



## *Leveraged IRA Illustration*

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

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Accelerated Distributions [\$70K/Year] + Gifts to Fund ILIT Premiums*

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## Disclaimer

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

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

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

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

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

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

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

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



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## Disclaimer

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

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

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Customer Signature



## Summary

Jack & Jill Flash

At the End of the Senior Generation's Lifetime in 2045	Minimum Distributions	Accelerated Distributions
Cumulative IRA distributions to senior generation	4,716,221	4,353,327
IRA balance	9,965,515	6,980,029
Taxable investment balance	3,883,802	2,523,569
Combined balances	13,849,317	9,503,597
Estate taxes	-5,539,727	-3,801,439
IRD deduction	2,989,655	2,094,009
Income tax assuming total IRA distribution	-2,971,717	-2,081,445
Cumulative gifts [informational purposes only]	NA	708,140
Gift fund balance	NA	2,048,651
<b>Net to heirs</b>	<b>5,337,874</b>	<b>5,669,365</b>

<b>Accelerated distributions advantage</b>	<b>331,491</b>
Present value of planning advantage @ 3.0%	144,899

At the End of the Heir's Lifetime in 2081	Minimum Distributions	Accelerated Distributions
Cumulative IRA distributions to heirs	43,850,371	30,713,600
IRA balance	0	0
Income tax assuming total IRA distribution	0	0
After-tax IRA funds	0	0
Taxable investment balance	56,949,747	38,904,193
Gift fund balance	NA	17,103,244
<b>Net amount available to heirs before 2nd generation death taxes</b>	<b>56,949,747</b>	<b>56,007,437</b>

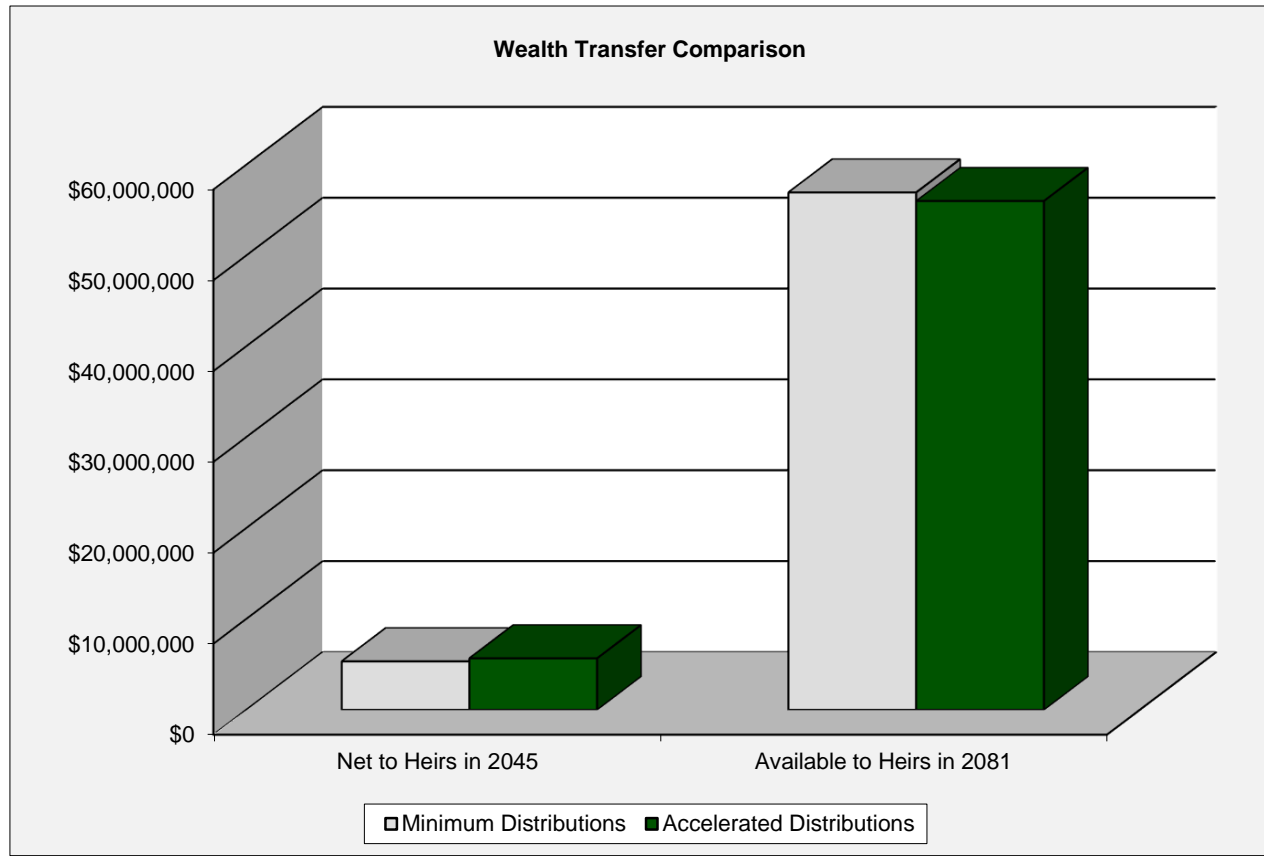
<b>Minimum distributions advantage</b>	<b>942,310</b>
Present value of planning advantage @ 3.0%	142,117

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



## Summary

Jack & Jill Flash



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



Leveraged IRA Illustration - Accelerated Distributions [\$70K/Year] + Gifts to Fund ILIT Premiums

**Assumptions**

*Jack & Jill Flash*

<b>Personal</b>	<b>Jack</b>	<b>Jill</b>
Age	55.0	52.0
Attained age at year-end	55.9	52.9
Calculated life expectancy	84.6	84.3
Life expectancy override	80.0	80.0
Year of death	2042	2045
Post-1976 adjusted taxable gifts	0	0

<b>Next Generation Beneficiary</b>		
Age		26.0
Attained age at year-end		26.9
Year of death		2081

<b>Planning Illustration</b>		
Analysis date		01-Jan-2018
Tax laws to apply - income taxes	TCJA provisions sunset after 2025	
Tax laws to apply - estate, gift & GST	TCJA provisions sunset after 2025	
Participant or account owner illustrated		Jack
Beneficiary		Jill
Beneficiary qualifies as designated beneficiary		Yes
First required distribution = April 1 in post-70 1/2 yr		No

<b>IRAs</b>	<b>Jack</b>
Current account balance	2,000,000
Current account basis	0

<b>Accelerated Distributions</b>	
Method for determining distributions	User-defined
First distribution year	2018
Last distribution year	2033
Target distributions include RMDs	Yes
See the Accelerated Distributions Scenario - Accelerated Distribution Illustration schedule for details	

<b>Spousal Rollover</b>	
Surviving spouse elects to treat account as own	Yes
Surviving spouse's designated beneficiary	Heir



## Assumptions

Jack & Jill Flash

Tax Rates	Sr Generation	Heirs & Trust
Federal ordinary income tax rate	See schedule	See schedule
Federal capital gains tax rate	See schedule	See schedule
State income tax rate	5.0%	5.0%
Estate tax rate	See schedule	NA
IRD deduction rate	See schedule	NA

### 10-Percent Premature Distribution Tax

Accelerated distributions qualify for an exception	Yes
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IRA Investment Rates	Sr Generation	Heirs
Current income rate	2.0%	2.0%
Growth rate	6.0%	6.0%

Taxable Investment Rates	Sr Generation	Heirs & Trust
Current income rate	2.0%	2.0%
Qualified dividend percentage	100.0%	100.0%
Growth rate	6.0%	6.0%
Portfolio turnover rate	25.0%	25.0%
Percentage of income and capital gains subject to Medicare surtax	100.0%	100.0%
Present value discount rate	3.0%	NA
Inflation rate	3.0%	NA

Lifetime Gifts in Accelerated Distributions Scenario	Annual Gifts	1-Time Gifts
Gift amount	Annual exclusion	NA
Gift-splitting	Yes	Yes
If Yes, adjust estate tax for consenting spouse's share	Yes	Yes
Number of donees	2	NA
First year of transfer	2018	NA
Last year of transfer	2033	NA



## Assumptions

Jack & Jill Flash

### Life Insurance in Accelerated Distributions Scenario

Gifts are used to fund insurance	Yes
Insured	Second-to-die
Type of Irrevocable life insurance trust	Funded
If Funded, first-year premium	40,000
If Funded, inc/-dec in premium	0.0%
First premium year	2018
Last premium year	2032
Initial death benefit	1,800,000
Death benefit growth rate	0.0%

### Other

Gift fund assets are available to pay death taxes	Yes
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## Annual Net to Heirs Comparison

Jack & Jill Flash



The chart above illustrates the advantages or disadvantages of receiving only required minimum distributions over the planning horizon, in order to maximize the deferral of income taxes. The alternative distribution strategy involves making additional distributions, the after-tax proceeds of which are transferred to a trust for the benefit of heirs. Through 2045, amounts represent the net after-tax transfer to heirs, assuming income taxes were paid on a total distribution of IRA funds. Amounts shown from 2046 onward represent the after-tax assets available to heirs, assuming death taxes were paid in 2045 but IRAs were transferred to heirs intact. Thereafter, it is assumed that only minimum distributions are received.



Leveraged IRA Illustration - Accelerated Distributions [\$70K/Year] + Gifts

**Annual Net to Heirs Comparison**

Jack & Jill Flash

Year	Net to Heirs		Comparison	
	Minimum Distributions Scenario	Accelerated Distributions Scenario	Accelerated Distributions Adv-/Disadv	Present Value Adv-/Disadv 3.0%
2018	688,176	2,467,734	1,779,558	1,727,901
2019	743,230	2,500,671	1,757,440	1,656,757
2020	802,688	2,536,201	1,733,512	1,586,506
2021	866,904	2,574,531	1,707,627	1,517,328
2022	936,256	2,615,883	1,679,627	1,449,008
2023	1,011,156	2,660,497	1,649,340	1,381,464
2024	1,092,049	2,708,631	1,616,582	1,314,509
2025	1,179,413	2,760,564	1,581,151	1,248,276
2026	1,206,599	2,762,443	1,555,844	1,192,545
2027	1,303,127	2,818,105	1,514,977	1,127,422
2028	1,407,377	2,878,196	1,470,818	1,062,615
2029	1,519,967	2,943,069	1,423,101	998,215
2030	1,641,565	3,013,103	1,371,539	934,045
2031	1,772,890	3,088,711	1,315,821	870,018
2032	1,914,721	3,170,335	1,255,614	805,980
2033	2,077,763	3,223,109	1,245,346	776,121
2034	2,253,878	3,449,839	1,195,961	723,649
2035	2,443,823	3,586,642	1,142,819	671,367
2036	2,648,429	3,734,082	1,085,653	619,170
2037	2,868,607	3,892,784	1,024,177	567,108
2038	3,105,337	4,063,433	958,096	515,076
2039	3,359,672	4,246,768	887,097	463,025
2040	3,632,656	4,443,529	810,872	410,887
2041	3,925,559	4,654,613	729,054	358,675
2042	4,239,549	4,880,855	641,306	306,322
2043	4,582,991	5,127,237	544,246	252,395
2044	4,948,469	5,389,638	441,170	198,622
2045	5,337,874	5,669,365	331,491	144,899
2046	5,698,519	6,035,604	337,085	143,055
2047	6,087,350	6,429,465	342,114	140,964
2048	6,506,722	6,852,847	346,125	138,454
2049	6,959,056	7,307,769	348,712	135,429
2050	7,446,864	7,796,369	349,505	131,786
2051	7,972,759	8,320,916	348,158	127,457
2052	8,539,476	8,883,815	344,338	122,380
2053	9,149,883	9,487,609	337,726	116,536
2054	9,806,986	10,134,988	328,002	109,886
2055	10,513,949	10,828,796	314,848	102,409
2056	11,274,090	11,572,034	297,945	94,083
2057	12,090,898	12,367,868	276,970	84,914
2058	12,968,032	13,219,632	251,600	74,891
2059	13,909,332	14,130,837	221,505	64,014
2060	14,918,818	15,105,174	186,356	52,284
2061	16,000,692	16,146,518	145,826	39,722
2062	17,157,635	17,257,733	100,097	26,472
2063	18,386,950	18,437,979	51,030	13,103
2064	19,692,003	19,690,732	-1,271	-317



