175	780	3,308	716	0	10,979
2012	7,452	697	3,992	1,302	0	13,443
2013	9,970	814	6,231	2,588	0	19,603
2014	11,414	704	7,134	3,588	0	22,841
2015	12,846	633	8,029	4,678	0	26,186
2016	14,328	638	8,955	5,938	0	29,858
2017	15,928	574	9,955	7,311	0	33,768
2018	17,768	506	11,105	8,809	0	38,188
2019	21,114	440	13,196	16,241	0	50,991
2020	18,106	34,378	11,316	20,464	0	84,264
2021	20,279	0	12,675	25,407	0	58,361
2022	18,659	0	11,662	31,159	0	61,481
2023	16,557	0	10,348	37,820	0	64,725
2024	13,630	0	8,518	45,499	0	67,647
2025	9,814	0	6,134	54,317	0	70,265
2026	5,077	0	3,173	64,409	0	72,658
2027	0	0	0	75,924	0	75,924
2028	0	0	0	89,026	0	89,026
2029	12,374	0	7,734	19,192	0	39,299
2030	20,750	0	12,969	20,928	67,039	121,687
2031	29,146	0	18,216	22,822	0	70,184
2032	34,002	0	21,251	24,888	0	80,141
2033	37,254	0	23,284	27,140	0	87,679
2034	39,261	0	24,538	29,596	0	93,395
2035	40,298	0	25,186	32,275	0	97,759
2036	40,589	0	25,368	35,196	0	101,152
2037	40,293	0	25,183	38,381	0	103,857
2038	39,532	0	24,708	41,854	0	106,094
2039	38,439	0	24,024	45,642	0	108,106
2040	37,020	0	23,138	49,773	0	109,931
2041	35,310	0	22,069	54,277	0	111,656
2042	33,319	0	20,824	59,189	0	113,333
2043	31,059	0	19,412	64,546	0	115,017
2044	28,532	0	17,833	70,387	0	116,752
2045	25,719	0	16,075	76,757	0	118,551
2046	18,747	0	11,717	83,704	0	114,168
2047	18,348	0	11,467	91,279	0	121,094
2048	16,015	0	10,010	99,540	0	125,565

*PlanWiz, LLP*



*Strategic Plan*

Supporting Schedules for  
**LIFE INSURANCE PLANNING**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

**Life Insurance Death Benefits Illustration**

*Jack & Jill Flash*

Year	Jack's UL Policy	Jill's Group Term	2nd-to-Die Policy	ShopRight IDGT	Total Death Benefits
2010	777,300	50,000	2,073,125	2,500,000	5,400,425
2011	779,715	50,000	2,148,706	2,500,000	5,478,421
2012	782,251	50,000	2,226,831	2,500,000	5,559,081
2013	784,913	50,000	2,307,588	2,500,000	5,642,501
2014	787,709	50,000	2,391,072	2,500,000	5,728,781
2015	790,644	50,000	2,477,380	2,500,000	5,818,024
2016	793,727	50,000	2,566,612	2,500,000	5,910,338
2017	796,963	50,000	2,658,872	2,500,000	6,005,835
2018	800,361	50,000	2,754,270	2,500,000	6,104,631
2019	803,929	50,000	2,852,918	2,500,000	6,206,847
2020	807,676	0	2,954,932	2,500,000	6,262,607
2021	811,609	0	3,060,434	2,500,000	6,372,043
2022	815,740	0	3,169,550	2,500,000	6,485,290
2023	820,077	0	3,282,411	2,500,000	6,602,488
2024	824,631	0	3,399,153	2,500,000	6,723,784
2025	829,412	0	3,519,917	2,500,000	6,849,330
2026	834,433	0	3,644,850	2,500,000	6,979,283
2027	839,704	0	3,774,104	2,500,000	7,113,808
2028	845,240	0	3,907,837	2,500,000	7,253,076
2029	851,052	0	4,033,088	2,500,000	7,384,140
2030	857,154	0	4,162,498	2,500,000	7,519,652
2031	863,562	0	4,296,211	2,500,000	7,659,773
2032	870,290	0	4,434,378	2,500,000	7,804,668
2033	877,355	0	4,577,153	2,500,000	7,954,508
2034	884,772	0	4,724,699	2,500,000	8,109,471
2035	892,561	0	4,877,183	2,500,000	8,269,744
2036	900,739	0	5,034,778	2,500,000	8,435,517
2037	909,326	0	5,197,666	2,500,000	8,606,992
2038	918,342	0	5,366,032	2,500,000	8,784,374
2039	927,809	0	5,540,071	2,500,000	8,967,880
2040	937,750	0	5,719,984	2,500,000	9,157,734
2041	948,187	0	5,905,980	2,500,000	9,354,167
2042	959,147	0	6,098,275	2,500,000	9,557,422
2043	970,654	0	6,297,096	2,500,000	9,767,750
2044	982,737	0	6,502,674	2,500,000	9,985,411
2045	995,424	0	6,715,254	2,500,000	10,210,677
2046	0	0	6,935,085	0	6,935,085
2047	0	0	7,162,430	0	7,162,430
2048	0	0	7,397,560	0	7,397,560

## Life Insurance Premiums Illustration

Jack & Jill Flash

Year	Jack's UL Policy	2nd-to-Die Policy	ShopRight IDGT	Total Premiums	Senior Generation Cash Outflows
2010	5,000	25,000	10,000	40,000	5,000
2011	5,000	25,000	10,000	40,000	5,000
2012	5,000	25,000	10,000	40,000	5,000
2013	5,000	25,000	10,000	40,000	5,000
2014	5,000	25,000	10,000	40,000	5,000
2015	5,000	25,000	10,000	40,000	5,000
2016	5,000	25,000	10,000	40,000	5,000
2017	5,000	25,000	10,000	40,000	5,000
2018	5,000	25,000	10,000	40,000	5,000
2019	5,000	25,000	10,000	40,000	5,000
2020	5,000	25,000	10,000	40,000	5,000
2021	5,000	25,000	10,000	40,000	5,000
2022	5,000	25,000	10,000	40,000	5,000
2023	5,000	25,000	10,000	40,000	5,000
2024	5,000	25,000	10,000	40,000	5,000
2025	5,000	25,000	10,000	40,000	5,000
2026	5,000	25,000	10,000	40,000	5,000
2027	5,000	25,000	10,000	40,000	5,000
2028	5,000	25,000	10,000	40,000	5,000
2029	5,000	0	10,000	15,000	5,000
2030	5,000	0	10,000	15,000	5,000
2031	5,000	0	10,000	15,000	5,000
2032	5,000	0	10,000	15,000	5,000
2033	5,000	0	10,000	15,000	5,000
2034	5,000	0	10,000	15,000	5,000
2035	5,000	0	10,000	15,000	5,000
2036	5,000	0	10,000	15,000	5,000
2037	5,000	0	10,000	15,000	5,000
2038	5,000	0	10,000	15,000	5,000
2039	5,000	0	10,000	15,000	5,000
2040	5,000	0	10,000	15,000	5,000
2041	5,000	0	10,000	15,000	5,000
2042	5,000	0	10,000	15,000	5,000
2043	5,000	0	10,000	15,000	5,000
2044	5,000	0	10,000	15,000	5,000
2045	5,000	0	10,000	15,000	5,000
2046	0	0	0	0	0
2047	0	0	0	0	0
2048	0	0	0	0	0

**Jack's UL Policy Cash Values Illustration**

Jack & Jill Flash

Year	Cash Values				Tax Basis		
	Beginning Cash Value	Allocation of Premiums to Cash Values	Current Inside Buildup	Ending Cash Value	Beginning Basis	Basis Additions	Ending Basis
2010	25,000	1,000	1,300	27,300	17,500	1,000	18,500
2011	27,300	1,000	1,415	29,715	18,500	1,000	19,500
2012	29,715	1,000	1,536	32,251	19,500	1,000	20,500
2013	32,251	1,000	1,663	34,913	20,500	1,000	21,500
2014	34,913	1,000	1,796	37,709	21,500	1,000	22,500
2015	37,709	1,000	1,935	40,644	22,500	1,000	23,500
2016	40,644	1,000	2,082	43,727	23,500	1,000	24,500
2017	43,727	1,000	2,236	46,963	24,500	1,000	25,500
2018	46,963	1,000	2,398	50,361	25,500	1,000	26,500
2019	50,361	1,000	2,568	53,929	26,500	1,000	27,500
2020	53,929	1,000	2,746	57,676	27,500	1,000	28,500
2021	57,676	1,000	2,934	61,609	28,500	1,000	29,500
2022	61,609	1,000	3,130	65,740	29,500	1,000	30,500
2023	65,740	1,000	3,337	70,077	30,500	1,000	31,500
2024	70,077	1,000	3,554	74,631	31,500	1,000	32,500
2025	74,631	1,000	3,782	79,412	32,500	1,000	33,500
2026	79,412	1,000	4,021	84,433	33,500	1,000	34,500
2027	84,433	1,000	4,272	89,704	34,500	1,000	35,500
2028	89,704	1,000	4,535	95,240	35,500	1,000	36,500
2029	95,240	1,000	4,812	101,052	36,500	1,000	37,500
2030	101,052	1,000	5,103	107,154	37,500	1,000	38,500
2031	107,154	1,000	5,408	113,562	38,500	1,000	39,500
2032	113,562	1,000	5,728	120,290	39,500	1,000	40,500
2033	120,290	1,000	6,065	127,355	40,500	1,000	41,500
2034	127,355	1,000	6,418	134,772	41,500	1,000	42,500
2035	134,772	1,000	6,789	142,561	42,500	1,000	43,500
2036	142,561	1,000	7,178	150,739	43,500	1,000	44,500
2037	150,739	1,000	7,587	159,326	44,500	1,000	45,500
2038	159,326	1,000	8,016	168,342	45,500	1,000	46,500
2039	168,342	1,000	8,467	177,809	46,500	1,000	47,500
2040	177,809	1,000	8,940	187,750	47,500	1,000	48,500
2041	187,750	1,000	9,437	198,187	48,500	1,000	49,500
2042	198,187	1,000	9,959	209,147	49,500	1,000	50,500
2043	209,147	1,000	10,507	220,654	50,500	1,000	51,500
2044	220,654	1,000	11,083	232,737	51,500	1,000	52,500
2045	232,737	1,000	11,687	245,424	52,500	1,000	53,500
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0

**2nd-to-Die Policy Death Benefits Illustration**

Jack & Jill Flash

Year	Insurance Premiums	Death Benefits				
		Beginning Face Amount	Face Amount Growth	Ending Face Amount	Ending Cash Value	Ending Death Benefit
2010	25,000	2,000,000	60,000	2,060,000	13,125	2,073,125
2011	25,000	2,060,000	61,800	2,121,800	26,906	2,148,706
2012	25,000	2,121,800	63,654	2,185,454	41,377	2,226,831
2013	25,000	2,185,454	65,564	2,251,018	56,570	2,307,588
2014	25,000	2,251,018	67,531	2,318,548	72,524	2,391,072
2015	25,000	2,318,548	69,556	2,388,105	89,275	2,477,380
2016	25,000	2,388,105	71,643	2,459,748	106,864	2,566,612
2017	25,000	2,459,748	73,792	2,533,540	125,332	2,658,872
2018	25,000	2,533,540	76,006	2,609,546	144,724	2,754,270
2019	25,000	2,609,546	78,286	2,687,833	165,085	2,852,918
2020	25,000	2,687,833	80,635	2,768,468	186,464	2,954,932
2021	25,000	2,768,468	83,054	2,851,522	208,912	3,060,434
2022	25,000	2,851,522	85,546	2,937,067	232,483	3,169,550
2023	25,000	2,937,067	88,112	3,025,179	257,232	3,282,411
2024	25,000	3,025,179	90,755	3,115,935	283,219	3,399,153
2025	25,000	3,115,935	93,478	3,209,413	310,505	3,519,917
2026	25,000	3,209,413	96,282	3,305,695	339,155	3,644,850
2027	25,000	3,305,695	99,171	3,404,866	369,238	3,774,104
2028	25,000	3,404,866	102,146	3,507,012	400,824	3,907,837
2029	0	3,507,012	105,210	3,612,222	420,866	4,033,088
2030	0	3,612,222	108,367	3,720,589	441,909	4,162,498
2031	0	3,720,589	111,618	3,832,207	464,004	4,296,211
2032	0	3,832,207	114,966	3,947,173	487,205	4,434,378
2033	0	3,947,173	118,415	4,065,588	511,565	4,577,153
2034	0	4,065,588	121,968	4,187,556	537,143	4,724,699
2035	0	4,187,556	125,627	4,313,183	564,000	4,877,183
2036	0	4,313,183	129,395	4,442,578	592,200	5,034,778
2037	0	4,442,578	133,277	4,575,855	621,810	5,197,666
2038	0	4,575,855	137,276	4,713,131	652,901	5,366,032
2039	0	4,713,131	141,394	4,854,525	685,546	5,540,071
2040	0	4,854,525	145,636	5,000,161	719,823	5,719,984
2041	0	5,000,161	150,005	5,150,166	755,814	5,905,980
2042	0	5,150,166	154,505	5,304,670	793,605	6,098,275
2043	0	5,304,670	159,140	5,463,811	833,285	6,297,096
2044	0	5,463,811	163,914	5,627,725	874,949	6,502,674
2045	0	5,627,725	168,832	5,796,557	918,697	6,715,254
2046	0	5,796,557	173,897	5,970,453	964,632	6,935,085
2047	0	5,970,453	179,114	6,149,567	1,012,863	7,162,430
2048	0	6,149,567	184,487	6,334,054	1,063,507	7,397,560

## 2nd-to-Die Policy Cash Values Illustration

Jack & Jill Flash

Year	Cash Values				Tax Basis		
	Beginning Cash Value	Allocation of Premiums to Cash Values	Current Inside Buildup	Ending Cash Value	Beginning Basis	Basis Additions	Ending Basis
2010	0	12,500	625	13,125	0	12,500	12,500
2011	13,125	12,500	1,281	26,906	12,500	12,500	25,000
2012	26,906	12,500	1,970	41,377	25,000	12,500	37,500
2013	41,377	12,500	2,694	56,570	37,500	12,500	50,000
2014	56,570	12,500	3,454	72,524	50,000	12,500	62,500
2015	72,524	12,500	4,251	89,275	62,500	12,500	75,000
2016	89,275	12,500	5,089	106,864	75,000	12,500	87,500
2017	106,864	12,500	5,968	125,332	87,500	12,500	100,000
2018	125,332	12,500	6,892	144,724	100,000	12,500	112,500
2019	144,724	12,500	7,861	165,085	112,500	12,500	125,000
2020	165,085	12,500	8,879	186,464	125,000	12,500	137,500
2021	186,464	12,500	9,948	208,912	137,500	12,500	150,000
2022	208,912	12,500	11,071	232,483	150,000	12,500	162,500
2023	232,483	12,500	12,249	257,232	162,500	12,500	175,000
2024	257,232	12,500	13,487	283,219	175,000	12,500	187,500
2025	283,219	12,500	14,786	310,505	187,500	12,500	200,000
2026	310,505	12,500	16,150	339,155	200,000	12,500	212,500
2027	339,155	12,500	17,583	369,238	212,500	12,500	225,000
2028	369,238	12,500	19,087	400,824	225,000	12,500	237,500
2029	400,824	0	20,041	420,866	237,500	0	237,500
2030	420,866	0	21,043	441,909	237,500	0	237,500
2031	441,909	0	22,095	464,004	237,500	0	237,500
2032	464,004	0	23,200	487,205	237,500	0	237,500
2033	487,205	0	24,360	511,565	237,500	0	237,500
2034	511,565	0	25,578	537,143	237,500	0	237,500
2035	537,143	0	26,857	564,000	237,500	0	237,500
2036	564,000	0	28,200	592,200	237,500	0	237,500
2037	592,200	0	29,610	621,810	237,500	0	237,500
2038	621,810	0	31,091	652,901	237,500	0	237,500
2039	652,901	0	32,645	685,546	237,500	0	237,500
2040	685,546	0	34,277	719,823	237,500	0	237,500
2041	719,823	0	35,991	755,814	237,500	0	237,500
2042	755,814	0	37,791	793,605	237,500	0	237,500
2043	793,605	0	39,680	833,285	237,500	0	237,500
2044	833,285	0	41,664	874,949	237,500	0	237,500
2045	874,949	0	43,747	918,697	237,500	0	237,500
2046	918,697	0	45,935	964,632	237,500	0	237,500
2047	964,632	0	48,232	1,012,863	237,500	0	237,500
2048	1,012,863	0	50,643	1,063,507	237,500	0	237,500

*PlanWiz, LLP*



*Strategic Plan*

Supporting Schedules for  
**IRREVOCABLE LIFE INSURANCE TRUSTS**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

## 2nd-to-Die ILIT Illustration

Jack & Jill Flash

Year	Beginning Balance	Gifts Received	Insurance Premiums	Current-Year Returns			Ending Balance	Life Insurance		
				Income 4.7%	Growth 4.4%	Realized Gains 100.0%		Insurance Death Benefits	Premium Financing Debt 6.0%	Net Proceeds Available
2010	0	52,000	25,000	1,256	1,188	1,188	29,444	2,073,125	0	2,073,125
2011	29,444	104,000	25,000	5,043	4,772	4,772	118,258	2,148,706	0	2,148,706
2012	118,258	104,000	25,000	9,172	8,679	8,679	215,109	2,226,831	0	2,226,831
2013	215,109	104,000	25,000	13,676	12,941	12,941	320,726	2,307,588	0	2,307,588
2014	320,726	112,000	25,000	18,959	17,940	17,940	444,626	2,391,072	0	2,391,072
2015	444,626	112,000	25,000	24,721	23,392	23,392	579,738	2,477,380	0	2,477,380
2016	579,738	120,000	25,000	31,375	29,688	29,688	735,801	2,566,612	0	2,566,612
2017	735,801	120,000	25,000	38,632	36,555	36,555	905,989	2,658,872	0	2,658,872
2018	905,989	120,000	25,000	46,546	44,044	44,044	1,091,579	2,754,270	0	2,754,270
2019	1,091,579	0	25,000	49,596	46,929	46,929	1,163,104	2,852,918	0	2,852,918
2020	1,163,104	0	25,000	52,922	50,077	50,077	1,241,102	2,954,932	0	2,954,932
2021	1,241,102	0	25,000	56,549	53,508	53,508	1,326,160	3,060,434	0	3,060,434
2022	1,326,160	0	25,000	60,504	57,251	57,251	1,418,914	3,169,550	0	3,169,550
2023	1,418,914	0	25,000	64,817	61,332	61,332	1,520,064	3,282,411	0	3,282,411
2024	1,520,064	0	25,000	69,520	65,783	65,783	1,630,367	3,399,153	0	3,399,153
2025	1,630,367	0	25,000	74,650	70,636	70,636	1,750,653	3,519,917	0	3,519,917
2026	1,750,653	0	25,000	80,243	75,929	75,929	1,881,824	3,644,850	0	3,644,850
2027	1,881,824	0	25,000	86,342	81,700	81,700	2,024,867	3,774,104	0	3,774,104
2028	2,024,867	0	25,000	92,994	87,994	87,994	2,180,855	3,907,837	0	3,907,837
2029	2,180,855	0	0	101,410	95,958	95,958	2,378,222	4,033,088	0	4,033,088
2030	2,378,222	0	0	110,587	104,642	104,642	2,593,451	4,162,498	0	4,162,498
2031	2,593,451	0	0	120,595	114,112	114,112	2,828,159	4,296,211	0	4,296,211
2032	2,828,159	0	0	131,509	124,439	124,439	3,084,107	4,434,378	0	4,434,378
2033	3,084,107	0	0	143,411	135,701	135,701	3,363,219	4,577,153	0	4,577,153
2034	3,363,219	0	0	156,390	147,982	147,982	3,667,590	4,724,699	0	4,724,699
2035	3,667,590	0	0	170,543	161,374	161,374	3,999,507	4,877,183	0	4,877,183
2036	3,999,507	0	0	185,977	175,978	175,978	4,361,462	5,034,778	0	5,034,778
2037	4,361,462	0	0	202,808	191,904	191,904	4,756,175	5,197,666	0	5,197,666
2038	4,756,175	0	0	221,162	209,272	209,272	5,186,608	5,366,032	0	5,366,032
2039	5,186,608	0	0	241,177	228,211	228,211	5,655,996	5,540,071	0	5,540,071
2040	5,655,996	0	0	263,004	248,864	248,864	6,167,864	5,719,984	0	5,719,984
2041	6,167,864	0	0	286,806	271,386	271,386	6,726,056	5,905,980	0	5,905,980
2042	6,726,056	0	0	312,762	295,946	295,946	7,334,764	6,098,275	0	6,098,275
2043	7,334,764	0	0	341,067	322,730	322,730	7,998,560	6,297,096	0	6,297,096
2044	7,998,560	0	0	371,933	351,937	351,937	8,722,430	6,502,674	0	6,502,674
2045	8,722,430	0	0	405,593	383,787	383,787	9,511,809	6,715,254	0	6,715,254
2046	9,511,809	0	0	442,299	418,520	418,520	10,372,628	6,935,085	0	6,935,085
2047	10,372,628	0	0	482,327	456,396	456,396	11,311,351	7,162,430	0	7,162,430
2048	11,311,351	0	0	525,978	497,699	497,699	12,335,028	7,397,560	0	7,397,560

*PlanWiz, LLP*



*Strategic Plan*

Supporting Schedules for  
**ESTATE & WEALTH TRANSFER ANALYSIS**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

## Annual Net to Heirs Illustration

Jack & Jill Flash

Part 1 of 2

NOTE: Estate taxes are calculated assuming Jack's estate funds a bypass trust at death.

