

**HADDON HALL PUBLISHING PRESENTS:**  
**Courtesy of Leimberg Services & Alan Gassman**

As published in LISI Estate Planning Newsletter #2048  
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**LISI** thanks attorneys **ALAN GASSMAN, CHRISTOPHER DENICOLO,** and **KENNETH CROTTY** of Clearwater, Florida for the terrific charts and commentary that follow:

A picture is worth a thousand words, and a chart can be worth its weight in gold (particularly if printed on thin paper).

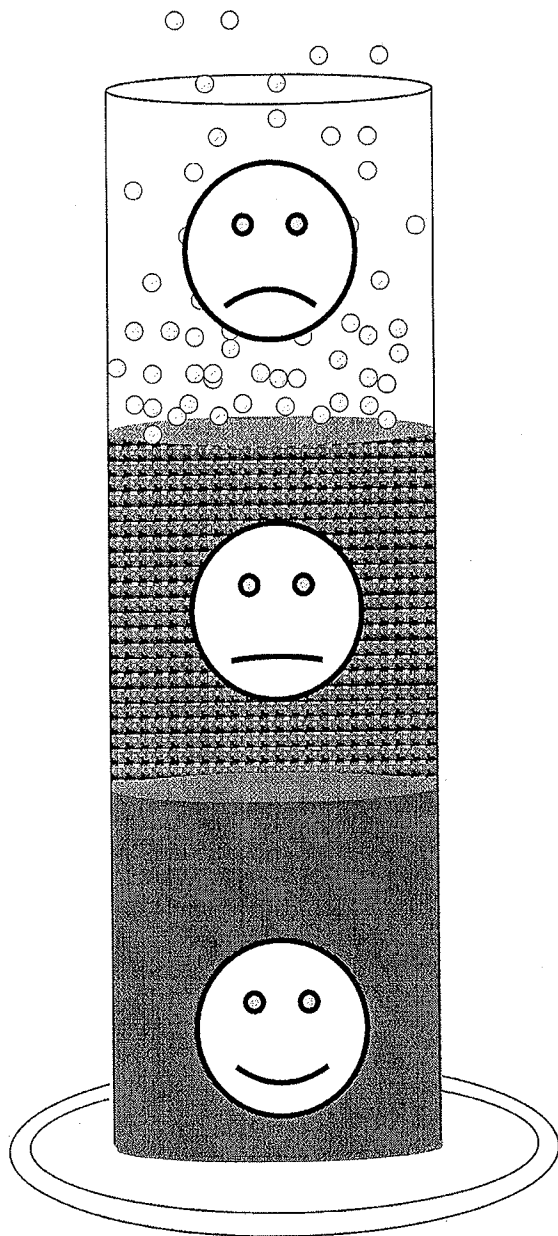
We have prepared the following three cylinder charts, which should be self-explanatory and useful for your own planning, as well as planning for clients, and for explaining these laws to clients and others.

Here are our explanatory charts for your (and your clients') viewing pleasure. As always, we welcome any feedback about how to improve our charts.

Enjoy!

**Alan Gassman**

## 2013 Income Tax Changes by Tax Bracket for Single Filers (No Dependents)



### Income: \$400,000+

- New Tax Bracket: 39.6% marginal tax rate on income over \$400,000
- Higher Capital Gains and Dividends Tax: 20% for taxpayers with an AGI over \$400,000
- New Medicare Tax on Income and Dividends\*: 3.8% on individuals with a MAGI or net investment income over \$200,000

### Income: \$183,250 – \$400,000

- New Medicare Tax on Income and Dividends: 3.8% on individuals with a MAGI or net investment income over \$200,000
- Marginal income tax of 33% for amounts earned between \$183,251 and \$398,350
- Marginal income tax of 35% for amounts earned between \$398,351 and \$400,000
- Capital Gains and Dividends Taxes stay at 15%
- Phase-outs on personal exemptions and itemized deductions are reinstated for individuals earning \$250,000 or more\*\*

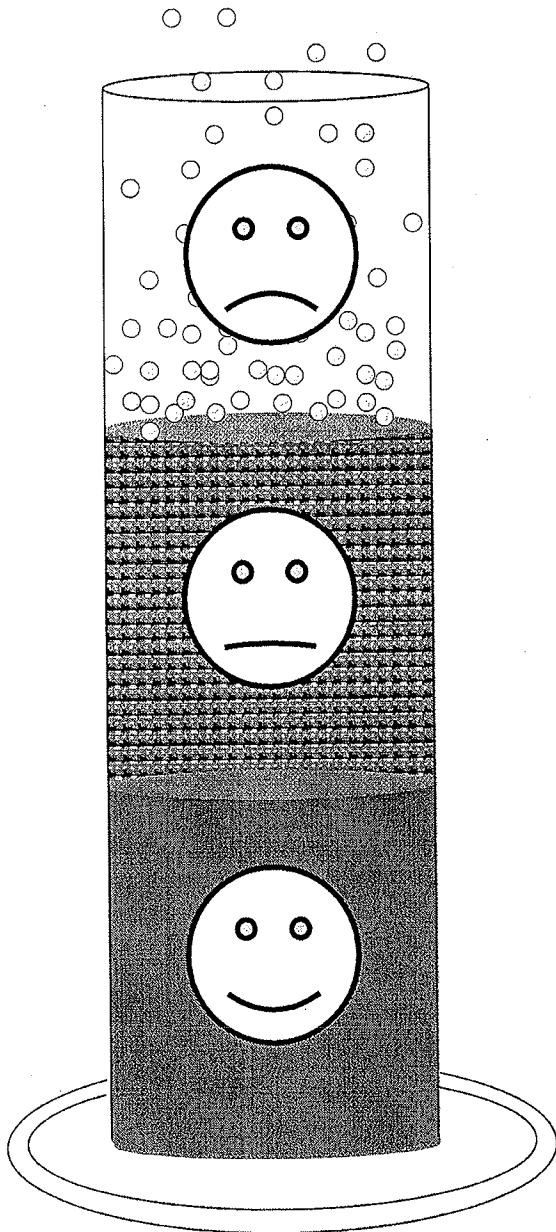
### Income: \$87,850 – \$183,250

- Very little change
- Marginal income tax of 28% for amounts earned between \$87,851 and \$183,250 (2012's 28% income tax bracket ranged from \$85,651 - \$178,650)
- Capital Gains and Dividends Taxes stay at 15%
- Employee Contribution to Payroll Tax: increases from 4.2% to 6.2% on payroll earnings of up to \$113,700

\*Dividends means distributions received from C-corporations, including public companies, and not S-corporation income.

\*\*Starting at \$250,000, personal exemptions are phased out at a rate of 2% for every \$2,500 earned above \$250,000. Under this formula, personal exemptions are completely phased out at \$375,000. Deductions are reduced by 3% of the total amount the taxpayer's AGI exceeds \$250,000. Total itemized deductions can be reduced by up to 80%.

## 2013 Income Tax Changes by Tax Bracket for Married Joint Filers



### Income: \$450,000+

- New Tax Bracket: 39.6% marginal tax rate on income over \$450,000
- Higher Capital Gains and Dividends Tax: 20% for taxpayers with an AGI over \$450,000
- New Medicare Tax on Income and Dividends\*: 3.8% on married couples with a MAGI or net investment income over \$250,000

### Income: \$223,050 – \$450,000

- New Medicare Tax on Income and Dividends: 3.8% on married couples with a MAGI or net investment income over \$250,000
- Marginal income tax of 33% for amounts earned between \$223,051 and \$398,350
- Marginal income tax of 35% for amounts earned between \$398,351 and \$450,000
- Capital Gains and Dividends Taxes stay at 15%
- Personal Exemptions and Itemized Deductions: begin being phased out for married joint filers earning \$300,000 or more\*\*

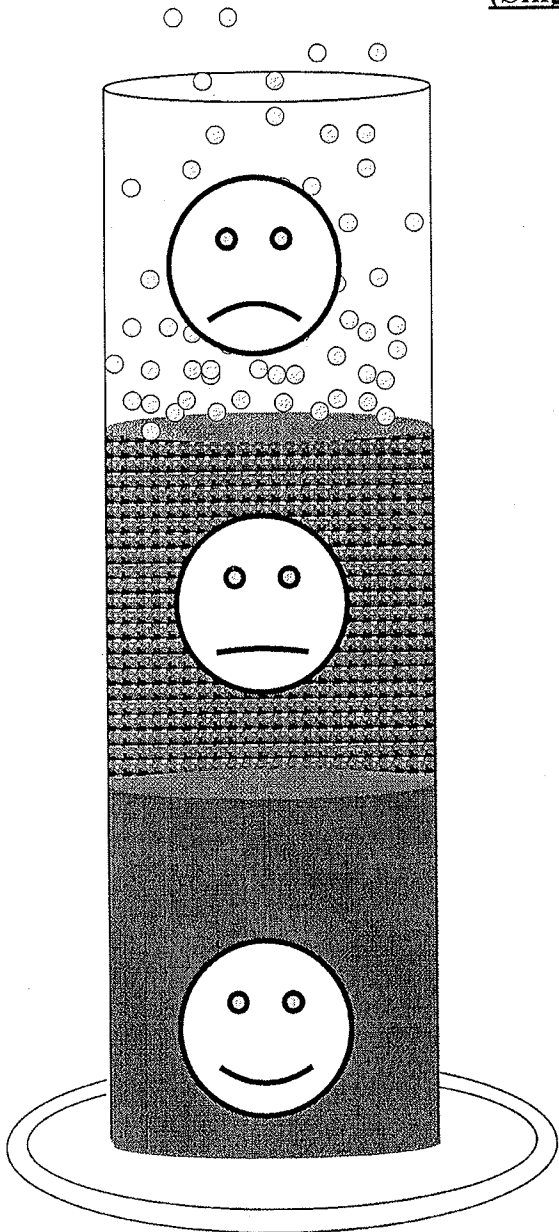
### Income: \$146,400 – \$223,050

- Very little change
- Marginal income tax of 28% for amounts earned between \$146,401 and \$223,050 (2012's 28% income tax bracket ranged from \$142,701 - \$217,450)
- Capital Gains and Dividends Taxes stay at 15%
- Employee Contribution to Payroll Tax: increases from 4.2% to 6.2% on payroll earnings of up to \$113,700

\*Dividends means distributions received from C-corporations, including public companies, and not S-corporation income.

\*\*Starting at \$300,000, personal exemptions are phased out at a rate of 2% for every \$2,500 earned above \$300,000. Under this formula, personal exemptions are completely phased out at \$425,000. Deductions are reduced by 3% of the total amount the taxpayer's AGI exceeds \$300,000. Total itemized deductions can be reduced by up to 80%.

**2013 Income Tax Changes by Tax Bracket for Head of Household Filers**  
**(Single Filers with a Dependent)**



**Income: \$425,000+**

- New Tax Bracket: 39.6% marginal tax rate on income over \$425,000
- Higher Capital Gains and Dividends Tax: 20% for taxpayers in the \$425,000 bracket
- New Medicare Tax on Income and Dividends\*: 3.8% on individuals with a MAGI or net investment income over \$200,000

**Income: \$203,150 – \$425,000**

- New Medicare Tax on Income and Dividends: 3.8% on individuals with a MAGI or net investment income over \$200,000
- Marginal income tax of 33% for amounts earned between \$203,151 and \$398,350
- Marginal income tax of 35% for amounts earned between \$398,351 and \$425,000
- Capital Gains and Dividends Taxes stay at 15%
- Phase-outs on personal exemptions and itemized deductions are reinstated for individuals earning \$250,000 or more\*\*

**Income: \$125,450 – \$203,150**

- Very little change
- Marginal income tax of 28% for amounts earned between \$125,451 and \$203,150 (2012's 28% income tax bracket ranged from \$122,301 - \$198,050)
- Capital Gains and Dividends Taxes stay at 15%
- Employee Contribution to Payroll Tax: increases from 4.2% to 6.2% on payroll earnings of up to \$113,700

\*Dividends means distributions received from C-corporations, including public companies, and not S-corporation income.

\*\*Starting at \$250,000, personal exemptions are phased out at a rate of 2% for every \$2,500 earned above \$250,000. Under this formula, personal exemptions are completely phased out at \$375,000. Deductions are reduced by 3% of the total amount the taxpayer's AGI exceeds \$250,000. Total itemized deductions can be reduced by up to 80%.

