

Charitable Gift Annuity

Case Name	<input type="text" value="Default Case"/>		
Client's First Name	<input type="text" value="John"/>	Number Of Lives	<input type="text" value="One Life"/>
Client's Last Name	<input type="text" value="Doe"/>	Nearest Age of Life 1	<input type="text" value="65"/>
		Nearest Age of Life 2	<input type="text" value="0"/>
Date of Transfer	<input type="text" value="12/27/2002"/>		
Section 7520 Rate	<input type="text" value="8.0%"/>	Growth Rate of Principal	<input type="text" value="10.0%"/>
Beginning Principal	<input type="text" value="1,000,000"/>		
Beginning Basis	<input type="text" value="0"/>	Duration Calculation Method	<input type="text" value="Auto"/>
Annuity Payment Period	<input type="text" value="Annual"/>	Fixed Duration	<input type="text" value="20"/>
Pay at Begin or End of Period?	<input type="text" value="End of Period"/>		
Years Deferred	<input type="text" value="0"/>	First Annuity Rate Comparison	<input type="text" value="5.000%"/>
		Increment	<input type="text" value="1.000%"/>
Annuity Payment Rate	<input type="text" value="5.000%"/>		

Charitable Gift Annuity

General Analysis

John Doe - Default Case

General

Type of Trust	Life
Date of Transfer	12/27/2002
Section 7520 Rate	8.0%
Beginning Principal	1,000,000
Beginning Basis	0
Nearest Age of Life 1	65
Life Status	Single

Annuity Information

Annuity Payment Rate	5.000%
Annuity Payment Period	Annual
Pay at Beginning or End of Period?	End of Period
Years Deferred	0
Annuity Factor	8.3490
Annuity Payment Per Year	50,000
Ordinary Income Portion	28,592
Capital Gain Portion	21,408
Tax Free Portion	0

Charitable Deduction

Total Interest	1,000,000
Annuity Interest	417,450
Remainder Interest (Charitable Deduction)	582,550

Ending Values

Years of Life Expectancy	17.2
Year of Final Exclusionary Payment Portion	47
Duration Calculation Method	Auto
Years of Trust Duration	17
Cumulative Annuity Payments	850,000
Cumulative Ordinary Income Portion	486,069
Cumulative Capital Gain Portion	363,931
Cumulative Tax Free Portion	0
Growth Rate of Principal	10.0%
Ending Principal	3,027,235

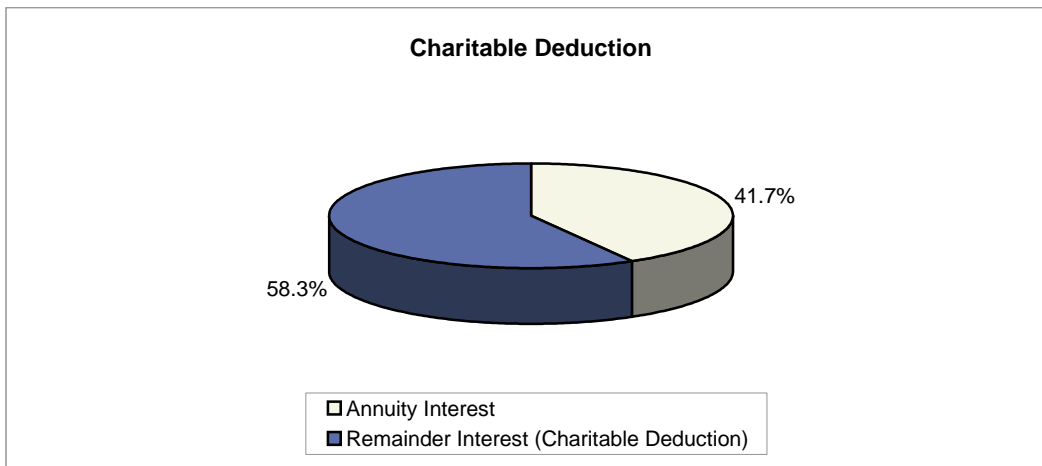
Charitable Gift Annuity

Charitable Deduction

John Doe - Default Case

Charitable Deduction

Total Interest	1,000,000
Annuity Interest	417,450
Remainder Interest (Charitable Deduction)	582,550



General

Type of Trust	Life
Date of Transfer	12/27/2002
Section 7520 Rate	8.0%
Beginning Principal	1,000,000
Beginning Basis	0
Nearest Age of Life 1	65
Annuity Payment Rate	5.000%
Annuity Payment Period	Annual
Pay at Beginning or End of Period?	End of Period
Years Deferred	0

Charitable Gift Annuity

Annual Cash Flow and Payments

John Doe - Default Case

General

Type of Trust	Life
Annuity Payment Rate	5.000%
Annuity Payment Period	Annual
Pay at Beginning or End of Period?	End of Period
Years Deferred	0

Ending Values

Years of Trust Duration	17
Cumulative Annuity Payments	850,000
Ending Principal	3,027,235

Year	Beginning Principal	Annual Growth	Annual Payment	Ending Principal
1	1,000,000	100,000	50,000	1,050,000
2	1,050,000	105,000	50,000	1,105,000
3	1,105,000	110,500	50,000	1,165,500
4	1,165,500	116,550	50,000	1,232,050
5	1,232,050	123,205	50,000	1,305,255
6	1,305,255	130,526	50,000	1,385,781
7	1,385,781	138,578	50,000	1,474,359
8	1,474,359	147,436	50,000	1,571,794
9	1,571,794	157,179	50,000	1,678,974
10	1,678,974	167,897	50,000	1,796,871
11	1,796,871	179,687	50,000	1,926,558
12	1,926,558	192,656	50,000	2,069,214
13	2,069,214	206,921	50,000	2,226,136
14	2,226,136	222,614	50,000	2,398,749
15	2,398,749	239,875	50,000	2,588,624
16	2,588,624	258,862	50,000	2,797,486
17	2,797,486	279,749	50,000	3,027,235

