



Integrated Estate Planning Illustration

An Integrated Analysis of Family Wealth

CURRENT ASSETS & PROJECTED ESTATE ANALYSIS

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

Current Asset Summary

John & Mary Sample

Personal Financial Assets	John	Mary	Joint	Total
Cash Management Fund	0	0	100,000	100,000
Taxable investments	670,395	195,000	0	865,395
Cash & Investments	670,395	195,000	100,000	965,395
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	687,000	100,000	2,177,395

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
Other assets	50,000	35,000	80,000	165,000
Unmarketable Assets	10,060,000	1,050,000	605,000	11,715,000

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	11,485,395	2,002,000	2,085,000	15,572,395
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Irrevocable Trusts & Education Funds	Total
Irrevocable trusts	235,000
Irrevocable Trusts & Education Funds	235,000

Current Asset 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	195,000	0	195,000
Cash & Investments	670,395	195,000	100,000	965,395
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	687,000	100,000	2,177,395

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
Artwork	0	0	80,000	80,000
Trading Cards	50,000	0	0	50,000
Jewelry	0	35,000	0	35,000
Other assets	50,000	35,000	80,000	165,000
Unmarketable Assets	10,060,000	1,050,000	605,000	11,715,000

Current Asset Detail

John & Mary Sample

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	11,485,395	2,002,000	2,085,000	15,572,395
Irrevocable Trusts & Education Funds				
Irrevocable trusts				235,000
Irrevocable Trusts & Education Funds				235,000

Estate Analysis Summary

John & Mary Sample

John's Estate Analysis in 2023	
Combined assets plus value of estate planning vehicles	70,797,144
Personal wealth includible in John's gross estate	12,575,489
Gross estate	12,575,489
Less: nontax estate settlement costs	-290,459
Adjusted gross estate	12,285,030
Specific outright bequests to Mary	8,464,482
Total marital bequests	8,464,482
Residuary charitable bequests	615,156
Total charitable bequests	615,156
Taxable estate before state death tax deduction	3,205,392
Less: state death tax deduction	-200,918
Taxable estate	3,004,475
Post-1976 adjusted taxable gifts	495,525
Estate Tax Base	3,500,000
Federal estate tax	0
State death tax	200,918
Total Death Taxes	200,918
Mary's Estate Analysis in 2026	
Total assets plus value of estate planning vehicles	95,364,623
Personal wealth includible in gross estate	20,106,634
Gross estate	20,106,634
Less: nontax estate settlement costs	-444,694
Adjusted gross estate	19,661,940
Residuary charitable bequests	16,456,548
Total charitable bequests	16,456,548
Taxable estate before state death tax deduction	3,205,392
Less: state death tax deduction	-200,918
Taxable estate	3,004,475
Post-1976 adjusted taxable gifts	495,525
Estate Tax Base	3,500,000
Federal estate tax	0
State death tax	200,918
Total Death Taxes	200,918
Income in respect of a decedent bequeathed to heirs	805,339
Less: allocable 691(c) deduction	0
Amount subject to income taxes	805,339
Income Taxes on Income in Respect of a Decedent	308,445

Wealth Transfer Summary

John & Mary Sample

Value of Cumulative Transfers to Heirs	
Outright bequests	2,696,030
Family Trust	5,365,372
Annual Gift Fund & ShopRight LP Gift 1	3,177,082
Irrevocable life insurance trusts	4,245,443
ShopRight LP Gift 2	4,008,019
ShopRight IDGT	18,884,960
GRATs	25,613,717
Net to Heirs	63,990,623

Settlement Costs & Taxes	
Federal & state death taxes	401,835
Estate settlement costs	735,152
Income taxes on income in respect of a decedent	308,445
Total Settlement Costs & Taxes	1,445,433

Value of Cumulative Transfers to Charity	
Aggregate bequests from John's & Mary's estates	17,312,504
Cumulative growth on charitable transfers	222,302
Total Value of Charitable Transfers	17,534,805

Net to 3rd Generation Summary in 2051	
Net to heirs in 2026	63,990,623
Aggregate growth between 2026 and 2051	69,991,532
Total transferable wealth	133,982,155
Amount subject to second generation death taxes	57,986,907
Less: second generation federal & state death taxes	-26,094,108
Net to 3rd Generation	107,888,047

Net transfer as a percentage of wealth - 2nd generation	77.1%
Net transfer as a percentage of wealth - 3rd generation	62.1%



Integrated Estate Planning Illustration

A Series of Flowcharts Illustrating
ESTATE DISTRIBUTION & PLANNING TECHNIQUES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

