



Strategic Wealth Planning Summary

A Comparison of Key Values under Alternative Planning Scenarios

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Current Allocations vs. Recommended Allocations & 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



Summary Comparison in 2023

Jack & Jill Flash

Financial Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Cash and other investments	3,400,762	2,264,799	-1,135,963	-33.4%
Employer stock and stock options	103,872	103,872	0	0.0%
Retirement plans, annuities & insurance cash values	4,877,459	5,032,360	154,901	3.2%
Financial Assets	8,382,094	7,401,031	-981,062	-11.7%
Unmarketable assets	17,057,439	10,701,933	-6,355,506	-37.3%
Personal assets	2,091,871	2,091,871	0	0.0%
Total Assets	27,531,403	20,194,835	-7,336,568	-26.6%
Less: liabilities	229,269	552,125	322,856	140.8%
Net Worth	27,302,134	19,642,710	-7,659,424	-28.1%
Pretax Family Wealth	27,368,779	27,502,855	134,076	0.5%

Estate Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Estate settlement costs	455,488	430,084	-25,404	-5.6%
Estate taxes, income taxes, capital gains & Medicare taxes	2,877,561	3,420,439	542,878	18.9%
Estate Shrinkage	3,333,049	3,850,523	517,474	15.5%

Bypass trust and other bequests from the taxable estate	23,322,377	22,816,502	-505,875	-2.2%
Annual gift fund and other irrevocable trusts	66,645	3,074,410	3,007,765	4513.1%
Irrevocable life insurance trusts & other excludable insurance	0	3,280,861	3,280,861	100.0%
Net to Heirs	22,150,463	27,814,444	5,663,981	25.6%
Charitable bequests and transfers from charitable trusts	2,685,267	1,525,993	-1,159,274	-43.2%
Combined Wealth Transfer	24,835,730	29,340,437	4,504,707	18.1%

Planning Assumptions	Scenario 1	Scenario 2
Jack retires at age 62 and Jill retires at age 60.	x	x
Projections are based on current asset allocations.	x	
Projections are based on recommended asset allocations.		x
Jack sells ShopRight, Inc. stock at retirement.	x	
Jack sells ShopRight office building at retirement.	x	x
Jack transfers 50% of ShopRight, Inc. to a 10-year GRAT in 2018.		x
Account #2 gifted in trust in 2019.		x
Jack sells 50% ShopRight stock to IDGT in 2026 for 10-year SCIN.		x
ShopRight IDGT trustee buys \$2.5MM insurance policy on Jack's life.		x
ILIT established in 2018; ILIT buys \$2MM 2nd-to-die life insurance.		x
Rental properties are sold over 10 years starting at Jill's retirement.		x
Jill bequeathes both nonqualified plans to charity at death.	x	x
Scenario 1 - Current Allocations		
Scenario 2 - Recommended Allocations & Advanced Planning		



Summary Comparison in 2028

Jack & Jill Flash

Financial Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Cash and other investments	21,492,140	4,183,306	-17,308,834	-80.5%
Employer stock and stock options	333,455	333,455	0	0.0%
Retirement plans, annuities & insurance cash values	6,335,377	6,658,991	323,614	5.1%
Financial Assets	28,160,972	11,175,752	-16,985,220	-60.3%
Unmarketable assets	918,952	10,199,272	9,280,319	1009.9%
Personal assets	2,536,595	2,536,595	0	0.0%
Total Assets	31,616,519	23,911,619	-7,704,901	-24.4%
Less: liabilities	57,816	42,639	-15,177	-26.3%
Net Worth	31,558,703	23,868,980	-7,689,723	-24.4%
Pretax Family Wealth	31,558,703	39,677,406	8,118,703	25.7%

Estate Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Estate settlement costs	644,558	447,937	-196,621	-30.5%
Estate taxes, income taxes, capital gains & Medicare taxes	8,055,679	7,633,413	-422,266	-5.2%
Estate Shrinkage	8,700,237	8,081,350	-618,886	-7.1%

Bypass trust and other bequests from the taxable estate	20,894,697	17,870,827	-3,023,870	-14.5%
Annual gift fund and other irrevocable trusts	0	16,355,182	16,355,182	100.0%
Irrevocable life insurance trusts & other excludable insurance	0	4,721,712	4,721,712	100.0%
Net to Heirs	20,873,037	34,879,095	14,006,058	67.1%
Charitable bequests and transfers from charitable trusts	2,735,429	2,735,429	0	0.0%
Combined Wealth Transfer	23,608,466	37,614,524	14,006,058	59.3%

Planning Assumptions	Scenario 1	Scenario 2
Jack retires at age 62 and Jill retires at age 60.	x	x
Projections are based on current asset allocations.	x	
Projections are based on recommended asset allocations.		x
Jack sells ShopRight, Inc. stock at retirement.	x	
Jack sells ShopRight office building at retirement.	x	x
Jack transfers 50% of ShopRight, Inc. to a 10-year GRAT in 2018.		x
Account #2 gifted in trust in 2019.		x
Jack sells 50% ShopRight stock to IDGT in 2026 for 10-year SCIN.		x
ShopRight IDGT trustee buys \$2.5MM insurance policy on Jack's life.		x
ILIT established in 2018; ILIT buys \$2MM 2nd-to-die life insurance.		x
Rental properties are sold over 10 years starting at Jill's retirement.		x
Jill bequeathes both nonqualified plans to charity at death.	x	x
Scenario 1 - Current Allocations		
Scenario 2 - Recommended Allocations & Advanced Planning		



Summary Comparison in 2052

Jack & Jill Flash

Financial Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Cash and other investments	71,047,919	18,742,026	-52,305,893	-73.6%
Employer stock and stock options	56,046	56,046	0	0.0%
Retirement plans, annuities & insurance cash values	17,934,198	20,441,548	2,507,350	14.0%
Financial Assets	89,038,162	39,239,619	-49,798,543	-55.9%
Unmarketable assets	2,296,806	31,489,578	29,192,772	1271.0%
Personal assets	3,703,287	3,703,287	0	0.0%
Total Assets	95,038,255	74,432,484	-20,605,771	-21.7%
Less: liabilities	471,047	543,879	72,832	15.5%
Net Worth	94,567,208	73,888,605	-20,678,603	-21.9%
Pretax Family Wealth	94,567,208	241,937,062	147,369,854	155.8%

Estate Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Estate settlement costs	1,902,201	1,273,921	-628,280	-33.0%
Estate taxes, income taxes, capital gains & Medicare taxes	34,663,908	42,344,718	7,680,809	22.2%
Estate Shrinkage	36,566,109	43,618,638	7,052,529	19.3%

Bypass trust and other bequests from the taxable estate	54,708,762	49,703,232	-5,005,530	-9.1%
Annual gift fund and other irrevocable trusts	0	137,649,147	137,649,147	100.0%
Irrevocable life insurance trusts & other excludable insurance	0	36,027,034	36,027,034	100.0%
Net to Heirs	54,653,241	200,598,290	145,945,049	267.0%
Charitable bequests and transfers from charitable trusts	4,097,858	4,097,858	0	0.0%
Combined Wealth Transfer	58,751,099	204,696,148	145,945,049	248.4%

Planning Assumptions	Scenario 1	Scenario 2
Jack retires at age 62 and Jill retires at age 60.	x	x
Projections are based on current asset allocations.	x	
Projections are based on recommended asset allocations.		x
Jack sells ShopRight, Inc. stock at retirement.	x	
Jack sells ShopRight office building at retirement.	x	x
Jack transfers 50% of ShopRight, Inc. to a 10-year GRAT in 2018.		x
Account #2 gifted in trust in 2019.		x
Jack sells 50% ShopRight stock to IDGT in 2026 for 10-year SCIN.		x
ShopRight IDGT trustee buys \$2.5MM insurance policy on Jack's life.		x
ILIT established in 2018; ILIT buys \$2MM 2nd-to-die life insurance.		x
Rental properties are sold over 10 years starting at Jill's retirement.		x
Jill bequeathes both nonqualified plans to charity at death.	x	x
Scenario 1 - Current Allocations		
Scenario 2 - Recommended Allocations & Advanced Planning		



Summary Comparison in 2055

Jack & Jill Flash

Financial Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Cash and other investments	66,830,738	7,400,545	-59,430,193	-88.9%
Employer stock and stock options	68,880	68,880	0	0.0%
Retirement plans, annuities & insurance cash values	19,461,038	22,725,811	3,264,773	16.8%
Financial Assets	86,360,656	30,195,236	-56,165,420	-65.0%
Unmarketable assets	2,576,360	38,546,301	35,969,942	1396.2%
Personal assets	4,247,287	4,247,287	0	0.0%
Total Assets	93,184,303	72,988,824	-20,195,478	-21.7%
Less: liabilities	362,921	157,436	-205,485	-56.6%
Net Worth	92,821,382	72,831,388	-19,989,994	-21.5%
Pretax Family Wealth	108,775,400	306,850,320	198,074,920	182.1%

Estate Analysis	Scenario 1	Scenario 2	\$ Difference	% Difference
Estate settlement costs	1,851,767	1,188,526	-663,241	-35.8%
Estate taxes, income taxes, capital gains & Medicare taxes	41,113,619	53,125,834	12,012,215	29.2%
Estate Shrinkage	42,965,386	54,314,360	11,348,974	26.4%

Bypass trust and other bequests from the taxable estate	62,887,241	59,354,505	-3,532,737	-5.6%
Annual gift fund and other irrevocable trusts	0	175,386,422	175,386,422	100.0%
Irrevocable life insurance trusts & other excludable insurance	0	49,003,507	49,003,507	100.0%
Net to Heirs	62,824,787	255,700,301	192,875,514	307.0%
Charitable bequests and transfers from charitable trusts	4,351,179	4,351,179	0	0.0%
Combined Wealth Transfer	67,175,966	260,051,480	192,875,514	287.1%

Planning Assumptions	Scenario 1	Scenario 2
Jack retires at age 62 and Jill retires at age 60.	x	x
Projections are based on current asset allocations.	x	
Projections are based on recommended asset allocations.		x
Jack sells ShopRight, Inc. stock at retirement.	x	
Jack sells ShopRight office building at retirement.	x	x
Jack transfers 50% of ShopRight, Inc. to a 10-year GRAT in 2018.		x
Account #2 gifted in trust in 2019.		x
Jack sells 50% ShopRight stock to IDGT in 2026 for 10-year SCIN.		x
ShopRight IDGT trustee buys \$2.5MM insurance policy on Jack's life.		x
ILIT established in 2018; ILIT buys \$2MM 2nd-to-die life insurance.		x
Rental properties are sold over 10 years starting at Jill's retirement.		x
Jill bequeathes both nonqualified plans to charity at death.	x	x
Scenario 1 - Current Allocations		
Scenario 2 - Recommended Allocations & Advanced Planning		



Projected Financial & Estate Summary

Jack & Jill Flash

FINANCIAL ANALYSIS							
Legend	Financial Assets			Unmarketable Assets	Personal Assets	Net Worth	Pretax Family Wealth
	Taxable Employer Stock & Stock Options	Cash Fund & Other Taxable Investments	Retirement Plans, Annuities & Cash Values				
A	0	-1,135,963	154,901	-6,355,506	0	-7,659,424	134,076
B	0	-17,308,834	323,614	9,280,319	0	-7,689,723	8,118,703
C	0	-52,305,893	2,507,350	29,192,772	0	-20,678,603	147,369,854
D	0	-59,430,193	3,264,773	35,969,942	0	-19,989,994	198,074,920

ESTATE ANALYSIS							
Legend	Estate Shrinkage		Charitable Gifts, Bequests & Lead/Remainder Trust Transfers	Net to Heirs			
	Estate Settlement Costs	Estate, Income, Capital Gains & Medicare Taxes		Bypass Trust & Other Bequests fr Taxable Estate	Irrevocable Trusts	Irrevocable Life Insurance Trusts	Net to Heirs
A	-25,404	542,878	-1,159,274	-505,875	3,007,765	3,280,861	5,663,981
B	-196,621	-422,266	0	-3,023,870	16,355,182	4,721,712	14,006,058
C	-628,280	7,680,809	0	-5,005,530	137,649,147	36,027,034	145,945,049
D	-663,241	12,012,215	0	-3,532,737	175,386,422	49,003,507	192,875,514

Legend	Year	Event
A	2023	Current year + 5
B	2028	Current year + 10
C	2052	1st death
D	2055	2nd death

This Summary Compares Projected Values Under Two Scenarios:
 Current Allocations
 Recommended Allocations & Advanced Planning

NOTE: In all cases, the estate analysis assumes that death occurs at the end of the year indicated.