**2013 TAX RATES SUMMARY**  
**AFTER THE AMERICAN TAXPAYER RELIEF ACT OF 2012**

	2012	2013	2013 Medicare Tax	2013 Highest Tax
Long Term Capital Gain	15%	20%	3.8%	23.8%
Short Term Capital Gain	35%	39.6%	3.8%	43.4%
C Corporation Dividend Income	15%	20%	3.8%	23.8%
Ordinary Income	35%	39.6%	3.8%	43.4%
Medicare Taxes	Employer: 1.45% Employee: <u>1.45%</u> Total: 2.9%	Employer: 1.45% Employee: <u>2.35%</u> Total: 3.8% (The additional .9% only applies as shown to the right.)	Additional 0.9% on wages exceeding \$200,000 for single taxpayers and \$250,000 or married taxpayers.	3.8% total
FICA/FUTA Taxes	6.2% Employer/ 4.2% Employee on wages up to \$110,100.	6.2% Employer/ 6.2% Employee on wages up to \$113,700.		12.4% on wages up to \$113,700.
Estate Tax	\$5,120,000 Exemption 35% Rate	\$5,250,000 40% Rate	N/A	40%

## 2013 Tax Increases – Single Taxpayers

2012		2013	
If taxable income is between:	Tax imposed	If taxable income is:	Tax imposed
\$0 and \$8,700	10%	Not over \$8,925	10%
\$8,700 and \$35,350	\$870 + 15% of the excess over \$8,700	Over \$8,925 but not over \$36,250	\$892.50 + 15% of the excess over \$8,925
\$35,351 and \$85,650	\$4,867.50 + 25% of the excess over \$35,350	Over \$36,250 but not over \$87,850	\$4,991.25 + 25% of the excess over \$36,250
\$85,651 and \$178,650	\$17,442.50 + 28% of the excess over \$85,650	Over \$87,850 but not over \$183,250	\$17,891.25 + 28% of the excess over \$87,850
\$178,651 and \$388,350	\$43,482.50 + 33% of the excess over \$178,650	Over \$183,250 but not over \$398,350	\$44,603.25 + 33% of the excess over \$183,250
\$388,351 and above	\$112,683.50 + 35% of the excess over \$388,350	Over \$398,350 but not over \$400,000	\$115,586.25 + 35% of the excess over \$398,350
N/A	N/A	Over \$400,000	\$116,163.75 + 39.6% of the excess over \$400,000

## 2013 Tax Increases – Married Taxpayers Filing Jointly

2012		2013	
If taxable income is between:	Tax imposed	If taxable income is:	Tax imposed
\$0 and \$17,400	10%	Not over \$17,850	10%
\$17,401 and \$70,700	\$1,740 + 15% of excess over \$17,400	Over \$17,850 but not over \$72,500	\$1,785 + 15% of the excess over \$17,850
\$70,701 and \$142,700	\$9,735 + 25% of excess over \$70,700	Over \$72,500 but not over \$146,400	\$9,982.50 + 25% of the excess over \$72,500
\$142,701 and \$217,450	\$27,735 + 28% of excess over \$142,700	Over \$146,400 but not over \$223,050	\$28,457.50 + 28% of the excess over \$146,400
\$217,451 and \$388,350	\$48,665 + 33% of excess over \$217,450	Over \$223,050 but not over \$398,350	\$49,919.50 + 33% of the excess over \$223,050
\$388,351 and above	\$105,062 + 35% of excess over \$388,350	Over \$398,350 but not over \$450,000	\$107,768 + 35% of the excess over \$398,350
N/A	N/A	Over \$450,000	\$125,846 + 39.6% of the excess over \$450,000

## 2013 Capital Gains Taxes Increases

	2012	2013
Long-term capital gain tax rate	15%	20% + 3.8% = 23.8%
Short-term capital gain tax rate	35%	39.6% + (3.8% on the lesser of: (1) net investment income or (2) the amount that MAGI exceeds \$200k for single taxpayer and \$250k for taxpayers filing a joint return)



## Deduction and Credit Phase-outs Now Extended or Made Permanent

Deduction/Credit	AGI Phase-out	Available in 2012?	Available in 2013?
Expanded student loan interest deduction	\$75,000 for single filers \$155,000 for married joint filers	YES	YES – It is now permanent.
Expanded Adoption credit	2011 phase-out: \$225,210 2012 phase-out: \$229,710	YES	YES – It is now permanent.
Child tax credit	\$75,000 for single filers \$110,000 for married filers	YES	YES – Extended through 2018
American Tax Credit	\$90,000 for single filers \$180,000 for married joint filers	YES	YES – Extended through 2018
Elimination of Itemized Deduction Limit	\$50,000 for single filers \$100,000 for married joint filers (adjusted for inflation)	YES	YES \$250,000 for single filers \$300,000 for married joint filers
State and local sales tax deduction	\$125,000 for single filers \$250,000 for married joint filers	YES	YES
Mortgage insurance premium deduction	\$54,500 for single filers \$109,000 for married joint filers	YES	YES
Tuition and fees deduction	\$80,000 for single filers \$160,000 for married joint filers	YES	YES
Deduction for IRA contribution up to \$100,000 to charity	N/A	YES	YES

Teacher's supplies deduction	N/A	YES	YES
AMT Patch	\$33,750 for single filers \$45,000 for married joint filers	YES	YES \$50,600 for single filers \$78,750 for married joint filers (adjusted for inflation)
Mass Transportation benefit	N/A	YES	YES
Home energy credit	N/A	YES	YES

## 2013 Tax Increases – Corporations

	179 deduction limit	Limit on purchases	Bonus Depreciation
2009	\$250,000	\$800,000	50%
2010	\$500,000	\$2,000,000	50% for property placed in service before 9/8/10 and 100% for property placed in service after 9/8/2010
2011	\$500,000	\$2,000,000	100%
2012	\$500,000*	\$2,000,000*	50% for most property 100% for certain property with useful life of 10 years or more and transportation property
2013	\$500,000*	\$2,000,000*	50% for most property 100% for certain property with useful life of 10 years or more and transportation property

\*Figures subject to inflation adjustment.

**2013 Tax Increases – Trusts and Estates**  
**Current income tax rates for trusts**

<b>Taxable income</b>	<b>Tax</b>
Not over \$2,450	15%
Over \$2,450 but not over \$5,700	\$367.50 plus <b>25%</b> of the excess over \$2,450
Over \$5,700 but not over \$8,750	\$1,180.50 plus <b>28%</b> of the excess over \$5,700
Over \$8,750 but not over \$11,950	\$2,034.00 plus <b>33%</b> of the excess over \$8,750
Over \$11,950	\$3,090.00 plus <b>39.6%</b> of the excess over \$11,950

## Official and Estimated Figures

	Official IRS Released Figures
2013 Individual Income Tax Brackets for married, single, and head of household filers adjusted for inflation	Yes. Confirmed in IRS Rev. Proc 2013-15
2013 Annual Gift Exclusion of \$14,000	Yes. Confirmed in IRS Rev. Proc. 2012-41
2013 \$5,250,000 Estate/Gift/GST Exemption Amount	Yes. Confirmed by IRS Announcement.
2013 Trust Income Tax Brackets	Yes. Confirmed in IRS Rev. Proc 2013-15

## APPLICABLE FEDERAL RATES

Below we have this month, last month's, and the preceding month's Applicable Federal Rates, because for a sale you can use the lowest of the three.

	SHORT TERM AFRs		MID TERM AFRs		LONG TERM AFRs	
January 2013	Annual	0.21%	Annual	0.87%	Annual	2.31%
	Semi-Annual	0.21%	Semi-Annual	0.87%	Semi-Annual	2.30%
	Quarterly	0.21%	Quarterly	0.87%	Quarterly	2.29%
	Monthly	0.21%	Monthly	0.87%	Monthly	2.29%
December 2012	Annual	0.24%	Annual	0.95%	Annual	2.40%
	Semi-Annual	0.24%	Semi-Annual	0.95%	Semi-Annual	2.39%
	Quarterly	0.24%	Quarterly	0.95%	Quarterly	2.38%
	Monthly	0.24%	Monthly	0.95%	Monthly	2.38%
November 2012	Annual	0.22%	Annual	0.89%	Annual	2.40%
	Semi-Annual	0.22%	Semi-Annual	0.89%	Semi-Annual	2.39%
	Quarterly	0.22%	Quarterly	0.89%	Quarterly	2.38%
	Monthly	0.22%	Monthly	0.89%	Monthly	2.38%

LISI would like to add to our THANK YOU list the following at Gassman Law Associates for these terrific charts:

*Christopher Denicolo, J.D., LL.M. & Kenneth J. Crotty, J.D., LL.M.*

**ANNUAL GIFTING WITH 30% VALUATION  
DISCOUNT AND 6% GROWTH ASSUMPTIONS**

**Contact Gassman Law Associates, P.A. for Excel spreadsheets that can be modified.**

Set 1 - \$14,000 Annual Exclusion, 30% Discount

- A. 10 Years of Gifting Followed by Growth Thereafter
- B. 20 Years of Gifting Followed by Growth Thereafter
- C. Initial Reportable Gift of \$214,000 Followed by 9 Years of \$14,000 Gifting and Growth Thereafter

Set 2 - \$28,000 Annual Exclusion, 30% Discount

- A. 10 Years of Gifting Followed by Growth Thereafter
- B. 20 Years of Gifting Followed by Growth Thereafter
- C. Initial Reportable Gift of \$228,000 Followed by 9 Years of \$28,000 Gifting and Growth Thereafter

Set 3 - \$42,000 Annual Exclusion, 30% Discount

- A. 10 Years of Gifting Followed by Growth Thereafter
- B. 20 Years of Gifting Followed by Growth Thereafter
- C. Initial Reportable Gift of \$242,000 Followed by 9 Years of \$42,000 Gifting and Growth Thereafter

Set 4 - \$56,000 Annual Exclusion, 30% Discount

- A. 10 Years of Gifting Followed by Growth Thereafter
- B. 20 Years of Gifting Followed by Growth Thereafter
- C. Initial Reportable Gift of \$256,000 Followed by 9 Years of \$56,000 Gifting and Growth Thereafter

Set 5 - \$70,000 Annual Exclusion, 30% Discount

- A. 10 Years of Gifting Followed by Growth Thereafter
- B. 20 Years of Gifting Followed by Growth Thereafter
- C. Initial Reportable Gift of \$270,000 Followed by 9 Years of \$70,000 Gifting and Growth Thereafter

Set 6 - \$84,000 Annual Exclusion, 30% Discount

- A. 10 Years of Gifting Followed by Growth Thereafter
- B. 20 Years of Gifting Followed by Growth Thereafter
- C. Initial Reportable Gift of \$284,000 Followed by 9 Years of \$84,000 Gifting and Growth Thereafter



1-A  
 MOVING MORE VALUE OUT  
 OF TAXABLE ESTATES BY  
 USING DISCOUNTED LIMITED  
 PARTNERSHIP OR LLC  
 ANNUAL GIFTING

10 YEAR GIFTING PERIOD - ALLOWING GROWTH THEREAFTER  
 \$14,000 ANNUAL EXCLUSION ALLOWANCE  
 30% VALUATION DISCOUNT

Year	Reportable Gifting	Cumulative Value with 6% Growth	Gifting Equivalent Amount Applying 30% Discount	Cumulative Value with 6% Growth	Value Added By Discount Phenomenon	40% Estate Tax Savings (40% of Value Added)
1	\$14,000.00	\$14,000.00	\$20,000.00	\$20,000.00	\$6,000.00	\$2,400.00
2	\$14,000.00	\$28,840.00	\$20,000.00	\$41,200.00	\$12,360.00	\$4,944.00
3	\$14,000.00	\$44,570.40	\$20,000.00	\$63,672.00	\$19,101.60	\$7,640.64
4	\$14,000.00	\$61,244.62	\$20,000.00	\$87,492.32	\$26,247.70	\$10,499.08
5	\$14,000.00	\$78,919.30	\$20,000.00	\$112,741.86	\$33,822.56	\$13,529.02
6	\$14,000.00	\$97,654.46	\$20,000.00	\$139,506.37	\$41,851.91	\$16,740.76
7	\$14,000.00	\$117,513.73	\$20,000.00	\$167,876.75	\$50,363.03	\$20,145.21
8	\$14,000.00	\$138,564.55	\$20,000.00	\$197,949.36	\$59,384.81	\$23,753.92
9	\$14,000.00	\$160,878.42	\$20,000.00	\$229,826.32	\$68,947.90	\$27,579.16
10	\$14,000.00	\$184,531.13	\$20,000.00	\$263,615.90	\$79,084.77	\$31,633.91
11	\$0.00	\$195,603.00	\$0.00	\$279,432.85	\$83,829.86	\$33,531.94
12	\$0.00	\$207,339.18	\$0.00	\$296,198.82	\$88,859.65	\$35,543.86
13	\$0.00	\$219,779.53	\$0.00	\$313,970.75	\$94,191.23	\$37,676.49
14	\$0.00	\$232,966.30	\$0.00	\$332,809.00	\$99,842.70	\$39,937.08
15	\$0.00	\$246,944.28	\$0.00	\$352,777.54	\$105,833.26	\$42,333.30
16	\$0.00	\$261,760.93	\$0.00	\$373,944.19	\$112,183.26	\$44,873.30
17	\$0.00	\$277,466.59	\$0.00	\$396,380.84	\$118,914.25	\$47,565.70
18	\$0.00	\$294,114.58	\$0.00	\$420,163.69	\$126,049.11	\$50,419.64
19	\$0.00	\$311,761.46	\$0.00	\$445,373.51	\$133,612.05	\$53,444.82
20	\$0.00	\$330,467.15	\$0.00	\$472,095.93	\$141,628.78	\$56,651.51
21	\$0.00	\$350,295.18	\$0.00	\$500,421.68	\$150,126.50	\$60,050.60
22	\$0.00	\$371,312.89	\$0.00	\$530,446.98	\$159,134.09	\$63,653.64
23	\$0.00	\$393,591.66	\$0.00	\$562,273.80	\$168,682.14	\$67,472.86
24	\$0.00	\$417,207.16	\$0.00	\$596,010.23	\$178,803.07	\$71,521.23
25	\$0.00	\$442,239.59	\$0.00	\$631,770.84	\$189,531.25	\$75,812.50
26	\$0.00	\$468,773.96	\$0.00	\$669,677.09	\$200,903.13	\$80,361.25
27	\$0.00	\$496,900.40	\$0.00	\$709,857.72	\$212,957.32	\$85,182.93
28	\$0.00	\$526,714.43	\$0.00	\$752,449.18	\$225,734.75	\$90,293.90
29	\$0.00	\$558,317.29	\$0.00	\$797,596.13	\$239,278.84	\$95,711.54
30	\$0.00	\$591,816.33	\$0.00	\$845,451.90	\$253,635.57	\$101,454.23

