



Integrated Estate Planning Illustration

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

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

Disclaimer

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

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

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

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

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

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

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

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

Disclaimer

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

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

Customer Signature

Net Worth Summary

John & Mary Sample

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

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

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

| | | | | |
|---------------------|-------------------|------------------|------------------|-------------------|
| Total Assets | 11,510,395 | 2,310,491 | 2,085,000 | 15,905,886 |
|---------------------|-------------------|------------------|------------------|-------------------|

Net Worth Summary

John & Mary Sample

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

Net Worth Detail

John & Mary Sample

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

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

Net Worth Detail

John & Mary Sample

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

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

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

| | | | | |
|---------------------------|------------------|------------------|------------------|-------------------|
| Personal Net Worth | 9,965,693 | 1,770,300 | 1,126,400 | 12,862,393 |
|---------------------------|------------------|------------------|------------------|-------------------|

| Education Funds | | | |
|----------------------------------|--|--|---------------|
| Education funds | | | 41,000 |
| Less: Estimated taxes | | | -1,079 |
| After-Tax Education Funds | | | 39,921 |
| Education Funds | | | 39,921 |

Tax Basis Summary

John & Mary Sample

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

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

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

| | | | | |
|------------------------|------------------|------------------|------------------|------------------|
| Total Tax Basis | 3,786,000 | 1,322,900 | 1,755,000 | 6,863,900 |
|------------------------|------------------|------------------|------------------|------------------|

| Education Funds | Total |
|------------------------|---------------|
| Education funds | 29,500 |
| Education Funds | 29,500 |

Estimated Taxes on Unrealized Gains & Deferred Ordinary Income

John & Mary Sample

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

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

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

Annual Cash Flows & Projected Net Worth Summary

John & Mary Sample

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

Projected Net Worth Illustration

John & Mary Sample

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



Integrated Estate Planning Illustration

An Integrated Analysis of Family Wealth
ESTATE PLANNING

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

Estate Analysis Summary

John & Mary Sample

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

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

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

Wealth Transfer Summary

John & Mary Sample

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

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

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

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

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



Integrated Estate Planning Illustration

A Series of Flowcharts Illustrating
ESTATE DISTRIBUTION & PLANNING TECHNIQUES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

