



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

Disclaimer

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

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

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

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

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

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

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

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



Disclaimer

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

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

Customer Signature



Summary

Jack & Jill Flash

At the End of the Senior Generation's Lifetime in 2041	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	2,566,333
Combined balances	13,849,317	9,546,362
Estate taxes	-5,539,727	-3,818,545
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	674,700
Gift fund balance	NA	1,954,302
Net to heirs	5,337,874	5,600,675

Accelerated distributions advantage	262,801
Present value of planning advantage @ 3.0%	114,874

At the End of the Heir's Lifetime in 2077	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	39,118,204
Gift fund balance	NA	16,310,145
Net amount available to heirs before 2nd generation death taxes	56,949,747	55,428,349

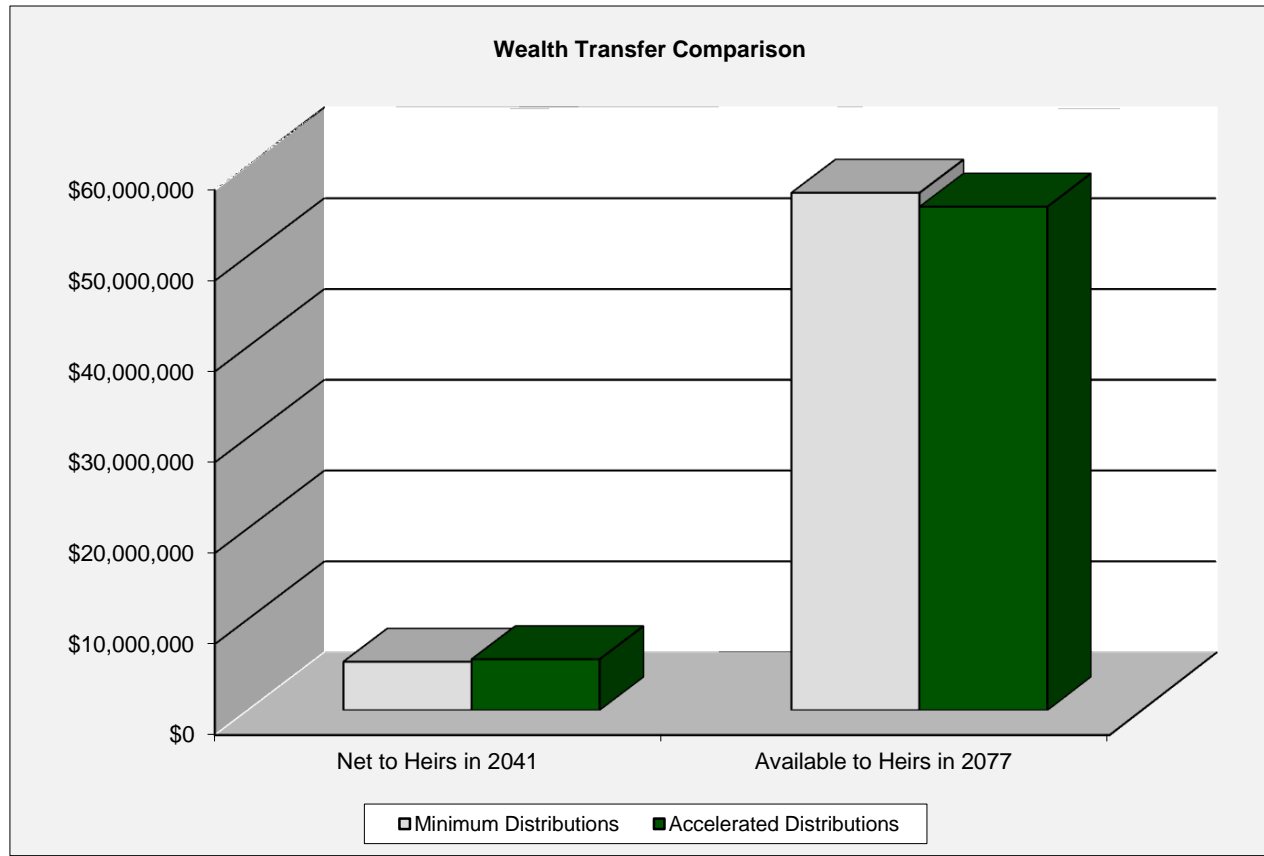
Minimum distributions advantage	1,521,398
Present value of planning advantage @ 3.0%	229,454

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



Summary

Jack & Jill Flash



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



Assumptions

Jack & Jill Flash

Personal	Jack	Jill
Age	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	2038	2041
Post-1976 adjusted taxable gifts	0	0
Next Generation Beneficiary		
Age		26.0
Attained age at year-end		26.9
Year of death		2077
Planning Illustration		
Analysis date		01-Jan-2014
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
IRAs		Jack
Current account balance		2,000,000
Current account basis		0
Accelerated Distributions		
Method for determining distributions		User-defined
First distribution year		2014
Last distribution year		2029
Target distributions include RMDs		Yes
See the Accelerated Distributions Scenario - Accelerated Distribution Illustration schedule for details		
Spousal Rollover		
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
----------------------------------------------------	-----

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	2.0%	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	2014	NA
Last year of transfer	2029	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	2014
Last premium year	2028
Initial death benefit	1,800,000
Death benefit growth rate	0.0%

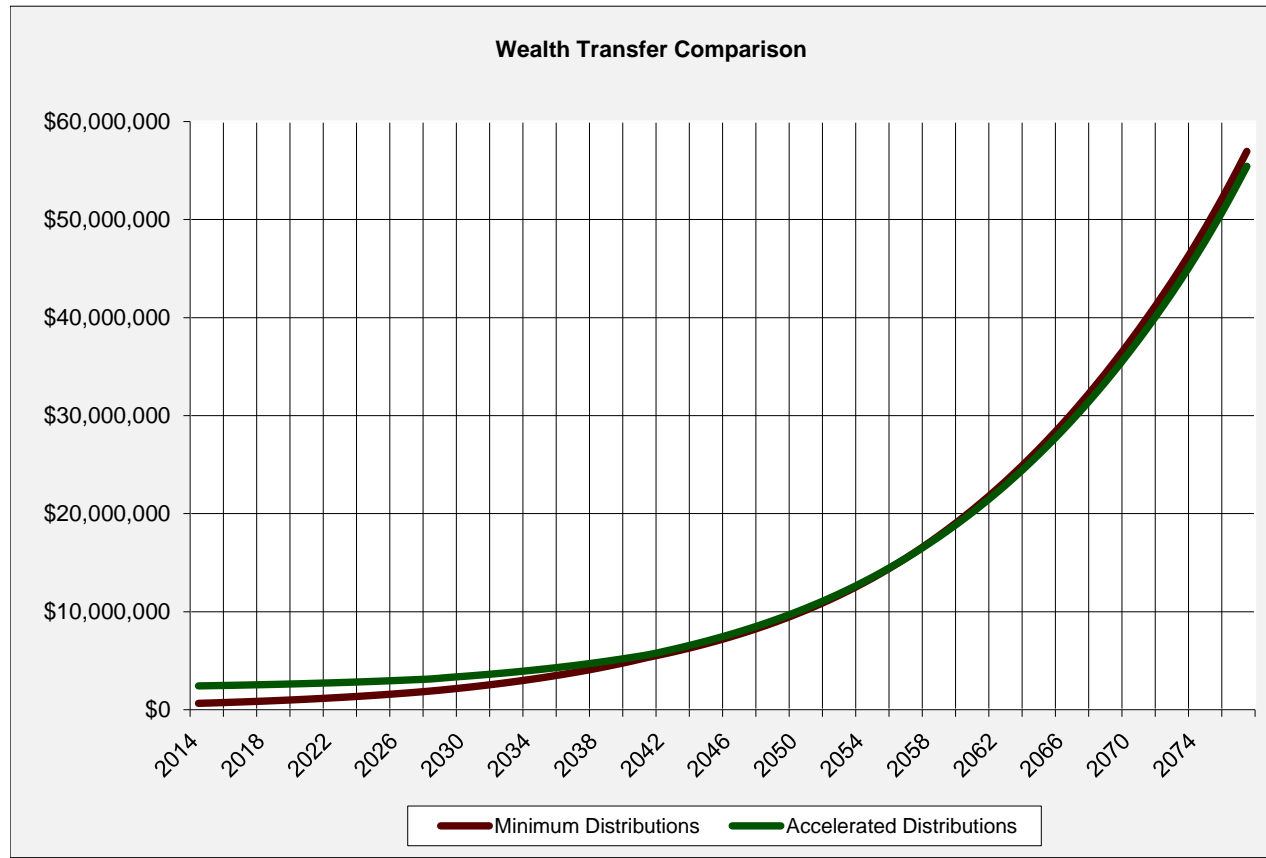
Other

Gift fund assets are available to pay death taxes	Yes
---------------------------------------------------	-----



Annual Net to Heirs Comparison

Jack & Jill Flash



The chart above illustrates the advantages or disadvantages of receiving only required minimum distributions over the planning horizon, in order to maximize the deferral of income taxes. The alternative distribution strategy involves making additional distributions, the after-tax proceeds of which are transferred to a trust for the benefit of heirs. Through 2041, amounts represent the net after-tax transfer to heirs, assuming income taxes were paid on a total distribution of IRA funds. Amounts shown from 2042 onward represent the after-tax assets available to heirs, assuming death taxes were paid in 2041 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 to Fund ILIT Prem

