



Flip Charitable Remainder Unitrust

An Illustration of the Use of a Net Income with Makeup Charitable Remainder Unitrust that "Flips" or Converts to a Standard Charitable Remainder Unitrust in Year 10

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Transfer ShopRight HQ to Two-Life FlipCRUT; Sale in Year 9

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

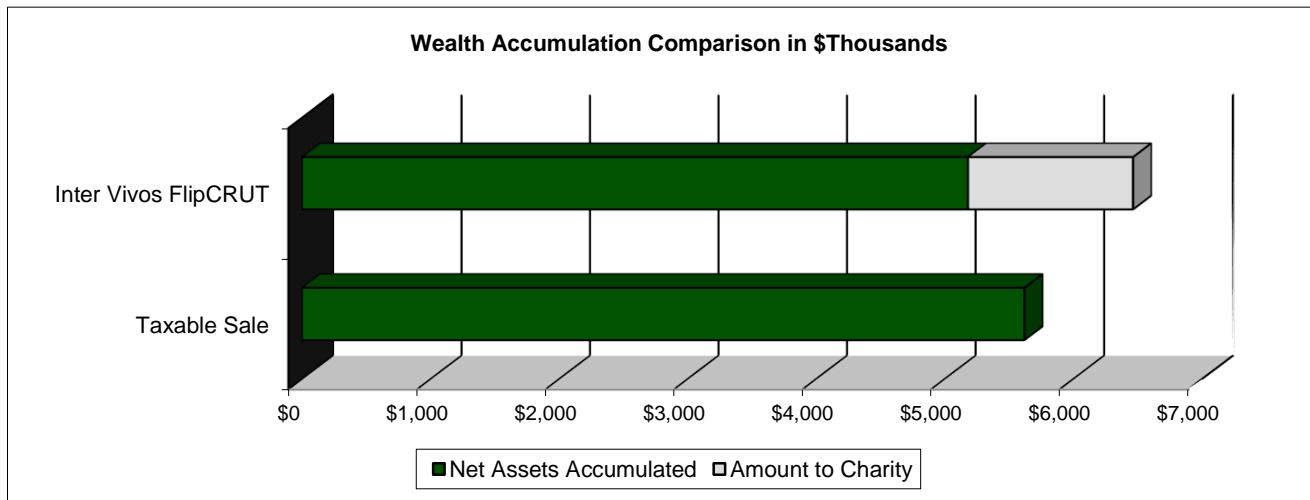


Summary

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Projected Results in 2050	Taxable Sale	Inter Vivos FlipCRUT	FlipCRUT Adv/ -Disadv	PV of Adv/ -Disadv
Charitable deduction	NA	100,010	40,204	40,204
Cap gains and Medicare taxes on sale in 2027	246,177	0	246,177	194,334
Pretax value accumulated	5,810,539	5,348,900	-461,639	-177,992
Deferred capital gains and Medicare taxes	-188,394	-165,181	23,212	8,950
Net assets accumulated	5,622,145	5,183,719	-438,427	-169,042
Amount to charity	0	1,282,903	1,282,903	107,284
Combined wealth accumulation	5,622,145	6,466,621	844,476	-61,758

On the basis of current assumptions, utilizing a FlipCRUT in this manner will not maximize the income beneficiary's wealth, but may be advantageous when combined with the amount left to charity.

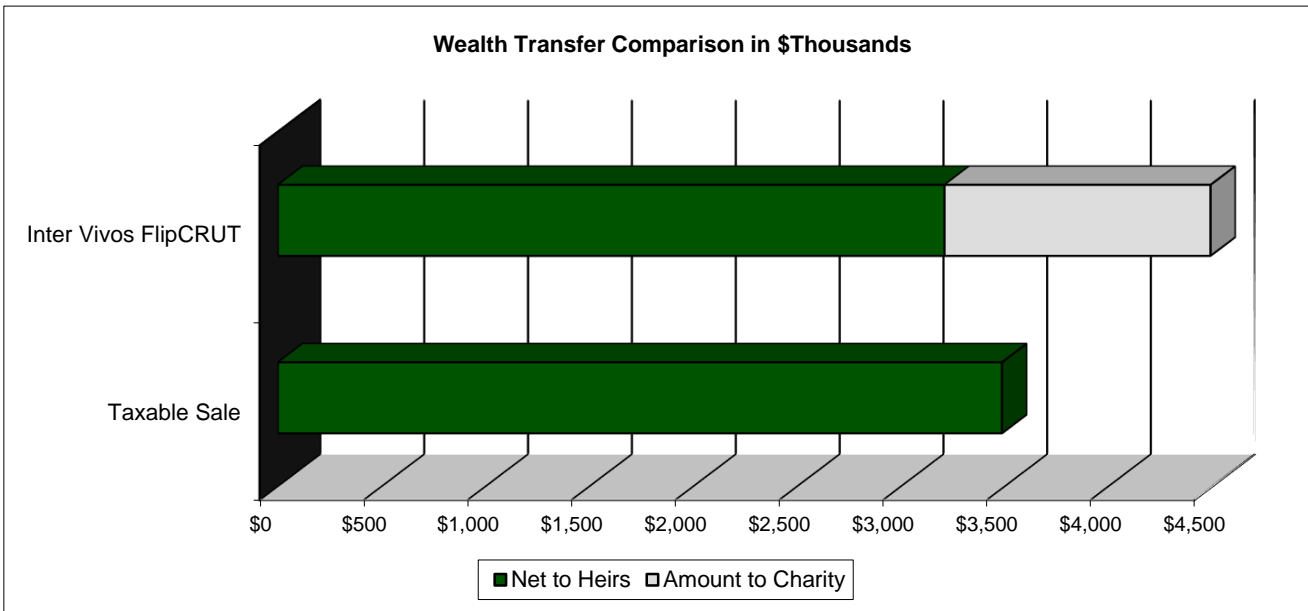


Wealth Transfer Summary

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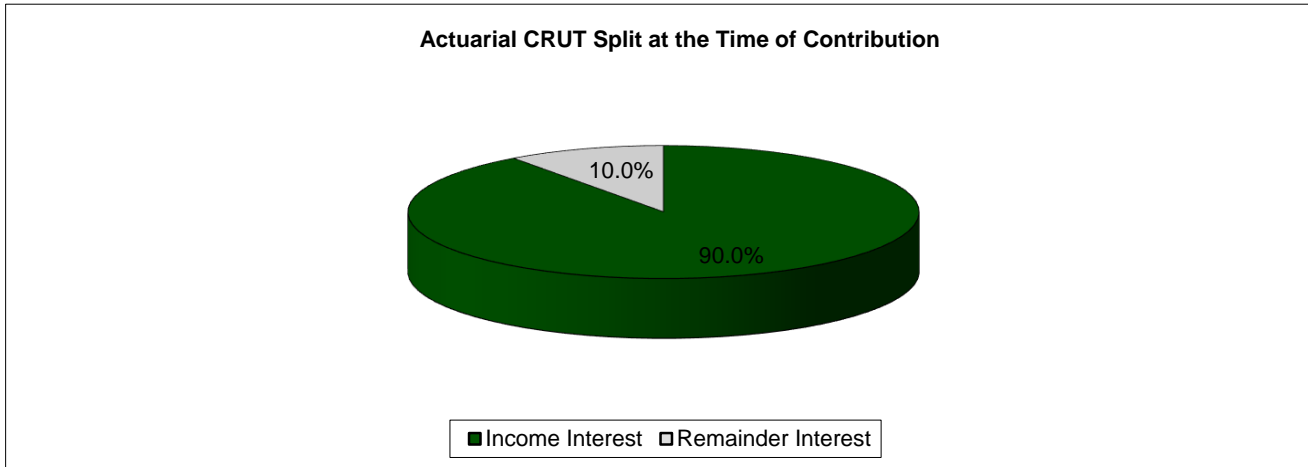
Projected Results in 2050	Taxable Sale	Inter Vivos FlipCRUT	FlipCRUT Adv/ -Disadv	PV of Adv/ -Disadv
Pretax value accumulated	5,810,539	5,348,900	-461,639	-177,992
Estate taxes	-2,324,215	-2,139,560	184,655	71,197
Net to heirs	3,486,323	3,209,340	-276,983	-106,795
Amount to charity	0	1,282,903	1,282,903	107,284
Combined wealth transfer	3,486,323	4,492,243	1,005,920	489

On the basis of current assumptions, utilizing a FlipCRUT in this manner will not maximize the family's after-tax wealth, but may be advantageous when combined with the amount left to charity.



Actuarial Summary

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Relevant Actuarial Calculations & Applicable Tests

FlipCRUT payout rate	7.507%
Income factor	89.999%
Remainder factor	10.001%
10% actuarial remainder test under IRC sec. 664(d)	Passed

Calculation of Charitable Deduction

Amount on which charitable deduction is based	Fair market value
Value of transfer	1,000,000
Total percentage of remainder interest deductible	100.0%
Remainder factor	10.001%
Charitable deduction	100,010



Assumptions

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Planning Illustration

Transfer date	01-Jan-2018
Transferor	Jack
Type of analysis	Inter vivos
Tax laws to apply - income taxes	TCJA provisions sunset after 2025
Tax laws to apply - estate, gift & GST	TCJA provisions sunset after 2025

Trust Assumptions

Type of trust	Life
Life 1 actuarial age	55.0
Life 2 actuarial age	52.0
FlipCRUT payout rate method	Maximum
FlipCRUT payout rate	7.507%
FlipCRUT valuation date	Start of year
Months valuation date precedes payout	12
FlipCRUT payout frequency	Annual
Section 7520 rate	2.6%

Property Transferred

Undiscounted fair market value	1,000,000
Valuation discount	0.0%
Tax basis	450,000

Conversion of NIMCRUT to Standard CRUT

Year in which transferred property is sold	9
Timing of sale	Start of year
Sales proceeds equal calculated value	Yes

Charitable Deduction

Deduction is based on fair market value or tax basis	Fair market value
Total percentage of remainder interest deductible	100.0%
Years needed to utilize deduction	1



Assumptions

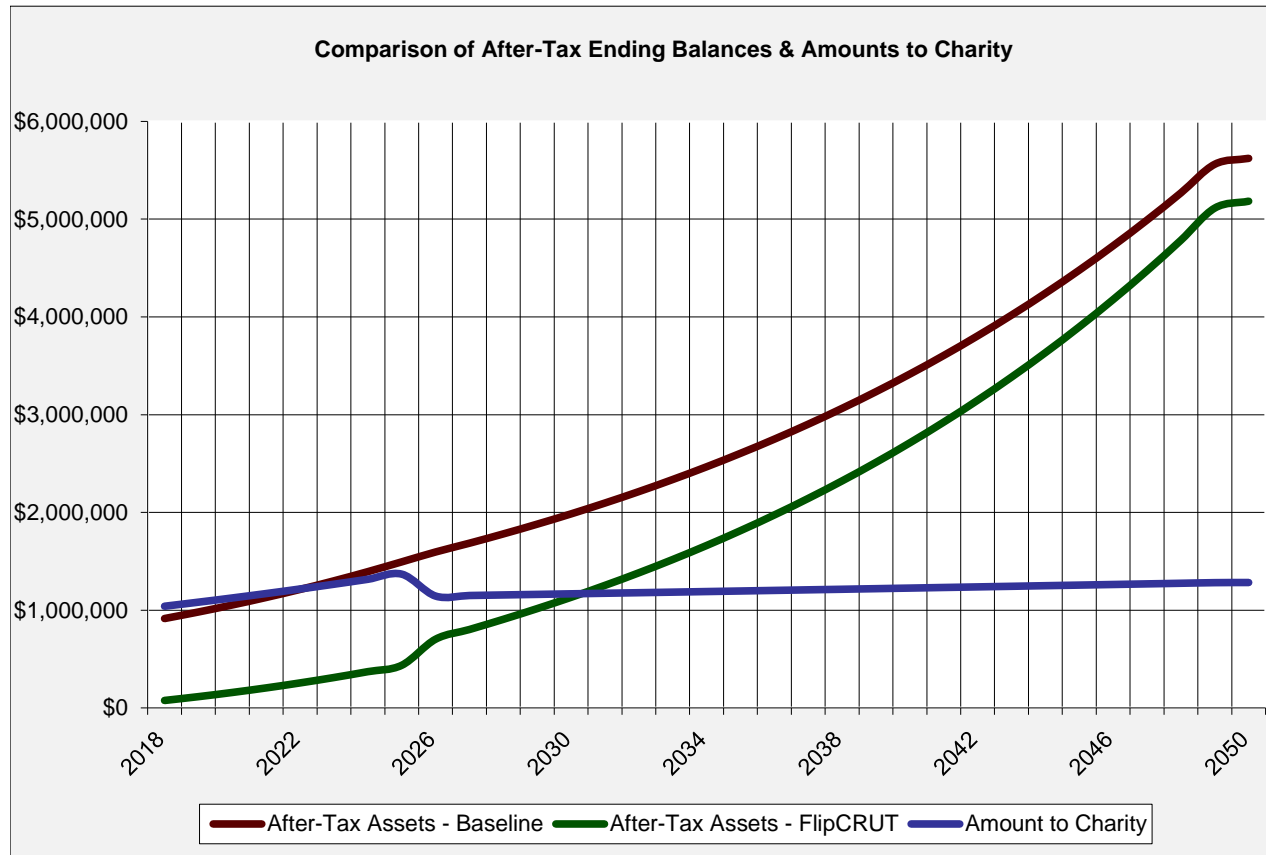
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Tax Rates	Baseline	FlipCRUT
Senior Generation		
Federal income tax rate	See schedule	See schedule
Federal capital gains tax rate	See schedule	See schedule
State income tax rate	5.0%	5.0%
Charitable income tax deduction rate	NA	See schedule
Estate tax rate	See schedule	See schedule
Heirs		
Federal income tax rate	NA	NA
Federal capital gains tax rate	NA	NA
State income tax rate	NA	NA
Estate tax rate	NA	NA
Transferred Property Investment Rates		
Current income rate		5.0%
Qualified dividend percentage		65.0%
Growth rate		4.0%
Investment Rates		
	FlipCRUT	Non-FlipCRUT
Taxable income rate	2.0%	2.0%
Qualified dividend percentage	100.0%	100.0%
Growth rate	6.0%	6.0%
Tax-exempt income rate	0.0%	0.0%
Portfolio turnover rate	25.0%	25.0%
% of short-term capital gains	50.0%	50.0%
Present value discount rate	NA	3.0%
Discount rate for remainder interest	8.0%	NA
Medicare Surtax		
	Baseline	FlipCRUT
% of taxable income and realized gains subject to Medicare surtax in trust	NA	100.0%
% of taxable income and realized gains subject to Medicare surtax outside of trust	100.0%	100.0%
Other		
Post-contribution gains are allocated to income		Yes
Summary results are shown net of deferred capital gains and Medicare taxes		Yes
FlipCRUT payouts & deduction benefits are consumed		No



