

**FLORIDA BAR NUMBER: 2402275N**

**RUNNING THE NUMBERS  
FOR MARRIED COUPLES  
- TEST DRIVING  
ESTATEVIEW**



Saturday, March 2, 2024

11:00 AM to 1:00 PM EST

2 hours (will seem longer)



**ALAN GASSMAN & DUMMY MCPUPPET**

AGASSMAN@GASSMANPA.COM

**GASSMAN CROTTY & DENICOLO, P.A.**  
ATTORNEYS AT LAW

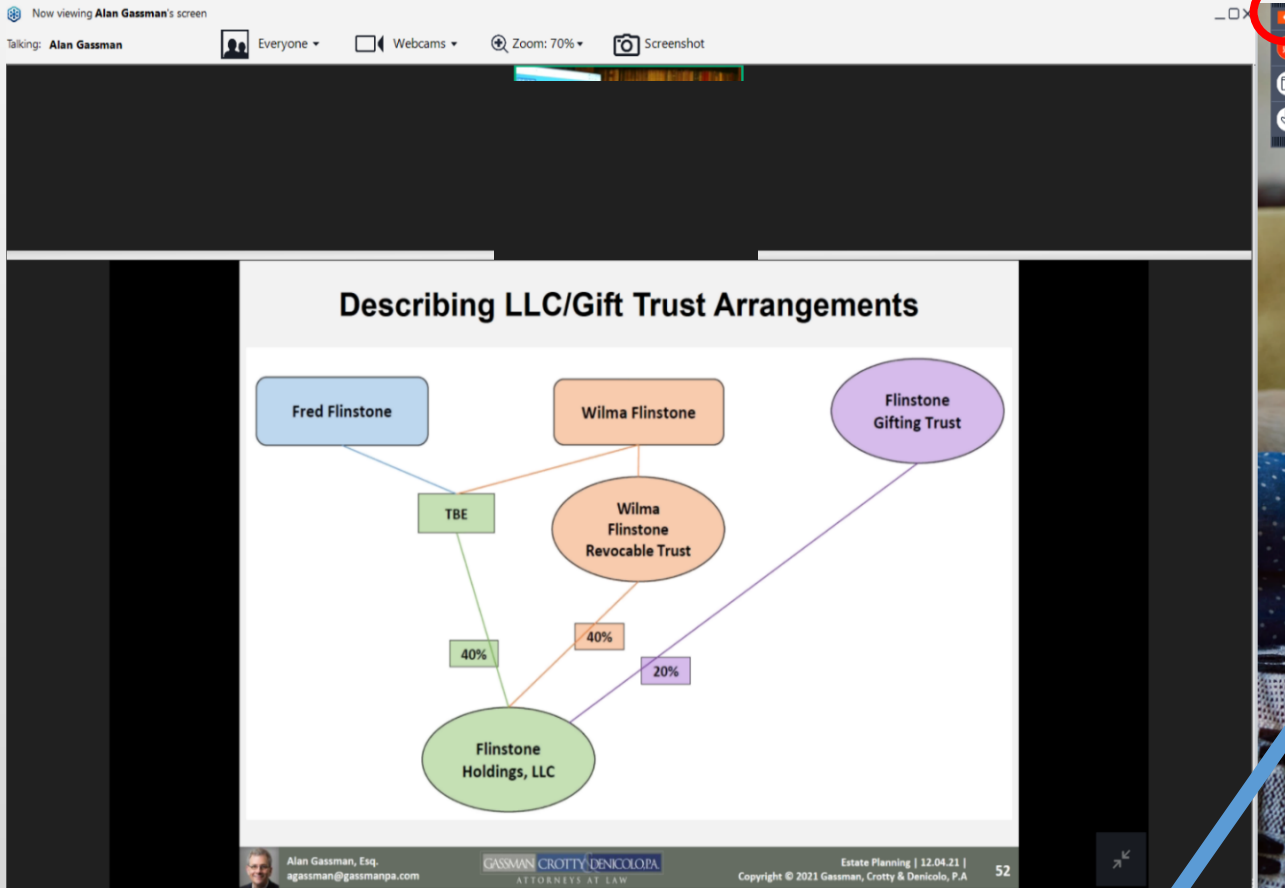
1245 Court st, Clearwater, FL 33755  
727-442-1200

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**STEP 1:**  
Click Red Arrow to  
open Control Panel



**STEP 2:** Open Drop Down Arrow to Question Section; Type and send your question.

File View Help

Audio

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**MUTED**

Microphone (3- Jabra SPEAK 410 USB)

Speakers (3- Jabra SPEAK 410 USB)

Talking:

Questions

Q: QUESTION QUESTION QUESTION

[Enter a question for staff]

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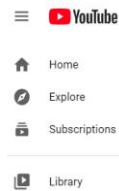
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# ALAN GASSMAN'S FREE SATURDAY WEBINAR SERIES

## Past Video Recordings Are Available In Alan Gassman's [YouTube Library](#).



### Estate Tax Planning ▶ PLAY ALL

Alan S. Gassman focuses on the representation of high net worth families, physicians and business owners, and their companies in estate planning, taxation, and business and personal...

<p><b>Asset Protection Meets Estate Tax Planning</b> Saturday, April 12, 2022 From 11:00 AM to 12:00 PM EDT 1:38:14</p>	<p><b>Fiscal 2023 Revenue Proposals - How They Impact High-Earners And Estate Tax Planning</b> Wednesday, March 23, 2022 From 11:00 AM to 12:00 PM EDT 36:54</p>	<p><b>Spousal Limited Access Trusts ("SLATS") From A To Z</b> Saturday, March 26th, 2022 From 11:00 AM to 12:00 PM EDT 1:39:16</p>	<p><b>Your Advisor's Guide to The New IRA Distribution Proposed Regulations</b> Tuesday, March 22, 2022 From 9:00 AM to 10:00 PM EDT 37:54</p>	<p><b>What Estate Planners Need To Know About Florida Law For Their Snowbird Clients</b> Saturday, March 26, 2022 From 11:00 AM to 12:00 PM EDT 1:33:40</p>	<p><b>Planning With 199A, 678 Trusts And Complex Trusts</b> Saturday, March 27, 2022 From 11:00 AM to 12:00 PM EDT 1:04:32</p>
<p><b>Asset Protection Meets Estate Tax Planning</b> Alan Gassman 185 views • 5 days ago</p>	<p><b>The Biden Administrations Fiscal 2023 Revenue...</b> Alan Gassman 174 views • 8 days ago</p>	<p><b>Spousal Limited Access Trusts From A To Z &amp; Estate...</b> Alan Gassman 199 views • 12 days ago</p>	<p><b>Your Advisor's Guide to The New IRA Distribution...</b> Alan Gassman 118 views • 2 weeks ago</p>	<p><b>What Estate Planners Need To Know About Florida Law...</b> Alan Gassman 118 views • 2 weeks ago</p>	<p><b>PLANNING WITH 199A, 678 TRUSTS AND COMPLEX...</b> Alan Gassman 177 views • 1 month ago</p>

### Guest Speakers On Estate Tax Planning Topics ▶ PLAY ALL

<p><b>NEW S-CORPORATION REPORTING RULES: FORM 7203 - WHY ME?</b> Wednesday, March 30, 2022 From 3:30 PM to 4:45 PM EDT 42:03</p>	<p><b>Larry Stein: Income Tax Tips and Strategies - Form 1041...</b> Alan Gassman 470 views • 1 month ago</p>	<p><b>Professor Jerry Hesck: Basic Charitable Lead Annuity Tru...</b> Alan Gassman 13 views • 3 weeks ago</p>	<p><b>JONATHAN BLATTMACHR ON ESTATE TAX AVOIDANCE</b> Alan Gassman 132 views • 4 months ago</p>	<p><b>John Fixl: Business Success and Customer Diversity</b> Alan Gassman 57 views • 1 month ago</p>	<p><b>Jonathan Gassman: Charitable Planning...</b> Alan Gassman 71 views • 3 months ago</p>
<p><b>NEW S-CORPORATION REPORTING RULES - FORM...</b> Alan Gassman 163 views • 7 days ago</p>	<p><b>Larry Stein: Income Tax Tips and Strategies - Form 1041...</b> Alan Gassman 470 views • 1 month ago</p>	<p><b>Professor Jerry Hesck: Basic Charitable Lead Annuity Tru...</b> Alan Gassman 13 views • 3 weeks ago</p>	<p><b>JONATHAN BLATTMACHR ON ESTATE TAX AVOIDANCE</b> Alan Gassman 132 views • 4 months ago</p>	<p><b>John Fixl: Business Success and Customer Diversity</b> Alan Gassman 57 views • 1 month ago</p>	<p><b>Jonathan Gassman: Charitable Planning...</b> Alan Gassman 71 views • 3 months ago</p>

### Charitable Planning ▶ PLAY ALL

<p><b>Nuts, Bolts And Innovative Strategies For Charitable Planning</b> Saturday, March 12, 2022 From 11:00 AM to 12:00 PM EDT 1:13:31</p>	<p><b>Charitable Planning Techniques</b> Alan Gassman 376 views • 5 months ago</p>	<p><b>Charitable Remainder Trust Planning By: Brandon Ketron</b> Alan Gassman 364 views • 5 months ago</p>	<p><b>Charitable Planning for the Business Owner</b> Alan Gassman 184 views • 8 months ago</p>	<p><b>Life Insurance Planning, Including Term Life Insuran...</b> Alan Gassman 104 views • 9 months ago</p>	<p><b>A Survey of Charitable Gifting Vehicles - 04.21.2021</b> Alan Gassman 44 views • 9 months ago</p>
<p><b>NUTS, BOLTS AND INNOVATIVE STRATEGIES...</b> Alan Gassman 118 views • 3 weeks ago</p>	<p><b>Innovative Charitable Planning Techniques</b> Alan Gassman 376 views • 5 months ago</p>	<p><b>Charitable Remainder Trust Planning By: Brandon Ketron</b> Alan Gassman 364 views • 5 months ago</p>	<p><b>Charitable Planning for the Business Owner</b> Alan Gassman 184 views • 8 months ago</p>	<p><b>Life Insurance Planning, Including Term Life Insuran...</b> Alan Gassman 104 views • 9 months ago</p>	<p><b>A Survey of Charitable Gifting Vehicles - 04.21.2021</b> Alan Gassman 44 views • 9 months ago</p>



# INTRODUCTION

- EstateView is designed as an educational tool to assist both neophytes and seasoned professionals in understanding and designing customized estate plans for clients by exploring the effectiveness of a variety of techniques.
- It is also designed to provide the important calculations and engaging illustrations that Planners can use to educate clients and share with their collaborative team of advisors.

Comprehensive Plans

Calculators

My Account

Single Client

Large Gift

CLAT

Help

Married Clients

SCIN/Conventional

CRAT

Life Insurance Policy Organizer

Sample Plan

Installment Sale with Income  
Tax Analysis

CRUT & NIMCRUT

Detailed Instruction Manual

NEST Retirement  
Calculator

QPRT

Life Estate /  
Remainder Interest

Internal Revenue Code

Life Insurance Estimator

GRAT

Amortization

Delegation Management

§ 7520 & AFR Table

Private Annuity

Life Expectancy

RMD Calculator (Preview)

Logout

# HIGHLY EFFECTIVE BUT LESSER KNOWN CHARITABLE PLANNING STRATEGIES

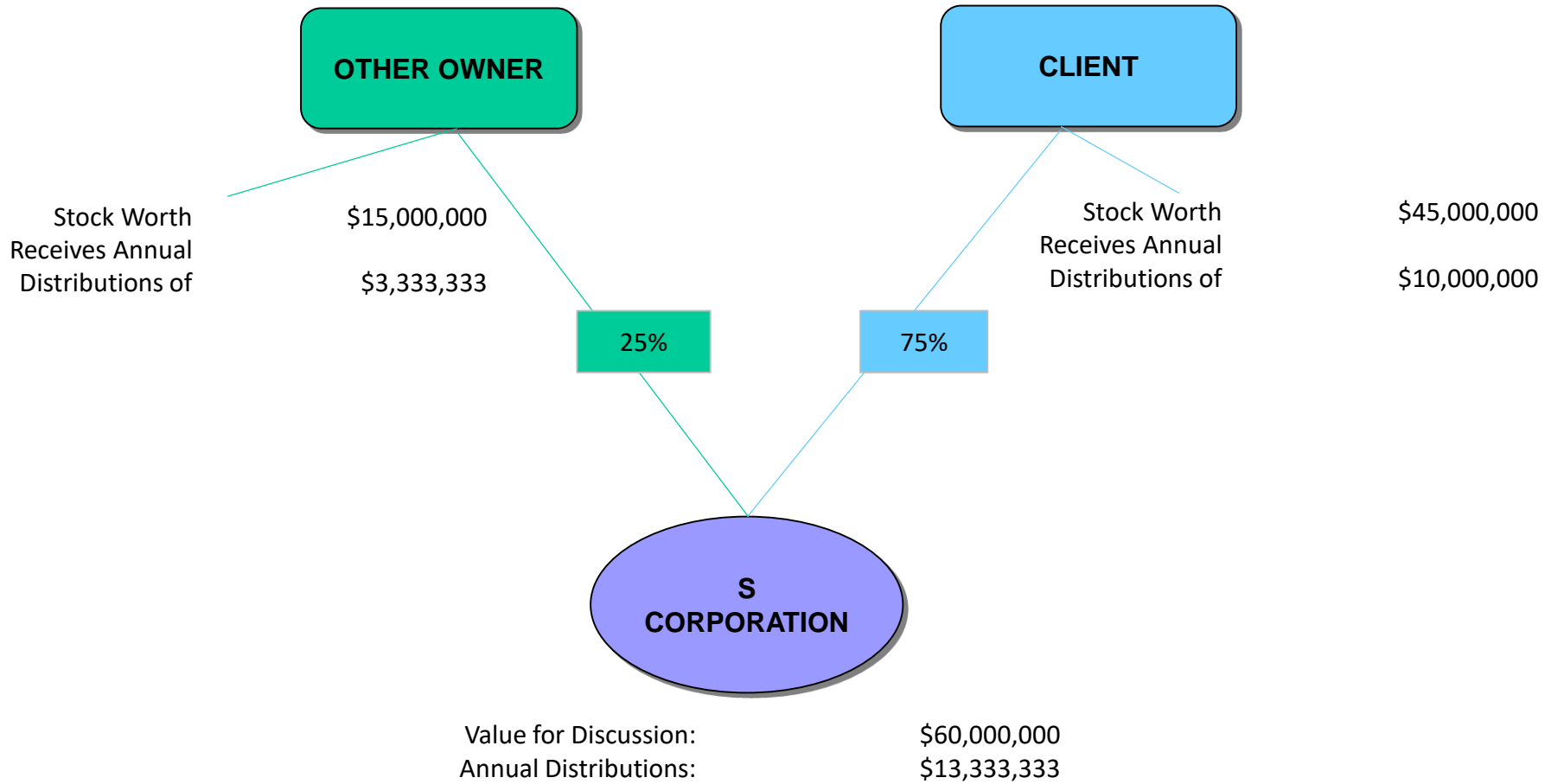
Monday, March 4, 2024

**Presented by:**

Alan Gassman, JD, LL.M. (Taxation),  
AEP® (Distinguished)  
agassman@gassmanpa.com



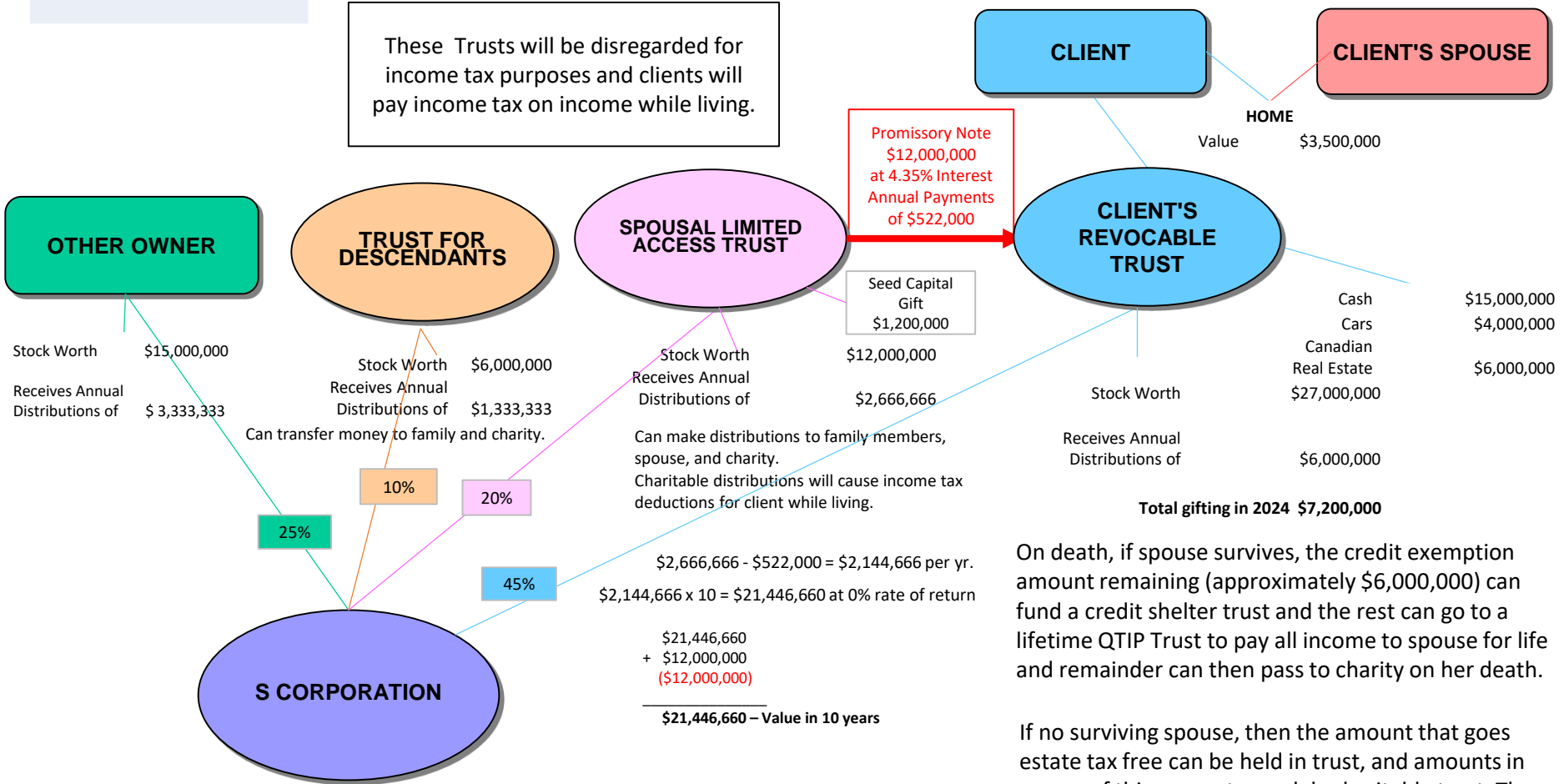
## BEFORE PLANNING





## AFTER PLANNING

These Trusts will be disregarded for income tax purposes and clients will pay income tax on income while living.