Charitable Gift Annuity

Annual Payment Breakdown

John Doe - Default Case

General

Type of Trust	Life
Annuity Payment Rate	5.000%
Annuity Payment Period	Annual
Pay at Beginning or End of Period?	End of Period
Years Deferred	0

Ending Values

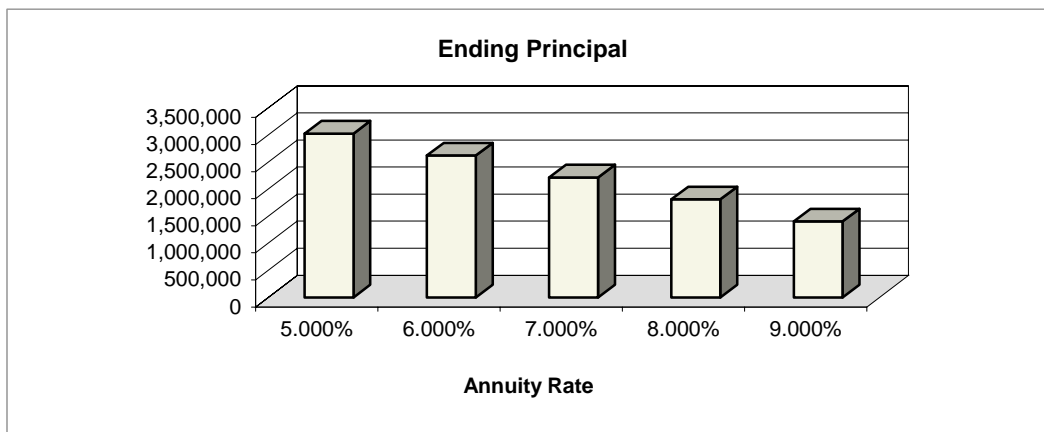
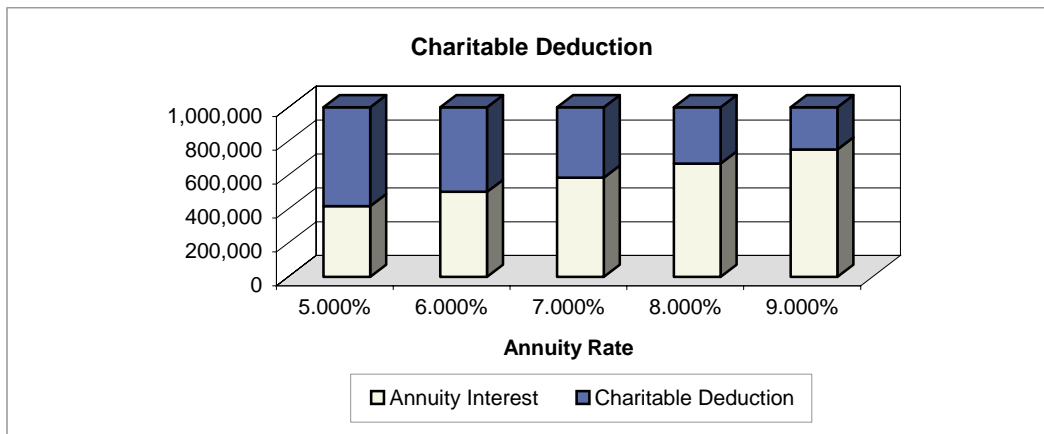
Years of Trust Duration	17
Cumulative Annuity Payments	850,000
Cumulative Ordinary Income Portion	486,069
Cumulative Capital Gain Portion	363,931
Cumulative Tax Free Portion	0

Year	Annual Payment	Income Portion	Capital Gain Portion	Tax Free Portion
1	50,000	28,592	21,408	0
2	50,000	28,592	21,408	0
3	50,000	28,592	21,408	0
4	50,000	28,592	21,408	0
5	50,000	28,592	21,408	0
6	50,000	28,592	21,408	0
7	50,000	28,592	21,408	0
8	50,000	28,592	21,408	0
9	50,000	28,592	21,408	0
10	50,000	28,592	21,408	0
11	50,000	28,592	21,408	0
12	50,000	28,592	21,408	0
13	50,000	28,592	21,408	0
14	50,000	28,592	21,408	0
15	50,000	28,592	21,408	0
16	50,000	28,592	21,408	0
17	50,000	28,592	21,408	0

Annuity Rate Comparisons

John Doe - Default Case

Annuity Rate	Annuity Payment	Annuity Interest	Charitable Deduction	Ending Principal
5.000%	50,000	417,450	582,550	3,027,235
6.000%	60,000	500,940	499,060	2,621,788
7.000%	70,000	584,430	415,570	2,216,341
8.000%	80,000	667,920	332,080	1,810,894
9.000%	90,000	751,410	248,590	1,405,447



General

Type of Trust	Life
Beginning Principal	1,000,000
Years of Trust Duration	17
Growth Rate of Principal	10.0%
Annuity Payment Period	Annual
Payments Made at Beginning or End of Period?	End of Period
Years Deferred	0