### Annual Net to Heirs Comparison

Jack & Jill Flash

Year	Net to Heirs		Comparison	
	Minimum Distributions Scenario	Accelerated Distributions Scenario	Accelerated Distributions Adv/-Disadv	Present Value Adv/-Disadv 3.0%
2065	21,076,200	21,019,557	-56,643	-13,709
2066	22,542,956	22,428,103	-114,853	-26,987
2067	24,095,660	23,920,077	-175,583	-40,057
2068	25,737,646	25,499,228	-238,418	-52,804
2069	27,472,138	27,169,315	-302,823	-65,116
2070	29,302,198	28,934,073	-368,125	-76,854
2071	31,230,652	30,797,174	-433,477	-87,864
2072	33,259,999	32,762,159	-497,841	-97,965
2073	35,392,286	34,832,361	-559,925	-106,975
2074	37,628,915	37,010,783	-618,132	-114,658
2075	39,970,315	39,299,864	-670,451	-120,743
2076	42,415,149	41,700,939	-714,210	-124,869
2077	44,982,958	44,230,105	-752,853	-127,794
2078	47,711,111	46,916,090	-795,021	-131,024
2079	50,608,439	49,767,792	-840,646	-134,511
2080	53,684,534	52,794,807	-889,727	-138,210
2081	56,949,747	56,007,437	-942,311	-142,117





## *Leveraged IRA Illustration*

Sensitivity Analyses

AN ANALYSIS PREPARED EXCLUSIVELY FOR

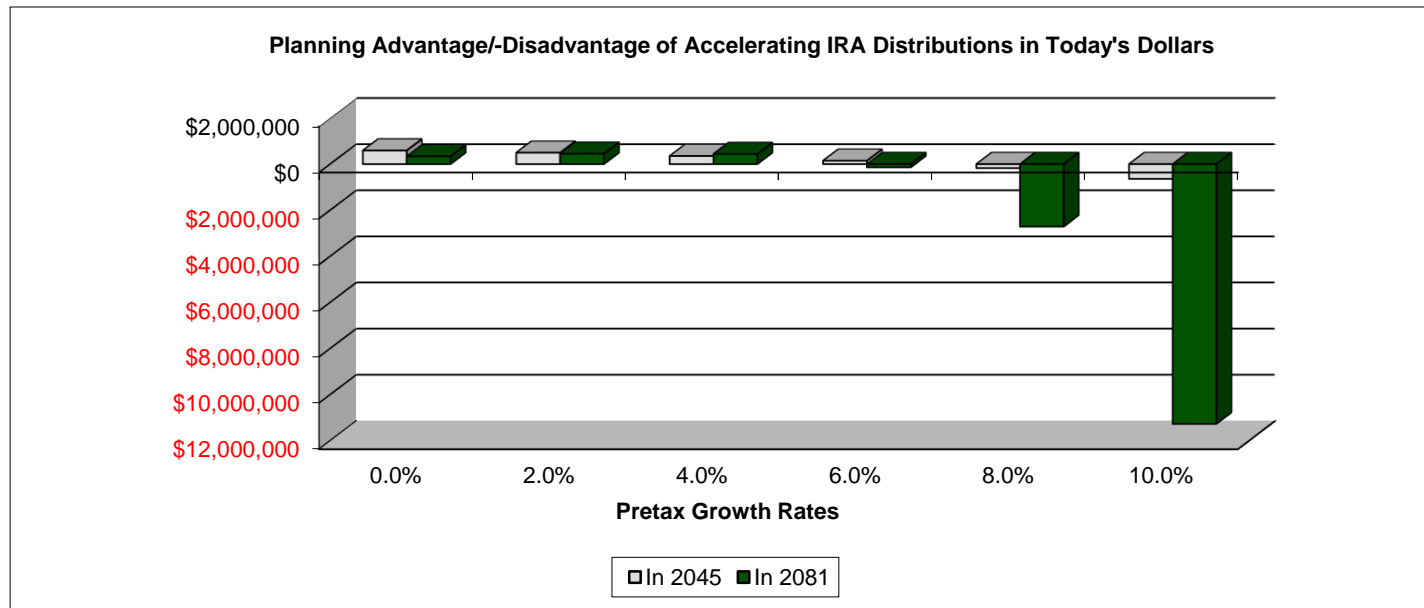
**Jack & Jill Flash**

*Accelerated Distributions [\$70K/Year] + Gifts to Fund ILIT Premiums*

## Sensitivity Analysis - Growth Rates

Jack & Jill Flash

Beneficiary = Jill	Net to Heirs in 2045		Available to Heirs in 2081		Planning Adv-/Disadv	
	Minimum Distributions	Accelerated Distributions	Minimum Distributions	Accelerated Distributions	In 2045	In 2081
0.0%	1,099,386	2,446,796	1,949,641	4,180,271	1,347,410	2,230,630
2.0%	1,879,339	3,004,942	6,021,652	8,997,619	1,125,604	2,975,967
4.0%	3,182,014	3,986,984	18,574,962	21,474,011	804,970	2,899,049
6.0%	5,337,874	5,669,365	56,949,747	56,007,437	331,491	-942,310
8.0%	8,874,166	8,479,481	173,028,540	155,037,910	-394,685	-17,990,630
10.0%	14,625,130	13,156,655	520,041,022	445,308,019	-1,468,476	-74,733,003



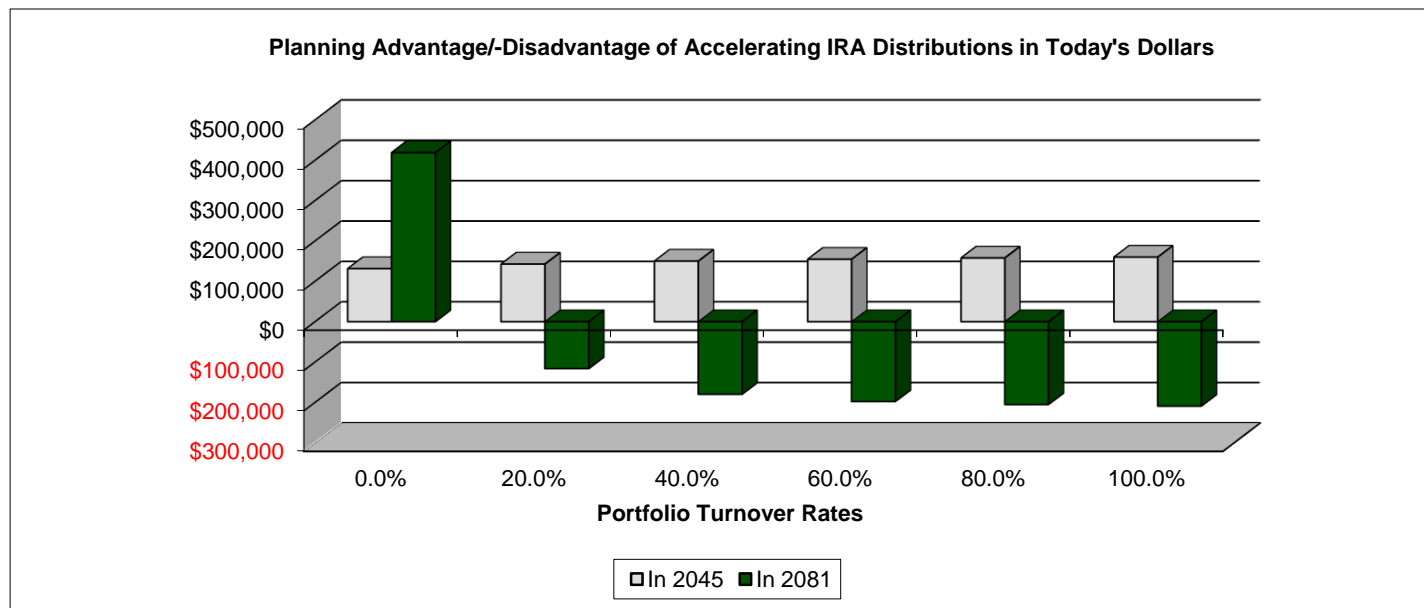
The illustration above shows the impact of pretax growth rate assumptions on the projected results. The graph shows the advantages or disadvantages of Jack accelerating IRA distributions, as compared to receiving only required minimum distributions, in today's dollars. All other assumptions are the same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



## Sensitivity Analysis - Portfolio Turnover Rates

Jack & Jill Flash

Beneficiary = Jill Turnover	Net to Heirs in 2045		Available to Heirs in 2081		Planning Adv-/Disadv	
	Minimum Distributions	Accelerated Distributions	Minimum Distributions	Accelerated Distributions	In 2045	In 2081
0.0%	5,442,241	5,742,813	60,992,411	63,769,574	300,571	2,777,163
20.0%	5,353,439	5,679,975	57,394,291	56,623,500	326,536	-770,791
40.0%	5,301,243	5,644,531	56,049,640	54,857,672	343,288	-1,191,968
60.0%	5,268,274	5,622,242	55,367,062	54,055,954	353,968	-1,311,108
80.0%	5,246,404	5,607,458	54,958,003	53,597,624	361,054	-1,360,379
100.0%	5,231,410	5,597,307	54,689,455	53,302,985	365,896	-1,386,470