Annual Cash Flows, Financial Assets & Net Worth Comparison - Future Dollars

Jack & Jill Flash

Year	Pretax Cash Flows			Cash Flow Surplus/-Deficit			Financial Assets			Net Worth		
	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference
2018	1,051,662	1,037,854	-13,808	187,866	126,579	-61,287	4,683,690	4,310,159	-373,531	17,845,341	12,267,519	-5,577,822
2019	1,037,453	1,020,894	-16,559	190,437	63,700	-126,737	5,281,475	4,795,069	-486,407	19,435,486	13,515,610	-5,919,876
2020	1,114,731	1,092,308	-22,423	213,622	89,086	-124,536	5,938,665	5,342,555	-596,111	21,163,948	14,877,444	-6,286,504
2021	1,222,161	1,193,852	-28,309	257,650	129,125	-128,525	6,651,815	5,943,764	-708,051	23,039,949	16,337,811	-6,702,138
2022	1,287,612	1,252,983	-34,629	276,600	145,174	-131,426	7,460,454	6,640,189	-820,266	25,088,454	17,928,830	-7,159,625
2023	1,380,225	1,339,024	-41,201	330,532	147,209	-183,323	8,382,094	7,401,031	-981,062	27,302,134	19,642,710	-7,659,424
2024	1,492,176	1,441,982	-50,194	421,669	201,298	-220,371	9,439,835	8,263,425	-1,176,410	29,732,723	21,493,298	-8,239,425
2025	1,610,474	1,549,241	-61,233	597,190	262,974	-334,216	10,745,419	9,262,561	-1,482,858	32,353,399	23,488,051	-8,865,349
2026	19,305,331	2,642,309	-16,663,022	15,532,184	721,777	-14,810,407	27,010,611	10,705,032	-16,305,579	29,402,975	22,416,182	-6,986,793
2027	1,592,194	1,698,816	106,622	-244,033	291,005	535,038	27,099,510	10,904,652	-16,194,858	30,342,030	23,095,573	-7,246,457
2028	1,176,185	932,451	-243,734	196,423	-174,861	-371,284	28,160,972	11,175,752	-16,985,220	31,558,703	23,868,980	-7,689,723
2029	1,211,468	951,337	-260,131	235,160	-140,470	-375,630	29,450,812	11,639,895	-17,810,917	32,977,370	24,803,310	-8,174,060
2030	1,290,846	1,013,611	-277,235	280,853	-82,280	-363,133	30,862,783	12,206,605	-18,656,178	34,521,730	25,867,062	-8,654,668
2031	1,352,561	1,058,593	-293,968	287,391	-95,351	-382,742	32,175,997	12,622,534	-19,553,463	35,970,854	26,803,375	-9,167,479
2032	2,046,752	1,735,004	-311,748	904,260	501,042	-403,218	34,362,289	13,856,494	-20,505,795	37,638,722	27,931,526	-9,707,197
2033	1,502,341	1,171,137	-331,204	302,781	-132,757	-435,538	36,057,730	14,537,878	-21,519,852	39,475,003	29,189,229	-10,285,774
2034	2,021,309	1,678,401	-342,908	617,248	146,913	-470,335	37,700,585	15,084,023	-22,616,562	41,211,675	30,300,164	-10,911,511
2035	1,881,385	4,753,519	2,872,134	435,408	3,170,509	2,735,101	39,445,613	18,902,012	-20,543,602	43,131,613	31,555,797	-11,575,816
2036	1,965,557	1,560,138	-405,419	476,779	89,398	-387,381	41,303,557	19,797,523	-21,506,033	45,148,576	33,205,390	-11,943,186
2037	3,171,638	2,625,704	-545,934	1,328,912	866,367	-462,545	43,873,821	21,311,759	-22,562,062	46,827,364	34,530,608	-12,296,756
2038	2,116,965	1,564,508	-552,457	379,725	-100,127	-479,852	45,868,914	22,196,377	-23,672,536	49,055,331	36,390,782	-12,664,549
2039	2,220,171	1,654,498	-565,673	519,887	16,572	-503,315	48,077,057	23,227,820	-24,849,237	51,387,141	38,345,628	-13,041,513
2040	2,333,713	1,754,259	-579,454	550,844	17,447	-533,397	50,396,088	24,296,260	-26,099,828	53,835,148	40,397,537	-13,437,611
2041	2,456,587	1,862,782	-593,805	585,953	18,032	-567,921	52,830,657	25,399,144	-27,431,513	56,404,354	42,550,602	-13,853,752
2042	2,585,337	1,976,398	-608,939	622,767	17,523	-605,244	55,386,815	26,536,796	-28,850,019	59,101,473	44,810,020	-14,291,453
2043	2,721,954	2,097,139	-624,815	662,806	16,875	-645,931	58,070,721	27,708,773	-30,361,948	61,932,753	47,179,927	-14,752,826
2044	2,867,859	2,226,200	-641,659	706,625	15,856	-690,769	60,888,195	28,913,420	-31,974,775	64,904,199	49,663,690	-15,240,509
2045	3,022,685	2,363,254	-659,431	753,664	13,287	-740,377	63,845,384	30,148,383	-33,697,001	68,022,346	52,264,502	-15,757,844
2046	3,187,537	2,509,188	-678,349	804,541	8,918	-795,623	66,948,540	31,410,321	-35,538,219	71,293,717	54,984,831	-16,308,886
2047	3,363,054	2,664,459	-698,595	859,420	2,027	-857,393	70,203,993	32,694,753	-37,509,240	74,724,965	57,826,438	-16,898,527
2048	3,545,025	2,824,554	-720,471	915,248	-11,494	-926,742	73,619,833	33,997,607	-39,622,226	78,325,070	60,792,147	-17,532,923
2049	3,737,964	2,993,792	-744,172	975,363	-29,624	-1,004,987	77,203,723	35,312,535	-41,891,187	82,101,655	63,882,495	-18,219,161
2050	3,942,480	3,172,452	-770,028	1,039,119	-53,685	-1,092,804	80,962,823	36,631,513	-44,331,310	86,061,521	67,096,544	-18,964,976
2051	4,157,896	3,359,691	-798,205	1,105,890	-86,182	-1,192,072	84,905,016	37,944,610	-46,960,406	90,213,297	70,432,386	-19,780,911
2052	4,385,709	3,556,395	-829,314	1,176,353	-128,183	-1,304,536	89,038,162	39,239,619	-49,798,543	94,567,208	73,888,605	-20,678,603
2053	5,680,939	4,811,167	-869,772	-14,037,471	-14,578,427	-540,956	77,993,963	26,014,874	-51,979,089	83,793,831	63,126,636	-20,667,196
2054	4,323,002	3,385,861	-937,141	1,364,990	801,902	-563,088	82,011,397	27,856,073	-54,155,324	88,233,081	67,807,425	-20,425,656
2055	4,568,657	3,636,766	-931,891	1,574,599	1,246,254	-328,345	86,360,656	30,195,236	-56,165,420	92,821,382	72,831,388	-19,989,994



Annual Cash Flows, Financial Assets & Net Worth Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash

Year	Pretax Cash Flows			Cash Flow Surplus/-Deficit			Financial Assets			Net Worth		
	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference
2018	1,051,662	1,037,854	-13,808	187,866	126,579	-61,287	4,683,690	4,310,159	-373,531	17,845,341	12,267,519	-5,577,822
2019	1,007,236	991,159	-16,077	184,890	61,845	-123,046	5,127,646	4,655,406	-472,240	18,869,404	13,121,951	-5,747,453
2020	1,050,741	1,029,605	-21,136	201,359	83,972	-117,387	5,597,762	5,035,870	-561,891	19,949,050	14,023,418	-5,925,633
2021	1,118,450	1,092,544	-25,907	235,786	118,168	-117,619	6,087,353	5,439,386	-647,967	21,084,818	14,951,412	-6,133,406
2022	1,144,027	1,113,259	-30,767	245,756	128,985	-116,770	6,628,517	5,899,722	-728,795	22,290,767	15,929,533	-6,361,234
2023	1,190,594	1,155,054	-35,540	285,120	126,984	-158,136	7,230,467	6,384,195	-846,273	23,551,061	16,943,974	-6,607,086
2024	1,249,674	1,207,637	-42,037	353,141	168,584	-184,557	7,905,713	6,920,488	-985,225	24,900,687	18,000,299	-6,900,389
2025	1,309,463	1,259,675	-49,788	485,570	213,822	-271,748	8,737,009	7,531,310	-1,205,699	26,306,274	19,097,935	-7,208,340
2026	15,239,807	2,085,863	-13,153,943	12,261,249	569,777	-11,691,472	21,322,425	8,450,651	-12,871,775	23,210,980	17,695,541	-5,515,439
2027	1,220,284	1,302,001	81,717	-187,031	223,031	410,062	20,769,518	8,357,508	-12,412,010	23,254,640	17,700,833	-5,553,806
2028	875,192	693,831	-181,361	146,157	-130,113	-276,270	20,954,408	8,315,809	-12,638,599	23,482,639	17,760,762	-5,721,876
2029	875,190	687,266	-187,924	169,885	-101,479	-271,363	21,275,893	8,408,908	-12,866,985	23,823,554	17,918,439	-5,905,115
2030	905,373	710,926	-194,447	196,985	-57,710	-254,694	21,646,535	8,561,467	-13,085,068	24,212,847	18,142,637	-6,070,210
2031	921,028	720,850	-200,178	195,699	-64,929	-260,629	21,910,288	8,595,332	-13,314,957	24,494,401	18,251,794	-6,242,607
2032	1,353,144	1,147,042	-206,102	597,822	331,248	-266,575	22,717,521	9,160,775	-13,556,746	24,883,629	18,466,029	-6,417,600
2033	964,296	751,708	-212,587	194,344	-85,212	-279,555	23,144,085	9,331,311	-13,812,774	25,337,502	18,735,456	-6,602,047
2034	1,259,613	1,045,924	-213,689	384,649	91,551	-293,097	23,493,758	9,399,864	-14,093,894	25,681,754	18,882,061	-6,799,693
2035	1,138,269	2,875,957	1,737,688	263,429	1,918,210	1,654,781	23,865,245	11,436,028	-12,429,217	26,095,335	19,091,776	-7,003,559
2036	1,154,558	916,417	-238,141	280,057	52,512	-227,546	24,261,486	11,628,959	-12,632,528	26,520,030	19,504,667	-7,015,363
2037	1,808,741	1,497,402	-311,339	757,860	494,077	-263,783	25,020,627	12,153,799	-12,866,829	26,704,991	19,692,323	-7,012,668
2038	1,172,112	866,230	-305,882	210,245	-55,438	-265,682	25,396,505	12,289,596	-13,106,909	27,160,747	20,148,694	-7,012,054
2039	1,193,451	889,374	-304,077	279,465	8,908	-270,557	25,843,787	12,486,098	-13,357,689	27,623,120	20,612,665	-7,010,456
2040	1,217,947	915,535	-302,413	287,481	9,105	-278,376	26,301,341	12,680,036	-13,621,305	28,096,160	21,083,172	-7,012,988
2041	1,244,732	943,856	-300,876	296,898	9,137	-287,761	26,768,858	12,869,537	-13,899,321	28,579,621	21,560,039	-7,019,582
2042	1,271,814	972,257	-299,558	306,360	8,620	-297,740	27,246,643	13,054,345	-14,192,298	29,074,008	22,043,561	-7,030,448
2043	1,300,020	1,001,605	-298,415	316,560	8,060	-308,500	27,734,900	13,233,864	-14,501,035	29,579,428	22,533,396	-7,046,032
2044	1,329,811	1,032,277	-297,534	327,658	7,352	-320,306	28,233,535	13,407,000	-14,826,535	30,095,735	23,028,791	-7,066,943
2045	1,360,780	1,063,911	-296,869	339,291	5,982	-333,310	28,742,493	13,572,472	-15,170,021	30,622,916	23,528,907	-7,094,009
2046	1,393,198	1,096,708	-296,491	351,646	3,898	-347,748	29,261,650	13,728,721	-15,532,929	31,160,826	24,032,591	-7,128,235
2047	1,427,100	1,130,653	-296,446	364,692	860	-363,832	29,790,809	13,873,900	-15,916,910	31,709,267	24,538,439	-7,170,829
2048	1,460,503	1,163,679	-296,825	377,070	-4,735	-381,805	30,330,396	14,006,564	-16,323,832	32,268,892	25,045,560	-7,223,332
2049	1,495,138	1,197,478	-297,659	390,133	-11,849	-401,982	30,880,497	14,124,560	-16,755,936	32,839,607	25,552,177	-7,287,430
2050	1,531,011	1,231,981	-299,030	403,528	-20,848	-424,376	31,440,863	14,225,373	-17,215,489	33,420,876	26,056,073	-7,364,803
2051	1,567,636	1,266,692	-300,944	416,950	-32,493	-449,442	32,011,419	14,306,114	-17,705,306	34,012,781	26,554,858	-7,457,923
2052	1,605,366	1,301,800	-303,566	430,598	-46,921	-477,519	32,591,965	14,363,462	-18,228,503	34,615,844	27,046,547	-7,569,297
2053	2,018,911	1,709,809	-309,103	-4,988,684	-5,180,931	-192,247	27,717,760	9,245,254	-18,472,505	29,778,936	22,434,158	-7,344,778
2054	1,491,576	1,168,232	-323,344	470,966	276,682	-194,284	28,296,591	9,611,248	-18,685,343	30,443,274	23,395,760	-7,047,514
2055	1,530,422	1,218,255	-312,168	527,464	417,474	-109,990	28,929,346	10,114,889	-18,814,457	31,093,579	24,397,272	-6,696,307



