



Integrated Estate Planning Illustration

An Integrated Analysis of Family Wealth
LIFETIME CASH FLOWS & NET WORTH

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

Disclaimer

This financial plan is designed to provide educational and/or general information and is not intended to provide specific legal, accounting and/or tax advice. Any comparisons and projections including expected rates of return are presented for purposes of illustration only. Nevertheless, we believe that the comparisons as well as the other projections shown provide an important and valid basis for consideration when planning for your financial future.

IMPORTANT: *The projections or other information generated by this financial plan regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results herein may vary with each use of the software tool(s) used to generate this financial plan and over time.*

The financial plan may contain ideas for your consideration concerning aspects of your life such as tax, retirement and estate planning, but these are not presented as, and must not be taken for, legal or tax advice. It is your responsibility to determine if, and how, the suggestions contained in the financial plan should be implemented or otherwise followed. You must carefully consider all relevant factors in making these types of decisions. For specific advice on these aspects of your overall financial plan, you should consult your professional tax and legal advisors. The report that follows is based upon:

- information and assumptions that you have provided or reviewed;
- current tax laws;
- appropriate financial planning concepts;
- historic asset class characteristics;
- additional assumptions and information discussed with your advisor.

The outcome of the analysis will be dependent to a significant extent upon the information and the reasonableness of the planning assumptions. It is your responsibility to provide accurate and complete information. Please contact your advisor with any changes to your information and/or planning assumptions. Inaccurate information and/or unreasonable planning assumptions can materially impact the results of this financial plan.

The simulation of returns at the individual asset, account and/or portfolio level drives the investment projections and proposed financial plan. In all cases investment projections are not to be considered definitive estimates of how the individual assets you own now or in the future will perform. Therefore, it is important that you recognize that the comparisons shown may include comparisons of two asset allocation models—the asset allocation of your current portfolio and the asset allocation projected in our proposed plan—and not comparisons of the individual securities you own. Model comparisons and the projected rates of return are based on past performance of the relevant asset classes. Past performance is not a guarantee of future results. No future rate of return can be predicted with certainty.

The report that follows does not make specific investment recommendations or analyze particular securities. Rather, the report typically contains a proposed asset allocation model based upon your stated risk tolerance, age, current asset allocation and value of your assets. The asset allocation models we use are continuously re-evaluated and are periodically changed as a result. We are under no obligation to revise any financial planning report already prepared if an allocation model is changed after it is issued to you.

Actual results are influenced by events that are both within and outside of your control. The rates actually returned by asset classes will differ from our projections. The rates actually returned by any allocation model noted within the financial plan will likely differ from those returned by any individual portfolio of securities constructed to follow a specific allocation model. Any rate of return shown or used in the financial plan is not intended to predict nor guarantee the actual results of an investment product.

Disclaimer

IMPORTANT: *Investments in stocks, bonds, mutual funds, and other securities are not bank products, are not FDIC insured, and may be subject to loss of principal.*

We have read and understand the above information and disclosures. We understand the basis upon which the report that follows was prepared. We recognize the nature of the asset allocation comparisons and estimated returns as illustrations only. We acknowledge that the report may contain a recommendation for adjusting the asset allocation of our current investment portfolio(s), but it does not provide any guaranteed rates of return, advice on particular securities or any specific legal, tax or accounting advice.

Customer Signature

Net Worth Summary

John & Mary Sample

Personal Financial Assets	John	Mary	Joint	Total
Cash Management Fund	0	0	100,000	100,000
Taxable investments	670,395	430,000	0	1,100,395
Cash & Investments	670,395	430,000	100,000	1,200,395
Employer stock	0	40,000	0	40,000
Restricted stock	0	6,250	0	6,250
Vested nonqualified stock options	0	4,500	0	4,500
Vested incentive stock options	0	2,250	0	2,250
Nonvested stock options	0	1,200	0	1,200
Employer Stock & Options	0	54,200	0	54,200
Qualified plans & traditional IRAs	665,000	250,000	0	915,000
Nonqualified deferred compensation	0	187,000	0	187,000
Nonqualified annuities	55,000	55,000	0	110,000
Retirement Plans & Annuities	720,000	492,000	0	1,212,000
Personal Financial Assets	1,390,395	976,200	100,000	2,466,595

Unmarketable Assets	John	Mary	Joint	Total
S corporations	10,000,000	0	0	10,000,000
LLCs	0	25,000	0	25,000
Investment real estate	0	0	525,000	525,000
Family limited partnership - general interests	10,000	0	0	10,000
Family limited partnership - limited interests	0	990,000	0	990,000
Notes receivable	25,000	19,291	0	44,291
Other assets	50,000	35,000	80,000	165,000
Unmarketable Assets	10,085,000	1,069,291	605,000	11,759,291

Personal Assets	John	Mary	Joint	Total
Personal residences	0	265,000	1,175,000	1,440,000
Personal property	35,000	0	205,000	240,000
Personal Assets	35,000	265,000	1,380,000	1,680,000

Total Assets	11,510,395	2,310,491	2,085,000	15,905,886
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Net Worth Summary

John & Mary Sample

Current Liabilities	John	Mary	Joint	Total
25 Breezy Way	0	0	641,778	641,778
423 Sunshine Circle	0	0	239,259	239,259
1615 Grove Lane	0	261,648	0	261,648
Outstanding Debts	0	261,648	881,038	1,142,686
Income taxes on deferred ordinary income	258,188	175,548	0	433,736
Capital gains taxes on unrealized gains	1,286,515	102,994	77,563	1,467,071
Estimated Deferred Tax Obligations	1,544,702	278,542	77,563	1,900,807
Total Liabilities	1,544,702	540,190	958,600	3,043,492
Personal Net Worth	9,965,693	1,770,300	1,126,400	12,862,393
Education Funds				Total
Education funds				41,000
Less: Estimated taxes				-1,079
After-Tax Education Funds				39,921
Education Funds				39,921

Net Worth Detail

John & Mary Sample

Personal Financial Assets	John	Mary	Joint	Total
Cash Management Fund	0	0	100,000	100,000
ABC Managed Account	670,395	0	0	670,395
PZQ Managed Account	0	430,000	0	430,000
Cash & Investments	670,395	430,000	100,000	1,200,395
Employer stock	0	40,000	0	40,000
Restricted stock	0	6,250	0	6,250
Vested nonqualified stock options	0	4,500	0	4,500
Vested incentive stock options	0	2,250	0	2,250
Nonvested stock options	0	1,200	0	1,200
Employer Stock & Options	0	54,200	0	54,200
John's Qualified Plan	500,000	0	0	500,000
John's IRA Rollover	165,000	0	0	165,000
Mary's Qualified Plan	0	200,000	0	200,000
Mary's IRA	0	50,000	0	50,000
Qualified plans & traditional IRAs	665,000	250,000	0	915,000
SoftCo. SERP	0	187,000	0	187,000
Nonqualified deferred compensation	0	187,000	0	187,000
John's LifeCo. FPDA	55,000	0	0	55,000
Mary's LifeCo. FPDA	0	55,000	0	55,000
Nonqualified annuities	55,000	55,000	0	110,000
Retirement Plans & Annuities	720,000	492,000	0	1,212,000
Personal Financial Assets	1,390,395	976,200	100,000	2,466,595

Unmarketable Assets	John	Mary	Joint	Total
ShopRight, Inc.	10,000,000	0	0	10,000,000
S corporations	10,000,000	0	0	10,000,000
MNS Enterprises	0	25,000	0	25,000
LLCs	0	25,000	0	25,000
Townhome Rental 1	0	0	200,000	200,000
Townhome Rental 2	0	0	325,000	325,000
Investment real estate	0	0	525,000	525,000
Family limited partnership - general interests	10,000	0	0	10,000
Family limited partnership - limited interests	0	990,000	0	990,000
ShopRight HQ LP	10,000	990,000	0	1,000,000
Loan to Jimmy	25,000	0	0	25,000
Loan to Jill	0	19,291	0	19,291
Notes receivable	25,000	19,291	0	44,291
Artwork	0	0	80,000	80,000
Trading Cards	50,000	0	0	50,000
Jewelry	0	35,000	0	35,000

Net Worth Detail

John & Mary Sample

Other assets	50,000	35,000	80,000	165,000
Unmarketable Assets	10,085,000	1,069,291	605,000	11,759,291

Personal Assets	John	Mary	Joint	Total
25 Breezy Way	0	0	850,000	850,000
423 Sunshine Circle	0	0	325,000	325,000
1615 Grove Lane	0	265,000	0	265,000
Personal residences	0	265,000	1,175,000	1,440,000
Sedan	0	0	30,000	30,000
Roadster	35,000	0	0	35,000
SUV	0	0	25,000	25,000
Furnishings	0	0	150,000	150,000
Personal property	35,000	0	205,000	240,000
Personal Assets	35,000	265,000	1,380,000	1,680,000
Total Assets	11,510,395	2,310,491	2,085,000	15,905,886

Current Liabilities	John	Mary	Joint	Total
25 Breezy Way	0	0	641,778	641,778
423 Sunshine Circle	0	0	239,259	239,259
1615 Grove Lane	0	261,648	0	261,648
Outstanding Debts	0	261,648	881,038	1,142,686
Income taxes on deferred ordinary income	258,188	175,548	0	433,736
Capital gains taxes on unrealized gains	1,286,515	102,994	77,563	1,467,071
Estimated Deferred Tax Obligations	1,544,702	278,542	77,563	1,900,807
Total Liabilities	1,544,702	540,190	958,600	3,043,492

Personal Net Worth	9,965,693	1,770,300	1,126,400	12,862,393
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Education Funds			
Education funds			41,000
Less: Estimated taxes			-1,079
After-Tax Education Funds			39,921
Education Funds			39,921

Tax Basis Summary

John & Mary Sample

Personal Financial Assets	John	Mary	Joint	Total
Cash Management Fund	0	0	100,000	100,000
Taxable investments	631,500	429,900	0	1,061,400
Cash & Investments	631,500	429,900	100,000	1,161,400
Employer stock	0	27,500	0	27,500
Restricted stock	0	0	0	0
Vested nonqualified stock options	0	0	0	0
Vested incentive stock options	0	0	0	0
Nonvested stock options	0	0	0	0
Employer Stock & Options	0	27,500	0	27,500
Qualified plans & traditional IRAs	0	0	0	0
Nonqualified deferred compensation	0	0	0	0
Nonqualified annuities	45,000	45,000	0	90,000
Retirement Plans & Annuities	45,000	45,000	0	90,000
Personal Financial Assets	676,500	502,400	100,000	1,278,900

Unmarketable Assets	John	Mary	Joint	Tax Basis
S corporations	3,000,000	0	0	3,000,000
LLCs	0	80,000	0	80,000
Investment real estate	0	0	320,000	320,000
Family limited partnership - general interests	4,500	0	0	4,500
Family limited partnership - limited interests	0	445,500	0	445,500
Other assets	45,000	30,000	60,000	135,000
Unmarketable Assets	3,049,500	555,500	380,000	3,985,000

Personal Assets	John	Mary	Joint	Tax Basis
Personal residences	0	265,000	975,000	1,240,000
Personal property	60,000	0	300,000	360,000
Personal Assets	60,000	265,000	1,275,000	1,600,000

Total Tax Basis	3,786,000	1,322,900	1,755,000	6,863,900
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Education Funds	Total
Education funds	29,500
Education Funds	29,500

Estimated Taxes on Unrealized Gains & Deferred Ordinary Income

John & Mary Sample

Current Assets	Rate	John	Mary	Joint	Total
Cash Management Fund	18.3%	0	0	0	0
Taxable investments	18.3%	7,098	18	0	7,117
Cash & Investments		7,098	18	0	7,117
Employer stock	18.3%	0	2,281	0	2,281
Restricted stock	38.3%	0	2,391	0	2,391
Vested nonqualified stock options	38.3%	0	1,721	0	1,721
Vested incentive stock options	18.3%	0	411	0	411
Nonvested stock options	38.3%	0	459	0	459
Employer Stock & Options		0	7,263	0	7,263
Qualified plans & traditional IRAs	38.3%	254,363	95,625	0	349,988
Nonqualified deferred compensation	38.3%	0	71,528	0	71,528
Nonqualified annuities	38.3%	3,825	3,825	0	7,650
Retirement Plans & Annuities		258,188	170,978	0	429,166
S corporations	18.3%	1,277,500	0	0	1,277,500
LLCs	18.3%	0	0	0	0
Investment real estate	18.3%	0	0	37,413	37,413
Family limited partnership - general interests	18.3%	1,004	0	0	1,004
Family limited partnership - limited interests	18.3%	0	99,371	0	99,371
Notes receivable	0.0%	0	0	0	0
Other assets	18.3%	913	913	3,650	5,475
Unmarketable Assets		1,279,416	100,284	41,063	1,420,763
Personal residences	18.3%	0	0	36,500	36,500
Personal property	18.3%	0	0	0	0
Personal Assets		0	0	36,500	36,500
Total Estimated Taxes		1,544,702	278,542	77,563	1,900,807

Education Funds	Rate	Total
Education funds	Varies	1,079
Total Estimated Taxes on Education Funds		1,079

NOTE: Estimated taxes are computed using the maximum federal tax rates for ordinary income and capital gains plus the effective state tax rate.

Annual Cash Flows & Projected Net Worth Summary

John & Mary Sample

Year	Integrated Cash Flows Before Cash Flow Deficit Funding				Assets				Liabilities	Personal Net Worth + Estate Planning Vehicles
	Cash Inflows Before Cash Flow Deficit Funding	Nontax Cash Outflows	Taxes	Cash Flow Surplus/ -Deficit	Personal Financial Assets	Unmarketable Assets	Personal Assets	Irrevocable Trusts & Education Funds		
Start					2,466,595	11,759,291	1,680,000	41,000	1,142,686	14,804,200
2008	1,369,346	480,214	316,213	572,919	3,349,770	5,614,765	1,718,700	6,562,096	1,119,032	16,126,300
2009	1,544,086	554,894	340,371	648,821	4,338,241	5,904,740	1,759,731	6,609,472	1,093,960	17,518,224
2010	1,727,597	567,034	366,395	794,168	5,550,951	6,241,712	1,803,046	6,498,063	1,067,383	19,026,389
2011	1,972,742	574,942	402,101	995,699	7,060,322	6,601,793	1,848,608	6,175,813	1,039,211	20,647,325
2012	705,918	586,892	434,155	-315,129	7,373,202	4,790,129	1,896,390	9,324,829	1,009,350	22,375,200
2013	732,994	586,223	474,476	-327,706	7,821,719	4,819,678	1,946,373	10,785,366	977,696	24,395,439
2014	771,666	606,158	515,415	-349,906	8,297,549	4,850,369	1,998,546	12,417,874	944,143	26,620,195
2015	816,448	618,445	559,599	-361,596	8,806,885	4,882,247	2,052,906	14,233,088	908,578	29,066,549
2016	1,447,444	638,599	607,359	201,486	9,947,368	4,330,357	2,109,457	16,260,508	870,878	31,776,812
2017	911,314	1,155,671	540,084	-784,440	9,704,702	4,364,748	2,168,208	18,421,228	304,010	34,354,876
2018	670,278	575,000	459,197	-363,919	9,735,906	4,375,470	2,229,175	20,803,068	277,258	36,866,361
2019	637,541	572,153	506,526	-441,138	9,697,612	4,412,574	2,292,378	23,417,282	248,901	39,570,946
2020	4,070,122	594,078	552,587	2,923,458	13,049,541	1,043,045	2,357,845	26,330,556	218,842	42,562,145
2021	673,809	622,699	218,141	-167,031	13,189,321	1,083,078	2,425,607	28,942,674	186,980	45,453,699
2022	698,284	629,850	229,001	-160,567	13,625,703	1,124,662	2,495,698	31,822,791	178,947	48,889,907
2023	735,299	648,698	244,078	-157,477	14,087,061	1,167,856	2,568,160	35,009,075	170,432	52,661,721
2024	768,443	627,977	257,087	-116,620	14,613,856	1,212,725	2,643,037	38,540,706	161,405	56,848,919
2025	796,592	641,529	268,819	-113,756	15,169,563	1,259,333	2,720,377	42,411,839	151,838	61,409,274
2026	826,231	663,487	281,139	-118,395	15,747,715	1,307,749	2,800,232	46,664,052	141,696	66,378,053
2027	2,392,284	685,864	336,619	1,369,801	17,850,469	1,358,042	1,347,464	51,334,203	130,946	71,759,233
2028	878,159	1,468,270	306,680	-896,790	17,676,606	1,410,287	2,177,091	56,454,155	119,551	77,598,588
2029	885,134	723,925	307,565	-146,356	18,416,692	1,464,559	2,241,123	62,076,273	107,472	84,091,176
2030	928,185	739,635	325,278	-136,728	19,196,671	1,520,938	2,307,205	68,240,670	94,668	91,170,816
2031	973,995	763,817	344,112	-133,935	20,010,461	1,579,506	2,375,384	75,008,773	81,096	98,893,028
2032	1,023,963	788,484	364,590	-129,110	20,859,446	1,640,349	2,445,712	82,439,241	66,710	107,318,038
2033	1,080,002	813,650	387,457	-121,106	21,744,487	1,703,555	2,518,244	90,596,483	51,461	116,511,308
2034	1,140,001	831,332	411,949	-103,280	22,675,820	1,769,217	2,593,035	99,542,636	35,296	126,545,411
2035	1,205,499	857,545	438,716	-90,762	23,646,823	1,837,431	2,670,146	109,363,321	18,162	137,499,559
2036	1,275,399	884,304	467,343	-76,248	24,659,214	1,908,297	2,749,638	120,143,785	0	149,460,934
2037	1,350,682	892,373	498,217	-39,908	25,735,424	1,981,919	2,831,576	131,977,649	0	162,526,567
2038	1,432,730	920,274	531,596	-19,140	26,858,077	2,058,404	2,916,027	144,967,738	0	176,800,246
2039	1,518,343	948,773	566,598	2,973	28,029,424	2,137,865	3,003,062	159,226,993	0	192,397,344
2040	1,610,218	969,886	604,277	36,055	29,256,941	2,220,419	3,092,752	174,870,882	0	209,440,994
2041	1,708,821	999,632	644,762	64,426	30,531,381	2,306,185	3,185,173	192,043,633	0	228,066,372
2042	1,812,792	1,030,031	687,560	95,200	31,854,576	2,395,291	3,280,403	210,894,899	0	248,425,169
2043	1,923,703	1,061,102	733,293	129,307	33,227,172	2,487,867	3,378,522	231,589,086	0	270,682,647
2044	1,754,422	956,865	648,726	148,831	30,490,579	1,463,675	3,479,614	257,499,684	0	292,933,552
2045	1,866,827	985,341	694,256	187,231	31,837,903	1,518,789	3,583,765	282,483,314	0	319,423,770
2046	1,986,882	1,014,552	743,021	229,309	33,236,045	1,576,004	3,691,065	312,090,880	0	350,593,993