Annual After-Tax Assets Illustration

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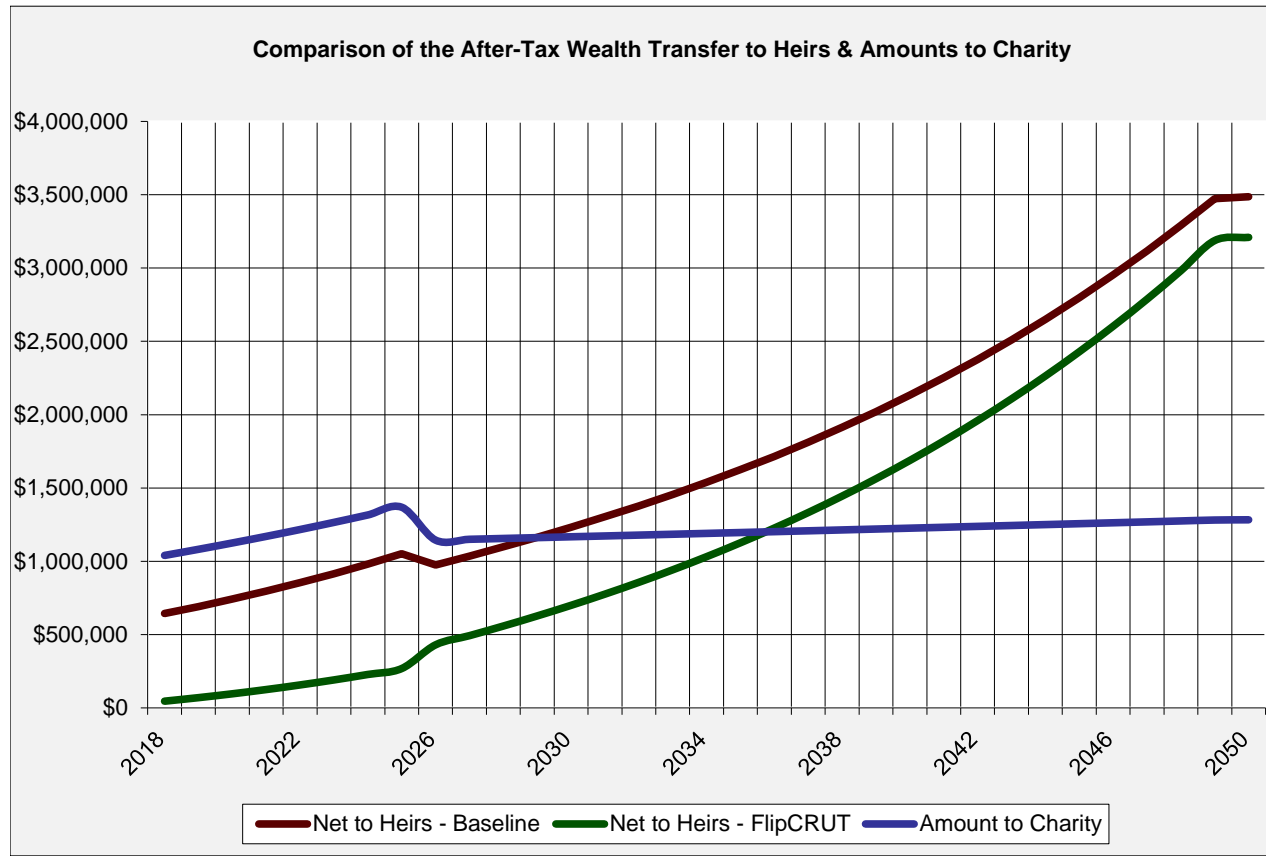


The illustration above compares the after-tax assets available to the income beneficiaries of the FlipCRUT with the assets accumulated by the family in the baseline scenario. The annual year-end values of the FlipCRUT are also shown.



Annual Net to Heirs Illustration

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The illustration above compares the after-tax wealth transferred to heirs with a FlipCRUT to the net transfer to heirs in the baseline scenario. The annual year-end values of the FlipCRUT are also shown.



Annual After-Tax Assets Comparison

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Year	Taxable Sale Scenario			FlipCRUT Scenario - Income Bene Accumulations			FlipCRUT Summary		
	Combined Ending Balances	Deferred Capital Gains & Medicare Taxes	Combined After-Tax Balances	Ending Balance	Deferred Capital Gains & Medicare Taxes	After-Tax Balance	FlipCRUT Adv/-Disadv to Income Beneficiary	Amount to Charity	Combined Adv/-Disadv
2018	1,073,525	159,300	914,225	76,514	488	76,026	-838,199	1,040,000	201,801
2019	1,152,313	170,939	981,374	116,520	1,296	115,224	-866,150	1,081,600	215,450
2020	1,236,603	183,378	1,053,225	160,427	2,388	158,039	-895,186	1,124,864	229,678
2021	1,326,666	196,593	1,130,073	208,467	3,740	204,727	-925,346	1,169,859	244,512
2022	1,422,810	210,575	1,212,235	260,899	5,338	255,561	-956,674	1,216,653	259,979
2023	1,525,369	225,325	1,300,044	318,006	7,173	310,833	-989,212	1,265,319	276,107
2024	1,634,711	240,853	1,393,859	380,098	9,244	370,854	-1,023,004	1,315,932	292,927
2025	1,751,231	257,175	1,494,056	447,507	11,551	435,956	-1,058,100	1,368,569	310,469
2026	1,623,047	27,940	1,595,107	716,823	13,996	702,827	-892,280	1,144,315	252,035
2027	1,725,742	40,529	1,685,213	821,303	19,142	802,161	-883,052	1,149,957	266,905
2028	1,831,240	51,209	1,780,030	930,669	24,261	906,408	-873,623	1,155,626	282,004
2029	1,940,386	60,492	1,879,894	1,045,483	29,420	1,016,063	-863,831	1,161,323	297,492
2030	2,053,911	68,770	1,985,141	1,166,272	34,673	1,131,599	-853,542	1,167,049	313,506
2031	2,172,459	76,348	2,096,112	1,293,538	40,070	1,253,468	-842,644	1,172,802	330,158
2032	2,296,619	83,460	2,213,158	1,427,773	45,653	1,382,120	-831,038	1,178,584	347,546
2033	2,426,935	90,293	2,336,642	1,569,464	51,459	1,518,005	-818,637	1,184,395	365,758
2034	2,563,930	96,988	2,466,942	1,719,103	57,522	1,661,581	-805,360	1,190,234	384,873
2035	2,708,112	103,662	2,604,450	1,877,192	63,874	1,813,318	-791,131	1,196,102	404,970
2036	2,859,986	110,406	2,749,579	2,044,247	70,544	1,973,703	-775,877	1,201,998	426,122
2037	3,020,059	117,296	2,902,763	2,220,801	77,562	2,143,239	-759,524	1,207,924	448,401
2038	3,188,849	124,394	3,064,455	2,407,411	84,954	2,322,457	-741,998	1,213,879	471,881
2039	3,366,888	131,753	3,235,135	2,604,658	92,749	2,511,909	-723,226	1,219,864	496,638
2040	3,554,725	139,420	3,415,306	2,813,150	100,974	2,712,176	-703,130	1,225,878	522,748
2041	3,752,934	147,435	3,605,499	3,033,526	109,657	2,923,869	-681,631	1,231,921	550,291
2042	3,962,113	155,836	3,806,276	3,266,458	118,827	3,147,631	-658,645	1,237,995	579,349
2043	4,182,887	164,660	4,018,227	3,512,654	128,514	3,384,140	-634,087	1,244,098	610,011
2044	4,415,916	173,941	4,241,975	3,772,858	138,748	3,634,110	-607,865	1,250,231	642,366
2045	4,661,890	183,712	4,478,179	4,047,857	149,562	3,898,295	-579,883	1,256,395	676,512
2046	4,921,537	194,006	4,727,531	4,338,478	160,988	4,177,490	-550,042	1,262,589	712,547
2047	5,195,625	204,858	4,990,766	4,645,595	173,063	4,472,532	-518,235	1,268,814	750,579
2048	5,484,960	216,303	5,268,657	4,970,130	185,823	4,784,307	-484,350	1,275,069	790,719
2049	5,790,395	228,376	5,562,019	5,313,055	199,307	5,113,748	-448,271	1,281,355	833,083
2050	5,810,539	188,394	5,622,145	5,348,900	165,181	5,183,719	-438,427	1,282,903	844,476



Flip Charitable Remainder Unitrust - Transfer ShopRight HQ to Two-Life FlipCRUT; Sale in

Annual Net to Heirs Comparison

Jack & Jill Flash

Part 1 of 2

Year	Taxable Sale Scenario			
	Combined Ending Balances	Combined Gross Estate	Estate Taxes	Net to Heirs
2018	1,073,525	1,073,525	429,410	644,115
2019	1,152,313	1,152,313	460,925	691,388
2020	1,236,603	1,236,603	494,641	741,962
2021	1,326,666	1,326,666	530,667	796,000
2022	1,422,810	1,422,810	569,124	853,686
2023	1,525,369	1,525,369	610,148	915,222
2024	1,634,711	1,634,711	653,885	980,827
2025	1,751,231	1,751,231	700,492	1,050,739
2026	1,623,047	1,623,047	649,219	973,828
2027	1,725,742	1,725,742	690,297	1,035,445
2028	1,831,240	1,831,240	732,496	1,098,744
2029	1,940,386	1,940,386	776,154	1,164,232
2030	2,053,911	2,053,911	821,564	1,232,346
2031	2,172,459	2,172,459	868,984	1,303,476
2032	2,296,619	2,296,619	918,647	1,377,971
2033	2,426,935	2,426,935	970,774	1,456,161
2034	2,563,930	2,563,930	1,025,572	1,538,358
2035	2,708,112	2,708,112	1,083,245	1,624,867
2036	2,859,986	2,859,986	1,143,994	1,715,992
2037	3,020,059	3,020,059	1,208,024	1,812,036
2038	3,188,849	3,188,849	1,275,540	1,913,310
2039	3,366,888	3,366,888	1,346,755	2,020,133
2040	3,554,725	3,554,725	1,421,890	2,132,835
2041	3,752,934	3,752,934	1,501,174	2,251,760
2042	3,962,113	3,962,113	1,584,845	2,377,268
2043	4,182,887	4,182,887	1,673,155	2,509,732
2044	4,415,916	4,415,916	1,766,366	2,649,550
2045	4,661,890	4,661,890	1,864,756	2,797,134
2046	4,921,537	4,921,537	1,968,615	2,952,922
2047	5,195,625	5,195,625	2,078,250	3,117,375
2048	5,484,960	5,484,960	2,193,984	3,290,976
2049	5,790,395	5,790,395	2,316,158	3,474,237
2050	5,810,539	5,810,539	2,324,215	3,486,323