Wealth Transfer Comparison - Future Dollars

Jack & Jill Flash

Year	Estate & Inheritance Taxes			Net to Heirs			Value of Charitable Transfers		
	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference
2018	661,680	380,743	-280,937	15,151,456	19,908,029	4,756,574	1,070,196	1,070,196	0
2019	576,560	366,424	-210,136	16,350,735	21,314,445	4,963,710	1,501,484	1,148,417	-353,067
2020	620,080	480,274	-139,806	17,327,038	22,717,117	5,390,079	2,293,471	1,232,571	-1,060,900
2021	667,120	614,954	-52,166	18,828,553	24,234,162	5,405,609	2,415,896	1,323,169	-1,092,727
2022	721,679	723,560	1,881	20,459,667	25,939,212	5,479,545	2,546,281	1,420,772	-1,125,509
2023	843,862	837,800	-6,062	22,150,463	27,814,444	5,663,981	2,685,267	1,525,993	-1,159,274
2024	1,018,823	995,371	-23,452	23,947,637	29,798,456	5,850,819	2,833,554	1,639,501	-1,194,052
2025	1,246,919	1,196,301	-50,618	25,859,781	31,904,875	6,045,094	2,991,903	1,784,977	-1,206,927
2026	6,103,038	4,493,669	-1,609,369	19,334,771	29,244,945	9,910,173	3,161,148	3,161,148	0
2027	6,565,141	2,388,415	-4,176,726	20,167,997	32,738,033	12,570,036	2,745,924	2,745,924	-0
2028	6,973,676	2,508,658	-4,465,018	20,873,037	34,879,095	14,006,057	2,735,429	2,735,429	0
2029	7,481,454	2,703,711	-4,777,743	21,646,441	37,230,691	15,584,250	2,722,680	2,722,680	0
2030	8,044,096	2,949,388	-5,094,708	22,480,018	39,832,977	17,352,958	2,707,500	2,707,500	0
2031	8,561,681	3,133,876	-5,427,805	23,300,396	42,598,624	19,298,228	2,689,694	2,689,694	0
2032	9,179,458	3,399,490	-5,779,968	24,188,381	45,618,933	21,430,552	2,669,059	2,669,059	0
2033	9,872,345	3,718,377	-6,153,968	25,145,422	48,949,666	23,804,244	2,645,377	2,645,377	-0
2034	10,510,992	3,955,768	-6,555,224	26,187,921	52,621,756	26,433,836	2,618,416	2,618,416	0
2035	11,240,633	4,256,852	-6,983,781	27,260,612	56,641,159	29,380,547	2,587,928	2,587,928	-0
2036	12,003,764	4,730,205	-7,273,559	28,381,371	60,834,407	32,453,036	2,553,650	2,553,650	0
2037	12,547,577	4,978,184	-7,569,393	29,304,294	65,085,803	35,781,509	2,630,259	2,630,259	0
2038	13,348,820	5,467,939	-7,880,881	30,491,746	69,960,996	39,469,250	2,709,167	2,709,167	0
2039	14,199,804	5,993,092	-8,206,712	31,711,991	75,218,454	43,506,463	2,790,442	2,790,442	0
2040	15,090,350	6,538,680	-8,551,670	33,017,150	80,901,803	47,884,652	2,874,155	2,874,155	0
2041	16,038,467	7,121,716	-8,916,751	34,363,833	87,027,610	52,663,777	2,960,380	2,960,380	0
2042	17,031,183	7,727,114	-9,304,069	35,804,366	93,678,686	57,874,320	3,049,191	3,049,191	0
2043	18,088,983	8,373,519	-9,715,464	37,290,545	100,900,129	63,609,585	3,140,667	3,140,667	0
2044	19,197,060	9,044,852	-10,152,208	38,860,671	108,721,964	69,861,293	3,234,887	3,234,887	0
2045	20,375,363	9,757,501	-10,617,862	40,501,850	117,198,308	76,696,458	3,331,934	3,331,934	0
2046	21,611,542	10,496,590	-11,114,952	42,254,279	126,400,348	84,146,069	3,431,892	3,431,892	0
2047	22,915,682	11,269,202	-11,646,480	44,075,095	136,383,070	92,307,975	3,534,848	3,534,848	0
2048	24,293,199	12,075,332	-12,217,867	45,987,101	147,235,643	101,248,541	3,640,894	3,640,894	0
2049	25,747,462	12,915,425	-12,832,037	47,995,317	158,987,739	110,992,421	3,750,121	3,750,121	0
2050	27,281,147	13,786,042	-13,495,105	50,104,727	171,742,334	121,637,606	3,862,624	3,862,624	0
2051	28,900,026	14,686,156	-14,213,870	52,318,713	185,585,556	133,266,843	3,978,503	3,978,503	0
2052	30,599,190	15,604,873	-14,994,317	54,653,241	200,598,290	145,945,049	4,097,858	4,097,858	0
2053	32,250,181	16,819,970	-15,430,211	57,018,782	217,107,644	160,088,862	4,179,815	4,179,815	0
2054	34,177,952	18,470,948	-15,707,004	59,864,892	235,590,406	175,725,514	4,264,231	4,264,231	0
2055	36,168,750	20,251,592	-15,917,158	62,824,787	255,700,301	192,875,514	4,351,179	4,351,179	0



Wealth Transfer Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash

Year	Estate & Inheritance Taxes			Net to Heirs			Value of Charitable Transfers		
	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference	Current Allocations	Recommended Allocations & Advanced Planning	Difference
2018	661,680	380,743	-280,937	15,151,456	19,908,029	4,756,574	1,070,196	1,070,196	0
2019	559,767	355,751	-204,016	15,874,500	20,693,636	4,819,136	1,457,752	1,114,968	-342,783
2020	584,485	452,704	-131,781	16,332,395	21,413,062	5,080,667	2,161,816	1,161,816	-1,000,000
2021	610,509	562,770	-47,739	17,230,793	22,177,691	4,946,898	2,210,887	1,210,887	-1,000,000
2022	641,202	642,874	1,671	18,178,149	23,046,654	4,868,505	2,262,337	1,262,337	-1,000,000
2023	727,923	722,694	-5,229	19,107,184	23,992,984	4,885,799	2,316,335	1,316,335	-1,000,000
2024	853,248	833,608	-19,641	20,055,769	24,955,738	4,899,969	2,373,057	1,373,057	-1,000,000
2025	1,013,859	972,702	-41,157	21,026,369	25,941,583	4,915,214	2,432,691	1,451,350	-981,342
2026	4,817,795	3,547,344	-1,270,451	15,263,047	23,086,229	7,823,182	2,495,440	2,495,440	0
2027	5,031,634	1,830,521	-3,201,113	15,457,090	25,090,976	9,633,886	2,104,522	2,104,522	-0
2028	5,189,070	1,866,677	-3,322,393	15,531,500	25,953,322	10,421,822	2,035,416	2,035,416	0
2029	5,404,762	1,953,218	-3,451,543	15,637,849	26,896,243	11,258,394	1,966,922	1,966,922	0
2030	5,641,967	2,068,641	-3,573,326	15,767,033	27,938,048	12,171,016	1,898,986	1,898,986	0
2031	5,830,088	2,134,017	-3,696,071	15,866,436	29,007,590	13,141,154	1,831,551	1,831,551	0
2032	6,068,703	2,247,463	-3,821,240	15,991,369	30,159,489	14,168,120	1,764,563	1,764,563	0
2033	6,336,683	2,386,685	-3,949,998	16,139,889	31,418,928	15,279,038	1,697,967	1,697,967	-0
2034	6,550,103	2,465,104	-4,084,999	16,319,446	32,792,139	16,472,693	1,631,710	1,631,710	0
2035	6,800,768	2,575,465	-4,225,302	16,493,119	34,268,833	17,775,714	1,565,739	1,565,739	-0
2036	7,050,946	2,778,497	-4,272,449	16,671,064	35,733,803	19,062,739	1,500,000	1,500,000	0
2037	7,155,708	2,838,989	-4,316,719	16,711,829	37,117,524	20,405,695	1,500,000	1,500,000	0
2038	7,390,918	3,027,465	-4,363,453	16,882,540	38,735,707	21,853,167	1,500,000	1,500,000	0
2039	7,633,094	3,221,582	-4,411,512	17,046,758	40,433,625	23,386,868	1,500,000	1,500,000	0
2040	7,875,541	3,412,488	-4,463,052	17,231,403	42,222,044	24,990,641	1,500,000	1,500,000	0
2041	8,126,559	3,608,515	-4,518,044	17,411,871	44,096,172	26,684,301	1,500,000	1,500,000	0
2042	8,378,213	3,801,228	-4,576,985	17,613,375	46,083,706	28,470,331	1,500,000	1,500,000	0
2043	8,639,399	3,999,239	-4,640,160	17,810,172	48,190,464	30,380,292	1,500,000	1,500,000	0
2044	8,901,576	4,194,050	-4,707,525	18,019,488	50,413,801	32,394,313	1,500,000	1,500,000	0
2045	9,172,765	4,392,720	-4,780,045	18,233,490	52,761,396	34,527,906	1,500,000	1,500,000	0
2046	9,445,903	4,587,815	-4,858,087	18,468,363	55,246,654	36,778,291	1,500,000	1,500,000	0
2047	9,724,186	4,782,045	-4,942,141	18,703,106	57,873,660	39,170,553	1,500,000	1,500,000	0
2048	10,008,476	4,974,877	-5,033,599	18,946,077	60,659,135	41,713,059	1,500,000	1,500,000	0
2049	10,298,654	5,166,004	-5,132,650	19,197,510	63,593,052	44,395,542	1,500,000	1,500,000	0
2050	10,594,280	5,353,631	-5,240,649	19,457,521	66,693,909	47,236,387	1,500,000	1,500,000	0
2051	10,896,068	5,537,066	-5,359,002	19,725,528	69,970,626	50,245,098	1,500,000	1,500,000	0
2052	11,200,677	5,712,084	-5,488,593	20,005,540	73,427,981	53,422,441	1,500,000	1,500,000	0
2053	11,461,179	5,977,538	-5,483,641	20,263,529	77,156,452	56,892,924	1,485,437	1,485,437	0
2054	11,792,502	6,373,076	-5,419,426	20,655,329	81,286,329	60,631,000	1,471,298	1,471,298	0
2055	12,115,914	6,783,938	-5,331,976	21,045,232	85,655,238	64,610,006	1,457,571	1,457,571	0





