



Sale to Grantor Trust

An Illustration of the Use of a Sale of Appreciating
Property to a Grantor Trust

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

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

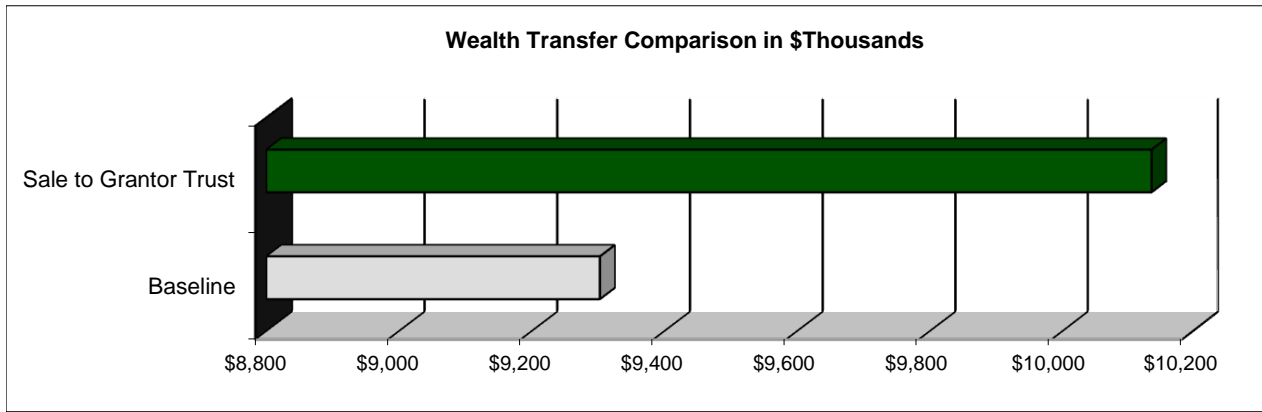


Sale to Grantor Trust - Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Summary

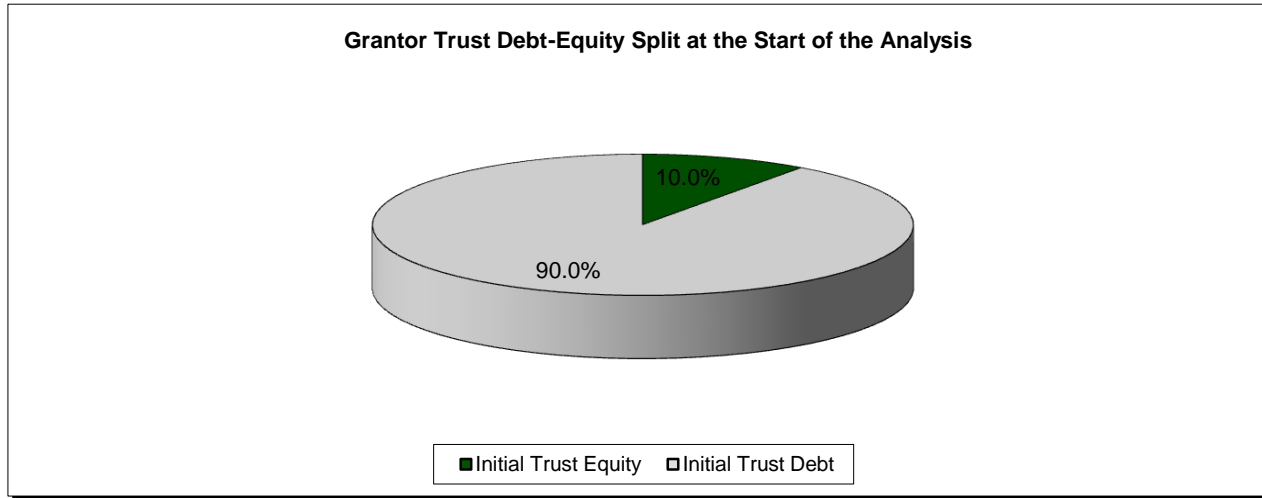
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In 2023	Baseline	Sale to Grantor Trust
Taxable gift		325,000
Value of grantor trust at the end of 9 years in 2022	NA	9,623,462
Grantor's trust-related accumulations/-estate depletion	13,209,285	2,563,210
Total transferable value in 2023	13,209,285	13,209,285
Estate taxes or tax savings	-3,906,708	-1,155,284
Deferred capital gains and Medicare taxes	0	-1,917,224
Net amount to 2nd generation	9,302,577	10,136,777
Planning advantage/-disadvantage to 2nd generation		834,200
Present value of advantage/-disadvantage @ 3.0%		620,723



Transaction Summary

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Transaction Summary	
Undiscounted value of property sold	4,500,000
Gift tax valuation discount	-1,575,000
Discounted value of property sold/face amount of note	2,925,000
Target percentage of trust equity	10.0%
Target equity	325,000
Less: Current value of existing trust property	0
Total taxable gift	325,000
Undiscounted value of property used to seed the trust	500,000



Sale to Grantor Trust - Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Assumptions