1-B  
 MOVING MORE VALUE OUT  
 OF TAXABLE ESTATES BY  
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 PARTNERSHIP OR LLC  
 ANNUAL GIFTING

20 YEAR GIFTING PERIOD - ALLOWING GROWTH THEREAFTER  
 \$14,000 ANNUAL EXCLUSION ALLOWANCE  
 30% VALUATION DISCOUNT

Year	Reportable Gifting	Cumulative Value with 6% Growth	Gift Tax Equivalent Amount Applying 30% Discount	Cumulative Value with 6% Growth	Value Added By Discount Phenomenon	40% Estate Tax Savings (40% of Value Added)
1	\$14,000.00	\$14,000.00	\$20,000.00	\$20,000.00	\$6,000.00	\$2,400.00
2	\$14,000.00	\$28,840.00	\$20,000.00	\$41,200.00	\$12,360.00	\$4,944.00
3	\$14,000.00	\$44,570.40	\$20,000.00	\$63,672.00	\$19,101.60	\$7,640.64
4	\$14,000.00	\$61,244.62	\$20,000.00	\$87,492.32	\$26,247.70	\$10,499.08
5	\$14,000.00	\$78,919.30	\$20,000.00	\$112,741.86	\$33,822.56	\$13,529.02
6	\$14,000.00	\$97,654.46	\$20,000.00	\$139,506.37	\$41,851.91	\$16,740.76
7	\$14,000.00	\$117,513.73	\$20,000.00	\$167,876.75	\$50,363.03	\$20,145.21
8	\$14,000.00	\$138,564.55	\$20,000.00	\$197,949.36	\$59,384.81	\$23,753.92
9	\$14,000.00	\$160,878.42	\$20,000.00	\$229,826.32	\$68,947.90	\$27,579.16
10	\$14,000.00	\$184,531.13	\$20,000.00	\$263,615.90	\$79,084.77	\$31,633.91
11	\$14,000.00	\$209,603.00	\$20,000.00	\$299,432.85	\$89,829.86	\$35,931.94
12	\$14,000.00	\$236,179.18	\$20,000.00	\$337,398.82	\$101,219.65	\$40,487.86
13	\$14,000.00	\$264,349.93	\$20,000.00	\$377,642.75	\$113,292.83	\$45,317.13
14	\$14,000.00	\$294,210.92	\$20,000.00	\$420,301.32	\$126,090.40	\$50,436.16
15	\$14,000.00	\$325,863.58	\$20,000.00	\$465,519.40	\$139,655.82	\$55,862.33
16	\$14,000.00	\$359,415.39	\$20,000.00	\$513,450.56	\$154,035.17	\$61,614.07
17	\$14,000.00	\$394,980.32	\$20,000.00	\$564,257.60	\$169,277.28	\$67,710.91
18	\$14,000.00	\$432,679.14	\$20,000.00	\$618,113.05	\$185,433.92	\$74,173.57
19	\$14,000.00	\$472,639.88	\$20,000.00	\$675,199.83	\$202,559.95	\$81,023.98
20	\$14,000.00	\$514,998.28	\$20,000.00	\$735,711.82	\$220,713.55	\$88,285.42
21	\$0.00	\$545,898.17	\$0.00	\$779,854.53	\$233,956.36	\$93,582.54
22	\$0.00	\$578,652.06	\$0.00	\$826,645.81	\$247,993.74	\$99,197.50
23	\$0.00	\$613,371.19	\$0.00	\$876,244.55	\$262,873.37	\$105,149.35
24	\$0.00	\$650,173.46	\$0.00	\$928,819.23	\$278,645.77	\$111,458.31
25	\$0.00	\$689,183.87	\$0.00	\$984,548.38	\$295,364.51	\$118,145.81
26	\$0.00	\$730,534.90	\$0.00	\$1,043,621.28	\$313,086.39	\$125,234.55
27	\$0.00	\$774,366.99	\$0.00	\$1,106,238.56	\$331,871.57	\$132,748.63
28	\$0.00	\$820,829.01	\$0.00	\$1,172,612.87	\$351,783.86	\$140,713.54
29	\$0.00	\$870,078.75	\$0.00	\$1,242,969.65	\$372,890.89	\$149,156.36
30	\$0.00	\$922,283.48	\$0.00	\$1,317,547.83	\$395,264.35	\$158,105.74

1-C

10 YEAR GIFTING PERIOD - ALLOWING GROWTH THEREAFTER  
 \$214,000 FIRST YEAR GIFT FOLLOWED BY 9 YEARS OF \$14,000 GIFTING  
 30% VALUATION DISCOUNT

MOVING MORE VALUE OUT  
 OF TAXABLE ESTATES BY  
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 PARTNERSHIP OR LLC  
 ANNUAL GIFTING

Year	Reportable Gifting	Cumulative Value with 6% Growth	Amount Applying 30% Discount	Gifting Equivalent	Cumulative Value with 6% Growth	Value Added By Discount Phenomenon	40% Estate Tax Savings (40% of Value Added)
1	\$214,000.00	\$214,000.00	\$305,714.29	\$305,714.29	\$305,714.29	\$91,714.29	\$36,685.71
2	\$14,000.00	\$240,840.00	\$20,000.00	\$20,000.00	\$344,057.14	\$103,217.14	\$41,286.86
3	\$14,000.00	\$269,290.40	\$20,000.00	\$20,000.00	\$384,700.57	\$115,410.17	\$46,164.07
4	\$14,000.00	\$299,447.82	\$20,000.00	\$20,000.00	\$427,782.61	\$128,334.78	\$51,333.91
5	\$14,000.00	\$331,414.69	\$20,000.00	\$20,000.00	\$473,449.56	\$142,034.87	\$56,813.95
6	\$14,000.00	\$365,299.58	\$20,000.00	\$20,000.00	\$521,856.54	\$156,556.96	\$62,622.78
7	\$14,000.00	\$401,217.55	\$20,000.00	\$20,000.00	\$573,167.93	\$171,950.38	\$68,780.15
8	\$14,000.00	\$439,290.60	\$20,000.00	\$20,000.00	\$627,558.00	\$188,267.40	\$75,306.96
9	\$14,000.00	\$479,648.04	\$20,000.00	\$20,000.00	\$685,211.48	\$205,563.45	\$82,225.38
10	\$14,000.00	\$522,426.92	\$20,000.00	\$20,000.00	\$746,324.17	\$223,897.25	\$89,558.90
11	\$0.00	\$553,772.54	\$0.00	\$0.00	\$791,103.62	\$237,331.09	\$94,932.43
12	\$0.00	\$586,998.89	\$0.00	\$0.00	\$838,569.84	\$251,570.95	\$100,628.38
13	\$0.00	\$622,218.82	\$0.00	\$0.00	\$888,884.03	\$266,665.21	\$106,666.08
14	\$0.00	\$659,551.95	\$0.00	\$0.00	\$942,217.07	\$282,665.12	\$113,066.05
15	\$0.00	\$699,125.07	\$0.00	\$0.00	\$998,750.10	\$299,625.03	\$119,850.01
16	\$0.00	\$741,072.57	\$0.00	\$0.00	\$1,058,675.10	\$317,602.53	\$127,041.01
17	\$0.00	\$785,536.93	\$0.00	\$0.00	\$1,122,195.61	\$336,658.68	\$134,663.47
18	\$0.00	\$832,669.14	\$0.00	\$0.00	\$1,189,527.35	\$356,858.20	\$142,743.28
19	\$0.00	\$882,629.29	\$0.00	\$0.00	\$1,260,898.99	\$378,269.70	\$151,307.88
20	\$0.00	\$935,587.05	\$0.00	\$0.00	\$1,336,552.93	\$400,965.88	\$160,386.35
21	\$0.00	\$991,722.27	\$0.00	\$0.00	\$1,416,746.10	\$425,023.83	\$170,009.53
22	\$0.00	\$1,051,225.61	\$0.00	\$0.00	\$1,501,750.87	\$450,525.26	\$180,210.10
23	\$0.00	\$1,114,299.14	\$0.00	\$0.00	\$1,591,855.92	\$477,556.78	\$191,022.71
24	\$0.00	\$1,181,157.09	\$0.00	\$0.00	\$1,687,367.27	\$506,210.18	\$202,484.07
25	\$0.00	\$1,252,026.52	\$0.00	\$0.00	\$1,788,609.31	\$536,582.79	\$214,633.12
26	\$0.00	\$1,327,148.11	\$0.00	\$0.00	\$1,895,925.87	\$568,777.76	\$227,511.10
27	\$0.00	\$1,406,777.00	\$0.00	\$0.00	\$2,009,681.42	\$602,904.43	\$241,161.77
28	\$0.00	\$1,491,183.62	\$0.00	\$0.00	\$2,130,262.31	\$639,078.69	\$255,631.48
29	\$0.00	\$1,580,654.63	\$0.00	\$0.00	\$2,258,078.05	\$677,423.41	\$270,969.37
30	\$0.00	\$1,675,493.91	\$0.00	\$0.00	\$2,393,562.73	\$718,068.82	\$287,227.53