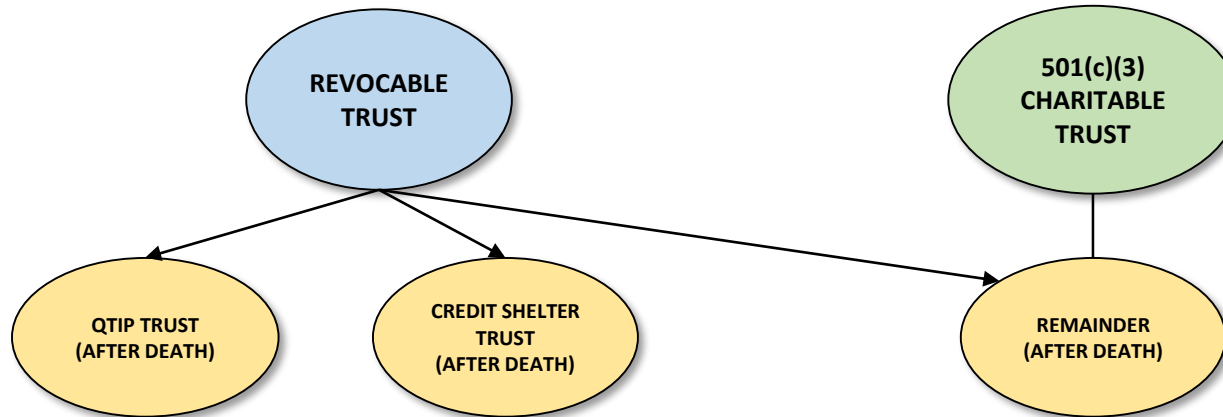
Value for Discussion: \$60,000,000

Annual Distributions: \$13,333,333

## Without Administrative Note

### Revocable Trust Assets:

Home	\$ 4,000,000
Investments	\$28,610,000 (\$10,000,000 + \$13,610,000 + \$5,000,000)
Business	\$45,000,000 (Distributes \$5,000,000 a year in profits)
Business Dividends	\$ 7,000,000 (per year)



Home: \$ 4,000,000  
 Investments: \$10,000,000  
**Total: \$14,000,000**  
**(ENOUGH 😊)**

Distributes income annually to spouse with remainder passing to family and charity upon spouse's death.

Investments: \$13,610,000

Can make distributions to family members, spouse and charity.

Investments: \$ 5,000,000  
 Business (becomes C corp.): \$45,000,000  
 Receives in Dividends (per yr.) \$ 4,900,000 \*  
 Must Distribute 4.25% of net value to charity (per yr.) \$ 2,125,000

\*Business becomes C corporation  
 subject to income tax on its income – assume 30% rate)

(Must distribute 4.25% year to charity. 4.25% x \$50,000,000  
 Is \$2,125,000)

## With Administrative Note

### Revocable Trust Assets:

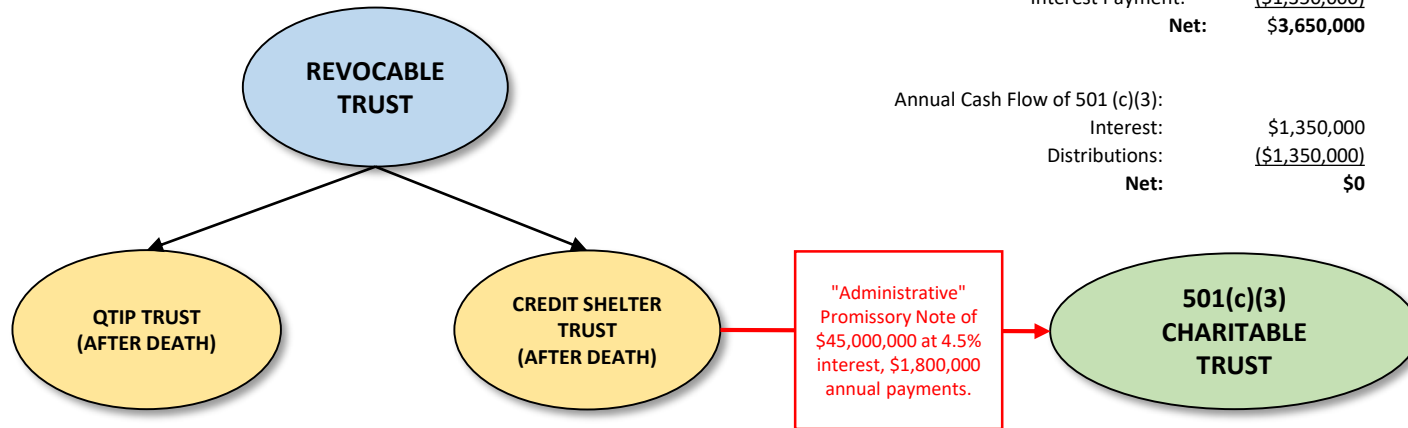
Home	\$ 4,000,000
Investments	\$28,610,000 (\$10,000,000 + \$13,610,000 + \$5,000,000)
Business	\$45,000,000 (Distributes \$5,000,000 a year in profits)
Business Dividends	\$ 7,000,000 (per year)

### Annual Cash Flow of Credit Shelter Trust:

Business Income:	\$5,000,000
Interest Payment:	<u>(\$1,350,000)</u>
<b>Net:</b>	<b>\$3,650,000</b>

### Annual Cash Flow of 501 (c)(3):

Interest:	\$1,350,000
Distributions:	<u>(\$1,350,000)</u>
<b>Net:</b>	<b>\$0</b>



Home: \$ 4,000,000  
 Investments: \$10,000,000  
**Total: \$14,000,000**  
**(ENOUGH 😊 )**

Distributes income annually to spouse with remainder passing to family and charity upon spouse's death.

Investments: \$13,610,000  
 Business: \$45,000,000  
 Promissory Note: **(\$45,000,000)**  
**Net Value: \$13,610,000**

Can make distributions to family members, spouse and charity.

### Cash Flow:

Dividends:	\$7,000,000
Interest Payment	<b>(\$1,800,000)</b>
<b>Positive Cash Flow</b>	<b>\$5,200,000</b>

Investments: \$ 5,000,000  
 Promissory Note: \$45,000,000  
 Receives in Interest 4.5%(per yr.) \$ 1,800,000  
 Must Distribute 4.25% of net value to charity (per yr.) \$ 1,912,500

# EstateView FAQ's

## 1. What is EstateView?

EstateView is a comprehensive web-based program that revolutionizes estate and financial planning. Designed for estate planners and financial advisors, EstateView simplifies the projection, design, and illustration of sophisticated estate plans. Beyond estate planning, EstateView empowers planners to guide clients through retirement planning, navigate the complexities of IRA/pension minimum distribution rules, strategize charitable giving, and estimate the cost of life insurance.

## 2. Is EstateView another document drafting platform?

EstateView is planning platform and not a document drafting platform at all, although it provides some sample clauses for guidance in drafting various types of trusts.

## 3. What sets EstateView apart from the other calculation programs on the market?

EstateView distinguishes itself in the marketplace with its **comprehensive planning modules for both married couples and single individuals**, along with its unique features further described below. Each EstateView calculator enables instant access to an Excel spreadsheet with numbers to show the numbers and primary and secondary aspects of the planning technique on a year-by-year basis. The numbers are shown for the duration of the trust term, as well as for an individual's lifespan, but they also extend to a selected number of years beyond, facilitating comparisons between various scenarios.



# EstateView FAQ's

Moreover, EstateView empowers planners with the **flexibility to modify variables within a planning arrangement and instantly compare the outcomes with different variables**. These comparisons are **conveniently presented in a horizontal "side-by-side" format**.

**However, what sets EstateView apart from the rest is its client education presentation capabilities by allowing planners to quickly download automatically PowerPoint summaries, general and short explanations, planners' checklists and some sample provisions.** These presentations illustrate the information used in the calculation, the structure of the plan, and the outcomes before, during, and after the planning in a format that is both client-friendly and easy to understand.

To enhance collaboration, **EstateView enables planners to share not just the calculations, but also the functionality of the software itself**. Planners can send an e-mail to clients and colleagues with essential planning information, granting them access to the selected software calculator for up to 14 days so that they can "see for themselves" how the calculations and the estate strategy works.

In addition, **EstateView is designed to point out many traps for the unwary**, thereby educating the planner and the client about various planning opportunities and alternatives. These pointers are integrated into the software and are also included in the comprehensive EstateView software-planning guide provided to subscribers. This information keeps users well-informed and prepares clients to make better planning decisions.

**The Practice Delegation module streamlines task management for the planner or management personnel to assign tasks to team members and others, following a structured sequence of activities.** The organized workflow and assignment of individuals to tasks is populated on an Excel spreadsheet that can then be used by team members and monitored by the estate planning lawyer or practice manager. This module will help ensure meticulous attention is given to each step, from initial intake to beneficiary designation and the work to be completed after documents are signed.

**Moreover, with a simple click, EstateView can generate a detailed client letter that summarizes the factual inputs and various assumptions used, describes each planning technique, and illustrates scenarios with full-color charts.** The planner can produce single or multiple client letters to explain various plans or sets of variables, providing clarity and detailed insights for the client's unique situation.

# EstateView FAQ's

## 4) What other features are included besides the computations and client illustrations?

The **EstateView Newsfeed** feature provides a streamlined news update which simultaneously displays up to six news sites in parallel columns, side-by-side. This layout saves you the hassle of clicking through multiple news sources online one at a time. The Newsfeed aggregates a wide range of online news from tax publishers and magazines, national news sources, and specialized news providers. Leave it running on one of your devices to keep yourself informed effortlessly as the Newsfeed auto-refreshes every 30 minutes.

Starting April 1, 2024, the EstateView Chat will be accessed within the Newsfeed application. This interactive platform will allow you to ask questions about the use of EstateView or tax or estate planning issues and view questions and answers from others. EstateView Chat will be moderated "live" by the experienced attorneys at Gassman, Crotty & Denicolo, P.A. with occasional guest hosts. It will also be monitored outside standard hours for added convenience. We expect to provide the best service possible for any issues that may arise. Until April 1, 2024 users can reach out with any queries to [info@gassmanpa.com](mailto:info@gassmanpa.com) or [agassman@gassmanpa.com](mailto:agassman@gassmanpa.com) or text to (727) 420-7568.

Our innovative life insurance pricing and organization modules provide estimated premiums for individuals aged 20 through 70, covering both term life insurance and universal life insurance. These estimates are based on surveys from multiple carriers showing standard and preferred rates for normal non-smokers.

It's important to note that actual insurance policy costs and options can significantly differ from these estimates. Nevertheless, this module serves as a valuable tool for giving clients a preliminary understanding of potential coverage costs before consulting an insurance agent.

# EstateView FAQ's

The Life Insurance Organizer module will allow the user to maintain a comprehensive spreadsheet of all the client's life insurance policies, indicating total premiums, total death benefits, and recommended coverage adjustments based upon the client's evolving needs and circumstances.

5) **Our NEST (Needs/Estimated Savings Tabulation)** module and our upcoming Monte Carlo Simulator are designed to offer clients and planners a deeper understanding of potential rates of return or loss in their investment portfolios based on the allocation between equities and bonds, and the number of years assets will grow.

Consider, for example, projecting a 7.5% rate of return for a conventional investment portfolio. A Monte Carlo analysis simulates all possible outcomes over periods of 5 and 20-years and provides the likelihood of achieving this "expected rate of return" and the variations around it (standard deviations) for a 60/40 equity-to-bond asset allocation, according to a reputable website:

## Annual Return Probabilities

Return	1 Year	3 Years	5 Years	10 Years	15 Years	20 Years
>= 0.00%	78.65%	90.16%	94.91%	98.84%	99.78%	99.99%
>= 2.50%	73.02%	83.38%	88.30%	94.97%	97.77%	99.06%
>= 5.00%	67.84%	73.10%	77.12%	84.73%	89.14%	92.22%
>= 7.50%	65.21%	61.52%	61.56%	64.12%	67.14%	68.20%
>= 10.00%	54.30%	47.13%	43.50%	38.05%	34.37%	31.29%
>= 12.50%	46.20%	31.10%	24.69%	15.09%	10.20%	7.24%

## Expected Annual Return

Percentile	1 Year	3 Years	5 Years	10 Years	15 Years	20 Years
10th Percentile	-3.21%	0.06%	2.01%	4.01%	4.84%	5.38%
25th Percentile	2.18%	4.56%	5.40%	6.36%	6.74%	6.96%
50th Percentile	11.01%	9.53%	9.12%	8.88%	8.83%	8.76%
75th Percentile	17.39%	13.58%	12.46%	11.26%	10.81%	10.51%
90th Percentile	2.33%	16.95%	15.21%	13.36%	12.53%	12.03%

# EstateView FAQ's

After reviewing the above probabilities, a planner designing a 5-year GRAT (Grantor Retained Annuity Trust) might be inclined to show 3 or more different scenarios, giving the planner and the client an idea of potential positive and negative outcomes.

This analysis can be very helpful for clients intending to make large gifts in 2024 and 2025, as it helps ensure they do not deplete their assets.

The EstateView Monte Carlo Simulator will allow the planner to select any ratio of equities and fixed income, along with the number of years to determine an estimated rate of return. While it streamlines the core functions of a full Monte Carlo Simulator, making it more accessible and user-friendly, it still retains the essential capabilities needed for effective financial planning.

To facilitate easy sharing and real-time collaboration, law firms can integrate this module with Google Sheets and Google Suite which allows team members to share these spreadsheets with a simple click on their browser icon for instant access, accommodating multiple users at the same time.



# EstateView FAQ's

## 6) What types of computers or devices are compatible with EstateView?

As a web app, EstateView can operate on any device with a modern web browser, including PCs and Macs, iPads and other tablets, and even on most smartphones.

## 7) Does EstateView store my client's data on its cloud platform?

EstateView does not receive or store client data. EstateView provides the user's computer with the "engine" to operate based upon the data entered into the computer.

Nevertheless, you may wish to simply use your client's initials or similar name. The calculation platform does not request or require any information that would cause a client's identity to be revealed.

## 8) Is it possible to save a completed analysis for future reference?

Yes, from the "File" drop-down button you can use the commands "save" or "save as" to save the data and results to your computer, for future access.

Furthermore, if you ever experience a system disconnection or computer shut down, all of your recently used data will remain accessible the next time you access EstateView from the same computer.

# EstateView FAQ's

## 9) What are the primary uses of EstateView?

EstateView estate planning calculators equip users and planners with the necessary calculations to determine the tax deductions, taxable gifts, payment amounts, and other "numbers" required for designing and implementing various trust arrangements. EstateView illustrates a range of trusts, including Irrevocable "Grantor" Trusts, Qualified Personal Residence Trusts, Grantor Retained Annuity Trusts, Charitable Remainder Unitrusts, Charitable Remainder Annuity Trusts, as well as Life Estate/Remainder Interests, Self-Cancelling Installment Notes, and Conventional Installment Sales to Grantor Trusts. EstateView accesses current and previous § 7520 rates, mortality tables, estate and gift tax exemptions and annual exclusions, applying them effortlessly to the scenarios that you input.

For example, EstateView prompts the user that it is best to use the lowest of the present month's and previous two months' § 7520 rate for a CLAT or a GRAT, and the highest of the present month's and the previous two months' § 7520 rate for a CRAT or a CRUT while also using the lowest of this month's and the previous two months' Applicable Federal Rate (AFR) on an Installment Sale or a Self-Cancelling Installment Note.

## 10) Can EstateView help me with charitable planning?

Yes. EstateView currently features calculators for several charitable planning tools, including Charitable Remainder Annuity Trusts (CRATs), Charitable Remainder Unitrusts (CRUTs), Flip Net Income Make-Up Charitable Remainder Unitrusts (Flip NIMCRUTs), and Charitable Lead Annuity Trusts (CLATs). Additionally, our Remainder Interest/Life Estate calculator can determine the value of a remainder interest in a home or farm for charitable gifts.

While we do not yet offer calculators for Private Annuities, Pooled Income Trusts, or additional charitable planning strategies, we are working to expand our suite of tools to include these options sometime in 2024.

# EstateView FAQ's

## 11) Tell me about the Comprehensive Planning modules.

The Comprehensive Planning module is a robust tool designed for planners to simulate and design a client's estate plan, illustrating both lifetime and post-death scenarios to help determine the proper planning technique, or combination of techniques that should be used. This module excels in its ability to illustrate and demystify complex planning techniques and combinations, surpassing the capabilities of simpler programs or spreadsheets.

EstateView is finely tuned to process key information often overlooked by basic tools. It can estimate excess income from outside sources before and after retirement, take into account income paid from operating companies or the growth rate of dividend-generating investments that impact the value of ownership, account for "exploding assets," such as a closely held business that is expected to "explode in value" within a defined period of time. It also illustrates the impact of income taxes on a client's net worth and cash flow, including the "burn" that takes place when the Grantor of a Trust must pay federal income tax on the Trust's income. Furthermore, the program allows the planner to toggle the Grantor Trust status on and off according to the client's wishes.

As its name suggests, the functionality of this module provides a comprehensive view the entire estate plan, detailing the outcomes upon the death of each spouse and projecting scenarios if the surviving dies in any given year up to their projected date of death.

# EstateView FAQ's

The Comprehensive module also integrates existing and proposed life insurance policies either held personally or inside Irrevocable Life Insurance Trusts (ILITs). It also integrates various estate planning vehicles such as one or two QPRTs, annual excluded Gifting, Discounted Gifting, making a single Large Gift, and conventional Installment Sales to trusts or Self-Cancelling Installment Notes. Additionally, it enables planners to instantly see the impact of testamentary transfers to charity or a Charitable Lead Annuity Trust, with the ability to simply "dial up and down" the amounts transferred under each planning scenario, displaying the results instantly on-screen to select the desired balance of planning techniques.

## 12) How do the Single and Married modules differ?

While the Single module illustrates scenarios for just one taxpayer, the married module enables the planner to demonstrate the utilization of a credit shelter trust and the potential portability allowance from a predeceased spouse. Additionally, the Married module can illustrate the outcomes of gifting the portability allowance, along with a portion of the client's estate tax exemption to an irrevocable trust sooner rather than later.

## 12) Does EstateView take state estate taxes into account?

While EstateView currently does not directly calculate state estate taxes, it offers the flexibility to adjust the estate tax rate beyond 40% allowing users to approximate the total tax impact, including state taxes. We're continuously evaluating user needs and may introduce specific state estate tax calculations for more populated states in the future, based on demand. Meanwhile, planners in states with estate taxes can effectively demonstrate federal tax implications to their clients and incorporate state taxes into their overall planning discussions.



# EstateView FAQ's

## **12) Does EstateView include features for managing federal generation skipping transfer tax (GSTT) and strategies for avoiding generation skipping tax?**

Currently, EstateView focuses on providing robust features for other aspects of estate planning and does not yet include tools specifically for generation-skipping transfer tax and tax avoidance strategies. We are always looking to enhance our software's capabilities, and the inclusion of generation-skipping tax features could be a part of future updates, reflecting our commitment to meeting the evolving needs of our users.

## **12) What is the pricing structure of EstateView?**

EstateView is completely free, to anyone and everyone, through April 1, 2024.

We are proud to announce our calculators and modules are fully operational and accurate to the best of our knowledge. However, to enhance their functionality, we are seeking a broad base of user feedback. This input will assist us in refining our PowerPoints, drafting client-friendly explanations, and further developing additional features before we begin to charge for subscriptions. Starting April 1st, EstateView will offer three levels of users: Standard, Professional PRO and Professional PRO Plus, each designed to cater to a range of needs and preferences.