Projected Net Worth Illustration

John & Mary Sample

Year	Personal Financial Assets			Businesses & Real Estate			Personal Assets		Irrevocable Trusts & Education Funds	Notes Receivable & Other Assets	Liabilities	Personal Net Worth + Estate Planning Vehicles
	Cash & Investments	Employer Stock & Options	Tax-Deferred Plans, Annuities & Roth IRAs	Businesses	Family Limited Partnership	Investment Real Estate	Personal Residences	Personal Property				
Start	1,200,395	54,200	1,212,000	10,025,000	1,000,000	525,000	1,440,000	240,000	41,000	209,291	1,142,686	14,804,200
2008	1,877,246	51,105	1,421,419	4,305,000	0	546,000	1,483,200	235,500	6,562,096	763,765	1,119,032	16,126,300
2009	2,632,084	51,384	1,654,773	4,604,600	0	567,840	1,527,696	232,035	6,609,472	732,300	1,093,960	17,518,224
2010	3,589,959	46,802	1,914,189	4,925,172	0	590,554	1,573,527	229,519	6,498,063	725,986	1,067,383	19,026,389
2011	4,818,019	43,399	2,198,904	5,268,184	0	614,176	1,620,733	227,875	6,175,813	719,434	1,039,211	20,647,325
2012	4,821,986	38,188	2,513,029	25,000	0	638,743	1,669,355	227,035	9,324,829	4,126,386	1,009,350	22,375,200
2013	4,932,938	30,729	2,858,052	25,000	0	664,292	1,719,435	226,938	10,785,366	4,130,386	977,696	24,395,439
2014	5,034,400	25,089	3,238,061	25,000	0	690,864	1,771,018	227,528	12,417,874	4,134,505	944,143	26,620,195
2015	5,131,342	18,702	3,656,841	25,000	0	718,499	1,824,149	228,758	14,233,088	4,138,748	908,578	29,066,549
2016	5,817,482	14,226	4,115,660	25,000	0	747,239	1,878,873	230,584	16,260,508	3,558,119	870,878	31,776,812
2017	5,265,894	12,063	4,426,745	25,000	0	777,128	1,935,240	232,969	18,421,228	3,562,620	304,010	34,354,876
2018	5,147,312	0	4,588,594	0	0	808,213	1,993,297	235,878	20,803,068	3,567,257	277,258	36,866,361
2019	4,939,193	0	4,758,419	0	0	840,542	2,053,096	239,283	23,417,282	3,572,032	248,901	39,570,946
2020	8,112,929	0	4,936,612	0	0	874,164	2,114,689	243,157	26,330,556	168,881	218,842	42,562,145
2021	8,065,739	0	5,123,582	0	0	909,130	2,178,129	247,478	28,942,674	173,948	186,980	45,453,699
2022	8,305,943	0	5,319,760	0	0	945,495	2,243,473	252,225	31,822,791	179,166	178,947	48,889,907
2023	8,561,462	0	5,525,599	0	0	983,315	2,310,777	257,383	35,009,075	184,541	170,432	52,661,721
2024	8,872,285	0	5,741,571	0	0	1,022,648	2,380,101	262,937	38,540,706	190,077	161,405	56,848,919
2025	9,201,390	0	5,968,173	0	0	1,063,554	2,451,504	268,873	42,411,839	195,780	151,838	61,409,274
2026	9,541,789	0	6,205,927	0	0	1,106,096	2,525,049	275,184	46,664,052	201,653	141,696	66,378,053
2027	11,395,092	0	6,455,377	0	0	1,150,340	1,065,606	281,859	51,334,203	207,703	130,946	71,759,233
2028	10,894,122	0	6,782,484	0	0	1,196,353	1,888,199	288,892	56,454,155	213,934	119,551	77,598,588
2029	11,290,526	0	7,126,166	0	0	1,244,207	1,944,845	296,278	62,076,273	220,352	107,472	84,091,176
2030	11,716,758	0	7,479,914	0	0	1,293,976	2,003,190	304,015	68,240,670	226,962	94,668	91,170,816
2031	12,167,122	0	7,843,339	0	0	1,345,735	2,063,286	312,098	75,008,773	233,771	81,096	98,893,028
2032	12,645,076	0	8,214,370	0	0	1,399,564	2,125,185	320,528	82,439,241	240,784	66,710	107,318,038
2033	13,155,499	0	8,588,988	0	0	1,455,547	2,188,940	329,304	90,596,483	248,008	51,461	116,511,308
2034	13,710,702	0	8,965,118	0	0	1,513,769	2,254,608	338,427	99,542,636	255,448	35,296	126,545,411
2035	14,307,327	0	9,339,495	0	0	1,574,319	2,322,247	347,899	109,363,321	263,112	18,162	137,499,559
2036	14,949,710	0	9,709,504	0	0	1,637,292	2,391,914	357,724	120,143,785	271,005	0	149,460,934
2037	15,663,931	0	10,071,493	0	0	1,702,784	2,463,671	367,905	131,977,649	279,135	0	162,526,567
2038	16,436,846	0	10,421,230	0	0	1,770,895	2,537,582	378,446	144,967,738	287,509	0	176,800,246
2039	17,272,707	0	10,756,717	0	0	1,841,731	2,613,709	389,353	159,226,993	296,135	0	192,397,344
2040	18,183,708	0	11,073,233	0	0	1,915,400	2,692,120	400,632	174,870,882	305,019	0	209,440,994
2041	19,165,932	0	11,365,449	0	0	1,992,016	2,772,884	412,289	192,043,633	314,169	0	228,066,372
2042	20,225,692	0	11,628,884	0	0	2,071,697	2,856,070	424,332	210,894,899	323,594	0	248,425,169
2043	21,369,867	0	11,857,306	0	0	2,154,565	2,941,753	436,769	231,589,086	333,302	0	270,682,647
2044	18,351,210	0	12,139,369	0	0	1,120,374	3,030,005	449,609	257,499,684	343,301	0	292,933,552
2045	19,451,844	0	12,386,059	0	0	1,165,189	3,120,905	462,860	282,483,314	353,600	0	319,423,770
2046	20,645,747	0	12,590,298	0	0	1,211,796	3,214,532	476,532	312,090,880	364,208	0	350,593,993



Integrated Estate Planning Illustration

An Integrated Analysis of Family Wealth
ESTATE PLANNING

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

Estate Analysis Summary

John & Mary Sample

John's Estate Analysis in 2043	
Combined net worth plus value of estate planning vehicles	270,682,647
Net worth includible in John's gross estate	14,240,501
Gross estate	14,240,501
Less: nontax estate settlement costs	-355,157
Adjusted gross estate	13,885,344
Specific outright bequests to Mary	9,131,083
Total marital bequests	9,131,083
Residuary charitable bequests	1,392,591
Total charitable bequests	1,392,591
Taxable estate before state death tax deduction	3,361,670
Less: state death tax deduction	-215,920
Taxable estate	3,145,750
Post-1976 adjusted taxable gifts	354,250
Estate Tax Base	3,500,000
Federal estate tax	0
State death tax	215,920
Total Death Taxes	215,920

Mary's Estate Analysis in 2046	
Personal net worth plus value of estate planning vehicles	350,593,993
Net worth includible in gross estate	38,503,114
Gross estate	38,503,114
Less: nontax estate settlement costs	-846,932
Adjusted gross estate	37,656,182
Residuary charitable bequests	30,747,835
Total charitable bequests	30,747,835
Taxable estate before state death tax deduction	6,908,347
Less: state death tax deduction	-626,268
Taxable estate	6,282,079
Post-1976 adjusted taxable gifts	354,250
Estate Tax Base	6,636,329
Federal estate tax	1,411,348
State death tax	626,268
Total Death Taxes	2,037,616

Income in respect of a decedent bequeathed to heirs	2,299,891
Less: allocable 691(c) deduction	-258,924
Amount subject to income taxes	2,040,967
Income Taxes on Income in Respect of a Decedent	781,691

Wealth Transfer Summary

John & Mary Sample

Value of Cumulative Transfers to Heirs	
Outright bequests	4,089,040
Family Trust	3,761,503
Annual Gift Fund & ShopRight LP Gift 1	27,720,178
ShopRight LP Gift 2	18,238,526
ShopRight IDGT 1 & ShopRight IDGT 2	262,370,672
Net to Heirs	316,179,920

Settlement Costs & Taxes	
Federal & state death taxes	2,253,537
Estate settlement costs	1,202,088
Income taxes on income in respect of a decedent	781,691
Total Settlement Costs & Taxes	4,237,316

Value of Cumulative Transfers to Charity	
Aggregate bequests from John's & Mary's estates	32,140,426
Other charitable transfers	1,444,685
Cumulative income & growth on charitable transfers	9,867,049
Total Value of Charitable Transfers	43,452,160

Net to 3rd Generation Summary in 2071	
Net to heirs in 2046	316,179,920
Aggregate growth between 2046 and 2071	345,830,618
Total transferable wealth	662,010,538
Amount subject to second generation death taxes	15,872,103
Less: second generation federal & state death taxes	-7,142,447
Net to 3rd Generation	654,868,091

Net transfer as a percentage of wealth - 2nd generation	86.9%
Net transfer as a percentage of wealth - 3rd generation	86.0%



Integrated Estate Planning Illustration

A Series of Flowcharts Illustrating
ESTATE DISTRIBUTION & PLANNING TECHNIQUES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

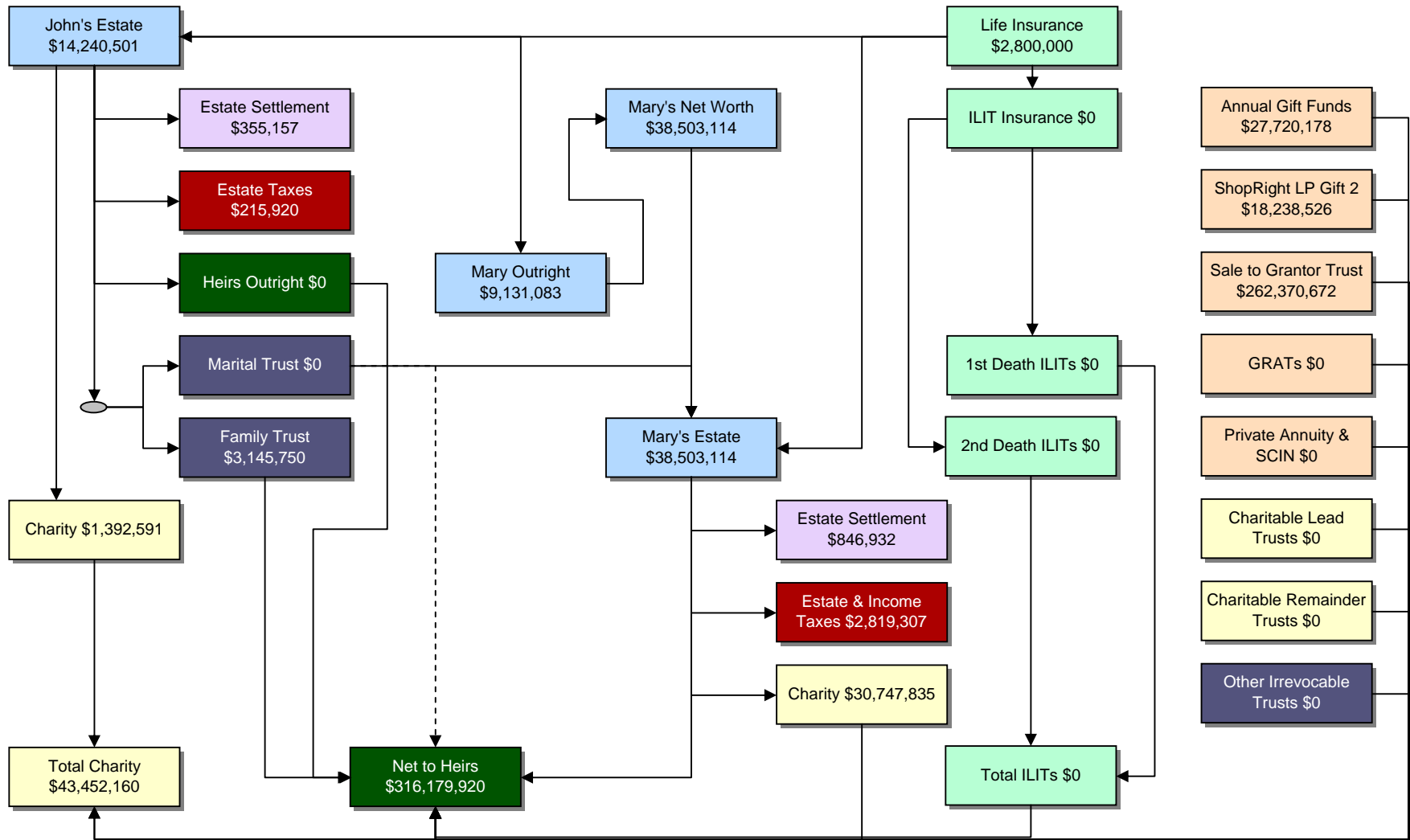
John & Mary Sample

Advanced Planning

Estate Flow Illustration

John & Mary Sample

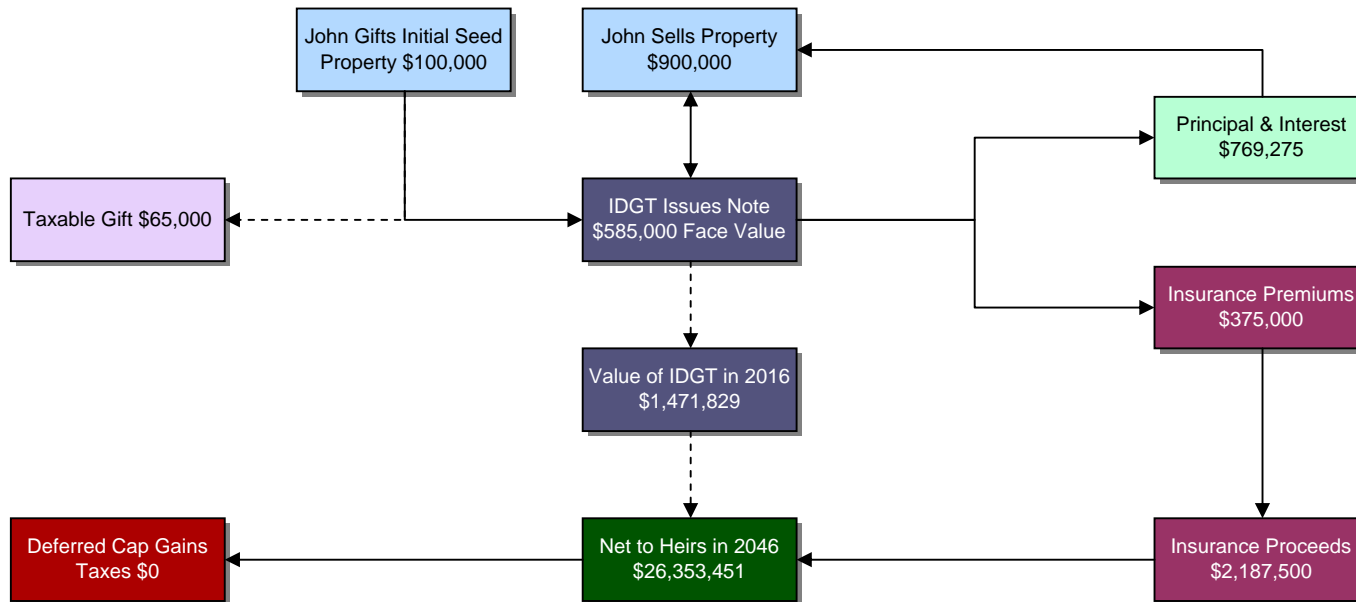
John Dies in 2043 & Mary Dies in 2046



ShopRight IDGT 1 Flow Illustration

John & Mary Sample

Property Transferred in 2008 in Exchange for 9-Year Note with 3.50% Interest Rate.

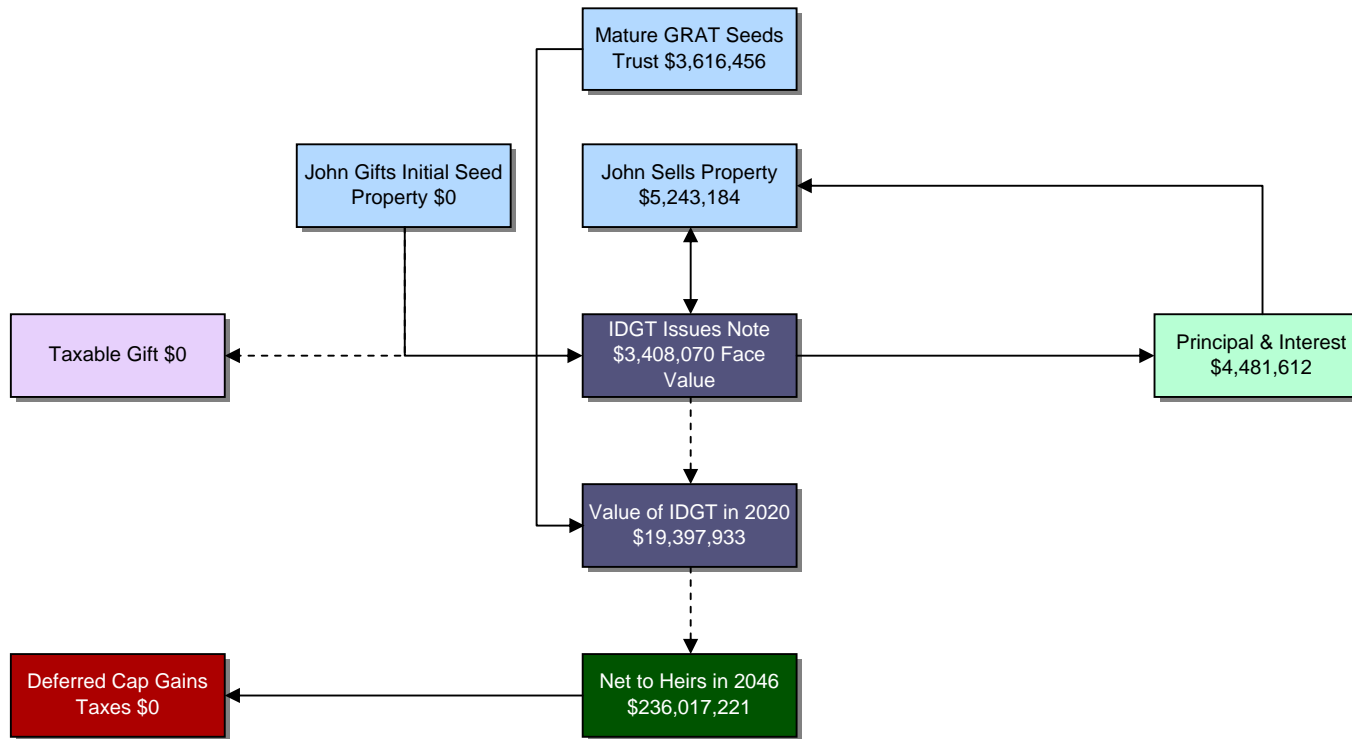


This illustration assumes that trust assets earn an annual pretax total return of 12.0%.