Year	Federal Estate & State Death Taxes										
	Net Worth Includible in Gross Estate	Irrevocable Trusts with Retained Interests	Includible Life Insurance Death Benefits	Gross Estate	Estate Settlement Costs	Adjusted Gross Estate	Estate Tax Charitable Deduction	Taxable Estate	Post-1976 Adjusted Taxable Gifts	Federal Estate Tax	State Death Taxes
2010	9,668,078	3,346,503	827,300	13,841,880	276,838	13,565,043	10,500,000	3,065,043	0	0	104,283
2011	9,587,721	3,457,183	829,715	13,874,620	277,492	13,597,127	10,500,000	3,097,127	676,000	0	133,610
2012	10,667,466	3,584,126	832,251	15,083,843	301,677	14,782,166	10,500,000	4,282,166	676,000	0	240,897
2013	11,763,968	3,729,719	834,913	16,328,601	326,572	16,002,029	10,500,000	5,502,029	676,000	0	373,683
2014	12,952,049	3,896,704	837,709	17,686,461	353,729	17,332,732	10,500,000	6,832,732	676,000	341,907	531,854
2015	14,248,936	4,088,222	840,644	19,177,802	383,556	18,794,246	10,500,000	8,294,246	676,000	786,471	723,185
2016	15,678,609	4,307,878	843,727	20,830,214	416,604	20,413,610	10,500,000	9,913,610	676,000	1,272,518	953,845
2017	17,237,263	4,559,808	846,963	22,644,033	452,881	22,191,153	10,500,000	11,691,153	676,000	1,797,491	1,231,464
2018	18,933,051	4,848,751	850,361	24,632,163	492,643	24,139,520	10,500,000	13,639,520	676,000	2,370,311	1,543,203
2019	18,909,229	0	853,929	19,763,158	395,263	19,367,895	10,500,000	8,867,895	1,465,041	1,215,926	858,861
2020	18,756,164	0	807,676	19,563,840	391,277	19,172,563	10,500,000	8,672,563	1,465,041	1,157,405	830,733
2021	18,737,474	0	811,609	19,549,083	390,982	19,158,102	10,500,000	8,658,102	1,465,041	1,153,072	828,651
2022	18,795,037	0	815,740	19,610,777	392,216	19,218,561	10,500,000	8,718,561	1,465,041	1,171,186	837,357
2023	18,807,446	0	820,077	19,627,523	392,550	19,234,972	10,500,000	8,734,972	1,465,041	1,176,103	839,720
2024	18,613,369	0	824,631	19,438,000	388,760	19,049,240	10,500,000	8,549,240	1,465,041	1,120,457	812,975
2025	18,492,675	0	829,412	19,322,087	386,442	18,935,646	10,500,000	8,435,646	1,465,041	1,086,424	796,617
2026	18,328,788	0	834,433	19,163,221	383,264	18,779,957	10,500,000	8,279,957	1,465,041	1,039,535	774,898
2027	17,705,652	0	839,704	18,545,357	370,907	18,174,450	10,500,000	7,674,450	1,465,041	856,430	692,549
2028	17,321,213	0	845,240	18,166,453	363,329	17,803,124	10,500,000	7,303,124	1,465,041	743,960	642,563
2029	17,877,453	0	851,052	18,728,505	374,570	18,353,935	10,500,000	7,853,935	1,465,041	910,706	716,959
2030	18,334,022	0	857,154	19,191,176	383,824	18,807,352	10,500,000	8,307,352	1,465,041	1,047,819	778,624
2031	18,939,893	0	863,562	19,803,455	396,069	19,407,386	10,500,000	8,907,386	1,465,041	1,227,758	864,548
2032	19,544,400	0	870,290	20,414,690	408,294	20,006,397	10,500,000	9,506,397	1,465,041	1,406,832	951,917
2033	20,159,218	0	877,355	21,036,573	420,731	20,615,841	10,500,000	10,115,841	1,465,041	1,587,716	1,044,552
2034	20,777,656	0	884,772	21,662,429	433,249	21,229,180	10,500,000	10,729,180	1,465,041	1,768,742	1,140,673
2035	21,400,691	0	892,561	22,293,252	445,865	21,847,387	10,500,000	11,347,387	1,465,041	1,950,495	1,239,586
2036	22,028,471	0	900,739	22,929,210	458,584	22,470,626	10,500,000	11,970,626	1,465,041	2,133,727	1,339,305
2037	22,659,979	0	909,326	23,569,305	471,386	23,097,919	10,500,000	12,597,919	1,465,041	2,318,151	1,439,672
2038	23,302,471	0	918,342	24,220,813	484,416	23,736,397	10,500,000	13,236,397	1,465,041	2,505,863	1,541,828
2039	23,946,304	0	927,809	24,874,114	497,482	24,376,631	10,500,000	13,876,631	1,465,041	2,694,092	1,644,266
2040	24,589,095	0	937,750	25,526,845	510,537	25,016,308	10,500,000	14,516,308	1,465,041	2,882,157	1,746,614
2041	25,229,080	0	948,187	26,177,267	523,545	25,653,721	10,500,000	15,153,721	1,465,041	3,069,557	1,848,600
2042	25,863,062	0	959,147	26,822,209	536,444	26,285,765	10,500,000	15,785,765	1,465,041	3,255,378	1,949,727
2043	26,486,341	0	970,654	27,456,995	549,140	26,907,855	10,500,000	16,407,855	1,465,041	3,438,272	2,049,261
2044	27,095,127	0	982,737	28,077,863	561,557	27,516,306	10,500,000	17,016,306	1,465,041	3,617,157	2,146,613
2045	27,685,768	0	995,424	28,681,191	573,624	28,107,568	10,500,000	17,607,568	1,465,041	3,790,988	2,241,215
2046	28,632,827	0	0	28,632,827	572,657	28,060,170	10,000,000	18,060,170	732,513	4,002,690	2,356,427
2047	29,355,246	0	0	29,355,246	587,105	28,768,141	10,000,000	18,768,141	732,513	4,210,833	2,469,703
2048	30,059,188	0	0	30,059,188	601,184	29,458,004	10,000,000	19,458,004	732,513	4,413,653	2,580,081

## Annual Net to Heirs Illustration

Jack & Jill Flash

Part 2 of 2

Year	Net Wealth Transfer to Heirs										
	After-Tax Taxable Estate	Valuation Discounts for Unmarketable Property	Total Bequest Before Income Taxes	Income Taxes on IRD	Net Bequest to Heirs Other Than Bypass Trust	Bypass Trust	Annual Gift Fund	Other Trusts & Education Funds	Irrevocable Life Insurance Trusts	Deferred Capital Gains & Medicare Taxes	Net to Heirs
2010	2,960,760	3,808,350	6,769,110	0	5,769,110	1,000,000	0	2,562,580	2,102,569	746,357	10,687,901
2011	2,963,517	4,072,684	7,036,201	0	6,374,201	662,000	0	3,689,054	2,266,964	924,404	12,067,815
2012	4,041,269	4,355,456	8,396,725	0	7,734,725	662,000	0	3,764,964	2,441,940	995,356	13,608,272
2013	5,128,345	4,657,954	9,786,299	0	9,124,299	662,000	0	3,854,718	2,628,314	1,195,468	15,073,864
2014	5,958,971	4,981,555	10,940,526	0	10,278,526	662,000	0	3,952,796	2,835,698	1,283,062	16,445,958
2015	6,784,589	5,327,735	12,112,325	0	11,450,325	662,000	0	4,057,664	3,057,117	1,376,171	17,850,935
2016	7,687,247	5,698,072	13,385,319	0	12,723,319	662,000	0	4,169,668	3,302,413	1,475,336	19,382,064
2017	8,662,197	6,094,252	14,756,449	0	14,094,449	662,000	0	4,289,287	3,564,861	1,581,140	21,029,457
2018	9,726,006	6,518,081	16,244,087	0	15,582,087	662,000	0	4,417,031	3,845,849	1,694,310	22,812,657
2019	6,793,108	90,779	6,883,887	0	6,616,415	267,472	128,000	18,303,164	4,016,021	2,943,006	26,388,066
2020	6,684,425	85,440	6,769,865	0	6,502,393	267,472	264,808	20,526,316	4,196,034	3,282,323	28,474,700
2021	6,676,379	88,996	6,765,375	0	6,497,903	267,472	418,797	22,968,566	4,386,594	3,644,716	30,894,615
2022	6,710,018	92,704	6,802,723	0	6,535,251	267,472	582,958	25,649,929	4,588,465	4,029,193	33,594,882
2023	6,719,150	96,571	6,815,721	0	6,548,249	267,472	765,818	28,614,331	4,802,475	4,425,746	36,572,599
2024	6,615,808	100,604	6,716,412	0	6,448,940	267,472	968,514	31,879,386	5,029,520	4,846,587	39,747,245
2025	6,552,604	104,810	6,657,414	29,003	6,360,939	267,472	1,184,264	35,462,910	5,270,570	5,296,484	43,249,671
2026	6,465,524	109,196	6,574,720	89,943	6,217,306	267,472	1,421,822	39,394,803	5,526,674	5,784,386	47,043,690
2027	6,125,471	113,772	6,239,243	0	5,971,771	267,472	1,674,556	43,707,713	5,798,971	6,316,288	51,104,194
2028	5,916,600	118,546	6,035,145	0	5,767,673	267,472	1,951,369	48,437,291	6,088,691	7,898,386	54,614,111
2029	6,226,270	123,525	6,349,795	0	6,082,323	267,472	2,253,788	52,684,083	6,411,310	8,531,128	59,167,849
2030	6,480,909	128,721	6,609,630	0	6,342,159	267,472	2,575,431	57,289,324	6,755,949	9,105,762	64,124,573
2031	6,815,081	134,143	6,949,223	0	6,681,751	267,472	2,925,468	62,281,710	7,124,370	9,814,778	69,465,992
2032	7,147,648	139,800	7,287,448	0	7,019,976	267,472	3,305,701	67,692,160	7,518,485	10,568,109	75,235,684
2033	7,483,574	145,704	7,629,278	0	7,361,806	267,472	3,710,044	73,553,980	7,940,372	11,369,882	81,463,792
2034	7,819,765	151,866	7,971,631	0	7,704,159	267,472	4,147,978	79,903,046	8,392,289	12,224,182	88,190,763
2035	8,157,306	158,298	8,315,604	0	8,048,132	267,472	4,621,638	86,778,004	8,876,690	13,135,249	95,456,686
2036	8,497,594	165,012	8,662,607	0	8,395,135	267,472	5,133,286	94,220,467	9,396,240	14,107,461	103,305,140
2037	8,840,097	172,022	9,012,119	0	8,744,647	267,472	5,685,327	102,275,247	9,953,840	15,145,383	111,781,150
2038	9,188,705	179,340	9,368,046	0	9,100,574	267,472	6,272,313	110,990,599	10,552,640	16,244,718	120,938,880
2039	9,538,273	186,982	9,725,256	0	9,457,784	267,472	6,904,404	120,418,468	11,196,067	17,412,716	130,831,479
2040	9,887,537	194,963	10,082,500	18,583	9,796,445	267,472	7,584,458	130,614,780	11,887,848	18,659,851	141,491,152
2041	10,235,565	203,298	10,438,862	127,135	10,044,255	267,472	8,315,509	141,639,735	12,632,035	19,992,117	152,906,889
2042	10,580,660	212,003	10,792,664	236,948	10,288,244	267,472	9,100,778	153,558,112	13,433,039	21,415,565	165,232,080
2043	10,920,321	221,097	11,141,419	335,448	10,538,498	267,472	9,943,687	166,439,646	14,295,656	22,936,621	178,548,339
2044	11,252,536	230,598	11,483,134	438,201	10,777,461	267,472	10,847,874	180,359,362	15,225,104	24,561,800	192,915,473
2045	11,575,365	240,525	11,815,889	527,571	11,020,847	267,472	11,817,201	195,398,003	16,227,063	26,298,014	208,432,573
2046	11,701,053	250,898	11,951,951	759,883	11,192,068	284,590	12,711,777	211,801,363	17,307,713	27,276,478	226,021,034
2047	12,087,606	261,738	12,349,344	851,741	11,497,603	302,804	13,666,057	229,513,391	18,473,781	29,226,041	244,227,596
2048	12,464,271	273,069	12,737,340	944,152	11,793,187	322,183	14,683,985	248,635,181	19,732,589	31,310,127	263,856,999

## Net Worth Includible in Gross Estate Illustration

Jack & Jill Flash

Year	Net Worth	Estate Inclusion Value of Businesses			Estate Inclusion Value of Inv Real Estate			Other Net Assets	Net Worth Includible in Gross Estate
		Closely Held Business Interests	Aggregate Estate Tax Valuation Discount	Includible Closely Held Business Interests	Investment Real Estate Assets	Aggregate Estate Tax Valuation Discount	Includible Investment Real Estate Assets		
2010	11,697,790	5,576,535	1,951,787	3,624,748	1,586,000	54,600	1,531,400	4,511,930	9,668,078
2011	11,828,560	6,155,256	2,154,340	4,000,917	567,840	56,784	511,056	5,075,749	9,587,721
2012	13,125,259	6,761,390	2,366,487	4,394,904	590,554	59,055	531,498	5,741,064	10,667,466
2013	14,448,525	7,394,930	2,588,226	4,806,705	614,176	61,418	552,758	6,404,505	11,763,968
2014	15,873,088	8,055,589	2,819,456	5,236,133	638,743	63,874	574,868	7,141,047	12,952,049
2015	17,415,965	8,742,732	3,059,956	5,682,775	664,292	66,429	597,863	7,968,297	14,248,936
2016	19,100,781	9,455,309	3,309,358	6,145,951	690,864	69,086	621,778	8,910,880	15,678,609
2017	20,923,196	10,191,773	3,567,121	6,624,652	718,499	71,850	646,649	9,965,961	17,237,263
2018	22,890,627	10,949,975	3,832,491	7,117,484	747,239	74,724	672,515	11,143,052	18,933,051
2019	19,053,938	37,333	13,067	24,267	777,128	77,713	699,415	18,185,547	18,909,229
2020	18,899,280	13,197	4,619	8,578	808,213	80,821	727,392	18,020,194	18,756,164
2021	18,888,080	14,120	4,942	9,178	840,542	84,054	756,488	17,971,808	18,737,474
2022	18,953,481	15,109	5,288	9,821	874,164	87,416	786,747	17,998,469	18,795,037
2023	18,974,094	16,166	5,658	10,508	909,130	90,913	818,217	17,978,721	18,807,446
2024	18,788,604	17,298	6,054	11,244	945,495	94,550	850,946	17,751,180	18,613,369
2025	18,676,897	18,509	6,478	12,031	983,315	98,332	884,984	17,595,661	18,492,675
2026	18,522,417	19,805	6,932	12,873	1,022,648	102,265	920,383	17,395,532	18,328,788
2027	17,909,129	21,191	7,417	13,774	1,063,554	106,355	957,198	16,734,680	17,705,652
2028	17,534,998	22,674	7,936	14,738	1,106,096	110,610	995,486	16,310,989	17,321,213
2029	18,102,030	24,261	8,492	15,770	1,150,340	115,034	1,035,306	16,826,378	17,877,453
2030	18,569,897	25,960	9,086	16,874	1,196,353	119,635	1,076,718	17,240,430	18,334,022
2031	19,187,598	27,777	9,722	18,055	1,244,207	124,421	1,119,787	17,802,052	18,939,893
2032	19,804,490	29,721	10,402	19,319	1,293,976	129,398	1,164,578	18,360,503	19,544,400
2033	20,432,277	31,802	11,131	20,671	1,345,735	134,573	1,211,161	18,927,386	20,159,218
2034	21,064,295	34,028	11,910	22,118	1,399,564	139,956	1,259,608	19,495,930	20,777,656
2035	21,701,550	36,410	12,743	23,666	1,455,547	145,555	1,309,992	20,067,033	21,400,691
2036	22,344,222	38,959	13,636	25,323	1,513,769	151,377	1,362,392	20,640,756	22,028,471
2037	22,991,327	41,686	14,590	27,096	1,574,319	157,432	1,416,887	21,215,996	22,659,979
2038	23,650,154	44,604	15,611	28,992	1,637,292	163,729	1,473,563	21,799,916	23,302,471
2039	24,311,096	47,726	16,704	31,022	1,702,784	170,278	1,532,505	22,382,777	23,946,304
2040	24,971,808	51,067	17,873	33,193	1,770,895	177,090	1,593,806	22,962,096	24,589,095
2041	25,630,564	54,641	19,125	35,517	1,841,731	184,173	1,657,558	23,536,005	25,229,080
2042	26,284,212	58,466	20,463	38,003	1,915,400	191,540	1,723,860	24,101,199	25,863,062
2043	26,928,092	62,559	21,896	40,663	1,992,016	199,202	1,792,814	24,652,863	26,486,341
2044	27,558,461	66,938	23,428	43,510	2,071,697	207,170	1,864,527	25,187,090	27,095,127
2045	28,171,716	71,624	25,068	46,555	2,154,565	215,456	1,939,108	25,700,104	27,685,768
2046	28,883,725	76,637	26,823	49,814	2,240,747	224,075	2,016,672	26,566,340	28,632,827
2047	29,616,985	82,002	28,701	53,301	2,330,377	233,038	2,097,339	27,204,606	29,355,246
2048	30,332,257	87,742	30,710	57,032	2,423,592	242,359	2,181,233	27,820,923	30,059,188

## Estate Value of Closely Held Businesses Illustration

Jack & Jill Flash

Year	Aggregate Balance Sheet Value of Closely Held Businesses	Gross Estate Inclusion Value			Aggregate Estate Tax Valuation Discount
		ShopRight, Inc. 65.0%	MSN Enterprises 65.0%	Total Gross Estate Inclusion Value	
2010	5,576,535	3,608,498	16,250	3,624,748	1,951,787
2011	6,155,256	3,984,667	16,250	4,000,917	2,154,340
2012	6,761,390	4,378,654	16,250	4,394,904	2,366,487
2013	7,394,930	4,790,455	16,250	4,806,705	2,588,226
2014	8,055,589	5,219,883	16,250	5,236,133	2,819,456
2015	8,742,732	5,666,525	16,250	5,682,775	3,059,956
2016	9,455,309	6,129,701	16,250	6,145,951	3,309,358
2017	10,191,773	6,608,402	16,250	6,624,652	3,567,121
2018	10,949,975	7,101,234	16,250	7,117,484	3,832,491
2019	37,333	8,017	16,250	24,267	13,067
2020	13,197	8,578	0	8,578	4,619
2021	14,120	9,178	0	9,178	4,942
2022	15,109	9,821	0	9,821	5,288
2023	16,166	10,508	0	10,508	5,658
2024	17,298	11,244	0	11,244	6,054
2025	18,509	12,031	0	12,031	6,478
2026	19,805	12,873	0	12,873	6,932
2027	21,191	13,774	0	13,774	7,417
2028	22,674	14,738	0	14,738	7,936
2029	24,261	15,770	0	15,770	8,492
2030	25,960	16,874	0	16,874	9,086
2031	27,777	18,055	0	18,055	9,722
2032	29,721	19,319	0	19,319	10,402
2033	31,802	20,671	0	20,671	11,131
2034	34,028	22,118	0	22,118	11,910
2035	36,410	23,666	0	23,666	12,743
2036	38,959	25,323	0	25,323	13,636
2037	41,686	27,096	0	27,096	14,590
2038	44,604	28,992	0	28,992	15,611
2039	47,726	31,022	0	31,022	16,704
2040	51,067	33,193	0	33,193	17,873
2041	54,641	35,517	0	35,517	19,125
2042	58,466	38,003	0	38,003	20,463
2043	62,559	40,663	0	40,663	21,896
2044	66,938	43,510	0	43,510	23,428
2045	71,624	46,555	0	46,555	25,068
2046	76,637	49,814	0	49,814	26,823
2047	82,002	53,301	0	53,301	28,701
2048	87,742	57,032	0	57,032	30,710

## Estate Value of Investment Real Estate Illustration

Jack & Jill Flash

Year	Aggregate Balance Sheet Value of Investment Real Estate	Gross Estate Inclusion Value			Total Gross Estate Inclusion Value	Aggregate Estate Tax Valuation Discount
		ShopRight HQ 100.0%	341 Lexite Court 90.0%	856 Reed Way 90.0%		
2010	1,586,000	1,040,000	187,200	304,200	1,531,400	54,600
2011	567,840	0	194,688	316,368	511,056	56,784
2012	590,554	0	202,476	329,023	531,498	59,055
2013	614,176	0	210,575	342,184	552,758	61,418
2014	638,743	0	218,998	355,871	574,868	63,874
2015	664,292	0	227,757	370,106	597,863	66,429
2016	690,864	0	236,868	384,910	621,778	69,086
2017	718,499	0	246,342	400,306	646,649	71,850
2018	747,239	0	256,196	416,319	672,515	74,724
2019	777,128	0	266,444	432,971	699,415	77,713
2020	808,213	0	277,102	450,290	727,392	80,821
2021	840,542	0	288,186	468,302	756,488	84,054
2022	874,164	0	299,713	487,034	786,747	87,416
2023	909,130	0	311,702	506,515	818,217	90,913
2024	945,495	0	324,170	526,776	850,946	94,550
2025	983,315	0	337,137	547,847	884,984	98,332
2026	1,022,648	0	350,622	569,761	920,383	102,265
2027	1,063,554	0	364,647	592,551	957,198	106,355
2028	1,106,096	0	379,233	616,253	995,486	110,610
2029	1,150,340	0	394,402	640,904	1,035,306	115,034
2030	1,196,353	0	410,178	666,540	1,076,718	119,635
2031	1,244,207	0	426,585	693,201	1,119,787	124,421
2032	1,293,976	0	443,649	720,929	1,164,578	129,398
2033	1,345,735	0	461,395	749,766	1,211,161	134,573
2034	1,399,564	0	479,851	779,757	1,259,608	139,956
2035	1,455,547	0	499,045	810,947	1,309,992	145,555
2036	1,513,769	0	519,006	843,385	1,362,392	151,377
2037	1,574,319	0	539,767	877,121	1,416,887	157,432
2038	1,637,292	0	561,357	912,206	1,473,563	163,729
2039	1,702,784	0	583,812	948,694	1,532,505	170,278
2040	1,770,895	0	607,164	986,642	1,593,806	177,090
2041	1,841,731	0	631,451	1,026,107	1,657,558	184,173
2042	1,915,400	0	656,709	1,067,151	1,723,860	191,540
2043	1,992,016	0	682,977	1,109,838	1,792,814	199,202
2044	2,071,697	0	710,296	1,154,231	1,864,527	207,170
2045	2,154,565	0	738,708	1,200,400	1,939,108	215,456
2046	2,240,747	0	768,256	1,248,416	2,016,672	224,075
2047	2,330,377	0	798,986	1,298,353	2,097,339	233,038
2048	2,423,592	0	830,946	1,350,287	2,181,233	242,359

### IRC Section 691(c) Deduction Illustration

Jack & Jill Flash

NOTE: Estate taxes are calculated assuming Jack's estate funds a bypass trust at death.