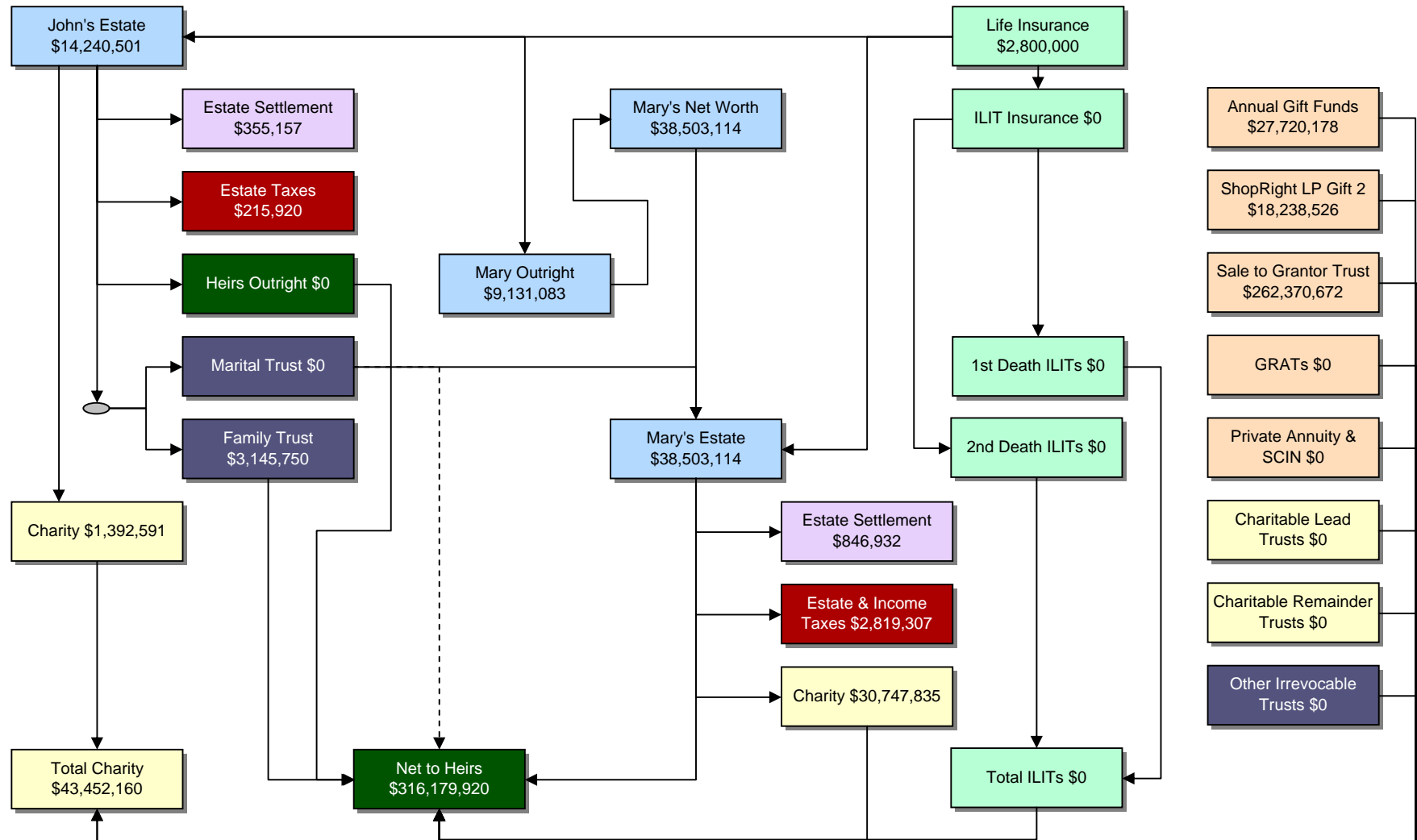
John & Mary Sample

Advanced Planning

Estate Flow Illustration

John & Mary Sample

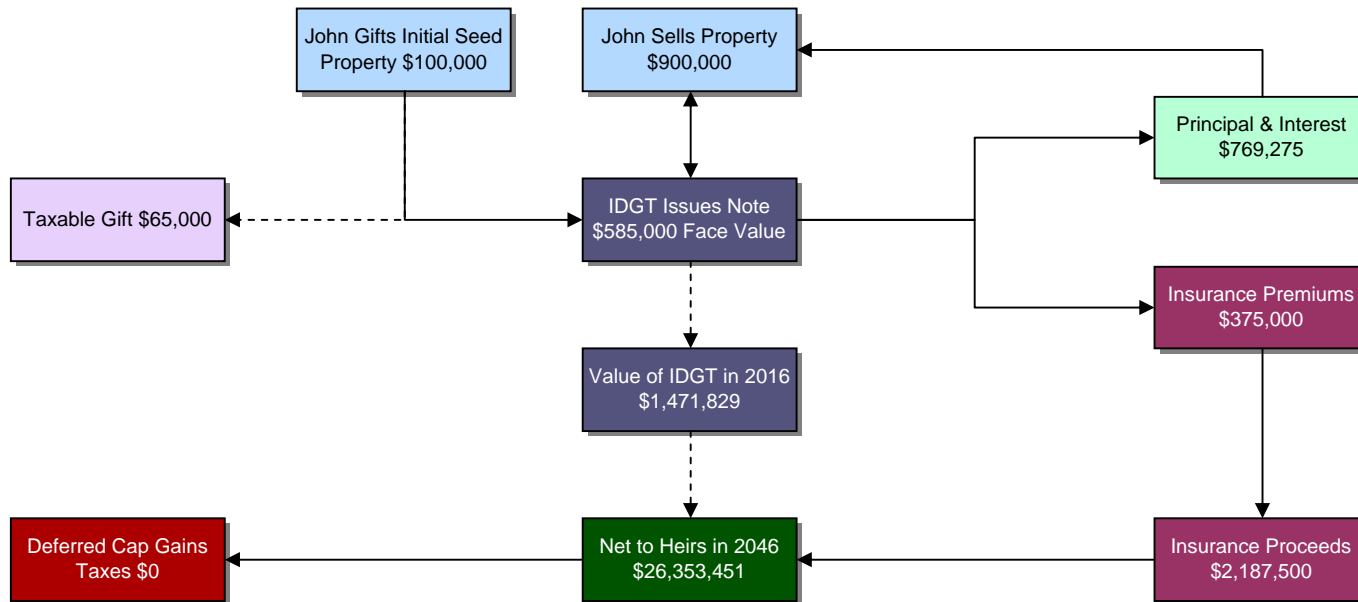
John Dies in 2043 & Mary Dies in 2046