ShopRight IDGT 2 Flow Illustration

John & Mary Sample

Property Transferred in 2012 in Exchange for 9-Year Note with 3.50% Interest Rate.

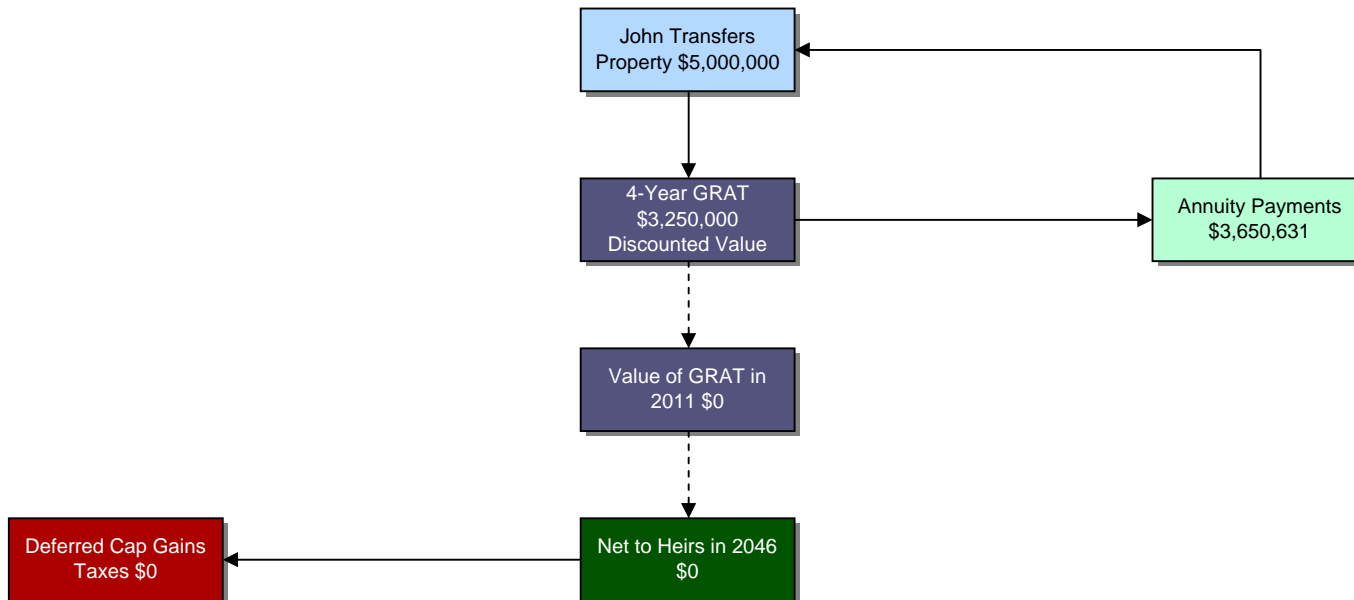


This illustration assumes that trust assets earn an annual pretax total return of 12.0%.

ShopRight GRAT Flow Illustration

John & Mary Sample

Property Transferred in 2008 in Exchange for an Initial Payment of \$680,073, Which Increases at 20.0% Per Year.



This illustration assumes that trust assets earn an annual pretax total return of 12.0%.



Integrated Estate Planning Illustration

A Series of Charts Illustrating
ESTATE VALUES, LIFETIME CASH FLOWS & NET WORTH

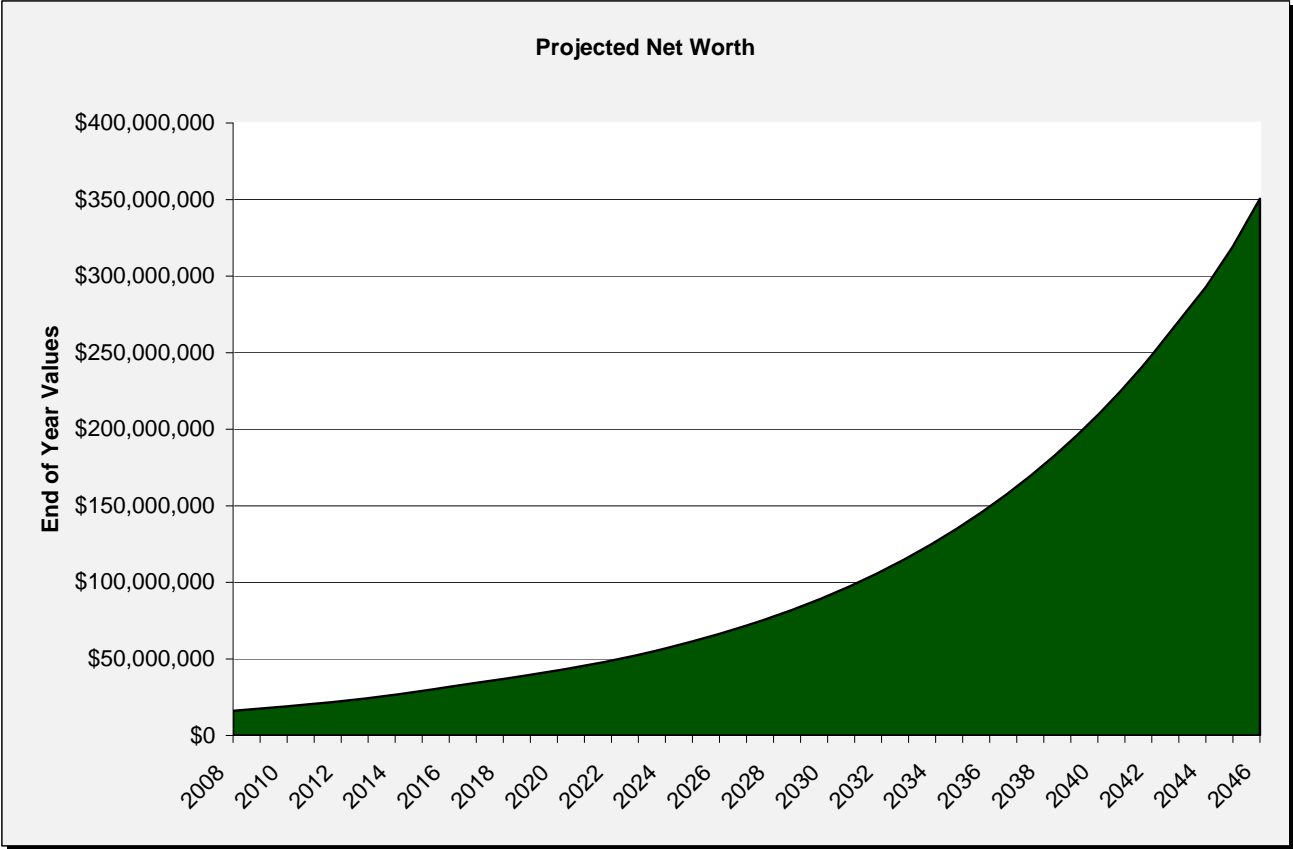
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John & Mary Sample

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Net Worth Illustration

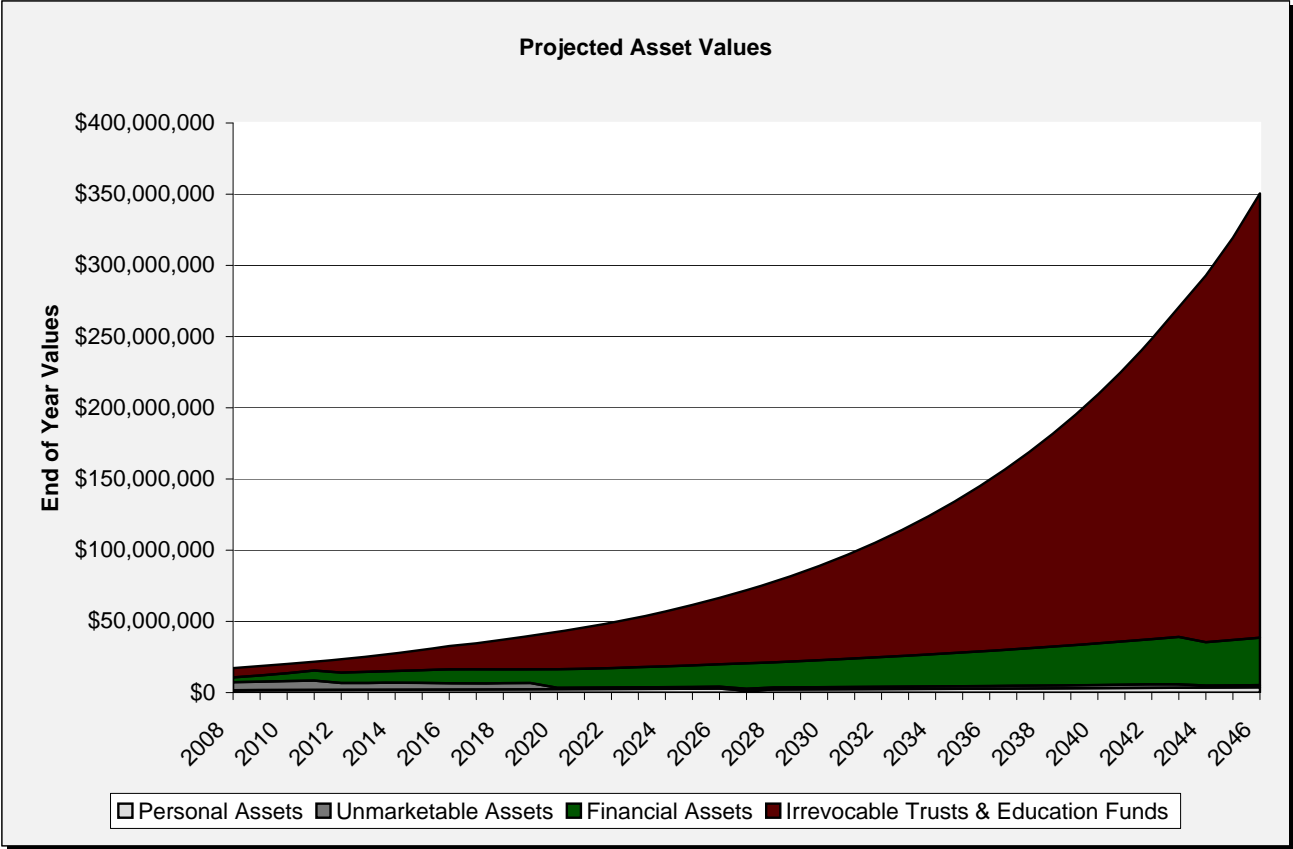
John & Mary Sample



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

Asset Values Illustration

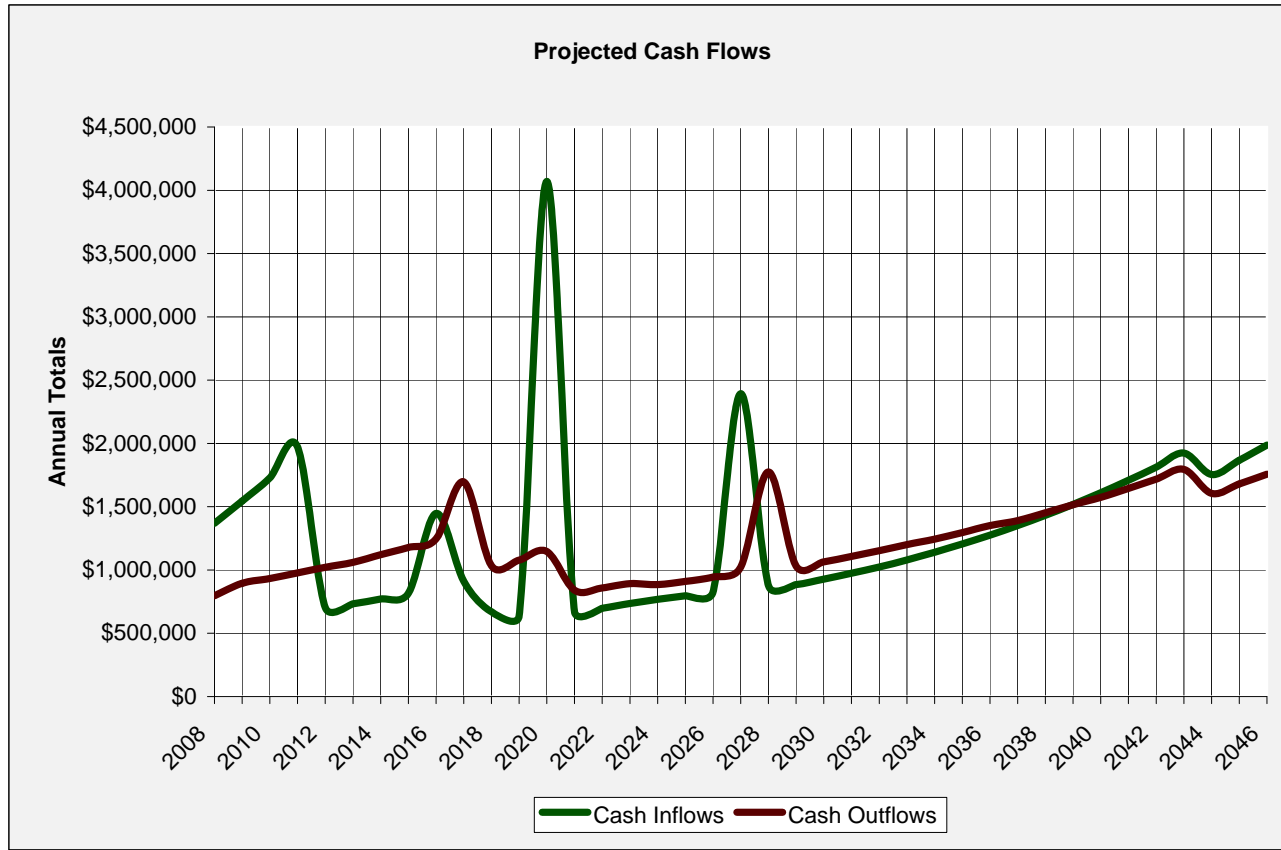
John & Mary Sample



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

Annual Cash Flow Illustration

John & Mary Sample



The chart above illustrates the annual cash inflows and outflows (expenses and taxes) during the analysis period.



Integrated Estate Planning Illustration

Supporting Schedules for
INTEGRATED CASH FLOWS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

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Integrated Cash Flows Illustration

John & Mary Sample

Year	Net Spendable Income Before Cash Flow Deficit Funding						Allocation of Net Cash Flows				Cash Flow Deficit Funding		
	Pretax Cash Inflows Before Deficit Funding	Contributions & Transfers to Other Assets	Cash Flows Net of Contributions & Transfers	Expenses, Insurance Premiums & Debt Service	Taxes	Net Spendable Income	Debts Paid Down With Surpluses	Other Discretionary Spending	Reinvested Cash Flows	Cash Flow Surplus/-Deficit	Deficit Satisfied by After-Tax Distributions	Deficit Satisfied by Borrowing	
2008	1,369,346	78,750	1,290,596	401,464	316,213	572,919	0	0	572,919	572,919	0	0	
2009	1,544,086	140,148	1,403,939	414,747	340,371	648,821	0	0	648,821	648,821	0	0	
2010	1,727,597	141,057	1,586,540	425,977	366,395	794,168	0	0	794,168	794,168	0	0	
2011	1,972,742	149,979	1,822,763	424,963	402,101	995,699	0	0	995,699	995,699	0	0	
2012	705,918	151,413	554,505	435,479	434,155	0	0	0	0	-315,129	315,129	0	
2013	732,994	140,768	592,227	445,456	474,476	0	0	0	0	-327,706	327,706	0	
2014	771,666	149,881	621,786	456,277	515,415	0	0	0	0	-349,906	349,906	0	
2015	816,448	150,997	665,451	467,448	559,599	0	0	0	0	-361,596	361,596	0	
2016	1,447,444	159,617	1,287,827	478,982	607,359	201,486	0	0	201,486	201,486	0	0	
2017	911,314	150,741	760,573	1,004,930	540,084	0	0	0	0	-784,440	784,440	0	
2018	670,278	132,368	537,910	442,632	459,197	0	0	0	0	-363,919	363,919	0	
2019	637,541	132,499	505,042	439,654	506,526	0	0	0	0	-441,138	441,138	0	
2020	4,070,122	140,634	3,929,488	453,444	552,587	2,923,458	0	0	2,923,458	2,923,458	0	0	
2021	673,809	137,836	535,973	484,864	218,141	0	0	0	0	-167,031	167,031	0	
2022	698,284	145,891	552,393	483,960	229,001	0	0	0	0	-160,567	160,567	0	
2023	735,299	145,947	589,352	502,750	244,078	0	0	0	0	-157,477	157,477	0	
2024	768,443	152,000	616,443	475,977	257,087	0	0	0	0	-116,620	116,620	0	
2025	796,592	152,000	644,592	489,529	268,819	0	0	0	0	-113,756	113,756	0	
2026	826,231	160,000	666,231	503,487	281,139	0	0	0	0	-118,395	118,395	0	
2027	2,392,284	168,000	2,224,284	517,864	336,619	1,369,801	0	0	1,369,801	1,369,801	0	0	
2028	878,159	935,597	-57,438	532,672	306,680	0	0	0	0	-896,790	896,790	0	
2029	885,134	176,000	709,134	547,925	307,565	0	0	0	0	-146,356	146,356	0	
2030	928,185	176,000	752,185	563,635	325,278	0	0	0	0	-136,728	136,728	0	
2031	973,995	184,000	789,995	579,817	344,112	0	0	0	0	-133,935	133,935	0	
2032	1,023,963	192,000	831,963	596,484	364,590	0	0	0	0	-129,110	129,110	0	
2033	1,080,002	200,000	880,002	613,650	387,457	0	0	0	0	-121,106	121,106	0	
2034	1,140,001	200,000	940,001	631,332	411,949	0	0	0	0	-103,280	103,280	0	
2035	1,205,499	208,000	997,499	649,545	438,716	0	0	0	0	-90,762	90,762	0	
2036	1,275,399	216,000	1,059,399	668,304	467,343	0	0	0	0	-76,248	76,248	0	
2037	1,350,682	224,000	1,126,682	668,373	498,217	0	0	0	0	-39,908	39,908	0	
2038	1,432,730	232,000	1,200,730	688,274	531,596	0	0	0	0	-19,140	19,140	0	
2039	1,518,343	240,000	1,278,343	708,773	566,598	2,973	0	0	2,973	2,973	0	0	
2040	1,610,218	240,000	1,370,218	729,886	604,277	36,055	0	0	36,055	36,055	0	0	
2041	1,708,821	248,000	1,460,821	751,632	644,762	64,426	0	0	64,426	64,426	0	0	
2042	1,812,792	256,000	1,556,792	774,031	687,560	95,200	0	0	95,200	95,200	0	0	
2043	1,923,703	264,000	1,659,703	797,102	733,293	129,307	0	0	129,307	129,307	0	0	
2044	1,754,422	136,000	1,618,422	820,865	648,726	148,831	0	0	148,831	148,831	0	0	
2045	1,866,827	140,000	1,726,827	845,341	694,256	187,231	0	0	187,231	187,231	0	0	
2046	1,986,882	144,000	1,842,882	870,552	743,021	229,309	0	0	229,309	229,309	0	0	