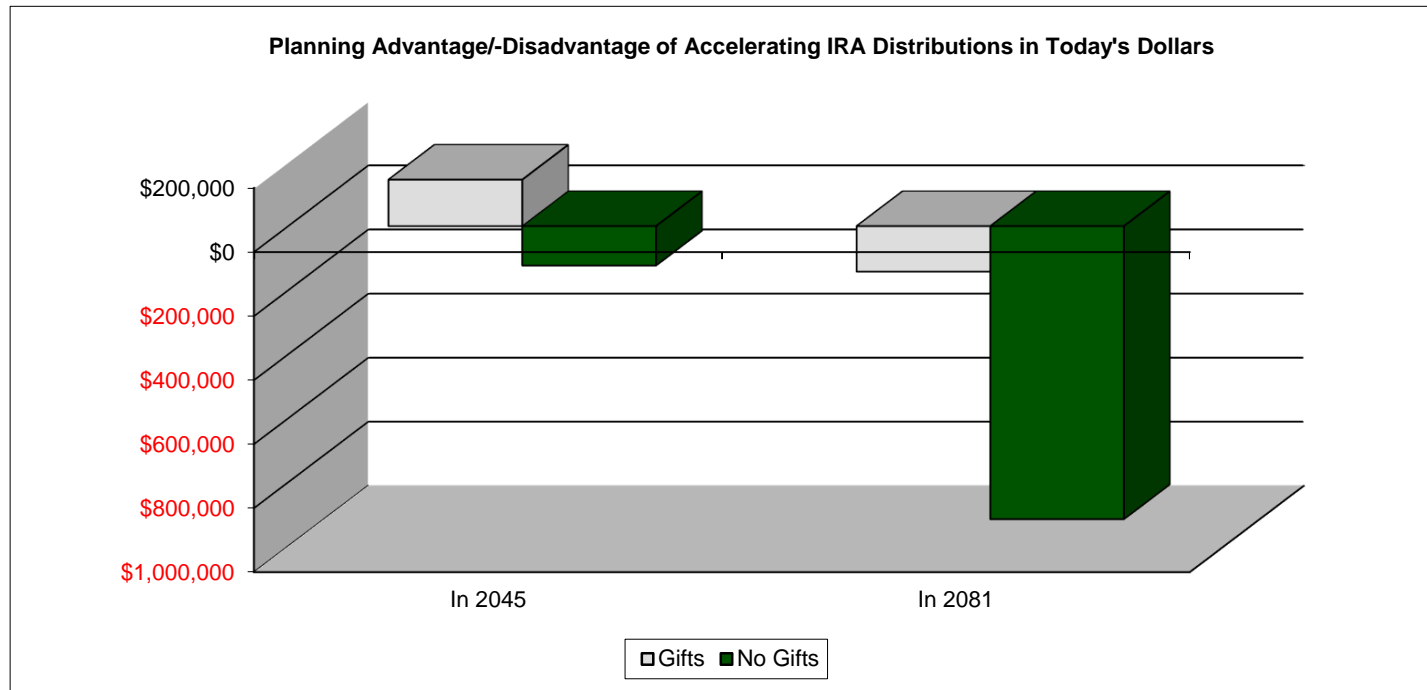
The illustration above shows the impact of portfolio turnover rate assumptions on the projected results. The graph shows the advantages or disadvantages of Jack accelerating IRA distributions, as compared to receiving only required minimum distributions, in today's dollars. All other assumptions are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



## Sensitivity Analysis - Gifts vs. No Gifts

Jack & Jill Flash

Beneficiary = Jill	Net to Heirs in 2045		Available to Heirs in 2081		Planning Adv-/Disadv	
	Minimum Distributions	Accelerated Distributions	Minimum Distributions	Accelerated Distributions	In 2045	In 2081
Gifts	5,337,874	5,669,365	56,949,747	56,007,437	331,491	-942,310
No Gifts	5,337,874	5,056,492	56,949,747	50,879,508	-281,382	-6,070,239



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





## *Leveraged IRA Illustration*

Supporting Schedules for  
**MINIMUM DISTRIBUTIONS SCENARIO**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Accelerated Distributions [\$70K/Year] + Gifts to Fund ILIT Premiums*



**Minimum Distributions Scenario - Senior Generation Estate Analysis**

Jack & Jill Flash

Year	Pretax transfer			Net to Heirs			
	IRA Balance	Taxable Investment Balance	Combined Balances	Estate Tax	IRD Deduction	Income Tax	Net to Heirs
2018	2,160,000	0	2,160,000	864,000	648,000	607,824	688,176
2019	2,332,800	0	2,332,800	933,120	699,840	656,450	743,230
2020	2,519,424	0	2,519,424	1,007,770	755,827	708,966	802,688
2021	2,720,978	0	2,720,978	1,088,391	816,293	765,683	866,904
2022	2,938,656	0	2,938,656	1,175,462	881,597	826,938	936,256
2023	3,173,749	0	3,173,749	1,269,499	952,125	893,093	1,011,156
2024	3,427,649	0	3,427,649	1,371,059	1,028,295	964,540	1,092,049
2025	3,701,860	0	3,701,860	1,480,744	1,110,558	1,041,704	1,179,413
2026	3,998,009	0	3,998,009	1,599,204	1,199,403	1,192,206	1,206,599
2027	4,317,850	0	4,317,850	1,727,140	1,295,355	1,287,583	1,303,127
2028	4,663,278	0	4,663,278	1,865,311	1,398,983	1,390,589	1,407,377
2029	5,036,340	0	5,036,340	2,014,536	1,510,902	1,501,837	1,519,967
2030	5,439,247	0	5,439,247	2,175,699	1,631,774	1,621,984	1,641,565
2031	5,874,387	0	5,874,387	2,349,755	1,762,316	1,751,742	1,772,890
2032	6,344,338	0	6,344,338	2,537,735	1,903,301	1,891,882	1,914,721
2033	6,620,340	132,907	6,753,247	2,701,299	1,986,102	1,974,185	2,077,763
2034	6,900,143	285,692	7,185,835	2,874,334	2,070,043	2,057,623	2,253,878
2035	7,182,618	460,181	7,642,799	3,057,119	2,154,785	2,141,857	2,443,823
2036	7,466,433	658,433	8,124,866	3,249,946	2,239,930	2,226,490	2,648,429
2037	7,750,032	882,745	8,632,777	3,453,111	2,325,010	2,311,060	2,868,607
2038	8,031,605	1,135,664	9,167,269	3,666,908	2,409,482	2,395,025	3,105,337
2039	8,309,061	1,419,995	9,729,056	3,891,622	2,492,718	2,477,762	3,359,672
2040	8,581,849	1,737,757	10,319,606	4,127,842	2,574,555	2,559,107	3,632,656
2041	8,845,645	2,093,238	10,938,884	4,375,554	2,653,694	2,637,771	3,925,559
2042	9,099,674	2,488,779	11,588,453	4,635,381	2,729,902	2,713,523	4,239,549
2043	9,398,418	2,910,915	12,309,333	4,923,733	2,819,525	2,802,608	4,582,991
2044	9,687,315	3,374,728	13,062,044	5,224,817	2,906,195	2,888,757	4,948,469
2045	9,965,515	3,883,802	13,849,317	5,539,727	2,989,655	2,971,717	5,337,874



**Minimum Distributions Scenario - IRA Illustration**

Jack & Jill Flash

Year	Year-End Attained Ages			Beginning Balance	Growth	Required Distributions		Ending Balance
	Jack's Age	Jill's Age	Heir's Age			Applicable Divisor	Minimum Distribution	
2018	55.9	52.9	26.9	2,000,000	160,000	0.0	0	2,160,000
2019	56.9	53.9	27.9	2,160,000	172,800	0.0	0	2,332,800
2020	57.9	54.9	28.9	2,332,800	186,624	0.0	0	2,519,424
2021	58.9	55.9	29.9	2,519,424	201,554	0.0	0	2,720,978
2022	59.9	56.9	30.9	2,720,978	217,678	0.0	0	2,938,656
2023	60.9	57.9	31.9	2,938,656	235,092	0.0	0	3,173,749
2024	61.9	58.9	32.9	3,173,749	253,900	0.0	0	3,427,649
2025	62.9	59.9	33.9	3,427,649	274,212	0.0	0	3,701,860
2026	63.9	60.9	34.9	3,701,860	296,149	0.0	0	3,998,009
2027	64.9	61.9	35.9	3,998,009	319,841	0.0	0	4,317,850
2028	65.9	62.9	36.9	4,317,850	345,428	0.0	0	4,663,278
2029	66.9	63.9	37.9	4,663,278	373,062	0.0	0	5,036,340
2030	67.9	64.9	38.9	5,036,340	402,907	0.0	0	5,439,247
2031	68.9	65.9	39.9	5,439,247	435,140	0.0	0	5,874,387
2032	69.9	66.9	40.9	5,874,387	469,951	0.0	0	6,344,338
2033	70.9	67.9	41.9	6,344,338	507,547	27.4	231,545	6,620,340
2034	71.9	68.9	42.9	6,620,340	529,627	26.5	249,824	6,900,143
2035	72.9	69.9	43.9	6,900,143	552,011	25.6	269,537	7,182,618
2036	73.9	70.9	44.9	7,182,618	574,609	24.7	290,794	7,466,433
2037	74.9	71.9	45.9	7,466,433	597,315	23.8	313,716	7,750,032
2038	75.9	72.9	46.9	7,750,032	620,003	22.9	338,429	8,031,605
2039	76.9	73.9	47.9	8,031,605	642,528	22.0	365,073	8,309,061
2040	77.9	74.9	48.9	8,309,061	664,725	21.2	391,937	8,581,849
2041	78.9	75.9	49.9	8,581,849	686,548	20.3	422,751	8,845,645
2042	79.9	76.9	50.9	8,845,645	707,652	19.5	453,623	9,099,674
2043	0.0	77.9	51.9	9,099,674	727,974	21.2	429,230	9,398,418
2044	0.0	78.9	52.9	9,398,418	751,873	20.3	462,976	9,687,315
2045	0.0	79.9	53.9	9,687,315	774,985	19.5	496,785	9,965,515
2046	0.0	0.0	54.9	9,965,515	797,241	30.5	326,738	10,436,018
2047	0.0	0.0	55.9	10,436,018	834,881	29.5	353,763	10,917,136
2048	0.0	0.0	56.9	10,917,136	873,371	28.5	383,057	11,407,450
2049	0.0	0.0	57.9	11,407,450	912,596	27.5	414,816	11,905,229
2050	0.0	0.0	58.9	11,905,229	952,418	26.5	449,254	12,408,394
2051	0.0	0.0	59.9	12,408,394	992,672	25.5	486,604	12,914,462
2052	0.0	0.0	60.9	12,914,462	1,033,157	24.5	527,121	13,420,498
2053	0.0	0.0	61.9	13,420,498	1,073,640	23.5	571,085	13,923,052
2054	0.0	0.0	62.9	13,923,052	1,113,844	22.5	618,802	14,418,094
2055	0.0	0.0	63.9	14,418,094	1,153,448	21.5	670,609	14,900,933
2056	0.0	0.0	64.9	14,900,933	1,192,075	20.5	726,875	15,366,133
2057	0.0	0.0	65.9	15,366,133	1,229,291	19.5	788,007	15,807,417
2058	0.0	0.0	66.9	15,807,417	1,264,593	18.5	854,455	16,217,555
2059	0.0	0.0	67.9	16,217,555	1,297,404	17.5	926,717	16,588,242
2060	0.0	0.0	68.9	16,588,242	1,327,059	16.5	1,005,348	16,909,953
2061	0.0	0.0	69.9	16,909,953	1,352,796	15.5	1,090,965	17,171,785
2062	0.0	0.0	70.9	17,171,785	1,373,743	14.5	1,184,261	17,361,267
2063	0.0	0.0	71.9	17,361,267	1,388,901	13.5	1,286,020	17,464,148
2064	0.0	0.0	72.9	17,464,148	1,397,132	12.5	1,397,132	17,464,148