ShopRight IDGT 1 Flow Illustration

John & Mary Sample

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

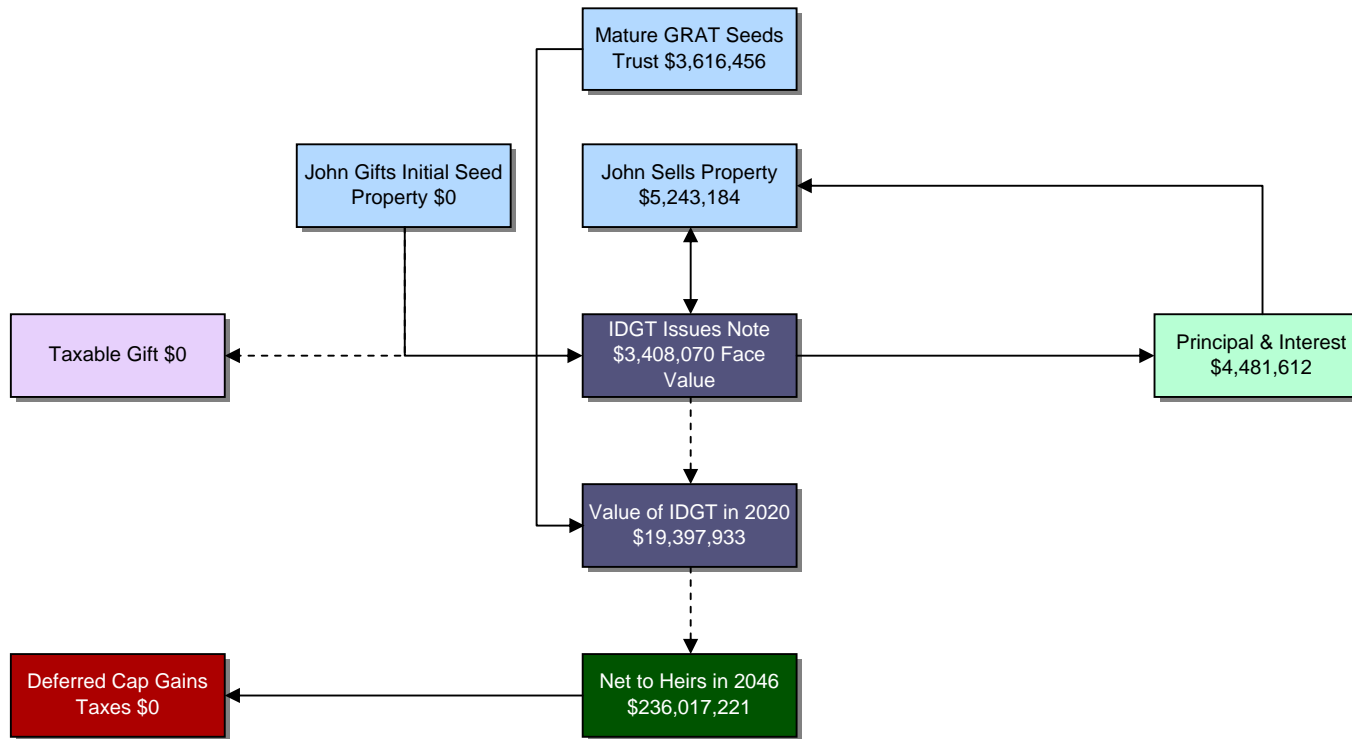


This illustration assumes that trust assets earn an annual pretax total return of 12.0%.