Pretax Cash Flows Illustration

John & Mary Sample

Year	Cash Management Fund Investment Income	Cash Flows From Asset Distributions & Dispositions						Non-Asset-Based & Miscellaneous Income	Total Cash Inflows		
		Investments	NQSO Exercises & Employer Stock Div's & Sales	Tax-Deferred Plans, Annuities & Roth IRAs	Businesses, Real Estate & FLP	Irrevocable Trusts	Other Assets		Cash Inflows Before Cash Flow Deficit Funding	Pretax Cash Flows Needed to Fund Deficits	Total Pretax Cash Inflows
2008	638	0	13,585	0	226,250	680,073	58,801	390,000	1,369,346	0	1,369,346
2009	514	0	10,434	0	241,300	816,087	58,501	417,250	1,544,086	0	1,544,086
2010	2,434	0	9,744	0	257,372	979,305	32,070	446,673	1,727,597	0	1,727,597
2011	4,548	0	8,263	0	274,536	1,175,166	31,770	478,458	1,972,742	0	1,972,742
2012	7,492	0	9,844	0	30,709	0	145,057	512,815	705,918	0	705,918
2013	0	0	11,327	0	31,937	0	139,757	549,972	732,994	250,327	983,321
2014	0	0	8,516	0	33,215	0	139,757	590,178	771,666	364,454	1,136,120
2015	0	0	8,442	0	34,543	0	139,757	633,705	816,448	378,557	1,195,005
2016	0	0	5,909	0	35,925	0	724,757	680,852	1,447,444	0	1,447,444
2017	0	253,002	3,073	109,534	37,362	0	119,282	389,061	911,314	806,150	1,717,464
2018	0	230,530	12,835	237,774	63,856	0	119,282	6,000	670,278	385,415	1,055,694
2019	0	225,339	0	246,509	40,411	0	119,282	6,000	637,541	468,944	1,106,485
2020	0	216,228	0	255,687	42,027	0	3,527,352	28,828	4,070,122	0	4,070,122
2021	4,635	330,851	0	265,330	43,708	0	0	29,285	673,809	0	673,809
2022	0	347,616	0	275,461	45,457	0	0	29,750	698,284	36,839	735,123
2023	0	363,618	0	286,106	47,275	0	0	38,301	735,299	165,360	900,659
2024	0	374,804	0	297,290	49,166	0	0	47,183	768,443	123,003	891,446
2025	0	388,411	0	309,041	51,132	0	0	48,007	796,592	120,472	917,064
2026	0	402,818	0	321,388	53,178	0	0	48,847	826,231	125,854	952,085
2027	0	417,720	0	334,360	55,305	0	1,535,195	49,704	2,392,284	0	2,392,284
2028	0	487,461	0	282,604	57,517	0	0	50,578	878,159	804,931	1,683,091
2029	0	476,923	0	296,924	59,818	0	0	51,470	885,134	155,623	1,040,757
2030	0	494,277	0	319,319	62,210	0	0	52,379	928,185	145,882	1,074,066
2031	0	512,936	0	343,053	64,699	0	0	53,307	973,995	143,347	1,117,342
2032	0	532,652	0	369,772	67,287	0	0	54,253	1,023,963	138,579	1,162,542
2033	0	553,576	0	401,230	69,978	0	0	55,218	1,080,002	130,328	1,210,330
2034	0	575,921	0	435,100	72,777	0	0	56,202	1,140,001	111,412	1,251,413
2035	0	600,227	0	472,378	75,688	0	0	57,206	1,205,499	98,123	1,303,623
2036	0	626,346	0	512,107	78,716	0	0	58,230	1,275,399	82,598	1,357,997
2037	0	654,468	0	555,074	81,865	0	0	59,275	1,350,682	43,311	1,393,993
2038	0	685,736	0	601,515	85,139	0	0	60,340	1,432,730	20,807	1,453,537
2039	0	719,572	0	648,799	88,545	0	0	61,427	1,518,343	0	1,518,343
2040	0	756,140	0	699,456	92,087	0	0	62,536	1,610,218	0	1,610,218
2041	0	795,733	0	753,651	95,770	0	0	63,667	1,708,821	0	1,708,821
2042	0	838,339	0	810,032	99,601	0	0	64,820	1,812,792	0	1,812,792
2043	0	884,196	0	869,926	103,585	0	0	65,996	1,923,703	0	1,923,703
2044	0	757,066	0	837,859	53,864	62,915	0	42,718	1,754,422	0	1,754,422
2045	0	800,706	0	899,873	56,019	66,778	0	43,452	1,866,827	0	1,866,827
2046	0	847,918	0	965,625	58,259	70,878	0	44,201	1,986,882	0	1,986,882

Nontax Cash Outflows Illustration

John & Mary Sample

Year	Expenses											Contributions & Transfers to Other Assets	Total Nontax Cash Outflows
	Living Expenses	Insurance Premiums	Planned Principal & Interest Payments	Education Costs Funded from General Assets	ISO Exercise Costs	Medical Expenses	Real Estate Taxes	Personal Property Taxes	Charitable Contributions	Other Expenses			
2008	230,000	14,500	92,214	8,000	5,250	5,000	20,000	1,500	20,000	5,000	78,750	480,214	
2009	236,900	14,810	92,214	12,177	5,600	5,150	20,600	1,545	20,600	5,150	140,148	554,894	
2010	244,007	15,134	92,214	19,985	0	5,305	21,218	1,591	21,218	5,305	141,057	567,034	
2011	251,327	15,474	92,214	9,672	0	5,464	21,855	1,639	21,855	5,464	149,979	574,942	
2012	258,867	15,829	92,214	10,606	0	5,628	22,510	1,688	22,510	5,628	151,413	586,892	
2013	266,633	16,200	92,214	10,706	0	5,796	23,185	1,739	23,185	5,796	140,768	586,223	
2014	274,632	16,589	92,214	11,348	0	5,970	23,881	1,791	23,881	5,970	149,881	606,158	
2015	282,871	16,995	92,214	12,029	0	6,149	24,597	1,845	24,597	6,149	150,997	618,445	
2016	291,357	17,421	92,214	12,751	0	6,334	25,335	1,900	25,335	6,334	159,617	638,599	
2017	300,098	5,000	619,121	13,516	0	6,524	26,095	1,957	26,095	6,524	150,741	1,155,671	
2018	309,101	5,000	44,993	14,327	0	6,720	26,878	2,016	26,878	6,720	132,368	575,000	
2019	318,374	5,000	44,993	0	0	6,921	27,685	2,076	27,685	6,921	132,499	572,153	
2020	327,925	5,000	44,993	2,100	0	7,129	28,515	2,139	28,515	7,129	140,634	594,078	
2021	337,763	5,000	44,993	21,479	0	7,343	29,371	2,203	29,371	7,343	137,836	622,699	
2022	347,896	5,000	19,252	33,914	0	7,563	30,252	2,269	30,252	7,563	145,891	629,850	
2023	358,333	5,000	19,252	39,931	0	7,790	31,159	2,337	31,159	7,790	145,947	648,698	
2024	369,082	5,000	19,252	0	0	8,024	32,094	2,407	32,094	8,024	152,000	627,977	
2025	380,155	5,000	19,252	0	0	8,264	33,057	2,479	33,057	8,264	152,000	641,529	
2026	391,560	5,000	19,252	0	0	8,512	34,049	2,554	34,049	8,512	160,000	663,487	
2027	403,306	5,000	19,252	0	0	8,768	35,070	2,630	35,070	8,768	168,000	685,864	
2028	415,406	5,000	19,252	0	0	9,031	36,122	2,709	36,122	9,031	935,597	1,468,270	
2029	427,868	5,000	19,252	0	0	9,301	37,206	2,790	37,206	9,301	176,000	723,925	
2030	440,704	5,000	19,252	0	0	9,581	38,322	2,874	38,322	9,581	176,000	739,635	
2031	453,925	5,000	19,252	0	0	9,868	39,472	2,960	39,472	9,868	184,000	763,817	
2032	467,543	5,000	19,252	0	0	10,164	40,656	3,049	40,656	10,164	192,000	788,484	
2033	481,569	5,000	19,252	0	0	10,469	41,876	3,141	41,876	10,469	200,000	813,650	
2034	496,016	5,000	19,252	0	0	10,783	43,132	3,235	43,132	10,783	200,000	831,332	
2035	510,896	5,000	19,252	0	0	11,106	44,426	3,332	44,426	11,106	208,000	857,545	
2036	526,223	5,000	19,252	0	0	11,440	45,759	3,432	45,759	11,440	216,000	884,304	
2037	542,010	5,000	0	0	0	11,783	47,131	3,535	47,131	11,783	224,000	892,373	
2038	558,270	5,000	0	0	0	12,136	48,545	3,641	48,545	12,136	232,000	920,274	
2039	575,018	5,000	0	0	0	12,500	50,002	3,750	50,002	12,500	240,000	948,773	
2040	592,269	5,000	0	0	0	12,875	51,502	3,863	51,502	12,875	240,000	969,886	
2041	610,037	5,000	0	0	0	13,262	53,047	3,979	53,047	13,262	248,000	999,632	
2042	628,338	5,000	0	0	0	13,660	54,638	4,098	54,638	13,660	256,000	1,030,031	
2043	647,188	5,000	0	0	0	14,069	56,277	4,221	56,277	14,069	264,000	1,061,102	
2044	666,604	5,000	0	0	0	14,491	57,966	4,347	57,966	14,491	136,000	956,865	
2045	686,602	5,000	0	0	0	14,926	59,705	4,478	59,705	14,926	140,000	985,341	
2046	707,200	5,000	0	0	0	15,374	61,496	4,612	61,496	15,374	144,000	1,014,552	



Integrated Estate Planning Illustration

Supporting Schedules for
INCOME & EMPLOYMENT TAXES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

Income Tax Illustration

John & Mary Sample

Year	Adjusted Gross Income					Taxable Income		Taxes				
	Ordinary Income	Qualified Dividends	Capital Gains/-Losses Before Cash Flow Deficit Funding	One-Half Self-Employment Taxes	Adjusted Gross Income	Tax Deductions	Taxable Income	Federal & State Income Taxes	Federal Employment Taxes	Total Taxes Before Cash Flow Deficit Funding	Taxes Attributable To Cash Flow Deficit Funding	Total Taxes
2008	932,289	15,596	17,908	335	965,457	139,193	826,264	297,554	18,658	316,213	0	316,213
2009	988,923	23,551	25,117	345	1,037,246	143,266	893,980	320,938	19,434	340,371	0	340,371
2010	1,048,803	33,102	33,879	355	1,115,429	147,652	967,777	346,111	20,284	366,395	0	366,395
2011	1,147,490	0	45,026	366	1,192,151	151,957	1,040,193	381,008	21,093	402,101	0	402,101
2012	1,223,001	0	59,340	377	1,281,964	156,908	1,125,057	412,097	22,058	434,155	0	434,155
2013	1,325,670	0	64,462	388	1,389,744	162,745	1,226,999	451,411	23,065	474,476	8,653	483,129
2014	1,431,691	0	66,810	400	1,498,101	168,598	1,329,503	491,343	24,072	515,415	14,548	529,963
2015	1,546,760	0	67,911	412	1,614,260	174,826	1,439,433	534,422	25,176	559,599	16,961	576,560
2016	1,671,189	0	68,963	424	1,739,728	181,503	1,558,225	581,044	26,315	607,359	0	607,359
2017	1,492,304	0	131,939	0	1,624,243	176,112	1,448,130	526,193	13,890	540,084	41,858	581,941
2018	1,323,548	0	74,825	0	1,398,373	135,147	1,263,226	459,197	0	459,197	21,497	480,694
2019	1,422,225	0	123,117	0	1,545,342	143,722	1,401,619	506,526	0	506,526	27,806	534,331
2020	1,548,252	0	121,129	0	1,669,381	151,177	1,518,204	552,587	0	552,587	0	552,587
2021	651,770	0	164,959	0	816,728	109,823	706,905	218,141	0	218,141	0	218,141
2022	675,801	0	179,778	0	855,580	113,071	742,509	229,001	0	229,001	1,586	230,587
2023	711,179	0	194,278	0	905,457	116,896	788,561	244,078	0	244,078	7,883	251,961
2024	742,804	0	206,269	0	949,073	120,434	828,640	257,087	0	257,087	6,383	263,469
2025	770,544	0	219,382	0	989,927	123,860	866,067	268,819	0	268,819	6,716	275,535
2026	799,734	0	232,832	0	1,032,566	127,401	905,165	281,139	0	281,139	7,459	288,598
2027	830,113	0	430,212	0	1,260,325	140,225	1,120,101	336,619	0	336,619	0	336,619
2028	848,654	0	279,901	0	1,128,555	135,098	993,457	306,680	0	306,680	45,121	351,801
2029	856,074	0	280,711	0	1,136,785	136,996	999,790	307,565	0	307,565	9,268	316,832
2030	898,524	0	296,484	0	1,195,007	141,419	1,053,589	325,278	0	325,278	9,153	334,431
2031	943,673	0	312,911	0	1,256,584	146,034	1,110,550	344,112	0	344,112	9,413	353,525
2032	992,933	0	329,882	0	1,322,815	150,906	1,171,909	364,590	0	364,590	9,469	374,059
2033	1,048,208	0	347,510	0	1,395,719	156,136	1,239,583	387,457	0	387,457	9,223	396,680
2034	1,107,382	0	365,951	0	1,473,333	161,624	1,311,709	411,949	0	411,949	8,132	420,081
2035	1,171,972	0	385,566	0	1,557,538	167,463	1,390,075	438,716	0	438,716	7,362	446,078
2036	1,240,888	0	406,296	0	1,647,185	173,596	1,473,589	467,343	0	467,343	6,350	473,694
2037	1,315,104	0	428,290	0	1,743,394	180,077	1,563,317	498,217	0	498,217	3,403	501,620
2038	1,395,960	0	452,307	0	1,848,266	188,108	1,660,158	531,596	0	531,596	1,667	533,263
2039	1,480,276	0	478,015	0	1,958,291	196,480	1,761,811	566,598	0	566,598	0	566,598
2040	1,570,744	0	505,512	0	2,076,257	205,335	1,870,921	604,277	0	604,277	0	604,277
2041	1,667,820	0	534,670	0	2,202,490	214,693	1,987,797	644,762	0	644,762	0	644,762
2042	1,770,144	0	565,560	0	2,335,704	224,491	2,111,214	687,560	0	687,560	0	687,560
2043	1,879,279	0	598,338	0	2,477,618	234,817	2,242,800	733,293	0	733,293	0	733,293
2044	1,718,320	0	515,494	0	2,233,814	225,955	2,007,859	648,726	0	648,726	0	648,726
2045	1,829,090	0	545,650	0	2,374,739	236,430	2,138,310	694,256	0	694,256	0	694,256
2046	1,947,369	0	577,880	0	2,525,249	247,486	2,277,763	743,021	0	743,021	0	743,021



Integrated Estate Planning Illustration

Supporting Schedules for
TESTAMENTARY INTRAFAMILY TRANSFERS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

Family Trust Illustration

John & Mary Sample

Year	Beginning Value	Net Bequests Received	Current-Year Returns		Total Distributions to Mary	Taxes					Ending Value
			Income	Growth		Gross Taxable Income	Net Taxable Income	Gross Taxable Gains	Net Taxable Gains	Taxes	
2044	0	3,145,750	62,915	251,660	62,915	62,915	0	251,660	251,660	58,511	3,338,899
2045	3,338,899	0	66,778	267,112	66,778	66,778	0	267,112	267,112	62,104	3,543,907
2046	3,543,907	0	70,878	283,513	70,878	70,878	0	283,513	283,513	65,917	3,761,503



Integrated Estate Planning Illustration

Supporting Schedules for
OUTRIGHT LIFETIME INTRAFAMILY TRANSFERS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