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%
2014	651,888	2,430,942	1,779,054	1,727,412
2015	704,039	2,460,468	1,756,428	1,655,803
2016	760,362	2,492,351	1,731,989	1,585,111
2017	821,191	2,526,781	1,705,590	1,515,517
2018	886,886	2,563,962	1,677,075	1,446,806
2019	957,837	2,604,112	1,646,275	1,378,896
2020	1,034,464	2,647,469	1,613,005	1,311,600
2021	1,117,221	2,694,291	1,577,069	1,245,054
2022	1,206,599	2,744,852	1,538,253	1,179,062
2023	1,303,127	2,799,454	1,496,327	1,113,543
2024	1,407,377	2,858,417	1,451,040	1,048,326
2025	1,519,967	2,922,091	1,402,124	983,501
2026	1,641,565	2,990,853	1,349,288	918,893
2027	1,772,890	3,065,109	1,292,219	854,413
2028	1,914,721	3,145,298	1,230,576	789,908
2029	2,077,763	3,288,549	1,210,786	754,583
2030	2,253,878	3,413,338	1,159,460	701,563
2031	2,443,823	3,548,043	1,104,220	648,692
2032	2,648,429	3,693,227	1,044,797	595,870
2033	2,868,607	3,849,513	980,906	543,148
2034	3,105,337	4,017,580	912,244	490,426
2035	3,359,672	4,198,164	838,492	437,656
2036	3,632,656	4,391,995	759,338	384,774
2037	3,925,559	4,599,964	674,405	331,789
2038	4,239,549	4,822,895	583,346	278,637
2039	4,582,991	5,065,954	482,963	223,974
2040	4,948,469	5,324,780	376,311	169,421
2041	5,337,874	5,600,675	262,801	114,874
2042	5,698,519	5,962,670	264,151	112,103
2043	6,087,350	6,352,043	264,693	109,063
2044	6,506,722	6,770,676	263,954	105,584
2045	6,959,056	7,220,565	261,509	101,562
2046	7,446,864	7,703,832	256,968	96,894
2047	7,972,759	8,222,727	249,968	91,511
2048	8,539,476	8,779,633	240,156	85,353
2049	9,149,883	9,377,071	227,188	78,394
2050	9,806,986	10,017,710	210,723	70,596
2051	10,513,949	10,704,368	190,419	61,937
2052	11,274,090	11,440,022	165,932	52,397
2053	12,090,898	12,227,810	136,912	41,975
2054	12,968,032	13,071,038	103,006	30,660
2055	13,909,332	13,973,189	63,857	18,454
2056	14,918,818	14,937,921	19,104	5,360
2057	16,000,692	15,969,074	-31,618	-8,613
2058	17,157,635	17,069,478	-88,158	-23,315
2059	18,386,950	18,238,254	-148,695	-38,180
2060	19,692,003	19,478,838	-213,165	-53,136



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

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%
2061	21,076,200	20,794,755	-281,446	-68,115
2062	22,542,956	22,189,604	-353,351	-83,028
2063	24,095,660	23,667,049	-428,612	-97,781
2064	25,737,646	25,230,784	-506,862	-112,258
2065	27,472,138	26,884,517	-587,621	-126,356
2066	29,302,198	28,631,924	-670,274	-139,934
2067	31,230,652	30,476,616	-754,036	-152,839
2068	33,259,999	32,422,072	-837,927	-164,887
2069	35,392,286	34,471,555	-920,731	-175,907
2070	37,628,915	36,627,996	-1,000,919	-185,661
2071	39,970,315	38,893,757	-1,076,558	-193,879
2072	42,415,149	41,270,090	-1,145,059	-200,197
2073	44,982,958	43,773,007	-1,209,951	-205,385
2074	47,711,111	46,431,145	-1,279,966	-210,946
2075	50,608,439	49,253,302	-1,355,137	-216,834
2076	53,684,534	52,248,973	-1,435,561	-222,999
2077	56,949,747	55,428,349	-1,521,398	-229,454





Leveraged IRA Illustration

Sensitivity Analyses

AN ANALYSIS PREPARED EXCLUSIVELY FOR

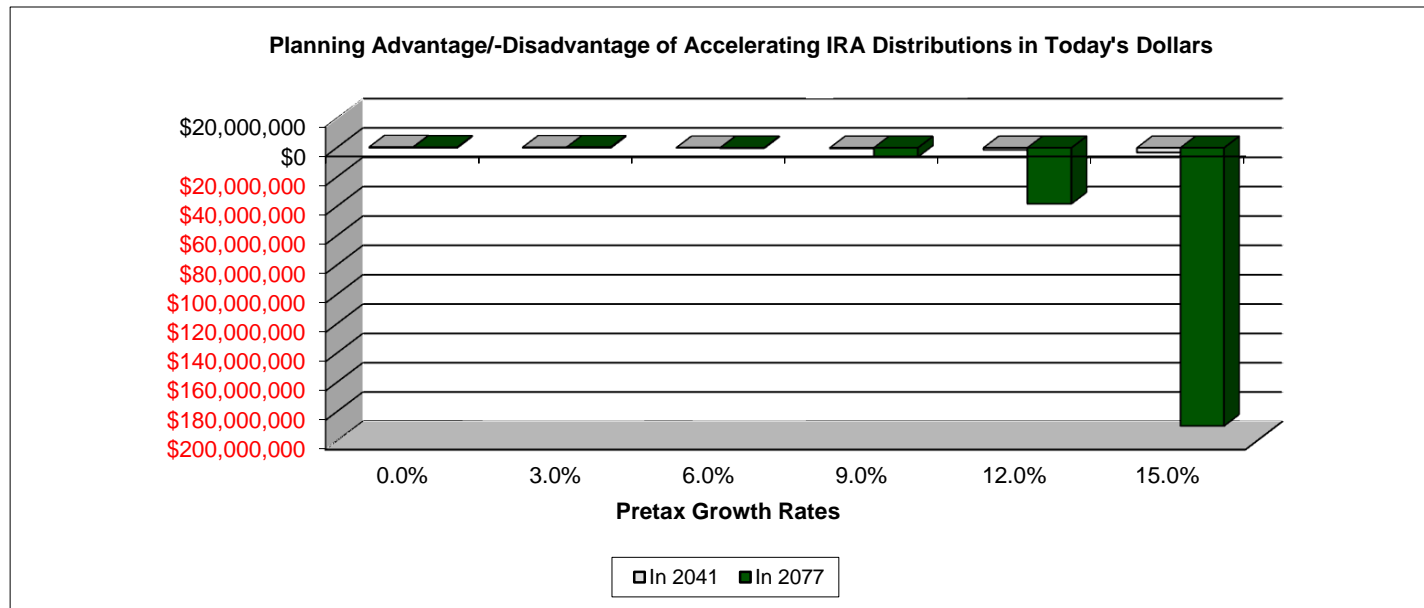
Jack & Jill Flash

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

Sensitivity Analysis - Growth Rates

Jack & Jill Flash

Beneficiary = Jill	Net to Heirs in 2041		Available to Heirs in 2077		Planning Adv-/Disadv	
	Minimum Distributions	Accelerated Distributions	Minimum Distributions	Accelerated Distributions	In 2041	In 2077
0.0%	1,099,386	2,427,876	1,949,641	4,148,345	1,328,491	2,198,704
3.0%	2,448,304	3,397,264	10,581,520	13,609,959	948,960	3,028,439
6.0%	5,337,874	5,600,675	56,949,747	55,428,349	262,801	-1,521,398
9.0%	11,404,590	10,414,929	300,413,899	259,895,429	-989,661	-40,518,470
12.0%	23,900,160	20,668,638	1,544,242,715	1,291,739,340	-3,231,523	-252,503,375
15.0%	49,171,455	41,950,994	7,712,933,029	6,455,802,943	-7,220,461	-1,257,130,086



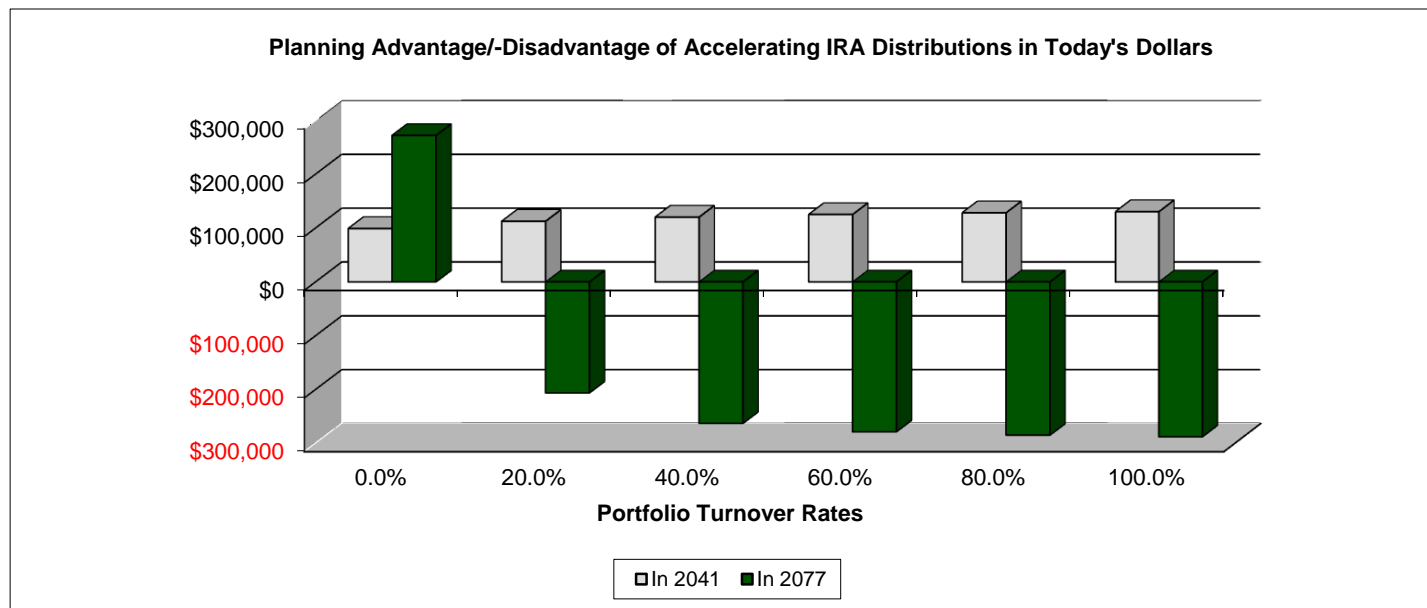
The illustration above shows the impact of pretax growth rate assumptions on the projected results. The graph shows the advantages or disadvantages of Jack accelerating IRA distributions, as compared to receiving only required minimum distributions, in today's dollars. All other assumptions are the same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