ShopRight IDGT 2 Flow Illustration

John & Mary Sample

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

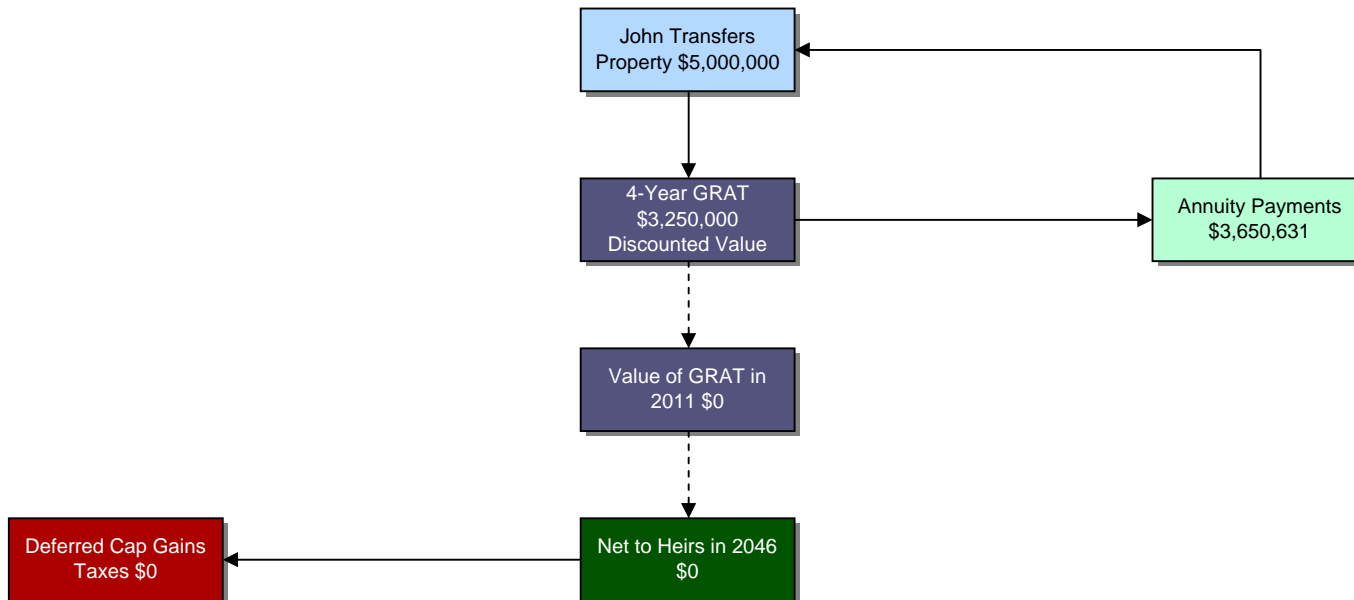


This illustration assumes that trust assets earn an annual pretax total return of 12.0%.

ShopRight GRAT Flow Illustration

John & Mary Sample

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



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



Integrated Estate Planning Illustration

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

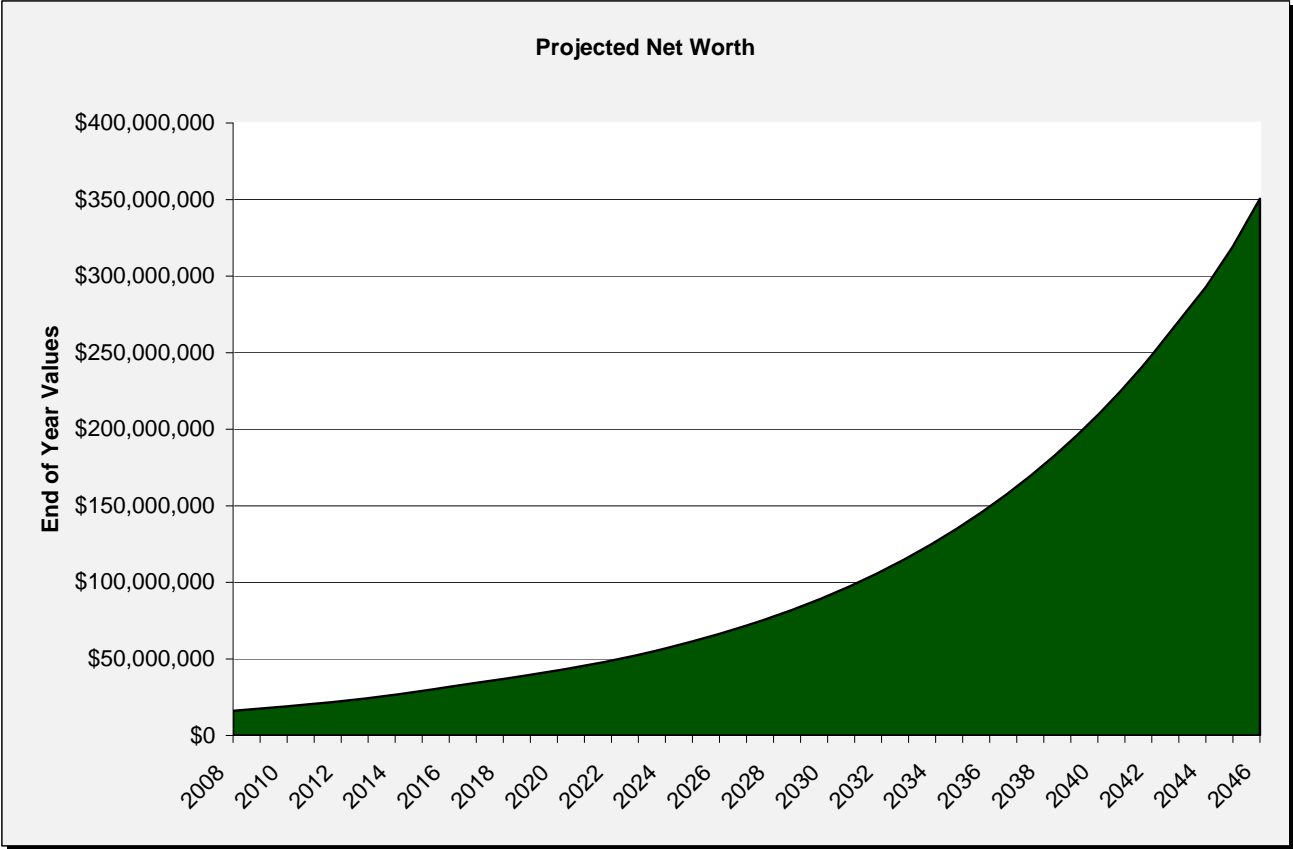
AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