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Personal	Jack	Jill
Age	55.0	52.0
Calculated life expectancy	84.6	84.3
Life expectancy override	90.0	90.0
Year of death	2048	2051
Planning Illustration		
Transfer date		01-Jan-2014
Planning term		10 years
Transfer of Property		
Transferor		Jack
Gift-splitting election		Yes
If Yes, adjust estate tax for consenting spouse's share		Yes
Note Assumptions		
Note term		9 years
Interest rate on note		1.80%
Amortization of note		Balloon
Allocation of excess trust cash flows		Investments
Estate & Gift Tax	Jack	Jill
DSUE amount inherited	0	0
Post-1976 adjusted taxable gifts	0	0
Unified credit used	0	0
Property Transferred		
Undiscounted value of property sold		4,500,000
Basis of property sold		1,350,000
Type of property sold		S corp
Gift tax valuation discount		35.0%
Estate tax valuation discount		35.0%
Apply estate tax valuation discount in baseline scenario		Yes
Target percentage of trust equity		10.0%
Target percentage is based on which value	Total value transferred	
Face amount of note		2,925,000
Type of property used to seed trust		S corp
Value of property used to seed trust		500,000
Value of taxable gift associated with seeding the trust		325,000



Sale to Grantor Trust - Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Assumptions

Jack & Jill Flash

Sale of Trust Property

Trust sale during note term	No
Grantor tax reimbursement	NA
Reduce tax reimbursement by debt service payments	NA

Tax Rates

	Jack	Transferee
Federal tax bracket	See schedule	See schedule
Federal capital gains tax rate	See schedule	See schedule
State income tax rate	5.0%	5.0%
Estate tax rate	See schedule	NA

Investment Rates

	S corp	Other
Current cash yield	5.0%	2.0%
Inc/-dec rate of cash yield	0.0%	NA
Tax yield multiple	100.0%	NA
Qualified dividend percentage	100.0%	100.0%
Base growth rate	7.0%	6.0%
Percentage of taxable income and realized gains subject to Medicare surtax	0.0%	100.0%
Present value discount rate	NA	3.0%