Sensitivity Analysis - Portfolio Turnover Rates

Jack & Jill Flash

Beneficiary = Jill Turnover	Net to Heirs in 2041		Available to Heirs in 2077		Planning Adv-/Disadv	
	Minimum Distributions	Accelerated Distributions	Minimum Distributions	Accelerated Distributions	In 2041	In 2077
0.0%	5,442,241	5,668,839	60,992,411	62,795,277	226,597	1,802,866
20.0%	5,353,439	5,610,909	57,394,291	56,027,118	257,471	-1,367,173
40.0%	5,301,243	5,576,461	56,049,640	54,306,000	275,218	-1,743,640
60.0%	5,268,274	5,554,527	55,367,062	53,520,028	286,253	-1,847,034
80.0%	5,246,404	5,539,917	54,958,003	53,069,647	293,513	-1,888,356
100.0%	5,231,410	5,529,873	54,689,455	52,779,824	298,463	-1,909,631



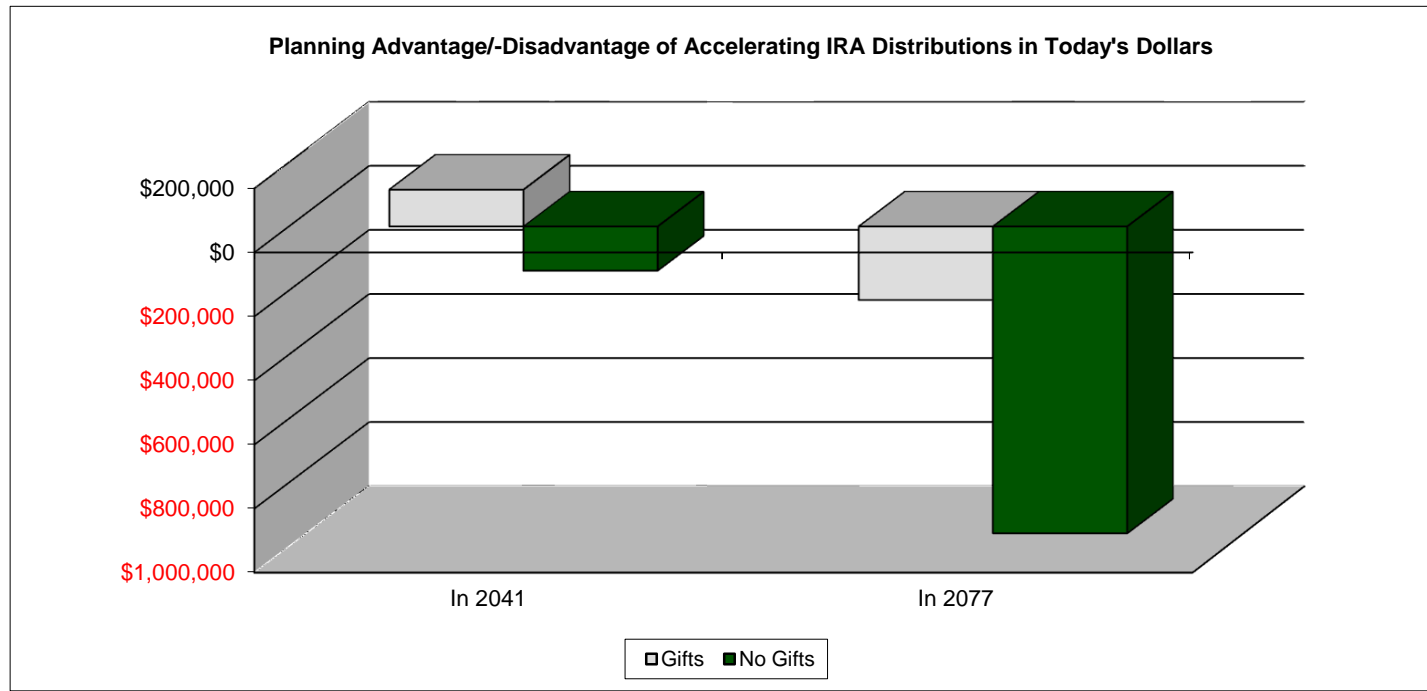
The illustration above shows the impact of portfolio turnover rate assumptions on the projected results. The graph shows the advantages or disadvantages of Jack accelerating IRA distributions, as compared to receiving only required minimum distributions, in today's dollars. All other assumptions are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



Sensitivity Analysis - Gifts vs. No Gifts

Jack & Jill Flash

Beneficiary = Jill	Net to Heirs in 2041		Available to Heirs in 2077		Planning Adv-/Disadv	
	Minimum Distributions	Accelerated Distributions	Minimum Distributions	Accelerated Distributions	In 2041	In 2077
Gifts	5,337,874	5,600,675	56,949,747	55,428,349	262,801	-1,521,398
No Gifts	5,337,874	5,022,403	56,949,747	50,595,186	-315,471	-6,354,561