2-A

MOVING MORE VALUE OUT  
OF TAXABLE ESTATES BY  
USING DISCOUNTED LIMITED  
PARTNERSHIP OR LLC  
ANNUAL GIFTING

10 YEAR GIFTING PERIOD - ALLOWING GROWTH THEREAFTER  
\$28,000 ANNUAL EXCLUSION ALLOWANCE  
30% VALUATION DISCOUNT

Year	Reportable Gifting	Cumulative Value with 6% Growth	Gift Tax Equivalent Amount Applying 30% Discount	Cumulative Value with 6% Growth	Value Added By Discount Phenomenon	40% Estate Tax Savings (40% of Value Added)
1	\$28,000.00	\$28,000.00	\$40,000.00	\$40,000.00	\$12,000.00	\$4,800.00
2	\$28,000.00	\$57,680.00	\$40,000.00	\$82,400.00	\$24,720.00	\$9,888.00
3	\$28,000.00	\$89,140.80	\$40,000.00	\$127,344.00	\$38,203.20	\$15,281.28
4	\$28,000.00	\$122,489.25	\$40,000.00	\$174,984.64	\$52,495.39	\$20,998.16
5	\$28,000.00	\$157,838.60	\$40,000.00	\$225,483.72	\$67,645.12	\$27,058.05
6	\$28,000.00	\$195,308.92	\$40,000.00	\$279,012.74	\$83,703.82	\$33,481.53
7	\$28,000.00	\$235,027.45	\$40,000.00	\$335,753.51	\$100,726.05	\$40,290.42
8	\$28,000.00	\$277,129.10	\$40,000.00	\$395,898.72	\$118,769.61	\$47,507.85
9	\$28,000.00	\$321,756.85	\$40,000.00	\$459,652.64	\$137,895.79	\$55,158.32
10	\$28,000.00	\$369,062.26	\$40,000.00	\$527,231.80	\$158,169.54	\$63,267.82
11	\$0.00	\$391,205.99	\$0.00	\$558,865.71	\$167,659.71	\$67,063.88
12	\$0.00	\$414,678.35	\$0.00	\$592,397.65	\$177,719.29	\$71,087.72
13	\$0.00	\$439,559.05	\$0.00	\$627,941.51	\$188,382.45	\$75,352.98
14	\$0.00	\$465,932.60	\$0.00	\$665,618.00	\$199,685.40	\$79,874.16
15	\$0.00	\$493,888.55	\$0.00	\$705,555.08	\$211,666.52	\$84,666.61
16	\$0.00	\$523,521.87	\$0.00	\$747,888.38	\$224,366.51	\$89,746.61
17	\$0.00	\$554,933.18	\$0.00	\$792,761.68	\$237,828.51	\$95,131.40
18	\$0.00	\$588,229.17	\$0.00	\$840,327.39	\$252,098.22	\$100,839.29
19	\$0.00	\$623,522.92	\$0.00	\$890,747.03	\$267,224.11	\$106,889.64
20	\$0.00	\$660,934.30	\$0.00	\$944,191.85	\$283,257.56	\$113,303.02
21	\$0.00	\$700,590.35	\$0.00	\$1,000,843.36	\$300,253.01	\$120,101.20
22	\$0.00	\$742,625.77	\$0.00	\$1,060,893.96	\$318,268.19	\$127,307.28
23	\$0.00	\$787,183.32	\$0.00	\$1,124,547.60	\$337,364.28	\$134,945.71
24	\$0.00	\$834,414.32	\$0.00	\$1,192,020.46	\$357,606.14	\$143,042.45
25	\$0.00	\$884,479.18	\$0.00	\$1,263,541.68	\$379,062.51	\$151,625.00
26	\$0.00	\$937,547.93	\$0.00	\$1,339,354.19	\$401,806.26	\$160,722.50
27	\$0.00	\$993,800.81	\$0.00	\$1,419,715.44	\$425,914.63	\$170,365.85
28	\$0.00	\$1,053,428.85	\$0.00	\$1,504,898.36	\$451,469.51	\$180,587.80
29	\$0.00	\$1,116,634.59	\$0.00	\$1,595,192.26	\$478,557.68	\$191,423.07
30	\$0.00	\$1,183,632.66	\$0.00	\$1,690,903.80	\$507,271.14	\$202,908.46

2-B

MOVING MORE VALUE OUT  
OF TAXABLE ESTATES BY  
USING DISCOUNTED LIMITED  
PARTNERSHIP OR LLC  
ANNUAL GIFTING

20 YEAR GIFTING PERIOD - ALLOWING GROWTH THEREAFTER  
\$28,000 ANNUAL EXCLUSION ALLOWANCE  
30% VALUATION DISCOUNT

Year	Reportable Gifting	Cumulative Value with 6% Growth	Gifting Equivalent Amount Applying 30% Discount	Cumulative Value with 6% Growth	Value Added By Discount Phenomenon	40% Estate Tax Savings (40% of Value Added)
1	\$28,000.00	\$28,000.00	\$40,000.00	\$40,000.00	\$12,000.00	\$4,800.00
2	\$28,000.00	\$57,680.00	\$40,000.00	\$82,400.00	\$24,720.00	\$9,888.00
3	\$28,000.00	\$89,140.80	\$40,000.00	\$127,344.00	\$38,203.20	\$15,281.28
4	\$28,000.00	\$122,489.25	\$40,000.00	\$174,984.64	\$52,495.39	\$20,998.16
5	\$28,000.00	\$157,838.60	\$40,000.00	\$225,483.72	\$67,645.12	\$27,058.05
6	\$28,000.00	\$195,308.92	\$40,000.00	\$279,012.74	\$83,703.82	\$33,481.53
7	\$28,000.00	\$235,027.45	\$40,000.00	\$335,753.51	\$100,726.05	\$40,290.42
8	\$28,000.00	\$277,129.10	\$40,000.00	\$395,898.72	\$118,769.61	\$47,507.85
9	\$28,000.00	\$321,756.85	\$40,000.00	\$459,652.64	\$137,895.79	\$55,158.32
10	\$28,000.00	\$369,062.26	\$40,000.00	\$527,231.80	\$158,169.54	\$63,267.82
11	\$28,000.00	\$419,205.99	\$40,000.00	\$598,865.71	\$179,659.71	\$71,863.88
12	\$28,000.00	\$472,358.35	\$40,000.00	\$674,797.65	\$202,439.29	\$80,975.72
13	\$28,000.00	\$528,699.85	\$40,000.00	\$755,285.51	\$226,585.65	\$90,634.26
14	\$28,000.00	\$588,421.85	\$40,000.00	\$840,602.64	\$252,180.79	\$100,872.32
15	\$28,000.00	\$651,727.16	\$40,000.00	\$931,038.80	\$279,311.64	\$111,724.66
16	\$28,000.00	\$718,830.79	\$40,000.00	\$1,026,901.12	\$308,070.34	\$123,228.13
17	\$28,000.00	\$789,960.63	\$40,000.00	\$1,128,515.19	\$338,554.56	\$135,421.82
18	\$28,000.00	\$865,358.27	\$40,000.00	\$1,236,226.10	\$370,867.83	\$148,347.13
19	\$28,000.00	\$945,279.77	\$40,000.00	\$1,350,399.67	\$405,119.90	\$162,047.96
20	\$28,000.00	\$1,029,996.55	\$40,000.00	\$1,471,423.65	\$441,427.09	\$176,570.84
21	\$0.00	\$1,091,796.35	\$0.00	\$1,559,709.07	\$467,912.72	\$187,165.09
22	\$0.00	\$1,157,304.13	\$0.00	\$1,653,291.61	\$495,987.48	\$198,394.99
23	\$0.00	\$1,226,742.38	\$0.00	\$1,752,489.11	\$525,746.73	\$210,298.69
24	\$0.00	\$1,300,346.92	\$0.00	\$1,857,638.45	\$557,291.54	\$222,916.61
25	\$0.00	\$1,378,367.73	\$0.00	\$1,969,096.76	\$590,729.03	\$236,291.61
26	\$0.00	\$1,461,069.80	\$0.00	\$2,087,242.57	\$626,172.77	\$250,469.11
27	\$0.00	\$1,548,733.98	\$0.00	\$2,212,477.12	\$663,743.14	\$265,497.25
28	\$0.00	\$1,641,658.02	\$0.00	\$2,345,225.75	\$703,567.72	\$281,427.09
29	\$0.00	\$1,740,157.51	\$0.00	\$2,485,939.29	\$745,781.79	\$298,312.72
30	\$0.00	\$1,844,566.96	\$0.00	\$2,635,095.65	\$790,528.70	\$316,211.48

2-C 10 YEAR GIFTING PERIOD - ALLOWING GROWTH THEREAFTER  
 MOVING MORE VALUE OUT \$228,000 FIRST YEAR GIFT FOLLOWED BY 9 YEARS OF \$28,000 GIFT  
 OF TAXABLE ESTATES BY 30% VALUATION DISCOUNT  
 USING DISCOUNTED LIMITED PARTNERSHIP OR LLC  
 ANNUAL GIFTING

Year	Reportable Gifting	Cumulative Value with 6% Growth	Gifting Equivalent Amount Applying 30% Discount	Cumulative Value with 6% Growth	Value Added By Discount Phenomenon	40% Estate Tax Savings (40% of Value Added)
1	\$228,000.00	\$228,000.00	\$325,714.29	\$325,714.29	\$97,714.29	\$39,085.71
2	\$28,000.00	\$269,680.00	\$40,000.00	\$385,257.14	\$115,577.14	\$46,230.86
3	\$28,000.00	\$313,860.80	\$40,000.00	\$448,372.57	\$134,511.77	\$53,804.71
4	\$28,000.00	\$360,692.45	\$40,000.00	\$515,274.93	\$154,582.48	\$61,832.99
5	\$28,000.00	\$410,333.99	\$40,000.00	\$586,191.42	\$175,857.43	\$70,342.97
6	\$28,000.00	\$462,954.03	\$40,000.00	\$661,362.91	\$198,408.87	\$79,363.55
7	\$28,000.00	\$518,731.28	\$40,000.00	\$741,044.68	\$222,313.40	\$88,925.36
8	\$28,000.00	\$577,855.15	\$40,000.00	\$825,507.36	\$247,652.21	\$99,060.88
9	\$28,000.00	\$640,526.46	\$40,000.00	\$915,037.80	\$274,511.34	\$109,804.54
10	\$28,000.00	\$706,958.05	\$40,000.00	\$1,009,940.07	\$302,982.02	\$121,192.81
11	\$0.00	\$749,375.53	\$0.00	\$1,070,536.48	\$321,160.94	\$128,464.38
12	\$0.00	\$794,338.07	\$0.00	\$1,134,768.66	\$340,430.60	\$136,172.24
13	\$0.00	\$841,998.35	\$0.00	\$1,202,854.78	\$360,856.44	\$144,342.57
14	\$0.00	\$892,518.25	\$0.00	\$1,275,026.07	\$382,507.82	\$153,003.13
15	\$0.00	\$946,069.35	\$0.00	\$1,351,527.64	\$405,458.29	\$162,183.32
16	\$0.00	\$1,002,833.51	\$0.00	\$1,432,619.29	\$429,785.79	\$171,914.32
17	\$0.00	\$1,063,003.52	\$0.00	\$1,518,576.45	\$455,572.94	\$182,229.17
18	\$0.00	\$1,126,783.73	\$0.00	\$1,609,691.04	\$482,907.31	\$193,162.92
19	\$0.00	\$1,194,390.75	\$0.00	\$1,706,272.50	\$511,881.75	\$204,752.70
20	\$0.00	\$1,266,054.20	\$0.00	\$1,808,648.85	\$542,594.66	\$217,037.86
21	\$0.00	\$1,342,017.45	\$0.00	\$1,917,167.78	\$575,150.33	\$230,060.13
22	\$0.00	\$1,422,538.49	\$0.00	\$2,032,197.85	\$609,659.35	\$243,863.74
23	\$0.00	\$1,507,890.80	\$0.00	\$2,154,129.72	\$646,238.92	\$258,495.57
24	\$0.00	\$1,598,364.25	\$0.00	\$2,283,377.50	\$685,013.25	\$274,005.30
25	\$0.00	\$1,694,266.11	\$0.00	\$2,420,380.15	\$726,114.05	\$290,445.62
26	\$0.00	\$1,795,922.07	\$0.00	\$2,565,602.96	\$769,680.89	\$307,872.36
27	\$0.00	\$1,903,677.40	\$0.00	\$2,719,539.14	\$815,861.74	\$326,344.70
28	\$0.00	\$2,017,898.04	\$0.00	\$2,882,711.49	\$864,813.45	\$345,925.38
29	\$0.00	\$2,138,971.92	\$0.00	\$3,055,674.18	\$916,702.25	\$366,680.90
30	\$0.00	\$2,267,310.24	\$0.00	\$3,239,014.63	\$971,704.39	\$388,681.76

3-A  
 MOVING MORE VALUE OUT  
 OF TAXABLE ESTATES BY  
 USING DISCOUNTED LIMITED  
 PARTNERSHIP OR LLC  
 ANNUAL GIFTING