Strategic Wealth Planning Summary

Graphic Comparison under Alternative Planning Scenarios

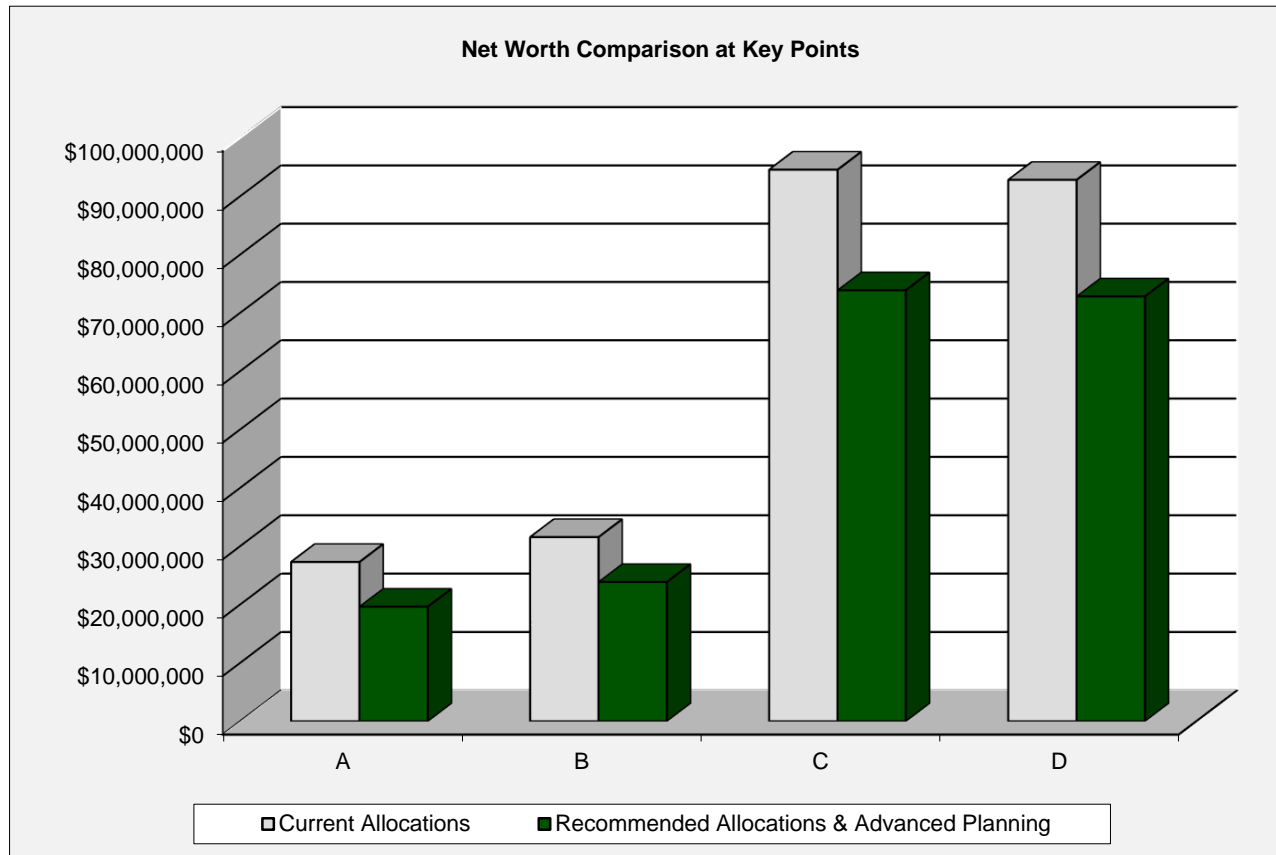
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Jack & Jill Flash

Current Allocations vs. Recommended Allocations & Advanced Planning

Projected Financial Summary

Jack & Jill Flash

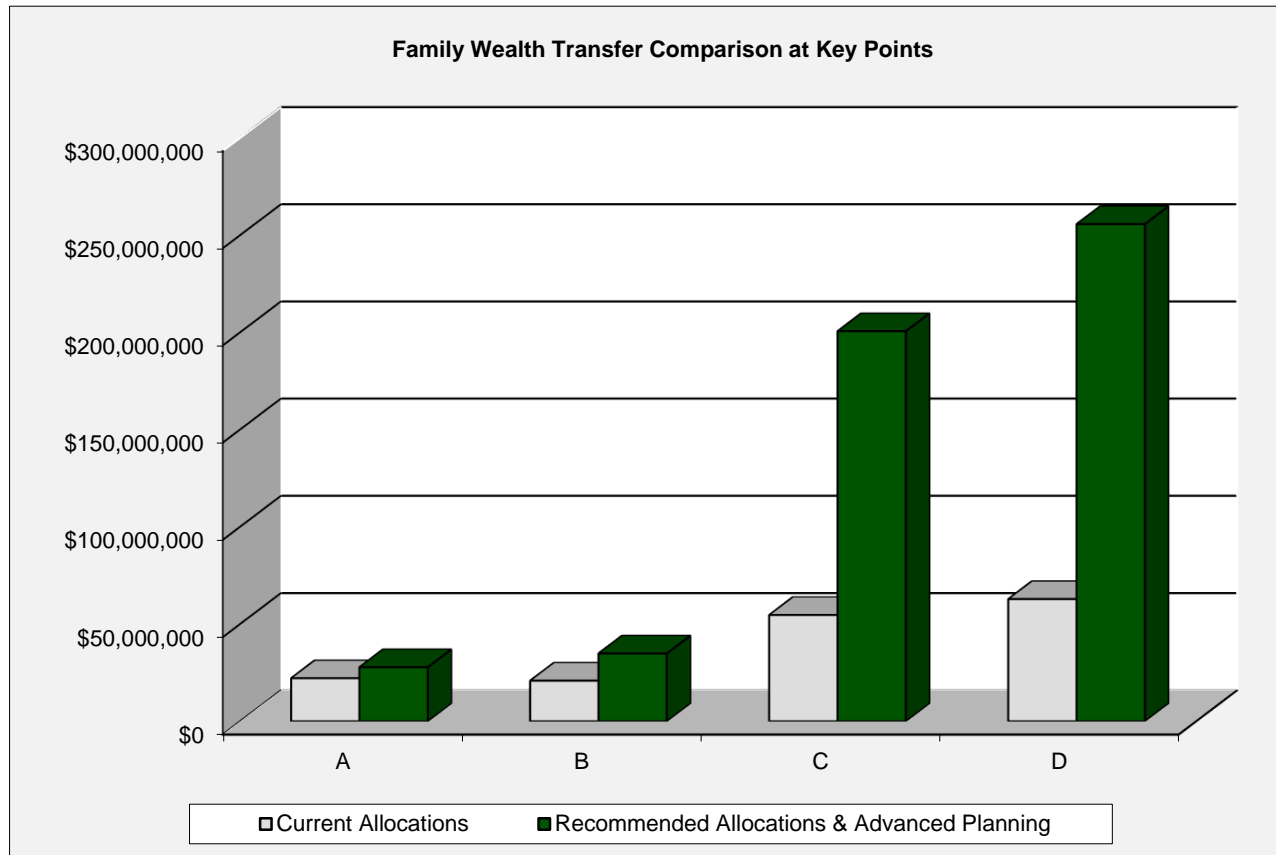


Legend	Year	Event
A	2023	Current year + 5
B	2028	Current year + 10
C	2052	1st death
D	2055	2nd death



Projected Estate Summary

Jack & Jill Flash

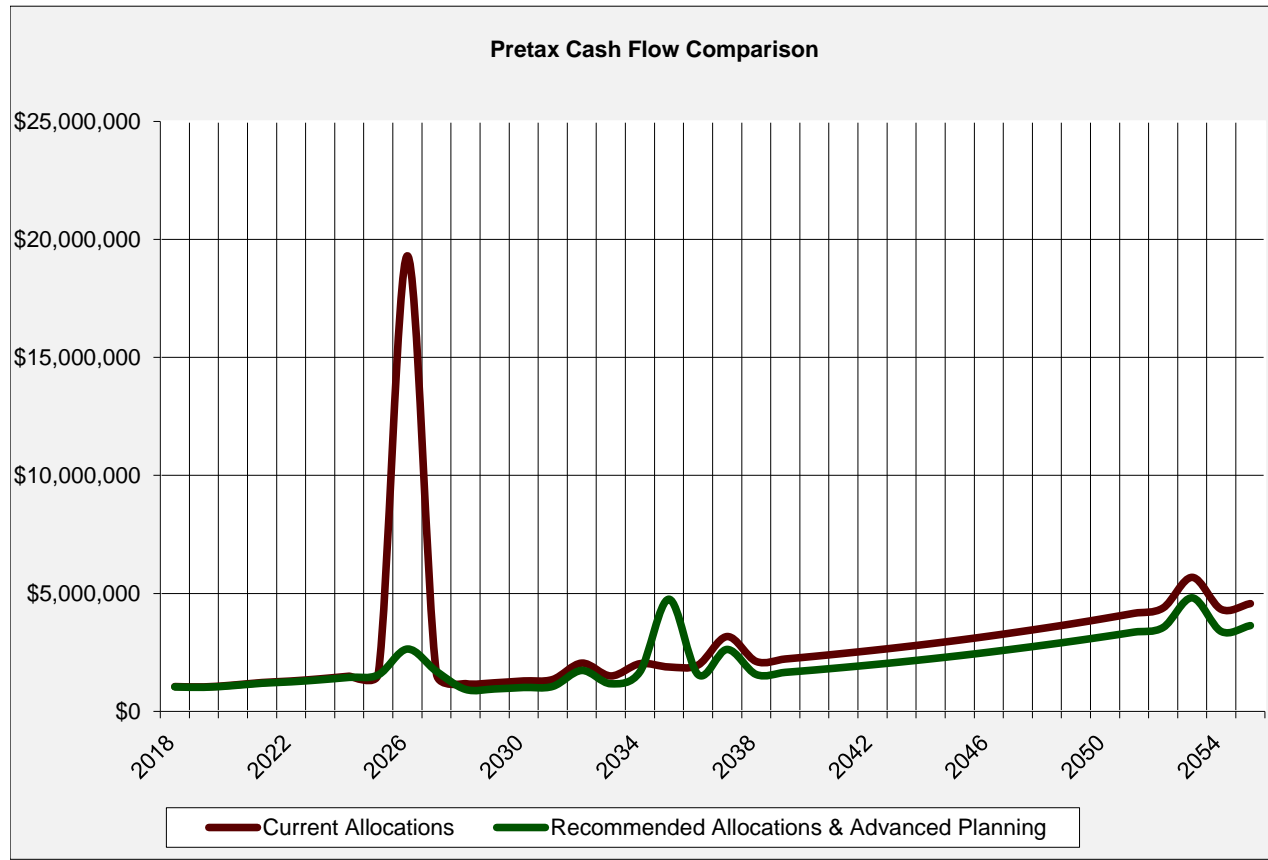


Legend	Year	Event
A	2023	Current year + 5
B	2028	Current year + 10
C	2052	1st death
D	2055	2nd death