Net Worth Illustration

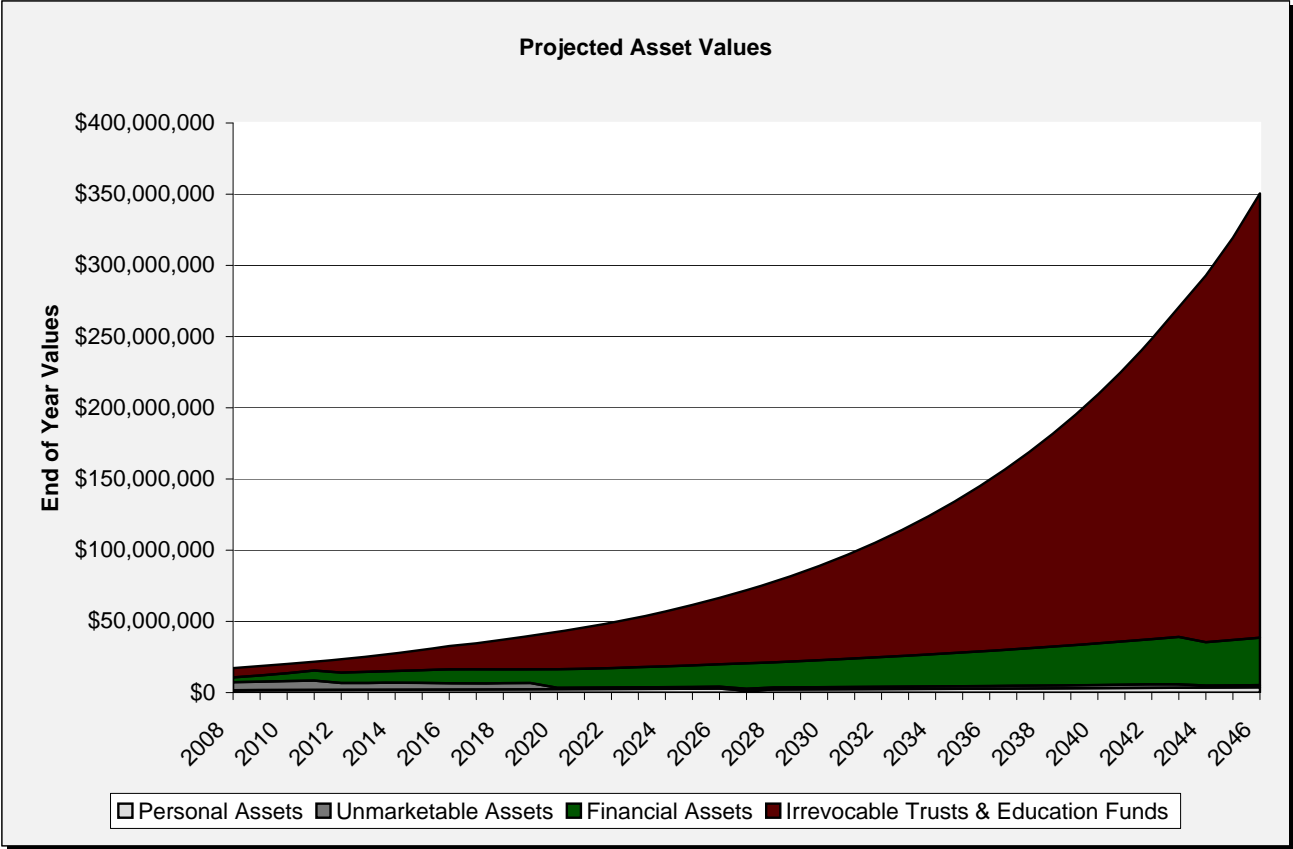
John & Mary Sample



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

Asset Values Illustration

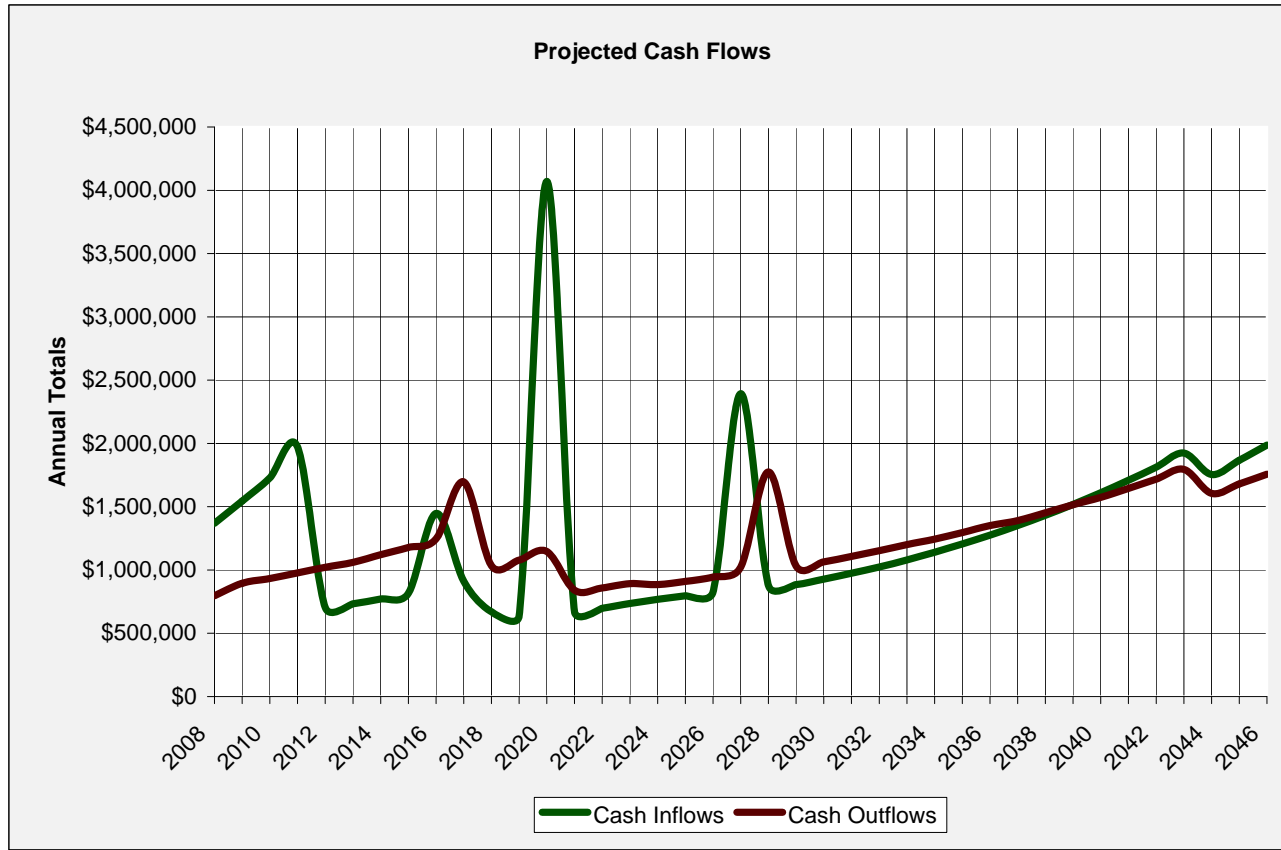
John & Mary Sample



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

Annual Cash Flow Illustration

John & Mary Sample



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



Integrated Estate Planning Illustration

Supporting Schedules for
INTEGRATED CASH FLOWS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

Integrated Cash Flows Illustration

John & Mary Sample

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

Pretax Cash Flows Illustration

John & Mary Sample

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

Nontax Cash Outflows Illustration

John & Mary Sample

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



Integrated Estate Planning Illustration

Supporting Schedules for
INCOME & EMPLOYMENT TAXES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

Income Tax Illustration

John & Mary Sample

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



Integrated Estate Planning Illustration

Supporting Schedules for
TESTAMENTARY INTRAFAMILY TRANSFERS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

Family Trust Illustration

John & Mary Sample

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



Integrated Estate Planning Illustration

Supporting Schedules for
OUTRIGHT LIFETIME INTRAFAMILY TRANSFERS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