Annual Gift Fund Illustration

John & Mary Sample

Year	Beginning Value	Gifts Received	Current-Year Returns		Taxes			Ending Value
			Income	Growth	Taxable Income	Taxable Gains	Taxes	
2009	0	96,000	1,920	7,680	1,920	7,680	2,232	103,368
2010	103,368	96,000	3,987	15,949	3,987	15,949	4,635	214,669
2011	214,669	104,000	6,373	25,494	6,373	25,494	8,365	342,171
2012	342,171	104,000	8,923	35,694	8,923	35,694	11,712	479,077
2013	479,077	104,000	11,662	46,646	11,662	46,646	15,306	626,078
2014	626,078	112,000	14,762	59,046	14,762	59,046	19,375	792,512
2015	792,512	112,000	18,090	72,361	18,090	72,361	23,743	971,219
2016	971,219	120,000	21,824	87,298	21,824	87,298	28,645	1,171,697
2017	1,171,697	120,000	25,834	103,336	25,834	103,336	33,907	1,386,959
2018	1,386,959	128,000	30,299	121,197	30,299	121,197	39,768	1,626,688
2019	1,626,688	128,000	35,094	140,375	35,094	140,375	46,061	1,884,096
2020	1,884,096	136,000	40,402	161,608	40,402	161,608	53,028	2,169,078
2021	2,169,078	136,000	46,102	184,406	46,102	184,406	60,508	2,475,078
2022	2,475,078	144,000	52,382	209,526	52,382	209,526	68,751	2,812,235
2023	2,812,235	144,000	59,125	236,499	59,125	236,499	77,601	3,174,257
2024	3,174,257	152,000	66,525	266,101	66,525	266,101	87,314	3,571,568
2025	3,571,568	152,000	74,471	297,885	74,471	297,885	97,744	3,998,181
2026	3,998,181	160,000	83,164	332,655	83,164	332,655	109,152	4,464,847
2027	4,464,847	168,000	92,657	370,628	92,657	370,628	121,612	4,974,520
2028	4,974,520	168,000	102,850	411,402	102,850	411,402	134,991	5,521,781
2029	5,521,781	176,000	113,956	455,822	113,956	455,822	149,567	6,117,992
2030	6,117,992	176,000	125,880	503,519	125,880	503,519	165,217	6,758,174
2031	6,758,174	184,000	138,843	555,374	138,843	555,374	182,232	7,454,159
2032	7,454,159	192,000	152,923	611,693	152,923	611,693	200,712	8,210,063
2033	8,210,063	200,000	168,201	672,805	168,201	672,805	220,764	9,030,306
2034	9,030,306	200,000	184,606	738,424	184,606	738,424	242,296	9,911,041
2035	9,911,041	208,000	202,381	809,523	202,381	809,523	265,625	10,865,320
2036	10,865,320	216,000	221,626	886,506	221,626	886,506	290,885	11,898,567
2037	11,898,567	224,000	242,451	969,805	242,451	969,805	318,217	13,016,607
2038	13,016,607	232,000	264,972	1,059,889	264,972	1,059,889	347,776	14,225,691
2039	14,225,691	240,000	289,314	1,157,255	289,314	1,157,255	379,724	15,532,536
2040	15,532,536	240,000	315,451	1,261,803	315,451	1,261,803	414,029	16,935,761
2041	16,935,761	248,000	343,675	1,374,701	343,675	1,374,701	451,074	18,451,063
2042	18,451,063	256,000	374,141	1,496,565	374,141	1,496,565	491,060	20,086,709
2043	20,086,709	264,000	407,014	1,628,057	407,014	1,628,057	534,206	21,851,574
2044	21,851,574	136,000	439,751	1,759,006	439,751	1,759,006	577,174	23,609,157
2045	23,609,157	140,000	474,983	1,899,933	474,983	1,899,933	623,415	25,500,657
2046	25,500,657	144,000	512,893	2,051,573	512,893	2,051,573	673,172	27,535,951

ShopRight LP Gift 1 Illustration

John & Mary Sample

Year	Beginning Value	Gifts Received	Current-Year Returns		Taxes		Ending Value
			Income	Growth	Taxable Income	Taxes	
2008	0	10,000	500	400	325	124	10,776
2009	10,776	0	539	431	350	134	11,612
2010	11,612	0	581	464	377	144	12,512
2011	12,512	0	626	500	407	156	13,483
2012	13,483	0	674	539	438	168	14,529
2013	14,529	0	726	581	472	181	15,656
2014	15,656	0	783	626	509	195	16,870
2015	16,870	0	843	675	548	210	18,179
2016	18,179	0	909	727	591	226	19,589
2017	19,589	0	979	784	637	244	21,108
2018	21,108	0	1,055	844	686	262	22,745
2019	22,745	0	1,137	910	739	283	24,510
2020	24,510	0	1,225	980	797	305	26,411
2021	26,411	0	1,321	1,056	858	328	28,460
2022	28,460	0	1,423	1,138	925	354	30,667
2023	30,667	0	1,533	1,227	997	381	33,046
2024	33,046	0	1,652	1,322	1,074	411	35,609
2025	35,609	0	1,780	1,424	1,157	443	38,372
2026	38,372	0	1,919	1,535	1,247	477	41,348
2027	41,348	0	2,067	1,654	1,344	514	44,555
2028	44,555	0	2,228	1,782	1,448	554	48,011
2029	48,011	0	2,401	1,920	1,560	597	51,736
2030	51,736	0	2,587	2,069	1,681	643	55,749
2031	55,749	0	2,787	2,230	1,812	693	60,073
2032	60,073	0	3,004	2,403	1,952	747	64,733
2033	64,733	0	3,237	2,589	2,104	805	69,754
2034	69,754	0	3,488	2,790	2,267	867	75,165
2035	75,165	0	3,758	3,007	2,443	934	80,995
2036	80,995	0	4,050	3,240	2,632	1,007	87,278
2037	87,278	0	4,364	3,491	2,837	1,085	94,048
2038	94,048	0	4,702	3,762	3,057	1,169	101,343
2039	101,343	0	5,067	4,054	3,294	1,260	109,204
2040	109,204	0	5,460	4,368	3,549	1,358	117,675
2041	117,675	0	5,884	4,707	3,824	1,463	126,803
2042	126,803	0	6,340	5,072	4,121	1,576	136,639
2043	136,639	0	6,832	5,466	4,441	1,699	147,238
2044	147,238	0	7,362	5,890	4,785	1,830	158,659
2045	158,659	0	7,933	6,346	5,156	1,972	170,966
2046	170,966	0	8,548	6,839	5,556	2,125	184,228

ShopRight LP Gift 2 Illustration

John & Mary Sample

Year	Beginning Value	Gifts Received	Current-Year Returns		Taxes		Ending Value
			Income	Growth	Taxable Income	Taxes	
2008	0	990,000	49,500	39,600	32,175	12,307	1,066,793
2009	1,066,793	0	53,340	42,672	34,671	13,262	1,149,543
2010	1,149,543	0	57,477	45,982	37,360	14,290	1,238,711
2011	1,238,711	0	61,936	49,548	40,258	15,399	1,334,797
2012	1,334,797	0	66,740	53,392	43,381	16,593	1,438,335
2013	1,438,335	0	71,917	57,533	46,746	17,880	1,549,905
2014	1,549,905	0	77,495	61,996	50,372	19,267	1,670,129
2015	1,670,129	0	83,506	66,805	54,279	20,762	1,799,679
2016	1,799,679	0	89,984	71,987	58,490	22,372	1,939,278
2017	1,939,278	0	96,964	77,571	63,027	24,108	2,089,705
2018	2,089,705	0	104,485	83,588	67,915	25,978	2,251,801
2019	2,251,801	0	112,590	90,072	73,184	27,993	2,426,471
2020	2,426,471	0	121,324	97,059	78,860	30,164	2,614,689
2021	2,614,689	0	130,734	104,588	84,977	32,504	2,817,507
2022	2,817,507	0	140,875	112,700	91,569	35,025	3,036,058
2023	3,036,058	0	151,803	121,442	98,672	37,742	3,271,561
2024	3,271,561	0	163,578	130,862	106,326	40,670	3,525,332
2025	3,525,332	0	176,267	141,013	114,573	43,824	3,798,787
2026	3,798,787	0	189,939	151,951	123,461	47,224	4,093,455
2027	4,093,455	0	204,673	163,738	133,037	50,887	4,410,979
2028	4,410,979	0	220,549	176,439	143,357	54,834	4,753,133
2029	4,753,133	0	237,657	190,125	154,477	59,087	5,121,827
2030	5,121,827	0	256,091	204,873	166,459	63,671	5,519,121
2031	5,519,121	0	275,956	220,765	179,371	68,610	5,947,232
2032	5,947,232	0	297,362	237,889	193,285	73,932	6,408,552
2033	6,408,552	0	320,428	256,342	208,278	79,666	6,905,655
2034	6,905,655	0	345,283	276,226	224,434	85,846	7,441,318
2035	7,441,318	0	372,066	297,653	241,843	92,505	8,018,532
2036	8,018,532	0	400,927	320,741	260,602	99,680	8,640,519
2037	8,640,519	0	432,026	345,621	280,817	107,412	9,310,754
2038	9,310,754	0	465,538	372,430	302,599	115,744	10,032,977
2039	10,032,977	0	501,649	401,319	326,072	124,722	10,811,223
2040	10,811,223	0	540,561	432,449	351,365	134,397	11,649,836
2041	11,649,836	0	582,492	465,993	378,620	144,822	12,553,499
2042	12,553,499	0	627,675	502,140	407,989	156,056	13,527,258
2043	13,527,258	0	676,363	541,090	439,636	168,161	14,576,551
2044	14,576,551	0	728,828	583,062	473,738	181,205	15,707,236
2045	15,707,236	0	785,362	628,289	510,485	195,261	16,925,626
2046	16,925,626	0	846,281	677,025	550,083	210,407	18,238,526



Integrated Estate Planning Illustration

Supporting Schedules for
ESTATE FREEZE PLANNING

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

ShopRight IDGT 1 Illustration

John & Mary Sample

Part 1 of 2

Year	Beginning Value	Insurance Premiums	Current-Year Returns		Note Payments	Taxes		Insurance Proceeds	Ending Value	Outstanding Debts	Net Value
			Income	Growth		Taxable Income	Taxes				
2008	1,000,000	25,000	48,750	68,250	20,475	48,750	0	0	1,071,525	585,000	486,525
2009	1,071,525	25,000	52,326	73,257	20,475	52,326	0	0	1,151,633	585,000	566,633
2010	1,151,633	25,000	56,332	78,864	20,475	56,332	0	0	1,241,354	585,000	656,354
2011	1,241,354	25,000	60,818	85,145	20,475	60,818	0	0	1,341,841	585,000	756,841
2012	1,341,841	25,000	65,842	92,179	20,475	65,842	0	0	1,454,387	585,000	869,387
2013	1,454,387	25,000	71,469	100,057	20,475	71,469	0	0	1,580,439	585,000	995,439
2014	1,580,439	25,000	77,772	108,881	20,475	77,772	0	0	1,721,617	585,000	1,136,617
2015	1,721,617	25,000	84,831	118,763	20,475	84,831	0	0	1,879,736	585,000	1,294,736
2016	1,879,736	25,000	92,737	129,831	605,475	92,737	0	0	1,471,829	0	1,471,829
2017	1,471,829	25,000	72,341	101,278	0	72,341	27,671	0	1,592,778	0	1,592,778
2018	1,592,778	25,000	78,389	109,744	0	78,389	29,984	0	1,725,927	0	1,725,927
2019	1,725,927	25,000	85,046	119,065	0	85,046	32,530	0	1,872,508	0	1,872,508
2020	1,872,508	25,000	92,375	129,326	0	92,375	35,334	0	2,033,876	0	2,033,876
2021	2,033,876	25,000	100,444	140,621	0	100,444	38,420	0	2,211,521	0	2,211,521
2022	2,211,521	25,000	109,326	153,056	0	109,326	41,817	0	2,407,086	0	2,407,086
2023	2,407,086	0	120,354	168,496	0	120,354	46,036	0	2,649,901	0	2,649,901
2024	2,649,901	0	132,495	185,493	0	132,495	50,679	0	2,917,210	0	2,917,210
2025	2,917,210	0	145,860	204,205	0	145,860	55,792	0	3,211,483	0	3,211,483
2026	3,211,483	0	160,574	224,804	0	160,574	61,420	0	3,535,442	0	3,535,442
2027	3,535,442	0	176,772	247,481	0	176,772	67,615	0	3,892,080	0	3,892,080
2028	3,892,080	0	194,604	272,446	0	194,604	74,436	0	4,284,693	0	4,284,693
2029	4,284,693	0	214,235	299,929	0	214,235	81,945	0	4,716,912	0	4,716,912
2030	4,716,912	0	235,846	330,184	0	235,846	90,211	0	5,192,730	0	5,192,730
2031	5,192,730	0	259,636	363,491	0	259,636	99,311	0	5,716,547	0	5,716,547
2032	5,716,547	0	285,827	400,158	0	285,827	109,329	0	6,293,203	0	6,293,203
2033	6,293,203	0	314,660	440,524	0	314,660	120,358	0	6,928,030	0	6,928,030
2034	6,928,030	0	346,402	484,962	0	346,402	132,499	0	7,626,895	0	7,626,895
2035	7,626,895	0	381,345	533,883	0	381,345	145,864	0	8,396,258	0	8,396,258
2036	8,396,258	0	419,813	587,738	0	419,813	160,578	0	9,243,231	0	9,243,231
2037	9,243,231	0	462,162	647,026	0	462,162	176,777	0	10,175,642	0	10,175,642
2038	10,175,642	0	508,782	712,295	0	508,782	194,609	0	11,202,110	0	11,202,110
2039	11,202,110	0	560,105	784,148	0	560,105	214,240	0	12,332,122	0	12,332,122
2040	12,332,122	0	616,606	863,249	0	616,606	235,852	0	13,576,125	0	13,576,125
2041	13,576,125	0	678,806	950,329	0	678,806	259,643	0	14,945,617	0	14,945,617
2042	14,945,617	0	747,281	1,046,193	0	747,281	285,835	0	16,453,256	0	16,453,256
2043	16,453,256	0	822,663	1,151,728	0	822,663	314,669	0	18,112,978	0	18,112,978
2044	18,112,978	0	905,649	1,267,908	0	905,649	346,411	0	19,940,125	0	19,940,125
2045	19,940,125	0	997,006	1,395,809	0	997,006	381,355	0	21,951,585	0	21,951,585
2046	21,951,585	0	1,097,579	1,536,611	0	1,097,579	419,824	2,187,500	26,353,451	0	26,353,451

ShopRight IDGT 1 - Note Illustration

John & Mary Sample

Part 2 of 2

Year	Beginning Balance	Note Amortization			Outstanding Balance
		Interest	Principal	Total Payments	
2008	585,000	20,475	0	20,475	585,000
2009	585,000	20,475	0	20,475	585,000
2010	585,000	20,475	0	20,475	585,000
2011	585,000	20,475	0	20,475	585,000
2012	585,000	20,475	0	20,475	585,000
2013	585,000	20,475	0	20,475	585,000
2014	585,000	20,475	0	20,475	585,000
2015	585,000	20,475	0	20,475	585,000
2016	585,000	20,475	585,000	605,475	0
2017	0	0	0	0	0
2018	0	0	0	0	0
2019	0	0	0	0	0
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	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

ShopRight IDGT 2 Illustration

John & Mary Sample

Part 1 of 2

Year	Beginning Value	Current-Year Returns		Note Payments	Taxes		Ending Value	Outstanding Debts	Net Value
		Income	Growth		Taxable Income	Taxes			
2012	8,859,640	442,982	620,175	119,282	442,982	0	9,803,514	3,408,070	6,395,444
2013	9,803,514	490,176	686,246	119,282	490,176	0	10,860,653	3,408,070	7,452,584
2014	10,860,653	543,033	760,246	119,282	543,033	0	12,044,649	3,408,070	8,636,580
2015	12,044,649	602,232	843,125	119,282	602,232	0	13,370,725	3,408,070	9,962,655
2016	13,370,725	668,536	935,951	119,282	668,536	0	14,855,929	3,408,070	11,447,860
2017	14,855,929	742,796	1,039,915	119,282	742,796	0	16,519,358	3,408,070	13,111,289
2018	16,519,358	825,968	1,156,355	119,282	825,968	0	18,382,399	3,408,070	14,974,329
2019	18,382,399	919,120	1,286,768	119,282	919,120	0	20,469,004	3,408,070	17,060,935
2020	20,469,004	1,023,450	1,432,830	3,527,352	1,023,450	0	19,397,933	0	19,397,933
2021	19,397,933	969,897	1,357,855	0	969,897	370,985	21,354,699	0	21,354,699
2022	21,354,699	1,067,735	1,494,829	0	1,067,735	408,409	23,508,854	0	23,508,854
2023	23,508,854	1,175,443	1,645,620	0	1,175,443	449,607	25,880,310	0	25,880,310
2024	25,880,310	1,294,016	1,811,622	0	1,294,016	494,961	28,490,986	0	28,490,986
2025	28,490,986	1,424,549	1,994,369	0	1,424,549	544,890	31,365,015	0	31,365,015
2026	31,365,015	1,568,251	2,195,551	0	1,568,251	599,856	34,528,961	0	34,528,961
2027	34,528,961	1,726,448	2,417,027	0	1,726,448	660,366	38,012,069	0	38,012,069
2028	38,012,069	1,900,603	2,660,845	0	1,900,603	726,981	41,846,537	0	41,846,537
2029	41,846,537	2,092,327	2,929,258	0	2,092,327	800,315	46,067,806	0	46,067,806
2030	46,067,806	2,303,390	3,224,746	0	2,303,390	881,047	50,714,896	0	50,714,896
2031	50,714,896	2,535,745	3,550,043	0	2,535,745	969,922	55,830,762	0	55,830,762
2032	55,830,762	2,791,538	3,908,153	0	2,791,538	1,067,763	61,462,690	0	61,462,690
2033	61,462,690	3,073,134	4,302,388	0	3,073,134	1,175,474	67,662,738	0	67,662,738
2034	67,662,738	3,383,137	4,736,392	0	3,383,137	1,294,050	74,488,217	0	74,488,217
2035	74,488,217	3,724,411	5,214,175	0	3,724,411	1,424,587	82,002,216	0	82,002,216
2036	82,002,216	4,100,111	5,740,155	0	4,100,111	1,568,292	90,274,190	0	90,274,190
2037	90,274,190	4,513,709	6,319,193	0	4,513,709	1,726,494	99,380,599	0	99,380,599
2038	99,380,599	4,969,030	6,956,642	0	4,969,030	1,900,654	109,405,616	0	109,405,616
2039	109,405,616	5,470,281	7,658,393	0	5,470,281	2,092,382	120,441,908	0	120,441,908
2040	120,441,908	6,022,095	8,430,934	0	6,022,095	2,303,451	132,591,485	0	132,591,485
2041	132,591,485	6,629,574	9,281,404	0	6,629,574	2,535,812	145,966,652	0	145,966,652
2042	145,966,652	7,298,333	10,217,666	0	7,298,333	2,791,612	160,691,038	0	160,691,038
2043	160,691,038	8,034,552	11,248,373	0	8,034,552	3,073,216	176,900,746	0	176,900,746
2044	176,900,746	8,845,037	12,383,052	0	8,845,037	3,383,227	194,745,609	0	194,745,609
2045	194,745,609	9,737,280	13,632,193	0	9,737,280	3,724,510	214,390,572	0	214,390,572
2046	214,390,572	10,719,529	15,007,340	0	10,719,529	4,100,220	236,017,221	0	236,017,221