Pretax Cash Flow Comparison - Future Dollars

Jack & Jill Flash

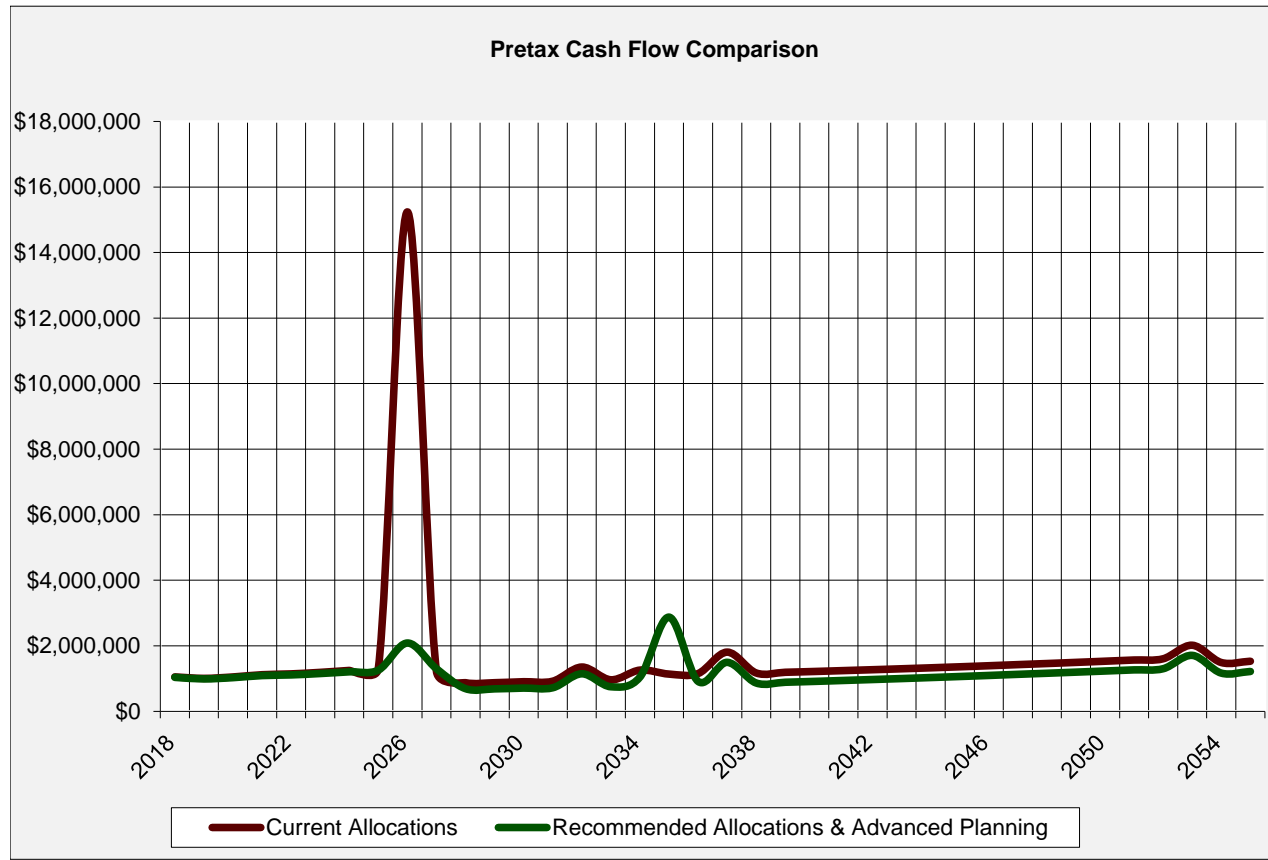


The chart above compares the pretax cash flows under alternative planning scenarios in future dollars.



Pretax Cash Flow Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash

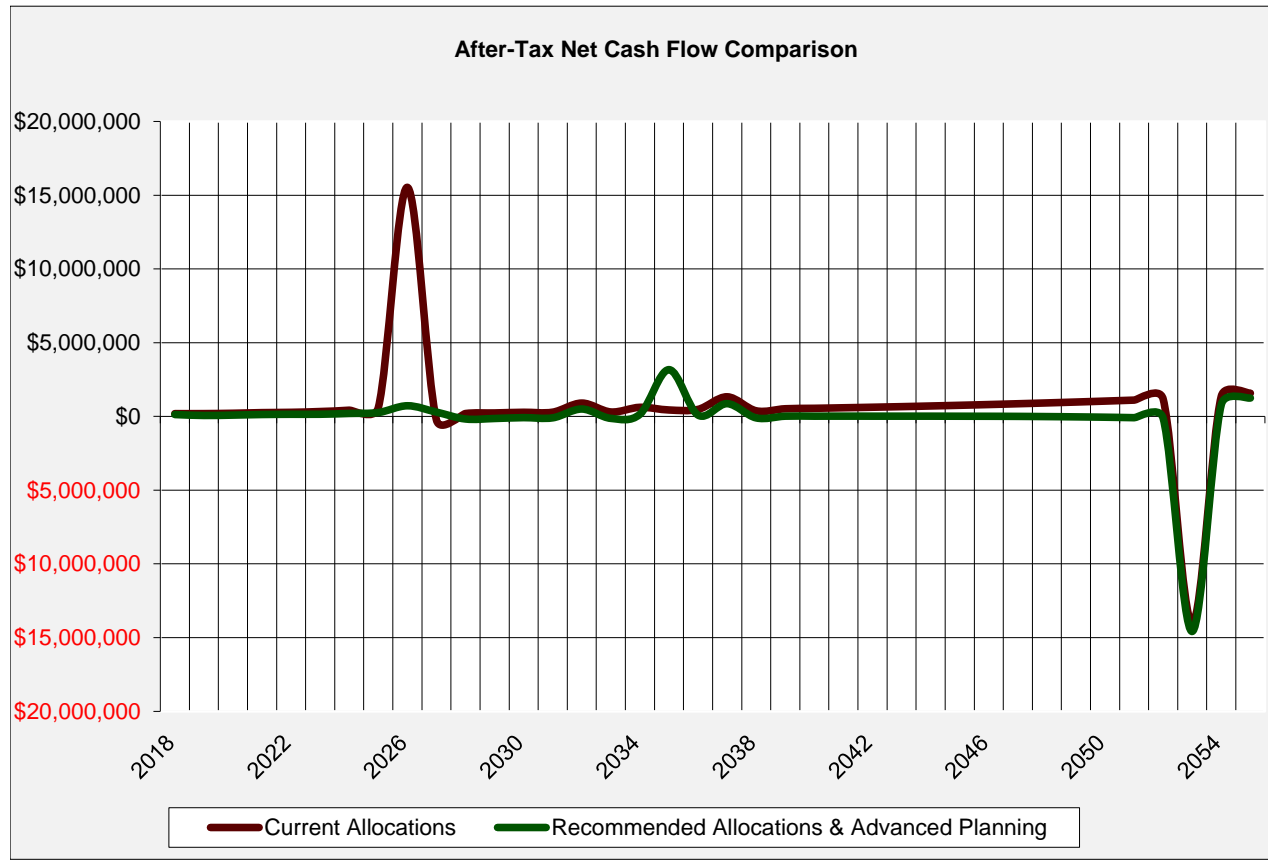


The chart above compares the pretax cash flows under alternative planning scenarios in inflation-adjusted dollars.



After-Tax Net Cash Flow Comparison - Future Dollars

Jack & Jill Flash

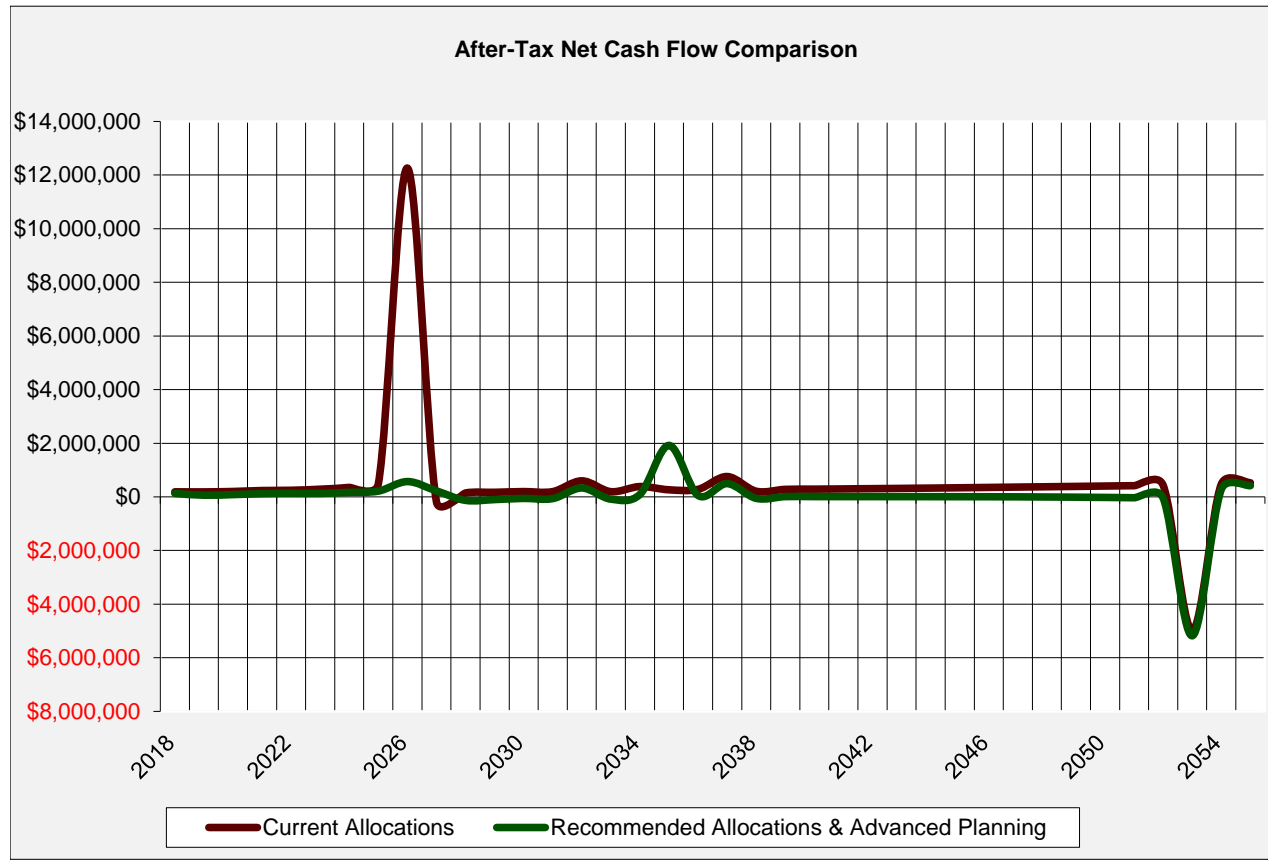


The chart above compares the after-tax net cash flows under alternative planning scenarios in future dollars.