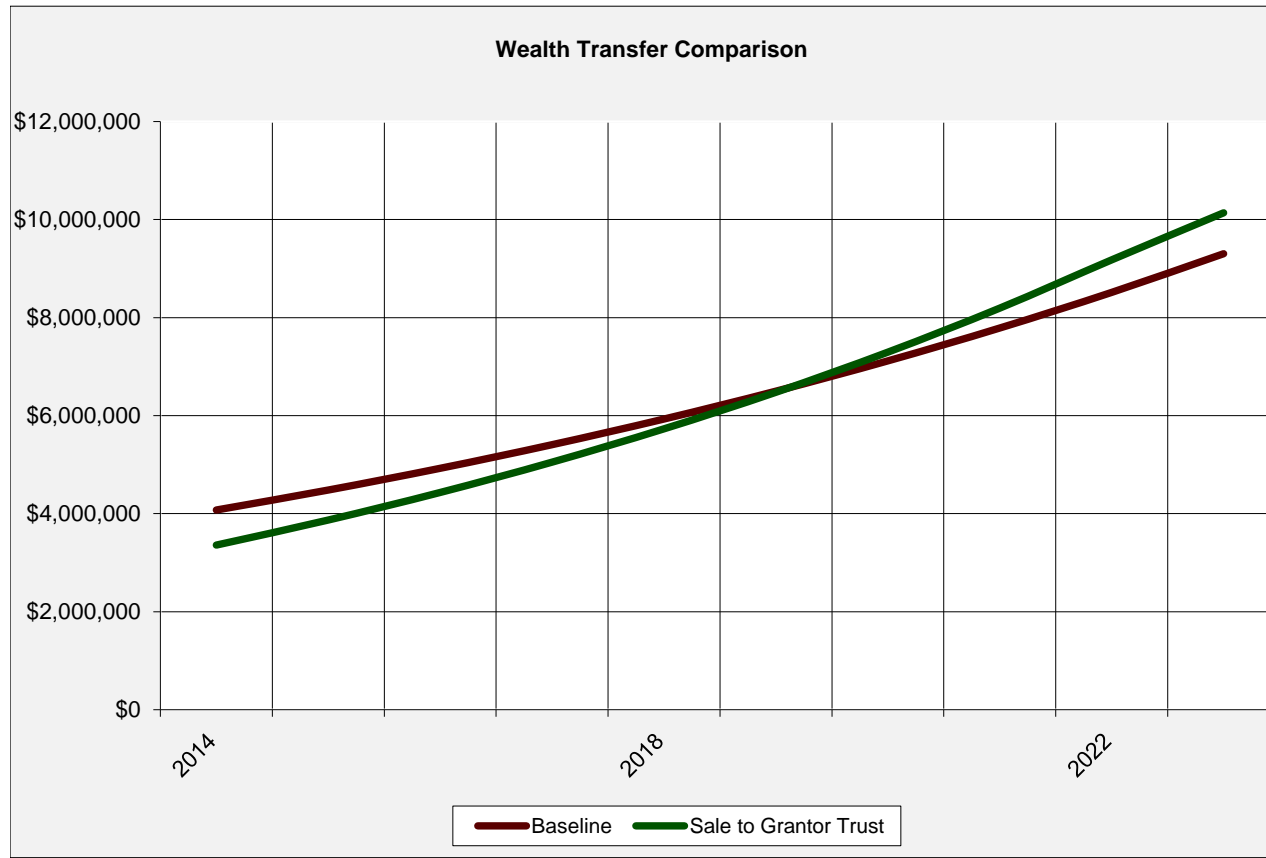
Other

Maintain grantor trust status after note term	No
Grantor's premature death triggers taxes	Neither
Summary results are shown net of deferred capital gains and Medicare taxes	Yes
Inflation rate	3.0%



Annual Net to Heirs Comparison

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The chart above compares an installment sale to a grantor trust to the baseline over the planning horizon.



Sale to Grantor Trust - Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Annual Net to Heirs Comparison

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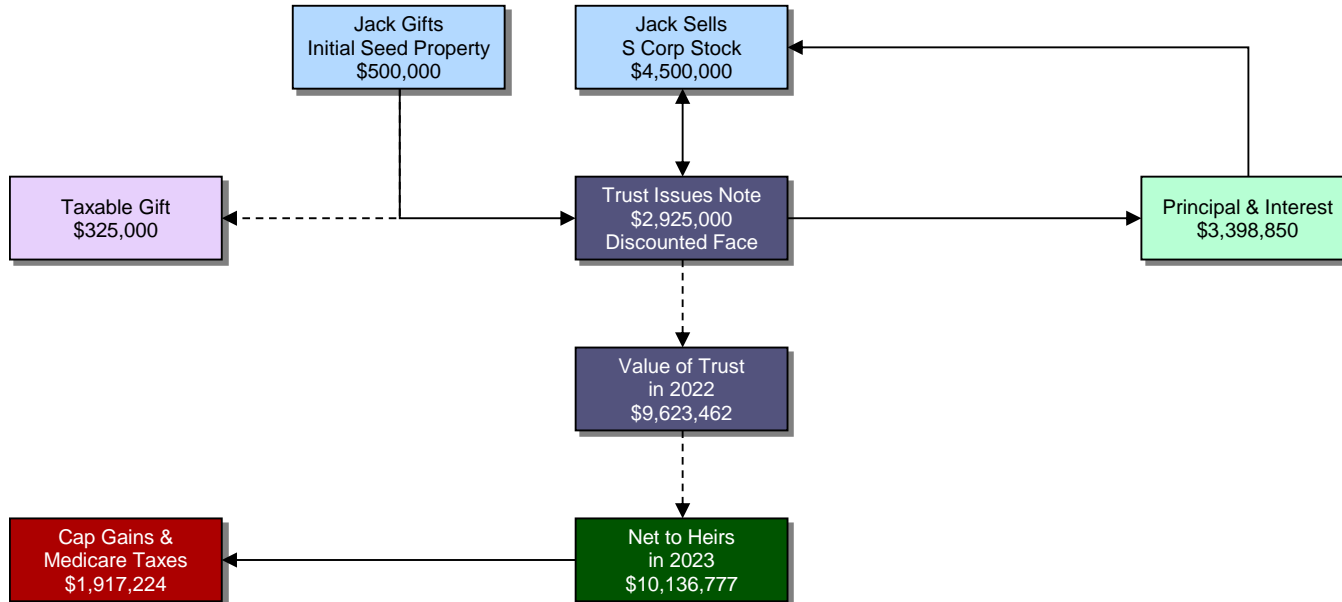
Year Ending In	Net to Heirs		Comparison	
	Baseline	Sale to Grantor Trust	Projected Sale to Grantor Trust Adv-/Disadv	Present Value Sale to Trust Adv-/Disadv 3.0%
2014	4,074,500	3,358,940	-715,560	-694,718
2015	4,481,979	3,869,909	-612,070	-576,935
2016	4,925,141	4,432,218	-492,923	-451,094
2017	5,406,903	5,050,553	-356,350	-316,612
2018	5,930,411	5,730,007	-200,404	-172,870
2019	6,499,058	6,476,113	-22,945	-19,216
2020	7,116,500	7,294,881	178,381	145,040
2021	7,786,680	8,192,841	406,161	320,627
2022	8,513,846	9,177,081	663,235	508,314
2023	9,302,577	10,136,777	834,200	620,723



Sale to Grantor Trust Illustration - 2nd Generation Transfer

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Assuming a 9-Year Balloon Note and No Sale of Transferred Property during the Note Term



Assuming the transferred property is sold following Jack's death, the use of an installment sale to a grantor trust in this manner is projected to produce a net after-tax benefit of \$834,200, or \$620,723 in today's dollars.

If, however, the property is not sold, the projected benefit of an installment sale to a grantor trust would be \$2,751,424, or \$2,047,318 in today's dollars.