**Minimum Distributions Scenario - IRA Illustration**

Jack & Jill Flash

Year	Year-End Attained Ages			Beginning Balance	Growth	Required Distributions		Ending Balance
	Jack's Age	Jill's Age	Heir's Age			Applicable Divisor	Minimum Distribution	
2065	0.0	0.0	73.9	17,464,148	1,397,132	11.5	1,518,622	17,342,658
2066	0.0	0.0	74.9	17,342,658	1,387,413	10.5	1,651,682	17,078,389
2067	0.0	0.0	75.9	17,078,389	1,366,271	9.5	1,797,725	16,646,935
2068	0.0	0.0	76.9	16,646,935	1,331,755	8.5	1,958,463	16,020,227
2069	0.0	0.0	77.9	16,020,227	1,281,618	7.5	2,136,030	15,165,815
2070	0.0	0.0	78.9	15,165,815	1,213,265	6.5	2,333,202	14,045,878
2071	0.0	0.0	79.9	14,045,878	1,123,670	5.5	2,553,796	12,615,752
2072	0.0	0.0	80.9	12,615,752	1,009,260	4.5	2,803,500	10,821,512
2073	0.0	0.0	81.9	10,821,512	865,721	3.5	3,091,861	8,595,372
2074	0.0	0.0	82.9	8,595,372	687,630	2.5	3,438,149	5,844,853
2075	0.0	0.0	83.9	5,844,853	467,588	1.5	3,896,569	2,415,873
2076	0.0	0.0	84.9	2,415,873	193,270	1.0	2,609,142	0
2077	0.0	0.0	85.9	0	0	1.0	0	0
2078	0.0	0.0	86.9	0	0	1.0	0	0
2079	0.0	0.0	87.9	0	0	1.0	0	0
2080	0.0	0.0	88.9	0	0	1.0	0	0
2081	0.0	0.0	89.9	0	0	1.0	0	0



**Minimum Distributions Scenario - Taxable Investments Illustration**

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Current-Year Returns		Realized Gains	Unrealized Gains	IRA Distributions		
		Current Income	Growth			Gross Distributions	Current-Year IRD Deduction	Taxable Distributions
2018	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	231,545	0	231,545
2034	132,907	2,658	7,974	1,994	5,981	249,824	0	249,824
2035	285,692	5,714	17,142	5,781	17,342	269,537	0	269,537
2036	460,181	9,204	27,611	11,238	33,714	290,794	0	290,794
2037	658,433	13,169	39,506	18,305	54,915	313,716	0	313,716
2038	882,745	17,655	52,965	26,970	80,910	338,429	0	338,429
2039	1,135,664	22,713	68,140	37,262	111,787	365,073	0	365,073
2040	1,419,995	28,400	85,200	49,247	147,740	391,937	0	391,937
2041	1,737,757	34,755	104,265	63,001	189,004	422,751	0	422,751
2042	2,093,238	41,865	125,594	78,650	0	453,623	0	453,623
2043	2,488,779	49,776	149,327	37,332	111,995	429,230	0	429,230
2044	2,910,915	58,218	174,655	71,662	214,987	462,976	0	462,976
2045	3,374,728	67,495	202,484	104,368	0	496,785	0	496,785
2046	-1,655,925	-33,118	-99,355	-24,839	-74,517	326,738	98,021	228,717
2047	-1,543,561	-30,871	-92,614	-41,783	-125,348	353,763	106,129	247,634
2048	-1,399,304	-27,986	-83,958	-52,326	-156,979	383,057	114,917	268,140
2049	-1,220,895	-24,418	-73,254	-57,558	-172,675	414,816	124,445	290,371
2050	-1,005,479	-20,110	-60,329	-58,251	-174,753	449,254	134,776	314,478
2051	-749,630	-14,993	-44,978	-54,933	-164,798	486,604	145,981	340,623
2052	-449,362	-8,987	-26,962	-47,940	-143,820	527,121	158,136	368,985
2053	-100,121	-2,002	-6,007	-37,457	-112,370	571,085	171,326	399,760
2054	303,232	6,065	18,194	-23,544	-70,632	618,802	185,641	433,162
2055	766,451	15,329	45,987	-6,161	-18,484	670,609	201,183	469,426
2056	1,295,943	25,919	77,757	14,818	44,455	726,875	218,062	508,812
2057	1,898,822	37,976	113,929	39,596	118,788	788,007	236,402	551,605
2058	2,582,961	51,659	154,978	68,441	205,324	854,455	256,336	598,118
2059	3,357,068	67,141	201,424	101,687	305,061	926,717	278,015	648,702
2060	4,230,757	84,615	253,845	139,727	419,180	1,005,348	301,604	703,744
2061	5,214,648	104,293	312,879	183,015	549,044	1,090,965	258,679	832,286
2062	6,291,232	125,825	377,474	231,630	694,889	1,184,261	0	1,184,261
2063	7,378,498	147,570	442,710	284,400	853,199	1,286,020	0	1,286,020
2064	8,591,186	171,824	515,471	342,167	1,026,502	1,397,132	0	1,397,132



**Minimum Distributions Scenario - Taxable Investments Illustration**

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Current-Year Returns		Realized Gains	Unrealized Gains	IRA Distributions		
		Current Income	Growth			Gross Distributions	Current-Year IRD Deduction	Taxable Distributions
2065	9,942,685	198,854	596,561	405,766	1,217,298	1,518,622	0	1,518,622
2066	11,447,750	228,955	686,865	476,041	1,428,122	1,651,682	0	1,651,682
2067	13,122,697	262,454	787,362	553,871	1,661,613	1,797,725	0	1,797,725
2068	14,985,632	299,713	899,138	640,188	1,920,563	1,958,463	0	1,958,463
2069	17,056,747	341,135	1,023,405	735,992	2,207,976	2,136,030	0	2,136,030
2070	19,358,698	387,174	1,161,522	842,374	2,527,123	2,333,202	0	2,333,202
2071	21,917,133	438,343	1,315,028	960,538	2,881,613	2,553,796	0	2,553,796
2072	24,761,482	495,230	1,485,689	1,091,826	3,275,477	2,803,500	0	2,803,500
2073	27,926,279	558,526	1,675,577	1,237,763	3,713,290	3,091,861	0	3,091,861
2074	31,453,704	629,074	1,887,222	1,400,128	4,200,384	3,438,149	0	3,438,149
2075	35,399,672	707,993	2,123,980	1,581,091	4,743,273	3,896,569	0	3,896,569
2076	39,854,801	797,096	2,391,288	1,783,640	5,350,921	2,609,142	0	2,609,142
2077	43,849,196	876,984	2,630,952	1,995,468	5,986,405	0	0	0
2078	46,587,314	931,746	2,795,239	2,195,411	6,586,233	0	0	0
2079	49,476,221	989,524	2,968,573	2,388,701	7,166,104	0	0	0
2080	52,528,955	1,050,579	3,151,737	2,579,460	7,738,381	0	0	0
2081	55,758,420	1,115,168	3,345,505	2,770,972	8,312,915	0	0	0



**Minimum Distributions Scenario - Taxable Investments Illustration**

Jack & Jill Flash

Part 2 of 2

Year	Taxes				After-Tax Investments		
	Income Taxes	Unearned Income Medicare Surtax	Premature Distribution Tax	Capital Gains Tax	Ending Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Balance
2018	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0
2033	98,638	0	0	0	132,907	0	132,907
2034	106,425	177	0	1,070	285,692	1,603	284,089
2035	114,823	437	0	2,644	460,181	4,648	455,533
2036	123,878	777	0	4,702	658,433	9,035	649,397
2037	133,643	1,196	0	7,239	882,745	14,717	868,028
2038	144,171	1,696	0	10,264	1,135,664	21,684	1,113,980
2039	155,521	2,279	0	13,794	1,419,995	29,959	1,390,036
2040	166,965	2,951	0	17,859	1,737,757	39,594	1,698,163
2041	180,092	3,715	0	22,484	2,093,238	50,653	2,042,585
2042	193,243	4,580	0	27,718	2,488,779	0	2,488,779
2043	182,852	3,310	0	20,035	2,910,915	30,015	2,880,900
2044	197,228	4,935	0	29,873	3,374,728	57,617	3,317,112
2045	211,631	6,531	0	39,528	3,883,802	0	3,883,802
2046	97,433	-2,202	0	-13,330	-1,543,561	-19,970	-1,523,591
2047	105,492	-2,761	0	-16,710	-1,399,304	-33,593	-1,365,711
2048	114,228	-3,052	0	-18,472	-1,220,895	-42,070	-1,178,824
2049	123,698	-3,115	0	-18,855	-1,005,479	-46,277	-959,202
2050	133,968	-2,978	0	-18,023	-749,630	-46,834	-702,796
2051	145,105	-2,657	0	-16,083	-449,362	-44,166	-405,196
2052	157,187	-2,163	0	-13,093	-100,121	-38,544	-61,577
2053	170,298	-1,499	0	-9,076	303,232	-30,115	333,347
2054	184,527	-664	0	-4,020	766,451	-18,929	785,380
2055	199,976	348	0	2,109	1,295,943	-4,954	1,300,897
2056	216,754	1,548	0	9,370	1,898,822	11,914	1,886,908
2057	234,984	2,948	0	17,842	2,582,961	31,835	2,551,126
2058	254,798	4,564	0	27,623	3,357,068	55,027	3,302,041
2059	276,347	6,415	0	38,831	4,230,757	81,756	4,149,001
2060	299,795	8,525	0	51,599	5,214,648	112,340	5,102,307
2061	354,554	10,918	0	66,081	6,291,232	147,144	6,144,088
2062	504,495	13,583	0	82,214	7,378,498	186,230	7,192,268
2063	547,844	16,415	0	99,353	8,591,186	228,657	8,362,529
2064	595,178	19,532	0	118,218	9,942,685	275,103	9,667,582



**Minimum Distributions Scenario - Taxable Investments Illustration**

Jack & Jill Flash

Part 2 of 2

Year	Taxes				After-Tax Investments		
	Income Taxes	Unearned Income Medicare Surtax	Premature Distribution Tax	Capital Gains Tax	Ending Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Balance
2065	646,933	22,976	0	139,063	11,447,750	326,236	11,121,514
2066	703,616	26,790	0	162,149	13,122,697	382,737	12,739,960
2067	765,831	31,020	0	187,755	14,985,632	445,312	14,540,319
2068	834,305	35,716	0	216,177	17,056,747	514,711	16,542,036
2069	909,949	40,931	0	247,739	19,358,698	591,738	18,766,960
2070	993,944	46,723	0	282,796	21,917,133	677,269	21,239,864
2071	1,087,917	53,157	0	321,743	24,761,482	772,272	23,989,210
2072	1,194,291	60,308	0	365,023	27,926,279	877,828	27,048,452
2073	1,317,133	68,259	0	413,146	31,453,704	995,162	30,458,542
2074	1,464,651	77,110	0	466,717	35,399,672	1,125,703	34,273,969
2075	1,659,938	86,985	0	526,489	39,854,801	1,271,197	38,583,604
2076	1,111,495	98,068	0	593,569	43,849,196	1,434,047	42,415,149
2077	0	109,153	0	660,664	46,587,314	1,604,356	44,982,958
2078	0	118,832	0	719,246	49,476,221	1,765,110	47,711,111
2079	0	128,373	0	776,992	52,528,955	1,920,516	50,608,439
2080	0	137,942	0	834,909	55,758,420	2,073,886	53,684,534
2081	0	147,673	0	893,812	59,177,608	2,227,861	56,949,747





## *Leveraged IRA Illustration*

Supporting Schedules for  
**ACCELERATED DISTRIBUTIONS SCENARIO**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Accelerated Distributions [\$70K/Year] + Gifts to Fund ILIT Premiums*