Year	Federal Estate Tax without IRD Items									Federal Estate Tax With IRD Items	Sec. 691(c) IRD Deduction
	Gross Estate	Estate Value of IRD Items	Gross Estate Without IRD Items	Estate Settlement Costs	Adjusted Gross Estate	Estate Tax Charitable Deduction	Taxable Estate	Post-1976 Adjusted Taxable Gifts	Federal Estate Tax Without IRD Items		
2010	13,841,880	1,783,556	12,058,324	241,166	11,817,158	9,817,158	2,000,000	0	0	0	0
2011	13,874,620	2,012,827	11,861,793	237,236	11,624,557	10,300,557	1,324,000	676,000	0	0	0
2012	15,083,843	2,303,376	12,780,467	255,609	12,524,858	10,500,000	2,024,858	676,000	0	0	0
2013	16,328,601	2,621,964	13,706,636	274,133	13,432,504	10,500,000	2,932,504	676,000	0	0	0
2014	17,686,461	2,973,443	14,713,018	294,260	14,418,758	10,500,000	3,918,758	676,000	0	341,907	341,907
2015	19,177,802	3,240,664	15,937,137	318,743	15,618,395	10,500,000	5,118,395	676,000	0	786,471	786,471
2016	20,830,214	3,670,493	17,159,722	343,194	16,816,527	10,500,000	6,316,527	676,000	183,114	1,272,518	1,089,403
2017	22,644,033	4,147,832	18,496,202	369,924	18,126,278	10,500,000	7,626,278	676,000	584,098	1,797,491	1,213,393
2018	24,632,163	4,729,036	19,903,127	398,063	19,505,064	10,500,000	9,005,064	676,000	1,000,742	2,370,311	1,369,569
2019	19,763,158	9,855,510	9,907,648	198,153	9,709,495	9,174,537	534,959	1,465,041	0	1,215,926	1,215,926
2020	19,563,840	9,279,529	10,284,311	205,686	10,078,625	9,543,666	534,959	1,465,041	0	1,157,405	1,157,405
2021	19,549,083	9,477,946	10,071,137	201,423	9,869,715	9,334,756	534,959	1,465,041	0	1,153,072	1,153,072
2022	19,610,777	9,757,276	9,853,501	197,070	9,656,431	9,121,472	534,959	1,465,041	0	1,171,186	1,171,186
2023	19,627,523	10,063,094	9,564,429	191,289	9,373,141	8,838,182	534,959	1,465,041	0	1,176,103	1,176,103
2024	19,438,000	10,301,471	9,136,529	182,731	8,953,798	8,418,839	534,959	1,465,041	0	1,120,457	1,120,457
2025	19,322,087	10,655,879	8,666,208	173,324	8,492,884	7,957,925	534,959	1,465,041	0	1,086,424	1,086,424
2026	19,163,221	11,001,689	8,161,532	163,231	7,998,301	7,463,342	534,959	1,465,041	0	1,039,535	1,039,535
2027	18,545,357	10,441,251	8,104,106	162,082	7,942,023	7,407,065	534,959	1,465,041	0	856,430	856,430
2028	18,166,453	6,082,845	12,083,608	241,672	11,841,936	10,500,000	1,341,936	1,465,041	0	743,960	743,960
2029	18,728,505	6,333,107	12,395,398	247,908	12,147,490	10,500,000	1,647,490	1,465,041	0	910,706	910,706
2030	19,191,176	6,616,449	12,574,727	251,495	12,323,232	10,500,000	1,823,232	1,465,041	0	1,047,819	1,047,819
2031	19,803,455	6,984,028	12,819,428	256,389	12,563,039	10,500,000	2,063,039	1,465,041	0	1,227,758	1,227,758
2032	20,414,690	7,361,383	13,053,307	261,066	12,792,241	10,500,000	2,292,241	1,465,041	0	1,406,832	1,406,832
2033	21,036,573	7,748,061	13,288,512	265,770	13,022,741	10,500,000	2,522,741	1,465,041	0	1,587,716	1,587,716
2034	21,662,429	8,141,532	13,520,897	270,418	13,250,479	10,500,000	2,750,479	1,465,041	0	1,768,742	1,768,742
2035	22,293,252	8,540,895	13,752,357	275,047	13,477,310	10,500,000	2,977,310	1,465,041	0	1,950,495	1,950,495
2036	22,929,210	8,944,642	13,984,568	279,691	13,704,877	10,500,000	3,204,877	1,465,041	0	2,133,727	2,133,727
2037	23,569,305	9,349,584	14,219,721	284,394	13,935,327	10,500,000	3,435,327	1,465,041	0	2,318,151	2,318,151
2038	24,220,813	9,753,502	14,467,311	289,346	14,177,965	10,500,000	3,677,965	1,465,041	0	2,505,863	2,505,863
2039	24,874,114	10,153,018	14,721,096	294,422	14,426,674	10,500,000	3,926,674	1,465,041	0	2,694,092	2,694,092
2040	25,526,845	10,544,192	14,982,653	299,653	14,683,000	10,500,000	4,183,000	1,465,041	0	2,882,157	2,882,157
2041	26,177,267	10,925,126	15,252,141	305,043	14,947,098	10,500,000	4,447,098	1,465,041	0	3,069,557	3,069,557
2042	26,822,209	11,291,367	15,530,842	310,617	15,220,225	10,500,000	4,720,225	1,465,041	0	3,255,378	3,255,378
2043	27,456,995	11,637,860	15,819,135	316,383	15,502,752	10,500,000	5,002,752	1,465,041	37,045	3,438,272	3,401,227
2044	28,077,863	11,960,820	16,117,043	322,341	15,794,702	10,500,000	5,294,702	1,465,041	127,783	3,617,157	3,489,374
2045	28,681,191	12,254,428	16,426,763	328,535	16,098,228	10,500,000	5,598,228	1,465,041	221,472	3,790,988	3,569,515
2046	28,632,827	12,600,853	16,031,974	320,639	15,711,335	10,000,000	5,711,335	732,513	338,691	4,002,690	3,663,999
2047	29,355,246	12,917,464	16,437,782	328,756	16,109,026	10,000,000	6,109,026	732,513	461,154	4,210,833	3,749,679
2048	30,059,188	13,197,606	16,861,582	337,232	16,524,351	10,000,000	6,524,351	732,513	587,911	4,413,653	3,825,741

**Income in Respect of a Decedent Illustration: Jack's IRD Items**

Jack & Jill Flash

Part 1 of 2

Year	Ordinary Income Items						Unrecognized Gains on Notes Receivable	Total Estate Value of IRD Items
	Qualified Plan	Traditional IRA	Roth IRA	Nonqualified Annuities	Basis in IRD Items	Estate Value of Ordinary Income IRD Items		
2010	599,750	154,933	25,000	64,428	75,000	769,110	0	769,110
2011	708,527	143,954	52,275	74,614	105,000	874,370	0	874,370
2012	827,149	131,982	82,032	85,620	135,000	991,783	0	991,783
2013	956,506	118,926	114,497	97,513	165,000	1,122,442	0	1,122,442
2014	1,098,070	104,689	149,916	110,363	195,000	1,268,037	0	1,268,037
2015	1,252,445	89,163	0	124,247	75,000	1,390,855	0	1,390,855
2016	1,420,792	97,232	0	139,249	80,000	1,577,273	0	1,577,273
2017	1,604,873	106,032	0	155,458	85,000	1,781,363	0	1,781,363
2018	1,805,614	115,628	0	172,972	90,000	2,004,215	0	2,004,215
2019	0	2,102,799	0	187,589	90,000	2,200,388	4,597,831	6,798,219
2020	0	2,301,514	0	203,440	90,000	2,414,954	4,597,831	7,012,785
2021	0	2,519,007	0	110,315	45,000	2,584,322	4,597,831	7,182,154
2022	0	2,757,053	0	119,637	45,000	2,831,690	4,597,831	7,429,521
2023	0	3,017,595	0	129,746	45,000	3,102,341	4,597,831	7,700,172
2024	0	3,302,758	0	140,710	45,000	3,398,467	4,597,831	7,996,299
2025	0	3,614,868	0	152,600	45,000	3,722,468	4,597,831	8,320,299
2026	0	3,914,137	0	165,494	45,000	4,034,632	4,597,831	8,632,463
2027	0	3,302,491	0	179,479	45,000	3,436,969	4,597,831	8,034,800
2028	0	3,485,572	0	194,645	45,000	3,635,217	0	3,635,217
2029	0	3,673,843	0	211,092	45,000	3,839,935	0	3,839,935
2030	0	3,866,658	0	228,929	45,000	4,050,587	0	4,050,587
2031	0	4,063,207	0	248,274	45,000	4,266,481	0	4,266,481
2032	0	4,262,489	0	269,253	45,000	4,486,742	0	4,486,742
2033	0	4,464,233	0	292,005	45,000	4,711,238	0	4,711,238
2034	0	4,666,190	0	316,679	45,000	4,937,870	0	4,937,870
2035	0	4,867,854	0	343,439	45,000	5,166,292	0	5,166,292
2036	0	5,067,553	0	372,459	45,000	5,395,012	0	5,395,012
2037	0	5,263,333	0	403,932	45,000	5,622,265	0	5,622,265
2038	0	5,452,921	0	438,065	45,000	5,845,985	0	5,845,985
2039	0	5,633,687	0	475,081	45,000	6,063,768	0	6,063,768
2040	0	5,802,606	0	515,225	45,000	6,272,832	0	6,272,832
2041	0	5,958,885	0	558,762	45,000	6,472,647	0	6,472,647
2042	0	6,099,383	0	605,977	45,000	6,660,361	0	6,660,361
2043	0	6,220,597	0	657,182	45,000	6,832,780	0	6,832,780
2044	0	6,318,633	0	712,714	45,000	6,986,347	0	6,986,347
2045	0	6,389,191	0	772,939	45,000	7,117,130	0	7,117,130
2046	0	6,516,164	0	838,252	45,000	7,309,416	0	7,309,416
2047	0	6,618,858	0	909,084	45,000	7,482,942	0	7,482,942
2048	0	6,692,768	0	985,902	45,000	7,633,670	0	7,633,670

**Income in Respect of a Decedent Illustration: Jack's IRD Items**

Jack & Jill Flash

Part 2 of 2

Year	Income & Medicare Taxes on Ordinary Income					Capital Gains Taxes					Total Taxes on IRD Items	
	Net Value of IRD Items	Allocable Sec. 691(c) IRD Deduction	Allocable Charitable Bequest	Taxable Income	Income & Medicare Taxes	Net Value of IRD Items	Allocable Sec. 691(c) IRD Deduction	Allocable Charitable Bequest	Taxable Income	Capital Gains Taxes		
2010	769,110	0	769,110	0	0	0	0	0	0	0	0	0
2011	874,370	0	874,370	0	0	0	0	0	0	0	0	0
2012	991,783	0	991,783	0	0	0	0	0	0	0	0	0
2013	1,122,442	0	1,122,442	0	0	0	0	0	0	0	0	0
2014	1,268,037	0	1,268,037	0	0	0	0	0	0	0	0	0
2015	1,390,855	0	1,390,855	0	0	0	0	0	0	0	0	0
2016	1,577,273	0	1,577,273	0	0	0	0	0	0	0	0	0
2017	1,781,363	0	1,781,363	0	0	0	0	0	0	0	0	0
2018	2,004,215	0	2,004,215	0	0	0	0	0	0	0	0	0
2019	2,200,388	0	2,200,388	0	0	4,597,831	0	4,597,831	0	0	0	0
2020	2,414,954	0	2,414,954	0	0	4,597,831	0	4,597,831	0	0	0	0
2021	2,584,322	0	2,584,322	0	0	4,597,831	0	4,597,831	0	0	0	0
2022	2,831,690	0	2,831,690	0	0	4,597,831	0	4,597,831	0	0	0	0
2023	3,102,341	0	3,102,341	0	0	4,597,831	0	4,597,831	0	0	0	0
2024	3,398,467	0	3,398,467	0	0	4,597,831	0	4,597,831	0	0	0	0
2025	3,722,468	3,795	3,718,673	0	0	4,597,831	4,688	4,448,128	145,015	29,003	29,003	29,003
2026	4,034,632	19,061	4,015,570	0	0	4,597,831	21,722	4,126,397	449,713	89,943	89,943	89,943
2027	3,436,969	0	3,436,969	0	0	4,597,831	0	4,597,831	0	0	0	0
2028	3,635,217	0	3,635,217	0	0	0	0	0	0	0	0	0
2029	3,839,935	0	3,839,935	0	0	0	0	0	0	0	0	0
2030	4,050,587	0	4,050,587	0	0	0	0	0	0	0	0	0
2031	4,266,481	0	4,266,481	0	0	0	0	0	0	0	0	0
2032	4,486,742	0	4,486,742	0	0	0	0	0	0	0	0	0
2033	4,711,238	0	4,711,238	0	0	0	0	0	0	0	0	0
2034	4,937,870	0	4,937,870	0	0	0	0	0	0	0	0	0
2035	5,166,292	0	5,166,292	0	0	0	0	0	0	0	0	0
2036	5,395,012	0	5,395,012	0	0	0	0	0	0	0	0	0
2037	5,622,265	0	5,622,265	0	0	0	0	0	0	0	0	0
2038	5,845,985	0	5,845,985	0	0	0	0	0	0	0	0	0
2039	6,063,768	0	6,063,768	0	0	0	0	0	0	0	0	0
2040	6,272,832	0	6,246,542	26,290	11,055	0	0	0	0	0	0	11,055
2041	6,472,647	72,743	6,220,779	179,125	75,322	0	0	0	0	0	0	75,322
2042	6,660,361	134,416	6,193,563	332,382	139,767	0	0	0	0	0	0	139,767
2043	6,832,780	199,692	6,164,723	468,365	196,947	0	0	0	0	0	0	196,947
2044	6,986,347	244,578	6,133,078	608,691	255,954	0	0	0	0	0	0	255,954
2045	7,117,130	290,235	6,098,193	728,703	306,390	0	0	0	0	0	0	306,390
2046	7,309,416	446,331	5,800,731	1,062,353	436,494	0	0	0	0	0	0	436,494
2047	7,482,942	499,594	5,792,888	1,190,461	488,186	0	0	0	0	0	0	488,186
2048	7,633,670	531,086	5,784,133	1,318,451	540,062	0	0	0	0	0	0	540,062

**Income in Respect of a Decedent Illustration: Jill's IRD Items**

Jack & Jill Flash

Part 1 of 2

Year	Ordinary Income Items								Net Unrealized Appreciation in Employer Shares	Total Estate Value of IRD Items
	Nonqualified Stock Options & Restricted Stock	Ordinary Inc Portion of Qualified Plan	Traditional IRA	Roth IRA	Nonqualified Plans	Nonqualified Annuities	Basis in IRD Items	Estate Value of Ordinary Income IRD Items		
2010	6,250	311,350	26,082	28,443	586,836	64,428	78,443	944,946	69,500	1,014,446
2011	4,740	366,688	0	59,474	670,095	74,614	111,885	1,063,725	74,732	1,138,457
2012	8,136	426,377	0	64,886	762,703	85,620	116,885	1,230,837	80,756	1,311,593
2013	8,004	491,849	0	70,790	865,689	97,513	121,885	1,411,960	87,562	1,499,522
2014	5,125	564,124	0	77,232	980,192	110,363	126,885	1,610,150	95,255	1,705,405
2015	3,292	642,742	0	0	1,107,473	124,247	131,885	1,745,868	103,941	1,849,809
2016	0	728,274	0	0	1,248,930	139,249	136,885	1,979,567	113,653	2,093,220
2017	0	822,362	0	0	1,406,112	155,458	141,885	2,242,047	124,422	2,366,469
2018	0	924,709	0	0	1,580,734	172,972	90,000	2,588,415	136,406	2,724,821
2019	0	1,036,056	0	0	1,774,697	191,897	95,000	2,907,650	149,641	3,057,291
2020	0	0	1,031,409	0	1,122,222	208,112	95,000	2,266,744	0	2,266,744
2021	0	0	1,128,878	0	1,036,217	225,698	95,000	2,295,793	0	2,295,793
2022	0	0	1,235,557	0	942,429	244,769	95,000	2,327,755	0	2,327,755
2023	0	0	1,352,317	0	840,153	265,452	95,000	2,362,921	0	2,362,921
2024	0	0	1,480,111	0	728,621	143,941	47,500	2,305,173	0	2,305,173
2025	0	0	1,619,981	0	606,995	156,104	47,500	2,335,580	0	2,335,580
2026	0	0	1,773,069	0	474,362	169,295	47,500	2,369,226	0	2,369,226
2027	0	0	1,940,624	0	329,726	183,601	47,500	2,406,451	0	2,406,451
2028	0	0	2,124,013	0	172,000	199,115	47,500	2,447,628	0	2,447,628
2029	0	0	2,324,732	0	0	215,940	47,500	2,493,173	0	2,493,173
2030	0	0	2,379,175	0	0	234,187	47,500	2,565,862	0	2,565,862
2031	0	0	2,511,071	0	0	253,976	47,500	2,717,547	0	2,717,547
2032	0	0	2,646,704	0	0	275,437	47,500	2,874,641	0	2,874,641
2033	0	0	2,785,612	0	0	298,711	47,500	3,036,823	0	3,036,823
2034	0	0	2,927,209	0	0	323,952	47,500	3,203,662	0	3,203,662
2035	0	0	3,070,776	0	0	351,326	47,500	3,374,602	0	3,374,602
2036	0	0	3,216,116	0	0	381,013	47,500	3,549,629	0	3,549,629
2037	0	0	3,361,610	0	0	413,209	47,500	3,727,319	0	3,727,319
2038	0	0	3,506,892	0	0	448,125	47,500	3,907,517	0	3,907,517
2039	0	0	3,650,759	0	0	485,992	47,500	4,089,250	0	4,089,250
2040	0	0	3,791,802	0	0	527,058	47,500	4,271,360	0	4,271,360
2041	0	0	3,928,385	0	0	571,594	47,500	4,452,479	0	4,452,479
2042	0	0	4,058,612	0	0	619,894	47,500	4,631,006	0	4,631,006
2043	0	0	4,180,305	0	0	672,275	47,500	4,805,080	0	4,805,080
2044	0	0	4,292,891	0	0	729,082	47,500	4,974,473	0	4,974,473
2045	0	0	4,394,109	0	0	790,690	47,500	5,137,298	0	5,137,298
2046	0	0	4,481,433	0	0	857,503	47,500	5,291,436	0	5,291,436
2047	0	0	4,552,060	0	0	929,962	47,500	5,434,522	0	5,434,522
2048	0	0	4,602,891	0	0	1,008,544	47,500	5,563,935	0	5,563,935