Sale to Grantor Trust

Sensitivity Analyses

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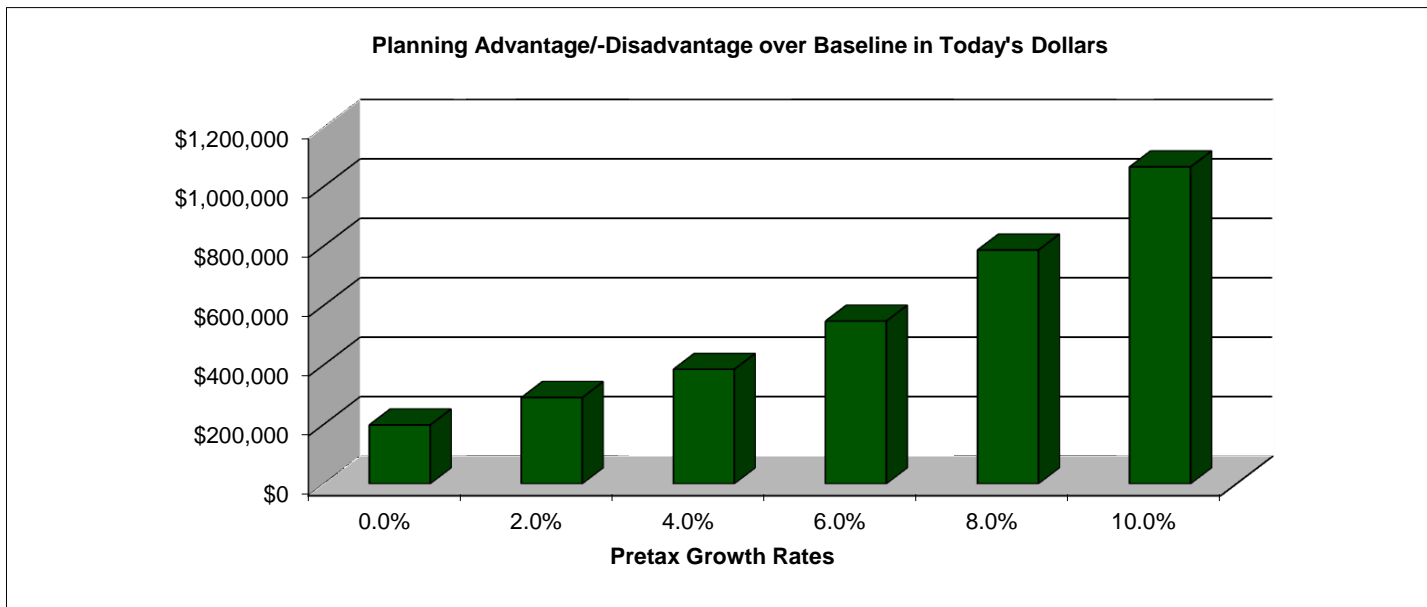
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Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Sensitivity Analysis - Growth Rates

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2023 Growth	Net to Heirs		Comparison to Baseline	
	Baseline	Sale to Grantor Trust	Projected Adv/-Disadv	PV of Adv/-Disadv
0.0%	4,934,139	5,200,153	266,013	197,939
2.0%	5,948,517	6,337,933	389,416	289,762
4.0%	7,148,995	7,665,943	516,948	384,658
6.0%	8,565,599	9,300,670	735,071	546,962
8.0%	10,232,542	11,288,831	1,056,289	785,978
10.0%	12,188,716	13,621,038	1,432,322	1,065,782