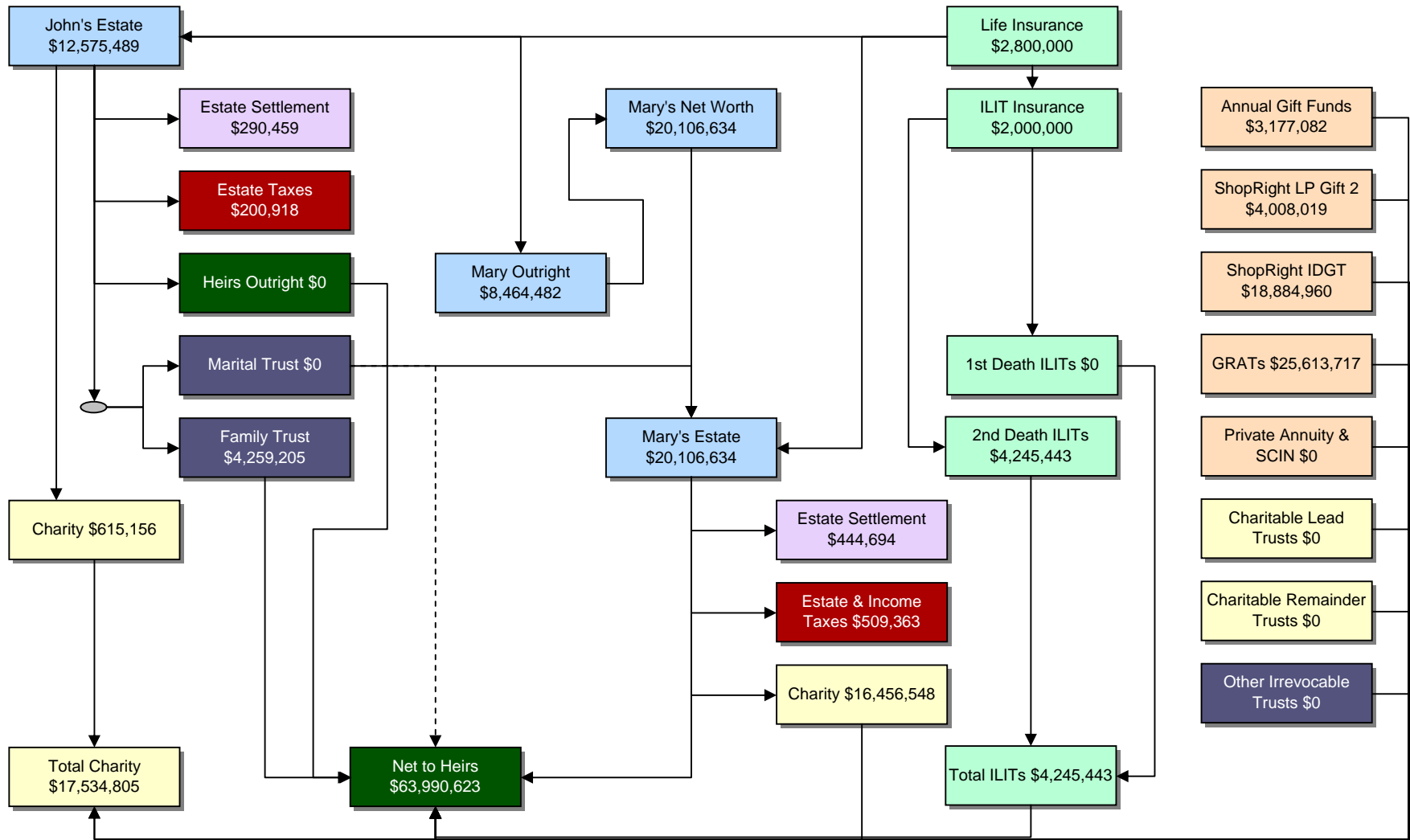
John & Mary Sample

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Estate Flow Illustration

John & Mary Sample

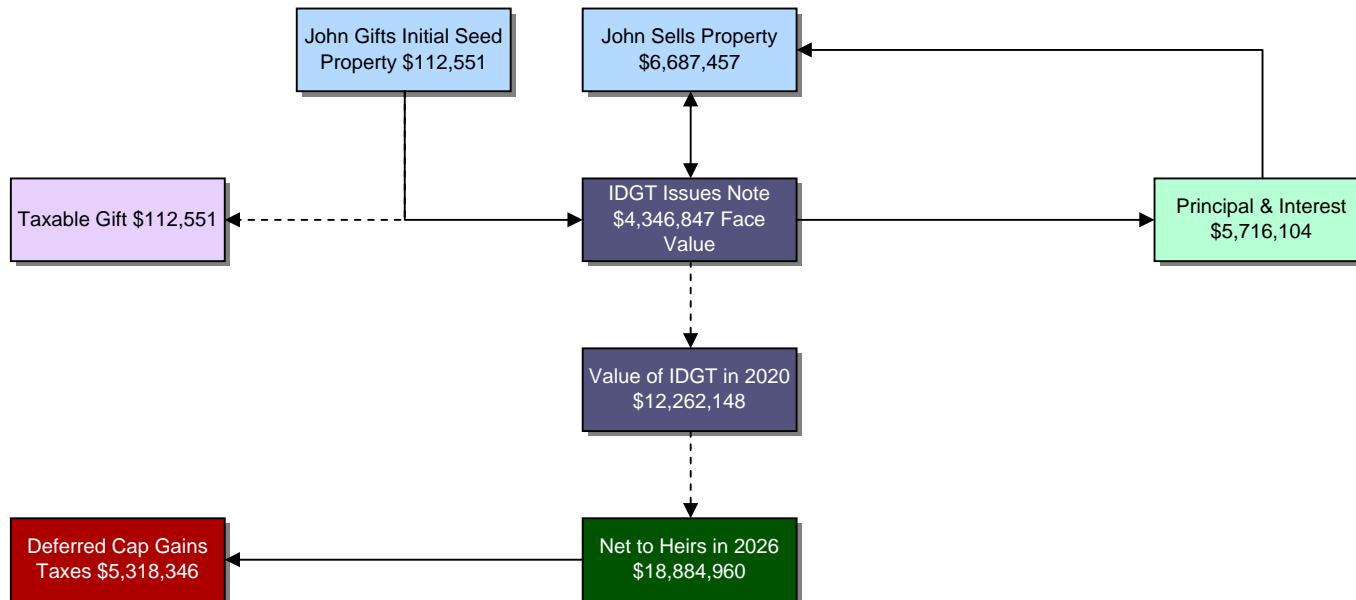
John Dies in 2023 & Mary Dies in 2026



ShopRight IDGT Flow Illustration

John & Mary Sample

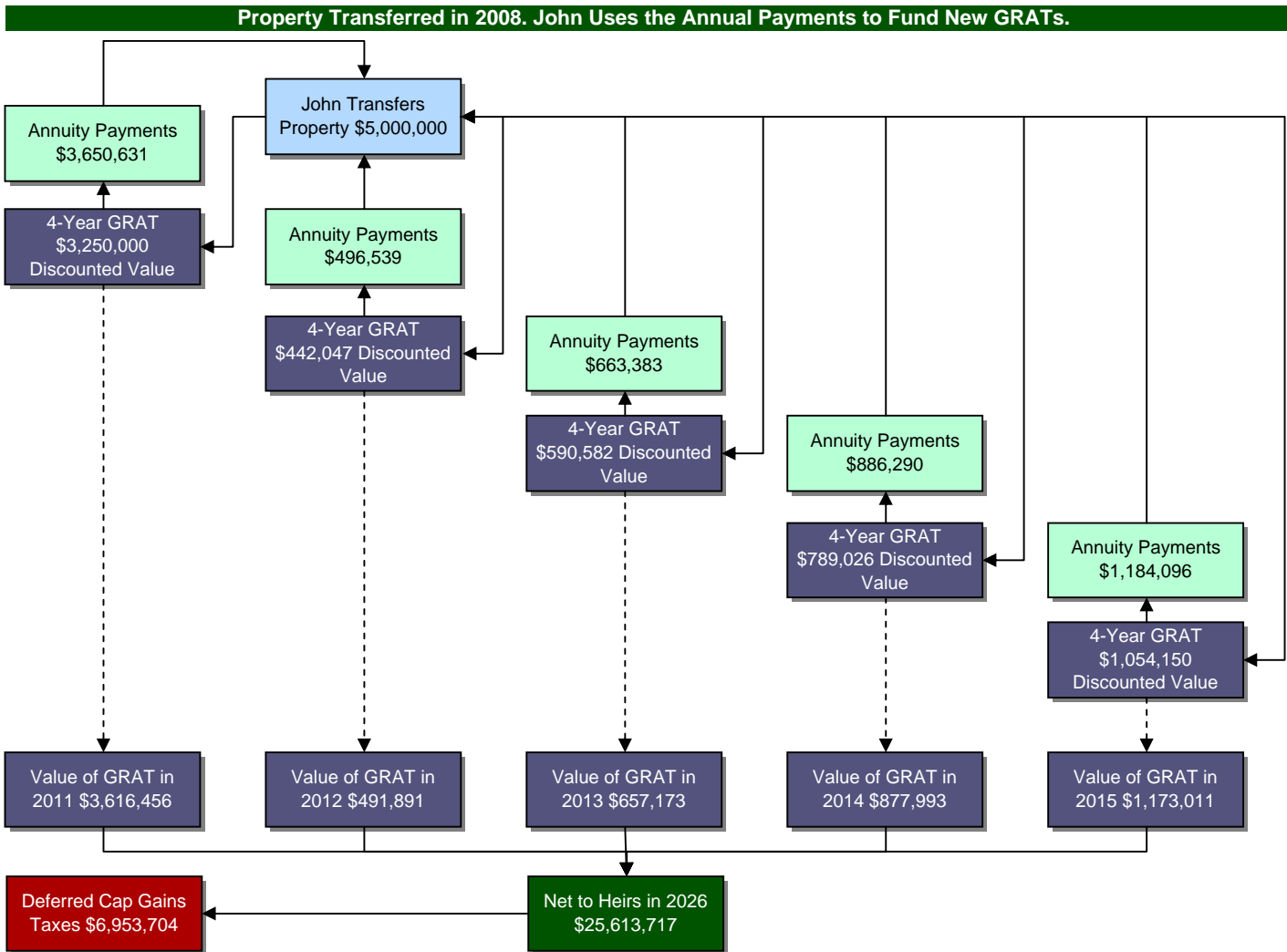
Property Transferred in 2012 in Exchange for 9-Year Note with 3.50% Interest Rate.



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

ShopRight GRATs Flow Illustration

John & Mary Sample



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



Integrated Estate Planning Illustration

An Integrated Analysis of Family Wealth
PROJECTED ASSET VALUES & CASH FLOWS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

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Projected Asset Values Illustration