After-Tax Net Cash Flow Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash

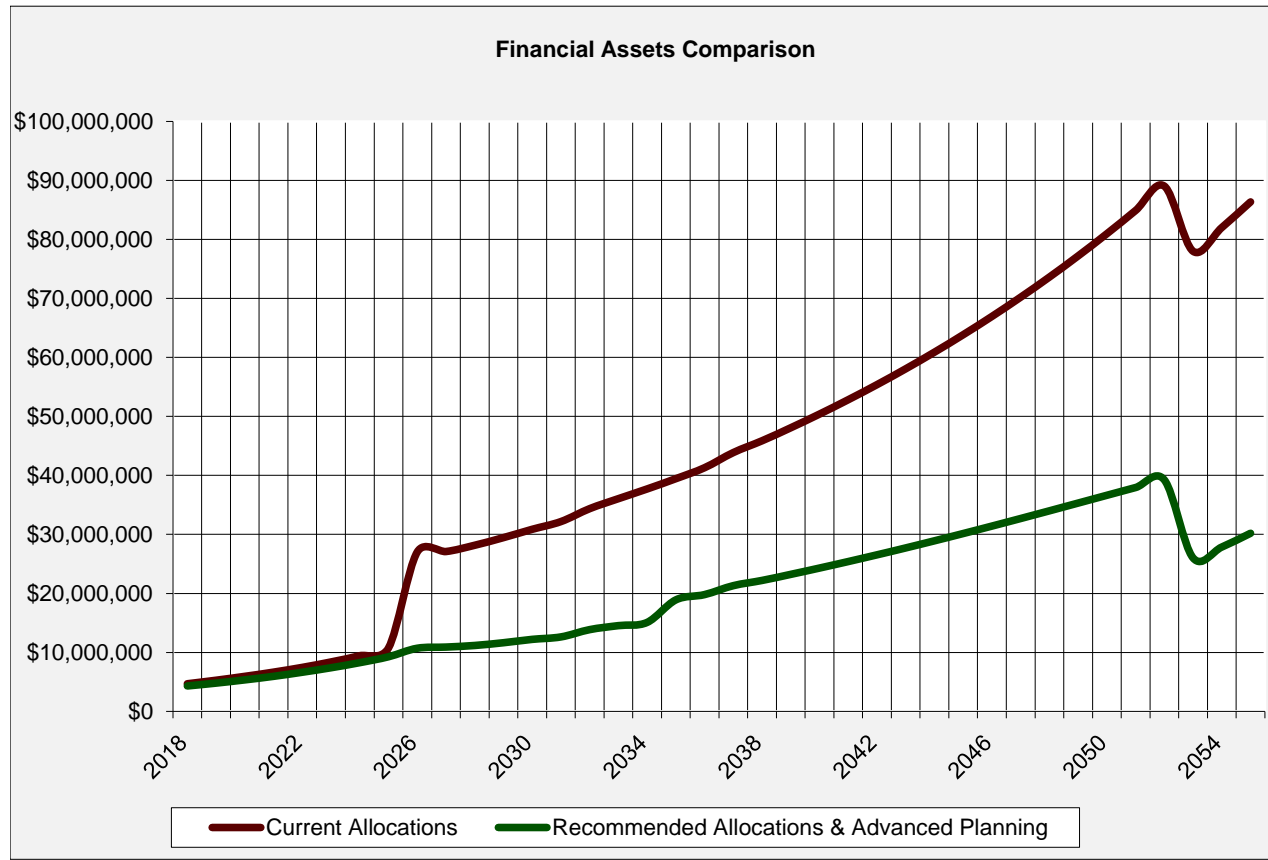


The chart above compares the after-tax net cash flows under alternative planning scenarios in inflation-adjusted dollars.



Financial Assets Comparison - Future Dollars

Jack & Jill Flash

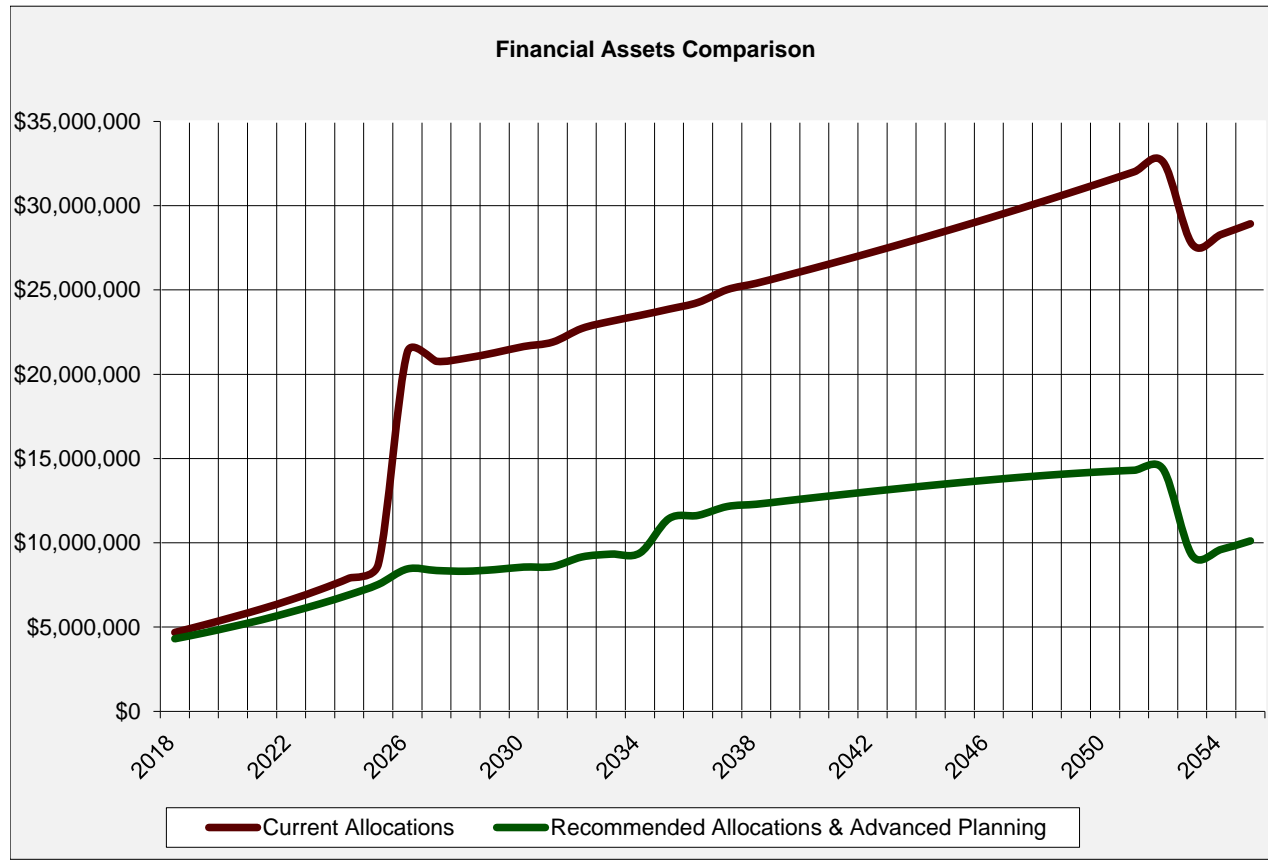


The chart above compares the financial assets under alternative planning scenarios in future dollars.



Financial Assets Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash

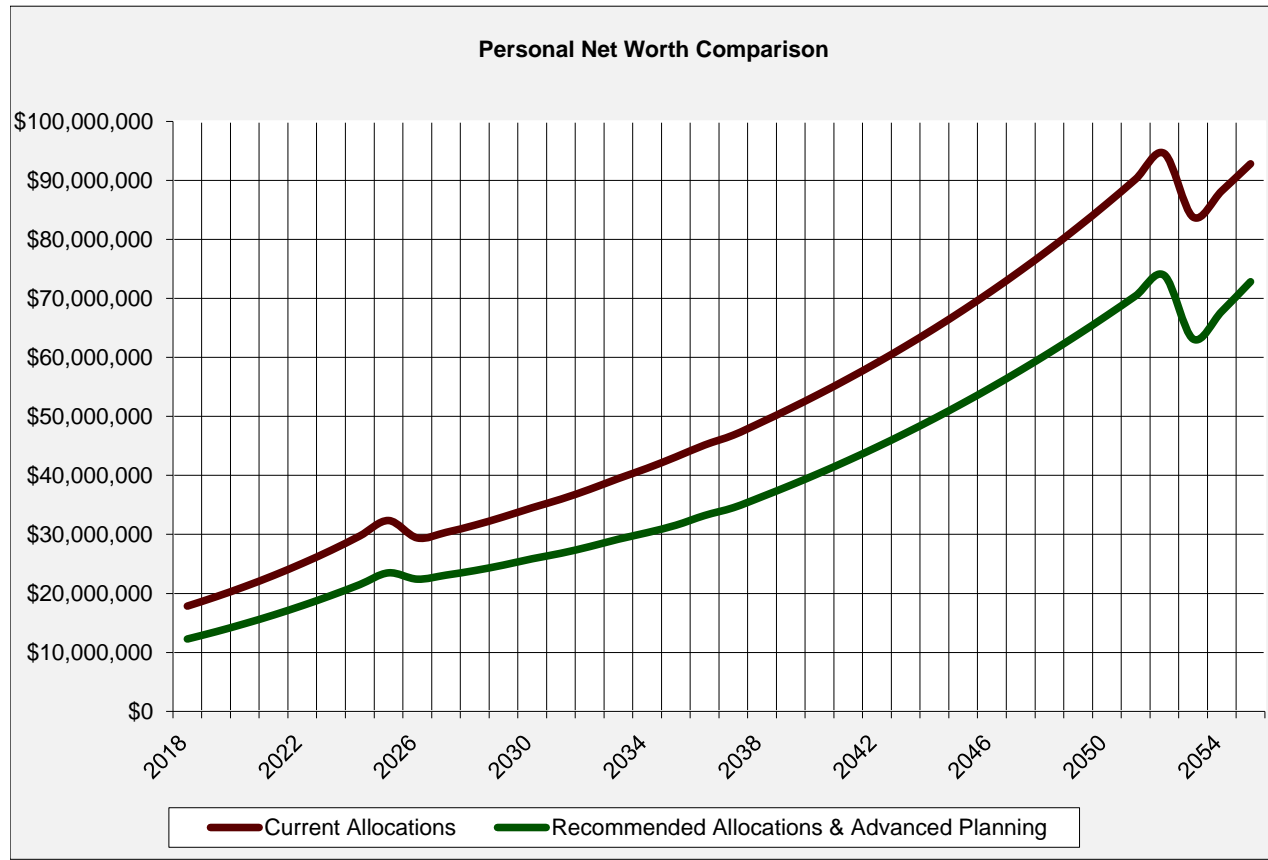


The chart above compares the financial assets under alternative planning scenarios in inflation-adjusted dollars.



Personal Net Worth Comparison - Future Dollars

Jack & Jill Flash

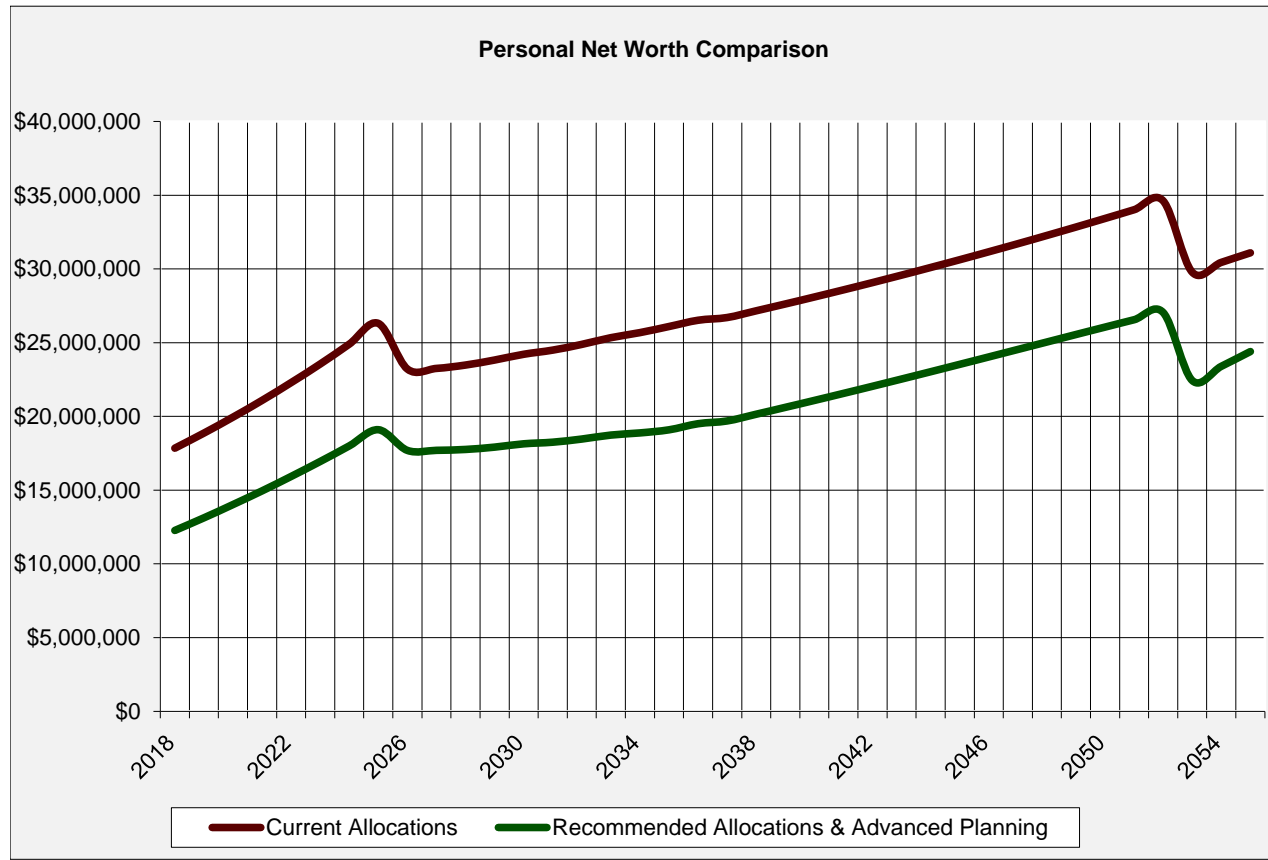


The chart above compares personal net worth under alternative planning scenarios in future dollars.