Annual Gift Fund Illustration

John & Mary Sample

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

ShopRight LP Gift 1 Illustration

John & Mary Sample

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

ShopRight LP Gift 2 Illustration

John & Mary Sample

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



Integrated Estate Planning Illustration

Supporting Schedules for
ESTATE FREEZE PLANNING

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

ShopRight IDGT 1 Illustration

John & Mary Sample

Part 1 of 2

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

ShopRight IDGT 1 - Note Illustration

John & Mary Sample

Part 2 of 2

| Year | Beginning Balance | Note Amortization | | | Outstanding Balance |
|------|-------------------|-------------------|-----------|----------------|---------------------|
| | | Interest | Principal | Total Payments | |
| 2008 | 585,000 | 20,475 | 0 | 20,475 | 585,000 |
| 2009 | 585,000 | 20,475 | 0 | 20,475 | 585,000 |
| 2010 | 585,000 | 20,475 | 0 | 20,475 | 585,000 |
| 2011 | 585,000 | 20,475 | 0 | 20,475 | 585,000 |
| 2012 | 585,000 | 20,475 | 0 | 20,475 | 585,000 |
| 2013 | 585,000 | 20,475 | 0 | 20,475 | 585,000 |
| 2014 | 585,000 | 20,475 | 0 | 20,475 | 585,000 |
| 2015 | 585,000 | 20,475 | 0 | 20,475 | 585,000 |
| 2016 | 585,000 | 20,475 | 585,000 | 605,475 | 0 |
| 2017 | 0 | 0 | 0 | 0 | 0 |
| 2018 | 0 | 0 | 0 | 0 | 0 |
| 2019 | 0 | 0 | 0 | 0 | 0 |
| 2020 | 0 | 0 | 0 | 0 | 0 |
| 2021 | 0 | 0 | 0 | 0 | 0 |
| 2022 | 0 | 0 | 0 | 0 | 0 |
| 2023 | 0 | 0 | 0 | 0 | 0 |
| 2024 | 0 | 0 | 0 | 0 | 0 |
| 2025 | 0 | 0 | 0 | 0 | 0 |
| 2026 | 0 | 0 | 0 | 0 | 0 |
| 2027 | 0 | 0 | 0 | 0 | 0 |
| 2028 | 0 | 0 | 0 | 0 | 0 |
| 2029 | 0 | 0 | 0 | 0 | 0 |
| 2030 | 0 | 0 | 0 | 0 | 0 |
| 2031 | 0 | 0 | 0 | 0 | 0 |
| 2032 | 0 | 0 | 0 | 0 | 0 |
| 2033 | 0 | 0 | 0 | 0 | 0 |
| 2034 | 0 | 0 | 0 | 0 | 0 |
| 2035 | 0 | 0 | 0 | 0 | 0 |
| 2036 | 0 | 0 | 0 | 0 | 0 |
| 2037 | 0 | 0 | 0 | 0 | 0 |
| 2038 | 0 | 0 | 0 | 0 | 0 |
| 2039 | 0 | 0 | 0 | 0 | 0 |
| 2040 | 0 | 0 | 0 | 0 | 0 |
| 2041 | 0 | 0 | 0 | 0 | 0 |
| 2042 | 0 | 0 | 0 | 0 | 0 |
| 2043 | 0 | 0 | 0 | 0 | 0 |
| 2044 | 0 | 0 | 0 | 0 | 0 |
| 2045 | 0 | 0 | 0 | 0 | 0 |
| 2046 | 0 | 0 | 0 | 0 | 0 |

ShopRight IDGT 2 Illustration

John & Mary Sample

Part 1 of 2

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

ShopRight IDGT 2 - Note Illustration

John & Mary Sample

Part 2 of 2

| Year | Beginning Balance | Note Amortization | | | Outstanding Balance |
|------|-------------------|-------------------|-----------|----------------|---------------------|
| | | Interest | Principal | Total Payments | |
| 2012 | 3,408,070 | 119,282 | 0 | 119,282 | 3,408,070 |
| 2013 | 3,408,070 | 119,282 | 0 | 119,282 | 3,408,070 |
| 2014 | 3,408,070 | 119,282 | 0 | 119,282 | 3,408,070 |
| 2015 | 3,408,070 | 119,282 | 0 | 119,282 | 3,408,070 |
| 2016 | 3,408,070 | 119,282 | 0 | 119,282 | 3,408,070 |
| 2017 | 3,408,070 | 119,282 | 0 | 119,282 | 3,408,070 |
| 2018 | 3,408,070 | 119,282 | 0 | 119,282 | 3,408,070 |
| 2019 | 3,408,070 | 119,282 | 0 | 119,282 | 3,408,070 |
| 2020 | 3,408,070 | 119,282 | 3,408,070 | 3,527,352 | 0 |
| 2021 | 0 | 0 | 0 | 0 | 0 |
| 2022 | 0 | 0 | 0 | 0 | 0 |
| 2023 | 0 | 0 | 0 | 0 | 0 |
| 2024 | 0 | 0 | 0 | 0 | 0 |
| 2025 | 0 | 0 | 0 | 0 | 0 |
| 2026 | 0 | 0 | 0 | 0 | 0 |
| 2027 | 0 | 0 | 0 | 0 | 0 |
| 2028 | 0 | 0 | 0 | 0 | 0 |
| 2029 | 0 | 0 | 0 | 0 | 0 |
| 2030 | 0 | 0 | 0 | 0 | 0 |
| 2031 | 0 | 0 | 0 | 0 | 0 |
| 2032 | 0 | 0 | 0 | 0 | 0 |
| 2033 | 0 | 0 | 0 | 0 | 0 |
| 2034 | 0 | 0 | 0 | 0 | 0 |
| 2035 | 0 | 0 | 0 | 0 | 0 |
| 2036 | 0 | 0 | 0 | 0 | 0 |
| 2037 | 0 | 0 | 0 | 0 | 0 |
| 2038 | 0 | 0 | 0 | 0 | 0 |
| 2039 | 0 | 0 | 0 | 0 | 0 |
| 2040 | 0 | 0 | 0 | 0 | 0 |
| 2041 | 0 | 0 | 0 | 0 | 0 |
| 2042 | 0 | 0 | 0 | 0 | 0 |
| 2043 | 0 | 0 | 0 | 0 | 0 |
| 2044 | 0 | 0 | 0 | 0 | 0 |
| 2045 | 0 | 0 | 0 | 0 | 0 |
| 2046 | 0 | 0 | 0 | 0 | 0 |

