

Unitrust Factors

Default Case

John Doe

Assumptions			
Payout Rate	5.00%	Term	10
7520 Rate	8.0%	Age1	55
Unitrust Payout Frequency	Annual	Age2	0
Months Valuation Precedes Payout	0	Age3	0
Years Deferred	0	Age4	0
		Age5	0

Adjusted Payout Rate	
Payout Rate	5.00%
Adjustment Factor	1.000000
Adjusted Payout Rate	5.00000%

IRS Rounded Results	Income	Remainder	Reversion
Term Status			
Term Certain	0.401263	0.598737	N/A
Life Statuses			
Last to Die	0.67164	0.32836	N/A
First to Die	0.67164	0.32836	N/A
TermLife Statuses			
Shorter of Term and Last to Die	0.38326	0.53103	0.08571
Shorter of Term and First to Die	0.38326	0.53103	0.08571
Greater of Term and Last to Die	0.68964	0.06771	0.24265
Greater of Term and First to Die	0.68964	0.06771	0.24265

Unrounded Results	Income	Remainder	Reversion
Term Status			
Term Certain	0.401263061	0.598736939	N/A
Life Statuses			
Last to Die	0.671638728	0.328361272	N/A
First to Die	0.671638728	0.328361272	N/A
TermLife Statuses			
Shorter of Term and Last to Die	0.383258604	0.531028605	0.085712791
Shorter of Term and First to Die	0.383258604	0.531028605	0.085712791
Greater of Term and Last to Die	0.689643185	0.067708334	0.242648481
Greater of Term and First to Die	0.689643185	0.067708334	0.242648481