# EstateView FAQ's

Feature	Standard	Professional PRO	Professional PRO Plus
Subscription Cost (Beginning April 1, 2024)	\$199/year	\$399/year	\$499/year
Comprehensive Married and Single modules	Partial (excludes some features)	Yes (excludes some features)	Full Access
Comprehensive Plans Married and Single Client Letters	NO	NO	YES
Ability to send electronic copy of plans to clients & colleagues for their 14-day free use	NO	NO	YES
Access to Exploding Asset feature	NO	NO	YES
Access to Installment Sale to Grantor Trust/SCIN within Comprehensive Plans module	NO	NO	YES
Access to stand-alone SCIN/Conventional calculator	Simple mode only	YES	YES
Ability to generate client's personalized PowerPoints	YES	YES	YES

QPRT calculator	Simple mode only	YES	YES
GRAT calculator	Simple mode only	YES	YES
CLAT calculator	Simple mode only	YES	YES
CRAT calculator	Simple mode only	YES	YES
CRUT calculator	Simple mode only	YES	YES
Life Estate/Remainder Interest calculator	Simple mode only	YES	YES
Private Annuity calculator	Simple mode only	YES	YES
Large Gift calculator	Simple mode only	YES	YES
Life Expectancy calculator	YES	YES	YES
Amortization calculator	YES	YES	YES
Installment Sale with Income Tax Analysis calculator	Simple mode only	YES	YES
Ability to create side-by-side comparisons	YES	YES	YES
Income Tax Impacts of QPRTs	NO	NO	YES
Flip NIMCRUT calculator	NO	NO	YES
Rolling GRAT calculator	NO	NO	YES
Leveraged GRAT calculator	NO	NO	YES

# EstateView FAQ's

## 16) Who owns EstateView?

EstateView is owned by Haddon Hall Publishing, LLC, which is a private company founded by Alan Gassman. Haddon Hall Publishing has published a number of books authored by Mr. Gassman and others, and also has produced educational videos. EstateView has been in development since 2012. For more information, you can contact Alan Gassman at:

## From a Key EstateView Team Member



- P. Jill Ashley, CPA, S.E.C.-Registered Investment Advisor,  
JD Candidate, Class of 2024

Meet your all-inclusive estate planning resource!

As a CPA and financial advisor, I have devoted more than three decades passionately shepherding clients in their financial stewardship. I firmly believe that the effective management of financial and human capital can profoundly impact the family, friends, communities and charities who are dear to us. For that reason, I was thrilled to assist in the development of EstateView software with Alan Gassman, Professor Jerry Hesch, Jonathan Blattmachr and other distinguished estate planning experts.

EstateView is an innovative, interactive and empowering software tool designed for professional planners and personal users alike. This cloud-based program works on PCs, Macs, smartphones, and iPads, but the data is only stored on the user's device. Instant illustrations can be generated on the fly during client meetings or collaborative video calls, and everything is downloadable to share via email with clients or advisors using password protection. The recipients do not need to load any program on their device to independently view and interact with the illustrations for themselves.

This all-inclusive resource will help estate, tax and financial planning professionals understand, articulate, and illustrate a variety of estate planning techniques and concepts through an efficient, client-friendly interface.

Asset values, personal data, projected changes in income and expenses at different ages, and various assumptions entered on the left side of the screen are instantly converted to color-coded illustrations showing the current estate and projected estate value over time using adjustable inflation rates. Simple check-the-box options allow the calculation of estate tax if the Lifetime Exemption drops by 50% in 2026 or to determine whether the portability allowance will be available to a surviving spouse.

## From a Key EstateView Team Member

Optional planning strategies may be toggled on and off to immediately see the cumulative effects on estate tax liability and amounts passing to beneficiaries when utilizing annual gifts, discounted asset transfers, large one-time gifts, installment sales, life insurance strategies, and charitable vehicles all in vibrant color-coded charts that download into client-friendly PowerPoints, and can be adjusted for the time value of money. The program also accommodates an “exploding asset” such as a business that is expected to explode in value in the future and the owner could benefit from an installment sale to a trust today, while accounting for changes in cash flows from the portion of the business that is sold or retained.

The Comprehensive Plans can be saved, printed, or downloaded and shared via email with accompanying plain language narrative descriptions explaining the details of the successive planning vehicles including timeline graphs to illustrate personalized strategies. Planners can also customize the columns that will display on client presentations.

The EstateView Calculators provide an additional cornucopia of planning strategies such as the NEST Retirement Calculator, and estate planning devices such as QPRTs, GRATs, Private Annuities, Life Estate transfers, Self-Canceling and Conventional Installment Sales, and various charitable trust vehicles. The calculators can be used with Standard or Advanced inputs, and multiple scenarios can be entered on the same screen to allow side-by-side comparisons of different dollar values or terms. Each calculator produces a General Explanation of the strategy along with a checklist and sample trust provisions for the Planner’s document drafting. The best part is the personalized PowerPoint presentations embedded with the client’s financial figures illustrating each planning technique to inspire and engage even the most reticent client.

Additional accoutrements to assist in making planning decisions include a multi-function amortization calculator, single and joint life expectancy calculators, a life insurance estimator, RMD calculator, and an installment sale income tax analyzer.

## From a Key EstateView Team Member

Personalized client letters and explanations are downloadable in Word format to allow edits and further personalization; spreadsheets are exportable to Excel; and PowerPoints are downloadable for additional modifications.

A user's Help video and documentation is accessed directly from the home page or within the data entry screens. Special attention has been given to ensure that users navigate safely in each strategy, while enjoying the flexibility to measure and design with the best and latest techniques available. Specific reminders, warnings, suggestions and tips appear when hovering over or entering data into input fields.

If you are ready to ratchet up your planning with clients, EstateView will be a gamechanger for your practice. The resources that you will have at your fingertips will not only enhance your efficiency in serving clients but also equip them with a deeper insight into a range of planning scenarios and facilitate their informed planning decisions.

**It's all here. It's comprehensive, colorful, and compelling!**

# How to Access EstateView

1. Open your browser and type **www.estateview.link**



2. Use the following credentials to Log in to EstateView (You do not need to create a new account)

A sign-in form with a dark blue header "Sign in". Below it are two input fields: "EMAIL" with "test@test.com" and "PASSWORD" with "test". At the bottom are two buttons: a blue "Log In" button and a green "Create new account" button.

**Sign in**

EMAIL  
test@test.com

PASSWORD  
test

Log In

Create new account

This is a preliminary version we are still developing. Additional techniques will continue to be added. We are providing this version at no charge so that you can evaluate the program for a technique and provide comments that can improve the ability to use EstateView.



You can also view one or more of the following video descriptions and instructions/examples of how to use the software.

These are as follows:

1. A 22-minute introductory video on what the software does and how to use it.

<https://youtu.be/cY0nL5at-po>

2. A 24-minute overview of the Comprehensive Planning Modules and how to use them.

<https://youtu.be/OP27aWbd3c4>

3. A 43-minute recording of a live CPE program that Jerry and Alan presented recently that covers the use of the software for QPRT's, CRT's and GRAT's.

[https://youtu.be/D\\_Hx6rnADWE](https://youtu.be/D_Hx6rnADWE)

# NEWSFEED PAGE

Select from multiple newsfeed choices to see up to six newsfeeds simultaneously.  
An icon on your computer can be clicked to open this page directly.

**The Newsfeed Is Updated Every 30 Minutes**



Hello, EstateView User

Options

News Feeds

<div>Tax Foundation</div> <div><u>Tax Foundation</u></div> <div><a href="#">State Tax Changes Taking Effect January 1, 2024</a> 12/21/2023 4:55 AM</div> <div><a href="#">Governor Youngkin Unveils a New Tax Plan for Virginia</a> 12/20/2023 2:48 PM</div> <div><a href="#">European Tax Policy Scorecard: How Competitive is Ukraine's Tax System Relative to EU Member States?</a> 12/19/2023 4:48 PM</div> <div><a href="#">Modernization of the Alcohol Tax</a> 12/19/2023 4:55 AM</div> <div><a href="#">An Introduction to the History of Taxes</a> 12/18/2023 5:19 PM</div> <div><a href="#">The Latest on the Global Tax Agreement</a> 12/15/2023 12:58 PM</div> <div><a href="#">Is the Foreign Pollution Fee Act a Carbon Price?</a> 12/14/2023 1:34 PM</div>	<div>The Tax Adviser News</div> <div><u>The Tax Adviser News</u></div> <div><a href="#">ERC voluntary disclosure program requiring 80% claim payback launched</a> 12/21/2023 5:46 PM</div> <div><a href="#">Final rule issued on access to beneficial ownership information</a> 12/21/2023 5:02 PM</div> <div><a href="#">The AICPA's tax policy and advocacy work: 2023 highlights</a> 12/21/2023 9:33 AM</div> <div><a href="#">IRS announces penalty relief, resumption of collection notices</a> 12/20/2023 9:35 AM</div> <div><a href="#">IRS expands access to business tax accounts, adds features</a> 12/18/2023 6:11 PM</div> <div><a href="#">Information-reporting penalty safe harbor finalized</a> 12/18/2023 3:53 PM</div> <div><a href="#">Interim guidance provided for the corporate alternative minimum tax</a></div>	<div>Tax Policy Center - Individuals</div> <div><u>Tax Policy Center - Individuals</u></div> <div><a href="#">Measuring Income Inequality: A Primer On The Debate</a> 12/21/2023 11:14 AM</div> <div><a href="#">State and Local Tobacco Tax Revenue, 1977-2021</a> 12/18/2023 12:00 AM</div> <div><a href="#">State Cigarette Tax Rates</a> 12/13/2023 5:00 PM</div> <div><a href="#">Debt Payments Over Time, 1989-2022</a> 12/11/2023 12:00 AM</div> <div><a href="#">The Supreme Court's Search For An Off-Ramp In the Moore Case</a> 12/6/2023 1:02 PM</div> <div><a href="#">Median Value of Primary Residence Assets, 2022</a> 12/4/2023 12:00 AM</div> <div><a href="#">Options to Improve the Child Tax Credit for Low-Income Families: An Update</a> 11/29/2023 9:05 AM</div>	<div><b>Chatbox Column</b></div> <div>Live chat for both technical and tax/legal questions and comments.</div> <div>Moderated daily by a skilled tax professional and our software crew.</div>
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[Investing.com] [Intel Raises Stakes Against Nvidia in AI Chip Race](#)

[Investing.com] [Can 2023's High-Flying Stocks Keep Climbing in the Year](#)



# IMPORTANT FEATURES

1. Easy dial-up and down controls/dashboards.
2. Accommodates "side by side" comparisons of outcomes using different variables.
3. Includes instructional videos prepared by experienced estate tax lawyers and other professionals. Will qualify for CPA credit at CPAAcademy.org.
4. Works on PCs, Apple computers, iPads, and some smart phones.
5. Shows the impact of the "burn" – as the Grantor pays tax on Trust income until toggled off.
6. Calculates SCIN premiums for balloon payments beyond Table 2010 life expectancy.

# COMPREHENSIVE PLANNING LETTER

## Client Letter Options



- ☒ Select All Scenarios
- 
- ☒ NO PLANNING
- ☒ BYPASS TRUST
- ☒ QPRT
- ☒ ANNUAL GIFTING
- ☒ DISCOUNTED GIFTING
- ☒ LIFE INSURANCE TRUST PLANNING
- ☒ LARGE GIFT
- ☒ YEAR 1 GIFT / INSTALLMENT SALE
- ☒ TESTAMENTARY CHARITY
- 
- ☒ Show Introduction
- ☒ Show Timelines
- ☐ Show Details

Generate Client Letter

Cancel

## ESTATEVIEW COMPREHENSIVE PLANNING STRATEGIES

PREPARED FOR  
**John & Mary Smith|Sample**

PRESENTED BY

### TABLE OF CONTENTS

- INTRODUCTION TO THE FEDERAL ESTATE TAX SYSTEM
- ASSUMPTIONS
- *ILLUSTRATION 1* - NO PLANNING
- *ILLUSTRATION 2* - USE OF A BYPASS TRUST
- *ILLUSTRATION 3* - QPRT
- *ILLUSTRATION 4* - USE OF ANNUAL GIFTING
- *ILLUSTRATION 5* - USE OF DISCOUNTED GIFTING
- *ILLUSTRATION 6* - LIFE INSURANCE PLANNING
- *ILLUSTRATION 7* - LARGE GIFT
- *ILLUSTRATION 8* - USE OF INSTALLMENT SALE
- *ILLUSTRATION 9* - TESTAMENTARY CHARITY

\* This letter is provided for informational purposes only and should not be considered legal, tax, or financial advice. We are not responsible for any actions taken based on the information provided in this letter.

This illustration was prepared by the planner on December 27, 2023, and assumes residential property worth \$3,000,000 growing at 3.00% and Business and Investment assets of \$25,500,000 growing at 5.98%.

Assumes Bob lives until 2033 and Mary lives until 2043.

Note from the planner:

# Comprehensive Planning Letter

(A PowerPoint of all illustrations can also be produced)

ILLUSTRATION 1 - NO PLANNING  
(20 YEARS)

Today

Bob & Mary Sample		
Residence \$3,000,000	Investments \$29,000,000*	
Annual Growth Rate 3.00%	Annual Additions \$250,000	Annual Growth Rate 5.98% less 0.40% fees and 2.00% tax

\* Includes \$3,500,000 from Explosive Asset

Life Ins. - Bob	
Death Benefit \$600,000	
Annual Premium \$8,000	

Upon 1st Death  
(in Year 10)

Mary Sample		
Residence \$4,031,749	Investments \$48,506,378*	
Annual Growth Rate 3.00%	Annual Additions \$370,417	Annual Growth Rate 5.98% less 0.40% fees and 2.00% tax

\* Includes \$8,855,479 from Explosive Asset

Life Ins. - Bob	
Death Benefit \$600,000	
Annual Growth Rate 5.98% less 0.40% fees	

Upon 2nd Death  
(in Year 20)

Mary's Estate	
Residence \$5,418,334	Investments \$75,005,468*
Exemption/Portability: (\$22,670,000)	
Net Taxable Estate: \$58,606,726	
* Includes \$15,241,533 from Explosive Asset	

Life Ins. - Bob	
Value \$852,924	



## ILLUSTRATION 1 - NO PLANNING

This first illustration assumes no annual gifting, and no utilization of life insurance trusts.

The first row shows Bob and Mary's assets in 2023.

The second row illustrates the assumption that Bob's death occurs first and reflects the increase in asset values as of the date of the first death. Mary received the life insurance proceeds on Bob's life policy. This row shows all assets transferred to the surviving spouse to defer potential federal estate tax until the second death.

Many couples will allow this to occur, utilizing the deceased spouse's unused exemption (DSUE).

In this illustration the surviving spouse will be eligible to utilize a total exemption of \$22,670,000 (\$9,290,000 from Bob's projected DSUE + \$13,380,000 from Mary's projected available exemption).

The third row illustrates Mary's projected estate values at her death in 20 years leaving \$81,276,726 worth of personal assets exposed to federal estate tax, including Bob's Life insurance exposed to federal estate tax at the second death in this scenario.

Applying Bob's DSUE of \$9,290,000 and Mary's \$13,380,000 exemption leaves Mary's net estate of \$58,606,726 subject to federal estate tax. Assuming a 40.00% estate tax rate, the estate tax would be \$23,442,690 and is normally owed 9 months after the surviving spouse's date of death.

For estates substantially comprised of large closely held businesses, an executor may be entitled to make an election under I.R.C. § 6166 to defer the payment of estate taxes up to five years with interest-only payments, followed by equal payments over the next ten years. Such an election alleviates an estate's illiquidity and may avoid the need to sell assets at a disadvantageous time triggering a loss.

# Comprehensive Married Planning Mode Letter Summary

## ILLUSTRATION 2 - BYPASS TRUST

ILLUSTRATION 2 - BYPASS TRUST  
(FUNDED YEAR 10)

Today

Bob & Mary Sample		
Residence	Investments	
\$3,000,000	\$29,000,000*	
Annual Growth Rate	Annual Additions	Annual Growth Rate
3.00%	\$250,000	5.98% less 0.40% fees and 2.00% tax

\* Includes \$3,500,000 from Explosive Asset

Life Ins. - Bob
Death Benefit
\$600,000
Annual Premium
\$8,000

Upon 1st Death  
(in Year 10)

Mary Sample		
Residence	Investments	
\$4,031,749	\$39,216,378	
Annual Growth Rate	Annual Additions	Annual Growth Rate
3.00%	\$370,417	5.98% less 0.40% fees and 2.00% tax

Bypass Trust
Initial Funding Upon 1st Death
\$9,290,000*
Annual Growth Rate
5.98% less 0.40% fees and 2.00% tax

\* Includes \$8,855,479 from Explosive Asset

Life Ins. - Bob
Death Benefit
\$600,000
Annual Growth Rate
5.98% less 0.40% fees

Upon 2nd Death  
(in Year 20)

Mary's Estate	
Residence	Investments
\$5,418,334	\$59,146,247
Exemption/Portability: (\$13,380,000)	
Net Taxable Estate: \$52,037,505	

Bypass Trust
Value
\$15,859,221*

\* Includes \$15,241,533 from Explosive Asset

Life Ins. - Bob
Value
\$852,924

Estate Tax
\$20,815,002

Total Passed to Beneficiaries
\$60,461,724

An irrevocable Bypass Trust, also known as a "Family Trust" or "Credit Shelter Trust" may provide lifetime income to a surviving spouse while shielding the trust assets from federal estate tax at the death of the surviving spouse. The Bypass Trust may also allow principal distributions for the surviving spouse's health, education, maintenance, and support (known as the HEMS standard). The Bypass Trust may be funded according to provisions in the Decedent's Will or by a procedure whereby the surviving spouse disclaims certain assets which then pass into the Bypass Trust for the beneficiaries' remainder interest.

The amount of assets used to fund the Bypass Trust often utilize the Decedent's maximum available estate exemption, with the excess amount funding a Marital Trust over which the surviving spouse would have full discretion, and thus will be includable in the surviving spouse's estate.

Assets remaining in the Bypass Trust upon the second spouse's death may be allocated to a separate Generation Skipping Trust (GST) to benefit individuals who are more than one generation younger than the original Grantor (including a grandchild or any other individual at least 37.5 years younger than the Grantor). However, without proper planning, transfers to a "skip generation" beneficiary could trigger a stacked 40% GST tax on top of any estate taxes. Your experienced estate planning professional will be able to discuss further options for utilizing the separate GST exemption in addition to any available estate tax exemption ported between spouses.

In this illustration, the Bypass Trust is funded in the amount of \$9,290,000 upon the first death. The second column shows the deceased spouse's estate tax exemption being used to the extent of \$9,290,000 by funding of the Bypass Trust at Bob's death in 2033.

Under this scenario, the Bypass Trust grows to \$15,859,221 based upon the assumed 3.58% rate of return, and will not be subject to federal estate tax at the second death.

Funding the Bypass Trust at the first death saves \$2,627,689 in federal estate tax assuming a 40.00% estate tax rate.

Because Bob Sample had only \$9,290,000 remaining exemption, and it was used to fund the Bypass Trust, the portability allowance that can pass to Mary Sample was \$0. Any remaining DSUE from Bob could have ported to Mary's estate unless she remarried someone else who predeceased her, in which case the last dying spouse's portability applies.