## Accelerated Distributions Scenario - Senior Generation Estate Analysis

Jack & Jill Flash

Year	Pretax Estate			Net to Heirs				
	IRA Balance	Taxable Investment Balance	Combined Balances	Estate Tax	IRD Deduction	Income Tax	Gift Fund	Net to Heirs
2018	2,090,000	0	2,090,000	836,000	627,000	588,126	1,801,860	2,467,734
2019	2,187,200	0	2,187,200	874,880	656,160	615,478	1,803,829	2,500,671
2020	2,292,176	0	2,292,176	916,870	687,653	645,018	1,805,914	2,536,201
2021	2,405,550	0	2,405,550	962,220	721,665	676,922	1,808,123	2,574,531
2022	2,527,994	0	2,527,994	1,011,198	758,398	711,378	1,810,464	2,615,883
2023	2,660,234	0	2,660,234	1,064,093	798,070	748,590	1,812,946	2,660,497
2024	2,803,052	0	2,803,052	1,121,221	840,916	788,779	1,815,578	2,708,631
2025	2,957,296	0	2,957,296	1,182,919	887,189	832,183	1,818,369	2,760,564
2026	3,123,880	0	3,123,880	1,249,552	937,164	931,541	1,819,656	2,762,443
2027	3,303,791	0	3,303,791	1,321,516	991,137	985,190	1,821,021	2,818,105
2028	3,498,094	0	3,498,094	1,399,238	1,049,428	1,043,132	1,822,471	2,878,196
2029	3,707,941	0	3,707,941	1,483,177	1,112,382	1,105,708	1,824,012	2,943,069
2030	3,934,577	0	3,934,577	1,573,831	1,180,373	1,173,291	1,825,648	3,013,103
2031	4,179,343	0	4,179,343	1,671,737	1,253,803	1,246,280	1,827,385	3,088,711
2032	4,443,690	0	4,443,690	1,777,476	1,333,107	1,325,108	1,829,229	3,170,335
2033	4,637,007	1,090	4,638,097	1,855,239	1,391,102	1,382,755	1,923,006	3,323,109
2034	4,832,986	101,607	4,934,593	1,973,837	1,449,896	1,441,196	1,930,280	3,449,839
2035	5,030,837	217,144	5,247,980	2,099,192	1,509,251	1,500,195	1,938,049	3,586,642
2036	5,229,626	349,080	5,578,706	2,231,482	1,568,888	1,559,474	1,946,332	3,734,082
2037	5,428,264	498,972	5,927,236	2,370,894	1,628,479	1,618,708	1,955,151	3,892,784
2038	5,625,483	668,555	6,294,038	2,517,615	1,687,645	1,677,519	1,964,530	4,063,433
2039	5,819,818	859,750	6,679,567	2,671,827	1,745,945	1,735,470	1,974,498	4,246,768
2040	6,010,883	1,073,930	7,084,813	2,833,925	1,803,265	1,792,445	1,985,086	4,443,529
2041	6,195,651	1,314,059	7,509,710	3,003,884	1,858,695	1,847,543	1,996,330	4,654,613
2042	6,373,578	1,581,739	7,955,316	3,182,127	1,912,073	1,900,601	2,008,267	4,880,855
2043	6,582,824	1,866,009	8,448,832	3,379,533	1,974,847	1,962,998	2,020,936	5,127,237
2044	6,785,172	2,179,152	8,964,325	3,585,730	2,035,552	2,023,338	2,034,382	5,389,638
2045	6,980,029	2,523,569	9,503,597	3,801,439	2,094,009	2,081,445	2,048,651	5,669,365



**Accelerated Distributions Scenario - IRA Illustration**

Jack & Jill Flash

Year	Year-End Attained Ages			Beginning Balance	Growth	IRA Distributions			Ending Balance
	Jack's Age	Jill's Age	Heir's Age			Applicable Divisor	Minimum Distribution	Additional Distribution	
2018	55.9	52.9	26.9	2,000,000	160,000	0.0	0	70,000	2,090,000
2019	56.9	53.9	27.9	2,090,000	167,200	0.0	0	70,000	2,187,200
2020	57.9	54.9	28.9	2,187,200	174,976	0.0	0	70,000	2,292,176
2021	58.9	55.9	29.9	2,292,176	183,374	0.0	0	70,000	2,405,550
2022	59.9	56.9	30.9	2,405,550	192,444	0.0	0	70,000	2,527,994
2023	60.9	57.9	31.9	2,527,994	202,240	0.0	0	70,000	2,660,234
2024	61.9	58.9	32.9	2,660,234	212,819	0.0	0	70,000	2,803,052
2025	62.9	59.9	33.9	2,803,052	224,244	0.0	0	70,000	2,957,296
2026	63.9	60.9	34.9	2,957,296	236,584	0.0	0	70,000	3,123,880
2027	64.9	61.9	35.9	3,123,880	249,910	0.0	0	70,000	3,303,791
2028	65.9	62.9	36.9	3,303,791	264,303	0.0	0	70,000	3,498,094
2029	66.9	63.9	37.9	3,498,094	279,848	0.0	0	70,000	3,707,941
2030	67.9	64.9	38.9	3,707,941	296,635	0.0	0	70,000	3,934,577
2031	68.9	65.9	39.9	3,934,577	314,766	0.0	0	70,000	4,179,343
2032	69.9	66.9	40.9	4,179,343	334,347	0.0	0	70,000	4,443,690
2033	70.9	67.9	41.9	4,443,690	355,495	27.4	162,178	0	4,637,007
2034	71.9	68.9	42.9	4,637,007	370,961	26.5	174,981	0	4,832,986
2035	72.9	69.9	43.9	4,832,986	386,639	25.6	188,789	0	5,030,837
2036	73.9	70.9	44.9	5,030,837	402,467	24.7	203,678	0	5,229,626
2037	74.9	71.9	45.9	5,229,626	418,370	23.8	219,732	0	5,428,264
2038	75.9	72.9	46.9	5,428,264	434,261	22.9	237,042	0	5,625,483
2039	76.9	73.9	47.9	5,625,483	450,039	22.0	255,704	0	5,819,818
2040	77.9	74.9	48.9	5,819,818	465,585	21.2	274,520	0	6,010,883
2041	78.9	75.9	49.9	6,010,883	480,871	20.3	296,103	0	6,195,651
2042	79.9	76.9	50.9	6,195,651	495,652	19.5	317,726	0	6,373,578
2043	0.0	77.9	51.9	6,373,578	509,886	21.2	300,640	0	6,582,824
2044	0.0	78.9	52.9	6,582,824	526,626	20.3	324,277	0	6,785,172
2045	0.0	79.9	53.9	6,785,172	542,814	19.5	347,958	0	6,980,029
2046	0.0	0.0	54.9	6,980,029	558,402	30.5	228,853	0	7,309,578
2047	0.0	0.0	55.9	7,309,578	584,766	29.5	247,782	0	7,646,561
2048	0.0	0.0	56.9	7,646,561	611,725	28.5	268,300	0	7,989,986
2049	0.0	0.0	57.9	7,989,986	639,199	27.5	290,545	0	8,338,640
2050	0.0	0.0	58.9	8,338,640	667,091	26.5	314,666	0	8,691,065
2051	0.0	0.0	59.9	8,691,065	695,285	25.5	340,826	0	9,045,525
2052	0.0	0.0	60.9	9,045,525	723,642	24.5	369,205	0	9,399,961
2053	0.0	0.0	61.9	9,399,961	751,997	23.5	399,998	0	9,751,960
2054	0.0	0.0	62.9	9,751,960	780,157	22.5	433,420	0	10,098,696
2055	0.0	0.0	63.9	10,098,696	807,896	21.5	469,707	0	10,436,885
2056	0.0	0.0	64.9	10,436,885	834,951	20.5	509,116	0	10,762,720
2057	0.0	0.0	65.9	10,762,720	861,018	19.5	551,934	0	11,071,803
2058	0.0	0.0	66.9	11,071,803	885,744	18.5	598,476	0	11,359,071
2059	0.0	0.0	67.9	11,359,071	908,726	17.5	649,090	0	11,618,707
2060	0.0	0.0	68.9	11,618,707	929,497	16.5	704,164	0	11,844,040
2061	0.0	0.0	69.9	11,844,040	947,523	15.5	764,132	0	12,027,431
2062	0.0	0.0	70.9	12,027,431	962,195	14.5	829,478	0	12,160,148
2063	0.0	0.0	71.9	12,160,148	972,812	13.5	900,752	0	12,232,208
2064	0.0	0.0	72.9	12,232,208	978,577	12.5	978,577	0	12,232,208



**Accelerated Distributions Scenario - IRA Illustration**

Jack & Jill Flash

Year	Year-End Attained Ages			Beginning Balance	Growth	IRA Distributions			Ending Balance
	Jack's Age	Jill's Age	Heir's Age			Applicable Divisor	Minimum Distribution	Additional Distribution	
2065	0.0	0.0	73.9	12,232,208	978,577	11.5	1,063,670	0	12,147,114
2066	0.0	0.0	74.9	12,147,114	971,769	10.5	1,156,868	0	11,962,015
2067	0.0	0.0	75.9	11,962,015	956,961	9.5	1,259,160	0	11,659,817
2068	0.0	0.0	76.9	11,659,817	932,785	8.5	1,371,743	0	11,220,859
2069	0.0	0.0	77.9	11,220,859	897,669	7.5	1,496,115	0	10,622,414
2070	0.0	0.0	78.9	10,622,414	849,793	6.5	1,634,217	0	9,837,989
2071	0.0	0.0	79.9	9,837,989	787,039	5.5	1,788,725	0	8,836,303
2072	0.0	0.0	80.9	8,836,303	706,904	4.5	1,963,623	0	7,579,584
2073	0.0	0.0	81.9	7,579,584	606,367	3.5	2,165,596	0	6,020,356
2074	0.0	0.0	82.9	6,020,356	481,628	2.5	2,408,142	0	4,093,842
2075	0.0	0.0	83.9	4,093,842	327,507	1.5	2,729,228	0	1,692,121
2076	0.0	0.0	84.9	1,692,121	135,370	1.0	1,827,491	0	0
2077	0.0	0.0	85.9	0	0	1.0	0	0	0
2078	0.0	0.0	86.9	0	0	1.0	0	0	0
2079	0.0	0.0	87.9	0	0	1.0	0	0	0
2080	0.0	0.0	88.9	0	0	1.0	0	0	0
2081	0.0	0.0	89.9	0	0	1.0	0	0	0