Personal Net Worth Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash

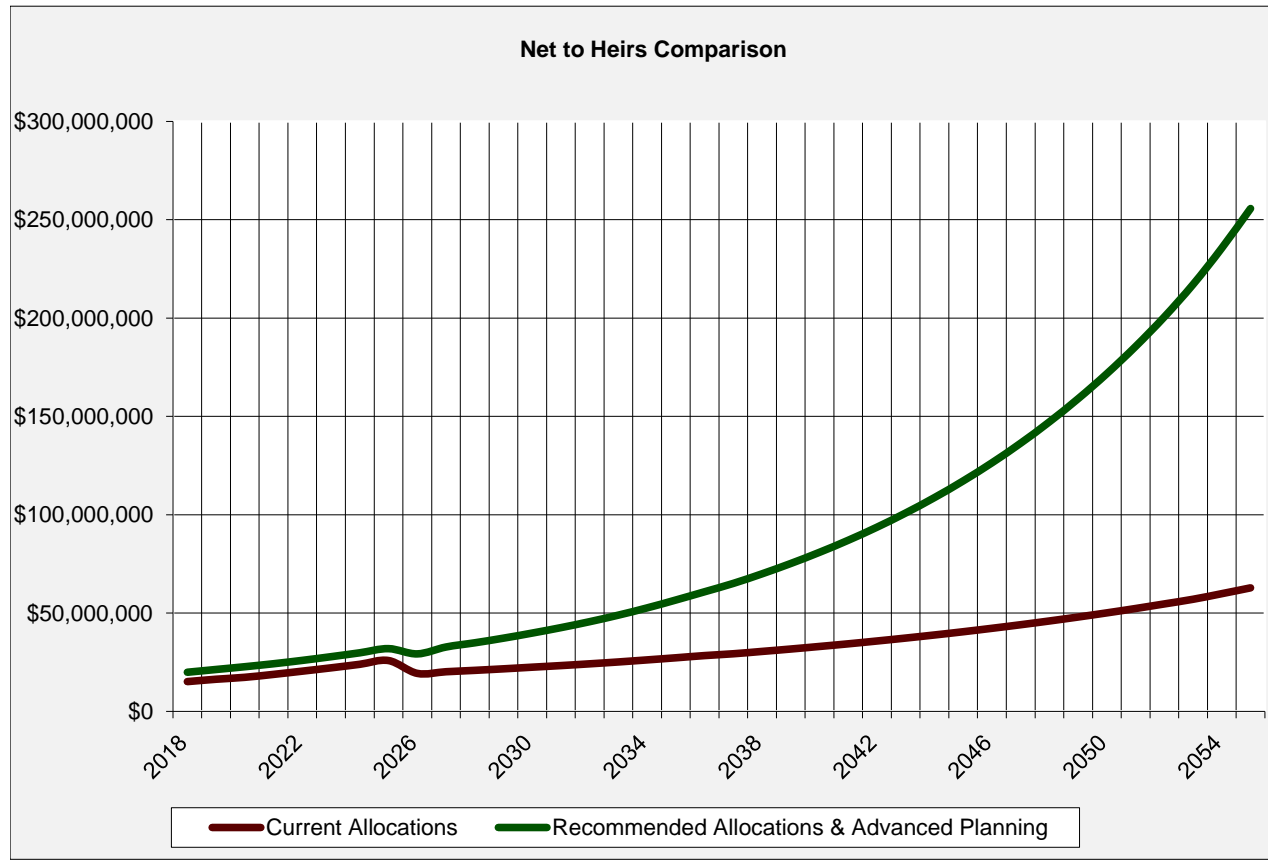


The chart above compares personal net worth under alternative planning scenarios in inflation-adjusted dollars.



Net to Heirs Comparison - Future Dollars

Jack & Jill Flash

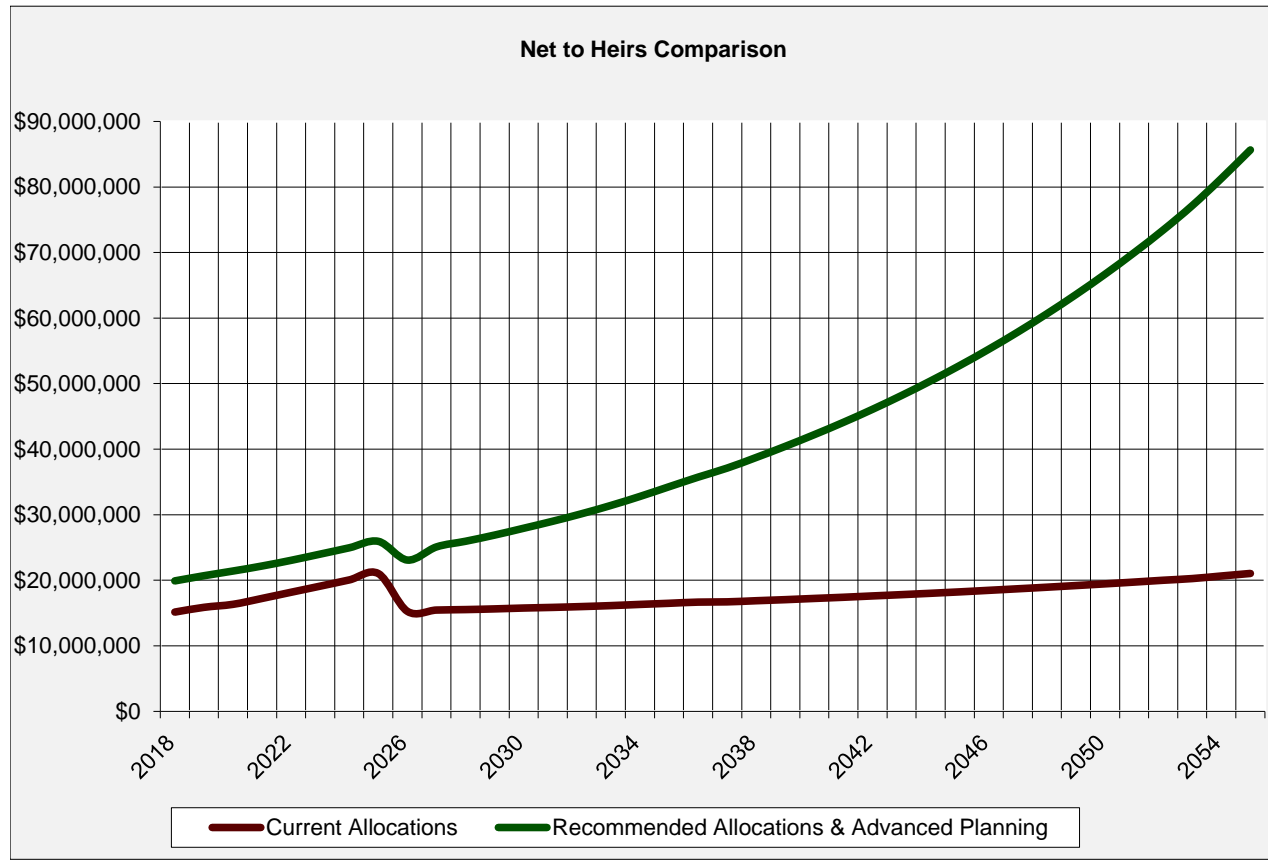


The chart above compares the net transfer to heirs under alternative planning scenarios in future dollars.



Net to Heirs Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash

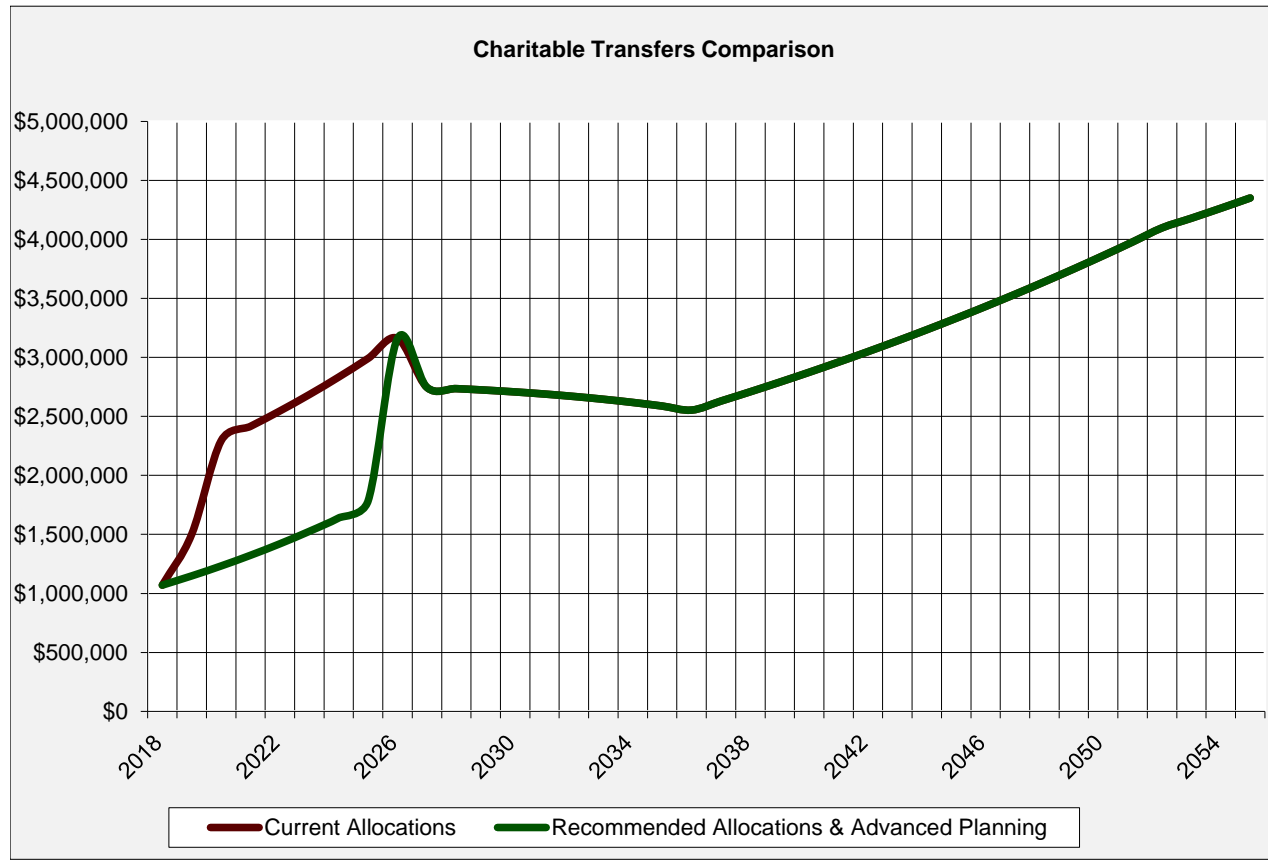


The chart above compares the net transfer to heirs under alternative planning scenarios in inflation-adjusted dollars.