**Income in Respect of a Decedent Illustration: Jill's IRD Items**

Jack & Jill Flash

Part 2 of 2

Year	Income & Medicare Taxes on Ordinary Income					Capital Gains Taxes				Total Taxes on IRD Items
	Net Value of IRD Items	Allocable Sec. 691(c) IRD Deduction	Allocable Charitable Bequest	Taxable Income	Income & Medicare Taxes	Net Value of IRD Items	Allocable Sec. 691(c) IRD Deduction	Allocable Charitable Bequest	Taxable Income	
2010	944,946	0	944,946	0	0	69,500	0	69,500	0	0
2011	1,063,725	0	1,063,725	0	0	74,732	0	74,732	0	0
2012	1,230,837	0	1,230,837	0	0	80,756	0	80,756	0	0
2013	1,411,960	0	1,411,960	0	0	87,562	0	87,562	0	0
2014	1,610,150	0	1,610,150	0	0	95,255	0	95,255	0	0
2015	1,745,868	0	1,745,868	0	0	103,941	0	103,941	0	0
2016	1,979,567	0	1,979,567	0	0	113,653	0	113,653	0	0
2017	2,242,047	0	2,242,047	0	0	124,422	0	124,422	0	0
2018	2,588,415	0	2,588,415	0	0	136,406	0	136,406	0	0
2019	2,907,650	0	2,907,650	0	0	149,641	0	149,641	0	0
2020	2,266,744	0	2,266,744	0	0	0	0	0	0	0
2021	2,295,793	0	2,295,793	0	0	0	0	0	0	0
2022	2,327,755	0	2,327,755	0	0	0	0	0	0	0
2023	2,362,921	0	2,362,921	0	0	0	0	0	0	0
2024	2,305,173	0	2,305,173	0	0	0	0	0	0	0
2025	2,335,580	2,381	2,333,199	0	0	0	0	0	0	0
2026	2,369,226	11,193	2,358,033	0	0	0	0	0	0	0
2027	2,406,451	0	2,406,451	0	0	0	0	0	0	0
2028	2,447,628	0	2,447,628	0	0	0	0	0	0	0
2029	2,493,173	0	2,493,173	0	0	0	0	0	0	0
2030	2,565,862	0	2,565,862	0	0	0	0	0	0	0
2031	2,717,547	0	2,717,547	0	0	0	0	0	0	0
2032	2,874,641	0	2,874,641	0	0	0	0	0	0	0
2033	3,036,823	0	3,036,823	0	0	0	0	0	0	0
2034	3,203,662	0	3,203,662	0	0	0	0	0	0	0
2035	3,374,602	0	3,374,602	0	0	0	0	0	0	0
2036	3,549,629	0	3,549,629	0	0	0	0	0	0	0
2037	3,727,319	0	3,727,319	0	0	0	0	0	0	0
2038	3,907,517	0	3,907,517	0	0	0	0	0	0	0
2039	4,089,250	0	4,089,250	0	0	0	0	0	0	0
2040	4,271,360	0	4,253,458	17,902	7,528	0	0	0	0	7,528
2041	4,452,479	50,039	4,279,221	123,219	51,813	0	0	0	0	51,813
2042	4,631,006	93,461	4,306,437	231,108	97,181	0	0	0	0	97,181
2043	4,805,080	140,431	4,335,277	329,372	138,501	0	0	0	0	138,501
2044	4,974,473	174,147	4,366,922	433,405	182,247	0	0	0	0	182,247
2045	5,137,298	209,498	4,401,807	525,993	221,180	0	0	0	0	221,180
2046	5,291,436	323,108	4,199,269	769,059	323,389	0	0	0	0	323,389
2047	5,434,522	362,832	4,207,112	864,578	363,555	0	0	0	0	363,555
2048	5,563,935	387,092	4,215,867	960,976	404,091	0	0	0	0	404,091

## Charitable Transfers Illustration

Jack & Jill Flash

Year	Charitable Deduction from IRD Items	Charitable Deduction from Non-IRD Items	Jack's IRD Items & Charitable IRD Bequest				Jill's IRD Items & Charitable IRD Bequest				Cumulative Charitable Transfers
			Ordinary Inc Items after Sec. 691(c) Deduction	Cap Gain Items after Sec. 691(c) Deduction	Allocable Charitable Bequest from Ordinary Inc	Allocable Charitable Bequest from Cap Gains	Ordinary Inc Items after Sec. 691(c) Deduction	Cap Gain Items after Sec. 691(c) Deduction	Allocable Charitable Bequest from Ordinary Inc	Allocable Charitable Bequest from Cap Gains	
2010	1,783,556	8,716,444	769,110	0	769,110	0	944,946	69,500	944,946	69,500	10,500,000
2011	2,012,827	8,487,173	874,370	0	874,370	0	1,063,725	74,732	1,063,725	74,732	10,500,000
2012	2,303,376	8,196,624	991,783	0	991,783	0	1,230,837	80,756	1,230,837	80,756	10,500,000
2013	2,621,964	7,878,036	1,122,442	0	1,122,442	0	1,411,960	87,562	1,411,960	87,562	10,500,000
2014	2,973,443	7,526,557	1,268,037	0	1,268,037	0	1,610,150	95,255	1,610,150	95,255	10,500,000
2015	3,240,664	7,259,336	1,390,855	0	1,390,855	0	1,745,868	103,941	1,745,868	103,941	10,500,000
2016	3,670,493	6,829,507	1,577,273	0	1,577,273	0	1,979,567	113,653	1,979,567	113,653	10,500,000
2017	4,147,832	6,352,168	1,781,363	0	1,781,363	0	2,242,047	124,422	2,242,047	124,422	10,500,000
2018	4,729,036	5,770,964	2,004,215	0	2,004,215	0	2,588,415	136,406	2,588,415	136,406	10,500,000
2019	9,855,510	644,490	2,200,388	4,597,831	2,200,388	4,597,831	2,907,650	149,641	2,907,650	149,641	10,500,000
2020	9,279,529	1,220,471	2,414,954	4,597,831	2,414,954	4,597,831	2,266,744	0	2,266,744	0	10,500,000
2021	9,477,946	1,022,054	2,584,322	4,597,831	2,584,322	4,597,831	2,295,793	0	2,295,793	0	10,500,000
2022	9,757,276	742,724	2,831,690	4,597,831	2,831,690	4,597,831	2,327,755	0	2,327,755	0	10,500,000
2023	10,063,094	436,906	3,102,341	4,597,831	3,102,341	4,597,831	2,362,921	0	2,362,921	0	10,500,000
2024	10,301,471	198,529	3,398,467	4,597,831	3,398,467	4,597,831	2,305,173	0	2,305,173	0	10,500,000
2025	10,500,000	0	3,718,673	4,593,143	3,718,673	4,448,128	2,333,199	0	2,333,199	0	10,500,000
2026	10,500,000	0	4,015,570	4,576,109	4,015,570	4,126,397	2,358,033	0	2,358,033	0	10,500,000
2027	10,441,251	58,749	3,436,969	4,597,831	3,436,969	4,597,831	2,406,451	0	2,406,451	0	10,500,000
2028	6,082,845	4,417,155	3,635,217	0	3,635,217	0	2,447,628	0	2,447,628	0	10,500,000
2029	6,333,107	4,166,893	3,839,935	0	3,839,935	0	2,493,173	0	2,493,173	0	10,500,000
2030	6,616,449	3,883,551	4,050,587	0	4,050,587	0	2,565,862	0	2,565,862	0	10,500,000
2031	6,984,028	3,515,972	4,266,481	0	4,266,481	0	2,717,547	0	2,717,547	0	10,500,000
2032	7,361,383	3,138,617	4,486,742	0	4,486,742	0	2,874,641	0	2,874,641	0	10,500,000
2033	7,748,061	2,751,939	4,711,238	0	4,711,238	0	3,036,823	0	3,036,823	0	10,500,000
2034	8,141,532	2,358,468	4,937,870	0	4,937,870	0	3,203,662	0	3,203,662	0	10,500,000
2035	8,540,895	1,959,105	5,166,292	0	5,166,292	0	3,374,602	0	3,374,602	0	10,500,000
2036	8,944,642	1,555,358	5,395,012	0	5,395,012	0	3,549,629	0	3,549,629	0	10,500,000
2037	9,349,584	1,150,416	5,622,265	0	5,622,265	0	3,727,319	0	3,727,319	0	10,500,000
2038	9,753,502	746,498	5,845,985	0	5,845,985	0	3,907,517	0	3,907,517	0	10,500,000
2039	10,153,018	346,982	6,063,768	0	6,063,768	0	4,089,250	0	4,089,250	0	10,500,000
2040	10,500,000	0	6,272,832	0	6,272,832	0	4,271,360	0	4,253,458	0	10,500,000
2041	10,500,000	0	6,399,904	0	6,220,779	0	4,402,440	0	4,279,221	0	10,500,000
2042	10,500,000	0	6,525,945	0	6,193,563	0	4,537,546	0	4,306,437	0	10,500,000
2043	10,500,000	0	6,633,088	0	6,164,723	0	4,664,649	0	4,335,277	0	10,500,000
2044	10,500,000	0	6,741,769	0	6,133,078	0	4,800,326	0	4,366,922	0	10,500,000
2045	10,500,000	0	6,826,895	0	6,098,193	0	4,927,801	0	4,401,807	0	10,500,000
2046	10,000,000	0	6,863,085	0	5,800,731	0	4,968,328	0	4,199,269	0	10,500,000
2047	10,000,000	0	6,983,348	0	5,792,888	0	5,071,690	0	4,207,112	0	10,500,000
2048	10,000,000	0	7,102,584	0	5,784,133	0	5,176,844	0	4,215,867	0	10,500,000

*PlanWiz, LLP*



*Strategic Plan*

Supporting Schedules for  
**IRREVOCABLE TRUSTS & OTHER LIFETIME TRANSFERS**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

## Annual Gift Fund Illustration

Jack & Jill Flash

Year	Beginning Balance	Current-Year Returns				Annual Gifts Received	Ending Balance	Ending Basis	Ending Unrealized Gains
		Income 4.7%	Growth 4.4%	Realized Gains 25.0%	Taxes				
2019	0	0	0	0	0	128,000	128,000	128,000	0
2020	128,000	6,016	5,632	1,408	2,840	128,000	264,808	260,584	4,224
2021	264,808	12,446	11,652	3,969	6,109	136,000	418,797	406,890	11,907
2022	418,797	19,683	18,427	7,583	9,949	136,000	582,958	560,208	22,750
2023	582,958	27,399	25,650	12,100	14,189	144,000	765,818	729,518	36,300
2024	765,818	35,993	33,696	17,499	18,994	152,000	968,514	916,016	52,497
2025	968,514	45,520	42,615	23,778	24,384	152,000	1,184,264	1,112,930	71,334
2026	1,184,264	55,660	52,108	30,860	30,210	160,000	1,421,822	1,329,241	92,581
2027	1,421,822	66,826	62,560	38,785	36,652	160,000	1,674,556	1,558,200	116,356
2028	1,674,556	78,704	73,680	47,509	43,571	168,000	1,951,369	1,808,842	142,527
2029	1,951,369	91,714	85,860	57,097	51,156	176,000	2,253,788	2,082,498	171,291
2030	2,253,788	105,928	99,167	67,614	59,452	176,000	2,575,431	2,372,588	202,843
2031	2,575,431	121,045	113,319	79,040	68,328	184,000	2,925,468	2,688,346	237,121
2032	2,925,468	137,497	128,721	91,461	77,985	192,000	3,305,701	3,031,319	274,382
2033	3,305,701	155,368	145,451	104,958	88,475	192,000	3,710,044	3,395,170	314,874
2034	3,710,044	174,372	163,242	119,529	99,680	200,000	4,147,978	3,789,391	358,587
2035	4,147,978	194,955	182,511	135,275	111,807	208,000	4,621,638	4,215,814	405,824
2036	4,621,638	217,217	203,352	152,294	124,921	216,000	5,133,286	4,676,404	456,882
2037	5,133,286	241,264	225,865	170,687	139,088	224,000	5,685,327	5,173,267	512,060
2038	5,685,327	267,210	250,154	190,554	154,379	224,000	6,272,313	5,700,652	571,661
2039	6,272,313	294,799	275,982	211,911	170,689	232,000	6,904,404	6,268,672	635,732
2040	6,904,404	324,507	303,794	234,881	188,247	240,000	7,584,458	6,879,814	704,644
2041	7,584,458	356,470	333,716	259,590	207,135	248,000	8,315,509	7,536,739	778,770
2042	8,315,509	390,829	365,882	286,163	227,443	256,000	9,100,778	8,242,288	858,489
2043	9,100,778	427,737	400,434	314,731	249,261	264,000	9,943,687	8,999,494	944,193
2044	9,943,687	467,353	437,522	345,429	272,689	272,000	10,847,874	9,811,587	1,036,286
2045	10,847,874	509,850	477,306	378,398	297,829	280,000	11,817,201	10,682,007	1,135,195
2046	11,817,201	555,408	519,957	413,788	324,789	144,000	12,711,777	11,470,414	1,241,364
2047	12,711,777	597,454	559,318	450,170	350,492	148,000	13,666,057	12,315,546	1,350,511
2048	13,666,057	642,305	601,307	487,954	377,683	152,000	14,683,985	13,220,122	1,463,863

**ShopRight GRAT Illustration**

Jack &amp; Jill Flash

Part 1 of 2

Year	Transferred Property						
	Beginning Property Value	Cash Yield 5.0%	Growth 7.0%	Discounted Value Needed to Satisfy Annuity	Distribution to Satisfy Annuity	Ending Property Value	Ending Unrealized Gains
2010	5,000,000	250,000	350,000	130,998	201,535	5,148,465	3,694,818
2011	5,148,465	257,423	360,393	123,574	190,114	5,318,744	3,905,467
2012	5,318,744	265,937	372,312	115,060	177,016	5,514,040	4,135,408
2013	5,514,040	275,702	385,983	105,296	161,993	5,738,030	4,388,560
2014	5,738,030	286,901	401,662	94,096	144,763	5,994,929	4,669,371
2015	5,994,929	299,746	419,645	81,251	125,002	6,289,572	4,982,904
2016	6,289,572	314,479	440,270	66,519	102,337	6,627,505	5,334,934
2017	6,627,505	331,375	463,925	49,622	76,342	7,015,089	5,732,062
2018	7,015,089	350,754	491,056	30,243	46,528	7,459,617	6,181,844
2019	7,459,617	372,981	522,173	8,017	12,333	7,969,457	6,692,933
2020	7,969,457	398,473	557,862	0	0	8,527,319	7,250,795
2021	8,527,319	426,366	596,912	0	0	9,124,231	7,847,707
2022	9,124,231	456,212	638,696	0	0	9,762,928	8,486,403
2023	9,762,928	488,146	683,405	0	0	10,446,333	9,169,808
2024	10,446,333	522,317	731,243	0	0	11,177,576	9,901,052
2025	11,177,576	558,879	782,430	0	0	11,960,006	10,683,482
2026	11,960,006	598,000	837,200	0	0	12,797,207	11,520,682
2027	12,797,207	639,860	895,804	0	0	13,693,011	12,416,487
2028	13,693,011	684,651	958,511	0	0	14,651,522	13,374,998
2029	14,651,522	732,576	1,025,607	0	0	15,677,128	14,400,604
2030	15,677,128	783,856	1,097,399	0	0	16,774,527	15,498,003
2031	16,774,527	838,726	1,174,217	0	0	17,948,744	16,672,220
2032	17,948,744	897,437	1,256,412	0	0	19,205,156	17,928,632
2033	19,205,156	960,258	1,344,361	0	0	20,549,517	19,272,993
2034	20,549,517	1,027,476	1,438,466	0	0	21,987,983	20,711,459
2035	21,987,983	1,099,399	1,539,159	0	0	23,527,142	22,250,618
2036	23,527,142	1,176,357	1,646,900	0	0	25,174,042	23,897,518
2037	25,174,042	1,258,702	1,762,183	0	0	26,936,225	25,659,701
2038	26,936,225	1,346,811	1,885,536	0	0	28,821,761	27,545,237
2039	28,821,761	1,441,088	2,017,523	0	0	30,839,284	29,562,760
2040	30,839,284	1,541,964	2,158,750	0	0	32,998,034	31,721,510
2041	32,998,034	1,649,902	2,309,862	0	0	35,307,897	34,031,372
2042	35,307,897	1,765,395	2,471,553	0	0	37,779,449	36,502,925
2043	37,779,449	1,888,972	2,644,561	0	0	40,424,011	39,147,487
2044	40,424,011	2,021,201	2,829,681	0	0	43,253,692	41,977,167
2045	43,253,692	2,162,685	3,027,758	0	0	46,281,450	45,004,926
2046	46,281,450	2,314,072	3,239,701	0	0	49,521,151	48,244,627
2047	49,521,151	2,476,058	3,466,481	0	0	52,987,632	51,711,108
2048	52,987,632	2,649,382	3,709,134	0	0	56,696,766	55,420,242

## ShopRight GRAT Illustration

Jack & Jill Flash

Part 2 of 2

Year	Investments							Total Ending Trust Value
	Beginning Investment Balance	Current Income 4.7%	Growth 4.4%	Cash from Transferred Property	Distribution to Satisfy Annuity	Taxes	Ending Investment Balance	
2010	0	0	0	250,000	250,000	0	0	5,148,465
2011	0	0	0	257,423	257,423	0	0	5,318,744
2012	0	0	0	265,937	265,937	0	0	5,514,040
2013	0	0	0	275,702	275,702	0	0	5,738,030
2014	0	0	0	286,901	286,901	0	0	5,994,929
2015	0	0	0	299,746	299,746	0	0	6,289,572
2016	0	0	0	314,479	314,479	0	0	6,627,505
2017	0	0	0	331,375	331,375	0	0	7,015,089
2018	0	0	0	350,754	350,754	0	0	7,459,617
2019	0	0	0	372,981	372,981	0	0	7,969,457
2020	0	0	0	398,473	0	152,416	246,057	8,773,376
2021	246,057	11,565	10,827	426,366	0	170,287	524,527	9,648,758
2022	524,527	24,653	23,079	456,212	0	190,504	837,966	10,600,894
2023	837,966	39,384	36,870	488,146	0	212,627	1,189,740	11,636,072
2024	1,189,740	55,918	52,349	522,317	0	236,818	1,583,505	12,761,081
2025	1,583,505	74,425	69,674	558,879	0	263,252	2,023,230	13,983,237
2026	2,023,230	95,092	89,022	598,000	0	292,120	2,513,225	15,310,432
2027	2,513,225	118,122	110,582	639,860	0	323,626	3,058,163	16,751,174
2028	3,058,163	143,734	134,559	684,651	0	357,993	3,663,113	18,314,635
2029	3,663,113	172,166	161,177	732,576	0	395,460	4,333,573	20,010,701
2030	4,333,573	203,678	190,677	783,856	0	436,282	5,075,502	21,850,029
2031	5,075,502	238,549	223,322	838,726	0	480,741	5,895,358	23,844,102
2032	5,895,358	277,082	259,396	897,437	0	529,134	6,800,139	26,005,295
2033	6,800,139	319,607	299,206	960,258	0	581,789	7,797,421	28,346,938
2034	7,797,421	366,479	343,087	1,027,476	0	639,054	8,895,408	30,883,391
2035	8,895,408	418,084	391,398	1,099,399	0	701,307	10,102,982	33,630,125
2036	10,102,982	474,840	444,531	1,176,357	0	768,955	11,429,756	36,603,798
2037	11,429,756	537,199	502,909	1,258,702	0	842,438	12,886,128	39,822,353
2038	12,886,128	605,648	566,990	1,346,811	0	922,228	14,483,348	43,305,109
2039	14,483,348	680,717	637,267	1,441,088	0	1,008,837	16,233,584	47,072,868
2040	16,233,584	762,978	714,278	1,541,964	0	1,102,814	18,149,990	51,148,024
2041	18,149,990	853,050	798,600	1,649,902	0	1,204,752	20,246,789	55,554,685
2042	20,246,789	951,599	890,859	1,765,395	0	1,315,294	22,539,347	60,318,797
2043	22,539,347	1,059,349	991,731	1,888,972	0	1,435,123	25,044,277	65,468,288
2044	25,044,277	1,177,081	1,101,948	2,021,201	0	1,564,988	27,779,519	71,033,211
2045	27,779,519	1,305,637	1,222,299	2,162,685	0	1,705,682	30,764,458	77,045,908
2046	30,764,458	1,445,930	1,353,636	2,314,072	0	1,858,072	34,020,025	83,541,176
2047	34,020,025	1,598,941	1,496,881	2,476,058	0	2,023,084	37,568,820	90,556,452
2048	37,568,820	1,765,735	1,653,028	2,649,382	0	2,201,717	41,435,248	98,132,014

## ShopRight IDGT Illustration

Jack & Jill Flash

Part 1 of 2

Year	Transferred Property				
	Beginning Property Value	Cash Yield 5.0%	Growth 7.0%	Ending Property Value	Ending Unrealized Gains
2019	10,924,975	546,249	764,748	11,689,723	9,186,321
2020	11,689,723	584,486	818,281	12,508,004	10,004,601
2021	12,508,004	625,400	875,560	13,383,564	10,880,162
2022	13,383,564	669,178	936,849	14,320,414	11,817,011
2023	14,320,414	716,021	1,002,429	15,322,843	12,819,440
2024	15,322,843	766,142	1,072,599	16,395,441	13,892,039
2025	16,395,441	819,772	1,147,681	17,543,122	15,039,720
2026	17,543,122	877,156	1,228,019	18,771,141	16,267,738
2027	18,771,141	938,557	1,313,980	20,085,121	17,581,718
2028	20,085,121	1,004,256	1,405,958	21,491,079	18,987,677
2029	21,491,079	1,074,554	1,504,376	22,995,455	20,492,052
2030	22,995,455	1,149,773	1,609,682	24,605,137	22,101,734
2031	24,605,137	1,230,257	1,722,360	26,327,496	23,824,094
2032	26,327,496	1,316,375	1,842,925	28,170,421	25,667,018
2033	28,170,421	1,408,521	1,971,929	30,142,350	27,638,948
2034	30,142,350	1,507,118	2,109,965	32,252,315	29,748,912
2035	32,252,315	1,612,616	2,257,662	34,509,977	32,006,575
2036	34,509,977	1,725,499	2,415,698	36,925,675	34,422,273
2037	36,925,675	1,846,284	2,584,797	39,510,473	37,007,070
2038	39,510,473	1,975,524	2,765,733	42,276,206	39,772,803
2039	42,276,206	2,113,810	2,959,334	45,235,540	42,732,138
2040	45,235,540	2,261,777	3,166,488	48,402,028	45,898,625
2041	48,402,028	2,420,101	3,388,142	51,790,170	49,286,767
2042	51,790,170	2,589,508	3,625,312	55,415,482	52,912,079
2043	55,415,482	2,770,774	3,879,084	59,294,566	56,791,163
2044	59,294,566	2,964,728	4,150,620	63,445,185	60,941,783
2045	63,445,185	3,172,259	4,441,163	67,886,348	65,382,946
2046	67,886,348	3,394,317	4,752,044	72,638,393	70,134,990
2047	72,638,393	3,631,920	5,084,687	77,723,080	75,219,677
2048	77,723,080	3,886,154	5,440,616	83,163,696	80,660,293