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
2014	2,160,000	0	2,160,000	864,000	648,000	644,112	651,888
2015	2,332,800	0	2,332,800	933,120	699,840	695,641	704,039
2016	2,519,424	0	2,519,424	1,007,770	755,827	751,292	760,362
2017	2,720,978	0	2,720,978	1,088,391	816,293	811,396	821,191
2018	2,938,656	0	2,938,656	1,175,462	881,597	876,307	886,886
2019	3,173,749	0	3,173,749	1,269,499	952,125	946,412	957,837
2020	3,427,649	0	3,427,649	1,371,059	1,028,295	1,022,125	1,034,464
2021	3,701,860	0	3,701,860	1,480,744	1,110,558	1,103,895	1,117,221
2022	3,998,009	0	3,998,009	1,599,204	1,199,403	1,192,206	1,206,599
2023	4,317,850	0	4,317,850	1,727,140	1,295,355	1,287,583	1,303,127
2024	4,663,278	0	4,663,278	1,865,311	1,398,983	1,390,589	1,407,377
2025	5,036,340	0	5,036,340	2,014,536	1,510,902	1,501,837	1,519,967
2026	5,439,247	0	5,439,247	2,175,699	1,631,774	1,621,984	1,641,565
2027	5,874,387	0	5,874,387	2,349,755	1,762,316	1,751,742	1,772,890
2028	6,344,338	0	6,344,338	2,537,735	1,903,301	1,891,882	1,914,721
2029	6,620,340	132,907	6,753,247	2,701,299	1,986,102	1,974,185	2,077,763
2030	6,900,143	285,692	7,185,835	2,874,334	2,070,043	2,057,623	2,253,878
2031	7,182,618	460,181	7,642,799	3,057,119	2,154,785	2,141,857	2,443,823
2032	7,466,433	658,433	8,124,866	3,249,946	2,239,930	2,226,490	2,648,429
2033	7,750,032	882,745	8,632,777	3,453,111	2,325,010	2,311,060	2,868,607
2034	8,031,605	1,135,664	9,167,269	3,666,908	2,409,482	2,395,025	3,105,337
2035	8,309,061	1,419,995	9,729,056	3,891,622	2,492,718	2,477,762	3,359,672
2036	8,581,849	1,737,757	10,319,606	4,127,842	2,574,555	2,559,107	3,632,656
2037	8,845,645	2,093,238	10,938,884	4,375,554	2,653,694	2,637,771	3,925,559
2038	9,099,674	2,488,779	11,588,453	4,635,381	2,729,902	2,713,523	4,239,549
2039	9,398,418	2,910,915	12,309,333	4,923,733	2,819,525	2,802,608	4,582,991
2040	9,687,315	3,374,728	13,062,044	5,224,817	2,906,195	2,888,757	4,948,469
2041	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	
2014	55.9	52.9	26.9	2,000,000	160,000	0.0	0	2,160,000
2015	56.9	53.9	27.9	2,160,000	172,800	0.0	0	2,332,800
2016	57.9	54.9	28.9	2,332,800	186,624	0.0	0	2,519,424
2017	58.9	55.9	29.9	2,519,424	201,554	0.0	0	2,720,978
2018	59.9	56.9	30.9	2,720,978	217,678	0.0	0	2,938,656
2019	60.9	57.9	31.9	2,938,656	235,092	0.0	0	3,173,749
2020	61.9	58.9	32.9	3,173,749	253,900	0.0	0	3,427,649
2021	62.9	59.9	33.9	3,427,649	274,212	0.0	0	3,701,860
2022	63.9	60.9	34.9	3,701,860	296,149	0.0	0	3,998,009
2023	64.9	61.9	35.9	3,998,009	319,841	0.0	0	4,317,850
2024	65.9	62.9	36.9	4,317,850	345,428	0.0	0	4,663,278
2025	66.9	63.9	37.9	4,663,278	373,062	0.0	0	5,036,340
2026	67.9	64.9	38.9	5,036,340	402,907	0.0	0	5,439,247
2027	68.9	65.9	39.9	5,439,247	435,140	0.0	0	5,874,387
2028	69.9	66.9	40.9	5,874,387	469,951	0.0	0	6,344,338
2029	70.9	67.9	41.9	6,344,338	507,547	27.4	231,545	6,620,340
2030	71.9	68.9	42.9	6,620,340	529,627	26.5	249,824	6,900,143
2031	72.9	69.9	43.9	6,900,143	552,011	25.6	269,537	7,182,618
2032	73.9	70.9	44.9	7,182,618	574,609	24.7	290,794	7,466,433
2033	74.9	71.9	45.9	7,466,433	597,315	23.8	313,716	7,750,032
2034	75.9	72.9	46.9	7,750,032	620,003	22.9	338,429	8,031,605
2035	76.9	73.9	47.9	8,031,605	642,528	22.0	365,073	8,309,061
2036	77.9	74.9	48.9	8,309,061	664,725	21.2	391,937	8,581,849
2037	78.9	75.9	49.9	8,581,849	686,548	20.3	422,751	8,845,645
2038	79.9	76.9	50.9	8,845,645	707,652	19.5	453,623	9,099,674
2039	0.0	77.9	51.9	9,099,674	727,974	21.2	429,230	9,398,418
2040	0.0	78.9	52.9	9,398,418	751,873	20.3	462,976	9,687,315
2041	0.0	79.9	53.9	9,687,315	774,985	19.5	496,785	9,965,515
2042	0.0	0.0	54.9	9,965,515	797,241	30.5	326,738	10,436,018
2043	0.0	0.0	55.9	10,436,018	834,881	29.5	353,763	10,917,136
2044	0.0	0.0	56.9	10,917,136	873,371	28.5	383,057	11,407,450
2045	0.0	0.0	57.9	11,407,450	912,596	27.5	414,816	11,905,229
2046	0.0	0.0	58.9	11,905,229	952,418	26.5	449,254	12,408,394
2047	0.0	0.0	59.9	12,408,394	992,672	25.5	486,604	12,914,462
2048	0.0	0.0	60.9	12,914,462	1,033,157	24.5	527,121	13,420,498
2049	0.0	0.0	61.9	13,420,498	1,073,640	23.5	571,085	13,923,052
2050	0.0	0.0	62.9	13,923,052	1,113,844	22.5	618,802	14,418,094
2051	0.0	0.0	63.9	14,418,094	1,153,448	21.5	670,609	14,900,933
2052	0.0	0.0	64.9	14,900,933	1,192,075	20.5	726,875	15,366,133
2053	0.0	0.0	65.9	15,366,133	1,229,291	19.5	788,007	15,807,417
2054	0.0	0.0	66.9	15,807,417	1,264,593	18.5	854,455	16,217,555
2055	0.0	0.0	67.9	16,217,555	1,297,404	17.5	926,717	16,588,242
2056	0.0	0.0	68.9	16,588,242	1,327,059	16.5	1,005,348	16,909,953
2057	0.0	0.0	69.9	16,909,953	1,352,796	15.5	1,090,965	17,171,785
2058	0.0	0.0	70.9	17,171,785	1,373,743	14.5	1,184,261	17,361,267
2059	0.0	0.0	71.9	17,361,267	1,388,901	13.5	1,286,020	17,464,148
2060	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	
2061	0.0	0.0	73.9	17,464,148	1,397,132	11.5	1,518,622	17,342,658
2062	0.0	0.0	74.9	17,342,658	1,387,413	10.5	1,651,682	17,078,389
2063	0.0	0.0	75.9	17,078,389	1,366,271	9.5	1,797,725	16,646,935
2064	0.0	0.0	76.9	16,646,935	1,331,755	8.5	1,958,463	16,020,227
2065	0.0	0.0	77.9	16,020,227	1,281,618	7.5	2,136,030	15,165,815
2066	0.0	0.0	78.9	15,165,815	1,213,265	6.5	2,333,202	14,045,878
2067	0.0	0.0	79.9	14,045,878	1,123,670	5.5	2,553,796	12,615,752
2068	0.0	0.0	80.9	12,615,752	1,009,260	4.5	2,803,500	10,821,512
2069	0.0	0.0	81.9	10,821,512	865,721	3.5	3,091,861	8,595,372
2070	0.0	0.0	82.9	8,595,372	687,630	2.5	3,438,149	5,844,853
2071	0.0	0.0	83.9	5,844,853	467,588	1.5	3,896,569	2,415,873
2072	0.0	0.0	84.9	2,415,873	193,270	1.0	2,609,142	0
2073	0.0	0.0	85.9	0	0	1.0	0	0
2074	0.0	0.0	86.9	0	0	1.0	0	0
2075	0.0	0.0	87.9	0	0	1.0	0	0
2076	0.0	0.0	88.9	0	0	1.0	0	0
2077	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
2014	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	231,545	0	231,545
2030	132,907	2,658	7,974	1,994	5,981	249,824	0	249,824
2031	285,692	5,714	17,142	5,781	17,342	269,537	0	269,537
2032	460,181	9,204	27,611	11,238	33,714	290,794	0	290,794
2033	658,433	13,169	39,506	18,305	54,915	313,716	0	313,716
2034	882,745	17,655	52,965	26,970	80,910	338,429	0	338,429
2035	1,135,664	22,713	68,140	37,262	111,787	365,073	0	365,073
2036	1,419,995	28,400	85,200	49,247	147,740	391,937	0	391,937
2037	1,737,757	34,755	104,265	63,001	189,004	422,751	0	422,751
2038	2,093,238	41,865	125,594	78,650	0	453,623	0	453,623
2039	2,488,779	49,776	149,327	37,332	111,995	429,230	0	429,230
2040	2,910,915	58,218	174,655	71,662	214,987	462,976	0	462,976
2041	3,374,728	67,495	202,484	104,368	0	496,785	0	496,785
2042	-1,655,925	-33,118	-99,355	-24,839	-74,517	326,738	98,021	228,717
2043	-1,543,561	-30,871	-92,614	-41,783	-125,348	353,763	106,129	247,634
2044	-1,399,304	-27,986	-83,958	-52,326	-156,979	383,057	114,917	268,140
2045	-1,220,895	-24,418	-73,254	-57,558	-172,675	414,816	124,445	290,371
2046	-1,005,479	-20,110	-60,329	-58,251	-174,753	449,254	134,776	314,478
2047	-749,630	-14,993	-44,978	-54,933	-164,798	486,604	145,981	340,623
2048	-449,362	-8,987	-26,962	-47,940	-143,820	527,121	158,136	368,985