Year	Reportable Gifting	Cumulative Value with 6% Growth	Gift Tax Equivalent Amount Applying 30% Discount	Cumulative Value with 6% Growth	Value Added By Discount Phenomenon	40% Estate Tax Savings (40% of Value Added)
1	\$42,000.00	\$42,000.00	\$60,000.00	\$60,000.00	\$18,000.00	\$7,200.00
2	\$42,000.00	\$86,520.00	\$60,000.00	\$123,600.00	\$37,080.00	\$14,832.00
3	\$42,000.00	\$133,711.20	\$60,000.00	\$191,016.00	\$57,304.80	\$22,921.92
4	\$42,000.00	\$183,733.87	\$60,000.00	\$262,476.96	\$78,743.09	\$31,497.24
5	\$42,000.00	\$236,757.90	\$60,000.00	\$338,225.58	\$101,467.67	\$40,587.07
6	\$42,000.00	\$292,963.38	\$60,000.00	\$418,519.11	\$125,555.73	\$50,222.29
7	\$42,000.00	\$352,541.18	\$60,000.00	\$503,630.26	\$151,089.08	\$60,435.63
8	\$42,000.00	\$415,693.65	\$60,000.00	\$593,848.07	\$178,154.42	\$71,261.77
9	\$42,000.00	\$482,635.27	\$60,000.00	\$689,478.96	\$206,843.69	\$82,737.48
10	\$42,000.00	\$553,593.39	\$60,000.00	\$790,847.70	\$237,254.31	\$94,901.72
11	\$0.00	\$586,808.99	\$0.00	\$838,298.56	\$251,489.57	\$100,595.83
12	\$0.00	\$622,017.53	\$0.00	\$888,596.47	\$266,578.94	\$106,631.58
13	\$0.00	\$659,338.58	\$0.00	\$941,912.26	\$282,573.68	\$113,029.47
14	\$0.00	\$698,898.90	\$0.00	\$998,427.00	\$299,528.10	\$119,811.24
15	\$0.00	\$740,832.83	\$0.00	\$1,058,332.62	\$317,499.78	\$126,999.91
16	\$0.00	\$785,282.80	\$0.00	\$1,121,832.57	\$336,549.77	\$134,619.91
17	\$0.00	\$832,399.77	\$0.00	\$1,189,142.53	\$356,742.76	\$142,697.10
18	\$0.00	\$882,343.75	\$0.00	\$1,260,491.08	\$378,147.32	\$151,258.93
19	\$0.00	\$935,284.38	\$0.00	\$1,336,120.54	\$400,836.16	\$160,334.47
20	\$0.00	\$991,401.44	\$0.00	\$1,416,287.78	\$424,886.33	\$169,954.53
21	\$0.00	\$1,050,885.53	\$0.00	\$1,501,265.04	\$450,379.51	\$180,151.81
22	\$0.00	\$1,113,938.66	\$0.00	\$1,591,340.94	\$477,402.28	\$190,960.91
23	\$0.00	\$1,180,774.98	\$0.00	\$1,686,821.40	\$506,046.42	\$202,418.57
24	\$0.00	\$1,251,621.48	\$0.00	\$1,788,030.69	\$536,409.21	\$214,563.68
25	\$0.00	\$1,326,718.77	\$0.00	\$1,895,312.53	\$568,593.76	\$227,437.50
26	\$0.00	\$1,406,321.89	\$0.00	\$2,009,031.28	\$602,709.38	\$241,083.75
27	\$0.00	\$1,490,701.21	\$0.00	\$2,129,573.15	\$638,871.95	\$255,548.78
28	\$0.00	\$1,580,143.28	\$0.00	\$2,257,347.54	\$677,204.26	\$270,881.71
29	\$0.00	\$1,674,951.88	\$0.00	\$2,392,788.40	\$717,836.52	\$287,134.61
30	\$0.00	\$1,775,448.99	\$0.00	\$2,536,355.70	\$760,906.71	\$304,362.68

3-B  
 MOVING MORE VALUE OUT  
 OF TAXABLE ESTATES BY  
 USING DISCOUNTED LIMITED  
 PARTNERSHIP OR LLC  
 ANNUAL GIFTING

20 YEAR GIFTING PERIOD - ALLOWING GROWTH THEREAFTER  
 \$42,000 ANNUAL EXCLUSION ALLOWANCE  
 30% VALUATION DISCOUNT

Year	Reportable Gifting	Cumulative Value with 6% Growth	Giftting Equivalent Amount Applying 30% Discount	Cumulative Value with 6% Growth	Value Added By Discount Phenomenon	40% Estate Tax Savings (40% of Value Added)
1	\$42,000.00	\$42,000.00	\$60,000.00	\$60,000.00	\$18,000.00	\$7,200.00
2	\$42,000.00	\$86,520.00	\$60,000.00	\$123,600.00	\$37,080.00	\$14,832.00
3	\$42,000.00	\$133,711.20	\$60,000.00	\$191,016.00	\$57,304.80	\$22,921.92
4	\$42,000.00	\$183,733.87	\$60,000.00	\$262,476.96	\$78,743.09	\$31,497.24
5	\$42,000.00	\$236,757.90	\$60,000.00	\$338,225.58	\$101,467.67	\$40,587.07
6	\$42,000.00	\$292,963.38	\$60,000.00	\$418,519.11	\$125,555.73	\$50,222.29
7	\$42,000.00	\$352,541.18	\$60,000.00	\$503,630.26	\$151,089.08	\$60,435.63
8	\$42,000.00	\$415,693.65	\$60,000.00	\$593,848.07	\$178,154.42	\$71,261.77
9	\$42,000.00	\$482,635.27	\$60,000.00	\$689,478.96	\$206,843.69	\$82,737.48
10	\$42,000.00	\$553,593.39	\$60,000.00	\$790,847.70	\$237,254.31	\$94,901.72
11	\$42,000.00	\$628,808.99	\$60,000.00	\$898,298.56	\$269,489.57	\$107,795.83
12	\$42,000.00	\$708,537.53	\$60,000.00	\$1,012,196.47	\$303,658.94	\$121,463.58
13	\$42,000.00	\$793,049.78	\$60,000.00	\$1,132,928.26	\$339,878.48	\$135,951.39
14	\$42,000.00	\$882,632.77	\$60,000.00	\$1,260,903.96	\$378,271.19	\$151,308.47
15	\$42,000.00	\$977,590.74	\$60,000.00	\$1,396,558.19	\$418,967.46	\$167,586.98
16	\$42,000.00	\$1,078,246.18	\$60,000.00	\$1,540,351.68	\$462,105.51	\$184,842.20
17	\$42,000.00	\$1,184,940.95	\$60,000.00	\$1,692,772.79	\$507,831.84	\$203,132.73
18	\$42,000.00	\$1,298,037.41	\$60,000.00	\$1,854,339.15	\$556,301.75	\$222,520.70
19	\$42,000.00	\$1,417,919.65	\$60,000.00	\$2,025,599.50	\$607,679.85	\$243,071.94
20	\$42,000.00	\$1,544,994.83	\$60,000.00	\$2,207,135.47	\$662,140.64	\$264,856.26
21	\$0.00	\$1,637,694.52	\$0.00	\$2,339,563.60	\$701,869.08	\$280,747.63
22	\$0.00	\$1,735,956.19	\$0.00	\$2,479,937.42	\$743,981.22	\$297,592.49
23	\$0.00	\$1,840,113.56	\$0.00	\$2,628,733.66	\$788,620.10	\$315,448.04
24	\$0.00	\$1,950,520.38	\$0.00	\$2,786,457.68	\$835,937.30	\$334,374.92
25	\$0.00	\$2,067,551.60	\$0.00	\$2,953,645.14	\$886,093.54	\$354,437.42
26	\$0.00	\$2,191,604.70	\$0.00	\$3,130,863.85	\$939,259.16	\$375,703.66
27	\$0.00	\$2,323,100.98	\$0.00	\$3,318,715.68	\$995,614.70	\$398,245.88
28	\$0.00	\$2,462,487.04	\$0.00	\$3,517,838.62	\$1,055,351.59	\$422,140.63
29	\$0.00	\$2,610,236.26	\$0.00	\$3,728,908.94	\$1,118,672.68	\$447,469.07
30	\$0.00	\$2,766,850.43	\$0.00	\$3,952,643.48	\$1,185,793.04	\$474,317.22



3-C  
 MOVING MORE VALUE OUT  
 OF TAXABLE ESTATES BY  
 USING DISCOUNTED LIMITED  
 PARTNERSHIP OR LLC  
 ANNUAL GIFTING

10 YEAR GIFTING PERIOD - ALLOWING GROWTH THEREAFTER  
 \$242,000 FIRST YEAR GIFT FOLLOWED BY 9 YEARS OF \$42,000 GIFTING  
 30% VALUATION DISCOUNT

Year	Reportable Gifting	Cumulative Value with 6% Growth	Gift Tax Equivalent Amount Applying 30% Discount	Cumulative Value with 6% Growth	Value Added By Discount Phenomenon	40% Estate Tax Savings (40% of Value Added)
1	\$242,000.00	\$242,000.00	\$345,714.29	\$345,714.29	\$103,714.29	\$41,485.71
2	\$42,000.00	\$298,520.00	\$60,000.00	\$426,457.14	\$127,937.14	\$51,174.86
3	\$42,000.00	\$358,431.20	\$60,000.00	\$512,044.57	\$153,613.37	\$61,445.35
4	\$42,000.00	\$421,937.07	\$60,000.00	\$602,767.25	\$180,830.17	\$72,332.07
5	\$42,000.00	\$489,253.30	\$60,000.00	\$698,933.28	\$209,679.98	\$83,871.99
6	\$42,000.00	\$560,608.49	\$60,000.00	\$800,869.28	\$240,260.78	\$96,104.31
7	\$42,000.00	\$636,245.00	\$60,000.00	\$908,921.43	\$272,676.43	\$109,070.57
8	\$42,000.00	\$716,419.70	\$60,000.00	\$1,023,456.72	\$307,037.02	\$122,814.81
9	\$42,000.00	\$801,404.89	\$60,000.00	\$1,144,864.12	\$343,459.24	\$137,383.69
10	\$42,000.00	\$891,489.18	\$60,000.00	\$1,273,555.97	\$382,066.79	\$152,826.72
11	\$0.00	\$944,978.53	\$0.00	\$1,349,969.33	\$404,990.80	\$161,996.32
12	\$0.00	\$1,001,677.24	\$0.00	\$1,430,967.49	\$429,290.25	\$171,716.10
13	\$0.00	\$1,061,777.88	\$0.00	\$1,516,825.54	\$455,047.66	\$182,019.06
14	\$0.00	\$1,125,484.55	\$0.00	\$1,607,835.07	\$482,350.52	\$192,940.21
15	\$0.00	\$1,193,013.62	\$0.00	\$1,704,305.17	\$511,291.55	\$204,516.62
16	\$0.00	\$1,264,594.44	\$0.00	\$1,806,563.48	\$541,969.05	\$216,787.62
17	\$0.00	\$1,340,470.11	\$0.00	\$1,914,957.29	\$574,487.19	\$229,794.88
18	\$0.00	\$1,420,898.31	\$0.00	\$2,029,854.73	\$608,956.42	\$243,582.57
19	\$0.00	\$1,506,152.21	\$0.00	\$2,151,646.02	\$645,493.80	\$258,197.52
20	\$0.00	\$1,596,521.34	\$0.00	\$2,280,744.78	\$684,223.43	\$273,689.37
21	\$0.00	\$1,692,312.62	\$0.00	\$2,417,589.46	\$725,276.84	\$290,110.74
22	\$0.00	\$1,793,851.38	\$0.00	\$2,562,644.83	\$768,793.45	\$307,517.38
23	\$0.00	\$1,901,482.46	\$0.00	\$2,716,403.52	\$814,921.06	\$325,968.42
24	\$0.00	\$2,015,571.41	\$0.00	\$2,879,387.73	\$863,816.32	\$345,526.53
25	\$0.00	\$2,136,505.70	\$0.00	\$3,052,151.00	\$915,645.30	\$366,258.12
26	\$0.00	\$2,264,696.04	\$0.00	\$3,235,280.06	\$970,584.02	\$388,233.61
27	\$0.00	\$2,400,577.80	\$0.00	\$3,429,396.86	\$1,028,819.06	\$411,527.62
28	\$0.00	\$2,544,612.47	\$0.00	\$3,635,160.67	\$1,090,548.20	\$436,219.28
29	\$0.00	\$2,697,289.22	\$0.00	\$3,853,270.31	\$1,155,981.09	\$462,392.44
30	\$0.00	\$2,859,126.57	\$0.00	\$4,084,466.53	\$1,225,339.96	\$490,135.98