John & Mary Sample

Year	Personal Financial Assets		Businesses & Real Estate			Personal Assets		Irrevocable Trusts	Other Assets	Total Assets
	Cash & Investments	Tax-Deferred Plans, Annuities & Roth IRAs	Businesses	Family Limited Partnership	Investment Real Estate	Personal Residences	Personal Property			
Start	965,395	1,212,000	10,025,000	1,000,000	525,000	1,440,000	240,000	235,000	165,000	15,807,395
2008	1,037,627	1,308,960	5,625,000	0	572,250	1,483,200	235,500	6,221,427	169,950	16,653,914
2009	1,011,807	1,413,677	6,297,000	0	623,753	1,527,696	232,035	6,845,543	175,049	18,126,558
2010	983,767	1,526,771	7,049,640	0	679,890	1,573,527	229,519	7,492,753	180,300	19,716,166
2011	944,684	1,648,913	7,892,597	0	741,080	1,620,733	227,875	8,156,819	185,709	21,418,411
2012	1,695,032	1,780,826	1,346,756	0	807,778	1,669,355	227,035	13,334,776	191,280	21,052,838
2013	2,541,024	1,923,292	1,505,367	0	880,478	1,719,435	226,938	14,604,656	197,019	23,598,208
2014	3,288,228	2,077,155	1,683,011	0	959,721	1,771,018	227,528	16,141,471	202,929	26,351,061
2015	3,832,973	2,243,327	1,881,972	0	1,046,095	1,824,149	228,758	18,075,825	209,017	29,342,116
2016	4,000,902	2,422,794	2,104,809	0	1,140,244	1,878,873	230,584	20,622,223	215,288	32,615,716
2017	4,169,822	2,616,617	2,354,386	0	1,242,866	1,935,240	232,969	23,462,670	221,746	36,236,315
2018	4,330,797	2,825,946	2,633,912	0	1,354,724	1,993,297	235,878	26,639,716	228,399	40,242,669
2019	4,491,447	3,052,022	2,946,982	0	1,476,649	2,053,096	239,283	30,183,318	235,251	44,678,047
2020	8,989,559	3,296,184	3,297,620	0	1,609,547	2,114,689	243,157	34,144,537	242,308	53,937,601
2021	9,159,988	3,559,879	3,690,334	0	1,754,407	2,178,129	247,478	38,150,555	249,577	58,990,347
2022	9,434,788	3,844,669	4,130,174	0	1,912,303	2,243,473	252,225	42,514,869	257,065	64,589,566
2023	9,717,831	4,152,242	4,622,795	0	2,084,411	2,310,777	257,383	47,386,927	264,777	70,797,144
2024	10,060,668	4,401,274	25,000	0	1,136,004	2,380,101	262,937	57,426,019	190,077	75,882,080
2025	10,417,841	4,663,664	25,000	0	1,238,244	2,451,504	268,873	63,866,614	195,780	83,127,520
2026	10,790,096	4,939,967	25,000	0	1,349,686	2,525,049	275,184	75,257,989	201,653	95,364,623

Projected Cash Flow Illustration

John & Mary Sample

Year	Distributions From Tax-Deferred Plans	ShopRight IDGT	ShopRight GRATs	Taxes		Total After-Tax Cash Flows
				Income Taxes	Capital Gain Taxes	
2008	0	0	0	0	0	0
2009	0	0	0	0	0	0
2010	0	0	0	0	0	0
2011	0	0	0	0	0	0
2012	0	152,140	756,508	0	0	908,648
2013	0	152,140	716,002	0	0	868,142
2014	0	152,140	602,945	0	0	755,084
2015	0	152,140	381,170	0	0	533,309
2016	0	152,140	0	0	0	152,140
2017	0	152,140	0	0	0	152,140
2018	0	152,140	0	0	0	152,140
2019	0	152,140	0	0	0	152,140
2020	0	4,498,987	0	0	0	4,498,987
2021	0	0	0	0	0	0
2022	0	0	0	0	0	0
2023	0	0	0	0	0	0
2024	83,148	0	0	31,846	0	51,302
2025	89,712	0	0	34,360	0	55,352
2026	96,791	0	0	37,071	0	59,720