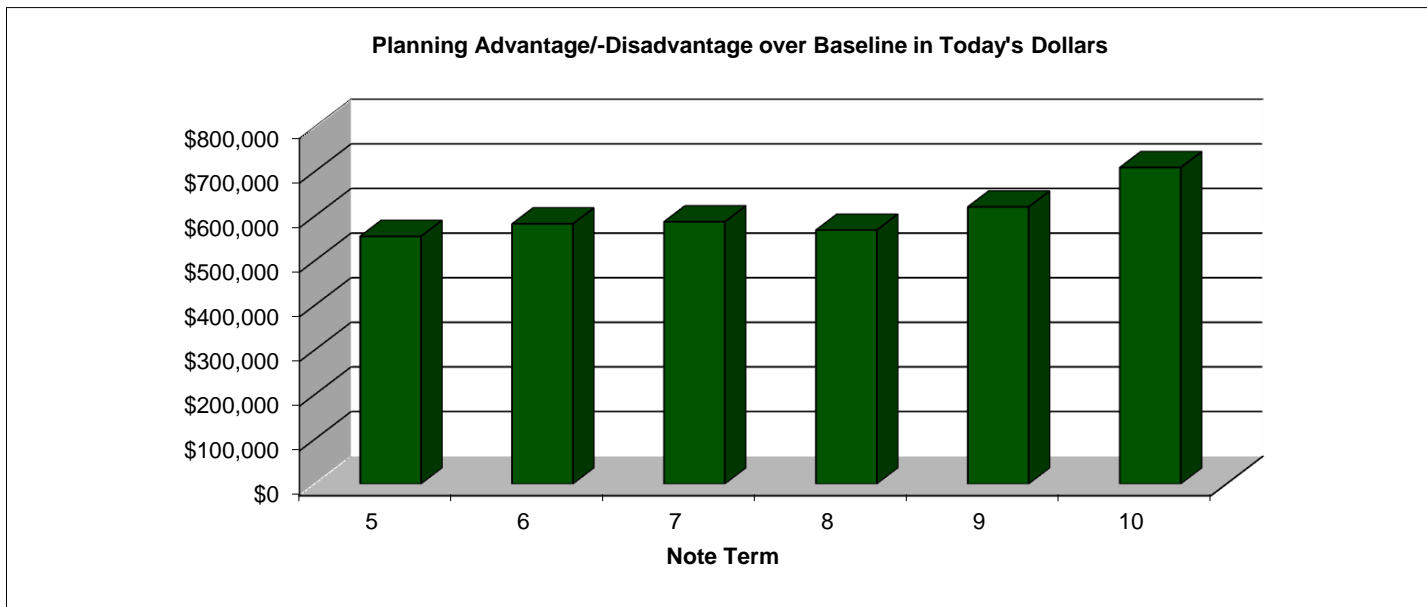
The illustration above shows the impact of pretax growth rate assumptions on the projected results. The graph shows the advantages/-disadvantages of a sale to a grantor trust, as compared to the baseline scenario in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.



Sensitivity Analysis - Note Term

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Varies Note Term	Sale to Grantor Trust Summary		Comparison to Baseline	
	Total Interest	Net to Heirs	Projected Adv/-Disadv	PV of Adv/-Disadv
5	263,250	10,048,011	745,434	554,673
6	315,900	10,085,701	783,124	582,718
7	368,550	10,091,876	789,299	587,313
8	421,200	10,066,791	764,214	568,647
9	473,850	10,136,777	834,200	620,723
10	526,500	10,255,299	952,722	708,915



The illustration above shows the impact of the note term (in years) on the projected results. The graph shows the advantages/-disadvantages of a sale to a grantor trust, as compared to the baseline scenario, in today's dollars. All other assumptions are the same as those listed on the Assumptions schedule.





Sale to Grantor Trust

Supporting Schedules for
BASELINE SCENARIO

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Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Baseline Illustration

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Part 1 of 3

Year Ending In	S Corp Stock					Gross Estate Value 65.0%
	Beginning Property Value	Cash Yield	Growth	Unrealized Gains	Ending Property Value	
Start	5,000,000			3,500,000		
2014	5,000,000	250,000	350,000	3,850,000	5,350,000	3,477,500
2015	5,350,000	267,500	374,500	4,224,500	5,724,500	3,720,925
2016	5,724,500	286,225	400,715	4,625,215	6,125,215	3,981,390
2017	6,125,215	306,261	428,765	5,053,980	6,553,980	4,260,087
2018	6,553,980	327,699	458,779	5,512,759	7,012,759	4,558,293
2019	7,012,759	350,638	490,893	6,003,652	7,503,652	4,877,374
2020	7,503,652	375,183	525,256	6,528,907	8,028,907	5,218,790
2021	8,028,907	401,445	562,024	7,090,931	8,590,931	5,584,105
2022	8,590,931	429,547	601,365	7,692,296	9,192,296	5,974,992
2023	9,192,296	459,615	643,461	8,335,757	9,835,757	6,393,242



Baseline Illustration

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Part 2 of 3

Year Ending In	Investments							
	Beginning Investment Balance	Current Income 2.0%	Growth 6.0%	Cash from S Corp Stock	Qualified Dividends + Ordinary Income	Income & Medicare Taxes	Capital Gains Taxes	Ending Investment Balance
Start	0						0	0
2014	0	0	0	250,000	250,000	0	57,500	192,500
2015	192,500	3,850	11,550	267,500	271,350	585	65,067	409,748
2016	409,748	8,195	24,585	286,225	294,420	1,246	73,371	654,136
2017	654,136	13,083	39,248	306,261	319,343	1,989	82,476	928,263
2018	928,263	18,565	55,696	327,699	346,264	2,822	92,451	1,234,950
2019	1,234,950	24,699	74,097	350,638	375,337	3,754	103,370	1,577,260
2020	1,577,260	31,545	94,636	375,183	406,728	4,795	115,314	1,958,515
2021	1,958,515	39,170	117,511	401,445	440,616	5,954	128,369	2,382,319
2022	2,382,319	47,646	142,939	429,547	477,193	7,242	142,630	2,852,578
2023	2,852,578	57,052	171,155	459,615	516,666	8,672	158,199	3,373,528