4-A

MOVING MORE VALUE OUT  
OF TAXABLE ESTATES BY  
USING DISCOUNTED LIMITED  
PARTNERSHIP OR LLC  
ANNUAL GIFTING

10 YEAR GIFTING PERIOD - ALLOWING GROWTH THEREAFTER  
\$56,000 ANNUAL EXCLUSION ALLOWANCE  
30% VALUATION DISCOUNT

Year	Reportable Gifting	Cumulative Value with 6% Growth	Gift Tax Equivalent Amount Applying 30% Discount	Cumulative Value with 6% Growth	Value Added By Discount Phenomenon	40% Estate Tax Savings (40% of Value Added)
1	\$56,000.00	\$56,000.00	\$80,000.00	\$80,000.00	\$24,000.00	\$9,600.00
2	\$56,000.00	\$115,360.00	\$80,000.00	\$164,800.00	\$49,440.00	\$19,776.00
3	\$56,000.00	\$178,281.60	\$80,000.00	\$254,688.00	\$76,406.40	\$30,562.56
4	\$56,000.00	\$244,978.50	\$80,000.00	\$349,969.28	\$104,990.78	\$41,996.31
5	\$56,000.00	\$315,677.21	\$80,000.00	\$450,967.44	\$135,290.23	\$54,116.09
6	\$56,000.00	\$390,617.84	\$80,000.00	\$558,025.48	\$167,407.64	\$66,963.06
7	\$56,000.00	\$470,054.91	\$80,000.00	\$671,507.01	\$201,452.10	\$80,580.84
8	\$56,000.00	\$554,258.20	\$80,000.00	\$791,797.43	\$237,539.23	\$95,015.69
9	\$56,000.00	\$643,513.70	\$80,000.00	\$919,305.28	\$275,791.58	\$110,316.63
10	\$56,000.00	\$738,124.52	\$80,000.00	\$1,054,463.60	\$316,339.08	\$126,535.63
11	\$0.00	\$782,411.99	\$0.00	\$1,117,731.41	\$335,319.42	\$134,127.77
12	\$0.00	\$829,356.71	\$0.00	\$1,184,795.30	\$355,438.59	\$142,175.44
13	\$0.00	\$879,118.11	\$0.00	\$1,255,883.01	\$376,764.90	\$150,705.96
14	\$0.00	\$931,865.20	\$0.00	\$1,331,235.99	\$399,370.80	\$159,748.32
15	\$0.00	\$987,777.11	\$0.00	\$1,411,110.15	\$423,333.05	\$169,333.22
16	\$0.00	\$1,047,043.73	\$0.00	\$1,495,776.76	\$448,733.03	\$179,493.21
17	\$0.00	\$1,109,866.36	\$0.00	\$1,585,523.37	\$475,657.01	\$190,262.80
18	\$0.00	\$1,176,458.34	\$0.00	\$1,680,654.77	\$504,196.43	\$201,678.57
19	\$0.00	\$1,247,045.84	\$0.00	\$1,781,494.06	\$534,448.22	\$213,779.29
20	\$0.00	\$1,321,868.59	\$0.00	\$1,888,383.70	\$566,515.11	\$226,606.04
21	\$0.00	\$1,401,180.71	\$0.00	\$2,001,686.72	\$600,506.02	\$240,202.41
22	\$0.00	\$1,485,251.55	\$0.00	\$2,121,787.93	\$636,536.38	\$254,614.55
23	\$0.00	\$1,574,366.64	\$0.00	\$2,249,095.20	\$674,728.56	\$269,891.42
24	\$0.00	\$1,668,828.64	\$0.00	\$2,384,040.91	\$715,212.27	\$286,084.91
25	\$0.00	\$1,768,958.36	\$0.00	\$2,527,083.37	\$758,125.01	\$303,250.00
26	\$0.00	\$1,875,095.86	\$0.00	\$2,678,708.37	\$803,612.51	\$321,445.00
27	\$0.00	\$1,987,601.61	\$0.00	\$2,839,430.87	\$851,829.26	\$340,731.70
28	\$0.00	\$2,106,857.71	\$0.00	\$3,009,796.73	\$902,939.02	\$361,175.61
29	\$0.00	\$2,233,269.17	\$0.00	\$3,190,384.53	\$957,115.36	\$382,846.14
30	\$0.00	\$2,367,265.32	\$0.00	\$3,381,807.60	\$1,014,542.28	\$405,816.91

4-B  
 MOVING MORE VALUE OUT  
 OF TAXABLE ESTATES BY  
 USING DISCOUNTED LIMITED  
 PARTNERSHIP OR LLC  
 ANNUAL GIFTING

20 YEAR GIFTING PERIOD - ALLOWING GROWTH THEREAFTER  
 \$56,000 ANNUAL EXCLUSION ALLOWANCE  
 30% VALUATION DISCOUNT

Year	Reportable Gifting	Cumulative Value with 6% Growth	Gifting Equivalent Amount Applying 30% Discount	Cumulative Value with 6% Growth	Value Added By Discount Phenomenon	40% Estate Tax Savings (40% of Value Added)
1	\$56,000.00	\$56,000.00	\$80,000.00	\$80,000.00	\$24,000.00	\$9,600.00
2	\$56,000.00	\$115,360.00	\$80,000.00	\$164,800.00	\$49,440.00	\$19,776.00
3	\$56,000.00	\$178,281.60	\$80,000.00	\$254,688.00	\$76,406.40	\$30,562.56
4	\$56,000.00	\$244,978.50	\$80,000.00	\$349,969.28	\$104,990.78	\$41,996.31
5	\$56,000.00	\$315,677.21	\$80,000.00	\$450,967.44	\$135,290.23	\$54,116.09
6	\$56,000.00	\$390,617.84	\$80,000.00	\$558,025.48	\$167,407.64	\$66,963.06
7	\$56,000.00	\$470,054.91	\$80,000.00	\$671,507.01	\$201,452.10	\$80,580.84
8	\$56,000.00	\$554,258.20	\$80,000.00	\$791,797.43	\$237,539.23	\$95,015.69
9	\$56,000.00	\$643,513.70	\$80,000.00	\$919,305.28	\$275,791.58	\$110,316.63
10	\$56,000.00	\$738,124.52	\$80,000.00	\$1,054,463.60	\$316,339.08	\$126,535.63
11	\$56,000.00	\$838,411.99	\$80,000.00	\$1,197,731.41	\$359,319.42	\$143,727.77
12	\$56,000.00	\$944,716.71	\$80,000.00	\$1,349,595.30	\$404,878.59	\$161,951.44
13	\$56,000.00	\$1,057,399.71	\$80,000.00	\$1,510,571.01	\$453,171.30	\$181,268.52
14	\$56,000.00	\$1,176,843.69	\$80,000.00	\$1,681,205.27	\$504,361.58	\$201,744.63
15	\$56,000.00	\$1,303,454.31	\$80,000.00	\$1,862,077.59	\$558,623.28	\$223,449.31
16	\$56,000.00	\$1,437,661.57	\$80,000.00	\$2,053,802.25	\$616,140.67	\$246,456.27
17	\$56,000.00	\$1,579,921.27	\$80,000.00	\$2,257,030.38	\$677,109.11	\$270,843.65
18	\$56,000.00	\$1,730,716.54	\$80,000.00	\$2,472,452.20	\$741,735.66	\$296,694.26
19	\$56,000.00	\$1,890,559.54	\$80,000.00	\$2,700,799.34	\$810,239.80	\$324,095.92
20	\$56,000.00	\$2,059,993.11	\$80,000.00	\$2,942,847.30	\$882,854.19	\$353,141.68
21	\$0.00	\$2,183,592.69	\$0.00	\$3,119,418.13	\$935,825.44	\$374,330.18
22	\$0.00	\$2,314,608.26	\$0.00	\$3,306,583.22	\$991,974.97	\$396,789.99
23	\$0.00	\$2,453,484.75	\$0.00	\$3,504,978.22	\$1,051,493.46	\$420,597.39
24	\$0.00	\$2,600,693.84	\$0.00	\$3,715,276.91	\$1,114,583.07	\$445,833.23
25	\$0.00	\$2,756,735.47	\$0.00	\$3,938,193.52	\$1,181,458.06	\$472,583.22
26	\$0.00	\$2,922,139.59	\$0.00	\$4,174,485.13	\$1,252,345.54	\$500,938.22
27	\$0.00	\$3,097,467.97	\$0.00	\$4,424,954.24	\$1,327,486.27	\$530,994.51
28	\$0.00	\$3,283,316.05	\$0.00	\$4,690,451.50	\$1,407,135.45	\$562,854.18
29	\$0.00	\$3,480,315.01	\$0.00	\$4,971,878.59	\$1,491,563.58	\$596,625.43
30	\$0.00	\$3,689,133.91	\$0.00	\$5,270,191.30	\$1,581,057.39	\$632,422.96

10 YEAR GIFTING PERIOD - ALLOWING GROWTH THEREAFTER  
 \$256,000 FIRST YEAR GIFT FOLLOWED BY 9 YEARS OF \$56,000 GIFTING  
 30% VALUATION DISCOUNT

MOVING MORE VALUE OUT  
 OF TAXABLE ESTATES BY  
 USING DISCOUNTED LIMITED  
 PARTNERSHIP OR LLC  
 ANNUAL GIFTING

Year	Reportable Gifting	Cumulative Value with 6% Growth	Amount Applying 30% Discount	Gifting Equivalent	Cumulative Value with 6% Growth	Value Added By Discount Phenomenon	40% Estate Tax Savings (40% of Value Added)
1	\$256,000.00	\$256,000.00	\$365,714.29	\$365,714.29	\$365,714.29	\$109,714.29	\$43,885.71
2	\$56,000.00	\$327,360.00	\$80,000.00	\$80,000.00	\$467,657.14	\$140,297.14	\$56,118.86
3	\$56,000.00	\$403,001.60	\$80,000.00	\$80,000.00	\$575,716.57	\$172,714.97	\$69,085.99
4	\$56,000.00	\$483,181.70	\$80,000.00	\$80,000.00	\$690,259.57	\$207,077.87	\$82,831.15
5	\$56,000.00	\$568,172.60	\$80,000.00	\$80,000.00	\$811,675.14	\$243,502.54	\$97,401.02
6	\$56,000.00	\$658,262.95	\$80,000.00	\$80,000.00	\$940,375.65	\$282,112.69	\$112,845.08
7	\$56,000.00	\$753,758.73	\$80,000.00	\$80,000.00	\$1,076,798.19	\$323,039.46	\$129,215.78
8	\$56,000.00	\$854,984.25	\$80,000.00	\$80,000.00	\$1,221,406.08	\$366,421.82	\$146,568.73
9	\$56,000.00	\$962,283.31	\$80,000.00	\$80,000.00	\$1,374,690.44	\$412,407.13	\$164,962.85
10	\$56,000.00	\$1,076,020.31	\$80,000.00	\$80,000.00	\$1,537,171.87	\$461,151.56	\$184,460.62
11	\$0.00	\$1,140,581.53	\$0.00	\$0.00	\$1,629,402.18	\$488,820.65	\$195,528.26
12	\$0.00	\$1,209,016.42	\$0.00	\$0.00	\$1,727,166.31	\$518,149.89	\$207,259.96
13	\$0.00	\$1,281,557.40	\$0.00	\$0.00	\$1,830,796.29	\$549,238.89	\$219,695.55
14	\$0.00	\$1,358,450.85	\$0.00	\$0.00	\$1,940,644.07	\$582,193.22	\$232,877.29
15	\$0.00	\$1,439,957.90	\$0.00	\$0.00	\$2,057,082.71	\$617,124.81	\$246,849.93
16	\$0.00	\$1,526,355.37	\$0.00	\$0.00	\$2,180,507.68	\$654,152.30	\$261,660.92
17	\$0.00	\$1,617,936.70	\$0.00	\$0.00	\$2,311,338.14	\$693,401.44	\$277,360.58
18	\$0.00	\$1,715,012.90	\$0.00	\$0.00	\$2,450,018.42	\$735,005.53	\$294,002.21
19	\$0.00	\$1,817,913.67	\$0.00	\$0.00	\$2,597,019.53	\$779,105.86	\$311,642.34
20	\$0.00	\$1,926,988.49	\$0.00	\$0.00	\$2,752,840.70	\$825,852.21	\$330,340.88
21	\$0.00	\$2,042,607.80	\$0.00	\$0.00	\$2,918,011.14	\$875,403.34	\$350,161.34
22	\$0.00	\$2,165,164.27	\$0.00	\$0.00	\$3,093,091.81	\$927,927.54	\$371,171.02
23	\$0.00	\$2,295,074.12	\$0.00	\$0.00	\$3,278,677.32	\$983,603.20	\$393,441.28
24	\$0.00	\$2,432,778.57	\$0.00	\$0.00	\$3,475,397.96	\$1,042,619.39	\$417,047.76
25	\$0.00	\$2,578,745.29	\$0.00	\$0.00	\$3,683,921.84	\$1,105,176.55	\$442,070.62
26	\$0.00	\$2,733,470.00	\$0.00	\$0.00	\$3,904,957.15	\$1,171,487.14	\$468,594.86
27	\$0.00	\$2,897,478.20	\$0.00	\$0.00	\$4,139,254.58	\$1,241,776.37	\$496,710.55
28	\$0.00	\$3,071,326.90	\$0.00	\$0.00	\$4,387,609.85	\$1,316,282.96	\$526,513.18
29	\$0.00	\$3,255,606.51	\$0.00	\$0.00	\$4,650,866.44	\$1,395,259.93	\$558,103.97
30	\$0.00	\$3,450,942.90	\$0.00	\$0.00	\$4,929,918.43	\$1,478,975.53	\$591,590.21