Integrated Estate Planning Illustration

A Series of Charts Illustrating
ASSET & ESTATE COMPOSITION

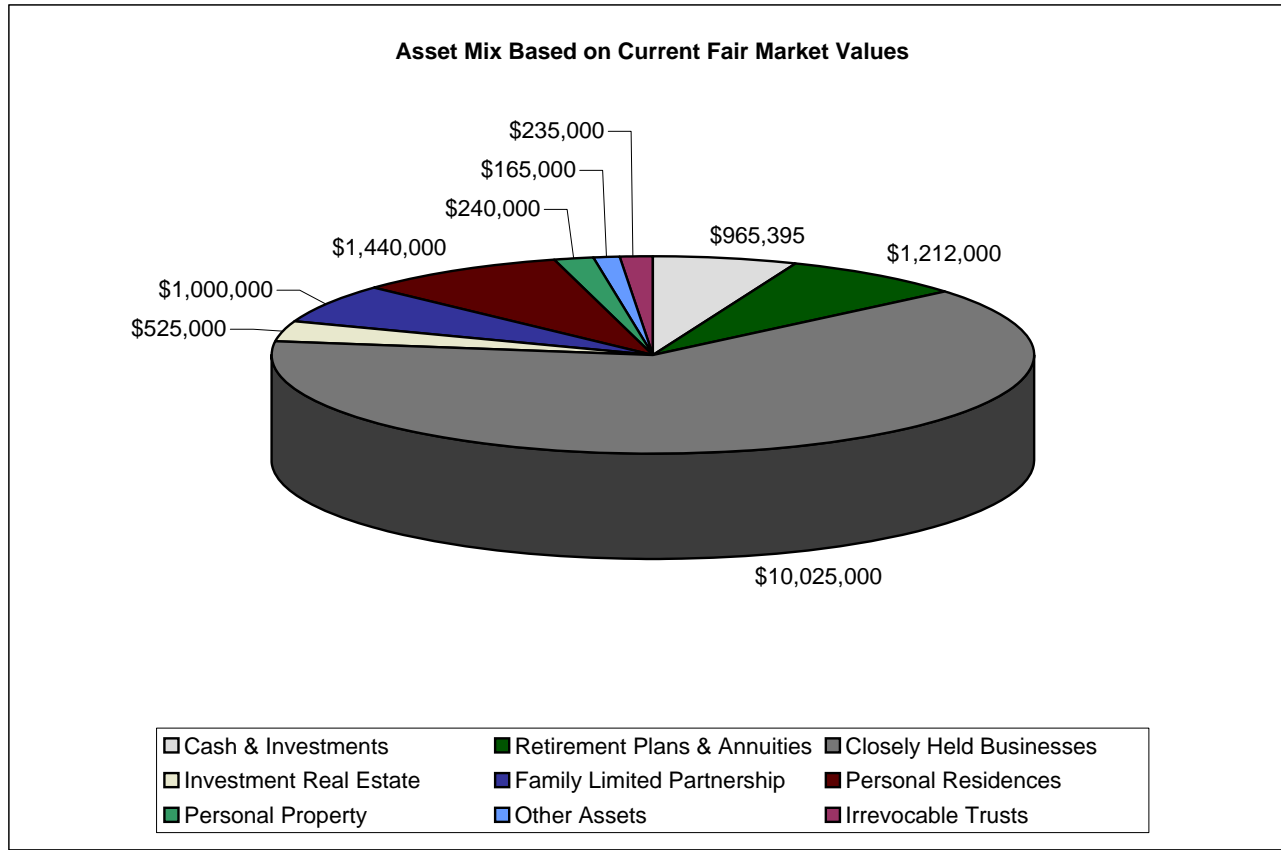
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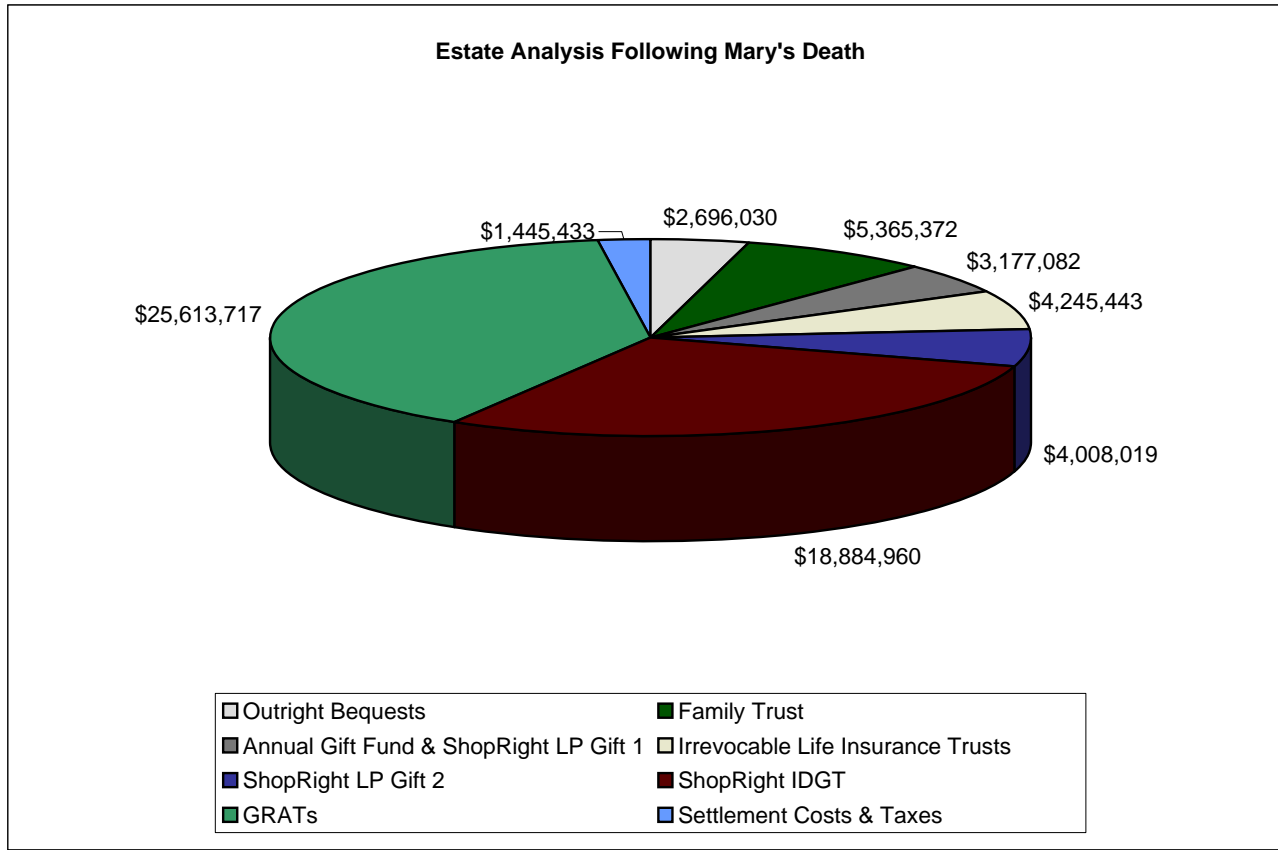
Current Asset Mix