Annual Net to Heirs Comparison

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Part 2 of 2

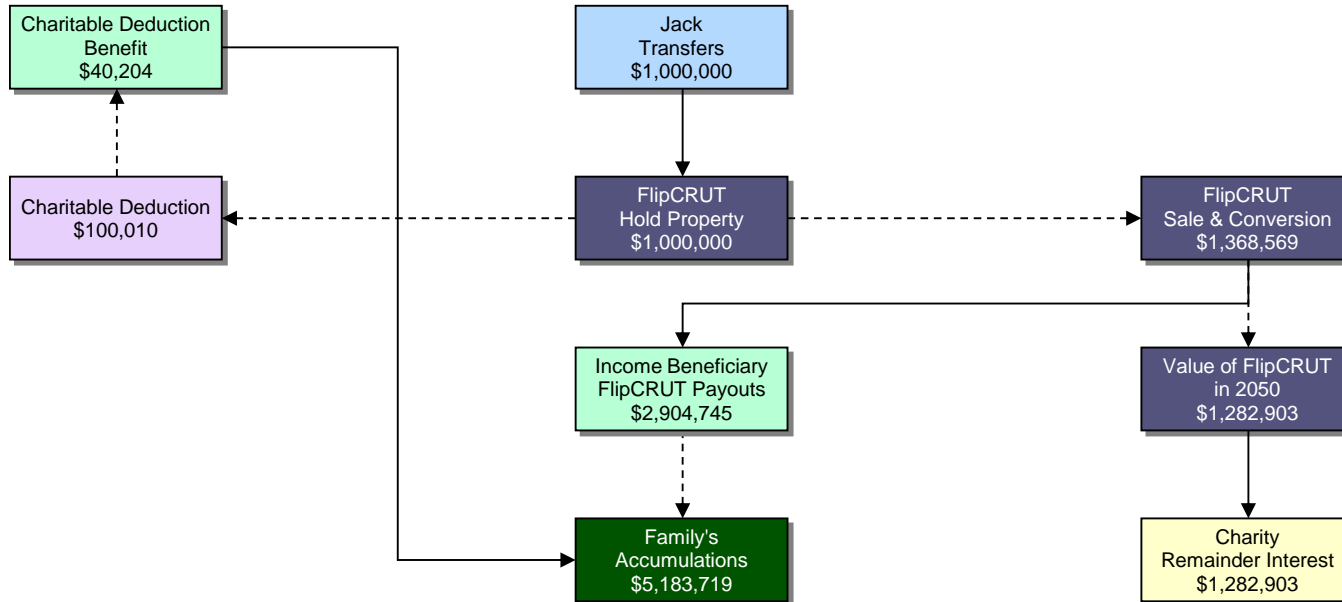
Year	FlipCRUT Scenario				FlipCRUT Adv-/Disadv	
	Ending Balance	Estate Taxes	Net to Heirs	Amount to Charity	Excluding Amount to Charity	Including Amount to Charity
2018	76,514	30,606	45,908	1,040,000	-598,207	441,793
2019	116,520	46,608	69,912	1,081,600	-621,476	460,124
2020	160,427	64,171	96,256	1,124,864	-645,706	479,158
2021	208,467	83,387	125,080	1,169,859	-670,920	498,939
2022	260,899	104,360	156,539	1,216,653	-697,146	519,506
2023	318,006	127,202	190,804	1,265,319	-724,418	540,901
2024	380,098	152,039	228,059	1,315,932	-752,768	563,164
2025	447,507	179,003	268,504	1,368,569	-782,234	586,335
2026	716,823	286,729	430,094	1,144,315	-543,735	600,581
2027	821,303	328,521	492,782	1,149,957	-542,663	607,294
2028	930,669	372,268	558,401	1,155,626	-540,342	615,284
2029	1,045,483	418,193	627,290	1,161,323	-536,942	624,382
2030	1,166,272	466,509	699,763	1,167,049	-532,583	634,466
2031	1,293,538	517,415	776,123	1,172,802	-527,353	645,449
2032	1,427,773	571,109	856,664	1,178,584	-521,307	657,277
2033	1,569,464	627,786	941,678	1,184,395	-514,483	669,912
2034	1,719,103	687,641	1,031,462	1,190,234	-506,896	683,338
2035	1,877,192	750,877	1,126,315	1,196,102	-498,552	697,550
2036	2,044,247	817,699	1,226,548	1,201,998	-489,443	712,555
2037	2,220,801	888,320	1,332,481	1,207,924	-479,555	728,369
2038	2,407,411	962,964	1,444,447	1,213,879	-468,863	745,016
2039	2,604,658	1,041,863	1,562,795	1,219,864	-457,338	762,526
2040	2,813,150	1,125,260	1,687,890	1,225,878	-444,945	780,933
2041	3,033,526	1,213,410	1,820,116	1,231,921	-431,645	800,276
2042	3,266,458	1,306,583	1,959,875	1,237,995	-417,393	820,602
2043	3,512,654	1,405,062	2,107,592	1,244,098	-402,140	841,958
2044	3,772,858	1,509,143	2,263,715	1,250,231	-385,835	864,396
2045	4,047,857	1,619,143	2,428,714	1,256,395	-368,420	887,975
2046	4,338,478	1,735,391	2,603,087	1,262,589	-349,836	912,753
2047	4,645,595	1,858,238	2,787,357	1,268,814	-330,018	938,796
2048	4,970,130	1,988,052	2,982,078	1,275,069	-308,898	966,171
2049	5,313,055	2,125,222	3,187,833	1,281,355	-286,404	994,951
2050	5,348,900	2,139,560	3,209,340	1,282,903	-276,983	1,005,920



Wealth Accumulation with a Charitable Remainder Unitrust

Jack & Jill Flash

Inter Vivos FlipCRUT Illustration



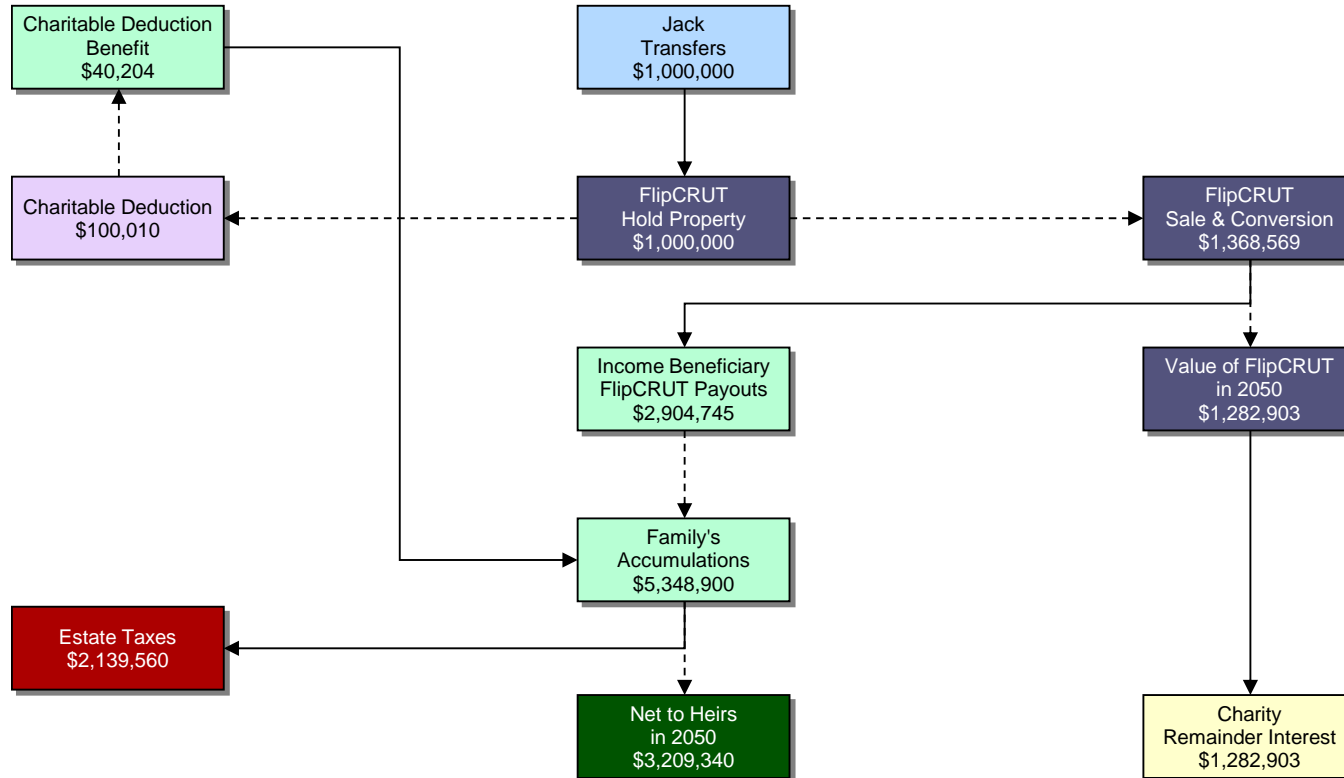
On the basis of current assumptions, utilizing a FlipCRUT in the illustrated manner is projected to produce a net accumulation disadvantage of \$438,427 in 2050, or \$169,042 in today's dollars, not including the amount that ultimately passes to charity.



Wealth Transfer with a Charitable Remainder Unitrust

Jack & Jill Flash

Inter Vivos FlipCRUT Illustration



On the basis of current assumptions, utilizing a FlipCRUT in the illustrated manner is projected to produce a wealth transfer disadvantage of \$276,983 in 2050, or \$106,795 in today's dollars, not including the amount that ultimately passes to charity.





Flip Charitable Remainder Unitrust

Sensitivity Analyses

AN ANALYSIS PREPARED EXCLUSIVELY FOR

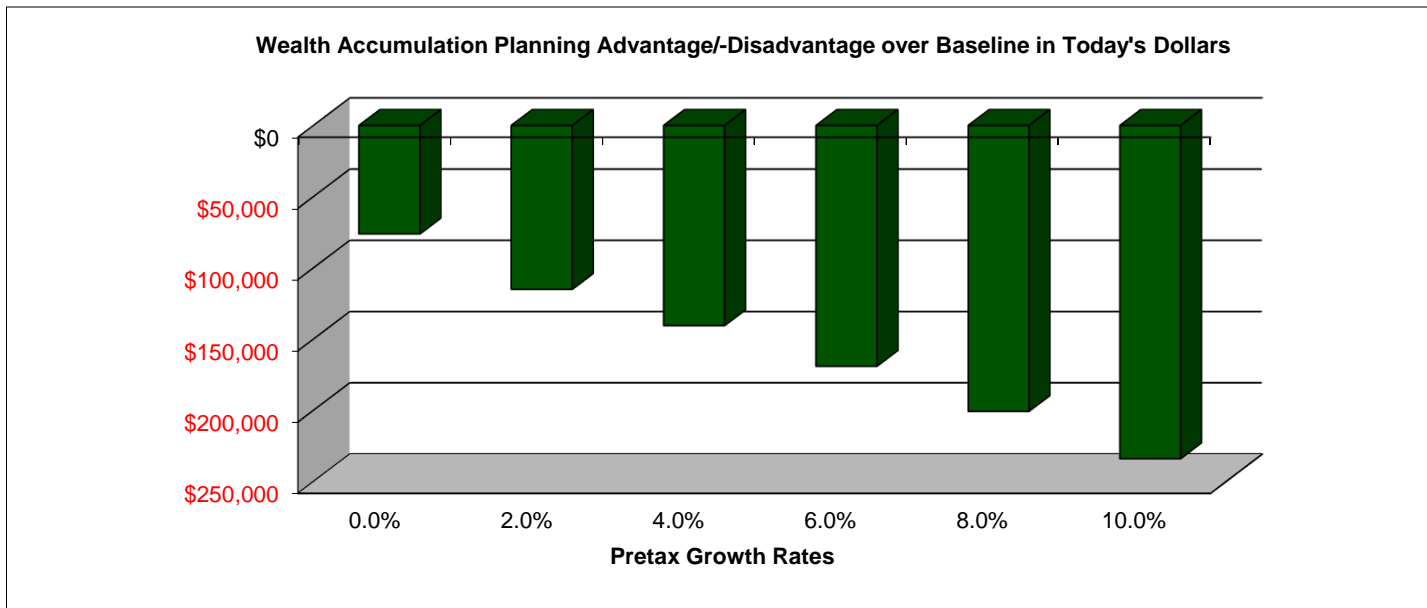
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Transfer ShopRight HQ to Two-Life FlipCRUT; Sale in Year 9