## ShopRight IDGT Illustration

Jack & Jill Flash

Part 2 of 2

Year	Investments									Total Ending Value	Outstanding Debt Balance	Net Ending Value
	Beginning Investment Balance	Insurance Premiums	Current Income 4.7%	Growth 4.4%	Cash from Transferred Property	Distribution to Satisfy Debt Service	Taxes	Insurance Death Benefits	Ending Investment Balance			
2019	789,026	10,000	36,614	34,277	546,249	198,835	0	0	1,197,332	12,887,055	7,101,234	5,785,821
2020	1,197,332	10,000	55,805	52,243	584,486	198,835	0	0	1,681,030	14,189,034	7,101,234	7,087,800
2021	1,681,030	10,000	78,538	73,525	625,400	198,835	0	0	2,249,660	15,633,224	7,101,234	8,531,990
2022	2,249,660	10,000	105,264	98,545	669,178	198,835	0	0	2,913,812	17,234,226	7,101,234	10,132,992
2023	2,913,812	10,000	136,479	127,768	716,021	198,835	0	0	3,685,245	19,008,088	7,101,234	11,906,854
2024	3,685,245	10,000	172,737	161,711	766,142	198,835	0	0	4,577,000	20,972,442	7,101,234	13,871,208
2025	4,577,000	10,000	214,649	200,948	819,772	198,835	0	0	5,603,535	23,146,657	7,101,234	16,045,424
2026	5,603,535	10,000	262,896	246,116	877,156	198,835	0	0	6,780,868	25,552,009	7,101,234	18,450,775
2027	6,780,868	10,000	318,231	297,918	938,557	198,835	0	0	8,126,740	28,211,861	7,101,234	21,110,627
2028	8,126,740	10,000	381,487	357,137	1,004,256	7,300,068	0	0	2,559,551	24,050,630	0	24,050,630
2029	2,559,551	10,000	119,829	112,180	1,074,554	0	491,005	0	3,365,109	26,360,564	0	26,360,564
2030	3,365,109	10,000	157,690	147,625	1,149,773	0	545,262	0	4,264,935	28,870,072	0	28,870,072
2031	4,264,935	10,000	199,982	187,217	1,230,257	0	604,517	0	5,267,873	31,595,370	0	31,595,370
2032	5,267,873	10,000	247,120	231,346	1,316,375	0	669,191	0	6,383,523	34,553,944	0	34,553,944
2033	6,383,523	10,000	299,556	280,435	1,408,521	0	739,740	0	7,622,295	37,764,645	0	37,764,645
2034	7,622,295	10,000	357,778	334,941	1,507,118	0	816,655	0	8,995,476	41,247,791	0	41,247,791
2035	8,995,476	10,000	422,317	395,361	1,612,616	0	900,464	0	10,515,306	45,025,283	0	45,025,283
2036	10,515,306	10,000	493,749	462,233	1,725,499	0	991,741	0	12,195,046	49,120,722	0	49,120,722
2037	12,195,046	10,000	572,697	536,142	1,846,284	0	1,091,105	0	14,049,064	53,559,537	0	53,559,537
2038	14,049,064	10,000	659,836	617,719	1,975,524	0	1,199,219	0	16,092,924	58,369,130	0	58,369,130
2039	16,092,924	10,000	755,897	707,649	2,113,810	0	1,316,805	0	18,343,475	63,579,016	0	63,579,016
2040	18,343,475	10,000	861,673	806,673	2,261,777	0	1,444,637	0	20,818,962	69,220,990	0	69,220,990
2041	20,818,962	10,000	978,021	915,594	2,420,101	0	1,583,551	0	23,539,128	75,329,298	0	75,329,298
2042	23,539,128	10,000	1,105,869	1,035,282	2,589,508	0	1,734,454	0	26,525,333	81,940,815	0	81,940,815
2043	26,525,333	10,000	1,246,221	1,166,675	2,770,774	0	1,898,314	0	29,800,689	89,095,254	0	89,095,254
2044	29,800,689	10,000	1,400,162	1,310,790	2,964,728	0	2,076,185	0	33,390,185	96,835,370	0	96,835,370
2045	33,390,185	10,000	1,568,869	1,468,728	3,172,259	0	2,269,192	2,500,000	39,820,848	107,707,197	0	107,707,197
2046	39,820,848	0	1,871,580	1,752,117	3,394,317	0	2,558,040	0	44,280,823	116,919,215	0	116,919,215
2047	44,280,823	0	2,081,199	1,948,356	3,631,920	0	2,790,114	0	49,152,183	126,875,263	0	126,875,263
2048	49,152,183	0	2,310,153	2,162,696	3,886,154	0	3,041,575	0	54,469,610	137,633,306	0	137,633,306

## ShopRight FLP Illustration

Jack & Jill Flash

Year	Transferred Property				Investments							Total Ending Value	Ending Unrealized Gains
	Adjusted Beginning Property Value	Cash Yield 5.0%	Growth 4.0%	Ending Property Value	Beginning Investment Balance	Current Income 4.7%	Growth 4.4%	Cash from Transferred Property	Taxes	Ending Investment Balance			
2011	1,040,000	52,000	41,600	1,081,600	0	0	0	52,000	19,890	32,110	1,113,710	649,100	
2012	1,081,600	54,080	43,264	1,124,864	32,110	1,509	1,413	54,080	21,521	67,591	1,192,455	692,364	
2013	1,124,864	56,243	44,995	1,169,859	67,591	3,177	2,974	56,243	23,420	106,566	1,276,424	737,359	
2014	1,169,859	58,493	46,794	1,216,653	106,566	5,009	4,689	58,493	25,379	149,377	1,366,030	784,153	
2015	1,216,653	60,833	48,666	1,265,319	149,377	7,021	6,573	60,833	27,506	196,296	1,461,615	832,819	
2016	1,265,319	63,266	50,613	1,315,932	196,296	9,226	8,637	63,266	29,908	247,517	1,563,449	883,432	
2017	1,315,932	65,797	52,637	1,368,569	247,517	11,633	10,891	65,797	32,482	303,355	1,671,924	936,069	
2018	1,368,569	68,428	54,743	1,423,312	303,355	14,258	13,348	68,428	35,242	364,147	1,787,459	990,812	
2019	1,423,312	71,166	56,932	1,480,244	364,147	17,115	16,022	71,166	38,197	430,253	1,910,497	1,047,744	
2020	1,480,244	74,012	59,210	1,539,454	430,253	20,222	18,931	74,012	41,362	502,056	2,041,511	1,106,954	
2021	1,539,454	76,973	61,578	1,601,032	502,056	23,597	22,090	76,973	44,751	579,965	2,180,998	1,168,532	
2022	1,601,032	80,052	64,041	1,665,074	579,965	27,258	25,518	80,052	48,379	664,415	2,329,489	1,232,574	
2023	1,665,074	83,254	66,603	1,731,676	664,415	31,228	29,234	83,254	52,260	755,870	2,487,547	1,299,176	
2024	1,731,676	86,584	69,267	1,800,944	755,870	35,526	33,258	86,584	56,411	854,827	2,655,771	1,368,444	
2025	1,800,944	90,047	72,038	1,872,981	854,827	40,177	37,612	90,047	60,850	961,813	2,834,795	1,440,481	
2026	1,872,981	93,649	74,919	1,947,900	961,813	45,205	42,320	93,649	65,595	1,077,393	3,025,293	1,515,400	
2027	1,947,900	97,395	77,916	2,025,817	1,077,393	50,637	47,405	97,395	70,667	1,202,163	3,227,980	1,593,317	
2028	2,025,817	101,291	81,033	2,106,849	1,202,163	56,502	52,895	101,291	76,087	1,336,764	3,443,613	1,674,349	
2029	2,106,849	105,342	84,274	2,191,123	1,336,764	62,828	58,818	105,342	81,878	1,481,874	3,672,997	1,758,623	
2030	2,191,123	109,556	87,645	2,278,768	1,481,874	69,648	65,202	109,556	88,062	1,638,219	3,916,987	1,846,268	
2031	2,278,768	113,938	91,151	2,369,919	1,638,219	76,996	72,082	113,938	94,666	1,806,569	4,176,488	1,937,419	
2032	2,369,919	118,496	94,797	2,464,716	1,806,569	84,909	79,489	118,496	101,716	1,987,748	4,452,463	2,032,216	
2033	2,464,716	123,236	98,589	2,563,304	1,987,748	93,424	87,461	123,236	109,241	2,182,627	4,745,932	2,130,804	
2034	2,563,304	128,165	102,532	2,665,836	2,182,627	102,583	96,036	128,165	117,273	2,392,139	5,057,975	2,233,336	
2035	2,665,836	133,292	106,633	2,772,470	2,392,139	112,431	105,254	133,292	125,841	2,617,274	5,389,744	2,339,970	
2036	2,772,470	138,623	110,899	2,883,369	2,617,274	123,012	115,160	138,623	134,983	2,859,087	5,742,455	2,450,869	
2037	2,883,369	144,168	115,335	2,998,703	2,859,087	134,377	125,800	144,168	144,735	3,118,697	6,117,401	2,566,203	
2038	2,998,703	149,935	119,948	3,118,651	3,118,697	146,579	137,223	149,935	155,133	3,397,301	6,515,953	2,686,151	
2039	3,118,651	155,933	124,746	3,243,398	3,397,301	159,673	149,481	155,933	166,220	3,696,168	6,939,566	2,810,898	
2040	3,243,398	162,170	129,736	3,373,133	3,696,168	173,720	162,631	162,170	178,039	4,016,650	7,389,784	2,940,633	
2041	3,373,133	168,657	134,925	3,508,059	4,016,650	188,783	176,733	168,657	190,636	4,360,186	7,868,244	3,075,559	
2042	3,508,059	175,403	140,322	3,648,381	4,360,186	204,929	191,848	175,403	204,065	4,728,301	8,376,682	3,215,881	
2043	3,648,381	182,419	145,935	3,794,316	4,728,301	222,230	208,045	182,419	218,371	5,122,625	8,916,941	3,361,816	
2044	3,794,316	189,716	151,773	3,946,089	5,122,625	240,763	225,395	189,716	233,616	5,544,883	9,490,972	3,513,589	
2045	3,946,089	197,304	157,844	4,103,933	5,544,883	260,610	243,975	197,304	249,853	5,996,919	10,100,851	3,671,433	
2046	4,103,933	205,197	164,157	4,268,090	5,996,919	281,855	263,864	205,197	267,150	6,480,685	10,748,775	3,835,590	
2047	4,268,090	213,404	170,724	4,438,813	6,480,685	304,592	285,150	213,404	285,572	6,998,260	11,437,073	4,006,313	
2048	4,438,813	221,941	177,553	4,616,366	6,998,260	328,918	307,923	221,941	305,188	7,551,853	12,168,219	4,183,866	

### Gift Tax Illustration

Jack & Jill Flash

Year	Jack					Jill				
	Post-1976 Prior Taxable Gifts	Chapter 14 Split-Interest Trusts	Other Taxable Gifts	Total Current Taxable Gifts	Gift Tax	Post-1976 Prior Taxable Gifts	Taxable Gifts	Total Current Taxable Gifts	Gift Tax	
2010	0	15	0	15	0	0	0	0	0	
2011	15	0	338,000	338,000	0	0	338,000	338,000	0	
2012	338,015	0	0	0	0	338,000	0	0	0	
2013	338,015	0	0	0	0	338,000	0	0	0	
2014	338,015	0	0	0	0	338,000	0	0	0	
2015	338,015	0	0	0	0	338,000	0	0	0	
2016	338,015	0	0	0	0	338,000	0	0	0	
2017	338,015	0	0	0	0	338,000	0	0	0	
2018	338,015	0	0	0	0	338,000	0	0	0	
2019	338,015	0	394,513	394,513	0	338,000	394,513	394,513	0	
2020	732,528	0	0	0	0	732,513	0	0	0	
2021	732,528	0	0	0	0	732,513	0	0	0	
2022	732,528	0	0	0	0	732,513	0	0	0	
2023	732,528	0	0	0	0	732,513	0	0	0	
2024	732,528	0	0	0	0	732,513	0	0	0	
2025	732,528	0	0	0	0	732,513	0	0	0	
2026	732,528	0	0	0	0	732,513	0	0	0	
2027	732,528	0	0	0	0	732,513	0	0	0	
2028	732,528	0	0	0	0	732,513	0	0	0	
2029	732,528	0	0	0	0	732,513	0	0	0	
2030	732,528	0	0	0	0	732,513	0	0	0	
2031	732,528	0	0	0	0	732,513	0	0	0	
2032	732,528	0	0	0	0	732,513	0	0	0	
2033	732,528	0	0	0	0	732,513	0	0	0	
2034	732,528	0	0	0	0	732,513	0	0	0	
2035	732,528	0	0	0	0	732,513	0	0	0	
2036	732,528	0	0	0	0	732,513	0	0	0	
2037	732,528	0	0	0	0	732,513	0	0	0	
2038	732,528	0	0	0	0	732,513	0	0	0	
2039	732,528	0	0	0	0	732,513	0	0	0	
2040	732,528	0	0	0	0	732,513	0	0	0	
2041	732,528	0	0	0	0	732,513	0	0	0	
2042	732,528	0	0	0	0	732,513	0	0	0	
2043	732,528	0	0	0	0	732,513	0	0	0	
2044	732,528	0	0	0	0	732,513	0	0	0	
2045	732,528	0	0	0	0	732,513	0	0	0	
2046	0	0	0	0	0	732,513	0	0	0	
2047	0	0	0	0	0	732,513	0	0	0	
2048	0	0	0	0	0	732,513	0	0	0	

*PlanWiz, LLP*



*Strategic Plan*

Supporting Schedules for  
**POSTMORTEM CAPITAL GAINS & MEDICARE TAXES**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

## Postmortem Capital Gains & Medicare Taxes Upon Sale of Inherited Property Illustration

Jack & Jill Flash

Year	Unrealized Gains Distributed to Heirs with Non-IRD Estate Property									Postmortem Capital Gains & Medicare Taxes
	Taxable Investment Portfolios	Closely Held Businesses	Widely Held Businesses	Investment Real Estate	Art, Collectibles & Other Assets	Personal Residences	Irrevocable Trusts Includible in Gross Estate	Other Irrevocable Trusts & Gift Funds		
2010	32,753	1,943,037	0	170,225	11,200	130,450	1,801,963	0	746,357	
2011	48,139	2,145,590	0	186,059	12,436	162,345	1,861,560	649,100	924,404	
2012	61,998	2,357,737	0	202,526	13,709	195,759	1,929,914	692,364	995,356	
2013	75,569	2,579,476	0	219,652	15,020	230,772	2,008,310	737,359	1,195,468	
2014	88,874	2,810,706	0	237,464	16,371	267,468	2,098,225	784,153	1,283,062	
2015	101,911	3,051,206	0	255,987	17,762	305,935	2,201,350	832,819	1,376,171	
2016	115,299	3,300,608	0	275,252	19,195	346,267	2,319,627	883,432	1,475,336	
2017	129,695	3,558,371	0	295,287	20,671	388,562	2,455,281	936,069	1,581,140	
2018	146,253	3,823,741	0	316,123	22,191	432,925	2,610,866	990,812	1,694,310	
2019	175,752	1,249	0	337,793	23,757	479,465	0	12,329,167	2,943,006	
2020	201,332	2,113	0	360,330	25,369	528,297	0	13,768,743	3,282,323	
2021	225,989	3,036	0	383,768	27,030	579,546	0	15,310,476	3,644,716	
2022	238,522	4,025	0	408,144	28,741	633,341	0	16,960,907	4,029,193	
2023	186,497	5,082	0	433,494	30,504	689,817	0	18,726,894	4,425,746	
2024	117,476	6,054	0	459,859	32,319	749,121	0	20,616,200	4,846,587	
2025	44,915	6,478	0	487,278	34,188	811,404	0	22,637,186	5,296,484	
2026	0	6,932	0	515,795	36,114	876,828	0	24,798,571	5,784,386	
2027	0	7,417	0	545,451	38,097	945,564	0	27,110,046	6,316,288	
2028	0	7,936	0	576,294	40,140	1,017,792	0	34,179,551	7,898,386	
2029	116,005	8,492	0	608,371	42,244	1,093,702	0	36,822,570	8,531,128	
2030	209,076	9,086	0	641,731	44,412	744,385	0	39,648,848	9,105,762	
2031	293,080	9,722	0	676,425	46,644	816,417	0	42,670,854	9,814,778	
2032	363,210	10,402	0	712,507	48,943	892,415	0	45,902,248	10,568,109	
2033	423,308	11,131	0	750,033	51,312	972,606	0	49,357,619	11,369,882	
2034	476,273	11,910	0	789,059	53,751	1,057,231	0	53,052,295	12,224,182	
2035	524,302	12,743	0	829,646	56,264	1,146,545	0	57,002,986	13,135,249	
2036	569,062	13,636	0	871,857	58,852	1,240,817	0	61,227,541	14,107,461	
2037	611,829	14,590	0	915,756	61,517	1,340,334	0	65,745,034	15,145,383	
2038	612,346	15,611	0	961,412	64,263	1,445,396	0	70,575,852	16,244,718	
2039	585,210	16,704	0	1,005,255	67,090	1,556,325	0	75,741,527	17,412,716	
2040	552,143	17,873	0	1,049,365	70,003	1,673,458	0	81,265,413	18,659,851	
2041	513,500	19,125	0	1,095,240	73,003	1,797,156	0	87,172,469	19,992,117	
2042	469,594	20,463	0	1,142,950	76,093	1,927,797	0	93,489,375	21,415,565	
2043	420,547	21,896	0	1,192,568	79,276	2,065,784	0	100,244,659	22,936,621	
2044	366,051	23,428	0	1,243,018	82,554	2,211,543	0	107,468,825	24,561,800	
2045	305,927	25,068	0	1,292,739	85,931	2,365,525	0	115,194,498	26,298,014	
2046	0	26,823	0	224,075	0	0	0	123,456,571	27,276,478	
2047	0	28,701	0	233,038	0	0	0	132,287,610	29,226,041	
2048	0	30,710	0	242,359	0	0	0	141,728,264	31,310,127	

*PlanWiz, LLP*



*Strategic Plan*

Supporting Schedules for  
**GENERATION-SKIPPING TRANSFER PLANNING**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