# Comprehensive Married Planning Mode Letter Summary

## ILLUSTRATION 3 - QPRT

ILLUSTRATION 3 - QPRT

Today

Bob & Mary Sample		
Residence In QPRT	Investments \$29,000,000*	
Annual Growth Rate 3.00%	Annual Additions \$250,000	Annual Growth Rate 5.98% less 0.40% fees and 2.00% tax

\* Includes \$3,500,000 from Explosive Asset

QPRT	Life Ins. - Bob
Home Value \$3,000,000	Death Benefit \$600,000
Cash From Rent \$0	Annual Premium \$8,000

Upon 1st Death (in Year 10)

Mary Sample		
Residence In QPRT	Investments \$40,170,737*	
Annual Growth Rate 3.00%	Annual Additions \$370,417	Annual Growth Rate 5.98% less 0.40% fees and 2.00% tax

\* Includes \$1,189,893 from Explosive Asset

Bypass Trust	
Initial Funding Upon 1st Death \$7,665,586*	
Annual Growth Rate 5.98% less 0.40% fees and 2.00% tax	

\* Includes \$7,665,586 from Explosive Asset

QPRT	Life Ins. - Bob
Home Value \$4,031,749	Death Benefit \$600,000
Cash From Rent \$670,055	Annual Growth Rate 5.98% less 0.40% fees

Upon 2nd Death (in Year 20)

Mary's Estate	
Residence In QPRT	Investments \$60,859,400*
Exemption/Portability: (\$13,380,000)	
<b>Net Taxable Estate: \$48,332,324</b>	

\* Includes \$2,047,974 from Explosive Asset

Bypass Trust	
Value \$13,193,558*	

\* Includes \$13,193,558 from Explosive Asset

QPRT	Life Ins. - Bob
Home Value \$5,418,334	Value \$852,924
Cash From Rent \$952,510	

Estate Tax \$19,332,930	
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Total Passed to Beneficiaries \$61,943,796	
--	--

This illustration shows estate tax savings from using one or more Qualified Personal Residence Trusts.

A Qualified Personal Residence Trust (QPRT) is an irrevocable trust created when the owner of a primary residence and/or vacation home makes a gift transferring the property's title to the trust. Thus, the value of the home and its future appreciation is removed from the owner's estate, while the owner retains the right to reside in the home for a term of years. Since the transfer does not represent a gift of a present interest, the value of the property cannot be reduced by the annual exclusion (\$17,000 in 2023).

The QPRT represents an IRS-sanctioned exception to the general rule that Grantors are prohibited from the use or enjoyment of property that qualifies as a gift. To comply with IRS rules, the trust term is set to a specific period of time that is expected to be shorter than the owner's life expectancy. At the end of the term, title passes to the trust beneficiaries, and the owner begins paying fair market rent to them if the owner desires to continue residing in the home. These rental payments do not constitute taxable gifts.

This technique freezes the value of the home when it is transferred into the trust, and the gift is discounted according to actuarial assumptions applied to the remainder interest transferred to beneficiaries using IRS mortality tables and the Sec. 7520 rate in effect. The higher the 7520 rate, the lower the gift value, and thus the higher the potential estate tax savings.

# Comprehensive Married Planning Mode Letter Summary

## ILLUSTRATION 4 - ANNUAL GIFTING

ILLUSTRATION 4 - ANNUAL GIFTING  
(2 DONEES)

Today

Bob & Mary Sample		
Residence In QPRT	Investments \$29,000,000*	
Annual Growth Rate 3.00%	Annual Additions \$250,000	Annual Growth Rate 5.98% less 0.40% fees and 2.00% tax

\* Includes \$3,500,000 from Explosive Asset

QPRT	Gifts
Home Value \$3,000,000	Value \$0
Cash From Rent \$0	Annual Gifts \$68,000
	Annual Growth Rate 5.98% less 0.40% fees

Life Ins. - Bob
Death Benefit \$600,000
Annual Premium \$8,000

Upon 1st Death  
(in Year 10)

Mary Sample		
Residence In QPRT	Investments \$39,127,348*	
Annual Growth Rate 3.00%	Annual Additions \$370,417	Annual Growth Rate 5.98% less 0.40% fees and 2.00% tax

\* Includes \$1,189,893 from Explosive Asset

Bypass Trust
Initial Funding Upon 1st Death \$7,665,586*
Annual Growth Rate 5.98% less 0.40% fees and 2.00% tax

\* Includes \$7,665,586 from Explosive Asset

QPRT	Gifts
Home Value \$4,031,749	Value \$1,043,389
Cash From Rent \$670,055	Annual Gifts \$144,000
	Annual Growth Rate 5.98% less 0.40% fees

Life Ins. - Bob
Death Benefit \$600,000
Annual Growth Rate 5.98% less 0.40% fees

Upon 2nd Death  
(in Year 20)

Mary's Estate	
Residence In QPRT	Investments \$57,145,222*
Exemption/Portability: (\$13,380,000)	
<b>Net Taxable Estate: \$44,618,146</b>	

\* Includes \$2,047,974 from Explosive Asset

Bypass Trust
Value \$13,193,558*

\* Includes \$13,193,558 from Explosive Asset

QPRT	Gifts
Home Value \$5,418,334	Value \$3,700,902
Cash From Rent \$952,510	

Life Ins. - Bob
Value \$852,924

Estate Tax  
**\$17,847,259**

Total Passed  
to Beneficiaries  
**\$63,416,192**

This illustration shows the use of annual gifting.

Under current law (2023) individuals do not need to report gifts up to \$17,000 per year, per Donee, or joint gifts up to \$34,000 per year, per Donee made by married spouses. There is no limit on the number of Donee recipients allowed in a single year.

Gifts may be given directly to recipients or through a Gifting Trust, whereby a Trustee controls the investments and distributions to beneficiaries. A Gifting Trust may protect beneficiaries from creditor claims, divorcing spouses, or simply from making inappropriate financial decisions with unrestricted cash gifts.

In this example, Bob and Mary made joint non-reportable gifts of \$34,000 to each child or grandchild, totaling \$68,000 per year. This illustration projected increases to their annual gifts for CPI inflationary adjustments and growth totaling \$3,700,902 after 20 years.

Applying a 40% estate tax rate, the combined savings from the annual gifting for both Bob and Mary is \$1,480,361.



# Comprehensive Married Planning Mode Letter Summary

## ILLUSTRATION 5 - DISCOUNTED GIFTING

ILLUSTRATION 5 - DISCOUNTED GIFTING  
(25% DISCOUNT)

Today

Bob & Mary Sample			
Residence In QPRT	Investments \$29,000,000*		
Annual Growth Rate 3.00%	Annual Additions \$250,000	Annual Growth Rate 5.98% less 0.40% fees and 2.00% tax	

\* Includes \$3,500,000 from Explosive Asset

QPRT	Giftng Trust(s)	Life Ins. - Bob
Home Value \$3,000,000	Value \$0	Death Benefit \$600,000
Cash From Rent \$0	Annual Gifts \$68,000	Annual Premium \$8,000
	Annual Growth Rate 5.98% less 0.40% fees	

Upon 1st Death  
(in Year 10)

Mary Sample			
Residence In QPRT	Investments \$38,779,552*		
Annual Growth Rate 3.00%	Annual Additions \$370,417	Annual Growth Rate 5.98% less 0.40% fees and 2.00% tax	

\* Includes \$1,189,893 from Explosive Asset

Bypass Trust	
Initial Funding Upon 1st Death \$7,665,586*	
Annual Growth Rate 5.98% less 0.40% fees and 2.00% tax	

\* Includes \$7,665,586 from Explosive Asset

QPRT	Giftng Trust(s)	Life Ins. - Bob
Home Value \$4,031,749	Value \$1,391,185	Death Benefit \$600,000
Cash From Rent \$670,055	Annual Gifts \$144,000	Annual Growth Rate 5.98% less 0.40% fees
	Annual Growth Rate 5.98% less 0.40% fees	

Upon 2nd Death  
(in Year 20)

Mary's Estate	
Residence In QPRT	Investments \$55,907,163*
Exemption/Portability: (\$13,380,000)	
Net Taxable Estate: \$43,380,087	
* Includes \$2,047,974 from Explosive Asset	

\* Includes \$2,047,974 from Explosive Asset

Bypass Trust	
Value \$13,193,558*	

\* Includes \$13,193,558 from Explosive Asset

QPRT	Giftng Trust(s)	Life Ins. - Bob
Home Value \$5,418,334	Value \$4,934,536	Value \$852,924
Cash From Rent \$952,510		

Estate Tax \$17,352,035
----------------------------

Total Passed to Beneficiaries \$63,906,990
--

Valuation discounts may apply when certain ownership interests are transferred, such as interests in family limited partnerships (FLPs) or limited liability companies (LLCs) holding businesses or investments. There are advantages to gifting partial ownership interests in lieu of cash. When less than 50% business interests are gifted, the asset may be entitled to a valuation discount due to minority interests lacking management control and lacking outside marketability of a partial interest in a closely-held family business.

The amount of the discount entails a subjective case-by-case determination; however, a 30% discount is often justified. Valuation discounts provide an opportunity to transfer more assets (and the future appreciation) out of the Donor's estate.

For example, if Bob and Mary transferred \$1,000,000 worth of assets into an FLP or LLC and then made a gift of a 10% minority interest or non-voting interest from the entity, this nominal transfer of \$100,000 out of their estate might only utilize the discounted amount of \$75,000 of their lifetime exemption, assuming a 25% valuation discount.

In this example, Bob and Mary jointly made joint non-reportable gifts of \$34,000 to each child or grandchild, totaling \$68,000 per year. Applying a 25% discount to their gifts and projecting increases to their annual gifts to adjust for inflation and growth removed a total of \$4,934,536 from their taxable estates.

The additional estate tax savings from using discounted gifts totaling \$68,000 per year during Bob and Mary's lifetime, and later discounted gifts of \$34,000 per year during Mary's survivorship, is \$495,224.

# Comprehensive Married Planning Mode Letter Summary

## ILLUSTRATION 6 - LIFE INSURANCE

ILLUSTRATION 6 - LIFE INSURANCE TRUST PLANNING  
(20 YEARS)

Today

Bob & Mary Sample		
Residence In QPRT	Investments \$29,000,000*	
Annual Growth Rate 3.00%	Annual Additions \$250,000	Annual Growth Rate 5.98% less 0.40% fees and 2.00% tax

\* Includes \$3,500,000 from Explosive Asset

QPRT	Gifted Trust(s)	Life Ins. - Bob
Home Value \$3,000,000	Value \$0	Death Benefit \$600,000
Cash From Rent \$0	Annual Gifts \$68,000	Annual Premium \$8,000
	Annual Growth Rate 5.98% less 0.40% fees	

Upon 1st Death  
(in Year 10)

Mary Sample		
Residence In QPRT	Investments \$38,917,405*	
Annual Growth Rate 3.00%	Annual Additions \$370,417	Annual Growth Rate 5.98% less 0.40% fees and 2.00% tax

\* Includes \$1,189,893 from Explosive Asset

Bypass Trust
Initial Funding Upon 1st Death \$7,665,586*
Annual Growth Rate 5.98% less 0.40% fees and 2.00% tax

\* Includes \$7,665,586 from Explosive Asset

QPRT	Gifted Trust(s)	Life Ins. - Bob
Home Value \$4,031,749	Value \$1,253,333	Death Benefit \$600,000
Cash From Rent \$670,055	Annual Gifts \$144,000	Annual Growth Rate 5.98% less 0.40% fees
	Annual Growth Rate 5.98% less 0.40% fees	

Upon 2nd Death  
(in Year 20)

Mary's Estate	
Residence In QPRT	Investments \$56,122,840*
Exemption/Portability: (\$13,380,000)	
Net Taxable Estate: \$42,742,840	
* Includes \$2,047,974 from Explosive Asset	

\* Includes \$2,047,974 from Explosive Asset

Bypass Trust
Value \$13,193,558*

\* Includes \$13,193,558 from Explosive Asset

QPRT	Gifted Trust(s)	Life Ins. - Bob
Home Value \$5,418,334	Value \$4,719,959	Value \$852,924
Cash From Rent \$952,510		

Estate Tax \$17,097,136
----------------------------

Total Passed to Beneficiaries \$64,162,989
--

This illustration shows estate tax savings from using one or more Life Insurance Trusts.

Life insurance can be an essential tool in estate planning. The proceeds of a life insurance policy can be used to pay estate taxes, debts, and other expenses, as well as to support surviving family members. Life insurance can also provide estate liquidity, permitting heirs to receive their inheritances sooner rather than waiting for assets to be sold.

When purchasing a life insurance policy for estate planning purposes, it is important to consider the ownership and beneficiary designations on the policy. If the policy is owned by the insured, the proceeds will be included in the insured's taxable estate. Instead, if the policy is owned by an Irrevocable Life Insurance Trust (ILIT), the proceeds are not included in the insured's estate, and may provide additional benefits of creditor protection and allow the trustee's control regarding distributions of the proceeds.

A caveat to remember is that the ILIT must have purchased the policy to be assured of its exclusion from the insured's estate or if an existing policy is transferred to an ILIT the insured person must survive such transfer by at least three years in order to exclude the proceeds from the insured's estate. However, there are exceptions to that rule if the policy was sold to the ILIT for adequate consideration.

When the insured person transfers cash or other assets to the ILIT to pay the annual policy premiums the transfer constitutes a "gift" and a specific procedure must be followed involving sending "Crummey Notices" to the policy's beneficiaries to maintain exclusion from the taxable estate. This procedure is based on the 1968 federal case *Crummey v. Commissioner*, whereby beneficiaries are notified (via Crummey Notices) of their right to withdraw cash gifted to the trust for covering premium payments. The specific procedures permit the premium payments to be deemed a gift of a present interest.

In this scenario, the total savings from Irrevocable Life Insurance Trust planning is \$254,899.



# Comprehensive Married Planning Mode Letter Summary

## ILLUSTRATION 7 - LARGE GIFT

ILLUSTRATION 7 - LARGE GIFT  
(20 YEARS)

This illustration shows a large gift to the Gifting Trust in year one.

Today

Bob & Mary Sample		
Residence In QPRT	Investments \$29,000,000*	
Annual Growth Rate 3.00%	Annual Additions \$250,000	Annual Growth Rate 5.98% less 0.40% fees and 2.00% tax

\* Includes \$3,500,000 from Explosive Asset

QPRT
Home Value \$3,000,000
Cash From Rent \$0

Gifting Trust(s)
Value \$0
Annual Gifts \$68,000
Annual Growth Rate 5.98% less 0.40% fees

Life Ins. - Bob
Death Benefit \$600,000
Annual Premium \$8,000

Upon 1st Death  
(in Year 10)

Mary Sample		
Residence In QPRT	Investments \$38,917,405*	
Annual Growth Rate 3.00%	Annual Additions \$370,417	Annual Growth Rate 5.98% less 0.40% fees and 2.00% tax

\* Includes \$1,189,893 from Explosive Asset

Bypass Trust
Initial Funding Upon 1st Death \$7,665,586*
Annual Growth Rate 5.98% less 0.40% fees and 2.00% tax

\* Includes \$7,665,586 from Explosive Asset

QPRT
Home Value \$4,031,749
Cash From Rent \$670,055

Gifting Trust(s)
Value \$1,253,333
Annual Gifts \$144,000
Annual Growth Rate 5.98% less 0.40% fees

Life Ins. - Bob
Death Benefit \$600,000
Annual Growth Rate 5.98% less 0.40% fees

Upon 2nd Death  
(in Year 20)

Mary's Estate	
Residence In QPRT	Investments \$56,122,840*
Exemption/Portability: (\$13,380,000)	
<b>Net Taxable Estate: \$42,742,840</b>	

\* Includes \$2,047,974 from Explosive Asset

Bypass Trust
Value \$13,193,558*

\* Includes \$13,193,558 from Explosive Asset

QPRT
Home Value \$5,418,334
Cash From Rent \$952,510

Gifting Trust(s)
Value \$4,719,959

Life Ins. - Bob
Value \$852,924

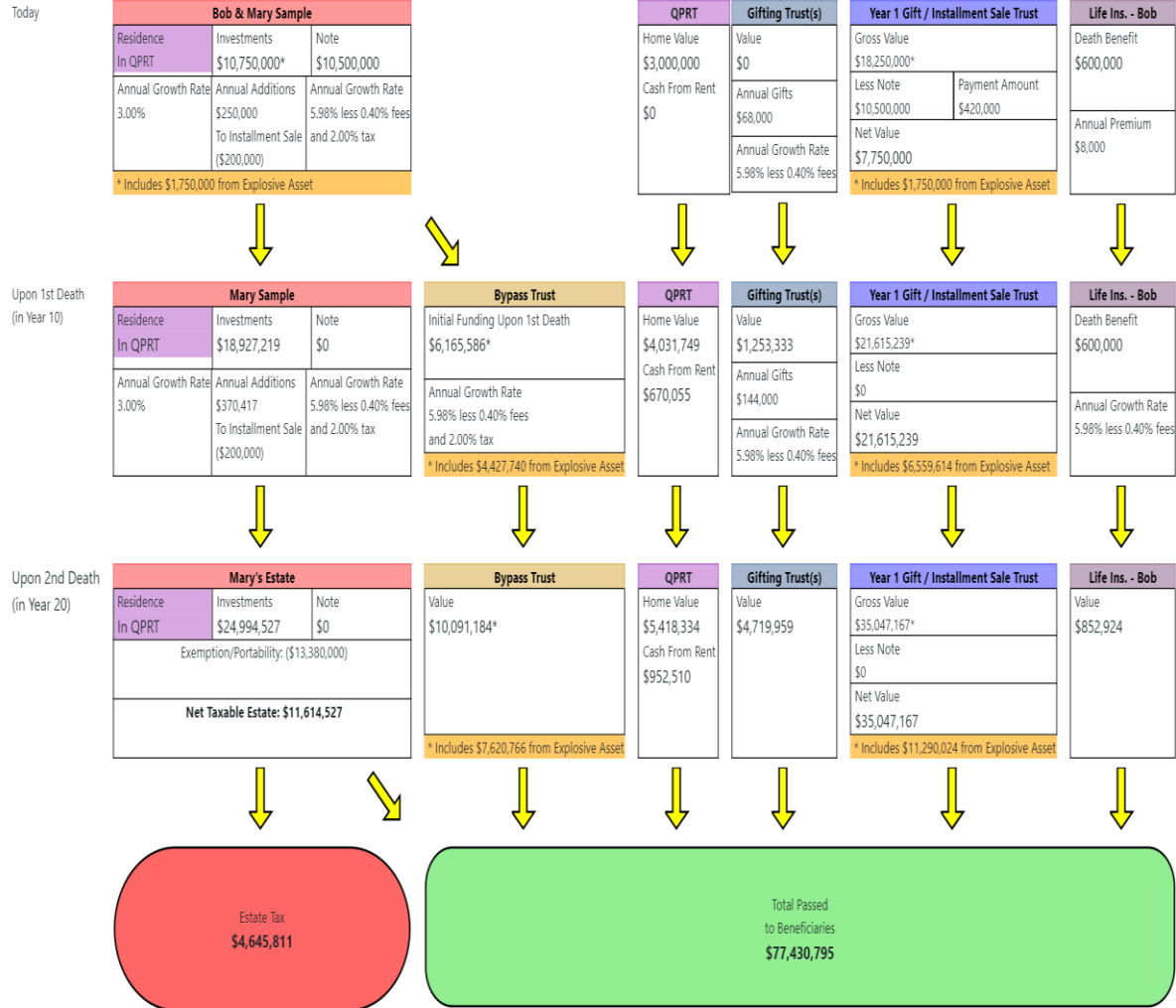
Estate Tax  
**\$17,097,136**

Total Passed  
to Beneficiaries  
**\$64,162,989**

# Comprehensive Married Planning Mode Letter Summary

## ILLUSTRATION 8 - YEAR 1 GIFT / INSTALLMENT SALE

ILLUSTRATION 8 - YEAR 1 GIFT / INSTALLMENT SALE  
(20 YEAR NOTE)



One of the most effective tools available to reduce Estate Tax exposure is the Installment Sale to an irrevocable trust.

An "Irrevocable Sale Trust" is established to purchase assets from Bob and Mary in exchange for an installment note. The Trust is thereby excluded from their estate and the sale does not utilize any lifetime gift exemption since it is structured as a sale rather than a gift. Bob and Mary may choose to continue to pay the income taxes attributable to the trust's taxable activity to further reduce their estate assets without their payment utilizing any of their lifetime Gift Tax exemption. However, Bob and Mary may toggle off the income tax inclusion at any time so that the trust begins paying its income taxes at the trust level.