John & Mary Sample



Wealth Transfer Illustration

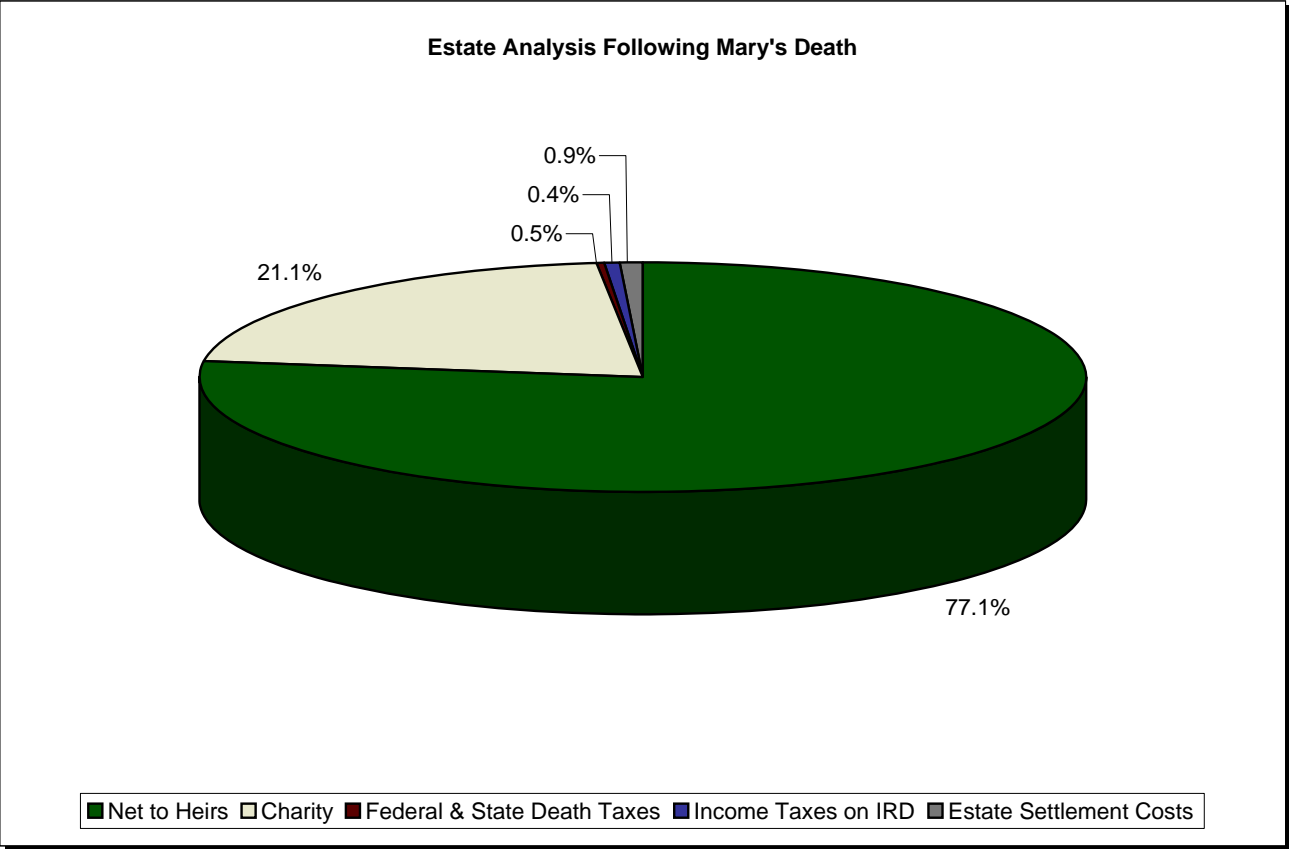
John & Mary Sample



The chart above illustrates the composition of cumulative wealth transfers to the second generation. Note that these amounts include the 2023 transfers from John's estate, valued as of 2026.

Estate Composition Illustration

John & Mary Sample



The chart above illustrates the estate composition of the senior generation, assuming John dies in 2023 and Mary dies in 2026.



Integrated Estate Planning Illustration

Supporting Schedules for
ESTATE ANALYSIS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

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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	11,980,504	264,610	11,715,894	9,581,896	500,000	73,248	1,560,750	439,250	0	73,248	73,248
2009	12,922,163	284,193	12,637,970	8,855,326	515,000	206,894	3,060,750	439,250	0	206,894	206,894
2010	13,925,034	305,023	13,620,011	9,821,917	530,450	206,894	3,060,750	439,250	0	206,894	206,894
2011	11,354,467	254,408	11,100,060	7,286,053	546,364	206,894	3,060,750	439,250	0	206,894	206,894
2012	12,794,122	284,020	12,510,101	8,741,955	562,754	200,918	3,004,475	495,525	0	200,918	200,918
2013	12,464,422	278,270	12,186,152	8,401,122	579,637	200,918	3,004,475	495,525	0	200,918	200,918
2014	11,878,808	267,427	11,611,381	8,531,308	0	189,046	2,891,026	495,525	0	189,046	189,046
2015	10,999,306	250,733	10,748,573	8,958,808	0	84,463	1,705,302	495,525	0	84,463	84,463
2016	11,338,355	258,436	11,079,919	9,213,873	0	89,955	1,776,091	495,525	0	89,955	89,955
2017	10,953,625	251,692	10,701,933	8,732,270	0	97,416	1,872,248	495,525	0	97,416	97,416
2018	11,457,157	262,741	11,194,416	9,014,791	0	113,170	2,066,456	495,525	0	113,170	113,170
2019	12,021,189	275,030	11,746,159	9,312,288	0	133,510	2,300,362	495,525	0	133,510	133,510
2020	10,457,660	244,797	10,212,863	7,452,257	0	160,933	2,599,673	495,525	0	160,933	160,933
2021	11,106,966	258,853	10,848,113	7,771,666	0	188,727	2,887,720	495,525	0	188,727	188,727
2022	11,811,109	274,037	11,537,072	8,108,696	222,984	200,918	3,004,475	495,525	0	200,918	200,918
2023	12,575,489	290,459	12,285,030	8,464,482	615,156	200,918	3,004,475	495,525	0	200,918	200,918