Charitable Transfers Comparison - Future Dollars

Jack & Jill Flash

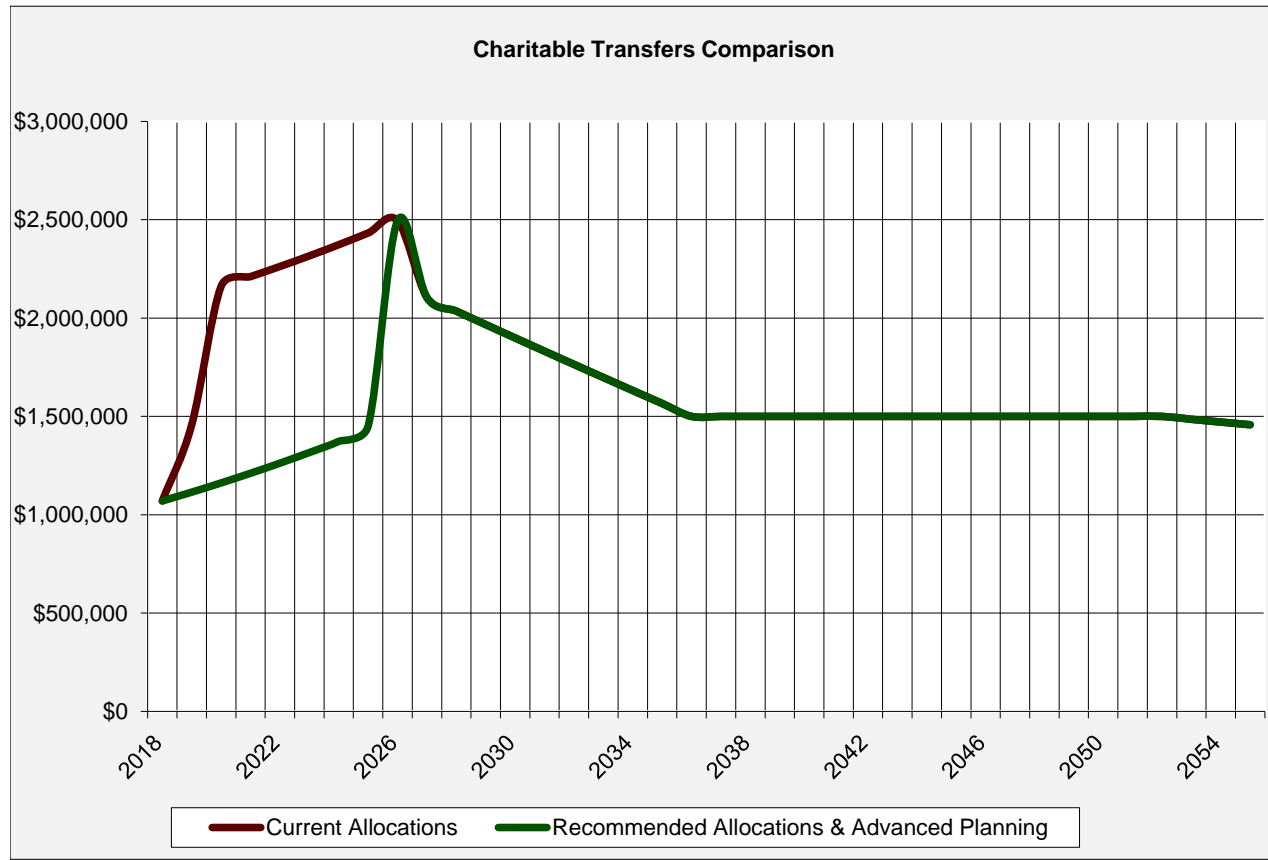


The chart above compares the transfers to charity under alternative planning scenarios in future dollars.



Charitable Transfers Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash

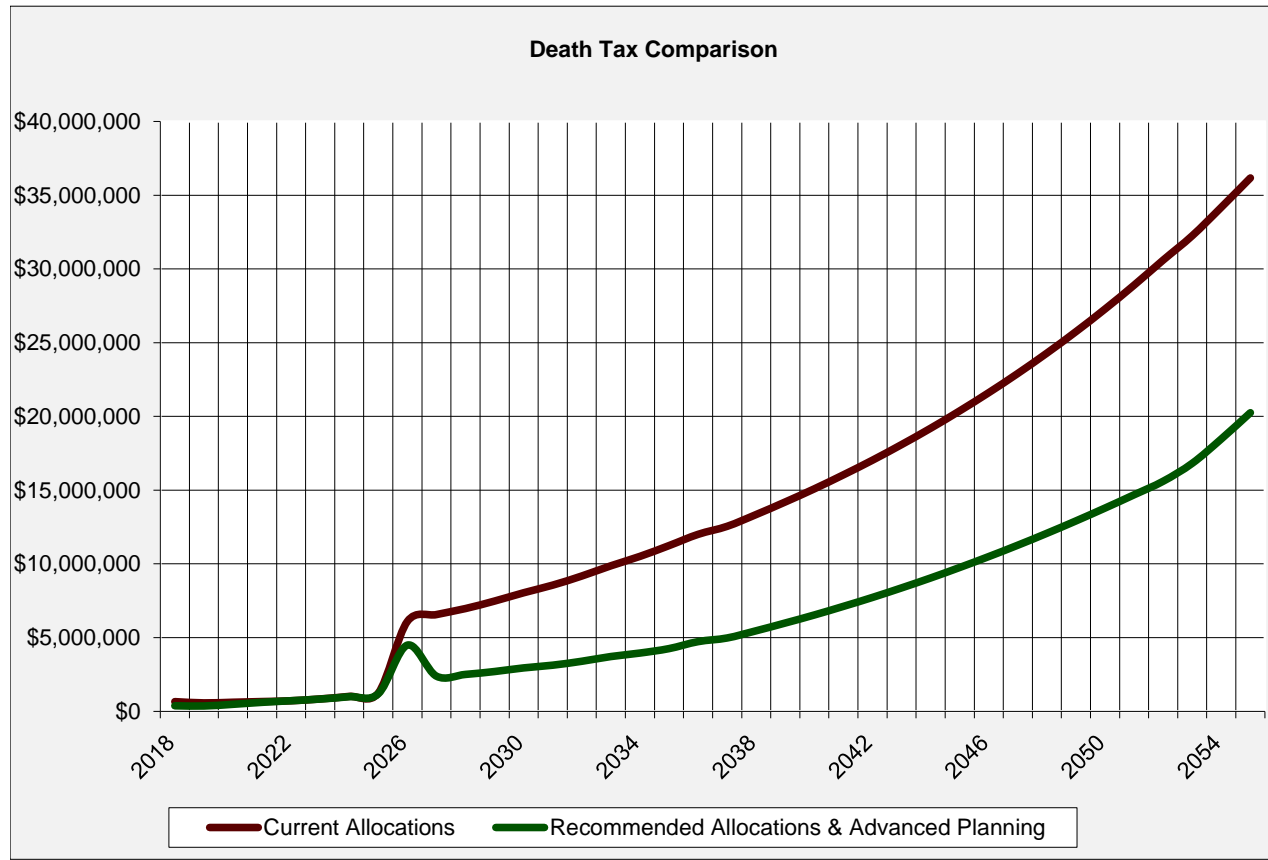


The chart above compares the transfers to charity under alternative planning scenarios in inflation-adjusted dollars.



Estate & Inheritance Taxes Comparison - Future Dollars

Jack & Jill Flash

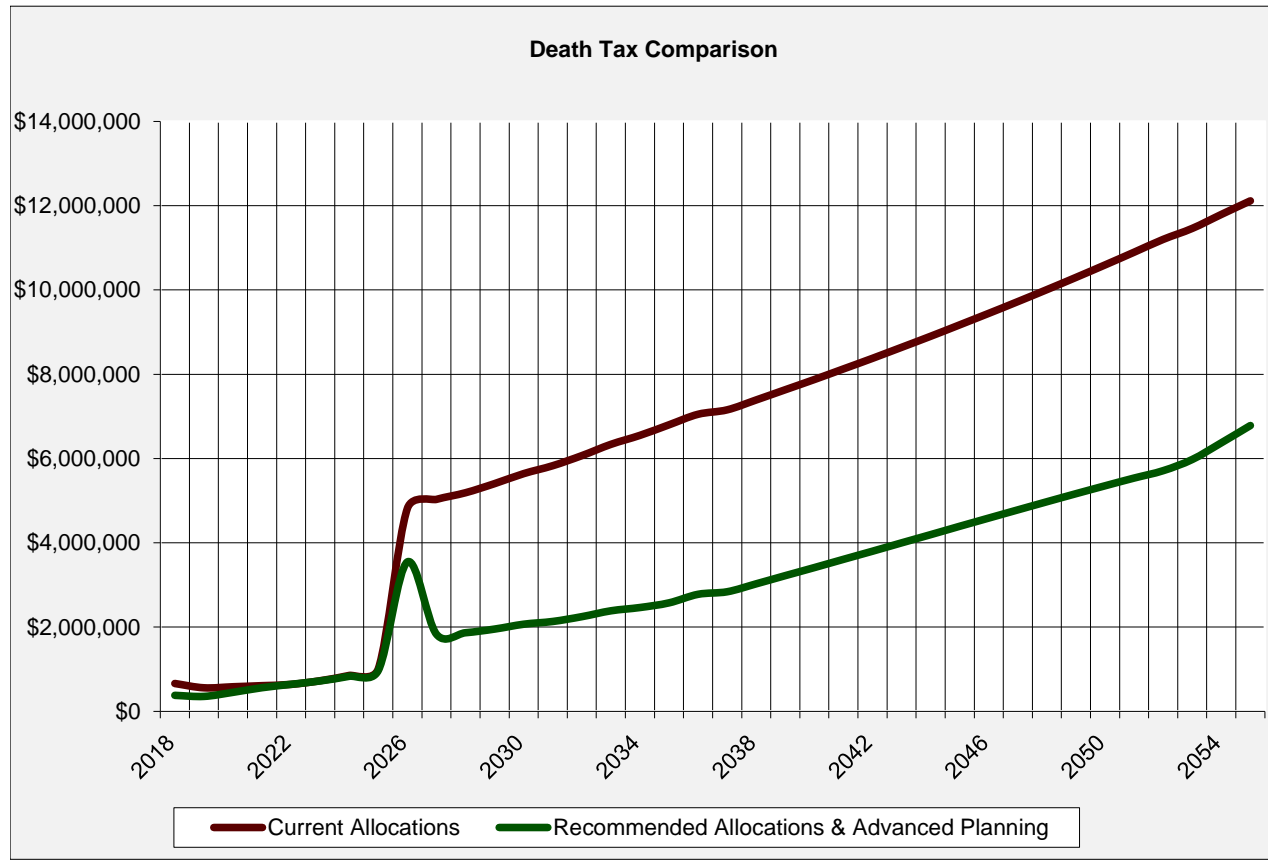


The chart above compares the projected death taxes under alternative planning scenarios in future dollars.



Estate & Inheritance Taxes Comparison - Inflation-Adjusted Dollars

Jack & Jill Flash



The chart above compares the projected death taxes under alternative planning scenarios in inflation-adjusted dollars.