ShopRight IDGT 2 - Note Illustration

John & Mary Sample

Part 2 of 2

Year	Beginning Balance	Note Amortization			Outstanding Balance
		Interest	Principal	Total Payments	
2012	3,408,070	119,282	0	119,282	3,408,070
2013	3,408,070	119,282	0	119,282	3,408,070
2014	3,408,070	119,282	0	119,282	3,408,070
2015	3,408,070	119,282	0	119,282	3,408,070
2016	3,408,070	119,282	0	119,282	3,408,070
2017	3,408,070	119,282	0	119,282	3,408,070
2018	3,408,070	119,282	0	119,282	3,408,070
2019	3,408,070	119,282	0	119,282	3,408,070
2020	3,408,070	119,282	3,408,070	3,527,352	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

ShopRight GRAT Illustration

John & Mary Sample

Year	Beginning Value	Current-Year Returns		Annuity Payments		Taxes			Value Transferred to IDGT	Ending Value
		Income	Growth	Annuity Rate	Annuity Payments	Taxable Income	Taxable Gains	Taxes		
2008	5,000,000	250,000	350,000	20.92532%	680,073	250,000	0	0	0	4,919,927
2009	4,919,927	245,996	344,395	25.11038%	816,087	245,996	0	0	0	4,694,231
2010	4,694,231	234,712	328,596	30.13246%	979,305	234,712	0	0	0	4,278,234
2011	4,278,234	213,912	299,476	36.15895%	1,175,166	213,912	0	0	3,616,456	0
2012	0	0	0	0.00000%	0	0	0	0	0	0
2013	0	0	0	0.00000%	0	0	0	0	0	0
2014	0	0	0	0.00000%	0	0	0	0	0	0
2015	0	0	0	0.00000%	0	0	0	0	0	0
2016	0	0	0	0.00000%	0	0	0	0	0	0
2017	0	0	0	0.00000%	0	0	0	0	0	0
2018	0	0	0	0.00000%	0	0	0	0	0	0
2019	0	0	0	0.00000%	0	0	0	0	0	0
2020	0	0	0	0.00000%	0	0	0	0	0	0
2021	0	0	0	0.00000%	0	0	0	0	0	0
2022	0	0	0	0.00000%	0	0	0	0	0	0
2023	0	0	0	0.00000%	0	0	0	0	0	0
2024	0	0	0	0.00000%	0	0	0	0	0	0
2025	0	0	0	0.00000%	0	0	0	0	0	0
2026	0	0	0	0.00000%	0	0	0	0	0	0
2027	0	0	0	0.00000%	0	0	0	0	0	0
2028	0	0	0	0.00000%	0	0	0	0	0	0
2029	0	0	0	0.00000%	0	0	0	0	0	0
2030	0	0	0	0.00000%	0	0	0	0	0	0
2031	0	0	0	0.00000%	0	0	0	0	0	0
2032	0	0	0	0.00000%	0	0	0	0	0	0
2033	0	0	0	0.00000%	0	0	0	0	0	0
2034	0	0	0	0.00000%	0	0	0	0	0	0
2035	0	0	0	0.00000%	0	0	0	0	0	0
2036	0	0	0	0.00000%	0	0	0	0	0	0
2037	0	0	0	0.00000%	0	0	0	0	0	0
2038	0	0	0	0.00000%	0	0	0	0	0	0
2039	0	0	0	0.00000%	0	0	0	0	0	0
2040	0	0	0	0.00000%	0	0	0	0	0	0
2041	0	0	0	0.00000%	0	0	0	0	0	0
2042	0	0	0	0.00000%	0	0	0	0	0	0
2043	0	0	0	0.00000%	0	0	0	0	0	0
2044	0	0	0	0.00000%	0	0	0	0	0	0
2045	0	0	0	0.00000%	0	0	0	0	0	0
2046	0	0	0	0.00000%	0	0	0	0	0	0



Integrated Estate Planning Illustration

Supporting Schedules for
CHARITABLE PLANNING

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

Public Charities Illustration

John & Mary Sample

Year	Beginning Value	First Death Bequests	Current-Year Returns		End of Year		Ending Value
			Income	Growth	Other Contributions	Second Death Bequests	
2008	0	0	0	0	20,000	0	20,000
2009	20,000	0	400	1,600	20,600	0	42,600
2010	42,600	0	852	3,408	21,218	0	68,078
2011	68,078	0	1,362	5,446	21,855	0	96,740
2012	96,740	0	1,935	7,739	22,510	0	128,925
2013	128,925	0	2,578	10,314	23,185	0	165,002
2014	165,002	0	3,300	13,200	23,881	0	205,384
2015	205,384	0	4,108	16,431	24,597	0	250,520
2016	250,520	0	5,010	20,042	25,335	0	300,907
2017	300,907	0	6,018	24,073	26,095	0	357,093
2018	357,093	0	7,142	28,567	26,878	0	419,681
2019	419,681	0	8,394	33,574	27,685	0	489,334
2020	489,334	0	9,787	39,147	28,515	0	566,782
2021	566,782	0	11,336	45,343	29,371	0	652,831
2022	652,831	0	13,057	52,226	30,252	0	748,366
2023	748,366	0	14,967	59,869	31,159	0	854,362
2024	854,362	0	17,087	68,349	32,094	0	971,892
2025	971,892	0	19,438	77,751	33,057	0	1,102,138
2026	1,102,138	0	22,043	88,171	34,049	0	1,246,401
2027	1,246,401	0	24,928	99,712	35,070	0	1,406,111
2028	1,406,111	0	28,122	112,489	36,122	0	1,582,844
2029	1,582,844	0	31,657	126,628	37,206	0	1,778,335
2030	1,778,335	0	35,567	142,267	38,322	0	1,994,490
2031	1,994,490	0	39,890	159,559	39,472	0	2,233,411
2032	2,233,411	0	44,668	178,673	40,656	0	2,497,408
2033	2,497,408	0	49,948	199,793	41,876	0	2,789,024
2034	2,789,024	0	55,780	223,122	43,132	0	3,111,059
2035	3,111,059	0	62,221	248,885	44,426	0	3,466,590
2036	3,466,590	0	69,332	277,327	45,759	0	3,859,008
2037	3,859,008	0	77,180	308,721	47,131	0	4,292,040
2038	4,292,040	0	85,841	343,363	48,545	0	4,769,789
2039	4,769,789	0	95,396	381,583	50,002	0	5,296,770
2040	5,296,770	0	105,935	423,742	51,502	0	5,877,948
2041	5,877,948	0	117,559	470,236	53,047	0	6,518,790
2042	6,518,790	0	130,376	521,503	54,638	0	7,225,307
2043	7,225,307	0	144,506	578,025	56,277	0	8,004,115
2044	8,004,115	1,392,591	187,934	751,737	57,966	0	10,394,342
2045	10,394,342	0	207,887	831,547	59,705	0	11,493,481
2046	11,493,481	0	229,870	919,479	61,496	30,747,835	43,452,160



Integrated Estate Planning Illustration

Supporting Schedules for
ESTATE ANALYSIS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

John's Federal & State Death Tax Illustration

John & Mary Sample

Year	Adjusted Gross Estate			Taxable Estate				Post-1976 Adjusted Taxable Gifts	Estate & Inheritance Taxes		
	Gross Estate	Estate Settlement Costs	Adjusted Gross Estate	Marital Bequests	Charitable Bequests	State Death Tax Deduction	Taxable Estate		Federal Estate Tax	State Death Tax	Total Death Taxes
2008	11,618,647	257,373	11,361,274	9,135,682	500,000	79,843	1,645,750	354,250	0	79,843	79,843
2009	12,125,371	268,257	11,857,114	7,980,443	515,000	215,920	3,145,750	354,250	0	215,920	215,920
2010	12,603,320	278,589	12,324,731	8,432,611	530,450	215,920	3,145,750	354,250	0	215,920	215,920
2011	9,388,331	215,085	9,173,246	5,265,212	546,364	215,920	3,145,750	354,250	0	215,920	215,920
2012	9,638,948	220,917	9,418,032	6,762,855	0	151,656	2,503,521	354,250	0	151,656	151,656
2013	9,846,655	225,915	9,620,740	6,966,632	0	151,562	2,502,547	354,250	0	151,562	151,562
2014	10,007,105	229,993	9,777,111	7,237,602	0	141,961	2,397,548	354,250	0	141,961	141,961
2015	10,169,151	234,130	9,935,021	7,535,435	0	130,767	2,268,819	354,250	0	130,767	130,767
2016	10,239,535	236,460	10,003,075	7,376,625	0	149,128	2,477,322	354,250	0	149,128	149,128
2017	9,241,753	217,454	9,024,298	6,958,175	0	104,361	1,961,763	354,250	0	104,361	104,361
2018	9,137,449	216,347	8,921,102	7,127,720	0	84,724	1,708,659	354,250	0	84,724	84,724
2019	8,944,004	213,486	8,730,518	7,305,694	0	59,589	1,365,235	354,250	0	59,589	59,589
2020	7,262,981	180,904	7,082,077	5,546,139	0	66,700	1,469,238	354,250	0	66,700	66,700
2021	7,386,239	184,438	7,201,801	4,343,070	0	169,568	2,689,162	354,250	0	169,568	169,568
2022	7,628,872	190,392	7,438,480	4,473,190	0	178,946	2,786,344	354,250	0	178,946	178,946
2023	7,820,474	195,359	7,625,115	4,675,292	0	177,584	2,772,239	354,250	0	177,584	177,584
2024	8,063,454	201,387	7,862,067	4,887,149	0	179,793	2,795,125	354,250	0	179,793	179,793
2025	8,320,543	207,732	8,112,811	5,109,218	0	182,316	2,821,277	354,250	0	182,316	182,316
2026	8,584,497	214,251	8,370,246	5,341,976	0	184,488	2,843,782	354,250	0	184,488	184,488
2027	8,904,155	221,921	8,682,234	5,503,231	0	198,384	2,980,619	354,250	0	198,384	198,384
2028	8,791,358	220,980	8,570,379	5,446,292	0	193,112	2,930,974	354,250	0	193,112	193,112
2029	9,054,953	227,606	8,827,347	5,702,392	0	193,196	2,931,759	354,250	0	193,196	193,196
2030	9,333,580	234,574	9,099,005	5,963,659	0	194,193	2,941,154	354,250	0	194,193	194,193
2031	9,619,856	241,737	9,378,119	6,229,426	0	195,475	2,953,219	354,250	0	195,475	195,475
2032	9,913,806	249,096	9,664,710	6,497,336	0	197,268	2,970,106	354,250	0	197,268	197,268
2033	10,218,706	256,719	9,961,987	6,766,913	0	199,927	2,995,148	354,250	0	199,927	199,927
2034	10,543,954	264,794	10,279,160	7,036,430	0	204,502	3,038,228	354,250	0	204,502	204,502
2035	10,882,917	273,191	10,609,726	7,303,861	0	210,563	3,095,302	354,250	0	210,563	210,563
2036	11,236,251	281,923	10,954,327	7,566,836	25,822	215,920	3,145,750	354,250	0	215,920	215,920
2037	11,625,912	291,432	11,334,480	7,822,608	150,201	215,920	3,145,750	354,250	0	215,920	215,920
2038	12,034,143	301,364	11,732,778	8,068,011	303,097	215,920	3,145,750	354,250	0	215,920	215,920
2039	12,461,425	311,731	12,149,695	8,303,771	484,253	215,920	3,145,750	354,250	0	215,920	215,920
2040	12,900,093	322,379	12,577,714	8,540,325	675,719	215,920	3,145,750	354,250	0	215,920	215,920
2041	13,343,906	333,186	13,010,719	8,758,098	890,951	215,920	3,145,750	354,250	0	215,920	215,920
2042	13,791,292	344,123	13,447,169	8,956,327	1,129,172	215,920	3,145,750	354,250	0	215,920	215,920
2043	14,240,501	355,157	13,885,344	9,131,083	1,392,591	215,920	3,145,750	354,250	0	215,920	215,920

Mary's Federal & State Death Tax Illustration

John & Mary Sample

Year	Adjusted Gross Estate			Taxable Estate			Post-1976 Adjusted Taxable Gifts	Estate & Inheritance Taxes		
	Gross Estate	Nontax Estate Settlement Costs	Adjusted Gross Estate	Charitable Bequests	State Death Tax Deduction	Taxable Estate		Federal Estate Tax	State Death Tax	Total Death Taxes
2044	35,433,868	781,134	34,652,733	28,982,783	471,194	5,198,756	354,250	923,853	471,194	1,395,047
2045	36,940,457	813,440	36,127,017	29,852,267	545,168	5,729,582	354,250	1,162,724	545,168	1,707,892
2046	38,503,114	846,932	37,656,182	30,747,835	626,268	6,282,079	354,250	1,411,348	626,268	2,037,616

Consolidated Balance Sheet-Derived Gross Estate Illustration

John & Mary Sample

Year	Estate Ownership						Total
	John	Mary	Joint Tenants with Rights of Survivorship	Tenants in Common	John's Revocable Trust	Mary's Revocable Trust	
2008	4,287,690	696,574	654,316	273,000	733,714	485,469	7,130,762
2009	4,589,461	789,837	750,798	283,920	1,056,961	795,820	8,266,797
2010	4,948,092	887,094	887,336	295,277	1,444,382	1,168,471	9,630,652
2011	5,337,618	990,111	1,060,804	307,088	1,932,821	1,640,063	11,268,505
2012	5,523,076	1,107,452	489,779	319,371	2,556,722	2,244,821	12,241,221
2013	5,733,611	1,233,631	483,020	332,146	2,547,877	2,464,620	12,794,907
2014	5,966,623	1,374,383	520,980	345,432	2,424,070	2,704,422	13,335,909
2015	6,224,739	1,528,277	560,696	359,249	2,274,467	2,966,088	13,913,516
2016	5,923,655	1,698,527	702,970	373,619	2,489,290	3,251,653	14,439,715
2017	6,049,082	1,882,037	909,093	388,564	1,895,014	3,512,202	14,635,992
2018	6,181,068	1,875,027	946,651	404,107	1,605,623	3,700,059	14,712,535
2019	6,319,927	1,906,349	985,767	420,271	1,218,039	3,897,273	14,747,626
2020	3,057,917	1,938,989	2,488,222	437,082	1,279,760	4,104,315	13,306,285
2021	3,211,528	1,973,002	1,131,543	454,565	2,588,604	5,565,677	14,924,918
2022	3,373,056	2,008,440	1,100,134	472,748	2,682,935	5,856,923	15,494,235
2023	3,542,890	2,045,360	1,132,402	491,658	2,653,524	6,162,753	16,028,587
2024	3,721,438	2,083,820	1,165,712	511,324	2,664,981	6,483,904	16,631,178
2025	3,909,131	2,123,881	1,200,087	531,777	2,679,549	6,821,148	17,265,572
2026	4,106,423	2,165,604	1,235,553	553,048	2,689,473	7,175,299	17,925,400
2027	4,313,791	2,209,055	1,189,440	575,170	2,825,754	7,547,210	18,660,420
2028	4,531,738	2,319,686	914,553	598,177	2,746,890	8,520,659	19,631,704
2029	4,760,794	2,435,883	941,599	622,104	2,730,457	8,960,364	20,451,200
2030	4,994,164	2,557,927	969,495	646,988	2,722,933	9,422,157	21,313,664
2031	5,231,164	2,686,115	998,263	672,867	2,717,563	9,907,154	22,213,125
2032	5,469,410	2,820,755	1,027,925	699,782	2,716,688	10,416,529	23,151,090
2033	5,708,406	2,958,324	1,058,507	727,773	2,724,020	10,951,515	24,128,545
2034	5,946,400	3,098,498	1,090,031	756,884	2,750,639	11,513,408	25,155,860
2035	6,181,337	3,240,068	1,122,524	787,160	2,791,896	12,103,570	26,226,554
2036	6,410,823	3,382,809	1,156,012	818,646	2,850,769	12,723,431	27,342,491
2037	6,632,084	3,525,847	1,190,524	851,392	2,951,912	13,355,243	28,507,002
2038	6,841,922	3,668,146	1,226,089	885,448	3,080,684	14,018,683	29,720,972
2039	7,039,550	3,808,497	1,264,221	920,865	3,236,789	14,715,342	30,985,264
2040	7,221,655	3,945,491	1,318,670	957,700	3,402,068	15,448,157	32,293,741
2041	7,384,535	4,077,504	1,373,563	996,008	3,589,800	16,231,758	33,653,168
2042	7,524,073	4,204,172	1,432,254	1,035,848	3,799,117	17,066,703	35,062,167
2043	7,635,721	4,323,813	1,495,362	1,077,282	4,032,136	17,956,602	36,520,916
2044	0	16,528,223	0	0	0	18,905,645	35,433,868
2045	0	17,029,847	0	0	0	19,910,610	36,940,457
2046	0	17,520,767	0	0	0	20,982,347	38,503,114



Integrated Estate Planning Illustration

Supporting Schedules for
GIFT & GENERATION-SKIPPING TRANSFER TAXES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