2049	-100,121	-2,002	-6,007	-37,457	-112,370	571,085	171,326	399,760
2050	303,232	6,065	18,194	-23,544	-70,632	618,802	185,641	433,162
2051	766,451	15,329	45,987	-6,161	-18,484	670,609	201,183	469,426
2052	1,295,943	25,919	77,757	14,818	44,455	726,875	218,062	508,812
2053	1,898,822	37,976	113,929	39,596	118,788	788,007	236,402	551,605
2054	2,582,961	51,659	154,978	68,441	205,324	854,455	256,336	598,118
2055	3,357,068	67,141	201,424	101,687	305,061	926,717	278,015	648,702
2056	4,230,757	84,615	253,845	139,727	419,180	1,005,348	301,604	703,744
2057	5,214,648	104,293	312,879	183,015	549,044	1,090,965	258,679	832,286
2058	6,291,232	125,825	377,474	231,630	694,889	1,184,261	0	1,184,261
2059	7,378,498	147,570	442,710	284,400	853,199	1,286,020	0	1,286,020
2060	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
2061	9,942,685	198,854	596,561	405,766	1,217,298	1,518,622	0	1,518,622
2062	11,447,750	228,955	686,865	476,041	1,428,122	1,651,682	0	1,651,682
2063	13,122,697	262,454	787,362	553,871	1,661,613	1,797,725	0	1,797,725
2064	14,985,632	299,713	899,138	640,188	1,920,563	1,958,463	0	1,958,463
2065	17,056,747	341,135	1,023,405	735,992	2,207,976	2,136,030	0	2,136,030
2066	19,358,698	387,174	1,161,522	842,374	2,527,123	2,333,202	0	2,333,202
2067	21,917,133	438,343	1,315,028	960,538	2,881,613	2,553,796	0	2,553,796
2068	24,761,482	495,230	1,485,689	1,091,826	3,275,477	2,803,500	0	2,803,500
2069	27,926,279	558,526	1,675,577	1,237,763	3,713,290	3,091,861	0	3,091,861
2070	31,453,704	629,074	1,887,222	1,400,128	4,200,384	3,438,149	0	3,438,149
2071	35,399,672	707,993	2,123,980	1,581,091	4,743,273	3,896,569	0	3,896,569
2072	39,854,801	797,096	2,391,288	1,783,640	5,350,921	2,609,142	0	2,609,142
2073	43,849,196	876,984	2,630,952	1,995,468	5,986,405	0	0	0
2074	46,587,314	931,746	2,795,239	2,195,411	6,586,233	0	0	0
2075	49,476,221	989,524	2,968,573	2,388,701	7,166,104	0	0	0
2076	52,528,955	1,050,579	3,151,737	2,579,460	7,738,381	0	0	0
2077	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
2014	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0
2029	98,638	0	0	0	132,907	0	132,907
2030	106,425	177	0	1,070	285,692	1,603	284,089
2031	114,823	437	0	2,644	460,181	4,648	455,533
2032	123,878	777	0	4,702	658,433	9,035	649,397
2033	133,643	1,196	0	7,239	882,745	14,717	868,028
2034	144,171	1,696	0	10,264	1,135,664	21,684	1,113,980
2035	155,521	2,279	0	13,794	1,419,995	29,959	1,390,036
2036	166,965	2,951	0	17,859	1,737,757	39,594	1,698,163
2037	180,092	3,715	0	22,484	2,093,238	50,653	2,042,585
2038	193,243	4,580	0	27,718	2,488,779	0	2,488,779
2039	182,852	3,310	0	20,035	2,910,915	30,015	2,880,900
2040	197,228	4,935	0	29,873	3,374,728	57,617	3,317,112
2041	211,631	6,531	0	39,528	3,883,802	0	3,883,802
2042	97,433	-2,202	0	-13,330	-1,543,561	-19,970	-1,523,591
2043	105,492	-2,761	0	-16,710	-1,399,304	-33,593	-1,365,711
2044	114,228	-3,052	0	-18,472	-1,220,895	-42,070	-1,178,824
2045	123,698	-3,115	0	-18,855	-1,005,479	-46,277	-959,202
2046	133,968	-2,978	0	-18,023	-749,630	-46,834	-702,796
2047	145,105	-2,657	0	-16,083	-449,362	-44,166	-405,196
2048	157,187	-2,163	0	-13,093	-100,121	-38,544	-61,577
2049	170,298	-1,499	0	-9,076	303,232	-30,115	333,347
2050	184,527	-664	0	-4,020	766,451	-18,929	785,380
2051	199,976	348	0	2,109	1,295,943	-4,954	1,300,897
2052	216,754	1,548	0	9,370	1,898,822	11,914	1,886,908
2053	234,984	2,948	0	17,842	2,582,961	31,835	2,551,126
2054	254,798	4,564	0	27,623	3,357,068	55,027	3,302,041
2055	276,347	6,415	0	38,831	4,230,757	81,756	4,149,001
2056	299,795	8,525	0	51,599	5,214,648	112,340	5,102,307
2057	354,554	10,918	0	66,081	6,291,232	147,144	6,144,088
2058	504,495	13,583	0	82,214	7,378,498	186,230	7,192,268
2059	547,844	16,415	0	99,353	8,591,186	228,657	8,362,529
2060	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
2061	646,933	22,976	0	139,063	11,447,750	326,236	11,121,514
2062	703,616	26,790	0	162,149	13,122,697	382,737	12,739,960
2063	765,831	31,020	0	187,755	14,985,632	445,312	14,540,319
2064	834,305	35,716	0	216,177	17,056,747	514,711	16,542,036
2065	909,949	40,931	0	247,739	19,358,698	591,738	18,766,960
2066	993,944	46,723	0	282,796	21,917,133	677,269	21,239,864
2067	1,087,917	53,157	0	321,743	24,761,482	772,272	23,989,210
2068	1,194,291	60,308	0	365,023	27,926,279	877,828	27,048,452
2069	1,317,133	68,259	0	413,146	31,453,704	995,162	30,458,542
2070	1,464,651	77,110	0	466,717	35,399,672	1,125,703	34,273,969
2071	1,659,938	86,985	0	526,489	39,854,801	1,271,197	38,583,604
2072	1,111,495	98,068	0	593,569	43,849,196	1,434,047	42,415,149
2073	0	109,153	0	660,664	46,587,314	1,604,356	44,982,958
2074	0	118,832	0	719,246	49,476,221	1,765,110	47,711,111
2075	0	128,373	0	776,992	52,528,955	1,920,516	50,608,439
2076	0	137,942	0	834,909	55,758,420	2,073,886	53,684,534
2077	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
2014	2,090,000	0	2,090,000	836,000	627,000	623,238	1,800,180	2,430,942
2015	2,187,200	0	2,187,200	874,880	656,160	652,223	1,800,371	2,460,468
2016	2,292,176	0	2,292,176	916,870	687,653	683,527	1,800,572	2,492,351
2017	2,405,550	0	2,405,550	962,220	721,665	717,335	1,800,786	2,526,781
2018	2,527,994	0	2,527,994	1,011,198	758,398	753,848	1,801,013	2,563,962
2019	2,660,234	0	2,660,234	1,064,093	798,070	793,282	1,801,253	2,604,112
2020	2,803,052	0	2,803,052	1,121,221	840,916	835,870	1,801,508	2,647,469
2021	2,957,296	0	2,957,296	1,182,919	887,189	881,866	1,801,779	2,694,291
2022	3,123,880	0	3,123,880	1,249,552	937,164	931,541	1,802,065	2,744,852
2023	3,303,791	0	3,303,791	1,321,516	991,137	985,190	1,802,370	2,799,454
2024	3,498,094	0	3,498,094	1,399,238	1,049,428	1,043,132	1,802,692	2,858,417
2025	3,707,941	0	3,707,941	1,483,177	1,112,382	1,105,708	1,803,035	2,922,091
2026	3,934,577	0	3,934,577	1,573,831	1,180,373	1,173,291	1,803,398	2,990,853
2027	4,179,343	0	4,179,343	1,671,737	1,253,803	1,246,280	1,803,783	3,065,109
2028	4,443,690	0	4,443,690	1,777,476	1,333,107	1,325,108	1,804,192	3,145,298
2029	4,637,007	21,090	4,658,097	1,863,239	1,391,102	1,382,755	1,876,446	3,288,549
2030	4,832,986	123,019	4,956,005	1,982,402	1,449,896	1,441,196	1,880,931	3,413,338
2031	5,030,837	240,008	5,270,844	2,108,338	1,509,251	1,500,195	1,885,732	3,548,043
2032	5,229,626	373,450	5,603,075	2,241,230	1,568,888	1,559,474	1,890,856	3,693,227
2033	5,428,264	524,911	5,953,175	2,381,270	1,628,479	1,618,708	1,896,316	3,849,513
2034	5,625,483	696,138	6,321,621	2,528,648	1,687,645	1,677,519	1,902,127	4,017,580
2035	5,819,818	889,063	6,708,881	2,683,552	1,745,945	1,735,470	1,908,305	4,198,164
2036	6,010,883	1,105,066	7,115,949	2,846,380	1,803,265	1,792,445	1,914,870	4,391,995
2037	6,195,651	1,347,121	7,542,772	3,017,109	1,858,695	1,847,543	1,921,844	4,599,964
2038	6,373,578	1,616,836	7,990,414	3,196,165	1,912,073	1,900,601	1,929,248	4,822,895
2039	6,582,824	1,903,584	8,486,408	3,394,563	1,974,847	1,962,998	1,937,107	5,065,954
2040	6,785,172	2,219,276	9,004,448	3,601,779	2,035,552	2,023,338	1,945,449	5,324,780
2041	6,980,029	2,566,333	9,546,362	3,818,545	2,094,009	2,081,445	1,954,302	5,600,675