Sale to Grantor Trust - Gift & Sell \$5MM ShopRight, Inc. to Gr

Baseline Illustration

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Part 3 of 3

Year Ending In	Net to Heirs		
	Gross Estate Value	Estate Taxes	Net to Heirs
Start			
2014	3,670,000	1,468,000	4,074,500
2015	4,130,673	1,652,269	4,481,979
2016	4,635,526	1,854,210	4,925,141
2017	5,188,350	2,075,340	5,406,903
2018	5,793,243	2,317,297	5,930,411
2019	6,454,634	2,581,853	6,499,058
2020	7,177,305	2,870,922	7,116,500
2021	7,966,424	3,186,569	7,786,680
2022	8,827,570	3,531,028	8,513,846
2023	9,766,770	3,906,708	9,302,577





Sale to Grantor Trust

Supporting Schedules for
SALE TO GRANTOR TRUST SCENARIO

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Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Sale to Grantor Trust - Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Sale to Grantor Trust Illustration - Wealth Transfer Summary

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Part 1 of 2

Year Ending In	Trust Property & Investments						Grantor Trust-Derived Accumulations		
	Trust S Corp Stock	Trust Investments	Trust Unrealized Gains	Note Face Amount	Combined Net Trust Value	Gross Estate Value	Grantor S Corp Stock	Gross Estate Value 65.0%	Grantor Investments/-Defunding
2014	5,350,000	197,350	3,850,000	2,925,000	2,622,350	2,925,000	0	0	-4,850
2015	5,724,500	427,988	4,224,500	2,925,000	3,227,488	2,925,000	0	0	-18,240
2016	6,125,215	695,802	4,625,215	2,925,000	3,896,017	2,925,000	0	0	-41,666
2017	6,553,980	1,005,077	5,053,980	2,925,000	4,634,057	2,925,000	0	0	-76,814
2018	7,012,759	1,360,532	5,512,759	2,925,000	5,448,291	2,925,000	0	0	-125,582
2019	7,503,652	1,767,363	6,003,652	2,925,000	6,346,014	2,925,000	0	0	-190,103
2020	8,028,907	2,231,284	6,528,907	2,925,000	7,335,192	2,925,000	0	0	-272,769
2021	8,590,931	2,758,582	7,090,931	2,925,000	8,424,513	2,925,000	0	0	-376,264
2022	9,192,296	431,165	7,692,296	0	9,623,462	0	0	0	2,421,413
2023	9,835,757	810,318	8,335,757	0	10,646,075	0	0	0	2,563,210



Sale to Grantor Trust Illustration - Wealth Transfer Summary

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Part 2 of 2

Year Ending In	Transfer to Heirs							
	Total Transferable Value	Gross Estate	Trust Taxable Gift	Estate Tax Base	Estate Taxes	Present Value of Taxes Associated with Early Death	Capital Gains & Medicare Taxes on Trust Property	Net to Heirs
2014	5,542,500	2,920,150	325,000	3,245,150	1,298,060	0	885,500	3,358,940
2015	6,134,248	2,906,760	325,000	3,231,760	1,292,704	0	971,635	3,869,909
2016	6,779,351	2,883,334	325,000	3,208,334	1,283,334	0	1,063,799	4,432,218
2017	7,482,243	2,848,186	325,000	3,173,186	1,269,274	0	1,162,415	5,050,553
2018	8,247,709	2,799,418	325,000	3,124,418	1,249,767	0	1,267,934	5,730,007
2019	9,080,912	2,734,897	325,000	3,059,897	1,223,959	0	1,380,840	6,476,113
2020	9,987,422	2,652,231	325,000	2,977,231	1,190,892	0	1,501,649	7,294,881
2021	10,973,249	2,548,736	325,000	2,873,736	1,149,494	0	1,630,914	8,192,841
2022	12,044,874	2,421,413	325,000	2,746,413	1,098,565	0	1,769,228	9,177,081
2023	13,209,285	2,563,210	325,000	2,888,210	1,155,284	0	1,917,224	10,136,777



Sale to Grantor Trust - Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Sale to Grantor Trust Illustration - Note Amortization & Debt Service

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Year Ending In	Original Note Face Amount = \$2,925,000							Source of Note Payments			Present Value of Note Payments 3.0%
	Interest 1.80%	Scheduled Principal	Additional Principal	Total Principal	Total Planned Payment	Total Actual Payment	Outstanding Note Balance	Cash from S Corp Stock	Trust Investment Distribution	Trust Property Distribution	
2014	52,650	0	0	0	52,650	52,650	2,925,000	52,650	0	0	51,117
2015	52,650	0	0	0	52,650	52,650	2,925,000	52,650	0	0	49,628
2016	52,650	0	0	0	52,650	52,650	2,925,000	52,650	0	0	48,182
2017	52,650	0	0	0	52,650	52,650	2,925,000	52,650	0	0	46,779
2018	52,650	0	0	0	52,650	52,650	2,925,000	52,650	0	0	45,416
2019	52,650	0	0	0	52,650	52,650	2,925,000	52,650	0	0	44,094
2020	52,650	0	0	0	52,650	52,650	2,925,000	52,650	0	0	42,809
2021	52,650	0	0	0	52,650	52,650	2,925,000	52,650	0	0	41,562
2022	52,650	2,925,000	0	2,925,000	2,977,650	2,977,650	0	429,547	2,548,103	0	2,282,121