## Annual Net to Third Generation Illustration

Jack & Jill Flash

Year	Net to Heirs	Exclusions From Second Generation Estates							Estate Taxes		Net to Third Generation
		Nonmarital Bequests from Jack's Estate	Reverse QTIP Election Marital Trust	Bequests from Jill's Estate	Irrevocable Life Insurance Trusts	Annual Gift Fund	ShopRight IDGT	Total Estate Exclusions	Amount Subject to Estate Taxes	Second Generation Estate Taxes	
2010	10,687,901	1,000,000	1,214,015	746,744	2,102,569	0	2,490,000	7,553,328	3,134,573	1,097,101	9,590,800
2011	12,067,815	662,000	1,214,015	1,087,502	2,266,964	0	2,490,000	7,720,481	4,347,334	1,521,567	10,546,248
2012	13,608,272	662,000	1,214,015	2,165,254	2,441,940	0	2,490,000	8,973,209	4,635,064	1,622,272	11,986,000
2013	15,073,864	662,000	1,214,015	3,252,330	2,628,314	0	2,490,000	10,246,660	4,827,204	1,689,521	13,384,343
2014	16,445,958	662,000	1,214,015	4,082,956	2,835,698	0	2,490,000	11,284,669	5,161,289	1,806,451	14,639,506
2015	17,850,935	662,000	1,214,015	4,731,865	3,057,117	0	2,490,000	12,154,998	5,695,937	1,993,578	15,857,357
2016	19,382,064	662,000	1,214,015	4,672,231	3,302,413	0	2,490,000	12,340,659	7,041,405	2,464,492	16,917,572
2017	21,029,457	662,000	1,214,015	4,614,604	3,564,861	0	2,490,000	12,545,480	8,483,977	2,969,392	18,060,065
2018	22,812,657	662,000	1,214,015	4,552,995	3,845,849	0	2,490,000	12,764,858	10,047,798	3,516,729	19,295,927
2019	26,388,066	267,472	1,214,015	4,095,260	4,016,021	128,000	7,274,059	16,994,827	9,993,239	3,287,634	23,100,432
2020	28,474,700	267,472	1,214,015	4,027,074	4,196,034	263,876	8,395,608	18,364,079	10,110,620	3,538,717	24,935,982
2021	30,894,615	267,472	1,214,015	3,963,702	4,386,594	416,171	9,646,736	19,894,690	10,999,925	3,849,974	27,044,642
2022	33,594,882	267,472	1,214,015	3,895,256	4,588,465	577,942	11,041,163	21,584,313	12,010,569	4,203,699	29,391,182
2023	36,572,599	267,472	1,214,015	3,823,494	4,802,475	757,814	12,593,990	23,459,259	13,113,339	4,589,669	31,982,930
2024	39,747,245	267,472	1,214,015	3,742,920	5,029,520	956,938	14,321,835	25,532,701	14,214,544	4,975,091	34,772,155
2025	43,249,671	267,472	1,214,015	3,671,489	5,270,570	1,168,535	16,242,987	27,835,068	15,414,603	5,395,111	37,854,560
2026	47,043,690	267,472	1,214,015	3,588,506	5,526,674	1,401,408	18,377,561	30,375,637	16,668,054	5,833,819	41,209,872
2027	51,104,194	267,472	1,214,015	3,510,852	5,798,971	1,648,899	20,747,680	33,187,888	17,916,306	6,270,707	44,833,487
2028	54,614,111	267,472	1,214,015	3,423,907	6,088,691	1,919,942	22,363,847	35,277,875	19,336,236	6,767,683	47,846,429
2029	59,167,849	267,472	1,214,015	3,335,582	6,411,310	2,216,019	24,342,066	37,786,465	21,381,384	7,483,484	51,684,364
2030	64,124,573	267,472	1,214,015	3,249,624	6,755,949	2,530,704	26,496,639	40,514,404	23,610,169	8,263,559	55,861,014
2031	69,465,992	267,472	1,214,015	3,157,487	7,124,370	2,873,182	28,842,157	43,478,684	25,987,308	9,095,558	60,370,434
2032	75,235,684	267,472	1,214,015	3,059,727	7,518,485	3,245,199	31,394,367	46,699,264	28,536,419	9,987,747	65,247,937
2033	81,463,792	267,472	1,214,015	2,965,031	7,940,372	3,640,614	34,170,257	50,197,761	31,266,031	10,943,111	70,520,681
2034	88,190,763	267,472	1,214,015	2,864,902	8,392,289	4,068,910	37,188,156	53,995,743	34,195,020	11,968,257	76,222,506
2035	95,456,686	267,472	1,214,015	2,763,789	8,876,690	4,532,153	40,467,833	58,121,952	37,334,734	13,067,157	82,389,530
2036	103,305,140	267,472	1,214,015	2,652,089	9,396,240	5,032,544	44,030,611	62,592,970	40,712,169	14,249,259	89,055,880
2037	111,781,150	267,472	1,214,015	2,538,720	9,953,840	5,572,418	47,899,478	67,445,943	44,335,206	15,517,322	96,263,827
2038	120,938,880	267,472	1,214,015	2,427,774	10,552,640	6,146,262	52,099,227	72,707,389	48,231,491	16,881,022	104,057,858
2039	130,831,479	267,472	1,214,015	2,312,298	11,196,067	6,764,225	56,656,579	78,410,656	52,420,823	18,347,288	112,484,191
2040	141,491,152	267,472	1,214,015	2,193,979	11,887,848	7,429,084	61,600,343	84,592,741	56,898,411	19,914,444	121,576,708
2041	152,906,889	267,472	1,214,015	2,065,962	12,632,035	8,143,790	66,961,566	91,284,841	61,622,049	21,567,717	131,339,172
2042	165,232,080	267,472	1,214,015	1,938,124	13,433,039	8,911,481	72,773,701	98,537,832	66,694,247	23,342,987	141,889,093
2043	178,548,339	267,472	1,214,015	1,812,256	14,295,656	9,735,493	79,072,803	106,397,694	72,150,645	25,252,726	153,295,613
2044	192,915,473	267,472	1,214,015	1,670,849	15,225,104	10,619,372	85,897,707	114,894,520	78,020,953	27,307,334	165,608,139
2045	208,432,573	267,472	1,214,015	1,534,269	16,227,063	11,566,891	93,290,257	124,099,967	84,332,605	29,516,412	178,916,161
2046	226,021,034	284,590	1,286,856	1,385,088	17,307,713	12,438,057	101,454,450	134,156,754	91,864,280	32,152,498	193,868,536
2047	244,227,596	302,804	1,364,067	1,243,930	18,473,781	13,368,269	110,289,324	145,042,176	99,185,420	34,714,897	209,512,699
2048	263,856,999	322,183	1,445,911	1,090,818	19,732,589	14,361,203	119,847,711	156,800,416	107,056,583	37,469,804	226,387,195

## Testamentary Generation-Skipping Transfer Exemption Allocation Illustration Using Transfer Tax Values

Jack & Jill Flash

Year	Nonmarital Bequests from Jack's Estate				Reverse QTIP Election			Allocation of GST Exemption in Jill's Estate				
	Credit Shelter Bypass Bequest	Available GST Exemption	GST Exemption Allocated	Percentage Subject to 2nd Gen Estate Taxes	Deemed Marital Trust Bequest	GST Exemption Allocated	Percentage Subject to 2nd Gen Estate Taxes	Bequests from Jill's Estate	Amounts Not Sheltered by Reverse QTIP Election Trust	Available GST Exemption	GST Exemption Allocated	Percentage Subject to 2nd Gen Estate Taxes
2010	1,000,000	4,948,000	1,000,000	0.0%	2,065,043	2,065,043	0.0%	1,960,760	746,744	5,000,000	746,744	0.0%
2011	662,000	4,896,000	662,000	0.0%	2,435,127	2,435,127	0.0%	2,301,517	1,087,502	4,948,000	1,087,502	0.0%
2012	662,000	4,844,000	662,000	0.0%	3,620,166	3,620,166	0.0%	3,379,269	2,165,254	4,896,000	2,165,254	0.0%
2013	662,000	4,792,000	662,000	0.0%	4,130,000	4,130,000	0.0%	4,466,345	3,252,330	4,844,000	3,252,330	0.0%
2014	662,000	4,736,000	662,000	0.0%	4,074,000	4,074,000	0.0%	5,296,971	4,082,956	4,788,000	4,082,956	0.0%
2015	662,000	4,680,000	662,000	0.0%	4,018,000	4,018,000	0.0%	6,122,589	4,908,574	4,732,000	4,732,000	3.6%
2016	662,000	4,620,000	662,000	0.0%	3,958,000	3,958,000	0.0%	7,025,247	5,811,232	4,672,000	4,672,000	19.6%
2017	662,000	4,560,000	662,000	0.0%	3,898,000	3,898,000	0.0%	8,000,197	6,786,182	4,612,000	4,612,000	32.0%
2018	662,000	4,500,000	662,000	0.0%	3,838,000	3,838,000	0.0%	9,064,006	7,849,991	4,552,000	4,552,000	42.0%
2019	267,472	4,041,487	267,472	0.0%	3,774,015	3,774,015	0.0%	6,525,636	5,311,621	4,093,487	4,093,487	22.9%
2020	267,472	3,977,487	267,472	0.0%	3,710,015	3,710,015	0.0%	6,416,953	5,202,938	4,029,487	4,029,487	22.6%
2021	267,472	3,909,487	267,472	0.0%	3,642,015	3,642,015	0.0%	6,408,907	5,194,892	3,961,487	3,961,487	23.7%
2022	267,472	3,841,487	267,472	0.0%	3,574,015	3,574,015	0.0%	6,442,547	5,228,531	3,893,487	3,893,487	25.5%
2023	267,472	3,769,487	267,472	0.0%	3,502,015	3,502,015	0.0%	6,451,678	5,237,663	3,821,487	3,821,487	27.0%
2024	267,472	3,693,487	267,472	0.0%	3,426,015	3,426,015	0.0%	6,348,336	5,134,321	3,745,487	3,745,487	27.1%
2025	267,472	3,617,487	267,472	0.0%	3,350,015	3,350,015	0.0%	6,285,132	5,071,117	3,669,487	3,669,487	27.6%
2026	267,472	3,537,487	267,472	0.0%	3,270,015	3,270,015	0.0%	6,198,052	4,984,037	3,589,487	3,589,487	28.0%
2027	267,472	3,457,487	267,472	0.0%	3,190,015	3,190,015	0.0%	5,857,999	4,643,984	3,509,487	3,509,487	24.4%
2028	267,472	3,373,487	267,472	0.0%	3,106,015	3,106,015	0.0%	5,649,128	4,435,113	3,425,487	3,425,487	22.8%
2029	267,472	3,285,487	267,472	0.0%	3,018,015	3,018,015	0.0%	5,958,798	4,744,783	3,337,487	3,337,487	29.7%
2030	267,472	3,197,487	267,472	0.0%	2,930,015	2,930,015	0.0%	6,213,437	4,999,422	3,249,487	3,249,487	35.0%
2031	267,472	3,105,487	267,472	0.0%	2,838,015	2,838,015	0.0%	6,547,609	5,333,594	3,157,487	3,157,487	40.8%
2032	267,472	3,009,487	267,472	0.0%	2,742,015	2,742,015	0.0%	6,880,176	5,666,161	3,061,487	3,061,487	46.0%
2033	267,472	2,913,487	267,472	0.0%	2,646,015	2,646,015	0.0%	7,216,102	6,002,087	2,965,487	2,965,487	50.6%
2034	267,472	2,813,487	267,472	0.0%	2,546,015	2,546,015	0.0%	7,552,293	6,338,278	2,865,487	2,865,487	54.8%
2035	267,472	2,709,487	267,472	0.0%	2,442,015	2,442,015	0.0%	7,889,834	6,675,819	2,761,487	2,761,487	58.6%
2036	267,472	2,601,487	267,472	0.0%	2,334,015	2,334,015	0.0%	8,230,123	7,016,107	2,653,487	2,653,487	62.2%
2037	267,472	2,489,487	267,472	0.0%	2,222,015	2,222,015	0.0%	8,572,625	7,358,610	2,541,487	2,541,487	65.5%
2038	267,472	2,377,487	267,472	0.0%	2,110,015	2,110,015	0.0%	8,921,233	7,707,218	2,429,487	2,429,487	68.5%
2039	267,472	2,261,487	267,472	0.0%	1,994,015	1,994,015	0.0%	9,270,801	8,056,786	2,313,487	2,313,487	71.3%
2040	267,472	2,141,487	267,472	0.0%	1,874,015	1,874,015	0.0%	9,620,065	8,406,050	2,193,487	2,193,487	73.9%
2041	267,472	2,017,487	267,472	0.0%	1,750,015	1,750,015	0.0%	9,968,093	8,754,078	2,069,487	2,069,487	76.4%
2042	267,472	1,889,487	267,472	0.0%	1,622,015	1,622,015	0.0%	10,313,188	9,099,173	1,941,487	1,941,487	78.7%
2043	267,472	1,757,487	267,472	0.0%	1,490,015	1,490,015	0.0%	10,652,850	9,438,834	1,809,487	1,809,487	80.8%
2044	267,472	1,621,487	267,472	0.0%	1,354,015	1,354,015	0.0%	10,985,064	9,771,049	1,673,487	1,673,487	82.9%
2045	267,472	1,481,487	267,472	0.0%	1,214,015	1,214,015	0.0%	11,307,893	10,093,878	1,533,487	1,533,487	84.8%
2046	0	0	0	0.0%	0	0	0.0%	11,701,053	10,414,197	1,389,487	1,389,487	86.7%
2047	0	0	0	0.0%	0	0	0.0%	12,087,606	10,723,538	1,241,487	1,241,487	88.4%
2048	0	0	0	0.0%	0	0	0.0%	12,464,271	11,018,359	1,089,487	1,089,487	90.1%

## Inter Vivos Generation-Skipping Transfer Exemption Allocation Illustration

Jack & Jill Flash

Year	Associated with Jack's Inter Vivos Transfers							Associated with Jill's Inter Vivos Transfers						
	Prior GST Exemption Allocations	GST Exemption Used	Available GST Exemption	Current GST Exemption Allocations	Cumulative GST Exemption Allocations	Remaining GST Exemption	Prior GST Exemption Allocations	GST Exemption Used	Available GST Exemption	Current GST Exemption Allocations	Cumulative GST Exemption Allocations	Remaining GST Exemption		
2010	0	0	5,000,000	52,000	52,000	4,948,000	0	0	5,000,000	0	0	5,000,000		
2011	52,000	52,000	4,948,000	52,000	104,000	4,896,000	0	0	5,000,000	52,000	52,000	4,948,000		
2012	104,000	104,000	4,896,000	52,000	156,000	4,844,000	52,000	52,000	4,948,000	52,000	104,000	4,896,000		
2013	156,000	156,000	4,844,000	52,000	208,000	4,792,000	104,000	104,000	4,896,000	52,000	156,000	4,844,000		
2014	208,000	208,000	4,792,000	56,000	264,000	4,736,000	156,000	156,000	4,844,000	56,000	212,000	4,788,000		
2015	264,000	264,000	4,736,000	56,000	320,000	4,680,000	212,000	212,000	4,788,000	56,000	268,000	4,732,000		
2016	320,000	320,000	4,680,000	60,000	380,000	4,620,000	268,000	268,000	4,732,000	60,000	328,000	4,672,000		
2017	380,000	380,000	4,620,000	60,000	440,000	4,560,000	328,000	328,000	4,672,000	60,000	388,000	4,612,000		
2018	440,000	440,000	4,560,000	60,000	500,000	4,500,000	388,000	388,000	4,612,000	60,000	448,000	4,552,000		
2019	500,000	500,000	4,500,000	458,513	958,513	4,041,487	448,000	448,000	4,552,000	458,513	906,513	4,093,487		
2020	958,513	958,513	4,041,487	64,000	1,022,513	3,977,487	906,513	906,513	4,093,487	64,000	970,513	4,029,487		
2021	1,022,513	1,022,513	3,977,487	68,000	1,090,513	3,909,487	970,513	970,513	4,029,487	68,000	1,038,513	3,961,487		
2022	1,090,513	1,090,513	3,909,487	68,000	1,158,513	3,841,487	1,038,513	1,038,513	3,961,487	68,000	1,106,513	3,893,487		
2023	1,158,513	1,158,513	3,841,487	72,000	1,230,513	3,769,487	1,106,513	1,106,513	3,893,487	72,000	1,178,513	3,821,487		
2024	1,230,513	1,230,513	3,769,487	76,000	1,306,513	3,693,487	1,178,513	1,178,513	3,821,487	76,000	1,254,513	3,745,487		
2025	1,306,513	1,306,513	3,693,487	76,000	1,382,513	3,617,487	1,254,513	1,254,513	3,745,487	76,000	1,330,513	3,669,487		
2026	1,382,513	1,382,513	3,617,487	80,000	1,462,513	3,537,487	1,330,513	1,330,513	3,669,487	80,000	1,410,513	3,589,487		
2027	1,462,513	1,462,513	3,537,487	80,000	1,542,513	3,457,487	1,410,513	1,410,513	3,589,487	80,000	1,490,513	3,509,487		
2028	1,542,513	1,542,513	3,457,487	84,000	1,626,513	3,373,487	1,490,513	1,490,513	3,509,487	84,000	1,574,513	3,425,487		
2029	1,626,513	1,626,513	3,373,487	88,000	1,714,513	3,285,487	1,574,513	1,574,513	3,425,487	88,000	1,662,513	3,337,487		
2030	1,714,513	1,714,513	3,285,487	88,000	1,802,513	3,197,487	1,662,513	1,662,513	3,337,487	88,000	1,750,513	3,249,487		
2031	1,802,513	1,802,513	3,197,487	92,000	1,894,513	3,105,487	1,750,513	1,750,513	3,249,487	92,000	1,842,513	3,157,487		
2032	1,894,513	1,894,513	3,105,487	96,000	1,990,513	3,009,487	1,842,513	1,842,513	3,157,487	96,000	1,938,513	3,061,487		
2033	1,990,513	1,990,513	3,009,487	96,000	2,086,513	2,913,487	1,938,513	1,938,513	3,061,487	96,000	2,034,513	2,965,487		
2034	2,086,513	2,086,513	2,913,487	100,000	2,186,513	2,813,487	2,034,513	2,034,513	2,965,487	100,000	2,134,513	2,865,487		
2035	2,186,513	2,186,513	2,813,487	104,000	2,290,513	2,709,487	2,134,513	2,134,513	2,865,487	104,000	2,238,513	2,761,487		
2036	2,290,513	2,290,513	2,709,487	108,000	2,398,513	2,601,487	2,238,513	2,238,513	2,761,487	108,000	2,346,513	2,653,487		
2037	2,398,513	2,398,513	2,601,487	112,000	2,510,513	2,489,487	2,346,513	2,346,513	2,653,487	112,000	2,458,513	2,541,487		
2038	2,510,513	2,510,513	2,489,487	112,000	2,622,513	2,377,487	2,458,513	2,458,513	2,541,487	112,000	2,570,513	2,429,487		
2039	2,622,513	2,622,513	2,377,487	116,000	2,738,513	2,261,487	2,570,513	2,570,513	2,429,487	116,000	2,686,513	2,313,487		
2040	2,738,513	2,738,513	2,261,487	120,000	2,858,513	2,141,487	2,686,513	2,686,513	2,313,487	120,000	2,806,513	2,193,487		
2041	2,858,513	2,858,513	2,141,487	124,000	2,982,513	2,017,487	2,806,513	2,806,513	2,193,487	124,000	2,930,513	2,069,487		
2042	2,982,513	2,982,513	2,017,487	128,000	3,110,513	1,889,487	2,930,513	2,930,513	2,069,487	128,000	3,058,513	1,941,487		
2043	3,110,513	3,110,513	1,889,487	132,000	3,242,513	1,757,487	3,058,513	3,058,513	1,941,487	132,000	3,190,513	1,809,487		
2044	3,242,513	3,242,513	1,757,487	136,000	3,378,513	1,621,487	3,190,513	3,190,513	1,809,487	136,000	3,326,513	1,673,487		
2045	3,378,513	3,378,513	1,621,487	140,000	3,518,513	1,481,487	3,326,513	3,326,513	1,673,487	140,000	3,466,513	1,533,487		
2046	0	0	0	0	0	0	3,466,513	3,466,513	1,533,487	144,000	3,610,513	1,389,487		
2047	0	0	0	0	0	0	3,610,513	3,610,513	1,389,487	148,000	3,758,513	1,241,487		
2048	0	0	0	0	0	0	3,758,513	3,758,513	1,241,487	152,000	3,910,513	1,089,487		

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*Strategic Plan*

Supporting Schedules for  
**ESTATE LIQUIDITY ANALYSIS**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

## Estate Liquidity Illustration

Jack & Jill Flash

Part 1 of 2

Year	Liquidity Sources				
	Financial Assets Includible in Estate	Life Insurance & ILITs	Annual Gift Fund	Bypass Trust	Total
2010	3,793,045	7,502,994	0	0	11,296,038
2011	4,240,467	7,745,385	0	0	11,985,852
2012	4,762,674	8,001,021	0	0	12,763,695
2013	5,312,674	8,270,816	0	0	13,583,489
2014	5,903,716	8,564,479	0	0	14,468,195
2015	6,556,802	8,875,142	0	0	15,431,943
2016	7,305,095	9,212,751	0	0	16,517,846
2017	8,179,655	9,570,696	0	0	17,750,351
2018	9,156,433	9,950,480	0	0	19,106,913
2019	8,954,421	10,222,868	128,000	0	19,305,290
2020	8,650,726	10,458,642	264,808	0	19,374,176
2021	8,467,132	10,758,637	418,797	0	19,644,566
2022	8,402,588	11,073,755	582,958	0	20,059,301
2023	8,287,904	11,404,964	765,818	0	20,458,685
2024	7,964,967	11,753,305	968,514	0	20,686,785
2025	7,702,927	12,119,900	1,184,264	0	21,007,091
2026	7,407,097	12,505,957	1,421,822	0	21,334,876
2027	6,920,203	12,912,779	1,674,556	0	21,507,537
2028	13,154,705	13,341,768	1,951,369	0	28,447,841
2029	13,368,928	13,795,450	2,253,788	0	29,418,167
2030	14,449,207	14,275,602	2,575,431	0	31,300,240
2031	14,853,365	14,784,143	2,925,468	0	32,562,975
2032	15,272,094	15,323,152	3,305,701	0	33,900,947
2033	15,689,800	15,894,879	3,710,044	0	35,294,723
2034	16,099,679	16,501,760	4,147,978	0	36,749,417
2035	16,502,013	17,146,433	4,621,638	0	38,270,084
2036	16,896,647	17,831,758	5,133,286	0	39,861,691
2037	17,282,300	18,560,832	5,685,327	0	41,528,459
2038	17,665,315	19,337,014	6,272,313	0	43,274,642
2039	18,036,181	20,163,947	6,904,404	0	45,104,532
2040	18,391,561	21,045,581	7,584,458	0	47,021,601
2041	18,728,745	21,986,203	8,315,509	0	49,030,457
2042	19,043,959	22,990,461	9,100,778	0	51,135,198
2043	19,332,655	24,063,405	9,943,687	0	53,339,747
2044	19,589,246	25,210,515	10,847,874	0	55,647,635
2045	19,807,896	26,437,740	11,817,201	0	58,062,837
2046	20,095,389	24,242,798	12,711,777	284,590	57,334,555
2047	20,402,081	25,636,212	13,666,057	302,804	60,007,153
2048	20,659,128	27,130,149	14,683,985	322,183	62,795,446