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
2024	18,456,061	409,239	18,046,822	14,841,430	200,918	3,004,475	495,525	0	200,918	200,918
2025	19,260,906	426,539	18,834,366	15,628,974	200,918	3,004,475	495,525	0	200,918	200,918
2026	20,106,634	444,694	19,661,940	16,456,548	200,918	3,004,475	495,525	0	200,918	200,918



Integrated Estate Planning Illustration

Supporting Schedules for
ASSUMPTIONS

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

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General Assumptions

John & Mary Sample

Personal	John	Mary
Age	54.0	51.0
Life expectancy	70	70
Year of death	2023	2026
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	
Other		
Inflation rate		3.0%
Lifetime transfers are shown net of deferred capital gain taxes		Yes

Asset Type, Ownership, Legatee & Values Assumptions

John & Mary Sample

Asset Description	Asset Type	Asset Owner	Estate Legatee	Current Value	Estate Discount	Value to FLP	Growth Rate	Postmortem IRD
Cash Management Fund	Cash	JTWROS	Surviving spouse	100,000	NA	0	3.0%	No
ABC Managed Account	Investments	Client rev trust	Estate	670,395	0.0%	0	8.0%	No
PZQ Managed Account	Investments	Spouse rev trust	Estate	195,000	0.0%	0	8.0%	No
John's Qualified Plan	Qualified plan	Client	Surviving spouse	500,000	0.0%	0	8.0%	Yes
John's IRA Rollover	Qualified plan	Client	Surviving spouse	165,000	0.0%	0	8.0%	Yes
John's LifeCo. FPDA	Nonqual annuity	Client	Surviving spouse	55,000	0.0%	0	8.0%	Yes
Mary's Qualified Plan	Qualified plan	Spouse	Surviving spouse	200,000	0.0%	0	8.0%	Yes
Mary's IRA	Qualified plan	Spouse	Surviving spouse	50,000	0.0%	0	8.0%	Yes
SoftCo. SERP	Deferred comp	Spouse	Surviving spouse	187,000	0.0%	0	8.0%	Yes
Mary's LifeCo. FPDA	Nonqual annuity	Spouse	Surviving spouse	55,000	0.0%	0	8.0%	Yes
ShopRight, Inc.	S corp	Client	Estate	10,000,000	35.0%	0	12.0%	No
ShopRight, Inc. HQ	Real estate	Client rev trust	Estate	1,000,000	0.0%	1,000,000	9.0%	No
MNS Enterprises	LLC	Spouse	Estate	25,000	0.0%	0	0.0%	No
Townhome Rental 1	Real estate	TIC	Estate	200,000	0.0%	0	9.0%	No
Townhome Rental 2	Real estate	TIC	Estate	325,000	0.0%	0	9.0%	No
Artwork	Other	JTWROS	Surviving spouse	80,000	0.0%	0	3.0%	No
Trading Cards	Other	Client	Estate	50,000	0.0%	0	3.0%	No
25 Breezy Way	Residence	JTWROS	Surviving spouse	850,000	0.0%	0	3.0%	No
423 Sunshine Circle	Residence	JTWROS	Surviving spouse	325,000	0.0%	0	3.0%	No
1615 Grove Lane	Residence	Spouse rev trust	Estate	265,000	0.0%	0	3.0%	No
Sedan	Personal property	JTWROS	Surviving spouse	30,000	0.0%	0	-10.0%	No
Roadster	Personal property	Client	Surviving spouse	35,000	0.0%	0	-10.0%	No
SUV	Personal property	JTWROS	Surviving spouse	25,000	0.0%	0	-10.0%	No
Jewelry	Other	Spouse	Surviving spouse	35,000	0.0%	0	3.0%	No
Furnishings	Personal property	JTWROS	Surviving spouse	150,000	0.0%	0	3.0%	No
Totals				15,572,395		1,000,000		
Existing FLP plus new transfers				-1,000,000		0		
Adjusted totals				14,572,395		1,000,000		

Life Insurance Assumptions

John & Mary Sample

Insurance Policy Description	Face Amount	Face Amount Growth	Insured	Beneficiary	First Coverage Year	Adjustment In Coverage	Adjustment Year
Mary's Group Term	50,000	0.0%	Spouse	Surviving spouse	2008	-100.0%	2018
Level Premium Term	250,000	0.0%	Client	Surviving spouse	2008	-100.0%	2017
Yearly Renewable Term	500,000	0.0%	Client	Surviving spouse	2008	-100.0%	2017
Whole Life-Term Blend	2,000,000	4.0%	2nd to die	2nd to die ILIT	2008	0.0%	2017

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	117,500	117,500
Year of taxable gift 1	2008	2008
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