5-A  
MOVING MORE VALUE OUT  
OF TAXABLE ESTATES BY  
USING DISCOUNTED LIMITED  
PARTNERSHIP OR LLC  
ANNUAL GIFTING

10 YEAR GIFTING PERIOD - ALLOWING GROWTH THEREAFTER  
\$70,000 ANNUAL EXCLUSION ALLOWANCE  
30% VALUATION DISCOUNT

Year	Reportable Gifting	Cumulative Value with 6% Growth	Gift Tax Equivalent Amount Applying 30% Discount	Cumulative Value with 6% Growth	Value Added By Discount Phenomenon	40% Estate Tax Savings (40% of Value Added)
1	\$70,000.00	\$70,000.00	\$100,000.00	\$100,000.00	\$30,000.00	\$12,000.00
2	\$70,000.00	\$144,200.00	\$100,000.00	\$206,000.00	\$61,800.00	\$24,720.00
3	\$70,000.00	\$222,852.00	\$100,000.00	\$318,360.00	\$95,508.00	\$38,203.20
4	\$70,000.00	\$306,223.12	\$100,000.00	\$437,461.60	\$131,238.48	\$52,495.39
5	\$70,000.00	\$394,596.51	\$100,000.00	\$563,709.30	\$169,112.79	\$67,645.12
6	\$70,000.00	\$488,272.30	\$100,000.00	\$697,531.85	\$209,259.56	\$83,703.82
7	\$70,000.00	\$587,568.64	\$100,000.00	\$839,383.76	\$251,815.13	\$100,726.05
8	\$70,000.00	\$692,822.75	\$100,000.00	\$989,746.79	\$296,924.04	\$118,769.61
9	\$70,000.00	\$804,392.12	\$100,000.00	\$1,149,131.60	\$344,739.48	\$137,895.79
10	\$70,000.00	\$922,655.65	\$100,000.00	\$1,318,079.49	\$395,423.85	\$158,169.54
11	\$0.00	\$978,014.98	\$0.00	\$1,397,164.26	\$419,149.28	\$167,659.71
12	\$0.00	\$1,036,695.88	\$0.00	\$1,480,994.12	\$444,298.24	\$177,719.29
13	\$0.00	\$1,098,897.64	\$0.00	\$1,569,853.77	\$470,956.13	\$188,382.45
14	\$0.00	\$1,164,831.50	\$0.00	\$1,664,044.99	\$499,213.50	\$199,685.40
15	\$0.00	\$1,234,721.38	\$0.00	\$1,763,887.69	\$529,166.31	\$211,666.52
16	\$0.00	\$1,308,804.67	\$0.00	\$1,869,720.95	\$560,916.29	\$224,366.51
17	\$0.00	\$1,387,332.95	\$0.00	\$1,981,904.21	\$594,571.26	\$237,828.51
18	\$0.00	\$1,470,572.92	\$0.00	\$2,100,818.46	\$630,245.54	\$252,098.22
19	\$0.00	\$1,558,807.30	\$0.00	\$2,226,867.57	\$668,060.27	\$267,224.11
20	\$0.00	\$1,652,335.74	\$0.00	\$2,360,479.63	\$708,143.89	\$283,257.56
21	\$0.00	\$1,751,475.88	\$0.00	\$2,502,108.40	\$750,632.52	\$300,253.01
22	\$0.00	\$1,856,564.44	\$0.00	\$2,652,234.91	\$795,670.47	\$318,268.19
23	\$0.00	\$1,967,958.30	\$0.00	\$2,811,369.00	\$843,410.70	\$337,364.28
24	\$0.00	\$2,086,035.80	\$0.00	\$2,980,051.14	\$894,015.34	\$357,606.14
25	\$0.00	\$2,211,197.95	\$0.00	\$3,158,854.21	\$947,656.26	\$379,062.51
26	\$0.00	\$2,343,869.82	\$0.00	\$3,348,385.46	\$1,004,515.64	\$401,806.26
27	\$0.00	\$2,484,502.01	\$0.00	\$3,549,288.59	\$1,064,786.58	\$425,914.63
28	\$0.00	\$2,633,572.13	\$0.00	\$3,762,245.91	\$1,128,673.77	\$451,469.51
29	\$0.00	\$2,791,586.46	\$0.00	\$3,987,980.66	\$1,196,394.20	\$478,557.68
30	\$0.00	\$2,959,081.65	\$0.00	\$4,227,259.50	\$1,268,177.85	\$507,271.14

5-B  
MOVING MORE VALUE OUT  
OF TAXABLE ESTATES BY  
USING DISCOUNTED LIMITED  
PARTNERSHIP OR LLC  
ANNUAL GIFTING

20 YEAR GIFTING PERIOD - ALLOWING GROWTH THEREAFTER  
\$70,000 ANNUAL EXCLUSION ALLOWANCE  
30% VALUATION DISCOUNT

Year	Reportable Gifting	Cumulative Value with 6% Growth	Gift Tax Equivalent Amount Applying 30% Discount	Cumulative Value with 6% Growth	Value Added By Discount Phenomenon	40% Estate Tax Savings (40% of Value Added)
1	\$70,000.00	\$70,000.00	\$100,000.00	\$100,000.00	\$30,000.00	\$12,000.00
2	\$70,000.00	\$144,200.00	\$100,000.00	\$206,000.00	\$61,800.00	\$24,720.00
3	\$70,000.00	\$222,852.00	\$100,000.00	\$318,360.00	\$95,508.00	\$38,203.20
4	\$70,000.00	\$306,223.12	\$100,000.00	\$437,461.60	\$131,238.48	\$52,495.39
5	\$70,000.00	\$394,596.51	\$100,000.00	\$563,709.30	\$169,112.79	\$67,645.12
6	\$70,000.00	\$488,272.30	\$100,000.00	\$697,531.85	\$209,259.56	\$83,703.82
7	\$70,000.00	\$587,568.64	\$100,000.00	\$839,383.76	\$251,815.13	\$100,726.05
8	\$70,000.00	\$692,822.75	\$100,000.00	\$989,746.79	\$296,924.04	\$118,769.61
9	\$70,000.00	\$804,392.12	\$100,000.00	\$1,149,131.60	\$344,739.48	\$137,895.79
10	\$70,000.00	\$922,655.65	\$100,000.00	\$1,318,079.49	\$395,423.85	\$158,169.54
11	\$70,000.00	\$1,048,014.98	\$100,000.00	\$1,497,164.26	\$449,149.28	\$179,659.71
12	\$70,000.00	\$1,180,895.88	\$100,000.00	\$1,686,994.12	\$506,098.24	\$202,439.29
13	\$70,000.00	\$1,321,749.64	\$100,000.00	\$1,888,213.77	\$566,464.13	\$226,585.65
14	\$70,000.00	\$1,471,054.62	\$100,000.00	\$2,101,506.59	\$630,451.98	\$252,180.79
15	\$70,000.00	\$1,629,317.89	\$100,000.00	\$2,327,596.99	\$698,279.10	\$279,311.64
16	\$70,000.00	\$1,797,076.97	\$100,000.00	\$2,567,252.81	\$770,175.84	\$308,070.34
17	\$70,000.00	\$1,974,901.58	\$100,000.00	\$2,821,287.98	\$846,386.39	\$338,554.56
18	\$70,000.00	\$2,163,395.68	\$100,000.00	\$3,090,565.25	\$927,169.58	\$370,867.83
19	\$70,000.00	\$2,363,199.42	\$100,000.00	\$3,375,999.17	\$1,012,799.75	\$405,119.90
20	\$70,000.00	\$2,574,991.38	\$100,000.00	\$3,678,559.12	\$1,103,567.74	\$441,427.09
21	\$0.00	\$2,729,490.87	\$0.00	\$3,899,272.67	\$1,169,781.80	\$467,912.72
22	\$0.00	\$2,893,260.32	\$0.00	\$4,133,229.03	\$1,239,968.71	\$495,987.48
23	\$0.00	\$3,066,855.94	\$0.00	\$4,381,222.77	\$1,314,366.83	\$525,746.73
24	\$0.00	\$3,250,867.29	\$0.00	\$4,644,096.14	\$1,393,228.84	\$557,291.54
25	\$0.00	\$3,445,919.33	\$0.00	\$4,922,741.90	\$1,476,822.57	\$590,729.03
26	\$0.00	\$3,652,674.49	\$0.00	\$5,218,106.42	\$1,565,431.93	\$626,172.77
27	\$0.00	\$3,871,834.96	\$0.00	\$5,531,192.80	\$1,659,357.84	\$663,743.14
28	\$0.00	\$4,104,145.06	\$0.00	\$5,863,064.37	\$1,758,919.31	\$703,567.72
29	\$0.00	\$4,350,393.76	\$0.00	\$6,214,848.23	\$1,864,454.47	\$745,781.79
30	\$0.00	\$4,611,417.39	\$0.00	\$6,587,739.13	\$1,976,321.74	\$790,528.70

5-C 10 YEAR GIFTING PERIOD - ALLOWING GROWTH THEREAFTER  
 MOVING MORE VALUE OUT \$270,000 FIRST YEAR GIFT FOLLOWED BY 9 YEARS OF \$70,000 GIFTING  
 OF TAXABLE ESTATES BY 30% VALUATION DISCOUNT  
 USING DISCOUNTED LIMITED PARTNERSHIP OR LLC  
 ANNUAL GIFTING

Year	Reportable Gifting	Cumulative Value with 6% Growth	Gifting Equivalent Amount Applying 30% Discount	Cumulative Value with 6% Growth	Value Added By Discount Phenomenon	40% Estate Tax Savings (40% of Value Added)
1	\$270,000.00	\$270,000.00	\$385,714.29	\$385,714.29	\$115,714.29	\$46,285.71
2	\$70,000.00	\$356,200.00	\$100,000.00	\$508,857.14	\$152,657.14	\$61,062.86
3	\$70,000.00	\$447,572.00	\$100,000.00	\$639,388.57	\$191,816.57	\$76,726.63
4	\$70,000.00	\$544,426.32	\$100,000.00	\$777,751.89	\$233,325.57	\$93,330.23
5	\$70,000.00	\$647,091.90	\$100,000.00	\$924,417.00	\$277,325.10	\$110,930.04
6	\$70,000.00	\$755,917.41	\$100,000.00	\$1,079,882.02	\$323,984.61	\$129,585.84
7	\$70,000.00	\$871,272.46	\$100,000.00	\$1,244,674.94	\$373,402.48	\$149,360.99
8	\$70,000.00	\$993,548.81	\$100,000.00	\$1,419,355.44	\$425,806.63	\$170,322.65
9	\$70,000.00	\$1,123,161.73	\$100,000.00	\$1,604,516.76	\$481,355.03	\$192,542.01
10	\$70,000.00	\$1,260,551.44	\$100,000.00	\$1,800,787.77	\$540,236.33	\$216,094.53
11	\$0.00	\$1,336,184.52	\$0.00	\$1,908,835.03	\$572,650.51	\$229,060.20
12	\$0.00	\$1,416,355.60	\$0.00	\$2,023,365.14	\$607,009.54	\$242,803.82
13	\$0.00	\$1,501,336.93	\$0.00	\$2,144,767.04	\$643,430.11	\$257,372.05
14	\$0.00	\$1,591,417.15	\$0.00	\$2,273,453.07	\$682,035.92	\$272,814.37
15	\$0.00	\$1,686,902.18	\$0.00	\$2,409,860.25	\$722,958.08	\$289,183.23
16	\$0.00	\$1,788,116.31	\$0.00	\$2,554,451.87	\$766,335.56	\$306,534.22
17	\$0.00	\$1,895,403.28	\$0.00	\$2,707,718.98	\$812,315.69	\$324,926.28
18	\$0.00	\$2,009,127.48	\$0.00	\$2,870,182.12	\$861,054.64	\$344,421.85
19	\$0.00	\$2,129,675.13	\$0.00	\$3,042,393.04	\$912,717.91	\$365,087.17
20	\$0.00	\$2,257,455.64	\$0.00	\$3,224,936.63	\$967,480.99	\$386,992.40
21	\$0.00	\$2,392,902.98	\$0.00	\$3,418,432.82	\$1,025,529.85	\$410,211.94
22	\$0.00	\$2,536,477.16	\$0.00	\$3,623,538.79	\$1,087,061.64	\$434,824.66
23	\$0.00	\$2,688,665.78	\$0.00	\$3,840,951.12	\$1,152,285.34	\$460,914.13
24	\$0.00	\$2,849,985.73	\$0.00	\$4,071,408.19	\$1,221,422.46	\$488,568.98
25	\$0.00	\$3,020,984.88	\$0.00	\$4,315,692.68	\$1,294,707.80	\$517,883.12
26	\$0.00	\$3,202,243.97	\$0.00	\$4,574,634.24	\$1,372,390.27	\$548,956.11
27	\$0.00	\$3,394,378.61	\$0.00	\$4,849,112.30	\$1,454,733.69	\$581,893.48
28	\$0.00	\$3,598,041.32	\$0.00	\$5,140,059.03	\$1,542,017.71	\$616,807.08
29	\$0.00	\$3,813,923.80	\$0.00	\$5,448,462.57	\$1,634,538.77	\$653,815.51
30	\$0.00	\$4,042,759.23	\$0.00	\$5,775,370.33	\$1,732,611.10	\$693,044.44