## Estate Liquidity Illustration

Jack & Jill Flash

Part 2 of 2

Year	Liquidity Needs							Liquidity Surplus/ -Shortfall
	Estate Settlement Costs	Federal Estate & State Death Taxes	Income Taxes on IRD	Capital Gains & Medicare Taxes	Outstanding Debts	Present Value of Unfunded Education Costs	Total	
2010	276,838	104,283	0	746,357	1,090,229	107,420	2,325,127	8,970,911
2011	277,492	133,610	0	924,404	1,003,995	94,856	2,434,358	9,551,494
2012	301,677	240,897	0	995,356	899,554	97,267	2,534,752	10,228,943
2013	326,572	373,683	0	1,195,468	829,203	90,358	2,815,285	10,768,205
2014	353,729	873,761	0	1,283,062	734,355	79,980	3,324,888	11,143,307
2015	383,556	1,509,657	0	1,376,171	622,801	67,921	3,960,106	11,471,838
2016	416,604	2,226,363	0	1,475,336	496,204	68,188	4,682,695	11,835,151
2017	452,881	3,028,955	0	1,581,140	388,509	68,110	5,519,595	12,230,757
2018	492,643	3,913,514	0	1,694,310	266,233	67,628	6,434,328	12,672,585
2019	395,263	2,074,787	0	2,943,006	206,304	65,349	5,684,710	13,620,579
2020	391,277	1,988,138	0	3,282,323	156,738	46,502	5,864,978	13,509,198
2021	390,982	1,981,723	0	3,644,716	115,885	26,061	6,159,366	13,485,199
2022	392,216	2,008,543	0	4,029,193	124,782	3,994	6,558,728	13,500,573
2023	392,550	2,015,823	0	4,425,746	135,886	0	6,970,006	13,488,680
2024	388,760	1,933,432	0	4,846,587	152,683	0	7,321,462	13,365,323
2025	386,442	1,883,041	29,003	5,296,484	164,745	0	7,759,715	13,247,376
2026	383,264	1,814,433	89,943	5,784,386	194,275	0	8,266,301	13,068,575
2027	370,907	1,548,979	0	6,316,288	500,398	0	8,736,572	12,770,966
2028	363,329	1,386,524	0	7,898,386	196,761	0	9,845,000	18,602,841
2029	374,570	1,627,665	0	8,531,128	42,571	0	10,575,934	18,842,233
2030	383,824	1,826,443	0	9,105,762	73,075	0	11,389,104	19,911,137
2031	396,069	2,092,305	0	9,814,778	55,105	0	12,358,258	20,204,717
2032	408,294	2,358,749	0	10,568,109	62,885	0	13,398,037	20,502,910
2033	420,731	2,632,268	0	11,369,882	69,636	0	14,492,517	20,802,206
2034	433,249	2,909,415	0	12,224,182	75,767	0	15,642,612	21,106,804
2035	445,865	3,190,081	0	13,135,249	81,141	0	16,852,336	21,417,748
2036	458,584	3,473,031	0	14,107,461	86,043	0	18,125,120	21,736,571
2037	471,386	3,757,823	0	15,145,383	90,837	0	19,465,429	22,063,030
2038	484,416	4,047,691	0	16,244,718	95,276	0	20,872,101	22,402,541
2039	497,482	4,338,358	0	17,412,716	100,196	0	22,348,752	22,755,780
2040	510,537	4,628,771	18,583	18,659,851	105,391	0	23,923,133	23,098,467
2041	523,545	4,918,157	127,135	19,992,117	110,709	0	25,671,663	23,358,793
2042	536,444	5,205,105	236,948	21,415,565	116,407	0	27,510,469	23,624,729
2043	549,140	5,487,533	335,448	22,936,621	123,530	0	29,432,272	23,907,475
2044	561,557	5,763,770	438,201	24,561,800	131,219	0	31,456,547	24,191,087
2045	573,624	6,032,203	527,571	26,298,014	138,284	0	33,569,695	24,493,142
2046	572,657	6,359,117	759,883	27,276,478	136,746	0	35,104,880	22,229,675
2047	587,105	6,680,536	851,741	29,226,041	155,629	0	37,501,052	22,506,102
2048	601,184	6,993,733	944,152	31,310,127	166,565	0	40,015,762	22,779,684

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## *Strategic Plan*

Supporting Schedules for  
**ASSUMPTIONS**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Recommended Allocations & Advanced Planning*

## General Assumptions

Jack & Jill Flash

Personal	Jack	Jill
Current age	54.0	51.0
Attained age at year end	54.9	51.9
Calculated life expectancy	84.5	84.3
Life expectancy override	90.0	90.0
Year of death	2045	2048
Retirement age used	62.0	60.0
Number of current personal exemptions	4	1
Number of future personal exemptions	1	1
Year of change	2010	NA

### Planning Illustration

Analysis date	01-Jan-2010
Timing of non-asset-based income	End of year
Timing of living expenses, scheduled debts & education	End of year

### Tax Calculations

Income tax filing status	Married filing jointly
Tax laws to apply - income taxes	TRA 2010 provisions sunset after 2012
Tax laws to apply - dividends & capital gains	TRA 2010 provisions sunset after 2012
Tax laws to apply - estate, gift & GST	TRA 2010 provisions apply indefinitely
Section 7520 mortality table	2000CM

### Tax Rates

Senior Generation	Fed Ordinary	State
Current marginal or average rate	35.0%	5.0%
New marginal or average rate	39.6%	5.0%
Timing of tax rate change	2013	NA
Year of change	2013	NA
Heirs, Credit Shelter Bypass Trusts & ILITs	Ordinary	Capital Gains
Combined federal & state tax rates	38.3%	18.3%

NOTE: Graduated federal tax rates are used for the senior generation, except for the after-tax net worth snapshot captured at retirement.

That snapshot uses the marginal or average rates displayed above under Fed Ordinary.

### Other Rates

Interest rate on option exercise loans	6.0%
Interest rate on cash flow deficit-funding loans	6.0%
Present value discount rate	3.0%
Inflation rate	3.0%

## General Assumptions

*Jack & Jill Flash*

<b>Estimated Payments &amp; Withholdings</b>	<b>Current Rate</b>	<b>New Rate</b>	<b>Change Year</b>
<b>Ordinary Income</b>			
Non-asset-based income	28.0%	32.0%	2013
Stock option exercises & vesting of restricted stock	28.0%	32.0%	2013
Investment income	28.0%	32.0%	2013
Distributions from retirement plans, annuities & insurance cash values	28.0%	32.0%	2013
Business & real estate income	28.0%	32.0%	2013
Trusts	28.0%	32.0%	2013
Note interest payments	28.0%	32.0%	2013
Other ordinary income	28.0%	32.0%	2013
<b>Short-Term Capital Gains</b>			
Planned portfolio turnover	28.0%	32.0%	2013
Trusts	28.0%	32.0%	2013
Other short-term capital gains	28.0%	32.0%	2013
<b>Long-Term Capital Gains</b>			
Employer stock sales	15.0%	20.0%	2013
Other planned portfolio turnover	15.0%	20.0%	2013
Trusts	15.0%	20.0%	2013
Dispositions of unmarketable & personal assets	15.0%	20.0%	2013
Note principal payments	15.0%	20.0%	2013
Other long-term capital gains	15.0%	20.0%	2013

## Cash Management Fund and Cash Flow Surplus and Deficit Assumptions

Jack & Jill Flash

### Cash Management Fund

Expected current income rate for period 1	3.0%
Standard deviation for period 1	0.0%
Expected current income rate for period 2	3.0%
Standard deviation for period 2	0.0%
Timing of income rate change	NA
Year of income rate change	NA
Percentage of income subject to federal tax	100.0%
Percentage of income subject to state tax	100.0%

### Allocation of Cash Flow Surpluses to Debt Service, Spending & Reinvestment

#### Surplus Allocated to Unscheduled Debt Service

Percentage of annual surpluses allocated to debt service	30.0%
Year in which debt service allocation starts	2010
Year in which debt service allocation ends	2048

#### Surplus Spending

Percentage of remaining surpluses spent annually	0.0%
Year in which spending of surpluses starts	NA
Year in which spending of surpluses ends	NA

#### Surplus Reallocation & Reinvestment

Percentage of unspent surpluses transferred to investments	100.0%
Year in which reallocation & reinvestment starts	2010
Year in which reallocation & reinvestment ends	2048
Allocation to Account #1	45.0%
Allocation to Account #2	45.0%
Allocation to Account #3	10.0%
Cash management fund minimum balance	100,000

### Order in Which Withdrawals Are Made from Investment Portfolios to Satisfy Cash Flow Deficits

	Availability
Account #1	2010
Account #2	2010
Account #3	2010
Portfolio 4	2010
Portfolio 5	2010
Taxable employer stock 1	2019
Taxable SoftCo. stock	2020
Jack's IRA	2015
Jill's IRA	2018
Jack's FPDA	2015
Jill's FPDA	2018
Jack's Roth IRA	2015
Jill's Roth IRA	2018

## Taxable Portfolio Assumptions

Jack & Jill Flash

<b>Taxable Portfolio Investment Rates</b>	<b>Account #1</b>	<b>Account #2</b>	<b>Account #3</b>	<b>Portfolio 4</b>	<b>Portfolio 5</b>
Current income rate	4.7%	4.7%	4.7%	2.0%	2.0%
New income rate	4.2%	4.2%	4.2%	2.0%	2.0%
Current percentage of income subject to federal tax	100.0%	100.0%	100.0%	100.0%	100.0%
New percentage of income subject to federal tax	100.0%	100.0%	100.0%	100.0%	100.0%
Current qualified dividend percentage	37.6%	37.6%	37.6%	0.0%	0.0%
New qualified dividend percentage	33.2%	33.2%	33.2%	0.0%	0.0%
Timing of income rate changes	Client retirement	Client retirement	Client retirement	NA	NA
Year of income rate changes	2019	2019	2019	NA	NA
Percentage of income subject to state tax	100.0%	100.0%	100.0%	100.0%	100.0%
Current growth rate	4.4%	4.4%	4.4%	8.0%	8.0%
New growth rate	5.2%	5.2%	5.2%	8.0%	8.0%
Timing of growth rate change	Client retirement	Client retirement	Client retirement	NA	NA
Year of growth rate change	2019	2019	2019	NA	NA
Portfolio turnover rate	25.0%	25.0%	25.0%	25.0%	25.0%
Percentage of total gains classified as short-term gains	50.0%	50.0%	50.0%	50.0%	50.0%
Basis recovery method for deficit-funding sales	Pro rata	Pro rata	Pro rata	Pro rata	Pro rata

<b>Employer Stock Investment Rates</b>	<b>Jack</b>	<b>Jill</b>
Current stock price	NA	25.00
<b>Growth Rates</b>		
Current rate	8.0%	6.0%
New rate	8.0%	6.0%
Year of growth rate change	NA	NA
<b>Dividend Rates</b>		
Current dividends per share	0.00	0.10
Dividend growth rate	NA	3.0%
Qualified dividend percentage	NA	100.0%
<b>Stock Sales</b>		
Turnover rate	0.0%	25.0%
Additional planned sale	0.0%	0.0%
Year of additional planned sale	NA	NA
Timing of total liquidation of position	Client retirement	Spouse retirement
Year of total liquidation of position	2019	2020

**Jack's Qualified Retirement Plan Assumptions**

Jack &amp; Jill Flash

<b>Investment Rates</b>	<b>Plan 1</b>
Current income rate	4.7%
New income rate	4.2%
Timing of income rate change	Client retirement
Year of income rate change	2019
Current growth rate	4.4%
New growth rate	5.2%
Timing of growth rate change	Client retirement
Year of growth rate change	2019
<b>Plan Participation</b>	<b>Plan 1</b>
Active participant	Yes
Type of plan	DC pension
Source of eligible compensation	EE wages
If employee wages, employer-pay-all	No
First year of plan participation	1990
<b>Contributions</b>	<b>Plan 1</b>
<b>Primary Sequence</b>	
Method for calculating contributions	% of compensation
Percentage of compensation contributed	25.0%
Annual rate of inc/-dec in contribution rate	0.0%
First-year contribution amount	NA
Annual rate of inc/-dec in contributions	NA
Last contribution year	2018
Contribution timing	End of year
Percentage allocable to employer stock	0.0%
Percentage of contributions after tax	0.0%
<b>Matching Contributions</b>	
Employer match	No
Employer match rate - 1st level	NA
Employer match rate - 1st limit	NA
Employer match rate - 2nd level	NA
Employer match rate - 2nd limit	NA
Percentage allocable to employer stock	NA
Overall dollar limit for matching contribution	NA
Growth rate for overall dollar limit	NA
<b>Distributions</b>	<b>Plan 1</b>
Timing of lifetime lump-sum distribution	Client retirement
Year of lifetime distribution	2019
Treatment of lump-sum distribution	IRA rollover
Distribute employer stock in-kind	Yes
Beneficiary	Jill

**Jill's Qualified Retirement Plan Assumptions**

Jack &amp; Jill Flash

<b>Investment Rates</b>	<b>Plan 1</b>	<b>Plan 2</b>
Current income rate	4.7%	4.7%
New income rate	4.2%	4.2%
Timing of income rate change	Spouse retirement	Spouse retirement
Year of income rate change	2020	2020
Current growth rate	4.4%	4.4%
New growth rate	5.2%	5.2%
Timing of growth rate change	Spouse retirement	Spouse retirement
Year of growth rate change	2020	2020
<b>Plan Participation</b>	<b>Plan 1</b>	<b>Plan 2</b>
Active participant	Yes	No
Type of plan	Profit sharing	NA
Source of eligible compensation	EE wages	NA
If employee wages, employer-pay-all	No	NA
First year of plan participation	1995	NA
<b>Contributions</b>	<b>Plan 1</b>	<b>Plan 2</b>
<b>Primary Sequence</b>	0	0
Method for calculating contributions	% of compensation	NA
Percentage of compensation contributed	15.0%	NA
Annual rate of inc/dec in contribution rate	0.0%	NA
First-year contribution amount	NA	NA
Annual rate of inc/dec in contributions	NA	NA
Last contribution year	2019	NA
Contribution timing	Monthly	NA
Percentage allocable to employer stock	10.0%	NA
Percentage of contributions after tax	0.0%	NA
<b>Matching Contributions</b>	0	0
Employer match	Yes	NA
Employer match rate - 1st level	25.0%	NA
Employer match rate - 1st limit	NA	NA
Employer match rate - 2nd level	NA	NA
Employer match rate - 2nd limit	NA	NA
Percentage allocable to employer stock	100.0%	NA
Overall dollar limit for matching contribution	32,500	NA
Growth rate for overall dollar limit	3.0%	NA
<b>Distributions</b>	<b>Plan 1</b>	<b>Plan 2</b>
Timing of lifetime lump-sum distribution	Spouse retirement	Spouse retirement
Year of lifetime distribution	2020	2020
Treatment of lump-sum distribution	IRA rollover	IRA rollover
Distribute employer stock in-kind	Yes	Yes
Beneficiary	Jack	Jack
Nonspouse beneficiary's percentage interest	NA	NA

## Traditional IRA Assumptions

Jack & Jill Flash

<b>Investment Rates</b>	<b>Jack</b>	<b>Jill</b>
Current income rate	4.7%	4.7%
New income rate	4.2%	4.2%
Timing of income rate change	Client retirement	Spouse retirement
Year of income rate change	2019	2020
Current growth rate	4.4%	4.4%
New growth rate	5.2%	5.2%
Timing of growth rate change	Client retirement	Spouse retirement
Year of growth rate change	2019	2020
<b>Contributions</b>	<b>Jack</b>	<b>Jill</b>
<b>Periodic</b>		
Annual contributions	NA	NA
Last contribution year	NA	NA
Contribution timing	NA	NA
<b>One-Time</b>		
Contribution amount	NA	NA
Contribution year	NA	NA
<b>Distributions</b>	<b>Jack</b>	<b>Jill</b>
<b>Minimum Distributions</b>		
Beneficiary	Jill	Jack
Beneficiary qualifies as a designated beneficiary	Yes	Yes
First RMD on April 1 in the post-70 1/2 year	Yes	Yes
<b>Pre-59 1/2 Substantially Equal Periodic Payments</b>		
Calculation method	NA	NA
Percentage of total traditional IRAs available for SEPPs	NA	NA
Number of lives used in determining SEPPs	NA	NA
Beneficiary	NA	NA
Assumed frequency of payments	NA	NA
Life status	NA	NA
Mortality table used in determining SEPPs	NA	NA
Assumed interest rate	NA	NA
First annual payment	NA	NA
Age when payments commence	NA	NA
First year of SEPPs	NA	NA
Last year of SEPPs	NA	NA
<b>Other Planned Distributions</b>		
First year amount	0	0
Annual rate at which distributions increase	NA	NA
Timing of commencement of distributions	NA	NA
First year of distributions	NA	NA
Timing of cessation of distributions	NA	NA
Last year of distributions	NA	NA

## Traditional IRA Assumptions

*Jack & Jill Flash*

<b>Surviving Spouse Postmortem IRA Rollover</b>	<b>Jack</b>	<b>Jill</b>
Surviving spouse elects to treat IRA as own	Yes	Yes
<b>10% Premature Distribution Tax</b>	<b>Jack</b>	<b>Jill</b>
Exception for pre-59 1/2 non-SEPP distributions	No	No

## Roth IRA Assumptions

Jack & Jill Flash

<b>Investment Rates</b>	<b>Jack</b>	<b>Jill</b>
Current income rate	4.7%	4.7%
New income rate	4.2%	4.2%
Timing of income rate change	Client retirement	Spouse retirement
Year of income rate change	2019	2020
Current growth rate	4.4%	4.4%
New growth rate	5.2%	5.2%
Timing of growth rate change	Client retirement	Spouse retirement
Year of growth rate change	2019	2020
<b>Contributions</b>	<b>Jack</b>	<b>Jill</b>
Year in which Roth IRA was established	2010	2010
Annual contributions	NA	NA
Last contribution year	NA	NA
Contribution timing	NA	NA
<b>Roth IRA Conversions</b>	<b>Jack</b>	<b>Jill</b>
Total conversion amount	150,000	56,885
Taxable conversion amount	150,000	56,885
First conversion year	2010	2010
Last conversion year	2015	2011
<b>Planned Distributions</b>	<b>Jack</b>	<b>Jill</b>
Inherited IRA	No	No
First year amount	0	0
Annual rate at which distributions increase	NA	NA
Timing of commencement of distributions	NA	NA
First year of distributions	NA	NA
Timing of cessation of distributions	NA	NA
Last year of distributions	NA	NA

## Jill's Nonqualified Plan Assumptions

Jack & Jill Flash

<b>Investment Rates</b>	<b>Plan 1</b>	<b>Plan 2</b>
Current income rate	4.7%	4.7%
New income rate	4.7%	4.7%
Timing of income rate change	NA	NA
Year of income rate change	NA	NA
Current growth rate	4.4%	4.4%
New growth rate	4.4%	4.4%
Timing of growth rate change	NA	NA
Year of growth rate change	NA	NA
<b>Contributions</b>	<b>Plan 1</b>	<b>Plan 2</b>
Type of plan	Other	Other
First year of plan participation	1998	1995
Method for calculating contributions	Dollars	% of compensation
Percentage of compensation contributed	NA	10.0%
Annual rate of inc/-dec in contribution rate	NA	0.0%
First-year contribution amount	12,000	NA
Annual rate of inc/-dec in contributions	0.0%	NA
Last contribution year	2019	2019
Contribution timing	End of year	End of year
After-tax contribution percentage	0.0%	0.0%
Employer matching percentage	0.0%	0.0%
<b>Distributions</b>	<b>Plan 1</b>	<b>Plan 2</b>
Distribution method	Installments	Hybrid
Lump-sum distribution percentage	NA	50.0%
Timing of lump-sum distribution	NA	Spouse retirement
Timing of first annual installment payout	2020	2020
Fixed or variable installments	Fixed	Fixed
Number of annual installments	10	10
Beneficiary	Jack	Jack
Nonspouse beneficiary's percentage interest	NA	NA

**Nonqualified Annuity Assumptions***Jack & Jill Flash*

<b>Investment Rates</b>	<b>Jack</b>	<b>Jill</b>
Current income rate	4.7%	4.7%
New income rate	4.2%	4.2%
Timing of income rate change	Client retirement	Spouse retirement
Year of income rate change	2019	2020
Current growth rate	4.4%	4.4%
New growth rate	5.2%	5.2%
Timing of growth rate change	Client retirement	Spouse retirement
Year of growth rate change	2019	2020
Mortality & administrative expense charge	1.00%	1.00%
<b>Annuity Premiums</b>	<b>Jack</b>	<b>Jill</b>
First-year premium	5,000	5,000
Annual rate of inc/dec in premiums	0.0%	0.0%
First year of premiums	2010	2010
Last year of premiums	2018	2019
Premium timing	End of year	End of year
<b>Planned Distributions</b>	<b>Jack</b>	<b>Jill</b>
Commencement of distributions	Client retirement	Spouse retirement
Distribution method	Spigot	Spigot
If Installments, fixed or variable	NA	NA
If installments, number of annual installments	NA	NA
If Spigot, last distribution year	2048	2048
If Spigot, first year distribution amount	0	0
If Spigot, inc/dec rate of distributions	3.0%	3.0%
Taxation of contract inside build-up	LIFO	LIFO
10% premature distribution tax exception for pre-59 1/2 distributions	No	No
Beneficiary	Jill	Jack
Nonspouse beneficiary's percentage interest	NA	NA
<b>Contract Annuitization</b>	<b>Jack</b>	<b>Jill</b>
Percentage of contract annuitized	50.00%	50.00%
Amount used to fund a single-premium fixed annuity	110,315	143,941
Investment in the annuitized portion of contract	45,000	47,500
Age when annuity starts	65	65
Annuity rate per \$thousand of premium	100	100
Annuity payment growth rate	0.00%	0.00%
Survivor benefit percentage	50.00%	50.00%
First-year annuity payment	11,032	14,394
Expected return multiple	Tables VI and VIA	Tables VI and VIA
Expected return	245,452	285,004
Exclusion ratio: investment in contract recovered ratably	18.3%	16.7%
10% premature distribution tax exception for pre-59 1/2 annuity payments	No	No