**Accelerated Distributions Scenario - Accelerated Distribution Illustration**

Jack & Jill Flash

Year	Pre-RMD Distributable Amount	Minimum Distribution	Accelerated Distribution Alternatives								Accelerated Distribution
			Predetermined 0.0%	Entire Balance	% of Balance 0.0%	After-Tax Annual Exclusion	Pretax Annual Exclusion	After-Tax Applicable Exclusion	Pretax Applicable Exclusion	Leave Residual	
2018	2,160,000	0	70,000	2,160,000	0	60,000	100,334	0	0	2,160,000	70,000
2019	2,257,200	0	70,000	2,257,200	0	60,000	100,334	0	0	2,257,200	70,000
2020	2,362,176	0	70,000	2,362,176	0	60,000	100,334	0	0	2,362,176	70,000
2021	2,475,550	0	70,000	2,475,550	0	64,000	107,023	0	0	2,475,550	70,000
2022	2,597,994	0	70,000	2,597,994	0	64,000	107,023	0	0	2,597,994	70,000
2023	2,730,234	0	70,000	2,730,234	0	68,000	113,712	0	0	2,730,234	70,000
2024	2,873,052	0	70,000	2,873,052	0	68,000	113,712	0	0	2,873,052	70,000
2025	3,027,296	0	70,000	3,027,296	0	72,000	120,401	0	0	3,027,296	70,000
2026	3,193,880	0	70,000	3,193,880	0	76,000	132,404	0	0	3,193,880	70,000
2027	3,373,791	0	70,000	3,373,791	0	76,000	132,404	0	0	3,373,791	70,000
2028	3,568,094	0	70,000	3,568,094	0	80,000	139,373	0	0	3,568,094	70,000
2029	3,777,941	0	70,000	3,777,941	0	80,000	139,373	0	0	3,777,941	70,000
2030	4,004,577	0	70,000	4,004,577	0	84,000	146,341	0	0	4,004,577	70,000
2031	4,249,343	0	70,000	4,249,343	0	88,000	153,310	0	0	4,249,343	70,000
2032	4,513,690	0	70,000	4,513,690	0	88,000	153,310	0	0	4,513,690	70,000
2033	4,799,185	162,178	0	4,637,007	0	0	0	0	0	4,637,007	0
2034	5,007,968	174,981	0	0	0	0	0	0	0	0	0
2035	5,219,625	188,789	0	0	0	0	0	0	0	0	0
2036	5,433,303	203,678	0	0	0	0	0	0	0	0	0
2037	5,647,996	219,732	0	0	0	0	0	0	0	0	0
2038	5,862,525	237,042	0	0	0	0	0	0	0	0	0
2039	6,075,521	255,704	0	0	0	0	0	0	0	0	0
2040	6,285,403	274,520	0	0	0	0	0	0	0	0	0
2041	6,491,754	296,103	0	0	0	0	0	0	0	0	0
2042	6,691,303	317,726	0	0	0	0	0	0	0	0	0
2043	6,883,464	300,640	0	0	0	0	0	0	0	0	0
2044	7,109,449	324,277	0	0	0	0	0	0	0	0	0
2045	7,327,986	347,958	0	0	0	0	0	0	0	0	0
2046	7,538,431	228,853	0	0	0	0	0	0	0	0	0
2047	7,894,344	247,782	0	0	0	0	0	0	0	0	0
2048	8,258,286	268,300	0	0	0	0	0	0	0	0	0
2049	8,629,185	290,545	0	0	0	0	0	0	0	0	0
2050	9,005,731	314,666	0	0	0	0	0	0	0	0	0
2051	9,386,351	340,826	0	0	0	0	0	0	0	0	0
2052	9,769,167	369,205	0	0	0	0	0	0	0	0	0
2053	10,151,958	399,998	0	0	0	0	0	0	0	0	0
2054	10,532,117	433,420	0	0	0	0	0	0	0	0	0
2055	10,906,592	469,707	0	0	0	0	0	0	0	0	0
2056	11,271,836	509,116	0	0	0	0	0	0	0	0	0
2057	11,623,737	551,934	0	0	0	0	0	0	0	0	0
2058	11,957,547	598,476	0	0	0	0	0	0	0	0	0
2059	12,267,797	649,090	0	0	0	0	0	0	0	0	0
2060	12,548,204	704,164	0	0	0	0	0	0	0	0	0
2061	12,791,563	764,132	0	0	0	0	0	0	0	0	0
2062	12,989,626	829,478	0	0	0	0	0	0	0	0	0
2063	13,132,960	900,752	0	0	0	0	0	0	0	0	0
2064	13,210,785	978,577	0	0	0	0	0	0	0	0	0



**Accelerated Distributions Scenario - Accelerated Distribution Illustration**

Jack & Jill Flash

Year	Pre-RMD Distributable Amount	Minimum Distribution	Accelerated Distribution Alternatives								Accelerated Distribution	
			Predetermined 0.0%	Entire Balance	% of Balance 0.0%	After-Tax Annual Exclusion	Pretax Annual Exclusion	After-Tax Applicable Exclusion	Pretax Applicable Exclusion	Leave Residual		
2065	13,210,785	1,063,670	0	0	0	0	0	0	0	0	0	0
2066	13,118,883	1,156,868	0	0	0	0	0	0	0	0	0	0
2067	12,918,977	1,259,160	0	0	0	0	0	0	0	0	0	0
2068	12,592,603	1,371,743	0	0	0	0	0	0	0	0	0	0
2069	12,118,528	1,496,115	0	0	0	0	0	0	0	0	0	0
2070	11,472,207	1,634,217	0	0	0	0	0	0	0	0	0	0
2071	10,625,028	1,788,725	0	0	0	0	0	0	0	0	0	0
2072	9,543,207	1,963,623	0	0	0	0	0	0	0	0	0	0
2073	8,185,951	2,165,596	0	0	0	0	0	0	0	0	0	0
2074	6,501,984	2,408,142	0	0	0	0	0	0	0	0	0	0
2075	4,421,349	2,729,228	0	0	0	0	0	0	0	0	0	0
2076	1,827,491	1,827,491	0	0	0	0	0	0	0	0	0	0
2077	0	0	0	0	0	0	0	0	0	0	0	0
2078	0	0	0	0	0	0	0	0	0	0	0	0
2079	0	0	0	0	0	0	0	0	0	0	0	0
2080	0	0	0	0	0	0	0	0	0	0	0	0
2081	0	0	0	0	0	0	0	0	0	0	0	0



### Accelerated Distributions Scenario - Taxable Investments Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Current-Year Returns		Realized Gains	Tentative Unrealized Gains	IRA Distributions		
		Current Income	Growth			Gross Distributions	Current-Year IRD Deduction	Taxable Distributions
2018	0	0	0	0	0	70,000	0	70,000
2019	0	0	0	0	0	70,000	0	70,000
2020	0	0	0	0	0	70,000	0	70,000
2021	0	0	0	0	0	70,000	0	70,000
2022	0	0	0	0	0	70,000	0	70,000
2023	0	0	0	0	0	70,000	0	70,000
2024	0	0	0	0	0	70,000	0	70,000
2025	0	0	0	0	0	70,000	0	70,000
2026	0	0	0	0	0	70,000	0	70,000
2027	0	0	0	0	0	70,000	0	70,000
2028	0	0	0	0	0	70,000	0	70,000
2029	0	0	0	0	0	70,000	0	70,000
2030	0	0	0	0	0	70,000	0	70,000
2031	0	0	0	0	0	70,000	0	70,000
2032	0	0	0	0	0	70,000	0	70,000
2033	0	0	0	0	0	162,178	0	162,178
2034	1,090	22	65	16	49	174,981	0	174,981
2035	101,607	2,032	6,096	1,536	4,609	188,789	0	188,789
2036	217,144	4,343	13,029	4,409	13,228	203,678	0	203,678
2037	349,080	6,982	20,945	8,543	25,630	219,732	0	219,732
2038	498,972	9,979	29,938	13,892	41,676	237,042	0	237,042
2039	668,555	13,371	40,113	20,447	61,342	255,704	0	255,704
2040	859,750	17,195	51,585	28,232	84,695	274,520	0	274,520
2041	1,073,930	21,479	64,436	37,283	111,848	296,103	0	296,103
2042	1,314,059	26,281	78,844	47,673	143,019	317,726	0	317,726
2043	1,581,739	31,635	94,904	23,726	71,178	300,640	0	300,640
2044	1,866,009	37,320	111,961	45,785	137,354	324,277	0	324,277
2045	2,179,152	43,583	130,749	67,026	201,077	347,958	0	347,958
2046	-1,277,870	-25,557	-76,672	-19,168	-57,504	228,853	68,656	160,197
2047	-1,207,504	-24,150	-72,450	-32,489	-97,466	247,782	74,335	173,448
2048	-1,115,032	-22,301	-66,902	-41,092	-123,276	268,300	80,490	187,810
2049	-998,952	-19,979	-59,937	-45,803	-137,410	290,545	87,163	203,381
2050	-857,334	-17,147	-51,440	-47,212	-141,637	314,666	94,400	220,266
2051	-687,840	-13,757	-41,270	-45,727	-137,181	340,826	102,248	238,578
2052	-487,734	-9,755	-29,264	-41,611	-124,834	369,205	110,762	258,444
2053	-253,878	-5,078	-15,233	-35,017	-105,050	399,998	120,000	279,999
2054	17,276	346	1,037	-14,557	-43,671	433,420	130,026	303,394
2055	329,708	6,594	19,783	-600	-1,799	469,707	140,912	328,795
2056	687,859	13,757	41,272	16,000	48,000	509,116	152,735	356,381
2057	1,096,660	21,933	65,800	35,424	106,271	551,934	165,580	386,354
2058	1,561,574	31,231	93,694	57,897	173,692	598,476	179,543	418,933
2059	2,088,647	41,773	125,319	83,691	251,074	649,090	194,727	454,363
2060	2,684,558	53,691	161,073	113,119	339,357	704,164	211,249	492,915
2061	3,356,686	67,134	201,401	146,230	438,689	764,132	181,183	582,948
2062	4,092,709	81,854	245,563	182,199	546,597	829,478	0	829,478
2063	4,835,120	96,702	290,107	221,613	664,838	900,752	0	900,752
2064	5,664,215	113,284	339,853			978,577	0	978,577



**Accelerated Distributions Scenario - Taxable Investments Illustration**

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Current-Year Returns		Realized Gains	Tentative Unrealized Gains	IRA Distributions		
		Current Income	Growth			Gross Distributions	Current-Year IRD Deduction	Taxable Distributions
2065	6,589,303	131,786	395,358	265,049	795,147	1,063,670	0	1,063,670
2066	7,620,642	152,413	457,239	313,096	939,289	1,156,868	0	1,156,868
2067	8,769,579	175,392	526,175	366,366	1,099,098	1,259,160	0	1,259,160
2068	10,048,712	200,974	602,923	425,505	1,276,515	1,371,743	0	1,371,743
2069	11,472,093	229,442	688,326	491,210	1,473,631	1,496,115	0	1,496,115
2070	13,055,496	261,110	783,330	564,240	1,692,720	1,634,217	0	1,634,217
2071	14,816,783	296,336	889,007	645,432	1,936,296	1,788,725	0	1,788,725
2072	16,776,460	335,529	1,006,588	735,721	2,207,162	1,963,623	0	1,963,623
2073	18,958,601	379,172	1,137,516	836,170	2,508,509	2,165,596	0	2,165,596
2074	21,392,629	427,853	1,283,558	948,017	2,844,050	2,408,142	0	2,408,142
2075	24,117,580	482,352	1,447,055	1,072,776	3,218,329	2,729,228	0	2,729,228
2076	27,196,789	543,936	1,631,807	1,212,534	3,637,602	1,827,491	0	1,827,491
2077	29,950,779	599,016	1,797,047	1,358,662	4,075,986	0	0	0
2078	31,822,183	636,444	1,909,331	1,496,329	4,488,988	0	0	0
2079	33,796,375	675,927	2,027,782	1,629,193	4,887,578	0	0	0
2080	35,882,312	717,646	2,152,939	1,760,129	5,280,388	0	0	0
2081	38,088,854	761,777	2,285,331	1,891,430	5,674,289	0	0	0