Sale to Grantor Trust Illustration - Trust Flows

Jack & Jill Flash

Part 1 of 2

Year Ending In	S Corp Stock						
	Beginning Property Value	Cash Yield	Growth	Unrealized Gains Distributed	Ending Unrealized Gains	Distribution to Satisfy Debt Service	Ending Property Value
Start	5,000,000				3,500,000		
2014	5,000,000	250,000	350,000	0	3,850,000	0	5,350,000
2015	5,350,000	267,500	374,500	0	4,224,500	0	5,724,500
2016	5,724,500	286,225	400,715	0	4,625,215	0	6,125,215
2017	6,125,215	306,261	428,765	0	5,053,980	0	6,553,980
2018	6,553,980	327,699	458,779	0	5,512,759	0	7,012,759
2019	7,012,759	350,638	490,893	0	6,003,652	0	7,503,652
2020	7,503,652	375,183	525,256	0	6,528,907	0	8,028,907
2021	8,028,907	401,445	562,024	0	7,090,931	0	8,590,931
2022	8,590,931	429,547	601,365	0	7,692,296	0	9,192,296
2023	9,192,296	459,615	643,461	0	8,335,757	0	9,835,757



Sale to Grantor Trust Illustration - Trust Flows

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Part 2 of 2

Year Ending In	Investments									Outstanding Note Balance	Total Ending Trust Value	
	Beginning Investment Balance	Current Income 2.0%	Growth 6.0%	Cash from S Corp Stock	Distribution to Satisfy Debt Service	Qualified Dividends + Ordinary Income	& Medicare Taxes	Capital Gains Taxes	Ending Investment Balance			
Start	0									0	2,925,000	2,075,000
2014	0	0	0	250,000	52,650	250,000	0	0	197,350	2,925,000	2,622,350	
2015	197,350	3,947	11,841	267,500	52,650	271,447	0	0	427,988	2,925,000	3,227,488	
2016	427,988	8,560	25,679	286,225	52,650	294,785	0	0	695,802	2,925,000	3,896,017	
2017	695,802	13,916	41,748	306,261	52,650	320,177	0	0	1,005,077	2,925,000	4,634,057	
2018	1,005,077	20,102	60,305	327,699	52,650	347,801	0	0	1,360,532	2,925,000	5,448,291	
2019	1,360,532	27,211	81,632	350,638	52,650	377,849	0	0	1,767,363	2,925,000	6,346,014	
2020	1,767,363	35,347	106,042	375,183	52,650	410,530	0	0	2,231,284	2,925,000	7,335,192	
2021	2,231,284	44,626	133,877	401,445	52,650	446,071	0	0	2,758,582	2,925,000	8,424,513	
2022	2,758,582	55,172	165,515	429,547	2,977,650	484,718	0	0	431,165	0	9,623,462	
2023	431,165	8,623	25,870	459,615	0	468,238	1,311	113,645	810,318	0	10,646,075	



Sale to Grantor Trust - Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Sale to Grantor Trust Illustration - Grantor-Seller

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Part 1 of 2

Year Ending In	S Corp Stock						
	Beginning Property Value	Cash Yield	Growth	Gains Transferred In	Unrealized Gains	Grantor Trust Debt Service	Ending Property Value
Start	0				0		
2014	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0



Sale to Grantor Trust Illustration - Grantor-Seller

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Part 2 of 2

Year Ending In	Investments and/or Estate Defunding									Total Combined Value
	Beginning Investment Balance	Current Income 2.0%	Growth 6.0%	Cash from S Corp Stock	Grantor Trust Debt Service	Qualified Dividends + Ordinary Income	Income & Medicare Taxes	Capital Gains Taxes	Ending Investment Balance	
Start	0							0	0	0
2014	0		0	0	52,650	250,000	0	57,500	-4,850	-4,850
2015	-4,850	-97	-291	0	52,650	271,350	585	65,067	-18,240	-18,240
2016	-18,240	-365	-1,094	0	52,650	294,420	1,246	73,371	-41,666	-41,666
2017	-41,666	-833	-2,500	0	52,650	319,343	1,989	82,476	-76,814	-76,814
2018	-76,814	-1,536	-4,609	0	52,650	346,264	2,822	92,451	-125,582	-125,582
2019	-125,582	-2,512	-7,535	0	52,650	375,337	3,754	103,370	-190,103	-190,103
2020	-190,103	-3,802	-11,406	0	52,650	406,728	4,795	115,314	-272,769	-272,769
2021	-272,769	-5,455	-16,366	0	52,650	440,616	5,954	128,369	-376,264	-376,264
2022	-376,264	-7,525	-22,576	0	2,977,650	477,193	7,242	142,630	2,421,413	2,421,413
2023	2,421,413	48,428	145,285	0	0	48,428	7,361	44,554	2,563,210	2,563,210



Sale to Grantor Trust - Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Sale to Grantor Trust Illustration - Deferred Capital Gains & Medicare Taxes