This illustration assumes that Bob and Mary will always pay the income taxes on the trust's taxable income.

This illustration shows Bob and Mary making a seed capital gift of \$1,500,000 in year one to the trust, and shortly thereafter selling an ownership interest in an LLC or Family Limited Partnership in exchange for a Promissory Note.

The partial business interest worth \$15,000,000 is discounted by 30.00% for lack of control and marketability, resulting in a sale of \$10,500,000 asset value.

In exchange for the asset transfer, Bob and Mary receive a 4.00% note for the \$10,500,000 sales price. The note is structured to pay interest only with a balloon payment of principal due in 20 years. Before or at its maturity the note may be refinanced, or potentially converted to a Self-Canceling Installment Note ("SCIN").

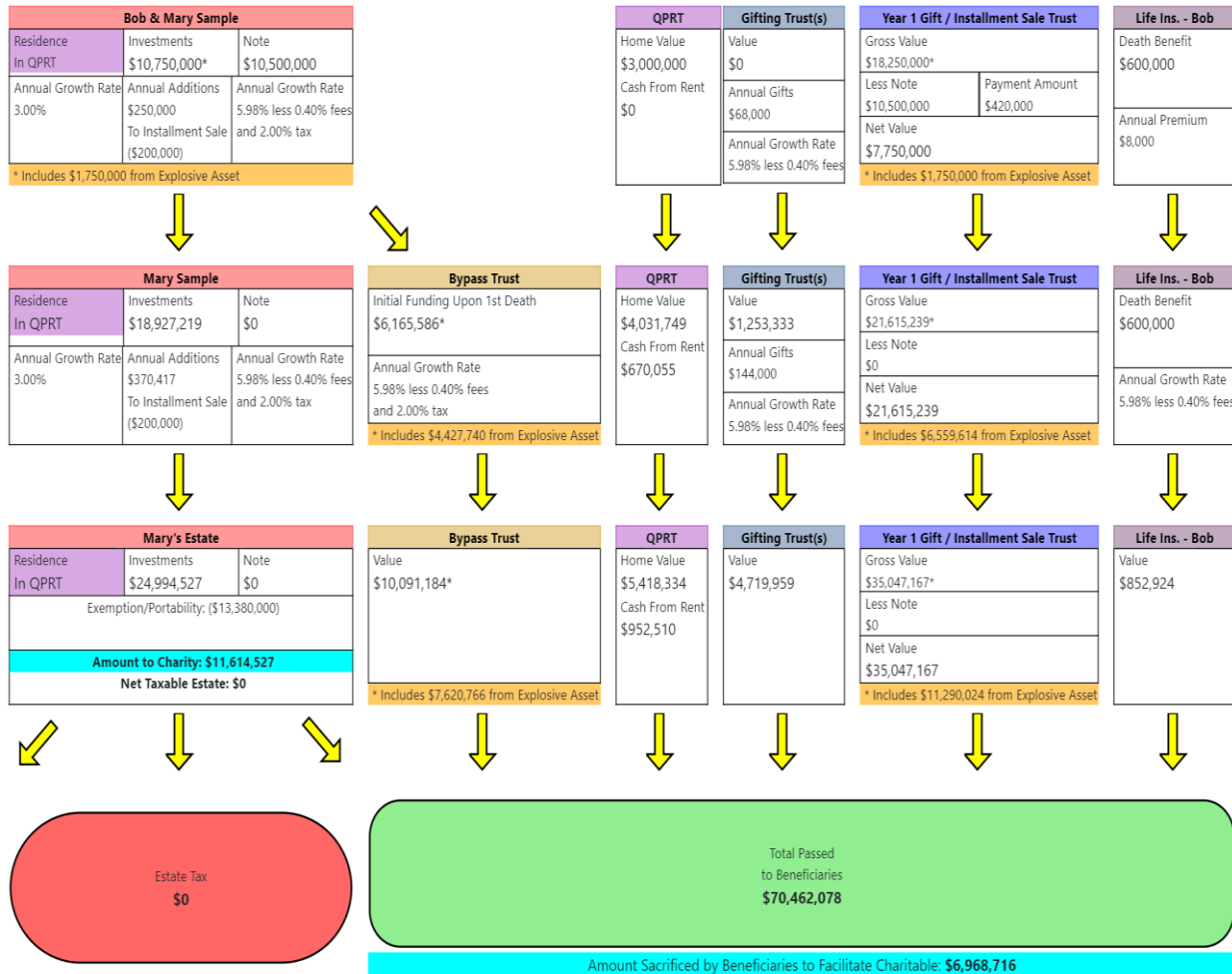
This illustration shows the sale occurring in 2023 and growth of assets through the 2nd death in 2043. At that time, the Irrevocable Sale Trust will hold \$35,047,167 asset value that can pass outside of the estate into trusts providing lifetime benefits to children or other beneficiaries without triggering estate tax upon their deaths.

The estate tax savings from this installment sale of discounted assets would be \$12,706,224 based upon the assumptions set forth herein.

# Comprehensive Married Planning Mode Letter Summary

## ILLUSTRATION 9 - TESTAMENTARY CHARITY

ILLUSTRATION 9 - TESTAMENTARY CHARITY



The next illustration shows that allowing a residuary estate to pass to a Charity, a Family Charitable Foundation, or a Charitable Lead Annuity Trust (CLAT) will always result in zero estate taxes, but it will reduce the total amount passing to non-charitable Beneficiaries.

Here we show Bob and Mary Sample's residuary estate of \$11,614,527 that would otherwise be subject to 40% estate tax passing to a Charity, resulting in \$0 Estate Tax.



Whether passing the residuary estate directly to charities, or by utilizing a CLAT, estate taxes will be zeroed-out. However, the advantage of utilizing a CLAT is that the assets continue to grow during the charitable payment term, resulting in potentially more remainder assets passing to family Beneficiaries after the end of the charitable payment term.

For example, if Bob and Mary Sample's net taxable estate passed directly to one or more qualified Charities, the amount passing to non-charitable Beneficiaries would be \$70,462,078.

However, passing the \$11,614,527 residuary estate to a CLAT allows more time for the assets to grow tax-free while making annual payments to one or more charities during the charitable payment term.

To effectuate a testamentary CLAT, Bob and Mary Sample's Wills and Trust documents would include specific provisions directing the Personal Representative or Trustee to allocate the maximum assets to offset the finally determined estate tax liability.

# LARGE GIFT CALCULATOR

Large Gift Summaries [Alter Summary Columns](#)  

Gift #	Age	Life Expectancy	Age of Death	Years Illustrated	Current Investments	Investments Growth Rate (After Tax)	DSUE	Prior Gifts	Year One Gift	Gift Discount Rate	Grantor Status Toggle Year	Taxable Estate	Exemption Total	Estate Tax Liability	Trust Value	Amount to Beneficiaries	Estate Tax Savings	Savings Per Million Gifted	Incremental Savings Per Million
1	65	19.1	95	30	\$29,500,000	2.00%	\$0	\$0	\$1,000,000	0.00%	0	\$44,463,626	\$20,220,000	\$9,697,450	\$1,811,362	\$36,577,537	\$324,545	\$324,545	\$324,545
2	65	19.1	95	30	\$29,500,000	2.00%	\$0	\$0	\$2,000,000	0.00%	0	\$42,652,264	\$19,220,000	\$9,372,906	\$3,622,723	\$36,902,082	\$649,089	\$324,545	\$324,545
3	65	19.1	95	30	\$29,500,000	2.00%	\$0	\$0	\$7,000,000	0.00%	0	\$33,595,456	\$14,760,000	\$7,534,182	\$12,679,531	\$38,740,805	\$2,487,812	\$355,402	\$540,545
4	65	19.1	95	30	\$29,500,000	2.00%	\$0	\$0	\$8,000,000	0.00%	0	\$31,784,094	\$14,760,000	\$6,809,638	\$14,490,893	\$39,465,349	\$3,212,357	\$401,545	\$724,545

The **Large Gift Calculator** provides the planner an opportunity to see the impact of making a single large gift to a Grantor Trust in 2024, and the impact of the estate tax exclusion potentially dropping by one-half in 2026.

The planner can take into account the client's net worth, anticipated growth in net worth, any current portability allowance and remaining estate and gift tax exemption, and experiment with decisions on whether to split the gift, and whether and when to toggle off Grantor Trust status.

The scenarios shown above serve to educate the client by illustrating the incremental savings per \$1,000,000 of gift up to and then exceeding the DSUE and temporary exclusion.

The spreadsheet and logistical displays make this all the more understandable.

Gift splitting can also be shown along with an estimation of whether and when the client might ever run out of assets based upon spending rates of returns and tax rates.



# LARGE GIFT CALCULATOR

Large Gift Details

Alter Detail Columns Below

Gift 1

Gift 2

Gift 3

Gift 4

Export to Excel

Show Every 1 Year(s):

-

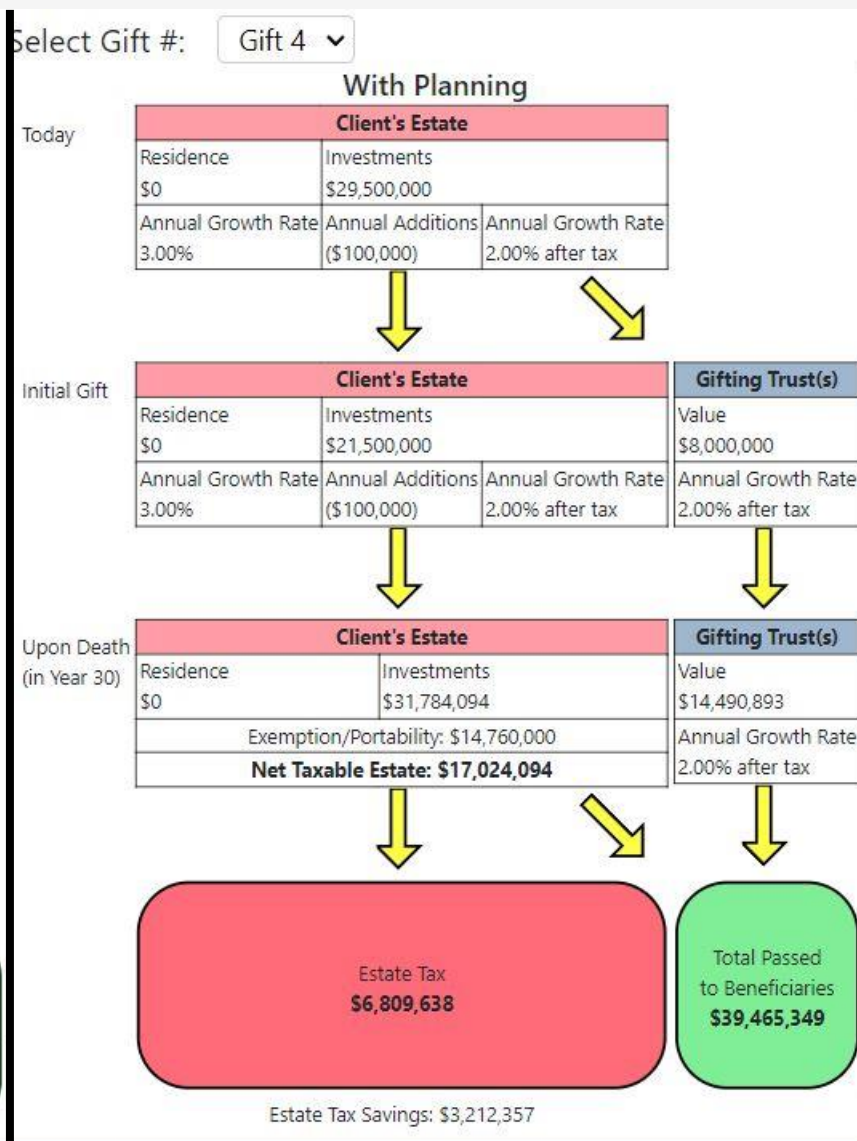
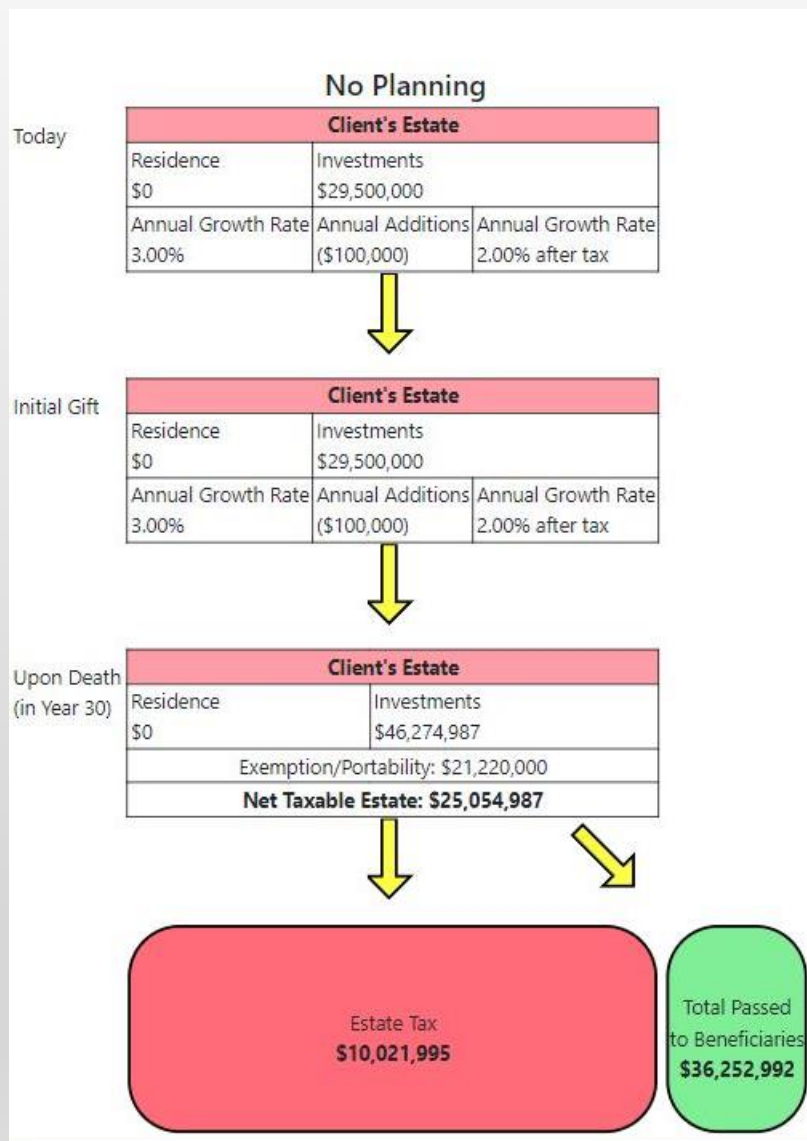
1

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Year #	Grantor Age	Prob Survival Through Year	Beginning Investments Value	Year One Gift	Grantor's Income Before Taxes	Income Taxes on Grantor's Income	Net Income (After Taxes)	Income Tax (Burn) on Trust Income	Annual Savings / (Spending)	End of Year Investments Value	DSUE	Core Exemption	Temp Exemption	Total Exemption	Estate Tax Liability	Trust Growth	End Trust Value	Estate Tax Savings	Savings Per Million Gifted
0	65	100.00%	\$29,500,000	\$0	\$0	\$0	\$0	\$0	\$0	\$29,500,000	\$0	\$6,460,000	\$6,460,000	\$12,920,000	\$6,632,000	\$0	\$0	\$0	\$0
0	65	100.00%	\$29,500,000	\$8,000,000	\$0	\$0	\$0	\$0	\$0	\$21,500,000	\$0	\$0	\$4,920,000	\$4,920,000	\$6,632,000	\$0	\$8,000,000	\$0	\$0
1	66	97.34%	\$21,500,000	\$0	\$1,075,000	(\$645,000)	\$430,000	\$0	(\$100,000)	\$21,830,000	\$0	\$340,000	\$5,260,000	\$5,600,000	\$6,492,000	\$400,000	\$8,160,000	\$64,000	\$8,000
2	67	95.85%	\$21,830,000	\$0	\$1,091,500	(\$654,900)	\$436,600	\$0	(\$104,000)	\$22,162,600	\$0	\$610,000	\$5,530,000	\$6,140,000	\$6,409,040	\$408,000	\$8,323,200	\$129,280	\$16,160
3	68	94.26%	\$22,162,600	\$0	\$1,108,130	(\$664,878)	\$443,252	\$0	(\$108,160)	\$22,497,692	\$0	\$900,000	\$0	\$900,000	\$8,639,077	\$416,160	\$8,489,664	\$811,866	\$101,483
4	69	92.56%	\$22,497,692	\$0	\$1,124,885	(\$674,931)	\$449,954	\$0	(\$112,486)	\$22,835,159	\$0	\$1,190,000	\$0	\$1,190,000	\$8,658,064	\$424,483	\$8,659,457	\$879,783	\$109,973
5	70	90.75%	\$22,835,159	\$0	\$1,141,758	(\$685,055)	\$456,703	\$0	(\$116,986)	\$23,174,877	\$0	\$1,500,000	\$0	\$1,500,000	\$8,669,951	\$432,973	\$8,832,646	\$949,059	\$118,632
6	71	88.81%	\$23,174,877	\$0	\$1,158,744	(\$695,246)	\$463,498	\$0	(\$121,665)	\$23,516,709	\$0	\$1,810,000	\$0	\$1,810,000	\$8,682,684	\$441,632	\$9,009,299	\$1,019,720	\$127,465
7	72	86.73%	\$23,516,709	\$0	\$1,175,835	(\$705,501)	\$470,334	\$0	(\$126,532)	\$23,860,511	\$0	\$2,150,000	\$0	\$2,150,000	\$8,684,205	\$450,465	\$9,189,485	\$1,091,794	\$136,474
8	73	84.51%	\$23,860,511	\$0	\$1,193,026	(\$715,815)	\$477,210	\$0	(\$131,593)	\$24,206,128	\$0	\$2,490,000	\$0	\$2,490,000	\$8,686,451	\$459,474	\$9,373,275	\$1,165,310	\$145,664
9	74	82.13%	\$24,206,128	\$0	\$1,210,306	(\$726,184)	\$484,123	\$0	(\$136,857)	\$24,553,394	\$0	\$2,850,000	\$0	\$2,850,000	\$8,681,358	\$468,664	\$9,560,741	\$1,240,296	\$155,037
10	75	79.60%	\$24,553,394	\$0	\$1,227,670	(\$736,602)	\$491,068	\$0	(\$142,331)	\$24,902,131	\$0	\$3,220,000	\$0	\$3,220,000	\$8,672,852	\$478,037	\$9,751,955	\$1,316,782	\$164,598
11	76	76.91%	\$24,902,131	\$0	\$1,245,107	(\$747,064)	\$498,043	\$0	(\$148,024)	\$25,252,149	\$0	\$3,610,000	\$0	\$3,610,000	\$8,656,860	\$487,598	\$9,946,994	\$1,394,798	\$174,350
12	77	74.05%	\$25,252,149	\$0	\$1,262,607	(\$757,564)	\$505,043	\$0	(\$153,945)	\$25,603,246	\$0	\$4,010,000	\$0	\$4,010,000	\$8,637,299	\$497,350	\$10,145,934	\$1,474,374	\$184,297
13	78	71.00%	\$25,603,246	\$0	\$1,280,162	(\$768,097)	\$512,065	\$0	(\$160,103)	\$25,955,208	\$0	\$4,430,000	\$0	\$4,430,000	\$8,610,083	\$507,297	\$10,348,853	\$1,555,541	\$194,443
14	79	67.77%	\$25,955,208	\$0	\$1,297,760	(\$778,656)	\$519,104	\$0	(\$166,507)	\$26,307,805	\$0	\$4,870,000	\$0	\$4,870,000	\$8,575,122	\$517,443	\$10,555,830	\$1,638,332	\$204,792
15	80	64.37%	\$26,307,805	\$0	\$1,315,390	(\$789,234)	\$526,156	\$0	(\$173,168)	\$26,660,793	\$0	\$5,320,000	\$0	\$5,320,000	\$8,536,317	\$527,792	\$10,766,947	\$1,722,779	\$215,347

# LARGE GIFT CALCULATOR



All calculators will include the following:

1. What you see in this PowerPoint deck.
2. 3 instructional videos:
  - A. A laymen's overview of the technique.
  - B. Instructions on how to use the calculator.
  - C. A deep dive discussion on techniques and issues. Presenters will include Jerry Hesch, Jonathan Blattmachr, Bob Keebler, Marty Shenkman, Brandon Ketron, Alan Gassman and others.
3. Ability to produce PowerPoint Summary of each scenario.
4. Ability to export the calculator itself with preloaded data to clients and colleagues for 12 days of free use.
5. An educational and humorous poem about the planning technique.
6. Save selected data on your computer for later use.
7. And more!