Wealth Accumulation Sensitivity Analysis - Growth Rates

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2050 Growth	Baseline	FlipCRUT Ending Values			Planning Adv-/Disadv	
		Cumulative Payouts	Income Beneficiary	Charity	Projected to Income Bene	PV to Income Bene
0.0%	2,062,776	1,854,221	1,865,253	284,773	-197,523	-76,158
2.0%	2,865,697	2,109,480	2,567,321	475,238	-298,376	-115,044
4.0%	4,004,288	2,449,097	3,639,794	784,780	-364,494	-140,536
6.0%	5,622,145	2,904,745	5,183,719	1,282,903	-438,427	-169,042
8.0%	7,924,272	3,520,367	7,403,600	2,076,937	-520,672	-200,753
10.0%	11,202,973	4,356,883	10,596,129	3,331,203	-606,844	-233,978



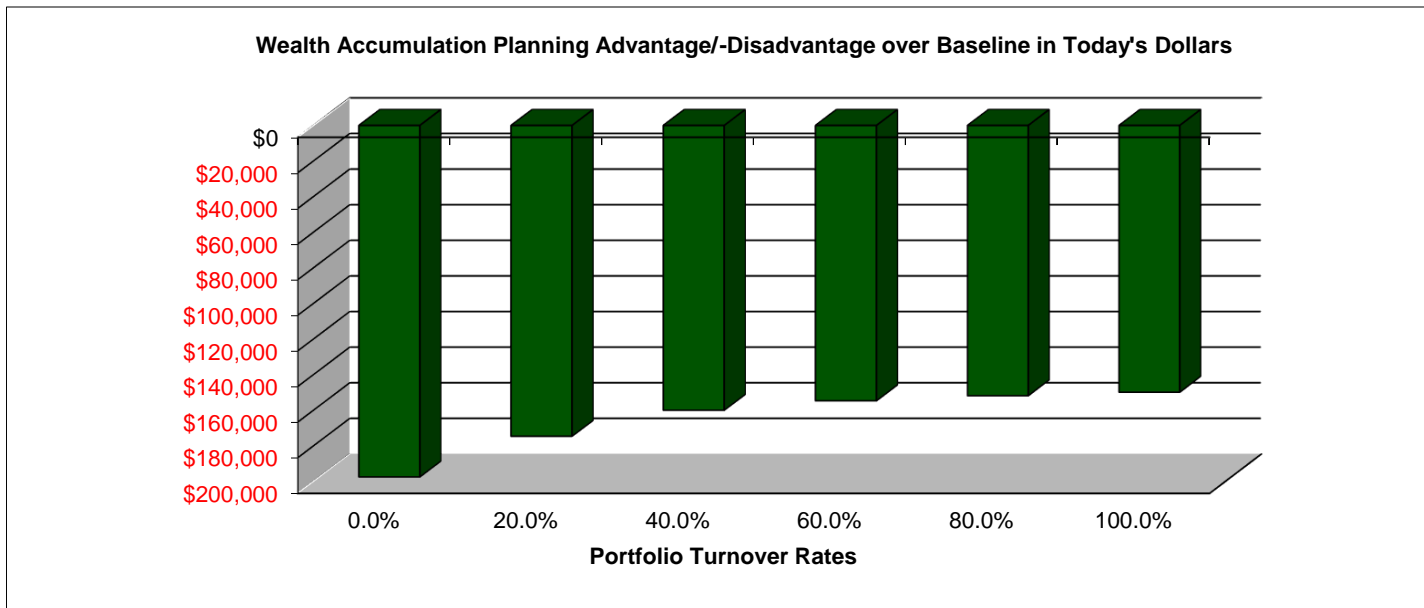
The illustration above shows the impact of pretax growth rate assumptions (inside and outside the trust) on the projected results. The graph shows the advantages or disadvantages of a FlipCRUT, as compared to the baseline scenario, in today's dollars. Note that all other assumptions are the same as those listed on the Assumptions schedule.



Wealth Accumulation Sensitivity Analysis - Portfolio Turnover Rates

Jack & Jill Flash

2050 Turnover	Baseline	FlipCRUT Ending Values			Planning Adv-/Disadv	
		Cumulative Payouts	Income Beneficiary	Charity	Projected to Income Bene	PV to Income Bene
0.0%	7,215,653	2,904,745	6,703,676	1,282,903	-511,976	-197,400
20.0%	5,732,174	2,904,745	5,279,453	1,282,903	-452,720	-174,553
40.0%	5,433,808	2,904,745	5,018,981	1,282,903	-414,827	-159,943
60.0%	5,317,754	2,904,745	4,916,744	1,282,903	-401,010	-154,616
80.0%	5,257,999	2,904,745	4,864,298	1,282,903	-393,701	-151,797
100.0%	5,222,621	2,904,745	4,834,078	1,282,903	-388,543	-149,809



The illustration above shows the impact of portfolio turnover rate assumptions (inside and outside the trust) on the projected results. The graph shows the advantages or disadvantages of a FlipCRUT, as compared to the baseline scenario, in today's dollars. Note that all other assumptions are the same as those listed on the Assumptions schedule.

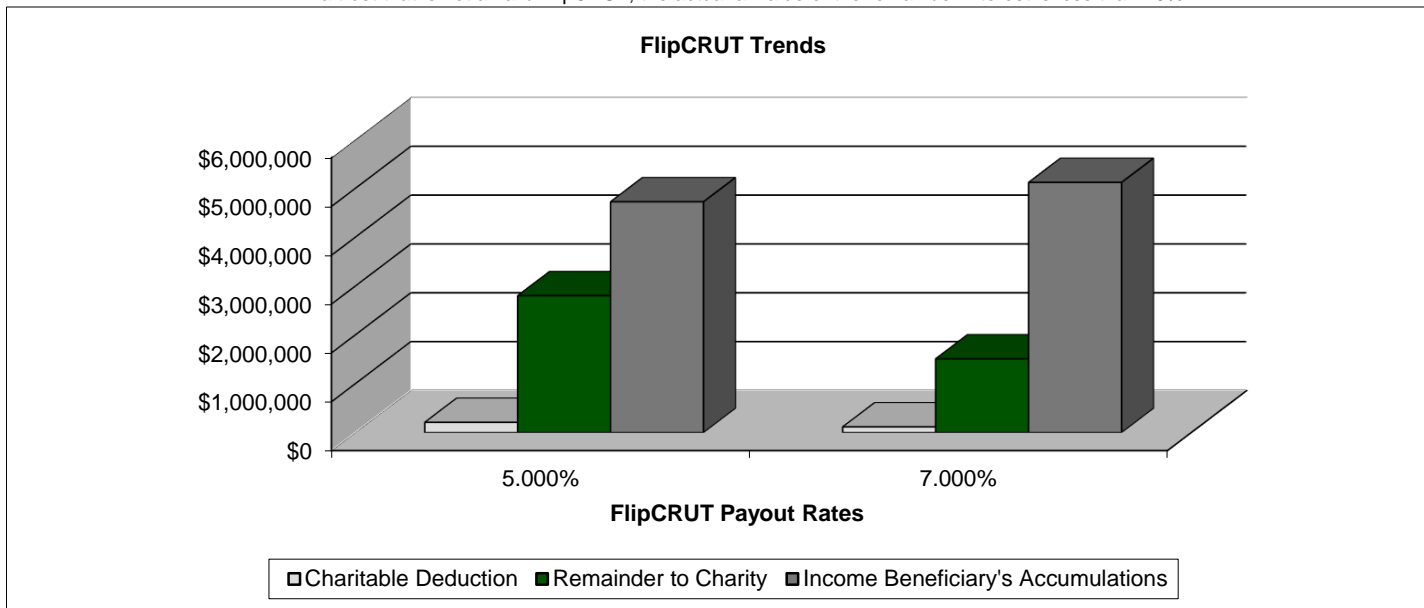


Wealth Accumulation Sensitivity Analysis - FlipCRUT Payout Rates

Jack & Jill Flash

2050 Payout	Charity		Income Beneficiary		Planning Adv-/Disadv	
	Charitable Deduction	Remainder Value	Cumulative Payouts	Ending Value	Projected to Income Bene	PV to Income Bene
5.000%	209,060	2,802,470	2,850,547	4,725,591	-896,554	-345,681
7.000%	115,690	1,509,734	2,923,144	5,122,702	-499,443	-192,568
9.000%	NA	NA	NA	NA	NA	NA
11.000%	NA	NA	NA	NA	NA	NA
13.000%	NA	NA	NA	NA	NA	NA
15.000%	NA	NA	NA	NA	NA	NA

NA = a trust that is not a valid FlipCRUT; the actuarial value of the remainder interest is less than 10%.



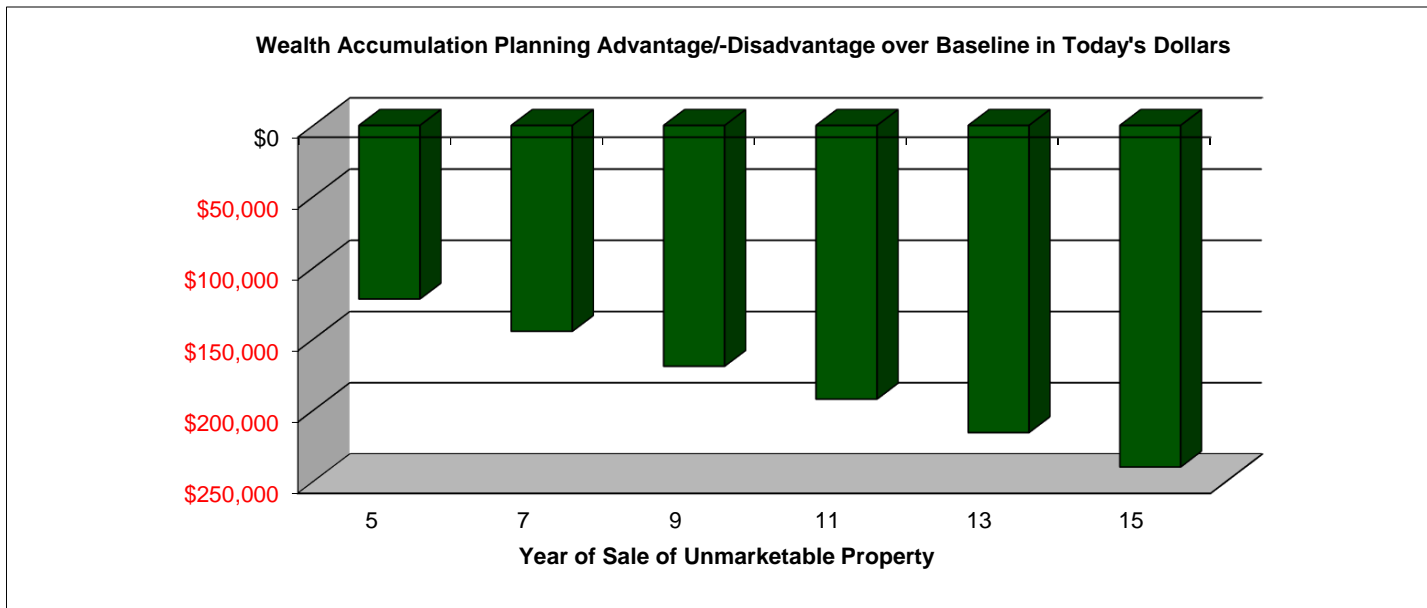
The illustration above shows the impact of the FlipCRUT payout rate assumption on the projected results. The graph shows the relationship between the FlipCRUT payout rate and a) the charitable deduction, b) the ending value to charity and c) the income beneficiary's accumulations. All other assumptions are the same as those listed on the Assumptions schedule.



