

## Charitable Lead Unitrust

Case Name  Default Case

Client's First Name  Type of Trust   
 Client's Last Name  Trust Term

Date of Transfer  Number of Lives   
 Nearest Age of Life 1

Section 7520 Rate  Nearest Age of Life 2

Beginning Principal  Nearest Age of Life 3

Unitrust Payout Period  Nearest Age of Life 4

Unitrust Lag in Months  Nearest Age of Life 5

Payout Rate  Life Status

Growth Rate of Principal  Duration Calculation Method

Fixed Duration

First Payout Rate Comparison

Increment

Charitable Lead Unitrust

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## General Analysis

*John Doe - Default Case*

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### General

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

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### Unitrust Information

Unitrust Payout Rate	5.000%
Adjusted Unitrust Payout Rate	4.630%
Unitrust Payout Period	Annual
Months by which Valuation Precedes Payout	12

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### Charitable Deduction

Total Interest	1,000,000
Remainder Interest	481,540
Unitrust Interest (Charitable Deduction)	518,460

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### Ending Values

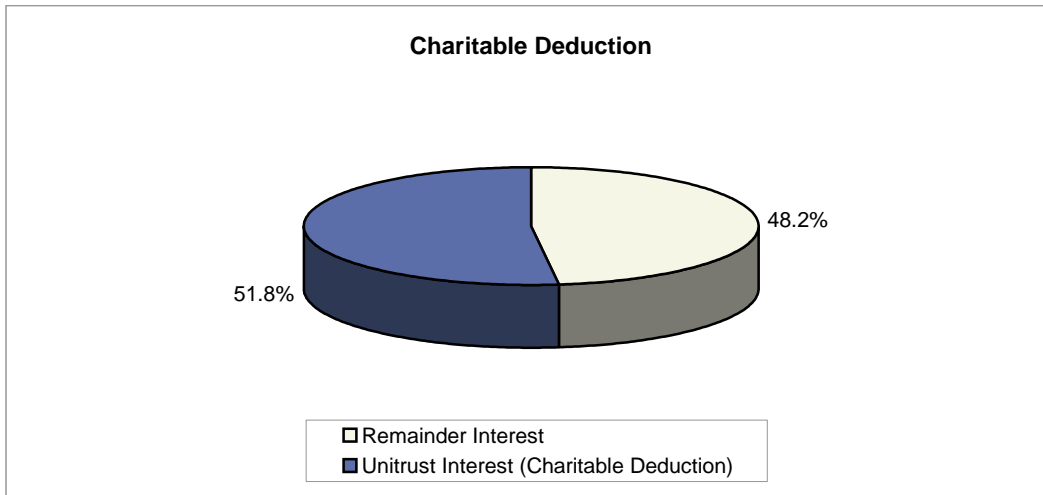
Years of Life Expectancy	17.2
Duration Calculation Method	Auto
Years of Trust Duration	17
Cumulative Unitrust Payouts	1,292,018
Growth Rate of Principal	10.0%
Ending Principal	2,292,018

## Charitable Deduction

John Doe - Default Case

### Charitable Deduction

Total Interest	1,000,000
Remainder Interest	481,540
Unitrust Interest (Charitable Deduction)	518,460



### General

Type of Trust	Life
Date of Transfer	12/27/2002
Section 7520 Rate	8.0%
Beginning Principal	1,000,000
Nearest Age of Life 1	65
Life Status	Last to Die
Unitrust Payout Rate	5.000%
Unitrust Payout Period	Annual
Months by which Valuation Precedes Payout	12