# SAMPLE INPUT GUIDANCE

**CLAT 1** Duplicate Delete

Standard ☒ Advanced

Income Tax Treatment: **Grantor CLAT**

Transfer Date: 12/29/2023

Lowest Available § 7520: 5.40%

Best to use lowest rate.

Oct	Nov	Dec
5.40%	5.60%	5.80%

Grantor Age (Nearest Birthday): 64

Date of Birth: 07/29/1959 Age at Nearest Birthday: 64

Table2010CM Life Expectancy: 83.8 (19.8 years)

Term of CLAT: 20

Grantor Yr of Death: 85 (Year 21)

# of Years Illustrated: 30

Payment Terms: Shark-fin

Annuity Amount Setting (\$ / %): Percentage of Value

Initial Annuity Amount: 1.00%

Automatically informs the user of possible 7520 rates and the best 7520 rate.

Inform the user to use the nearest (not last) birthday and allows entry of birthday to determine this.

Automatically informs the user of the clients life expectancy.

Warns the user that the IRS has not approved Shark-fin CLATs and that it is safest to provide an "increasing by 20% per year" payment schedule.

Gift Value Setting (\$ / %)

Flat \$

Target Gift Value

\$5,000

Asset Growth Rate

7.50%

Income Tax Rate

37.00%

Ordinary Income Setting (\$ / %)

Percentage of Value

Ordinary Income

2.00%

Discountable Assets (e.g. Corp)

\$800,000

Discount Rate

25.00%

Discounted Amount

\$600,000.00

Non-Discountable Assets (e.g. cash)

\$0

Combined Value Before Discounts

\$800,000.00

Combined Value After Discounts

\$600,000.00

Time Value of Money, Illustration, Rate

4.80%

Inform the user that it may be best to not completely zero out the CLAT.

Inform the user that valuation discounts on an LLC that will make annual distributions may be limited.

Can inform the user of the actual present value of future dollar amounts.



# CLAT CALCULATOR

CLAT Summaries

[Alter Summary Columns](#)



CLAT #	Term of CLAT	Grantor Age	Life Expectancy	Income Tax Treatment	Value Before Discounts	Discount Rate	Value After Discounts	Asset Growth Rate	Payment Terms	1st Yr Annuity Amt	Total Charitable Payments	Yr 1 Income Tax Savings	Percent to Charity	Percent to Remainder	Yr 1 Inc Tx Savings + PV of Remaindr	Illustrated End Value
1	20	70	15.4	Grantor	\$1,000,000	0%	\$1,000,000	7.50%	Level	\$82,986	\$1,659,723	\$362,628	78%	22%	\$640,953	\$1,348,247
2	20	70	15.4	Grantor	\$1,000,000	0%	\$1,000,000	7.50%	Increasing 20%	\$11,783	\$2,199,698	\$362,366	69%	31%	\$802,505	\$2,132,102
3	20	70	15.4	Grantor	\$1,000,000	0%	\$1,000,000	7.50%	Sharkfin	\$5,000	\$2,790,445	\$362,341	64%	36%	\$932,843	\$2,763,601
4	20	70	15.4	Grantor	\$1,000,000	0%	\$1,000,000	7.50%	Sharkfin	\$5,000	\$2,790,445	\$362,600	64%	36%	\$933,102	\$2,763,601
5	20	70	15.4	Grantor	\$1,000,000	20%	\$800,000	7.50%	Sharkfin	\$8,000	\$2,174,361	\$288,352	49%	51%	\$1,188,243	\$3,889,275
6	25	70	15.4	Grantor	\$1,000,000	20%	\$800,000	7.50%	Sharkfin	\$8,000	\$2,775,676	\$288,352	47%	53%	\$1,277,840	\$4,276,511

Easily calculate the payment amounts to achieve a zeroed-out CLAT or “almost zeroed out” under various alternative payment structures.

The illustrated scenarios provide a comparison of charitable payments that are level, increasing by 20% per year, and utilizing a Sharkfin structure (starting at a low level with a sharp increase in the final year). The illustration also compares contributions of discounted assets and the income tax deductions generated for the year of contribution, and income tax expenses in subsequent years.

Most meaningfully, the display shows the percentage of assets and total dollar amounts that will go to charity and the remainder assets that will pass to non-charitable beneficiaries using net present values.

# CLAT CALCULATOR

CLAT Details

Alter Detail Columns Below

CLAT 1

CLAT 2

CLAT 3

CLAT 4

CLAT 5

CLAT 6

Export to Excel

Show Every 2 Year(s):



2



Year	Year #	Grantor Age	Probability Survival To Year	Beginning Value	Growth	Annuity Amount	End Value	Ordinary Income	Income Tax Savings / Expense	PV Inc Tx Savings / Expense
2025	2	72	95.95%	\$1,067,000.00	\$80,025.00	\$8,000.00	\$1,139,025.00	\$22,060.25	(\$8,162.29)	(\$7,403.44)
2027	4	74	91.30%	\$1,216,451.88	\$91,233.89	\$8,000.00	\$1,299,685.77	\$25,161.38	(\$9,309.71)	(\$7,659.12)
2029	6	76	86.00%	\$1,389,162.20	\$104,187.16	\$8,000.00	\$1,485,349.36	\$28,745.12	(\$10,635.69)	(\$7,936.52)
2031	8	78	80.00%	\$1,588,750.56	\$119,156.29	\$8,000.00	\$1,699,906.85	\$32,886.57	(\$12,168.03)	(\$8,235.80)
2033	10	80	73.22%	\$1,819,399.86	\$136,454.99	\$8,000.00	\$1,947,854.85	\$37,672.55	(\$13,938.84)	(\$8,557.24)
2035	12	82	65.68%	\$2,085,943.96	\$156,445.80	\$8,000.00	\$2,234,389.76	\$43,203.34	(\$15,985.24)	(\$8,901.18)
2037	14	84	57.48%	\$2,393,968.99	\$179,547.67	\$8,000.00	\$2,565,516.66	\$49,594.86	(\$18,350.10)	(\$9,268.05)
2038	15	85	53.11%	\$2,565,516.66	\$192,413.75	\$8,000.00	\$2,749,930.41	\$53,154.47	(\$19,667.15)	(\$9,460.24)
2039	16	86	48.61%	\$2,749,930.41	\$206,244.78	\$8,000.00	\$2,948,175.19	\$0.00	\$0.00	\$0.00
2041	18	88	39.38%	\$3,161,288.33	\$237,096.62	\$8,000.00	\$3,390,384.95	\$0.00	\$0.00	\$0.00
2043	20	90	30.26%	\$3,636,663.82	\$272,749.79	\$8,000.00	\$3,901,413.61	\$0.00	\$0.00	\$0.00
2045	22	92	21.80%	\$4,186,019.63	\$313,951.47	\$8,000.00	\$4,491,971.10	\$0.00	\$0.00	\$0.00
2047	24	94	14.56%	\$4,820,868.93	\$361,565.17	\$8,000.00	\$5,174,434.10	\$0.00	\$0.00	\$0.00
2048	25	95	11.51%	\$5,174,434.10	\$388,082.56	\$2,583,675.77	\$2,978,840.89	\$0.00	\$0.00	\$0.00
2049	26	96	8.89%	\$2,978,840.89	\$223,413.07	\$0.00	\$3,202,253.96	\$0.00	\$0.00	\$0.00
2051	28	98	4.90%	\$3,442,423.01	\$258,181.73	\$0.00	\$3,700,604.74	\$0.00	\$0.00	\$0.00
2053	30	100	2.41%	\$3,978,150.10	\$298,361.26	\$0.00	\$4,276,511.36	\$0.00	\$0.00	\$0.00
Totals:					\$6,052,187.13	\$2,775,675.77			\$105,025.45	\$157,590.56

# SCIN CALCULATOR

## Sale/Note Summaries

[Alter Summary Columns](#)


Sale #	Grantor Age	2nd Life Age	Life Expectancy	Year of Death	Term of Note	Year One Gift	Value Before Discounts	Value After Discounts	Note Type	Payment Type	Premium Type	\$ 7520 Rate	AFR	Principal Risk Premium	Note Amount	Interest Rate Risk Premium	Interest Rate With Premium	Annual Payment	Total Estate Tax Savings	Exhaustion Year
1	60	N/A	23	9	23	\$100,000	\$1,000,000	\$750,000	SCIN	Interest Only	Interest Rate	5.80%	4.41%	N/A	\$750,000	3.3995%	7.8095%	\$58,571	\$2,793,134	N/A
2	60	N/A	23	12	23	\$100,000	\$1,000,000	\$700,000	SCIN	Interest Only	Interest Rate	5.80%	4.41%	N/A	\$700,000	3.3995%	7.8095%	\$54,667	\$2,651,987	N/A
3	60	N/A	23	18	20	\$100,000	\$1,000,000	\$650,000	Conv.	Interest Only	Interest Rate	5.80%	4.41%	N/A	\$650,000	N/A	4.4100%	\$28,665	\$2,651,580	N/A
4	60	N/A	23	25	15	\$100,000	\$1,000,000	\$700,000	Conv.	Interest Only	Interest Rate	5.80%	4.41%	N/A	\$700,000	N/A	4.4100%	\$30,870	\$2,511,794	N/A

The **Self-Canceling Installment Note ("SCIN")/Installment Sale Calculator** allows the planner to instantly know what the premium and total interest rate or principal gross up will be on a SCIN, and provides spreadsheets based upon any seed capital gift, discounted or non-discounted assets being sold, expected payments, and estate tax savings upon death and each year for the number of years illustrated.

A conventional sale (not self-canceling) at the lowest applicable federal rate can compared “side by side” to the SCIN alternative.

The term of the note can be set to extend beyond the life expectancy of the individual, and a SCIN for two lives can be setup for a married couple.



# SCIN CALCULATOR

## Sale/Note Details Alter Detail Columns Below

Sale 1

Sale 2

Sale 3



Sale 4


Export to Excel

Show Every 2 Year(s):    

Year #	Grantor Age	2nd Life Age	Probability Survival Through Year	Growth	Addl Income	Payment	Income Tax Paid By Trust	End Value	Beginning Note Balance	Interest	End Note Balance	Estate Tax Savings From Trust Assets	Income Tax (Burn) on Trust Income	Estate Tax Savings From Burn	Total Estate Tax Savings
2	62	0	97.18%	\$86,372.25	\$0.00	(\$30,870.00)	\$0.00	\$1,207,132.25	\$700,000.00	(\$30,870.00)	\$700,000.00	\$162,852.90	(\$8,727.42)	\$7,073.31	\$169,926.21
4	64	0	94.99%	\$95,009.79	\$0.00	(\$30,870.00)	\$0.00	\$1,330,936.96	\$700,000.00	(\$30,870.00)	\$700,000.00	\$212,374.78	(\$9,611.62)	\$15,954.76	\$228,329.55
6	66	0	92.46%	\$104,991.54	\$0.00	(\$30,870.00)	\$0.00	\$1,474,008.77	\$700,000.00	(\$30,870.00)	\$700,000.00	\$269,603.51	(\$10,633.42)	\$27,035.83	\$296,639.34
8	68	0	89.54%	\$116,526.71	\$0.00	(\$30,870.00)	\$0.00	\$1,639,346.14	\$700,000.00	(\$30,870.00)	\$700,000.00	\$335,738.45	(\$11,814.23)	\$40,786.04	\$376,524.50
10	70	0	86.20%	\$129,857.03	\$0.00	(\$30,870.00)	\$0.00	\$1,830,414.13	\$700,000.00	(\$30,870.00)	\$700,000.00	\$412,165.65	(\$13,178.81)	\$57,767.80	\$469,933.45
12	72	0	82.39%	\$145,261.89	\$0.00	(\$30,870.00)	\$0.00	\$2,051,217.08	\$700,000.00	(\$30,870.00)	\$700,000.00	\$500,486.83	(\$14,755.76)	\$78,653.89	\$579,140.72
14	74	0	78.02%	\$163,064.13	\$0.00	(\$30,870.00)	\$0.00	\$2,306,382.48	\$700,000.00	(\$30,870.00)	\$700,000.00	\$602,552.99	(\$16,578.11)	\$104,248.27	\$706,801.26
15	75	0	75.61%	\$172,978.69	\$0.00	(\$730,870.00)	\$0.00	\$1,748,491.17	\$700,000.00	(\$30,870.00)	\$0.00	\$659,396.47	(\$15,003.03)	\$118,068.10	\$777,464.57
16	76	0	73.05%	\$131,136.84	\$0.00	(\$0.00)	\$0.00	\$1,879,628.01	\$0.00	(\$0.00)	\$0.00	\$711,851.20	(\$13,424.04)	\$132,292.82	\$844,144.03
18	78	0	67.44%	\$151,545.01	\$0.00	(\$0.00)	\$0.00	\$2,172,145.12	\$0.00	(\$0.00)	\$0.00	\$828,858.05	(\$15,513.16)	\$165,291.42	\$994,149.47
20	80	0	61.14%	\$175,129.20	\$0.00	(\$0.00)	\$0.00	\$2,510,185.20	\$0.00	(\$0.00)	\$0.00	\$964,074.08	(\$17,927.39)	\$205,356.81	\$1,169,430.89
22	82	0	54.20%	\$202,383.68	\$0.00	(\$0.00)	\$0.00	\$2,900,832.77	\$0.00	(\$0.00)	\$0.00	\$1,120,333.11	(\$20,717.34)	\$253,889.34	\$1,374,222.45
24	84	0	46.69%	\$233,879.64	\$0.00	(\$0.00)	\$0.00	\$3,352,274.87	\$0.00	(\$0.00)	\$0.00	\$1,300,909.95	(\$23,941.48)	\$312,554.05	\$1,613,464.00
25	85	0	42.74%	\$251,420.62	\$0.00	(\$0.00)	\$0.00	\$3,603,695.49	\$0.00	(\$0.00)	\$0.00	\$1,401,478.19	(\$25,737.09)	\$335,995.60	\$1,737,473.80
26	86	0	38.70%	\$270,277.16	\$0.00	(\$0.00)	\$0.00	\$3,873,972.65	\$0.00	(\$0.00)	\$0.00	\$1,509,589.06	(\$27,667.37)	\$361,195.27	\$1,870,784.33

# PRIVATE ANNUITY CALCULATOR

Private Annuity Summaries [Alter Summary Columns](#)  

Annuity #	Grantor Age	2nd Life Age	Life Expectancy	Year of Death	# of Years Illustrated	Year One Gift	Value Before Discounts	Value After Discounts	Growth Rate	Deferral Period	Payment Terms	\$ 7520 Rate	Annuity Factor	YR1 Annual Annuity	Remainder Value	Total Estate Tax Savings	Exhaustion Test Requirement <a href="#">Important Information:</a> 
1	70	N/A	15.4	15	30	\$0	\$10,000,000	\$10,000,000	7.50%	4	Graduated 4.00%	5.80%	7.7031	\$1,298,179	\$13,343,459	\$7,803,261	\$25,988,841
2	70	N/A	15.4	15	30	\$0	\$10,000,000	\$10,000,000	7.50%	4	Graduated 4.00%	5.80%	7.7031	\$1,298,179	\$13,343,459	\$7,803,261	\$25,988,841
3	70	N/A	15.4	15	30	\$0	\$10,000,000	\$10,000,000	7.50%	6	Graduated 4.00%	5.80%	5.8952	\$1,696,295	\$16,718,611	\$9,423,029	\$29,050,943

The **Private Annuity Calculator** computes and illustrates multiple scenarios of a private annuity transaction between one or two individuals and a Grantor Trust.

The calculator displays the annual annuity payment and the amount needed to satisfy the IRS Exhaustion Test. The program allows the user to defer the annuity payments until a designated year and to increase the payments by a certain percentage each year or to customize the increase on a year-by-year basis.

Calculations can be made on discounted assets and even assets that throw off annual income above and beyond an imputed growth rate.