Wealth Accumulation Sensitivity Analysis - Sale Year

Jack & Jill Flash

2050 Sale Year	Baseline	FlipCRUT Ending Values			Planning Adv-/Disadv	
		Cumulative Payouts	Income Beneficiary	Charity	Projected to Income Bene	PV to Income Bene
5	5,285,629	2,740,915	4,969,706	1,222,466	-315,923	-121,809
7	5,450,409	2,817,712	5,075,581	1,251,375	-374,828	-144,521
9	5,622,145	2,904,745	5,183,719	1,282,903	-438,427	-169,042
11	5,784,415	3,002,343	5,286,136	1,317,231	-498,278	-192,119
13	5,945,100	3,110,833	5,385,812	1,354,553	-559,288	-215,642
15	6,103,918	3,230,539	5,482,094	1,395,075	-621,824	-239,754



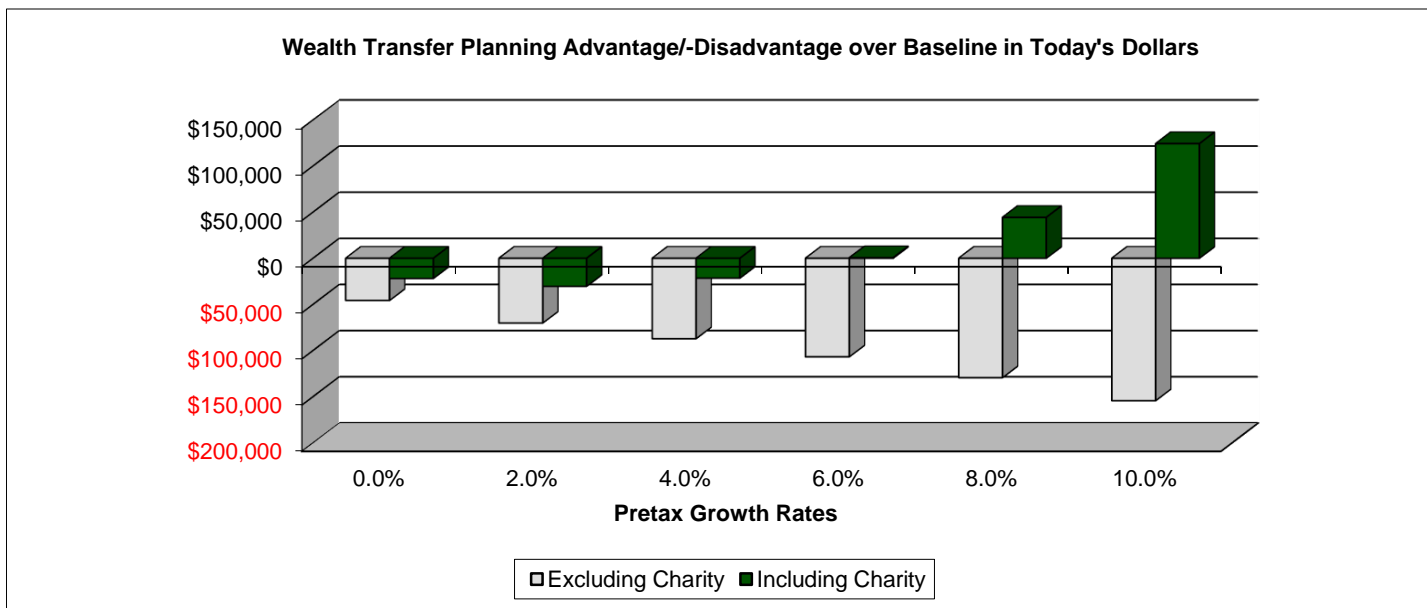
The illustration above shows the impact of the timing of sale of the unmarketable property on the projected results. The graph shows the advantages or disadvantages of a FlipCRUT, as compared to the baseline scenario, in today's dollars. Note that all other assumptions are the same as those listed on the Assumptions schedule.



Wealth Transfer Sensitivity Analysis - Growth Rates

Jack & Jill Flash

2050 Growth	Baseline	Wealth Transfer with FlipCRUT			Projected FlipCRUT Adv-/Disadv	
	Net to Heirs	Net to Heirs	Amount to Charity	Combined Transfer	Excluding Amount to Charity	Including Amount to Charity
0.0%	1,237,665	1,119,152	284,773	1,403,924	-118,514	166,259
2.0%	1,739,938	1,557,935	475,238	2,033,173	-182,003	293,235
4.0%	2,458,060	2,231,932	784,780	3,016,713	-226,128	558,652
6.0%	3,486,323	3,209,340	1,282,903	4,492,243	-276,983	1,005,920
8.0%	4,960,016	4,624,402	2,076,937	6,701,338	-335,614	1,741,323
10.0%	7,072,950	6,672,608	3,331,203	10,003,811	-400,342	2,930,861



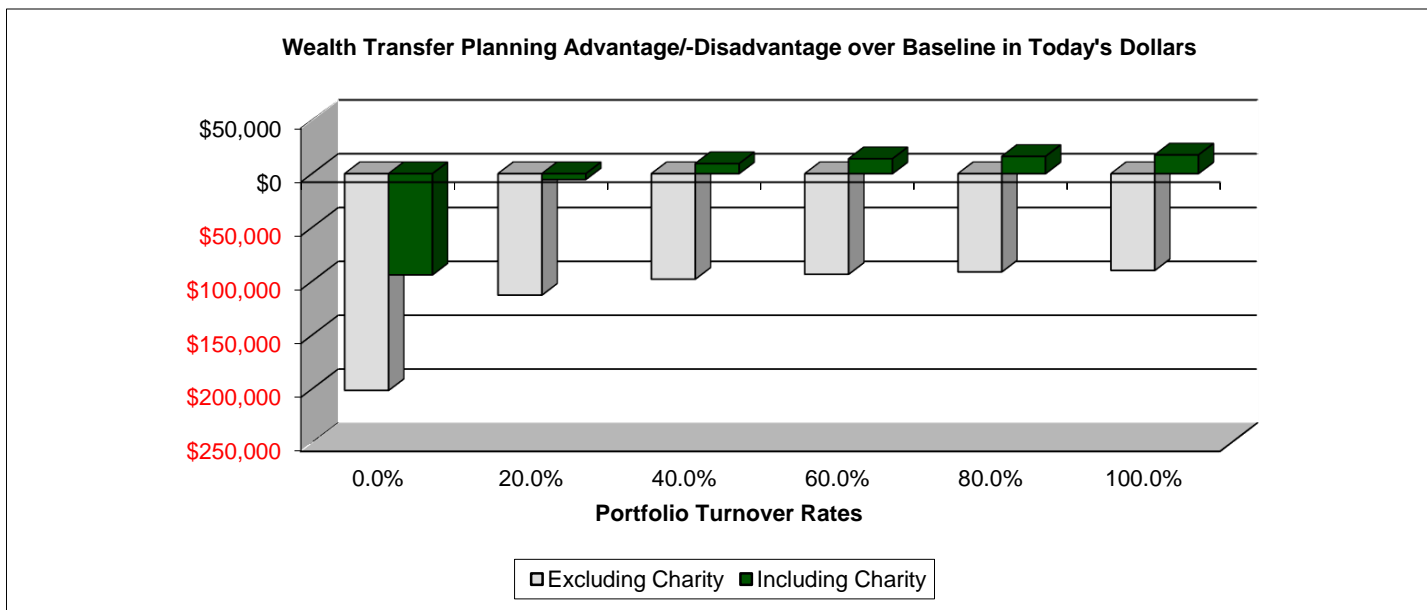
The illustration above shows the impact of pretax growth rate assumptions (inside and outside the trust) on the projected results. The graph shows the advantages or disadvantages of a FlipCRUT, as compared to the baseline scenario, in today's dollars. Note that all other assumptions are the same as those listed on the Assumptions schedule.



Wealth Transfer Sensitivity Analysis - Portfolio Turnover Rates

Jack & Jill Flash

2050 Turnover	Baseline Net to Heirs	Wealth Transfer with FlipCRUT			Projected FlipCRUT Adv-/Disadv	
		Net to Heirs	Amount to Charity	Transfer	Excluding Amount to Charity	Including Amount to Charity
0.0%	5,282,395	4,760,307	1,282,903	6,043,210	-522,088	760,815
20.0%	3,594,042	3,301,568	1,282,903	4,584,471	-292,475	990,428
40.0%	3,310,066	3,055,984	1,282,903	4,338,886	-254,083	1,028,820
60.0%	3,208,219	2,965,989	1,282,903	4,248,892	-242,230	1,040,673
80.0%	3,159,624	2,922,994	1,282,903	4,205,896	-236,631	1,046,272
100.0%	3,133,573	2,900,447	1,282,903	4,183,350	-233,126	1,049,777



The illustration above shows the impact of portfolio turnover rate assumptions (inside and outside the trust) on the projected results. The graph shows the advantages or disadvantages of a FlipCRUT, as compared to the baseline scenario, in today's dollars. Note that all other assumptions are the same as those listed on the Assumptions schedule.

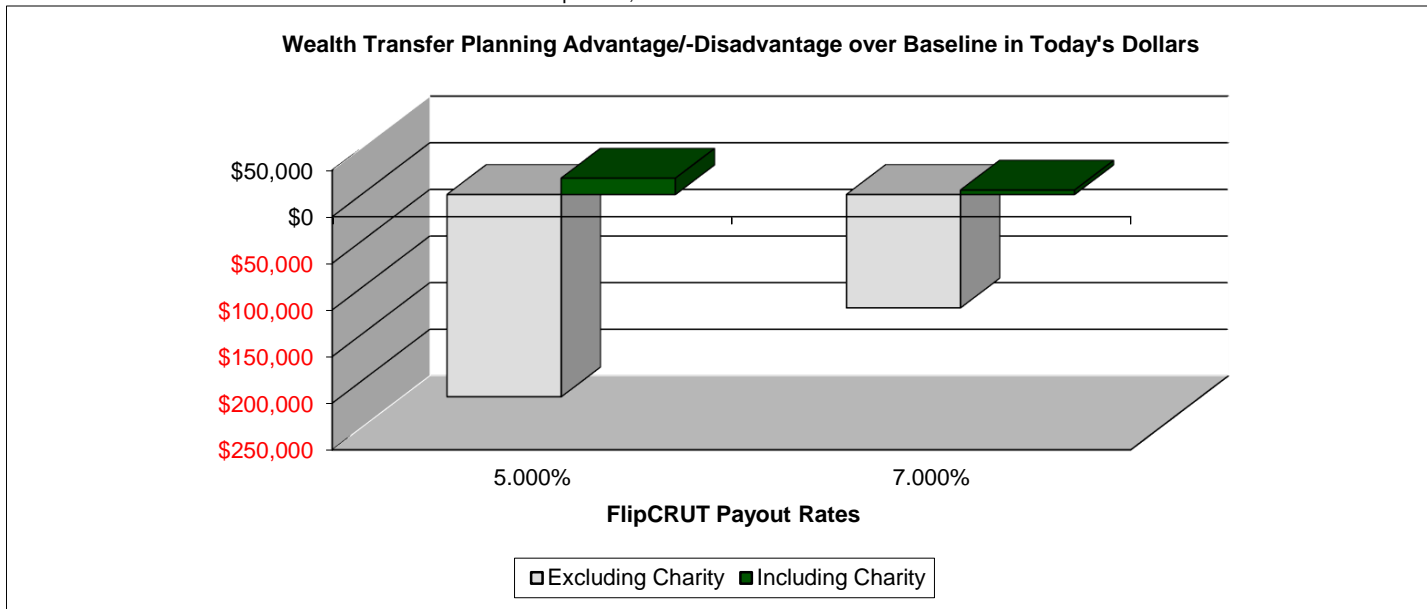


Wealth Transfer Sensitivity Analysis - FlipCRUT Payout Rates

Jack & Jill Flash

2050 Payout	Wealth Transfer with FlipCRUT		Projected FlipCRUT Adv/-Disadv		PV FlipCRUT Adv/-Disadv	
	Net to Heirs	Amount to Charity	Excluding Amount to Charity	Including Amount to Charity	Excluding Amount to Charity	Including Amount to Charity
5.000%	2,923,906	2,802,470	-562,417	2,240,053	-216,849	17,511
7.000%	3,171,154	1,509,734	-315,170	1,194,565	-121,519	4,734
9.000%	NA	NA	NA	NA	NA	NA
11.000%	NA	NA	NA	NA	NA	NA
13.000%	NA	NA	NA	NA	NA	NA
15.000%	NA	NA	NA	NA	NA	NA

NA = a trust that is not a valid FlipCRUT; the actuarial value of the remainder interest is less than 10%.