Testamentary Trust + Noncharitable & Main Charitable Fund Assumptions

John & Mary Sample

Investment Rates	Bypass Trust	Marital Trust	Heirs' Fund	Main Charity
Growth rate	8.0%	8.0%	8.0%	8.0%
Other	Bypass Trust	Marital Trust	Heirs' Fund	Main Charity
Percentage of trust subject to estate tax valuation discounts at Mary's death	NA	0.0%	NA	NA
Estate tax valuation discount	NA	NA	NA	NA
Percentage of trust available for charitable bequests	NA	100.0%	NA	NA
Percentage of trust bequeathed to charity at Mary's death	0.0%	NA	NA	NA

Family Entity Assumptions

John & Mary Sample

Family Limited Partnership

Fair market value		1,000,000
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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%

Investment Rates

Growth rate		9.0%
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Outright Gift Assumptions

John & Mary Sample

Existing Funds	Annual 1	Annual 2	Applicable
Undiscounted value	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 tax basis as a percentage of fair market value	85.0%	45.0%	45.0%
Secondary source tax basis as a percentage of fair market value	70.0%	0.0%	NA
Primary source gift tax valuation discount	0.0%	0.0%	35.0%
Secondary source gift tax valuation discount	0.0%	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	2026	2008	2008
Investment Rates	Annual 1	Annual 2	Applicable
Growth rate	8.0%	9.0%	9.0%

Irrevocable Life Insurance Trust Assumptions

John & Mary Sample

Existing Trust	2nd-to-Die ILIT
Fair market value	235,000
First year of trust	2007
Growth rate	-10.0%

Other	2nd-to-Die ILIT
GST-exempt trust	Yes
Percentage of growth distributed annually to surviving spouse	NA

ShopRight IDGT Assumptions

John & Mary Sample

Existing Trust

Undiscounted value	NA
First year of trust	NA

Property Sold

Undiscounted value of property sold	6,687,457
Tax basis of property sold	2,006,237
Gift tax valuation discount	35.0%
Year of sale	2012
Transferor-seller	John

Property Gifted

Gift-splitting election is made	Yes
Allocate GST exemption	Yes
Tax basis as a percentage of fair market value	100.0%
Gift tax valuation discount	0.0%
Taxable gift	112,551

Note Receivable

Face amount of note as a percentage of total transfer	90.0%
Note term	9
Note amortization	Balloon
Interest rate	3.50%

Investment Rates

Growth rate	12.0%
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Chapter 14 Trust Assumptions

John & Mary Sample

Property transferred	GRAT
Undiscounted value of transfer	5,000,000
Tax basis of property transferred	1,500,000
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	0
Taxable gift - 3rd sequential GRAT	0
Taxable gift - 4th sequential GRAT	0
Taxable gift - 5th sequential GRAT	0
Planning Structure	GRAT
Trust term	4
Trust term - additional cascading GRATs	4
Type of trust	Walton GRAT
Initial annuity rate	20.92532%
Initial annuity rate - 2nd sequential GRAT	20.92532%
Initial annuity rate - 3rd sequential GRAT	20.92532%
Initial annuity rate - 4th sequential GRAT	20.92532%
Initial annuity rate - 5th sequential GRAT	20.92532%
Annual increase in annuity rate	20.0%
Payment frequency	Annual
Contingent reversion	NA
Section 7520 rate	4.4%
Section 7520 rate - additional cascading GRATs	4.4%
Investment Rates	GRAT
Growth rate	12.0%

Tax Rate Assumptions

John & Mary Sample

Year	Senior Generation						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	Estate Tax	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%	15.0%	18.3%	Tax Tables	35.0%	3.3%	38.3%	15.0%	18.3%	45.0%
2009	35.0%	3.3%	38.3%	15.0%	18.3%	Tax Tables	35.0%	3.3%	38.3%	15.0%	18.3%	45.0%
2010	35.0%	3.3%	38.3%	15.0%	18.3%	Tax Tables	35.0%	3.3%	38.3%	15.0%	18.3%	45.0%
2011	35.0%	3.3%	38.3%	20.0%	23.3%	Tax Tables	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2012	35.0%	3.3%	38.3%	20.0%	23.3%	Tax Tables	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2013	35.0%	3.3%	38.3%	20.0%	23.3%	Tax Tables	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2014	35.0%	3.3%	38.3%	20.0%	23.3%	Tax Tables	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2015	35.0%	3.3%	38.3%	20.0%	23.3%	Tax Tables	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2016	35.0%	3.3%	38.3%	20.0%	23.3%	Tax Tables	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2017	35.0%	3.3%	38.3%	20.0%	23.3%	Tax Tables	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2018	35.0%	3.3%	38.3%	20.0%	23.3%	Tax Tables	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2019	35.0%	3.3%	38.3%	20.0%	23.3%	Tax Tables	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2020	35.0%	3.3%	38.3%	20.0%	23.3%	Tax Tables	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2021	35.0%	3.3%	38.3%	20.0%	23.3%	Tax Tables	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2022	35.0%	3.3%	38.3%	20.0%	23.3%	Tax Tables	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2023	35.0%	3.3%	38.3%	20.0%	23.3%	Tax Tables	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2024	35.0%	3.3%	38.3%	20.0%	23.3%	Tax Tables	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2025	35.0%	3.3%	38.3%	20.0%	23.3%	Tax Tables	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%
2026	35.0%	3.3%	38.3%	20.0%	23.3%	Tax Tables	35.0%	3.3%	38.3%	20.0%	23.3%	45.0%