# PRIVATE ANNUITY CALCULATOR

Private Annuity 1

Private Annuity 2

Private Annuity 3

Export to Excel

Show Every 1 Year(s):

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Year	Year #	Grantor Age	2nd Life Age	Beginning Value	Growth	Addl Income (After Taxes)	Annuity Amount	End Value	Estate Tax Savings From Trust Assets	Income Tax (Burn) on Trust Income	Estate Tax Savings From Burn	Total Estate Tax Savings
2024	1	71	0	\$10,000,000.00	\$750,000.00	\$0.00	\$0.00	\$10,750,000.00	\$4,300,000.00	(\$76,775.00)	\$30,710.00	\$4,330,710.00
2025	2	72	0	\$10,750,000.00	\$806,250.00	\$0.00	\$0.00	\$11,556,250.00	\$4,622,500.00	(\$82,533.13)	\$66,026.50	\$4,688,526.50
2026	3	73	0	\$11,556,250.00	\$866,718.75	\$0.00	\$0.00	\$12,422,968.75	\$4,969,187.50	(\$88,723.11)	\$106,467.73	\$5,075,655.23
2027	4	74	0	\$12,422,968.75	\$931,722.66	\$0.00	\$0.00	\$13,354,691.41	\$5,341,876.56	(\$95,377.34)	\$152,603.75	\$5,494,480.31
2028	5	75	0	\$13,354,691.41	\$1,001,601.86	\$0.00	\$0.00	\$14,356,293.26	\$5,742,517.30	(\$102,530.64)	\$205,061.29	\$5,947,578.59
2029	6	76	0	\$14,356,293.26	\$1,076,721.99	\$0.00	\$0.00	\$15,433,015.26	\$6,173,206.10	(\$110,220.44)	\$264,529.06	\$6,437,735.16
2030	7	77	0	\$15,433,015.26	\$1,157,476.14	\$0.00	\$1,696,295.29	\$14,894,196.11	\$5,957,678.44	(\$112,210.68)	\$329,253.01	\$6,286,931.46
2031	8	78	0	\$14,894,196.11	\$1,117,064.71	\$0.00	\$1,764,147.10	\$14,247,113.72	\$5,698,845.49	(\$107,822.85)	\$397,076.13	\$6,095,921.61
2032	9	79	0	\$14,247,113.72	\$1,068,533.53	\$0.00	\$1,834,712.99	\$13,480,934.26	\$5,392,373.70	(\$102,593.78)	\$467,894.35	\$5,860,268.05
2033	10	80	0	\$13,480,934.26	\$1,011,070.07	\$0.00	\$1,908,101.51	\$12,583,902.82	\$5,033,561.13	(\$96,439.90)	\$541,562.38	\$5,575,123.51
2034	11	81	0	\$12,583,902.82	\$943,792.71	\$0.00	\$1,984,425.57	\$11,543,269.97	\$4,617,307.99	(\$89,270.54)	\$617,887.78	\$5,235,195.76
2035	12	82	0	\$11,543,269.97	\$865,745.25	\$0.00	\$2,063,802.59	\$10,345,212.63	\$4,138,085.05	(\$80,987.39)	\$696,624.31	\$4,834,709.37
2036	13	83	0	\$10,345,212.63	\$775,890.95	\$0.00	\$2,146,354.69	\$8,974,748.89	\$3,589,899.55	(\$71,483.86)	\$777,464.68	\$4,367,364.24
2037	14	84	0	\$8,974,748.89	\$673,106.17	\$0.00	\$2,232,208.88	\$7,415,646.17	\$2,966,258.47	(\$60,644.46)	\$860,032.32	\$3,826,290.79
2038	15	85	0	\$7,415,646.17	\$556,173.46	\$0.00	\$2,321,497.23	\$5,650,322.40	\$2,260,128.96	(\$48,344.08)	\$924,534.74	\$3,184,663.70

# QPRT CALCULATOR

QPRT Summaries

Alter Summary Columns



Speaker	QPRT #	Term of QPRT	Prob of Surviving Term	Year of Death	Value of Home	Owner-ship %	Valuation Discount %	Discounted Value	Amount of Gift	Projected Value of Property Interest	Cash From Rent	Total Subject to Estate Tax	Total Removed by QPRT	Remainder Value Of Gift	Annual Annuity After Sale	Total Estate Tax Savings
 	1	12	78.67%	21	\$2,000,000	100%	0%	\$2,000,000	\$799,816	\$4,897,123	\$0	\$0	\$4,897,123	\$1,016,722	\$154,034	\$1,638,923
 	2	14	73.18%	21	\$2,000,000	100%	0%	\$2,000,000	\$664,664	\$4,897,123	\$0	\$0	\$4,897,123	\$908,302	\$157,061	\$1,692,983
 	3	16	66.98%	21	\$2,000,000	100%	0%	\$2,000,000	\$543,468	\$4,897,123	\$0	\$0	\$4,897,123	\$811,446	\$160,273	\$1,741,462
 	4	16	66.98%	21	\$2,000,000	100%	0%	\$2,000,000	\$543,468	\$4,897,123	\$0	\$0	\$4,897,123	\$811,446	\$160,273	\$1,741,462
 	5	16	66.98%	6	\$2,000,000	100%	0%	\$2,000,000	\$543,468	\$4,613,320	\$0	\$4,613,320	\$0	\$811,446	\$160,273	\$0

The **QPRT Calculator** shows the reportable gift values, including discounts for transfers of partial interests of a primary and second home by one or both spouses, and the probability of the individuals surviving the term, thereby avoiding estate inclusion.

The program also calculates the annuity payments that must be paid back to the Grantors from proceeds if the home is sold during the provisory term. Alternatively, it calculates the rental payments that the Grantors must pay to the trust beneficiaries if they wish to continue residing in the home after the provisory term ends, and the resulting “burn” from income taxes paid on the trust’s income.

Can additionally show income tax cost resulting from the loss of stepped-up basis when the Grantor survives the provisory term.



# QPRT CALCULATOR

## QPRT Details

[Alter Detail Columns Below](#)

QPRT 1

QPRT 2

QPRT 3

QPRT 4

QPRT 5

[Export to Excel](#)

Show Every 1 Year(s):

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Year	Year #	Age	2nd Life Age	Probability Survival To Year	Probability Of Death	Beginning Value	Rent Amount Due	Growth	End Value	Cash From Rent	Assets Subject To Estate Tax	Assets Passing Outside Estate	Estate Tax Savings	Tax Basis	Gain on Sale	Capital Gains Tax (24.00%)	Capital Gains Tax	Estate Tax Savings Less Capital Gains Tax	Estate Tax Savings Less Capital Gains Tax
2024	1	65	0	98.82%	1.27%	\$2,000,000.00	\$0.00	\$60,600.00	\$2,060,600.00	\$0.00	\$2,060,600.00	\$0.00	\$0.00	\$500,000.00	\$1,560,600.00	\$0.00	\$0.00		
2025	2	66	0	97.55%	1.37%	\$2,060,600.00	\$0.00	\$62,436.18	\$2,123,036.18	\$0.00	\$2,123,036.18	\$0.00	\$0.00	\$500,000.00	\$1,623,036.18	\$0.00	\$0.00		
2026	3	67	0	96.19%	1.47%	\$2,123,036.18	\$0.00	\$64,328.00	\$2,187,364.18	\$0.00	\$2,187,364.18	\$0.00	\$0.00	\$500,000.00	\$1,687,364.18	\$0.00	\$0.00		
2027	4	68	0	94.72%	1.57%	\$2,187,364.18	\$0.00	\$66,277.13	\$2,253,641.31	\$0.00	\$2,253,641.31	\$0.00	\$0.00	\$500,000.00	\$1,753,641.31	\$0.00	\$0.00		
2028	5	69	0	93.15%	1.68%	\$2,253,641.31	\$0.00	\$68,285.33	\$2,321,926.64	\$0.00	\$2,321,926.64	\$0.00	\$0.00	\$500,000.00	\$1,821,926.64	\$0.00	\$0.00		
2029	6	70	0	91.47%	1.79%	\$2,321,926.64	\$0.00	\$70,354.38	\$2,392,281.02	\$0.00	\$2,392,281.02	\$0.00	\$0.00	\$500,000.00	\$1,892,281.02	(\$454,147.44)	(\$454,147.44)		
2030	7	71	0	89.68%	1.92%	\$2,392,281.02	\$0.00	\$72,486.11	\$2,464,767.13	\$0.00	\$2,464,767.13	\$0.00	\$0.00	\$500,000.00	\$1,964,767.13	(\$471,544.11)	(\$471,544.11)		
2031	8	72	0	87.76%	2.05%	\$2,464,767.13	\$0.00	\$74,682.44	\$2,539,449.58	\$0.00	\$2,539,449.58	\$0.00	\$0.00	\$500,000.00	\$2,039,449.58	(\$489,467.90)	(\$489,467.90)		
2032	9	73	0	85.71%	2.20%	\$2,539,449.58	\$0.00	\$76,945.32	\$2,616,394.90	\$0.00	\$2,616,394.90	\$0.00	\$0.00	\$500,000.00	\$2,116,394.90	(\$507,934.78)	(\$507,934.78)		
2033	10	74	0	83.52%	2.35%	\$2,616,394.90	\$0.00	\$79,276.77	\$2,695,671.67	\$0.00	\$2,695,671.67	\$0.00	\$0.00	\$500,000.00	\$2,195,671.67	(\$526,961.20)	(\$526,961.20)		
2034	11	75	0	81.17%	2.50%	\$2,695,671.67	\$0.00	\$81,678.85	\$2,777,350.52	\$0.00	\$2,777,350.52	\$0.00	\$0.00	\$500,000.00	\$2,277,350.52	(\$546,564.12)	(\$546,564.12)		
2035	12	76	0	78.67%	2.66%	\$2,777,350.52	\$0.00	\$84,153.72	\$2,861,504.24	\$0.00	\$2,861,504.24	\$0.00	\$0.00	\$500,000.00	\$2,361,504.24	(\$566,761.02)	(\$566,761.02)		
2036	13	77	0	76.00%	2.83%	\$2,861,504.24	\$0.00	\$86,703.58	\$2,948,207.82	\$0.00	\$2,948,207.82	\$0.00	\$0.00	\$500,000.00	\$2,448,207.82	(\$587,569.88)	(\$587,569.88)		
2037	14	78	0	73.18%	3.02%	\$2,948,207.82	\$0.00	\$89,330.70	\$3,037,538.51	\$0.00	\$3,037,538.51	\$0.00	\$0.00	\$500,000.00	\$2,537,538.51	(\$609,009.24)	(\$609,009.24)		
2038	15	79	0	70.16%	3.19%	\$3,037,538.51	\$0.00	\$92,037.42	\$3,129,575.93	\$0.00	\$3,129,575.93	\$0.00	\$0.00	\$500,000.00	\$2,629,575.93	(\$631,098.22)	(\$631,098.22)		
2039	16	80	0	66.98%	3.36%	\$3,129,575.93	\$0.00	\$94,826.15	\$3,224,402.08	\$0.00	\$3,224,402.08	\$0.00	\$0.00	\$500,000.00	\$2,724,402.08	(\$653,856.50)	(\$653,856.50)		



# NEST™ CALCULATOR

## NEST Stands for Needs/Estimated Savings Tabulation

NEST Summaries [Alter Summary Columns](#)  

NEST #	Age	Spouse Age	Life Expectancy	Retirement Age	Age of Death	Years Illustrated	Current Home(s)	Current Investments	Annual Return Before Rtrment	Annual Return After Rtrment	Desired Rtrment Income	YR1 Annual Savings Surplus/Deficit	OR YR1 Addl Investment Reqd	Actual Reqd Rtrment Age	OR Reqd Rtrment Income	Desired Estate At Death	Inflation Rate	Current Annual Savings	OR YR1 Addl Investment Reqd	Actual Reqd Rtrment Age	OR Reqd Rtrment Income
1	40	38	40.4	60	85	47	\$750,000	\$1,000,000	4.25%	3.25%	\$175,000	(\$40,035)	\$750,815	64	\$115,919	\$1,500,000	3.75%	\$30,000	\$750,815	64	\$115,919
2	40	38	40.4	62	85	47	\$750,000	\$1,000,000	4.25%	3.25%	\$175,000	\$57,949	\$0	58	\$199,019	\$1,500,000	3.75%	\$105,000	\$0	58	\$199,019
3	40	38	40.4	62	85	47	\$750,000	\$1,000,000	4.25%	3.25%	\$175,000	\$31,543	\$0	60	\$168,748	\$1,500,000	4.25%	\$105,000	\$0	60	\$168,748
4	40	38	40.4	62	85	47	\$750,000	\$1,000,000	3.25%	3.25%	\$175,000	\$18,626	\$0	61	\$157,060	\$1,500,000	4.25%	\$105,000	\$0	61	\$157,060

Financial planners and colleagues can estimate how much an individual or married couple will need to save each year in order to comfortably retire.

The program's colorful spreadsheet displays categories of saving and expense as well as the estimated surplus or shortfall resulting from their current financial plan (or lack thereof). This illustration can serve as a reality check to educate clients and encourage them prioritize savings over spending.

The NEST calculator also forecasts the amount of life insurance needed to replace the income from a primary earner in the event of death before retirement.

# NEST CALCULATOR

NEST Details [Alter Detail Columns Below](#)

Life Insurance

NEST 1

NEST 2

NEST 3

NEST 4

Export to Excel

Show Every 1 Year(s):

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Year	Year #	Age	Spouse Age	Probability of Survival	Beginning Investments Value	Life Insurance Needed	Year #	Calculated Debt Balance	Annual Debt Payments	Growth (less fees and tax)	Combined Expenses	Combined Additions	End Investments Value	Personal Home(s) Value	Net Worth	Life Insurance Needed
2024	1	41	39	99.83%	\$1,000,000.00	\$6,214,396.75	1	(\$200,000.00)	(\$22,868.99)	\$32,500.00	(\$30,368.99)	\$105,000.00	\$1,107,131.01	\$783,975.00	\$1,691,106.01	\$6,214,396.75
2025	2	42	40	99.64%	\$1,107,131.01	\$6,116,973.55	2	(\$191,131.01)	(\$22,868.99)	\$35,981.76	(\$30,368.99)	\$109,200.00	\$1,221,943.78	\$819,489.07	\$1,850,301.84	\$6,116,973.55
2026	3	43	41	99.44%	\$1,221,943.78	\$6,003,932.97	3	(\$181,641.20)	(\$22,868.99)	\$39,713.17	(\$30,368.99)	\$113,568.00	\$1,344,855.97	\$856,611.92	\$2,019,826.69	\$6,003,932.97
2027	4	44	42	99.22%	\$1,344,855.97	\$5,874,249.20	4	(\$171,487.09)	(\$22,868.99)	\$43,707.82	(\$30,368.99)	\$118,110.72	\$1,476,305.52	\$895,416.44	\$2,200,234.87	\$5,874,249.20
2028	5	45	43	98.97%	\$1,476,305.52	\$5,726,841.50	5	(\$160,622.20)	(\$22,868.99)	\$47,979.93	(\$212,866.92)	\$122,835.15	\$1,434,253.67	\$935,978.81	\$2,209,610.28	\$5,726,841.50
2029	6	46	44	98.71%	\$1,434,253.67	\$5,560,571.49	6	(\$148,996.77)	(\$22,868.99)	\$46,613.24	(\$30,368.99)	\$127,748.55	\$1,578,246.49	\$978,378.65	\$2,407,628.37	\$5,560,571.49
2030	7	47	45	98.42%	\$1,578,246.49	\$5,374,240.41	7	(\$136,557.55)	(\$22,868.99)	\$51,293.01	(\$30,368.99)	\$132,858.50	\$1,732,029.01	\$1,022,699.20	\$2,618,170.65	\$5,374,240.41
2031	8	48	46	98.10%	\$1,732,029.01	\$5,166,586.11	8	(\$123,247.59)	(\$22,868.99)	\$56,290.94	(\$30,368.99)	\$138,172.84	\$1,896,123.80	\$1,069,027.47	\$2,841,903.68	\$5,166,586.11
2032	9	49	47	97.76%	\$1,896,123.80	\$4,936,279.99	9	(\$109,005.94)	(\$22,868.99)	\$61,624.02	(\$30,368.99)	\$143,699.75	\$2,071,078.58	\$1,117,454.42	\$3,079,527.06	\$4,936,279.99
2033	10	50	48	97.38%	\$2,071,078.58	\$4,681,923.82	10	(\$93,767.36)	(\$22,868.99)	\$67,310.05	(\$478,080.91)	\$149,447.74	\$1,809,755.47	\$1,168,075.10	\$2,884,063.20	\$4,681,923.82
2034	11	51	49	96.97%	\$1,809,755.47	\$4,402,046.32	11	(\$77,462.09)	(\$22,868.99)	\$58,817.05	(\$22,868.99)	\$155,425.65	\$2,001,129.18	\$1,220,988.91	\$3,144,655.99	\$4,402,046.32
2035	12	52	50	96.52%	\$2,001,129.18	\$4,095,099.66	12	(\$60,015.45)	(\$22,868.99)	\$65,036.70	(\$22,868.99)	\$161,642.68	\$2,204,939.57	\$1,276,299.70	\$3,421,223.82	\$4,095,099.66
2036	13	53	51	96.05%	\$2,204,939.57	\$3,759,455.78	13	(\$41,347.55)	(\$22,868.99)	\$71,660.54	(\$22,868.99)	\$168,108.38	\$2,421,839.50	\$1,334,116.08	\$3,714,608.03	\$3,759,455.78
2037	14	54	52	95.53%	\$2,421,839.50	\$3,393,402.53	14	(\$21,372.89)	(\$22,868.99)	\$78,709.78	(\$22,868.99)	\$174,832.72	\$2,652,513.01	\$1,394,551.54	\$4,025,691.66	\$3,393,402.53
2038	15	55	53	94.98%	\$2,652,513.01	\$2,995,139.61	15	\$0.00	\$0.00	\$86,206.67	\$0.00	\$181,826.03	\$2,920,545.71	\$1,457,724.72	\$4,378,270.43	\$2,995,139.61
2039	16	56	54	94.40%	\$2,920,545.71	\$2,562,774.41	16	\$0.00	\$0.00	\$94,917.74	\$0.00	\$189,099.07	\$3,204,562.52	\$1,523,759.65	\$4,728,322.17	\$2,562,774.41
2040	17	57	55	93.77%	\$3,204,562.52	\$2,094,317.52	17	\$0.00	\$0.00	\$104,148.28	\$0.00	\$196,663.03	\$3,505,373.83	\$1,592,785.96	\$5,098,159.79	\$2,094,317.52
2041	18	58	56	93.11%	\$3,505,373.83	\$1,587,678.19	18	\$0.00	\$0.00	\$113,924.65	\$0.00	\$204,529.55	\$3,823,828.03	\$1,664,939.17	\$5,488,767.20	\$1,587,678.19
2042	19	59	57	92.39%	\$3,823,828.03	\$1,040,659.47	19	\$0.00	\$0.00	\$124,274.41	\$0.00	\$212,710.73	\$4,160,813.18	\$1,740,360.91	\$5,901,174.09	\$1,040,659.47
2043	20	60	58	91.63%	\$4,160,813.18	\$450,953.13	20	\$0.00	\$0.00	\$135,226.43	\$0.00	\$300,099.60	\$4,596,139.20	\$1,819,199.26	\$6,415,338.46	\$450,953.13
2044	21	61	59	90.83%	\$4,596,139.20	\$0.00	21	\$0.00	\$0.00	\$149,374.52	\$0.00	\$312,103.58	\$5,057,617.30	\$1,901,608.99	\$6,959,226.29	\$0.00
2045	22	62	60	89.97%	\$5,057,617.30	\$0.00	22	\$0.00	\$0.00	\$164,372.56	\$0.00	\$324,587.72	\$5,546,577.59	\$1,987,751.88	\$7,534,329.47	\$0.00

# LIFE INSURANCE ESTIMATOR

## Mary and Bob Sample

Prepared by EstateView for John Planner

Mary

Female ▾

Age

68

Premium Multiplier

1

	Risk Class	10 yr	20 yr	25 yr	30 yr	Universal For Life
Annual Premium Per \$1,000,000	Standard	\$11,046	\$16,699	Probably not available	Probably not available	\$37,508
Annual Premium Per \$1,000,000	Preferred	\$7,364	\$11,851	Probably not available	Probably not available	\$34,822

You no longer need to wait for estimated life insurance costs. Our Life Insurance Estimator provides instant estimates of representative rates for term and life pay universal policies.\*

\*Clients should be advised to discuss life insurance planning with an appropriately licensed advisor. Rates will vary significantly upon health status and policy terms.\*

Bob Sample

Male ▾

Age

70



Premium Multiplier

1

	Risk Class	10 yr	20 yr	25 yr	30 yr	Universal For Life
Annual Premium Per \$1,000,000	Standard	Probably not available	\$29,706	Probably not available	Probably not available	\$46,219
Annual Premium Per \$1,000,000	Preferred	Probably not available	\$21,300	Probably not available	Probably not available	\$42,441



# AMORTIZATION CALCULATOR

Amortization Summaries [Alter Summary Columns](#)  

Amort #	Answer Needed	Principal Amount	Interest Rate	Number Of Payments	Payment Amount	Payment Frequency	Total Interest Paid	Final Payoff Date
1	Interest Rate	\$1,024,999.55	4.83%	147.00	\$9,248.90	Monthly	\$335,100.78	03-28-2036
2	Interest Rate	\$999,999.55	5.77%	153.00	\$9,248.90	Monthly	\$414,716.69	09-28-2036
3	Interest Rate	\$999,999.55	5.77%	153.00	\$9,248.90	Monthly	\$414,716.69	09-28-2036

Use our Amortization program to determine any of the four following items by providing the other 3 variables:

1. Payment amount
2. Number of payments (months or years)
3. Principal amount
4. Interest rate (provides AFR and prime rate at the push of a button)

Will also create an amortization table providing totals for calendar year interest payments.