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	
2014	55.9	52.9	26.9	2,000,000	160,000	0.0	0	70,000	2,090,000
2015	56.9	53.9	27.9	2,090,000	167,200	0.0	0	70,000	2,187,200
2016	57.9	54.9	28.9	2,187,200	174,976	0.0	0	70,000	2,292,176
2017	58.9	55.9	29.9	2,292,176	183,374	0.0	0	70,000	2,405,550
2018	59.9	56.9	30.9	2,405,550	192,444	0.0	0	70,000	2,527,994
2019	60.9	57.9	31.9	2,527,994	202,240	0.0	0	70,000	2,660,234
2020	61.9	58.9	32.9	2,660,234	212,819	0.0	0	70,000	2,803,052
2021	62.9	59.9	33.9	2,803,052	224,244	0.0	0	70,000	2,957,296
2022	63.9	60.9	34.9	2,957,296	236,584	0.0	0	70,000	3,123,880
2023	64.9	61.9	35.9	3,123,880	249,910	0.0	0	70,000	3,303,791
2024	65.9	62.9	36.9	3,303,791	264,303	0.0	0	70,000	3,498,094
2025	66.9	63.9	37.9	3,498,094	279,848	0.0	0	70,000	3,707,941
2026	67.9	64.9	38.9	3,707,941	296,635	0.0	0	70,000	3,934,577
2027	68.9	65.9	39.9	3,934,577	314,766	0.0	0	70,000	4,179,343
2028	69.9	66.9	40.9	4,179,343	334,347	0.0	0	70,000	4,443,690
2029	70.9	67.9	41.9	4,443,690	355,495	27.4	162,178	0	4,637,007
2030	71.9	68.9	42.9	4,637,007	370,961	26.5	174,981	0	4,832,986
2031	72.9	69.9	43.9	4,832,986	386,639	25.6	188,789	0	5,030,837
2032	73.9	70.9	44.9	5,030,837	402,467	24.7	203,678	0	5,229,626
2033	74.9	71.9	45.9	5,229,626	418,370	23.8	219,732	0	5,428,264
2034	75.9	72.9	46.9	5,428,264	434,261	22.9	237,042	0	5,625,483
2035	76.9	73.9	47.9	5,625,483	450,039	22.0	255,704	0	5,819,818
2036	77.9	74.9	48.9	5,819,818	465,585	21.2	274,520	0	6,010,883
2037	78.9	75.9	49.9	6,010,883	480,871	20.3	296,103	0	6,195,651
2038	79.9	76.9	50.9	6,195,651	495,652	19.5	317,726	0	6,373,578
2039	0.0	77.9	51.9	6,373,578	509,886	21.2	300,640	0	6,582,824
2040	0.0	78.9	52.9	6,582,824	526,626	20.3	324,277	0	6,785,172
2041	0.0	79.9	53.9	6,785,172	542,814	19.5	347,958	0	6,980,029
2042	0.0	0.0	54.9	6,980,029	558,402	30.5	228,853	0	7,309,578
2043	0.0	0.0	55.9	7,309,578	584,766	29.5	247,782	0	7,646,561
2044	0.0	0.0	56.9	7,646,561	611,725	28.5	268,300	0	7,989,986
2045	0.0	0.0	57.9	7,989,986	639,199	27.5	290,545	0	8,338,640
2046	0.0	0.0	58.9	8,338,640	667,091	26.5	314,666	0	8,691,065
2047	0.0	0.0	59.9	8,691,065	695,285	25.5	340,826	0	9,045,525
2048	0.0	0.0	60.9	9,045,525	723,642	24.5	369,205	0	9,399,961
2049	0.0	0.0	61.9	9,399,961	751,997	23.5	399,998	0	9,751,960
2050	0.0	0.0	62.9	9,751,960	780,157	22.5	433,420	0	10,098,696
2051	0.0	0.0	63.9	10,098,696	807,896	21.5	469,707	0	10,436,885
2052	0.0	0.0	64.9	10,436,885	834,951	20.5	509,116	0	10,762,720
2053	0.0	0.0	65.9	10,762,720	861,018	19.5	551,934	0	11,071,803
2054	0.0	0.0	66.9	11,071,803	885,744	18.5	598,476	0	11,359,071
2055	0.0	0.0	67.9	11,359,071	908,726	17.5	649,090	0	11,618,707
2056	0.0	0.0	68.9	11,618,707	929,497	16.5	704,164	0	11,844,040
2057	0.0	0.0	69.9	11,844,040	947,523	15.5	764,132	0	12,027,431
2058	0.0	0.0	70.9	12,027,431	962,195	14.5	829,478	0	12,160,148
2059	0.0	0.0	71.9	12,160,148	972,812	13.5	900,752	0	12,232,208
2060	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	
2061	0.0	0.0	73.9	12,232,208	978,577	11.5	1,063,670	0	12,147,114
2062	0.0	0.0	74.9	12,147,114	971,769	10.5	1,156,868	0	11,962,015
2063	0.0	0.0	75.9	11,962,015	956,961	9.5	1,259,160	0	11,659,817
2064	0.0	0.0	76.9	11,659,817	932,785	8.5	1,371,743	0	11,220,859
2065	0.0	0.0	77.9	11,220,859	897,669	7.5	1,496,115	0	10,622,414
2066	0.0	0.0	78.9	10,622,414	849,793	6.5	1,634,217	0	9,837,989
2067	0.0	0.0	79.9	9,837,989	787,039	5.5	1,788,725	0	8,836,303
2068	0.0	0.0	80.9	8,836,303	706,904	4.5	1,963,623	0	7,579,584
2069	0.0	0.0	81.9	7,579,584	606,367	3.5	2,165,596	0	6,020,356
2070	0.0	0.0	82.9	6,020,356	481,628	2.5	2,408,142	0	4,093,842
2071	0.0	0.0	83.9	4,093,842	327,507	1.5	2,729,228	0	1,692,121
2072	0.0	0.0	84.9	1,692,121	135,370	1.0	1,827,491	0	0
2073	0.0	0.0	85.9	0	0	1.0	0	0	0
2074	0.0	0.0	86.9	0	0	1.0	0	0	0
2075	0.0	0.0	87.9	0	0	1.0	0	0	0
2076	0.0	0.0	88.9	0	0	1.0	0	0	0
2077	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	
2014	2,160,000	0	70,000	2,160,000	0	56,000	97,561	0	0	2,160,000	70,000
2015	2,257,200	0	70,000	2,257,200	0	56,000	97,561	0	0	2,257,200	70,000
2016	2,362,176	0	70,000	2,362,176	0	56,000	97,561	0	0	2,362,176	70,000
2017	2,475,550	0	70,000	2,475,550	0	56,000	97,561	0	0	2,475,550	70,000
2018	2,597,994	0	70,000	2,597,994	0	60,000	104,530	0	0	2,597,994	70,000
2019	2,730,234	0	70,000	2,730,234	0	60,000	104,530	0	0	2,730,234	70,000
2020	2,873,052	0	70,000	2,873,052	0	60,000	104,530	0	0	2,873,052	70,000
2021	3,027,296	0	70,000	3,027,296	0	64,000	111,498	0	0	3,027,296	70,000
2022	3,193,880	0	70,000	3,193,880	0	64,000	111,498	0	0	3,193,880	70,000
2023	3,373,791	0	70,000	3,373,791	0	64,000	111,498	0	0	3,373,791	70,000
2024	3,568,094	0	70,000	3,568,094	0	68,000	118,467	0	0	3,568,094	70,000
2025	3,777,941	0	70,000	3,777,941	0	68,000	118,467	0	0	3,777,941	70,000
2026	4,004,577	0	70,000	4,004,577	0	68,000	118,467	0	0	4,004,577	70,000
2027	4,249,343	0	70,000	4,249,343	0	72,000	125,436	0	0	4,249,343	70,000
2028	4,513,690	0	70,000	4,513,690	0	72,000	125,436	0	0	4,513,690	70,000
2029	4,799,185	162,178	0	4,637,007	0	0	0	0	0	4,637,007	0
2030	5,007,968	174,981	0	0	0	0	0	0	0	0	0
2031	5,219,625	188,789	0	0	0	0	0	0	0	0	0
2032	5,433,303	203,678	0	0	0	0	0	0	0	0	0
2033	5,647,996	219,732	0	0	0	0	0	0	0	0	0
2034	5,862,525	237,042	0	0	0	0	0	0	0	0	0
2035	6,075,521	255,704	0	0	0	0	0	0	0	0	0
2036	6,285,403	274,520	0	0	0	0	0	0	0	0	0
2037	6,491,754	296,103	0	0	0	0	0	0	0	0	0
2038	6,691,303	317,726	0	0	0	0	0	0	0	0	0
2039	6,883,464	300,640	0	0	0	0	0	0	0	0	0
2040	7,109,449	324,277	0	0	0	0	0	0	0	0	0
2041	7,327,986	347,958	0	0	0	0	0	0	0	0	0
2042	7,538,431	228,853	0	0	0	0	0	0	0	0	0
2043	7,894,344	247,782	0	0	0	0	0	0	0	0	0
2044	8,258,286	268,300	0	0	0	0	0	0	0	0	0
2045	8,629,185	290,545	0	0	0	0	0	0	0	0	0
2046	9,005,731	314,666	0	0	0	0	0	0	0	0	0
2047	9,386,351	340,826	0	0	0	0	0	0	0	0	0
2048	9,769,167	369,205	0	0	0	0	0	0	0	0	0
2049	10,151,958	399,998	0	0	0	0	0	0	0	0	0
2050	10,532,117	433,420	0	0	0	0	0	0	0	0	0
2051	10,906,592	469,707	0	0	0	0	0	0	0	0	0
2052	11,271,836	509,116	0	0	0	0	0	0	0	0	0
2053	11,623,737	551,934	0	0	0	0	0	0	0	0	0
2054	11,957,547	598,476	0	0	0	0	0	0	0	0	0
2055	12,267,797	649,090	0	0	0	0	0	0	0	0	0
2056	12,548,204	704,164	0	0	0	0	0	0	0	0	0
2057	12,791,563	764,132	0	0	0	0	0	0	0	0	0
2058	12,989,626	829,478	0	0	0	0	0	0	0	0	0
2059	13,132,960	900,752	0	0	0	0	0	0	0	0	0
2060	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		
2061	13,210,785	1,063,670	0	0	0	0	0	0	0	0	0	0
2062	13,118,883	1,156,868	0	0	0	0	0	0	0	0	0	0
2063	12,918,977	1,259,160	0	0	0	0	0	0	0	0	0	0
2064	12,592,603	1,371,743	0	0	0	0	0	0	0	0	0	0
2065	12,118,528	1,496,115	0	0	0	0	0	0	0	0	0	0
2066	11,472,207	1,634,217	0	0	0	0	0	0	0	0	0	0
2067	10,625,028	1,788,725	0	0	0	0	0	0	0	0	0	0
2068	9,543,207	1,963,623	0	0	0	0	0	0	0	0	0	0
2069	8,185,951	2,165,596	0	0	0	0	0	0	0	0	0	0
2070	6,501,984	2,408,142	0	0	0	0	0	0	0	0	0	0
2071	4,421,349	2,729,228	0	0	0	0	0	0	0	0	0	0
2072	1,827,491	1,827,491	0	0	0	0	0	0	0	0	0	0
2073	0	0	0	0	0	0	0	0	0	0	0	0
2074	0	0	0	0	0	0	0	0	0	0	0	0
2075	0	0	0	0	0	0	0	0	0	0	0	0
2076	0	0	0	0	0	0	0	0	0	0	0	0
2077	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
2014	0	0	0	0	0	70,000	0	70,000
2015	0	0	0	0	0	70,000	0	70,000
2016	0	0	0	0	0	70,000	0	70,000
2017	0	0	0	0	0	70,000	0	70,000
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	162,178	0	162,178
2030	21,090	422	1,265	316	949	174,981	0	174,981
2031	123,019	2,460	7,381	2,083	6,248	188,789	0	188,789
2032	240,008	4,800	14,400	5,162	15,486	203,678	0	203,678
2033	373,450	7,469	22,407	9,473	28,420	219,732	0	219,732
2034	524,911	10,498	31,495	14,979	44,936	237,042	0	237,042
2035	696,138	13,923	41,768	21,676	65,028	255,704	0	255,704
2036	889,063	17,781	53,344	29,593	88,779	274,520	0	274,520
2037	1,105,066	22,101	66,304	38,771	116,312	296,103	0	296,103
2038	1,347,121	26,942	80,827	49,285	147,855	317,726	0	317,726
2039	1,616,836	32,337	97,010	24,253	72,758	300,640	0	300,640
2040	1,903,584	38,072	114,215	46,743	140,230	324,277	0	324,277
2041	2,219,276	44,386	133,157	68,347	205,040	347,958	0	347,958
2042	-1,252,211	-25,044	-75,133	-18,783	-56,350	228,853	68,656	160,197
2043	-1,180,033	-23,601	-70,802	-31,788	-95,364	247,782	74,335	173,448
2044	-1,085,698	-21,714	-65,142	-40,126	-120,379	268,300	80,490	187,810
2045	-967,688	-19,354	-58,061	-44,610	-133,830	290,545	87,163	203,381
2046	-824,056	-16,481	-49,443	-45,818	-137,455	314,666	94,400	220,266
2047	-652,452	-13,049	-39,147	-44,151	-132,452	340,826	102,248	238,578
2048	-450,127	-9,003	-27,008	-39,865	-119,595	369,205	110,762	258,444
2049	-213,932	-4,279	-12,836	-33,108	-99,323	399,998	120,000	279,999
2050	59,692	1,194	3,581	-23,935	-71,806	433,420	130,026	303,394
2051	374,736	7,495	22,484	-12,330	-36,991	469,707	140,912	328,795
2052	735,651	14,713	44,139	1,787	5,361	509,116	152,735	356,381
2053	1,147,379	22,948	68,843	18,551	55,653	551,934	165,580	386,354
2054	1,615,395	32,308	96,924	38,144	114,432	598,476	179,543	418,933
2055	2,145,756	42,915	128,745	60,794	182,383	649,090	194,727	454,363
2056	2,745,154	54,903	164,709	86,773	260,319	704,164	211,249	492,915
2057	3,420,979	68,420	205,259	116,395	349,184	764,132	181,183	582,948
2058	4,160,923	83,218	249,655	149,710	449,129	829,478	0	829,478
2059	4,907,493	98,150	294,450	185,895	557,684	900,752	0	900,752
2060	5,741,000	114,820	344,460	225,536	676,608	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
2061	6,670,767	133,415	400,246	269,214	807,641	1,063,670	0	1,063,670
2062	7,707,071	154,141	462,424	317,516	952,549	1,156,868	0	1,156,868
2063	8,861,274	177,225	531,676	371,056	1,113,169	1,259,160	0	1,259,160
2064	10,145,994	202,920	608,760	430,482	1,291,446	1,371,743	0	1,371,743
2065	11,575,303	231,506	694,518	496,491	1,489,473	1,496,115	0	1,496,115
2066	13,164,994	263,300	789,900	569,843	1,709,530	1,634,217	0	1,634,217
2067	14,932,951	298,659	895,977	651,377	1,954,130	1,788,725	0	1,788,725
2068	16,899,706	337,994	1,013,982	742,028	2,226,084	1,963,623	0	1,963,623
2069	19,089,356	381,787	1,145,361	842,861	2,528,584	2,165,596	0	2,165,596
2070	21,531,351	430,627	1,291,881	955,116	2,865,349	2,408,142	0	2,408,142
2071	24,264,753	485,295	1,455,885	1,080,309	3,240,926	2,729,228	0	2,729,228
2072	27,352,929	547,059	1,641,176	1,220,525	3,661,576	1,827,491	0	1,827,491
2073	30,116,430	602,329	1,806,986	1,367,140	4,101,421	0	0	0
2074	31,997,927	639,959	1,919,876	1,505,324	4,515,973	0	0	0
2075	33,982,825	679,657	2,038,970	1,638,736	4,916,207	0	0	0
2076	36,080,122	721,602	2,164,807	1,770,254	5,310,761	0	0	0
2077	38,298,715	765,974	2,297,923	1,902,171	5,706,513	0	0	0