Charitable Lead Unitrust

## Annual Cash Flow and Payments

John Doe - Default Case

### General

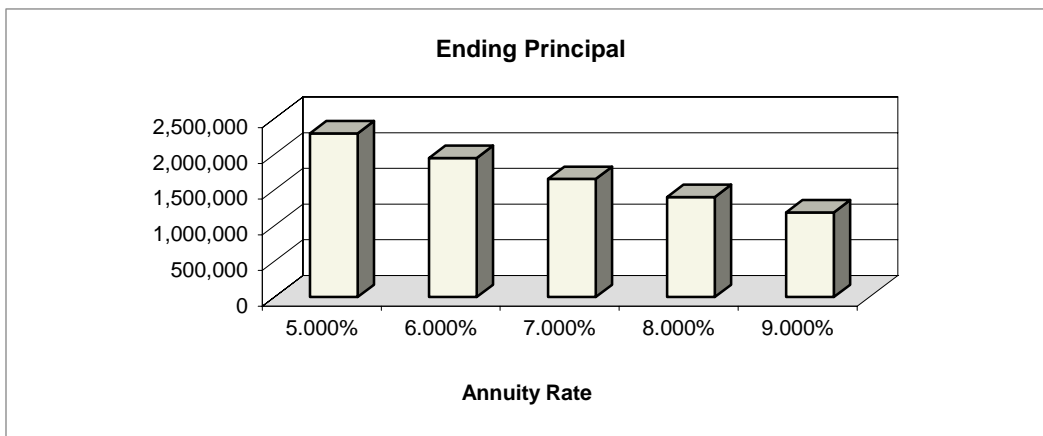
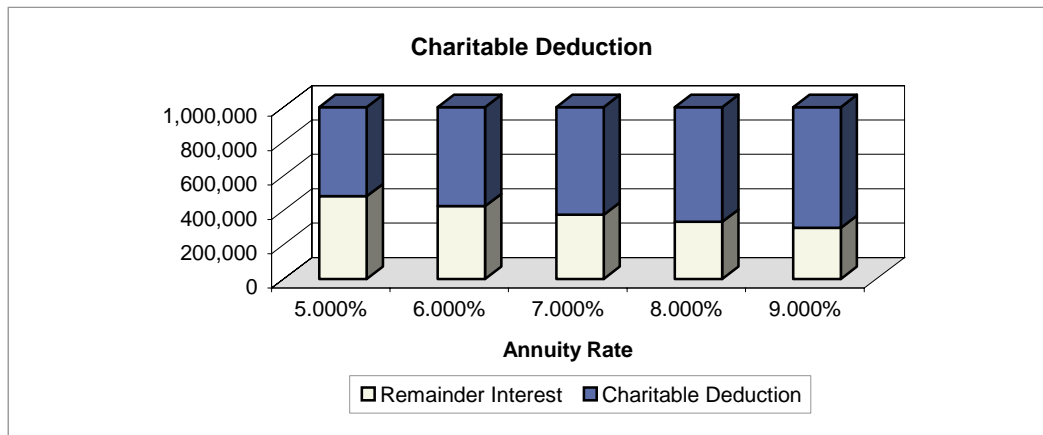
Type of Trust	Life
Unitrust Payout Rate	5.000%
Unitrust Payout Period	Annual
Months by which Valuation Precedes Payout	12
Years of Trust Duration	17
Cumulative Unitrust Payouts	1,292,018

Year	Beginning Principal	Annual Growth	Annual Payout	Ending Principal
1	1,000,000	100,000	50,000	1,050,000
2	1,050,000	105,000	52,500	1,102,500
3	1,102,500	110,250	55,125	1,157,625
4	1,157,625	115,762	57,881	1,215,506
5	1,215,506	121,551	60,775	1,276,282
6	1,276,282	127,628	63,814	1,340,096
7	1,340,096	134,010	67,005	1,407,100
8	1,407,100	140,710	70,355	1,477,455
9	1,477,455	147,746	73,873	1,551,328
10	1,551,328	155,133	77,566	1,628,895
11	1,628,895	162,889	81,445	1,710,339
12	1,710,339	171,034	85,517	1,795,856
13	1,795,856	179,586	89,793	1,885,649
14	1,885,649	188,565	94,282	1,979,931
15	1,979,931	197,993	98,997	2,078,928
16	2,078,928	207,893	103,946	2,182,874
17	2,182,874	218,287	109,144	2,292,018

## Payout Rate Comparisons

John Doe - Default Case

Payout Rate	Unitrust Payout	Remainder Interest	Charitable Deduction	Ending Principal
5.000%	50,000	481,540	518,460	2,292,018
6.000%	60,000	423,110	576,890	1,947,900
7.000%	70,000	373,890	626,110	1,652,847
8.000%	80,000	332,100	667,900	1,400,241
9.000%	90,000	296,610	703,390	1,184,304



### General

Type of Trust	Life
Beginning Principal	1,000,000
Years of Trust Duration	17
Growth Rate of Principal	10.0%