# AMORTIZATION CALCULATOR

## Amortization Details

[Alter Detail Columns Below](#)

Amortization 1

Amortization 2

Amortization 3

[Export to Excel](#)

Show Every 1 Year(s):

-

1

+



Payment Date	Payment Number	Payment Amount	Interest Paid	Total Interest Paid	Principal Paid	Total Principal Paid	Balance
12-28-2023	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$999,999.55
01-28-2024	1	\$9,248.90	\$4,808.33	\$4,808.33	\$4,440.57	\$4,440.57	\$995,558.98
02-28-2024	2	\$9,248.90	\$4,786.98	\$9,595.31	\$4,461.92	\$8,902.50	\$991,097.06
03-28-2024	3	\$9,248.90	\$4,765.53	\$14,360.84	\$4,483.38	\$13,385.88	\$986,613.68
04-28-2024	4	\$9,248.90	\$4,743.97	\$19,104.80	\$4,504.94	\$17,890.81	\$982,108.74
05-28-2024	5	\$9,248.90	\$4,722.31	\$23,827.11	\$4,526.60	\$22,417.41	\$977,582.14
06-28-2024	6	\$9,248.90	\$4,700.54	\$28,527.65	\$4,548.36	\$26,965.77	\$973,033.78
07-28-2024	7	\$9,248.90	\$4,678.67	\$33,206.32	\$4,570.23	\$31,536.01	\$968,463.54
08-28-2024	8	\$9,248.90	\$4,656.70	\$37,863.02	\$4,592.21	\$36,128.22	\$963,871.34
09-28-2024	9	\$9,248.90	\$4,634.61	\$42,497.63	\$4,614.29	\$40,742.51	\$959,257.05
10-28-2024	10	\$9,248.90	\$4,612.43	\$47,110.06	\$4,636.48	\$45,378.98	\$954,620.57
11-28-2024	11	\$9,248.90	\$4,590.13	\$51,700.19	\$4,658.77	\$50,037.75	\$949,961.80
12-28-2024	12	\$9,248.90	\$4,567.73	\$56,267.93	\$4,681.17	\$54,718.92	\$945,280.63
01-28-2025	13	\$9,248.90	\$4,545.22	\$60,813.15	\$4,703.68	\$59,422.60	\$940,576.95
02-28-2025	14	\$9,248.90	\$4,522.61	\$65,335.76	\$4,726.30	\$64,148.90	\$935,850.65

# RMD CALCULATOR WITH CHARITABLE DISTRIBUTIONS

RMD Summaries						
Alter Summary Columns						
RMD #	Grantor Age	Life Expectancy	Year of Death	# of Years Illustrated	Growth Rate	Illustrated End Value
1	63	20.6	23	30	7.50%	\$2,831,563
2	70	15.4	16	30	7.50%	\$1,225,045

Show your clients when they must start taking distributions, the amount of their required distributions, their net after-tax distribution, and the impact of making direct qualified charitable distributions (QCDs).

Show clients the present value and expected growth as illustrated on the next page.



# RMD CALCULATOR WITH CHARITABLE DISTRIBUTIONS

RMD Details [Alter Detail Columns Below](#)

RMD 1

RMD 2

## Without Charity

## With Charity

Year	Year #	Grantor Age	Probability Survival To Year	Beginning Value	Growth	RMD Percentage	RMD Amount	RMD Tax	Net Distribution	End Value	Charitable Donation	Distribution After Charity	Tax on Net	Net Amount	End Value (same as left)
2023	1	70	100.00%	\$1,000,000.00	\$75,000.00	0.00%	\$0.00	\$0.00	\$0.00	\$1,075,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,075,000.00
2024	2	71	98.04%	\$1,075,000.00	\$80,625.00	0.00%	\$0.00	\$0.00	\$0.00	\$1,155,625.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,155,625.00
2025	3	72	95.95%	\$1,155,625.00	\$86,671.88	0.00%	\$0.00	\$0.00	\$0.00	\$1,242,296.88	\$0.00	\$0.00	\$0.00	\$0.00	\$1,242,296.88
2026	4	73	93.70%	\$1,242,296.88	\$93,172.27	3.77%	(\$46,879.13)	(\$17,345.28)	(\$29,533.85)	\$1,288,590.02	(\$46,879.13)	\$0.00	\$0.00	\$0.00	\$1,288,590.02
2027	5	74	91.30%	\$1,288,590.02	\$96,644.25	3.92%	(\$50,532.94)	(\$18,697.19)	(\$31,835.75)	\$1,334,701.33	(\$50,532.94)	\$0.00	\$0.00	\$0.00	\$1,334,701.33
2028	6	75	88.73%	\$1,334,701.33	\$100,102.60	4.07%	(\$54,256.15)	(\$20,074.78)	(\$34,181.38)	\$1,380,547.78	(\$54,256.15)	\$0.00	\$0.00	\$0.00	\$1,380,547.78
2029	7	76	86.00%	\$1,380,547.78	\$103,541.08	4.22%	(\$58,250.96)	(\$21,552.86)	(\$36,698.11)	\$1,425,837.90	(\$58,250.96)	\$0.00	\$0.00	\$0.00	\$1,425,837.90
2030	8	77	83.09%	\$1,425,837.90	\$106,937.84	4.37%	(\$62,263.66)	(\$23,037.56)	(\$39,226.11)	\$1,470,512.07	(\$62,263.66)	\$0.00	\$0.00	\$0.00	\$1,470,512.07
2031	9	78	80.00%	\$1,470,512.07	\$110,288.41	4.55%	(\$66,841.46)	(\$24,731.34)	(\$42,110.12)	\$1,513,959.03	(\$66,841.46)	\$0.00	\$0.00	\$0.00	\$1,513,959.03
2032	10	79	76.70%	\$1,513,959.03	\$113,546.93	4.74%	(\$71,751.61)	(\$26,548.10)	(\$45,203.52)	\$1,555,754.34	(\$71,751.61)	\$0.00	\$0.00	\$0.00	\$1,555,754.34
2033	11	80	73.22%	\$1,555,754.34	\$116,681.58	4.95%	(\$77,017.54)	(\$28,496.49)	(\$48,521.05)	\$1,595,418.38	(\$77,017.54)	\$0.00	\$0.00	\$0.00	\$1,595,418.38
2034	12	81	69.54%	\$1,595,418.38	\$119,656.38	5.15%	(\$82,238.06)	(\$30,428.08)	(\$51,809.98)	\$1,632,836.70	(\$82,238.06)	\$0.00	\$0.00	\$0.00	\$1,632,836.70
2035	13	82	65.68%	\$1,632,836.70	\$122,462.75	5.41%	(\$88,261.44)	(\$32,656.73)	(\$55,604.71)	\$1,667,038.01	(\$88,261.44)	\$0.00	\$0.00	\$0.00	\$1,667,038.01
2036	14	83	61.65%	\$1,667,038.01	\$125,027.85	5.65%	(\$94,182.94)	(\$34,847.69)	(\$59,335.25)	\$1,697,882.92	(\$94,182.94)	\$0.00	\$0.00	\$0.00	\$1,697,882.92
2037	15	84	57.48%	\$1,697,882.92	\$127,341.22	5.95%	(\$101,064.46)	(\$37,393.85)	(\$63,670.61)	\$1,724,159.68	(\$100,000.00)	(\$1,064.46)	(\$393.85)	(\$670.61)	\$1,724,159.68
2038	16	85	53.11%	\$1,724,159.68	\$129,311.98	6.25%	(\$107,759.98)	(\$39,871.19)	(\$67,888.79)	\$1,745,711.68	(\$100,000.00)	(\$7,759.98)	(\$2,871.19)	(\$4,888.79)	\$1,745,711.68
2039	17	86	48.61%	\$1,745,711.68	\$130,928.38	6.58%	(\$114,849.45)	(\$42,494.30)	(\$72,355.16)	\$1,761,790.61	(\$100,000.00)	(\$14,849.45)	(\$5,494.30)	(\$9,355.16)	\$1,761,790.61
2040	18	87	44.02%	\$1,761,790.61	\$132,134.30	6.94%	(\$122,346.57)	(\$45,268.23)	(\$77,078.34)	\$1,771,578.34	(\$100,000.00)	(\$22,346.57)	(\$8,268.23)	(\$14,078.34)	\$1,771,578.34
2041	19	88	39.38%	\$1,771,578.34	\$132,868.38	7.30%	(\$129,312.29)	(\$47,845.55)	(\$81,466.74)	\$1,775,134.43	(\$100,000.00)	(\$29,312.29)	(\$10,845.55)	(\$18,466.74)	\$1,775,134.43
2042	20	89	34.77%	\$1,775,134.43	\$133,135.08	7.75%	(\$137,607.32)	(\$50,914.71)	(\$86,692.61)	\$1,770,662.19	(\$100,000.00)	(\$37,607.32)	(\$13,914.71)	(\$23,692.61)	\$1,770,662.19
2043	21	90	30.26%	\$1,770,662.19	\$132,799.66	8.20%	(\$145,136.25)	(\$53,700.41)	(\$91,435.83)	\$1,758,325.60	(\$100,000.00)	(\$45,136.25)	(\$16,700.41)	(\$28,435.83)	\$1,758,325.60

# ADDITIONAL FEATURES

7. Calculates Charitable Remainder Trust 5% and 10% tests using pro-rated first-year payments as required by Treasury Regulations.
8. Displays discounted present values for CLAT charitable and remainder interests.
9. Shows impact of rent payments after QPRT term, or impact of QPRT SLAT with surviving spouse paying no rent.
10. Generates customizable and exportable spreadsheets for each chosen technique application and automatically transfers the client's data into illustrated PowerPoint slides.



# ADDITIONAL FEATURES

11. Provides client-specific PowerPoint illustrations, general explanations, checklists for each technique as well as sample language for drafting applicable document provisions.
12. Generates a client-specific net worth and savings spreadsheet that can be used by financial planners to illustrate possible retirement scenarios and amounts of life insurance needed in the event a primary earner dies prematurely.
13. Provides estimated life insurance rates by age and sex for standard and preferred non-smokers – for 10, 20 and 30 yr. terms and for lifetime universal.

# ADDITIONAL FEATURES

14. Life insurance planning is enhanced with input fields to capture the details of an unlimited number of existing policies showing comparable results with and without utilization of ILITs. The software recognizes the 3-year rule to avoid estate inclusion.
15. Large gift module has columns for DSUE, temporary exemption, and permanent exemption to demonstrate savings from making large gifts that exceed the available DSUE and permanent exemption before 2026 – It also accommodates spousal gift splitting and shows “the burn” from the income taxes paid on the trust’s income.

# ADDITIONAL FEATURES

16. Illustrates the use of a Flip NIMCRUT for Donors who have highly appreciated, low-yield assets and want to support a charity while generating income that makes up for years when the trust's earnings fall below a designated percentage.
17. **The Comprehensive planning module** illustrates the estate tax savings at each step from utilizing any combination of up to 9 techniques in the following order:
  - a) Bypass/Credit Shelter Trust.
  - b) Use or loss of DSUE.
  - c) Exemption dropping in half in 2026 (or not).

# ADDITIONAL FEATURES

- d) Annual gifting to Crummey Trust and/or descendants.
- e) Annual gifting of discounted assets to any of the above.
- f) One or two QPRT's - SLAT QTIP.
- g) Life insurance before and after planning for each spouse and second-to-die policies.
- h) Installment Sale and/or large gift to Grantor Trust, including for “exploding value assets.”
- i) Testamentary charitable or CLAT disposition.
- j) Comprehensive Plan modules also generate a detailed letter to the client.

# ADDITIONAL FEATURES

18. Email illustrations and calculator with a link and security password to clients and colleagues to enable them to change variables and use software for up to 14 days with a simple e-mail link.
19. Clearly informs the user of when to use the closest calendar age versus the last birthday for each technique.
20. Clearly tells the user whether they can use the present 7520 rate or the lowest or highest of this month or the previous two months and which is best.

WARNING WILL  
ROBINSON!!!!

## ADDITIONAL FEATURES

21. Provides warnings when settings may violate reasonable practices such as:
- a) When the probability of exhaustion test may be violated for a private annuity arrangement.
  - b) When any valuation discount exceeds 40%.
  - c) When a valuation discount for an LLC used in a GRAT or CLAT with a short payout (under 10 years) exceeds a 20% discount.



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DANGER! DANGER!  
DANGER!

## ADDITIONAL FEATURES



- d) When a SCIN Term Exceeds the 2010 Mortality Life Expectancy Table (which may be permissible).
- e) Whether the latest birth date age or closest to calendar year age is to be used.
- f) When a seed capital gift is less than 10% of an installment sale or SCIN sale amount.
- g) When a SCIN interest rate exceeds or approaches a usurious rate (18%).
- h) When a donors assets may run out to require less gifting or toggling off grantor trust status and when.
- i) And more.

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# ADDITIONAL FEATURES

22. The software automatically selects:

- a) The lowest available AFR for the month of a sale and the 2 preceding months.
- b) The lowest available AFR for a non-sale loan.
- c) The best available 7520 rate for a Charitable Remainder Trust or Charitable Lead Trust is the best of the month of funding or the preceding 2 months.

# ADDITIONAL FEATURES

- d) The maximum credit shelter trust that can be funded at a future date based upon the anticipated chained inflation rate and other techniques being used.
- e) The amortization calculator allows the user to solve for any of the following 4 items by providing the other 3 variables:
  - i) Payment amount.
  - ii) Principal loaned.
  - iii) Interest rate.
  - iv) Frequency and length of term.

# ADDITIONAL FEATURES

- 24. Our simple "SWIFT PLAN MODE" defines primary terms and significant traps for the unwary on the same screen that shows the planning numbers outcomes.
- 25. Select newsfeed and ticker tape featuring 30-minute updates.
- 26. Chat function and room to be moderated by a tax and estate planning lawyer, accessible only to subscribers.
- 27. Estate Plans of the Week Award - and discussion - a weekly email and video showing one or more examples of how our subscribers have used EstateView with their clients.

# ADDITIONAL FEATURES

Advanced Spreadsheet Operations Include the following:

1. Every calculator spreadsheet can be exported to Excel.
2. Show every year, every other year or every third year, etc.
3. Select the columns you would like to see.
4. Change the order of the columns.
5. Export spreadsheet to PDF.
6. Summaries and details for each calculator.

## Select Columns for Use

Recommended columns in yellow.

Your choices are saved to your device.

- ☒ GRAT #
- ☒ Term of GRAT
- ☒ Grantor Age
- ☒ Life Expectancy
- ☒ Year of Death
- ☒ # of Years Illustrated
- ☒ Payment Terms
- ☐ Value Before Any Discounts
- ☒ Value After Any Discounts
- ☒ Growth Rate
- ☒ \$ 7520 Rate
- ☒ YR1 Annuity Amount
- ☒ Annuity Factor
- ☒ Value of Annuity
- ☒ Gift Value
- ☒ Remainder Value
- ☒ Probability Grantor Survives Term
- ☒ Total Estate Tax Savings

# ADDITIONAL FEATURES

28. Almost 24/7 customer service - Monday through Saturday - by four tax lawyers and law students at Gassman, Crotty & Denicolo, P.A. during normal business hours EST and technical assistance "almost 24/7" by our full-time programmer, and U.S. and Philippine-based lawyers and legal assistants employed by Gassman, Crotty & Denicolo, P.A.



EstateView is absolutely free to anyone until April 1, 2024

# BE A FOUNDING SUBSCRIBER

Updates at pro-rata pricing will be available during the first year.

Professional PRO and Professional PRO Plus founding members can participate in a small group workshop for interactive discussion and demonstration or requested techniques.

# ADDITIONAL FEATURES

## Pricing

### Standard

Starting at \$199.95/yr

All operations in simple mode.

[Click here](#)

### Professional PRO

Starting at \$399.95/yr

All operations with PowerPoints.

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[Click here](#)

### Professional PRO Plus

Starting at \$499.95/yr

All operations with automatic letters, client letters and advanced settings.

Founding subscribers can participate in a small group workshop to allow for interactive discussion and demonstration of requested techniques.

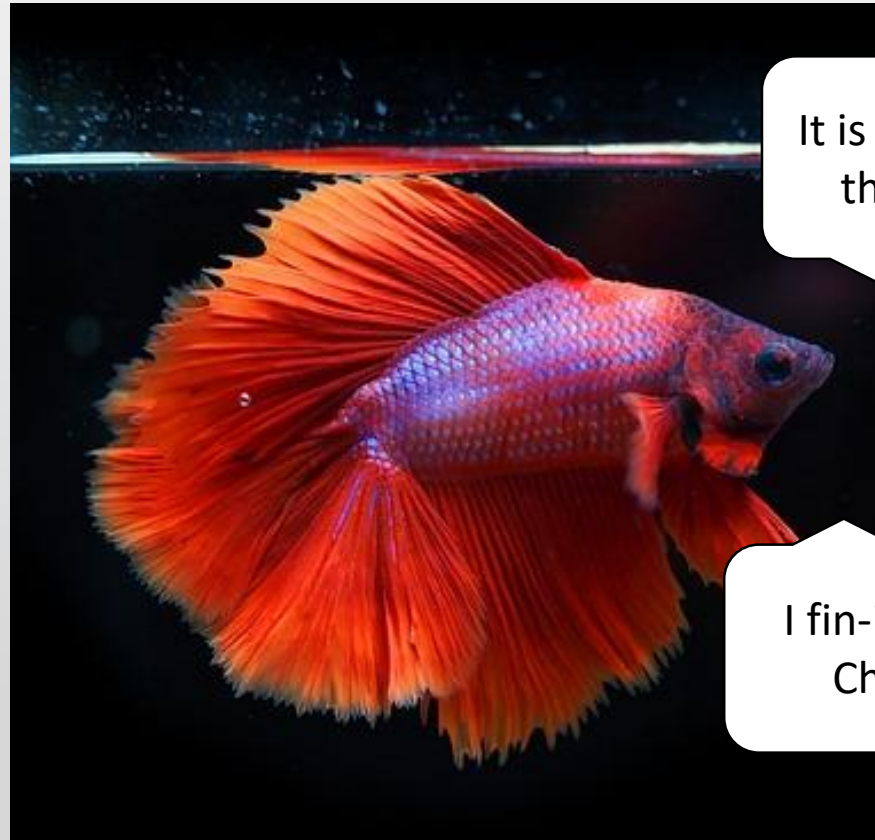
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# VOLUME USER DISCOUNTS

Units	Discount	Standard	Professional PRO	Professional PRO Plus
2-5	15%	\$170.10	\$339.95	\$424.95
6-10	20%	\$159.96	\$319.96	\$399.96
11-15	25%	\$149.96	\$299.96	\$374.96
16-20	30%	\$139.96	\$279.96	\$349.96
21-30	35%	\$129.96	\$259.96	\$324.96
31-35	40%	\$119.97	\$239.97	\$299.97
36-40	45%	\$109.97	\$219.97	\$274.97
41-45	50%	\$99.50	\$199.97	\$249.97
46-50	55%	\$89.97	\$179.97	224.97
51-55	60%	\$79.98	\$159.98	\$199.98
56-100	65%	\$69.98	\$139.98	\$174.98
101-200	70%	\$59.98	\$199.98	\$149.98
201-300	75%	\$49.98	\$99.98	\$124.98

300+ purchasers will include a free pizza or please call 24 hours ahead for Peking duck.

30. The most important feature is that which is important to you. We would appreciate your input as we transition from Beta to the real world.



It is great to have  
this fin-ished

I fin-ished Beta  
Chi Kappa

**FLORIDA BAR NUMBER: 2402275N**

**RUNNING THE NUMBERS  
FOR MARRIED COUPLES  
- TEST DRIVING  
ESTATEVIEW**



Saturday, March 2, 2024

11:00 AM to 1:00 PM EST

2 hours (will seem longer)



**ALAN GASSMAN & DUMMY MCPUPPET**

AGASSMAN@GASSMANPA.COM

**THANK YOU FOR PARTICIPATING!**

**GASSMAN CROTTY & DENICOLO, P.A.**  
ATTORNEYS AT LAW

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