Accelerated Distributions Scenario - Taxable Investments Illustration

Jack & Jill Flash

Part 2 of 2

Year	Taxes				Total Gifts	Unrealized Gains Transferred to Gift Fund	Ending Unrealized Gains	After-Tax Investments		
	Ordinary Income Tax	Unearned Income Medicare Surtax	Premature Distribution Tax	Capital Gains Tax				Ending Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Balance
2014	29,820	0	0	0	40,180	0	0	0	0	0
2015	29,820	0	0	0	40,180	0	0	0	0	0
2016	29,820	0	0	0	40,180	0	0	0	0	0
2017	29,820	0	0	0	40,180	0	0	0	0	0
2018	29,820	0	0	0	40,180	0	0	0	0	0
2019	29,820	0	0	0	40,180	0	0	0	0	0
2020	29,820	0	0	0	40,180	0	0	0	0	0
2021	29,820	0	0	0	40,180	0	0	0	0	0
2022	29,820	0	0	0	40,180	0	0	0	0	0
2023	29,820	0	0	0	40,180	0	0	0	0	0
2024	29,820	0	0	0	40,180	0	0	0	0	0
2025	29,820	0	0	0	40,180	0	0	0	0	0
2026	29,820	0	0	0	40,180	0	0	0	0	0
2027	29,820	0	0	0	40,180	0	0	0	0	0
2028	29,820	0	0	0	40,180	0	0	0	0	0
2029	69,088	0	0	0	72,000	0	0	21,090	0	21,090
2030	74,542	28	0	170	0	0	949	123,019	254	122,765
2031	80,424	173	0	1,045	0	0	6,248	240,008	1,674	238,333
2032	86,767	379	0	2,291	0	0	15,486	373,450	4,150	369,299
2033	93,606	644	0	3,897	0	0	28,420	524,911	7,617	517,295
2034	100,980	968	0	5,860	0	0	44,936	696,138	12,043	684,096
2035	108,930	1,353	0	8,188	0	0	65,028	889,063	17,428	871,635
2036	116,945	1,800	0	10,896	0	0	88,779	1,105,066	23,793	1,081,273
2037	126,140	2,313	0	14,001	0	0	116,312	1,347,121	31,172	1,315,949
2038	135,351	2,897	0	17,532	0	0	0	1,616,836	0	1,616,836
2039	128,073	2,150	0	13,016	0	0	72,758	1,903,584	19,499	1,884,085
2040	138,142	3,223	0	19,507	0	0	140,230	2,219,276	37,582	2,181,694
2041	148,230	4,284	0	25,928	0	0	0	2,566,333	0	2,566,333
2042	68,244	-1,665	0	-10,080	0	0	-56,350	-1,180,033	-15,102	-1,164,932
2043	73,889	-2,105	0	-12,739	0	0	-95,364	-1,085,698	-25,557	-1,060,141
2044	80,007	-2,350	0	-14,223	0	0	-120,379	-967,688	-32,262	-935,426
2045	86,641	-2,431	0	-14,712	0	0	-133,830	-824,056	-35,867	-788,189
2046	93,833	-2,367	0	-14,329	0	0	-137,455	-652,452	-36,838	-615,614
2047	101,634	-2,174	0	-13,156	0	0	-132,452	-450,127	-35,497	-414,630
2048	110,097	-1,857	0	-11,239	0	0	-119,595	-213,932	-32,051	-181,881
2049	119,280	-1,421	0	-8,599	0	0	-99,323	59,692	-26,619	86,310
2050	129,246	-864	0	-5,231	0	0	-71,806	374,736	-19,244	393,980
2051	140,067	-184	0	-1,112	0	0	-36,991	735,651	-9,914	745,565
2052	151,818	627	0	3,795	0	0	5,361	1,147,379	1,437	1,145,943
2053	164,587	1,577	0	9,545	0	0	55,653	1,615,395	14,915	1,600,481
2054	178,465	2,677	0	16,204	0	0	114,432	2,145,756	30,668	2,115,088
2055	193,559	3,941	0	23,853	0	0	182,383	2,745,154	48,879	2,696,275
2056	209,982	5,384	0	32,586	0	0	260,319	3,420,979	69,766	3,351,214
2057	248,336	7,023	0	42,507	0	0	349,184	4,160,923	93,581	4,067,342
2058	353,358	8,851	0	53,573	0	0	449,129	4,907,493	120,367	4,787,126
2059	383,720	10,794	0	65,330	0	0	557,684	5,741,000	149,459	5,591,540
2060	416,874	12,934	0	78,282	0	0	676,608	6,670,767	181,331	6,489,436



Accelerated Distributions Scenario - Taxable Investments Illustration

Jack & Jill Flash

Part 2 of 2

Year	Taxes				Total Gifts	Unrealized Gains Transferred to Gift Fund	Ending Unrealized Gains	After-Tax Investments		
	Ordinary Income Tax	Unearned Income Medicare Surtax	Premature Distribution Tax	Capital Gains Tax				Ending Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Balance
2061	453,124	15,300	0	92,605	0	0	807,641	7,707,071	216,448	7,490,623
2062	492,826	17,923	0	108,481	0	0	952,549	8,861,274	255,283	8,605,991
2063	536,402	20,835	0	126,105	0	0	1,113,169	10,145,994	298,329	9,847,665
2064	584,363	24,069	0	145,682	0	0	1,291,446	11,575,303	346,108	11,229,195
2065	637,345	27,664	0	167,439	0	0	1,489,473	13,164,994	399,179	12,765,815
2066	696,177	31,659	0	191,623	0	0	1,709,530	14,932,951	458,154	14,474,797
2067	761,997	36,101	0	218,508	0	0	1,954,130	16,899,706	523,707	16,375,999
2068	836,503	41,041	0	248,405	0	0	2,226,084	19,089,356	596,591	18,492,766
2069	922,544	46,537	0	281,669	0	0	2,528,584	21,531,351	677,661	20,853,690
2070	1,025,869	52,658	0	318,721	0	0	2,865,349	24,264,753	767,914	23,496,840
2071	1,162,651	59,493	0	360,089	0	0	3,240,926	27,352,929	868,568	26,484,361
2072	778,511	67,168	0	406,544	0	0	3,661,576	30,116,430	981,302	29,135,128
2073	0	74,840	0	452,978	0	0	4,101,421	31,997,927	1,099,181	30,898,746
2074	0	81,521	0	493,415	0	0	4,515,973	33,982,825	1,210,281	32,772,545
2075	0	88,099	0	533,230	0	0	4,916,207	36,080,122	1,317,543	34,762,579
2076	0	94,691	0	573,127	0	0	5,310,761	38,298,715	1,423,284	36,875,431
2077	0	101,390	0	613,673	0	0	5,706,513	40,647,549	1,529,345	39,118,204



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				
2014	0	0	0	0	0	0	0	0	0	40,180	0	40,180
2015	180	4	11	3	8	0	0	1	1	40,180	0	40,373
2016	373	7	22	8	23	0	1	3	3	40,180	0	40,578
2017	578	12	35	14	43	0	1	6	6	40,180	0	40,798
2018	798	16	48	23	68	0	1	9	9	40,180	0	41,031
2019	1,031	21	62	33	98	0	2	12	12	40,180	0	41,280
2020	1,280	26	77	44	131	0	3	16	16	40,180	0	41,543
2021	1,543	31	93	56	168	0	3	20	20	40,180	0	41,824
2022	1,824	36	109	69	208	0	4	24	24	40,180	0	42,121
2023	2,121	42	127	84	251	0	5	29	29	40,180	0	42,437
2024	2,437	49	146	99	298	0	6	34	34	40,180	0	42,772
2025	2,772	55	166	116	348	0	7	39	39	40,180	0	43,128
2026	3,128	63	188	134	402	0	7	45	45	40,180	0	43,506
2027	3,506	70	210	153	459	0	8	51	51	40,180	0	43,906
2028	3,906	78	234	173	520	0	10	58	58	40,180	0	44,331
2029	4,331	87	260	195	585	0	11	65	72,000	0	0	
2030	76,602	1,532	4,596	1,295	3,886	0	107	650	0	0	0	0
2031	81,973	1,639	4,918	2,201	6,603	0	146	883	0	0	0	0
2032	87,501	1,750	5,250	2,963	8,890	0	179	1,084	0	0	0	0
2033	93,238	1,865	5,594	3,621	10,863	0	208	1,262	0	0	0	0
2034	99,227	1,985	5,954	4,204	12,613	0	235	1,423	0	0	0	0
2035	105,507	2,110	6,330	4,736	14,207	0	260	1,575	0	0	0	0
2036	112,113	2,242	6,727	5,234	15,701	0	284	1,719	0	0	0	0
2037	119,078	2,382	7,145	5,711	17,134	0	308	1,861	0	0	0	0
2038	126,436	2,529	7,586	6,180	18,540	0	331	2,003	0	0	0	0
2039	134,216	2,684	8,053	6,648	19,945	0	355	2,146	0	0	0	0
2040	142,453	2,849	8,547	7,123	21,369	0	379	2,294	0	0	0	0
2041	151,176	3,024	9,071	7,610	22,830	0	404	2,446	0	0	0	0
2042	1,960,421	39,208	117,625	35,114	105,341	0	2,824	17,094	0	0	0	0
2043	2,097,336	41,947	125,840	57,795	173,386	0	3,790	22,941	0	0	0	0
2044	2,238,392	44,768	134,304	76,922	230,767	0	4,624	27,989	0	0	0	0
2045	2,384,850	47,697	143,091	93,465	280,394	0	5,364	32,467	0	0	0	0
2046	2,537,807	50,756	152,268	108,166	324,497	0	6,039	36,552	0	0	0	0
2047	2,698,241	53,965	161,894	121,598	364,793	0	6,671	40,379	0	0	0	0
2048	2,867,049	57,341	172,023	134,204	402,612	0	7,279	44,055	0	0	0	0
2049	3,045,079	60,902	182,705	146,329	438,988	0	7,875	47,663	0	0	0	0
2050	3,233,147	64,663	193,989	158,244	474,732	0	8,470	51,269	0	0	0	0
2051	3,432,060	68,641	205,924	170,164	510,492	0	9,075	54,925	0	0	0	0
2052	3,642,625	72,853	218,558	182,262	546,787	0	9,694	58,676	0	0	0	0
2053	3,865,664	77,313	231,940	194,682	584,045	0	10,336	62,559	0	0	0	0
2054	4,102,023	82,040	246,121	207,542	622,625	0	11,004	66,604	0	0	0	0
2055	4,352,577	87,052	261,155	220,945	662,835	0	11,704	70,839	0	0	0	0
2056	4,618,240	92,365	277,094	234,982	704,947	0	12,439	75,290	0	0	0	0
2057	4,899,970	97,999	293,998	249,736	749,209	0	13,214	79,979	0	0	0	0
2058	5,198,774	103,975	311,926	265,284	795,851	0	14,032	84,930	0	0	0	0
2059	5,515,715	110,314	330,943	281,699	845,096	0	14,896	90,163	0	0	0	0
2060	5,851,913	117,038	351,115	299,053	897,158	0	15,811	95,701	0	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			
2061	6,208,553	124,171	372,513	317,418	952,253	0	16,780	101,565	0	0	0
2062	6,586,892	131,738	395,214	336,867	1,010,600	0	17,807	107,779	0	0	0
2063	6,988,257	139,765	419,295	357,474	1,072,422	0	18,895	114,365	0	0	0
2064	7,414,058	148,281	444,843	379,316	1,137,949	0	20,049	121,347	0	0	0
2065	7,865,786	157,316	471,947	402,474	1,207,422	0	21,272	128,752	0	0	0
2066	8,345,025	166,901	500,702	427,031	1,281,093	0	22,569	136,604	0	0	0
2067	8,853,454	177,069	531,207	453,075	1,359,225	0	23,945	144,933	0	0	0
2068	9,392,851	187,857	563,571	480,699	1,442,097	0	25,405	153,768	0	0	0
2069	9,965,107	199,302	597,906	510,001	1,530,003	0	26,954	163,140	0	0	0
2070	10,572,222	211,444	634,333	541,084	1,623,252	0	28,596	173,082	0	0	0
2071	11,216,322	224,326	672,979	574,058	1,722,173	0	30,339	183,628	0	0	0
2072	11,899,661	237,993	713,980	609,038	1,827,115	0	32,187	194,817	0	0	0
2073	12,624,629	252,493	757,478	646,148	1,938,444	0	34,148	206,687	0	0	0
2074	13,393,764	267,875	803,626	685,518	2,056,553	0	36,229	219,280	0	0	0
2075	14,209,756	284,195	852,585	727,285	2,181,854	0	38,436	232,640	0	0	0
2076	15,075,460	301,509	904,528	771,595	2,314,786	0	40,778	246,814	0	0	0
2077	15,993,904	319,878	959,634	818,605	2,455,815	0	43,262	261,851	0	0	0