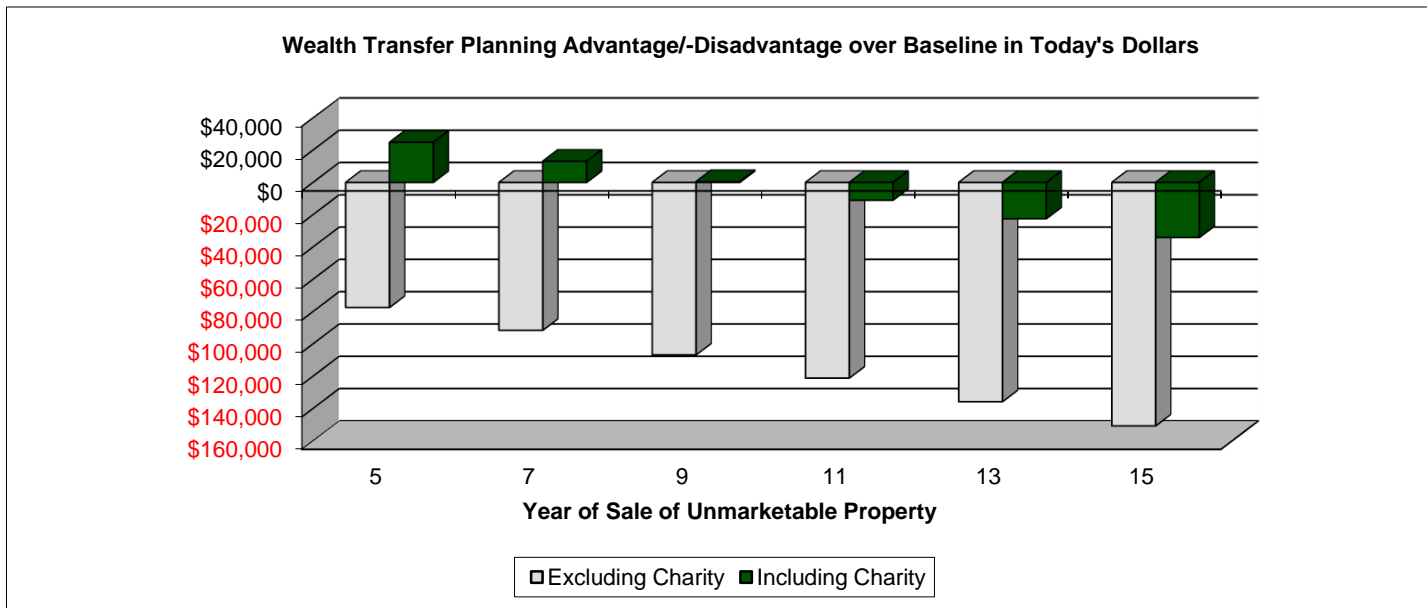
The illustration above shows the impact of FlipCRUT payout rate assumptions on the projected results. The graph shows the advantages or disadvantages of a FlipCRUT, as compared to the baseline scenario, in today's dollars. Note that all other assumptions are the same as those listed on the Assumptions schedule.



Wealth Transfer Sensitivity Analysis - Sale Year

Jack & Jill Flash

2050 Sale Year	Baseline Net to Heirs	Wealth Transfer with FlipCRUT			Projected FlipCRUT Adv-/Disadv	
		Net to Heirs	Amount to Charity	Combined Transfer	Excluding Amount to Charity	Including Amount to Charity
5	3,277,670	3,076,877	1,222,466	4,299,343	-200,793	1,021,673
7	3,379,843	3,142,414	1,251,375	4,393,788	-237,430	1,013,945
9	3,486,323	3,209,340	1,282,903	4,492,243	-276,983	1,005,920
11	3,586,919	3,272,704	1,317,231	4,589,935	-314,216	1,003,015
13	3,686,509	3,334,345	1,354,553	4,688,898	-352,164	1,002,389
15	3,784,895	3,393,850	1,395,075	4,788,925	-391,045	1,004,030



The illustration above shows the impact of the timing of sale of the unmarketable property on the projected results. The graph shows the advantages or disadvantages of a FlipCRUT, as compared to the baseline scenario, in today's dollars. Note that all other assumptions are the same as those listed on the Assumptions schedule.





Flip Charitable Remainder Unitrust

Supporting Schedules for
BASELINE SCENARIO

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Transfer ShopRight HQ to Two-Life FlipCRUT; Sale in Year 9

Taxable Sale Illustration - Unmarketable Property

Jack & Jill Flash

Year	Beginning Balance	Beginning of Year Sales Proceeds	Investable Balance	Growth 4.0%	Realized Gains	Unrealized Gains	Ending Balance	Valuation for Estate Tax Purposes 100.0%
Start	1,000,000					550,000		
2018	1,000,000	0	1,000,000	40,000	0	590,000	1,040,000	1,040,000
2019	1,040,000	0	1,040,000	41,600	0	631,600	1,081,600	1,081,600
2020	1,081,600	0	1,081,600	43,264	0	674,864	1,124,864	1,124,864
2021	1,124,864	0	1,124,864	44,995	0	719,859	1,169,859	1,169,859
2022	1,169,859	0	1,169,859	46,794	0	766,653	1,216,653	1,216,653
2023	1,216,653	0	1,216,653	48,666	0	815,319	1,265,319	1,265,319
2024	1,265,319	0	1,265,319	50,613	0	865,932	1,315,932	1,315,932
2025	1,315,932	0	1,315,932	52,637	0	918,569	1,368,569	1,368,569
2026	1,368,569	1,368,569	0	0	918,569	0	0	0
2027	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0



Taxable Sale Illustration - Investment Fund

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Beginning of Year Sales Proceeds	Current-Year Returns			Realized Short-Term Capital Gains 12.5%	Realized Long-Term Capital Gains 12.5%	Unrealized Gains
			Taxable Income 2.0%	Income from Transferred Property 5.0%	Growth 6.0%			
2018	0	0	0	50,000	0	0	0	0
2019	33,525	0	671	52,000	2,012	251	251	1,509
2020	70,713	0	1,414	54,080	4,243	719	719	4,314
2021	111,739	0	2,235	56,243	6,704	1,377	1,377	8,263
2022	156,808	0	3,136	58,493	9,408	2,209	2,209	13,254
2023	206,157	0	4,123	60,833	12,369	3,203	3,203	19,217
2024	260,050	0	5,201	63,266	15,603	4,353	4,353	26,115
2025	318,780	0	6,376	65,797	19,127	5,655	5,655	33,932
2026	382,662	1,368,569	35,025	0	105,074	17,376	17,376	104,254
2027	1,623,047	0	32,461	0	97,383	25,205	25,205	151,228
2028	1,725,742	0	34,515	0	103,545	31,847	31,847	191,079
2029	1,831,240	0	36,625	0	109,874	37,619	37,619	225,715
2030	1,940,386	0	38,808	0	116,423	42,767	42,767	256,604
2031	2,053,911	0	41,078	0	123,235	47,480	47,480	284,879
2032	2,172,459	0	43,449	0	130,348	51,903	51,903	311,420
2033	2,296,619	0	45,932	0	137,797	56,152	56,152	336,913
2034	2,426,935	0	48,539	0	145,616	60,316	60,316	361,897
2035	2,563,930	0	51,279	0	153,836	64,467	64,467	386,799
2036	2,708,112	0	54,162	0	162,487	68,661	68,661	411,964
2037	2,859,986	0	57,200	0	171,599	72,945	72,945	437,673
2038	3,020,059	0	60,401	0	181,204	77,360	77,360	464,157
2039	3,188,849	0	63,777	0	191,331	81,936	81,936	491,616
2040	3,366,888	0	67,338	0	202,013	86,704	86,704	520,222
2041	3,554,725	0	71,095	0	213,284	91,688	91,688	550,129
2042	3,752,934	0	75,059	0	225,176	96,913	96,913	581,479
2043	3,962,113	0	79,242	0	237,727	102,401	102,401	614,404
2044	4,182,887	0	83,658	0	250,973	108,172	108,172	649,033
2045	4,415,916	0	88,318	0	264,955	114,249	114,249	685,491
2046	4,661,890	0	93,238	0	279,713	120,651	120,651	723,903
2047	4,921,537	0	98,431	0	295,292	127,399	127,399	764,397
2048	5,195,625	0	103,912	0	311,737	134,517	134,517	807,101
2049	5,484,960	0	109,699	0	329,098	142,025	142,025	852,149
2050	5,790,395	0	28,378	0	85,133	117,160	117,160	702,961



Taxable Sale Illustration - Investment Fund

Jack & Jill Flash

Part 2 of 2

Year	Taxes			Ending Balance
	Income & Medicare Taxes	Short-Term Capital Gains Taxes	Long-Term Capital Gains Taxes	
2018	8,935	0	7,540	33,525
2019	9,337	101	8,055	70,713
2020	9,772	289	8,650	111,739
2021	10,240	554	9,319	156,808
2022	10,740	888	10,061	206,157
2023	11,271	1,288	10,873	260,050
2024	11,834	1,750	11,757	318,780
2025	12,430	2,273	12,713	382,662
2026	37,557	7,402	223,323	1,623,047
2027	3,149	10,737	13,263	1,725,742
2028	3,732	13,567	15,263	1,831,240
2029	4,251	16,026	17,076	1,940,386
2030	4,725	18,219	18,762	2,053,911
2031	5,169	20,226	20,368	2,172,459
2032	5,596	22,111	21,931	2,296,619
2033	6,013	23,921	23,479	2,426,935
2034	6,428	25,695	25,037	2,563,930
2035	6,848	27,463	26,621	2,708,112
2036	7,276	29,249	28,249	2,859,986
2037	7,717	31,075	29,933	3,020,059
2038	8,175	32,955	31,685	3,188,849
2039	8,651	34,905	33,514	3,366,888
2040	9,148	36,936	35,430	3,554,725
2041	9,670	39,059	37,440	3,752,934
2042	10,218	41,285	39,554	3,962,113
2043	10,794	43,623	41,778	4,182,887
2044	11,400	46,081	44,121	4,415,916
2045	12,039	48,670	46,590	4,661,890
2046	12,712	51,397	49,194	4,921,537
2047	13,423	54,272	51,941	5,195,625
2048	14,172	57,304	54,839	5,484,960
2049	14,962	60,503	57,897	5,790,395
2050	9,983	49,910	33,474	5,810,539





Flip Charitable Remainder Unitrust

Supporting Schedules for
FLIP-CHARITABLE REMAINDER UNITRUST SCENARIO

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Transfer ShopRight HQ to Two-Life FlipCRUT; Sale in Year 9

Inter Vivos FlipCRUT Illustration - Trust Accounting

Jack & Jill Flash

Part 1 of 3

Year	Beginning of Year Balances			Total FlipCRUT Valuation for Payout	End of Year Pre-Payout Balances			Total FlipCRUT Valuation for Payout
	Transferred Property	Valuation for Payout Purposes 100.0%	Investment Fund		Transferred Property	Valuation for Payout Purposes 100.0%	Distributable Investment Fund	
Start	1,000,000	1,000,000						
2018	1,000,000	1,000,000	0	1,000,000	1,040,000	1,040,000	50,000	1,000,000
2019	1,040,000	1,040,000	0	1,040,000	1,081,600	1,081,600	52,000	1,040,000
2020	1,081,600	1,081,600	0	1,081,600	1,124,864	1,124,864	54,080	1,081,600
2021	1,124,864	1,124,864	0	1,124,864	1,169,859	1,169,859	56,243	1,124,864
2022	1,169,859	1,169,859	0	1,169,859	1,216,653	1,216,653	58,493	1,169,859
2023	1,216,653	1,216,653	0	1,216,653	1,265,319	1,265,319	60,833	1,216,653
2024	1,265,319	1,265,319	0	1,265,319	1,315,932	1,315,932	63,266	1,265,319
2025	1,315,932	1,315,932	0	1,315,932	1,368,569	1,368,569	65,797	1,315,932
2026	1,368,569	1,368,569	0	1,368,569	0	0	1,478,055	1,368,569
2027	0	0	1,144,315	1,144,315	0	0	1,235,861	1,144,315
2028	0	0	1,149,957	1,149,957	0	0	1,241,953	1,149,957
2029	0	0	1,155,626	1,155,626	0	0	1,248,076	1,155,626
2030	0	0	1,161,323	1,161,323	0	0	1,254,229	1,161,323
2031	0	0	1,167,049	1,167,049	0	0	1,260,413	1,167,049
2032	0	0	1,172,802	1,172,802	0	0	1,266,627	1,172,802
2033	0	0	1,178,584	1,178,584	0	0	1,272,871	1,178,584
2034	0	0	1,184,395	1,184,395	0	0	1,279,146	1,184,395
2035	0	0	1,190,234	1,190,234	0	0	1,285,452	1,190,234
2036	0	0	1,196,102	1,196,102	0	0	1,291,790	1,196,102
2037	0	0	1,201,998	1,201,998	0	0	1,298,158	1,201,998
2038	0	0	1,207,924	1,207,924	0	0	1,304,558	1,207,924
2039	0	0	1,213,879	1,213,879	0	0	1,310,990	1,213,879
2040	0	0	1,219,864	1,219,864	0	0	1,317,453	1,219,864
2041	0	0	1,225,878	1,225,878	0	0	1,323,948	1,225,878
2042	0	0	1,231,921	1,231,921	0	0	1,330,475	1,231,921
2043	0	0	1,237,995	1,237,995	0	0	1,337,034	1,237,995
2044	0	0	1,244,098	1,244,098	0	0	1,343,626	1,244,098
2045	0	0	1,250,231	1,250,231	0	0	1,350,250	1,250,231
2046	0	0	1,256,395	1,256,395	0	0	1,356,907	1,256,395
2047	0	0	1,262,589	1,262,589	0	0	1,363,596	1,262,589
2048	0	0	1,268,814	1,268,814	0	0	1,370,319	1,268,814
2049	0	0	1,275,069	1,275,069	0	0	1,377,074	1,275,069
2050	0	0	1,281,355	1,281,355	0	0	1,306,473	1,281,355



