

Charitable Remainder 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

Type of Payout Rate Life Status

Fixed Payout Rate Duration Calculation Method

Growth Rate of Principal Fixed Duration

First Payout Rate Comparison

Increment

Charitable Remainder Unitrust

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

Unitrust Information

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

Charitable Deduction

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

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

Applicable Tests

10% Remainder Test	Passed
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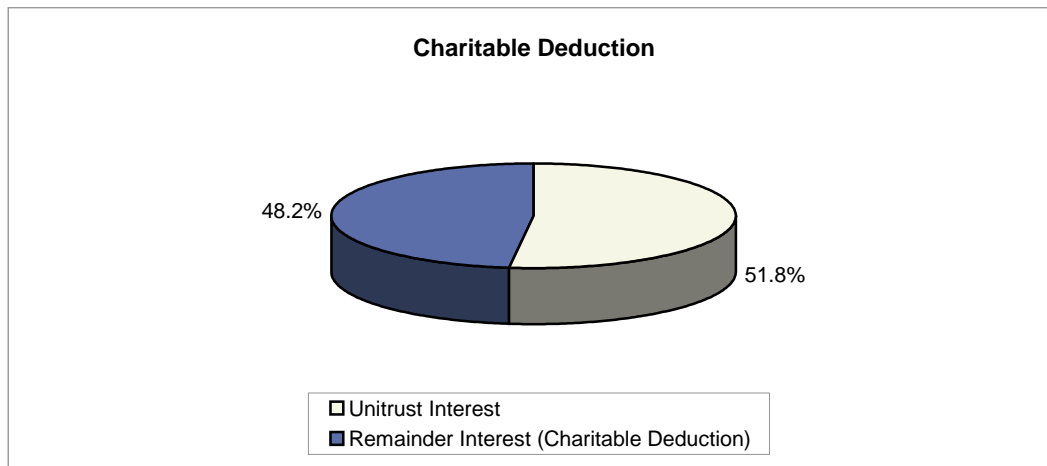
Charitable Remainder Unitrust

Charitable Deduction

John Doe - Default Case

Charitable Deduction

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



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 Remainder 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

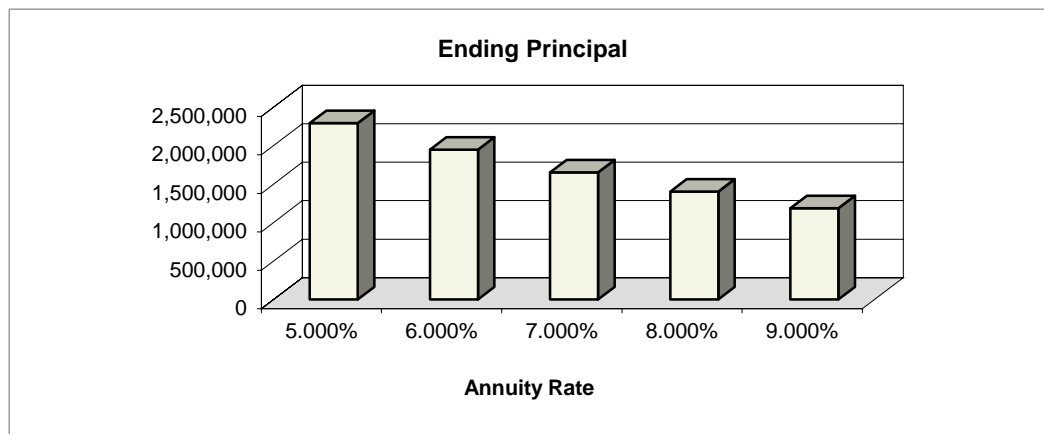
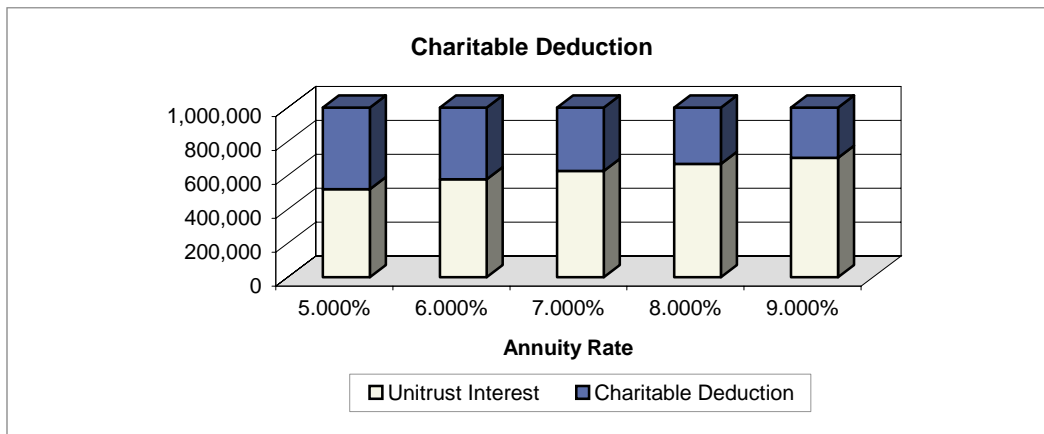
Year	Beginning Principal	Annual Growth	Annual Payout	Ending Principal
1	1,000,000	100,000	50,000	1,050,000
2	1,050,000	105,000	52,500	1,102,500
3	1,102,500	110,250	55,125	1,157,625
4	1,157,625	115,762	57,881	1,215,506
5	1,215,506	121,551	60,775	1,276,282
6	1,276,282	127,628	63,814	1,340,096
7	1,340,096	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

Charitable Remainder Unitrust

Payout Rate Comparisons

John Doe - Default Case

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



General

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