### Accelerated Distributions Scenario - Taxable Investments Illustration

Jack & Jill Flash

Part 2 of 2

Year	Taxes				Total Gifts	Ending Unrealized Gains	After-Tax Investments		
	Ordinary Income Tax	Unearned Income Medicare Surtax	Premature Distribution Tax	Capital Gains Tax			Ending Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Balance
2018	28,140	0	0	0	41,860	0	0	0	0
2019	28,140	0	0	0	41,860	0	0	0	0
2020	28,140	0	0	0	41,860	0	0	0	0
2021	28,140	0	0	0	41,860	0	0	0	0
2022	28,140	0	0	0	41,860	0	0	0	0
2023	28,140	0	0	0	41,860	0	0	0	0
2024	28,140	0	0	0	41,860	0	0	0	0
2025	28,140	0	0	0	41,860	0	0	0	0
2026	29,820	0	0	0	40,180	0	0	0	0
2027	29,820	0	0	0	40,180	0	0	0	0
2028	29,820	0	0	0	40,180	0	0	0	0
2029	29,820	0	0	0	40,180	0	0	0	0
2030	29,820	0	0	0	40,180	0	0	0	0
2031	29,820	0	0	0	40,180	0	0	0	0
2032	29,820	0	0	0	40,180	0	0	0	0
2033	69,088	0	0	0	92,000	0	1,090	0	1,090
2034	74,542	1	0	9	0	49	101,607	13	101,594
2035	80,424	136	0	821	0	4,609	217,144	1,235	215,908
2036	86,767	333	0	2,013	0	13,228	349,080	3,545	345,535
2037	93,606	590	0	3,571	0	25,630	498,972	6,869	492,104
2038	100,980	907	0	5,490	0	41,676	668,555	11,169	657,386
2039	108,930	1,285	0	7,778	0	61,342	859,750	16,440	843,310
2040	116,945	1,726	0	10,448	0	84,695	1,073,930	22,698	1,051,231
2041	126,140	2,233	0	13,515	0	111,848	1,314,059	29,975	1,284,084
2042	135,351	2,810	0	17,009	0	0	1,581,739	0	1,581,739
2043	128,073	2,104	0	12,733	0	71,178	1,866,009	19,076	1,846,933
2044	138,142	3,158	0	19,114	0	137,354	2,179,152	36,811	2,142,341
2045	148,230	4,203	0	25,440	0	0	2,523,569	0	2,523,569
2046	68,244	-1,700	0	-10,287	0	-57,504	-1,207,504	-15,411	-1,192,093
2047	73,889	-2,152	0	-13,027	0	-97,466	-1,115,032	-26,121	-1,088,911
2048	80,007	-2,409	0	-14,580	0	-123,276	-998,952	-33,038	-965,914
2049	86,641	-2,500	0	-15,130	0	-137,410	-857,334	-36,826	-820,508
2050	93,833	-2,446	0	-14,803	0	-141,637	-687,840	-37,959	-649,881
2051	101,634	-2,260	0	-13,681	0	-137,181	-487,734	-36,764	-450,969
2052	110,097	-1,952	0	-11,814	0	-124,834	-253,878	-33,455	-220,423
2053	119,280	-1,524	0	-9,222	0	-105,050	17,276	-28,153	45,429
2054	129,246	-975	0	-5,901	0	-78,010	329,708	-20,907	350,615
2055	140,067	-303	0	-1,831	0	-43,671	687,859	-11,704	699,563
2056	151,818	500	0	3,026	0	-1,799	1,096,660	-482	1,097,142
2057	164,587	1,441	0	8,725	0	48,000	1,561,574	12,864	1,548,710
2058	178,465	2,533	0	15,331	0	106,271	2,088,647	28,481	2,060,166
2059	193,559	3,787	0	22,924	0	173,692	2,684,558	46,550	2,638,008
2060	209,982	5,221	0	31,598	0	251,074	3,356,686	67,288	3,289,398
2061	248,336	6,850	0	41,458	0	339,357	4,092,709	90,948	4,001,762
2062	353,358	8,667	0	52,459	0	438,689	4,835,120	117,569	4,717,551
2063	383,720	10,598	0	64,147	0	546,597	5,664,215	146,488	5,517,727
2064	416,874	12,726	0	77,026	0	664,838	6,589,303	178,177	6,411,127





**Accelerated Distributions Scenario - Taxable Investments Illustration**

Jack & Jill Flash

Part 2 of 2

Year	Taxes				Total Gifts	Ending Unrealized Gains	After-Tax Investments		
	Ordinary Income Tax	Unearned Income Medicare Surtax	Premature Distribution Tax	Capital Gains Tax			Ending Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Balance
2065	453,124	15,080	0	91,272	0	795,147	7,620,642	213,099	7,407,543
2066	492,826	17,689	0	107,067	0	939,289	8,769,579	251,729	8,517,850
2067	536,402	20,587	0	124,604	0	1,099,098	10,048,712	294,558	9,754,154
2068	584,363	23,806	0	144,090	0	1,276,515	11,472,093	342,106	11,129,987
2069	637,345	27,385	0	165,750	0	1,473,631	13,055,496	394,933	12,660,563
2070	696,177	31,363	0	189,831	0	1,692,720	14,816,783	453,649	14,363,133
2071	761,997	35,787	0	216,607	0	1,936,296	16,776,460	518,927	16,257,533
2072	836,503	40,707	0	246,387	0	2,207,162	18,958,601	591,520	18,367,082
2073	922,544	46,183	0	279,529	0	2,508,509	21,392,629	672,280	20,720,349
2074	1,025,869	52,283	0	316,450	0	2,844,050	24,117,580	762,205	23,355,375
2075	1,162,651	59,095	0	357,679	0	3,218,329	27,196,789	862,512	26,334,277
2076	778,511	66,746	0	403,988	0	3,637,602	29,950,779	974,877	28,975,901
2077	0	74,392	0	450,266	0	4,075,986	31,822,183	1,092,364	30,729,819
2078	0	81,045	0	490,538	0	4,488,988	33,796,375	1,203,049	32,593,326
2079	0	87,595	0	530,178	0	4,887,578	35,882,312	1,309,871	34,572,442
2080	0	94,155	0	569,888	0	5,280,388	38,088,854	1,415,144	36,673,710
2081	0	100,822	0	610,238	0	5,674,289	40,424,902	1,520,709	38,904,193



**Accelerated Distributions Scenario - Gift Fund Illustration**

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Current-Year Returns		Realized Gains 25.0%	Tentative Unrealized Gains	Taxes on Returns			Gifts Received	Unrealized Gains Transferred In	Tentative Balance Available for Premiums	
		Current Income 2.0%	Growth 6.0%			Ordinary Income Tax	Unearned Income Medicare Surtax	Capital Gains Tax				
2018	0	0	0	0	0	0	0	0	0	41,860	0	41,860
2019	1,860	37	112	28	84	0	2	15	41,860	0	43,851	
2020	3,851	77	231	79	236	0	6	36	41,860	0	45,977	
2021	5,977	120	359	149	446	0	10	62	41,860	0	48,243	
2022	8,243	165	495	235	705	0	15	93	41,860	0	50,654	
2023	10,654	213	639	336	1,009	0	21	127	41,860	0	53,219	
2024	13,219	264	793	450	1,351	0	27	166	41,860	0	55,943	
2025	15,943	319	957	577	1,731	0	34	208	41,860	0	58,837	
2026	18,837	377	1,130	715	2,146	0	41	251	40,180	0	60,231	
2027	20,231	405	1,214	840	2,520	0	47	286	40,180	0	61,696	
2028	21,696	434	1,302	955	2,866	0	53	320	40,180	0	63,239	
2029	23,239	465	1,394	1,065	3,195	0	58	352	40,180	0	64,868	
2030	24,868	497	1,492	1,172	3,516	0	63	384	40,180	0	66,590	
2031	26,590	532	1,595	1,278	3,833	0	69	416	40,180	0	68,413	
2032	28,413	568	1,705	1,385	4,154	0	74	449	40,180	0	70,342	
2033	30,342	607	1,821	1,494	4,481	0	80	483	92,000	0	0	
2034	124,207	2,484	7,452	2,983	8,950	0	208	1,257	0	0	0	
2035	132,678	2,654	7,961	4,228	12,683	0	261	1,583	0	0	0	
2036	141,448	2,829	8,487	5,292	15,877	0	309	1,868	0	0	0	
2037	150,587	3,012	9,035	6,228	18,684	0	351	2,125	0	0	0	
2038	160,158	3,203	9,609	7,073	21,220	0	391	2,364	0	0	0	
2039	170,217	3,404	10,213	7,858	23,575	0	428	2,590	0	0	0	
2040	180,816	3,616	10,849	8,606	25,818	0	464	2,811	0	0	0	
2041	192,005	3,840	11,520	9,335	28,004	0	501	3,030	0	0	0	
2042	203,835	4,077	12,230	10,058	30,175	0	537	3,251	0	0	0	
2043	216,354	4,327	12,981	10,789	32,367	0	574	3,477	0	0	0	
2044	229,611	4,592	13,777	11,536	34,608	0	613	3,709	0	0	0	
2045	243,657	4,873	14,619	12,307	36,921	0	653	3,951	0	0	0	
2046	2,058,545	41,171	123,513	40,108	120,325	0	3,089	18,694	0	0	0	
2047	2,201,446	44,029	132,087	63,103	189,309	0	4,071	24,640	0	0	0	
2048	2,348,851	46,977	140,931	82,560	247,680	0	4,922	29,794	0	0	0	
2049	2,502,043	50,041	150,123	99,451	298,352	0	5,681	34,383	0	0	0	
2050	2,662,142	53,243	159,729	114,520	343,560	0	6,375	38,585	0	0	0	
2051	2,830,153	56,603	169,809	128,342	385,027	0	7,028	42,537	0	0	0	
2052	3,007,000	60,140	180,420	141,362	424,085	0	7,657	46,345	0	0	0	
2053	3,193,558	63,871	191,613	153,925	461,774	0	8,276	50,093	0	0	0	
2054	3,390,673	67,813	203,440	166,304	498,911	0	8,896	53,847	0	0	0	
2055	3,599,184	71,984	215,951	178,715	536,146	0	9,527	57,661	0	0	0	
2056	3,819,931	76,399	229,196	191,336	574,007	0	10,174	61,579	0	0	0	
2057	4,053,773	81,075	243,226	204,308	612,925	0	10,845	65,638	0	0	0	
2058	4,301,592	86,032	258,095	217,755	653,265	0	11,544	69,871	0	0	0	
2059	4,564,304	91,286	273,858	231,781	695,343	0	12,277	74,305	0	0	0	
2060	4,842,866	96,857	290,572	246,479	739,436	0	13,047	78,967	0	0	0	
2061	5,138,282	102,766	308,297	261,933	785,800	0	13,859	83,881	0	0	0	
2062	5,451,605	109,032	327,096	278,224	834,672	0	14,716	89,069	0	0	0	
2063	5,783,949	115,679	347,037	295,427	886,282	0	15,622	94,554	0	0	0	
2064	6,136,488	122,730	368,189	313,618	940,853	0	16,581	100,360	0	0	0	