Gift Tax Illustration

John & Mary Sample

Year	John				Mary			
	Prior Taxable Gifts	Current Taxable Gifts	Cumulative Taxable Gifts	Gift Tax	Prior Taxable Gifts	Current Taxable Gifts	Cumulative Taxable Gifts	Gift Tax
2008	0	354,250	354,250	0	0	354,250	354,250	0
2009	354,250	0	354,250	0	354,250	0	354,250	0
2010	354,250	0	354,250	0	354,250	0	354,250	0
2011	354,250	0	354,250	0	354,250	0	354,250	0
2012	354,250	0	354,250	0	354,250	0	354,250	0
2013	354,250	0	354,250	0	354,250	0	354,250	0
2014	354,250	0	354,250	0	354,250	0	354,250	0
2015	354,250	0	354,250	0	354,250	0	354,250	0
2016	354,250	0	354,250	0	354,250	0	354,250	0
2017	354,250	0	354,250	0	354,250	0	354,250	0
2018	354,250	0	354,250	0	354,250	0	354,250	0
2019	354,250	0	354,250	0	354,250	0	354,250	0
2020	354,250	0	354,250	0	354,250	0	354,250	0
2021	354,250	0	354,250	0	354,250	0	354,250	0
2022	354,250	0	354,250	0	354,250	0	354,250	0
2023	354,250	0	354,250	0	354,250	0	354,250	0
2024	354,250	0	354,250	0	354,250	0	354,250	0
2025	354,250	0	354,250	0	354,250	0	354,250	0
2026	354,250	0	354,250	0	354,250	0	354,250	0
2027	354,250	0	354,250	0	354,250	0	354,250	0
2028	354,250	0	354,250	0	354,250	0	354,250	0
2029	354,250	0	354,250	0	354,250	0	354,250	0
2030	354,250	0	354,250	0	354,250	0	354,250	0
2031	354,250	0	354,250	0	354,250	0	354,250	0
2032	354,250	0	354,250	0	354,250	0	354,250	0
2033	354,250	0	354,250	0	354,250	0	354,250	0
2034	354,250	0	354,250	0	354,250	0	354,250	0
2035	354,250	0	354,250	0	354,250	0	354,250	0
2036	354,250	0	354,250	0	354,250	0	354,250	0
2037	354,250	0	354,250	0	354,250	0	354,250	0
2038	354,250	0	354,250	0	354,250	0	354,250	0
2039	354,250	0	354,250	0	354,250	0	354,250	0
2040	354,250	0	354,250	0	354,250	0	354,250	0
2041	354,250	0	354,250	0	354,250	0	354,250	0
2042	354,250	0	354,250	0	354,250	0	354,250	0
2043	354,250	0	354,250	0	354,250	0	354,250	0
2044	354,250	0	354,250	0	354,250	0	354,250	0
2045	354,250	0	354,250	0	354,250	0	354,250	0
2046	354,250	0	354,250	0	354,250	0	354,250	0

Generation-Skipping Transfer Tax Illustration

John & Mary Sample

Year	Associated with John's Inter Vivos Transfers				Associated with Mary's Inter Vivos Transfers			
	Prior GST Exemption Allocations	Current GST Exemption Allocations	Cumulative GST Exemption Allocations	Remaining GST Exemption	Prior GST Exemption Allocations	Current GST Exemption Allocations	Cumulative GST Exemption Allocations	Remaining GST Exemption
2008	0	354,250	354,250	1,645,750	0	354,250	354,250	1,645,750
2009	354,250	48,000	402,250	3,097,750	354,250	48,000	402,250	3,097,750
2010	402,250	48,000	450,250	3,049,750	402,250	48,000	450,250	3,049,750
2011	450,250	52,000	502,250	2,997,750	450,250	52,000	502,250	2,997,750
2012	502,250	52,000	554,250	2,945,750	502,250	52,000	554,250	2,945,750
2013	554,250	52,000	606,250	2,893,750	554,250	52,000	606,250	2,893,750
2014	606,250	56,000	662,250	2,837,750	606,250	56,000	662,250	2,837,750
2015	662,250	56,000	718,250	2,781,750	662,250	56,000	718,250	2,781,750
2016	718,250	60,000	778,250	2,721,750	718,250	60,000	778,250	2,721,750
2017	778,250	60,000	838,250	2,661,750	778,250	60,000	838,250	2,661,750
2018	838,250	64,000	902,250	2,597,750	838,250	64,000	902,250	2,597,750
2019	902,250	64,000	966,250	2,533,750	902,250	64,000	966,250	2,533,750
2020	966,250	68,000	1,034,250	2,465,750	966,250	68,000	1,034,250	2,465,750
2021	1,034,250	68,000	1,102,250	2,397,750	1,034,250	68,000	1,102,250	2,397,750
2022	1,102,250	72,000	1,174,250	2,325,750	1,102,250	72,000	1,174,250	2,325,750
2023	1,174,250	72,000	1,246,250	2,253,750	1,174,250	72,000	1,246,250	2,253,750
2024	1,246,250	76,000	1,322,250	2,177,750	1,246,250	76,000	1,322,250	2,177,750
2025	1,322,250	76,000	1,398,250	2,101,750	1,322,250	76,000	1,398,250	2,101,750
2026	1,398,250	80,000	1,478,250	2,021,750	1,398,250	80,000	1,478,250	2,021,750
2027	1,478,250	84,000	1,562,250	1,937,750	1,478,250	84,000	1,562,250	1,937,750
2028	1,562,250	84,000	1,646,250	1,853,750	1,562,250	84,000	1,646,250	1,853,750
2029	1,646,250	88,000	1,734,250	1,765,750	1,646,250	88,000	1,734,250	1,765,750
2030	1,734,250	88,000	1,822,250	1,677,750	1,734,250	88,000	1,822,250	1,677,750
2031	1,822,250	92,000	1,914,250	1,585,750	1,822,250	92,000	1,914,250	1,585,750
2032	1,914,250	96,000	2,010,250	1,489,750	1,914,250	96,000	2,010,250	1,489,750
2033	2,010,250	100,000	2,110,250	1,389,750	2,010,250	100,000	2,110,250	1,389,750
2034	2,110,250	100,000	2,210,250	1,289,750	2,110,250	100,000	2,210,250	1,289,750
2035	2,210,250	104,000	2,314,250	1,185,750	2,210,250	104,000	2,314,250	1,185,750
2036	2,314,250	108,000	2,422,250	1,077,750	2,314,250	108,000	2,422,250	1,077,750
2037	2,422,250	112,000	2,534,250	965,750	2,422,250	112,000	2,534,250	965,750
2038	2,534,250	116,000	2,650,250	849,750	2,534,250	116,000	2,650,250	849,750
2039	2,650,250	120,000	2,770,250	729,750	2,650,250	120,000	2,770,250	729,750
2040	2,770,250	120,000	2,890,250	609,750	2,770,250	120,000	2,890,250	609,750
2041	2,890,250	124,000	3,014,250	485,750	2,890,250	124,000	3,014,250	485,750
2042	3,014,250	128,000	3,142,250	357,750	3,014,250	128,000	3,142,250	357,750
2043	3,142,250	132,000	3,274,250	225,750	3,142,250	132,000	3,274,250	225,750
2044	3,274,250	0	3,274,250	225,750	3,274,250	136,000	3,410,250	89,750
2045	3,274,250	0	3,274,250	225,750	3,410,250	89,750	3,500,000	0
2046	3,274,250	0	3,274,250	225,750	3,500,000	0	3,500,000	0

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

John & Mary Sample

Year	Nonmarital Bequests in Trust from John's Estate				Reverse QTIP Election		Bequests from Mary's Estate					
	After-Tax Credit Shelter Bypass Bequest	Available GST Exemption	GST Exemption Allocated	Percentage Subject to 2nd Gen Estate Tax	After-Tax Marital Trust Bequest	GST Exemption Allocated	Total After-Tax Bequests	Tentative Non-Exempt Marital Trust	Exemption Allocated to Non-Exempt Marital Trust	Exemption Allocated to Other Bequests	Marital Trust Subject to 2nd Gen Estate Tax	Other Bequests Subject to 2nd Gen Estate Tax
2008	1,645,750	1,645,750	1,645,750	0.0%	6,251,045	0	0	0	0	0	0.0%	0.0%
2009	3,145,750	3,097,750	3,097,750	1.5%	4,866,924	0	0	0	0	0	0.0%	0.0%
2010	3,145,750	3,049,750	3,049,750	3.1%	5,032,295	0	0	0	0	0	0.0%	0.0%
2011	3,145,750	2,997,750	2,997,750	4.7%	1,524,860	0	0	0	0	0	0.0%	0.0%
2012	2,503,521	2,945,750	2,503,521	0.0%	0	0	0	0	0	0	0.0%	0.0%
2013	2,502,547	2,893,750	2,502,547	0.0%	0	0	0	0	0	0	0.0%	0.0%
2014	2,397,548	2,837,750	2,397,548	0.0%	0	0	0	0	0	0	0.0%	0.0%
2015	2,268,819	2,781,750	2,268,819	0.0%	0	0	0	0	0	0	0.0%	0.0%
2016	2,477,322	2,721,750	2,477,322	0.0%	0	0	0	0	0	0	0.0%	0.0%
2017	1,961,763	2,661,750	1,961,763	0.0%	0	0	0	0	0	0	0.0%	0.0%
2018	1,708,659	2,597,750	1,708,659	0.0%	0	0	0	0	0	0	0.0%	0.0%
2019	1,365,235	2,533,750	1,365,235	0.0%	0	0	0	0	0	0	0.0%	0.0%
2020	1,469,238	2,465,750	1,469,238	0.0%	0	0	0	0	0	0	0.0%	0.0%
2021	2,689,162	2,397,750	2,397,750	10.8%	0	0	0	0	0	0	0.0%	0.0%
2022	2,786,344	2,325,750	2,325,750	16.5%	0	0	0	0	0	0	0.0%	0.0%
2023	2,772,239	2,253,750	2,253,750	18.7%	0	0	0	0	0	0	0.0%	0.0%
2024	2,795,125	2,177,750	2,177,750	22.1%	0	0	0	0	0	0	0.0%	0.0%
2025	2,821,277	2,101,750	2,101,750	25.5%	0	0	0	0	0	0	0.0%	0.0%
2026	2,843,782	2,021,750	2,021,750	28.9%	0	0	0	0	0	0	0.0%	0.0%
2027	2,980,619	1,937,750	1,937,750	35.0%	0	0	0	0	0	0	0.0%	0.0%
2028	2,930,974	1,853,750	1,853,750	36.8%	0	0	0	0	0	0	0.0%	0.0%
2029	2,931,759	1,765,750	1,765,750	39.8%	0	0	0	0	0	0	0.0%	0.0%
2030	2,941,154	1,677,750	1,677,750	43.0%	0	0	0	0	0	0	0.0%	0.0%
2031	2,953,219	1,585,750	1,585,750	46.3%	0	0	0	0	0	0	0.0%	0.0%
2032	2,970,106	1,489,750	1,489,750	49.8%	0	0	0	0	0	0	0.0%	0.0%
2033	2,995,148	1,389,750	1,389,750	53.6%	0	0	0	0	0	0	0.0%	0.0%
2034	3,038,228	1,289,750	1,289,750	57.5%	0	0	0	0	0	0	0.0%	0.0%
2035	3,095,302	1,185,750	1,185,750	61.7%	0	0	0	0	0	0	0.0%	0.0%
2036	3,145,750	1,077,750	1,077,750	65.7%	0	0	0	0	0	0	0.0%	0.0%
2037	3,145,750	965,750	965,750	69.3%	0	0	0	0	0	0	0.0%	0.0%
2038	3,145,750	849,750	849,750	73.0%	0	0	0	0	0	0	0.0%	0.0%
2039	3,145,750	729,750	729,750	76.8%	0	0	0	0	0	0	0.0%	0.0%
2040	3,145,750	609,750	609,750	80.6%	0	0	0	0	0	0	0.0%	0.0%
2041	3,145,750	485,750	485,750	84.6%	0	0	0	0	0	0	0.0%	0.0%
2042	3,145,750	357,750	357,750	88.6%	0	0	0	0	0	0	0.0%	0.0%
2043	3,145,750	225,750	225,750	92.8%	0	0	0	0	0	0	0.0%	0.0%
2044	0	0	0	0.0%	0	0	4,970,776	0	0	89,750	0.0%	98.2%
2045	0	0	0	0.0%	0	0	5,531,897	0	0	0	0.0%	100.0%
2046	0	0	0	0.0%	0	0	4,089,040	0	0	0	0.0%	100.0%



Integrated Estate Planning Illustration

Supporting Schedules for
ASSUMPTIONS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

General Assumptions

John & Mary Sample

Personal	John	Mary
Age	54.0	51.0
Life expectancy	90	90
Year of death	2043	2046
Retirement age	62	60
Planning Illustration		
Analysis date		01-Jan-2008
Tax laws to apply - EGTRRA 2001	New law provisions apply indefinitely	
Tax laws to apply - JGTRRA 2003	New law provisions sunset after 2010	
Cash Flow Surplus Allocation		
	Pay Down Debt	Spend
Percentage of annual surplus	0.0%	0.0%
First year of surplus allocation	2017	2017
Last year of surplus allocation	2046	2046
Key Non-Investment/Non-Tax Rates		
Inflation rate		3.0%
Interest rate on cash flow deficit-funding loan		6.0%

Estate Planning Assumptions

John & Mary Sample

Lifetime Taxable Gifts	John	Mary
Prior Gifts		
Post-1976 adjusted taxable gifts	0	0
Unified credit used	0	0
Gift tax paid on prior gifts	0	0
GST exemption used	0	0
New Gifts		
Taxable gift 1	0	0
Year of taxable gift 1	NA	NA
Taxable gift 2	0	0
Year of taxable gift 2	NA	NA
Estate Settlement Costs	John	Mary
Fixed settlement costs	25,000	25,000
Annual inc/-dec rate in settlement costs	3.0%	3.0%
Costs as a % of gross estate	2.0%	2.0%
State Death Taxes	1st Death	2nd Death
State death tax method	State freeze	State freeze
Applicable exclusion freeze year	2001	2001
Percentage of taxable estate	NA	NA
Residuary Specific Bequests	John	Mary
Outright Marital Bequests		
Fixed dollar bequest	0	0
Annual inc/-dec rate in fixed dollar bequest	NA	NA
Percentage of residue	0.0%	0.0%
Marital Bequests in Trust		
Fixed dollar bequest	0	0
Annual inc/-dec rate in fixed dollar bequest	NA	NA
Percentage of residue	0.0%	0.0%
Outright Bequests to Heirs		
Fixed dollar bequest	0	0
Annual inc/-dec rate in fixed dollar bequest	NA	NA
Percentage of residue	0.0%	0.0%
Charitable Bequests		
Fixed dollar bequest	500,000	10,000,000
Annual inc/-dec rate in fixed dollar bequest	3.0%	3.0%
Percentage of residue	0.0%	0.0%
Credit Shelter Bypass Trust	John	Mary
Fund bypass from estate residue	Yes	Yes
If Yes, tier one target funding amount	Minimize FET	Minimize FET
Tier two funding amount	0	0
Annual inc/-dec in tier two amount	NA	NA
Testamentary GST Planning	John	Mary
First Death		
Allocate exemption to bypass trust	Yes	Yes
Allocate exemption to reverse QTIP	Yes	Yes
Second Death		
Allocate exemption	Yes	Yes

Asset Type, Ownership, Legatee & Values Assumptions

John & Mary Sample

Asset Description	Asset Type	Asset Owner	Estate Legatee	Current Value	Tax Basis	Estate Discount	Value to FLP	Tax Basis to FLP	Cash Flow Surplus Share	Deficit Funding Start Year
Cash Management Fund	Cash	JTWROS	Surviving spouse	100,000	100,000	NA	0	0	10.0%	2008
ABC Managed Account	Investments	Client rev trust	Estate	670,395	631,500	0.0%	0	0	45.0%	2008
PZQ Managed Account	Investments	Spouse rev trust	Estate	430,000	429,900	0.0%	0	0	45.0%	2008
John's Qualified Plan	Qualified plan	Client	Surviving spouse	500,000	0	0.0%	0	0	0.0%	2017
John's IRA Rollover	Qualified plan	Client	Surviving spouse	165,000	0	0.0%	0	0	0.0%	2013
John's LifeCo. FPDA	Nonqual annuity	Client	Surviving spouse	55,000	45,000	0.0%	0	0	0.0%	2013
Mary's Qualified Plan	Qualified plan	Spouse	Surviving spouse	200,000	0	0.0%	0	0	0.0%	2018
Mary's IRA	Qualified plan	Spouse	Surviving spouse	50,000	0	0.0%	0	0	0.0%	2016
SoftCo. SERP	Deferred comp	Spouse	Surviving spouse	187,000	0	0.0%	0	0	0.0%	NA
Mary's LifeCo. FPDA	Nonqual annuity	Spouse	Surviving spouse	55,000	45,000	0.0%	0	0	0.0%	2016
ShopRight, Inc.	S corp	Client	Estate	10,000,000	3,000,000	35.0%	0	0	0.0%	NA
ShopRight, Inc. HQ	Real estate	Client rev trust	Estate	1,000,000	450,000	0.0%	1,000,000	450,000	0.0%	NA
MNS Enterprises	LLC	Spouse	Estate	25,000	80,000	0.0%	0	0	0.0%	NA
Townhome Rental 1	Real estate	TIC	Estate	200,000	145,000	0.0%	0	0	0.0%	NA
Townhome Rental 2	Real estate	TIC	Estate	325,000	175,000	0.0%	0	0	0.0%	NA
Artwork	Other	JTWROS	Surviving spouse	80,000	60,000	0.0%	0	0	0.0%	NA
Trading Cards	Other	Client	Estate	50,000	45,000	0.0%	0	0	0.0%	NA
25 Breezy Way	Residence	JTWROS	Surviving spouse	850,000	700,000	0.0%	0	0	0.0%	NA
423 Sunshine Circle	Residence	JTWROS	Surviving spouse	325,000	275,000	0.0%	0	0	0.0%	NA
1615 Grove Lane	Residence	Spouse rev trust	Estate	265,000	265,000	0.0%	0	0	0.0%	NA
Sedan	Personal property	JTWROS	Surviving spouse	30,000	50,000	0.0%	0	0	0.0%	NA
Roadster	Personal property	Client	Surviving spouse	35,000	60,000	0.0%	0	0	0.0%	NA
SUV	Personal property	JTWROS	Surviving spouse	25,000	50,000	0.0%	0	0	0.0%	NA
Jewelry	Other	Spouse	Surviving spouse	35,000	30,000	0.0%	0	0	0.0%	NA
Furnishings	Personal property	JTWROS	Surviving spouse	150,000	200,000	0.0%	0	0	0.0%	NA
Totals				15,807,395	6,836,400		1,000,000	450,000	100.0%	
Existing FLP plus new transfers				-1,000,000	-450,000		0	0		
Adjusted totals				14,807,395	6,386,400		1,000,000	450,000	100.0%	