Jack & Jill Flash

Year Ending In	S Corp Stock In Trust			Grantor's Death During Note Term					Deferred Taxes	
	Trust S Corp Stock	Ending Basis	Unrealized Gains	Face Amount of Note	Gain on Deemed Sale	IRD Deduction	Heirs' Capital Gains & Medicare Taxes	Present Value of Heirs' Taxes 3.0%	Balance of Unrealized Gains	Deferred Capital Gains & Medicare Taxes
2014	5,350,000	1,500,000	3,850,000	0	0	0	0	0	3,850,000	885,500
2015	5,724,500	1,500,000	4,224,500	0	0	0	0	0	4,224,500	971,635
2016	6,125,215	1,500,000	4,625,215	0	0	0	0	0	4,625,215	1,063,799
2017	6,553,980	1,500,000	5,053,980	0	0	0	0	0	5,053,980	1,162,415
2018	7,012,759	1,500,000	5,512,759	0	0	0	0	0	5,512,759	1,267,934
2019	7,503,652	1,500,000	6,003,652	0	0	0	0	0	6,003,652	1,380,840
2020	8,028,907	1,500,000	6,528,907	0	0	0	0	0	6,528,907	1,501,649
2021	8,590,931	1,500,000	7,090,931	0	0	0	0	0	7,090,931	1,630,914
2022	9,192,296	1,500,000	7,692,296	0	0	0	0	0	7,692,296	1,769,228
2023	9,835,757	1,500,000	8,335,757	0	0	0	0	0	8,335,757	1,917,224



Sale to Grantor Trust - Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Sale to Grantor Trust Illustration - Basis of Transferred Property

Jack & Jill Flash

Part 1 of 2

Year Ending In	Total Adjusted Basis of Property				
	Beginning Basis	Net Basis Adjustments	Ending Basis	Beginning Value	Ending Value
2014	1,500,000	0	1,500,000	5,000,000	5,350,000
2015	1,500,000	0	1,500,000	5,350,000	5,724,500
2016	1,500,000	0	1,500,000	5,724,500	6,125,215
2017	1,500,000	0	1,500,000	6,125,215	6,553,980
2018	1,500,000	0	1,500,000	6,553,980	7,012,759
2019	1,500,000	0	1,500,000	7,012,759	7,503,652
2020	1,500,000	0	1,500,000	7,503,652	8,028,907
2021	1,500,000	0	1,500,000	8,028,907	8,590,931
2022	1,500,000	0	1,500,000	8,590,931	9,192,296
2023	1,500,000	0	1,500,000	9,192,296	9,835,757



Sale to Grantor Trust Illustration - Basis of Transferred Property

Jack & Jill Flash

Part 2 of 2

Year Ending In	Adjusted Basis & Unrealized Gains Apportioned to Trust					Adjusted Basis & Unrealized Gains Apportioned to Grantor				
	Beginning Value	Beginning Basis	Ending Value	Ending Basis	Ending Unrealized Gains	Beginning Value	Beginning Basis	Ending Value	Ending Basis	Ending Unrealized Gains
2014	5,000,000	1,500,000	5,350,000	1,500,000	3,850,000	0	0	0	0	0
2015	5,350,000	1,500,000	5,724,500	1,500,000	4,224,500	0	0	0	0	0
2016	5,724,500	1,500,000	6,125,215	1,500,000	4,625,215	0	0	0	0	0
2017	6,125,215	1,500,000	6,553,980	1,500,000	5,053,980	0	0	0	0	0
2018	6,553,980	1,500,000	7,012,759	1,500,000	5,512,759	0	0	0	0	0
2019	7,012,759	1,500,000	7,503,652	1,500,000	6,003,652	0	0	0	0	0
2020	7,503,652	1,500,000	8,028,907	1,500,000	6,528,907	0	0	0	0	0
2021	8,028,907	1,500,000	8,590,931	1,500,000	7,090,931	0	0	0	0	0
2022	8,590,931	1,500,000	9,192,296	1,500,000	7,692,296	0	0	0	0	0
2023	9,192,296	1,500,000	9,835,757	1,500,000	8,335,757	0	0	0	0	0





Sale to Grantor Trust

Supporting Schedules for
TAX RATES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

Jack & Jill Flash

Gift & Sell \$5MM ShopRight, Inc. to Grantor Trust for 9-Year Note

Tax Rates

Jack & Jill Flash

Year Ending In	Jack						Transferee				
	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined Capital Gains Tax Rate	Estate Tax Rate	IRD Deduction Tax Rate	Federal Ordinary Income Tax Rate	Effective State Income Tax Rate 5.0%	Combined Ordinary Income Tax Rate	Combined Capital Gains Tax Rate	
2014	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	
2015	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	
2016	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	
2017	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	
2018	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	
2019	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	
2020	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	
2021	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	
2022	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	
2023	39.6%	3.0%	42.6%	23.0%	40.0%	40.0%	39.6%	3.0%	42.6%	23.0%	