Accelerated Distributions Scenario - Gift Fund Illustration

Jack & Jill Flash

Part 2 of 2

Year	Total Current-Year Cash Available for Premiums	Gains Triggered on Sale to Raise Funds for Premiums	Capital Gains & Medicare Taxes	Adjusted Balance 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
2014	40,180	0	0	40,180	40,000	180	0	0	180	1,800,000	1,800,180
2015	40,185	0	0	40,373	40,000	373	8	2	371	1,800,000	1,800,371
2016	40,191	0	0	40,578	40,000	578	23	6	572	1,800,000	1,800,572
2017	40,199	0	0	40,798	40,000	798	43	12	786	1,800,000	1,800,786
2018	40,208	0	0	41,031	40,000	1,031	68	18	1,013	1,800,000	1,801,013
2019	40,219	0	0	41,280	40,000	1,280	98	26	1,253	1,800,000	1,801,253
2020	40,231	0	0	41,543	40,000	1,543	131	35	1,508	1,800,000	1,801,508
2021	40,243	0	0	41,824	40,000	1,824	168	45	1,779	1,800,000	1,801,779
2022	40,257	0	0	42,121	40,000	2,121	208	56	2,065	1,800,000	1,802,065
2023	40,272	0	0	42,437	40,000	2,437	251	67	2,370	1,800,000	1,802,370
2024	40,288	0	0	42,772	40,000	2,772	298	80	2,692	1,800,000	1,802,692
2025	40,306	0	0	43,128	40,000	3,128	348	93	3,035	1,800,000	1,803,035
2026	40,324	0	0	43,506	40,000	3,506	402	108	3,398	1,800,000	1,803,398
2027	40,343	0	0	43,906	40,000	3,906	459	123	3,783	1,800,000	1,803,783
2028	40,364	0	0	44,331	40,000	4,331	520	139	4,192	1,800,000	1,804,192
2029	72,206	0	0	0	0	76,602	585	157	76,446	1,800,000	1,876,446
2030	2,070	0	0	0	0	81,973	3,886	1,041	80,931	1,800,000	1,880,931
2031	2,811	0	0	0	0	87,501	6,603	1,770	85,732	1,800,000	1,885,732
2032	3,450	0	0	0	0	93,238	8,890	2,383	90,856	1,800,000	1,890,856
2033	4,016	0	0	0	0	99,227	10,863	2,911	96,316	1,800,000	1,896,316
2034	4,530	0	0	0	0	105,507	12,613	3,380	102,127	1,800,000	1,902,127
2035	5,011	0	0	0	0	112,113	14,207	3,808	108,305	1,800,000	1,908,305
2036	5,472	0	0	0	0	119,078	15,701	4,208	114,870	1,800,000	1,914,870
2037	5,924	0	0	0	0	126,436	17,134	4,592	121,844	1,800,000	1,921,844
2038	6,375	0	0	0	0	134,216	18,540	4,969	129,248	1,800,000	1,929,248
2039	6,831	0	0	0	0	142,453	19,945	5,345	137,107	1,800,000	1,937,107
2040	7,300	0	0	0	0	151,176	21,369	5,727	145,449	1,800,000	1,945,449
2041	7,784	0	0	0	0	160,421	22,830	6,118	154,302	1,800,000	1,954,302
2042	54,404	0	0	0	0	2,097,336	105,341	28,231	2,069,105	0	2,069,105
2043	73,011	0	0	0	0	2,238,392	173,386	46,467	2,191,925	0	2,191,925
2044	89,077	0	0	0	0	2,384,850	230,767	61,846	2,323,005	0	2,323,005
2045	103,330	0	0	0	0	2,537,807	280,394	75,145	2,462,662	0	2,462,662
2046	116,331	0	0	0	0	2,698,241	324,497	86,965	2,611,276	0	2,611,276
2047	128,512	0	0	0	0	2,867,049	364,793	97,765	2,769,285	0	2,769,285
2048	140,211	0	0	0	0	3,045,079	402,612	107,900	2,937,179	0	2,937,179
2049	151,693	0	0	0	0	3,233,147	438,988	117,649	3,115,499	0	3,115,499
2050	163,168	0	0	0	0	3,432,060	474,732	127,228	3,304,832	0	3,304,832
2051	174,805	0	0	0	0	3,642,625	510,492	136,812	3,505,813	0	3,505,813
2052	186,744	0	0	0	0	3,865,664	546,787	146,539	3,719,125	0	3,719,125
2053	199,100	0	0	0	0	4,102,023	584,045	156,524	3,945,499	0	3,945,499
2054	211,974	0	0	0	0	4,352,577	622,625	166,863	4,185,713	0	4,185,713
2055	225,453	0	0	0	0	4,618,240	662,835	177,640	4,440,600	0	4,440,600
2056	239,618	0	0	0	0	4,899,970	704,947	188,926	4,711,044	0	4,711,044
2057	254,542	0	0	0	0	5,198,774	749,209	200,788	4,997,986	0	4,997,986
2058	270,298	0	0	0	0	5,515,715	795,851	213,288	5,302,427	0	5,302,427
2059	286,953	0	0	0	0	5,851,913	845,096	226,486	5,625,427	0	5,625,427
2060	304,579	0	0	0	0	6,208,553	897,158	240,438	5,968,115	0	5,968,115



Accelerated Distributions Scenario - Gift Fund Illustration

Jack & Jill Flash

Part 2 of 2

Year	Total Current-Year Cash Available for Premiums	Gains Triggered on Sale to Raise Funds for Premiums	Capital Gains & Medicare Taxes	Adjusted Balance 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
2061	323,243	0	0	0	0	6,586,892	952,253	255,204	6,331,688	0	6,331,688
2062	343,019	0	0	0	0	6,988,257	1,010,600	270,841	6,717,416	0	6,717,416
2063	363,979	0	0	0	0	7,414,058	1,072,422	287,409	7,126,649	0	7,126,649
2064	386,201	0	0	0	0	7,865,786	1,137,949	304,970	7,560,816	0	7,560,816
2065	409,766	0	0	0	0	8,345,025	1,207,422	323,589	8,021,436	0	8,021,436
2066	434,758	0	0	0	0	8,853,454	1,281,093	343,333	8,510,121	0	8,510,121
2067	461,265	0	0	0	0	9,392,851	1,359,225	364,272	9,028,579	0	9,028,579
2068	489,383	0	0	0	0	9,965,107	1,442,097	386,482	9,578,625	0	9,578,625
2069	519,210	0	0	0	0	10,572,222	1,530,003	410,041	10,162,181	0	10,162,181
2070	550,851	0	0	0	0	11,216,322	1,623,252	435,032	10,781,291	0	10,781,291
2071	584,417	0	0	0	0	11,899,661	1,722,173	461,542	11,438,118	0	11,438,118
2072	620,027	0	0	0	0	12,624,629	1,827,115	489,667	12,134,962	0	12,134,962
2073	657,805	0	0	0	0	13,393,764	1,938,444	519,503	12,874,261	0	12,874,261
2074	697,884	0	0	0	0	14,209,756	2,056,553	551,156	13,658,600	0	13,658,600
2075	740,403	0	0	0	0	15,075,460	2,181,854	584,737	14,490,723	0	14,490,723
2076	785,512	0	0	0	0	15,993,904	2,314,786	620,363	15,373,542	0	15,373,542
2077	833,370	0	0	0	0	16,968,303	2,455,815	658,158	16,310,145	0	16,310,145





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
2014	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2015	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2016	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2017	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2018	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2019	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2020	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2021	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2022	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2023	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2024	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
2025	39.6%	3.0%	42.6%	23.0%	40.0%	30.0%	39.6%	3.0%	42.6%	23.0%
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	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2043	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2044	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.6%	3.0%	42.6%	23.0%
2045	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	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%



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
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%
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%



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
2014	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2015	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2016	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2017	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2018	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2019	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2020	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2021	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2022	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2023	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2024	42.6%	23.0%	2.0%	6.0%	2.0%	6.0%	25.0%
2025	42.6%	23.0%	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%



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
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%
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%