## Nonqualified Annuity Assumptions

Jack & Jill Flash

<b>Calculation of Expected Return with Fixed Annuity</b>	<b>Jack</b>	<b>Jill</b>
J&S expected return multiple from Table VI	27.7	25.0
Portion of expected return	152,787	179,927
J&S expected return multiple from Table VIA	16.8	14.6
Difference between annuity payments before & after death	5,516	7,197
Portion of expected return	92,665	105,077
Expected return	245,452	285,004
<b>Calculation of Excludable Amounts with Increasing Annuity</b>	<b>Jack</b>	<b>Jill</b>
J&S expected return multiple from Table VI	NA	NA
Units paid as a J&S annuity	NA	NA
J&S units anticipated	NA	NA
Single life multiple from Table V	NA	NA
Effective single life annuity units	NA	NA
Single life units anticipated	NA	NA
Total units anticipated	NA	NA
Portion of investment in contract allocable to unit payments	NA	NA
Units payable to primary annuitant during his or her life	NA	NA
Investment in contract allocable annually during primary annuitant's life	NA	NA
Investment in contract allocable annually during survivor period	NA	NA

**Closely Held Business Assumptions***Jack & Jill Flash*

<b>Business Description</b>	<b>ShopRight, Inc.</b>	<b>MSN Enterprises</b>
Fair market value	10,000,000	25,000
Tax basis	3,000,000	80,000
Owner	Jack	Jill
Estate tax valuation discount	35.0%	35.0%
<b>Investment Returns</b>	<b>ShopRight, Inc.</b>	<b>MSN Enterprises</b>
Current income rate	5.0%	0.0%
New income rate	5.0%	0.0%
Timing of income rate change	NA	NA
Year of income rate change	NA	NA
Percentage of income subject to tax	100.0%	100.0%
Qualified dividend percentage	0.0%	0.0%
% of income subject to Medicare surtax	0.0%	0.0%
Current growth rate	7.0%	0.0%
New growth rate	7.0%	0.0%
Timing of growth rate change	NA	NA
Year of growth rate change	NA	NA
<b>Dispositions</b>	<b>ShopRight, Inc.</b>	<b>MSN Enterprises</b>
Hold assets indefinitely	Yes	No
Amount of disposition	NA	% of assets
If Sum certain, total disposition amount	NA	NA
If Leave residual, amount remaining	NA	NA
If % of assets, total disposition %	NA	100.0%
If % of assets, disposition is fixed at start	NA	Yes
% of proceeds reinvested in similar prop	NA	0.0%
Timing of disposition	NA	Spouse retirement
First year of disposition	NA	2020
Last year of disposition	NA	2020
% of realized gains recognized for tax	NA	100.0%
% of gains subject to Medicare surtax	NA	0.0%
Gains extinguished at first death	See schedule	See schedule

## Investment Real Estate Assumptions

Jack & Jill Flash

Property Description	ShopRight HQ	341 Lexite Court	856 Reed Way
Fair market value	1,000,000	200,000	325,000
Tax basis	450,000	145,000	175,000
Owner	Jill	TIC	TIC
Estate tax valuation discount	0.0%	10.0%	10.0%
Investment Returns	ShopRight HQ	341 Lexite Court	856 Reed Way
Current income rate	5.0%	5.0%	5.0%
New income rate	5.0%	5.0%	5.0%
Timing of income rate change	NA	NA	NA
Year of income rate change	NA	NA	NA
Percentage of income subject to tax	65.0%	80.0%	80.0%
% of income subject to Medicare surtax	100.0%	100.0%	100.0%
Current growth rate	4.0%	4.0%	4.0%
New growth rate	4.0%	4.0%	4.0%
Timing of growth rate change	NA	NA	NA
Year of growth rate change	NA	NA	NA
Dispositions	ShopRight HQ	341 Lexite Court	856 Reed Way
Hold assets indefinitely	Yes	Yes	Yes
Amount of disposition	NA	NA	NA
If Sum certain, total disposition amount	NA	NA	NA
If Leave residual, amount remaining	NA	NA	NA
If % of assets, total disposition %	NA	NA	NA
If % of assets, disposition is fixed at start	NA	NA	NA
% of proceeds reinvested in similar prop	NA	NA	NA
Timing of disposition	NA	NA	NA
First year of disposition	NA	NA	NA
Last year of disposition	NA	NA	NA
% of realized gains recognized for tax	NA	NA	NA
% of gains subject to Medicare surtax	NA	NA	NA
Gains extinguished at first death	See schedule	See schedule	See schedule

## Notes Receivable Assumptions

*Jack & Jill Flash*

Criteria	Loan to Jerry	Loan to Jackie
Original note balance	50,000	40,000
Outstanding note balance	29,752	10,919
Description	No IRD potential	No IRD potential
Creditor	Jack	Jill
Remaining note term in years	5	4
Amortization term in years	10	30
Type of note	Declining balance	Declining balance
Interest rate	8.00%	7.00%
Year note is satisfied in full	2014	2013
% of principal payments subject to tax	0.0%	0.0%
% of interest payments subject to tax	100.0%	100.0%

## Other Unmarketable & Personal Asset Assumptions

Jack & Jill Flash

<b>Investment Rates</b>	<b>Widely Held Biz</b>	<b>Art &amp; Collectibles</b>	<b>Main Home</b>	<b>Other Homes</b>	<b>Personal Property</b>	<b>Other Assets</b>
Current income rate	2.0%	NA	NA	NA	NA	NA
New income rate	2.0%	NA	NA	NA	NA	NA
Timing of income rate change	NA	NA	NA	NA	NA	NA
Year of income rate change	NA	NA	NA	NA	NA	NA
Percentage of income subject to tax	100.0%	NA	NA	NA	NA	NA
Current growth rate	8.0%	3.0%	3.0%	6.0%	-10.0%	3.0%
New growth rate	8.0%	3.0%	3.0%	6.0%	-10.0%	3.0%
Timing of growth rate change	NA	NA	NA	NA	NA	NA
Year of growth rate change	NA	NA	NA	NA	NA	NA

<b>Dispositions</b>	<b>Widely Held Biz</b>	<b>Art &amp; Collectibles</b>	<b>Main Home</b>	<b>Other Homes</b>	<b>Personal Property</b>	<b>Other Assets</b>
Hold assets indefinitely	NA	Yes	No	Yes	Yes	No
Amount of disposition	NA	NA	% of assets	NA	NA	% of assets
If Sum certain, total disposition amount	NA	NA	NA	NA	NA	NA
If Leave residual, amount remaining	NA	NA	NA	NA	NA	NA
If % of assets, total disposition %	NA	NA	100.0%	NA	NA	100.0%
If % of assets, disposition is fixed at start	NA	NA	Yes	NA	NA	Yes
% of proceeds reinvested in similar prop	NA	NA	50.0%	NA	NA	0.0%
First year of disposition	NA	NA	2030	NA	NA	2010
Last year of disposition	NA	NA	2030	NA	NA	2010
% of realized gains recognized for tax *	NA	NA	500,000	NA	NA	100.0%

\* For the principal residence (Main Home), entry represents the maximum amount of capital gain excludable from gross income.

## Non-Asset-Based & Miscellaneous Income Assumptions

Jack & Jill Flash

Jack's Income Sources	Salary	Director Fees
First-year amount	200,000	25,000
First year received	2010	2010
Last year received	2018	2018
Annual rate of inc/-dec	5.0%	3.0%
Percentage taxable	100.0%	100.0%
FICA status	EE wages	SE earnings
Eligible comp for qualified plan	Yes	NA
Percentage subject to Medicare surtax	NA	NA
Surviving spouse benefit %	NA	NA
New annual amount	0	0
Year in which income changes	2046	2046
Surviving spouse benefit %	NA	NA

## Non-Asset-Based & Miscellaneous Income Assumptions

Jack & Jill Flash

<b>Jill's Income Sources</b>	<b>Salary</b>	<b>Bonus</b>
First-year amount	150,000	15,000
First year received	2010	2010
Last year received	2019	2019
Annual rate of inc/-dec	10.0%	10.0%
Percentage taxable	100.0%	100.0%
FICA status	EE wages	EE wages
Eligible comp for qualified plan	Yes	Yes
Percentage subject to Medicare surtax	NA	NA
Surviving spouse benefit %	NA	NA
New annual amount	0	0
Year in which income changes	2046	2046

<b>Social Security Benefits</b>	<b>Jack</b>	<b>Jill</b>
Benefits are based on own history	Yes	Yes
If Yes, primary insurance amount	28,800	18,000
Age benefits start	66	66
Growth rate	2.0%	Same
Percentage subject to federal tax	85.0%	Same

## Expense Assumptions

Jack & Jill Flash

<b>Expenses</b>	<b>Living Expenses</b>	<b>Medical Expenses</b>	<b>Property Taxes</b>	<b>Charitable Gifts</b>	<b>Tax Cons. &amp; Prep</b>
Expense calculation base	Dollar amount	Dollar amount	Dollar amount	Dollar amount	Dollar amount
Percentage of base expensed annually	NA	NA	NA	NA	NA
Annual amount in current dollars	230,000	5,000	21,500	20,000	5,000
First year of expense	2010	2010	2010	2010	2010
Last year of expense	2048	2048	2048	2048	2048
Baseline annual inc/-dec rate	3.0%	3.0%	3.0%	3.0%	3.0%
Percentage deductible - regular tax	0.0%	See schedule	See schedule	See schedule	See schedule
Percentage deductible - AMT	0.0%	See schedule	See schedule	See schedule	See schedule

## Education Cost & Funding Assumptions

Jack & Jill Flash

<b>Education Costs</b>	<b>Jeff</b>	<b>Jenny</b>	<b>Billy</b>	<b>Joe</b>
Annual amount in current dollars	15,000	10,000	8,000	20,000
Student's age	7.6	8.4	6.3	22.6
First year of education costs	2020	2019	2010	2010
Last year of education costs	2025	2022	2010	2015
Annual education cost inflation rate	6.0%	6.0%	6.0%	6.0%
1st new annual cost in current dollars	NA	NA	16,000	10,000
Timing of 1st education cost change	NA	NA	Age 18	2011
2nd new annual cost in current dollars	NA	NA	NA	NA
Timing of 2nd education cost change	NA	NA	NA	NA
<b>Education Funding</b>	<b>Jeff</b>	<b>Jenny</b>	<b>Billy</b>	<b>Joe</b>
Value of existing education fund	0	6,000	25,000	10,000
First-year contribution amount	30,000	0	0	15,000
Annual rate of inc/-dec in contribution	3.0%	NA	NA	0.0%
First contribution year	2010	NA	NA	2010
Last contribution year	2010	NA	NA	2011
Education funding vehicle	529 Plan	Coverdell ESA	UTMA/UGMA	Nonspecific fund
% of contributions from outside source	0.0%	NA	NA	0.0%
State tax deductible percentage	0.0%	NA	NA	0.0%
<b>Investment &amp; Tax Rates</b>	<b>Jeff</b>	<b>Jenny</b>	<b>Billy</b>	<b>Joe</b>
Current income rate	2.0%	2.0%	2.0%	2.0%
Qualified dividend percentage	0.0%	0.0%	100.0%	50.0%
Growth rate	8.0%	8.0%	8.0%	8.0%
Average tax on investment income	NA	NA	18.0%	27.0%
Average tax on investment growth	NA	NA	9.0%	17.0%

## Debt Assumptions

*Jack & Jill Flash*

<b>Criteria</b>	<b>25 Breezy Way</b>	<b>423 Sun Circle</b>	<b>1615 Grove Lane</b>
Original loan balance	650,000	250,000	265,000
Outstanding balance	641,778	239,259	261,648
Timing of future borrowings	NA	NA	NA
Use of loan proceeds (new debts only)	NA	NA	NA
Class	Home mortgage	Personal	Home mortgage
Debtor	JTWROS	JTWROS	JTWROS
Remaining note term in years	29	14	29
Amortization term in years	30	15	30
Type of note	Declining balance	Declining balance	Declining balance
Interest rate	6.00%	6.00%	6.00%
Additional annual principal	10,000	5,000	2,500
Cash flow surplus allocated to debt	50.0%	25.0%	25.0%
Timing of debt retirement	On schedule	On schedule	On schedule
Year debt is satisfied in full	2038	2023	2038

## Life Insurance Assumptions

Jack & Jill Flash

<b>Insurance Death Benefits</b>	<b>Policy 1</b>	<b>Policy 2</b>	<b>Policy 3</b>	<b>Policy 4</b>
Face amount	750,000	50,000	2,000,000	2,500,000
Annual inc/-dec in face amount	0.0%	0.0%	3.0%	0.0%
Insured	Jack	Jill	2nd to die	Jack
Beneficiary	Jill	Jack	2nd to die ILIT	IDGT 1
First year of coverage	2010	2010	2010	2010
Last year of coverage	2045	2019	2048	2045
Nonlinear change in coverage	0.0%	0.0%	0.0%	0.0%
Year in which coverage changes	2019	2019	2019	2019
<b>Insurance Premiums</b>	<b>Policy 1</b>	<b>Policy 2</b>	<b>Policy 3</b>	<b>Policy 4</b>
Premium amount in current dollars	5,000	0	25,000	10,000
Annual inc/-dec in premiums	0.0%	NA	0.0%	0.0%
Premium duration	2045	NA	2028	2045
Allocation to death benefit increases	0.0%	NA	0.0%	0.0%
Allocation to cash value increases	20.0%	NA	50.0%	0.0%
<b>Insurance Cash Values</b>	<b>Policy 1</b>	<b>Policy 2</b>	<b>Policy 3</b>	<b>Policy 4</b>
Current cash value	25,000	0	0	0
Tax basis	17,500	NA	NA	NA
Policy type	Type B	Type A	Type B	Type A
Annual inc/-dec in cash values	5.0%	0.0%	5.0%	NA

## Irrevocable Life Insurance Trusts

Jack & Jill Flash

<b>Gifts To Fund Premiums</b>	<b>2nd-to-Die ILIT</b>
Annual gift amount	Annual exclusion
Number of donees	4
Gift-splitting election	Yes
Recipient is a trust used for generation-skipping transfer planning purposes	Yes
Generation-skipping transfer exemption allocations are made	Yes
First year of gifts	2010
Last year of gifts	2018
<b>Premium Financing</b>	
Interest rate on premium financing debt	6.0%
<b>Investment Rates</b>	<b>2nd-to-Die ILIT</b>
Current income rate	4.7%
Growth rate	4.4%
<b>Tax Rates</b>	<b>2nd-to-Die ILIT</b>
Grantor trust	Yes
Federal income tax rate	NA
Federal capital gains tax rate	NA
State tax rate	NA

## Annual Exclusion Gifts

Jack & Jill Flash

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### Annual Gifts

Gift amount	Annual exclusion
Gift-splitting election	Yes
Recipient is a trust used for generation-skipping transfer planning purposes	NA
Generation-skipping transfer exemption allocations are made	NA
Number of donees	4
Gift tax valuation discount	NA
First year of gifts	2019
Last year of gifts	2048

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### Investment Rates

Current income rate	4.7%
Qualified dividend percentage	100.0%
Percentage of taxable income subject to Medicare surtax	100.0%
Growth rate	4.4%
Portfolio turnover rate	25.0%

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### Tax Rates

Grantor trust	No
Federal income tax rate	35.0%
Federal capital gains tax rate	15.0%
State tax rate	5.0%

**Chapter 14 Split-Interest Trust Assumptions**

Jack &amp; Jill Flash

<b>Lifetime Transfer</b>	<b>GRAT</b>
Undiscounted value of transfer	5,000,000
Tax basis of property transferred	1,500,000
Gift tax valuation discount	35.0%
Estate tax valuation discount	35.0%
Year of transfer	2010
Transferor	Jack
Taxable gift	15
<b>Trust Illustration</b>	<b>GRAT</b>
Type of trust	Fixed term
Trust term in whole years	10
Payout rate	11.72300%
Annual increase in annuity rate	0.0%
Payment frequency	Annual
Valuation date	Transfer date
Months valuation date precedes payout in first taxable year	NA
Contingent reversion	NA
Section 7520 rate	3.0%
<b>Investment Rates</b>	<b>GRAT</b>
<b>Transferred Property</b>	
Current income rate	5.0%
Qualified dividend percentage	0.0%
Base period growth rate	7.0%
Growth rate during limited period	7.0%
First year of unique growth rate	NA
Last year of unique growth rate	NA
<b>Trust Accumulations</b>	
Ordinary income rate	4.7%
Qualified dividend percentage	37.6%
Growth rate	4.4%
<b>Trust Tax Rates</b>	<b>GRAT</b>
Maintain grantor trust until death	No
Federal income tax rate	35.0%
Federal capital gains tax rate	20.0%
State tax rate	5.0%
<b>Other</b>	<b>GRAT</b>
Property distributions from trusts are adjusted for valuation discounts	Yes
Year of post-transfer property sale	NA

**Other Large Lifetime Transfer Assumptions**

Jack &amp; Jill Flash

<b>Lifetime Transfer</b>	<b>ShopRight IDGT</b>	<b>ShopRight FLP</b>
Undiscounted value of property transferred	10,924,975	1,040,000
Tax basis of property transferred	2,503,403	432,500
Gift tax valuation discount	35.0%	35.0%
Year of transfer	2019	2011
Transferor	Jack	Jill
Cash transferred up front to seed the trust	789,026	NA
Taxable gift	789,026	676,000
Gift-splitting	Yes	Yes
Generation-skipping transfer exemption allocation is made	Yes	No
Charitable deduction	NA	NA
<b>Exchanged Interest</b>	<b>ShopRight IDGT</b>	<b>ShopRight FLP</b>
Interest received	Installment note	None
Transfer recipient	Grantor trust	Taxable trust
<b>Note Receivable</b>		
Face amount as a percentage of the total transfer	90.0%	NA
Note term	10	NA
Note amortization	Balloon	NA
Interest rate	2.80%	NA
<b>Investment Rates</b>	<b>ShopRight IDGT</b>	<b>ShopRight FLP</b>
<b>Transferred Property</b>		
Current income rate	5.0%	5.0%
Qualified dividend percentage	0.0%	0.0%
Growth rate	7.0%	4.0%
Growth rate during limited period	7.0%	4.0%
First year of unique growth rate	NA	NA
Last year of unique growth rate	NA	NA
<b>Investment Accumulations</b>		
Ordinary income rate	4.7%	4.7%
Qualified dividend percentage	37.6%	0.0%
Growth rate	4.4%	4.4%
<b>Recipient Tax Rates</b>	<b>ShopRight IDGT</b>	<b>ShopRight FLP</b>
Maintain grantor trust until death	No	NA
Federal income tax rate	35.0%	35.0%
Federal capital gains tax rate	20.0%	20.0%
State tax rate	5.0%	5.0%
<b>Other</b>	<b>ShopRight IDGT</b>	<b>ShopRight FLP</b>
Property distributions from trusts are adjusted for valuation discounts	Yes	Yes
Year of post-transfer property sale	NA	NA
Grantor's death with note outstanding triggers capital gains tax	Yes	NA

**Estate & Liquidity Analysis & Wealth Transfer Assumptions**

Jack &amp; Jill Flash

<b>Lifetime Taxable Gifts</b>	<b>Jack</b>	<b>Jill</b>
<b>Prior Gifts</b>		
Post-1976 adjusted taxable gifts	0	0
Unified credit used	0	0
Gift taxes paid on prior gifts	0	0
Generation-skipping transfer exemption used on prior gifts	0	0
<b>Credit Shelter Bypass Funding &amp; Certain Taxable Gifts</b>		
Fund bypass trust at death	Yes	Yes
First tier funding amount	Minimize ET	Minimize ET
Additional amount transferred to heirs at first death	0	0
Inc/-dec rate adjustment to amount transferred	3.0%	3.0%
<b>Charitable Bequests Other Than From Excludable Trusts</b>		
Fixed dollar amount - Jack		500,000
Fixed dollar amount - Jill		10,000,000
Charitable bequests as a percentage of adjusted gross estate		0.0%
Allocation of property used to satisfy charitable bequests		IRD property first
<b>Other Estate Analysis Variables</b>		
Estate settlement costs as a percentage of gross estate		2.0%
Estate tax valuation discount on widely held business interests		35.0%
Apply capital gains & Medicare taxes to value of lost step-up in basis from valuation discounts		Yes
<b>Bypass Trust &amp; Other Non-Insurance Nonmarital Bequests</b>		
Current income rate		2.0%
Qualified dividend percentage		100.0%
Growth rate		8.0%
Percentage of income distributed to Jill		100.0%
<b>Testamentary Generation-Skipping Transfer Planning</b>		
<b>First Death</b>		
Allocate generation-skipping transfer exemption to nonmarital bequests	Yes	Yes
Allocate generation-skipping transfer exemption to reverse QTIP marital trust	Yes	Yes
Reverse QTIP marital trust growth rate	6.0%	6.0%
<b>Second Death</b>		
Allocate generation-skipping transfer exemption	Yes	Yes
<b>Liquidity Analysis Variables</b>		
Ensure liquidity to payoff debts in full at death		Yes
Ensure liquidity to cover education costs at death		Yes