

Charitable Remainder Annuity Trust

Case Name Default Case

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

Date of Transfer Number of Lives

Section 7520 Rate Nearest Age of Life 1

Beginning Principal Nearest Age of Life 2

Annuity Payment Period Nearest Age of Life 3

Pay at Begin or End of Period? Nearest Age of Life 4

Type of Payment Rate Nearest Age of Life 5

Fixed Payment Rate Life Status

Growth Rate of Principal Duration Calculation Method

Fixed Duration

First Annuity Rate Comparison

Increment

Charitable Remainder Annuity Trust

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
Nearest Age of Life 1	65
Life Status	Last to Die

Annuity Information

Type of Payment Rate	Fixed
Annuity Payment Rate	5.000%
Annuity Payment Period	Annual
Payments Made at Beginning or End of Period?	End of Period
Annuity Factor	8.3490
Annuity Payment Per Year	50,000
Annuity Payment Per Period	50,000

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
Duration Calculation Method	Auto
Years of Trust Duration	17
Cumulative Annuity Payments	850,000
Growth Rate of Principal	10.0%
Ending Principal	3,027,235

Applicable Tests

Probability of Exhaustion	0.00%
Probability of Exhaustion Test	Passed
10% Remainder Test	Passed
Annuity Subject to Exhaustion (Rev. Rul. 77-454 & Sec.7520 Regs)	No

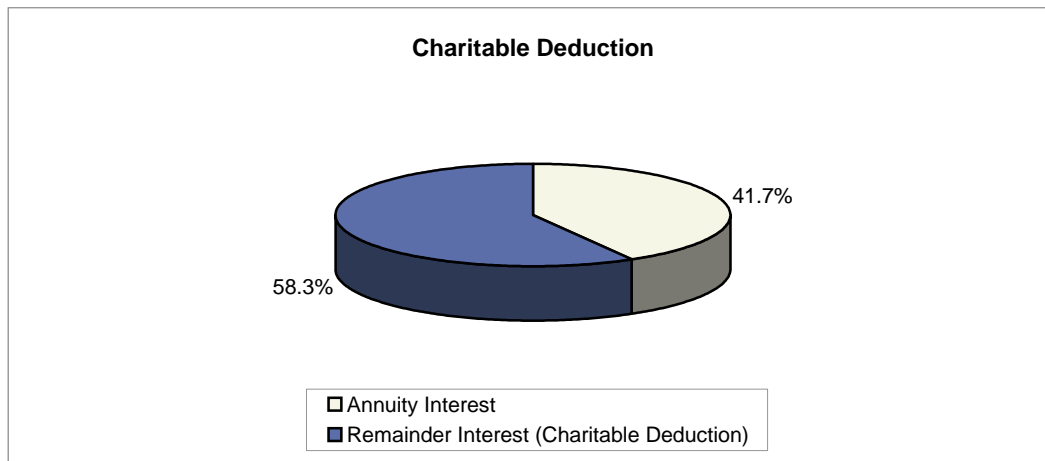
Charitable Remainder Annuity Trust

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
Nearest Age of Life 1	65
Life Status	Last to Die
Annuity Payment Rate	5.000%
Annuity Payment Period	Annual
Payments Made at Beginning or End of Period?	End of Period

Charitable Remainder Annuity Trust

Annual Cash Flow and Payments

John Doe - Default Case

General

Type of Trust	Life
Annuity Payment Rate	5.000%
Annuity Payment Period	Annual
Payments Made at Beginning or End of Period?	End of Period
Annuity Payment Per Period	50,000
Years of Trust Duration	17
Cumulative Annuity Payments	850,000

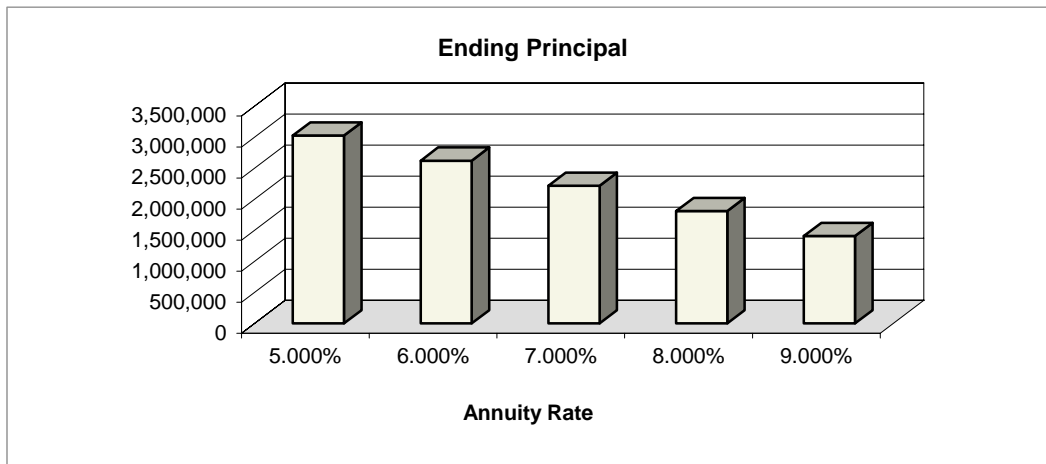
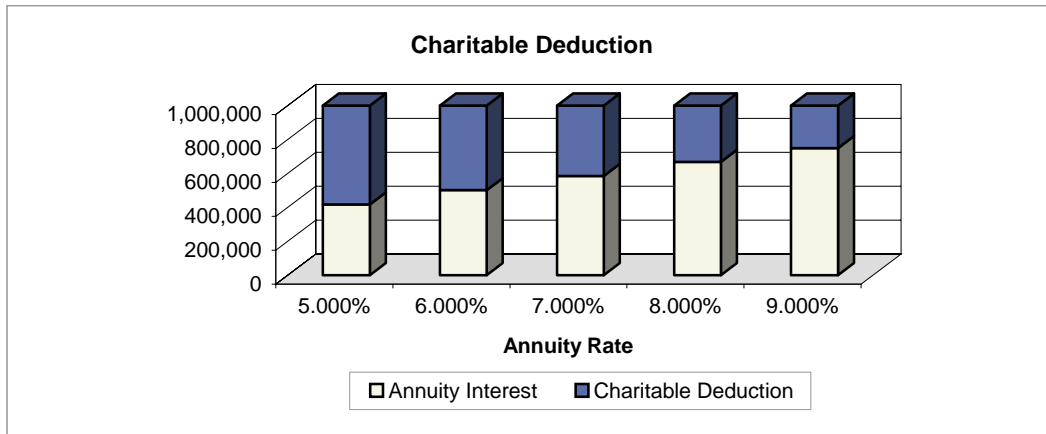
Year	Beginning Principal	Annual Growth	Annual Payment	Ending Principal
1	1,000,000	100,000	50,000	1,050,000
2	1,050,000	105,000	50,000	1,105,000
3	1,105,000	110,500	50,000	1,165,500
4	1,165,500	116,550	50,000	1,232,050
5	1,232,050	123,205	50,000	1,305,255
6	1,305,255	130,526	50,000	1,385,781
7	1,385,781	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

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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	748,302	251,698	1,405,447



General

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