Asset Investment Return Assumptions

John & Mary Sample

Asset Description	Income Rate	Income Reinvest %	Taxable Income %	Qualified Dividend %	Growth Rate	Taxable Gains %	Taxpayer
Cash Management Fund	3.0%	100.0%	100.0%	NA	NA	NA	Senior generation
ABC Managed Account	4.2%	100.0%	100.0%	33.2%	5.2%	25.0%	Senior generation
PZQ Managed Account	4.2%	100.0%	100.0%	33.2%	5.2%	25.0%	Senior generation
John's Qualified Plan	4.2%	100.0%	0.0%	NA	5.2%	0.0%	Senior generation
John's IRA Rollover	4.2%	100.0%	0.0%	NA	5.2%	0.0%	Senior generation
John's LifeCo. FPDA	4.2%	100.0%	0.0%	NA	5.2%	0.0%	Senior generation
Mary's Qualified Plan	4.2%	100.0%	0.0%	NA	5.2%	0.0%	Senior generation
Mary's IRA	4.2%	100.0%	0.0%	NA	5.2%	0.0%	Senior generation
SoftCo. SERP	5.7%	100.0%	0.0%	NA	0.0%	NA	Senior generation
Mary's LifeCo. FPDA	4.2%	100.0%	0.0%	NA	5.2%	0.0%	Senior generation
ShopRight, Inc.	5.0%	0.0%	100.0%	0.0%	7.0%	0.0%	Senior generation
ShopRight, Inc. HQ	5.0%	0.0%	65.0%	0.0%	4.0%	0.0%	Senior generation
MNS Enterprises	0.0%	NA	NA	NA	0.0%	NA	Senior generation
Townhome Rental 1	5.0%	0.0%	100.0%	0.0%	4.0%	0.0%	Senior generation
Townhome Rental 2	5.0%	0.0%	100.0%	0.0%	4.0%	0.0%	Senior generation
Artwork	0.0%	NA	NA	NA	3.0%	0.0%	Senior generation
Trading Cards	0.0%	NA	NA	NA	3.0%	0.0%	Senior generation
25 Breezy Way	0.0%	NA	NA	NA	3.0%	0.0%	Senior generation
423 Sunshine Circle	0.0%	NA	NA	NA	3.0%	0.0%	Senior generation
1615 Grove Lane	0.0%	NA	NA	NA	3.0%	0.0%	Senior generation
Sedan	0.0%	NA	NA	NA	-10.0%	0.0%	Senior generation
Roadster	0.0%	NA	NA	NA	-10.0%	0.0%	Senior generation
SUV	0.0%	NA	NA	NA	-10.0%	0.0%	Senior generation
Jewelry	0.0%	NA	NA	NA	3.0%	0.0%	Senior generation
Furnishings	0.0%	NA	NA	NA	3.0%	0.0%	Senior generation

Employer Stock Assumptions

John & Mary Sample

Existing Taxable Employer Stock		Mary
Current share price		25.00
Fair market value		40,000
Tax basis		27,500
Owner		Spouse
Estate legatee		Select
Value transferred to family limited partnership		0
Basis transferred to family limited partnership		0
Annual Dispositions		Mary
Percentage of FMV disposed of or...		20.0%
Disposition amount in current dollars		0
Is the percentage or amount distributed the total distribution or an annual figure		Annual
Annual inc/-dec rate of dispositions		0.0%
Disposition as a percentage of EIPD		0.0%
First year of dispositions		2008
Last year of dispositions		2017
One-Time Disposition		Mary
Percentage of FMV disposed of or...		100.0%
Disposition amount in current dollars		0
Year of disposition		2018
Investment Rates		Mary
Dividends per share		0.10
Dividend growth rate		6.0%
Growth rate		6.0%

Sources of Income Assumptions

John & Mary Sample

Income Description	Income Category	Annual Income	Income Growth	Start Year	End Year	Ordinary Income %	Capital Gains %	FICA Status	Income Type
John's Salary	Salary	200,000	5.0%	2008	2016	100.0%	0.0%	Client wages	Cash
Mary's Salary	Salary	150,000	10.0%	2008	2017	100.0%	0.0%	Spouse wages	Cash
Mary's Bonus	Bonus	15,000	10.0%	2008	2017	100.0%	0.0%	Spouse wages	Cash
John's Director Fees	Director fees	25,000	3.0%	2008	2016	100.0%	0.0%	Client SE inc	Cash
Mary's Pension	Pension	6,000	0.0%	2018	2046	100.0%	0.0%	NA	Cash

Social Security	NRA	NRA Date	Start Date	Own History	Annual PIA	Benefits	Growth Rate	Taxable %
John	66.00	Jan-2020	Jan-2020	Yes	18,000	18,000	2.0%	85.0%
Mary	66.50	Jul-2023	Jul-2023	Yes	12,000	12,000	2.0%	85.0%

Expense Assumptions

John & Mary Sample

Expense Description	Expense Category	Annual Expense	Expense Growth	Start Year	End Year	Percentage Deductible	Expense Type
Household	Living expense	120,000	3.0%	2008	2046	0.0%	Cash
Food & Clothing	Living expense	60,000	3.0%	2008	2046	0.0%	Cash
Travel & Entertainment 1	Living expense	35,000	3.0%	2008	2046	0.0%	Cash
Travel & Entertainment 2	Living expense	15,000	3.0%	2008	2046	0.0%	Cash
Medical Expenses	Medical expense	5,000	3.0%	2008	2046	0.0%	Cash
Real Estate Taxes	Real estate tax	20,000	3.0%	2008	2046	100.0%	Cash
Auto Taxes	Personal prop tax	1,500	3.0%	2008	2046	100.0%	Cash
Various Charities	Charitable gifts	20,000	3.0%	2008	2046	100.0%	Cash
Tax Consulting & Prep	Misc 2% AGI	5,000	3.0%	2008	2046	0.0%	Cash
LTC Insurance Premiums	LTC premiums	5,000	0.0%	2008	2046	0.0%	Cash
Disability Premiums	DI premiums	2,000	3.0%	2008	2016	0.0%	Cash

Education Costs & Funding Assumptions

John & Mary Sample

Education Costs

Description	Age	Annual Expense	Expense Growth	Start Year	End Year	1st Nonlinear Change %	Change Year	2nd Nonlinear Change %	Change Year
Jack's 529 Plan	7.6	15,000	6.0%	2018	2023	NA	NA	NA	NA
Jenny's Coverdell	8.4	10,000	6.0%	2017	2020	NA	NA	NA	NA
Billy's K-12 & College	6.3	8,000	6.0%	2008	2023	100.0%	2019	NA	NA
Joe's Grad School	22.6	20,000	6.0%	2007	2012	-50.0%	2011	NA	NA

Education Funding

Description	Existing Fund Value	Tax Basis	Lump-Sum Contribution	Indexing Rate	Contribution Year	Outside Source %	Annual Contribution	Contribution Growth	Start Year	End Year	Outside Source %
Jack's 529 Plan	0	NA	30,000	3.0%	2008	0.0%	NA	NA	NA	NA	NA
Jenny's Coverdell	6,000	4,000	NA	NA	NA	NA	2,000	3.0%	2008	2020	0.0%
Billy's K-12 & College	25,000	18,000	NA	NA	NA	NA	2,500	3.0%	2008	2023	50.0%
Joe's Grad School	10,000	7,500	15,000	3.0%	2008	0.0%	10,000	3.0%	2009	2012	0.0%

Investment & Tax Rates & Fund Distributions

Description	Funding Vehicle	Income Rate	Taxable Income %	Qualified Dividend %	Growth Rate	Ordinary Tax Rate	Cap Gains Tax Rate	State Tax Rate	Distrib'n Start Year	Distrib'n End Year	Distribution Tax Rate
Jack's 529 Plan	529 plan	2.0%	NA	NA	8.0%	NA	0.0%	0.0%	2018	2023	Per plan
Jenny's Coverdell	Coverdell ESA	2.0%	NA	NA	8.0%	NA	0.0%	0.0%	2017	2020	Per plan
Billy's K-12 & College	UTMA/UGMA	2.0%	100.0%	100.0%	8.0%	15.0%	5.0%	5.0%	2019	2023	Per plan
Joe's Grad School	Nonspecific fund	2.0%	100.0%	50.0%	8.0%	25.0%	15.0%	3.0%	2007	2012	Per plan

Life Insurance Assumptions

John & Mary Sample

Insurance Policy Description	Face Amount	Face Amount Growth	Insured	Beneficiary	First Coverage Year	Adjustment In Coverage	Adjustment Year	Insurance Premiums	Premium Growth	Premium Duration	Premium DB Allocation
Mary's Group Term	50,000	0.0%	Spouse	Surviving spouse	2008	-100.0%	2018	0	NA	NA	NA
Level Premium Term	250,000	0.0%	Client	Surviving spouse	2008	-100.0%	2017	2,500	0.0%	2016	0.0%
Yearly Renewable Term	500,000	0.0%	Client	Surviving spouse	2008	-100.0%	2017	5,000	5.0%	2016	0.0%
Whole Life-Term Blend	2,000,000	0.0%	2nd to die	IDGT 1	2008	0.0%	2017	25,000	0.0%	2022	50.0%

Family Entity Assumptions

John & Mary Sample

Family Limited Partnership		
Fair market value		1,000,000
Tax basis		450,000
FLP Structure		
	John	Mary
General interests	1.0%	0.0%
Limited interests	0.0%	99.0%
Total ownership	1.0%	99.0%
Estate Legatee		
	John	Mary
General interests	Surviving spouse	Select
Limited interests	Select	Estate
Estate Tax Valuation Discounts		
	John	Mary
General interests	0.0%	0.0%
Limited interests	35.0%	35.0%
Annual FLP Distributions		
Percentage of FMV distributed or...		0.0%
Distribution amount in current dollars		0
Is the percentage or amount distributed the total distribution or an annual figure		NA
Annual inc/-dec rate of distributions		NA
Distribution as a percentage of EIPD		0.0%
First year of distributions		NA
Last year of distributions		NA
One-Time FLP Distribution		
Percentage of FMV distributed or...		0.0%
Distribution amount in current dollars		0
Year of distribution		NA
Investment Rates		
	Income	Growth
Cash flows	5.0%	4.0%
Percentage reinvested	0.0%	NA
Percentage taxable	65.0%	0.0%
Qualified dividend percentage	0.0%	NA

Testamentary Trust + Noncharitable & Main Charitable Fund Assumptions

John & Mary Sample

Annual Distributions	Bypass Trust	Marital Trust
Percentage of FMV distributed or...	0.0%	0.0%
Distribution amount in current dollars	0	0
Is the percentage or amount distributed the total distribution or an annual figure	NA	NA
Annual inc/-dec rate of distributions	NA	NA
Distribution as a percentage of EIPD	0.0%	0.0%
First year of distributions	NA	NA
Last year of distributions	NA	NA
One-Time Distribution	Bypass Trust	Marital Trust
Percentage of FMV distributed or...	0.0%	0.0%
Distribution amount in current dollars	0	0
Year of distribution	NA	NA
Investment Rates	Bypass Trust	Marital Trust
Income		
Cash flows	2.0%	2.0%
Percentage reinvested	0.0%	0.0%
Percentage taxable	100.0%	100.0%
Qualified dividend percentage	100.0%	100.0%
Growth		
Cash flows	8.0%	8.0%
Percentage taxable	100.0%	100.0%
Tax Rates	Bypass Trust	Marital Trust
Federal income tax rate	35.0%	35.0%
Federal capital gains tax rate	20.0%	20.0%
State tax rate	5.0%	5.0%
Other	Bypass Trust	Marital Trust
Percentage of trust subject to estate tax valuation discounts at Mary's death	NA	0.0%
Estate tax valuation discount	NA	NA
Percentage of trust available for charitable bequests	NA	100.0%
Percentage of trust bequeathed to charity at Mary's death	0.0%	NA
Investment Rates	Heirs' Fund	Main Charity
Income		
Cash flows	2.0%	2.0%
Percentage taxable	NA	NA
Qualified dividend percentage	NA	NA
Growth		
Cash flows	8.0%	8.0%
Percentage taxable	NA	NA

Outright Gift Assumptions

John & Mary Sample

Existing Funds	Annual 1	Annual 2	Applicable
Undiscounted value	NA	NA	NA
Tax basis	NA	NA	NA
First year of gift fund	NA	NA	NA

New Gifts	Annual 1	Annual 2	Applicable
Transferor	John	John	Mary
Undiscounted value of transfer	Annual exclusion	10,000	990,000
Primary source gift tax valuation discount	0.0%	0.0%	35.0%
Secondary source gift tax valuation discount	NA	NA	NA
Number of donees	4	1	NA
Gift-splitting election is made	Yes	Yes	Yes
Recipient is a GST-exempt trust/allocate GST exemption	Yes	Yes	Yes
First year of gifts	2009	2008	2008
Last year of gifts	2046	2008	2008

Investment Rates	Annual 1	Annual 2	Applicable
Income			
Cash flows	2.0%	5.0%	5.0%
Percentage taxable	100.0%	65.0%	65.0%
Qualified dividend percentage	100.0%	0.0%	0.0%
Growth			
Cash flows	8.0%	4.0%	4.0%
Percentage taxable	100.0%	0.0%	0.0%

Tax Rates	Annual 1	Annual 2	Applicable
Recipient is a grantor trust	No	No	No
Federal income tax rate	35.0%	35.0%	35.0%
Federal capital gains tax rate	20.0%	20.0%	20.0%
State tax rate	5.0%	5.0%	5.0%

Other	Annual 1	Annual 2	Applicable
If GST inclusion ratio exceeds 0, transfer tax to apply at the death of the second generation	NA	NA	Estate tax

Sale to Grantor Trust Assumptions

John & Mary Sample

Existing Trust	IDGT 1	IDGT 2
Undiscounted value	NA	NA
Tax basis	NA	NA
First year of trust	NA	NA
Property Sold	IDGT 1	IDGT 2
Undiscounted value of property sold	900,000	5,243,184
Gift tax valuation discount	35.0%	35.0%
Year of sale	2008	2012
Transferor-seller	John	John
Transfer From Mature GRATs	IDGT 1	IDGT 2
Value transferred in	0	3,616,456
Basis transferred in	0	0
Transfer occurs at the end of year	2047	2011
Property Gifted	IDGT 1	IDGT 2
Gift-splitting election is made	Yes	Yes
Allocate GST exemption	Yes	Yes
Gift tax valuation discount	35.0%	0.0%
Taxable gift	65,000	0
Note Receivable	IDGT 1	IDGT 2
Face amount of note as a percentage of total transfer	90.0%	90.0%
Note term	9	9
Note amortization	Balloon	Balloon
Interest rate	3.50%	3.50%
Downpayment	0	0
Annual Distributions Other Than Debt Service	IDGT 1	IDGT 2
Percentage of FMV distributed or...	0.0%	0.0%
Distribution amount in current dollars	0	0
Annual inc/-dec rate of distributions	NA	NA
First year of distributions	NA	NA
Last year of distributions	NA	NA
Percentage of distributions included in cash flows	NA	NA
Investment Rates	IDGT 1	IDGT 2
Income rate	5.0%	5.0%
Taxable income percentage	100.0%	100.0%
Qualified dividend percentage	0.0%	0.0%
Growth rate	7.0%	7.0%
Taxable gains percentage	0.0%	0.0%
Tax Rates	IDGT 1	IDGT 2
Permanent grantor trust status	No	No
Federal income tax rate	35.0%	35.0%
Federal capital gains tax rate	20.0%	20.0%
State tax rate	5.0%	5.0%
Other	IDGT 1	IDGT 2
If GST inclusion ratio exceeds 0, transfer tax to apply at the death of the second generation	Estate tax	Estate tax

Chapter 14 Trust Assumptions

John & Mary Sample

Property transferred	GRAT
Undiscounted value of transfer	5,000,000
Gift tax valuation discount	35.0%
Gift tax valuation discount - sequential GRATs	35.0%
Year of transfer	2008
Transferor	John
Taxable gift	0
Taxable gift - 2nd sequential GRAT	NA
Taxable gift - 3rd sequential GRAT	NA
Taxable gift - 4th sequential GRAT	NA
Taxable gift - 5th sequential GRAT	NA
Planning Structure	GRAT
Trust term	4
Trust term - additional cascading GRATs	NA
Type of trust	Walton GRAT
Initial annuity rate	20.92532%
Initial annuity rate - 2nd sequential GRAT	NA
Initial annuity rate - 3rd sequential GRAT	NA
Initial annuity rate - 4th sequential GRAT	NA
Initial annuity rate - 5th sequential GRAT	NA
Annual increase in annuity rate	20.0%
Payment frequency	Annual
Valuation date	NA
Months valuation date precedes payout	NA
Contingent reversion	NA
Section 7520 rate	4.4%
Section 7520 rate - additional cascading GRATs	NA
Investment Rates	GRAT
Income	
Cash flows	5.0%
Percentage taxable	100.0%
Qualified dividend percentage	0.0%
Growth	
Cash flows	7.0%
Percentage taxable	0.0%
Tax Rates	GRAT
Permanent grantor trust status	No
Federal income tax rate	35.0%
Federal capital gains tax rate	20.0%
State tax rate	5.0%

Tax Rate Assumptions

John & Mary Sample

Year	Taxable Entities					Heirs					
	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate	Combined Ordinary Income Tax Rate	Federal Capital Gains Tax Rate	Combined Capital Gains Tax Rate	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate	Combined Ordinary Income Tax Rate	Federal Capital Gains Tax Rate	Combined Capital Gains Tax Rate	Heirs' Estate Tax
2008	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	15.0%	18.3%	45.0%
2009	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	15.0%	18.3%	45.0%
2010	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	15.0%	18.3%	45.0%
2011	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2012	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2013	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2014	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2015	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2016	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2017	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2018	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2019	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2020	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2021	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2022	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2023	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2024	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2025	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2026	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2027	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2028	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2029	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2030	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2031	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2032	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2033	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2034	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2035	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2036	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2037	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2038	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2039	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2040	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2041	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2042	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2043	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2044	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2045	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2046	35.0%	3.3%	38.3%	20.0%	23.3%	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%