Inter Vivos FlipCRUT Illustration - Trust Accounting

Jack & Jill Flash

Part 2 of 3

Year	FlipCRUT Payouts & Arrearage					Combined Ending FlipCRUT Balances
	Scheduled FlipCRUT Payout 7.507%	Fiduciary Accounting Income	Beginning of Year Arrearage	End of Year Payout	End of Year Arrearage	
Start						
2018	75,070	50,000	0	50,000	25,070	1,040,000
2019	78,073	52,000	25,070	52,000	51,143	1,081,600
2020	81,196	54,080	51,143	54,080	78,259	1,124,864
2021	84,444	56,243	78,259	56,243	106,459	1,169,859
2022	87,821	58,493	106,459	58,493	135,787	1,216,653
2023	91,334	60,833	135,787	60,833	166,289	1,265,319
2024	94,987	63,266	166,289	63,266	198,010	1,315,932
2025	98,787	65,797	198,010	65,797	231,001	1,368,569
2026	102,738	416,469	231,001	333,739	0	1,144,315
2027	85,904	55,447	0	85,904	0	1,149,957
2028	86,327	64,669	0	86,327	0	1,155,626
2029	86,753	71,700	0	86,753	0	1,161,323
2030	87,181	77,087	0	87,181	0	1,167,049
2031	87,610	81,242	0	87,610	0	1,172,802
2032	88,042	84,474	0	88,042	0	1,178,584
2033	88,476	87,014	0	88,476	0	1,184,395
2034	88,913	89,035	0	88,913	0	1,190,234
2035	89,351	90,669	0	89,351	0	1,196,102
2036	89,791	92,012	0	89,791	0	1,201,998
2037	90,234	93,137	0	90,234	0	1,207,924
2038	90,679	94,100	0	90,679	0	1,213,879
2039	91,126	94,942	0	91,126	0	1,219,864
2040	91,575	95,694	0	91,575	0	1,225,878
2041	92,027	96,378	0	92,027	0	1,231,921
2042	92,480	97,013	0	92,480	0	1,237,995
2043	92,936	97,610	0	92,936	0	1,244,098
2044	93,394	98,181	0	93,394	0	1,250,231
2045	93,855	98,733	0	93,855	0	1,256,395
2046	94,318	99,270	0	94,318	0	1,262,589
2047	94,783	99,797	0	94,783	0	1,268,814
2048	95,250	100,317	0	95,250	0	1,275,069
2049	95,719	100,833	0	95,719	0	1,281,355
2050	23,571	67,488	0	23,571	0	1,282,903



Inter Vivos FlipCRUT Illustration - Trust Accounting

Jack & Jill Flash

Part 3 of 3

Year	Character of FlipCRUT Payouts							Undistributed Baskets				
	Qualified Dividends + Ordinary Income	Qualified Dividends	Short-Term Capital Gains	Planned Long-Term Capital Gains	Triggered Long-Term Capital Gains	Tax-Exempt Income	Corpus	Qualified Dividends + Ordinary Income	Short-Term Capital Gains	Long-Term Capital Gains	Tax-Exempt Income	
Start												
2018	50,000	32,500	0	0	0	0	0	0	0	0	0	0
2019	52,000	33,800	0	0	0	0	0	0	0	0	0	0
2020	54,080	35,152	0	0	0	0	0	0	0	0	0	0
2021	56,243	36,558	0	0	0	0	0	0	0	0	0	0
2022	58,493	38,020	0	0	0	0	0	0	0	0	0	0
2023	60,833	39,541	0	0	0	0	0	0	0	0	0	0
2024	63,266	41,123	0	0	0	0	0	0	0	0	0	0
2025	65,797	42,768	0	0	0	0	0	0	0	0	0	0
2026	27,371	27,371	10,264	296,103	0	0	0	0	0	632,730	0	0
2027	22,886	22,886	16,281	46,737	0	0	0	0	0	602,274	0	0
2028	22,999	22,999	20,835	42,493	0	0	0	0	0	580,616	0	0
2029	23,113	23,113	24,294	39,347	0	0	0	0	0	565,562	0	0
2030	23,226	23,226	26,930	37,024	0	0	0	0	0	555,468	0	0
2031	23,341	23,341	28,950	35,319	0	0	0	0	0	549,100	0	0
2032	23,456	23,456	30,509	34,077	0	0	0	0	0	545,531	0	0
2033	23,572	23,572	31,721	33,184	0	0	0	0	0	544,069	0	0
2034	23,688	23,688	32,674	32,551	0	0	0	0	0	544,191	0	0
2035	23,805	23,805	33,432	32,114	0	0	0	0	0	545,509	0	0
2036	23,922	23,922	34,045	31,825	0	0	0	0	0	547,730	0	0
2037	24,040	24,040	34,549	31,645	0	0	0	0	0	550,633	0	0
2038	24,158	24,158	34,971	31,550	0	0	0	0	0	554,054	0	0
2039	24,278	24,278	35,332	31,516	0	0	0	0	0	557,870	0	0
2040	24,397	24,397	35,648	31,530	0	0	0	0	0	561,989	0	0
2041	24,518	24,518	35,930	31,579	0	0	0	0	0	566,340	0	0
2042	24,638	24,638	36,187	31,655	0	0	0	0	0	570,872	0	0
2043	24,760	24,760	36,425	31,751	0	0	0	0	0	575,546	0	0
2044	24,882	24,882	36,650	31,863	0	0	0	0	0	580,333	0	0
2045	25,005	25,005	36,864	31,986	0	0	0	0	0	585,211	0	0
2046	25,128	25,128	37,071	32,119	0	0	0	0	0	590,163	0	0
2047	25,252	25,252	37,273	32,258	0	0	0	0	0	595,178	0	0
2048	25,376	25,376	37,471	32,403	0	0	0	0	0	600,245	0	0
2049	25,501	25,501	37,666	32,552	0	0	0	0	0	605,359	0	0
2050	6,280	6,280	17,291	0	0	0	0	0	13,313	635,963	0	0



Flip Charitable Remainder Unitrust - Transfer ShopRight HQ to Two-Life FlipCRUT; Sale in Year 9

Inter Vivos FlipCRUT Illustration - Property Transferred to FlipCRUT

Jack & Jill Flash

Year	Beginning Balance	Beginning of Year Sales Proceeds	Investable Balance	Growth 4.0%	Realized Gains	Unrealized Gains	Ending Balance
Start	1,000,000					550,000	
2018	1,000,000	0	1,000,000	40,000	0	590,000	1,040,000
2019	1,040,000	0	1,040,000	41,600	0	631,600	1,081,600
2020	1,081,600	0	1,081,600	43,264	0	674,864	1,124,864
2021	1,124,864	0	1,124,864	44,995	0	719,859	1,169,859
2022	1,169,859	0	1,169,859	46,794	0	766,653	1,216,653
2023	1,216,653	0	1,216,653	48,666	0	815,319	1,265,319
2024	1,265,319	0	1,265,319	50,613	0	865,932	1,315,932
2025	1,315,932	0	1,315,932	52,637	0	918,569	1,368,569
2026	1,368,569	1,368,569	0	0	918,569	0	0
2027	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0



Inter Vivos FlipCRUT Illustration - Investment Fund

Jack & Jill Flash

Year	Beginning Balance	Beginning of Year Sales Proceeds	Current-Year Returns		Realized Short-Term Capital Gains 12.5%	Realized Long-Term Capital Gains 12.5%	Unrealized Gains	Income From Transferred Property 5.0%	End of Year Payout	Ending Balance
			Taxable Income 2.0%	Growth 6.0%						
2018	0	0	0	0	0	0	0	50,000	50,000	0
2019	0	0	0	0	0	0	0	52,000	52,000	0
2020	0	0	0	0	0	0	0	54,080	54,080	0
2021	0	0	0	0	0	0	0	56,243	56,243	0
2022	0	0	0	0	0	0	0	58,493	58,493	0
2023	0	0	0	0	0	0	0	60,833	60,833	0
2024	0	0	0	0	0	0	0	63,266	63,266	0
2025	0	0	0	0	0	0	0	65,797	65,797	0
2026	0	1,368,569	27,371	82,114	10,264	10,264	61,586	0	333,739	1,144,315
2027	1,144,315	0	22,886	68,659	16,281	16,281	97,683	0	85,904	1,149,957
2028	1,149,957	0	22,999	68,997	20,835	20,835	125,011	0	86,327	1,155,626
2029	1,155,626	0	23,113	69,338	24,294	24,294	145,761	0	86,753	1,161,323
2030	1,161,323	0	23,226	69,679	26,930	26,930	161,580	0	87,181	1,167,049
2031	1,167,049	0	23,341	70,023	28,950	28,950	173,703	0	87,610	1,172,802
2032	1,172,802	0	23,456	70,368	30,509	30,509	183,053	0	88,042	1,178,584
2033	1,178,584	0	23,572	70,715	31,721	31,721	190,326	0	88,476	1,184,395
2034	1,184,395	0	23,688	71,064	32,674	32,674	196,042	0	88,913	1,190,234
2035	1,190,234	0	23,805	71,414	33,432	33,432	200,592	0	89,351	1,196,102
2036	1,196,102	0	23,922	71,766	34,045	34,045	204,269	0	89,791	1,201,998
2037	1,201,998	0	24,040	72,120	34,549	34,549	207,291	0	90,234	1,207,924
2038	1,207,924	0	24,158	72,475	34,971	34,971	209,825	0	90,679	1,213,879
2039	1,213,879	0	24,278	72,833	35,332	35,332	211,993	0	91,126	1,219,864
2040	1,219,864	0	24,397	73,192	35,648	35,648	213,889	0	91,575	1,225,878
2041	1,225,878	0	24,518	73,553	35,930	35,930	215,581	0	92,027	1,231,921
2042	1,231,921	0	24,638	73,915	36,187	36,187	217,122	0	92,480	1,237,995
2043	1,237,995	0	24,760	74,280	36,425	36,425	218,552	0	92,936	1,244,098
2044	1,244,098	0	24,882	74,646	36,650	36,650	219,898	0	93,394	1,250,231
2045	1,250,231	0	25,005	75,014	36,864	36,864	221,184	0	93,855	1,256,395
2046	1,256,395	0	25,128	75,384	37,071	37,071	222,426	0	94,318	1,262,589
2047	1,262,589	0	25,252	75,755	37,273	37,273	223,636	0	94,783	1,268,814
2048	1,268,814	0	25,376	76,129	37,471	37,471	224,823	0	95,250	1,275,069
2049	1,275,069	0	25,501	76,504	37,666	37,666	225,996	0	95,719	1,281,355
2050	1,281,355	0	6,280	18,839	30,604	30,604	183,626	0	23,571	1,282,903



FlipCRUT Income Beneficiary Illustration

Jack & Jill Flash

Part 1 of 2

Year	Beginning Balance	Charitable Deduction Benefit	Current-Year Returns		Realized Short-Term Capital Gains 12.5%	Realized Long-Term Capital Gains 12.5%	Unrealized Gains
			Taxable Income 2.0%	Growth 6.0%			
2018	0	40,204	804	2,412	302	302	1,809
2019	76,514		1,530	4,591	800	800	4,800
2020	116,520		2,330	6,991	1,474	1,474	8,843
2021	160,427		3,209	9,626	2,309	2,309	13,852
2022	208,467		4,169	12,508	3,295	3,295	19,770
2023	260,899		5,218	15,654	4,428	4,428	26,568
2024	318,006		6,360	19,080	5,706	5,706	34,236
2025	380,098		7,602	22,806	7,130	7,130	42,782
2026	447,507		8,950	26,850	8,704	8,704	52,224
2027	716,823		14,336	43,009	11,904	11,904	71,425
2028	821,303		16,426	49,278	15,088	15,088	90,527
2029	930,669		18,613	55,840	18,296	18,296	109,776
2030	1,045,483		20,910	62,729	21,563	21,563	129,378
2031	1,166,272		23,325	69,976	24,919	24,919	149,516
2032	1,293,538		25,871	77,612	28,391	28,391	170,346
2033	1,427,773		28,555	85,666	32,002	32,002	192,009
2034	1,569,464		31,389	94,168	35,772	35,772	214,633
2035	1,719,103		34,382	103,146	39,722	39,722	238,334
2036	1,877,192		37,544	112,632	43,871	43,871	263,224
2037	2,044,247		40,885	122,655	48,235	48,235	289,409
2038	2,220,801		44,416	133,248	52,832	52,832	316,993
2039	2,407,411		48,148	144,445	57,680	57,680	346,078
2040	2,604,658		52,093	156,279	62,795	62,795	376,768
2041	2,813,150		56,263	168,789	68,195	68,195	409,168
2042	3,033,526		60,671	182,012	73,897	73,897	443,385
2043	3,266,458		65,329	195,987	79,922	79,922	479,529
2044	3,512,654		70,253	210,759	86,286	86,286	517,716
2045	3,772,858		75,457	226,371	93,011	93,011	558,066
2046	4,047,857		80,957	242,871	100,117	100,117	600,703
2047	4,338,478		86,770	260,309	107,626	107,626	645,759
2048	4,645,595		92,912	278,736	115,562	115,562	693,371
2049	4,970,130		99,403	298,208	123,947	123,947	743,684
2050	5,313,055		26,038	78,115	102,725	102,725	616,349