**Accelerated Distributions Scenario - Gift Fund Illustration**

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Current-Year Returns		Realized Gains 25.0%	Tentative Unrealized Gains	Taxes on Returns			Gifts Received	Unrealized Gains Transferred In	Tentative Balance Available for Premiums
		Current Income 2.0%	Growth 6.0%			Ordinary Income Tax	Unearned Income Medicare Surtax	Capital Gains Tax			
2065	6,510,466	130,209	390,628	332,870	998,611	0	17,597	106,508	0	0	0
2066	6,907,198	138,144	414,432	353,261	1,059,782	0	18,673	113,023	0	0	0
2067	7,328,078	146,562	439,685	374,867	1,124,600	0	19,814	119,928	0	0	0
2068	7,774,581	155,492	466,475	397,769	1,193,306	0	21,024	127,250	0	0	0
2069	8,248,274	164,965	494,896	422,051	1,266,152	0	22,307	135,014	0	0	0
2070	8,750,815	175,016	525,049	447,800	1,343,401	0	23,667	143,248	0	0	0
2071	9,283,966	185,679	557,038	475,110	1,425,329	0	25,110	151,981	0	0	0
2072	9,849,591	196,992	590,975	504,076	1,512,228	0	26,641	161,246	0	0	0
2073	10,449,673	208,993	626,980	534,802	1,604,406	0	28,264	171,073	0	0	0
2074	11,086,309	221,726	665,179	567,396	1,702,189	0	29,987	181,498	0	0	0
2075	11,761,729	235,235	705,704	601,973	1,805,919	0	31,814	192,558	0	0	0
2076	12,478,296	249,566	748,698	638,654	1,915,963	0	33,752	204,291	0	0	0
2077	13,238,516	264,770	794,311	677,568	2,032,705	0	35,809	216,738	0	0	0
2078	14,045,051	280,901	842,703	718,852	2,156,556	0	37,991	229,943	0	0	0
2079	14,900,721	298,014	894,043	762,650	2,287,950	0	40,305	243,953	0	0	0
2080	15,808,521	316,170	948,511	809,115	2,427,346	0	42,761	258,816	0	0	0
2081	16,771,626	335,433	1,006,298	858,411	2,575,232	0	45,366	274,584	0	0	0



**Accelerated Distributions Scenario - Gift Fund Illustration**

Jack & Jill Flash

Part 2 of 2

Year	Total Current-Year Cash Available for Premiums	Life Insurance Premiums	After-Tax Investments				Insurance & Total Liquidity	
			Ending Balance	Ending Unrealized Gains	Deferred Capital Gains & Medicare Taxes	After-Tax Balance	Life Insurance 0.0%	Tax-Paying Liquidity
2018	41,860	40,000	1,860	0	0	1,860	1,800,000	1,801,860
2019	41,908	40,000	3,851	84	23	3,829	1,800,000	1,803,829
2020	41,974	40,000	5,977	236	64	5,914	1,800,000	1,805,914
2021	42,056	40,000	8,243	446	120	8,123	1,800,000	1,808,123
2022	42,152	40,000	10,654	705	190	10,464	1,800,000	1,810,464
2023	42,261	40,000	13,219	1,009	272	12,946	1,800,000	1,812,946
2024	42,382	40,000	15,943	1,351	365	15,578	1,800,000	1,815,578
2025	42,514	40,000	18,837	1,731	467	18,369	1,800,000	1,818,369
2026	40,979	40,000	20,231	2,146	575	19,656	1,800,000	1,819,656
2027	41,091	40,000	21,696	2,520	675	21,021	1,800,000	1,821,021
2028	41,197	40,000	23,239	2,866	768	22,471	1,800,000	1,822,471
2029	41,300	40,000	24,868	3,195	856	24,012	1,800,000	1,824,012
2030	41,402	40,000	26,590	3,516	942	25,648	1,800,000	1,825,648
2031	41,505	40,000	28,413	3,833	1,027	27,385	1,800,000	1,827,385
2032	41,609	40,000	30,342	4,154	1,113	29,229	1,800,000	1,829,229
2033	93,537	0	124,207	4,481	1,201	123,006	1,800,000	1,923,006
2034	4,002	0	132,678	8,950	2,399	130,280	1,800,000	1,930,280
2035	5,037	0	141,448	12,683	3,399	138,049	1,800,000	1,938,049
2036	5,945	0	150,587	15,877	4,255	146,332	1,800,000	1,946,332
2037	6,764	0	160,158	18,684	5,007	155,151	1,800,000	1,955,151
2038	7,522	0	170,217	21,220	5,687	164,530	1,800,000	1,964,530
2039	8,244	0	180,816	23,575	6,318	174,498	1,800,000	1,974,498
2040	8,947	0	192,005	25,818	6,919	185,086	1,800,000	1,985,086
2041	9,644	0	203,835	28,004	7,505	196,330	1,800,000	1,996,330
2042	10,347	0	216,354	30,175	8,087	208,267	1,800,000	2,008,267
2043	11,065	0	229,611	32,367	8,674	220,936	1,800,000	2,020,936
2044	11,806	0	243,657	34,608	9,275	234,382	1,800,000	2,034,382
2045	12,576	0	258,545	36,921	9,895	248,651	1,800,000	2,048,651
2046	59,496	0	2,201,446	120,325	32,247	2,169,199	0	2,169,199
2047	78,421	0	2,348,851	189,309	50,735	2,298,116	0	2,298,116
2048	94,821	0	2,502,043	247,680	66,378	2,435,665	0	2,435,665
2049	109,428	0	2,662,142	298,352	79,958	2,582,184	0	2,582,184
2050	122,802	0	2,830,153	343,560	92,074	2,738,079	0	2,738,079
2051	135,380	0	3,007,000	385,027	103,187	2,903,813	0	2,903,813
2052	147,499	0	3,193,558	424,085	113,655	3,079,903	0	3,079,903
2053	159,427	0	3,390,673	461,774	123,755	3,266,918	0	3,266,918
2054	171,374	0	3,599,184	498,911	133,708	3,465,476	0	3,465,476
2055	183,512	0	3,819,931	536,146	143,687	3,676,244	0	3,676,244
2056	195,981	0	4,053,773	574,007	153,834	3,899,939	0	3,899,939
2057	208,901	0	4,301,592	612,925	164,264	4,137,328	0	4,137,328
2058	222,372	0	4,564,304	653,265	175,075	4,389,229	0	4,389,229
2059	236,485	0	4,842,866	695,343	186,352	4,656,515	0	4,656,515
2060	251,322	0	5,138,282	739,436	198,169	4,940,113	0	4,940,113
2061	266,960	0	5,451,605	785,800	210,594	5,241,011	0	5,241,011
2062	283,471	0	5,783,949	834,672	223,692	5,560,257	0	5,560,257
2063	300,930	0	6,136,488	886,282	237,523	5,898,965	0	5,898,965
2064	319,406	0	6,510,466	940,853	252,149	6,258,317	0	6,258,317



**Accelerated Distributions Scenario - Gift Fund Illustration**

Jack & Jill Flash

Part 2 of 2

Year	Total Current-Year Cash Available for Premiums	Life Insurance Premiums	After-Tax Investments			Insurance & Total Liquidity		
			Ending Balance	Ending Unrealized Gains	Deferred Capital Gains & Medicare Taxes	After-Tax Balance	Life Insurance 0.0%	Tax-Paying Liquidity
2065	338,974	0	6,907,198	998,611	267,628	6,639,570	0	6,639,570
2066	359,708	0	7,328,078	1,059,782	284,022	7,044,056	0	7,044,056
2067	381,685	0	7,774,581	1,124,600	301,393	7,473,188	0	7,473,188
2068	404,987	0	8,248,274	1,193,306	319,806	7,928,468	0	7,928,468
2069	429,696	0	8,750,815	1,266,152	339,329	8,411,486	0	8,411,486
2070	455,902	0	9,283,966	1,343,401	360,031	8,923,934	0	8,923,934
2071	483,698	0	9,849,591	1,425,329	381,988	9,467,603	0	9,467,603
2072	513,182	0	10,449,673	1,512,228	405,277	10,044,395	0	10,044,395
2073	544,458	0	11,086,309	1,604,406	429,981	10,656,328	0	10,656,328
2074	577,638	0	11,761,729	1,702,189	456,187	11,305,542	0	11,305,542
2075	612,836	0	12,478,296	1,805,919	483,986	11,994,309	0	11,994,309
2076	650,177	0	13,238,516	1,915,963	513,478	12,725,038	0	12,725,038
2077	689,792	0	14,045,051	2,032,705	544,765	13,500,286	0	13,500,286
2078	731,819	0	14,900,721	2,156,556	577,957	14,322,764	0	14,322,764
2079	776,406	0	15,808,521	2,287,950	613,171	15,195,350	0	15,195,350
2080	823,709	0	16,771,626	2,427,346	650,529	16,121,097	0	16,121,097
2081	873,893	0	17,793,406	2,575,232	690,162	17,103,244	0	17,103,244





## *Leveraged IRA Illustration*

Supporting Schedules for  
**TAX & INVESTMENT RATES**

AN ANALYSIS PREPARED EXCLUSIVELY FOR

**Jack & Jill Flash**

*Accelerated Distributions [\$70K/Year] + Gifts to Fund ILIT Premiums*

## Tax & Investment Rates

Jack & Jill Flash

Part 1 of 2

Year	Senior Generation						Heirs			
	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined Capital Gains Tax Rate	Estate Tax Rate	IRD Deduction Tax Rate	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined Capital Gains Tax Rate
2018	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%
2019	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%
2020	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%
2021	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%
2022	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%
2023	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%
2024	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%
2025	37.0%	3.2%	40.2%	23.2%	40.0%	30.0%	37.0%	3.2%	40.2%	23.2%
2026	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2027	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2028	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2029	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2030	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2031	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2032	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2033	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2034	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2035	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2036	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2037	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2038	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2039	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2040	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2041	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2042	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2043	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2044	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2045	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2046	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2047	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2048	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2049	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2050	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2051	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2052	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2053	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2054	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2055	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2056	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2057	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2058	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2059	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2060	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2061	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2062	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2063	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2064	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%



## Tax & Investment Rates

Jack & Jill Flash

Part 1 of 2

Year	Senior Generation						Heirs			
	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined Capital Gains Tax Rate	Estate Tax Rate	IRD Deduction Tax Rate	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined Capital Gains Tax Rate
2065	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2066	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2067	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2068	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2069	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2070	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2071	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2072	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2073	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2074	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2075	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2076	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2077	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2078	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2079	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2080	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2081	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%





## Tax & Investment Rates

Jack & Jill Flash

Part 2 of 2

Year	Applicable Tax Rates		IRA		Taxable Investments		
	Ordinary Income Tax Rate	Capital Gains Tax Rate	Current Income	Growth	Current Income	Growth	Portfolio Turnover
2018	40.2%	23.2%	2.0%	6.0%	2.0%	6.0%	25.0%
2019	40.2%	23.2%	2.0%	6.0%	2.0%	6.0%	25.0%
2020	40.2%	23.2%	2.0%	6.0%	2.0%	6.0%	25.0%
2021	40.2%	23.2%	2.0%	6.0%	2.0%	6.0%	25.0%
2022	40.2%	23.2%	2.0%	6.0%	2.0%	6.0%	25.0%
2023	40.2%	23.2%	2.0%	6.0%	2.0%	6.0%	25.0%
2024	40.2%	23.2%	2.0%	6.0%	2.0%	6.0%	25.0%
2025	40.2%	23.2%	2.0%	6.0%	2.0%	6.0%	25.0%
2026	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2027	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2028	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2029	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2030	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2031	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2032	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2033	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2034	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2035	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2036	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2037	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2038	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2039	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2040	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2041	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2042	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2043	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2044	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2045	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2046	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2047	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2048	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2049	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2050	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2051	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2052	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2053	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2054	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2055	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2056	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2057	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2058	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2059	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2060	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2061	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2062	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2063	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2064	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%



## Tax & Investment Rates

Jack & Jill Flash

Part 2 of 2

Year	Applicable Tax Rates		IRA		Taxable Investments		
	Ordinary Income Tax Rate	Capital Gains Tax Rate	Current Income	Growth	Current Income	Growth	Portfolio Turnover
2065	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2066	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2067	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2068	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2069	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2070	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2071	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2072	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2073	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2074	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2075	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2076	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2077	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2078	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2079	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2080	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%