ShopRight GRAT Illustration

John & Mary Sample

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



Integrated Estate Planning Illustration

Supporting Schedules for
CHARITABLE PLANNING

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

Public Charities Illustration

John & Mary Sample

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



Integrated Estate Planning Illustration

Supporting Schedules for
ESTATE ANALYSIS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

John's Federal & State Death Tax Illustration

John & Mary Sample

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

Mary's Federal & State Death Tax Illustration

John & Mary Sample

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

Consolidated Balance Sheet-Derived Gross Estate Illustration

John & Mary Sample

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



Integrated Estate Planning Illustration

Supporting Schedules for
GIFT & GENERATION-SKIPPING TRANSFER TAXES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

Gift Tax Illustration

John & Mary Sample

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

Generation-Skipping Transfer Tax Illustration

John & Mary Sample

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

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

John & Mary Sample

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



Integrated Estate Planning Illustration

Supporting Schedules for
ASSUMPTIONS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Advanced Planning

General Assumptions

John & Mary Sample

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

Estate Planning Assumptions

John & Mary Sample

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

Asset Type, Ownership, Legatee & Values Assumptions

John & Mary Sample

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

Asset Investment Return Assumptions

John & Mary Sample

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

Employer Stock Assumptions

John & Mary Sample

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

Sources of Income Assumptions

John & Mary Sample

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

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

Expense Assumptions

John & Mary Sample

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

Education Costs & Funding Assumptions

John & Mary Sample

Education Costs

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

Education Funding

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

Investment & Tax Rates & Fund Distributions

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

Life Insurance Assumptions

John & Mary Sample

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

Family Entity Assumptions

John & Mary Sample

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

Testamentary Trust + Noncharitable & Main Charitable Fund Assumptions

John & Mary Sample

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

Outright Gift Assumptions

John & Mary Sample

| Existing Funds | Annual 1 | Annual 2 | Applicable |
|---|------------------|-----------------|-------------------|
| Undiscounted value | NA | NA | NA |
| Tax basis | NA | NA | NA |
| First year of gift fund | NA | NA | NA |
| New Gifts | Annual 1 | Annual 2 | Applicable |
| Transferor | John | John | Mary |
| Undiscounted value of transfer | Annual exclusion | 10,000 | 990,000 |
| Primary source gift tax valuation discount | 0.0% | 0.0% | 35.0% |
| Secondary source gift tax valuation discount | NA | NA | NA |
| Number of donees | 4 | 1 | NA |
| Gift-splitting election is made | Yes | Yes | Yes |
| Recipient is a GST-exempt trust/allocate GST exemption | Yes | Yes | Yes |
| First year of gifts | 2009 | 2008 | 2008 |
| Last year of gifts | 2046 | 2008 | 2008 |
| Investment Rates | Annual 1 | Annual 2 | Applicable |
| Income | | | |
| Cash flows | 2.0% | 5.0% | 5.0% |
| Percentage taxable | 100.0% | 65.0% | 65.0% |
| Qualified dividend percentage | 100.0% | 0.0% | 0.0% |
| Growth | | | |
| Cash flows | 8.0% | 4.0% | 4.0% |
| Percentage taxable | 100.0% | 0.0% | 0.0% |
| Tax Rates | Annual 1 | Annual 2 | Applicable |
| Recipient is a grantor trust | No | No | No |
| Federal income tax rate | 35.0% | 35.0% | 35.0% |
| Federal capital gains tax rate | 20.0% | 20.0% | 20.0% |
| State tax rate | 5.0% | 5.0% | 5.0% |
| Other | Annual 1 | Annual 2 | Applicable |
| If GST inclusion ratio exceeds 0, transfer tax to apply at the death of the second generation | NA | NA | Estate tax |

Sale to Grantor Trust Assumptions

John & Mary Sample

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

Chapter 14 Trust Assumptions

John & Mary Sample

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

Tax Rate Assumptions

John & Mary Sample

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