FlipCRUT Income Beneficiary Illustration

Jack & Jill Flash

Part 2 of 2

Year	Taxes on Returns			After-Tax FlipCRUT Payouts	Ending Balance
	Income & Medicare Taxes	Short-Term Capital Gains Taxes	Long-Term Capital Gains Taxes		
2018	53	121	257	33,525	76,514
2019	119	322	541	34,866	116,520
2020	201	593	883	36,261	160,427
2021	297	928	1,280	37,711	208,467
2022	409	1,325	1,732	39,220	260,899
2023	535	1,780	2,238	40,788	318,006
2024	675	2,294	2,799	42,420	380,098
2025	831	2,866	3,418	44,117	447,507
2026	1,002	3,708	4,060	242,285	716,823
2027	1,450	5,071	6,035	59,691	821,303
2028	1,771	6,427	7,248	59,108	930,669
2029	2,098	7,794	8,489	58,742	1,045,483
2030	2,433	9,186	9,769	58,538	1,166,272
2031	2,780	10,616	11,096	58,456	1,293,538
2032	3,141	12,095	12,480	58,467	1,427,773
2033	3,517	13,633	13,928	58,547	1,569,464
2034	3,911	15,239	15,447	58,680	1,719,103
2035	4,325	16,922	17,044	58,852	1,877,192
2036	4,761	18,689	18,725	59,054	2,044,247
2037	5,219	20,548	20,498	59,280	2,220,801
2038	5,703	22,507	22,367	59,523	2,407,411
2039	6,213	24,572	24,340	59,779	2,604,658
2040	6,752	26,751	26,424	60,046	2,813,150
2041	7,321	29,051	28,625	60,321	3,033,526
2042	7,922	31,480	30,951	60,603	3,266,458
2043	8,557	34,047	33,408	60,890	3,512,654
2044	9,227	36,758	36,004	61,181	3,772,858
2045	9,936	39,623	38,748	61,476	4,047,857
2046	10,685	42,650	41,647	61,775	4,338,478
2047	11,477	45,849	44,711	62,075	4,645,595
2048	12,313	49,229	47,949	62,379	4,970,130
2049	13,197	52,802	51,370	62,684	5,313,055
2050	8,797	43,761	29,615	13,865	5,348,900



After-Tax FlipCRUT Payout Illustration

Jack & Jill Flash

Year	FlipCRUT Payouts						Taxes on Payouts			After-Tax FlipCRUT Payouts
	Ordinary Income	Qualified Dividends	Short-Term Capital Gains	Long-Term Capital Gains	Tax-Exempt Income	Corpus	Income & Medicare Taxes	Short-Term Capital Gains Taxes	Long-Term Capital Gains Taxes	
2018	17,500	32,500	0	0	0	0	8,935	0	7,540	33,525
2019	18,200	33,800	0	0	0	0	9,292	0	7,842	34,866
2020	18,928	35,152	0	0	0	0	9,664	0	8,155	36,261
2021	19,685	36,558	0	0	0	0	10,051	0	8,481	37,711
2022	20,473	38,020	0	0	0	0	10,453	0	8,821	39,220
2023	21,291	39,541	0	0	0	0	10,871	0	9,174	40,788
2024	22,143	41,123	0	0	0	0	11,306	0	9,541	42,420
2025	23,029	42,768	0	0	0	0	11,758	0	9,922	44,117
2026	0	27,371	10,264	296,103	0	0	12,682	4,373	74,399	242,285
2027	0	22,886	16,281	46,737	0	0	3,264	6,936	16,013	59,691
2028	0	22,999	20,835	42,493	0	0	3,280	8,876	15,063	59,108
2029	0	23,113	24,294	39,347	0	0	3,297	10,349	14,366	58,742
2030	0	23,226	26,930	37,024	0	0	3,313	11,472	13,858	58,538
2031	0	23,341	28,950	35,319	0	0	3,329	12,333	13,492	58,456
2032	0	23,456	30,509	34,077	0	0	3,346	12,997	13,233	58,467
2033	0	23,572	31,721	33,184	0	0	3,362	13,513	13,054	58,547
2034	0	23,688	32,674	32,551	0	0	3,379	13,919	12,935	58,680
2035	0	23,805	33,432	32,114	0	0	3,395	14,242	12,861	58,852
2036	0	23,922	34,045	31,825	0	0	3,412	14,503	12,822	59,054
2037	0	24,040	34,549	31,645	0	0	3,429	14,718	12,808	59,280
2038	0	24,158	34,971	31,550	0	0	3,446	14,898	12,813	59,523
2039	0	24,278	35,332	31,516	0	0	3,463	15,052	12,833	59,779
2040	0	24,397	35,648	31,530	0	0	3,480	15,186	12,863	60,046
2041	0	24,518	35,930	31,579	0	0	3,497	15,306	12,902	60,321
2042	0	24,638	36,187	31,655	0	0	3,514	15,416	12,947	60,603
2043	0	24,760	36,425	31,751	0	0	3,532	15,517	12,998	60,890
2044	0	24,882	36,650	31,863	0	0	3,549	15,613	13,051	61,181
2045	0	25,005	36,864	31,986	0	0	3,566	15,704	13,108	61,476
2046	0	25,128	37,071	32,119	0	0	3,584	15,792	13,167	61,775
2047	0	25,252	37,273	32,258	0	0	3,602	15,878	13,227	62,075
2048	0	25,376	37,471	32,403	0	0	3,619	15,962	13,289	62,379
2049	0	25,501	37,666	32,552	0	0	3,637	16,046	13,352	62,684
2050	0	6,280	17,291	0	0	0	896	7,366	1,444	13,865



Flip Charitable Remainder Unitrust - Transfer ShopRight HQ to Two-Life FlipCRUT

FlipCRUT Basis & Gains Triggered on Payout

Jack & Jill Flash

Year	Predistribution Basis	FlipCRUT Payout	Tentative Adjusted Basis	Post-Payout Value	Ending Adjusted Basis
2018	500,000	50,000	450,000	1,040,000	450,000
2019	502,000	52,000	450,000	1,081,600	450,000
2020	504,080	54,080	450,000	1,124,864	450,000
2021	506,243	56,243	450,000	1,169,859	450,000
2022	508,493	58,493	450,000	1,216,653	450,000
2023	510,833	60,833	450,000	1,265,319	450,000
2024	513,266	63,266	450,000	1,315,932	450,000
2025	515,797	65,797	450,000	1,368,569	450,000
2026	1,416,469	333,739	1,082,730	1,144,315	1,082,730
2027	1,138,177	85,904	1,052,274	1,149,957	1,052,274
2028	1,116,943	86,327	1,030,616	1,155,626	1,030,616
2029	1,102,315	86,753	1,015,562	1,161,323	1,015,562
2030	1,092,649	87,181	1,005,468	1,167,049	1,005,468
2031	1,086,710	87,610	999,100	1,172,802	999,100
2032	1,083,574	88,042	995,531	1,178,584	995,531
2033	1,082,545	88,476	994,069	1,184,395	994,069
2034	1,083,104	88,913	994,191	1,190,234	994,191
2035	1,084,860	89,351	995,509	1,196,102	995,509
2036	1,087,521	89,791	997,730	1,201,998	997,730
2037	1,090,867	90,234	1,000,633	1,207,924	1,000,633
2038	1,094,733	90,679	1,004,054	1,213,879	1,004,054
2039	1,098,996	91,126	1,007,870	1,219,864	1,007,870
2040	1,103,564	91,575	1,011,989	1,225,878	1,011,989
2041	1,108,367	92,027	1,016,340	1,231,921	1,016,340
2042	1,113,353	92,480	1,020,872	1,237,995	1,020,872
2043	1,118,483	92,936	1,025,546	1,244,098	1,025,546
2044	1,123,728	93,394	1,030,333	1,250,231	1,030,333
2045	1,129,066	93,855	1,035,211	1,256,395	1,035,211
2046	1,134,481	94,318	1,040,163	1,262,589	1,040,163
2047	1,139,960	94,783	1,045,178	1,268,814	1,045,178
2048	1,145,495	95,250	1,050,245	1,275,069	1,050,245
2049	1,151,079	95,719	1,055,359	1,281,355	1,055,359
2050	1,122,847	23,571	1,099,277	1,282,903	1,099,277





Flip Charitable Remainder Unitrust

Supporting Schedules for
TAX RATES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Transfer ShopRight HQ to Two-Life FlipCRUT; Sale in Year 9

Tax Rates - Baseline Scenario

Jack & Jill Flash

Year	Jack					Heirs				
	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined LT Cap Gains Tax Rate	Estate Tax Rate	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined LT Cap Gains Tax Rate	Estate Tax Rate
2018	37.0%	3.2%	40.2%	23.2%	40.0%	37.0%	3.2%	40.2%	23.2%	40.0%
2019	37.0%	3.2%	40.2%	23.2%	40.0%	37.0%	3.2%	40.2%	23.2%	40.0%
2020	37.0%	3.2%	40.2%	23.2%	40.0%	37.0%	3.2%	40.2%	23.2%	40.0%
2021	37.0%	3.2%	40.2%	23.2%	40.0%	37.0%	3.2%	40.2%	23.2%	40.0%
2022	37.0%	3.2%	40.2%	23.2%	40.0%	37.0%	3.2%	40.2%	23.2%	40.0%
2023	37.0%	3.2%	40.2%	23.2%	40.0%	37.0%	3.2%	40.2%	23.2%	40.0%
2024	37.0%	3.2%	40.2%	23.2%	40.0%	37.0%	3.2%	40.2%	23.2%	40.0%
2025	37.0%	3.2%	40.2%	23.2%	40.0%	37.0%	3.2%	40.2%	23.2%	40.0%
2026	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2027	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2028	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2029	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2030	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2031	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2032	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2033	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2034	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2035	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2036	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2037	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2038	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2039	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2040	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2041	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2042	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2043	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2044	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2045	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2046	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2047	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2048	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2049	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2050	39.6%	3.0%	42.6%	23.0%	40.0%	39.6%	3.0%	42.6%	23.0%	40.0%



Tax Rates - FlipCRUT Scenario

Jack & Jill Flash

Year	Jack						Heirs				
	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined LT Cap Gains Tax Rate	Charitable Deduction Tax Rate	Estate Tax Rate	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined LT Cap Gains Tax Rate	Estate Tax Rate
2018	37.0%	3.2%	40.2%	23.2%	40.2%	40.0%	37.0%	3.2%	40.2%	23.2%	40.0%
2019	37.0%	3.2%	40.2%	23.2%		40.0%	37.0%	3.2%	40.2%	23.2%	40.0%
2020	37.0%	3.2%	40.2%	23.2%		40.0%	37.0%	3.2%	40.2%	23.2%	40.0%
2021	37.0%	3.2%	40.2%	23.2%		40.0%	37.0%	3.2%	40.2%	23.2%	40.0%
2022	37.0%	3.2%	40.2%	23.2%		40.0%	37.0%	3.2%	40.2%	23.2%	40.0%
2023	37.0%	3.2%	40.2%	23.2%		40.0%	37.0%	3.2%	40.2%	23.2%	40.0%
2024	37.0%	3.2%	40.2%	23.2%		40.0%	37.0%	3.2%	40.2%	23.2%	40.0%
2025	37.0%	3.2%	40.2%	23.2%		40.0%	37.0%	3.2%	40.2%	23.2%	40.0%
2026	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2027	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2028	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2029	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2030	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2031	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2032	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2033	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2034	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2035	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2036	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2037	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2038	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2039	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2040	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2041	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2042	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2043	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2044	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2045	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2046	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2047	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2048	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2049	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%
2050	39.6%	3.0%	42.6%	23.0%		40.0%	39.6%	3.0%	42.6%	23.0%	40.0%