6-A  
MOVING MORE VALUE OUT  
OF TAXABLE ESTATES BY  
USING DISCOUNTED LIMITED  
PARTNERSHIP OR LLC  
ANNUAL GIFTING

10 YEAR GIFTING PERIOD - ALLOWING GROWTH THEREAFTER  
\$84,000 ANNUAL EXCLUSION ALLOWANCE  
30% VALUATION DISCOUNT

Year	Reportable Gifting	Cumulative Value with 6% Growth	Giftting Equivalent Amount Applying 30% Discount	Cumulative Value with 6% Growth	Value Added By Discount Phenomenon	40% Estate Tax Savings (40% of Value Added)
1	\$84,000.00	\$84,000.00	\$120,000.00	\$120,000.00	\$36,000.00	\$14,400.00
2	\$84,000.00	\$173,040.00	\$120,000.00	\$247,200.00	\$74,160.00	\$29,664.00
3	\$84,000.00	\$267,422.40	\$120,000.00	\$382,032.00	\$114,609.60	\$45,843.84
4	\$84,000.00	\$367,467.74	\$120,000.00	\$524,953.92	\$157,486.18	\$62,994.47
5	\$84,000.00	\$473,515.81	\$120,000.00	\$676,451.16	\$202,935.35	\$81,174.14
6	\$84,000.00	\$585,926.76	\$120,000.00	\$837,038.22	\$251,111.47	\$100,444.59
7	\$84,000.00	\$705,082.36	\$120,000.00	\$1,007,260.52	\$302,178.16	\$120,871.26
8	\$84,000.00	\$831,387.30	\$120,000.00	\$1,187,696.15	\$356,308.84	\$142,523.54
9	\$84,000.00	\$965,270.54	\$120,000.00	\$1,378,957.92	\$413,687.38	\$165,474.95
10	\$84,000.00	\$1,107,186.78	\$120,000.00	\$1,581,695.39	\$474,508.62	\$189,803.45
11	\$0.00	\$1,173,617.98	\$0.00	\$1,676,597.12	\$502,979.14	\$201,191.65
12	\$0.00	\$1,244,035.06	\$0.00	\$1,777,192.94	\$533,157.88	\$213,263.15
13	\$0.00	\$1,318,677.16	\$0.00	\$1,883,824.52	\$565,147.36	\$226,058.94
14	\$0.00	\$1,397,797.79	\$0.00	\$1,996,853.99	\$599,056.20	\$239,622.48
15	\$0.00	\$1,481,665.66	\$0.00	\$2,116,665.23	\$634,999.57	\$253,999.83
16	\$0.00	\$1,570,565.60	\$0.00	\$2,243,665.14	\$673,099.54	\$269,239.82
17	\$0.00	\$1,664,799.54	\$0.00	\$2,378,285.05	\$713,485.52	\$285,394.21
18	\$0.00	\$1,764,687.51	\$0.00	\$2,520,982.16	\$756,294.65	\$302,517.86
19	\$0.00	\$1,870,568.76	\$0.00	\$2,672,241.09	\$801,672.33	\$320,668.93
20	\$0.00	\$1,982,802.89	\$0.00	\$2,832,575.55	\$849,772.67	\$339,909.07
21	\$0.00	\$2,101,771.06	\$0.00	\$3,002,530.08	\$900,759.03	\$360,303.61
22	\$0.00	\$2,227,877.32	\$0.00	\$3,182,681.89	\$954,804.57	\$381,921.83
23	\$0.00	\$2,361,549.96	\$0.00	\$3,373,642.80	\$1,012,092.84	\$404,837.14
24	\$0.00	\$2,503,242.96	\$0.00	\$3,576,061.37	\$1,072,818.41	\$429,127.36
25	\$0.00	\$2,653,437.54	\$0.00	\$3,790,625.05	\$1,137,187.52	\$454,875.01
26	\$0.00	\$2,812,643.79	\$0.00	\$4,018,062.56	\$1,205,418.77	\$482,167.51
27	\$0.00	\$2,981,402.42	\$0.00	\$4,259,146.31	\$1,277,743.89	\$511,097.56
28	\$0.00	\$3,160,286.56	\$0.00	\$4,514,695.09	\$1,354,408.53	\$541,763.41
29	\$0.00	\$3,349,903.76	\$0.00	\$4,785,576.79	\$1,435,673.04	\$574,269.22
30	\$0.00	\$3,550,897.98	\$0.00	\$5,072,711.40	\$1,521,813.42	\$608,725.37



6-B  
MOVING MORE VALUE OUT  
OF TAXABLE ESTATES BY  
USING DISCOUNTED LIMITED  
PARTNERSHIP OR LLC  
ANNUAL GIFTING

20 YEAR GIFTING PERIOD - ALLOWING GROWTH THEREAFTER  
\$84,000 ANNUAL EXCLUSION ALLOWANCE  
30% VALUATION DISCOUNT

Year	Reportable Gifting	Cumulative Value with 6% Growth	Giftting Equivalent Amount Applying 30% Discount	Cumulative Value with 6% Growth	Value Added By Discount Phenomenon	40% Estate Tax Savings (40% of Value Added)
1	\$84,000.00	\$84,000.00	\$120,000.00	\$120,000.00	\$36,000.00	\$14,400.00
2	\$84,000.00	\$173,040.00	\$120,000.00	\$247,200.00	\$74,160.00	\$29,664.00
3	\$84,000.00	\$267,422.40	\$120,000.00	\$382,032.00	\$114,609.60	\$45,843.84
4	\$84,000.00	\$367,467.74	\$120,000.00	\$524,953.92	\$157,486.18	\$62,994.47
5	\$84,000.00	\$473,515.81	\$120,000.00	\$676,451.16	\$202,935.35	\$81,174.14
6	\$84,000.00	\$585,926.76	\$120,000.00	\$837,038.22	\$251,111.47	\$100,444.59
7	\$84,000.00	\$705,082.36	\$120,000.00	\$1,007,260.52	\$302,178.16	\$120,871.26
8	\$84,000.00	\$831,387.30	\$120,000.00	\$1,187,696.15	\$356,308.84	\$142,523.54
9	\$84,000.00	\$965,270.54	\$120,000.00	\$1,378,957.92	\$413,687.38	\$165,474.95
10	\$84,000.00	\$1,107,186.78	\$120,000.00	\$1,581,695.39	\$474,508.62	\$189,803.45
11	\$84,000.00	\$1,257,617.98	\$120,000.00	\$1,796,597.12	\$538,979.14	\$215,591.65
12	\$84,000.00	\$1,417,075.06	\$120,000.00	\$2,024,392.94	\$607,317.88	\$242,927.15
13	\$84,000.00	\$1,586,099.56	\$120,000.00	\$2,265,856.52	\$679,756.96	\$271,902.78
14	\$84,000.00	\$1,765,265.54	\$120,000.00	\$2,521,807.91	\$756,542.37	\$302,616.95
15	\$84,000.00	\$1,955,181.47	\$120,000.00	\$2,793,116.39	\$837,934.92	\$335,173.97
16	\$84,000.00	\$2,156,492.36	\$120,000.00	\$3,080,703.37	\$924,211.01	\$369,684.40
17	\$84,000.00	\$2,369,881.90	\$120,000.00	\$3,385,545.57	\$1,015,663.67	\$406,265.47
18	\$84,000.00	\$2,596,074.81	\$120,000.00	\$3,708,678.31	\$1,112,603.49	\$445,041.40
19	\$84,000.00	\$2,835,839.30	\$120,000.00	\$4,051,199.00	\$1,215,359.70	\$486,143.88
20	\$84,000.00	\$3,089,989.66	\$120,000.00	\$4,414,270.94	\$1,324,281.28	\$529,712.51
21	\$0.00	\$3,275,389.04	\$0.00	\$4,679,127.20	\$1,403,738.16	\$561,495.26
22	\$0.00	\$3,471,912.38	\$0.00	\$4,959,874.83	\$1,487,962.45	\$595,184.98
23	\$0.00	\$3,680,227.13	\$0.00	\$5,257,467.32	\$1,577,240.20	\$630,896.08
24	\$0.00	\$3,901,040.75	\$0.00	\$5,572,915.36	\$1,671,874.61	\$668,749.84
25	\$0.00	\$4,135,103.20	\$0.00	\$5,907,290.28	\$1,772,187.09	\$708,874.83
26	\$0.00	\$4,383,209.39	\$0.00	\$6,261,727.70	\$1,878,518.31	\$751,407.32
27	\$0.00	\$4,646,201.95	\$0.00	\$6,637,431.36	\$1,991,229.41	\$796,491.76
28	\$0.00	\$4,924,974.07	\$0.00	\$7,035,677.25	\$2,110,703.17	\$844,281.27
29	\$0.00	\$5,220,472.52	\$0.00	\$7,457,817.88	\$2,237,345.36	\$894,938.15
30	\$0.00	\$5,533,700.87	\$0.00	\$7,905,286.95	\$2,371,586.09	\$948,634.43

6-C 10 YEAR GIFTING PERIOD - ALLOWING GROWTH THEREAFTER  
 MOVING MORE VALUE OUT \$284,000 FIRST YEAR GIFTING FOLLOWED BY 9 YEARS OF \$84,000 GIFTING  
 OF TAXABLE ESTATES BY 30% VALUATION DISCOUNT  
 USING DISCOUNTED LIMITED PARTNERSHIP OR LLC  
 ANNUAL GIFTING

Year	Reportable Gifting	Cumulative Value with 6% Growth	Gifting Equivalent Amount Applying 30% Discount	Cumulative Value with 6% Growth	Value Added By Discount Phenomenon	40% Estate Tax Savings (40% of Value Added)
1	\$284,000.00	\$284,000.00	\$405,714.29	\$405,714.29	\$121,714.29	\$48,685.71
2	\$84,000.00	\$385,040.00	\$120,000.00	\$550,057.14	\$165,017.14	\$66,006.86
3	\$84,000.00	\$492,142.40	\$120,000.00	\$703,060.57	\$210,918.17	\$84,367.27
4	\$84,000.00	\$605,670.94	\$120,000.00	\$865,244.21	\$259,573.26	\$103,829.30
5	\$84,000.00	\$726,011.20	\$120,000.00	\$1,037,158.86	\$311,147.66	\$124,459.06
6	\$84,000.00	\$853,571.87	\$120,000.00	\$1,219,388.39	\$365,816.52	\$146,326.61
7	\$84,000.00	\$988,786.19	\$120,000.00	\$1,412,551.69	\$423,765.51	\$169,506.20
8	\$84,000.00	\$1,132,113.36	\$120,000.00	\$1,617,304.79	\$485,191.44	\$194,076.58
9	\$84,000.00	\$1,284,040.16	\$120,000.00	\$1,834,343.08	\$550,302.92	\$220,121.17
10	\$84,000.00	\$1,445,082.57	\$120,000.00	\$2,064,403.67	\$619,321.10	\$247,728.44
11	\$0.00	\$1,531,787.52	\$0.00	\$2,188,267.89	\$656,480.37	\$262,592.15
12	\$0.00	\$1,623,694.77	\$0.00	\$2,319,563.96	\$695,869.19	\$278,347.68
13	\$0.00	\$1,721,116.46	\$0.00	\$2,458,737.80	\$737,621.34	\$295,048.54
14	\$0.00	\$1,824,383.45	\$0.00	\$2,606,262.07	\$781,878.62	\$312,751.45
15	\$0.00	\$1,933,846.45	\$0.00	\$2,762,637.79	\$828,791.34	\$331,516.53
16	\$0.00	\$2,049,877.24	\$0.00	\$2,928,396.06	\$878,518.82	\$351,407.53
17	\$0.00	\$2,172,869.87	\$0.00	\$3,104,099.82	\$931,229.95	\$372,491.98
18	\$0.00	\$2,303,242.07	\$0.00	\$3,290,345.81	\$987,103.74	\$394,841.50
19	\$0.00	\$2,441,436.59	\$0.00	\$3,487,766.56	\$1,046,329.97	\$418,531.99
20	\$0.00	\$2,587,922.79	\$0.00	\$3,697,032.55	\$1,109,109.77	\$443,643.91
21	\$0.00	\$2,743,198.15	\$0.00	\$3,918,854.51	\$1,175,656.35	\$470,262.54
22	\$0.00	\$2,907,790.04	\$0.00	\$4,153,985.78	\$1,246,195.73	\$498,478.29
23	\$0.00	\$3,082,257.45	\$0.00	\$4,403,224.92	\$1,320,967.48	\$528,386.99
24	\$0.00	\$3,267,192.89	\$0.00	\$4,667,418.42	\$1,400,225.53	\$560,090.21
25	\$0.00	\$3,463,224.47	\$0.00	\$4,947,463.52	\$1,484,239.06	\$593,695.62
26	\$0.00	\$3,671,017.93	\$0.00	\$5,244,311.33	\$1,573,293.40	\$629,317.36
27	\$0.00	\$3,891,279.01	\$0.00	\$5,558,970.01	\$1,667,691.00	\$667,076.40
28	\$0.00	\$4,124,755.75	\$0.00	\$5,892,508.21	\$1,767,752.46	\$707,100.99
29	\$0.00	\$4,372,241.10	\$0.00	\$6,246,058.71	\$1,873,817.61	\$749,527.04
30	\$0.00	\$4,634,575.56	\$0.00	\$6,620,822.23	\$1,986,246.67	\$794,498.67